



Payments (Bill Pay) Quick Reference Guide

Table of Contents

- Enrolling in Payments
- Using Payments
- Adding Payee
- Paying Bills/Person
- Editing a Payment

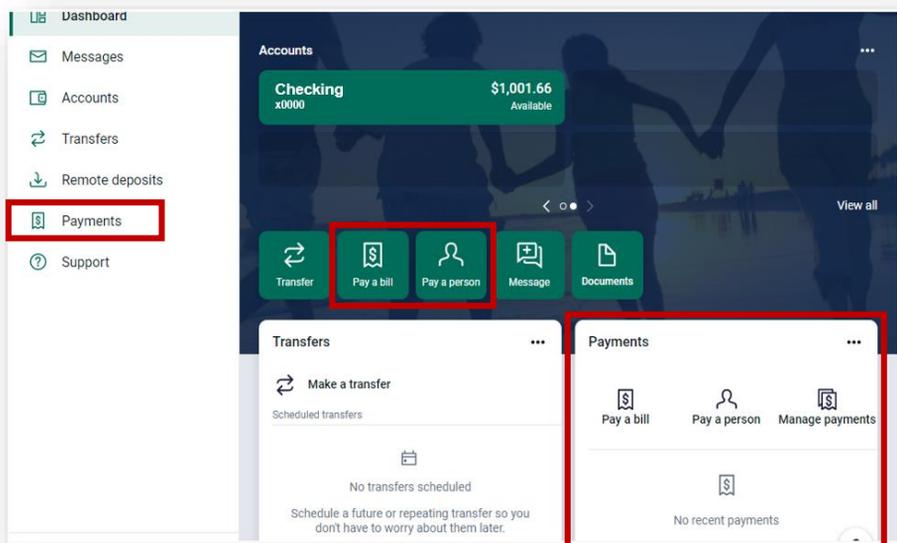


Payments (Bill Pay)

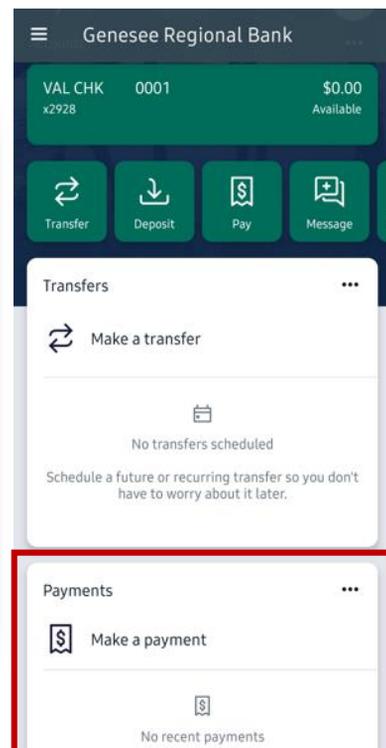
Quick Reference Guide

- There are multiple ways to access Bill Pay options: Dashboard Cards, Dashboard Icons, and the left side menus.
 - Use the dashboard cards or icons to directly access Pay a Bill or Pay a Person.
 - Use the Payments option on the left side menus to access the full Payments screen.

