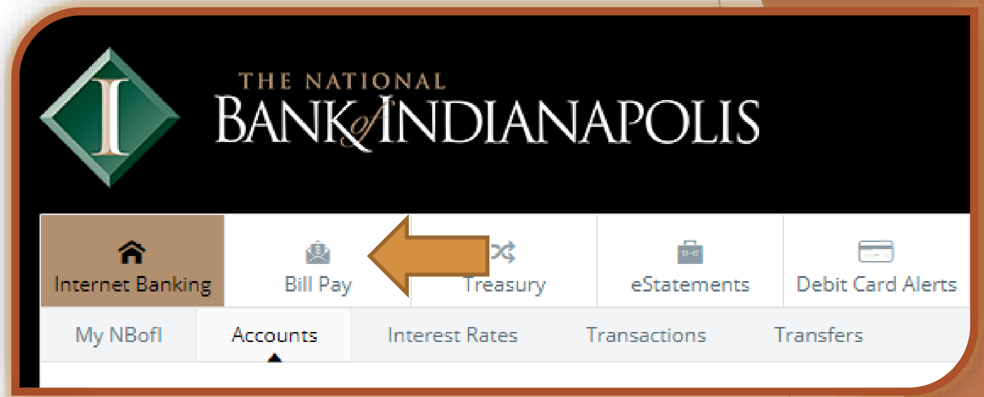
BUSINESS ONLINE BANKING USER GUIDE

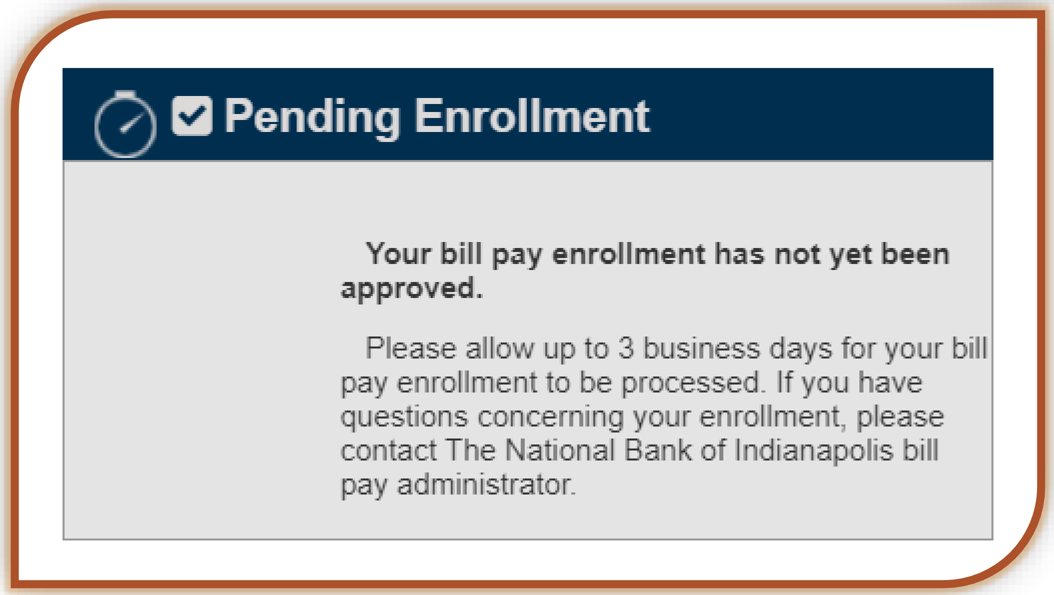
Business Bill Pay

Bill Pay Enrollment

As the administrative user, the first time you click on the Bill Pay tab, you will need to enroll the account for Bill Pay. Click the account you wish to enroll.

You will receive the Pending Enrollment message until our Treasury Management Support team has completed the setup.





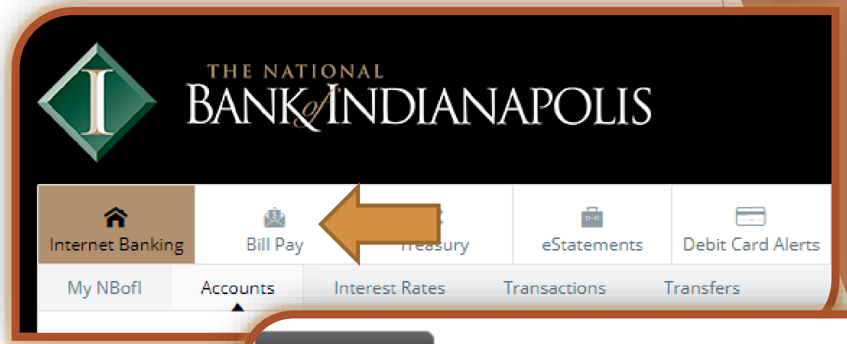
BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay…continued

First Time Using Bill Pay

Once your enrollment has been confirmed, the next time you click on the Bill Pay tab, you will be asked to set up challenge questions, a security key phrase and to accept the terms and conditions.

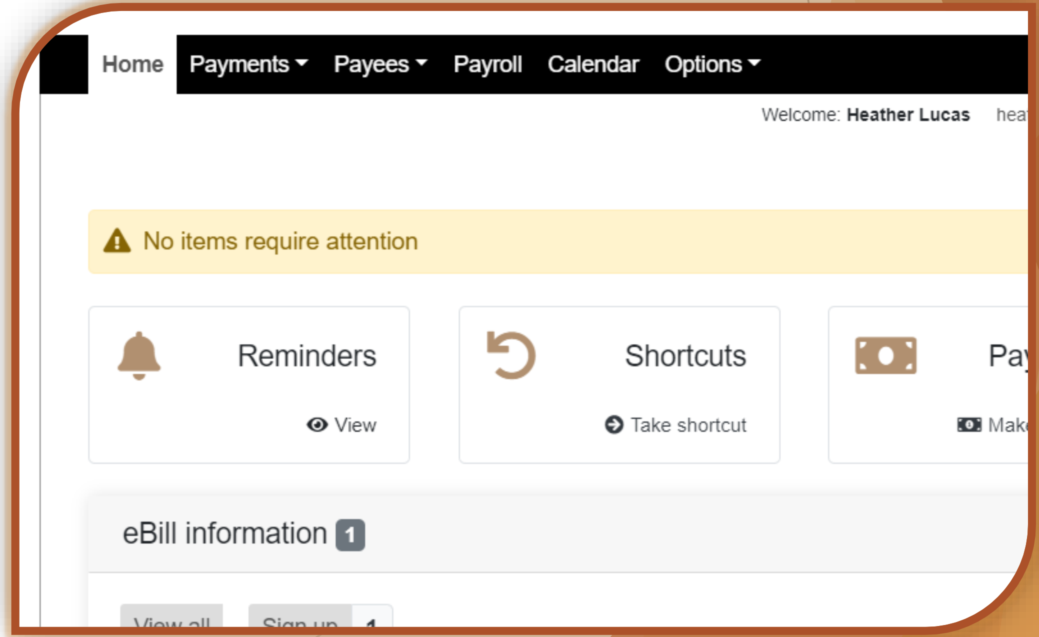
The challenge questions are prompted whenever a payment or change is made, so please be sure to know the answers to the questions you selected. The security key is simply a phrase that appears when you first go to your Bill Pay tab to let you know this is a secure site.



Home Dashboard

The home dashboard has several shortcuts to help you make a payment or view your payment history.

- **PAYMENTS:** Once your bills and payees are set up, you may choose the "Payments" tab to make a single payment or schedule auto payments.
- **PAYEES:** To set up your payees, choose the "Payees" tab.
- **PAYROLL:** Setup employees to receive payroll deposit. (Note: This is not a true payroll system. Does not calculate taxes or tax documents. Only allows you to send payments.)
- **CALENDAR:** View an overview of processed payments and scheduled payments.
- **OPTIONS:** The "Options" tab allows you to set permission controls and final approvals so that you can have the final go-ahead for payments.



BUSINESS ONLINE BANKING USER GUIDE

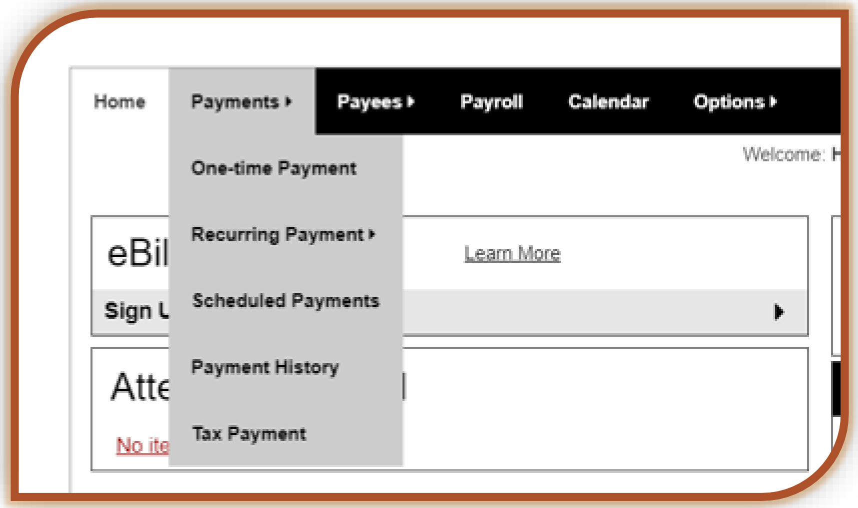
Business Bill Pay…continued

Payments Tab

To make a payment, select whether you want to make a "One-time Payment" or a "Recurring Payment." If you need to expedite a payment, you can choose Rush Delivery*.

If you've set up approvals for you bill payments, manage your "Scheduled Transactions" and approve them. Search your "Transaction History" for a specific payee, or by date, for better tracking of your payments.

