

Business Bill Pay

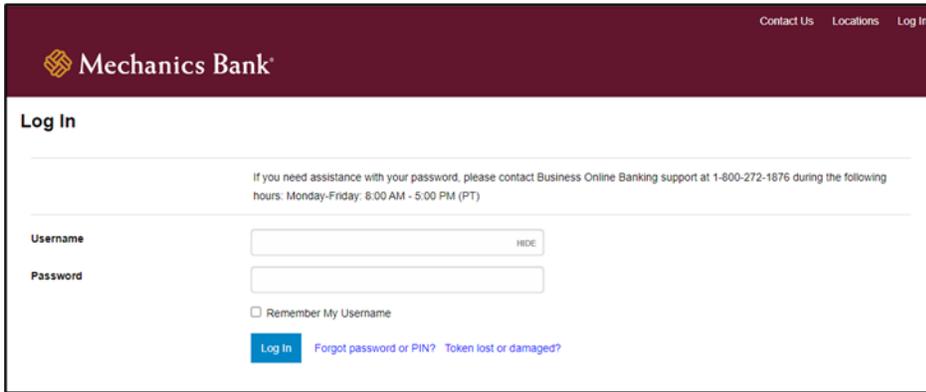
User Guide

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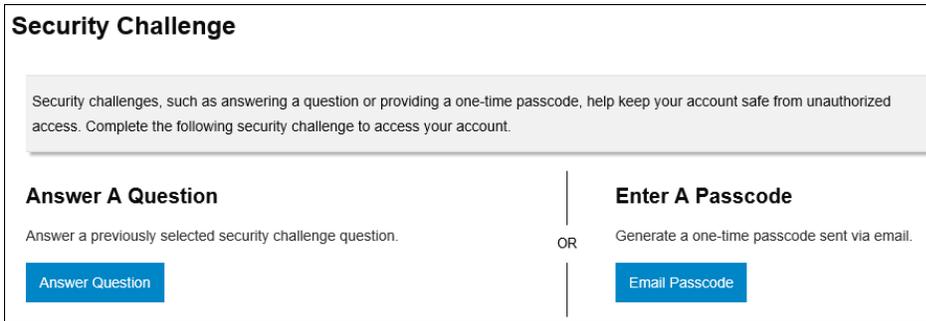
Launching Bill Pay

- Access our website www.mechanicsbank.com to log in to Business Online Banking.
- On the right side of the page, select **Log In** then choose **Business Online Banking** from the menu options.
- On the **Log In** page enter your **Username** and **Password**.
 - ☞ **Note:** *Security token users ONLY-* your password should be a combination of the number generated from your security token plus your 4-digit PIN number.
- Click **Log In**.
 - ☞ **Note:** Security token users will see a **Site Verification** box and will need to validate the verification code in order to proceed.



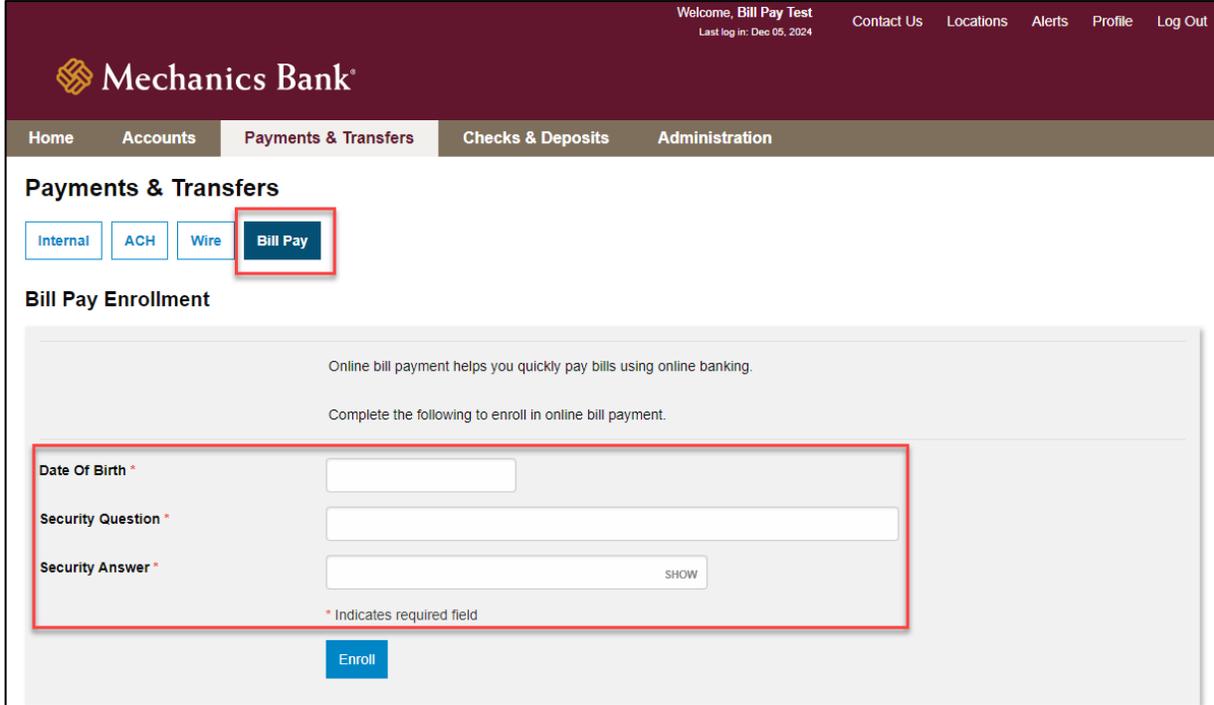
The screenshot shows the Mechanics Bank Log In page. At the top right, there are links for "Contact Us", "Locations", and "Log In". The Mechanics Bank logo is on the left. Below the logo, the text "Log In" is displayed. A message states: "If you need assistance with your password, please contact Business Online Banking support at 1-800-272-1876 during the following hours: Monday-Friday: 8:00 AM - 5:00 PM (PT)". There are input fields for "Username" and "Password". The "Username" field has a "HIDE" button. Below the "Password" field is a checkbox for "Remember My Username". At the bottom, there is a blue "Log In" button and a link for "Forgot password or PIN? Token lost or damaged?"

- You may be prompted with a **Security Challenge**; complete the Security Challenge in order to continue the log in process by either answering a security challenge question or by entering a one-time passcode received by email.



The screenshot shows the Security Challenge page. At the top, it says "Security Challenge". Below that, a message states: "Security challenges, such as answering a question or providing a one-time passcode, help keep your account safe from unauthorized access. Complete the following security challenge to access your account." There are two options: "Answer A Question" and "Enter A Passcode". The "Answer A Question" option includes the text "Answer a previously selected security challenge question." and a blue "Answer Question" button. The "Enter A Passcode" option includes the text "Generate a one-time passcode sent via email." and a blue "Email Passcode" button. The two options are separated by a vertical line with "OR" in the middle.

- Once logged in, locate Bill Pay by clicking on **Payments & Transfers** and then select **Bill Pay**. Another window will appear displaying Mechanics Bank Business Bill Pay Payment Center.
- When launching Bill Pay for the first time you may be prompted to complete your enrollment by entering some additional information. Once entered, click **Enroll**.



You can pay anyone in the United States using Bill Pay that you would normally pay by check or automatic debit. Even if you do not receive bills from the company or person you want to pay, you can still add the information we use to make payments.

You can pay large and small companies, as well as individuals such as maintenance or cleaning contractors. When you pay a bill, Bill Pay uses CheckFree to send the payment electronically whenever possible. If the company or person cannot receive electronic payments, Bill Pay prompts CheckFree to print a check and send it to the address you provide when you add the bill.

