

Bill Pay FAQs

Info about Bill Pay. How does it work? Is it secure?

What is Bill Pay?

With Bill Pay you can pay any company or person you owe.

Quick Facts

- Pay anyone in the United States that you would normally pay by check, automatic debit, or cash. We send the money electronically whenever we can. If the person or company can't accept electronic payments, we print a check and mail it for you.
- Review your payments and bills for the past 24 months in Activity.
- Send money electronically to people. They receive notification by email or text message.

More Convenience

- **eBills.** Save a trip to the mailbox or another website to get your bills. Some of your bills can be delivered right in Bill Pay. You can view your eBills in Payment Center and pay them with a few simple clicks. You decide how much you want to pay and when you want to send the payment.
- **AutoPay.** You can set up automatic payments to be sent according to a schedule you set. You can change or cancel AutoPay at any time.
- **AutoPay for eBills.** You can set up some eBills to be paid automatically according to options you set. You can change or cancel AutoPay for eBills at any time.

How does Bill Pay work?

Provide some info about the company or person you want to pay, and then tell us how much and when you want the payment made. We send your payment electronically when possible. If the person or company can't accept electronic payments, we print a check and mail it for you.

The Payment Center lists the companies and people you can pay.

Enter a payment amount and the date when you want processing to begin. The date when the company or person receives the payment appears in the Deliver By field. You can also view and select the date from the calendar.

Who can I pay using Bill Pay?

Pay anyone in the United States that you would normally pay by check, automatic debit, or cash. You can pay companies, friends and family members, and service providers, such as the babysitter or the plumber.

Payment Center. When you use Payment Center to send money, we send the payment electronically whenever possible. If the company or person cannot receive electronic payments, we print a check and mail it to the address you provided.

Zelle. You can send money to a person using only an email address or mobile phone number. The recipient can use the info provided in the email or text message we send to claim the money and deposit it into an account.

Who can't I pay with Bill Pay?

Use Bill Pay to pay companies and people with addresses in the United States or its territories. You cannot use Bill Pay to send payments to addresses outside the United States.

We don't recommend using Bill Pay to make state and federal tax payments or court-ordered payments. Such payments are discouraged and must be scheduled at your own risk.

Is my info secure?

Yes. Bill Pay uses several methods to ensure that your info is secure.

- **SSL.** Bill Pay uses SSL (secure sockets layer) which ensures that your connection and info are secure from outside inspection.
- **Encryption.** Bill Pay uses 128-bit encryption to make your info unreadable as it passes over the Internet.
- **Automatic Sign Out.** Bill Pay automatically signs you out of a session if you are inactive for a predefined time (usually 10 minutes). This feature helps prevent another person from being able to resume your session if you walk away. For best security, don't use your browser's Back or Refresh buttons, and sign out immediately after you finish your tasks in Bill Pay.

Is my personal info kept private?

Yes. Your personal info is used to help us maintain your account and verify your identity. We verify this info with a consumer credit reporting agency for your security and protection. The verification process does not affect your credit report, credit rating, or credit worthiness.

Please review the Terms of Service for a complete description of when Bill Pay must disclose info to third parties.

Overview

Can I use assistive technologies to access Bill Pay?

Yes. Bill Pay follows the World Wide Web Consortium's Web Content Accessibility Guidelines (WCAG) 2.0 Level AA recommendations. The following features aim to make Bill Pay more accessible to assistive technology users:

Navigation. Skip to content links on each page let you skip the page banner and navigation links and go directly to the main content. Headings organize each page's content, and a screen reader's H key moves the focus from heading to heading. The ARIA landmark regions named banner, navigation, main, and content info let you move to defined page regions. Use the appropriate key for your screen reader. Links have detailed descriptions that can be read with a screen reader's links list.

Regions and Tabs. Some pages have regions that expand or collapse details or forms and include the words Show or Hide in their link headings. Other areas have info presented as tabs, where the left or right arrow key changes the tab, and then you can read the tab content.

