

# Paying Bills Online

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# Why Pay Bills Online?

- Convenience
- Convenience
- Convenience

# Conveniences

- No check writing
- No mailing/postage
- Can determine date of payment
- Can set up automatic bill payment
- Can display/print history of payments
- Can make payments remotely
  - (tablet/smartphone/laptop)
- Nominal charge, if any

# Who Offers Online Bill Payments?

- Most banks and financial institutions offer online services/bill paying including:
- Wells Fargo
- Bank of America
- Quicken
- Stifel Nicolaus
- ...and many more

# Process of Bill Paying

- Most banks and financial institutions are basically the same with minor differences
- Terms may vary (most are free)
  - BofA, Wells Fargo, Stifel Nicolaus are free
  - Quicken Bill Pay \$.95/mo. and some free

# Set-up Online Account

- Wells Fargo process
  - Go to [wellsfargo.com](https://wellsfargo.com) and click **Sign Up**
  - Enter your information
  - Accept agreements and create username and password
  - Check your email for messages titled **Please Validate Your Email Address** and get your code
  - Go back to [wellsfargo.com](https://wellsfargo.com) click **Enter Validation Code**
  - On the enter your validation code page and click **Submit**, and then finish enrolling

# E-Bill Launch

E-Bill Management Center

[Sign Out](#) | [Help](#)

## Bills & Payments

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## Payee Management

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## My Bills

Your Bill Inbox presents the bills you received online. Select the bills you want to pay and click "Schedule payments." For bills received in the mail or to make any other payment, access the [Make Payments](#) page. To view scheduled and in process payments go to your [Payment Outbox](#).

### Bill Inbox

There are currently no items in your inbox.

### Payment Outbox

<u>Send On</u>	<u>Send To</u>	<u>Pay From</u>	<u>Check Number</u>	<u>Amount</u>	
02/11/2014	Bank of America (Hawaiian VISA)	BNY Mellon, National Association	E-pay	859.77	<a href="#">Edit</a> • <a href="#">Cancel</a> • <a href="#">Notes</a>
02/12/2014	Target Store Card	BNY Mellon, National Association	E-pay	391.92	<a href="#">Edit</a> • <a href="#">Cancel</a> • <a href="#">Notes</a>
02/12/2014	Verizon Wireless	BNY Mellon, National Association	E-pay	175.44	<a href="#">Edit</a> • <a href="#">Cancel</a> • <a href="#">Notes</a>
				<b>Total:</b>	<b>\$1427.13</b>

[View payments - last 30 days](#)

[How Do I...](#) [Glossary](#) [FAQs](#)

# Launch E-Bill (online account)

- Option to set up incoming bills to be electronic (E-Bill)
- Or continue to receive bills in the mail
- Or a combination of both



# Set-up E-Bills (Incoming Bills)

- Notification to Payee to send bill info to bank or home
- Or online set-up of E-Bill link from Payee Accounts

# Set-up Payee Accounts

- Type in Payee Name or **View Our Payee** link
- Add required info
  - Account number
  - Address
  - Payment Options\*
  - Funding Sources\*
  - Notifications\*
  - Categories\*

# \*Payment Options

- Pay manually
- Pay automatically (in response to E-Bill)
- Pay at regular intervals

# \*Funding Accounts for Payments

- Specifies account from which to draw funds
- May use multiple accounts to pay various payees

# \* Notifications

(Depending on how accounts are set-up)

- Can send email to you for:
  - Payments made
  - Bills received
  - No bill received within “x” days of billing
  - No payment scheduled “x” days before payment due

# \*Manage Categories

- Typical Categories
  - Auto payments
  - Charity contribution
  - Insurance
  - House payments
  - Gambling debts
  - Adult entertainment

# My Payees

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## My Payees

[Show inactive payees](#)

