

INBANK BILL PAYMENT



PRIOR TO CONVERSION - WHAT YOU NEED TO DO NOW TO PREPARE FOR A SMOOTH TRANSITION:

- ✓ **PRINT THE ENTIRE "PAYMENT CENTER SCREEN"** so that you have a record of all payees (payees will convert) to verify information after conversion. Also, please note any "REMINDERS" you have set up (reminders will not convert).

To ensure the accuracy of all information that will be transmitted from the current Bill Pay system, **OBTAIN A CURRENT COPY OF EACH OF YOUR BILLS, AND VERIFY and UPDATE EACH PAYEE AS NEEDED IN THE CURRENT SYSTEM.**

- ✓ **PRINT EACH OF YOUR INDIVIDUAL PAYEES' PAYMENT DETAILS, INCLUDING:** (for verification after conversion)



- Payee names and nicknames
- Payment address
- Phone numbers
- Your account number with the payee
- Pending payment amounts and due dates



- ✓ **DUPLICATE RECURRING PAYMENTS** are not allowed in InBank Bill Payment Manager and should be modified before conversion to eliminate payments not processing.

- Set up one recurring model for one payment and then set up 12 one-time payments for the

additional monthly payments.

- Example: Mortgage payment on the 1st is recurring, and mortgage payment on the 15th is 12 one-time payments set up individually.
- Occasionally, if the payment amounts are the same across the recurring models, a different recurring model type can accommodate the recurring payments that must be deleted.
- Example: Currently, two separate recurring mortgage payment models for \$500, one on the 1st and the other on the 15th of the month. Solution, switch one of the payments to a "Pay Twice a Month" model and delete the other recurring model.
- InBank Payment Manager frequencies are:

- Annually - once a year
- Semi-annually - every 6 months
- Quarterly - every 3 months
- Every 2 months
- Monthly - every month
- Every 4 weeks
- Semi-Monthly - 2x/month
- Bi-weekly - every other week
- Weekly.



☒ DEACTIVATE ALL eBills

- Deactivate your eBills several weeks prior to conversion for easy transition. You will be able to re-enroll for this post conversion.

Retain this information for post-conversion verification once you have determined that everything is up to date.

POST CONVERSION - WHAT YOU NEED TO KNOW:

- ☒ **DUPLICATE RECURRING PAYMENTS** are not allowed and should be modified prior to conversion. If the duplicate models are not modified, the first payment loaded will process and the second payment will fail. This process will continue until the models are corrected.

Select or **verify the primary funding account** if you have multiple funding accounts. An account has been selected as your primary or default funding account during conversion. If you do not select another funding account each time you make a payment, **the payment will go out using the primary funding account that was selected.** Verify all secondary accounts are correct.

Using the most current statement/bill AND the list of your payment details which you retained from the pre-upgrade checklist, verify the following in your InBank Bill Payment Manager system for ALL PAYEES:

- Payee Names
- Be sure you can differentiate between two payees with the same name
- Payment addresses (the mailing address that you would use if you mailed your payment) (Note:

we might have a different address due to our relationship with vendor)

- Payee phone numbers
- Your account number with payee
- Pending payment amounts, recurring payments models, and Deliver by Dates.

✓ **ENROLL FOR ALL eBills** - keeping in mind that some payees may not support this feature.

REINSTATE ANY BILLPAY REMINDERS that you wish to have setup in your InBank Bill Pay.

- Payment Reminders will not convert.
- Payment Memo data will not convert.



✓ **PAYEE NOTES:**

- The previous bill pay provider may provide the original payee data and may not provide updated payee information - including payee name, address, and account number.
- Payee Account number - InBank Bill Payment Manager allows 22 characters (including spaces). Make sure payments can be delivered with the payee account number loaded during conversion.

