

# Business BillPay Frequently Asked Questions

## What is Business BillPay?

Business BillPay is service provided to you through OnLine Banking. With Business BillPay, you can skip writing and mailing checks each month and enjoy the convenience of paying bills online from your office or home. Control your finances by scheduling payments, managing bills, and paying your employees hassle-free. Plus, instant tracking shows what bills are paid and when, for up to eighteen (18) months. 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 Business BillPay?

You can pay virtually any other business or individual 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.

## 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 or before 2:00 PM Eastern time for overnight check payments.

## Will payment history be available?

There will be eighteen (18) months' worth of payment history available through Business BillPay. You can view thirteen (13) months worth of eBills. You can view payment history in multiple formats, and can even download it into Microsoft Excel for easy analysis.

## How will I know if a check payment has cleared?

Under Payment History you can view all the relevant details about each payment. If a check hasn't cleared within 90 days, the payment will be voided, the funds will be redeposited into your account and a message will be sent to you through Business BillPay.

## Are there limits to the number of payees I can add?

You can add unlimited payees to your Business BillPay account, including payees 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. You can use the comment field for electronic payments to make helpful notes on a specific payee. These comments are seen only by you.

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## Are there limits to the dollar amount I can pay each day?

Pay up to \$250,000 per day as one lump sum or as multiple payments (including transfers).

## 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 Business 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 Business BillPay helps protect you against identity theft and check fraud since your bank routing and account numbers will never appear on any checks sent through BillPay. Business BillPay also requires 128-bit encryption and personalized log-in information for added security.

## What about security settings?

The primary user can control the security of your BillPay accounts by establishing a maximum amount to be paid to any payee, and creating security questions, which will be required to perform functions, such as changing e-mail addresses, adding a new payee, changing account numbers for payees, and changing security settings. The primary user will also add and set permissions for sub-users. We use your responses to security questions to verify that we are servicing you and not someone else. Too many incorrect responses to your personal challenge questions will lock your Business BillPay account.

## When am I billed for Business BillPay?

Your Business BillPay charges will automatically be debited from your account on the anniversary date of your enrollment. The charges will be withdrawn as one lump sum.

## How do I start using Business BillPay?

It's easy! You must first be enrolled in OnLine Banking. If you are currently enrolled in OnLine Banking, you can enroll in Business BillPay by going to the Summary 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 Business BillPay once you've enrolled.

## Will 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 or a member of our Cash Management Team for specific information or questions regarding Business BillPay.



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