



# ONLINE BANKING

## User Guide



**FIRST  
NATIONAL  
BANK**

IN GOD WE TRUST

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# Welcome

At First National Bank we work hard to provide our customers with the financial tools they need to achieve the goals in life that matter. One of those important tools is Online Banking.

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet or smart phone, it looks and functions the same across all devices. It is full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the anytime, anywhere convenience of Online Banking with FNB.



## General Information

Security .....	4
Logging in .....	8
Home .....	9

## Messages

Messages .....	10
----------------	----

## Transactions

Account Details .....	11
Activity Center .....	12
Funds Transfer.....	13
Person to Person Transfer .....	14
Add an External Account .....	15
Verify an External Account .....	16
Stop Check Payment .....	17

## Bill Pay

Overview .....	18
Create a Payee .....	19
Make a Manual Payment .....	20
Search Bill Pay.....	21
Cancel Pending Transactions .....	22

## Advanced Bill Pay

Overview .....	23
Navigation.....	24
Create a Payee .....	25
Schedule Payments .....	26
Recurring Payments .....	27
Edit or Cancel Payments .....	28
Rush Delivery .....	29
Categories .....	30
View Bill History .....	31

## Additional Features

Statements.....	32
Mobile Deposits.....	33
Text Enrollment.....	34
Mobile Authorizations.....	35
Order Checks.....	36
Personal Finance Manager .....	37

## Settings

Account Preferences .....	38
Alerts.....	39
Security Alerts.....	40
Security Preferences.....	41
Profile.....	42
Address Change.....	43
Deposit Statement Preferences.....	44
Themes.....	45

## Locations

Branches and ATMs.....	46
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By following our tips, Online Banking at FNB can be a safe and efficient method for handling your banking needs.

## User Identification and Password

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other personally identifiable choices.

## Secure Sockets Layer Encryption

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and FNB, making it difficult for anyone to access your account information.

## Secure Access Code

You need a secure access code each time you login to our Online Banking system unless you register this device for future log ins. It is delivered to you via phone call, or SMS text. If you delete the security certificate or "cookie" that activates your computer for later use, or if you log in from a new computer, you will need another secure access code the next time that you log in.

## Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

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## Online Banking Safety Tips:

- > Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
  - > Memorize your passwords.
  - > Exit your FNB Online Banking session when finished.
  - > Do not leave your computer unattended when logged in to Online Banking.
  - > Do not use public computers or unsecured WiFi when accessing .
  - > If you receive an error when logged into your account, report the error to a customer service representative at 205-921-5252.
-

FNB will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from FNB, please report the incident to a customer service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

### Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

### Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

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### Fraud Prevention Tips:

- > Do not open email attachments or click on a link from unsolicited sources.
  - > Avoid completing email forms or messages that ask for personal or financial information.
  - > Do not trust an email asking you to use a link for verification of login or account details.
  - > Monitor your account transactions for unauthorized use.
  - > Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.
  - > Contact the sender by phone if you are suspicious of an email attachment.
-

1. Type [www.fnbhamilton.com](http://www.fnbhamilton.com) into the address bar on your browser.
2. Go to the **Online Banking Login** box on the Home Page, click **Enroll**.
3. This opens the Online Banking new enrollment account verification screen. Enter all the required information. It will be verified by comparing it to the current contact information in our system. When finished, click **Submit Enrollment**. If you need to update your contact information, please call us during our business hours at 205-921-5252.
4. A new browser window will open congratulating you for having successfully enrolled in Online Banking. Make note of your temporary password, you will need it to log in to Online Banking with FNB to complete the enrollment process. Follow the **Click Here** link instructions to go to the **Home Page** again.
5. Enter your newly created Login ID and click **Login**.
6. Enter your temporary password and click **Login**.
7. You will be directed to a page where you will select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone, text message, or email option that will enable FNB to reach you immediately with your one-time Secure Access Code.
8. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit**. The secure access code is valid for only 15 minutes. If it expires, you must request a new one.
9. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate a new secure access code when you use that device in the future.
10. Review the Welcome First Time User screen, which presents a PDF link of the Online Banking Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
11. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change and call customer service at 205-921-5252 or visit your local branch.
12. Now you can change your password. Use your temporary password as your old password. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.
13. Congratulations! You are now logged in to Online Banking with FNB.



