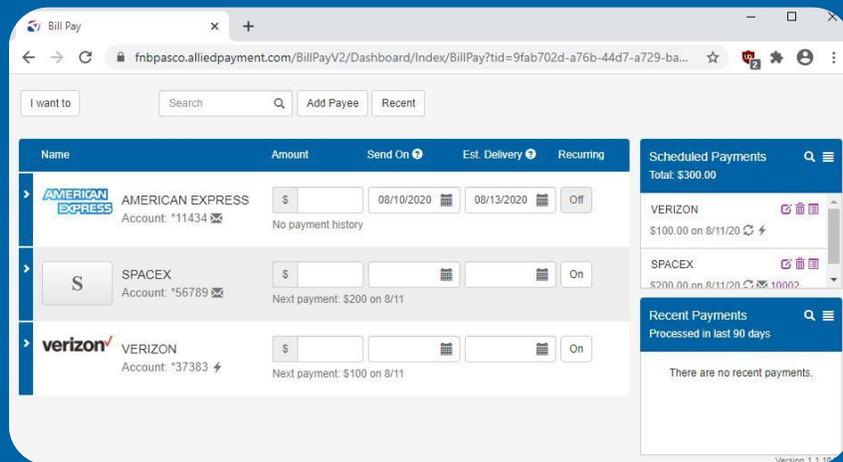


First

National Bank of Pasco



Bill Pay Guide

Browser

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 (FNBP). While FNBP 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 FNBP 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 to. If this guide, Bill Pay, or a specific feature of either is inaccessible, please contact your local FNBP 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 use Bill Pay on a mobile device. This guide is intended for Bill Pay on a browser.



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Terms to Remember

Throughout this guide, different functions of digital banking will be described, and screenshots will often accompany them. In order to increase ease-of-use, common terms will be defined below, and relevant screenshots will follow. 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 FNBP mobile app, the left-side menu can be accessed by select the menu icon in the top left corner.



When accessing Digital Banking from a supported browser, the left-side menu is always visible on the left side of the screen.

Electronic Payments

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

Check Payments

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



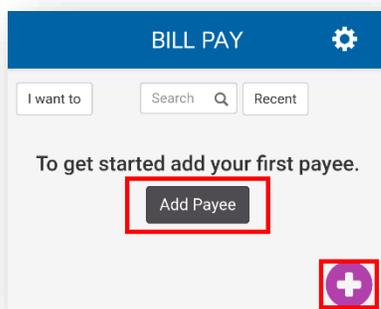
Payees

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

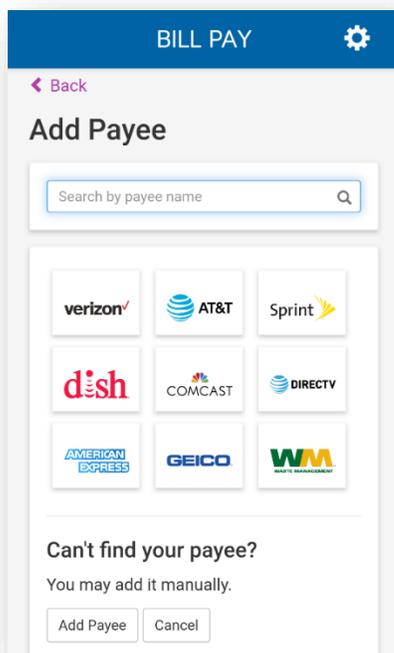
Adding a Payee – Autofill

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.

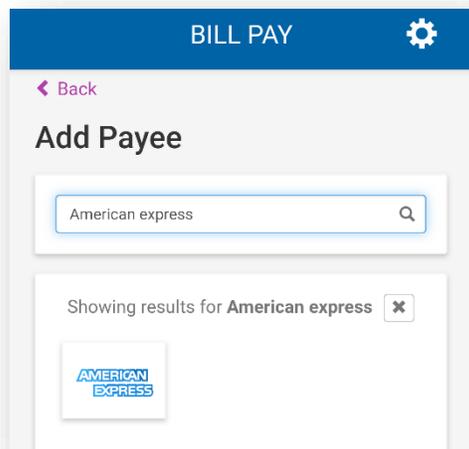
Note: The Add Payee button is only available when no payees have been set up. Once payees have been added, all future ones need to be added using the purple + icon.



