

# eBanking Bill Payment Guide

**Anderson Brothers Bank**  
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[www.abbank.com](http://www.abbank.com)



## Setting Up Your Account To Pay Bills

Access [www.abbank.com](http://www.abbank.com) and Log on to eBanking

There are two methods of paying bills using eBanking online bill Pay.

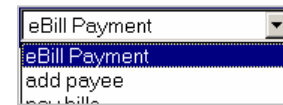
First there is the Electronic method. This method is done by electronically transferring funds from your account to the account of your payee. This method has some limitations in that the payee must be a party to the electronic transfer group. This means that the payee must agree to paying a fee for each transaction that is transferred to them.

Some payees refuse to pay the fee and therefore are not available to be used as payees.

Second, there is the check pay method. This is similar to what you do now when you pay a bill by your check except that you do not have to write a check from your physical checkbook nor do you have to insert it in an envelope or mail it with a stamp. All the handling of the payment is done by eBanking Bill Pay. It eliminates the cost of the stamp and the check and the hassle of putting the payment in the mail. You can see and print out the image of the check after it has cleared your account.

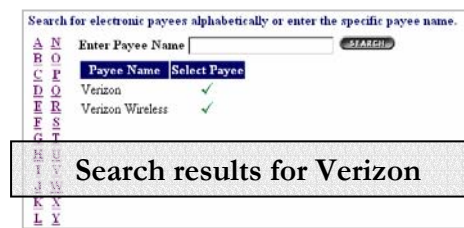
## Setting Up Payees Electronic

Select 'Add Payee' from the Bill Pay drop-down menu.



To add an electronic payee click on the binoculars to perform a search

(An electronic payee cannot be added without performing a search. If the requested payee is not a result of a search, it must be added as a check payee)



Click on the checkmark to select the payee. (If the selected payee requires you to choose a specific billing address, you will see a screen similar to the image below.)

The payee you selected has multiple billing addresses. Please refer to your billing statement and select the appropriate billing address.

Billing Addresses for Verizon				
Address	City	State	Zip Code	Select Payee
PO BOX 1100	ALBANY	NY	122500000	✓
PO BOX 1100	ALBANY	NY	122500001	✓

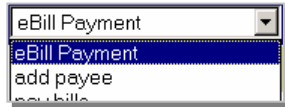
If no specific address is required, simply complete the remaining fields and select 'Add Payee'.

(If your account number does not match the required format of the Payee, a message will display with an option to set up as a check payee.)

## Setting Up Payees

### Check

Select 'Add Payee' from the Bill Pay drop-down menu.



To add a check payee, enter the payee information in the required fields and select 'Add Payee'

(A check payee is any payee that is not in the electronic payee database)

**Add New Payee**

**New Payee Information**

Search Electronic Payee List

Payee Name

Payee Type

Payee Alias

Account Number

Address

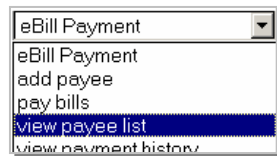
City

State

Zip Code  Example: 12345-1234

Phone Number  Example: (913)555-1212

When payees are added, they can be viewed by selecting 'View Payee List' from the Bill Pay drop-down menu.



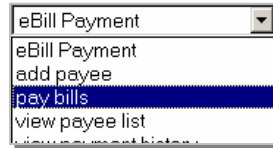
**View Payee List**

Payee	Account Number	Payee Type	Status	Edit	Delete
Capital One	12457836	Check	Active		
Discover Card	601100001258	Electronic	Active		
Venizon	91355512123456	Check	Active		

Once a payee is added, you can only edit the account number and the alias of the payee.

## Setting Up Payments

Select 'Pay Bills' from the Bill Pay drop-down menu or from the activities menu next to an account.



From the drop-down menus, select the account from which the bill will be paid and the payee. Enter the dollar amount of the payment and any memo information.

(Memo information is transmitted with Check payments only.)

**Pay Bills**

Pay from account  Today's Date: 08/07/2003

Pay to  \$

Memo

Alert when bill is processed

Frequency

Payment Date

Payment Description

Choose the frequency of the payment. The default is set to One-Time Payment. For recurring payments, enter the expiration date of the payment and whether or not the amount is different for each payment.

One-Time

One-Time

Weekly

Bi-Weekly

Monthly

Semi-Monthly

Quarterly

Annually

Semi-Annually

Frequency

Start Date   Pay on last business day of the month

Expiration Date

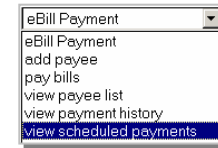
Payment Description

Variable Payment  This indicates that the amount is different for every payment.

When the payment information is complete, click 'Submit'

## Editing Payments

Select 'View Scheduled Payments' from the Bill Pay drop-down menu.



**View Scheduled Payments**

Quick Edit	Payment Status	Payment Date	Pay To	Frequency	Payment Type	From Account	Amount	View Details	Edit	Delete
<input type="checkbox"/>	Active	07/31/2003	Venizon	Monthly	Check	Regular	\$ 100.00			
							Day Total	\$ 100.00		
							Grand Total	\$ 100.00		

Click the 'Quick Edit' box for each payment you want to edit. Then select the 'Quick Edit' button. You can change the amount, memo, and account from which the bill is paid. Changes will affect the next payment date.

## Viewing Payment History

Select 'View Payment History' from the Bill Pay drop-down menu.



**Payment History**

1. Please enter selection criteria.

a. Enter payee selection:  
Payee

b. Enter the date range:  
From (mm/dd/yyyy)    
To (mm/dd/yyyy)

c. Enter the transaction amount range:  
Begin Amount \$    
End Amount \$

2. Select appropriate sorting options:  
Sort By   
Then By   
Then By

Sort Order  Ascending  Descending

Enter the search criteria and click 'Submit'