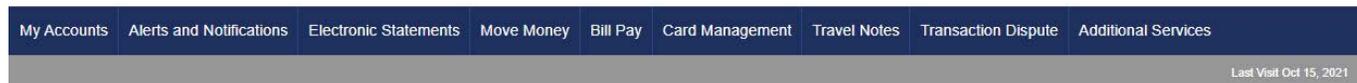# Bill Pay Overview Guide

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Who said paying bills has to be time-consuming? With Bill Pay, you can make a one-time bill payment, set up recurring payments, schedule bill pay reminders, and more. To get started, select Bill Pay" from the main navigation bar.

From the main Bill Pay screen, you can add a new payee, search payees, view bill pay history, manage funding accounts, and more.

Adding a new Payee: To add a new payee account, select "Add" in the upper right-hand corner, or "Add a Payee" under the "My Bills" section.
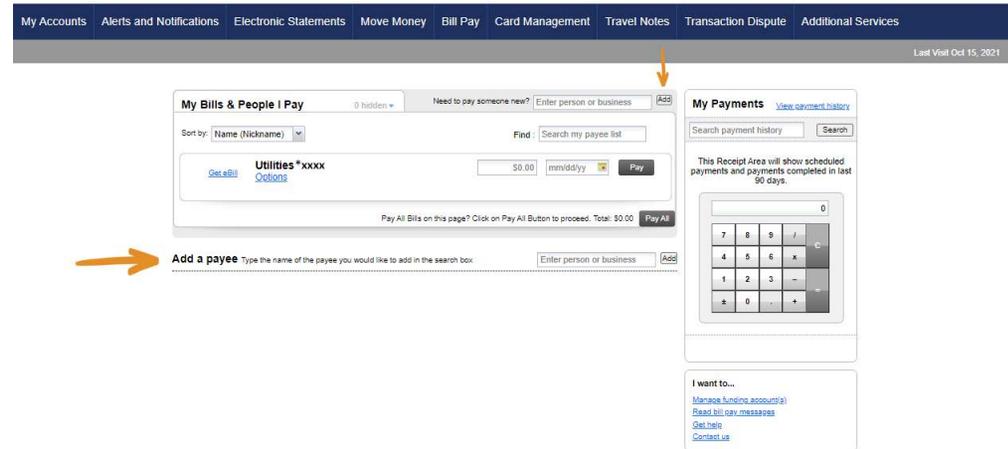
Enter the payee information and name (i.e. "Entergy") and fill out the requested information.

Select "Add payee" once you have entered all payee information.

Once you've added a payee account:
You can select "Options" and:
(1) Set up eBills
(2) Set bill reminders
(3) Schedule automatic payments
(4) View and edit account payee information

1. Sign up for eBills: If your payee has an eBill option, you can select "Get Started." You may have to enter personal information depending on what the payee requires. Once you've filled out the information, you'll have to agree to the terms of use and hit "Submit."
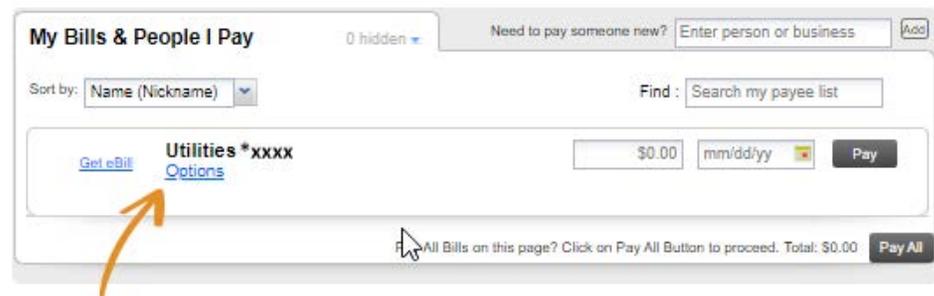
Once you've signed up for eBills with a payee, you will see the next bill due date displayed on your Bill Pay home screen.

To pay an eBill, you will see the following in the dropdown:

- Minimum balance due
- Full balance due
- Last payment made

Choose one of the above options, or you can manually enter an amount. Select "Pay" once you are ready to pay the eBill.

Select "View bill" to view a copy of the eBill. Select "Options" to view eBill history or cancel eBills. If you cancel an eBill, it usually takes 1-2 months to start receiving the paper bills in the mail again.

