



**Bank of New Madrid
Internet Bill Payments
User's Guide**

Confidentiality

This document constitutes an unpublished, copyrighted work of and contains valuable trade secrets and other confidential information belonging to FundsXpress Financial Network, Inc. As a service to our customers, this document may be copied or duplicated for internal user or distribution to end-users of FundsXpress products. The contents, however, may not be altered or disclosed to other third parties without the express written permission of FundsXpress Financial Network, Inc.

Trademarks

“FundsXpress” and “FundsXpress and Design” (the “logo”) are registered trademarks of FundsXpress Financial Network, Inc. The FundsXpress logo consists of two elements: the red “swirl” and the name, FundsXpress Financial Network. FundsXpress Financial Network is a service mark of FundsXpress Financial Network, Inc.

All other registered and unregistered trademarks in this document are the sole property of their respective owners.

Disclaimer

The contents of this publication are presented for information purposes only. While every effort has been made to ensure the accuracy of the contents, the contents are not to be construed as warranties or guarantees, expressed or implied, regarding the products or services described herein or their use or applicability. We reserve the right to modify or improve the design or specifications of such products at any time without notice.

© 2000-2001 FundsXpress Financial Network, Inc.
All Rights Reserved.

Changes

December 2000: The Internet Banking Guide was extensively reorganized.

January 2001: Updated procedures and illustrations in Chapter 2 for release 3.3.

February 2001: Revised title page, removed extraneous material, improved point of view.

April 2001: Revised Confidentiality and Trademarks. New page numbering format.

Chapter 1: Changed title to Introduction. Moved more specific information to Chapter 3.

Chapter 2: New Quick Start chapter created from navigation information.

Chapter 3: Was Chapter 2. Navigation and FAQ moved to other chapters.

Chapter 4: Created new Frequently Asked Questions chapter.

This page intentionally left blank.

Contents

About This Guide	iii
CHAPTER 1 Introduction	1
1 Internet Bill Payment Service	1
1.1 Authorization to Charge Accounts.	2
1.2 User's Guide and Agreements	2
2 Communications	3
3 Late Fee Guarantee.	4
4 Regulation E Disclosures	5
4.1 Banking Day Disclosure	5
4.2 Customer Action in the Event of Unauthorized Use	5
4.3 Potential Liabilities	6
4.4 Liability for Failure to Make Payments.	7
4.5 Errors or Questions about Your Payments.	9
4.5.1 Internet Bill Payments	9
4.5.2 Statements.	9
4.5.3 Time Limits for resolving statement errors	10
4.6 Account Information Disclosure	11
4.7 Documentation and Verification of Payments.	11
4.8 Inactivity and Termination.	12
4.9 Change In Terms	13
CHAPTER 2 A Quick Tour of the Payments Tab	15
1 Accessing the Payments Tab	15
2 The Payments and Payees Screen	16
2.1 Payment Links	17
2.2 New Unscheduled Payment.	18
2.3 Quick Balance	19
2.4 Cut-off Times.	20
2.4.1 Cut-off Times for Adding Payments.	20
2.4.2 Cut-off Times for Editing Payments.	21
2.5 Pending Payments Table	22

CHAPTER 3 Making Payments	25
1 Understanding Transactions Types	25
1.1 Unscheduled Payment Templates	26
1.1.1 Fixed-Recurring Payments	27
1.2 Variable-Recurring Payments	27
1.3 One-Time Payments	28
1.4 Summary of Payment Types	28
2 Calculating the Payment Date	29
2.1 Examples	32
2.2 Processing Deadlines (Cut-off Times)	34
2.3 Availability of Funds and Insufficient Funds	35
3 Using the Payee Database	36
3.1 Searching for a Payee	36
3.2 Adding a Payee	37
4 Creating an Unscheduled Payment to a New Payee	38
5 Scheduling a Payment	46
6 Deleting a Payment	51
7 Viewing a Payment History	53
7.1 Viewing All Payments History	55
8 Canceling a Payment	57
9 Reporting a Payments Problem	58
CHAPTER 4 Frequently Asked Questions	59
1 Overview	59
2 General	62
3 Setting up Payments	66
4 Payees	67
4.1 Getting Started with Payees	67
4.2 Choosing a Payee	68
5 Account and ID Numbers	70
6 Making Payments	72
6.1 Starting a Payment	72
6.2 Other Concerns	73
6.3 Troubleshooting	76

About This Guide

1 Audience

The *Internet Bill Payments User's Guide* provides instructions on using the Internet Bill Payment service. It is assumed that you are familiar with FXWEB Basic Services.

2 Internet Bill Payments Service

With the Internet Bill Payments service you can use your PC and Internet access to direct payments from your checking account to third parties, such as merchants or individuals. Payments are made from checking accounts only.

3 Overview

This guide covers the following topics:

Chapter 1 General Information: This chapter presents a description of the Internet Bill Payment service payments, policies, and disclosures about the service.

Chapter 2 Quick Start: This chapter presents the components of the Payments tab.

Chapter 3 Making Payments: This chapter covers scheduling, editing, and making a payment to a third party.

Chapter 4 Frequently Asked Questions: This chapter presents a variety of questions about payments.

4 Conventions

The following conventions are used in this document:

- **Abbreviations and Acronyms:** Both are spelled out at the first usage.
- **Buttons:** Buttons are presented in **bold** font.
- **Changes:** A list of changes to the manual precedes the Table of Contents.
- **Cross Referencing:** References are made to other information within this guide and to other documentation.
- **Keys:** Keyboard keys are capitalized, for example, the CTRL key.
- **Links:** Links are **bold** in the text.

5 Cautions, Notes, and Tips

Cautions, Notes, and Tips are means of attracting attention to essential or critical information in a manual. The types of information included under each are outlined below.



Caution ...

Cautions indicate procedures, practices, conditions, and statements which, if not strictly observed, may result in loss of information or failure of a task or procedure to operate correctly. Do not disregard these cautions.



Note ...

Notes alert you to essential information about a task or procedure.



Tip ...

Tips give assistance, shortcuts, or an alternate way of doing a task or procedure.

Changes

December 2000: The Internet Banking Guide was extensively re-organized.

January 2001: Updated procedures and illustrations in Chapter 2 for release 3.3.

February 2001: Revised title page, removed extraneous material, improved point of view.

April 2001: Revised Confidentiality and Trademarks section.
New page numbering format.

- Chapter 1: Changed title to Introduction. Moved more specific information to Chapter 3.
- Chapter 2: New Quick Start chapter created from navigation information.
- Chapter 3: Was Chapter 2. Navigation and FAQ moved to other chapters.
- Chapter 4: Created new Frequently Asked Questions chapter.

July 2001: Formatting and screenshot changes.

This page intentionally left blank.

What's in this Chapter

- Internet Bill Payment Service
 - Communications
 - Late Fee Guarantee
 - Regulation E Disclosures
-

1 Internet Bill Payment Service

With the Internet Bill Payment service you can use your PC and Internet access to send payments from your checking account to third parties, such as merchants or individuals.

Advantages of Internet Bill Payment

The main advantages of the Internet Bill Payment service are the following:

- **Convenience:** A large database of companies across the United States is available for you to use. You can make payments to anyone—merchants and private parties—as long as you have a correct U.S. mailing address for them.
- **Cost-Efficiency:** No stamps, checks or envelopes are needed to send out bill payments.

- Time-efficiency: You can set up payments that are automatically rescheduled for a time period you select.
- Security: FundsXpress Internet Banking services adhere to the strictest security policies in the industry.

**Caution ...**

You should not pay your income taxes with an Internet bill payment, because most government agencies will not cooperate with a third party payee in cases of discrepancy or other disputes.

1.1 Authorization to Charge Accounts

Here are some points concerning account authorization and responsibility:

- You are responsible for all payments you authorize using the service.
- You authorize us to debit your designated account(s) for any transactions authorized through the use of the service.
- If you permit another person to use the service or give them your passcode, you are responsible for payments that person makes from the deposit accounts linked to your service enrollment.

1.2 User's Guide and Agreements

Before you use the Internet Bill Payment service, please read this Guide. Your deposit accounts accessed by the service continue to be governed by the Terms and Conditions of the Internet Banking Agreement and Fee Schedule in effect at the time, and continue to be governed by the applicable agreements you have with us regarding these accounts.

2 Communications

There are three main methods by which you can contact us, depending on the situation:

- If you need an immediate response, please phone us. For example, if you need to cancel a payment that has already started processing, you should call Bank of New Madrid's Customer Service.
- If you need to communicate sensitive information to us, use secure email under the User Services tab. We will respond to you through secure email whenever possible, including responding to any claim of unauthorized transactions. Our message will be available for viewing in the Messages tab within Internet banking.
- If you need to communicate non-sensitive information by email. For example, please notify us of any change to your personal email address. You can update your personal email address by clicking the User Services tab, then clicking the **Change Address Information** link.