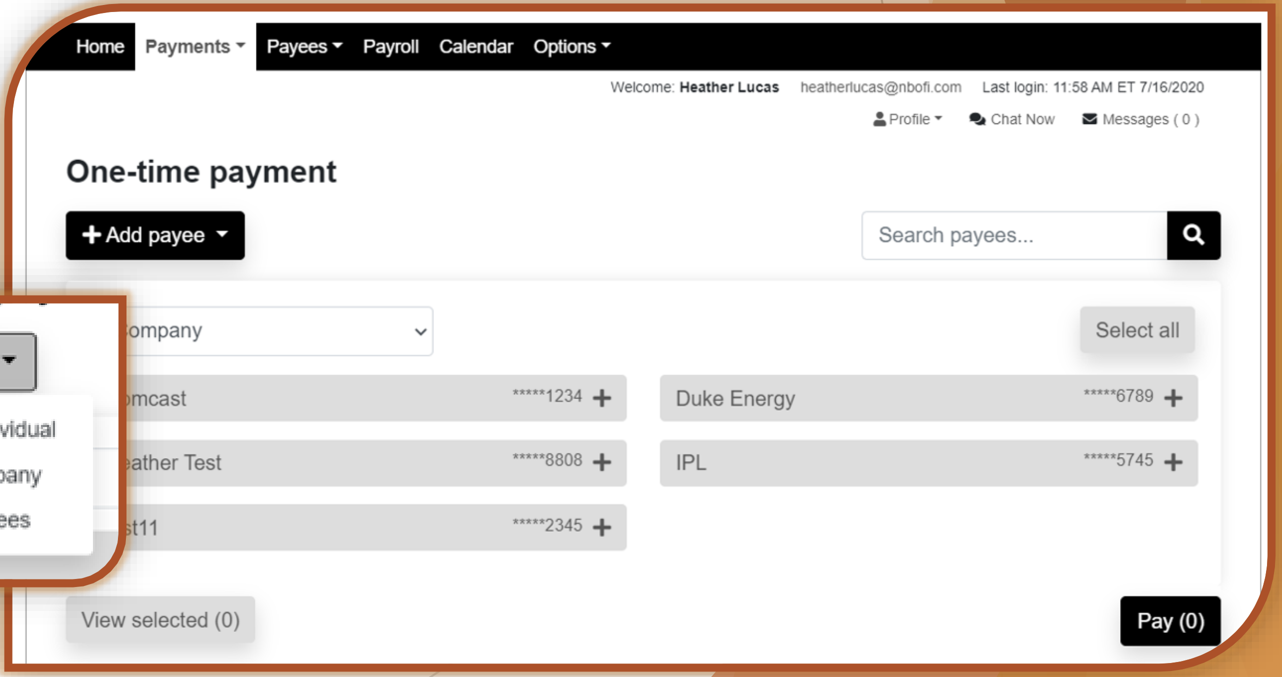
**Additional fees may apply.*

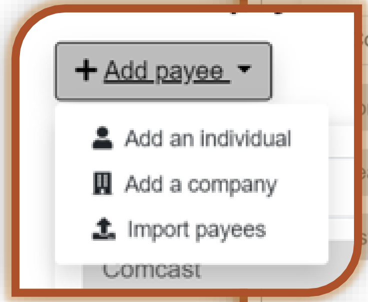


Payment Tab: One-time Payment

To make a One-time payment you can use an existing template or click Add payee to create a new payment.

Click the + by each existing template to pay multiple companies/individuals at once.



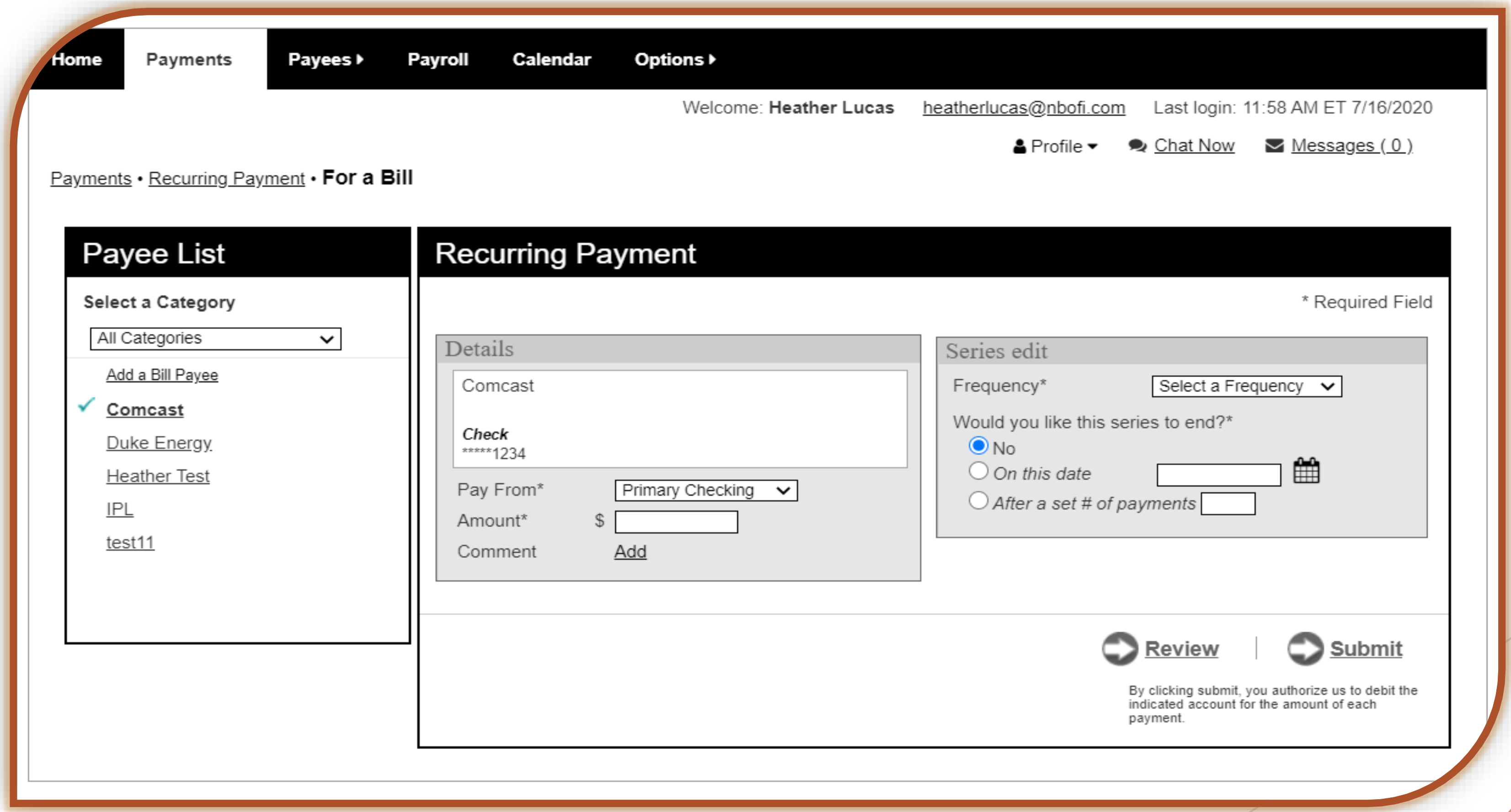


BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay…continued

Payments Tab: Recurring Payment

Select Recurring Payment to set the frequency for any existing payee. Click Add a Bill Payee to add a new company or individual.

