

Exchange OnLine Expedited Payments FAQs

What does “Expedited Payments” allow me to do?

With the Expedited Payments feature, you can make a last minute payment to anyone, using funds available in your account at the time you send the payment, anywhere in the continental United States and faster than ever before. And since Expedited Payments is part of National Exchange Bank & Trust’s Online Banking product Exchange OnLine, you can enjoy the convenience of paying all of your bills in one location.

What types of Expedited Payments are available?

Our Expedited Payment feature provides you two options to make your payments.

Overnight checks. These checks can be delivered to almost any payee the next day. In addition, when you confirm this payment, you will receive a FedEx tracking number that you can use to verify the receipt of your payment.

Electronic payment. This option is available for any payee to which we currently send electronic payments. When you setup your expedited payment, the system will display the payment options that are available for you for the specific payee.

What are the benefits of Expedited Payments?

With Expedited Payments from National Exchange Bank & Trust, you may:

1. Enjoy piece of mind
2. Avoid late fees
3. Safeguard your credit rating

Is it safe?

Yes. All expedited payments are wrapped into a totally secure and confidential environment.

Is there a fee associated with an Expedited Payment?

Yes, there is a nominal convenience fee associated with an expedited payment.

From what account is the convenience fee deducted?

The convenience fee is deducted from the funding account from which the payment was made, as a separate transaction.

Can I edit or cancel an Expedited Payment after it has been submitted?

Once you set up an Expedited Payment, you will not be able to edit or cancel it for any reason.

Why do I need to enter or edit an address for Overnight Check Payments when I do not have to for regular payments?

The address that is used for regular payments is stored in the system. You are asked to enter or edit the payment mailing address that is provided with the bill. Sometimes billers indicate a special address to use for payments delivered via an overnight service. If the address is a P.O. Box, you will need to contact the payee to identify an address to use for payments received via FedEx.

Are there any payments I cannot issue?

Yes. Expedited Payments cannot be sent to an address in Hawaii, Alaska or to a P.O. Box.

How do I get started using Expedited Payments?

Getting started is easy!

If you are already a “Bill Payment” user on Exchange Online, simply:

1. Log into Exchange Online
2. Select Expedited payments from the Pay and Transfer Menu
3. Complete your payment information and you are done!

If you are already using Exchange Online, however, have not yet tried the convenience of Bill Payment, simply:

1. Log into Exchange Online
2. Select Pay bills from the Pay and Transfer Menu
3. Enter the information requested to register for the “Bill Payment” option immediately
4. Confirm your enrollment was accepted
5. Click the Expedited Payments link in the Pay and Transfer Menu
6. Complete your payment information and you are done!

If you are not currently registered for Exchange Online, simply:

1. Go to www.nebat.com and click on Sign up for Exchange OnLine Banking underneath the Personal Banking Login title.
2. The online enrollment process will include an option to enroll in Bill Payment.
3. Confirm your enrollment was accepted.
4. Select Expedited payments from the Pay and Transfer Menu
5. Complete your payment information and you are done!