



## Bill Pay 2.0

### Main Page

The new dashboard workspace allows you to complete most payment tasks without the need to navigate to other areas of the platform.

With our enhanced Bill Pay 2.0 you can quickly determine:

- Bills that are coming due
- Payments processed since your last login
- Total amount of money needed to pay scheduled bills

### Payment Views

There are two different payment views that can be used to make payments.

- **Multi-Pay:** Allows multiple billers to be paid at one time (*Default view*)
- **Single-Pay:** Allows one biller to be paid

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Exit Bill Pay

Pay someone new

MULTI-PAY SINGLE-PAY

View: All Find a biller

Pay To Pay From	Coming Due	Last Scheduled ↓	\$ Amount	Deliver By
Discover Credit Card ...2222 <a href="#">Setup bill</a>		\$1.00 on 03/11/22	<input type="text"/>	03/10/22 (Electronic)
Smart Rewards Check ...0002			Note	
ABC Electric ...6789		\$1.00 on 03/14/22	<input type="text"/>	03/14/22
Cable TV LLC ...7654		\$1.00 on 03/21/22	<input type="text"/>	03/14/22
Auto Insurance Inc ...5555		\$1.00 on 03/25/22	<input type="text"/>	03/14/22
Home Federal Bank ...3456		\$1.00 on 03/31/22	<input type="text"/>	03/14/22
Total:				

Activity History More

All accounts

Deliver By ↑	Paid To	\$ Amount
03/31	Home Federal Ban ...3456	1.00
03/25	Auto Insurance I ...5555	1.00
03/21	Cable TV LLC ...7654	1.00
03/14	ABC Electric ...6789	1.00
03/11	Discover Credit ...2222	1.00

Total scheduled: \$5.00

Clear Confirm all payments

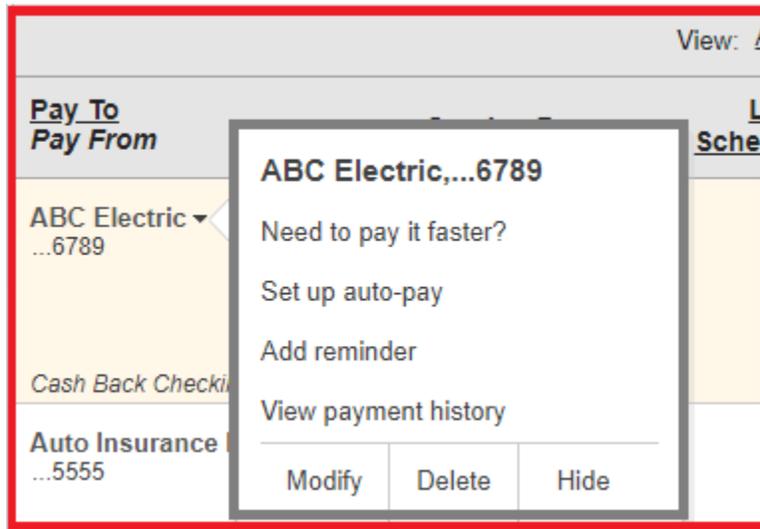
## Multi-Pay View

The Multi-Pay feature allows multiple bills to be submitted at one time. Each payment can be initiated by clicking on a biller from the biller list or by entering the payment amount in the '\$ Amount' field.

When a biller is selected from the biller list, the biller row expands to reveal additional information including how the payment will be sent (paper check or electronic), access to change the funding account, an Expediated Payment (Pay it faster?) option, a payment 'Note' field and a 'Memo' field.

## Multi-Pay Biller Dropdown Options

- Need to pay it faster?
- Set up auto-pay
- Add reminder
- View payment history
- Modify (Biller)
- Delete (Biller)
- Hide (Biller)



## Complete Payments

- After all billers, funding accounts, amounts and deliver by dates have been completed, click the 'Confirm all payments' action button.
- Review the 'Preview: Make Payment' dialogue box and if no changes are required, select 'Confirm'. If changes are needed, select 'Cancel' and make needed edits.
- Once payments have been reviewed and confirmed, a 'Confirmation: Make Payment' dialogue box displays confirming the process has been accepted.