You can also use Bill Pay to:

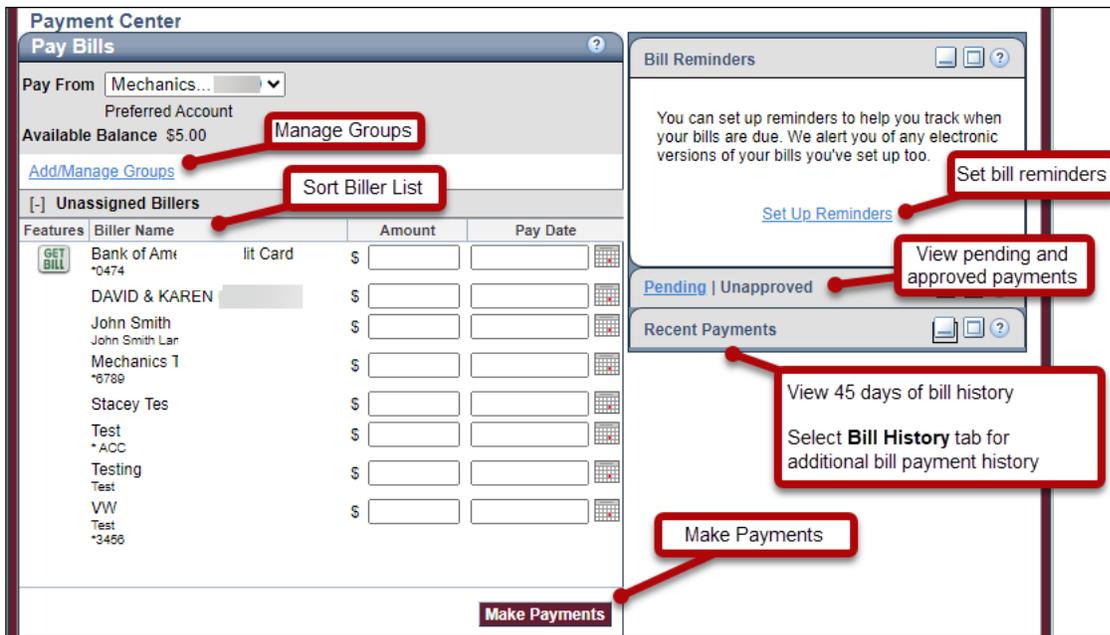
- Pay several bills at once or make one-time payments from the Payment Center. You can also view your pending and recent payments.
- Receive some of your bills online. We can receive electronic bills from hundreds of billers nationwide.
- Set up automatic payments to pay your electronic bills or to automatically schedule payments of a set amount at regular intervals.
- Review your bills and payments for the past 18 months.
- Download your bill payment information to your personal financial software.

Payment Center

- Once Bill Pay is launched, the navigation options appear as seen below.

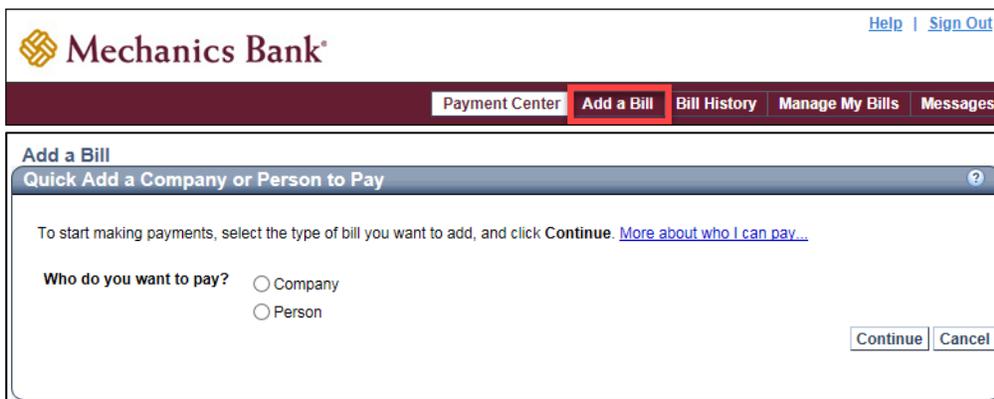


- The **Payment Center** page serves as a “hub,” or central location, for making payments and reviewing payment information.



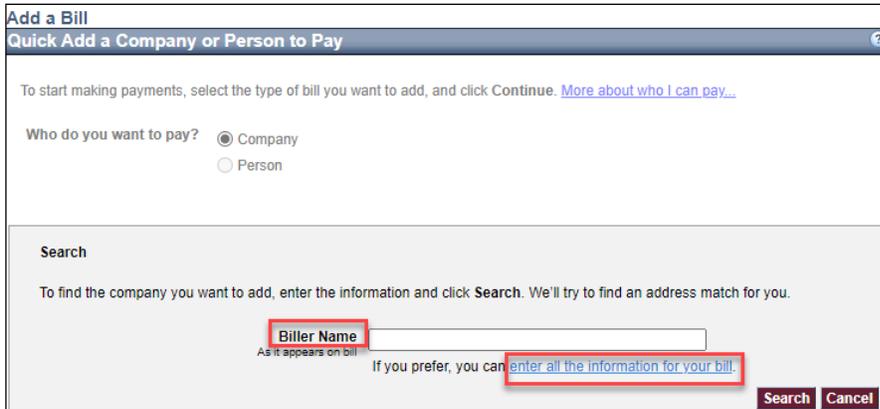
Adding a Bill

- To add a new biller, select the **Add a Bill** from the navigation menu. Select if you want to pay a **Company** or a **Person** and then click **Continue**.



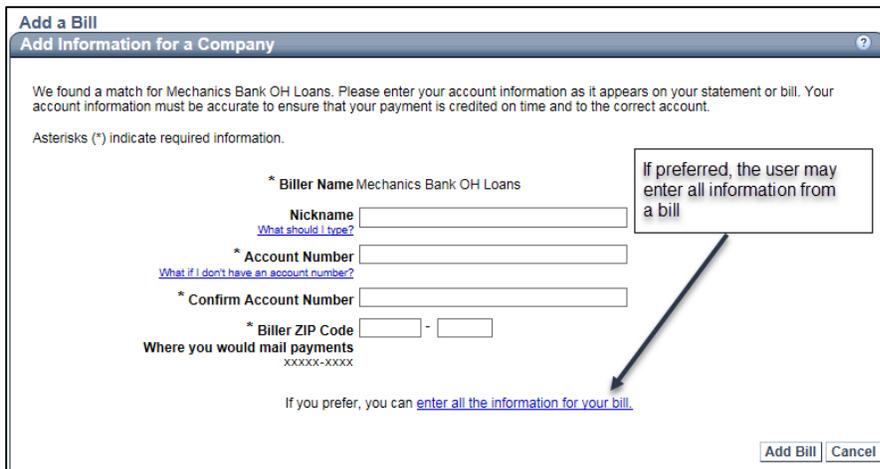
Adding a Company

- You can search for a biller by entering the **Biller Name** and clicking **Search** or click the **enter all the information for your bill link**.



The screenshot shows the 'Add a Bill' interface. At the top, it says 'Quick Add a Company or Person to Pay'. Below that, there are radio buttons for 'Company' (selected) and 'Person'. A 'Search' section follows, with a text input field labeled 'Biller Name' and a note 'As it appears on bill'. Below the input field, there is a link: 'If you prefer, you can [enter all the information for your bill](#)'. At the bottom right, there are 'Search' and 'Cancel' buttons.

- **Match Found:** If a match is found, the system will prompt you to enter the biller account information. When finished select **Add Bill**.



The screenshot shows the 'Add a Bill' interface, 'Add Information for a Company' section. It displays a message: 'We found a match for Mechanics Bank OH Loans. Please enter your account information as it appears on your statement or bill. Your account information must be accurate to ensure that your payment is credited on time and to the correct account. Asterisks (*) indicate required information.' Below this, there are several fields: '* Biller Name Mechanics Bank OH Loans', 'Nickname' (with a link 'What should I type?'), '* Account Number' (with a link 'What if I don't have an account number?'), '* Confirm Account Number', '* Biller ZIP Code' (with a note 'Where you would mail payments' and 'XXXXX-XXXX'), and a note 'If you prefer, you can [enter all the information for your bill](#)'. At the bottom right, there are 'Add Bill' and 'Cancel' buttons. A callout box with an arrow pointing to the link says: 'If preferred, the user may enter all information from a bill'.

Adding a Person

- Select **Person** to make a payment to an individual, i.e. housekeeper, babysitter, etc.
 - Enter all of the information needed to make a payment: person's name, address and phone number.

The system searches publicly available phone listings for a name and address match. If a match is found, you will see the name and address of the person located. When finished click **Add Bill**.

- If a match cannot be located, you can click the **search for another person** link to start a new search.

Billers Added Alerts

- In order to avoid any potential fraudulent bill pay transactions, an e-mail message will alert you when a new biller is added.
- Note:** The Bill Pay system sends alerts, reminders and messages to the business email address indicated during enrollment.

Making a Payment

After billers are added, business users can either make a single payment to one biller or make payments to multiple billers at one time from the **Payment Center** page.

You can pay one or more of the bills listed in the **Pay Bills** section. To go to the **Pay Bills** section, click **Payment Center** on any page.

Paying a Bill

- In **Pay From**, select the account from which to withdraw funds for the payments. To make this account the default selection, select **Make Preferred Account**.
 - ☞ **Note:** If you want to pay bills from more than one account, pay the bills from the account you selected first, and then select another account and pay bills from it.
- Find the bill you want to pay.
 - ☞ **Tip:** You can scroll through the bills list alphabetically in ascending or descending order by clicking the **Biller Name** column.
- In **Amount**, type the amount you want to pay.
 - ☞ **Note:** Mechanics Bank sets a limit on the total dollar amount you can pay from an unconfirmed account. After you confirm an account, the limits are re-evaluated and usually changed.
- In **Pay Date**, enter the date you want us to deliver the payment to the biller.
 - ☞ **Note:** Mechanics Bank sets a limit (usually 45 days) on the total number of days you can make a payment from an unconfirmed account. After you confirm the account, you can enter a pay date that is up to a year in the future.
- Click the calendar icon to determine the pay date you can select to pay the bill.
- Repeat the previous steps for each bill you want to pay.
- Click **Make Payments**.
- Your payment information appears on the **Review Payments** page.

