



Personal Bill Pay FAQ

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1. What is Bill Pay?

Bill Pay lets you pay bills online through Montecito Bank & Trust's online banking system.

Quick Facts about 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.
- You can receive and pay some of your bills online through 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 Bill Pay. You can also export payment information to a comma-separated values (CSV) file.

2. How may I access Bill Pay?

You can access Bill Pay by selecting the Bill Pay option in Online Banking and MB&T Mobile App.

3. What is a payee?

Payees are the individuals or businesses to whom you are sending payments.

4. How do I add a payee?

After selecting the Bill Pay option, select the **Add Biller** option from the Pay Bills tab. Enter the biller's name to search for the biller (if the Payee is recognized by Bill Pay, the next step will be skipped) and select **Next**. Select whether you are paying a **Person** or a **Company**. Follow the instructions on the page.

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

If you have an account number, be sure to enter it. Your account number is the most reliable way to ensure that your payment is applied by the company to your account with them. 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.

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.

6. How are my payments sent?

Payments are sent one of four ways: Electronic, Check, Draft, or Virtual Card.

- **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.
- **Virtual Card** – Payment is sent via a Virtual Card. Virtual Cards are a single-use card token designed to deliver bill payments to participating payees electronically.

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

The payment method that is used is chosen by Bill Pay. The available payment date will vary based on the payment method used.

8. How do I set up recurring payments?

Your added payees will be listed under **My Billers**, locate the desired payee and select **Pay**. Enter **Estimated Delivery** date, select the **Pay from** account, enter a **memo** (if desired) and toggle the **Make this a repeat payment** slider to On. This will allow you to define the recurring payment **Frequency**, **Duration**, and elect to receive an email notification when a payment is due or sent. To finalize, select **Add autopay**.

9. What are eBills?

Some payees can be set up with eBills, which are electronic versions of your bills that you can view through Online Banking Bill Pay. When eBills are enabled for a payee, you will be able to receive an email notification when your bill is due and set up automatic payments based on a variety of criteria such as **Amount due**, the **Payment Deliver By** date and the **Pay From** account.

10. When is my account debited?

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

- **Electronic, Check, & Virtual Card** – 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.

11. What if the delivery date of one of the payments in a recurring series is on a weekend or holiday?

If a payment in a recurring series is on a non-business day (weekends or holidays) the payment will be sent on the previous business day to ensure it is received on time. For example, if your recurring payment date is 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.

12. Can I cancel or change a payment?

You can cancel or change a payment if it is **Scheduled** and the payment has not begun processing. You can find the status of a payment by selecting the **Activity** tab and clicking on the scheduled payment. If available, you will be able to choose to **Cancel** or **Edit Payment** from this screen.

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

Yes, each time a payment is made to a payee, you can decide from which account you wish to send the payment. If you have more than one eligible Bill Pay **Pay From** account, you may select the desired **Pay From** account from a dropdown menu. Once you select a **Pay From** account it will remain the **defaulted Pay From account** for payments created going forward.

14. How do Virtual Card payments work?

Once a participating biller elects to accept payments via Virtual Cards, they will be presented as electronic billers. When a payment is scheduled with a Virtual Card enabled biller, a single-use token is generated and delivered to the biller. The biller has five business days to process the payment.

This payment method offers the following benefits:

- Reduced paper check payments
- Enhanced security by minimizing risk of lost checks and fraud
- Faster transactions – payments are processed in one business day