3 Late Fee Guarantee

We will reimburse you for any late payment fees or penalties you are charged, up to a maximum of \$50 per payment, as a result of a payee not receiving payment made through the Internet Bill Payment service by the due date.

For this reimbursement to take effect, all of the following conditions must apply:

- You scheduled the payment to be sent at least five business days prior to the due date.
- Correct information was provided to us about the payee (name, address, account or reference number, and amount).
- Your account had sufficient funds to complete the payment on the scheduled payment date.
- The payee was a business payee.
- The payee assessed late payment fees or penalties, because payment was delayed.
- If you did not receive notice from us, our service provider, or the payee at least 10 days prior to your scheduled payment that would have alerted you to a problem processing payments from our system.
- In no event shall we be liable for damages in excess of your actual loss due to our failure to complete a payment, and we will not be liable for any incidental or consequential damages. There may be other exceptions stated in our account agreements with you.

For limitations on the late fee guarantee, see Section 4.3 “Liability for Failure to Make Payments” on page 7.

4 Regulation E Disclosures

Your rights in the event of an unauthorized Internet bill payment are disclosed in the following sections.

4.1 Banking Day Disclosure

Our business days are Monday through Friday. Holidays are not included.

4.2 Customer Action in the Event of Unauthorized Use

You should call us immediately or send a secure email in case one of the following events occur:

- if you believe your access ID or passcode has been compromised, lost or stolen
- if you believe that someone has transferred or may transfer money from your account without your permission

You can find the phone number and secure email under the User Services tab.



Tip ...

Telephoning is the best way of keeping your possible losses to a minimum. If you suggest that an unauthorized payment may have occurred, we may require you to sign an affidavit.

4.3 Potential Liabilities

In the event of unauthorized use of your bill payment service, you could be liable for the following amounts:

- You could lose all of the money in your account (plus your maximum overdraft line of credit) if no action is taken on your part.
- If you tell us within two (2) business days after you learn that your access ID and passcode have been compromised, lost, or stolen, you can lose no more than \$50.00.
- If you do *not* tell us within two (2) business days, and we can prove that we could have stopped someone from using your access ID, PIN, or passcode without your permission if you had told us, you could be liable for as much as \$500.00.
- If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason, (such as a long trip or hospital stay) kept you from telling us, we may extend the time periods.

**Note ...**

If your statement shows electronic funds transfers that you did not authorize, you must tell us at once. We may require you to provide your complaint in the form of an affidavit.

4.4 Liability for Failure to Make Payments

If we do not send an Internet bill payment on time, or in the correct amount according to your instructions given in accordance with this User's Guide, we will be liable as defined in Section 1.7 "Late Fee Guarantee" on page 4.

However, there are some exceptions. We will not be liable for the following cases:

- Through no fault of ours, your account does not contain enough money to make the Internet bill payment or the account has been closed.
- The Internet bill payment would go over the credit limit on your overdraft line of credit, or the account has been closed.
- You have not properly followed the scheduling instructions on how to make an Internet bill payment contained in this User's Guide.
- Your computer, software, phone lines or the Bank of New Madrid's computer systems were not working properly or were temporarily unavailable, and this problem should have been apparent to you when you attempted the Internet bill payment.

Other Exceptions to liabilities for failure to make payments

- Circumstances beyond our control prevented the Internet bill payment, despite reasonable precautions that we have taken. Such circumstances include telecommunication outages, postal strikes, delays caused by payees, fires, and floods.
- We have placed a “hold” on funds in your account in accordance with your knowledge or reasonable business procedures.
- We have received incomplete or inaccurate information from you or a third party involving the account or Internet bill payment.
- A court order such as a garnishment or other legal process prevents us from making an Internet bill payment.
- We have reasonable basis for believing that unauthorized use of your access ID, PIN, passcode, or designated account has occurred or may be occurring, or if you default under this disclosure, or any other legal Agreement with us, or if we or you terminate this Agreement.

4.5 Errors or Questions about Your Payments

4.5.1 Internet Bill Payments

In case of errors or questions about your electronic Internet bill payments, call or write to us immediately. You can find the phone number and secure email under the User Services tab.

4.5.2 Statements

If you think your statement is wrong or if you need more information about a payment listed on the statement, you must contact us immediately. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared, and you must:

- 1.** Tell us your name and account number.
- 2.** Describe the error or other payment you are unsure about, and explain as clearly as you can why you believe it is an error or why you need information.
- 3.** Tell us the dollar amount of the suspected error.

4.5.3 Time Limits for resolving statement errors

The following time limits may be in effect for us to resolve erroneous statements:

- If you tell us verbally, we may require that you send your complaint or question in writing within 10 business days. We may require you to provide your complaint in the form of an affidavit.
- We provide the results of our investigation within 10 business days (20 business days if the suspected error occurred outside the United States or if it occurred at a merchant location for the purchase of goods and services) after we hear from you and correct any error promptly.
- If we need more time, however, we may take up to 45 days (90 days if the suspected error occurred outside the United States or if it occurred at a merchant location for the purchase of goods or services) to investigate your complaint or question.

If we decide to do this, we provisionally credit your account within 10 business days (20 business days if the suspected error occurred outside the United States or if it occurred at a merchant location for the purchase of goods or services) for the amount you think is in error, so that you have the use of your money during the time it takes us to complete our investigation.

- If we ask you to put your complaint or question in writing and we do not receive it within 10 days, we may not provisionally credit your account.

If we determine that there is no error, we will send you an explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation

4.6 Account Information Disclosure

We will disclose information to third parties about your account and the payments you make:

- When it is necessary for verifying or completing payments or resolving a problem related to a payment.
- In order to verify the existence and the condition of your account for a third party, such as a credit bureau or merchant.
- In order to comply with government agency or court orders.
- At Bank of New Madrid's discretion, to any subsidiary or affiliate.
- If you give us your written permission.
- As otherwise permitted in the Deposit Terms and Conditions and Disclosures, by law, or as required by government regulations.

4.7 Documentation and Verification of Payments

Information regarding Internet Banking transactions will be reflected on your regular monthly statement for the account from which payments are made.

4.8 Inactivity and Termination

You are responsible for complying with all the terms of your Internet Banking Agreement and other agreements governing the deposit accounts which you utilize for Internet bill payment services.

Inactive Status

We may convert your account to inactive status if you do not sign on to the service during any consecutive 90-day period. If your account is considered inactive, you must contact us to have the service re-activated before you will be able to schedule any transaction through the service.

Account Termination

We can terminate your Internet bill payment privileges under this Agreement without notice to you under the following conditions:

- If you do not pay any fees required in this Agreement when due
- If you do not comply with the Agreement governing your deposit accounts
- If your deposit account is not maintained in good standing

4.9 Change In Terms

We will mail or deliver a written notice to you at least 30 days before the effective date of any change in a term or condition disclosed in this Agreement if the following occurs:

- the change would result in increased fees or charges.
- the change would result in increased liabilities for you.
- the change would result in fewer types of available electronic fund transfers.
- the change would result in stricter limitations on the frequency or dollar amounts of transfers unless prior notice is excused by law.
- If you agree, we may send any such notice of change in terms to you only via electronic mail. Please contact us by secure email or telephone to find out more about electronic disclosures.

This page intentionally left blank.

A Quick Tour of the Payments Tab

What's in this Chapter

- Accessing the Payments Tab
 - The Payments and Payees Screen
-

1 Accessing the Payments Tab

In the Payments tab, you can navigate around the various screens by clicking the screen links.

- To reach the Payments section, click **payments**.



The Payments and Payees screen appears.

2 The Payments and Payees Screen

Upon clicking the Payments tab, you will see the Payments and Payees screen, where you can schedule, edit, or view your Internet Bill Payment transactions.

Payments and Payees Screen

Quick Balance
Payments Links
Tab
Cut-off Times

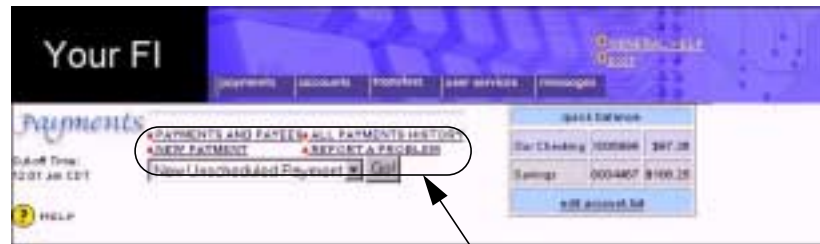
The screenshot shows the 'Your FI' interface. At the top, there are navigation tabs for 'Payments', 'Payees', 'Scheduled', 'Past Due', and 'History'. Below the tabs, there are sections for 'Quick Balance' (showing a checking account balance of \$1,000.00), 'Payments Links' (with a 'New, Unscheduled Payment' button), and 'Cut-off Times'. A 'Pending Payments Table' is also visible, listing various payees and their scheduled dates and amounts.

