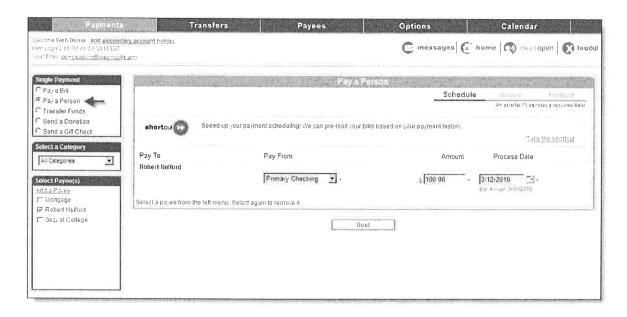
Section TwoPayments Tab

Pay a Person - Schedule



Your bill pay account allows you to schedule a single payment via the "Pay a Person" option, displayed above. Follow these steps to initiate the scheduling process for "Pay a Person":

- 1. Select "Single Payment" under the "Payments" Tab
- 2. Select "Pay a Person"
- 3. Select the person or persons that you would like to pay (select as many people as you want...they will all appear on the screen so you can schedule your payments in just seconds)
- 4. Select a "Pay From" account. This is the account that will be used to make your payment
- 5. Enter your single payment amount
- 6. Select your preferred "Process Date" by utilizing the Process Date Calendar (this process was discussed in detail earlier in this manual) 1
- 7. Select <Next>

Pay a Person - Review



After entering your Pay a Person information you will be driven to the "Review" screen that is displayed above. This screen will display the following information:

- Pay To (this is the payee, listed by the nickname you gave it, that will be paid)
- Pay From (the account where the payment money will be "pulled" from)
- Amount
- Process Date
- Additional Items (Estimated Arrival Date, Memo)

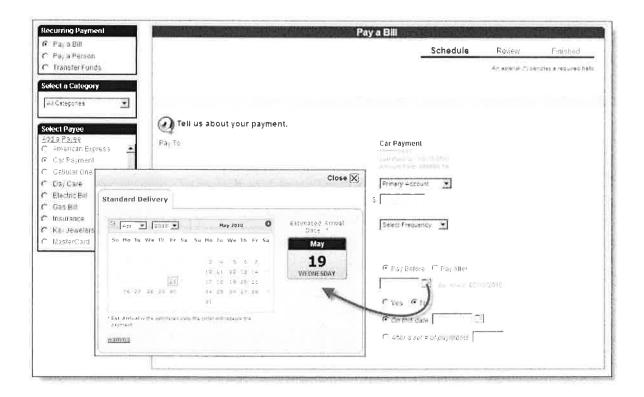
You have the option to "Remove" a payment from this screen by selecting the applicable checkbox, or you can select <Submit Payments> to continue the Pay a Person Scheduling process.

Pay a Person - Finished



After submitting the payments you will be issued "Confirmation #'s" for each scheduled payment on the "Finished" screen that is displayed above.

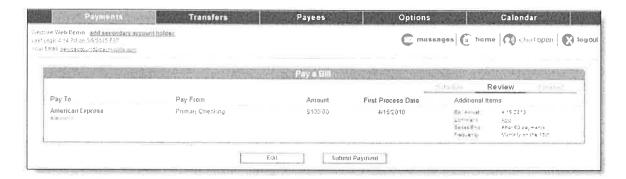
RECURRING PAYMENT Recurring Payment - Schedule



Your bill pay account allows you to schedule recurring payments to payees that you have added to your account. Follow these steps to schedule a recurring payment:

- 1. Select "Recurring Payment" under the "Payments" tab
- 2. Select "Pay a Bill" or "Pay a Person"
- 3. Select the payee of your choice. PLEASE NOTE: You may only schedule one recurring payment at a time, unlike the Single Payments option where you can schedule payment to multiple payees simultaneously.
- 4. Select a "Pay From" account
- 5. Enter a payment "Amount"
- 6. Select a recurring payment "Frequency"
- 7. Determine if you want your recurring payment to be "Pay Before" or "Pay After" if the payment falls on a weekend or holiday, which are non-processing days
- 8. Select the first process date
- 9. Determine if the payment series will end. If the series will end, enter an ending date or the number of payments to process before ending the series
- 10. Select <Next>

Recurring Payment - Review

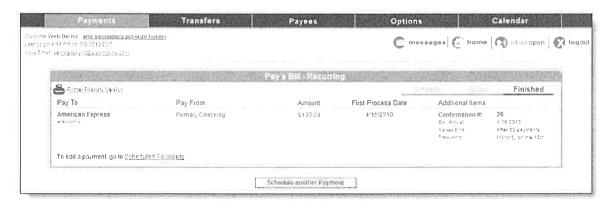


After entering your recurring payment information you will be driven to the "Review" screen that is displayed above. This screen will display the following information:

- Pay To (this is the payee, listed by the nickname you gave it, that will be paid)
- Pay From (the account where the payment money will be debited from)
- Amount
- First Process Date
- Additional Items (Estimated Arrival Date, Series End, Frequency)

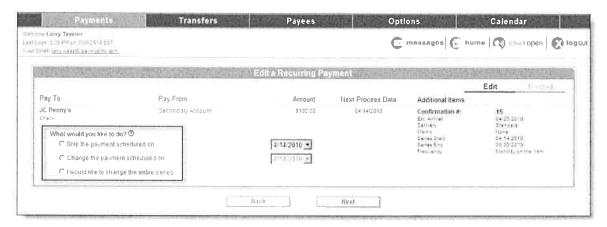
If this information is correct select <Submit Payment> to continue the recurring payment process.

Recurring Payment - Finished



After submitting the recurring payment you will be issued a "Confirmation #" on the "Finished" screen that is displayed above.

Editing a Recurring Payment

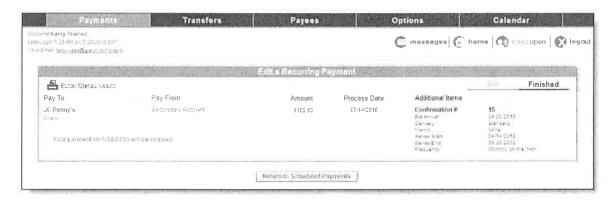


If you choose the "Edit" link beside a scheduled recurring payment you will be presented with this "Edit a Recurring Payment" screen. You will be able to edit the following payment information:

What would you like to do?

- Skip the payment scheduled on (skip one payment in the recurring series)
- Change the payment scheduled on (change one payment in the recurring series)
- I would like to change the entire series (edit all payments in the recurring series)

Finished Editing a Recurring Payment



All of the edits that you made will be displayed on the "Finished" screen. Your recurring payment series is scheduled as you indicated and will process on the dates you selected, in the amount you entered.

Stopping a Recurring Payment

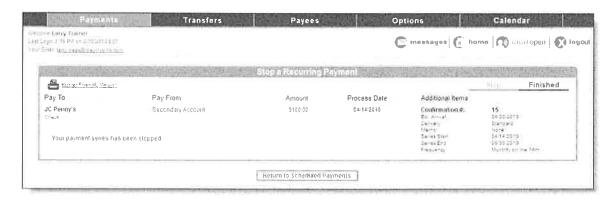


If you choose the "Stop" link beside a scheduled recurring payment you will be presented with this "Stop a Recurring Payment" screen. You will be presented with the following options: What would you like to do?

- Stop the payment series immediately
- Stop the series after the next payment processes

You can initiate your chosen action by selecting the <Stop Payment> button.

Recurring Payment Stopped



After selecting the <Stop Payment> button you will be directed to this "Finished" screen.