

# How to set up a Payee – Banterra Bill Pay

1. Login to your Online Banking and click the “*Bill Pay*” tab
2. Hover over “*Payees*” tab and click “*Add a Payee*”
  - You may also Click “*Show me Popular Payees*” to view the most popular payees in the bill system for quick set up
3. From left hand column, choose what type of payee to add. (Bill, Person, Charity or Gift Recipient)

The screenshot shows the Banterra Bill Pay interface. At the top, there are navigation tabs: Payees, Payments, Options, and Calendar. Below the tabs, there's a user profile section with a dropdown menu for 'Add a Payee' (circled in red) containing options: Add a Bill (selected), Add a Person, Add a Charity, and Add a Gift Recipient. Below this, there's an 'Add a Bill' section (also highlighted with a red box) with the question 'What type of payee do you want to add?' and radio button options: Company (ex. Credit Card, utilities or cable), Individual (ex. landlord or daycare), and Bank or Credit Union (ex. loans). To the right of this section is a 'Show me Popular Payees' button. The interface also includes a top navigation bar with 'messages', 'live chat', and 'view demo' links, and a 'home' link in the top right corner.

## “Add a Bill”

- Company – Enter the required information.

The screenshot shows the 'Add a Bill' form in the Banterra Bill Pay interface. The form is titled 'Add a Bill' and has a progress bar with 'Add', 'Review', and 'Finished' stages. The form fields include: Payee Name \*, Account Number \*, Confirm Account Number \*, Phone Number \*, Payee Zip Code \*, and Account Holder Name (pre-filled with 'Minnie Mouse'). A 'Next' button is at the bottom. A note on the right explains that the account number usually appears on the bill or monthly statement to help the merchant recognize the customer. The interface also includes a top navigation bar with 'Payees', 'Payments', 'Options', and 'Calendar' tabs, and a user profile section with a dropdown menu for 'Add a Payee' (circled in red) containing options: Add a Bill (selected), Add a Person, Add a Charity, and Add a Gift Recipient. Below this, there's an 'Add a Bill' section (also highlighted with a red box) with the question 'What type of payee do you want to add?' and radio button options: Company (ex. Credit Card, utilities or cable), Individual (ex. landlord or daycare), and Bank or Credit Union (ex. loans). To the right of this section is a 'Show me Popular Payees' button. The interface also includes a top navigation bar with 'messages', 'live chat', and 'view demo' links, and a 'home' link in the top right corner.

- Individual – Enter the required information.
  - Select “*Electronic*” or “*Check*,” depending on if you have the individual’s bank routing and account number.

If you do not have their account information:

- Choose “*Check*”
- Select “*No*” for “*Do you have an account number?*”

You will be prompted to enter the individual’s address.

**Add a Bill**

**Add** **Finished**

**Tell us about your payee**

For security purposes, we will supply you with a unique Activation Code to verify this payee.  
We will also perform a secure validation process to confirm this payee.

**Electronic is the way to go!**  
These payments will be received in about 2 business days!

First Name \*  
Last Name \*  
Nickname \*  
Phone Number \*  
How would you like this payment to be sent?  
 Electronic  Check

Account Number \*  
Confirm Account Number \*  
Routing Number \*  
Confirm Routing Number \*  
Account Type \*  
Payee Category  
Default Pay From Account

Back Next

**Tell us about your payee**

For security purposes, we will supply you with a unique Activation Code to verify this payee.

**Are you sure?**  
Checks can take up to 5 days to be received.

First Name \*  
Last Name \*  
Nickname \*  
Phone Number \*  
How would you like this payment to be sent?  
 Electronic  Check

**Do you have an account number?**  Yes  No

Payee Address \*  
City \*  
State \*  
Zip Code \*

Payee Category  
Default Pay From Account

Back Next

- Bank or Credit Union
  - Select “Yes” or “No”
  - “Select Account Type” from the dropdown

**Add a Bill**

Progress: Add | Review | Finished

Is this account at Banterra Bank?

Yes

No

What is the account type?

Select Account Type ▼

- Select Account Type
- Loan
- Credit Card
- Checking
- Savings

Add a Person – (aka: *Person-to-Person* or *Email Payment*) – 3 Step Process

1. Add the required information for the email Payee, click “Next”
2. Review
3. Finish set up

**Add a Person**

Progress: Add | Review | Finished

For security purposes, we will supply you with a unique Activation Code to verify this payee.