Payee	Scheduled Date	Amount	ED No.	Account No.	Type	Period	Make a Selection
SEVENT	06/02/01	\$1.00			Variable Recurring	Monthly	Cancel Edit Make
RELVORSDCOM	06/01/01	\$0.00			Variable Recurring	Monthly	Cancel Edit Make
SALUD MAC STUDENT LOAN	06/02/01	\$ 22.00			Fixed Recurring	Monthly	Cancel Edit Make
CITY OF ANTONI LITE/RE	06/02/01	\$1.00			Variable Recurring	Monthly	Cancel Edit Make
Scheduled Bill Total		\$ 22.00					

Pending Payments Table

2.1 Payment Links

You can move to a Payments screen by clicking one of the following links at the top of the screen:



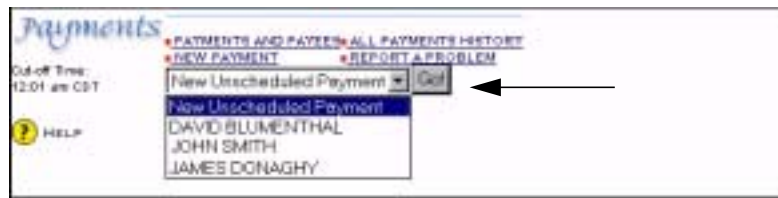
- **PAYMENTS AND PAYEES:** View your Pending Payments.
- **ALL PAYMENTS HISTORY:** Find information on past payments.
- **NEW PAYMENT:** Create a new payment.
- **REPORT A PROBLEM:** Send a description of your problem to Customer Service.

2.2 New Unscheduled Payment

To create a new unscheduled payment to a payee, click the New Unscheduled Payment dropdown list. Then use the unscheduled payment as a template for making payments.

To create a new unscheduled payment:

- On the New Unscheduled Payment list, select a payee, and then click the **Go!** button.



2.3 Quick Balance

The Quick Balance box shows your Internet accounts and current balances.

To change the accounts appearing in the Quick Balance box:

- Click the **edit account list** link.



2.4 Cut-off Times

The Cut-off Times displayed near the top left of the screen tell you how late you can add or edit a payment, so that it will go out in the next processing cycle.



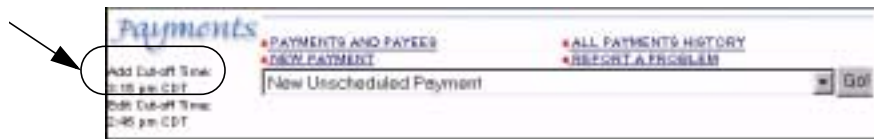
Note ...

The Cut-off Time is shown as Central Division Time (CDT). If you live in another time zone, you must add or subtract the appropriate time. For example, if you live in the Eastern Standard Time zone, you must add one hour to the Cut-off Time.

2.4.1 Cut-off Times for Adding Payments

You can add new payments and schedule them to go out in the next processing cycle if you submit them by the Cut-off Time (or Add Cut-off Time if your screen has two cut-off times) on a business day.

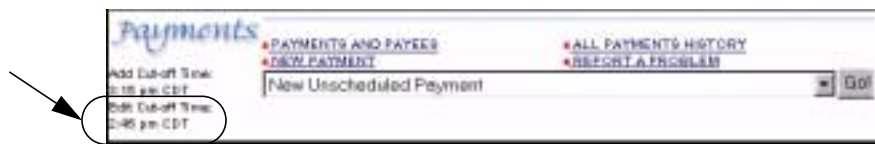
Payments scheduled for non-business days are issued the next business day.



2.4.2 Cut-off Times for Editing Payments

If your screen has a separate Edit Cut-off Time, you can always edit or delete existing payments that are scheduled to go out the next processing cycle if you make the changes by the Edit Cut-off Time.

Payments scheduled for non-business days are issued the next business day.



2.5 Pending Payments Table

The Pending Payments table shows all pending scheduled and unscheduled payments. Electronic payments, which take less than three days to process, are marked with a green asterisk.

Page 1 of 1	Scheduled Date	Amount	ID No.	Account No.	Type	Period	Make a Selection
EPRI	8/26/08	\$0.00			Variable Recurring	Monthly	Account * Make * Edit
HEALTHCARE	8/26/08	\$0.00			Variable Recurring	Monthly	Account * Make * Edit
DALLAS STATE STUENT UNIV	8/22/18	\$ 22.18			Fixed Recurring	Monthly	Account * Make * Edit
CEY OF AUSTIN UNIV	8/26/08	\$0.00			Variable Recurring	Monthly	Account * Make * Edit
Scheduled Bill Total		\$ 22.18					

The following information is shown for each payment:

- **Payee:** The designated name of the payee.
- **Scheduled Date:** The date the payment will be made.
- **Amount:** The amount of the payment.
- **ID Number:** The FundsXpress-assigned number for the specific payment.
- **Account Number:** The Bill Payment user's account number with the payee.
- **Type:** The type of payment transaction: fixed-recurring, variable-recurring, occasional, or one-time.
- **Period:** The payment period of recurring scheduled payment.



Tip ...

You can sort the table by clicking on the Payee, Scheduled Date, or Amount heading.

For actions specific to one payment, click the links under the **Make a Selection** column in the Pending Payments table.

- **Pay/Edit:** Change the information on pending payments and schedule unscheduled payments.
- **Delete:** Remove this payment from the Pending Payments table. The payment will not be processed if you remove it before the Cut-off Time.
- **History:** Search and compile a list of previously made payments.

Payee <input type="checkbox"/>	Scheduled Date <input type="checkbox"/>	Amount <input type="checkbox"/>	ID No.	Account No.	Type	Period	Make a Selection		
Johnny Internet	02/06/2001	\$1.00	1842335	2468	Fixed Recurring	Monthly	Pay/Edit	Delete	History
DISCOVER		\$0.00	1535104	4000 3000 2000 1000	Occasional		Pay/Edit	Delete	History



This page intentionally left blank.

Making Payments

What's in this Chapter

- Understanding Transaction Types
- Calculating the Payment Date
- Canceling or Changing Payments
- Using the Payee Database
- Creating an Unscheduled Payment to a New Payee
- Scheduling a Payment
- Deleting a Payment
- Viewing a Payment History
- Cancelling a Payment
- Reporting a Payments Problem

1 Understanding Transactions Types

There are four types of payment transactions that you should be familiar with:

- Unscheduled payments
- Fixed-recurring payments
- Variable-recurring payments
- One-time payments

1.1 **Unscheduled Payment Templates**

A payment is considered an unscheduled payment when the payment is not scheduled, but saved in the Pending Payments table for future use.

Use this option to make payments to someone you expect to pay occasionally.

1.1.1 Fixed-Recurring Payments

A payment is considered a fixed payment when it is issued for the same amount on a regular basis—for example, monthly or quarterly—on the same recurring payment date.

You need to provide the following information:

- Payee information (e.g., remittance address, account number to be credited)
- Recurring payment amount
- Frequency of the payment

For example, a Bill Payment user can pay the Premium Mortgage Company \$800.00 on the first of each month and Premium Insurance Company \$350.00 once a quarter on the 15th (March 15, June 15, and so forth).

1.2 Variable-Recurring Payments

A payment is considered a variable payment when the payment amount, payment date, or both vary each time you schedule a payment.

You establish the payee by providing the payee information (remittance address, account number to be credited), but no payment is issued until you enter a payment amount and scheduled payment date.

For example, a Bill Payment user can pay his or her telephone bill on the 15th of each month.

1.3 One-Time Payments

A payment is considered a one-time payment when the payment is scheduled for a one-time-only payee. Use this option to send a payment to a payee you do not expect to pay again. Once this payment is sent out, the payee is removed from the database and no new payment is created.

If you have privacy concerns, you may want to use the one-time payee for payments to individuals. One-time payees are removed from the database more quickly.

1.4 Summary of Payment Types

TABLE 1. Internet Bill Payment Types

Payment Type	Characteristics
Unscheduled	Amount is entered, but Date is unknown.
Fixed-recurring	Amount and Date do not vary per period.
Variable-recurring	Amount and Date vary per period.
One-Time payment	Amount and Date are one-time only.

2 Calculating the Payment Date

When paying a bill, select a date far enough in advance to allow ample time for the payment to arrive and be processed by the payee.

We ask that you allow a minimum of five (5) *business* days—excluding Federal holidays—from the scheduled payment date to the payee's due date.

The scheduled payment date is the date the payment is issued from your account and either transmitted electronically or placed in the U.S. Mail for delivery.

**Tip ...**

Schedule your first payment a couple of days earlier than normal. When you receive your statement, review it to see how long it took for the payment to post to your account. Allow that much time when scheduling additional payments to that payee.

