

## Hillcrest Bank Quick Pay - Frequently Asked Questions

### **Q: What is a One-Time payment?**

A: This allows you to make a payment on your Hillcrest Bank loan. Follow the easy steps indicated below.

### **Q: How do I make an on-line payment using the One-Time service?**

A: There are four basic steps involved in using the One-Time service to make on-line payments:

- Enter your payment information: You will enter your Hillcrest Bank loan number and how much you are paying.
- Enter your contact information: You will enter your name, address, phone, and e-mail address.
- Enter your payment method information: You will enter your bank account information.
- Review and submit: You will be given an opportunity to review everything you've entered and change anything if necessary. Then you will submit the payment and receive your confirmation reference ID.

You will need to enter this information each time you make a payment using the One-Time service. We recommend that you register for Hillcrest Bank's Quick Pay recurring payment option to avoid having to re-key this information each time you make a payment.

### **Q: How secure is my sensitive banking information and personal information? How can I know that this information will not be intercepted?**

A: The One-Time service uses the following security features:

- **SSL:** We use SSL (Secure Sockets Layer) that ensures your connection and information is secure.
- **Encryption:** We strictly enforce 128-bit encryption security levels for users accessing this service. All users accessing this service must ensure that their Web browsers are set to enable 128-bit encryption.
- **Automatic Sign Out:** We automatically sign you out after 20 minutes of inactivity.

### **Q: Does the Hillcrest Bank Quick Pay system retain my account information?**

A: Your information will only be retained if you use the enrolled option and agree to the authorization to retain your information. Your information will be retained securely in your profile if you enroll.

### **Q: How do I know when a secure session has been created?**

A: Most of the supported browsers will give you a message box stating when you are going into a secure session. For instance, in Internet Explorer, on the bottom right side of the browser window, when there is a secure session in place, there is an icon that looks like a small padlock, with the lock closed. Netscape Navigator uses a key icon in the lower left corner of the screen to show security status. When the key is solid (i.e., unbroken), the session is secure. Another indication that your browser is operating in secure mode can be found in the web site address. The address will begin with 'http://' in standard, non-secure mode and with 'https://' in secure mode. The 's' in 'https' stands for secure.

### **Q: What is an appropriate browser?**

A: We use 128-bit encryption to make your information unreadable as it passes over the Internet. Therefore, we require you to use either Netscape version 4.0 or higher or Internet Explorer version 4.0 or higher. However, this site does not currently support access by Netscape 6.x or higher, although it is currently

being tested for use on this site. As an alternative, Netscape 4.7 is supported, but needs to have 128-bit encryption added.

If you need a newer version of Microsoft Internet Explorer, you can download it by going to:  
<http://www.microsoft.com/windows/ie/downloads/default.msp>

If you need a newer version of Netscape Navigator, you can download it by going to:  
<http://channels.netscape.com/ns/browsers/download.jsp>

**Q: Why are only some versions of browsers supported?**

A: To help ensure that your confidential financial information is protected in transit, we encrypt all messages between your browser and the One-Time service. Some browser versions do not support the needed levels of encryption.

**Q: What are my obligations to help secure my transactions with Hillcrest Bank Quick Pay on the One-Time service?**

A: As more completely spelled out in the [Terms and Conditions](#), you are responsible for not giving out your banking account information or bank routing information, or your Hillcrest Bank account information. Furthermore, you need to make sure that you are using an appropriate browser. Also, you should close your browser immediately after you are finished transacting your payment(s).

**Q: Where is my Hillcrest Bank loan number located?**

A: Your Hillcrest Bank loan number is located on page 1 of your loan statement in a box at the upper right corner.

**Q: What is the minimum and/or maximum amount I can pay?**

A: Minimum amount you can pay is \$1.00 and the maximum is \$25,000.00.

**Q: Can I make more than one payment in a 24-hour period?**

A: Yes, you can make as many payments as you would like within a 24-hour period. Please ensure your bank knows there will be multiple withdrawals from your account as some institutions could stop the payments thinking this is potential fraud.

**Q: Can I cancel my one-time, scheduled or recurring payments?**

A: Yes. You may cancel a one-time, scheduled or recurring payment on or before the payment date prior to 5:45 p.m. MT.

- By calling us at 855.629.7618 for assistance.
- For Enrolled/Recurring payments you may also cancel using the Payment Activity option in the Payments tab.
- Automatic Payment Rules can be deleted by using the Automatic Payment Rule option in the Payments tab.

**Q: Can I make additional principal and/or escrow payments?**

A: Yes. While completing your payment please ensure you check the box indicating the payment is for additional principal or escrow.

**Q: Can I pay all of my Hillcrest Bank loans within this system?**

A: Yes, you can pay all your Hillcrest Bank loans using this system. Using the enrolled option, you may pay

all of your loans under one profile. You should only pay loans on this system that you are the owner of.

**Q: If I have questions or issues using Hillcrest Bank's Quick Pay site is there a phone number I can call for help?**

A: Yes. Please contact our Client Services and Solutions team at 855.629.7618.