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



4. Once the correct payee has been found, tap or click it to progress.

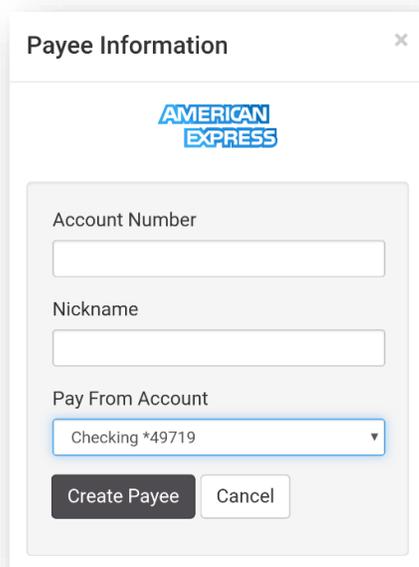


The screenshot shows a mobile application interface for bill payment. At the top, there is a blue header with the text 'BILL PAY' and a gear icon. Below the header is a pink 'Back' button. The main heading is 'Add Payee'. There is a search bar containing the text 'American express' and a magnifying glass icon. Below the search bar, it says 'Showing results for American express' with a close button. A single result is shown, which is the American Express logo.

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' form. At the top, there is a close button. Below that is the American Express logo. The form has 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 of the form, there 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, and if the customer would like to edit the nickname or add an email or memo, they can 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 ▾

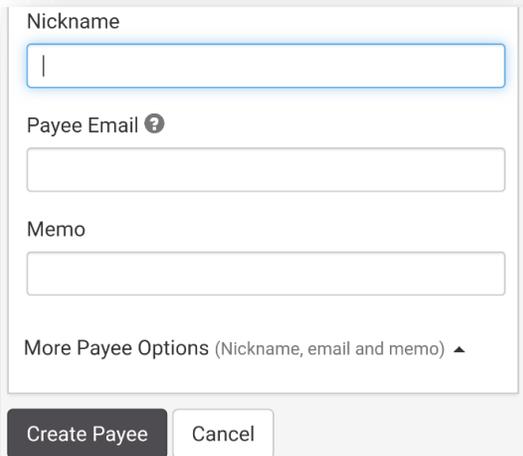
More Payee Options (Nickname, email and memo) ▾

Create Payee Cancel



9. If the user would like to add more information, select More Payee Options to add

- Account Nickname
- Email
- Bill memo



Nickname

Payee Email ⓘ

Memo

More Payee Options (Nickname, email and memo) ▲

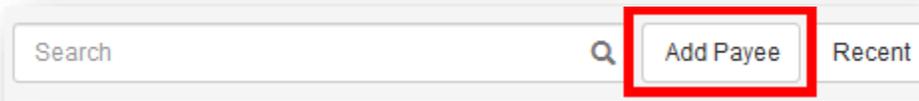
Create Payee Cancel

Once all information is correct, select Create Payee to finish and return to the Bill Pay page.

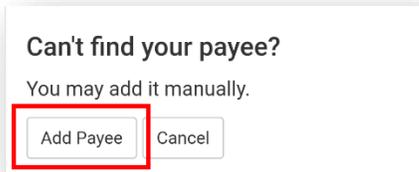


Adding a Payee – Manual

1. At the top center of the screen, click Add Payee



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.

 A vertical form titled 'Payee Information' with a blue header. It contains several input fields: 'Payee Name', 'Payee Address' (with sub-fields for 'Address Line 1' and 'Address Line 2'), 'Zip Code', 'Account Number', and 'Pay From Account' (a dropdown menu with the text 'Please select an account'). At the bottom, there are two buttons: 'Create Payee' and 'Cancel'.


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 6.
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. From 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

Notes

Edit

Rush

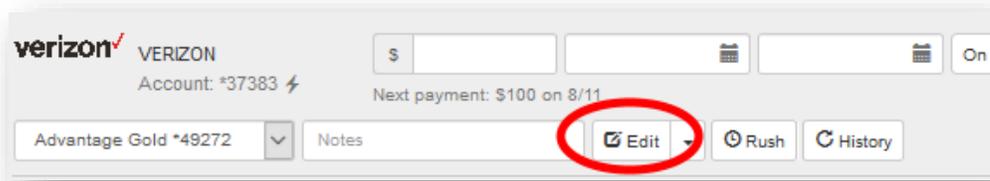
History

Recurring Payment Schedule

Delete Payee

3. If editing the payee and not deleting, 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

Bill Pay from a supported web browser allows customers to pay multiple bills at the same time from the same page. Read below for instructions on setting up payments and final confirmation.