If the Payee can receive Electronic Payments

If your payee can receive payments electronically, the payment will be made electronically. Allow about 2 *business* days for the payment to post. The electronic payment will be sent at the end of the *business* day on the scheduled payment date. (If the scheduled payment date is not a *business* day, then it will be sent at the end of the next *business* day.)

If the Payee cannot receive Electronic Payments

If your payee does not accept electronic payments, the payment will be made by check. Allow 5 to 7 *business* days. The check will be sent as first-class mail through the US Post Office on the *business* day after the scheduled payment date. The payment will take the same amount of time to arrive as if you mailed the check yourself.

Call us for help calculating when payments are deducted from your account. You can find the phone number in the user services tab.

**Note ...**

The date your payment is posted depends on the payee. If you are paying a bill, please note that the company might take longer to post payments made in this manner, since the payment is not mailed with the bill itself.

2.1 Examples

First Time Internet Bill Payment to VISA

If you schedule a payment for May 1 to VISA and your VISA statement shows that it posted on May 8, allow 6 business days for VISA payments. However, if the payment posted on May 13, you must allow 9 days. This doesn't mean it took 9 days for the payment to reach VISA. It means that it takes longer for VISA to process this type of payment.

TABLE 2. Determining Payment Dates based on Payee Statements

Scheduled Bill Payment	Post Date on VISA Statement	Next Time
May 1	May 8	allow 6 days
May 1	May 13	allow 9 days

Mortgage Payment with Grace Period

In another example, you have a mortgage payment due the first of every month with a grace period through the fifteenth. When scheduling the mortgage payment, use the first as the Date to Send Payment. This allows about 10 days for the payment to arrive and be processed by the 15th.

TABLE 3. Determining Payment Dates based on Grace Periods

Scheduled Bill Payment	Grace Period	Next Time
May 1	May 15	Select the 1st as “Date to Send”

2.2 Processing Deadlines (Cut-off Times)

You may access Internet banking 24 hours a day, 7 days a week, to schedule payments. The Cut-off Time displayed near the top of the screen tells you how late you can add or edit a payment and be sure that it is in the next processing cycle.

Please note the following points:

- Variable payments may be scheduled to be sent in the next processing cycle or scheduled to be processed at a future date.
- Any payments scheduled to pay immediately will be sent in the next processing cycle, as long as you scheduled them before the Add Cut-off Time.
- Payments scheduled for non-business days are issued the next business day.



2.3 Availability of Funds and Insufficient Funds

Your account will be debited for payments on the scheduled payment date. For more information, see Section 2.3 “Processing Deadlines (Cut-off Times)” on page 34.

Funds must be available in your Internet Bill Payment account by the end of the *business* day before the scheduled payment date in order to issue scheduled payments.

If your account does not have sufficient funds to issue the scheduled payment, you may be charged an insufficient funds charge.

**Note ...**

If any payment has not been issued due to insufficient funds, the system will attempt to pay again on the next business day. Remember to cancel any pending payments of this nature if you have made other arrangements for payment with the payee, to avoid duplicate payments.

3 Using the Payee Database

A payee is the person, business, or organization you make a payment to. The terms *payee*, *merchant*, and *vendor* are used interchangeably to refer only to third parties in the United States to whom payments are issued through the Internet Bill Payment service.

3.1 Searching for a Payee

To begin a new payment, you must first search our payee database to avoid creating duplicate entries. Our system searches for a payee who accepts electronic payments and then for all other payees, to help you find the payee with the fastest available payment method.

If you find the payee in our database, you can select that payee, and then click the **Submit** button. Your new unscheduled payment is in the Pending Payments table.

3.2 Adding a Payee

If you are certain your payee is not in our database, you can then add the payee.

After entering the payee information, you will see a confirmation screen. If any information is incorrect, cancel the confirmation and correct the information. When the payee is successfully added, your new unscheduled payment appears in the Pending Payments table.

Adding the Account or Reference Number

When you set up new payees, the personal names, addresses, and phone numbers are added to the payee database. Also, we *strongly* suggest you provide your account or reference number with the payee so they will know where to credit the payment when they receive it.



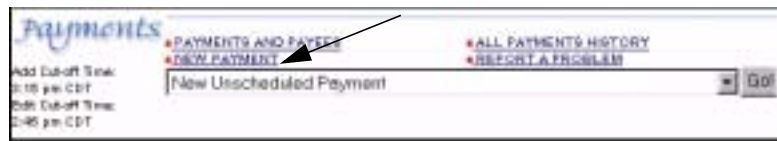
Tip ...

If you are concerned about the privacy of your payee, use the One-Time Payee option for payments to individual consumers. One-Time payees are removed from the database more quickly.

4 Creating an Unscheduled Payment to a New Payee

To create a new payment to a payee, create an unscheduled payment, add the payee to the database if not present, and then schedule the payment.

1. Click the **NEW PAYMENT** link in the toolbar.



The New Payment/Payee screen appears.



Caution ...

Due to liability issues, we will not accept Internet bill payments to federal, state or local tax agencies.

2. Type the payee name in the **Payee** box, and then click **Submit**.

Your FI

GENERAL HELP
GET

payments accounts transfers cash management user services messages

Payments

PAYMENTS AND PAYEES ALL PAYMENTS HISTORY
NEW PAYMENT REPORT A PROBLEM

Cutoff time:
12:01 am CDT

New Unscheduled Payment Go!

HELP

NEW PAYMENT/PAYEE

To begin a new payment, you must first search our database for a payee who accepts electronic payments. Type in the payee name and your account number with the payee (for example, your credit card number for VISA).

If you don't have an account number or are sure your payee does not accept electronic payments, enter just the payee name and we'll use your search as the best guess, where you can search for any payee.

Payee: Mails Online

Account # with Payee:

Re-enter Account #:

Submit Cancel

Adding a payee to the Database

If the payee is not in the database, the customer must add the payee to the FundsXpress customer database.

To add a new payee, do the following:

1. On the **New Payments/Payee** screen, type the payee name in the **Name** box.
2. Type the city name in the **City** box.
3. On the **State/Region** list, select the state of the payee.
4. Type the zipcode in the **ZIP/Postal Code** box, and then click **Submit**.

Your FI GENERAL HELP
EXIT

payments | accounts | transfers | cash management | user services | messages

Payments

ADD Out-of-Time: 1:00 pm CDT

[PAYMENTS & PAYEES](#) [ALL PAYMENTS HISTORY](#)
[NEW PAYMENT](#) [REPORT A PROBLEM](#)

Make a Payment - Select Payee

HELP

NEW PAYMENT/PAYEE

Your payee may already be in our database. To begin a new payment, type in the payee information below and click the "Submit" button.

You can search for a payee without entering all of the information. Enter what you do know. For example, "Aus" would find "Austin" successfully. However, only enter exact zip/postal codes.

Name:
City:
State/Region:
Zip/Postal Code (5 digit):
Country: US

Because your payee is a new addition to the database, the screen will return with a "No Payees in the database" screen.

5. Click the **Add Payee** button.

The screenshot shows a web interface for a financial institution. At the top, there's a navigation bar with links for 'payments', 'accounts', 'transfers', 'cash management', 'user services', and 'messages'. Below this, the 'Payments' section is active, with sub-links for 'PAYMENTS AND PAYEE', 'NEW PAYMENT', 'ALL PAYMENTS HISTORY', and 'REPORT A PROBLEM'. A 'Cut-off Time: 12:01 am EDT' is displayed. A dropdown menu is open, showing 'New Unscheduled Payment' and a 'Go!' button. A 'HELP' icon is visible. The main content area contains instructions: 'No payee in the database match the information you entered. To try another search, click the "Try Another Search" button.' Below this is a 'Try Another Search' button. Further down, it says 'If you believe the information you entered was correct, add your payee to the database by clicking the "Add Payee" button.' An 'Add Payee' button is highlighted with a black arrow. Below it is a 'Cancel' button. At the bottom, a red warning message states: 'While this page is visible, please do not use your browser's Stop or Back functions. Doing so may cause problems with the processing of this form. Also, Please do not click any button more than once. The page may take a moment or two to process after submitting.'

The Add New Payee screen appears.

6. Type the Payee name, address, city, state, zip code, and phone number (if known) into their respective fields, and then click **Add Payee**.

While this page is visible, please do not use your browser's Stop or Back functions. Doing so may cause problems with the processing of this form. Also, Please do not click any button more than once. The page may take a moment or two to process after submitting.

ADD NEW PAYEE
Please enter the payee information below and click the "Add Payee" button.

