

# Bill Pay Procedures

## eBill Pay Registration

Register for Bill Pay clicking the Bill Pay Tab within U-Banking.

They will then get a window that displays the Bill Pay Sign Up form. You will need to complete the form by entering your mother's maiden name, country, and accepting the Terms and Conditions.

My Accounts **Bill Pay** Move Money Additional Services Secure Forms

Bill Pay Sign Up

You're one step away from the simple way to pay.

- One-stop convenience. Pay just about anyone or any bill -- all right here.
- One-minute speed. Make three payments in about 60 seconds.
- One-click ease. Pick who gets paid, when and how much -- then just click to pay.

Sign up

**Personal Information**

Mother's maiden Name

Mother's Maiden Name

**Contact Information**

Country

Country

☐ I have read and accepted the [Terms & Conditions](#) of service.

Eligible users should have immediate access to bill pay after completing registration (assuming you are approved by the bill pay vendor). You should get an email letting them know they are approved and can start using it right away.

Featured: E-Statements | Share access with

My Accounts **Bill Pay** Move Money Additional Services Secure Forms

Welcome to bill pay! 0 hidden ▾

Who do you need to pay? Enter person or business Add

Pay All Bills on this page? Click on Pay All Button to proceed. Total: \$0.00 Pay All

Credit cards:

- Amazon Store Card
- American Express
- Bank of America Business Card
- Bank of America Credit Card
- barclaycard
- Capital One Credit Cards
- Chase Credit Cards
- Chevron and Texaco
- Citi Cards
- Discover Card
- JCPenney Credit Card
- Mary's
- Nordstrom
- Old Navy Card
- Sears Card
- The Home Depot
- Consumer Card
- US Bank Credit Card
- Wells Fargo Credit Cards

Insurance:

- AAA
- AAA N. CA. NV & UT
- AARP Insurance Program
- Aflac
- Allstate Insurance
- American Family Insurance
- CMS Medicare Insurance
- Farmers Insurance
- Foremost Insurance
- Geico Direct
- Moda Health Plan Inc.
- Ohio Casualty
- Oregon Mutual Insurance Co
- Progressive Insurance
- Providence Health Plans of Or
- Residence Bluecross
- BlueShield
- Safeco Insurance
- State Farm Insurance
- The Hartford
- Travelers Insurance
- United Healthcare
- USAA Property & Casualty

There are MANY more. Don't see it in this list? Use the search box above.

**My Payments** [View payment history](#)

Search payment history Search

This Receipt Area will show scheduled payments and payments completed in last 90 days.

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I want to...

- [Manage funding accounts](#)
- [Read bill pay messages](#)
- [Get help](#)
- [Contact us](#)

## Automatic Payments

You can set up an automatic payment rule and your payment will be automatically scheduled and sent out based on your specific instructions.

You are notified each time a payment is scheduled and or has been sent. You can edit or cancel your scheduled payments and recurring payment instructions at any time.

There are two types of automatic payments:

1. Standard automatic payment: Tell us how much to send and how often and we will take care of the rest.
2. Automatic payment based on eBills: If you receive an eBill for your payee, we can automatically set up a payment once your eBill arrives. You have many payment options when paying your eBill automatically, such as paying only the minimum due, or paying the total balance of bill.

### Standard Automatic Payments

Here's how to set up a standard recurring payment:

1. Locate the payee that you want to pay automatically and click its corresponding Options link.
2. From the tabs on the left of the Options window, select the "Automatic payment" tab.

If an eBill is available for your payee, you will be presented with an option to set up an eBill or if an eBill is already set up, you will be presented with the automatic payment options based on eBills.

If an eBill is not available for your payee, you will be presented directly with the standard automatic payment options.

Indicate how you would like your payment made by providing the following information:

- The funding account from which you would like to make the payment (if you have more than one)
- The amount of the payment
- Alternate amount to use for the last payment (optional)
- Payment memo instruction (only used when the payment is made by check)
- The frequency that this payment occurs, weekly, monthly etc.
- The date by which you want your first payment delivered
- How long you would like your payments made automatically

Select No end date, and payments will continue to be made until you instruct the Bill Pay service to stop

Or

Total number of payments to send

Or

Select a specific date to stop. If you make payments on the 1st of every month, and you select an end date on the 15th of the month, the last payment we would send will be on the 1st. We would not send another payment on the 15th

- Your notification preferences. You can choose to be notified when the payment is scheduled and/or sent and when the last payment in the automatic payment rule has been scheduled.

