Bill Pay Features & Functions

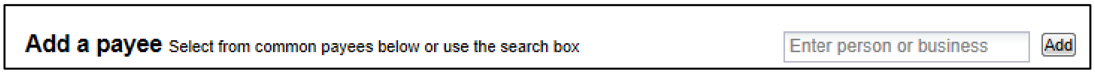
Payee Management

Add a new Payee

1. Type the name of the *Payee y*ou would like to add in the *Need to pay someone new?* field near the top of the screen (also at the bottom of the screen).

TOP of the screen:

BOTTOM 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*

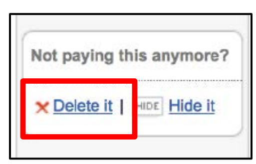
4. Click the **Add payee** button.
   Results: The *Payee w*ill be added to the top of your *Payee list*, and a success message will appear. After the next page refresh, the *Payee* will appear in the appropriate sort order.

Delete a Payee

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 or search history, we suggest that you hide the *Payee* instead (see next page).

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.

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.

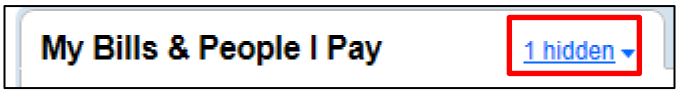
3. Click on the **Hide It** link at the bottom of the *Options window*.

    Result: The *Payee* will be removed from your *Payee List*.

Restore a Hidden Payee

1. At the top of the page, click the **Hidden** link.

    Result: A drop down list will appear of any *Payees* that have been hidden



2. Click "SHOW" next to the *Payee* in the drop-down list

    Result: *Payee* will be restored to your *Payee list* so that you have full access to this payee again.

Edit Payee Information

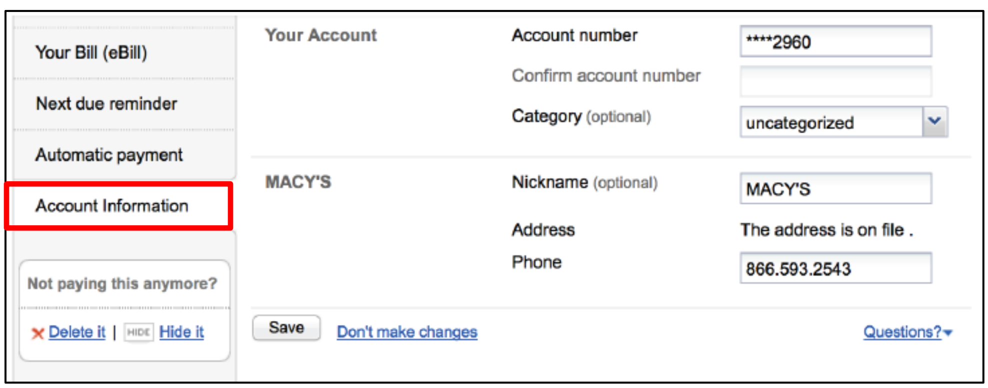
If any of a *Payee's* information has changed, you can update it. Locate the *Payee* in your *Payee list* and do the following:

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.



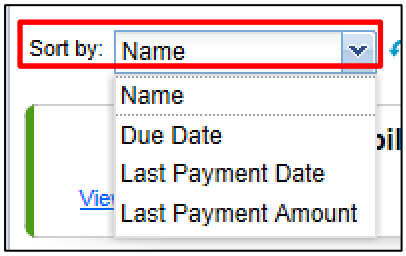
4. Update the information and click the **Save** button.

    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".

Sort Payees

1. At the top of the screen, click the **Sort by** drop-down and choose one of the options listed

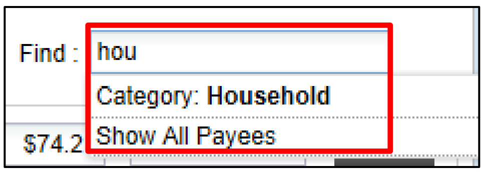
   Result: The *Payee List* will be rearranged by that option



Search Payees

1. At the top of the screen, click in the **Find** field and begin typing the *Payee* or category you are looking for.

   Result: The **Find** field will display any *Payees* or categories matching what you have typed.

