

WELCOME TO



ONLINE BANKING

CONSUMER

BILL PAY USER GUIDE



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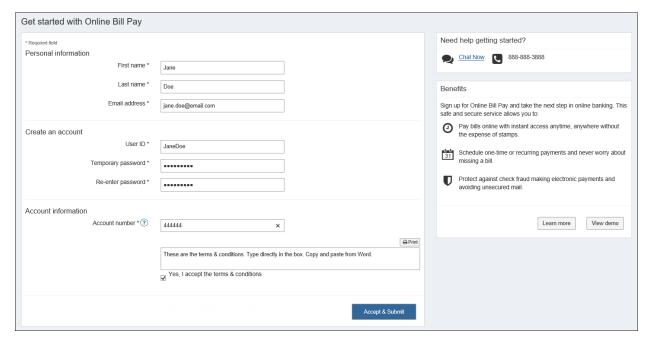


CIBM Bank is pleased to offer a Bill Pay system that gives Customers more flexibility and control over how they choose to pay their personal expenses. Along with the traditional payment methods, the upgraded system now offers new features that will enable payments to individual personal payees.



BILL PAY AUTO ENROLLMENT

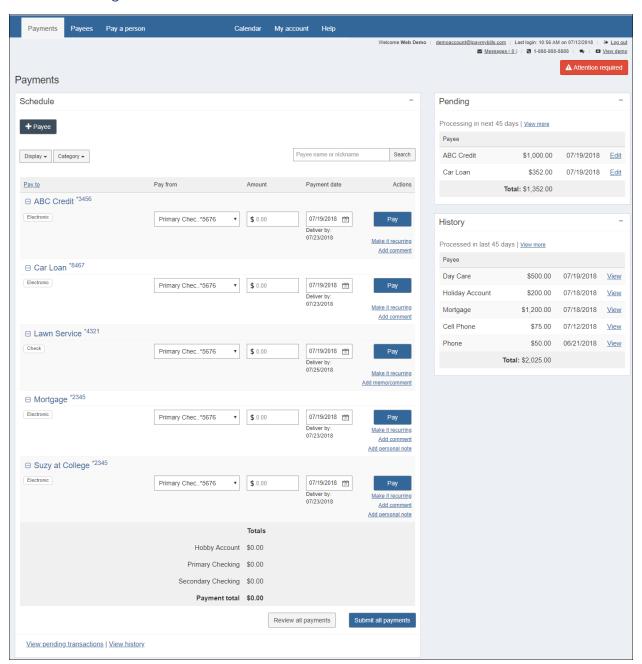
With the upgraded system, Online Banking users can now auto enroll their accounts for Bill Pay. To get started, the user will sign into CIBM Bank's Online Banking, go to the Bill Pay tab and complete the Enrollment Form. Please allow up to 2 business days for an enrollment request to be approved.





NEW LOOK

Once the enrollment has been approved, users will find that the Bill Pay system will have a new look. Access to the Bill Pay system is located in the Bill Pay tab within Online Banking.



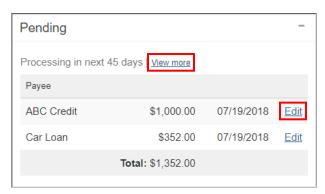


<u>Page Banner</u> - this new feature is now available on the home page:



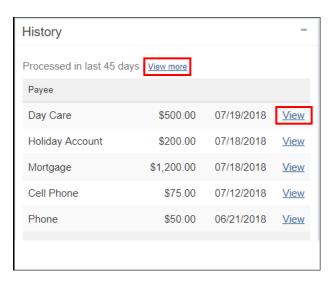
- Messages allows the user to view any messages sent by CIBM Bank regarding the Bill Pay system in the secure message system within the Bill Pay tab.
 Messages will remain in the message center for 180 days or until the user deletes them.
- <u>Customer Support Number</u> This number is available for users to contact CIBM Bank's Customer Support for assistance.
- <u>View demo</u> allows the user to view the guided Bill Pay demo or to access the interactive demo site
- <u>Attention required</u> This feature notifies a user when actions must be taken within the Bill Pay system. The actions may include:
 - o A Returned Payment
 - o An Outstanding Check
 - o A Request to Activate an Account (Payee)
 - o To Unlock an Email Payee

<u>Pending</u> - This section of the page will list any payments that have been scheduled and are due to process within the next 45 days. A user can view the full list of pending payments by clicking the "View More" or change the payment details by clicking on "Edit" next to the payment in the list.



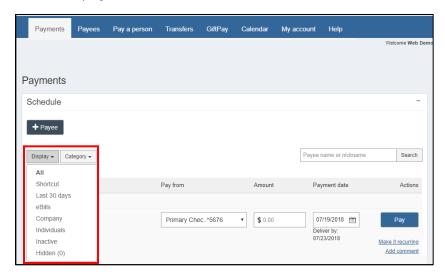


<u>History</u> - This section of the page will list payments that have been processed or paid within the last 45 days. A user can view the full list of payment history by click "View More" or view specific payment details by clicking the "View" next to the payment in the list.



