

iPay Instructions

iPay is designed to help you manage your bills and account information. You must be signed up in order to access the iPay site.

Support

There are two primary methods of contacting support: chat and phone. Hours of support are Monday thru Friday, 7:30 am – 2:00 am ET. The support options are available on the main page of iPay.

Accessing and using iPay

Log on to your online banking account and click on the “Bill Pay” tab. The landing page allows you to view and manage your bill pay account.

Messages

The secure message center allows you to receive broadcast messages from Putnam County State Bank and individual messages from iPay Solutions for Payment Inquiries. These remain in the message center for 180 days, or until the user deletes them.

Attention Required

Users see **Attention Required** when actions must be taken. This includes:

-  Returned payments
-  Outstanding Check
-  Activate Account (*Payee or Transfer*)
-  Unlock Email Payee
-  Troubleshoot eBill

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 Enter payee name or nickname

Pay To	Pay from	Amount	Payment date	Actions
American Express AMERICAN EXPRESS *****3456 <i>Electronic</i> eBill due	Primary Chec.***5676	\$ 0.00 Min Due: \$35.00 Stmt Bal: \$1,250.65	08/17/2016 Deliver By: 08/19/2016 Due by: 09/01/2016	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Comment File eBill
Car Loan G M A C *****8467 <i>Electronic</i>	Primary Chec.***5676	\$ 0.00	08/17/2016 Deliver By: 08/19/2016	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Comment
Cellular One SPRINT *****5555 <i>Electronic</i> Last paid: \$75.00 on 08/10/2016 Set up eBill	Primary Chec.***5676	\$ 0.00	08/17/2016 Deliver By: 08/19/2016	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Comment
Day Care Primary Chec.***5676	Primary Chec.***5676	\$ 0.00	08/17/2016	<input type="button" value="Add Comment"/>
Phone Verizon *****6666 <i>Check</i> Last paid: \$50.00 on 07/20/2016	Primary Chec.***5676	\$ 0.00	08/17/2016 Deliver By: 08/23/2016	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Memo/Comment
Suzy at College Suzy at College *****2345 <i>Electronic</i>	Primary Chec.***5676	\$ 0.00	08/17/2016 Deliver By: 08/19/2016	<input type="button" value="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](#)

Pending [view more](#)

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 [view more](#)

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		

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

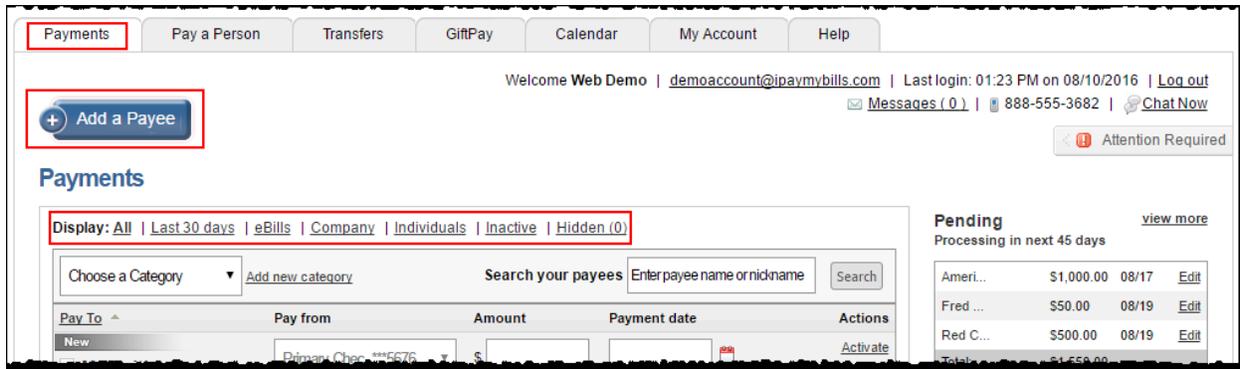
Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 01:23 PM on 08/10/2016 | [Log out](#)
[Messages \(0\)](#) | [888-555-3682](#) | [Chat Now](#)

[+ Add a Payee](#)

[Attention Required](#)

Add a Payee

Allows users to add payees to the bill pay site.



Display and Payee List

Payees are listed alphabetical order with the option to schedule payments.

- ✚ **All** – Displays a full list of the subscriber’s payees.
- ✚ **Last 30 Days** – Displays payees that have a payment within the last 30 days.
- ✚ **eBills** – Displays payees enabled for eBill
- ✚ **Company** – Displays payees added as a company.
- ✚ **Individuals** – Displays payees added as a person.
- ✚ **Inactive** – Displays payees added in the last 28 days where no payments were scheduled or payees that have not been paid in the last 181 days.
- ✚ **Hidden** – Displays payees users chose to hide by clicking the minus button to the left of the payee name.
- ✚ **Search your payees** – Allows users to search for their payees by the payees’ full or partial name or nickname.

Pending

Transactions **scheduled** to process within the next 45 days are displayed.

History

Transactions **processed** or **paid** within the last 45 days are displayed.

Payments

Add a Payee

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](#)

Pay a Company

When adding a company, the user enters information from their 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

Payee account number

Confirm account number

Payee phone number () - -

Payee zip code -

[Back](#) [Next](#)

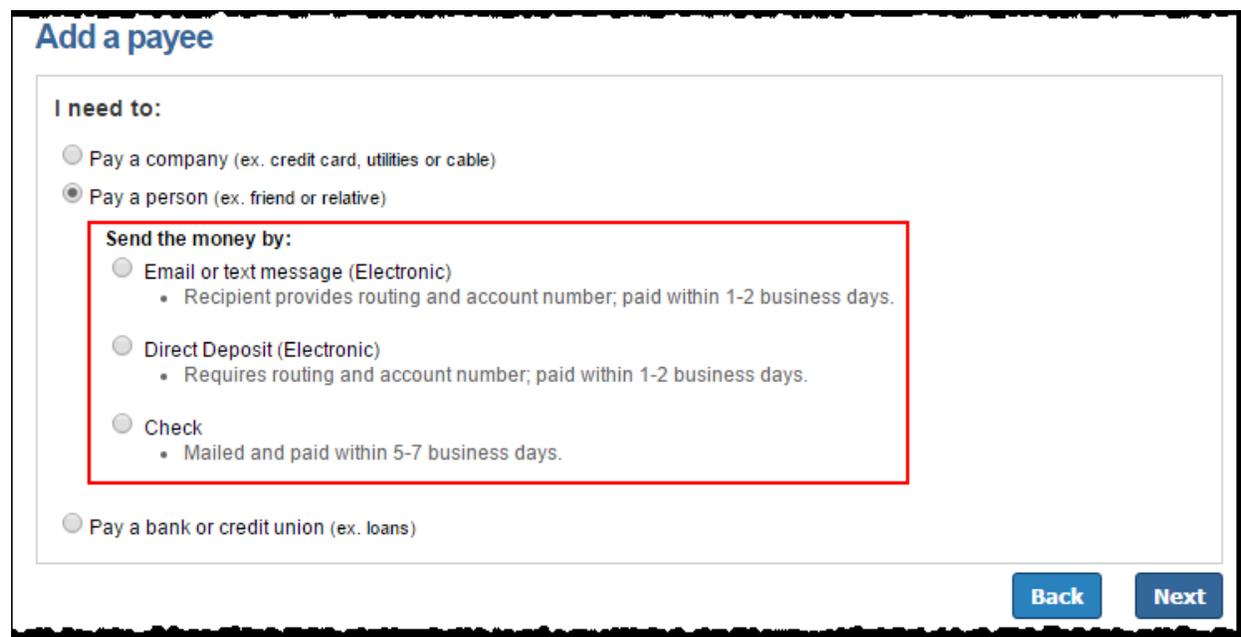
Newly added payees are placed at the top of the payee list with a **New** indicator for the remainder of the bill pay session.

