

First Security Bank

BillPay User's Manual



# BillPay Product User's Manual

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## Home Page

The screenshot displays the BillPay home page with a navigation bar at the top containing tabs for Payments, Transfers, Payees, Options, and Calendar. Below the navigation bar, the user's name 'Welcome Web Demo - add secondary account holder' and login details are shown. The main content area features several widgets: 'new messages' showing 0 unread and 1 read message; 'attention required' with links to 'Christmas Account' and 'Mortgage Market'; 'shortcut' for faster payments; 'Payee Preload' with a 'Show me Popular Payees' button; and a 'Since you last logged in...' section showing processed transactions (Mortgage, Day Care, Total) and reminders (Send Donation to Fred Andrew Nelson). A table of transactions scheduled for process is also visible, listing items like American Express, Fred Andrew Nelson, Red Cross, Retirement Transfer, and Susan Goldman.

Payee	Amount	Date	Edit	Stop
American Express	\$1,000.00	3/22/2010	<a href="#">Edit</a>	<a href="#">Stop</a>
Fred Andrew Nelson	\$50.00	3/22/2010	<a href="#">Edit</a>	<a href="#">Stop</a>
Red Cross	\$500.00	3/22/2010	<a href="#">Edit</a>	<a href="#">Stop</a>
Retirement Transfer	\$300.00	3/23/2010	<a href="#">Edit</a>	<a href="#">Stop</a>
Susan Goldman	\$65.00	3/23/2010	<a href="#">Edit</a>	<a href="#">Stop</a>
<b>Total</b>	<b>\$1,015.00</b>			

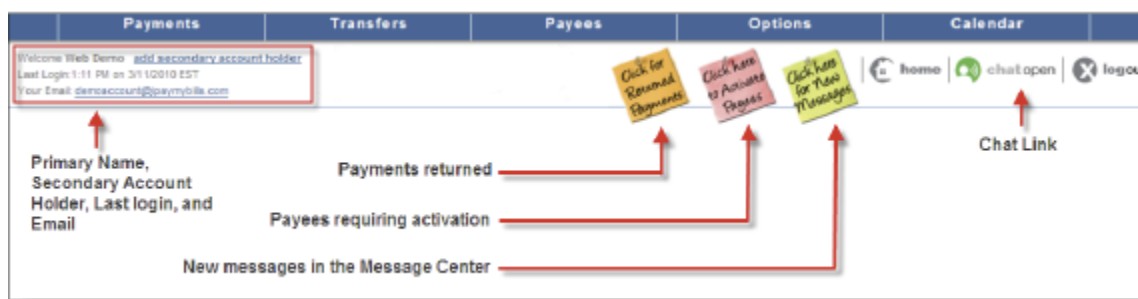
The BillPay product home page contains a large amount of data and links, all of which will be discussed and described in detail throughout this manual. The four major “Tabs” displayed on the home page include:

1. Payments
2. Payees
3. Options
4. Calendar

You will also be able to view the following information:

- New Messages (posted to your bill pay account as a secure message)
- Attention Required (Payees/payments that require your attention)
- Transactions processed since last login
- Reminders sent since last login
- Shortcut (optional)
- Popular Payees (Available first 90 days after enrollment)
- Transactions scheduled to process

## Main Page Functionality – Post-It Alerts and Links



Your home page will also display the following personal information:

- Primary Subscriber Name/Link to add secondary account holder
- Last login time and date
- Primary Subscriber email address

The displayed Post-It Notes appear when specific actions occur on your bill pay account:



### ***Click for Returned Payments:***

When one of your bill pay payments is returned the displayed Post-It Note will appear on your bill pay home page. Clicking the note will take you to detailed information regarding this returned payment.



### ***Click here to Activate Payees:***

When a new payee that you add to your bill pay account requires the completion of an Activation Code, the displayed Post-It Note will appear on your bill pay home page. Clicking the note will take you to a page where your Activation Code may be requested and submitted.



### ***You have a new Message:***

This Post-It Note appears when you have a new Secure Message sent to your bill pay account. The secure messaging center allows you to communicate sensitive bill pay information and receive important communications from your Financial Institution support team.

## SINGLE PAYMENT

### Single Payment – Pay a Bill – Schedule a Payment

The screenshot shows the 'Pay a Bill' interface. On the left, under the 'Payments' tab, there is a 'Single Payment' section with a red arrow pointing to the 'Pay a Bill' option. Below this is a 'Select a Category' dropdown and a 'Select Payee(s)' list with a red arrow pointing to the 'Add a Payee' link. The main area shows a table with columns: 'Pay To', 'Pay From', 'Amount', and 'Process Date'. Two payees are listed: 'American Express' and 'Car Loan'. For each, the 'Pay From' dropdown is set to 'Primary Checking' (highlighted with a red box), the 'Amount' is entered as '\$', and the 'Process Date' is set to '3/12/2010' (also highlighted with a red box). A 'Next' button is at the bottom.

Your bill pay account allows you to schedule single payments to payees that you have added to your account. Follow these steps to initiate the scheduling process for "Pay a Bill":

1. Select "Single Payment" under the "Payments" Tab
2. Select "Pay a Bill"
3. Select the payee or payees that you would like to pay (select as many payees as you want...they will all appear on the screen so you can schedule your payments in just seconds)
4. Select a "Pay From" account. This is the account that will be used to make your payment
5. Enter your single payment amount
6. Select your preferred "Process Date" by utilizing the Process Date Calendar (discussed in detail on the next page of this manual)

### Single Payment - Schedule a Payment (Process Date)

The screenshot displays the American Express website's payment scheduling interface. On the left, a sidebar titled 'Single Payment' offers various options: 'Pay a Bill' (selected), 'Pay a Person', 'Transfer Funds', 'Send a Donation', and 'Send a Gift Check'. Below this, a 'Select a Category' dropdown is set to 'All Categories'. The main content area features a 'Schedule' tab, a promotional banner for speeding up payment scheduling, and a 'Pay To' section for 'American Express'. A 'Standard Delivery' modal is open, showing a calendar for May 2010. The 10th of May is highlighted as a 'MONDAY' with a 'RUSH Delivery' badge. A red arrow points from this badge to a 'RUSH Payment!' button. The modal also includes an 'Estimated Arrival Date' of May 10 and a note about the estimated date the biller will receive the payment.

The Process Date Calendar, displayed above, allows the subscriber to select the date they want their payment/s to be processed. The bill pay system will generate an “Estimated Arrival Date” after you select your process date. This Estimated Arrival Date is the approximate date that your payment will be *received* by your payee. **PLEASE NOTE: This is not a guaranteed arrival date, and this date does not guarantee payment posting by your payee.**

1. Select your desired "Process Date"
2. Select <Submit>

## Single Payment – Review

The screenshot shows the 'Review' step of the 'Pay a Bill' process. The interface includes a top navigation bar with 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, there's a user status area with 'Welcome Web Demo', 'add secondary account holder', 'Last Login: 2:58 PM on 3/5/2010 EST', and 'Your Email: demoaccount@paymybill.com'. The main content area is titled 'Pay a Bill' and has tabs for 'Schedule', 'Review' (active), and 'Finished'. A table lists two payments: 'American Express' and 'Car Loan', both for \$100.00, processed on 3/12/2010. Each row has a 'Remove' checkbox. At the bottom, there are 'Edit' and 'Submit Payments' buttons.

Pay To	Pay From	Amount	Process Date	Additional Items	Remove
American Express Electronic	Primary Checking	\$100.00	3/12/2010	Est. Arrival: 3/15/2010 Delivery: Standard Comment: Add	<input type="checkbox"/>
Car Loan Electronic	Primary Checking	\$100.00	3/12/2010	Est. Arrival: 3/15/2010 Delivery: Standard Comment: Add	<input type="checkbox"/>

After entering your single payment information you will be driven to the "Review" screen that is displayed above. This screen will display the following information:

- Pay To (this is the payee, listed by the nickname you gave it, that will be paid)
- Pay From (the account from where the payment funds will be debited)
- Amount
- Process Date
- Additional Items (Estimated Arrival Date, Delivery Method, Comment)

You have the option to "Remove" a payment from this screen by selecting the applicable checkbox, or you can select <Submit Payments> to continue the Single Payment Scheduling process.

## Single Payment – Finished

The screenshot shows the 'Finished' step of the 'Pay a Bill' process. The interface is similar to the 'Review' screen, but the 'Finished' tab is active. The table now includes a 'Confirmation #' column. For the 'American Express' payment, the confirmation number is 26, and for the 'Car Loan' payment, it is 27. Both payments are confirmed for 3/15/2010 with 'Standard' delivery. At the bottom, there is a 'Schedule more Payments' button.

Pay To	Pay From	Amount	Process Date	Additional Items	Confirmation #
American Express Electronic	Primary Checking	\$100.00	3/12/2010	Est. Arrival: 3/15/2010 Delivery: Standard Comment: None	26
Car Loan Electronic	Primary Checking	\$100.00	3/12/2010	Est. Arrival: 3/15/2010 Delivery: Standard Comment: None	27

After submitting the payments you will be issued "Confirmation #'s" for each scheduled payment on the "Finished" screen that is displayed above.

## Pay a Person – Schedule

Payments Transfers Payees Options Calendar

Welcome Web Demo [add secondary account holder](#)  
Last Login: 2:58 PM on 3/5/2010 EST  
Your Email: [demoaccount@paymybill.com](mailto:demoaccount@paymybill.com)

messages home chat open logout

**Single Payment**

- ☐ Pay a Bill
- ☒ Pay a Person
- ☐ Transfer Funds
- ☐ Send a Donation
- ☐ Send a Gift Check

**Select a Category**

All Categories

**Select Payee(s)**

[Add a Payee](#)

- ☐ Mortgage
- ☒ Robert Nelford
- ☐ Suzy at College

**Pay a Person**

**Schedule** Review Finished

An asterisk (\*) denotes a required field.

**shortcut** Speed up your payment scheduling! We can pre-load your bills based on your payment history. [Take the shortcut](#)

Pay To	Pay From	Amount	Process Date
Robert Nelford	Primary Checking	\$ 100.00	3/12/2010

Est. Arrival: 3/16/2010

Select a payee from the left menu. Select again to remove it.

Next

Your bill pay account allows you to schedule a single payment via the "Pay a Person" option, displayed above. Follow these steps to initiate the scheduling process for "Pay a Person":

1. Select "Single Payment" under the "Payments" Tab
2. Select "Pay a Person"
3. Select the person or persons that you would like to pay (select as many people as you want...they will all appear on the screen so you can schedule your payments in just seconds)
4. Select a "Pay From" account. This is the account that will be used to make your payment
5. Enter your single payment amount
6. Select your preferred "Process Date" by utilizing the Process Date Calendar (this process was discussed in detail earlier in this manual)
7. Select <Next>



## Pay a Person – Review

The screenshot shows the 'Pay a Person' screen in a web application. The top navigation bar includes 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, there is a welcome message and user information. The main content area is titled 'Pay a Person' and features a table with the following data:

Pay To	Pay From	Amount	Process Date	Additional Items	Remove
Robert Nefford Check	Primary Checking	\$100.00	3/15/2010	Est. Arrival: 3/17/2010 Memo: <a href="#">Add</a>	<input type="checkbox"/>

Below the table, there are two buttons: 'Edit' and 'Submit Payment'. The 'Review' tab is selected, indicated by a red arrow.

After entering your Pay a Person information you will be driven to the "Review" screen that is displayed above. This screen will display the following information:

- Pay To (this is the payee, listed by the nickname you gave it, that will be paid)
- Pay From (the account where the payment money will be "pulled" from)
- Amount
- Process Date
- Additional Items (Estimated Arrival Date, Memo)

You have the option to "Remove" a payment from this screen by selecting the applicable checkbox, or you can select <Submit Payments> to continue the Pay a Person Scheduling process.

## Pay a Person – Finished

The screenshot shows the 'Pay a Person' screen in a web application, now in the 'Finished' state. The top navigation bar is the same. The main content area is titled 'Pay a Person' and features a table with the following data:

Pay To	Pay From	Amount	Process Date	Additional Items	Confirmation #
Robert Nefford Check	Primary Checking	\$100.00	3/15/2010	Est. Arrival: 3/17/2010 Memo: None	26

Below the table, there is a link: 'To edit a payment, go to [Scheduled Payments](#)'. At the bottom, there is a button: 'Schedule more Payments'. The 'Finished' tab is selected, indicated by a red arrow.

After submitting the payments you will be issued "Confirmation #'s" for each scheduled payment on the "Finished" screen that is displayed above.

## Send a Donation



The "Gift Pay" feature will allow you to send donations to the charities of your choice. Select "Send a Donation" under the Single Payment menu. Choose from the following two options:

- "Add a Charity" (choose this option if you need to add a charity)
- "Send a Donation" (choose this option if the charity you want to donate to is available)

## Send a Donation – Schedule

The screenshot shows a web application interface for sending a donation. At the top, there are navigation tabs: Payments, Transfers, Payees, Options, and Calendar. Below these, a user status bar shows 'Welcome Web Demo', a link to 'add secondary account holder', and login/logout options. The main content area is titled 'Send a Donation' and has four sub-tabs: Schedule (active), Personalize, Review, and Finished. A note states 'An asterisk (\*) denotes a required field.' On the left, a 'Single Payment' sidebar lists options: Pay a Bill, Pay a Person, Transfer Funds, Send a Donation (selected), and Send a Gift. Below this is a 'Select Charity' section with a link 'Add a Charity' and a list of charities: 216 Foundation (selected), American Heart Association, Feed The Children, and Red Cross. The main form area is titled 'Tell us about your donation' and contains the following fields: Charity (216 Foundation), Pay From (Primary Checking), Amount (\$100.00), Service Fee (\$1.99), Total Amount (\$101.99), and Process Date (3/16/2010). At the bottom, there are three questions with radio button answers: 'Would you like the charity to mail an acknowledgement of your donation to someone?' (Yes/No), 'Would you like to create a personalized email to someone to notify them of your donation?' (Yes/No), and 'Would you like for your donation to be sent in recognition of someone?' (Yes/No). A 'Next' button is at the bottom right.

If you select the "Send a Donation" option you will be presented with a screen like the one displayed above. Follow these steps to schedule your donation:

1. "Select Charity" from the list provided
2. Select a "Pay From" account
3. Enter your donation amount
4. Note the \$1.99 Service Fee that will be assessed for all charitable donations
5. Select a "Process Date"
6. Determine if you want the charity to mail an acknowledgement of your donation to someone
7. Determine if you want to create a personalized email to notify others of your donation
8. Determine if you want your donation to be sent in recognition of someone
9. After entering all of this information, select <Next>

## Send a Donation – Personalize

Send a Donation

SchedulePersonalizeReviewFinished

Add personal touches to your email notification.  
To ensure delivery of your charitable donation message, please make sure email addresses are valid.

Recipient Information

Recipient Name \*

(ex. Mary)

Recipient Email Address \*

(ex: name@domain.com)

Confirm Recipient Email Address \*

(ex: name@domain.com)

Recipient Name \*

John Smith

Recipient Email Address \*

john.smith@gmail.com

Confirm Recipient Email Address \*

john.smith@gmail.com

Email Options

Do you want to disclose the amount in the email?

☐ Yes ☒ No

Would you like to receive a copy of this email?

Email address on file: demoaccount@ipaymybills.com [Update](#)

☐ Yes ☒ No

Would you like more than one party to receive a copy of the email?

(up to 5 emails)

☐ Yes ☒ No

Select an image to display in the email.\*


☐ Lilies

☒ Hands with Flowers

☐ Roses

☐ American Heart Association

☐ Candle



Create a Message

Opening Message \*

(ex. Dear Mary)

Message Closing \*

(ex. Sincerely)

Opening Message \*

Hi Mary

Message Closing \*

Empy

Choose a prepared message or write your own personal note.\*

☒ In your time of sadness, our heartfelt thoughts of sympathy are with you.

☐ May you find strength in the love of family and friends.

☐ Although no words can take away your sorrow, please know that we care and are here for you if you need us.

☐ Custom Message

If you chose to send a personalized email you will next be directed to this screen. Complete these steps to personalize your emails:

1. Enter "Recipient Name" and "Recipient Email Address"
2. Determine if you want to disclose donation amount in the email
3. Determine if you want to receive a copy of this personalized email
4. Determine if you want more than one person to receive this email (up to 5 people)
5. Select an image to display in the email (images vary)
6. Create your emails Opening Message
7. Create your emails Closing Message
8. Select one of the prepared messages provided or write your own personal message
9. Select <Next>

## Send a Donation – Review

Welcome Web Demo [add secondary account holder](#)  
Last Login: 3:08 PM on 3/9/2010 EST  
Your Email: [demsaccount@payville.com](mailto:demsaccount@payville.com)

messages | home | chat open | logout

### Send a Donation

Schedule Personalize **Review** Finished

Sample email and check



[Click to Preview Email and Check](#)

Recipient Email Address: [mary.s@gmail.com](mailto:mary.s@gmail.com)

Subject: A Heartfelt Message from Web Demo

Message:  
A donation has been made to the 216 Foundation

Hi Mary,  
In your time of address, our heartfelt thoughts of sympathy are with you.

Enjoy!  
Web Demo

Pay to the order of	216 Foundation
Amount	\$100.00
GiftPay-e Fee	\$1.99
Date	3/16/2010
Est. Arrival	3/22/2010
Memo	<a href="#">Add</a>

Your return address on file  
Web Demo  
123 Main Street  
Georgetown, KY 40324 [Update](#)

[Back](#) [Submit Donation](#)

After personalizing your donation email you will be directed to this “Review” screen. On this screen you should review the email address/es that you entered as well as the email that you created. Also, ensure that the Charity and donation amount are correct. Finally, you will be able to view a sample of the email and check that will be sent on your behalf. Select <Submit Donation> when you have completed your review.

## Send a Donation – Finished

Welcome Web Demo [add secondary account holder](#)  
Last Login: 3:08 PM on 3/9/2010 EST  
Your Email: [demsaccount@payville.com](mailto:demsaccount@payville.com)

messages | home | chat open | logout

### Send a Donation

Schedule Personalize Review **Finished**

[Printer Friendly Version](#)

Pay To	Amount	Process Date	Additional Items
216 Foundation Check	100.00	3/16/2010	Confirmation #: 4 Est. Arrival: 3/22/2010 GiftPay-e Fee: \$1.99

To edit a donation, go to [Scheduled Payments](#).

[Schedule more Payments](#)

When you reach the “Finished” screen you will be presented with your donation “Confirmation #”, Estimated Arrival Date, and the GiftPay-e Fee.

