



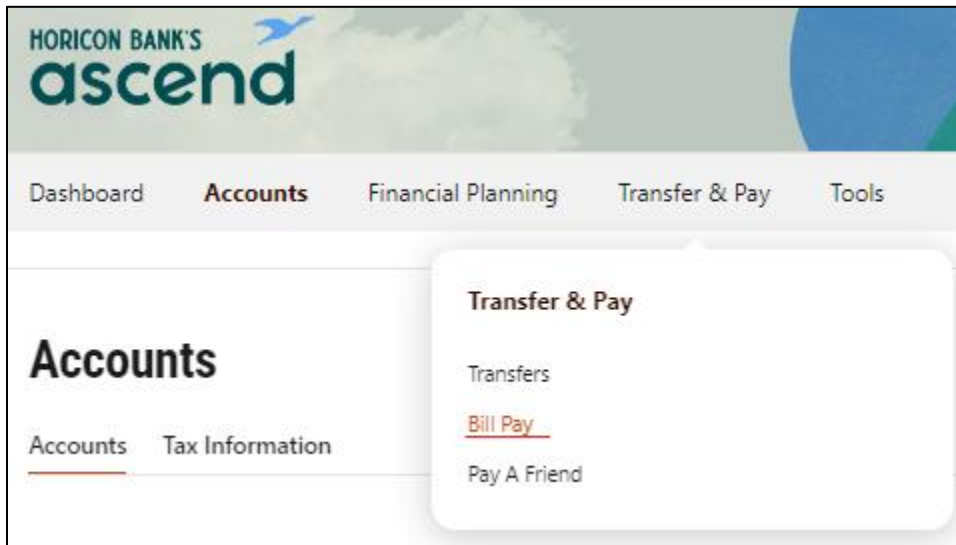
CONSUMER AND BUSINESS BILL PAY GUIDE & FAQ

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Introduction

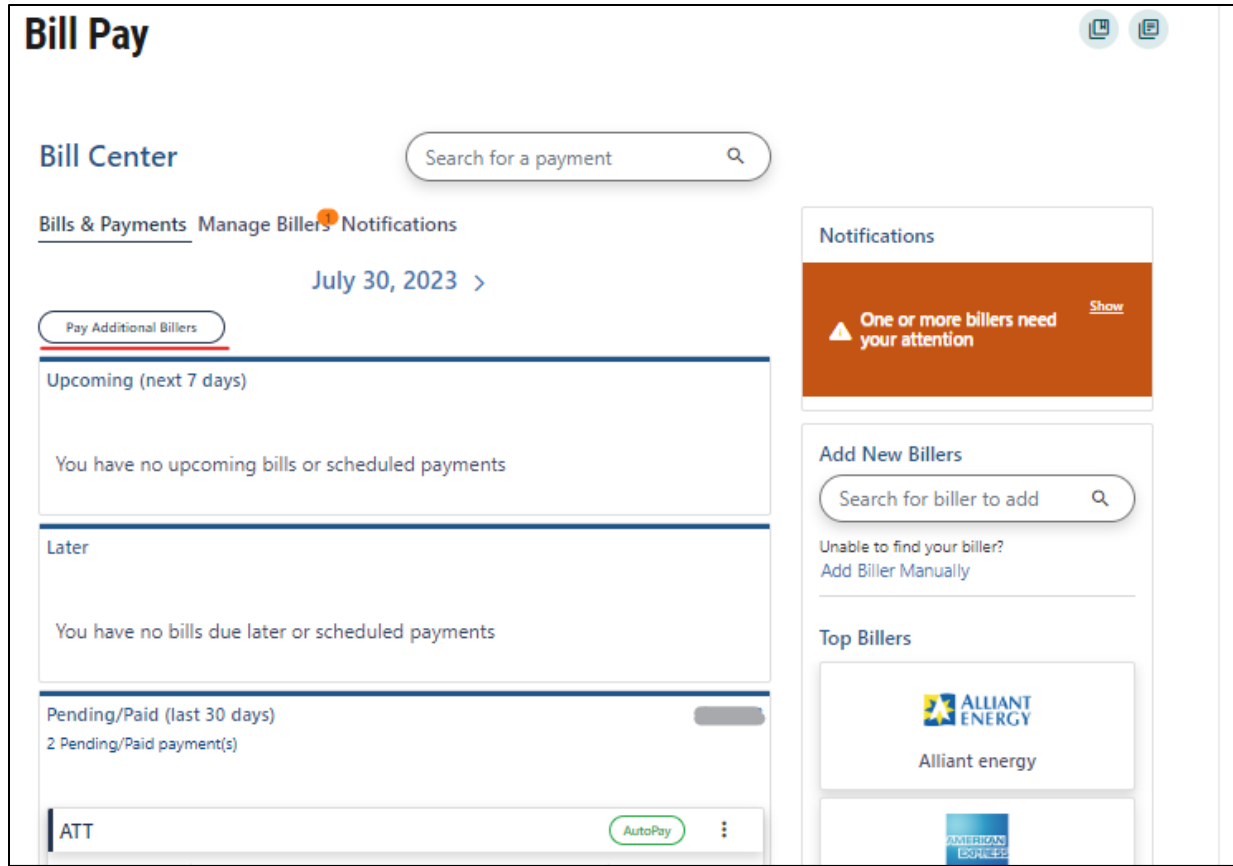
To access Bill Pay, login to the Horicon Bank's ASCEND digital banking and hover over the Transfer & Pay menu then click Bill Pay.