Tables and Forms. A brief description of a table's content is read by a screen reader as you navigate a page. Table headers locate your place in the table, and links in the table headers let you sort the table content. Using the table cell keys, the column or row heading info is read as well as the table's data. Sort links open menus to control the display order of the table's data. The Tab key changes sort selections, and the Enter key activates your selection. Fonts can be resized with magnifier software or the browser zoom feature without significantly changing the page layout.

Accessibility Constraints. We make every effort to accommodate all users and do not wish to exclude anyone from accessing Bill Pay. One area of the product that is currently not fully accessible is the date-picking calendar. The calendars for choosing payment and transfer dates are not usable with a keyboard or screen reader. We are continuing to make improvements to all aspects of the product. Contact customer service if you have an issue using Bill Pay.

Adding and Managing Your Accounts

What kinds of accounts can I use with Bill Pay?

You can use checking accounts that support electronic transactions. In certain cases, you can also use money market accounts to pay bills.

What is my routing number and why do you need it?

The routing number uniquely identifies the financial institution for accounts. In order for you to use Bill Pay, we must have both your financial institution's routing number and your account number.

Where can I find my routing number?

You can find the routing number on a check or deposit slip for your account. Look for the first nine digits in the lower left corner of your check or deposit slip. Some financial institutions publish their routing numbers on their website. If you cannot find the routing number, call your financial institution and ask for the number.

The routing number you provide must be valid for you to successfully add an account.

Why do I have to verify my account?

We place limits on an unverified account to protect you in case someone uses your account without authorization. Verifying your account enables you to use all available features in Bill Pay.

If I delete an account, what happens to pending or scheduled transactions?

Deleting an account cancels all pending payments, including those scheduled automatically.

Troubleshooting

Why do I have to provide security info to customer service if I get locked out of Bill Pay?

Customer Service asks you to provide security info to verify who you are. Without this level of verification, somebody else might be able to gain access to your account by pretending to be you.

Why was I automatically signed out of Bill Pay?

Automatic sign out is a security feature to help prevent another person from being able to resume your session if you forget to sign out. Bill Pay automatically signs you out of a session if you are inactive for a predefined time (usually 10 minutes).

For best security, don't use your browser's Back or Refresh buttons, and sign out immediately after you finish your tasks in Bill Pay.

Payments Pay any company or person you owe.

What do I need to know to pay companies and people using Bill Pay?

You can use Payment Center to pay any company or person with a U.S. address. Payment Center offers the flexibility and convenience of sending money from one place.

Quick Facts

- You can pay anybody in the United States or territories that you can pay using cash, check, or debit.
- We send the money electronically whenever possible. If the company or person can't accept electronic payments, we print and mail a check on your behalf.
- In Payment Center, tell us who to pay, the payment amount, and the delivery date. The money stays in your account until it's time for us to deliver the payment.
- When you add a company or person to pay, we save the contact info to make future payments even quicker and easier.
- We maintain relationships with thousands of companies, and manage their contact info for you.
- Payments made through Payment Center are guaranteed.
- You can send money electronically to people. They receive notification by email or text message.

How does a company or person receive my payment?

We send payments electronically whenever possible. We send electronic payments to thousands of companies across the U.S. every day. People can receive electronic payments directly to their bank account.

If the company or person cannot receive electronic payments, we print a check and mail it to the address you provide. The check contains the following info:

- Your name and address
- The company or person's name and your account number with them, if available
- The payment amount
- The delivery date

If you added a memo to your payment, the info is printed on the memo line of the check.

Can I change a payment?

Yes, you can change a payment that has not started processing.

When is the money for the payment withdrawn from my account?

If the payment is sent electronically, the money is withdrawn from your account one business day after processing begins. If the company or person cannot receive electronic payments, we print a check and mail it to the address you provide.

For some checks, the money is withdrawn one business day after processing begins. For others, the money is withdrawn when the company or person deposits or cashes the check.

How do I know if a payment was delivered?

You can see the status of your payments in Activity. Payments start in a Pending status until processing begins.

Did we answer your question?

How do I pay an eBill?

You receive electronic bills (eBill) in Payment Center of Bill Pay. When an eBill is due, it appears as soon as you select the company that sent it. You can simply click a link to enter the amount due and due date from the bill.

When does the company or person receive my payment?

