

Getting Started With Online Bill Pay



**An Easy-To-Follow
Instructional Guide**

Table of Contents

Introduction to Online Bill Pay.....	3
Security and Guarantee.....	4
Dashboard Overview.....	5
Setting Up Payees.....	6
Modifying a Payee.....	8
Making a Single Payment.....	9
Making Multiple Payments.....	10
Schedule a Recurring Payment.....	11
Payment Confirmation and Payment Activity.....	12
Modifying a Scheduled Payment.....	14
Account Services and Help.....	15

Introduction to Online Bill Pay

Paying your bills online is the most convenient and secure way to handle this otherwise tedious time-consuming task today. Convenient because you can schedule payments to anyone—even an individual—anytime day or night, 365 days a year. Secure because your payments are guaranteed to be paid by the day you choose and there is no risk of your payment getting lost or stolen in the mail. This instructional guide is your road map for getting started with online bill pay. From setting up your first payee to managing payments—everything you need is here. There are many benefits to paying your bills online:

- Flexibility: Pay anyone, from your mortgage company to your babysitter
- Convenience: Log in from any computer, anytime day or night
- Security: Account information is protected at all times
- Assurance: We guarantee your payments will arrive on time
- Time-savings: No more check-writing or going to the post office
- Frugal: Save up to \$60 dollars a year in postage
- Control: You choose the day you want your bill paid
- Freedom: Set up no-hassle recurring payments
- Peace of Mind: Never forget to pay a bill
- Better Credit: Paying bills on time may help improve your credit score

Security and Guarantee

Peace of mind is perhaps one of the greatest benefits to paying your bills online. You don't have to worry about payments getting lost or stolen in the mail, and you can rest assured your payments will arrive on time—something the credit bureaus really like!



**100% On-Time
Payment Guarantee**

In fact, we're so confident your properly scheduled payment will arrive on time, we guarantee you will never pay a late fee or penalty. Ask us for additional details.

Dashboard Overview

When you first log in, you'll be presented with this user-friendly overview which allows you to quickly review your account information and schedule payments.

Home Bill Pay Account Services

Overview

Overview

Last Login : 05/05/2007 11:13 AM PDT
Current Session : 05/08/2007 05:39 PM PDT
Print Help

Messages (2 new)

Quick Links

- Add Payee
- Make a Payment
- View Items

100% PAYMENT GUARANTEE

Summary View

Account Nickname	Account Number	Balance	Avail Credit
Checking	**1832	\$1,950.87	N/A

Scheduled Payments

Deliver By	To	From	Amount	Action
05/22/2008	Electric	Checking	\$72.11	Edit
06/22/2008	Home Depot	Checking	\$13.71	Edit
05/26/2008	Cell Phone	Checking	\$31.86	Edit
06/30/2008	Gym	Checking	\$27.80	Edit
12/01/2008	Cap One Visa	Checking	\$175.11	Edit
Total Scheduled Payments			\$818.15	

News and Offers

Access and navigation information
Please click here for important information regarding pop-up blockers and browsers.

Use Quick Links to add a Payee or make a payment from any window

From this window you can select the Bill Pay tab to manage your Payees, pay bills, and review scheduled and processed payments. The Account Services tab is where you can modify your profile and find resources such as Online Help and information on how to contact us.

Setting Up Payees

The first step toward making online payments is to add Payees. A Payee is simply an individual, business, or an institution you need to pay.

The screenshot shows a web interface with a navigation bar at the top containing 'Home', 'Bill Pay', and 'Account Services'. Below this is a sub-navigation bar with 'Payment Center', 'Payment Activity', and 'Payees'. The main content area is titled 'Payees' and includes an 'Add Payee' link. A table lists various payees with their account numbers and action links. A 'Quick Links' sidebar on the right contains 'Add Payee', 'Make a Payment', and 'View Details'.