## Send a Gift

Payments Transfers Payees Options Calendar

Welcome Web Demo: [add a secondary account holder](#)  
Last Login: 3:08 PM on 3/9/2010 EST  
Your Email: [demo@demo.com](#)

messages home chat open logout

**Single Payment**

- ☐ Pay a Bill
- ☐ Pay a Person
- ☐ Transfer Funds
- ☐ Send a Donation
- ☒ Send a Gift Check

**Gifts**

Happy Birthday. Best Wishes. Congratulations. So Proud. Just Because.  
Life's special moments shouldn't get lost in the shuffle. Gift Checks are distinctive, memorable and great even at the last minute.  
Gift giving made simple through your BillPay service.

**GiftPay-e** and check, click, done.

imagine the possibilities through GiftPay-e.

If you're the gift-giving type and you want to make it easy for you and special for them, this feature sweeps up birthdays, new baby, weddings, graduation, anniversaries, good report card, housewarming, or just because.

Add Recipient Send a Gift

The "Gift Pay" feature will allow you to send gift checks to whomever you choose. Select "Send a Gift Check" under the Single Payment menu. Choose from the following two options:

- "Add Recipient" (choose this option if you need to add a recipient)
- "Send a Gift" (choose this option if the person you want to send a gift check to is already added to your bill pay account)

## Send a Gift – Schedule

Payments Transfers Payees Options Calendar

Welcome Web Demo: [add a secondary account holder](#)  
Last Login: 3:08 PM on 3/9/2010 EST  
Your Email: [demo@demo.com](#)

messages home chat open logout

**Single Payment**

- ☐ Pay a Bill
- ☐ Pay a Person
- ☐ Transfer Funds
- ☐ Send a Donation
- ☒ Send a Gift Check

**Select Recipient**

[Add a Recipient](#)

- ☒ Fred Andrew Nelson
- ☐ Sarah Louise Mason

**Send a Gift**

Schedule Personalize Review Finished

Tell us about your gift check

Recipient: Fred Andrew Nelson

Pay From: Primary Checking

Amount: \$ 100.00

Service Fee: \$ 2.99

Total Amount: \$ 102.99

Process Date: 3/9/2010

Next

If you select the "Send a Gift" option you will be presented with a screen like the one displayed above. Follow these steps to schedule your gift check:

1. "Select Recipient" from the list provided
2. Select a "Pay From" account
3. Enter your gift check amount
4. Note the \$2.99 service fee that will be assessed for all gift checks that are sent
5. Total amount, including the service fee, will be presented
6. Select a "Process Date"
7. After entering this gift check information select <Next>

## Send a Gift – Personalize

The screenshot shows a web application interface for sending a gift. At the top, there are navigation tabs: Payments, Transfers, Payees, Options, and Calendar. Below these, a user is logged in as 'ast.secondary.account holder' with a last login time of 3:08 PM on 3/9/2013. The interface includes links for messages, home, chat open, and logout. The main section is titled 'Send a Gift' and has four tabs: Schedule, Personalize (which is active), Review, and Finished. A note indicates that an asterisk (\*) denotes a required field. Under the 'Personalize' tab, there are two sections: 'Select an Occasion \*' with radio button options for Holiday, Baby, Birthday (selected), Just Because, Graduation, and Wedding; and 'Click the thumbnail to select an image\*' with a grid of ten gift-related images. At the bottom of the form are 'Back' and 'Next' buttons.

You will have the ability to personalize your gift check. Follow these steps to personalize:

1. Select an Occasion from the list provided
2. Select an image from the thumbnails provided (these change based on the occasion you select)
3. After making these selections select <Next>

## Send a Gift – Personalize – Thumbnail Selected

The screenshot shows a web application interface for sending a gift. At the top, there are navigation tabs: Payments, Transfers, Payees, Options, and Calendar. Below these, a welcome message reads: 'Welcome Web Demo add secondary account holder. Last Login: 3:26 PM on 3/9/2010 EST. Your Email: demoaccount@paymygifts.com'. On the right, there are links for messages, home, chat open, and logout. The main content area is titled 'Send a Gift' and has four sub-tabs: Schedule, Personalize (which is selected), Review, and Finished. A note below the tabs states: 'An asterisk (\*) denotes a required field.' Under the 'Selected Theme' section, there is a thumbnail image of a gift. The 'Create your message' section contains four input fields: 'Custom Occasion' (with the example 'Dear Fred' and a note '(ex. Happy Mothers Day) (max 30 characters)'), 'Opening Message \*' (with the example 'Happy Birthday!' and a note '(ex. Dear Mary)'), 'Personalized Message \*' (a text area with the example 'Wishing you the very best!' and a note 'Characters remaining: 274'), and 'Closing Message \*' (with the example 'Enjoy!' and a note '(ex. Sincerely)'). At the bottom of the form are 'Back' and 'Next' buttons.

After selecting your "Occasion" you should next personalize the message that will be printed on your gift check. Please complete the following steps:

1. Select your "Custom Occasion"
2. Write your "Opening Message"
3. Write your "Personalized Message"
4. Write your "Closing Message"
5. After writing your message, select <Next>



## Send a Gift – Review

Welcome Web Demo: [add secondary account holder](#)  
 Last Login: 3:38 PM on 3/9/2010 EST  
 Your Email: [demoaccount@paymybills.com](mailto:demoaccount@paymybills.com)

[messages](#) [home](#) [chat open](#) [logout](#)

### Send a Gift

[Schedule](#)

**Sample Check:**

**Message:**  
 Happy Birthday!  
 Wishing you the very best!  
 Enjoy!  
 Wvo Demo

Pay to the order of: **Fred Nelson**  
 Amount: **\$100.00**  
 GiftPay-e Fee: **\$2.99**  
 Date: **3/15/2010**  
 Est. Arrival: **3/19/2010**

**Your return address on file:**  
 Wvo Demo  
 123 Main Street  
 Georgetown, KY 40324 [Update](#)

[Click to view actual check](#)

[Back](#) [Submit Gift](#)

**Gift Card and Check Preview**

**A Gift for you**

Happy Birthday!  
 Wishing you the very best!  
 Enjoy!  
 Wvo Demo

Dear Fred  
 123 Main Street  
 Georgetown, KY 40324  
 Pay To the order of: **Fred Nelson**  
 Amount: **\$100.00**  
 GiftPay-e Fee: **\$2.99**  
 Total: **\$102.99**  
 Confirmation #: **4**

After entering your gift check information and selecting the imaging to appear on your gift check you will be directed to the "Review" screen. On this screen you can review the gift check message you created. You should also review the gift payment information that you submitted for accuracy. Finally, you will be able to view an image of the gift check that you created and will be submitted on your behalf. Select <Submit Gift> after completing your review.

## Send a Gift – Finished

Welcome Web Demo: [add secondary account holder](#)  
 Last Login: 4:14 PM on 3/9/2010 EST  
 Your Email: [demoaccount@paymybills.com](mailto:demoaccount@paymybills.com)

[messages](#) [home](#) [chat open](#) [logout](#)

### Send a Gift

[Schedule](#) [Personalize](#) [Review](#) [Finished](#)

[Print Friendly Version](#)

Pay To	Pay From	Amount	Process Date	Additional Items
Fred Andrew Nelson O/R Check	Primary Checking	\$100.00	3/17/2010	Est. Arrival: 3/22/2010 GiftPay-e Fee: \$2.99 Total: \$102.99 Confirmation #: 4

To edit a gift, go to [Scheduled Payments](#)

[Schedule more Payments](#)

When you reach the "Finished" screen you will be presented with the "Confirmation #", Estimated Arrival Date, and the GiftPay-e Fee.

## RECURRING PAYMENT

### Recurring Payment – Schedule

The screenshot displays the 'Pay a Bill' recurring payment scheduling interface. On the left sidebar, under 'Recurring Payment', the 'Pay a Bill' option is selected. Below it, 'Select a Category' shows 'All Categories' and 'Select Payee' lists various payees including 'Car Payment'. The main area has tabs for 'Schedule', 'Review', and 'Finished'. The 'Schedule' tab is active, showing a 'Tell us about your payment' section with 'Pay To' and 'Car Payment' details. A 'Standard Delivery' calendar pop-up is shown, highlighting the date 'May 19 WEDNESDAY' as the 'Estimated Arrival Date'. The main form includes fields for 'Primary Account', 'Amount', 'Frequency', and 'Pay Before/After' options. A red arrow points from the 'Pay Before' radio button to the 'Estimated Arrival Date' field.

Your bill pay account allows you to schedule recurring payments to payees that you have added to your account. Follow these steps to schedule a recurring payment:

1. Select "Recurring Payment" under the "Payments" tab
2. Select "Pay a Bill" or "Pay a Person"
3. Select the payee of your choice. PLEASE NOTE: You may only schedule one recurring payment at a time, unlike the Single Payments option where you can schedule payment to multiple payees simultaneously.
4. Select a "Pay From" account
5. Enter a payment "Amount"
6. Select a recurring payment "Frequency"
7. Determine if you want your recurring payment to be "Pay Before" or "Pay After" if the payment falls on a weekend or holiday, which are non-processing days
8. Select the first process date
9. Determine if the payment series will end. If the series will end, enter an ending date or the number of payments to process before ending the series
10. Select <Next>

## Recurring Payment – Review

The screenshot shows a web application interface with a top navigation bar containing 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, there is a user information section with a welcome message, a link to 'add secondary account holder', and login/logout options. The main content area is titled 'Pay a Bill' and features a table with columns for 'Pay To', 'Pay From', 'Amount', 'First Process Date', and 'Additional Items'. The table contains one row of data for an American Express payment. Below the table, there are 'Edit' and 'Submit Payment' buttons.

Pay To	Pay From	Amount	First Process Date	Additional Items
American Express electronic	Primary Checking	\$100.00	4/15/2010	Est. Arrival: 4/15/2010 Comment: <a href="#">Add</a> Series End: After 60 payments Frequency: Monthly on the 15th

[Edit](#) [Submit Payment](#)

After entering your recurring payment information you will be driven to the "Review" screen that is displayed above. This screen will display the following information:

- Pay To (this is the payee, listed by the nickname you gave it, that will be paid)
- Pay From (the account where the payment money will be debited from)
- Amount
- First Process Date
- Additional Items (Estimated Arrival Date, Series End, Frequency)

If this information is correct select <Submit Payment> to continue the recurring payment process.

## Recurring Payment – Finished

The screenshot shows the 'Pay a Bill - Recurring' screen, which is the 'Finished' state of the recurring payment process. It features a table with columns for 'Pay To', 'Pay From', 'Amount', 'First Process Date', and 'Additional Items'. The table contains one row of data for an American Express payment. Below the table, there is a link to 'Scheduled Payments' and a 'Schedule another Payment' button.

Pay To	Pay From	Amount	First Process Date	Additional Items
American Express electronic	Primary Checking	\$100.00	4/15/2010	Confirmation #: 26 Est. Arrival: 4/15/2010 Series End: After 60 payments Frequency: Monthly on the 15th

[To edit a payment, go to Scheduled Payments.](#)

[Schedule another Payment](#)

After submitting the recurring payment you will be issued a "Confirmation #" on the "Finished" screen that is displayed above.

## SCHEDULED PAYMENTS

### Scheduled Payments Page

The screenshot shows a web application interface for managing payments. The top navigation bar includes tabs for Payments, Transfers, Payees, Options, and Calendar. The left sidebar has a 'Payments' section with a red box around 'Scheduled Payments'. The main content area is titled 'Scheduled Payments' and displays a list of payments. The first payment is from Primary Checking to American Express for \$1,000.00, scheduled for 3/22/2010. The second payment is from Secondary Checking to Fred Andrew Nelson for \$50.00, scheduled for 3/10/2010. The third payment is from Secondary Checking to Red Cross for \$500.00, scheduled for 3/10/2010. The fourth payment is from Secondary Checking to Susan Goldman for \$65.00, scheduled for 3/22/2010. The total amount is \$1,615.00. A red box highlights the 'Edit' and 'Stop' buttons for the American Express payment.

Pay To	Amount	Process Date	Additional Items
<b>Pay From Primary Checking *****5676</b>			
American Express	\$1,000.00	3/22/2010	Confirmation #: 22 Frequency: One Time Est Arrival: 3/24/2010
Sub Total		\$1,000.00	
<b>Pay From Secondary Checking *****7601</b>			
Fred Andrew Nelson	\$50.00	3/10/2010	Confirmation #: 2 Frequency: One Time Est Arrival: 3/25/2010
Red Cross	\$500.00	3/10/2010	Confirmation #: 3 Frequency: One Time Est Arrival: 3/25/2010
Susan Goldman	\$65.00	3/22/2010	Confirmation #: 6 Frequency: One Time Est Arrival: 3/24/2010
Sub Total		\$615.00	
Total		\$1,615.00	Skipped payments not included in the total.

You will be able to search for your scheduled payments in your bill pay product. A "Scheduled Payments" search allows you to search for, edit, or stop payments that have been scheduled but have not yet been processed. Follow these steps to initiate a scheduled payment search:

1. Select "Scheduled Payments" under the "Payments" tab
2. Enter your search and display parameters
3. Select <View>

After successfully conducting your scheduled payment search you will be presented with a screen similar to the one displayed above. On this screen you will be able to view the following information:

- Pay To (Payees nickname that you assigned will be displayed)
- Amount
- Process Date
- Additional Items (Confirmation #, Frequency, Estimated Arrival Date)
- Edit
- Stop
- Payment Amount Sub Total (from each Pay From Account)
- Total (from ALL Pay From Accounts)

## Scheduled Payments – Edit a Single Payment

Welcome Web Demo: [add secondary account holder](#)  
Last Login 4:14 PM on 3/9/2010 EST  
Your Email: [denniscourt@paymalls.com](#)

messages | home | chat open | logout

### Edit a Single Payment

Pay To	Pay From	Amount	Process Date	Additional Items	Edit	Finished
Susan Goldman <a href="#">View/Edit Address</a>	Hobby Account	\$ 85.00	03/23/2010	Confirmation #: 6 Est. Arrival: 03/24/2010 Delivery: Standard Comment: Add		

Back Submit Changes

If you choose the "Edit" link beside a scheduled single payment you will be presented with this "Edit a Single Payment" screen. You will be able to edit the following payment information:

- Pay From account
- Amount
- Process Date

The Pay To and Confirmation #'s are not able to be edited. After making the appropriate and desired edits select <Submit Changes>.

## Scheduled Payments – Finished Editing a Single Payment

Welcome Web Demo: [add secondary account holder](#)  
Last Login 4:14 PM on 3/9/2010 EST  
Your Email: [denniscourt@paymalls.com](#)

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### Edit a Single Payment

Pay To	Pay From	Amount	Process Date	Additional Items	Edit	Finished
Susan Goldman <a href="#">View/Edit Address</a>	Hobby Account	\$85.00	3/23/2010	Confirmation #: 6 Est. Arrival: 3/24/2010 Delivery: Standard Comment: None		

Return to Scheduled Payments

All of the edits that you made will be displayed on the "Finished" screen. Your single payment is still scheduled and will process on the day that you chose, in the amount that you entered.

## Editing a Recurring Payment

Payments Transfers Payees Options Calendar

Welcome Larry Trainer  
Last Login 3:39 PM on 3/30/2010 EST  
Your Email: larry.trainer@seamless.com

messages home chat open logout

### Edit a Recurring Payment

Pay To	Pay From	Amount	Next Process Date	Additional Items
JC Penny's Check	Secondary Account	\$100.00	04/14/2010	Confirmation #: 15 Est. Arrval: 04/20/2010 Delivery: Standard Memo: None Series Start: 04/14/2010 Series End: 09/30/2010 Frequency: Monthly on the 14th

What would you like to do?

- ☐ Skip the payment scheduled on 4/14/2010
- ☐ Change the payment scheduled on 4/14/2010
- ☐ I would like to change the entire series

Back Next

If you choose the "Edit" link beside a scheduled recurring payment you will be presented with this "Edit a Recurring Payment" screen. You will be able to edit the following payment information:

What would you like to do?

- Skip the payment scheduled on (skip one payment in the recurring series)
- Change the payment scheduled on (change one payment in the recurring series)
- I would like to change the entire series (edit all payments in the recurring series)

## Finished Editing a Recurring Payment

Payments Transfers Payees Options Calendar

Welcome Larry Trainer  
Last Login 3:39 PM on 3/30/2010 EST  
Your Email: larry.trainer@seamless.com

messages home chat open logout

### Edit a Recurring Payment

Print Friendly Version

Pay To	Pay From	Amount	Process Date	Additional Items
JC Penny's Check	Secondary Account	\$100.00	05/14/2010	Confirmation #: 15 Est. Arrval: 04/20/2010 Delivery: Standard Memo: None Series Start: 04/14/2010 Series End: 09/30/2010 Frequency: Monthly on the 14th

Your payment on 5/14/2010 will be skipped.

Return to Scheduled Payments

All of the edits that you made will be displayed on the "Finished" screen. Your recurring payment series is scheduled as you indicated and will process on the dates you selected, in the amount you entered.

## Scheduled Payments – Stop a Single Payment

Welcome Web Demo: [add secondary account holder](#)  
Last Login: 4:14 PM on 3/9/2010 EST  
Your Email: [demoaccount@icloud.com](mailto:demoaccount@icloud.com)

messages | home | chat open | logout

### Stop a Single Payment

Pay To	Pay From	Amount	Process Date	Additional Items	Stop	Finished
Susan Goldman Electronic	Hobby Account	\$65.00	03/22/2010	Confirmation #: 6 Est. Arrival: 03-24-2010 Delivery: Standard Comment: None		

Back Stop Payment

If you choose the "Stop" link beside a scheduled single payment you will be presented with this "Stop a Single Payment" screen. You will be able to stop the scheduled payment by selecting the <Stop Payment> button.

## Scheduled Payments – Stop a Single Payment - Finished

Welcome Web Demo: [add secondary account holder](#)  
Last Login: 4:14 PM on 3/9/2010 EST  
Your Email: [demoaccount@icloud.com](mailto:demoaccount@icloud.com)

messages | home | chat open | logout

### Stop a Single Payment

Pay To	Pay From	Amount	Process Date	Additional Items	Stop	Finished
Susan Goldman Electronic	Hobby Account	\$65.00	03/22/2010	Confirmation #: 6 Est. Arrival: 03-24-2010 Delivery: Standard Comment: None		

Return to Scheduled Payments

After selecting the <Stop Payment> button you will be directed to this "Finished" screen.

## Stopping a Recurring Payment

Welcome Larry Trainer  
Last Login: 3:39 PM on 3/30/2010 EST  
Your Email: [larry.trainer@paycomsoft.com](mailto:larry.trainer@paycomsoft.com)

messages | home | chat open | logout

### Stop a Recurring Payment

Pay To	Pay From	Amount	Next Process Date	Additional Items	Stop	Finished
JC Penny's Check	Secondary Account	\$100.00	04/14/2010	Confirmation #: 15 Est. Arrival: 04/20/2010 Delivery: Standard Memo: None Series Start: 04/14/2010 Series End: 09/20/2010 Frequency: Monthly on the 14th	<input checked="" type="radio"/> What would you like to do? <input type="radio"/> Stop the payment series immediately. <input type="radio"/> Stop the series after the next payment processes.	

