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## **Payees**

### **What is a payee?**

A payee is the issuer of a bill that is due to be paid by you.

### **How do I add a payee?**

Clicking “Add payee” at the top of the payments page will walk you through a one time, step-by-step setup process to gather key information used to send your payments.

### **How do I hide a payee?**

Below the payee name, click the Hide payee button. A pop-up confirmation will appear. Click OK. Hiding a payee will not affect scheduled transactions or notifications.

### **How do I show a payee again after I've hidden it?**

From Payments, click the Display menu, then click Hidden. Below the payee name, click the Unhide payee button. A pop-up confirmation will appear. Click OK.

### **What are payee categories?**

Categories allow you to group your payees for customized listings, whether you’re scheduling payments, viewing pending transactions or researching your transaction history. You can manage your categories under my account and assign a payee to a category when adding or editing them.

### **Can a payee see my payment comment?**

No. Comments are for your personal use only and will not be sent with your payment.

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## **Payments**

### **How do I set-up a person-to-person payment?**

When adding payee, choose the “Pay an individual” option. Whether you have their deposit account information or not, there are options readily available to send your payment.

### **Can I make payments on a holiday or weekend?**

No. Holidays and weekends are designated as ineligible for payment processing and will affect the dates available to select when scheduling your payments.

### **How do check memos work?**

Memos are available for use when there is additional information about the payment you need to disclose. (example: adding “apply extra payment to principal” on a mortgage payment)

### **How do I set up recurring payments?**

To set up a recurring payment, click the “make it recurring” link located in the “Action” column of your payee on the payment page. Enter the amount; select the pay from account and the frequency you want your payments to be automatically scheduled.

### **Can I see payments that will process more than 45 days from now?**

Yes. You can view all your scheduled payments by clicking the “View more” link located in the “Pending” section of your payment page or the “View pending transactions” link available below the schedule payment section of your payment page.

### **Is there a cutoff date for editing or stopping a payment?**

Yes. You may edit or stop a payment prior to 2:00 PM EST on the date the payment is scheduled to process.

### **What is my transaction history?**

Your transaction history helps you keep track of your payments with customized reports and providing a detailed timeline of each transaction that you have scheduled within bill pay.

### **How long are records stored in my transaction history?**

Your transaction history will allow you to report transactions up to 18 months from the current date.

### **Why is there a limit on the number of payees I can pay at one time?**

A payee limit is set to ensure your payments are processed as efficiently as possible.

### **How are my payments processed?**

Payments may process electronically or by check. Electronic payments will either process through ACH or by a virtual card. The goal is to deliver your payment securely, using the fastest method available for your payee.

### **What is a virtual card?**

A virtual card is a single-use, pre-paid card. Because the card is single-use, you will not recognize card numbers in payment confirmations you may receive from payees.

### **Is this a card in my name?**

No. The only information associated with the card is: card number, expiration date, and card processor name.

### **Who issues the card and is it secure?**

Payments are made securely by Visa, Mastercard, or Discover. The single-use cards are not tied to your account. The card processors only receive information that is required to make your payment and do not have access to your account information.

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### **Why does my payment look like it came from somewhere else?**

Your payees establish relationships to receive electronic payments through different payment processors. These processors partner with one another so more payments can be sent electronically. This means your payment gets there faster.

### **Will my payment always process the same way?**

Not necessarily. If your payee establishes new electronic payment relationships or discontinues them, your payment processing method may be impacted. A check payment may start processing electronically, or vice versa depending on the payee.

### **Do virtual card payments cost me anything?**

No, you should not be charged fees for use of a virtual card. If you feel you were charged, please contact support to research the fee.

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## **eBills**

### **What is an eBill?**

eBills present due dates and amounts from your billing statement to alert you when it's time to schedule payments.

### **How do I set up an eBill?**

Your payee must have a website available to view your bill online to be eligible for eBills. If your payee is eligible for eBills in bill pay you will need to provide the credentials to access the bill information for that payee.

