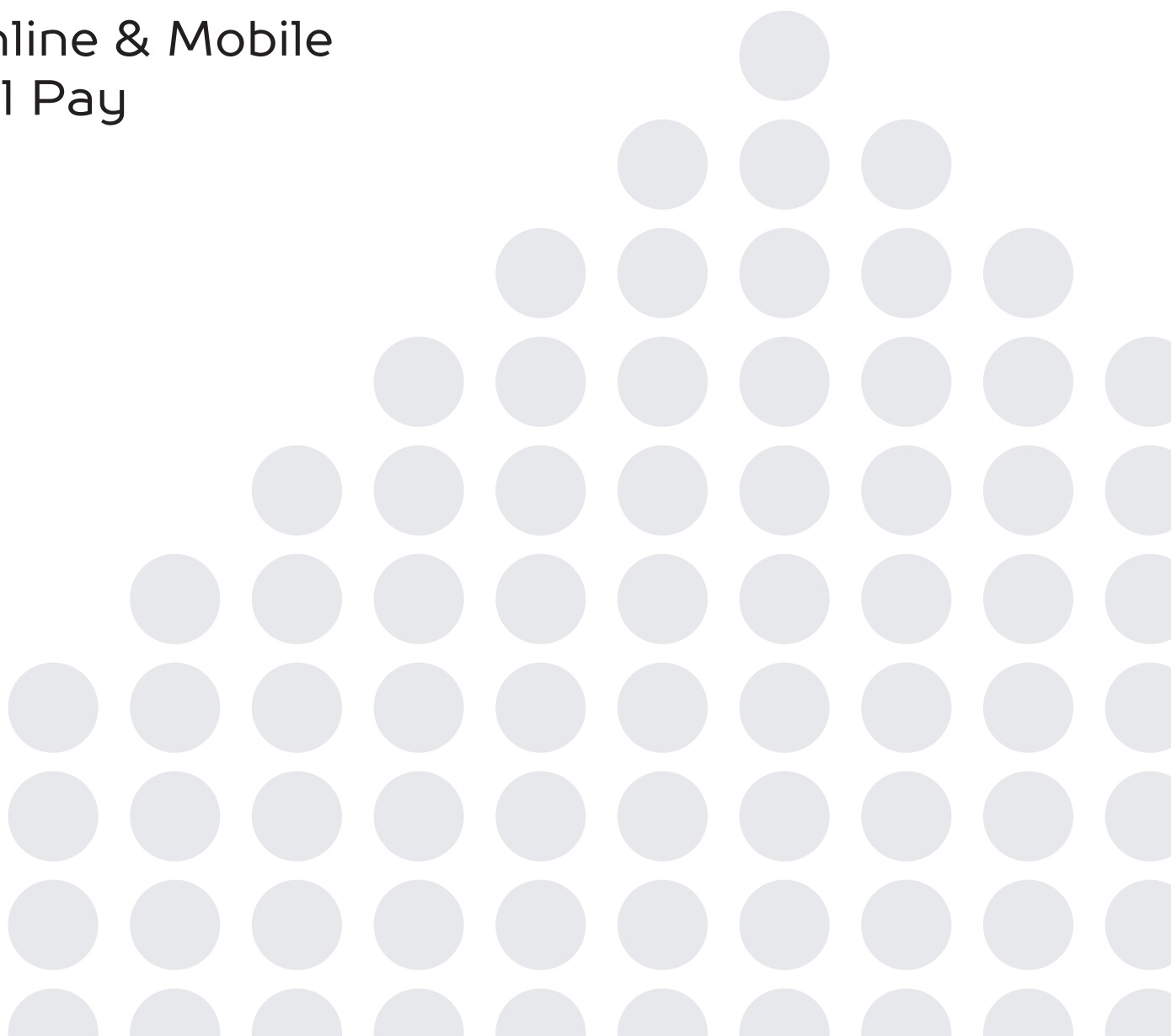# Reading Cooperative Bank

Your Guide to
Online & Mobile
Bill Pay

Here are some insights that will help you manage your bills and payments online:

Payment & Scheduling

- Payments are not deducted from your account until the payment is made.
  - For electronic payments, funds are withdrawn on the day you set as "Deliver By" .
  - For payments made by check, the funds aren't withdrawn until the check is presented to us for payment.
- Adding payees is easy. Add most major companies with just an account number and zip code.
- Set reminders, schedule payments ahead, and set up recurring payments.
- Pay bills that are due the following day up until 4 pm on the day prior.
- Edit or cancel scheduled payments before they are made.
- Send a payment by check to an individual.
- Use the search button to locate billers on the Bill Pay homepage.
- Any changes to billers are automatically added to all pending and future transactions.

Paying and Receiving eBills

- More than 575 eBill Payees are available.
- Have PDF copies of bills delivered right into Online Bill Pay.
- Schedule one–time, recurring, or automatic payments based on your eBill.
- Receive email alerts when a bill is due or when a payment has been made.
- Find eBills and reminders in the Unpaid Bills section.
- Other billers are arranged by activity in the My Billers section.

Security

- Payment Monitoring
  - Every payment is evaluated to ensure that it is within your normal behavior as well as a within the normal behaviorfor that biller/payee. If we have a concern regarding a payment, it may be held for 48 hours while we try to contact you for verification. If we are unable to contact you, the payment may be canceled.
- Alerts and enhanced fraud monitoring to protect you from unauthorized payments.
- The screen display will automatically adjust to fit any device you are logged in from.

Thanks for being a great customer!

If you have any questions, please email **banking@readingcoop.com**, call **(781) 942–5000**, or visit a Banking Specialist at any RCB branch.