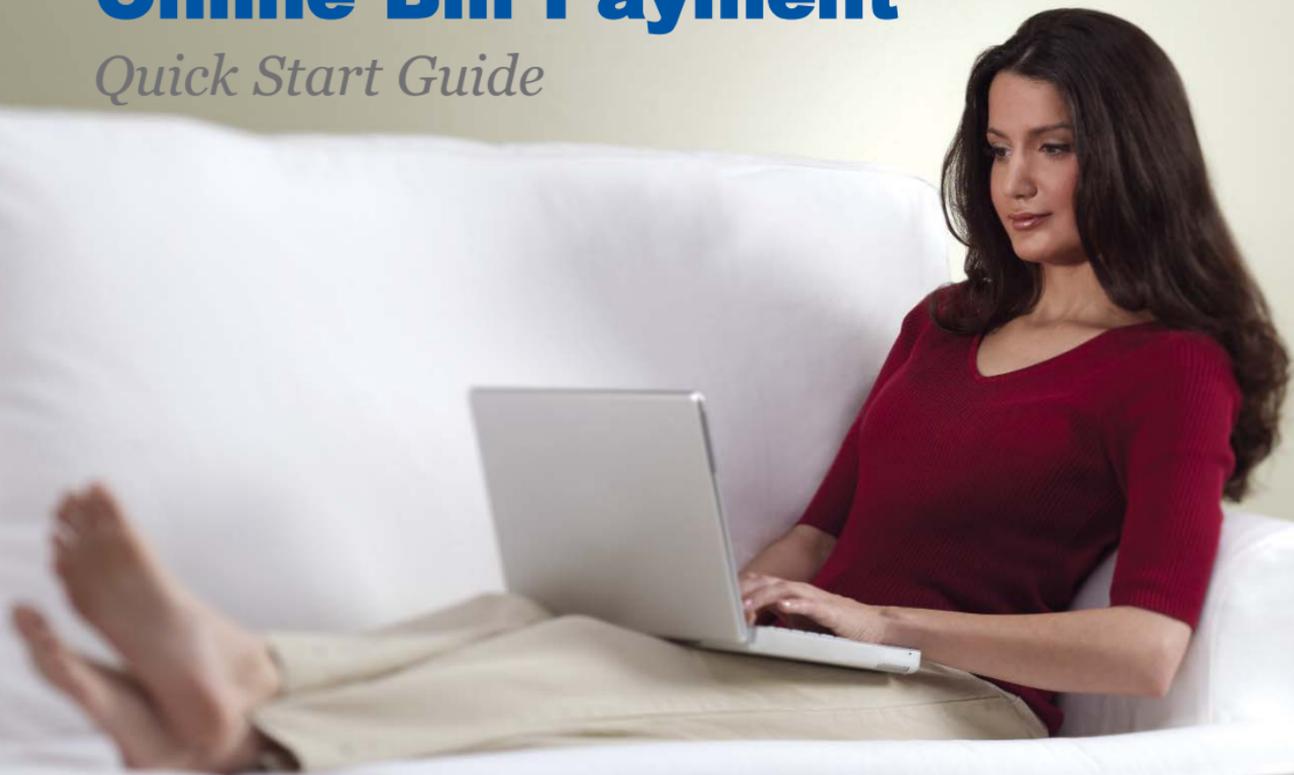


Online Bill Payment

Quick Start Guide



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

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Online Bill Payment

- View detailed history of your account activity
- Transfer funds anytime — day or night
- Schedule payments up to a year in advance
- Set up recurring payments to be paid automatically at a specified frequency
- Manage finances easily by downloading account information into a personal finance software package, such as Quicken® or Microsoft® Money

Online Bill Payment offers you convenience, cost savings and best of all – time savings! No longer do you have to buy stamps, write checks, and lick envelopes. Pay all your bills online anytime – anywhere you have Internet access.

Security

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 Socket 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 the browser of your choice, enter your financial institution's website address, then your Internet Banking user name and password.

Step 1

Click on the **Bill Payment** or **Payment Manager** icon or use the links in the following menu to go directly to the **Bill Pay** function you need.

Step 2

Click here to view and pay bills.

Welcome to Internet Account Access

Account Access | Account Aggregation | Payment Manager | Products & Services | Secure Forms | Reports | Stock Quotes | User Options | Help | Sign Off

Welcome to Payment Manager
Click here for [Help](#) and [FAQ](#).

