Bill Pay Upgrade User Guide

June 2015

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Alerts and Notifications

Add an Email Notification

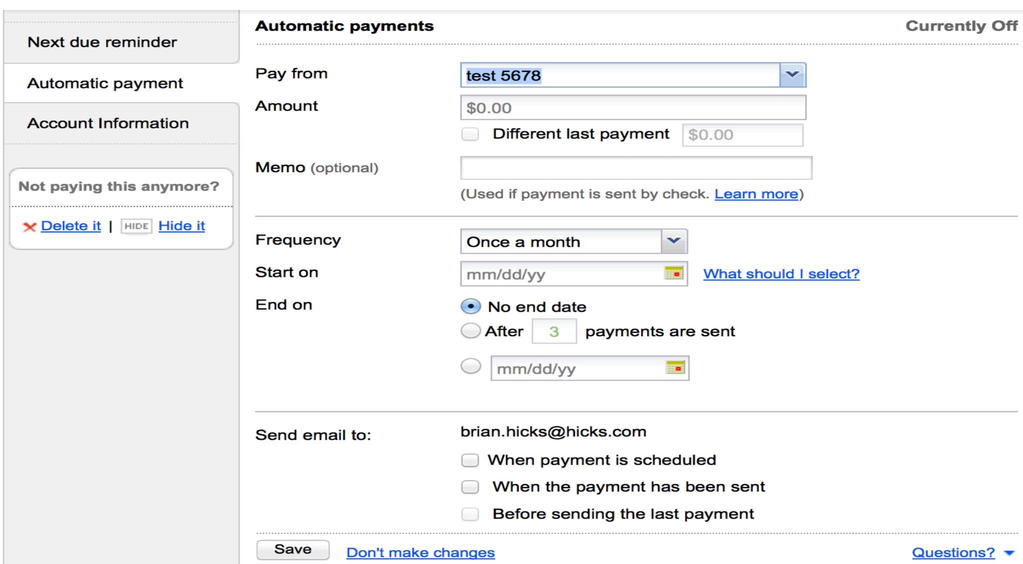
Locate the payee for which you would like an email notification in the payee list on the main payments page.

1. Click the **Options** link

   Result: The Options window will expand and you will see the *Automatic payment* tab.

2. Click the **Automatic payment** tab.

3. Schedule an automatic payment for the payee and indicate where and when you want an email notification sent.



4. Click the **Save** button at the bottom of the page.

   Result: Your changes will be confirmed.

Cancel an Email Notification

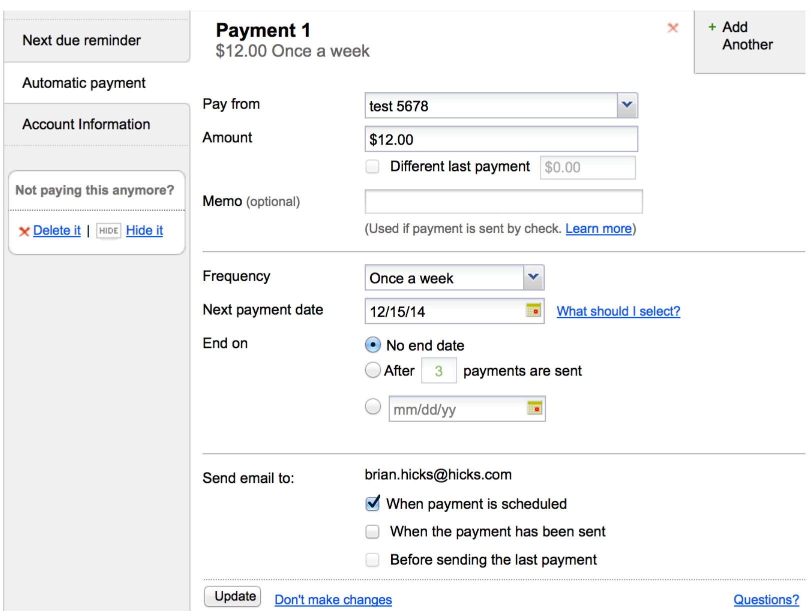
Locate the payee for which you would like to cancel an email notification in the payee list on the main payments page.

1. Click the **Options** link

   Result: The Options window will expand and you will see the *Automatic payment* tab.

2. Click the **Automatic payment** tab.

3. Unclick the **checkboxes** that are associated with the email notification you want to stop receiving.
   - A check mark indicates that an email notification is turned on.
   - A checkbox without a check mark indicates that an email notification is turned off.



4. Click the **Save** button at the bottom of the page.

   Result: Your changes will be confirmed.

Automatic Payments

Set up an automatic payment, and we will automatically schedule and send your payments according to your specific instructions.

We will notify you each time a payment is scheduled, and you can edit or cancel your payments at any time.

There are two types of automatic payments:

- *Standard Automatic Payment*: Tell us how much, how often and when to start, and we will do the rest.
- *Automatic Payment based on eBill*: Sign up for an *eBill*, and we can automatically pay your bill for you, using the amount and due date of your bill. Custom rules allow you to stay in complete control.

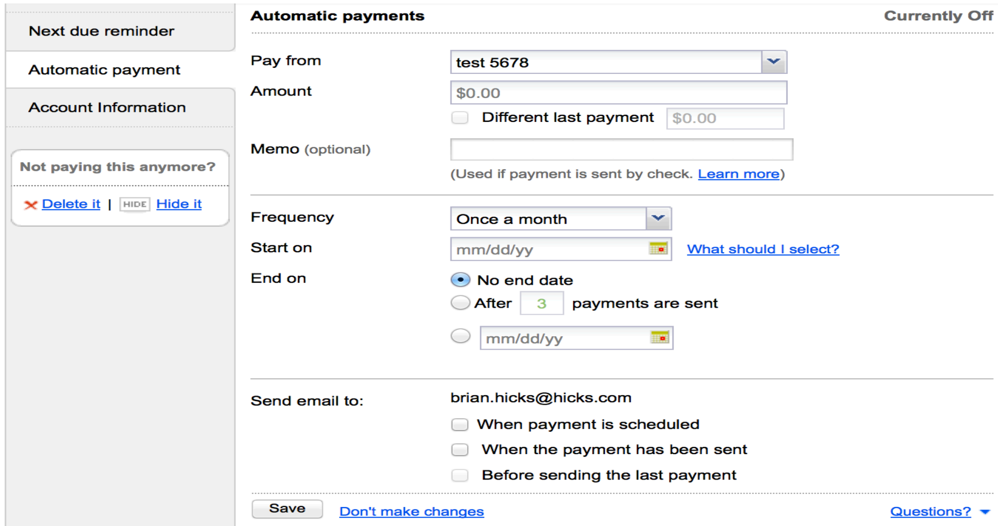
Add a Standard Automatic Payment Rule

To add a *Standard Automatic Payment*, locate the *Payee* in your *Payee list* and do the following:

1. Click **Options** link below the *Payee's* name.

   Result: The *Options window* will open.

2. Click on the **Automatic payment** tab on the left side of the *Options window*.



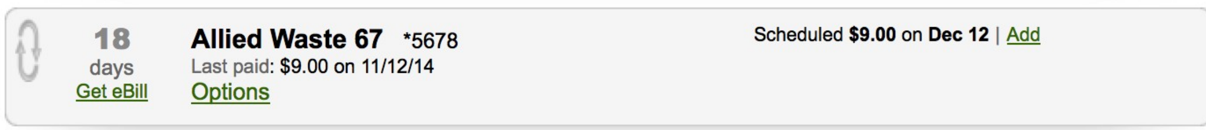
3. Fill out the information in the form.
    a. Select the desired *Funding Account*.
    b. Set the *Amount* you want to pay.
    c. Provide a *Memo* (optional). *Memos* are included on payments that are made by check (not for eBills). We automatically include your name and account number on any check payment we send, so you do not need to include this information in your *Memo*.
    d. Set the *Frequency* of payment.
    e. Set the *End on* date, the date when you want us to stop making payments. You can choose *No end date* instead of setting an *End on* date.
    f. Set up an email notification if desired.

4. Click the **Save** button.

Results

- Your changes will be confirmed.
- Your first payment will be scheduled.
- The area around the name of your *Payee* will update to show:

- A recurring payment icon
- A countdown to the next payment date
- The date and amount of your next scheduled payment



Add an Automatic Payment Rule Based on Receipt of an eBill

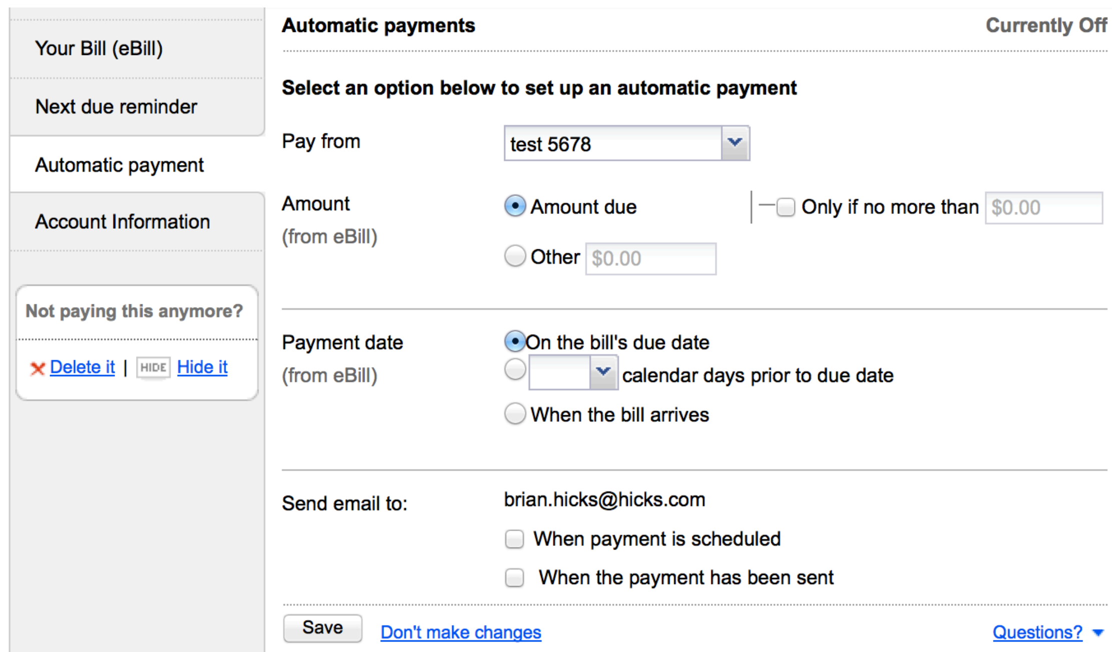
For any *Payee* that you have set up to receive an *eBill*, you can set up an *Automatic Payment Rule* that is based on the due date and amount of each bill.

