

FAQ

Frequently Asked Questions

BILL PAYMENT



What is Bill Payment?

Bill Payment (Bill Pay) is a service that allows you to pay virtually anyone or any company from your computer or mobile device. You determine who you want to pay, when you want to make the payment and which account you want the payment to come from. It's safe, secure and easy to use.

Are there fees associated with Bill Pay?

Please refer to the Services and Fees Brochure for a list of applicable account fees that may apply.

Who can I pay with Bill Pay?

You can pay virtually any business or individual within the United States and Puerto Rico. (Payments may be made to the Virgin Islands, Puerto Rico, Guam and AA, AP and AE military addresses.) For example, you can pay utilities, cable bills or credit cards, or individuals such as a landlord, babysitter or friend.

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

All Bill Payment transactions must comply with the provisions of United States law.

How are payments delivered?

Bill Payments are sent one of two ways – electronically or by paper check. The majority of payments are delivered via secure transmission electronically. All other payments are made by paper checks that are mailed via the U.S. Postal Service.

How long does it take before my payment is received?

Generally, your payment is received within 2 to 7 days depending on whether or not the payment is sent electronically or via paper check. Please note that we have no control over the U.S. Postal Service.

- For an ELECTRONIC payment, allow 3 business days from when the payment is submitted.
- For a CHECK payment, allow 5 to 7 business days from when the payment is submitted.
- *Note: Some check and electronic payments may require additional processing time due to OFAC.*

When are the funds withdrawn from my account with Bill Pay?

For an ELECTRONIC payment, funds are withdrawn from your account on the payment date. ELECTRONIC payments are validated against the available account balance prior to processing. CHECK payments settle against your account like any other checks.

When are payments processed?

Bill payments will be processed at 7:00 a.m. and again at 2:00 p.m. Central Time on business days. If a payment date falls on a weekend or a holiday, you will be asked if you would like the payment processed before or after the holiday. *Note: Some check and electronic payments may require additional processing time due to OFAC.*

(OFAC (Office of Foreign Assets Control) screens monetary transactions with foreign countries or foreign nationals for possible matches to OFAC Sanctions Lists. Transactions may be delayed or blocked due to possible matches with these lists.)

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

For ELECTRONIC payments you may add, edit or delete a payment submitted after 7:00 a.m. until 2:00 p.m. Central Time the same day. If your payment is submitted after 2:00 p.m. that day, it may be edited or deleted until 7:00 a.m. the following business day. CHECK payments may be added, edited or deleted until 2:00 p.m. the same day.

Is Bill Pay secure?

We and our service providers have established security procedures to prevent unauthorized access to accounts. The system uses up-to-date encryption methods and software. However, there is no assurance that this type of activity will be completely secure, or that access to Internet Bill Payment will be free from delays, interruptions, malfunctions, or other inconveniences generally associated with this electronic medium. We are not responsible for any electronic viruses, spyware, phishing attempts or other malicious Internet or computer related activity that you may encounter. We encourage our customers to obtain software and/or hardware to combat this activity including anti-virus, anti-spyware, firewall, anti-spam and privacy software for example. Users should also keep all software and devices current and regularly update the software and use computer scans for detection.

Are enhanced authentication methods available for Bill Pay?

Security Tokens are an optional feature which provide an additional layer of authentication when logging into your Bill Payment account on your computer. A Security Token is either a physical device or a virtual application that emits a constantly changing "passcode". This passcode would be required in addition to your ID and password each time you log into Internet Banking to access Bill Payment. Contact Jackson County Bank for more information or to obtain a Bill Payment Security Token for use on your account.

How do I enroll in Bill Pay?

To enroll in Bill Pay you must already be enrolled in Internet Banking. Click on the *Bill Payment* tab within Internet Banking to enroll. You will be required to select the checking account you wish to use to pay bills and you must agree to the *Internet Bill Payment Service Addendum* as part of the enrollment process. Please allow up to 3 business days for your enrollment request to be approved and Bill Pay access granted. You will be notified by mail if you are denied Bill Pay services.

How do I start paying bills once I have been approved for Bill Pay?

To start paying bills simply log into Internet Banking and select the *Bill Payments* tab. Use the *Add a Payee* button on the *Payments* tab to start paying bills. Visit jacksoncountybank.com for more information on using Bill Pay.

Can I set up Bill Pay on my Savings account?

No, Bill Pay is a feature associated with Checking accounts only.

Can I use multiple checking accounts with Bill Pay?

Yes, you have the ability to request additional checking accounts be added to Bill Pay.

Can I postdate recurring payments?

Yes. When you establish a recurring payment you will be prompted to select the pay from frequency (weekly, monthly, etc.) as well as the day of month or day of week and start date for recurring payments. You will be prompted to select whether the payment is to be paid before or after a holiday or weekend as well as determine if there is an end date for the recurring payment.

What payment frequencies are available?

Recurring payment frequencies available are: Weekly, Every other week, Every four weeks, Monthly, Every other month, Twice monthly, Every three months, Every six months and Annually.

Can I postdate a single payment?

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

How do I delete a payee?

