

## **FREQUENTLY ASKED QUESTIONS:**

### **Q. Why do I have to re-enroll in Bill Pay?**

If you already have an active bill pay account today, your bill pay account will be transferred to our new bill pay processor as part of the conversion. If you are currently not enrolled in bill pay, you can enroll starting April 26, 2021.

### **Q. I do not see my Person-to-Person payments. Did they convert?**

Person-to-Person payments do not require you to enter a US mailing address for the receiver. Our conversion process will only gather payees that have a valid US mailing address. Beginning on Monday, April 26, 2021 you will need to reenter the information for your Person-to-Person payments. These payments will currently be sent by check so you will need to obtain mailing information for your payee.

### **Q. I do not see my past payments in the new Bill Pay system.**

Our conversion to a new bill pay processor did not allow past history to be imported into the new system. All past payments are available on your monthly checking account statements.

### **Q. How can I add a new biller/payee?**

Adding a new payee is easy. Simply click the "Add a Company or Person" button located on the Payment Center tab. Then click either the "Company" or "Person" button, depending on the type of payee you are paying; follow the onscreen instructions.

### **Q. Why are some payments sent electronically, while others are sent by check?**

While our goal is to send all payment electronically, we cannot guarantee 100% electronic. The way the payment is sent depends on the payee/person you are paying, your payment history, recent activity, and the dollar amount of your payment. In some cases, the payee is not setup to receive electronic payments. Whether we send your payment electronically or we send a paper check, our goal is to deliver the payment to the payee on the due date. If we do send a paper check, we will send the check three (3) business days prior to the Payment Date.

### **Q. What is the cut off time for payments?**

Bill Pay payments (with the exception of Overnight Check payments) can be scheduled as late as 10pm ET; however, some payees may have an earlier cut-off time. The calendar widget in bill pay will show you the earliest date you can schedule your payment to be delivered to the payee.

If you choose the Rush Delivery option to have a check sent Overnight Delivery to your payee, the cut-off time to schedule for next business day delivery is 4pm ET.

### **Q. When will funds be withdrawn from my account?**

Payments will be withdrawn from your account on the Deliver By date or when the check clears your account.

### **Q. Are payments guaranteed?**

**Yes, as long as you schedule your payment in accordance with the bill pay terms and conditions. When scheduling your payment, you must select the Delivery By date to be no later than that actual Due Date (not the late date or grace period) reflected on your payee's/Biller's statement. If the actual due date falls on a non-business day (weekend or holiday), you must select your Delivery By date to be at least one (1) business day prior to the actual due date reflected on your statement.**

**The bill pay service will bear the responsibility for any late payment related charged up to \$50.00 should a payment post after its Delivery By date as long as the payment was scheduled in accordance to the bill pay terms and conditions.**

**Q. Do I still access Bill Pay through the Orange App?**

**No. Access to all Premier Community Bank sites is available through the green Mobiliti app.**

**Q. Are there any fees?**

**There are no fees associated with the new integrated Bill Pay.**