Online Bill Pay Service
Customer Guide

Put *YOU*
in complete control.

*Manage your Bills and
Payments - all in One Place!*

Morrill & Janes Bank
1871 · FIRST KANSAS STATE CHARTER

Yesterday, Today and Tomorrow... Your Bank for Life.

Welcome

Our free Online Bill Pay service is a one-stop service that helps you organize and manage all of your bills and payments - all in one place!

Experts say that Online Bill Pay services are more secure than mailing paper checks and reduces your risk of fraud and identity theft.

Online Bill Pay

To use the online bill pay service just login to Personal eBanking using your secure Access ID and Password. Then click on the **Pay Bills / Popmoney** tab.

The first time you access the service you will be asked to review the bill payment agreement and to accept by clicking on the button. The Welcome Page provides information on getting started and using the service. Just click on **Get Started** to...*well, get started*!

The *Payment Center* is like the home page of the service and from here you can access:
- **Add a Bill** - identify companies you want to pay
- **Bill History** - view detail information on bills paid and you can sort or search on multiple criteria
- **Manage My Bills** - change information or settings for a biller - or delete them
- **Popmoney** to send money to - or request money from - individuals or your account at another bank
- **My Account** - displays your MJB account number that will be used to fund bill payments. If you want to change this to another MJB account, just contact us
- **My Profile** - view your personal information that was setup in the service (this is passed automatically from eBanking)

Getting Started

The first thing you need to do is setup the companies that you will receive bills from and need to pay. A quick way to get started is to click on the link *View suggested bills in your area* (on the Payments Center screen) to select billers already in the system.

Quick Biller Add

This listing of billers is already setup in the bill pay system with correct payment instructions for each biller. This saves you time in setting up the biller and helps make sure infor-

mation is accurate and reduce delayed payment of the bill.

If you see a company name that you receive bills from, just click on it and then add your account number as it appears on their bill. We fill in the billers information and will verify your account number to make sure your payments are processed as quickly as possible.

If you don't see your biller in these lists just type in the name and let us look it up for you. If we don't find it in the system we'll ask you to enter information from one of your bills to enter the biller in the system.

Some billers can send you E-bills, which typically contain the same information as the paper bills you receive in the mail. If the E-bill options appear, you can choose to receive E-bills online at the Payment Center by selecting YES, or you can continue receiving your bills in the mail. Note: You will have other opportunities to sign up for E-bills after you add the biller.

Organize and Manage Bills

After you have successfully added a biller's information you're offered many options to **customize this biller to give you the control!**

Category Groups

You can create groups to organize your bills to make them easier to find in the Payment Center. For example, you can create a Utilities group to organize your electric, cable, and telephone bills.

To add or change a category group for a bill, click on **Add/ Manage Groups** in the Payments window in the Payment Center. It will display all of your bills and the category associated with that bill. Select one of the category groups from the drop down, or create a new category.

GET BILL E-Bill Setup

If you did not select to receive E-Bill when you setup a biller you can add it anytime you see this icon next to the biller in the Payment Center. Just click on this icon. The biller will ask for some information to verify your identity with the billing account and then click on **Add** when you have completed the setup. Don't forget to set reminders for the E-Bill to notify you when the bill is ready, or to remind you that payment is due.

You can stop an E-Bill anytime and begin receiving it though the mail again. Receiving your bills electronically, organizing them, and paying them all from one place is convenient and offers additional payment options. See the **Pay Bills** section for more information.

Need to see a previous E-Bill? If you didn't save the E-Bill to an electronic file or print it, just to the biller's website retrieve it.

Bill Reminders

These are available as online notifications that appear in the Payment Center and as email reminders. Email reminders can be associated with any of your bills, including E-bills and automatic payments. You can select which bill-related events you want to receive email reminders for. Some email reminders contain links that you can click to view and pay your bill.

