

## Frequently Asked Bill Pay Questions

### **Q: How do I register for electronic bill payment?**

**A:** Bill Payment is FREE, registration is easy!

The first time you attempt to access the bill payment section of Internet Banking, you will be prompted to begin online registration. You are first requested to read and

accept the authorization disclosure. Failure to accept the disclosure terms prevents the registration process from proceeding.

Once the disclosure is agreed to, you complete the online registration form. The registration form is then forwarded to us for review. We are responsible for checking the information on the form. The registration information is then transmitted to M&I Data Services for their approval process. After approval you should be able to use Bill Payment in less than 24 hours.

### **Q: Can I use electronic bill payment with all my accounts?**

**A:** No, only checking accounts can be used for bill payment purposes.

### **Q: When can I start using electronic bill payment?**

**A:** You can begin bill payment once you have received both your Account ID and your Personal Security Code. These items are required for the initial bill payment logon screen.

### **Q: Is there a limit to the number of bill payment accounts I can set-up?**

**A:** Yes, you are limited to one bill payment account.

### **Q: Is it possible to schedule recurring payments?**

**A:** Yes. You can schedule weekly, semi-monthly and monthly recurring payments. The final payment of a recurring payment scheme is designated by a Final Payment Date.

### **Q: Who can be paid using the bill payment system?**

**A:** Anyone in the 50 United States and territories who can accept a check can be paid using the bill payment system. You can pay practically anyone- charge accounts, utilities, auto loans, professionals, even a lawn service or a relative. However, tax payments (such as federal, state and local) and court directed payments (such as alimony and child support) cannot be processed through our online bill payment system.

**Q: What if I do not have sufficient funds on the day M&I Data Services, our bill payment providers, debits my account?**

**A:** Following is a summary of M&I Data Service's Insufficient Funds procedure:

Upon the first return, M&I Data Services will automatically re-send all ACH returns under \$100.00. Exception: debit for payments in which the credit portion was sent electronically will be resent regardless of the dollar amount without financial institution verification.

M&I Data Services will contact the financial institution to verify all returns exceeding \$100.00. If funds are available, they will re-send the return(s). If funds are unavailable and if the payment was made by check, a stop payment will be placed.

**Q: If I make an error in selecting an electronic payee and it results in a late fee, am I responsible for the charges?**

**A:** If you select an electronic payee with an address that is different from that indicated on the payment coupon, then you are responsible for the late fee. You always have the option to manually enter a different address for a payee.

If you select an electronic payee with the address that matches that indicated on the payment coupon, and M&I routes the payment incorrectly, then M&I data services will take responsibility for the late fee.

**Q: How do I place a 'stop payment' on a bill payment?**

**A:** A payment may be edited or deleted any time before the "process date." Payments that have been remitted electronically cannot be stopped.