

Fast. Free.

Online
Bill Pay
Guide



Welcome To Bill Pay

National Bank Of Kansas City's Online Bill Pay offers you the convenience of paying your bills when and how you want. With Bill Pay, you have the freedom to pay your bills any time, anywhere. Make payments or set up recurring payments with the ability to edit or delete scheduled payments. Once you see how easy it is, you'll never want to send payments in the mail again!

Payment Guarantee

Because our bill pay service is so secure and reliable, we offer you a 100% Payment Guarantee. You will never pay a late fee or penalty for a properly scheduled payment of up to \$25,000. No questions asked.

Our 100% Payment Guarantee

If a properly scheduled payment is not received and posted on time by the payee, we will cover any late fees or assessed finance charges. Your account will also be noted appropriately to ensure your credit rating is not negatively impacted.

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.

Activating Bill Pay

1. **Click** the **'Bill Pay'** tab in the top Internet Banking navigation.
2. **Select** the **'Payments'** link.
3. **Select 'Payees'**
4. **Click** the **'Activate Bill Pay'** button.

Setting Up Payees - Option A

1. **Click** the **'Bill Pay'** tab in the top Internet Banking navigation.
2. **Select** the **'Payments'** link.
3. **Select 'Payees'.**
4. **Click 'Add Payee'.**

To make adding payees as easy as possible, we have compiled a list of many national, frequently added payees.

5. **Click the drop-down box under Option A to add one of the pre-listed payees.**
6. **Click 'Add Payee'.**

The screenshot shows the National Bank of Kansas City online banking interface. At the top, there is a navigation bar with 'home', 'payments', and 'services' tabs. Below this is a secondary navigation bar with 'payment center', 'payment activity', 'new payment', 'multiple payments', and 'payees' links. The main content area is titled 'Payee Add - Select Payee Type' and indicates 'Step 1 of 2'. There are two main options for adding a payee: 'option A' and 'option B'. 'option A' is titled 'option A' and contains the text 'Select from the list below of frequently added Payees.' Below this text is a dropdown menu labeled 'Select Payee'. A red circle with the number 5 is placed over this dropdown menu. 'option B' is titled 'option B' and contains the text 'Select from the list below of Payee types.' Below this text is a dropdown menu labeled 'Select Payee Type'. Between the two options is an 'OR' separator. At the top of the main content area, there are two buttons: 'add payee' and 'cancel'. A red circle with the number 6 is placed over the 'add payee' button. In the top right corner of the interface, there are links for 'Help', 'Message', 'Privacy', and 'Log Out'.

NATIONAL BANK OF KANSAS CITY

home payments services

payment center payment activity new payment multiple payments payees

Add Payee Step 2 of 2

8 add payee cancel

Nickname for Payee

Payee Full Name Target Retail Credit

7 Name on Account

Account #

Confirm Account #

7. Enter your account number, the name on the account, and a nickname for the payee. We have already stored all the other required payee details.
8. Click 'Add Payee' and the new payee will be added to your payee list.

Adding A Payee - Option B

You can also pay an individual or company that is not listed under Option A, such as your local utility company or baby sitter, by adding them using Option B.

1. Click 'Bill Pay' in the top Internet Banking navigation.
2. Select the 'Payments' link.
3. Select 'Payees'.
4. Select the type of payee from the 'Payee Type' drop-down box.
5. Click 'Add Payee'.

NATIONAL BANK OF KANSAS CITY

home payments services

payment center payment activity new payment multiple payments payees

Payee Add - Select Payee Type Step 1 of 2

5 add payee cancel

option A
Select from the list below of frequently added Payees.
Select Payee

OR

option B
Select from the list below of Payee types.
4 Select Payee Type

6. Enter your **payee's name**, a **nickname**, **billing address**, **phone number** and your **account number**.
7. Click **'Add Payee'**.

7 add payee cancel

Nickname for Payee

Payee Full Name

Address

City

State

Zip Code -

Phone Number

Name on Account

Account #

Confirm Account #

Paying A Single Bill

1. Select **'Bill Pay'** from the top navigation in Internet Banking.
2. Click **'Payments'**.
3. Click the **'New Payment'** link in Payments menu.
4. Select **'Single'** from the frequency drop-down menu.
5. Enter the date the payment should be sent

9 submit payment add payee cancel

Select single or recurring payment

Frequency 4

5 Send On 06/19/2007

6 Payee

Amount \$ 8

7 Pay From Checking \$2,141.45

in the 'Send On' field. The delivery date will be calculated automatically.

6. Select the **Payee** from the **'Payee' drop down**.
- Note: If you have not set up the payee, you can do so from this screen by hitting the 'Add Payee' link.*
7. Confirm the **'Pay From' account**.
 8. Enter the **amount** to be paid in the **'Amount'** field.
 9. Click the **'Submit Payment'** link.

Paying Multiple Bills At One Time

With the Multiple Payments option, you have the convenience of paying all your bills quickly from one screen.

