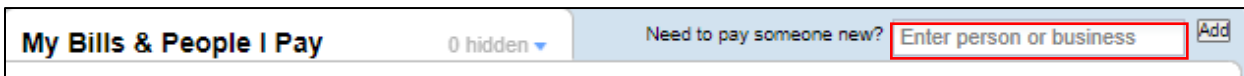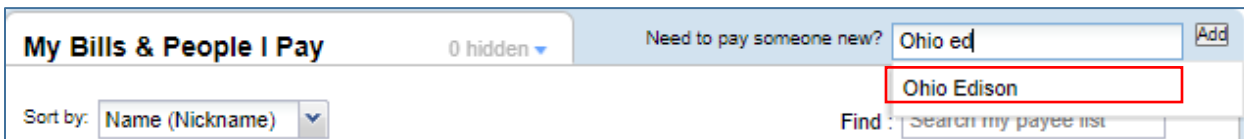**Bill Pay Features & Functions**

Payees

A payee is anyone that you would like to send money to, be that a company or a person. Once your payee is added to the system, you can schedule a payment.

Add a Payee

To add a new payee, type the name of the payee in the "Need to pay someone new?" entry box near the top middle of the main payments page.

As you type, what you are typing is matched to a known payee. If you see your payee in the drop down list, click the name and the click the Add button.

If you do not see the name in the drop down, don't worry, just complete typing the name of your payee and click the Add button.

You will then be asked for some information about your payee:

Account Number – this is your account number with the payee. Enter the account number as it appears on your bill. When making a payment to a person and not a business, you may not have an account number to provide. If this is the case, leave the account number field blank.

Payee Address – this is the address to which you send your payment.

Payee Phone Number – enter the phone number your biller provides for questions about your bill.

- If you are adding a company, look for a customer service phone number on your bill, statement, or invoice.
- If you are adding a person, use the person's work, home, or mobile number.

Zip code – in some cases we do not ask for the entire address of your payee, but just for their zip code. When prompted to enter a zip code, enter the payee's zip code to which you send your payment.

Don't be alarmed if you are not asked for an address to which to send your payment. This means special arrangements are already in place with the company you are adding regarding how to remit payments to them. In many cases, a payment is sent electronically and therefore, an address is not needed. In other cases, the payee requires that payments be sent to an address that may be different from the address that appears on your bill.

When adding your payee, you can also give your payee a nickname. This nickname is only visible to the user. This nickname does not print on the checks, not visible to the payee.

When your payee is added, it will display at the top of your payee list on the main payments page. The next time you come back to the screen, your payees will display in alphabetical order.

Edit a Payee

If some of your payee information has changed, or you would like to update your payee nickname, you can edit payee information from within the "Account Information" tab in the Options window:

1. Locate the payee that needs to be updated in your list and click on its corresponding Options link.

2. Select the "Account Information" tab from the navigation on the left hand side of the Options window.

3. The information in the Account number, Category, Nickname, and Phone fields can be changed. If the Bill Pay service does not already have a payment relationship with the payee, you will be able to update the Address fields as well.

Note: If the Address fields are not available to edit, don't worry. This means the Bill Pay service has a payment relationship with that payee and gets payment delivery instructions directly from the payee.

Hide a Payee

If your payee list is getting lengthy, consider "hiding" payees that you do not pay frequently. Hiding a payee simply removes it from displaying in your payee list. When hiding a payee, all of your payment history is retained and scheduled payments including recurring payments will continue to process. To hide a payee:

1. Locate the payee that needs to be updated in your payee list and click on its corresponding Options link.

2. Click the "Hide it" link located at the bottom of the navigation tabs within the Options window.

The payee will be hidden from your payee list and the hidden payee indicator at the top of the main payments page will increment by one.

Unhide a Payee - To unhide a hidden payee:

1. Locate and click on the hidden payee indicator near the top of the main payments page. A list of your hidden payees will be displayed.

2. Click on the "Show" button next to the payee you want to unhide and your payee will be added to the top of your payee list. When you come back to the page later, the payee will be displayed in its appropriate alphabetical order.

Delete a Payee

If you are no longer making payments to a payee, you can delete it from the service. When deleting a payee, any payments scheduled for that payee will be automatically canceled. All previous payment history to the payee, however, will be retained for twenty-four (24) months from the time of the last payment.

