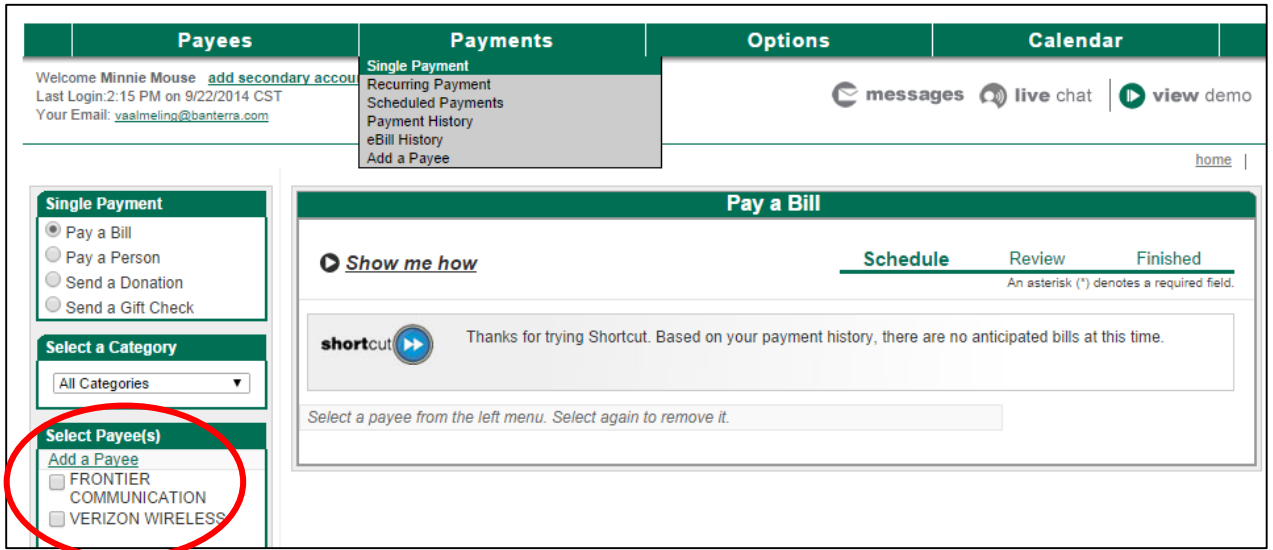


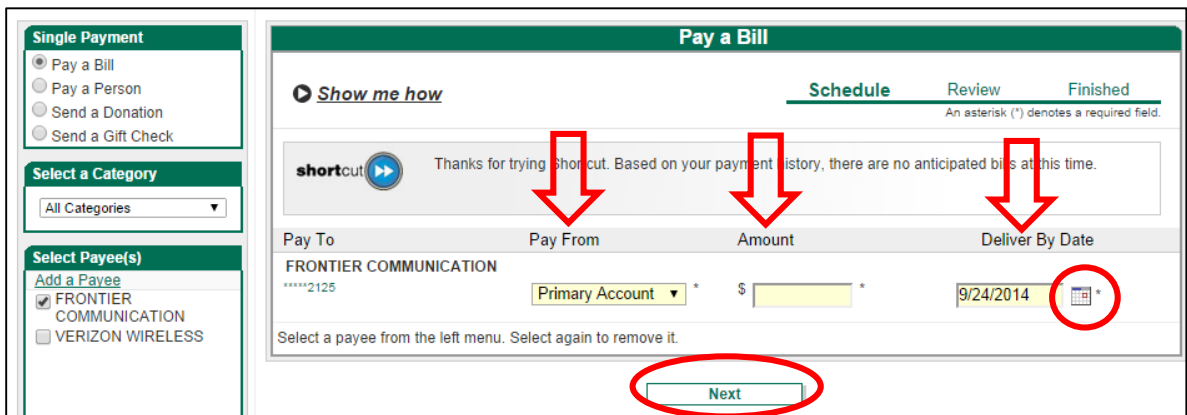
How to make a Payment – Banterra Bill Pay

Single Payment

1. Login to your Online Banking and Click the “Bill Pay” Tab
2. Hover over Payments and click “Single Payment”



3. From column on left, “Select Payee” you want to pay. This moves payee to the center of screen.



4. Select which “Pay From” account you wish to use from drop down box (if you have more than one Bill Pay funding account)

5. Enter “Amount” of your payment
6. Select “*Deliver By Date*” by clicking on the calendar to the right of the Deliver By Date box. (***The system will calculate the next possible Deliver By Date (Estimated Arrival Date) of your payment. This is only an estimate, so please allow ample time for your payments to reach your “Payees”.***)
7. Click “Next”
8. Review payment information shown and click “Submit Payment”

