

Helpful Hints for Online Bill Pay Following the Conversion to New Paytraxx System:

- **Validate that all information converted correctly and notify First Farmers State Bank immediately if you see an error.** You can validate information by comparing your printed lists to the new on-line screens listing your merchants and scheduled payments, etc.
- **Recreate annual payments.** Annual payments will need to be recreated. They will not convert from the prior system to the new system. Also, you will need to recreate annual payments in subsequent years in the new system as they do not carry over each year.

Other notes regarding the new system:

- The date of a one-time payment or the begin date for a recurring payment cannot be more than 18 months in the future.
- Any payment that is currently open-ended will be converted to 10 years of payments.
- If you have multiple payments to a given merchant (not recurring, but multiple payments to the same merchant – Example: Two different car payments to American Honda Finance), we will create multiple merchants, one for each payment, since the new system will have a limit of one payment instruction record per merchant.
- Allow at least 5 days for the first payment on the new Paytraxx system, as it will be paid via check. After the first payment, Paytraxx will indicate if subsequent payments will be electronic with a 2 business day lead time or a check with a 5 day business day lead time.