



Bill Pay-e Plus

Tutorial Manual

Version 2.2

Bill Pay-e Plus Product Tutorial Manual (Version 2.2)

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Welcome to Bill Pay-e Plus!

In this tutorial, you will learn how to utilize your Bill Pay-e Plus product and all of its time- and money-saving features. If you have your Bill Pay **Demo** handy, please feel free to open it and follow along.



Important message: The screens you will see in this tutorial were made for demo purposes only, and may contain unrealistic payment and payee information. If you have questions that are not addressed in the tutorial, please contact our Subscriber Support specialists or your Bill Pay Program Administrator.

Introduction: **Login and Home**

Once you have enrolled in the bill pay service, you will be able to access Bill Pay-e Plus through your internet banking. Depending on how your financial institution has designed your internet banking and bill pay experience, you may have needed to create a new **User ID** and **PIN** specifically to log in to your bill pay service.

If you do not have a separate bill pay User ID and PIN, simply skip ahead to the next page. If you **do** have a User ID and PIN for bill pay, you will first enter your User ID on the bill pay login screen and click **Login**, as seen below.

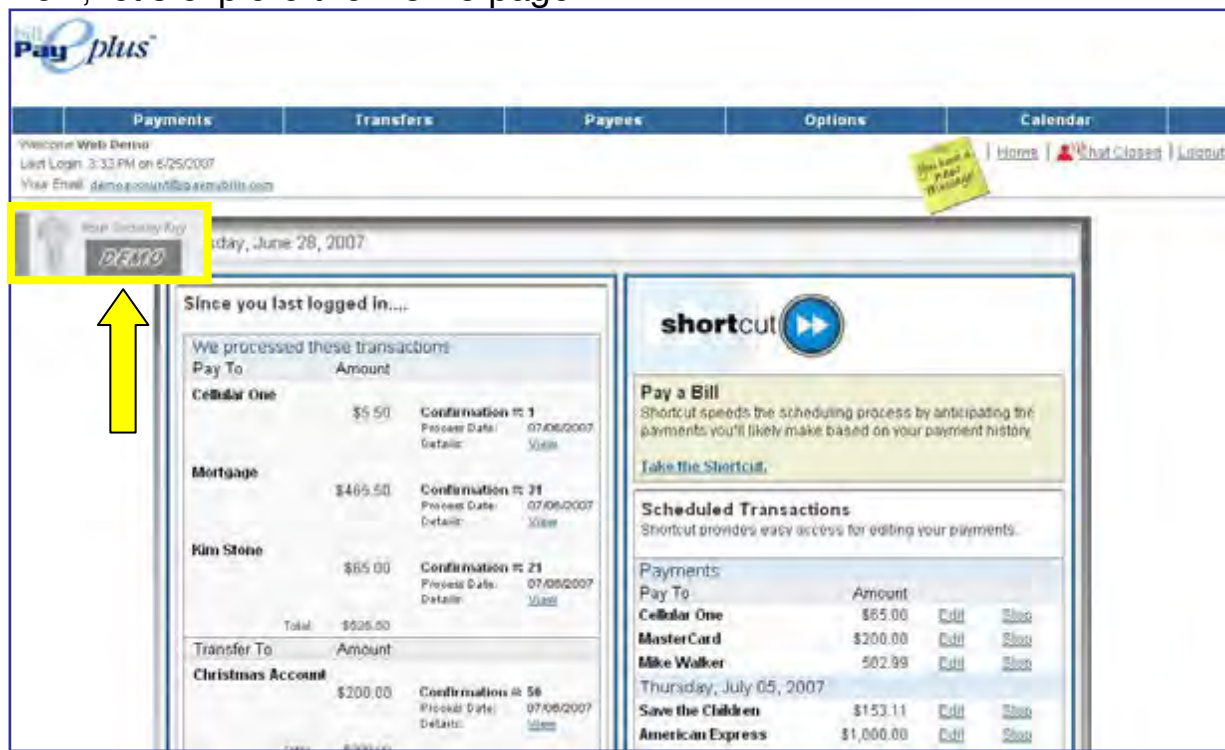
The screenshot shows the 'Login to Bill Pay' interface. On the left, a box titled 'Bill Payment System Requirements' contains text about browser security and a link to 'Browser Compatibility Check'. Below this is a 'Demo' button. On the right, the 'Login to Bill Pay' section has a 'User ID' input field (highlighted with a yellow box), a link for 'Where do I enter my PIN?', and 'Login' and 'Reset' buttons. A yellow arrow points to the 'Login' button. The footer includes a 'VeriSign' logo, copyright information for iPay Technologies, LLC (2007), a support phone number (1-888-657-3682), and a 'MEMBER FDIC' logo.

On the next screen, before we ask for your PIN, we will display your **Security Key** so that you know you've reached our secure bill pay site.

The screenshot shows the next step in the login process. It features a 'Security Key' section with a yellow box containing the word 'DEMO'. Below this, it asks if the user recognizes the key and provides a support phone number. The 'PIN' section has a 'Please enter your PIN' label and an input field (highlighted with a yellow box and a yellow arrow). A 'Forgot your PIN?' link is also present. On the right, text explains that both User ID and PIN are required and that the Security Key is for authentication. A 'Submit' button is at the bottom.

If you are not required to have a User ID and PIN specifically for bill pay, you'll just have to click a link in your internet banking account to arrive at the bill pay **Home** page. If you are not one of the users who saw their Security Key during the bill pay login, you will see it appear briefly at the top left corner of the Home page, as seen below. If you do not see the Security Key you created, please contact us immediately so that we can ensure that your information is secure.

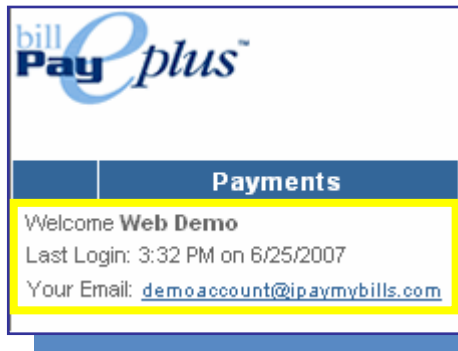
Now, let's explore the **Home** page.



Above is a sample Home page. For your convenience, it displays a list of transactions that have been processed since you last logged in, as well as a list of the transactions you have scheduled that have **not** yet been processed. You will also see a list of any pending actions on your bill pay account, like new payees that need to be confirmed, or Pay From accounts that have yet to be approved by your financial institution.

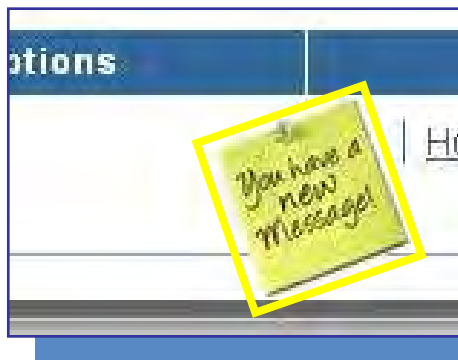
Many of these terms will be unfamiliar to you at this point, but we'll cover them all during the tutorial. By the time you've read this document, you'll be an expert bill pay user!

Also on the Home page are the following elements, which will appear for your security and convenience on each page of the bill pay site, no matter where you are:



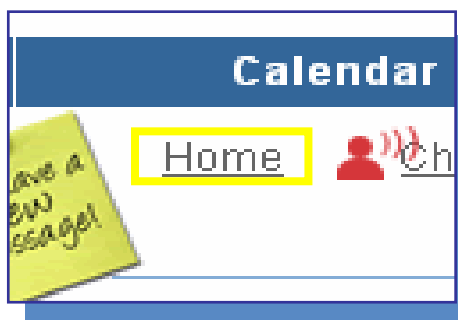
Your Name, Last Login, and Email:

To let you know that we recognize you, and to assure you that you are in your own secure bill pay account, we will show you your name, the date and time of your last bill pay session, and your current email address.



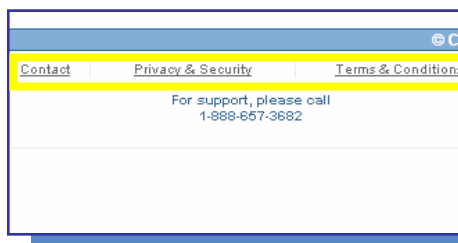
Message Center:

Your message center is contained within the bill pay site, so it's a completely secure way for us to communicate with you regarding your Payment Inquiries or Payee Change Requests, which we'll learn about later.



Home:

You can return to the Home page from anywhere in the bill pay site. However, your Security Key will only display here when you first log in.



Contact, Privacy & Security, Terms & Conditions:

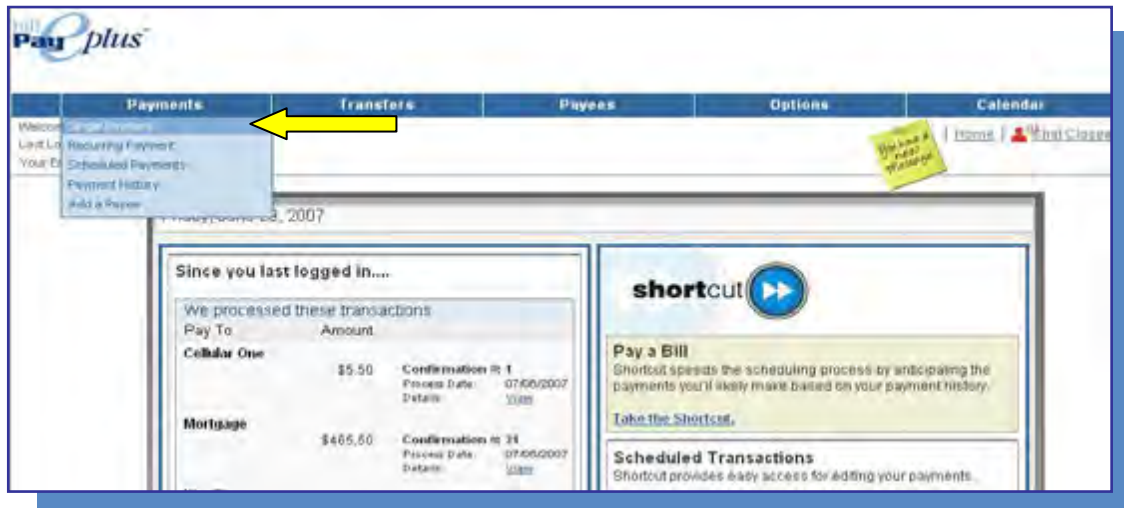
These three links appear at the bottom of every page on the bill pay site, and will tell you about the ways you can contact us, your financial institution's privacy and security policies, and the terms and conditions for using bill pay.

Moving on from the Home page, let's begin navigating through the five tabs at the top of the screen which you will need for your day-to-day use of Bill Pay-e Plus. I'll show them to you in order from left to right: **Payments**, **Transfers**, **Payees**, **Options**, and **Calendar**.

We have a lot to cover, so let's get started with the **Payments** tab!

Section 1: **Payments**

Holding your mouse cursor over the **Payments** tab will drop down a menu that contains the following options: **Single Payment**, **Recurring Payment**, **Scheduled Payments**, **Payment History**, and **Add a Payee**. The first option I'd like to go over is **Single Payment**, so let's click on that one.



First, Select the type of payment you would like to make. In this example, we will select **Pay a Bill** and check the boxes next to the payees you wish to pay. Next, select the Pay From Account, Amount and Process Date for each payee. Once this information is correct, click on the **Next** button to review the single payments. Finally, click **Submit Payments** to finish the process of scheduling your payments.

Payments | Transfers | Payees | Options | Calendar

Welcome | Last Logged In: [User] | Your Email: [Email]

Single Payment | Recurring Payment | Scheduled Payments | Payment History | Add a Payee

Single Payment

- ☒ Pay a Bill
- ☐ Pay a Person
- ☐ Transfer Funds
- ☐ Send a Donation
- ☐ Send a Gift Check

Select a Category

All Categories

Select Payee

Add a Payee

- ☐ American Express
- ☒ Car Payment
- ☐ Cellular One
- ☒ Day Care
- ☒ Electric Bill
- ☐ Gas Bill
- ☐ Insurance
- ☐ Kay Jewelers
- ☐ MasterCard

Pay a Bill

Schedule | Review | Finished

Speed up the scheduling process by anticipating the payments you'll likely make based on your payment history. [Take the shortcut](#)

Pay To	Pay From	Amount	Process Date
Car Payment ****0000 Last Paid On: 6/28/2007 Amount Paid: \$200.00	Secondary Checking	\$ 300.00	7/8/2007
Day Care ****0000	Primary Account	\$ 150.00	7/10/2007
Electric Bill ****0000 Last Paid On: 6/28/2007 Amount Paid: \$200.00	Primary Account	\$	6/29/2007

Select a payee from the left menu. Select again to remove it.

[Next](#)

Once you have submitted the payment, a confirmation number will be displayed. If no **Finished** screen with a confirmation number appears, then the process of scheduling the payment has not been completed. Be sure to complete all three steps as marked by the progress bar at the top right: **Schedule, Review and Finished**.

Payments | Transfers | Payees | Options | Calendar

Welcome | Last Logged In: [User] | Your Email: [Email]

Single Payment | Recurring Payment | Scheduled Payments | Payment History | Add a Payee

Single Payment

- ☐ Pay a Bill
- ☐ Pay a Person
- ☐ Transfer Funds
- ☐ Send a Donation
- ☐ Send a Gift Check

Select a Category

All Categories

Select Payee

Add a Payee

- ☐ American Express
- ☐ Car Payment
- ☐ Cellular One
- ☐ Day Care
- ☐ Electric Bill
- ☐ Gas Bill
- ☐ Insurance
- ☐ Kay Jewelers
- ☐ MasterCard

Pay a Bill

Schedule | **Review** | **Finished**

Printer Friendly Version

Pay To	Pay From	Amount	Process Date	Additional Items
Car Payment Check	Primary Account	\$100.00	6/29/2007	Confirmation #: 1 Est. Arrival: 7/2/2007 Delivery: Standard Memo: None
Cellular One Electronic	Primary Account	\$52.50	6/29/2007	Confirmation #: 2 Est. Arrival: 7/2/2007 Delivery: Standard Comment: None
Kay Jewelers Check	Primary Account	\$200.00	6/29/2007	Confirmation #: 3 Est. Arrival: 7/2/2007

Let's take a step back and click on **Pay a Person**, rather than Pay a Bill. Just like with our Bill payment, you will need to enter a Pay From Account, Amount, and Process Date for each payee you wish to pay.

Payments | Transfers | Payees | Options | Calendar

Single Payment | Recurring Payment | Scheduled Payments | Payment History | Add a Payee

Pay a Person

Schedule | Review | Finished

An asterisk (*) denotes a required field.

Pay To	Pay From	Amount	Process Date
Jeff Johnson	Primary Account	\$	6/29/2007
Kim Stone	Primary Account	\$	6/29/2007

Next

As with paying a bill, a **Finished** screen with a **Confirmation Number** indicates that the payments have been successfully scheduled.

Pay a Person

Schedule | Review | **Finished**

Pay To	Pay From	Amount	Process Date	Additional Items
Kim Stone <i>Electronic</i>	Primary Account	\$5.80	06/30/2007	Confirmation #: 1 Est. Arrival: 07/02/2007 Comment: None
Susan Goldman <i>Electronic</i>	Primary Account	\$5.80	06/30/2007	Confirmation #: 2 Est. Arrival: 07/02/2007 Comment: None
Kristi Kristoffer... <i>Electronic</i>	Primary Account	\$100.00	06/30/2007 <i>Pending Approval</i>	Confirmation #: 3 Est. Arrival: 07/02/2007 Comment: None

To edit a payment, go to [Scheduled Payments](#).

To monitor your account activity, set up an [e-Notification](#).

Schedule more Payments

Next, choose a charity to which you would like to donate and select a Pay From Account, Amount, and Process Date. Then select any notifications or acknowledgements you would like to have sent in regards to this donation.

Payments | Transfers | Payees | Options | Calendar

Welcome | Single Payment | Recurring Payment | Scheduled Payments | Payment History | Add a Payee

Send a Donation

Single

- ☐ Pay a Bill
- ☐ Pay a Person
- ☐ Transfer Funds
- ☒ Send a Donation
- ☐ Send a Gift Check

Select Charity

Add a Charity

- ☐ American Cancer Soc...
- ☐ American Heart Asso...
- ☐ Disabled American V...
- ☐ Save the Children
- ☒ The 216 Foundation

The 216 Foundation
Last Donated on 12/12/2006
Last Amount Donated: \$99999.99

Pay From *

Amount *

Service Fee + 1.99

Total Amount \$

Process Date *

Would you like the charity to mail an acknowledgement of your donation to someone? ☐ Yes ☒ No

Would you like to create a personalized email to someone to notify them of your donation? ☐ Yes ☒ No

Would you like for your donation to be sent in recognition of someone? ☐ Yes ☒ No

Navigation: Schedule | Personalize | Review | Finished

An asterisk (*) denotes a required field.

