BILL PAY

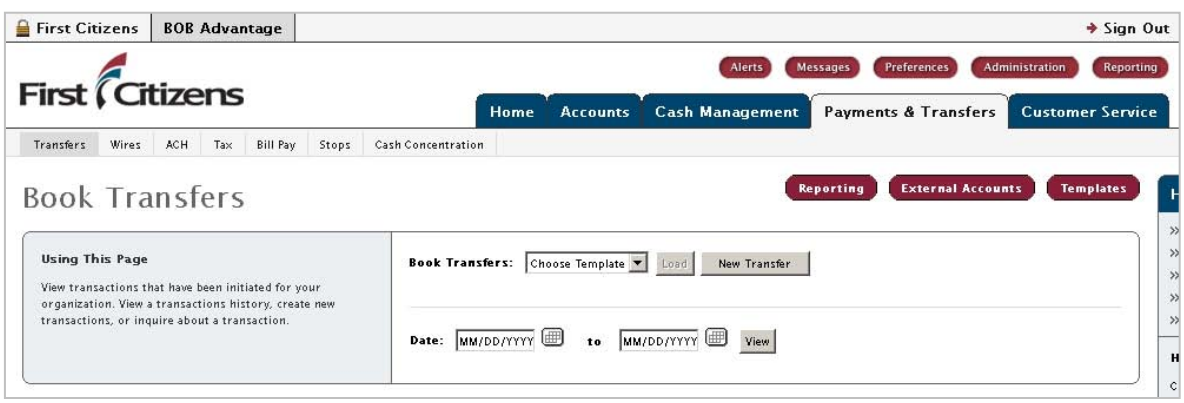
Bill Pay is an electronic billing and payment service. The following features are available with Bill Pay:

- Single and repeating payments
- Extended remittance
- Check number designation
- Payee list
- Categories
- Variable payments
- Payment activity
- E-bills
- Multiple bill payment accounts
- Messaging
- Business profile

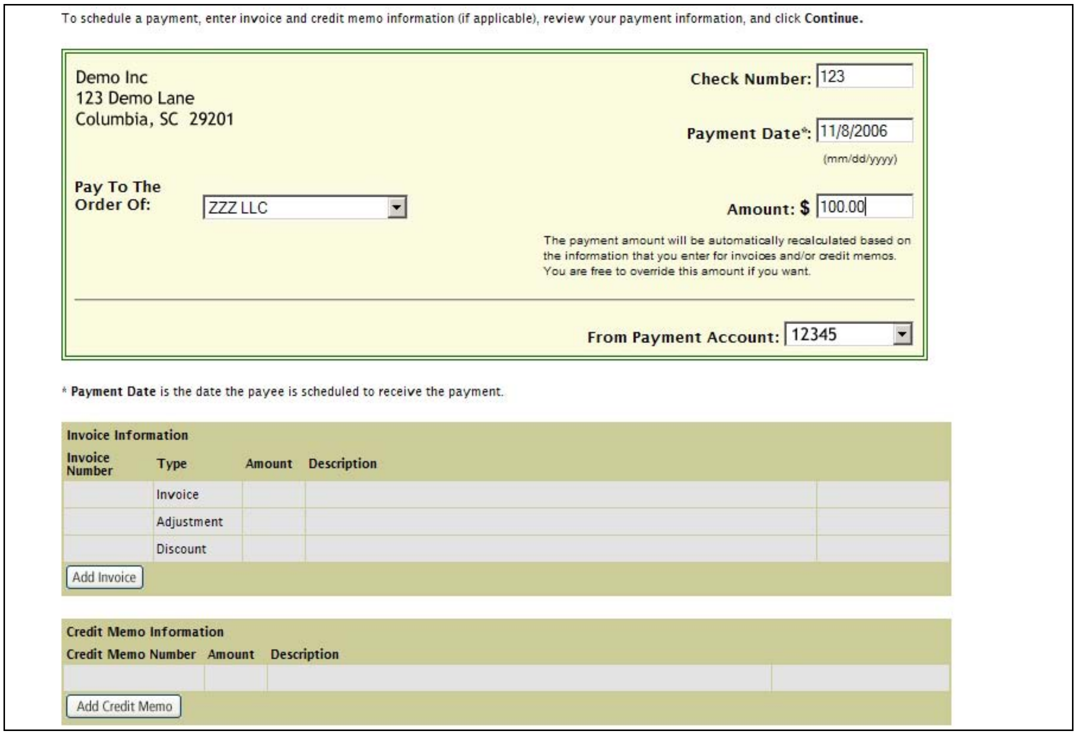
Refer to the Bill Pay online help for detailed information on using these features.