The page will load and may show a welcome message. Otherwise, the Bill Pay Bill Center main screen will show the Bills & Payments. The main 3 tabs at the top are Bills & Payments, Manage Billers, and Notifications.

Bills & Payments tab

Bills & Payments shows upcoming bills or scheduled payments for the next 7 days in the first section, and more than 7 days in the next section. The last section shows pending and paid payments in the last 30 days.



A Pay Additional Billers button shows at the top of the page. Click there to make a payment. You may also search for a payment in the search field at the top. Notifications appear in the right-hand section along with a place to add new billers or see a list of the most used billers.

Manage Billers tab

Click on the manage billers tab to access your list of billers and the history for each biller.

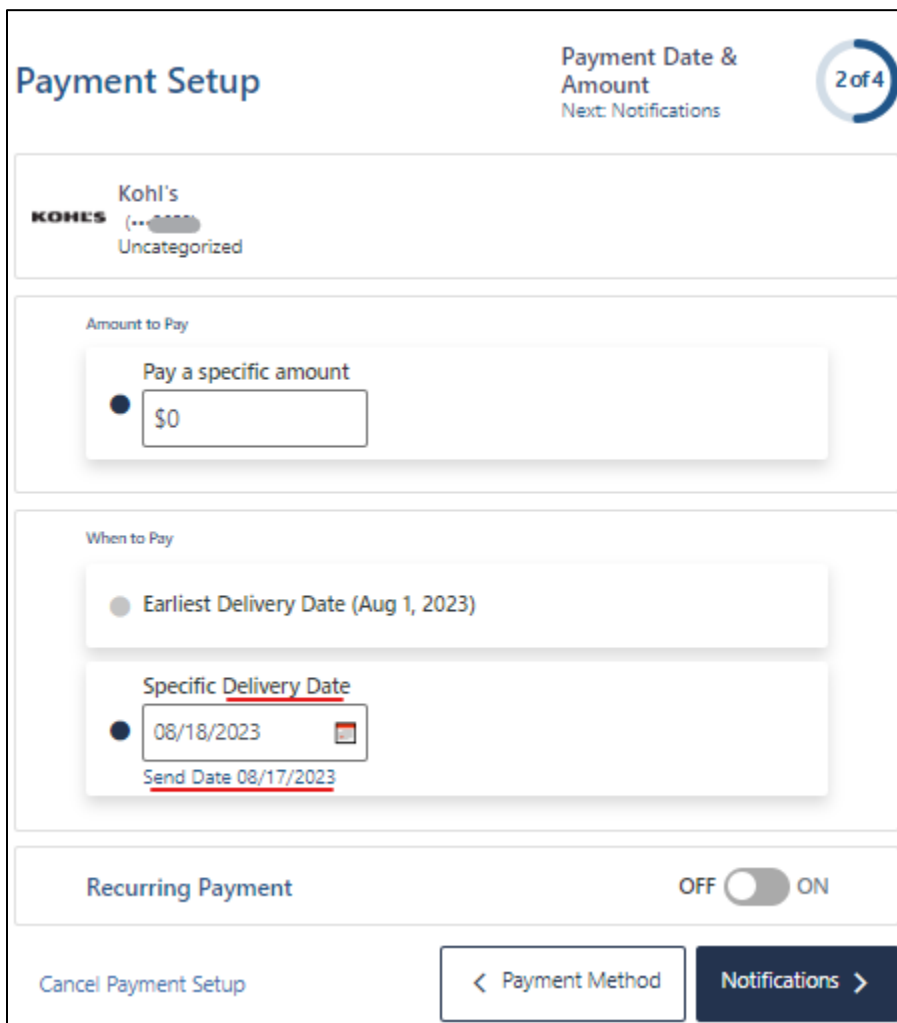
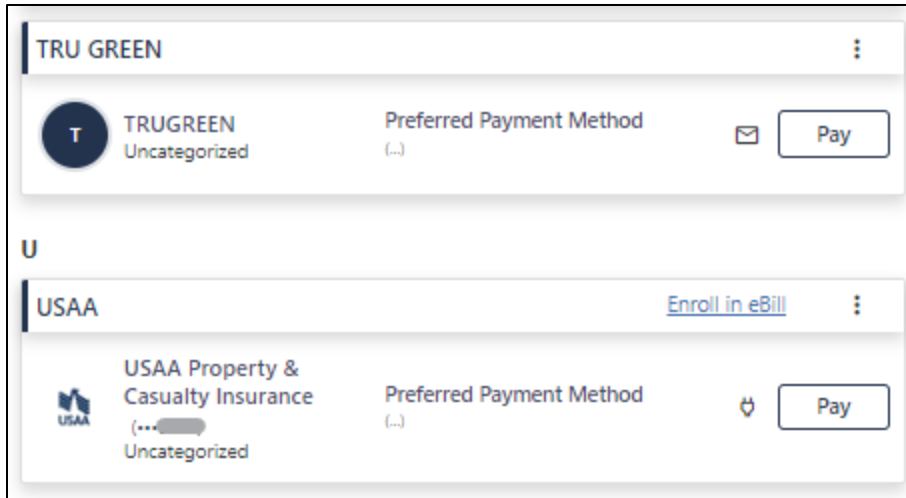
Notifications tab

