



Bill Pay – Frequently Asked Questions

Previous Revision Date: 10/03/2018	Revision Date: 07/29/2020
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Table of Contents:

- I. [Bill Pay Dashboard Tab](#)
- II. [Pay Bills Tab](#)
- III. [E-Bills](#)
- IV. [Payees \(Adding/Managing\)](#)
- V. [Transfer/ Send Money](#)
- VI. [Common Questions & Troubleshooting](#)

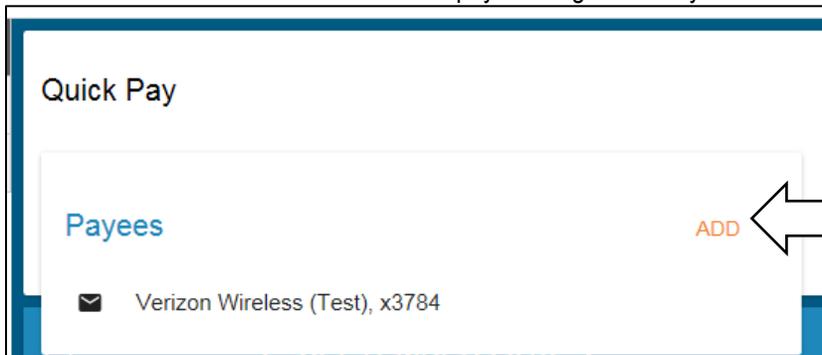
Revision Summary: Now includes further clarification and assistance on Person-to-Person payments.

Purpose: Educational tool to assist with commonly asked questions regarding Bill Pay.

Notes: If you need further assistance with Bill Pay, you can contact us on mynorthern.com, call us at 315-782-0155, or visit any Relationship Center.

I. **Bill Pay Dashboard Tab**

- What is Quick Pay?
 - o A quick option to initiate a payment to a payee that is already established.
 - o You can also add a new payee using Quick Pay.



- Why are there two dates to choose from?
 - o You now have more options to choose from when initiating a payment. If you change the “send date” the “estimated delivery date” will change to reflect the appropriate date in which the payment will arrive, and vice versa.
 - Send Date: The date in which the payment will be sent or created
 - For Electronic Payments this is the date in which the funds will be taken from your account.

- Est. Delivery Date: The date in which payments should arrive to their destination.
 - For Paper Checks, you may not see the check clear your account on this date because the merchant is still responsible to process the payment on their end.
- Why is there no payment history showing?
 - We made a business decision to not carry over Bill Pay history with these enhancements because it would have resulted in a 5 day blackout period where you would have not been able to access Bill Pay.
 - You can find any previous bill payments in your statements and by searching the keywords “Online Pmt” in the Online Banking search bar under your account share transactions.
 - Any payments that are made through Bill Pay ongoing, will show in the Bill Pay History.

Search Transactions: <input type="text" value="online pmt"/> <input type="button" value="Search"/>
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- How long with Bill Pay History go back?
 - After you have established bill payment history, you will be able to see up to 18 months' worth of payments.
- Can I set a recurring payment?
 - Yes, if you are creating a payment on the Dashboard using Quick Pay, select the carrot drop-down for further customization tools and select the “Frequency” drop-down to choose a payment frequency.
- How do I delete a recurring payment? (If a payment is in process of sending already the recurring payments cannot be deleted until that payment clears.)
 - Locate the next payment scheduled.
 - Select the drop down carrot on the right hand-side of the payment
 - Select “Delete” at the bottom of the payment
- What are groups?
 - Groups can be used to sort and manage your payees. For example, if you had a few auto loans each at different financial institutions you could organize all of your associated payees in one group labelled “Auto Loans” for a quicker payment reference.

[Back to Top](#)

II. Pay Bills Tab

From the **Pay Bills** tab you can initiate payments to a Group or separate Payees, add Payees and eBills, and view scheduled payments and the payment history. This tab provides the same capabilities as the “Bill Pay Dashboard” but in a different view.

- Under the “Pay Bills” tab in the “scheduled payments” area, what is the 8 digit number located next to the payment date?
 - This is the payment confirmation number, it is a unique identifier for the payment (check or electronic). It would not be the check number for check payments, but this number can be used for payment research conducted by Northern.

