Fidelity BillPay® Help

Fidelity Investments   December 9, 2014

Turn here℠

Fidelity
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Getting Started With Fidelity BillPay®

Welcome to Fidelity BillPay!

You can use Fidelity BillPay to set up and pay your bills, quickly, easily, and securely.

You can pay anyone in the United States that you would normally pay by check or automatic debit.

To start using Fidelity BillPay:

Add a Payee. Tell us who you want to pay by going to the Add New Payee dropdown menu on the BillPay homepage. From there, simply follow the steps to add the information we need to make your payments.

Make a payment. Once you have added your payee, find the name of that payee in the Payee list on the BillPay home page. Enter the payment amount in the Amount field and Fidelity BillPay will display the earliest available payment date. You can change this date by clicking on the calendar icon. Your draft payment will immediately appear in the Unsubmitted Payments section of the home page. Click Review and Submit Payments when ready and follow the steps to complete your payment.

Using Fidelity BillPay Features

You can also use Fidelity BillPay to:

- View your pending and processed payments as well as outstanding checks.

- Receive and pay electronic bills (eBills) from hundreds of participating companies – look for the Sign up for eBill link below the Payee name.

- Set up automatic payments for your recurring bills, such as a car loan or mortgage.

- Review your payments and eBill history

If you have more questions about how Fidelity BillPay works, read through our list of Frequently Asked Questions.

Fidelity BillPay Help Topics

Adding Your Bills

- Add a new payee
- Add an electronic bill

Add a New Payee

To pay your bills online, you just need to add the companies and people you wish to pay. You can pay anyone in the United States that you would normally pay by check or automatic debit.

Even if you don't receive bills from the company or person you want to pay, you can still add the information necessary for Fidelity BillPay to make your payments.

After you add a company or person to pay, it will appear in the Payee section of the BillPay home page. To pay your bills, simply find the Payee you want to pay and enter the amount and date for the payment.

Tip: If you have a recent bill or invoice from your payee, use it to add your payee to Fidelity BillPay. It should include your account number, the payee's phone number, and other information you may need.

Note: Remember to keep your payee information up to date. If the name, address, phone number, or account number changes, simply click on that payee from the Payee list and then click the Edit Payee button. This will allow you to make the necessary updates to ensure that the bill information is accurate.

How to Add a New Payee:

- Select Add New Payee on the Fidelity BillPay homepage.

- Choose whether you want to add a Company or Person/Small Business. For 529 Accounts use the Company option to add a college Payee.

How to Add a Company Payee Using Search

1. Select Company from the Add New Payee dropdown.
2. In the Company Name field, enter the name of the company you want to add to your list of bills.
3. Select Search.
   - If Fidelity BillPay finds a match for the name, the Complete payee details page opens, with most of the payee information pre-filled.

   - If Fidelity BillPay finds more than one match for the name, the Select a Payee page opens. For example, a large bank will typically have separate profiles for mortgage and auto loan payments. Select the company you want to add and click Submit. The Complete payee details page opens, with most of the payee information pre-filled.

   - If Fidelity BillPay doesn't find a company that matches the name you entered, the Add a Payee page opens. Enter the name, address, and phone number for the company you want to pay.

4. You can enter additional information to help you identify the payee or the purpose of the bill in the Payee Nickname field.
5. In the Account Number field, enter the account number exactly as it appears on your bill and then reenter it in the Confirm Account Number field. Note for college payees, the Account Number is typically the Student ID.
6. If necessary, enter the ZIP Code for the billing address.

Tips for Adding a Payee

If you have an account number, be sure to enter it. Your account number is the most reliable means of ensuring that the payee can credit your payments properly.

If your account information is not correct, it may cause the payment to be credited to your account late or not at all. This could result in late fees, finance charges, or service disconnections. The Service Guarantee only applies to payments if all the payee information provided is accurate.

How to Add a Company Payee Manually

If Fidelity BillPay does not find a match for the company name you enter, you can add the information manually.

1. Select Company from the Add New Payee dropdown menu.

2. Select Add Payee Manually from the Add a Company screen.

3. The Add Payee screen opens. Enter all the information for your bill.

4. In the Payee Name field, enter the name of the company you want to pay.

5. In the Payee Nickname field, enter a name that helps you identify the payee or the purpose of the bill.

6. In Address Line 1, enter the first line of the address where you send your payments. This may appear as the billing or remittance address on your statement.

7. Use the Address 2 field to direct the payment to a specific person or department. Be sure to precede the information with either ATTN or C/O.

8. Use the City, State, and ZIP Code fields to enter the city name, state, and ZIP Code for the billing address.

9. In the Phone field, enter the phone number that you use for billing questions.

10. In the Account Number field, enter the account number exactly as it appears on your bill, and then reenter it in the Confirm Account Number field.

11. To add this payee to a specific grouping of payees, use the Payee Group dropdown menu. You can select Add New Group to create and assign the payee to a new group.

12. To add this payee to a specific category, use the Payment Category dropdown menu. You can select Add New Category to create and assign the payee to a new category.

13. Select Submit.

How to Add a Person or Small Business Payee Using Search

1. Select Person or Small Business from the Add New Payee dropdown menu.

2. In the Phone Number field, enter the phone number for the person you want to pay. If possible, please do not use a cellular or unlisted phone number.

3. Select Search.

   - If Fidelity BillPay finds a person or small business that matches the phone number you entered, the person's name and address information will appear on the Complete payee details page.

   - If Fidelity BillPay finds more than one match for the name you entered, the Select a Payee page opens. Select the person or small business you want to add and click Submit.

- If Fidelity BillPay doesn't find a person or small business that matches the phone number you entered, the Add Payee page opens. Enter the name and address information for the person or small business you want to pay.

4. Confirm the information and add any additional information on the Add Payee page.

How to Add a Person or Small Business Payee manually:

1. Select Person or Small Business from the Add New Payee dropdown menu.
2. Select Add Payee Manually from the Add a Person or Small Business screen.
3. The Add Payee screen opens. Enter all the information for your payee.
4. In the Payee Name field, enter the name of the person or small business you want to pay.
5. In the Payee Nickname field, enter a name that helps you readily identify the payee or the purpose of the bill.
6. In the Address Line 1 field, enter the first line of the address to which you send the payments. This may appear as the billing or remittance address on your statement.
7. Use the Address 2 field to direct the payment to a specific person or department. Be sure to precede the information with either ATTN or C/O.
8. In City, State, and ZIP Code fields, enter the city name, state, and ZIP Code for the billing address.
9. In the Phone field, enter the phone number you use for billing questions.
10. In the Account Number field, enter the account number exactly as it appears on your bill, and then reenter it in the Confirm Account Number field.
11. To add this payee to a specific grouping of payees, use the Payee Group dropdown menu. You can select Add New Group to create and assign the payee to a new group.
12. To add this payee to a specific category, use the Payment Category dropdown menu. You can select Add New Category to create and assign the payee to a new category.
13. Select **Submit**

How to Use Optional Fields for Adding a Payee

Fidelity BillPay provides additional, optional features to help you organize your Payees and payments.

- **Category:** You can assign a payee to a particular category of expenses or payments. Examples include Automobile Loan, Charitable Donations, and Entertainment. To assign a category, select the desired value in the selection list. You can also create your own categories. The Category displays on each payment (for the Payee) in Payment History.

- **Payment Group**: You can also organize your payees into payment groups so that related payees will be displayed together. For example, you can use payment groups such as "important bills" or "vacation home bills" to make the associated Payees easier to find. To add a Payee to an existing Group, click on the Payee name and select the Edit Payee button. You can then select the desired Group and select Save when finished. You can also select Manage Groups from the home page to add a new Group or move a payee(s) from one Group to another.

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Electronic Bills (eBill)

Fidelity BillPay has established relationships with hundreds of companies nationwide which offer electronic bill (eBill) delivery. eBills typically contain the same information as the paper bills that are mailed to you. eBills are secure, convenient, and offer easy access to current or past bill activity.

How to Add an eBill

If one of your payees offers the eBill service, you will see a Sign Up for eBill link below the Payee name on the BillPay home page.

To sign up for an eBill:

1. Find your payee in the Payee list.
2. Click on the Sign Up for eBill link below the payee name.
3. The Sign Up for eBill screen will open. Enter the information required by the payee. Some payees require information to verify your identity such as the last four digits of your Social

Security number. The payee may also require you to enter your account number a second time.

4. If the payee's Terms & Conditions appear on this page, review the information and select the option to indicate that you've read and agree to them.

5. Click **Submit.** A confirmation message will appear and provide additional information about your eBill request.

6. Click **Close**.

Look for the label eBill Set beneath the name of your payee which will let you know the payee has activated your eBill service.

