AXIS™

Bill Payment with Metavante

User's Guide

Chapter 1. Bill Payment Overview

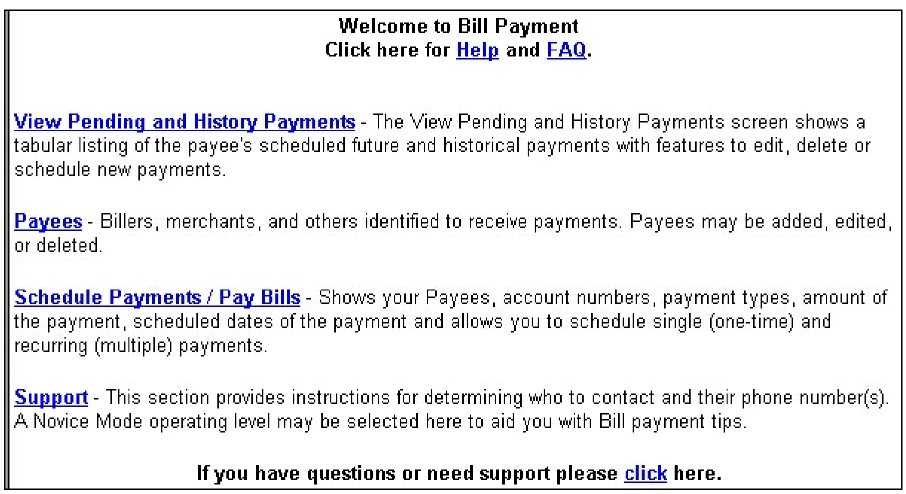
Bill Payment allows the user to pay bills using a personal computer. This includes scheduling one-time or recurring payments to any payee. A database of payees is included for easy access of payee information. This feature also allows you to view payment history. With Electronic Bill Payment Registration, you are able to apply for the Bill Payment service online.

Bill Payment allows you to schedule one-time payments and recurring payments through a Financial Institution's banking system. The requested payments are forwarded to a Bill Payment service provider that either creates the necessary ACH credit (Automated Clearing House) by electronically transferring the funds to the recipient's account or by sending a check along with payment information to the payee.

Bill Payment has four features: View Pending and History Payments, Payees, Schedule Payments/Pay Bills, and Support. Refer to the following descriptions for an overview of these features. Detailed step-by-step instructions of these features beginning with Bill Payment access and registration are found later in this text.

Welcome Screen

When Bill Payment is selected, the Bill Payment Welcome screen will automatically appear. From the Welcome screen you may select to View Pending and History Payments, Add or Delete Payees, Schedule Payments/Pay Bills or select the Bill Pay Support feature. A brief description of these features follows. Instructions with associated screen prints of these features may be found in Chapters 2 through 5.



Bill Payment Welcome screen

View Pending and History Payments

View Pending and History Payments screen shows a tabular listing of the payee's scheduled payments within the dates shown in the Payment Date Range field. The list includes scheduled processing dates, payee name, account number, type of payment, (S, single or R, recurring) confirmation number, status, amount of the payment, and the estimated total payment the payee receives.

Clicking the payee name shows details about the payee and scheduled payment(s). The payment amount and payment processing date fields may be edited. From this screen, you may schedule, edit, or delete payments. This page also allows you to filter the list of payments displayed on the View Pending and History Payments page. The filter is based on date range and payee.

Payees

Bill Payment payees are stored online so that you enter the payee information only once. You may also give payees a nickname. For example, if there are two car payments, one can be nicknamed " Her car payment" and the other "His car payment".

The Payee screen lists your payees. This list shows in tabular form, the Payee name, account numbers, and the type of payment that the payee receives. Clicking the Payee name will show details about the payee.

You cannot schedule a payment from this screen. To schedule a Recurring or Single Payment, click the Schedule Payments button, and a new screen titled Schedule Payments/Pay Bills appears. On this screen, click the checkbox next to the payee who will be receiving the recurring or single payment, then click the associated Recurring Date button. You will be asked to enter the dates of the recurring and last payment dates.

Schedule Payments/Pay Bills

When selecting Schedule Payments from either the View Pending and History Payments or Payee screens, the Schedule Payments/Pay Bills screen appears. This screen lists the Payees, account numbers, payment types, amount of the payment, scheduled dates of the payment and allows you to schedule a single (one-time) or recurring (multiple) payment.

A single payment is a one-time payment to a payee. Recurring payments occur at regularly recurring time intervals and are always for the same amount. Weekly, Bi-weekly, Monthly, Semi-Monthly, Quarterly, Semi-annual, and Annual payments can be scheduled. You may also select multiple payees for scheduled payments. An on-screen calendar feature is provided to assist in scheduling payments.

Note: A one-time scheduled payment cannot be converted to a recurring payment. Likewise, a scheduled recurring payment cannot be converted to a one-time single payment. We advise setting up a completely new payment schedule (one-time or recurring) to accommodate changing Bill Payment requirements.

Support

This feature provides instructions for determining who to contact and their phone number(s). A Novice Mode operating level may be selected here to aid you with Bill Payment Tips.

Accessing Bill Payment For New Users

The Bill Payment feature is accessed via Internet Banking or from the Cash Management platforms. New Bill Payment users are required to first register for Bill Payment services.

To access Bill Payment from Internet Banking:

1. Access the **Online Banking** service of your Financial Institution's website.
2. Enter the **Account** number and **Password** at the Internet Banking log-in screen.
3. Click on **Enter.** If the entered information was accurate, you will gain access to Internet Banking.
4. Click the **Bill Payment** link. The Bill Payment registration screen appears.

To access Bill Payment from Cash Management:

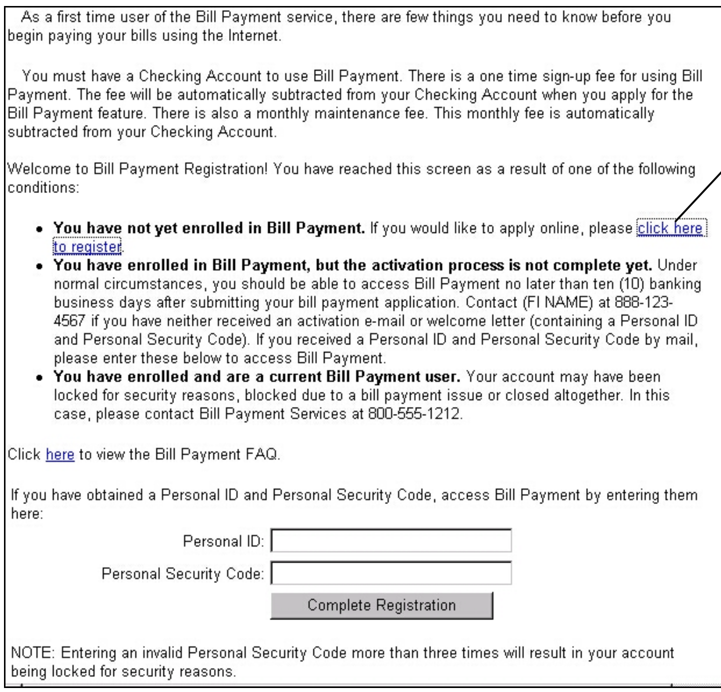
1. Access your Financial Institution's website.
2. Access Cash Management.
3. Enter the **Company ID**, **Company Password**, **User ID**, and **User Password** at the Cash Management log-in screen.
4. Click on **Submit.** If the entered information was accurate, you will gain access to Cash Management.
5. Once you have successfully logged into Cash Management, click the **Bill Pay** link.

Registering for Bill Payment

End-users who have not signed up for Bill Payment services will see a screen similar to the screen shown below when they access the Bill Payment function.

To enroll in Bill Payment:

1. Click on the “**Click here to register**” link to continue with Bill Payment registration. The Electronic Bill Payment online disclosure form appears.



As a first time user of the Bill Payment service, there are few things you need to know before you begin paying your bills using the Internet.

You must have a Checking Account to use Bill Payment. There is a one time sign-up fee for using Bill Payment. The fee will be automatically subtracted from your Checking Account when you apply for the Bill Payment feature. There is also a monthly maintenance fee. This monthly fee is automatically subtracted from your Checking Account.

Welcome to Bill Payment Registration! You have reached this screen as a result of one of the following conditions:

- **You have not yet enrolled in Bill Payment.** If you would like to apply online, please click here to register.
- **You have enrolled in Bill Payment, but the activation process is not complete yet.** Under normal circumstances, you should be able to access Bill Payment no later than ten (10) banking business days after submitting your bill payment application. Contact (FI NAME) at 888-123-4567 if you have neither received an activation e-mail or welcome letter (containing a Personal ID and Personal Security Code). If you received a Personal ID and Personal Security Code by mail, please enter these below to access Bill Payment.
- **You have enrolled and are a current Bill Payment user.** Your account may have been locked for security reasons, blocked due to a bill payment issue or closed altogether. In this case, please contact Bill Payment Services at 800-555-1212.

Click here to view the Bill Payment FAQ.

If you have obtained a Personal ID and Personal Security Code, access Bill Payment by entering them here:

Personal ID:

Personal Security Code:

Complete Registration

NOTE: Entering an invalid Personal Security Code more than three times will result in your account being locked for security reasons.

Bill Payment Registration Link.

Bill Payment Registration screen

Note: Bill Payment registration consists of 1) An online disclosure form that must be agreed to and 2) An application form that must be completed and submitted. Failure to accept the disclosure terms prevents the user from proceeding with the application form and registration process.

Once the Financial Institution approves the application, you will receive an acceptance E-mail. When the Financial Institution accepts the application, it is sent to your Bill Payment Provider in a nightly (except Sundays) batch process.

Your Bill Payment Provider processes the application, notifies Digital Insight, then you receive an E-mail stating the Bill Payment service has been activated. When this occurs, you may log into the Bill Payment function. A User ID and Password are not required.

If the Financial Institution denies the application, you will receive a denial E-mail.

Electronic Bill Payment Registration (EReg)

The first step in completing Electronic Bill Payment registration is to review and accept the Electronic Bill Payment online disclosure form.

To view, accept or cancel this disclosure form:

1. Carefully read the Electronic Bill Payment online disclosure form statement(s). If in agreement with the terms and conditions, click on **OK**. Accepting the disclosure causes the Bill Payment electronic registration form to appear.

Welcome to Internet Bill Pay

ELECTRONIC BILL PAYMENT AUTHORIZATION

I AUTHORIZE my financial institution to post payment transactions generated by phone and/or PC from the Bill Paying Service to the account indicated on the form being sent electronically. I understand that I am in full control of my account and that my 100% satisfaction is unconditionally guaranteed. If at any time I decide to discontinue service, I will provide written notification to my financial institution. My use of the Bill Paying Service signifies that I have read and accepted all terms and conditions of the Bill Paying Service.

I UNDERSTAND that payments may take up to 10 business days to reach the vendor and that they will be sent either electronically or by check. My financial institution is not liable for any service fees or late charges levied against me. I also understand that I am responsible for any loss or penalty that I may incur due to lack of sufficient funds or other conditions that may prevent the withdrawal of funds from my account.

Please press OK if you accept these terms and conditions.
Please press CANCEL if you do NOT accept these terms and conditions. You will be returned to the front page automatically.

Internet Banking Bill Payment Authorization (Disclosure) screen

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Note: If you are in Internet Banking or Cash Management, clicking the **Cancel** or **I do not Accept** link in the disclosure page, will take you back to the main menu.

