



# Frequently Asked Questions

Personal Online Banking and Bill Payment

**Q. Is there any special software required?**

A. No. Just an internet browser that supports 128 bit encryption. The following browsers are all acceptable: Microsoft Internet Explorer 9 or newer, Google Chrome 53 or newer, Mozilla Firefox 45 or newer, Apple Safari 6.0 or newer.

**Q. Is there a charge for Personal Online Banking?**

A. No. Personal Online Banking and the optional Bill Payment Product, Bill Pay-e Plus are both free to all account holders.

**Q. Is Personal Online Banking secure?**

A. Yes. Besides using 128-bit encryption and Multi-Factor Authentication to verify computer registry components, Personal Online Banking is built with several additional safeguards to ensure your account information remains secure. Should someone attempt to access your account portfolio using an incorrect password more than twice, the entire session will be locked from use. The lockout can only be cleared by a First National Bank of McHenry employee. Should you forget to logout while using Personal Online Banking, your session will automatically be terminated after 10 minutes of no activity.

**Q. How do I enroll for Personal Online Banking?**

A. Enrollment for Personal Online Banking is simple. The only thing we require is that a short application be completed and submitted to us. The enrollment form is available at any First National Bank of McHenry office or enrollment may be completed online through the secure site. Sorry, we may only accept signed enrollment forms in person or mail. We cannot accept e-mailed or faxed enrollments. If you desire to use the secure online enrollment, please allow one business day to process your request. Once we process your information, we will assign you login credentials that will be delivered via e-mail. You will be required to change your temporary password to something known only to you and it must be a minimum of 8 characters (with at least 3 letters, 1 uppercase letter, and 2 numbers) up to a maximum of 17 total characters.

**Q. What if my ACCESS ID and/or PASSWORD don't work?**

A. There are a few solutions to this problem. The most common issue is the placement of your CAPS LOCK key. Your ACCESS ID needs to be entered in ALL CAPS, but your PASSWORD is case sensitive, so it will need to be entered in a mixture of CAPS and NON-CAPS. The second most common issue is a complete lock-out of your account. If you weren't sure of your PASSWORD, and began guessing or didn't realize that you were entering your PASSWORD in the wrong case, you had only three chances to get it right. As a security feature, we lock-out all accounts if an incorrect PASSWORD is entered on the third try. The only way to reset a lock-out is to click the change password link or by calling 815.363.5885 during regular business hours.

**Q. What is Bill Pay-e Plus Automatic Bill Payment?**

A. Bill Pay-e Plus is the electronic bill payment service that is available to you as a user of The First National Bank of McHenry's Personal Online Banking product.

**Q. What is the difference between Personal Online Banking and Bill Pay-e Plus?**

A. Bill Pay-e Plus is the specific name of the Bill Payment feature within Personal Online Banking. You must be an enrolled user of Personal Online Banking to use Bill Pay-e Plus. Personal Online Banking is used to check your balances, look for paid checks, view images of cancelled checks, make loan payments, or transfer funds between accounts. Bill Pay-e Plus is used for scheduling monthly payments to external vendors such as credit cards, auto payments, and utilities.



**FIRST NATIONAL BANK**

McHenry • Island Lake • Richmond

**Q. How do I get started using Bill Pay-e Plus?**

A. On the application that you use to enroll in Personal Online Banking, there is a section to enroll in Bill Pay-e Plus. Just place checkmark in that section, and when you log on to Personal Online Banking, you will see a button titled "Bill Payment." Click on that button, and you will be given step-by-step instructions for enrolling in Bill Pay-e Plus.

**Q. How soon can I start making payments using Bill Pay-e Plus?**

A. Once you submit the separate online enrollment for Bill Pay-e Plus, you can begin scheduling payments as soon as your enrollment is processed by the bank (usually 24 to 48 hours). Once processed, you will receive an e-mail stating that Bill Pay-e Plus was successfully established for your account. After that, Bill Pay-e Plus is free to use as often as you wish. You will find most nationally recognized payees already available for your use. For smaller local payees, you may have to establish them first. Establishing of a new payee usually takes 48 - 72 hours. Once established, those particular payees will be available for immediate use on subsequent visits.

**Q. How are payments delivered and how can I ensure that my payee receives my payment by the due date?**

A. You may schedule payments to be initiated on the day you enter the information, on a future date, or on the same day each month. Although you can enter payment information 24 hours a day, 7 days a week, payments can only be initiated on business days. After funds are withdrawn from your designated account, we remit most payments by electronic funds transfer, or if the payee does not accept electronic payments, by mailing a check drawn on an account we maintain for this purpose, or by some other appropriate means. Because of the time it takes to remit your payment to the payee, they will not receive the payment on the processing date (the date you instruct us to deduct the funds from the account). In order to provide sufficient time for payments to be received by your payee, the processing date should be a minimum of five business days before the bill's actual due date. Additional days should be added to this time frame if the payment is traveling outside a four state radius from Illinois.

**Q. Why does it take five business days for some payments to be processed?**

A. Although many of your payees accept payments electronically, some do not. Currently, 70 - 75% of all payments Bill Pay-e Plus makes on your behalf are electronic and will arrive in two to three business days, however for those 25% of the merchants that do not accept electronic payments, we must send a check to them via US Mail. Once the payee receives the check, it may take a day or so for the payee to process and post the check to your account. Holidays and weekends should also be taken into consideration.

**Q. What should I do if a payee has not posted my payment?**

A. First, be sure to allow a minimum of five (5) business days for a payee to receive your payment. Contact your payee. If your payee does not post your payment within ten (10) business days of the date you requested the payment to be processed, simply call 877.296.4124. We will follow up on the payment and get back to you within 24 to 48 hours.

**Q. Where can I go for help when using Bill Pay-e Plus?**

A. Just click on the Live Chat button found on the Bill Pay-e Plus page. Live Chat representatives are available from 6:30 am to 10 pm, Monday through Friday. You may also call 877.296-4124 during the same hours for over the phone support.

**Q. If I currently have an automatic debit for a bill coming out of my checking account, should I cancel this debit and use Bill Pay-e Plus?**

A. It is recommended that you NOT cancel any auto debit UNLESS Bill Pay-e Plus has the ability to electronically remit this payment to your payee. Once your payee is established, we will indicate on your list of payees whether the payment is sent electronically or by check. Payees who often have their own debit program will often not allow a 3rd party process to remit payments to them. Our main concern is that your bill be paid in a timely and safe manner.

**Q. Does Bill Pay-e Plus offer a payment guarantee?**

A. Unfortunately we do not offer a payment guarantee. Once the payment is remitted, we are unable to control the posting cycle. We do, however, provide support for all bill payment issues. In most cases, we are able to successfully have late charges and credit standings corrected for you. In the event that The First National Bank of McHenry is at fault, a manager at the bank will evaluate the case and approve an adjustment to you.



**FIRST NATIONAL BANK**

McHenry • Island Lake • Richmond