If the company or person you're paying can receive electronic payments, the money is typically delivered in one to three business days. If the company or person you're paying cannot receive payments electronically, we mail them a paper check. This process typically takes three to five business days.

Why do some payments take longer to process?

If the company or person you want to pay does not receive electronic payments, we print a check and mail it for you. This process typically takes three to five business days.

Are my payments guaranteed?

With the Payments Guarantee, you can be assured that your electronic payments are safe and reliable. When your payments are processed through Bill Pay, you are protected in the unlikely event of unauthorized transactions or processing delays.

The Payments Guarantee applies when all the payment and contact info provided is accurate.

Adding Companies and People to Pay

Why don't I have to enter the address or other info for some companies?

We maintain relationships with thousands of companies, and manage their contact info for you. We don't have to ask you for the contact info for these companies because we already have it. If the address changes, these companies contact us directly.

Why do I have to enter my account number?

Your account number is the most reliable way to ensure that the company can credit your payments properly. If your account info is not correct, your payment may be credited late or not at all. Late fees, finance charges, or service disconnections may result. The Service Guarantee applies to payments only if all the info you provided is accurate.

Sometimes companies use repeated characters (such as ***, ###, or xxx) to hide part of your account number on statements or bills. Be sure to enter your full account number instead of the characters used to hide your account number. We need the full account number to ensure that your payment is credited properly.

What if I don't have an account number?

If you have an account number, please be sure to enter it. Some small companies, such as landscaping or cleaning services for example, may not assign you an account number. If you don't have an account number, you can enter other info that identifies you to the company you are paying. For example, you can use your service address or the name on the account.

What if the company or person I want to pay can't receive electronic payments?

If the company or person doesn't accept electronic payments, we print and mail a check on your behalf.

What if the company or person I want to pay can't receive electronic payments?

If the company or person doesn't accept electronic payments, we print and mail a check on your behalf.

Where do I change contact info for a company or person I pay?

Go to the Send Money section of Payment Center. Open the row for the company or person and click the Details link.

Payment Activity

How do I know the status of my payment?

Activity and Payment Detail provide a detailed status of your payment.

How long is my payment activity available?

Payment info is available in Activity for 24 months.

Troubleshooting

What if I find a mistake with my payment?

You can change a pending payment.

You cannot change payments that have already been paid. You can send us a payment inquiry. We will contact the company on your behalf in an attempt to resolve the problem.

What should I do if the company I paid has not received or credited my payment?

Sometimes a company may not credit your account immediately after they receive a payment. If the payment is not credited after two days, call the company's customer service line. If the problem isn't resolved, you can send us a payment inquiry on payments in Activity. We will contact the company on your behalf in an attempt to resolve the problem.

What if I am charged a late fee for a payment?

Call the company's customer service and ask to have the late fee or finance charge waived. If the problem still isn't resolved, send us a payment inquiry. We will contact the company on your behalf in an attempt to resolve the problem.

Why did my payment fail?

A failed payment may have been returned to us because the info you provided when you added the company or person wasn't sufficient for your account to be credited.

You can send us a payment inquiry. Depending on the nature of the problem, we may be able to contact the company on your behalf in an attempt to resolve the problem.

eBills Get your bills right where you pay them.

What is an eBill?

An eBill is an electronic version of a bill or statement. The eBill typically contains the same info as a paper bill or statement. You can receive, view, and pay eBills in Bill Pay. When your eBill arrives, it appears in Payment Center. You control the date and amount of your payment.

Quick Facts

- We can receive eBills from hundreds of companies nationwide.
- When you add an eBill, we send the info as a request to the company. After your request has been processed, you receive an eBill in a month or more, depending on your billing cycle.
- Some companies stop sending paper bills when they start sending eBills. Other companies continue to send paper bills in addition to eBills.
- When your eBill arrives, you'll see it in the Payment Center as soon as you select the company from the list of companies and people you pay.
- You can either select the amount due for the bill, which also enters the due date as the delivery date, or you can enter a different amount and date for delivering the payment.
- You can set up AutoPay for some eBills.
- You can stop receiving eBills in Bill Pay any time after the company processes your request for them.

Did we answer your question?

How do I sign up to receive eBills?

