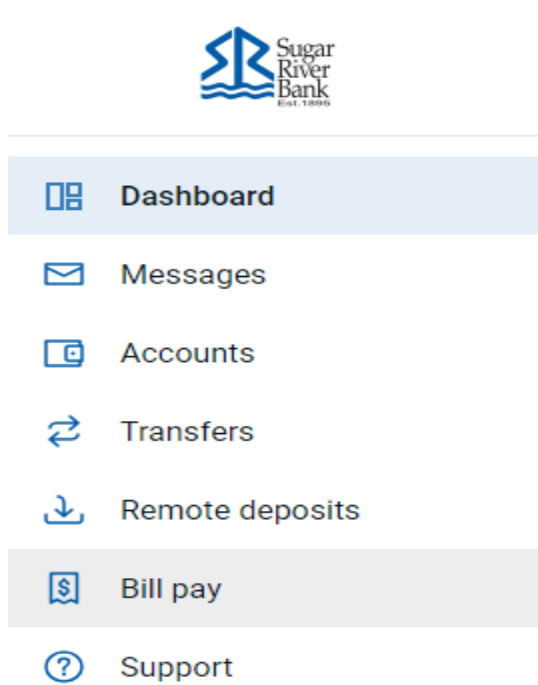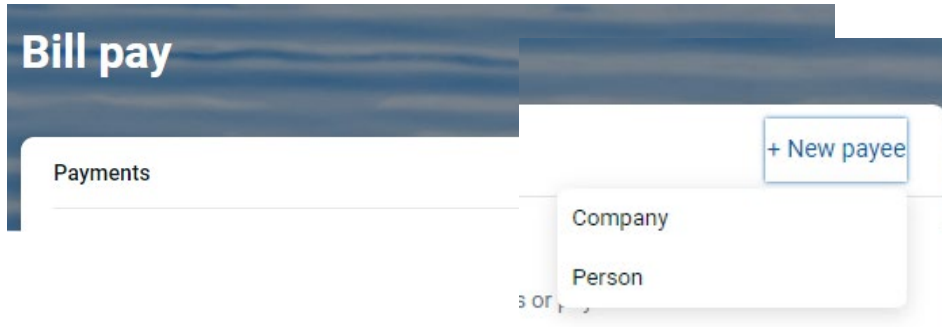# BILL PAY GUIDE

Enroll in Bill Pay

- To enroll in Bill Pay, you must be on a desk top/laptop. Select Bill Pay from the left menu.

- Follow the prompts to complete the enrollment.

Pay a Company

- Select Bill Pay from the left menu.
- Select +New Payee

Bill pay

Payments

+ New payee

Company

Person

s or

- Select Company. Please be aware that all Company Payees will be paid by a check that is mailed out for the first payment. If the company can receive electronic payments, the payee will change after the first payment and show electronic.
- If a search for the company does not come up in frequently used payees, enter the Company Payee's information from your most recent bill and click the Submit button.

Payee Name

Nickname

Phone Number (if this field is left blank, you will not be able to submit)

Account Number on Bill for this payee

Name on Bill for this payee

Payee Address (not your address)

<   **Add a bill**

Payee name
Smart Oil

Payee nickname (optional)

Phone number
(800) 987-4562

Account number
987456123

Name on bill (optional)
Karen Test

Payee address

Street line 1
10 N Main Street

Street line 2 (optional)

City
Newport

State
NH

Zip
03782

Submit

Pay a Person

- The individual cap limit for a payment to a person is set at $1,000 per transaction/ $2,000 per day. If you need a temporary increase to these limits, please contact us during regular business hours. Exceeding the set limits will prevent you from continuing.

- There are multiple ways to add a person as a payee. You can select Add a payee or Pay a Person in several places on the website.

- There are three methods to pay a person. Select the method you want to use to pay the person. This method can be edited in the future in Manage Payments>Payees.

Email or Text Message (Electronic)

You must provide the payee's email address or contact number by which the payee can receive a text message.

- The payee receives a text or email with a secure link requesting security validation and their account information.
- Account information passes behind the scenes and is not available to you as the payer at any time.
- The payee has nine days to enter their keyword and account information. If they fail to complete this, they are automatically deleted from the payee list and you are notified by email.
- When a text number is entered, it is validated.

Create a Keyword

This is a word or phrase created by you and communicated to the payee.

- The payee is required to enter this as a security measure. When entered correctly, the system prompts them to enter their bank account information.
- You can view the keyword when you edit your payee.

Activate the payee

- Select the preferred delivery method to receive the activation code by phone, email, or text.
- Enter the Activation Code and select Next.

