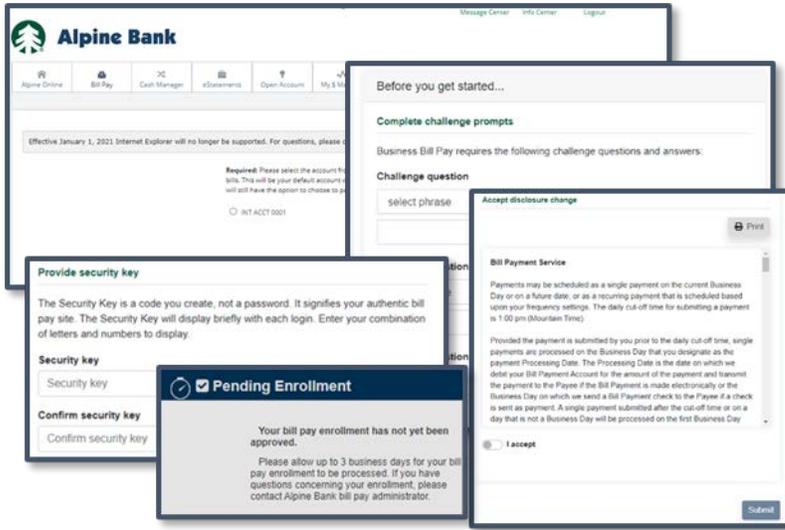




Bill Pay

First Time Using Bill Pay

Log in to your Business Online Banking and select “Bill Pay”. You will be required to select the account you most often pay bills from.



Complete Security Settings and Accept Disclosure

Complete your challenge questions and answers. These questions are prompted each time a payment or change is made.

Enter a Security Key, which is a word or phrase that will display briefly each time you log in to Bill Pay.

Review and accept the Bill Payment Service disclosure and click “Submit”.

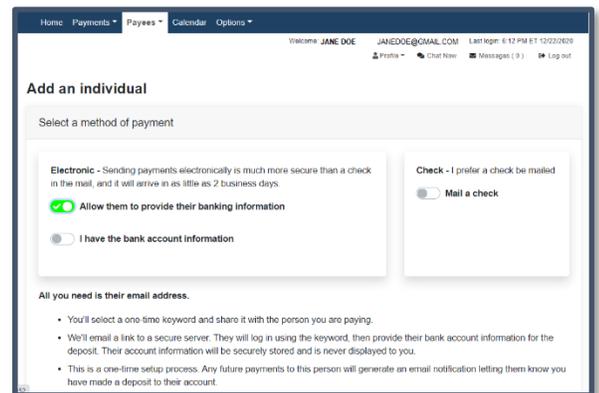
Review the Payments Dashboard

The payments dashboard has several shortcuts to help you make a payment or view your payment history.

To set-up payees, choose the “**Payees**” tab.

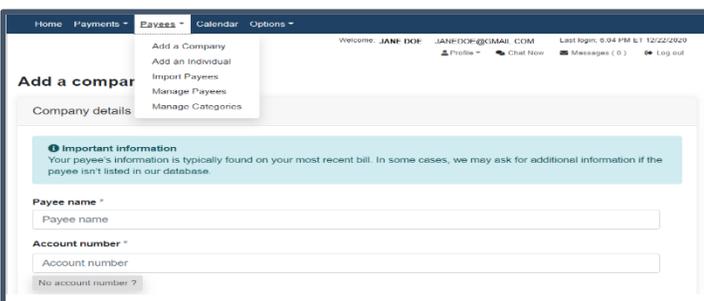
Once your bills and payees are set up, visit the “**Payments**” tab to make a single payment or schedule auto payments.

The “**Options**” tab allows you to manage accounts, notifications and establish user permissions.



Add Payees

Click on the “Payees” tab. You have the option to pay a company or an individual. If you are a Quicken® or QuickBooks™ user, you are able to import your payees from that software.