If you would like, you can set up multiple standard automatic payment rules for a single payee.

For example, you can set up a payment rule to pay a payee \$100 on the 1st of the month and then set up a second payment rule to pay the same payee \$50 on the 15th of the month.

3. Click the Save button.

Note: If you are receiving an eBill for a payee, you must first set up an eBill based automatic payment. Once you \_have set up an eBill based automatic payment rule, you will be able to set up additional standard automatic payment rules for the payee.

### **eBill Based Automatic Payment**

If you receive an eBill for your payee, your bill can be paid automatically based on the amount and due date of your bill.

To set up an eBill based automatic payment:

1. Locate the payee in your payee list and click its corresponding Options link.
2. When the Options window opens, click on the "Automatic payment" tab on the left hand navigation.
3. Indicate how you would like your payment made by providing the following information:
  - The funding account from which you would like to make the payment (if you have more than one)
  - How much to pay

Different eBills may offer different options for the payment amount, however you will always have the option to pay the amount due on an eBill or you can set a limit to not make a payment if the bill is over a specific dollar limit or pay a specific amount each time.

- When you would like payment to be made.

Your notification preferences. You will be notified when a payment has been scheduled and or sent.

4. Click the Save button.

Note: Some billers, such as credit card companies, send a minimum amount due for your eBill, which may be different from the account balance. You may need to make additional payments to pay the account balance.

### **Edit an Automatic Payment**

You can edit your standard automatic payment rule and automatic payments based on eBill rule at any time. If you edit your rule, any scheduled payments associated with that rule will be automatically updated.

To edit your automatic payment rule:

1. Find the desired payee in your payee list and click on its Options link.
2. In the Options window, click on the "Automatic payment" tab from the navigation tabs on the left. Your current automatic payment settings will be displayed.

If you have multiple recurring payment rules set up, select the payment rule you would like to edit (Payment 1, Payment 2, etc.) by selecting its corresponding tab.

3. Change to your new desired settings and click on the Save button.

Note: Once a recurring payments rule is scheduled, you can edit a single payment without editing your entire recurring payment rule. To do so, locate the payment you want to edit in the "Scheduled Payments" section of the main payments page and click its corresponding pencil icon.

### **Cancel an Automatic Payment**

You can cancel your standard automatic payments rules and automatic payments based on eBill rules at any time. If you cancel a recurring rule, we will automatically cancel any scheduled payments associated with that rule.

To cancel your automatic payment rule:

1. Find the desired payee in your payee list and click on its corresponding Options link.
2. Click on the "Automatic payment" tab from the left hand navigation.
3. Click on the delete :x icon corresponding to the rule you would like to cancel.
4. Confirm your desire to cancel the recurring payment rule.

Note: If preferred, you can cancel a single scheduled payment instead of canceling an entire recurring payment rule. To do so, locate the payment in the "Scheduled payments" section of the main payments page and click its corresponding delete :x icon.

### **Automatic Payment Notifications**

To keep you informed of the status of your recurring payments, when setting up an automatic payment rule, you can elect to be notified via email when:

Your next payment has been scheduled

Your next payment has been sent

When the last payment in your payment model has been scheduled (applies to standard automatic payment rules only, not eBill based automatic payment rules)

### **Automatic Payment Frequencies**

When setting up a standard automatic payment, you have many different payment frequency options from which to choose. Your choices include:

Weekly: Every week on (or near) the same day of the week you scheduled the first payment.

Every 2 weeks: Every other week on (or near) the same day of the week you scheduled the first payment.

Every 4 weeks: Every 28 days from the previous payment date, starting with the first payment date.

Monthly: Every month on (or near) the same date you scheduled the first payment.