To add an *Automatic Payment Rule based on receipt of an eBill*, locate the *Payee* in your *Payee list* and do the following:

1. Click the **Options** link below the *Payee's* name.

   Result: The *Options window* will open.

2. Click on the **Automatic payment** tab on the left side of the *Options* window.



Result: A form will display your options for setting up an *Automatic payment based on your eBill.*

3. Fill out the information in the form according to your preferences.
    a. Set the amount you want to pay. You can create a custom rule that tells us how much you want to pay depending on the amount that is due.
    b. Set the date for us to make the payment. You have three options:
        i. Send the payment on the bill's due date.
        ii. Send the payment X many calendar days prior to the due date
        iii. Send when the bill arrives
    c. Set up an email notification if desired.

4. Click the **Save** button.

    Results
    - Your changes will be confirmed.
    - A recurring payment icon will display next to the name of your *Payee*.

Note: The *Automatic Payment Rule* will take effect upon the arrival of your NEXT *eBill*.

Edit an Automatic Payment Rule

To edit an automatic payment, locate the *Payee* in your *Payee list* and do the following:

1. Click the **Options** link below the *Payee's* name.

   Result: The *Options* window will open.

2. Click on the **Automatic payment** tab on the left side of the *Options window*.

   Result: Your *Automatic Payment Rule* will be displayed.

3. Change the information that you want to update.

   Note: If you are editing a *Standard Automatic Payment Rule*, you will have to change the *Next payment date* to a date in the future.

4. Click the **Save** button.

   Results
   - Your changes will be confirmed.
   - If you are editing a *Standard Automatic Payment*, the area next to the name of your *Payee* will update to reflect your next payment.
   - If you are editing an *Automatic Payment based on eBill*, the changes will take effect upon receipt of your **NEXT** *eBill*.

Cancel an Automatic Payment Rule

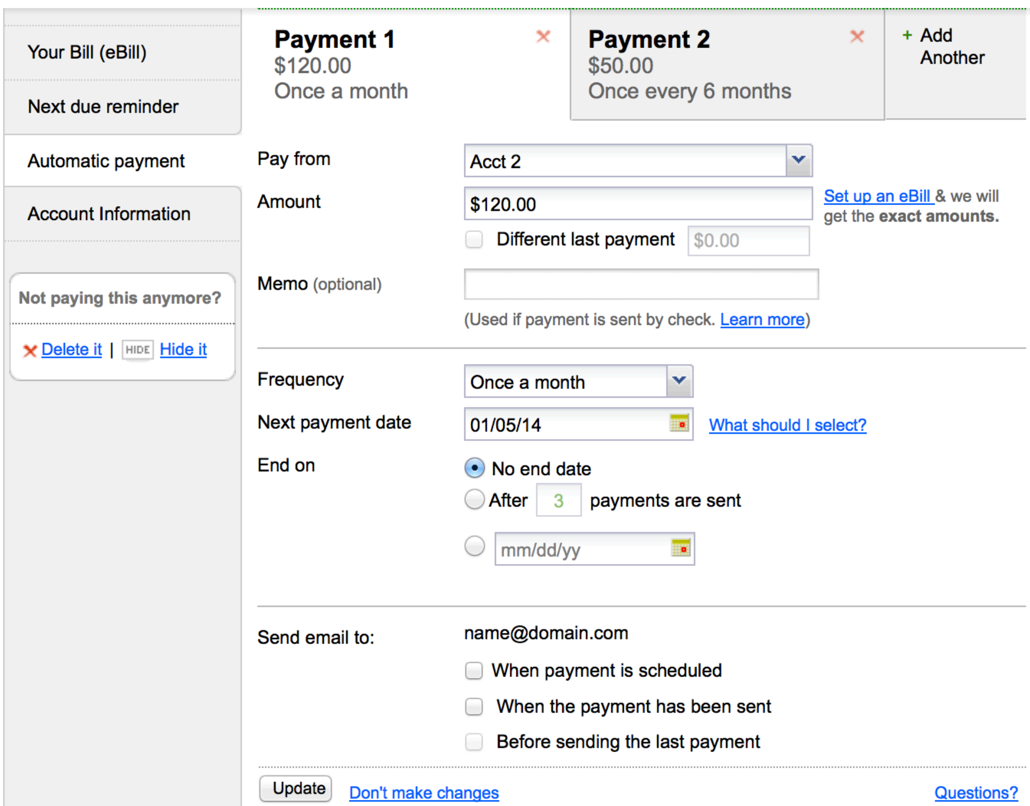
To cancel an automatic payment, locate the *Payee* in your *Payee list* and do the following:

1. Click the **Options** link below the *Payee's* name.

   Result: The *Options* window will open.

2. Click on the **Automatic payment** tab on the left side of the *Options* window.

3. Click the **X** icon at the top of the window.



4. Click the **Yes, Cancel payment rule** button to confirm your cancellation request when you are prompted.

   Results

   - Your changes will be confirmed.
   - Any payments that are associated with that rule will be canceled.
   - The area next to the name of your *Payee* will update and no longer show a recurring payment icon, a countdown to the next payment date, or information about your next payment.

eBills

An *eBill* is an electronic copy of your bill, which you can view anytime within the Bill Pay service.

eBills are a secure and convenient way to keep all of your bills in one place. We'll let you know when your *eBills* arrive, and we'll help you keep track of when they are due.

Signing up for an *eBill* does not mean that we will automatically pay your bill for you, but we can if you want. We offer flexible *Automatic Payment Rules* that allow you to stay in control of when and how we make your payments.

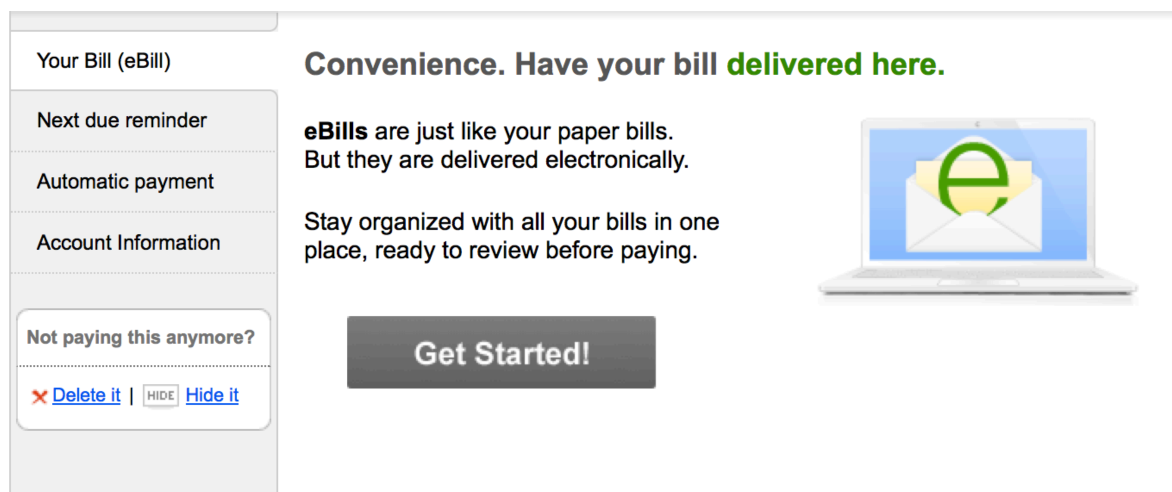
Add an eBill

If your *Payee* is eligible to receive an *eBill*, a *Get eBill* link will appear next to the *Payee* name on the main payments page.

To add an *eBill*, locate the *Payee* in your *Payee list* and do the following:

1. Click the *Payee's* **Get eBill** link or the **Options** link below the Payee name.

   Result: The *Options* window will open directly to the *Your Bill (eBill)* tab.



2. Provide the requested information.
   a. You will always be asked to set the billing cycle (how often you receive the bill).

   b. In some cases, we will ask for your user ID and password, and any security questions and answers that are required to access the site. This is because our system will access the *Payee's* site to obtain your bill.

Note: If you do not have an online account with the *Payee*, please visit the *Payee's* website and create an online account. Otherwise, we will not be able to display and track your bill for this *Payee*.

c. In some cases, we will ask for other information to help determine that you are the owner of the account, such as the amount of the last bill, the ZIP code where you receive your bill or the last four digits of your Social Security number.

3. Click the **Get your eBill delivered here** button.

Results

- A success message will be displayed.
- A *Setting up eBill* message will appear in the *Next Due* section next to the name of your *Payee*.
- The *Your Bill (eBill)* tab in the *Options window* will display a message that indicates that your *eBill* enrollment is in process.

Note: It can take up to two billing cycles for the *eBill* enrollment to be completed.

