



Online Banking & Bill Pay

Quick Start Guide

Step-by-step instructions PLUS easy-to-read screen shots and helpful tips.



Welcome -- Online System Security

Welcome to Online Banking and Bill Pay! Whether you're at home, at work, or on the road, we're here for you 24 hours a day, 7 days a week, 365 days per year with our any time, all-the-time online services.

Sound management of banking products and services, especially those provided over the Internet, is fundamental to maintaining a high level of public confidence not only in the individual bank and its brand name but also in the banking system as a whole. There is no need to be overly concerned about conducting banking transactions online. Online Banking and Bill Pay is very secure. The Board of Directors has established sound physical and internal controls within the financial institution, data processing department, and any related e-banking areas to ensure the accuracy, integrity and confidentiality of all information processed online.

Key components that help maintain a high level of public confidence in an online environment include:

Passwords

Before you access the Online Banking system, you are required to enter your personal user ID and password. Without the proper login, you cannot see or use any Web pages within the service. After the initial login, you are then required to change your password for confidentiality. In addition, periodic password changes are required by the system. And you can change your password at any time on your own.

Account Number Masking and Aliases

For security reasons, complete account numbers will never appear on the computer screen or be transmitted over the Internet. When the account number is displayed, it appears “masked” as #####1234. Account “aliases”, or nicknames, for your accounts can only be assigned by you when displaying account information on the screen, so no one other than you will be able to identify the accounts.

Secure Connection - SSL Data Encryption

Each time you access your online information, the connection is automatically converted into a secure Internet communications session. Utilizing 128 bit Secure Socket Layer (SSL) technology, all transmissions of Web pages and data between our systems and your computer are completely encrypted or ‘scrambled’ so they are unreadable to any person or group that may try to “intercept” the transmission. SSL encryption is the industry standard and is widely used in Internet applications that require security and privacy for sensitive data. For added security, a digital certificate is also issued between our systems and the Service Bureau processing center for daily data transmissions.

Physical Security

There are also security precautions related to physical security. This includes issues related to direct dial-in access through a private network versus Internet access. State-of-the-art firewalls (a combination of hardware and software between two networks to control traffic in both directions) are used with the Internet banking system as yet another security measure to cover physical security.

So, as you can see, the precautions that are taken with Online Banking security are created by multiple security elements and measures that work together to provide you the most secure environment available today.

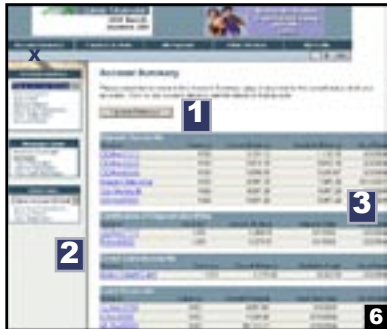
How to Use this Guide

This Quick Start Guide is designed to walk you through each step of the Online Banking and Bill Pay process, from how to log in, to how to pay your first bill online.

Each Online Banking and Bill Pay feature is illustrated by a screen shot and step-by-step instructions on how to use each feature.

You'll always see a 'YOU ARE HERE' X on the top of each screen that clearly shows your exact location within the Online Banking and Bill Pay pages. Each page is numbered for easy reference.

It's a lot easier than you think to get started. Help is always either a quick e-mail or phone call away!



Preparation Before Logging In

Getting started for Online Banking and Bill Pay only takes a few short minutes. It's very easy and fast. You'll be up and running in no time! The first step in getting started is gathering together the appropriate paperwork to make your first login as simple as possible.

1 Be sure to gather the Online Banking welcome letter that you received from us. This letter is important because it contains your user ID and password information.

2 Also gather together your most recent statement for each account you'll be viewing online, so you can easily identify the account numbers and choose a 'nickname' for each account.

3 If you have already signed up for Bill Pay, be sure to gather together previous bills in order to enter your payee or biller information. (You'll only have to do this once!)

4 Next, logon to the Internet and go to our home page. The home page can be found at **www.byronbank.com**.

From the home page, select Online Banking, and follow the instructions.

Table of Contents

Online System Security	2	Online Bill Pay Overview	23
How to Use This Guide	4	Bill Pay Sign-Up and Login	24
Login to Online Banking	6	View/Edit Pending Payments.....	25
Account Summary	7	Add New Payees	26
Account Detail	8	View/Edit Payees	27
View Statements	9	Making a One-Time Payment	28
Request Report	10	Set Up Recurring Payments	29
Account Alerts	11	Account Maintenance.....	30
Export File	12	Payment History	31
Transfer Funds	13	Contact Us	32
Pay Loans	14	Help	33
Pay Bills	15		
Stop Payments	16		
Reorder Checks	17		
Activity Log	18		
View Messages	19		
Change Account Aliases	20		
Change Profile Information	21		
Help	22		

Login to Online Banking

Local Financial
222.24.24
Anywhere, USA

Login to Online Banking

Welcome to the Online Banking system. To log in to the system, enter your User ID and Password. Then click the Login button.