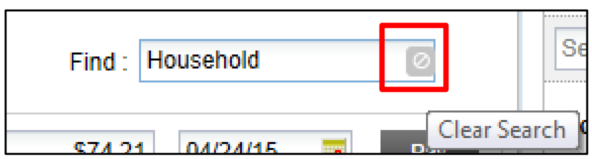


2. Click on the correct *Payee* or category in the list

   Result: The *Payee List* will only display that single *Payee* name you selected or any *Payees* in the category selected.

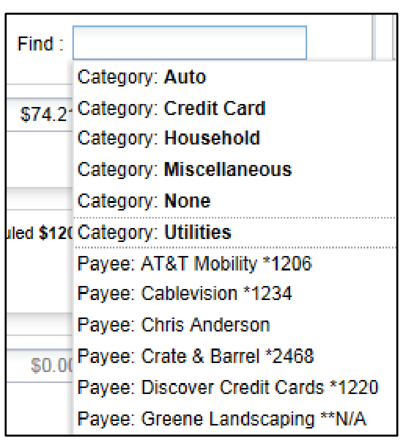
3. To restore your full *Payee List*, click on the "Clear Search" icon in the **Find** field

   Result: The search is cleared and the *Payee List* is restored



4. **Quick Tip:** To see all *Payees* and categories you currently have set up, click in the **Find** Field and then hit your backspace key.

   Result: The **Find** field will display ALL Payees and categories you have set up



Funding Accounts

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

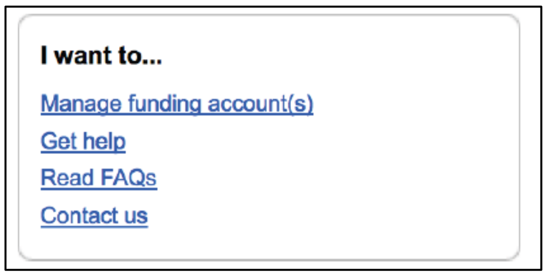
Add a Funding Account

You cannot add a funding. We automatically add any new checking accounts and Health Savings Accounts you may open to your Funding account list.

Edit a Funding Account

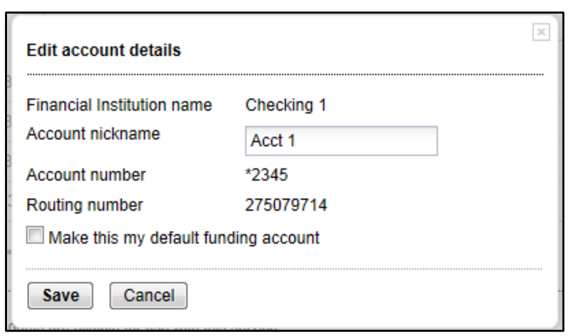
The only element of a Funding Account that is editable is the nickname that you use to identify the account.

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.

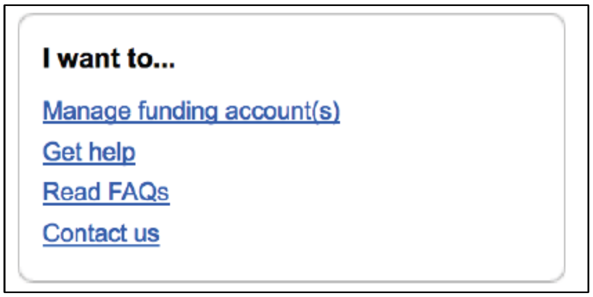


3. Change the account *Nickname* and click **Save.**
   Result: A success message will display and your *Funding Account* will be displayed using the new Nickname.

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.

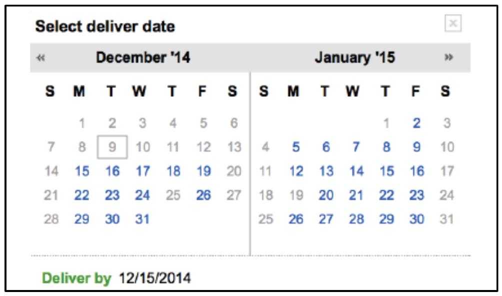
Payments – One-Time and Automatic

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 o*f the payment.

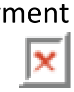
3. Add a *Memo* (if desired) by clicking on the **Memo** button. The *Memo* Will be included only if the payment is made by check.

4. Click the **Pay** button.

Results:

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

Cancel A One-time Payment

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 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:

 Date / Amount / Funding Account / Category / Memo / 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.

