

A woman with long dark hair, wearing a dark brown V-neck sweater over a light-colored collared shirt and light-colored pants, is sitting on a light-colored sofa. She is looking down at a silver laptop on her lap, with her right hand resting on her chin. The background is a plain light blue wall.

A Quick and Easy Guide to
Online Bill Payment

By Paul A. Murphy, Author of Banking Online for Dummies®

What's Inside

Why Bill Payment and Presentment?	3
How safe is it?	4
Logging In	5
Payment Center	6
View Bills	8
Pay Bills	9
Add a Biller	10
Manage My Bills	11
Add Automatic Payments	12
Bill History	14
Help	15

Why Bill Payment and Presentment?

With Online Bill Payment and Presentment, it's safe, fast and easy to manage your finances on your terms. Now you can do everything you need to from home, work or anywhere you have Internet access. Plus, you're not limited to business hours—Online Bill Payment and Presentment is open 24 hours a day, seven days a week, 365 days a year.

- Receive, view, manage, and pay bills all at one convenient website
- Set up e-mail alerts for electronic bill arrivals
- Schedule automatic payment rules for each biller
- Review bill history and, for some billers, payment posting information
- Use multiple funding accounts to pay bills

How safe is it?

The exchange of private information over the Internet can be a daunting experience, but privacy and security are possible through the use of encryption technology. Secure Sockets Layer (SSL) encryption scrambles your private data as it transmits over the Internet, protecting it from being deciphered and used fraudulently. Online banking environments require the highest level of confidentiality protection available in the form of 128-bit encryption. Logging into your banking system to process private transactions over the Internet will require that your Internet browser supports 128-bit encryption.



Logging In

Payment Center—Access this page to make payments, view incoming e-bills, view and cancel pending payments, and view all payments scheduled for the current month.

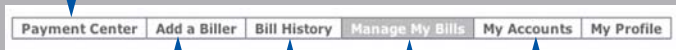
Add a Biller—Add a new biller to your biller list.

Bill History—View recent bill payments or download to your financial software.

Manage My Bills—Update biller information and set up automatic payments, e-bills and alerts.

My Accounts—View accounts enabled for bill pay services.

Using a browser, enter your financial institution's web site address, then your Online Banking user name and password. Then open Bill Pay to access Bill Payment and Presentment.



Payment Center

Conveniently make payments, view incoming bills, pending payments and recently processed payments from one screen. View each bill in detail or quickly make multiple payments.

The screenshot shows the Payment Center interface. At the top, there are navigation tabs: Payment Center, Add a Biller, Bill History, Manage My Bills, My Accounts, and My Profile. Below the tabs is a disclaimer: "The pay date is the date on which your payee will receive the payment. To avoid late payments please be sure to select pay dates on or before your bill's due date. Remember, some billers may take several days to post the payment to your account. Please factor that time into your selection of the pay date. [View our message from customer service](#)".

The main section is titled "Payment Center" and "Pay Bills". It features a "Pay From" dropdown menu set to "Debit ****5555". Below this is a table of bills with columns for "Features", "Biller Name", "Amount", and "Pay Date".

Features	Biller Name	Amount	Pay Date
	AUTODIVISOR.COM "99999	\$	
	BellSouth Telecommunications "34887	\$	
	John Smith	\$	
	Lazarus-Macy's "90812	\$	
	MCI	\$	
	Oscar Garbage Collection	\$	
	Sally Taylor	\$	
	Credit Card	\$	
	Drew Electric "1234	\$	
	Madison Co. "1234	\$	
	Driftwood Prop. "9999	\$	

Below the table is a "Make Payments" button. To the right, there are sections for "Bill Reminders" and "Pending Payments".

Bill Reminders

Biller	Amount	Pay Date
Madison Co. "1234	\$250.00	11/19

Total: \$250.00
[Set Up Reminders](#)

Pending Payments

Biller	Amount	Pay Date
AMERICAN E... "9999	\$300.00	11/18
Credit Card	\$100.00	11/01

Total: \$400.00

*Please be aware that the total amount shown is for pending payments only and does not include payments processed prior to today which have not yet cleared.

Easily identify billers that are set up for automatic payments.

Make one or multiple payments by entering payment amounts and due dates on this screen, then click the "Make Payments" button to submit the transaction(s).

Incoming Bills—Convenient icons indicate that an e-bill is due. Click the icon to view the bill in detail, or click the e-bill sign up icon to start receiving e-bills to your account.

Payment Center

Set up bill reminders to let you know when your upcoming bills are due.

Cancel any pending payment before it is processed by clicking on the "Cancel" link.

View recently scheduled payments or view bill history.

Click Here to Learn More About the Speed of Online Payments!