User ID: **1**

Password: **1**

[Forgot Defaults](#) [Login](#)

This account is not covered using Internet Business BC through E.D. Service Pack 1 (all our WebPages 8.1 through 11.1)

Not currently a user? [Sign up for Online Banking #222.24.24](#) **2**

Questions about security and privacy? [Click here to learn more](#) **3**

[Go to Setup & Banking Services](#)

- 1 Type in your user ID and password that you entered into the enrollment form.
- 2 If you haven't already applied, click on 'Sign up for Online Banking' to complete an easy online enrollment form. Then, in a few days, you will receive your welcome email from us that will contain your user ID. You can enroll in Bill Pay by clicking on the 'Bill Pay' tab.
- 3 To receive more detailed information about our security policies and procedures, click on the 'Click Here to Learn More' link.

Helpful Hints

Your new password must be 6-10 alpha and/or numeric characters. To offer additional security, you will be asked to change it every 90 days. But, by clicking on 'My Profile', then 'Change Password', you can change it any time and however often you prefer.

Account Summary

The 'Account Summary' is the first screen you will see once you login to Online Banking. It provides a quick snapshot of virtually all of your accounts held with us.

- 1** All features available in the 'Account Summary' section will be listed in the 'Account Summary' window on the left side of the page. Just click on any feature in the window to go to that area.
- 2** For easy record keeping, the accounts are categorized by deposits, CD and IRAs, and loans. Your balances are updated daily, so you'll always know your current balance for every account. Finally, all of your account information can be found in one place.
- 3** Balances are divided by 'Current Balance' and 'Available Balance'. The 'Current Balance' shows the funds available except those that are still pending within the Online Banking system. The 'Available Balance' shows the funds available including all pending transactions that have recently posted. If you have Overdraft Protection and/or Overdraft Privilege on your checking account, the Available Balance will reflect the dollar amount established for your account.
- 4** The 'As of Date' shows you the last time your account information was updated. So you can always be one step ahead of your finances!

1 Account Summary

Please periodically return to the Account Summary page at any time for the current status of all your accounts. Click on any account reference on the details of that account.

2 Deposit Accounts

Account	Category	Current Balance	Available Balance	As of Date
100001111	100	1,234.56	1,134.56	3/3/2014
100002222	100	5,678.90	5,678.90	3/3/2014
100003333	100	9,012.34	8,912.34	3/3/2014
100004444	100	4,567.89	7,890.12	3/3/2014
100005555	100	4,567.89	4,567.89	3/3/2014
100006666	100	9,012.34	9,012.34	3/3/2014

3 Available Balance

4 As of Date

Account Detail



By clicking on an individual account link from the 'Account Summary' page, you will be connected to the 'Account Detail' for that specific account. The 'Account Detail' shows an information profile for every account you have with us, and shows transaction detail for all deposit accounts* held at the bank. So you'll always have an updated record of the activity in each account.

- 1 The 'Account Profile' shows a quick overview of the account and includes items such as the amount of credits and debits posted on the account, the current balance, as well as the last statement balance.
- 2 The 'Transaction Detail' itemizes every transaction and activity that has occurred in that account for the past ninety days. Since the information is updated daily, you can conveniently check your account balances and transactions any time you'd like, day or night.
- 3 You can also access the 'Account Detail' screen by clicking the link in the 'Account Summary' window on the left side of the page.

*Account Detail information will only be shown for deposit accounts. Loan accounts, as well as CDs and IRAs will show the account profile information only.

View Statements

x

The screenshot illustrates the steps to view a statement. It shows three overlapping browser windows. The top window is the 'View Statements' page, where a button labeled 'View Statements' is highlighted with a blue box and the number 1. The middle window shows the 'View Statements' page with a dropdown menu for 'Statement Date' highlighted with a blue box and the number 2. The bottom window shows a separate browser window displaying an account statement for 'Bank of America' with a 'Print' button highlighted with a blue box and the number 3. The account statement includes details such as 'Account Number: 1111111111', 'Statement Date: Mar 31, 2010', and a table of transactions.

Account Number	Balance
1111111111	1,234.56
1111111111	1,234.56
1111111111	1,234.56

If you need a copy of your statement for any reason, View Statements lets you pull up past and current statements and print them without ever picking up the phone.

- 1 Click 'View Statements' in the Account Summary window. The View Statements page will then appear.
- 2 Go to 'Account'. Select the account for which you want to view a statement, then go to the 'Statement Date' and select the statement date from the drop down list. Then click 'Continue'.
- 3 The system opens a separate browser window displaying the Account Statement for the month selected.
- 4 Once you've accessed the statement, simply click 'Print'.

Request Report

The 'Request Report' feature allows you to format the account information from the Account Detail screen using the 'Filter Selection Criteria' and send it to another location. You can choose to fax or e-mail the report to whomever you would like. It is a great way to share account information with your spouse, children, financial advisor, or accountant with just the click of your mouse. You can submit the request for a report anytime, 24 hours a day, 7 days a week. Most reports will be processed on the next business day.

- 1** To use the 'Request Report' feature, first go to the 'Account Detail' screen, complete the 'Filter Selection Criteria', then click 'Apply Filter'. Your filtered information should then update on the screen.
- 2** Once you have clicked on the 'Apply Filter' button from the 'Filter Selection Criteria' section, then click on 'Request Report' from the left side navigation. The 'Request Report' screen can then be viewed. Whatever account you were filtering will be listed here. Simply click the method of distribution for your report, then click 'Proceed'. You will receive a confirmation number once your request has been processed.



