Crossroads BANK

HOW TO:

SET UP ONLINE BILLPAY

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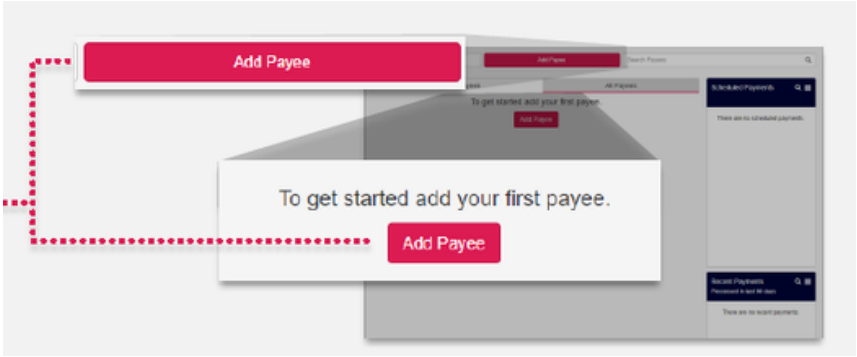
Pay Bills

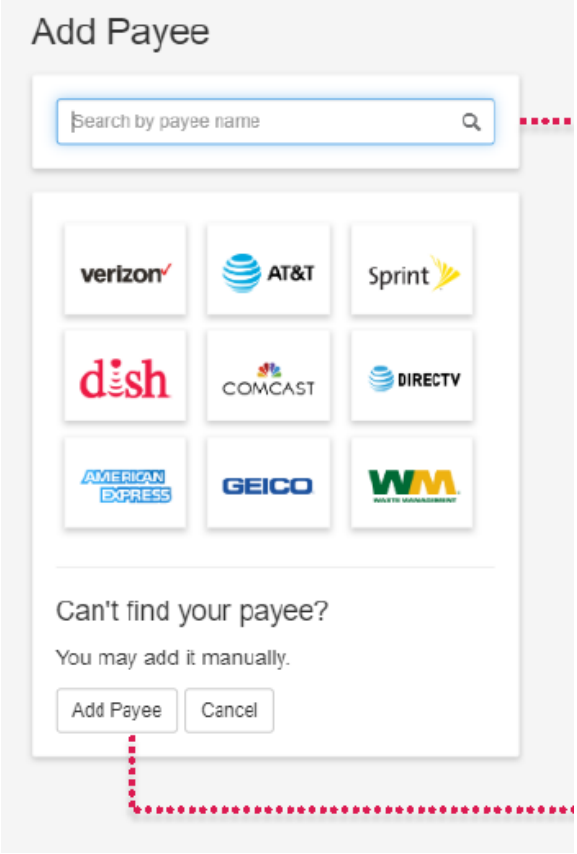
The BillPay feature is designed to simplify and streamline your bill payment process. This guide will walk you through the steps to efficiently manage and pay your bills online, ensuring a smooth and effortless experience.

Add Payee

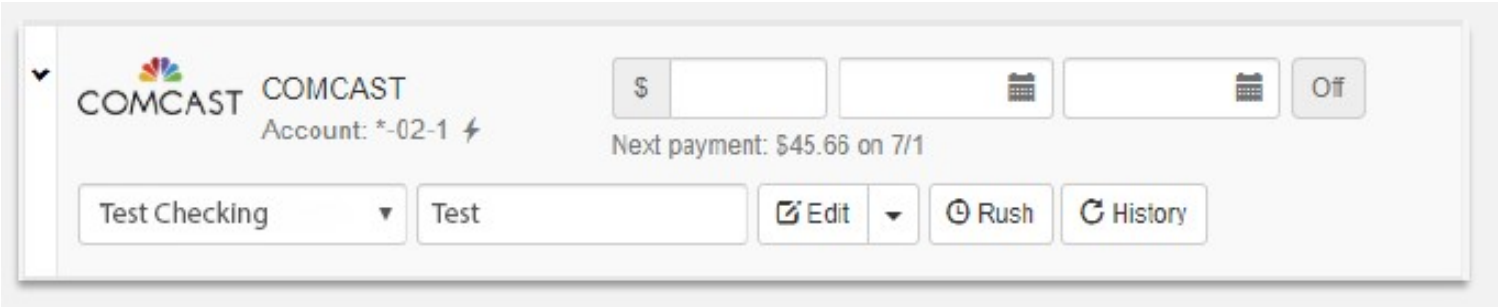
Adding a Payee is simple!



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



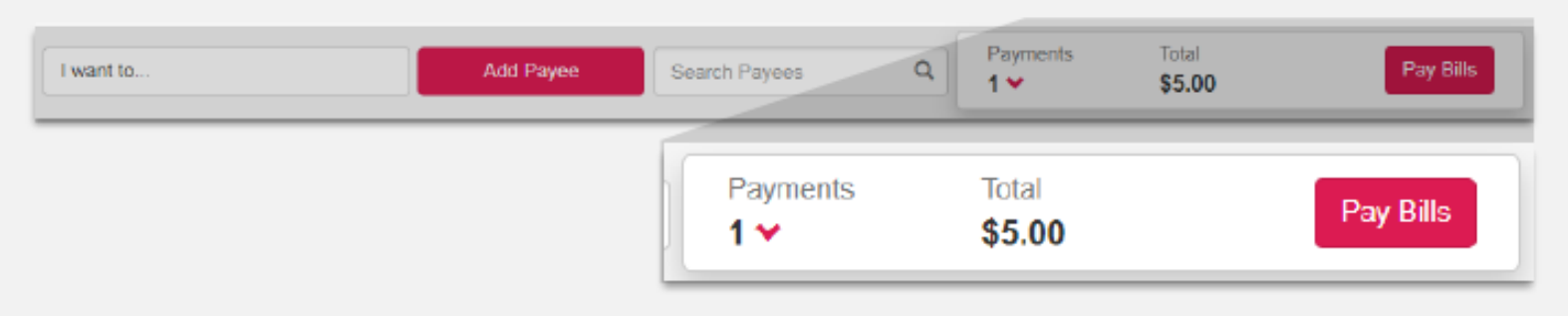
Each Payee Line consists of:

- 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.

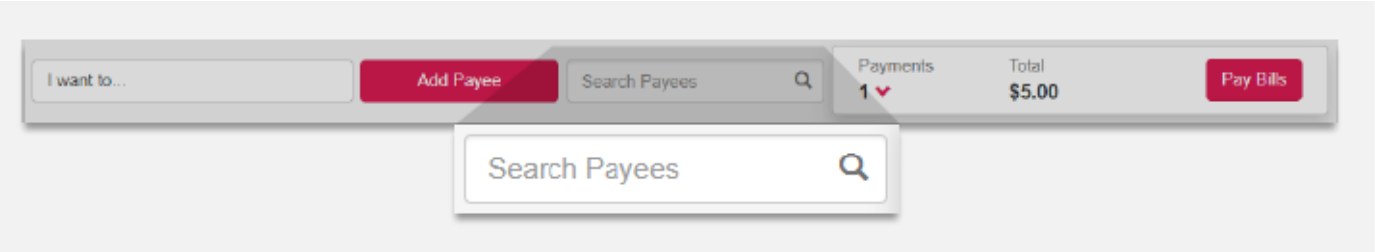
*The arrow to the left of the Payee toggles the Payee options open and closed.