To delete a payee:

1. Locate the payee to be deleted in your list and click on its corresponding Options link.

2. Click the "Delete it" link located at the bottom of the navigation tabs within the Options window.

3. Click on the "Yes-Delete" button to confirm deletion of the payee.

Note: Payees in the process of enrolling for an eBill cannot be deleted until your first eBill has arrived. Once the first eBill has arrived, you will need to cancel ebills before you can delete the payee. You may, however, continue to

receive eBills for this payee for up to two months depending on the billing cycle. Subsequent bills will be delivered to you directly by the biller.

Standard Automatic Payments

Here's how to set up a standard recurring payment:

1. Locate the payee that you want to pay automatically and click its corresponding Options link.

2. From the tabs on the left of the Options window, select the "Automatic payment" tab.

If an eBill is available for your payee, you will be presented with an option to set up an eBill or if an eBill is already set up, you will be presented with the automatic payment options based on eBills.

If an eBill is not available for your payee, then that payee does not offer eBills via this delivery method. You will be presented directly with the standard automatic payment options.

Indicate how you would like your payment made by providing the following information:

- The funding account from which you would like to make the payment (if you have more than one)
- The amount of the payment
- Alternate amount to use for the last payment (optional)
- Payment memo instruction (only used when the payment is made by check)
- The frequency that this payment occurs, weekly, monthly etc.
- The date by which you want your first payment delivered
- How long you would like your payments made automatically

Select No end date, and payments will continue to be made until you instruct the Bill Pay service to stop OR

Total number of payments to send OR

Select a specific date to stop. If you make payments on the 1st of every month, and you select an end date on the 15th of the month, the last payment we would send will be on the 1st. We would not send another payment on the 15th

- Your notification preferences. You can choose to be notified when the payment is scheduled and/or sent and when the last payment in the automatic payment rule has been scheduled.

If you would like, you can set up multiple standard automatic payment rules for a single payee.

For example, you can set up a payment rule to pay a payee $100 on the 1st of the month and then set up a second payment rule to pay the same payee $50 on the 15th of the month.

3. Click the Save button.

Note: If you are receiving an eBill for a payee, you must first set up an eBill based automatic payment. Once you have set up an eBill based automatic payment rule, you will be able to set up additional standard automatic payment rules for the payee.

eBill Based Automatic Payment

If you receive an eBill for your payee, your bill can be paid automatically based on the amount and due date of your bill.

To set up an eBill based automatic payment:

1. Locate the payee in your payee list and click its corresponding Options link.

2. When the Options window opens, click on the "Automatic payment" tab on the left hand navigation.

3. Indicate how you would like your payment made by providing the following information:

- The funding account from which you would like to make the payment (if you have more than one)
- How much to pay

Different eBills may offer different options for the payment amount, however you will always have the option to pay the amount due on an eBill or you can set a limit to not make a payment if the bill is over a specific dollar limit or pay a specific amount each time.

- When you would like payment to be made.

Your notification preferences. You will be notified when a payment has been scheduled and or sent.

4. Click the Save button.

Note: Some billers, such as credit card companies, send a minimum amount due for your eBill, which may be different from the account balance. You may need to make additional payments to pay the account balance.

Edit an Automatic Payment

You can edit your standard automatic payment rule and automatic payments based on eBill rule at any time. If you edit your rule, any scheduled payments associated with that rule will be automatically updated.

To edit your automatic payment rule:

1. Find the desired payee in your payee list and click on its Options link.

2. In the Options window, click on the "Automatic payment" tab from the navigation tabs on the left. Your current automatic payment settings will be displayed. If you have multiple recurring payment rules set up, select the payment rule you would like to edit (Payment 1, Payment 2, etc.) by selecting its corresponding tab.

3. Change to your new desired settings and click on the Save button.

Note: Once a recurring payments rule is scheduled, you can edit a single payment without editing your entire recurring payment rule. To do so, locate the payment you want to edit in the "Scheduled Payments" section of the main payments page and click its corresponding pencil icon.

Cancel an Automatic Payment

You can cancel your standard automatic payments rules and automatic payments based on eBill rules at any time. If you cancel a recurring rule, we will automatically cancel any scheduled payments associated with that rule.