Trial eBills

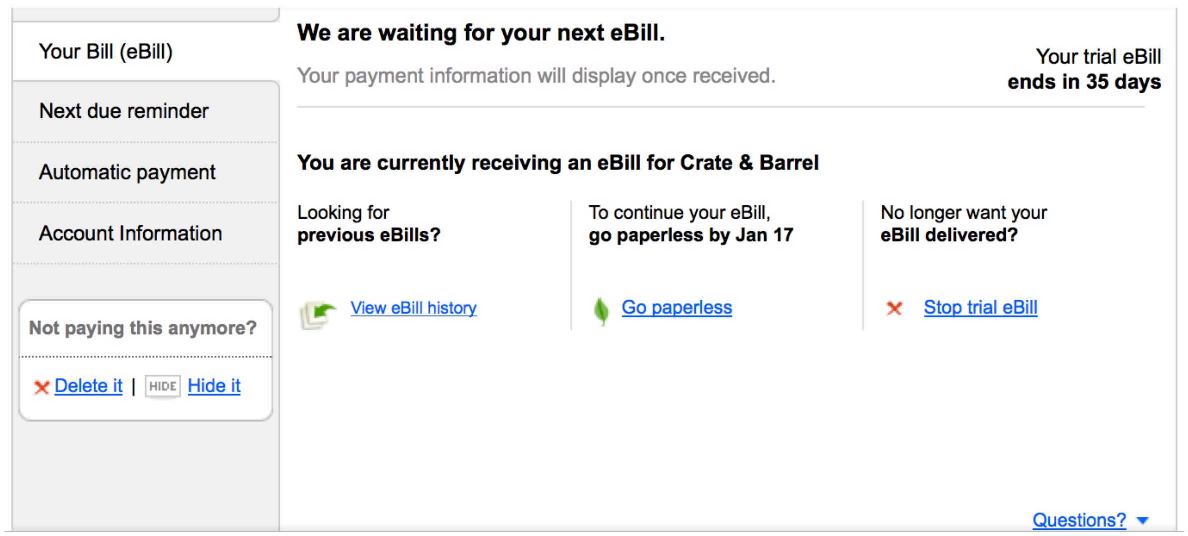
Some billers offer a trial period for eBills, and from time to time, you may automatically be enrolled for an eBill trial.

To continue an eBill trial, locate the *Payee* in your *Payee list* and do the following:

1. Click the **Options** link below the *Payee's* **Options** name.

   Result: The *Options* window will open directly to the *Your Bill (eBill)* tab.

2. Click on the **Go paperless** link.

   Result: A form will appear and prompt you to provide the information we need to access the biller's site.

3. Fill out the form and click the **Save** button.

   Result: Your information will be updated, and a success message will be displayed. There will not be any interruption in the delivery of your *eBill*.

Cancel an eBill

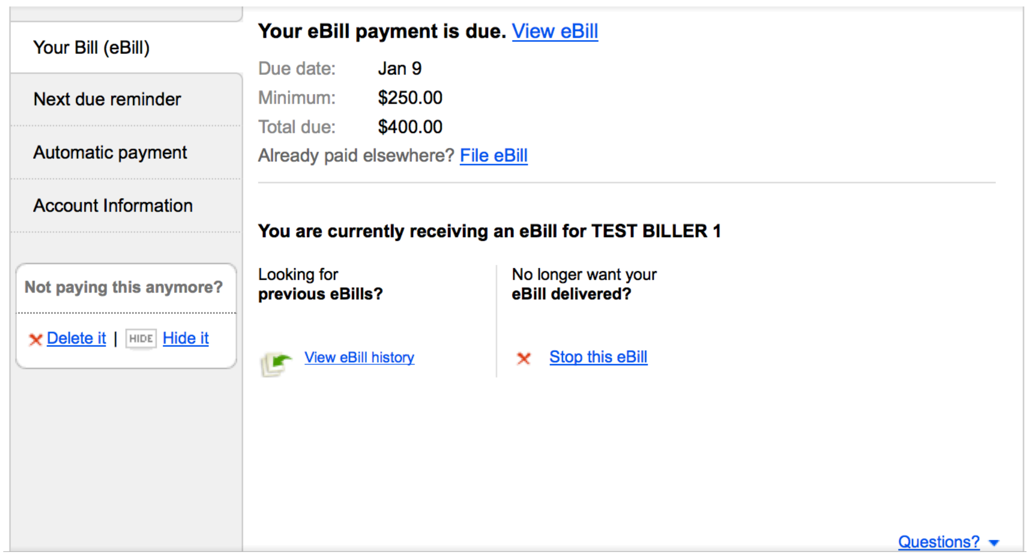
If you wish to stop receiving an *eBill* through this service, you can unsubscribe at any time. **Note:** In some instances, it could take up to two billing cycles for you to stop receiving the *eBill*.

To cancel an *eBill*, locate the *Payee* in your *Payee list* and do the following:

1. Click the **Options** link below the *Payee's* name.

   Result: The *Options* window will open directly to the *Your Bill (eBill)* tab.

2. Click on the **Stop this eBill** link.



   Result: A pop-up will prompt you to confirm your *eBill* cancellation.

3. Click on the **Yes, stop my electronic bill** button.

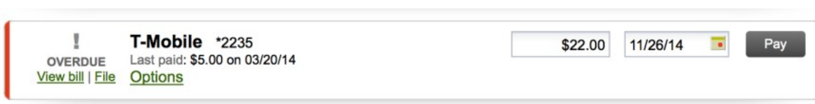
   Result: A success message will be displayed.

File an eBill

Filing an *eBill* is especially handy if you make a payment to a *Payee* outside of this service or receive an *eBill* that has a $0.00 balance due.

Normally, after an *eBill* arrives and you make a payment to the *Payee*, we mark the bill as *Paid* and update the *Next Due* section next to the name of your *Payee* to display “Waiting for bill...” If you make a payment to a *Payee* outside of this service, we would not know about it and we would continue to count down to the due date in the *Next Due* section next to your *Payee’s* name. Eventually, the countdown would change to show that your payment is overdue, but since you did make a payment, the payment is not actually overdue.

Clicking the **File** link in the *Next Due* section next to your *Payee’s* name will move the *eBill* into your bill history and reset the *Next Due* section to “Waiting for bill...”



Print an eBill

To print a copy of your *eBill*, locate the *Payee* in your *Payee list* and do the following:

1. Click the **Options** link below the *Payee’s* name.

   Result: The *Options* window will open directly to the **Your Bill (eBill)** tab.

2. Click on the **View eBill history** link.

   Result: The *My Bills* history page will open.

3. Locate the bill you wish to print in the history table and click its corresponding **View** link. If you do not see the bill you are looking for, you may need to expand the date range of the search.

   Result: The *eBill* will open in a new browser tab

4. Use your browser’s print function to print a copy of the bill.

View an eBill

To view your most recently received *eBill*, locate the *Payee* in your *Payee list* and do the following:

1. Click the **View bill** link in the *Next Due* section next to the name of your *Payee.*

   Result: The *eBill* will open in a new browser tab.

   Note: Once you have made a payment on your most recent bill, or the bill has been filed, the *View bill* link will not appear next to the name of your *Payee*.

To view past bills or bills that have been paid or filed, locate the *Payee* in your *Payee list* and do the following:

1. Click the **Options** link below the *Payee's* name.

   Result: The *Options* window will open directly to the **Your Bill (eBill) tab**.

2. Click on the **View eBill history** link.

   Result: The *My Bills* history page will open.

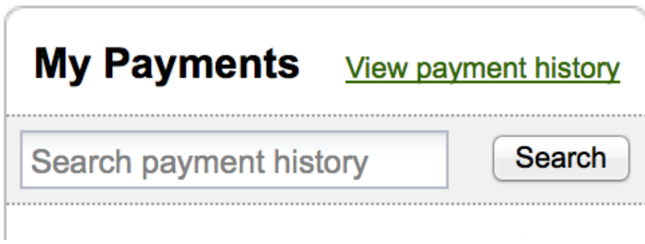
3. Locate the bill you wish to view in the history table and click its corresponding **View** link. If you do not see the bill you are looking for, you may need to expand the date range of the search.

   Result: The *eBill* will open in a new browser tab.

View eBill History

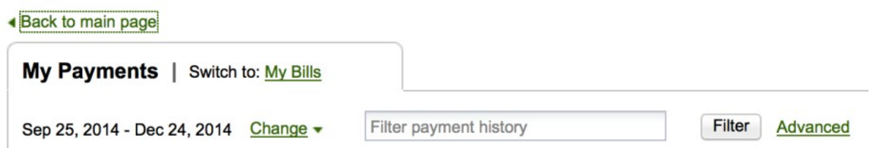
To view a history of all *eBills* you have received, do the following:

1. Click on the **View payment history** link at the top of the right hand side panel on the *My Bills & People I Pay* page.



Result: The *My Payments* history page will open.

2. Click on the **Switch to: My Bills** link next to My Payments.



Result: The *My Bills* history page will open and display the past two months of your *eBill* history.

If you do not see the bill you are looking for, expand the date range of your search. We retain your *eBills* for twenty-four (24) months online and for six (6) months in PartnerCare.

Funding Accounts

A *Funding Account* is the account that we debit money from when we make a payment on your behalf.

Add a Funding Account

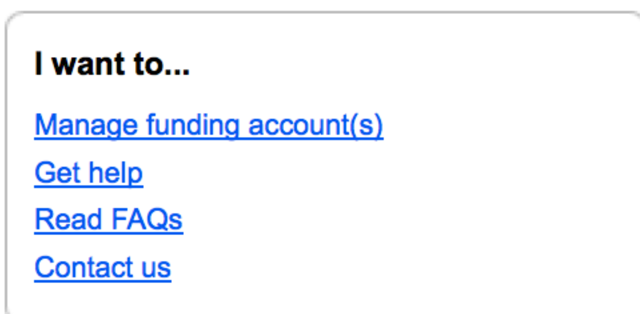
If your account is configured to add funding accounts, you will see an *Add an account* button. If your account is not configured to add a funding account, you will not see this button. ***Please contact your local Banking Center to add a funding account.***

Note: When adding a Funding Account to this service, only checking or share draft accounts can be used.

Adding a *Funding Account* is a two-step process.

- **Step 1:** Provide account information. Once the account information has been provided, we will make two small deposits to that account.
- **Step 2:** Wait at least two business days for two small deposits to be made to your account. Then, validate your account by confirming the amounts that were deposited.

Step 1
To add a *Funding Account*, locate the *I want to…* box at the bottom of the right hand side panel on the main payments page.