Payment Queue

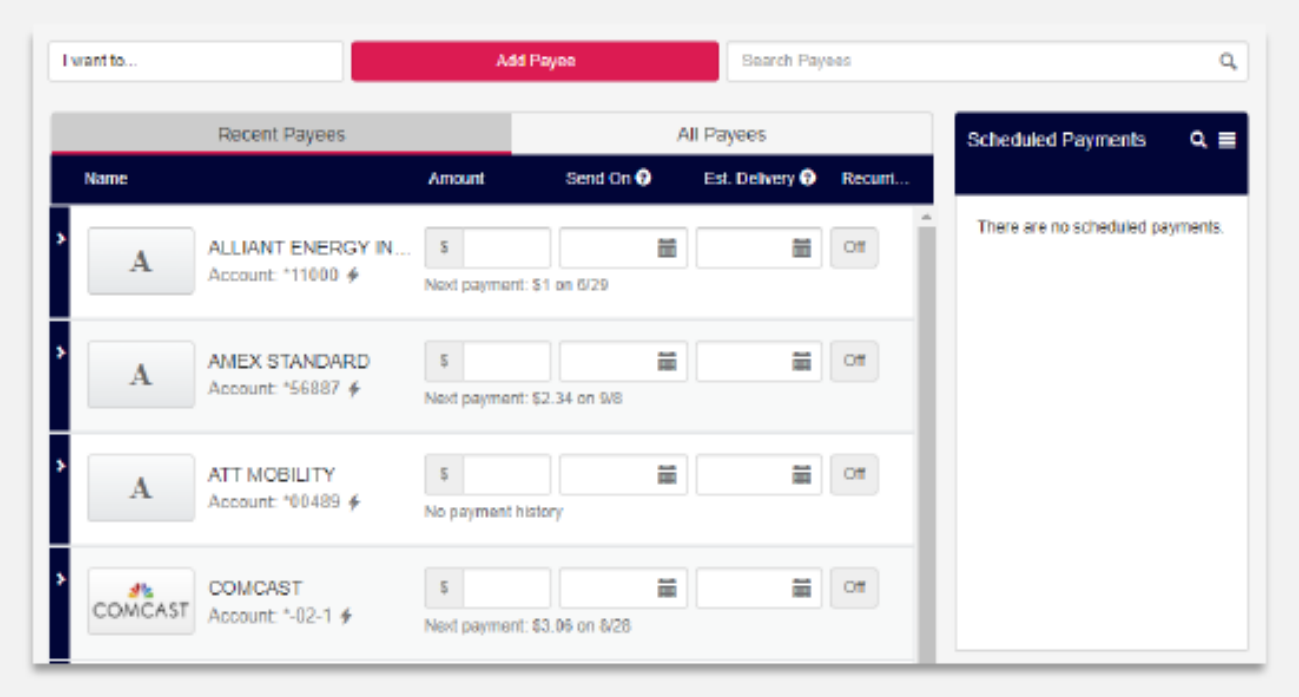


- The Payments Queue appears at the top right of the page after you enter an Amount next to one of your Payees.
- It displays the # of Payments a drop arrow, Total Amount of all Payments and a Pay Bills button
- Clicking the drop arrow opens a preview list of all Payments where you can view and delete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

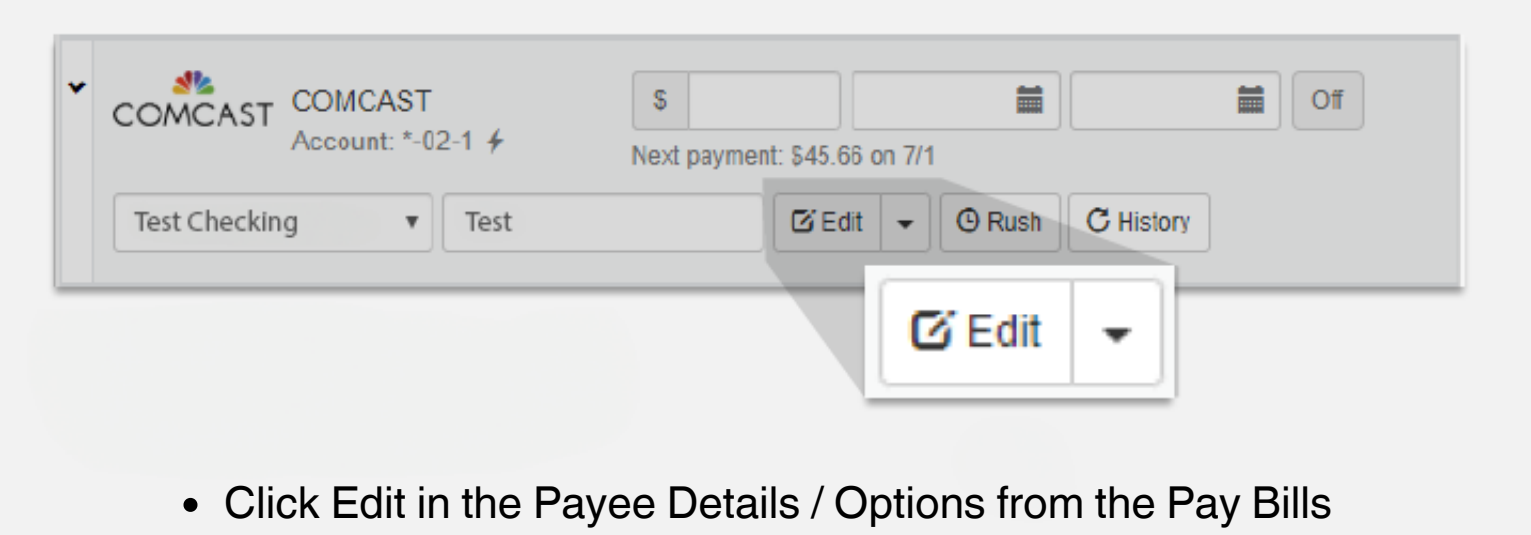
Search Payees List



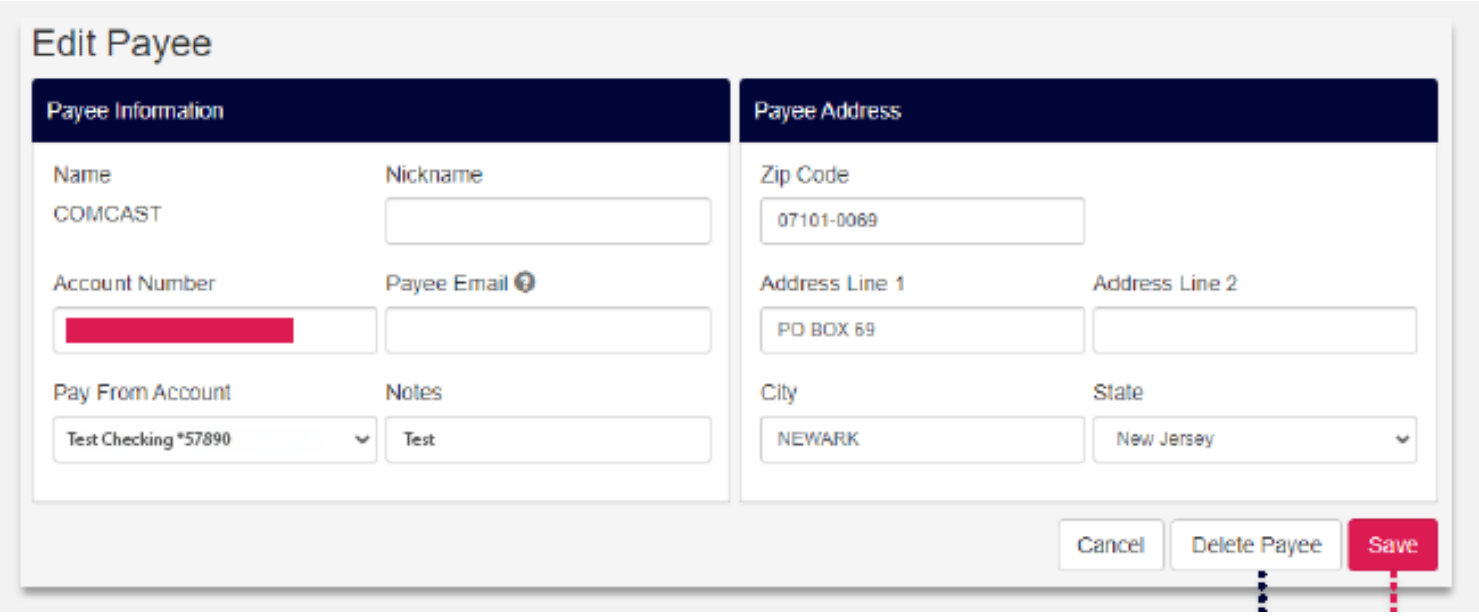
- Find and Filter Payees by:
  - Scrolling through the list of Payees.
  - Entering any alpha-numeric combination that is contained within one of your Payees into the Search box.
    - Ex: Rotary Club of Indianapolis can be found by typing “Club” or “tary”
  - Entering last 5 digits of Accounts # into 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

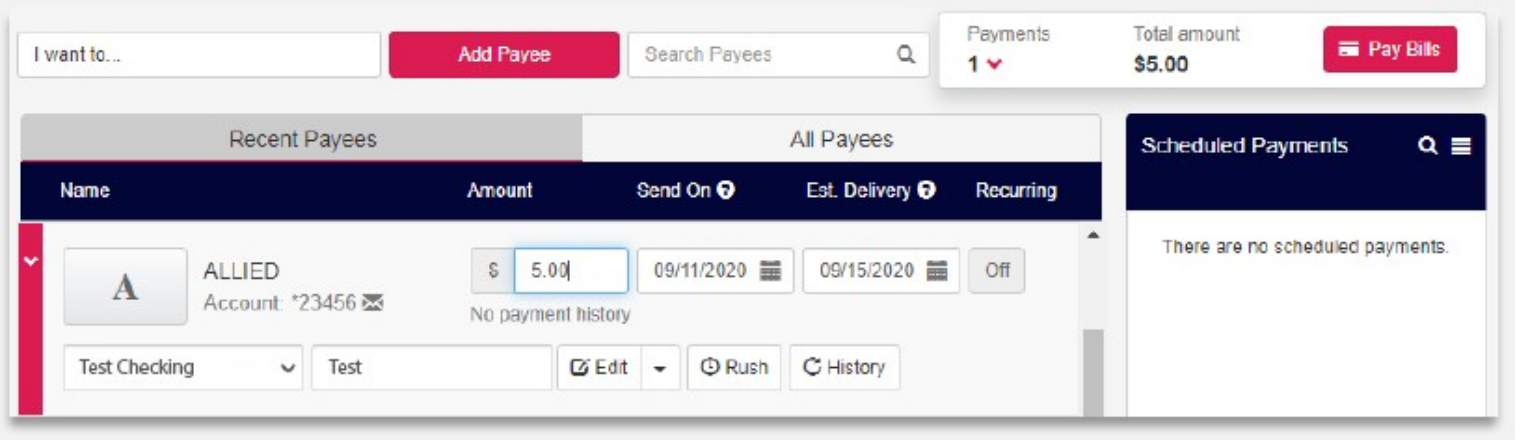


- Click Edit in the Payee Details / Options from the Pay Bills page to open Edit Payee page.