To cancel your automatic payment rule:

1. Find the desired payee in your payee list and click on its corresponding Options link.

2. Click on the "Automatic payment" tab from the left hand navigation.

3. Click on the delete ✕ icon corresponding to the rule you would like to cancel.

4. Confirm your desire to cancel the recurring payment rule.

Note: If preferred, you can cancel a single scheduled payment instead of canceling an entire recurring payment rule. To do so, locate the payment in the "Scheduled payments" section of the main payments page and click its corresponding delete ✕ icon.

Automatic Payment Notifications

To keep you informed of the status of your recurring payments, when setting up an automatic payment rule, you can elect to be notified via email when:

- Your next payment has been scheduled
- Your next payment has been sent
- When the last payment in your payment model has been scheduled (applies to standard automatic payment rules only, not eBill based automatic payment rules)

Automatic Payment Frequencies

When setting up a standard automatic payment, you have many different payment frequency options from which to choose. Your choices include:

- Weekly: Every week on (or near) the same day of the week you scheduled the first payment.

- Every 2 weeks: Every other week on (or near) the same day of the week you scheduled the first payment.

- Every 4 weeks: Every 28 days from the previous payment date, starting with the first payment date.

- Monthly: Every month on (or near) the same date you scheduled the first payment.

- Twice a month: Every month on (or near) the same date you scheduled the first payment. The second payment is scheduled 15 days after the first payment date.

- Every 2 months: Every other month on (or near) the same date you scheduled the first payment.

- Every 3 months: Every three months on (or near) the same date you scheduled the first payment.

- Every 6 months: Every six months on (or near) the same date you scheduled the first payment.

- Annually: Every 12 months on (or near) the same date you scheduled the first payment.

Note: The dates may be adjusted to ensure that payments are sent on a business day within the selected time period. For example, if you select a Monthly frequency and schedule the first payment on 1/1/2014, the date of the first payment may be adjusted to 12/30/2013. Subsequent payments dates would be set as per instructed assuming each was a valid business date: 2/1/2014, 3/1/2014, 3/30/2014, 5/1/2014, 6/1/2014, etc.

Payment History

Payment history can be viewed from several locations.

The "My Payments" section located on the right hand side of the main payments page displays all of your upcoming scheduled payments as well as the last ten (10) payments that have completed within the last ninety (90) days.

From that section, you can execute a more detailed history search by clicking on the "View payment history" link which will take you to the "My Payments" history page.

On the "My payments" history page you can perform detailed searches for past and future payments and eBills, as well as sort, download, or print information on the payment history page.

Search Payment History

The "My Payments" history page automatically displays all of the past sixty (60) days of payment activity including any payment scheduled to be sent within the next thirty (30) days.

To change the date range of your search, click the "Change" link located next to the displayed date range near the top left of the "My Payments" history page.

You can sort the data in the history table by clicking on any of the column headers.

If you are looking for something specific, we offer two options to help you search:

> 1. Perform a simple search by typing what you are looking for in the "Filter payment history" search box. It will be recognized if you are searching for a payee name, payee nickname, payment category, funding account name or even a payment status. Once you have selected what you are looking for, click on the Filter button and the filter will apply to the results in the history table below.

> 2. If you are looking to filter based on multiple criteria, use the advanced filter feature by clicking on the "Advanced" link located next to the "Filter" button. The advanced filter feature will let you create a report based on one or more of the following criteria: funding account used, payment status, and/or payee. Check the boxes for items you would like to have included in your report and click the "Apply filter" button to run it.

Payment history is available for up to twenty-four (24) months in the past. Certain payments, however, may only be available for up to one hundred eighty (180) days.

Search eBill History

There are multiple ways to view your eBills.

To view your current unpaid and unfiled eBills, click on the "View" link to the left of a payee's name.

If you are looking for eBill history for a specific payee, click on the "View eBill history" link on the "Your Bill (eBill)" tab in that payee's Options window. This will take you to the "My Bills" history page and will automatically apply a filter to display eBill history for that payee only.

You can navigate directly to the "My Bills" history page by clicking on the "View payment history" link in the "My Payments" section on the right hand side of the main payments page. Once there, click on the "Switch to: My Bills" link near the top left of the page.

The "My Bills" history page will allow you to search for eBills for a specific date range and specific payee.

Sort History

On the "My Payment" or "My Bills" history pages, click on any of the column headers to sort your history results in ascending order based on the information in that column. Click on the column header a second time to switch the sort order to descending.

Download History

You can download the results from your history search into a .CSV formatted file. Click on the "Download" link to open a standard "Save As" window prompting you to name the file and choose your desired save location.

