



JHA Payment Solutions - iPay Solutions™

GRB BillPay





Table of Contents

- Payments Tab 4
 - Messages** 4
 - Support Number** 4
 - Attention Required** 5
 - Add a Payee** 5
 - Pending** 5
 - History** 5
 - Add a Payee** 5
 - Pay a Company 5
 - Pay a Person 6
 - Pay a Bank or Credit Union 7
 - Scheduling Payments** 8
 - One-Time Payments 8
 - Rush Payments 9
 - Recurring Payments 9
 - Pending 10
 - History 10
 - Pay a Person 10
- Transfers 11
 - Add Account** 11
 - Schedule Transfer** 11
- Gift Pay 11
 - Add Recipient** 12
 - Send a Donation** 12
 - Send a Gift Check** 12
 - Calendar** 13
 - My Account** 14
 - Pay-From Accounts 14
 - Personal Information 14
 - Security Information 14





Bill Pay Alerts..... 15

Payee Categories 15

Help 15

eBill 16

Set up eBill 17

eBill Due..... 17

File eBill 17

eBill History 17

AutoPay..... 17

 Schedule AutoPay..... 17

 Editing AutoPay 17



Payments Tab

Please note: The screens you see in this guide are subject to change.

Payments
Pay a Person
Transfers
GiftPay
Calendar
My Account
Help

Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 01:23 PM on 08/10/2016 | [Log out](#)
[Messages \(0\)](#) | [888-555-3682](#) | [Chat Now](#)

+ Add a Payee

Payments

Display: [All](#) | [Last 30 days](#) | [eBills](#) | [Company](#) | [Individuals](#) | [Inactive](#) | [Hidden \(0\)](#)

Choose a Category Add new category
Search your payees Search

Pay To	Pay from	Amount	Payment date	Actions
American Express <small>AMERICAN EXPRESS ****3456 Electronic</small>	Primary Chec. ***5676	\$ <input type="text" value="0.00"/>	08/17/2016 Deliver By: 08/19/2016 Due by: 09/01/2016	Pay Rush Delivery Make it Recurring Add Comment File eBill
Car Loan <small>G M A C ****8467 Electronic</small>	Primary Chec. ***5676	\$ <input type="text" value="0.00"/>	08/17/2016 Deliver By: 08/19/2016	Pay Rush Delivery Make it Recurring Add Comment
Cellular One <small>SPRINT ****5555 Electronic</small>	Primary Chec. ***5676	\$ <input type="text" value="0.00"/>	08/17/2016 Deliver By: 08/19/2016	Pay Rush Delivery Make it Recurring Add Comment
Day Care <small>Day Care</small>	Primary Chec. ***5676	\$ <input type="text" value="0.00"/>	08/17/2016	Pay Add Comment
Phone <small>Verizon ****6666 Check</small>	Primary Chec. ***5676	\$ <input type="text" value="0.00"/>	08/17/2016 Deliver By: 08/23/2016	Pay Rush Delivery Make it Recurring Add Memo/Comment
Suzy at College <small>Suzy at College ****2345 Electronic</small>	Primary Chec. ***5676	\$ <input type="text" value="0.00"/>	08/17/2016 Deliver By: 08/19/2016	Pay Make it Recurring Add Comment Add Personal Note

	Totals
Hobby Account	\$0.00
Primary Checking	\$0.00
Secondary Checking	\$0.00
Payment Total	\$0.00

[View pending transactions](#) | [View history](#)
Review all payments
Submit all payments

Pending

Processing in next 45 days

Ameri...	\$1,000.00	08/17	Edit
Fred ...	\$50.00	08/19	Edit
Red C...	\$500.00	08/19	Edit
Total:	\$1,550.00		

History

Processed in last 45 days

Day Care	\$500.00	08/17	View
Chris...	\$200.00	08/16	View
Mortgage	\$1,200.00	08/16	View
Cellu...	\$75.00	08/10	View
Phone	\$50.00	07/20	View
Sarah...	\$100.00	07/06	View
Total:	\$2,125.00		

Messages

The secure message center displays communications regarding your bill pay account.