Back Stop Payment

If you choose the "Stop" link beside a scheduled recurring payment you will be presented with this "Stop a Recurring Payment" screen. You will be presented with the following options:

What would you like to do?

- Stop the payment series immediately
- Stop the series after the next payment processes

You can initiate your chosen action by selecting the <Stop Payment> button.

## Recurring Payment Stopped

Welcome Larry Trainer  
Last Login: 3:39 PM on 3/30/2010 EST  
Your Email: [larry.trainer@paycomsoft.com](mailto:larry.trainer@paycomsoft.com)

messages | home | chat open | logout

### Stop a Recurring Payment

Printer Friendly Version

Pay To	Pay From	Amount	Process Date	Additional Items	Stop	Finished
JC Penny's Check	Secondary Account	\$100.00	04/14/2010	Confirmation #: 15 Est. Arrival: 04/20/2010 Delivery: Standard Memo: None Series Start: 04/14/2010 Series End: 09/20/2010 Frequency: Monthly on the 14th		

Your payment series has been stopped.

Return to Scheduled Payments

After selecting the <Stop Payment> button you will be directed to this "Finished" screen.



# PAYMENT HISTORY

## Payment History Page

The screenshot shows a web application interface with a top navigation bar containing tabs: Payments, Transfers, Payees, Options, and Calendar. Below the Payments tab, there are links for Single Payment, Recurring Payment, Scheduled Payments, and Payment History (highlighted with a red box). The left sidebar contains a 'Payment Search' section with filters for Category, Pay To, Process Date Range, and Display Options. The main area is titled 'Payment History' and displays a table of payments. A red arrow points to the 'Details' link for a payment with Confirmation #: 17.

Pay To	Amount	Frequency	Process Date	Additional Items
<b>Paid From Hobby Account *****1753</b>				
Cellular One Electronic	\$75.00	One Time	3/10/2010	Confirmation #: 17 <a href="#">Details</a>
Cellular One Electronic	\$75.00	One Time	2/24/2010	Confirmation #: 15 <a href="#">Details</a>
Cellular One Electronic	\$75.00	One Time	2/17/2010	Confirmation #: 14 <a href="#">Details</a>
Phone Check	\$50.00	One Time	2/17/2010	Confirmation #: 25 <a href="#">Details</a>
Sub Total: \$275.00				
<b>Paid From Primary Checking *****5676</b>				
Day Care RUSHED	\$1,375.50	One Time	3/17/2010	Confirmation #: 13 <a href="#">Details</a>
Cellular One Electronic	\$75.00	One Time	3/3/2010	Confirmation #: 16 <a href="#">Details</a>

You will be able to search for your payment history in your bill pay product. A "Payment History" search allows you to search for your bill payment history based on your customized search parameters. Follow these steps to initiate a payment history search:

1. Select "Payment History" under the "Payments" tab
2. Enter your search and display parameters
3. Select <New Search>

After successfully conducting your payment history search you will be presented with a screen similar to the one displayed above. On this screen you will be able to view the following information:

- Pay To
- Amount
- Frequency
- Process Date
- Additional Items (Confirmation #, View Details)
- Payment Amount Sub Total
- Total Payment Amount

## Payment History Details – Electronic Payment

The screenshot displays the 'View Payment History Details' interface. At the top, there are navigation tabs: Payments, Transfers, Payees, Options, and Calendar. Below the tabs, a welcome message and user information are shown. The main content area is titled 'View Payment History Details' and contains a table with the following data:

Date	Event
3/9/2010	You scheduled a single payment to Cellular One to process on 3/10/2010.
3/10/2010	Processed Electronic Payment to Cellular One from your Hobby Account *****1753 account in the amount of \$75.00.

Below the table, it states: 'Estimated arrival date for this payment is 3/12/2010.' At the bottom, there is a link 'Send a payment inquiry' with a red arrow pointing to it. A 'Return to Payment History' button is located at the very bottom.

The Payment History Details for an electronic payment will look similar to the information displayed above. The important information detailed on this screen includes the following:

- The date the electronic payment was scheduled
- The date the electronic payment was processed, the pay from account name, the amount sent to the payee, and the last 4 digits of the pay from account
- An estimated arrival date for the electronic payment
- If you need additional information regarding this payment you have the option to submit a payment inquiry

## Payment History Details – Check Payment

The screenshot shows a web application interface with a top navigation bar containing 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, there is a welcome message and user information. The main content area is titled 'View Payment History Details' and contains a table with payment events. A callout box provides details about the check payment, including the payee's address and tracking information. A red arrow points to a 'View Cleared Check' link in the event description.

Welcome Web Demo - add secondary account holder  
Last Login: 8:25 AM on 5/10/2013 EST  
Your Email: demoaccount@bankofamerica.com

messages home chat open logout

### View Payment History Details

[Print Details View](#)

This information details the timeline of your payment to Mort's Auto Service.

Date	Event
3/1/2010	You scheduled a single payment to Mort's Auto Service to process on 3/2/2010.
3/2/2010	Processed Check to Mort's Auto Service from your Primary Checking *****5576 account in the amount of \$100.00.  Estimated arrival date for this payment is 3/8/2010.
3/17/2010	Your payment has been returned, and a Bill Pay Representative will be contacting you soon to resolve this matter.
8/25/2007	Payment reached the payee and has cleared. <a href="#">View Cleared Check</a>

The payment was mailed to:  
MORT'S AUTO SERVICE  
123 MAIN STREET  
ELIZABETHTOWN, KY 42701

Track your check payment as it travels through the US Postal Service.

Date	Time	Location
No tracking information available at this time.		

Please note: Stop payments cannot be applied to this payment.

Need more information about this payment?  
Contacting Mort's Auto Service will provide you with the most up to date information. If you have contacted the payee and still have questions [Send a payment inquiry](#).

[Return to Payment History](#)

The Payment History Details for a check payment will look similar to the information displayed above. The important information displayed on this screen includes the following:

- The date the check payment was scheduled
- The date the check payment was processed, the pay from account name, the amount sent to the payee, and the last 4 digits of the pay from account
- An estimated arrival date for the check payment
- United States Postal Service tracking information for this check
- If available with your Financial Institution, the ability to view an image of the cleared check (See Example on next page)
- If you need additional information regarding this payment you have the option to submit a payment inquiry

## Payment History Details - Cleared Check Status

View Payment History Details

Front of Check

PLEASE POST THIS PAYMENT FOR:

Doer John K  
123456789

Some Bank  
AnyTown USA

IPay Technologies, LLC  
P.O. Box 10  
Elizabethtown, KY 42702-0010  
Phone: 866-851-4729

0000000001

DATE  
1/17/2006

90 100  
433

AMOUNT  
\*\*62.85\*\*

\*\*\* Sixty Two Dollars and Eighty Five Cents

Pay to the  
Order of  
SOME COMPANY NAME  
PAYMENT PROCESSING  
1234 ANY STREET  
ANY TOWN, USA 12345-1234

VOID AFTER 90 DAYS  
Sample Signature

THE REVERSE SIDE OF THIS DOCUMENT CONTAINS AN ANTI-FORGE WATERMARK - HOLD AT AN ANGLE TO VIEW.

0000000001 101 2305608 019 2159 0000002595

Back of Check

125658789 025 256987 25487 59  
FOR DEPOSIT ONLY TO WITHIN  
04300026 NAMED PAYEE 1659232490  
1256987632

BANK OF ANYTOWN USA  
1234567890 17804 56 16  
01/04/07  
8637892541

Cancel

Print

The "View Cleared Check" functionality allows you to see a front and back image of your cleared checks sent through bill pay. You will also have the ability to print this image. The front and back image becomes available after the check clears.

## ADD A PAYEE

### Add a Payee Link under the Payments Tab

The screenshot shows a web application interface with a top navigation bar containing tabs: Payments, Transfers, Payees, Options, and Calendar. The 'Payments' tab is active, showing a dropdown menu with options: Single Payment, Repeating Payment, Scheduled Payments, Payment History, and Add a Payee. Below the navigation bar, there's a sidebar on the left with a section titled 'Add a Payee' containing radio buttons for 'Add a Bill', 'Add a Person', 'Add a Charity', and 'Add a Gift Recipient'. The 'Add a Bill' option is selected. Below this, there's a section titled 'Add a Bill' with instructions: 'Add your cable, phone, and electric company bills. Add any of those companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost.' The main content area is titled 'Add a Bill' and has a progress bar with 'Add', 'Review', and 'Finished' steps. Below the progress bar, there's a section titled 'What type of payee do you want to add?' with three radio button options: 'Company' (ex. Credit Card, utilities or others), 'Individual' (ex. landlord or daycare), and 'Bank or Credit Union' (ex. Home). To the right of these options is a button labeled 'Payee Picklist SHOW ME Popular Payees'.

You will have the ability to “Add a Payee” from the “Payments” tab. As you can see on the image displayed above, you will be able to “Add a Bill”, “Add a Person”, “Add a Charity”, or “Add a Gift Recipient” when selecting this option. *The “Add a Payee” functionality will be discussed in depth later in this manual.*

## RUSH PAYMENTS

### Process Date Calendar– Rush Delivery Option

The screenshot shows a 'Pay a Bill' window with tabs for 'Schedule', 'Review', and 'Finished'. The 'Schedule' tab is active. A 'Process Date Calendar' is visible on the right, showing dates from 3/4/2010 to 3/7/2010. A red arrow points from the 'Process Date' field in the 'Deliver by Date' section to the 'Rush It!' section. The 'Rush It!' section has a title 'Need to get it there faster? Rush It!' and a list of options:

- ☒ Tomorrow 9/16/2009 (Check) \$14.95
  - May be scheduled until 4:00 PM ET
  - Check payment delivered to submitted physical address
  - Payment deducted from account when check clears
  - UPS tracking provided
- ☐ Friday 9/17/2009 (Check) \$9.95
- ☐ Friday 9/17/2009 (Electronic) \$4.95

Below the options is a section titled 'Our Guarantee' with the text: 'Guaranteed on-time delivery for all Rush Payments. If not, you will be refunded up to \$50 in late fees. [Read More.](#)'

At the bottom, there is a section titled 'I would like my Rush Payment sent to:' with two radio buttons:

- ☒ Rush Address On File  
123 Rush Address Road  
Rushing City, Rushing State 11111
- ☐ Rush Address I give you

Buttons for 'Cancel' and 'Next >>' are at the bottom right.

The “Rush Payments” feature allows users to send a rushed payment to payees that accept rush payments. Above is an example of the screen you would see when selecting the process date calendar. There are 3 potential rush payment options:

- Next Business Day (\$14.95, sent by check via UPS)
- Second Day Standard (\$9.95, sent by check via UPS)
- Second Day Economy (\$4.95, sent electronically)

Please select your desired rush delivery method by clicking the appropriate radio button. These rush payments are guaranteed for on-time delivery to your payee; however, payment posting is not guaranteed.

A rush payment mailing address is required for Next Business Day (\$14.95) and Second Day Standard (\$9.95) payments. Select the “Next” button to continue scheduling your rush payment.

## Rush Address – Payee Information

Close X

**Standard Delivery** **RUSH Delivery**

Please provide a physical street address for AMERICAN EXPRESS.  
*Rush delivery not available to Post Office Boxes.*

Verify you have a correct address; Rush Payments may need to be sent to another address than appears on your regular billing statement.  
*Delivery Fees will not be refunded for an invalid or incorrect address.*

**Payee Information**

Name: AMERICAN EXPRESS \*

Address: 1 Million Dollar Road \*

Suite 108

City: Elizabethtown \*

State: Kentucky \*

Zip: 42701 \*

Telephone: 270 - 541 - 4587 \*

Cancel Back Verify Address

When a rush payment address is not present in the system you will be prompted to enter a correct address. Please note that this address must be a physical street address; rush delivery cannot be made to Post Office Boxes. This rush address is often not listed on your remittance slip, so you may need to call your payee to gather the correct address information. Rush delivery fees will not be refunded for an invalid or incorrect address.

After inputting your address, please select "Verify Address".

## Verify Rush Address

Close X

**Standard Delivery** **RUSH Delivery**

**Please Note:**  
Rush delivery fees cannot be refunded if you provide an invalid or incorrect rush address.

**Payee Information**

Name: American Express  
Telephone: 234-325-3252  
Rush Payment Fee: \$14.95  
New Delivery Date: 9/17/2009  
Your payments will be sent to: 101 Testing Avenue  
Los Angeles, CA 45879

**Fee Debit Authorization**

We agree to deliver your payment to the payee on the business day following the current process day. The posting of your payment will be dependent on the payee's processing procedures.

By completing this expedited payment request, you are also agreeing to accept the fee associated with the service. This fee will be separate from the expedited transaction and will be charged directly to your current bill pay account

☒ **I Agree** [printer friendly version](#)

Cancel Back Submit Delivery

The final step of scheduling your rush payment involves agreeing to the "Fee Debit Authorization". This authorization states that you accept the rush payment fee that will be assessed for delivering this payment (\$14.95, \$9.95, or \$4.95). The authorization also states that 2 separate debits will appear on your pay from account:

1. Rush Payment Fee will appear on the process date
2. Payment Amount for Next Business Day and Second Day Standard will appear when the payee cashes the check; payment amount for Second Day Economy will appear on the payment process date.

Select the "I Agree" checkbox after agreeing to the Fee Debit Authorization.

Finally, select the "Submit Delivery" button to complete the rush payment scheduling process.



## Add a Payee – Add a Bill

You can add your payees to your bill pay account by accessing the “Payees” tab. When selecting this tab, select “Add a Payee”. After making this selection you will be presented with the image displayed above. The PLUS product allows you to choose between four different payee types:

1. Add a Bill
2. Add a Person
3. Add a Charity
4. Add a Gift Recipient

When you choose the “Add a Bill” selection you will be presented with 3 payee types to choose from:

1. Company (ex. Credit Card, utilities, cable, etc)
2. Individual (ex. Landlord, daycare, etc)
3. Bank or Credit Union (ex. Loans)

You will see the “Add a Bill – Company” option discussed on the next several pages.

## Add a Payee – Add a Bill – Company

The screenshot shows a web application interface with a top navigation bar containing 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, a user status area displays 'Welcome Web Demo', 'Last Login: 1:32 PM on 3/10/2010 EST', and 'Your Email: jamaasaur@saumabills.com'. On the left, a sidebar titled 'Add a Payee' includes radio buttons for 'Add a Bill' (selected), 'Add a Person', 'Add a Charity', and 'Add a Gift Recipient'. Below this, a text box explains that the form is for adding cable, phone, and electric company bills. The main content area is titled 'Add a Bill' and features a progress bar with 'Add', 'Review', and 'Finished' steps. The 'Add' step is active, showing a form with the following fields: 'Payee Name \*' (John Doe), 'Account Number \*' (147952), 'Confirm Account Number \*' (147952), 'Phone Number \*' (275-272-5550), 'Payee Zip Code \*' (42701), and 'Account Holder Name' (Web Demo). A 'Next' button is at the bottom. A right-hand note explains the account number field and provides an example: 'Pay to the account of John Doe.'

When selecting the Add a Bill – Company option you will be directed to a screen similar to the image depicted above. On this “Add” screen you must enter the following information related to your payee:

- Payee Name (Formal name from remittance slip/bill)
- Account Number (your account number with this payee)
- Confirm Account Number
- Phone Number (this is the payee’s phone number from remittance slip/bill)
- Payee Zip Code
- Account Holder Name (this will be defaulted to the primary subscriber’s name, but can be changed to reflect the actual name of the person attached to this bill)

After entering this information select the “Next” button.

## Add a Payee – Company – Review

The screenshot shows a web application interface with a top navigation bar containing 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, a welcome message reads: 'Welcome Web Demo: add secondary account holder', 'Last Login: 1:32 PM on 3/10/2010 EST', and 'Your Email: [payee@nrc.com](mailto:payee@nrc.com)'. On the right, there are links for 'messages', 'home', 'chat open', and 'logout'. The main content area is titled 'Add a Bill' and has three tabs: 'Add', 'Review' (which is active), and 'Finished'. A message icon and text state: 'We need more information about your payee'. The form displays the following information for 'NOLIN RURAL ELECTRIC COOPERATIVE CORPORATION' (with a link 'This is not my payee'): Payee Nickname: 'NOLIN RURAL ELECTRIC CO', Account Number: '147852', Phone Number: '(270) 272-0590', Zip Code: '42761', Account Holder Name: 'Web Demo', Payee Category: 'No Category' (dropdown), and Default Pay From Account: 'Primary Checking' (dropdown). A note on the right states: 'Payee address on file. We have established a relationship with NOLIN RURAL ELECTRIC COOPERATIVE CORPORATION to remit your payment in the most efficient manner.' At the bottom are 'Back' and 'Submit Payee' buttons.

After submitting your payee information you will be directed to the “Review” screen, similar to the image depicted above. From this screen be sure to identify that this is, indeed, the payee that you intend to pay from this bill pay site. Additionally, you may add the following information from this review screen:

- Payee Nickname (this will be defaulted to the formal payee name that you entered, but it can be changed to a name that would enable you to easily identify this payee)
- Payee Category (PLUS product only)
- Default Pay From Account (if you have added multiple pay from accounts, select the appropriate account to pay this bill)

After entering this information and confirming this is the correct payee select the “Submit Payee” button.

## Add a Payee – Company – Finished

The screenshot shows a web application interface with a top navigation bar containing 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, there is a user information section on the left with links for 'Welcome Web Demo', 'add secondary account holder', 'Last Login: 1:32 PM on 3/16/2018 EST', and 'Your Email: dancap@nrc.com'. On the right, there are icons for 'messages', 'home', 'chat open', and 'logout'. The main content area is titled 'Add a Bill' and has three tabs: 'Add', 'Review', and 'Finished'. The 'Finished' tab is active. It displays the payee information for 'NOLIN RURAL ELECTRIC COOPERATIVE CORPORATION' in a table. To the right of the table, there is a confirmation message and a warning about payment timing. At the bottom, there are links for 'What would you like to do next?' including 'Schedule a Payment to this payee', 'Add a Payee', 'Add another payee', and 'Add a reminder for this payee'.

NOLIN RURAL ELECTRIC COOPERATIVE CORPORATION	
Account Number	147852
Payee Category	No Category
Default Pay From	Primary Checking
Account Holder Name	Web Demo

Your new payee has been added and you may schedule your first payment today.

Please allow a minimum of 2 day(s) for your electronic payments to reach this payee.