***If you delete a payee, that also cancels eBills.**

2. Set next due reminder Setting a bill pay reminder prevents late payments and ensures you are paying bills on time. For your convenience, reminders are automatically set for eBills and automatic payments.

To manually set up a bill reminder (for bills that are not set up through eBills or automatic payments), follow the steps below:

- Enter the frequency, next due date, and typical amount in the field box.
- Select if you would like to receive an email reminder. *You will see a reminder in your bill pay home screen, but this option allows you to receive a reminder via email as well.
- Choose "Save." This will set your next due reminder.

From your home screen:
- Once a reminder is set, you will see a red color indicator on the left of the payee title to show that it is overdue.
- If you have an automatic payment set up, you will see a reminder that tells you how many days until the next payment will be made:
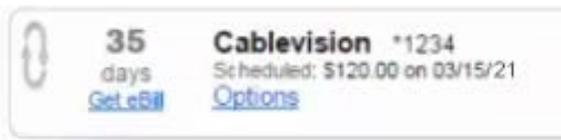
To change or cancel a reminder, click on the pencil icon next to the payment reminder date. To cancel a reminder, select "Turn Off."
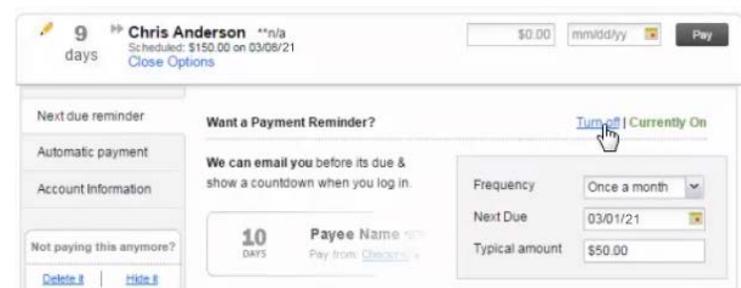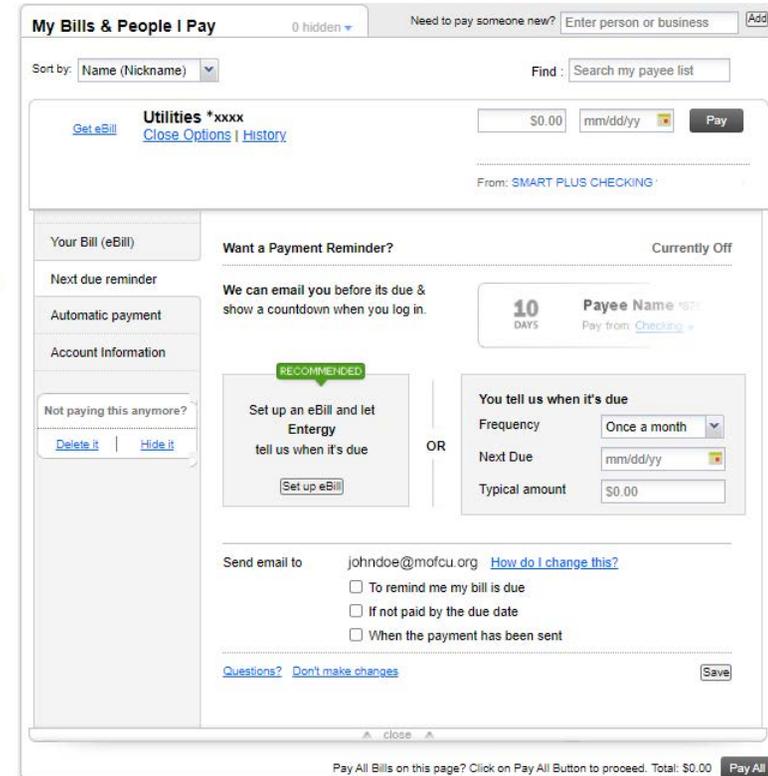
3. Schedule automatic payments:

To set up an automatic payment, select the payee options and "Automatic Payment." Select account to debit in the "Pay from" drop down. *Please note: You cannot make bill payments from a savings account.*

Enter the amount you'd like to pay. *If you are paying via check, there is an option to add a memo.*