When you receive an eBill that needs to be paid, the link Bill Due will appear beneath the name of your payee. If the eBill becomes past due, the link will change to eBill Overdue. Simply click the link to view and pay your eBill.

The eBill will also appear in the Payments Due & Messages section as soon as Fidelity BillPay receives it from your payee.

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Paying Your Bills

- Pay bills
- Pay eBills
- Edit or cancel a payment

Pay Bills

You can pay anyone in the United States that you would normally pay by check or automatic debit, even if you do not normally receive bills from the company or person you want to pay.

Pay an Electronic Bill

When you add an eBill for your payee, the following messages and links will appear beneath the payee's name:

When ...	_You will see ..._
eBill is active for the payee	the label **eBill Set**
eBill is due	the link **Bill Due**, which allows you to view the bill and make a payment
eBill is overdue	the link **eBill Overdue**, which allows you to view the bill and make a payment

Automatic Payments

If you've set up a bill to be paid automatically via Auto Pay, the label Autopay Set will appear beneath the payee name.

How to Use the Payment Calendar

For all account types except 529 (see below), you can use the payment calendar to determine the date on which payment should be delivered to your payee.

For the payee you select, the calendar will display the pay dates available in the current month. You can scroll to future months, if necessary. The calendar will also highlight the earliest date you can select for the Payee to receive the payment.

Note: For 529 Accounts, the calendar works differently. Rather than selecting a payment date, you must select the date the funds will be withdrawn from your account (the Withdraw On date). Based on this date, Fidelity BillPay will automatically calculate the date your payment will be delivered (Deliver On date) based on whether the Payee accepts electronic payments or checks only. The funds for the bill payment amount will be withdrawn proportionately based on your portfolio balances.

How To Make a Payment:

1. Find the payee you would like to pay in the Payee list.

2. In the Amount field, enter the amount to pay. The earliest available Deliver By date (Or Withdraw On for a 529 Account) will default – you can change the date if desired using the calendar icon.

3. To add a note or check memo to the payment, select Add Note or Memo.

4. Each payment you enter will then appear in the Unsubmitted Payments section of the home page. When you are ready to proceed, select the **Review & Submit Payments** button.

5. The Review & Submit Payments screen will appear. You may edit or cancel any payment as well as add or edit the Check Memo and Note fields. When you are ready to submit your payment, select the **Submit Payments button**.

Tip: As soon as you submit a payment it appears in the Pending Payments section of the home page with a status of Pending.

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Pay eBills

Fidelity BillPay will alert you when an eBill is due. eBills that are due will be listed in the Payments
Due & Messages area. Follow these steps to make a payment:

How to Pay an eBill

1. Click on the Bill Due link under the payee name.
2. Select the desired payment option such as "Pay Minimum" or "Pay Account Balance". Note
    these options and their respective amounts may vary based on the biller.
3. The "Make a Payment" screen will display. If you selected "Pay Other Amount" enter the
    desired amount. Otherwise the Amount field is prefilled with the applicable minimum/full
    balance associated with your bill. The payment date will default based on the eBill Due
    date and can be changed if desired. You may also add a Note if you wish to.
4. Click Submit.
5. The Payments Submitted confirmation screen will appear

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Edit or Cancel a Payment

If you don't want a previously entered payment to be sent you can cancel the payment provided the
status is still Pending. After you cancel a payment, it will appear with a status of Cancelled in the
Processed Payments section and when searching Payment History.

You can edit or cancel payments that have a status of Pending.

Note: If a payment has started processing, you cannot change it.

How To Change a Payment:

1. Locate the pending payment you wish to change in the Pending Payments section.
2. Click the + sign next to the Payee.
3. Click the Edit Payment link to open the Edit Pending Payment window.
4. Make the desired changes and click Save.
5. A confirmation message is displayed confirming your changes.
6. Click Close to return to the BillPay home page.

How To Cancel a Payment:

1. Locate the pending payment you wish to cancel in the Pending Payments section.
2. Click the + sign next to the Payee.
3. Click the Cancel Payment link.
4. A message displays asking you to verify that you wish to cancel the payment.
5. Click OK
6. A confirmation message is displayed confirming your payment has been cancelled.
7. Click Close to return to the BillPay home page.

Automatic Payments

If you change or cancel a payment associated with a Recurring Payment or Auto Pay for an eBill, only the selected payment is changed. You do not change any future payments in the payment schedule.

To change all payments in an automatic payment schedule:

1. Click on the Payee name on the BillPay home page

2. From the payee details screen, either edit the Recurring Payment or edit eBill AutoPay as applicable.

3. A screen will display where you can enter the changes you want to make.

4. Select Submit.

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Viewing Bills and Payments – start here

- View payments
- View payment details
- View bill reminders
- View bill payment history
- Search for a bill

View Payments

There are three sections available on the BillPay home page to provide you with a quick summary of your bill payment information: Pending Payments, Outstanding BillPay Checks and Processed Payments.

The Pending Payments section displays payments with a status of Pending or In Process. Clicking the + sign of a pending payment will allow you to edit a payment, cancel a payment or view the details. When the payment is in process, the + sign will only allow you to view details or view the eBill.

The Outstanding BillPay Checks section will display when you have a check that has not been debited from your Fidelity account and the Deliver By date has passed. These checks will show in the Outstanding BillPay Checks section if the Deliver By date is within the last 60 days. If the Outstanding text is displayed in red, it means that it is 10 or more days after the Deliver by date. When you have no outstanding checks, the Outstanding BillPay Checks section will not display.

The Processed Payments section displays payments with a status of Processed, Filed, or Cancelled with a deliver by date in the last 30 days. Clicking the + sign next to the payee will allow you to view details or view the eBill. At any time, you can select the Search Payment History link to see payment history for up to 24 months.

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View Payment Details

You can view details about your payment, including the payment status. If you receive an eBill, you can view the complete bill.

If the payment has already been processed and you have a problem with it, contact your payee or submit a Payment Inquiry. (Go to the Sending and Receiving Messages section to learn more about making a Payment Inquiry.)

Payment Status

The following statuses may appear on the payment details page:

Status	*Description*
Pending	The payment has not been processed yet.
In Process	The payment has started processing.
Processed	The payment has been received by the payee
Outstanding	The payment has not been debited from your account

Notes and Memos

If you added a note, a memo, or both when you paid your bill, this information will appear on the payment details page. A note contains descriptive information that you want to keep on file with the payment the maximum length is 256 characters. Notes are not sent to the Payee.

A Memo contains information that is printed on the memo line of a check payment. The maximum length for a Memo is 34 characters.

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View Bill Reminders Start here

You can set up Reminders to help you keep track of bills that are coming due. Alerts will appear in the Payments Due and Messages section of the home page to ensure you make a payment on time.

Once you have set up a Reminder, the following messages and links will appear beneath the payee's name:

When …	*You will see …*
Reminder is active for the payee	the label **Reminder Set**
Bill is due	the link **Bill Due**, which allows you to click to pay the bill
Bill is overdue	the link **Bill Overdue**, which allows you to click to pay the bill

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View Bill Payment History

You can view your bill payment history for the past 24 months on the Payment History page. You can enter search criteria to find the specific bills and payments you want to view.

To view your bill payment history:

1. Click Search Payment History from the Processed Payments section. The Payment History page opens.

2. View your bill payment history by selecting the desired timeframe.

You have the ability to view history by 6, 12, and 24 months, or YTD (Jan 1 to current date), or Prior Year on payee details page. You also have the ability to sort each of these Payment History durations by Payee, Status, Deliver by and Amount. Each time you sort the Payee History, the Total at the bottom of the list will recalculate according to the sorted time period. The total includes payments with a status of Pending, In Process, Outstanding and Processed.

If a payment hasn't started processing, you can edit or cancel it.

Payment Statuses

Search Payment History provides the status of your bill or payment.

Status	_Description_
Pending	The payment has not been processed yet.
In Process	The payment has started processing.
Processed	The payment has been sent to the payee. Normally, the payee receives the payment on the Deliver By date and credits your account. Sometimes, however, the payee may take a few days to credit your account and/or delay cashing your check.
Outstanding	Includes checks with a status of Outstanding.

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Search for a Bill

You can view your bill payment history for the past 24 months.

How to search for a bill:

1. Select an option for viewing your payments and bills. To view by time period, select from the predefined time periods listed.

2. Click the column headers as necessary to re-sort the information.

3. Select the Print icon at the top of the page to print the information that appears on the page.

View Bill Detail

You can view details about any bill in your Payment History list. To view

the bill detail:

1. Click the + sign next to the Status for the bill you want to view.
2. Select the View Details link
3. The View Payment Details page will open, revealing all details.

Managing Your Bills

- Edit Payee details
- Add and Change Payment Options
- Manage the electronic version of your bill
- Group your bills
- Manage bill reminders
- Manage Automatic Payments
- Delete a Payee

Edit payee details

Fidelity BillPay determines the information you can change for your payee (the company, person, or small business you want to pay) based on a number of factors.