*Payee Name:

*Address:

*City:

*State:

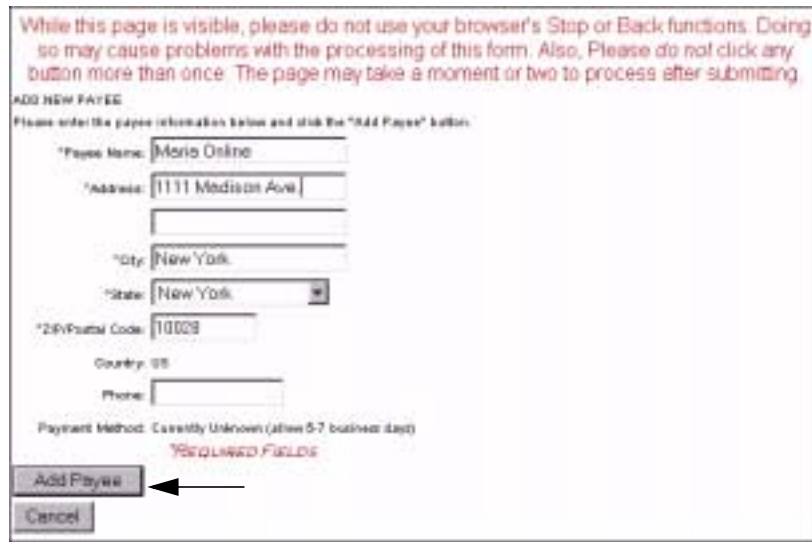
*ZIP/Postal Code:

Country:

Phone:

Payment Method: Currently Unknown (after 5-7 business days)

REQUIRED FIELDS



The Add a Payee Confirmation screen appears.

7. After confirming the information, click **Add Payee**.

Your FI

payments accounts transfer cash management user services messages

Payments

[PAYMENTS AND PAYEE](#)
[ALL PAYMENTS HISTORY](#)
[NEW PAYMENT](#)
[REPORT A PROBLEM](#)

Cut-off Time: 12:01 am EDT

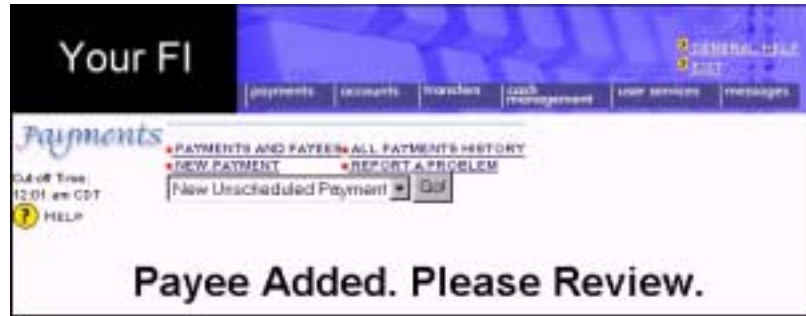
HELP

While this page is visible, please do not use your browser's Stop or Back functions. Doing so may cause problems with the processing of this form. Also, Please do not click any button more than once. The page may take a moment or two to process after submitting.

Add a Payee Confirmation
 You have requested to add the following payee:

Name: Maria Online
Address 1: 1111 Madison Ave
Address 2:
City: New York
State: NY
Zip Code: 10028
Phone Number:
Account Number with Payee:

The following screen will inform you that your payee was successfully added to the database.



The screen will appear for a few seconds before the Pending Payments screen appears.

Notice that the new unscheduled entry—Maria Online—is on the Pending Payments table.

Your FI

Payments

Payments and Payment History

NEW PAYMENT SCHEDULE A PROBLEM

New Unscheduled Payment Go!

HELP

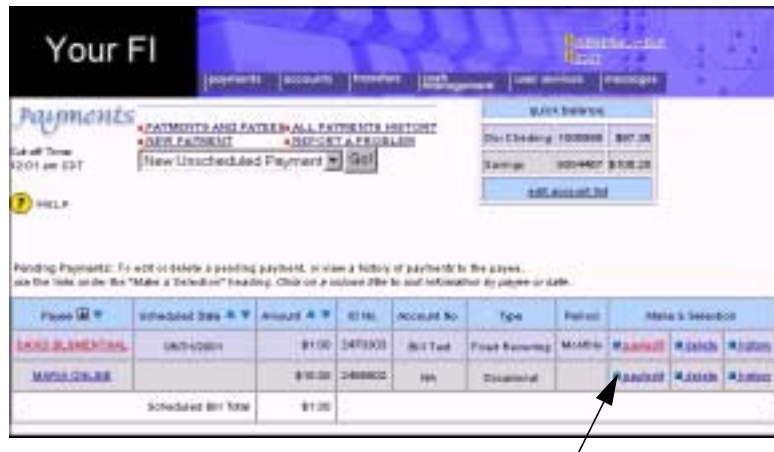
Pending Payments: To edit or delete a pending payment, or view a history of payments to the payee, use the links on the "Make a Selection" heading. Click on a linked file to get information by payer or date.

Name	Scheduled Date	Amount	Bill No.	Account No.	Type	Status	Action	
DANA BLANCHARD	06/14/2001	\$1.00	247933	86124	First Payment	Mailed	Cancel Update	
MARIA ONLINE		\$1.00	248802	194	Dissonant		Cancel Update	
Scheduled Bill Total		\$1.00						

5 Scheduling a Payment

To schedule an unscheduled payment, do the following:

1. In the Make a Selection column, click the **pay/edit** link.



The Edit Payment screen appears.

- In the **Pay From** list, click the account from which to pay the bill.

The screenshot shows the 'EDIT PAYMENT' form. The 'Pay From' dropdown menu is highlighted with a red circle and an arrow. The selected option is 'David Blumenthal/Our Checking 1006998'. Other fields include 'Date to Send Payment' (06/21/2001), 'Amount' (\$ 10.00), 'Frequency' (Occasional payment), 'Period' (Once), and 'Payment Method' (Paper Check (allow 5-7 business days)).

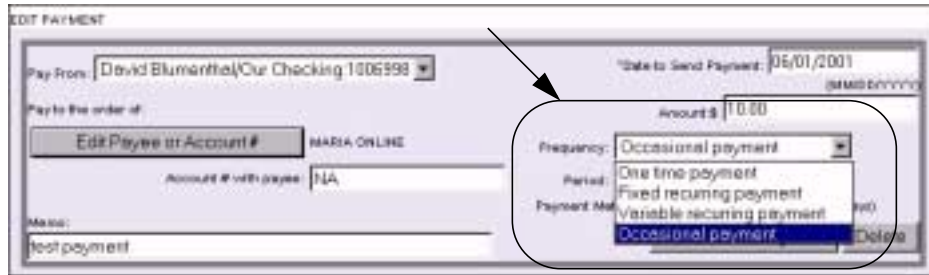
- In the **Date to Send Payment** box, enter the date that the bill will be sent to the payee.
- In the **Amount** box, enter the amount of the bill. For amounts less than one dollar, enter a zero before the decimal (e.g., 0.50).
- In the **Account # with Payee** box, enter the account number.

The screenshot shows the 'EDIT PAYMENT' form with the 'Date to Send Payment' field filled with '6/1/2001'. Other fields are the same as in the previous screenshot.

- In the **Frequency** box, select an option that determines if the bill payment will be rescheduled or not.

The screenshot shows the 'EDIT PAYMENT' form with the 'Frequency' dropdown menu open. The 'Occasional payment' option is selected and highlighted with a red circle. Other options visible include 'One time payment', 'Fixed recurring payment', and 'Variable recurring payment'. The 'Date to Send Payment' field is now '06/01/2001'.

7. In the **Period** box, select the option that determines how often a bill payment will be rescheduled.



The screenshot shows the 'EDIT PAYMENT' form. The 'Pay From' field is set to 'David Blumenthal/Our Checking 1006998'. The 'Date to Send Payment' is '05/01/2001'. The 'Pay to the order of' field is 'MARRA ONLINE'. The 'Amount' is '\$ 10.00'. The 'Frequency' dropdown is set to 'Occasional payment'. The 'Period' dropdown is open, showing options: 'One time payment', 'Fixed recurring payment', 'Variable recurring payment', and 'Occasional payment'. The 'Memo' field contains 'test payment'.

8. In the **Memo** box, enter a short description of the payment (50 characters or less). This step is optional.

9. Click Submit Changes.

The screenshot shows a web form titled "EDIT PAYMENT". The form contains the following fields and options:

- Pay To:** David Blumenthal/Our Checking 100599E
- Date to Send Payment:** 5/1/2001
- Pay to the order of:** MARIA ONLINE
- Amount:** 10.00
- Frequency:** Occasional payment
- Period:** Once
- Payment Method:** Paper Check (allow 5-7 business days)
- Account # with paper:** NA
- Notes:** test payment
- Buttons:** "Submit Changes" (highlighted with a mouse cursor) and "Delete".

The following screen will flash for a few seconds to inform your customers that the changes have been made.



Note ...

The system will check this account's Xpress Balance for sufficient funds before sending the payment. If you have insufficient funds, the payment will be automatically rescheduled and you will be notified with an Urgent Message.

