



Crossroads
BANK

HOW TO: SET UP ONLINE BILLPAY



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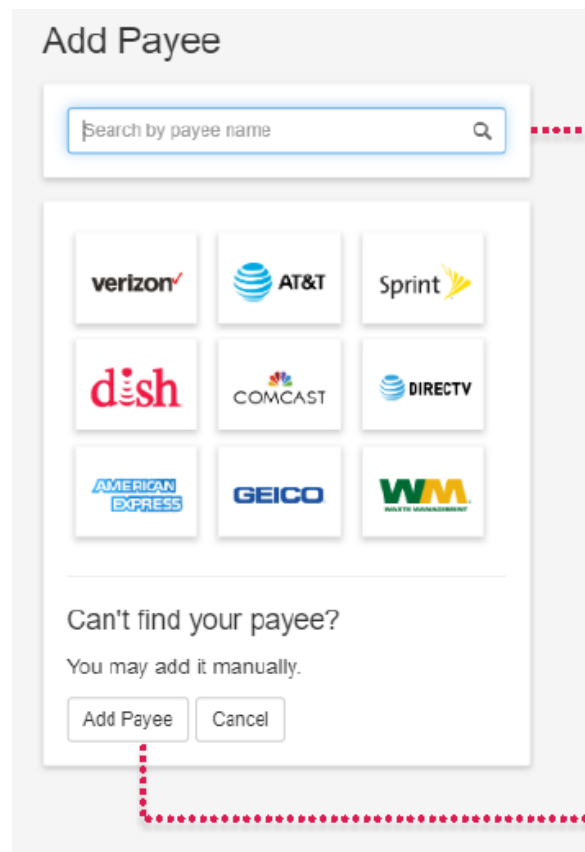
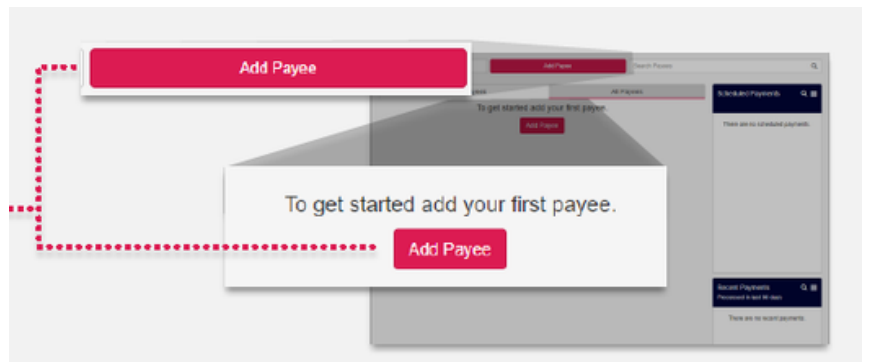
Pay Bills

The BillPay feature is designed to simplify and streamline your bill payment process. This guide will walk you through the steps to efficiently manage and pay your bills online, ensuring a smooth and effortless experience.

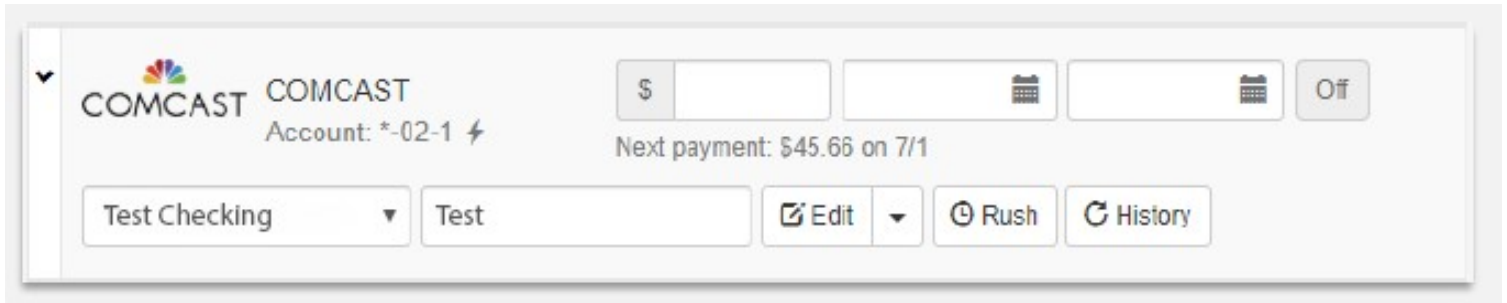
Add Payee

Adding a Payee is simple!

1. Click Add Payee button from the main page.
2. Search for a Biller and select the one you are looking for OR choose Add Payee to create the Biller manually.
3. Enter your account information
4. Click Create Payee button.



Payee Details



The screenshot shows a payee details interface for Comcast. On the left, there is a dropdown arrow and the Comcast logo. The payee name is 'COMCAST' and the account number is '*-02-1'. To the right, there are input fields for currency (\$), amount, and date, along with a calendar icon and an 'Off' button. Below these fields, it says 'Next payment: \$45.66 on 7/1'. At the bottom, there is a dropdown menu for 'Test Checking', a text field with 'Test', and buttons for 'Edit', 'Rush', and 'History'.