Payee	E-bill Status	Payment Option	Payment Category	E-mail Notifications	History
<a href="#">Acura Financial Services</a>	<a href="#">Set up e-bill</a>	Manual <a href="#">Set up automatic</a>	Auto	Receiving <a href="#">Change</a>	<a href="#">Payments</a>
<a href="#">Alaska - Tinas *5423</a>	<a href="#">Set up e-bill</a>	Manual <a href="#">Set up automatic</a>	Credit Card	Receiving <a href="#">Change</a>	<a href="#">Payments</a>
<a href="#">Allied Waste Services</a>	<a href="#">Set up e-bill</a>	Manual <a href="#">Set up automatic</a>	Utilities	Receiving <a href="#">Change</a>	<a href="#">Payments</a>
<a href="#">American Express</a>	<a href="#">Set up e-bill</a>	Manual <a href="#">Set up automatic</a>	Credit Card	Receiving <a href="#">Change</a>	<a href="#">Payments</a>
<a href="#">AT&amp;T U-verse *4004</a>	<a href="#">Set up e-bill</a>	Manual <a href="#">Set up automatic</a>	Utilities	Receiving <a href="#">Change</a>	<a href="#">Payments</a>
<a href="#">Bank of America (Hawaiian VISA)</a>	<a href="#">Set up e-bill</a>	Manual <a href="#">Set up automatic</a>	Credit Card	Receiving <a href="#">Change</a>	<a href="#">Payments</a>
<a href="#">Bank of America -Alaska Visa *6943</a>	<a href="#">Set up e-bill</a>	Manual <a href="#">Set up automatic</a>	Credit Card	Receiving <a href="#">Change</a>	<a href="#">Payments</a>
<a href="#">Chase (United VISA)</a>	<a href="#">Set up e-bill</a>	Manual <a href="#">Set up automatic</a>	Credit Card	Receiving <a href="#">Change</a>	<a href="#">Payments</a>
<a href="#">Citimortgage</a>	<a href="#">Set up e-bill</a>	Manual <a href="#">Set up automatic</a>	None	Receiving <a href="#">Change</a>	<a href="#">Payments</a>
<a href="#">Denelect Alarm Co</a>	<a href="#">Set up e-bill</a>	Manual	None	Receiving	<a href="#">Payments</a>

**Start Paying Bills!**



# Make Payment

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## Make Payments

Please enter an amount and send-on date for each payment and click "Make payments." To expand your list of available payees, you can always [add a payee](#).

Use funds from:

Payee	Last Paid	Amount	Send On
Acura Financial Services, *8926 <a href="#">Set up e-bill</a>	\$100.00 on 01/17/2014	\$ <input type="text" value=""/>	02/10/2014
Alaska - Tinas, *5423 <a href="#">Set up e-bill</a>	\$ on 01/31/2014	\$ <input type="text" value=""/>	02/10/2014
Allied Waste Services, *9631 <a href="#">Set up e-bill</a>	\$122.00 on 12/24/2013	\$ <input type="text" value=""/>	02/10/2014
American Express, *2007 <a href="#">Set up e-bill</a>	\$ on 01/29/2014	\$ <input type="text" value=""/>	02/10/2014
AT&T U-verse, *00-4 <a href="#">Set up e-bill</a>	\$ on 01/22/2014	\$ <input type="text" value=""/>	02/10/2014
Bank of America (Hawaiian VISA), *5602 <a href="#">Set up e-bill</a>	\$ on 01/09/2014	\$ <input type="text" value=""/>	02/10/2014

# Search Records

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## Search Records

To search for one or more payments, please enter the following information and click "Search records." For advanced reporting options, go to the [Create a Report](#) page.

Payee:

Funding account:

Time frame:  Use pre-defined range

Define custom date range  
From:   To:

Subtotal:

Include:  Non-bill notices  Filed items  Unpaid bills

[How Do I...](#) [Glossary](#) [FAQs](#)

## FAQs

- What is the lead time for payments?
  - 3 – 6 business days
- Can I make payments to persons or small businesses without electronic business accounts?
  - Yes. Enter name, address and telephone number and they will write and mail a check (no charge).
- What happens when there is a “glitch” in timing of payment?
  - Most services guarantee on time payment and will rectify late payments.

## FAQs

- How secure are bill paying services?
  - Not perfect but probably better than putting check in the mail.
- How secure are remote payments (smartphones and WiFi locations)?
  - Financial transactions via cellular and secure WiFi locations are good.
  - Avoid transactions on public and non-secured (no password) WiFi networks.