1. Click on the **Manage funding account(s)** link.

   Result: *My funding account(s)* page will be displayed.

2. Click the **Add an account** button near the bottom of the screen.

   Result: The *Add a funding account* form will be displayed.

3. Fill out the form.
   a. Provide the *Name* of the financial institution where the account is held.

b. Provide a *Nickname* for your account so it can be easily identified.
c. Provide your *Account number*.
d. Provide the *Routing number* for the financial institution where the account is held.

4. Click the **Add account** button.

Results
- The new account will be displayed in your list of *Funding Accounts*.
- The account will have a *Validate* link, but the link will not be clickable, yet.

Step 2

After you complete Step 1, we will make two small deposits to the account you are adding. The deposits will take at least two business days to appear in your account.

After waiting at least two business days, check the history of the account you are adding and obtain the amounts we deposited. Come back to this service and do the following:

1. Navigate to the *My funding account(s)* page and locate the newly added account in your list of accounts.

2. Click the **Validate** link.

   Result: A pop-up will prompt you to enter the amounts of the two deposits we made to your account.

3. Enter the amounts of the two deposits and click the **Validate** button.

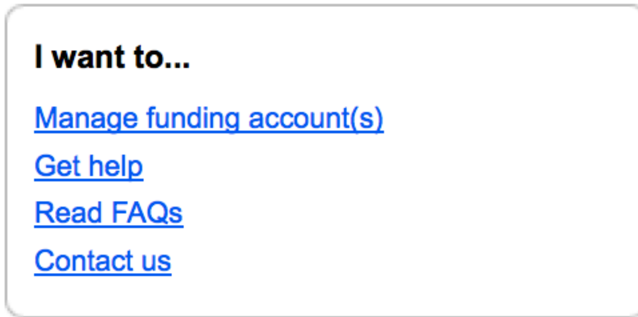
   Results
   - A success message will appear.
   - *Edit* and *Delete* links will appear next to Fyour account.
   - You will be able to use this account to make payments.

   Note: You have only three attempts to enter the correct amounts. If you enter incorrect amounts three times, the account will no longer appear in your account list.

Edit a Funding Account

The only element of a *Funding Account* that is editable is the *Nickname* that you use to identify the account.

To edit the *Nickname* of a *Funding Account*, locate the *I want to…* box at the bottom of the right hand side panel on the main payment page.



1. Click on the **Manage funding account(s)** link.

   Result: The *My funding account(s)* page will be displayed.

2. Click the **Edit** link that corresponds to the account you would like to edit.

   Result: The *Edit account details* pop-up will appear.

3. Change the account *Nickname* and click **Save.**

   Result: A success message will display and your *Funding Account* will be displayed using the new *Nickname*.

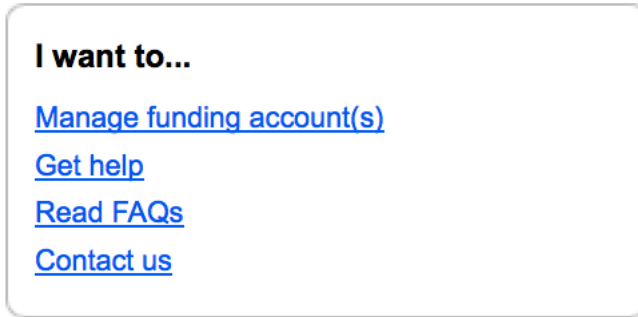
Delete a Funding Account

If you no longer plan to make payments from one of your *Funding Accounts*, you can delete it.

An account cannot be deleted if:

- It is the only *Funding Account* you have
- It is your *Default Funding Account*
- The *Funding Account* is being used for any scheduled payments
- The *Funding Account* is associated with an *Automatic Payment Rule*

To delete a *Funding Account*, locate the *I want to…* box at the bottom of the right hand side panel on the main payment page.



1. Click on the **Manage funding account(s)** link.

   Result: The *My funding account(s)* page will be displayed.

2. Click the **Delete** link that corresponds to the account you would like to delete.

   Result: A confirmation pop-up will appear.

   Note: If the account is associated with any scheduled payments or *Recurring Payment Rules*, they will be displayed so you can make note of them. Those scheduled payments or *Recurring Payment Rules* must be associated with a different account or deleted before this *Funding Account* can be deleted.

3. Click the **Delete account** button to complete the account deletion.

   Results: A success message will appear, and the account will be removed from your account list.

One-time Payments

Add a Memo

When scheduling a payment, you can add a *Memo*. *Memo* information will be included with the payment only if we make the payment by check. When making a payment by check, we always include your name and account number on the check, so there is no need to add this information in your *Memo*.

To include a *Memo* with your payment, do the following:

1. When adding your payment information next to the name of your *Payee*, prior to clicking the *Pay* button, click the **Memo** link under the *Pay* button.

   Result: The *Memo* entry pop-up will appear.

2. Type your *Memo* and click the **Add Memo** button.

   Result: The *Memo* entry pop-up will close.

3. Enter the payment's *Due* date and *Amount* (if you have not already done so) and click the **Pay** button.

   Result: The payment will be scheduled.

   Note: You can add or edit a *Memo* for a scheduled payment by editing the payment if it has not begun processing. The *Memo* field will be available only if the payment is being made by check.

Add a Note

You can add a *Note* to any payment to help you keep track of the payment's details. *Notes* are only for your viewing and are never sent to *Payees*.

To add a *Note* to a scheduled payment, do the following:

1. Locate the payment in the *Scheduled payments* section *in the right hand side panel on the My Bills & People I pay* page and click its corresponding **edit** icon.

   Result: The edit payment pop-up will appear.

2. Type a *Note* in the *Note* section and click the **Save changes** button.

   Results
   - The edit payment pop-up will close.
   - Your *Note* will be saved.

To add a *Note* to a payment that is in process or has been completed, do the following:

1. Locate the payment in the *Recently processed payments* section in the right hand side panel on the *My Bills & People I pay* page or on the *My Payments* history page and click its **view** icon.

   Result: The view payment pop-up will appear.

2. Type a *Note* in the *Note* section and click the **Close** button.

   Result: Your *Note* will be saved.

Add a One-time Payment

To add a one-time payment, locate the *Payee* on your *Payee list* and do the following:

1. Type in a date or click on the **calendar** icon to select a date using the calendar widget.

   Note: Using our calendar widget makes it easy for you to determine how long it will take for a payment to be delivered. Valid dates will be displayed in blue. Invalid dates (non-business days such as weekends and federal holidays) will be displayed in gray.

2. Type in the *Amount* of the payment.

3. Add a *Memo* (if desired) by clicking on the **Memo** button. The *Memo* will be included only if the payment is made by check.

4. Click the **Pay** button.

   Results

   - The payment will be scheduled.
   - A success message will appear, along with a payment *confirmation number*.

Cancel a One-time Payment

To cancel a one-time payment, do the following:

1. Locate the payment in the *Scheduled payments* section of the *Receipt Area* and click its corresponding **cancel** icon. 

   Result: A confirmation pop-up will appear.

2. Click the **Yes, Cancel Payment** button.

   Results

   - The payment will be canceled and removed from the list of scheduled payments.
   - A confirmation will appear at the top of the *Scheduled Payments* section.

   Note: If you click the delete icon for a payment that is part of an *Automatic Payment Rule*, you will be asked if you want to cancel that single payment, or the entire *Automatic Payment Rule.*

Edit a Memo

To edit the *Memo* for a scheduled payment, do the following:

1. Locate the payment in the *Scheduled payments* section in the right hand side panel on the *My Bills & People I pay* page and click its corresponding **edit** icon.


   Result: The edit payment pop-up will appear.

2. Type a *Note* in the *Note* section and click the **Save Changes** button.

   Results
   - The edit payment pop-up will close.
   - Your *Note* will be saved.
   - A confirmation message will appear at the top of the *Scheduled Payments* section.

   Note: Once a payment begins processing, the payment *Memo* will no longer be editable.

Edit a Note

To edit a *Note* for a scheduled payment, do the following:

1. Locate the payment in the *Scheduled payments* section in the right hand side panel on the *My Bills & People I pay* page and click its corresponding **edit** icon. 

   Result: The edit payment pop-up will appear.

2. Update the *Note* in the *Note* section and click the **Save Changes** button.

   Results
   - The edit payment pop-up will close.
   - Your *Note* will be saved.
   - A confirmation message will appear at the top of the *Scheduled Payments* section.

To edit a *Note* for a payment that is in process or has been completed, do the following:

1. Locate the payment in the *Recently processed payments* section of the *Receipt Area* or on the *My Payments* history page and click its **view** icon. 

   Result: The view payment pop-up will appear.

2. Update the *Note* in the *Note* section and click the Save & **Close** button.

   Result: Your *Note* will be saved.

Edit a One-time Payment

A scheduled payment can be edited up until the time it begins to process.

To edit a scheduled one-time payment, do the following:

1. Locate the payment in the *Scheduled payments* section in the right hand side panel on the *My Bills & People I pay* page and click its corresponding **edit** icon.
   

   Result: The edit payment pop-up will be displayed.

2. Update the payment information that you want to change. You can edit the following information:
   a. *Date* (Use the calendar widget to select a valid date.)
   b. *Amount*
   c. *Funding Account*
   d. *Category*
   e. *Memo*
   f. *Note*

3. Click the **Save Changes** button.

   Results: The payment information will be saved, and a confirmation will appear at the top of the *Scheduled Payments* section.

Payees

Add a Payee

To add a new *Payee*, do the following:

1. Type the name of the *Payee* you would like to add in the *Need to pay someone new?* field near the top of the screen.

   Note: As you type, we will try to match the name you are typing to a *Payee* that we know. If the name of the *Payee* you are adding appears in the drop-down, click the name to select it. If the name does not appear in the drop-down, finish typing the name of your *Payee*.

2. Click the **Add** button.

   Result: A pop-up will prompt you to enter information about the *Payee*.