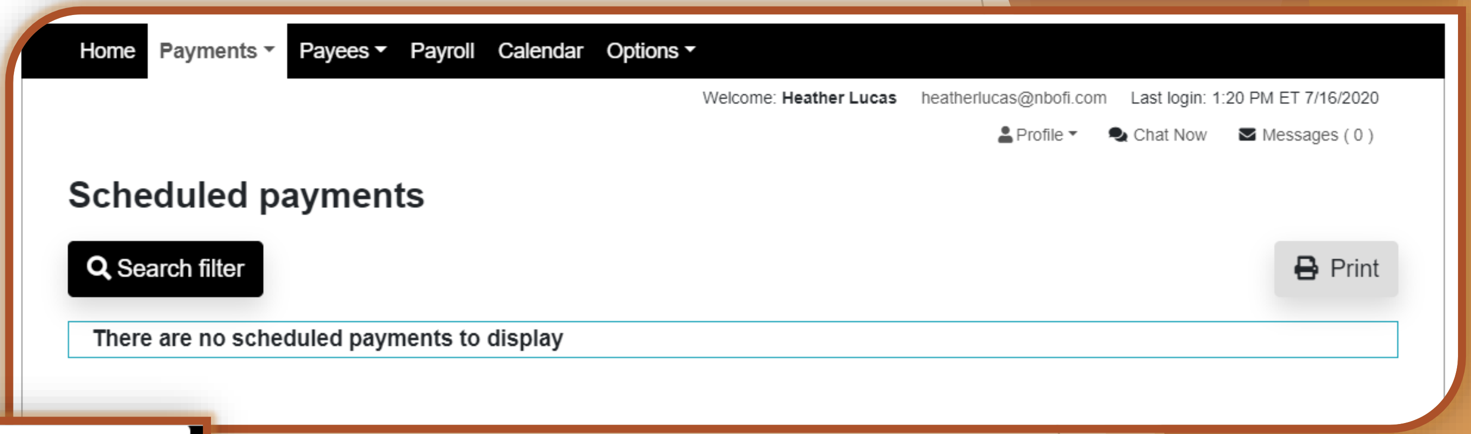


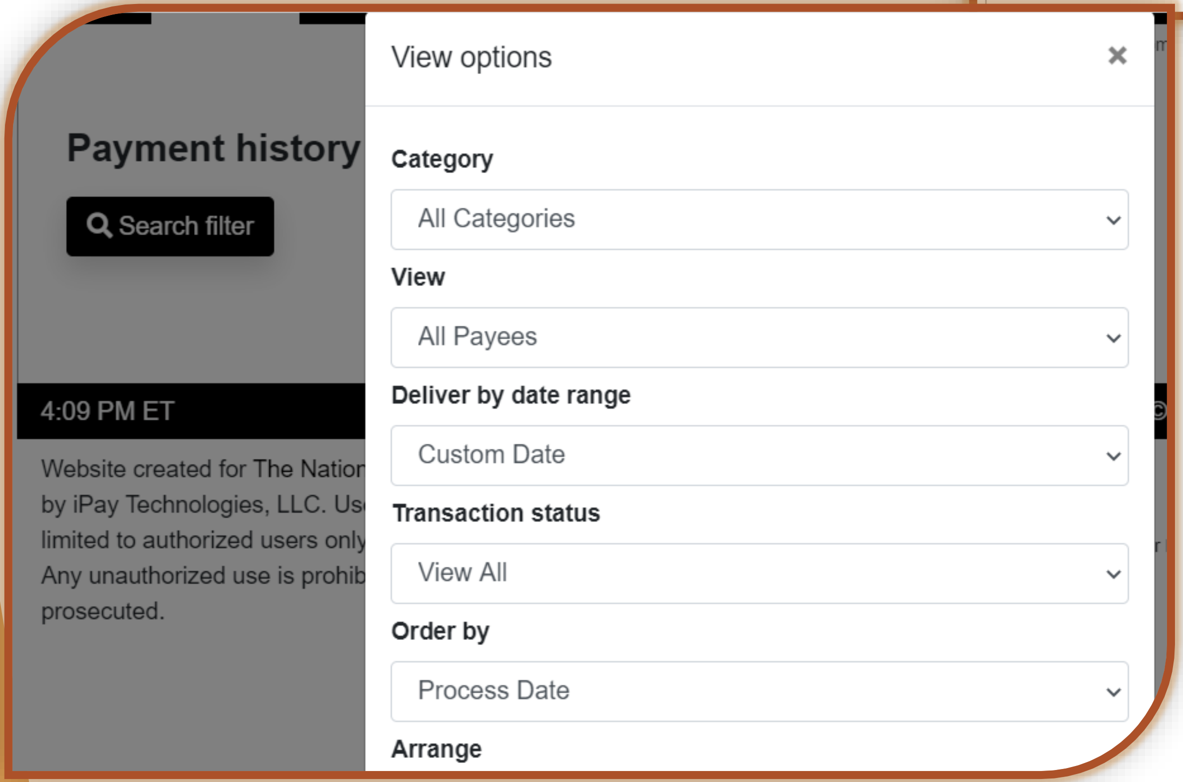
BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay…continued

Payments Tab: Scheduled Payment

Select Scheduled Payments to view any payments you have scheduled to be paid.





Payments Tab: Payment History

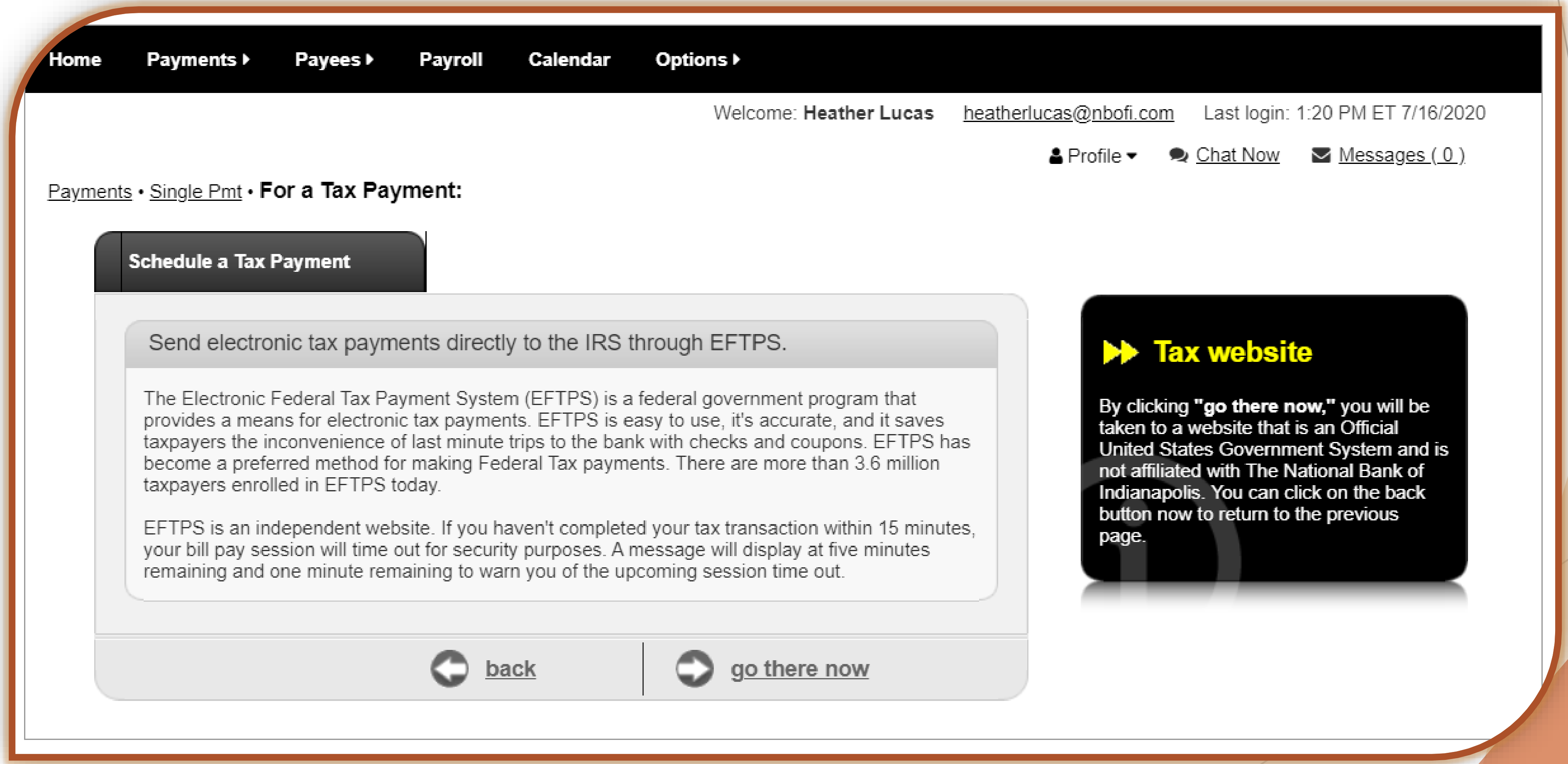
Select Payment History, chose your report criteria, to view the history of payments processed.

BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay…continued

Payments Tab: Tax Payment

Select Tax Payment to be redirected to the Tax website. Make sure you do not have Pop-Up Blocker turned on.



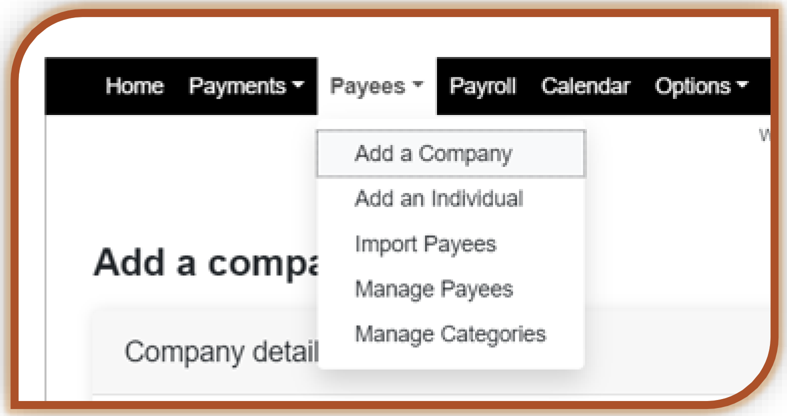
BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay…continued

Payees Tab

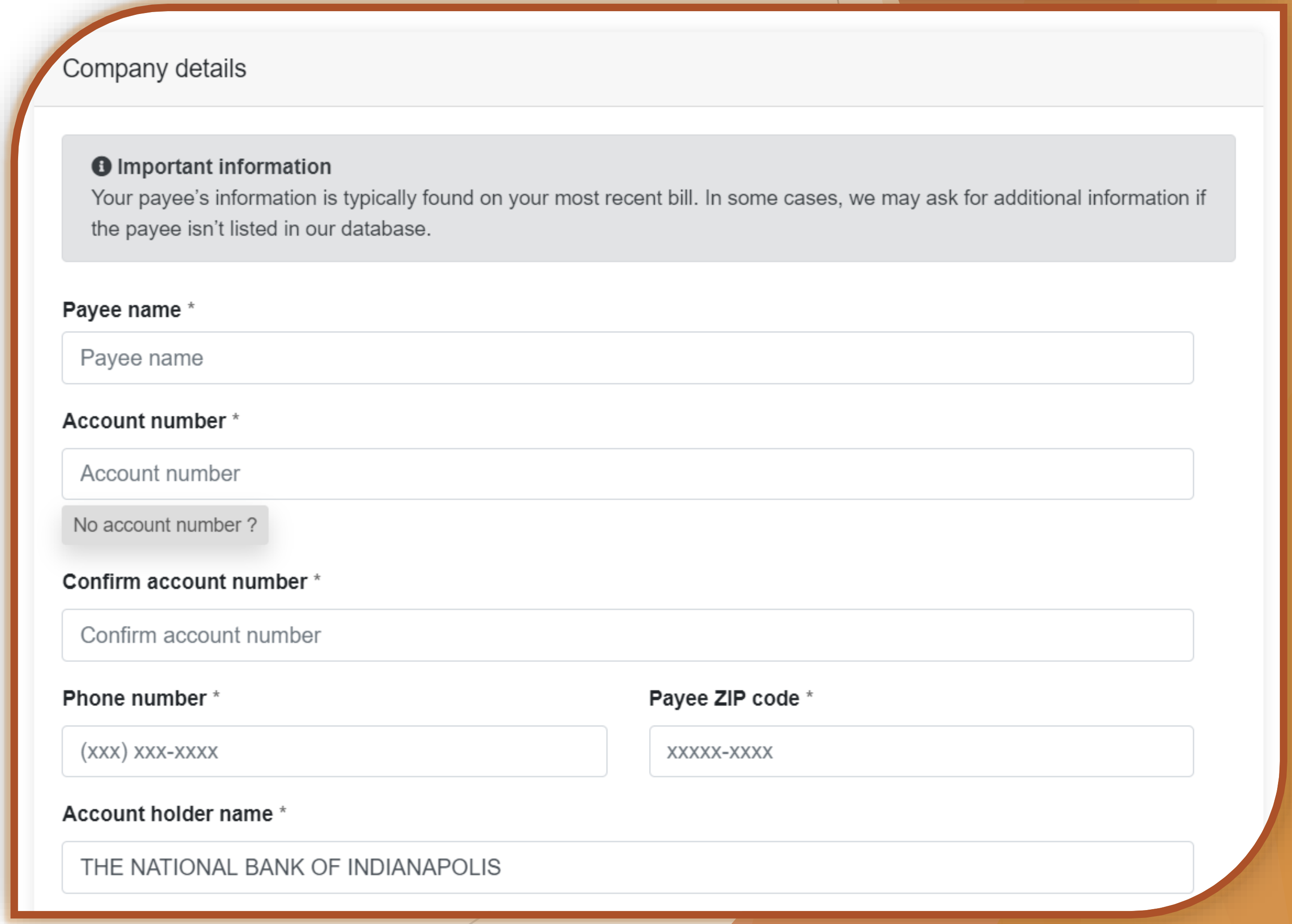
You have the option to add a company or an individual or import payees using an Excel .CSV file.

