

# Frequently Asked Questions

## Bill Payment

### JACKSON COUNTY BANK

8 Main Street, Black River Falls, WI 54615  
(715) 284-5341 Member FDIC

[jacksoncountybank.com](http://jacksoncountybank.com)



#### When and how are the payments processed?

Payments submitted, recurring or one time, before 2:00 AM CST Monday-Friday will be processed at 2:00 AM CST. Payments submitted between 2:00 AM CST and Noon CST will be processed at 12 Noon CST. Payments received after 12:00 Noon CST on Monday-Friday will be processed the next business day. All payments pre-scheduled to pay on a weekend or a holiday will be processed on the business day before the weekend or holiday. Payments entered on the weekend, recurring or one time, will be processed on the next business day.

#### What happens if I have a scheduled payment that falls over a weekend or holiday?

If a SCHEDULED payment falls on a holiday or weekend, it will be paid on the Friday BEFORE the weekend, or the last working day BEFORE the holiday.

#### Can I use Online Bill Payment if I live outside the U.S.?

Yes, as long as you have a bank account in the United States. However, you cannot pay bills to payees located outside the United States. (Payments **may** be made to the Virgin Islands, Puerto Rico, Guam and AA, AP and AE military addresses.)

#### Can I get a copy of a cancelled check?

Yes. You may print an image of the check directly from your Internet Banking screen. You may also contact the bank for a copy, but a fee may apply.

#### How long is history retained in the View Payment History section?

Payment history for active and deleted payees is retained and viewable 18 months!

#### What happens if I lose or forget my ID or Password?

If you lose/forget your ID or Password, you may call the Jackson County Bank (715-284-5341) and talk to a Personal Banker. Your ID or a temporary password will be given to you with proper verification. (Remember, you have **one ID** for Internet Banking, a password to enter Internet Banking, and another password to enter Bill Pay.)

#### How far in advance should I set up a payment to ensure it is paid on time?

- For an ELECTRONIC PAYMENT, allow 3 business days from when the payment is submitted.
- For a CHECK payment, the check will be in the mail on the same day the payment is submitted if it is submitted before the 2 a.m. processing. If the check payment is entered after 2:00 a.m. CST, the check will be mailed the following day. Allow 5 to 7 business days for a check payment.

Please note that we have no control over the U.S. Postal Service.

#### Are there minimum and maximum payment amounts?

Electronic payments are validated against the available account balance prior to processing. The check payments settle against your account like any other check, therefore, there is no dollar limitation on payments made through Bill Pay. You are limited only by the amount of funds in your account.

#### Can I have multiple payments to the same payee on the same day?

Yes, there is nothing that checks for multiple payments for the same amounts going to the same vendor on the same day.

#### Can I stop a payment?

Only check payments can be stopped. After the check is printed and mailed, payment history will show the check number for that payment. The stop payment would be added in the same manner as for a regular check written out of your checkbook

#### Whom can I pay through Online Bill Payment?

You can pay ANYONE in the United States from the next-door neighbor, to the utility company, to the bank, and even a child in college across the country.

#### What do the status fields indicate on the Payment History Page?

Processed - The payment has been processed and sent.

Rejected NSF - The payment that you have tried sending has rejected due to non-sufficient funds. NSF payments will keep trying until one of the following happens: the funds become available, it is a recurring payment and it expires, or if you delete the payment.

Communication Failure - There was an error due to communication problems. The payment will try again during the next processing run.

Vendor Refund - Payment rejected due to insufficient or incorrect data.

#### How many payees may I have set up?

There is no limit to the amount of payees you can set up through the Internet.

#### Can I edit Payee addresses?

No. Once an address is entered it stays with that payee. If you need to change an address it will be necessary to recreate the payee using the new address.

#### How do I know if a payee is electronic or check?

Once you have set up the payee, then you can look at the PAYEE LIST screen and you will see a field that will tell you if the payee is electronic or check.

**What payment frequencies are available?**

You can set up payments in any of the following frequencies:

Weekly Bi-weekly Monthly Semi-monthly  
Quarterly Annually Semi-annually

**When can you edit the dollar amount on a scheduled recurring payment?**

You may edit the dollar amount the next business day **after** the scheduled payment date.

**Can I postdate recurring payments?**

If a monthly recurring payment is set up to be paid on the 15th and the current date is November 12th, a payment will be scheduled for the month of November and set up to occur the 15th of every month until the end date is reached. However, if the payment is set up to be paid on the 15th and the current date is November 16th, the first payment will occur on December 15th.

**Can I postdate a single payment?**

Yes. Just set the payment date for a valid future date.

**Will the memo field I fill out when setting up a payment be passed on to the payee?**

Yes, your memo will appear on paper check bill payments. The memo field is 40 characters long. Any amount over 40 characters will be cut off. Memo field information will not appear on *electronic* payments.

**Are there any merchants that I cannot pay through the Bill Payment service?**

No. Any merchant that is on the Bill Pay database can go electronically. If a merchant/payee is not on the list you may send the payments as a check. Make sure that you enter your merchant account number exactly the way it appears on your bill. If you choose a merchant/payee on the electronic database that requires an address match, choose the correct remittance address as listed on your bill.

**When will the money be taken out of my account?**

For an ELECTRONIC PAYMENT, funds are debited the same day that the payment is sent, providing it is sent by 12:00 Noon CST. Electronic payments submitted after 12:00 Noon CST are debited the next day during bill pay processing.

CHECK PAYMENT funds are debited from your account when the check clears your account at the bank, just as if you had written the check yourself!

**What if I do not have enough money in my account?**

CHECK payments are handled in the same manner as a check written out of your checkbook against an insufficient balance.

ELECTRONIC payments are verified for funds availability during processing. If the funds are available, the account that you selected for the payment will be debited and the information sent on

for processing. If the funds are not available, the payment will not be processed and you will receive a message to inform you that the payment could not be sent due to insufficient funds. Each day the payment will be resubmitted for you until either you delete the payment or the funds are in the account to make the payment.

**How late in the day can I enter, edit, or delete a payment?**

You may add, edit or delete a payment up to 2:00 AM CST on the day the payment is scheduled to be sent. If a same day payment is submitted between 2:00 AM CST and Noon CST it may be edited up until Noon CST.