



Online Bill Pay

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What is Online Bill Pay?

Online bill pay allows you to pay virtually anyone or any company through your online banking account. You determine who you want to pay, when you want to make the payment, and the account you want the payment to come from.

What are the benefits of Online Bill Pay?

Online bill pay saves you time and money versus sending payments through the mail.

Save time – It takes only minutes to pay your bills each month. You save time on trips to the post office and writing checks. Features such as recurring payments allow you to set up a schedule to pay your bills automatically.

Save money – Online bill pay saves you money on postage, late fees, and checks. Customers save on average \$145* per year.

Stay organized – Your payment history is stored online so you won't have to file and sort through paper receipts.

Gain peace of mind – You can schedule payments in advance so you won't have to worry about paying bills when you travel. Bill pay reminders are also available that notify you it's time to pay your bill.

Helps the environment & saves paper - there are no checks to write or envelopes to mail. Plus, you'll do your part to ease emissions from transporting your bill from your home to your biller.

*Based on average postage, late fees, and interest paid per year

How to Make a Payment

You can make single or recurring payments using online bill pay.

- **Single payments** are payments that are made one time only.
- **Recurring payments** are payments that are made regularly such as weekly, monthly, etc. for the same amount, such as mortgage payments or subscription services.

Make a Single Payment

1. Select a **“Pay From”** account, **“Amount,”** and the **“Payment Date.”**

The screenshot shows a web interface for making payments. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below these is a blue button labeled '+ Add a Payee'. The main section is titled 'Payments' and includes a filter bar with options: Display: All, Shortcut, Last 30 days, eBills, Company, Individuals, Inactive, and Hidden (0). Below the filter bar is a search area with a dropdown for 'Choose a Category', a search box for 'Search your payees' with the placeholder 'Enter payee name or nickname', and a 'Search' button. The main content area is a table with columns: Pay To, Pay from, Amount, Payment date, and Actions. The first row is for 'American Express' (****3456, Electronic). The 'Pay from' dropdown is set to 'Primary Chec..***5676'. The 'Amount' field is empty. The 'Payment date' is '02/27/2014'. The 'Actions' column contains a 'Pay' button and links for 'Rush Delivery', 'Make it Recurring', and 'Add Comment'. The second row is for 'Car Loan' (Last paid: \$90.00 on 02/03/2014). The third row is for 'Suzy at College' (****2345, Electronic). The 'Pay from' dropdown is set to 'Primary Chec..***5676'. The 'Amount' field is empty. The 'Payment date' is '02/27/2014'. The 'Actions' column contains a 'Pay' button and links for 'Make it Recurring' and 'Add Comment'. At the bottom of the table is a 'Totals' section with the following data:

	Totals
Primary Checking	\$0.00
Secondary Checking	\$0.00
Hobby Account	\$0.00
Payment Total	\$0.00

At the bottom of the interface, there are links for 'View pending transactions' and 'View history', and two blue buttons: 'Review all payments' and 'Submit all payments'.

“Payment Date” Calendar

Select payment date
close

March 2013

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

April 2013

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Process date: 04/01/2013
Deliver by date: 04/02/2013

Process Date: This is the day the funds will be pulled from the Subscribers account for electronic payments and iPay check and we print the check for draft checks.

Deliver by Date: This is the date we anticipate the payment will be delivered to the payee.

Step 2: Click “**Submit All Payments**” to receive the Confirmation Number

Payments scheduled

Pay to	Pay from	Amount	Payment date	Additional items
American Express ****3456 Electronic	Primary Checkin ***5676	\$40.00	02/27/2014	Conf #: 26 Delivery: Standard
Totals				
Primary Checking		\$40.00		
Secondary Checking		\$0.00		
Hobby Account		\$0.00		
Payment Total		\$40.00		

✔ Payments scheduled

Schedule more

Make a Recurring Payment

1. Subscriber would select a **“Make it Recurring”**
2. Enter the **“Pay From”** account, **“Amount”**, **“Frequency”** and the **“First Payment Date”**.
3. Click **“Submit”** to receive confirmation number.

The image shows a payment interface with a table of payment options and a dialog box for setting up a recurring payment.

Pay To	Pay from	Amount	Payment date	Actions
<input type="checkbox"/> American Express *****3456 Electronic	Primary Chec...***5676	\$	02/28/2014 Deliver By: 3/4/2014	<input type="button" value="Pay"/> <input type="button" value="Rush Delivery"/> <input type="button" value="Make it Recurring"/> <input type="button" value="Add Comment"/>

Setup recurring payment

Pay to: American Express
*****3456
Electronic

Pay from: Primary Chec...***5676

Amount: \$ 50.00

Frequency: Monthly

Select first payment date (mm/dd/yyyy): 03/10/2014
Deliver By: 03/12/2014

If the payment falls on a holiday or weekend, what would you like to do?
 Pay Before Pay After