You can also Manage Payees and Manage Categories within the Payees tab.



Payees Tab: Add a Company

Send funds to any business account by clicking Add a Company. Add the Payee name, account number, phone number, and payee ZIP code.

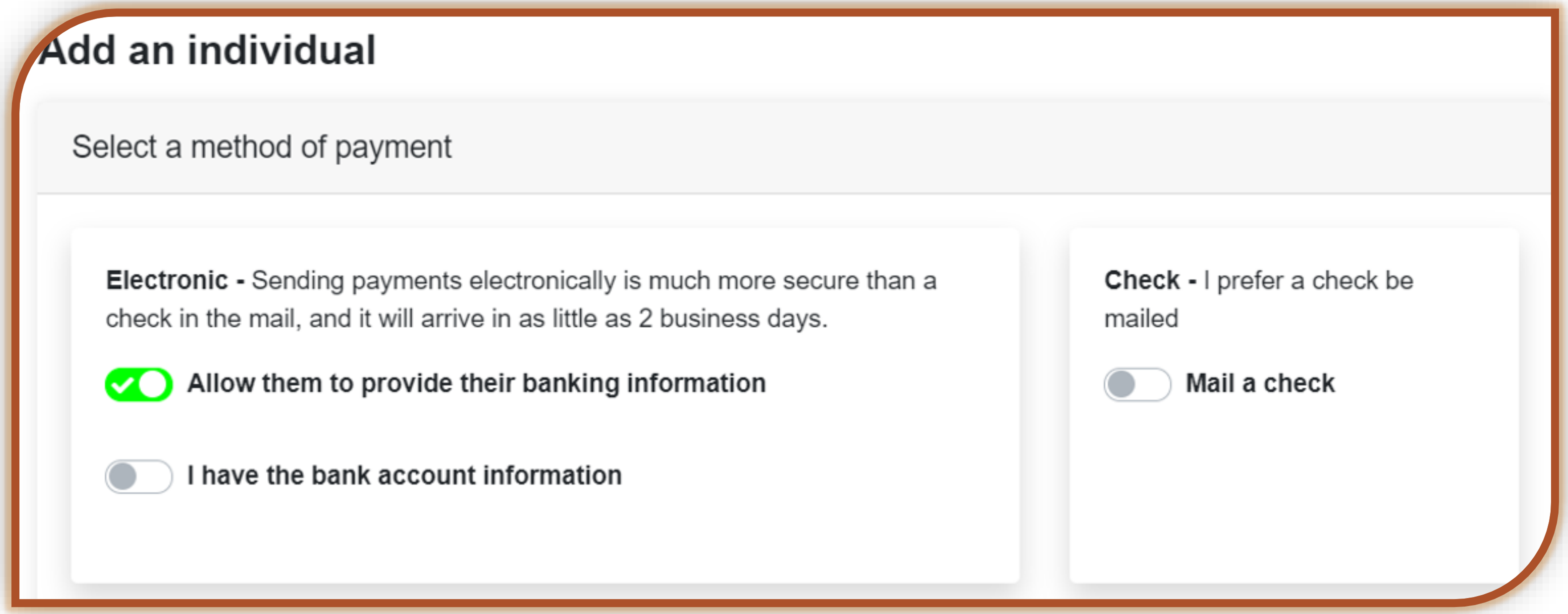


BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay…continued

Payees Tab: Pay an Individual

Send funds electronically to an individual’s bank account, or mail a check payment. When you pay an individual electronically, you can request that the payee provide their own bank account information, or if you have their account information, you may set it up yourself.

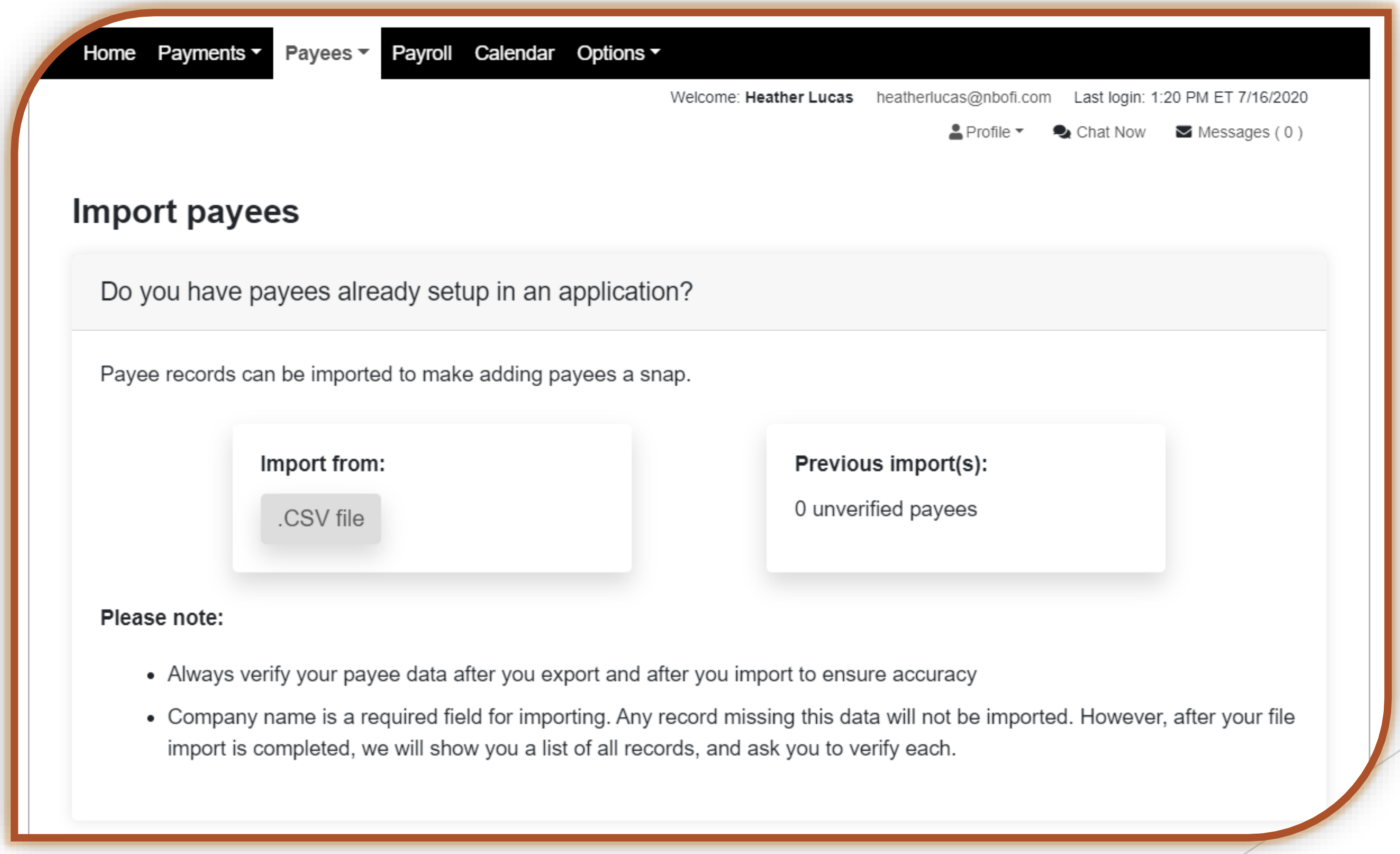


BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay…continued

Payees Tab: Import Payees

If you already have payees setup in an application, you might have the option to import the information. The file must be in an Excel .CSV file. Click .CSV file button to view the requirements.

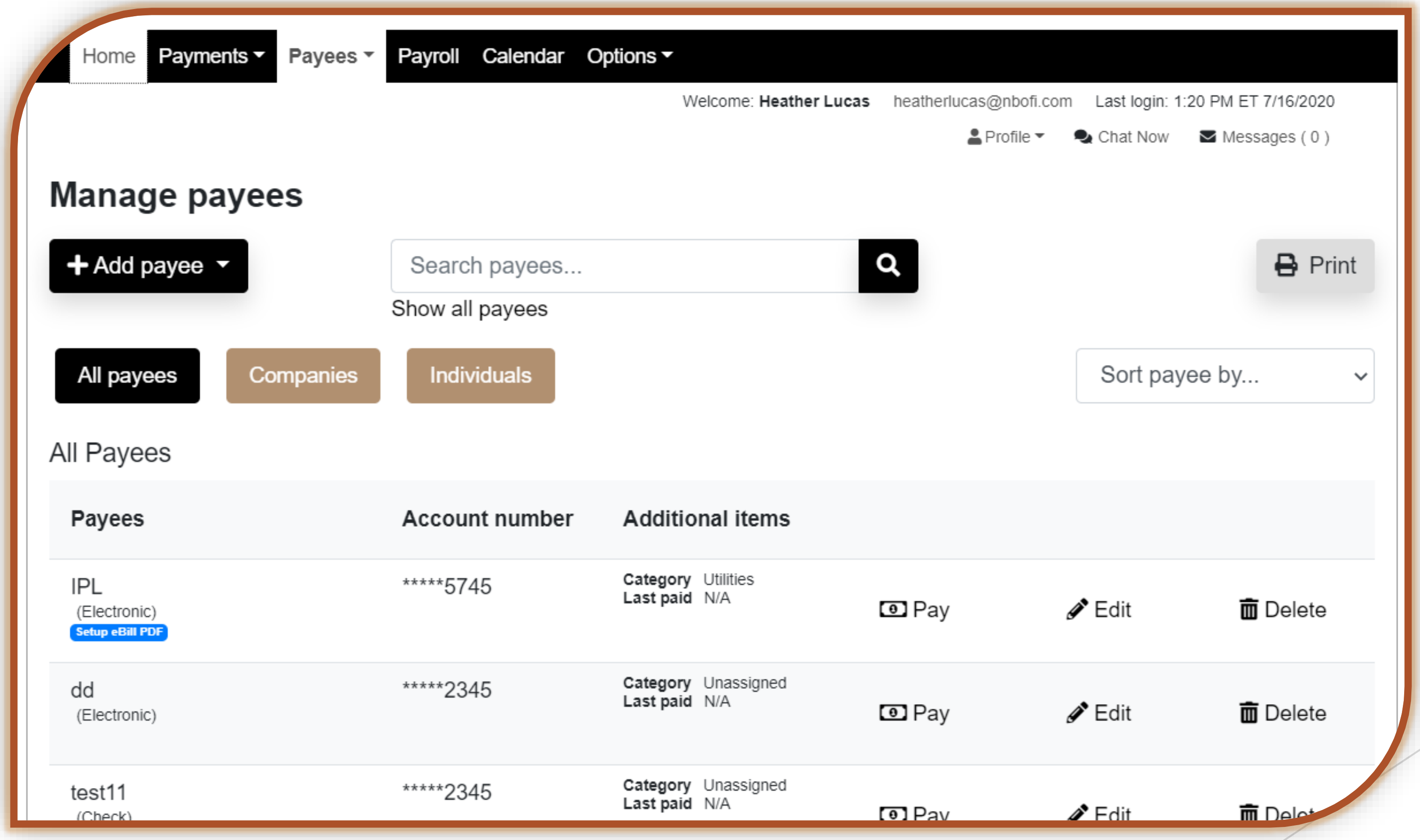


BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay…continued

Payees Tab: Manage Payees

Go to Manage Payees to view, edit, delete, add or make a payment.

