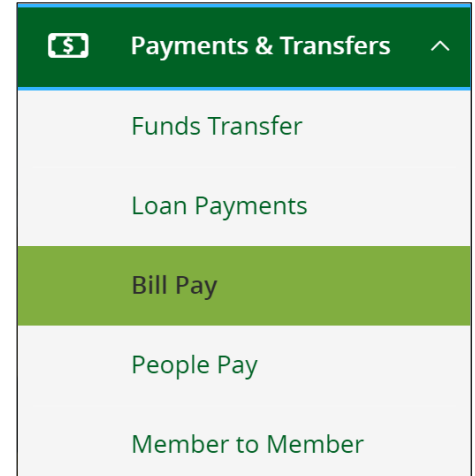# Bill Pay

Our upgraded online Bill Pay has a new look and added features. Here's what you'll need to know to use Bill Pay after our upgrade.

Enrollment Process

1) To enroll in Bill Pay as a <u>new user</u>, select Bill Pay from the sidebar menu on your Online Banking home page beneath Payments & Transfers.

2) Complete the enrollment form (below). Once you have read the terms and conditions, check **Yes, I accept the terms & conditions**.

3) Select **Accept & Submit** to begin using Bill Pay.

Payments & Transfers

Funds Transfer

Loan Payments

Bill Pay

People Pay

Member to Member

Get started with Online Bill Pay

* Required field

Personal information

First name *	Jane
Last name *	Doe
Email address *	jane.doe@email.com

Create an account

User ID *	JaneDoe
Temporary password *	....
Re-enter password *	....

Account information

Account number * (?)	444444 ✕

🖨 Print

☑ Yes, I accept the terms & conditions

Accept & Submit

Need help getting started?

💬 Chat Now   📞 888-888-3888

Benefits

Sign up for Online Bill Pay and take the next step in online banking. This safe and secure service allows you to:

🕐 Pay bills online with instant access anytime, anywhere without the expense of stamps.

📅 Schedule one-time or recurring payments and never worry about missing a bill.

🛡 Protect against check fraud making electronic payments and avoiding unsecured mail.

Learn more   View demo

Payments

You can view and manage your bill pay account by using various features of the **Payments** tab.

Add a Payee

To add a Payee, choose the **+ Payee** (Add Payee) button under the Payments tab.

You can choose to add a payee by type, or from a list of frequently used payees based on your location or payees added by users within Hoosier Hills.

Pay a Company

When adding a company, the subscriber enters information from their statement. Bill Pay attempts to locate a payee match based on that information.

A newly added payee is placed at the top of the payee list with a new indicator for the remainder of the bill pay session.

Pay a Person

When adding a company, the subscriber enters information from their statement. Bill Pay attempts to locate a payee match based on that information.

Click Pay a person to view the options:

1) **Direct Deposit** (Electronic)
   a. The subscriber provides the recipient's account information.
2) **Check**
   a. A check is mailed to the recipient.

Direct Deposit

You can add a person to receive ACH deposits if you have their direct account information.

Mail a Check

You must enter the payee's information in the appropriate fields.

Select or Search a Frequently Used Payee

You can also select a payee from the list or search for a payee. When adding a company, enter information from your statement from that company. Bill Pay attempts to locate a payee match based on the account number format. If a match is located, the payee is successfully added. If a match is not located, additional information is required to complete process.

Payee Display Options

This feature changes the way you view your payees. Payees are listed in alphabetical order with the option to schedule payments, but you can view specific payees by choosing one of the following display options:

- All – Displays a full list of your payees.
- Last 30 Days – Displays payees that have had a payment within the last 30 days.
- eBills – Displays payees enabled for eBill.
- Company – Displays payees added as a company.
- Individuals – Displays payees added as a person.
- Inactive – Displays payees added in the last 28 days where no payments were scheduled, or payees that have not been paid in the last 181 days.
- Hidden – Displays payees that you have chosen to hide.
- Search Your Payees – Allows you to search for your payees by the payee's full name, partial name, or nickname.