<u>Payee List</u> - The payee list section lists the user's payees. This section has several different display options. By default, payees will appear in alphabetical order. To change this display, click on "Display" and select one of the following:

- All lists all payees in alphabetical order
- Last 30 days lists payees that have had a payment created in the last 30 days
- Company lists payees that are a "Company" payees
- Individuals lists payees that are a "Person"



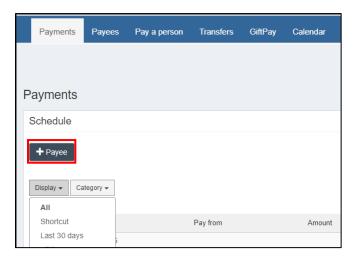


PAYEES

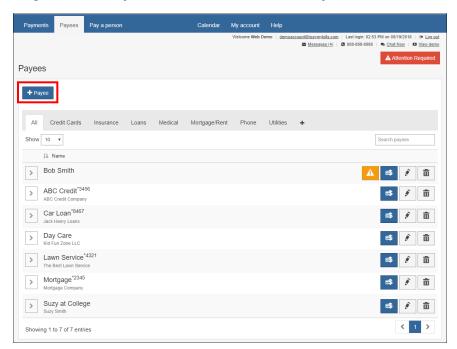
Users can add three different type of payees within the Bill Pay system:

- A Company used to pay bills such as credit cards, utilities, etc...
- A Person used to pay a person such as a repairman, gardener, etc..
- A Bank or Credit Union used to pay a credit card or loan payment

To add a new payee, click on the "+ Payee" button from the "Payments" tab



Or the user can go to the "Payees" tab and click the "+ Payee" button



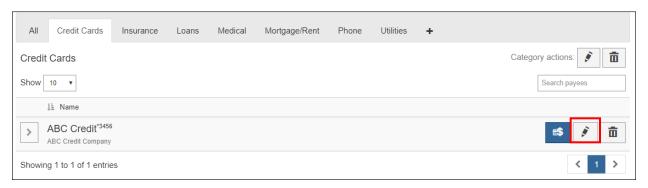


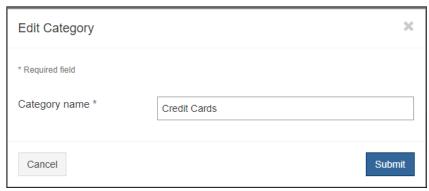
Within the "Payee's" tab, a user can also manage Payee Categories



Payee Categories

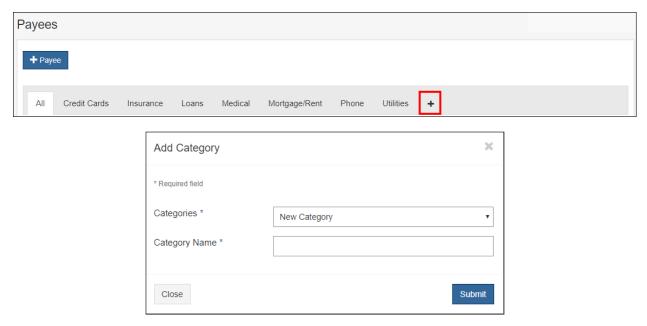
A user can edit a category name by clicking the "Edit" icon





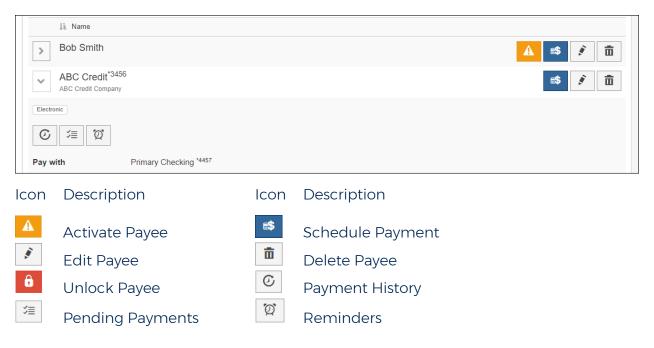


A user can personalize payee categories by clicking the "Add" Icon.



Payee Actions

From the payee list in the "Payee's" tab, a user can take additional actions and view additional details.





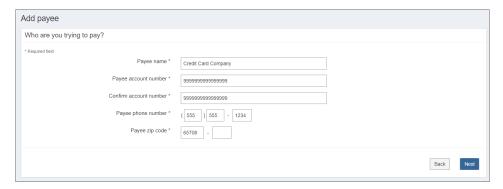


Pay a Company

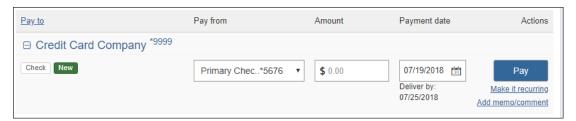
To add a company, enter the information from your statement. The Bill Pay system will then attempt to locate the payee in the payment database, the type of payment will depend if the payee exists in the database or not.

If no match is found, then the payment will be processed as a check payment and mailed to the payee's address.

If a match is found, then the payment will be processed as an electronic payment.



The newly added payee will then appear at the top of the payee list with the word "New" highlighted for the remainder of the user's bill pay session.

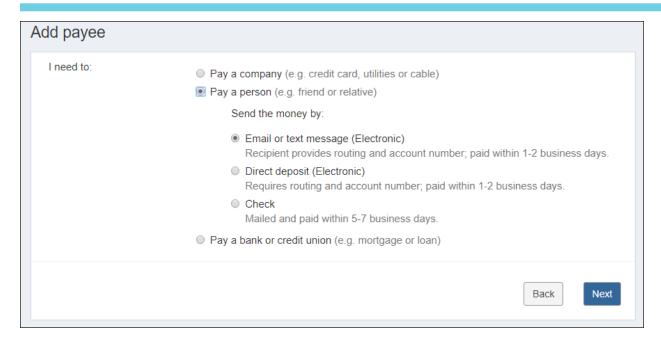


Pay a Person

There are three ways that a payment may be made to a Person. This method of payment is for payments intended to be received by a natural person.

