

Fast. Free.

Online  
Bill Pay  
Guide



## **Pay Your Bills...Your Way**

Every day, people just like you are signing up for Online Bill Pay. Why are so many taking advantage of this great service? Convenience. Security. Control over finances...just to name a few. Simply put, Online Bill Pay lets you bank when it's most convenient for you. The truth is, Online Bill Pay has never been easier or more secure. One look at our website and that will become instantly clear.

## **Save Time And Money**

Checks can be expensive, and these days, so are stamps. When you bank online, you can save approximately \$60 a year in postage alone. Instead of setting aside time to sit down and pay bills by writing checks, all you need to do is just point, click, and pay. Not only will Online Bill Pay save you time...it will also save you money.

## **Access Your Account From Anywhere**

With Online Bill Pay, you can pay anyone at anytime (day or night) from anywhere you have Internet access. Plus, you can use any computer. You can even pay an individual, like the baby sitter. It doesn't have to be a company. With a click of a button, funds can be deposited directly into their accounts.

## Activating Bill Pay

Once you receive the email confirming your Bill Pay account setup is complete, follow the steps below to activate.

1. **Click** the **'Bill Pay'** tab in the top Internet Banking navigation.
2. **Select** the account you wish to pay bills from.
3. **Click 'Submit'.**
4. **Click 'Continue'** on the bottom right-hand corner of the welcome screen.
5. **Click 'Bill Pay'** in the top Bill Pay navigation menu.
6. **Click the 'Activate Bill Pay'** button on the bottom right-hand side of the screen.

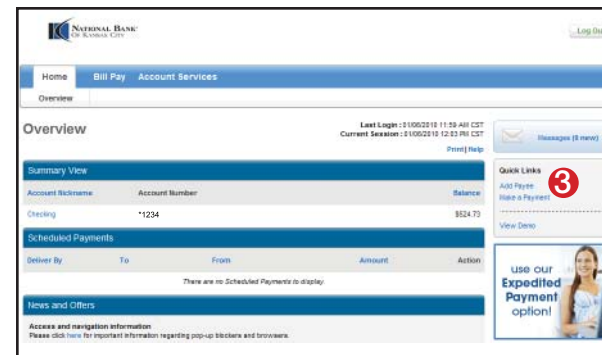
## Payees

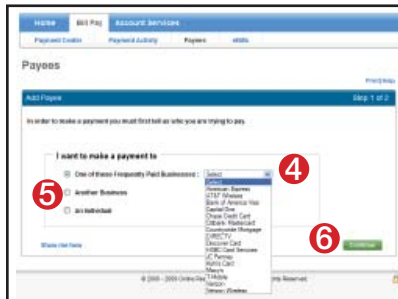
Before you can make your first online bill payment, you need to set up your payees. A payee is any person or company that you pay, including your credit cards, utilities, cell phone, or even your baby sitter.

*Please Note: A few types of payments, such as tax payments and court ordered payments, cannot be made through this service.*

## Setting Up A Payee

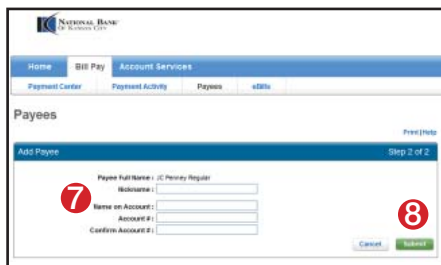
1. **Click** the **'Bill Pay'** tab in the top Internet Banking navigation.
2. **Select** the deposit account from which you want to pay your bills
3. **Select 'Add Payee'** from the Quick Link box located on the right-hand side of the page.