The notifications tab shows preferences for email or text contact info.

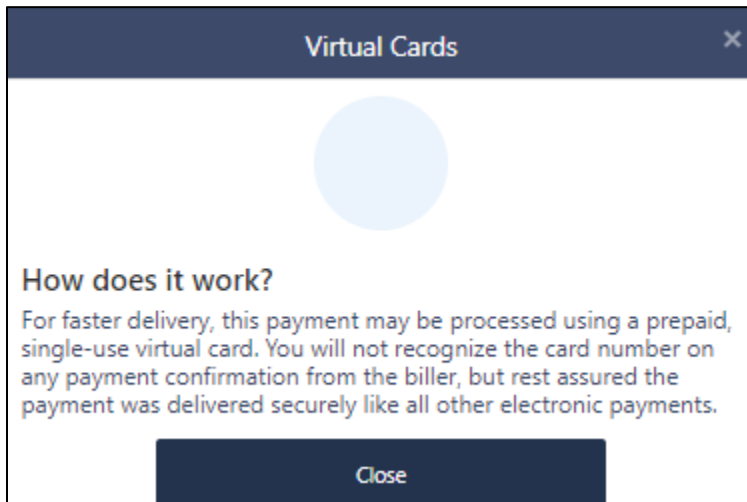
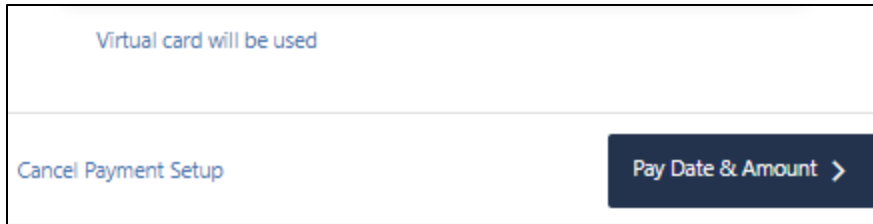
Payment options- electronic and check

Billers can be paid electronically or by check depending on each specific biller. On the Manage Billers page a plug icon indicates electronic while an envelope indicates a mailed check payment.

Electronic payments are typically ACH payments but can also be direct payments from the bill pay company to the biller. There are 3 important dates to remember when it comes to electronic payments: the scheduled date, the send date, and the delivery date. The scheduled (or created) date is when you first setup the payment. The send date is when the electronic payment is going to be deducted from your account. Typically, this is one business day before the delivery date. The delivery (or delivered) date is when you desire the payment to be received by the biller.



Occasionally a virtual card will be used instead of ACH or direct payment. That will be indicated in the step you select your payment account at the bottom. The send and delivery dates will work the same with a virtual card payment.

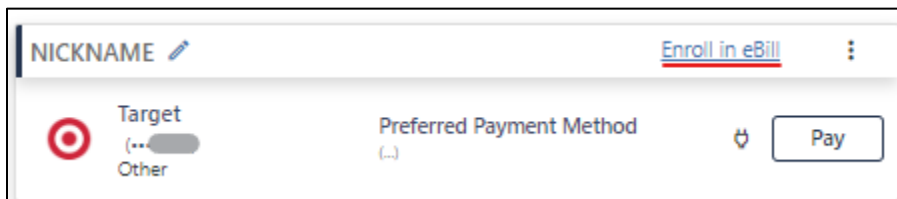


Check payments use the same direct check method you are used to using from our previous bill pay. When a check payment is mailed out the check has the same information listed as if you sent the check yourself. Therefore, the money will not be deducted from your account until the check clears.

