

Bill Pay

We're excited to announce that on **Friday, May 26, 2017** we'll be launching our newly enhanced Bill Pay system, designed to improve your banking experience with us. With our new Bill Pay system, you'll be able to manage all of your bill payments with ease.

Get the facts before the upgrade:

Timeline

Before 11am on May 24, 2017 – Last chance before system is upgraded to:

- Schedule Bill Payments by May 24th for delivery between May 24th and June 2nd.

May 24, 2017 - May 26, 2017 -Bill Pay will be temporarily unavailable.

- Beginning at 11am - Bill Pay will be unavailable from Wednesday, May 24, 2017, through Thursday, May 25, 2017.
- Beginning at 8am - Bill Pay will be available on Friday May 26, 2017.
- Any previously scheduled and/or recurring bills will be paid as expected, while system is temporarily unavailable.

May 26, 2017 - Our newly upgraded Bill Pay system will be available to access.

While all recurring payments and established payees will transfer to the new system automatically, we recommend the following:

- **Confirm your Bill Pay schedule is accurate.**
- **Verify that your payee information is correct, including name, address and account number.**
- **Verify that bill payments are being funded by the correct account if you have multiple checking accounts.**

Bill Pay FAQs

Logging in for the first time:

1. Will my current Payees and Bill Payment history be brought over in the upgrade?

All current Payees will be brought over with this upgrade, along with 12 months of Bill Pay history.

2. Will my recurring payments be brought over in the upgrade?

All recurring payments with an end date will be brought over with this upgrade. Any recurring payments with no end date, will need to be re-established once the upgrade is complete.

3. What new and improved features and functionalities will Bill Pay offer?

- More flexibility in scheduling options
- Enhanced eBills
- Payment scheduling options that interact with your eBills
- Rush payment option
- Later cutoff times - 10 PM EST cutoff time for payments
- The ability to group “like” biller/payees together
- Payments scheduled by a “Deliver By” date rather than mail date
- The ability to schedule payment reminders
- Payment monitoring
- Alerts and enhanced fraud monitoring to protect you from unauthorized payments.

4. Why am I receiving a message that says Bill Pay is not available after the upgrade?

If you receive an error message that says “Bill Pay is not available” after the upgrade, please check to make sure we have the most up to date home phone and/or email address on file. You may verify this information by accessing the “Service Center” tab within Online Banking. If after verifying your information, you continue to receive an error message, please contact the Ebanking Department for assistance.

5. What does “Deliver By” date mean?

The “Deliver By” date is the date the biller/payee will receive the payment. If the payment is sent electronically, this will also be the date that the funds will be withdrawn from your account. If the payment is sent by check, the funds will be withdrawn from your account when the bill is presented to The Provident Bank for payment.

6. Why do I have to select a funding account?

The first time using Bill Pay after the upgrade, you will need to select a funding account when processing a payment for each biller/payee as the one you previously selected will not carry over. Once you have selected the funding account, the funding account will be saved for that biller/payee.

7. Why should I enroll in eBills?

By enrolling in our new and improved eBill system, you will have access to features such as PDF copies of your bill, eBill alerts and new payment options that will allow you to schedule one time and recurring payments based on your eBill each month!

8. Why are some payments sent electronically, while others are sent by check?

The method of payment is determined by the biller/payee. Some biller/payees may also set certain dollar limits to what payments are sent electronically and what payments are sent by check. This means that your payment could be sent electronically, and other times, a payment to that same biller/payee could be sent via check.

Other Bill Pay FAQs

1. How does Bill Pay make paying bills so easy?

Rather than writing checks to the same biller/payee each and every month, you establish a biller/payee list. Then, each month it's just a matter of pointing and clicking on a biller/payee, entering a date and amount that you would like to pay. You have the option of scheduling payments or setting up recurring payments, as well as having the control to make your payments when you want to.

2. How are my bills paid?

Bill Pay may prepare and mail a check for you or the payment may be sent electronically. The amounts are taken directly from your Provident Bank checking account. Simply enter the date you would like your payment to be received and Bill Pay will take care of getting it there on time.

3. What are the methods in which a bill payment may go out?

Payment methods may include, but may not be limited to, an electronic payment (ACH), an electronic check payment, or a laser draft payment (funds remitted to the biller/payee are deducted from your Payment Account when the laser draft is presented to The Provident Bank for payment).

4. What happens if I don't have enough money in my account?

If you do not have enough money in your account on the "Deliver By" date, the payment will still be sent to the biller/payee and you could receive an insufficient funds charge (as disclosed in our schedule of fees.) We will try to collect payment a second time within 24-48 hours. If at that time you still do not have sufficient funds, a second insufficient funds charge may be assessed. Your access to Bill Pay may also be restricted for payments resulting in insufficient funds.

5. How does the new Bill Pay system help to protect my account from fraudulent bill payments?

Every payment is evaluated to ensure that it is within your normal behavior as well as a within the normal behavior for that biller/payee. If we have any questions regarding any of your payments, the payment may be held for 48 hours while we try to contact you for verification. If we are unable to contact you, the payment may be cancelled.

6. How can I change the funding account I have set for a specific merchant?

To choose a different funding account for a specific biller/payee, simply select the new account from the "Pay From" drop down.

7. What if I need to change the funding account for my recurring payments?

Changing the default funding account for recurring payments is easy in our new Bill Pay. Simply select the “AutoPay” hyperlink for that payee and select the “Change AutoPay Options” link from the Manage Your AutoPay box. Select the new account from the “Pay From” drop down and click the “Save Changes” button.

8. Can I cancel a Scheduled Payment?

You may cancel or edit any Scheduled Payment (including recurring payments) by selecting the “Change” or “Cancel” links within the Pending Payments section of the Bill Pay system. There is no charge for canceling or editing a Scheduled Payment. Once the payment has begun processing, it cannot be cancelled or edited; therefore a stop payment request must be submitted.

9. Is there a fee for placing a stop payment on a Bill Pay payment?

Yes, there is a \$35.00 fee for placing a stop payment on an electronic or check payment after the payment has begun processing. Please contact the Ebanking Department for assistance at 1-877-487-2977.

10. Can I pay a person through the Bill Payment system?

Yes, check payments can be sent to an individual from within the Bill Payment system. To send a check payment to an individual, click the “Add a Company or Person” button from within the Payment Center and select the “Person Tab.” You must be able to supply enough information on that person, such as name and full address for them to be created as a biller/payee.

11. How can I add a new biller/payee?

Click the “Add a Company or Person” button from within the Payment Center and select the “Company Tab.” You can either search for the company in the “Search” bar, or you can select the company from the list of major biller/payees. When adding a major biller/payee, the biller/payee information has already been identified by the Bill Pay system, therefore, all you need to do is enter your account information for that major biller/payee. For smaller businesses or local businesses, the biller/payee information may not be readily available; therefore, you may need to enter more information about the business such as mailing address and phone number.

12. How can I organize my list of billers/payees?

To organize your list of biller/payees, select the “Organize my List” link from the Payment Center. This will allow you to group biller/payees together in a way that works for you.

eBill FAQs

1. What are Bill Pay eBills?

eBills through Bill Pay is the presentment of your electronic bills directly within the Bill Pay system.

2. How do I know if a company participates in eBills?

To see if a company participates in eBills, you can search for them at:

<http://www.ebillplace.com/cda/ebillplace/providers/providers.html>

3. What information is required to enroll for an eBill?

Often, only the biller/payee name and account number are required, although some do require an additional field for validation, such as ZIP or phone number.