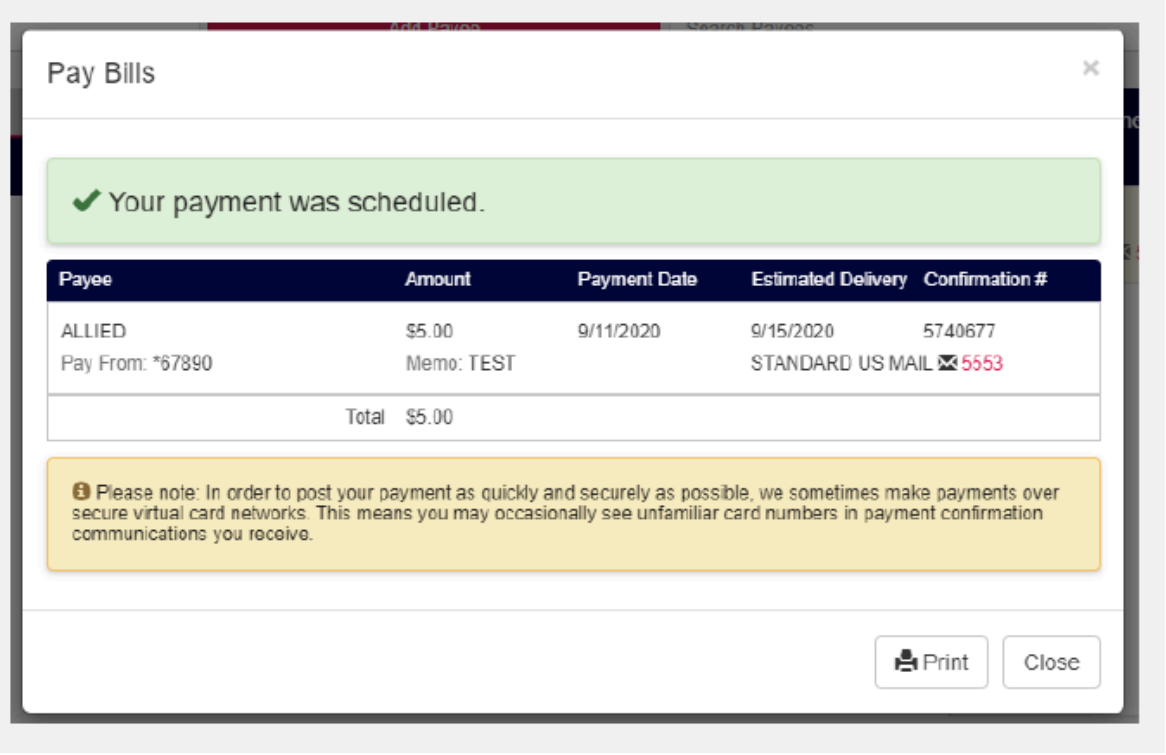


- Click Cancel to forego any changes and return to the Pay Bills page.
- Click Delete Payee then Confirm to delete a payee.
  - Deleted payees will no longer appear in your Payees list.
  - Any scheduled or recurring schedules made with this Payee will be deleted.
- Click Save to confirm changes to Payee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

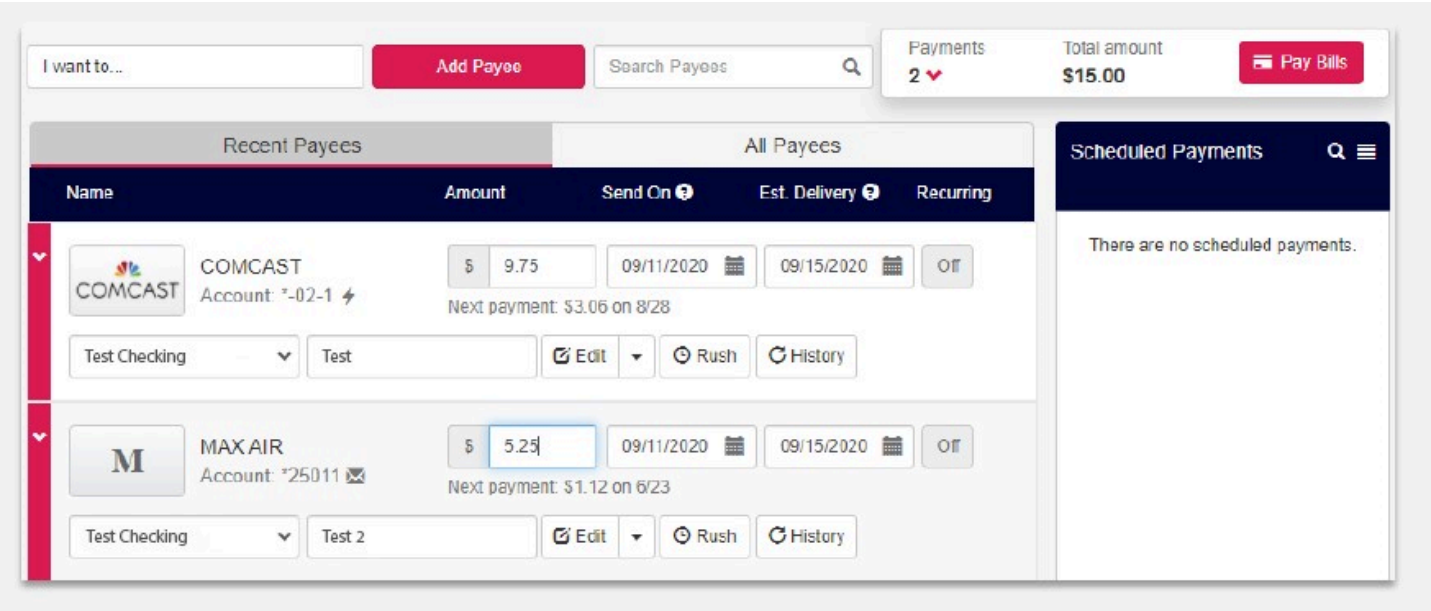
Create a One Time Payment

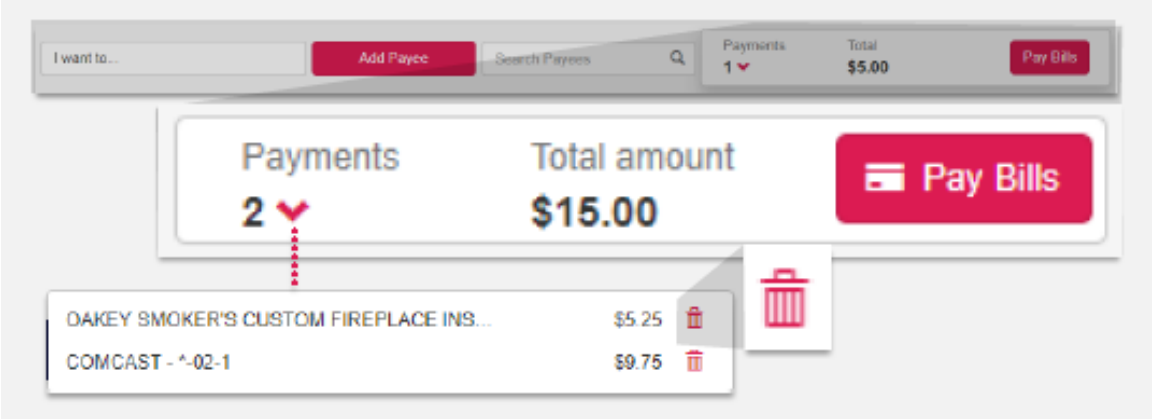


- Select Payee.
- Enter an Amount & choose a Delivery Date
- Confirm Pay From Account and enter a memo *(OPTIONAL)*
- Press the Pay Bills button.
- Print or Close payment confirmation.