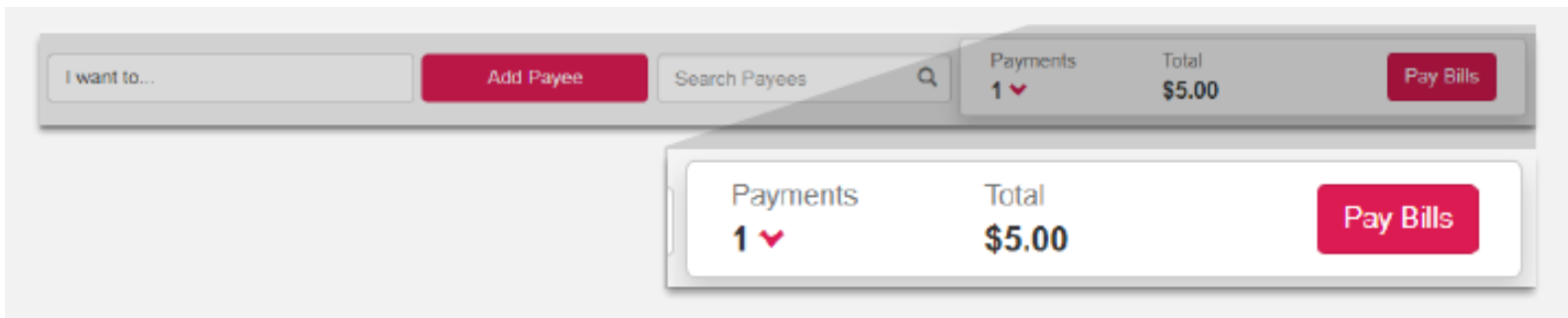
Each Payee Line consists of:

- Logo
- Payee Name / Nickname
- Account # (last 5 digits)
- Payment Type Icon
- Amount field
- Send On / Deliver By Date fields & Calendars
- Recurring button
- Payment History (most recent, \$xx.xx on x/x)

Clicking on a Payee or the arrow to the left expands the Payee Options which include the following: Pay From Account drop menu, Memo / Notes field. Edit / Delete Payee drop menu, Rush Payment button, History button.

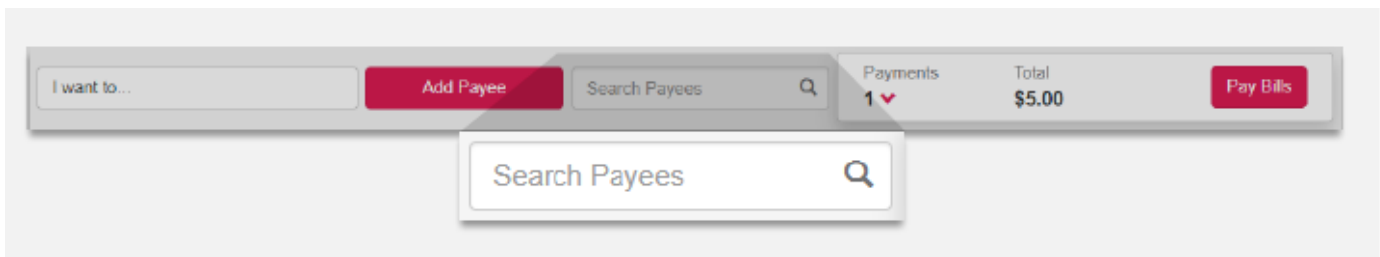
*The arrow to the left of the Payee toggles the Payee options open and closed.

