

## Pay Today - Instant Bill Pay Processing

*This product will be available in May 2020*

Pay Today allows you to make bill payments instantly using your debit or credit card! Traditional bill pay takes one day to process and transfer from your account. However, we understand that sometimes you have to pay a bill immediately. With Pay Today, the biller receives payment on the same day as you send money using your debit card. No more stress in those emergency situations.

Pay Today is a sister product to the Bill Pay that you already know and love. Use Pay Today to streamline and simplify payment with some of the largest national and regional companies, and make payments same day. Use Bill Pay for the flexibility to make payment on any bill and set up reoccurring payments to avoid surprises.

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### Pay Today benefits

- Streamline and simplify managing multiple sites logins and payment methods by using the Pay Today portal to manage multiple billers in one place.
- Gain greater visibility and control of your bills.
- Receive email and/or text notifications when bills are coming due to make sure you don't miss a payment.
- Payments can be sent and received on the same day.\*
- Includes a dynamic calendar that gives you visibility of when bills are coming due.
- Save time by updating your card information once and having it applied to multiple accounts.
- Earn points when using any of our Bank of Utah Rewards credit cards.
- Connect your utilities, phone carrier, TV provider, loans and many other billers for simple bill management.
- Link billers bills that you pay using their autopay. Payment will continue to be auto deducted from your account, but you'll now have visibility into when those funds will be deducted from your account.

*\*Some billers charge a fee to accept payment via card. In those cases, their fee will be added to your bill.*

### How it works

- Find Pay Today under Bill Payment in online banking menu or mobile banking app and select the Get Started button.
- Go to "Add a Bill" and pick the billers where you have active accounts. Use the search function, as needed.
- Enter your login information for the biller service you're linking.
- Enter your Bank of Utah card information. Pay Today is only available using your Bank of Utah debit or credit card.
- Select if you want payments sent automatically or manually.
- Track your upcoming bills in the calendar and select payment dates.
- Once you've set up a connection, Pay Today will always remember it, unless you change your username or password.

## Sample Companies

Here is a small sample of companies included in the Pay Today. More are available and can be discovered in the portal when adding a bill.

|                          |                                   |                             |                          |
|--------------------------|-----------------------------------|-----------------------------|--------------------------|
| <b>ADT</b>               | <b>Allstate</b>                   | <b>AT&amp;T</b>             | <b>Boost Mobile</b>      |
| <b>Century Link</b>      | <b>Cricket Wireless</b>           | <b>DirectTV</b>             | <b>Dish</b>              |
| <b>Disney Movie Club</b> | <b>Disney Vacation Club</b>       | <b>Dominion Energy</b>      | <b>EOS fitness</b>       |
| <b>esurance</b>          | <b>Geico</b>                      | <b>Liberty Mutual</b>       | <b>MetLife</b>           |
| <b>Planet Fitness</b>    | <b>Progressive Home Advantage</b> | <b>Rocky Mountain Power</b> | <b>Select Health</b>     |
| <b>Sprint</b>            | <b>State Farm</b>                 | <b>T-Mobile</b>             | <b>United Healthcare</b> |
| <b>Verizon</b>           | <b>Vivint</b>                     | <b>Xfinity</b>              |                          |

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## Pay Today Frequently Asked Questions

**Q: I already have Bill Pay. How is Pay Today different?**

A: Pay Today is separate, but related to Bill Pay. Bill Pay is great to schedule reoccurring *next-day* payments, while Pay Today allows you to make *same-day* bill payments using a debit or credit card.

**Q: How do I schedule a payment?**

A: For immediate payment: Select the bill you want to pay, choose a payment method and click "pay now".

To schedule a payment in advance: Select the bill you want to pay, choose a payment method, click "schedule" and select your desired payment date.

**Q: How do I turn on/off notifications?**

A: We highly recommend you keep notifications on for bill updates and important notifications. If there is a problem with your bill, we won't be able to notify you if you turn off notifications.

To turn on/off notifications, go to the circle with the 3 lines in the bottom right hand corner and select settings and notifications. To turn notifications off, move the circle to the left. The button will change from green to grey. To turn notifications on, move the circle to the right. The button will change from grey to green.

**Q: What if it is taking longer than 24 hours for my bill to sync?**

A: If your bill is taking longer than 24 hours to sync select the "let us know" option on the syncing notification. This lets us know we need to investigate further.

**Q: Can I make a partial payment on a bill?**

A: No, you cannot make a partial payment on a bill.

**Q: I paid my bill directly on the provider site. Should I see that payment in my bill history?**

A: The payment will show in the calendar when it is coming due. If you made a payment directly to your provider, you will not see that payment in the calendar once it has been paid. Pay Today only display payments submitted through this portal. Exit Pay Today and you will see the debit within the appropriate account in your account summary.

**Q: Can I just receive updates on my bills and not have payments made on my behalf?**

A: Of course! We will never pay a bill unless you tell us to pay it. If you add your providers but never schedule a payment, you will only receive updates on your bills.

Be sure you have bill notifications turned on, so you receive email and/or SMS updates for your bills.

**Q: How long does it take for a bill to be paid once it's processing?**

A: Your bill will be paid by the end of the day on your desired payment date. In some cases, it may take up to 24 hours for the bill to be paid.

**Q: How do I remove a bill?**

A: Select the bill you want to remove, go to settings and select "unlink".

**Q: What if I schedule a payment, but need to change the payment date?**

A: If you schedule a payment, you can cancel and reschedule the payment up until the payment date. Once your bill is processing, you cannot cancel the payment.



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