4. Select your payee from the drop down list of national, frequently added payees.

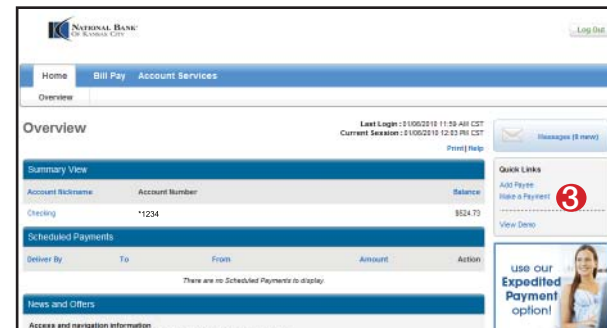
OR

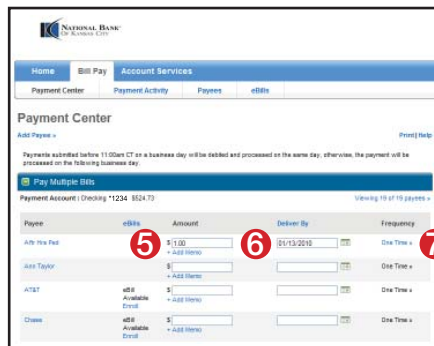
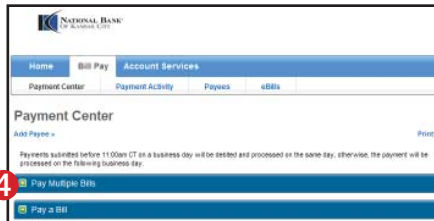


5. Click the button for either 'Another Business' or 'An Individual'.
6. Click 'Continue'.
7. Enter the requested information for the payee.
8. Click 'Submit' to add the new payee to your payee list.

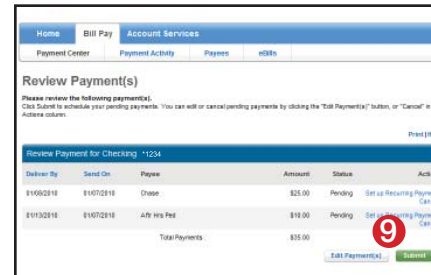
## Paying Multiple Bills At One Time

1. Select 'Bill Pay' from the top navigation in Internet Banking.
2. Select the deposit account from which you want to pay your bills.
3. Click 'Make A Payment' from the Quick Links menu on the right-hand side of the screen.





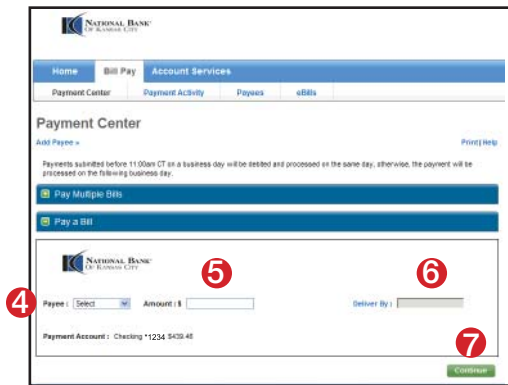
4. Click the green button next to the header **'Pay Multiple Bills'** to expand your list of payees.
5. Enter the amount you wish to pay.
6. Enter your desired Deliver By date or use the date that automatically populates in the field.
7. Select the frequency of which the bill should be paid. Note: The system defaults to 'One Time'.
8. Once you have filled in all of the information



- on the bills you wish to pay, Click **'Continue'**
9. Review the submitted payment information. If everything is correct, Click **'Submit'**. If you'd like to make changes, Click **'Edit Payments'** and repeat steps 4-7.

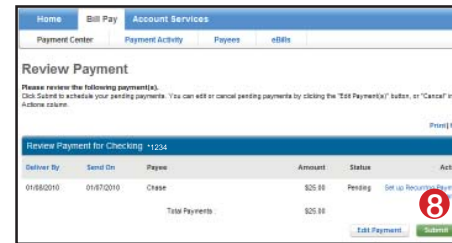
### Paying One Bill

1. Select **'Bill Pay'** from the top navigation in Internet Banking.
2. Select the deposit account from which you want to pay your bills.
3. Select **'Bill Pay'** from the top Bill Pay navigation.
4. Select your Payee from the drop down menu.
5. Enter the Amount you wish to pay.
6. Enter the Deliver By date.



**7. Click 'Continue'.**

**8.** Review the submitted payment information. If everything is correct, **Click 'Submit'**. If you'd like to make changes, **Click 'Edit Payments'** and repeat steps 4-7.

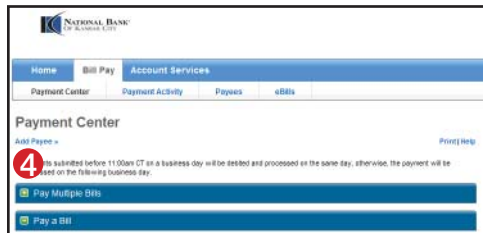


## Making Recurring Payments

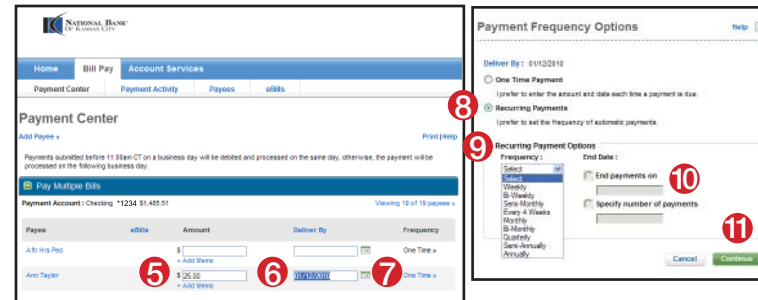
For payments that occur on a frequent basis for the same amount, such as a mortgage or car payment, use the recurring payments feature. You can easily control how often your payments are made, quickly change payment amounts, or stop them immediately.