Pay To ^	Pay from	Amount	Payment date	Actions
New Chase CHASE HERITAGE VISA ****6789 Electronic	Hobby Accoun.**1753 ▾	\$ 0.00	08/17/2016	Pay Rush Delivery Make it Recurring Add Comment

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
 - The user provides the recipients account information.
- + Check
 - A check is mailed to the recipient.



The screenshot shows a web form titled "Add a payee". Under the heading "I need to:", there are three radio button options: "Pay a company (ex. credit card, utilities or cable)", "Pay a person (ex. friend or relative)", and "Pay a bank or credit union (ex. loans)". The "Pay a person" option is selected. Below it, a red-bordered box contains the heading "Send the money by:" followed by three radio button options: "Email or text message (Electronic)", "Direct Deposit (Electronic)", and "Check". Each option has a sub-bullet describing the process and payment timeline. The "Email or text message" and "Direct Deposit" options are both noted as being paid within 1-2 business days, while the "Check" option is noted as being mailed and paid within 5-7 business days. At the bottom right of the form, there are two buttons: "Back" and "Next".

Email (Electronic)

- + Payee's email address is required
- + The payee receives an email with a secure link that request security validation and their account information
- + Account information passed behind the scenes and is not available to the user at any time

Input the Payee's information: Name, Phone Number, and Email Address

Add a payee

Who are you paying?

All fields are required unless designated with (optional).

Payee first name	<input type="text" value="John"/>
Payee last name	<input type="text" value="Smith"/>
Payee email address	<input type="text" value="john@email.com"/>
Confirm email address	<input type="text" value="john@email.com"/>
Payee phone number (optional)	(<input type="text"/>) - <input type="text"/> - <input type="text"/>
Payee nickname	<input type="text" value="Coach John"/>
Default pay from	<input type="text" value="Primary Checking"/>
Category (optional)	<input type="text" value="Unassigned"/> Add new category

Create a Keyword

- ✚ This is a word or phrase created by you that is communicated to the payee.
 - The payee is required to enter this as a measure of security. When entered correctly, the system prompts them to enter in their bank account information.
 - The user can view the keyword when they edit the payee.

Add a payee

Create a keyword for Coach John

The Keyword is a password you create for Coach John. They will use this password when accessing our secure website to submit account information. Be sure to share the Keyword with Coach John right away.

Keyword	<input type="text" value="Baseball"/>
Confirm Keyword	<input type="text" value="Baseball"/>

Coach John access will be locked after 3 failed login attempts.

Activate the Payee

- ✚ Payee is activated by a one-time, system-generated code
- ✚ User can choose to activate payee now or later; however, they are unable to schedule payment until the activation process is complete.

Activation Process

Payee activation is an additional security feature for higher-risk 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 the user:
 - Requests a new code for the payee.
 - Ends the bill pay session.
- ✚ The user is unable to choose a delivery method if their information has been changed within the last 30 calendar days.
- ✚ Payments cannot be scheduled until this step is complete.

Activation Code Steps

Choose the preferred delivery method to receive the activation code by phone, email or text.

First time payee activation.

Coach John

For security purposes, a one-time activation code is required before being able to schedule payments to this payee. Select your preferred delivery method of the activation code.

<input type="radio"/> Home Phone	(555) 555-5555
<input type="radio"/> Mobile Phone	(555) 555-5555
<input type="radio"/> Text Message	2703005986
<input type="radio"/> Primary Email	demoaccount@ipaymybills.com

[Back](#) [Next](#)

Enter Activation Code into field and click **Next**.

First time payee activation.

Coach John

Your activation code is being sent to 2703005986

Enter Activation Code [Click here to resend code](#)

Back **Next**

Payee is sent an email where they must enter:

-  Keyword
-  Account information
 - The payee has nine days to enter their keyword and account information.
 - Scheduled payments cannot process until the payee enters their account information.

Payee Site Sample Screen

Menu **Home** **Contact**

Receive payments from Subscribers Name

Welcome JOHN SMITH

Subscribers Name wants to send you money from FI Name.
Here is how to get started:

1. Enter the keyword below that Sharon has provided.
2. Select to receive your payment to a card or a checking or savings account.

Keyword

Submit

[I do not wish to receive payments from Subscriber Name at this time.](#)

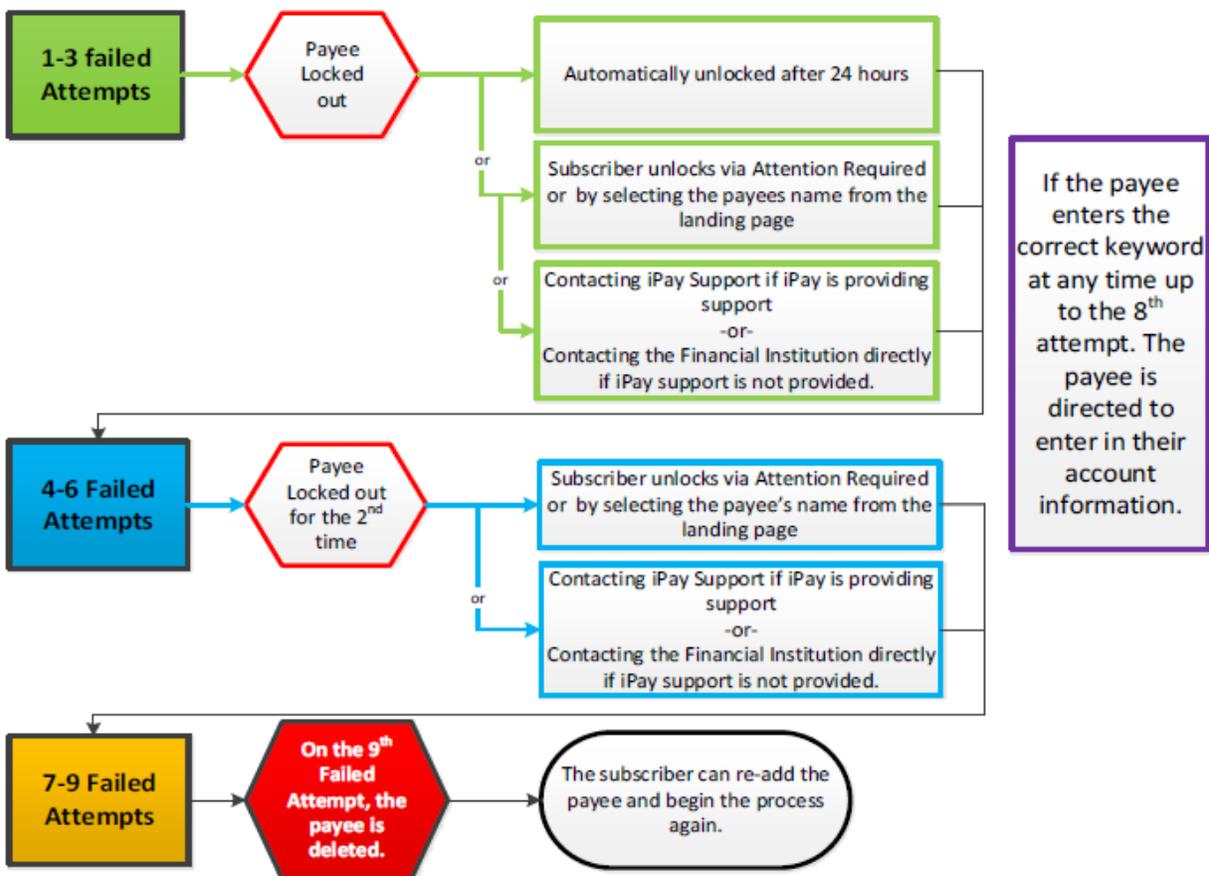
Payee Locked Out

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.

