



# **FLEETWOOD BANK**

## **ONLINE BILL PAY GUIDE**

With our free Online Bill Pay system, you'll be able to manage all of your bill payments with ease.

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**What You Need  
to Know**

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**New  
Features &  
Functionality**

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**Step by Step  
Guide**

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**FAQs**

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**FLEETWOOD BANK**

P.O. Box 105  
Fleetwood, PA 19522  
610-944-7666

[www.fleetwoodbank.com](http://www.fleetwoodbank.com)

# NEW FEATURES & FUNCTIONALITY

## **Payments scheduled by a “Deliver By” date rather than “Send On”**

The delivery by date is the guaranteed date the payee will receive payment by. Funds will be withdrawn from your account on the deliver by date or when the check clears your account similar to checks you write today. You will be able to see an image of these checks in your online banking transaction history.

## **Make Recurring Payments**

Flexible scheduling options including new auto payments based on eBill balances

## **Enhanced eBill Experience**

Simpler enrollment process and view supported eBill details directly in the bill pay system

## **Search Pre-catalogued Vendors**

Add a payee with less information required

## **Set Reminders**

Automated eBill or user-defined reminders to an email and within the payment center

## **Rush payment options**

Overnight check payments are available in addition to same day electronic payments

## **Later cutoff times**

Bill payments can be made as late as 10:00 PM and sent same day

## **Group “like” biller/payees together with the payment center**

## **Alerts and enhanced fraud monitoring to protect you from unauthorized payments**

These alerts include:

- Recipient Added/Modified
- eBill due
- eBill account changed
- Payment due/past due
- Payment Sent & Posted
- Expedited Payment sent/posted
- Payment failure due to NSF

# HOW TO USE ONLINE BILL PAY (Converted Users)

## Step 1

When you land in the payment center you will see your converted payees. To make a payment, select your “pay from” account (your default funding account will not convert). Next, enter in an amount into the amount box. Last, select a deliver by date.

The dynamic calendar will advise you on the soonest available delivery date. If you’d like to add a new payee, select “add a company or person”.

Payment Center | Activity | Popmoney | Accounts | Profile | Help Center

### Payment Center

#### Send Money

[Organize My List](#) [Add a Company or Person](#)

▼ Business Communications

**Verizon Wireless**  
White House Incorporated  
\*9971  
[Details](#)

**Pay From**  
Choice Interest Checking \*9918  
Available Balance: \$55,468.25

**Amount**  
\$

**Deliver By**  
Push Delivery

[Activity](#) [Reminders](#) [AutoPay](#) [eBills](#)

Recent Payments		Pending Payments	
3-1-17	\$1,000.00	None	
2-23-17	\$100.00	<a href="#">More Activity</a>	
2-21-17	\$100.00		

## Step 2

If adding a new payee, the “add a company or person” pop up will appear. Enter in the name of company you wish to pay. If you are adding a personal payee, select the person tab. This will allow you to enter in address details for check remittance.

Payment Center | Activity | Popmoney | Accounts | Profile | Help Center

### Payment Center

#### Send Money

▼ Business Communi

**Verizon Wireless**  
\*9971

▼ Cell Phone

This group doesn't have any

▼ Mortgage

**National Grand Bar**

#### Add a Company or Person

Company | Person

**Search Our Network**

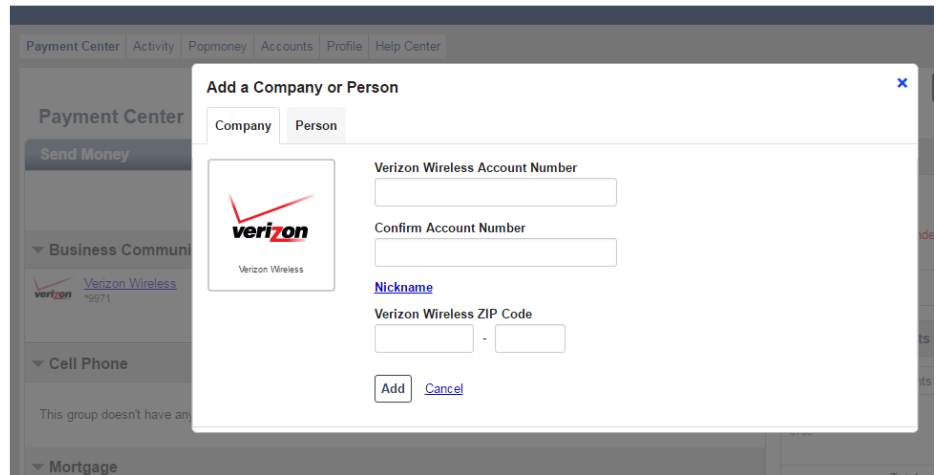
Enter the name of any company or person in the U.S.