Payee	Account Number	Action
Anna's Visa	*2222	View Pay Edit
Auto Insur	*7678	View Pay Edit
Braces	*2096	View Pay Edit
Cable	*2234	View Pay Edit
Cap One Visa	*4123	View Pay Edit
Cell Phone	*2212	View Pay Edit
Electric	*1288	View Pay Edit
EMail	*2388	View Pay Edit
Gas Card	*5623	View Pay Edit
Gym	*5478	View Pay Edit
Home Depot	*3242	View Pay Edit
Local Phone	*2312	View Pay Edit
Marisa CC	*1231	View Pay Edit
VET	*2485	View Pay Edit
Water	*2302	View Pay Edit

Add a Payee

Take a look at what a typical Payee page might look like. Note the simple names for the Payees, like "Braces" and "Gas Card." When you add a Payee, you'll have the opportunity to nickname each one. Also note the View, Pay and Edit links. These allow you to review and edit Payee details, make payments or delete the Payee entirely.

Options allow you to modify or delete a Payee, or make a payment

Setting Up Payees - Continued

To add a new Payee, simply click Add Payee from the Payees screen or from Quick Links on the right of any window. The next screen gives you three options.

Select the type of Payee you want

The screenshot shows the 'Add Payee' interface. At the top, there are navigation tabs for 'Home', 'Bill Pay', and 'Account Services'. Below that are 'Payment Center', 'Payment Activity', and 'Payees'. The main heading is 'Payees' with a 'Print [help]' link. The sub-heading is 'Add Payee Step 1 of 2'. A message states: 'In order to make a payment you must first tell us who you are trying to pay.' Below this is a section titled 'I want to make a payment to' with three radio button options: 'One of these Frequently Paid Businesses' (selected), 'Another Business', and 'An Individual'. A dropdown menu is next to the first option. At the bottom left is a 'Show me More' link, and at the bottom right is a green 'Continue' button. On the right side, there is a 'Messages (3 new)' button, a 'Quick Links' section with 'Add Payee' and 'Make a Payment' links, and a '100% PAYMENT GUARANTEE' badge.

The first option allows you to quickly add a Payee from a list of widely recognized merchants. To add one of these Payees, simply select it from the drop-down list. Then, just fill in the details, which you'll find on your last bill. Then click Submit, and your Payee has been added.

Select Another Business to add a business or institution that is not already on our drop-down list. Simply fill in the details, like account number and address, and submit. Finally, select the third option to add an individual to your list of Payees. This screen is the same as adding a business—all you have to do is name the Payee, fill in the details and click Submit.

Modifying a Payee

From the Payees tab on the Bill Pay screen, you can select Edit to modify or delete a Payee.

From this screen you can choose to either edit a Payee or delete the Payee completely. You can also view and modify scheduled payments and review processed payments.

Home | Bill Pay | Account Services

Payment Center | Payment Activity | Payees

Payee Details : Water

Print (Help) | Messages (3 new)

Payee Details

Payee Full Name : Dept of Water
Nickname : Water
Address : 12731 FM 429
City : TERRELL
State : TX
Zip Code : 75161-8240
Phone Number : (972) 563-1355

Name on Account :
Account # : 12302
Days to Deliver : 5

[Delete Payee](#) [Bill Payee](#)

Scheduled Payments

Deliver by	Send On	Payment Account	Amount	Frequency	Ref #	Action
There are no payments.						

