# How to Enroll and Use Online Bill Pay Guide

Online Bill Pay allows Online Banking customers to pay bills from any computer. Online Bill Pay customers can take advantage of the following features and services.

*Pay bills electronically via one-time or scheduled payments.
*Have bills presented electronically within the Online Bill Pay Portal.
*Research past payments.
*Setup reminders and receive email notifications when bills are coming due.
*Pay individuals using PopMoney. ($.50 per transaction fee applies when using this feature)

Certain Terms and Conditions apply in conjunction with use of this product. The monthly service fee for eSage Bill Pay is $4.95 per month and includes unlimited transactions. There for Online Checking Account customers.

To begin enrolling in Online Bill Pay log on to Online Banking. On your Online Banking homepage, select the account you wish to pay bills from, and then select "Bill Pay".
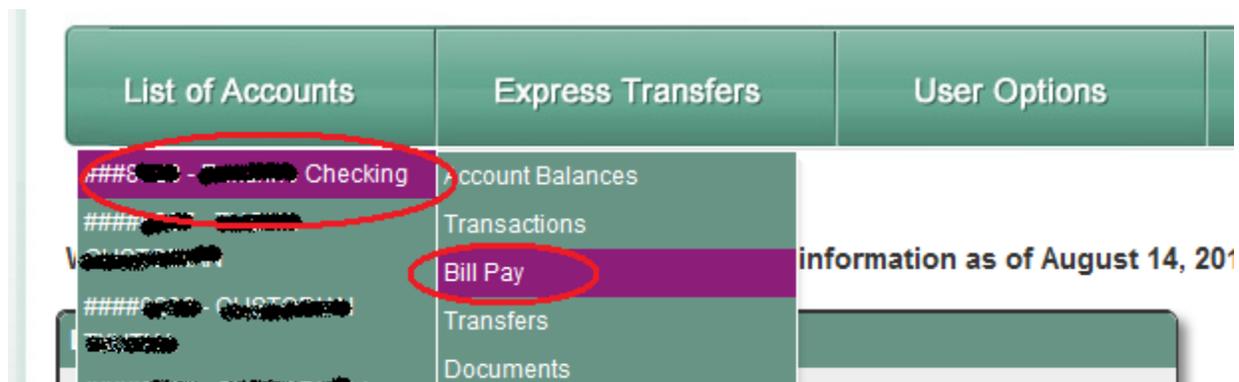
After clicking "Bill Pay" a new screen will open. This screen will show you the email address that is associated with your Online Banking login. If the email address is correct, click on the submit button.
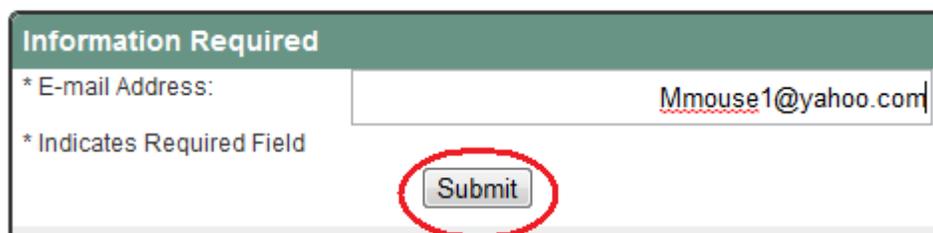
The next step is to read the Terms and Conditions of the Bill Payment Service. At the bottom of the Terms and Conditions page, click the "Accept" button.

NO WAIVER

The Service shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the Service. No delay or omission on the part of the Service in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

CAPTIONS

The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

GOVERNING LAW

This Agreement shall be governed by and construed in accordance with the laws of the State of Georgia, without regard to its conflicts of laws provisions. To the extent that the terms of this Agreement conflict with applicable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by law. Unless expressly stated otherwise, all other terms of this Agreement shall remain in full force and effect.

THE FOREGOING SHALL CONSTITUTE THE SERVICE'S ENTIRE LIABILITY AND YOUR EXCLUSIVE REMEDY. IN NO EVENT SHALL THE SERVICE BE LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, OR EXEMPLARY DAMAGES, INCLUDING LOST PROFITS (EVEN IF ADVISED OF THE POSSIBILITY THEREOF) ARISING IN ANY WAY OUT OF THE INSTALLATION, USE, OR MAINTENANCE OF THE EQUIPMENT, SOFTWARE, AND/OR THE SERVICE.

Close

Accept
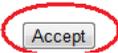
Welcome to Online Bill Pay. To start setting up your individual Bill Pay take a moment to view the demo and read the frequently asked questions. When you are ready to begin, click on the "Get Started" button at the bottom of the page.

Welcome to Online Bill Pay!

New Features

More control over bill management and viewing. The Payment Center brings all the critical tasks to one central location.

Faster payments. Same-day payment capabilities translate into the fastest payments on the Web.

A new easier-to-use interface. We've made it simpler to receive electronic bills, make automatic payments, sign up for e-mail notifications, and more!

