

Online Billpay with Anstaff Bank

Questions about Online BillPay

If you have questions or concerns, please [contact your local Anstaff Bank location](#) or call **800)445-5745** or **(870)438-5214** during regular banking hours.

You may also contact us online by [email](#).

Introducing Online BillPay from Anstaff Bank.

Simply the best way to manage your payments.

- **Pay Virtually Anyone.** From the local bakery to a Fortune 500 Company, even your babysitter.
- **Send Money to Friends and Family.** All you need is their email address or cell phone number.
- **Same Day/Next Day Payments.** Payments can often be received in as little as one business day, even that same afternoon if necessary.
- **Group Payments into Categories.** Organize your utilities, cable and phone into a folder named household.
- **Account to Account Transfers.** Even accounts at other financial institutions. Your money is always available, regardless of where you keep it.
- **Receive eBills.** Green, more convenient, more secure and easier to manage.
- **Reminders.** Receive updates through email when you receive a bill, or when it's due.
- **Automatic Payments.** Great for bills that stay the same each month, like your rent and your car loan.
- **Search Bill History.** Search by company, date and status, the moment you need an answer, wherever you are.
- **Message Center.** Get quick answers to questions you might have.
- **Completely safe.** More secure than mailing paper checks.

Pay Bills

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.

- Pay all of your bills at the Payment Center. You can also see a summary of your recent and pending payments.
- Receive some of your bills online. You can view and pay these bills at the Payment Center.
- Set up automatic payments to pay your electronic bills or to automatically schedule payments of a set amount at regular intervals.

- Review your bills and payments for the past 24 months.

How does it 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 of the bills you've added. 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. 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.

- **Pending Payments:** Provide a quick summary of the payments that have not yet been processed.
- **Recent Payments:** Provide a list of 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?

We use several methods to ensure that your information is secure.

- **SSL**—Secure Sockets Layer ensures that your connection and information are secure from outside inspection.
- **Encryption**—128-bit encryption makes your information unreadable as it passes over the Internet.
- **Automatic Sign Out**—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.

Which browsers should I use?

For best performance, we recommend you use one of the following supported browsers:

- **Microsoft Internet Explorer 8** (Windows 8, Windows Vista, and Windows 7)
- **Firefox 3.6** (Windows 8, Windows Vista, and Windows 7)
- **Apple Safari 5** (OS X 10.5 and 10.6)
- **Chrome 8** (Windows 8, Windows Vista, and Windows 7)

While other browsers may work, these supported browsers provide the highest level of security, accuracy, and functionality. We also recommend that you enable JavaScript in your browser. JavaScript is required for certain features to function properly.

Can I use assistive technology for access?

Yes, we've incorporated several enhancements based on priorities one and two of the World Wide Web Consortium's Web Content Accessibility Guidelines. These enhancements aim to make our bill pay solution more accessible to assistive technology users.

The following features may help you navigate more easily:

- **Skip to Main Content Links**—These links allow you to skip the page banner and the redundant navigation links and go directly to the main page content.
- **Link Titles**—If a link opens a new window, you are alerted in the link title. Most of the links have descriptive labels, but we provide additional information in the link title if necessary. For this reason, we recommend that you set your screen reader to read the link title attributes.
- **Table Summaries**—Whenever information is presented in a table format, we provide a brief description of the contents.
- **Font Sizes**—The fonts can be resized without significantly changing the layout of a page.

Account to Account Transfers

Easily transfer money between your accounts, including your accounts at other financial institutions.

- **Transfer funds from here...to there.** You can move money between your accounts with us, and your accounts at other financial institutions.
- **Quick and easy.** Once your external accounts are set up in the system, just select them the same way you would select accounts with us.
- **Fully secure.** Your transfers move over completely secure electronic networks, making it the most secure way to transfer funds.

Can I transfer money between accounts?

Yes. If you've added more than one account in BillPay, you can easily transfer money between the accounts. Go to Transfer Money and select the option to transfer money.

How long does it take to process an account transfer?

The Transfer Date is the date that the money is withdrawn from the From account. Transfers are typically deposited in your To account on the transfer date. Transfers may be delayed three business days depending on the transfer amount or five business days depending on the selected From account. Your transfer limits are determined based on information that we received from the consumer credit reporting agency that verified your information when you enrolled.

The calendar shows the earliest available date you can make a transfer.

What are account transfer limits and how are they set?

Limits for how much money you can transfer between accounts are established based on information you provided during enrollment. If you try to transfer an amount that is higher than your limits, a message informs you how much money you can transfer.

Your transfer limits are shown in the Make a Transfer section next to the amount you want to transfer.

A transfer fee may apply. The amount may vary based on the direction of the transfer. Transfers coming in may be charged a different fee from transfers going to an account at another institution.

What should I do if I transfer money to the wrong account?

If the transfer has not been processed, cancel the transfer. Once the transfer is canceled, schedule a new transfer to the correct account. If you've transferred the wrong amount, you can cancel the transfer if it has not been processed and reschedule it with the correct amount.

If you have a problem with a transfer that has been processed, you can send us a transfer inquiry from the Transfer Detail page. Our customer service will attempt to resolve the problem on your behalf.

What is a repeating transfer?

The automatic transfer of a specified amount of money from one account to another based on a schedule that you set up. For example, you may want to set up a repeating transfer schedule to automatically transfer \$500 from your money market account to a checking account at the end of each month.

Quick Facts About Repeating Transfer Schedules.

You need to make three decisions that determine the frequency and duration of the transfers:

- When do you want to schedule the first transfer?
- How often do you want to transfer the money?
- When do you want to stop scheduling the transfers?
- When you set up a transfer schedule, the transfers are automatically scheduled for the duration you choose or until you cancel the repeating transfer.

Why is my reminder removed when I schedule a repeating transfer?

When you schedule a repeating transfer for the same To and From accounts as an existing reminder you've set up, the reminder is removed. If e-mail notification options are available when you set up the repeating transfer, you can select those options to receive e-mail about your transfer.