**1. Select 'Bill Pay'** from the top navigation in Internet Banking.

2. **Select** the deposit account from which you want to pay your bills.
3. **Select 'Bill Pay'** from the top Bill Pay navigation or **click 'Make A Payment'** in the Quick Links box.
4. **Click the green expander button on 'Pay Multiple Bills'**.



5. **Enter the Amount** you wish to pay.
6. **Enter the Deliver By date.**
7. **Click the 'One Time' link** under the frequency header.
8. **Select 'Recurring Payments'.**
9. Using the drop-down menu, **select the frequency** in which you want the bill to be paid.



10. Specify either the date you want the payments to cease, or a specific number of payments to be made.
11. **Click 'Continue'.**
12. Following step 11, you will be returned to your list of Payees. If you have other recurring payments to set up, **follow steps 5-11**. If you have no other recurring payments to set up, **click 'Continue'** at the bottom of the page.
13. Review the submitted payment information. If everything is correct, **Click 'Submit'**. If you'd like to make changes,

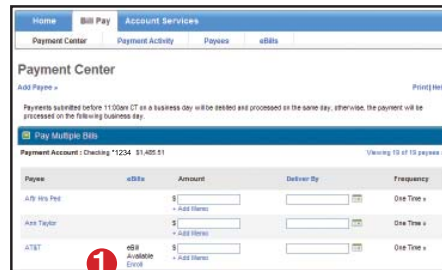
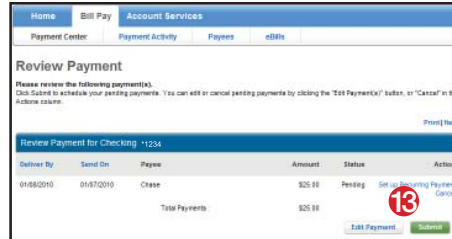
### Click 'Edit Payments'

and follow steps 10-11.

### Setting Up e-Bill

Activating an e-Bill for one of your payees allows your payee's bill to be delivered to your on-line banking account. Log in to see and pay the bill. If next to your payee it states 'eBill Available', you can proceed with the set-up.

1. Click 'Enroll' under the words 'eBill Available'.
2. Enter account information. In some cases, you may be asked for a password. This would need to be



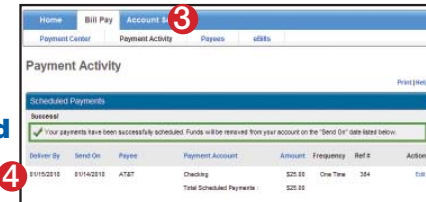
set up with the payee prior to setting up e-Bill.

3. Click 'Continue'.

### View Payment Activity

Once payments are scheduled, you can view them.

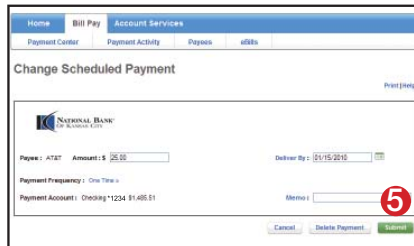
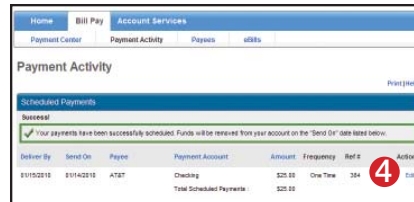
1. Click 'Bill Pay' from the Internet Banking navigation.
2. Click 'Bill Pay' from the top Bill Pay navigation.
3. Select the 'Payment Activity' link.
4. View the details of your scheduled payments.



### Changing Payments

1. Click 'Bill Pay' from the Internet Banking navigation.
2. Click 'Bill Pay' from the top Bill Pay navigation.
3. Select the 'Payment Activity' link.