A notification is sent to the payee with a secure link where they enter:

- Keyword
- Account information
    - The payee has nine days to enter their keyword and account information.
    - Scheduled payments cannot be processed until the payee enters their account information.
- The text or email sent to the recipient contains a URL with a unique token that directs them to their recipient site.

Direct Deposit/Electronic

- If you know the routing number and account number of the person you are paying, you can select Direct Deposit as the method of payment.
- Enter the payee's information and select the Submit button. Be sure to enter the correct type of account. An incorrect type of account will result in a failed transaction.

Add payee

Who are you paying?	
* Required field	
Payee first name *	
Payee last name *	
Payee phone number*	
Payee account number *	
Confirm account number *	
Payee routing number *	
Confirm routing number *	
Payee account type *	Checking
Payee nickname *	
Default pay from *	BUSINESS 0003
Category	Unassigned
	+ Add new category
	‹ Back

Check Payment

- A check will be mailed from a third-party company. Please allow enough time for the payment to go through the postal system. When completing the Payee's information, remember to include their address, not yours.

Add a person
Check

First name

Last name

Nickname (optional)

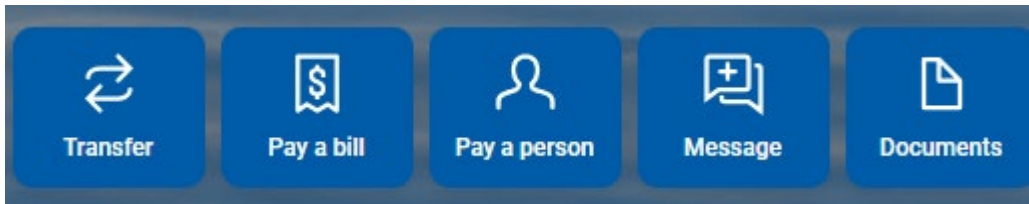Phone number

Payee address
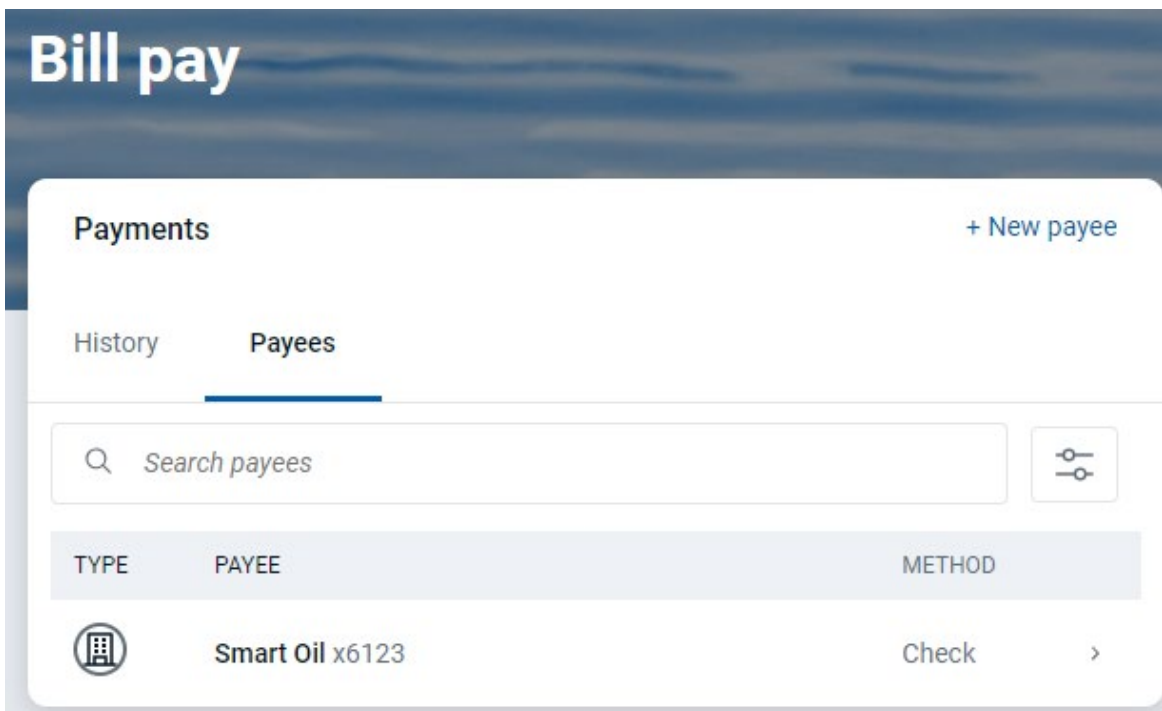
Street line 1

Street line 2 (optional)

City | State | Zip

Submit

Making a Payment

- There are multiple ways to make a payment. From your dashboard, you can select Pay a Bill or Pay a Person.

