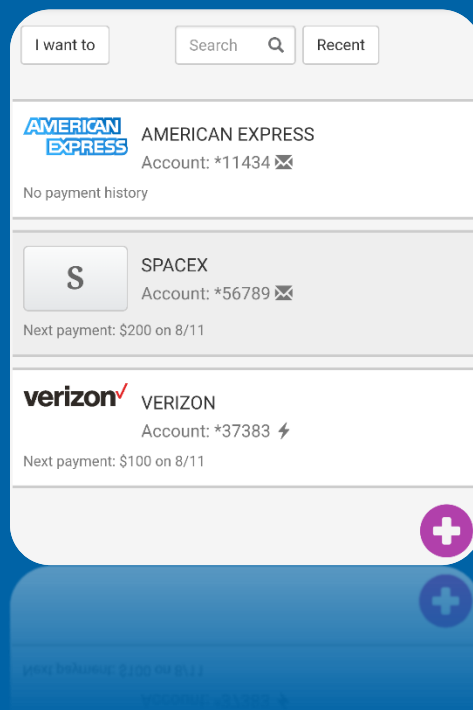


First

National Bank of Pasco



Bill Pay Guide

Mobile

Intention of Training Guide

This document is intended to serve as instructions for the use of the Bill Pay services provided by First National Bank of Pasco (FNBП). While FNBП has done everything they can to provide easy-to-use instructions, they may not match exactly what every user sees on their device. The type of device being used to access Bill Pay, as well as future updates to Bill Pay itself, could both cause the instructions given to not perfectly match what the customer sees. Any issues with Bill Pay should be reported to FNBП immediately.

<https://www.fnbpasco.com/contact/locations-hours/>

Accessibility

Though this guide and Bill Pay are both designed to be accessible by as many customers as possible, a scenario may be presented that this document and Bill Pay cannot fully accommodate. If this guide, Bill Pay, or a specific feature of either is inaccessible, please contact your local FNBП branch and a customer service associate will assist in any way they can to make reasonable accommodation.

Differences Between Browser and Mobile

While scalability is important when developing digital platforms, browsers allow more features and different controls than a mobile device. Because of this, Bill Pay requires two distinct guides: One for using Bill Pay on a browser, and one for using Bill Pay on a mobile device. This guide is intended for Bill Pay on an FNBП mobile app.



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Terms to Remember

Throughout this guide different functions of digital banking will be described, and screenshots will often accompany them. If a term or action are defined within Terms to Remember, it is likely that term or action won't be defined or pictured when referenced in the document. Because of this, please use this section of the training guide to become familiar with commonly used terms and any associated images.

Payee

Any company or recipient that is added to Bill Pay and is able to receive payments is considered a Payee.

Customer

The account holder at First National Bank of Pasco that is using Bill Pay to pay a company or recipient.

Left-side menu

Bill pay is accessed from the left-side menu in digital banking. On an FNB mobile app, the left-side menu can be accessed by selecting the menu icon in the top left corner.



Electronic Payments

Some payees allow customers to pay them electronically rather than with a paper check. These payees are marked with a lightening bolt as shown. ⚡

Check Payments

Some payees will be paid by a check, using the information provided when setting up the payee. These payees are marked with an envelope as shown. ✉



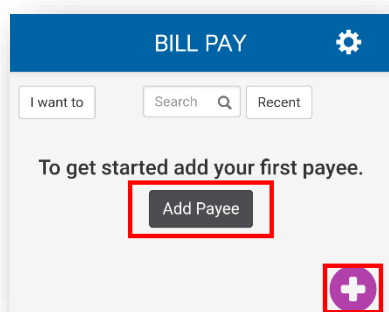
Payees

Before a customer can begin paying bills using Bill Pay, they first have to add the payees that will be receiving the payments.

Adding a Payee – Autofill

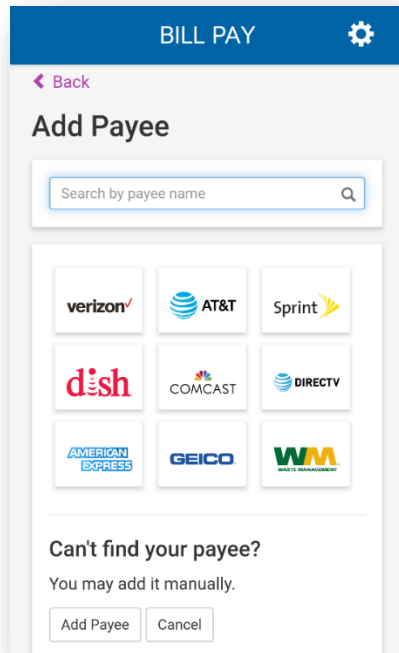
1. From the left-side menu, select Bill Pay.
2. On the Bill Pay Screen, select the Add Payee button, or the purple + icon in the bottom right corner.

