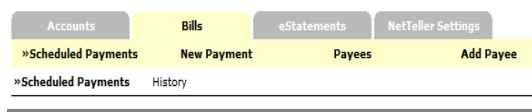


Bill Pay User Guide



Account Access

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



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.

Bills - Add Payee ?

Payee Name *

Payee Account Number *

Address Line 1 *

Address Line 2

City *

State *

Payee Zip Code * -

* indicates a required field

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

Adding Check Payees

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

Bills - Add Payee ?

Payee Name *

Payee Type

Payee Alias

Account Number *

Address Line 1 *

Address Line 2

City *

State *

Zip Code * -

Phone Number - -

* indicates a required field



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Adding Payments

Payments can be added in one of two ways:
Pay Multiple Payees and **Pay a Single Payee**

Pay Multiple Payees

Pay Multiple Payees, allows you to add up to 10 one-time payments on the same screen.

- CABLE CAR LOAN CELL PHONE
 CREDIT CARD GYM MEMBERSHIP LAWN SERVICE
 MORTGAGE COMPANY

Payee	Type	Amount	Account	Payment Date	Memo
CREDIT CARD	E		Checking	12/16/2011	
MORTGAGE COMPANY	E		Checking	12/16/2011	

Pay a Single Payee

Pay a Single Payee option is for reoccurring payments or for a one-time payment.

Pay from account:

 Payee:

 Payment Amount:

 Memo:

 Alert when payment is processed:

 Frequency:

 Payment Date:

 Payment Description:

Viewing History

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

Payees:

 From:

 To:

 Begin Amount: \$

 End Amount: \$

 Sort By:

 Sort By:

 Sort By:

 Sort Order: Ascending Descending

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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