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

The user has the ability to unlock them from:

- 🚧 **Attention Required**
- 🚧 By clicking the payee's name from the landing page
- 🚧 Contacting Support via phone or chat



To unlock the Payee via the Bill Pay site:

Option 1: Click the unlock option beside the payee's name under **Attention Required**.

Attention required Attention Required

Unlock payee

Betsy Smith Unlock

Unlock payee

You will need to notify Betsy Smith that they are unlocked and remind them of the keyword to begin the setup process again.

Keyword %keyword%

✔ Payee successfully unlocked

[Return to attention required](#)

Option 2: Click the payee name from the landing page, then **Unlock Payee**.

Payee details for Me

TRICIA SMITH NA

Reminders

Delivery method	Reminder Date	Frequency	Actions
There are no scheduled reminders. Add Reminder			

Additional actions

- Unlock payee
- Edit payee
- Pending transactions
- History

Payee details for Me

TRICIA SMITH NA

Reminders

Delivery method	Reminder Date	Frequency	Actions
There are no scheduled reminders. Add Reminder			

Additional actions

- Unlock payee
- Edit payee
- Pending transactions
- History

Direct Deposit (Electronic)

A person can be added to receive ACH deposits, if the user has the payee's direct account information.

Add a payee

Who are you paying?

All fields are required unless designated with (optional).

Payee first name	<input type="text" value="Thelma"/>
Payee last name	<input type="text" value="Jones"/>
Payee phone number	(<input type="text" value="270"/>) - <input type="text" value="737"/> - <input type="text" value="0590"/>
Payee account number	<input type="text" value="456789"/>
Confirm account number	<input type="text" value="456789"/>
Payee routing number	<input type="text" value="012345678"/>
Confirm routing number	<input type="text" value="012345678"/>
Payee account type	<input type="text" value="Checking"/> ▼
Payee nickname	<input type="text" value="Thelma"/>
Default pay from	<input type="text" value="Primary Checking"/> ▼
Category (optional)	<input type="text" value="Unassigned"/> ▼ Add new category

*Routing numbers are validated

Mail a check

Payee's address is required

Who are you paying?

All fields are required unless designated with (optional).

Payee first name	<input type="text" value="Jack"/>
Payee last name	<input type="text" value="Doe"/>
Payee phone number	(<input type="text" value="270"/>) - <input type="text" value="737"/> - <input type="text" value="0950"/>
Payee address	<input type="text" value="PO Box 10"/> <input type="text"/>
Payee city	<input type="text" value="Anytown"/>
Payee state	<input type="text" value="KY"/> ▼
Payee zip code	<input type="text" value="42701"/> - <input type="text"/>
Payee account number (optional)	<input type="text"/>
Confirm account number	<input type="text"/>
Payee nickname	<input type="text" value="Mr. Doe"/>
Default pay from	<input type="text" value="Primary Checking"/> ▼
Category (optional)	<input type="text" value="Unassigned"/> ▼ Add new category

Pay a Bank or Credit Union

Loans or credit cards from an outside bank can be setup

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)

What is the account type?

- Loan
- Credit Card

Back

Next

Who are you trying to pay?

All fields are required unless designated with (optional).

Payee name	First Loan
Payee account number	4567789
Confirm account number	4567789
Payee phone number	(800) - 757 - 4567
Payee zip code	45675 -

Back

Next

Manage Payees

Payees are listed on the landing page.

Payments

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

Choose a Category [Add new category](#) Search your payees

Pay To ^	Pay from	Amount	Payment date	Actions
 AMERICAN EXPRESS ****3456 Electronic  eBill due	Primary Chec..****5676	\$ <input type="text" value="0.00"/> Min Due: \$35.00 Stmt Bal: \$1,250.65	<input type="text" value="08/17/2016"/> Deliver By: 08/19/2016 Due by: 09/01/2016	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Comment File eBill

Payees can be managed by clicking on the payee name. The last four digits of the payee's account number displays with the payee's name.

Payee details for American Express

eBills

Date	Amount	Additional items
Due: 9/1/2016 Statement close: 8/5/2016	Min due: \$35.00 Statement balance: \$1,250.65	Status: Filed Details: View
Due: 8/1/2016 Statement close: 7/5/2016	Min due: \$25.00 Statement balance: \$500.00	Status: Paid

Additional actions

- [Edit payee](#)
- [Pending transactions](#)
- [History](#)
- [eBill History](#)
- [Add Reminder](#)
- [Visit payee website](#)

Reminders

Delivery method	Reminder Date	Frequency	Actions
There are no scheduled reminders. Add Reminder			

Recent activity

Pay to	Pay from	Amount	Deliver by date	Additional items
American Express *****3456 Electronic	Primary Checking ****5676	\$1000.00	8/18/2016	Conf. #22 Frequency: One time Delivery: Standard Status: <i>Scheduled</i> Edit Rush Delivery

The Payee account information can be changed or the payee can be deleted.

All fields are required unless designated with (optional).

Payee name **AMERICAN EXPRESS**

Payee phone number 800--52-8-21

Payee nickname

Payee account number

Default pay from

Category (optional) [Add new category](#)

Name on Bill (optional)
(Name as it appears on the bill)

I would like to delete this payee

Disable eBills for this payee

Reminders can be added to pay a bill.

Add reminder

Payee American Express

Delivery method Email
 Short text for mobile devices

Frequency

Date

Comment(optional)

(Maximum characters: 300) You have characters left.

Reminders			
Delivery method	Reminder Date	Frequency	Actions
Email	9/5/2016	Monthly on the 5th	Stop Download to Microsoft Outlook
Short Text	9/5/2016	Monthly on the 5th	Stop Download to Microsoft Outlook

*Reminders can be downloaded into Microsoft Outlook.

Hide Payee

Payees can be hidden by clicking the icon to the left of each payee's name on the **Payment** tab.

- Payees remain hidden until action is taken to show them
- Scheduled payments and reminders are not affected by hiding the payee

 Lawn Service Lawn Service ****4321 Check	Primary Chec...***5676	\$ 0.00	08/17/2016		Pay
Deliver By: 08/23/2016					Rush Delivery Make it Recurring Add Memo/Comment

Show Hidden Payees

Under the **Hidden** display view, the icon allows the user to **show** a payee again. This returns the payee to **all** display view.

Display: All Last 30 days eBills Company Individuals Inactive Hidden (1)					
Choose a Category	Add new category	Search your payees		Enter payee name or nickname	<input type="button" value="Search"/>
 Lawn Service Lawn Service ****4321 Check	Primary Chec...***5676	\$ 0.00	08/17/2016		Pay
Deliver By: 08/23/2016					Rush Delivery Make it Recurring Add Memo/Comment

Scheduling Payments

Payments can be scheduled for one-time, rush, or recurring payments.

