

Bill Pay User Guide

CIBM
BANK

CENTRAL
ILLINOIS BANK
MARINE BANK
Milwaukee | Indianapolis

www.cibmbank.com

1.877.925.3030

Account Access

Log in to Internet Banking and select the Bill Pay tab.



Adding Accounts



Select **Add Account** from the Bill Pay sub-menu, choose the account you want to add to bill pay and click **Submit**.

You must review and agree to the terms for bill pay to set up the account.

Payees

There are two types of Payees – **Company** and **Individual**.

Company payees receive their payments electronically, while **Individual** payees receive their payments in the form of a check.

Payment Funding

Funds for payments made to Electronic (Company) payees will debit your account on the payment date.

Funds for payments made to Check (Individual) payees will debit your account when the check clears.

Adding Electronic Payees

Select **Add Payee > Pay a Company** to add a new electronic payee.



Fill in the payee fields and click Search. If the Company you entered is available as an Electronic Payee a link with Payee Type Electronic displays.

A screenshot of the 'Add Payee' form. It contains fields for Payee Name, Payee Account Number, Address Line 1, Address Line 2, City, State, and Payee Zip Code. A 'Search' button is at the bottom right. A note at the bottom states '* Indicates a required field'.

If the payee is not available as electronic, select the Add Check Payee button at the bottom of the page.

Add Check Payee

Adding Check Payees

To add a payee without searching for available electronic payees, select **Add Payee > Pay an Individual**.

A screenshot of the 'Add Payee' form for an individual. It contains fields for Payee Name, Payee Type (with 'Check' selected), Payee Alias, Account Number, Address Line 1, Address Line 2, City, State, Zip Code, and Phone Number.

Adding Payments

Payments can be added in one of two ways:
Quick Payment and **Recurring Payment**

Quick Payment

Quick Payment allows you to add up to 10 one-time payments on the same screen.



Add Payment

Use Add Payment for payments that happen on a regularly scheduled basis.



Viewing History

Select **Main > History** under the Bill Payment Tab.



Bill Payment history is available for 19 months.

Editing Your Information

- Change **Personal**, **Account**, and **Display** Settings.
- Set up **Alerts**.



Personal

- Update E-Mail Address
 - Update ID*
*create an ID to use instead of 12-digit ID
- Change PIN/Password

Account

- Change Account Pseudo Names (nicknames).
- Edit order in which accounts are displayed.

Display

- Edit Number of Accounts displayed per page.
- Edit no. of transactions displayed by default.

Alerts

Event Alerts

- Incoming Direct Deposits
- Funds Transfer Information
- Statement Notifications

Balance Alerts

- Notification of Account Balances

Item Alerts

- Notification of Cleared Checks

Personal Alerts

- Alerts delivered on chosen date.



Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **Personal Verification Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Security Reminders

- ✓ We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- ✓ Do not write your password down.
- ✓ Use a different password to access your online accounts than ones you use for other applications.
- ✓ Always exit your online banking session before leaving your computer.

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