View Recent Payments



Desktop View

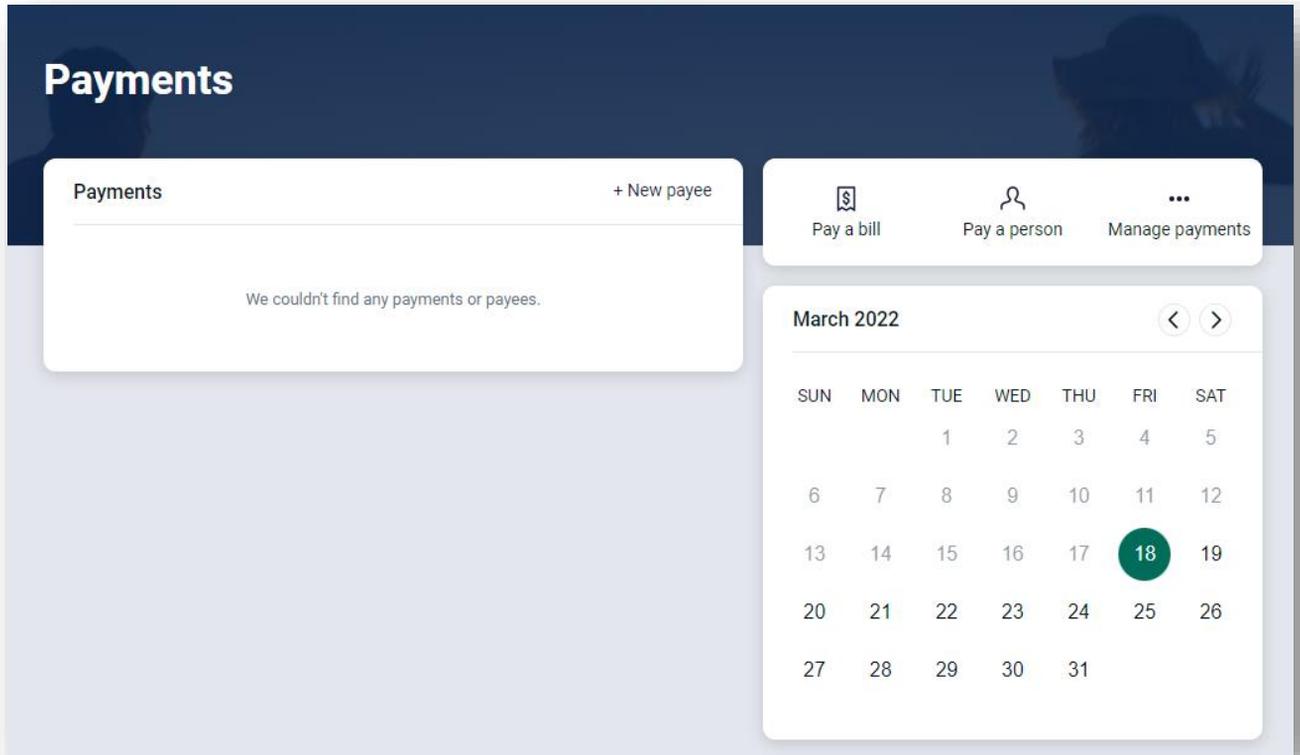
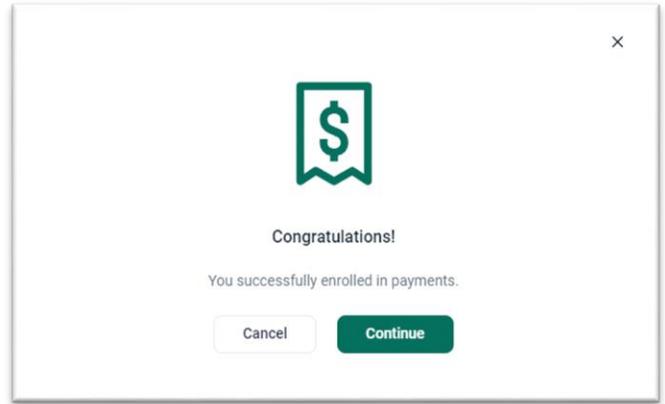
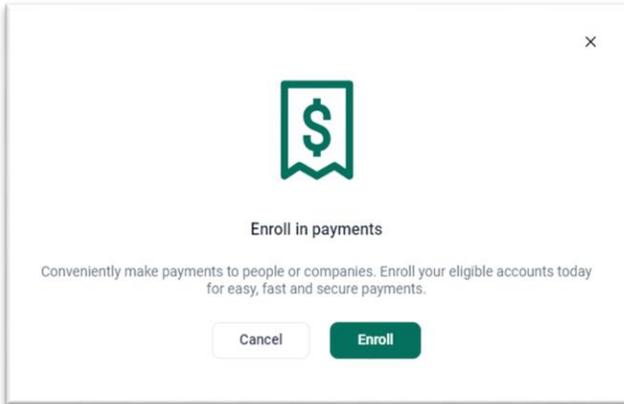


