OnLine Bill Pay

Central Bank

SIMPLE   SMART   SECURE   FAST   FREE

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.
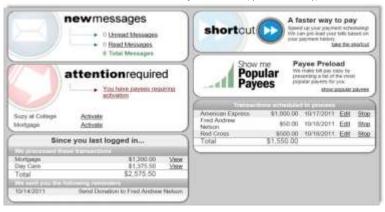**Attention Required:** Something Important requires you attention
Since You Last Logged In: Payments that have been paid out and reminders
Shortcut Method: Shortcut to pay payments based on payment history
Popular Payees: Only available for new customers for the 1st 90 days
Transactions Scheduled to 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>   <u>Personal</u>

Bank or Credit Union
Types: Loans, Credit Card, Checking or Savings

Activation Code is required

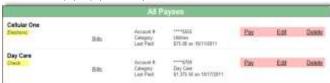**Note:** For Sending Money Person to Person with only an email, see separate Instructions.

View Payees

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.
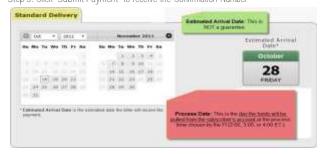

Payments Tab

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.