# FREQUENTLY ASKED QUESTIONS

Q: What is required to sign up for SwiftPay?
A: You are required to have access to the Internet and a valid e-mail address. Your computer must have an operating system and web browser that is supported by this service (see "What is an appropriate browser" below). When you enroll, we will request your account number, note number, and zip code. Make your entries without the leading zeros, dashes or spaces and continue to follow the sign up instructions on the screen to complete your enrollment. When you have completed enrollment you will be able to make online payments.

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 SwiftPay. Some browser versions do not support the needed levels of encryption.

If a newer version of Microsoft Internet Explorer is required, you can download it by going to: http://www.microsoft.com/ie/downloads/default.mspx

Q: How secure is my sensitive banking and personal information? How can I know that this information will not be intercepted?
A: Independent Bank supports the most current security to ensure complete privacy and protection of your account information and transactions, and you will automatically be signed out after 20 minutes of inactivity.

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, an icon appears that looks like a small padlock with the lock closed on the bottom right side of the browser window. 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 are my obligations to help secure my transactions on Independent Bank's SwiftPay service?
A:  You are responsible for not giving out your banking account information or bank routing information, or your loan account information. Furthermore, you must use an appropriate browser. Also, you should close your browser immediately after you are finished transacting your payment(s). For more details, see the Terms and Conditions. Protect your computer(s) with firewalls, the latest virus protection software, current patches, recent security updates, and run scans frequently.

Q: When setting up my payment method, where can I find my bank's routing transit number and checking account number?

A: The routing transit number can be found on the lower left hand side of your check. The checking account number is to the right of the routing number. An illustration is provided when adding or modifying a bank account in Payment Methods. Business checks and deposit slips may differ.

Q: Can I set up more than one bank account to make on line payments from?

A: Yes. Just click on Payment Methods to add new bank accounts or modify existing bank accounts.

Q: How can I contact Customer Service if I have questions about the service?

A: For information about SwiftPay, please contact us toll free at 1.800.662.0102 or email us at [IndependentBankloanpayments@ibcp.com](mailto:IndependentBankloanpayments@ibcp.com).