1. Type [www.fnbhamilton.com](http://www.fnbhamilton.com) into the address bar on your browser and enter your current Login ID and click **Login**. If you have forgotten your Login ID, please contact us at 205-921-5252.
2. Do not enter your password when the next screen comes up. Instead, select **"I am a new user"**.
3. You will be directed to a page displaying the contact information on file for your account. Select your preferred contact method that will enable FNB to reach you immediately with your Secure Access Code. Choose either phone, text message, or email, and click **Submit**. If you need to update your contact information in order to receive the access code, please call us during business hours.
4. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit** again. The one-time access code is only valid for 15 minutes. If it expires, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and select **"I already have a Secure Access Code"**.
5. You will then be prompted to change your password. For your protection, you will need to create a password that meets the stated security **criteria**. When finished, click **Submit**.
6. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change and call customer service at 205-921-5252 or visit your local branch.
7. You are now presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
8. Next, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future.
9. You will then be logged in to Online Banking with FNB.

Once you have enrolled as a New User, and logged into Online Banking at least once, follow these steps for subsequent logins.

1 **FIRST NATIONAL BANK**

Welcome to Hometown Banking with the Power to Serve You

Personal Services ●  
Business Services ●  
Online Banking ●  
Other Services ●  
Financial Calculators ●

Online Banking

Bank anytime, anywhere from your personal computer.

**Online Banking 1 Login**

User ID:

**Log In**

Forgot Your Password?  
Enroll Now  
Personal Demo  
Commercial Demo

Online Banking Extras

ACH Origination

**2** **Sign on to Online Banking**

Verify your identity. Enter your answer and click "Continue."

Username: johnsmith  
[Not your username?](#) you can re-enter the username if this isn't the correct username.

What is the name of the first company you worked for?

[Forgot your answer?](#) If you have forgotten your answer to the question, contact us to have your Secure Sign-On reset.

**Register your computer (optional).** With your permission, we can register this computer as authorized to access your account information without entering confirmation questions. You can register more than one computer, but you should not register a public computer. [Learn more about registration.](#)

1. From our website's Online Banking login box, enter your **Login ID**.
2. On the next page, answer your security questions and click **Continue**. You can choose to register your device so that you can skip this step next time.
3. On the following page, type your password and click **Login**.
4. Forgot your password? Simply click "Forgot your password?" and select where you would like to receive your secure access code, then follow the instructions to re-establish a password.

## Should I register my device?

If this device is "private" device where you have exclusive access, you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device where other people could have access to the same computer, for example, at a public library.

## Logging Off

As a secure practice, you should log off your Online Banking session with FNB before you close out of your Online Banking session, or anytime you walk away from your computer. For additional security, FNB will log you out automatically due to inactivity or when your online session reaches the maximum time limit.

The Account Overview page will give you an overview of all of your accounts at FNB displayed in a comprehensive list with available balances conveniently in one place.

## To View an Overview of Your Accounts:

1 FIRST NATIONAL BANK  
WELCOME TO FNB.COM

Welcome back A MURPHY

Account Overview Accounts edit print hide

- Legends Checking  
XXXXXX7660 Available Balance **\$1.02**
- 2 Preferred Personal Checking  
XXXXXX3333 Available Balance **\$2.05**
- 3 Premier Business Checking  
XXXXXX3123 Available Balance **\$26.09**
- Scholar Team Checking  
XXXXXX3200 Available Balance **\$3.59**

Account Summary hide

\$45 Total Deposits

58% 22%

3 Premier Business Chec...  
XXXXXX3123 58.07%  
Available Balance \$26.09  
Current Balance \$26.09  
view transactions

< previous 2 next >

Transfer Money Now  
Commercial Transactions  
Enroll in Bill Pay

Our Facebook Wall

Drop by today and see Mr. Adkins for a fresh bag of popcorn...

Lots of Aggie goodies available when students open an account at Aggie Branch!

We are pleased to announce that our FNB Sulligent Branch will now be...

It was a great Friday night for football in Alabama! Share with us...

Our Double Springs crew is dressed and ready for the season kick off...

Our FNB South Branch are ready for those Friday night lights! Tonight's game...