Automatic Payment Types

- *Standard Automatic Payment*: Any bill pay that is not an eBill. Tell us how much, how often and when to start, and we will do the rest.
- *Automatic Payment based on eBill*: *eBill* only automatic payment. We can automatically pay your bill using the amount and due date of your bill. Custom rules allow you to stay in complete control.

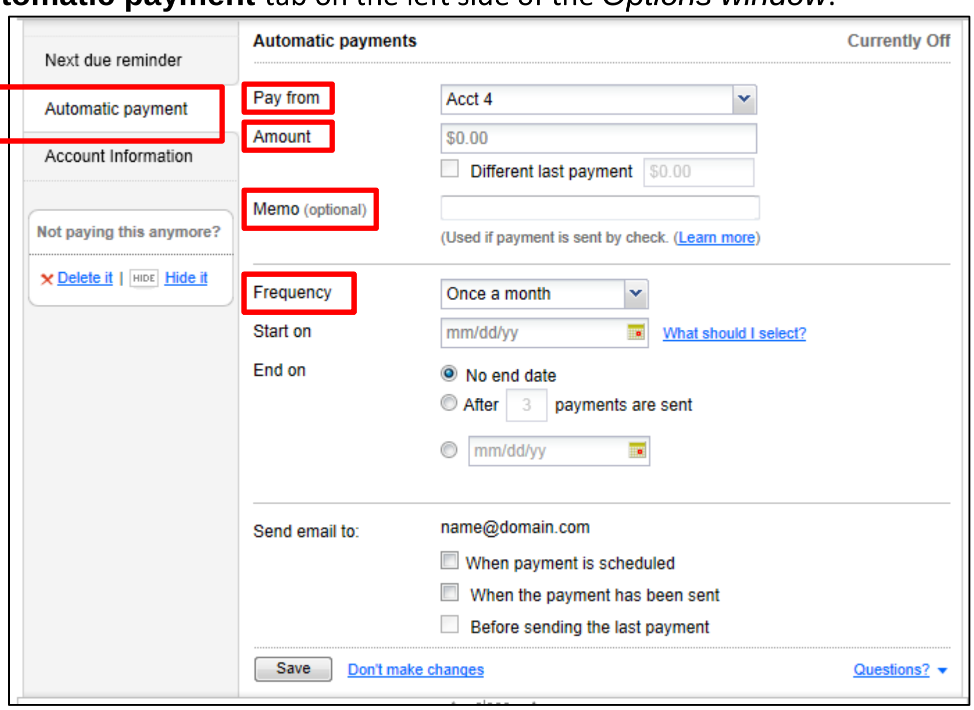
Add a Standard Automatic Payment Rule

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*.



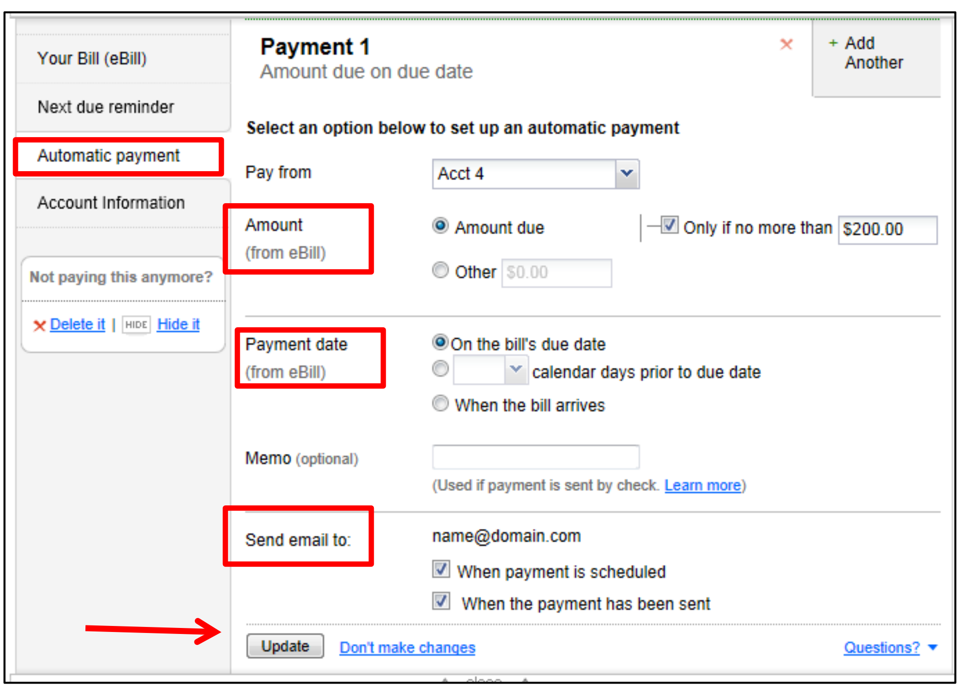
3. Fill out the information in the form.
   a. Select the desired *Funding Account*. (If you can pay bills from more than one checking account.)
   b. Set the *Amount* you want to pay.
   c. Provide a *Memo* (optional). *Memos* are included on payments that are made by check only.
   e. Set the *Start on* date of when you want the automatic payments to start.
   e. Set the *End on* date, the date when you want us to stop making payments or if no end date, skip.
   f. Set up an email notification if desired.

