

# HCN Bank

## Bill Pay Upgrade – Frequently Asked Questions

**Q: What is changing with Bill Pay?**

A: We're upgrading our Bill Pay service to provide a more modern and streamlined experience. The upgrade improves how bills are added and managed while maintaining familiar payment functionality.

**Q: Do I need to re-enroll in Bill Pay?**

A: No. If you already use Bill Pay, you'll automatically have access to the upgraded experience once it's available.

**Q: Is Bill Pay still available on mobile banking?**

A: Yes. You can add, view, and pay bills from both online banking and the mobile banking app.

**Q: How do I pay a bill using the upgraded Bill Pay?**

A: Go to Bill Pay in online or mobile banking, find or add a biller, confirm biller information, enter the payment amount and date, then review and submit your payment.

**Q: Can I schedule payments in advance?**

A: Yes. You can schedule one-time or future-dated payments.

**Q: Does Bill Pay support automatic payments?**

A: Yes. You can set up automatic payments so bills are paid for the same amount on the same date each month.

**Q: Can I edit or cancel a payment?**

A: Yes. As long as a payment has not started processing, you can add, change, or delete payments.

**Q: What are eBills?**

A: eBills are electronic versions of your bills delivered directly to Bill Pay, allowing you to receive, view, and pay bills in one place.

**Q: Is Bill Pay secure?**

A: Yes. Bill Pay uses bank-grade security to help protect your information and payments.

**Q: What features will not be available in the upgraded Bill Pay?**

A: The ability to change user profile information and linked account information within Bill Pay will be disabled in the upgraded experience.

**Q: Can I switch between the current Bill Pay and the upgraded version?**

A: Yes. For 30 days after the upgrade, you will have the ability to toggle between the current Bill Pay experience and the upgraded version.

**Q: What happens after the 30-day period?**

A: After 30 days, the upgraded Bill Pay experience will become the default and the previous version will no longer be available.