Note: The Add Payee button is only available when no payees have been set up. Once payees have been added, all future ones need to be added using the purple + icon.

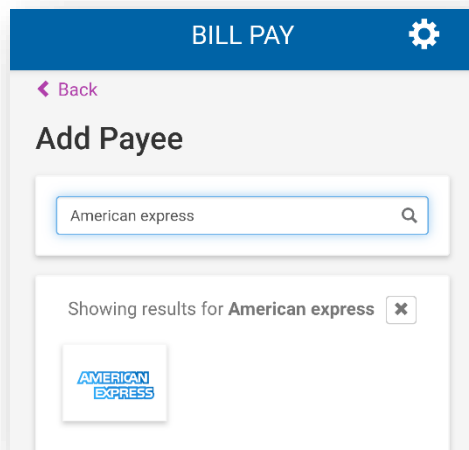


3. Begin searching in the Search box for a payee. Common companies will be recommended as the customer searches.

NOTE: It is recommended that the customer always start with searching for the payee so that they know if a manual setup is needed as this can aid in reducing the number of errors and can potentially expedite payments electronically.



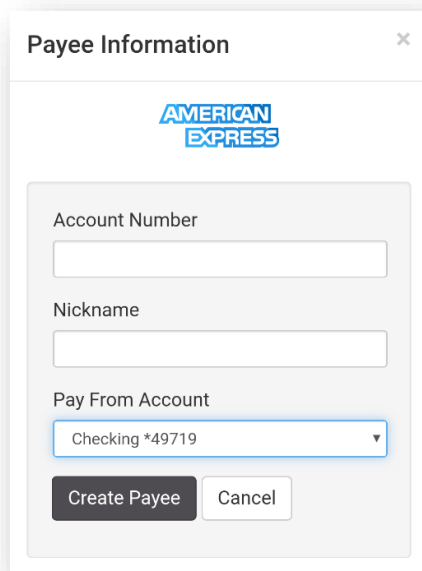
4. Once the correct payee has been found, select it to proceed.



5. The user will then have to enter:

- **Account Number:** The account number they're making the payment to. This number normally appears on an invoice from the intended payee or can be obtained by contacting them directly.
- **Nickname:** A nickname for the account as it will appear for the customer in their list of payees.
- **Pay From Account:** Using the dropdown menu, select an account to pay the bill from.

6. When all the fields are filled in, select Create Payee.



The screenshot shows a 'Payee Information' dialog box with the American Express logo at the top. It contains three input fields: 'Account Number', 'Nickname', and 'Pay From Account'. The 'Pay From Account' field is a dropdown menu currently showing 'Checking *49719'. At the bottom are two buttons: 'Create Payee' and 'Cancel'.

7. If the payee being added supports electronic payments, the user will be returned to the main Bill Pay screen. If the payee does not offer electronic pay, the user may be required to input the address where the payment should be sent.



8. Once the address and zip code fields have been completed, the customer can choose to edit the nickname, add an email, or a memo. They can also select More Payee Options and continue to step 8. If no additional information is needed, select Create Payee to finish and return to the Bill Pay page.

Payee Information

AMERICAN EXPRESS

Payee Address

Address Line 1

Address Line 2 ▾

Zip Code

Account Number

100000058

Pay From Account

Please select an account ▾

More Payee Options (Nickname, email and memo) ▾

Create Payee Cancel

9. If the user would like to add more information, select More Payee Options to add
- Account Nickname
 - Email
 - Bill memo
10. Once all information is correct, select Create Payee to finish and return to the Bill Pay page.

Nickname

Payee Email ?