Mobile View



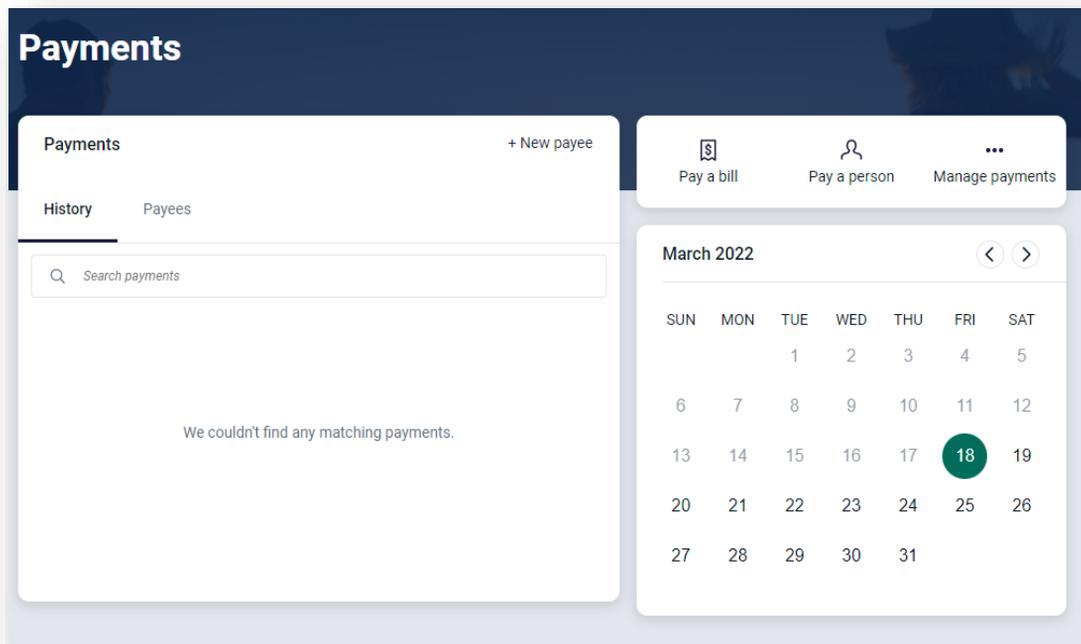
Enrolling in Payments

- **Step 1:** Click on *Payments* to start the enrollment process. Click *Enroll*. Click *Continue*.

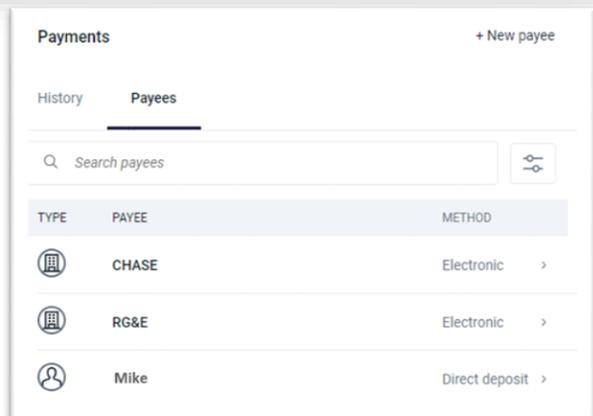


Using Payments

- View history in list view, or view payments using the calendar.
- View your set up payees. Add new Payees, Pay a Bill, Pay a Person, and dive deeper into Bill Pay by clicking Manage payments
 - View Full Bill Pay Guide for navigating “Manage payments”