Paying an Electronic Bill

If you have one or more electronic bills due from the biller, the following icon appears in the **Pay Bills** section of the **Payment Center**: 

To view electronic bills:

- Click **Payment Center** on any page. The **Payment Center** opens.
- Go to the **Pay Bills** section.
- In **Pay From**, select the account from which to withdraw funds for the payment. To make this account the default selection, select **Make Preferred Account**.
- Click the bill due icon next to the biller name.
- A summary of the unpaid bills appears in a separate browser window.
 - ☞ **Note:** If you receive more than one bill in the same billing cycle, you see both bills listed on this page. For example, if you are closing a utility account, the utility company may send you a bill for the previous month and then a final bill for any remaining days of service.

To pay an electronic bill:

- Select an amount option for paying the bill. The options vary based on the information we receive from the biller. You can always pay an amount that is different from the options the biller provides.
 - ☞ **Note:** If you have a credit with the biller that covers the bill amount due, all of these options are unavailable. You do not need to pay the bill; however, you can file it to remove it from your list of unpaid bills.

- Review the pay date and change it if necessary.

Review and Confirm Your Payments

- Review the payment information. The **Review Payments** page shows the total amount for all payments you just made.
- If the **Memo** box appears, you can type additional information to send with the payment (up to 34 characters). The memo is printed on the check that Bill Pay sends to the biller. The Memo box only appears if Bill Pay sends the payment by check.
- In **Check No.**, type a reference number for this payment. If you don't type a number, Bill Pay assigns one. The check number is printed on the check we send to the biller. If we send an electronic payment, the check number is replaced by a transaction number.
- Click **Submit Payments**. The **Payment Confirmation** page displays the confirmation numbers automatically assigned to each of the payments.
- Click **Note** to add descriptive information to keep on file with the payment (up to 256 characters). You can add a note to any payment in Bill Pay. The note is not sent with the payment.
- Click **Print** to print the payment confirmation.
- Click **Finished**.

 **Tip:** You can find the bills you just paid listed in the Pending Payments section of the Payment Center. When the payments are processed, they appear in the Recent Payments section.

Payment Calendar

You can use the payment calendar to determine the pay date you can select to pay the bill.

The calendar shows:

- The pay dates available in the current month. You can scroll to future months, if necessary.
- The earliest date you can select for the biller to receive the payment.
- The due date for your bill if you are paying an electronic bill or if you set up reminders for the bill you are paying.
- Whether the biller accepts payments on the same day or the next business day. (An asterisk appears on the current date or the next business date.)

Preferred Account

A preferred account is the account from which you pay most of the bills. When you designate an account as a preferred account, it appears first in the **Pay From** list by default. The preferred account applies to all users in the business. If you do not have a preferred account or you are not eligible to use the preferred account, you can choose the account to use when you pay bills.

 **Note:** If you change the preferred account, the account you select becomes the preferred account for all users in the business. An unapproved account must be approved before it appears in the Pay From list.

To change the preferred account:

- Select another account in the **Pay From** list. When you choose a different account, the **Make Preferred Account** check box appears so that you can select it for the new account.

 **Note:** You must make a payment to designate a preferred account. If you select the Make Preferred Account check box but do not make a payment, the previous account selection continues to appear as your preference.

Pending Payments

The **Pending Payments** section presents a quick summary of the approved payments that have not been processed yet.

 **Note:** You may have a pending payment that has started processing. In this case, you cannot change or cancel it.

Viewing the Pending Payments

This section lists the bills, the amount of the payment, and the pay date. It also provides a total amount for all approved pending payments.

- Click **Payment Center** on any page. The **Payment Center** opens.
- Go to the **Pending Payments** section.

 **Note:** If the Unapproved Payments section appears instead, you have payments that must be approved before they can be processed. You can either approve the payments or click Pending Payments to open the Pending Payments section.



Unapproved Payments

The **Unapproved Payments** section provides a quick summary of the payments that require approval. Payments made by Supervisor and Employee Level Users must be approved before they can be processed.



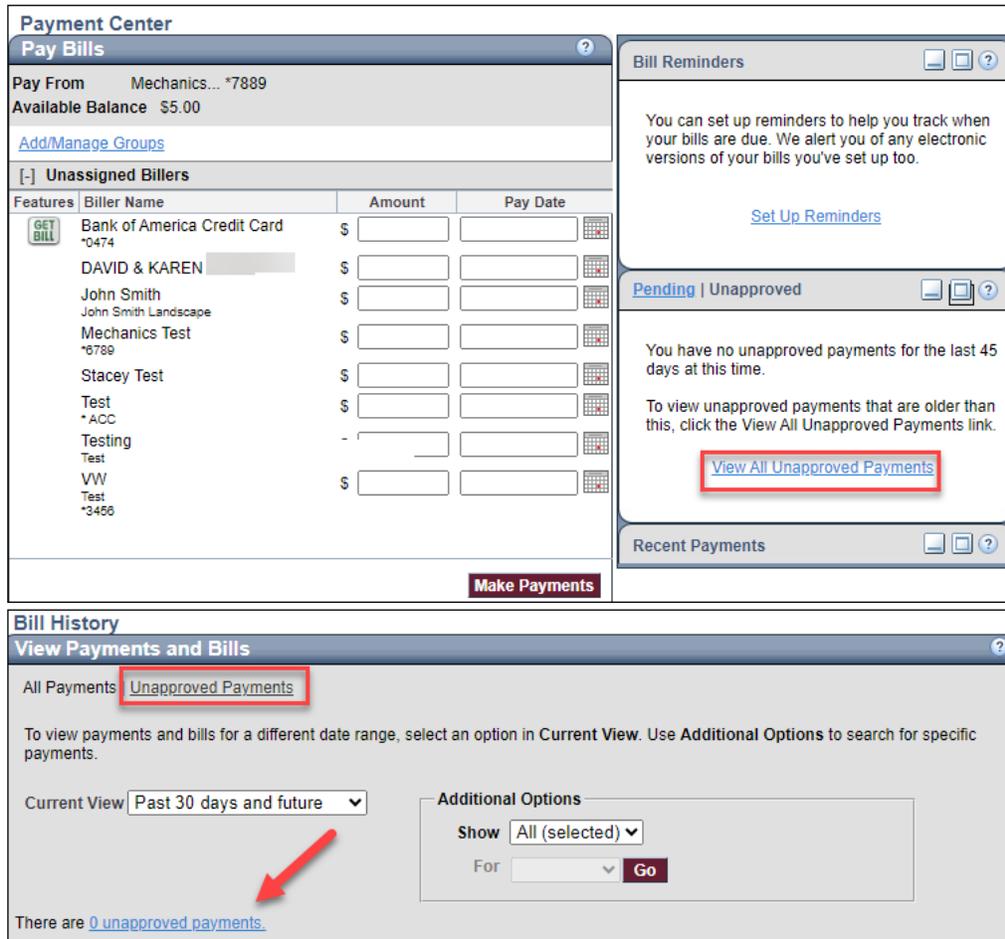
Approving Payments

The Sr. Administrator and Administrator Level Users can approve payments. However, Administrator Level Users can only approve payments from accounts they have access to use.

To go to the Unapproved Payments section:

- Click **Payment Center** on any page. The **Payment Center** opens.
- Go to the **Unapproved Payments** section.

 **Note:** If the Pending Payments section appears instead, you do not have any payments that require approval.



The screenshot shows the 'Payment Center' interface. On the left, the 'Pay Bills' section displays 'Pay From Mechanics... *7889' and 'Available Balance \$5.00'. Below this is a table of 'Unassigned Billers' with columns for 'Features', 'Bill Name', 'Amount', and 'Pay Date'. The table lists several billers, including 'Bank of America Credit Card', 'DAVID & KAREN', 'John Smith', 'John Smith Landscape', 'Mechanics Test', 'Stacey Test', 'Test *ACC', 'Testing', 'VW', and 'Test *3456'. A 'Make Payments' button is located at the bottom of this section.

On the right, the 'Bill Reminders' section contains a message about setting up reminders and a 'Set Up Reminders' link. Below that, the 'Pending | Unapproved' section shows a message: 'You have no unapproved payments for the last 45 days at this time.' It includes a 'View All Unapproved Payments' link, which is highlighted with a red box. At the bottom, there is a 'Recent Payments' section.

Below the Payment Center is the 'Bill History' section, titled 'View Payments and Bills'. It has tabs for 'All Payments' and 'Unapproved Payments', with 'Unapproved Payments' selected and highlighted with a red box. Below the tabs, there is a 'Current View' dropdown set to 'Past 30 days and future' and an 'Additional Options' section with a 'Show' dropdown set to 'All (selected)', a 'For' dropdown, and a 'Go' button. A red arrow points to the 'Unapproved Payments' link in the 'All Payments' tab.