Payee First Name \*

Payee Last Name \*

Payee Phone Number  -  -

An email will be sent to this payee to be authenticated.

Payee Email Address \*

Confirm Payee Email Address \*

- Create a “*Keyword*” shared with the payee and required for the payee to set up the payment process.
- Click “*Next*”

**Add**   Review   Finished

**Keyword**  \*

**Confirm 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 unsecure email.

 

An email is sent to the Payee and Payee will enter the shared “*Keyword*” along with their bank routing and account number. The Payee will receive an email each time a payment is sent to notify them a payment has been sent.

**Add a Person**

**Add**   **Review**   Finished

Payee: **Vanessa Thomas**

Email Address: vaalmeling@gmail.com

Payee Status: Requires Activation ⓘ

Payee Nickname \*: Vanessa Thomas ⓘ

Phone Number:

Payee Category: No Category ▾

Default Pay From Account: Primary Account ▾ ⓘ

Keyword: Testing

Your email address: vaalmeling@banterra.com

 

**Activation Code**

For security purposes, we will supply you with a one-time Activation Code to verify this payee. You will be asked to receive and submit the Activation Code within the same bill pay session. This process must be completed before any payments will be sent to this payee.

To activate the Payee setup, Bill Pay will send a one-time Activation Code (via text, phone call or email)

**Activation Code Delivery Method Required**

**Request Code**   Activate   Finished

**Request Activation Code**   How would you like to receive the Activation Code for Vanessa Thomas?

Please select a preferred delivery method.

<b>Phone Call:</b> <input type="radio"/> Home: ((##) ###-6408) <a href="#">Update</a> <input type="radio"/> Work: Not on file <a href="#">Update</a> <input type="radio"/> Mobile: Not on file <a href="#">Update</a>	<b>Email Address:</b> <input checked="" type="radio"/> Primary: vaalmeling@banterra.com <a href="#">Update</a> <input type="radio"/> Secondary: Not on file <a href="#">Update</a>
<b>Text Message:</b> <input checked="" type="radio"/> 3144026408@vtext.com <a href="#">Update</a>	

Activate Payee
Please activate Vanessa Thomas by entering your code below.

Your activation code should arrive within moments. Please remain in session while the Activation Code is being sent to 3144026408@vtext.com.

[Click here](#) if you do not receive a code or would like a new one.

Please wait...

Enter Activation Code:

After entering your Activation Code, Payee is sent an email stating that you would like to send them a payment. They are provided with a link to click on to enter the “*Keyword*” you created and shared with them, and then their bank routing and account number. If the payee does not complete this step, you will not be able to send them email payments.

Add a Charity – Customer is charged \$1.99 fee to send Charity Payments – 3 Step Process

1. Add the required information to set up your Charity Payee, click “*Next*”
2. Review
3. Finish set up

Add a Charity

Add
Review
Finished

**Tell us about your charity**

Charity Name \*

Charity Address \*

City \*

State \* Alabama ▼

Zip Code \*  -

**Add a Gift Recipient- Customer is charged \$2.99 to send gift checks (i.e. special occasion options) – 3 Step Process**

1. Add the required Gift Recipient information, click “Next”
2. Review
3. Finish

**Add a Gift Recipient**

**Add**   Review   Finished

**Tell us about your gift recipient**

First Name \*

Middle Name

Last Name \*

Recipient Address \*

City \*

State \*

Zip Code \*  -

**Next**

*Please Note: You may pay any “Payee” within the United States (including U.S. territories and APO’s / AEO’s). You may not make payments for illegal activities, payments to federal, state or local tax agencies or payments of alimony, child support or other government fees or court directed payments using the Bill Pay service.*

*The Financial Institution is not responsible for payments that cannot be made due to incomplete, incorrect, outdated information or insufficient funds.*

**Need help?**

For assistance with Bill Pay or payment inquiries, please contact our Bill Pay provider, iPay, toll-free at 855-306-7823. They are available to assist you from 6:30 a.m. – 1:00 a.m. CST, Monday thru Friday or contact your local Banterra branch.