Addresses

For your convenience, Fidelity BillPay maintains the addresses for many payees with which we already have an established relationship. The payee notifies us of any changes, and we automatically apply these changes to your account information.

Categories

Fidelity BillPay automatically assigns a category to each of your payees based on standard industry codes. If a payee does not have a standard code associated with it, it is assigned as Uncategorized. For example, the Payee is a friend or sole proprietor. In this case, you can change the category to one that describes the type of expenses you are paying.

If you don't see a category that suits your needs, you can add one. Keep in mind that you cannot delete or modify the name once you have added it. You can, however, assign any new or existing category to your payee.

eBills

If you receive an eBill, or if you've requested eBills and your request is pending, you will not be able to change the payee's phone number or account number.

If the payee has changed your account number, check your Fidelity BillPay payee information to see if it has been updated automatically. We'll also send you a message in your Fidelity BillPay Message Center to notify you of the change. The payee generally sends us any account number changes. If the account number does not get updated automatically by the payee, however, you will need to delete the payee and add the payee again.

Pending Payments

You can choose to apply your payee changes to all pending payments, including those scheduled automatically or only future payments.

To change your payee information:

1. Click on the payee's name in the Payee list.
2. Click the Edit Payee button.
3. Enter the changes you want to make. If you want to add a category for the Payee, select Add a new category from the Payment Category list, and enter the name of the new category in the New Category field. The new category will be assigned to the payee and appear in the Category list so you can assign it to other payees as needed.
4. Select Save.

Add and Change Payment Options

You can manage any of the bills you've added in Fidelity BillPay, including the bills you receive electronically and those that you have set up to pay automatically. You can also manage reminders that help you keep track of bills that are due.

There are links under each Payee name in the Payee list on the BillPay home page. The options displayed will vary based on the payee and the features you've already established for the

Payee. When you select an option, Fidelity BillPay displays the appropriate information so that you   can make your changes or add new features.

Manage the electronic version of your bill

You can stop receiving your e-bills through Fidelity BillPay anytime. If you stop receiving e-bills, you also stop any automatic payments that you set up to pay them.

When you stop receiving your e-bills through Fidelity BillPay, you receive them directly from your biller again. It can take an entire billing cycle for your request to process.

To stop an eBill:

1. Click the payee name in the Payee list to open the payee details window.
2. Select Cancel eBill.
3. A confirmation message will appear – click OK to cancel the bill.

Group Your Bills

You can create groups to organize your bills in Fidelity BillPay. For example, you can create a Utilities group that includes your electric, cable, and telephone bills, or a Vacation group to organize bills associated with a trip. You can create up to 60 groups.

How to Manage Groups

1. Select the Manage Groups link on the home page.
2. In the Select Group field select either Add a New Group or the existing group for which you want to add/remove payees.
3. If adding a new group, enter a Group Name in the field provided.
4. A list of payees will display showing the currently assigned group.
5. Use the checkboxes next to each payee to assign a payee to the selected Group. For example, if you select the Group "Vacation Home" the payee(s) you select will be assigned to that group.
6. When viewing an existing group, payees currently in the group will be indicated with a checkmark. Click the checkmark to unselect the payee and remove it from the current group. You can then assign the payee to a new group as explained in step 2.
7. Select Submit when ready and click OK to save your changes.
8. A confirmation message will display. Click Close to return to the BillPay Home page or Return to Manage Groups to make another change.

How to Delete a Group

1. Select the Manage Group link on the home page.
2. Select the desired group in the Select Group field.
3. Click the Delete This Group link, located to the right of Select Group.
4. A confirmation window will display. Select OK to continue.

Manage Reminders

Reminders are a helpful way to make sure you pay a bill on time. Use Reminders to help remember to pay your bill based on preference you select.

How To Set Up a Reminder

Note: Reminders are not necessary if you have Auto Pay or Recurring payments established. Fidelity BillPay will not display the option to establish a Reminder in these situations.

1. Click the payee name in the Payee list to open the payee details window.
2. Select Add Reminder.
3. In the Next Payment Due On field, enter the first date for which the payment is due and you wish to receive a Reminder.
4. Select a Bill Frequency
5. In the Amount Typically Due field, enter the amount to be displayed on each Reminder.
6. In the Receive Online Reminder field, enter an option to indicate when you want to receive your Reminder relative to the date the payment is due. For example, if you indicate your payment is due on the fifteenth of the month, select Ten Days in Advance to receive your Reminder on the fifth.
7. Select the check box for any optional email alerts you wish to receive.

To Update a Reminder

1. Click the payee name in the Payee list to open the payee details window.
2. Select Edit Reminder.
3. Enter the desired changes and select Submit when finished.

How To Delete a Reminder

1. Click the payee name in the Payee list to open the payee details window.
2. Select Cancel Reminder
3. Select the Delete This Reminder link at top of the window, then click Submit

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Manage Automatic Payments

Fidelity BillPay offers two options to pay your bills automatically:

Automatic Payments for an eBill (AutoPay)	Pay an eBill automatically when it arrives based on preferences you select such as whether to pay the full balance or minimum amount due.
Recurring Payment	Make a payment for a fixed payment based on a frequency you select such as monthly, quarterly etc.

Adding an Automatic Payment

You can add an automatic payment for any bill that you pay. If the payee is not signed up for eBills, only the Recurring (fixed amount) option will be available. If the payee is signed up for eBills, the AutoPay option is available and you can add additional Recurring payment schedules if desired.

How To Establish AutoPay for an eBill:

1. Click on the payee name in the Payee list to open the payee details window.
2. Select Add beneath eBill **AutoPay**.
3. Select one of the following options for the amount you want to pay when each bill arrives:

   - **Current amount due:** Automatically pay the bill for the amount due.

   - **Minimum amount due:** Automatically pay the minimum amount due on the bill.

   - **Entire account balance:** Automatically pay the entire account balance due on the bill.

     Note: The options available for selection are based on the features the biller has made available for the eBill. If these options are not available, the first option is automatically selected.

4. If you want to prevent automatically paying a bill for an amount that is higher than you would expect, select the check box next to "Pay this bill only if it is less than" field and enter the desired maximum limit.
5. In the Payment Date fields, select one of the following to indicate when your bill will be paid:

- **Schedule the payment to be delivered 0 to 5 days before the bill is due:** This allows you to control how far in advance of the Due Date you want your payment to be made.

- Schedule the payment for the earliest available date after the bill is received: Allows you to make a payment as soon as the bill is delivered to you.

6. Check the box for any optional email alerts you wish to receive.
7. Click **Submit** when finished.

How To Set-Up a Recurring Payment:

1. Click the payee name to open the payee details window.
2. Select Add beneath Recurring Payments
3. In the Payment Amount field, enter the amount of each payment.
4. In the First Payment Date field, enter the pay date or select an available date from the calendar.
5. In Frequency field, select the frequency for paying the bills. For example, Weekly, Monthly, etc.
   Note**:** The dates may be adjusted to ensure that payments are sent on a business day within the selected time period. The dates are always rolled back to the previous business day.
6. On the Pay Until field, select the duration of time you want payments to be made. For example, you can request a number of payments to be made or the date payments should stop.
7. If you want the last payment to be different, check the box next to the Change Final Amount To field and enter an amount.
8. If applicable, enter a Check Memo you want to be included on your payment checks. This option does not appear if the payee receives their payments electronically.
9. Check the box for any optional email alerts you wish to receive.   For example, you can elect to receive an email each time your payment is sent.
10. Click Submit when finished.

You can change the payment information for any bill that you pay automatically. The changes affect all current and future payments associated with the bill.

Updating an Automatic Payment

You can modify the amount or the schedule for an automatic payment.

How To Update AutoPay for an eBill

1. Click the payee name to open the payee details window.
2. Select Edit beneath eBill AutoPay.
3. Enter the desired changes and select Submit when finished.

How To Update a Recurring Payment

1. Click the payee name to open the payee details window.
2. Select the Edit link beneath Recurring Payments. Note if you have multiple Recurring Payments for a specific payee each will be listed. Information to identify the Recurring Payment such as amount and frequency will be displayed.
3. Enter the desired changes and select Submit when finished.

Cancelling Automatic Payment Features

You can cancel payments that are scheduled automatically by deleting an automatic payment.

How To Cancel AutoPay for an eBill

1. Click the payee name to open the payee details window.
2. Select Cancel beneath eBill AutoPay.
3. Select the Delete this Autopayment link from the top of the window.
4. Click OK from the confirmation message.

How To Cancel a Recurring payment

1. Click the payee name to open the payee details window.

2. Select the Cancel beneath Recurring Payments. Note if you have multiple Recurring Payments each will be listed with the corresponding amount and frequency.

