



KNBT OnLine Bill Pay Service

FREQUENTLY ASKED QUESTIONS

~ Click on your question below to address specific area, or scroll to review list. ~

- Q1 How do I register for Bill Pay?
- Q2 What kind of payments can I make?
- Q3 Can I make payments out of more than one of my KNBT checking accounts?
- Q4 When can I use an added checking account to make payments?
- Q5 How are my bills paid through the KNBT OnLine Bill Pay system?
- Q6 How soon are the funds taken out of my account(s)?
- Q7 What is the minimum/maximum dollar limit of a payment?
- Q8 Why does my Available Balance total, which is displayed in the Payment Center, not change after I schedule payments?
- Q9 How do I add/change/delete a company or person (Biller)?
- Q10 Why was my Biller's name and/or address changed after I set it up?
- Q11 What date should I enter as the Pay Date?
- Q12 Why am I allowed to pay some bills on same or next day, but not all my bills?
- Q13 Is it important to record the confirmation number of a payment?
- Q14 How far in advance should I set up a payment?
- Q15 What happens if I have a scheduled payment that falls over a weekend or holiday?
- Q16 What if I do not have enough money in my account?
- Q17 How do I change or cancel a payment?
- Q18 Who do I contact if my payment was posted late or has not been posted?
- Q19 Can I set up a note to remind me when my payment is due?
- Q20 What is an E-Bill?
- Q21 Can I make a payment directly from an E-Bill?
- Q22 How do I cancel an E-Bill?
- Q23 Who do I contact if I have additional questions?

Glossary of Commonly Used Terms

Biller or Payee
Business Day
Corporate Check
Due Date
Pay Date
E-Bill
Laser Draft Check
Payer
Payment Amount
Payment Center
Scheduled Payment
Scheduled Payment Date

Q1 How do I register for Bill Pay?

A. You must first be an active KNBT OnLine Banking user. Login to KNBT OnLine Banking and click on the Bill Payment tab to access the registration form. Once you fill out the form and accept the disclosure, the registration form will be sent to KNBT for review. Your personal information will be verified and you will receive an email informing you when you can access the service, usually within one business day.

Q2 What kind of payments can I make?

A. Payments can be made to any business or person within the United States (known as Biller). Payments can be one-time or recurring. Payments can be made to other banks from which you have other accounts. Payments to Billers outside the United States or its territories are prohibited through the service. In addition, tax payments or court ordered payments are discouraged and should not be scheduled. This type of payment is done at the customer's own risk.

Q3 Can I make payments out of more than one of my KNBT checking accounts?

A. You will be allowed to enroll up to 5 KNBT checking accounts to use with the new KNBT OnLine Bill Pay system. Additional accounts may be added, if needed. When paying a bill, you may select which account you would like the funds to be debited from prior to confirming the transaction. You may add your additional KNBT checking accounts through the "My Accounts" tab.

Q4 When can I use another checking account to make payments?

A. Within 2 days of adding a new checking account, the bill payment provider will make two small deposits and one withdrawal (the withdrawal will total the 2 deposits) into the account. The transactions are to confirm the validity of the new account information and will be less than \$1.00. When you see the deposits and withdrawals post to the account, access KNBT Bill Pay and go to My Accounts. Change the account status from Unconfirmed to Confirmed by clicking on the link.

Q5 How are my bills paid through the KNBT OnLine Bill Pay system?

A. Bills are paid by our OnLine Bill Pay vendor either (1) *electronically* or (2) with a "*laser draft*" check or (3) with a *corporate check* from the Bill Pay vendor. Neither the customer nor the Bank controls the payment option used. The best payment option is selected by the Bill Pay vendor.

1. Bills that are paid *electronically* will be debited from your account and credited to the Biller's account on the date that you select.

2. Bills that are paid by "*laser draft*" will have a check directly mailed to the Biller. The check will be drawn on your checking account and will appear

beginning with the series number "88" on your monthly statement. If a payment is made using a "laser draft" check, the funds will not be deducted

from your account until the check is cashed by the Biller.
3. Bills that are paid by *corporate check* will be mailed directly to the Biller and received by the Biller on the day you select. The funds will be deducted from your account electronically on the date that you select regardless of when the corporate check is cashed by the Biller.

Q6 How soon are the funds taken out of my account(s)?

A. If the payment is processed as an ACH or Corporate Check, your account will be debited electronically on the day you select. If the payment is processed as a laser draft, your account will be debited after the draft has been deposited by the Biller and has cleared directly from your KNBT account.