Welcome to Quick Pay

I hereby authorize CCU's bill-paying service, "Qwik Pay" to make payments to creditors for me, as I may authorize by telephone or personal computer from time to time and also authorize Community Credit Union to post such payments to my checking account. I understand that Qwik Pay will use electronic means to notify Community Credit Union of payments on my behalf.

I understand that Qwik Pay cannot guarantee the time any payment will reach any of my creditors and that Qwik Pay and CCU will not be liable for any service fee or late charge levied against me. Payments may take up to 10 days to reach a vendor and will be sent either electronically or by check.

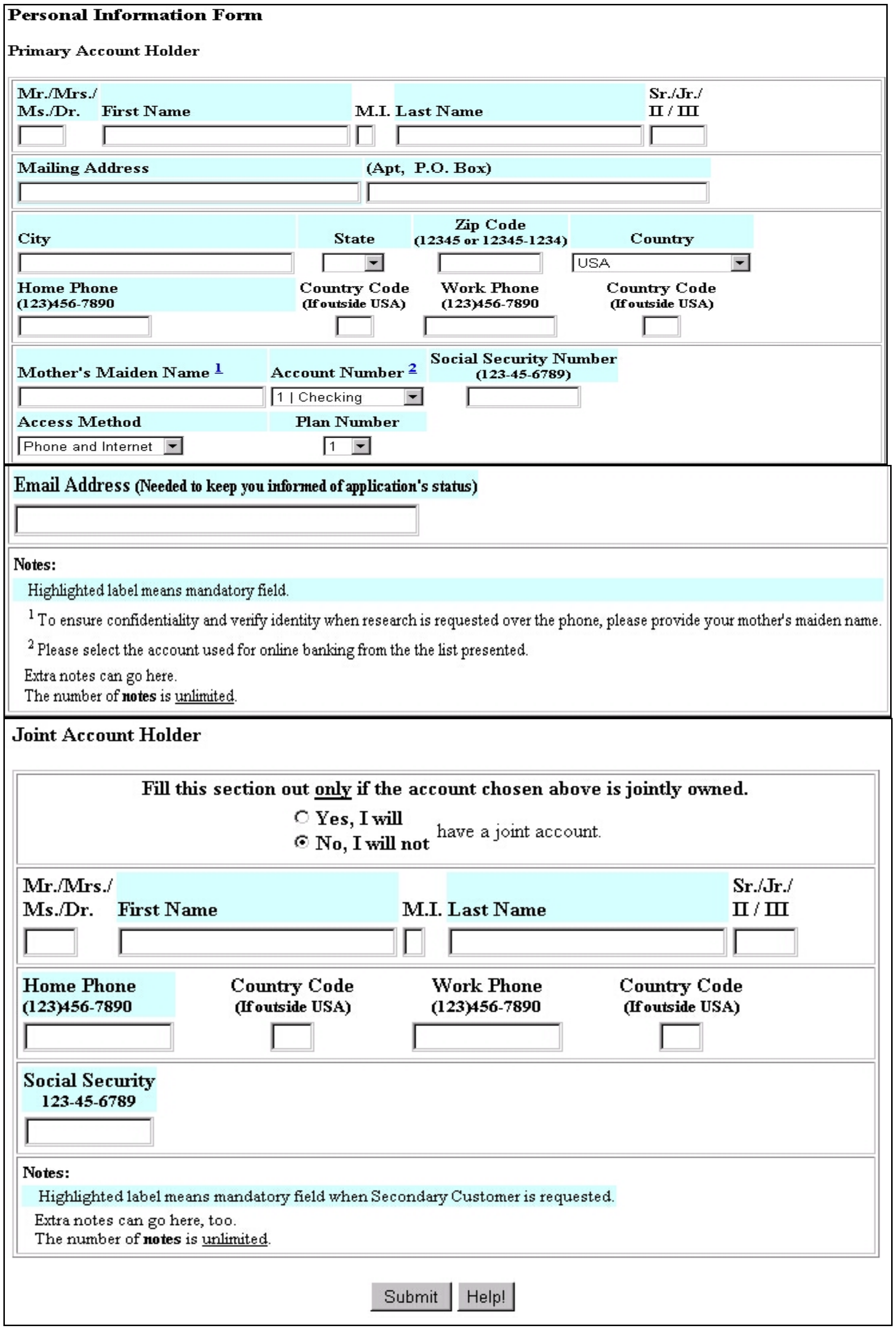
I understand that the funds for each payment are deducted one business day after the scheduled payment date. I understand that Qwik Pay and CCU will not be responsible for any loss or penalty that I may incur due to lack of sufficient funds or other conditions that may prevent withdrawal from my checking account, and that I am subject to an insufficient funds fee for each such item returned unpaid. I also understand that the item will not be presented a second time and any item returned unpaid due to insufficient funds will result in the inability to use Qwik Pay services for at least 5 business days. Three insufficient funds will result in Qwik Pay service being canceled.

I understand that CCU will automatically deduct the monthly fee from my checking account as a fee for services provided by the Qwik Pay bill-paying service under this authorization. All fees are listed on Community Credit Union's Schedule of fees, of which I have received a copy.

By clicking Accept, I agree to these terms and the terms of the Account/Electronic Funds Disclosures, of which I have received a copy.

I Accept   I Do Not Accept

Cash Management Bill Payment Authorization (Disclosure) screen


Personal Information Form

Primary Account Holder

Mr./Mrs./ Ms./Dr. | First Name | M.I. | Last Name | Sr./Jr./ II / III

Mailing Address | (Apt, P.O. Box)

City | State | Zip Code (12345 or 12345-1234) | Country: USA

Home Phone (123)456-7890 | Country Code (If outside USA) | Work Phone (123)456-7890 | Country Code (If outside USA)

Mother's Maiden Name 1 | Account Number 2: 1 | Checking | Social Security Number (123-45-6789)

Access Method: Phone and Internet | Plan Number: 1

Email Address (Needed to keep you informed of application's status)

Notes:

Highlighted label means mandatory field.

1 To ensure confidentiality and verify identity when research is requested over the phone, please provide your mother's maiden name.

2 Please select the account used for online banking from the the list presented.

Extra notes can go here.
The number of **notes** is unlimited.

Joint Account Holder

Fill this section out only if the account chosen above is jointly owned.

Yes, I will / No, I will not — have a joint account.

Mr./Mrs./ Ms./Dr. | First Name | M.I. | Last Name | Sr./Jr./ II / III

Home Phone (123)456-7890 | Country Code (If outside USA) | Work Phone (123)456-7890 | Country Code (If outside USA)

Social Security 123-45-6789

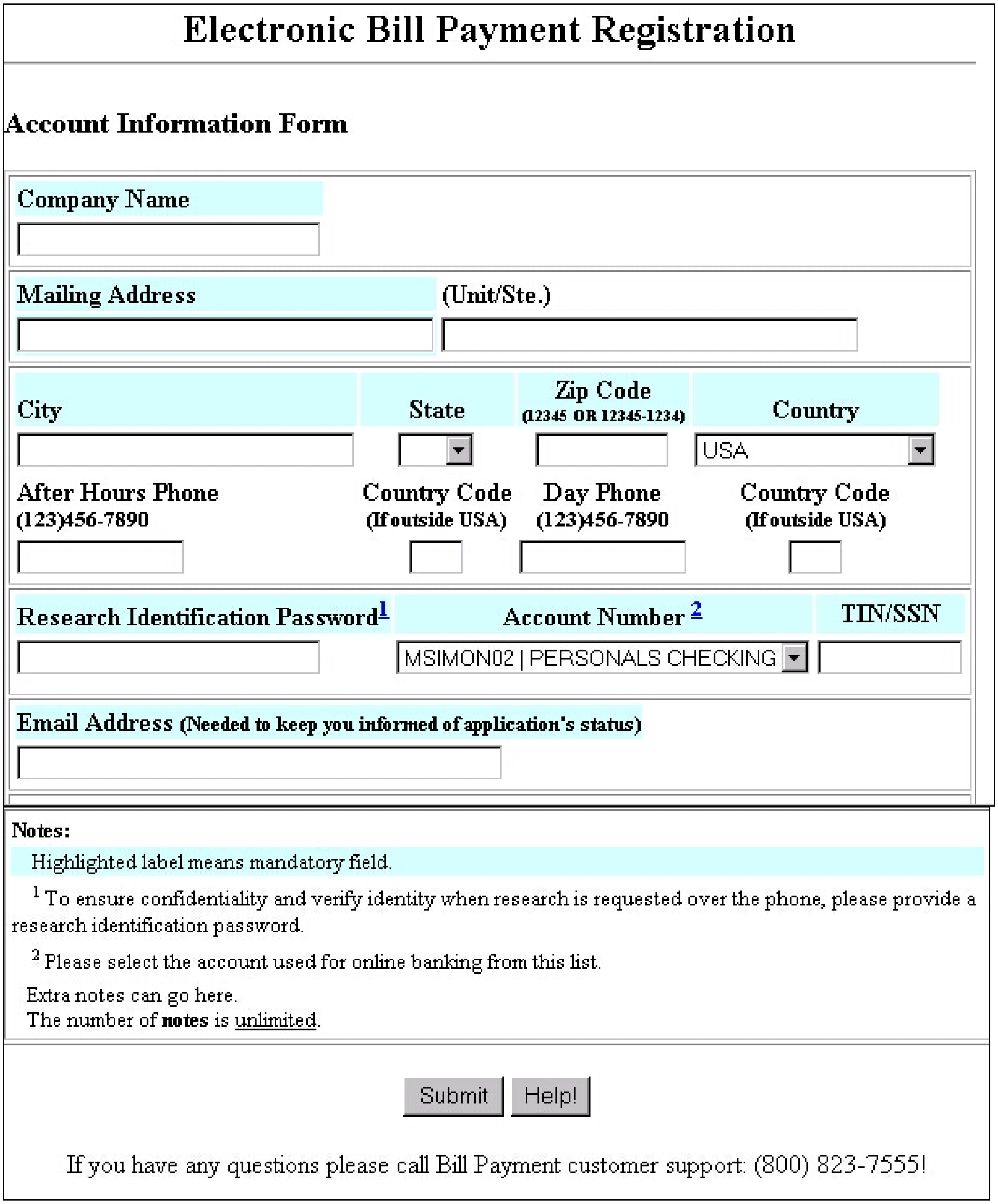
Notes:

Highlighted label means mandatory field when Secondary Customer is requested.

Extra notes can go here, too.
The number of **notes** is unlimited.

Submit | Help!

Bill Payment Electronic Registration Application
Form for Internet Banking end-users



Electronic Bill Payment Registration

Account Information Form

Company Name

Mailing Address (Unit/Ste.)

City	State	Zip Code (12345 OR 12345-1234)	Country
			USA

After Hours Phone (123)456-7890	Country Code (If outside USA)	Day Phone (123)456-7890	Country Code (If outside USA)

Research Identification Password[1]	Account Number [2]	TIN/SSN
	MSIMON02 | PERSONALS CHECKING	

Email Address (Needed to keep you informed of application's status)

Notes:

Highlighted label means mandatory field.

[1] To ensure confidentiality and verify identity when research is requested over the phone, please provide a research identification password.

[2] Please select the account used for online banking from this list.

Extra notes can go here.
The number of **notes** is unlimited.