1. For account transaction history, click the **account name** to view the **Account Details** screen. View details or a check image by clicking > next to the account.
2. You can scroll through the account summaries by clicking **Next** or **Previous** at the bottom of the summary box.
3. Need an action done in a hurry? In the top right corner, you will notice options for easy access tools. These **Quick Action** options allow you to swiftly: transfer money, access your commercial transactions or access Bill Pay.

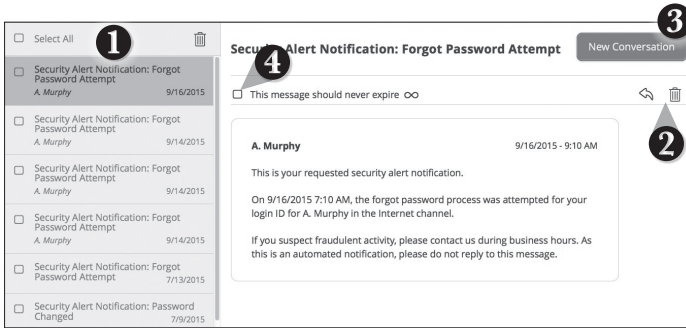
3 Transfer Money Now

Commercial Transactions



Enroll in Bill Pay

Our message center allows you to communicate securely with your bank. Messages can be saved by topic for easy reference. Check here for your alerts, replies to your inquiries and bank communications.

## To View Messages:



Click on the **Messages** tab.

1. Messages are displayed at the left side of the screen.
2. Delete  or reply  to a message in the upper right corner of the message.
3. Create a new message by selecting New Conversation.
4. Messages automatically expire after a certain period of time has passed. A message can be saved indefinitely by selecting this box.

It is easy to see recent and pending transactions for each account. Simply click on the account name on the FNB Account Overview page. The credits appear in green, the debits appear in red and pending transactions have a light gray background.

## To View Account Details:

The screenshot displays the 'Account Details' page for a 'Premier Checking' account. At the top, it shows the account name and available balance. Below this, there are summary statistics for the current balance, available balance, and last statement balance. A 'Show Filters' dropdown menu is visible, followed by input fields for 'TIME PERIOD', 'TRANSACTION TYPE', 'MIN AMOUNT', and 'MAX AMOUNT'. There are also fields for 'CHECK #' and buttons for 'Reset' and 'Apply Filters'. At the bottom, there is a table of transactions with columns for 'Date', 'Description', 'Amount', and 'Balance'. The table shows two transactions: a debit of \$10.00 for 'Funds Transfer via Online HB' and a credit of \$1,500.00 for 'DEPOSIT TR#48'. Callouts 1 through 6 are placed over the interface to indicate key features: 1. Column headers for sorting, 2. Show Filters dropdown, 3. Apply Filters button, 4. Print button, 5. Export button, 6. Search bar.

Date	Description	Amount	Balance
11/27/14	Funds Transfer via Online HB	-\$10.00	\$1,490.00
11/27/14	DEPOSIT TR#48	\$1,500.00	\$1,500.00

Click on the account for which you would like detailed information. The top of this new screen shows you an overview of this account.

1. You can organize your view by date, description or amount by clicking the column header.
2. If you choose to **Show Filters**, you will be able to sort out particular transactions to view, export or print.
3. Once you've made your selections, click **Apply Filters**.
4. Once you have filtered the transactions that you would like to print, click **Print**.
5. You can also choose to **Export** your selection to save on your computer or device.
6. Looking for a specific transaction? You can also search transaction descriptions.

The Online Activity tab shows only your Online Banking transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether single or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.

## To View Unprocessed Transactions:

The screenshot shows the 'Activity Center' interface. At the top, there are three tabs: 'Single Transactions', 'Recurring Transactions', and 'Deposited Checks'. A search bar is located below the tabs. Below the search bar are several filter sections: 'TYPE' (All), 'STATUS' (All), 'ACCOUNT' (All), and 'CREATED BY' (All). There are also 'START DATE' and 'END DATE' selectors, a 'TRANSACTION ID' field, and an 'AMOUNT' range selector. A 'Hide Filters' button is on the left, and 'Reset' and 'Apply Filters' buttons are on the right. Below the filters is a table of transactions with columns for 'Created', 'Status', 'Approvals', 'Type', 'Account', and 'Amount'. A 'Created' dropdown is on the left, and an 'Amount' dropdown is on the right. An 'Actions' dropdown is on the far right of each row. The table contains four rows of transaction data.