One-Time Payments

User selects a **Pay From** account, **Amount**, and **Payment Date**.

The first available payment date is prefilled

The screenshot shows a payment scheduling form. The 'Pay To' section is set to 'Chase' with account details 'CHASE HERITAGE VISA ****6789 Electronic'. The 'Pay from' section is set to 'Hobby Accoun.**1753'. The 'Amount' is \$160.00 and the 'Payment date' is 08/17/2016. A 'Pay' button is visible. Below the form is a summary table:

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

At the bottom, there are links for 'View pending transactions' and 'View history', and buttons for 'Review all payments' and 'Submit all payments'.

Payment Date Calendar

The screenshot shows a 'Select payment date' calendar. It displays two months: August 2016 and September 2016. The calendar is set to show the date 09/13/2016. Below the calendar, the 'Process date' is 09/13/2016 and the 'Deliver by date' is 09/14/2016.

Process date	The day the funds are pulled from the subscriber's account for electronic payments and iPay Solutions checks. Draft checks are also printed on this day.
Deliver by date	The day iPay Solutions anticipates the payee to receive the payment.

Processing Information

Two processing methods are offered, **Process Date** and **Deliver by Date**.

- ✚ Payments process Monday through Friday at 3:00 p.m. ET

Process Date

Using this method, users choose the day they want their payment to process.

- ✚ **Electronic Payments:** Funds are verified on the process date and time.
 - Once the funds are verified, the funds are pulled and the payment is sent to the payee. The payment usually arrives and posts in 1 – 3 business days.
 - If funds are not available, another attempt at verifying will be done on the next processing cycle. When funds are not available after the final attempt, the payment is cancelled.
- ✚ **Check Payments:** Routing number and checking account numbers are printed on the check. The funds are not withdrawn from their account until the payee cashes the check.
 - Checks arrive and post to the user's account in 3 – 7 business days.

Deliver by Date

Allows a due date to be chosen and the system calculates the process date so it arrives on time.

- ✚ **Electronic:**
 - The process date is automatically chosen **two days prior** to the due date.
- ✚ **Check**
 - The process date is chosen based on past history and location of the payee.

Click **Pay** to schedule a one-time payment, **Review all payments** to review single or multiple payments before submitting or click **Submit all payments** to schedule multiple payments at once.

Pay To	Pay from	Amount	Payment date	Actions
New Chase CHASE HERITAGE VISA *****6789 Electronic	Hobby Accoun.**1753	\$ 160.00	08/17/2016 Deliver By: 08/19/2016	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**

A confirmation screen shows the user they successfully scheduled their payment(s).

Payments scheduled Print

Pay to	Pay from	Amount	Payment date	Deliver by date	Additional items
Chase CHASE HERITAGE VISA *****6789 Electronic	Hobby Account **1753	\$160.00	08/17/2016	08/19/2016	Conf # 26 Delivery: Standard
		Totals			
Hobby Account		\$160.00			
Primary Checking		\$0.00			
Secondary Checking		\$0.00			
Payment Total		\$160.00			

Payments scheduled

Schedule more

Rush Payments

Rush Delivery guarantees the user that the payment is delivered within one or two business days.

- Not all payees accept rush delivery payments. Rush Delivery only displays when available for the payee.

Select a **Pay From** account and **Amount**, then click **Rush Delivery**.

American Express
 AMERICAN EXPRESS
 *****3456
 Electronic

Primary Chec...***5676 ▼ \$ 0.00 08/17/2016
 Min Due: \$35.00 Deliver By: 08/19/2016
 Stmt Bal: \$1,250.65 Due by: 09/01/2016

Pay Rush Delivery
[Make it Recurring](#)
[Add Comment](#)
[File eBill](#)

eBill due

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

These payments are guaranteed to be delivered by the specified date. If payment is not delivered by the specified date, up to \$50.00 in late fees may be refunded.

Rush delivery

Pay to **American Express**
 *****3456
 Electronic

Amount

Pay from Primary Chec...***5676 ▼

Select delivery day

<input type="radio"/>	Thursday 8/18/2016	Check	\$14.95
	<ul style="list-style-type: none"> May be scheduled until 4:00 PM ET Check payment delivered to submitted physical address Payment deducted from account when check clears UPS tracking provided 		
<input type="radio"/>	Friday 8/19/2016	Check	\$9.95
	<ul style="list-style-type: none"> May be scheduled until 4:00 PM ET Check payment delivered to submitted physical address Payment deducted from account when check clears UPS tracking provided 		
<input type="radio"/>	Friday 8/19/2016	Electronic	\$4.95
	<ul style="list-style-type: none"> May be scheduled until 4:00 PM ET Electronic payment - no physical address required Electronic payment deducted from account automatically Tracking not included 		

Rush payment sent to New address

Guarantee

Guaranteed on-time delivery for all Rush Payments. If not, you will be refunded up to \$50 in late fees.

[Read more](#)

 **Warning**

Delivery Fees will not be refunded for an invalid or incorrect payee address.

Please provide a physical street address for American Express. Rush delivery not available to Post Office Boxes. Rush Payments may need to be sent to another address than appears on your regular billing statement.

Pay to **American Express**
*****3456
Electronic

Payee phone number (800) - 851 - 4729

Payee address 801 N Black Branch Rd

Payee city Elizabethtown

Payee state KY

Payee zip code 42701 -

[Back](#)

[Next](#)

Processing Fees & Funds

-  **Check Rush Payments** (Draft Checks): Fee is debited on the **Process Date** and the funds are released from the user's account once the payee cashes the check.
-  **Electronic Rush Payments:** Fee and funds for the payment appear as two separate debits on the user's account on the **Process Date**.

The **Fee Debit Authorization** must be agreed to in order to schedule the rush payment.

Rush delivery

Pay to	American Express *****3456 <i>Electronic</i>
Pay from	Primary Checking
Amount	160.00
Payee phone number	800-851-4729
Rush payment fee	\$14.95
New delivery date	8/18/2016
Payment sent to	801 N Black Branch Rd Elizabethtown, KY 42701

Fee Debit Authorization

 [Print](#)

We agree to deliver your payment to the payee on the business day following the current process day. The posting of your payment will be dependent on the payee's processing procedures.

By completing this expedited payment request, you are also agreeing to accept the fee associated with the service. This fee will be separate from the expedited transaction and will be charged directly to your current bill pay account.

[Back](#)

[Accept & Submit](#)

Pay to	American Express *****3456 <i>Electronic</i>
Pay from	Primary Checking
Amount	160.00
Payee phone number	800-851-4729
Rush payment fee	\$14.95
New delivery date	8/18/2016
Payment sent to	801 N Black Branch Rd Elizabethtown, KY 42701
Additional items	Conf. #26 Delivery: Rushed

 [Print](#)

 Rush payment confirmed

[Return to payments](#)

Recurring Payments

Payments can be set to be paid automatically on the frequency of their choice:

-  Weekly
-  Every other week
-  Every four weeks

-  Monthly
-  Every other month
-  Twice monthly
-  Every three months
-  Every six months
-  Annually

 Car Loan G M A C *****8467 <i>Electronic</i>	Primary Chec..***5676 ▾	\$	0.00	08/17/2016 	<input type="button" value="Pay"/>
	Deliver By: 08/19/2016				

Set up recurring payment

To schedule your payment automatically, select your preferences below.