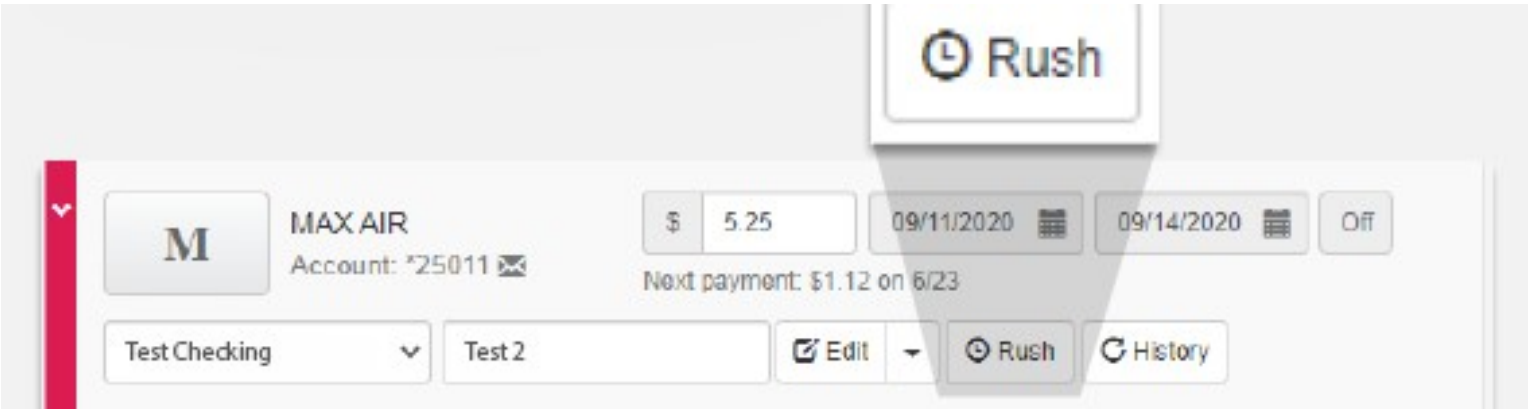
Making Multiple One Time Payments





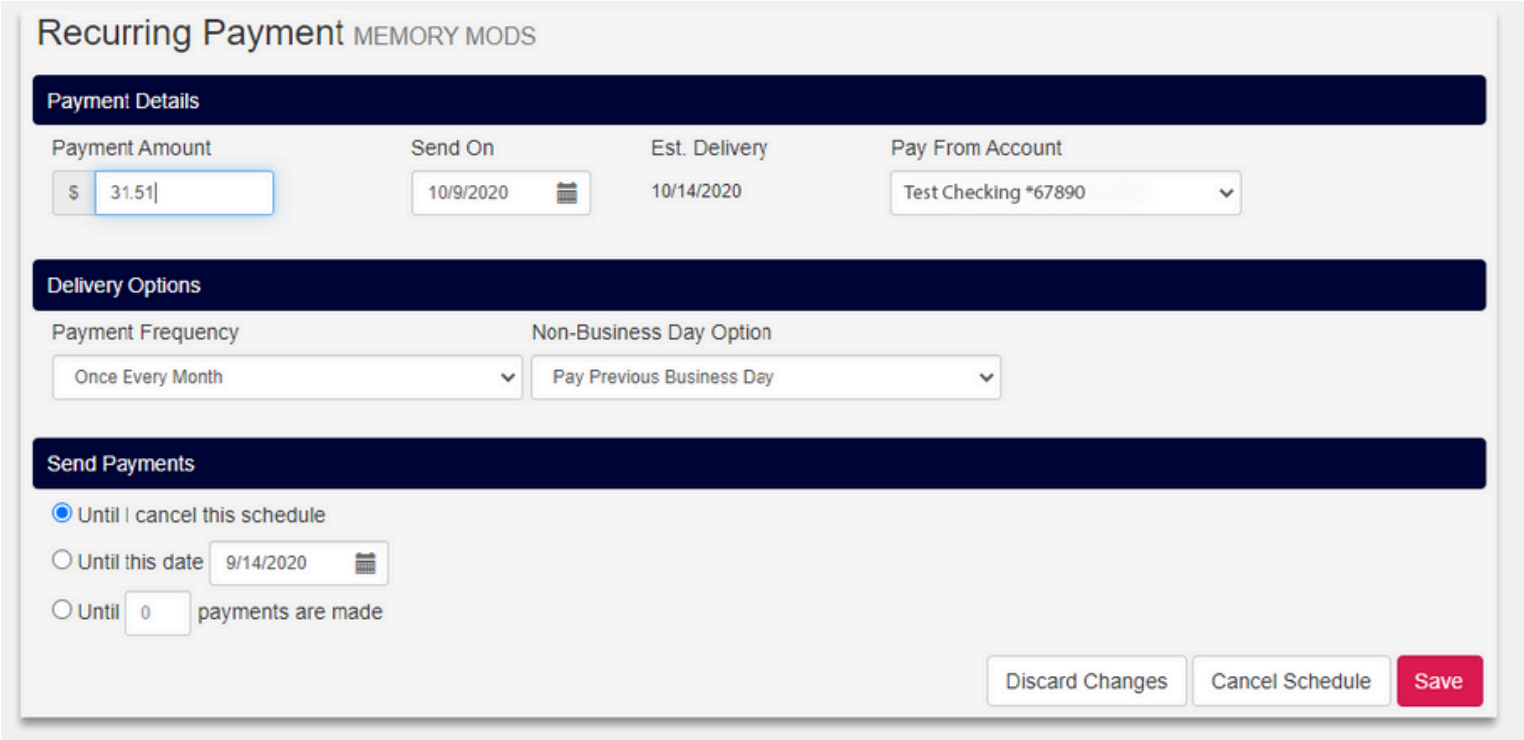
- Follow the same process as setting up a single Payment.
- Add an Amount to multiple Payees, choose a Delivery Date, Confirm Pay From Account and enter a memo (OPTIONAL)
- The payment queu will reflect all added Payments.
- Remove any unwanted payments (OPTIONAL)
- Click the Pay Bills button.

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.

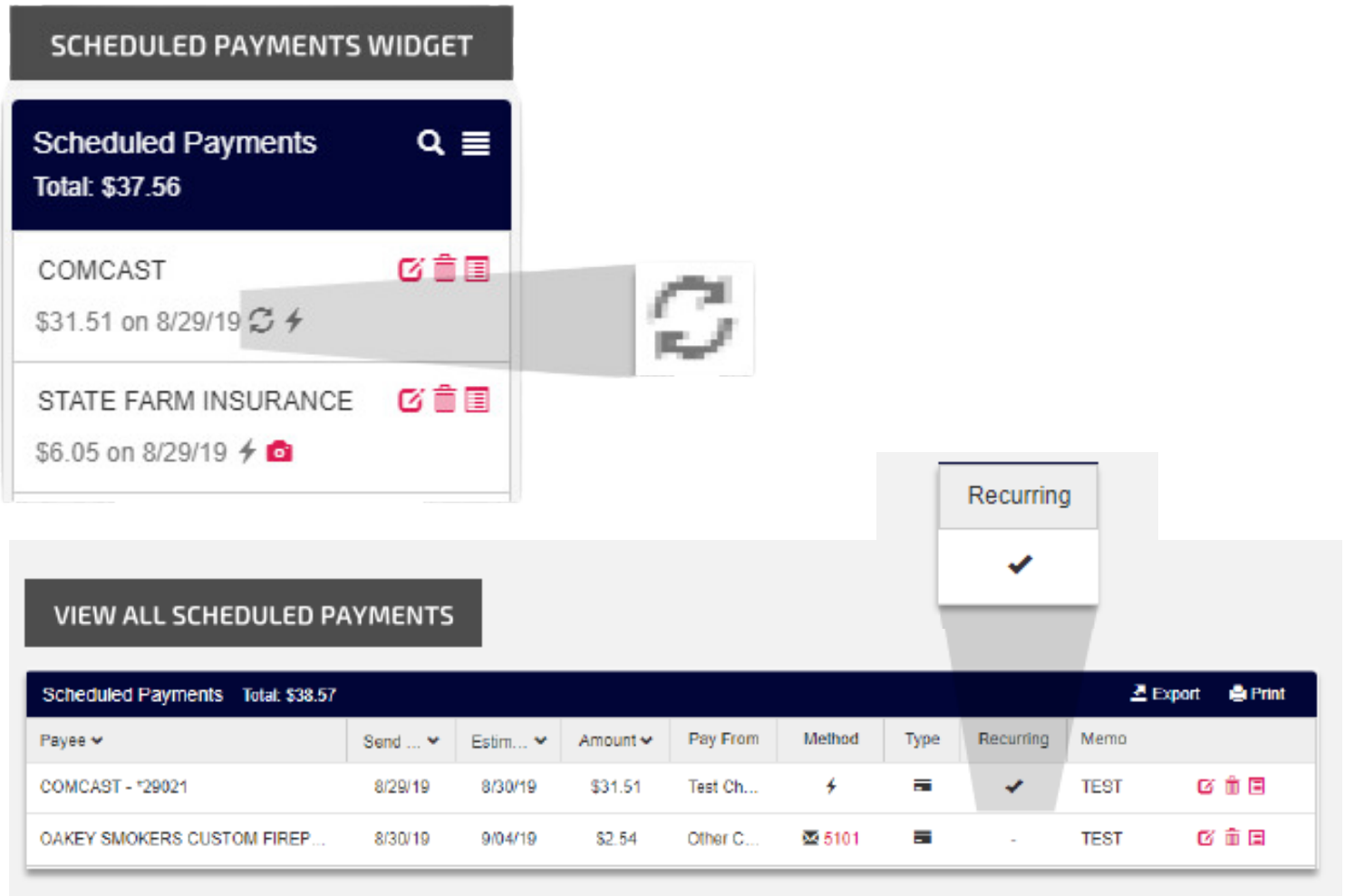
Create a Recurring Schedule



- 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.