[Pay Bills](#) - Pay bills online.

[Transfer Funds](#) - Transfer funds between your bank, credit union, or investment accounts.

[Pay People](#) - Send money to a friend, relative or small business.

If you have questions or need support please [click here](#).

[View Payments | Payees | Schedule Payments | Bill Pay Customer Support]

[Account Access | Payment Manager | Products & Services | Secure Forms | Reports | Stock Quotes | User Options | Help | Sign Off]

IB V3.7.4
BP V3.2.3

Payment Manager

You are now ready to conveniently manage paying your bills online.

The screenshot shows the 'Welcome to Internet Account Access' page. At the top, there is a navigation menu with links: Account Access, Account Aggregation, Payment Manager, Products & Services, Secure Forms, Reports, Stock Quotes, User Options, Help, and Sign Off. Below this, there is a secondary menu with links: View Payments, Payees, Schedule Payments, and Bill Pay Customer Support. A dashed line with an arrow points from the 'Bill Pay Customer Support' link to a callout box labeled '1 Customer Service'. Another dashed line with an arrow points from the 'Schedule Payments' link to a callout box labeled '2 Schedule Payments'. A third dashed line with an arrow points from the 'View Payments' link to a callout box labeled '4 View Payments'. Below the navigation menus, there is a section titled 'Welcome to Bill Payment' with a link for 'Help and FAQ'. Below that, there are four informational sections: 'View Pending and History Payments', 'Payees', 'Schedule Payments / Pay Bills', and 'Support'. At the bottom of the page, there is a footer with navigation links and version information.

Welcome to Internet Account Access

Account Access | Account Aggregation | Payment Manager | Products & Services | Secure Forms | Reports | Stock Quotes | User Options | Help | Sign Off

View Payments | Payees | Schedule Payments | Bill Pay Customer Support

Welcome to Bill Payment
Click here for [Help and FAQ](#).

View Pending and History Payments - The View Pending and History Payments screen shows a tabular listing of the payee's scheduled future and historical payments with features to edit, delete or schedule new payments.

Payees - Billers, merchants, and others identified to receive payments. Payees may be added, edited, or deleted.

Schedule Payments / Pay Bills - Shows your Payees, account numbers, payment types, amount of the payment, scheduled dates of the payment and allows you to schedule single (one-time) and recurring (multiple) payments.

Support - A feature that allows you to verify/edit personal information such as name, address, and phone number. A Novice Mode operating level may be selected here to aid you with Bill payment functions. This section provides information for telephone support.

If you have questions or need support please [click here](#).

[View Payments | Payees | Schedule Payments | Bill Pay Customer Support]

[Account Access | Payment Manager | Products & Services | Secure Forms | Reports | Stock Quotes | User Options | Help | Sign Off]

IB V3.7.4
BP V3.2.3

1 Customer Service

Click here to access Bill Pay online customer support.

2 Schedule Payments

Click here to set up new payments to be scheduled.

3 Payees

Click here to view existing Payees and to add new Payees for scheduling future payments.

4 View Payments

Click here to view the history of payments and view pending payments.

Payees

View Payees 1

Click Payees to view a list of your existing Payees.

A payee is any person or company that you pay, including your utility company, your credit card company, or even your babysitter. Anyone to whom you would send a paper check can be set up as a payee for electronic payment online.

Edit or Delete Payees 2

Click the checkbox for a Payee needing modification, then click the “Edit Payees” or “Delete Payees” button.

Add Payees 3

Click the “Add Payee” button to enter the details for a new Payee to be added to the list.

Welcome to internet Account Access

Account Access | Account Aggregation | Payment Manager | Products & Services | Secure Forms | Reports | Stock Quotes | User Options | Help | Sign Off

View Payments | Payees | Schedule Payments | Bill Pay Customer Support

Payees
Click here for [Help](#) and [FAQ](#).

	Payee Nickname	Account #	Payment Type
<input type="checkbox"/>	ATT	20377032	Electronic
<input type="checkbox"/>	Bill the Exterminator	A345-00	Check
<input type="checkbox"/>	cable	8406140050145330	Check
<input type="checkbox"/>	Car's Payment	56787-AS-0-123	Electronic
<input type="checkbox"/>	Mortgage Payment	56787-AS-0-123	Check

If you have questions or need support please [click here](#).