3. Click OK from the Confirmation message.

Delete a Payee

When you delete a payee, you also cancel any pending payments for the Payee, including any payments that are scheduled automatically. You may want to review your pending payments in the Pending Payments section before you delete a payee.

If you delete a payee that sends you an eBill through Fidelity BillPay:

- You will not be able to pay any unpaid eBills you've received from the payee.

- You will start receiving your bills directly from the payee. Depending on the billing cycle for your account, it can take a month or two to stop receiving eBills

If you receive an eBill after you delete a payee, you can still pay the bill using Fidelity BillPay by adding the bill again. To have the payment associated with the eBill, you must also add the eBill. You can also pay the bill by some other means, such as sending a check.

Note: You cannot delete a payee if you've added an eBill and the request is pending. You must wait until you receive the first eBill to delete the payee.

To delete your payee:

1. Click on the payee's name in the Payee list, to open the payee details window.
2. Select the Delete Payee link.
3. A warning message displays. Select OK to confirm that you want to delete the payee.
4. The payee will be removed from the Payee list.

Sending and Receiving Messages

- Send a payment inquiry
- Payments due and messages

Send a Payment Inquiry

If you're experiencing a problem with a processed payment, you should contact your payee. If you can't resolve the problem directly with the payee, you can send Fidelity BillPay a payment inquiry. Our customer service will contact the payee on your behalf in an attempt to resolve the problem.

To send a payment inquiry:

1. Select the Make Inquiry link. The Payment Inquiry page opens.
2. Select a Primary Reason for your inquiry.
3. Select the Payee Type that you made the payment to.
4. Answer the questions about late fees and finance charges.
5. If you have already contacted the payee about the problem, enter the name of the person you spoke with, the phone number you used, and the contact date in the appropriate fields.
6. Enter additional details if necessary. The more information you provide, the better we can service your request.
7. Select Submit.
8. The Payment Inquiry Confirmed page will open.
9. Click Print if you would like to keep a hard copy of your inquiry.
10. Select Close.

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Payments Due and Messages

The Payments Due and Messages section includes:

- **Reminders Due**—the amount due and due date for each of the bills for which you have added a Reminder.

- **eBills Due**—the amount due and due date for any bills you have requested to receive electronically.

- **Messages**—your recent messages from the BillPay Message Center.

For each listing, select the + sign to expand the listing for more detail and action links:

- **Reminders**—includes links to pay your bill or dismiss the reminder.

- **eBills**—includes links to view the eBill, pay specific amounts, and file the eBill.

- **Message**—allows you to view the full message.

Tip: When a bill is past due, the reminder will appear in red text. The past due status is based on the reminder options you selected and the processing time required to make this payment on time. Past due reminders typically disappear five days after the bill's due date.

- To view an expanded list of payments due and messages, select View Message Center to go to the Fidelity BillPay Message Center.

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Fidelity BillPay FAQs

General FAQs | **Payment FAQs** | **Bill FAQs**

General FAQs

- What is Fidelity BillPay?
- How does Fidelity BillPay work?
- Which browsers can I use to access Fidelity BillPay?
- Can I use assistive technology to access Fidelity BillPay?
- What is the Service Agreement?

What is Fidelity BillPay?

Fidelity BillPay is a free service that lets you pay your bills online through Fidelity.com. You can pay almost 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.

How does Fidelity BillPay work?

You provide information about the companies and individuals you want to pay (called Payees). Once a Payee is set-up, you can make a payment by entering the payment amount and date. Fidelity BillPay then sends either an electronic or paper check payment on your behalf.

Which browsers can I use to access Fidelity BillPay?

You can use the same browsers that you use to access Fidelity.com. For information on supported browsers, go to Technical Support and select Supported browsers and plug-ins.

We do recommend that you enable JavaScript in your browser, because JavaScript is required for certain Fidelity BillPay features to function properly.

Can I use assistive technology to access Fidelity BillPay?

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 Fidelity BillPay more accessible to assistive technology users.

Tips for Using Screen Readers

The following features may help you navigate Fidelity BillPay 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 will open a new window, you will be alerted in the link title. Most 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—Fonts can be resized without significantly changing the layout of a page.

What is the Service Agreement?

The Service Agreement provides a complete and exclusive statement of the agreement between you and Fidelity Investments regarding your Fidelity BillPay service. The Service Agreement contains information about authorization, liability, and limitation issues when using Fidelity BillPay. Topics include:

- Prohibited payments
- Password and security information
- Your liability if unauthorized transfers occur
- Errors or questions about your transactions
- Situations in which your account information can be disclosed to third parties
- Charges assessed based on services provided
- Service transactions that are returned
- Notification requirements for termination or discontinuation of the service
- Types of payments and limitations on payees

Payment FAQs

General Payment FAQs

- How do I use Fidelity BillPay to pay my bills?

- Is there a difference when I pay a bill from a 529 account?

- How can I keep track of my bills in Fidelity BillPay?

- How will I know if the company or person received my payment?

- What is the confirmation number?

- What is the difference between a note and a check memo?

- Can I change a payment?

- What happens when I cancel a payment?

Tell Me More About

- Scheduling Payments

- Setting Up Automatic Payments

- Setting Up Reminders

- Processing Payments

- Managing Payment Problems

- Reviewing Bill Payment History

How do I use Fidelity BillPay to pay my bills?

To pay your bills online, simply add the companies and people you want to pay (your Payees) using the Add New Payee link on the BillPay home page.

After you add your Payee, access it in the Payee list on the BillPay home page. To make a payment, enter the payment amount in the Amount field to the right of the Payee name. The date will default to the earliest possible date or you can select a different date by clicking on the calendar icon. Once you've entered a payment, it immediately appears in the Unsubmitted Payments area, where you can review and make any changes before submitting.

Is there a difference when I pay a bill from a 529 account?

Yes. When paying for qualified education expenses from a 529 account, rather than specifying a delivery date, you must specify the date the funds will be withdrawn from your 529 account (the Withdraw On date). Fidelity BillPay determines and display the corresponding payment delivery date based on whether the Payee accepts electronic payments or checks only. Note that funds for 529 account bill payments are withdrawn proportionately based on your portfolio balances.

How can I keep track of my bills in Fidelity BillPay?

From the Fidelity BillPay home page, you can easily keep track of payments that are due as well as payments you have recently made. Look for the Payments Due & Messages as well as the Pending Payments, Outstanding BillPay Checks, and Processed Payments sections on the right hand side of the home page.

<u>Section</u>	<u>Displays</u>
Payments Due & Messages	All payments that are due, based on either an eBill or Reminder that you have set up.
Pending Payments	Any payments with a status of Pending or In Process.
Outstanding BillPay Checks	Any checks with a status of Outstanding with a Deliver By date in the last 60 days.
Processed Payments	Any payments with a status of Processed, Filed, Cancelled, or Failed with a Deliver By date in the last 30 days. To see more payments, use the Search Payment History link in this section.

How will I know if the company or person received my payment?

In the Processed Payments section, the payment status will appear as Processed.

If you want to confirm that the payment has been posted to your account, check your account at the payee's website or contact the Payee. Depending on the type of account involved, it may take a few days for the payment to post to your account.

What is the confirmation number?

The confirmation number is a unique identifier that Fidelity BillPay automatically assigns to each payment. If you have a problem with a payment, use this number to refer to the payment when you contact customer service.

The confirmation number does not indicate that the company or person has received the payment. Please refer to the previous question to learn how to verify that a company or person has received the payment. If you have a problem with a payment that has already been sent, please refer to the FAQs for Managing Payment Problems.

What is the difference between a Note and a Check Memo?

A Note contains descriptive information that you want to keep on file with the payment. A Note is visible only to you and is not sent with your payment. You can add a Note to any payment and you can review it when you view the details of your payment on the Payment Details page. The maximum length of a payment note is 256 characters.

A check Memo contains information that is printed on the memo line of the check sent to your Payee. Check memos can only be added to payments that Fidelity BillPay sends by check, but cannot be added to electronic payments. The check memo is also kept on file with the payment, so you can review the memo when you view the details of your payment on the Payments Details page. The maximum length of a memo is 34 characters.

Can I change a payment?

Yes. If the payment has not started processing, you can change the following:

- The date you want the payee to receive the payment

- The payment amount of the payment

- The note or check memo

Changing the payee

If you made a payment to the wrong payee, you can cancel the incorrect payment and make another one to the correct payee provided the status is still Pending.

Changing a Processed Payment

If you need to change a payment that is no longer Pending, you will need to call the Payee's customer service. For more information, see the FAQs for Managing Payment Problems.

What happens when I cancel a payment?

Once you cancel a payment, its status changes to Cancelled and it will not be processed. Cancelled payments appear in:

- Processed Payments section

- Payment History

FAQs for Scheduling Payments

- What is the earliest date I can make a payment?

