



Bill Pay Frequently Asked Questions

How do I use Bill Pay?

After enrolling for online banking and being notified that it, and Bill Pay, is available for your use, log onto **hvbonline**. On the top left of the screen on the account listing page, under our logo, you will see a Pay Bills tab. Clicking on this tab will allow you to perform a variety of bill payment functions: Make Payments, Pay a Person, View Scheduled Payments, View History, and Add Payment Alerts or Reminders.

To successfully use Bill Pay, you must first set up businesses and/or individuals you wish to pay by clicking Add Payee. A user-friendly screen will help you through the set up process. Keep in mind, that some businesses such as utility and insurance companies, often have electronic capabilities for debiting customer accounts on the payment due date that are free of charge. We recommend that you take advantage of these programs to avoid Bill Pay fees.

Once a payee is added, a payment can then be scheduled by selecting Payments. Enter the payment information for the payee you wish to pay then click Pay. You may click Make it Recurring to set-up ongoing automatic payments for the frequency you choose (i.e. weekly, monthly, etc.).

What form will my Bill Pay payments take?

Many payments issued from the checking account that you've designated for payments will be in paper check form. Your account number will be printed on the check along with a seven-digit check number for checks originated in Bill Pay. This seven-digit number will *never* coincide with a check number in your normal check order so that you can easily determine the origination of your check – one written by you or one issued in Bill Pay. In the event a business has electronic capabilities and you've chosen to pay this business using Bill Pay, an electronic transfer from your account, instead of a printed check, will result.

Remember: Drafting your account provides you with positive proof that a bill has been paid.

How soon should I schedule a Bill Pay payment before a bill is due?

We recommend that you schedule payments five business days prior to due date so that checks originated in Bill Pay reach their destination in time, as checks are mailed using the U.S. Postal System. Please note that the check is dated for the day you authorize payment, but it does not post from your account until it pays.

If I decide to cancel a Bill Pay payment how much notice is needed?

Scheduled payments in Bill Pay leave the bank at noon on the date a payment is scheduled. Prior to 12:00 PM EST on the scheduled payment date, any payment that you've set up can be deleted. Choose the Scheduled Payments option then delete the appropriate transaction to accomplish this. In the event that you've missed our noon deadline, a normal Stop Payment order can be completed either online or in person. Our standard Stop Payment fee of \$25.00 will apply.

Can I delete a payee?

You may delete a payee by clicking the payee's name on the Payments screen. Click Edit Payee and check the box beside "I would like to delete this payee." Click Submit. A screen will display pending payments for the payee that will also be deleted. Click Submit to delete the payee and pending payments.

How do I receive Bill Pay alerts via email or text?

You can receive alerts regarding Bill Pay transactions by clicking Pay Bills, My Account, and selecting from the list of alerts provided in Bill Pay Alerts.

How much does *hvb*online and Bill Pay cost?

There is no fee for our base *hvb*online product. A fee, however, does exist for the optional Bill Pay service.

After enrolling for Bill Pay, you will receive the service for one month at no charge. After one month, the following fees will apply:

Monthly User Fee: \$6.00 per month – This fee includes 10 transactions at no additional charge. For each transaction after 10, a fee of 42¢ per transaction will be assessed.

Non-Sufficient Funds (NSF) Charge: As with any debit or check against your account, we require funds in the account to pay the item. In the event a payment is presented against your account and adequate funds are not available, we may not honor the payment and may assess our normal NSF fee.

What is eBill?

The eBill option within Bill Pay allows you to get complete, to-the-penny detail for many of your monthly bills. See account balances, usage patterns, payments, credits, and more. Payment history can also be reviewed. To begin using eBill and view a PDF (portable document format) of your payment detail today:

- Go to the Payments dashboard, select a payee with an eBill icon, and click Set Up eBill;
- Enter your login credentials for the payee's website. (If you do not have login credentials for a payee's website, you must visit their site and register your account for online access.);
- Once eBill is available, select the View eBill link in the Payments dashboard;
- Choose Download to get a full, detailed PDF of your bill

Note that some payees may not provide full monthly bill detail. Instead, you will see a summary eBill.

Additional Options within Bill Pay

What is Gift Pay?

Once you're enrolled for *hvb*online and Bill Pay, Gift Pay allows you to send a check payment as a gift or donation.