Print History

To print the confirmation numbers for your scheduled payments click on the "Print" link at the top of the "My Payments" box located on the right hand side of the main payments page.

Click the "Print" link on the "My Payments" or "My Bills" history page to print out the information that is displayed in the history table.

eBill Enrollment

An eBill is not necessarily available for all of your payees.

Payees eligible to receive an eBill are identified by the "Get eBill" link on the left side of a payee's name on the main payments page.

To sign up for an eBill, click on the "Get eBill" link.

You will be presented with a short form to fill out usually prompting you to provide information that your biller will use to identify you such as the last four digits of your social security number, your account number, or other identifying information.

Once your eBill enrollment form is submitted, you will see a message indicating the system is waiting for your next eBill on the left side of the payee's name on the main payments page.

Note: Depending on your billing cycle, it may take one month or more to begin receiving your eBill. You will not be able to unsubscribe from receiving your eBill or to set up an automatic payment to pay your eBill until your first eBill has arrived.

Trial eBills

Some billers offer a trial period for eBills and from time to time, you may automatically be enrolled for an eBill trial.

For a limited time, usually ninety (90) days, you will receive an electronic version of your eBill right here online. During the trial period, you will continue to receive your paper bills but you can choose to stop receiving them at any time during the trial period and switch permanently to receiving an eBill.

If you do not opt to stop paper bill, at the end of the trial period your biller will stop sending eBills, however, you can sign up to receive eBills at any time.

File an eBill

When you are signed up for an eBill, when a bill arrives, we count down the days until it is due and display the countdown information alongside the name of your payee in the payee list on the main payments page.

When you make a payment through the Bill Pay service, the eBill is marked as paid and a "Waiting for next bill…" message is displayed to the left of the name of your payee.

You may elect, however, to make a payment to your payee outside of the Bill Pay service, or your eBill might not have any balance owed. In both of those cases, the Bill Pay service continues to countdown to the eBill's due date, eventually showing it as overdue.

In reality, the eBill is not overdue because you used a different method to pay it or no money was due. In this case, you can "file" the eBill. Filing the eBill is just a way to mark the bill as paid in the system without you actually scheduling a payment against it.

To clear out the current eBill, click the "File" link that appears beneath the overdue message next to the payee's name. The current eBill will be marked as paid and the "Waiting for next bill..." message will appear next to the payee's name until your next eBill arrives.

Un-enroll from eBills

To stop receiving an eBill for you payee:

      1. Locate the payee in your list and click its Options link.

      2. The Options window will open directly to the eBill tab.

      3. Click on the "Stop this eBill" link.

Note: Any automatic payments rules based on receipt of your eBill will be canceled. Based on your billing cycle, it may take a month or more to begin receiving your paper statements again.

eBills and Paper Statements

Some billers stop sending your paper bills when they start sending eBills. For these billers, you will be prompted to agree to receive only eBills during the eBill enrollment process.

Other billers continue to send paper bills in addition to your eBills or allow you to choose if you want to continue to receive paper bills. These options will be clearly presented to you during the eBill enrollment process.

Schedule a Payment

1. Find the payee you want to pay in your payee list on the main payments page and indicate the amount you want to pay.

2. Select the day you want your payment to be delivered to your payee by entering the date or clicking on the calendar icon. Choose any date that is not a weekend or a holiday (when you click in the amount field, the first available payment date will automatically appear in the date field).

The soonest date available for selection is determined by the number of business days needed to deliver the payment to your payee. Electronic payments can be delivered in two (2) days. Check payments require a five (5) day lead time.

Use the calendar widget when scheduling payments to assist in understanding when a payment can be delivered. Available dates will be displayed in blue. Unavailable dates including weekends, holidays, or a date that would not allow for delivery of your payment in time are grayed out and not selectable.

3. Choose the funding account from which you want to pay if you have more than one. Your default funding account will be used automatically unless you specify otherwise.

Edit a Scheduled Payment

You can edit any scheduled payment up until the time processing begins for the payment.

To edit a scheduled payment:

1. Locate the payment in the "Scheduled payments" section on the right hand side of the main payments page and click its corresponding edit ✏ icon.