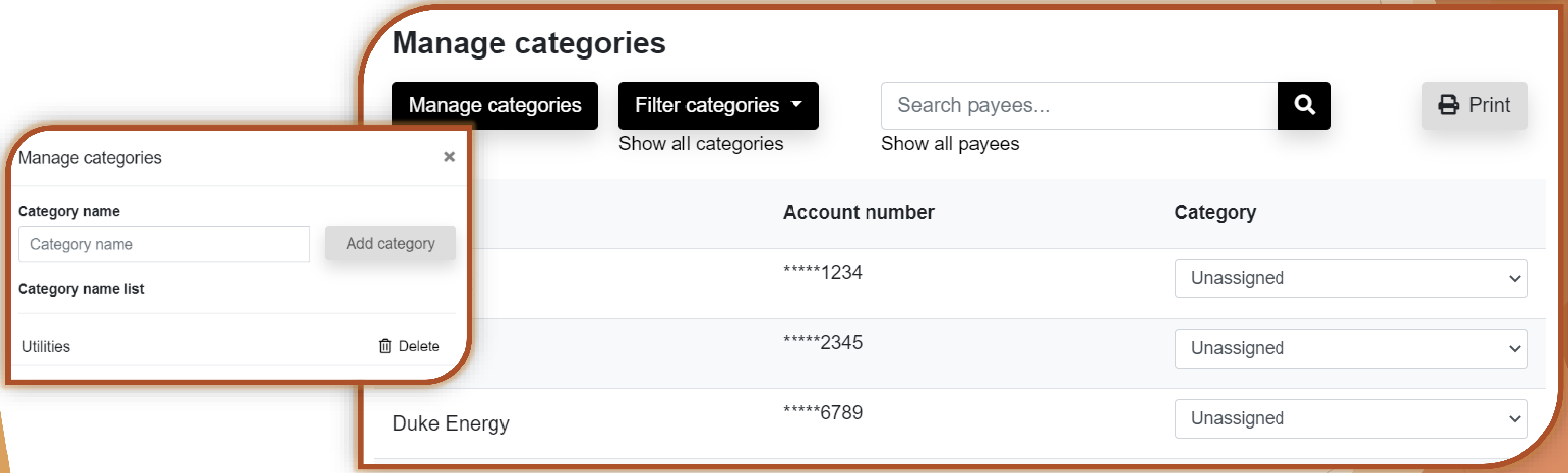


BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay…continued

Payees Tab: Manage Categories

You can create categories by going to Manage Categories and click Manage categories button to add or delete. Use the Category dropdown to assign any template.

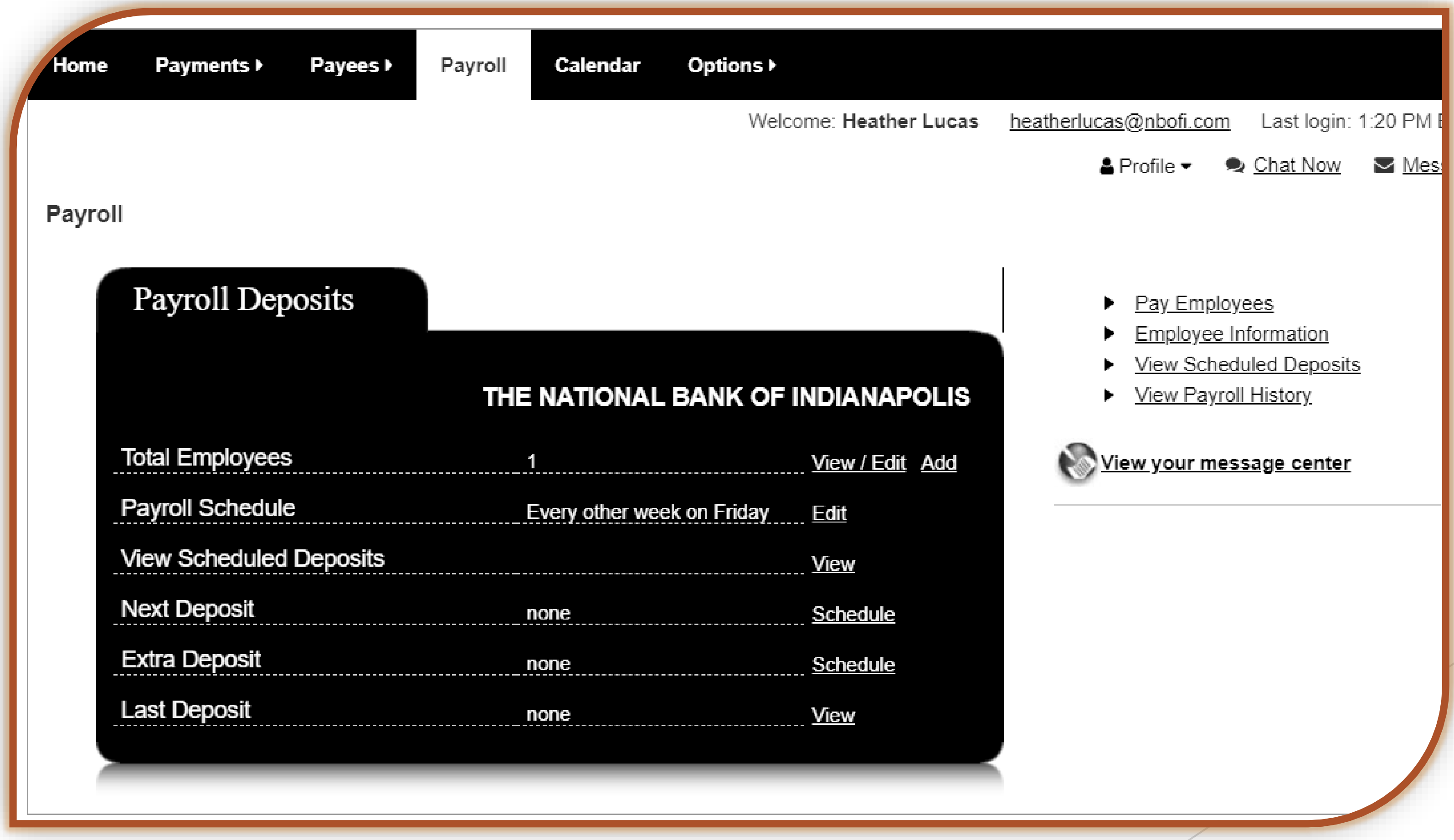


BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay…continued

Payroll Tab

Pay employees using the Payroll feature. This payroll option is not a true payroll system that calculates taxes. It will only allow you to electronically send funds to an employee.