Submit Help!

If you have any questions please call Bill Payment customer support: (800) 823-7555!

Bill Payment Electronic Registration Application Form
for Cash Management end-users

2. Complete the Bill Payment application as required. Refer to the field definition for each. This form should be completed using the definitions on the next page for each field. Ensure this form is completed fully.

Note: In the event a mistake is made, simply click on the field then type the correct information.

3. Click the **Submit** button. A message displays the successful completion of the application and allows you to return to your banking session.

Bill Payment Application Completion screen

4. An acceptance or denial E-mail will be sent to you from your Financial Institution.

5. Within 1-3 days, you should receive a second E-mail (if you have been accepted by the Financial Institution) indicating your Bill Payment service is active. You will then be able to simply log-on to the Bill Payment function.

Note: The first and second E-mails are automated and do not require a reply.

Bill Payment Application Field Definitions for Internet Banking users

Field	Description
Name: **Title, First Name, MI, Last Name, Suffix**	Name of individual applying for Bill Payment
Mailing Address: **Mailing Address, Apt Number (if applicable), City, State, ZIP Code, and Country**	The mailing address for the applicant.
Home Phone	Home phone number of individual applying for Bill Payment. Note: Can be entered with or without hyphens. Field will automatically format correctly.
Country Code (If outside USA)	Home phone country code if outside USA.
Work Phone	Work phone number of individual applying for Bill Payment. Note: Can be entered with or without hyphens. Field will automatically format correctly.
Country Code (If outside USA)	Work phone country code if outside USA.
Mother's Maiden Name	Applicant's mother's maiden name. *To ensure confidentiality and verify identity when research is requested over the phone, you may be asked to provide your mother's maiden name.*
Account Number	Use drop down arrow to select the account used for Bill Payment.
Social Security	Social Security number of individual applying for Bill Payment.
Access Method	Select the applicable access method. (Internet only or Phone and Internet). Phone service available if offered by your Financial Institution.
Plan Number	Select the applicable plan number for Bill Pay monthly service.
E-Mail Address	Applicant's E-mail address. Required to keep applicant informed of application's status.

Co-Applicant Field Definitions for Internet Banking users

IMPORTANT: This section should be completed only if the account chosen in the Account Number field is jointly owned. The **Joint** radio button must be selected or the information entered will not be accepted.

Field	Description
Name: **Title, First Name, MI, Last Name, Suffix**	Name of Co-applicant applying for Bill Payment.
Home Phone	Home phone number of co-applicant applying for Bill Payment. Note: Can be entered with or without hyphens. It will automatically format correctly.
Country Code (If outside USA)	Home phone country code if outside USA.
Work Phone	Work phone number of co-applicant applying for Bill Payment. Note: Can be entered with or without hyphens. It will automatically format correctly.
Country Code (If outside USA)	Work phone country code if outside USA.
Social Security	Social Security of co-applicant applying for Bill Payment.

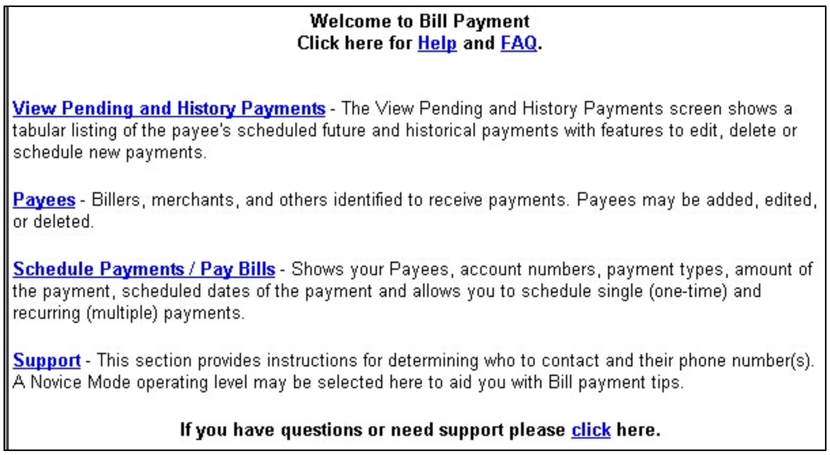
Bill Payment Application Field Definitions for Cash Management users

Field	Description
Company Name	Name of company applying for Bill Payment.
Mailing Address: Street Address Unit/Ste., City, State, Zip Code, Country	The mailing address for the company.
After Hours Phone	After hours phone number of company applying for Bill Payment. Note: Can be entered with or without hyphens. Field will automatically format correctly.
Country Code (If outside USA)	After hours phone country code if outside USA.
Day Phone	Day phone number of company applying for Bill Payment. Note: Can be entered with or without hyphens. Field will automatically format correctly.
Country Code (If outside USA)	Day phone country code if outside USA.
Research Identification Password	Password used to ensure confidentiality and to verify identity for over the phone requests.
Account Number	Use drop down arrow to select the account used for Bill Payment.
TIN/SSN	Tax Identification Number (TIN) or Social Security Number of company applying for Bill Payment.
E-mail Address	Applicant's E-mail address. Required to keep end-user informed of application's status.

Using the Bill Payment Feature

After you have registered with Bill Payment and received both the acceptance and activation E-mail notices, you are ready to begin using Bill Payment. From this screen you may view your pending or history payments, view or create a list of payees, schedule payments or pay bills.

1. Log onto the Bill Payment feature. The Bill Payment Welcome screen appears.



Welcome to Bill Payment
Click here for Help and FAQ.

View Pending and History Payments - The View Pending and History Payments screen shows a tabular listing of the payee's scheduled future and historical payments with features to edit, delete or schedule new payments.

Payees - Billers, merchants, and others identified to receive payments. Payees may be added, edited, or deleted.

Schedule Payments / Pay Bills - Shows your Payees, account numbers, payment types, amount of the payment, scheduled dates of the payment and allows you to schedule single (one-time) and recurring (multiple) payments.

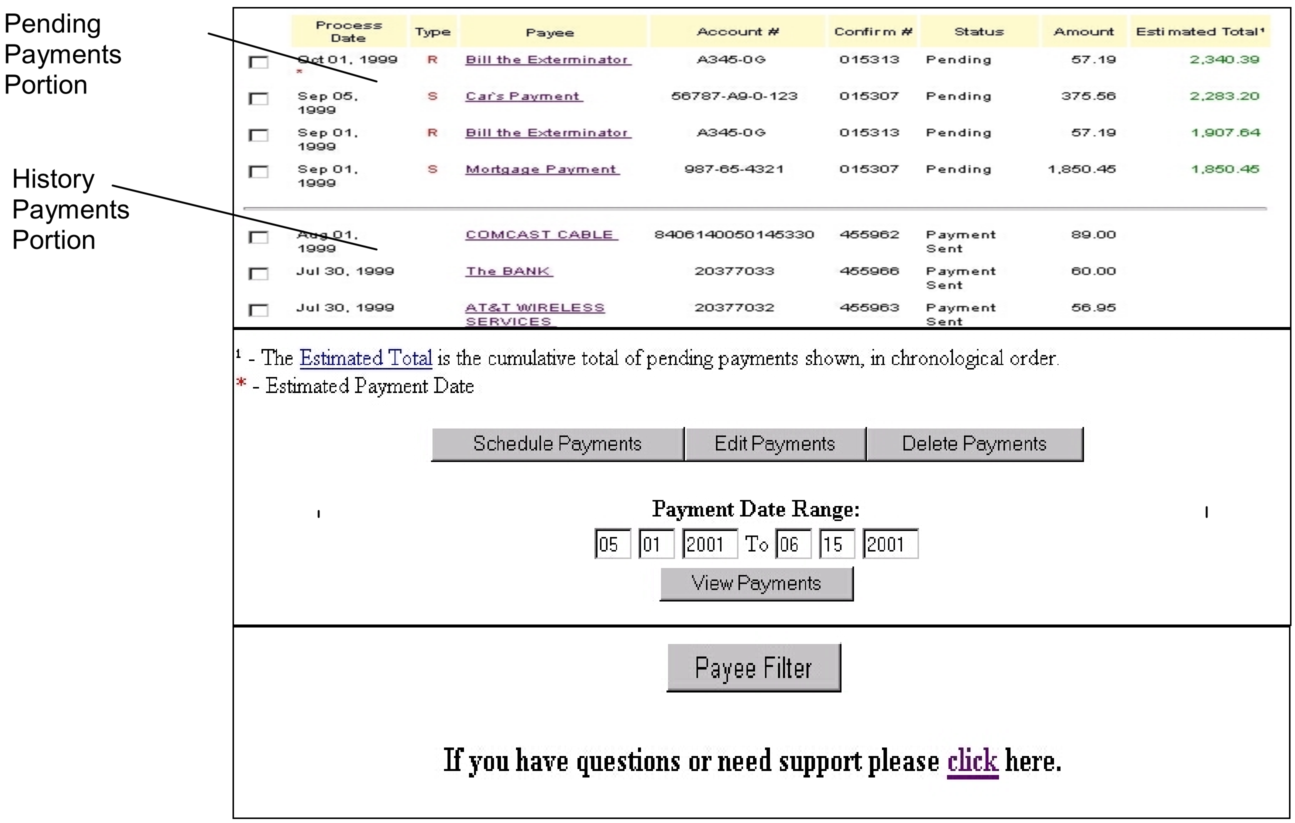
Support - This section provides instructions for determining who to contact and their phone number(s). A Novice Mode operating level may be selected here to aid you with Bill payment tips.

If you have questions or need support please click here.

Bill Payment Welcome screen

Chapter 2. View Pending and History Payments

Pending and History payments within a selected date range appears in a table. History payments are payments that have been or are being processed. The status column displays the current state of the history payment. Pending payments are payments that have not been processed. Modifying the Payment Date Range settings changes the date range of the payments displayed. The Type column shows the type of payment. The letter R signifies a recurring payment, and S is a single payment type.



Process Date	Type	Payee	Account #	Confirm #	Status	Amount	Estimated Total[1]
Oct 01, 1999 *	R	Bill the Exterminator	A345-0G	015313	Pending	57.19	2,340.39
Sep 05, 1999	S	Car's Payment	56787-A9-0-123	015307	Pending	375.56	2,283.20
Sep 01, 1999	R	Bill the Exterminator	A345-0G	015313	Pending	57.19	1,907.64
Sep 01, 1999	S	Mortgage Payment	987-65-4321	015307	Pending	1,850.45	1,850.45
Aug 01, 1999		COMCAST CABLE	8406140050145330	455962	Payment Sent	89.00	
Jul 30, 1999		The BANK	20377033	455966	Payment Sent	60.00	
Jul 30, 1999		AT&T WIRELESS SERVICES	20377032	455963	Payment Sent	56.95	

View Pending and History Payments screen

Note: If no payments have been scheduled, the View Pending and History Payments screen will not be seen. A message however will advise you to add Payees. Once a payee list has been created, the View Payment screen will be the displayed upon entering the Bill Payment feature.

