

How to use your upgraded online bill pay.

Your new payments dashboard is simpler and more convenient.

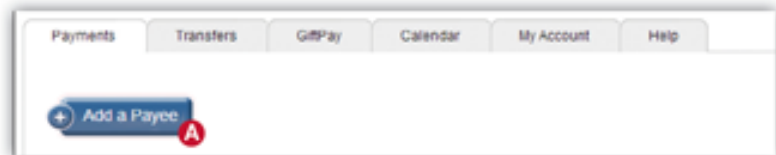
We have upgraded your online bill pay so the home page is now a payments dashboard. That means you can add payees and make payments in just a few clicks. Here's how it works.



How to add a payee

1. On the payments dashboard, select **"Add a Payee"** **A**
2. On the next screen, select **"Pay a Company"**
3. Enter the company's contact information and your account number
4. Click **"Next,"** review payee information and click **"Submit"**

Payments dashboard



The payee will now appear in your payments dashboard.

How to make a payment

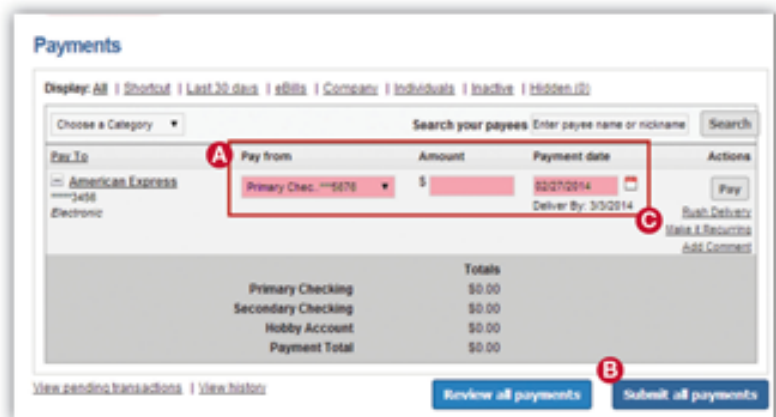
Make a one-time payment

1. Find your payee on the **payments dashboard**
2. Enter the payment amount and date **A**
3. Click **"Submit all payments"** **B**

Set up a recurring payment

1. Find your payee on the **payments dashboard**
2. Select **"Make it recurring"** **C**
3. On the next screen, choose the pay from account, payment date, frequency and first payment date
4. Click **"Submit"**

Payments dashboard





Your upgraded online bill pay: How to use eBill

Welcome to the ultimate convenience and security.

Your upgraded online bill pay has eBill so you can view, pay and track bills online. And you can do it all in one secure place.

When you set up eBill, you'll receive bill summaries right on your payments dashboard. That means you can see the payment amount and due date at a glance.

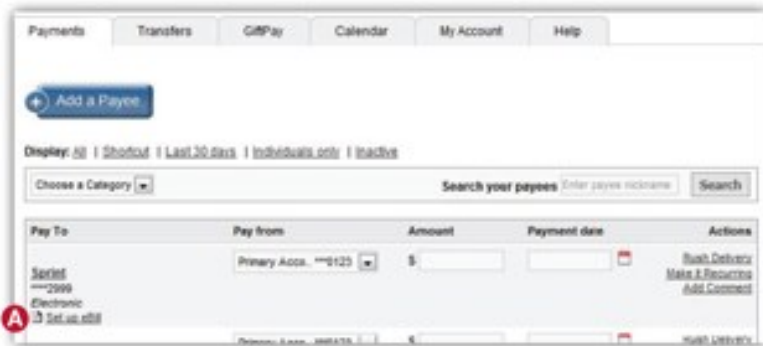
Now let's get started. Simply follow the steps below to use the upgraded eBill features.



How to set up eBill

It only takes a few moments to set up an eBill. Here's how to do it.

1. Go to the payments dashboard and select **"Set up eBill" (A)** under the payee's name
2. Enter your **login credentials** for the payee's website
3. Accept the **terms and conditions** and submit



How to know when an eBill is due

When you set up eBill, it's easy to keep track of when your bills are due.

1. You will see an **"eBill due" (B)** notice on your dashboard when your payee has a new eBill



2. At this time, you can view the amount due and due date

How to set up automated recurring eBill payments

When you set up recurring payments, you'll never worry about missing a payment.

1. From the dashboard, select **"Make it Recurring"** (C) under the "Actions" column
2. Select the **payment schedule** (D) you want
3. Select your **pay from account, amount and send date** (E)

Best Buy
****1337
Electronic
Last paid: \$50.00 on 3/11/2013
eBill due

Primary Acct. ****0123

\$ []
Min Due: \$25.00
Bal: \$500.00

Due by: 04/15/2013

Best Buy
Make it Recurring
Add Comment
File eBill

Set up recurring payment

Schedule payments:

Using a frequency I create

When my new eBill arrives

Cancel Next

Set up recurring payment

Pay to: Best Buy
****1234
Electronic

Pay from: Primary Account

Amount:

Always pay full balance

Always pay minimum due

Only pay the amount due if it is less than or equal to \$ []

Pay an amount that I specify \$ []

Send Payment:

To be delivered by the due date

When bill arrives

Cancel Submit

How to view eBill history

Once an eBill is paid, you can view it in your "eBill History" for 18 months.

1. Select a payee on your payments dashboard (F)
2. On the "Payee details" page, select "eBill History" (G)
3. Now you can view the details of your past eBills

Best Buy
****1337
Electronic
Last paid: \$50.00 on 3/4/2013
eBill due

Primary Acct. ****0123

\$ []
Min Due: \$25.00
Bal: \$500.00

Due by: 04/15/2013

Best Buy
Make it Recurring
Add Comment
File eBill

Payee details for Best Buy

eBills			Additional actions
Date	Amount	Additional items	File eBill
Due by: 04/15/2013	Due: \$25.00	Status: Unpaid	eBill History Add reminder
Statement close: 04/01/2013	Statement balance: \$500.00	File eBill	

How to file an eBill

If you pay a bill by cash, check or through your payee's website, here's how to remove the "eBill due" notice on your dashboard.

1. To file an eBill, select **"File eBill"** (H) to the right of your payee on your dashboard

Best Buy
****1337
Electronic
Last paid: \$50.00 on 3/4/2013
eBill due

Primary Acct. ****0123

\$ []
Min Due: \$25.00
Bal: \$500.00

Due by: 04/15/2013

Best Buy
Make it Recurring
Add Comment
File eBill

2. Once it's filed, the eBill will appear in your **eBill History**