3. Fill out the form. We will ask for some or all of the following information:
   a. Your *Account number* with the biller
   b. *ZIP code* of the address to which you mail payments to the *Payee* (found on your bill)
   c. The complete mailing address of the *Payee*

4. Click the **Add payee** button.

   Results: The *Payee* will be added to the top of your *Payee list*, and a success message will appear. After the next page refresh, the *Payee* will appear in the appropriate sort order.

Delete a Payee

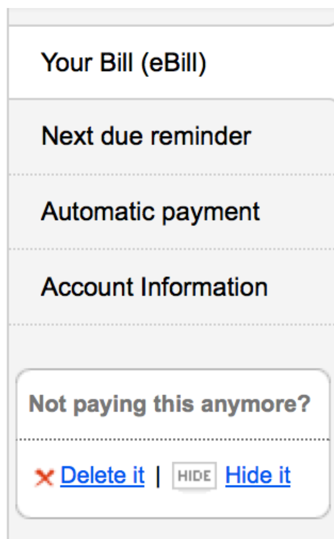
If you no longer plan to make payments to a *Payee*, you can delete the *Payee* from your *Payee list*. Deleting a *Payee* will cause all future payments to that *Payee* to be canceled. If there is a chance that you may want to make payments to this *Payee* in the future, we suggest that you hide the *Payee* instead of deleting it.

To delete a *Payee*, locate the *Payee* in your *Payee list* and do the following:

1. Click the **Options** link below the *Payee's* name.

   Result: The *Options window* will open.

2. Click on the **Delete it** link at the bottom of the *Options window*.



   Result: A pop-up will prompt you to confirm the delete request.

3. Click the **Yes – Delete** button.

   Results
   - The *Payee* will be removed from your *Payee list*.
   - All scheduled payments for that *Payee* will be deleted.

Edit Payee Information

If any of a *Payee's* information has changed, you can update it.

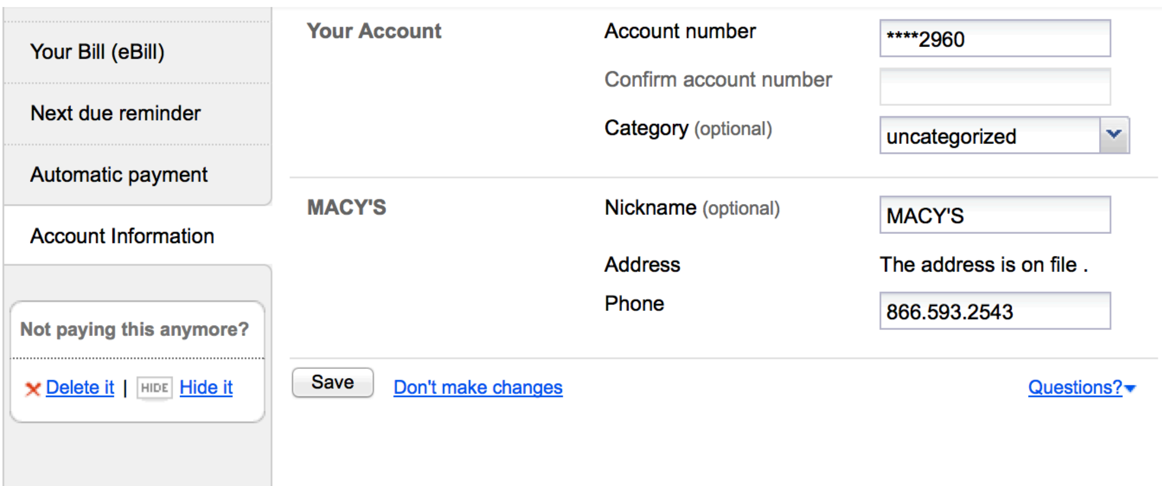
To edit a *Payee's* information, locate the *Payee* in your *Payee list* and do the following:

1. Click the **Options** link below the *Payee's* name.

   Result: The *Options window* will open.

2. Click on the **Account Information** tab on the left side of the *Options window*.

   Result: A form that contains your *Payee's* information will appear.



3. Update the information and click the **Save** button.

   Results: Your *Payee's* information will be updated, and a success message will appear. **Note:** for those payees with whom we have a relationship you will see "The address is on file."

Hide a Payee

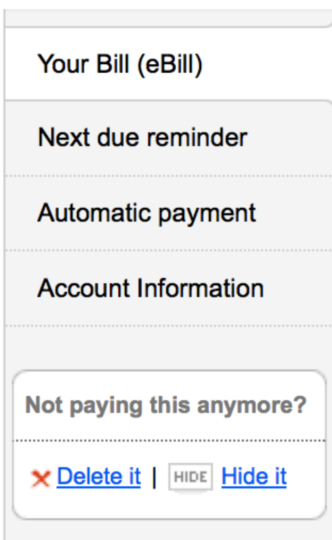
To help control the length of your *Payee list*, you can hide *Payees* that you do not pay very often. You can bring *Payees* back into your list anytime. Any scheduled payments will continue to process while *Payees* are hidden.

To hide a *Payee*, locate the *Payee* in your *Payee list* and do the following:

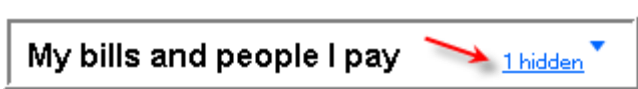
1. Click the **Options** link below the *Payee's* name.

   Result: The *Options window* will open.

2. Click on the **Hide it** link at the bottom of the *Options window*.



Results: The *Payee* will be removed from your *Payee list*, and the number on the *hidden* link at the top of the page will increase by one.



Unhide a Payee

To unhide a *Payee*, do the following:

1. Click the **Hidden** link near the top of the page.

   Result: A drop-down will display the hidden *Payees*.

2. Click on the name of the *Payee* that you would like to unhide.

   Result: The *Payee* will appear at the top of your *Payee list*. After the next page refresh, the *Payee* will appear in the appropriate sort order.

View Payee Information

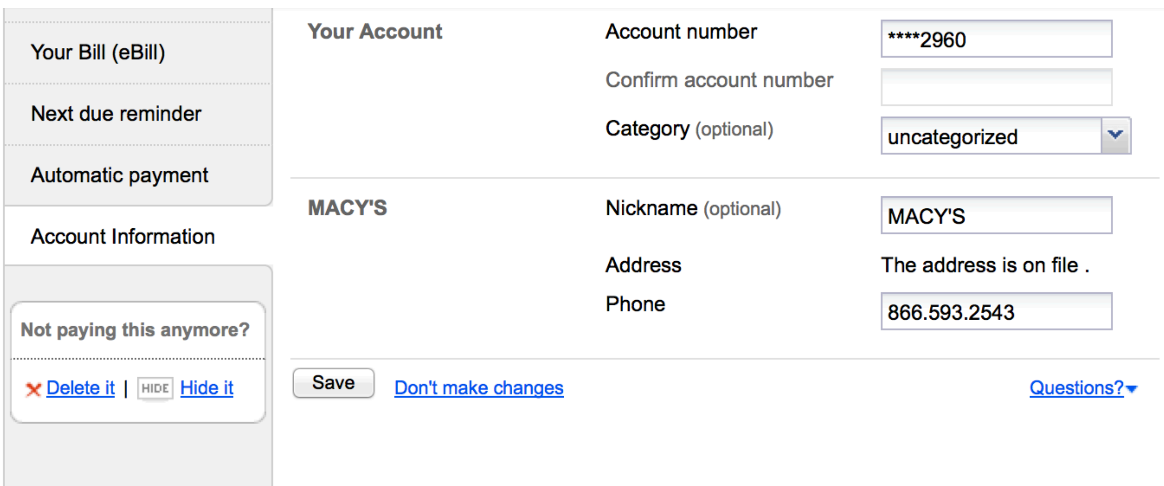
To view the information that we have on file for one of your *Payees*, locate the *Payee* in your *Payee list* and do the following:

1. Click the **Options** link below the *Payee's* **Options** name.

   Result: The *Options window* will open.

2. Click on the **Account Information** tab on the left side of the *Options window*.

   Result: The *Payee's* information will be displayed.



Payment History

Your payment history is searchable, and we retain the information online for twenty-four (24) months and six (6) months on PartnerCare.

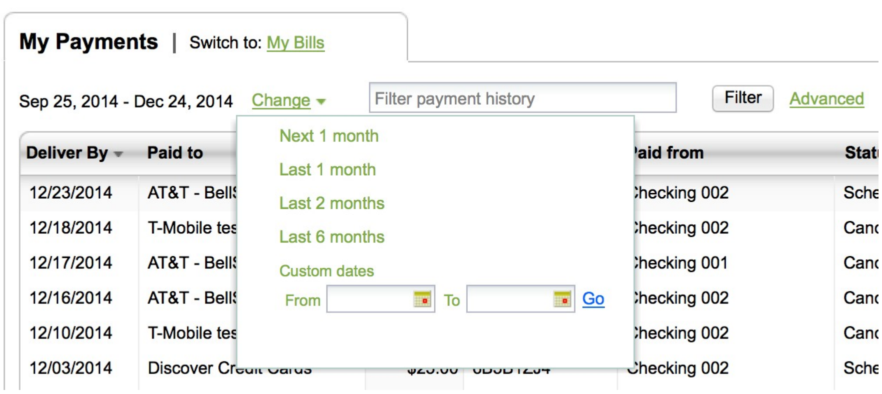
Download Payment History

To download your payment history, do the following:

1. Click the **View payment history** link at the top of the right hand side panel on the *My Bills*
& People I pay page.

Result: The My Payments history page will be displayed. The table will show transactions from the default date range: two months in the past and one month in the future.

2. If you do not see the desired transactions in the table, you can expand the date range of the search by clicking on the **Change** link and selecting a preset date range, or by providing a custom date range.



3. Once the data that you would like to export is displayed in the history table, click the **Download** link near the upper right corner of the screen.

4. You will be prompted to select a program to open the file, or to save the file to your default download location. Make a selection and click **OK**.

Result: The file will open or be saved, depending on your selection.