1. From the Bill Pay page, click on the payee the payment will be sent to. This opens the payment fields to be completed.

- Amount: The amount being sent.
- Send On: The date the payment will be sent and deducted from the account.
- 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.

IMPORTANT! Estimate of delivery date, not a guarantee of when the payee will process the funds. Please allow 1 additional day for the check recipient to process the payment.

- Reoccurring: Leave Off for one-time payments.

IMPORTANT! Clicking on the reoccurring button will clear out the current window and load a different one for reoccurring payments.

- Pay From Account: Auto-filled based on payee setup. Use the dropdown menu to change.
- Memo: Auto-filled based on payee setup. Click on the text to change.
- Click the Edit button to edit the payee or use the down arrow to delete the payee.



- Rush: Click Rush to make the switch from Standard delivery to Overnight.

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

Note: Electronic payments have only one delivery speed.

- History: Click History to see previous payments to the selected payee.



Name	Amount	Send On	Est. Delivery	Recurring
SPACEX Account: *56789 ✉ No payment history	\$ 100.00	08/07/2020	08/13/2020	Off
First Choice Personal Checking *53860	For spaceship	Edit	Rush	History
VERIZON Account: *37383 ⚡ No payment history	\$ 200.00	08/07/2020	08/10/2020	Off
Advantage Gold *49272	Monthly cell phone	Edit	Rush	History

- Before finalizing the payment, customers can add an additional payment to be processed at the same time. Simply click on another payee and fill out the fields like in step 1. Displayed above is two completed payments ready to be submitted. If all the wanted payments are completed, continue to step 3.
- When ready to finalize payments, view the subtotal in the top right corner of the screen. This will display the number of bills being paid and the total of them all.
- Click the down arrow next to the Payments number to see all payments being made and click the trash can to remove a payment.

Payments	Total amount	
2 ▼	\$300.00	
Recurring	SPACEX - *56789	\$100.00
	VERIZON - *37383	\$200.00
Off		

- If all bills and totals listed are correct, click the black Pay Bills button in the top right corner of the page (pictured above).
- The payments will be paid as specified and appear in the Recent Payments section.



Scheduling Payments

Payments being posted can be scheduled to reoccur at the schedule the customer can choose.

Note: Only one payment can be scheduled at a time.

1. From the Bill Pay page, click on the Off button for the payee the payment is being scheduled for. The Off button is in the Recurring column, indicating the payment is currently not reoccurring.

Note: Clicking the Off button will refresh the page and load the reoccurring payment page.

Name	Amount	Send On	Est. Delivery	Recurring
> verizon VERIZON Account: *37383 ⚡ No payment history	\$			Off

2. 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, not a guarantee of when the payee will process the funds. Please allow 1 additional day for the check recipient to process the payment.
- **Pay From Account:** Use the dropdown menu to choose the account the payments will come from.

Payment Details			
Payment Amount	Send On	Est. Delivery	Pay From Account
\$ 0.00	8/7/2020	8/10/2020	Advantage Gold *49272



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.

The screenshot shows a blue header bar labeled "Delivery Options". Below it are two dropdown menus. The first is labeled "Payment Frequency" and is set to "Once Every Month". The second is labeled "Non-Business Day Option" and is set to "Pay Previous Business Day".

C. Send Payments

Select from the options when the payments will stop being sent

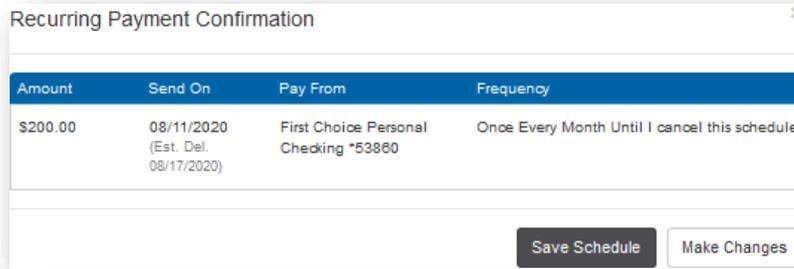
- Until I cancel this schedule.
- Until this date. Click on the calendar to choose a date.
- Until payments have been made: Click on the number 0 to enter how many total payments should be made before the schedule ends.