- Or, from the Bill Pay menu, select Payees, select the payee you want to pay and then $Make a payment.

- If you do not want the payment to be sent today, be sure to select More options.

Payment
Smart Oil

From ..... BUSINESS 0003
x3861

Amount ..... $

More options

Submit

Sends today by check, arrives by Nov 13

- Select the arrow across from Sends to choose a date in the future to send the payment.

Payment
Smart Oil

From ..... BUSINESS 0003
x3861

Amount ..... $

Frequency ..... Once >
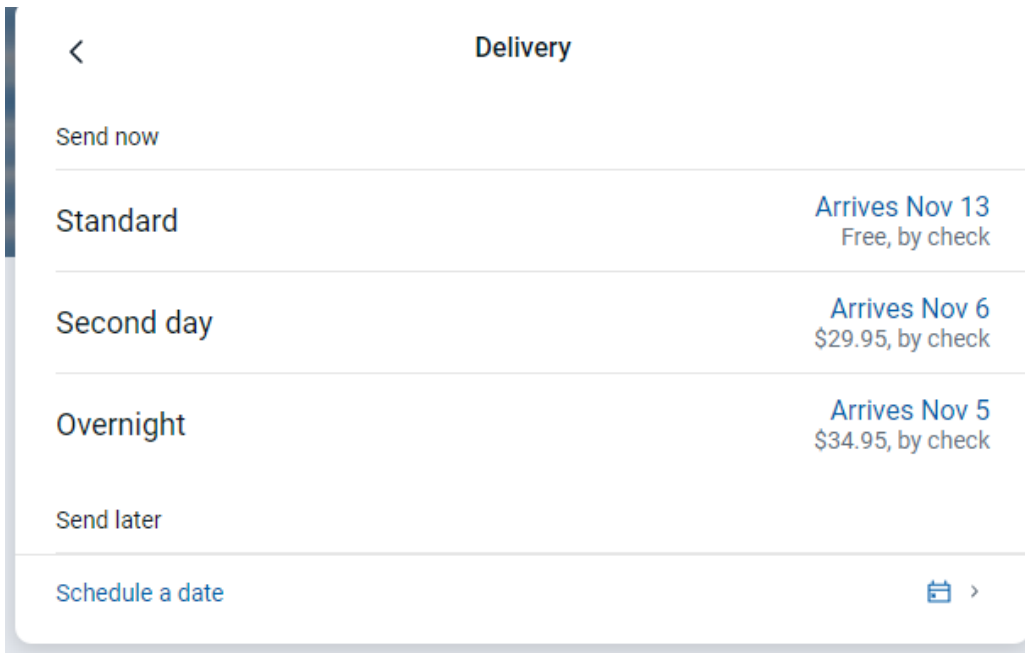
Sends ..... Today >
Arrives by Nov 13

Notes ..... Add memo or comment >

Hide options
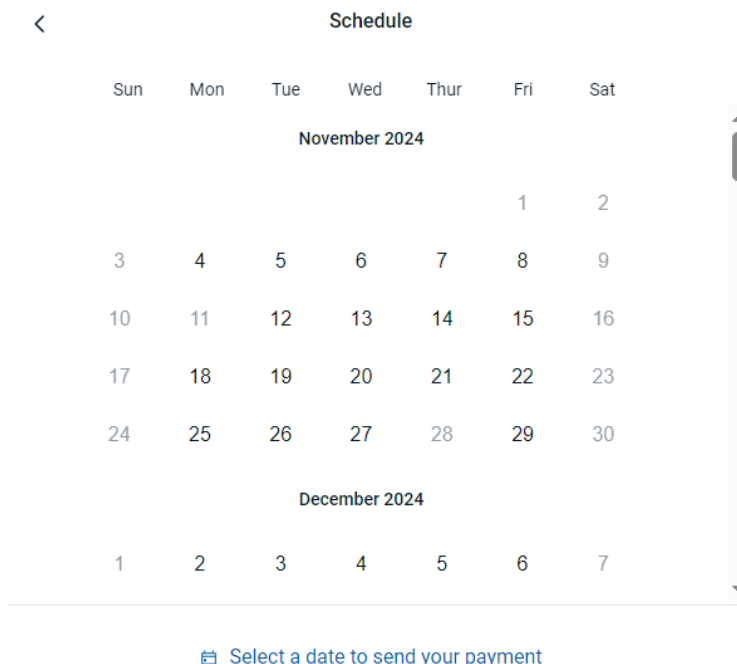
Submit

Payment will be made by check

- Select the arrow across from Schedule a date to access the calendar.

