



Bill Payment Service Conversion for Consumer Customers Frequently Asked Questions

New Terms: Corporate Net Banking = Business Net Banking
Corporate Bill Pay = Business Bill Payment Manager

Q: When exactly will the conversion occur? What will happen to any bills I have in process during the conversion?

A: We will begin conversion on 9/12/11 at 8:00 A.M. EST. and will open access up to the new service on 9/13/11 at 8:00 P.M. EST. During this conversion timeframe, you will not be able to access the Bill Payment service in Online Banking. You will still be able to access Online Banking

All scheduled payments entered prior to the 9/12 cutoff time will be paid per the scheduled date you identified at the time you input the payment. Even payments scheduled during our conversion period will be paid as you have scheduled.

VERY IMPORTANT: Once we convert to the new system, you will not be able to view scheduled or recurring payments that were scheduled on the old bill payment system until 9/21/11. Your history in Bill Payment will not convert until 9/21/11. You can still view your account history in online banking during this period. Please be careful as you schedule your first payments in our new service. Just because you can't see the payment in Bill Payment does not mean that you haven't scheduled it. If you have questions regarding this or any other matter, please contact Customer Care at 1-855-590-4763 or email cscbank@billsupport.com.

Q: Will I need to set up my payees again after the conversion?

A: All of your payees, their account numbers and other pertinent information will convert automatically. You will not need to go through the payee set-up process due to our conversion.

Q: Will my password or user login credentials change?

A: No – for personal on-line banking. You will still use your existing login name and password to log into Online Banking. You will not need to re-enter your login credentials to access Online Bill Payment – just as our current system works.

Yes – for corporate bill pay banking. The existing login name will be the same, but will be all CAPS.

The password is not included in the deconversion source file. Therefore a standard password will be assigned during the conversion process (12bank34!). Below is an example of this item pre-upgrade vs. post upgrade.

Login ID from the old system: mike	Login ID after the upgrade: MIKE
Password from the old system: mike123	New Password after the conversion: 12bank34!

Password change upon initial login

Business users will be prompted to create security questions and answers upon login. The system will force a password change upon initial login as well, business users will be asked for a SSN. The Tax ID# should be used in the SSN field in order for the business user to change their password and access the bill pay site.

Authority levels

Both CheckFree Bill Pay, and Payment Manager support multiple authority levels for a bill pay profile. CheckFree utilizes 3 different authority levels, while Payment Manager supports approximately 6 different authority levels. The authority levels from both systems do not match up due to the differences in the product. We will convert all bill pay users within a single business with the same Auth Level (level 1-highest level). This means that the level 1 user from CheckFree would need to change the Auth levels post conversion for all additional users tied to the business bill pay profile.

Q: Will there be any new services or functionality added to Online Bill Payment?

A: Yes. We will be able to provide you with expedited payment services. If you have an electronic payment that needs to be paid immediately, we can provide you same-day payment service for a fee of \$25. If the payee cannot receive electronic payments, we can overnight the payment to them for next day payment for a fee of \$25.

Q: What other changes will I see in Online Bill Payment?

A: Most of the other changes are cosmetic:
You'll see a new color scheme and screen layout.
The account number field will be limited to 25 characters, including spaces. The nickname field will be limited to 32 characters, including spaces. If your information in those fields is currently longer than those limits, your information will be shortened to fit the fields as indicated.

Q: I utilized the eBill service in Online Bill Payment that allowed me to receive my monthly bills directly to Online Banking. Will this service still be available?

A: It will be available, but unfortunately ***you will need to re-enroll each eBill***. We were unable to convert the information included in this service. Payees that are eligible for the eBill service will have a link under the payee's name when you view your list under "Make Payment".

