

Frequently Asked Questions

We've listed answers to frequently asked questions about our electronic billing service below. If you need more information or an answer to a question not covered here, please contact customer service.

- [Which browsers do you support?](#)
 - [What information do I need to set up a bill for electronic payment?](#)
 - [When I try to display a bill, all I see is a little symbol. What could be the problem?](#)
 - [What if I decide not to pay a bill online anymore?](#)
 - [The balance due on my bill doesn't seem to be right. What should I do?](#)
 - [I'm trying to delete a payment account for a checking account that I'm closing, and the system won't let me delete it. Why not?](#)
 - [What are some examples of different types of payment settings?](#)
 - [Can I print a bill?](#)
 - [What if my payment account does not have sufficient funds to cover a payment?](#)
 - [What if I forget my user ID or password?](#)
 - [What if I change my e-mail address?](#)
 - [What if I change bank accounts?](#)
 - [Is it safe to pay bills online using your service? Can my personal information be seen by others?](#)
 - [Do you use cookies?](#)
 - [What kind of access do you have to my checking or savings account?](#)
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Which browsers do you support?

- You must be using 128 bit encryption, and it must be turned on in your browser. (See your browser's online help for more information.)
- Javascript must be enabled in your browser. Normally, it's turned on by default, although you can disable it. (See your browser's online help for more information.)

Exceptions, as noted above, include:

- Internet Explorer 7 and above. Limited support for Internet Explorer 6.
- Firefox 2.0 and above.

[Back to top](#)

What information do I need to set up a bill for electronic payment?

Before creating a new enrollment, gather the following information:

- Account number of the bill you want to pay electronically and the address to which the bill is sent
- Payment account number (of the checking or savings account you will use to pay the bill)
- Routing number (of the institution at which you have the payment account, as described below)

[Back to top](#)

When I try to display a bill, all I see is a little symbol. What could be the problem?

Your documents are stored as Adobe PDF files, and you may not have the Adobe Acrobat Reader plug-in installed. To correct this problem, download the latest version of Adobe Acrobat Reader.

[Back to top](#)

What if I decide not to pay a bill online anymore?

You are not required to pay online just because you receive a bill electronically. Simply do not make the payment online. In the case of Bill Pay Assistant, you may stop paying online by deleting the payment rule.

[Back to top](#)

The balance due on my bill doesn't seem to be right. What should I do?

Contact customer service for all questions about your account balance.

[Back to top](#)

I'm trying to delete a payment account for a checking account that I'm closing, and the system won't let me delete it. Why not?

You cannot delete an active payment account. A payment account is active if it is either currently selected as the default for a bill or it is selected for paying a bill that you've approved for payment but hasn't yet been paid. In order to delete the payment account, you need to choose a new default payment account wherever that account is used and choose a new payment account if that account is being used for any pending bills. You can then delete the payment account.

[Back to top](#)

What are some examples of different types of payment settings?

Example 1: Click2Pay - Click2Pay allows you to make an immediate payment toward a statement. You may make a full or partial payment. You may pay by credit card or by a direct debit to your checking account.

Example 2: Bill Pay Assistant - You may set up Bill Pay Assistant to automatically pay your bills when they become due. To cover exceptions and error you may set limits on the size of the bill that will be automatically paid. You may also set up recurring payment for a fixed payment amount.

[Back to top](#)

Can I print a bill?

Yes. After displaying the bill, select the **Print** command from the File menu or press the "Ctrl" and "P" keys simultaneously.

[Back to top](#)

What if my payment account does not have sufficient funds to cover a payment?

We make withdrawals authorized by you from the checking or savings account that you designate as the payment account. As with any payment account, you must provide sufficient funds to cover all payments. Since we have no knowledge of your account balance at any time, we cannot notify you if your payment account has insufficient funds. There may be additional charges for payments attempted against accounts with insufficient funds.

[Back to top](#)

What if I forget my user ID or password?

Contact customer service. They'll verify your identity and provide you with a new, temporary password.

[Back to top](#)

What if I change my email address?

To change your email address, click the My Profile link from the menu. Now click on "Edit My Contact Information". Then click on the email address to change it. Use the new email address next time you sign on.

[Back to top](#)

What if I change bank accounts?

You can create a new payment account or change your existing payment account at any time. You may then need to select the new payment account as your default payment account and delete the old payment account, if you are no longer using it.

[Back to top](#)

Is it safe to pay bills online using your service? Can my personal information be seen by others?

We are committed to protecting your personal information. (For details about our privacy policy, click on Privacy link at the bottom of the screen.) In addition, whenever you are viewing or paying bills, you are using a secure connection that fully protects your information. Data you provide cannot be viewed by anyone else on the Web. We do not share your information with anyone else.

Security is maintained by industry-standard SSL (secure socket layer) encryption and decryption technology. The SSL protocol is used to ensure that your information is sent directly to us, and that only we can decode it.

[Back to top](#)

Do you use cookies?

While you are using our service, we need to store some information on your computer's hard drive in the form of a cookie. (A cookie is a small file that a Web site puts on your hard drive so that it can retain information for later use.) For this reason, the cookie functionality must be enabled in your browser in order to use the digital billing system. However, the cookie will never read information from your hard drive or copy information about other sites that you visit.

[Back to top](#)

What kind of access do you have to my checking or savings account?

We ONLY have access to your account to make payments that you have authorized. We never access your payment account(s) without your authorization and, as noted above, we never have information about your account balance.

[Back to top](#)
