Personal Online Bill Pay Manual

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(Deleting Your Bill Pay Profile): Your Bill Pay Account can be deleted by the system should it be inactive for over 365 days, or if it is not logged into within 6 months from your time of enrollment. If you have any concerns regarding the deletion of your Bill Pay account, please contact Siuslaw's Online Banking Department at 541-342-4000.

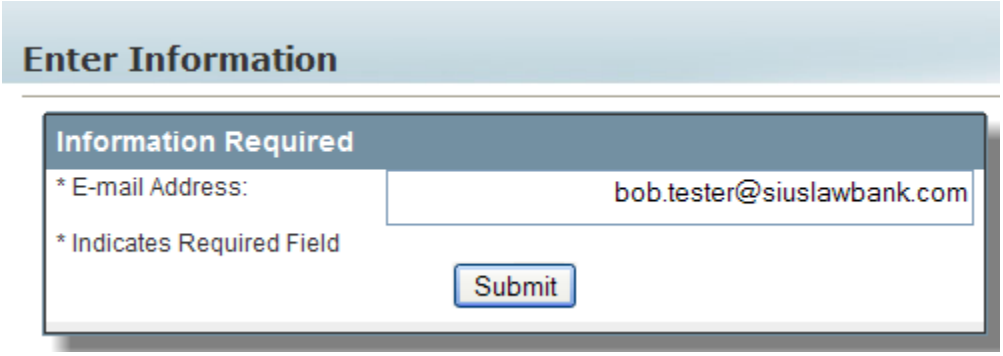
Enroll in Personal Bill Pay

Enrolling is easy. Once logged in to your Personal Online Banking profile, hover over the "List of Accounts" button and then click on the account you want to pay bills from. Now, use option 1 or 2 below to access the Enrollment Screen. This will walk you through the enrollment process. When completed, you can begin paying bills right away.

- **(Option 1) Accessing Enrollment Screen** – After logging into your Personal Online Banking profile, just hover over the gold "List of Accounts" button, then highlight the account you want to pay bills from. Next, move your cursor to the right and click on Bill Pay. This will take you to the enrollment screen.

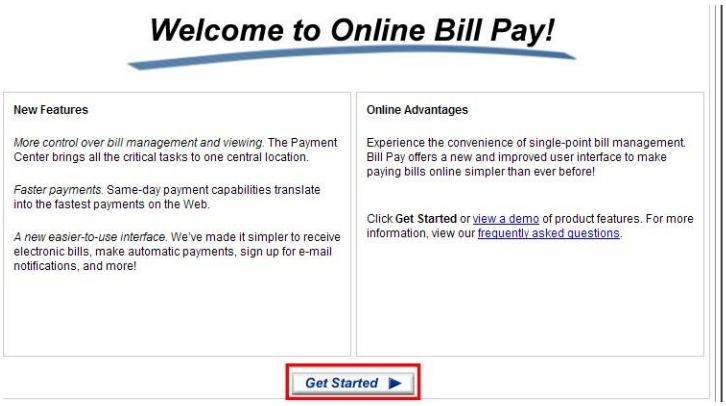
- **(Option 2) Accessing Enrollment Screen** – After logging into your Personal Online Banking profile, just hover over the gold "List of Accounts" button and click on the account you want to pay bills from. A second set of buttons will appear. Click on the Bill Payment button to go to the Enrollment screen.

Now, the system will ask you to type in your email address.



If this matches what is in the system, and the other behind the scenes information is recognized as correct as well, you will receive a screen stating that your enrollment was successful. If it is not successful, you will be instructed to contact the Siuslaw Bank Online Banking Department so they can investigate the issue for you.

Once your enrollment is successful the system will take you to the "Welcome to Online Bill Pay" screen. Click on the "Get Started" button to begin. From this page you can also click on the "View A Demo" link to see a video of how it works, or you can click on the link for "Frequently Asked Questions" for additional Information.



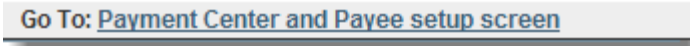
Next, you will come to the second Welcome Page where you can select categories of payees. You can also simply click on the "Go to the Payment Center" button to enter your Payee information there.

