Bill Pay Quick Reference

BILL PAY ENROLLMENT

1. Login to your Online Banking.

2. Click the Bill Pay tab.

3. The first time you use Bill Pay, the system will prompt you to choose the default account from which you want to pay bills. You may select any of your checking accounts. Only one account can be selected during enrollment but additional accounts may be added after enrollment is complete.

4. Accept the Terms & Conditions and choose if you wish to accept updates, benefits, or offers via email to complete the enrollment process.

5. You will receive a "Get Started" message and can begin to add payees.

SEND A GIFT CHECK

You can send a personalized gift check to an individual for a special occasion. Gift checks are sent as a draft check to the recipient. There is a $2.99 fee per gift check. Gift Checks can be found under the GiftPay page.

SEND A CHARITABLE DONATION

You can send a personalized donation to a charity or organization. Donations are sent as a draft check to the recipient. There is a $1.99 fee per donation. Donations can be found under the GiftPay page.

ADD PAYEE

Payees must be added before payments can be issued.

Added payees will be listed on the Payments menu and display whether payments will be sent as a check or electronic payment.
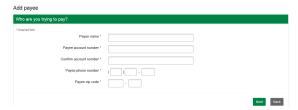
1. To add a new payee, click Payee.

2. Choose type of payee you would like to pay.

3. Complete the informational fields required and click next.

4. To **Pay a Company**, complete the payee fields and click the Next button. Complete the required fields and click Submit.

5. To **Pay a Person**, select Direct Deposit or Check. You will need the persons account information if you choose Direct Deposit.

6. To **Pay a Bank or Credit Union**, Select which account type you wish to send money to and complete the fields required.

7. For Check Payees the exact payee name will appear on the "Pay to the Order of" line on checks sent to this payee.

8. Some Payees upon setup may require to be activated by submitting an activation code that you receive by either call, text, or email.
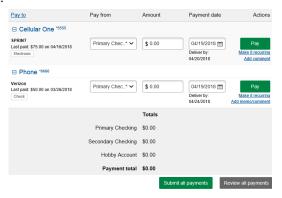
PAYMENT PROCESSING

Electronic Payments: Funds for payments made to electronic payees will be debited from your account on the payment date.

Check Payments: Funds for payments to check payees will be debited from your account when the check clears. Check payments are sent through the US Postal Service. Please allow up to 7 business days for delivery.

SCHEDULE ONE-TIME PAYMENTS

The *Payments* page allows you to either make a one-time individual payment or schedule multiple one-time payments at once.
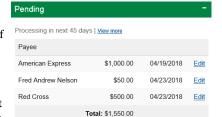

1. Select the **Pay from** account, **Amount**, and **Payment date** for the Payee(s) you wish to pay.

2. Click **Pay** to schedule a single one-time payment.

4. Click **Review All Payments** to review a single payment or multiple payments before submitting.

5. Click **Submit All Payments** to schedule multiple payments at once.

6. A confirmation screen shows payments that were successfully scheduled.
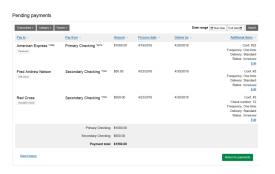
Pending Transactions

This feature allows you to view transactions scheduled to process in the next 45 days. You can also take further actions, such as editing or stopping a transaction.

1. Pending transactions are listed on the Payments page.

2. Clicking **View More** allows you to view a full list of pending transactions with additional details.

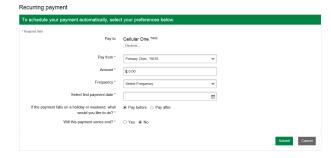3. You can click **Edit** on either screen to edit the pending transaction.

SCHEDULE RECURRING PAYMENTS

The *Payments* page allows you to schedule recurring payments

1. Payments can be set to be paid automatically on the frequency you choose by clicking **Make It Recurring**.
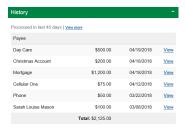

2. Choose which account to pay from, the amount, frequency, first payment date, whether you want the payment to go before or after if it falls on a holiday or weekend, if you want the recurring payment to end, and a memo if desired.

3. Click the Submit button.

4. Click Submit again once you have reviewed your payment series.

HISTORY

This feature allows you to view transactions processed in the last 45 days.

1. Click View More for additional history.

2. For history prior to 4/20/2018 click on Transaction and select "History Prior to 4/20/2018".

3. View Range to display processed payments by days or all or perform a search.

4. Sort the listing of payments by clicking on headings. Once clicked, history will be re-sorted per the column chosen.

5. Select View to display individual payment details.