Delivery

<

Send now

Standard   Arrives Nov 13
                                                                  Free, by check

Second day   Arrives Nov 6
                                                                  $29.95, by check

Overnight   Arrives Nov 5
                                                                  $34.95, by check

Send later

Schedule a date   📅 >

- Select a date to send your payment. The calendar will not allow you to send a payment on a non-business day. If you select for the payment to process today, you will be unable to cancel or edit the payment. Contact us during regular business hours to see if it is not too late for us to stop the payment for you.

Schedule

<

Sun	Mon	Tue	Wed	Thur	Fri	Sat
			November 2024			
					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
			December 2024			
1	2	3	4	5	6	7

📅 Select a date to send your payment

Processing Information

Process Date

Electronic Payments-Bill Pay begins verifying the funds on the process date and time.

- Once the funds are verified, Bill Pay pulls the funds and sends the payment to the payee. The payment usually arrives and posts in 1-3 business days.
- If the funds are not available, Bill Pay attempts to verify the funds at the next processing cycle. If the funds are not available after five days of two attempts per day, the payment is cancelled.

Check Payments- Your account and routing numbers are printed on the check.

- The funds are not withdrawn from your account until the payee cashes the check.
- Checks usually arrive in 3-7 business days.

Deliver by Date

Electronic- the process date is automatically chosen one day prior to the due date.

Check- the process date is chosen based on payment history and location of the payee.

> *If you receive the check payment to your home, that means you entered your mailing address in the payee section. Return to manage payments and edit your payee mailing address.*

Manage Payments

Each tab shown above takes you to a different section of the Bill Pay Menu.

Payments

Edit or Stop a Pending Payment

- From the Bill Pay Menu, select Manage payments. Anything in the Pending section below can be edited. Items in the History section cannot be stopped or edited.

Options to Edit:

- Edit a pay-from account
- Edit an amount
- Edit a payment date
- Stop payment
- Edit a recurring series

Payees

Options:

- Add a payee
- Edit an existing payee
- Delete payee
- Pay

Pay a Person

- Another place to set up to pay a person.

Gift Pay

Add recipient

What kind of GiftPay are you sending?

Gift checks

If you're the gift-giving type, make it easy for you and special for them. Send a gift check with a personalized message designed for birthdays, new babies, weddings, graduations, anniversaries, or just because for only $2.99.

Donations

Show you care by giving a gift that doesn't end. Send a donation to your favorite charity or organization in honor or memory of someone special for only $1.99. You can send a personalized message about your donation using up to 4 email addresses and receive a copy for tax purposes. If you wish to send a standard donation without these features, click here to add your charity and schedule as a payment at no additional cost.

I would like to send a

- ✓ Gift check
- ○ Donation
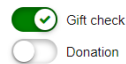
My Account

Pay from accounts

- View accounts
- Here you can view a list of your pending and approved pay-from accounts.
- You can choose to:

  Change the accounts nickname.

  Change the default pay-from account.

  Delete the pay-from account.

  Deleting a pay-from account stops all pending transactions associated with it.

One account must always be designated as the default pay from account. To remove the default pay from account, you first must add a new account to pay from and make it the default pay from account.

- +Add Account –

  Additional accounts can be added to pay from pending approval during business hours.

Personal Information

- View address, phone numbers, and email addresses. Add or edit a secondary account holder.

Notifications

- Monitor activity and detect fraud by selecting different bill pay alerts. Alerts are sent by email, text message, or both.

Email	Mobile	Alert	
☐	☐	Notify me each time an occurrence of a recurring series processes	
☐	☐	Notify me when a recurring series has only one remaining occurrence	
☐	☐	Notify me when a single payment processes	
☐	☐	Notify me when I have a new secure message	
☐	☐	Notify me when a payment is scheduled that exceeds	$ 0
☐	☐	Notify me when a transaction is scheduled	
☐	☐	Notify me when a pay from account is approved	
☑	☑	Notify me when a payee is added to my bill pay account	
☐	☐	Notify me when a payee is deleted from my bill pay account	
☐	☐	Notify me when a new eBill is received	
☑	☑	Notify me when the payee information is changed	
☐		Send me a list of transactions that were scheduled, stopped or skipped during my bill pay session	
☐		Send me a list of transactions that are scheduled to process each month	
☐		Send me a list of transactions that are paid each month	