A payee can be deleted from the *Payments* tab by selecting the payee and then selecting the option to 'Edit Payee'. To delete the payee, check the box 'I would like to delete this payee'. ** *Any scheduled payments on a deleted payee will also be deleted.*

Can I edit an existing payee?

The information you can edit will differ depending on the payee. This can be done by selecting the payment you wish to edit and then select *Edit Payee*. If you cannot edit the information required, you will need to delete the existing payee and create a new payee. ** *Any scheduled payments on a deleted payee will also be deleted.*

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

The payment type (electronic or check) will display on the Payee list after you have finished creating a new payee. If an electronic payment is not available, it will default to a check payee.

Can I get a copy of a paid check?

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

How do I cancel a bill payment?

It is important to always review your payments carefully after they are created. If you are aware of an error prior to processing cut-off times of 7:00 a.m. and 2:00 p.m. Central Time, a payment may be modified or deleted by clicking the 'view more' link in the *Pending* area on the *Payments* tab. You will then select 'Edit' to change the payment amount, payment date or pay from account. You also have the ability to cancel the pending payment from this screen.

Can I stop a payment?

For an ELECTRONIC payment that has already processed, you will need to contact Jackson County Bank for assistance, however we cannot guarantee a resolution or refund. CHECK payments can be stopped by obtaining the check number that generated for the check payment. 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. Refer to the Services and Fees brochure for related fees.

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

Yes, your memo will appear on CHECK payments. The memo field is 25 characters long. Memo field information will not appear on ELECTRONIC payments.

Will I be notified if a payment is rejected?

Yes, an email will be sent to you if an electronic or check payment is rejected. The emails will be sent from PaymentSupportMailbox@billpaysite.com. Some valid reasons for a payment to be rejected include:

- Invalid account number
- Invalid payee mailing address

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

Yes, you are able to set up multiple payments to the same vendor or person on the same day.

How many payees may I have set up?

There is no limit to the amount of payees you can set up in Bill Pay.

How long is Bill Pay history retained?

Bill Pay history is accessible for up to 18 months. You are able to view 45 days of history within the *History* area of the *Payments* tab.

Can I use Bill Pay with Mobile Banking?

Yes, you can use Bill Pay within the Mobile Banking app.

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 in the account, the payment will be debited and sent to the payee. If the funds are not available, the ELECTRONIC payment will not be taken from your account and the payment will not be sent to the payee. If the ELECTRONIC payment was unsuccessful due to insufficient funds, the payment will be attempted for up to 5 business days. If the payment is unable to process due to insufficient funds at the end of the 5 business days, the payment will be cancelled. You will receive an email from billpaysupport@billpaysite.com each time the payment is unable to process due to insufficient funds. You should monitor your pending payments and payment history to ensure your payments are processed successfully.

Can I receive email or text messages about my Bill Payments?

Yes. You can establish a variety of Bill Pay email and/or text messages, called *Alerts*. To set up *Alerts*, click on the *My Account* tab and select *View Alerts* within the *Bill Pay Alerts* section of the page. To set up *Alerts* via text, you will need to add the mobile phone number and mobile provider name under the *My Account* tab by selecting *View Personal Information*. Emails and text messages will be sent from *JCBank Bill Pay* or *billpaysupport@billpaysite.com*.

How do I cancel Bill Pay?

If you wish to cancel Bill Payment, please contact us by phone at 715-284-5341 or in writing at Jackson County Bank, P.O. Box 490, Black River Falls, WI 54615-0490.

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

If you lose/forget your ID or Password, you may call Jackson County Bank (715-284-5341) and request assistance. If you had previously set up your Self Reset Password Question and Answer while logged into Internet Banking (Options - Personal), you may click on "Forgot Your Password?" to initiate an automated password reset.

How can I learn more about Bill Pay?

- Visit jacksoncountybank.com and review the Bill Pay User Guide.
- View a demo on the *Bill Payment* tab within Internet Banking.
- Contact us using the Secure Message feature within Internet Banking.
- Contact us by phone at 715-284-5341, Monday through Friday, from 8:00 a.m. – 5:00 p.m.
- Call Bill Pay support at 844-357-9673, Monday through Friday, from 6:30 a.m. – midnight.

What other features are available with Bill Pay?

- **Rush Delivery** – Guarantees a CHECK is delivered within one or two business days. Not all payees accept Rush Delivery and Rush Delivery will only appear when available. Fees apply and will be disclosed at the time the payment is initiated.
- **Gift Pay** – Send the gift of money with a personalized message via CHECK for a special occasion to an individual. Fees apply and will be disclosed at the time the payment is initiated.
- **Charity Pay** – Send a personalized donation to a charity or organization via CHECK. A donation can be sent in honor or in memory of someone. Fees apply and will be disclosed at the time the payment is initiated.
- **Calendar Feature** – View a summary of your bill payment activity for an entire month on the *Calendar* tab within Bill Pay. The calendar feature allows you to access reminders, pending transactions and history and view bills paid in previous months or scheduled in upcoming months.
- **Reminder Feature** – Reminders can be added from the *Payments* tab for each payee. You can also view Reminders from the Calendar feature.
- **Pay a Person Capabilities** – Using the *Pay a Person* tab you can select to pay an individual in a variety of methods. This feature has pre-established dollar limits and may not be available to all Bill Pay users.

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