4. Click the **Save** button.
   Results:
   - Your changes will be confirmed and 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 more information on eBills, see section titled eBills.
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 **Update** 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 **Update** 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

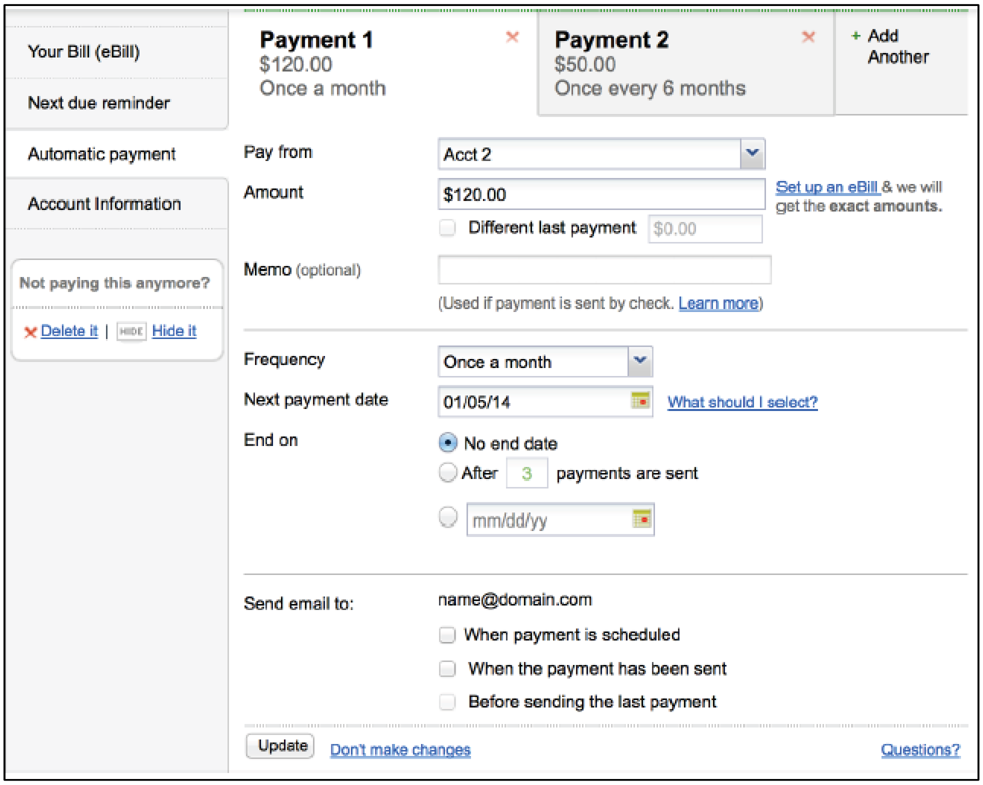
To cancel an automatic payment, locate the *Payee* In your *Payee List* and do the following:

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.