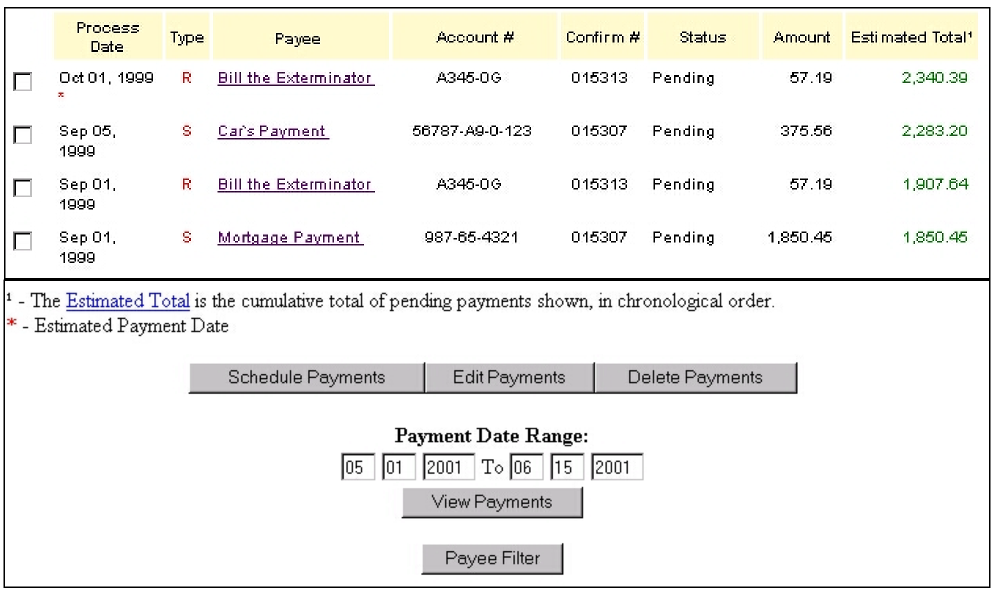
Pending Payments

Pending payments are those that have been scheduled, but have not yet been processed. This feature allows you to verify that the information submitted for payments is correct. Prior to processing, corrections to payments may be made using this feature.

To View Pending Payments:

1. Click the **View Pending** and **History Payments** button, the upper portion of the table showing the **Pending** payments. The payee's name, type of payment, account number, payment amount, process date, status, estimated total, and confirmation number appears.

Note: The lower portion of this table is reserved for History payments. This is evident by the words **Payment Sent** seen in the Status column.



	Process Date	Type	Payee	Account #	Confirm #	Status	Amount	Estimated Total[1]
☐	Oct 01, 1999 *	R	Bill the Exterminator	A345-OG	015313	Pending	57.19	2,340.39
☐	Sep 05, 1999	S	Car's Payment	56787-A9-0-123	015307	Pending	375.56	2,283.20
☐	Sep 01, 1999	R	Bill the Exterminator	A345-OG	015313	Pending	57.19	1,907.64
☐	Sep 01, 1999	S	Mortgage Payment	987-65-4321	015307	Pending	1,850.45	1,850.45

[1] - The Estimated Total is the cumulative total of pending payments shown, in chronological order.
* - Estimated Payment Date

Schedule Payments | Edit Payments | Delete Payments

Payment Date Range:
05 01 2001 To 06 15 2001
View Payments

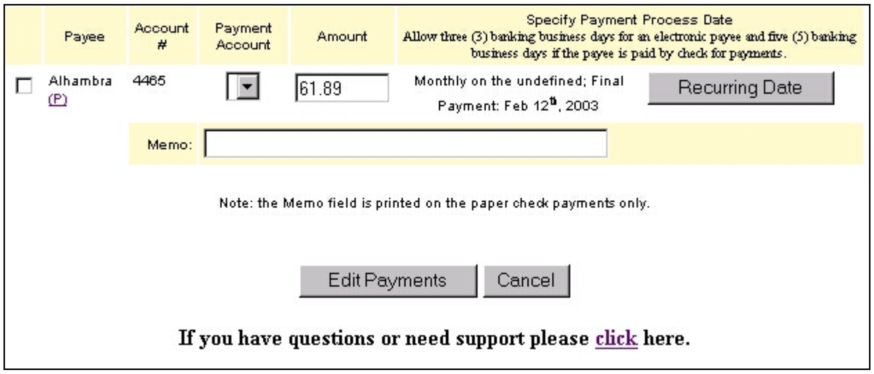
Payee Filter

View Pending and History Payments screen

Note: While payments are pending, the option to Edit or Delete payments still exists.

Editing Pending Payments

1. In the View Pending and History payments screen, click the **checkbox** next to the payment to be edited.
2. Click the **Edit Payments** button, the Edit Payment screen appears.



Edit Payments screen

3. Click the appropriate field (Amount or Date) and enter the changes.

Note: If the payment is a recurring type payment, the Change Date button will be seen. If the payment is a one-time payment, the Change Date button will not be seen.

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4. Once the changes are entered, click the **Edit Payments** button, a confirmation screen will appear.

Deleting Pending Payments

1. Click the **View Pending** and **History Payments** button. The View Pending/History Payments screen appears.
2. Click the **checkbox** next to the pending payment to be deleted.
3. Click the **Delete Payments** button. The payment to be deleted will appear.

Delete Pending Payment screen

4. Click the **Delete** button, the payment will now be deleted and confirmation of your deletion will appear.

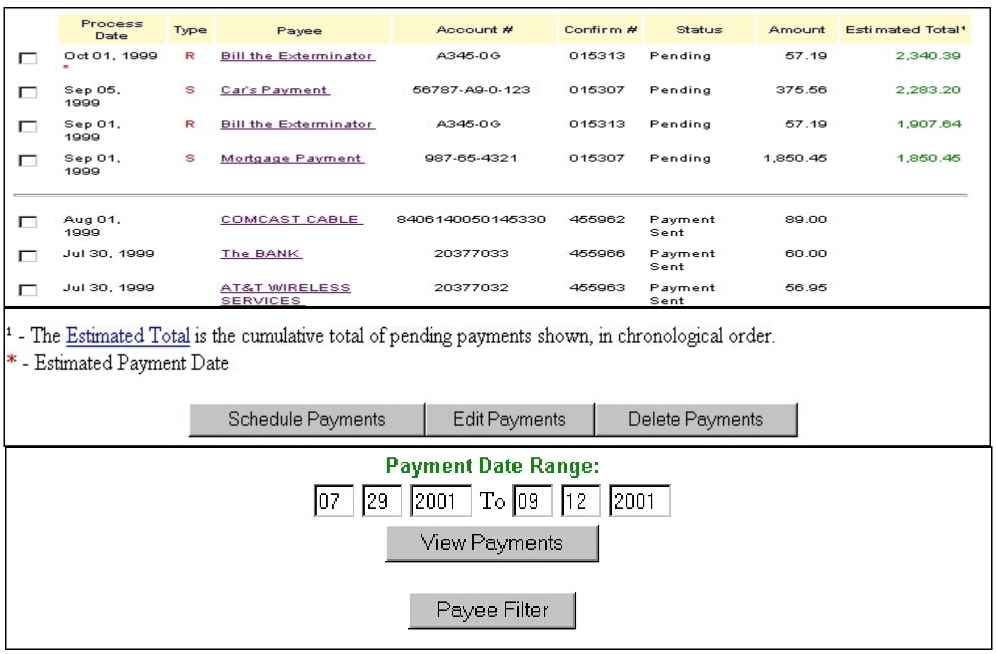
History Payments

History payments are those that have been processed. This feature allows you to view those payments that have been processed. The payee's name, type of payment, account number, payment amount, process date, status, estimated total, and confirmation number appears.

Note: History Payments cannot be edited or deleted. Account activity history is retained for up to 13 months.

Viewing History Payments

1. Click the **View Pending and History Payments** button, the upper portion of the table shows the **Pending** payments while the lower portion of the table shows the **History** payments.



	Process Date	Type	Payee	Account #	Confirm #	Status	Amount	Estimated Total¹
☐	Oct 01, 1999 *	R	Bill the Exterminator	A345-0G	015313	Pending	57.19	2,340.39
☐	Sep 05, 1999	S	Car's Payment	56787-A9-0-123	015307	Pending	375.56	2,283.20
☐	Sep 01, 1999	R	Bill the Exterminator	A345-0G	015313	Pending	57.19	1,907.64
☐	Sep 01, 1999	S	Mortgage Payment	987-65-4321	015307	Pending	1,850.45	1,850.45
☐	Aug 01, 1999		COMCAST CABLE	8406140050145330	455962	Payment Sent	89.00	
☐	Jul 30, 1999		The BANK	20377033	455966	Payment Sent	60.00	
☐	Jul 30, 1999		AT&T WIRELESS SERVICES	20377032	455963	Payment Sent	56.95	

¹ - The Estimated Total is the cumulative total of pending payments shown, in chronological order.
* - Estimated Payment Date

Schedule Payments | Edit Payments | Delete Payments

Payment Date Range:
07 29 2001 To 09 12 2001
View Payments
Payee Filter

History Payments screen

Viewing a Range of History Payments

1. From the View Pending and History Payments screen, enter the payment date range into the date range fields.
2. Click the **View Payments** button. The payments processed within the dates entered will appear as history payments.

Re-scheduling payments for either a single or recurring payment

Note: Payments dates cannot be scheduled to occur on Sunday.

1. Click the checkbox of the payment to be re-scheduled from the Pending payment list.
2. Enter the payment amount.
3. Enter the date if the payment is for a single (one time) payment.
4. If the re-scheduled payment is a single payment, click the **Schedule Payments** button, a message appears outlining the payment schedule. If acceptable, click the **OK** button.
5. If the payment will be a recurring payment, click the **Recurring Payment** button, and enter the recurring payment schedule.
6. Click the **OK** button to schedule this payment.

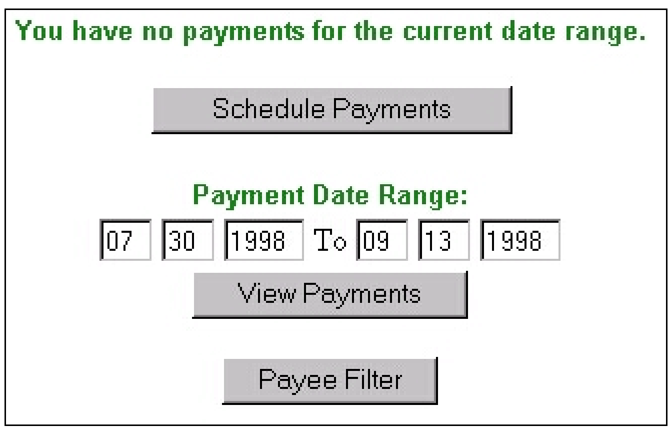
Payee Filter

The payee filter is a feature that allows you to selectively filter the list of payments displayed on the View Pending and History Payments page. The filter is based on the date range and the payees name.

To use the filter:

1. From the View Pending and History Payments page, click the Payee Filter button. The Payee Filter menu appears.
2. From the drop-down menu, select **All Payees** or choose a specific payee name.
3. In the date fields, enter the payment date range for the payee(s) selected, e.g., 07-30-1998 to 09-13-1998.
4. Click the **View Payments** button, the payment (s) within the date range for the payee (s) appears.

Note: If no payments have been paid or scheduled within the date range, the following message appears.