- How far in advance of the due date should I make my payments?

- When is the money for the payment withdrawn from my payment account?

What is the earliest date I can make a payment?

If your payee is able to receive electronic payments, Fidelity BillPay can deliver your payment the next business day. Otherwise, your payment will be sent via check and the payment will arrive in three business days.

When you enter an amount, Fidelity BillPay automatically displays the earliest date the payee can receive the payment. You can select this date or choose another. The date cannot be more than a year in the future (or 365 days from today's date).

Note that if you are making a payment from a 529 Account, you select the earliest Withdraw On date, which is the date on which the funds will be withdrawn from your account. Based on this selection, Fidelity BillPay will automatically display the corresponding Deliver On date, based on whether the payee accepts electronic payments or checks.

How far in advance of the due date should I make my payments?

You can enter a Deliver By date that is the same as the due date on your bill. The pay date is the date when the payee receives your payment.

When is the money for the payment withdrawn from my account?

With the exception of 529 Accounts (see below), the payment is withdrawn from your account as follows:

> Electronic Payments   Deliver By date

> Check Payments   When the payee cashes the check and Fidelity is notified

Note for 529 Accounts: For 529 Accounts, the money is withdrawn from your account on the date you indicate in Fidelity BillPay. An electronic or check payment is sent the next business day. The funds for the bill payment amount will be withdrawn proportionately based on your portfolio balances.

FAQs for Paying an eBill

- How do I pay an eBill?
- What if I have more than one bill due for the same payee?
- Can I pay eBills outside of Fidelity BillPay?
- The amount due for an eBill seems incorrect. What should I do?
- Can I view paid eBills?

How do I pay an eBill?

Once you sign up for an eBill, you will see a Bill Due link beneath the Payee name each time a bill is received. eBills that are due will also appear within the Payments Due & Messages area.

To make a payment using the Bill Due link:

- Click the Bill Due link. This will open the Make a Payment screen.

- Select or enter the amount you wish to pay.

- Enter the desired Deliver By date (or Withdraw On date for a 529).

- Enter a Check Memo or Note, if desired.

▪ Click Submit. The Review & Submit Payments window opens.

▪ Review your payment. You may edit or cancel payments from this screen as well as add or edit a Check Memo and Note. When you are ready to pay, click Submit Payments. The Payments Submitted confirmation screen will appear.

▪ Click Close and return to the BillPay home page. Your payment will be listed in the Pending Payments section with a status of Pending.

To make a payment from Payments Due & Messages:

▪ Click + sign for any bill with a status of Bill Due or Overdue. An expanded set of action links appear.

▪ Click Pay Now. The Make a Payment screen opens.

▪ Select or enter the amount you wish to pay.

▪ Enter the desired Deliver By date (or Withdraw On date for a 529)

▪ Enter a Check Memo or Note, if desired.

▪ Click Submit. The Review & Submit Payments window opens.

▪ Review your payment. You may edit or cancel payments from this screen as well as add or edit a Check Memo and Note. When you are ready to pay, click Submit Payments. The Payments Submitted confirmation screen will appear.

▪ Click **Close** and return to the BillPay home page. Your payment will be listed in the Pending Payments section with a status of Pending

What if I have more than one bill due for the same payee?

Pay each bill in the Payments Due & Messages section separately.

For example, if you closed out your utilities at the end of the previous month, your utility company may send you a regular monthly bill and then a final bill for any remaining days of service. Let's say the first bill is due on the 15th and the amount due is $120.00. The final bill is due on the 30th and the amount due is $55.00. When you sign in to Fidelity BillPay on the 5th, you will see both bills listed. You should select each bill and make two separate payments: a regular monthly payment of $120 and a final payment of $55.

Can I pay eBills outside of Fidelity BillPay?

Yes, you can always pay the account associated with your eBill outside of Fidelity BillPay.

However, when you pay a bill outside of Fidelity BillPay, the status of the bill remains Bill Due in the Payments Due & Messages. To change the status, you can file the eBill and add a note that you have paid it.

The amount due for an eBill seems incorrect. What should I do?

If you have questions about an eBill, please contact the Payee directly. All the information on the eBill comes directly from the payee. If necessary, Fidelity BillPay will allow you to enter a different amount than what is shown on the eBill.

Can I view paid eBills?

Yes, you can view paid eBills when you view the details of your bill payment. Fidelity BillPay stores your eBill details for six months (180 days) and the bill summary and payment details for 24 months.

FAQs for Setting Up Automatic Payments

- What are automatic payments?
- How do I change an automatic payment?
- How do I delete an automatic payment?
- What happens when I delete an automatic payment?

Tell Me More About

- Setting Up Auto Pay for an eBill
- Setting Up a Recurring Payment

What are automatic payments?

Automatic payments provide a means for automatically scheduling payments in Fidelity BillPay based on the options you select. You can set up two different types of automatic payments.

- AutoPay for eBills - If you receive electronic bills, some billers let you set up options for paying them automatically. You can decide whether to always pay the amount due or to set a limit on the amount for automatically paying the bill. You can also decide whether to make the payment on the due date or on the earliest date available after you receive the bill.

- Recurring Payments - **Y**ou can set up an automatic payment schedule to pay any Payee for a set amount at regular intervals. For example, you can schedule a payment at the first of each month to pay your child's college tuition.

How do I change an automatic payment?

Click on the Payee name in the Payee list to open the payee details window. Any Auto Pay or Recurring Payment schedules will be listed at the top of the window. Select Edit next to the desired schedule to access the current options. Enter the desired changes and select Submit when finished.

How do I delete an automatic payment?

Click on the Payee name in the Payee list to open the payee details window. Any Auto Pay or Recurring Payment schedules will be listed at the top of the window. Select Cancel next to the desired schedule then select OK to confirm the deletion.

What happens when I delete an automatic payment?

Deleting either an AutoPay or Recurring Payment schedule will cancel all payments. If you want to cancel only one scheduled payment instead of all automatic payments, look for the payment in the Pending Payments section. Click the + sign next to the Payee, then click the Cancel Payment link. A warning message will appear asking if you want to proceed with cancelling the payment. Click OK to confirm your action. A Confirmation message will display.

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FAQs for Setting Up Auto Pay for an eBill

- How do I automatically pay my eBills?

- Why can't I automatically pay all my eBills?

- How do I know when an Auto Pay is sent?

- What happens when I stop receiving an eBill that I pay automatically?

- What happens if the amount due for a bill exceeds the limit I specified?

- What happens if I don't need to pay the bill?

- Why was my payment scheduled after the bill's due date?

How do I automatically pay my eBills?

eBills can be paid automatically when they arrive based on rules you establish. To do this, click on the Payee name in the Payee list to open the payee details window, then select the Add link beneath eBill AutoPay. Enter the desired preferences and   select Submit once complete.

Quick Facts About Auto Pay for eBills

- You can select an option to automatically pay the amount due for the bill. Keep in mind that some payees, such as credit card companies, send a minimum amount due for your bill, which may be different from the account balance. You may need to make additional payments to pay the account balance.

- You can set a limit on the amount for automatically paying the bill. If the amount due exceeds the limit, the bill is not paid automatically. You can review the bill and resolve any issues concerning the amount due with your payee before you pay the bill.

- When you add an automatic payment for an eBill, the payments are sent automatically until you:

    - Delete the payee
    - Stop receiving an eBill or
    - Delete the automatic payment

Why can't I automatically pay all my eBills?

The Payee must be capable of receiving automatic payments and not all Payees choose to offer this feature. If the Payee does not offer Auto Pay, you can still establish a Recurring Payment.

How do I know when an Auto Pay is sent?

A payment for an Auto Pay is processed just like any other payment made using Fidelity BillPay.

When a payment is scheduled, it appears in the Pending Payments section with a status of Pending. You can also request to receive an email notification every time a payment is automatically scheduled for the bill.

What happens when I stop receiving an eBill that I pay automatically?

When this happens, you stop any automatic payments that you set up to pay the eBill. Auto Pay will resume when the next eBill arrives.

What happens if the amount due for a bill exceeds the amount limit that I specified?

If the amount due for a bill exceeds the limit amount you set for the automatic payment, Fidelity BillPay does not automatically make the payment. You will receive an alert in the Payments Due & Messages section to let you know that the amount due for the bill exceeds the limit that you set.

If you think that the amount due is incorrect, contact the payee.

What happens if I don't need to pay the bill?

If Fidelity BillPay receives a bill with a zero amount due or a credit that covers the amount due for the bill, it doesn't automatically make a payment. You would receive a message about this in your Fidelity BillPay Message Center. You don't need to take any action.

Why was my payment scheduled after the bill's due date?