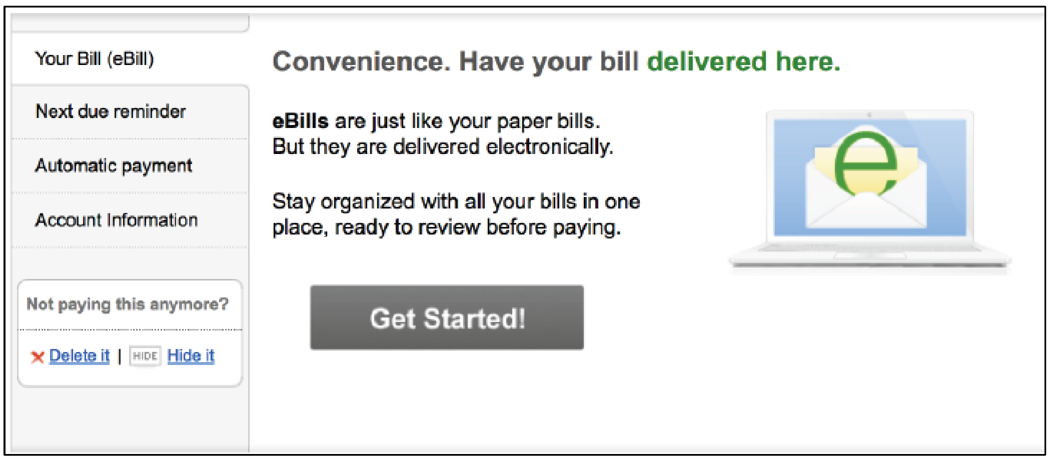
Signing Up for an *eBill* does not mean that we will automatically pay your bill for you, but we can if you want. We offer flexible *Automatic Payment Rules t*hat allow you to stay in control of when and how we make your payments.

Add an eBill

If your *Payee* Is eligible to receive an *eBill*, a *Get eBill* link will appear next to the *Payee n*ame 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 w*indow 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 s*ite to obtain your bill.

   Note: If you do not have an online account with the *Payee*, please visit the *Payee's w*ebsite 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 s*ection next to the name of your *Payee*.
- The *Your Bill (eBill) t*ab 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.

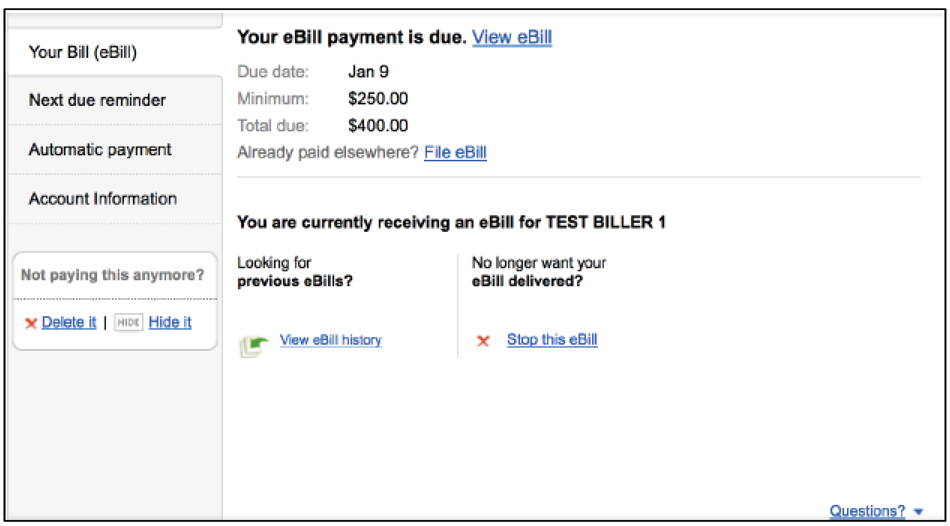
Cancel an eBill

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 w*indow 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 s*ection next to the name of your *Payee t*o display "Waiting For bill..." If you make a payment to a *Payee o*utside of this service, we would not know about it and we would continue to count down to the due date in the *Next Due s*ection 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 s*ection next to your *Payee's* Name will move the *eBill* into your bill history and reset the *Next Due s*ection to "Waiting For 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 *eBills* will open in a browser tab.

