

## FAQ

### **How do I make a payment through the PayNow online payment service (“PayNow”)?**

*To make a one-time payment as a guest*, click “Make a Payment.” To complete the form, enter the requested information and click “Continue.” Complete the form by identifying which account you wish to pay, the amount you wish to pay, and the method of payment. Click to view and accept the disclosure document(s) where available. Confirmation of payment will display at the end of your transaction. Please print the confirmation page for your records. You will also have the option to enroll and create an account in order to make future payments without reentry of your account information.

*To establish an account and make future or recurring payments*, click “Set-Up Recurring Payments” and “Sign Up.” Create a user name, password and security question. View and accept the disclosure documents. An email will be sent to the email address you specified for verification. Follow any instructions and verify your account via the e-mail message sent to the e-mail address provided. Once verified, you may login and make your payments.

### **How do I sign into my account?**

To sign into your PayNow account, click “Set-Up Recurring Payments.” A page with the option to log-in to an existing account or to create a new account will open.

### **What if I do not have my account number?**

You may reference your account notices, statements, or other account related documents to acquire your full account number. If you do not have access to your full account number, you can visit your local MidFirst banking center or call **(888) 643.3477** and an associate will assist in setting up a new account.

### **Why can I not locate my loan account in “PayNow”?**

The full account number and note number must be entered into the search. If the full account number and note number have been entered and the account cannot be located, visit your local MidFirst banking center or call **(888) 643.3477** for assistance.

### **Which account types can I use PayNow for?**

PayNow provides an opportunity for electronic payment via your deposit account using ACH or Debit Card to your MidFirst loan account or to your overdrawn checking and/or savings account in Collection status.

### **Can I change my username?**

The Username cannot be changed; you must create a New Username and a new PayNow account.

### **How do I remove a payment method?**

To remove a payment method, navigate to the profile tab and select Methods of Payment. Click the method of payment you wish to remove and select Delete Method.



### **What forms of payment are accepted?**

ACH debit by using your checking or savings account number, and debit card.

### **Is there a fee associated with online payments?**

No, there are no fees associated with online payments.

### **When does the payment come out of my account?**

Payments made using a debit card may result in an authorization hold being placed on your account immediately, with final settlement occurring in 1-2 business days.

Payments made via ACH from your checking or savings account will be debited from your account in 1-2 business days.

### **Are payments applied the same day?**

If you use PayNow to make or schedule your payment(s) after 7:00 P.M. (Central Time Zone) on a business day, the payment will be treated as if received the following business day. If the transaction falls on a weekend or holiday, the PayNow payment will be withdrawn the following business day. (Business days are Monday through Friday, except for federal banking holidays).

### **How do I schedule a payment?**

To make a one-time payment:

Click "Make A Payment"

Select service

- *For Loans, input the full account number-note number, last 4 of SSN or EIN, and zip code*
- *For DDA (Overdrawn Checking Accounts), input the full account number and last 4 of SSN or EIN*

To schedule Recurring Payments, click Recurring Payments and sign in. If you do not have an account, click "Sign Up." For assistance in creating an account, please call **(888) 358-5626**.

### **Am I able to cancel a scheduled payment?**

To cancel a scheduled payment, call **(888) 358-5626**. Your payment authorization will remain in effect until you notify MidFirst Bank that you wish to revoke the authorization in such a time and manner to provide MidFirst Bank a reasonable opportunity to act on it.

### **How do I add, change, or delete a recurring payment?**

To edit a scheduled recurring payment, log into your account, click the payment drop down on the tool bar, click automatic payment rules. From this page you can view, update or delete auto pay rules.

### **If I set-up an account, can I still pay in a banking center or over the phone?**

Yes, payments can be made at your local banking center or via phone at **(888) 358-5626**.



**How do I dispute a payment?**

If you dispute a payment made from your Designated Account, the dispute must be addressed with your issuing debit card provider or financial institution.

**Why do I need to provide my email address?**

By providing MidFirst Bank with an email address in connection with your use of PayNow, you consent to receiving emails from MidFirst Bank for business purposes, including but not limited to payment confirmations and receipts.

**Why do I need to provide my phone number?**

By providing MidFirst Bank with a telephone number (including a mobile telephone number), you consent to receiving autodialed calls and prerecorded messages at that number for business purposes.