Helpful Hints

To update your e-mail address, click on 'My Profile' from the main top navigation bar, then click on 'Change Profile Information'. If you prefer, you can enter a unique e-mail address each time a report is sent.

Account Alerts

1 Add an Alert

Account	Balance Type	Alert Type	Alert Limit	Alert Method	Alert Date
<u>Account for Current Job</u>	Current	Greater than	500.00	E-Mail	1/1
<u>Bank Credit Card</u>	Current	Greater than	1,000.00	E-Mail	1/1
<u>CD/IRA/529</u>	Available	Less than	50.00	E-Mail	1/1

2 Alert Type: [Current]

3 Account Alerts

Have you ever wished that you could receive an automatic notification when your accounts have reached a certain limit rather than having to call or stop into the bank each time? Well, with the new 'Account Alerts' feature, the system will check your account balances at the end of each business day and notify you the following morning by e-mail whenever the balance in your account exceeds the limits you set.

Each alert is associated with a single account, and may be based on either the current or available balance. You can indicate if you wish to be alerted when the selected balance type is greater than, less than, equal to any specific amount you would like. You can also set more than one notification for each account (a high balance limit and a low balance limit, for instance).

To access 'Account Alerts', click 'Account Alerts' from the Account Summary window.

- 1** To add an alert, just click the 'Add Alert' button.
- 2** Then pick the account and alert type and click 'Continue.' Then, follow the prompts on the next page to finish setting up your alert based on the type you select and click 'Save'. Once an alert is added it will be shown on the 'Account Alerts' page.
- 3** You can edit any account alert by clicking on the underlined account name. Just make the desired changes then click 'Save'.

Export File

Budgeting can be done instantly when you combine the use of personal financial management software such as Quicken® or Microsoft® Money and Online Banking. The 'Export File' feature lets you quickly and conveniently download your current account information from your Online Banking pages directly to your software. No more hand keying every line item, it all can be copied automatically within minutes.

- 1** First choose 'Export File' from the main Account Summary window, then select the account from which you would like to export the data.
- 2** Choose the file format for your particular software program from the drop down list.
- 3** You have the option of downloading transactions since your last export or entering a date range. The system automatically sets the start date to the last day you requested an export, plus one additional day. The end date defaults to the current date. You have the option of manually changing the start and end date. When you are finished, click 'Continue.'

Click 'Download File' to complete. You will be asked to 'Save' or 'Open' the exported file. We recommend saving the file (name it the date of the download) and opening or importing it into your software program.

Helpful Hints

Be sure to check to see which file format matches the software you use. You can choose from QIF, CSV, IIF, and OFX file formats. QIF is for Quicken 99' or earlier users, OFX can be used for both Microsoft® Money users (version 2000 or higher) and Quicken Webconnect. IIF is used to export into QuickBooks.



Transfer Funds

With online funds transfer, you can move money from one account to another in just an instant, any time you'd like, in the middle of the day or the middle of the night. All it takes is a few short key strokes!

- 1 'Transfer Funds' is the first option included in the 'Transfers and Payments' section. First click 'Transfers and Payments' from the top navigation bar to reach the 'Transfer Funds' window located on the left side of the page.
- 2 Click on the 'From Account' drop down list to pick the account you want the money to be taken from. All of the deposit accounts and their available balances you have with us should automatically show up on this list. Then, click on the 'To Account' drop down list to pick the account you want the money to go into. Your available balance for each account will show.
- 3 Then type in the amount that you would like transferred, and click 'Proceed'.
- 4 You also have the option of scheduling repeating funds transfers to take place automatically on the specific day you choose. Just click on the 'Advanced Options' button, then choose when and how often you would like the transfer to be made, and click 'Proceed'. You will receive a confirmation number once your request has been processed.

Helpful Hints

If you are making a transfer outside of our normal business hours, it will be posted on the next business day.

The screenshot shows the 'Transfer Funds' page in an online banking system. At the top, there is a navigation bar with 'Transfers & Payments' selected. On the left, a sidebar contains a 'Transfer Funds' link, which is highlighted with a red box and the number 1. The main content area is titled 'Transfer Funds' and contains a form with the following elements: a 'From Account' dropdown menu (highlighted with a red box and the number 2), a 'To Account' dropdown menu (highlighted with a red box and the number 3), an 'Amount' input field (highlighted with a red box and the number 4), and a 'Show Advanced Options' button. Below the form are buttons for 'Cancel', 'Security Details', and 'Proceed'. A red 'x' is visible in the top right corner of the browser window. A zoomed-in view of the 'Advanced Options' section is shown in a separate window below the main screenshot, displaying various scheduling options such as 'Frequency', 'Start Date', and 'End Date'.

Pay Loans

You no longer have to remember long loan account numbers, or fumble through a monthly bill to make a loan payment. All the loans you have with us can be paid online. It works just like the funds transfer feature.