[Back to Top](#)

III. E-Bills

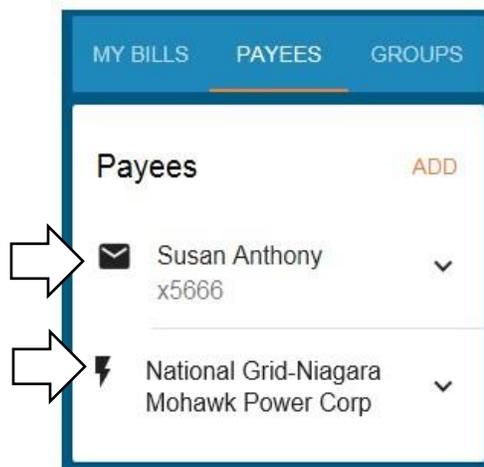
- What is the sectioned labelled “eBills” for and why is there an orange “enroll” button?
 - When you logon to the Bill Pay Dashboard Tab you will see the “eBills” section and the word “enroll” for any Payees that are eligible for eBills.

- When you enroll in eBills you are required to login to a 3rd party website (such as National Grid or Verizon) with your login credentials. Once you successfully login, your statements will link to Bill Pay so you do not have to login to the 3rd party website to view what is due monthly, weekly, etc.
 - Within 7 days of a payment being due, your eBill will show in “eBills” as “Due in 7 days”, with the Payee name, and the payment amount due.
 - You will also be able to view Statements in PDF form whenever they become available.
- Do eBills show on calendar that are due?
 - They will show in the “eBills” section on the Bill Pay Dashboard if it is due within 7 days
 - What happens when I press “File Bill?”
 - When you select “File Bill” the payment is not created and sent. Instead the PDF statement is stored for later reference.

[Back to Top](#)

IV. Payees (Adding/ Managing)

- Do you notice a Payee with a different name?
 - Don't be alarmed! Some names in Bill Pay may show differently but your account number has been verified against a billing network. This means that when the payment is issued, your account number will be matched in your Payee's network and the payment will be applied to that account number indicated.
- What do the icons indicate that are next to my Payee names?
 - Lightning Bolt: A payment sent electronically. These payments can be received by the next business day if set up prior to 4pm the day before the send date.
 - Envelope: A payment that is sent by check. These tend to take longer to process due to U.S. postage, please make sure you keep that in mind when scheduling payments that have a due date.



- Can I edit my payee after I add them?
 - Yes you can! Select the drop down carrot next to your payee name while under the “Payees” tab on the Bill Pay Dashboard.
 - Make the necessary changes you need to under the payee details.
 - Select “Update”
- Do you have a Payee that used to be Electronic that is now a Paper check?

- The first thing you can do is try re-adding that payee and, if available, select the payee from the drop-down list as you are typing the Payee name (See National Grid example below).
- Your account number will be verified against the Billing Network, which means if you try to add a Payee with your account number and it is not the correct Payee you will not be able to proceed with adding that Payee.
- Make sure you are adding the biller's zip code located on your bill or statement.

The screenshot shows a mobile application interface for adding a payee. At the top, it says "Add Payee". Below that is a step indicator "1 Select or type payee name". There is a text input field labeled "Payee Name" containing the word "Nation". A dropdown menu is open below the input field, showing a list of payees: "National Grid-Brooklyn Union Gas", "National Grid-Niagara Mohawk Power Corp" (which is highlighted with a white arrow pointing to it), "Target National Bank", "Nationwide Insurance", and "Nationwide Allied Insurance". At the bottom of the form are two buttons: "CANCEL" and "CONTINUE".

[Back to Top](#)

V. Transfer/ Send Money

- What is the tab labelled "Transfer/Send Money" for?
 - Under this tab you can add/transfer money to External Accounts or send Person-to-Person Payments via text or email.
 - Please see Question 3 for assistance with External Accounts.
 - Person-to-Person which is similar to PayPal or Venmo is quick and easy movements of funds if you need to pay a babysitter or someone back for lunch!
 - All you need in order to set up a Person-to-Person (P2P) payment is the person's:
 - First and Last Name
 - Email or Cell Phone number
 - You also need to set up a security question and answer for the recipient to answer when they receive the payment notification.