You don't need to set up online reminders for a bill if you receive an E-bill or setup an automatic payment for a bill - these will appear automatically in the Payment Center. Setup reminders in the Manage My Bills tab, enter the biller, and select Set up reminders for this bill.

Paying Bills

Automatic or Recurring Payments

Automatic payments allow you to schedule recurring automatic payments or one-time automatic payments when you want to pay, and how much you want to pay, **putting you in control.**

To setup automatic payments, go to the Manage My Bills tab and select the biller you want to setup this payment for. Under **"What would you like to do?"** select Add an automatic payment.

If you receive an E-Bill, your biller may let you pay it automatically. Billers options may be different but generally you can elect to pay the amount due, and whether you want to pay on the bill due date, or you may be able to specify another timeframe before the due date.

If you do not receive an E=Bill on this account your payment options will allow you to:
- Specify payment amount
- First payment date
- Frequency (many options from weekly to annually)

- Send payments until - you change or cancel, a # of payments have been made, or until a specific date
- Automatic payment reminder options via email or text for,
  - when payment is pending
  - when payment has been sent
  - before sending the last payment

Pay Paper Bills

Click on the Payment Center tab and look for the Pay Bills section. Locate the biller you want to pay and place your cursor in the Amount field - to the right you will see any pending payments and recent payments made to this biller. Enter the amount to pay. The Pay Date field will automatically fill in with the earliest date this payment can be made (generally next day for billers that receive electronic payment, but for some it may take up to 3-5 days).

Go to the bottom of the page and click on the Make Payments button to submit. You always have the chance to Review the payment, make changes, or cancel.

BILL DUE **Pay E-Bills**

When you receive an E-Bill, you'll see this icon in the Payment Center, and if you setup Reminders you may have also received an email notifying you. To pay an E-Bill, click on the icon to open the E-Bill window. From here you can view the bill and schedule your payment from the options presented.

When you click on View Bill you will see the complete electronic bill in a new window. Here you can page through the bill, and you can also print it for a paper file, or save it to your computer as an electronic file.

Viewing Bills and Payments

In the Payment Center the Pending Payments section presents a quick summary of the payments you've made that have not been processed yet.

A payment with the status Processing has started processing. You cannot change or cancel it. It moves to the Recent Payments section when processing is complete.

The Viewing Your Pending Payments section lists the bills, the amount of the payment, and the pay date. It also provides a total amount for all the pending payments.

If you use a personal financial management system like Mint or QuikBooks, you can download your paid bills information from your account transactions within Personal eBanking, since your bills are paid from your MJB account.

Changing or Canceling a Payment

You can cancel or change most payments that have not started processing in the Pending Payments section or in the Bill History tab.

If you change a payment that is part of an automatic payment schedule, only the selected payment is changed. You do not change any future payments in the payment schedule. To change all payments in an automatic payment schedule, go to Manage My Bills and change the automatic payment.

To change a payment:
- click Change next to the payment you want to change. The Change Payment page opens
- enter the changes you want to make (amount or date)
- click Save Changes, then click Finished to return to the Payment Center.

You can cancel any payment that has not started processing. After you cancel a payment, its status changes to Canceled and it is not processed. To cancel a payment, just click on the Cancel link, click Cancel to confirm you want to cancel the payment, then click Finish.

If you cancel an automatic payment, only the selected payment is canceled. You do not cancel any future payments in the payment schedule. To cancel all payments in an automatic payment schedule, go to Manage My Bills and delete the automatic payment.

Mobile Bill Pay

On the go and forgot if you paid a bill? No problem, through our Mobile Web Banking service you can schedule payments, view pending and completed payments. For more information on Mobile Bill Pay, refer to the Mobile Banking Services Customer Guide at **www.mjbtrc.com.**

Questions?

Just call 1.800.877.8021 for 24-hour customer support to answer your questions or help you use this service, or click on the ? for online documentation. Of course, you can always stop by and visit with us for personal assistance.