

Commerce Bank Texas Bill Pay FAQs

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How do I enroll in CBT Bill Pay?

You must have set up online access to enroll in Bill Pay. When you are logged into the Online Banking, select "Bill Pay" from the dropdown menu. You will be walked through the enrollment process.

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How does CBT Bill Pay work?

When in the Payment Center section of Bill Pay, add the companies and people you want to pay. If the biller is a recognized company, you may be able to add the biller by selecting from a payee in your list. You only have to add the companies and people you want to pay once. Companies and people remain in your list of payees until you delete them.

After you have added your billers, you can utilize the Payment Center to:

- Pay bills by entering the amount and date and selecting "Make Payments" from the bottom of the page
- Display all bills for which you have set up reminders, including the amount due and the payment due date
- View a quick summary of the payments that have not yet been processed
- List bills that have been paid in the past 45 days

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How long will my CBT Bill Pay session remain active before I am signed out?

CBT Bill Pay automatically signs you out of a session if you are inactive for 10 minutes. For the protection of your banking information, it is best to sign out immediately after finishing your tasks in CBT Bill Pay.

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Who can I pay using CBT 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 used to make payments. You can pay large companies and small companies, as well as individuals, such as child care providers or family members.

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Who can't I pay using CBT Bill Pay?

You cannot use CBT Bill Pay to pay any company or person with an address outside the United States or its territories. It is not recommended to use CBT Bill Pay to make state tax, federal tax and court-ordered payments. Such payments are discouraged and must be scheduled at your own risk.

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What is the delivery cutoff time for CBT Bill Pay?

The cutoff time is 4 p.m., Central Time. Electronic payments submitted by 4 p.m., Central Time, can be delivered on the next business day. To allow for mailing time, payments made by check require a processing time of four business days. Allow for one extra business day for any payments scheduled after the 4 p.m., Central Time cutoff.

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Are there limits to payment amounts?

Yes. There is a \$1 minimum and \$999,999.99 maximum in CBT Bill Pay. The dollar amount of the payment may affect its delivery method. Each biller may have a specific dollar limit for payments that can be sent electronically. For example, a car loan payment of \$500 may be processed electronically on a monthly basis, but a larger payment of \$2,000 may be processed as a paper check. Please contact customer service if you have any questions regarding payment limits.

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How many bills can be paid at once?

You can pay as many as 30 bills at the same time from the Payment Center.

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Can I use CBT Bill Pay with all of my checking accounts?

Yes. You can pay your bills from more than one checking account. You can select the account from which bills are to be paid in the Payment Center. However, you can select only one account at a time in the "Pay Bills" section.

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What is a "preferred account?"

A preferred account is the payment account from which you pay most of your bills. When you designate an account as your preferred account, it appears first in the "Pay From" list by default. To change your preferred account, simply select another account in the "Pay From" list. When you choose a different account, the "Make Preferred Account" checkbox appears – check the box to make this account your preferred account going forward.

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How should I pay multiple bills to the same company?

Add a bill for each individual account you have with a given company. You can add the company to the list of bills three separate times – each with a different account number. If the company consolidates the information on one bill with one account number, you only need to add the biller to your list of bills once.

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Do I need to contact companies or people I pay via CBT Bill Pay to inform them of my use of this method?

No. You do not need to notify your biller. If we have an established relationship with a company or person you wish 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 provided at setup. It is recommended that you enter your account information with each biller – it is included with your payment so that the company can credit your account properly.

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What should I do with paper statements – portions or intact – that I previously mailed back with payments?

You don't need to do anything with your paper or electronic bill statements. You can keep them for your own records.

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How do payments display on my account statement?

Payments made through CBT Bill Pay generally appear as electronic withdrawals. In some cases, payments appear on your account similarly to other checks. However, the sequence numbers on these checks are typically higher than the sequence numbers on your regular checks, so they are easily spotted.

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How does a company or person receive my payment?

CBT Bill Pay sends payments electronically whenever possible. If the company or person cannot receive electronic payments, CBT Bill Pay prints a check and sends it to the billing address. The check contains the following information:

- Your name and address
- The biller's name
- Your account number
- The payment amount
- An optional memo – if you added a memo to your payment, the information is printed on the memo line of the check, with a maximum length of 34 characters

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Why do some payments take longer to process?

Some companies and many people cannot receive electronic payments. In these cases, CBT Bill Pay prints a check and mails it to the address you provided when you added your biller. It can take four or fewer days for the biller to receive the check. Some billers may not always credit your account on the same day that they receive the payment. Making payments in advance of the bill's due date allows enough time for the biller to receive the payment and credit it to your account.