Bill Reminders

Biller	Amount	Due Date
Madison Co. *1234	\$250.00	11/19
Total	\$250.00	

[Set Up Reminders](#)

Pending Payments

Biller	Amount	Pay Date
AMERICAN E... *9999	\$300.00	11/18
Credit Card	\$100.00	11/01
Total	\$400.00	

*Please be aware that the total amount reflects pending payments to be processed, but does not include payments processed prior to today which have not yet cleared.

Recent Payments

Biller	Amount	Pay Date
AMERICAN E... *9999	\$300.00	10/19
John Smith	Canceled	10/06
Driftwood Prop. *9999	\$100.00	09/30
Total	\$400.00	

[View Bill History](#)

From the Payment Center page, view your current Pending and Recent Payments, as well as your Bill reminders.

View Bills

ACCOUNT
*43215

The following list shows your unpaid bills with a due date that is either in the future or in the past 45 days.

To see your complete list of bills, go to Bill History. If you see a bill in this list of unpaid bills that you have already paid by some other means, you can file the bill and indicate how it was paid.

Due Date	Amount	Account Balance	
12/10/2005	Min:\$249.00 Due:\$250.00	\$400.00	View Pay File
12/10/2005	Min:\$249.00 Due:\$250.00	\$400.00	View Pay File
12/9/2005	Min:\$249.00 Due:\$250.00	\$400.00	View Pay File
12/9/2005	Min:\$249.00 Due:\$250.00	\$400.00	View Pay File
12/8/2005	Min:\$249.00 Due:\$250.00	\$400.00	View Pay File
12/8/2005	Min:\$249.00 Due:\$250.00	\$400.00	View Pay File
12/8/2005	Min:\$249.00 Due:\$250.00	\$400.00	View Pay File

View your current e-bills by clicking on the e-bill icon from the Payment Center page.

View—Display the details of an individual bill. View the due date, minimum and total balance due and bill history. Pay or file the bill after reviewing the details.

ACCOUNT 333 Main St. DALLAS, TX 33333	EST. BILL 45 Broad St. Atlanta GA 33333
HOW TO REACH US Customer: 1-800-555-1212 Service: Para Español: 1-800-555-6989 E-mail: customerserv@astbiller Fax Number: 1-888-555-9099 Web Site: www.astbiller	<small>Includes 1.000 Fee Biller 900. Access Fee Biller 1.000. Includes 1.000 Fee Biller 900. Access Fee Biller 1.000. Includes 1.000 Fee Biller 900. Access Fee Biller 1.000.</small>
Summary of Charges	
Assessment	Amount
(888) 555-2876	250
Current Biller Charges	250
Total Assessment and Other Charges	0.00
Total Taxes	0.00
Total Current Invoice	0.00
Unpaid Balance	0.00
Total Due, Please Pay This Amount	250

Pay Bills

Enter the payment amount and payment due date to schedule a payment.

Or, select a payment due date from the pop-up calendar. Only valid due dates can be selected.

Click the "Make Payments" button to submit payments.

Payment Center | Add a Biller | Bill History | Manage My Bills | My Accounts | My Profile

The pay date is the date on which your payee will receive the payment. To avoid late payments please be sure to select pay dates on or before your bill's due date. Remember, some billers may take several days to post the payment to your account. Please factor that time into your selection of the pay date.
[View new message from customer service](#)

Payment Center

Pay Bills

Pay From: DR Test *5555

Features	Biller Name	Amount	Pay Date
	AMERICAN EXPRESS AMEX *9999	\$	
	AUTOADVISOR.COM	\$	
	BellSouth Telecommunications *9497	\$	
	Lazarus-Macy's *9012	\$	
	MCI *45072	\$	
	MCI	\$	
	Oscar's Garbage Collection Sally Trainer	\$	
	Credit Card	\$	
	Drows Electric *1234	\$	
	Driftwood Prop. *9999	\$	

Make Payments

[Click Here to Learn More About the Speed of Online Payments!](#)

Bill Reminders

Biller	Amount	Due Date
Madison Co. *1234	\$250.00	11/19
Total	\$250.00	

[Set Up Reminders](#)

Pending Payments

Biller	Amount	Pay Date
AMERICAN E... *9999	\$300.00	11/18
Credit Card	\$100.00	11/01
Total	\$400.00	

*Please be aware that the total amount reflects pending payments to be processed, but does not include payments processed prior to today which have not yet cleared.

Recent Payments

Biller	Amount	Pay Date
AMERICAN E... *9999	\$300.00	10/19
John Smith	Canceled	10/06
Driftwood Prop. *9999	\$100.00	09/30
Total	\$400.00	

[View Bill History](#)

Add a Biller

A biller is any company or person that you pay. Quick Add Billers include businesses or individuals that are recognized by the national credit bureaus. Custom Add Billers are for those companies and individuals that are not recognized in our database. To begin, click "Add a Biller" from the top navigational menu.

