

# Personal Online BillPay Manager Conversion FAQs

## **Attention is required prior to the February 1, 2012 Community National Bank & Trust BillPay Manager**

Please be advised that we have done everything possible in advance to make this transition smooth and seamless for you. However, there are some limitations to what is conveyed by Community National Bank & Trust Bill Payment system to the upgraded Community National Bank & Trust BillPay Manager, so it is essential that you follow the pre-conversion recommendations to ensure the best possible outcome.

IMPORTANT: YOU MUST VERIFY AND UPDATE THE BILLER INFORMATION IN YOUR **Community National Bank & Trust** BILL PAYMENT PROFILE PRIOR TO CONVERSION ON **February 1, 2012** IN ORDER TO PREVENT MISAPPLIED OR LATE PAYMENTS.

### ***Who can I call for assistance with Community National Bank & Trust BillPay Conversion Questions?***

Call **Community National Bank & Trust** Customer Service at **(866) 951-0255**, Monday thru Friday 8:00 am- 5:00 pm or contact us by email using the secure email system within Internet Banking.

### ***What is happening to the current BillPay system?***

We are replacing the current **Community National Bank & Trust** Bill Pay system and upgrading to Online BillPay Manager in an effort to provide you with a more advanced, streamlined Bill Paying experience. The Online BillPay Manager will feature even more flexibility, reliability, and best of all, some very exciting new features, within a new more user-friendly screen layout.

### ***What new features will there be?***

- Improved user-friendly screen layout and design offers added flexibility and control when making payments. Allows you to manage each payment from one single screen, rather than entering multiple payments, scrolling through multiple screens.
- Pay Someone ELECTRONICALLY - Set up Electronic Transfers to make deposits directly into a friend or family members account. Requires recipient's address, deposit account number, and bank routing number.
- Create Report – feature to assist with budgeting and money management.
- Search Records – allows searches for payments using specific criteria.
- Set up notifications for automatic payment response to eBills.
- Two simplified payment methods:
  - Electronic payment, debited from your account electronically on your chosen date, based on Biller's ability to receive electronic payments.
  - Paper Draft Check, mailed on your behalf to arrive by your chosen date. Funds will be debited from your account when the check is presented for payment, just like any other paper check.

### ***What will be the same?***

- The core functionality of the systems will be the same: You will be able to schedule single or recurring payments, set up eBills and reminders, and view your payment history.
- Single secure consolidated login within Internet Banking – simply click on the —Bill Payment tab as usual.
- Payment Guarantee.
- Set up BillPay reminders.

### ***When will the change take place?***

The Conversion Timeline:

- Sometime after 6:00 am on **February 1, 2012** the current **Community National Bank & Trust** Bill Pay system will become unavailable while your data is securely programmed into the upgraded Online BillPay Manager.
- By 5:00 pm on **February 1, 2012**, when you log in to Internet Banking and select the Bill Payment tab, once you read and agree to the Terms and Conditions of the upgraded service, you will proceed into the upgraded system.

\* During this upgrade process — from 6:00 am to 5:00 pm **February 1, 2012** — access to BillPay will not be available. Although you will not be able to schedule, modify or check the status of payments during this time, payments you have scheduled to pay previously will be paid as you directed.

### ***Will I be able to see my bill payment history from the Community National Bank & Trust Bill Pay site?***

Although you won't have access into **Community National Bank & Trust** Bill Pay once the conversion begins, within about five to seven days following the conversion you will be able to access six months of your **Community National Bank & Trust** Bill Pay payment history through the upgraded Online BillPay Manager.

Payee information WILL transfer from the prior BillPay system to the upgraded system. To ensure that payments are made correctly and as scheduled, please VERIFY that your BillPay profile has the most current information for each payee both before AND after the change, and update if needed.