Payment Queue

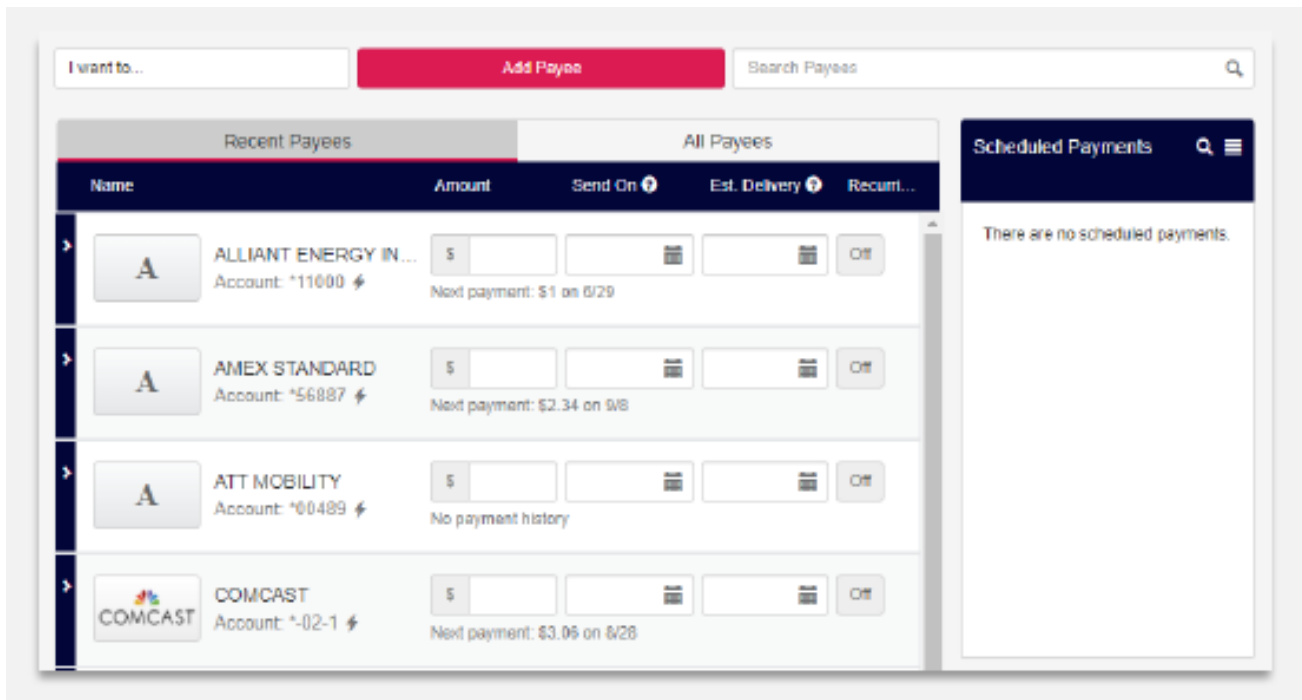


- The Payments Queue appears at the top right of the page after you enter an Amount next to one of your Payees.
- It displays the # of Payments a drop arrow, Total Amount of all Payments and a Pay Bills button
- Clicking the drop arrow opens a preview list of all Payments where you can view and delete Payments from the queue.
- Clicking the Pay Bills button will open a Payment Review window with the header: Pay Bills.

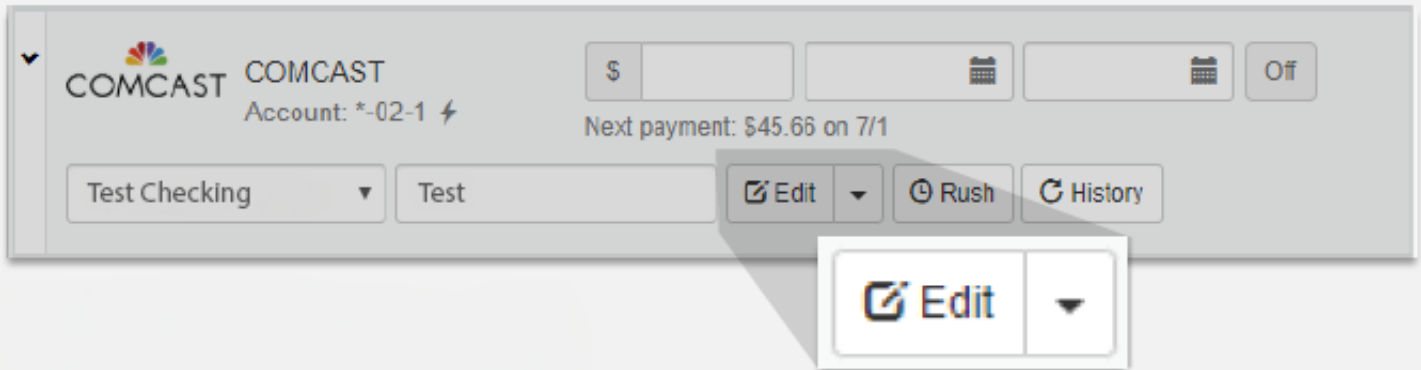
Search Payees List



- Find and Filter Payees by:
 - Scrolling through the list of Payees.
 - Entering any alpha-numeric combination that is contained within one of your Payees into the Search box.
 - Ex: Rotary Club of Indianapolis can be found by typing “Club” or “tary”
 - Entering last 5 digits of Accounts # into the Search box.
- Recent Payees / All Payees toggle tab allow the User to filter or expand the Payees list.
 - Payees that have gone without Payments for 90 days will only appear when All is toggle on.



Editing / Deleting A Payee



- Click Edit in the Payee Details / Options from the Pay Bills page to open Edit Payee page.

Edit Payee

A screenshot of the 'Edit Payee' form. The form is divided into two columns: 'Payee Information' and 'Payee Address'. The 'Payee Information' column includes fields for Name (COMCAST), Nickname, Account Number (redacted), Payee Email, Pay From Account (Test Checking *57890), and Notes (Test). The 'Payee Address' column includes fields for Zip Code (07101-0069), Address Line 1 (PO BOX 69), Address Line 2, City (NEWARK), and State (New Jersey). At the bottom right, there are three buttons: 'Cancel', 'Delete Payee', and 'Save'.

- Click Cancel to forego any changes and return to the Pay Bills page.
- Click Delete Payee then Confirm to delete a payee.
 - Deleted payees will no longer appear in your Payees list.
 - Any scheduled or recurring schedules made with this Payee will be deleted.
- Click Save to confirm changes to Payee template.
 - Changes will appear on Payee Line, Payee Details, Scheduled Payments, and any future payments.