- 1** First, click on 'Transfers and Payments' from the top navigation bar. Then, select 'Pay Loans' from the left navigation bar.
- 2** Then, choose the payment type. You have the choice of making a regular payment only or applying the payment to principal.
- 3** Then click on the 'From Account' arrow from the pre-defined drop down list, and all of your deposit accounts that you have with us will be automatically listed with their available balances. Then click on the 'To Account' drop down list, and all of the loan accounts that you have with us will be listed, also with their available balances.
- 4** You also have the option of scheduling repeating loan payments to take place automatically on the specific day you choose. Just click on the 'Show Advanced Options' button, then choose when and how often you would like the transfer to be made.
- 5** Lastly, click 'Proceed'. You will receive a confirmation number once your request has been processed.

The screenshot shows the 'Pay Loans' page in an online banking interface. The top navigation bar includes 'Account Summary', 'Transfers & Payments', 'Bill Payment', 'Other Services', and 'My Profile'. The left navigation bar has 'Transfers & Payments' selected, with 'Pay Loans' highlighted. The main content area is titled 'Pay Loans' and contains the following elements:

- 1**: A callout pointing to the 'Pay Loans' link in the left navigation bar.
- 2**: A callout pointing to the 'Payment Type' dropdown menu, which is set to 'regular payment'.
- 3**: A callout pointing to the 'From Account' dropdown menu, which is set to 'Please choose'.
- 4**: A callout pointing to the 'To Account' dropdown menu, which is set to 'Please choose'.
- 5**: A callout pointing to the 'Proceed' button at the bottom right of the form.

The form also includes an 'Amount' field, a 'Show Advanced Options' button, and 'Cancel' and 'Payment Details' buttons.

Pay Bills

Local Financial
2224 Main St.
Alpharetta, GA

Login to Online Banking

Welcome to the Online Banking system. To login to the system, enter your User ID and Password, then click the Login button.

User ID:

Password:

[Forgot Details](#) [Login](#)

Incorrect ID/Password

The product is not available in your region.
Requires US IP address & Service Provider IP address.
Requires US IP address & Service Provider IP address.

Not currently a user?
[Sign up for Online Banking NOW!](#)

Questions about security and privacy? [Click here for more info.](#)

[Go to Contact Us, Billing, Services](#)

In addition to monitoring your accounts online, transferring funds, and checking current balances, you can also pay all of your bills online. It's easier than you think to get started. Set-up takes just a few minutes. You can pay anyone from your newspaper carrier to your mortgage company, any time you'd like, morning, noon, or night.

- 1 When you are ready, simply login to Online Banking and click on the 'Bill Payment' tab.
 - 2 Enter the required information and submit. Within 24-48 hours, you will receive a welcome e-mail letting you know that Bill Pay is available.
- More detailed information about the Bill Pay service is found in the Bill Pay section of the guide featured on the following pages. There, you will find information on how to login, set up payees for the first time, make a payment, and much more!

Stop Payments

'Stop Payments' allows you to conveniently perform an online request that a stop be placed on a payment that has not yet posted to your account.

- 1 'Stop Payments' is the first service offered in the 'Other Services' menu. Click 'Other Services' from the top navigation bar to view the 'Other Services' side window.
- 2 Then click on the drop down list to choose the account from where the initial payment originated. All of the deposit accounts you have at the bank should be listed here. Then type in the amount.
- 3 If you are requesting a stop payment for a series of payments, type the starting check number and ending check number.
- 4 It is important that you type in the original date that the payment was supposed to be posted. And, if you would like, you can type in the payee and reason for the stop payment request.
- 5 When all appropriate fields are complete, click 'Proceed' and the request will be submitted. You will receive a confirmation number once your request has been processed.

The screenshot shows a web browser window with a navigation bar at the top containing 'Account Summary', 'Transfer & Print', 'Bill Payment', 'Other Services', and 'My Profile'. A side menu on the left is open to 'Other Services', with 'Stop Payments' selected. The main content area is titled 'Stop Payments' and contains a form with the following fields and callouts:

- 1**: Points to the 'Other Services' menu item in the side navigation.
- 2**: Points to the 'Account' dropdown menu.
- 3**: Points to the 'Starting Check Number' and 'Ending Check Number' input fields.
- 4**: Points to the 'Date of Payment' input field.
- 5**: Points to the 'Proceed' button at the bottom of the form.

Other visible fields include 'Amount', 'Payee', and 'Reason to Stop Payment'. There are 'Cancel' and 'Proceed' buttons at the bottom of the form.

Helpful Hints

Submitting a stop payment is a request only, it does not automatically stop the payment online. The Bank will receive a report of your request, and will begin working on the stop payment.

Reorder Checks



Reordering checks can be done easily and quickly online. You have the option of simply placing a reorder, or even changing or upgrading your check design.

- 1** To place a reorder of the same checks you are currently using, first click the drop down list to choose the checking account.
- 2** Next, type in the new starting check number that you will need for your new checks. For example, if you ran out of checks at number 500, then type in 501 as your new starting check number. Then type in the number of boxes you would like to order.
- 3** Click 'Proceed.' Verify the screen and click 'Complete.' You'll receive a confirmation number once your request has been processed
- 4** If you would like to order your checks directly from our check vendor, click on the check vendor logo and you will be linked to a secure ordering area where you can browse through new check designs, or view the progress of a previous order.

Helpful Hints

An important note to remember is when ordering through your check vendor, you may need your bank routing and transit number, your checking account number and the next starting check number before you can place your order.