Support Number

The number to contact specifically for bill pay support.





Attention Required

A button displays when actions must be taken within the bill pay site.

Add a Payee

Allows payees to be added to bill pay.

Pending

Transactions scheduled to process within the next 45 days displayed.

History

Transactions processed or paid within the last 45 days displayed.

Add a Payee

Add your payees to the bill pay system.

Add a payee

I need to:

- Pay a company (ex. credit card, utilities or cable)
- Pay a person (ex. friend or relative)
- Pay a bank or credit union (ex. loans)

Back Next

5

Pay a Company

When adding a company, enter information from your statement. The bill pay platform attempts to locate a payee match based on that information.

Who are you trying to pay?

All fields are required unless designated with (optional).

Payee name: Chase

Payee account number: 4262905123456789

Confirm account number: 4262905123456789

Payee phone number: (800) - 789 - 8732

Payee zip code: 19886 -

Back Next





Pay a Person

There are three options to add a person as a payee:

- Email
 - The recipient provides their account information through a secure process.
- Direct Deposit
 - You provide the recipient's account information.
- Check
 - A check is mailed to the recipient.

Add a payee

I need to:

- Pay a company (ex. credit card, utilities or cable)
- Pay a person (ex. friend or relative)
- Pay a bank or credit union (ex. loans)

Send the money by:

- Email or text message (Electronic)
 - Recipient provides routing and account number; paid within 1-2 business days.
- Direct Deposit (Electronic)
 - Requires routing and account number; paid within 1-2 business days.
- Check
 - Mailed and paid within 5-7 business days.

Back **Next**

6

Payee Activation Process

Payee activation is an additional security feature for specific payees:

- **A Person**
- **Bank or Credit Union**
 - Checking and Savings options always require an activation code.
 - Loan and Credit Card only require an activation code if we are unable to locate a match in the payee database.
- **Transfers**

Activation Code Details

This is a one-time, system-generated code.

- The activation code is specific to each payee and expires if you:
 - Request a new code for the payee.
 - End the bill pay session.
- Payments cannot be scheduled until this step is complete.





An email is sent to the payee. They have nine days to enter their keyword and account information.

- Scheduled payments cannot process until the payee enters their account information.

Payee Site Sample Screen

The screenshot shows a web interface with a green navigation bar containing 'Menu', 'Home', and 'Contact'. Below the bar is the heading 'Receive payments from Subscribers Name'. The main content area is a light gray box with the following text: 'Welcome JOHN SMITH', 'Subscribers Name wants to send you money from FI Name. Here is how to get started:', and a numbered list: '1. Enter the keyword below that Sharon has provided.', '2. Select to receive your payment to a card or a checking or savings account.' Below the list is a form with a 'Keyword' label, an input field containing 'Enter keyword', and a green 'Submit' button. At the bottom of the form area, there is a link: 'I do not wish to receive payments from Subscriber Name at this time.'

Payee Locked Out

Email payees can be locked out for entering the keyword incorrectly three times. After the third lockout (nine total failed attempts), the system deletes the payee.

7

After the initial lockout (three failed attempts), the system automatically unlocks the payee after 24 hours.

To unlock the Payee via the Bill Pay site:

Click unlock beside the payee’s name under **Attention Required** or click the payee name from the landing page, then **Unlock Payee**.

Direct Deposit (Electronic)

You can add a person to receive ACH deposits. You need their account information.

Mail a check

You are required to enter the payee’s address.

Pay a Bank or Credit Union

You can pay a bank or credit union for a loan, credit card, checking or savings account. A payee activation code may be required.

Loan or Credit Card

You can also pay a loan or credit by providing the requested information on set up.

Checking or Savings Account

You can pay from a checking or savings account providing the requested information on set up.





Scheduling Payments

You are able to schedule one-time, rush, or recurring payments.

One-Time Payments

Select a **Pay From** account, **Amount**, and **Payment Date**.

