



Online Bill Payment and Presentment *Quick Start Guide*

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Why Bill Payment and Presentment?

With Online Bill Payment and Presentment, it's safe, fast and easy to manage your finances on your terms. Now you can do everything you need to from home, work or anywhere you have Internet access. Plus, you're not limited to business hours—Online Bill Payment and Presentment is open 24 hours a day, 7 days a week, 365 days a year.

Look at All You can Do

- Receive and view updated balances and transactions for your accounts, including account history from one convenient website.
- Pay bills quickly and conveniently, including scheduling payments in advance, setting up recurring payments and scheduling to receive electronic bills (e-bills).
- Transfer funds between accounts any time of the day or night.
- Set up and send notifications to your email address about account balances, bill arrivals, due dates, upcoming payments and more.
- Run payment reports and create custom reports of your payment history for easy viewing.
- Request a year-end CD of bills and payments for your personal records.
- Receive your bills electronically anytime, anywhere you have Internet access.

How Safe Is It?

The exchange of private information over the Internet can be a daunting experience, but privacy and security are possible through the use of encryption technology. Secure Sockets Layer (SSL) encryption scrambles your private data as it transmits over the Internet, protecting it from being deciphered and used fraudulently.

Online Banking environments require the highest level of confidentiality protection available in the form of 128-bit encryption. Logging in to your banking system to process private transactions over the Internet will require that your Internet browser supports 128-bit encryption.



Logging In

Using an Internet browser, enter your financial institution's website address, then enter your Internet Banking User Name and Password to log in. Simply launch Bill Pay to access Bill Payment and Presentment to begin making payments.

[Make Payments](#) | [Manage Categories](#) | [View Report](#) | [Search Records](#) | [Funding Accounts](#) | [Add Funding Account](#) | [Personal Information](#)

- ▶ **Make Payments:** Pay all your bills through the Make Payments screen.
- ▶ **Manage Categories:** Create custom categories to group your payees.
- ▶ **View Report:** Create reports of your payment history for easy viewing.
- ▶ **Search Records:** Search for transactions from different date ranges.
- ▶ **Funding Accounts:** View a list of accounts available for paying bills.
- ▶ **Personal Information:** View your personal profile.

Add Payees

Payees need to be established before they can be set up to receive payments electronically. It only takes a minute to set up new payees. It is helpful to have a recent bill or statement available to reference your payee's information.

- 1 • From the Make Payments screen, enter the name of the Person or Business, then click Add. Known payee names may pre-fill.
- 2 • If the payee is known, simply enter the account number and zip code, then click Continue to confirm and save the payee.
- 3 • Some payees may require additional information. Enter the account number (if applicable), address and phone number if desired, then click Continue to confirm and save the payee.

The image displays three overlapping screenshots of a web application interface for adding payees.

Top Screenshot: Shows the 'Make Payments' header with navigation links: 'Make Payments', 'Manage Categories', 'View Report', 'Search Records', 'Funding Accounts', and 'Add'. Below the header, there is a 'Pay someone new:' field with 'Best' entered. A dropdown menu shows 'Best Bank' and 'Best Buy'. A blue circle with the number '1' is placed over the 'Add' button. Below this, a list of payees is shown, including 'AT&T,*6471' with a pending payment of '\$200.00 on 08/03/2009'.

Middle Screenshot: A modal window titled 'Add a Person or Business to Pay' for 'Best Buy'. It states: 'We need some information before sending your first payment to Best Buy.' It includes a 'Good News!' message and asks for the 'Your Best Buy account number:' and 'Zip code where you send payments:'. A blue circle with the number '2' is placed over the 'Continue' button.

Bottom Screenshot: Another modal window titled 'Add a Person or Business to Pay' for 'Best Buy'. It asks for 'Address:', 'City:', 'State:', 'Zip code:', and 'Phone (optional):'. It also includes a note about entering 9 digits for accurate identification. A blue circle with the number '3' is placed over the 'Continue' button.

Payees

A payee is any person or company that you pay, including your utility company, credit card company, or even your babysitter – anyone to whom you would normally send a check. Payment information can be found on the Make Payments screen.

- 1 • Previously set up payees are shown here, along with current payment information.
- 2 • Pending payments can be viewed and edited here, up until the processing date.
- 3 • Recent payment activity is listed here.
- 4 • Set up an e-bill by clicking this link.
- 5 • Add Other Tasks by selecting a link from the available list.

The screenshot shows the 'Make Payments' page with a green navigation bar at the top containing links: Make Payments, Manage Categories, View Report, Search Records, Funding Accounts, Add Funding Account, and Personal Information.

1 The 'Pay someone new' section includes a text input field 'Enter person or business name', an 'Add' button, and a 'Find' search box labeled 'Search my payee list'.