Hide/Show a Payee

You can hide a payee by clicking the minus icon to the left of the payee's name on the Payments tab.

- The payee remains hidden until you choose to show them.
- Scheduled payments and reminders are not affected by hiding the payee.

To show a hidden payee, navigate to the Payments tab, click the Display drop-down, then select Hidden. Clicking the plus icon to the left of the appropriate payee's name returns the payee to all other display views.

Scheduling Payments

You can schedule one-time, rush, or recurring payments. To make a one-time payment:

1) Select a Pay from account

2) Type in the amount

3) Choose a payment date
   a. Select the calendar to see a Calendar view of payment dates. (Shown Right)
   b. NOTE *The first available payment date is prefilled.*

4) Click one of three scheduling options:
   a. Pay (when paying a single payee)
   b. Review All
   c. Pay All (if paying multiple payees)

Pay to	Pay from	Amount	Payment date	Actions
⊟ **American Express** *3456				
AMERICAN EXPRESS [Electronic]	Primary Chec..*5676 ▼	$ 135.00	01/29/2020 📅 Deliver by: 01/31/2020	Pay — Rush delivery — Make it recurring — Add comment
⊟ **Car Loan** *8467				
G M A C [Electronic]	Primary Chec..*5676 ▼	$ 625.35	01/29/2020 📅 Deliver by: 01/31/2020	Pay — Rush delivery — Make it recurring — Add comment
⊟ **Cellular One** *5555				
				Make it recurring — Add comment

	Totals
Hobby Account	$0.00
Primary Checking	$760.35
Secondary Checking	$0.00
Payment total	**$760.35**

Review all   Pay all

After you click Pay, you will be able to review and schedule a one-time payment to specific payee.

Make a payment   ✕

Review

∨ American Express *3456 $135.00   01/31/2020
                                               Estimated delivery

Payment type	Electronic
Pay with	Primary Checking *5676
Send on	01/29/2020

Total: $135.00

✎ Edit   Submit

Make a payment   ✕

Payment Scheduled

∨ American Express *3456 $135.00   01/31/2020
                                               Estimated delivery

Payment method	Electronic
Pay with	Primary Checking *5676
Send on	01/29/2020
Confirmation #	26

Total: $135.00

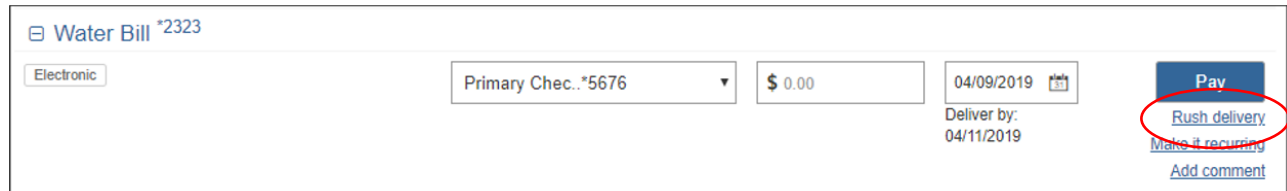🖨   Close

Rush Payments

Rush Delivery guarantees the payment is delivered within one or two business days.

- Please note: Not all payees accept Rush Delivery payments. Rush Delivery only appears when available for the payee.

