

# Bill Pay FAQ's

## Overview

### What is Bill Pay?

With Bill Pay you can pay any company or person you owe. You can also request and receive money from a person or group.

### Quick Facts

- Pay anyone in the United States that you would normally pay by check, automatic debit, or cash. We send the money electronically whenever we can. If the person or company can't accept electronic payments, we print a check and mail it for you.
- Review your payments and bills for the past 84 months in Activity. Also review requests you sent. You can download your payment info to a comma-separated values (CSV) file. You can import the file into a number of different personal financial software applications.
- Send money electronically to people using Popmoney. They receive notification by email or text message.
- Request money from a person or group to split an expense using Popmoney.
- Transfer money from one account to another.

### More Convenience

- eBills. Save a trip to the mailbox or another website to get your bills. Some of your bills can be delivered right in Bill Pay. You can view your eBills in Payment Center and pay them with a few simple clicks. You decide how much you want to pay and when you want to send the payment.
- AutoPay. You can set up automatic payments to be sent according to a schedule you set. You can change or cancel AutoPay at any time.
- AutoPay for eBills. You can set up some eBills to be paid automatically according to options you set. You can change or cancel AutoPay for eBills at any time.

### **How does Bill Pay work?**

- Provide some info about the company or person you want to pay, and then tell us how much and when you want the payment made. We send your payment electronically when possible. If the person or company can't accept electronic payments, we print a check and mail it for you.
- The Payment Center lists the companies and people you can pay.
- Enter a payment amount and the date when you want processing to begin. The date when the company or person receives the payment appears in the Deliver By field. You can also view and select the date from the calendar.

### **Who can I pay using Bill Pay?**

- Pay anyone in the United States that you would normally pay by check, automatic debit, or cash. You can pay companies, friends and family members, and service providers, such as the babysitter or the plumber.
- Payment Center. When you use Payment Center to send money, we send the payment electronically whenever possible. If the company or person cannot receive electronic payments, we print a check and mail it to the address you provided.
- Popmoney. You can send money to a person using only an email address or mobile phone number. The recipient can use the info provided in the email or text message we send to claim the money and deposit it into an account.
- Transfer Money. If you need to get money to someone you share an account with, you can use Transfer Money to move the money from your account into their account.

### **Who can't I pay with Bill Pay?**

- Use Bill Pay to pay companies and people with addresses in the United States or its territories. You cannot use Bill Pay to send payments to addresses outside the United States.
- We don't recommend using Bill Pay to make state and federal tax payments or court-ordered payments. Such payments are discouraged and must be scheduled at your own risk.

### **Is my info secure?**

- Yes. Bill Pay uses several methods to ensure that your info is secure.
- SSL. Bill Pay uses SSL (secure sockets layer) which ensures that your connection and info are secure from outside inspection.
- Encryption. Bill Pay uses 128-bit encryption to make your info unreadable as it passes over the Internet.
- Automatic Sign Out. Bill Pay automatically signs you out of a session if you are inactive for a predefined time (usually 10 minutes). This feature helps prevent another person from being

able to resume your session if you walk away. For best security, don't use your browser's Back or Refresh buttons, and sign out immediately after you finish your tasks in Bill Pay.

### **Is my personal info kept private?**

- Yes. Your personal info is used to help us maintain your account and verify your identity. We verify this info with a consumer credit reporting agency for your security and protection. The verification process does not affect your credit report, credit rating, or credit worthiness.
- Please review the Terms of Service for a complete description of when Bill Pay must disclose info to third parties.

### **Can I use assistive technologies to access Bill Pay?**

- Yes. Bill Pay follows the World Wide Web Consortium's Web Content Accessibility Guidelines (WCAG) 2.0 Level AA recommendations. The following features aim to make Bill Pay more accessible to assistive technology users:
- Navigation. Skip to content links on each page let you skip the page banner and navigation links and go directly to the main content. Headings organize each page's content, and a screen reader's H key moves the focus from heading to heading. The ARIA landmark regions named banner, navigation, main, and content info let you move to defined page regions. Use the appropriate key for your screen reader. Links have detailed descriptions that can be read with a screen reader's links list.
- Regions and Tabs. Some pages have regions that expand or collapse details or forms and include the words Show or Hide in their link headings. Other areas have info presented as tabs, where the left or right arrow key changes the tab, and then you can read the tab content.
- Tables and Forms. A brief description of a table's content is read by a screen reader as you navigate a page. Table headers locate your place in the table, and links in the table headers let you sort the table content. Using the table cell keys, the column or row heading info is read as well as the table's data. Sort links open menus to control the display order of the table's data. The Tab key changes sort selections, and the Enter key activates your selection. Fonts can be resized with magnifier software or the browser zoom feature without significantly changing the page layout.
- Accessibility Constraints. We make every effort to accommodate all users and do not wish to exclude anyone from accessing Bill Pay. One area of the product that is currently not fully accessible is the date-picking calendar. The calendars for choosing payment and transfer dates are not usable with a keyboard or screen reader. We are continuing to make improvements to all aspects of the product. Contact customer service if you have an issue using Bill Pay.

# Payments

## Overview

### What do I need to know to pay companies and people using Bill Pay?

You can use Payment Center to pay any company or person with a U.S. address. Payment Center offers the flexibility and convenience of sending money from one place.

### Quick Facts

- You can pay anybody in the United States or territories that you can pay using cash, check, or debit.
- We send the money electronically whenever possible. If the company or person can't accept electronic payments, we print and mail a check on your behalf.
- In Payment Center, tell us who to pay, the payment amount, and the delivery date. The money stays in your account until it's time for us to deliver the payment.
- When you add a company or person to pay, we save the contact info to make future payments even quicker and easier.
- We maintain relationships with thousands of companies, and manage their contact info for you.
- Payments made through Payment Center are guaranteed.
- You can use Popmoney to send money electronically to people. They receive notification by email or text message.

