

Bill Pay FAQ

How do I sign up for Bill Pay?

You must have Internet Banking with the State Bank of Alcester to use Bill Pay. If you are not an Internet Banking customer but would like Bill Pay, you can sign up for both services at the same time.

1. **Current Internet Banking Customers.** If you are currently an Internet Banking customer and would like to add Bill Pay, you will need to call the State Bank of Alcester at 605-934-2512 to sign up for Bill Pay.
2. **Signing Up for Both Internet Banking & Bill Pay.** Sign up for Internet Banking by accessing <http://www.statebankofalcester.com>. Click on "Enroll" on the right-hand side of our homepage. Fill out the information requested, make sure you choose "Yes" in the drop-down menu next to "Enroll for Bill Pay?" and click "Submit".

You will receive two separate "Enrollment Notifications" in the mail. One will have your Access ID and the other will have your password. Once you have both of these, use the information to log onto Internet Banking. The first time you log in, you will be asked to change your Access ID and password. Your Access ID must be 6 to 16 characters. Your password must be 6 to 16 characters and alphanumeric, meaning it must include both numbers and letters. You will also be asked to set up an Authentication Image, Authentication Pass Phrase and three Challenge Questions. If you have questions, call 934-2512.

May I check out a Bill Pay demonstration before I sign up for it?

Of course, just go to our homepage <http://www.statebankofalcester.com>. Click "Demo". Then click "Submit". To access Bill Pay, click on the blue, underlined portion of the checking account number. Then click on "Bill Payments".

What do you need to access Bill Pay?

You need a computer, modem, Internet access and an Internet browser and must be an Internet Banking customer. To experience the full functionality of our Internet Banking and Bill Pay site, you MUST be using Microsoft Internet Explorer 5.5 or higher, Netscape Navigator 4.08 or higher or and Netscape Communicator 7.01 or higher. Older versions of these browsers may not be compatible with the online banking system. You will get a message saying that your browser does not meet our specific security protocols. You will then need to download a newer version of one of these browsers. Once you have completed the download and installation of the recommended browser, you can return to the sign in screen and sign in to Internet Banking and Bill Pay.

Is Bill Pay secure?

Yes, the State Bank of Alcester has security features and requirements (which include your Access ID and password) to provide you with peace of mind when you access your account information. To ensure your own privacy, log off Internet Banking whenever you leave your computer and make sure there is a secure padlock in the lower, right-hand corner of your browser when you log on to Internet Banking. Also, choose your password carefully. Do not choose one that will be easy for someone to guess what it is. Do not tell anyone your password and change it if you suspect someone knows it. To help protect your privacy, if you're called away from your computer while you're signed in, you will be signed off after 30 minutes of inactivity.

You have Bill Pay, but you are being given an error message when you enter your username and password. Why?

Make sure you are using the correct password. If you are unsure of your password, contact the bank to reset your password. You may also want to check the status of your CAPS lock. Passwords and Access IDs are case sensitive.

How do I get started?

Once Bill Pay has been added to your Internet Banking account, you'll just need to organize information about any vendor you want to pay through Bill Pay. Compile the names, billing addresses, vendor phone numbers and your account number with the vendor. Enter this information, the amount you wish to pay, the date you want to make the payment and how frequently you wish to make the payment. Then just click "Submit".

Is there anyone I cannot pay through Bill Pay?

You may not pay government taxing authorities, court systems, merchants outside the United States or security companies such as Ameritrade for stock purchases or trading.

How do I determine the processing date?

Subtract seven business days from your payment due date. You need to allow at seven business days for payments to reach your payee. Be sure to remember that, although you can schedule a payment at any time, payments are actually sent to vendors only on business days. If a payment is set up to be made on a weekend or holiday, it will be paid the business day prior to the scheduled date.

Why does it take up to seven business days for payments?

Although a number of your payees accept payments electronically, many do not. For those that do not accept electronic payments, a check must be sent to that payee through the U.S. mail. Once the payee receives the check, it may also take a day or two for that payee to process the check and post it to your account. Even for electronic payments, it may take two or three days for your account to be posted.

How soon are funds actually taken out of my account?

Bill payments are debited from your account on the payment date you requested.

What happens if I don't have enough money in my account to cover a bill payment?

If funds are not available on the requested processing date, your bill payment will be held for three days. If at any time during those three days you have sufficient funds to pay the bill, the bill will be paid at that time; otherwise, the bill payment will be canceled.

What is the difference between an on-demand bill payment and a recurring payment?

An on-demand payment is a one-time payment such as your telephone bill where the amount fluctuates each time. It may also be a payment you do not make regularly.

A recurring payment is one made regularly for the same dollar amount on the same day each month, such as your car or mortgage payment. You need only to set up a recurring payment once in the system and only modify

it when the payment is to be changed or canceled. Otherwise, your recurring payments will be made automatically.

When and how are my payments delivered and how can I ensure that my payee receives my payment by the due date?

You may schedule payments to be initiated on the day you enter the information, on a future date or on a recurring basis. Although you can enter payment information 24 hours a day, seven days a week, payments can only be initiated on business days.

After funds are withdrawn from your account, the State Bank of Alcester may remit your payments by electronic funds transfer, or if the vendor does not accept electronic payments, by mailing your vendor a check. Because of the time it takes to remit your payment to the payee, they will not receive payment on the processing date (the date you instructed us to deduct the funds from your account). To provide sufficient time for payments to be received by your payee, the processing date should be at least seven (7) business days before the bill's actual due date.

How close to the original payment date can I change or cancel a bill payment?

You can change or delete a bill payment up until 3:30 p.m. CST of the processing date you originally gave.

What should I do if a payee has not posted my payment?

If a payee does not post your payment within seven (7) business days of the date you requested the payment to be processed, call 605-934-2512. The State Bank of Alcester will follow up on the payment and get back to you.

How can I prove payments and transfers were made?

Each time you enter a payment you are given a confirmation number so you can be sure your request was received. In addition, payments will appear on your monthly statement. You may also login to the Bill Pay system to see a listing of your transactions under "Payment List".

How can I cancel my Bill Pay service?

To make sure no payments are missed or duplicated while you're taking over bill payment yourself, you will first need to delete any pending scheduled payments. Then call 605-934-2512, and the State Bank of Alcester will be happy to take your request.

How can I be sure no one else can access my bill paying service?

You will access the system by entering the Access ID and password chosen by you. Only individuals with this information can access your account. Be certain not to release this information to anyone you do not want to fully authorize as a user on your account. SAFEGUARD! SAFEGUARD!

When you log in to the Bill Pay site, a secure connection is established that prevents any outside parties from viewing transaction information. Any data that is transferred between locations is also made over secure connections utilizing data encryption and all account information is kept behind a firewall to prevent any outside access.

When you are finished with your Bill Pay session, you must log out. This will erase the temporary cookies created.