2. A pop up will display allowing you to change the payment's

- Deliver By date (use the calendar widget to help determine available dates)
- Payment amount
- Funding account from which you are paying (if you have more than one)

- Payment category
- Payment memo
- Add or edit a personal note to your payment

3. Click the "Save Changes" button

Note: If the payment you are editing is part of a recurring payment rule, you will be asked if you would like to edit just the single payment, or the entire recurring payment rule.

Cancel a Scheduled Payment

You can cancel a scheduled payment up until the time processing begins for the payment.

To cancel a payment:

1. Locate the payment in the "Scheduled payments" section on the right hand side of the main payments page and click its corresponding cancel ✖ icon.

2. You will be prompted to confirm your request to cancel the payment.

3. Click the "Yes, Cancel Payment" button.

Note: If the payment you are canceling is part of a recurring payment rule, you will be asked if you would like to cancel just the single payment, or the entire recurring payment rule.

Payment Memos

When scheduling a payment, you can add a memo by clicking on the "Memo" link below the Pay button prior to clicking the Pay button.

If the payment is sent by check, the memo will be included on the check. Your name and account number will be printed on a check whether you provide a memo or not.

If your payment is sent electronically, the memo field will not be seen by the payee.

Note: If you forget to add a memo to your payment, you can add one to any scheduled payment by editing that payment. Once the payment begins processing, however, you will no longer be able to add a memo or edit the payment.

Payment Notes

You can add a note to any of your scheduled or completed payments. A note may help you keep track details of your payment. Notes are never sent to or shared with your payee.

To add a note to a scheduled payment:

1. Locate the payment in the "Scheduled payments" section on the right hand side of the main payments page and click its corresponding edit ✏ icon.

2. Type a note in the notes section of the pop up window that appears.

3. Add your note and click the "Save Changes" button. Notes cannot be added to payments that have begun, or completed processing.

To add a note to a payment that has already been processed:

1. Locate the payment in the "Recently processed payments" section on the right hand side of the main payments page, or on the "My Payments" history page and click on its corresponding view icon.

2. Type a note in the note section.

3. Click the "Save & Close" button.

Payment Statuses

There are several statuses associated with a payment as it goes through its lifecycle. Below is an explanation of the various statuses:

- Scheduled: The payment scheduled to be sent has not yet begun processing.
- In Process: The payment has begun processing.
- Completed: The payment has been processed. Additional information is provided for processed payments including:
  - Payment delivery method
  - Date the biller received the payment
  - Date the money was withdrawn from your payment account (available for payments made electronically and by trust check)
  - Date the biller posted the payment to your account (if the biller provides this information)
- Canceled: You canceled the payment for this bill.
- Failed: The payment was returned either because there was a problem when an attempt was made to withdraw the payment from your payment account or because the information sent with your payment was not sufficient for the biller to credit your account. This status can also occur when the funding account associated with the payment has been closed.

Non-Sufficient Funds

In the event that funds are not available when an attempt is made to debit your account, various scenarios are possible to remedy the situation based on how the payment was made to your payee and the Bill Pay system's relationship with that payee. Below is a listing of the potential scenarios and outcomes:

Payment was made by Direct Check:

When payment is issued by Direct Check, the check behaves just as it would if you had written the check right out of your checkbook.

If funds are not available when the check is presented for payment, you will be responsible for any non-sufficient funds (NSF) charges to your account and potentially to your payee. Since the payee will not have received valid payment, you will need to issue another payment to them.

Payment was made electronically or by Direct Check and the Bill Pay system has a 'reversible' relationship with the payee:

If the debit to your account is retuned due to non-sufficient funds, an email will be sent to you informing you of the occurrence and indicating that a second attempt to debit the funds will be made.

If the second debit request is returned due to NSF, the payment will be pulled back from your payee and you will be notified via email of the occurrence. NOTE: Bill pay may be frozen and unavailable. You will need contact them as instructed by the email.

Payment was made electronically or by Direct Check and the Bill Pay system does not have a 'reversible' relationship with the payee:

If the debit to your account is retuned due to NSF, an email will be sent to you informing you of the occurrence and indicating that a second attempt to debit the funds will be made. In this instance, your bill has been paid by the Bill Pay system and the Bill Pay system needs to collect the funds from you.

If the second debit request is returned due to NSF, your Bill Pay account will be frozen and you will not be able to schedule any further payments. You will be sent an email informing you of the occurrence along with steps required to remedy the issue.

Note: In this instance, your bill has been paid and reimbursement is owed to the Bill Pay system.