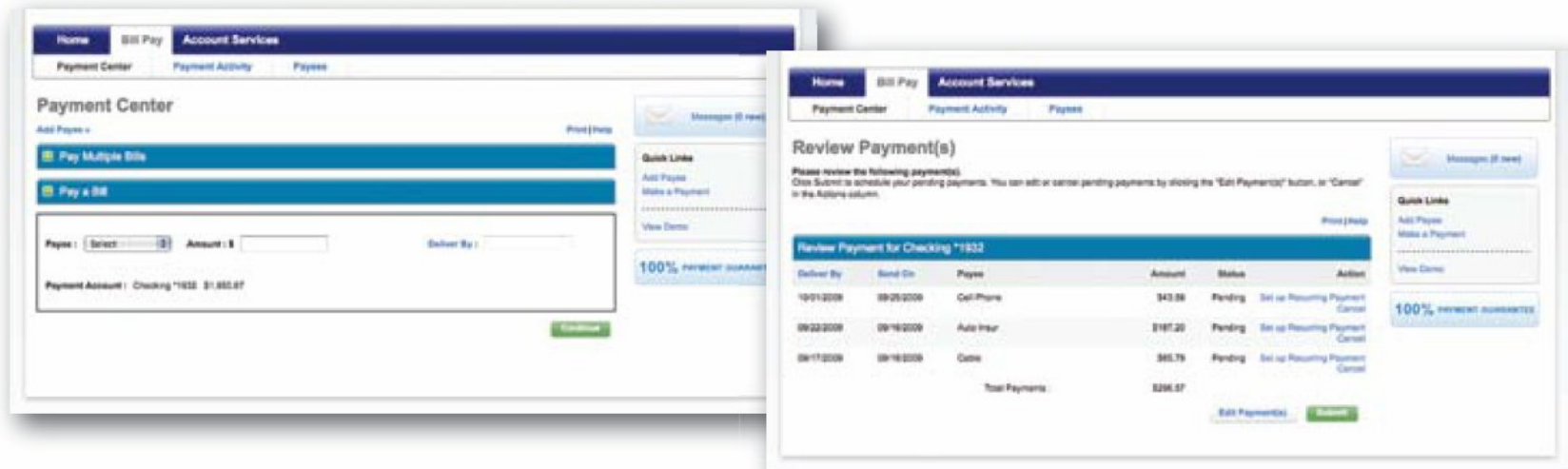
Processed Payments Viewing Last 30 days ▾

Deliver by	Send On	Payment Account	Amount	Status	Ref #	Action
There are no processed payments.						

100% PAYMENT GUARANTEE

Making a Single Payment

The Payment Center makes it easy to schedule a single, multiple or recurring payment.



To make a payment, select the Payee you'd like to pay from the drop-down menu, enter the amount of your payment, the date you'd like the payment delivered, and the account from which you want the funds drawn. You can also add a memo for your records. The memo information will not be sent to the merchant. Then press Continue.

The Review Payments screen allows you to review and edit your payments before submitting. Once you have confirmed your payment information, select Submit.

Making Multiple Payments

Making payments to several payees at once is just as easy as making a single payment!

To pay several bills at once, click on Pay Multiple Bills and enter the amounts and delivery dates for each. Then, select Continue to review your entries and make sure everything is correct.

The screenshot shows a web interface for a "Payment Center". At the top, there are navigation tabs: "Home", "Bill Pay", and "Account Services". Below these are sub-tabs: "Payment Center", "Payment Activity", and "Payees". The main heading is "Payment Center".

On the right side, there is a "Messages (0 new)" button and a "Quick Links" section with "Add Payee" and "Make a Payment" links. A "100% PAYMENT GUARANTEE" badge is also visible.

The main content area shows a "Payment Account: Checking ****1632 \$1,885.87" and "Viewing 10 of 10 payees". Below this is a table with the following columns: "Payee", "Amount", "Deliver By", and "Frequency".

Payee	Amount	Deliver By	Frequency
Aerik's Visa	\$ [input] + Add Memo	[input]	One Time +
Auto Insp	\$ 127.25 + Add Memo	09/22/2008	One Time +
Biznes	\$ [input] + Add Memo	[input]	One Time +
Cable	\$ 61.70 + Add Memo	09/17/2008	One Time +
Electric	\$ [input] + Add Memo	[input]	One Time +
Elmat	\$ [input] + Add Memo	[input]	One Time +
Gas Card	\$ [input] + Add Memo	[input]	One Time +
Local Phone	\$ [input] + Add Memo	[input]	One Time +
Master Loan	\$ [input] + Add Memo	[input]	One Time +
Wingspan 1	\$ [input] + Add Memo	[input]	One Time +
Water	\$ [input] + Add Memo	[input]	One Time +

At the bottom of the table, there is a green "Continue" button. Below the table is a blue bar with "Pay a Bill" and a plus icon.

Scheduling a Recurring Payment

For bills you pay the same amount every month, like your mortgage, insurance or a car payment, you can save time by scheduling Recurring Payments. After entering the payment amount and first delivery date, simply click the frequency link in either the Single Payment or Multiple Payment window.