Accessing Bill Pay

1. On the Home Page, click the Payments & Transfers tab and the Book Transfers screen displays.



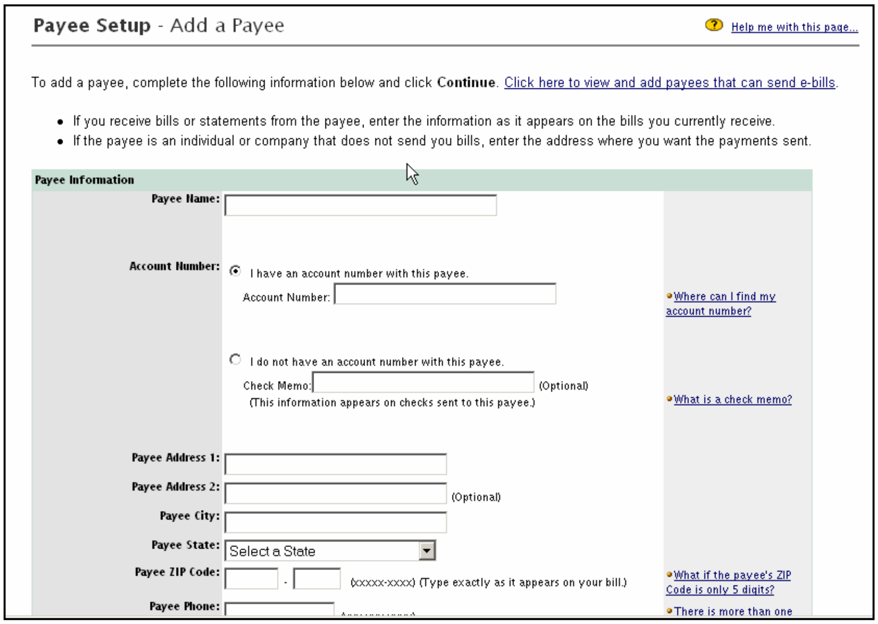
2. Click the Bill Pay tab and the Make Payments – Make a Single Payment screen displays.



Adding a Payee

1. Click Payee Setup and the Payee Setup - Payee List screen displays.

2. Click Add Payee. The Payee Setup - Add a Payee screen displays with sections to provide payee information.



3. In the Payee Name field, enter the name of the payee you are adding.

4. In the Account Number field:

- If you have a payee account number, select I have an account number with this payee and enter the account number in the field. The account number must be your valid payee account number for your payments to process correctly.
- If you do not have an account number, select I do not have an account number with this payee and enter the payee's last name or another meaningful description in the Check Memo box. This text appears on each check mailed to the payee.

5. In the Payee Address 1 and 2, Payee City, Payee State, and Payee ZIP Code fields, enter the payee address where you usually mail your payments. The ZIP Code must be valid for the state you selected.

6. In the Payee Phone field, enter the phone number you use to contact the payee if you have a customer service question.

7. In the Payee Category drop down list, select the category you want to assign to this payee.

   Note: If you have not added the payee category you want to assign to this payee, you can select Add Category and type a new category in the box. The new category is assigned to the payee and appears on the Payee Setup - Payee Categories screen.

8. In the Account Description field, type a description of the payee. Use the description to help remind yourself who the payee is or, if you have more than one account with this payee, to indicate which account this is.

9. Click Continue. The Payee Setup - Add a Payee Confirmation screen displays.

10. If you have an account number with this payee, re-enter it in the Account Number field to verify it.

11. Click Add Payee. The Payee Setup - Payee List screen displays with the new payee added to your payee list.

    Note: If the payee can send e-bills, the Payee Setup - Add a Payee Completed screen displays.

12. If the Payee Setup - Add a Payee Completed screen displays, click Continue to request e-bills from this payee. The Payee Setup - Request E-bills screen displays. The following set of steps explains how to request e-bills.

Request an E-bill

1. Click Payee Setup and the Payee Setup - Payee List screen displays.

2. Click Sign Up next to the payee you want to receive e-bills from.
The Payee Setup - Request E-bills screen displays.

3. In the Payee Information section, provide any information the payee might request. These requests can vary from payee to payee.

4. In the Business E-mail Address section, review your correspondence e-mail address and update it, if necessary.

5. If present and if you want e-bills sent to your e-mail address, select I would like to receive e-bills by e-mail from this payee. Some payees can send e-bills that you can view and pay by e-mail. This option is in addition to receiving e-bills on the Unpaid E-bills screen.

6. In the Service Address section, review the name and address information and update it, if necessary. Make sure the address is the location where the payee provides service. This address might not be the same as your business address.