Created	Status	Approvals	Type	Account	Amount	Actions
5/15/2015	Cancelled	0 of 1	ACH Pass Thru - Tracking ID: 10001		\$25,988.00	Inquire Copy Print Details
5/14/2015	Processed	1 of 1	ACH Collection - Tracking ID: 10000	Logans Checking - (300001111)		
5/14/2015	Processed	1 of 1	ACH Batch - Tracking ID: 10000	Proper Business Checking (300001111)		
5/14/2015	Processed	2 of 1	Payroll - Tracking ID: 10000	School Team Checking - (300001111)	\$0.46	

Click on the **Online Activity** tab.

1. You can choose to view **Single Transactions**, **Recurring Transactions**, or **Deposited Checks** by clicking on the appropriate tab.
2. Click the **✓** next to the transaction to view more details.
3. Click **Show Filters** for additional search options.
4. Click **Apply Filters** when you are satisfied with your filter criteria.
5. Select **Actions** to perform additional functions like copy or cancel a recurring transaction or choose inquire to send a secure message.

Online Banking enables you to transfer funds between your own FNB accounts quickly and easily.

## To Transfer Funds:

The screenshot shows the 'Funds Transfer' form with four numbered callouts: 1. 'FROM \*' dropdown menu showing 'Consumer Checking XXXX1234 \$50,000.00'; 2. 'AMOUNT \*' input field with '0.00'; 3. 'Make this a recurring transaction' checkbox; 4. 'DATE \*' input field with '10/22/2014' and a calendar icon. Below the form is a 'MEMO' field with the placeholder 'Enter letters and numbers only' and a 'Transfer Funds' button. To the right is a 'Transaction Authorized' dialog box with a checkmark icon, stating: 'Transaction #932737 is scheduled to process on 8/31/2015. From: REGULAR SHARE DRAFT - (XXXXXXXX1737-59) To: REGULAR SHARES - XXXXXX1737-51 Amount: \$50.00 Date: 8/31/2015 Memo: Funds Transfer via Online Recurs Every m... on the last day of the month /31/2016'. The dialog has 'View In Activity Center' and 'Close' buttons.

Click on the **Funds Transfer** tab.

1. Select the accounts that you wish to transfer funds **From** and **To** using the dropdown menus.
2. Enter the dollar amount and date to process the transaction.
3. (optional) If you wish to setup a recurring transaction, click the checkbox. New input fields will appear and you will need to specify the frequency and date range for this transaction.
4. When completed entering the needed information, select **Transfer Funds**.
5. If successful, a screen with an overview of your transaction will appear. All funds transfers will appear in the **Activity Center** whether immediate or future dated. You can view them at this time or click **Close** and review at your convenience.

**You can view or cancel unprocessed transfers by accessing the Recurring Transfer tab within the Activity Center.**



With the FNB Customer Transfer feature, you can send money to any Online Banking user at FNB. You can also conveniently link this account to your Online Banking for deposit purposes only. All you need is the email address associated with their Online Banking and the last four digits of their account number.

## To Send Money to a Person or Company:

### Person To Person Transfer

You can choose to make a single transfer to another account holder or link another account holder's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other account holder, or if you need to create a recurring or future-dated transfer, linking the account is required.

1

Single Transfer    Link Account

### Transfer Funds To Another Account

Make a one-time transfer to another customer's account.

#### Enter Your Account Information

FROM ACCOUNT \*

Business Checking; \$460.01    2

AMOUNT \*    DESCRIPTION

0.00   

#### Enter Recipient Customer Account Information

RECIPIENT EMAIL ADDRESS \*    LAST 4 DIGITS OF ACCOUNT # \*

3

\* - Indicates required field

Back    4    Submit

### Link An Account

Link another customer's account (deposit only) to your online login. Enter Recipient Customer Account Information. This data is to link a target account to be used in Funds Transfer under the Transaction tab.

RECIPIENT EMAIL ADDRESS \*    LAST 4 DIGITS OF ACCOUNT # \*

5

\* - Indicates required field

Back    Submit

Click on the **FNB Customer Transfer** tab.

