# OnLine Bill Pay





SIMPLE SMART

SECURE

FAST

REE

#### Save Time, Save Money!

- Paying bills is a responsibility that Central Bank can help you with by making it simple, fast and secure. Start paying your bills online and stop buying stamps...looking for a mailbox...and hoping your payments arrive by the due date.
- Go Green!! Online Bill Pay is environmentally friendly save your paper checks and envelopes for less frequent use.
- Pay bills online 24/7/365.
- Set up one-time or recurring payments to any individual or business in the U.S.
- Stay current with your bills while on vacation or traveling. It's easy to transfer funds and pay bills online—no matter where you are.
- Avoid late fees and the negative impact your credit rating suffers when your payments are late.
- It is time to get started....Then just point, click and pay!

Home Page At a glance you can view and manage your bill pay account.

Message Center: Secure Message from Bank (not email) remains for 180 days or deleted.

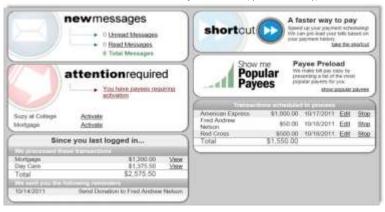
Attention Required: Something Important requires you attention

Since You Last Logged In: Payments that have been paid out and reminders

Shortcut Method: Shortcut to pay payments based on payment history

Popular Payees: Only available for new customers for the 1st 90 days

Transactions Scheduled to Process: Payments scheduled (option to Edit or Stop)



Payee Tab Three Types of Payees: Business, Individual, and Bank/Credit Union

Adding a Payee: <u>Business</u>

Personal





### Bank or Credit Union

Types: Loans, Credit Card, Checking or Savings

Activation Code is required





Note: For Sending Money Person to Person with only an email, see separate Instructions.

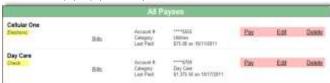
#### View Paved

View Payees allows you to manage all existing payees by 3 methods:

Pay: Shortcut to paying a Single payment

Edit: They can change the payee account information

Delete: Delete the payee, payment history remains for 18 months



#### Categories

Subscribers can manage multiple payees by creating personalized categories.



### Payments Tab



#### Single Payment

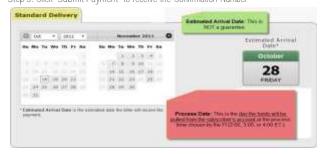
Step 1: Select a "Pay From" account, "Amount", and the "Deliver Date"

Step 2: Click on the "Deliver Date" calendar and select a date:



Note the Process date will appear under the Deliver Date. For Electronic Payments this is the date the Payment will be deducted from your account. For Checks the funds are not deducted until the check clears your account.

Step 3: Click "Submit Payment" to receive the Confirmation Number



Recurring Payments These are paid regularly for the same amount. Example Mortgage, Car, etc. You can set it up one time and it will pay as you want.



Scheduled Payments: Payments that are scheduled and can still be edited or stopped.



Payment History: Payments that have been processed and paid. History is maintained for 18 months. You can "view details" and "submit inquiry", if a payment needs research.



### Options Tab

Pay From Accounts: You can set up other accounts you would like to make payments FROM.

Approve or Reject—Once you enter the information and submit, the bank will review to ensure you have permission to use this account before it is available to you. (typically 24 hrs Mon-Fri)

You can also view Pending and Active Accounts and make changes as needed.



*E-Notifications*: Enable you to monitor activity and assist with detecting fraud. Messages can be sent via text, email or both.



Event e-Notifications-These are sent when a particular event occurs.

Example: You can be notified once the pay from account is approved.

Log Out e-Notifications-These are sent each time you log out of bill pay.

Example: You can receive lists of the following:



Recurring e-Notifications-These are sent on the occurrence of the subscriber's choice

Example: You can receive a list of all scheduled payments

Reminder e-Notifications-These are reminders to pay a bill by adding the reminder to your Microsoft Outlook Calendar.

View Contact Info: You can update your information as well as add a secondary user. Secondary users will require approval by the Bank and can take approximately 24 hours (Mon-Fri).



**Default Settings:** There are 2 Default Settings (1) Pay From—account you usually want to make bill payments from; (2) Default Page—the page you would preview to view when opening Bill Payment.



### Calendar Tab

Provides a "Snapshot View" of the entire month. You can also look at previous months or upcoming months.



### Questions and Answers regarding Bill Payment

# What kind of account can I use for Online Bill Pay?

Any Checking account.

# When does the money come out of my account?

Electronic payments initiated by 3:00 p.m. (EST) will be withdrawn from your account and sent to the Payee on the same business day. Electronic payments initiated after 3:00 p.m. (EST) will be withdrawn from your account and sent to the Payee on the next businessday.

When a check payment is selected, the check will be created and mailed the same business day if initiated by 3:00 p.m. and the next business day if after 3:00 p.m. The amount will not be deducted from your account until the check clears through normal channels.

# Why are paper checks used sometimes instead of electronic Payments?

Some Payees may not be able to accept electronic payments. They could be small local businesses or entities. Most payments made to a person rather than a company are made by check.

# What happens if the company doesn't get paid?

Companies sometimes aren't paid due to insufficient funds in the account used to cover the payment. If we can see that your account has been charged and the company claims they've not received it, you will need to contact the bank. We will research the transaction and notify you with theresults.

### How do I change the frequency or a recurring payment?

Under the Bill Payment tab, select Scheduled Payments and place a check in front of the payment you wish to change. Click on the Select Option box to the right of that payment and select Edit from the drop-down menu to change the payment info.

For Assistance Hours of Operation: 7:30 AM-2:00 AM ET OnLine Chat

Phone: 888-562-7959



# To Get Started

If you are a current Central Bank

- Select the Bill Pay Tal
- Request to be set up for Bill Pay
- Read and Accept the Bill Pay
  Agreement

