

Internet Banking & Bill Payment

Frequently Asked Questions

Who can I pay using Bill Payment?

You can pay anyone in the United States that you would normally pay by check or automatic debit. Even if you don't receive bills from the company or person you want to pay, you can still add the information we use to make payments. You can pay large companies and small companies, as well as individuals such as child care providers or family members.

When you pay a bill, Bill Payment sends the payment electronically whenever possible. If the company or person cannot receive electronic payments, Bill Payment prints a check and sends it to the address you provide when you add your bill.

Which bills can't I pay with Bill Payment?

You cannot use Bill Payment to pay any company or person with an address outside the United States or its territories. You can use Bill Payment to make state and federal tax payments and court-ordered payments; however, such payments are discouraged and must be scheduled at your own risk.

Are my payments guaranteed?

With the CheckFree Guarantee, you can be assured that your electronic payments are safe and reliable. When your payments are processed through CheckFree, you are protected in the unlikely event of unauthorized transactions or processing delays. For more information, go to <http://www.checkfree.com/checkfreeguarantee>.

How does Bill Payment work?

To pay your bills online, simply add the companies and people you want to pay. We use this information to make the payments for your bills.

Next, add your bills, and then go to the Payment Center. The Pay Bills section lists all of the bills you've added in Bill Payment. To pay a bill, you simply enter a payment amount and the date when you want the company or person to receive your payment. You can also select this date from the calendar.

Tip: When you enter an amount, Bill Payment automatically displays the earliest date you can select for the company or person to receive the payment in the Pay Date box. You can either accept this date or change it to a later one.

Tip: The pay date is the date on which your payee will receive the payment.

You can pay as many bills as you want at the same time from the Payment Center.

When does a biller receive my payment?

For most bills, we can deliver your payment the next business day. If we send the payment by check, it can take four days for your biller to receive it.

When is the money for the payment withdrawn from my payment account?

If the payment is sent electronically, the money for the payment is withdrawn from your payment account on the pay date. If the company or person cannot receive electronic payments, Bill Payment prints a check and sends it to the billing address. For some checks, the money for the payment is withdrawn on the pay date. For others, the money is withdrawn when the company or person deposits or cashes the check. [What does this depend on?]

What are automatic payments?

Automatic payments provide a means for automatically scheduling payments in Bill Payment based on the options you select. You can set up an automatic payment schedule to pay bills of a set amount at regular intervals. For example, you can schedule a payment at the first of each month to pay your mortgage or rent.

What is an electronic version of a bill?

An electronic version of a bill, which is also called an e-bill, is a bill that you can view and pay online at the Payment Center. It typically contains the same information as a paper bill or statement.

How do electronic bills work with Bill Payment?

We can receive electronic bills from hundreds of companies nationwide. When you add a company that can send electronic bills, the following icon appears next to the biller name in the Pay Bills section of the Payment Center: Click the icon to go to the Add an Electronic Version of My Bill page. Enter the information that your biller requires to set up your electronic billing service, and we send your request to the biller.

Some billers let you select options to automatically pay your electronic bills. You can decide to always pay the amount due or set limits for automatically paying the bill. You can also decide to pay the bill on the due date or schedule the payment for the earliest date available after you receive the bill.