The screenshot shows a modal window titled "Send Payments". It has three radio button options: "Until I cancel this schedule" (which is selected), "Until this date" with a date input field and calendar icon, and "Until 0 payments are made" with a number input field. At the bottom are "Save" and "Discard Changes" buttons.

The screenshot shows a "Payment Details" section with four fields: "Payment Amount" (\$ 200.00), "Send On" (08/11/2020), "Est. Delivery" (08/17/2020), and "Pay From Account" (First Choice Personal Checking *53880). Below this is the "Delivery Options" section with "Payment Frequency" set to "Once Every Month" and "Non-Business Day Option" set to "Pay Previous Business Day". At the bottom is the "Send Payments" section with "Until I cancel this schedule" selected.



- When all scheduled payment information has been entered, select the Save button to finalize the scheduling (Pictured above). Clicking Discard Changes will return to the Bill Pay page.
- A final prompt gives the option to save the schedule or make a change to it. Click Save Schedule to finalize.



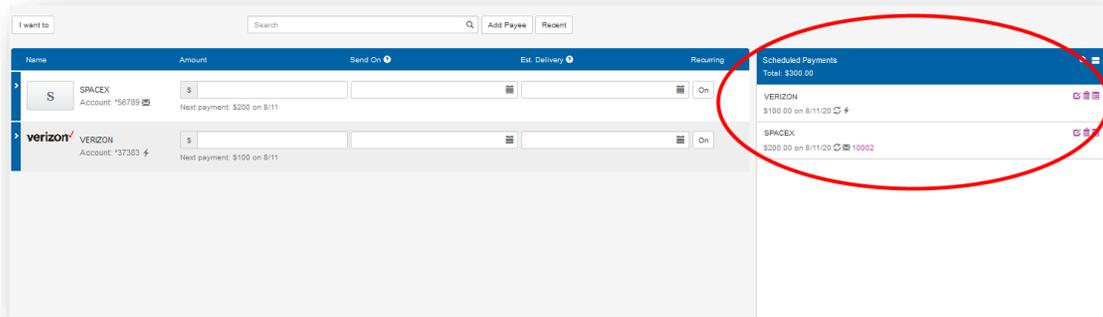
- The page is redirected to the Bill Pay page, where the transaction is visible in the Scheduled Payments box.



Edit/Cancel A Scheduled Payment

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

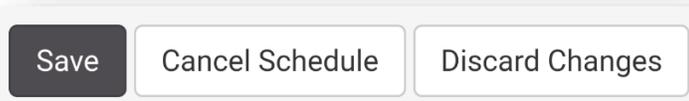
1. From the Bill Pay page, find the scheduled payment that needs to be altered. All scheduled payments are visible in the Scheduled Payments box on the left side of the screen.



2. To the left side of the chosen schedule payment, choose one of the three options given, each represented by an icon that is displayed here, as well as on the browser.
 - A. Edit Schedule: Edits the current schedule. Proceed to step 3. 
 - B. Cancel Schedule: Cancels all future scheduled payments to this payee. A prompt will be given to confirm, and then the schedule will be cancelled. 
 - C. Scheduled Details: Displays the full details of the scheduled payment. 