Click Rush Delivery.
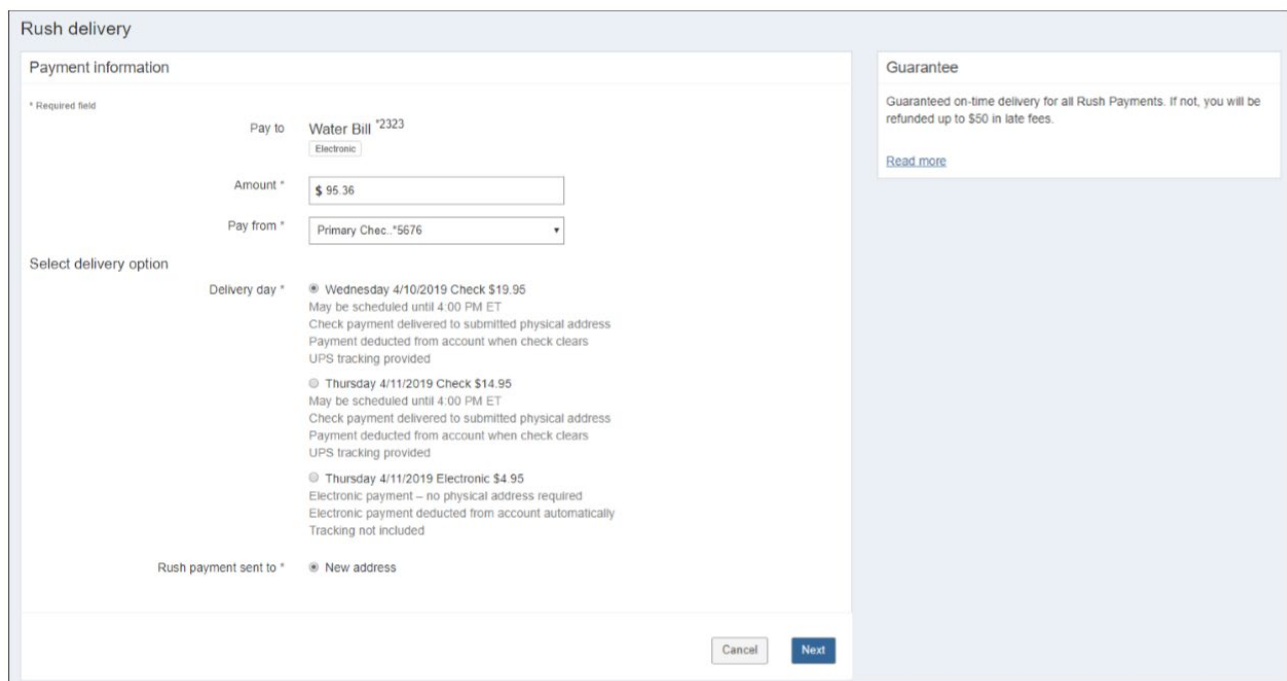

There are three types of rush payments:

1) $19.95 (Draft Check) – Next business day
2) $14.95 (Draft Check) – Second business day
3) $4.95 (Electronic) – Second business day

These payments are guaranteed to be delivered by the specified date. If not, you may be refunded up to $50 in late fees.

On the Rush Delivery page, enter the amount and select a pay from account, then click Next.

On the next page, enter in a physical street address and phone number for the payee, then click Next.

Processing Fees & Funds

- **Check Rush Payments (Draft Checks):** Fee is debited on the process date and the funds are released from your account when the payee cashes the check.
- **Electronic Rush Payments:** Fee and funds for the payment appear as two separate debits on your account on the process date.

You must agree to the Fee Debit Authorization to schedule the rush payment. If you agree, click Accept & Submit.

Your will receive a notification at the top of the page confirming your rush payment.

Recurring Payments

You can set payments to be paid automatically on the frequency of your choice by clicking **Make It Recurring**.

This will bring you to the Recurring Payment screen. Recurring frequencies include:

- Weekly
- Every other week
- Every four weeks
- Monthly (default selection)
- Every other month
- Twice monthly
- Every three months
- Every six months
- Annually

Complete the form and click Submit.

Recurring payment

To schedule your payment automatically, select your preferences below.

* Required field

Pay to	Car Loan *8467 Electronic
Pay from *	Primary Chec..*5676 ▼
Amount *	$ 0.00
Frequency *	Monthly ▼
On *	Last Business Day ▼
Select first payment date *	Mon, Sep 30, 2019 ▼ Process date: 09/27/2019 Deliver by: 09/30/2019 (Estimated date payee will receive payment)
If the payment falls on a holiday or weekend, what would you like to do? *	⦿ Pay before ○ Pay after
Will this payment series end? *	○ Yes ⦿ No

Payment cutoff time: 4:00 PM ET

Cancel   Submit

> NOTE *If you set an end date for a recurring series or set the series to end after a specific number of payments, you can choose to receive alerts when there is one payment remaining in the series.*

You will have the opportunity to review your recurring payment options. If the information on the screen is correct, click Submit.