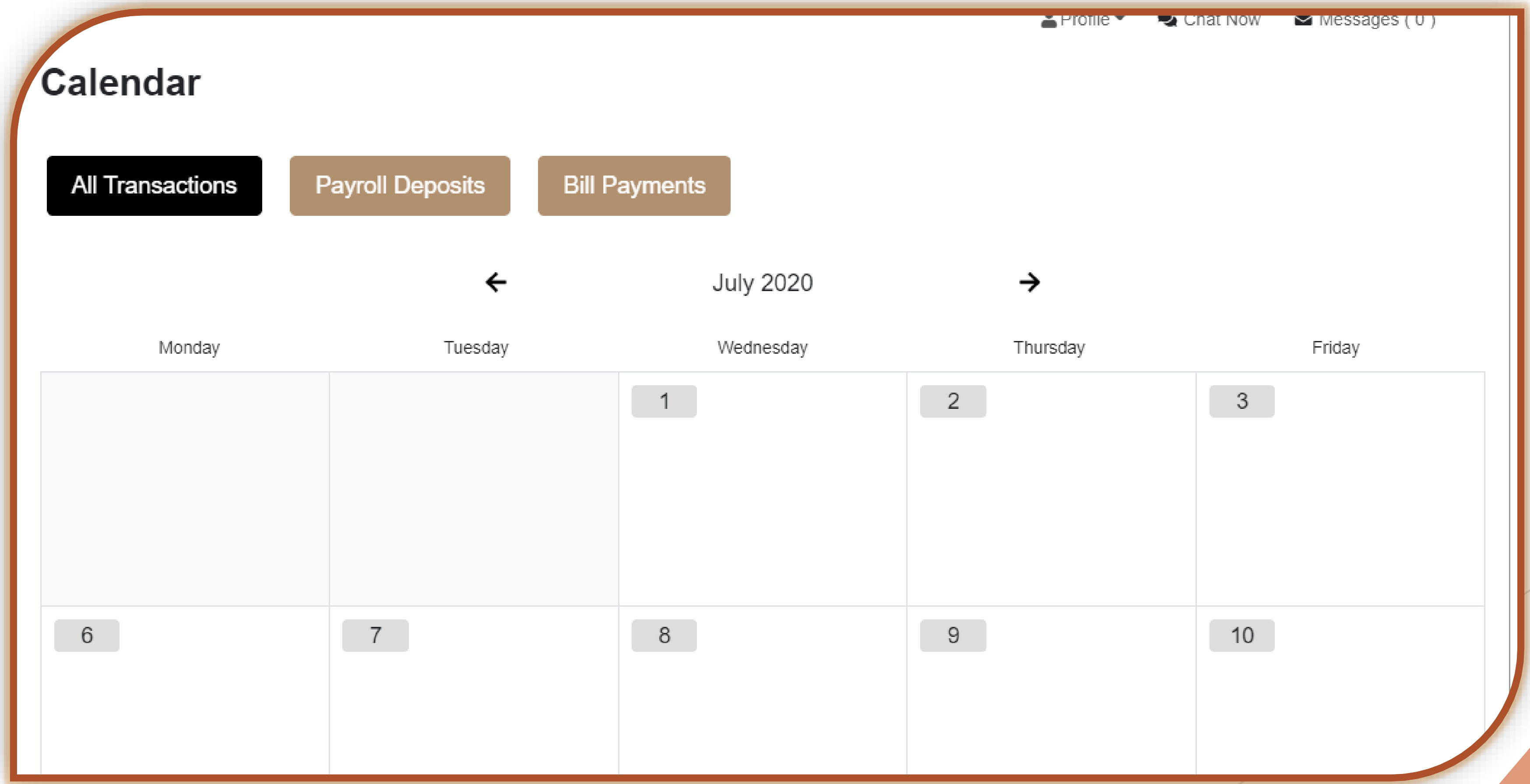


BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay…continued

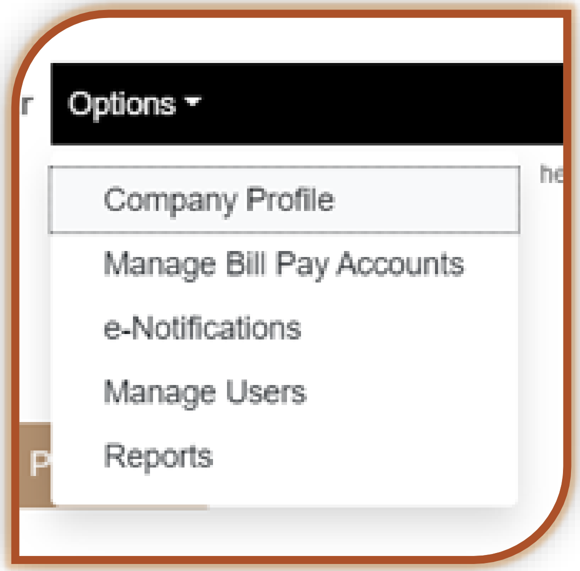
Calendar Tab

The payment calendar is a great way to see what recurring payments are going out and view your payment history. Take a closer look at a payment by clicking on the amount, and for more details, follow the link to your Scheduled Payments.



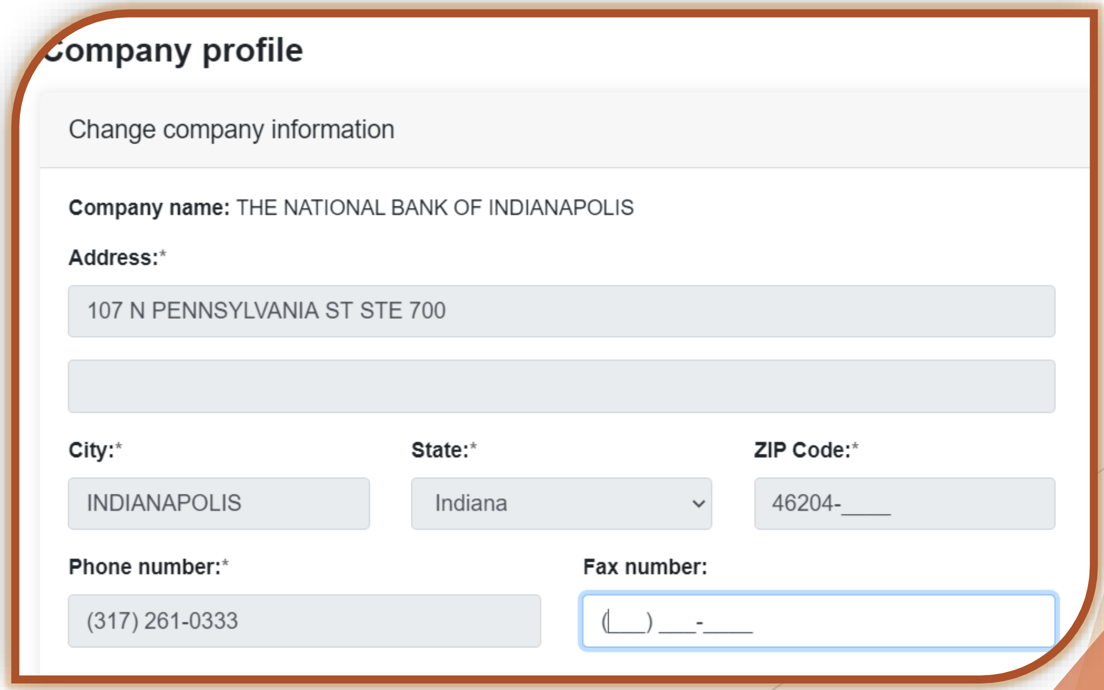
BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay…continued



Options Tab

Under “Options,” you can update your company information, manage bill pay accounts and users, set up eNotifications and pull payment reports. With “Manage Users,” you can set permission controls and final approvals so that you have the final go-ahead for payments.



Options Tab: Company Profile

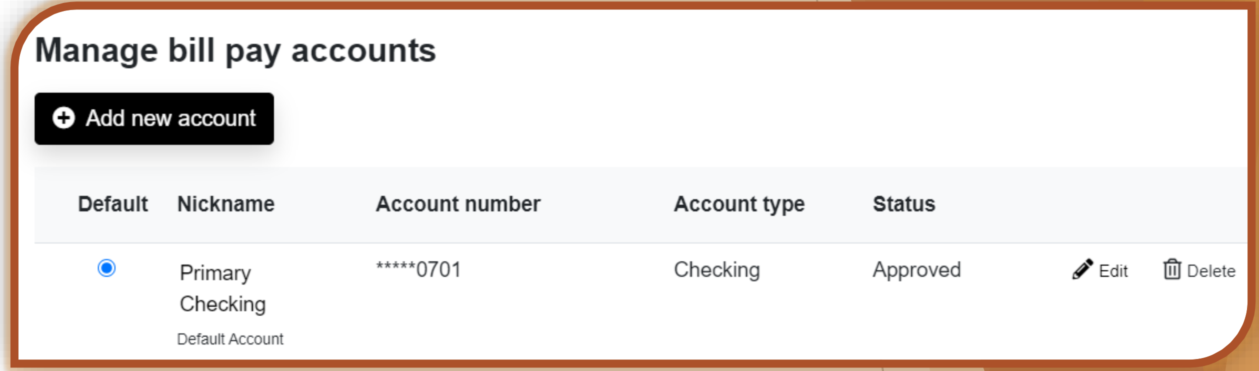
Update your company address or phone number under the Company Profile.

BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay…continued

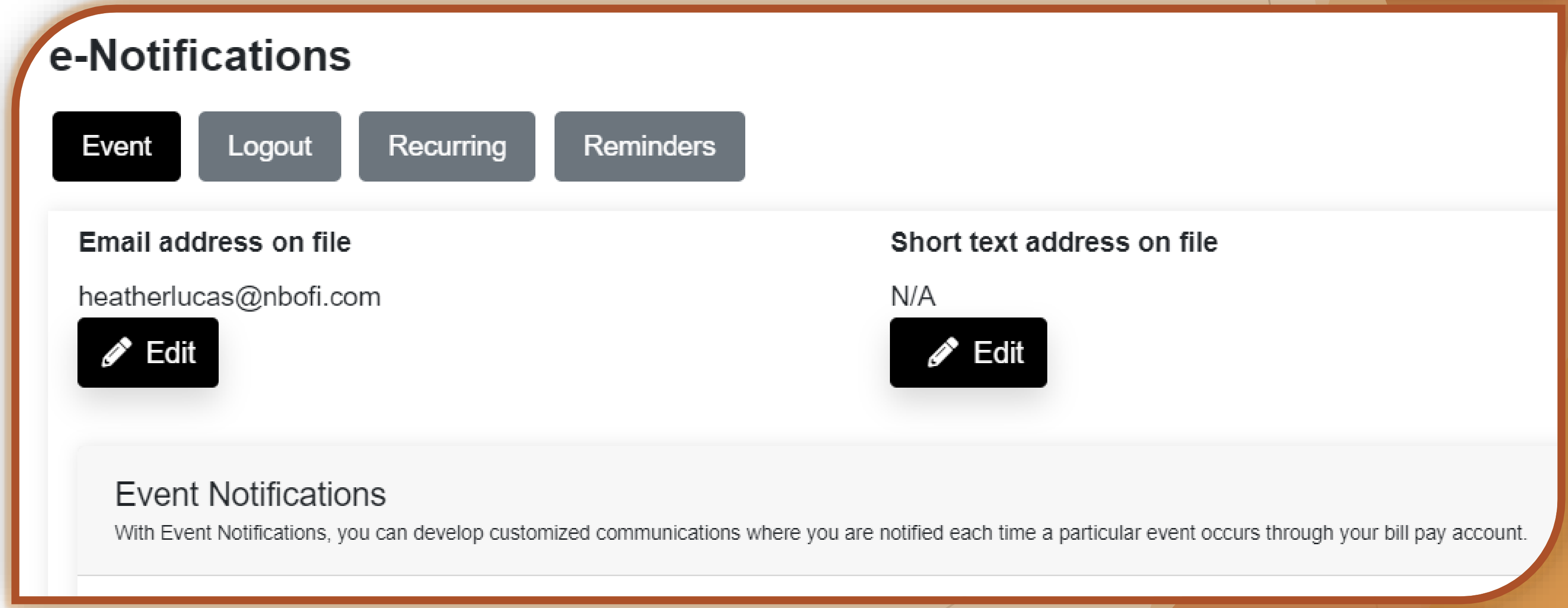
Options Tab: Manage Bill Pay Accounts

Add, edit, or delete your bill pay offset accounts within the Manage Bill Pay Accounts option.