Pay a Bill						
				Schedule	Review	Finished
Pay To	Pay From	Amount	Deliver By Date	Additional Items		Remove
FRONTIER COMMUNICATION <i>Electronic</i>	Primary Account	\$1.00	9/26/2014	Delivery: Comment:	Standard Add	<input type="checkbox"/>
				<input type="button" value="Edit"/>	<input type="button" value="Submit Payment"/>	

9. After clicking “Submit Payment,” screen will change to show your payment “Confirmation # (number)”.

Pay a Bill						
Printer Friendly Version						
				Schedule	Review	Finished
Pay To	Pay From	Amount	Deliver By Date	Additional Items		
FRONTIER COMMUNICATION <i>Electronic</i>	Primary Account	\$1.00	9/26/2014	Confirmation #:	4	Standard None
To edit a payment, go to Scheduled Payments . To monitor your account activity, set up an e-Notification .						
				<input type="button" value="Schedule more Payments"/>		

Please make note of your payment Confirmation # (number) (i.e. in your check register). This number may be used for research purposes in the event there is a payment error.

Recurring Payment

1. Hover over “Payments” and click “Recurring Payment”

The screenshot shows a web interface with a top navigation bar containing 'Payees', 'Payments', 'Options', and 'Calendar'. A dropdown menu is open under 'Payments', listing 'Single Payment', 'Recurring Payment', 'Scheduled Payments', 'Payment History', 'eBill History', and 'Add a Payee'. The 'Recurring Payment' option is highlighted. Below the navigation bar, there is a 'Pay a Bill' section with tabs for 'Schedule', 'Review', and 'Finished'. The 'Schedule' tab is active, showing a form with a 'Select a payee from the left menu.' prompt and a 'Show me how' link. On the left side, there are three sections: 'Recurring Payment' with radio buttons for 'Pay a Bill' and 'Pay a Person'; 'Select a Category' with a dropdown menu set to 'All Categories'; and 'Select Payee' with an 'Add a Payee' link and radio buttons for 'FRONTIER COMMUNICATION' and 'VERIZON WIRELESS'.

2. From column on left, “Select Payee” you want to pay. This moves payee to the center of screen.

The screenshot shows the 'Pay a Bill' form with the 'Schedule' tab active. The 'Select Payee' section on the left is circled in red, and 'FRONTIER COMMUNICATION' is selected with a radio button. The main form area is titled 'Tell us about your payment' and contains the following fields: 'Pay To' (FRONTIER COMMUNICATION *****125), 'Address' (1223 Frontier Lane), 'City' (St Charles), 'State' (Missouri), 'Zip Code' (63304), 'Pay From *' (Primary Account), 'Amount *' (\$), 'Frequency *' (Select Frequency), 'Select First Deliver By Date *' (calendar icon), and 'Will this payment series end?' (radio buttons for Yes and No). A 'Next' button is located at the bottom of the form.

3. Enter “Address” information for the Payee.

4. Select "Pay From" account from drop down box (if you have more than one Bill Pay funding account)

The screenshot shows a form with the following fields and options:

- Pay From ***: Primary Account (dropdown)
- Amount ***: \$ 1.00 (text input)
- Frequency ***: Select Frequency (dropdown menu with options: Weekly, Every other week, Every four weeks, Monthly, Every other month, Twice monthly, Every three months, Every six months, Annual)
- Select First Deliver By Date ***: (text input)
- Will this payment series end?**: (checkbox)
- Next**: (button)

5. Enter "Amount" of your payments

6. Select "Frequency" from drop down box

7. Select a day of month/day of week from next drop down box

The screenshot shows the form with the following settings:

- Frequency ***: Weekly (dropdown)
- on**: (text)
- Select First Deliver By Date ***: (text input)
- Will this payment series end?**: (checkbox)
- Monday**: (dropdown menu with options: Monday, Tuesday, Wednesday, Thursday, Friday)

The screenshot shows the form with the following settings:

- Frequency ***: Monthly (dropdown)
- on**: (text)
- Select First Deliver By Date ***: (text input)
- Will this payment series end?**: (checkbox)
- Last Business Day**: (dropdown menu with options: Last Business Day, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14)
- Next**: (button)

8. Select “*First Deliver By Date*” by clicking the calendar icon (square) to the right of the empty “*Deliver By Date*” box

