

Badger ePay Frequently Asked Questions:

What do I need to start using Badger ePay?

You will need to have access to Badger Bank's internet banking service and have a Badger Bank checking account. Read and accept the Badger Bank Online Banking Agreement upon your account login. Ask your personal banker to complete an ePay Enrollment form. Upon notification of the accepted enrollment you will have a "Badger ePay" button appear when you Log On to your online banking.

Are there Fees associated with using Badger ePay?

- 跣 FREE w/ eStatement, Unlimited Transactions
 - \$5.00 each month after 2 months of inactivity
- 跣 No eStatement, Unlimited Transactions
 - \$1.95 each month if not enrolled to receive eStatements
- 跣 Sole-Proprietorship, Unlimited Transactions
 - \$9.95 each month for Sole-Proprietorship / DBA accounts

*See *Badger ePay terms and conditions for additional fees and disclosures*.

How do you access Badger ePay Services?

- 跣 Log on via the Online Banking Center at BadgerBank.bank.
- 跣 Click the Badger ePay Tab (New users only)
- 跣 Enroll as a New User, using your existing login credentials (Access ID & Password)
- 跣 Click on your Bill Payment Account found under 'List of Bill Pay Accounts'
- 跣 Verify your Badger ePay Account information
- 跣 Open your new messages and read the 'Welcome' message
- 跣 Create your 4 'Challenge Phrases'
- 跣 Verify your 'Pay From' Account
- 跣 ADD a Payee (Any United States recipient, including US territory or APO)
- 跣 READY to Submit a Payment *EST Arrival = Payment Due Date*

Note: Badger Bank reserves the right to refuse a 'Payee' for any reason.

How much notice does the Bank need to process the payment?

- 跣 Single Payments – a single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's process date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by Badger Bank, is currently 3pm CST.
- 跣 A single payment submitted after the cut-off time on the designated process date will be processed on the next business day. If you designate a non-business date (generally weekends and certain holidays) as the payment's process date, the payment will be processed on the first business day following the designated process date.



Recurring Payments - When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a process date is calculated for the next occurrence of the payment. If the calculated process date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:

- If the recurring payment's "Pay Before" option is selected, the process date for the new occurrence of the payment is adjusted to the first business date prior to the calculated process date.
- If the recurring payment's "Pay After" option is selected, the process date for the new occurrence of the payment is adjusted to the first business date after the calculated process date.

Note: If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated process date, then the last calendar day of that month is used as the calculated process date.

How quickly will my single and reoccurring payments reach my Payee?

The system will calculate the Estimated Arrival Date of your payment, this is only an estimate, please allow ample time for your payments to reach your "Payees".

Is Badger ePay secure?

Yes. The server that stores your Badger Bank account information uses Secure Sockets Layer protocol (SSL). This security encrypts the data to protect your information.

Who can I pay using Badger ePay?

Badger ePay allows you to pay virtually any business or individual in the United States. The only types of payments that are not allowed are tax payments and court ordered payments.

How do I add a payment?

After you Log On to online banking, click on the "My Accounts" button, then click on the checking account number from which we will be paying your bills. After the bank receives your accepted Online Banking Agreement, you will see a "Badger ePay" button to give you access to Badger ePay. This screen will show your Scheduled Payments that have been set up. To set up a new payee, click on "Add a Payee" toward the top of the page. Have a copy of your bill available when you setup a new payment. The screen will indicate the information we need to ensure that your payment is made correctly and on time. This is the information you will need to set up a payment; the required information is indicated by an asterisk (*):

Payee*	Enter the name of the person, business, or not-for-profit entity that you would like to pay.
Address, City, State, and Zip*	Enter the mailing address to which we should send your funds.
Phone Number*	Enter the phone number of the person, business, or not-for-profit entity that you would like to be paid.
Contact	If your payment should be directed to a specific contact or department, you may

	indicate that in the contact space.
Amount*	Enter any payment amount which can be covered by the available balance in your account.
Date*	Indicate the date that Badger Bank should send your payment. Please note that you must give at least five (5) business days' notice to ensure your payment will arrive in time. (see "How much notice does the bank need to send the payment?").
Frequency*	Choose to send a payment on a specific date (On Demand) or on a regular frequency. Scheduling options include monthly, quarterly, semi-annually, annually, weekly, bi-weekly, or bi-monthly.
Number of remaining payments	If you would like to make the payments on a regular basis, enter how many more times the bank should send a payment.
Description	The description will default to read: "Payment to (payee's name)". You may choose to edit this to a short description which will appear in the description on your statement.
Account Number with Payee	Enter an Account Number for your Payee if one is available.

Can a payment be cancelled?

A bill payment can be changed or cancelled, anytime prior to the cutoff time on the scheduled process date.

What happens if I don't have enough money in my account for a payment I've set up?

By enrolling in ePay you agree to have available and collected funds on deposit in the account you designate in amounts sufficient to pay for all bill payments requested, as well as, any other payment obligations you have to Badger Bank.

- 👉 Badger Bank reserves the right, without liability, to reject or reverse a bill payment if you fail to comply with the above requirement or any other term of this agreement.
- 👉 If you do not have sufficient funds in the account and Badger Bank has not exercised its right to reverse or reject a bill payment, you agree to pay for such payment obligations on demand.
- 👉 You further agree that Badger Bank, at its option, may charge any of your accounts with Badger Bank to cover such payment obligations.

Note: Badger Bank reserves the right to change the cut-off time; you will receive notice of change.

Can I terminate my ePay Services after enrollment?

You may terminate this agreement by written notice to Badger Bank (220 Grant Street, Fort Atkinson, WI 53538 Attn: Bookkeeping). Badger Bank is not responsible for any fixed payment made before Badger Bank has a reasonable opportunity to act on your termination notice. You remain obligated for any payments made by Badger Bank on your behalf.

*See Badger ePay [Terms and Conditions](#) for additional information.