If a company can't be paid electronically, we'll [mail a check](#) for you.

- Utilities
- Phone
- Insurance
- Credit Cards

### Step 3

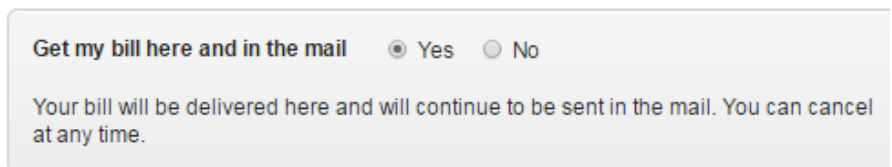
Enter in biller information, some payees may require more information than others.



The screenshot shows a web interface with a top navigation bar containing links: Payment Center, Activity, Popmoney, Accounts, Profile, and Help Center. On the left, a sidebar lists categories: Payment Center, Send Money, Business Communi, Verizon Wireless (with a Verizon logo and the number 9571), Cell Phone, and Mortgage. The main area displays a modal dialog titled 'Add a Company or Person' with a close button (X) in the top right. The dialog has two tabs: 'Company' (selected) and 'Person'. On the left side of the dialog is a placeholder image of the Verizon logo with the text 'Verizon Wireless' below it. On the right side, there are input fields for 'Verizon Wireless Account Number', 'Confirm Account Number', and 'Verizon Wireless ZIP Code'. There is also a link for 'Nickname'. At the bottom of the dialog are 'Add' and 'Cancel' buttons.

### Step 4

If the merchant you are adding is capable of receiving eBills, you will be presented with the option to enroll. You may be offered the opportunity to use eBills on a trial basis, meaning you may receive eBills and your paper statement for a period of time. At the end of your trial period, you will then decide if you would like to continue receiving eBills. You may also be automatically enrolled in eBill trial periods. You will receive an email alert if this occurs.



The screenshot shows a light gray dialog box with the text 'Get my bill here and in the mail' followed by two radio buttons: 'Yes' (which is selected) and 'No'. Below this, there is a paragraph of text: 'Your bill will be delivered here and will continue to be sent in the mail. You can cancel at any time.'

# FAQS

## **Why am I receiving a message that says Online Bill Pay is not available?**

If you receive an error message that says “Bill Pay is not available,” 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 Customer Service for assistance.

## **Why do I have to re-enroll in eBills?**

By re-enrolling in our new and improved eBill system, you will have access to new 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.

## **How does the new Online Bill Pay system help to protect my account from fraudulent bill payments?**

To help safeguard you against fraud with our enhanced Online Bill Pay, 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.

## **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 Online 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.

## **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. The system will also send more check payments out initially while it establishes your normal behavior.



### **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.

### **What is the cutoff time for payments?**

Typically the cutoff is at 10:00pm. Some billers have a cutoff time prior to 10:00pm. In most cases, an electronic payment due tomorrow can be scheduled up until 10:00pm tonight.

### **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. At times, we may work with the biller/payee to try and reverse the payment. If the payment cannot be reversed, we will contact you directly to satisfy your outstanding balance. Your access to Online Bill Pay may also be restricted for payments resulting in insufficient funds.

### **Are payments guaranteed?**

The Service will bear responsibility for any late payment related charges up to \$50.00 should a payment post after its Due Date as long as the payment was scheduled in accordance with the following guidelines:

When scheduling Bill Payments, you must select a Scheduled Payment Date that is no later than the actual Due Date reflected on your Biller Statement unless the Due Date falls on a non-Business Day. If the actual Due Date falls on a non-Business Day, you must select a Scheduled Payment Date that is at least one (1) Business Day before the actual Due Date. Scheduled Payment Dates must be prior to any late date or grace period.