The payment will appear on the Pending Payments table with a scheduled date.

The screenshot shows a web interface for 'Your FI' with a 'Payments' section. It includes a 'Pending Payments' table with columns for Name, Scheduled Date, Amount, ID No., Account No., Type, Period, and Make a Selection. Two payments are listed: 'CASH ELECTRICAL' for \$100 and 'MILLS COLLEGE' for \$10.00. A 'Scheduled On Total' of \$110.00 is shown at the bottom of the table.

Name	Scheduled Date	Amount	ID No.	Account No.	Type	Period	Make a Selection
CASH ELECTRICAL	05/01/2001	\$100	2470002	001 Fed	Fixed Savings	Monthly	Cancel Edit Delete
MILLS COLLEGE	05/01/2001	\$10.00	2400002	As	Transfer		Cancel Edit Delete
Scheduled On Total		\$110.00					



Note ...

If you have scheduled an occasional payment, when the payment is processed it will become an unscheduled payment. You can use the unscheduled payment as a template for making another payment by editing it.

6 Deleting a Payment

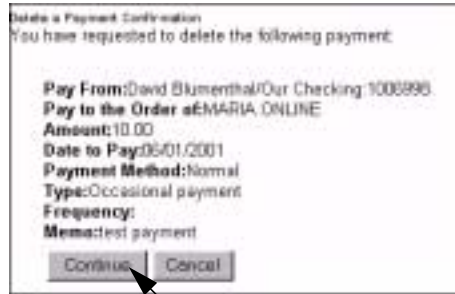
To delete a payment from the Pending Payments table:

1. In the **Make a Selection** column, click the **delete** link.

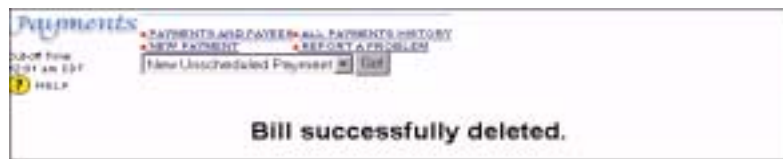


The Delete Confirmation screen appears.

2. Confirm the information, and then click **Continue**.



The following screen will appear for a few seconds on your customer's computer:



The Pending Payments screen will appear again without the deleted payment.

Pending Payments: To edit or delete a pending payment, or view a history of payments to the payee, use the links under the "Make a Selection" heading. Click on a column title to sort information by page or date.

Pages	Scheduled Date	Amount	ID No.	Account No.	Type	Period	Make a Selection
DAVID BLUMENTHAL	06/01/2001	\$1.00	2470000	Bill Test	Fixed Retiring	Monthly	New Delete History
Scheduled Bill Total		\$1.00					

7 Viewing a Payment History

To view a payment history:

1. On the Pending Payments table, click the **history** link.

Pending Payments: To edit or delete a pending payment, or view a history of payments to the payee, use the links under the "Make a Selection" heading. Click on a column title to sort (alphabetically by payee or date).

Payee	Scheduled Date	Amount	IS No.	Account No.	Type	Period	Make a Selection
Spain	05/27/01	\$42.00	2402305	Bill Test	Variable Recurring	Monthly	View Delete History
MARIA ONLINE	06/01/2001	\$10.00	2400502	NA	Disallowed		View Delete History
Scheduled Bill Total		\$11.00					

The Payee History screen appears.

2. In the **From** field, type the start date.
3. In the **To** field, type the end date.
4. Click **View History**.

5. View the payment history, and then click **Done**.

Payee History								
From: 01/01/2001								
To: 05/27/2001								
Scheduled Date	Processed Date	Payee	ID No.	Account No.	Type	Period	Status	Amount
02/24/2001	03/27/2001	00001	1234567	000011112	Occasional	Monthly	Processed	\$42.02
03/24/2001	03/27/2001	00001	1234568	000011112	Variable Recurring	Monthly	Processed	\$42.02
04/26/2001	04/27/2001	00001	1234569	000011112	Variable Recurring	Monthly	Processed	\$42.02
Historic Scheduled Bill Total								\$126.06
<input type="button" value="Done"/>								

The Pending Payments screen appears.

7.1 Viewing All Payments History

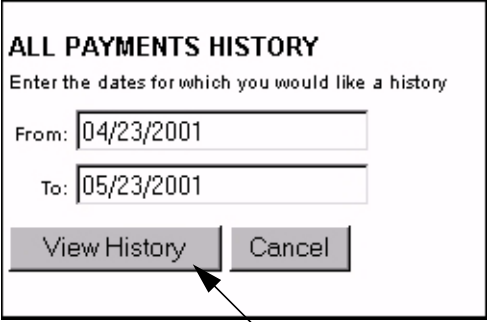
To view all payments for a specific time period:

1. Click the **All Payments History** link.



The screenshot shows a menu titled "Payments" with a logo in blue script. Below the logo, there are four menu items: "PAYMENTS AND PAYEES", "NEW PAYMENT", "ALL PAYMENTS HISTORY", and "REPORT A PROBLEM". An arrow points to the "ALL PAYMENTS HISTORY" link. Below the menu items, there is a text field labeled "Add Cut-off Time:" with the value "1:00 pm CST". To the right of this field is a dropdown menu with the text "Make a Payment - Select Payee" and a "Go!" button.

2. On the All Payments History screen, type the dates in the **From** and **To** fields, and then click **View History**.



The screenshot shows a form titled "ALL PAYMENTS HISTORY". Below the title, it says "Enter the dates for which you would like a history". There are two text input fields: "From:" with the date "04/23/2001" and "To:" with the date "05/23/2001". Below these fields are two buttons: "View History" and "Cancel". An arrow points to the "View History" button.

All payments in the given date range appear.

Bill History
 From: 01/03/2001
 To: 06/23/2001

Scheduled Date ▲ ▼	Processed Date	Payer ▲ ▼	ID No.	Account No.	Type	Period	Status	Amount ▲ ▼
01/03/01	01/03/01	DAVE ELIMBERTAL	2000738	001 TEST	Fixed Recurring	Monthly	Processed	\$1.00
01/03/01	01/03/01	DAVE ELIMBERTAL	1239907	001 TEST	Fixed Recurring	Monthly	Processed	\$1.00
01/03/01	01/03/01	DAVE ELIMBERTAL	1942308	001 TEST	Fixed Recurring	Monthly	Processed	\$1.00
04/03/01	Pending	DAVE ELIMBERTAL	2207909	001 TEST	Fixed Recurring	Monthly	Scheduled	\$1.00
Historic Scheduled Bill Total								\$4.00

8 Canceling a Payment

The processing deadline is the Edit Cut-off Time for changes to payments scheduled to be processed that business day. Up to that time, you may go into any pending payment and revise the amount—change to \$0.00 to cancel—or payment information.

To cancel a payment:

1. On the Pending Payments table, under the Make a Selection column, click the **pay/edit** link.
2. On the Edit Payment screen, type 0 . 00 in the **Amount** box or clear any existing payment amount.
3. Click **Submit Changes**.



Note ...

If the payment is no longer in unscheduled or scheduled status, you cannot edit it.

9 Reporting a Payments Problem

To report a payments problem to Bank of New Madrid:

1. Click the **Report a Problem** link.

The screenshot shows a web interface with a purple header. On the left, the word "Payments" is written in a stylized font. Below it, the text "Add Cut-off Time: 1:00 pm CST" is displayed. On the right, there is a navigation menu with four items: "PAYMENTS AND PAYEES", "ALL PAYMENTS HISTORY", "NEW PAYMENT", and "REPORT A PROBLEM". The "REPORT A PROBLEM" item is underlined and has a black arrow pointing to it from the right. Below the menu is a search bar containing the text "Make a Payment - Select Payee" and a "Go!" button.

2. Enter the the information in the **Payee's Name**, **Payee Account #**, **Payment ID no.**, and **Description of Problem** fields, and then click **Send**.

The screenshot shows a form titled "Payment Problem". It contains the following pre-filled information: "Name: Maria Online", "Institution: Your FI", and "Date: 05/23/2001". Below this are three input fields: "Payee's Name:", "Payee Account #:", and "Payment ID no:". At the bottom of the form is a large text area labeled "Description of Problem:". At the very bottom of the form are two buttons: "Send" and "Cancel".

The message will be sent to Bank of New Madrid.

Frequently Asked Questions

1 Overview

General Bill Payment questions:

- What are Internet bill payments?
- Who can use the service?
- How are payments made?
- How far in advance must I schedule payments?
- Who can I make payments to?
- Can I send a check to myself?
- What if I have insufficient funds?
- Can I default to a different screen when I log on rather than going straight to payments?
- What do Add Cut-off Time and Edit Cut-off Time mean?
- Can we have two names on our checks?
- Will I be responsible for bill payments if an unauthorized individual schedules a payment without my permission?
- Who should I contact if I suspect an unauthorized transaction?