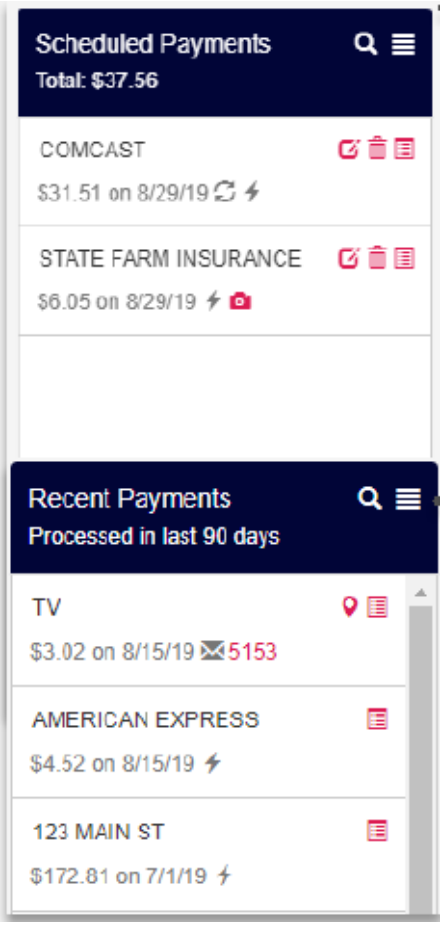
Viewing a Recurring Payment

- 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.

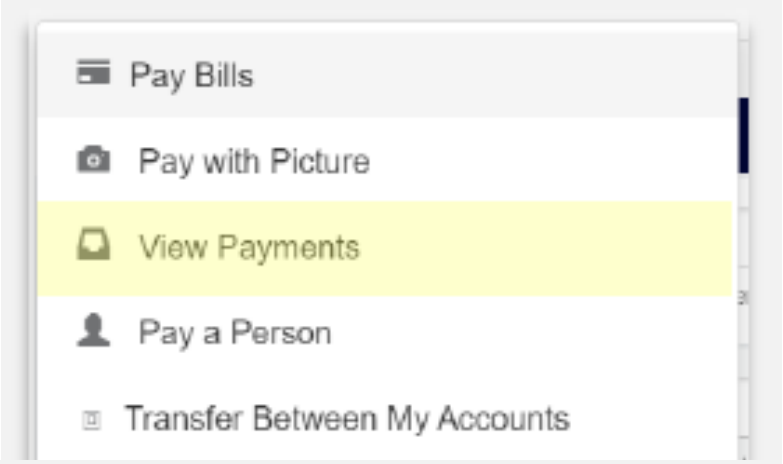


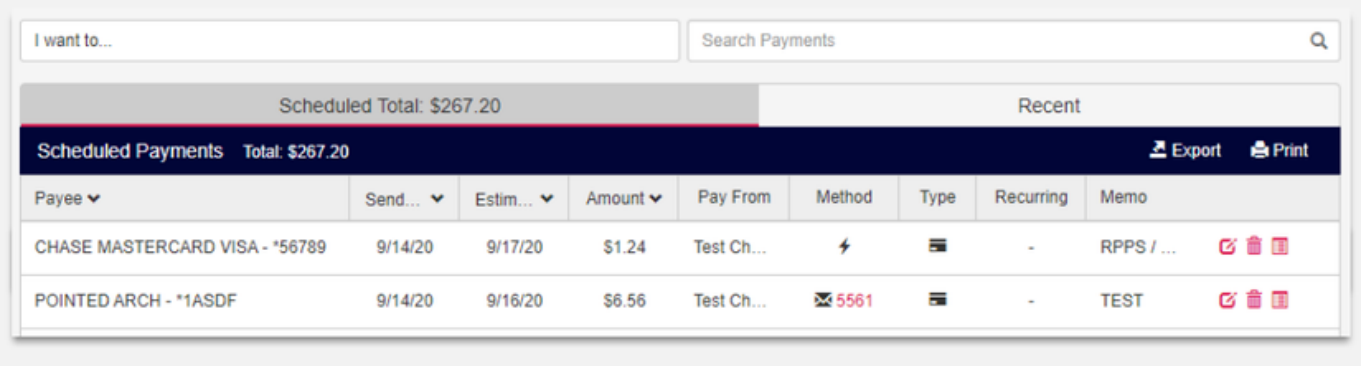
View Payments

- Easily view scheduled payments & recent payments on a desktop from the Pay Bills page.



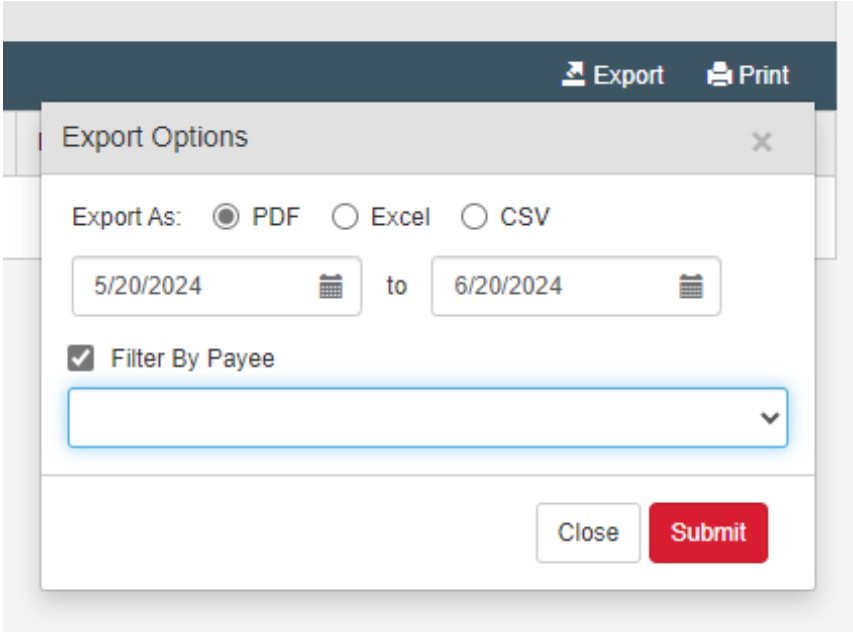
- On a mobile device, navigate to the “I want to...” menu.
- Select View Payments from the navigation menu.
- Click Scheduled or Recent to toggle between the corresponding payment lists.





Export Payments

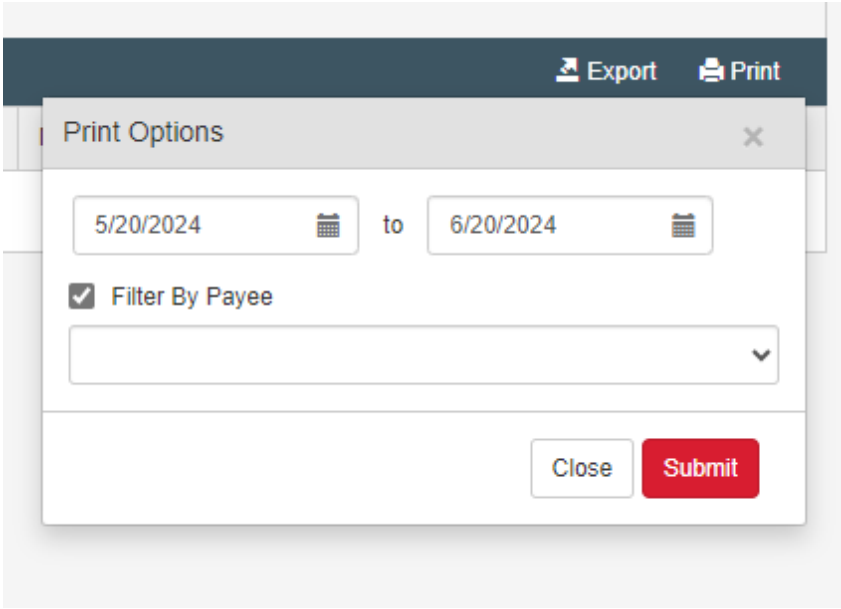
- Open the Export Options window.