Memo

More Payee Options (Nickname, email and memo) ▲

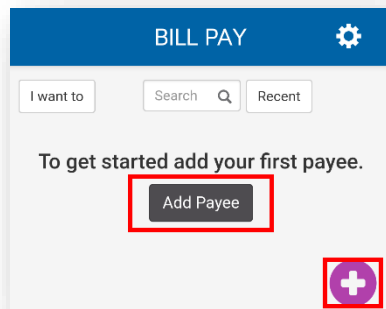
Create Payee Cancel



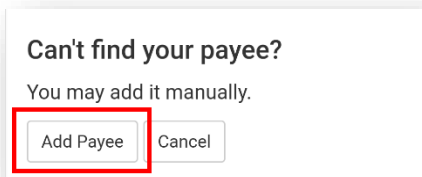
Adding a Payee – Manual

1. On the Bill Pay Screen, select the Add Payee button, or the purple + icon in the bottom right corner.

Note: The Add Payee button is only available when no payees have been set up.

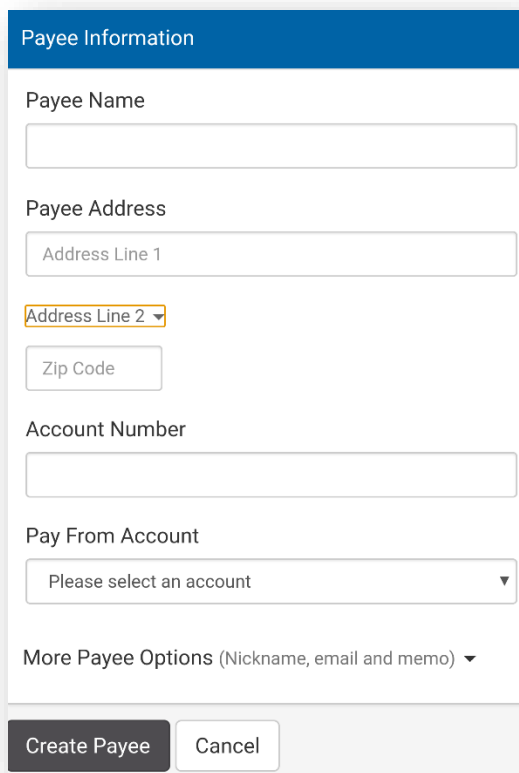


2. Select Add Payee at the bottom of the screen to begin the manual process.



3. Enter the following information in their designated fields.

- **Payee Name:** The name of the company or person the payment will be made to.
- **Payee Address:** The address the check payment should be mailed to.
Note: Payees that are added manually cannot use electronic payments.
- **Zip Code:** The zip code associated with the address.
Note: The payee setup may recommend a suggested address based on the database of known addresses. This suggestion appears when finalizing.
- **Account Number:** The account the payee will apply the payment to.
- **Pay From Account:** Using the dropdown menu, select the account the check will be drawn on.



4. If this information is all the information necessary, the user can select Create Payee to finish. They will then be brought back to the Bill Pay screen, finishing the payee creation. If additional information needs to be added, proceed to step 5.



5. Select More Payee Options: to add additional information in their designated fields. When completed, select Create Payee to complete the payee creation and return to the Bill Pay page.

Nickname

Payee Email ?

Memo

More Payee Options (Nickname, email and memo) ▲

Create Payee Cancel

Edit/Delete A Payee

All information originally entered on a payee can be edited and updated as needed.

IMPORTANT! Changing payee information will directly affect how future payments are delivered to them.

1. Locate the payee that needs to be edited.
2. To delete a payee, select the down arrow next to the Edit button and select Delete Payee. Follow any final confirmations to delete the payee.

verizon VERIZON

Account: *37383

Next payment: \$100 on 8/11

Advantage Gold *49272

Edit

Rush

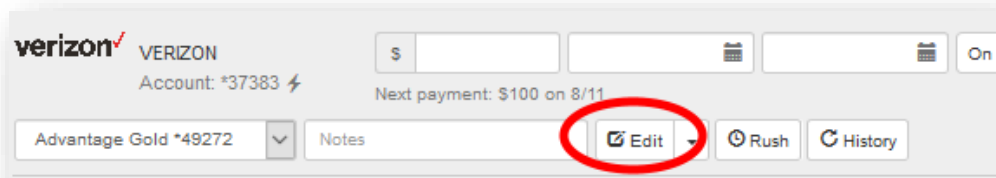
History

Recurring Payment Schedule

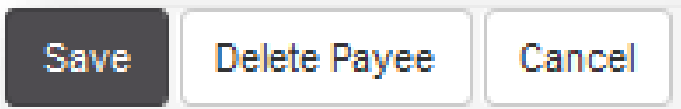
Delete Payee



3. If editing the payee, select the Edit button to the left of the down arrow.



4. In the Edit Payee window, make any changes that are needed and select Save. The payee can also be deleted from here by selecting Delete Payee.



