

DIGITAL BANKING SOLUTION

RETAIL BILL PAY INSTRUCTION MANUAL



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LOCATING THE BILL PAY OPTIONS

You can issue payments using either the “Pay a Bill” option or the Bill Pay feature. We recommend using the Bill Pay feature as it provides more options. Bill Pay is only available when using a web browser.

USING BILL PAY

To access Bill Pay, navigate to Digital Banking using a web browser on a mobile device or a computer. Once logged in the button for Bill Pay is located on the Payments card or by accessing Payments in the main menu.



*You may experience some screen variation depending on your mobile device manufacturer.

CREATING A PAYEE

Click the “+Payee” button

+ Payee

Select from the list or search for the payee



The screenshot shows a mobile app interface for adding a payee. At the top, it says "Add payee". Below that is a section titled "Search or select from frequently used payees:". There is a search bar with the placeholder text "Search Payee" and an "Add" button to its right. Below the search bar is a list of four payees, each with a circular icon containing a plus sign and the payee's name: "AMERICAN EXPRESS", "BANK OF AMERICA VISA", "BASIN DISPOSAL", and "CASCADE NATURAL GAS COMPANY".

If you need to pay a person or can't locate the payee in the search, scroll down and select the appropriate option.



The screenshot shows a mobile app interface with the text "Use the options below to search the full payee directory or add people you need to pay:". Below this text are two options, each in a light gray box with rounded corners: "Pay a company (e.g. credit card, utilities or cable)" and "Pay a person (e.g. friend or relative)".

*You may experience some screen variation depending on your mobile device manufacturer.

PAY A COMPANY

Some payees are not setup to receive electronic payments or do not currently have a relationship with our Bill Pay service. These payments will be sent by check. You may be asked to provide a mailing address for the business.

PAY A PERSON

You can send the payment via Email or Text message. This method allows the payee to provide their account number and routing number directly to our service.

If the account number and routing number have been provided, you may enter that information in directly.

You can also opt to have a physical check printed and mailed out to the payee.

Important: Always review payee information carefully when entering it. Missing or incorrect information can result in lengthy delays for delivery and retrieval of funds.

EDITING A PAYEE

Click on the payee's name or the "payees" option from the menu at the top of the screen.

To edit by clicking the payee name:

- STEP 1:** The payee details screen will appear. You can view all previous payments made to this payee and any that are scheduled in the next 45 days. Click "Edit payee" to edit.
- STEP 2:** For a payee that is paid by check, you may edit all fields on the payee.
- STEP 3:** For payees that are paid electronically, you may edit the payee nickname, the account the payments are made from and the account number for the payee.

To edit by clicking the Payees option:

- STEP 1:** Select the payee to edit and click the arrow on the right.
- STEP 2:** Select the option to "edit the payee".
- STEP 3:** For a payee that is paid by check, you may edit all fields on the payee.
- STEP 4:** For payees that are paid electronically, you may edit the payee nickname, the account the payments are made from and the account number for the payee.

DELETING A PAYEE

Option 1:

Navigate to the edit menu and scroll down to the bottom of the form. A toggle will be listed at the bottom. Simply toggle this to green and click submit.

Option 2:

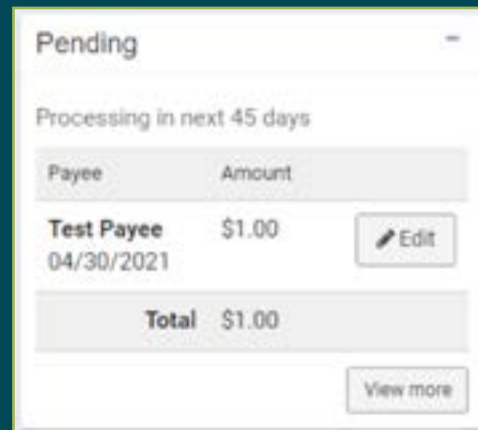
Go to the Payee menu found at the top of the screen in black. Locate the payee that needs to be deleted and click the Delete button found on the right.

MAKING A PAYMENT

To make a payment, locate the payee you would like to pay and enter the dollar amount. Please double check the dollar amount before clicking “\$Pay”. Payments can be made recurring by clicking the option at the top labeled “Make it recurring”.