NOTE: Please keep in mind that payments will not be sent unless your balances are sufficient to send all bill payments on the send date.

eBills

Some electronic billers will also show the eBills feature. This allows you to enter in your username and password for the billers website (assuming you have already registered). Then it allows you to see your balances and exact payment information. Further, it allows you to set up a recurring payment for the statement balance which is helpful for bills where the amount changes from month to month. To begin setting up the eBill, click on Enroll in eBill.



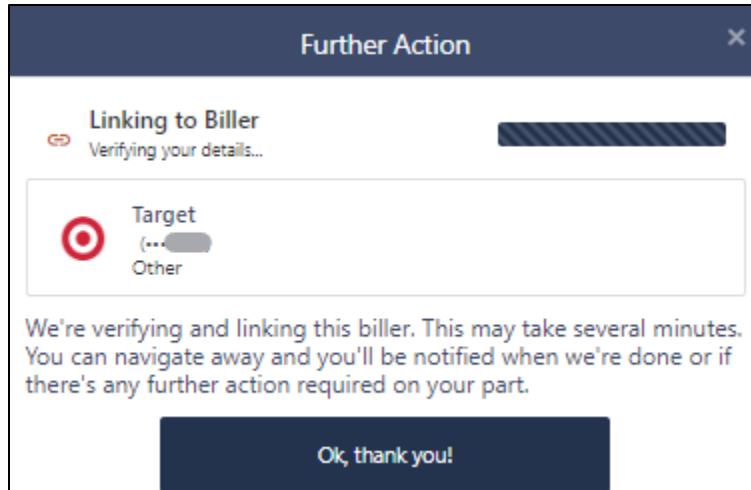
Enter your account number.

The screenshot shows a mobile app interface for connecting an electronic bill. At the top, a dark blue header contains the text "Connect Electronic Bill". Below this, the main heading is "Enter your account details". A "Secure connection" indicator is visible. A selection box contains the Target logo and a radio button, with "Other" as an alternative. Below the selection box, the instruction "Enter your account number to continue" is followed by a text input field labeled "Account Number *" with the placeholder "Enter account number". At the bottom, there are two buttons: a dark blue "Continue" button and a light blue "Cancel" button.

Enter your username and password for the biller's website.

This screenshot shows the next step in the "Connect Electronic Bill" process. The header and heading are identical to the previous screen. Below the account selection, a message states: "The financial provider has asked for the following information:". This is followed by two text input fields: "Login ID" and "Password". At the bottom, there are two buttons: a dark blue "Continue" button and a light blue "Cancel" button.

If the username and password are accepted a message will show and you will receive another message when it has been completed.



Frequently Asked Questions

[Are my billers \(payees\) available from the previous bill pay system?](#)

Yes, the billers (payees) will be under the Manage Billers tab.

[What are eBills?](#)

eBills allow you to see the balances from the biller's website by providing your username and password for that specific biller website. eBills also allows you to set a recurring payment for the full balance of the bill even if that amount is different each time.

[Are my recurring payments still there?](#)

Yes, unless you had them setup as an eBills payment.

[Why didn't my eBills setup transfer over?](#)

Since eBills works by entering the username and password from the biller website to send along payment information, we were unable to transfer that info. You will have to re-setup eBills if available.

[How can I tell if a biller will be an electronic payment or a mailed check payment?](#)

An electrical plug icon indicates an electronic payment and an envelope indicates a mailed check payment.

[Where is the history from the previous bill pay system?](#)

Go to Manage Billers and click on the 3 dots and select View Activity. If you are missing any history, please let us know. Also, you can view your digital banking accounts transactions to see past bill payment information. Electronic payments begin with Bill Paymt and checks typically are in the 9000 check number range.

[Why are the billers that were converted from the previous bill pay system listed as uncategorized?](#)

During the conversion process, converted billers will be listed as uncategorized. You can edit the category and select the appropriate one.

How is Bill Pay different for Business Customers?


Business customers share biller and payment information with all users in the business.

How do I submit information regarding a problem with a previous payment?

Find the payment and click on the "Request payment research" link at the bottom.

Previous Payments

Paid		
Jun 8	Primary Checking (...)	\$50.00
2023	Avail. Balance: (...)	

 Delivered	Jun 9, 2023	Bill Center Ref # 105912141
 In Process	Jun 7, 2023	
 Created	Jun 6, 2023	

[Request payment research](#)