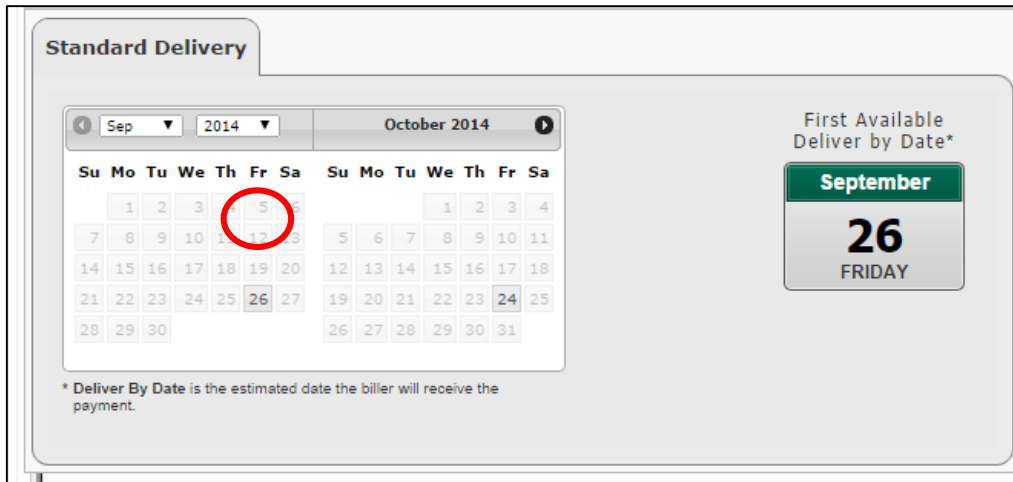


Select First Deliver By Date *

Will this payment series end? Yes No

The screenshot shows a form with a text input field for "Select First Deliver By Date *". To the right of this field is a yellow rectangular button with a calendar icon. This icon is circled in red. Below the input field is a question "Will this payment series end?" with two radio button options: "Yes" and "No". The "No" option is selected.

The calendar will appear towards the top of the screen. Click on the calendar day you want your first payment to be delivered.



Standard Delivery

Sep 2014 October 2014

Su Mo Tu We Th Fr Sa Su Mo Tu We Th Fr Sa

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

First Available Deliver by Date*

September

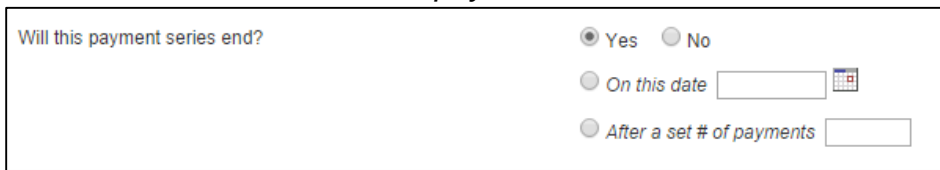
26 FRIDAY

* Deliver By Date is the estimated date the biller will receive the payment.

The screenshot shows a calendar interface for "Standard Delivery". It displays two months: "Sep 2014" and "October 2014". The calendar grid shows days from Sunday to Saturday. The date "5" in the first row of the October calendar is circled in red. To the right of the calendar, there is a section titled "First Available Deliver by Date*" which shows a green button for "September" and a larger grey button for "26 FRIDAY". A footnote at the bottom states: "* Deliver By Date is the estimated date the biller will receive the payment."


Note: If a recurring payment’s scheduled “*Deliver By Date*” falls on a weekend or bank holiday, the payment will go the business day prior to the regular scheduled date.

9. Select an answer for “*Will this payment series end?*”



Will this payment series end?

Yes No

On this date 

After a set # of payments

The screenshot shows a form with the question "Will this payment series end?". There are three radio button options: "Yes" (which is selected), "No", and "On this date" followed by a text input field and a calendar icon. The third option is "After a set # of payments" followed by a text input field.

- a. **If you select “*No*” the payment will continue to go out at your selected frequency until you manually go in and stop the payment series.**

10. Click “Next”

11. At the top of the page (you may need to scroll up on your page) review the payment information.

The screenshot shows a 'Pay a Bill' interface with a green header. Below the header are three tabs: 'Schedule', 'Review', and 'Finished'. The 'Review' tab is active. The main content area contains a table with the following data:

Pay To	Pay From	Amount	First Deliver By Date	Additional Items
VERIZON WIRELESS electronic	Primary Account	\$1.00	10/24/2014	Comment: Add Series End: None Frequency: Monthly on the 26th

At the bottom of the interface, there are two buttons: 'Edit' and 'Submit Payment'. The 'Submit Payment' button is circled in red.

12. Click “*Submit Payment*”

13. After clicking “*Submit Payment*,” screen will change to show “*Confirmation # (number)*”.

The screenshot shows a 'Pay a Bill - Recurring' interface with a green header. Below the header are three tabs: 'Schedule', 'Review', and 'Finished'. The 'Review' tab is active. The main content area contains a table with the following data:

Pay To	Pay From	Amount	First Deliver By Date	Additional Items
VERIZON WIRELESS electronic	Primary Account	\$1.00	10/24/2014	Confirmation #: 5 Series End: None Frequency: Monthly on the 26th

Below the table, there is a link: "To edit a payment, go to [Scheduled Payments](#)." At the bottom of the interface, there is a button labeled 'Schedule another Payment'.

Please make note of your payment Confirmation # (number) (i.e. in your check register). This number may be used for research purposes in the event there is a payment error.

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.