Unless you specify the number of days before the due date that you want the bill to be paid, Fidelity BillPay schedules the automatic payment for the earliest pay date after the bill is received. If

Fidelity BillPay receives a bill shortly before the due date, it automatically schedules the payment and you will receive a message in the Message Center or Payments Due & Messages to let you know that the payee might receive the payment after the bill's due date. If the payee charges a late fee for the payment, you can send a Payment Inquiry and Fidelity will attempt to resolve the issue on your behalf. (Go to the Sending and Receiving Messages section to learn more about making a Payment Inquiry.)

Note: If Fidelity BillPay receives a bill after the due date, the payment is not automatically scheduled and you will receive a message about this in the Message Center or Payments Due & Messages section. In this case, you should contact the payee directly. You can still make a payment through Fidelity BillPay, but it's possible you would need to pay the bill by some other means.

FAQs for Setting Up a Recurring Payment

- How do I set up a Recurring Payment?
- Which Payees can I pay with a Recurring Payment?
- How do I know when a Recurring Payment is sent?

How do I set up a Recurring Payment?

Click on the Payee name in the Payee list to open the payee details window. Next select the Add link beneath Recurring Payments. Enter your desired preferences and select Submit once complete.

Quick Facts About Recurring Payments

- When you set up a Recurring Payment, you enter an amount for the payments. You have two options for setting the payment amount:

    - You can make all payments the same amount.
    - You can make all regular payments the same amount and enter a different amount for the last payment. This option is more commonly used when you are setting up automatic payments for a loan.

- You need to answer three questions to determine the frequency and duration of your payments:

    - When do you want to send the first payment?
    - How often do you want to make the payments?
    - When do you want to stop making the payments?

▪ When you set up a Recurring Payment, the payments are automatically scheduled for the duration you chose until you delete the recurrence.

Which Payees can I pay with a Recurring Payment?

You can set up a Recurring Payment for any Payee. For example, you might set up a Recurring Payment to pay your mortgage or rent at the first of each month, send a weekly allowance to a child at college, or make bimonthly payments to reduce the duration of your auto loan.

Tip: If the amount due for your bill varies, you can set up reminders to alert you to pay your bill. For a certain number of days before the due date, the reminder alert appears in the Payments Due & Messages section and a Bill Due link will appear beneath the Payee name. You should check the Reminders to ensure you're making the payments on time.

How do I know when a Recurring Payment is sent?

Recurring payments are processed just like any other payment made via Fidelity BillPay.

When each payment is scheduled, it appears in the Pending Payments section. When you set up the recurring payment, you may choose to receive an email notification every time a payment is automatically scheduled for the bill as well as when the payment has been sent.

<div align="right">Return to top of Section</div>

FAQs for Setting Up Reminders

- What are Reminders?
- How do I set up Reminders?
- How do Reminders work?
- How do email Reminders work?
- How do I change a Reminder?

What are Reminders?

Reminders are a helpful way to make sure you pay a bill on time. You tell Fidelity BilllPay when the bill is typically due, and for how much, and Fidelity BillPay will provide an online alert and optional email to notify you when your payment is due.

How do I set up Reminders?

Click on your Payee on the BillPay home page to open the payee details window. Next select the Add link next to the Reminders title. Enter your desired preferences such as the Typical Due Date and Bill Frequency. You may also elect to receive our optional email notifications for your bills when certain events occur. Once complete, click the Submit button to be brought to the confirmation page.

How do Reminders work?

Reminders are determined by a bill's typical due date, its frequency, and how far in advance you want to receive a reminder about it.

For example, you want to set up a Reminder for your monthly phone bill. You enter a typical due date of the 15th of the month and choose to receive your reminder 10 days before this date. An alert for your phone bill appears in the Payments Due & Messages section beginning on the 5th.

If you don't pay your bill by the 12th, it becomes past due. The past due status is based on the Reminder options you selected and the processing time required to make this payment. In this example, the processing time is two days, but additional days are factored in for non-business days. For other bills, the processing time can be four days.

Tip: When a bill is past due, the reminder alert appears in red text within the Payments Due & Messages section. Past due Reminders typically disappear five days after the bill's due date.

How do email Reminders work?

When you set up the Reminder feature, you may also choose to receive automatic email notifications for your bills when the following events occur:

- The bill is due.
- The bill is unpaid on the due date.
- The payment has been sent.

Each email notification will contain information specific to a particular bill.

How do I change a Reminder?

To change a reminder, click on the Payee name in the Payee list to open the payee details window. Next select the Edit link beneath the Reminders title. Enter your desired changes and select Submit when ready.

FAQs for Processing Payments

- How does a company or person receive my money?
- Why does it take longer to process some payments than others?

How does a company or person receive my money?

Fidelity BillPay sends payments electronically whenever possible. If the company or person cannot receive electronic payments, Fidelity BillPay prints and mails a check to the Payee address. The check will include the following information:

- Your name and address
- The payee's name and your account number, if available
- The payment amount
- The payment date

If you add a memo to your payment, it will be printed on the memo line of the check. The maximum length for a memo is 34 characters.

Why does it take longer to process some payments than others?

Some companies and many people cannot receive electronic payments. In these cases, Fidelity BillPay prints a check and mails it to the address you provided when you added your bill. It can take up to four business days for the Payee to receive the check.

Some Payees may not always credit your account on the same day that they receive the payment. Making payments in advance of the bill's due date allows enough time for the Payee to receive the payment and credit it to your account.

FAQs for Managing Payment Problems

- What if I find a mistake with my payment?

- What if the Payee has not received or credited my payment?

- What if I receive a late fee for a payment?

- What should I do if I have an issue or question with a payment?

- What can I expect when I send a payment inquiry?

What if I find a mistake with my payment?

If the payment has not started processing, you can change any information or even cancel the payment.

Changing the Payee

If you made a payment to the wrong Payee, you can cancel the incorrect payment and make another one to the correct Payee, provided the payment has not been processed yet.

Changing a Processed Payment

If you need to change a payment with a status of either In Process or Processed, you should contact the Payee directly to resolve the situation. If you are unable to resolve the matter on your own, you can enter a Payment Inquiry. (Go to the Sending and Receiving Messages section to learn more about making a Payment Inquiry.)

What if the payee has not received or credited my payment?

Sometimes the payee may not credit your account immediately after receiving a payment. It can take a few days for the payee's payment system to show the credit to your account. Wait a couple of days after the scheduled pay date to see if the payment is credited to your account.

If the payment is not credited after a few days, call the payee's customer service department. If the problem still isn't resolved, you can send a Payment Inquiry through Fidelity BillPay. (Go to the Sending and Receiving Messages section to learn more about making a Payment Inquiry.)

What if I receive a late fee for a payment?

Check the payment information to make sure you scheduled the payment before the bill's due date. If you made the payment on time, contact the payee and ask to have the late fee or finance charge waived. If the payee did not credit your payment properly, any charges or fees may be waived once the problem is resolved.

If the problem still isn't resolved, send a Payment Inquiry through Fidelity BillPay. (Go to the Sending and Receiving Messages section to learn more about making a Payment Inquiry.)

What should I do if I have an issue or question with a payment?

You can submit a Payment Inquiry which allows you to request additional information or report a problem with a particular payment. To submit a Payment Inquiry, access the View Details view of the payment and select Make Inquiry. You will then be able to enter the information Fidelity needs to handle your request. (Go to the Sending and Receiving Messages section to learn more about making a Payment Inquiry.)

What can I expect when I send a Payment Inquiry?

Fidelity will contact the payee on your behalf in an attempt to resolve the problem. Your inquiry may take up to 10 business days to resolve and Fidelity will reply to you in writing once resolved.

FAQs for Reviewing Bill Payment History

- How do I search for payments and bills?
- How do I sort my Payment History?
- How do I categorize my payees?
- How do I know what the status of my payment is?

Tell Me More About

- Filing Bills

How do I search for payments and bills?

Click Search Payment History from the Processed Payments section on the BillPay home page to access the search screen where you can view your payment history by criteria such as date range and payee. You can access up to 24 months of prior payments, 6 months of eBills and all future (Pending) payments.

How do I sort my Payment History?

Click on the column headers on the Payment History page to sort your payments and bills in ascending or descending order.

How do I categorize my Payees?

Fidelity BillPay automatically assigns a category to each of your Payees based on standard industry codes. These categories help you organize and track your bill payments. You can click on the Payee name to open the payee details window, and then click the Edit Payee button to change the category.

Adding a Category

You can add categories to organize your bills for your specific needs. For example, you may want to track your business expenses separately from your personal expenses. In this case, you might want to add a category named Business Expenses.

Tip: Keep in mind that you cannot delete a category or change a category name once you have added it, so be sure that you plan to use the new category before you add it.

