



A Quick and Easy Guide to  
**Online Banking and  
Bill Pay**

By Paul A. Murphy, Author of *Banking Online For Dummies*<sup>®</sup>

# Online Banking and Bill Pay Overview

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With Online Banking, it's safe, fast, and easy to manage your finances on your terms. You can take care of your banking needs from anywhere you have Internet access – 24 hours a day, 7 days a week.

## **With Online Banking and Bill Pay, you can:**

- Manage your checking, savings, and other accounts in one place.
- See detailed views of your account activity, including histories.
- Transfer funds between your accounts anytime.
- Download your account information to your computer.
- Schedule payments up to a year in advance of the due date.
- Set up repeating payments at the frequency you specify.
- Edit and delete scheduled payments.

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Online Banking is as safe as banking with a teller, thanks to personalized User IDs and Passwords, Secure Sockets Layer (SSL) technology, and protective procedures your financial institution has put in place.

## **Secure Sockets Layer Encryption**

This technology scrambles data as it travels across the Internet making it virtually impossible for anyone to access your account information. SSL is the most trusted method for secure Internet transactions today.

## **User ID and Password**

Security starts at your computer. Never share your User ID and Password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name, or other obvious clues. Be sure to sign off after each Online Banking session or any time you leave your computer unattended.

## **Protecting Yourself Online**

Your Online Banking Agreement limits your liability in the unlikely event that your password is stolen or funds are transferred improperly. For more information, contact your local branch.

# Navigating the System

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The navigation bar that appears at the top of each Online Banking page gives you easy access to the main Online Banking features. Another row of smaller buttons just below the top navigation bar enables you to select additional options.

Click here to view account histories, statements, checks and more.

To transfer money between your accounts, click here.

Click here to pay your bills online.

To request a stop payment, click here.

Click here to see a summary of your accounts.

These buttons change depending on which navigation bar button you choose. They provide access to additional options within a feature category.

Always click here to log out at the completion of your online banking session. Logging out prevents anyone else from accessing your accounts when you leave your computer.

Balance History Transfer Pay Bills Other Services Exit

Stop Payment

**Change of Address**

\*First Name:

\*Last Name:

\*Address:

\*City, State ZIP:

\*Phone #:

E-mail:

Comments:

For Account:

\* Entries indicated by a \* must be filled in

# Viewing Account Balances

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After you log in to Online Banking, the first screen you will see is Account Balances. View your checking, savings, money market and loan balances from one location. In addition to providing a summary of your account balances, it serves as the access point to all the functions on this site.

Click here to see the Account Names screen where you can assign a more recognizable "Nickname" to your account.

Click here to return to this page from anywhere in Online Banking.

The balance column shows both the current balance and also your available balance.

Click the account balance to display the detailed account history information.

Account #	Description	Balance as of 09/01/2003
12345678	Primary Checking	\$2,000.57 (\$2,100.57 available)
38765	Son's College Checking	\$34.76 (\$134.76 available)
243456	Home Equity	\$39,000.00
6000000	Savings	\$10,538.23 (\$116,538.23 available)
11111	CD Super Saver	\$5,465.00
101	Vacation Home Mortgage	\$150,000.67
34534	Chevy Suburban Auto Loan	\$12,834.67

# Viewing Account History

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The Account History feature shows detailed information about a specified account. In addition to the account details at the top of the page, there is a listing of transactions from a selected date range.

Click a column heading to sort the list according to the contents of the column.

Account History for Primary Checking #12345678

**Account Details**

Current Balance	\$2,000.57	Last Year's Interest	\$24.25
Last Interest Paid Date	07/31/02	Available Balance	\$2,100.57
Last Interest Paid	\$6.15	Average Collected Balance	\$789.00
This Year's Interest	\$11.31	Overdraft Limit	\$100.00

