Online Bill Payment and Presentment

Quick Start Guide

By Paul A. Murphy Author of *Banking Online for Dummies*®

What's Inside

Why Bill Payment and Presentment?

With Online Bill Payment and Presentment, it's safe, fast and easy to manage your finances on your terms. Now you can do everything you need to from home, work or anywhere you have Internet access. Plus, you're not limited to business hours—Online Bill Payment and Presentment is open 24 hours a day, 7 days a week, 365 days a year.

- Receive, view, manage, and pay bills all at one convenient website
- Set up e-mail alerts for bill arrivals, due dates, upcoming payments and more
- Request a year-end CD of bills and payments
- Schedule automatic recurring payment rules for each payee
- Run payment reports and create custom reports
- Use multiple funding accounts to pay bills

How safe is it?

The exchange of private information over the Internet can be a daunting experience, but privacy and security are possible through the use of encryption technology. Secure Sockets Layer (SSL) encryption scrambles your private data as it transmits over the Internet, protecting it from being deciphered and used fraudulently. Online banking environments require the highest level of confidentiality protection available in the form of 128-bit encryption. Logging into your banking system to process private transactions over the Internet will require that your Internet browser supports 128-bit encryption.

Logging In

Using a browser, enter your financial institution's website address, then your Internet Banking user name and password. Then launch Bill Pay to access Bill Payment and Presentment.

Payments – View incoming electronic bills and pending outgoing payments.

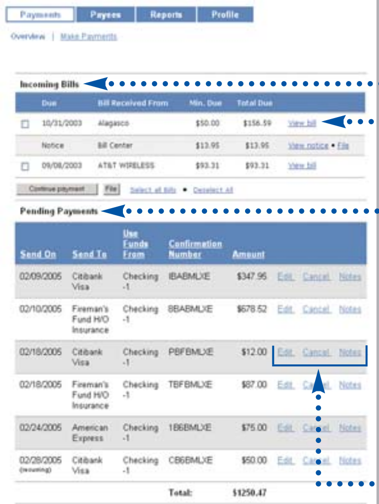
Payees – View your payees grouped by the categories you assign.

Submenu – Link to additional payment functions.

Reports – Generate payment report data and download results to your hard drive.

Profile – View your personal profile information, including your available funding accounts.

Payment Setup



Incoming Bills – Select one or more bills to pay, then click the ***Continue Payment*** button to submit the payments.

To view a bill in detail, click the ***View Bill*** link.

Pending Payments – View a list of all pending payments, including a total payment amount.

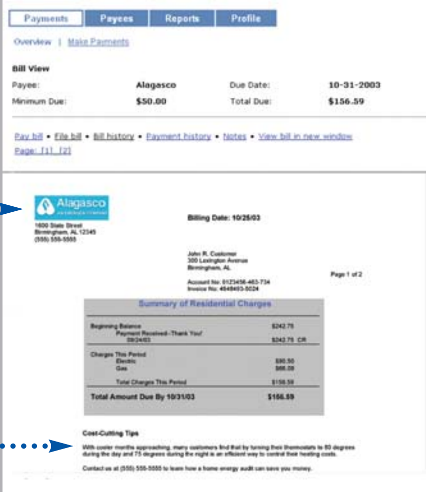
Edit or cancel any pending payment prior to its process date or add a reminder note to any payment.

Conveniently view incoming bills and pending payments from one screen. View each bill in detail and quickly process one or all payments listed.

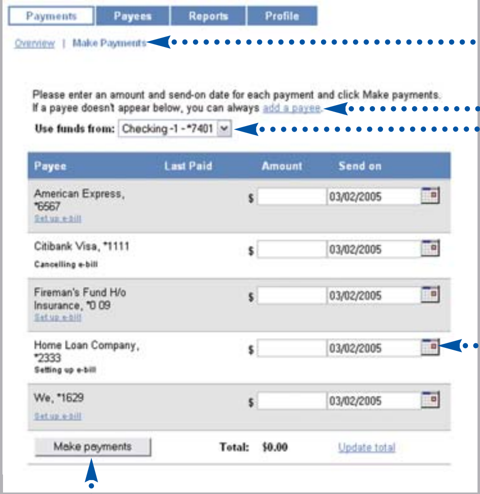
View Bill Details

View Bill – Display the details of an individual bill. View the due date, minimum and total balance due and bill history. Pay or file the bill after reviewing the details. Easily reassign a bill or mark a bill as paid.