Clicking Next will bring you to the review screen, where you can preview your personalized message and the donation check, or click on **Submit Donation** to finish. Just like with our other payments, you will receive a **Confirmation Number** on the Finished page to let you know you've been successful in scheduling the donation.

Payments | Transfers | Payees | Options | Calendar

Welcome | Single Payment | Recurring Payment | Scheduled Payments | Payment History | Add a Payee

Send a Donation

Finished

Pay To

Pay To	Amount	Process Date	Additional Items
Save the Children Check	\$100.00	08/25/2007	Confirmation #: 10 Est. Arrival: 08/30/2007 In Honor of: Annie Smith GiftPay Fee: \$1.99

Mailed Acknowledgement Address
Smith Family
1234 Golden Road
Richtown, TX 25487

Email notification recipients
name1@domain.com
name1@domain.com
name1@domain.com
name1@domain.com
name1@domain.com

To edit a donation, go to [Scheduled Payments](#).

Let's **Send a Gift Check** next. Like donations, gifts are customizable in a number of ways. We'll get started by clicking the **Send a Gift** button at the bottom of the screen.



Next, select the recipient to whom you would like to send a gift and enter a Pay From Account, Amount, and Process Date. Click **Next** to begin personalizing your gift.



The first step in personalizing your gift is to select an image for the decorative check and card we will be sending to your gift recipient. We have a variety of images specially designed for any occasion you choose.

Payments | **Transfers** | **Payees** | **Options** | **Calendar**

Welcome | Last Log | Your Email | [Home](#) | [Chat Closed](#)

Send a Gift



[Schedule](#) | **[Personalize](#)** | [Review](#) | [Finished](#)

An asterisk (*) denotes a required field.

Select an Occasion *

- ☐ Just Because
- ☒ Birthday
- ☐ Baby
- ☐ Graduation
- ☐ Wedding

Click the thumbnail to select an image*

-  lady
-  daisy
-  beach
-  balloons
-  cake
-  bear

Once you've selected an image for your gift card and check, compose the custom message that will be printed on the decorative card.

Payments | **Transfers** | **Payees** | **Options** | **Calendar**


Welcome | Last Log | Your Email | [Home](#) | [Chat Closed](#)

Send a Gift

[Schedule](#) | **[Personalize](#)** | [Review](#) | [Finished](#)

An asterisk (*) denotes a required field.

Selected Theme



Create your message

Custom Occasion
(ex: Happy Mother's Day)

Opening Message *
(ex: Dear Mary)

Personalized Message *

Closing Message *
(ex: Sincerely)

Characters remaining: 300

On the Review step, you'll be able to preview your gift check and card, then you can proceed to the **Finished** screen, where you will receive a **Confirmation Number** for your new gift check.

Payments Transfers Payees Options Calendar

Welcome Single Payment
Last Log Recurring Payment
Your Email Scheduled Payments
Payment History
Add a Payee

You have a new message!

Home Chat Closed Logout

Send a Gift

Printer Friendly Version

Schedule Personalize Review **Finished**

Pay To	Amount	Process Date	Additional Items
Mike Walker Check	\$100.00	08/20/2007	Confirmation #: 42 Est. Arrival: 08/22/2007 GiftPay-e Fee: \$2.99 Total: \$102.99

To edit a gift, go to [Scheduled Payments](#).

Now that we've discussed sending a gift check, we have covered all of the **Single Payments** you can make in Bill Pay-e Plus. We're ready to move forward to the next menu item under the **Payments** tab, **Recurring Payment**.

Just like it sounds, a **Recurring Payment** is scheduled to process automatically at a frequency you determine. If you schedule a recurring payment, we will send each occurrence in the payment series on the same day and in the same amount you specified. This makes recurring payments ideal for on-going payments that are always due at the same time and in the same amount, like your rent or car payment.

Payments Transfers Payees Options Calendar

Welcome Single Payment
Last Log Recurring Payment
Your Email Scheduled Payments
Payment History
Add a Payee

You have a new message!

Home Chat Closed Logout

Pay a Bill

Schedule Review Finished

An asterisk (*) denotes a required field.

Pay To: MasterCard
Amount Paid: 999999.99

Pay From *: Primary Account

Amount *: \$

Frequency *: Select Frequency

Select first process date *: 09/02/2007

Est. Arrival: 09/02/2007

Will this payment series end?
☐ Yes ☒ No

If the payment falls on a holiday or weekend, what would you like to do?
☒ Pay Before ☐ Pay After

To schedule a recurring payment, first select the type of payee you would like to pay on a recurring basis. In this example, we'll choose to **Pay a Bill**—the process for this is identical to scheduling a recurring payment to a **Person**. As always, you'll need to enter a Pay From Account and Amount. The new step here is choosing a **Frequency**. You can have your recurring payments processed at the following frequencies: Weekly, every other week, every four weeks, monthly, every other month, twice monthly, every three months, every six months, or annually.

Next, just let us know when the first process date should be for the new series, whether the payment series should end at a pre-determined time, and what to do if the process date falls on a weekend or holiday. With all of that information entered, you can review your payment and then proceed to the **Finished** screen, where you will see the first **Confirmation Number** of this new recurring payment series. All future payments in the series will be scheduled for you automatically—you don't have to visit the bill pay site at all to have them processed!

The screenshot shows the iPay web interface. At the top, there are tabs for Payments, Transfers, Payees, Options, and Calendar. The 'Payments' tab is active, and a dropdown menu is open showing options like Single Payment, Recurring Payment, Scheduled Payments, Payment History, and Add a Payee. The 'Recuring Payment' option is highlighted. Below this, the 'Pay a Bill' screen is displayed. It has a yellow box around the 'Schedule', 'Review', and 'Finished' tabs, with 'Finished' being the active tab. A yellow arrow points to the 'Confirmation #' field, which contains the number '12'. Other fields include 'Pay To' (Master Card Check), 'Pay From' (Primary Account), 'Amount' (\$465.00), 'First Process Date' (07/10/2007), 'Est. Arrival' (07/15/2007), 'Series End' (08/09/2007), and 'Frequency' (Weekly on Monday). A sticky note in the top right corner says 'You have a new Message!'. At the bottom, there is a link to 'Scheduled Payments'.

Pay To	Pay From	Amount	First Process Date	Additional Items
Master Card Check	Primary Account	\$465.00	07/10/2007	Confirmation #: 12 Est. Arrival: 07/15/2007 Series End: 08/09/2007 Frequency: Weekly on Monday

To edit a payment, go to [Scheduled Payments](#).

The last option under Recurring Payment is **Transfer Funds**. Clicking on this option will take you to the same **Recurring Transfer** screen we'll see later under the Transfers tab.

The screenshot shows the iPay web interface with the 'Payments' tab selected. In the left sidebar, 'Transfer Funds' is highlighted. The main content area is titled 'Transfer Funds' and includes a 'Schedule' tab. The form contains the following fields:

- Transfer From:** Primary Account (Account 7543, Last Transferred On: 10/03/2007, Amount Transferred: 99999.99)
- Transfer To *:** Bank One
- Amount *:** \$
- Frequency *:** Select Frequency
- First Process Date *:** (Calendar icon, Est. Arrival: 04/03/2007)
- Will this transfer series end?:** Yes (radio), No (radio)
- If the process date falls on a holiday or weekend, what would you like to do?:** Transfer Before (radio), Transfer After (radio)

Now let's go back to the **Payments Tab** and select **Scheduled Payments**. Scheduled Payments enables you to search for, **Edit**, or **Stop** payments that have been scheduled, but have not yet been processed. Once you've received a list of scheduled payments, you can sort the list by Pay to, Amount, Frequency, Process Date, and Estimated Arrival Date.

The screenshot shows the iPay web interface with the 'Payments' tab selected. In the left sidebar, 'Scheduled Payments' is highlighted. The main content area is titled 'Scheduled Payments' and includes a 'View Options' sidebar and a table of scheduled payments.

View Options:

- Sort by:** Pay To
- Arrange:** Descending
- Date Range: (Max: 60 days)**
- From:** (Calendar icon)
- To:** (Calendar icon)
- View** button

Scheduled Payments Table:

Pay From Primary Account ****1234	Pay To	Amount	Process Date	Additional Items	
Car Payment <i>Electronic</i>		\$100.00	10/05/2007	Confirmation #: 1 Frequency: One Time Est. Arrival: 10/08/2007 Comment: View	Edit Stop
Cellular One <i>Electronic</i>		\$5.50	07/05/2007	Confirmation #: 2 Frequency: One Time	Edit Stop
Mike Walker <i>Gift Check</i> <i>GiftPayee Fee</i>		\$500.00 \$2.99	08/02/2007	Confirmation #: 4 Frequency: One Time Est. Arrival: 08/06/2007	Edit Stop

First, we'll look at what's involved in **Editing a Scheduled Payment**. The first step is to locate the payment that needs to change, and click **Edit** to the right of it. Your options will be different depending on whether you select a single or recurring payment, so let's pick a single payment first.

Clicking Edit brings us to this screen, where we can designate a new Pay From Account, Amount, or Process Date for the single payment. From here, we can also look at an option called **Rush It!** If you need to get a single payment to your payee quickly, you can use this feature to send the payment by next business day or second business day delivery for an additional charge.

Payments Transfers Payees Options Calendar

Welcome Web Demo
Last Login: 2:05 PM on 6/26/2007
Your Email: demoaccount@ipaym.com

Single Payment
Recurring Payment
Scheduled Payments
Payment History
Add a Payee

Edit a Single Payment

Edit Finished
An asterisk (*) denotes a required field.

Pay To: Cellular One Electronic
Pay From: Primary Account (Balance: \$2000.00)
Amount: \$ 5.50
Process Date: 07/05/2007
Additional Items: Confirmation # 1, Est. Arrival: 07/10/2007, Delivery: Standard Rush It!, Comment: Add

Back Submit Changes

Let's take a closer look at the rush delivery options that will be available.

Pay plus

Payments Transfers Payees Options Calendar

Welcome Web Demo
Last Login: 2:05 PM on 6/26/2007
Your Email: demoaccount@ipaym.com

Single Payment
Recurring Payment
Scheduled Payments
Payment History
Add a Payee

Rush Payment

Would you like to send your Kay Jewelers payment by rush delivery?

Please select a delivery type

Payment Delivery Fee

Next Business Day (Check) \$14.95
Second Day Standard (Check) \$9.95
Second Day Economy (Electronic) \$4.95

Our Guarantee
Guaranteed on-time delivery for all Rush Payments. If not, you will be refunded up to \$50 in late fees. Read more...

I would like my rush payment sent to:

Rush Address on file
222 Rush Address Road
San Diego, CA 45997

Edit Finished
An asterisk (*) denotes a required field.

Additional Items: Confirmation # 1, Est. Arrival: 07/10/2007, Delivery: Standard Rush It!, Comment: Add

Back Submit Changes

Next Business Day and **Second Day Standard** rush delivery services are provided by UPS, and a UPS tracking number will be made available to you to check the status of your rush payment.

Some electronic payments will have an additional **Second Day Economy** option. This is an electronic method of expediting your payment at a lower cost to you. Since Second Day Economy is an electronic service, no tracking is available with this option.

Now that we've explored all of our options for editing a single payment, let's **Edit a Recurring Payment** this time.

The screenshot shows the 'Scheduled Payments' interface. On the left, there's a 'View Options' sidebar with filters for 'Sort by', 'Arrange', and 'Date Range'. The main table lists three payments: 'Car Payment' (\$100.00), 'Cellular One' (\$5.50), and 'Master Card' (\$465.50). The 'Master Card' payment is highlighted, and a yellow arrow points to its 'Edit' button. The 'Additional Items' column for 'Master Card' shows 'Confirmation # 12', 'Frequency: Monthly', and 'Est. Arrival: 07/07/2007'.

If you click **Edit** next to a recurring payment, you'll have these options: **Skip** one payment in the recurring series, **Change** one payment in the recurring series, or **Change the entire series**.

The screenshot shows the 'Edit a Recurring Payment' interface. It displays the details of the 'Master Card' payment, including 'Pay To', 'Pay From', 'Amount', 'Next Process Date', and 'Additional Items'. Below the details, there's a section titled 'What would you like to do?' with three radio button options: 'Skip the payment scheduled on', 'Change the payment scheduled on', and 'I would like to change the entire series'. The 'Skip the payment scheduled on' option is selected, and the date '07/07/2007' is shown in a dropdown menu.

Skipping a payment in a recurring series will only prevent the one occurrence you select from being processed. The series will resume as usual after the skipped payment has passed.

Changing a payment in a recurring series will allow you to specify a new Pay From Account or Amount. Since it's part of a series, changing a process date will not be possible. For that, you would need to either skip the payment in question and schedule a single payment in its place, or **change the entire series**, which would let you establish a new frequency.

We can also **Stop** any scheduled payment from the **Scheduled Payments** list. Doing so will prevent a single payment from being processed, or, in the case of a recurring payment, will end the payment series.

Clicking **Stop** next to a single payment is all it takes to remove it from your list of scheduled payments. However, if you click Stop next to a **recurring payment**, you will have two actions to choose from: **Stop the payment series immediately**, or **Stop the payment series after the next payment processes**. Choose the option that works best for your specific situation.

The screenshot shows a web application interface with a top navigation bar containing 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. A 'Payments' dropdown menu is open, showing options like 'Single Payment', 'Recurring Payment', 'Scheduled Payments', 'Payment History', and 'Add a Payee'. A yellow sticky note with the text 'You have a new message!' is in the top right corner. The main content area displays a 'Stop a Recurring Payment' dialog box. The dialog has a title bar with 'Stop' and 'Finished' buttons. It contains a table with the following data:

Pay To	Pay From	Amount	Next Process Date	Additional Items
Master Card <small>Check</small>	Primary Account	\$465.00	07/05/2007	Confirmation #: 2 Est. Arrival: 07/10/2007 Memo: None Delivery: Standard Series Start: 07/05/2007 Series End: After 25 payments Frequency: Monthly on the last business day

Below the table, the dialog asks 'What would you like to do?' and provides two radio button options:

- ☒ Stop the payment series immediately.
- ☐ Stop the series after the next payment processes.

At the bottom of the dialog are 'Back' and 'Stop Payment' buttons.

We're almost to the end of the **Payments Tab!** Let's look at your **Payment History** next. You can search your Payment History by payee Category, Pay To, or a Process Date Range. Any search will give you a list of payments whose process dates have passed. Once you have a list of results for that search, you can also **View** a detailed history of any one of your past payments.

Payments | Transfers | Payees | Options | Calendar

Welcome | Single Payment | Last Log | Recurring Payment | Your Ed | Scheduled Payments | **Payment History** | Add a Payee

Payment History

Printer Friendly Version

Paid from Primary Account ****1234

Pay To	Amount	Frequency	Process Date	Additional Items
Cellular One Check	\$35.50	Every other week	06/10/2007	Confirmation #: 1 Details: View
Car Loan Rushed Payment Rushed Payment Fee	\$350.00 \$14.95	One Time	05/07/2007	Confirmation #: 2 Details: View
Insight BB Electronic	\$40.00	Monthly	06/10/2007	Confirmation #: 56 Details: View
Susan Goldman Electronic	\$65.50	One Time	05/01/2007	Confirmation #: 35 Status: Not Processed Details: View
Kim Stone Electronic	\$75.50	One Time	04/05/2007	Confirmation #: 21 Details: View
Master Card Check	\$200.00	Monthly	04/20/2007	Confirmation #: 31 Status: Stopped Details: View

Display Options

Payment Status: [View All](#)

Order By: [Process Date](#)

Arrange: [Descending](#)

of Records to Return: 15

☐ View in Microsoft Excel

[New Search](#)

Click on **View** next to confirmation number 56, which was an electronic payment to “Insight BB.”

Payments | Transfers | Payees | Options | Calendar

Welcome | Single Payment | Last Log | Recurring Payment | Your Ed | Scheduled Payments | **Payment History** | Add a Payee

View Payment History Details

Printer Friendly Version

This information details the timeline of your payment to Insight BB.

Date	Event
05/03/2007	You scheduled a recurring payment to Insight BB to process on 06/10/2007.
06/10/2007	Processed Electronic Payment to Insight BB from your Primary Checking*****2345 account in the amount of \$40.00 Estimated arrival date for this payment is 06/02/2007.
Need more information about this payment? Contacting Insight BB will provide you with the most up to date information. If you have contacted Insight BB and still have questions Send a payment inquiry .	
Comment	Only seen if sub has memo

On the details we see above for that payment, we can view a timeline of the events that occurred for this payment, including when it was scheduled, when it processed, the Pay From Account and Amount, as well as the **Estimated Arrival Date** on which we expected the payee to receive the payment. If you need help or more information regarding this payment, you always have the option to **Send a Payment Inquiry** to our Subscriber Support payment specialists. Correspondence on your Payment Inquiry will come to you through your Message Center.

