



## FIRSTNET ONLINE BILL PAY BILL FAQs

### WHO CAN I PAY USING FIRSTNET ONLINE BILL PAY?

You can pay anyone in the United States that you would normally pay by check or automatic debit. Even if you don't receive bills from the company or person you want to pay, you can still add the information we use to make payments. You can pay large companies and small companies, as well as individuals such as child care providers or family members.

When you pay a bill, FirstNet Online Bill Pay sends the payment electronically whenever possible. If the company or person cannot receive electronic payments, FirstNet Online Bill Pay prints a check and sends it to the address you provide when you add your bill.

To add a company or person to your list of bills, you first select one of the following options:

- \* Company with an account number
- \* Company without an account number
- \* Person

#### **Company With an Account Number**

If you have a bill, statement, or invoice from the company you want to pay, select the option Company with an account number. Check your statement for the company's name and your account number. If the biller has a unique identifier for your account, please enter it as your account number. Your account number provides the most important information that your biller uses to credit your payments properly.

When you select the option Company with an account number, you can either:

- \* Search for an address match based on the company's name.
- \* Enter all of the information we need to make your payments: the company's name, address, phone number, and your account number.

When you add a company with an account number, you may be able to add an electronic bill. An electronic bill typically contains the same information as the printed bill that is mailed to you.

#### **Company Without an Account Number**

If you want to make payments to a company that has not provided you with an account number, we can send payments with your name and address as identifying information. For example, if you make payments to a lawn service, they may only require your name and address information to credit your payments properly.

When you select the option Company without an account number, you can either:

- \* Search for the company's name and address based on the company's phone number. If possible, please do not type a wireless or an unlisted phone number.
- \* Enter all of the information we need to make your payments: the company's name, address, and phone number.

#### **Person**

You can take advantage of the same FirstNet Online Bill Pay features to make payments to individuals as well as to companies.

- \* You can make payments online instead of writing checks.
- \* You can keep track of all your bill payments at the Payment Center.

- ⌘ You can set up an automatic schedule for your payments.

For example, you may make weekly or monthly payments to a person for house cleaning or child care services, or you may send an allowance to a child at college. If you pay the same amount each period, you can set up an automatic schedule for your payments to avoid writing checks for each payment.

When you select the option Person, you can either:

- ⌘ Search for the person's name and address based on the person's phone number. If possible, please do not type a wireless or an unlisted phone number.
- ⌘ Enter all of the information we need to make your payments: the person's name, address, and phone number.



## WHICH BILLS CAN'T I PAY WITH FIRSTNET ONLINE BILL PAY?

You cannot use FirstNet Online Bill Pay to pay any company or person with an address outside the United States or its territories. You can use FirstNet Online Bill Pay to make state and federal tax payments and court-ordered payments; however, such payments are discouraged and must be scheduled at your own risk.



## DO I NEED TO CONTACT THE COMPANIES OR PEOPLE THAT I PAY IF I CHOOSE TO PAY MY BILLS WITH FIRSTNET ONLINE BILL PAY?

No, you do not need to contact the companies or people that you pay if you use this service. We make the payment based on the information you provided when you added your bill. If we have already established a relationship with a company or person you want to pay, we may send the payment electronically or to a location specified by the biller. Otherwise, we print and mail a check to the address you provided. If you enter your account information, we send it with your payment so that the company can credit your account properly.



## WHAT SHOULD I DO IF I PAY MORE THAN ONE BILL TO THE SAME COMPANY?

Add a bill for each separate account you have with the company.

For example, if your phone company provides your home phone service, your wireless phone service, and your Internet service, you can add the company to your list of bills three times, each time with a different account number. If your phone company consolidates all of the information on one bill and provides you with one account number, you only need to add the phone company to your list of bills once.

## ADDING COMPANIES & PEOPLE



### WHAT SHOULD I TYPE FOR THE PHONE NUMBER?

Type the phone number that you would call if you had a question about your bill.

If you're adding a company, look for a customer service phone number on your bill, statement, or invoice.