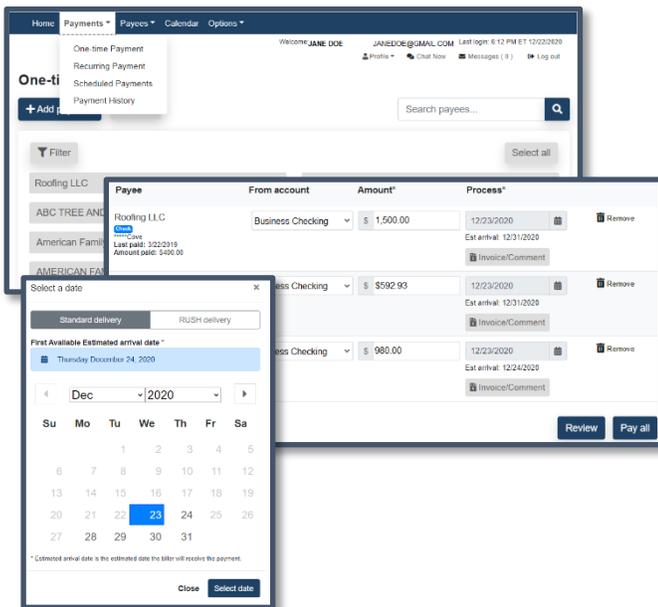
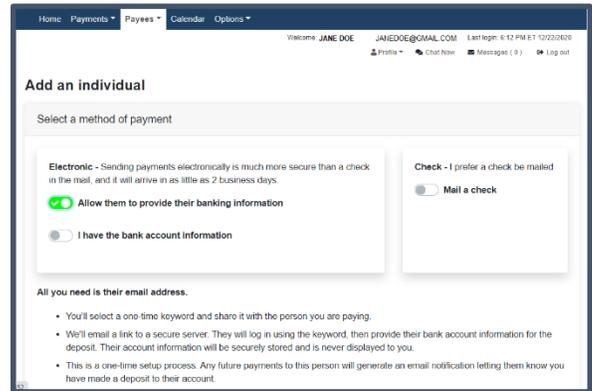


Bill Pay

Pay Individual

Send funds electronically to an individual's bank account, or mail a check payment.

When you pay an individual electronically, you can request that the payee provide their bank account information or if you have their account information, you may set it up yourself.



Make a Payment

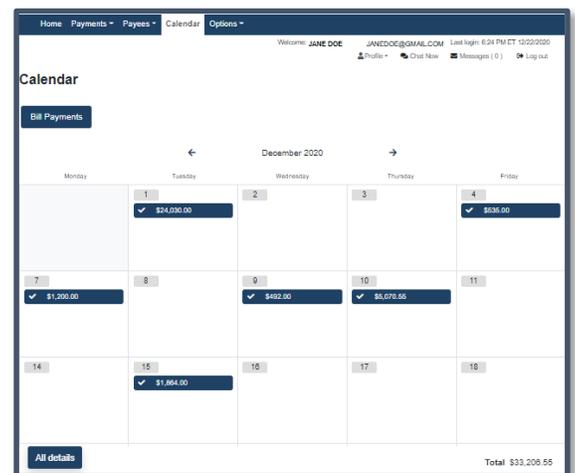
Select whether you would like to make a "Single Payment" or a "Recurring Payment". To expedite a payment, select the calendar when you are creating a payment and choose the "Rush Delivery" tab.

The cut off time to make a payment is 1:00 PM MT. If your bill payments require approvals, navigate to "Scheduled Transactions" to approve them.

Track your past payments by searching your "Payment History" for a specific payee, or date range.

Payment Calendar

The payment calendar shows recurring payments and payment history. Take a closer look at a payment by clicking on the amount and for additional details, follow the link to your Scheduled Payments.





Bill Pay

Manage users

Last name	First name	Company Profile	DOB	login	Edit	Permissions
ABC COMPANY LLC		605900755410	N/A			
DOE	JANE	24918910	10/23/2019			
SMITH	WILLIAM	24321573	12/22/2020			
JONES	CALEB					

User Information

User name William Smith
 User type Custom
 Restore Permissions

To edit permissions: Use the tabs below to add or remove permissions. The current permissions will be pre selected.

Current Permissions

- Payments
 - ✓ Schedule Bill Payments (all)
 - ✓ Schedule Email Payments(all)
 - ✗ Establish Payment Caps
 - ✗ Tax Payments
 - ✗ Designate Pay From Accounts
 - ✓ Payment History
- Payees
 - ✓ Manage Payees
- Options
 - ✓ Access Reports
 - ✗ Update Company Info
 - ✓ Manage Billpay Users
 - ✓ Manage Pay From Accounts
 - ✓ Schedule Reminders
- Message Center
 - ✓ Access Message Center
- Approve Authority
 - ✓ Approve Transactions

Options Settings

Under “Options,” you can update your company information, manage bill pay accounts and users, set up eNotifications and pull payment reports.

With “Manage Users”, you can establish user’s permissions.

eNotifications

Set up text or email notifications to remind you of events, recurring payments or any other customized communication you would like to receive.

e-Notifications

Event | Logout | Recurring | Reminders

Email address on file: JANEDOE@GMAIL.COM | Short text address on file: 970-698-1234

Event Notifications

A transaction needs approval

Send notification to: [Email Address]

A recurring transaction processes

Send notification to: [Email Address] [Submit]

A single transaction processes

Send notification to: [Email Address] [Submit]

Payee information has been updated

Send notification to: [Both] [Submit]

Payee or account is activated with an activation code

Send notification to: [Submit]

Questions?

Please contact us at (970) 254-2747 or toll-free at 800-551-6098.

Thank you for your business!