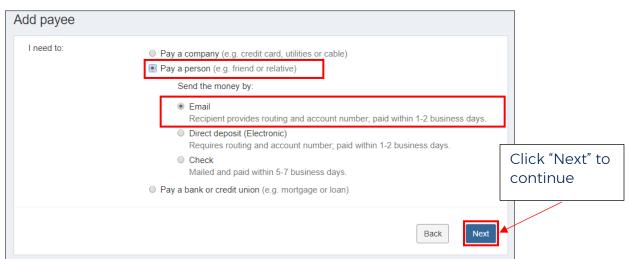
- Electronic
 - Email Payment payee simply needs to provide a valid email address to receive payment
 - Direct Deposit payee provides their bank's ABA/Routing number and deposit account number through a secure process with the system
- Check
 - o Payee provides a valid mailing address to receive payment





• Pay a Person - Email Payment

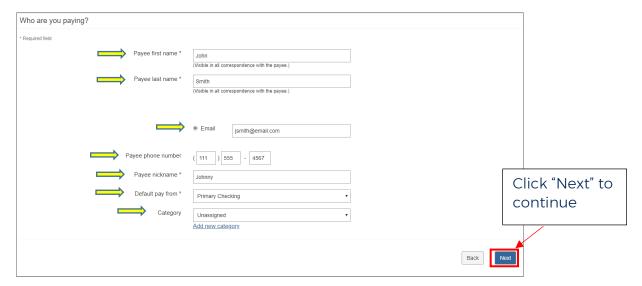
To pay a person using Email Payment, select "Pay a Person", then "Email (Electronic) - Recipient provides routing and account number, paid within 1-2 business days". The payee will need to provide you with a valid email address to use this payment method.





The user will then be asked to enter the payee's information:

- First and Last Name
- Email Address for the Payee
- Payee's Phone number
- To select a "Nickname" for the payee
- Select the pay from account
- To assign a category for the payment (this is optional)



Keyword

As a security measure, for each Person added as a payee, a Keyword must be created by the user. Once user sets the Keyword, they will need to share this with the Payee, in order for the payee to complete their part of the process and receive payment.

A user can view the keyword when they edit a payee at any time.





Activate Payee

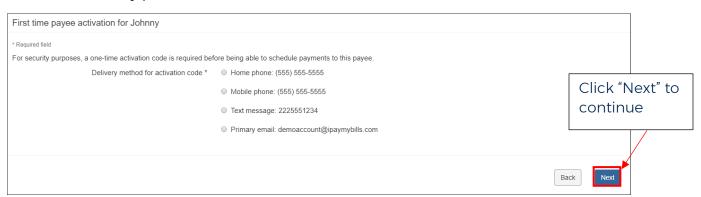
For certain higher-risk payees, activation will be required:

- A Person
- A Bank or Credit Union
 - Loan and Credit Card payees will only require activation if a match is not found in the payee database

Activation of a payee occurs through the use of an activation code.

- An activation code is a one-time, system-generated code
 - o It is specific to each payee and expires if the user:
 - Requests a new code for the payee
 - Ends the bill session
 - o Payments cannot be scheduled until this step is complete

<u>Activation Steps</u> - The user will select the preferred delivery method to receive the activation code by phone, email or text.



Once the user receives the activation code, they will enter the code into the appropriate field.

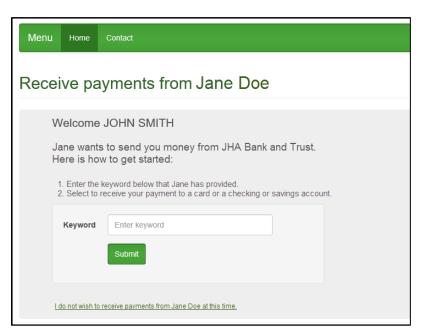




A notification is then sent to the payee with a link. By following the link, the payee is directed to a secure site that prompts them to enter the following information:

- <u>Keyword</u> the keyword or phrase that the user created when setting up the payee in the Bill Pay System that they then provide to the payee
- Account Information the payee's preferred crediting account information (where do they want the money to be deposited)
 - The payee has nine days to enter their keyword and account information. If they fail to complete this step, they are then automatically deleted from the user's payee list, the user will receive an email notification
 - Any scheduled payments cannot process until the payee enters their account information.

Below is a sample of what the payee will see upon receipt of the system generated email.





"Person" Payee Locked Out

A Person Payee set up as an Email Payment can become locked out after entering the keyword (provided by the user) incorrectly 3 times. This may occur up to 3 times (total of 9 failed attempts) before the payee is deleted from the user's payee list.

After the first initial lockout occurs (first 3 failed attempts), the system will automatically reset the payee after 24 hours.

The user may choose to unlock the payee in the following ways:

 May unlock the payee themselves by logging into the Online Banking System, then accessing the Bill Pay tab. Once in the Bill Pay tab, the user would then click on the "Attention Required" button and "unlock" beside that payee.