5. When completed, the page returns to the Bill Pay page.



Payments

One-time Payments

1. From the Bill Pay page, select the payee you would like to pay.
2. On the window that opens, select the Pay button.

Payee Details

VERIZON
Account: *37383
No payment history ⚡

Pay

Edit Payee Setup Recurring Payment (off)

3. Enter in the following information for the one-time payment.

- Amount: The amount to deliver to the payee.
- Send On: The date the payment should be sent on.
- Est. Delivery: The day the payment is expected to be delivered to the payee. This date can be changed to customer preference and the Send On date will automatically update.
- Memo: Enter a memo if it is different than the one provided when setting up the payee.
- Delivery Method: Choose how quickly the payment should arrive.

IMPORTANT! Sending a payment as Overnight will charge the account a fee of \$30.95. This fee will be charged to the same FNB account the payment is being drawn from. Sending a payment with standard US mail (default option) includes no fee.

Verify the Payee Information is correct.

Payment Information

Amount	Send On	Est. Delivery
\$ 0.00	08/07/2020	08/13/2020

Memo
For spaceship

Delivery Method	Send Date	Est. Delivery
<input checked="" type="radio"/> Standard US Mail (Fee: \$0)	08/07/2020	08/13/2020
<input type="radio"/> Overnight Mail (Fee: \$30.95)	08/07/2020	08/10/2020

Payee Information

Name: SPACE X
Account: 123456789
Address: 1 ROCKET RD
HAWTHORNE, CA 90250-6844

Make Payment Discard Changes

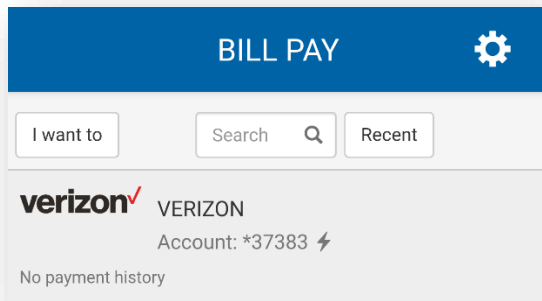
4. Select Make Payment to finalize the payment.



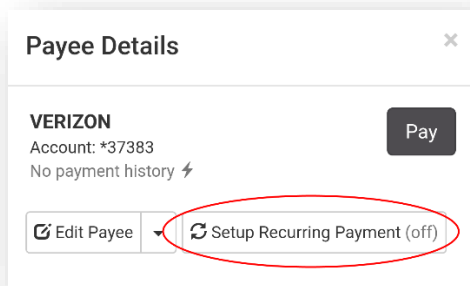
Scheduling Payments

Payments can be scheduled to reoccur at a schedule of the customer choosing.

1. From the Bill Pay page, select the payee the payment will be scheduled for.



2. In the window that opens, select Setup Recurring Payment.



3. On the Recurring Payment page enter the following information:

A. Payments Details

- **Payment Amount:** How much will be paid on each scheduled payment. All payments in a scheduled payment must be the same amount.
- **Send On:** The date the first payment will be sent on and deducted from the account.
- **Est Delivery:** AUTO GENERATRED. The day the payment is expected to be delivered to the payee.

IMPORTANT! Estimate of delivery date is the date that the payment will be received by the intended payee, not when they will process the payment. If you notice a significant lag time in processing please contact the intended payee and inquire if they have even received the payment.

- **Pay From Account:** Use the dropdown menu to choose the account the payments will come from.


Recurring Payment VERIZON

Payment Details

Payment Amount

\$ 100.00


Send On

08/11/2020 

Est. Delivery

08/12/2020

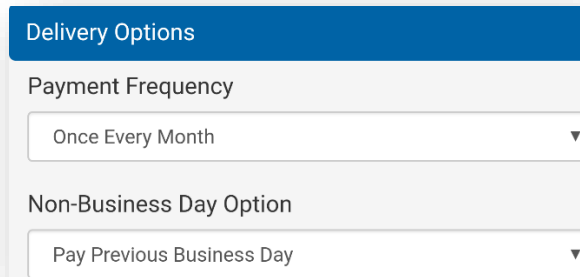
Pay From Account

Advantage Gold 



B. Delivery Options

- **Payment Frequency:** Use the dropdown menu to choose how often this payment will reoccur.
- **Non-Business Day Option:** use the dropdown menu to choose how processing is handled on non-business days.



