

What is Bill Pay?

Bill Pay lets you pay your bills online through First Financial with 24/7 access. You can receive, view, manage and pay bills to anyone in the United States that you would normally pay by check or automatic debit; even if you do not receive bills from the company or person you want to pay. You can also set up alerts for electronic bill arrivals, schedule automatic payments, review bill history, and use multiple funding accounts to pay bills.

How does Bill Pay work?

The “**Payment Center**” page allows you to make payments, view incoming e-bills, view and cancel pending payments, and view all payments scheduled for the current month. The “**Add a Biller**” page enables you to add a new biller to your biller list. The “**Bill History**” page displays recent bill payments and allows you to download the information to your personal financial software. The “**Manage My Bills**” page allows you to update biller information and set up automatic payments, e-bills and alerts. The “**My Accounts**” page lists all the accounts enabled for bill pay services. Finally, the “**My Profile**” page allows you to verify your personal information.

How much does Bill Pay cost?

The service is free as long as 3 bills are paid through Bill Pay each month, otherwise a \$6 monthly fee applies.

How do I sign up for Bill Pay?

To sign up for Bill Pay, log into Online Banking, select the "Bill Pay" tab and click “Enroll.”

How secure is my bill payment and personal information?

Bill Pay uses several methods to ensure that your information is secure.

- **SSL**—Bill Pay uses SSL (secure socket layer) which ensures that your connection and information are secure from outside inspection.
- **Encryption**—Bill Pay uses 128-bit encryption to make your information unreadable as it passes over the Internet.
- **Automatic Sign Out**—Bill Pay automatically signs you out of a session if you are inactive for a predefined time (usually 10 minutes). It is best if you sign out immediately after you finish your tasks in Bill Pay.

Which browsers should I use to access Bill Pay?

We support the latest versions of these browsers:

- Microsoft Internet Explorer
- Mozilla Firefox
- Apple Safari
- Google Chrome

While other browsers may work with Bill Pay, these browsers provide the highest level of security and functionality.

We also recommend that you enable JavaScript in your browser. JavaScript is required for certain Bill Pay features to function properly.

How do I use Bill Pay to pay my bills?

To pay your bills online, simply add the billers and people you want to pay under the “**Add a Biller**” tab. We use this information to make the payments for your bills. The “**Payment Center**” page allows you to make payments, view incoming e-bills, view and cancel pending payments, and view all payments scheduled for the current month.

How can I keep track of my bills in Bill Pay?

Always refer to the “**Payment Center**” page to view incoming e-bills, view and cancel pending payments, and view all payments scheduled for the current month. You can also use the “**Bill History**” page to view recent bill payments and download the information to your personal financial software.

Is there a “Help” button within Bill Pay to help me when I make a payment?

The “Payment Assistant” is an application screen that displays over the modules on the right-hand side of the Payment Center. With the Payment Assistant, you have the ability to view previous and pending payments and even sign up for e-bills, all from one convenient screen. The Payment Assistant feature informs and assists you while making payments. When you click the Biller Name or insert the cursor in the Amount field, the Payment Assistant will appear at the right-hand side of the screen. When you make a first-time payment to a biller, the Payment Assistant will walk you through the process.

How long does it take a payment to get to a company through Bill Pay?

Payments that are sent via check through bill payment could take up to 7 to 10 business days to be received. Electronic payments could take up to 3 to 5 business days to be received. There is also a “Next Day” option available. The fee for an electronic next day payment is \$9.95; if a check must be mailed, the fee to send the check overnight is \$14.95.

Is the External Transfers feature changing with the new conversion?

Yes, the new feature will be called “Account to Account Transfers” and can only be accessed through Bill Pay (enrolled with a Checking Account and following Bill Pay guidelines). *Note: There will be a nominal fee for each transfer.

Who can I pay using Bill Pay?

You can pay any company or person with a U.S. address, including:

- Large companies
- Small businesses
- People
- Doctors and dentists
- Child care providers
- Roommates
- Family members

Even if you don't receive bills from the company or person, you can still add the information we use to make payments. We send payments electronically whenever possible. If the company or person can't receive an electronic payment, we mail a check.

Can I change a payment?

Even after you have scheduled a payment, you have the ability to edit or delete your payment up to the time it is processed. This convenient feature gives you the freedom to change the way you make your payments. To access this feature, look for the “Pending Payments” box in the Payment Center.

Where do I go to set up Bill Pay Reminders?

You’ll never miss a payment again with the help of the bill reminders feature. When you click on the “Manage My Bills” menu, you can set up reminders to alert you in advance of your upcoming bill due dates. Just save the typical due date and billing frequency, and we will not only remind you the bill is due, but also confirm when a payment is sent or when it is not paid by the due date.

What’s the best way to get my bills paid on time?

Scheduling an automatic payment for your bills that occur on a regular basis is the easiest way to ensure your bills are paid on or before the due date. You can set up automatic payments to be made at the frequency you specify. Click “Manage My Bills” from the Bill Pay menu, then select the biller for which you would like to add an automatic payment.