OR

• By contacting CIBM Bank's Customer Service at 1-877-925-3030

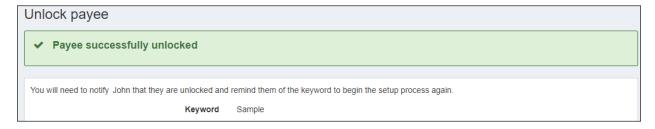
Click on "Attention Required"



Click on "Unlock" next to payee listed



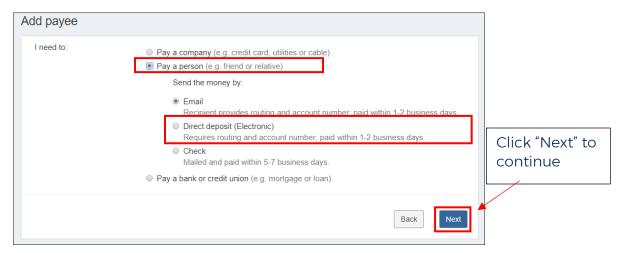
Once the payee is successfully unlocked, a confirmation of the activity will appear.



• Pay a Person Direct Deposit (Bank Acct Info)

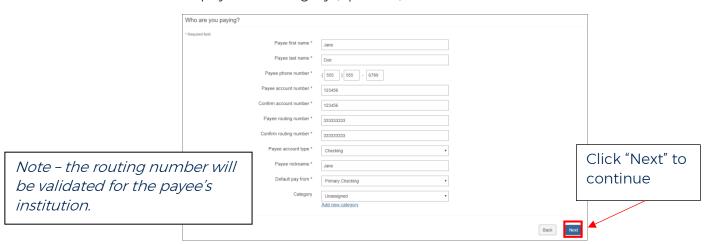


To pay a Person using their bank's ABA/Routing number and bank account number, select "Pay a Person", then "Direct deposit (Electronic)". This type of payment will then be sent as an ACH Deposit.



The user will then be asked to enter the following information:

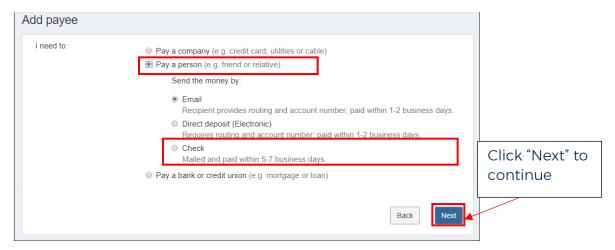
- First and Last name of payee
- Phone number for the payee
- Account number (entered twice) for the payee
- Bank ABA/routing number (entered twice) for the payee
- Account type (checking or savings?) for the payee
- To select a "Payee Nickname"
- To select the pay from account
- To select a payment category (optional)





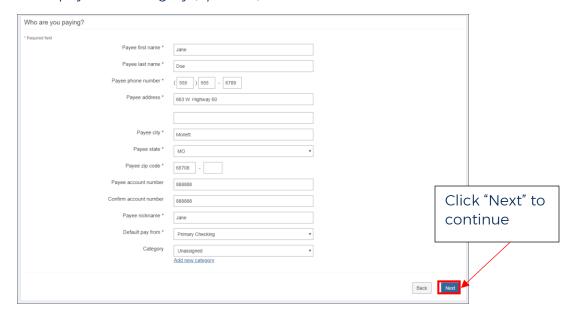
• Pay a Person - Check Payment

To pay a Person payee by check, the payee simply needs to provide a valid mailing address. Select "Pay a Person", then "Check".



The user will then be asked to enter the following information:

- First and Last name of payee
- Payee's phone number
- Payee's mailing address
- Payee's account number (optional)
- To select a "Payee Nickname"
- To select the pay from account
- To select a payment category (optional)



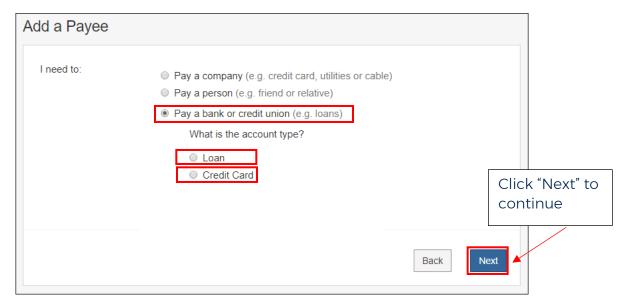


Pay a Bank or Credit Union

A Bank or Credit Union may also be set up as a payee. This type of payment is used to pay a loan or credit card account held with that institution. To add a Bank or Credit Union payee, select the type of account to pay. *Note - if the payee cannot be verified through the payee database, payee activation may be required. See "Payee Activation" section for more details.*

• Pay a Bank or Credit Union - Loan or Credit Card

To pay a Bank or Credit Union loan account, select "Pay a bank or credit union" and then "Loan" or if paying a credit card, select "Credit Card".