Online Advantages

Experience the convenience of single-point bill management. eSage Bill Pay offers a new and improved user interface to make paying bills online simpler than ever before!

Click **Get Started** or view a demo of product features. For more information, view our frequently asked questions.

Get Started ▶

Now it is time to start setting up the bills you wish to pay. You can use the quick start menus that contain some of the most widely used service providers or you can set up your own providers in the "Other" section, if the person you wish to pay is not located in one of the menu choices.

Select a category checkbox to see the billers you can add on this page. **No bills added.**
Find the information you need to provide on a bill or statement.

☐ Cable/Satellite   ☒

Select the Cable/Satellite checkbox
to see the bills you can add.

Remove this biller category

☑ Credit Card   ☒

Biller: Select ▾

Select
Bank of America Business Card
Bank of America Credit Card
Bealls
Chevron and Texaco
Citibank Credit Card
Dell Preferred Account
Dillard's Credit
Discover Card
GapCard
Kohl's
Lowe's Consumer Credit Card
Macy's
Macy's
Old Navy Card
SAM'S CLUB Personal Credit
Wal-Mart Consumer Credit Card
jcp rewards credit card

☐ Insurance   ☒

Select the Insurance checkbox
to see the bills you can add.

Remove this biller category

☐ Loans

Select the L
to see the b

☐ Other   ☒

Select the Other checkbox
to see the bills you can add.

Remove this biller category

☐ Teleph

Select the Telephone checkbox
to see the bills you can add.

Remove this biller category

Go to the Payment Center

If you do not wish to use the quick start feature, then simply click on the "Go to the Payment Center" link at the bottom of the quick start page. The payment center contains tabs that allow you to add new bills, check your payment history, pay private individuals, set up reminders to pay bills, etc.
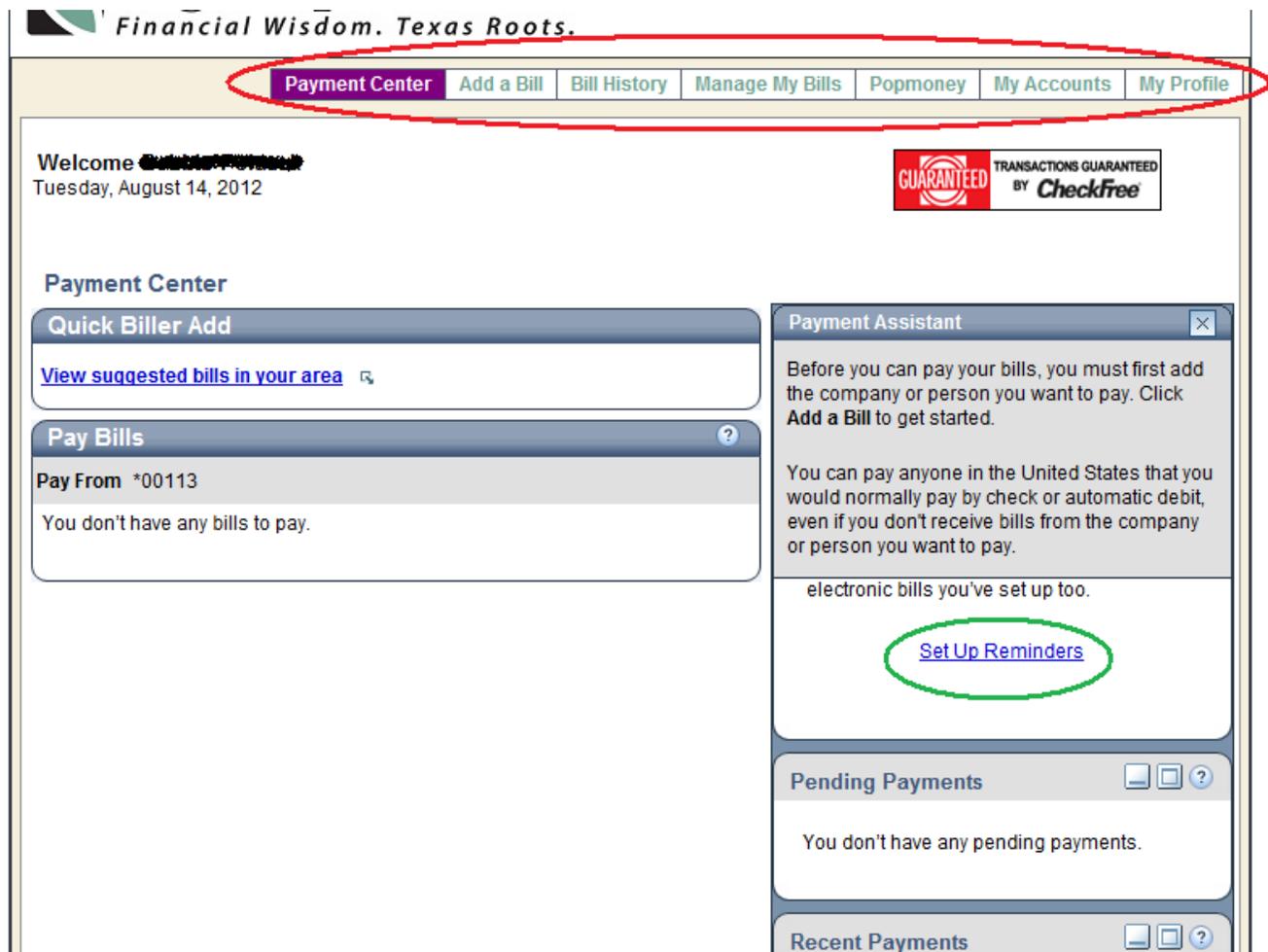
To add a new bill from the payment center, click on the "Add a Bill" tab at the top of the screen. This will open up a window for you to select Company or Person.
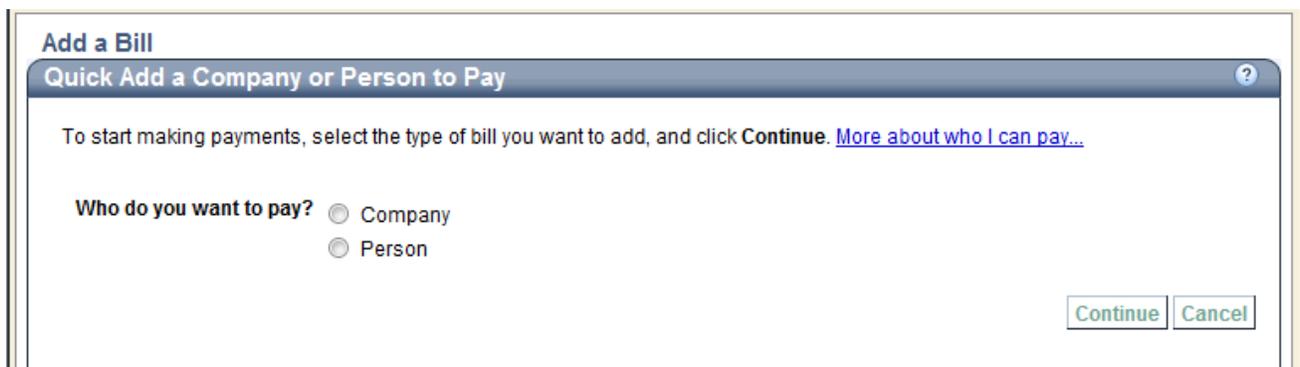
Make your selection and click "Continue."