Notifications

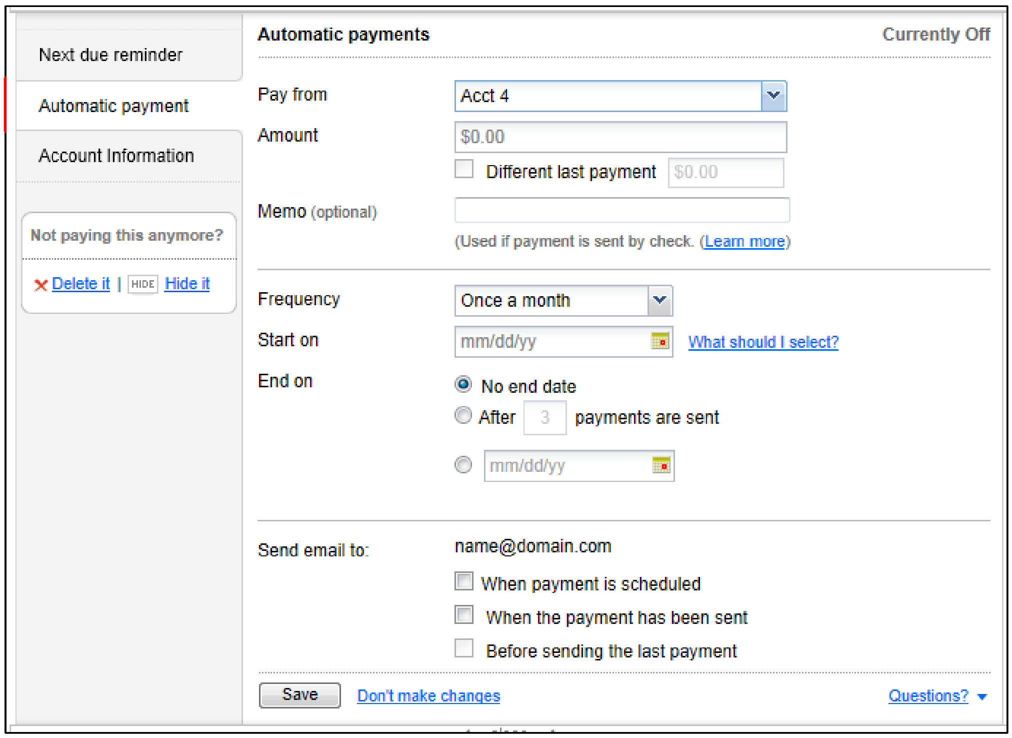
Add an Email Notification

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/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

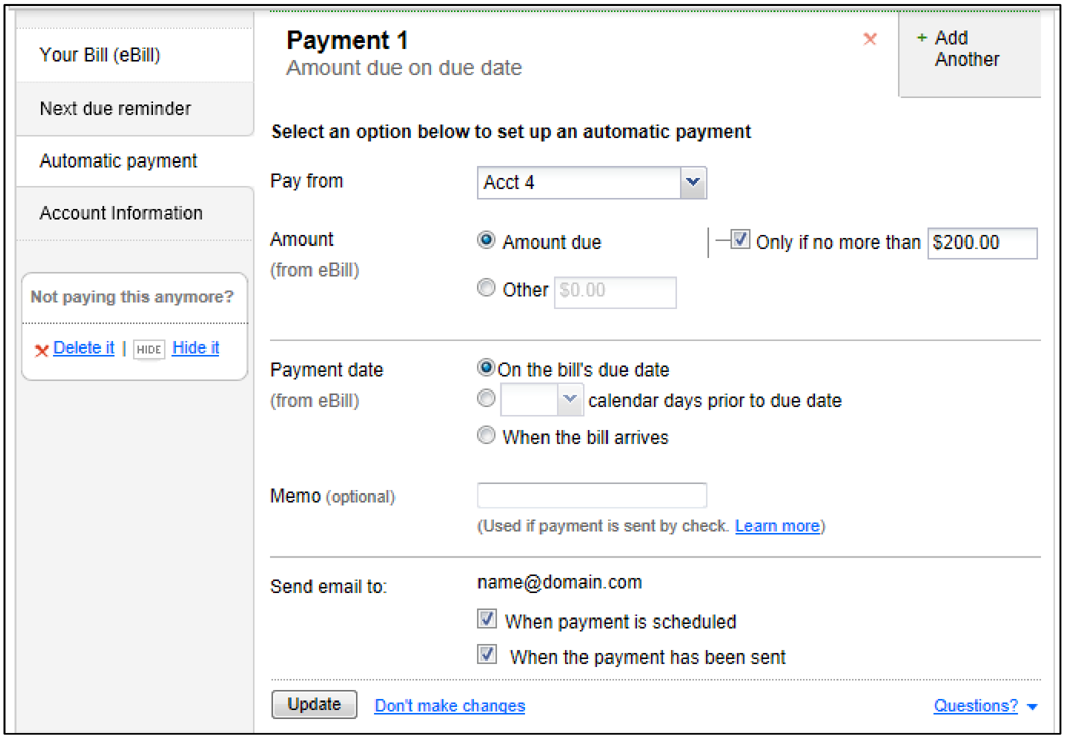
Locate the payee for which you would like to cancel an email notification in the payee list on the main payments page.