The first available payment date is prefilled.

Pay To ^

New

Chase

CHASE HERITAGE VISA
****6789

Electronic

Pay from	Amount	Payment date
Hobby Accoun.**1753 ▾	\$ 160.00	08/17/2016 (9)
Deliver By: 08/19/2016		

Actions

Pay

[Rush Delivery](#)

[Make it Recurring](#)

[Add Comment](#)

Totals	
Hobby Account	\$160.00
Primary Checking	\$0.00
Secondary Checking	\$0.00
Payment Total	\$160.00

[View pending transactions](#) | [View history](#)

Review all payments
Submit all payments

Payment Date Calendar

8

Select payment date
close

August 2016							September 2016						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	6				1	2	3	
7	8	9	10	11	12	13	4	5	6	7	8	9	10
14	15	16	17	18	19	20	11	12	13	14	15	16	17
21	22	23	24	25	26	27	18	19	20	21	22	23	24
28	29	30	31				25	26	27	28	29	30	

Process date: 09/13/2016

Deliver by date: 09/14/2016

1850 South Winton Road • Rochester, NY 14618
GRBbank.com • 585.249.1540

Member FDIC
NMLS #417491



Rush Payments

Rush Delivery guarantees that the payment is delivered by the specified date. Choose a **Pay From** account and enter the Amount, then click **Rush Delivery**.

A screenshot of the American Express online payment interface. The interface includes a dropdown menu for 'Primary Chec..' with '***5676' selected, a payment amount of '\$ 0.00', and a due date of '08/17/2016'. Below these are fields for 'Min Due: \$35.00', 'Stmt Bal: \$1,250.65', 'Deliver By: 08/19/2016', and 'Due by: 09/01/2016'. On the right side, there is a 'Pay' button and a 'Rush Delivery' button which is highlighted with a red box. Other options include 'Make it Recurring', 'Add Comment', and 'File eBill'. On the left, there is an 'eBill due' icon.

Three Types of Rush Payments

- \$14.95 (Draft Check) Next business day
- \$9.95 (Draft Check) Second business day
- \$4.95 (Electronic) Second business day

You must agree to the **Fee Debit Authorization** in order to schedule the rush payment.

Recurring Payments

You can set payments to be paid automatically on the frequency of your choice:

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

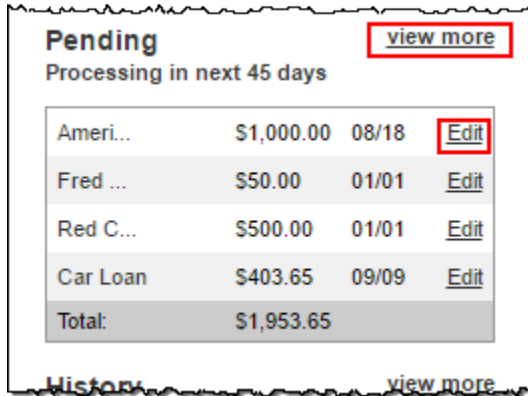
9

A screenshot of the Car Loan online payment interface. The interface includes a dropdown menu for 'Primary Chec..' with '***5676' selected, a payment amount of '\$ 0.00', and a due date of '08/17/2016'. Below these are fields for 'Deliver By: 08/19/2016'. On the right side, there is a 'Pay' button and a 'Make it Recurring' button which is highlighted with a red box. Other options include 'Rush Delivery', 'Add Comment', and 'File eBill'. On the left, there is an 'eBill due' icon.



Pending

Pending displays transactions (payments, gift pay and transfers) scheduled to process in the next 45 days. These transactions can be edited or stopped.



Pending			
Processing in next 45 days			
Ameri...	\$1,000.00	08/18	Edit
Fred ...	\$50.00	01/01	Edit
Red C...	\$500.00	01/01	Edit
Car Loan	\$403.65	09/09	Edit
Total:	\$1,953.65		

History

History displays transactions (payments, gift pay and transfers) processed in the last 45 days. **View** allows you to access the timeline of the payment.