- 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

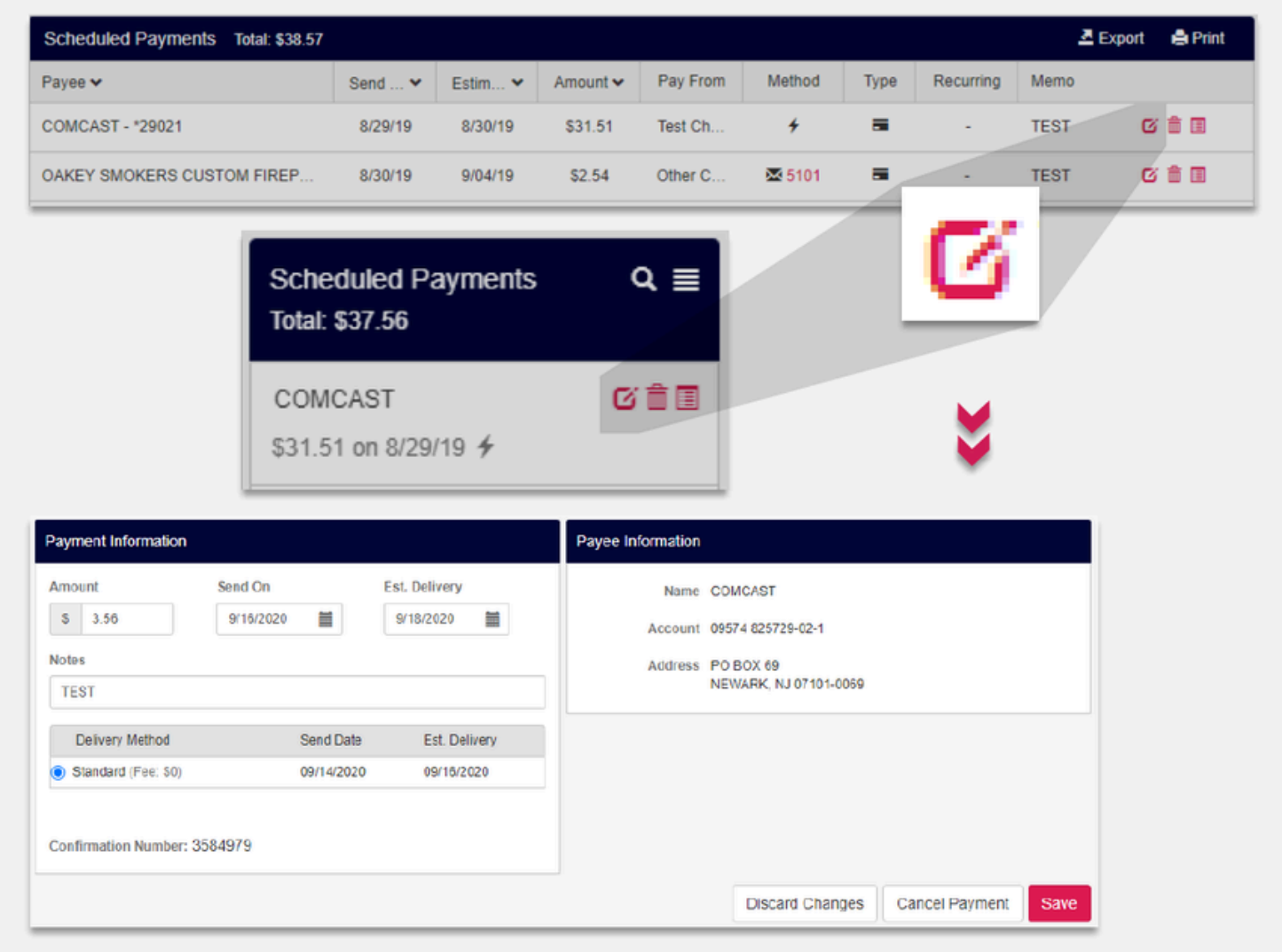
- Open the Print Options window.



- 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

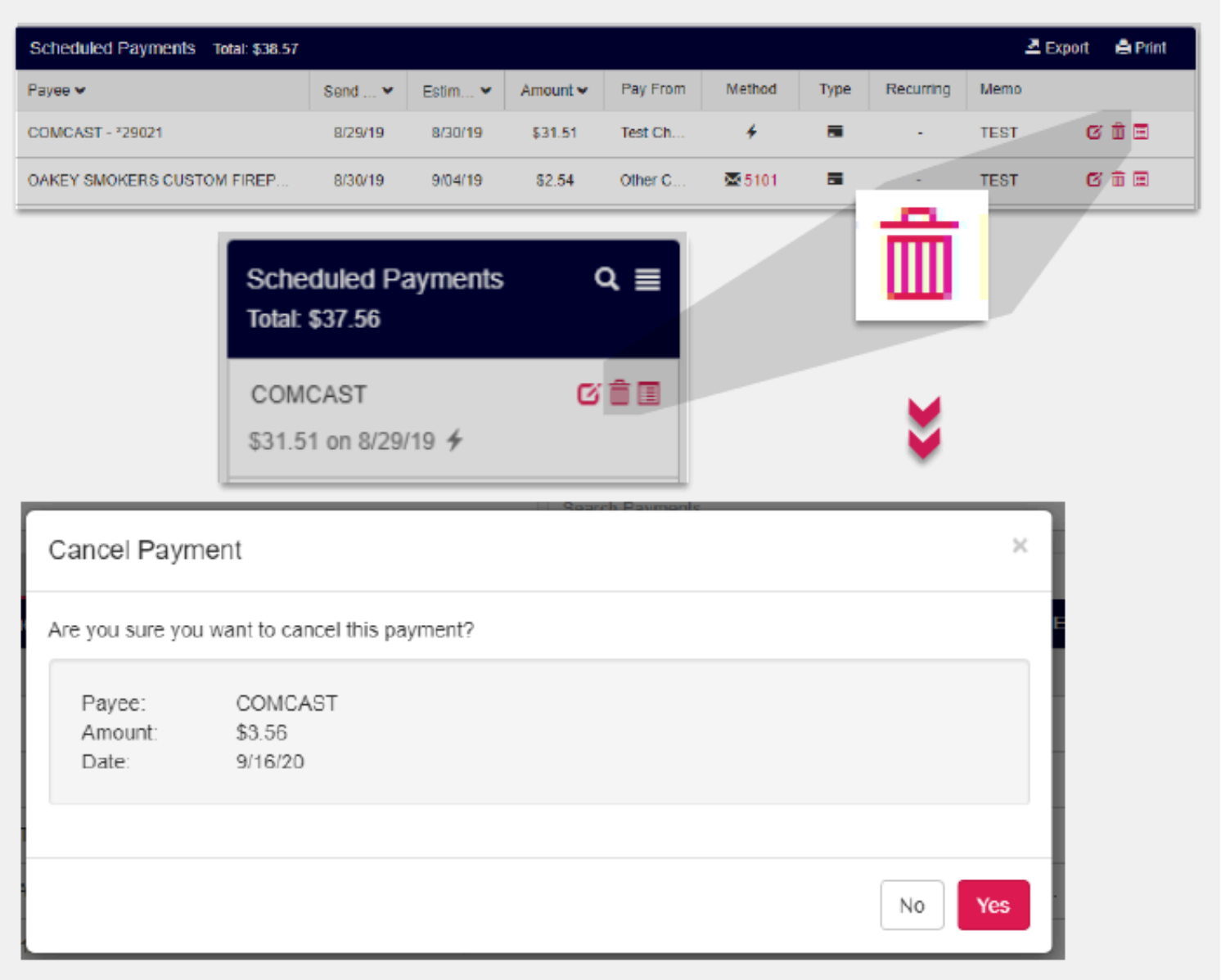
- Click on the Edit Payment icon in the scheduled Payments widget or the View All Scheduled Payments page to open Edit Payment page.