Read the directions and type in the biller's name and click "Search."

Add a Bill

Quick Add a Company or Person to Pay

To start making payments, select the type of bill you want to add, and click **Continue**. More about who I can pay...

Who do you want to pay? ● Company
                              ○ Person

Search

To find the company you want to add, enter the information and click **Search**. We'll try to find an address match for you.

Biller Name
As it appears on bill

If you prefer, you can enter all the information for your bill.

[Search] [Cancel]

Now you will be asked to enter in information about your biller and your account with them. If you prefer you can manually enter all the information for your bill.

Now that you've selected the company, please enter the additional information to ensure that your payment is properly credited.

Asterisks (*) indicate required information.

* Biller Name AT&T Mobility

Nickname
What should I type?

* Account Number
What if I don't have an account number?

* Confirm Account Number

* Biller ZIP Code
Where you would mail payments
xxxxx-xxxx

Get your AT&T Mobility bill delivered at the Payment Center. Electronic bills are free and can be canceled any time.
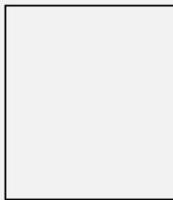
○ **Yes**, I want to receive electronic bills.

Your bill will be delivered online and will continue to be sent in the mail for 90 days.

*Your 5-digit billing ZIP code

☐ I agree that you may share my email address with AT&T Mobility, and they may send me email about their services.

○ **No**, thanks. I'll sign up later.

Learn More
Biller Information

Thank you for your interest in receiving a AT&T Mobility E-Bill. If you do not have a password you will need to register your account at www.att.com/mywireless

If you prefer, you can enter all the information for your bill.

Once you have setup your bills, you will find that a shortcut to bill pay can now be found on your Online Banking homepage. This shortcut will allow you to pay providers quickly, without navigating through multiple screens.

If you wish to see your bill pay history and other bill pay features, you will need to select the account you pay bills from and click on the "bill pay" link in your navigation bar.

Bill Pay

Pay Bills   Popmoney

Payments you make in Pay Bills appear on the Payment Center in eSage Bill Pay where you can view, change, or cancel them.

Payment Detail

Biller

Select a biller

Pay Date

Select a date

Amount

$

Pay From

*02086

Make Payment

Now that you have setup the bill pay feature, you can now access it through mobile banking as well.