

## PAY BILLS

Manage and pay all your bills in one secure place, from any device.

### General Navigation

- The **payments queue** appears at the top right of the page after you enter an amount next to one of your payees. It displays the number of payments and a drop arrow, total amount of all payments and a “Pay Bills” button. Clicking the drop arrow opens a preview list of all payments where you can view and delete payments from the queue. Choosing the “Pay Bills” button opens a payment review window with the header “Pay Bills.”
- **Find and filter payees** by:
  - a. Scrolling through the list payees.
  - b. Entering any alpha-numeric combination that is contained within one of your payees into the search box.
  - c. Entering the last 5 digits of the account number into the search box.
- “Recent” and “All” toggle tags allow you to **filter or expand the payees list**.
- **Header** displays the Name, Amount, Send On / Est. Delivery Date and Recurring. Once a payee is created it will appear below the header.

### To add a payee manually:

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Pay Bills."
- Choose “Add Payee” from the main page.
- Search for a biller and select the one you are looking for or choose “Add Payee Manually” to manually add your biller.
- Enter your account information.
- Choose “Create Payee.”

### Manually added payees:

- Each manually added payee line consists of:
  - a. Payee logo
  - b. Payee name / nickname
  - c. Account number (last 5 digits)
  - d. Payment type icon
  - e. Amount field
  - f. Send on / deliver by date fields and calendars
  - g. Recurring button
  - h. Payment history

- Clicking on a payee or the arrow on the left expands payee options which include the following: “Pay From Account” drop-down menu, “Memo / Notes” field, “Edit / Delete Payee” drop-down menu, “Rush Payment” button and “History” button.
  - a. The payments queue appears at the top right of the page after you enter an amount next to one of your payees. It displays the number of payments and a drop arrow, total amount of all payments and a “Pay Bills” button. Clicking the drop arrow opens a preview list of all payments where you can view and delete payments from the queue. Choosing the “Pay Bills” button opens a payment review window with the header “Pay Bills.”
- Find and filter payees by:
  - a. Scrolling through the list payees.
  - b. Entering any alpha-numeric combination that is contained within one of your payees into the search box.
  - c. Entering the last 5 digits of the account number into the search box.
- “Recent” and “All” toggle tags allow you to filter or expand the payees list.
- Header displays the Name, Amount, Send On / Est. Delivery Date and Recurring. Once a payee is created it will appear below the header.

### **To edit / delete a payee:**

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Pay Bills."
- Click on a payee or the arrow on the left to expand payee options and choose “Edit Payee.” “Payee Name” is locked but all other fields are editable.
- Choose “Cancel” to forego any changes and return to the Pay Bills page.
- To delete a payee, choose “Delete Payee” then “Confirm.” Deleted payees will no longer appear in your payees list and any scheduled or recurring schedules made with the payee will be deleted.
- Choose “Save” to confirm changes. Changes will appear on the payee line, payee details, scheduled payment and any future payments.

### **To create a one-time payment:**

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Pay Bills."
- Select a payee, from its corresponding page.
- Enter an amount and choose a delivery date.
- Confirm pay-from account and enter a memo (optional).
- Choose the “Pay Bills” button.
- Review payment and/or remove any unwanted payments (optional).
- “Make Changes” button closes the payment review window and keeps all information saved and ready to make changes on the Pay Bills page (optional).

- “Upload picture” button allows you to attach an uploaded image to the payment.
- “Submit Payment” button confirms and submits payments. You may then choose “Print” to print the confirmation or “Close.”

### **To create multiple one-time payments at the same time:**

- Follow the same process as creating a one-time payment but add an amount to multiple payees. The payment queue will reflect all added payments.

### **To rush / expedite a payment:**

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Pay Bills."
- Select a payee, from its corresponding page.
- Enter an amount and choose “Rush.”
- Select “Overnight / Next Day” next to each payment you wish to expedite.
- Choose “Pay Bills.”
- Verify fees for expedited payment in the payments review window.
- Choose “Submit Payments.”

### **To create a recurring payment schedule:**

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Pay Bills."
- Select a payee, from its corresponding page.
- Choose the recurring button from the payee line next to the payee.
- Enter an amount.
- Enter payment dates or choose from the calendars.
- Choose a pay-from account.
- Select a payment frequency from the drop-down menu.
- Select a “Send Payments” option.
- Choose “Save.”