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Which phone number should I enter when setting up a biller's information?

Enter 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.

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Why should I enter my account number with each biller?

Entering your account number is the best way to ensure that the company can credit your payments properly. If you don't have an account number with the company to which you want to pay, you can enter other information that identifies you to the biller in the account number box, such as an invoice number, service address or name on the account. However, if you have an account number available, please provide that information to expedite crediting the payment to your account with the biller. 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 on the part of the biller. You won't need an account number to pay individuals.

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Which address should I enter when setting up a biller's information?

Enter the address to which you would send the payment. For payments to companies, this may appear as the billing or remittance address on your statement. For payments to individuals, this is the person's home or business address.

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Why can't I modify some billers' addresses?

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

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What should I enter in the "nickname" field?

Nicknames are optional descriptions you give to billers that help 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 separate accounts.

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How do I select a payment date, and what requirements are there?

You can use the payment calendar to determine payment dates. Once an amount is entered in the "Pay Bills" section, the calendar displays the following:

- The earliest date on which the biller can receive the payment – this is based on delivery method and can be accepted as displayed or changed manually
- Available pay dates for the current month and future months as needed – the payment date must be a business day not more than one year in the future
- The due date for your bill, if you are paying electronically or if reminders are set up for the bill being paid

You can enter a pay date that is the same as the due date on your bill. The pay date is the date on which the biller receives your payment. You can use the payment calendar to ensure the biller receives the payment before the bill's due date.

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What is the difference between a "note" and a "memo?"

A "note" is descriptive information to be kept on file with the payment within the Payment Center. It is not sent to the company or person along with your payment. Notes can be added to any payment and can be viewed along with any other information from the "Bill Detail" page.

A "memo" is information that is printed on the memo line of a check. You can only add a memo to payments being sent by check. With a maximum length of 34 characters, the memo information can also be viewed on the "Bill Detail" page.

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What is the confirmation number?

The confirmation number is a unique identifier that CBT Bill Pay automatically assigns to each payment. The confirmation number does not indicate whether or not the company or person has received the payment. If you have a problem with a payment, use the confirmation number to refer to the payment when you contact customer service. In addition, it is automatically included with any payment inquiry.

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When are payment funds withdrawn from the selected account?

In general, the funds are withdrawn from your account electronically on the pay date. For some check payments, the money is withdrawn when the company or person deposits (or cashes) the check.

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When does a biller receive my payment?

For many bills, your payment is delivered electronically. In this case, the biller will receive your payment on the pay date. If the payment is made by check, we allow for at least four business days to ensure delivery of the payment by mail.

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What features are available within CBT Bill Pay to help me track bill status?

CBT Bill Pay provides the following features, most of which are available from the Payment Center, for keeping track of your bills:

- Bills list
- Bill reminders
- Email reminders
- Pending payments
- Recent payments
- Bill history

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What do the payment statuses mean?

The "Bill History" and "Bill Detail" sections provide detailed statuses of your bill or payment, including:

- "Pending" – payment has not yet been processed
- "Processing" – payment is in process
- "Paid" – payment has been made; also includes information regarding the delivery method of the payment
- "Canceled" – cancel requested by you
- "Failed" – payment returned due to an issue with the withdrawal of funds from your account or due to inaccurate information provided
- "Unpaid" – electronic bill not paid through CBT Bill Pay
- "Filed" – electronic bill filed

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How do I sort my bill history information?

Select "View Bill History" from the "Recent Payments" section of the Payment Center. Click the column headers to sort your payments and bills in ascending or descending order by the following optional criteria:

- Biller name
- Category
- Account number
- Amount
- Pay date
- Status

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How do I search for payments and bills?

You can view your bill and payment information by specified date ranges or by a custom date range (within the last 24 months). You can search for payments and bills by the following criteria:

- Biller name
- Category
- Payment status

- Account number

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Why don't I see 24 months of past payment history?

You may not yet have 24 months of payment history in CBT Bill Pay. The ability to store 24 months of bill history is a recent feature of CBT Bill Pay, so it may take time to accumulate 24 months of bill history from the date the feature was implemented.

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How can I categorize my billers?

CBT Bill Pay automatically assigns a category to each of your billers based on standard industry codes. These categories help you organize and track your bill payments. The categories can be used with Personal Finance Management (PFM) software, such as Quicken, Money, etc. Your categorized options include:

- "Uncategorized payments," which is automatically assigned if a biller or an individual isn't associated with a standard industry code – go to the Payment Assistant on the Payment Center to update the biller information and manually assign a category
- New categories, which can be added to organize bills for your specific needs
- Reassigning categories to group several related bills together and determining which best suit your needs

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Can I download my bill history to personal finance software?