# eBills

## Overview

### What is an eBill?

An eBill is an electronic version of a bill or statement. The eBill typically contains the same info as a paper bill or statement. You can receive, view, and pay eBills in Bill Pay. When your eBill arrives, it appears in Payment Center. You control the date and amount of your payment.

### Quick Facts

- We can receive eBills from hundreds of companies nationwide.
- When you add an eBill, we send the info as a request to the company. After your request has been processed, you receive an eBill in a month or more, depending on your billing cycle.
- Some companies stop sending paper bills when they start sending eBills. Other companies continue to send paper bills in addition to eBills.
- When your eBill arrives, you'll see it in the Payment Center as soon as you select the company from the list of companies and people you pay.
- You can either select the amount due for the bill, which also enters the due date as the delivery date, or you can enter a different amount and date for delivering the payment.
- You can set up AutoPay for some eBills.
- You can stop receiving eBills in Bill Pay any time after the company processes your request for them.

# Auto Pay and Reminders

## Overview

### What is AutoPay?

AutoPay is a means to set up repeating payments in Bill Pay. You can set up AutoPay for any company or person you pay regularly.

### Quick Facts

- Set up and manage AutoPay and Reminders from the Payment Center.
- You can set up payments to be made based on a schedule that you set.
- You can set up some eBills to be paid automatically according to options you set.
- You can change or stop AutoPay at any time.

# Transfers

## Overview

### What do I need to know about account-to-account transfers?

If you have more than one account set up in Bill Pay, you can transfer money between them using Transfer Money.

### Quick Facts

- You can initiate a one-time transfer, or set up a repeating transfer based on a schedule that you define.
- You can schedule transfers for dates up to a year in advance.
- You can set up and manage reminders for transfers you want to make later.

# Popmoney FAQ's

## What is Popmoney?

Popmoney is an innovative personal payment service offered by leading financial institutions that eliminates the hassles of checks and cash. Now, sending and receiving money is as easy as emailing and texting. And you don't need a new account to send or receive money. Just use your current bank/financial institution account.

## How does Popmoney work?

### *Sending Money*

- To send money, log in to your online banking account and look for Popmoney.
- Send money to anyone using their email address or account information.
- You will be notified when the transaction is completed.

### *Receiving Money*

- When someone sends money to you, you will receive an email or text message.
- If your financial institution offers Popmoney, you can log in to your account and direct the funds there. If your financial institution does not offer Popmoney, you can provide your account information at Popmoney.com, and your money will be sent to that account.
- If you do not provide your account information, the payment will be automatically returned to the sender's account.
- Money sent directly to an account will be automatically deposited. No action is required by the recipient.

## What can I use Popmoney for?

Popmoney is easy and convenient for you and the people you send money to. They can simply receive the money into their bank account online.

The following are just a few of the convenient ways that you can use Popmoney:

- Send money to your child at college
- Send a gift to family and friends
- Reimburse friends for that fun outing
- Pay your babysitter or your lawn care service
- Pay rent to your landlord or roommates

## Will my account information be shared with the recipient?

No, your account information will not be shared with the recipient. The recipient will only see your first name, last name, and the message you wrote for the payment. When you send a payment to an email address, the recipient will also see your email address. Similarly, you will not be able to see the recipient's account information

**Do I need to verify my email address and phone number?**

Verification of your email address and phone number may be required for security reasons. Entering the correct verification codes ensures that you have access to your email and phone. You may also be asked to verify your mobile phone in the future to send and receive payments.

**What are the different ways I can send money to someone?**

You can send money to someone using their email address, mobile number or account information:

**Email address:** your contact will receive an email with instructions on how to direct the payment into his or her account.

**Mobile number:** a text message will be sent to the recipient on your behalf with instructions on how to direct the payment into his or her account. You may want to tell your contact that standard message and data rates may apply.

**Account information (routing and account number):** the money will be deposited directly into your contact's account. You will also have the option to send an email to your contact.

**When will the recipient receive the funds?** This depends on the delivery option selected by the sender. If the sender has selected 3-Day or Standard delivery then the recipient will receive the funds 3 business days after accepting the payment. If the sender has selected Next Day or Express delivery then the recipient will receive the funds 1 business days after accepting the payment.

If the sender does not have an option to select a delivery speed, funds will normally be available to the recipient on the next business day if you are sending money to someone who has used Popmoney and has selected the Automatic Deposit option. Funds will also be available on the next business day if you have provided your contact's account information.

In some cases, like when you have exceeded payment limits, the funds will be available in three business days

**When will funds be deducted from my account?**

If you make a payment before 7:00 p.m. Pacific Time on a business day, the funds will be debited from your account on the same day. You should see the transaction on your financial institution statement the following day.

If you make a payment after 7:00 p.m. Pacific time or on a non-business day, the funds will be debited from your account on the next business day.

**Why do I have limits on my payments?**

For your protection, limits have been created on how much money and how many payments can be sent during various time periods. You can click the help icon next to the Amounts field to view your available limits.

**Can I send money internationally?**

No, currently you can only use Popmoney to send money within the United States. If you send a payment to your contact's email or mobile, your contact will be required to provide a US bank account to receive the funds. Otherwise, the payment cannot be processed and the funds will be returned to your bank account.

**Why am I asked to enter a message to the contact?**

A personal message helps to give your contact confidence that they are receiving a payment from someone they know. It is also your opportunity to communicate the purpose of the payment.

**Can I cancel a payment?**

Yes, you may cancel a payment any time before or on the send date. Your contact will be notified if you cancel a payment after a payment notification has been sent.