Pay to **Car Loan**
 6412546878467
Electronic

Pay from ▾

Amount \$

Frequency ▾ on ▾

Select first payment date (mm/dd/yyyy) 
 Deliver By: 09/13/2016

If the payment falls on a holiday or weekend, what would you like to do?
 Pay Before Pay After

Will this payment series end?
 Yes No

On this date (mm/dd/yyyy) 

After payments

Review your payment series

Pay to **Car Loan**
6412546878467
Electronic

Pay from Primary Chec...***5676

Amount \$403.65

First payment date 09/09/2016

Additional Items Series end: After 72 payments
Frequency: Monthly on the 10th

[Back](#) [Submit](#)

[Print](#) ✔ Payment series scheduled

Pay To: **Car Loan**
6412546878467
Electronic

Pay From: Primary Chec...***5676

Amount \$403.65

First payment date 09/09/2016

Additional Items Series end: After 72 payments
Frequency: Monthly on the 10th
Confirmation number:27

[Return to payments](#)

*Alerts can be received when there is on payment remaining in the series. (See Alert Section below).

Pending

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

Pending view more

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 [view more](#)

“View More” directs users to the full pending transaction list with additional details.

Pending

Display: All | Next30 Days | Next60 Days | Print

Choose a Category | All Payees | Date range MM/DD/YYYY to MM/DD/YYYY Search

Pay to	Pay from	Amount	Process date	Deliver by date	Additional items
American Express *****3456 Electronic	Primary Checking ****5676	\$1000.00	8/17/2016	8/19/2016	Conf. #22 Frequency: One time Delivery: Standard Status: Scheduled Edit Rush Delivery

Edit Options:

-  Edit pay from account
-  Edit amount
-  Edit payment date
-  Stop payment
-  Recurring series

Single

Pay to **American Express**
*****3456
Electronic

Pay from Primary Chec...****5676

Confirmation 22

Amount \$ 1000.00

Payment Date (mm/dd/yyyy) 08/17/2016
Deliver By: 08/19/2016

Comment (optional)

(Maximum characters: 1000) You have 1000 characters left.
Comments are for personal use and will not be seen by the payee

I would like to stop this payment

Cancel **Submit**

Recurring

Edit recurring payment

Pay to	Car Loan *****8467 <i>Electronic</i>
Pay from	Primary Checking
Amount	\$403.65
Payment Date	9/13/2016
Additional Items	Confirmation #: 27 Process date: 9/9/2016 Delivery: Standard Series start: 9/9/2016 Series end: After 72 payments

What would you like to do?

- Skip this payment scheduled on 9/9/2016 ▼
- Edit single occurrence scheduled on 9/9/2016 ▼
- Edit entire series

Cancel **Continue**

History

History displays transaction (payments and gift pay) processed in the last 45 days. **View** allows users to access the timeline of the payment.

Total:	\$1,953.65
History view more	
Processed in last 45 days	
Day Care	\$500.00 08/18 View
Chris...	\$200.00 08/17 View
Mortgage	\$1,200.00 08/17 View
Cellu...	\$75.00 08/11 View
Phone	\$50.00 07/25 View
Sarah...	\$100.00 01/01 View
Total:	\$2,125.00

View More displays the full history list with additional details. Payment history is stored for 18 months.

History						
Display: All Last 30 days Last 60 days Last 90 days Print View in Excel						
Choose a Category	Choose a Payee	Status	Date range	MM/DD/YYYY	to	MM/DD/YYYY
			<input type="button" value="Search"/>			
Pay To	Pay From	Amount	Process date	Deliver by date	Additional items	
American Express *****3456 Check	Primary Checking ****5676	\$160.00	8/17/2016	8/18/2016	Conf: #26 Check Number: 5000 Frequency: One time Delivery: NextBusinessDay Status: Paid Details: View	
Cellular One	Hobby Account	\$75.00	8/10/2016	8/12/2016	Conf: #17	

Payment Inquiries can be submitted if a payment needs research

-  iPay Solutions researches the payment
-  A secure message will be sent within 1 – 2 business days.

Payment details for American Express

 [Print](#)

Tracking information

Date	Time	Location
No Tracking information available at this time.		

Need more information about this payment?

Contacting American Express will provide you with the most up to date information. If you contacted the payee and still have questions [send a payment inquiry](#).

Payment timeline

Date	Event
8/17/2016	Single payment to American Express was scheduled to be processed on 08/17/2016 for \$160.00 from your Primary Checking account (****5676). Conf#: 26
8/17/2016	eBill received for American Express Due by: 09/01/2016 Minimum Due: \$35.00 Statement Balance: \$1,250.65
8/17/2016	Payment processed for \$160.00 from your Primary Checking account (****5676). Estimated arrival date for this payment is 08/22/2016.

[Back](#)

Payment inquiry

Pay to	Pay from	Amount	Process date	Deliver by date	Additional items
American Express *****3456 <i>Pay Anyone</i>	Primary Checking ****5676	\$160.00	08/17/2016	08/18/2016	Conf. #26 Delivery: Check Status: Paid

Select the type of inquiry.

- This payment has not reached the payee
- This payment was sent to the wrong address

[back](#)

[Next](#)

Pay a Person

The Pay a Person tab easily navigates to the option 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
 - Recipients account information has to be provided
- ✚ Check
 - A check is mailed to recipient

The screenshot shows a web application interface with a navigation bar at the top containing tabs for Payments, Pay a Person (highlighted with a red box), Transfers, GiftPay, Calendar, My Account, and Help. Below the navigation bar, the user is logged in as 'demoaccount@ipaymybills.com' with a last login time of 10:33 AM on 08/10/2016. There are links for 'Log out', 'Messages (0)', and '1-888-123-4567'. A 'View demo' link is also present. A red warning icon with the text 'Attention Required' is visible in the top right corner. The main content area is titled 'Add a payee' and contains a section 'Send the money by:' with three radio button options: 'Email (Electronic)' (selected), 'Direct Deposit (Electronic)', and 'Check'. Each option has a sub-bullet describing the process and payment timeline. At the bottom right of the form are 'Back' and 'Next' buttons.

Gift Pay

Donations to charities and gift checks to individuals for special occasions can be sent. These payments are **draft checks**. The funds are not withdrawn from the account until the payee cashes the check.

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

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

+ Add Recipient

GiftPay

Display: [All](#) | [Gifts](#) | [Donations](#)

216 Foundation <i>Donation Check</i>	Last sent: N/A Donation amount: N/A	Send donation
American Heart Association <i>Donation Check</i>	Last sent: N/A Donation amount: N/A	Send donation
Red Cross <i>Donation Check</i>	Last sent: N/A Donation amount: N/A	Send donation
Sarah Louise Mason <i>Gift Check</i>	Last sent: 7/11/2016 Gift amount: \$100.00	Send gift

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

Add Recipient

To add a recipient for a gift check or donation, enter the recipient's name and address.

Add a recipient

What kind of GiftPay are you sending?

Gift checks
If you're the gift-giving type, make it easy for you and special for them. Send a gift check with a personalized message designed for birthdays, new babies, weddings, graduations, anniversaries, or just because for only \$2.99.

Donations
Show you care by giving a gift that doesn't end. Send a donation to your favorite charity or organization in honor or memory of someone special for only \$1.99. You can send a personalized message about your donation using up to 4 email addresses and receive a copy for tax purposes. If you wish to send a standard donation without these features, [click here](#) to add your charity and schedule as a payment at no additional cost.