View more directs you to the full history list with additional details. Payment history is stored for 18 months.

You can submit a **Payment Inquiry** if a payment needs research.

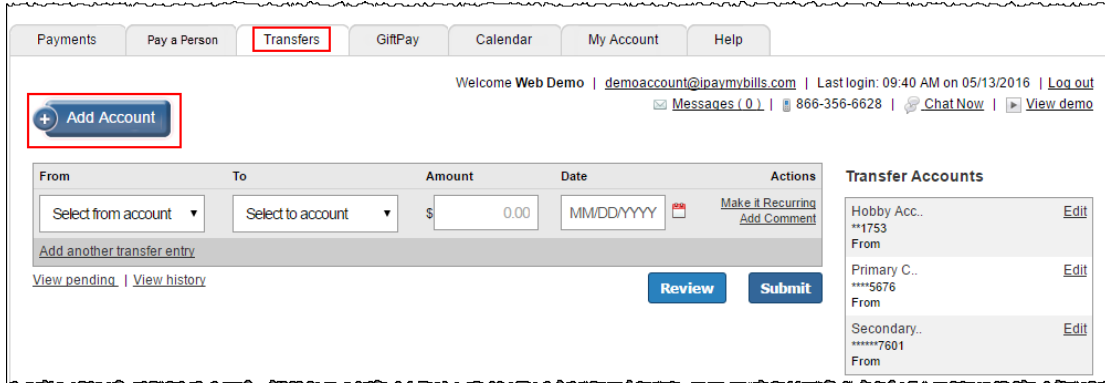
Pay a Person

The Pay a Person tab easily navigates you to the options for adding a person. These are the same options when adding a payee from the **Payments** tab.

- Email
 - The recipient provides their account information through a secure process.
- Direct Deposit
 - You provide the recipient's account information.
- Check
 - A check is mailed to the recipient.

Transfers

Transfers funds from your account at the bill pay institution to your account at another institution.



Add Account

You add accounts in your name with other institutions. These accounts require an activation code.

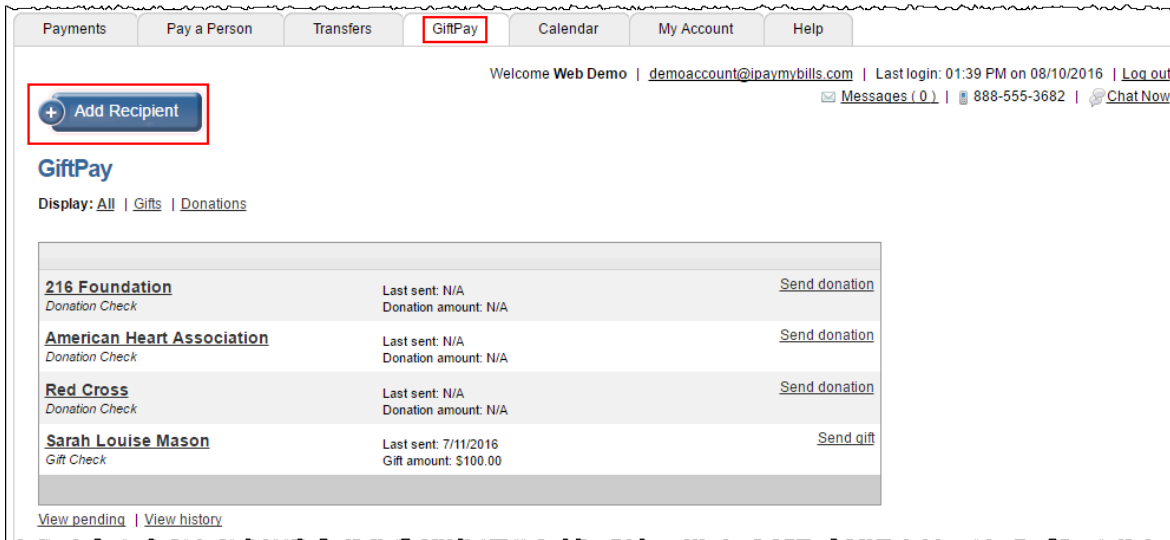
Schedule Transfer

Select **From** account, **To** account, **Amount**, and the transfer **Date**. Multiple transfers may be scheduled at one time by clicking Add another transfer entry.