Delivery Options

Payment Frequency

Once Every Month ▼

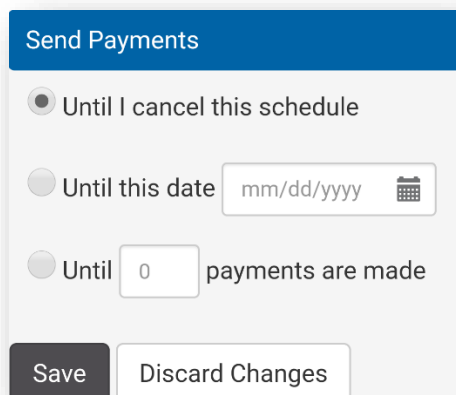
Non-Business Day Option

Pay Previous Business Day ▼

C. Send Payments

Select from the options when the payments will stop being sent

- Until I cancel this schedule.
- Until this date. Click on the calendar to choose a date.
- Until payments have been made: Click on the number 0 to enter how many total payments should be made before the schedule ends.



Send Payments

☒ Until I cancel this schedule

☐ Until this date

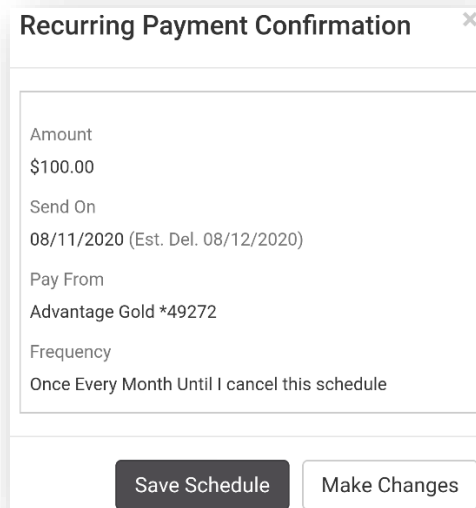
☐ Until payments are made

Save Discard Changes

4. Select Save at the bottom of the screen to finish the scheduling.



5. One final window will populate and allow the customer to review the transaction details and give the option to save or make changes. Select Save Schedule to save the scheduled payment.



Recurring Payment Confirmation

Amount
\$100.00

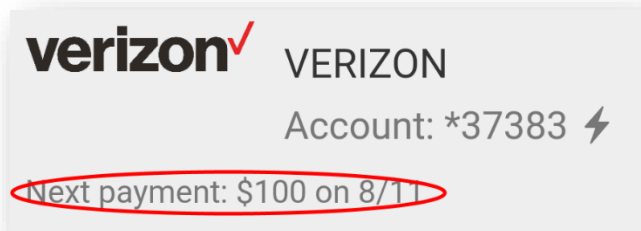
Send On
08/11/2020 (Est. Del. 08/12/2020)

Pay From
Advantage Gold *49272

Frequency
Once Every Month Until I cancel this schedule

Save Schedule Make Changes

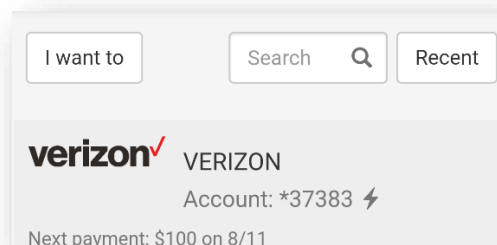
6. The page redirects to the Bill Pay page, where the next scheduled payment is displayed under the payee.



Edit/Cancel A Scheduled Payment

Scheduled payments can be edited and altered for all future payments, or deleted entirely.

1. From the Bill Pay page, select the payee with the scheduled payment that will be edited/deleted.



- In the window that opens, select Edit Recurring Payment to change future scheduled payments.
Select Cancel Schedule to cancel all future scheduled payments to this payee.




Payee Details ×

VERIZON

Account: *37383

Next payment: \$100.00 on 8/11 ⚡

Pay

 Edit Payee   Edit Recurring Payment (on)

Recurring Payment Schedule

Starting on 8/11/2020 a payment of \$100.00 will be made once every month until I cancel this schedule.

Cancel Schedule

- The page redirects to the Recurring Payment page.
At the bottom of the screen, choose to:
Save: Saves the changes made
Cancel Schedule: Cancels the current schedule
Discard Changes: Discard any changes made

Save

Cancel Schedule

Discard Changes

- The page returns to the main Bill Pay page.