1. Click 'Bill Pay'.
2. Select the 'Payments' link.
3. Choose the 'Multiple Payments' option.

The screenshot shows the 'Payment Center' interface. At the top, there are navigation tabs: 'home', 'payments', and 'services'. Below these, there are sub-tabs: 'payment center', 'payment activity', 'new payment', 'multiple payments', and 'payees'. The 'multiple payments' sub-tab is selected and highlighted with a red circle containing the number 3. Below the sub-tabs, there are buttons for 'submit payments' and 'add payee'. A dropdown menu shows 'Pay From' set to 'Checking \$2,141.45'. Below this is a table with columns: 'Payee', 'Amount', 'Send On', 'Deliver By', 'Frequency', 'Last Send Date', 'Ref #', and 'Hide'. The table contains several rows of scheduled payments, including 'Auto Invest', 'Bracas', 'Cable', 'Car One Way', 'Scheduled Payment', 'Cell phone', 'Electric', 'Gas Card', and 'Sax Card'.

4. Select the payees you want to pay from the drop down boxes.
5. Enter amount you wish to pay in the 'Amount' field.
6. Enter the date the bill should be sent on in the 'Sent On' field.

Note: The 'Deliver By' field will automatically populate.

7. When all payees are selected and all the payment information is filled in, select 'Submit Payments'.

The screenshot shows the 'Multiple Payments' interface. At the top, there are navigation tabs: 'home', 'payments', and 'services'. Below these, there are sub-tabs: 'payment center', 'payment activity', 'new payment', 'multiple payments', and 'payees'. The 'multiple payments' sub-tab is selected. Below the sub-tabs, there are buttons for 'submit payments', 'add payee', and 'cancel'. A dropdown menu shows 'Pay From' set to 'Checking \$2,141.45'. Below this is a table with columns: 'Payee', 'Amount', 'Send On', and 'Deliver By'. The table contains several rows, each with a 'Select Payee' dropdown menu. The 'submit payments' button is highlighted with a red circle containing the number 7. The 'Select Payee' dropdowns are highlighted with a red circle containing the number 4, the 'Amount' input field with a red circle containing the number 5, and the 'Send On' date field with a red circle containing the number 6.

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. Click **'Bill Pay'** from the top Internet Banking nav.
2. Select the **'Payments'** link.
3. Click **'New Payment'** from the payments menu.
4. Select the **payment frequency from the 'Frequency' drop down** menu.
5. Select the **payee from the 'Payee' drop down**.
6. Confirm in the **'Pay From' field the account from which you wish the payment to be made**.
7. Enter the first payment date in the **'Send On'** field.
8. Enter either the last payment date in the **'Last Send Date' field or the total number of payments to be made**.

The screenshot shows the 'New Payment' page on the National Bank of Kansas City website. The page has a blue header with navigation links: 'home', 'payments', and 'services'. Below the header, there are tabs for 'payment center', 'payment activity', 'new payment', 'multiple payments', and 'payees'. The main content area is titled 'New Payment' and includes a 'Payee Detail' link. There are three buttons: 'submit payment', 'add payee', and 'cancel'. A red circle with the number 10 is next to the 'submit payment' button. Below the buttons, there is a section for 'Select single or recurring payment' with a 'Frequency' dropdown menu set to 'Monthly'. A red circle with the number 4 is next to the 'Frequency' dropdown. A large inset box shows a preview of the payment form with the following fields and red circles: 5 next to the 'Payee' dropdown (set to 'Local Phone'), 6 next to the 'Pay From' field (set to 'Checking \$2,141.45'), 7 next to the 'Send On' date field (set to '06/19/2007'), 8 next to the 'Deliver By' date field (set to '06/26/2007'), and 9 next to the 'Amount' field. The 'Last Send Date' field is also visible with a red circle 8 next to it.

9. Enter the **amount to be paid** in the **'Amount'** field.
10. Click **'Submit Payment'**.

View Payment Activity

Once payments are scheduled, you can view them.

1. Click **'Bill Pay'** from the Internet Banking navigation.
2. Select the **'Payments'** link.
3. Select the **'Payment Activity'** link.
4. Filter scheduled payments displayed on the page by entering a new date range (start and finish) and clicking 'Refresh'.
5. View the details of your scheduled payments.

Payment Activity

Pay From Checking \$2,141.45

Send On Date
START 06/05/2007 END 06/27/2007 refresh

Export To
Quicken export data

page 1 of 1

Send On	Deliver By	Payee	Pay From	Amount	Status	Last Send Date	Future Balance	Ref #
06/27/2007	07/03/2007	Auto Insur	Checking	\$234.00	Monthly(x2)	07/27/2007	\$1,645.47	251
06/25/2007	06/29/2007	Cap One Visa	Checking	\$112.00	Scheduled		\$1,879.47	253
06/24/2007	06/29/2007	Cell Phone	Checking	\$69.99	Scheduled		\$1,991.47	254
06/22/2007	06/28/2007	Cable	Checking	\$79.99	Scheduled		\$2,061.46	252

Changing Payments

1. Click **'Bill Pay'** from the top Internet Banking navigation.
2. Select the **'Payments'** link.
3. Select the **'Payment Activity'** link.
4. Filter scheduled payments by entering a new date range and clicking **'Refresh'**.