Now let's take a step back to the Payment History search page, and look at a payment that had to be sent by check, rather than electronically. Confirmation number 11 to "Mortgage" will work.

Payments | Transfers | Payees | Options | Calendar

Welcome | Single Payment | Last Log | Recurring Payment | Your Balance | Scheduled Payments | **Payment History** | Add a Payee

Payment History

Printer Friendly Version

Paid from Primary Account ****1234

Pay To	Amount	Frequency	Process Date	Additional Items
Cellular One <i>Check</i>	\$35.50	Every other week	06/10/2007	Confirmation #: 1 Details: View
Car Loan <i>Rushed Payment</i> <i>Rushed Payment Fee</i>	\$350.00 \$14.95	One Time	05/07/2007	Confirmation #: 2 Details: View
Insight BB <i>Electronic</i>	\$40.00	Monthly	06/10/2007	Confirmation #: 56 Details: View
Mortgage <i>Check</i>	\$850.50	Every other month	03/20/2007	Confirmation #: 11 Details: View
Kim Stone <i>Electronic</i>	\$75.50	One Time	04/05/2007	Confirmation #: 21 Details: View
Master Card <i>Check</i>	\$200.00	Monthly	04/20/2007	Confirmation #: 31 Status: Stopped Details: View

Search Filters:

Category: All Categories

Pay To: All Payees

Process Date Range:

☐ Current Month

☐ Previous Month

☐ Last Thirty Days

☐ Custom Date

Display Options:

Payment Status: View All

Order By: Process Date

Arrange: Descending

of Records to Return: 15

☐ View in Microsoft Excel


New Search

Navigation: Home | Chat Closed | Logout

Message: You have a new Message!

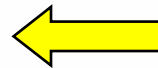
If the payment was a check, rather than an electronic payment, there are even more options from the Payment History Details. You can request a **stop payment** if the check has not cleared, and you no longer want the payee to receive the funds. If you submit a stop payment request, we will communicate with you through your message center, just like with a Payment Inquiry. If the check **has** cleared, you will be able to **View the Cleared Check**, as we can see below.

View Payment History Details

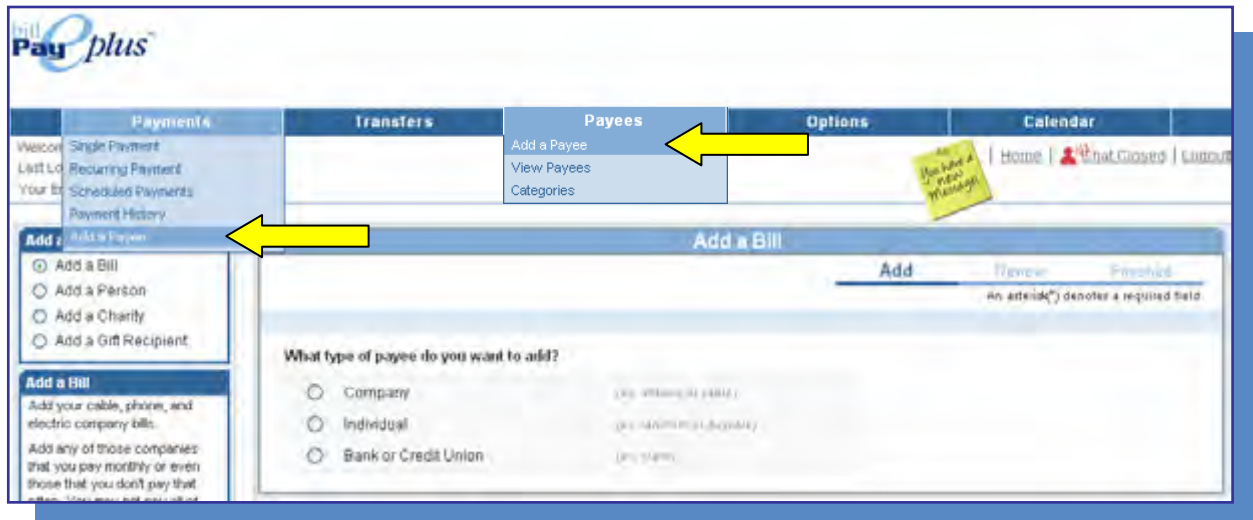
 [Printer Friendly Version](#)

This information details the timeline of your payment to Mortgage.

Date	Event
06/05/2007	You scheduled a single payment to Mortgage to process on 06/10/2007.
06/10/2007	<p>Processed Check to Mortgage from your Primary Checking *****2345 account in the amount of \$850.50.</p> <p>Estimated arrival date for this payment is 03/15/2007.</p> <p>The payment was mailed to: Mortgage Company One Payment Processing P.O. Box 911, Elizabethtown, KY. 42701</p>
06/20/2007	<p>Payment reached the payee and has cleared. View Cleared Check</p> <p>Please note: Stop payments cannot be applied to this payment.</p>
<p>Need more information about this payment? Contacting Mortgage will provide you with the most up to date information. If you have contacted the payee and still have questions Send a payment inquiry.</p>	
Memo	Only seen if sub has memo
Comment	Only seen if sub has comment



That wraps up our Payment History option, and brings us to the last option under the Payments tab: **Add a Payee**. Clicking on Add a Payee will take you to the same Add a Payee option that we'll cover later under the **Payees** tab.



Congratulations! You have successfully completed the **Payments Tab**. Let's move on to the next section: **Transfers**.

Section 2:

Transfers

The first option under the **Transfers** tab is **Single Transfer**. This option allows you to send funds from your bill pay account to another bank or credit union account that is also in your name.

Welcome Web Demo
Last Login: 9:36 AM on 6/29/2007
Your Email: demoaccount@ipaymybills.com

Transfers (Selected)

- Single Transfer
- Recurring Transfer
- Scheduled Transfers
- Transfer History
- Add Transfer Account
- View Accounts
- Categories

Transfer Funds

Select a Category
All Categories

Select Transfer From
Add Transfer Account
☐ Hobby Account
☒ My Bank
☒ Primary Account
☒ Secondary Checking
Pending Approval
☐ Vacation Savings

Transfer To
Hobby Account

Amount
\$0.00

Process Date
7/2/2007

My Bank
****6789
Last Transferred: 10/03/2006
Amount Transferred: 999999.99

Primary Account
****6789
Last Transferred: 10/03/2006
Amount Transferred: 999999.99

Secondary Checking
****6789
Last Transferred: 08/25/2006
Amount Transferred: 999999.99

Select a transfer from the left menu. Select again to remove it.

To schedule a single transfer, first select your **Transfer From** accounts on the left. Then enter a **Transfer To** account, **Amount**, and **Process Date** on the right for each transfer you wish to schedule.

As with scheduling a Single or Recurring Payment, you will see a **Finished** screen with a **confirmation number** once you have completed scheduling the transfer.

Welcome Web Demo
Last Login: 9:43 AM on 6/29/2007
Your Email: demoaccount@ipaymybills.com

Transfers (Selected)

Transfer Funds

Printer Friendly Version

Finished (Selected)

Transfer From	Transfer To	Amount	Process Date	Additional Items
My Bank ****6789 Electronic	Primary Account ****5689	\$200.00	06/30/2007	Confirmation #: 21 Est. Arrival: 07/05/2007 Comment: None
Vacation Savings ****6749 Electronic	Retirement Transfer ****6789	\$50.00	06/30/2007 Pending Approval	Confirmation #: 22 Est. Arrival: 07/05/2007 Comment: View
Secondary Checking ****7586 Electronic	Wachovia ****6789	\$20.00	06/30/2007	Confirmation #: 23 Est. Arrival: 07/05/2007 Comment: None

To edit a transfer, go to [Scheduled Transfers](#).
To monitor your account activity, set up an [e-Notification](#).

[Schedule more Transfers](#)

Let's go back to **Transfers tab** and select **Recurring Transfer** this time. Select a **Transfer From** account, and you will be prompted for the Transfer To account, Amount, and Frequency. Next, just let us know when the first process date should be for the new series, whether the payment series should end at a pre-determined time, and what to do if the process date falls on a weekend or holiday.

Welcome Web Demo
Last Login: 9:48 AM on 6/29/2007
Your Email: demoaccount@ipaymybills.com

Payments Transfers Payees Options Calendar

Select a Category
All Categories

Select Transfer From
Add Transfer Account
☐ Hobby Account
☒ My Bank
☐ Primary Account
☐ Secondary Checking
 Pending Approval
☐ Vacation Savings

Transfer Funds

Schedule Review Finished

An asterisk (*) denotes a required field

Transfer From: My Bank
Last Transfer: 07/10/2007
Approved Transfers: 1000000-00

Transfer To: Hobby Account

Amount: \$5.80

Frequency: Select Frequency

First Process Date: 07/04/2007

Will this transfer series end?
☐ Yes ☒ No

If the process date falls on a holiday or weekend, what would you like to do?
☒ Transfer Before ☐ Transfer After

Click **Next** to continue, and at the end of the process, you will arrive at a **Finished** page with the first **confirmation number** of your new recurring transfer series.

Welcome Web Demo
Last Login: 9:55 AM on 6/29/2007
Your Email: demoaccount@ipaymybills.com

Payments Transfers Payees Options Calendar

Single Transfer
 Recurring Transfer
 Scheduled Transfers
 Transfer History
 Add Transfer Account
 View Accounts
 Categories

Transfer Funds

Schedule Review Finished

Printer Friendly Version

Transfer From	Transfer To	Amount	First Process Date	Additional Items
My Bank *****7543 Electronic	Primary Account *****1234	\$5.80	07/04/2007	Confirmation #: 7 Est. Arrival: 07/08/2007 Frequency: Weekly on Monday

To edit a transfer, go to [Scheduled Transfers](#).

Schedule Another Transfer

Next, let's explore the **Scheduled Transfers** option. This works in exactly the same way as **Scheduled Payments**; here you will be able to view, **Edit**, and **Stop** any of your scheduled transfers that have not yet been processed. We'll try **Editing a scheduled transfer** first.

Welcome Web Demo
Last Login: 10:14 AM on 6/29/2007
Your Email: demoaccount@ipaymybills.com

Transfers

- Single Transfer
- Recurring Transfer
- Scheduled Transfers**
- Transfer History
- Add Transfer Account
- View Accounts
- Categories

Scheduled Transfers

Transfer To	Amount	Process Date	Additional Items
Retirement Transfer <i>Electronic</i>	\$300.00	07/04/2007	Confirmation #: 21 Frequency: One Time Est. Arrival: 07/08/2007 Comment: View
New Bank <i>Electronic</i>	\$100.00	07/04/2007	Confirmation #: 23 Frequency: Every 3 months Est. Arrival: 07/08/2007

[Edit](#) [Stop](#)

If we choose a **single** transfer to edit, we can change the **Transfer From Account, Amount, or Process Date**.

Welcome Web Demo
Last Login: 10:31 AM on 6/29/2007
Your Email: demoaccount@ipaymybills.com

Transfers

- Single Transfer
- Recurring Transfer
- Scheduled Transfers**
- Transfer History
- Add Transfer Account
- View Accounts
- Categories

Edit a Single Transfer

[Edit](#) [Finished](#)

An asterisk (*) denotes a required field.

Transfer To	Transfer From	Amount	Process Date	Additional Items
Retirement Transfer <i>Electronic</i>	Primary Account	\$ 300.00 *	07/02/2005 *	Confirmation #: 21 Est. Arrival: 07/07/2007 Comment: Add

Editing a recurring transfer works a little differently. If you click **Edit** next to a **recurring** transfer, you'll have these options: **Skip** one transfer in the recurring series, **Change** one transfer in the recurring series, or **Change the entire series**.

Welcome Web Demo
Last Login: 10:39 AM on 6/29/2007
Your Email: demoaccount@ipaymybills.com

Transfers

- Single Transfer
- Recurring Transfer
- Scheduled Transfers**
- Transfer History
- Add Transfer Account
- View Accounts
- Categories

Edit a Recurring Transfer

[Edit](#) [Finished](#)

Transfer To	Transfer From	Amount	Next Process Date	Additional Items
New Bank <i>Electronic</i>	Primary Account	\$100.00	07/05/2007	Est. Arrival: 07/07/2007 Comment: None Series Start: 07/07/2007 Series Ends: After 25 transfers Frequency: Every three months on the last business day

What would you like to do?

- ☒ Skip the transfer scheduled on 07/07/2007
- ☐ Change the transfer scheduled on 07/07/2007
- ☐ I would like to change the entire series

Next, by selecting **Stop** back at the Scheduled Transfers screen, you can also stop that transfer you have selected. Just like with stopping scheduled payments, stopping a scheduled transfer will only involve clicking the **Stop** link if you have selected a single transfer. If the transfer is recurring, you will have the option to stop the series immediately or after the next transfer.

Welcome Web Demo
Last Login: 10:14 AM on 6/29/2007
Your Email: demoaccount@ipaymybills.com

View Options
Sort by: Transfer To
Arrange: Descending
Process Date Range: (Max 60 days)
From:
To:
[View](#)

Transfers
Single Transfer
Recurring Transfer
Scheduled Transfers
Transfer History
Add Transfer Account
View Accounts
Categories

Scheduled Transfers

Transfer To	Amount	Process Date	Additional Items
Transferred from Primary Account ****1234			
Retirement Transfer <i>Electronic</i>	\$300.00	07/04/2007	Confirmation #: 21 Frequency: One Time Est. Arrival: 07/08/2007 View
New Bank <i>Electronic</i>	\$100.00	07/04/2007	Confirmation #: 23 Frequency: Every 3 months Est. Arrival: 07/08/2007 Edit Stop

Now that we've covered Scheduled Transfers, let's move ahead to the option called **Transfer History**, which is next under the Transfers tab.

Welcome Web Demo
Last Login: 12:14 PM on 6/29/2007
Your Email: demoaccount@ipaymybills.com

Transfer Search
Category: All Categories
Transfer To: All Transfer Accounts
Process Date Range:
☐ Current Month
☐ Previous Month
☐ Last Thirty Days
☐ Custom Date

Display Options
Transfer Status: View All
Order By: Process Date
Arrange: Descending
of Records to Return: 15
☐ View in Microsoft Excel
[New Search](#)

Transfers
Single Transfer
Recurring Transfer
Scheduled Transfers
Transfer History
Add Transfer Account
View Accounts
Categories

Transfer History

Transferred To	Amount	Frequency	Process Date	Additional Items
Transferred from Primary Account ****1234				
Christmas Account <i>Electronic</i>	\$200.00	One Time	04/05/2007	Confirmation #: 21 Details: View
Retirement Transfer <i>Electronic</i>	\$100.00	Monthly	03/20/2007	Confirmation #: 31 Details: View
Sub Total	\$300.00			
Transferred from Secondary Account ****9815				
Other Bank <i>Electronic</i>	\$100.00	One Time	06/10/2007	Confirmation #: 18 Status: Cancelled Details: View
Sub Total	\$100.00			
Total	\$400.00			

In **Transfer History**, you can see what account the transfer was from and where it was transferred to. If you would like to see more in-depth information on a transfer, click the **View** link to the right to see its **Details**. From your Transfer History Details, you can contact us for more information on the transfer by selecting the option to submit a **Transfer Inquiry**. As with a Payment Inquiry, our Subscriber Support payment specialists will assist you via your Message Center.

Payments | **Transfers** | **Payees** | **Options** | **Calendar**

Welcome Web Demo
 Last Login: 12:26 PM on 6/29/2007
 Your Email: demoaccount@ipaymybills.com

Single Transfer
 Recurring Transfer
 Scheduled Transfers
 Transfer History
 Add Transfer Account
 View Accounts
 Categories

[Printer Friendly Version](#)

New Transfer History Details

This information details the timeline of your transfer to Christmas Account.

04/03/2007	You scheduled a single transfer to Christmas Account to process on 04/05/2007. Email was sent to demoaccount@ipaymybills.com Update
04/05/2007	Processed Transfer to Christmas Account from your Primary Checking*****2345 account in the amount of \$200.00 Estimated arrival date for this transfer is 04/07/2007. Need more information about this payment? Send a transfer inquiry.
Comment	Only seen if sub has comment

Now, let's say we want to **Add a Transfer Account** using the next option under the Transfers tab. First, you will be asked to provide a Challenge Response for security purposes. Then, click **Submit** to start adding a transfer.

