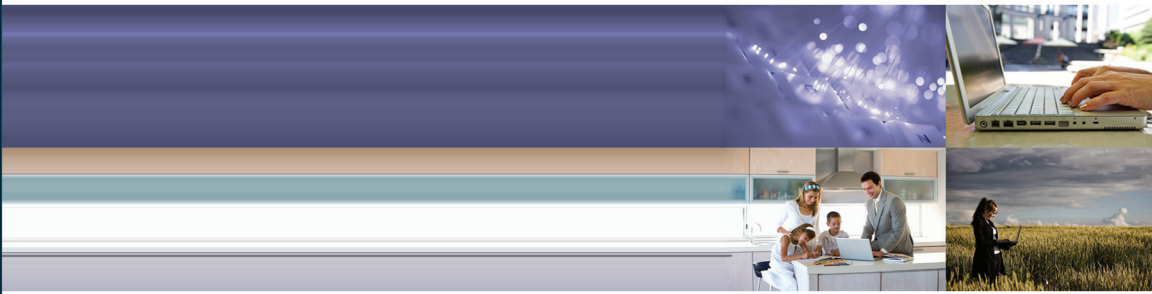
A Quick and Easy Guide to *Online Bill Payment*



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Why Bill Payment?

With Online Bill Payment, it's safe, fast and easy to manage your finances on your terms.

Now you can do everything you need to from home, work or anywhere you have Internet access.

Plus, you're not limited to business hours–Online Bill Payment is open 24 hours a day, 7 days a week.

With Online Bill Payment, You Can:

- Receive, view, manage and pay bills all at one convenient website.
- Set up alerts for electronic bill arrivals.
- Schedule automatic payment rules for each biller.
- Review bill history and, for some billers, payment posting information.
- Use multiple funding accounts to pay bills.

How Safe Is It?

Online Banking is a safe and secure way to handle your banking transactions. You can do your part by protecting your own information.

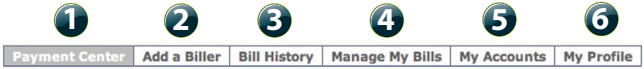
- Create a password only you will know.
- Don't use a password that's easy for others to guess.
- Install anti-virus and spy ware protection software on your computer and make updates regularly.
- Use a computer firewall at all times and keep it current.

Enhanced Login Security

The exchange of private information over the Internet can be a daunting experience, but privacy and security are possible through the use of encryption technology. Secure Sockets Layer (SSL) encryption scrambles your private data as it transmits over the Internet, protecting it from being deciphered and used fraudulently. Online banking environments require the highest level of confidentiality protection available in the form of 128-bit encryption. Logging into your banking system to process private transactions over the Internet will require that your Internet browser supports 128-bit encryption.

Logging In

Using a browser, enter your Financial Institution's website address, then your Online Banking User Name and Password. Then, open Bill Pay to start paying your bills online. Once you are in the system, look for the tool bar of options.



1 | Access this page to make payments, view incoming e-bills, view and cancel pending payments, and view all payments scheduled for the current month.

2 | Add a new biller to your biller list.

3 | View recent bill payments or download to your personal financial software.

4 | Update biller information and set up automatic payments, e-bills and alerts.

5 | View accounts enabled for bill pay services.

6 | Verify your personal information.

Payment Center

This one screen empowers you to manage all of your payment activity. You can conveniently:

- Make Payments.
- View Incoming Bills, Pending Payments and recently processed payments.
- View each bill in detail or quickly make multiple payments.

1 | Convenient icons indicate the status of a biller. Click an icon to view when an e-bill is due, a bill in detail or sign up to receive e-bills. You can even identify billers that are set up for automatic payments.

2 | Enter the payment Amount for each biller.

3 | Enter the Pay Date for each payment, then click *Make Payments* for each payment due.

4 | Set up bill reminders to let you know when your upcoming bills are due.

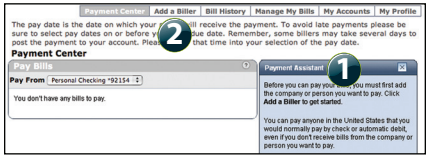
5 | Cancel any pending payment before it is processed by clicking the *Cancel* link.

6 | View recently scheduled payments or bill history.

Payment Assistant

With the *Payment Assistant*, you have the ability to view previous and pending payments and even sign up for e-bills, all from one convenient screen.