**Transaction Table**

Date ↓	Description	Withdrawals	Deposits	Balance
	Current Balance			\$2,000.57
09/10/03	Check #2188 <small>View Image</small>	17.00		2,000.57
09/10/03	DIRECT DEPOSIT PAYROLL		2,970.39	2,017.57
09/09/03	Check #2144 <small>View Image</small>	60.26		-952.82
09/08/03	Check #2176 <small>View Image</small>	16.00		-892.56
09/06/03	Check #2132 <small>View Image</small>	298.25		-876.56
08/31/03	BANK-BY-MAIL DEPOSIT		16,801.23	-578.31
08/31/03	Check #2131 <small>View Image</small>	35.45		-17,379.54
08/31/03	ATM DEPOSIT		60.00	-17,344.09
08/21/03	CHL'S	20.00		-17,404.09
08/20/03	BILL PAYMENT - SOUTHWESTERN BELL	27.00		-17,384.09
08/20/03	Check #2130 <small>View Image</small>	115.38		-17,357.09
08/20/03	ATM TRANSACTION	20.00		-17,241.71
08/16/01	NATIONWIDE INSURANCE	105.85		-17,221.71
07/26/03	BILL PAYMENT - YAHOO VISA	35.07		-17,115.86
06/10/03	TELEPHONE TRANSFER FROM SAVINGS		660.00	-17,080.79

[Help](#) [E-Mail](#)

To find detailed help at any point in your online banking experience, click here.

# Account Transfers

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Online Banking enables you to transfer funds between accounts quickly and easily, without going to your local branch. To get started, click the Transfer button in the navigation bar.

If this is a one-time transfer, leave this box as it is. If it is a recurring payment, select the appropriate time interval here.

Click the small circle next to the account number from which to transfer money.

Click the small circle next to the account number to receive the money.

Enter the effective date and correct amount for the transfer. You can schedule transfers up to a year in advance.

Click here to submit your transfer, then confirm the request by clicking OK in the pop-up window that appears.

The screenshot shows a web interface for transferring funds. At the top is a navigation bar with buttons for Balance, History, Transfer, Pay Bills, Other Services, and Exit. Below the navigation bar are two sub-sections: "Transfer From" and "Transfer To".

Account #	Description	Balance as of 09/01/2003
<input checked="" type="radio"/> 12345678	Primary Checking	\$2,000.57 (\$2,100.57 available)
<input type="radio"/> 38765	Son's College Checking	\$34.76 (\$134.76 available)
<input type="radio"/> 6000000	Savings	\$10,538.23 (\$116,538.23 available)

Account #	Description	Balance as of 09/01/2003
<input type="radio"/> 12345678	Primary Checking	\$2,000.57 (\$2,100.57 available)
<input checked="" type="radio"/> 38765	Son's College Checking	\$34.76 (\$134.76 available)
<input type="radio"/> 243456	Home Equity	\$39,000.00
<input type="radio"/> 6000000	Savings	\$10,538.23 (\$116,538.23 available)
<input type="radio"/> 101	Vacation Home Mortgage	\$150,000.67
<input type="radio"/> 34534	Chevy Suburban Auto Loan	\$12,834.67
<input type="radio"/> 123457	Her Account	(Deposit Only)

At the bottom of the form, there is a "Date:" field with the value "4/14/05", a "Recurs:" dropdown menu set to "One Time Payment", and an "Amount: \$" field. A "Submit" button is located at the bottom right.

# Interface with Quicken® or Microsoft®

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Export your account information into a file format that is compatible with your computer's personal financial management software. Download account information to track expenses, forecast account balances and monitor your monthly budget. To export your account information into Quicken® or Microsoft® Money, follow these easy steps.

Select the account information needed.

Select the format compatible with your software.

Click Submit to download the data to your computer.

Account #	Description	Balance as of 09/01/2003
<input checked="" type="radio"/> 12345678	Primary Checking	\$2,000.57 (\$2,100.57 available)
<input type="radio"/> 38765	Son's College Checking	\$34.76 (\$134.76 available)
<input type="radio"/> 243456	Home Equity	\$39,000.00
<input type="radio"/> 6000000	Savings	\$10,538.23 (\$116,538.23 available)
<input type="radio"/> 11111	CD Super Saver	\$5,465.00
<input type="radio"/> 101	Vacation Home Mortgage	\$150,000.67
<input type="radio"/> 34534	Chevy Suburban Auto Loan	\$12,834.67

Starting Date:   
Ending Date:

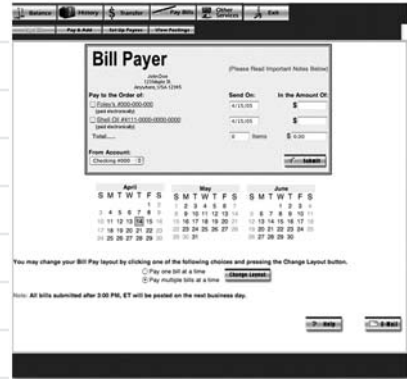
History data is available through

- Export to Microsoft Money® (OFC Format)
- Export via Active Statement® to Microsoft Money® (OFX Format)
- Export to Quicken 98® or below (QIF Format - 2 digit years)
- Export to Quicken 99® through Quicken 2004 (QIF Format - 4 digit years)
- Export to Spreadsheet (Comma Delimited Text Format - 2 digit years)
- Export to Spreadsheet (Comma Delimited Text Format - 4 digit years)

# Bill Pay Overview

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Bill Pay offers you convenience, cost-savings and best of all, time savings! No more buying stamps, writing checks and mailing envelopes. Pay all your bills online anytime, anywhere.