The screenshot shows a 'Payment Frequency Options' dialog box. At the top, it says 'Deliver By : 09/22/2009'. There are two radio button options: 'One Time Payment' (unselected) and 'Recurring Payments' (selected). Below 'Recurring Payments' is a section titled 'Recurring Payment Options'. This section contains a 'Frequency :' dropdown menu with 'Select' in it, and an 'End Date :' section with two radio button options: 'End payments on' (selected) and 'Specify number of payments' (unselected). There are two empty text input fields, one under each radio button in the 'End Date' section. At the bottom of the dialog are 'Cancel' and 'Continue' buttons. Three blue arrows point to the 'Recurring Payments' option, the 'Frequency' dropdown, and the 'End Date' section. A fourth blue arrow points to the 'End Date' section from the right side.

Select the Recurring Payments option

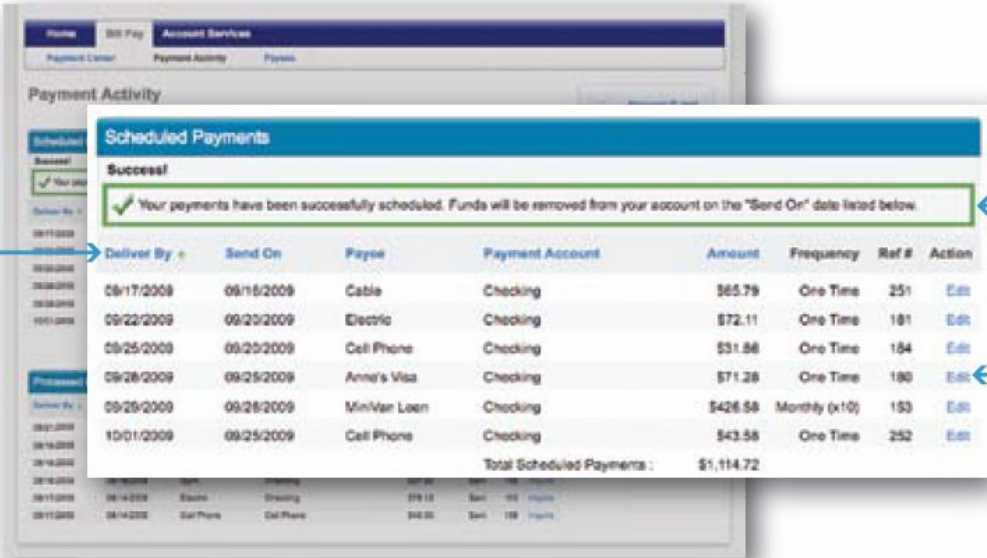
Choose the frequency with which you want your bills paid

Specify an end date or a set number of payments

Select Recurring Payments and choose the frequency with which you want your bills paid. You can then specify either the total number of recurring payments that you would like made or simply specify the end date. Select Continue. On the next screen confirm the amount you want to pay each time and select Continue. On the final screen, review payment information and select Submit.

Payment Confirmation and Payment Activity

After scheduling your payments, the Payment Activity window confirms that your payments have been successfully scheduled along with your previously scheduled and processed payments.



The screenshot displays the 'Payment Activity' window with a 'Scheduled Payments' overlay. The overlay contains a success message and a table of scheduled payments. Annotations with arrows point to specific elements: 'Sort columns by selecting headers' points to the 'Deliver By' header; 'Confirmation of Scheduled Payment' points to the success message; and 'Select Edit to modify Scheduled Payments' points to the 'Edit' link in the table's 'Action' column.

Deliver By	Send On	Payee	Payment Account	Amount	Frequency	Ref #	Action
09/17/2009	09/16/2009	Cable	Checking	\$65.79	One Time	251	Edit
09/22/2009	09/20/2009	Electric	Checking	\$72.11	One Time	181	Edit
09/25/2009	09/25/2009	Cell Phone	Checking	\$31.86	One Time	184	Edit
09/28/2009	09/25/2009	Anna's Visa	Checking	\$71.28	One Time	180	Edit
09/29/2009	09/28/2009	MiniVan Loan	Checking	\$426.58	Monthly (x10)	153	Edit
10/01/2009	09/25/2009	Cell Phone	Checking	\$43.58	One Time	252	Edit
Total Scheduled Payments:				\$1,114.72			

On this page you can see the dates that your payments will be sent and delivered, the amount to be paid to each payee, and the account from which the funds will be drawn. You will see if a payment is scheduled to recur and be given a reference number for that transaction. From this window you can edit a scheduled payment provided the Send On date has not passed.