11

Gift Pay

You can send donations to charities and gift checks to individuals for special occasions. These payments are **draft checks**. The funds are not withdrawn from your account until the recipient cashes the check.



Recipient Name	Type	Last sent	Amount	Action
216 Foundation	Donation Check	N/A	N/A	Send donation
American Heart Association	Donation Check	N/A	N/A	Send donation
Red Cross	Donation Check	N/A	N/A	Send donation
Sarah Louise Mason	Gift Check	7/11/2016	\$100.00	Send gift



Add Recipient

To add a recipient for a gift check or donation, you enter their name and address.

Send a Donation

You can send a personalized donation to a charity or organization.

- Fee is \$1.99 per donation
- Donation can be sent in honor or memory of someone
- Personalized email can be sent to as many as four email addresses

Send a Gift Check

You can send a personalized gift check to an individual for a special occasion.

- Fee is \$2.99 per gift check
- Personalized gift check and message

You can enter the details of the payment and select the occasion.


You can also select a gift check design and personalize the message.

Review your gift check and **Submit**.

Send a gift check

Review your gift check

Sample check



Message printed above the check

Message: Happy Birthday
Have a great day!
Your Friend,
Web Demo

Gift check information

To: Sarah Louise Mason
Amount: \$ 50.00
GiftPay fee: \$ 2.99
Process date: 8/17/2016
Deliver by date: 8/26/2016

Memo (optional)
(Maximum characters: 25)
Memos appear at the bottom of your check.

