

Business Bill Payment Upgrade: Frequently Asked Questions

- 1. When will my online business bill payment account be upgraded? Will I have access to it during the process?**

Your online business bill payment account will be upgraded between Monday September at 8 a.m. and Tuesday September at 5:00 p.m. **During that time, you will not be able to access online business bill pay service.**
- 2. What if a payment is in-process when my account is upgraded?**

Payments that are in- process on or before the upgrade date will process normally and will be delivered on the original date you selected.

Once your account is upgraded to BankFIRST's new online business bill payment service, you will not see payments listed in your "Payment History" until 4 days after the upgrade date. Don't worry, these payments will be delivered as scheduled and will appear in your "Payment History" information within 4 days of the upgrade date. To avoid duplicate payments, please do not reschedule these in-process payments that have yet to appear.
- 3. Where can I see my pending payments and payment history?**

Pending payments are listed in the "Pending Payment" section on the landing page of BankFIRST's new online business bill payment service. You can also see your most recent processed payments in the "Last 5 Processed Payments" section on the landing page. To see all of your payment history, just click the "View History/Reports" link. We will convert your most recent 6 months of bill payment history. Going forward, you can accumulate up to 24 months of bill payment history.
- 4. Do I need to set-up my payees again?**

No. To ensure that you do not experience any difficulty scheduling payments, you should verify the information of all your payees.
- 5. Can I change a payee's address or phone number?**

If BankFIRSTs has a pre-existing relationship with a payee, then the bank will maintain the address for you. If there are any changes, the payee will contact us directly. You may change the address or phone number for your personal payees.
- 6. What if I used nicknames for my payees?**

BankFIRST will convert your payee nicknames for you. Within BankFIRST's new online business bill pay service, your payees are listed by nickname instead of by the actual payee name. For example, if you gave your AT&T bill a nickname of "Phone Bill," then "Phone Bill" appears in your list of people and businesses you pay. The use of nicknames is reserved for your view only; when payments are actually sent (either electronically or by check), the actual payee name is displayed on those payments.

To view the actual payee name, and other payee details, click on the name that is displayed in your list of people and businesses you pay.
- 7. Will any repeating payments that I had previously set-up be upgraded over to BankFIRST's new online business bill pay service?**

Yes, but there is one exception. BankFIRST's new business online bill payment service allows just one repeating rule per payee. If you have a payee with more than one repeating payment rule, you will need to set-up the additional payments.
- 8. How long does a payee have to deposit a check sent via bill pay service?**

Checks are stale- dated after 6 months.