

## **Bill Payments**

Online Bill Payment was designed from the user perspective, focusing on ease of use, efficient navigation, and fast and accurate payment processing. Integration with DNAweb eliminates the need for a separate customer enrollment, and ensures the same look and feel across the banking and bill payment applications, delivering a consistent user experience.

The Online Bill Payment feature is optional and may not be offered by your financial institution. If your institution does offer the Online Bill Payment feature, the **Bill Payments** link on the **Payments** tab launches an external software application provided by the bill payment vendor selected by your financial institution.

This section details the features and functions associated with online Bill Payment.

### **Pay Bills**

The Bill Payment feature is used to easily set up payments to any of your designated payees listed. If a payee has eBills coming due, the eBill data may display under the payee name. Paying bills online requires users to designate the following:

- Account number from which the funds are withdrawn to pay the bill.
- Name of the payee.
- Last characters of the payee account number.
- Indication whether the payment is sent electronically or by check.
- Payment amount.
- Date to send payment.

The estimated delivery date displays based on the send date specified for the payment.

The following subsections describe optional features that may be used when setting up a bill payment.

#### ***Set Up a Recurring Payment***

This optional feature allows the user to define a recurring schedule for the payment that repeats at a pre-defined frequency. After the payment instructions are provided, each recurring payment is automatically processed as scheduled.

#### ***Add a Memo for a Payment***

This optional feature allows the user to add a short note to the payment details. This note is retained with the payment details and may be viewed in the future. If the associated payment is being sent by check, the memo data also displays on the Memo line on the printed check.

#### ***Expedite a Check Payment***

This optional feature allows the user to expedite a check payment to guarantee delivery to the payee by the end of the next business day. An extra charge may be assessed for the expedited payment.

## **Verify Payment Details**

After you enter the appropriate data for one or more bill payments, the system asks you to verify the details for each payment to ensure all data is accurate and complete before it sets up the bill payments.

## **Payment Confirmation**

A confirmation pop-up displays at the end of the Bill Payment process to allow you to confirm each new payment has been set up as indicated by your instructions.

## **Payment Alerts**

The Payment Alerts feature may be used to request notifications or alerts when various conditions occur associated with the identified payment. Alerts may be sent to notify you:

- A specified number of days prior to the payment being processed and sent to the payee.
- When the payment is delivered to the payee.
- After the check for this payment clears the payer's bank account.

## **View Pending Payments**

You may view all the payments that have been set up but have not yet been processed (or sent). The following information typically displays for pending payments:

- Payee name and confirmation number associated with the identified payment.
- Last four characters of the payee account number.
- Indication whether the payment is being sent electronically or by check.
- Number of your bank account that will be debited for the payment.
- Payment amount.
- Date the payment will be sent to the payee.
- Estimated date for delivering the payment to the payee.
- Memo data associated with the payment.

## **Edit or Delete a Pending Payment**

Pending electronic payments may be edited or deleted until the cutoff time for processing (which is configurable by your financial institution). Payments that are sent by mail cannot be edited.

After you edit a pending payment, the system asks you to verify the payment details to ensure all the data is accurate and complete before it updates the payment.

A confirmation pop-up displays at the end of the Edit Pending Payment process, allowing you to confirm the updates to the payment.

## **Payment History**

You may view all the payments that have been processed (sent) within the default period configured by your financial institution (typically past 30 days). To find specific processed payments, you may use search filters such as those outlined below:

PAYEE

Searches payments that were processed only for the identified payee.

#### STATUS

Searches any status listed below to request processed payments with the specified status:

- **Cancelled** – Lists all the cancelled payments.
- **Cleared** – Shows each check payment, where the identified payee cashed or deposited the payment and the check cleared the identified account.
- **Delivered** – Lists all the check payments, where each payment was delivered to the identified payee.
- **Failed** – Lists each payment where the system was unable to process the payment due to insufficient funds in the identified bank account.
- **In Process** – Shows each payment where the system started processing the payment as instructed.
- **Mailed** – Lists each check payment mailed to the identified payee.
- **Postal Return** – Shows each check payment returned by the US Postal Service (USPS).
- **Returned** – Shows each payment where the identified payee was unable to post the payment and returned the payment amount.
- **Stopped** – Lists each check payment where the payment was stopped before delivery to the identified payee.