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 **Update** button at the bottom of the page.
   Result: Your changes will be confirmed.

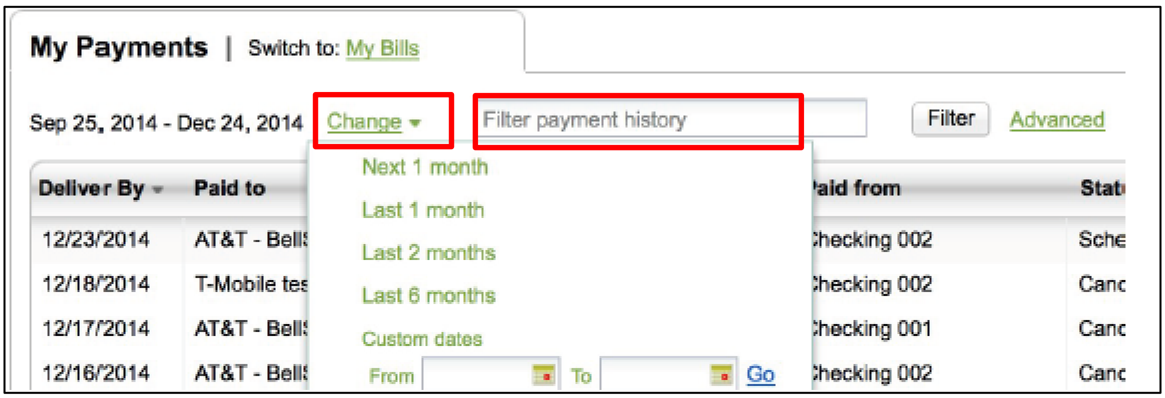
Payment History

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

View and Search Payment History

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. As soon as you select you date range, it will appear.



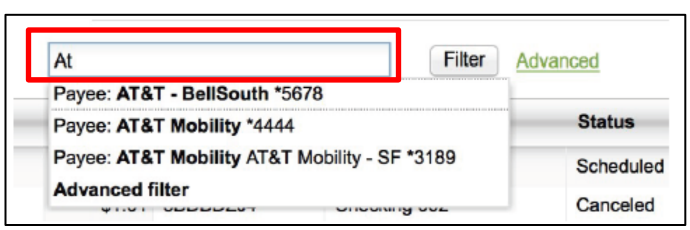
3. Once you have selected the appropriate date range for your search, you can use a *Filter Payment History* To filter the results in the table. To filter your search results, do the following:

a. Start typing what you are looking for, we will list any matches in the table below. We will match your search to:

- *PayeeName*
- *PayeeNickname*
- *Paid from*account
- Transaction *Status*
- Payment *Type*
- Payment *Category*

b. Select the desired filter from the drop-down box.

c. Click the **Filter** button.

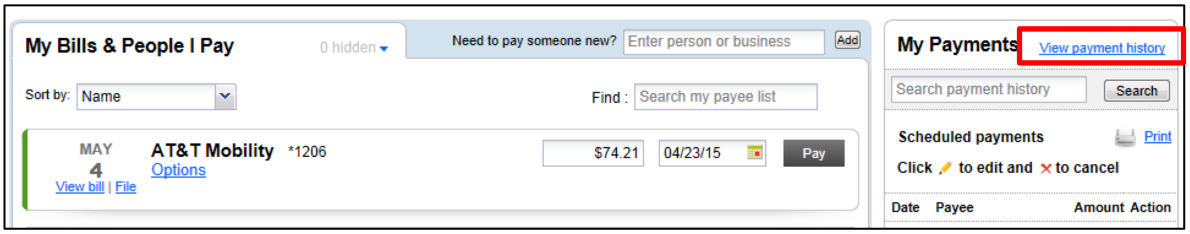


Result: The Information in the history table will be updated to show only data that matches the filter you selected.