Setting up payments:

- What does the message “Not authorized for the service” mean?
- How do I register?
- How long does it take to start up the service?

Getting started with Payees:

- How do I find out if a payee is in your database?
- How do I add a new payee?
- When I add a new payee, can I pay them right away?
- Can I pay my taxes with Internet bill payments?
- Can I send more than one bill for the same dollar amount, same day, to the same payee?

Choosing a Payee:

- Why do some payees have an asterisk (*) by their name?
- Why are there so many payees with the same name but different addresses?
- Why are there some payees with the same name and address?
- Why do I have to search for a payee before I can add one?
- How do I know if a payee accepts electronic payments?

Account and ID numbers:

- What does the “convert account number” error message mean?
- What are account numbers?
- Do I have to use account numbers?
- In the Pending Payments table, what is the “ID No.”?

Starting a payment:

- How late can I set up a payment to go out the same day?
- How often and when are payments sent out?
- Can I choose the payment method?
- Do payments go out if I have insufficient funds in my account?
- Can I send more than one payment for the same dollar amount, same day, to the same payee?
- How can I get more than one name printed on my payments?

Other Bill Payment Concerns:

- If the payee does not receive my payment, who pays any late fees?
- What happens if the payment is rejected by the payee?
- If several customers are paying the same payee on a particular business day, how many checks are sent?
- If a customer wants to issue a stop payment on their payment, does that affect any other customers making a payment to the same payee on that day?
- How do I know if the payment has reached the payee? Is this information available on my account(s)?
- If a payment fails to be sent for any reason, will I be notified?
- Is there a deadline for when I can change my bill payment before it is sent?
- How do I stop a bill payment made online?
- How much money could I lose for an unauthorized transaction?

Troubleshooting:

- Why hasn't a payment posted after the seventh day?
- Who should I contact if I have a payment inquiry?

2 General

Q: What are Internet bill payments?

A: A service that allows you to set up payments to just about anyone in the United States. You select the person or company to make a payment to, and the payments system will withdraw the money from your account and send the payee a paper check or an electronic payment. You can schedule payments in advance. You can even set up payments to reschedule themselves automatically.

Q: Who can use Internet bill payments?

A: Anyone who uses this Internet banking site and meets certain criteria. Customer Service can give you specific information and activate the payments service for your account. There may be a fee for this service.

Q: How are payments made?

A: A third-party payment processor makes the payment for you. The system automatically deducts the amount from your account. Depending on the payee, payments are sent as paper checks or electronic payments.

Q: How far in advance must I schedule payments?

A: For payees who accept electronic payments, two business days are usually enough. If we must send a paper check, allow five to seven *business* days for the payment to arrive for posting. Remember, the payee might not post the payment immediately.

Q: Who can I make payments to?

A: Anyone in the U.S., if you have their mailing address. We have many companies already on our national database, but you may add anyone to your list of payees as long as you supply the mailing address.

Q: Can I send a check to myself?

A: Yes. In the Payments tab, select New Payment from the toolbar. Enter your name and click the **Submit** button. When the search results appear, click the **Add Payee** button, enter your address, and click **Add Payee** again. Your name will be added to the payee database.

If you have privacy concerns, you may want to use the one-time payee. One time payees are removed from the database more quickly.

Q: What if I have insufficient funds?

A: If there are not sufficient funds in the account's Xpress Balance, the payment will not be made and you will not be charged. You will receive an Urgent Message notifying you that the payment cannot be made due to insufficient funds. Our system will attempt to make the payment once a day until there are sufficient funds or the payment is cancelled.

Q: Can I default to a different screen when I log on rather than going straight to payments?

A: Yes, you can select which section you want to view first. Click the User Services tab. Under the Manage Your Account heading, click the **User Preferences** link, then the **Start Section** link. Use the select menu to choose the section you want to see when you first log on.

Q: What does Add Cut-off Time and Edit Cut-off Time mean?

A: The Cut-off Time displayed near the top left part of your screen tells you how late you can add or edit a payment and be sure that it begins processing the same day.

- **Add Cut-off:** is the last possible time you can add new payments and schedule them to go out the next processing cycle.
- **Edit Cut-off:** is the last possible time you can edit or delete existing payments and have them go out the next processing cycle.

If only the Add Cut-Off time is visible, then all existing payments must be updated or deleted before this time

Q: Can we have two names on our checks?

A: The Reorder Checks form in the Services section cannot be used to change the name printed on your checks. For security reasons, you must contact Customer Service at Bank of New Madrid directly to order checks with new names printed on them.

Q: Will I be responsible for bill payments if an unauthorized individual schedules a payment without my permission?

A: You could lose all of the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn that your access ID and passcode have been compromised, lost, or stolen, you can lose no more than \$50.00 if someone used your passcode without your permission. If you do NOT tell us within two business days, and we can prove that we could have stopped someone from using your access ID, PIN, or passcode without your permission if you had told us, you could be liable for as much as \$500.00.

Also, if your statement shows electronic funds transfers that you did not authorize, you will tell us at once. We may require you to provide your complaint in the form of an affidavit. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or hospital stay) kept you from telling us, we may extend the time periods.

Q: Who should I contact if I suspect an unauthorized transaction?

A: If you believe your access ID or passcode has been compromised, lost, or stolen, or that someone has transferred or may transfer money from your account without your permission, you must call us immediately, or send a secure

email message. You can find the phone number and secure email under the User Services tab.

Telephoning is the best way of keeping your possible losses to a minimum. If you suggest that an unauthorized payment may have occurred, we may require you to sign an affidavit.

3 Setting up Payments

Q: What does the message “not authorized for the service” mean?

A: It means that you have not been set up for the service yet. If you requested the service more than a few days ago, you might want to contact Customer Service at the phone number under the User Services tab.

Q: How do I register?

A: Contact Customer Service by phone or email. There is usually a fee for the service.

Q: How long does it take to start up the service?

A: It usually takes one or two business days.

4 Payees

4.1 Getting Started with Payees

Q: How do I find out if a payee is in your database?

A: Our database of payees is searchable. Click the **New Payment** link in the toolbar. You will see a screen with a form for finding a new payee. Fill out the form with as much detail as possible, and then click the **Submit** button. The system displays any possible matches. If you see the exact payee you were looking for, click the **Use this Payee** button. If it is not listed, use the **Add Payee** button to add it to the database.

Q: How do I add a new payee?

A: If you have searched the database for a payee and did not see it in the list of possible matches, go to the bottom of the screen with the list and click the **Add Payee** button. On the Add Payee screen, fill as much information as possible. You must provide a correct name and mailing address.

Q: When I add a new payee, can I pay them right away?

A: Yes. You can immediately schedule a payment. There may be an extra day or two added to the delivery schedule due to the time required to verify the address. The first payment to all new payees is in the form of a paper check since it is not possible to certify the electronic payment quickly enough to meet the schedule date.

Q: Can I pay my taxes with Internet bill payments?

A: No. We don't recommend it because your tax payment would arrive without your tax return forms, making it much more difficult to process. In addition, the Internal Revenue Service (as well as most other government agencies and state taxation authorities) will not cooperate with a third-party payment processor in cases of discrepancy or other disputes.

Q: Can I send more than one bill for the same dollar amount, same day, to the same payee?

A: No, our system will not allow duplicate payments set up for the same payee, on the same day and for the same amount.

You will receive the following error message: “Your institution’s billpayer does not support making more than one payment to the same payee on the same day for the same amount.”

4.2 Choosing a Payee

Q: Why do some payees have an asterisk (*) by their name?

A: These are some of the payees who will be sent an electronic payment instead of a paper check.

Q: Why are there so many payees with the same name but different addresses?

A: Often this is because each regional and local office may only accept payments for their area. This can also be caused by customers adding payees that already exist, but using a different address.

Q: Why are there some payees with the same name and address?

A: Several things can cause this. Since the system allows customers to set up and pay any payee, some people may accidentally add a payee already in the database.

This can also be caused by companies being split into more than one payee, with each payee only serving some of their customers. For instance, a credit card company may be entered as several payees, each for the use of a certain range of credit card numbers. Select any payee that matches your search.

Q: Why do I have to search for a payee before I can add one?

A: Since the system allows you to set up and pay almost anyone, some people may accidentally add a payee already in the database. By searching first, the system can avoid creating duplicates. If the payee isn't found, just click the **Add Payee** button. Fill in any missing information and click the **Add Payee** button again.

Q: How do I know if a payee accepts electronic payments?

A: The search results mark payees who accept electronic payments with an asterisk (*). However, some of the payees who accept electronic payments are not marked this way. The only way to be sure is to add a payment. After the payment has been added to Pending Payments, click the **view/edit** link to see the sample check. The payment method appears on the check. If the check shows that the payee will receive payment in two business days, the payment will be electronic.

