Personal BillPay Frequently Asked Questions

What is Personal BillPay?

Personal BillPay is a free service provided to you through OnLine Banking. With Personal BillPay, there are no more checks to write, no more stamps or envelopes to hassle with, no more forgetting to mail your bills on time, and no more late payment fees. Tracking shows what bills are paid and when, for up to seven (7) years. You can even experience the flexibility of paying your bills from one or multiple accounts. There is no limit to the number of bills you pay. The more you pay, the more you save in time and cost.

Who can I pay with Personal BillPay?

You can pay virtually any individual or business you currently pay with a check. For many payees you only need the payee name and your account number. For others you will need the phone number of the payee and a current mailing address within the continental United States, Alaska, Hawaii, or Puerto Rico. You can even use ZashPay to send money electronically to a person, such as a babysitter or music teacher, as long as he or she has a U.S. bank account and an e-mail address or a mobile phone number.

When can payments be scheduled?

Payments may be submitted at your convenience — day or night — but are paid Monday through Friday. Payments are electronically debited from your account on the date paid. For same-day processing, payments should be scheduled prior to 10:00 p.m. Eastern time. Next-day payments must be scheduled by 8:00 p.m. Eastern time. Overnight payments must be scheduled by 2:00 p.m. Eastern time.

You can use the payment calendar to determine the pay date you can select to pay the bill. The calendar shows:

- The pay dates available in the current month. You can scroll to future months, if necessary.
- The earliest date you can select for the biller to receive the payment.
- The due date for your bill if you are paying an electronic bill or if you set up reminders for the bill you are paying.
- Whether the biller accepts payments on the same day or the next business day. (The current date or the next business date will show in bold blue type if this option is available.)

How are my payments sent?

Payments are sent two ways: electronically and by paper check. On average, electronic payments are sent to more than 70 percent of payees. For payees who can only accept checks, an authorized paper check is issued on your behalf. Rush payments are available if you need to get a single payment to a payee quickly.

Can I make changes to scheduled payments?

We make it convenient to schedule, change, or stop single and recurring payments. However, changes or cancellation of a payment must be made by 10:00 p.m. Eastern time the night before the payment date.

Will payment history be available?

There will be up to seven (7) years worth of payment history available and up to six (6) months of eBill history through Personal BillPay. You can search your payment history by biller name, category, payment status, or account number. On the Details page, you can view the pay date, account it was paid from, payment amount, and the status. You will also be able to view cleared check information.

Are there limits to the number of billers I can add?

You can add unlimited billers to your Personal BillPay account, including billers who do not accept electronic payments but accept paper checks.

Can I add a note or memo to my check information?

Data entered into the memo and comment fields is stored in your history. Information entered in the memo field will accompany a check payment.

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Are there tools to keep my payments and payees organized?

The Payment Center offers a quick view of past, due, and pending payments as well as available bills. The Quick Bill Add box allows you to quickly add billers. Many billers can be added by simply selecting the biller name and entering in your account number. In the Pay Bills section, see a list of billers with shortcuts for scheduling payments or viewing eBills. Pending payments appear in the Pending Payments box. You can stop or change payments directly from here. The Recent Payments box shows payments that have recently posted. The Bill Reminders box alerts you to any bills that are due and shows you any available eBills.

Is Personal BillPay secure?

Online bill payment is recommended by security experts as one of the safest ways to pay your bills. Combined use of OnLine Banking and Personal BillPay helps protect you against identity theft and check fraud. Personal BillPay also requires 128-bit encryption and personalized log-in information for added security.

How do you verify my identity?

We use your responses to challenge questions to verify that we are servicing you and not someone else. Too many incorrect responses to your personal challenge questions will lock your Personal BillPay account.

Is Personal BillPay free?

Yes! Personal BillPay is free for all clients who have a Value Checking, Value Plus Checking, or Prestige Checking account, and are enrolled in OnLine Banking.

How do I start using Personal BillPay?

It's easy! You must first be enrolled in OnLine Banking. If you are currently enrolled in OnLine Banking, you can enroll in Personal BillPay by going to the Bill Payments tab in OnLine Banking. Or, stop by any of our locations, and a Client Service Representative will be happy to assist you.

What about usernames and passwords?

Your OnLine Banking username and password will give you access to both OnLine Banking and Personal BillPay once you've enrolled.

What customer support is available?

You can click on Help in the top right corner of the BillPay page or the icon in the top right corner of any of the boxes in the payment center for additional help. You can also reach BillPay support from 7:00 a.m. to 1:00 a.m. Eastern time, seven days a week at 855.206.0865. And of course, the Client Services Representatives at any of our offices can help you as well.

What if I need more information?

Please call one of our Client Service Representatives for specific information or questions regarding our BillPay service.

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