What would you like to do next?

- [Schedule a Payment to this payee](#)
- [Add a Payee](#)
- [Add another payee](#)
- [Add a reminder for this payee](#)

After adding and reviewing your payee information you will be directed to this "Finished" screen. You may schedule your first payment to this newly added payee. This "Finished" page will also inform you how long you should allow for payments to reach this payee, and whether the payment will be sent electronically or by check.

## Add a Payee – Add a Bill – Individual – Challenge Phrase

The screenshot shows a web application interface with a top navigation bar containing tabs: Payments, Transfers, Payees, Options, and Calendar. Below the navigation bar, there is a header section with the text: "Welcome Web Demo: add secondary account holder", "Last Login: 2:14 PM on 3/16/2010 EST", and "Your Email: gentsaccount@saatchibill.com". On the right side of the header, there are links for "messages", "home", "chat open", and "logout". The main content area features a light blue box with the title "Add a Bill" and a message: "An ounce of prevention... As you know, your bill payment service is highly secure. We'll ask you to answer a challenge phrase prior to highly sensitive transactions such as this as a means to provide you with the highest degree of security, fraud protection and privacy. Is worth a pound of care!". To the right of this message is a form titled "Please enter your Challenge Response to:" with a label "City you were born:" and a text input field containing four asterisks. At the bottom center of the form is a "Submit" button.

When you select the "Add a Bill – Individual" option you will first be posed with one of your Challenge questions that you selected during the enrollment process. You are posed with a question here as an extra layer of security. Enter your Challenge Response and select the "Submit" button.

## Add a Payee – Add a Bill – Individual – Add

The screenshot shows a web application interface with a top navigation bar containing 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, a welcome message reads: 'Welcome Web Demo: add.secondary.account holder', 'Last Login: 2:54 PM on 3/16/2018 EST', and 'Your Email: demo.secondary@secondarybills.com'. On the right side of the header, there are links for 'messages', 'home', 'chat open', and 'logout'. The main content area is titled 'Add a Bill' and features a progress bar with 'Add' and 'Finished' steps. The 'Add' step is active, showing a form titled 'Tell us about your payee'. The form fields include: 'First Name \*' (Karen), 'Last Name \*' (Roberts), 'Nickname \*' (Property Management Rent), 'Phone Number \*' (270 - 275 - 2774), 'How would you like this payment to be sent?' (Electronic selected), 'Account Number \*' (11990567), 'Confirm Account Number \*' (11990567), 'Routing Number \*' (11100014), 'Confirm Routing Number \*' (11100014), 'Account Type \*' (Checking), 'Payee Category' (Utilities), and 'Default Pay From Account' (Primary Checking). To the right of the form, there is a security notice: 'For security purposes, we will supply you with a unique Activation Code to verify this payee. We will also perform a secure validation process to confirm this payee.' Below this, a message states: 'Electronic is the way to go! These payments will be received in about 2 business days!'. At the bottom of the form are 'Back' and 'Next' buttons.

After answering your challenge question successfully you will be directed to this "Add" screen.

Since you are adding an Individual as a payee you will need to add the following payee information on this screen:

- First Name (of the individual payee)
- Last Name ( of the individual payee)
- Nickname (a name that you can easily recognize)
- Phone Number (this is the individual's phone number, not yours)
- How would you like this payment to be sent? Electronic –OR– Check
- If you select "Electronic" you must enter the account and routing number information for the individual. If you select "Check" a mailing address must be entered.
- Account Type (Checking or Savings)
- Payee Category (PLUS only)
- Default Pay From Account

After entering all of this information select the "Next" button.

## Add a Payee – Add a Bill – Individual – Finished

The screenshot shows a web application interface with a top navigation bar containing 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, a welcome message reads: 'Welcome Web Demo: add\_secondary\_account\_holder', 'Last Login: 2:54 PM on 3/10/2016 EST', and 'Your Email: demoaccount@submyrills.com'. On the right side of the header are links for 'messages', 'home', 'chat open', and 'logout'. The main content area is titled 'Add a Bill' and has two tabs: 'Add' and 'Finished', with 'Finished' being the active tab. A printer icon and 'Printer Friendly Version' link are in the top left of the content area. The payee information is displayed in a table:

Property Management Rent	
Payee Status	Awaiting Activation
Payee Address	123 SEA SHORE DRIVE ELIZABETHTOWN, KY 42701
Payee Category	Utilities
Default Pay From	Primary Checking

Below the table, it asks 'What would you like to do next?' and provides three links: 'Schedule a Payment to this payee', 'Edit a Payee', and 'Add another payee'. To the right of the table, a message states: 'Your new payee is ready for activation. For security purposes please request an Activation Code to verify this payee before sending payments. By clicking Activate Payee Now, you will be asked to complete the following within the same session: 1. Select delivery method for Activation Code. 2. Enter the Activation Code upon receipt. Once the Activation Code has been submitted, your payments will be free to process.' An 'Activate Payee Now' button is located at the bottom right of this section.

After entering your Individual payee information and selecting "Next" you will be direct to the "Finished" screen, similar to the image displayed above. Your individual payee will now be "Awaiting Activation". You may initiate the activation process from this screen, or you can complete the activation at a later time from your Home Page or View Payees page. If you choose the "Activate Payee Now" button you will be directed to the next several screens.

## Add a Payee – Activation Code Request

Activation Code Delivery Method Required

[Request Code](#) [Activate](#) [Finished](#)

**Request Activation Code** How would you like to receive the Activation Code for Property Management Rent?

Please select a preferred delivery method.

**Phone Call:**

☐ Home: (###) ###-3131 [Update](#)

☐ Work: Not on file [Update](#)

☐ Mobile: Not on file [Update](#)

**Email Address:**

☐ Primary: demoaccount@ipaymybills.com [Update](#)

☐ Secondary: Not on file [Update](#)

**Text Message:**

☐ 2703006860@cingularme.com [Update](#)

[Request Code Now](#)

You may choose to receive your Activation code by a phone call, to your email address, or by text message. After selecting your preferred delivery method, select the "Request Code Now" button.

## Add a Payee – Activate

Payments Transfers Payees Options Calendar

Welcome Web Demo: add secondary account holder  
Last Login: 3:11 PM on 3/10/2010 EST  
Your Email: demoaccount@ipaymybills.com

[messages](#) [home](#) [chat open](#) [logout](#)

**Activate Payee** Please activate Property Management Rent by entering your code below.

Your activation code should arrive within moments. Please remain in session while the Activation Code is being sent to demoaccount@ipaymybills.com.

[Click here](#) if you do not receive a code or would like a new one.

Please wait...

Enter Activation Code:

[Back](#) [Submit](#)

After you select "Request Code Now" you will be directed to the "Activate" screen displayed in the image above. Please note the following:

- Your activation code will be sent to you within a few moments
- Remain in your bill pay session until you enter the code; if you leave your current bill pay session before entering the code you will have to request a new code be sent because the original code sent will be deactivated
- After receiving your code enter it in the space provided (Enter Activation Code field)
- Select the "Submit" button



## Add a Payee – Finished

The screenshot shows a web application interface with a top navigation bar containing tabs: Payments, Transfers, Payees, Options, and Calendar. Below the navigation bar, a welcome message and user information are displayed. The main content area is titled 'Payee Verified' and has three tabs: Request Code, Activate, and Finished (which is selected). The 'Finished' tab displays the following information:

KAREN ROBERTS	
Payee Status	Active
Payee Address	123 MAIN STREET ELIZABETHTOWN, KY 42701
Payee Category	No Category
Default Pay From Account	Primary Checking
Your Email Address	demoaccount@paymtrills.com

Below the table, there is a section titled 'What would you like to do next?' with the following links:

- [Schedule a payment to this payee](#)
- [Edit a payee](#)
- [Add another payee](#)
- [Add a reminder for this payee](#)

On the right side of the 'Finished' tab, a message states: 'Your new payee has been added. Please allow 5 day(s) for your check payments to reach the payee.'

After adding and reviewing your payee information you will be directed to this “Finished” screen. You may schedule your first payment to this newly added payee. This “Finished” page will also inform you how long you should allow for payments to reach this payee, and whether the payment will be sent electronically or by check.

## Add a Payee – Add a Bill – Bank or CU

Welcome Web Demo [add secondary account holder](#)  
Last Login: 3:11 PM on 3/10/2010 EST  
Your Email: [gemmaaccount@learningbills.com](#)

messages | home | chatopen | logout

**Add a Payee**

- ☒ Add a Bill
- ☐ Add a Person
- ☐ Add a Charity
- ☐ Add a Gift Recipient

**Add a Bill**

Add your cable, phone, and electric company bills.

Add any of those companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost.

**Add a Bill**

Add Review Finished

Is this account at Learning and Development?

☐ Yes

☐ No

When adding a Bill as a "Bank or Credit Union" you will be posed with the question, "Is this account at your Financial Institution?" Answer "Yes" or "No" to proceed with adding the bank or credit union.

## Add a Payee – Add a Bill – Yes – Bank or CU

Welcome Web Demo [add secondary account holder](#)  
Last Login: 8:42 AM on 5/31/2010 EST  
Your Email: [gemmaaccount@learningbills.com](#)

enroll now  
click here

Do you like what you see?  
Click here to enroll in online bill pay.

messages | home | chatopen | logout

**Add a Payee**

- ☒ Add a Bill
- ☐ Add a Person
- ☐ Add a Charity
- ☐ Add a Gift Recipient

**Add a Bill**

Add your cable, phone, and electric company bills.

Add any of those companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost.

**Add a Bill**

Add Review Finished

Is this account at Learning and Development?

☒ Yes

☐ No

What is the account type?

Select Account Type

Loan

Credit Card

Checking

Savings

When answering "Yes", you will be prompted to select an account type; choose from the following:

- Loan
- Credit Card
- Checking
- Savings

## Add a Payee – Add a Bill – Yes – Bank or CU – Loan

The screenshot shows a web application interface with a top navigation bar containing 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, there is a welcome message for 'Web Demo' and a login status. A green 'enroll now' button is visible. The main content area is titled 'Add a Bill' and has three tabs: 'Add', 'Review', and 'Finished'. The 'Add' tab is active. On the left side of the 'Add' tab, there is a sidebar with 'Add a Payee' options: 'Add a Bill' (selected), 'Add a Person', 'Add a Charity', and 'Add a Gift Recipient'. Below these options is a text box with instructions: 'Add your cable, phone, and electric company bills. Add any of those companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost.' The main form area contains the following fields: 'Payee Name \*' (text input with 'Learning and Development'), 'Account Number \*' (text input with '123123'), 'Confirm Account Number \*' (text input with '123123'), 'Phone Number \*' (text input with '270 - 541 - 2382'), 'Payee Zip Code \*' (text input with '42701'), and 'Account Holder Name' (text input with 'Web Demo'). To the right of the form, there is a note: 'The account number usually appears on your bill or monthly statement to help this merchant recognize you as a customer. If you do not have an established account number, please include any identifying information within the Account Number field. Example: "Pay to the account of John Doe."'. At the bottom of the form, there is a 'Next' button.

If you select "Loan" from the Account Type drop down menu you will be directed to the "Add" screen. You should enter the following information on this screen:

- Payee Name (from the bill/remittance slip)
- Account Number (your account number with the payee)
- Confirm Account Number
- Phone Number (payee's phone number)
- Payee Zip Code
- Account Holder Name (the name of the person attached to this bill)

After entering this information select the "Next" button.

## Add a Payee – Add a Bill – Yes – Bank or CU – Loan Information

The screenshot shows a web application window titled "Add a Bill". At the top right, there are two tabs: "Add" (selected) and "Finished". Below the title bar, a message icon and the text "We need more information about your payee" are displayed. The main content area is divided into two sections. The first section, "Who do you want to pay?", contains a form with the following fields: "Payee Name" (Learning and Development), "Payee Nickname \*" (Learning and Development), "Account Number" (123123), "Phone Number" ((270) 541-2369), and "Account Holder Name" (Web Demo). To the right of these fields are two dropdown menus: "Organize your bills with categories" (set to "No Category") and "Set a default pay from account" (set to "Primary Checking"). The second section, "Where should we send the payment?", contains a form with the following fields: "Payee Address \*" (two lines), "City \*" (Elizabethtown), and "State" (Kentucky) and "Zip" (42701). On the right side of the screen, there is a message: "We did not find your payee in our database. Please provide us with the additional information requested and you will be one click away from scheduling a payment. For security purposes, we will supply you with a unique Activation Code to verify this payee. We will also perform a secure validation process to confirm this payee."

When the system is unable to locate your payee you will be presented with the "We need more information about your payee" screen, displayed above. On this screen you should first enter the following:

- Payee Nickname (a name that will help you identify this payee)
- Category (PLUS product only)
- Default pay from account (the account that will be used to pay this payee)

Next you will be asked, "Where should we send the payment?" Please enter the following information:

- Payee Address
- City

After entering this information please select the "Next" button.

## Add a Payee – Add a Bill – Yes – Bank or CU – Loan – Finished

Payments Transfers Payees Options Calendar

Welcome Web Demo: [add secondary account holder](#)  
Last Login: 8:42 AM on 5/21/2019 CST  
Your Email: [demoaccount@paymybill.com](#)

[Enroll now](#) [click here](#) Do you like what you see? Click here to enroll in online bill pay.

[Click here to Activate Payees](#) [messages](#) [home](#) [chatopen](#)

**Add a Bill**

[Printer Friendly Version](#) [Add](#) [Review](#) **Finished**

**Learning and Development**

Lender Status	Awaiting Activation
Account Number	123123
Account Type	Loan
Payee Category	No Category
Default Pay From	Primary Checking

What would you like to do next?

[Schedule a Payment to this payee](#)

[Edit a Payee](#)  
[Add another payee](#)  
[Add a reminder for this payee](#)

**Your new payee is ready for activation.**

For security purposes please request an Activation Code to verify this payee before sending payments. By clicking **Activate Payee Now**, you will be asked to complete the following within the same session:

1. Select delivery method for Activation Code.
2. Enter the Activation Code upon receipt.

Once the Activation Code has been submitted, your payments will be free to process.

[Activate Payee Now](#)

After submitting the mailing address from the previous screen you will be directed to the “Finished” screen. Your payee is now in “Awaiting Activation” status; please select the “Activate Payee Now” button to initiate the activation code process.

After you complete the activation code process your payee will be “Active” and able to have payments sent to it.

## Add a Payee – Add a Bill – No – Bank or CU

Welcome Web Demo: [add secondary account holder](#)  
Last Login: 3:11 PM on 3/10/2010 EST  
Your Email: [demoaccount@paymybills.com](#)

messages | home | chat open | logout

**Add a Payee**

- ☒ Add a Bill
- ☐ Add a Person
- ☐ Add a Charity
- ☐ Add a Gift Recipient

Add your cable, phone, and electric company bills.

Add any of those companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost.

**Add a Bill**

Is this account at Learning and Development?

☐ Yes

☒ No

What is the account type?

Select Account Type

- Select Account Type
- Loan
- Credit Card
- Checking
- Savings

When answering “No”, you will be prompted to select an account type; choose from the following:

- Loan
- Credit Card
- Checking
- Savings

## Add a Payee – Add a Bill – No – Bank or CU – Credit Card

Welcome Web Demo: [add secondary account holder](#)  
Last Login: 3:11 PM on 3/10/2010 EST  
Your Email: [demoaccount@paymybills.com](#)

messages | home | chat open | logout

**Add a Payee**

- ☒ Add a Bill
- ☐ Add a Person
- ☐ Add a Charity
- ☐ Add a Gift Recipient

Add your cable, phone, and electric company bills.

Add any of those companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost.

**Add a Bill**

Payee Name \* US Bank Visa

Account Number \* 1234567891234567

Confirm Account Number \* 1234567891234567

Phone Number \* 224 - 214 - 0007

Payee Zip Code \* 42701 -

Account Holder Name Web Demo

The account number usually appears on your bill or monthly statement to help this merchant recognize you as a customer. If you do not have an established account number, please include any identifying information within the Account Number field.

Example: "Pay to the account of John Doe."

Next

If you select “Credit Card” from the Account Type drop down menu you will be directed to the “Add” screen. You should enter the following information on this screen:

- Payee Name (from the bill/remittance slip)
- Account Number (your account number with the payee)
- Confirm Account Number
- Phone Number (payee’s phone number)
- Payee Zip Code
- Account Holder Name (the name of the person attached to this bill)

After entering this information select the “Next” button.

## Add a Payee – Add a Bill – No – Bank or CU- Credit Card

The screenshot shows a web application window titled "Add a Bill". At the top right, there are two tabs: "Add" (selected) and "Finished". Below the title bar, a message icon and the text "We need more information about your payee" are displayed. The form is divided into two main sections. The first section, "Who do you want to pay?", contains fields for "Payee Name" (US Bank VISA), "Payee Nickname \*" (US Bank VISA), "Account Number" (1234567891234567), "Phone Number" ((224) 214-0667), and "Account Holder Name" (Web Demo). To the right of these fields, there are two dropdown menus: "Organize your bills with categories" (set to "Credit Cards") and "Set a default pay from account" (set to "Primary Checking"). The second section, "Where should we send the payment?", contains fields for "Payee Address \*" (147 Main Street), "City \*" (Elizabethtown), and "State/Zip" (Kentucky 42701). A message on the right side of the form states: "We did not find your payee in our database. Please provide us with the additional information requested and you will be one click away from scheduling a payment." Below this message, it says: "For security purposes, we will supply you with a unique Activation Code to verify this payee. We will also perform a secure validation process to confirm this payee." At the bottom of the form, there are "Back" and "Next" buttons.

When the system is unable to locate your payee you will be presented with the "We need more information about your payee" screen, displayed above. On this screen you should first enter the following:

- Payee Nickname (a name that will help you identify this payee)
- Category (PLUS product only)
- Default pay from account (the account that will be used to pay this payee)

Next you will be asked, "Where should we send the payment?" Please enter the following information:

- Payee Address
- City

After entering this information please select the "Next" button.

## Add a Payee Finished - Credit Card

Payments Transfers Payees Options Calendar

Welcome Web Demo - [add secondary account holder](#)  
Last Login 3:11 PM on 3/10/2019 EST  
Your Email: [demoaccount@bankofusa.com](#)

[Click Here to Activate Payee](#) messages home chat open logout

### Add a Bill

[Printer Friendly Version](#) Add Review **Finished**

<b>US Bank VISA</b>	
Lender Status	Awaiting Activation
Account Number	1234567891234567
Account Type	Loan
Payee Category	Credit Cards
Default Pay From	Primary Checking

What would you like to do next?  
[Schedule a Payment to this payee](#)  
[Edit a Payee](#)  
[Add another payee](#)  
[Add a reminder for this payee](#)

**Your new payee is ready for activation.**  
For security purposes please request an Activation Code to verify this payee before sending payments. By clicking **Activate Payee Now**, you will be asked to complete the following within the same session:  
1. Select delivery method for Activation Code.  
2. Enter the Activation Code upon receipt.  
Once the Activation Code has been submitted, your payments will be free to process.

