



# Online Bill Payment and Presentment

*Quick Start Guide*

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## 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

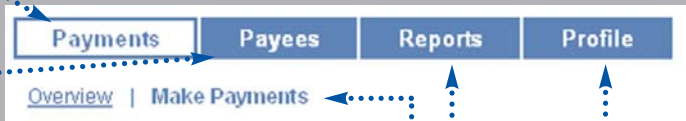
Using a browser, enter your financial institution's website address, then your Internet Banking user name and password. Then launch Bill Pay to access Bill Payment and Presentment.

**Payments** – View incoming electronic bills and pending outgoing payments.

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

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

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



**Submenu** – Link to additional payment functions.

# Payment Setup

Payments Payees Reports Profile

Overview | Make Payments

### Incoming Bills

Due	Bill Received From	Min. Due	Total Due	
<input type="checkbox"/> 10/31/2003	Alagisco	\$50.00	\$156.59	<a href="#">View Bill</a>
Notice	Bill Center	\$13.95	\$13.95	<a href="#">View Notice</a> • <a href="#">File</a>
<input type="checkbox"/> 09/08/2003	AT&T WIRELESS	\$93.31	\$93.31	<a href="#">View Bill</a>

[Continue payment](#) [File](#) [Select all bills](#) • [Deselect all](#)

### Pending Payments

Send On	Send To	Use Funds From	Confirmation Number	Amount	
02/09/2005	Citibank Visa	Checking -1	IBABMLXE	\$347.95	<a href="#">Edit</a> <a href="#">Cancel</a> <a href="#">Notes</a>
02/10/2005	Freeman's Fund H/O Insurance	Checking -1	8BABMLXE	\$678.52	<a href="#">Edit</a> <a href="#">Cancel</a> <a href="#">Notes</a>
02/18/2005	Citibank Visa	Checking -1	PBFBMLXE	\$12.00	<a href="#">Edit</a> <a href="#">Cancel</a> <a href="#">Notes</a>
02/18/2005	Freeman's Fund H/O Insurance	Checking -1	TBFBMLXE	\$87.00	<a href="#">Edit</a> <a href="#">Cancel</a> <a href="#">Notes</a>
02/24/2005	American Express	Checking -1	1BBBMLXE	\$75.00	<a href="#">Edit</a> <a href="#">Cancel</a> <a href="#">Notes</a>
02/28/2005 (evening)	Citibank Visa	Checking -1	CBGBMLXE	\$50.00	<a href="#">Edit</a> <a href="#">Cancel</a> <a href="#">Notes</a>
<b>Total:</b>				<b>\$1250.47</b>	

**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.

Payments Payees Reports Profile

Overview | [Make Payments](#)

**Bill View**

Payee: **Alagasco** Due Date: **10-31-2003**  
Minimum Due: **\$50.00** Total Due: **\$156.59**

[Pay bill](#) • [File bill](#) • [Bill history](#) • [Payment history](#) • [Notes](#) • [View bill in new window](#)  
[Page: \[1\] \[2\]](#)

**Alagasco**  
1400 State Street  
Birmingham, AL 35245  
(352) 555-5555

Billing Date: 10/25/03

John R. Customer  
300 Levington Avenue  
Birmingham, AL

Account No: 9123456.463.734  
Invoice No: 4569453-0224

Page 1 of 2

**Summary of Residential Charges**

Beginning Balance	\$242.75
Payments Received - Thank You! (09/24/03)	\$242.75 CR
Charges This Period	
Electric	\$85.50
Gas	\$65.50
Total Charges This Period	\$156.59
<b>Total Amount Due By 10/31/03</b>	<b>\$156.59</b>

**Cost-Cutting Tips**

With cooler months approaching, many customers find that by turning their thermostats to 65 degrees during the day and 75 degrees during the night is an efficient way to control their heating costs.

Contact us at (352) 555-5555 to learn how a home energy audit can save you money.

# Make Payments

Payments Payees Reports Profile

[Overview](#) | [Make Payments](#)

Please enter an amount and send-on date for each payment and click Make payments.  
If a payee doesn't appear below, you can always [add a payee](#).

Use funds from:

Payee	Last Paid	Amount	Send on
American Express, *6667 <a href="#">Set up e-bill</a>		\$ <input type="text"/>	03/02/2005 <input type="text"/>
Citibank Visa, *1111 Cancelling e-bill		\$ <input type="text"/>	03/02/2005 <input type="text"/>
Fireman's Fund H/o Insurance, *0 09 <a href="#">Set up e-bill</a>		\$ <input type="text"/>	03/02/2005 <input type="text"/>
Home Loan Company, *2333 Setting up e-bill		\$ <input type="text"/>	03/02/2005 <input type="text"/>
We, *1629 <a href="#">Set up e-bill</a>		\$ <input type="text"/>	03/02/2005 <input type="text"/>

Total: \$0.00 [Update total](#)

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.