\* You may not use Bill Pay to pay governmental fees (such as taxes) or court-directed obligations (such as alimony or child support). You can use Bill Pay from anywhere, but payees must be within the United States and its territories.

Pay anyone, anytime from anywhere.\*

- Payment history is automatically collected for your records.
- You choose the date you want your payment to be processed.
- Schedule recurring payments for regularly occurring bills.

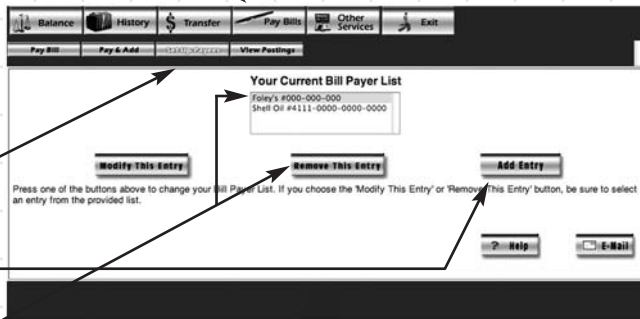
# Payees

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A payee is any person or company that you currently pay by check. Types of payees include your utility provider, credit card company or even your baby sitter. You only need to enter your payees once, and the system saves them for future payments.

**What you will need:** A bill or statement for each payee that shows your account number and the payee's address and phone number.

Select the Pay Bills menu to manage your online billing tasks.



Clicking the Set Up Payees button will display your current Bill Payer List where you may add, modify or remove payees.

To enter a new payee in the Bill Payer system, click Add Entry.

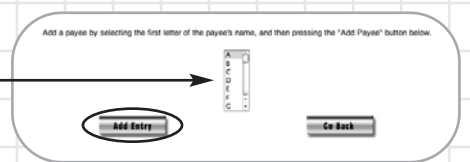
To modify or remove a payee from your Bill Payer List, highlight the payee and click the corresponding button.

# Payee Setup

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When you select Add Entry from the Bill Payer List screen, you will be able to set up your payee. From here you can select a payee from the list that can receive electronic payments. Can't find your payee in the list? Just enter the requested information and the payee will receive the payment by check. You also have the option to set up recurring payments. Using this feature will send payments automatically for you.

Select the first initial of the payee's name and then select Add Entry.



A screenshot of a web form titled "Add This Account". At the top, there are navigation tabs: "Balance", "History", "Transfer", "Pay Bills", "Other Services", and "Exit". Below the tabs are sub-tabs: "Pay Bills", "Pay & Add", "Set Up Payee", and "Other Payments".

The main content area includes a dropdown menu for "Choose A Payee or Type In Your Own" with options: A.C. Bill, A.T.BT Cable, A.T.BT Corporate, A.T.BT Universal Card, A.T.BT Universal Card - Mastercard And Visa, and A.T.BT Universal Card - Premium Card.

Below the dropdown is a text box for "Payee Name:" and a text box for "Address where payment is to be sent:". Underneath are fields for "Address line 2:", "City, State, Zip:", and "Your Account Number (if you have one) with this Payee:". A note states: "Note: Even if you selected an electronic payee, entering an invalid account number may result in your payment not being sent electronically."

The "Recurring Payments" section has a dropdown menu set to "No", a "Starting on" date of "4/11/01", a "Payment Amount" field, and a "From account" dropdown set to "Checking #202".

At the bottom are two buttons: "Add This Account" and "Go Back".

If your payee is not found in the list, enter the requested information about the payee.

Remember to double-check your account number. Any inaccuracies may affect your payment.

If this payee receives the same amount each month, such as your car or mortgage payment, select the Recurring Payments option. The system will make the payments automatically until you want them to stop.

When finished, click Add this Account to continue.

# Scheduling Payments

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Use this feature to make a payment to a payee—just like writing a check! Easily pay one or multiple payees at one time. Just select the payee(s), and enter the payment details.