Create a One Time Payment

I want to... **Add Payee** Search Payees **Payments** 1 **Total amount** \$5.00 **Pay Bills**

Recent Payees **All Payees**

Name	Amount	Send On	Est. Delivery	Recurring
A ALLIED Account: *23456 ✉ No payment history	\$ 5.00	09/11/2020	09/15/2020	Off

Test Checking Test **Edit** **Rush** **History**

Scheduled Payments **Search** **Menu**

There are no scheduled payments.

- Select Payee.
- Enter an Amount & choose a Delivery Date
- Confirm Pay From Account and enter a memo (*OPTIONAL*)
- Press the Pay Bills button.
- Print or Close payment confirmation.

Pay Bills **Close**

✓ Your payment was scheduled.

Payee	Amount	Payment Date	Estimated Delivery	Confirmation #
ALLIED Pay From: *67890	\$5.00 Memo: TEST	9/11/2020	9/15/2020 STANDARD US MAIL ✉	5740677 5553
Total		\$5.00		

ⓘ Please note: In order to post your payment as quickly and securely as possible, we sometimes make payments over secure virtual card networks. This means you may occasionally see unfamiliar card numbers in payment confirmation communications you receive.

Print **Close**

Making Multiple One Time Payments

The screenshot shows a payment management interface. At the top, there is a search bar labeled "I want to..." and a red "Add Payee" button. To the right, it displays "Payments 2" and "Total amount \$15.00" with a red "Pay Bills" button. Below this, there are two tabs: "Recent Payees" and "All Payees". The "Recent Payees" tab is active, showing a table with columns: Name, Amount, Send On, Est. Delivery, and Recurring. Two payees are listed:

Name	Amount	Send On	Est. Delivery	Recurring
COMCAST Account: *-02-1	\$ 9.75	09/11/2020	09/15/2020	Off
MAX AIR Account: *25011	\$ 5.25	09/11/2020	09/15/2020	Off

Each payee entry includes a "Test Checking" dropdown, a memo field (e.g., "Test"), and buttons for "Edit", "Rush", and "History". A "Scheduled Payments" panel on the right shows "There are no scheduled payments."

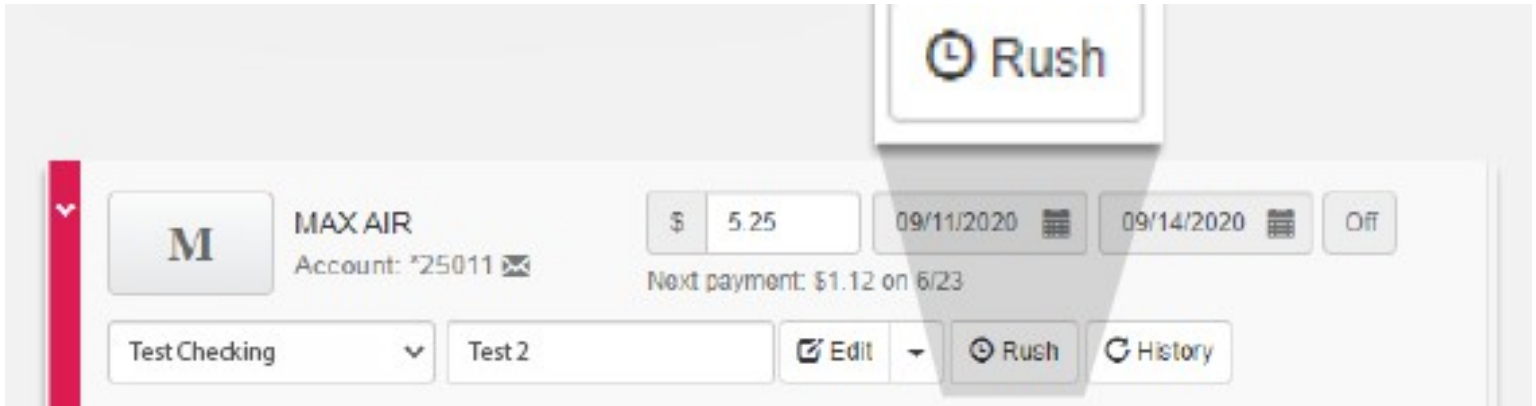
This screenshot shows a summary view of the payment queue. At the top, it displays "Payments 2" and "Total amount \$15.00" with a red "Pay Bills" button. Below this, a list of items to be paid is shown:

Item	Amount	Action
DAKEY SMOKER'S CUSTOM FIREPLACE INS...	\$5.25	Remove
COMCAST - *-02-1	\$9.75	Remove

A red dashed arrow points from the "2" in the "Payments" count to the list of items.

- Follow the same process as setting up a single Payment.
- Add an Amount to multiple Payees, choose a Delivery Date, Confirm Pay From Account and enter a memo (OPTIONAL)
- The payment queue will reflect all added Payments.
- Remove any unwanted payments (OPTIONAL)
- Click the Pay Bills button.