[Activate Payee Now](#)

After submitting the mailing address from the previous screen you will be directed to the "Finished" screen. Your payee is now in "Awaiting Activation" status; please select the "Activate Payee Now" button to initiate the activation code process.

After you complete the activation code process your payee will be "Active" and able to have payments sent to it.



## Add a Payee – Add a Bill - Add a Checking Account - NO

Welcome Web Demo: [add.secondary.account holder](#)  
Last Login: 3:11 PM on 3/19/2010 EST  
Your Email: [demoaccount@mydemo.com](#)

messages | home | chat open | logout

**Add a Payee**

- ☒ Add a Bill
- ☐ Add a Person
- ☐ Add a Charity
- ☐ Add a Gift Recipient

Add your cable, phone, and electric company bills.

Add any of these companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost.

**Add a Bill**

Add Review Finished

Is this account at Learning and Development?

☐ Yes

☒ No

What is the account type? Checking

To submit this request go to [Add Transfer Account](#)

The account number usually appears on your bill or monthly statement to help this merchant recognize you as a customer. If you do not have an established account number, please include any identifying information within the Account Number field.

Example: "Pay to the account of John Doe."

When you answer "No" to the question, "Is this account at...?" you will see the following statement appear on your "Add" screen:

*To submit this request, go to Add Transfer Account*

Making a payment to an external financial institution is handled through the "Transfers" process in your bill pay site.

## Add a Payee – Add a Person – Add

The screenshot shows a web application interface for adding a payee. The top navigation bar includes 'Payments', 'Transfers', 'Payees' (selected), 'Options', and 'Calendar'. Below the navigation bar, there is a welcome message and user information. The main content area is titled 'Add a Person' and has a progress bar with 'Add', 'Review', and 'Finished' steps. The 'Add' step is active. The form contains the following fields:

- Payee FirstName \***: Billy
- Payee LastName \***: Smith
- Payee Phone Number**: 224 - 627 - 2774
- Payee Email Address \***: bsmith@mail.com
- Confirm Payee Email Address \***: bsmith@mail.com

Below the form is a 'Next' button. A note states: 'For security purposes, we will supply you with a unique Activation Code to verify this payee. An email will be sent to this payee to be authenticated.'

You will be able to “Add a Person” in your bill pay site. On the “Add” screen, please enter the following information:

- Payee First Name
- Payee Last Name
- Payee Phone Number
- Payee Email Address
- Confirm Payee Email Address

An email will be sent to the person you are adding as a payee. This email will be authenticated by the person you are adding to complete the setup process.

After entering this information, please select the “Next” button.

## Add a Payee – Add a Person – Keyword

The screenshot shows the 'Add a Person' form in the 'Keyword' step. The form has a title bar with 'Add', 'Review', and 'Finished' tabs. Below the title bar, there are two input fields: 'Keyword' and 'Confirm Keyword', both containing the text 'Mona Lisa'. To the right of these fields, there is a text box explaining the keyword: 'To the left please provide us with a keyword. A keyword is simply a single word shared only to you and your email payee. It can be anything you choose.' Below this text box, there is another text box explaining the next step: 'Prior to setting up your new email payee, you'll need to communicate with them to share the keyword. We strongly encourage you to do so via telephone, rather than an unsecured email.' At the bottom of the form, there are two buttons: 'Back' and 'Next'.

Next, enter a "Keyword" and confirm. This keyword is simply a single word known only to you and your payee; it can be anything you choose. Please communicate this keyword to your payee, preferably by a phone call, prior to completing the setup process. Your payee will be asked to enter this keyword during their email authentication process. After entering the keyword please select the "Next" button.

## Add a Payee – Add a Person – Review

The screenshot shows the 'Add a Person' form in the 'Review' step. The form has a title bar with 'Add', 'Review', and 'Finished' tabs. Below the title bar, there is a summary of the payee information: 'Payee: Billy Smith', 'Email Address: bsmith@mail.com', 'Payee Status: Requires Activation', 'Payee Nickname: Billy Smith', 'Phone Number: (224) 627-2774', 'Payee Category: No Category', 'Default Pay From Account: Primary Checking', 'Keyword: Mona Lisa', and 'Your email address: demoaccount@paymybills.com'. At the bottom of the form, there are two buttons: 'Edit' and 'Submit Person'.

When directed to this "Review" screen you will be able to view the payee name, email address, and phone number as well as the Keyword that you created. You will also be able to create a "Payee Nickname" for this payee, select the "Default Pay From Account", and select a "Category" (PLUS only) for this payee. After entering this information and reviewing all entered information, please select the "Submit Person" button.

## Add a Payee – Add a Person – Request Activation Code

Payments Transfers Payees Options Calendar

Welcome Web Demo: [add secondary account holder](#)  
Last Login: 3:11 PM on 3/19/2010 EST  
Your Email: [demoaccount@paymybills.com](#)

**Add a Person**

Printer Friendly Version

Add Review Finished

**Billy Smith**

Payee Status: Requires Activation ⓘ  
Email Address: bsmith@mail.com  
Phone Number: (224) 527-2774  
Payee Category: No Category  
Default Pay From: Primary Checking  
Your Email Address: demoaccount@paymybills.com

What would you like to do next?  
[Schedule Payment to this payee](#)  
[Edit a Payee](#)  
[Add another payee](#)  
[Add a reminder for this payee](#)

**Your new payee is ready for activation.**

For security purposes please request an Activation Code to verify this payee before sending payments. By clicking Activate Payee Now, you will be asked to complete the following within the same session:

1. Select delivery method for Activation Code.
2. Enter the Activation Code upon receipt.

Once the Activation Code has been submitted, your payments will be free to process.

[Activate Payee Now](#)

To begin the activation process you will first need to request and submit an accurate Activation Code. Please select the "Activate Payee Now" button to begin this process.

## Add a Payee - Add A Person - Request Activation

Payments Transfers Payees Options Calendar

Welcome Web Demo: [add secondary account holder](#)  
Last Login: 3:11 PM on 3/19/2010 EST  
Your Email: [demoaccount@paymybills.com](#)

**Activation Code Delivery Method Required**

Request Code Activate Finished

**Request Activation Code**

How would you like to receive the Activation Code for Billy Smith?

Please select a preferred delivery method.

**Phone Call:**  
☐ Home: (###) ###-3131 [Update](#)  
☒ Work: Not on file [Update](#)  
☐ Mobile: Not on file [Update](#)

**Email Address:**  
☒ Primary: demoaccount@paymybills.com [Update](#)  
☐ Secondary: Not on file [Update](#)

**Text Message:**  
☒ 2703005385@cingularme.com [Update](#)

[Request Code Now](#)

Your current contact information will be displayed on this "Request Activation Code" screen. Please select your preferred delivery method and select the "Request Code Now" button.

## Add a Payee- Add a Person – Enter Code

The screenshot shows the 'Activate Payee' screen. At the top, there's a navigation bar with 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, a welcome message reads: 'Welcome Web Demo add secondary account holder', 'Last Login: 3:11 PM on 3/15/2016 EST', and 'Your Email: demoaccount@paymybills.com'. A red sticky note says 'Click Here to Activate Payee'. The main heading is 'Activation Code Request Received' with tabs for 'Request Code', 'Activate', and 'Finished'. The 'Activate' tab is selected. The sub-heading is 'Activate Payee' with the instruction 'Please activate Billy Smith by entering your code below.' Below this, a message states: 'Your activation code should arrive within moments. Please remain in session while the Activation Code is being sent to 2702095988@cingularme.com. Click here if you do not receive a code or would like a new one.' To the right, there's a 'Please wait...' section with a 4-digit code input field (showing four empty boxes) and a 'Submit' button. A 'Back' button is at the bottom left.

Please remain in your current bill pay session while the activation code is being sent to you. After receiving the 4-digit code, please enter it into the "Enter Activation Code" field. After successfully entering the code, please select the "Submit" button.

## Add a Payee - Add a Person – Finished

The screenshot shows the 'Payee Verified' screen. The navigation bar is the same as the previous screen. The main heading is 'Payee Verified' with tabs for 'Request Code', 'Activate', and 'Finished'. The 'Finished' tab is selected. On the left, under 'Awaiting Action By BILLY SMITH', there's a table with the following information: Email Address (bsmith@mail.com), Phone Number (2246272774), Payee Category (No Category), and Your Email Address (demoaccount@paymybills.com). Below this table, it asks 'What would you like to do next?' and provides links: 'Schedule a payment to this payee', 'Edit a payee', 'Add another payee', and 'Add a reminder for this payee'. On the right, under 'Important Next Steps', it states: 'BILLY SMITH must respond to an activation email before the first payment will process. By clicking the email link, BILLY SMITH will be asked to submit the following on our secure site: 1. Security Keyword (first screen) 2. Account information (second screen)'. It also mentions: 'Successful completion of this one-time activation will allow payments to process freely.'

With your activation process complete, you must now wait for your payee to respond to the activation email that will be sent to them. The payee will be asked to submit the following information:

- Keyword (this is the word that you created during the setup process)
- Account Information (the payee's account number and routing number)

After the payee successfully completes these two steps of the one-time activation process, payments to the payee will be able to process freely.

## Add a Payee - Add a Charity

The screenshot shows a web application interface with a top navigation bar containing 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, there is a user welcome message and login information. On the left, a sidebar menu lists 'Add a Payee' options: 'Add a Bill', 'Add a Person', 'Add a Charity' (selected), and 'Add a Gift Recipient'. Below this is a 'Charity' section with a brief description and a note about email notifications. The main content area is titled 'Add a Charity' and has three tabs: 'Add', 'Review', and 'Finished'. The 'Add' tab is active, showing a form titled 'Tell us about your charity'. The form fields are: 'Charity Name \*' (Veterans of America), 'Charity Address \*' (123 Sea Shore Drive), 'City \*' (Tampa), 'State \*' (Florida), and 'Zip Code \*' (25896). A 'Next' button is at the bottom right of the form.

You will be able to "Add a Charity" in your bill pay site. On the "Add" screen please enter the following information:

- Charity Name
- Charity Address
- City
- State
- Zip Code

After entering this information please select the "Next" button.

## Add a Payee - Add a Charity - Review

The screenshot shows the 'Review' tab of the 'Add a Charity' form. The 'Add' tab is no longer active. The form displays the entered information: 'Charity Name' (Veterans of America) and 'Your donation will be sent to' (123 Sea Shore Drive, Tampa, FL 25896). At the bottom, there are two buttons: 'Edit' and 'Submit Charity'.

On this "Review" screen you will be able to view the Charity Name that you entered and the address that donations will be sent to. If this information is correct please select the "Submit Charity" button.

## Add a Payee – Add a Charity – Finished

The screenshot shows a web application interface with a top navigation bar containing links for Payments, Transfers, Payees, Options, and Calendar. Below the navigation bar, a welcome message and user information are displayed. The main content area features a modal window titled 'Add a Charity' with tabs for Add, Review, and Finished. The 'Finished' tab is active, showing the charity name 'Veterans of America' and the address '123 Sea Shore Drive, Tampa, FL 25896'. A note indicates that a minimum of 8 days is required for check payments to reach the payee. At the bottom, there are links to 'Schedule a donation to this charity', 'Edit a charity', 'Add another charity', and 'Add a reminder for this charity'.

Payments Transfers Payees Options Calendar

Welcome Web Demo [add secondary account holder](#)  
Last Login: 3:11 PM on 3/10/2018 EST  
Your Email: [demoaccount@paymydolls.com](#)

messages home chat open logout

**Add a Charity**

Printer Friendly Version

**Veterans of America**

Donation will be sent to 123 Sea Shore Drive  
Tampa, FL 25896

Please allow a minimum of 8 day(s) for your check payments to reach this payee.

What would you like to do next?  
[Schedule a donation to this charity](#)

[Edit a charity](#)  
[Add another charity](#)  
[Add a reminder for this charity](#)

After submitting your charity information you will be directed to a “Finished” screen similar to the image displayed above. Your charitable donations will be sent by check to the address displayed.

## Gift Recipient – Add a Gift

The screenshot shows the 'Add a Gift Recipient' form in the 'Payments' section of a bill pay site. The form is titled 'Add a Gift Recipient' and has three tabs: 'Add', 'Review', and 'Finished'. The 'Add' tab is active. The form contains the following fields:

- First Name \***: Brian
- Middle Name**: (empty)
- Last Name \***: Riek
- Recipient Address \***: 123 Sea Shore Drive
- City \***: Brunswick
- State \***: Maine
- Zip Code \***: 05021

At the bottom of the form is a 'Next' button. On the left side of the page, there is a sidebar with the following links:

- Add a Payee**
  - ☐ Add a Bill
  - ☐ Add a Person
  - ☐ Add a Charity
  - ☒ Add a Gift Recipient
- Gift Recipient**
  - Happy Birthday. Best Wishes. Congratulations. So Proud. Just Because. Holidays. Life's special moments should not get lost in the shuffle. Gift Checks are distinctive, memorable and great even at the last minute!
  - Gift Checks are shipped Monday through Friday, excluding Holidays.
  - Sorry, no shipping outside of the United States.

You will be able to “Add a Gift Recipient” in your bill pay site. On the “Add” screen please enter the following information:

- First Name (of the gift recipient)
- Middle Name (optional)
- Last Name
- Recipient Address
- City
- State
- Zip Code

After successfully entering this information please select the “Next” button.

## Add a Payee - Gift Recipient – Review

The screenshot shows the 'Add a Gift Recipient' form in the 'Review' tab. The form displays the information entered in the 'Add' tab:

- Recipient Name**: Brian Riek
- Your gift will be sent to**: 123 Sea Shore Drive, Brunswick, ME 05021

At the bottom of the form are two buttons: 'Edit' and 'Submit Recipient'.

On this “Review” screen you will be able to view the name of the gift recipient that you entered and the mailing address where the gift check will be sent to. If this information is correct please select the “Submit Recipient” button.



## Add a Payee – Gift Recipient – Finished

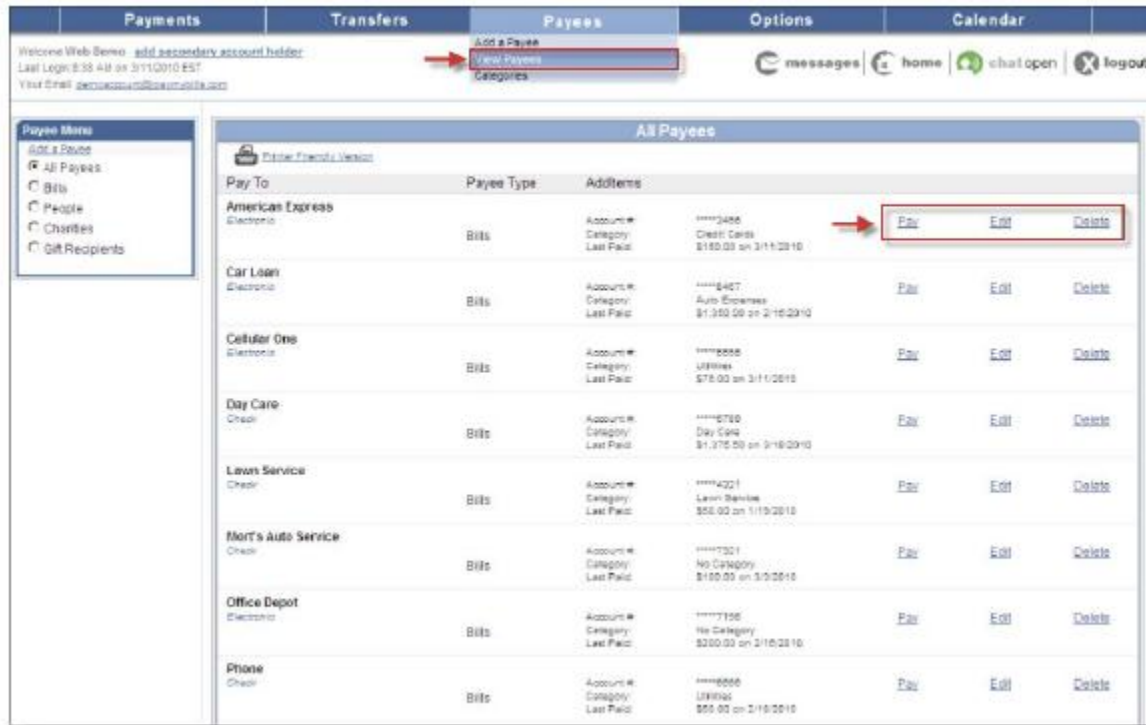
The screenshot shows a web application interface with a top navigation bar containing tabs for Payments, Transfers, Payees, Options, and Calendar. Below the navigation bar, a welcome message is displayed: "Welcome Web Demo: [add secondary account holder](#)", "Last Login: 3:11 PM on 3/10/2016 EST", and "Your Email: [demoaccount@paymybill.com](#)". On the right side of the header, there are links for messages, home, chatopen, and logout.

The main content area features a modal window titled "Add a Gift Recipient" with three tabs: Add, Review, and Finished. The "Finished" tab is active. Inside this tab, a "Print Friendly Version" link is visible. The recipient information for "Brian Rick" is displayed, including the address "123 Sea Shore Drive, Brunswick, ME 04521". A note states: "Please allow a minimum of 4 day(s) for your check payments to reach this payee." Below the address, a prompt asks "What would you like to do next?" with a primary link "Schedule a gift to this recipient" and three secondary links: "Edit a recipient", "Add another recipient", and "Add a reminder for this recipient".

After submitting your gift recipient information you will be directed to a "Finished" screen similar to the image displayed above. Your gift checks will be sent to the address displayed.

## VIEW PAYEES

### View Payees



You will be able to view the payees you have added to your bill pay site. To view your payees please complete the following steps:

1. Select "View Payees" under the "Payees" tab
2. Determine the type of Payee search you want to conduct

After completing these steps you will be able to view the list of payees that meet your search parameters.