#### FROM DATE

Searches for processed payments with a send date in a date for the range that begins with the specified date.

#### TO DATE

In conjunction with the FROM DATE, you can specify an end date to find processed payments within a specific range of dates.

Once a search is executed, the following information typically displays:

- Payee name and confirmation number associated with the identified payment.
- Payee account number.
- Indication whether the payment was sent electronically or by check.
- Bank account number debited for the payment.
- Payment amount.
- Date the payment was sent to the payee.
- Current status for the payment.
- Date the payment should have been delivered to the payee.
- Check number for a payment made by check.

#### Add a Payee

Before a new payee can be selected for a payment, the payee must be added to your payee list.

### ***Adding Details for a Public Payee***

Public payees already exist within the payee database. As you type the name of the new payee, the system begins to search in the payee database for Public payee names that match the entered name. This list is narrowed down as you type each letter in the payee name, making it easier to locate the payee. The system already has most of the payment processing information needed for Public payees; therefore, you are only required to provide a valid payee account number to add a Public payee. The system displays all the Public payees in your payee list (i.e., payees that exist within the payee database). The system manages Public payees centrally to ensure their information is always up-to-date. In most cases, payments to Public payees are sent electronically. A small number of these payees may receive check payments if they are not set up for electronic payment processing.

A realtime validation of the payee account number occurs to confirm the number is valid; thereby, ensuring fast and accurate delivery of payments.

### ***Adding Details for a Private Payee***

Private payees do not exist within the system's payee database, meaning they are *private* to each user. A match does not occur for Private payees as you type their names. These payees are created when you add a payee the system; therefore, you must provide all the payee information required to remit payments including the proper payee name, a complete remittance address, and an account number (if applicable). The system then uses this information to create a new "Private" payee who is only available to the current user. The system does not monitor or manage Private payee information; each user is responsible for ensuring this information stays up to date. In all cases, payments to Private payees are sent by check.

### **Update a Payee**

It may occasionally be necessary to update information defined for a payee in your payee list. The information that you may update depends on whether the payee is a Public or Private payee as described below.

#### ***Updating a Public Payee***

The majority of Public payee information is maintained on the system's database; therefore, only the payee account number and nickname may be changed. A nickname may be used for a payee to easily identify or distinguish this payee from another.

#### ***Updating a Private Payee***

The data for each Private payee is available only to you, providing you with full control over all the data. A Private payee's name cannot be updated, but you can update any of the following information:

- Account number for the payee.
- Payee's nickname to easily identify or distinguish this payee from another.
- Payee's mailing address
- Name of the city in the payee's address.
- Two-character code for the state in the payee's address.
- Zip code in the payee's address.
- Phone number for the payee.

## **Delete a Payee**

You may delete a payee from your payee list. A pop-up requests you to verify your intention to delete the payee before the deletion request is processed by the system.

*Note:* After the payee is removed from your payee list, the payment history related to the payee is still available.

## **View and Pay Currently Due eBills**

Some electronic payees offer you the option of receiving an electronic bill (eBill) instead of a paper bill. If you prefer receiving eBills, you may find it convenient to see your eBill notifications online. The Online Bill Payment feature includes a comprehensive view of all your eBill information, such as a list of payees and eBills currently due. When paying an eBill, you may select one of the following options for paying the bill:

- Pay minimum amount.
- Pay balance.
- Pay other amount.

## **Activate eBills**

If you activate the eBill feature for a payee that offers electronic payment, you can view all of your eBill notifications directly on the online Bill Payment pages instead of receiving bill notifications in the mail. When you activate the eBills feature for a specific payee, you are authorizing the system to retrieve and display your eBill information for the payee.

*Note:* You must be enrolled in electronic billing with the payee before you can activate eBills for the payee.

## **Deactivate eBills**

The eBill feature may be deactivated to stop the display of eBill information for the selected payee. When deactivating an eBill, a pop-up requests you to verify your intention to deactivate eBills before this request is processed by the system.

*Note:* After the payee is removed from your payee list, the payment history related to the payee is still available.

## **View eBills Paid History**

A list of the eBills paid via the Bill Payment process is available. The standard default display lists eBills paid within the past 30 days; however, you can modify the date range. The eBills paid list includes summary information for each bill paid, such as payment date, amount paid, balance remaining, and minimum payment due.