Activity Log

The 'Activity Log' is the place to go to view any and all transactions that you have performed within the Online Banking system within the past ninety days. Any transaction from a funds transfer to a loan payment will be listed here. The transactions you perform will show on the 'Activity Log' immediately. Plus for added assurance you'll receive a confirmation number for almost every activity.

- 1 To access the 'Activity Log' first click 'My Profile' on the top navigation bar.
- 2 Then select 'Activity Log' from the 'My Profile' window shown on the left side of the page.
- 3 The transaction detail includes the date of each transaction, transaction type, the from or to account, confirmation number, and the amount. The confirmation number can be used as a handy reference when researching a question or talking with an electronic banking representative about your account.
- 4 There may be more than one page in the 'Activity Log' so be sure to check at the bottom of the screen and click to the next page if necessary.

Account Summary | Transfers & Pmts | Bill Payment | Other Services | My Profile

My Profile

- Change Password
- Change Account Bill
- Change Page Headers
- Change Profile Information
- Change Security Codes
- Check Our Fees
- Activity Log

Message Center

New Mail - New Messages
New Messages
New Mail Messages

Quick Links

- Activity Log
- New Mail
- Bill Payments
- Transfer Funds

Activity Log

The Customer Activity page displays all the transactions you have performed online. If you have a question about any of these transactions, please contact us during our normal business hours.

Request/Effect Date	Item Type	From Account/ To Account	Confirmation Number	Amount
2/5/2004 10:42 PM 02/05/2004	On-Order Req	DDAc2222	2675797	
2/5/2004 12:33 PM 02/05/2004	Stop-Heat Request	DDAc1111	2675792	
1/30/2004 6:13 PM 01/30/2004	Acct Txs	DDAc1111 DDAc4444	1175281	1.00
1/29/2004 1:25 PM 01/29/2004	Acct Txs	DDAc1111	1275768	0.10
1/29/2004 1:17 PM 01/29/2004	Item Cancel Req	DDAc1111	1275768	20.00
1/29/2004 11:36 AM 01/29/2004	Acct Txs	DDAc2222 Our Money M	1275762	10.00
1/29/2004 10:14 PM 01/29/2004	Acct Txs	DDAc2222 Our Money M	1375761	10.00
1/29/2004 9:51 PM 01/29/2004	Acct Txs	DDAc2222 Our Money M	1375761	10.00
1/29/2004 8:47 PM 01/29/2004	Acct Txs	DDAc2222 Our Money M	1375765	10.00
1/29/2004 8:16 PM 01/29/2004	Acct Txs	DDAc2222 Our Money M	1375732	10.00

Next | Jump to Page: 1 2

View Messages



The 'Quick Mail' feature allows you to easily access incoming e-mail messages from the Bank. By clicking the envelope on the top navigation bar, you can access the 'View Messages', or 'Quick Mail' feature. The 'View Messages' page acts as your 'inbox' for the messaging system between you and the Bank.

- 1** Click on the subject of any message to read it or reply to it. You can delete messages by checking the box next to the message then selecting 'Delete Marked Items'.
- 2** To send a new secure message to the Bank, click 'Send Message' from the side Message Center window. Simply follow the on-screen instructions.

Change Password, Account Aliases and Fee Account

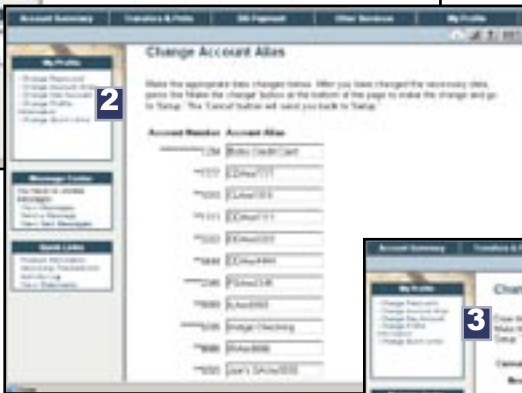
1



In the 'My Profile' section of Online Banking, you will be able to change your password, account aliases and the account from which your banking fees are drawn.

1 From the 'My Profile' screen, click on 'Change Password' from the left navigation bar. Enter your new password and click 'Make Change.'

2



2 To change your account alias, click on 'Change Account Alias' from the left navigation bar. Enter your new account alias name and click on 'Make the change.'

3



3 To change the account that your fees are drawn from, click on 'Change Fee Account' from the left navigation bar. From the drop down list, select the account from which fees are taken and click 'Make the change.'

Change Profile Information

Account Summary Transfers & Payments Bill Payment Other Services My Profile

My Profile

1

Change Profile Information

First Name: Jon
Last Name: Test
Last Access Date/Time: 10/6/2004 2:30:37 PM

Address 1: 341 Silver Lake Street
Address 2:
City: Athens
State: GEORGIA
Country: UNITED STATES
Zip: 30601

Fax Number:
Home Phone Number: 706-794-1201
Work Phone Number: 706-794-1204
Cell Phone Number:
E-mail Address: jon.test@country.com

If your e-mail address or telephone number changes, you can update the information right online in the 'Change Profile Information' section of the web site.

- 1 From the 'My Profile' section of the web site, click on 'Change Profile Information' from the left side of the screen.
- 2 Update the information that has changed and click 'Proceed.' If you make a mistake, you can click 'Cancel' to start over or 'Reset' to restore your original settings.