Reassigning Categories

Review the list of categories to determine which ones best suit your needs. In some cases, you may want to change the category assignments to group several related bills together. For example, you may want to group all of the following bills in the category Utilities:

- Power bills, including gas and electricity

- Telecommunications bills, including cellular, Internet, and cable TV services

- Municipal service bills, including water and trash pickup

How do I know what the status of my payment is?

You can keep track of recent payments and payments that are due in the Payments Due & Messages section, as well as in the Pending Payments, Outstanding BillPay Checks and Processed Payments sections.

Section	*Displays*
Payments Due & Messages	Any payments due to be paid based on either an eBill or Reminder you have established.
Pending Payments	Any payments with a status of Pending or In Process.
Outstanding BillPay Checks	Any checks with a status of Outstanding with a Deliver By date in the last 60 days.
Processed Payments	Any payments with a status of Processed, Filed, Cancelled, or Failed with a Deliver By date in the last 30 days.

Your payments are broken down by four status types:

Status	*Description*
Pending	The payment has not been processed yet
In Process	The payment has started
Processed	The payment has been sent to the payee. The payee typically receives the payment on the Deliver By date.
Outstanding	The payment has not been made

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Bill FAQs

FAQs for Adding Companies and People to Pay

- What should I enter for the phone number?

- Why do you need my account number?

- Where can I find my account number?

- What if I don't have an account number?

- What should I enter for the payee address?

- What should I enter for the person's address?

What should I enter for the phone number?

Enter the phone number that you would call if you had a question about your bill. If you're adding a company, look for a customer service phone number on your bill, statement, or invoice.

If you're adding a person or small business, use the business phone number or the person's home phone number.

If possible, please do not enter a cellular or unlisted phone number.

Fidelity BillPay uses the phone number for two purposes:

- We may use the phone number to search publicly available phone listings and try to find the name and address information. We can match multiple phone numbers to a single company or person.

- If there is a problem with your payment, we might contact the company or person on your behalf.

Why do you need my account number?

Entering your account number is the most reliable means to ensure that the company can credit your payments properly.

When you pay your bills by check, you typically send the check along with the payment portion of your bill. The payee may ask you to write the account number on your check so that the payment is credited to your account if the check is processed without the statement.

When we make payments to the company, we don't send a statement. The payments we send have the company name, your name and address, and your account number, if available.

If you don't have an account with the company you want to pay, you can just add the other information that we use to make payments to that company. However, if you do have an account number available, please provide that information to expedite crediting the payment to your account.

If your account information is not correct, it may cause the payment to be credited to your account late or not at all. This can result in late fees, finance charges, or service disconnections. The Service Guarantee only applies to payments if all the payee information provided is accurate.

Where can I find my account number?

Your account number should be on the bill, statement, or invoice you receive from the company you want to pay.

What if I don't have an account number?

In some cases, for example, a landscaping or cleaning service, an account number might not be assigned. If you don't have an account number, you can enter other information that identifies you to the payee in the account number box. Check your bill or statement for an invoice number, your service address, or the name on the account.

What should I enter for the payee address?

Enter the address where you send the payments for your bill. It may appear as the billing or remittance address on your statement.

What should I enter for the person's address?

Enter the address where you send the payments for your bill, if you receive one. It can be the person's home address or a business address.

FAQs for Adding an eBill

- What is an eBill?
- How do eBills work with Fidelity BillPay?
- How do I know if my Payee sends eBills?
- Why do you need information from a payee's website to add some eBills?
- I've forgotten my sign-in information for a payee's website. What should I do?
- Why do I have to enter my account number again?
- What does the payee use my email address for?
- What if I have bills for an address that isn't my home address?
- What if my request for eBills is rejected?

Tell Me More About
- Receiving an eBill
- Paying an eBill
- Filing Bills

What is an eBill?

An electronic bill, which is also called an eBill, is a bill that you can view and pay online in Fidelity BillPay. It typically contains the same information as a paper bill or statement.

Quick Facts About eBills

- When you add an eBill, Fidelity BillPay will send the information as a request to your payee. After your request has been processed, you will receive an eBill in a month or more, depending on your billing cycle.

- You can access your eBills within Fidelity BillPay. Some payees can also send an eBill to your email address.

- Some payees stop sending paper bills when they start sending eBills. Other payees continue to send paper bills in addition to your eBills.

- When you receive eBills, the bill appears in the Payments Due & Messages section, as well as beneath the payee's name in the Payee list, as soon as we receive it.

- Some payees let you pay your eBills automatically. To add Auto Pay, click on the Payee name to open the payee details window, and then click Add beneath to the eBill AutoPay title.

- After you add an eBill, you cannot change your payee account number. If the payee has changed your account number, check your Fidelity BillPay payee information to see if it has been updated automatically. The payee generally sends Fidelity BillPay any account number changes directly. If the account number has not been updated by the payee, however, you must delete the Payee and add the bill again.

How do eBills work with Fidelity BillPay?

Relationships have been established with hundreds of companies nationwide that can send us electronic bills, known as eBills. These eBills typically contain the same information included in the paper bills that are mailed to you. eBills are secure and convenient, and offer easy access to current and past bill activity.

Your payee may offer some or all of the following features as part of your eBill service:

- Receive your eBill through email.
- Pay your eBills automatically with Auto Pay.

When you add an eBill, the following messages and links appear beneath the payee's name:

When ...	_You will see ..._
eBill is active for the payee	the label eBill Set
eBill is due	the link Bill Due, which allows you to view the bill and make a payment
eBill is overdue	the link Bill Overdue, which allows you to view the bill and make a payment

Each eBill due also appears in the Payments Due & Messages section.

How do I know if my payee sends eBills?

When you add a company that can send eBills, we will notify you on the Payee Added confirmation screen. Additionally, the Sign Up for eBill link will display below the Payee name on the BillPay home page.

Why do you need information from a payee's website to add certain eBills?

When you add an eBill, the payee requires certain information to send and process eBills for your account. Some payees require more information to verify your identity, and this information may include the user name and password you use to access your account online at the payee's website.

I've forgotten my sign-in information for a payee's website. What should I do?

Go to the payee's website and follow the procedures to retrieve your user name and password. In some cases, you may have to request a new user name, or you may have to change your password. Once you have the correct information, return to Fidelity BillPay to complete the process of adding an eBill.

Why do I have to enter my account number again?

Some payees require you to enter your account number again to verify your account information and activate eBills for your account. In some cases, the payee may require additional information along with the account number. For example, a phone company may simply require your 10-digit phone number when you pay your bills, but require additional numbers to activate your eBill service. In other cases, the payee may require the account number in a slightly different format.

If the payee has specific requirements, they are described on the page when you add an eBill, so be sure to follow the instructions carefully when you re-enter your account number. You may find the additional account information on a bill or statement from your payee.

What does the payee use my email address for?

A payee may use your email address to contact you if there is a question about your payment. You can select an option to allow us to send the address to your payee. If you agree to share the email address with the payee, you may receive promotional messages about products and services in the future.

What if I have bills for an address that isn't my home address?

The address where the payee provides service is called your service address. For example, you may own rental property and pay the utilities using Fidelity BillPay. In this case, the address where the utility company provides service is your rental property, not your home address.

When you add an eBill from your utility company, your name and home address appear on the page. In this case, you would change the address information to the address of your rental property instead of your home. The address you enter should match the address that your payee has on file.

If you have a question about the address where you receive services, contact your payee.

What if my request for eBills is rejected?

If a payee rejects your request to add an eBill, you will receive an alert in the Payments Due & Messages area of the home page. You can then click on the alert to view the details. To resolve the problem, you can:

- Try adding the eBill again. Make sure to enter your information (especially your account number) completely and accurately.

- Contact the payee to get more information about the eBill service. For example, some payees cannot send eBills to customers in certain areas of the country.

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FAQs for Receiving an eBill

- How do I receive eBills?

- Can I receive eBills through email?

- How long does it take to receive eBills from a payee?

- How do I know when an ebill is due?

- Will I still receive a paper copy of the bill through U.S. mail?

- How do I pay my bills before I receive eBills from my payee?

- What happens if I pay a bill and then receive an eBill from my payee?

- I was receiving eBills, but I haven't received any lately. What should I do?

- My eBill is late. What should I do?

- How can I stop receiving eBills from a payee?

- What happens when I stop receiving eBills?

- What happens when I delete a payee that sends me eBills?

How do I receive eBills?

When you add an eBill, we send the information as a request to your payee. The label eBill Set will appear with your payee in the Payee list. After your request has been processed, you will receive an eBill from the payee in a month or more, depending on your billing cycle.

You will receive an email alert when your request to establish an eBill has been completed.

 When you start receiving eBills, your bill will appear in the Payments Due & Messages section and you will also receive a Bill Due link beneath the name of your payee in the Payee list.

Can I receive eBills through email?

In some cases, you can. Some companies that send us eBills can also send you notification through email.

