

# Online Bill Pay Service

## QUICK REFERENCE GUIDE & FREQUENTLY ASKED QUESTIONS

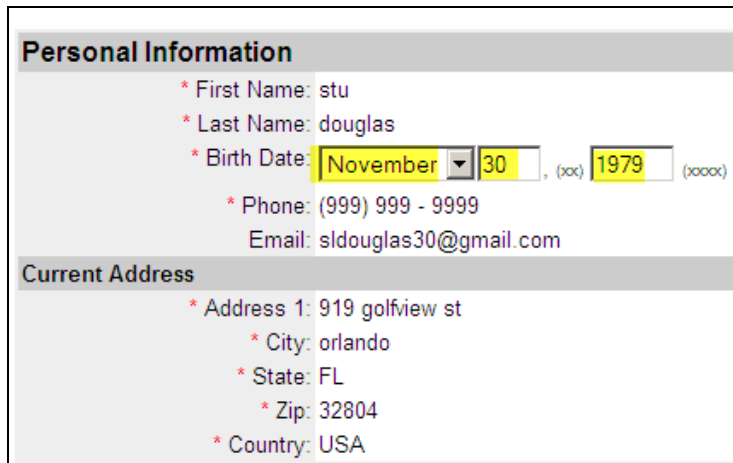
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Use Bill Pay to quickly setup and pay your bills easily and securely online. With this service, you can pay anyone in the United States that you would normally pay by check or automatic debit. Even if you do not receive bills from the company or person you want to pay, you have the ability to add the information the bank needs to make your payments.

### GETTING STARTED:

#### 1. Register for Bill Pay

- Go to Transactions>Bill Pay tab on Online Banking.
- Choose the account you want to pay bills through.
- Read and agree to the service agreement.
- Update your birth date, review your personal information, and click “Enroll.”



**Personal Information**

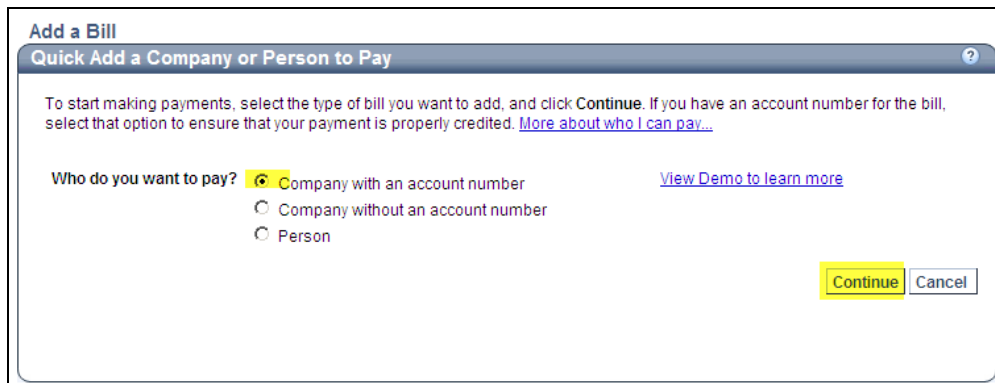
\* First Name: stu  
\* Last Name: douglas  
\* Birth Date: November 30, (xx) 1979 (xxxx)  
\* Phone: (999) 999 - 9999  
Email: sldouglas30@gmail.com

**Current Address**

\* Address 1: 919 golfview st  
\* City: orlando  
\* State: FL  
\* Zip: 32804  
\* Country: USA

#### 2. Add a Bill

Set up payments by going to the “Add a Bill” page and adding the information necessary to make your payment. You can also sign up for electronic bills from billers that are able to send them.



**Add a Bill**

**Quick Add a Company or Person to Pay**

To start making payments, select the type of bill you want to add, and click **Continue**. If you have an account number for the bill, select that option to ensure that your payment is properly credited. [More about who I can pay...](#)

Who do you want to pay?  Company with an account number [View Demo to learn more](#)  
 Company without an account number  
 Person

**Continue** **Cancel**

If you choose “Company with an account number” and click “Continue,” you will be able to enter the biller’s name and click “Search.” If the biller is already in the Bill Pay system, any known biller information will pre-fill, and you will only need to enter your account number with that particular biller and any other unknown information.