When you add a company that offers eBills, you can enter the required info to request eBills, and we send your request to the company. When you complete the request for one company, you can sign up for eBills from other companies who offer them.

To add an eBill for a company you're already paying, look for the eBill options on the Payment Center.

How do I view paid eBills?

Go to Activity. You can view paid eBills when you view the details of your payments.

Can I pay an eBill some way other than Bill Pay?

Yes, you can pay an eBill by some other means, such as by check.

However, when you pay an eBill outside of Bill Pay, the status of the eBill remains Unpaid and it continues to appear in the Reminders section until you dismiss the reminder. To change the status, you can file the eBill and add a note about its resolution.

What happens when I stop receiving eBills?

When you discontinue your eBill service, you start receiving your bills directly from the company again.

Notes About Stopping eBills

- You may receive one or more eBills before the company stops sending them.
- It can take an entire billing cycle before your paper bills resume.
- When you stop receiving eBills, any automatic payments that you set up to pay them are also canceled.
- You can still pay your bills using Bill Pay, but you won't be able to access your bill online at the Payment Center.

I stopped receiving paper bills, and now I want to have them mailed to me again. How do I do that?

You can stop receiving eBills in Bill Pay any time after the company processes your request to receive them. Select the company from the Payment Center, open the eBills section, and choose the option to stop eBills.

An entire billing cycle may pass before your paper bills resume.

AutoPay for eBills

Can I set up AutoPay for an eBill?

You can set up AutoPay for an eBill to schedule payments based on the amount due and due date on your bill. You'll have different options to set the amount and date for your payment based on the bill info.

I'm getting an eBill, but I don't have the option to schedule payments based on the bill info. What can I do?

Some companies don't offer the AutoPay scheduling options based on your eBill. However, you can always set up a recurring payment for the same amount at regular intervals.

Troubleshooting

I haven't received my eBill. What should I do?

If your normal billing cycle has passed and you still have not received your eBill, contact the company who bills you. Depending on billing cycles, the exact day you receive your bill each month may vary. Also remember that more than a month may pass before you receive your first eBill from a company.

The amount due for an eBill seems incorrect. What should I do?

If you have questions about an eBill, please contact the company directly. All the info on the eBill comes directly from the company who sent it. When you pay the eBill, you can enter an amount that is different from the amount due on the bill.

AutoPay and Reminders

Never forget to make a payment.

What is AutoPay?

AutoPay is a means to set up repeating payments in Bill Pay. You can set up AutoPay for any company or person you pay regularly.

Quick Facts

- Set up and manage AutoPay and Reminders from the Payment Center.
- You can set up payments to be made based on a schedule that you set.
- You can set up some eBills to be paid automatically according to options you set.
- You can change or stop AutoPay at any time.

How can reminders help me to manage payments?

Reminders are useful when you want help remembering to make payments on time, but you aren't ready to set up AutoPay. Set up and manage reminders from the Payment Center.

Managing AutoPay

How do I change or cancel the next scheduled automatic payment?

If you want to change only the next occurrence of an automatic payment, locate the payment in the Pending Payments section of Payment Center. Select the payment, and then click Change or Cancel.

Managing AutoPay

How do I change or stop all automatic payments for a company or person?

If you want to change or stop all future automatic payments, select the company or person on the Payment Center, click AutoPay, and change or stop the AutoPay options.

What happens if the scheduled delivery date falls on a weekend or holiday?

If an automatic payment is scheduled for delivery on a non-business day such as a weekend or holiday, the date is adjusted to a business day.

The Pending Payments section in Payment Center shows the adjusted delivery date. You can change the date as needed.

Troubleshooting

I tried to cancel an automatic payment, but the payment is scheduled and showing up in my Pending Payments. What happened and what should I do?

First, cancel the scheduled payment in Pending Payments if you don't want it to be paid. To change or stop all future automatic payments, select the company or person on the Payment Center, click AutoPay, and change or stop the AutoPay options.

How do I clear reminders?

Your reminder is cleared when you pay, dismiss, or file a bill. When you dismiss a reminder, it's removed from the Reminders list, but it will appear again. To permanently stop reminders, select the company or person on the Payment Center, click Reminders, and stop the reminders.