Rushing/Expediting Payments



- Set up Payment Amount next to a Payee
- Click the Rush button on the Payee line for the check payment.
- Select Overnight / Next Day to each payment you wish to expedite in Payment Options.
- Click Pay Bills.
- Verify \$30.00 fee for expedited Payments in the Payment Review window.
- Click Submit Payments button.

Create a Recurring Schedule

Recurring Payment MEMORY MODS

Payment Details

Payment Amount	Send On	Est. Delivery	Pay From Account
\$ 31.51	10/9/2020	10/14/2020	Test Checking *67890

Delivery Options

Payment Frequency	Non-Business Day Option
Once Every Month	Pay Previous Business Day

Send Payments

Until I cancel this schedule

Until this date 9/14/2020

Until 0 payments are made


- Click on the Recurring button from the Payee Line next to a Payee.
- Enter Amount.
- Enter Payment Dates or choose from the Calendar.
- Choose a Pay From Account. *Determines Template Default
- Select a Payment Frequency from the drop menu.
- Select a Non-Business Day option from the drop menu.
- Select Send Payments Until option.
- Click Save.


Viewing a Recurring Payment

- There will now be a Recurring Icon next to your payment on the Scheduled Payments widget and View All Scheduled Payments page.
- The recurring button next to your Payee will now read “ON” instead of “OFF.””
- Recurring schedule information will be displayed under the payee details.

SCHEDULED PAYMENTS WIDGET












Scheduled Payments Total: \$37.56

COMCAST \$31.51 on 8/29/19 

STATE FARM INSURANCE \$6.05 on 8/29/19 

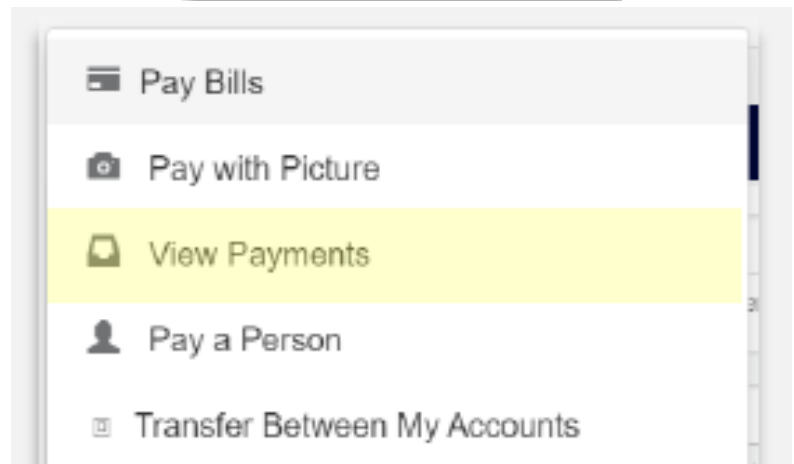
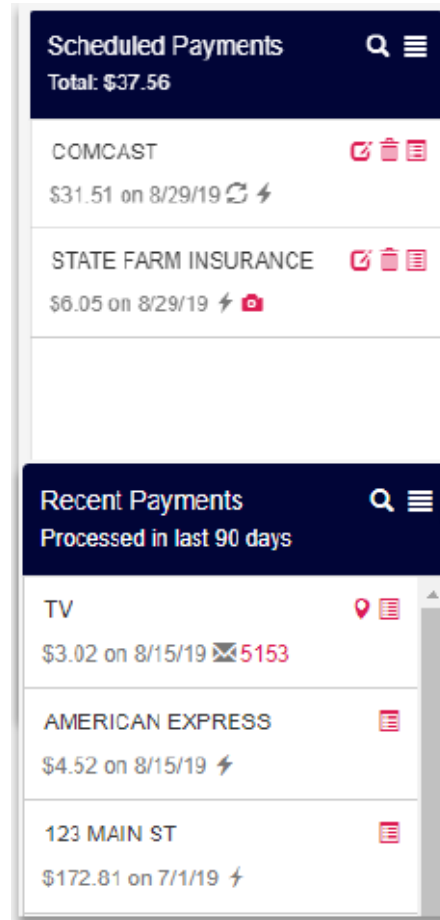
VIEW ALL SCHEDULED PAYMENTS

Scheduled Payments Total: \$38.57 Export Print

Payee	Send ...	Estim...	Amount	Pay From	Method	Type	Recurring	Memo	
COMCAST - *29021	8/29/19	8/30/19	\$31.51	Test Ch...				TEST	  
OAKLEY SMOKERS CUSTOM FIREP...	8/30/19	9/04/19	\$2.54	Other C...	 5101		-	TEST	  

View Payments

- Easily view scheduled payments & recent payments on a desktop from the Pay Bills page.
- On a mobile device, navigate to the “I want to...” menu.
- Select View Payments from the navigation menu.
- Click Scheduled or Recent to toggle between the corresponding payment lists.