To approve payments:

- Click **Approve** for the payment you want to approve. The **Confirm Approve Payment** page appears.
- Click **Approve Payment**. The **Payment Center** opens, and the payment no longer appears in the **Unapproved Payments** section.

Past Due Unapproved Payments:

If a payment is not approved before the time required to process it by the selected pay date, Bill Pay changes the pay date to the earliest available date when you approve the payment.

Changing a Payment

You can change payments paid from a confirmed account that have not started processing. If the payment was made from an unconfirmed account, you can either cancel it or confirm the account from which it was made.

 **Note:** Your ability to change a payment is determined by your authority level, the payment accounts that you have access to, and the payment's approval status. If you can change a payment, a Change link appears next to it.

To change a payment:

- Click **Change** for the payment you want to change. The **Change Payment** page opens.
- Enter the changes you want to make.
- Click **Save Changes**. A message informs you that your changes have been made.
- Click **Finished** to return to the **Payment Center**.

Canceling a Payment

You can cancel payments that have not started processing. After you cancel a payment, its status changes to **Canceled**. Canceled payments appear in the **Recent Payments** section of the **Payment Center** and in **Bill History**.

 **Note:** Your ability to cancel a payment is determined by your authority level, the payment accounts that you have access to, and the payments approval status. If you can cancel a payment, a Cancel link appears next to it.

To cancel a payment:

- Click **Cancel** for the payment you want to cancel. The **Cancel Payment** page opens.
- Click **Cancel Payment**. A message informs you that your payment has been canceled.
- Click **Finished** to return to the **Payment Center**.

Recent Payments

The **Recent Payments** section presents a quick summary of bill payments for the past 45 days. This section lists the bills that were paid, the amount or status of the payment, and the pay date. It also provides a total amount for all payments listed in this section.

If the payment was processed normally, you see the amount of the payment. If you canceled the payment, you see the status of the payment. The payment total includes only those payments that were processed normally.

Viewing the Recent Payments

All payments from the past 45 days are listed in this section.

To go to the Recent Payments section:

- Click **Payment Center** on any page. The **Payment Center** opens.
- Go to the **Recent Payments** section.

To view the recent payments:

- In the Recent Payments section, view the recent payments.



Viewing Bill Payment History

You can view the bill payment history for the past 18 months on the **View Payments and Bills** page. You can enter search criteria to find the specific bills and payments you want to view. You can also download payment information to a comma-separated values (CSV) file or QuickBooks® file.

To view the bill payment history:

- Click **View Bill History**. The **View Payments and Bills** page opens.
- View the bill payment history.

Download Payments:

From the **Bill History** tab, users click on the **Download File** button to download payment history into personal finance management software.

The business user may choose from these formats:

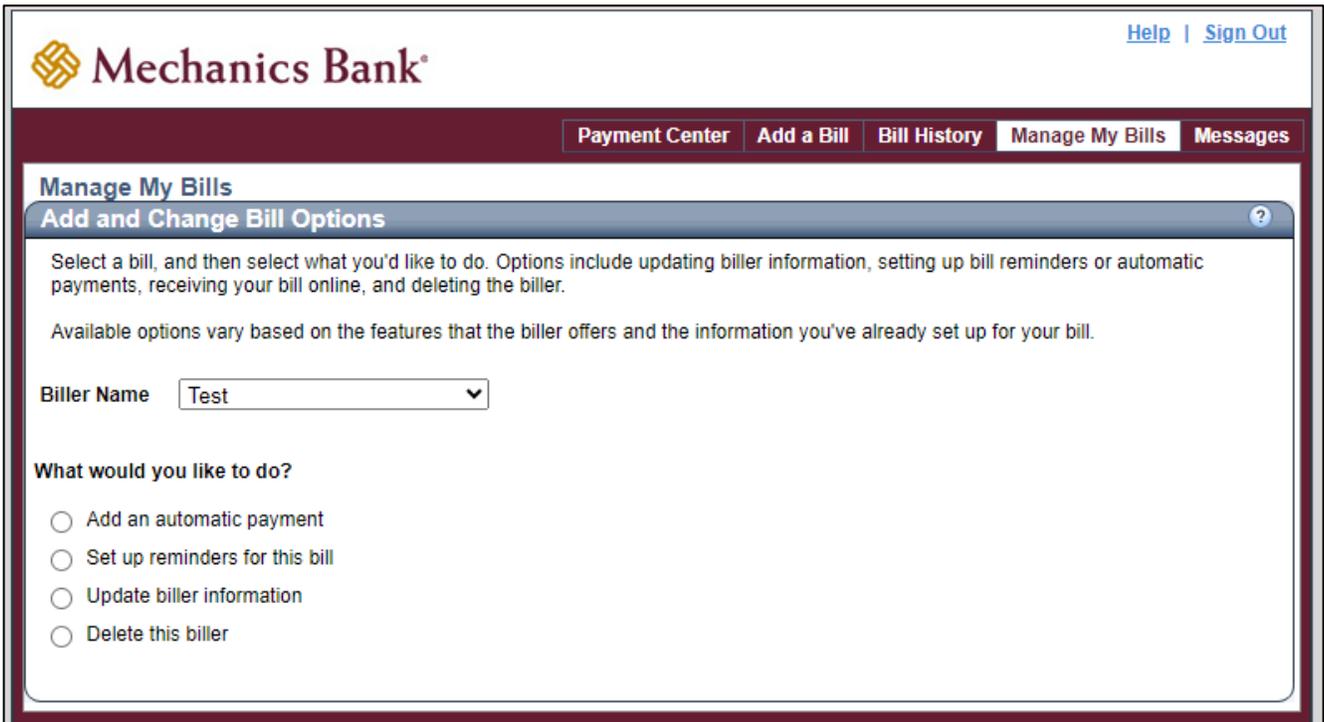
- CSV – Comma Separated Value
- IIF – QuickBooks

Manage My Bills

The **Manage My Bills** page intuitively aids the business user with setting up and managing each biller.

The user first chooses a biller from the drop down box. Edits, such as adding an automatic payment, updating biller information, and setting up reminders can easily be completed from this single view for any biller.

 **Note:** Supervisor and Employee Level Users do not have access to set up automatic payments (recurring or auto pay for e-bills). Supervisor and Employee Level Users are also not able to make updates or delete a biller if there are pending payments to the biller.



The screenshot shows the Mechanics Bank website interface. At the top right, there are links for [Help](#) and [Sign Out](#). Below the logo is a navigation bar with tabs for **Payment Center**, **Add a Bill**, **Bill History**, **Manage My Bills** (which is active), and **Messages**. The main content area is titled **Manage My Bills** and **Add and Change Bill Options**. It contains the following text: "Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, receiving your bill online, and deleting the biller." Below this is a note: "Available options vary based on the features that the biller offers and the information you've already set up for your bill." There is a dropdown menu for **Biller Name** with "Test" selected. Under the heading **What would you like to do?**, there are four radio button options: Add an automatic payment, Set up reminders for this bill, Update biller information, and Delete this biller.

Automatic Payments

You can add an automatic payment for any bill. You can also automatically schedule payments of a set amount at regular intervals. For example, you can schedule a payment at the first of each month to pay a lease or rental fees. This type of automatic payment is always available, regardless of whether you receive electronic bills from the biller.

 **Tip:** If the amount due for the bill varies, you can set up bill reminders to alert you to pay the bill. The reminder appears below the bill in the Pay Bills section of the Payment Center for a certain number of days before the due date. You can check the reminders to ensure you are making the payments on time.

Automatic payment restrictions:

If you add an automatic payment, keep the following restrictions in mind:

- You can only attach invoices to a single payment, not a series of automatic payments.
- You can only attach a note to a single payment, not a series of automatic payments.
- You can enter a check number for a single payment, but not a series of automatic payments. Bill Pay automatically generates a check number that is printed on the check we send to the biller. If we send an electronic payment, the check number is replaced by a transaction number.
- If a user adds an automatic payment and access to that account is later removed from the user, the payments will process as scheduled, but the user will not be able to manage the payments.

To select a bill to pay automatically:

- In **Biller Name**, select the bill you want to pay automatically.
- In the **What would you like to do?** section, click **Add an automatic payment**.
- The automatic payment information appears below the add option. The information varies based on whether your business receives an electronic bill through Bill Pay and the biller lets you set up options to pay it automatically.

To add an automatic payment for an electronic bill:

- In **Pay From**, select the account you want to pay the bills from.
- Select one of the following options:
 - Click **Always pay the amount due on the bill** to automatically pay the bill for the amount due.
 - Click **Only pay bill if the bill amount is less than or equal to**, to set a maximum limit on the amount that is automatically paid. Type a maximum amount in the box.
- Select one of the following options:
 - Click **Schedule the payment to be delivered on the bill's due date** to have the payment delivered to the biller on the due date.
 - Click **Schedule the payment for the earliest available date after the bill is received** to make the payment to the biller as soon as it is delivered to you.