Return address: 123 Main Street
Georgetown, KY 40324

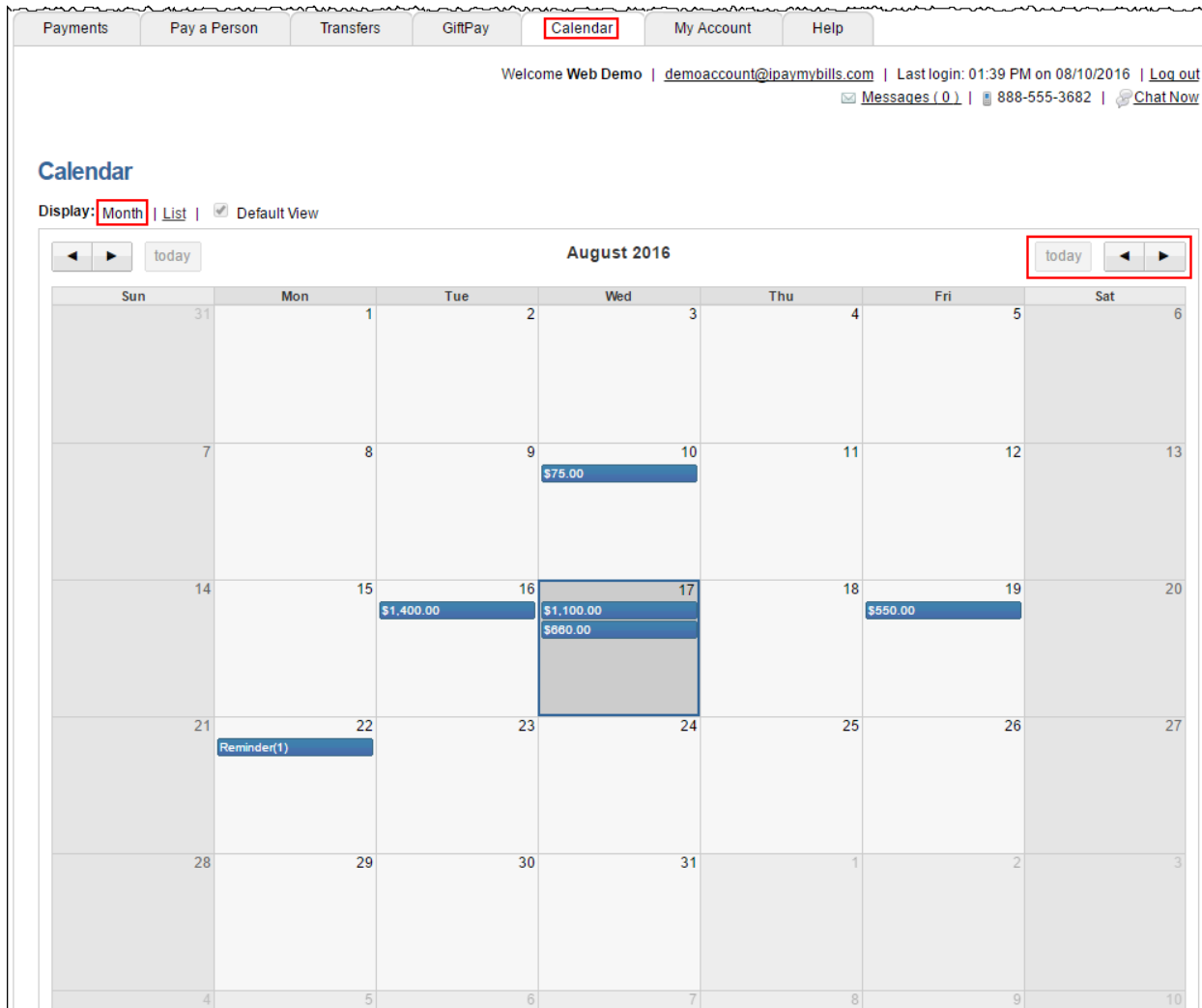
Back
Submit



Calendar

The calendar provides a snapshot view of bill payment activity for an entire month.

- The calendar has two display formats: Month and List.
- Both calendars are interactive and allow you to access reminders, pending transactions, and pending history.
 - The *Month* view directs you to the details for the specific day.
 - The *List* view directs you to the details for the specific transaction or reminder.
- You can also view previous months, as well as look ahead to upcoming months.



Payments | Pay a Person | Transfers | GiftPay | **Calendar** | My Account | Help

Welcome Web Demo | demoaccount@ipavmybills.com | Last login: 01:39 PM on 08/10/2016 | [Log out](#)
 Messages (0) | 888-555-3682 | [Chat Now](#)

Calendar

Display: **Month** | List | Default View

← today → August 2016 today →

Sun	Mon	Tue	Wed	Thu	Fri	Sat
31	1	2	3	4	5	6
7	8	9	10 \$75.00	11	12	13
14	15	16 \$1,400.00	17 \$1,100.00 \$660.00	18	19 \$550.00	20
21	22 Reminder(1)	23	24	25	26	27
28	29	30	31	1	2	3

My Account

You have several options to assist in managing your bill pay account.

- *Change Password* only appears for Dual Sign-On (DSO) institutions.

Pay-From Accounts

You can request to add additional accounts to pay from.

Add Accounts

Your institution has to approve new pay-from accounts.

View Accounts

You can view a list of *pending* and *approved* pay-from accounts.

- You can:
 - Change the Nickname.
 - Change the Default Pay From Account.
 - Delete the pay-from account.



Deleting a pay-from account stops all pending transactions associated with it.

Personal Information

You can update your contact information, add a secondary user, and provide bill pay with your cell phone number and provider to enable text message alerts.

14

Secondary Account Holder

The primary user can add a secondary user to the bill pay account. This simply allows that secondary user to call or chat for support with the bill pay support center.

- Secondary Account Holders can only be added and viewed here.
- Secondary Users must be approved by your institution.

Short Text for Mobile Devices

Text messages for mobile devices (optional)

You may be charged by your mobile provider for text messages you receive.

Select your provider

Mobile number () - - Send test message;

Security Information

Add/Remove Challenge Phrases

Four challenge phrase questions are required at all times.