I want to... Search Payments

Scheduled Total: \$267.20 Recent

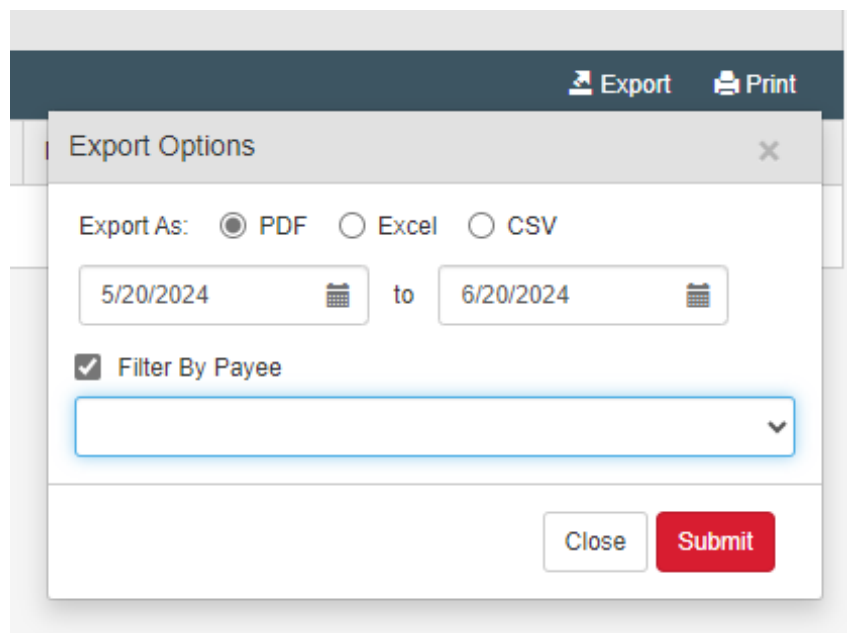
Scheduled Payments Total: \$267.20 Export Print

Payee	Send...	Estim...	Amount	Pay From	Method	Type	Recurring	Memo	
CHASE MASTERCARD VISA - *56789	9/14/20	9/17/20	\$1.24	Test Ch...	⚡	☑	-	RPPS / ...	🗑️ 🗑️ 🗑️
POINTED ARCH - *1ASDF	9/14/20	9/16/20	\$6.56	Test Ch...	✉️ 5561	☑	-	TEST	🗑️ 🗑️ 🗑️

Export Payments



- Open the Export Options window.

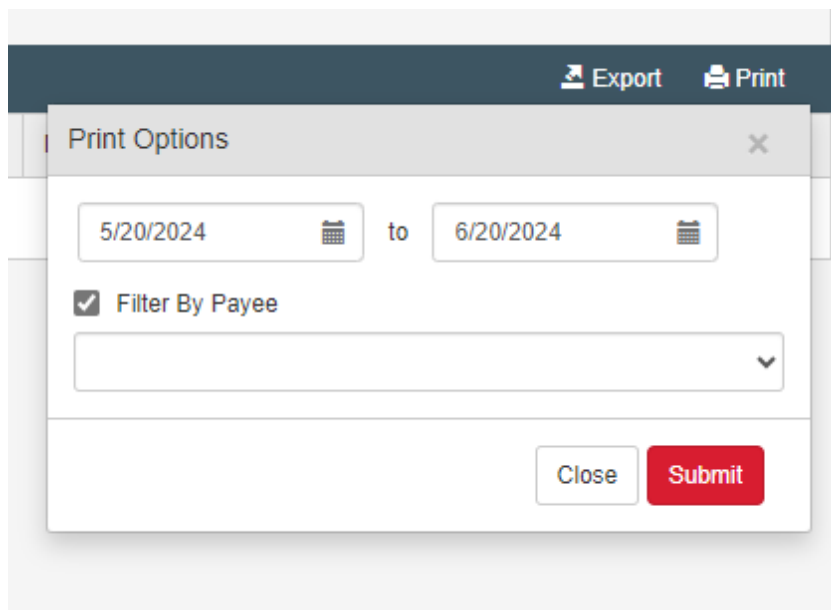


- Export As
 - Determines the file format to be exported.
- Date Range
 - Manually enter date range into the fields or select from the calendars.
- Filter By Payee Checkbox
 - Check this box to filter the Export by Payee.
- Filter By Payee Field
 - Choose a Payee from the drop-down menu to filter the exported document by a single Payee.
- Submit
 - Downloads the designated Export file.
- Close Button
 - Closes the Export Options window.

Print Payments



- Open the Print Options window.



- Date Range
 - Manually enter date range into the fields or select from the calendars.
- Filter By Payee Checkbox
 - Check this box to filter the Print by Payee.
- Filter By Payee Field
 - Choose a Payee from the drop-down menu to filter the printed document by a single Payee.
- Submit
 - Downloads the designated file ready to print.
- Close Button
 - Closes the Print Options window.

Edit A Payment

- Click on the Edit Payment icon in the scheduled Payments widget or the View All Scheduled Payments page to open Edit Payment page.