EDITING OR CANCELLING A PAYMENT

Scheduled payments are in the “Pending” box. Once the payment is located, click the “edit” button to make changes.



You can change which account the payment is coming from, the dollar amount and the date the payment is sent. You can also stop the payment by changing the toggle at the bottom to green.

EDITING A RECURRING PAYMENT

Editing recurring payments has a few additional options. You can opt to skip a payment, edit a single payment or edit the entire series.

To cancel a series of payments, toggle the option Edit entire series and click “continue”.

The screenshot shows a mobile app interface for editing a recurring payment. The title is "Edit recurring payment". Below it, there's a section "Edit entire series". The form includes the following fields and options:

- Pay to:** Test Payee *0153 (with a "Done" button)
- Series start:** 4/15/2021
- Pay from:** Household *5054 (dropdown menu)
- Amount:** \$ 1.00 (text input)
- Frequency:** Monthly on the Last Business Day (dropdown menu)
- If the payment falls on a holiday or weekend, what would you like to do? ***: Two buttons, "Pay before" and "Pay after".
- Will this payment series end? ***: Two buttons, "Yes" and "No".
- Memo:** A text input field with a note "Maximum characters: 25".
- Stop options:** Three toggle switches:
 - A green toggle switch labeled "I would like to stop this payment".
 - A green toggle switch labeled "Stop the payment series immediately".
 - A grey toggle switch labeled "Stop the series after the next payment processes".
- Buttons:** "Cancel" (with a back arrow) and "Submit".

You can stop the recurring payments immediately or stop it after the next payment. After you have selected the option, click “Submit”.

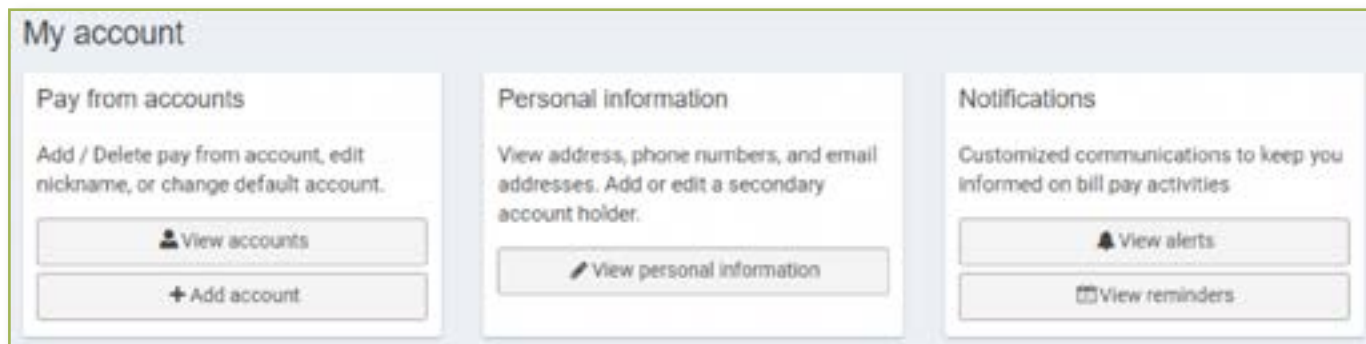
*You may experience some screen variation depending on your mobile device manufacturer.

ADDING & REMOVING ACCOUNTS

Click “My account” in the menu at the top.



Select “View Accounts”. To add an account, select “+ Add account”.



Important: After adding an account, Baker Boyer will review to finalize the activation. Business accounts cannot be added to retail Bill Pay. If you need to make payments from a business account, please reach out to Baker Boyer so we may assist you with setting up Business Bill Pay. Savings accounts cannot be added to Bill Pay.

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ADVANCED TOOLS

Chat Now:

You can work directly with Bill Pay specialists using the Chat Now feature. These individuals can provide additional guidance, help update payees and make changes to payments. They are available from 4:30AM to 11PM PST on weekdays.