To add a biller:

- Select the Quick or Custom Add a Biller option and click Continue.
- For a Custom biller, enter the biller information, such as account number, address, and phone number.
- Click Add Bill.
- If the biller can provide electronic bills (e-bills), you have the option to set up the e-bill at that time. If you choose not to do so, you can select the e-bill Sign Up icon next to the biller from the Payment Center.

Manage My Bills

Have the control to make your payments automatically based on the rules you apply.

Modify biller details such as account numbers and addresses.

Remove billers you no longer wish to use.

Payment Center Add a Biller Bill History Manage My Bills My Accounts My Profile

Manage My Bills

Add and Change Bill Options

Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, and receiving your bill online.

Available options vary based on the features that the biller offers and the information you've already set up for your bill.

Biller Name AMERICAN EXPRESS *99999

What would you like to do?

- Add an automatic payment
- Update automatic payment 1
- Delete automatic payment 1
- Set up reminders for this bill
- Update biller information
- Delete this biller

Add Automatic Payments

Payment Center Add a Biller Bill History Manage My Bills My Accounts My Profile

Manage My Bills

Add and Change Bill Options

Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, and receiving your bill online.

Available options vary based on the features that the biller offers and the information you've already set up for your bill.

Biller Name AMERICAN EXPRESS *99999

What would you like to do?

- Add an automatic payment
- Update automatic payment 1
- Delete automatic payment 1
- Set up reminders for this bill
- Update biller information
- Delete this biller

Easily set up automatic payments from the Manage My Bills screen. Select the biller from the drop-down box and then select the "Add an automatic payment" button.

Add Automatic Payments

Specify the account to fund this, and future payments to the biller.

If e-bills are not enabled for this biller, you may set up payments to be sent on a recurring basis. Select the payment amount, date and frequency, and indicate when you want the payments to stop.

Applying rules to the automatic payments can give you the control of when and how your payments are made.

Payment Center Add a Biller Bill History Manage My Bills My Accounts My Profile

Manage My Bills

Add and Change Bill Options

Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, and receiving your bill online.

Available options vary based on the features that the biller offers and the information you've already set up for your bill.

Biller Name AMERICAN EXPRESS *99999

What would you like to do?

Add an automatic payment

Asterisks (*) indicate required information.

Pay From 10001 *45678

***Payment Amount \$**

All payments are the same amount
 The amount of the last payment should be \$

***Send First Payment On**

***Payment Frequency** Select a frequency

Send Payments Until I change or cancel this payment
 A total of payments are sent
 But not after

Bill History

Get the payment history of the payments you have made by clicking on Bill History from the top navigational menu.

Payment Center | Add a Biller | **Bill History** | Manage My Bills | My Accounts | My Profile

Bill History

View Payments and Bills Print

To change the list of bills, select a date range and click **Refresh**.

Current View 9/27/2005 - 10/11/2006

From 9/27/2005 To 10/11/2006 **Refresh**

Biller Name	Account	Amount	Pay Date	Confirmation	
AMERICAN EXPRESS AmEx *99999	*55555	\$300.00	10/09/2005	4HM	View Detail
John Smith	*55555	\$1.00	10/06/2005	Canceled	View Detail
Via Rancho	*55555	\$100.00	09/30/2005	4G0	View Detail
AMERICAN EXPRESS AmEx *99999	*55555	\$34.30	09/29/2005	4DP	View Detail

Download to Quicken

Select a date range for the data you wish to view and click the "Refresh" button.

Click "View Detail" to see more information about a particular payment, such as confirmation number or processing status.

Click "Download to Quicken" to download this information to Quicken® (versions 2004 and earlier).

Help

Help is just a click away. Click "Help" from the top right corner of your screen to get the answers you need.

Add a Biller

- Log on to Online Banking and navigate to Bill Payment.
- Click the Add a Biller button.
- Select the Quick or Custom Add a Biller option.
- Enter the biller information as it appears on your billing statement.

Paying Bills

- Log on to Online Banking and navigate to Bill Payment.
- From the Payment Center page, enter the amounts and payment dates next to the billers you wish to pay.
- Click the Make Payments button.

© 2004-2005 Murphy & Company, Inc.
Portions © 2004-2005 Digital Insight Corporation.
Quicken is a registered trademark of Intuit, Inc.

Disclaimer

Concepts, strategies, and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author, publisher, financial institution, nor any other party involved in the production of this material shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions, and disclosures for each product and service.