7. In the Auto-Pay section (the Level 1 User and Level 2 Users only):
   - Click No if you do not want to Auto-Pay your e-bills from this payee.
   - Click Yes to Auto-Pay e-bills. For more information on Auto-Pay, see the Auto-Pay help.

8. Click Continue. The Payee Setup - Request E-bills Confirmation screen displays.

9. Review your information and click Send Request. The Payee Setup - Request E-bills Completed screen displays.

10. Look for a message in Messages stating that your e-bill service for the payee has been activated. You should receive an e-bill in about a month, depending on the payee's billing cycle for your account. When e-bill service has been activated, e appears next to the payee name in your payee list. You can view and pay e-bills from the Unpaid E-bills screen.

Payments and Transfers

Making a Single Payment

1. Click Make Payments and the Make a Single Payment screen displays.

2. In the Pay To The Order Of drop down list, select the name of the payee that you want to send the payment to.

3. In the Check Number field enter a reference number for this payment. If you don't enter a number, we'll assign one to the payment.

4. In the Payment Date field, enter the payment date.

   Note: The payment date is the date that you want the payee to receive the payment.

5. In the Amount field, enter the payment amount.

6. In the From Payment Account drop down list, select the payment account you want to withdraw the payment from.

7. If applicable, enter invoices in the Invoice Information section. For more information about invoices, see the Invoice help.

8. If applicable, enter credit memos in the Credit Memo Information section. For more information about credit memos, see the Credit Memo help.

9. Click Continue. The confirmation screen displays.

10. Review your payment information and click Pay. The completed payment screen displays and the payment is scheduled.

Making a Repeating Payment

1. Click Make Payments and the Make Payments - Make a Single Payment screen displays.
2. Click Repeating Payments and the Make Payments - Repeating Payments screen displays.
3. Click Add Repeating Payment. The Make Payments - Add Repeating Payment screen displays.
4. In the Payee drop down list, select the payee for whom you want to add a repeating payment.
5. In the Payment Amount field, enter the amount for the payment.
6. In the First Payment Date field, enter the date for the first payment in the series.

   Note: The payment date is the date that you want the payee to receive the payment. If you schedule a payment to start processing on a weekend or holiday, we move the payment date to the previous business day. For example, if you schedule a payment date on a Saturday or Sunday, the payment date is moved to the previous Friday.
7. From the Payment Frequency drop down list, select the time interval between each payment in the series.
8. For the Number of Payments, do one of the following:
   - Select Number of Payments and enter the number of payments you want scheduled.
   - Select Pay Until Further Notice to schedule payments until you delete the repeating payment schedule.
9. In the Final Payment Amount field, enter the final payment amount if it is different from the previous payment amounts.
10. In the Payment Account drop down list, select the payment account you want to withdraw the payment from.
11. Click Continue and the Make Payments - Add Repeating Payment Confirmation screen displays.
12. Review your payment information and click Add. The repeating payment is added, and the Make Payments - Add Repeating Payment Completed screen displays.

Pay an E-bill

1. Click E-bills and the Unpaid E-bills screen displays.
2. Click Pay next to the e-bill you want to pay. The Unpaid E-bills - Pay E-bill screen displays.

   Note: Some payees require that you view the e-bill before paying it. In this case, the e-bill displays. Click Pay to open the Unpaid E-bills - Pay E-bill screen.
3. In the Payment Date field, enter a payment date. The payment date is the date that you want the payee to receive the payment.

   Note: If you schedule a payment to start processing on a weekend or holiday, we move the payment date to the previous business day. For example, if you schedule a payment date on a Saturday or Sunday, the payment date is moved to the previous Friday.
4. In the Payment Account drop down list, select the payment account you want to withdraw the payment from.
5. Click Continue and the Unpaid E-bills - Pay E-bill Confirmation screen displays.
6. Review your payment information and click Pay. The Unpaid E-bills - Payment Completed screen displays. The e-bill moves to the Paid E-bills screen and the associated scheduled payment displays in Payment Activity.

View Payment Activity

1. Click Payment Activity.
2. The Payment Activity - All Payments screen displays. Payment Activity Search Results initially lists your payments from one month in the past to one year in the future.
3. In the Payment Activity Search section, select All Dates or enter a date range in the date boxes to set up your date criteria.
4. From the Payee drop down list, select the payee you want to view payments for.

5. From the Category drop down list, select the payee category associated with the payments you want to search for.
6. From the Payment Account drop down list, select the account associated with the payments you want to search for.
7. From the Status drop down list, select the payment status you want to search for.
8. From the Initiated By drop down list, select the authorized user who initiated the payments you want to search for.
9. When you are finished setting up your search criteria, click Search and the Payment Activity Search Results section of the Payment Activity screen displays the payments meeting your search criteria.