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Pay someone new

View: All Find a biller

Pay To Pay From	Coming Due	Last Scheduled ↓	\$ Amount	Deliver By
ABC Electric ...6789 <b>Funding Account</b>			1.00	03/14/22
Auto Insurance Inc ...5555			1.00	03/25/22
Cable TV LLC ...7654			1.00	03/21/22
Discover Credit Card ...2222			1.00	03/10/22
Home Federal Bank ...3456			1.00	03/31/22
Cash Back Checkings ...0001				
Total:			\$5.00	

Payment method (Check)  
Expedited Payment

Clear Confirm all payments

Activity History More

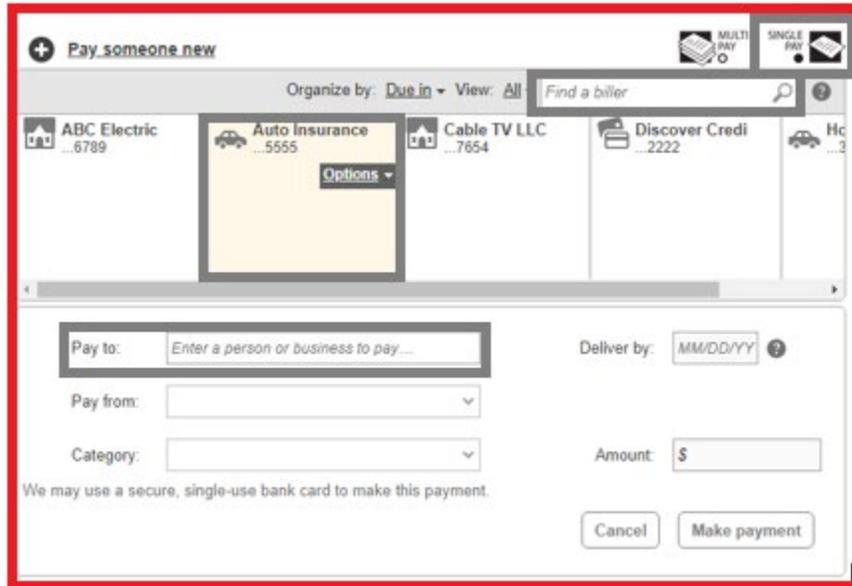
All accounts

Deliver By ↑	Paid To	\$ Amount
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## Single Pay

Allows user to make a single payment. Biller can be located multiple ways within the Single - Pay view.

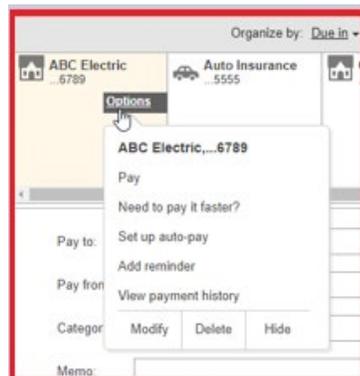
- Select a biller in the Biller List.
- Search for the biller in the 'Find a biller' field.
- Search for the biller in the 'Pay to:' field



The screenshot shows the 'Pay someone new' interface. At the top, there are tabs for 'MULTI PAY' and 'SINGLE PAY'. Below the tabs, there is a search bar labeled 'Find a biller' and a dropdown menu for 'Organize by: Due in' and 'View: All'. A list of billers is displayed, including 'ABC Electric ...6789', 'Auto Insurance ...5555', 'Cable TV LLC ...7654', and 'Discover Credi ...2222'. The 'Auto Insurance' biller is highlighted, and an 'Options' dropdown menu is visible. Below the list, there is a 'Pay to:' field with a placeholder 'Enter a person or business to pay...', a 'Deliver by:' field with a date format 'MM/DD/YY', a 'Pay from:' dropdown, a 'Category:' dropdown, and an 'Amount:' field with a dollar sign. At the bottom, there are 'Cancel' and 'Make payment' buttons. A note at the bottom states: 'We may use a secure, single-use bank card to make this payment.'