4 The 'Pay To' table lists existing payees:

Pay To	Amount	Send On
Show all payees sorted by name		
Best Buy, *7890	\$	07/27/2009 <input type="button" value="Pay"/>
Set up e-bill Add memo Deliver by: 07/31/2009		
AT&T, *6471	\$	07/27/2009 <input type="button" value="Pay"/>
Pending: \$200.00 on 08/03/2009 Autopay Deliver by: 07/29/2009		
DISCOVER CARD SERVICES, *6166	\$ 15.00	07/27/2009 <input type="button" value="Pay"/>
08/06/2009 e-bill: View File Min: \$15.00 Deliver by: 07/29/2009		
Total: \$287.98 Due: 08/06/2009		
MBNA America Credit Cards, *4284	\$	07/27/2009 <input type="button" value="Pay"/>
Last paid: \$75.00 on 07/24/2009 Deliver by: 07/29/2009		

2 The 'Pending Payments' section shows a table:

Send	Pay To	Amount
08/03	AT&T	\$ 200.00 <input type="button" value="Edit"/> <input type="button" value="Cancel"/>
Total		\$ 200.00

3 The 'Last 5 Processed Payments' section shows:

Send	Pay To	Amount
07/24	MBNA America Credit Cards	\$ 75.00

E-bills section: 'Make paying bills even easier'. Includes a link 'Tired of bills and envelopes piling up?' and a 'Learn more' button.

5 The 'Other Tasks' section includes links: 'Accounts to use', 'Find a payment', and 'Help'.

Payment Setup

Conveniently view incoming bills and pending payments from one screen. View each bill in detail and quickly process one or all payments listed.

- 1 • Use this menu to navigate the Bill Payment system.
- 2 • Select one or more bills to pay, then click the Pay button to submit the payments. You will need to click Pay once for every payment entered.
- 3 • Select the payee name to view a submenu that will offer options relevant to the payee, such as payment details.
- 4 • View a list of pending payments, including a total payment amount.
- 5 • Edit or Cancel any pending payment prior to its processing date.

The screenshot shows the 'Make Payments' interface. At the top is a navigation bar with links: [Make Payments](#), [Manage Categories](#), [View Report](#), [Search Records](#), [Funding Accounts](#), [Add Funding Account](#), and [Personal Information](#). Below this is a search bar with 'Pay someone new:' and 'Find:'. The main area is titled 'Make Payments' and contains a table of bills. Callout 1 points to the navigation bar. Callout 2 points to the 'Pay' button in the table. Callout 3 points to the 'Best Buy' payee name. Callout 4 points to the 'Pending Payments' summary box. Callout 5 points to the 'Edit' button in the pending payments table. The table lists bills from Best Buy, AT&T, Discover Card Services, and MBNA America Credit Cards. A sidebar on the right shows 'Pending Payments' and 'Last 5 Processed Payments'.

Pay To	Amount	Send On
Best Buy, *7890	\$	07/27/2009
AT&T, *6471	\$	07/27/2009
DISCOVER CARD SERVICES, *6166	\$ 15.00	07/27/2009
MBNA America Credit Cards, *4284	\$	07/27/2009

Send	Pay To	Amount
08/03	AT&T	\$ 200.00
Total		\$ 200.00

Send	Pay To	Amount
07/24	MBNA America Credit Cards	\$ 75.00

View Bill Details

When you select an account name link listed on the Make Payments screen, a window with detailed information about that account will be displayed.

Make Payments | Manage Categories | View Report | Search Records | Funding Accounts | Add Funding Account | Personal Information

Make Payments

Pay someone new: Enter person or business name Find: Search my payee list

Pay To **Amount** **Send On**

Show all payees sorted by name Pay from: My Account, *3456

[Best Buy, *7890](#) \$ 07/27/2009

Set up e-bill

Pending Payments

Send	Pay To	Amount
08/03	AT&T	\$ 200.00 <input type="button" value="Edit"/> <input type="button" value="Cancel"/>
Total		\$ 200.00

1

[AT&T, *6471](#)
Pending: \$200.00 on 08/03/2009 Autopay

[DISCOVER CARD SERVICES, *6166](#)
08/06/2009 e-bill: View | File

[MBNA America Credit Cards, *4284](#)
Last paid: \$75.00 on 07/24/2009

Payment Details x

Payee: AT&T, *6471
Category: Miscellaneous
Amount: \$200.00
Payment type: Electronic
Payment option: Automatic
Paid from: My Account, *3456
Send on: 08/03/2009
Deliver by: Not available
Confirmation: IBDBIHU1
Status: Scheduled

2

- 1 • Select the link next to Pending to view a bill in detail on a secondary screen.
- 2 • If there is a detail that you would like to change, select Edit payment.

