

benefits of online bill pay



SECURITY

Online bill pay through Bank 7 is ten times safer than mailing checks.*

*Research gathered by the Aite Group.



CONVENIENCE

No more stamps, envelopes, and trips to the post office!



EASE

Our bill pay is simple to understand and even easier to navigate.



TRUST

Online bill pay greatly reduces the risk of human error and late payments.



TIME

Pay all of your bills in minutes instead of hours. You control when the payments are scheduled.



FAQs

How much does it cost?

BillPay-e Plus is free for our Premier 7 checking account customers. It is also free for Bank 7 and Super 7 Checking accounts maintaining a \$1,000 minimum daily balance or pay just \$5.00 a month.

How do I enroll in BillPay-e Plus?

To enroll in BillPay-e Plus, you must first be enrolled in online banking.

If you're a current online banking customer, login to your personal online banking account and click "Bill Pay" under the "Online Banking" tab. Click on the "Enroll" button, fill out the information, and you're ready to start paying bills immediately!

To enroll in online banking, please visit www.bank7.com, go to the "Online Banking" tab, and click on "Sign Up". Fill out the "Online Application" and mail to your local Bank 7.

Is online bill pay secure?

Online bill pay is recommended by security experts as one of the safest ways to pay your bills. According to research, 90 percent of identity theft doesn't occur through the Internet.* Identity thieves still use the tried and true methods of stealing mail or discarded trash. Combined use of online banking and online bill pay helps to protect consumers against identity theft and check fraud. For additional security, online bill pay requires 128-bit encryption and personalized log-in information.

*Research gathered by Javelin Strategy & Research.

How are payments sent?

Payments are sent two ways: electronic and paper check. On average, electronic payments are sent to more than 70 percent of payees. For payees who can only accept checks, the subscriber's account is debited electronically and an authorized paper check is issued on behalf of the subscriber.

FAQs continued...

What are the benefits of electronic payments?

Electronic is the fastest payment method for subscribers and greatly reduces the risk of human error. Electronic payments are received by the payee within 2–3 business days.

What are the benefits of check payments?

Check payments allow you to pay anyone through your online bill pay account. No more postage or trips to the post office. Plus, checks payments through online bill pay are electronically recorded, may be stopped before 2 p.m. central time on the date they are scheduled to process, and are virtually tamper resistant. The estimated arrival time for checks is based upon the payee's zip code and is displayed while you schedule a payment.

Are online bill payments guaranteed?

Online bill payments are not guaranteed by the US Postal Service or Automated Clearing House Network (ACH). However, online bill pay offers a payment success rate of 99.99 percent and greatly reduces the risk of human error. In the event a check payment is not received, our online bill pay support will stop and re-issue the payment, as well as provide proof of processing to the payee. Online bill pay also provides a history of your payments and payment information is integrated directly into account statements.

When can payments be scheduled?

Payments may be submitted at any time, day or night. All payments should be scheduled according to process date and not according to due date. For example, payments should be scheduled to process before the actual due date. Estimated arrival times are automatically displayed during the scheduling process. We recommend scheduling first payments in advance to ensure timely delivery. Payments are electronically debited from your account on the process date. For same-day processing, please schedule payments before 2 p.m. central time.

Who can I pay with online bill pay?

With online bill pay, you can pay virtually anyone with a current address within the continental United States, Alaska, Hawaii, and Puerto Rico.

What if I need more information?

For specific information or questions regarding our online bill pay service, please contact our bill pay toll-free number at **866-321-6538**.

Need more assistance? Contact Us.

Oklahoma City, OK 405-810-8600

Medford, OK 580-395-2321

Woodward, OK 580-254-0100

Or visit us on the web at: www.bank7.com

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