Accessing Personal Bill Pay

With Siuslaw Bank's Bill Pay service you can pay bills right from your Personal Online Banking Landing Page, or you can choose to pay them from the Payment Center screen.

Pay Bills from the Landing Page - The Bill Pay Widget will appear at the top of the right hand column on the Landing Page once you are enrolled. Just find your payee – enter the date and dollar amount of the payment you want to make and click on Make Payment. Then just follow the prompts to completion. All Payees must be setup from the Payment Center though before they will appear in the Widget.

Access the Bill Pay Payment Center - From the Bill Pay Widget (Will appear in the right hand column), you will see a link at the bottom of the box labeled "Go To: Payment Center and Payee setup screen. Click on this to go to the Payment Center.

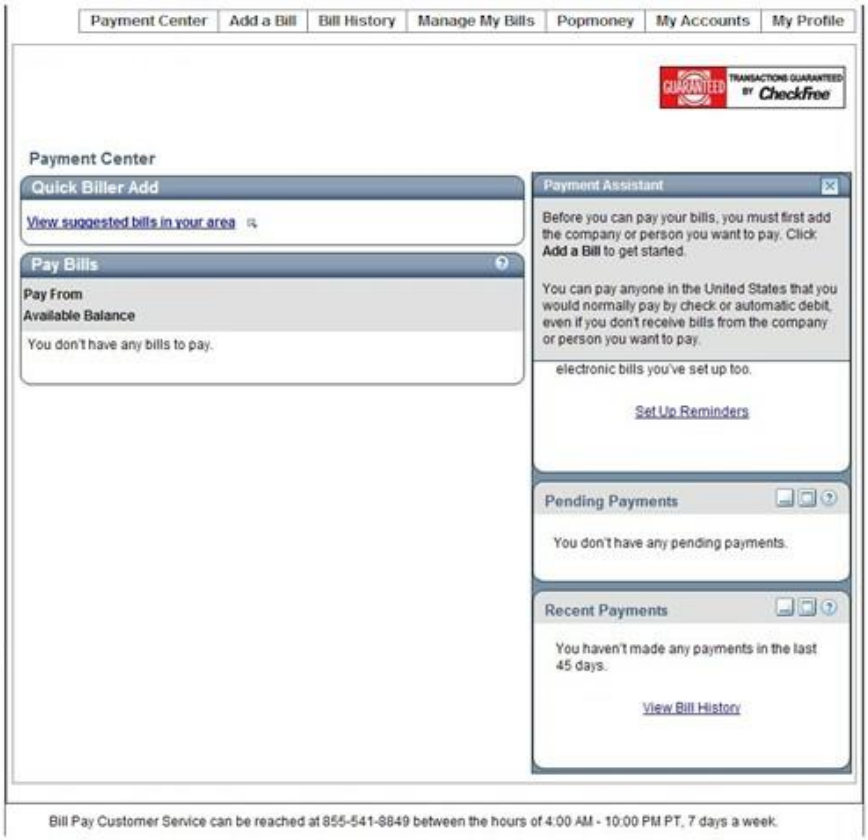


- **(Option 2) Accessing Payment Center** – After logging into your Personal Online Banking profile, just hover over the gold "List of Accounts" button, then highlight the account you pay bills from. Next, move your cursor to the right and click on Bill Pay. This will take you to the Payment Center screen. This method can be used to enroll in Bill Pay.

- **(Option 3) Accessing Payment Center** – After logging into your Personal Online Banking profile, look for your "List of Accounts" box and click on the account you pay bills from. A second set of buttons will appear. Click on the Bill Payment button to go to the Payment Center screen. This method can be used to enroll in Bill Pay.

Bill Pay – Payment Center

The "Payment Center" screen makes virtually all of your day to day Bill Payment needs available on one convenient page.