Make Payments

Bill Payment allows you to enter one or all of your bill payments from a single screen. All of your payees are listed for payment entry and maintenance. Allow three business days for an electronic payment and five business days for a paper check payment to process.

- 1 • Click the arrow to select the account from which to fund the payments from.
- 2 • Enter the payment amount for each payment. If a payee does not require a payment, leave the field blank.
- 3 • Enter the Deliver by date or select the date from the calendar feature.
- 4 • Click Pay on the corresponding payee line to have the payment scheduled for processing. You will need to click Pay once for every payment entered.

The screenshot shows the 'Make Payments' page with a navigation bar at the top containing links: Make Payments, Manage Categories, View Report, Search Records, Funding Accounts, Add Funding Account, and Personal Information.

Make Payments

Pay someone new: Enter person or business name Find: Search my payee list

Pay To **Amount** **Send On**

Show **all payees** sorted by **name** Pay from: **My Account, *3456**

Best Buy, *7890 \$ 07/27/2009 **1**

Set up e-bill Deliver by: 07/31/2009

AT&T, *6471 \$ 07/27/2009 **2**

Pending: \$200.00 on 08/03/2009 Deliver by: 07/29/2009 **3**

DISCOVER CARD SERVICES, *6166 \$ 15.00 07/27/2009 **4**

08/06/2009 e-bill: [View](#) | [File](#) Min: \$15.00 Deliver by: 07/29/2009

Total: \$287.98 Due: 08/06/2009

MBNA America Credit Cards, *4284 \$ 07/27/2009

Last paid: \$75.00 on 07/24/2009 Deliver by: 07/29/2009

1 e-bill is ready to be paid:
[DISCOVER CARD SERVICES](#)

Pending Payments

Send	Pay To	Amount
08/03	AT&T	\$ 200.00 Edit Cancel
Total		\$ 200.00

Last 5 Processed Payments

Send	Paid To	Amount
07/24	MBNA America Credit Cards	\$ 75.00

4 bills make paying bills even easier

Tired of bills and envelopes piling up?
Start having your bills delivered online for free instead of by mail – organized, clutter free, and ready to pay!

[Learn more](#)

Other Tasks

[Accounts to use](#)
[Find a payment](#)
[Help](#)

Setting Payment Options

Prevent the chance of missing a due date by scheduling a recurring payment for a bill. Recurring payments are a convenient way to pay bills that are the same amount each billing period, such as a car payment. To begin, click Make Payments from the Bill Pay menu, then click the “Pay automatically” link in the Payment Option list when you click a payee name.

The screenshot shows the Bill Pay interface for Best Buy. At the top, there's a header with the payee name "Best Buy, *7890", a dollar sign, a date "07/27/2009", and a "Pay" button. Below this is a "Payee Information" section with links: "View/Change payee details", "Change payee nickname", "Pay automatically", and "View payment history". A blue box on the left says "Paying e-bills is fast and easy! E-bills are electronic copies of your bills". The main section is titled "Set an automatic payment rule or specify payment information for Best Buy." and contains fields for "Funding account" (set to "Always use my default"), "Memo", and "Payment option" (with radio buttons for "Pay manually" and "Pay automatically at regular intervals", the latter being selected). Below these are fields for "Amount", "Frequency" (set to "Once a month"), "Start on", and "End on" (with radio buttons for "Continue payments indefinitely" and "Continue payments until"). At the bottom, there are "Save changes" and "Don't save changes" buttons, and a footer with links: "Help", "Glossary", "FAQs", and "Contact Us".

1 • Select the payee name, then click “Pay automatically” from the Payment Option list.

2 • Check the “Pay automatically at regular intervals” option.

3 • Enter the Amount, Frequency of payments, and the Start and End Date for the recurring payment.

4 • Click Save changes to complete your recurring payment setup. You can edit your selections at any time.

Manage Categories

You can create custom categories to group your payees, which will assist you in itemizing expenses when downloading reports to your financial management software. To begin, click Manage Categories from the Bill Pay menu.

- 1 • Select the “add a new category” link to create a new category listing.
- 2 • Click a category name to view or add payees to this category.
- 3 • Edit or delete the name of an existing category.
- 4 • Click Save changes to preserve your edits.

The screenshot shows a web interface for managing categories. At the top is a navigation bar with links: Make Payments, Manage Categories, View Report, Search Records, Funding Accounts, Add Funding Account, and Personal Information. Below the navigation bar is a message: "Please edit or remove existing categories. To view more details, click on a category name. You can also [add a new category](#) at any time." Below this is a table with two columns: "Payment Category" and "New Category Name". The table lists five categories: Auto, Credit Card, Household, Miscellaneous, and Utilities. Each category has a text input field for the new name and a "Delete" button with a trash icon. At the bottom of the table are two buttons: "Save changes" and "Add a new category".