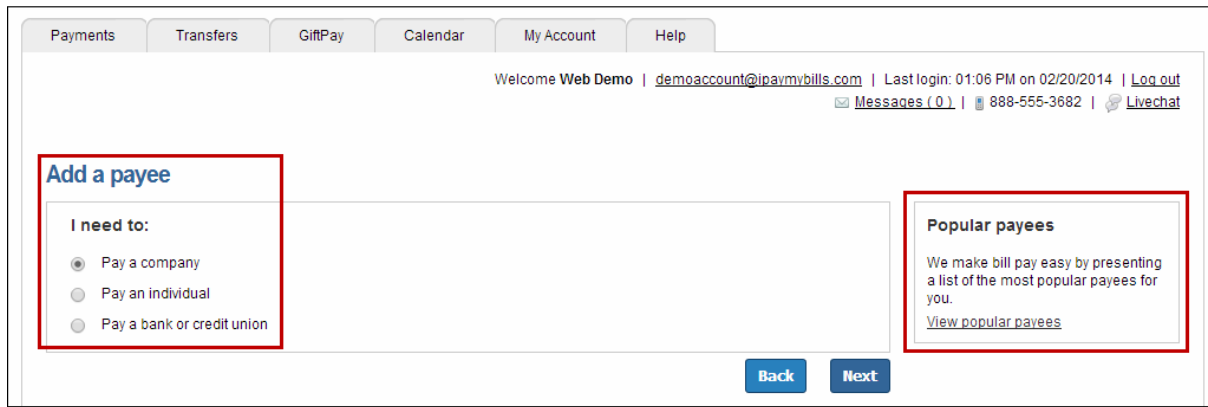
Will this payment series end?
 Yes No

On this date (mm/dd/yyyy)
 After payments

How to Add a Payee

You can add a company payee, such as your cell phone or insurance provider, or an individual payee, such as your electrician or friend.

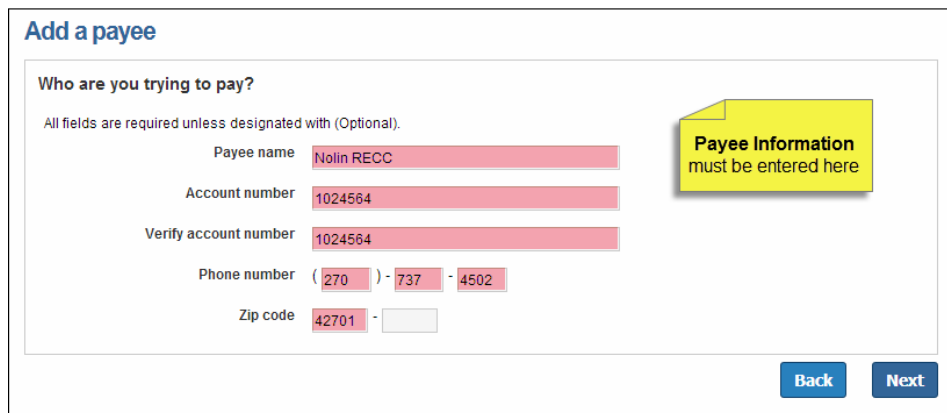
To add payees first, from the “**Payments**” tab select “**Add a Payee.**”
Once there, select the type of payee you wish to add.



The screenshot shows a web application interface with a navigation bar at the top containing tabs for Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below the navigation bar, there is a user greeting: "Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 01:06 PM on 02/20/2014 | Log out". There are also links for Messages (0), 888-555-3682, and Livechat. The main content area is titled "Add a payee" and contains two sections: "I need to:" with three radio button options: "Pay a company" (selected), "Pay an individual", and "Pay a bank or credit union"; and "Popular payees" with a message: "We make bill pay easy by presenting a list of the most popular payees for you." and a link "View popular payees". At the bottom right of the form are "Back" and "Next" buttons.

Adding a Company

Step 1: When adding a company, the Subscriber will need to enter the information from their remittance statement.



The screenshot shows the "Add a payee" form for a company. The title is "Add a payee" and the question is "Who are you trying to pay?". Below the question, it says "All fields are required unless designated with (Optional)". The form contains the following fields: "Payee name" with the value "Nolin RECC"; "Account number" with the value "1024564"; "Verify account number" with the value "1024564"; "Phone number" with the value "(270) - 737 - 4502"; and "Zip code" with the value "42701". A yellow sticky note on the right side of the form says "Payee Information must be entered here". At the bottom right of the form are "Back" and "Next" buttons.

Step 2: The Bill Pay system will attempt to locate a match based off of the information the Subscriber entered for their payee.

Add a payee

Review your payee

Payee address on file. We have established a relationship with **Nolin RECC** to remit your payment in the most efficient manner.
All fields are required unless designated with (Optional).

Payee name **Nolin RECC**
[This is not my payee](#)

Account number 1024564

Phone number 270-737-4502

Zip code 42701-6767

Account holder name **Web Demo**

Nickname **Nolin RECC**

Default pay from **Primary Checking**

Category (optional) **Unassigned**

Unassigned
Unassigned
Mortgage/Rent
Phone
Utilities
Credit Cards
Insurance
Loans
Medical
Household

Primary Checking
Primary Checking
Secondary Checking
Hobby Account

Back **Submit**

Newly added payees will be placed at the top of the payee list for the remainder of the bill pay session.