When your eBill service is activated, you receive an email message that contains the bill information and links to view and pay your bill.

How long does it take to receive eBills from a payee?

It can take a week for the payee to process your request for eBills. After your request has been accepted, it can take a month or more to receive your first eBill, depending on your billing cycle.

How do I know when an eBill is due?

eBills that are due will appear in the Payments Due & Messages section and you will also see a Bill Due link beneath the Payee name on the home page.

Will I still receive a paper copy of the bill through U.S. mail?

It depends on the payee. Some payees stop sending you paper bills when they start sending eBills. For these types of payees, you must agree to receive only eBills to activate your service. Other payees continue to send paper bills in addition to your eBills. Some payees let you choose whether you want to receive just your eBills or both eBills and paper bills.

How do I pay my bills before I receive eBills from my payee?

While you wait to receive your eBills in Fidelity BillPay (which can take a month or two), you can still pay your bills using Fidelity BillPay but you will need to enter the payment date and amount manually.

What happens if I pay a bill and then receive an eBill from my payee?

If the payment has not been processed, you can cancel it. You can then view the eBill and pay it. The new payment will be associated with the eBill.

If the payment has already been processed, simply wait for the next eBill to arrive and pay it. The processed payment won't be associated with an eBill, but your subsequent payments will be.

If the payment you make is not associated with the first eBill you receive, that eBill will display a status of Bill Due. To change the status, you can file the bill and add a note about the payment.

I was receiving eBills, but I haven't received any lately. What should I do?

Check the payee information in Fidelity BillPay. The information must match your payee's records.

Check your Fidelity BillPay messages. You receive notifications when Fidelity BillPay cannot retrieve a bill from your payee or the payee cancels your eBill service.

If the payee information is correct and you didn't receive any messages about the bill, contact the payee.

My eBill is late. What should I do?

If your normal billing cycle has passed and you still have not received your eBill, contact your payee. Depending on billing cycles, the exact day you receive your bill each month may vary. Also remember that it can take one to two months before you receive your first eBill.

How can I stop receiving eBills from a payee?

You can stop receiving eBills in Fidelity BillPay any time after the payee processes your request for them – just click on the Payee name on the BillPay home page to open the payee details window, then select the Cancel link beneath the eBill title.

What happens when I stop receiving eBills?

Once you discontinue your eBill service, you will start receiving your bills directly from the payee again.

Quick Facts About Stopping Your eBills:

- It can take an entire billing cycle to receive bills directly from your payee.

- You may receive one or more eBills before the payee stops sending them.

- When you stop receiving eBills, you also stop any automatic payments that you set up to pay them.

- You can still pay your bills using Fidelity BillPay, but you won't be able to access your bill within Fidelity BillPay.

- Stopping your eBills does not prevent you from adding them again in the future.

Service Cancellations

Your payee may cancel your eBill service. In this case, you will receive an email that provides an explanation for the cancellation. You must contact the payee to get your service reactivated. Fidelity BillPay may also cancel your eBill service if it has tried unsuccessfully to retrieve your bill several times. In this case, you will receive a message with instructions for resolving the problem.

What happens when I delete a payee that sends me eBills?

We automatically remove the payee from the Payee list and notify the payee to stop sending you eBills. You won't be able to pay any unpaid eBills you've received from the payee once we remove the payee from the Payee list.

If you receive an eBill after you delete a payee, you can pay the bill using Fidelity BillPay by adding the bill again. To have the payment associated with the eBill, you must also add the electronic version of the bill. You can also pay the bill by some other means, such as sending a check.

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FAQs for Managing My Bills

- Why can't I change my account number?

- Why can't I change the payee's address?

- How do my payees get assigned a category?

- Can I add a category?

- How do I delete a Payee?

- What happens when I delete a payee?

Tell Me More About

- Adding an Electronic Bill

- Setting Up Automatic Payments

- Setting Up Reminders

Why can't I change my account number?

If you receive an eBill, you cannot change your account number in Fidelity BillPay; the payee generally handles these updates. If the payee has changed your account number, check your Fidelity BillPay payee information to see if it has been updated automatically. If the account number does not get updated by the payee, however, you will need to delete the payee and then add it again.

Note: When a payee updates your account number, you will receive a message in your Fidelity BillPay Message Center informing you of the change. You don't need to take any action.

Why can't I change the payee's address?

If you receive an eBill through Fidelity BillPay, you cannot change the payee's address.

For your convenience, we maintain the addresses for some of the payees on our list. The payee notifies us of any changes, and we automatically apply these changes to your account information.

How do my Payees get assigned a category?

Many payees have standard industry codes associated with them, and Fidelity BillPay uses the standard codes to assign a category to each payee. For example, you may use Fidelity BillPay to pay your gas and electric bills, and those payees are likely assigned the category Utilities.

If a payee or an individual isn't associated with a standard code, it is assigned the category Uncategorized. You can change the category for any payee to clearly identify the type of payment. For example, you may pay an individual for services such as child care. To change categories, click on the payee in the Payee list to open the payee details window, and then select the Edit Payee button. Changing a category will apply this new category to all payments for the payee.

Can I add a Category?

Yes, you can add categories to organize your bills for your specific needs. For example, you may want to track your business expenses separately from your personal expenses. In this case, you can add a category named Business Expenses.

To add a category for a payee, click on the Payee in the Payee list to open the payee details window, and then select the Edit Payee button. You will then select Add a New Category at the bottom of the Category list and enter the name of the new category in the Category Name field. The new category will be assigned to the payee and appear in the Category list to assign to other payees as needed.

Note: Since you can't delete a category in Fidelity BillPay, or change the name of a category, consider carefully whether you really plan to track your bills using the new category before you add it.

How do I delete a Payee?

Click on the Payee name from the Bill Pay home page to open the payee details window and then select the Delete Payee link in the payee information section. Select OK on the confirmation screen.

What happens when I delete a payee?

When you delete a payee, you are also canceling any pending payments for the payee, including any payments that are scheduled automatically.

If you delete a Payee that sends you an eBill through Fidelity BillPay:

- You will not be able to pay any unpaid eBills you've already received from the payee.

- You will begin to receive your bills directly from the payee. Depending on the billing cycle for your account, it can take a month or two to stop receiving eBills through Fidelity BillPay.

If you receive an eBill after you delete a Payee, you can pay the bill using Fidelity BillPay by adding the bill again. To have the payment associated with the electronic bill, you must also add the electronic version of the bill. You can also pay the bill by some other means, such as sending a check.

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FAQs for Bill Grouping

- Why should I group my bills?
- What is the unassigned group?
- What are the rules for naming a group?
- Can I rename a group?
- How do I add a payee to a group?
- Can I add a payee to more than one group?
- Can I sort the groups?
- Can I sort the payees in a group?
- Can I delete a group?

Why should I group my bills?

Groups allow you to organize your bills to make them easier to find in Fidelity BillPay. For example, you can create a Utilities group to organize your electric, cable, and telephone bills or a Vacation group to organize bills associated with a trip.

What is the Unassigned Group?

Initially, all payees are organized in the Unassigned group. When you create a group, you can move your payees from the Unassigned group to the new group.

What are the rules for naming a Group?

A group's name can be from 1-32 characters, and the name can contain any characters except <>, () or =.

Can I rename a Group?

Yes, you can rename a group to change its sort order or to make its name more descriptive. For example, you might change a group's name from "Vacation" to "Summer Vacation 2010."

How do I add a Payee to a Group?

Click Manage Groups on the BillPay home page. In Select Group, choose the group you would like to assign payees to. Select the payees you would like to assign to this group, and Submit.

Can I add a Payee to more than one Group?

No, a Payee can only belong to one Group at a time.

Can I sort the Groups?

No, the Groups are always sorted alphabetically.

Tip: You can use a number as the first character in a group's name to make it appear at the top of the list.

Can I sort the Payees in a Group?

No, the Group members are always sorted alphabetically in the Payee list.

Can I delete a Group?

Yes. When you delete a Group, all of the Payees in the group are moved to the Unassigned group.

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FAQs for Filing Bills

- When would I file a bill?
- What if I file a bill, and then I want to pay it using Fidelity BillPay?

When would I file a bill?

You can file any eBill that you don't plan to pay using Fidelity BillPay. You can specify that the bill either has been paid outside of Fidelity BillPay (for example, by writing a check) or has not been paid (for example, the bill has a zero balance or a credit balance).

Tip: If you don't find the method you used to pay your bill in the Payment Method list, select Other and provide a brief description of your payment method.

What if I file a bill, and then I want to pay it using Fidelity BillPay?

You can make a payment to the payee using Fidelity BillPay, but the payment won't be associated with the filed bill. The bill's status will remain Filed. You cannot update the payment method for the filed bill to describe how the payment was made.

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