### **To view a recurring payment schedule:**

- Select a payee, from its corresponding page. There will now be a recurring icon next to all payments that have been set up on a recurring payment schedule.
- The recurring button next to your payee will now read “ON” instead of “OFF.”
- Recurring schedule information will be displayed under the payee options.

### **To edit a recurring payment schedule:**

- Select a payee, from its corresponding page and choose the recurring button, “Edit Schedule” button on the scheduled payments page or “Edit Schedule” from the payee line next to the payee.
- Edit payment schedule as needed.
- Choose “Discard Changes” to forego any changes and return to the previous page.
- Choose “Save” to confirm changes to the payment schedule.
- Changes will appear for each payment of the recurring schedule under payee options from the Pay Bills page and when viewing the payments on the scheduled payments page.

### **To cancel a recurring payment occurrence:**

- Select a payee, from its corresponding page and choose the cancel payment icon.
- Choose “Delete this occurrence” from the dropdown.
- Choose “Yes” to confirm cancelation of the occurrence.
- The payment will now reflect the next payment date.

### **To cancel a recurring payment schedule:**

- Select a payee, from its corresponding page and choose the cancel payment icon.
- Choose “Delete entire schedule” from the dropdown.
- Choose “Yes” to confirm cancelation of the recurring schedule.
- Canceled schedules will be removed from the scheduled payments page and the recurring icon will no longer be bold next to your payee on the Pay Bills page.

## **Link accounts to eBilling:**

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Pay Bills."
- Choose "Add Payee" from the main page. (Existing payees will display the option "Sign Up for eBilling" if they are eligible.)
- Search for a biller and select the one you are looking for. This will open a log-in window. If your biller is not available, choose "Add Payee Manually" to manually add your biller. See below for instructions.
- Enter the credentials for that biller.
- Choose "Sign in and get my bills!"
- If the credentials are valid, you can now choose a pay-from account and give the biller a nickname.
- Choose "Finish linking account." This will display a confirmation message.
- The account is now linked and will appear on the Pay Bills page.

## **Unlink accounts from eBilling:**

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Pay Bills."
- Tap the eBilling options button next to an eBilling linked payee and choose "Cancel eBill link," then tap "Yes" to confirm.
- Choose "Remind me later." This biller will no longer be linked.

## **eBilling payees:**

- Each eBilling payee line consists of:
  - a. Payee logo
  - b. Payee name / nickname
  - c. Account number (last 5 digits)
  - d. eBilling icon (leaf)
  - e. eBill status
  - f. Latest payment history
  - g. Amount due and due date
  - h. Pay Bill button
  - i. eBilling Options drop-down menu
- Tapping on an eBilling payee opens payee details which include: "Edit Payee" button, "Set Up Recurring Payment" button and "Pay" button.

### **To make a one-time payment with eBilling:**

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Pay Bills."
- Tap the eBilling options button next to an eBilling linked payee and choose "Pay Bill."
- Enter an amount or tap "Amount due."
- Choose "Continue."
- Tap the "Payment date" edit button and choose a payment date from the calendar.
- Choose "Continue."
- Tap the "Account to pay from" edit button and choose an account from which to send the payment.
- Choose "Continue."
- Review the payment information and when you are satisfied with the amount, payment date and pay-from account, choose "Schedule Payment" to confirm.
- Choose "Done."

### **Alternatively, to pay a bill with eBilling, you can:**

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Pay Bills."
- Select a payee.
- Under payee details, choose "Pay."
- Enter an amount and choose a delivery date.
- Enter note / memo for the payment (optional).
- Add a picture to the payment (optional).
- Select a delivery method.
- Choose "Make Payment."
- Review the payment to confirm details.
- Choose "Submit Payment" or "Make Changes" if needed.
- Choose "Done" to close payment confirmation.

### **To create a recurring payment schedule with eBilling:**

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Pay Bills."
- Select a payee.
- Under payee details, tap "Set Up Recurring Payment."
- Enter an amount.
- Enter payment dates or choose from the calendar.

- Choose a pay-from account from the drop-down menu.
- Select a payment frequency from the drop-down menu.
- Select a non-business day option.
- Select a “Send Payments” option.
- Choose “Save.”

### **To view bill history with eBilling:**

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Pay Bills."
- Tap the eBilling options button next to an eBilling linked payee and choose “Bill History.”
- Bill History displays a list of bills you have access to after linking with eBilling.

### **To view payment history with eBilling:**

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Pay Bills."
- Tap the eBilling options button next to an eBilling linked payee and choose “Payment History.”
- Payment History displays all payments you have paid after linking with eBilling.