

## Frequently Asked Questions

What is happening to the current Bill Pay system?

*We are upgrading the current system in an effort to provide you with a richer online experience. The updated Bill Pay will feature enhanced, one-click functionality with a user-friendly interface.*

When will the change take place?

*The update to the Bill Pay service will take place on the evening of June 9, 2015, between 9:00 PM and midnight. Payments you have scheduled to post will be paid as scheduled.*

What should I do to prepare for the change?

- *To ensure a smooth transition of all existing billers please make sure that each Biller Name is less than 25 characters. Any that are longer than 25 characters will be abbreviated in the new Bill Pay screen.*
- *It is best if you do not use the same nickname for multiple payees. After the update, the nickname will be the default display for the payee. It will be easier for you to distinguish your accounts at a glance if your nicknames are specific. In addition, you will be able to click to view detailed account information, or change your nickname in the new user interface.*

Will my scheduled payments be made?

*Yes! Any pending payments will process as usual.*

How much of a difference should I expect?

*The bill pay screen and menu will have an enhanced appearance; however the functionality will be the same!*

*As you can see from the example below, the updated Bill Pay home page features easier navigation and more information at a glance from the "My Bills & People I Pay" page.*

### ***New Bill Pay home page:***

The screenshot displays the new Bill Pay home page interface. It is divided into two main sections: "My Bills & People I Pay" and "My Payments".

**My Bills & People I Pay:** This section features a search bar with the text "Need to pay someone new? Enter person or business" and an "Add" button. Below the search bar, there are two bill entries. The first entry is for "ABC \*3101" with a status of "Waiting for next bill..." and a last payment of "\$12.59 on 10/31/14". The second entry is for "Administration \*2383" with a status of "Waiting for next bill..." and a last payment of "\$90.00 on 10/31/14". Both entries include an "Options" link and an "Add" link.

**My Payments:** This section includes a "Search payment history" bar with a "Search" button. Below this, there is a "Scheduled payments" section with a "Print" link. A table lists the scheduled payments:

Date	Payee	Amount	Action
11/12	Allied Waste 67	\$9.00	
12/17	AT&T - BellSouth	\$64.13	
12/23	AT&T - BellSouth	\$64.13	

You also will have more flexibility and control when making payments because the enhanced Bill Pay allows you to click the "Pay" button for each individual payment. (See sample screen shot comparisons below.)

### Previous:

The screenshot shows a list of bills on the left with status icons (DUE, BILL DUE, GET BILL) and biller names (Test Biller, Test Biller 1). In the center, there are input fields for dollar amounts and calendar icons. On the right, there are fields for account numbers. At the bottom, a button labeled "Make Payments" is circled in red.

### New:

The screenshot shows two bill tiles. The first tile is for "bharat" with a processing amount of \$3.00 on 11/10/14 and an "Options" link. The second tile is for "car company \*2387" with a last paid amount of \$5.00 on 11/06/14 and an "Options" link. Both tiles have a "\$0.00" amount field, a "mm/dd/yy" date field with a calendar icon, and a "Pay" button circled in red.

How do I make a payment in the new Bill Pay screen?

*To make a payment in the new screen, simply:*

- *Locate the payee you wish to pay and enter the dollar amount you want to pay.*
- *Enter the payment delivery date or click the calendar icon to display a calendar with available delivery dates in blue.*
- *Click on the "Pay" button to make the payment. A confirmation message will appear in the bottom half of the payee tile for your reference.*

Will my log in process change?

*No. You will access the updated Bill Pay the same as before, by clicking the "Bill Pay" tab from within Online Banking.*

Will I need to reset my password?

*No. Your password for Online Banking will remain the same.*

Will all payee information and history convert over?

*Yes. All payees, pending payments, scheduled recurring payments, and your payment history will be available after the update.*

What is an eBill?

*An eBill is an electronic version of your paper bill that you receive directly within the online Bill Pay. An eBill allows you to conveniently view and pay a bill in one place, right from Bill Pay.*

How do I know when my eBills are delivered?

*Once you set up an eBill, you will automatically receive an email notification when your eBill arrives. There are also notifications on the "My Bills & People I Pay" page of the new Bill Pay to alert you of any eBills that need your attention. (See example below.)*

NOV <b>14</b> <a href="#">View bill</a>   <a href="#">File</a>   <a href="#">Options</a>	<b>T-Mobile</b> *2235 Last paid: \$5.00 on 03/20/14	\$22.00	11/07/14		Pay
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Will my eBills automatically convert to the new Bill Pay system?

