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Online Bill Pay Quick Reference Guide

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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 with a plus sign and the text "Add a Payee". The main heading is "Payments".

Below the heading, there are filter options: "Display: All | Shortcut | Last 30 days | eBills | Company | Individuals | Inactive | Hidden (0)".

The main form area has a "Choose a Category" dropdown and a "Search your payees" field with a "Search" button. Below this is a table with columns: "Pay To", "Pay from", "Amount", "Payment date", and "Actions".

Pay To	Pay from	Amount	Payment date	Actions
<b>American Express</b> ****3456 Electronic	Primary Chec...***5676	\$	02/27/2014 Deliver By: 3/3/2014	Pay Rush Delivery Make it Recurring Add Comment
<b>Car Loan</b> Last paid: \$50.00 on 02/03/2014		\$		Make it Recurring Add Comment
<b>Suzy at College</b> ****2345 Electronic	Primary Chec...***5676	\$	02/27/2014 Deliver By: 3/3/2014	Pay Make it Recurring Add Comment

At the bottom of the form, there is a "Totals" section:

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: "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							April 2013						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
				1	2		1	2	3	4	5	6	
3	4	5	6	7	8	9	7	8	9	10	11	12	13
10	11	12	13	14	15	16	14	15	16	17	18	19	20
17	18	19	20	21	22	23	21	22	23	24	25	26	27
24	25	26	27	28	29	30	28	29	30				
31													

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 ***5678	\$40.00	02/27/2014	Conf #: 26 Delivery: Standard
<b>Totals</b>				
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 two-part interface for setting up a recurring payment. The top part is a summary view with fields for Pay To (American Express), Pay from (Primary Chec.\*\*\*5676), Amount (\$), and Payment date (02/28/2014). A yellow highlight is under the 'Make it Recurring' link in the Actions column. The bottom part is a 'Setup recurring payment' form with the following fields: Pay to (American Express), Pay from (Primary Chec.\*\*\*5676), Amount (\$ 50.00), Frequency (Monthly), Select first payment date (03/10/2014), and options for payment timing (Pay Before/Pay After) and series ending (Yes/No/On this date/After payments). A dropdown menu for Frequency is open, showing options like Monthly, Not Set, Weekly, etc. A black arrow points from the 'Make it Recurring' link in the top view to the 'Setup recurring payment' form.

## Payment History Prior to Bill Pay Upgrade Date

In addition to the standard 18 months of payment history storage, you will also be able to view your payment history prior to the date you converted to this online bill pay system.

Subscribers will be taken to a new page displaying payment details and display options.

**Display Options:**

- History – Changes will display the current bill pay history.
- View in Excel
- View PDF
- Results will be sorted by date with most current payment at the top of the page.

**View Options:**

- Subscribers can view 50 or 100 payments per page.

**Payment Details:**

- **Payee Name** – Name of the payee
- **Payee Account Number** – Payee account number
- **Payment Date** – Date the payment was sent
- **Payment Amount** – Amount of the payment

The screenshot shows a web interface with a navigation bar (Payments, Transfers, GiftPay, Calendar, My Account, Help) and user information (bobsmith@gmail.com, Last login: 9:06AM on 1/4/2011). A red box highlights the search filter area where 'History prior to April 2, 2009' is selected. Below the filter is a table with one entry:

Pay to	Pay From	Amount	Deliver by date	Additional items
American Express ****1234 Electronic	Primary Account ***123	\$70.00	8/5/2013	Conf. #1 Frequency: One time Delivery: Standard Status: Paid

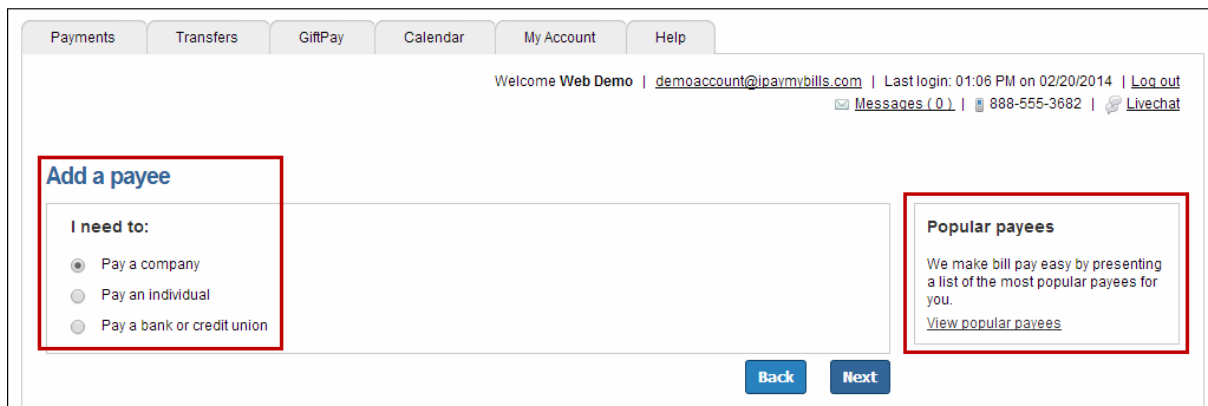
The screenshot shows the same web interface with a red box around the 'History prior to 07/01/2013' section. The display options are 'History', 'History prior to 07/01/2013', 'Print', 'View in Excel', and 'View PDF'. Below is a table of payment history:

Payee name	Payee account number	Payment date	Payment amount
American Express	4598231148	7/27/2013	\$70.00
Insight cable	4562317366	7/28/2013	\$130.00
Sears	9532148893	7/28/2013	\$200.00
Susan Smith		7/30/2013	\$50.00
USAA	5897416631	7/31/2013	\$370.00
Water and Gas Company	2658975584	7/28/2013	\$60.00

# 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.



## 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 of the form are "Back" and "Next" buttons.



**Step 2: iPay's 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

Nickname

Default pay from  ▼

Category (optional)  ▼

Primary Checking ▼  
 Primary Checking  
 Secondary Checking  
 Hobby Account

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

**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

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

## 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	John
Last name	Smith
Email address	john@demo.com
Confirm address	john@demo.com
Phone number (Optional)	( 270 ) - 737 - 1234
Nickname	John Smith
Default pay from	Primary Checking ▼
Category (optional)	Unassigned ▼

[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	Baseball
Confirm Keyword	Baseball

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 an activation code.
  - Loan and Credit Card will only require an 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)

## 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. Your institution's personal contact number will be listed on your bill pay site.
2. **Chat** – This feature is always located in the top right-hand corner. Live chat is always available during support center hours. *If applicable.*

