



## H-Pay & eBill FAQs

### What is H-Pay?

H-Pay lets you pay your bills online with Hiawatha National Bank. You can pay anyone in the United States that you would normally pay by check or automatic debit, even if you do not receive bills from the company or person you want to pay.

### Quick Facts about H-Pay:

- You can pay all your bills at the Payment Center.
- View a summary of your recent and pending payments.
- Receive, view, and pay eBills at the Payment Center.
- Set up automatic payments.
- Review your bills and payment history for the past 24 months.
- Schedule email payment reminders.

### How does Bill Pay work?

- To pay your bills online, simply add the companies and people you want to pay. We use this information to make the payments for your bills.
- After you add your bills, you can go to the Payment Center. The Pay Bills section lists all the bills you've added in Bill Pay. To pay a bill, enter a payment amount and the date when you want the company or person to receive your payment. You can also select this date from the calendar.
- Tip: When you enter an amount, Bill Pay automatically displays the earliest date the biller will receive the payment without incurring expedited payment fees. You can accept this date or change it.
- You can pay as many bills as you want at the same time from the Payment Center.
- After you pay a bill, it may move to either the Pending Payments section or the Recent Payments section of the Payment Center.
- The Pending Payments section provides a quick summary of the payments that have not been processed yet.
- The Recent Payments section provides a list of the bills that have been paid in the past 45 days.
- You can also find a list of the pending and recent payments for a particular biller in the Payment Assistant.
- If you can't find a payment in the Recent Payments section, go to Bill History, which shows all of the bills you paid in the past 24 months, including electronic bills and the bills that you pay automatically.

## How secure is my bill payment and personal information?

Bill Pay uses several methods to ensure that your information is secure.

- SSL - Bill Pay uses SSL (secure sockets layer) which ensures that your connection and information are secure from outside inspection.
- Encryption - Bill Pay uses 128-bit encryption to make your information unreadable as it passes over the Internet.
- Automatic Sign Out - Bill Pay automatically signs you out of a session if you are inactive for a predefined time (usually 10 minutes). It is best if you sign out immediately after you finish your tasks in Bill Pay.