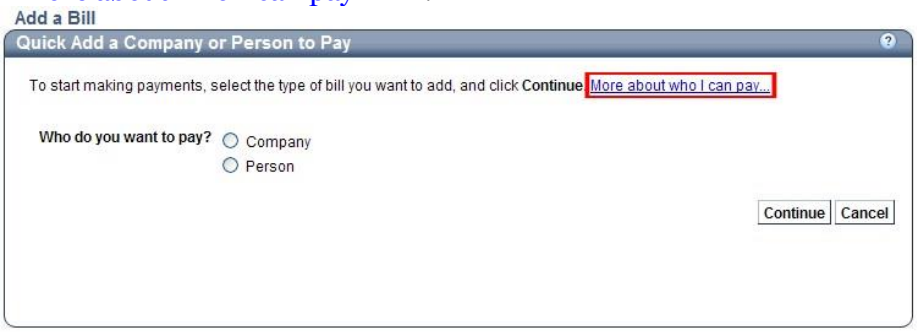


Once Enrolled – How do I pay bills?

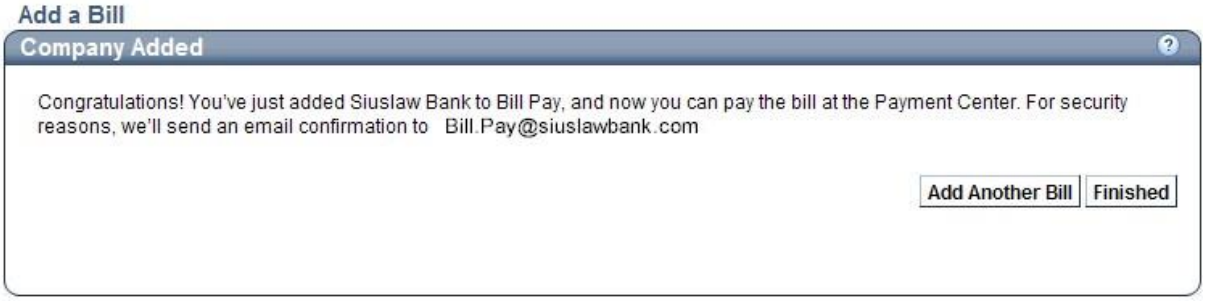
Before you can start paying bills you must first setup all of your Payee information. To begin, click on the **"Add a Bill"** tab from the menu bar.

This will take you to a new screen where payee information can be added. It will have you start with selecting whether the payee is a company or a person. You will then need to enter a variety of information depending upon how well the payee is recognized by the Bill Pay service. Information such as – the account number for the payee, address, state, zip, phone number, etc. Follow the prompts to complete your Payee setup.

To find out more information on setting up payees, from the "Quick Add a Company or Person to Pay" page, click on the "More about who I can pay" link.



When you have completed setting up a payee you will receive a confirmation on your screen, followed by an email confirmation to follow.



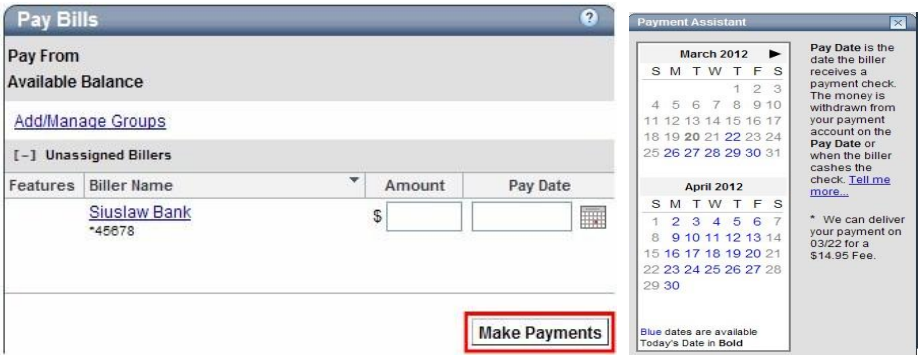
Making a Payment

Once you have setup a payee, you can begin paying bills. To make a payment you can do so from the Personal Online Banking Landing Page, or you can do so from the Payment Center.