The user will then be asked to enter the following information:

- Payee name
- Payee account number (entered twice)
- Payee phone number
- Payee zip code



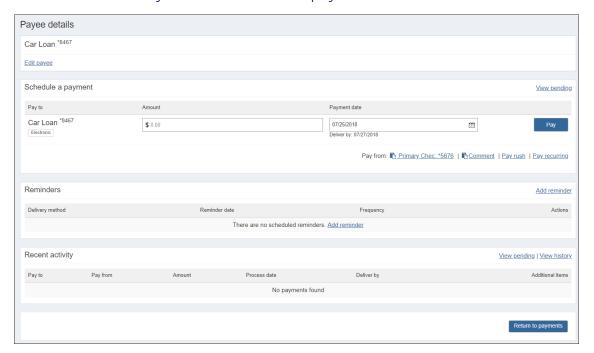


Manage a Payee

A user's payee are listed on the "Payments" tab. A user can manage specific payees by clicking on the payee's name.

The action shows the payee's name and last four digits of their account number. The user can then take further actions.

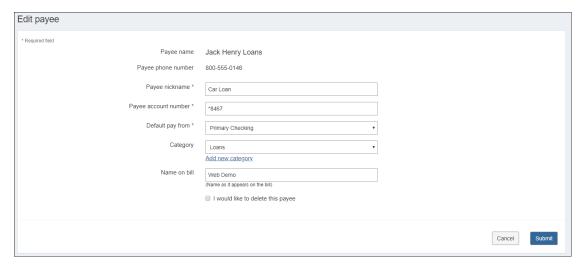
- Edit the payee
- Schedule a payment
- Set a reminder
- See recent activity associated with the payee





Edit a Payee

This action allows the user to change the payee account information, assign the payee to a payment category, or delete the payee.



Schedule a Payment

This action allows a user to schedule a single or recurring payment.



Add a Reminder

This action allows a user to set up and receive reminders related to scheduled payments.

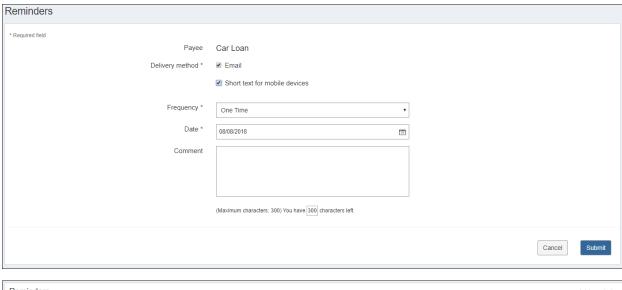
To add a new reminder, click on "Add reminder"





The user then has the flexibility to set up the reminder per their own preferences:

- Delivery method email and/or text message
- Frequency
- Date the reminder starts
- Enter any comments regarding the reminder they wish





The user can also download their reminders into Microsoft Outlook.





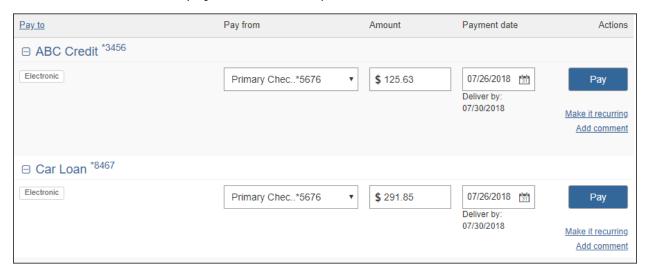
Scheduling Payments

A user can schedule one-time or recurring payments

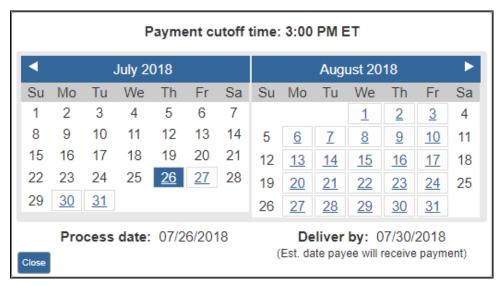
• One-time payments

To make a one-time payment, the user will select the "Pay from" account, the payment amount and the payment date.

Note - the first available payment date will prefill.



<u>Payment Calendar</u> - will appear when the user clicks on the calendar icon in the Payment Date field.





Processing Date

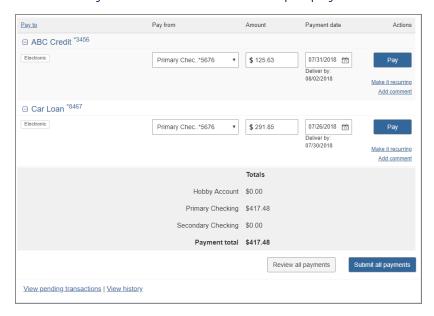
Users can select the day they want their payment to process. CIBM Bank will process payments at 2pm CT each business day (weekends and holidays excluded).

- Electronic Payments
 - o Users should allow 5 business days for funds to be received by the selected payee, thus selecting a processing date of at least three business days prior to the expected arrival/due date to prevent any late payments.
 - If the funds are not available during the first processing cycle, the payment will be attempted at the next processing time. If funds are not available at the second attempt, the payment is automatically canceled by the system.
- Check Payments
 - Users should allow 10 business days for a check payment to be received by the selected payee, thus selecting a processing date of at least 10 days prior to the expected arrival/due date to prevent any late payments
 - Check payments produce a check drawn off of the user's payment account (user's account number and routing number are printed on the check), thus the payment amount will not be debited from the payment account until the check has been cashed by the payee.

