



## Business Bill Pay FAQ

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### 1. What is Business Bill Pay?

Business Bill Pay lets you pay bills online through Montecito Bank & Trust's Business Online Banking or Commercial Center systems.

#### Quick Facts about Business Bill Pay:

- You can pay almost anyone in the United States, including national bank card companies, mortgage or auto loan companies, department stores, your landscaper or the babysitter.
- Individuals or businesses outside the United States and its territories are not eligible to receive bill payments. Tax payments and court-ordered payments can be made with Bill Pay, but they are not covered by the Service Guarantee.
- The Service Guarantee ensures that we will process your payments exactly as you specify – on the date you choose, for the dollar amount you enter and to your chosen payee. If you entered the correct payment information, but the payment is not delivered on time, we will pay up to \$50 in late fees, penalties or related finance charges that you incur from your payee.
- You can receive some of your bills online through Business Bill Pay. These electronic bills, called "eBills", are available from hundreds of payees nationwide.
- You can also see a summary of your pending payments, eBills and the payments you've made.
- You can set up automatic or recurring payments to your payees.

- You can review your bills and payments for the past 18 months. Note - Bill Pay history will only reflect payments made through Business Bill Pay. You can also export payment information to a comma-separated values (CSV) file or QuickBooks® file.

## 2. How may I access Business Bill Pay?

In Business Online Banking, you can access Business Bill Pay by selecting the Payments option.

In Commercial Center, you can access Business Bill Pay by selecting the Bill Pay option.

## 3. What is a payee?

Payees are the individuals or businesses to whom you are sending payments. You are able to create payees within Business Bill Pay for your use.

## 4. How do I add a payee?

After selecting the Bill Pay option, select the **Add a Bill** option from the navigation bar. Select whether you are paying a **Person** or a **Company**. Follow the instructions on the page.

## 5. Do I need to set up payees for each Bill Pay user in my business?

No, all users set up under a business account will be able to view all payees that have been added to Business Bill Pay.

## 6. What if I don't have an account number for one of my payees?

If you have an account number, please be sure to enter it. Your account number is the most reliable way to ensure that the company can credit your payments properly. If your account information is not correct, it may cause the payment to be credited to your account late or not at all. This can result in late fees, finance charges or service disconnections. The Service Guarantee for payments applies *only* if all the biller information provided is accurate.

With some payees, for example a landscaping or cleaning service, an account number might not be assigned. If you don't have an account number, you can enter other information that identifies you to the payee in the account number box. Check your bill or statement for an invoice number, your service address or the name on the account.

If you're adding a person as a payee, then you won't need to enter an account number.

## 7. How are my payments sent?

Payments are sent one of three ways: Electronic, Check or Draft. The payment method that is used is chosen by the vendor.

- **Electronic** – Payment is sent electronically to the payee.
- **Check** – Payment is drafted with our Bill Pay providers account information on the Check instead of your own.
- **Draft** – Payment is drafted with your bank account information printed on the Draft (i.e., account number). This is similar to writing a check out of your account.

## 8. Why do my first available payment dates vary for the same payee?

Payments are sent one of three ways: Electronic, Check or Draft. The payment method that is used is chosen by the provider. The available payment date will vary based on the payment method used.

### 9. How do I set up recurring payments?

After accessing Business Bill Pay, select **Manage My Bills** from the navigation bar. Select the payee to whom you want to set the recurring payment from the drop down menu. Select the **Add an Automatic Payment** radio button. On this screen you will be able to set the **Frequency, Amount, a Final Payment Amount** and **End Date** of the recurring payment.

### 10. What are eBills?

Some payees can be set up with eBills, which are electronic versions of your bills from payees that you will be able to view through Commercial Center. When eBills are turned on you will be able to set up automatic payments based on a variety of criteria such as **Dollar Amount**, the **Payment Delivery Date** and the **Pay From** account.

### 11. When is my account debited?

The payment method used will affect the date your account is debited.

- **Electronic & Check** – Your account will be debited on the payment delivery date selected.
- **Draft** – Your account is debited when the payee cashes or deposits the Draft that is sent.

### 12. What if the delivery date of one of the payments in a recurring series lands on a weekend or holiday?

If a payment in a recurring series lands on a non-business day (weekends or holidays) the payment will be sent the previous business day to ensure it is received on time. For example, if your recurring payment date lands on a Saturday, a non-business day, the payment will be sent the previous business day, Friday, as long as Friday is not a holiday.

### 13. Can I cancel or change a payment?

You are able to cancel or change a payment if the status shows **Pending** and the payment has not begun processing. You can find the status of a payment by going to the **Bill History** tab. If available, you will be able to choose to **Cancel** or **Change** a payment from this screen.

### 14. Can I choose which account my payments are sent from?

Yes, you are able to decide from which account you wish to send payments from. If you have more than one eligible Bill Pay **Pay From** account, you may select the desired **Pay From** account from a drop down menu of your eligible accounts. Once you select a **Pay From** account you will be given an option to make the selected account the **Preferred Account** for payments going forward.