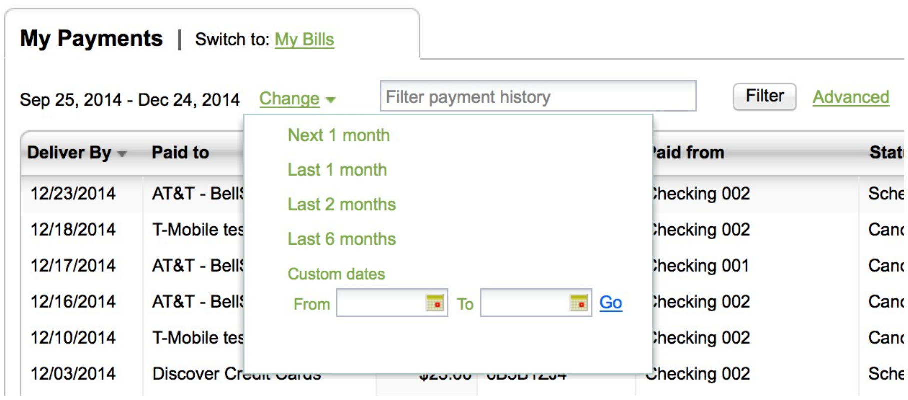
Note: Your payment history will be exported to a comma-separated value (CSV) file format.

Print Payment History

To print your payment history, do the following:

1. Click the **View payment history** link at the top of the right hand side panel on the *My Bills & People I pay* page.

2. If you do not see the desired transactions in the table, you can expand the date range of the search by clicking the **Change** link and selecting a preset date range, or by providing a custom date range.



3. Once the data that you would like to print is displayed in the history table, click the **Print** link near the upper right corner of the screen.

Result: A new window will open and give you a preview of what will be printed.

4. In the “print preview” window, click the **Print** link in the upper right corner.

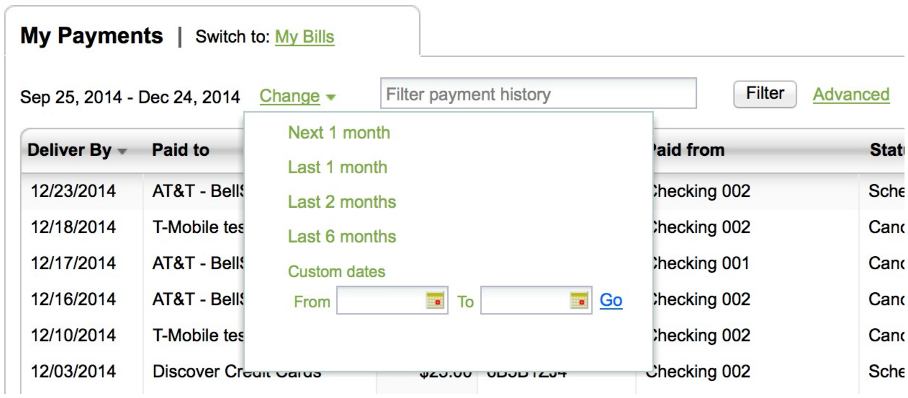
Result: Your payment history will be printed.

View and Search Payment History

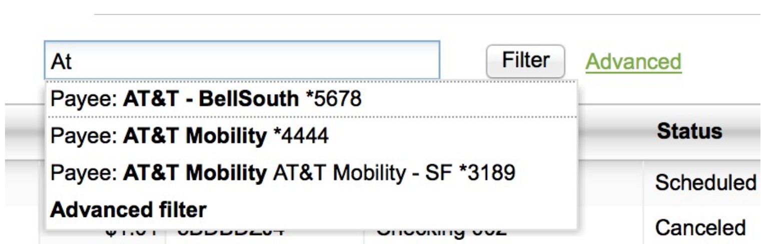
To search your payment history, do the following:

1. Click the **View payment history** link at the top of the right hand side panel on the *My Bills & People I pay* page.

2. If you do not see the desired transaction in the table, you can expand the date range of the search by clicking the **Change** link and selecting a preset date range, or by providing a custom date range.



3. Once you have selected the appropriate date range for your search, you can use a *Filter Payment History* to filter the results in the table. To filter your search results, do the following:
    a. Start typing what you are looking for, and we will list any matches in the table below. We will match your search to:
        - *Payee Name*
        - *Payee Nickname*
        - *Paid from* account
        - Transaction *Status*
        - Payment *Type*
        - Payment *Category*
    b. Select the desired filter from the drop-down box.
    c. Click the **Filter** button.



Result: The information in the history table will be updated to show only data that matches the filter you selected.

Reminders

A *Reminder* is a simple way to never forget when your next payment is due. We'll count down the number of days until the next payment is due, display the information in bold type next to your payee's name when you log in, and send you an email alert 10 days before the due date.

Be assured that a *Reminder* is just that — a reminder. We will not automatically pay your bill for you unless you specifically tell us to do so.

Add a Reminder

You can add a *Reminder* for any *Payee* that you do not pay via *eBills* or an *Automatic Payment Rule*.

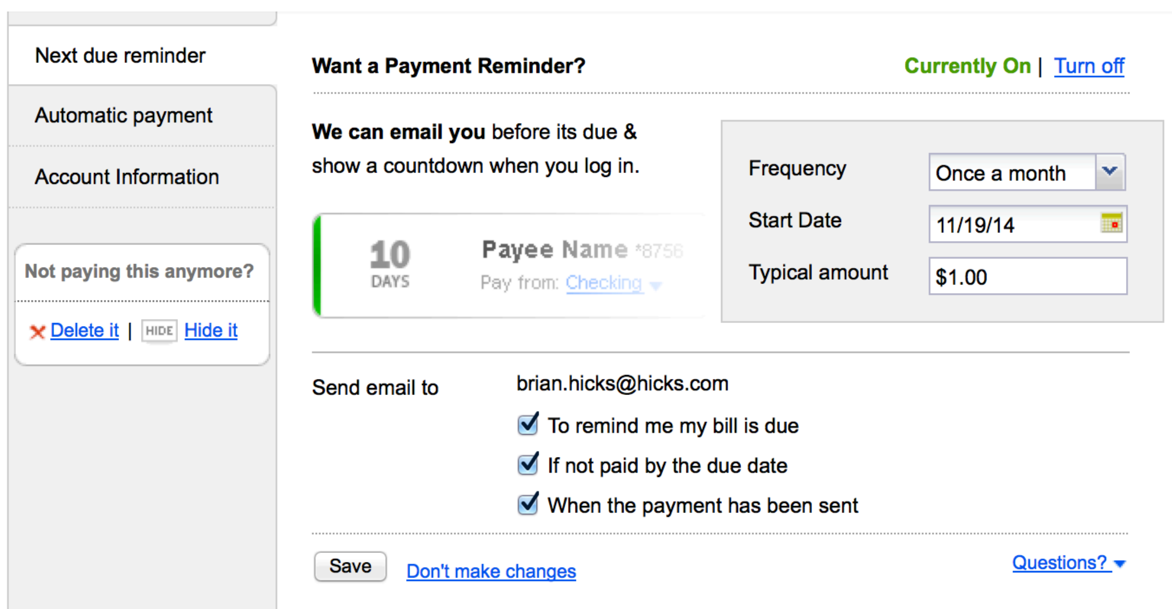
To add a *Reminder*, locate the *Payee* in your *Payee list* and do the following:

1. Click the **Options** link below the *Payee's* name.

   Result: The *Options* window will open.

2. Click the **Next due reminder** tab.

   Note: In some instances, the *Options* window will open directly to the *Next due reminder* tab.



3. Provide the required information.
    a. Enter the *Frequency* of your payments to the *Payee*.
    b. Enter the *Start* date.
    c. Indicate if you want your reminders via email.

4. Click the **Save** button.

Results

- A success message will be displayed.
- The *Next Due* section next to the name of your *Payee* will begin counting down the days to the *Next due* date.

Edit a Reminder

To edit a *Reminder*, locate the *Payee* in your *Payee list* and do the following:

1. Click the **Options** link below the *Payee's* name.

   Result: The *Options* window will open.

2. Click the **Next due reminder** tab.

   Note: In some instances, the *Options window* will open directly to the *Next due reminder* tab.

3. Update the reminder information:
   - The *Frequency* of your payments to this payee
   - The *Start* date

4. Click the **Save** button.

   Results
   - A success message will be displayed.
   - The *Next Due* section next to the name of your *Payee* will show the new *Next due* date.

Cancel a Reminder

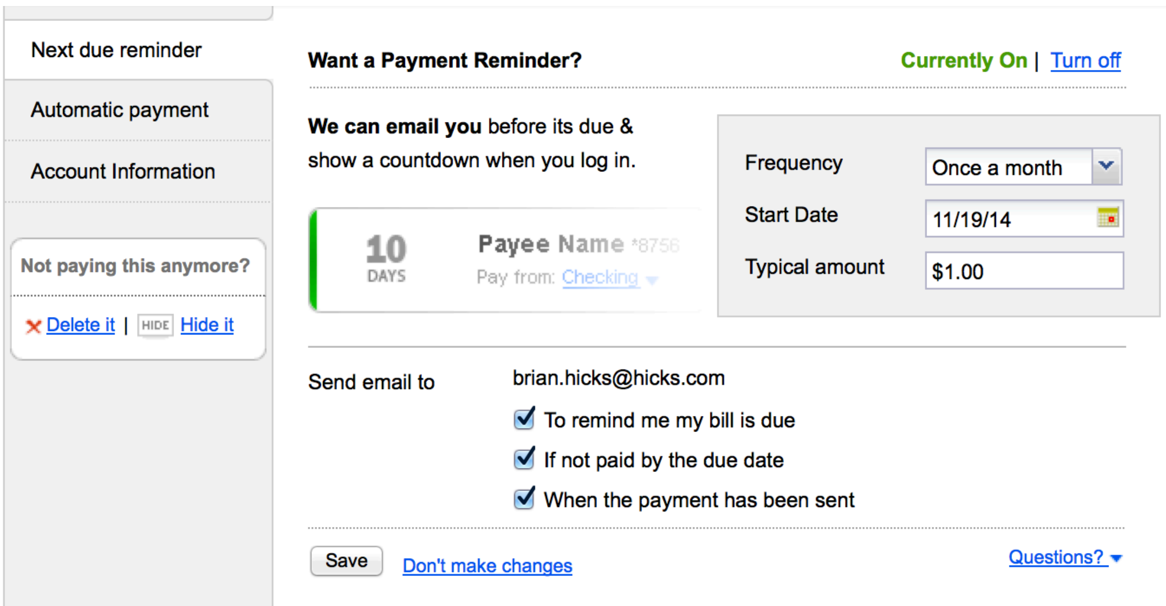
To cancel a *Reminder*, locate the *Payee* in your *Payee list* and do the following:

1. Click the **Options** link below the *Payee's* name.

   Result: The *Options* window will open.