Q7 What is the minimum/maximum dollar limit of a payment?

A. The minimum payment amount allowed is \$1.00 and the maximum is \$99,999.99.

Q8 Why does my Available Balance total, which is displayed in the Payment Center, not change after I schedule payments?

A. The Balance displayed in the Payment Center serves as a reminder of your account balance at the end of previous business day. To calculate an estimated "real time" balance, subtract any current day activity and any existing holds.

Q9 How do I add/change/delete a company or person (Biller)?

A. All Biller maintenance can be done from the Payment Center.

To Add a Biller: Click on the tab "Add a Biller". Select one of three options: Company with an account number, Company without an account number, or Person. For some Billers, you will be required to fill in mailing and contact information. If the Bill Pay service has the company in their data base, the remaining information will be filled automatically after you enter the account number.

To Change or Delete a Biller: Click on the tab "Manage My Bills". Find the Biller's name in the Biller Name list and select an option from the list, "What would you like to do?" Follow the prompts to make your change.

Q10 Why was my Biller's name and/or address changed after I set it up?

A. The Biller's name does not necessary reflect the company name on your credit card or bill. The Biller's name is the company who receives your payment and processes it on behalf of the company. As in the past, due to business relationships with many Billers, Bill Pay will automatically send the payment to the most efficient address, based on an agreement Bill Pay has with the Biller.

Q11 What date should I enter as the Pay Date?

A. You should enter the Pay Date as the date you wish the Biller to receive the funds.

Note: Although the Biller will receive the funds on the date you choose, the funds may not

appear to be processed on your account immediately due to the Biller's individual processing schedule.

Q12 Why am I allowed to pay some bills on same or next day, but not all my bills?

A. Depending on the Biller, the date of payment will default to the earliest date the payment can be processed. If the date defaults to the current date, **same day payment** is available through this Biller. If the date defaults to the next business day, **next day payment** is available.

Q13 Is it important to record the confirmation number of a payment?

A. The confirmation number is your "receipt" that the payment has been recorded at the Bill Pay service and will be processed. Failure to record the confirmation number may limit the ability to research the payment, if complications arise.

Q14 How far in advance should I set up a payment?

A. You can schedule a payment up to a year (365 days) from today's date.

Note: There is a limit on the total number of days you can make a payment from an unconfirmed account (new account), which is usually 45 days. After you confirm the account, the limit no longer applies.

Q15 What happens if I have a scheduled payment that falls over a weekend or holiday?

A. Business days are any day that the Federal Reserve is open for business. Payments are only processed on business days. If the due date of a recurring automatic payment falls on a weekend or holiday, the payment will be processed on the business day immediately before the due date. You will not be allowed to schedule a new payment on a weekend or holiday.

Q16 What if I do not have enough money in my account?

A. If funds are not available, the payment will be returned to the sender. If the payment was processed to the Biller electronically or by corporate check, the payment will be returned to the bill payment service provider, CheckFree. CheckFree will attempt to recover the funds from your account a second time. If the debit is returned again, your Bill Pay account will be frozen and no pending payments will be processed until your Bill Pay account is restored to active status. If the payment was processed as a laser draft, the draft will be returned to the Biller. This may affect your account with the Biller and incur additional fees from the Biller. You will need to reschedule the payment within the bill payment system.

Q17 How do I change or cancel a payment?

A. Look for the payment in the Pending Payments list on the Payment Center page. If the bill is still pending with the options of "change" or "cancel" available under the Biller name, the bill can then

be changed or cancelled by you. If these options are not available, the bill is now in process and cannot be altered.

Note: Please keep in mind that some payments may begin to be processed up to 4 days in advance of the due date. Once the Bill Pay service has begun processing a payment, it cannot be cancelled or edited and a stop payment request might be required.

Q18 Who do I contact if my payment was posted late or has not been posted?

- A.** After you have confirmed with the Biller that your payment did not post on the due date, you should then verify your payment information and find the confirmation number of the payment.

If further investigation is needed, you may:

- Contact your local KNBT branch representative, or contact KNBT Customer Service Center at 800-996-2062 Monday through Friday from 7 AM to 7 PM and Saturday from 8 AM to 2 PM.
- Email KNBT Bill Pay using the secure email link found on the Bill History page for the payment. Click on “payment inquire”. You will receive a reply the same day in your bill payment Message board, if received during business hours.

Provide all the payment information and the confirmation number to ensure no extended delays in the investigation.