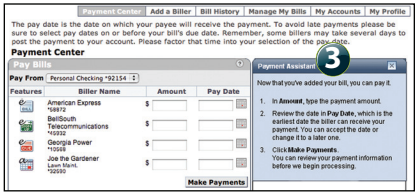
The Payment Assistant feature informs and assists you while making payments. When you click the Biller Name or insert the cursor in the Amount field, the Payment Assistant will appear at the right-hand side of the screen.



1 | The Payment Assistant is an application screen that displays over the modules on the right-hand side of the Payment Center.

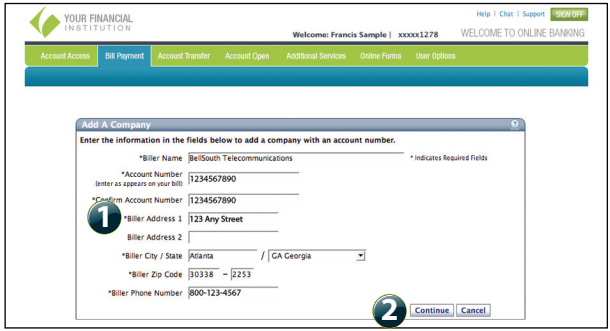
2 | Before you can begin making payments, you will need to set up billers in the Bill Payment system. To begin, click *Add a Biller* from the Bill Payment menu to get started.

3 | When you make a first-time payment to a biller, the Payment Assistant will walk you through the process.



Add A Biller

A biller is any company or person that you pay. *Quick Add Billers* include businesses or individuals that are recognized by the national credit bureaus. You can also add companies and individuals that are not recognized in our database manually. To begin, click *Add A Biller* from the Bill Pay menu.



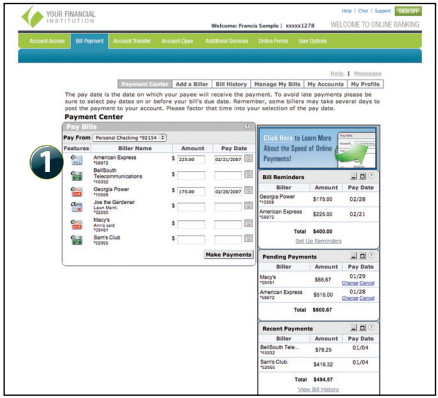
1 | Complete the required information in the fields provided for your billers. Be sure to double check the information since any inaccuracies may affect your payment.

2 | Click *Continue* to confirm the biller information and add your bill.

View Bills

Not only can you pay your bills online, but receive them online as well. E-bills allow your payees to send bills electronically, right to your Bill Pay account. You'll be able to view and pay your bills online and save the information to print when you need it.

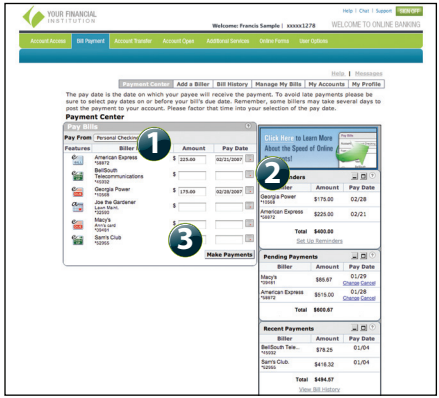
View your current e-bills by clicking on the e-bill icon from the Payment Center page.



1 | Display the details of an individual bill. View the due date, minimum and total balance due and bill history. Pay or file the bill after reviewing the details.

Pay Bills

Online Bill Payment offers you convenience, cost-savings and, best of all, time savings! No more buying stamps or writing checks. Pay all your bills online any time, anywhere—just by clicking *Payment Center* from the Bill Pay menu.



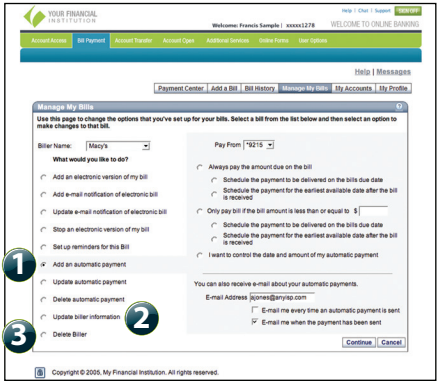
1 | Enter the payment Amount for each bill due.