Pay Bills from the Personal Online Banking Landing Page - After you have enrolled in Personal Bill Pay, the Bill Pay Widget will appear at the top of the right hand column on the Personal Online Banking Landing Page. Just find your payee – enter the date and dollar amount of the payment you want to make and click on Make Payment. Follow the prompts to completion.

Pay Bills from the Payment Center Landing Page - You will see the complete list of payees you have created. Simply enter the dollar amount you want to send to your selected payee, a date will automatically appear in the Pay Date box. To change this, click on the Calendar box next to the Pay Date box. You can then select the day you want the payment made to your payee by clicking on any of the date

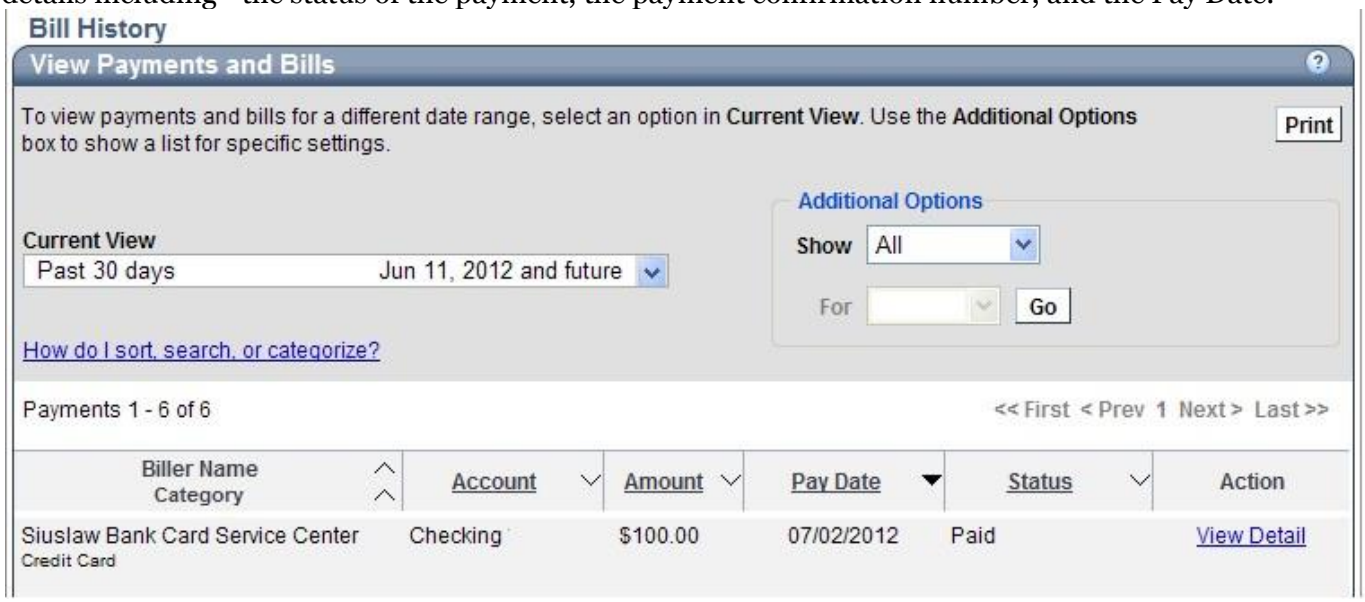
options that are in blue. When all of your payment information is entered, click on the Make Payments box to submit it.



Look at your Bill History

Want to see details and the history of payments you have made? Click on the Bill History tab to open the View Payments and Bills option.

Here you can choose a date range to see payments made during your selected time period. You can also view additional details by clicking on the "View Details" option under the Action tab. Here you will see details including - the status of the payment, the payment confirmation number, and the Pay Date.



If you wish to narrow your options you can click on the "How do I sort, search, or categorize?"

How to Manage Your Bills

There are a variety of features available here. Click on the Manage My Bills tab to open the Add and Change Bills Options.