1. Choose whether you will be making a Single Transfer or whether you would like to link another account for future use.
2. For a **Single Transfer**, use the dropdown to choose the account you wish to withdraw funds from. If you wish to include a description to go with your transfer, do so in the provided box.
3. Enter the information for the person you wish to receive the funds.
4. Click **Submit**.
5. If you would like to link this account for future use. Click **Link Account** at the first window; this information will be used in Funds Transfer.



In order to transfer funds to an account outside FNB, you must first enroll the new external account. This will ensure the ability to make fund transfers to the outside account by integrating it into one, simple location.

## To Add an External Account:


### Add an External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- Step 1: Add Your Account
- Step 2: Verify Your Account

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.



**Step 1: Add Your Account**

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

Account Number:  **1** Account Type:  **2**

Routing Number:

**Step 2: Verify Your Account**

Once you receive the amounts of your micro deposits, please click here to enter the amounts and activate your external account.

**3**

Click on the **Add External Account** tab.

1. Enter the **Account Number** and the financial institution's Routing Number in the spaces provided. These numbers can be located towards the bottom of a paper check.
2. From the drop-down menu, choose the **Account Type**.
3. Click **Continue**. You should then receive micro deposits in the external account to show the process has been initialized. Once you see that you have received these deposits, go to **Verify External Account** to enter the amounts and activate your external account.

Once you have made a request to add an external account, check the history of that account and locate the two small "micro" deposits that have been made. You will then be asked to provide those amounts to verify the ability to make transfers and to prove ownership of the outside account.

## To Verify an External Account:

Retrieve List of External Account Requests

---

This form will allow you to verify the amounts of the External Account Association Requests that you have made. Click the submit button below to see the list of outstanding requests for your Online Banking login.

**1**

Submit

**Account Verification**

Please choose an account to verify using the amounts that were deposited to your account.

---

Status	Routing Number	Account Number	Account Type
<input checked="" type="radio"/> Funds have been sent to the target account	<b>2</b> 081000214	123456789	Checking

**Verify Deposit Amounts**

The deposit amounts should be entered in cents (example: \$0.12 should be entered as "12").

AMOUNT #1:

**3**

AMOUNT #2:

**4**

Submit

Click on the **Verify an External Accounts** tab.

1. To begin verifying the micro deposit amounts of your external account request, click **Submit**. You will be directed to a new window.
2. **Select the Account** you would like to verify.
3. Enter the amounts of the micro deposits.
4. Click **Submit**.

Using Online Banking with FNB, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months.

**Contact FNB at 205-921-5252 for current fee information.**

## To Initiate a Stop Payment Request:

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

<b>REQUEST TYPE</b>	Are you requesting to stop payment on one or multiple checks?
<b>ACCOUNT</b>	<div style="border: 1px solid gray; padding: 2px;">Single Check</div> <div style="border: 1px solid gray; padding: 2px;">Multiple Checks</div>

\* - Indicates required field

Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.
2. Select an account, check number, and other requested information.
3. Click **Send Request**.

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

<b>REQUEST TYPE</b>	Enter the check amount		
<b>ACCOUNT</b>	<div style="border: 1px solid gray; padding: 2px;">\$ 500.00</div>		
<b>CHECK NUMBER</b>	1	2	3
<b>PAYEE</b>	4	5	6
<b>AMOUNT</b>	7	8	9
<b>DATE</b>	Delete	0	Save
<b>NOTE</b>	<div style="border: 1px solid gray; height: 20px;"></div>		

\* - Indicates required field

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

<b>REQUEST TYPE</b>	Enter the date of the check																																																
<b>ACCOUNT</b>	<div style="border: 1px solid gray; padding: 2px;"> <span style="float: left;">October 2014</span> <table style="width: 100%; text-align: center; border-collapse: collapse;"> <tr> <td>Sun</td><td>Mon</td><td>Tue</td><td>Wed</td><td>Thu</td><td>Fri</td><td>Sat</td> </tr> <tr> <td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td> </tr> <tr> <td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td> </tr> <tr> <td>12</td><td>13</td><td>14</td><td style="background-color: #e0e0e0;">15</td><td>16</td><td>17</td><td>18</td> </tr> <tr> <td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td> </tr> <tr> <td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td> </tr> </table> </div>							Sun	Mon	Tue	Wed	Thu	Fri	Sat				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
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26	27	28	29	30	31																																												
<b>CHECK NUMBER</b>	<div style="border: 1px solid gray; padding: 2px;">#147802369</div>																																																
<b>PAYEE</b>	<div style="border: 1px solid gray; padding: 2px;">Jane Doe</div>																																																
<b>AMOUNT</b>	<div style="border: 1px solid gray; padding: 2px;">\$500.00</div>																																																
<b>DATE</b>	<div style="border: 1px solid gray; padding: 2px;">Delete</div>																																																
<b>NOTE</b>	<div style="border: 1px solid gray; height: 20px;"></div>																																																