If you're adding a person, use the person's business phone number or home phone number. If possible, please do not type an unlisted phone number.

FirstNet Online Bill Pay uses the phone number for two purposes:

- ⌘ We may use the phone number to search publicly available phone listings and try to find the name and address information. We can match multiple phone numbers to a single company or person.
- ⌘ If there is a problem with your payment, we might contact the company or person on your behalf.



## WHY DO YOU NEED MY ACCOUNT NUMBER?

Entering your account number is the most reliable means to ensure that the company can credit your payments properly.

When you pay your bills by check, you typically send the check along with the payment portion of your bill. The biller may ask you to write the account number on your check so that the payment is credited to your account if the check is processed without the statement.

When we make payments to the company, we don't send a statement. The payments we send have the company name, your name and address, and your account number, if it is available.

If you don't have an account with the company you want to pay, you can still add the information that we use to make payments to that company. However, if you do have an account number available, please provide that information to expedite crediting the payment to your account.

If your account information is not correct, it may cause the payment to be credited to your account late or not at all. This can result in late fees, finance charges, or service disconnections. The Service Guarantee only applies to payments if all the biller information provided is accurate.



## WHERE CAN I FIND MY ACCOUNT NUMBER?

Your account number should be on the bill, statement, or invoice you receive from the company you want to pay.



## WHAT IF I DON'T HAVE AN ACCOUNT NUMBER?

If you have an account number, please be sure to enter it. Your account number is the most reliable means to ensure that the company can credit your payments properly. If your account information is not correct, it may cause the payment to be credited to your account late or not at all. This can result in late fees, finance charges, or service disconnections. The Service Guarantee only applies to payments if all the biller information provided is accurate.

In some cases, for example, a landscaping or cleaning service, an account number might not be assigned. If you don't have an account number, you can enter other information that identifies you to the biller in the account number box. Check your bill or statement for an invoice number, your service address, or the name on the account.

If you're adding a person to pay, you won't need to enter an account number.



## WHAT SHOULD I TYPE FOR THE BILLER ADDRESS?

Type the address where you send the payments for your bill. It may appear as the billing or remittance address on your statement.



## WHAT SHOULD I TYPE FOR THE PERSON'S ADDRESS?

Type the address where you send the payments for your bill, if you receive one. It can be the person's home address or a business address.

## ADDING AN ELECTRONIC VERSION OF MY BILL (E-BILL)



## WHAT IS AN ELECTRONIC BILL (E-BILL)?

An electronic bill, which is also called an e-bill, is a bill that you can view and pay online at the Payment Center. It typically contains the same information as a paper bill or statement. You can see all of the same detail in an e-bill that you can in a paper statement, and more.


**Quick Facts About Electronic Bills**

- ⌘ When you add an electronic bill, we send the information as a request to your biller. After your request has been processed, you receive an electronic bill in a month or more, depending on your billing cycle.
- ⌘ You can access your electronic bills online at the Payment Center. Some billers can also send electronic bills to your email address.
- ⌘ Some billers stop sending paper bills when they start sending electronic bills. Other billers continue to send paper bills in addition to your electronic bills.
- ⌘ When you receive electronic bills, a reminder appears below the bill in the Pay Bills section as soon as we receive it from your biller.
- ⌘ Some billers let you pay your electronic bills automatically. You can go to Manage My Bills to add an automatic payment.
- ⌘ After you add an electronic bill, you cannot change your biller account number. If the biller has changed your account number, check your FirstNet Online Bill Pay biller information to see if it has been updated automatically. The biller generally sends us any account number changes. If the account number has not been updated by the biller, however, you must delete the biller and add the bill again.





## HOW DO ELECTRONIC BILLS WORK WITH FIRSTNET ONLINE BILL PAY?

We can receive electronic bills from hundreds of companies nationwide. When you add a company that can send electronic bills, the following icon appears next to the biller name in the

Pay Bills section of the Payment Center:  Click the icon to go to the Add an Electronic Bill page. Enter the information that your biller requires to set up electronic billing service, and we send your request to the biller.