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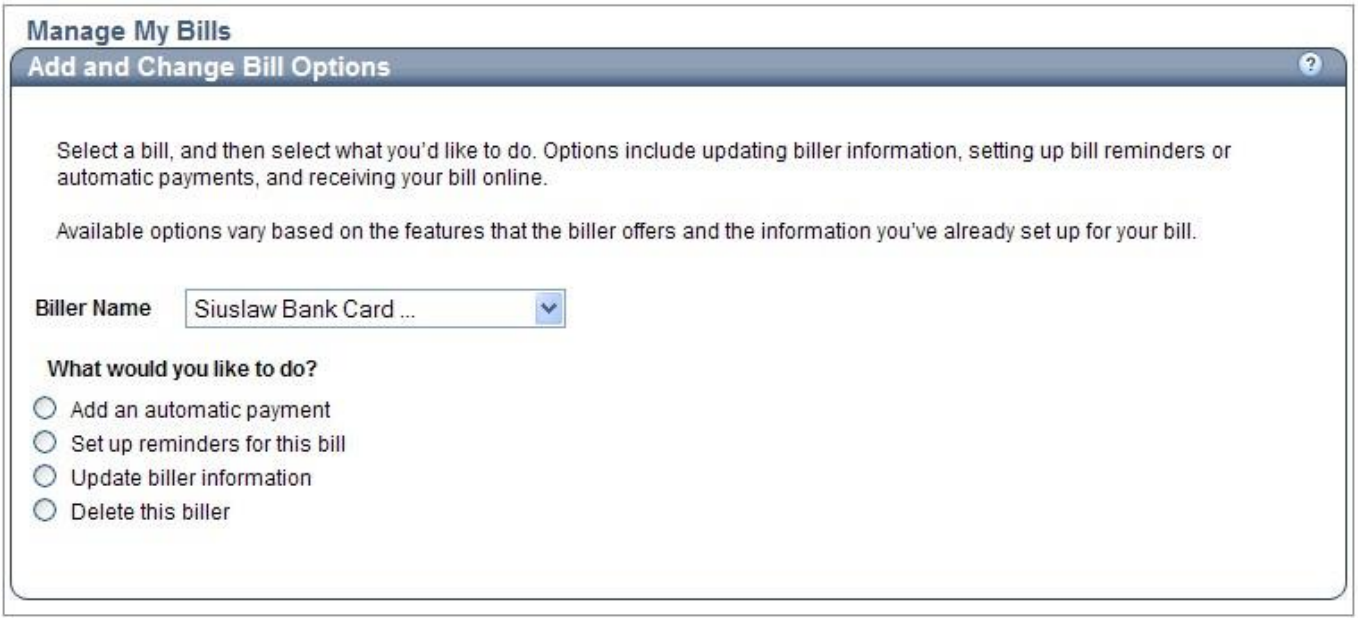
Once open select the Payees "Biller Name" you want to modify. Next, you will be able to choose from a variety of options depending on what you want to do with that Payee. You can ....

1. **Add an automatic payment:** This is where you can setup recurring payments. You can also request email notification when the payment is pending, when the payment has been sent, and to notify you before the last payment is made.

2. **Set up reminders for this bill:** If you want an email with a reminder of when a bill is normally due each month, you can set one up here.

3. **Update biller information:** Should you ever need to change a payee's name, address, or general payment information, you can do that here.

4. **Delete this biller:** Should you complete payments to a payee, you can remove them from your payee list by clicking on this option.



