Using Your Bank's Online Bill Pay Service for Online Offerings or Donations

What is Online Bill Pay?

Nearly every bank from small community banks to large national banks offer Online Bill Pay services. If you already login into your bank's online or eBanking services, chances are you already have access to their Online Bill Pay service. If you're not sure, you can confirm availability by calling your bank.

How Does Online Bill Pay Work?

Most Online Bill Pay services are simple. You enter the church or organization you want to pay, and the service sends your funds electronically or prints out a paper check and mails it to the payee. You can receive, view, and make an unlimited number of payments for up to a year in advance with most Online Bill Pay services.

For an organization like Nain Evangelical Lutheran Church, your bank's Online Bill Pay service cuts a check, puts it in an envelope, and mails it to the recipient *for free*. Since paper checks take 3 to 5 business days to arrive, the system prompts you to enter the day you want the check to be received so there's enough time for processing and delivery.

Other Online Bill Pay Features

In addition to making payments, most bill pay services offer these features:

1. Alerts: For each payee you set up, you can create customized email alerts that inform you when a bill has arrived or remind you of the next payment date.
2. History: You can see all your pending online payments and the payment history for each payee.
3. Multiple accounts: You can choose to pay from multiple accounts that you might have with the bank, like a checking or a money market deposit account.
4. Automatic payments: For payments you make on a regular basis, you can automate them by setting up recurring payments.

How to Get Started Using Online Bill Pay

If you don't already have an online banking account with your bank, you will need to create an online banking account and register for the bill pay service. To setup a payee, you will enter their name, mailing address, and your account number (your Nain envelope number). Once you save this information in the system, all you must enter is the amount to pay and the date you want the payee to receive your money.

Is Online Bill Pay Safe?

Banks use the highest levels of security and guarantee protection against unauthorized transactions. Additionally, you can give yourself an added layer of protection by logging on to your bank's web site using a secure Internet connection only. Never access your financial accounts from an open wireless network, like in a coffee shop or a library. By monitoring your account activity and setting up strong passwords that you change on a regular basis, you can reduce the likelihood of fraudulent activity.