2. Click the **Next due reminder** tab.

   Note: In some instances, the *Options* window will open directly to the *Next due reminder* tab.



3. Click the **Turn off** link in the upper right corner.

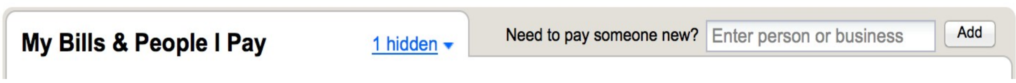
   Results

   - A success message will be displayed.
   - The *Next Due* section next to the name of your *Payee* will no longer show a *Next due* date.

Frequently Asked Questions

How do I pay someone new?

Adding a new payee is simple. Just type the name of the person or company in the *Need to pay someone new?* field and click **Add**.



We'll ask for some information, like your account number and the address that you use to send your payments. Fill out the form and click the **Add payee** button, and you're ready to make a payment.

Why can't I edit my payee's address?

When you're adding a payee (or trying to edit a payee's information later), don't be alarmed if we don't ask you for an address to send your payments to. This just means that either we pay the payee electronically (and don't need a mailing address) or the payee asks us to send payments to an address that might not match the address that appears on your bill.

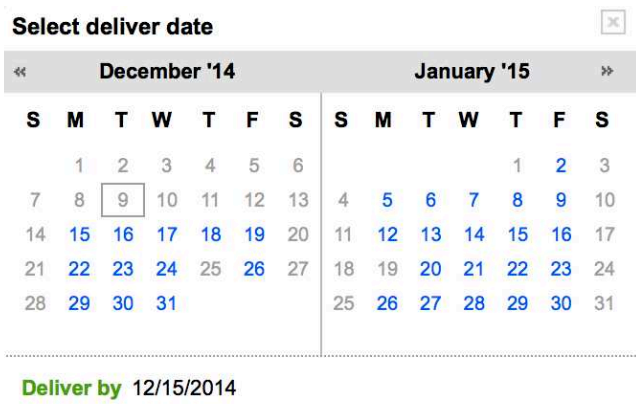
Are there any types of payments I can't make?

Due to legal requirements, we limit the ability to make certain types of payments. Payments to payees outside the United States are prohibited and may not be issued under any circumstances.

How are payments processed?

We issue two kinds of payments: electronic and check.

Use our calendar widget to see the earliest date that the payment can actually be delivered by.



When will the funds be taken from my account?

The answer depends on a few factors:

Electronic payments: If we make your payment electronically your account will be debited on the due date you selected.

Check payments: If we make your payment via a corporate check (which is drawn off of the Bill Pay Vendor's account - also known as a single check), your account is debited on the due date you selected. If we make your payment via a draft check (which is drawn off of your account at the financial institution), the check acts as if it had been written out of your checkbook and the funds are debited from your account when the payee deposits the check.

What is an eBill?

An *eBill* is an electronic copy of your bill, which you can view anytime within the Bill Pay service.

eBills are a secure, convenient way to keep all of your bills in one place. We'll let you know when each *eBill* arrives, and we'll help you keep track of when they're due.

How long do you store my eBills and payment history?

We make the past twenty-four (24) months of your payment history and *eBills* available for you to view online. If you need payment information from more than twenty-four (24) months back, give us a call. We'll help to retrieve that information.

Can I choose which notifications are sent to me?

You can select what email notifications are sent to you in the *Next due reminder* and *Automatic payment* tabs.

A box with a check mark indicates that the corresponding notification is turned on, and a box without a check mark indicates that the notification is turned off.

How do I manage my payees?

Find the *Payee* in your *Payee list* and click on the **Options** link below the name of the Payee.

The *Options* window will open, allowing you to:

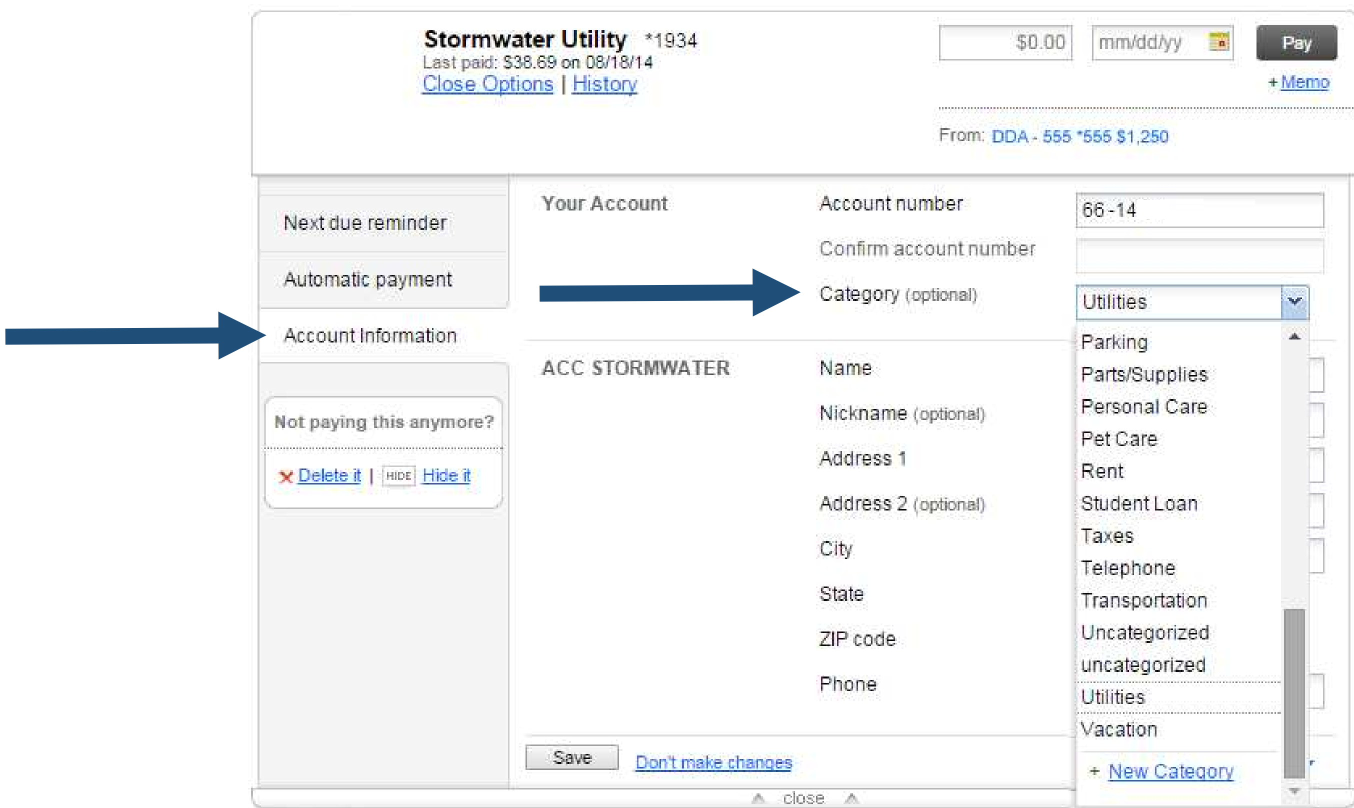
- Sign up for, edit or cancel *eBills* (if *eBills* are available for that *Payee*)
- Add, edit or delete a payment *Reminder*
- Set up, edit or delete an *Automatic Payment Rule*
- Add or edit your *Payee* account information
- Hide the *Payee* to manage the length of your *Payee list*
- Delete the *Payee* if you no longer plan to make payments to that *Payee*

Using the Find Filter to view Payees by Category

Though the new Bill Pay interface does not have a feature to group payees, you can display payees by categories using the Find Filter.

1. Select the Options link under Payee

2. Select the Account Information Tab, and then click the Category dropdown menu. You can select an existing category name or create your own. Save changes.