On the "View Payees" screen you will be able to view the following payee information:

- Pay To (payee nickname will be listed here)
- Payee Type (Bills, People, Charities, Gift Recipients)
- Additional Items (Account #, Category, Last Paid)

Additionally, you will be able to utilize the following active links from this screen:

- Pay (schedule a payment to the payee)
- Edit (edit payee information that can be modified)
- Delete (delete the payee from the system)

## View Payees – Schedule a Payment

Welcome Web Demo: add secondary account holder  
Last Login: 3:38 AM on 3/11/2010 EST  
Your Email: democustomer@paymobi.com

messages home logout

**Single Payment**

- ☒ Pay a Bill
- ☐ Pay a Person
- ☐ Transfer Funds
- ☐ Send a Donation
- ☐ Send a Gift Check

**Select a Category**

All Categories

**Select Payee(s)**

Add a Payee

- ☒ American Express
- ☐ Car Loan
- ☐ Cellular One
- ☐ Day Care
- ☐ Lawn Service
- ☐ Mott's Auto Service
- ☐ Office Depot
- ☐ Phone
- ☐ Susan Goldman

**Pay a Bill**

Schedule Review Finished

An asterisk (\*) denotes a required field.

shortcut Speed up your payment scheduling! We can pre-load your bills based on your payment history. [Take the shortcut](#)

Pay To	Pay From	Amount	Process Date
American Express ****3456 Last Paid On: 3/11/2010 Amount Paid: \$100.00	Primary Checking	\$100.00	3/18/2010

Select a payee from the left menu. Select again to remove it.

Next

When you choose the "Pay" link from the "View Payees" screen you will be directed to a screen similar to the image displayed above. From this screen you should enter the following information:

- Pay From (account the funds are drawn from)
- Amount
- Deliver by Date (select the appropriate from the deliver by calendar)

After entering this information please select the "Next" button.

## View Payees – Review

Welcome Web Demo: add secondary account holder  
Last Login: 3:38 AM on 3/11/2010 EST  
Your Email: democustomer@paymobi.com

messages home logout

**Pay a Bill**

Schedule Review Finished

Pay To	Pay From	Amount	Process Date	Additional Items	Remove
American Express Electronic	Primary Checking	\$100.00	3/18/2010	Est. Arrival: 3/22/2010 Delivery: Standard Comment: bill	<input type="checkbox"/>

Edit Submit Payment

After entering your payment information you will be directed to the "Review" screen displayed in the image above. Please review all of the displayed payment information for accuracy. If the information is incorrect, select the "Edit" button to make changes. If the information is correct, select the "Submit Payments" button.

## View Payees - Finished

The screenshot shows the 'Pay a Bill' interface with the 'Finished' tab selected. The page header includes navigation tabs: Payments, Transfers, Payees, Options, and Calendar. A welcome message and user information are displayed at the top left. The main content area shows a payment summary for American Express, including the amount (\$100.00), process date (3/18/2010), and confirmation details. A 'Return to View Payees' button is located at the bottom.

Pay To	Pay From	Amount	Process Date	Additional Items
American Express	Primary Checking	\$100.00	3/18/2010	Confirmation #: 26 Est. Arrval: 3/22/2010 Delivery: Standard Comment: None

After submitting your payments you will be directed to the "Finished" screen, displayed in the image above. Each scheduled payment will be assigned a Confirmation # so you can easily locate and identify the payment in the future.

## View Payees – Edit a Payee

The screenshot shows the 'Edit a Payee' interface. The page header is identical to the previous screenshot. The main content area contains a form with fields for Payee Name, Account Holder Name, Phone Number, Payee Nickname, Payee Account Number, Payee Category, and Default Pay From Account. A 'Submit Changes' button is at the bottom right.

Payee Name	Account Holder Name	Phone Number	Payee Nickname *	Payee Account Number *	Payee Category	Default Pay From Account
AMERICAN EXPRESS	Web Demo	800-526-2122	American Express	1234567890123456	Credit Cards	Primary Checking

When you choose the "Edit" link from the "View Payees" page you will be directed to a screen similar to the image displayed above. From this screen you can edit the following information:

- Account Holder Name
- Payee Nickname
- Payee Account Number
- Payee Category (PLUS only)
- Default Pay From Account

After completing your desired edits, please select the "Submit Changes" button.

## View Payees – Finished Editing a Payee

Payments Transfers **Payees** Options Calendar

Welcome Web Demo: [add secondary account holder](#)  
Last Login: 8:38 AM on 3/11/2010 EST  
Your Email: [demoaccount@seymobiles.com](#)

messages home logout

**Edit a Payee**

Printer Friendly Version Edit **Finished**

The following changes have been submitted:

Payee Name	AMERICAN EXPRESS
Account Holder Name	Web Demo
Phone Number	800-528-2122
Payee Nickname	American Express
Payee Account Number	1234567890123456
Payee Category	Credit Cards
Default Pay From Account	Primary Checking

[Return to View Payees](#)

After submitting your payee edits you will be directed to this “Finished” screen. You will see your payee information, with edits, displayed on this screen.

## View Payees – Delete a Payee

Payments Transfers **Payees** Options Calendar

Welcome Web Demo: [add secondary account holder](#)  
Last Login: 8:38 AM on 3/11/2010 EST  
Your Email: [demoaccount@seymobiles.com](#)

messages home [Click here for](#) logout

**Delete Payee**

Delete Finished

American Express  
\*\*\*\*2156

Deleting this payee will cease the following payments to be automatically stopped.

Pay To	Amount	Process Date	Additional Items
American Express Electronic	\$1,000.00	3/22/2010	Confirmation #: 22 Frequency: One Time
American Express Electronic	\$100.00	3/18/2010	Confirmation #: 26 Frequency: One Time

[Cancel](#) [Delete Payee](#)

When you select the “Delete” link from the “View Payees” page you will be directed to a screen similar to the image displayed above. If you have payments scheduled to this payee they will be displayed on this screen. Any scheduled payments will be automatically stopped when you delete the payee. Please select the “Delete Payee” button to initiate the action.

## View Payees – Finished Deleting a Payee

The screenshot shows a web application interface with a top navigation bar containing 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, there is a welcome message and user information. The main content area displays the 'Delete Payee' screen, which has two tabs: 'Delete' and 'Finished'. The 'Finished' tab is active, showing a confirmation message and a table of payments to the deleted payee.

Welcome Web Demo - [add secondary account holder](#)  
Last Login: 8:38 AM on 3/11/2010 EST  
Your Email: [getsecondary@demo.ia.com](#)

messages | home | chat open | logout

**Delete Payee**

[Printer Friendly Version](#) [Delete](#) **Finished**

American Express  
\*\*\*\*5456

The payee was deleted and the following payment(s) were stopped:

Payments	Pay To	Amount	Process Date	Additional Items
American Express Electronic	American Express	\$1,000.00	3/22/2010	Confirmation #: 22 Frequency: One Time
American Express Electronic	American Express	\$100.00	3/18/2010	Confirmation #: 26 Frequency: One Time

[Return to View Payees](#)

After selecting the "Delete Payee" button you will be directed to this "Finished" screen. You will see the payee that you deleted, along with any payments to this deleted payee that were automatically stopped.

# CATEGORIES

## Categories

Welcome Web Demo [add secondary account](#)  
Last Login: 12:54 PM on 3/10/2010 EST  
Your Email: [demoaccount@peoplesoft.com](#)

messages | home | chat open | logout

**Transfers**

- Single Transfer
- Recurring Transfer
- Scheduled Transfers
- Transfer History
- Add Transfer Account
- View Accounts
- Categories**

**Category Name**

- [Add a Category](#)
- ☒ No Category
- ☐ Auto Expenses
- ☐ Credit Cards
- ☐ Day Care
- ☐ Lawn Service
- ☐ Supplies
- ☐ Utilities

**Categories - No Category**

Payees	Account Number	Assign Category
Worl's Auto Service	*****7321	<a href="#">Select new Category</a>
Office Depot	*****7156	<a href="#">Select new Category</a>
Susan Goldman	*****5308	<a href="#">Select new Category</a>
Mortgage	*****2345	<a href="#">Select new Category</a>
Robert Halford	*****3520	<a href="#">Select new Category</a>
Suzy at College	*****2345	<a href="#">Select new Category</a>
<b>Transfer</b>	<b>Account Number</b>	<b>Assign Category</b>
Retirement Transfer	*****1358	<a href="#">Select new Category</a>
Wachovia	*****7526	<a href="#">Select new Category</a>

[Submit Changes](#)

By using the "Categories" feature you will be able to create as many Transfer Categories as you wish. After creating the categories you may place your transfer accounts into the appropriate transfer category that you have created. Select the "Add a Category" link from the left of this screen to begin the process of adding your desired category.

## Add a Category

The screenshot shows a web application interface with a top navigation bar containing tabs for Payments, Transfers, Payees, Options, and Calendar. Below the navigation bar, there is a header section with a welcome message, login information, and links for messages, home, chat open, and logout. The main content area is titled "Add New Category" and contains two sections. The first section, "Provide a Category Name", has a text input field labeled "Category Name" with the value "Temporary Bills". The second section, "Select the payees and accounts you would like to assign to this category", contains three columns of checkboxes. The "Bill" column has checkboxes for "Mort's Auto Service", "Office Depot", and "Susan Goldman". The "Person" column has checkboxes for "Mortgage", "Robert Nefford", and "Suzy at College". The "Transfer" column has checkboxes for "Retirement Transfer" and "Wachovia". A "Submit" button is located at the bottom right of the form.

After selecting the "Add a Category" link you will be directed to the screen depicted in the image above, "Add New Category". You will need to provide a name for this new category. Also, you will be able to select the transfer accounts that you would like assigned to this new category by selecting the checkbox beside the transfer account name. After entering the Category Name and selecting the transfer accounts to be applied to this category select the "Submit" button.

## Finished Adding a Category

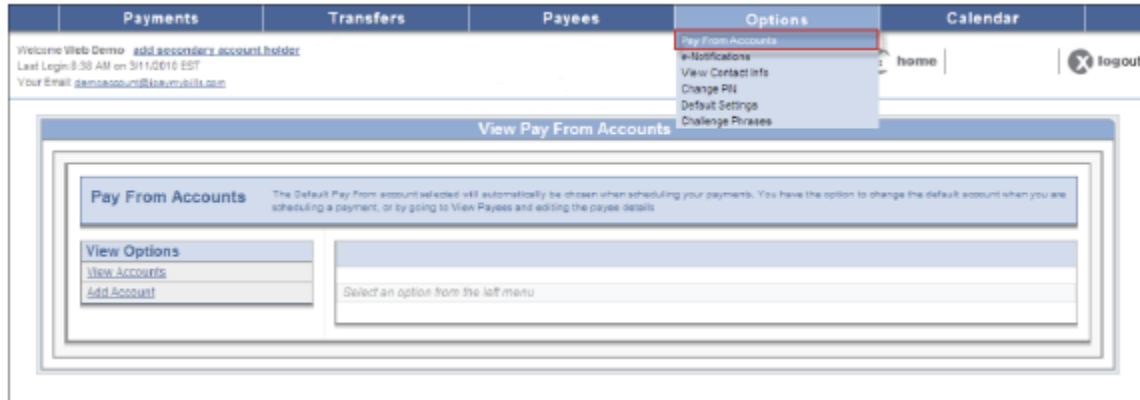
The screenshot shows the same web application interface as the previous image, but the "Add New Category" form now displays the result of a successful submission. The "Provide a Category Name" section shows a message "The below category has been created." and the "Category Name" field now contains the value "Temporary Bills". The "Select the payees and accounts you would like to assign to this category" section shows a message "The following payees and transfers were assigned to this category." and the checkboxes are now disabled. The "Bill" column shows "Mort's Auto Service" and "Office Depot" selected. The "Person" column shows "None" selected. The "Transfer" column shows "None" selected. A link "To view or edit a category, go to [Categories](#)" is located at the bottom left of the form. A "Add Another Category" button is located at the bottom right of the form.

After submitting your new category you will be directed to a screen similar to the image depicted above. The new category that you created along with the payees and transfers that you assigned to this category will be displayed.



## PAY FROM ACCOUNTS

### Pay From Accounts



Because you are using the PLUS bill pay product you have the ability to add multiple pay from accounts to your bill pay site. You can add and access these accounts by selecting the "Pay from Accounts" link under the "Options" tab.

After making this selection you will be directed to a screen similar to the image displayed above. From this screen you have two options:

1. View Accounts
2. Add Account

**PLEASE NOTE:** Your Default Pay from Account will automatically be chosen when you are scheduling your payments. You may change this account at any time, and you may change the pay from account for each payment you schedule.

## Pay From Accounts – Add Account

The screenshot shows a web application interface with a top navigation bar containing 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, there is a header area with a welcome message, login/logout links, and a 'messages' icon. The main content area is titled 'Add Payment Account' and features a progress bar with three steps: 'Add', 'Review', and 'Finished'. The 'Add' step is currently active. On the left, there is a form titled 'Add Account' with the following fields: 'Account Nickname \*' (text input with 'Secondary'), 'Account Number \*' (text input with '1122334455'), 'Confirm Account Number \*' (text input with '1122334455'), and 'Account Type \*' (dropdown menu with 'Checking' selected). On the right, there is a note: 'Increase your bill payment options by adding other Learning and Development accounts. The account will be available for use within three business days. Please note that bill pay transactions cannot process from savings accounts.' At the bottom of the form, there is a 'Next' button.

When you choose the “Add Account” option you will be directed to a screen similar to the image displayed above. You must add the following information on this screen:

- Account Nickname
- Account Number
- Confirm Account Number
- Account Type

After entering this information please select the “Next” button.

## Pay From Accounts – Review Account

The screenshot shows the same web application interface as the previous one, but the 'Review' step of the progress bar is now active. The 'Add Account' form on the left now displays the entered information: 'Account Nickname' (Secondary), 'Account Number' (1122334455), and 'Account Type' (Checking). On the right, a note states: 'You will be able to pay bills as well as transfer from this account.' At the bottom of the form, there are two buttons: 'Back' and 'Submit Account'.

After entering your pay from account information you will be directed to the “Review” screen displayed above. Please review your information for accuracy and select the “Submit Account” button.

## Pay From Accounts – Finished Adding Account

The screenshot shows the 'Add Payment Account' screen with the 'Finished' tab selected. The account details are as follows:

Secondary	
Account Status	Awaiting Approval
Account Number	112234455
Account Type	Checking

Below the table, there is a link: [To monitor your account activity, set up an e-Notification](#). At the bottom, there is a button: [Add Another Account](#).

On the right side, a message states: "You have successfully submitted your request to pay bills from the account listed to the left. You will receive a notification in your message center when the account has been approved. Please allow up to three business days for processing."

After submitting your account you will be directed to this "Finished" screen. Your new pay from account will be "Awaiting Approval"; this means your Financial Institution will have to approve or reject your request to add this account. Your financial institution will approve or reject this pay from account in no more than 3 business days.

## Pay From Accounts – Active Accounts

The screenshot shows the 'View Pay From Accounts' screen. On the left, under 'View Options', there are links for 'View Accounts', 'Active Accounts' (selected), 'Pending Accounts', and 'Add Account'. The main area displays a table of active accounts:

Nickname	Additional Items	Default Pay From	
Hobby Account	Account Number: 1123 Account Type: Savings	<input type="radio"/>	<a href="#">Delete</a>
Primary Checking	Account Number: 0070 Account Type: Checking	<input checked="" type="radio"/>	<a href="#">Delete</a>
Secondary Checking	Account Number: 7001 Account Type: Checking	<input type="radio"/>	<a href="#">Delete</a>

At the bottom, there is a button: [Submit Changes](#).

When you select the "View Accounts" option you will be directed to a screen similar to the image displayed above. You have the option to view "Active Accounts" or "Pending Accounts". When viewing your "Active Accounts", as displayed above, you will be able to view the following information:

- Nickname (the account nickname you provided for each pay from account)
- Additional Items (Last 4 digits of Account #, Account Type)
- Default Pay From (one account will be selected, automatically selected when scheduling payments)
- Delete (all pay from accounts, other than the Default, may be deleted)

## Pay From Accounts – Pending Accounts

The screenshot shows a web application interface with a top navigation bar containing 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. Below the navigation bar, a welcome message reads: 'Welcome Web Demo: add secondary account holder', 'Last Login: 9:38 AM on 3/11/2019 EST', and 'Your Email: demouser@seamless.com'. On the right, there are links for 'messages', 'home', 'chat open', and 'logout'. The main content area is titled 'View Pay From Accounts'. Inside this area, there is a sub-section 'Pay From Accounts' with a descriptive text: 'The Default Pay From account selected will automatically be chosen when scheduling your payments. You have the option to change the default account when you are scheduling a payment, or by going to View Payees and editing the payee details'. To the left of the main table is a 'View Options' panel with 'View Accounts' and two radio buttons: 'Active Accounts' and 'Pending Accounts' (which is selected). Below these is an 'Add Account' button. The main part of the interface is a table titled 'Pending Accounts' with two columns: 'Nickname' and 'Additional Items'. The table contains two rows of data, each representing a pending account.

Nickname	Additional Items
Secondary	Account Number: ****4455 Account Type: Checking <a href="#">Delete</a>
Secondary	Account Number: ****4455 Account Type: Checking <a href="#">Delete</a>

When viewing your “Pending Accounts”, as displayed above, you will be able to view the following information:

- Nickname (the account nickname you provided for each pay from account)
- Additional Items (Last 4 digits of Account #, Account Type)
- Delete (all pending pay from accounts may be deleted from this screen)

## E-NOTIFICATIONS

### e-Notifications – Events

The screenshot displays the 'Schedule e-Notifications' interface. At the top, there's a navigation bar with tabs: Payments, Transfers, Payees, Options, and Calendar. The 'Options' tab is selected, showing a dropdown menu with options like 'Pay From Accounts', 'e-Notifications', 'View Contact Info', 'Change PIN', 'Default Settings', and 'Challenge Phrases'. Below the navigation bar, there's a header section with 'Welcome Web Demo', 'add secondary account holder', 'Last Login 8:38 AM on 3/14/2013 EST', and 'Your Email: demosecure@demobills.com'. The main content area is titled 'Schedule e-Notifications' and has sub-tabs: Event, Log Out, Recurring, and Reminders. The 'Event' tab is active. It shows a form with two columns. The left column lists four event types, each with an 'On' (radio button) and 'Off' (radio button) option. The right column is for 'A transaction exceeds a specified amount' and includes dropdowns for 'Send Notification To' (Email Address), 'Category' (All Categories), and 'Payee or Account' (All Payees), along with a 'Notification amount' field and a 'Submit' button.

You are able to manage your "e-Notifications" under the "Options" tab in your bill pay site. When you select to view the "Event" e-Notifications you will see a screen similar to the image displayed above. Event Notifications will be sent to you each time a particular event occurs in your bill pay account. These events include the following:

- A recurring transaction processes
- A new message in my message center
- A transfer account is approved
- A pay from account is approved
- A transaction exceeds a specified amount

All of these event notifications may be sent by...

- Email
- Short Text
- Both

Each of these event notifications can simply be turned "On" and "Off".

