Consumer Bill Pay

Quick Step User Guide
Overview

Consumer Bill Pay is a service that allows you to pay virtually anyone or any company through your online banking account. You determine who you want to pay, when you want to make the payment, and which account you want the payment to come from. Paying bills online is one of the safest ways to pay your bills. Online bill pay helps guard against identity theft from lost or stolen checkbooks, bills and statements. It also increases your privacy because only you can access your account information, account numbers and payment history. As a result, you maintain tighter control of your account with real time access to your payments activity.

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Benefits of using online bill pay

1. **Save time.** It takes only minutes to pay your bills each month. You save time on trips to the post office and filing away paper receipts. In addition, smart features such as recurring payments allow you to set up a schedule to pay your bills automatically.

2. **Save money.** Online bill pay saves on postage, envelopes, late fees, and checks. If you pay just 10 bills per month, you can easily save over $75.00* per year.

3. **Stay organized.** Your payment history is stored online so you won’t have to file and sort through paper receipts.

4. **Gain peace of mind.** You can schedule payments in advance so you won’t have to worry about paying bills when you travel. Bill pay reminders are also available to notify you it’s time to pay your bill.

5. **Help the environment by saving paper.** With online bill pay, there are no checks to write or envelopes to mail. You can also receive eBills from participating companies. That’s good news for you and the environment.

*Savings are approximate and based upon the average annual cost of stamps, envelopes, and checks required for paying ten bills per month.

Features and Functions

- Single sign on to online banking
- Person to Person Payments (email)
- External Transfers
  - transfer funds from your BOP account into your account at another financial institution
- Gift cards
- Charitable donations
- Expedited Payments
- Online chat for customer support
- Schedule eNotifications
- Add Secondary Account Holder
  - authorizes them to receive information about your bill pay account.
- Additional security features

Login to Online Banking

To access your Consumer Bill Pay, login to Online Banking and choose the ‘Bill Payment’ option under “Transactions”.
Landing Page

Once you have accessed the Bill Pay you will immediately be on the Landing Page. You will be able to schedule payments and review payees. The landing page will advise you of any ‘New Messages’ and any payees or payments that require ‘attention’, list Pending payments and the History of payments for the last 45 days.

Messages- Secure message center where The Bank or Bill Pay support have send messages to you.

Attention Required- This section will only appear when attention is required:
- Returned Payments
- Outstanding Check
- Activate Account
- Unlock Email Payee
- Troubleshoot eBill

Add Payee- Allows you to add payees into the bill pay site.

Display and Payee List- Displays all active payees in the Subscriber’s site and allows you to schedule payments.
All
Displays all of the your payees. There is no limit to the number of payees that will be displayed on this page.

Shortcut
Shortcut to pay payments that populate based on previous bill payment history.

Last 30 Days
Displays all payees that have a payment paid out within the last 30 days.

Individuals
Displays all payees that were added as an individual.

Inactive
Displays payees that were added in the last 28 days where payments were not scheduled or payees that have not been paid in the last 181 days.

Search your payees
Allows you to search for payees by the payees’ full or partial Nickname.

Pending-
Displays all payments that are scheduled to process in the next 45 days. You will have the option to Edit or Stop payments in this section.

History-
Displays all payments that have been processed or paid within the last 45 days.
Add a Payee

Choose the type of payee you will be adding – a company, an individual, or Bank/Credit Union

Pay a Company

When adding a company, you will need to enter the information from the remittance statement.

The system will attempt to locate a match based off of the information you have entered for the payee.
Newly added payees will be placed at the top of the payee list for the remainder of the bill pay session and be categorized **New**

Paying an Individual

There are 3 options to add an individual

- Allow them to provide their banking information
- I have their bank account information
- Mail a check

Add a payee

Allow Them to Provide Their Banking Information (Electronic)

- Subscriber only needs the payee's email address
• Known as an Email Payee because the payee will receive an email that prompts them to submit their bank account information
• This is all passed behind the scenes so the Subscriber will never see it

1st Step: Input the Payee’s information: Name, Phone Number, and Email Address

Add a payee

2nd Step: Choose a Keyword

Keyword: This can be any word that is communicated from the Subscriber to the payee. The payee will be required to enter this as a measure of security which will then prompt them to enter in their bank account information.

