

## Bill Payments – Frequently Asked Questions

### **Q: What is manual bill payment?**

**A:** This convenient service allows you to review your paper or electronic bills and select which ones you wish to pay with your Debit or Credit card. You will need to contact your service provider(s) (by phone or visit their Web site) to set up the payment service. Through manual bill payment you can select the amount to pay and the date on which you want to make payment. Each time a bill is due you initiate the payment process.

### **Q: What is automatic bill payment?**

**A:** Automatic bill payment is an arrangement you set up with your service provider to pre-authorize them to automatically charge your Debit or Credit card account on a regular basis. Depending upon your agreement with the service provider, payments may be made monthly, weekly, or quarterly. The pre-authorized payment can be a fixed dollar amount, or it can fluctuate like your phone bill for the total amount due for the time period. You can stop automatic payments at any time by contacting your service provider or you can use this payment method indefinitely.

### **Q: What are the benefits of bill payment using a Debit or Credit card?**

**A:** Using your Debit or Credit card is much faster and more convenient than writing checks and saves on stamps. You can initiate payments at anytime and from anywhere in the world. Charges will appear on your monthly Debit or Credit account statement, so it is an easy and efficient way to stay organized and keep track of your expenses. This can be very useful when it comes time to prepare your income taxes. When using automatic bill payment you won't have to worry about missed payments or paying late fees. Plus, when you pay the balance on your Morrill & Janes Bank Credit Card each month you don't pay any finance charges.

### **Q: How do I pay a bill with a Debit or Credit card?**

**A:** You will need to contact your service provider(s) to set up the service. Tell them that you would like to arrange to make a manual payment or to participate in their automatic bill payment program using your Debit or Credit card. They will ask for some information to set up the service and provide you with instructions on how to begin making payments. Many provide payment service through their Web site or alternatively over the telephone - look for their customer service number on your bill or visit their Web site directly.

### **Q: Which cards can I use for Bill Payment?**

**A:** You can use any credit or debit card. You'll need to check with each service provider that you're interested in setting up bill payments with to determine whether they accept your card as a form of payment.

### **Q: Do I have to pay a fee for Bill Payment using a Debit or Credit card?**

**A:** Morrill & Janes Bank does not charge a fee when you use your card to pay bills. While most service providers do not charge a fee, be sure to ask when you set up service if they charge any fees or have any restrictions associated with making a payment using your Debit or Credit card.

### **Q: What information will the merchant request?**

**A:** For manual bill pay, generally, the merchant will need your account number from the front of your Debit or Credit card, the expiration date, and the CVV2 code from the back of your card. For automatic bill payment, they may also need the dollar amount they are authorized to automatically charge, and the specific date you wish to be charged each month. Note: Not every merchant will allow you to choose this date, but many will. Some service providers may require additional information, such as your signature.

### **Q: When I enroll in automatic bill payment, will I still receive a bill?**

**A:** Most service providers continue to mail a bill indicating the total amount they will charge to your Debit or Credit card account. However, some providers may allow you to elect to receive an online bill — via the Internet — or no bill at all. At the time you initiate an automatic bill payment relationship, you should determine how the provider will bill you. Also, your Debit or Credit card monthly statement will provide you with a convenient,

thorough record of charges to your Debit or Credit card account.

**Q: How often can I make automatic bill payments, and when do bills get paid?**

**A:** Each service provider has its own procedure for automatic bill payment. You will need to clarify these procedures with the provider when you initiate your automatic bill payment relationship.

**Q: Is there a limit to the number of automatic bill payments I can have on a card?**

**A:** No, but you may be limited in making overall charges to your Debit or Credit card account if doing so would cause you to exceed your transaction or credit limit.

**Q: What if I want to stop an automatic bill payment?**

**A:** Contact the service provider with whom you've set up the automatic bill payment, and follow their procedures to cancel or change the method of payment.

**Q: Are there any payments that are prohibited from being paid electronically?**

**A:** Some companies and government agencies may not accept automatic bill payments or payments with a Debit or Credit card.

**Q: What if my Debit or Credit card account information changes?**

**A:** Your Debit or Credit card account information may change due to a lost or stolen card, expiration date change, or an upgrade to a new product (for example, gold to platinum). When enrolled in automatic bill payment, to prevent an interruption in service, you must contact service providers and give them your new Debit or Credit card account information. We recommend that you keep a list of all providers that you pay automatically so you can efficiently update this information when necessary.

**Q: What if I pay my Credit Card bill late?**

**A:** Your bill payment to your service provider should still be made, even if you pay your or Credit bill late. However, you will need to refer to your cardholder agreement to determine how new charges are handled if you are delinquent in your Credit payments.

**Q: What if I don't agree with a charge on my Debit or Credit statement?**

**A:** It is recommended that you review your paper or electronic service provider bill prior to any payment being made with your Debit or Credit card. However, if there is an error or question about a payment billed to your card contact your service provider immediately to resolve payment discrepancies.

As a Morrill & Janes Bank Debit or Credit cardholder, you are not responsible for unauthorized purchases charged to your account under the Card Networks' Zero Liability\* coverage. Exceptions apply.\*

\* Refer to your cardholder agreement for details on the Zero Liability coverage.