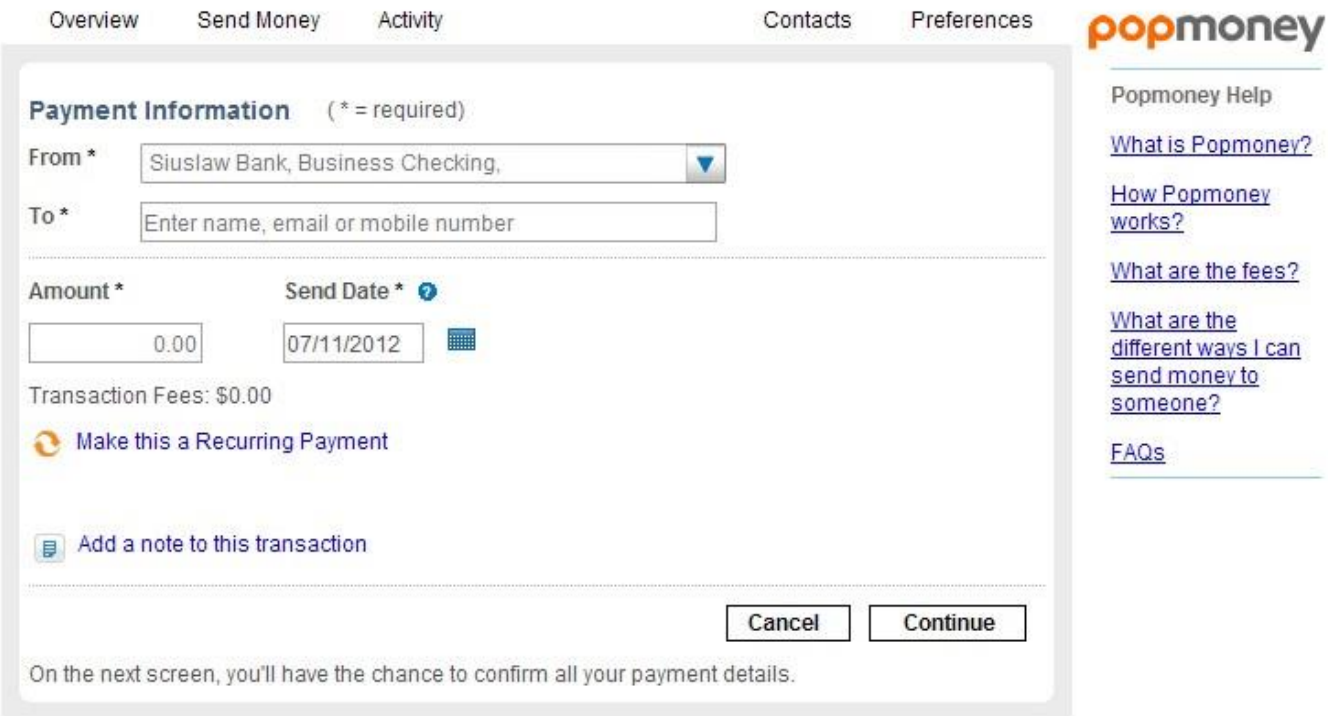
Making a Payment Using popmoney

6 Things you can do with popmoney

1. Pay your babysitter – Send payment to their cell phone or email and avoid having to carry cash
2. Pay for separate checks at dinner – Send payment to individual paying bill while out on the town.
3. Send a gift – Send electronic funds and personal message to graduate, person celebrating birthday, etc.
4. Security – A person does not have to give you their account number to receive payment. Also, payments are made electronically.
5. Simplicity – Send money using your smart phone, computer, palm device, or ipad.
6. Virtually anyone can receive a payment – Whether banking with a bank that offers Popmoney or not, recipient can get their funds through the website www.popmoney.com.

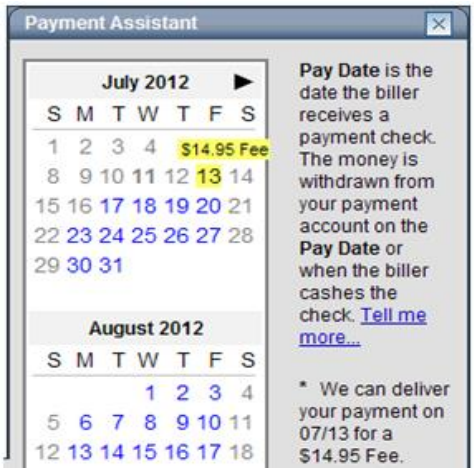
Popmoney is a service that allows you to send money using a person's email address or mobile phone number.

From the Popmoney screen you can send money to someone using their email address, their mobile phone number, or directly into their personal bank account. You can also use this feature to send money to your personal accounts at another financial institution.