\* - Indicates required field

**Stop Payment**  
Complete the fields below to make a stop payment request based on known payment information.

<b>REQUEST TYPE</b>	Enter a brief note to include with this request		
<b>ACCOUNT</b>	<div style="border: 1px solid gray; padding: 2px;">For services rendered</div>		
<b>CHECK NUMBER</b>	<div style="border: 1px solid gray; padding: 2px;">#147802369</div>		
<b>PAYEE</b>	<div style="border: 1px solid gray; padding: 2px;">Jane Doe</div>		
<b>AMOUNT</b>	<div style="border: 1px solid gray; padding: 2px;">\$500.00</div>		
<b>DATE</b>	<div style="border: 1px solid gray; padding: 2px;">10/23/2014</div>		
<b>NOTE</b>	<div style="border: 1px solid gray; height: 20px;"></div>		

\* - Indicates required field

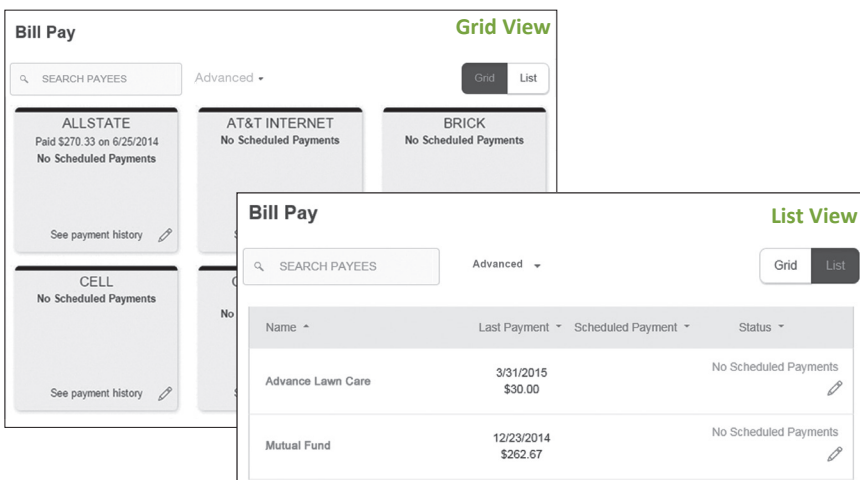
## What is more reassuring than being in control of your finances?

### Staying in control of your bills!

Online bill payment with FNB allows you to stay on top of your monthly finances with the utmost ease and turn-key efficiency whether you are accessing your account from a computer or a smart device.. Free yourself from the hassle of writing checks and the clutter that comes with traditional means of paying bills. Having your bills linked to your customer FNB account is a quick and easy alternative to paying your bills online at the sites of each individual biller.

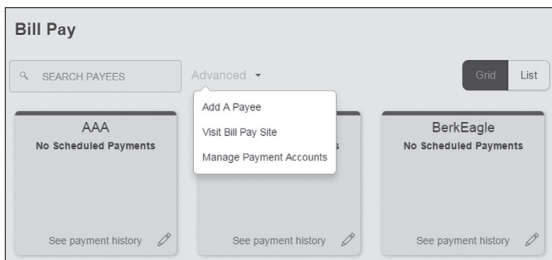
### New Bill Pay Features:

You can now choose how you view your Bill Pay interface - Grid or List view.



### Getting Started with Advanced Bill Payment:

Click on the **Bill Pay** tab to begin managing your bills online. Click the Advanced dropdown to view your payees, pending payments and bill history regarding your online account with FNB.



The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like a utility company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis.