 **Note:** The second option may not be available for the bill. In that case, the first option is automatically selected.

- If you would like to receive email about the automatic payments, review the email address (typing a new one, if necessary) and select when you want to receive the emails.
- Click **Save Changes**. The payment is set up. The page clears so that you can select another bill.

To add an automatic payment schedule:

- In **Pay From**, select the account you want to pay the bills from.
- In **Payment Amount**, type the amount of the regular payments.
- Select one of the following options:
 - Click **All payments are the same amount** if the amount of the final payment is the same as all other payments.

- Click **The amount of the last payment should be** if the amount of the final payment is different from the regular payment amount. Type the amount of the final payment.
- In **Send First Payment On**, type the date when you want the biller to receive the first payment. Keep in mind that the payment starts processing before this date.
 - ☞ **Tip:** Click the calendar icon to help determine the date for sending the first payment. The date must be a business day.
- In **Payment Frequency**, select the frequency for paying the bills:
 - ☞ **Note:** The dates may be adjusted to ensure that payments are sent on a business day within the selected time period. For example, if you select a Monthly frequency and schedule the first payment on 9/1/2025, Bill Pay sends the payment on 8/31/25 and the next three payments on these dates: 10/1/2025, 11/1/2025, and 11/30/2025.

Frequency	Definition
Weekly	Every week on (or near) the same day of the week you scheduled the first payment.
Every 2 weeks	Every other week on (or near) the same day of the week you scheduled the first payment.
Every 4 weeks	Every 28 days from the previous payment date, starting with the first payment date.
Monthly	Every month on (or near) the same date you scheduled the first payment.
Twice a month	Every month on (or near) the same date you scheduled the first payment. The second payment is scheduled 15 days after the first payment date.
Every 2 months	Every other month on (or near) the same date you scheduled the first payment.
Every 3 months	Every three months on (or near) the same date you scheduled the first payment.
Every 6 months	Every six months on (or near) the same date you scheduled the first payment.
Annually	Every 12 months on (or near) the same date you scheduled the first payment.

- Select one of the following options:
 - Click **I change or cancel this payment** to automatically schedule the payment indefinitely until you change it or cancel it.
 - Click **A total of x payments are sent** to automatically schedule a specified number of payments. Type the number of payments in the box.
 - Click **But not after** to automatically schedule the payment until the specified date. Type the date in the box.
 - ☞ **Note:** Click the calendar icon to help determine the cutoff date for sending payments. If you choose Twice a Month for the frequency, the cutoff date may be adjusted to allow payments to be sent within that frequency.
- If you would like to receive an email about the automatic payments, review the email address (typing a new one, if necessary) and select when you want to receive the emails.
- Click **Save Changes**. The payment is set up. The page clears so that you can select another bill.

Viewing an automatic payment:

You can review the options that were selected to automatically pay a bill. This option is available to all users, regardless of authority level.

- In **Biller Name**, select the bill you want to view.
- In the **What would you like to do?** section, click **View automatic payment**. The automatic payment information appears below the view option.
- Click **Finished**. The page clears so that you can select another bill.

Changing an automatic payment:

You can change the payment information for any bill that you pay automatically. The changes affect all current and future payments associated with the bill.

 **Note:** The Sr. Administrator and Administrator Level Users are the only users who can change automatic payments. However, the Administrator Level Users can only change payments for accounts that they have access to use.

- In **Biller Name**, select the bill you want to update.
- In the **What would you like to do?** section, click **Update** automatic payment for the automatic payment you want to change. The automatic payment information appears below the update option.
- Enter the appropriate changes to the payment information.
- Click **Save Changes**. A confirmation message appears.
- Click **OK** to change the automatic payment. The automatic payment information is changed. The page clears so that you can select another bill.

If you want to change a payment that has been scheduled automatically, consider setting up bill reminders instead of an automatic payment schedule. The reminder appears below the bill in the **Pay Bills** section of the **Payment Center** for a certain number of days before the due date. You can check the reminders to ensure you are making the payments on time.

Deleting an automatic payment:

You can cancel payments that are scheduled automatically by deleting an automatic payment.

 **Note:** The Sr. Administrator and Administrator Level Users are the only users who can delete automatic payments. However, the Administrator Level Users can only delete automatic payments for accounts that they have access to use.

- In **Biller Name**, select the bill you want to change.
- In the **What would you like to do?** section, click **Delete automatic payment** for the automatic payment you want to delete. A confirmation message appears.
- Click **OK** to delete the automatic payment and cancel any scheduled payments listed in the message. The automatic payment is deleted. The page clears so that you can select another bill.

Bill Pay Reminders

You can set up reminders to notify you when payments are due. Bill reminders are available as online notifications that appear in the **Payment Center** and as email reminders.

You can also set up email reminders to notify you when a payment has been sent and when bills are past due. Email reminders can be associated with any bills, including electronic bills and automatic payments. You can select which bill-related events you want to receive email reminders for. Some email reminders contain links that you can click to view and pay the bill.

To set up a bill reminder:

- In **Biller Name**, select the bill you want to set up reminders for.
- In the **What would you like to do?** section, click **Set up reminders for this bill**. The bill reminder information appears below the setup option.
- In **Typical Due Date**, type the date when the bill is typically due. In most cases, you can simply type the due date for the current bill.
 - ☞ **Tip:** Click the calendar icon to help determine the date.
- In **Bill Received**, select how frequently you receive this bill.
- In **Typical Amount Due**, type the amount of a typical payment for this bill. In most cases, you can simply type the amount due for the current bill.
- In **How far in advance of the due date you want to be reminded of this bill**, select when you want to be reminded of this bill.
- If you would like to receive email reminders, review the email address (typing a new one, if necessary) and select when you want to receive the emails.
- Click **Save Changes**. Your reminders for this bill are set. The page clears so that you can select another bill.
- After you have set up bill reminders, you see the reminder listed below the bill in the **Pay Bills** section of the **Payment Center**. If you have set up email reminders, you start to receive the ones you selected.

Manage My Bills

Add and Change Bill Options

Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, receiving your bill online, and deleting the biller.

Available options vary based on the features that the biller offers and the information you've already set up for your bill.

Biller Name

What would you like to do?

Add an automatic payment

Set up reminders for this bill

Reminders are a helpful way to manage your bills.

Here's how to start receiving reminders in the Payment Center:

- Type the typical due date for this bill.
- Select how often you receive this bill.
- Type the typical amount due.
- Select how far in advance of the due date you want to receive a reminder.

Asterisks (*) indicate required information.

*Typical due date 

*Bill Received

Typical Amount Due \$

*How far in advance of the due date you want to be reminded of this bill

If you'd like to receive email reminders, type your email address and select the type of reminders you want.

*Email address

Email me to remind me my bill is due.

Email me if not paid by the due date.

Email me when the payment has been sent.

Update biller information

Delete this biller

Changing Bill Reminders:

You can change the reminder options you have set up for a bill. Any changes affect future reminders for that bill.

- In **Biller Name**, select the bill you want to change reminders for
- In the **What would you like to do?** section, click **Change reminders for this bill**. The bill reminder information appears below the change option.
- Enter the appropriate changes to the bill reminders.
- Click **Save Changes**. The reminders are changed for the bill. The page clears so you can select another bill.

 **Note:** If you change a reminder for a bill with an online notification appearing in the Payment Center, that notification may be removed until the new reminder options take effect. Email reminders may also be sent to you again.

Stopping Bill Reminders:

You can stop receiving reminders you have set up for a bill. When you stop reminders for a bill, the reminder no longer appears below the bill in the **Pay Bills** section of the **Payment Center**. You also stop receiving any email notifications you have set up.

- In **Biller Name**, select the bill you want to stop receiving reminders for.
- In **What would you like to do?** section, click **Stop reminders for this bill**. A confirmation message appears.
- Click **OK** to stop getting reminders for the bill. Reminders are stopped for the bill. The page clears so that you can select another bill.

Changing Biller Information

Bill Pay determines the information that you can change for the biller based on the type of bill you select. For your convenience, we maintain the addresses for some of the billers on our list. The biller notifies us of any changes, and we automatically apply these changes to the account information.

 **Note:** When you change information about a biller, you can choose whether to apply the changes to pending payments or not, depending on your needs.

Categories:

Bill Pay automatically assigns a category to each biller based on standard industry codes. If a biller does not have a standard code associated with it, it is assigned the category **Uncategorized**. For example, you may have an individual that you pay for maintenance or repair services. In this case, you could change the category to one that describes the type of expenses you are paying.

The category list includes the most common industry codes. If you don't see a category that suits your needs, you can add one. Keep in mind that you cannot delete a category or change a category name. You can, however, assign any new or existing category to the biller.