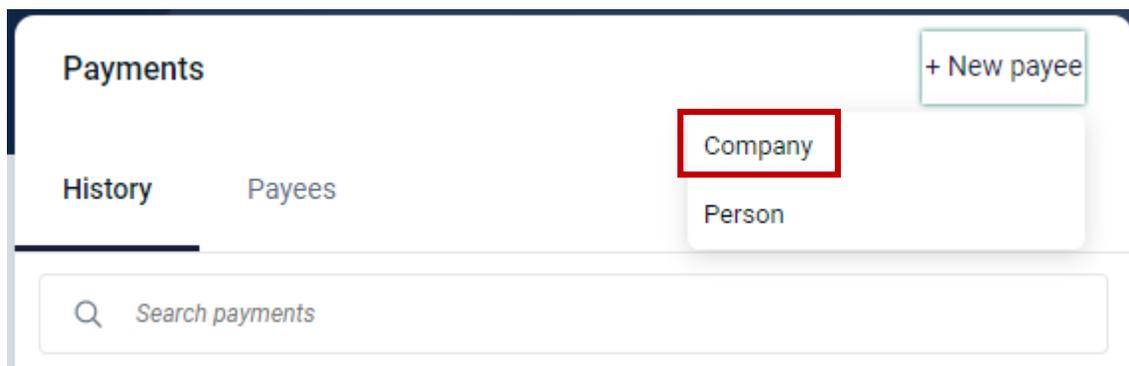


Payees View



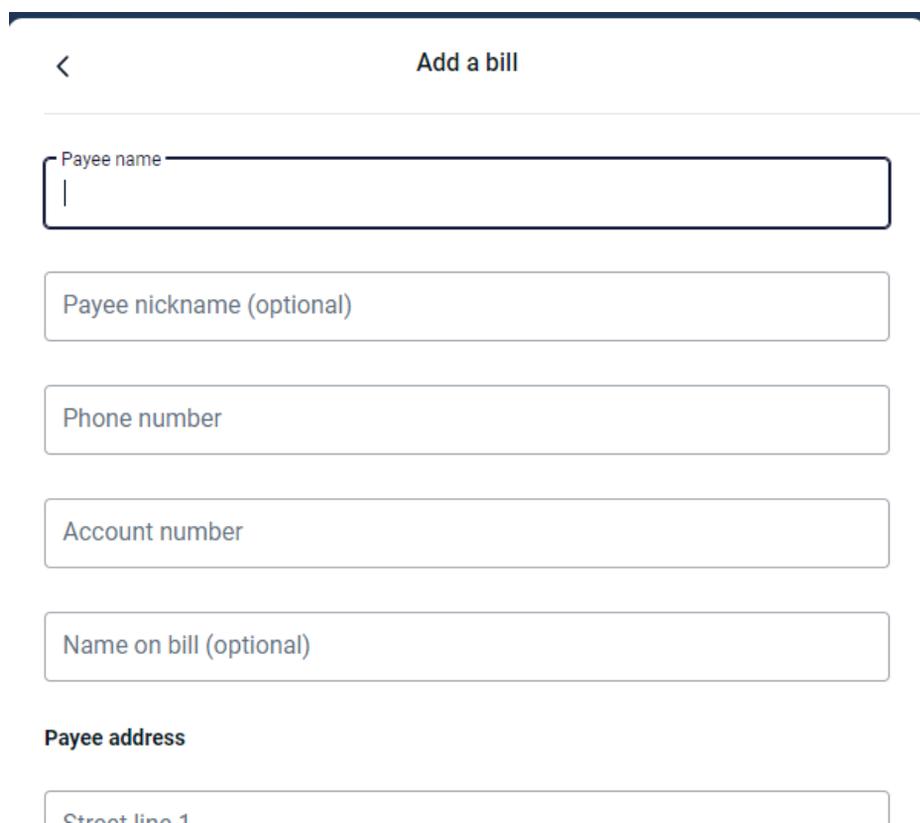
Adding Payee (Company)

- **Step 1:** Click *+New Payee* and select *Company*



The screenshot shows the 'Payments' app interface. At the top right, there is a '+ New payee' button. Below it, a dropdown menu is open, showing two options: 'Company' (highlighted with a red box) and 'Person'. The 'History' and 'Payees' tabs are visible at the bottom left. A search bar with the placeholder text 'Search payments' is located at the bottom of the screen.

