

Online BillPayment is now better than ever.

We've improved Online Bill Pay to make receiving and paying your bills a whole lot easier. This guide was created to introduce you to our new features and answer your questions.

What's new:

- ▶ Streamlined Payment Center - view and manage all your payment activity on one page.
- ▶ Faster Payment Processing - many bills can be paid within one day of their due date.
- ▶ Payment Calendar - just click on the calendar to see the earliest available payment date.
- ▶ Quick Add - add a bill by simply entering a phone number.
- ▶ Automatic Bill Reminders - set up email notification for important due dates.

Payment Center

The Payment Center is the single point of access for most bill payment activities. Here, you can make payments, view and pay e-bills and review your outgoing payments and bill history.

The screenshot shows the Online Bill Payment interface with several sections and annotations:

- Navigation:** Payment Center, Add a Bill, Bill History, Manage My Bills, My Profile
- Welcome:** Welcome Ann Jones, Thursday, January 19, 2006
- Pay Bills Section:** Account: Personal Checking *9215
- Make Payments:** Features, Biller Name, Amount, Pay Date
- Dynamic Calendar Tool:** January 2006, February 2006
- Automatic Payments:** Joe the Garden Lawn Maint. *32
- View and Pay e-bills:** Macy's Ann's card *0948, Sam's Club *5295
- Close Up View of Calendar:** 19, 20, 21, 22, 23, 24, 25, 26, 27, 28
- Simplified Navigation:** Payment Center, Add a Bill, Bill History, Manage My Bills, My Profile
- Experience the Value of e-bills:** Experience the Value of e-Bills, Click Here
- Bill Reminders Section:** Bill Reminders, Biller, Amount, Due Date
- Set-up Bill Reminders:** Set Up Reminders
- Pending Payments Section:** Pending Payments, Biller, Amount, Pay Date
- Recent Payments Section:** Recent Payments, Biller, Amount, Pay Date
- Access Bill History:** View Bill History

Bill Reminders	Amount	Due Date
Georgia Power *1056	\$175.00	6/09
American Express *5887	\$225.00	6/26
Total	\$400.00	

Pending Payments	Amount	Pay Date
Macy's *0948	\$85.67	5/28
American Express *5887	\$515.00	5/26
Total	\$600.67	

Recent Payments	Amount	Pay Date
BellSouth Tele... *4593	\$78.25	5/18
Sam's Club. *5295	\$416.32	5/12
Total	\$494.57	

Good news for Current Bill Pay Users

If you are currently using bill pay, we'll transfer all your bill pay information – payees, pending payments, history, etc – to the new and improved system. You won't need to do a thing!

Get Started Using Online Bill Pay

Tell us who you want to pay

Before you pay additional bills, you first need to set up any new billers. You only have to set them up once, and you can make changes at any time. We've also minimized the amount of information needed to get started.

So, grab a bill and:

1. Click on 'Pay Bills' in online banking.
2. Go to the "Add a Bill" tab in the Payment Center.
3. Enter the requested biller information and click "Add bill."

Make a payment

Once you've set up a biller, you can schedule payments. Remember, you can make payments to anyone - companies or individuals.

1. Click on 'Pay Bills' in online banking.
2. Go to the "Payment Center" tab on the Payment Center.
3. In the "Pay Bills" section, enter the amount and use the dynamic calendar tool to select the due date for the billers you want to pay.
4. Click "Send Payments" to confirm.

Add an e-Bill

e-Bills are electronic versions of your bills sent directly to your Online Bill Pay account. They contain the same information as your paper bill.

1. Click on 'Pay Bills' in online banking.
2. Go to the "Manage My Bills" tab in the Payment Center.
3. Select the biller for which you want to set up an e-Bill.
4. Click on "Add an electronic version of my bill" and enter the requested information from your bill.

New Online Bill Pay terminology:

We have changed some of the wording in Online Bill Pay, but completing tasks will be simpler and easier:

- ▶ **"Payees"** are now referred to as **"Billers."** A biller can be a company or an individual.
- ▶ **"Payment Activity"** can now be viewed in **"Bill History."**
- ▶ **"Autopay"** and **"Recurring Payments"** are now known as **"Automatic Payments."**