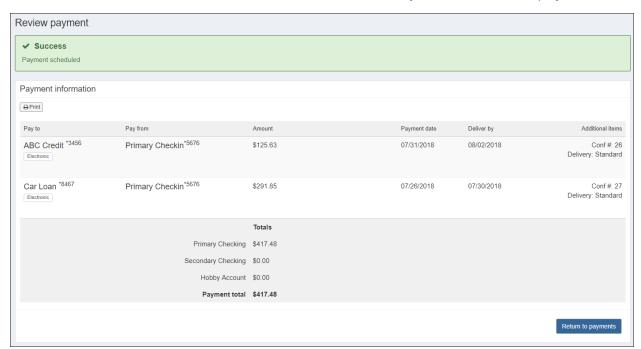


To complete payment process:

- Click Pay to schedule the payment
- Click "Review All Payments" to review a single payment or multiple payments be for submitting
- Click "Submit All Payments" to schedule multiple payments at once.



A confirmation screen will show the user has successfully scheduled their payment(s).

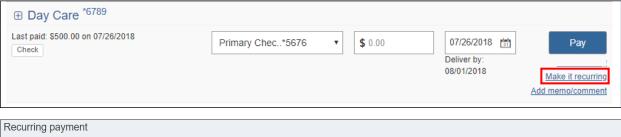


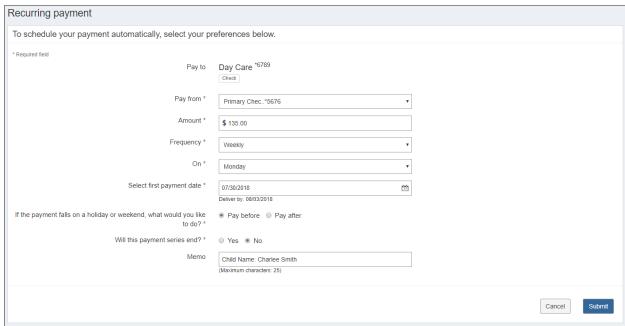


• Recurring Payments

A user can set payments up to be paid automatically on the frequency of their choice.

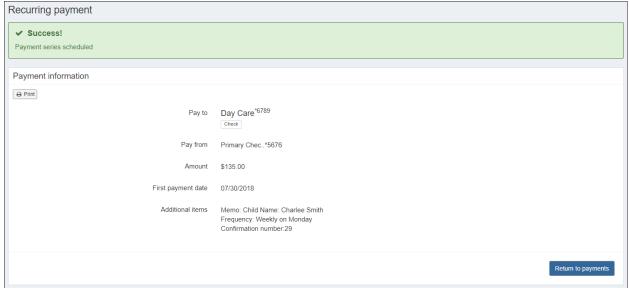
- Weekly
- Every other week
- Every four weeks
- Monthly
- Every other month
- Twice a month
- Every three months
- Every six months
- Annually











The user sets an end date for a recurring series or sets the series to end after a specific number of payments, they can receive alerts when there is one payment remaining in the series.

A recurring indicator appears by the payee's name when a recurring series is scheduled.

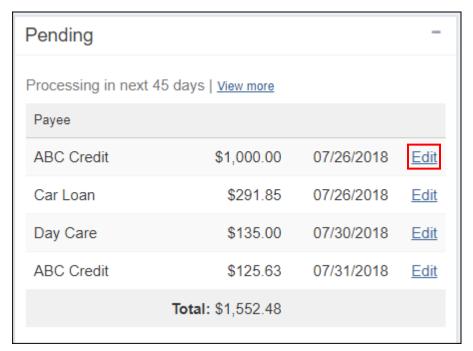




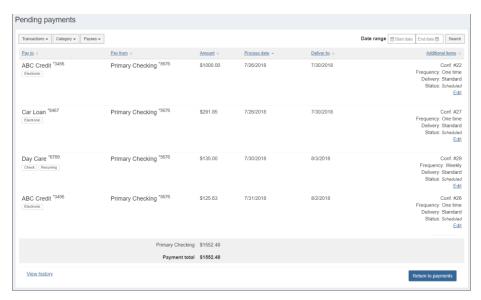
Editing a Payment

• Pending section

From the Pending section, a user may choose to make changes to a payment that is scheduled by clicking "Edit" next to the payment listed.



If the payment that needs to be edited is not listed, the user will click "View more".





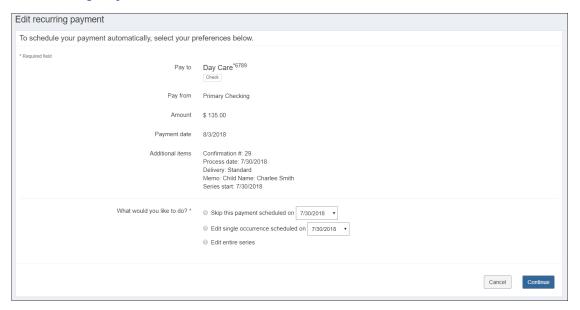
Once the user is in "Edit Payment, they can do the following actions:

- Edit a pay-from account
- Edit an amount
- Edit a payment date
- Stop a payment
- Edit a recurring series