Payments | **Transfers** | **Payees** | **Options** | **Calendar**

Welcome Web Demo
 Last Login: 12:33 PM on 6/29/2007
 Your Email: demoaccount@ipaymybills.com

Single Transfer
 Recurring Transfer
 Scheduled Transfers
 Transfer History
 Add Transfer Account
 View Accounts
 Categories

An ounce of prevention...

As you know, your bill payment service is highly secure. We'll ask you to answer a challenge phrase prior to highly sensitive transactions such as this as a means to provide you with the highest degree of security, fraud protection and privacy.

Is worth a pound of cure?

Please enter your Challenge Response to:
 What is your Grandmother's maiden name?

Since this is the first time we have encountered Challenge Prompts, let me explain a little bit about them. Challenge Prompts are a security feature within the bill pay site that verifies your identity throughout your bill pay session, especially when performing actions that are likely to be pursued by a fraudster. They are personal questions like “What is your favorite vacation spot?” that only you would know the answers to.

Be careful! We use Challenge Responses to verify that we are servicing you, and not someone else, so too many incorrect responses will lock your bill pay account. You would then need to contact us to verify your identity with one of our Subscriber Support account access specialists to unlock your bill pay.

As the first step in adding your new transfer account, you may be asked “Is this account at your financial institution?” Whether this question appears or not depends on the transfer features your financial institution has chosen to include in its bill pay services.

Payments **Transfers** **Payees** **Options** **Calendar**

ib Demo
2:52 PM on 6/29/2007
demoaccount@ipaymybills.com

Single Transfer
Recurring Transfer
Scheduled Transfers
Transfer History
Add Transfer Account
View Accounts
Categories

Add Transfer Account

Add Review Finished

An asterisk (*) denotes a required field.

Is this account at iPay Technologies?

☐ Yes
☐ No

Do you have more than one account with iPay Technologies? If so, you may add them to expand your selection of bill pay and transfer accounts. Or, you may add an account outside of iPay Technologies.

Home | Chat Close

If yes, adding a transfer account would require you to create a nickname for the account and enter the account number and account type. We would not ask for the routing number or the name of the financial institution in this case—we already know where you are sending these funds! If the answer had been no, we would not know which financial institution you want to transfer funds to, and we would have to ask you for that information as well.

Payments | **Transfers** | **Payees** | **Options** | **Calendar**

Home | Chat Close

Add Transfer Account

Add | **Review** | **Finished**

An asterisk (*) denotes a required field.

If you would like to add an account to transfer funds, please complete the form to the left.

Is this account at iPay Technologies?

☒ Yes

☐ No

Account Nickname *

Account Number *

Confirm Account Number *

Account Type *

Checking

After adding and reviewing the information on your new transfer account, the **Finished** screen will let you know that the account needs to be confirmed or approved, and will give you further instructions based upon where the account is housed.

Payments | **Transfers** | **Payees** | **Options** | **Calendar**

Home | Chat Close

Add Transfer Account

Add | **Review** | **Finished**

Secondary Checking

Account Status: **Pending Approval**

Account Number: 456436789

Account Type: Checking

The account has been added pending approval.

You will be notified via secure message when your account is approved for transfer and bill payment.

If your account has not been approved within 3 business days contact iPay Technologies.

Payments	Transfers	Payees	Options	Calendar																
<p>Web Demo</p> <p>Login: 1:25 PM on 6/29/2007</p> <p>Email: demoaccount@ipaymybills.com</p>	<p>Single Transfer</p> <p>Recurring Transfer</p> <p>Scheduled Transfers</p> <p>Transfer History</p> <p>Add Transfer Account</p> <p>View Accounts</p> <p>Categories</p>			<p>Home Chat Closed</p>																
<p>Add Transfer Account</p> <p>Add Review Finished</p>																				
<p>My Bank</p> <table border="1"> <tr> <td>Account Holder Name</td> <td>Web Demo</td> </tr> <tr> <td>Account Status</td> <td>Pending Confirmation</td> </tr> <tr> <td>Account Category</td> <td>No Category</td> </tr> <tr> <td>Account Type</td> <td>Checking</td> </tr> <tr> <td>Institution Name</td> <td>Worldwide</td> </tr> <tr> <td>Routing Number</td> <td>123456789</td> </tr> <tr> <td>Account Number</td> <td>456431321</td> </tr> <tr> <td>Your Email Address</td> <td>demoaccount@ipaymybills.com</td> </tr> </table>		Account Holder Name	Web Demo	Account Status	Pending Confirmation	Account Category	No Category	Account Type	Checking	Institution Name	Worldwide	Routing Number	123456789	Account Number	456431321	Your Email Address	demoaccount@ipaymybills.com	<p>The account has been added pending confirmation.</p> <p>We will direct four small transactions to your account, two credits and two debits. The total amount of the credits will equal the total amount of the debits, leaving your overall account balance unchanged. The transactions should appear in this account in 2-3 business days.</p> <p>Before this account can be activated for transfers, the following must occur:</p> <p>Verify that you have added this account by responding to an email notification you will receive at the email address we have on file.</p> <p>Print for reference</p>		
Account Holder Name	Web Demo																			
Account Status	Pending Confirmation																			
Account Category	No Category																			
Account Type	Checking																			
Institution Name	Worldwide																			
Routing Number	123456789																			
Account Number	456431321																			
Your Email Address	demoaccount@ipaymybills.com																			
<p>To edit an account, go to View Accounts.</p>																				

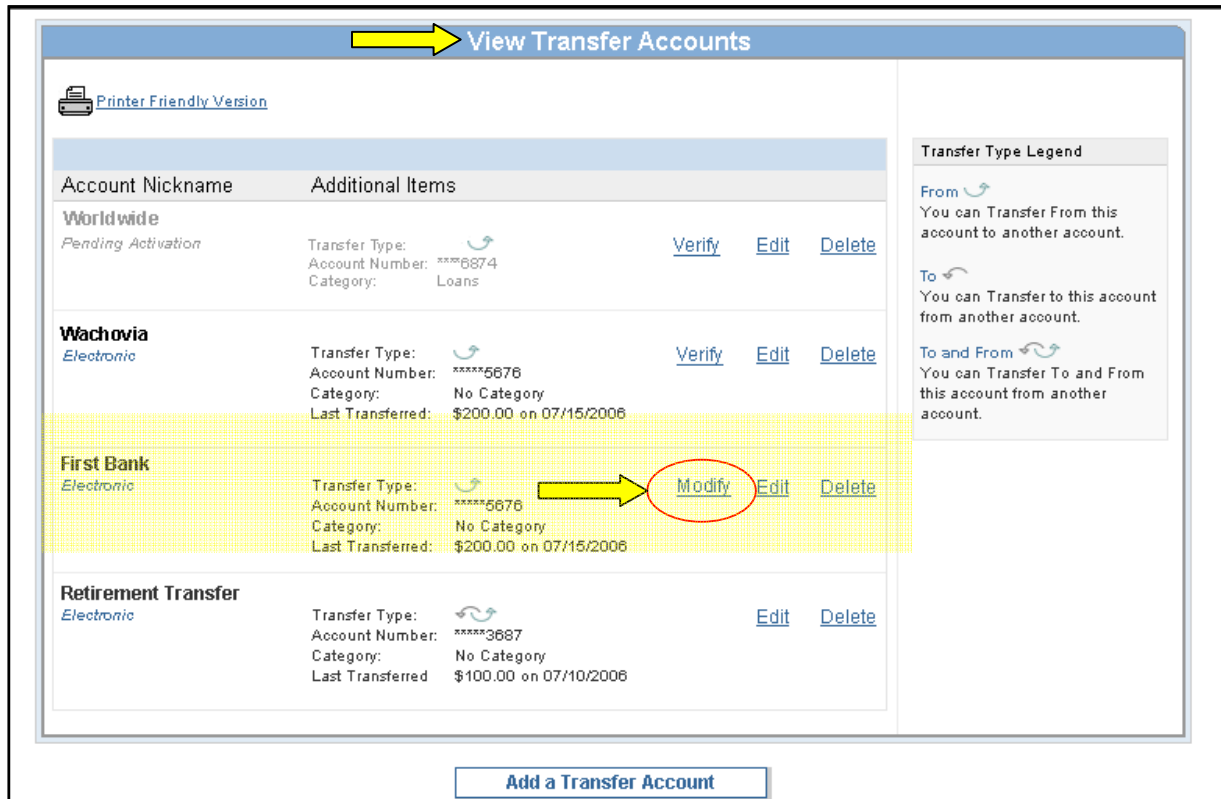
Next, let's select the **View Accounts** option under the Transfers tab. This is where you can view accounts you have added for transfers and can **Verify, Modify, Edit, or Delete** accounts, based on what your financial institution has allowed.

Payments	Transfers	Payees	Options	Calendar																							
<p>Web Demo</p> <p>Login: 1:31 PM on 6/29/2007</p> <p>Email: demoaccount@ipaymybills.com</p>	<p>Single Transfer</p> <p>Recurring Transfer</p> <p>Scheduled Transfers</p> <p>Transfer History</p> <p>Add Transfer Account</p> <p>View Accounts</p> <p>Categories</p>			<p>Home Chat Closed</p>																							
<p>View Transfer Accounts</p>																											
<p>Pending Accounts</p> <table border="1"> <thead> <tr> <th>Account Nickname</th> <th>Additional Items</th> <th></th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>Worldwide <i>Pending Activation</i></td> <td>Transfer Type: Account Number: ****6749 Category: No Category</td> <td>Verify</td> <td>Edit</td> <td>Delete</td> </tr> <tr> <td>Wachovia <i>Pending Activation</i></td> <td>Transfer Type: Account Number: ****6709 Category: Loans</td> <td>Verify</td> <td>Edit</td> <td>Delete</td> </tr> </tbody> </table> <p>Active Accounts</p> <table border="1"> <thead> <tr> <th>Account Nickname</th> <th>Additional Items</th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>My Bank <i>Active</i></td> <td>Transfer Type: Account Number: ****7608 Category: No Category Last Transferred: \$200.00 on 07/19/2007</td> <td>Edit</td> <td>Delete</td> </tr> </tbody> </table>					Account Nickname	Additional Items				Worldwide <i>Pending Activation</i>	Transfer Type: Account Number: ****6749 Category: No Category	Verify	Edit	Delete	Wachovia <i>Pending Activation</i>	Transfer Type: Account Number: ****6709 Category: Loans	Verify	Edit	Delete	Account Nickname	Additional Items			My Bank <i>Active</i>	Transfer Type: Account Number: ****7608 Category: No Category Last Transferred: \$200.00 on 07/19/2007	Edit	Delete
Account Nickname	Additional Items																										
Worldwide <i>Pending Activation</i>	Transfer Type: Account Number: ****6749 Category: No Category	Verify	Edit	Delete																							
Wachovia <i>Pending Activation</i>	Transfer Type: Account Number: ****6709 Category: Loans	Verify	Edit	Delete																							
Account Nickname	Additional Items																										
My Bank <i>Active</i>	Transfer Type: Account Number: ****7608 Category: No Category Last Transferred: \$200.00 on 07/19/2007	Edit	Delete																								

If inbound transfers from other financial institutions are allowed, you will see a **Verify** link on the new transfer account that we added in the last section. This is where you will verify that you are the owner of the new inbound transfer account by providing four trial deposit amounts. If your financial institution chooses to offer inbound transfers, there will be detailed instructions on the site during the Add and Verify processes on how to obtain these trial deposit amounts.

Since the trial deposits are a security protection against fraudulent activity, too many incorrect entries will lock your bill pay account! You would then need to call us and verify your identity to have your bill pay unlocked.

A **Modify** link on the **View Accounts** screen will start the trial deposit verification process on an already existing transfer account. You'll see Modify change to a **Verify** link on this transfer account once the trial deposits are initiated.



Without inbound transfers and its accompanying trial deposits, we simply need you to confirm your transfer account by providing a Challenge Response. The prompt for this response will be emailed to you, and contains step-by-step directions.

We've gone over quite a few different terms and verification methods that can appear in View Accounts, so I'll summarize them for you here:

Pending Verification: Occurs on an inbound transfer account. Trial Deposit amounts need to be verified.

Pending Confirmation: Occurs on all transfer accounts. A Challenge Response is needed.

Pending Approval: Occurs on transfer accounts within your financial institution. The account needs to be approved by the financial institution.

Next, let's go back to **View Accounts**. In addition to Verifying or Modifying a transfer account, you are also able to **Edit** or **Delete** an account. If you would like to delete a transfer account, then click **Delete** to the right of the account that you no longer wish to use for transfers.

View Transfer Accounts

[Printer Friendly Version](#)

Pending Accounts	
Account Nickname	Additional Items
Worldwide <i>Pending Activation</i>	Transfer Type: Account Number: *****6749 Category: No Category Verify Edit Delete
Wachovia <i>Pending Activation</i>	Transfer Type: Account Number: *****6789 Category: Loans Verify Edit Delete

Active Accounts	
Account Nickname	Additional Items
My Bank <i>Electronic</i>	Transfer Type: Account Number: *****7586 Category: No Category Last Transferred: \$200.00 on 07/15/2007 Edit Delete

Transfer Type Legend

From You can Transfer From this account to another account.

To You can Transfer to this account from another account.

To and From You can Transfer To and From this account from another account.

Remember: Deleting a transfer account will stop any scheduled transfers to or from it that have not yet been processed. If you have transfers scheduled to an account at the time you delete it, we will ask you to confirm that you do not want the scheduled transfers to process.

Delete Transfer Account

[Delete](#) [Finished](#)

MyBank
*****1258

Deleting the following will cause the transfer(s) below to be stopped.

Transfer To	Transfer From	Amount	Process Date	Additional Items
MyBank <i>Electronic</i>	Primary Account	\$200.00	06/30/2007	Confirmation #: 15 Frequency: Recurring
MyBank <i>Electronic</i>	Secondary Checking	\$150.00	06/30/2007	Confirmation #: 25 Frequency: One Time

[Back](#) [Delete Account](#)

If you click on **Edit** from **View Accounts**, you will arrive at this page, where you can change the **Nickname** or **Category** of the account at any time.

Payments | **Transfers** | **Payees** | **Options** | **Calendar**

Welcome Web Demo
Last Login: 34 PM on 6/29/2007
Your Email: demoaccount@ipaymybills.com

Transfers menu:
Single Transfer
Recurring Transfer
Scheduled Transfers
Transfer History
Add Transfer Account
View Accounts
Categories

Edit Transfer Account

Edit | **Finished**

An asterisk (*) denotes a required field.

Account Holder's Name: Web Demo

Account Nickname *: My Bank

Account Category: Loans

Routing Number: *****6789

Account Number: *****6749

Your Email Address: demoaccount@ipaymybills.com [Update](#)

Finally, let's go to the last menu option, **Categories**, where you can assign your transfer accounts and payees to a personalized category to keep them organized.

First, you will select a category name at the left of the screen. This will bring up a list of the payees and transfer accounts you currently have assigned to this category. To the right of each payee and account, you have the opportunity to **Select a New Category**, if needed.

You can also **Edit the Category Name** or **Delete the Category** by using the links at the top right of the screen.

Payments | **Transfers** | **Payees** | **Options** | **Calendar**

Welcome Web Demo
Last Login: 2:57 PM on 6/29/2007
Your Email: demoaccount@ipaymybills.com

Transfers menu:
Single Transfer
Recurring Transfer
Scheduled Transfers
Transfer History
Add Transfer Account
View Accounts
Categories

Category Name list:
Add a Category
No Category
Auto Expenses
Credit Card
Friends
Loans
Supplies
Transfers
Utilities

Categories - Credit Card

[Edit Category Name](#) | [Delete Category](#)

Payees	Account Number	Change Category
American Express	*****6789	Select new Category
Diners Card International	*****5463	Select new Category
Discover	*****4598	Select new Category
First Card Visa	*****5987	Select new Category

If you do not currently have any categories created, and would like to use them, simply click on **Add a Category** to the left of the screen to get started. Here, you can add a new category by creating a name. Then, you can assign payees to your new categories as you would like.

The screenshot shows the 'Transfers' tab in the iPaymybills.com interface. A dropdown menu is open, showing options: Single Transfer, Recurring Transfer, Scheduled Transfers, Transfer History, Add Transfer Account, View Accounts, and Categories. The 'Add New Category' section is highlighted with a yellow box. It contains a text input field for 'Category Name' and a section titled 'Select the payees and accounts you would like to assign to this category.' This section is divided into three columns: 'Bill', 'Person', and 'Transfer'. Each column contains a list of items with checkboxes for selection.