Helpful Hints

Changing information in the 'My Profile' section of Online Banking and Bill Pay will not update information at the bank. Please contact us directly with any changes to your address or phone number.

Help



Help is just one click away! Anytime you're within the Online Banking pages and have a question on a particular area, just click the 'Help' button on the top navigation bar. Whichever page you are viewing just prior to clicking help, will show up as the help topic. For example, if you are viewing your messages, and click 'Help', help topics for the Mail section will be shown on your screen.

- 1** To get to the main 'Help' table of contents click 'Go to Help Index' at the top of the help screen. This will take you to the entire listing of help topics.
- 2** Simply scroll down the menu to find the specific topic you are inquiring about. Then click on the underlined topic name. Additional detail will then be provided covering that particular item.

Helpful Hints

If you would like to speak with an Online Banking Customer Service Representative call the number below, or send an e-mail to the address below.

815-234-2561

eBanking@byronbank.com

Online Bill Pay Overview

Welcome to Bill Pay!

Financial freedom is just one click away. Bill Pay allows you to pay all of your bills electronically, online. You can pay everyone you're used to paying by check. What used to take hours can now be done in a few short minutes. Bill Pay is much easier than paying by check! You can pay anyone, from your newspaper carrier to your mortgage company. You don't have to worry about whether or not they can accept electronic payments, the system does that automatically for you.

Set-up takes just a few minutes, and there's always help available if you need it. With Bill Pay, you can:

- pay your bills any time, day or night
- set-up recurring payments to be made automatically at the frequency you choose
- receive access to detailed payment history
- request stop payments online, and much more!

All payments sent through Bill Pay are tracked, guaranteed to be secure, and sent on time. All payments are backed by the 'Bill Pay Guarantee' that states your payments will arrive safely and on time. How's that for security?

Plus, you always have a record of any payment that was made with Bill Pay. The Payment History section tracks any and every transaction within the Bill Pay system, and shows a detailed record of data. So, your financial information is always available to you when you need it!

Bill Pay Sign-Up and Login

If you haven't already applied for Bill Pay, you can easily sign-up to begin paying bills online.

- 1 When you are ready, simply login to Online Banking and click on the 'Bill Payment' tab.
- 2 Enter the required information and submit. Within 24-48 hours, you will receive a welcome e-mail letting you know that Bill Pay is available.

If you have already applied for Bill Pay, simply select 'Bill Payment' from the Online Banking web site to begin.

Local Financial
2224 Main St.
Anytown, USA

Login to Online Banking **1**

Welcome to the Online Banking system. To login to the system, enter your User ID and Password, then click the Login button.

User ID:
Password:
Forgot Details? Login

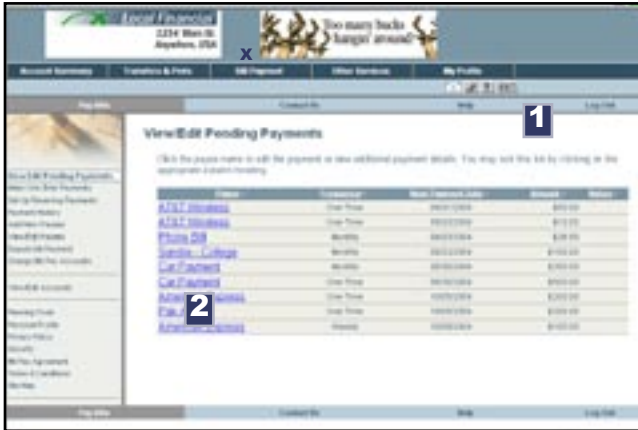
Remember Me

The annual 6.99% interest rate is subject to change without notice. See our Website for more information.

Not currently a user? **2**
[Sign up for Online Banking](#)
Questions about security and privacy? [Click here to learn more](#)

[Go to Contact Us Online Services](#)

View/Edit Pending Payments



The first screen you'll come to in the Bill Pay section is the 'View and Edit Pending Payments' page. This page will list all single and recurring scheduled payments. As long as a payment is still in the schedule to be paid, it is considered pending and can be changed, edited, or stopped.

- 1** This page will display the payee name, frequency of payment, next payment date and the amount.
- 2** To view more detailed information or to edit the payment, click the payee name under the main payee heading.
- 3** Type in or select the new information in the appropriate fields and select 'Change Payment'.
- 4** Once your changes are made, click 'Change Payment'. A confirmation number will appear to confirm your request was processed.

Helpful Hints

For recurring payments click 'Skip Next Payment' if you would like the system to stop the next scheduled payment and then resume the recurring payment schedule.

Add New Payees

The first step in paying your bills online is to set up your payees. A payee is a person or company to which you would make a payment. Your payees will include everyone you would normally write a check to each month, such as your utility, mortgage, and credit card companies. You can even pay your newspaper carrier or lawn service.

- 1 To add your payees, first click 'Add New Payees' from the left side navigation.
- 2 Then select the payee type, either a business or an individual.
- 3 Complete all required fields in the payee information section such as payee name, account number, address, and phone number then click 'Preview Add Payee'.

A confirmation message will appear, asking you to review the information for accuracy. If everything has been entered properly, click 'Add Payee' to save the payee in the Bill Pay system. The confirmation message also asks you to allow 3 to 5 business days for the payee activation.