Q19 Can I set up a note to remind me when my payment is due?

- A.** Reminders are a helpful way to manage your bills. You can set up reminders to help you track when bills are due. To set up a reminder for a Biller, you can click a link under “Bill Reminders” in

the Payment Center or go to “Manage My Bills,” select a Biller and click the “Set up reminders for this bill” option. Then follow the next 4 easy steps:

1. Enter the bill’s typical due date, the frequency of the bill and how far in advance of the due date you would like to send the reminder.

2. Enter the email address for the reminder

3. Select the type(s) of reminders to receive

4. Click “Save Changes.”

You will receive an email when a reminder is triggered based on the setup information you provided. Once you make a payment to the Biller, the reminder disappears from the Payment Center until the next scheduled reminder date.

Note: You do not need to set up reminders for:

• E-Bills – the reminders display in the Bill Reminder section of the Payment Center automatically

• Automatic Payments – the payment displays in the Pending Payments section of the Payment Center

Q20 What is an E-Bill?

A. An E-Bill is an electronic bill sent to the customer instead of a paper bill. Billers that allow E-Bills will be designated with an icon next to their name in Payment Center. The icon will display “Sign

Up”. Once you sign up for E-bills, the icon will display “Bill”. Customers choosing to receive E-Bills will receive an email notification when the bill is prepared and ready for review. The E-Bill icon will display “Due”. The presentation of your first E-Bill may vary from Biller to Biller and may take up to 60 days. A paper copy of your statement may be available at the sole discretion of the Biller.

Q21 Can I make a payment directly from an E-Bill?

A. Automatic payments are available for the minimum amount due, if minimum amount is available on the statement. To pay the bill, click on the e-Due icon beside the biller name in Payment Center. Enter the amount of the payment. The payment options will vary dependant upon the information that is provided by the Biller. Enter the payment amount in the fields provided in the E-Bill and enter a Pay Date. Click on Pay Bill.

Note: E-Bill reminders are automatic. If you do not make the payment within the E-Bill, you receive a notice that your payment is overdue. The E-Bill process will not know that you made other arrangements to make the payment.

Q22 How do I cancel an E-Bill?

A. You can stop receiving your electronic bills anytime after the Biller processes your request for them. You can still pay your bills using KNBT OnLine Bill Pay, but you won't be able to view your bills online from the Payment Center. From the Payment Center, click on Manage My Bills. In the Biller Name list, select the bill you want to stop receiving E-Bills. Under the “What would you like to do?” section, click “Stop an electronic version of my bill”. Once you have confirmed the cancellation of the bill presentment, a message will be sent to your Biller. It may take up to 60 days before the paper statement will be sent via US Mail. This may vary from Biller to Biller. Automatic payments scheduled in your E-Bill will be terminated with the cancellation of the E-Bill. It is your sole responsibility to make arrangements for an alternative form of bill delivery, if necessary.

Q23 Who do I contact if I have additional questions?

A. Please call the KNBT Customer Service Center at **1-800-996-2062**. Our friendly, knowledgeable associates are available to assist you Monday through Friday from

7:00 AM to 7:00 PM and Saturday from 8:00 AM to 2:00 PM. Additional help can be obtained by using the HELP links found on every screen in KNBT OnLine Bill Pay.

GLOSSARY

Billor /Payee

The person or entity to which you wish a bill payment to be directed. This may also be the person or entity from which you receive electronic bills.

Business Day

Every Monday through Friday, excluding Federal Reserve Holidays.

Corporate Check

A paper check drawn against the Bill Pay provider's corporate checking account.

Due Date

The date reflected on your Biller statement for which the payment is due.

Pay Date

When scheduling a payment, the Pay Date will automatically display the earliest possible date based on the payment type. The Pay Date may be changed to a future date, up to 365 days in the future.

E-Bill

An electronic bill sent to the customer in lieu of a paper bill.

Laser Draft Check

A paper check drawn against the customer's KNBT checking account, similar to a personal check. This check will appear on your statement beginning with the series number "88".

Payer

The person initiating the bill payment.

Payment Account

The checking account from which the bill will be deducted.

Payment Center

The central page of the new KNBT OnLine Bill Pay service. From this page, you can access all other aspects of the Bill Pay service.

Scheduled Payment

A payment that has been scheduled through the KNBT OnLine Bill Pay service, but has not begun processing.

Scheduled Payment Date

The day you want your Biller to receive your bill payment. Also, the day your Payment Account will be debited for Electronic and Corporate Check payments.