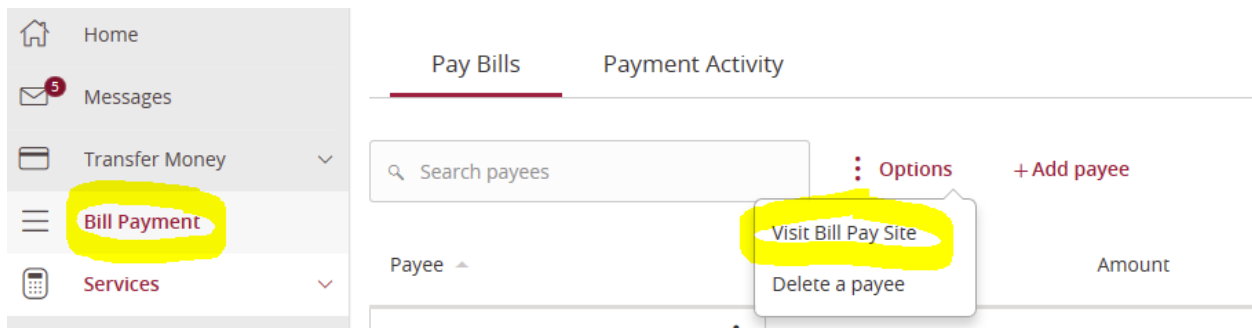




# Bill Payment FAQs

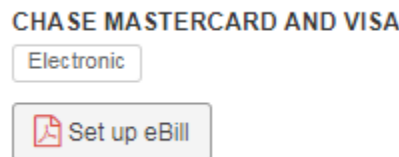
## How do I visit the “full bill pay site”?

- Select the “Bill Payment” tab from the left menu within Online Banking.
- Then, click on the “Options” menu and select “Visit Bill Pay Site”.
- The full bill pay site allows you to edit payees, view and set up e-Bills, view confirmation numbers, expedite payments, send gift checks and much more.



## How do I set up an eBill?

- You can set up eBills by visiting the full bill pay site. If the bill qualifies for eBill, an eBill button will be displayed and you can click to enroll. Please note that in order to enroll in this service; you will need the account number for the bill you would like to pay.



## How far in advance of the bill due date must we schedule electronic payments?

- Electronic payments should be scheduled two days prior to your due date.



**How far in advance of the bill due date must we schedule a check payment?**

- Check Payments should be scheduled 5 days prior; however, we now offer expedited check delivery.

**Can I expedite a check payment?**

- Yes, you can expedite a check payment for a fee. Next day bill payment is \$19.95 and a two day bill payment is \$14.95.

**If the check goes out 2 business days before the requested pay date, what date is on the check?**

- The check is dated for the date the check is put in the mail. The check will be delivered on the “deliver on date” that you have chosen.

**Can the recipient cash the check before the "deliver on date" I have chosen?**

- No. The system is designed so that the check will not be received until the deliver on date.

**How do I set up a recurring bill payment?**

- Recurring bill payments can be set up by visiting the full bill pay site. Simply click on “recurring” to set up recurring payments.

**Are there any changes to the requirements for scheduled payments?**

- Yes. Previously, funds were withdrawn from your account on the date you initiated payment and then would arrive to the merchant 1-2 business days later.
- Now, our new Bill Pay system processes payments in order to ensure that your payment reaches the merchant on the “deliver on date” of your choice. By choosing your own “deliver on date”, you can ensure that your bill will be paid on the due date, regardless of whether it is sent electronically or by check.



- Electronic payments are withdrawn two business days prior to the “deliver on date” of your choice. Check payments will be dated when they are processed and will be delivered to the merchant on the “deliver on date” that you chose. Funds will be withdrawn from your account when the check is cashed.
- For example, if you schedule an electronic payment to be paid on Friday the 4th, the funds will be withdrawn from your account on Wednesday the 2nd.

**Is there a way for my funds to be withdrawn from my account on the due date of my bill?**

- Yes. If you are concerned about when funds will be removed from your account, most merchants will allow you to make payments directly from their website. This includes merchants such as AT&T, Comcast, VISA, etc. If you would like to have the funds withdrawn from your account on the date your bill is due, you may visit the merchant’s website and have the payment scheduled to be withdrawn from your account on that date.

**What if I need to stop a bill payment?**

- We now have the ability to stop an electronic payment on your behalf before the deliver on date or before the check has cleared from your account. Please contact our Client Care Center at 888-846-1970 or [clientcare@peoplesbanknet.com](mailto:clientcare@peoplesbanknet.com) and a representative will gladly assist you.

**What is a gift check?**

- A gift check can be personalized and sent directly through Bill Pay to a recipient for a special occasion. You can even include a custom note to the recipient.



## How do I know if my payment will be sent electronically or by check?

- You now have the ability to view whether your payment will be sent as an electronic payment or by check by visiting the “full bill pay site”. The delivery method will be displayed under the payee.

A screenshot of a bill pay interface. At the top, there is a header "Pay to". Below it, the first payee is "Southern Management Rentals LLC" with a small "riin" icon. Underneath the payee name is "SOUTHERN MANAGEMENT RENTALS LLC" and a yellow button labeled "Check". The second payee is "Xfinity" with a small "4641" icon. Underneath the payee name is "COMCAST OF PENNSYLVANIA" and a yellow button labeled "Electronic".