2 | The earliest possible Pay Date will automatically prefill. You may manually select a later date if desired from the convenient calendar feature.

3 | Click *Make Payments* to submit payments.

Manage My Bills

Never miss a payment again with the help of the bill reminders feature. When you click on the *Manage My Bills* menu, you can set up reminders to alert you in advance of your upcoming bill due dates. Just save the typical due date and billing frequency, and we can not only remind you the bill is due, but also confirm when a payment is sent or when it is not paid by the due date.



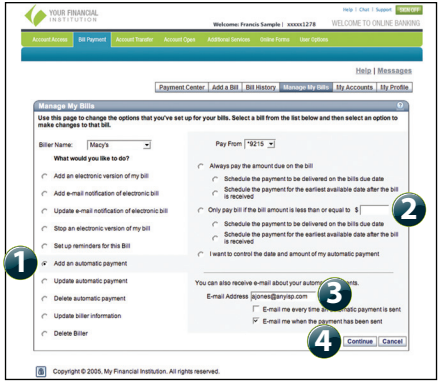
1 | Have the control to make your payments automatically based on the rules you apply.

2 | Modify biller details such as account numbers and addresses.

3 | Remove billers you no longer wish to use.

Add Automatic Payments

Never miss a due date by scheduling an automatic payment for your bills that occur on a regular basis. You can set up automatic payments to be made at the frequency you specify. Click *Manage My Bills* from the Bill Pay menu, then select the Biller for which you would like to add an automatic payment.



1 | Select "Add an automatic payment" from the options listed for your biller.

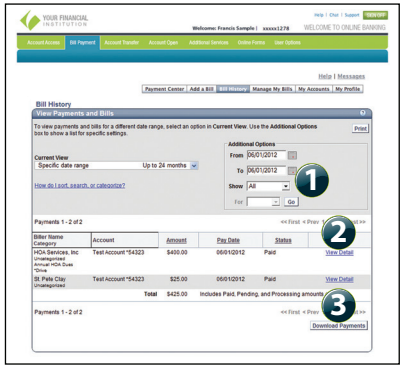
2 | Complete all the fields, including the Payment Amount and Frequency.

3 | Enter your E-mail address and type of e-mails you would like to receive.

4 | Click *Continue* to complete and save your automatic payment setup.

Bill History

Keep track of the bills you have already paid with *Bill History*. You can view your most recent payments in the Payment Center each time you log in. You can also choose *Bill History* from the Bill Pay menu for a more detailed payment list.



1 | Select a date range for the data you wish to view and click *Go*.

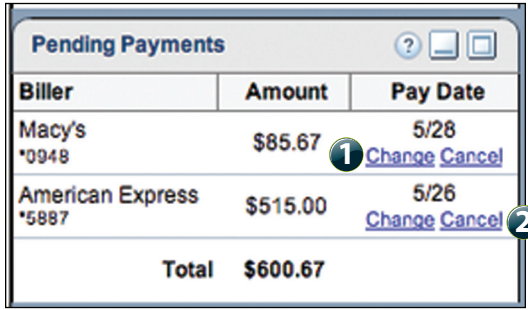
2 | Click the *View Detail* link to see more information about a particular payment, such as a confirmation number or processing status.

3 | Click *Download Payments* to download this information.

Edit And Delete Payments

Even after you have scheduled a payment, you have the ability to edit or delete your payment up to the time it is processed. This convenient feature gives you the freedom to change the way you make your payments. To access this feature, look for the *Pending Payments* box in the Payment Center.

Note: Be sure to check your Financial Institution's Terms and Conditions for details.



1 | Click *Change* to edit your payment in a secondary screen. You may change the Pay From Account, Pay Date or Pay Amount.

2 | Click *Cancel* if you do not want to process the payment.

Quick Steps

As you navigate the system and become familiar with the features, rest assured that assistance is always close at hand with the Online *Help* function.

Logging In

- Log on to the Internet and go to your Financial Institution's website.
- Enter your User Name and Password.
- Click *Login* to begin banking online.

Add A Biller

- After you have logged in to Online Banking, click *Bill Payment*.
- Click the *Add A Biller* button.
- Select the Quick or Custom Add A Biller option.
- Enter the biller information as it appears on your billing statement.

Paying Bills

- After you have logged in to Online Banking, click *Bill Payment*.
- From the Payment Center page, enter the amounts and payment dates next to the billers you wish to pay.
- Click the *Make Payments* button.

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