After you request an electronic bill, a different electronic bill icon appears next to the biller name in the Pay Bills section of the Payment Center.

This icon...	Appears when...
	You have an electronic bill that is due.
	One of the following conditions is true: <ul style="list-style-type: none"> <li>⌘ You've added an electronic bill, but you haven't received your first one.</li> <li>⌘ You're receiving electronic bills from the biller, but you don't have any bills due.</li> </ul>

Reminders appear below the bill in the Pay Bills section as soon as we receive a bill from your biller. The reminder shows the amount due and due date from your bill.

Some billers let you select options to automatically pay your electronic bills. You can decide to always pay the amount due or set limits for automatically paying the bill. You can also decide to pay the bill on the due date or schedule the payment for the earliest date available after you receive the bill.



## HOW DO I KNOW IF MY BILLER SENDS ELECTRONIC BILLS?

When you add a company that can send electronic bills, the following icon appears next to the biller name in the Pay Bills section of the Payment Center:  Click the icon to go to the Add an Electronic Bill page.

The Add an Electronic Bill page provides a list of all your billers that can send electronic bills. When you complete the information required for one biller, you can sign up for other available bills as well.

Electronic bill information appears in the Payment Assistant. When you select a biller that can send electronic bills, you see links to sign

up for electronic billing service or to view, pay, or file your bill.

You can also go to Manage My Bills to add an electronic bill. If the biller does not offer electronic bills, the option does not appear on the Add and Change Bill Options page.



### WHAT IS A TRIAL PERIOD?

Some billers offer a trial period for electronic bills. For a limited time, usually 90 days, you can receive both electronic and paper bills. During the trial period, you can choose to stop receiving your paper bills. If you don't stop paper bills by the end of the trial period, your biller will no longer send electronic bills. You can sign up again for electronic bills; however, you won't be eligible to participate in another trial period with that biller.

Trial information is available in the Payment Assistant and when you view the details of your bill. You can see the status of your trial period and stop your paper bills.



### WHY DO YOU NEED INFORMATION FROM A BILLER'S WEBSITE TO ADD SOME ELECTRONIC BILLS?

When you add an electronic bill, the biller requires certain information to send and process electronic bills for your account. Some billers require more information than others, and this information may include the user name and password you use to access your account online at the biller's website.



### I'VE FORGOTTEN MY SIGN-IN INFORMATION FOR A BILLER'S WEBSITE. WHAT SHOULD I DO?

Go to the biller's website and follow the procedures to get your user name and password. In some cases, you may have to request a new user name, or you may have to change your password. Once you have the correct information, return to FirstNet Online Bill Pay to complete the process of adding an electronic bill.



### WHY DO I HAVE TO ENTER MY ACCOUNT NUMBER AGAIN?

Some billers require you to enter your account number again to verify your account information and activate electronic bills for your account. In some cases, the biller may require additional information along with the account number. For example, a phone company may simply require your 10-digit phone number when you pay your bills, but require additional numbers to activate your electronic billing service. In other cases, the biller may require the account number in a slightly different format.

If the biller has specific requirements, they are described on the page when you add an electronic bill, so be sure to follow the instructions carefully when you re-enter your account number. You may find the additional account information on a bill or statement from your biller.



### WHAT DOES THE BILLER USE MY E-MAIL ADDRESS FOR?

A biller may use your e-mail address to contact you if there is a question about your payment. You can select an option to allow us to send the address to your biller. If you agree to share the email address with the biller, you may receive promotional messages about products and services.



## WHAT IF I HAVE BILLS FOR AN ADDRESS THAT ISN'T MY HOME ADDRESS?

The address where the biller provides service is called your service address. For example, you may own rental property and pay the utilities using FirstNet Online Bill Pay. In this case, the address where the utility company provides service is your rental property, not your home address.

When you add an electronic bill from your utility company, your name and home address appear on the page. In this case, you would change the address information to the address of your rental property instead of your home. The address you enter should match the address that your biller has on file.