5 Account and ID Numbers

Q: What does the “convert account number” error message mean?

A: The error message: “Our system was unable to convert your payee account number to a format accepted by this payee” can appear if you are paying a company that issues account numbers only in certain formats. For instance, the company might require two letters followed by six numbers, or a “4” or a “5” followed by exactly ten more numbers. If you enter an account number that does not match this format, the system displays an error message and explains how many numbers and how many letters the account number should use. Check your account number and make sure you entered it correctly.

Q: What are account numbers?

A: Many companies, such as credit card companies, utilities, and magazines, assign their customers an account number. This number usually appears somewhere on your bill from them. If you have a credit card, for instance, your account number would be your credit card number.

Q: Do I have to use account numbers?

A: That depends. It is very important that you fill in this number when making a payment to a company that uses them, so the payee knows whose account to credit. Many companies require their customers to write their account number on paper checks as well.

If you do not have an account number with the payee (for example, if you are making a payment to a relative), we suggest that you enter your name into the account number space. You may enter up to 25 characters.

Q: In the Pending Payments screen, what is the “ID no.”?

A: We assign a different ID number to each payment you make. We can then use that number to track any payments you have questions or concerns about. To report a problem or ask a question about a payment, please click the **Report a Problem**

link in the toolbar and fill in the form, including the ID number for that payment.

6 Making Payments

6.1 Starting a Payment

Q: How late can I set up a payment to go out the same day?

A: Submit the payment by the Add Cut-off Time on a business day. Find the Cut-off Time in the upper left corner of the Pending Payments screen.

Q: How often and when are payments sent out?

A: Payments are made daily, excluding weekends and federal holidays. Usually all payments are sent out by 2:00 or 3:00 pm.

Q: Can I choose the payment method?

A: No. If the sample check where you enter the payment information tells you the payee will receive payment in two business days, the payment will be electronic. Otherwise, the payee will receive a paper check.

Q: Do payments go out if I have insufficient funds in my account?

A: No. If there are not sufficient funds in the account's Xpress Balance, the payment will not be made and you will not be charged. You will receive an Urgent Message notifying you that the payment cannot be made due to insufficient funds. Our system will attempt to make the payment once a day until there are sufficient funds or the payment is cancelled.

Q: Can I send more than one payment for the same dollar amount, same day, to the same payee?

A: No, our system will not allow duplicate payments set up for the same payee, on the same day and for the same amount.

You will receive the following error message: "Your institution's billpayer does not support making more than one

payment to the same payee on the same day for the same amount.”

Q: How can I get more than one name printed on my payments?

A: At this time our bill payment processor only uses the first name shown on the account. A married couple can have the first name changed to include both their first names, for example “Bob and Mary.”

6.2 Other Concerns

Q: If the payee does not receive my payment, who pays any late fees?

A: That depends. If a payment is not received by the payee it could be due to any number of reasons. Contact Customer Service immediately. You can find the phone number under the User Services tab. If the payee was properly entered and verified and the payment was not sent due to a payment processor error, the payment processor will pay any late fees.

Q: What happens if the payment is rejected by the payee?

A: You will be contacted to get the necessary information to correct the problem.

Q: If several customers are paying the same payee on a particular business day, how many checks are sent?

A: A separate check is sent for each customer. However, all the checks for a particular payee may be sent in one envelope.

Q: If a customer wants to issue a stop payment on their payment, does that affect any other customers making a payment to the same payee on that day?

A: Since there are separate checks, this does not pose a problem.

Q: How do I know if the payment has reached the payee? Is this information available on my account(s)?

A: You will know if your payment has been received by reviewing your statement. You can use the User Services tab to send a secure message to us if the payment has not posted in a timely manner.

Q: If a payment fails to be sent for any reason will I be notified?

A: Yes, if a payment fails to be sent (usually due to insufficient funds or a payment amount of zero dollars) you will be sent a secure message. To alert you, a red blinking Urgent Messages link will appear on every screen during your Internet banking session. Click this link to read the message.

Q: Is there a deadline for when I can change my bill payment before it is sent?

A: The deadline is based on the Cut-off Time. Find the Cut-off Time in the upper left corner of the Pending Payments screen.

Q: How do I stop a bill payment made online?

A: If the payment is listed in the Pending Payments table, just delete it. If the payment has been processed, notify Customer Service immediately. You can find the phone number under the User Services tab. Give the following information from the payments history screen: ID number, dollar amount, payee name, and date. Once it has been verified that the payment has not cleared, a service request to stop payment and refund the account will be placed. There may be a service charge for a stop request.

Q: How much money could I lose for an unauthorized transaction?

A: You could lose all of the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days after you learn that your access ID and passcode have been compromised, lost, or stolen, you can lose no more than \$50.00 if someone used your passcode without

your permission. If you do NOT tell us within two business days, and we can prove that we could have stopped someone from using your access ID, PIN, or passcode without your permission if you had told us, you could be liable for as much as \$500.00.

6.3 Troubleshooting

Q: Why hasn't a payment posted after the seventh day?

A: It takes up to seven *business* days for payees to receive a payment. In addition, once a payment is received, the time it takes to process and post it varies by payee.

Q: Who should I contact if I have a payment inquiry?

A: When you are in the Payments tab, click the **Report a Problem** link in the toolbar. Fill in and submit the form that appears. You can also contact Customer Service by phone. Remember to provide the ID number that was assigned to the payment. Find this number in the Pending or Historical Payments table.

General Index

A

account information disclosure 11
 Add Cut-off time 20
 authorization to charge accounts 2

B

banking day disclosures 5
 bill payments
 account information disclosed 11
 adding a payee 37, 40
 advantages of 1
 authorization to charge accounts 2
 banking day disclosures 5
 calculating the payment date 29–31
 canceling or changing 57
 change in terms 13
 circumstances beyond control 8
 creating an unscheduled payment 18, 38
 customer action when unauthorized use occurs 5
 customer communication 3
 database 40
 definition of a payee 36
 deleting a payment 51–52
 described 1
 documentation and verification of payments 11
 Edit Cut-off time 57
 examples of 32
 failure to make payments 7
 fixed-recurring 27
 from checking accounts only vii
 in case of errors 9
 inactive status 12
 insufficient funds 35
 late fee guarantee 4
 late payment reimbursements 4
 one-time 28
 pending 22
 potential liabilities to customer 6
 processing deadlines 34
 regulation E disclosures 5
 reporting a problem 58
 scheduling a payment 46–50

searching for a payee 36
 statements 9
 terminating accounts 12
 time limits in resolving statement errors 10
 types of transactions 25
 unsheduled payment 26
 user's guide. See Internet Bill Payments User's Guide.
 variable-recurring 27
 viewing all payments history 55–56
 viewing payments history 53–54

C

Cautions, described viii
 creating an unscheduled payment 18, 38
 customer communication
 immediate response 3
 non-sensitive information 3
 secure email 3
 cut-off times 20
 adding payments 20
 deadlines 34
 editing payments 21

D

database
 adding a payee 37, 40
 definition of a payee 36
 searching for a payee 36
 deleting a payment 51–52
 disclosures
 account information 11
 banking day 5
 regulation E 5

E

Edit Cut-off time 21, 57

F

failure to make payments 7
 fixed-recurring payments 27

I

inactive status 12
 insufficient funds 35
 Internet Bill Payments User's Guide vii, 2

audience vii
conventions viii

L

late fee guarantee 4
 reimbursement of 4
liabilities
 exceptions to 8
 potential 6

M

Make a Selection column 23
 links associated with 23
monthly statements 11

N

Notes, described viii

O

one-time payments 28

P

payee
 adding 37, 40
 definition of 36
 searching for 36
payment dates
 calculating 29–31
 example of 32, 33
payments
 viewing history 53–54
Payments tab
 accessing 15
 Add Cut-off time 20
 creating an unscheduled payment 18
 cut-off times 20
 Edit Cut-off time 21
 links, described 17
 Make a Selection column 23
 pending payments 22
 Quick Balance 19
payments transaction types 25
 fixed-recurring 27
 one-time 28
 summary of 28
 unscheduled payment 26
 variable-recurring 27

pending payments 22
Pending Payments table 50, 51
processing deadlines 34

Q

Quick Balance 19

R

regulation E disclosures 5
reimbursements
 conditions for 4
 of late payments 4
reporting a payments problem 58

S

scheduling a payment 46–50
searching for a payee 36
statements
 correcting of 9
 time limits in resolving errors 10

T

terminating accounts 12
time limits in resolving errors 10
Tips, described viii, 22
types of transactions 25
 fixed-recurring 27
 one-time 28
 summary of 28
 unscheduled 26
 variable-recurring 27

U

unauthorized use
 customer action 5
unschedule payments 26
unscheduled payment
 creating 38
 note 50

V

variable-recurring payments 27
viewing all payments history 55–56
viewing payments history 53–54

X

Xpress Balance 49