I would like to send a

Gift Check
 Donation

[Back](#) [Next](#)

Tell us about your gift recipient

All fields are required unless designated with (optional).

First name	<input type="text" value="Jeremy"/>
Middle name (optional)	<input type="text"/>
Last name	<input type="text" value="Scott"/>
Payee address	<input type="text" value="PO Box 10"/>
	<input type="text"/>
Payee city	<input type="text" value="Anytown"/>
Payee state	<input type="text" value="KY"/>
Payee zip code	<input type="text" value="42701"/> - <input type="text"/>

[Back](#) [Next](#)

Tell us about your charity

All fields are required unless designated with (optional).

Charity name	<input type="text" value="Just for Kids"/>
Payee address	<input type="text" value="PO Box 123456"/>
	<input type="text"/>
Payee city	<input type="text" value="Anytown"/>
Payee state	<input type="text" value="KY"/>
Payee zip code	<input type="text" value="12345"/> - <input type="text"/>

[Back](#) [Next](#)

Send a Donation

A personalized donation to a charity or organization can be sent.

👉 Fee is **\$1.99** per donation

**The fees for using gift pay will be deducted from the account on the process day*

- ✚ Draft Check sent to charity/organization
- ✚ Donation can be sent in honor or memory of someone
- ✚ Personalized email can be sent to as many as four email addresses

To	From	Amount	GiftPay fee	Date
216 Foundation Donation Check	Hobby Accoun..**1753 ▼	\$ 100.00	\$ 1.99	08/17/2016
Deliver By: 08/25/2016				

Send in recognition of someone? In Honor of ▼ Fred Smithfield

Request an acknowledgement of my donation? Yes No

Create a personalized email to someone to notify them regarding my donation? Yes No

Back
Next

Send a Gift Check

A personalized gift check to an individual for a special occasion can be sent.

- ✚ Fee is **\$2.99** per gift check
**The fees for using gift pay will be deducted from the account on the process day.*
- ✚ Draft Check sent to individual
- ✚ Personalized gift check and message

Enter the details of the payment and select the occasion.

To	From	Amount	GiftPay fee	Date
Sarah Louise Mason Gift Check	Primary Chec...***5676 ▼	\$ 50.00	\$ 2.99	08/17/2016
Deliver By: 08/26/2016				

Please select the occasion Birthday ▼

Back
Next

Choose a gift check design

Birthday

Select gift check design

[Back](#) [Next](#)

Personalize a message

Send a gift check

Create your message

Opening Message

Personalized message

(Maximum characters: 300) You have characters left.

Closing message

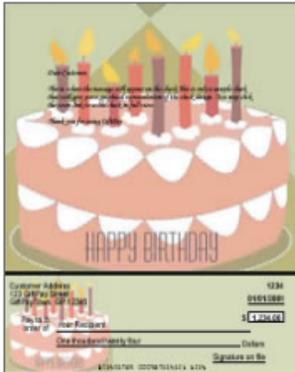
[Back](#) [Next](#)

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 allows access to **reminders**, **pending transactions**, and **pending history**
 - The **Month** view shows the details for the specific day
 - The **List** view shows the details for the specific transaction or reminder
 - The bill pay site calendar is screen reader compatible when using the **List** display.
- ✚ Previous months can be viewed as well as look ahead to upcoming months.

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

Welcome Web Demo | demoaccount@ipaymybills.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 → 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 \$860.00	18	19 \$550.00	20
21	22 Reminder(1)	23	24	25	26	27
28	29	30	31	1	2	3
4	5	6	7	8	9	10

Display: [Month](#) | **List** | Default View

← **Previous month** **Next month** →

Date	Event Type	Description
Wednesday, August 10	Processed	\$75.00 to SPRINT
Tuesday, August 16	Processed	\$1200.00 to RENT
Tuesday, August 16	Processed	\$200.00 to Christmas Club
Wednesday, August 17	Processed	\$500.00 to Day Care
Wednesday, August 17	Pending Transaction	\$1000.00 to AMERICAN EXPRESS *****3456
Wednesday, August 17	Processed	\$160.00 to AMERICAN EXPRESS
Wednesday, August 17	Pending Transaction	\$100.00 to WEB DEMO NA
Friday, August 19	Pending Transaction	\$50.00 to Fred Andrew Nelson
Friday, August 19	Pending Transaction	\$500.00 to Red Cross
Monday, August 22	Reminder	Sarah Louise Mason

My Account

There are several options to assist in managing your account

My account

Pay from accounts Add / Delete pay from account, edit nickname, or change default account. View accounts Add Account	Personal Information Review and edit address, phone numbers, and email addresses. Add or edit a secondary account holder. View/Edit personal information	Bill pay alerts Customized communications to keep you informed on bill pay activities View Alerts View Reminders
Payee categories View categories Add new category		

Website created for [Putnam County State Bank](#) by iPay Solutions.
Use of this system is limited to authorized users only and may be monitored.
Any unauthorized use is prohibited and will be prosecuted.

Pay From Accounts

Add Accounts

Input account information. Putnam County State Bank has to approve new pay accounts before the account will be available to make payments.

Add pay from account

Account nickname	<input type="text" value="Sample Account"/>
Account number	<input type="text" value="4567"/>
Confirm account number	<input type="text" value="4567"/>
Account type	<input type="text" value="Checking"/>

[Cancel](#) [Next](#)

Add pay from account

You have successfully submitted your request to pay bills from the account listed below.
Please allow up to three business days for processing.

Account nickname	Sample Account
Account status	Awaiting Approval
Account number	4567
Account type	Checking

[Return to accounts](#)

✓ Account successfully added

View Accounts

A list of **pending** and **approved** pay from accounts can be viewed.

- ✚ Options that can be changed
 - Change the **Nickname**
 - Change the **Default Pay From Account**
 - **Delete** the pay from account

My account - Pay from accounts

Nickname	Status	Actions
Primary Checking ****5676 Checking	Approved (Default)	Edit
Secondary Checking *****7601 Checking	Approved	Edit
Sample Account **67 Checking	Pending	Edit
Hobby Account **1753 Savings	Approved	Edit

[Back](#)

Edit pay from account

Account nickname

Secondary Checking

Set as default pay from account

Delete pay from account

Cancel

Submit

Personal Information

Contact information can be updated as well as adding a secondary user, and providing a cell phone number in order to receive text message alerts

Contact Information

Primary contact information including **address, phone numbers, and email address** are updated here.

Primary account holder	Web Demo
Address	<input type="text" value="123 Main Street"/> <input type="text"/>
City	<input type="text" value="Georgetown"/>
State	<input type="text" value="KY"/>
Zip code	<input type="text" value="40324"/> - <input type="text"/>
Home number	(<input type="text" value="818"/>) - <input type="text" value="555"/> - <input type="text" value="3131"/>
Work number (optional)	(<input type="text"/>) - <input type="text"/> - <input type="text"/>
Mobile number (optional)	(<input type="text"/>) - <input type="text"/> - <input type="text"/>
Primary email	<input type="text" value="demoaccount@ipaymybills.com"/>
Secondary email (optional)	<input type="text"/>

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 our call center.

- ✚ Secondary Account Holders can only be added and viewed here.
- ✚ Secondary Users **must be approved** by Putnam County State Bank.
- ✚ The call center will only assist callers who are listed on the bill pay account.