[View Payments | Payees | Schedule Payments | Bill Pay Customer Support]

[Account Access | Payment Manager | Products & Services | Secure Forms | Reports | Stock Quotes | User Options | Help | Sign Off]

IB V3.7.4
BP V3.2.3

Payee Set Up

From the Payee Maintenance window, click the **Add Payee** button to display the window below. Here you can set up your Payees. Create a new payee by searching an electronic database or adding the payee details manually.

Welcome to Internet Account Access

Account Access | Account Aggregation | Payment Manager | Products & Services | Secure Forms | Reports | Stock Quotes | User Options | Help | Sign Off

View Payments | Payees | Schedule Payments | Bill Pay Customer Support

Add New Payee
Click here for [Help](#) and [FAQ](#).

Payee Search

General OR VISA or MasterCard

Payee Name: First 8 digits of card:

State:

If you have questions or need support please [click here](#).

[View Payments | Payees | Schedule Payments | Bill Pay Customer Support | Account Access | Payment Manager | Products & Services | Secure Forms | Reports | Stock Quotes | User Options | Help | Sign Off]

IB V3.7.4
BP V3.2.3

Step 1

Enter your payee's name & state for a general search. Or enter the first 8 digits of your credit card number for a Visa® or MasterCard® search.

Step 2

Click the “Search for Payee” button. The database will perform a nationwide search for your biller.

Or Add Payee Manually

Click the “Add Payee Manually” button to skip the search function and enter the details from your billing statement.

Payee Set Up

If you are paying a biller not listed in our database, or an individual such as a babysitter, you will need to add the payee details manually. Click the **Add Payee Manually** button to access the screen displayed.

Welcome to Internet Account Access

Account Access | Account Aggregation | Payment Manager | Products & Services | Secure Forms | Reports | Stock Guides | User Options | Help | Sign Off

View Payments | Payee Payments | Schedule Payments | Bill Pay Customer Support

Add Payee Manually
Click here for [Help](#) and [FAQ](#).

Payee Information

Name *

Remittance Address *

City *

State *

Zip *

Phone *

Nickname *

Account # *

If you have questions or need support please [click here](#).

View Payments | Payee Payments | Schedule Payments | Bill Pay Customer Support | Account Access | Payment Manager | Products & Services | Secure Forms | Reports | Stock Guides | User Options | Help | Sign Off

Step 1

Fill in the fields with your payee's name, contact details and account number.

Step 2

Create a nickname for each payee to be displayed online. *The nickname you choose will not display on your payment to the payee.*

Step 3

Click the "Add Payee" button to include this payee on your Payee list.

Scheduling Payments

Schedule current and future payments to all your payees quickly and conveniently from a single screen. The built-in calendar function makes scheduling payments easy.

Schedule Payments / Pay Bills
Click here for [Help](#) and [FAQ](#).

Payee	Account #	Payment Type	Amount	Specify Payment Process Date	
<input type="checkbox"/> ATT	20377032	Electronic	0.00	3 12 2002	<input type="checkbox"/> Recurring Date
Memo:					
<input type="checkbox"/> Bill the Entrepreneur	A345-00	Check	0.00	3 12 2002	<input type="checkbox"/> Recurring Date
Memo:					
<input type="checkbox"/> cable	9406140050145230	Check	0.00	3 12 2002	<input type="checkbox"/> Recurring Date
Memo:					
<input type="checkbox"/> Car's Payment	56787-A9-0-123	Electronic	0.00	3 12 2002	<input type="checkbox"/> Recurring Date
Memo:					
<input type="checkbox"/> Mortgage Payment	56787-AB-0-123	Check	0.00	3 12 2002	<input type="checkbox"/> Recurring Date
Memo:					

Note: the Memo field is printed on the paper check payments only.

If you have questions or need support please [click here](#).

[View Payments | Payees | Schedule Payments | Bill Pay Customer Support]
[Account Access | Payment Manager | Products & Services | Secure Forms | Reports | Stock Quotes | User Options | Help | Sign Off]

BP V3.7.4
BP V3.2.3

Step 1

Click the checkbox for the Payee(s) needing a payment scheduled.

Step 2

Enter the amount(s) as a single or recurring payment.

Step 3

Click the "Recurring Date" button to specify one of seven recurring frequencies.

Step 4

Click the "Schedule Payments" button to process your payments.

When you click **Schedule Payments**, all items that are checked will be processed for payment and can then be viewed on the Pending Payments screen.