The screenshot displays the 'Edit Payment' interface. At the top, a table titled 'Scheduled Payments' shows a total of \$38.57. It lists two payments: one to COMCAST for \$31.51 on 8/29/19, and another to OAKY SMOKERS CUSTOM FIREP... for \$2.54 on 8/30/19. A callout box highlights the 'Edit Payment' icon (a pencil inside a square) for the COMCAST payment. Below the table, a 'Scheduled Payments' widget shows a total of \$37.56 and lists the COMCAST payment with its amount and date. The main form is divided into two sections: 'Payment Information' and 'Payee Information'. The 'Payment Information' section includes fields for Amount (\$ 3.56), Send On (9/16/2020), and Est. Delivery (9/18/2020). It also has a Notes field containing 'TEST' and a table for Delivery Method with 'Standard (Fee: \$0)' selected. The Confirmation Number is 3584979. The 'Payee Information' section shows Name: COMCAST, Account: 09574 825729-02-1, and Address: PO BOX 69, NEWARK, NJ 07101-0069. At the bottom right, there are three buttons: 'Discard Changes', 'Cancel Payment', and 'Save'.

- Click Save to edit the Payment or click Discard Changes to forego any changes and return to the View Payments page.
- Confirm changes from the review window.
- Changes will appear in the Payment Details in the Scheduled Payments Widget and View Scheduled Payments page.

Cancel A Payment

- Click on the Cancel Payment icon in the scheduled Payments widget or the View All Scheduled Payments page to cancel the payment.

The screenshot illustrates the process of canceling a payment. At the top, a table titled 'Scheduled Payments' shows a total of \$38.57. It lists two payments: one for COMCAST for \$31.51 on 8/29/19, and another for OAKY SMOKERS CUSTOM FIREP... for \$2.54 on 8/30/19. A red trash can icon is highlighted over the COMCAST payment row. Below the table, a 'Scheduled Payments' widget shows a total of \$37.56 and lists the COMCAST payment. A red trash can icon is also highlighted over the COMCAST payment in the widget. A red double arrow points down from the widget to a 'Cancel Payment' dialog box. The dialog box asks 'Are you sure you want to cancel this payment?' and displays the payment details: Payee: COMCAST, Amount: \$3.56, and Date: 9/16/20. At the bottom right of the dialog box are 'No' and 'Yes' buttons.

Payee	Send	Estim	Amount	Pay From	Method	Type	Recurring	Memo	
COMCAST - *29021	8/29/19	8/30/19	\$31.51	Test Ch...	⚡	☑	-	TEST	✎ 🗑️ 📄
OAKY SMOKERS CUSTOM FIREP...	8/30/19	9/04/19	\$2.54	Other C...	✉ 5101	☑	-	TEST	✎ 🗑️ 📄

Scheduled Payments
Total: \$37.56

COMCAST
\$31.51 on 8/29/19 ⚡

Cancel Payment

Are you sure you want to cancel this payment?

Payee: COMCAST
Amount: \$3.56
Date: 9/16/20

No Yes

- Confirm to cancel the payment.
- Canceled Payments will be removed from your Scheduled Payments Widget and View All Scheduled Payments page.

Cancel A Payment

- Click on the Cancel Payment icon in the scheduled Payments widget or the View All Scheduled Payments page to cancel the payment.

The screenshot illustrates the process of canceling a payment. At the top, a table titled 'Scheduled Payments' shows a total of \$38.57. The table has columns for Payee, Send, Estim, Amount, Pay From, Method, Type, Recurring, and Memo. Two payments are listed: COMCAST - *29021 for \$31.51 on 8/29/19, and OAKEY SMOKERS CUSTOM FIREP... for \$2.54 on 8/30/19. A red trash can icon is highlighted over the COMCAST payment row. Below the table, a 'Scheduled Payments' widget shows a total of \$37.56 and lists the COMCAST payment. A red trash can icon is also present in the widget. A red double arrow points down to a 'Cancel Payment' dialog box. The dialog box asks 'Are you sure you want to cancel this payment?' and displays the payment details: Payee: COMCAST, Amount: \$3.56, and Date: 9/16/20. At the bottom right of the dialog box are 'No' and 'Yes' buttons.

Payee	Send	Estim	Amount	Pay From	Method	Type	Recurring	Memo
COMCAST - *29021	8/29/19	8/30/19	\$31.51	Test Ch...	⚡	📅	-	TEST
OAKEY SMOKERS CUSTOM FIREP...	8/30/19	9/04/19	\$2.54	Other C...	📧 5101	📅	-	TEST

Scheduled Payments
Total: \$37.56

COMCAST
\$31.51 on 8/29/19 ⚡

Cancel Payment

Are you sure you want to cancel this payment?

Payee: COMCAST
Amount: \$3.56
Date: 9/16/20

No Yes

- Confirm to cancel the payment.
- Canceled Payments will be removed from your Scheduled Payments Widget and View All Scheduled Payments page.

Editing a Recurring Payment Schedule

- Click on the Recurring button next to a Biller, the Edit Payment button in the Scheduled Payments areas, or the Edit Schedule button from the Payee Line next to a Payee.