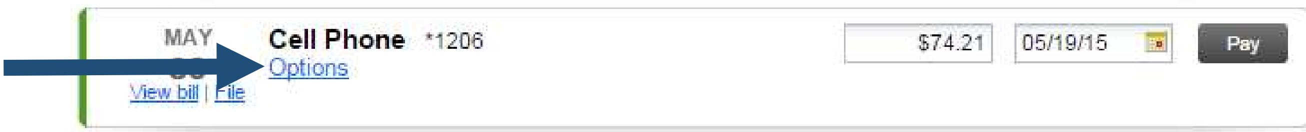


3. Enter the Category name in the "Find" filter at the top right of the screen to view only payees with that category.

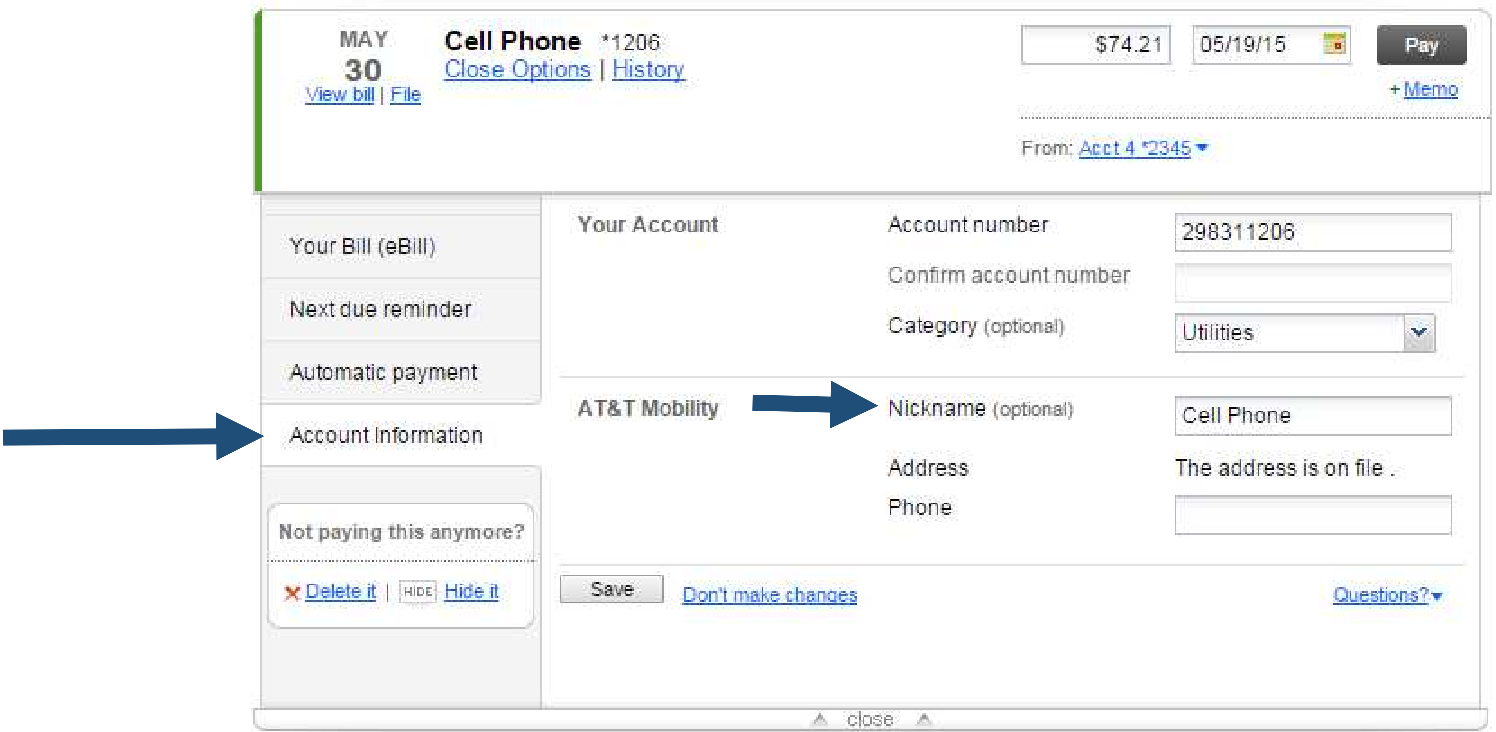
Display Payee Name in Bill Pay by removing Payee Nickname

The default display name for payees in the new Bill Pay system is shown by the Payee Nickname. You may display the Payee Name by removing any nicknames from the Payee Options.

1. Select the Option link under the Payee



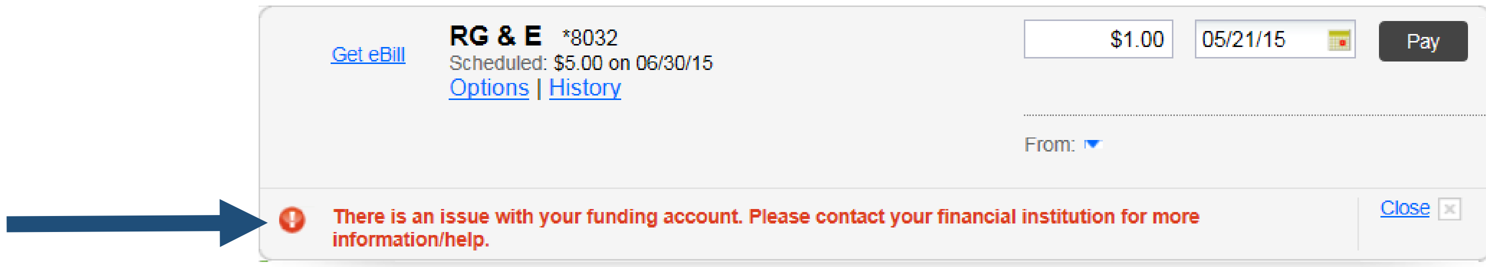
2. Select the Account Information Tab, and then edit the Payee by clearing the text in the optional Nickname field. Save changes.



3. Your Payee will now display with the Payee Name instead of the nickname.

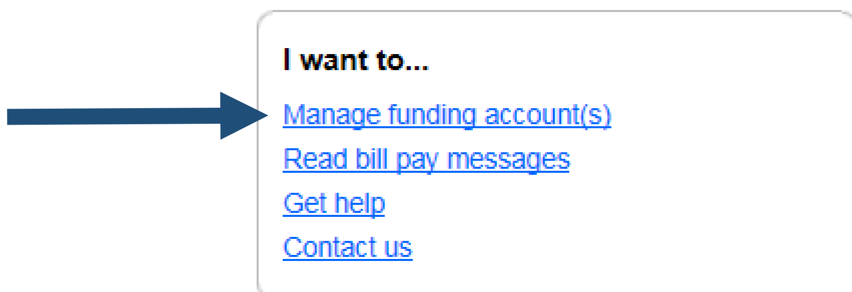
Designate Primary Bill Pay Funding Account

With the new Bill Pay system users will need to designate a default primary funding account (if not already established). If this is not completed, you may see the following error message when attempting to make payments.

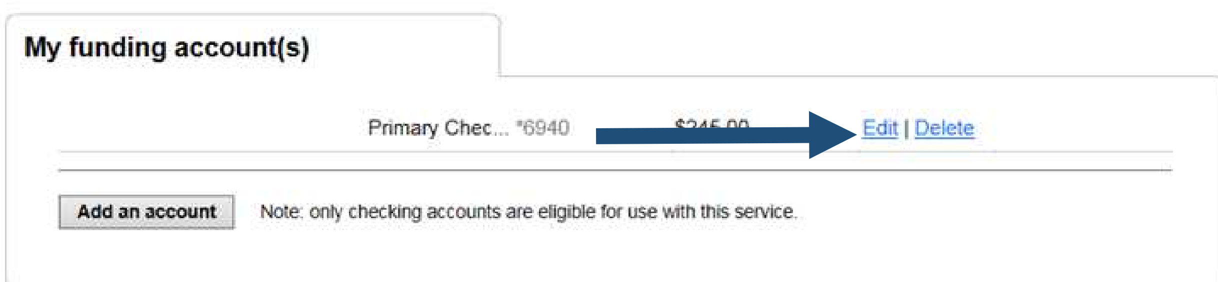


To designate your primary funding account in Bill Pay:

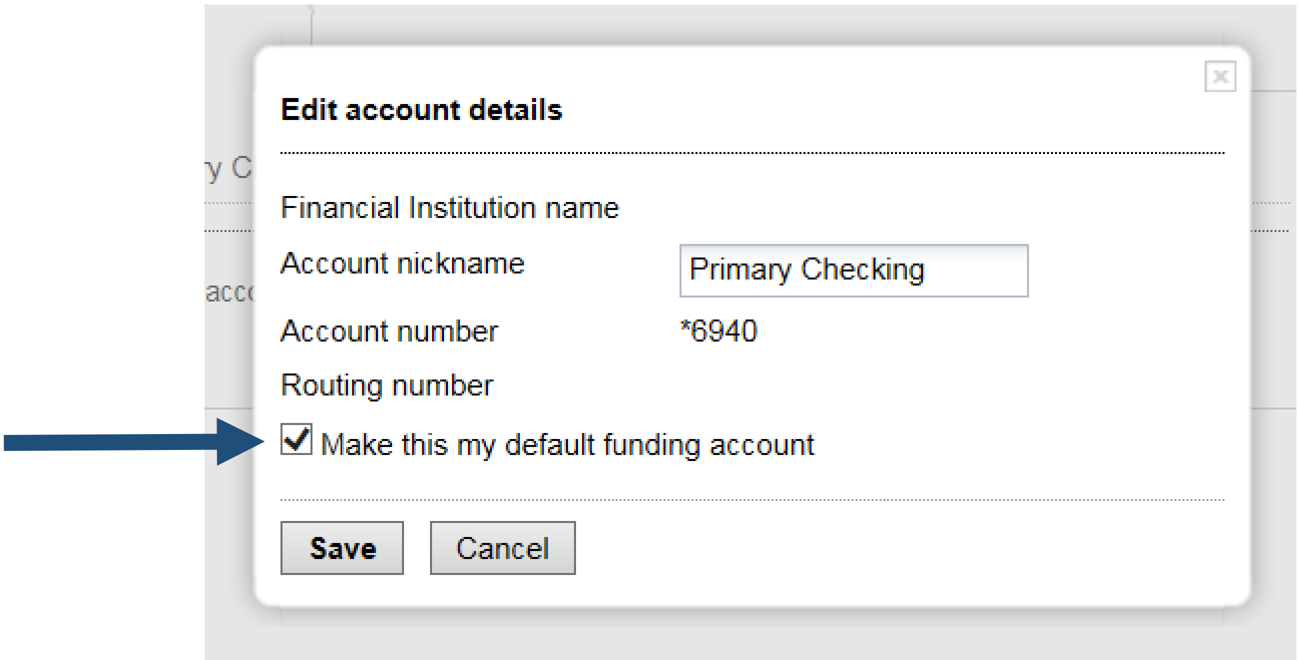
1. Select Manage Funding Accounts in the "I want to…" module located at the bottom right of the screen.



2. Click the Edit link on the listed account.



3. Select the checkbox next to "Make this my default funding account." Save changes.



If you are unable to complete these steps or have any questions, please contact your local Banking Center.