

# Bill Pay Options

Online Bill Pay allows you to pay virtually anyone or any company through your online banking account. You determine who you want to pay, when you want to make the payment, and the account you want the payment to come from.

Our updated service gives you more options, *including sending a payment to another person!* To add a Person as a Payee, you can use one of three easy options:

**Email or text message:** The recipient provides their account information through a secure process.

**Direct Deposit:** You enter the recipient's account information into the system.

**Check:** A check is mailed to the recipient.

## BILL PAY FEES

**There is no charge for regularly scheduled payments. Rush payment options are available.**

- **Overnight delivery of check payment - \$14.95**
- **2nd day delivery of check payment - \$9.95**
- **Electronic rush delivery payment - \$4.95**
- **Gift check - \$2.99**
- **Charitable donation - \$1.99**

**This Bill Pay video shows you how everything works; then, you just log into your NetTeller Account and follow the steps!**

<http://pages.onlinebillpay-email.com/OneClick/Overview/?instid=41000&pageTag=RC>



To sign up, [log in to your account](#) and click the "Bill Pay" link.  
[Take a test drive](#) [Online Bill pay FAQ](#)

See how you can simplify your life with Bill Pay.

This video shows how you can make payments, track payments and manage finances all in one convenient place.



# Bill Pay Frequently Asked Questions

## What kind of account can I use for Online Bill Pay?

Any Checking Account, Health Savings Account or Money Market Account.

## How should I schedule my payments?

Payments should be scheduled five business days in advance of the due date for an electronic payment and seven business days before the due date for a check payment. This allows time for the recipient to apply your payment to your account.

## When does the money come out of my account?

Electronic payments initiated by 2:00 p.m. will be withdrawn from your account and sent to the Payee on the same business day. Electronic payments initiated after 2:00 p.m. will be withdrawn from your account and sent to the Payee on the next business day.

When a check payment is selected, the check will be created and mailed the same business day if initiated by 2:00 p.m. and the next business day if after 2:00 p.m. The amount will not be deducted from your account until the check clears through normal channels.

## Why are paper checks used sometimes instead of electronic payments?

Some Payees may not be able to accept electronic payments. They could be small local businesses or entities such as the village you live in. Most payments made to a person rather than a company are made by check.

## What happens if the company doesn't get paid?

Companies sometimes aren't paid due to insufficient funds in the account used to cover the payment. If we can see that your account has been charged and the company claims they've not received it, call our Client Services department at 866.771.8924 and they will research the transaction and notify you with the results.

## Is there any risk to paying bills electronically?

Blackhawk Bank uses encryption to ensure the safety of data transmissions. You should take precautions to keep your home PC and mobile devices free of malicious viruses.

## How do I change the frequency of a recurring payment?

Under the **Bill Pay** tab, locate the payee whose payment you wish to change and click on the Edit Recurring button to change the date.

## PLEASE NOTE:

Bill Pay users who have not used the service by scheduling a future payment or having a payment process for at least one year will be considered inactive and removed from the Bill Pay system. To reinstate the Bill Pay service at any time, simply call Client Services at 866-771-8924 during normal business hours.