Schedule Recurring Payments

To schedule a recurring payment for a static amount, such as a mortgage or auto loan installment, specify the frequency and an end date. Future payments will automatically be processed unless you manually enter changes to the schedule.

The screenshot shows a 'Payment Date' dialog box with several sections. At the top, there are radio buttons for 'Weekly', 'Bi-Weekly', 'Monthly', 'Semi-Monthly', 'Quarterly', 'Semi-Annually', and 'Annually'. Below these are various input fields for dates and days. At the bottom, there is a 'Final Payment Date' field and a 'Single' radio button. The 'Recurring' radio button is selected, and an arrow points to it from the 'Step 1' instruction box. Another arrow points from the 'Step 2' instruction box to the 'First month to pay' field. A third arrow points from the 'Step 3' instruction box to the 'Final Payment Date' field.

Payment Date

Weekly
Day of the week to pay: [v]

Bi-Weekly
First month to pay: [v]
First day to pay: [v]

Monthly
Day of the month to pay: [v]

Semi-Monthly
1st Payment Day: [v]
2nd Payment Day: [v]

Recurring

Quarterly
First month to pay: [v]
First day to pay: [v]

Semi-Annually
First month to pay: [v]
First day to pay: [v]

Annually
Month to pay: [v]
Day of the month to pay: [v]

Final Payment Date: [] [] []

Single
Payment Date: [3] [12] [2002]

OK Cancel

Step 1

Select the Recurring radio button.

Step 2

Select the frequency and parameters for the recurring schedule period.

Step 3

Enter the Final Payment Date to specify when the payments will stop being sent.

Modify Pending Payments

By clicking the **View Payments** icon you will see a listing of your past and pending scheduled payments.

*Revisions can be made to Pending scheduled payments.
Historical payments can be viewed, but can not be edited or deleted.*

Step 1

Select the View Payments icon.

Step 2

Click the checkbox for the pending payment(s) you wish to modify.

Step 3

Click the “Edit Payments” or “Delete Payments” button to make change(s).

Welcome to Internet Account Access

Account Access | Account Aggregation | Payment Manager | Products & Services | Secure Forms | Reports | Stock Quotes | User Options | Help | Sign Off

Payments | Payees | Schedule Payments | Bill Pay Customer Support

need a loan

Printer Friendly

View Pending and History Payments
02-24-2002 to 04-10-2002
Click here for Help and FAQ.

Process Date	Type	Payee	Account #	Confirm #	Status	Amount	Estimated Total*	
<input type="checkbox"/>	Oct 01, 1999	R	Bill the Estimator	A345-00	015313	Pending	\$7.19	2,343.39
<input type="checkbox"/>	Sep 05, 1999	S	Car's Payment	98787-69-0-123	015307	Pending	375.56	2,303.30
<input type="checkbox"/>	Sep 01, 1999	R	Bill the Estimator	A345-00	015313	Pending	\$7.19	1,907.94
<input type="checkbox"/>	Sep 01, 1999	S	Mortgage Payment	987-65-4321	015307	Pending	1,850.45	1,850.45
Aug 01, 1999		COMCAST CABLE	8406143050145330	455962	Payment Sent	89.00		
Jul 30, 1999		The BANK	20077033	455966	Payment Sent	60.00		
Jul 30, 1999		AT&T WIRELESS SERVICES	20077032	455963	Payment Sent	58.95		

* The Estimated Total is the cumulative total of pending payments shown, in chronological order.
*- Estimated Payment Date

Schedule Payments | Edit Payments | Delete Payments

Payment Date Range:
02 / 24 / 2002 To 04 / 10 / 2002

View Payments

Payee Filter

If you have questions or need support please click here.

[View Payments | Payees | Schedule Payments | Bill Pay Customer Support]
[Account Access | Payment Manager | Products & Services | Secure Forms | Reports | Stock Quotes | User Options | Help | Sign Off]

Payment Modifications

Payment Modifications 1

On the Pending Payments screen, select the item(s) to be modified and click the “Edit Payments” or “Delete Payments” button.

Payee	Account #	Amount	Specify Payment Process Date
<input type="checkbox"/> Bill the Extreminator	A345-00	00057.19	Allow three (3) banking business days for an electronic payee and five (5) banking business days if the payee is paid by check for payments.
			Allow three (3) banking business days for an electronic payee and five (5) banking business days if the payee is paid by check for payments.
			Semi-Monthly on the 5th and on the 31st, Final Payment, Dec 12th, 1999
			Recurring Date
Memo: pest control			
<input type="checkbox"/> Car's Payment	56207-A9-0-123	000375.56	09 05 1999
Memo: car payment for the Explorer			

Note: the Memo field is printed on the paper check payments only.

