

Bank Pay Bills Electronically

No more writing checks.

No more mailing in payments and paying postage.

Let your bank do all the work.

Just sign in, tell your bank to make the payment and sign out.

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Is online banking safe? [\[Back to Top\]](#)

Yes, online banks are safe. As long as an online bank is insured by the FDIC, it will offer the same coverage as the FDIC-insured bank down the street. Use the [FDIC's BankFind tool](#) to confirm your online bank is insured.

Are there fees involved? [\[Back to Top\]](#)

No. There's no additional cost to use electronic bill payments.

How do I get started with paying bills electronically? [\[Back to Top\]](#)

First – go to your bank’s website and enroll in online banking that links to your bank accounts.

Next, you will be asked to select a login name and password which protects you from others accessing your accounts.

Password tips:

1. Do not use personal information in your password, such as your name, address or date of birth.
2. Create a long password, such a phrase, rather than a word. Short passwords are easier to guess.
3. Do not rely on common words or simple number combinations, such as 1234. Use a combination of upper and lower case and include special characters and numbers.
4. Do not use the same password for multiple logins.
5. Update your password often – every three to six months.
6. Do not store your password on your phone or banking app.
7. You can also use two-factor authentication to add an additional security layer. Most banks offer this feature, which requires you to enter a special code that is sent through an automated phone call or by the identification of a preselected image.

After you have created your login name and password, log into your bank and navigate to the online bill pay feature and pay your bills. All banks have online help to walk you through the processes used for online banking.

Which bank accounts can I use to pay bills online? [\[Back to Top\]](#)

To pay, bills electronically, you must have an eligible checking account.

Whom can I pay with electronic payments? [\[Back to Top\]](#)

You can pay almost any company or individual in the U.S. You can pay a company that sends you a bill, like the phone company, or a person or company you owe money to but don't necessarily receive a bill from, like your lawn mowing service.

In addition you can:

- Set up automatic payments for recurring bills — like mortgage or cable TV.
- Make one-time payments for bills that differ each month — like the phone or utility bill.
- Pay your credit card and loan accounts online quickly and easily. We’ll even set them up for you automatically when you get started with Bill Pay.

Note: Some banks are unable to support payments to federal, state, local tax agencies, or court-ordered payments.

How do I add, change, or delete payee information? [\[Back to Top\]](#)

Banks vary on the steps required to enter the name and address of the person or company you want to make a payment to. Each bank will guide you through the steps to enter or correct all information required.

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How far in advance should I schedule an electronic payment? [\[Back to Top\]](#)

In most cases, you can schedule a payment up to a year in advance, and at least two to five business days before your payment due date.

The minimum number of days varies by payee. Sometimes a bank will need to mail a paper check because a payee can't accept electronic payments. Paper checks can take over 5 days to reach their destination. You may want to send any check payments earlier to avoid a late fee.

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You can usually make a same-day payment to a limited selection of payees and fees may be charged.

When does the bank withdraw the money from my checking account for an electronic payment? [\[Back to Top\]](#)

Usually, the money is withdrawn from your checking account on the business day following your payment "Send On" date. Depending on the payee, your payee will receive the payment within two to five business days.

Why are some payments sent by paper checks? [\[Back to Top\]](#)

Some individuals or companies can't accept electronic payments, so your bank will mail them a check through the U.S. Postal Service. For that reason, it's important that you provide correct name and address information for all of your payees. If your payment is made by paper check, you'll find the date the check was cashed when viewing your account records.

What happens if I set up an electronic payment, but I do not have funds in my checking account? [\[Back to Top\]](#)

Banks may make the payment using available Overdraft Protection funds if you have that set up. There is usually a fee for this situation.

How can I avoid late fees or reimbursement charges imposed by payee? [\[Back to Top\]](#)

You must schedule your payment in advance of the payment due date. There will be a delay between the payment “Send On” date (the date your payment starts processing) and the date the payee receives your payment. Schedule the payment in accordance with the payment rules displayed on the Payment screens.

- **Check payments:** The payment “Send On” date must be at least five business days before the date your payment is due to the payee. Paper checks often take over 5 days to reach their destination. You may want to send any check payments earlier to avoid a late fee.
- **Electronic payments:** The payment “Send On” date must be at least two business days before the date your payment is due to the payee.

For scheduling purposes, you should count the first business day after your scheduled payment “Send On” date as business day one.

Additional Help on Using Online Banking from [The Consumer Financial Protection Bureau.](#)
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