Yes. You can download your bill history to a comma-separated values (CSV) file. You can import the file into a number of different Personal Finance Management (PFM) applications.

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What is an "electronic bill?"

An "electronic bill," or "eBill," can be viewed and paid online from the Payment Center. It typically contains the same information as a paper bill or statement. Some things to keep in mind:

- When you add an eBill, we send a request to your biller – after the request is processed, you will receive an eBill, which may take more than a month, depending on your billing cycle
- Verify with your biller if subscribing to eBills eliminates or supplements your receiving a paper bill by mail
- A reminder appears below the bill in the "Pay Bills" section of the Payment Center as soon as it is received from your biller
- You may be able to set up automatic payments for eBills

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How do I know if my biller sends electronic bills?

Commerce Bank Texas can receive electronic bills from hundreds of companies nationwide. For companies that offer the eBill feature, a "Get Bill" icon appears next to the biller name in the "Pay Bills" section of the Payment Center.

Click the icon to advance to the "Add an Electronic Bill" page. Enter the information that your biller requires to set up an electronic billing service, and we will send your request to the biller. The "Add an Electronic Bill" page also provides you with a list of all your billers that offer eBills. You can also go to the "Manage My Bills" section to add an eBill. If the biller does not offer eBills, the option does not appear on the "Add and Change Bill Options" page.

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What if my request for electronic bills is rejected?

If a biller rejects your request to add an electronic bill, you will receive a message in your CBT Bill Pay inbox that provides details about the reasoning. To resolve this problem, you can:

- Try adding the electronic bill again – ensure the information entered is accurate
- Contact the biller for more information about enrollment

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How do I pay electronic bills?

Within CBT Bill Pay, an electronic bill icon appears in the "Pay Bills" section of the Payment Center. Electronic bill information also appears in the Payment Assistant. Icons will indicate the following scenarios:

- When the "Bill Due" icon displays, you have an eBill that is due – click the icon to see a summary of the unpaid bills you've received in the past 45 days, and pay or file each eBill listed on the summary page
- When the "Bill" icon displays, you have either added an eBill and haven't received your first statement or nothing is currently due

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Can I pay electronic bills outside of CBT Bill Pay?

Yes. You can pay an electronic bill by other means, such as by check. If you pay a bill outside of CBT Bill Pay, the status of the bill remains "Unpaid." To change the status, you can file the bill and add a note indicating the bill's resolution.

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When should I file a bill?

You can file any electronic bill that you don't plan to pay using CBT Bill Pay. You can add or update a note indicating how the bill was paid or resolved.

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What should I do if the amount due for an electronic bill is incorrect?

If you have questions about an electronic bill, please contact the biller directly. When you pay the electronic bill, you can enter an amount that is different from the amount due on the bill.

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Can I view paid electronic bills?

Yes. You can view paid electronic bills when you view the details of your bill payment. CBT Bill Pay stores your eBills for six months (180 days) and the bill summary and payment details for 24 months.

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What are "automatic payments?"

Automatic payments are scheduled payments set up based on options you select. There are two different types of automatic payments:

- Automatic payments for electronic bills allow you to choose to pay the amount due or set a limit – the payment can be made on the due date or the earliest date available after receipt of the bill

- Schedule automatic payments can be set up to pay bills of a set amount at regular intervals – for example, you can schedule a payment at the first of each month to pay your mortgage or rent
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How do I change an automatic payment?

Select the automatic payment icon that appears in the "Pay Bills" section of the Payment Center, or go to "Manage My Bills," where you can change the options for your automatic payments. These options affect all current and future payments for the bills that are scheduled automatically.

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What happens when I delete an automatic payment?

All scheduled payments are canceled. If you want to cancel only one payment in the schedule instead of all payments, select the particular payment from the "Pending Payments" section of the Payment Center. Click "Cancel," and confirm cancellation.

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What are "bill reminders?"

Bill reminders allow you to set up typical due dates and amounts for your bills and request reminders to notify you when your payments are due. Reminders can also be sent when your payments have been paid or if bills are past due. Bill reminders are available as online notifications and as email messages.

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How do online bill reminders work?

When setting an online bill reminder, enter the following information:

- Typical due date
 - Frequency of billing
 - Approximate amount due
 - Amount of advance notice for reminder
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How do email reminders work?

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

- The bill is due
 - The bill is past due
 - The payment has been sent
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How do I set up bill reminders?

Go to "Manage My Bills," select a bill and select the desired on-screen options to set up reminders for the bill.

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How do I change a bill reminder?

Go to "Manage My Bills," select the bill and select the desired on-screen options to change the reminders. Any changes you make affect future reminders for that bill.

