



## RMB Bill Payments Frequently Asked Questions

### A. General

#### What is a Bill?

A Bill is an invoice or payment request issued by a Biller that contains details such as a unique reference number and amount due for payment.

#### What is a Biller?

A Biller is an entity who issues a bill to a customer and/or is registered to accept the payment of bills using the RMB Bill Payment Service. Billers can also make use of a Bill Payment Provider to facilitate the collection of the Bill Payments such as Easy Pay or Pay@.

#### What is a Bill Payment?

A Bill Payment is a payment made when using our RMB Bill Payment Service. The RMB Bill Payment Service assists you as an RMB customer to easily pay your bills to a Biller, provided that your Biller is registered for the service.

#### What is a Bill Payment Provider?

A Bill Payment Provider is an entity that facilitates the payment of Bills for Billers. e.g., Easy Pay and Pay@.

#### What are RMBPB Banking Channels?

RMBPB Banking Channels are our USSD, Banking App and Online Banking Platform used by a customer to enable the presentment and payment of the Bill.

#### What is an inContact?

An InContact is a messaging service which provides you with notifications of certain account activity via SMS to your selected mobile number and/or email to your email address and/or, IM (Instant Message) to your linked Banking App or Online Banking.

#### Am I required to register to use the RMB Bill Payments Service?

No, as an RMB customer you are not required to register for use of this service to make payments.

#### Is there a fee charged for using the RMB Bill Payment Service?

The standard EFT and Card pricing will apply depending on the payment option chosen. The latest Pricing Guide may be viewed on [www.rmbprivatebank.com](http://www.rmbprivatebank.com). The EFT and Card terms and conditions apply.

#### What payment options can I use to pay for my Bills?

The payment options available to you are determined by the Biller. You can choose to make payment via EFT or Card if both payment options are available to you.

#### Will I be notified of the successful Bill Payment?

This will be dependent on your inContact settings on your RMB PB Banking Channel.

#### Do I earn eBucks rewards for paying Bills using the RMB Bill Payment Service?

Yes, you may visit the eBucks website to view the terms and conditions and earn rules that will apply.

#### Can the Bank assist me with a query related to a Bill?

No, the Bank cannot assist you with a query or dispute related to a Bill. You must contact the Biller who sent you the Bill.

### B. Payment to a Bill Payment Provider

#### Where can I find my Bill reference number?

For those bills where your Biller is using a Bill Payment Provider such as Easy Pay or Pay@, your Bill Reference number can be viewed on the Bill/invoice.

#### How can I view my previously paid Bills on the RMBPB Banking App?

Log onto the **RMBPB Banking App**, select “Pay” followed by “Bills”. Your previously paid bills will be reflected under “Pay again”.



### **How do I search for a Bill from a “Bill Payment Provider” on the RMBPB Banking App?**

To search for a Bill from a Bill Payment Provider log onto the RMBPB Banking App, select “Pay” followed by “Bills”, select “Easy Pay” or “Pay@” and input the reference number as reflected on your invoice.

## **C. Payment to Other Biller**

### **How will I be notified of a new Bill?**

A notification will be sent to you via an InContact message informing you of which RMBPB Banking Channel (RMBPB Banking App or Online Banking) can be used to view the Bill.

### **How can I view my Bills on the RMBPB Banking App?**

Log onto the **RMBPB Banking App**, select “Pay” followed by “Bills”, Bills that you have subscribed to will be displayed under your “Upcoming subscribed bills”. If you have received a Bill notification with Bill reference details, select “Other”, and enter the Bill reference number provided in the notification to view your Bill details.

### **How do I search for a Bill from “Other Biller” on the RMBPB Banking App?**

To search a Bill from a Biller log onto the RMBPB Banking App, select “Pay” followed by “Bills”, select “Other” and input the reference you received from the inContact message.

### **What does it mean to subscribe to a Bill?**

By subscribing to a Bill, this means that the Bill will be displayed under your “Upcoming subscribed bills” for you to view and make a payment without having to search for the Bill using the reference number.

### **Am I able to unsubscribe to a Bill?**

Yes, you can unsubscribe to certain Bills by selecting the unsubscribe option which will be displayed under the “Upcoming subscribed bills”. Once unsubscribed, the Bill will no longer appear under “Upcoming subscribed bills”. Once you have unsubscribed, you will still be able to search and pay for your Bill.

### **Will I be charged a fee to subscribe to a Bill?**

No, you will not be charged a fee for subscribing to a Bill.

### **Why did my Bill get cancelled before the due date?**

The Bill may have been cancelled before the due date because the Biller withdrew the payment request. In these instances, you may receive a notification that the Billers payment request has been cancelled. This is entirely dependent on the Biller.

### **Why am I able to reject certain Bills?**

You may reject a Bill if the Biller provides this option in the Payment Request. This is entirely dependent on the Biller.

### **On receipt of a Bill am I able to make a partial payment?**

The partial payment option will only be made available to you if the Biller has chosen to accept payment of an amount that is less than the bill amount.