- The recipient will need to enter their own personal account and routing number in order to receive the payment.
- If I have an account at another Financial Institution, can I transfer money in and out of Northern using Bill Pay?
 - You absolutely can! On the “Transfer/Send Money” tab you will need to add an External Account.
 - Once you add an External Account you will be able to see balances of that account and transfer money in and out of that account to Northern and vice versa.
- How do I add an External Account?
 - To add an External Account you will need to validate the account ownership by verifying two small test deposits into the External Account 1-2 days after entering the account information into Bill Pay. You will see two different labels in Bill Pay to indicate what stage the validation is in:
 - In Process: The test deposits are processing and should show within 1-2 days
 - Activation Required: The test deposits have completed and are ready for you to enter the amounts within Bill Pay. Once you verify the two small amounts, you must type them into the area you added the External Account and select “Validate.”
- Will I receive an alert once an External Account is ready to be validated using the test deposits?
 - Yes, you will receive an alert via email. Please ensure you have the correct contact information within Online Banking because this is where the information for the alert is deriving from.
- What is the feature provided by adding a “Person” under the Transfer/ Send Money tab?
 - When you add a “Person” under this tab you can initiate Person-to-Person payments, which is similar to sending money through PayPal or Zelle.
 - All you need the person’s first and last name, email or mobile phone number in order to add them.
- How do I send a Person-to-Person Payment?
 - You can send Person-to-Person (P2P) payments through either your savings or checking account.
 - You must set up a security question and answer every time you initiate a P2P payment.
 - When you create a security question please remember to write out the question concisely:
 - What is your birthday? (excluding “what’s or any other special characters”)
 - When is your birthday? (excluding “when’s” or any other special characters)
 - You must also chose a dollar amount to send every time you initiate a P2P payment.
- When does a Person-to-Person (P2P) payment expire?
 - A recipient has 10 days to acknowledge and accept the P2P payment.
 - They will receive a reminder after 5 days.
 - After 10 days the payment will cancel and both parties will receive a cancellation alert.
- What happens if a P2P recipient enters incorrect routing and account number information?
 - If the routing number / account number are not valid, the payment would be returned. If the routing number and account number are valid, but do not belong to the recipient, you should reach out the Payee first and have them contact their financial institution to see about correcting the payment.
 - If unsuccessful, Northern can open a payment research request and work towards requesting the funds transfer back to the sender.
- Why does the question of my Person-to-Person payment include question marks, foreign letters and is not presenting the full question correctly?
 - The sender has included a special character (comma or apostrophe) that the platform is unable to support, typically an issue found on iPhone devices.

- To allow these characters follow the steps below depending on your device:
 - iPhone: Settings > General > Keyboard > Smart Punctuation (swipe the toggle to turn off this feature)

[Back to Top](#)

VI. Common Questions & Troubleshooting

- Why isn't Bill Pay coming up when I click on it?
 - Bill Pay opens in another tab or window, please verify that your pop-up blocker is disabled for this window.
- Why am I not able to get into Bill Pay?
 - Please make sure you have a correct and valid email address on your Online Banking. You need to have an email address indicated in order to use Bill Pay and receive alerts regarding your Bill payments.
 - Make sure your pop-up blocker is disabled.
 - If the problem persists, please message us online or call us at 315-782-0155.
- When will the funds be taken from my account using Bill Pay:
 - If the payment is electronic, the funds will be taken from the account on the "send date."
 - If the payment is sent by check, the funds will not be taken from the account until the payment is processed by the Payee, typically this is after the "delivery date."
- What do I do if I sent a payment and it has not been deducted from my account?
 - Please reach out to the Payee first to see if they have received the payment.
 - Check your Bill Pay History to verify the payment had been sent out and was successful
 - In the details of a payment within the History, it will display the "status" of the payment.
 - After those things have been verified, call us or come into a Relationship Center so we are able to conduct payment research on your behalf.
- If my Northern accounts are cross-linked can I use Bill Pay using all accounts?
 - Bill Pay will bring in all accounts that you have linked and allows you to issue payments using those accounts without signing into them separately.
- Will Bill Pay show the grand total of bills I am paying?
 - You will see a grand total if you are issuing payments under the "Pay Bills" tab, indicated on the left-hand side.
 - If you are making a payment on the "Bill Pay Dashboard" you will not see a grand total because the Dashboard is intended for quick payments and overview. We are working on adding this enhancement later on.
- What if I do not want Bill Pay available on my Online Banking?
 - If you are not interested in having access or have been a victim of fraud we can deactivate your Bill Pay account so you will no longer have access to it using Online or Mobile Banking.
- If I sent a payment to the wrong address can I stop the payment?
 - Yes, we can do a stop payment on drafts if this error is made for a service charge of \$20.
- Can I stop an electronic payment?
 - You have up until 4pm on the payment "send date" to stop a payment.
 - Once an electronic payment is sent, we cannot stop it from posting the next day.
 - You can reach out to the Payee and request them to return the funds.

- Northern can do a payment research after the fact in which they request the funds be returned as well but the process can take anywhere from 1-3 weeks.
- When I click on Bill Pay I am getting a restricted error, why is this?
 - Please update your contact information within Online Banking, ensuring you have an email address included.

[Back to Top](#)