Edit a Single Payment

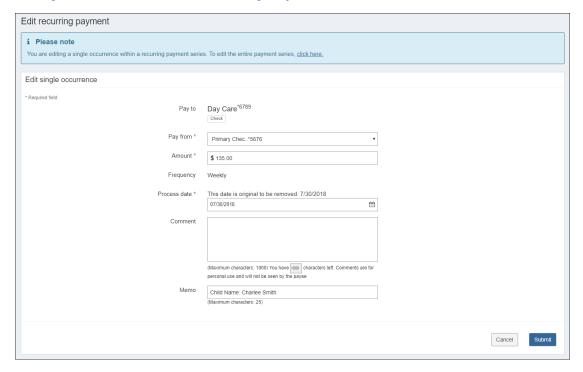


Edit a Recurring Payment

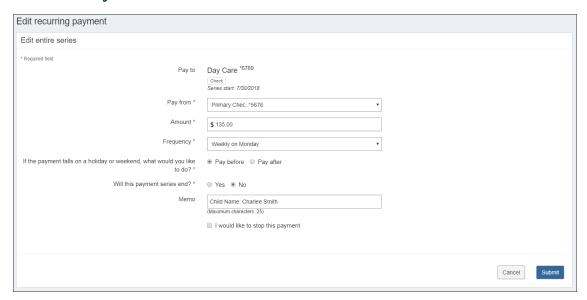




Edit a Single Occurrence of a Recurring Payment



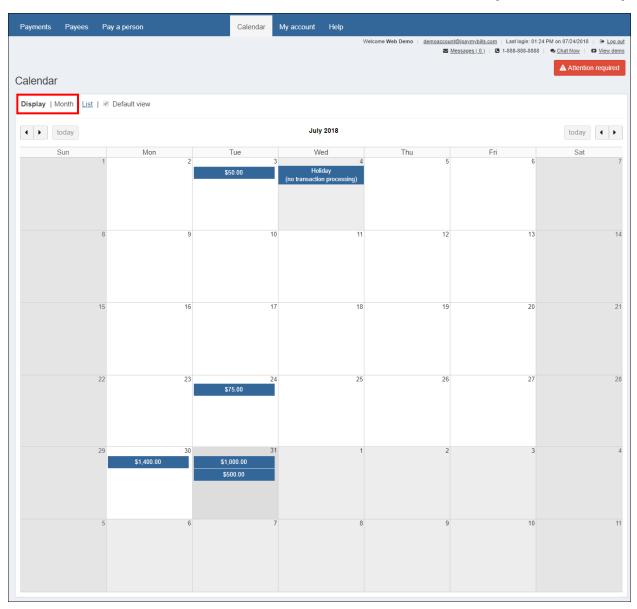
Edit an Entire Payment Series





CALENDAR

The calendar tab is available for users to view details for a specific day. The user can view this in a "Month" view and will allow the user to view a month by month summary.



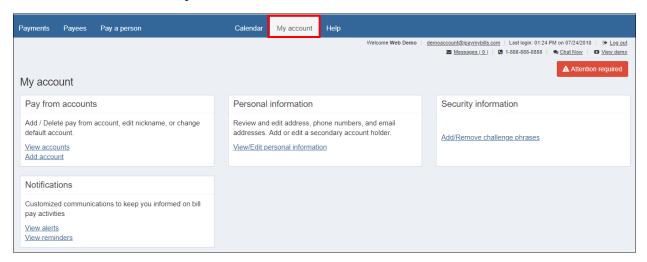


Or in the "List" view - this view directs the user to the details for the specific transaction or reminder.



MY ACCOUNT

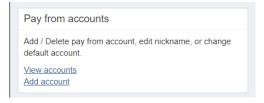
A user has several options to help manage their bill pay account through the various features found in the "My Account" tab.



Pay-From Accounts

A user can manage their payment accounts:

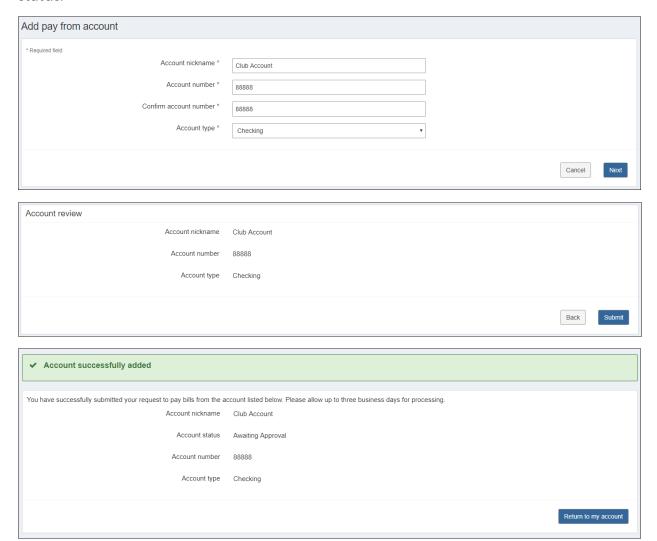
- View the existing Pay-From Accounts
- Add a new Pay-From Account





• Add a Pay-From Account

To add a pay-from account, the user will click on "Add account" and then enter the required information. Approval of new pay-from account, please allow 1-2 business days. Once an account is approved, the user will receive notification to confirm the status.