If you have a question about the address where you receive services, contact your biller.



## WHAT IF MY REQUEST FOR ELECTRONIC BILLS IS REJECTED?

If the biller rejects your request to add an electronic bill, you receive a message in your FirstNet Online Bill Pay that provides details about the problem.

To resolve the problem, you can:

- ✳️ Try adding the electronic bill again. Make sure to enter your information (especially your account number) completely and accurately.
- ✳️ Contact the biller to get more information about the electronic billing service. For example, some billers cannot send electronic bills to customers in certain areas of the country.

## MANAGING MY BILLS



### WHY CAN'T I CHANGE MY ACCOUNT NUMBER?

If you receive an electronic bill, you cannot change your account number in FirstNet Online Bill Pay. If the biller has changed your account number, check your FirstNet Online Bill Pay biller information to see if it has been updated automatically. The biller generally sends us any account number changes. If the account number has not been updated by the biller, however, you must delete the biller and add the bill again.

*NOTE: When the biller changes your account number, you will receive a message in your FirstNet Online Bill Pay inbox that informs you of the change. You will not need to take any action.*



### WHY CAN'T I CHANGE THE BILLER ADDRESS?

If you receive an electronic bill through FirstNet Online Bill Pay, you cannot change the biller's address.

For your convenience, we maintain the addresses for some of the billers on our list. The biller notifies us of any changes, and we automatically apply these changes to your account information.



### WHAT SHOULD I TYPE IN NICKNAME?

The nickname is an optional description you give to the biller that helps you organize your bills. Use the nickname as a reminder of who the biller is or, if you have more than one account with this biller, to indicate the different accounts. For example, you might type "cell phone-home" and "cell phone-work."

The nickname appears below the biller name on the Payment Center and Bill History pages and in certain e-mail correspondence. Because the nickname can appear in public communication to you, please do not enter personal or sensitive information in this field.



## HOW DO MY BILLERS GET ASSIGNED A CATEGORY?

Many billers have standard industry codes associated with them, and FirstNet Online Bill Pay uses the standard codes to assign a category to each biller. For example, you may use FirstNet Online Bill Pay to pay your gas and electric bills, and those billers are likely assigned the category Utilities.

If a biller or an individual isn't associated with a standard code, it is assigned the category Uncategorized. You can change the category for any biller to clearly identify the type of payment. For example, you may pay an individual for services such as child care. You can find the person in your list on the Manage My Bills page and change the category to Child Care. Changing a category affects all payments for the biller.



## CAN I ADD A CATEGORY?

Yes, you can add categories to organize your bills for your specific needs. For example, you may want to track your business expenses separately from your personal ones. In this case, you can add a category named Business Expenses.

To add a category for a biller, select Add a new category at the bottom of the Category list and type the name of the new category in New Category Name. The new category is assigned to the biller and appears in the Category list to assign to other billers as needed.

**NOTE:** *Since you can't delete a category in FirstNet Online Bill Pay, or change the name of a category, consider carefully whether you really plan to track your bills in the new category before you add it.*



## WHAT HAPPENS WHEN I DELETE A BILLER?

You cancel any pending payments for the biller, including any payments that are scheduled automatically.

- ✳ If you delete a biller that sends you an electronic bill through FirstNet Online Bill Pay:
- ✳ You cannot pay any unpaid electronic bills you've received from the biller.
- ✳ You will start receiving your bills directly from the biller. Depending on the billing cycle for your account, it can take a month or two to stop electronic bills through FirstNet Online Bill Pay.

If you receive an electronic bill after you deleted the biller, you can pay the bill using FirstNet Online Bill Pay by adding the bill again. To have the payment associated with the electronic bill, you must also add the electronic version of the bill. You can also pay the bill by some other means, such as sending a check.

## SETTING UP REMINDERS



### WHAT ARE REMINDERS?

Bill reminders are a helpful way to manage your bills. You can set up typical due dates and amounts for your bills and request reminders to notify you when your payments are due. You can also set up reminders for when your payments have been sent and when bills are past due. Bill reminders are available as online notifications that appear below the bill in the Pay Bills section of the Payment Center and as email messages.