- 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

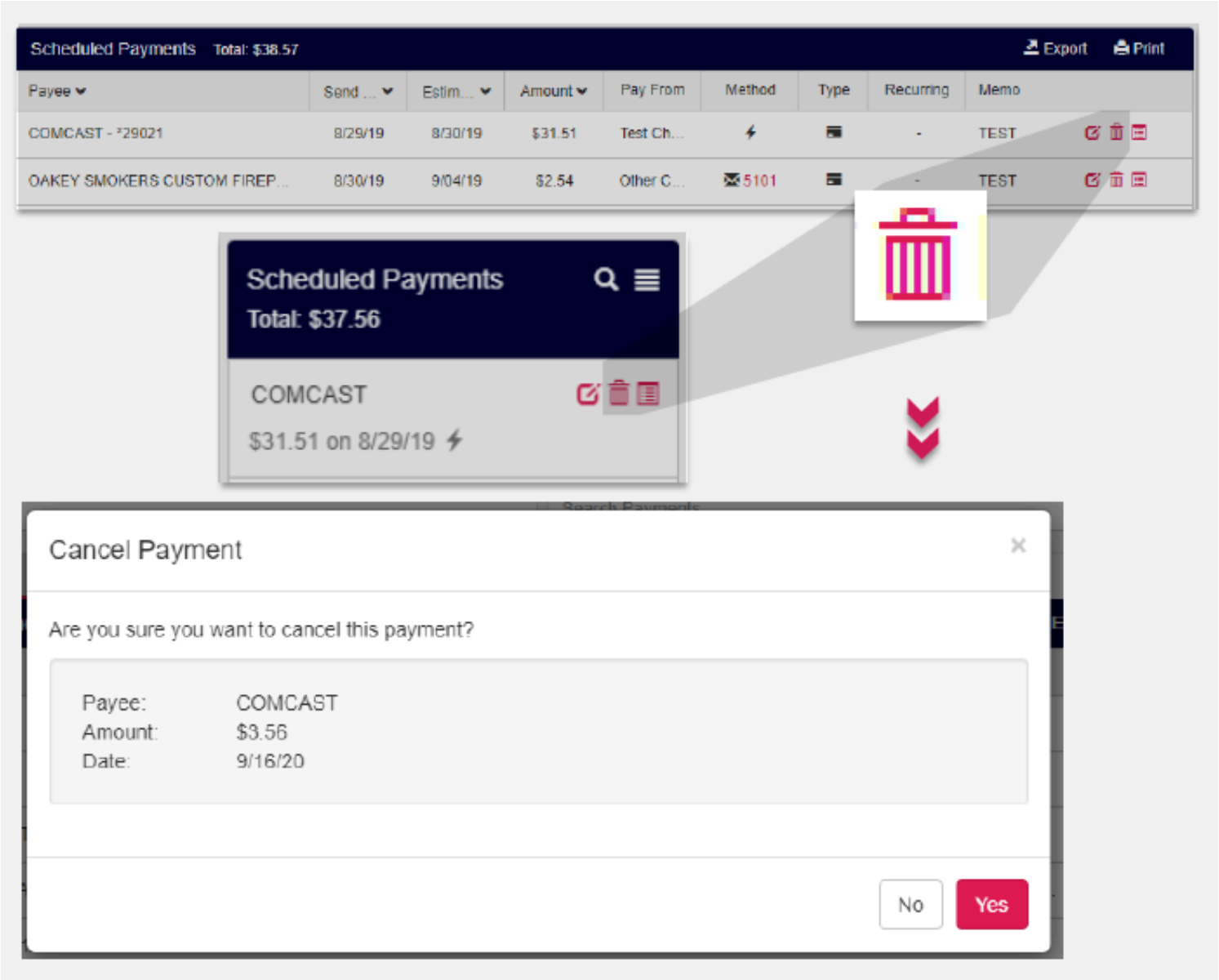
- Click on the Cancel Payment icon in the scheduled Payments widget or the View All Scheduled Payments page to cancel the payment.



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

Cancel A Payment

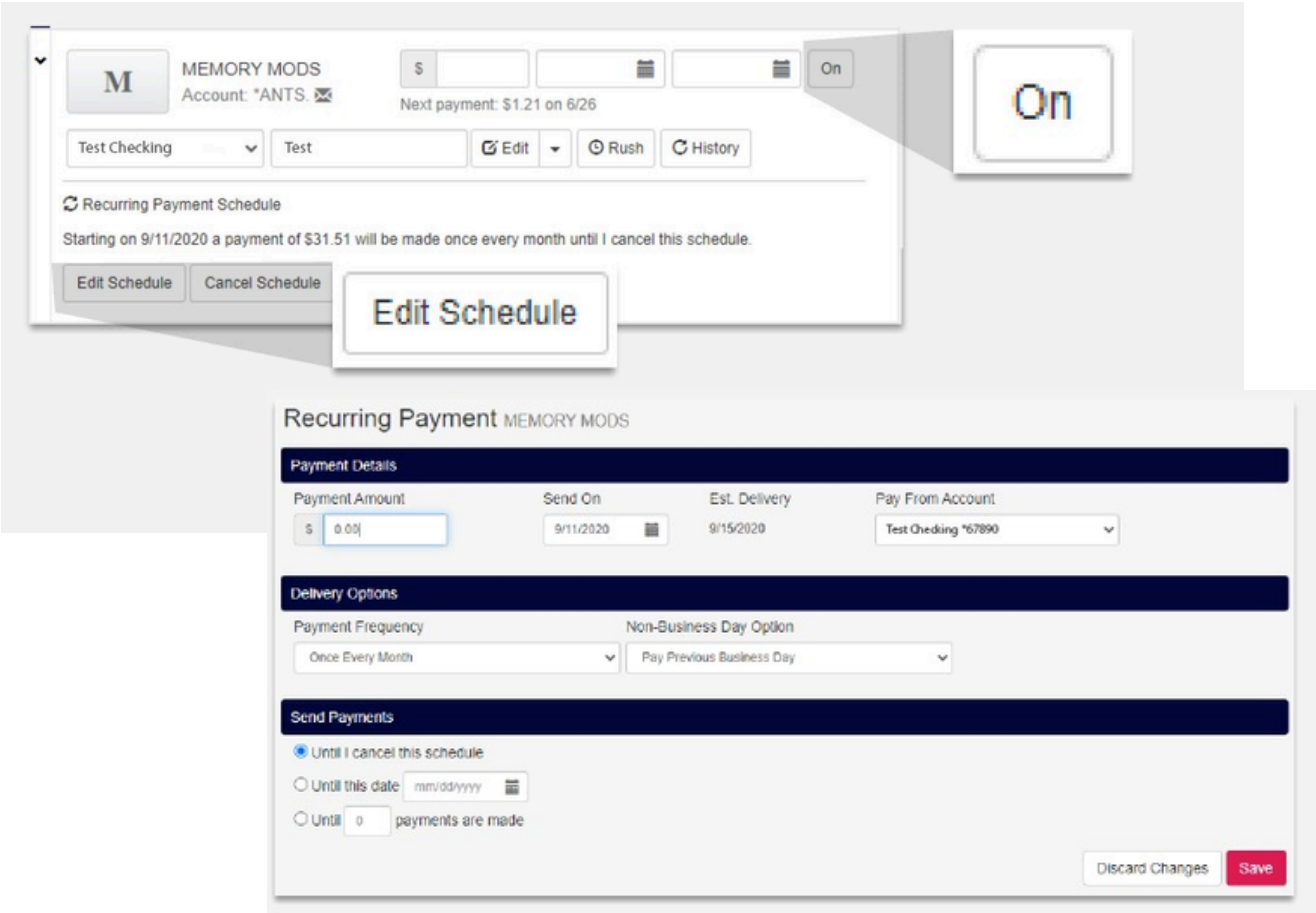
- Click on the Cancel Payment icon in the scheduled Payments widget or the View All Scheduled Payments page to cancel the payment.



- 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

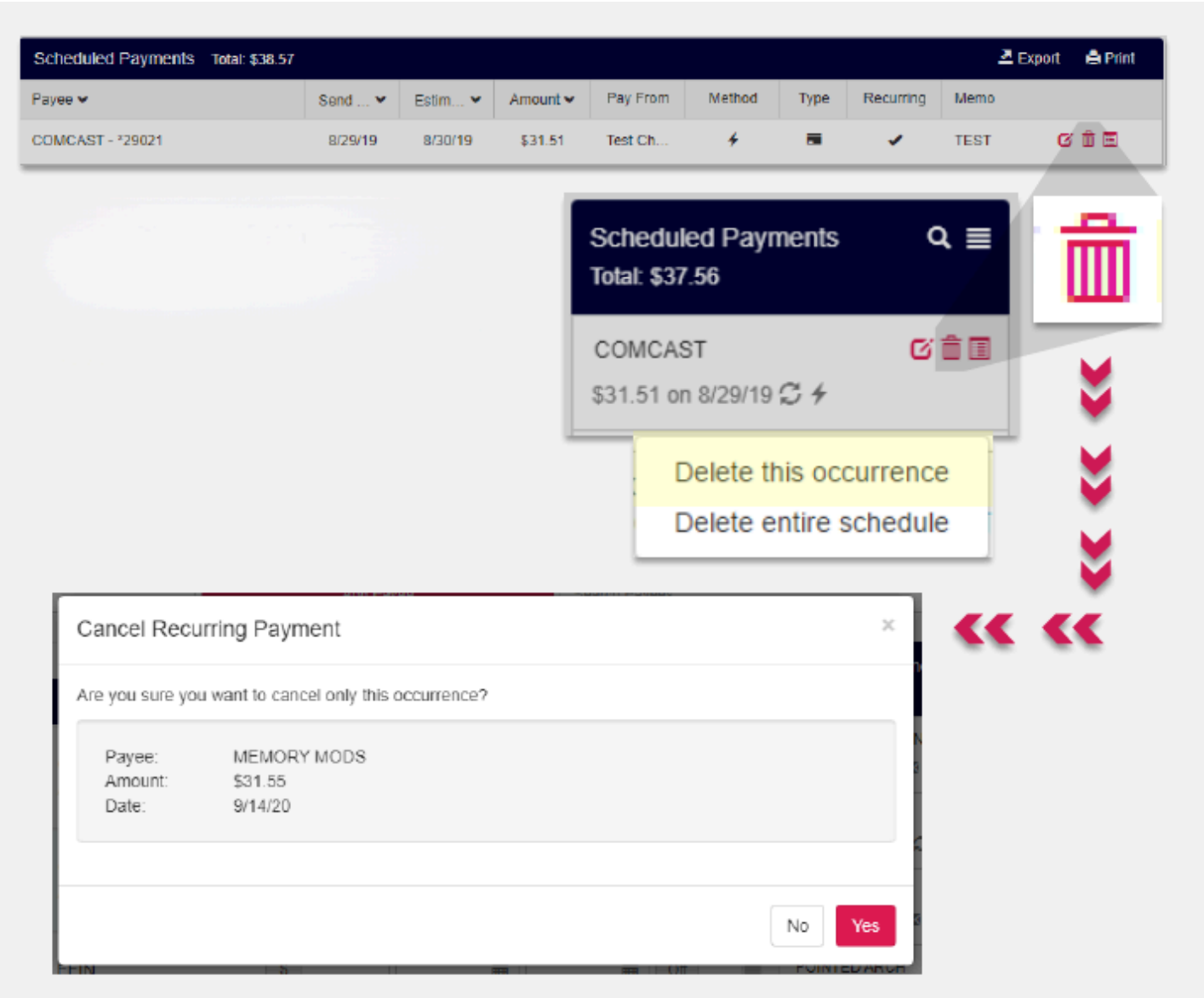
- Click on the Recurring button next to a Biller, the Edit Payment button in the Scheduled Payments areas, or the Edit Schedule button from the Payee Line next to a Payee.