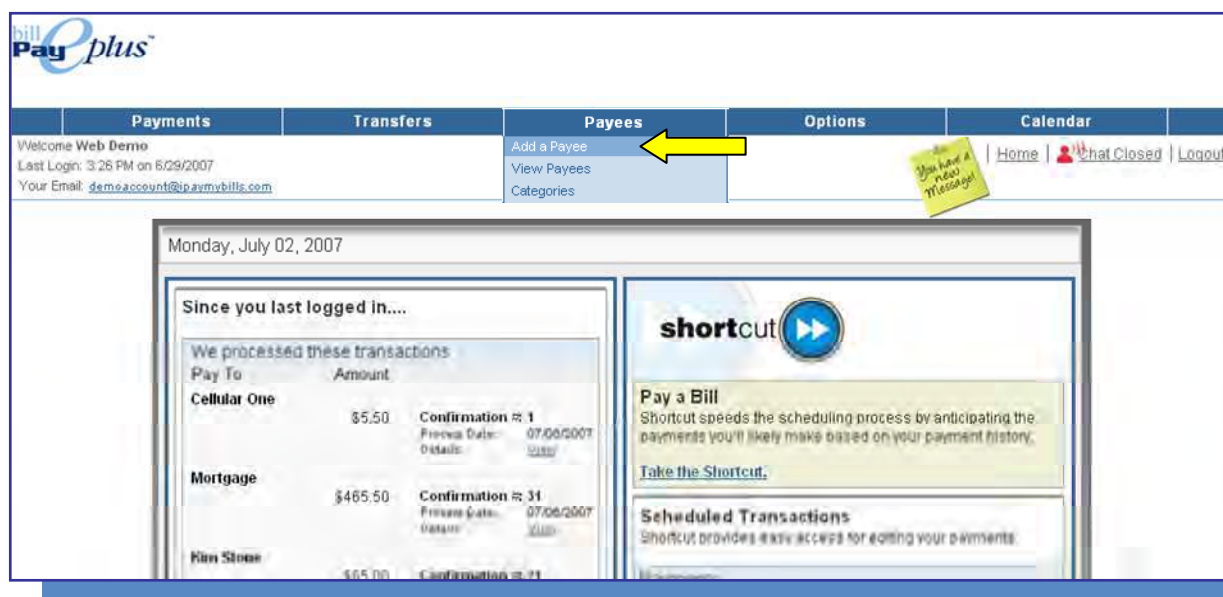
Bill	Person	Transfer
<input type="checkbox"/> Car Payment	<input type="checkbox"/> Kim Stone	<input type="checkbox"/> Car Loan
<input type="checkbox"/> Cellular One	<input type="checkbox"/> Jeff Johnson	<input type="checkbox"/> Worldwide
<input type="checkbox"/> Electric Bill	<input type="checkbox"/> Kirsti Kristofferson	<input type="checkbox"/> MyBank
<input type="checkbox"/> Gas Bill	<input type="checkbox"/> Susan Goldman	<input type="checkbox"/> Secondary Checking
<input type="checkbox"/> Insurance	<input type="checkbox"/> Todd Brown	<input type="checkbox"/> Hobby Account
<input type="checkbox"/> Master Card		<input type="checkbox"/> Primary Account
<input type="checkbox"/> Mortgage		

Congratulations! You have successfully completed the **Transfers** tab.

Now, let's move on to **Payees**.

Section 3: **Payees**

Let's continue with the **Payees** tab.



The Payees Tab allows you to **Add a Payee** for the first time. First, select the type of payee you would like to add on the left. Let's **Add a Bill** for now. This allows you to add a **Company**, **Individual**, or a **Bank or Credit Union** to which you pay your bills.



The **Add a Company** option will prompt you for information from your bill. This will be standard remittance information like the company's name, your account number with them, and their customer service phone number.

Welcome Web Demo
Last Login: 3:39 PM on 6/29/2007
Your Email: demoaccount@ipaymybills.com

Add a Payee
Add a Bill
Add a Person
Add a Charity
Add a Gift Recipient

Add a Bill
Add your cable, phone, and electric company bills.
Add any of those companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost.

Add a Bill
Add Review Finished
An asterisk (*) denotes a required field.

Payee Name *
Account Number *
Confirm Account Number *
Phone Number *
Payee Zip Code *
Account Holder Name

Web Demo

The account number usually appears on your bill's monthly statement to help you match what you paid you as a business. If you do not have an established account number, please include any identifying information within the Account Holder field.
Example: *Pay to the order of, at least once.

You have a new message!

Based on that information, we will see if we already have a payment relationship established with your payee. If the match our system provides does not look familiar or correct to you, then you have the option to select **“This is not my Payee”** and add the new payee's information manually.

Add a Bill
Add Review Finished
An asterisk (*) denotes a required field.

Payee Name
KAY JEWELERS
[This is not my payee](#)

Payee Nickname *
KAY JEWELERS

Account Number
123456789

Phone Number
270-555-5987

Zip Code
45689-1234

Account Holder Name
Web Demo

Payee Category
No Category

Default Pay From Account
Primary Account

Payee address on file.
We have established a relationship with KAY JEWELERS to remit your payment in the most efficient manner.

You have a new message!

The next screen will allow you to confirm the payee is added and finished. You may now schedule your first payment to your new payee.

Next, we will add an **Individual**, rather than a Company. You might pay an individual for bills like rent, lawn care, or babysitting. First, you will be asked to provide a **Challenge Response**.

The screenshot shows the 'Add a Bill' interface. At the top, there are tabs for Payments, Transfers, Payees, Options, and Calendar. Below the tabs, a yellow sticky note says 'You have a new message!'. The main content area has a heading 'Add a Bill' and a sub-heading 'An ounce of prevention...'. A paragraph explains the security challenge. A text input field is labeled 'Please enter your Challenge Response to:' with the prompt 'What is your grandmother's maiden name?'. A yellow arrow points to this field. A 'Submit' button is at the bottom.

Next, add the new payee's individual information accordingly. You will need to select how you would like the payment to be sent: Check or electronic?

If you select **Electronic**, you will be prompted for the payee's account information so that we can send ACH payments directly to the payee's bank or credit union account.

The screenshot shows the 'Add a Bill' form. A yellow arrow points to the 'Add' button at the top right. The form is titled 'Who would you like to pay?'. It contains several fields: First Name*, Last Name*, Nickname*, Phone Number*, Account Number*, Confirm Account Number*, Routing Number*, Confirm Routing Number*, Account Type*, Payee Category, and Default Pay From Account. The 'Electronic' radio button is selected for 'How would you like this payment to be sent?'. A yellow box highlights the account information fields. On the right, there is a 'Finished' button and a note about email verification. At the bottom, there are 'Back' and 'Next' buttons.

If you select **Check** instead, you will be asked for the payee's mailing address. We will also ask if the payee has assigned you an account number that needs to be stated on your payment.

The screenshot shows a web form titled "Add a Bill". At the top right, there are two buttons: "Add" and "Finished". A yellow arrow points to the "Add" button. Below the buttons, a note states: "An asterisk (*) denotes a required field." The main section of the form is titled "Who would you like to pay?". It contains several input fields: "First Name*", "Last Name*", "Nickname*" (with a help icon), "Phone Number*" (formatted as [] - [] - []), "How would you like this payment to be sent?" with radio buttons for "Electronic" and "Check" (the "Check" button is highlighted with a yellow arrow), "Do you have an account number?" with radio buttons for "Yes" and "No", "Account Number*" (with a help icon), "Confirm Account Number*", "Payee Address*" (a multi-line text area), "City*", "State*" (a dropdown menu currently showing "Kentucky"), "Zip Code*" (formatted as [] - []), "Payee Category" (a dropdown menu currently showing "No Category"), and "Default Pay From Account" (a dropdown menu currently showing "Primary Account" with a help icon). A yellow box highlights the "Check" radio button and the "Do you have an account number?" section. To the right of the form, there is a note: "For security purposes, this payee will require email verification." Below this, a section titled "Are you sure?" states: "Checks can take up to 5 days to be received."

Regardless of the payment method you choose, we will ask that you complete one last piece of verification before the **individual** payee is eligible to receive payments through bill pay. To ensure that it is truly **you** adding this payee, we will send you an email which contains a prompt for one of your **Challenge Responses**. Once this last step is completed, payments to your new individual payee can be freely processed.

If we go back to the Add a Bill screen again, we can choose the option to **Add a Bank or Credit Union** as a bill. First, you will be asked to provide a **Challenge Response**.

The screenshot shows the 'Add a Bill' screen in a web application. The top navigation bar includes 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. A yellow sticky note on the right says 'You have a 30 second window!'. The main content area has a heading 'Add a Bill' and a sub-heading 'An ounce of prevention...'. Below this, a text block explains the security challenge. A yellow box highlights the prompt 'Please enter your Challenge Response to:' followed by the question 'What is your grandmother's maiden name?'. A yellow arrow points to the input field below the question. A 'Submit' button is at the bottom.

Welcome Web Demo
Last Login: 9:00 AM on 6/30/2007
Your Email: demo@ipaytechnologies.com

Payments Transfers Payees Options Calendar

Add a Payee
View Payees
Categories

Add a Bill

An ounce of prevention...

As you know, your bill payment service is highly secure. We'll ask you to answer a challenge phrase prior to highly sensitive transactions such as this as a means to provide you with the highest degree of security, fraud protection and privacy.

is worth a pound of cure!

Please enter your Challenge Response to:
What is your grandmother's maiden name?

Submit

Once you have answered your challenge prompt correctly, you will be asked if the account you are adding is at your financial institution. Next, you will be prompted to tell us what type of account you are paying at this financial institution. You have the option to select **Loan, Credit Card, Checking, or Savings**.

The screenshot shows the 'Add a Bill' screen after the challenge response. The left sidebar has 'Add a Payee' and 'Add a Bill' sections. The main content area has a heading 'Add a Bill' and a sub-heading 'Add'. Below this, a question 'Is this account at iPay Technologies?' is followed by 'Yes' and 'No' radio buttons. A yellow arrow points to the 'No' button. Below this, a question 'What is the account type?' is followed by a dropdown menu. A yellow arrow points to the dropdown menu. The dropdown menu is open, showing options: 'Select Account Type', 'Loan', 'Credit Card', 'Checking', and 'Savings'. A note at the bottom right says 'An asterisk(*) denotes a required field.'

Welcome Web Demo
Last Login: 9:00 AM on 6/30/2007
Your Email: demo@ipaytechnologies.com

Payments Transfers Payees Options Calendar

Add a Payee
View Payees
Categories

Add a Bill

Add your cable, phone, and electric company bills.

Add any of those companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost.

Add a Bill

Add

Is this account at iPay Technologies?

☐ Yes
☒ No

What is the account type?

Select Account Type
Select Account Type
Loan
Credit Card
Checking
Savings

An asterisk(*) denotes a required field.

Next, add the account information for your bank or credit union payee. This information may be found on a statement, bill, or payment slip, depending on the type of account.

Welcome Web Demo
Last Login: 9:20 AM on 5/30/2007
Your Email: jsm@ipaytech.com

Payments Transfers **Payees** Options Calendar

[Add a Payee](#)
[View Payees](#)
[Categories](#)

Add a Payee
☒ Add a Bill
☐ Add a Person
☐ Add a Charity
☐ Add a Gift Recipient

Add a Bill
Add your cable, phone, and electric company bills.
Add any of those companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost.

Add a Bill
Add Review Finished
An asterisk(*) denotes a required field.

Is this account at iPay Technologies?
☐ Yes
☒ No

What is the account type?
Loan

Financial Institution Name *
Account Number *
Confirm Account Number *
Phone Number *
Payee Zip Code *
Account Holder Name

The account number usually appears on your bill or monthly statement to help the creditor recognize you as a customer. If you do not have an established account number, you are invited to provide any identifying information within the account number field.

Example: "Fax is the greatest thing ever."

If you select **Loan** or **Credit Card**, the system will look through our database of payees to find out if we already have a payment relationship with that payee for this type of account, just like we do with Company payees. If the match does not look familiar or correct, you have the option to tell us that "This is not my payee." You can then add all the information manually.

Add a Bill
Add Review **Finished**
An asterisk(*) denotes a required field.

Financial Institution Name
[This is not my payee](#)

Financial Institution Nickname *
Account Number
Phone Number
Zip Code
Account Holder Name
Payee Category
Default Pay From Account

iPay Technologies
123456789
270-555-5987
45689-1234
Web Demo
No Category
Primary Account

Payee address on file.
We have established a relationship with iPay Technologies to remit your payment in the most efficient manner.

Now, say we're adding a **Checking** or **Savings** account as a payee instead. Depending on which services your financial institution provides, the system may let you know that **Transfers** would be the best service to use in this instance. Otherwise, you will be prompted for the account information we need to send payments to your checking or savings account.

Welcome Web Demo
Last Login: 9:20 AM on 6/30/2007
Your Email: demoaccount@ipaytechnologies.com

Payments Transfers Payees Options Calendar

Add a Payee
Add a Bill
Add a Person
Add a Charity
Add a Gift Recipient

Add a Bill
Add your cable, phone, and electric company bills.
Add any of those companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost.

Add a Bill

Add Review Finished

An asterisk(*) denotes a required field

Is this account at iPay Technologies?

☐ Yes
☒ No

What is the account type?

To submit this request, please go to [Add Transfer Account](#)

The amount transfer/your access on internet or monthly statement is a normal manner because you are a member. If you do not have an established account number, please contact our customer support team for assistance.

Source: iPay Technologies account of John Doe

You have a new message!

Congratulations! You have successfully completed adding all three types of **Bill** payees. Next, we'll go to the **Add a Person** option. This is different from adding an **Individual** as a **Bill** payee. First, for security purposes, you will be asked to provide a challenge response.

Welcome Web Demo
Last Login: 9:00 AM on 6/30/2007
Your Email: demoaccount@ipaytechnologies.com

Payments Transfers Payees Options Calendar

Add a Payee
Add a Bill
Add a Person
Add a Charity
Add a Gift Recipient

Add a Person
Add your cable, phone, and electric company bills.
Add any of those companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost.

Add a Person

An ounce of prevention...

As you know, your bill payment service is highly secure. We'll ask you to answer a challenge phrase prior to highly sensitive transactions such as this as a means to provide you with the highest degree of security, fraud protection and privacy.

is worth a pound of cure!

Please enter your Challenge Response to:

What is your grandmother's maiden name?

Submit

You have a new message!

Once you're in, you will need to add the person's email address. This is important because the payee will be providing their own account information to us directly, so we will need to contact them.

The screenshot shows the 'Add a Person' form in the iPay web application. The form is titled 'Add a Person' and has tabs for 'Add', 'Review', and 'Finished'. A yellow sticky note in the top right corner says 'You have a New Message!'. The form includes the following fields:

- Payee First Name *
- Payee Last Name *
- Payee Phone Number
- Payee Email Address *
- Confirm Payee Email Address *
- Your Email Address (demoaccount@paymybills.com)

Yellow boxes highlight the following text:

- 'An email will be sent to this payee to be authenticated.'
- 'An email will be sent to the address below requiring you to confirm this payee.'

On the left side, there is a sidebar with 'Add a Payee' options (Add a Bill, Add a Person, Add a Charity, Add a Gift Recipient) and a 'Person' section explaining the process.

After clicking **Next**, this page appears. Here, you will need to provide a **Keyword** known only to you and your payee. The keyword can be anything you choose, and will be used like a password so that the payee can gain access to the site to give us their information.

The screenshot shows the 'Add a Person' form in the iPay web application, specifically the 'Add' tab. The form is titled 'Add a Person' and has tabs for 'Add', 'Review', and 'Finished'. A yellow sticky note in the top right corner says 'You have a New Message!'. The form includes the following fields:

- Keyword *
- Confirm Keyword *

A yellow arrow points to the 'Keyword' field. To the right of the fields, there is a text box explaining the keyword:

To the left please provide us with a keyword. A keyword is simply a single word known only to you and your email payee. It can be anything you choose. Prior to setting up your new email payee, you'll need to communicate with them to share the keyword. We strongly encourage you to do so via telephone, rather than an insecure email.

Once you have reviewed your new payee, on the Finished page, you will see that your payee has been added **Pending Confirmation**. This will seem like a large number of steps, but remember, this process is only required once for the initial setup of your payee.

The screenshot shows the 'Add a Person' page in the iPaymybills.com interface. The page is divided into several sections. At the top, there are navigation tabs: Payments, Transfers, Payees, Options, and Calendar. The 'Payees' tab is selected, showing options to 'Add a Payee', 'View Payees', and 'Categories'. A yellow sticky note with the text 'You have a new Message!' is visible in the top right corner. Below the navigation tabs, there is a header for 'Add a Person' with sub-tabs: Add, Review, and Finished. The 'Finished' tab is active. On the left, a box displays the details for 'Robert Nelford', including his email address (robert@emailaddress.com), phone number (270-555-5987), payee category (Friend), default pay from (Primary Account), and your email address (demoaccount@ipaymybills.com). Below this box, there are links for 'Make a Payment to this payee', 'Edit a Payee', 'Add another payee', and 'Add a reminder for this payee'. On the right, a yellow box contains a confirmation message: 'Robert Nelford has been added in pending status.' It explains that a minimum of 3 days are required for electronic payments to reach the payee and provides a three-step process for activation: 1. An email to the user at demoaccount@ipaymybills.com to verify identity. 2. An email to Robert Nelford at robert@emailaddress.com asking for a keyword and bank account information. 3. Successful completion of these steps to activate the account. A 'Print for reference' link is at the bottom of the yellow box.