Secondary account holder (optional)

First name

Middle name

Last name

Short Text for Mobile Devices

To receive **text alerts** from bill pay, a mobile number and carrier must be provided

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;

Bill Pay Alerts

To monitor activity and be proactive with **detecting fraud**, alerts can be set up. 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"/>		Send me a list of transactions that were scheduled, stopped or skipped during my bill pay session
<input type="checkbox"/>		Send me a list of transactions that are scheduled to process each month
<input type="checkbox"/>		Send me a list of transactions that are paid each month

Update

View Reminders

Displays current reminders. Reminders are added from the Payments tab after clicking the payee's name.

Reminders

For	Delivery method	Reminder Date	Frequency	Actions
American Express	Email	9/5/2016	Monthly on the 5th	Stop Download to Microsoft Outlook
American Express	Short Text	9/5/2016	Monthly on the 5th	Stop Download to Microsoft Outlook

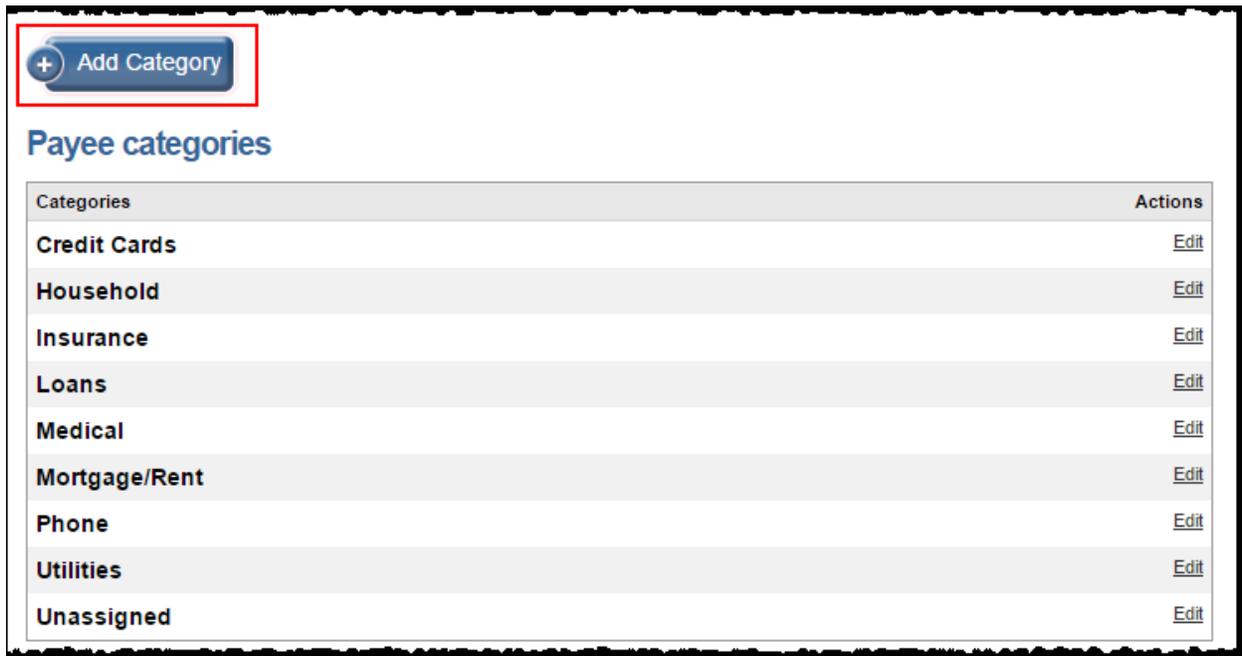
Back

Payee Categories

Add Categories

Multiple payees can be managed by creating personalized categories

✚ Pre-populated categories are available.



Categories	Actions
Credit Cards	Edit
Household	Edit
Insurance	Edit
Loans	Edit
Medical	Edit
Mortgage/Rent	Edit
Phone	Edit
Utilities	Edit
Unassigned	Edit



Category: Sample Category

Cancel Submit

View Categories

Click on **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 payees to a new category from the drop-down list on the right.

Edit payee category

Category

Credit Cards

Delete category

Payees in this category

American Express

Credit Cards ▼

Office Depot

Credit Cards ▼

Cancel

Submit

Help

Provides answers to assist with the most frequently asked questions.

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

Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 01:05 PM on 08/10/2016 | [Log out](#)
[Messages \(0\)](#) | 1-888-123-4567 | [Chat Now](#) | [View demo](#)

FAQs

[View demo](#)

[Payees](#) | [Payments](#) | [eBills](#) | [Rush Payments](#) | [Transfers](#) | [Pay From Account](#) | [Message Center](#) | [Challenge Phrases](#) | [Supported Browsers a](#) | [Miscellaneous](#)
| [Miscellaneous](#)

Payees

What is a payee?

[Top of page](#)

Payments

How do I set-up a person-to-person payment?

When adding payee, choose the "pay an individual" option. Whether you have their deposit account information or not, there are options readily available to send your

[Top of page](#)

eBills

What is an eBill?

eBills present due dates and amounts from your billing statement to alert you when it's time to schedule payments.

[Top of page](#)

Rush Payments

What is a rush payment?

A rush payment can be used to send a payment to be delivered if the next due or two days from the scheduled date. Fees will apply.

[Top of page](#)

Pay From Account

Can I add another pay from account?

[Top of page](#)

Message Center

eBill

Payment information can be received for **eligible payees**. This information includes, but is not limited to, the minimum amount due and due date for their 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

eBill is set up by entering login credentials for the payee's website. It is required to accept the Terms and Conditions in order to use the eBill system

- ✚ This can be set up in two places:
 - Click **Set up eBill** from the landing page directly under the payee's name
 - Click **payee's name** to access payee details

Cellular One SPRINT ****5555 <i>Electronic</i> Last paid: \$75.00 on 08/10/2016  Set up eBill	Primary Chec.. ***5676	\$ 0.00	08/17/2016 Deliver By: 08/18/2016	<input type="button" value="Pay"/> Make it Recurring Add Comment
--	------------------------	---------	--------------------------------------	--

Payee details for Cellular One

SPRINT *****5555

Reminders

Delivery method	Reminder Date	Frequency	Actions
There are no scheduled reminders. Add Reminder			

Additional actions

- [Set up eBill](#)
- [Edit payee](#)
- [Pending transactions](#)
- [History](#)
- [Add Reminder](#)

Recent activity

Pay to	Pay from	Amount	Process date	Deliver by date	Additional items
--------	----------	--------	--------------	-----------------	------------------

Set up eBill

Login credentials for Cellular One

To set up your eBill, please enter your login credentials for Cellular One's website. You must have access through Cellular One before we can add the eBill. If you do not have online access, please visit [Cellular One](#).

All fields are required unless designated with (optional).

Username	<input type="text" value="test"/>
Password	<input type="password" value="...."/>
Account type	<input type="text" value="Bill"/>

Terms and conditions

eBill Service User Agreement

Cancel

Accept and submit

Set up eBill

Locating Cellular One



Verifying your information

Cancel

Set up eBill

Cellular One eBill confirmation

The setup for your Cellular One eBill is complete.

What happens next?

You have successfully set up eBills for Cellular One. We will notify you when your eBill is available. Please note that you will continue to receive paper statements in the mail. If you wish to discontinue receiving paper statements, please contact Cellular One.

Did you know...