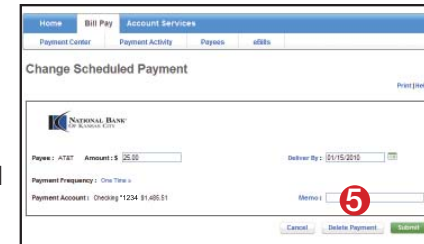
4. Click **'Edit'** under the Action header and on the payment in which you would like to change.
5. Change the **amount or payment date**, then click **'Continue'**.



### Deleting A Payment

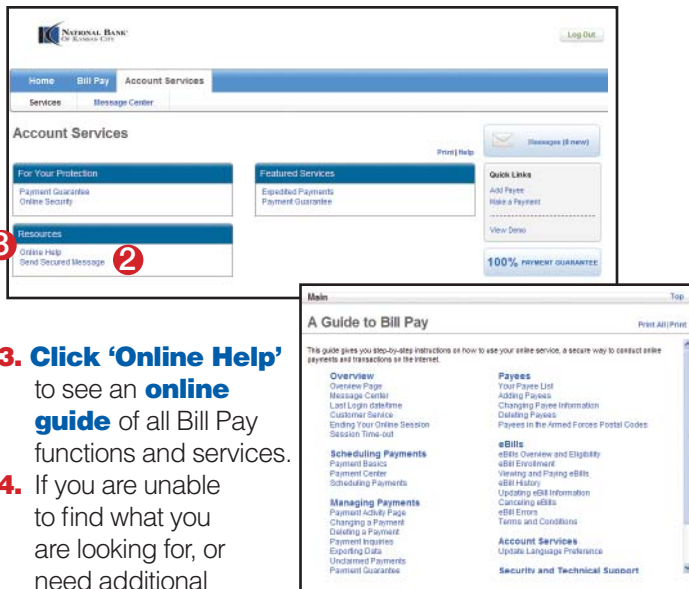
1. Click **'Bill Pay'** from the Internet Banking navigation.
2. Click **'Bill Pay'** from the top Bill Pay navigation.
3. Select the **'Payment Activity'** link.
4. Click **'Edit'** under the Action header and on the payment

- in which you would like to change.
5. Click **'Delete Payment'**.
  6. Click **'Continue'**
  7. The cancellation will be confirmed with a message on the Payment Activity screen.



### Need Help With Bill Payment?

1. Click the **'Account Services'** link.
2. Under Resources, you can either **send a secure email** message by **clicking 'Send Secure Message'**



3. Click 'Online Help' to see an **online guide** of all Bill Pay functions and services.
4. If you are unable to find what you are looking for, or need additional help, **call us at 877-286-4096.**

## 100% Payment Guarantee

You will never pay a penalty fee on a properly scheduled payment...that's our guarantee!

If a properly scheduled payment is not received and posted on time by the payee, we will attempt to have any late fees or assessed finance charges removed. If the payee is unwilling or unable to remove them, we will pay the fees and finance charges directly to the payee.

In addition, we will attempt to have your account noted appropriately to ensure that the situation does not negatively impact your credit rating.

*Please refer to your Electronic Funds Transfer Disclosure for important information on the limitations or reimbursable fees and finance charges. Certain conditions apply to the Payment Guarantee for late fees and/or finance charges.*

## Payment Center

The Payment Center enables you to perform most Bill Pay functions from one comprehensive screen, including scheduling payments, creating payees and setting up eBill. [View the screen shot below for an overview of the Payment Center functions.](#)

1. **Select 'Bill Pay'** from the Internet Banking navigation.
2. **Click 'Payment Center'.**

The screenshot shows the National Bank Payment Center interface. The main content area is titled "Payment Center" and includes a "Pay Multiple Bills" section. A table lists payees with columns for "Payee", "eBills", "Amount", "Deliver By", and "Frequency". The table contains entries for "Aldi Inc. Retail", "Juni Taylor", "AT&T", "Chase - CS", "chase - mark", and "Chase - Bank of America". Each entry has a "Send On" date field and a "Frequency" dropdown menu. A "Log Out" button is visible in the top right corner. A "Quick Links" sidebar on the right includes "Add Payee" and "Make a Payment". A promotional banner at the bottom right says "If you need to make a payment FAST." with an image of a woman.

Click **'Add Payee'** to establish a new payee.

Make a **quick payment** by **entering the amount** and **'Send On' date** then **click 'Continue'**.

Click **'Enroll'** to sign up for eBill.

Remember to **Log Out** when you are finished.

Change your frequency by clicking this link.



Bill Pay questions?  
Please call (877) 286-4096.

Member  
FDIC

©2010 National Bank Of Kansas City