Filter Response screen

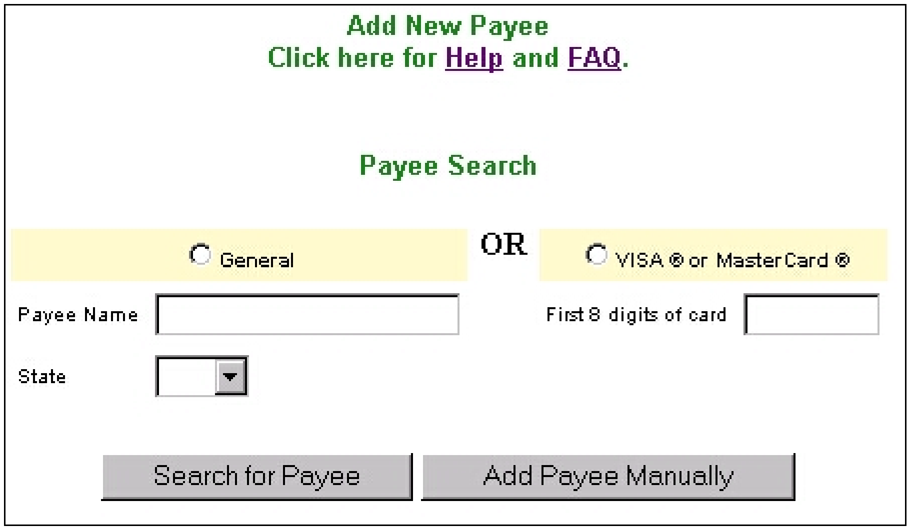
Chapter 3. Payees

Before you can add a payee to the Payee list, a search must be made of the Payee database. The Payee database is comprised of merchants and institutions already receiving electronic payments through the Bill Payment service.

Successful payee searches result in payees being added to your Payee list. If the payee is not found in the database, the payee must be added manually. When adding a payee, you will be asked to provide the payee’s full name, address, state, zip code, nickname, and account number.

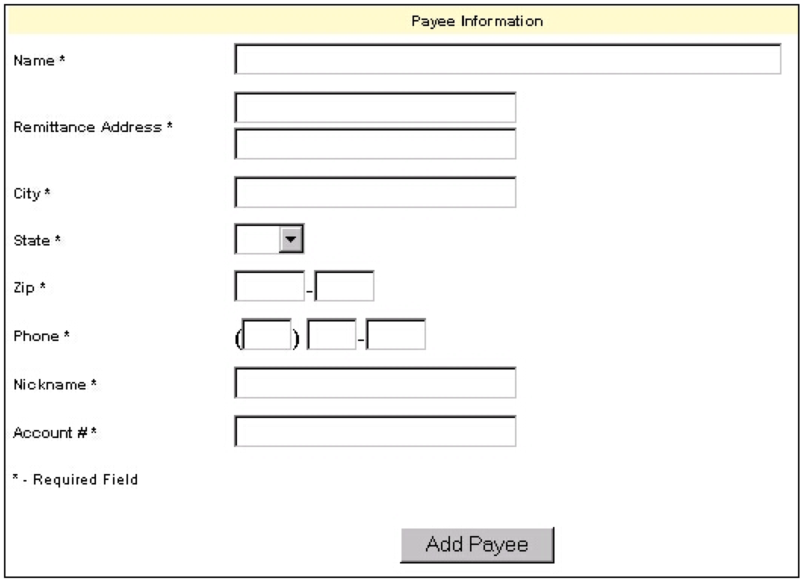
Adding a Payee

1. Select **Payee**, the Payees list appears.
2. Click the **Add Payee** button, the Add New Payee screen appears.



Add New Payee screen

3. Select either the General or Visa/MasterCard radio button appropriate for the payee.
4. Enter the payee's name or the first 8 digits of the account number as applicable.
5. Using the drop-down menu, select the payee's state.
6. Click the **Search for Payee** button.
7. If the payee search criteria finds a match in the payee database, matching payees will be displayed. Select the payee and click **Add Payee**. This payee will now be listed in the Payee list.
8. If the payee was not found, verify the payee information entered was correct, make corrections then click the **Search for Payee** once more.
9. If the search fails again to match previous payee criteria, click the **Add Payee Manually** button, the Payee Information screen is displayed. This screen will be used to manually add the payee to your Payee list. All fields are required to be completed except the second address field.


Payee Information

Name *

Remittance Address *

City *

State *

Zip * -

Phone * ( ) -

Nickname *

Account # *

* - Required Field

Add Payee

Payee Information screen

10. Proceed to enter new Payee information, (for example: name, address, state, zip code, nickname, and account number).
11. Click the **state** drop-down menu; select the state where the payee resides.
12. Enter the **zip code** of the payee's billing address as it appears on the bill. (Enter 5 or 9 digits)
13. Enter the **phone number** for billing inquiries as it appears on the bill.
14. Enter the **nickname** for this payee.
15. Enter the **account number** as it appears on the bill.
16. Click the "**Add Payee**" button to add this new payee to the Payee list. A new Payee list showing the payee appears.

Payees

	Payee	Account #	Payment Type
☐	Bertha's Party Boutique	12345678901234567890 12345	Check
☐	Cable Bill	8770308765432198	Electronic
☐	Cell Bill	3109876543211	Electronic
☐	Gas Bill	12345678910	Electronic
☐	Joe	123456789	Check
☐	Josh's Homerun Alley	1289765	Check
☐	Light Bill	0987654321	Electronic
☐	Lunch	123456789	Check
☐	Robert's Health Shop	1223455	Check
☐	Tanya's Sweet Bakery	121212121212121212121212 1	Check
☐	Transouth	7141234567	Check

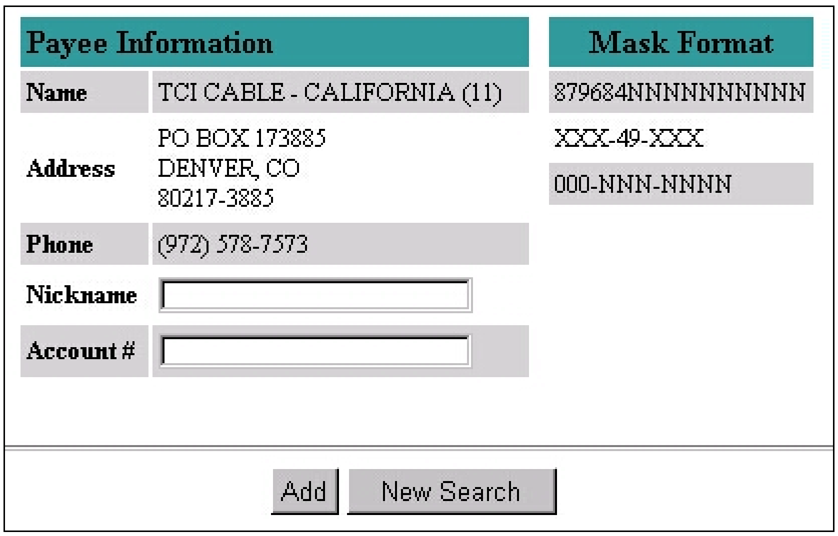
Add Payee | Edit Payees | Delete Payees | Schedule Payments

New Payee added confirmation screen

Note: When adding a payee, all digits of the payee account are displayed. You are still within a secure banking session and all data is fully encrypted.

Searching for a Payee

1. Select **Payee**.
2. Click the **Search for Payee** button.
3. Click the **General, Visa**, or **Master Card** entry fields and enter the payee's name or account number as applicable.
4. Click the **Search for Payee** button.
5. If the payee's name is found on the database, click the **checkbox** to the left of the Payee's name.
6. Click the **Select Payee** button, the Add Payee screen appears.



Add Payee screen

7. Add the Payee's nickname and account number. The account number may be found on the bill.
8. Click the **Add** button, the Payee will be added to the list of Payees.

Note: In order to ensure the proper processing of payments, the account number must be in one of the formats indicated under Mask Formats. If the account number format on the bill does not match any of the formats shown, add the payee manually.

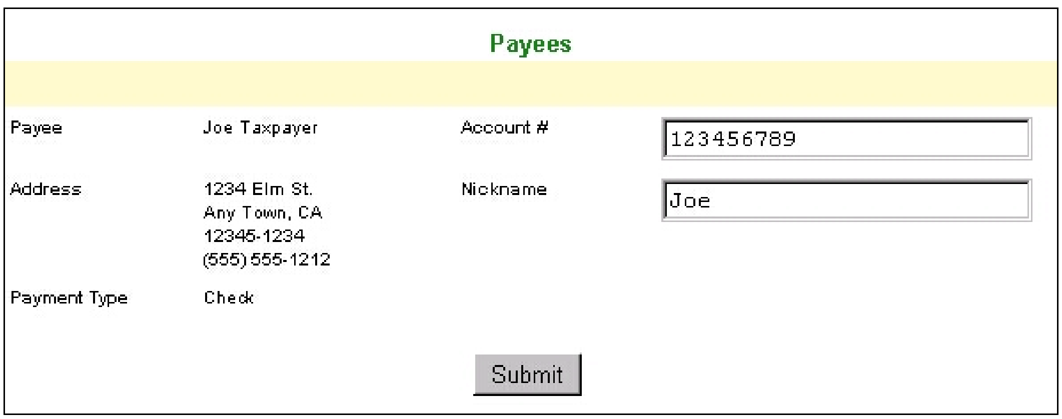
Editing a Payee

To edit a Payee's information:

1. Select **Payee**, the list of Payee's appears.

Payees List screen

2. From the Payee list, check the **checkbox** to the left of each payee name to be edited.
3. Click the **Edit Payees** button, the Edit Payee screen appears.



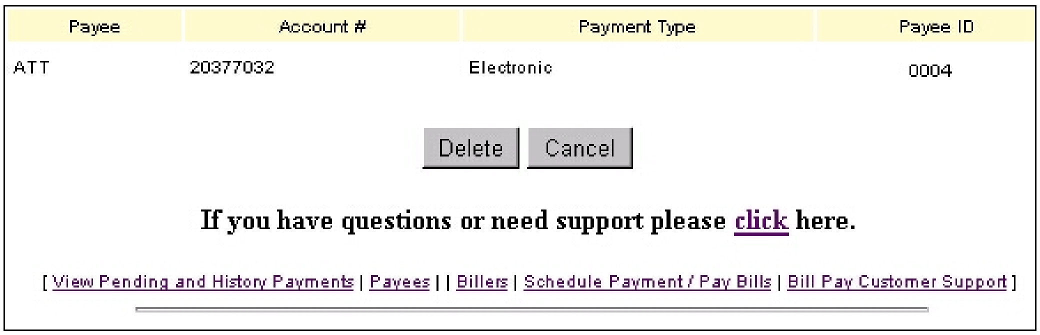
Edit Payee screen

4. Move to the account number or nickname field of each Payee to be edited and enter any changes.
5. Click the **Submit** button when completed. The changes will now be stored.

Deleting a Payee

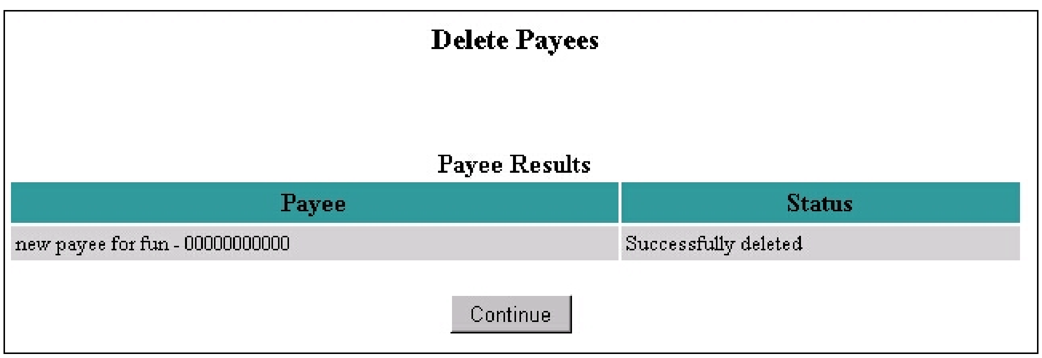
To Delete a Payee:

1. Click the **Payee** button.
2. On the Payee list, click the **checkboxes** of the payee(s) to be deleted.
3. Click the **Delete Payee** button, a new screen appears showing the payee(s) to be deleted.