Once each payee is confirmed, click 'Add Another' to add the rest of your payees and move through the remainder of the payee setup process.



View/Edit Payees

You can always view the status of a payee by selecting 'View/Edit Payees' on the left side menu bar. This page shows the payee type and number of days it typically takes to deliver payments to the payee.

- 1 Select the payee you would like to view or edit by clicking on the payee name under the Payee heading.
- 2 The details of the payee you selected will then show up on the page. Simply make the changes to the fields you wish and verify all other information regarding the payee is correct.
- 3 Once your revisions are complete, click 'Update Payee'.
- 4 You can also delete a payee from your list by selecting 'Remove from Payee List'.

The image displays two screenshots of a web application interface for managing payees. The top screenshot shows the 'View/Edit Payees' page with a list of payees. A red '1' is placed over the 'GAS NG' entry in the list. The bottom screenshot shows the detailed form for the selected payee, 'GAS NG'. A red '2' is placed over the 'Payee Name' field, a red '3' is placed over the 'Update Payee' button, and a red '4' is placed over the 'Remove from Payee List' button.

Payee Name	Payee Type	Number of Business Days to Deliver
GAS NG	Business	2
Gas Payment	Business	2
GAS Wireless	Business	2
GAS NG	Business	2
GAS NG	Business	2
GAS NG	Business	2

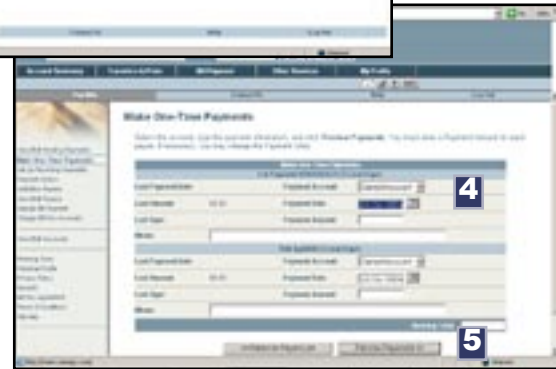
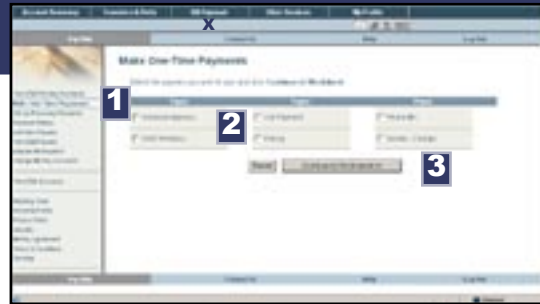
2 Payee Name: GAS NG
Address: 1234 5th St, N
City: Dallas, TX
State: TX
Zip: 75201
Phone: (214) 555-1234
Fax: (214) 555-5678
Business Hours: 9:00 AM - 5:00 PM
Account Number: 1234567890
Account Type: Checking
Routing Number: 9876543210
Payment Method: Direct Deposit
Payment Frequency: Monthly
Payment Amount: \$100.00
Payment Date: 12/31/2010
Payment Status: Active
Payment History: [View History]

3 Update Payee **4** Remove from Payee List

Making a One-Time Payment

Scheduling an online payment is fast and easy. With Bill Pay, you can pay virtually anyone. Whether it's your credit card company or your next door neighbor, Bill Pay makes it easy to pay all of your bills. You have the option of making a single one-time payment or setting up a recurring payment. More information on recurring payments can be found on the following pages. Single payments are used when the amount due changes from payment to payment such as your phone bill or sending money to your niece for her birthday.

- 1** To schedule a single payment, first click 'Make One-Time Payments' from the left side menu bar. This page will display all of the payees you have established in the Bill Pay system.
- 2** Click the box to the left of each payee or payees that you would like to pay.
- 3** Then click 'Continue to Worksheet'. The payees you have selected will appear on your payment worksheet page.
- 4** Select the payment account from which you would like to make the payments, and type in the payment date and amount for each selected payment.
- 5** Once you're finished, click 'Preview Payments' to review the information you've entered. Once you've verified that all payment information is correct, click 'Send Payments' and you will get a confirmation number.



Set Up Recurring Payments

x



A recurring payment is described as one in which the dollar amount does not change with each payment and is usually paid on a regular basis. With recurring payments, you can request that the Bill Pay system make the payment automatically on your behalf. An example of a recurring payment might be your car payment or your house payment.

- 1 To set-up a recurring payment, first click 'Set Up Recurring Payments' from the left side menu bar.
- 2 Simply select the payee that you would like to pay on a recurring schedule. Then choose the frequency, the recurring payment type, the first payment processing date and the amount. (The Last Business Day payment will process on the last business day of the month.)
- 3 Once you're finished, click 'Preview Payments'. You will then see a confirmation screen where you can check the accuracy of your request. If everything is correct, click 'Set Up Payments', and your payment will be scheduled. You will receive a confirmation number when your payment is processed.

Helpful Hints

When paying a bill online, if you happen to enter the wrong date or amount, don't worry, simply click 'Make Changes' and start over, it's that easy!