**Add a Bill**  
**Add Information for a Company**

We found a match for bright house. Please enter the additional information for this company to ensure that your payment is properly credited.

Asterisks (\*) indicate required information.

\* **Biller Name** Brighthouse Networks

**Nickname**  
[What should I type?](#)

\* **Account Number**   
As it appears on bill

\* **Confirm Account Number**

\* **Biller ZIP Code**  -   
Where you would mail payments  
xxxxx-xxxx

If you prefer, you can [enter all the information for your bill.](#)

**Add Bill** **Cancel**

If you choose “Company without an account number” or “Person,” you will be able to enter their phone number and Bill Pay will search the database for any information that can be pre-filled for that biller. Once the biller’s information is complete, click “Add Bill.”

### 3. Pay a Bill

Pay a bill by going to the Payment Center, choosing a Biller Name, completing the Amount and Pay Date fields, and clicking “Make Payments.”

**Payment Center**  
**Pay Bills**

Pay From \*49907 Available Balance \$445.15

Features	Biller Name	Amount	Pay Date
	B H DOUGLAS	\$ 1	12/02/2009

**Make Payments**

Review your payment information, complete an optional memo line, and click “Submit Payment” if correct.

**Pay Bills**  
**Review Payments** ?

Please review the payment information for the following bills and click **Submit Payments**.

Biller Name	Account	Amount	Pay Date	Memo
B H DOUGLAS	*49907	\$1.00	12/02/2009	Thank you

Total: \$1.00

[Submit Payments](#) [Make Changes](#) [Cancel](#)

Once “Submit Payment” is selected, you will see a payment confirmation. Click “Finished” to complete the payment and return to the Payment Center.

#### 4. Review Pending and Recent Payments

The menu shown on the right-hand side of the Payment Center gives you the option to review, change or cancel pending payments. If a pending payment needs to be modified or canceled, simply click the change or cancel link. Click “View Bill History” to see how and when paid bills were paid.

**Payment Center**

**Pay Bills** ?

Pay From \*49907 Available Balance \$445.15

Features	Biller Name	Amount	Pay Date
	<a href="#">B H DOUGLAS</a>	\$	

[Make Payments](#)

**GUARANTEED ONLINE PAYMENTS**  
[LEARN MORE >>](#)

**Bill Reminders** ?

You can set up reminders to help you track when your bills are due. We alert you of any electronic bills you've set up too.

[Set Up Reminders](#)

**Pending Payments** ?

Biller	Amount	Pay Date
B H DOUGLA...	\$1.00	12/02
		<a href="#">Change</a> <a href="#">Cancel</a>
<b>Total</b>		\$1.00

**Recent Payments** ?

Biller	Amount	Pay Date
<b>Total</b>		\$0.00

[View Bill History](#)

## FREQUENTLY ASKED QUESTIONS

### **Q: Who can I pay with Bill Pay?**

A: You can pay almost any business or individual in the United States that you currently pay by check (i.e., your utility bill, loan payments, car insurance, credit cards, doctor, dry cleaner, etc.).

### **Q: How are payments made when I use Bill Pay?**

A: Payments you make through Bill Pay are delivered in one of three ways:

- **By electronic transmission.** Billers receive your payment through secure electronic transmission.
- **By corporate check.** Billers receive a check that is drawn on the bank's account and mailed to the "Pay To" account address.
- **By personal check.** Billers receive a check that is drawn on your account and mailed to their account address.

### **Q: When are payments made by "electronic transmission" and "corporate check" deducted from my account when I use Bill Pay?**

A: We deduct these payments from your account on the "Deliver By" date. In most cases, we show these payments as pending at the beginning of the "Deliver By" date so your available balance will be reduced at the beginning of that day.

### **Q: When are payments made by "personal check" deducted from my account when I use Bill Pay?**

A: Payments made by personal check are not deducted from your account until your check is deposited by the biller and clears the bank.

*Important Note when using Bill Pay: Beginning a few days before the "Deliver By" date, please ensure there are sufficient funds in your account to cover your scheduled payment and other transactions. Keep those funds available until the payment is deducted from your account. Please refer to your account agreement for more details.*