Other Settings

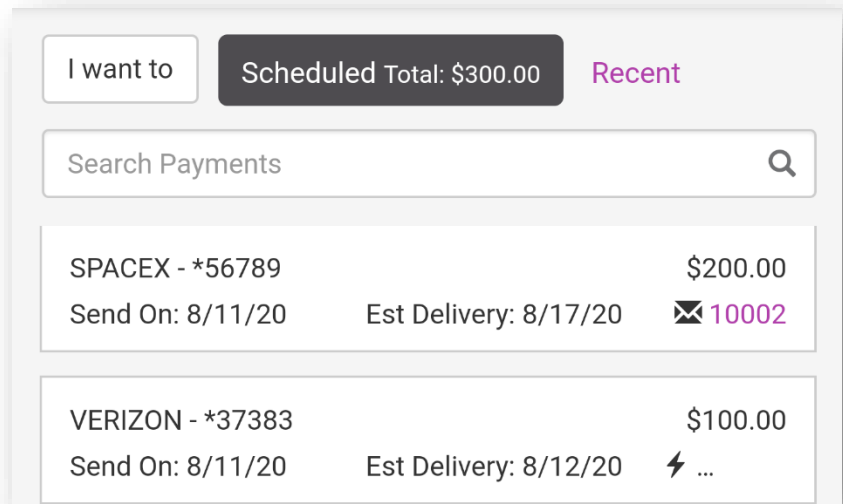
In the top right of the screen is the I Want To button, which provides several additional options.

Pay Bills

Selecting this option brings the user to the main Bill Pay page.

View Payments

Selecting this option shows the user a list of all scheduled and completed payments.



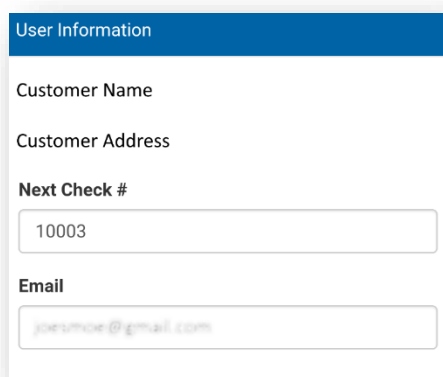
Update My Preferences

Selecting this option gives the user the ability to edit some of their information, as well as setup alerts.

User Information

- Customer Name and Address are listed. Address changes are made elsewhere in Digital Banking.
- Next Check: The number of the next check being mailed to a payee.
- Email: Customer email as it will appear to payees and where notifications are delivered.

IMPORTANT! Changing email here does NOT update customer Digital Banking information.

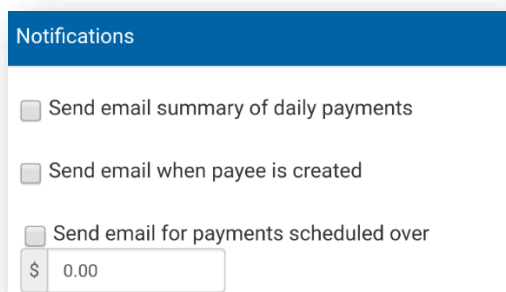


A screenshot of the 'User Information' form. It has a blue header with the title 'User Information'. Below the header, there are four sections: 'Customer Name' (text input), 'Customer Address' (text input), 'Next Check #' (text input with the value '10003'), and 'Email' (text input with the value 'joesmoe@gmail.com').

Notifications

Users can setup email notifications (email specified above) for different Bill Pay activity.

- Send email summary of daily payments.
- Send email when payee is created.
- Send over for payments scheduled over specified dollar amount. Click on the zeros in the field to enter an amount.



A screenshot of the 'Notifications' form. It has a blue header with the title 'Notifications'. Below the header, there are three checkboxes: 'Send email summary of daily payments', 'Send email when payee is created', and 'Send email for payments scheduled over'. The third checkbox is selected. Below the third checkbox is a text input field with a dollar sign icon and the value '0.00'.



Leave Feedback

Selecting this option allows customers to leave feedback about Bill Pay to its developers at Allied Payment Network.

IMPORTANT! This feedback is not being sent to First National Bank of Pasco and should not include any account or personal information. This is feedback for the developers of the Bill Pay system and they are the ones who will be viewing what is submitted.

Log Off

Selecting this option logs the user out of Bill Pay and returns them to digital banking.