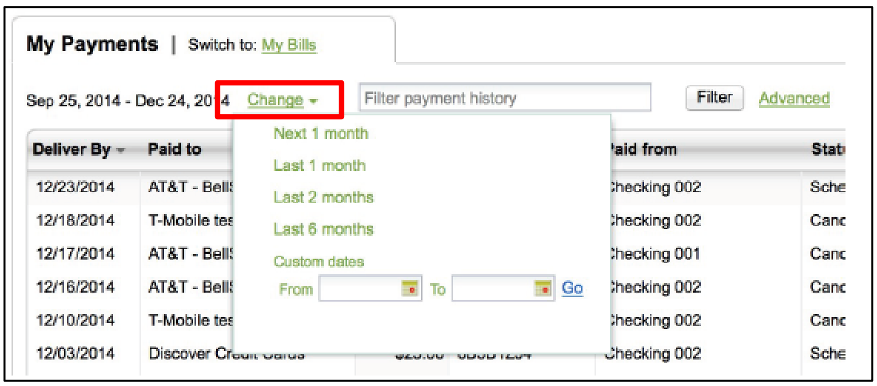
Print Payment History

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 **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.

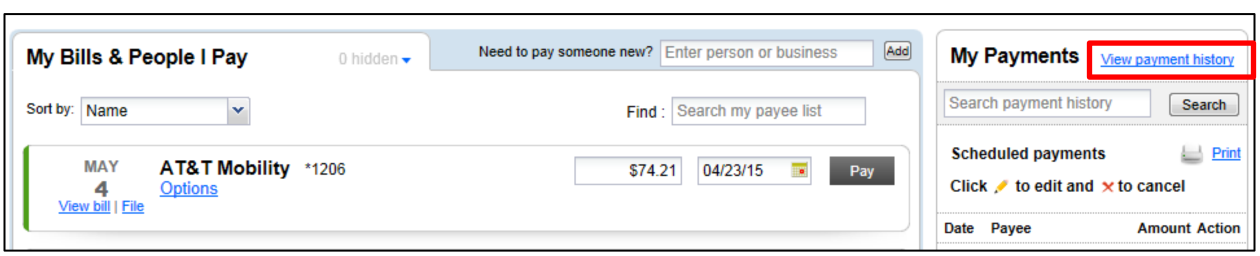
4. In the "print preview" window, click the **Print** link in the upper right corner

Result: Your payment history will be printed.

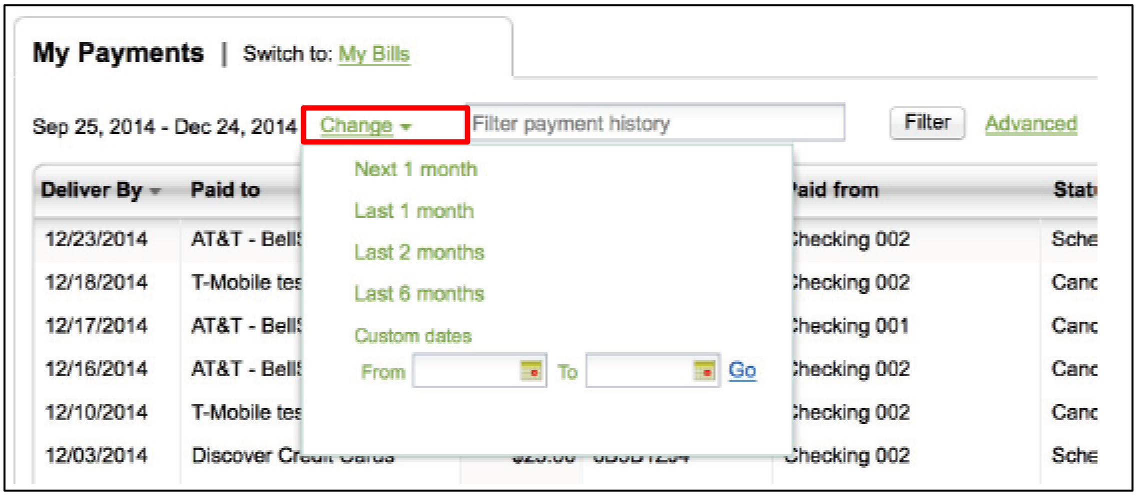
Download Payment History

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

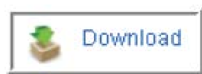
Result: The My Payments History page will be displayed. The table will show transactions from the default date range: two months in the past and one month in the future.



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.



5. 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.