Payees Delete screen

4. Click the **Cancel** button to abort and return to the Payee list or;
5. Click the **Delete** button to permanently delete the payee(s) from the payee list. A deleted payee confirmation screen will confirm this payee has been deleted.



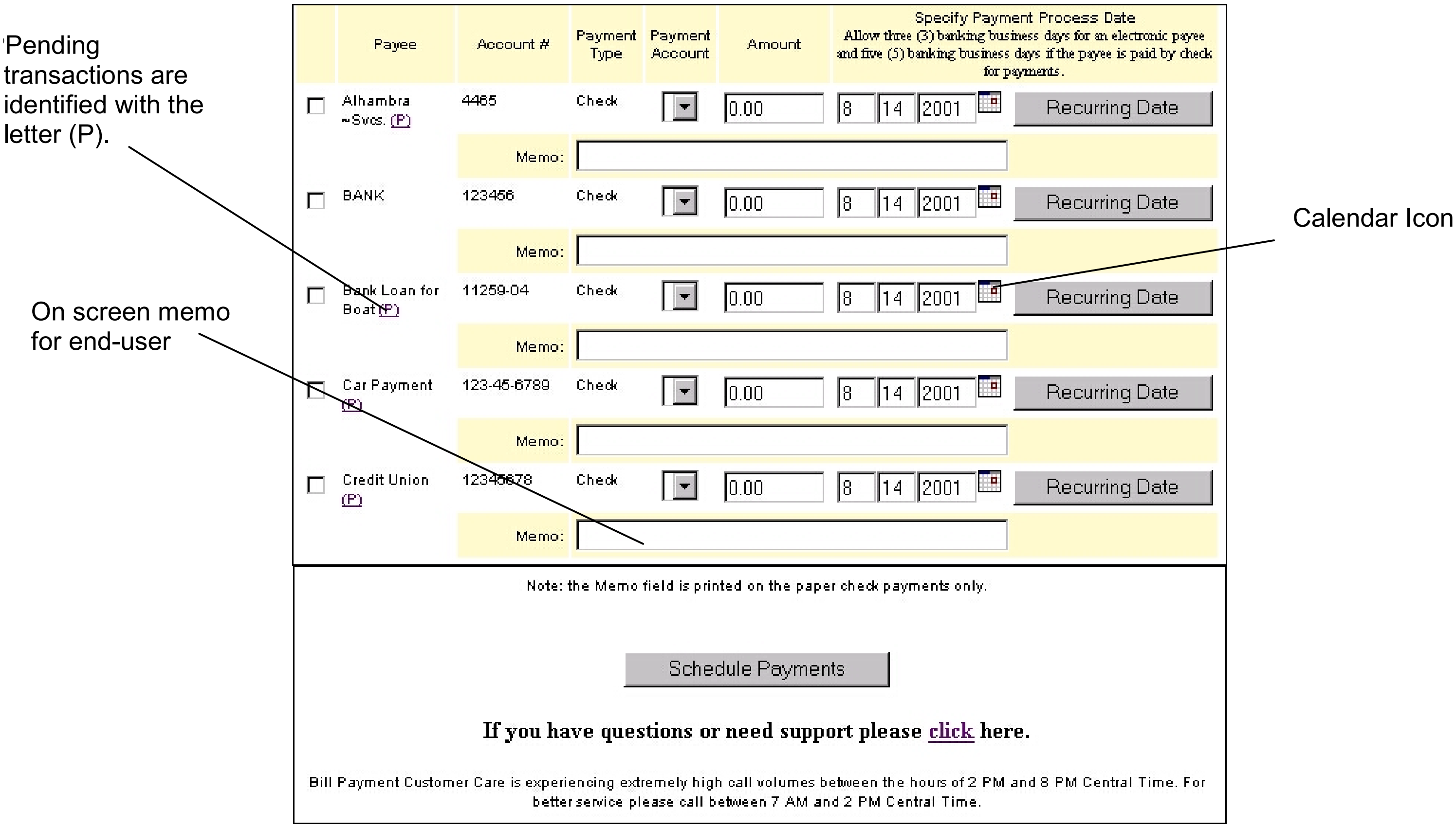
Deleted Payee screen

Chapter 4. Schedule Payment/Pay Bills

This feature shows payments scheduled to be paid, account numbers, payment type (recurring or single), amount of payment, and scheduled dates of payment.

Scheduling a Single Payment

1. Click the **Schedule Payment/Pay Bills** button, the Schedule Payment/Pay Bills screen appears showing the current payees.



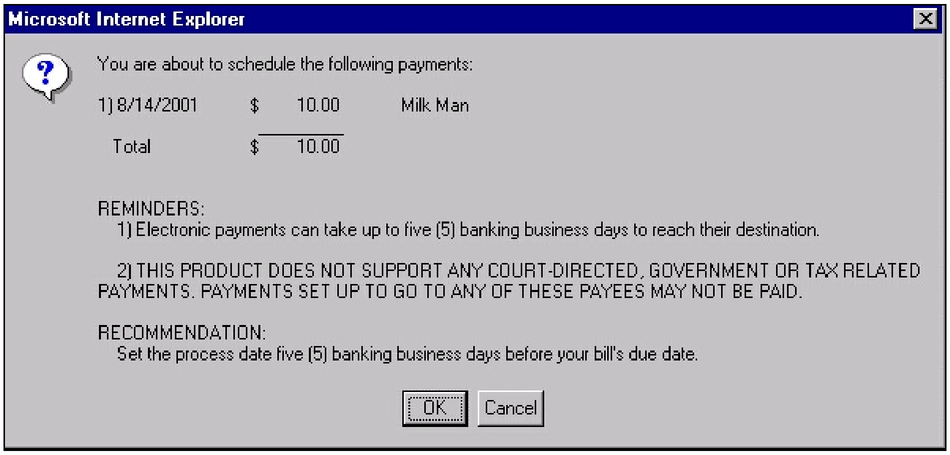
Schedule Payment/Pay Bills screen

Note: Pending transactions are transactions scheduled to be paid. Pending transactions are identified with the letter (P) near the Payee's name on the Schedule Payment/Pay Bills screen. Clicking this letter (P) causes a pop-up window to appear showing scheduled payment dates and amounts. All pending payments for the next 6 months will appear in this pop-up window.

2. Click the **checkbox** next to the payee to be paid.
3. Click the **Amount** field, then enter the amount of the payment. Do not include a dollar sign or comma.
4. Press the **Tab** key or click the **date field**. Enter the payment processing date, (MM-DD-YYYY).

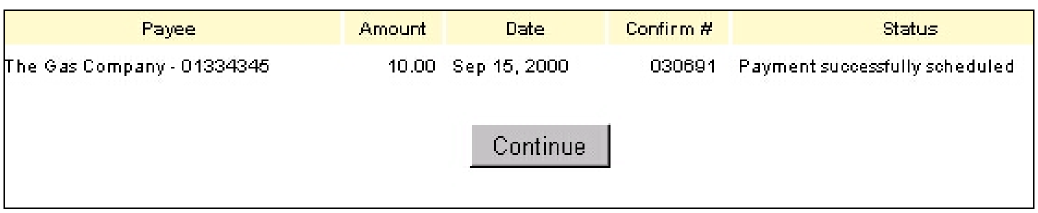
Note: Remember the payment processing date is the date the payment will begin processing. It will take approximately 3 business days for electronic payments and 5 days for check payments to reach their designated payees.

5. Click the **Schedule Payments** button, a payment schedule message appears.



Payment schedule message

6. To approve the scheduled payment, click the **OK** button, or click **Cancel** to return to the schedule payment screen. If you click the OK button, the Payment Confirmation screen appears indicating your payment was successfully scheduled.



Payee	Amount	Date	Confirm #	Status
The Gas Company - 01334345	10.00	Sep 15, 2000	030691	Payment successfully scheduled

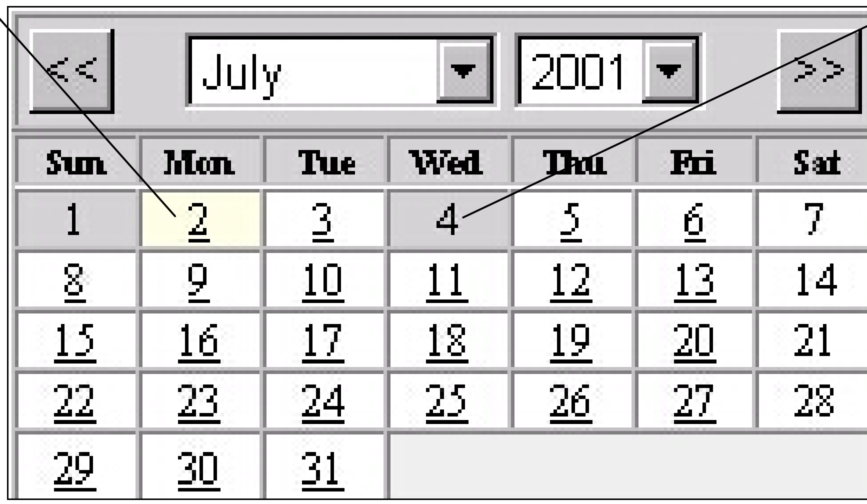
Payment Confirmation screen

Bill Payment Calendar

A Bill Payment Schedule Payments/Pay Bills calendar is provided to assist you in determining scheduling dates. Simply click the calendar icon. You may select the month by using the (>>) forward or (<<) backward buttons or select the month or year using the dropdown menus. Today's date is seen highlighted in yellow and tomorrows date is highlighted in green. Weekends and Financial Institution recognized holidays are shown shaded.

First click the month, then the year, and finally the date. Clicking a date causes all date information (month, date, year) to be added to the Bill Payment Schedule Payments/Pay Bills date fields. Payment dates cannot be made on dates earlier than today's date.

Today's Date



Holidays are shown shaded

Changing a Scheduled (Single) Payment Date

To change a scheduled payment date:

1. Click the **View Pending and History payments** button, the View Pending and History Payments screen appears.
2. Click the **checkbox** next to the payment that will be changed.
3. Click the **Edit Payments** button.
4. Click the **Date** field and enter in the new scheduled payment date. Use the **Tab** key to step to each field.
5. Click the **Edit Payments** button. The payment will be scheduled for the new date.
6. A conformation screen indicating the payment has been updated appears.
7. Click the **Continue** button to return to the View Pending and History payments.

Scheduling a Recurring Payment

1. Click the **Schedule Payments** button. The Schedule Payments screen appears showing current payees.
2. Click the checkbox next to the payee to receive recurring payments.
3. Click the **Amount** field then type in the amount of the payment. Do not include a dollar sign or comma.
4. Press the Tab key or click the Recurring Date button, the Payment Date screen appears.
5. Select the frequency of payment from the appropriate Payment Date drop-down menu.

