

## **Republic Bank**

### **Bill Pay - Frequently Asked Questions:**

#### **Q: What is Online Bill Pay?**

A: Online Bill Pay is a service that 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 which account you want the payment to come from. It's safe, secure and easy to use.

#### **Q: What are the primary benefits of Online Bill Pay?**

A: Here's a quick list of the many ways you can benefit from using Online Bill Pay.

1. **Save time.** With Online Bill Pay, you can receive and pay your bills online, all in one place. That means no more visiting multiple websites to pay bills or trips to the post office to mail checks. In addition, smart features such as recurring payments allow you to automate regular bill payments.
2. **Save money.** Paying bills online saves on postage, envelopes, late fees and checks. If you pay just 10 bills per month, you can easily save over \$110.00\* per year.
3. **Stay organized.** Your payment history is stored in your online account, so you won't have to sort through paper receipts or visit multiple websites to access past transactions.
4. **Gain peace of mind.** Paying bills electronically means no risk of mailed checks getting lost or stolen. Plus, you can stop worrying about missing a bill payment when you set up reminders and automated recurring payments.
5. **Help the environment by saving paper.** With Online Bill Pay, there are no checks to write or envelopes to mail. That's good news for you and the environment.

#### **Q: How do I access Online Bill Pay?**

A: Bill Pay is available for online banking customers, you may self enroll through [myrepublicbank.com](http://myrepublicbank.com) or call 888.875.2265 or visit your local store.

#### **Q: How do I start using Online Bill Pay?**

A: The first step is to add a payee, the person or company you wish to pay. Here's how easy it is:

1. Log into online banking.
2. Click on Bill Pay tab on top of page.
3. Click "+Add a Payee" button on the top left of the page.
4. Choose to a pay a company, pay an individual, or pay a bank or credit union, then click Next.
  - a. If you choose to pay an individual you can learn more about this option by viewing the demo.
5. Enter the requested information then click Next, your payee will appear on the Payments page and you can start making payments.

*\*Savings are approximate and based upon the average annual cost of stamps, envelopes and checks required for paying 10 bills per month.*

**Q: Who can I pay with Online Bill Pay?**

A: You can pay virtually any business or individual with a mailing address within the United States and Puerto Rico. For example, you can pay utilities, cable bills or credit cards, or individuals such as a landlord, babysitter or relative.

**Q: How are online payments delivered?**

A: Payments are sent one of two ways—electronically or by paper checks. The majority of payments are delivered electronically. Your payment information, such as your account number, is sent via secure transmission. All other payments are made by paper checks that are mailed via the U.S. Postal Service.

**Q: What is the difference between 'Pay an Individual' and 'Pay a Company'?**

The 'Pay an Individual' option allows you to send person to person electronic payments using an email verification process. The 'Pay a Company' option allows you to send checks or electronic payments to Companies, Banks or Credit Unions. You can learn more about these various options by viewing the demo.

**Q: Is Online Bill Pay secure?**

A: Paying bills online is one of the safest ways to pay your bills. Online Bill Pay helps guard against identity theft from lost or stolen checkbooks, bills and statements. It also increases your privacy because only you can access your account information, account numbers and payment history. As a result, you maintain tighter control of your account with real-time access to your payments activity.

**Q: How long does it take before my payment is received?**

A: Generally, your payment is received within 2 to 7 days, depending on whether or not it is sent electronically or via paper check.

**Q: What is eBill?**

A: eBill is a feature that allows you to receive and pay electronic summary versions of paper bills directly from your Online Bill Pay account.

**Q: How do eBills work?**

A: eBills are delivered directly to your Online Bill Pay account. Once you set up an individual eBill for a company with which you do business, an eBill comes directly from that payee to your account. Examples of businesses that offer eBills are cable service providers, phone service providers, utility providers and credit card companies.

**Q: Will I still receive paper statements when I have eBill?**

A: You will also continue to receive paper bill statements unless you contact the payee to stop sending those statements.

**Q: How will I know if eBill is available for a payee?**

A: If a payee offers eBill, there will be a "Set up eBill" link next to their listing on your Online Bill Pay dashboard.

**Q: What are the primary benefits of eBill?**

A: With eBill, everything you need is in one convenient location. Using eBill allows you to streamline your Bill Pay routine and have online access to your bills. That means you won't have to keep track of paper bills. In addition, you can view past bill summaries at a glance.

**Q: What information is included in an eBill?**

A: Balance due, due date and minimum payment amount are included in your eBill. If you need additional details, there will be a link that lets you log in to your account on your payee's website, or you can check your paper statement.

**Q: How do I pay an eBill?**

A: To pay an eBill, simply choose the account you want to pay from, enter the amount you want to pay and schedule when you want the payment delivered.

**Q: How do I know when I have received an eBill?**

A: You can sign up to receive an electronic notice to alert you when an eBill has been delivered to your account. You can receive these notices in the form of emails or text alerts to provide an extra reminder when a payment is due.

**Q: What are gift and donation checks?**

A: This is a unique feature that allows you to customize a check for many different occasions, i.e. birthdays, anniversaries and more. You may insert your own customized greeting on the check voucher and select the check with an appropriate image. The donation check allows you to send an email to any entity notifying them of the donation. You may also send the donation in honor of or in memory of an individual. There is a small fee for these services.

**Q: What is a Rush payment?**

A: If a payment is needed before the normal scheduled processing time it can be expedited in the following ways:

- Next day check payment
- 2<sup>nd</sup> day check payment
- 2<sup>nd</sup> day electronic payment

There is a fee associated with each rush payment.

**Q: Am I able to view history prior to June 8, 2015?**

A: Payment history prior to 06/08/2015 is available. Click on the "Bill Pay" tab in Online Banking. On your "Payments" screen click "[view more](#)" located next to "History" on the right side of the screen. On the "History" screen click "[History prior to 06/08/2015](#)". It will display all history available prior to 06/08/2015.

**Q: If I have more questions after reviewing the demos is there a number I can call?**

A: Yes, if you have additional questions regarding our Bill Pay Service, please call 888.875.2265 Monday thru Friday 7:30am – 8:00pm, Saturday 7:30am – 6:00pm and Sunday 11:00am – 4:00pm.