- **Step 2:** Enter the payee's information to add them to the Payments system. Click *Submit*

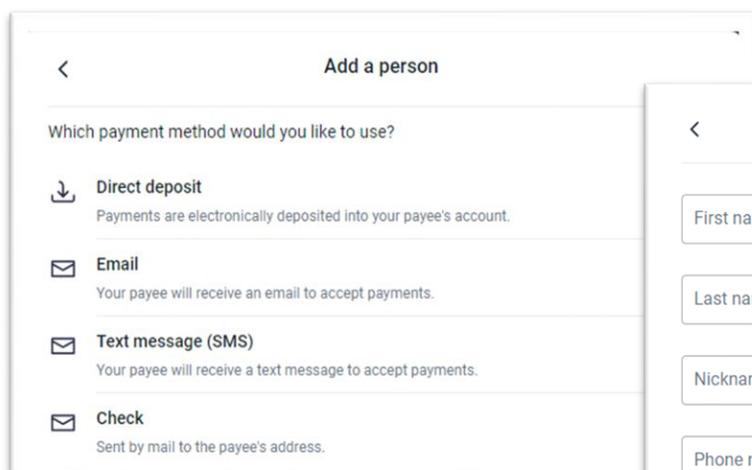


The screenshot shows the 'Add a bill' form in the Payments app. The form has a back arrow at the top left and the title 'Add a bill' at the top center. The form fields are: 'Payee name' (with a cursor), 'Payee nickname (optional)', 'Phone number', 'Account number', 'Name on bill (optional)', and 'Payee address' (with a sub-field for 'Street line 1').

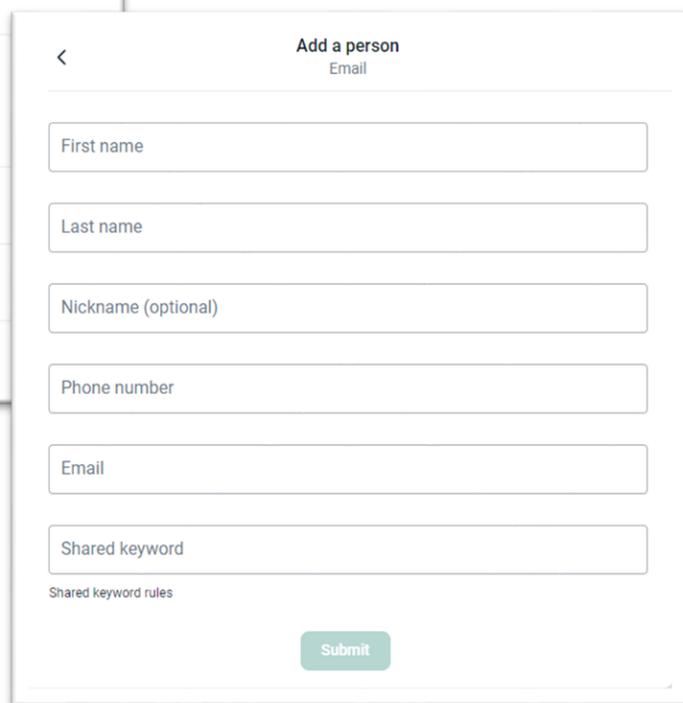


Adding Payee (Person)

- **Step 1:** Click *+New Payee* and select *Person*
- **Step 2:** Choose the payment method for the payee
 - **Direct Deposit:** You must have the person's account number and routing number
 - **Email:** You create a keyword that is provided to the payee. They will then receive an email input that keyword and their account information. That information will not be shared with you.
 - **Text:** Same process as above, however, they will receive a text message
 - **Check:** A check will be generated and mailed to the payee



The screenshot shows a mobile app interface titled "Add a person". Below the title, it asks "Which payment method would you like to use?". There are four options listed with icons: "Direct deposit" (with a download icon), "Email" (with an envelope icon), "Text message (SMS)" (with an envelope icon), and "Check" (with an envelope icon). Each option has a brief description of how payments are made.