- You must add another challenge response in order to remove one.
- You can be locked out for answering challenge responses incorrectly.



Bill Pay Alerts

Alerts allow you to monitor activity and be proactive with detecting fraud. Alerts can be sent by:

- Email
- Text message
- Both

Bill pay alerts

Primary email demoaccount@ipaymybills.com

Secondary email

Mobile short text 2703005986

Email	Mobile	Alert
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Notify me each time an occurrence of a recurring series processes
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a recurring series has only one remaining occurrence
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when I have a new secure message
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a payment is scheduled that exceeds \$ <input type="text" value="0.00"/>
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a transaction is scheduled
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Notify me when a pay from account is approved
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify me when a payee or transfer account is added to my bill pay account
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a payee or transfer account is deleted from my bill pay account
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Notify me when a new eBill is received
<input type="checkbox"/>	<input type="checkbox"/>	Send me a list of transactions that were scheduled, stopped or skipped during my bill pay session
<input type="checkbox"/>	<input type="checkbox"/>	Send me a list of transactions that are scheduled to process each month
<input type="checkbox"/>	<input type="checkbox"/>	Send me a list of transactions that are paid each month

[Update](#)

View Reminders

Displays current reminders.

Payee Categories

Add Categories

You can manage multiple payees by creating personalized categories.

View Categories

You can click **Edit** to view the details of the category.

- Payees who have not been assigned to a category appear under Unassigned.
 - To move payees to a specific category, click **Edit**, then re-assign the payee to a new category from the drop-down list on the right.

Help

Provides answers to assist you with the most frequently asked questions.

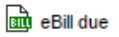





eBill

You can receive payment information for eligible payees. This information includes, but is not limited to, the minimum amount due and due date for your bill.

eBill features:

- View current billing information
- File eBill
- Set up automatic payments
- Manage automatic payments
- View eBill history

Pay to	Pay from	Amount	Payment date	Actions
Department Store Department Store ****1337 <i>Electronic</i> Last paid: \$50.00 on 2/7/2016  eBill due	Primary Acco.. ****0123	\$ 0.00 Min Due: \$25.00 Curr Bal: \$500.00 Stmt Bal: \$500.00	08/17/2016 Deliver By: 08/19/2016 Due by: 9/1/2016	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Comment File eBill
Detail Runner Automotive Detail Runner Inc. ****5846 <i>Electronic</i>  Troubleshoot eBill	Primary Acco.. ****0123	\$ 0.00	08/17/2016 Deliver By: 08/19/2016	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Comment
Electric Co. American Gas and Electric ****7317 <i>Check</i>	Primary Acco.. ****0123	\$ 0.00	08/17/2016 Deliver By: 08/19/2016	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Comment
Insurance Co. USA 1 Insurance Company ****8987 <i>Electronic</i>  eBill	Primary Acco.. ****0123	\$ 0.00	08/17/2016 Deliver By: 08/19/2016	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Comment
Mobile Phone Mobile Phone ****2999 <i>Electronic</i>  Set up eBill	Primary Acco.. ****0123	\$ 0.00	08/17/2016 Deliver By: 08/19/2016	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Comment



Set up eBill

You set up eBill by entering your login credentials for the payee's website. You are required to accept Terms & Conditions.

eBill Due

Hovering over *eBill due* allows you to see the amount due and the due date. This information displays under the Amount and Payment Date fields as well.

File eBill

You have the option to file eBills paid using another method or you no longer want to see the *eBill due* status.

Filing the eBill allows you to clear the current *eBill due* details. The filed eBill is moved to **eBill History**.

eBill History

Current and past eBill data can be viewed for each payee that has been enabled for eBill. History is maintained for 18 months.

AutoPay

You have the ability to set up **AutoPay** for eBill payees.

Schedule AutoPay

The system automatically pays the bill based on your terms.

Editing AutoPay

You can choose to edit AutoPay details by clicking **Edit Recurring**.