## e-Notifications – Log Out

**Schedule e-Notifications**

Event Log Out Recurring Reminders

Email address on file [demoaccount@ipaymybills.com Update](#)  
Short text address on file [2703005986@cingularma.com Update](#)

**Log Out Notifications** At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.

Send a list of my...	On	Off
Scheduled transactions	<input type="radio"/>	<input checked="" type="radio"/>
Added payees	<input type="radio"/>	<input checked="" type="radio"/>
Added transfer accounts	<input type="radio"/>	<input checked="" type="radio"/>
Deleted payees	<input type="radio"/>	<input checked="" type="radio"/>
Deleted transfer accounts	<input type="radio"/>	<input checked="" type="radio"/>
Skipped and stopped transactions	<input type="radio"/>	<input checked="" type="radio"/>

Please select which items you would like to receive each time you log out.

When you select to view the “Log Out” notifications you will see a screen similar to the image displayed above. Log Out notifications will be sent to you at the end of each bill pay session, after you log out, and will be sent in the form of a customized email summary. You may select to receive a list of...

- Scheduled Transactions
- Added payees
- Added transfer accounts
- Deleted payees
- Deleted transfer accounts
- Skipped and stopped transactions

Each of these Log Out notifications can simply be turned “On” and “Off”. After making your selections, please select the “Submit” button.

## e-Notifications – Recurring

The screenshot displays the 'Schedule e-Notifications' web application. At the top, there are tabs for 'Event', 'Log Out', 'Recurring' (which is selected), and 'Reminders'. Below the tabs, there are links for 'Email address on file demoaccount@paymtitle.com Update' and 'Short text address on file 2793005986@cingularme.com Update'. The main section is titled 'Recurring Notifications' with a subtitle: 'These email notifications will provide a list of all pay information in which you authorize how often it is received.' There are three main configuration areas, each with a 'Submit' button:

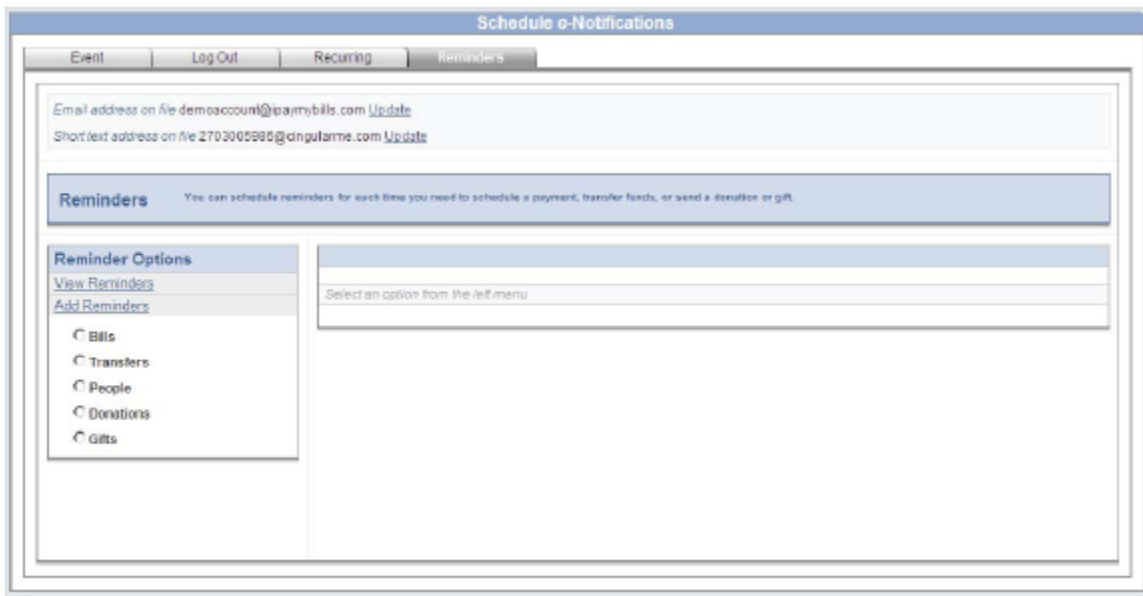
- A list of all scheduled payments and transfers:** 'How often' is set to 'Weekly', 'On what day' is set to 'Sunday'. Below this, a table titled 'Your current scheduled notifications' shows one entry: 'Weekly on Sunday' with a 'Remove' link and an unchecked checkbox.
- A list of all payment and transfer history:** 'How often' is set to 'Quarterly', 'On what day' is set to '15'. Below this, a table titled 'Your current scheduled notifications' shows one entry: 'All Payees' with a frequency of 'Quarterly on the 15th', a 'Remove' link, and an unchecked checkbox.
- A list of all payee and transfer accounts:** 'How often' is set to 'Monthly', 'On what day' is set to '24'. Below this, a table titled 'Your current scheduled notifications' shows one entry: 'Monthly on the 24th' with a 'Remove' link and an unchecked checkbox.

When you select to view the “Recurring Notifications” you will see a screen similar to the one displayed in the image above. These Recurring Notifications will be sent to you via email at the recurring frequency that you choose. These notifications include the following:

- A list of all scheduled payments and transfers
- A list of all payee and transfer accounts
- A list of all payment and transfer history

After creating a frequency for your chosen recurring notifications, please select the “Submit” button in each notification area.

## e-Notifications – Reminders – Add



When you select to view the "Reminders" you will see a screen similar to the one displayed in the image above. You are able to schedule reminders for each time you need to do the following:

- Schedule a payment
- Transfer Funds
- Send a Donation
- Send a Gift Check

From this screen you are able to "View Reminders" and "Add Reminders". Both of these options will be discussed in detail on the following pages.



## e-Notifications - Add Reminders – Schedule

The screenshot shows a web application titled "Schedule e-Notifications". At the top, there are four tabs: "Event", "Log Out", "Recurring", and "Reminders", with "Reminders" being the active tab. Below the tabs, there are two links: "Email address on file demoaccount@paymybills.com [Update](#)" and "Short text address on file 2703005096@dingularma.com [Update](#)".

The main content area is titled "Reminders" with a subtitle: "You can schedule reminders for each time you need to schedule a payment, transfer funds, or send a donation or gift." Below this, there is a "Reminder Options" section with two links: "View Reminders" and "Add Reminders". Under "Add Reminders", there are five radio button options: "Bills" (selected), "Transfers", "People", "Donations", and "Gifts".

To the right of the "Reminder Options" is the "Add Bill Reminder" form. It has two tabs: "Schedule" (active) and "Finished". Below the tabs, there is a note: "An asterisk (\*) denotes a required field." The form contains three fields: "Select Payee\*" with a dropdown menu showing "Car Loan", "Please send notification to\*" with a dropdown menu showing "Short Text Address", and "Frequency\*" with a dropdown menu showing "Monthly" and a date field showing "on 15". At the bottom of the form is a "Next" button.

When you choose to "Add Reminders" you may choose from the following options:

- Bills
- Transfers
- People
- Donations
- Gifts

After choosing your reminder type, please complete the fields presented to you and select the "Next" button.

## e-Notifications - Add Reminders – Finished

The screenshot shows a web application window titled "Schedule e-Notifications". At the top, there are four tabs: "Event", "Log Out", "Recurring", and "Reminders", with "Reminders" being the active tab. Below the tabs, there are two links: "Email address on file demoaccount@paymybills.com [Update](#)" and "Short text address on file 2703005986@cingularme.com [Update](#)".

Below the links, there is a section titled "Bill" with a sub-link "Printer Friendly Version". To the right of this section are two tabs: "Schedule" and "Finished", with "Finished" being the active tab.

The main content area displays a table with the following data:

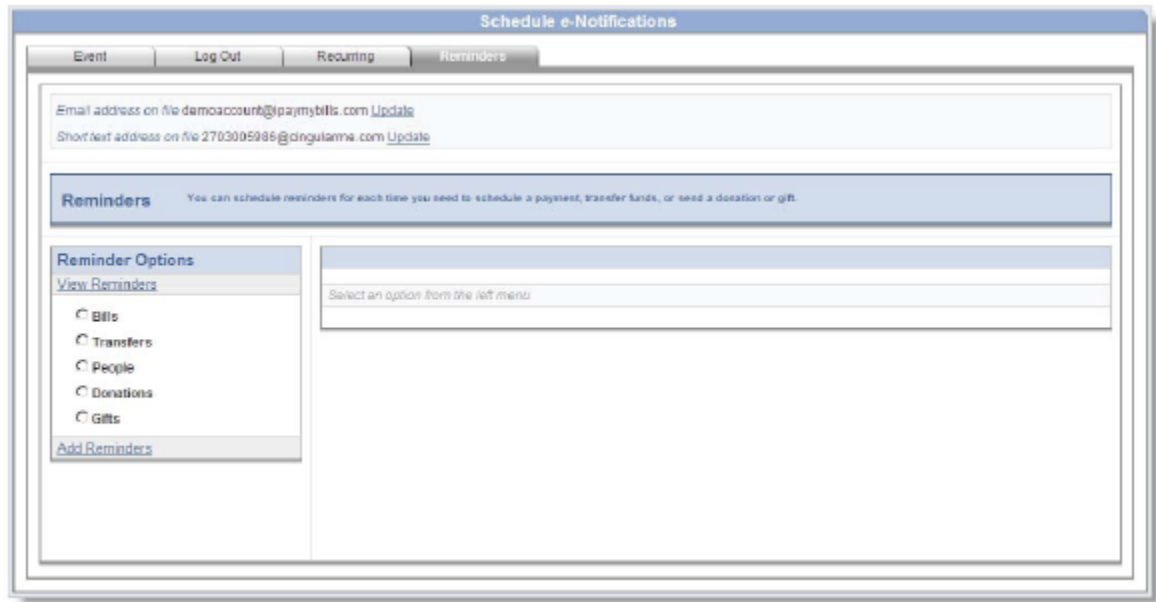
Pay To	Reminder Date	Reminder Type	Additional Items
Car Loan	4/15/2010	Pay a Bill	Send To: Frequency: Download Reminder To:

Below the table, there is a button labeled "Schedule More Reminders".

After entering your reminder information you will be directed to this "Finished" screen. You may review the reminder information that you entered.

**PLEASE NOTE:** Bill pay reminders may be downloaded to your Microsoft Outlook Calendar. Simply select the "My Microsoft Outlook Calendar" link to initiate the download. If you delete your bill pay reminder in your bill pay account you will have to manually remove the reminder that was downloaded to your Outlook calendar.

## e-Notifications – Reminders – View



When you choose to "View Reminders" you may choose from the following options:

- Bills
- Transfers
- People
- Donations
- Gifts

By selecting any of these 5 categories you will be able to view the reminders that you have created for each category.

## e-Notifications - Reminders – Bills

The screenshot shows a web application titled "Schedule e-Notifications". At the top, there are four tabs: "Event", "Log Out", "Recurring", and "Reminders", with "Reminders" being the active tab. Below the tabs, there are two lines of text: "Email address on file: [demoaccount@ipaymybills.com](#) [Update](#)" and "Short text address on file: [2703005985@cingularme.com](#) [Update](#)".

Below this is a section titled "Reminders" with a subtitle: "You can schedule reminders for each time you need to schedule a payment, transfer funds, or send a donation or gift." Underneath, there is a "Reminder Options" section with a "View Reminders" link and five radio buttons: "Bills" (selected), "Transfers", "People", "Donations", and "Gifts". At the bottom of this section is an "Add Reminders" link.

To the right of the "Reminder Options" is a "Bills" section. It contains a table with two columns: "Pay To" and "Additional Items". The "Pay To" column has the entry "Car Loan". The "Additional Items" column contains the following information: "Reminder Date: 4/15/2010", "Frequency: Monthly", "Send To: Short Text", and "Download Reminder To: [My Microsoft Outlook Calendar](#)". There is a "Stop" link at the end of the row.

Pay To	Additional Items
Car Loan	Reminder Date: 4/15/2010 Frequency: Monthly Send To: Short Text Download Reminder To: <a href="#">My Microsoft Outlook Calendar</a> <a href="#">Stop</a>

When you choose to view one of your reminder categories (in the example above the "Bills" category) you will be able to view the following information:

- Reminder Date
- Frequency
- Send To (Email, Short Text, Both)
- Download Reminder To (Outlook Calendar download)
- Stop (prevent this reminder from being sent to you)

## VIEW CONTACT INFO

### View Contact Info

Welcome Web Demo [add secondary account holder](#)  
Last Login 8:38 AM on 3/11/2010 EST  
Your Email [demoaccount@paymybills.com](#)

home | [chat open](#) | [logout](#)

**Options**

- Pay From Accounts
- e-Notifications
- View Contact Info**
- Change PIN
- Default Settings
- Challenge Phrases

### Web Demo Contact Info

<b>Account Holder Information</b>	
Primary	Web Demo
Secondary	<a href="#">add</a>
<b>Address Information</b> <a href="#">Update</a>	
Address	123 Main Street
City	Georgetown
State	KY
Zip	40324
<b>Phone Numbers</b> <a href="#">Update</a>	
Home Number	(618) 555-3131
Work Number	None
Mobile Number	None
<b>Email Address</b> <a href="#">Update</a>	
Primary Email	demoaccount@paymybills.com
Secondary Email	None
<b>Mobile Devices</b> <a href="#">Update</a>	
Short Text Address	2763005886@cingularme.com

You will be able to view and edit your contact information in the bill pay site. You may access this information by selecting "View Contact Info" under the "Options" tab. Your contact information that may be edited includes the following:

- Account Holder Information
  - Secondary (you may request to ADD a secondary user via the "add" link)
- Address Information (Address, City, State, Zip)
- Phone Numbers (Home Number, Work Number, Mobile Number)
- Email Address (Primary Email, Secondary Email)
- Mobile Devices (Short Text Address)

## DEFAULT SETTINGS

### Default Settings

Welcome Web Demo: [add secondary account holder](#)  
Last Login 3:38 AM on 3/11/2018 EST  
Your Email: [personaccount@personalsite.com](#)

home chat open logout

Pay From Accounts  
Notifications  
View Contact Info  
Change PIN  
**Default Settings**  
Change Passwords

### Default Settings

**Default Pay From**

The Default Pay From account selected will automatically be chosen when scheduling your payments.

You have the option to change the default account when you're scheduling a payment or by going to View Payees and editing the payee details.

What Pay From Account would you like to set as default?

Primary Checking

**Default Page**

What page would you like to display when you log in to bill pay?

☒ Home  
☐ Single Payments  
☐ shortcut  
☐ Single Transfers  
☐ View Payees  
☐ View Transfer Accounts  
☐ Calendar

Let us speed up the process by anticipating the payments you'll likely make based on your payment history.

Submit

Your bill pay site has 2 default settings that you can manage:

- Default Pay From
- Default Page

If you have multiple pay from accounts you may select your default account from this page. Additionally, you may select the page to be displayed when you first log into your bill pay site. After making these choices please select the "Submit" button.

### Default Settings - Finished

Default Settings	
New Default Page	Home
Default Pay From	Primary Checking

After submitting your new default settings you will be directed to the "Finished" screen where your "New Default Page" and "Default Pay From" will be displayed.

# CHALLENGE PHRASES

## Challenge Phrases

The screenshot shows a web application interface with a top navigation bar containing tabs: Payments, Transfers, Payees, Options, and Calendar. The 'Options' tab is selected, and a dropdown menu is open, showing links: Pay from Accounts, e-Notifications, View Contact Info, Change PIN, Default Settings, and Challenge Phrases (highlighted with a red box). Below the navigation bar, the page title is 'Manage Challenge Phrases'. The main content area has a header 'Challenge Phrases' with a sub-header 'Please select a minimum of four challenge phrases below. These phrases will be asked during your bill pay sessions.' Below this is a 'Select Challenge Phrase' section with a 'Your Phrase' label, a dropdown menu showing 'Choose a Challenge Phrase', and an 'Add' button. Below the dropdown is a section titled 'Your current Challenge Phrases' containing a table with four rows: 'Mother's maiden name', 'City you were born', 'Pet's name', and 'Father's middle name'. Each row has a 'Remove' link to its right. On the right side of the page, there is a security notice: 'iPay Technologies takes the security of your account and personal information very seriously. In order to perform certain transactions you will be asked to provide additional information that verifies your identity.'

You will have the ability to manage your Challenge Phrases in your bill pay site. You may access this tool by selecting the "Challenge Phrases" link under the "Options" tab. When selecting this link you will be directed to a screen similar to the image displayed above. You will be able to "Add" and "Remove" challenge phrases from this screen.

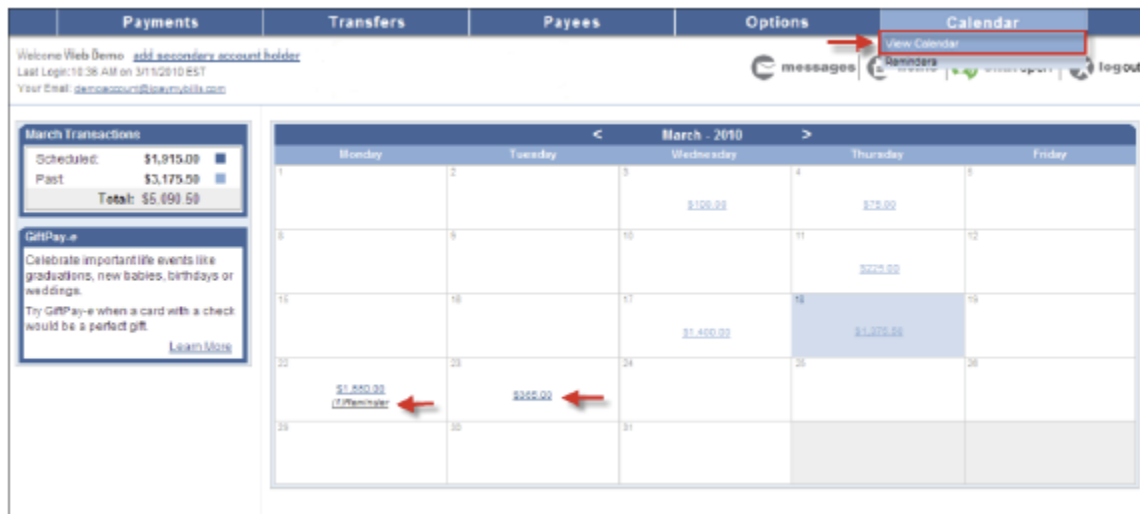
## Challenge Phrases – Add a CR

This screenshot shows the 'Manage Challenge Phrases' page with the 'Select Challenge Phrase' section. The dropdown menu now shows 'Favorite vacation spot' and the 'Your Response' text box contains 'Upton'. A red box highlights the dropdown and the response text box, with a red arrow pointing to the 'Add' button. The 'Your current Challenge Phrases' section remains the same, showing the same four phrases with 'Remove' links. The security notice on the right is also present.

