MB MIDWEST BANK
Banking your way.

Bill Pay Frequently Asked Questions
(Please see **Help** option in Bill Pay for more assistance)

What is Bill Pay?

Bill Pay allows you to pay all of your bills online through one convenient login with Midwest Bank.   You can pay any company or individual (US only) you would normally pay, even if you do not receive bills from them.

- Use the **Payment Center** to pay bills and see recent or pending payments.
- You can receive some bills electronically and choose to automate paying electronic bills.
- Set up scheduled payments at regular intervals or pay the amount due.
- Review Bills and payments for the past 24 months.

Is there a charge for Basic Bill Pay?

No. Basic Bill Pay is a free service. Fees may apply to overnight check deliveries and Popmoney.

How does Bill Pay work?

Simply add the company or payee you want to pay. We make the payment based on the information you provide. Account information provided by you is sent with your payment so billers can credit your accounts properly.

The **Pay Bills** section of the **Payment Center** lists all the bills you have added in Bill Pay. To pay a bill, enter the amount and payment date, or select the date from the calendar.

- Payments may be sent electronically or by check to the address you provide.
  Payment type cannot be selected and is determined through various factors.
- The earliest date a payment will be made/received is automatically displayed.
  You can select later dates.
- Use reminders in the **Payment Center** to help pay bills before they are due.
- Some payments may be able to be sent by overnight delivery – ***Fees apply.***

How early should I set up a Bill?

Schedule in advance of the due date and select the date you want the biller to receive payment.
Some bills require a longer timeframe please plan accordingly.

Do online banking transactions affect Savings or Money Market account transaction limitations?

Yes. As required by law you are limited to a total of six (6) monthly transfers or withdrawals from savings deposit accounts by check, debit card, or similar order payable to third parties. This includes online banking transfers.

How do I add my Midwest Bank account(s) to pay from?

If a specific account is not listed, please contact the bank to have it added.

How do I know if the party received my payment?

- The payment moves from **Pending Payments** to **Recent Payments** and the amount of the payment is listed. If the payment is cancelled, or failed during processing, the status is listed.
- In **Bill History** if the status is **Paid**, the payment has been sent to the biller. In some cases, you may see the date the biller posted the payment to your account.
- You can choose to receive e-mails when payment is sent. Please contact billers directly to confirm credit to your account.
- Payments made through overnight delivery services will be confirmed by e-mail with the tracking number included. Tracking numbers can also be found under **Bill Detail**.

What is the difference between a note and a memo?

A note contains descriptive information you want kept on file with the payment. Bill Pay does not send the note with your payment.

Items entered as a Memo are printed on the memo line of checks sent from Bill Pay. Payments made electronically cannot have Memo information added.

Can I change a payment?

Yes. If the payment has not started processing, you can change the account, date or amount.

- *Incorrect Biller –* Cancel the incorrect payment and make another to the correct biller.
- *Overnight Check Payment –*If the payment is not yet processing, you can cancel the payment and schedule another.
- *Processed Payment –* If the status is Paid or the payment is processing, contact the biller's Customer Service.

For more information refer to [*FAQs for Managing Payment Problems*](#) *under* ***Help>FAQ's***

What happens when I cancel a payment?

When a payment is cancelled, the status changes to Cancelled and it is not processed.

When cancelling automatic payments only the selected payment is canceled, future payments are not affected. To cancel all automatic payments go to **Manage My Bills** and delete the automatic payment.

What should I do if I pay more than one bill to the same company?

If each service has a separate bill and account number, add a bill for each account you have with the company. If the bill and account numbers are consolidated, you only need to add the company to your list of bills one time.

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What is Popmoney?

Popmoney offers a convenient way to send and receive money from within the United States. Send or receive money through e-mail or text message, you do not need any account information.

Popmoney can be used for items like:
- Paying a friend back for concert tickets
- Pitching in on a baby gift for a coworker
- Dividing the bill at a group dinner
- Sending a cash gift to a family member

How does Popmoney work?

Just enter in the e-mail address or mobile number and the amount you want to send. Or, select a name from your previously sent items in the **Send** list and add in an amount. People receiving money for the first time will get an e-mail inviting them to use the service and claim the money.

Click **History** to track money you have sent or received and to see any pending transactions.

How secure is my financial and personal information?

Popmoney uses several methods to ensure your information is secure.

SSL—Popmoney uses Secure Sockets Layer (SSL) to ensure your connection and information are secure.

Encryption—Popmoney uses 128-bit encryption to make your information unreadable as it passes over the Internet.