View Notice – Display non-billing information obtained from a payee, such as privacy policy disclosures, interest rate adjustments and credit line increases.



Make Payments



Click the ***Make Payments*** submenu to display the list of Payees set up for payments.

Click the ***Add a Payee*** link to insert new payees not listed.

Select the account from which to fund these payments.

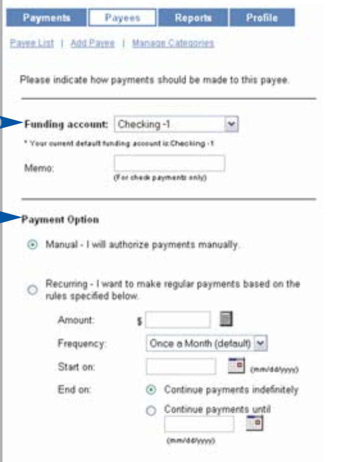
Enter the payment amount and date. Our built-in calendar feature allows you to view eligible dates to send payments and when the payee will receive them.

Click ***Make Payments*** to send the payment transaction(s).

Setting Payment Options

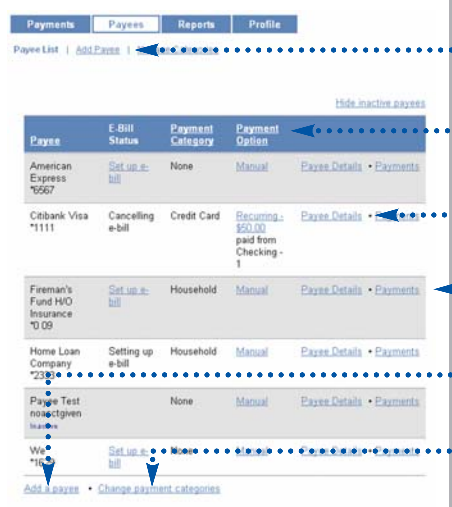
Specify the account to be used to fund this, and future payments to the payee.

Define the payment option. If you select Manual Payments, you will have to access Bill Payment and Presentment to schedule any payments for that payee. If you select Recurring Payments, you can define the frequency and amount of payments to be sent automatically.



From the Payees screen, select the Payment option link to indicate whether you want recurring or automatic payments set up for this payee. Recurring payments are payments that are made automatically on a schedule that you define. For example, you can schedule a recurring monthly payment for your mortgage. Automatic payments are payments that are made automatically when you receive an e-bill, based on rules that you predefine.

Payees



Select from the submenu to add a payee to your list.

View or edit the payment options for a payee.

View, modify or delete payee details.

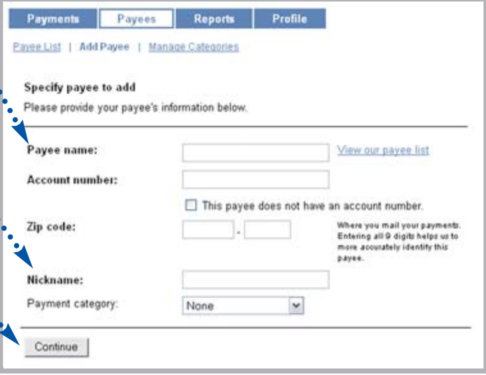
View the payment history for a payee.

Quickly add a new payee to the payment list.

Quickly change or delete an existing payment category.