• The subscriber can view the keyword when they edit the payee’s information.

Add a payee

3rd Step: Activate the Payee
• Payee is activated by a one-time system generated code.
• Subscriber can choose to activate payee now or later; however if they choose later, then they will be unable to schedule payment until the activation process is complete.

Activation Process

Payee Activation: Payee activation is an additional security feature for higher risk payees:
• Individual
• Bank or Credit Union
  • Checking and Savings options will always require an activation code
  • Loan and Credit Card will only require an activation code if we are unable to locate a match in the payee database
• Transfers

**Activation Code Details**
• One-time system generated code
• The activation code is specific to each and will expire if the Subscriber:
  • Requests a new code for the payee
  • Ends the bill pay session

• The Subscriber will be unable to select a delivery method if their information has been changed within the last 30 calendar days
  • This does not include information from enrollment

**Activation Code Steps**
1. Select “Preferred Delivery Method” to receive the activation code: Phone, Email, or Text

2. Enter Activation Code into field and then click “Next”

4th Step: Payee will be sent an email where they must enter:
• Key word
• Account Information
• Payments cannot be scheduled until the payee completes this process
• The payee has nine days to enter their keyword and account information

**Payee Locked Out:**
The email payee can be locked out for entering the keyword incorrectly three times. After the third lockout (nine total failed attempts) the payee will be **deleted**.

After the initial lockout (three failed attempts), the system will automatically unlock the payee after 24 hours.

The Subscriber will have the ability to unlock them from:
• **“Attention Required”**
• By selecting the payees name from the landing page
• Contacting iPay Support iPay is providing Tier 1 Support
• Contacting the Financial Institution directly if iPay support is not provided

**To unlock the Payee via the Bill Pay site:**
**Option 1:** Select the unlock option beside the payee’s name under **“Attention Required.”**
I have their bank account Information (Electronic)

Add a payee

Who are you paying?

All fields are required unless designated with Optional.

First name
Last name
Phone number
Account number
Confirm account number
Routing number
Confirm routing number
Account type
Nickname
Default pay from
Category (optional)

*Routing numbers will need to be valid routing numbers for the external institution.

Mail a check

Add a payee

Who are you paying?

All fields are required unless designated with Optional.

First name
Last name
Phone number
Address
City
State
Zip
Account number (optional)
Confirm account number
Nickname
Default pay from
Category (optional)
Pay a Bank or Credit Union

- **Types**: Loan, Credit Card, Checking, or Savings
- **Activation Code will be required for the following**:
  - Checking and Savings options will always require an activation code.
  - Loan and Credit Card will only require an activation code if the system is unable to locate a match in the payee database.

**Add a payee**

What is the account type?
- Loan
- Credit Card
- Checking
- Savings

**Add a payee**

Who are you trying to pay?

All fields are required unless designated with (Optional).
- Payee name
- Account number
- Verify account number
- Phone number
- Zip code

**Manage Payees**

All payees are listed on the landing page.

To manage payees, select the payees name.
You may edit the payee, delete the payee and set up reminders for the payee.

**Payee details for American Express**

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount</th>
<th>Additional items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Due: 5/1/2014</td>
<td>Min due: $35.00</td>
<td>Status: Filed</td>
</tr>
<tr>
<td>Statement close: 3/5/2014</td>
<td>Statement balance: $1,250.65</td>
<td>Details: View</td>
</tr>
<tr>
<td>Due: 4/1/2014</td>
<td>Min due: $25.00</td>
<td>Status: Paid</td>
</tr>
<tr>
<td>Statement close: 2/5/2014</td>
<td>Statement balance: $500.00</td>
<td></td>
</tr>
</tbody>
</table>

**Reminders**

- Delivery method: 
- Reminder Date:
- Frequency:
- Actions:
  - There are no scheduled reminders. Add Reminder

