

Bill Pay– Frequently Asked Questions

What is e-CBT Bill Pay?

Bill Pay is an online bill payment system which allows you to deliver payments from your computer from your checking account to any business/person within the United States.

How many days in advance should I schedule my payment?

You should allow time for your payments to process. For a payment made by check, you should allow 5-7 business days. Checks get generated on the day you have requested payment, however, the mail service is out of our control. For an electronic payment, you should allow 3 business days.

What if I do not have enough money in my account for the payments I have scheduled?

Centinel Bank processes bill payment items just like any other check that you write. Bill payment items can overdraw your account causing insufficient funds.

How do I know if a payee is electronic or check?

When you are setting up a new payee you must enter the payee name (don't enter the state). This will automatically search to see if the payee accepts electronic payments. If payee is not established to accept electronic payments our system will deliver a physical check to the payee. After initial set up, use the "View Payees" option to review who accepts electronic or check payments.

Who can I pay with Bill Payment?

You can pay anyone in the United States, from your next-door neighbor, to the utility company, to a child in college across the country. The only restriction is that you cannot pay any state or federal government agencies.

How late in the day can I enter, edit, or delete a payment?

You may add payments up to 11:00 am MST on the day the payment is to be sent. You may edit or delete a recurring payment until 1:00 am MST on the day the payment is to be sent.

Can I stop a payment?

Yes, you may place a stop payment on any check that you have issued that has not cleared your account. There is a fee for this service. To place a stop payment on a check, please follow these steps:

- (1) Determine if the check has been paid by using the View a range of transactions screen.
- (2) If the check does not show as being paid, go to the enter stop payment screen and enter the information requested.
 - a. Note: The Enter Stop Payment option on the "View Accounts" screen of Online Banking is for both hand-written checks and bill payments made Online by check.
 - b. STOP PAYMENTS MAY NOT BE ISSUED FOR AN ELECTRONIC PAYMENT.
- (3) The stop payment confirmation needs to be printed, signed and returned to the bank within 14 days or the stop payment may be removed.

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(continued)

On the Bill Payment History page, what does the 'Status' field indicate?

PENDING: The payment has been processed, but not yet sent. PROCESSED: The payment has been processed and sent. HOLD: The payment has a research request on it. This usually means the payment is incomplete, but can be processed when the issue is resolved.

Can I edit payee addresses?

No. You will have to set them up as a new payee with the correct address and delete the old payee record.

Can I have multiple payments to the same payee on the same day?

You can make multiple payments to the same payee as long as the payment amounts are different. For your protection, the system will not pay duplicate items of the same amount on the same day.

Confirmation Numbers - Are These Important?

Yes. A confirmation number will be assigned to each Electronic Bill Payment at the time you submit your request. The same confirmation number is also used each time you instruct us to amend or delete a previously scheduled Electronic Bill Payment. You may record these confirmation numbers for future reference if you wish. For your convenience, Electronic Bill Payment Confirmation Numbers for scheduled payments are found in the menu option for "View Payment Schedule" so you are not required to write them down. They will help us resolve any questions and expedite any request you may have about your Electronic Bill Payment transactions.

When I pay a bill, when does the money come out of my account?

If the payee is in the Electronic Payee database, the funds come out of your account the day your payment is made. If the payee is paid by check, the funds will come from your account the day the check clears the bank - just as if you'd written it from your checkbook.

Do I need to re-enter payee information each month?

No, only if the payee information changes. The payee information will remain in Online Banking until you delete it. The only thing you'll have to change each month is the amount you want to pay and the date you want the bill paid.

Who do I contact if I have a problem with Bill Pay?

If you have a problem with Bill Pay, please contact us.