The screenshot shows a web interface with a top navigation bar containing 'Payments', 'Payees', 'Reports', and 'Profile'. Below the navigation bar are links for 'Payee List', 'Add Payee', and 'Manage Categories'. The main content area is titled 'Please indicate how payments should be made to this payee.' and includes a 'Funding account:' dropdown menu set to 'Checking -1'. A note below states '\* Your current default funding account is Checking -1'. There is also a 'Memo:' field with the instruction '(For check payments only)'. The 'Payment Option' section has two radio buttons: 'Manual - I will authorize payments manually.' (selected) and 'Recurring - I want to make regular payments based on the rules specified below.'. The recurring section includes fields for 'Amount:', 'Frequency:' (set to 'Once a Month (default)'), 'Start on:', and 'End on:' with options for 'Continue payments indefinitely' (selected) and 'Continue payments until'.

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

Payments **Payees** Reports Profile

Payee List | [Add Payee](#) | [Hide inactive payees](#)

Payee	E-Bill Status	Payment Category	Payment Option	
American Express *6667	<a href="#">Set up e-bill</a>	None	Manual	<a href="#">Payee Details</a> • <a href="#">Payments</a>
Citibank Visa *1111	Cancelling e-bill	Credit Card	<a href="#">Recurring</a> - \$50.00 paid from Checking - 1	<a href="#">Payee Details</a> • <a href="#">Payments</a>
Fireman's Fund H/O Insurance *0 09	<a href="#">Set up e-bill</a>	Household	Manual	<a href="#">Payee Details</a> • <a href="#">Payments</a>
Home Loan Company *238	Setting up e-bill	Household	Manual	<a href="#">Payee Details</a> • <a href="#">Payments</a>
Payee Test non-activen		None	Manual	<a href="#">Payee Details</a> • <a href="#">Payments</a>
We *16	<a href="#">Set up e-bill</a>	None		

[Add a payee](#) • [Change payment categories](#)

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

**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.

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)

Payments Payees Reports Profile

[Payee List](#) | [Add Payee](#) | [Manage Categories](#)

**Specify payee to add**  
Please provide your payee's information below.

Payee name:  [View our payee list](#)

Account number:

This payee does not have an account number.

Zip code:  -  Where you mail your payments. Entering all 9 digits helps us to more accurately identify this payee.

Nickname:

Payment category:

# 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)

Payment Category	New Category Name	Delete?
Auto	<input type="text"/>	<input type="checkbox"/>
Credit Card	<input type="text"/>	<input type="checkbox"/>
Household	<input type="text"/>	<input type="checkbox"/>
Miscellaneous	<input type="text"/>	<input type="checkbox"/>
Utilities	<input type="text"/>	<input type="checkbox"/>

[Add a new category](#)

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.

Payments | Payees | Reports | Profile

View Report | Customize a Report | Order CO | Order Status

Report title:

Download completed transactions:

[Show personal notes](#)

Timeframe: 03/02/2004 to 03/02/2005

Paid On	Paid To	Amount	Pmnt. Type*	Paid From	Status and Confirm
02/26/2005	Citibank Visa <a href="#">Notes</a>	\$25.00		Checking - 1	Cancelled PFBNAIXE
02/26/2005	Citibank Visa <a href="#">Notes</a>	\$50.00		Checking - 1	Scheduled CBBNAIXE
02/25/2005	We <a href="#">Notes</a>	\$1.00		Checking - 1	Cancelled MBBNAIXE
02/24/2005	American Express <a href="#">Notes</a>	\$75.00		Checking - 1	Scheduled 1BBNAIXE
02/18/2005	Citibank Visa <a href="#">Notes</a>	\$12.00		Checking - 1	Scheduled PFBNAIXE

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

# Customize Reports

The screenshot shows a web-based report customization form. At the top, there are tabs for 'Payments', 'Payees', 'Reports', and 'Profile'. Below the tabs, there are links for 'View Report', 'Customize a Report', 'Order CD', and 'Order Status'. A paragraph of instructions asks the user to complete information for a customized online payment history report. The form includes several sections: 'Select Create report:' with a dropdown menu set to 'New Report'; 'Report title:' with a text box containing 'Untitled Report'; 'Timeframe:' with 'View To Date' dropdown, 'From:' date field (01/01/2005), 'To:' date field (03/30/2005), and a 'Subtotal:' dropdown set to 'Do Not Subtotal'; 'Payee:' section with 'Select all payees' and 'Deselect all payees' links, and a list of checkboxes for American Express, Fiserv's Fund Mgr Insurance, Faxe Tax, Inactive Payee, Citibank Visa, Mobile Loan Company, and WU; 'Funding accounts:' section with 'Select all accounts' and 'Deselect all accounts' links, and a checked 'Checking 1' checkbox; 'Payment statuses:' section with 'Select all statuses' and 'Deselect all statuses' links, and checkboxes for Completed, Cancelled, Incomplete Funds, Scheduled, Inhold, and In Process; 'Notes:' section with a checkbox for 'Show personal notes'; and a 'Save report setup:' section with 'Save this report as default report' checkbox. At the bottom left is a 'Generate report' button. Blue dotted lines with arrows point from callout boxes to the 'New Report' dropdown, the 'From' and 'To' date fields, the 'Payee' section, the 'Show personal notes' checkbox, and the 'Generate report' button.

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

Input the time frame parameters. Select broader time periods. 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**.

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Navigator is a registered trademark of  
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