You don't need to set up online reminders for a bill if you:

- ✳ Receive an electronic version of a bill. Your reminders automatically appear as soon as we receive the bill.
- ✳ Set up automatic payments for a bill. Those payments automatically appear in the Pending Payments section of the Payment Center and the Payment Assistant.

E-mail reminders can be associated with any of your bills, including electronic bills and automatic payments. You can select which bill-related events you want to receive e-mail reminders for.



## HOW DO I SET UP REMINDERS?

Go to Manage My Bills, select a bill, and then select the option to set up reminders for the bill.



## HOW DO ONLINE REMINDERS WORK?

A bill's typical due date, its frequency, and how far in advance you want to receive reminders determine when an online reminder appears below the bill in the Pay Bills section of the Payment Center.

Let's say, for example, you would like to set up a reminder for your monthly phone bill. You enter a typical due date of 3/15 and select the option to receive your reminder 10 days before the bill is due. A reminder appears below the phone bill in the Pay Bills section beginning on 3/5.

If you don't pay your bill by 3/12, it becomes past due. The past due status is based on the bill reminder options you selected and the processing time required to make this payment. In this example, the processing time is two days, but additional days are factored in for non-business days. For other bills, the processing time can be four days.

**TIP:** *When a bill is past due, the Past Due status appears in the Pay Bills section. Past due reminders typically disappear 5 days after the bill's due date.*



## HOW DO E-MAIL REMINDERS WORK?

You can choose to receive automatic e-mail reminders for your bills when the following events occur:

- ✳ The bill is due.
- ✳ The bill is past due.
- ✳ The payment has been sent and the money has been withdrawn from your payment account.

The e-mail messages contain information specific to a particular bill. For example, you could receive an e-mail message for your phone bill that contains information like this: This message is the reminder you requested to pay Phone Company for account xxY67-89 in the amount of \$92.49 on or by 03/15/2010.



## HOW DO I CHANGE A REMINDER?

Go to Manage My Bills, select the bill, and then select the option to change the reminders. Any changes you make affect future reminders for that bill.

**NOTE:** *If you change reminder options for a bill with an online notification, that notification may be removed until the new reminder options take effect. E-mail reminders may also be sent again.*



## WHAT HAPPENS WHEN I STOP A REMINDER?

When you stop reminders for a bill, the reminder no longer appears below the bill in the Pay Bills section of the Payment Center, and you stop receiving any e-mail notifications you've set up.

# FILING MY BILLS



## WHEN WOULD I FILE A BILL?

You can file any electronic bill that you don't plan to pay using FirstNet Online Bill Pay. You can specify that the bill either has been paid outside of FirstNet Online Bill Pay (for example, by writing a check) or has not been paid (for example, the bill has a zero balance or a credit balance). You can also add or update an optional note with information about the payment.



## WHAT SHOULD I TYPE FOR THE BILL NOTE?

Your note can contain information about the bill and its resolution. You can add a note when you file an electronic bill. You can also add or update a note when you update a filed bill's details. You can type a maximum of 80 characters.

*TIP: If you don't find the method you used to pay your bill in the Payment Method list, select Other and provide a brief description of your payment method in the Bill Note box.*



## HOW IS THE NOTE USED?

FirstNet Online Bill Pay displays the note on the Bill Detail page when you view the details of your bill. The note serves as a reminder of the bill's resolution.



## WHAT IF I NEED TO UPDATE A FILED BILL'S INFORMATION?

If you want to change the payment method or edit the bill note, you can update the filed bill's information.



## WHAT IF I FILE A BILL, AND THEN I WANT TO PAY IT USING FIRSTNET ONLINE BILL PAY?

You can make a payment to the biller using FirstNet Online Bill Pay, but the payment won't be associated with the filed bill. The bill's status remains Filed. You can update the payment method or note for the filed bill to describe how the payment was made.