Options Tab: eNotifications

Set up text or email notifications to remind you of events, recurring payments or any other customized communication you would like to create.



BUSINESS ONLINE BANKING USER GUIDE

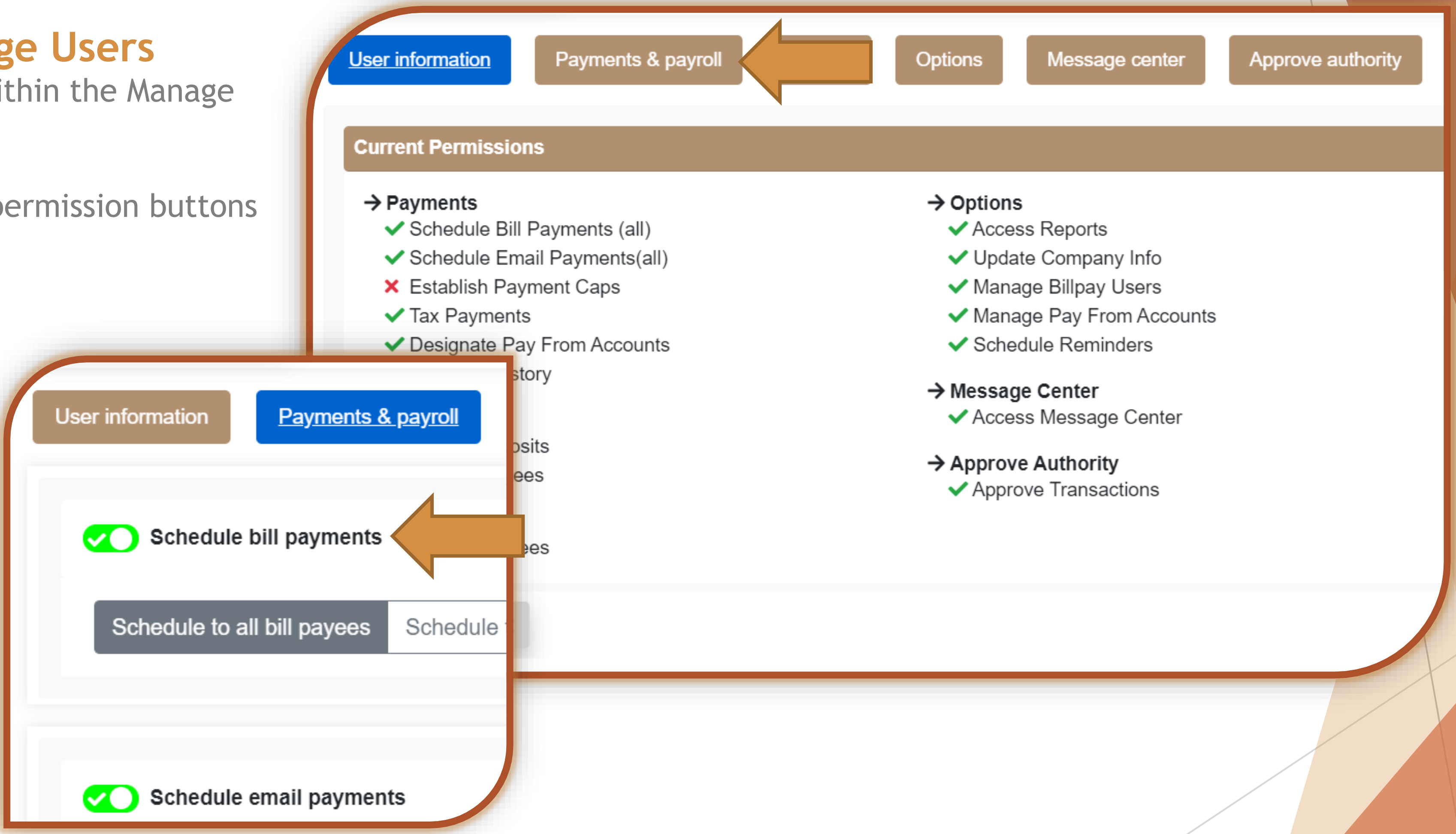
Business Bill Pay…continued

Options Tab: Manage Users

Modify or delete users within the Manage Users option.

Click the different user permission buttons to edit user permissions.

- Payments & payroll
- Payees
- Options
- Message center
- Approve authority



Questions? Please contact our Treasury Management Support Team at 317-261-0333 or treasurymanagement@nbofi.com.

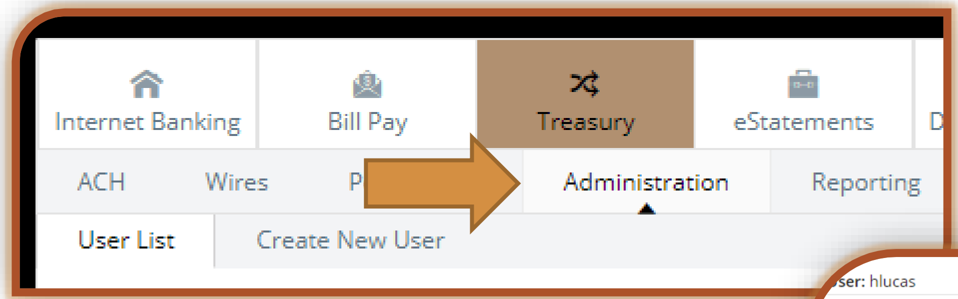
BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay – New Users

Adding Additional Users to Business Bill Pay

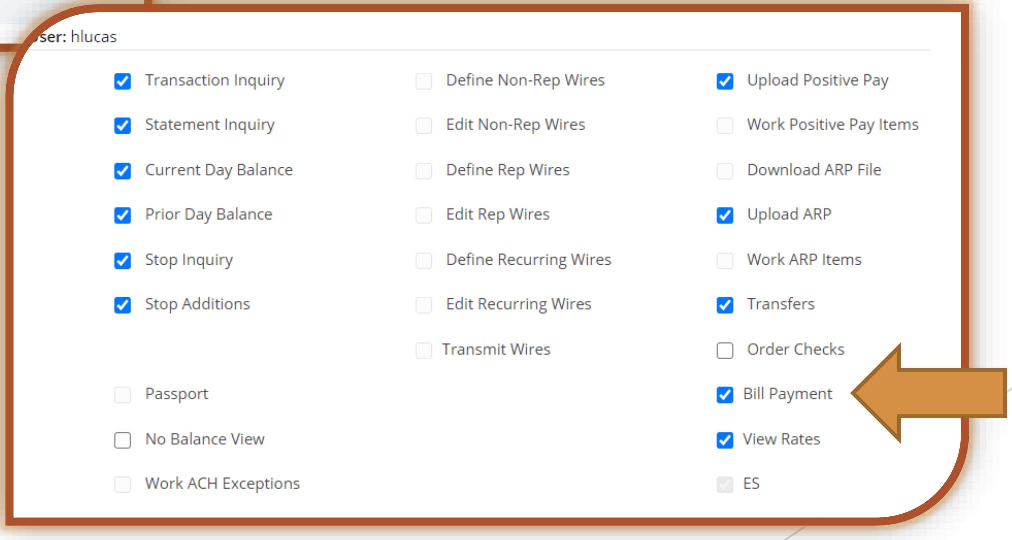
As the administrative user, you will need to login to your online banking site and give each user access to the Bill Pay module.

Note: A user must already be setup as an online banking user to access Bill Pay. See the instructions on how to add new users if necessary.



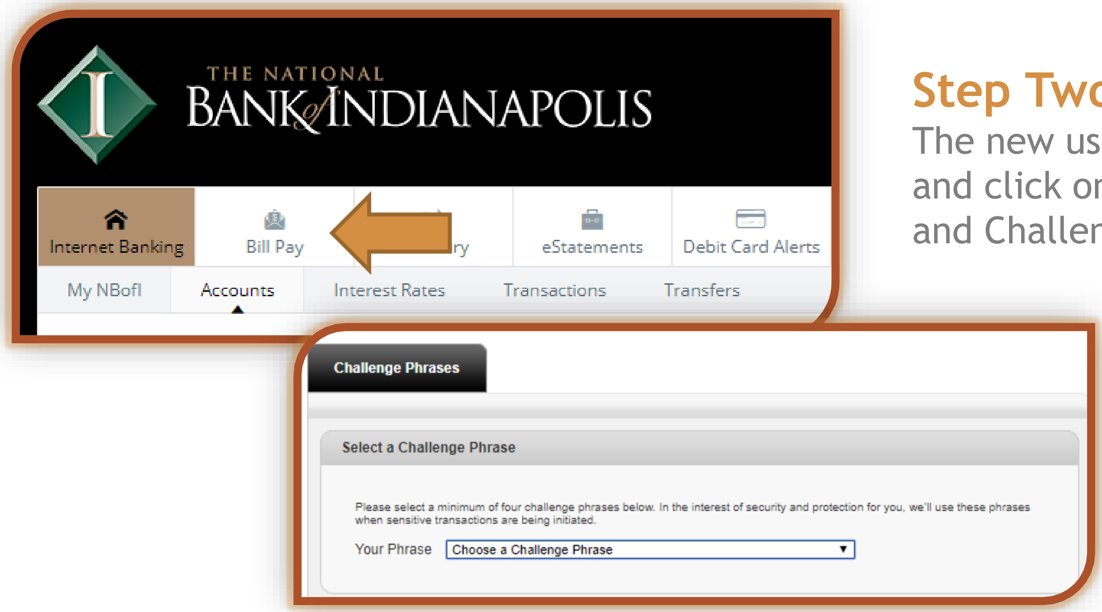
Step One: Bill Pay Access

Click on the Treasury Tab and then Administration submenu. Use the dropdown options to select Default Settings for your user. Simply click on the Bill Payment box and Submit to enable the User to access Bill Pay.



BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay – New Users…continued



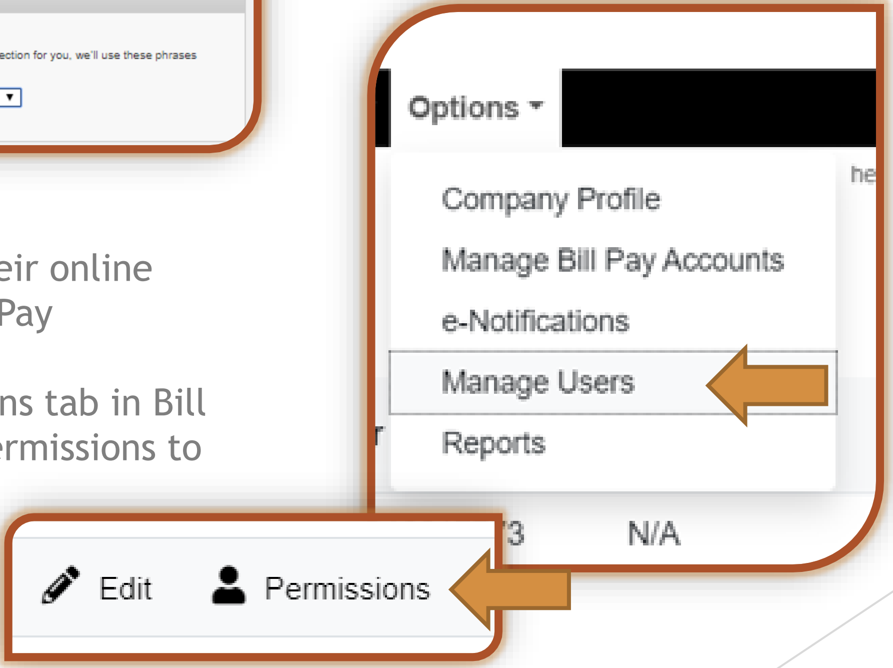
Step Two: New User Setup

The new user will need to login to their online banking site and click on the Bill Pay tab to establish their Security Key and Challenge Questions.

Step Three: User Permissions

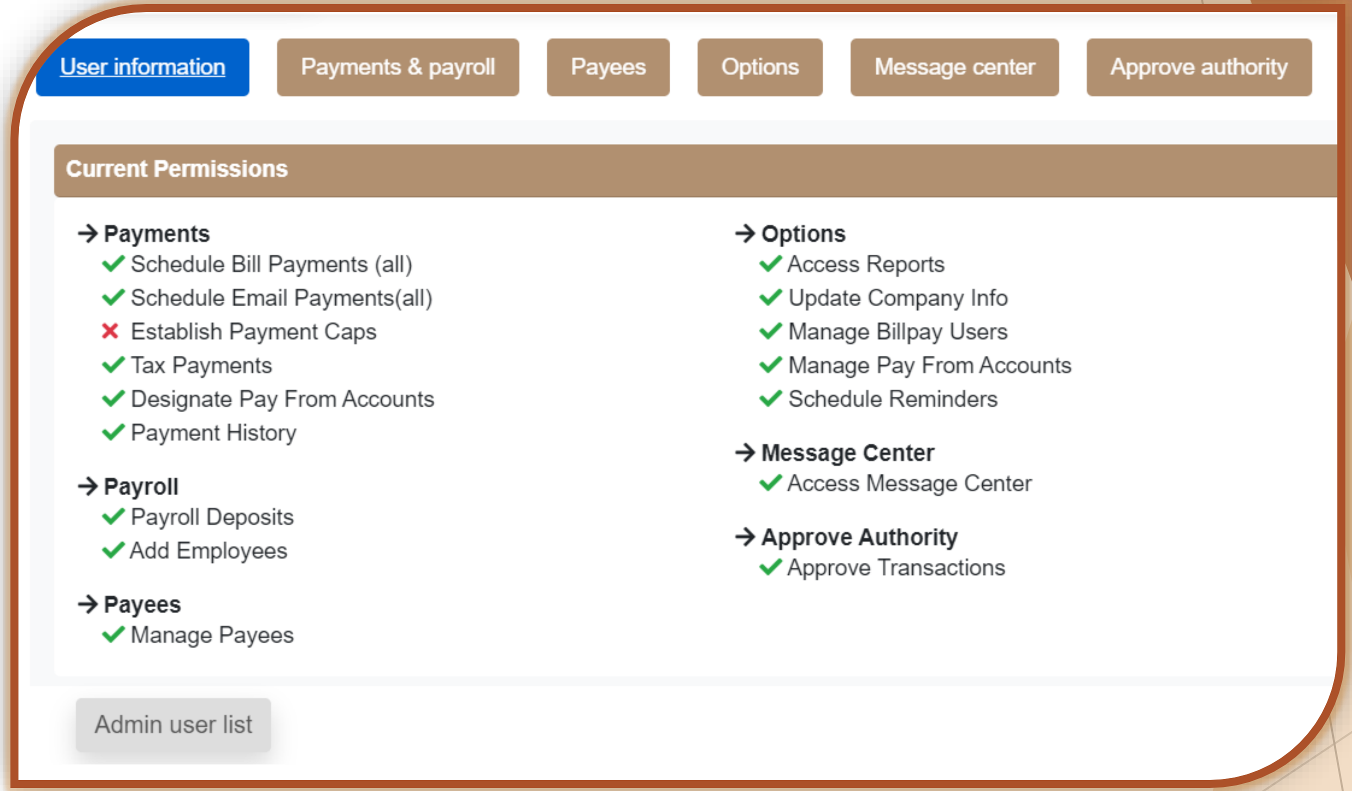
The administrator can now log back into their online banking site to establish the new users Bill Pay permissions.

Click on the Bill Pay tab and then the Options tab in Bill Pay. Click on Manage Users and Edit User Permissions to give specific permissions for each user.



BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay – New Users…continued



Edit Permissions

Click the different user permission buttons to edit user permissions.

- Payments & payroll
- Payees
- Options
- Message center
- Approve authority

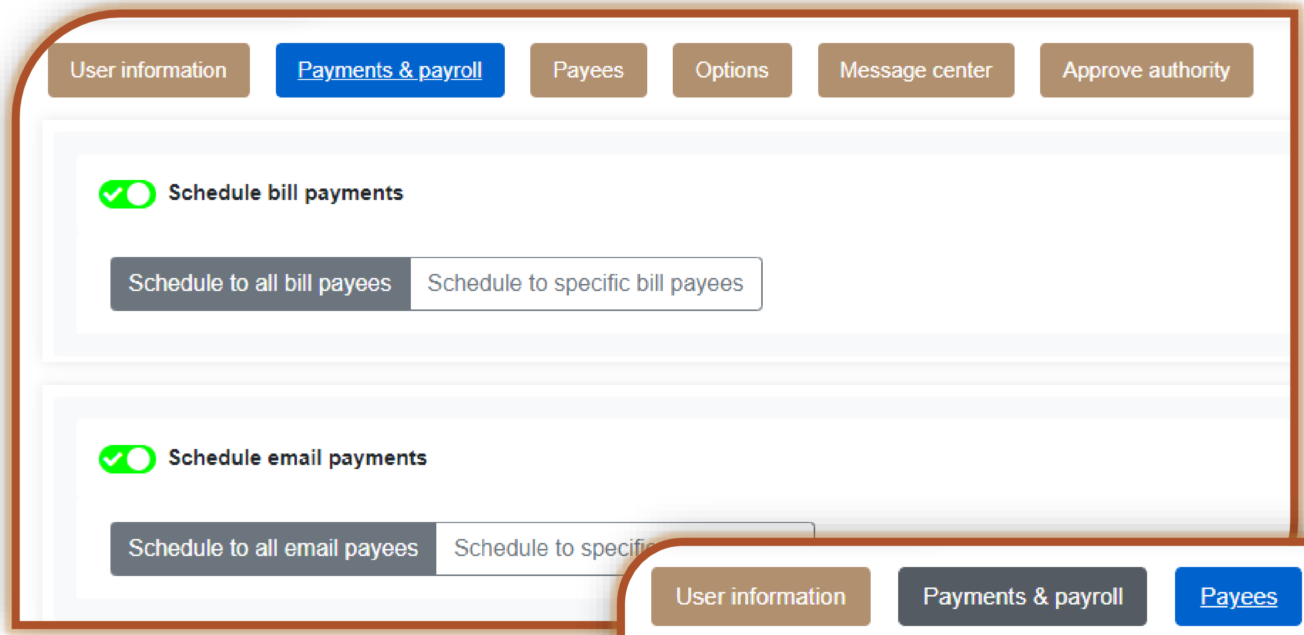
NOTE: Use caution when assigning a Bill Pay user the permissions to add new payees and create payments. These two functions create the ability in the system to quickly add a payee and disburse funds and you should consider keeping them separate for maximum internal control over your payments.

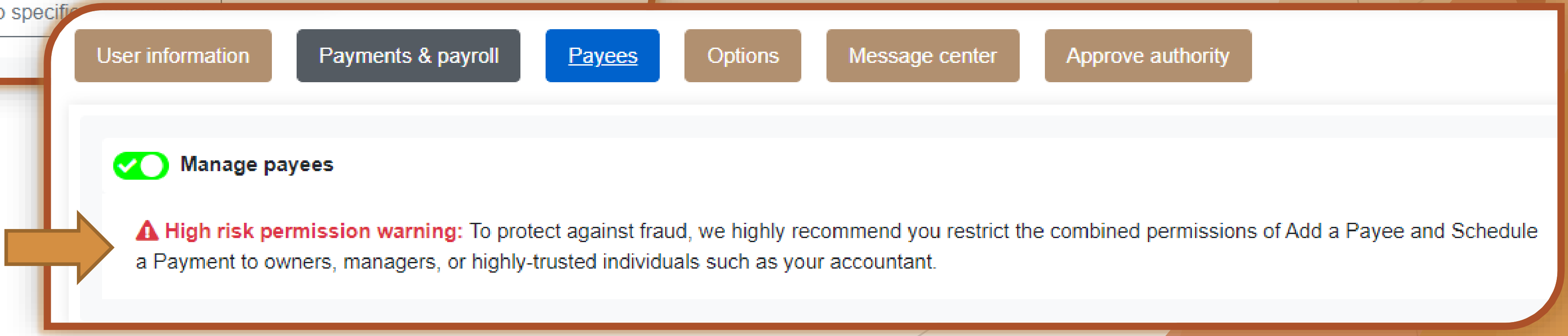
BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay – New Users…continued

Separating User Permissions

The bank highly suggests you separate user functions for each user. You can establish user permissions to restrict one user from creating (schedule/manage) and submitting bill payments.





Business Bill Pay – New Users…continued

You can give certain users the ability to Approve bill payment transactions.

Note: If a user has permissions to Schedule, Manage, and Approve, it will NOT require another user to login and approve the transaction for processing. This user would have full access to make payments.