Account Numbers:

For your security, only part of the account number is displayed. To change the account number, you must type the entire number, not just part of it. For example, if the account number is displayed as *7890 and the new number ends in 7891, you must type the entire number, 1234567891, not just change the partial number from *7890 to *7891. You may find the account number on a bill, invoice, or other correspondence from your biller.

Electronic Bills:

If you receive an electronic version of the bill through Bill Pay, you cannot change the account number or the biller's address. To change the account number, you must delete the biller and add the bill again. However, the biller may send us an updated account number, in which case we notify you of the change.

Authority Levels:

Your authority level determines whether you can change the biller information:

- The Sr. Administrator and Administrator Level Users can change the biller information at any time, regardless of the payments that are pending or in process for the biller.
- The Supervisor and Employee Level Users can only change the biller information if there are no pending payments that have already been approved for the biller, including any payments that are scheduled automatically.

To change the biller information:

- In **Biller Name**, select the bill you want to change.
- In **What would you like to do?** section, click **Update biller information**. The biller information appears below the update option.
- Enter the changes you want to make.
- If you want to add a category for the biller, select **Add a new category** at the bottom of the **Category list** and type the name of the new category in **New Category Name**.
- The new category is assigned to the biller and appears in **Category list** to assign to other billers as needed.
- If you have changed the username and password at the biller's website, you need to update the information in Bill Pay.
- If you want to apply the changes to pending payments, click the box **Apply changes to pending payments**.
- Click **Save Changes**. Biller information is changed, and the page clears so that you can select another bill.

Deleting a Biller

When you delete a biller, you cancel any pending payments for the biller, including any payments that are scheduled automatically.

 **Tip:** You may want to review the pending payments list on the Payment Center before you delete a biller.

Electronic Bills:

If you delete a biller that sends you an electronic version of a bill:

- You cannot pay any unpaid electronic bills you have received from the biller.
- You start receiving bills directly from the biller. Depending on the billing cycle for the account, it may take a month or two to stop receiving electronic bills through Bill Pay.

If you receive an electronic bill after you deleted the biller, you can pay the bill using Bill Pay by adding the bill again. To have the payment associated with the electronic bill, you must also add the electronic version of the bill. You can also pay the bill by some other means, such as sending a check.

 **Note:** You cannot delete a biller if you have added an electronic version of the bill and the request is pending. You must wait until you receive the first electronic bill to delete the biller.

Authority Levels:

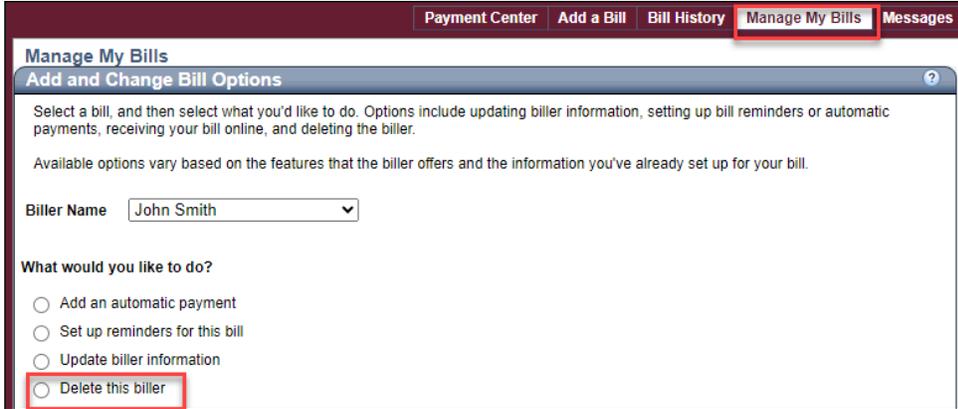
Your authority level determines whether you can delete a biller:

- The Sr. Administrator and Administrator Level Users can delete a biller, regardless of the payments that are pending or in process for the biller.

- The Supervisor and Employee Level Users can only delete the biller if there are no pending payments already approved for the biller, including any payments that are scheduled automatically.

To delete a biller:

- In **Biller Name**, select the biller you want to delete.
- In the **What would you like to do?** section, click **Delete this biller**. A confirmation message appears.
- Click **OK** to delete the biller and cancel any pending payments listed in the message. The biller is removed from the bills list.



The screenshot shows the 'Manage My Bills' interface. At the top, there are navigation tabs: 'Payment Center', 'Add a Bill', 'Bill History', 'Manage My Bills' (highlighted), and 'Messages'. Below the tabs is a header 'Manage My Bills' and a sub-header 'Add and Change Bill Options'. The main content area contains instructions: 'Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, receiving your bill online, and deleting the biller.' Below this, it says 'Available options vary based on the features that the biller offers and the information you've already set up for your bill.' There is a 'Biller Name' dropdown menu with 'John Smith' selected. Under the heading 'What would you like to do?', there are four radio button options: 'Add an automatic payment', 'Set up reminders for this bill', 'Update biller information', and 'Delete this biller' (which is selected and highlighted with a red box).

Payee Grouping

Payee grouping allows the business user to categorize billers in the **Pay Bills** section of the **Payment Center**.

You can create groups to organize your billers to make them easier to find. For example, you can create a Utilities group to organize your electric, gas, and phone billers or a Consultants group to organize billers who provide consultation services. You can create up to 60 groups.

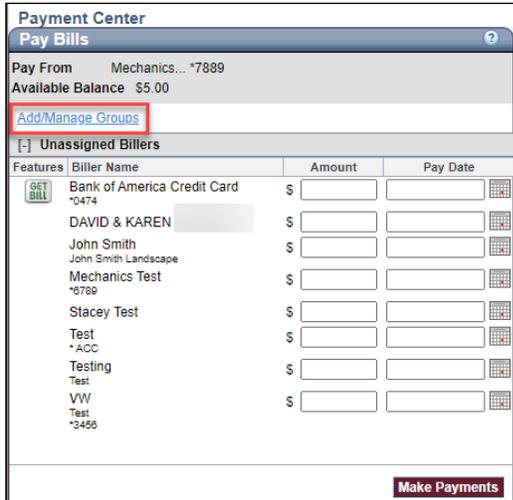
Groups are always sorted in alphabetical order. At first, all of your billers are listed in the Unassigned group. After you create a group, you can move billers to the new group. You can sort the billers within a group in ascending or descending order by clicking the arrow icon in the group's Biller Name column.

By default, all groups appear in the **Payment Center**. If you no longer need to see a group in the **Payment Center** but you do not want to delete it, you can hide the group. For example, a group might contain a list of billers that no longer need to be paid, but you want to keep the billers grouped together in case you need to review the payments.

You can also collapse a group to hide the list of billers and only display the group's name. You can expand the group if you need to view the list of billers.

Add and Manage Groups

- Click **Add/Manage Groups** on **Payment Center** page. The **Add a Group and Manage Groups** page opens.

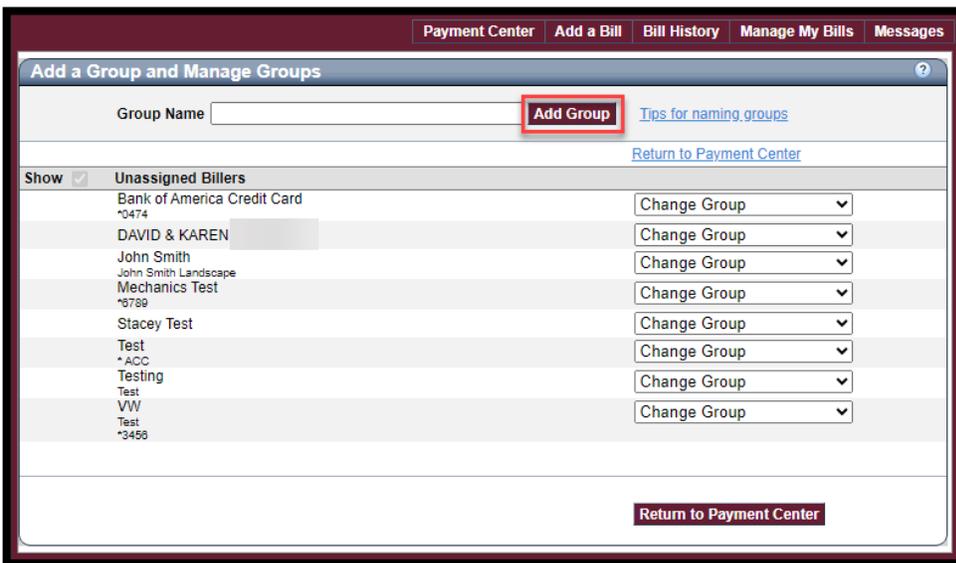


To add a group:

- Click **Add/Manage Groups**. The **Add a Group and Manage Groups** page opens.
- In **Group Name**, type a name for the group. The group’s name can be 1-32 characters long, and it can contain any characters except angle brackets < >, the equals sign =, or parentheses (). We don t recommend starting a group’s name with a special character (such as an asterisk or hyphen).