Recurring payment

Review your payment series

Pay to	Car Loan *8467 Electronic
Pay from	Primary Chec..*5676
Amount	$291.65
First payment date	Mon, Sep 30, 2019
Additional items	Frequency: Monthly on the Last Business Day

Back   Submit

Finally, you will have a confirmation page letting you know that your recurring payment series was successfully scheduled.

A recurring indicator appears by a payee's name when a recurring series is scheduled.

Manage a Payee

Your payees are listed on the Payments tab. **You can manage specific payees by clicking the payee's name**.

This action shows the payee's name and last four digits of their account number. You can then take further actions.

Edit a Payee

Beneath the Payee name, you will see an **Edit Payee** link. This allows a you to change the payee account information, assign the payee to a category, or delete the payee.

Make changes to the payee account information or choose from the category drop-down menu to assign this payee to a category. Click Submit to save any changes. If **I would like to delete this payee** is selected, clicking Submit will delete the payee.

Schedule a Payment

The Schedule a Payment Section allows you to schedule single, rush, or recurring payments. (See Rush Payments or Recurring Payments sections for more information.)

Pending Payments

This feature allows you to view payments scheduled to process in the next 45 days. You can also take further actions, such as editing or stopping a payment.

To access pending payments, select View Pending Transactions beneath your payees.

To view pending transactions from the Payee Details page, select **View pending** from the Schedule a payment section.

Edit a Payment

This action allows you to **edit a payment**. You can:

- Edit a pay-from account.
- Edit an amount.
- Edit a payment date.
- Stop a payment.
- Edit a recurring series.

Editing a Single Payment allows you to choose a different Pay from account, amount, or payment date. You can also add a comment to the payment and **Stop the payment**. To stop the payment, check I would like to stop this payment and click Submit.

When editing a recurring payment, you can choose to skip or edit a single payment or edit the entire series.

Editing a Single Occurrence of a Payment: (note the notification at the top of the screen reminding you that you are editing only one occurrence of this payment series.)

Editing an Entire Payment Series:

Payment History

This feature allows you to view transactions processed in the last 45 days. You can also take further actions, such as viewing their payment timeline. Payment history is stored for 18 months.

To access payment history, select View History beneath your payees.

My Account

You can manage your Bill Pay account through the My Account section.

Personal Information

In this section, you can update your contact information (please call Hoosier Hills to update your contact information with us, as this feature will only update your Bill Pay contact information), add a secondary user, and provide Bill Pay (iPay Solutions) with a mobile phone number and provider to enable text message alerts.

Add a Secondary Bill Pay User

You can also add a secondary user to your bill pay account. Doing so allows the secondary user to call or chat for support with the iPay Solutions call center.

- Secondary account holders can only be added and viewed here.
- Hoosier Hills must approve secondary users.
- **iPay Solutions can only assist callers who are listed on the Bill Pay account.**

Help

You can find answers to the most frequently asked questions about bill pay services under the Help tab.

FAQ

What is a payee?

A payee is the issuer of a bill that is due to be paid by you.

How do I add a payee?

Clicking "Add payee" at the top of the payments page will walk you through a one-time, step-by-step setup process to gather key information used to send your payments.

Why does my dashboard say, "Attention required"?

If there are actions required, the "Attention required" indicator will appear to notify you and provide links to help you resolve the items.

What is the payment calendar and how do I use it?

The payment calendar is a monthly snapshot of transactions that are pending or processed. You can access pending payment or payment history by clicking the transaction totals displayed on any given day.

How do I view my personal information?

Under "My account" click the "View/Edit personal information" link to review or edit your information.

How can I get help with my online bill pay account?

Contact options are available by phone at **855.225.8869.**