Note: Entering payment data into any field causes the associated payment type to be selected. For example, selecting Monday from the drop-down box in the weekly field will cause the recurring payment radio button to be selected. Likewise, entering a date into the single payment date field causes the single payment radio button to be selected. This is done to provide visual feedback to the user of what type of payment has been selected.

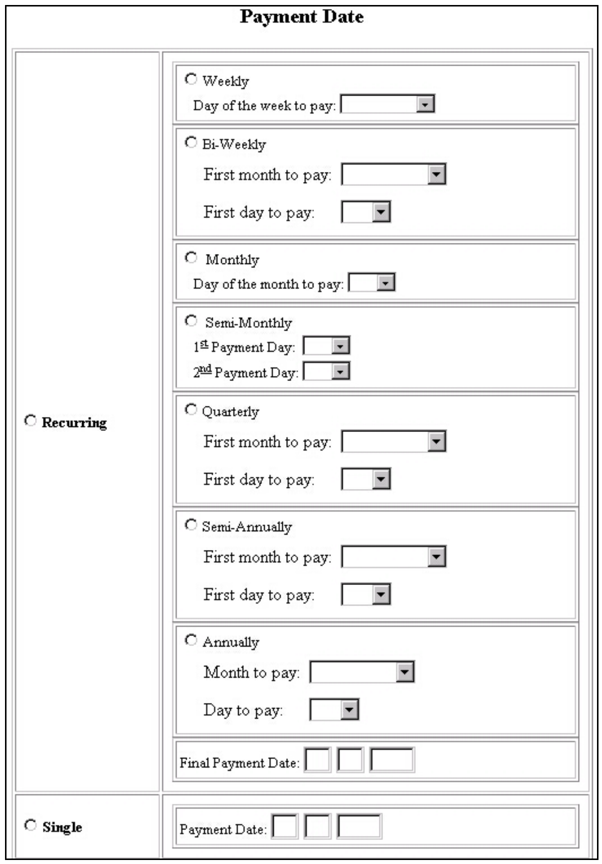
6. In the Final Payment Date field, enter the date of the last recurring payment. Use the Tab key to navigate (step) through the date fields.
7. Click the **OK** button, a Payment Confirmation screen appears indicating payment was successfully scheduled.

If you receive an error message while scheduling payments and want to verify whether or not the payment has been scheduled, return to the View Payments screen. Search for the scheduled payment by viewing the relevant date range. From the View Payment screen, you may edit, delete, or re-schedule your payment(s).

Changing a Recurring Scheduled Payment Date

To change scheduled recurring payment dates:

1. Click the **View Pending and History Payments** button, the View Pending and History Payments screen appears.
2. Click the **checkbox** next to the payments that will be re-scheduled.
3. Click the **Edit Payments** button.
4. Click the **Recurring Date** button, the Payment Date screen appears.



Payment Date screen

5. Click the radio button associated with the new payments frequency, i.e., monthly, bi-weekly, etc.

Note: Entering payment data into any field causes the associated payment type to be selected. For example, selecting Monday from the drop-down box in the weekly field will cause the recurring payment radio button to be selected. Likewise, entering a date into the single payment date field causes the single payment radio button to be selected. This is done to provide visual feedback to the user of what type of payment has been selected.

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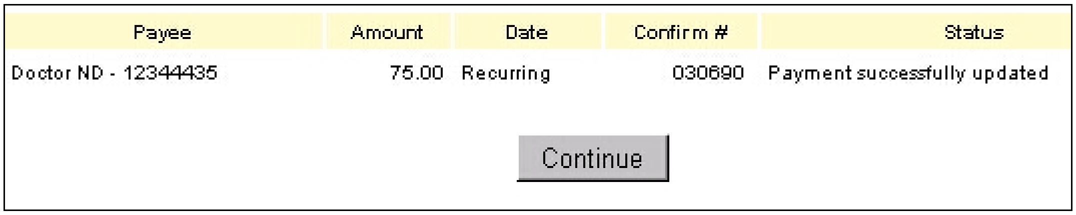
6. In the Final Payment Date field, enter the date of the last recurring payment. Use the **Tab** key to navigate through the date fields.
7. Click on **OK,** a payment confirmation screen appears.

8. To approve the new schedule, click the **Edit Payments** button, a Payment Confirmation screen appears indicating payment was successfully re-scheduled.



Payment Date Confirmation screen

Note: Clicking on the (P) link while in the Schedule Payments feature results in an on-screen message indicating the scheduled payments for the payee for the next six months.

Deleting a Recurring Payment

CAUTION: Deleting a recurring payment deletes all recurring payments for the payee.

1. Click the **View Payments** button, the View Payments screen appears.
2. In the fields under Next Payment Date Range, enter the “From” and “To” dates for the pending payment.
3. Click the **Next Date Range** button, all pending payments falling between these selected dates will be displayed within the View Payments screen.
4. Click the checkbox next to the payment to be deleted.
5. Click the **Delete Payments** button the payment will be deleted from the view payment summary.
6. Reschedule the new payment.

Chapter 5. Bill Pay - Customer Support

This feature allows you to notify the Financial Institution or your Bill Payment Provider in the event your information is being changed, or of any problems encountered with the Bill Payment function. The features available within this area are:

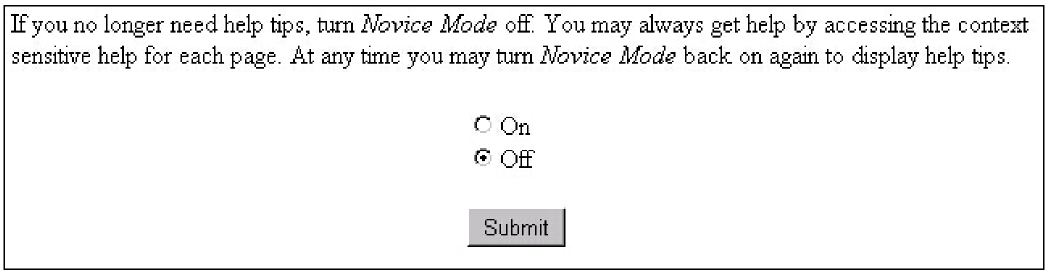
- **Turn Novice Mode On or Off** – If you no longer need help tips, you should turn the Novice Mode off. You may always get help by accessing the context-sensitive help for each page. At any time you may turn Novice Mode back on again to display help tips.
- **Support Inquiry –** This section provides instructions for determining who to contact and their phone number(s).
- **Pay by Phone** –This feature allows you to pay bills using an ordinary telephone if offered by your Financial Institution.

Turn Novice Mode On or Off

This feature allows you to see help tips (Novice Mode on) while in the Bill Payment feature. If Help tips are not required, the Novice Mode may be turned off.

To turn the Novice Mode on:

1. While in Bill Payment, click on **Customer Support**, the Customer Information screen appears.



Novice Mode On/Off screen

2. Scroll down the page and click the radio button labeled **On**.
3. Click the **Submit** button, the Novice Mode is now on.

To turn the Novice Mode Off:

1. Click the radio button labeled **Off**.
2. Click the **Submit** button, the Novice Mode is now off.

Support Inquiry

This section provides instructions for determining who to contact and their phone number(s). A novice Mode operating level may be selected here to aid you with Bill Payment tips.

Examples of issues to address in this section are:

- Questions concerning general to specific Bill Payment processing issues. When contacting Customer Support about a specific payment, please have your confirmation number available.
- Stop payment requests.
- Any transaction that returns a confirmation indicating an unsuccessful status.
- Unable to add an electronic payee due to an unsupported account number format. Be aware that you may use the manual option to set up such a payee, although the payee will be paid by check.
- Questions on how to use the Bill Payment system.
- Questions about Bill Payment terms and conditions (disclosure).

Pay by Phone

This feature allows you to pay bills by telephone if offered by your Financial Institution.

Chapter 6. Frequently Asked Questions

Q. Novice Mode, what is it and how can I turn it On/Off?

A. The Novice Mode provides an extra level of on-screen help tips. This mode is designed for less experienced Bill Payment users.

To turn the Novice Mode Off:

1. Click on the Novice Mode link to access Customer Service.
2. Click the Novice Mode radio button Off.
3. Click the Submit button.

To turn the Novice Mode On:

1. Click on the Novice Mode link to access Customer Service.
2. Click the Novice Mode radio button On.
3. Click the Submit button.

Q. How do I register for Bill Payment?

A. You may register for Bill Payment either online or by paper-based application (the process varies by financial institution). The online method is invoked the first time you attempt to access Bill Payment. First, you will be requested to read and accept your Financial Institutions authorization disclosure. Failure to accept the disclosure terms prevents the registration process from proceeding. After the disclosure is agreed to, you complete an online registration form. After submission, the registration form is electronically forwarded to your Financial Institution for review. Your Financial Institution is responsible for checking the information submitted and for assigning the payment plan.

If you try to enter Bill Payment during the application-processing period, you will be shown a page requesting that you wait for the acceptance notification.

Q. When can I start using Bill Payment?

A. After enrolling for Bill Payment you will first receive an approval E-mail. Once your account has been enabled, you will receive an activation E-mail indicating that you may log onto your Internet Banking session and begin using Bill Payment.

Q. What frequency of recurring payments is allowed?

A. The frequency of recurring payments can be weekly, bi-weekly, monthly, semi-monthly, quarterly, semi-annually and annually.

Q. How do I find my recurring payments?

A. Recurring payments are viewed by selecting View Payments. To view recurring payments: Click the payee name link. A popup screen appears showing the recurring payee name, account number, process date, confirmation number, payment status (i.e., pending-recurring), Payment frequency, and final payment date.

Q. How do I check the status of a payment?

A. Bill Payment tells you the status of your payment on the View Pending and History Payments page in the Status column. Please refer to the Status definitions for more information.

Q. What does payment status mean?

A. Payment Status indicates:

1. A payment that is pending,
2. A payment that has been sent.

Examples of payment status:

1. A single payment that is scheduled to be paid is shown as Pending-Single
2. A recurring payment that has not been paid is shown as Pending-Recurring
3. A payment that has been paid is shown as Payment Sent

Q. How do I edit a pending payment?

A. To edit pending payments:

1. In the View Payments screen, click the checkbox next to the payment to be changed.
2. Click on Edit Payments. The Edit Payment screen appears.
3. Click the appropriate field and enter the changes.

Note: If the payment is a recurring type payment, the Change Date button will be seen. If the payment is a one-time payment, the Change Date button will not be seen.

4.Once the changes are correct, click the Edit Payments button.

Q. What does Estimated Total refer to?

A. The estimated total figure refers to the cumulative total amount for pending payments only. Totaling begins by adding the first payment to the next pending payment (by date), then to the next and so on. The total amount of all pending payments is shown in green. The 'Estimated Total' value assumes no payments will be edited or deleted and payment dates (pending and recurring) will be maintained.

Q. How do I transfer funds?

A. Currently there is no method to transfer funds between accounts using Bill payment.

Q. What description will show on my account history?

A. If your Financial Institution supports NACHA descriptions, then the NACHA description will show. The ACH descriptor on the account history gives specific information about the payee name, ACH post date and the amount paid, which helps avoid confusion associated with unused check numbers.

Q. How do I view my history payments?

A. Payment history is viewed in the View Payments screen. When first viewed, payments for the past 15 days pending payments for the next 30 days are shown. For additional payment history: Enter a new date range using the Next Payment Date Range fields.
Click on the Next Date Range button.

