

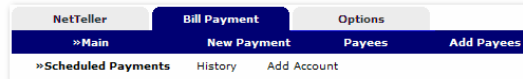
# Bill Pay User Guide



[www.fidbank.com](http://www.fidbank.com)

## Account Access

Log in to Internet Banking and select the Bill Pay tab.



**\* Inform your Relationship Banker of the checking account(s) you wish to have activated to pay your bills.**

## Payees

There are two types of Payees – **Company** and **Individual**.

**Company** payees receive their payments electronically, while **Individual** payees receive their payments in the form of a check.

## Payment Funding

Funds for payments made to Electronic (Company) payees will debit your account on the payment date.

Funds for payments made to Check (Individual) payees will debit your account when the check clears.

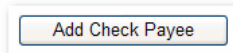
## Adding Electronic Payees

Select **Add Payee > Pay a Company** to add a new electronic payee.



Fill in the payee fields and click Search. If the Company you entered is available as an Electronic Payee a link with Payee Type Electronic displays.

If the payee is not available as electronic, select the Add Check Payee button at the bottom of the page.



## Adding Check Payees

To add a payee without searching for available electronic payees, select **Add Payee > Pay an Individual**.

## Adding Payments

Payments can be added in one of two ways:  
**Quick Payment** and **Recurring Payment**

### Quick Payment

Quick Payment allows you to add up to 10 one-time payments on the same screen.

<input type="checkbox"/> CABLE	<input type="checkbox"/> CAR LOAN	<input type="checkbox"/> CELL PHONE
<input type="checkbox"/> CREDIT CARD	<input type="checkbox"/> GYM MEMBERSHIP	<input type="checkbox"/> LAWN SERVICE
<input type="checkbox"/> MORTGAGE COMPANY		

### Add Payment

Payee:	Amount:	Pay On:	Pay From:	Memo:
CELL PHONE		04/22/2008	Checking	
MORTGAGE COMPANY		04/22/2008	Checking	

Use Add Payment for payments that happen on a regularly scheduled basis.

Pay from account:	Checking
Payee:	Select option...
Amount:	
Memo:	
Alert when payment is processed:	<input type="checkbox"/>
Frequency:	One-Time
Payment Date:	04/22/2008
Payment Description:	

## Viewing History

Select **Main** > **History** under the Bill Payment Tab.

Payees	All
From:	3/01/2008
To:	3/31/2008
Begin Amount:	\$
End Amount:	\$
Sort By:	Date
Then By:	
Then By:	
Sort Order:	<input type="radio"/> Ascending <input checked="" type="radio"/> Descending

Bill Payment history is available for 19 months.

## Editing Your Information

- Change **Personal**, **Account**, and **Display** Settings.
- Set up **Alerts**.

Accounts	Options
Personal	Account
	Display
	Alerts

### Personal

- Update E-Mail Address
- Update ID\*  
*\*create an ID to use instead of 12-digit ID*
- Change PIN/Password

### Account

- Change Account Pseudo Names (*nicknames*)
- Edit order in which accounts are displayed

### Display

- Edit Number of Accounts displayed per page
- Edit Number of transactions displayed by default

### Alerts

#### Event Alerts

- Incoming Direct Deposits
- Funds Transfer Information
- Statement Notifications

#### Balance Alerts

- Notification of Account Balances

#### Item Alerts

- Notification of Cleared Checks

#### Personal Alerts

- Alert Notification on chosen date.



## Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **Personal Verification Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

### Security Reminders

- ✓ We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- ✓ Do not write your password down.
- ✓ Use a different password to access your online accounts than ones you use for other applications.
- ✓ Always exit your online banking session before leaving your computer.



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