

BILL PAY

Bill Pay is an extension of the *UpstateBanker* service. With Bill Pay, you can pay bills online without hassle or the cost of postage. Bill Pay allows you to pay any person or business inside the continental United States. Exceptions include the Government and court appointed payments. The menu options are Main, Payees, Add Payment, Quick Payment, History, and Add Account. To use Bill Pay, you must apply for Bill Pay. This can be done by contacting the Online Banking Department at 864-834-9031 or apply online by going to our website at www.bankoftravelersrest.com.

Bill Pay Tab - To begin your Bill Pay session click “Bill Pay” from the menu. If you do not have Bill Pay you will see the note: You are not currently a Bill Pay customer.” Please see above to add Bill Pay to your checking account.

Bill Pay Menu

The following selections can be found in the Bill Pay menu. The Bill Pay Menu is located under the “Bill Pay” tab and is light green in color.

Main - The “Main” page will list your pending & recurring payments. You may View, Edit and Delete payments from this page. If there are no scheduled payments, the Bill Pay system will automatically direct you to the “Add Payment” page.

Payees – The “Payee” page allows you to add new payees or edit, and delete existing payees. The system stores all payees entered into the system until they are deleted by you.

Note: If you have a recurring or pending payment set-up for a payee, you cannot delete the payee until you delete the payment.

Add Payment – The “Add Payment” page allows you to make payments to payees already entered into the system. “Pay from Account” allows you to pick what account to pay the bill from. “Payee” allows you to select the payee you wish to pay. Your payee list will be in alphabetical order. Next, enter the amount of your payment. Please note there is a field for the “Dollar” and the “Cents.” The memo field is optional. You can set up the system to alert you when your payment is made. Please go to the “options” page to set up your alert method. Next is “Frequency”. You will have several frequency options to choose from: One-time, Weekly, Bi-Weekly, Monthly, Semi-Monthly, Quarterly, Annually, and Semi-Annually. If you select any choice other than “One-Time” you must enter an expiration date or click the box “This payment has no expiration date.” The expiration date is the date you want the payment to stop. “Payment Description” is also an option field. Once you have verified the information is correct, click “Submit”. You will receive a confirmation number after each payment. You will also receive a confirmation number for any edits you make.

Note: Due to the fact that not all payees can receive electronic payments, Bill Pay offers two methods of payment: Check & Electronic. The check payment date should be set-up

five (5) business days prior to your Bill's due date. Check payments are sent with the US postal service. Please note, we have no control over the postal service. Electronic payments should be set up three (3) business days prior to your bill's due date. To tell which type of payment you are sending, refer to the "Payees" tab and look under the category titled "Type".

Quick Payment – The "Quick Payment" page allows you to select multiple payees at one time. Once you have selected the payees you want, click the "Submit" button. The next page will allow you to enter the date, a memo, the account you wish to make the payment from, and the amount.

You can either type the date, or click on the calendar to select the date. The memo field is optional. Click the drop down box to select the account type. If you do not see a qualifying account on the drop down option box, see the "Add account" section. Then enter the amount. Please note there is both a "dollar" and "cents" field. Click submit. The next screen will list the payments you just made. If you would like to edit, you may do so immediately, by clicking the "Edit" or "Delete" link.

Payment History - The "History" page stores payment information for 18 months. To narrow your search, click the "View Payment History for" drop down box.

Add Account – This page allows you to add qualifying checking accounts to your option of accounts from which to pay bills. Click the drop down box beside "Select Account". Select the account and then click "Submit". We allow you to pick a number that will be in front of your checking account number. This will help you know at a glance whether a check payment was a Bill Pay check payment or regular check payment. Once you have selected a number, click "Accept". This checking account will now be available for Bill Pay.

The *UpstateBanker* Bill Pay User Guide is designed to help you navigate more effectively. If you have any questions, contact the Online Banking Department at banker@bankoftravelersrest.com or call 864-834-9031 or toll free 888-557-2265.