This eBill can be automatically paid when a new bill is received.

Enjoy the convenience of having your payment automatically scheduled when an eBill is received. Click the "Set up recurring payment" link below to start the set up process.

[Set up recurring payment](#)

[Return to Payment](#)

eBill Due

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

 AMERICAN EXPRESS ****3456 Electronic	Primary Chec.. ***5676 ▼	\$ 0.00	08/17/2016		Pay
		Min Due: \$35.00 Stmt Bal: \$1,250.65	Deliver By: 08/18/2016 Due by: 09/01/2016		Make it Recurring Add Comment File eBill
 eBill due	min due \$35.00, stmt bal \$1,250.65, due by 09/01/2016				

Troubleshoot eBill

Actions may need to be completed to continue receiving eBill information via bill pay.

- ✚ Troubleshooting payees can be done in three places:
 - **Troubleshoot eBill** link on payments page directly under the payee's name
 - Accessing **Payee details**
 - **Attention required** link

Attention required

Troubleshoot eBills

Electric

[Troubleshoot](#)

American Express

[Troubleshoot](#)

[Back](#)

You may be asked to update your login credentials for the payee's site.

Update Login Credentials

Update login credentials for American Express

In order to continue receiving eBills you need to update your login credentials for this payee's website. If you do not remember your login credentials please visit your payee's website

User name

PIN

[Cancel](#)

[Submit](#)

Update Login Credentials

The login credentials for American Express eBill were updated.

What happens next?

You will receive new eBill information for American Express when the next billing cycle processes.

[Return to Attention Required](#)

You may also have actions that need to be complete on the payee's site.

Troubleshoot eBill

Warning

Your payee needs you to complete actions on their website, please log into your payees website and complete their required actions.

[Back](#)

File eBill

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

- ✚ Filing can be completed in three places:
 - **File eBill** on the payments page to the right of the payee's name
 - By clicking the **payee's name** to access payee details
 - By clicking **eBill history** on the payee details screen

American Express
AMERICAN EXPRESS
****3456
Electronic

Primary Chec.: **5676

\$ 0.00

08/17/2016

Min Due: \$35.00
Deliver By: 08/18/2016
Stmt Bal: \$1,250.65
Due by: 09/01/2016

Pay

Make it Recurring
Add Comment
File eBill

eBill due

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

File eBill

Payee name: American Express

Reason: Select a reason

Comment:

Cancel Submit

- Select a reason
- Paid by cash
- Paid by check
- Paid at biller web site
- Paid through bank
- Not paid
- Other

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.

Payee details for American Express

eBills

Date	Amount	Additional items
Due: 9/1/2016 Statement close: 8/5/2016	Min due: \$35.00 Statement balance: \$1,250.65	Status: Filed Details: View
Due: 8/1/2016 Statement close: 7/5/2016	Min due: \$25.00 Statement balance: \$500.00	Status: Paid

Additional actions

- [Edit payee](#)
- [Pending transactions](#)
- [History](#)
- [eBill History](#)**
- [Add Reminder](#)
- [Visit payee website](#)

Reminders

eBill History

Display: [Current month](#) | [Previous month](#) | [Last 30 days](#) | [Print](#) | [View in Excel](#) First | [Previous Page](#) | Page 1 of 1 Pages | [Next Page](#) | Last

American Express ▾ Date range to

Payee	Date	Amount	Additional items
American Express *****3456	Due: 8/1/2016 Statement close: 7/5/2016	Min due: \$25.00 Statement balance: \$500.00	Status: Paid

[View pending transactions](#) | [View history](#) First | [Previous Page](#) | Page 1 of 1 Pages | [Next Page](#) | Last

AutoPay

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

Schedule AutoPay

The system automatically pays the bill base on your terms.

Pay To	Pay from	Amount	Payment date	Actions
American Express AMERICAN EXPRESS *****3456 Electronic eBill due	Primary Chec...***5676 ▾	\$ 0.00 Min Due: \$35.00 Stmt Bal: \$1,250.65	08/17/2016 Deliver By: 08/18/2016 Due by: 09/01/2016	<input type="button" value="Pay"/> <input type="button" value="Make it Recurring"/> Add Comment File eBill

Schedule payments:

Using a frequency I create
 When my new eBill arrives

To schedule your payment automatically, select your preferences below. It is recommended that you continue to monitor your bill pay activity since disruptions in the ability to receive an eBill can occur.

Pay to **American Express**
****3456
Electronic

Pay from Primary Chec...***5676 ▾

Amount

Always pay Statement Balance

Always pay minimum due

Only pay the Statement Balance if it is less than or equal to \$

Pay an amount that I specify \$

Send Payment

{1} Days prior to the due date

When bill arrives

Cancel

Submit

Standard AutoPay Settings

AutoPay Send Options

Due Date

- To be delivered by the due date
 - The payment is scheduled on the day the new eBill arrives.
 - The payment process date is the eBill due date minus the number of days to reach the payee minus Putnam County State Bank lag days.
- When eBill arrives
 - The payment is scheduled on the day the new eBill arrives
 - The payment process date is the first available process date.

Process Date

- Specified number of days prior to the due date
 - The specified number is the number of days iPay Solutions estimates it takes the payment to reach the payee
 - The payment is scheduled on the day the new eBill arrives
- When the eBill arrives:
 - The payment is scheduled on the day the new eBill arrives
 - The payments process date is the first available process date.

<p>American Express Pay to *****3456 <i>Electronic</i></p> <p>Pay from Primary Chec..***5676</p> <p>Amount Always pay minimum due</p> <p>Send Payment {1} Days prior to the due date</p>		<p>✓ Recurring payment scheduled</p>
<p>Return to payments</p>		

Editing AutoPay

Choices:

-  Edit AutoPay details by clicking **Edit Recurring**
-  Change the payment from AutoPay to a standard recurring payment, which **stops** the **current payment series** to prevent duplicate payments.

Pay To	Pay from	Amount	Payment date	Actions
<p>Recurring</p> <p>American Express</p> <p>AMERICAN EXPRESS *****3456 <i>Electronic</i></p> <p> eBill due</p>	<p>Primary Chec..***5676</p>	<p>\$ 0.00</p> <p>Min Due: \$35.00 Stmt Bal: \$1,250.65</p>	<p>08/17/2016</p> <p>Deliver By: 08/18/2016 Due by: 09/01/2016</p>	<p>Pay</p> <p>Edit Recurring</p> <p>Add Comment</p> <p>File eBill</p>

 **Warning**
 Your automatic payments will no longer be sent when an eBill arrives

Current automatic payment settings

Pay to **American Express**
 *****3456
Electronic

Pay from Primary Checking

Amount Always pay minimum due

Send Payment {1} Days prior to the due date

What would you like to do?

Edit automatic payment options

Schedule payments on a frequency I create and stop automatic payments immediately

[Cancel](#) [Continue](#)

Deleting a Pay from Account

If a Pay from Account is deleted when AutoPay is scheduled, the payment and AutoPay attached to that account are stopped.

✚ Displays AutoPay **stopped** as well as transactions stopped.

Edit pay from account

The following account will be deleted

Secondary Checking
*****7601
Checking

Automatic payments will be turned off for the following

Payee	Amount	Send payment
American Express *****3456	{2} Days prior to the due date	Always pay minimum due

These transactions will be stopped

Pay to	Pay from	Amount	Process date	Deliver by date	Additional items
No Payments Found					

[Back](#) [Submit](#)