



Bill Payment and Presentment Questions and Answers

What is Bill Payment and Presentment?

PCBANK24's new Bill Payment and Presentment service will continue to offer the same safe, fast and convenient method of directing payments from your designated Bill Payment Account to the third parties you wish to pay. But now, you will also be able to receive, view and manage your bills through your Online Bill Payment service.

How safe is it?

The exchange of private information safely over the Internet is possible through the use of encryption technology. Secure Socket Layer (SSL) encryption scrambles your private data as it transmits over the Internet, protecting it from being deciphered and used fraudulently. Online banking environments require the highest level of confidentiality protection available in the form of 128-bit encryption. Logging into PCBANK24 to process private transactions over the Internet requires that your Internet browser support the 128-bit encryption.

What is the cost of Bill Payment and Presentment?

We are currently offering this service *free of charge*.

How does it work?

The first step to using Bill Payment and Presentment is to establish your payees. Once your payees are established you may begin scheduling payments and establishing [e-bill's](#).

The payment address on my bill is only slightly different than the address on the payee search results. Should I select this payee?

No. This payee should be added manually. It is very important to make sure that the information from the search results matches the information on your bill exactly. If it doesn't, and you select it – we can't guarantee that your payment will be received by your payee in a timely manner.

What is a payee nickname?

Whatever nickname you enter when you establish your payee will be the name of the pay that you see when you access your list of payees.

What is the payment processing date?

The payment processing date is the date the payment will be sent to the payee; not the due date of the payment. When scheduling your payments, a "Deliver By" date will pop up after you've entered in the payment amount. Payments sent electronically should be delivered within 3 business days of the

payment processing date. Payments sent in check form should be delivered within 5 business days from the processing date.

What's the difference between a recurring payment and a single payment?

Single payments are usually payments with varying amounts and due dates, such as an electric bill or credit card bill. A recurring payment should have the same amount due at a set frequency. An example of a recurring payment may be an auto loan or a mortgage loan.

How do I make a single payment?

Single payments may be established by entering the payment amount and the payment processing date for the desired payee under the Make Payments link. Single Payments may also be initiated after viewing an [e-bill](#).

How do I establish a recurring payment?

Recurring payments may be established by clicking on the Add Payment Option at the bottom of the Add Payee Confirmation Screen. You may also establish a Recurring Payment by clicking on the link under the Payment Options column in the Payee List.

When will my account be charged for the payments I've scheduled?

The money is deducted electronically from your account generally on the business day following the requested payment processing date, i.e if you request a payment to be processed on Monday, you should expect the deduction from your account Tuesday or Wednesday of the same week.

How do I set up multiple funding accounts?

Please contact Hingham Institution for Savings at (781) 749-2200 to have another checking account added to your bill payment and presentment account.

Will I receive a confirmation that my payment has been received by my payee?

Currently, the Bill Payment and Presentment service will only send an email notification confirming that your payment has been sent to your payee. As long as the correct account number and address are used, the payee should receive the payment and post the credit to your account. However, it is always a good idea to review your statements to ensure that your payment was properly credited to your account.

How do I change my email notifications?

Email notifications may be managed by clicking on the Payee Details link next to the Payee in your Payee List. The system will automatically default to send an email notification for payments that have been sent. If you choose to receive e-bills, you may also choose notifications options for your bills as well.

How can I see what payments I have scheduled?

Bill Payment and Presentment will automatically display the Pending Payments on the Overview Page. This page is automatically presented when you click on Bill Pay from PCBank24. You may also view this page by clicking on the Payments button on the top menu bar in Bill Payment and Presentment. To view a complete history of all your sent payments, please click on the Reports button from the top menu bar.

What happens if I need to change the amount of a payment I have already scheduled?

The amount and date of a payment may be changed up until 9:00 pm, EST on the payment processing date. Payments can be edited by going to the Payments Overview page and selecting the Edit link

What if I need to cancel a payment?

Payments can be deleted up until 9:00 pm, EST on the scheduled processing date. Payments may be deleted by going to the Payments Overview page and selecting the Cancel link next to the desired payment. If the payment has already been sent and it was an electronic payment, it can't be stopped. If the payment was sent in check form, you may contact us and request that we place a stop payment on it. This stop payment will be subject to the current stop payment fee as documented in our fee schedule.

My account number and/or address for my payee has changed. How can I change it in bill pay and presentment?

The ability to edit payee information will vary by payee. To change the payee information, go to the Payee List and click on Payee Details. Click on the Change Information to determine what information may be changed.

What happens if I make a payment?

In the Payee List there is an E-Bill Status Column. Payees offering online bills will have a [set-up e-bill](#) link in this column. Click on this link and follow the instructions to establish your online e-bill. Some payees will require you to establish an online account on their website before you may establish an e-bill.

What are E-bills?

E-bill is the term we use to describe the electronic presentment of your statement/bill from a particular payee.

How do I view my bills online?

As you establish your payees, you will be prompted to establish e-bills as part of the payee process. You may choose to opt out or proceed as instructed. You may also establish your e-bill from the Payee List page. Payees offering online bills will have a [set-up e-bill](#) link in this column. Click on this link and follow the instructions to establish your online e-bill. Some payees will require you to establish an online account on their website before you may establish an e-bill.

Will I still get my bill in the mail?

This will depend on the particular payees. Some payees will continue to provide you with a paper statement. If a payee will not continue to provide you with a paper statement, they will notify you as part of the confirmation process when establishing your e-bill.

What if I would prefer not to view my bills online?

That's fine. Viewing bills online is completely optional. You will only receive an e-bill if you complete the set-up e-bill process.

What is a Year-end CD?

You have the option of purchasing a CD containing all of your bills and payments sent over the course of the previous year. The CD is password protected to ensure your privacy. This option will be available to you at the end of year

How do I order my Year-end CD?

At the end of year, you will be able to order a CD containing all of your paid bills and any e-bills you may have over the course of the year. This option will be available under the Reports menu in Bill Payment and Presentment. You will be able to order your year-end CD through the spring of the following year.

Hingham Institution for Savings

www.hinghamavings.com

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