The screenshot displays the 'Recurring Payment MEMORY MODS' interface. At the top, there is a summary card for 'MEMORY MODS' with account '*ANTS'. It shows a payment amount of \$1.21 on 6/26. Below this, there are buttons for 'Test Checking', 'Test', 'Edit', 'Rush', and 'History'. A callout box highlights the 'On' button. Below the summary is a 'Recurring Payment Schedule' section with the text: 'Starting on 9/11/2020 a payment of \$31.51 will be made once every month until I cancel this schedule.' There are buttons for 'Edit Schedule' and 'Cancel Schedule'. A larger 'Edit Schedule' button is also visible. The bottom section is a detailed form titled 'Recurring Payment MEMORY MODS' with three main sections: 'Payment Details' (Payment Amount: \$ 0.00, Send On: 9/11/2020, Est. Delivery: 9/15/2020, Pay From Account: Test Checking *67890), 'Delivery Options' (Payment Frequency: Once Every Month, Non-Business Day Option: Pay Previous Business Day), and 'Send Payments' (radio buttons for 'Until I cancel this schedule', 'Until this date', and 'Until 0 payments are made'). At the bottom right of the form are 'Discard Changes' and 'Save' buttons.

- Click Discard Changes to forego any changes and return to the previous page.
- Click Save to confirm changes to the Recurring Schedule.
- Changes will appear for each payment of the Recurring Schedule under Payee Details from the Pay Bills page and when viewing the Payment in the Widgets or View Scheduled Payments page.

Canceling a Recurring Payment Occurrence

- Click on the Cancel Payment icon from the Scheduled Payments Widget or View Scheduled Payments page.
- Choose Delete This Occurrence from the dropdown.
- Click the Yes button to confirm the cancelation of the next occurrence.
- The Payment will now reflect the next Payment Date.

The screenshot illustrates the process of canceling a recurring payment occurrence. It shows a table of scheduled payments with a dropdown menu for the 'COMCAST - *29021' entry. The dropdown menu offers two options: 'Delete this occurrence' and 'Delete entire schedule'. A red trash can icon is also visible. Below the table, a modal dialog titled 'Cancel Recurring Payment' is shown, asking 'Are you sure you want to cancel only this occurrence?' and displaying the payment details: Payee: MEMORY MODS, Amount: \$31.55, and Date: 9/14/20. The 'Yes' button is highlighted in red.

Payee	Send	Estim.	Amount	Pay From	Method	Type	Recurring	Memo
COMCAST - *29021	8/29/19	8/30/19	\$31.51	Test Ch...	⚡	📧	✓	TEST

Scheduled Payments Total: \$38.57

Scheduled Payments Total: \$37.56

COMCAST
\$31.51 on 8/29/19 ⌂ ⚡

Delete this occurrence
Delete entire schedule

Cancel Recurring Payment

Are you sure you want to cancel only this occurrence?

Payee: MEMORY MODS
Amount: \$31.55
Date: 9/14/20

No Yes

Canceling a Recurring Payment Schedule

- Click on the Cancel Payment icon from the Scheduled Payments Widget or View Scheduled Payments page.
- Choose Delete Entire Schedule from the dropdown.
- Click the Yes button to confirm the cancelation of the Recurring Schedule.
- Canceled Schedules will be removed from the Scheduled Payments Widget / View Scheduled Payments page and the Recurring icon will no longer be “ON” next to your Payee on the Pay Bills page.

The screenshot illustrates the steps to cancel a recurring payment schedule. At the top, a table titled "Scheduled Payments" shows a total of \$38.57. The table has columns for Payee, Send, Estim, Amount, Pay From, Method, Type, Recurring, and Memo. A row for "COMCAST - *29021" is highlighted, with a date of 8/29/19 and an amount of \$31.51. A dropdown menu is open over this row, showing a search bar, a menu icon, and a total of \$37.56. Below the total, the payee "COMCAST" is listed with a recurring icon and a lightning bolt. A dropdown menu is open over the recurring icon, offering two options: "Delete this occurrence" and "Delete entire schedule". A red trash can icon is also visible. Below the dropdown menu, a confirmation dialog box titled "Cancel Recurring Schedule" is shown. It asks, "Are you sure you want to cancel all future recurring payments?" and displays the payee "MEMORY MODS", amount "\$31.55", and date "9/14/20". At the bottom of the dialog are "No" and "Yes" buttons. Red arrows indicate the flow of the process from the table to the dropdown menu, then to the confirmation dialog.

Update Preferences

Opt in for email alerts for daily summary of bill payments, payee creation, and payments scheduled over a specified dollar amount.

I want to ▼

⚙️ Update my Preferences

User Information	Notifications
<p>Name Crossroads Bank</p> <p>Address PO BOX 259 WABASH IN 46992-0259</p> <p>Next Check # <input type="text" value="10001"/></p> <p>Email <input type="text" value="test@test.com"/></p>	<p><input type="checkbox"/> Send email summary of daily payments</p> <p><input type="checkbox"/> Send email when payee is created</p> <p><input type="checkbox"/> Send email for payments scheduled over \$ <input type="text" value="0.00"/></p>

[Save](#)

- Navigate to the “I want to..” menu & select Update my Preferences
 - Enter a check # in the user information form.
 - Enter / edit Email Address.
 - Check the boxes next to:
 - Send email summary of daily payments.
 - Send email when payee is created.
 - Send email for payments scheduled over \$X.XX.
 - Enter a \$ value into the Send email for payments over \$X.XX.
 - Click Save to update Preferences.