The screenshot shows the "Add a person" screen with the "Email" payment method selected. The form contains several input fields: "First name", "Last name", "Nickname (optional)", "Phone number", "Email", and "Shared keyword". Below the "Shared keyword" field, there is a link for "Shared keyword rules". A "Submit" button is located at the bottom right of the form.

NOTE: If choosing email or text option, the payee must complete their step before you are able to pay them



Paying a Bill/Person (Single)

- Access paying a bill or person by clicking on an option.
 - **Payments** from the left menu or flyout menu.
 - **Pay a Bill** icon on dashboard for paying a company, or **Pay a Person** to pay a person.
 - **Pay a Bill** or **Pay a Person** from the Payments Card on dashboard
- Select a bill or person to pay.
 - **NOTE:** the Single tab on the Pay a bill/person screen is selected by default.
- You can *Filter* to narrow search results by People or Company, or sort results alphabetically or by Last paid.
- After selecting a bill/person, complete the fields in the form and click *Submit*

The image displays two screenshots of a mobile banking application. The left screenshot shows the 'Pay a bill' screen. At the top, there are two tabs: 'Single' (which is highlighted with a red box) and 'Multiple'. Below the tabs is a search bar labeled 'Search payees'. A list of bills is shown, including 'Check, Scheduled: Aug 10, \$5.00', 'Check, Scheduled: Aug 10, \$36.00', 'Check, Scheduled: Aug 10, \$10.17', 'Check, Scheduled: Jun 10, \$2.30', and 'Check, Scheduled: Aug 10, \$88.88'. A 'Payee type' filter is visible on the right, with 'People' unchecked and 'Company' checked. Below the filter, there are 'Sort by' options: 'A - Z' and 'Last paid'. A 'Done' button is at the bottom of the filter panel. The right screenshot shows the 'Payment' form for 'Bill 1001'. It has a 'From' field, an 'Amount' field with a '\$' symbol, a 'Frequency' dropdown set to 'Once', a 'Sends' dropdown set to 'Today' with a sub-option 'Arrives by Aug 25', and a 'Notes' field with the text 'Add memo or comment'. A 'Hide options' link is at the bottom left, and a 'Submit' button is at the bottom right.



Paying a Bill/Person (Multiple)

- On the Pay a bill or Pay a person screen, select the *Multiple* tab
- Once one or more payees have been selected, choose the **From** account, **Send on** date for the payment, and the **Amount**. You can filter or search by payee names and bill pay nicknames.
 - **NOTE:** The form allows you to choose different dates for each payee.
- When all details are complete, click *Review and pay*, and *Submit* payments.
- On the Payments scheduled screen, select **Done**

The screenshot shows the 'Pay a bill' screen in a mobile application. At the top, there are two tabs: 'Single' and 'Multiple', with 'Multiple' highlighted in a red box. Below the tabs is a search bar labeled 'Search payees' and a list of payees on the left side, each with a plus sign. The main area shows two payment entries. Each entry has a 'From' dropdown menu (set to '(x2475)'), a 'Send on' date field (set to 'Aug 19'), and an 'Amount' field (set to '\$ 0.00'). Below the 'Send on' field, it says 'Arrives on Aug 26'. There are close buttons (X) for each entry.



Editing a Payment

- Navigate to the Payment you would like to edit
 - You can find this under your scheduled payments on your **Payments Dashboard** card or by clicking on **Payments**
- Select the payment you want to edit. Click *Edit*.
 - From this screen, you also have the ability to delete payments in the upper right-hand corner.
- Save any changes you made

The image displays three overlapping screenshots from a mobile banking application. The top-left screenshot shows the 'Payments' dashboard with a table of scheduled payments. The bottom-left screenshot shows the 'Edit payment' screen with a trash icon. The top-right screenshot shows the details of a payment to 'Mike' for \$1.00, with an 'Edit >' button highlighted.

