Electronic Bill Presentment and Payment

THE SERVICE

Bank’s Electronic Bill Presentment and Payment (EBPP) Service allows Customer’s payers to securely log on to a secure area of the Customer’s website or a Customer-branded website published by the Bank or its agent to view and pay their bills. Alternatively, Customer may utilize the EBPP Service to make authorized payments on behalf of its payers. Bank is not responsible for confirming or validating the Customer’s authority to make payments on behalf of its payers.

Payments can be made using a checking or savings account, debit card, or credit card by initiating either a one-time or recurring payment. The Customer’s account is electronically credited for the payments made through the EBPP Service. An administrative website is provided to Customer to manage their receipts by running customized reports, uploading and downloading files, and performing maintenance transactions.

Enrollment in the EBPP Service requires execution of Bank’s ”Electronic Bill Presentment and Payment Platform Agreement” and the applicable Operational Instructions.

PROCESSING

Customer shall provide Bank with the parameters for payments and the administrative website in accordance with the applicable Operational Instructions.

Debit and credit card payments are routed for authorization or decline to Customer’s merchant service provider (“Provider”). If applicable, settlement of such debit and credit card payments is performed by Provider.

The EBPP platform is hosted by an unaffiliated third party of Bank. Such host maintains connectivity with a select group of merchant service providers and processing gateways (“Available Merchant Providers and Processing Gateways”). Therefore, Customer must use Available Merchant Service Providers and Processing Gateways.

Customers wishing to accept payments from a checking or savings account via ACH must enroll in Bank’s ACH Service.

Requests for customization, outside the standard product features and capabilities, may be subject to additional fees.