GiftPay:

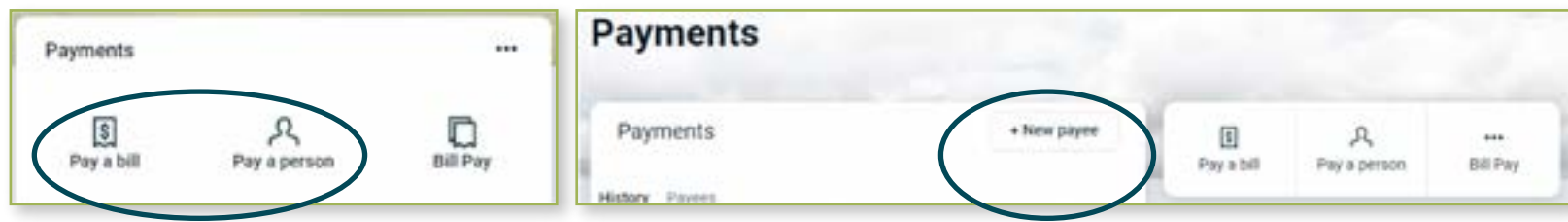
With this feature, a decorative check will be sent to the recipient. When setting up the recipient, the service will go over the fees for gift checks and donations. Please keep in mind, the check is issued with a digital signature. The recipient will need to check with their bank to see if they will accept the item as banks are not required to accept items with digital signatures.

USING PAYMENTS

This option can be used on the mobile app and on a web browser.

CREATING A PAYEE

STEP 1: Click “Pay a bill” or “Pay a person” or click “+New Payee” from the menu found on the left.



STEP 2: The option to “+ Add another bill” appears below any existing payees.

STEP 3: Using the information on your bill or invoice, fill out the form to create the payee.

STEP 4: The system will verify your identity by asking you to confirm your password before finalizing the payee setup.

STEP 5: The process is the same for setting up a payment to a person. This process will send an email to the recipient, and they will be asked to enter in their bank account information.

Important! Review the payee information carefully for each payee you create. Missing or incorrect information can result in lengthy delays for payment arrival and payment retrieval.

*You may experience some screen variation depending on your mobile device manufacturer.

EDITING A PAYEE

- STEP 1:** Click the payee you need to edit.
- STEP 2:** The Details card will appear. The option to edit is in the top right-hand corner. You will be asked to confirm your password before changes can be made.
- STEP 3:** Since this payee is paid by check, all fields can be updated at any time.
- STEP 4:** For payees that are paid electronically, only the following information may be changed:

- Nickname
- Name as appears on bill
- Account number
- Delivery details

DELETING A PAYEE

- STEP 1:** Click the payee you need to delete and the Details card will appear. The option to edit the payee is in the top right-hand corner.
- STEP 2:** You will be asked to confirm your password before changes can be made.
- STEP 3:** In the Edit card, there will be a trash can in the top right-hand corner. Click this icon and confirm this decision.
- STEP 4:** Important! Payment history for a deleted payee is still available. To locate the information, you will need to search by date in the transaction history.

MAKING A PAYMENT

- STEP 1:** Click the Pay a bill button at the top of your screen or navigate to the Payments card and click “Pay a bill”.
- STEP 2:** Select the payee you would like to pay.
- STEP 3:** Select the account the payment will come from and enter the dollar amount.
- STEP 4:** Frequency allows you to set the payment up as a recurring transaction.
- STEP 5:** Select when the payment should be sent and include any notes.

EDITING OR CANCELING A PAYMENT

- STEP 1:** Locate the Payments card or select Payments from the main menu. Locate the scheduled payment in the payments history and click it.
- STEP 2:** *If the payment is showing as paid or stopped, it can no longer be edited or canceled.*
- After you have selected the payment, a popup will appear and there will be an option to “Edit the payment” in the top right hand corner.

From here you may change the following:

- The pay-from account
- The dollar amount
- The date it is sent
- Include additional comments

The payment may also be canceled by clicking the small trash can icon in the top right-hand corner.

- STEP 3:** The system will confirm your request. Click Yes to continue.

A confirmation screen will appear verifying the payment has been stopped, and it will show in the payments history as stopped.

TROUBLESHOOTING

Cookies need to be enabled for Bill Pay to work correctly. Some web browsers require cross tracking to be disabled as well. Visit our FAQs on our website to if you need help updating these settings. Additionally, if you're not comfortable adjusting your settings, please reach out to a computer repair service, internet service provider or your mobile device provider. They can assist you with adjusting your settings.

