

Bill Pay Initial Login Instructions (Features and Functionality)

Banterra is very excited to announce that we have a new Bill Pay service. With the new upgrade to your Bill Pay, you'll experience greater time savings and ease of use.

New features within Bill Pay include

- Rush payment options (fees apply)
- Gift check and donation payment options (fees apply)
- Paid Bill Pay check images within Online Banking
- Email Payments (person to person)

Accessing the new Bill Pay system for the first time

Upon accessing the new Bill Pay system for the first time, you will be asked to complete the following steps:

- Read and Accept the Terms and Conditions for Bill Pay
- Create security questions/answers for Bill Pay *-The questions will be used to provide added security when updating personal information or performing high risk payments within the Bill Pay system*
- Create a security key-*For additional security, the key is used to confirm you are logged into Banterra's Bill Pay system*

Important things to know about your payees and payments

- All your payees and any scheduled payment(s) will carry over to the new system and be processed
- You will have the following payment limits:
- Maximum payment limit of \$9,999.00-*Attempted payments over this limit will fail at entry and not be processed*
- Daily electronic payment total limit of \$20,000.00*-*Attempted electronic payments totaling more than this limit will be remitted by check instead of electronically*
- Email payment per item and daily limit of \$1,000.00*-*Attempted payments over these limits will fail and not be processed*
- Your previous 12-month Bill Pay history will be available in the new system
- Any eBills you have set up within the current system will not carry over to the new system. You may, however, set up your eBills in the new system.
- Bill Payments cannot be initiated, edited or canceled after 3 p.m. CT for a payment that is being processed that business day
- *Note: Electronic payments are processed one business day prior to the payment/due date in order for the payment to be received on time. Check payments are processed within five to seven business days prior to the payment/due date in order for the payment to arrive on time.*

**Limits may be adjusted by Banterra Bank without notice to customer or with proper request from customer.*

Bill Pay support will be available from 6:30 a.m. to 1:00 a.m. CST by calling toll-free 855-306-7823 or by using the chat feature while in the new Bill Pay system.