



Bill Pay Upgrade FAQs

What will happen? And when will it happen?

You will not have access to Bill Pay from 3PM CDT on Wednesday, October 8th until 11AM CDT on Friday, October 10th. During this time any payments you have scheduled will process like normal. However, you won't be able to login to add new payments or payees. You also won't be able to delete or edit pending payments.

What do I need to do?

You don't need to do anything. Your bill payment payees, payments and one year of history will be converted.

Have you tested this process?

This upgrade has been thoroughly tested and proven functional.

What can I look forward to when the upgrade is complete?

- **Bill Presentment** – You can now view your bills through Bill Pay. When you setup a qualified payee Bill Pay will ask you if you want to also setup an e-bill.
 - You can define rules to determine the payment amount to make, or hold the bill for manual intervention. For example, you can create a rule to pay your credit card's entire balance if it's under a certain amount or only pay the minimum payment. The same logic can be used for utility bills. Pay the bill if it's within a specific range or notify you if it's beyond a given dollar amount. This saves you from automatically paying an erroneous amount but gives you the flexibility to automate common, recurring payments you normally don't think twice about paying manually.
- **Extended payment processing times**- If a payment is scheduled by 8PM it will be processed the same day. Anything after 8PM is processed the following day.
- **Improved payee list** – There will be an improved list of payees, sorted alphabetically. Not only does it reduce the time it takes to setup the payee but you will immediately know if the e-bill option is available!
- **Editing payees** –You will have more freedom to edit your current payees.
- **Payee categories** – You will be able to create, edit, delete and assign payee categories.
- **End date for recurring payments** – You will no longer have to select an end date for your recurring payments. You will be able to set the payment to go indefinitely, and manually stop the payment if you choose to no longer send it.
- **Editing recurring payments** – You will be able to edit the frequency of the payment, the amount of the payment or cancel a single instance of a recurring payment rather than setting up a new payment when needed to change the amount, or cancel the recurring payment when you wanted to skip one payment.
- **Viewing pending payments** – Rather than choosing a date range to view pending payments, you will be able to see all pending payments. You will also be able to see a subtotal of pending payments. And will be able to sort the pending payments several different ways.
- **View check cleared date** – If a payment is made by check, you will be able to see the date the check was cashed.
- **Guaranteed delivery dates** – When you setup a payment you can see the guaranteed delivery date. If the payment is not delivered to your payee by the guaranteed date, you will be refunded any late fees, up to \$50.

Who can I talk to if I have additional questions?

Call our Call Center (316.683.1199 or 800.342.9278) or stop by one of our branches. We're here to help!