Once the payee has been added to your bill pay account, our system will send an email to you with a prompt for a Challenge Response. After you provide that response, an email is automatically sent to the payee which contains a link to our secure site. The site will prompt the payee for your **Keyword**, and will then allow the payee to enter the account information to receive your payments.

With these steps completed, this **Person** is now able to receive payments from you through your bill pay.

Now, let's take a look at the **Add a Payee** option again, and this time, select **Add a Charity**. As before, for security purposes, you will be asked to provide a response to a challenge prompt.

The screenshot shows the iPay Technologies web interface. The top navigation bar includes tabs for Payments, Transfers, Payees, Options, and Calendar. The Payees tab is selected. A yellow sticky note in the top right corner reads "You have a new Message!". The main content area is titled "Add a Bill" and contains a security challenge prompt. The prompt text reads: "An ounce of prevention... As you know, your bill payment service is highly secure. We'll ask you to answer a challenge phrase prior to highly sensitive transactions such as this as a means to provide you with the highest degree of security, fraud protection and privacy. is worth a pound of cure!". A yellow box highlights the text "Please enter your Challenge Response to:" and "What is your grandmother's maiden name?". A yellow arrow points to the input field below this text. A "Submit" button is located at the bottom of the form.

Then simply add the charity name and address to which we should send your donations. Click the **Next** button.

The screenshot shows the iPay Technologies web interface with the "Add a Charity" form. The top navigation bar is the same as the previous screenshot. The left sidebar contains a "Add a Payee" section with radio buttons for "Add a Bill", "Add a Person", "Add a Charity" (which is selected), and "Add a Gift Recipient". Below this is a "Charity" section with a paragraph of text: "Give. Care. Remember. When you are in the spirit of giving, we offer a safe and efficient method to donate to the charity of your choice. Choose from over 20 popular charities or designate your own. Emails may be sent to your charity and anyone else you wish to notify when your...". The main content area is titled "Add a Charity" and has a progress bar with "Add", "Review", and "Finalized" steps. Below the progress bar is a note: "An asterisk (*) denotes a required field:". The form fields are: "Charity Name *" (highlighted with a yellow box), "Charity Address *" (highlighted with a yellow box), "City *" (highlighted with a yellow box), "State *" (highlighted with a yellow box, with a dropdown menu showing "Alabama"), and "Zip Code *" (highlighted with a yellow box). A "Next" button is located at the bottom right of the form.

After you have reviewed the charity you have just added, then click on **Submit Charity**, and a Finished screen will appear to show that your charity has been added and is ready to receive your donation.

Welcome Web Demo
Last Login: 10:14 AM on 6/30/2007
Your Email: demoaccount@ipaymybills.com

Payments Transfers Payees Options Calendar

Add a Payee
View Payees
Categories

Home Chat Closed Logout

Add a Charity

Printer Friendly Version

Add Review **Finished**

Feed the Children

Donation will be sent to P.O. Box 36
Oklahoma City, OK 73101

Please allow a minimum of 5 day(s) for your **check** payments to reach this payee.

What would you like to do next?

[Schedule a Donation to this charity](#)
[Edit a charity](#)
[Add another charity](#)
[Add a reminder for this charity](#)

The final way to add a payee is by using the **Add a Gift Recipient** option. First, you'll be prompted for a challenge response. Once the challenge prompt has been answered, you can enter the gift recipient's name and the mailing address to which we will be sending your gift.

Welcome Web Demo
Last Login: 10:18 AM on 6/30/2007
Your Email: demoaccount@ipaymybills.com

Payments Transfers Payees Options Calendar

Add a Payee
View Payees
Categories

Home Chat Closed Logout

Add a Gift Recipient

Add Review Finished

An asterisk (*) denotes a required field.

First Name *
Middle Name
Last Name *

Recipient Address *

City *
State * Alabama
Zip Code *

Once you've reviewed the information you entered, the Finished screen will confirm that you have successfully added the recipient.

Welcome Web Demo
Last Login: 10:22 AM on 6/30/2007
Your Email: demoaccount@ipaymybills.com

Payments Transfers **Payees** Options Calendar

Add a Payee
View Payees
Categories

Home | Chat Closed | Logout

Add a Gift Recipient

Printer Friendly Version Add Review **Finished**

Jane Doe

Your gift will be sent to 111 Street
Elizabethtown, KY 42701-1111

Please allow a minimum of 5 day(s) for your **check** payments to reach this payee.

What would you like to do next?

[Schedule a Gift to this recipient](#)
[Edit a recipient](#)
[Add another recipient](#)
[Add a reminder for this recipient](#)

Now, we have successfully completed all of the methods to **Add a Payee** under the **Payees Tab**. Let's move on and take a look at **View Payees**, which is the next menu option under the **Payees Tab**.

Welcome Web Demo
Last Login: 10:27 AM on 6/30/2007
Your Email: demoaccount@ipaymybills.com

Payments Transfers **Payees** Options Calendar

Add a Payee
View Payees
Categories

Home | Chat Closed | Logout

Payee Menu

- [Add a Payee](#)
- All Payees**
- Bills
- People
- Charities
- Gift Recipients

All Payees

Printer Friendly Version

Bills

Pay To Additional Items

Cable
Electronics
Account #: *****3225
Category: No Category
Pay Edit Delete

MasterCard
Credit Card
Account #: *****6034
Category: Credit Card
Last Paid: \$200.00 on 07/12/2007
Pay Edit Delete

People

Pay To Additional Items

Sam Johnson
Pending Confirmation
Category: No Category
Pay Edit Delete

Kim Stone
No Category
Category: No Category
Last Paid: \$500.00 on 07/12/2007
Pay Edit Delete

Gift Recipients

Pay To Additional Items

Mike Walker
Gift Check
Last Sent: \$25.00 on 07/12/2007
Send Edit Delete

Charities

Pay To Additional Items

American Heart Association
Check
Last Donated: \$125.00 on 07/12/2007
Send Delete

March of Dimes
Check
Last Donated: \$100.00 on 07/12/2007
Send Delete

You can determine which payees will be displayed using the options on the left. By selecting **Bills**, for example, you would only receive a list of your bill payees. Selecting **All Payees** will show you a complete list of any payees you have added. In the list to the right, you can select any payee in order to **Pay**, **Edit**, or **Delete** it.

We will begin by selecting the **Pay** option. All you need to do now is select a pay from account, add the amount, and then select a process date. This schedules a **Single Payment**, just like in the Single Payment option under the **Payments** tab.

The screenshot shows the 'Pay a Bill' form in the iPay web application. The form is titled 'Pay a Bill' and has tabs for 'Schedule', 'Review', and 'Finished'. The 'Schedule' tab is active. The form includes a 'shortcut' section with a 'Speed up the scheduling process by anticipating the payments you'll likely make based on your payment history' message and a 'Take the shortcut' link. Below this, there are four main input fields: 'Pay To' (set to 'MasterCard'), 'Pay From' (set to 'Primary Account'), 'Amount' (with a dollar sign and an empty field), and 'Process Date' (set to '7/31/2007'). A note at the bottom says 'Select a payee from the left menu. Select again to remove it.' The left sidebar contains a 'Single Payment' section with radio buttons for 'Pay a Bill' (selected), 'Pay a Person', 'Transfer Funds', 'Send a Donation', and 'Send a Gift Check'. Below this is a 'Select a Category' dropdown set to 'All Categories' and a 'Select Payee' section with an 'Add a Payee' button and a list of payees including 'American Express'.

Let's go back to the **View Payee** option and select **Edit**.

The screenshot shows the 'Edit a Payee' form in the iPay web application. The form is titled 'Edit a Payee' and has tabs for 'Edit' and 'Finished'. The 'Edit' tab is active. The form includes a note at the top right: 'Please allow a minimum of 3 day (3) for your electronic payments to reach this payee.' Below this, there are several input fields: 'Payee Name' (set to 'Time Warner'), 'Account Holder Name' (set to 'Web Demo'), 'Phone Number' (set to '270-555-4567'), 'Payee Nickname *' (set to 'Cable'), 'Payee Account Number *' (set to '123456789'), 'Payee Category' (set to 'No Category'), and 'Default Payment Account' (set to 'Primary Account'). At the bottom, there is a link that says 'Need to change more info about this payee? Submit a Payee Change Request' with a yellow arrow pointing to it. The left sidebar contains a 'View Payee' section with a 'View Payees' button and a list of payees including 'American Express'.

On the screen above, you have the option to change any necessary information, such as Payee Nickname, Account Holder Name, Payee Account Number, Category, or Default Pay From Account. If other information needs to change, such as the name of the payee or their address, you can **Submit a Payee Change Request**, and we will make the necessary changes for you.

Lastly, from the **View Payees** option, you can **Delete** a payee from your list if you no longer plan to use it in bill pay.

Remember: If you delete a payee to which payments are currently scheduled, those payments will not be processed. It's best to wait until all payments you wish to make have processed before deleting a payee. If you're not sure whether you have payments scheduled to that payee or not, don't worry—we'll remind you when you click the Delete button that there are payments still scheduled, as seen below.



The last menu option from the **Payees Tab** is **Categories**, which is the same page we saw under the **Transfers Tab**. Let's go ahead and review it again since we're in the **Payees Tab**.

First, you will select a category name at the left of the screen. This will bring up a list of the payees and transfer accounts you currently have assigned to this category. To the right of each payee and account, you have the opportunity to **Select a New Category**, if needed. You can also **Edit the Category Name** or **Delete the Category** by using the links at the top right of the screen.

Payments Transfers Payees Options Calendar

Welcome Web Demo
Last Login: 2:57 PM on 6/29/2007
Your Email: demoaccount@ipaymbills.com

Category Name
Add a Category
☐ No Category
☐ Auto Expenses
☒ Credit Card
☐ Friends
☐ Loans
☐ Supplies
☐ Transfers
☐ Utilities

Single Transfer
Recurring Transfer
Scheduled Transfers
Transfer History
Add Transfer Account
View Accounts
Categories

Categories - Credit Card
Edit Category Name Delete Category

Payees	Account Number	Change Category
American Express	*****6789	Select new Category
Diners Card International	*****5463	Select new Category
Discover	*****4598	Select new Category
First Card Visa	*****5987	Select new Category

If you do not currently have any categories created, and would like to use them, simply click on **Add a Category** to the left of the screen to get started. Here, you can add a new category by creating a name. Then, you can assign payees to your new categories as you would like.

Payments Transfers Payees Options Calendar

6/29/2007
demoaccount@ipaymbills.com

Add a Category
No Category
Auto Expenses
Credit Card
Friends
Loans
Supplies
Transfers
Utilities

Single Transfer
Recurring Transfer
Scheduled Transfers
Transfer History
Add Transfer Account
View Accounts
Categories

Add New Category

Provide a Category Name
Category Name

Select the payees and accounts you would like to assign to this category.

Bill	Person	Transfer
<input type="checkbox"/> Car Payment	<input type="checkbox"/> Kim Stone	<input type="checkbox"/> Car Loan
<input type="checkbox"/> Cellular One	<input type="checkbox"/> Jeff Johnson	<input type="checkbox"/> Worldwide
<input type="checkbox"/> Electric Bill	<input type="checkbox"/> Kirsti Kristofferson	<input type="checkbox"/> MyBank
<input type="checkbox"/> Gas Bill	<input type="checkbox"/> Susan Goldman	<input type="checkbox"/> Secondary Checking
<input type="checkbox"/> Insurance	<input type="checkbox"/> Todd Brown	<input type="checkbox"/> Hobby Account
<input type="checkbox"/> Master Card		<input type="checkbox"/> Primary Account
<input type="checkbox"/> Mortgage		

Congratulations! You have just completed the **Payees Tab** portion of the tutorial. We are now ready to move to the next section: **Options**.

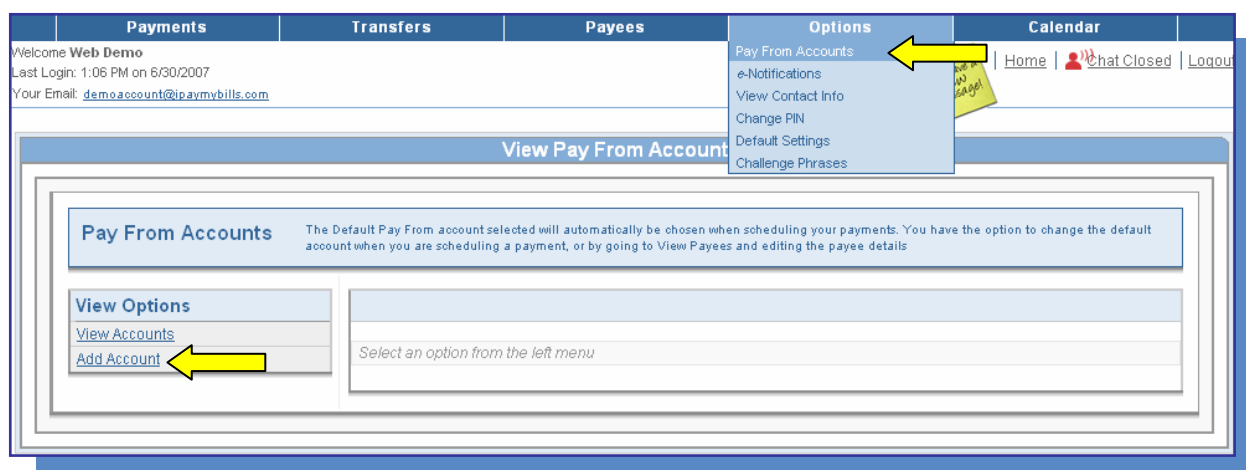
Section 4: **Options**

From the **Options Tab** you can personalize your bill pay experience in a number of ways. For example, you will be able to add and view **Pay From Accounts**, manage your **Reminders** and **e-Notifications**, or update your **Contact Information**. In addition, you can **Change Your PIN**, customize your **Default Settings**, and manage your **Challenge Phrases**.



Let's begin by selecting **Pay From Accounts**. You will be able to view the accounts with your financial institution that you can use to pay bills, and can also add new accounts, if needed.

If you would like to add a new Pay From Account, select **Add Account** in the small window to the left.



During the **Add Payment Account** process, you will need to create an Account Nickname, enter and confirm the Account Number, and select the Account Type. Then click **Next** to move on to the Review step. Finally, click **Submit Account** on the Review page to finish adding the account.

The screenshot shows the 'Add Payment Account' interface with three tabs: 'Add', 'Review', and 'Finished'. The 'Add' tab is active. A yellow box highlights the 'Add Account' section, which contains the following fields:

Field	Value
Account Nickname *	<input type="text"/>
Account Number *	<input type="text"/>
Confirm Account Number *	<input type="text"/>
Account Type *	Checking

To the right of the form, a yellow arrow points to the 'Next' button. A message on the right states: 'Increase your bill payment options by adding other iPay Technologies accounts. The account will be available for use within three business days.'

After submitting the necessary information, your new Pay From Account will be added **Pending Approval**. You will receive a notification in your message center when the account has been approved for bill pay use by your financial institution.

The screenshot shows the 'Add Payment Account' interface with three tabs: 'Add', 'Review', and 'Finished'. The 'Review' tab is active. A yellow box highlights the 'Primary Account' section, which contains the following information:

Field	Value
Account Status	Pending Approval
Account Number	123456789
Account Type	Checking

A yellow arrow points down to the 'Pending Approval' status. To the right, a message states: 'You have successfully submitted your request to pay bills from the account listed to the left. You will receive a notification in your message center when the account has been approved. Please allow up to three business days for processing.'

At the bottom, there is a button labeled 'Add Another Account'.

After you have finished adding a Pay From Account, you now have the opportunity to **View Accounts** you have added or you can add another payment account. Let's go back to the **Pay From Accounts** menu option and try viewing our accounts.

When you click on **View Accounts**, you will have the option to choose Active Accounts or Pending Accounts. First, take a look at **Active Accounts**. Since these are accounts that are active for bill pay, you have several options on this page. You can designate a new **Default Pay From** account by selecting any one of the active accounts on this page, or you can **Delete** a Pay From Account that you no longer wish to use.

Important Note: You will not be able to delete a Default Pay From account until a new default is chosen. Once the account you wish to delete is no longer the default, you will be free to remove it from your bill pay.