Tip: Groups are displayed in the Payment Center in alphabetical order, and the Unassigned group is always last. You can use a number at the beginning of a group’s name to make it appear first in the list.

- Click **Add Group**. The new group is added to the **Payment Center**.
- Now that you have created the new group, you can move billers to the group.



To move a biller to a group:

You can move a biller from the **Unassigned** group to a new group, or you can move a biller from one group to another group. A biller can only be assigned to one group. However, you can set up multiple bills for the same company. For example, if the same company provides your office phone, mobile phone, and Internet service, you can add each bill separately if each one has a different account number. These separate bills can be assigned to different groups.

- Click **Add/Manage Groups**. The **Add a Group and Manage Groups** page opens.
- Find the biller you want to move to a different group.
- In **Change Group**, select a group. The biller is moved to the selected group.

Sorting billers in a group:

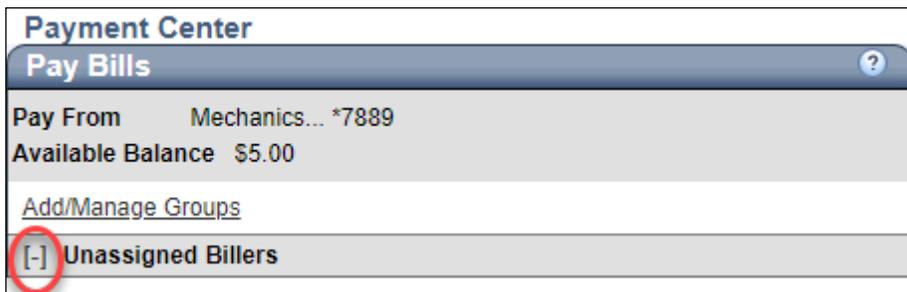
You can sort the billers in ascending or descending alphabetical order by clicking the arrow icon in the group's **Biller Name** column in the **Payment Center**.

 **Note:** Bill Pay tracks how a group is sorted based on the individual user and computer you are using. For example, if you sort a group in ascending order on your home computer, it will be sorted in ascending order the next time you use that computer. However, you may need to also sort it in ascending order on your work computer. Each user will have a customized sort view, independent of other users.

To collapse or expand a group:

You can collapse a group in the **Payment Center** to hide the list of bills and only display the group's name. You can expand the group if you need to view the list of billers.

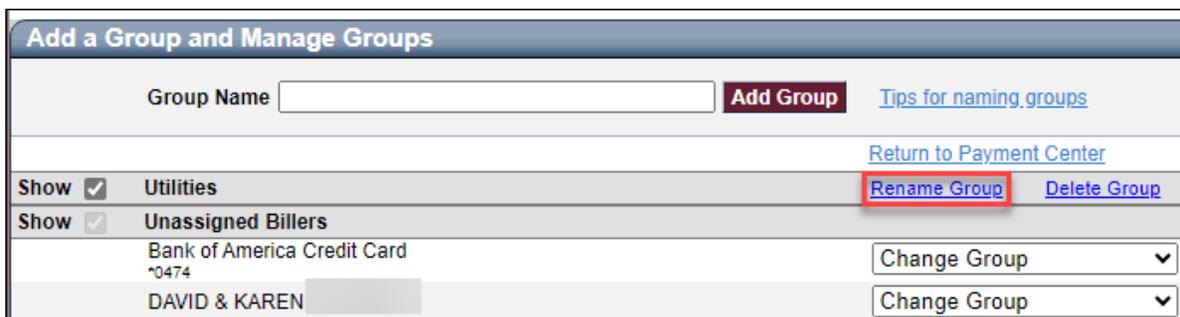
- Click the +/- icon next to the group you want to collapse (-) or expand (+).



To rename a group:

You can rename a group to make it easier to find and pay bills. For example, you can add a number at the beginning of a group's name to change how the group is sorted in the **Payment Center**. Some users add notes such as "PAID" for groups that contain billers that have been paid in full.

- Click **Add/Manage Groups**. The **Add a Group and Manage Groups** page opens.
- Click **Rename Group** next to the group you want to rename.
- The group name changes to a box in which you can enter a new name.
- Type your changes in the box.
- Click **Save Changes**. The box closes and your changes are saved.



To delete a group:

You can delete a group if you no longer need to organize specific billers together. When you delete a group, the billers in the group are moved to the **Unassigned** group.

 **Tip:** If you want to keep the billers grouped together but you don't want to see them in the Payment Center, you can hide the group.

- Click **Add/Manage Groups**. The **Add a Group and Manage Groups** page opens.
- Click **Delete Group Name** next to the group you want to delete.
- The group is removed from the **Payment Center**, and the billers in the group are moved to the **Unassigned** group.

To hide or show a group:

By default, all groups appear in the **Payment Center**. If you no longer need to see a group in the **Payment Center** but you do not want to delete it, you can hide the group. For example, a group might contain a list of billers that no longer need to be paid, but you want to keep the billers grouped together in case you need to review the payments.

- Click **Add/Manage Groups**. The **Add a Group and Manage Groups** page opens.
- Clear the **Show** check box next to the group you want to hide or select the **Show** check box to show a group.

Confirming an Account

Confirming an account enables you to use all the features of Bill Pay. Unconfirmed accounts have the following limitations:

- Mechanics Bank sets a limit on the total amount of all bills you can pay from an unconfirmed account.
- Mechanics Bank also sets a limit (usually 45 days) on the total number of days you can make a payment from an unconfirmed account.
- You cannot set up automatic payments with an unconfirmed account.

These limitations protect your business in case someone uses the account without authorization. When you confirm the account using information that only you or another authorized user can know, we re-evaluate the Bill Pay account and remove most of the restrictions. The only limitation for a confirmed account is the payment limit set by Mechanics Bank.

Whenever you add a payment account for the business, we make two small deposits and one withdrawal in the account (the withdrawal is the sum of the two deposits.) The deposits and withdrawal appear on the monthly account statement from your financial institution (either online or mailed to you) with ACCTCONFIRM or similar wording in the description. Find this information on the statement and use it to confirm the account.

You can confirm an account online from the **Unapproved Payments** page when a payment is scheduled from an unconfirmed account that has expired. If a payment is scheduled from an unconfirmed account for which confirmation is locked or has failed, you must contact Customer Service to confirm the account.

If you want to confirm an account before the confirmation period (usually 45 days) has expired, go to **My Accounts**.

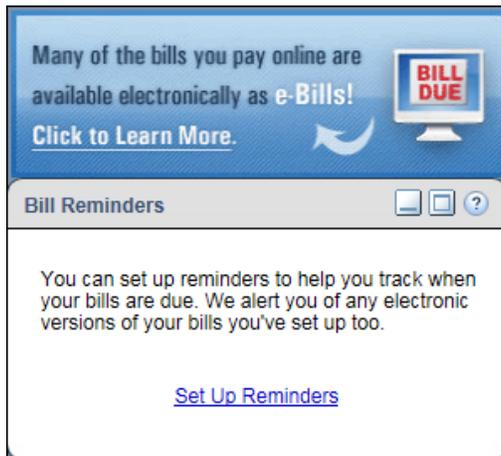
To confirm an account online:

- Click **Confirm Account** for the payment from which you want to confirm the account. The **Confirm Account** page appears.
- Check the account statement from your financial institution and find two deposits with ACCTCONFIRM or similar wording in the description.
- In **Confirm Deposit Amount 1**, type one of the deposit amounts from your statement.
- In **Confirm Deposit Amount 2**, type the other deposit amount from your statement.
- Click **Confirm** to confirm the account. The **Unapproved Payments** page appears.

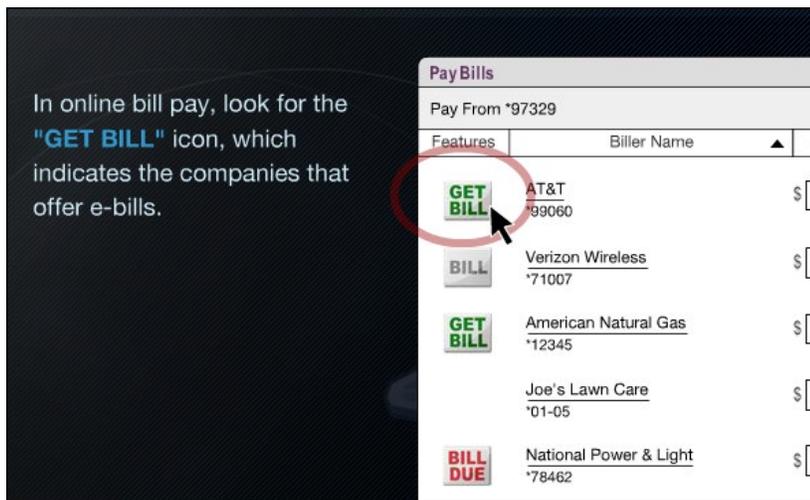
Signing up for e-bills

You can receive some bills electronically through Bill Pay. We have established relationships with hundreds of companies nationwide, and these companies can send you an electronic version of a bill. These electronic bills, also referred to as e-bills, typically contain the same information included in the printed bills that are mailed to you.

