



1. Which name will appear on the check when there are multiple entities in the Bill Payment profile?

- The name of the specific entity owning the account designated to make the payment will appear on the check.

2. Which address will appear on the check when there are multiple entities in the Bill Payment profile?

- The address of the “parent” account will appear on the check.
- Check payments previously modified to include the address of the “child” account will remain the same.

3. What Bank name will appear on the checks?

- The checks will be drawn on 1st Century Bank, with 1st Century Bank’s Routing Number.

4. What is the deadline for same day processing?

- Checks scheduled for payment by 6:00 p.m. Pacific Time on a Business Day will be processed same day.
- For same Business Day processing of overnight check payments, Client must schedule the Bill Payment prior to 4:45 p.m. Pacific Time on a Business Day. If Client schedules an overnight check payment as an Expedited Payment after 4:45 p.m. Pacific Time on a Business Day or on a non-Business Day, then the Bill Payment will be processed and sent the next Business Day. ACH Expedited Payments and time frames are subject to Payee system processing.

5. When is the check mailed to the Payee?

- Users are prompted to choose a “send on” and “deliver by” date when scheduling a payment. Checks will be mailed by Bank’s third-party service provider with sufficient time for the Payee to receive the check by the “delivery by” date, subject to the terms and conditions in the Bill Pay Enrollment & Service Agreement.
- Non-business days are not an option for the “send on” or “deliver by” date. Users should select a date that allows sufficient time for the check to be received by the due date set by the Payee.

6. What is the lead time that should be allowed for Bill Payments?

- The lead time remains unchanged. Payments should be set up with a “send by” date (5-10) Business Days prior to the due date.

7. Are available funds verified when a user initiates a Bill Payment that will be sent by Check?

- No, funds are not verified, as the balance may change by the time the check is presented for payment.
- **IMPORTANT:** Funds must be available when the check is presented for payment. Bill Payments will post to the designated account directly and may result in an overdraft if there are not sufficient funds in the account. In this case, an Overdraft Fee will be assessed, and the item(s) may be returned NSF. *(Please refer to the applicable Fee Schedule for an explanation of fees.)*

8. How can a stop payment be placed on a Bill Payment?

- Bill Pay users may place stop payment requests using the standard Online Banking stop payment request process or by contacting the Treasury Management Department at the number provided below.

9. How can images of Bill Pay checks be viewed?

- Bill Payment checks may be viewed through Online Banking (business) and Express Banking (consumer) once they are posted.
- Bill Pay check images will also appear on bank statements with other checks cleared on the account.
- The retention period for current Bill Pay check images in both Online Banking (business) and Express Banking (consumer) Bill Pay system is two years.

10. Where can the status of a payment be found?

- If successfully scheduled, a status of “Completed” can be seen in Express Banking’s Bill Pay Service or on the “Paid” screen in Online Banking’s Bill Pay Service. No “cleared on” date will be reflected in the Bill Pay system, as the check will actually be paid directly against the account.
- Paid checks may be viewed in Online Banking or Express Banking.

For questions about Bill Pay, please contact your [Private Banking Officer](#) or call Treasury Management at 310.270.9559.