### ***How will payments be made during the transition?***

Payments that you had previously scheduled to be paid during the transition time will be handled as follows:

- **Community National Bank & Trust** Bill Pay Web will process all electronic and check payments with pay dates through February 1, 2012.
- Bill Payment Manager will process all payments with pay dates beginning February 2, 2012.

### ***What should I do NOW to prepare for the change?***

- Schedule any payments now that you might need to have paid using a schedule date of **January 31, 2012**.
- PRINT THE ENTIRE —PAYMENT CENTER SCREEN so that you have a list record of all of your payees and make note of what —REMINDERS you have set up (these reminders will not convert over).
- To ensure the accuracy of all information that will be transmitted from the current BillPay data base, OBTAIN A CURRENT COPY OF EACH OF YOUR BILLS, AND VERIFY & UPDATE EACH PAYEE AS NEEDED IN THE COMMUNITY NATIONAL BANK & TRUST BILL PAY SYSTEM.
- PRINT EACH OF YOUR INDIVIDUAL PAYEES' PAYMENT DETAILS, INCLUDING:
  - Payee Names and Nicknames
  - Payment addresses
  - Phone numbers
  - Your Account number with the Payee
  - Pending payment amounts and due dates

Retain this information for post-conversion verification once you have determined that everything is up to date.

***Why is it necessary to verify all of my Payees both before and after the conversion?***

- A payment address may have been changed to a —managed address based on the relationship between the PAYEE and the former **Community National Bank & Trust** Bill Pay Web BillPay service.
- There could have been a change in the name, payment address, and/or account number for one of your bills since you originally set it up in **Community National Bank & Trust** Bill Pay. (For example: AT&T AT&T U-verse)
- The payment method may change due to a change in the —electronic payment relationship.
- The due date time-frame could change if a payment formerly processed by check will now be sent electronically with the upgraded system, or if a payment formerly processed electronically will now be sent by check.

***What if I have a payment to make during the time the system is unavailable?***

- We recommend that you schedule any necessary payments no later than **February 1, 2012**. However, if you are unable to do so, while the Online BillPay Manager system is unavailable you will have to contact your payees and make that one instance of your payment via some other means that they would accept, such as phone payment, check, wire transfer or credit card.

***When will the Online BillPay Manager system be unavailable?***

BillPay will be temporarily unavailable during the conversion window of 6:00 am until 5:00 pm **February 1, 2012**.

***Will my scheduled and pending payments be processed?***

If you have already set up payments, either using a recurring model or single payments that are pending, they will be made according to the payment instructions for the dates you have set in **Community National Bank & Trust** Bill Pay. Payments with schedule dates through **February 1, 2012** will be paid per your instructions through the current **Community National Bank & Trust** Bill Pay system. Payments with pay dates **February 2, 2012** and beyond will be paid by the upgraded BillPay Manager Service per the instructions you had entered in the old BillPay.

***Will I still be able to see my account information during the change?***

You will still be able to log into Internet Banking and see your bank account information. However, BillPay functionality will not be available, so you will not be able to set up new payees, modify existing payments, schedule new payments or check the status of a current payment during the conversion time **February 1, 2012**.

***How much of a difference is there between systems?***

The core functionality of the systems will be the same: You will be able to schedule single or recurring payments, set up eBills and reminders, and view your payment history. However, you will notice immediately that the screens and menus are slightly different. The make Payments page in the upgraded system features easier, more direct navigation and more information at a glance for each payee and there are some exciting new features.

You will have more flexibility and control when making payments because the upgraded Online BillPay Manager allows you to click the "Pay" button for each individual payment, rather than entering multiple payments, scrolling down the page and selecting Make Payments.

***Will the method used to make my payments change?***

The way that your payments are made will be based on the method of payment that the recipient can receive, just as it is now. The current —Pay Date on **Community National Bank & Trust** Bill Pay will be called the —Due By date on the upgraded Online BillPay Manager, but the mechanics will be the same. The two primary payment methods will be:

- Electronic payments are debited from your account electronically on your chosen Due By date and are delivered to your payee on that same date. The crediting time of payments is determined by the payee.
- Paper Draft Checks are mailed on your behalf to arrive by your chosen Due By, funds will be debited from your account when the check is presented for payment, just like any other paper check.