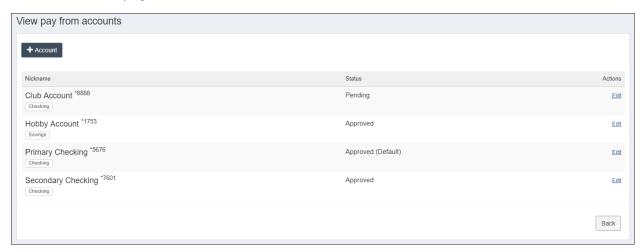


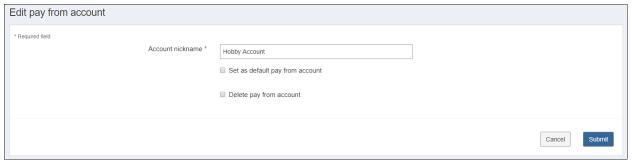


View an Account

A user can view their pending and approved pay-from accounts by clicking "View Accounts". The user can then choose to:

- Change the account's nickname
- Change the default pay-from account
- Delete a pay-from account





Notifications

A user can view the following communications:

- View Alerts set up by the User
- View Reminders set up by the User





Bill Pay Alerts

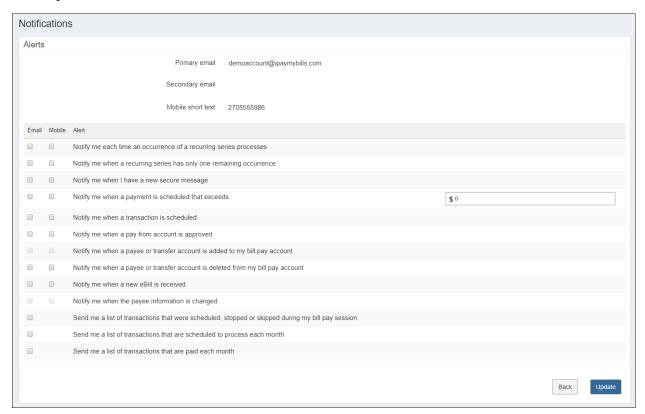
A user can monitor activity and preemptively detect fraud by subscribing to different bill pay alerts. Alerts are sent by:

- Email
- Text Message
- Both Email and Text Message

To set up Text Alerts from the Bill Pay system. The mobile number and carrier will need to be provided.



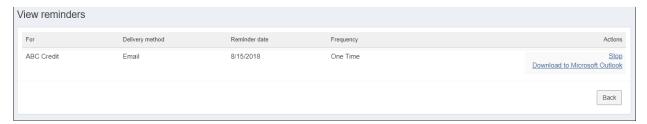
Bill Pay alerts available:





View Reminders

This feature shows a user's current reminders. Reminders are added from the "Payments" tab after clicking the payee's name.



A user can download their reminders to Microsoft Outlook.

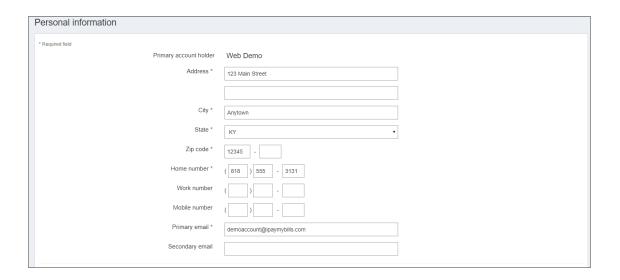
Personal Information

A user can view and edit their personal information.



Contact Information

A user can add additional contact phone numbers.





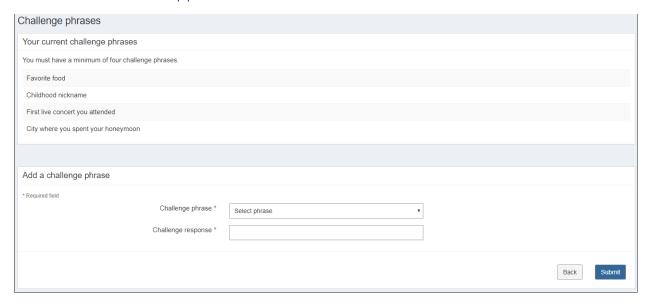
Security Information

A user can add or remove Challenge Phrases.



Add/Remove Challenge Phrases

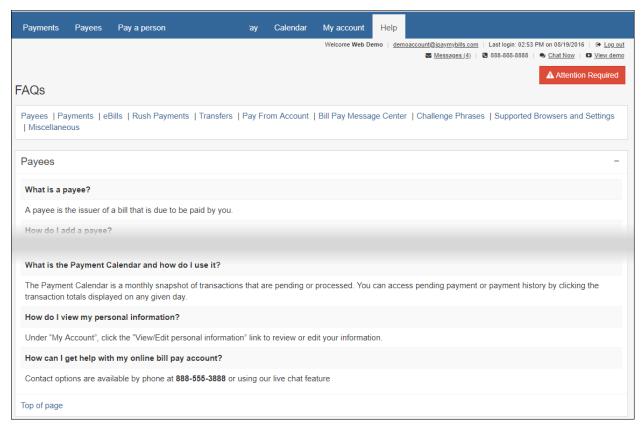
- Four challenge phrase questions are required
 - o A user must add another challenge phrase to remove one
 - A user can be locked out for answering two challenge phrase questions incorrectly, three times each
 - If a user needs to be unlocked, contact CIBM Bank's Customer Support at 1-877-925-3030







A user can find answers to most frequently asked questions regarding the bill pay services under the "Help" tab.





If support is needed for the CIBM Bank Online Banking Bill Pay system, please contact the following:

CIBM Bank Customer Support

1-877-925-3030

Hours of operations

Monday through Friday 8:00am - 5:00pm CT

(Weekends and Federal Holidays excluded)