- Twice a month: Every month on (or near) the same date you scheduled the first payment. The second payment is scheduled 15 days after the first payment date.
- Every 2 months: Every other month on (or near) the same date you scheduled the first payment.
- Every 3 months: Every three months on (or near) the same date you scheduled the first payment.
- Every 6 months: Every six months on (or near) the same date you scheduled the first payment.
- Annually: Every 12 months on (or near) the same date you scheduled the first payment.

Note: The dates may be adjusted to ensure that payments are sent on a business day within the selected time period. For example, if you select a Monthly frequency and schedule the first payment on 1/1/2014, the date of the first payment may be adjusted to 12/30/2013. Subsequent payments dates would be set as per instructed assuming each was a valid business date: 2/1/2014, 3/1/2014, 3/30/2014, 5/1/2014, 6/1/2014, etc.

## Setting Up e-Bills

There are three ways to set up e-Bills.

1. After adding the payee via the "enroll now" link.
2. Clicking the get e-Bill link on the payee tile.
3. Clicking the options link on the payee tile.

The screenshot shows the 'My Bills & People I Pay' interface. At the top, there's a search bar and a 'Need to pay someone new?' button. Below, a list of payees is shown: Verizon Wireless, AT&T Mobility, Cablevision, Chris Anderson, and Crate & Barrel. Each payee has a 'Get eBill' link, an 'Options' link, and a 'Pay' button. A green notification bar at the top of the list says 'Successfully added! You are ready to make payments | eBill is available Enroll now'. The 'Cablevision' entry is highlighted with a red circle around the 'Get eBill' link. The 'Chris Anderson' entry has a red circle around the 'Options' link. To the right, the 'My Payments' section shows a search bar and a table of scheduled payments:

Date	Payee	Amount	Action
10/15	Cablevision	\$120.00	
10/18	Chris Anderson	\$150.00	
Total		\$270.00	

Below the table is a calculator widget.

Some billers give you the option to enroll in an Bill Pay trial period. The trial period allows users to sign up for Bill Pays without having to immediately turn off paper bills. After a biller-specified period of time (generally 90 days), users must elect to turn off paper bills or Bill Pays will be cancelled. Trial period users are notified via e-mail and in-product messaging 14 days before the trial period ends.

The screenshot shows the 'Get eBill' form. At the top, there's a checkbox for 'I agree that you may share my email address with the selected biller, and they may send me email about their services.' Below this is the 'Service Name and Address' section, which includes fields for First Name, MI, Last Name, Address Line 1, Address Line 2, City, State, and ZIP Code. The 'Terms of Use' section is at the bottom, with a red circle around the option: 'I want to try it first, for 15 days, and I will decide later if I want to stop my paper bill. Send my bill both here and in the mail for now.'

Once you have clicked on one of the options to set up the e-bill, depending on the payee, it will have to verify some personal information such as last 4 digits of SSN for verification. Complete all the required information and click submit.

## Bill Pay Procedures

**Get eBill**

**Enroll for eBill**

- See and pay bills anytime, anywhere.
- view and print past bills.
- Get an e-mail for each new bill.

**Sample bill**

**Account Information**

Asterisks (\*) indicate required information.

For your security, the following account information is required.

Account Number  
xx 6423

Last 4 digits of SSN \*

**Email Reminders**

We will send an email to frbankingonline@firstrepublic.com notifying you when you can view your bill online. You can also choose to share your email address with Citi Cards to receive promotions.

☐ I agree that you may share my email address with the selected biller, and they may send me email about their services.

**Service Name and Address**

The service name and address is the address where Citi Cards provides the service. This may be different from your current primary address. For example, if the service is provided at a second home, type the

**Submit** [Cancel](#)

**Service Name and Address**

The service name and address is the address where Citi Cards provides the service. This may be different from your current primary address. For example, if the service is provided at a second home, type the address for the second home.

First Name \* MI Last Name \*

Steve T Smith

Address Line 1 \*

800 Gable Ridge Dr.

Address Line 2

City \* State \* ZIP Code \*

Roswell GA 30076

**Terms of Use**

Please carefully read the Terms of Use agreement. It includes important information from Test Biller 10 about receiving eBills.