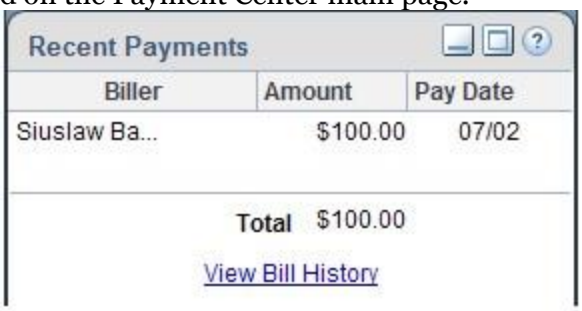
Additional Features

Expedited Payments: In certain situations, payments can be expedited for a fee. This can be especially important if the fee to send money is less than the fee that will be incurred if a payment is not made. This expedited fee option will appear on the calendar indicating when payments are to be made. To select the expedited payment simply click on it and follow the prompts to completion. The calendar will indicate the date the payment is to arrive, and the cost for making the expedited payment.



Pending Payments: If you have forgotten if you paid a bill and want to know if anything is pending before you make a payment, you can look at the Pending Payments box found on the Payment Center main page for confirmation.

Recent Payments: If you want to see the list of any recent payments you have made, you can look at the Recent Payments box found on the Payment Center main page.



Email Confirmations: When editing your current payee content, or setting up a new one, you will receive an email notifying you of the change. If you ever receive one of these emails, and the change was not made by you, please call Siuslaw Bank immediately at 541-342-4000.

Technical Info

Tip: When you enter an amount, Bill Pay automatically displays the earliest date the biller will receive the payment without incurring expedited payment fees. You can accept this date or change it.

You can pay as many bills as you want at the same time from the Payment Center.

After you pay a bill, it may move to either the Pending Payments section or the Recent Payments section of the Payment Center.

- The Pending Payments section provides a quick summary of the payments that have not been processed yet.
- The Recent Payments section provides a list of the bills that have been paid in the past 45 days.

You can also find a list of the pending and recent payments for a particular biller in the Payment Assistant.

If you can't find a payment in the Recent Payments section, go to Bill History, which shows all of the bills you paid in the past 24 months, including electronic bills and the bills that you pay automatically.

How secure is my bill payment and personal information?

Bill Pay uses several methods to ensure that your information is secure.

- **SSL**—Bill Pay uses SSL (secure sockets layer) which ensures that your connection and information are secure from outside inspection.
- **Encryption**—Bill Pay uses 128-bit encryption to make your information unreadable as it passes over the Internet.
- **Automatic Sign Out**—Bill Pay automatically signs you out of a session if you are inactive for a predefined time (usually 10 minutes). It is best if you sign out immediately after you finish your tasks in Bill Pay.

Which browsers should I use to access Bill Pay?

For best performance, we recommend you use one of the following supported browsers:

- Microsoft Internet Explorer 8 (Windows XP, Windows Vista, and Windows 7)
- Firefox 6 (Windows XP, Windows Vista, and Windows 7)
- Apple Safari 5.1 (OS X 10.6 and 10.7)
- Chrome 14 (Windows XP, Windows Vista, and Windows 7)

While other browsers may work with Bill Pay, these supported browsers provide the highest level of security, accuracy, and functionality.

We also recommend that you enable JavaScript in your browser. JavaScript is required for certain Bill Pay features to function properly.

Accessing the Payment Assistant

The Payment Assistant is a dynamic layer that provides payment-related information and links to certain features. The Payment Assistant and some of the application frames accessed from it use a presentation that may not be available to screen readers and other assistive technology tools at this time. However, you can access the same information and tasks on alternate application pages using the following table.

To perform this task ...	You can ...
Review pending and recent payments	Go to the Payment Center or Bill History.
Enter the pay date	Type the date in the format mm/dd/yyyy.
Update biller information	Go to Manage My Bills and select a biller.
Review electronic bills that are currently due	Go to the Bill Summary by clicking on the bill due icon on the Payment Center.
Sign up for electronic bills	Go to Manage My Bills and select a biller.
Stop receiving paper bills	Go to the Bill Summary and select the option to stop your paper bills.
Set up automatic payments	Go to Manage My Bills and select a biller.

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