**Recent activity**

<table>
<thead>
<tr>
<th>Pay to</th>
<th>Pay from</th>
<th>Amount</th>
<th>Process date</th>
<th>Deliver by date</th>
<th>Additional items</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Express</td>
<td>Primary Checking</td>
<td>$1000.00</td>
<td>4/1/2014</td>
<td>4/3/2014</td>
<td>Cont #22</td>
</tr>
</tbody>
</table>

**Additional actions**
- Edit payee
- Pending transactions
- History
- eBill History
- Add Reminder

**Scheduling Payments**
- Pay a Company
- Pay an Individual
- Pay a Bank or Credit Union

**One Time Payments**

**Step 1:** Subscriber would select a “Pay From” account, “Amount”, and the “Payment Date”
From the calendar choose the date the payment will be processed. Depending on whether the payment will be sent electronically or by check the calendar will provide the First Available Estimated Arrival Date for your payment. If this is not the desired date, choose a different date from the calendar. Electronic Payments will be withdrawn from your account two (2) business days prior to the scheduled arrival date – on the Process Date. Check payments will post to your account after they are deposited or cashed by the recipient.

**Step 2:** Click “Submit Payment” to receive the Confirmation Number

Need the payment to arrive faster? Click on the RUSH Delivery option.
3 Types of Rush Payments
- $14.95 (Draft Check) Next business day
- $9.95 (Draft Check) Second business day
- $4.95 (Electronic) Second business day

You must agree to the “Fee Debit Authorization” to schedule this rush payment.

You will receive confirmation that the rush payment delivery has been completed.
Research a Payment

View history of payments processed. There is 18 months of payment history stored.

You have the option to "View" details and submit a "Payment Inquiry" if a payment needs research.

Set up a Transfer Account

You may add an account outside of Bank of the Pacific to transfer funds. Select Transfers and click Add Account.
Complete the financial account information fields.

**Add Account**

All fields are required unless designated with (Optional).

- **Account holder name**: Web Demo
- **Account nickname**: Sample Account
- **Account type**: Checking
- **Routing number**: 314374260
- **Confirm routing number**: 314374260
- **Account number**: 0012
- **Confirm account number**: 0012
- **Category (optional)**: Unassigned

Follow the steps to activate your account. Once the Activation Code has been submitted, you will be able to send transfers to your account at another financial institution.

**Schedule a Transfer**

To Transfer funds from your Bank of the Pacific account to your account at another financial institution, select the Transfer tab, Select the Transfer From Account, choose the Transfer To Account, the Amount and the Process Date.
Select the Transfer From Account, choose the Transfer To Account, the Amount and the Process Date. Click Submit. You will receive confirmation that the Transfer was scheduled.

Set up a GiftPay Recipient

To add a recipient for a gift check or a donation, you will enter in the recipient’s name and address information.
Add a recipient

Tell us about your gift recipient

All fields are required unless designated with (Optional).

First name
Middle name (Optional)
Last name
Address
City
State
Zip

Send a Donation
Fee: $1.99 per donation
Personalized donation draft check and email
Send a donation

Send a Gift Check
Fee: $2.99
Personalized gift draft check and message
Enter the details of the payment and select the occasion
Send a gift check

Select gift check design

Select gift check design

Personalize the message

Create your message

Calendar

The calendar provides a “snap shot” view of the entire months bill payment activity.

- The calendar is interactive:
  - By clicking on a past payment, you will be taken into the Payment History for that specific day and view the details.
  - By clicking on a future payment, you will be taken into the Pending payments for that specific day with the option to “Stop” or “Edit”.
- By clicking on a reminder, the Subscriber will be able to view reminders scheduled for that specific day and stop them.

- The Subscriber can also view previous months as well as look ahead to upcoming months.

### Alerts and Notifications

Click My Account and choose View Alerts.

