



Online Bill Pay

Quick Reference Guide



What are the benefits of Online Bill Pay?	1
How to Make a Payment	2
Make a Single Payment	2
Make a Recurring Payment	4
Payment History Prior to Bill Pay Upgrade Date	5
How to Add a Payee	7
Adding a Company	7
Adding an Individual Payee	9
Three options to add an individual	9
Allow Them to Provide Their Banking Information (Electronic).....	10
I Have Their Bank Account Information (Electronic)	13
Mail a Check	14
Still have questions about Bill Pay?	14

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

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

The screenshot shows the 'Payments' section of an online bill pay interface. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below these is a '+ Add a Payee' button. The main heading is 'Payments'. There are filters for 'Display: All | Shortcut | Last 30 days | eBills | Company | Individuals | Inactive | Hidden (0)'. A search bar is present with the text 'Search your payees' and a 'Search' button. Below the search bar 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, and the 'Payment date' is '02/27/2014'. A red box highlights these three fields. 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' with a 'Last paid: \$30.00 on 02/03/2014'. The third row is for 'Suzy at College' (****2345, Electronic) with 'Pay from' set to 'Primary Chec...***5676', an empty 'Amount' field, and a 'Payment date' of '02/27/2014'. Below the table is a 'Totals' section with a table:

	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 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 ****3458 Electronic	Primary Checkin ***5678	\$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.

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

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

Payments Transfers GiftPay Calendar My Account Help

bobsmith@gmail.com | Last login: 9:06AM on 1/4/2011 | Log out
 Messages (6) | 1-888-123-4567 | Live chat | View demo

Attention Required

History

Display: All | Last 30 days | Last 60 days | Last 90 days | **History prior to April 2, 2009** | Print | View in Excel

Choose a Category Choose a Payee Status **click to display history prior to April 2, 2009** to MM/DD/YYYY Search

View: 50 100 First Previous Page 1 of 8 Next Last

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

Payments Transfers GiftPay Calendar My Account Help

Welcome Continental Import International | bobsmith@gmail.com | Last login: 9:06AM on 1/4/2011 | Log out
 Messages (6) | 1-888-123-4567 | Live chat | View demo

Attention Required

History prior to 07/01/2013

Display: History | **History prior to 07/01/2013** | Print | View in Excel | View PDF

View: 50 100 First Previous Page 1 of 3 Next Last

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

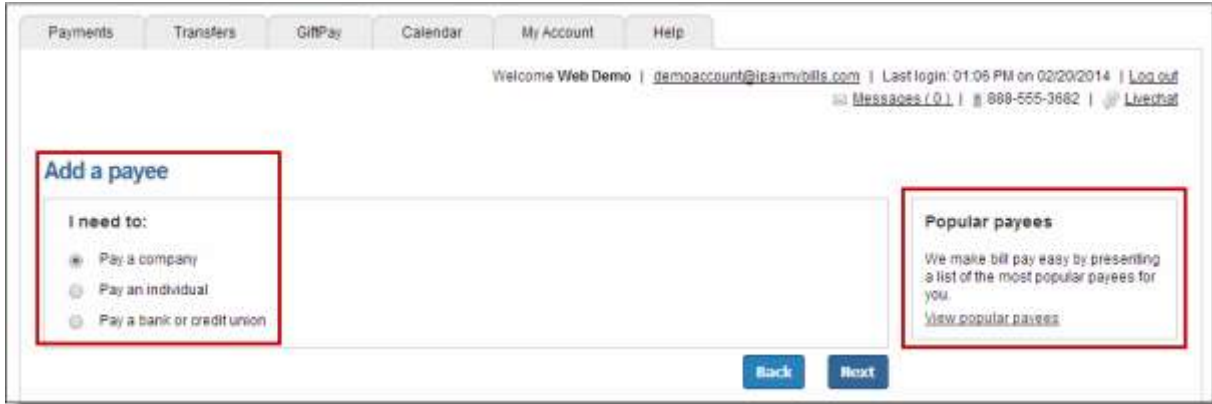
View history | View pending transactions

First Previous Page 1 of 3 Next Last

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 the 'Add a payee' selection screen. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below the tabs, a welcome message reads: 'Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 01:06 PM on 02/20/2014 | Log out | Messages (0) | 888-555-3662 | Luerhal'. 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 sub-header '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, there 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 adding a company. The title is 'Add a payee' and the sub-header is 'Who are you trying to pay?'. A note states: 'All fields are required unless designated with (Optional)'. The form contains the following fields: 'Payee name' (John RECC), 'Account number' (1024564), 'Verify account number' (1024564), 'Phone number' ((270) - 737 - 4502), and 'Zip code' (42701). A yellow callout box on the right says 'Payee Information must be entered here'. At the bottom right, there 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: **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

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

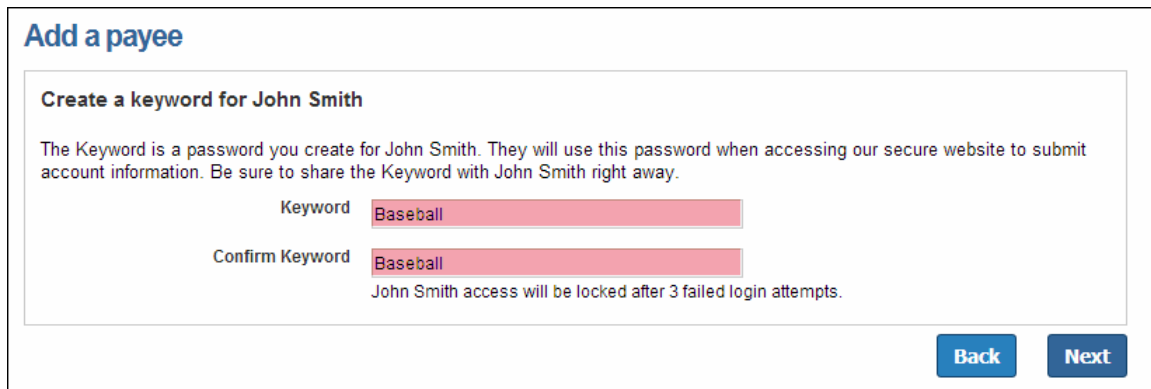
Category (optional)

[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 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](#)

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



The screenshot shows a web form titled "Add a payee". Inside the form, it says "First time payee activation." followed by the name "John Smith" and the message "Your activation code is being sent to 2703095986". Below this, there is a label "Enter Activation Code:" followed by a red input field containing the number "248". To the right of the input field is a link that says "Click here to resend code". At the bottom right of the form are two blue buttons labeled "Back" and "Next".

Step 3: 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. First Reliance Bank's personal contact number is listed on your bill pay site and the phone # is 888-871-8232
2. **Chat** – This feature is always located in the top right-hand corner. Live chat is always available during support center hours. *If applicable.*

