

10. **Payment Amendments and Cancellations**
You may not amend or cancel a payment order after it has been received and processed by us.
11. **Preauthorized Payments (For Consumer Electronic Funds Transfers Only)**
 - A. **Right to Stop Payment and Procedures for Doing So**
If you have told us in advance to make regular payments out of your Account, you can stop any of these payments. Here's how: Call us at 1-866-362-4796, or write to us at Deutsche Bank, Banking Service Team, 345 Park Avenue, Lexington Level Mail Stop NYC20-0108, New York, NY 10154 in time for us to receive your request three business days or more before the date the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. Unless you notify us otherwise, we will treat your stop payment order as a request to stop payment on only one particular payment. If you want all future payments to a particular party stopped, you must specifically advise us of that intention.
 - B. **Notice of Varying Amounts**
If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)
 - C. **Liability for Failure to Stop Payment of Preauthorized Transfer**
If you order us to stop one of these payments three business days or more before the date the payment is scheduled and we do not do so, we will be liable for your losses or damages proximately caused by us, subject to Section 7(D)(ii) above.
12. **Bill Payment Services**
 - A. **Definitions**
 - i. "Biller" is the person or entity to which you wish a Bill Payment to be directed or is the person or entity from which you receive electronic bills.
 - ii. "Billing Account" is the checking account from which all Bill Payment Service fees will be automatically debited.
 - iii. "Due Date" is the date reflected on your Biller statement for which the payment is due. It is not and does not include any late date or grace period.
 - iv. "Payment Account" is the checking account from which Bill Payments will be debited.
 - v. "Payment Instruction" is the information provided by you to the Bill Payment Service for a Bill Payment to be made to the Biller (such as, but not limited to, Biller name, Biller account number and Scheduled Payment Date).
 - vi. "Scheduled Payment" is a payment that has been scheduled through the Bill Payment Service but has not begun processing.
 - vii. "Scheduled Payment Date" is the day you want your Biller to receive your Bill Payment and is also the day your Payment Account will be debited (unless the Scheduled Payment Date falls on a non-business day in which case it will be considered to be the previous business day).
 - B. **Bill Payment Scheduling**
 - i. For payments made by electronic transmission or corporate check, the payment amount will be debited from, or charged to the account that you designate on the scheduled delivery date. If the scheduled delivery date is a weekend or non-bank business day, then the delivery date will be the prior bank business day.
 - ii. When you attempt to schedule a payment, we will inform you of the earliest available delivery date. To assure timely payment and obtain the full benefit of the Service Guarantee, you must schedule payments and your Account must be in good standing at least four bank business days before the payment due date. If you do not, or if for any reason your Account is not in good standing, you will be fully responsible for all late fees, finance charges or other action taken by the Biller.
 - iii. You may schedule payments up to 364 days in the future.
 - iv. You may schedule payments to occur on a regular basis: weekly, bi-weekly, monthly, bi-monthly, semi-monthly, quarterly, semi-annually or annually.
 - C. **The Service Guarantee**
Due to circumstances beyond our control, particularly delays in handling and posting payments by Billers or financial institutions, some transactions may take longer to be credited to your Account. We will bear responsibility for any late payment related charges up to \$50.00 should a payment post after its Due Date as long as the payment was scheduled in accordance with the guidelines above under "Bill Payment Scheduling."