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## Enroll in Bill Payment

Please read the S&T Bank Bill Payment Service Agreement and Disclosure below. It includes disclaimers of liability and other matters of interest to users. By pressing the **I Agree** button, you agree to the terms and conditions of the S&T Bank Bill Payment Agreement and Disclosure. If you press the **I Do Not Agree** button, you will be returned to the S&T Bank Online Banking "Account Summary Page."

### S&T Bank Bill Payment Service Agreement and Disclosure

S&T Bank hereby publishes the following terms and conditions for User's use of bill payment services may be offered by S&T Bank. S&T Bank reserves the right to modify these terms and conditions at any time effective upon publication. Users use of bill payment services constitutes agreement to these terms and conditions and any modifications thereof.

- Bill Payment may not be available on those accounts requiring two signatures.
- User agrees to schedule bill payments (payment transaction date) at least ten business days before the due date, not including any grace period. If you follow the procedures described in this agreement and help screens or instructions, and the service fails to send a payment within 2 business days after charging your Designated Account, we will reimburse you for a late charge penalty (\$50.00 maximum) assessed by Payee because your payment was received late. In any other event, the risk of incurring and the responsibility for paying any and all late charges or other damages or penalties shall be borne by you. You authorize the service to make payments by electronic, paper or other means we think are appropriate.
- User agrees to provide correct payee name, address, account information, and payment amount.
- User agrees to maintain sufficient funds in the funding account on the transaction payment date requested.
- Types of Payments-You authorize S&T Bank or its third party processor to make all authorized payments to vendors for you, and you also authorize S&T Bank to post such payments to your checking account. You understand that electronic means may/will be used by S&T Bank's third party processor to notify

S&T Bank of such payments made on your behalf. You may use the Bill Payment Service to pay vendors by PC from your Checking Account in the amounts and on the days that you request.

- Limits on Payments-Multiple payments to the same vendor account during any one business day are permitted provided the payments are of different amounts.
- Payment Deletion (Cancellation) for Non-Processed Payments- You may delete a Current Payment (that is, single payment you schedule to initiate the next time you transmit payments) up to 11 :00 p.m. EST on the Date to Initiate. A "Future Payment" (that is, a payment you schedule to be initiated within the next 45 days) or a "Recurring Payment" (that is, a payment you schedule to initiate weekly, semi-monthly or monthly) must be deleted by 11 :00 p.m. EST at least one business day prior to the Date to Initiate or two business days prior to the Date to Initiate if the Date to Initiate is a Saturday, Sunday or holiday. (Remember: modification of a recurring payment or transfer instruction will affect all future payments or transfers associated with that payment or transfer.)
- Liability for Failure to Make Payments- The greatest care is taken to ensure that your payments reach the vendors in a timely fashion. S&T Bank and its third party processor, however, cannot guarantee the time any payment will reach your vendors and will not be responsible for any fees you incur due to late payments. You are responsible for any loss or penalty applied to your account due to insufficient funds or other conditions that may prevent the withdrawal of funds from your checking account. Any loss S&T Bank's third party processor may incur when there are insufficient funds in your account are also your responsibility. S&T Bank shall not be responsible for any claim which you may have arising from transactions occurring pursuant to this agreement, as this agreement is between you and our third party processor. To report any payment issues, please call 1-888-806-3809.
- User agrees to notify S&T Bank or its authorized agent no later than 60 days after User receives the FIRST checking account statement on which User believes a problem or error occurred.
- User acknowledges that S&T Bank or its authorized agent may require up to 45 days to investigate a complaint or question. If an issue is reported orally, User may be required to send the complaint or question in writing within 10 business days. Results of the investigation will be communicated within 10 business days. If S&T Bank or its authorized agent needs more time, they will recredit the user's account within 10 business days for the amount the User believes is in error. If we ask the User to put the complaint or question in writing and we do not receive it within 10 business days, we may not recredit the account. If we determine there was no error, we will send a written explanation within 3 business days after the investigation is completed.
- Disclosure of Account Information to Third Party- We may disclose information about you, your Designated Account or transactions on your Designated

Account to the service and as provided in our Rules for Deposit Accounts. In addition, the service has the right to obtain and disclose information regarding your Designated Account or transactions on your Designated Account from or to a Payee or financial institution to resolve payment posting problems.

- This service may not be used to transmit alimony, child support, or other court related payments or tax payments.

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