Display: [All](#) | [Shortcut](#) | [Last 30 days](#) | [eBills](#) | [Company](#) | [Individuals](#) | [Inactive](#) | [Hidden \(0\)](#)

Choose a Category Search your payees Enter payee name or nickname

Pay To	Pay from	Amount	Payment date	Actions
New <input type="checkbox"/> Nolin RECC *****4564 <i>Electronic</i>	Primary Chec..***5676	\$ <input type="text"/>	02/27/2014 <input type="text"/> Deliver By: 3/3/2014	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Comment

Adding an Individual Payee

Three options to add an individual

- Allow them to provide their banking information
- I have their bank account information
- Mail a check



Activation Code required

Add a payee

Help me choose

Allow them to provide their banking information
This payment option requires the recipient's email address and a keyword of your choosing. Your recipient will log in to a secure site using that keyword and provide deposit account information.

I have their bank account information
This option requires you to provide the recipient's bank routing number and deposit account information.

Mail a check
This option requires you to provide the recipient's mailing address.

How would you like to send the payment?

Allow them to provide their banking information (Electronic)

I have their bank account information (Electronic)

Mail a check

[Back](#) [Next](#)

Allow Them to Provide Their Banking Information (Electronic)

Step 1: Input the Payee's information: Name, Phone Number, and Email Address

Add a payee

Who are you paying?
All fields are required unless designated with (Optional).

First name

Last name

Email address

Confirm address

Phone number (Optional) () - -

Nickname

Default pay from

Category (optional)

[Back](#) [Next](#)

Step 2: Choose a Keyword

Keyword: This can be any word that is communicated from the Subscriber to the payee. The payee will be required to enter this as a measure of security which will then prompt them to enter in their bank account information.

- The subscriber can view the keyword when they edit the payee's information.

Add a payee

Create a keyword for John Smith

The Keyword is a password you create for John Smith. They will use this password when accessing our secure website to submit account information. Be sure to share the Keyword with John Smith right away.

Keyword

Confirm Keyword

John Smith access will be locked after 3 failed login attempts.

[Back](#) [Next](#)

Step 3: Activate the Payee

- Payee is activated by a one-time system generated code.
- Subscriber can choose to activate payee now or later; however if they choose later, then they will be unable to schedule payment until the activation process is complete.

Activation Process

Payee Activation: Payee activation is an additional security feature for higher risk payees:

- Individual
- Bank or Credit Union
 - Checking and Savings options will always require and activation code.
 - Loan and Credit Card will only require and activation code if we are unable to locate a match in the payee database.
- Transfers

Activation Code Details

- One-time system generated code
- The activation code is specific to each and will expire if the Subscriber:
 - Requests a new code for the payee
 - Ends the bill pay session
- The Subscriber will be unable to select a delivery method if their information has been changed within the last 30 calendar days
 - This does not include information from enrollment

Activation Code Step 1: Select “Preferred Delivery Method” to receive the activation code: Phone, Email, or Text

Add a payee

First time payee activation.

John Smith

For security purposes, a one-time activation code is required before being able to schedule payments to this payee. Select your preferred delivery method of the activation code.

<input type="radio"/> Home Phone	(555) 555-5555
<input type="radio"/> Mobile Phone	(555) 555-5555
<input type="radio"/> Text Message	2703005986
<input type="radio"/> Primary Email	demoaccount@ipaymybills.com

[Back](#) [Next](#)

Activation Code Step 2: Enter Activation Code into field and then click “Next”

Add a payee

First time payee activation.

John Smith

Your activation code is being sent to 2703005986

Enter Activation Code [Click here to resend code](#)

[Back](#) [Next](#)

Step 4: Payee will be sent an email where they must enter:

- Keyword
- Account Information

Please note: The payee has nine days to enter their keyword and account information

I Have Their Bank Account Information (Electronic)

Add a payee

Who are you paying?

All fields are required unless designated with (Optional).

First name	John
Last name	Smith
Phone number	(270) - 737 - 1234
Account number	0000123
Confirm account number	0000123
Routing number	00000000
Confirm routing number	00000000
Account type	Checking
Nickname	John Smith
Default pay from	Primary Checking
Category (optional)	Unassigned

[Back](#) [Next](#)

**Routing numbers will need to be valid routing numbers for the external institution.*

Mail a Check

Add a payee

Who are you paying?

All fields are required unless designated with (Optional).

First name

Last name

Phone number

Address

City

State

Zip

Account number (optional)

Confirm account number

Nickname

Default pay from

Category (optional)

[Back](#) [Next](#)

Still have questions about Bill Pay?

Subscriber Support is here to help! Contact Information for Subscriber Support can be found on the Home Page of your bill pay site. There are two ways in which you can contact Subscriber Support for any question or issue you may be experiencing.

1. **Phone** – Contact your Subscriber Support Representative. This number is displayed at the top right of the bill pay site. ** The toll free number listed below is a demo number. **The Commerce Bank personal contact number is 866-456-7961.**
2. **Chat** – This feature is always located in the top right-hand corner. Live chat is always available during support center hours.