**My account**

<table>
<thead>
<tr>
<th>Pay from accounts</th>
<th>Personal Information</th>
<th>Security Information</th>
<th>Bill pay alerts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Add / Delete pay from account, edit nickname, or change default account. View accounts Add Account</td>
<td>Review and edit address, phone numbers, and email addresses. Add or edit a secondary account holder. View/Edit personal information</td>
<td>Add / Remove challenge phrases</td>
<td>Customized communications to keep you informed about bill pay activities. View Alerts View Reminders</td>
</tr>
</tbody>
</table>

Alerts can be sent to email, text message or both. You may view and stop reminders by checking or
unchecking the Email/Mobile box and then click Update.

**Bill pay alerts**

- **Primary email**: demoaccount@paymybills.com
- **Secondary email**
- **Mobile short text**: 270330598

<table>
<thead>
<tr>
<th>Email</th>
<th>Mobile</th>
<th>Alert</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑️</td>
<td>☑️</td>
<td>Notify me each time an occurrence of a recurring series processes</td>
</tr>
<tr>
<td>☑️</td>
<td></td>
<td>Notify me when a recurring series has only one remaining occurrence</td>
</tr>
<tr>
<td>☑️</td>
<td></td>
<td>Notify me when I have a new secure message</td>
</tr>
<tr>
<td>☑️</td>
<td></td>
<td>Notify me when a payment is scheduled that exceeds $ 150.00</td>
</tr>
<tr>
<td>☑️</td>
<td></td>
<td>Notify me when a transaction is scheduled</td>
</tr>
<tr>
<td>☑️</td>
<td></td>
<td>Notify me when a pay from account is approved</td>
</tr>
<tr>
<td>☑️</td>
<td>☑️</td>
<td>Notify me when a payee or transfer account is added to my bill pay account</td>
</tr>
<tr>
<td>☑️</td>
<td></td>
<td>Notify me when a payee or transfer account is deleted from my bill pay account</td>
</tr>
<tr>
<td>☑️</td>
<td></td>
<td>Notify me when a new bill is received</td>
</tr>
<tr>
<td>☑️</td>
<td></td>
<td>Send me a list of transactions that were scheduled, stopped or skipped during my bill pay session</td>
</tr>
<tr>
<td>☑️</td>
<td></td>
<td>Send me a list of transactions that are scheduled to process each month</td>
</tr>
<tr>
<td>☑️</td>
<td></td>
<td>Send me a list of transactions that are paid each month</td>
</tr>
</tbody>
</table>

**Manage Pay From Accounts**

**Select to View or Add an Account**

**My account**

- **Pay from accounts**
  - Add/Delete pay from account, edit nickname, or change default account.
  - View accounts
  - Add Account

- **Personal Information**
  - Review and edit address, phone numbers, and email addresses. Add or edit a secondary account holder.
  - View/Edit personal information

- **Security Information**
  - Add/Remove challenge phrases

- **Bill pay alerts**
  - Customized communications to keep you informed on bill pay activities
  - View Alerts
  - View Reminders

**Payee categories**

- View categories
- Add Category

**My account – Pay from accounts**

<table>
<thead>
<tr>
<th>Name/Account</th>
<th>Status</th>
<th>Balance</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobility Account</td>
<td>Approved</td>
<td>-</td>
<td>Edit</td>
</tr>
<tr>
<td>Primary Checking</td>
<td>Approved (Default)</td>
<td>-</td>
<td>Edit</td>
</tr>
<tr>
<td>Secondary Checking</td>
<td>Approved</td>
<td>-</td>
<td>Edit</td>
</tr>
</tbody>
</table>
To manage your current pay from accounts select View Accounts and choose Edit to the right of the account you would like to manage.

Modify the nickname of your Active Accounts, change the Default Pay From Account or Delete an Account.

**Add a Pay from Account**

To Add an Account
Select Add Account and enter in the Account Nickname, Account Number and Type. The new account will be in pending status until reviewed and authorized by the Bank.

Test drive our Consumer Bill Pay demo by visiting our website at [www.bankofthepacific.com](http://www.bankofthepacific.com) select Personal / Bill Pay/ Demo.