Q. How far back can I view historical payments?

A. At least six months of payment history can be viewed online. The Bill Payment processor maintains payment history for up to seven years.

Q. How quickly is Bill Payment updated when a new payee is added or when a payment account number is changed?

A. When you update payee information, the new information is available immediately.

Q. Are annual summaries including amounts paid by category or payee provided?

A. No special reports are included with the Bill Payment service.

Q. Can I use Bill Payment with all my accounts?

A. No, only a single checking account may be used for payments.

Q. When is Bill Payment available?

A. You may schedule payments 24 hours a day, seven days a week.

Q. How are Bill Payment transactions reflected on my checking account?

A. All Bill Payment transactions are reflected as an ACH debit on the account statement.

Q. How do I add new payees?

A. You add payees by using the Add Payee page.

Q. How do I search for a payee?

A. To search for a payee:

1. Select Payee.
2. Click the Search for Payee button.
3. Click the General, or VISA or MasterCard entry fields and enter the payee's name or the first 8 digits of the card number, as applicable.
4. Click the Search for Payee button.
5. If the payee's name is found on the database, click on the checkbox to the left of the Payee's name.
6. Click the Select Payee button, the Add Payee screen appears.
7. Add the Payee's nickname and account number. The account number may be found on the bill.
8. Click the Add button, the Payee will be added to the list of Payees.

Q. Can I sort my list of payees?

A. Payees are automatically sorted then displayed alphabetically starting from the top of the page.

Q. How do I delete a payee?

A. Pending payments must be deleted before a payee can be deleted. To delete a payee:

1. Click the View Payments button, the View Payments screen appears.
2. In the fields under Next Payment Date Range, enter the "From" and "To" dates for the pending payment.
3. Click the Next Date Range button, all pending payments falling between these selected dates will be displayed within the View Payments screen.
4. Click the checkbox next to the payment to be deleted.
5. Click the Delete Payments button, the payment will be deleted from the view payment summary.
6. Click the Payee button.
7. Click the checkboxes of the payee to be deleted.
8. Click the Delete Payee button, a new screen appears showing payee(s) to be deleted.
9. Click the Cancel button to abort and return to the Payee list or;
10. Click the Delete button to permanently delete the payee(s) from the payee list. A deleted payee confirmation screen will confirm this payee has been deleted.

Q. How long does it take to add a new payee to a payee list?

A. New payees added using the Add Payee page will be added to the payee list immediately.

Q. How do I change a payee's information?

A. Only the Nickname and Account Number may be edited once a payee is set up. To edit these items:

1. Select Payees and your list of payees appear.
2. From the Payee list, select the checkbox to the left of each payee to be edited.
3. Click the Edit Payees button and information on selected payees appears.
4. Fields for Account Number and Nickname contain the current description - edit fields you want to change.
5. Click the Submit button and a confirmation page appears with the updated information and a status indicating whether the change was successful or not.
6. Clicking the Continue button brings you back to the Payees page where you can confirm the change.

In order to change the name and/or address, the current payee must be deleted and a new payee added (all pending payments must be deleted first). Please refer to the FAQ above for more information on deleting payees.

Q. What happens if the payee name changes?

A. If your payee changes names, send the new payee name via E-mail to the Bill Payment processor. Payee name changes will be updated by the Bill Payment processor.

Q. Why do I get the Duplicate Payment Warning?

A. Duplicate Payment warnings are caused by scheduling a payment on the same date, for the same amount, and to the same payee. The system will not allow you to schedule duplicate payments.

Q. If I receive an error message while scheduling payments, how can I be sure the payments are actually scheduled?

A. Return to the View Payments screen and verify your payment has been scheduled. From the View Payment screen, you may edit, delete, or re-schedule your payment(s). Make sure that you are viewing the relevant date range.

Q. How do I schedule recurring payments?

A. To schedule recurring payments:

1. Click the Schedule Payments button, the Schedule Payments screen appears showing current payees.
2. Click the checkbox next to the payee to receive recurring payments.
3. Click on the Amount field, then type in the amount of the payment. Do not include a dollar sign or comma.
4. Press the Tab key or click the Recurring Date button, the Payment Date screen appears.
5. Select the frequency of payment from the appropriate Payment Date drop-down menu.

Note: Entering payment data into any field causes the associated payment type to be selected. For example, selecting Monday from the drop-down box in the weekly field will cause the recurring payment radio button to be selected. Likewise, entering a date into the single payment date field causes the single payment radio button to be selected. This is done to provide visual feedback to the user of what type of payment has been selected.

6. In the Final Payment Date field, enter the date of the last recurring payment. Use the Tab key to navigate through the date fields.
7. Click the OK button, a Payment Confirmation screen appears indicating payment was successfully scheduled.

Q. How do I skip a recurring payment

A. Recurring payments cannot be skipped, only deleted.

Q. How do I delete a recurring payment?

A. CAUTION, deleting a recurring payment deletes all pending payments associated with that recurring payment. To delete a payment:

1. Click the View Payments button, the View Payments screen appears.
2. In the fields under Next Payment Date Range, enter the "From" and "To" dates for the pending payment.
3. Click the Next Date Range button, all pending payments falling between these selected dates will be displayed within the View Payments screen.
4. Click the checkbox next to the payment to be deleted.

5. Click the Delete Payments button, the payment will be deleted from the view payment summary.
6. Reschedule the new payment.

Q. What happens if sufficient funds (Non-sufficient funds or NSF) are not available in the account used for bill payment?

A. If a 'non-sufficient funds' condition exists, the debit will be returned via banking channels. The ACH return will prompt the system to block your bill payment account, preventing you from making more bill payments until the NSF condition is resolved. Any future dated recurring payments scheduled for release during the time the account is blocked will not be sent.

Q. Can I use Microsoft Money or Quicken to pay bills?

A. No. Bill payment does not support Microsoft Money or Quicken.

Q. Can I use Bill Payment internationally?

A. Bill payment provides you with peace-of-mind when you are traveling for an extended period of time. If you have Internet access with a secure browser, you may pay your bills while out of the country. Payments may only be made to payees within the fifty United States and territories.

Q. Can I use Bill Payment from outside the U.S.?

A. You may pay bills from outside the U.S. if you are using a compatible browser. Payments may only be debited from U.S. bank accounts and may only be made to payees inside the U.S.

Q. Can I pay bills to payees outside the U.S.?

A. No. Payments cannot be made to Payees outside the U.S.

Q. Is there a limit to the number of Bill Payment accounts I can set up?

A. Yes, you are limited to one Bill Payment account.

Q. When are funds debited from my checking account?

A. On the process date, the Bill Payment processor generates an ACH debit (in the amount of the bill payment) to your checking account. Your checking account will be debited within two banking business days.

Q. What do payees actually receive?

A. Electronic payees receive payment information in an electronic format that credits their account. Non-electronic merchants or individual payees receive a laser-printed paper check sent through the U.S. Postal Service.

Q. When may bill payments be scheduled for processing?

A. The Bill Payment processor processes payments on all days excluding Sundays and Federal Reserve Board recognized holidays. In cases where a payment gets scheduled on a Sunday (this can potentially happen on a recurring payment), the payment is processed on the day before (Saturday). If you happen to be setting up the payment on this particular Saturday, the bill payment will be processed on the next banking business day. Also, please note that weekly recurring payments may not be scheduled on Saturdays.

Q. How is the payment deducted from my checking account?

A. The payment is deducted by direct ACH debit.

Q. Are payments made electronically or by check?

A. Payments are made either by paper check or electronically by ACH credit. The method employed on any single payment depends on whether the Bill Payment processor has established an electronic payment relationship with the payee and they are found on the electronic payee database.

Q. Who can be paid using the Bill Payment user interface?

A. Anyone in the fifty United States and territories who can accept a check, with the exception of tax payments (such as federal, state and local), court-directed payments (such as alimony and child support) and any other government related payments.

Q. Can I pay my bills on the weekend?

A. You may set up your payments during the weekend. However, Bill Payment prohibits you from scheduling a single payment and the first of a recurring payment on the same weekend. This is because payments scheduled for Sunday are processed the day before. Therefore, when scheduling payments on a weekend, the first day you may schedule payments (single payment or the first of a recurring payment) is the first business day following the weekend.

Q. What are the Bill Payment processor's non-processing dates for 2002?
A. Bill Payment processor's non-processing dates for 2002 are:

New Year's Day - January 1
Martin Luther King, Jr. Day - January 21
President's Day - February 18
Memorial Day - May 27
Independence Day - July 4
Labor Day - September 2
Columbus Day - October 14
Veteran's Day - November 11
Thanksgiving Day - November 28
Christmas Day - December 25

Q. What is the lead-time for processing payments?

A. The payee will be in receipt of payment within three (3) banking business days for an electronic payee and five (5) banking business days if the payee is paid by check.

Q. How are multiple bill payments within a single day debited?

A. Each bill payment is debited separately.

Q. Explain the timing of payment debits and credits.

A. All debits and credits are sent out (at the same time) on the process date you designate.

Q. Does the Bill Payment processor use a "process date" or "due date" processing model?

A. The Bill Payment processor uses the 'process date' model. Under the process date model, payments are initiated on the process date you designate. Special rules govern when payments are processed for particular days, so please refer to the Schedule Payments/Bill Pay Help section. The process date model is advantageous because it reduces confusion about the timing of the payment debit and when payees are in receipt of payment.

Q. How are check payments processed?

A. All checks are drawn on one of the Bill Payment processor's clearing points.

Q. Does the Bill Payment processor have payment amount limits?

A. The Bill Payment processor has a payment cap of $ 9999.00, regardless of how the payment is disbursed. The Bill Payment user interface limits the entry of payment amounts greater than this amount.

Q. If I select an erroneous electronic payee and this causes a posting delay and late charge, what is the process and who bears the burden of the late charge?

A. If you select an electronic payee address that matches your payment coupon exactly and the Bill Payment processor routes the payment to a different payment center, the Bill Payment processor is responsible for the late charge and will reimburse any payee-imposed late fees, up to $50.00. If you select an electronic payee with an address that is different from that indicated on the payment coupon, you are responsible for the late charge. You always have the option to manually set up a payee with the (correct) address found on the payment coupon.

Q. How do I place a 'stop payment' on a bill payment?

A. A payment may be edited or deleted anytime before the payment is processed. For stop payment requests initiated after processing, you must contact the Bill Payment processor Customer Support. Payments remitted electronically cannot be stopped.

Q. Who handles customer support for Bill Payment?

A. The Support Inquiry section of Customer Support provides examples and a method to contact Customer Support by E-mail or telephone. Links to Customer Support Inquiry are displayed at the bottom of most Bill Payment pages.

Q. What are the Bill Payment processor' support hours?

A. Customer support hours includes telephone coverage for the following periods:
Monday-Friday: 7:00am-9:00pm CST (8:00am-10:00pm EST)
Saturday: 8:30am-5:00pm CST (9:30am-6:00pm EST)
Sunday: Closed

Q. What if my account information is incorrect?

A. To change your address and phone number, you must contact your Financial Institution directly.

Q. Who should I contact if I am locked out?

A. After your third attempt at submitting an incorrect password, you must contact your Financial Institution to request your bill payment account be unlocked.

Q. How do I close my Bill Payment account?

A. Contact your Financial Institution for information to close your Bill Payment account.