The screenshot displays the 'View Pay From Accounts' interface. On the left, a 'View Options' sidebar is highlighted with a yellow box, containing links for 'View Accounts', 'Active Accounts' (selected), and 'Pending Accounts', along with an 'Add Account' button. The main area, titled 'Pay From Accounts', includes a header explaining that the default account is used for scheduling payments. Below this is a table of 'Active Accounts' with columns for Nickname, Additional Items, and Default Pay From. Three accounts are listed: 'Primary Account', 'Hobby Account', and 'Secondary Checking'. Each account entry shows its number, type, and balance, and includes a 'Delete' link. A 'Submit Changes' button is located at the bottom. Yellow arrows point to the 'Active Accounts' link in the sidebar, the 'Default Pay From' column header, and a 'Delete' link for the 'Hobby Account'.

Nickname	Additional Items	Default Pay From
Primary Account	Account Number: *****5676 Account Type: Checking Balance: \$999999.99	<input checked="" type="radio"/> Delete
Hobby Account	Account Number: *****3687 Account Type: Checking Balance: \$999999.99	<input type="radio"/> Delete
Secondary Checking	Account Number: *****2587 Account Type: Checking Balance: \$999999.99	<input type="radio"/> Delete

Selecting **Pending Accounts** rather than Active Accounts enables you to view or delete accounts that have not yet been approved by your financial institution.

This screenshot shows the 'View Pay From Accounts' page with the 'Pending Accounts' tab selected in the sidebar. The sidebar's 'View Options' section is highlighted with a yellow box, showing 'Active Accounts' and 'Pending Accounts' (selected). The main table, titled 'Pending Accounts', lists three unapproved accounts: 'Pending Account 1', 'Pending Account 2', and 'Pending Account 3'. Each entry displays the account number and type, and provides a 'Delete' link. A yellow arrow points to the 'Delete' link for 'Pending Account 1'.

Nickname	Additional Items	
Pending Account 1	Account Number: *****1689 Account Type: Checking	Delete
Pending Account 2	Account Number: *****8954 Account Type: Checking	Delete
Pending Account 3	Account Number: *****2347 Account Type: Checking	Delete

Next, let's begin scheduling Reminders and e-Notifications by selecting **e-Notifications** from the Options menu.

The screenshot shows the iPay Web Demo interface. At the top, there are tabs for Payments, Transfers, Payees, Options, and Calendar. The Options menu is open, showing a list of options: Pay From Accounts, e-Notifications, View Contact Info, Change PIN, Default Settings, and Challenge Phrases. A yellow arrow points to the e-Notifications option. Below the Options menu, the 'Schedule e-Notification' screen is displayed. It has four tabs: Event, Log Out, Recurring, and Reminders. The Event tab is selected. The screen shows fields for Email address and Short text address, both with 'Update' links. Below these are four notification categories, each with an 'On' or 'Off' radio button: 'A recurring transaction processes', 'A new message in my message center', 'A transfer account is approved', and 'A pay from account is approved'. To the right of these categories is a form for 'A transaction exceeds a specified amount.' with fields for 'Send Notification To' (Email Address), 'Category' (All Categories), 'Payee or Account' (All Payees), and 'Notification amount' (with a dollar sign and a text input field). A 'Submit' button is at the bottom of this form.

As you can see above, there are several types of e-Notifications you can receive, and they are organized under four tabs near the top of the **Schedule e-Notifications** screen. I'll summarize them for you here:

Event Notifications are generated only when the specified event occurs. For example, if you chose to be notified when there is **A new message in my message center**, the system would send you an email each time a new message is posted.

Log Out Notifications are reports on your bill pay activity that are emailed to you at the end of each bill pay session. For example, you could have a list of **Skipped and Stopped Transactions** sent to you when you log out. This would list any payments or transfers that you skipped or stopped during that particular bill pay session.

Recurring Notifications can be emailed to you at a recurring frequency of your choice. For example, your payment and transfer history can be sent to you monthly.

Reminders are a bit different from our other e-Notifications. Let's take a close look at them next.

The screenshot shows the 'Schedule e-Notifications' interface. At the top, there are tabs: 'Event', 'Log Out', 'Recurring', and 'Reminders'. A yellow arrow points to the 'Reminders' tab. Below the tabs, there are two email addresses with 'Update' links: 'Email address on file demoaccount@ipaymybills.com' and 'Short text address on file 2703005986@cellphoneprovider.com'. Below this is a section titled 'Reminders' with the text 'You can schedule reminders for each time you need to schedule a payment, make a transfer, or send a donation or gift.' To the left, under 'Reminder Options', there are links for 'View Reminders' and 'Add Reminders', and a list of categories: 'Bills', 'Transfers', 'People', 'Donations', and 'Gifts'. A yellow arrow points to the 'Bills' category. To the right, under 'Add Bill Reminder', there is a form with three dropdown menus: 'Select Payee *', 'Please send notification to *', and 'Frequency *'. A yellow box highlights these three dropdown menus. At the bottom of the form, there is a 'Next' button. The form also has a 'Schedule' tab and a 'Finished' tab, with a note 'an asterisk (*) denotes a required field'.

If you click on the **Reminders** tab, you will have the option to **View Reminders** or **Add Reminders**. We'll go to **Add Reminders** first. To add a reminder, start by selecting the type of payee you wish to be reminded to pay. You will then be prompted to choose the payee for which you need a reminder. Next, specify whether you would like the reminder sent to your email address, your short text address, or both. If you're not familiar with **Short Text Addresses**, that's okay. I'll talk about those shortly. Lastly, select a frequency for the reminder. A reminder can be sent either **One Time** or **Monthly**.

Clicking **Next** will bring you to the Finished screen. If you use Microsoft Outlook on your computer, you may want to take advantage of the option to **Download Reminder To My Microsoft Outlook Calendar**. The Outlook reminder will not replace the email or short text reminder you have scheduled, but will be an addition to the reminder, so that you are notified by multiple methods when it is time to pay your bill.

Add a Reminder

Event | Log Out | Recurring | **Reminders**

Email address on file demoaccount@ipaymybills.com [Update](#)
 Short text address on file 2703005986@cellphoneprovider.com [Update](#)

Bills

[Printer Friendly Version](#) [Schedule](#) [Finished](#)

Pay To	Reminder Date	Reminder Type	Additional Items
Day Care	09/07/2005	Pay a Bill	Send to: Email Address Download Reminder To: My Microsoft Outlook Calendar

[Schedule More Reminders](#)

The **View Contact Info** menu provides you with options to update personal information as necessary.

Payments | **Transfers** | **Payees** | **Options** | **Calendar**

Web Demo
 Login: 1:21 PM on 6/30/2007
 Email: demoaccount@ipaymybills.com

Home | Chat Closed

Options

- Pay From Accounts
- e-Notifications
- View Contact Info**
- Change PIN
- Default Settings
- Challenge Phrases

Web Demo Contact Info

Address Information		Update
Address	1234 Test Street	
City	Elizabethtown	
State	KY	
Zip	42701	

Phone Numbers		Update
Home Number	(270) 123-4567	
Work Number	(270) 123-1234	
Cell Number	None	

Email Address		Update
Primary Email	demoaccount@ipaymybills.com	
Secondary Email	None	

Mobile devices		Update
Short Text Address	2703005986@cellphoneprovider.com	

Change any of your contact information by clicking on the **Update** link next to the piece of contact information that needs to be corrected. You can update your **Address, Phone Numbers, Email Address, or Mobile Devices**.

For security purposes, when you are updating any contact information you will be asked to provide a Challenge Response.

Now, I promised to tell you all about the **Short Text** feature for mobile devices, so let's look at that next. A **Short Text Address** is exactly what it sounds like—an address to which we can send notifications and reminders by text message to a mobile device of your choice. In order to utilize the short text feature with your reminders and e-Notifications, you will simply need to know the name of your mobile service provider and your mobile number. As seen below, you can also test your mobile device to be sure that it can receive our messages.

The screenshot shows a web form titled "Manage Short Text (for mobile devices)". At the top right, there are links for "Update" and "Finished", with a note: "An asterisk (*) denotes a required field." The form is divided into several sections. The first section, "Short Text (for mobile devices) ⓘ", contains a "Select your provider *" dropdown menu with a list of providers: Alltel, Cingular, Nextel, Sprint PCS, and T-Mobile. A yellow arrow points to this dropdown. Below the dropdown is a link: "My provider is not listed." The second section, "Please provide us with your mobile device address.", contains two rows of input fields: "Mobile Number *" and "Confirm Mobile Number *", each followed by three separate digit input boxes. A yellow arrow points to the first set of digit boxes. Below these is a checkbox labeled "Is this a Blackberry device." and a button labeled "Test my mobile device". A yellow arrow points to this button. The third section contains a checked checkbox with the text "Please do not send messages to my mobile device during the time I've indicated." Below this is a "My time zone is:" dropdown menu set to "Eastern". The final section is "I do not want to receive messages between", followed by two time selection dropdowns: "10:00 P.M." and "7:00 A.M.". On the right side of the form, there is a text box with the following text: "Cell phones and other mobile devices that can accept text messages should be able to receive emails. Though iPay Technologies does not charge for this service, you may incur fees from your mobile provider. Please check with your provider if you have questions related to fees for incoming text messages."

Now that you have added your short text address, you will be able to receive Reminders and e-Notifications on your mobile device.

The next menu option under the **Options** tab allows you to **Change your PIN**. First, you will be asked to enter a challenge response for security purposes.

This option does not apply to everyone. Your financial institution may have opted to eliminate the need for you to log in to bill pay. If your internet banking automatically logs you in to bill pay as well, then the **Change PIN** option will not appear for you.

If you do have this option, you can change your PIN by entering your **Current PIN** and then a **New PIN**. Finally, you will be prompted to **Verify Your New PIN**. After completing those three short steps, you have successfully changed your bill pay PIN. You can also choose to be prompted to change your PIN periodically for added security.

The screenshot displays the iPay bill pay interface. At the top, there are tabs for Payments, Transfers, Payees, Options, and Calendar. The 'Options' tab is selected, showing a dropdown menu with the following items: Pay From Accounts, e-Notifications, View Contact Info, Change PIN, Default Settings, and Challenge Phrases. A yellow arrow points to the 'Change PIN' option. Below the menu, the 'Change PIN' form is visible. It contains three input fields: 'Current PIN', 'New PIN', and 'Verify New PIN'. Below these fields is a checkbox labeled 'Force me to change my pin' and a dropdown menu set to 'Weekly'. A yellow arrow points to the checkbox. To the right of the input fields, there is a text box that reads: 'Regularly changing your PIN will encourage account security. You can set up a recurring PIN change frequency under Security Features in the Preferences Menu. Your PIN must contain 6 to 20 characters (letters, numbers or both.)' The top of the page shows a demo user logged in at 3:36 PM on 6/30/2007, with a chat icon and a 'Close' button.

The next item under the Options tab is **Default Settings**. From here, you can set up your **Default Pay From** account as well as your **Default Page**. The Default Page will be the first page you see each time you log in to bill pay, and is the page on which your Security Key will display.

The screenshot shows the 'Default Settings' page. At the top, there are tabs for 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. The 'Options' tab is selected, and a yellow arrow points to the 'Default Settings' link in the dropdown menu. The page is titled 'Default Settings' and contains two main sections: 'Default Pay From' and 'Default Page'. The 'Default Pay From' section explains that the default account will be chosen when scheduling payments and offers a dropdown menu to select the 'Primary Account'. The 'Default Page' section asks 'What page would you like to display when you log in to bill pay?' and lists several options: Home (selected), Single Payments, shortcut, Single Transfers, View Payees, View Transfer Accounts, and Calendar. A yellow box highlights the question text in the 'Default Page' section.

The last item under the Options tab is **Challenge Phrases**.

The screenshot shows the 'Manage Challenge Phrases' page. At the top, there are tabs for 'Payments', 'Transfers', 'Payees', 'Options', and 'Calendar'. The 'Options' tab is selected, and a yellow arrow points to the 'Challenge Phrases' link in the dropdown menu. The page is titled 'Manage Challenge Phrases' and has 'Edit' and 'Finished' buttons. Below the title, there is a section for 'Challenge Phrases' with a note: 'Please select a minimum of four challenge phrases from the left. These phrases will be asked during your bill pay sessions.' There is a list of phrases to select from, including 'What is your mother's maiden name?' and 'In what city were you born?'. A yellow box highlights the 'Challenge Phrases' link in the 'Options' dropdown menu.

This option allows you to specify which of your challenge phrases should be used during your bill pay session. If you select a new challenge prompt, you will be able to enter your response from the same page, and you can submit all of your changes at the same time. **Bill pay does require you to have at least four challenge responses available at all times**, so if you want to remove one from your list of available challenge prompts, you'll need to add a new one first. Please also remember that spelling, spacing and punctuation does matter on these. If you're not sure you will remember the exact way you entered one of these responses, it's best to select a different one.

Manage Challenge Phrases Edit Finished

Challenge Phrases Please select a minimum of four challenge phrases from the left. These phrases will be asked during your bill pay sessions.

Select Challenge Phrases

- ☒ What is your mother's maiden name? Response
- ☐ In what city were you born?
- ☐ What is your pet's name?
- ☐ What is your father's middle name?
- ☒ What is your favorite vacation spot?
- ☒ What is your grandmother's maiden name?
- ☐ What is the name of your closest aunt?
- ☐ How old were you at your wedding?
- ☒ By first name, who is your oldest niece?
- ☒ By first name, who is your oldest nephew?
- ☐ By first name, who is the best man in your wedding?
- ☒ By first name, who is the maid of honor in your wedding?

Submit

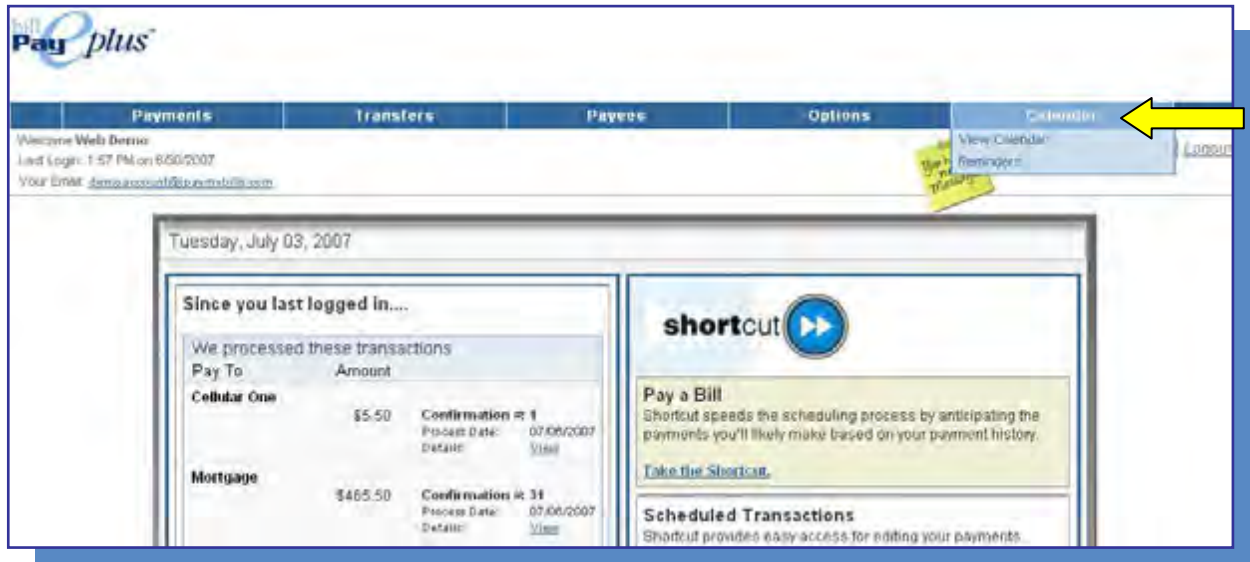
iPay Technologies takes the security of your account and personal information very seriously. In order to perform certain transactions you will be asked to provide additional information that verifies your identity.

Congratulations! You have just completed the **Options Tab** section of the tutorial training.