When you select a Challenge Phrase from the dropdown menu a "Your Response" text box will appear. Simply type your desired answer and select the "Add" button. The question will instantly be populated in the "Your current Challenge Phrases" listing. You may remove Challenge Phrases, but the system will not allow you to have fewer than 4 active.

## VIEW CALENDAR

### View Calendar



Your bill pay site gives you access to a dynamic calendar function. To access this functionality please select the "View Calendar" link under the "Calendar" tab. When selecting this link you will see a screen similar to the image displayed above. You will be able to view your bill pay activity (payments & reminders) from past dates and for future dates. Any date that has a dollar amount or "Reminder" listed means there was scheduled bill pay activity on this date.

You may view any date on the calendar by simply clicking your cursor on the date in question.

**PLEASE NOTE:** Payment processing dates ONLY are presented on this calendar. Weekends and holidays are excluded since payments are not processed on these dates.



## View Calendar – Past Scheduled Payments

Welcome Web Demo [add secondary account holder](#)  
Last Login: 10:36 AM on 3/11/2010 EST  
Your Email: [demo@www.chill.com/chi/chi.asp](#)

messages | home | chat open | logout

**Today's Totals**  
Payments: \$1,200.00  
Transfers: \$200.00  
Total: \$1,400.00

< March - 2010 >

Mo Tu We Th Fr  
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

Narrow Display  
Account: [All Accounts](#)

**Wednesday, March 17, 2010**

**Paid From Hobby Account \*\*\*\*\*1753**

Paid To	Amount	Frequency	Additional Items
Mortgage Electronic	\$1,200.00	One Time	Confirmation #: 24 Details: <a href="#">View</a>
Sub Total		\$1,200.00	
Total		\$1,200.00	Skipped payments not included in the total.

**Transferred From Primary Checking \*\*\*\*\*5676**

Transferred To	Amount	Frequency	Additional Items
Christmas Account Electronic	\$200.00	One Time	Confirmation #: 8 Details: <a href="#">View</a>
Sub Total		\$200.00	
Total		\$200.00	Skipped payments not included in the total.

[Return to Calendar](#)

When you select a dollar amount/reminder listed on a past date you will be directed to a screen similar to the image displayed above. Payment/Transfer/Reminder information displayed on past dates is for payments/transfers already processed and reminders already sent; therefore, you will have access to view the payment(s)/transfer(s)' details by selecting the "View" link.

*Payment and Transfer History Details were discussed earlier in this manual.*

## View Calendar - Future Scheduled Payments

Welcome Web Demo: [add secondary account holder](#)  
 Last Login: 10:36 AM on 3/15/2010 EST  
 Your Email: [demoaccount@saumuhills.com](#)

messages | home | chat open | logout

**Today's Totals**  
 Payments: \$65.00  
 Transfers: \$300.00  
 Total: \$365.00

< March - 2010 >

Mo	Tu	We	Th	Fr
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				

**Narrow Display**  
 Account: [All Accounts](#)

What would you like to do?  
[Make single payments](#)  
[Make single transfers](#)  
[Send a gift](#)  
[Send a donation](#)  
[Schedule a reminder](#)

**Tuesday, March 23, 2010**

Pay From Hobby Account \*\*\*\*\*1753

Pay To	Amount	Additional Items
Susan Goldman Electronic	\$65.00	Confirmation #: 6 Frequency: One Time Est Arrival: 3/25/2010
Sub Total		\$65.00
Total		\$65.00 Skipped payments not included in the total.

[Edit](#) [Stop](#)

Transfer From Primary Checking \*\*\*\*\*5676

Transfer To	Amount	Additional Items
Retirement Transfer Electronic	\$300.00	Confirmation #: 9 Frequency: One Time Est Arrival: 3/25/2010
Sub Total		\$300.00
Total		\$300.00 Skipped payments not included in the total.

[Return to Calendar](#)

When you select a dollar amount/reminder listed on a future date you will be directed to a screen similar to the image displayed above. Payment/Transfer/Reminder information displayed on future dates is for payments/transfers/reminders that have not yet been processed or sent. Thus, you will have the ability to "Edit" or "Stop" these transactions from this screen. *Scheduled payments/transfers/reminders were discussed earlier in this manual.*

## Select a Blank Calendar Date

Welcome Web Demo [add secondary account holder](#)  
Last Login: 10:36 AM on 3/11/2010 EST  
Your Email: [demoaccount@payanywhere.com](#)

messages | home | chatopen | logout

You have selected the date: 3/24/2010

What would you like to do on this date?

- ☐ I would like to schedule a payment.
- ☐ I would like to schedule a transfer.
- ☐ I would like to send a gift check.
- ☐ I would like to send a donation.
- ☐ I would like to schedule a reminder.

[Return to Calendar](#) [Next](#)

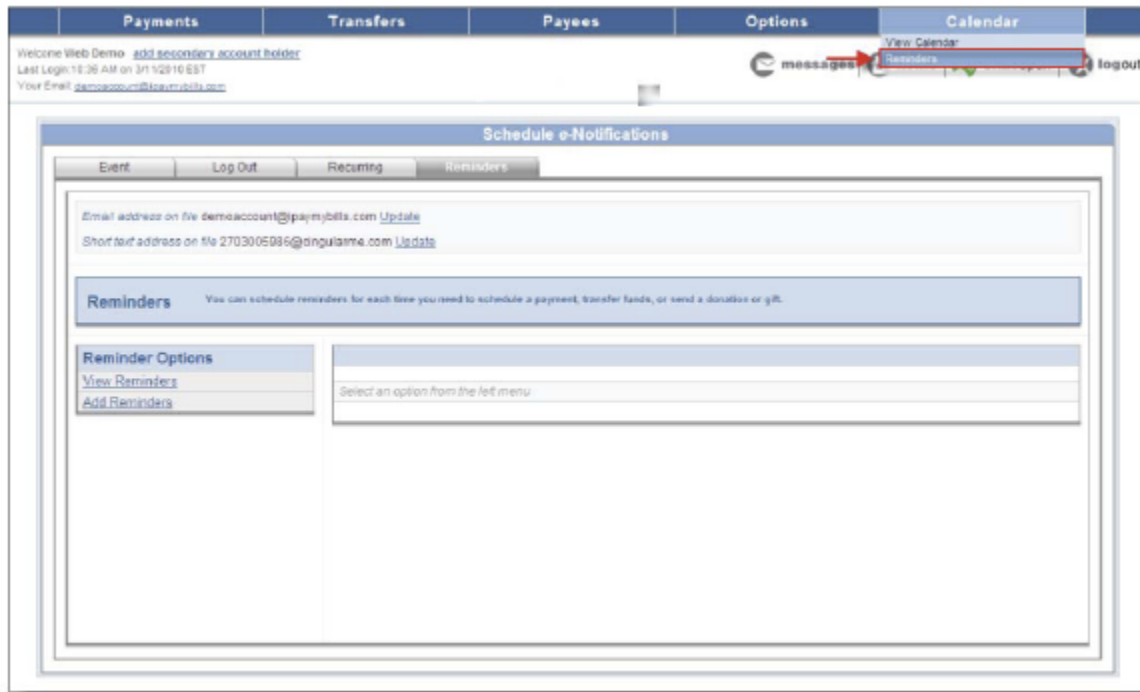
When you select a blank, future calendar date you will be presented with a screen similar to the image displayed above. Your selected date will be displayed and you will be able to choose from the following options:

- I would like to schedule a payment
- I would like to schedule a transfer
- I would like to send a gift check
- I would like to send a donation
- I would like to schedule a reminder

After making your choice, please select the "Next" button. *Each of these available options were discussed earlier in this manual.*

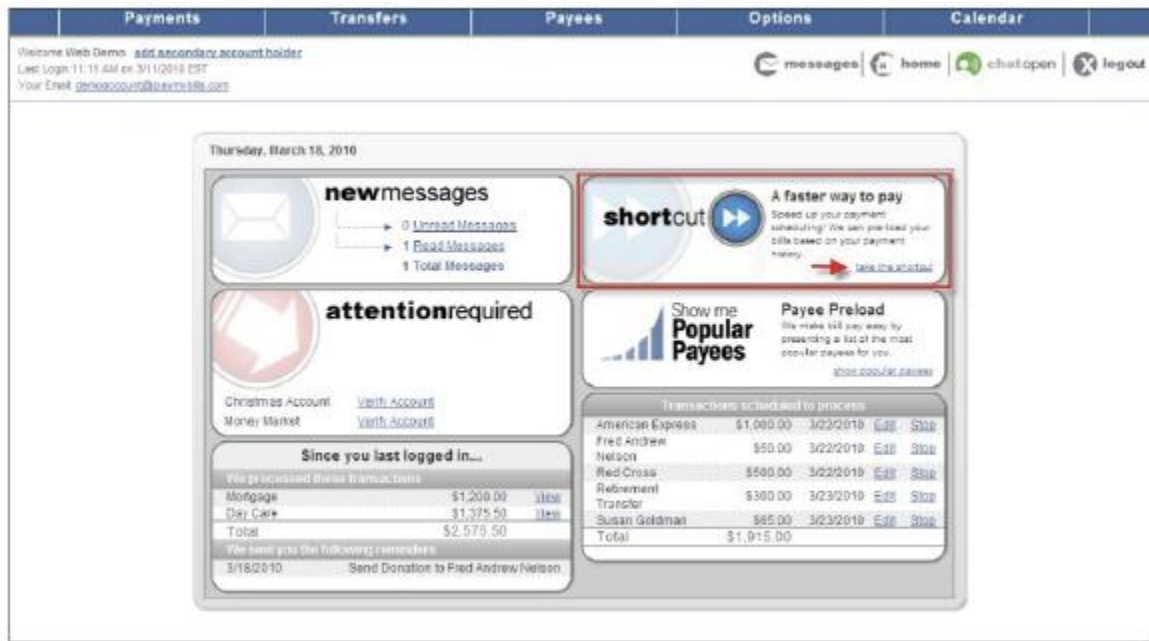
## REMINDERS

### Reminders



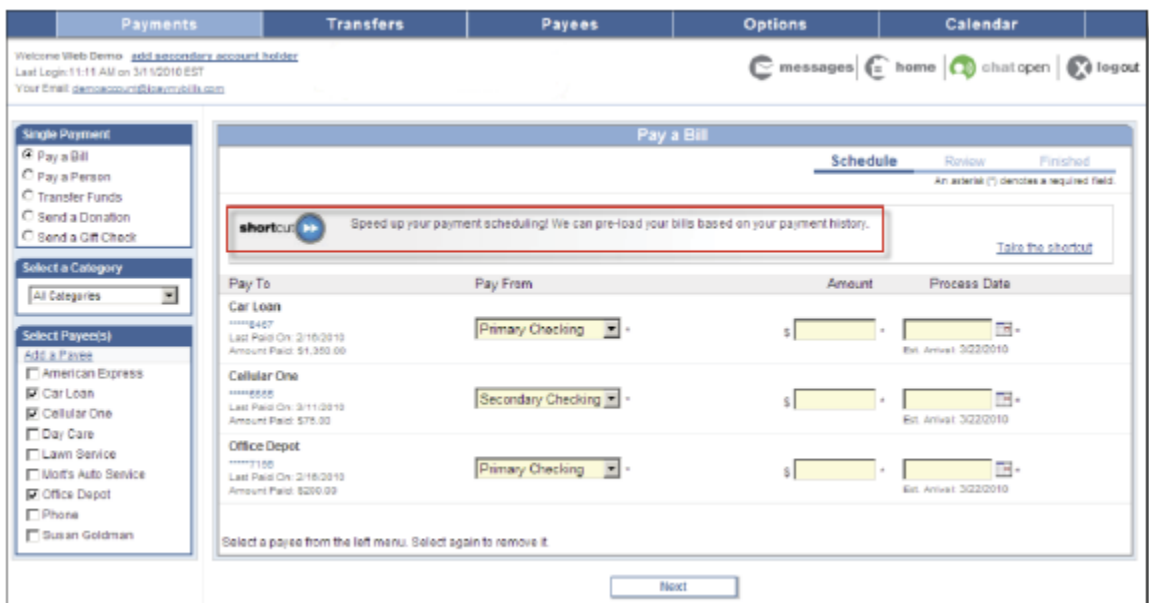
You will have the ability to view and add reminders by selecting the “Reminders” link under the “Calendar” tab. When you select this link you will be directed to a screen that is similar to the image displayed above. *Viewing and adding reminders was discussed earlier in this manual.*

## Short Cut Link



You will be able to access the "Shortcut" link from your bill pay homepage when you select the "Take the shortcut" link.

## Short Cut Features Page – Schedule a Payment



As you develop an increased volume of payment history, your intuitive bill pay account will be able to anticipate single payments based upon this history. An example of what the anticipated single payments will look like is displayed in the image above. You will need to choose a "Pay From" account, then, enter a payment amount and select a process date to each payee as is presented, or you can remove payees as you wish. The remainder of the scheduling process works just as was described earlier in this manual.

## Popular Payees

The screenshot shows a web application interface for bill payments. At the top, there are navigation tabs: Payments, Transfers, Payees, Options, and Calendar. Below the tabs, a welcome message and user information are displayed. The main content area is divided into several sections. A red box highlights the 'Show me Popular Payees' section, which includes a 'Payee Preload' feature. This feature allows users to speed up their payment processing by preloading their bill based on their payment history. Below this, there is a table titled 'Transactions scheduled to process' showing a list of payments to various payees, including American Express, Fred Andrew Nelson, Red Cross, Retirement, Transfer, and Susan Goldman, with their respective amounts and due dates. Other sections include 'new messages', 'attention required', and 'Since you last logged in...'.

Thursday, March 18, 2010

**new messages**  
0 Unread Messages  
1 Read Messages  
1 Total Messages

**attention required**  
Christmas Account [View Account](#)  
Money Market [View Account](#)

**Since you last logged in...**  
You processed these transactions:  
Mortgage \$1,200.00 [View](#)  
Day Care \$1,375.50 [View](#)  
Total \$2,575.50  
Viewing you the following reminders:  
3/18/2010 Send Donation to Fred Andrew Nelson

**shortcut** A faster way to pay  
Speed up your payment processing. You can preload your bill based on your payment history. [See the details](#)

**Show me Popular Payees**  
**Payee Preload**  
We make bill pay easy by preloading a list of the most popular payees for you. [Show popular payees](#)

**Transactions scheduled to process**

American Express	\$1,000.00	3/22/2010	<a href="#">Edit</a>	<a href="#">Stop</a>
Fred Andrew Nelson	\$50.00	3/22/2010	<a href="#">Edit</a>	<a href="#">Stop</a>
Red Cross	\$500.00	3/22/2010	<a href="#">Edit</a>	<a href="#">Stop</a>
Retirement	\$300.00	3/23/2010	<a href="#">Edit</a>	<a href="#">Stop</a>
Transfer	\$65.00	3/23/2010	<a href="#">Edit</a>	<a href="#">Stop</a>
Susan Goldman	\$65.00	3/23/2010	<a href="#">Edit</a>	<a href="#">Stop</a>
Total	\$1,915.00			

You will have access to the "Popular Payees" feature for the first 90 days after your bill pay enrollment is approved. You may access this feature from your bill pay site homepage by selecting the "Show popular payees" link.

## Popular Payees Listing

The screenshot displays a web application interface for adding payees. At the top, there is a navigation bar with tabs: Payments, Transfers, Payees (selected), Options, and Calendar. Below the navigation bar, a welcome message reads: "Welcome Web Demo: add secondary account holder. Last Login: 11:11 AM on 3/11/2018 EDT. Your Email: demosecond@paynville.com". To the right of the welcome message are links for messages, home, chat open, and logout.

On the left side, there is a sidebar with two main sections: "Add a Payee" and "Add a Bill". The "Add a Payee" section has four radio button options: "Add a Bill", "Add a Person", "Add a Charity", and "Add a Gift Recipient". The "Add a Bill" section has a heading "Add your cable, phone, and electric company bills." and a paragraph: "Add any of those companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost."

The main content area is titled "Add a Bill" and contains a section "Are these your payees?". Below this section, there is a list of popular payees, each with an "Add" button. The payees listed are: CAPITAL ONE (Electronic), DISCOVER CARD (Electronic), CHASE MASTERCARD AND VISA (Electronic), VERIZON WIRELESS (Electronic), and KOHL'S DEPARTMENT STORE (Electronic). Each payee has an "Account Number" field and a "Verify Account Number" field.

On the right side of the main content area, there is a "Need Assistance?" section with a "chat open" button. Below this is a "No Worries..." section with a paragraph: "You can always retrieve this list by returning to the Payee tab and selecting 'Add a Payee'. Then just look for the image below." and an image of a bar chart titled "Discover Popular Payees".

A list of 10 (or fewer) of the most popular payees that have been added by other subscribers at your financial institution will be populated on the popular payees screen. If you want to add any of these payees to your bill pay account all you will need to do is add your account number with the payee and select the "Add" button. The payee(s) are now active and available for payment using your bill pay account.

## Contact Links

The screenshot displays a bill pay website interface. At the top, there are navigation tabs: Payments, Transfers, Payees, Options, and Calendar. Below these, a welcome message and login information are shown. The main content area is divided into several sections:

- newmessages**: A section with a mail icon and links for Unread Messages, Read Messages, and Total Messages.
- attentionrequired**: A section with a red arrow icon and links for Verify Account, Christmas Account, and Money Market.
- shortcut**: A section with a play button icon and a link for A faster way to pay.
- Show me Popular Payees**: A section with a bar chart icon and a link for Payee Preload.
- Transactions scheduled to process**: A table listing transactions with columns for payee, amount, date, and actions (Edit, Stop).

The table of scheduled transactions is as follows:

Payee	Amount	Date	Edit	Stop
American Express	\$1,000.00	3/21/2011	<a href="#">Edit</a>	<a href="#">Stop</a>
Fred Andrew Nelson	\$50.00	3/22/2011	<a href="#">Edit</a>	<a href="#">Stop</a>
Red Cross	\$500.00	3/22/2011	<a href="#">Edit</a>	<a href="#">Stop</a>
Retirement Transfer	\$300.00	3/23/2011	<a href="#">Edit</a>	<a href="#">Stop</a>
Susan Goldman	\$55.00	3/23/2011	<a href="#">Edit</a>	<a href="#">Stop</a>
<b>Total</b>	<b>\$1,915.00</b>			

Below the table, there is a section titled "Since you last logged in..." which shows a summary of transactions processed and reminders sent. The footer contains a copyright notice, a disclaimer, and a "Member FDIC" logo.

You have access to world-class customer service when you are a bill pay customer. You may reach a bill pay support representative through the following contact methods:

- Phone (the 800 # will be listed)
- Live Chat (when available through the financial institution)

These two contact methods may be accessed by selecting the "Live Chat" link located at the top of your bill pay homepage or the "IVR" (phone number) link located at the bottom of the page.