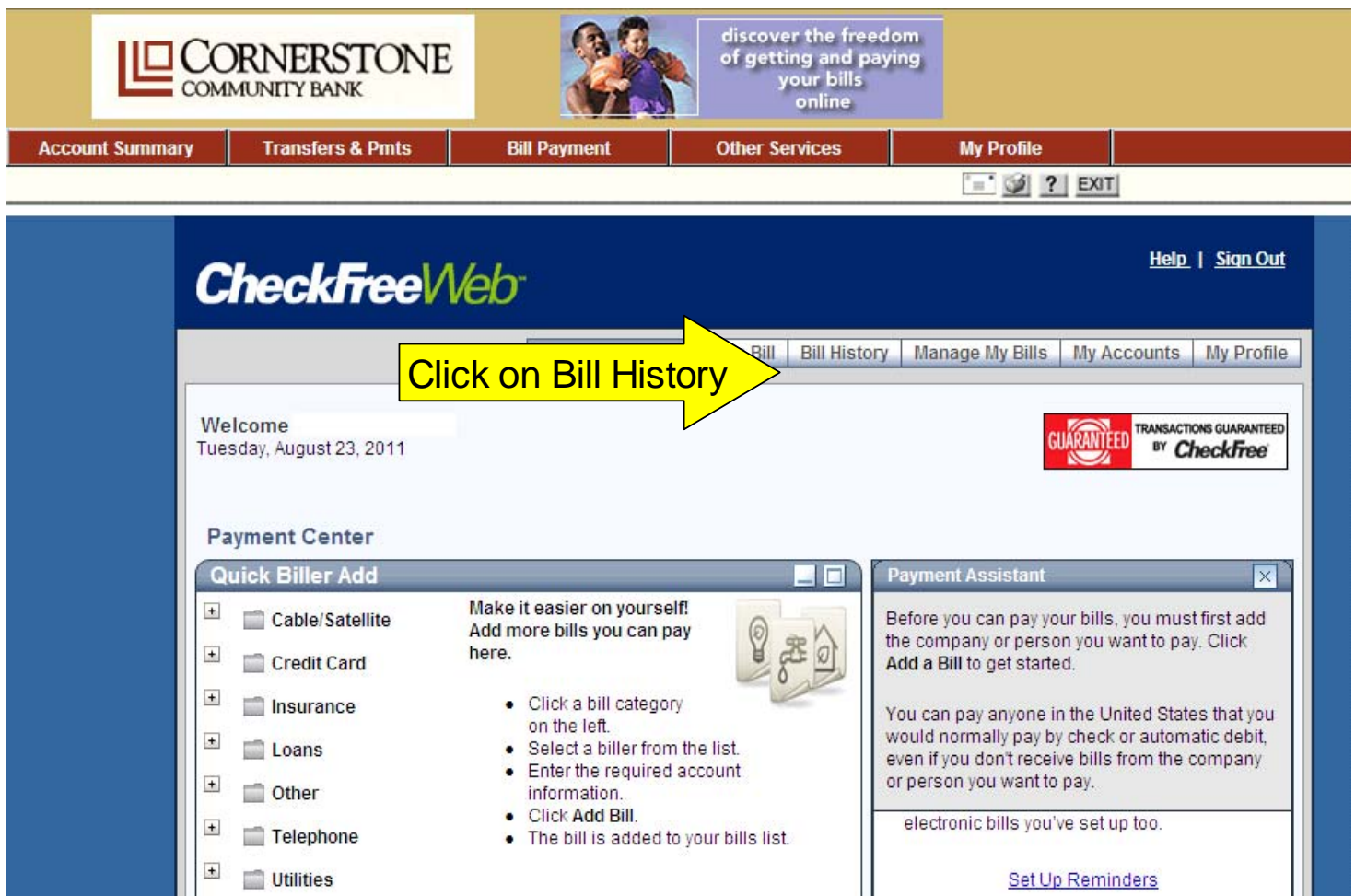
Q: Will my existing Bill Reminders carry over to the new system?

A: No. Unfortunately, this is an item that you will need to manually input again. We apologize for the inconvenience. You can set up your Bill Reminder by clicking the link under the payee's name when you view your list under "Make Payment".

Q: After the conversion, will I be able to review the history for bills paid prior to the conversion?

A: Once the conversion history has occurred (see first question above), we will automatically provide you with six months history in the bill payment service. You will be able to view the history of all your activity, including bill payment in Online Banking. If you would like to retain just your Bill Payment History for longer than six months, we suggest you download this information prior to our conversion. Follow these steps:

Step 1:



Step 2:

CORNERSTONE COMMUNITY BANK

Check Imaging
CLICK HERE

Account Summary | Transfers & Pmts | Bill Payment | Other Services | My Profile

Payment Center | Add a Bill | Bill History | Manage My Bills | My Accounts | My Profile

Bill History

View Payments and Bills

To view payments and bills for a different date range, select an option in **Current View**. Use the **Additional Options** box to show a list for specific settings.

Current View
Specific date range | Up to 24 months

Additional Options
From: mm/dd/yyyy
To: mm/dd/yyyy
Show: All
For: [] Go

Change

Edit Dates

Click to Run

There is no bill payment history to display. If you've made any payments using CheckFree Web, try changing your settings.

Step 3:

Choose either to download the file or print the report.