3. If Edit Schedule was chosen, 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



4. The page returns to the main Bill Pay page.



Other Settings

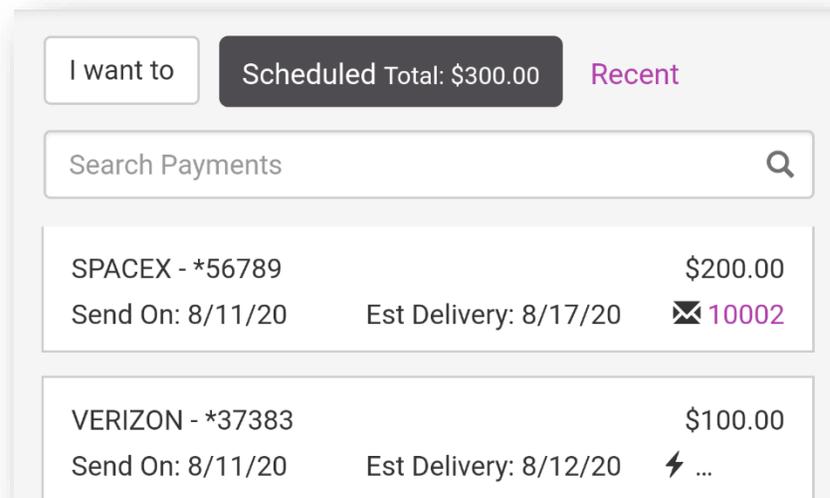
In the top right of the screen is the I Want To button, which provides several additional options.

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.



The screenshot displays a mobile application interface for bill payments. At the top, there is a navigation bar with a button labeled "I want to" on the left, a dark grey button labeled "Scheduled Total: \$300.00" in the center, and a link labeled "Recent" on the right. Below this is a search bar with the placeholder text "Search Payments" and a magnifying glass icon. The main content area shows a list of scheduled payments. The first entry is for "SPACEX - *56789" with a payment amount of "\$200.00". Below the name, it shows "Send On: 8/11/20" and "Est Delivery: 8/17/20" followed by a mail icon and the number "10002". The second entry is for "VERIZON - *37383" with a payment amount of "\$100.00". Below the name, it shows "Send On: 8/11/20" and "Est Delivery: 8/12/20" followed by a lightning bolt icon and an ellipsis "...".

Merchant	Amount	Send On	Est Delivery	Details
SPACEX - *56789	\$200.00	8/11/20	8/17/20	✉ 10002
VERIZON - *37383	\$100.00	8/11/20	8/12/20	⚡ ...



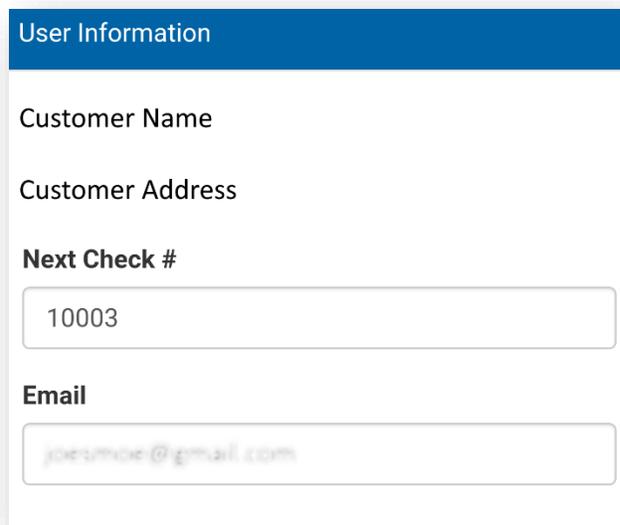
Update My Preferences

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.



User Information

Customer Name

Customer Address

Next Check #

10003

Email

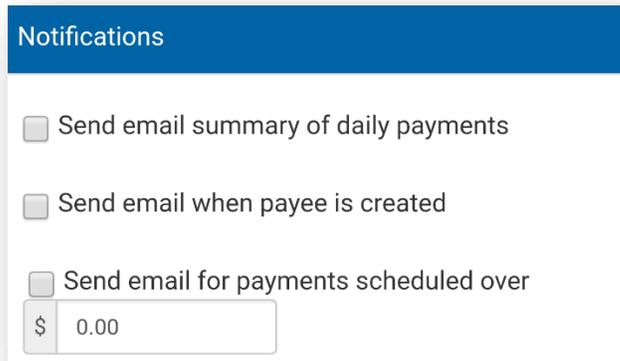
joesmoe@gmail.com



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.



The screenshot shows a 'Notifications' settings panel. It has a blue header with the word 'Notifications' in white. Below the header are three unchecked checkboxes with corresponding labels: 'Send email summary of daily payments', 'Send email when payee is created', and 'Send email for payments scheduled over'. The third checkbox is followed by a text input field containing '\$ 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.