The following actions can be completed by selecting the 'Options' hyperlink for the Payee:

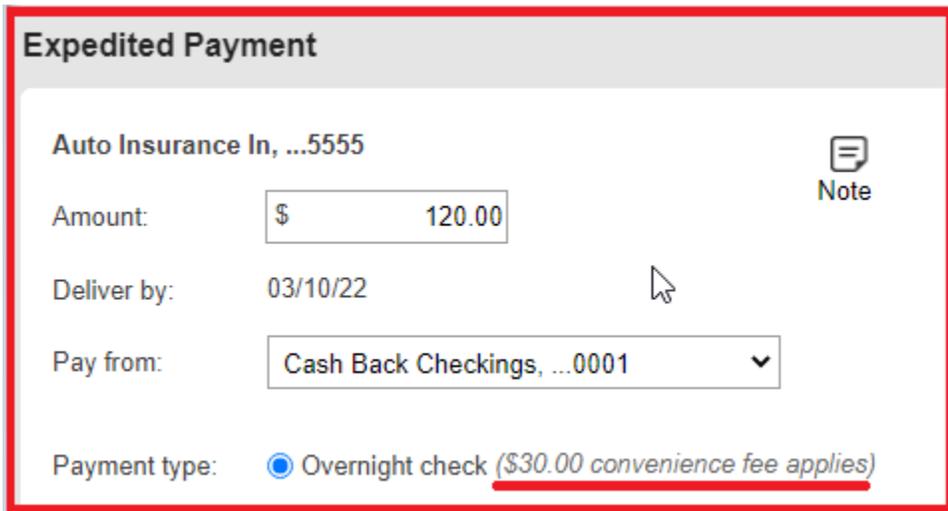
- Pay
- Need to pay it faster?
- Set up auto-pay
- Add reminder
- View payment history
- Modify (Biller)
- Delete (Biller)
- Hide (Biller)



The screenshot shows the 'Options' menu for the 'ABC Electric' biller. The menu items are: 'Pay', 'Need to pay it faster?', 'Set up auto-pay', 'Add reminder', 'View payment history', 'Modify', 'Delete', and 'Hide'. The 'Options' menu is open, and a mouse cursor is pointing at the 'Options' link in the biller list above it.

### Expedited Payments (Pay it faster?)

If a payment is needed to be delivered sooner than the standard 'Deliver By' date, some payments can be delivered through same-day electronic payments and overnight check payments by selecting the 'Pay it faster?' link. **There is a \$30 convenience fee for this feature.**



The screenshot shows a form titled "Expedited Payment" with the following fields and options:

- Auto Insurance In, ...5555** (Bill name)
- Amount:** \$ 120.00
- Deliver by:** 03/10/22
- Pay from:** Cash Back Checkings, ...0001 (dropdown menu)
- Payment type:**  Overnight check *(\$30.00 convenience fee applies)*

A "Note" icon is visible in the top right corner of the form.

### Coming Due

By default, the due date organizes bills in both the Multi-Pay and Single Pay views. The due date is derived from reminders, e-bills and automatic payment rules. The list can also be reorganized to be listed in alphabetical order.

### Add a Biller

New biller information can be added by either:

- Selecting the 'Pay someone new' link
- Manually adding the biller name to the 'Pay to:' field while in Single-Pay view

When using the 'Pay someone new' link, a list of commonly paid billers will display. In addition, the name of the new biller can be entered in the 'Enter Any Person or Business' field on this window.

While using either process, if the biller entered is recognized, you may be asked to only provide the account number. If the biller entered is not recognized, additional information is required to add the new biller.

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Exit Bill Pay

Pay someone new

View: All Find a biller

Activity History More

Print

All accounts

Deliver By ↑ Paid To \$ Amount

⚠ You must add a biller before you can begin making payments. [Add biller](#)

Total:

Clear Confirm all payments

Add a Person or Business to Pay

Add a Popular Biller in Your Area

Credit Cards Utilities

American Express Credit Cards American Electric Power

Bank of America Credit Cards AT&T

Best Buy Credit Card AT&T Mobility

Capital One Credit Card Centerpoint Energy

Chase Credit Card City of Shreveport, LA

Citibank Credit Cards Comcast Cable

Synchrony Bank DirecTV

Other Popular Billers

Ally Financial, Inc. USAA Property & Casualty Ins

State Farm Insurance Wells Fargo Home Mortgage

OR

Enter Any Person or Business

Enter full name to ensure a better match

Examples: Your cable company, your mobile phone provider, your credit cards, your sister, your gardener.