### ***Will more of my payments be able to go electronically?***

There is little doubt that more of your payments will be made electronically, for several reasons. The upgraded BillPay Manager system has a team of relationship specialists who are actively and continually working to cultivate more —electronic payment relationships. In addition, there are two new exciting electronic payment options which allow you to —electronically make payments to individuals.

### ***How do I make a payment in the upgraded Online BillPay Manager?***

To make a payment in the upgraded system, simply:

- Locate the payee you wish to pay.
- Enter the dollar amount you would like to have paid.
- Indicate the payment delivery date. (The earliest available delivery date will display in the date field, so you can leave the pre-filled date or enter a new one. You also can click the calendar icon to display a calendar with available delivery dates in bold.)
- Click on the —Pay button to make the payment. A confirmation message will appear for your reference.
- The payment will then be viewable in the —pending payments column on the right side of the screen.

### ***Will my login be different?***

You will access the upgraded Online BillPay Manager the same as before, by logging into your Internet Banking Profile using your secure user name and password, and then choosing the —Bill Payment tab on the red toolbar to the left.

### ***Will I need to reset my password?***

Unless you have forgotten your Internet Banking password and need a temporary one set for you by customer service, or if it is time for your password to be reset, your Internet Banking password will remain the same. There is no separate password required for the personal Online BillPay Manager.

### ***Will all payee information and history convert over?***

All payees, pending payments and scheduled recurring payments will transition to the upgraded system. Also, your payment history will convert to the upgraded Online BillPay Manager by **February 4, 2012**. However, you must reset and/or update any reminders, as well as re-enroll and/or set up additional eBills once the upgraded system goes live.

### ***What if I do not immediately see my payment history once the upgraded Online BillPay Manager goes live?***

This is normal, as it may take five to seven days for your payment history to transfer to the upgraded system. Your Electronic Banking Customer Service Support Staff has access to the old BillPay administrative site and can assist you with questions in the meantime.

### ***What is an eBill?***

An eBill is an electronic version of your paper bill that you receive directly within BillPay. An eBill allows you to conveniently view and pay a bill in one place, right from BillPay.

***How do I know when my eBills are delivered?***

Once you set up an eBill, you automatically will receive an email notification when your eBill arrives. There are also notifications on the —Make Payments page within the upgraded Online BillPay Manager to alert you of any eBills that need your attention.

***Will I be able to set up eBills for all of the same payees in the upgraded Online BillPay Manager system?***

The availability of eBills depends upon the payee’s relationship with the upgraded Online BillPay Manager service provider. Once the Online BillPay Manager goes live, you will have the opportunity to set up upgraded eBills by simply clicking the —Set up: e-bill link under any of your existing payees that accept eBills within the upgraded system.

***How do I make sure my payee information converts to the upgraded system?***

We recommend that you print a list of your current payees, including amounts and dates due, so you can double check them in the upgraded system for greater peace of mind. Once the upgraded system is live, simply review the list of payees on the —Make Payments page. To view additional details for each payee, click on the arrow next to the payee name to display the Payee Information menu, and select the View/Change payee details link. (Note: Some addresses may appear as On file, which means that the address is automatically maintained and updated for you.)

***How do I make sure a payment has been made?***

To view payments that have been made in the upgraded system, simply review the list of Pending Payments and Last 5 Processed Payments on the Make Payments page. You can click on the View history/reports link to view more payment history.

***Who do I contact if I have more questions?***

For questions specifically related to the upgraded Online BillPay Manager, please call **Community National Bank & Trust** Customer Service at **(866) 951-0255** Monday-Friday 8:00 am – 5:00 pm, or send us an email any time using the secure email system within Internet Banking and we will reply by the end of the next business day.