Payments Dashboard

History | Payees

Search payments

DATE	PAYEE	STATUS	AMOUNT
MAR 21	CHASE x8675	Stopped	\$1.00 >
MAR 21	Mike	Scheduled	

Payment Details

Mike
\$1.00
Standard delivery, electronically

Send on: Mar 21
Estimated arrival: Mar 22

Edit payment

From: Primary
Amount: \$ 1.00
Sends: Mar 21
Arrives by Mar 22 >
Notes: Add comment >

Save

Payment will be made electronically



Payments (Bill Pay) FAQs

Q. Can I pay bills directly from GRBbank?

A. Yes, Bill Pay allows you to pay virtually anyone or any company through our online and mobile banking platforms. No need to buy stamps or write checks - it's safe, secure, and easy!

Q. Who can I pay with bill pay?

A. You can pay businesses and individuals with a mailing address within the United States and Puerto Rico. For example, you can pay utilities, credit cards, and individuals such as a landlord, babysitter or relative.

Q. How do I enroll in bill pay?

A. Log in to GRBbank and click on *Payments*. It will walk you through enrollment. Once enrolled, you can create new payees and schedule payments.

Q. How do I pay a bill in GRBbank?

A. Visit *Payments* and choose *Pay a bill* to get started. Or simply click on the *Pay a bill* icon on your Dashboard.

Q. How do I pay a person?

A. Visit *Payments* and choose *Pay a person* to get started. Or simply click on the *Pay a person* icon on your Dashboard.

Q. How do I edit a scheduled payment?

A. Visit *Payments*, select the pending payment, click *Edit*. You can change the amount, date to be paid, and delete the payment all together.



Payments (Bill Pay) FAQs

Q. Can I pay from more than one account?

A. To add another checking account, log in using your browser and go to *Payments*. Select *Manage payments* and click *My Account*. Choose *+ Add Account* from the *Pay from accounts* section.

Q. Can I pay multiple bills at one time?

A. When logged in using your desktop, select *Pay a bill* and choose *Multiple*.

Q. What if I need a payment to get there sooner?

A. When scheduling a payment, select *More options* and choose *Sends*. A list will appear with available delivery options to choose from. Fees apply.

Q. How do I set up a recurring payment?

A. When scheduling your payment, select *More options*. Click *Frequency* and choose from the options how often you would like the payment to be made. You can edit your recurring payments when needed.

Q. How do I pay a person?

A. Click on the *Pay a person* icon on the Dashboard, or within *Payments*. *Pay a person* payments allow you to send money electronically to family and friends via email, routing and account number, or by check.

Q. How do I send money using email?

A. Click on the *Pay a person* icon on the Dashboard, or within *Payments*. Select *+ Add a person* and enter their name and email. You will create a keyword at that time. They'll receive an email and will be asked for the keyword. Once they enter the keyword, they'll be asked to enter their account and routing number using a secure site. This is a one-time step and once they've entered their account information, you can send payment to them electronically anytime you need. The recipient will just receive an email notifying them that you're sending them money. No action is required on their part.



Payments (Bill Pay) FAQs

Q. How do I send someone money using their routing and account number?

A. Click on the *Pay a person* icon on the Dashboard, or within Payments. Select *+ Payee* and select *Pay a person*. Choose *Direct deposit (Electronic)* from the options and follow the simple steps. The payment will be sent electronically with no action required on the recipient's part.

Q. How soon will they get the money I send?

A. Electronic pay a person payments are received within 1-2 business days.

Q. When will payments be deducted from my account?

A. The funds for electronic payments will be withdrawn from your account on the date you specify as the payment date. For checks, the money will be withdrawn out of your account when the paid item is received by the bank, just like any other check you would write.

Q. How are online payments delivered?

A. Payments are sent one of two ways – electronically or by paper checks. The majority of payments are delivered electronically. Your payment information, such as your account number, is sent via secure transmission. All other payments are made by paper checks that are mailed via the U.S. Postal Service.

Q. How long does it take before my payment is received?

A. Generally, your payment is received within 2 to 7 days, depending on whether it is sent electronically or via paper check.

Q. Is bill pay secure?

A. Paying bills through GRBbank is one of the safest ways to pay your bills. You have flexibility and control of your payments with real-time access to your payment activity. Only you can access your account information, account numbers, and payment history. It also helps guard against identity theft from lost or stolen checks.