☒ Send my Citi Cards bill here and stop delivering paper in the mail.

☐ I want to try it first, for 15 days, and I will decide later if I want to stop my paper bill. Send my bill both here and in the mail for now.

**Submit** [Cancel](#)

Once you have set it up it will display the bill date in the payee tile. If you pay this bill outside of bill pay you can file the bill which moves it to the history.

APR 18 **AT&T Mobility** \*1206 \$74.21 04/07/16 **Pay**


[View bill](#) [File](#) [Options](#)

If you select view bill, it the bill will be displayed.

APR 18 **AT&T Mobility** \*1206 \$74.21 04/07/16 **Pay**

[View bill](#) [File](#) [Options](#)

## Bill Pay Procedures

 **at&t**

818-123-4567 -3,168 Minutes

**Add a Line with Family Talk from AT&T**  
FamilyTalk(R) plans start at just \$69.99/month including 700 Rollover Minutes. Add up to three additional lines for only \$9.99 each. Sign up now by calling 800-449-1672 or visit ATT.COM/ADDALINE

**Your AT&T Mobility Statement**

Statement Date : 1/27/12 - 2/26/12 Account Number: 170001206  
Wireless Number with Rollover

Previous Balance Payment Posted	74.21
BALANCE Monthly Service Charges Usage	-74.21
Charges Credits/Adjustments/Other	0.00
Charges Government Fees & Taxes	84.99
	0.00
	-11.34
	0.56
<b>TOTAL CURRENT CHARGES</b>	<b>\$74.21</b>
<b>Total Amount Due \$74.21</b>	
Account Number:	170001206
Total Amount Due :	\$74.21
Amount Paid:	
\$	

Return the portion below with payment  
only to AT&T Mobility.

Please do not send correspondence with payment.

**TOM BRADY**  
1 Arlington Drive, Demo PA 19000

Total Amount Due

Please Mail Check Payable To:  
AT&T Mobility  
PO Box 60017  
Los Angeles, CA 90060-0017

Previous Balance Payment Posted	74.21
BALANCE Monthly Service Charges Usage	-74.21
Charges Credits/Adjustments/Other	0.00
Charges Government Fees & Taxes	84.99
	0.00
	-11.34

The minimum amount due and the next deliver by date will automatically show for e-Bill payees.

APR 18 **AT&T Mobility** \*1206  
[View bill](#) | [File](#) [Options](#) | [History](#)

[+ Memo](#)

From: [Acct 4 \\*2345](#)

If you click the amount box, you will see the minimum due, balance, and last date paid. You can choose one of these amounts or enter your own amount in the amount field. Then choose the date and click pay.

APR 18 **AT&T Mobility** \*1206  
[View bill](#) | [File](#) [Options](#) | [History](#)

[+ Memo](#)

Mindue \$74.21  
Balance \$74.21  
03/14/16 \$74.21

To manage e-Bills click the options link.

APR 18 **AT&T Mobility** \*1206  
[View bill](#) | [File](#) [Options](#) | [History](#)

[+ Memo](#)

Mindue \$74.21  
Balance \$74.21  
03/14/16 \$74.21

You can quickly view the e-Bill history or stop the e-Bill from this screen ( you will then start getting paper bills in the mail with in 2 billing cycles). If you delete a payee this will also cancel the e-Bill.




## Bill Pay Procedures

APR  
**18**  
[View bill](#) | [File](#)

**AT&T Mobility** \*1206  
[Close Options](#) | [History](#)

\$74.21

04/07/16



**Pay**

+ [Memo](#)

From: [Acct 4 \\*2345](#) ▼

Your Bill (eBill)

Next due reminder

Automatic payment


Account Information


Not paying this anymore?  
[Delete it](#) | [Hide it](#)

**Your eBill payment is due.** [View eBill](#)

Due date: Apr 18  
Minimum: \$74.21  
Total due: \$74.21  
Already paid elsewhere? [File eBill](#)

**You are currently receiving an eBill for AT&T Mobility**

Looking for previous eBills?  
 [View eBill history](#)

No longer want your eBill delivered?  
 [Stop this eBill](#)