- If your payment is due on a weekend or holiday, schedule it for the preceding business day.
- It takes 3 business days to process electronic payments and 5-8 business days to process check payments, therefore, schedule payments accordingly.

Select each payee to schedule a payment.

Enter the payment date and amount.

Customize this screen to display single or multiple bill entries when accessed.

Balance History Transfer Pay Bills Order Services Exit

Home > Bill Payer

### Bill Payer

(Please Read Important Notes Below)

John Doe  
1234 Main St  
Anytown, USA 12345

Pay to the Order of:

Payee's #000-000-0000  
(send electronically)

Bill Oil #0111-0000-0000-0000  
(send mail/mastercard)

Total: 0 Items \$ 0.00

From Account:  
Checking #000

Send On: 4/11/05

In the Amount Of: \$

Submit

April							May							June						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
					1	2	1	2	3	4	5	6	7	8	1	2	3	4	5	6
3	4	5	6	7	8	9	9	10	11	12	13	14	15	16	17	18	19	20	21	22
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
17	18	19	20	21	22	23	23	24	25	26	27	28	29	30	31					
24	25	26	27	28	29	30	30	31												

You may change your Bill Pay layout by clicking one of the following choices and pressing the Change Layout button.

Pay one bill at a time

Pay multiple bills at a time

Change Layout

Note: All bills submitted after 3:00 PM, ET will be posted on the next business day.

Help Bill

Click Submit to schedule all payments entered.

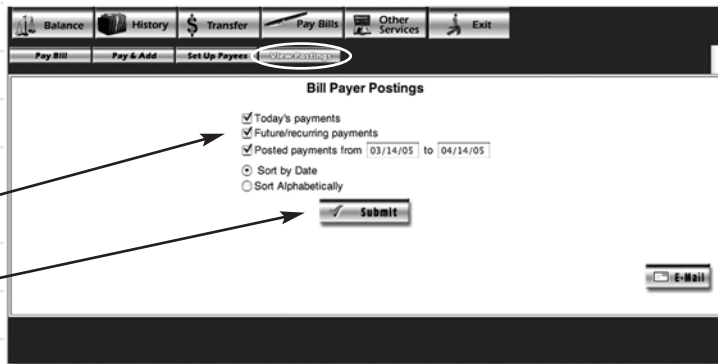
# Payment History

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To monitor and view payments that have posted, use the View Postings feature. View currently scheduled, posted or previously processed payments for all payees.

Use the fields to sort and view bills that have posted to your accounts.

When you have selected the date, click the Submit button to view postings that match the selected criteria.



# Payment History

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With the Bill Payer Postings function, confirm payments made today, view future scheduled payments, including recurring payments, and review payments that have been processed.

Date	ID	Today's Payments	Amount
4/15/05	5185-2798	Shell Oil #4111-0000-0000-0000 (paid electronically)	\$165.45
4/15/05	5185-195	Foley's #000-000-000 (paid electronically)	\$50.00

You can cancel any transaction before it is posted by clicking the 'Cancel Item' hyperlink next to that transaction. To cancel or modify a recurring payment, click the 'Set Up Payees' button above.

Help E-Mail

The payment posted date, or scheduled process date is displayed here.

View the payee and method of payment here (either electronic or check payment).

*Payments scheduled to be processed in the future can be changed up until the post date listed for the specified payment. A Cancel Item link will be available for the transaction. Changes to recurring payment items must be processed using the Set Up Payees screen.*

# Additional Features/Support

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## **Online Help**

Lost? Need Help? Click the Help button on your screen for general help information. Or, e-mail service support by clicking the e-mail button found on most Online Banking screens.

## **Additional Features**

Here are just a few of the additional features that Online Banking offers.

- Request a Stop Payment
- Change of Address
- Other\*

## **Secure Messages**

Online Banking includes built-in e-mail to enable you to communicate directly with the support staff. Unlike regular e-mail, the messages you send and receive in our Online Banking site are protected by the same SSL encryption and other security measures that protect your banking and bill pay information. To compose a message, start by clicking the E-mail button found on the screen.

## **Sign Off**

Always click the Exit button located at the top of each web page to log out of your session before leaving your computer. This is an important security measure, especially if you access your accounts from work or other public places. If you forget to sign off, your Online Banking session will automatically end after 10 minutes of inactivity.

\* We are always updating and improving the system with new features and functions that may not be in this guide.