

## MVB Bill Pay - Frequently Asked Questions

### Bill Pay Basics and Getting Started

**Q) What is Online Banking Bill Pay?**

A) Online Bill Pay is a service that allows you to pay virtually anyone or any company through your Online Banking Account. You determine who you want to pay, when you want to make the payment and which account you want the payment to come from. It's safe, secure and easy to use.

**Q) Who can I pay with Online Banking Bill Pay?**

A) You can pay virtually anyone or any company with a mailing address within the United States and Puerto Rico.

**Q) How do I enroll in Online Banking Bill Pay?**

A) It's easy to enroll in Bill Pay, just click on the Bill Pay tab in your Online Banking Account and follow the steps to get started.

**Q) Is there anything I need to know about my computer browser version before I can use Online Banking Bill Pay?**

A) Compatible browsers/versions for Bill Pay are as follows:

- Internet Explorer® version 11 (All other versions have been deprecated by Microsoft®.)
- MS Edge - all versions
- Firefox® version 31 and higher
- Safari® version 7 and higher for Mac
- Google Chrome™ version 42 and higher

Other browsers not listed may still have functionality, but are not recommended and are compatible only in a limited manner.

### Bill Pay Features

**Q) How do I set up a Payee once I am signed up for Bill Pay?**

A) Select the Bill Pay tab and click the "Add a Payee" button. Enter the requested information, this is typically found on your latest billing statement.

**Q) How do I make a payment to a Payee?**

A) Locate and select the desired Payee from your list of payees. Enter the payment amount and effective date, then select submit.

Q) **Can I pay an individual?**

A) Yes, you have the ability to pay an individual by email or direct deposit or by a check through Online Banking Bill Pay. This payment method is called Pay a Person.

Q) **How do I set up a Pay a Person Payment?**

A) Select the Pay a Person tab within the Bill Payment screen and follow the steps. If you select to pay an individual by Email, the individual will receive an email with a secure link to add their account information. No information other than the individuals email is shared. If you select to pay an individual by Direct Deposit, you can add the individuals account number and routing number in just as you would a company. Once the setup of Direct Deposit is completed, you can pay the individual seamlessly.

Q) **Is there a limit to how much money I can send with Pay a Person?**

A) Yes, there are specific dollar amounts set that may limit the amount you wish to send an individual. Please contact a Bank's Customer Care Team Member to inquire on the current applicable limits.

Q) **What is eBill?**

A) eBill is a feature that allows you to receive and pay electronic summary versions of paper bills directly from your Bill Pay. You will be able to view the balance due, the due date and minimum payment amounts.

Q) **How do eBills work?**

A) eBills are delivered directly to your Online Bill Pay. Once you have successfully set up an eBill for a company, your eBill will be directly delivered to your Bill Pay account.

Q) **How do I know if eBill is available for a payee?**

A) If a payee offers eBill, there will be a "Set up eBill" link available in your payee listing on your Bill Pay dashboard.

Q) **Will I still receive a paper statement when I have eBill for a company?**

A) Yes, you will continue to receive paper bill statements unless you contact the payee company and request that they stop sending the paper statements.

Q) **How do I pay an eBill?**

A) To pay an eBill, simply choose the account you want to pay from, enter the amount you want to pay and schedule when you want the payment delivered.

Q) **How do I know when I have received an eBill?**

A) You can sign up to receive an electronic notice to alert you when an eBill has been delivered to your account through your "My Account" option. You can receive these notices in the form of emails or text alerts to provide an extra reminder when a payment is due.

## Additional Miscellaneous Bill Pay Features

Q) **Can I rush my payments and are there any special fees?**

A) Yes, your check and electronic payments can be rushed overnight or 2<sup>nd</sup> day delivery. The applicable fee will be displayed for your approval prior to you submitting the rush payment.

Q) **Can I pay bills out of more than one account?**

A) Yes, you can add additional accounts by selecting the "My Account" tab within the Bill Pay screen. Then select "Add Account" under the Pay from Account section and complete the information. An account verification process will be completed. You should be able to access the new account within a few business days.

Q) **Can I change the Default Pay from Account?**

A) Yes, you can change the Pay from Account default by selecting the "My Account" tab within the Bill Pay screen. Then select "View Accounts" and edit the default.

Q) **What is the daily cutoff time to make a payment?**

A) The cutoff time to make a payment each business day is 3:00 pm EST.

Q) **What happens to my payment if I don't have sufficient funds when my payment tries to process?**

A) Payments are processed at 8:00 am and 3:00 pm est. every business day. Your payment will be attempted a total of 10 times. If funds are not available after 10 attempts the payment will be canceled. An email will be sent to you to notify you of the cancellation.

Q) **What should I expect if I send a payment to the wrong account or I do not owe money on my current bill at the time of payment?**

A) Your payment will be directly returned to your account within a few business days. You will receive an email through Online Banking describing the return reason from our processing department.