Edit Payments Cancel

2 Edit Payments

Click the checkbox for the items you wish to modify. Enter the new details as you would for a scheduled payment. Click the “Edit Payments” button to process the changes.

3 Delete Payments

Confirm the details for the item to be deleted and click the “Delete” button to process.

Delete Payments
Click here for [Help](#) and [FAQ](#).

- Deleted payments are not paid.
- Payments cannot be deleted after they are processed. To terminate a payment made by check, initiate a stop payment with the Bill Payment processor. Electronic payments cannot be stopped.
- If you delete a recurring payment, all of its pending payments will be deleted.

Please see the [help](#) for more detailed information on this page.

Warnings: Deleting a recurring payment will delete all pending payments associated with that payment. You are about to **DELETE** the following payment. Press **Delete** to continue, or **Cancel** to abort.

Process Date	Type	Payee	Account #	Confirm #	Amount
Oct 01, 1999	R	Bill the Extreminator	A345-00	015313	57.19

Delete Cancel

If you have questions or need support please [click here](#).

[View Payments | Process | Schedule Payments | Bill Pay Customer Support]
[Account Access | Payment Manager | Products & Services | Secure Forms | Reports | Check Outlets | User Options | Help | Sign Off]

© 1999 11
BP 02.2.1.1

If the item to be deleted is on a recurring payment schedule, all future payments within that schedule will also be deleted.

Payment History

Using the **View Payments** option, you will be shown a listing of the payments that have been paid. You can view the details of an individual payment or change the date range to view other payments.

View Payee Details 1

To view the details of an individual payee, click the hyperlinked name for that biller.

View Payments 2

Enter a new start and end date, then click "View Payments" to display payments with a different processing date.

Filter Payees 3

Narrow your results further by using the "Payee Filter" button.

Welcome to Internet Account Access

Account Access | Account Aggregation | Payment Manager | Products & Services | Secure Firms | Reports | Stock Quotes | User Options | Help | Sign Off

View Payments | Schedule Payments | Bill Pay Customer Support

need a loan

Printer Friendly

View Pending and History Payments
02-24-2002 to 04-10-2002
Click here for Help and FAQ.

Process Date	Type	Payee	Account #	Confirm #	Status	Amount	Estimated Total*
04 07, 1999	B	Bill the Estimator	A345-00	015313	Pending	67.18	2,340.30
See 05, 1999	S	Car's Payment	96767-AB-0-123	015307	Pending	275.58	2,260.20
See 05, 1999	B	Bill the Estimator	A345-00	015313	Pending	67.18	1,307.84
See 07, 1999	S	Mortgage Payment	987-68-4321	015307	Pending	1,890.45	1,300.45
Aug 01, 1999		COMCAST CABLE	8408143080746330	455962	Payment Sent	69.00	
Jul 30, 1999		The Bank	20377023	459886	Payment Sent	60.00	
Jul 30, 1999		AT&T WIRELESS SERVICES	20377022	459963	Payment Sent	58.96	

* The Estimated Total is the cumulative total of pending payments shown, in chronological order.
** Estimated Payment Date

Schedule Payments | Edit Payments | Delete Payments

Payment Date Range:
02 / 24 / 2002 To 04 / 10 / 2002
View Payments
Payee Filter

If you have questions or need support please [click here](#).

[View Payments | Payments | Schedule Payments | Bill Pay Customer Support]
[Account Access | Payment Manager | Products & Services | Secure Firms | Reports | Stock Quotes | User Options | Help | Sign Off]

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Help

Logging On

- Go to your financial institution's website and enter your Internet Banking user name and password.
- Click the **Bill Payment** link.
- Or Click the **Payment Manager** link.

Setting Up Payees

- Log on to Online Bill Payment.
- Click the **Payees** icon and “Add Payee” button.
- Enter payment information as it appears on your billing statement.

Paying Bills

- Log on to Online Bill Payment.
- Click the **Schedule Payments** icon.
- Check the payee(s), enter the payment amount and processing date.
- Use the “Recurring Date” button to schedule recurring payments.
- Click the “Schedule Payments” button to process.