Inside Bill Pay, a demo is available on the many functions and options offered through e-Bills.



If the biller offers e-bills, you will see the **Get Bill** icon to sign up after adding the biller.



Electronic Bills

If you receive bills electronically through Bill Pay, an electronic bill icon appears next to the biller name.

This icon...	Appears when...
	You have an electronic bill that is due.
	One of the following conditions is true: <ul style="list-style-type: none"> You have added an electronic version of the bill, but you have not received the first electronic bill. You are receiving electronic bills from the biller, but you don't have any bills due.

 **Note:** If you have added a bill that you can receive electronically from the biller, the following icon appears: . Click the icon to go to the Add an Electronic Version of My Bill page.

Managing the Electronic Version of a Bill

The following options may be available when the biller can send an electronic version of a bill:

Select this option...	To...
Add an electronic version of my bill	Receive an electronic version of the bill through Bill Pay.
Stop an electronic version of my bill	Stop receiving an electronic version of the bill through Bill Pay.
Add email notification of an electronic bill	Receive notification through email when you have received an electronic bill through Bill Pay.
Update email notification of an electronic bill	Stop receiving email notifications or change the address for email notifications.

Adding an Electronic Version of a Bill

Some billers require a contact email address when you add an electronic version of a bill. For other billers, this information is optional. However, a biller may use the email address to contact you if there is a question about a payment.

To add an electronic version of a bill:

- In **Biller Name**, select the bill you want to receive electronically through Bill Pay.
- In the **What you like to do?** section, click **Add an electronic version of my bill**. Type the information required by the biller. The biller may require information such as the Federal Tax Identification Number, also known as the Employer Identification Number (EIN), for the business.
- The biller may also require you to enter the account number again. Other billers may require the information you use to access the account at the biller's website, such as user ID, account number, or password.

Select one of the following options for receiving emails:

- If you would prefer to receive the email in HTML format rather than as plain text, select **Send my email notifications using HTML email**.
- If you would like to receive an additional one-time email notification when the first bill arrives, select **Notify me by email when the first bill arrives**.

- If you do not want to receive the email notification about the first bill, select **Don't notify me by email when the first bill arrives**.
- If the biller does not require an email address, you can select either **Yes** or **No**.
- If the service address information appears on this page, verify that it matches the address where the biller provides service. Make any changes to the address to match the billing records.
- If the biller's **Terms & Conditions** appear on this page, review the information and select the box to indicate that you have read and agree to them.
- Click **Add Feature**.
- A message informs you that your request to add an electronic version of the bill has been sent to the biller for approval.
- Click **Finished**.
- The **Payment Center** opens, and you can find your bill in the **Pay Bills** section.
- Look for a message in the Bill Pay inbox that lets you know when the biller has activated electronic billing service. It may take a month or more to receive the first electronic bill, depending on the billing cycle.
- When you start receiving electronic versions of a bill, an electronic bill icon appears next to the biller name in the **Pay Bills** section of the **Payment Center**. You can click the electronic bill icon to view and pay the bill.
- A reminder also appears below the bill that shows the amount due and due date from the bill. The reminder appears as soon as Bill Pay receives the bill from the biller.

Stopping an Electronic Version of the Bill

You can stop receiving electronic bills through Bill Pay any time after the biller processes the request for them. If you stop receiving electronic bills, you also stop any automatic payments that you set up to pay them.

When you stop receiving electronic bills through Bill Pay, you receive them directly from the biller again. It can take an entire billing cycle to receive bills directly from the biller. You can still pay the bills using Bill Pay, but you will not be able to view the bills online from the **Payment Center**.

Authority Levels:

Your authority level determines whether you can stop electronic bills:

- The Sr. Administrator and Administrator Level Users can stop electronic bills, regardless of the payments that are pending or in process for the biller.
- The Supervisor and Employee Level Users can only stop electronic bills if there are no automatic payments set up to pay the bill.

To stop an electronic version of the bill:

- In **Biller Name**, select the bill you want to stop receiving electronically through Bill Pay.
- In the **What would you like to do?** section, click **Stop an electronic version of my bill**.
- A confirmation message appears. Click **OK**.
- We send your request to stop an electronic version of the bill to the biller. The page clears so that you can select another bill.

Adding Email Notification of an Electronic Bill

Some billers that send us an electronic version of a bill can also notify you of the bill through email.

- When you select the option to receive an electronic bill notification, you receive an email message that contains the bill information and a **View/Pay** button.
- After you click the button, you must sign in to Bill Pay to go to the **Payment Center** and pay the bill.

Some billers require a contact email address when you add email notification. For other billers, this information is optional. However, a biller may use the email address to contact you if there is a question about a payment.

 **Note:** The Sr. Administrator User is the only user who has the authority to change the email address. If you type a new email address, you change the address we use to send correspondence about the Bill Pay service.

To add email notification of an electronic bill:

- In **Biller Name**, select the bill for which you want to receive email notification.
- In the **What would you like to do?** section, click **Add email notification of electronic bill**.
- The email notification information appears below the add option.
- Select the option that you want.
- Review the email address and type a new one, if necessary.
- If the biller does not require a contact email address, you can select either **Yes** or **No**.
- Click **Save Changes**.
- The page clears so that you can select another bill.

Updating/Changing Email Notification for an Electronic Bill

After you start receiving electronic bill notifications in an email, you may want to change the notification settings. For example, you may need to change the email address or decide to stop receiving the email notifications.

 **Note:** The Sr. Administrator User is the only user who has the authority to change the email address. If you type a new email address, you change the address we use to send correspondence about the Bill Pay service.

To change email notification for an electronic bill:

- In **Biller Name**, select the bill you want to change.
- In the **What would you like to do?** section, click **Update email notification of electronic bill**.
- The email notification information appears below the update option.
- Enter the appropriate changes.
- To stop receiving electronic bills in an email, select **No** in response to the question.
- Click **Save Changes**.
- The page clears so that you can select another bill.

Managing Invoices

You can attach as many as 10 invoices to a single payment. Adding invoices allows you to track additional information for the payments, including any discounts that may apply.

You can add, change, or delete invoices attached to a payment paid from a confirmed account that has not started processing.

 **Note:** You can only manage invoices if the payment already has one or more attached to it. If no invoices were added when the payment was scheduled, you cannot add invoices when you change the payment.

After you add the invoices, Bill Pay displays the total invoice amount as the payment amount. You can enter a different payment amount if necessary.

 **Note:** Because invoices cannot be attached to electronic payments, we send the payment by check, including all of the invoice information, in the U.S. mail.

Authority Levels:

Your ability to change a payment, and subsequently manage its invoices, is determined by your authority level, the payment accounts that you have access to, and the payment's approval status. If you can change a payment, a **Change** link appears next to it.

To add invoices to a payment:

- Click **Change** for the payment you want to change. The **Change Payment** page opens.
- Click **Manage Invoices**. The **Manage Invoice Information** page appears.
- Click **Add an Invoice**.
- In **Invoice Number**, type a numeric identifier for the invoice.
- In **Invoice Amount**, type the amount of the invoice.
- In **Invoice Description**, type a description as a reminder of what the invoice is for.
- If a discount applies, type the amount in **Discount Amount** and a description in **Discount Description**.
- Click **Add Invoice**. The new invoice appears on the **Manage Invoice Information** page.
- Click **Save**. The **Change Payment** page appears and displays the total amount of all invoices as the payment amount. You can enter a different payment amount if necessary.
- Enter any other changes you want to make to the payment and click **Save Changes**.
- A message informs you that your changes have been made.
- Click **Finished** to return to the **Payment Center**.

To change an invoice:

- Click **Change** for the payment you want to change. The **Change Payment** page opens.
- Click **Manage Invoices**. The **Manage Invoice Information** page appears.
- Click **Change** for the invoice you want to change.
- Enter the changes you want to make.
- Click **Save Changes**.
- The updated invoice information appears on the **Manage Invoice Information** page.
- Click **Save**. The **Change Payment** page appears. If you changed the invoice amount, the updated invoice total appears as the payment amount. You can enter a different payment amount if necessary.
- Enter any other changes you want to make to the payment and click **Save Changes**.
- A message informs you that your changes have been made.
- Click **Finished** to return to the **Payment Center**.

To delete an invoice:

- Click **Change** for the payment you want to change. The **Change Payment** page opens.
- Click **Manage Invoices**. The **Manage Invoice Information** page appears.
- Click **Delete** for the invoice you want to delete.
- The invoice is removed from the **Manage Invoice Information** page.
- Click **Save**. The **Change Payment** page appears and displays the updated invoice total as the payment amount. You can enter a different payment amount if necessary.
- Enter any other changes you want to make to the payment and click **Save Changes**.
- A message informs you that your changes have been made.
- Click **Finished** to return to the **Payment Center**.