To originate your check, click Gift Pay then Add a Recipient. Complete the fields provided to send a check to acknowledge birthdays, weddings, new babies, graduations, and more! You will be prompted to choose from a variety of check stock templates to originate a check that corresponds with your gift. A personalized message can also be included.

Gift Pay may also be used to send a donation to your favorite charity or organization. A personalized message about your donation can be sent to up to four email addresses. A copy will also be provided to for your records for tax purposes. If you want to send a standard donation without a personalized message, you may add your charity as a payee and schedule a payment using traditional Bill Pay.

Please note that the fee for Gift Pay is \$2.99 per gift check. The fee to originate a charitable donation is \$1.99 per contribution.

What are Person to Person Payments?

Person to Person Payments (P2P) is an optional service included in the Bill Pay service package that allows users to securely send money electronically to anyone who banks in the United States by using the person's email account or routing and account number. If the person you want to pay (your payee) doesn't have an email or bank account, a check can be sent through the mail.

How do I use P2P?

- First, enroll for **hvbonline** and Bill Pay;
- After you've received login credentials and logged into **hvbonline**, click the Pay Bills tab to access payment options;
- Next, click the Pay a Person tab to set-up the individual you would like to send money to;
- You may choose to send money to the payee by email, direct deposit, or check. Follow the prompts provided, completing all required fields;
- Once a payee is added, the payee will be listed at the top of the payee list on the Payments screen;
- Add payments by entering payment information for the payee. Click Pay. You may click Make it Recurring to set-up ongoing automatic payments for the frequency you choose (i.e. weekly, monthly, etc.).

How are payments processed when I choose to pay a person by email?

Payees that you've chosen to send money to by email will be prompted for a keyword. The keyword, which you will have established when setting up the payee, should only be known to you and your payee so be sure to communicate it to the payee so the payment can be accepted.

After you have scheduled a payment, your payee will receive an email advising that a payment has been sent to them. To accept the payment, the payee should click on the link provided in the email and enter the predetermined keyword along with banking account information. You, as the originator of the payment, will never be privy to the payee's account information. You will, however, get confirmation that the payment has been accepted.

Is P2P available with HVBmobile?

Yes. However, you *must* be a Bill Pay customer and your mobile device **must** be registered with us.

To register your device, login to **hvbonline**, click Mobile Banking, and complete the fields provided. If you've used Bill Pay before, you're now ready to download the **HVBmobile** app and originate payments.

If you haven't used Bill Pay, you must set up a payee and send a payment using the Pay Bills option to activate the service. Next, download the **HVBmobile** app from the App Store or Google Play. Payments can now be originated from your mobile device.

Please note that there is no charge to initiate a payment using P2P.

When are P2P payments processed?

All P2P payments will be processed on the business day you designate as the payment's processing date, generally Monday through Friday, except Federal holidays, provided the payment is submitted prior to the daily cut-off time on that date and there are funds available in your account. The daily cut-off time, which is controlled by us, is 3:00 PM EST. Payments submitted after the cut-off time will be processed on the next business day. The system will calculate an Estimated Arrival Date of your payment. This is only an estimate so please allow ample time for payments to reach payees.

Please note that payments may be scheduled up to 18 months in advance.

How can I stop or edit a payment?

Payments processing in the next 45 days are listed on the upper right of the Payments screen. To make changes to a scheduled payment click Edit by the payment you would like to change. The Pay From Account, Amount, and Payment Date can be revised. To stop a payment, click Edit then check the box "I would like to stop this payment." Click Submit.

What if I forget the email P2P keyword?

On the Payments screen, click the payee's name for payee details. Click Edit Payee to see the keyword.

Can I send payments from my savings account?

No, only checking accounts are eligible for use with the Bill Pay service package.

What if the P2P payee refuses my payment?

You will be notified via email any time a payee refuses your payment.

What if the P2P payee ignores the email to accept a payment?

A reminder email is sent every three days. If the payee hasn't followed the necessary steps by the ninth day, the payment will be stopped and an email will be sent to you.

What is Rush Delivery?

Rush Delivery allows you to choose next business day or second business day payment delivery. The rush delivery option within Bill Pay is accessible to the right of each payee.

Please note that the next business day Rush Delivery fee is \$14.95 per payment while the second day Rush Delivery fee is \$9.95 per transaction.