Payment Confirmation and Payment Activity - Continued

From the Processed Payment section, you can even export payment data to other personal financial management tools like Quicken®. You can also change the date range of processed payments by selecting Viewing on the top right of the Processed Payment section.

The screenshot displays a web interface for 'Payment Activity'. A modal window titled 'Processed Payments' is overlaid on the main content. The modal has a header 'Processed Payments' and a date range selector 'Viewing Last 30 days'. Below the header is a table with the following columns: Deliver By, Send On, Payee, Payment Account, Amount, Status, Ref #, and Action. The table contains several rows of payment data. Two blue arrows with text annotations point to the date range selector and one of the 'Inquire' links in the table.

Deliver By	Send On	Payee	Payment Account	Amount	Status	Ref #	Action
06/21/2009	06/20/2009	Min/Ven Loan	Checking	\$426.58	Sent	106	Inquire
06/18/2009	06/16/2009	Cap One Visa	Checking	\$456.89	Sent	116	Inquire
06/18/2009	06/16/2009	Cable	Checking	\$31.56	Sent	99	Inquire
06/18/2009	06/16/2009	Gym	Checking	\$27.50	Sent	106	Inquire
06/17/2009	06/14/2009	Electric	Checking	\$76.12	Sent	110	Inquire
06/17/2009	06/14/2009	Cell Phone	Cell Phone	\$45.00	Sent	106	Inquire

Modifying a Scheduled Payment

Once you've set up your payment schedules, you still have complete control over your online bill paying account. At any time day or night, you have the access and ability to modify or delete a payment that hasn't been processed. Go to the Payment Activity screen and locate the payment you would like to change.

The screenshot shows a web interface for managing scheduled payments. At the top, there are navigation tabs: 'Home', 'Bill Pay', and 'Account Services'. Under 'Account Services', there are sub-tabs: 'Payment Center', 'Payment Activity', and 'Payees'. The main heading is 'Change Scheduled Payment'. To the right of the heading are links for 'Print' and 'Help'. Below the heading is a form with the following fields:

- Payee:** Electric
- Amount:** \$ 72.11
- Deliver By:** 09/22/2009
- Payment Frequency:** One Time
- Payment Account:** Checking *1932 \$1,950.67
- Memo:** (empty text box)

At the bottom of the form are three buttons: 'Cancel', 'Delete Payment', and 'Submit'. To the right of the form are two sidebars. The top sidebar has a 'Messages (0 new)' button. The bottom sidebar has a 'Quick Links' section with links for 'Add Payee', 'Make a Payment', and 'View Demo'. At the very bottom right is a '100% PAYMENT GUARANTEE' badge.

Select Edit, and from the Change Scheduled Payments screen, enter the correct amount, date or the payment account. You can also delete a scheduled payment from this window.

Account Services and Help

When you need help or have questions, answers are right at your fingertips.

The screenshot shows a web interface for 'Account Services'. At the top, there are navigation tabs: 'Home', 'Bill Pay', and 'Account Services'. Below the tabs, there are links for 'Services' and 'Message Center'. The main content area is titled 'Account Services' and contains several sections: 'My Profile' (with links for Update User ID, Update Password, Update Email Address, Update Password Question, and Update Security Information), 'Resources' (with links for Online Help, Send Secured Message, Contact Us, and Demo), 'Featured Services' (with links for Expedited Payments and Payment Guarantee), and 'For Your Protection' (with links for Payment Guarantee, Disclosures, and Online Security). On the right side, there is a 'Messages (8 new)' button, a 'Quick Links' section (with links for Add Payee, Make a Payment, and View Demo), and a '100% PAYMENT GUARANTEE' badge. A 'Print/Help' link is also visible. Four blue callout lines with arrows point to specific elements: 'Send a secure message' points to the 'Message Center' link; 'Modify your profile' points to the 'My Profile' section; 'Access Messages' points to the 'Messages (8 new)' button; and 'Get online help or contact us' points to the 'Resources' section.

From the Account Services tab, you have the ability to manage your personal profile, find online help, and send secure messages regarding your account. Sending messages through Account Services provides you the same security as when you pay bills. Additionally, when we have important information to share, you will see an alert in the Message Center.