Choose the frequency of the payment. You can specify a start and either enter end date or select "No end date." If you select this option, the payment will automatically be paid indefinitely based on the frequency schedule, until you cancel the automatic payment. You may also set an exact number of payments to be sent in the "End on... After X payments are sent" section.
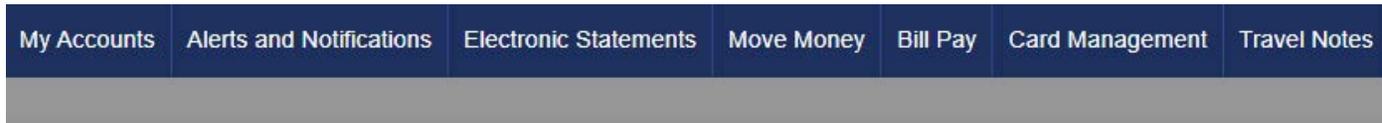
Once you've set your payment and frequency, you have the option to receive an email notification when the payment is made. To change the default email, click the "How do I change this?" link.

Once you have filled out the automatic payment details, hit "Save." The automatic payment will now display on your Bill Pay home screen. You can cancel a single payment from an automatic payment schedule, or you can cancel an automatic payment schedule altogether.

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4. View and edit payee account information. In this section, you can view the payee account number associated with your account, and update the nickname for the payee account.

My Accounts	Alerts and Notifications	Electronic Statements	Move Money	Bill Pay	Card Management	Travel Notes

My Bills & People I Pay   0 hidden ▼   Need to pay someone new? Enter person or business   Add

Sort by: Name (Nickname) ▼   Find : Search my payee list

Get eBill   **Utilities** *xxxx $0.00   mm/dd/yy   Pay
Close Options | History

From: SMART PLUS CHECKING

| Your Bill (eBill) | Payee Account | Account number | xxxxxxxxx |
Next due reminder		Confirm account number	
Automatic payment		Category (optional)	Utilities ▼
Account Information	Entergy	Nickname (optional)	Utilities
		Address	The address is on file.
Not paying this anymore?		Phone	8003683749
Delete it	Hide it	Questions? Don't make changes		Save

▲ close ▲

Pay All Bills on this page? Click on Pay All Button to proceed. Total: $0.00   Pay All

Add a payee Type the name of the payee you would like to add in the search box   Enter person or business   Add

View Bill Pay history:

- Once you build bill pay history, you can select "View payment history" on the home screen. Bill Pay saves up to 18 months of history.
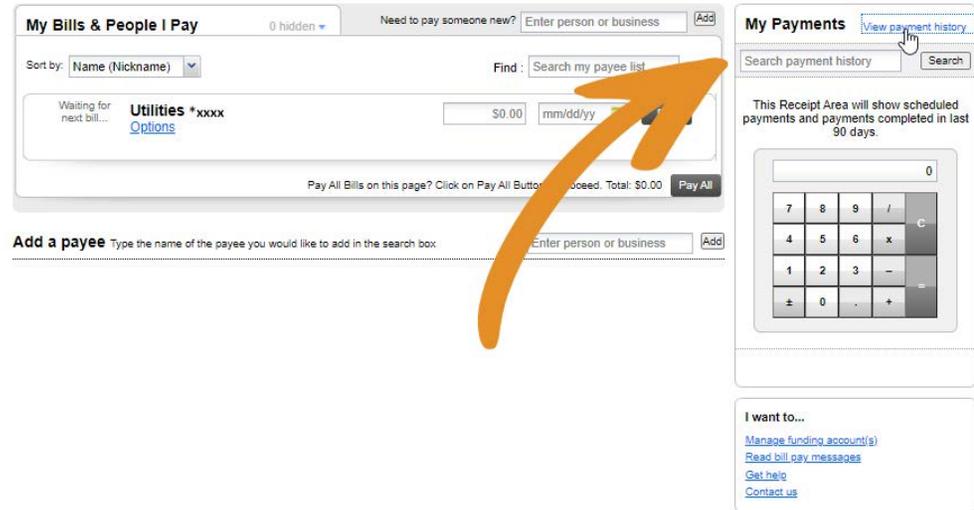
Manage funding accounts:

- Select "Manage funding accounts" to view and add accounts to fund your bills. From here, you can set a default account, as well as additional payment account options. *Please note: You cannot make bill payments from a savings account.*