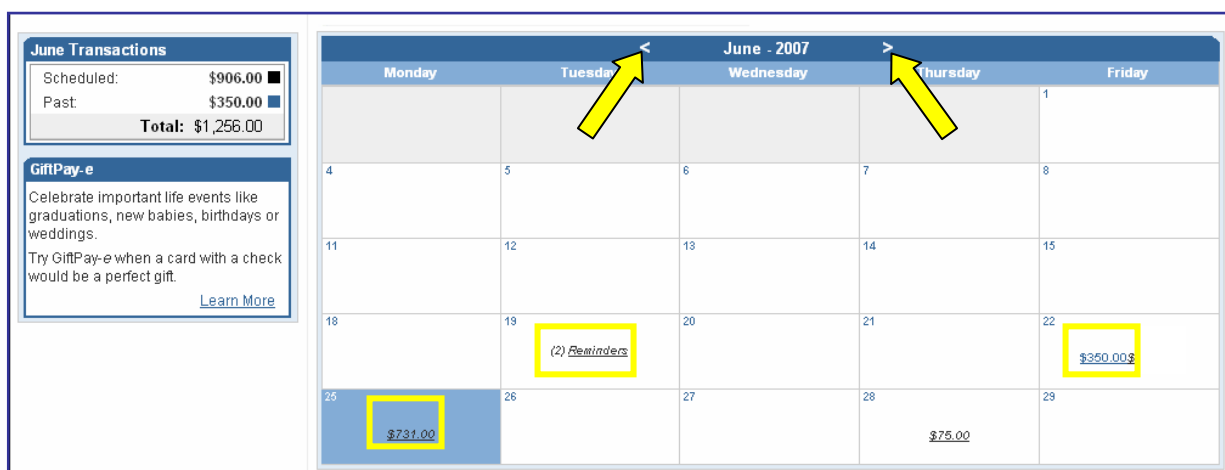
We are now ready to move to the final main tab in bill pay, which is the **Calendar Tab**.

Section 5: **Calendar**

You're almost done, so let's finish up with the last main tab: The **Calendar**.



From the **Calendar Tab**, you have the ability to **View your Calendar** or schedule and view **Reminders**. First, clicking on **View Calendar** will display a monthly calendar for the current month. You can browse backward or forward through the months using the arrows to either side of the name of the month.

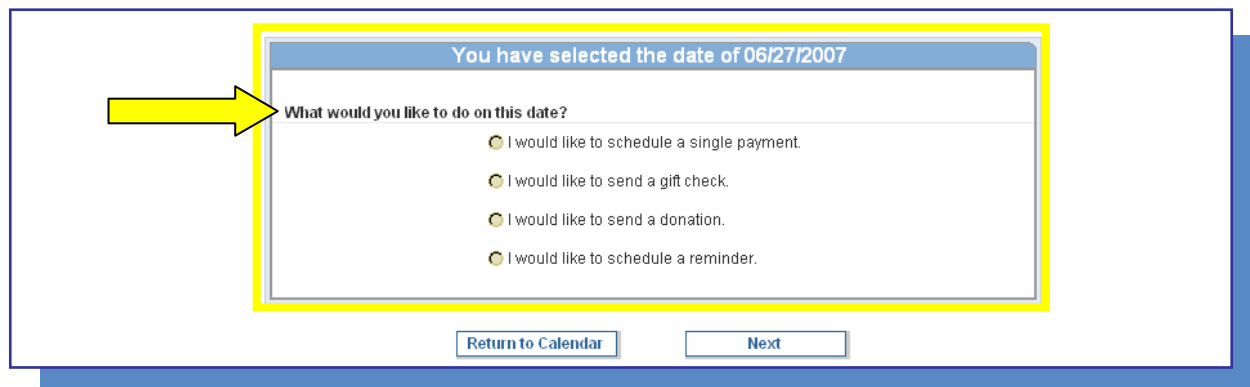


As you might notice on the screen above, there are amounts on some dates are displayed in blue, and others in black. An amount in blue indicates payments that have already processed. By clicking on one of these amounts, you will be taken to a Payment History page for payments processed on that date. Amounts in black represent payments that are still scheduled, and have not yet processed. Clicking on one of these amounts will give you the option to Edit or Stop the scheduled payments for that date, just like the Scheduled Payments option under the Payments tab.

You may have also noticed that reminders are displayed on the Calendar as well. The number of Reminders for a specific date are shown. For example, on the Calendar screen above, there are two Reminders scheduled to be sent on the 13th.

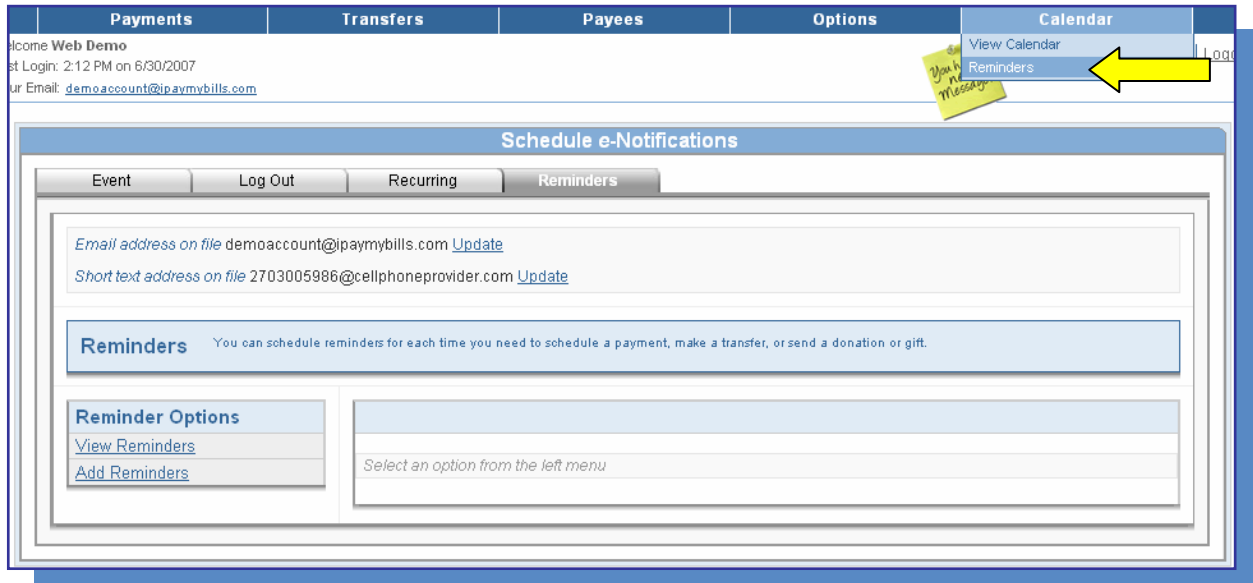
Today's date will always be highlighted for your reference. We will also specify which dates are holidays, and will let you know that payments are not being processed on those days.

Next, let's try clicking on a blank date.



Any blank future date on the Calendar will give you the following options: Schedule a single payment, send a gift check, send a donation, or schedule a reminder. This makes the Calendar a great time-saving tool!

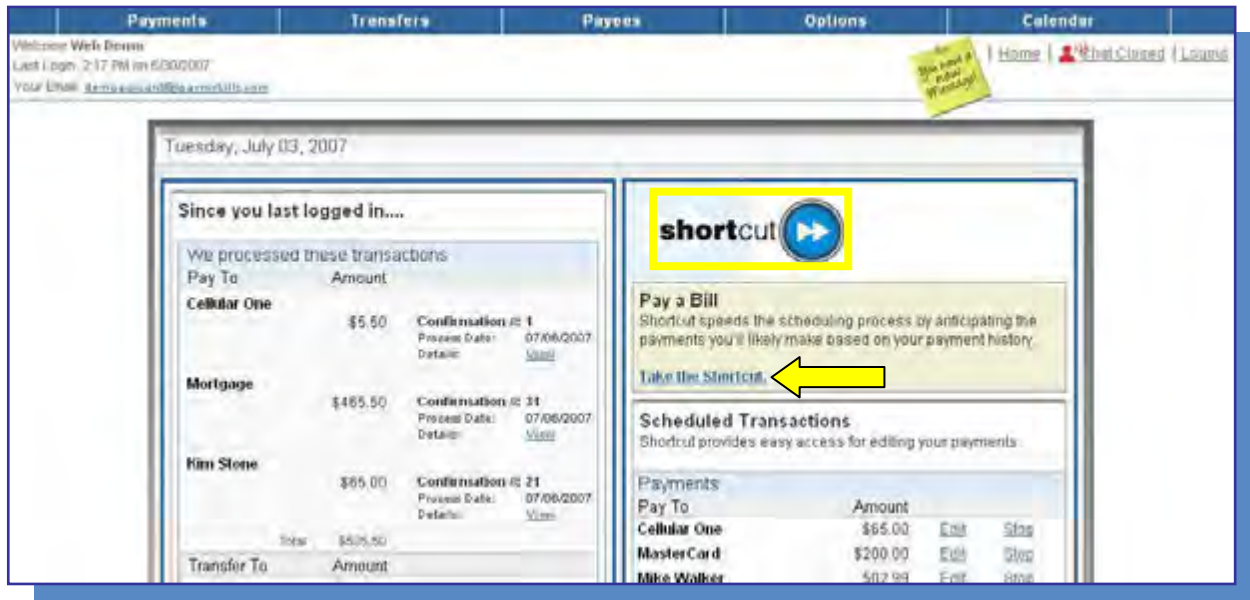
The last option under the Calendar tab is **Reminders**. This link will take us to the same Reminders and e-Notifications page we saw under the Options tab.



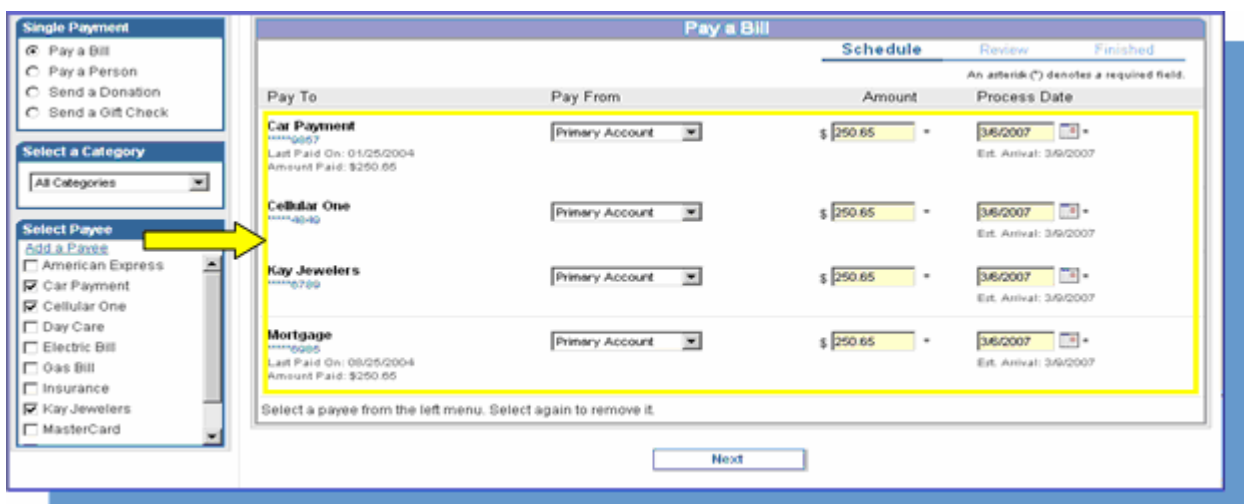
Now, let's go back to the **Home Page** and we will conclude our tutorial with some additional information and features of the Plus Product.

Additional Features

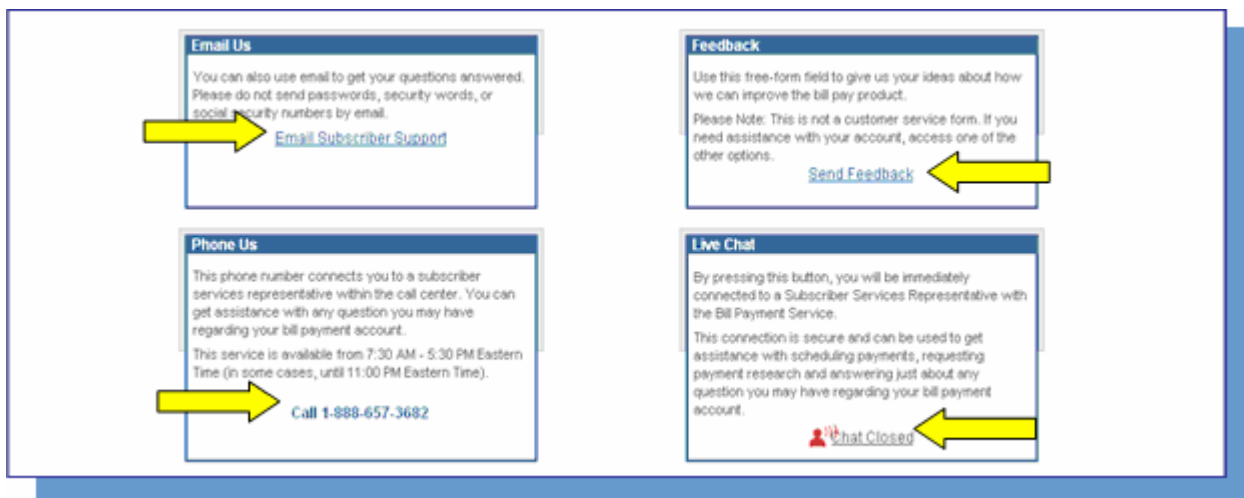
A time-saving feature you can access from the Home page—as well as from several other pages throughout the bill pay site—is **shortcut**. shortcut anticipates the payments we think you are likely to make based on your payment history.



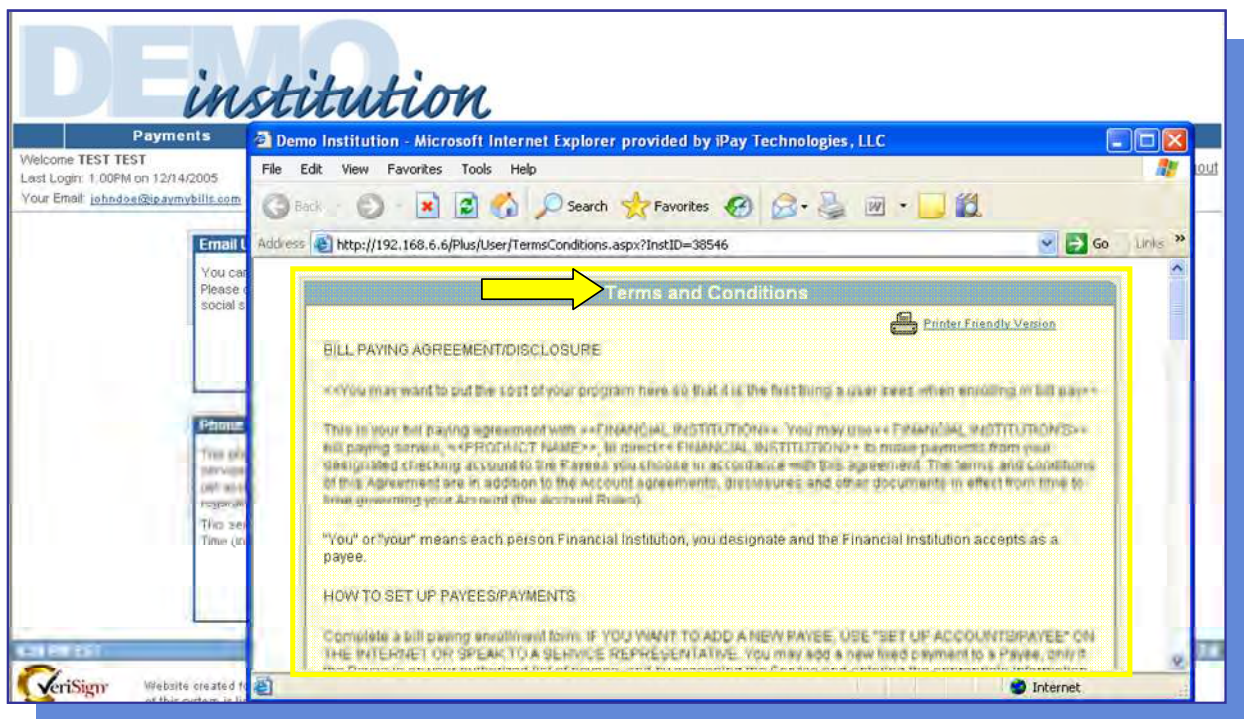
shortcut will list only those payees we anticipate you will pay in the next few days, and will suggest a Pay From account, Amount, and Process Date based on your previous payments. These pieces of information can be edited as needed, and you can remove those payments you do not wish to pay. shortcut will never schedule a payment without your approval.



Also on every page of the bill pay site is a **Contact** link. Here, you can view the methods by which you can contact us for help or information.



Finally, you may want to select and read the Terms & Conditions displayed at the bottom of each page, next to the Contact link.



Congratulations!

You have successfully completed the navigation tutorial for Bill Pay-e Plus!

This concludes our tour of the Bill Pay-e Plus product. Once you have completed your bill pay session, simply **Logout**.



Please feel free to print and use this tutorial at any time to navigate, and don't forget to sign yourself up for this great service if you haven't already!