Add

Close

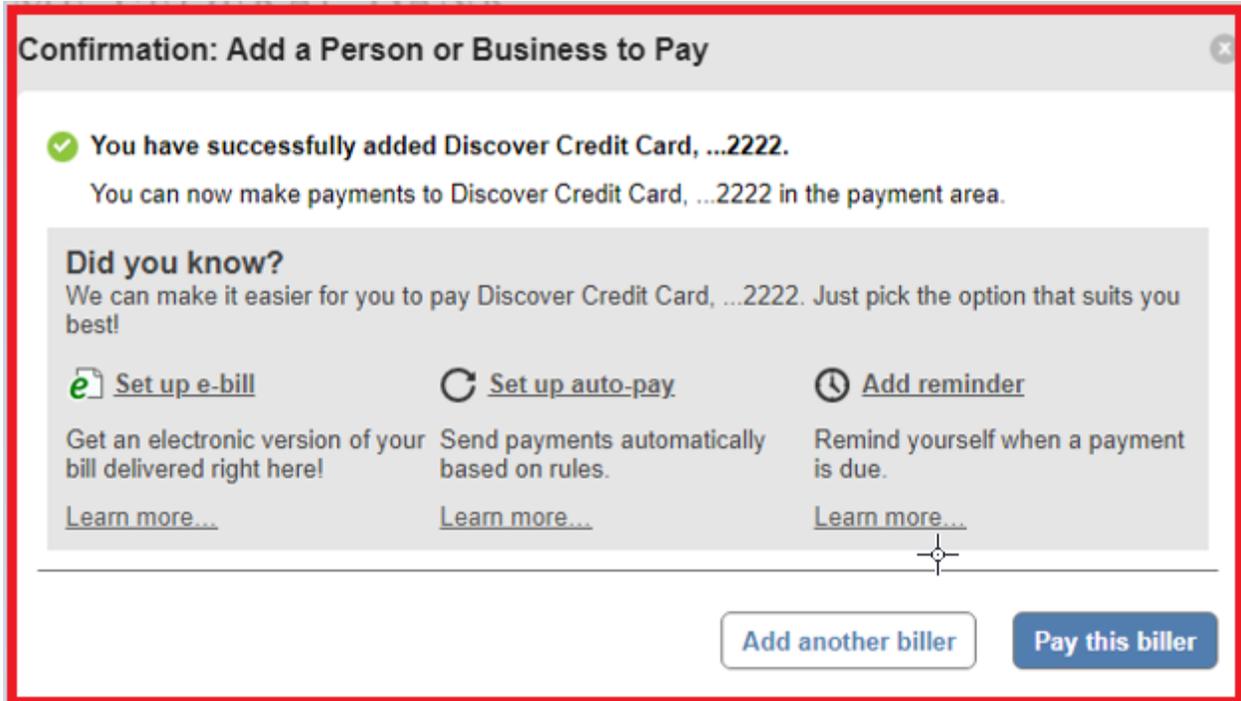
## Bill Validation

All billers are validated against multiple verification databases for possible errors. The Bill Pay software will not allow adding a new biller that fails any of the verification rules.

## Biller Setup Confirmation

Once the biller has been successfully added, the 'Confirmation: Add a Person or Business to Pay' dialogue box displays. Depending on the features offered by the biller, the following options may be offered:

- Set up e-bill
- Set up auto-pay
- Add reminder



**Confirmation: Add a Person or Business to Pay**

✓ You have successfully added Discover Credit Card, ...2222.  
You can now make payments to Discover Credit Card, ...2222 in the payment area.

**Did you know?**  
We can make it easier for you to pay Discover Credit Card, ...2222. Just pick the option that suits you best!

 <a href="#">Set up e-bill</a> Get an electronic version of your bill delivered right here! <a href="#">Learn more...</a>	 <a href="#">Set up auto-pay</a> Send payments automatically based on rules. <a href="#">Learn more...</a>	 <a href="#">Add reminder</a> Remind yourself when a payment is due. <a href="#">Learn more...</a>
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[Add another biller](#) [Pay this biller](#)

## Activity, History, and More

- **Activity:** View Bill Pay transactions that are scheduled to be sent.
- **History:** View Bill Pay history.
- **More:** Access additional features.
  - Reports
  - Alert Preferences
  - Add/Modify Categories
  - Funding Accounts
  - Customer Support
  - Help