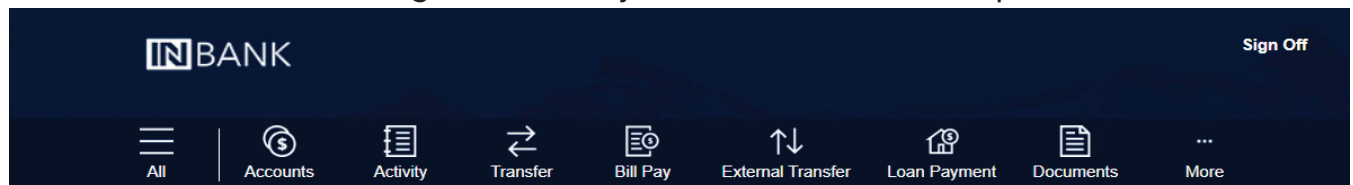
✓ **ELECTRONIC PAYMENTS VERSUS CHECK PAYMENTS:**

- We ask that you please be patient as our system consolidates and matches payee information from the conversion during the first 60 to 90 days, which may affect the type of payment (check or electronic) that can be processed both initially and in the future. This will not prevent your payments from being made, but they may initially be delivered by a different method than you are accustomed to. **Your payment may initially be paid by physical check thru standard mail until all conversion electronic connections are completed. Please adjust payment dates to allow for paper check and standard post office mail delivery to meet your payment requirements.** Verify the payment date through the calendar widget post conversion.
- Verify payee account numbers and payee addresses post conversion to ensure payment is delivered to the intended payee(s)

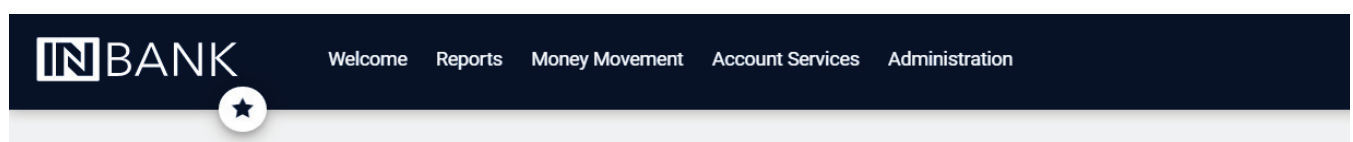
HOW DO I ACCESS BILL PAY?

- InBank's Bill Payment Manager can be accessed via the Consumer and Business Online Banking platforms.

For Consumer Online Banking, select Bill Pay from the toolbar at the top of the screen:



For Business Online Banking, select Money Movement > Bill Pay from the toolbar at the top of the screen:




WHAT IS MY BILL PAY LIMIT?

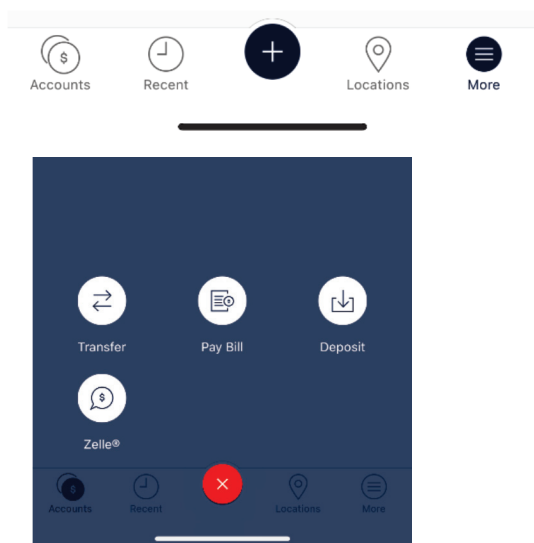
- The daily limit for both business and consumer Bill Pay is \$20,000 with a \$10,000 per transaction limit.
- If you need your daily limit increased, please contact your banker.

HOW DO I MAKE A PERSON TO PERSON (P2P) PAYMENT?

- This feature is not available within InBank Bill Payment Manager. P2P payments are now offered through Zelle via the consumer mobile app.

CAN I ACCESS BILL PAY THROUGH THE MOBILE APP?

- Yes, Bill Pay is available through InBank's consumer and business mobile apps. Inside the app, select  then select PayBill.



For a full list of FAQs in Bill Payment Manager, select the Help link found under the Resources Tab:

