Payments Tab

Please note: The screens you see in this guide are subject to change.
Messages
The secure message center displays communications regarding your bill pay account.

Support Number
The number to contact specifically for bill pay support.

Attention Required
A button displays when actions must be taken within the bill pay site.

Add a Payee
Allows payees to be added to bill pay.

Display and Payee List
Payees are listed in alphabetical order with the option to schedule payments.
- All - Displays a full list of your payees.
- Last 30 Days - Displays payees that have received a payment within the last 30 days.
- eBills - Displays payees enabled for eBill.
- Company - Displays payees added as a company.
- Individuals - Displays payees added as a person.
- Inactive - Displays payees added in the last 28 days where no payments were scheduled or payees that have not been paid in the last 181 days.
- Hidden - Displays payees you chose to hide by clicking the minus button to the left of the payee name.
- Search your payees - Allows you to search for your payees by the their full or partial name or nickname.

Pending
Transactions scheduled to process within the next 45 days display.
## History
Transactions processed or paid within the last 45 days display.

### Pending
Processing in next 45 days

<table>
<thead>
<tr>
<th>Payee</th>
<th>Amount</th>
<th>Date</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ameri...</td>
<td>$1,000.00</td>
<td>05/18</td>
<td>Edit</td>
</tr>
<tr>
<td>Chase</td>
<td>$50.00</td>
<td>05/18</td>
<td>Edit</td>
</tr>
<tr>
<td>Car Loan</td>
<td>$75.00</td>
<td>05/18</td>
<td>Edit</td>
</tr>
<tr>
<td>Mortgage</td>
<td>$956.35</td>
<td>05/18</td>
<td>Edit</td>
</tr>
<tr>
<td>Fred</td>
<td>$50.00</td>
<td>05/20</td>
<td>Edit</td>
</tr>
<tr>
<td>Red C...</td>
<td>$500.00</td>
<td>05/20</td>
<td>Edit</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>$2,631.35</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **View more pending transactions**
- **Edit pending transaction**

### History
Processed in last 45 days

<table>
<thead>
<tr>
<th>Payee</th>
<th>Amount</th>
<th>Date</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Day Care</td>
<td>$500.00</td>
<td>05/18</td>
<td>View</td>
</tr>
<tr>
<td>Chris...</td>
<td>$200.00</td>
<td>05/17</td>
<td>View</td>
</tr>
<tr>
<td>Mortgage</td>
<td>$1,200.00</td>
<td>05/17</td>
<td>View</td>
</tr>
<tr>
<td>Cellu...</td>
<td>$75.00</td>
<td>05/11</td>
<td>View</td>
</tr>
<tr>
<td>Phone</td>
<td>$50.00</td>
<td>04/20</td>
<td>View</td>
</tr>
<tr>
<td>Sarah...</td>
<td>$100.00</td>
<td>04/06</td>
<td>View</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>$2,125.00</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **View more transaction history**
- **View transaction timeline**

## Add a Payee
Add your payees to the bill pay system.
Pay a Company
When adding a company, enter information from your statement. The bill pay platform attempts to locate a payee match based on that information.

Newly added payees are placed at the top of the payee list with a new indicator for the remainder of the bill pay session.

Pay a Person
There are three options to add a person as a payee:

- Email
  - The recipient provides their account information through a secure process.
• Direct Deposit
  o You provide the recipient’s account information.
• Check
  o A check is mailed to the recipient.

Email (Electronic)

Input the Payee’s information: Name, Phone Number, and Email Address
Create a **Keyword**
This is a word or phrase created by you that is communicated to the payee.
- The payee is required to enter this as a security measure. When entered correctly, the system prompts them to enter their bank account information.
- You can view the keyword when you edit the payee.

**Add a payee**

Create a keyword for Coach John

The Keyword is a password you create for Coach John. They will use this password when accessing our secure website to submit account information. Be sure to share the Keyword with Coach John right away.

Keyword:

```
Baseball
```

Confirm Keyword:

```
Baseball
```

Coach John access will be locked after 3 failed login attempts.

**Payee Activation Process**

Payee activation is an additional security feature specific payees:
- A Person
- Bank or Credit Union
Checking and Savings options always require an activation code.
Loan and Credit Card only require an activation code if we are unable to locate a match in the payee database.

**Transfers**

**Activation Code Details**
This is a one-time, system-generated code.
- The activation code is specific to each payee and expires if you:
  - Request a new code for the payee.
  - End the bill pay session.
- Payments cannot be scheduled until this step is complete.

**Activation Code Steps**
Select the preferred delivery method to receive the activation code by phone, email, or text.

Enter Activation Code into field and click **next**.

An email is sent to the payee. They have nine days to enter their keyword and account information.
- Scheduled payments cannot process until the payee enters their account information.

Payee Site Sample Screen
Payee Locked Out
Email payees can be locked out for entering the keyword incorrectly three times. After the third lockout (nine total failed attempts), the system deletes the payee.

After the initial lockout (three failed attempts), the system automatically unlocks the payee after 24 hours.

To unlock the Payee via the Bill Pay site:
Click unlock beside the payee’s name under Attention Required or click the payee name from the landing page, then Unlock Payee.

Direct Deposit (Electronic)
You can add a person to receive ACH deposits. You need their account information.
Mail a check
You are required to enter the payee's address.
Pay a Bank or Credit Union
You can pay a bank or credit union for a loan, credit card, checking or savings account. A payee activation code may be required.
Add a payee

I need to:
- Pay a company (ex. credit card, utilities or cable)
- Pay a person (ex. friend or relative)
- Pay a bank or credit union (ex. loans)

What is the account type?
- Loan
- Credit Card
- Checking
- Savings

Loan or Credit Card

Who are you trying to pay?
All fields are required unless designated with (optional).

Payee name: First Loan
Payee account number: 4567789
Confirm account number: 4567789
Payee phone number: (800) 757 - 4567
Payee zip code: 45675

Checking or Savings Account
Manage Payees
Payees are listed on the Payments tab.

You manage payees by clicking on the payee name.
**Edit:** Allows you to change the payee account information or delete the payee.

**Add Reminder:** These are reminders to pay a bill.
Hide Payee
You can hide payees by clicking the minus icon beside the payee name.
- Payees remain hidden until you take action to show them.
- Scheduled payments and reminders are not affected by hiding the payee.

Show Hidden Payees
Under the **Hidden** display view, the plus icon allows you to show a payee again. This returns the payee to **All** display view.
Scheduling Payments
You are able to schedule one-time, rush, or recurring payments.

One-Time Payments
Select a Pay From account, Amount, and Payment Date. The first available payment date is prefilled.
Click **Pay** to schedule a one-time payment, **Review all payments** to review single or multiple payments before submitting, or click **Submit all payments** to schedule multiple payments at once.

A confirmation screen shows the successfully scheduled payment(s).
Rush Payments

Rush Delivery guarantees that the payment is delivered by the specified date. Choose a Pay From account and enter the Amount, then click Rush Delivery.

Three Types of Rush Payments

- $14.95 (Draft Check)  Next business day
- $9.95    (Draft Check)  Second business day
- $4.95    (Electronic)   Second business day
You must agree to the **Fee Debit Authorization** in order to schedule the rush payment.
Recurring Payments
You can set payments to be paid automatically on the frequency of your choice:

- Weekly
- Every other week
- Every four weeks
- Monthly
- Every other month
- Twice monthly
- Every three months
- Every six months
- Annually
Set up recurring payment

To schedule your payment automatically, select your preferences below.

Pay to: Car Loan
6412546878467
Electronic

Pay from: Primary Chc.***5676

Amount: $403.65

Frequency: Monthly on

Select first payment date (mm/dd/yyyy):
09/09/2016
Deliver By: 09/13/2016

If the payment falls on a holiday or weekend, what would you like to do?
- Pay Before
- Pay After

Will this payment series end?
- Yes
- No

If Yes, select:
- On this date (mm/dd/yyyy)
- After 72 payments

Review your payment series

Pay to: Car Loan
6412546878467
Electronic

Pay from: Primary Chc.***5676

Amount: $403.65

First payment date: 09/09/2016

Additional Items:
Series end: After 72 payments
Frequency: Monthly on the 10th

Submit or Back
You can receive alerts when there is one payment remaining in the series. *See Alert section below.*

**Pending**

*Pending* displays transactions (payments, gift pay and transfers) scheduled to process in the next 45 days. These transactions can be edited or stopped.

*View more* directs you to the full pending transaction list with additional details.

**Edit Options:**
• Edit pay-from account
• Edit amount
• Edit payment date
• Stop payment

Single

Recurring
History displays transactions (payments, gift pay and transfers) processed in the last 45 days. **View** allows you to access the timeline of the payment.

**View more** directs you to the full history list with additional details. Payment history is stored for 18 months.
You can submit a **Payment Inquiry** if a payment needs research.

### Payment details for American Express

<table>
<thead>
<tr>
<th>Tracking information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
</tr>
<tr>
<td>No Tracking information available at this time.</td>
</tr>
</tbody>
</table>

#### Need more information about this payment?

Contacting American Express will provide you with the most up-to-date information. If you contacted the payee and still have questions, **send a payment inquiry**.

#### Payment timeline

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>8/17/2016</td>
<td>Single payment to American Express was scheduled to be processed on 08/17/2016 for $160.00 from your Primary Checking account (****5676). Conf#: 25</td>
</tr>
<tr>
<td>8/17/2016</td>
<td>eBill received for American Express</td>
</tr>
<tr>
<td></td>
<td>Due by: 09/01/2016</td>
</tr>
<tr>
<td></td>
<td>Minimum Due: $35.00</td>
</tr>
<tr>
<td></td>
<td>Statement Balance: $1,250.65</td>
</tr>
<tr>
<td>8/17/2016</td>
<td>Payment processed for $160.00 from your Primary Checking account (****5076). Estimated arrival date for this payment is 08/22/2016.</td>
</tr>
</tbody>
</table>
Pay a Person
The Pay a Person tab easily navigates you to the options for adding a person. These are the same options when adding a payee from the *Payments* tab.

- **Email**
  - The recipient provides their account information through a secure process.
- **Direct Deposit**
  - You provide the recipient’s account information.
- **Check**
  - A check is mailed to the recipient.

Transfers
Transfers funds from your account at the bill pay institution to your account at another institution.
Add Account
You add accounts in your name with other institutions. These accounts require an activation code.

Schedule Transfer
Select From account, To account, Amount, and the transfer Date. Multiple transfers may be scheduled at one time by clicking Add another transfer entry.
Gift Pay
You can send donations to charities and gift checks to individuals for special occasions. These payments are **draft checks**. The funds are not withdrawn from your account until the recipient cashes the check.

Add Recipient
To add a recipient for a gift check or donation, you enter their name and address.
Add a recipient

What kind of GiftPay are you sending?

Gift checks
If you’re the gift-giving type, make it easy for you and special for them. Send a gift check with a personalized message designed for birthdays, new babies, weddings, graduations, anniversaries, or just because for only $2.99.

Donations
Show you care by giving a gift that doesn’t end. Send a donation to your favorite charity or organization in honor or memory of someone special for only $1.99. You can send a personalized message about your donation using up to 4 email addresses and receive a copy for tax purposes. If you wish to send a standard donation without these features, click here to add your charity and schedule as a payment at no additional cost.

I would like to send a
○ Gift Check
○ Donation

Tell us about your gift recipient

All fields are required unless designated with (optional).

First name: Jeremy
Middle name (optional):
Last name: Scott
Payee address: PO Box 10
Payee city: Anytown
Payee state: KY
Payee zip code: 42701
Send a Donation

You can send a personalized donation to a charity or organization.

- Fee is $1.99 per donation
- Donation can be sent in honor or memory of someone
- Personalized email can be sent to as many as four email addresses
Send a Gift Check
You can send a personalized gift check to an individual for a special occasion.

- Fee is $2.99 per donation
- Personalized gift check and message

Enter the details of the payment and select the occasion.

Select a gift check design.

Personalize a message.
Review your gift check and Submit.
Calendar
The calendar provides a snapshot view of bill payment activity for an entire month.
- The calendar has two display formats: Month and List.
- Both calendars are interactive and allow you to access reminders, pending transactions, and pending history.
  - The Month view directs you to the details for the specific day.
  - The List view directs you to the details for the specific transaction or reminder.
- You can also view previous months, as well as look ahead to upcoming months.
My Account
You have several options to assist in managing your bill pay account.

- Change Password only appears for Dual Sign-On (DSO) institutions.
Pay-From Accounts
You can request to add additional accounts to pay from.

Add Accounts
Your institution has to approve new pay-from accounts.
View Accounts
You can view a list of pending and approved pay-from accounts.

- You can:
  - Change the Nickname.
  - Change the Default Pay From Account.
  - Delete the pay from account.

Deleting a pay-from account stops all pending transactions associated with it.
## Personal Information
You can update your contact information, add a secondary user, and provide bill pay with your cell phone number and provider to enable text message alerts.

## Contact Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary account holder</td>
<td>Web Demo</td>
</tr>
<tr>
<td>Address</td>
<td>123 Main Street</td>
</tr>
<tr>
<td>City</td>
<td>Georgetown</td>
</tr>
<tr>
<td>State</td>
<td>KY</td>
</tr>
<tr>
<td>Zip code</td>
<td>40324</td>
</tr>
<tr>
<td>Home number</td>
<td>(816) - 555 - 3131</td>
</tr>
<tr>
<td>Work number (optional)</td>
<td></td>
</tr>
<tr>
<td>Mobile number (optional)</td>
<td></td>
</tr>
<tr>
<td>Primary email</td>
<td><a href="mailto:demoaccount@paymybills.com">demoaccount@paymybills.com</a></td>
</tr>
<tr>
<td>Secondary email (optional)</td>
<td></td>
</tr>
</tbody>
</table>
**Secondary Account Holder**

The primary user can add a secondary user to the bill pay account. This simply allows that secondary user to call or chat for support with the bill pay support center.

- Secondary Account Holders can only be added and viewed here.
- Secondary Users must be approved by your institution.

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**Short Text for Mobile Devices**

You may be charged by your mobile provider for text messages you receive.

Select your provider: Cingular

Mobile number: (270) - 300 - 5966

Send test message?
Security Information

Add/Remove Challenge Phrases

Four challenge phrase questions are required at all times. 

- You must add another challenge response in order to remove one. 
- You can be locked out for answering challenge responses incorrectly.

<table>
<thead>
<tr>
<th>Your current challenge phrases</th>
</tr>
</thead>
<tbody>
<tr>
<td>You must have a minimum of four challenge phrases.</td>
</tr>
<tr>
<td>Favorite food</td>
</tr>
<tr>
<td>Childhood nickname</td>
</tr>
<tr>
<td>First live concert you attended</td>
</tr>
<tr>
<td>City where you spent your honeymoon</td>
</tr>
<tr>
<td>Favorite vacation spot</td>
</tr>
</tbody>
</table>

Add a challenge phrase

- Challenge phrase: [Select phrase]
- Challenge response: 

Submit
Bill Pay Alerts

Alerts allow you to monitor activity and be proactive with detecting fraud. Alerts can be sent by:
- Email
- Text message
- Both

View Reminders
Displays current reminders.
Payee Categories

Add Categories
You can manage multiple payees by creating personalized categories.
**View Categories**

You can click **Edit** to view the details of the category.

- Payees who have not been assigned to a category appear under **Unassigned**.
  - To move payees to a specific category, click **Edit**, then re-assign the payee to a new category from the drop-down list on the right.

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**Help**

Provides answers to assist you with the most frequently asked questions.
eBill

You can receive payment information for eligible payees. This information includes, but is not limited to, the minimum amount due and due date for your bill.
eBill features:
- View current billing information
- File eBill
- Set up automatic payments
- Manage automatic payments
- View eBill history

Set up eBill
You set up eBill by entering your login credentials for the payee’s website. You are required to accept Terms & Conditions.
eBill Due
Hovering over eBill due allows you to see the amount due and the due date. This information displays under the Amount and Payment Date fields as well.

File eBill
You have the option to file eBills paid using another method or you no longer want to see the eBill due status.

Filing the eBill allows you to clear the current eBill due details. The filed eBill is moved to eBill History.
eBill History
Current and past eBill data can be viewed for each payee that has been enabled for eBill. History is maintained for 18 months.

AutoPay
You have the ability to set up AutoPay for eBill payees.
Schedule AutoPay

The system automatically pays the bill based on your terms.
Editing AutoPay
You can choose to edit AutoPay details by clicking **Edit Recurring**.

**Warning**
Your automatic payments will no longer be sent when an eBill arrives.

**Current automatic payment settings**
- Pay to: **American Express**
- Pay from: Primary Checking
- Amount: always pay minimum due
- Send Payment: (1) Days prior to the due date

**What would you like to do?**
- Edit automatic payment options
- Schedule payments on a frequency - create and stop automatic payments: **immediately**