*Yes. All your existing eBills will be displayed after the update. You will have the opportunity to set up new eBills by clicking the "Get eBill" link that will appear next to any of your payees that accept eBills. (See screen shot example below.)*

<a href="#">Get eBill</a>	<b>car company</b> *2387 Last paid: \$5.00 on 11/06/14 <a href="#">Options</a>	\$0.00	mm/dd/yy		Pay
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How do I make sure my payee information converts to the upgraded Bill Pay system?  
 After the update on June 9<sup>th</sup>, simply review the list of payees on the “My Bills & People I Pay” page. To view additional details for each payee, click on the “Options” link below the payee name and select the “Account information” tab. (Note: Some addresses may appear as “On file.” This means that the address is automatically maintained and updated for you.)

Waiting for next bill...

**ABC \*3101**  
 Last paid: \$12.59 on 10/31/14  
[Close Options](#) | [History](#)

Will be scheduled when bill arrives | [Add](#)

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Your Bill (eBill)

---

Next due reminder

---

Automatic payment

---

Expedited payment

---

Account Information

---

Not paying this anymore?

[Delete it](#) | [Hide it](#)

**Your Account**

Account number:

Confirm account number:

Category (optional):

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**T-Mobile**

Nickname (optional):

Address: The address is on file .

[Don't make changes](#)
[Questions?](#)

▲ close ▼

How do I make sure a payment has been made?  
 To view payments that have been made review the list of “Scheduled payments”, “In-process payments”, or “Recently processed payments” on the right hand side of the “My Bills & People I Pay” page. You can click on the “View payment history” link to view additional detail.

**My Bills & People I Pay** 0 hidden

Need to pay someone new?

Sort by:  Showing: [A-Z](#) | [T-Z](#) Find:

Waiting for next bill... **ABC \*3101** Will be scheduled when bill arrives | [Add](#)

Last paid: \$12.59 on 10/31/14 [Options](#)

Waiting for next bill... **Administration \*2383** Automatic payment will be scheduled soon | [Add](#)

Last paid: \$90.00 on 10/31/14 [Options](#)

**My Payments** [View payment history](#)

Search payment history

**Scheduled payments** [Print](#)

Click to edit and to cancel

Date	Payee	Amount	Action
11/12	Allied Waste 67	\$9.00	
12/17	AT&T - BellSouth	\$64.13	
12/23	AT&T - BellSouth	\$64.13	

How does my biller information appear in the updated Bill Pay screen?

The enhanced screen is meant to be easy to use and intuitive. If you have set up nicknames for any of your billers, the nicknames and the last four digits of the account number will appear on the home page instead of the full payee name. If you have not indicated a nickname prior to the upgrade, the payee name will be the default. Make sure your nicknames are unique and specific and you will be able to easily scan, review and pay bills.

**My Bills & People I Pay** 0 hidden Need to pay someone new? Enter person or business Add

Sort by: Name Showing: A-T | T-Z Find: Search my payee list

Waiting for next bill... **ABC** \*3101 Will be scheduled when bill arrives | Add  
Last paid: \$12.59 on 10/31/14 Options

Waiting for next bill... **Administration** \*2383 Automatic payment will be scheduled soon | Add  
Last paid: \$90.00 on 10/31/14 Options

**My Payments** View payment history

Search payment history Search

**Scheduled payments** Print

Click to edit and to cancel

Date	Payee	Amount	Action
11/12	Allied Waste 67	\$9.00	✎ ✕
12/17	AT&T - BellSouth	\$64.13	✎ ✕
12/23	AT&T - BellSouth	\$64.13	✎ ✕

How do I change a nickname in the new Bill Pay screen?

To change a payee nickname click on the "Options" link below the payee name. Then click on the "Account Information" tab. Next, enter a new nickname, and save your changes. (See a screenshot below).

Waiting for next bill... **ABC** \*3101 Will be scheduled when bill arrives | Add  
Last paid: \$12.59 on 10/31/14 Close Options | History

**Your Account**

Your Bill (eBill)

Next due reminder

Automatic payment

Expedited payment

**Account Information**

**T-Mobile**

Nickname (optional) ABC

Address The address is on file .

Save Don't make changes Questions? ▾

Not paying this anymore?  
✕ Delete it | HIDE Hide it

close

Will the biller groups I created carry over to the new screens?

*Once the upgrade is complete, you will be able to categorize your billers. This will allow you to filter and sort based on category. Any groups you previously set up will no longer show and all your billers will be displayed in a single list.*

Who do I contact if I have more questions?

*Please contact Athol Savings Bank at 978-249-3200 or email us at [info@atholsb.com](mailto:info@atholsb.com).*