### **How does autopay work?**

Autopay will schedule a payment for you when your new eBill arrives based on your preferences.

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## **Rush Payments**

### **What is a rush payment?**

A rush payment can be used to send a payment to be delivered the next day or two days from the scheduled date. Fees will apply.

### **How do I rush a payment?**

If you have a bill that's too close for comfort to the due date, you can use the "Rush delivery" link to select a guaranteed delivery option.

### **Can I track a rush payment?**

Yes. If you choose an option that includes UPS tracking, you can monitor the delivery of the payment in transaction history when you view the details.

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## **Transfers**

### **What are transfers?**

Transfers are electronic transactions that move money from one deposit account to another.

### **Can I transfer funds to accounts at another financial institution?**

Yes. Click 'Add account' under Transfers to begin the account setup process. Once the setup process is complete, you can schedule transactions to move funds from your financial institution to an account at another financial institution.

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## **Pay From Account**

### **Can I add another pay from account?**

A pay from account can be added by accessing "My account" and clicking the "Add account" link located in the pay from account section.

### **How do I edit pay from account information?**

A pay from account can be edited by accessing "My account", clicking the "View account" link and clicking "Edit" next to the pay from account.

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## **Message Center**

### **What is my Message center, and how does it work?**

The Message center is a location within bill pay where communication regarding your account or payments can be shared securely.

### **How long are my messages stored?**

Messages are retained for 180 days from the date the message was received or sent and will be systematically deleted after that time elapses.

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## **Challenge Phrases**

### **What are challenge phrases?**

Challenge phrases are questions and responses known only by you to secure access to sensitive account and payment information.

### **Can I change my challenge phrases?**

Yes. You may add or remove challenge phrases at any time from “My account” within the “Security information” section of the page.

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## **Supported Browsers and Settings**

### **What browsers can I use while paying my bills?**

iPay Solutions will not provide support for those browsers and operating systems that are not listed below.

#### **Operating Systems:**

iPay will only support manufacturer supported operating systems for the following:

Windows

Mac OS

iOS – iPhone and iPad

Android

#### **Browsers:**

To support the security measures, we put in place to keep your data safe, we require the use of a modern browser. As new versions of browsers are released, we will deprecate support for older versions.

Google Chrome should automatically update, and major updates are released approximately every 12 weeks. If Chrome is two versions older than the current stable channel version, iPay applications may not be accessible.

Mozilla Firefox should automatically update, and major updates are released approximately every 12 weeks. If Firefox is two versions older than the current stable channel version, iPay applications may not be accessible.

Microsoft Edge will be supported at the latest version only. iPay applications may not be accessible on older Microsoft Edge versions, 60 days after a new version is released.

Apple Safari currently only sees major upgrades during the Fall. iPay applications may not be accessible on older Safari versions, 60 days after a new version is released.

Microsoft Internet Explorer no longer receives feature updates and does not support modern web application security; therefore, we do not support Internet Explorer with our Consumer and Business Bill Pay applications.

**Additional Information:**

Subscribers can verify with their financial institution that their browser and operating system versions are compatible with online banking.

Browser and operating system versions not on the supported list, may still have functionality; however, they are not recommended by iPay.

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## **Miscellaneous**

**How do I schedule an alert or reminder for myself?**

Click “My account” and use the “View alerts” link under the “Notifications” section of the page to set the notifications preferences within your bill pay account. To add a reminder from the payment page, click the payee name and use the “Add reminder” link to have notifications sent to your phone or email when a payment is due.

**Why does my dashboard say “Attention required”?**

If there are actions required, the “Attention required” indicator will appear to notify you and provide links to help you resolve the items.

**What is the payment calendar and how do I use it?**

The payment calendar is a monthly snapshot of transactions that are pending or processed. You can access pending payment or payment history by clicking the transaction totals displayed on any given day.

**How do I view my personal information?**

Under “My account”, click the “View/Edit personal information” link to review or edit your information.

**How can I get help with my online bill pay account?**

Contact options are available by phone at 877-797-3954

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