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Are my payments guaranteed?

With the CheckFree Guarantee, you can be assured that your electronic payments are safe and reliable. When your payments are processed through CheckFree, you are protected in the unlikely event of unauthorized transactions or processing delays. If you suspect an unauthorized transaction, please notify us within two business days of discovery, and your liability will be no more than \$50 – just like most major credit cards. For late payments, we will be responsible for any related charges as long as the payment information within CBT Bill Pay is accurate and the payment is scheduled in accordance with the Terms and Conditions (scheduled prior to cutoff time and allowing one business day for electronic and four business days for check delivery).

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Can I change a payment?

Yes. If the payment has not started processing you can change:

- The account from which to make the payment
- The date on which you want the biller to receive the payment
- The payment amount

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What happens when I cancel a payment?

After you cancel a payment, its status changes to "Canceled," and it is not processed. Canceled payments appear in the "Recent Payments" section of the Payment Center and in the bill history.

If you cancel an automatic payment, only the selected payment is canceled. You do not cancel any future payments in the payment schedule. To cancel all payments that you've scheduled to be paid automatically, go to the "Manage My Bills" section, and delete the automatic payment.

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How do I place a stop payment on a bill I have scheduled?

A payment may be edited or deleted while it is in "Pending" status. Payments remitted electronically cannot be stopped.

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What if I find a mistake in my payment?

If a payment is in process or has been paid, please contact the biller's customer service to discuss the error and its resolution. If you are unable to resolve the issue, send us a payment inquiry. We contact the biller on your behalf in an attempt to resolve the problem.

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What if the biller has not received or credited my payment?

Sometimes the biller may not credit your account immediately after receiving a payment. It can take a few days for the biller's payment system to show the credit to your account. Wait a few days after the scheduled pay date to see if the payment is credited to your account. If the payment is not credited after two days, call the biller's customer service. If the problem still isn't resolved, send us a payment inquiry. We contact the biller on your behalf in an attempt to resolve the problem.

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What if I receive a late fee for a payment?

Check the payment information to make sure you scheduled the payment before the bill's due date. If you made the payment on time, call the biller's customer service, and ask to have the late fee or finance charge waived. If the biller did not credit your payment properly, any charges or fees may be waived once the problem is resolved. If the problem still isn't resolved, send us a payment inquiry. We contact the biller on your behalf in an attempt to resolve the problem.

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What if a payment failed?

"Failed" is a status that appears when one of your payments is returned to us. The payment may have been returned because the information you provided when you added your bill wasn't sufficient for the biller to credit your account. You will receive an email message and a letter notifying you that the payment has been returned to us. If the payment fails, you must resolve the problem with customer service at **1.844.298.6444, between the hours of 6 am and 12 am Central Time**. In addition, you can initiate a payment inquiry within CBT Bill Pay. Depending on the nature of the problem, we may contact the biller on your behalf in an attempt to resolve the problem.

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What is a "payment inquiry?"

A payment inquiry is a message that you send to customer service when you have a problem with a particular payment. The message should include:

- A specific reason for your inquiry, such as the biller crediting the payment as late
- The amount of any late fees or finance charges that were assessed
- The name and phone number of a person you contacted in the biller's customer service department
- The date of contact

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What can I expect when I send a payment inquiry?

We contact the biller on your behalf in an attempt to resolve the problem with the payment. Check your CBT Bill Pay inbox in three to four business days for a reply to your inquiry.

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What if I overdraw my payment account?

If a non-sufficient funds (NSF) condition exists, the payment is returned. NSF fees will also apply. In addition, the payment fails processing, and the status changes to "Failed." You will receive an email message and a letter notifying you that the payment has been returned to us. We will make a second attempt to withdraw the money from your payment account. If this attempt also fails, you must resolve the problem with our Payment Processing Center.

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What happens when I delete a biller?

Deleting a biller cancels 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 CBT Bill Pay, any unpaid bills must be paid outside of the Payment Center, and you will begin receiving bills directly from the biller. Depending on the billing cycle for your account, it can take a month or two to stop receiving electronic bills through CBT Bill Pay.

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How do I cancel my bill payment service?

Please contact Commerce Bank Texas customer service at mobile@commercebanktx.com or **1.830.996.3125** to cancel your service. Some things to keep in mind when deciding to cancel your bill payment service:

- Scheduled payments, including automatic payments, are not paid
- Pending payments that are in process when you cancel your service are paid
- You no longer have access to your bill history and the ability to send payment inquiries
- Receipt of eBills will be canceled
- If you decide to use CBT Bill Pay in the future, you must enroll again

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