Payment Category	New Category Name	Delete
Auto	<input type="text"/>	<input type="button" value="Delete"/>
Credit Card	<input type="text"/>	<input type="button" value="Delete"/>
Household	<input type="text"/>	<input type="button" value="Delete"/>
Miscellaneous	<input type="text"/>	<input type="button" value="Delete"/>
Utilities	<input type="text"/>	<input type="button" value="Delete"/>

At the bottom of the table are two buttons: [Save changes](#) and [Add a new category](#).

Reports

The Reports feature allows you to sort account information in a variety of ways, including payment history. Once you have created a report, you can save the settings to use again in the future.

[Make Payments](#) | [Manage Categories](#) | [View Report](#) | [Search Records](#) | [Funding Accounts](#) | [Add Funding Account](#) | [Personal Information](#)

Here are the payments for this report. To view a different report, please select the new report from the "Select a different report to view" listbox. If you want to add a report to this listbox, go to the [Create a Report](#) page.

Select a different report to view:
 [Create a report](#) **1**

Records from 04/01/1998 to 07/28/2010 [Print](#) | [Download](#) | [Edit/delete report](#)

Sent On	Paid To	Amount	Status/Confirmation	Paid From	Memo/Note
08/04/2009	AT&T	\$200.00	Scheduled 4BCBNH3R	My Account, *3456 Electronic	Add a note
07/27/2009	MBNA America Credit Cards	\$75.00	In-Process EBCBNH3R	My Account, *3456 Check 9000	Add a note
Grand total:		\$275.00			

[Help](#) [Glossary](#) [FAQs](#) [Contact Us](#)

- 1 • Click the "Create a report" link to show specific transaction records from certain date ranges.

Customize Reports

Customize your payment report data by limiting the information to what you need or by expanding to include broader time periods. Sort and display the information to best suit your many reporting needs.

- 1 • Enter a Report title and select a Time frame for the report.
- 2 • Select the Payees, Funding accounts and Payment statuses to search.
- 3 • Click Create a report to view the search results.

The screenshot shows a web interface for creating a report. At the top is a navigation bar with links: [Make Payments](#), [Manage Categories](#), [View Report](#), [Search Records](#), [Funding Accounts](#), [Add Funding Account](#), and [Personal Information](#). The main heading is "Create a Report". Below it is a paragraph: "To create a new report, please complete the following information. Once saved, your report will appear in the 'Select a different report to view' listbox on the [View Reports](#) page. To edit or delete a report, click the 'Edit/Delete an existing report' link at right below." A link [Edit/Delete an existing report](#) is on the right. The form is divided into sections: "Report title:" with a text input field; "Time frame:" with radio buttons for "Use pre-defined range" (selected) and "Define custom date range". Under "Use pre-defined range" is a dropdown menu showing "Last 30 Days". Under "Define custom date range" are "From:" and "To:" date pickers with values "02/24/2009" and "03/26/2009" respectively. "Subtotal:" has a dropdown menu showing "Do Not Subtotal". "Include:" has checkboxes for "Filed items" and "Unpaid bills". The "Payees:" section has links [Select all payees](#), [De-select all payees](#), and [Hide inactive payees](#), and checkboxes for "AT&T", "DISCOVER CARD SERVICES", and "MBNA America Credit Cards". The "Funding accounts:" section has links [Select all accounts](#) and [De-select all accounts](#), and a checked checkbox for "My Account". The "Payment statuses:" section has links [Select all statuses](#) and [De-select all statuses](#), and checkboxes for "Insufficient Funds", "Declined", "Cancelled", "In-Process", "Scheduled", and "Completed" (checked). The "Options:" section has a checkbox for "Save as default report". At the bottom is a "Create a report" button. At the very bottom are links [Help](#), [Glossary](#), [FAQs](#), and [Contact Us](#). Numbered callouts 1, 2, and 3 are placed on the left side of the form, corresponding to the steps in the list on the left.


Setting Up Payees

- 1 ▶ Open your Internet browser, go to your financial institution's website address, then launch Bill Pay to access Bill Payment and Presentment.
- 2 ▶ From the Make Payments screen, enter the name of the Person or Business, then click Add.

Online Bill Pay

- 1 ▶ From the Bill Pay menu, select Make Payments.
- 2 ▶ Select the account to fund the payment and enter the Amount and Pay Date.
- 3 ▶ Click Pay to confirm the payment details.

Note ▶ Help is just a click away. From frequently asked questions, to a glossary of term definitions, the online resources can help guide you.



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