Account Maintenance

Making changes to your Online Bill Pay accounts is easy. You can view, edit or delete funding and fee accounts at any time. Funding accounts are those from which online bill payments are made. A fee account is that which is debited for bill payment fees.

- 1 Click 'View/Edit Accounts' on the left side menu bar to access the Account Maintenance page.
- 2 Click on the 'Account Nickname' link to view, edit or delete a particular account.

Helpful Hints

To change your default Bill Pay Account, simply click 'Change Bill Pay Accounts' from the left side menu bar. Select the new account and click 'Preview Changes'. Confirm the change is correct and click 'Add Account'. You can change your account at any time.



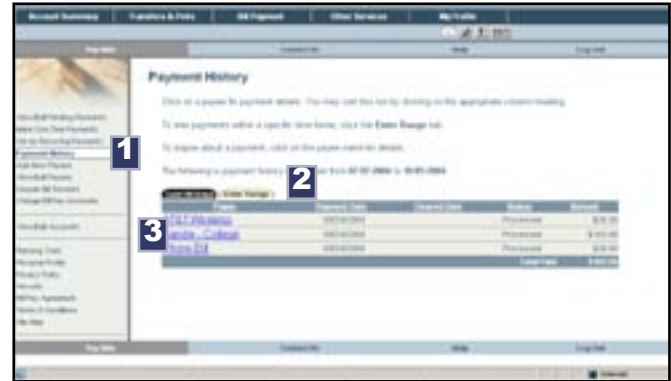
Payment History

With Online Banking and Bill Pay, you always have your account information and payment history at your fingertips. The Bill Pay system stores extensive details on payment history so you can always be on top of your finances.

- 1** To view the 'Payment History', first click 'Payment History' on the left side menu. You can sort by payee, payment date, cleared date, status or amount.
- 2** You have the option of viewing the payment history for the past 90 days for all accounts or you can narrow down your search and view the history for a specific date range.
- 3** To view more detailed information on a particular payee, click the payee name.
- 4** When choosing a date range, be sure to include the start date and end date, then click 'View History'.

Helpful Hints

You may view stopped or cancelled payments listed in the payment history. Stopped payments are those that were processed by the Bill Pay system and cancelled before being paid, usually as a result of your request or possibly as a result of insufficient funds. Cancelled payments were stopped by your request prior to the cut-off time on the day the payment was scheduled to be processed.



Personal Profile

With Bill Pay, you can change your mailing address, e-mail address and security settings in a few short mouse clicks.

- 1 From the Bill Payment screen, select 'Personal Profile' from the left navigation bar.
- 2 You can then select 'Change Mailing Address,' 'Change Security Settings' or 'Change E-mail Address.'
- 3 Update information on any of the above screens and click 'Change Settings' or 'Preview Settings' and 'Change Settings' and you're done. You will receive confirmation of any changes you make.

The screenshot shows a web interface for changing an email address. On the left is a navigation menu with items like 'Account Information', 'Change Mailing Address', 'Change Security Settings', and 'Change E-mail Address'. A blue box with the number '1' highlights the 'Change E-mail Address' link. The main content area is titled 'Change E-Mail Address' and contains instructions, a note, and two sections for updating email addresses. A blue box with the number '2' highlights the 'Change Your Personal E-mail Address' section, which includes a 'Current Personal E-mail Address' field and a 'New Personal E-mail Address' field. A blue box with the number '3' highlights the 'Change Your Work E-mail Address' section, which includes a 'Current Work E-mail Address' field and a 'New Work E-mail Address' field. At the bottom of the form are 'Cancel' and 'Change E-mail Address' buttons.

Helpful Hints

It is important to remember that you must update address and e-mail information in both Online Banking and Bill Pay profiles.

Contact Us

Online help is just one click away. Any time throughout your Bill Pay session, you can click 'Contact Us' located on the top Bill Pay menu bar. The 'Contact Us' feature allows you to send a secure e-mail message to a Bill Pay Customer Care Representative who is specifically trained to answer questions about Bill Pay.

- 1 Once you access the 'Contact Us' page, any messages you have received from the financial institution will be displayed on the page. To check for new messages click 'Get New Messages'.
- 2 To view the message, simply click on the underlined title of the message.
- 3 To send a message, click 'Send Messages'. You can then choose the type of inquiry, whether it be general or technical in nature, or payment related. Type the subject line and body of your message and click 'Send Message'.

If you would prefer, you can also call Bill Pay Customer Care at **815-234-2561** or **800-211-9623**. Customer Care hours of operation are 8:00 a.m to 5:00 p.m. CST.

Helpful Hints

If you have a dispute on a particular bill payment, click 'Dispute Bill Payment' from the side menu bar, choose the account from which the disputed payment was made, select the payee name, amount, payment date and due date, click 'Preview Dispute' then 'Send Dispute'. A Customer Care Representative will contact you shortly.



Help

Help is always one click away with the Bill Pay Site Map. The Site Map provides a quick access and overview of all of features within the Bill Pay system.

- 1 Select 'Help' from the top navigation bar to view the help screen instructions for the particular page or area you are working in.
- 2 Click 'Site Map' to view a list of all features within the Bill Pay system. Then click on the title of the feature or function you would like to receive information for.





Online Banking and Bill Pay

815-234-2561

800-211-9623 toll-free

eBanking@byronbank.com

www.byronbank.com