- 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.

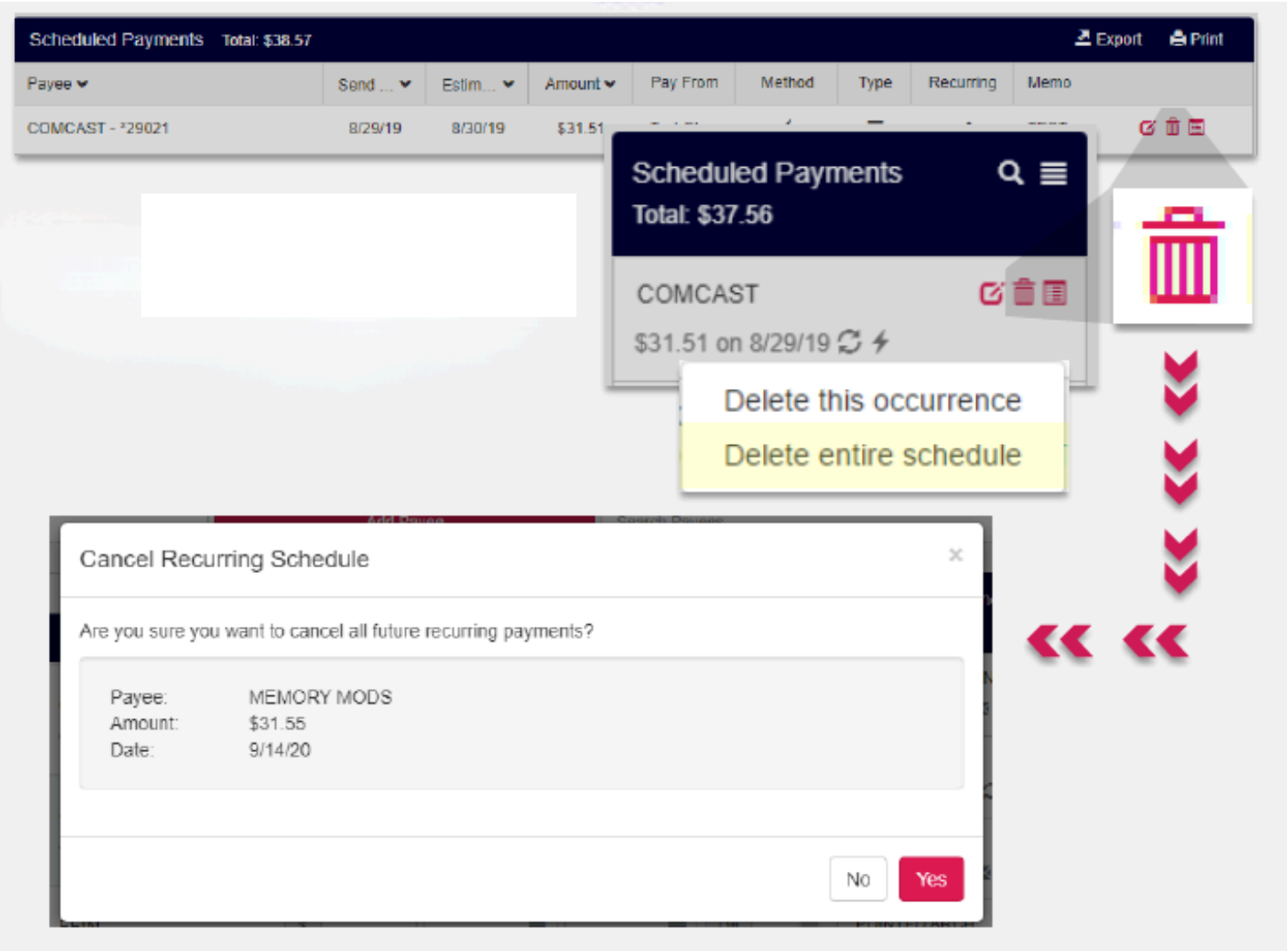
Canceling a Recurring Payment Occurrence

- 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.



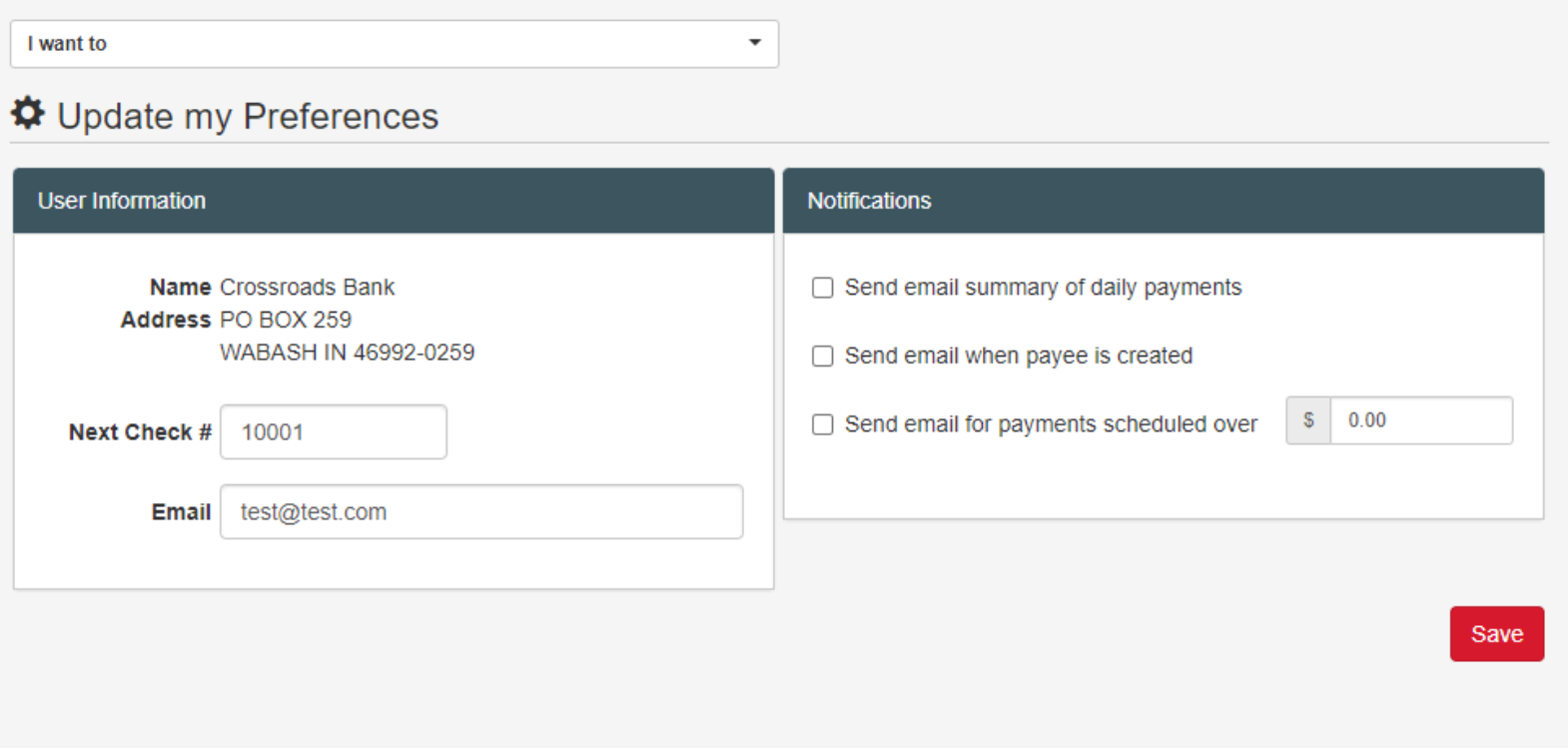
Canceling a Recurring Payment Schedule

- 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.



Update Preferences

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



- 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.