Add Payees

Before you can make your first payment, you will need to set up your payee. A payee is any company or person that you pay, such as your utility company, baby sitter or anyone else to whom you would send a check. You will need a recent bill or statement to start. If your payee offers the e-bill feature, you can have your monthly electronic bills sent directly to your bill pay account. It's a hassle-free way to receive your bills on-time. To enable an e-bill, click ***Set Up e-bill*** from the Payee List screen. (See previous page)



Payee Name – Enter the name, account number, and zip code of your payee. We will search our payee database for your payee's information.

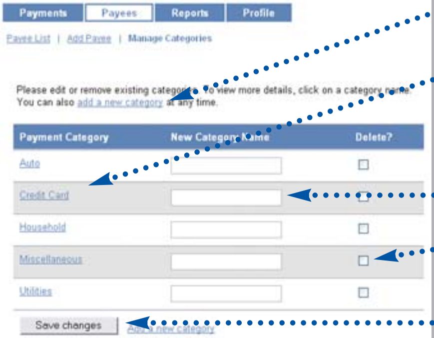
Assign a nickname or payment category to your payee for easier organization.

Click the ***Continue*** button to add the payee. They will display in your payee list until you choose to delete the listing.

If your payee is not in our database, you can enter the payee's contact information manually.

Manage Categories

To help organize your payments online, create custom categories to group your recipient payees. This will assist in itemizing expenses when downloading reports into your personal finance software. (See page 13)



Select the ***Add a new category*** link at the top or bottom of the screen to insert a new category listing.

Select a category name to view the payees included in this category.

Change the name of an existing category.

Delete an existing category listing.

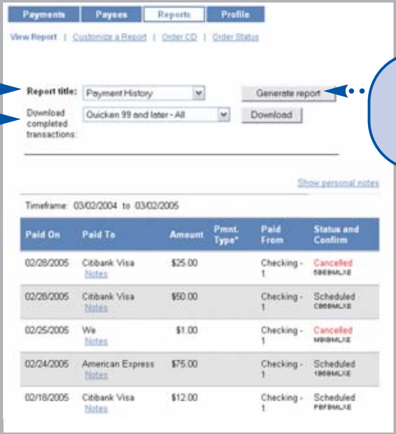
Select the ***Save Changes*** button to preserve all category edits entered on the screen.

Reports

Select an existing report title from the drop-down list.

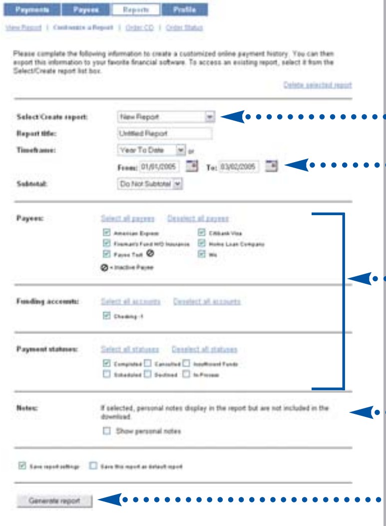
Select the export file format from the drop-down list. Click the ***Download*** button to export report data to your hard drive.

Review report results and download status displayed.



Click the ***Generate Report*** button to display data.

Customize Reports



Create a new customized report with an identifiable title, or select an existing report to customize.

Input the time frame parameters. Select subtotal definition.

Select or exclude any payee, funding account or payment status to be included in the reporting results.

Display personal notations that will not be exported. Set your preferences for date and category sorting.

Click the ***Generate Report*** button to display the customized report data results.

Customize your payment report data by limiting the information to what you need or by expanding to include broader time periods. Sort and display the information to best suit your many reporting needs.

Help

Help is just a click away. From frequently asked questions, to a glossary of term definitions, the online resources can help guide you.

Setting Up Payees

- Log on to Online Bill Payment and Presentment.
- Click the **Payees** icon and then **Add Payee** submenu.
- Enter payee information as it appears on your billing statement.

Paying Bills

- Log on to Online Bill Payment and Presentment.
- Click the **Payments** icon and then **Make Payments** from the submenu.
- Enter the payment(s) amount and date, and click **Make Payments.**

Disclaimer

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