Payment Activity

Pay From Checking \$2,141.45

Send On Date
START 06/05/2007 END 06/27/2007 refresh

Export To
Quicken export data

page 1 of 1

Send On	Deliver By	Payee	Pay From	Amount	Status	Last Send Date	Future Balance	Ref #
06/27/2007	07/03/2007	Auto Insur	Checking	\$234.00	Monthly(x2)	07/27/2007	\$1,645.47	251
06/25/2007	06/29/2007	Cap One Visa	Checking	\$112.00	Scheduled		\$1,879.47	253
06/24/2007	06/29/2007	Cell Phone	Checking	\$69.99	Scheduled		\$1,991.47	254

5. Click the **'Change'** icon next to the payee.
6. Change your payment date, amount or payment account.
7. Click **'Change Payment'** once changes are complete.

Deleting A Payment

1. Click **'Bill Pay'** from the top Internet Banking navigation.
2. Select the **'Payments'** link.
3. Select the **'Payment Activity'** link.
4. **Filter scheduled payments** displayed on the page by entering a new date range (start and finish) and clicking 'Refresh'.
5. Click the **'Delete' icon** next to the payee.
6. **Verify the payment information.**
7. Click **'Delete Payment'**.

Payment Activity

Pay From: Checking \$2,141.45

Send On Date: START 06/05/2007 END 06/27/2007

Send On	Deliver By	Payee	Pay From	Amount	Status	Last Send Date	Future Balance	Ref #
06/27/2007	07/03/2007	Auto Insur	Checking	\$234.00	Monthly(x2)	07/27/2007	\$1,645.47	251
06/25/2007	06/29/2007	Cap One Visa	Checking	\$112.00	Scheduled		\$1,879.47	253
06/24/2007	06/29/2007	Cell Phone	Checking	\$69.99	Scheduled		\$1,991.47	254

Need Help With Bill Payment?

1. Click **'Bill Pay'**.
2. Click the **'services'** tab.
3. Under the Contact Us header, you can either **send a secure email** message by **clicking the 'Send Secure Message'** link
4. **Call us at 877-286-4096.**
5. **Watch a demo.**
6. **View Frequently Asked Questions.**

Services

Financial Management: Payment Center

For Your Protection: Payment Guarantee, Privacy Policy, Internet Security

Contact Us: Send Secure Message, Telephone

Resources: Bill Payment Demo, Online Help, FAQs

Payment Center

The Payment Center enables you to perform most Bill Pay functions from one comprehensive screen, including scheduling payments, creating payees and viewing your pending payments. *View the screen shot below for an overview of the Payment Center functions.*

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

The screenshot shows the National Bank of Kansas City Payment Center interface. The page has a navigation menu with 'home', 'payments', and 'services'. The 'Payment Center' section is active, displaying a table of scheduled payments. The table has columns for payee name, amount, send on date, deliver by date, frequency, last send date, and reference number. The 'add payee' button is highlighted with a red dot. The 'submit payments' button is also visible. A red box highlights the 'Auto Insur' row, and another red box highlights the 'Frequency' dropdown menu for the 'Auto Insur' row.

	Amount	Send On	Deliver By	Frequency	Last Send Date	Ref #	Hide
Auto Insur		06/20/2007		Single			<input type="checkbox"/>
Braces		06/20/2007		Single			<input type="checkbox"/>
Cable		06/20/2007		Single			<input type="checkbox"/>
Exp One Visa		06/20/2007		Single			<input type="checkbox"/>
Scheduled Payment	\$175.11	12/12/2006	11/27/2006		12/12/2006	103	
Cell Phone		06/20/2007		Single			<input type="checkbox"/>
Scheduled Payment	\$31.86	12/16/2006	12/01/2006		01/15/2007	104	
Electric		06/20/2007		Single			<input type="checkbox"/>
Scheduled Payment	\$72.11	12/16/2006	11/28/2006		12/16/2006	101	
Mail		06/20/2007		Single			<input type="checkbox"/>
Gas Card		06/20/2007		Single			<input type="checkbox"/>
Gym		06/20/2007		Single			<input type="checkbox"/>

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

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

Change your frequency using the drop down.

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

Quick Tips

Set Up A Payee

1. Click 'Add Payee' from the Payees link or Payment Center page.
2. **Option A:** Choose a payee from the drop-down menu and enter your account number and payee name; click 'Add Payee'.
3. **Option B:** Choose the payee type. Enter the payee details, including name, billing address, and account number; click 'Add Payee'.

Make A Payment

1. Click 'Single Payment'.
2. Select the payee from the drop-down menu and enter the payment amount and date.
3. Click 'Submit Payment'.

From The Payment Center

1. Add payees.
2. Schedule payments.
3. Check the status of payments.
4. Edit or delete scheduled payments.



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

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