## To Create a Payee:

The screenshot displays the 'Bill Pay' interface. At the top, there is a search bar labeled 'SEARCH PAYEES' and a dropdown menu set to 'Advanced'. A circled '1' points to this dropdown menu, which is open, showing options: 'Add A Payee', 'Visit Bill Pay Site', and 'Manage Payment Accounts'. Below the search bar, there are three payee cards: 'AAA', 'BerkEagle', and 'CC-Amex'. Each card shows 'No Scheduled Payments' and a 'See payment history' link. A modal window titled 'Transactions' is overlaid on the interface, containing an 'Add Payee' form. The form fields are: NAME\* (Megan Smith), PAYEE NICKNAME (Megan), ADDRESS 1\* (123 Main Street), ADDRESS 2, CITY\* (Spring), STATE\* (TX), ZIP\* (77388), AREA CODE\* (091), PHONE\* (888-4521), EXT., and PAYEE ACCOUNT # (123456789). A circled '2' points to the 'PAYEE NICKNAME' field. At the bottom right of the form are 'Cancel' and 'Save' buttons, with a circled '2' pointing to the 'Save' button. A dark grey confirmation message box is overlaid on the bottom of the form, titled 'Bill Payee Created' with a checkmark icon. The message reads: 'Your new Bill Payee has been successfully created.' and has a 'Close' button. A circled '3' points to the top left corner of this message box.

From the **Bill Pay** tab, click the dropdown and choose **Add a Payee**.

1. Fill out the required information regarding the payee, then click **Save**.
2. You will get a confirmation screen that your payee has now been created and added to your payee list.

Once you set up your payees, it's easy to pay your bills quickly. When you click on the Bill Pay tab you will see all of the existing payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

## To Make a Payment:

**Bill Pay**

SEARCH PAYEES    Advanced -    Grid List

<b>ALLSTATE</b> Paid \$270.33 on 6/25/2014 No Scheduled Payments <a href="#">See payment history</a>	<b>AT&amp;T INTERNET</b> No Scheduled Payments <a href="#">See payment history</a>	<b>BRICK</b> No Scheduled Payments <b>1</b> <a href="#">See payment history</a>
<b>CELL</b> No Scheduled Payments <a href="#">See payment history</a>	<b>CENTERPOINT ENERGY</b> No Scheduled Payments <a href="#">See payment history</a>	<b>CHURCH</b> Paid \$10.00 on 7/2/2014 No Scheduled Payments <a href="#">See payment history</a>

Click on the **Bill Pay** tab.

1. Select the payee that you would like to pay.
2. Click the account from which you would like to send a payment.
3. Enter the amount of payment and the delivery method, click **Save**.
4. Choose the date to complete the transaction.
5. After you have verified the information, click **Send Payment**.
6. You will get a confirmation screen that your payment has been scheduled, click **Close**.

**Bill Pay**

**BRICK**  
No Scheduled Payments

Select an account

CHK Acct. \*\*\*\*\*3402 0016303402

FROM: >

AMOUNT: \$0.00 >

DELIVERY METHOD: Select a method >

DATE: Select a date [calendar icon]

Back    Send Payment

**Bill Pay**

**Megan**  
No Scheduled Payments

Select a date:

1	2	3	4	5	6
8	9	10	11	12	13
15	16	17	18	19	20
22	23	24	25	<b>26</b>	27
29	30	31			

FROM: >

AMOUNT: \$0.00 >

DELIVERY METHOD: Standard >

DATE: 03/26/2015 [calendar icon]

Back    Send Payment

**Payment Scheduled**

Your bill payment was processed successfully.

Amount: \$1.00

Expected Arrival Date: 09/02/2015

Process Date: 08/31/2015

Delivery Method: Elec

Str **6** ted

Close

Here you can quickly pay bills by searching payees by name, last payment date, scheduled payment or status.

## To Search Your Bill Pay History:

The screenshot displays the 'Bill Pay' interface. At the top left, there is a search bar labeled '2 PAYEES' and an 'Advanced' dropdown menu. To the right, there are 'Grid' and 'List' view toggles. A table lists payees with columns for Name, Last Payment, Scheduled Payment, and Status. On the right side, there is a 'SEARCH PAYMENTS' section with a search bar labeled '1' and filters for 'Pending' and 'Processed'. Below this, a list of transactions is shown with details like account type, amount, and date. A callout box labeled '5' is positioned over the 'Advanced' dropdown, listing options: 'Add A Payee', 'Visit Bill Pay Site', and 'Manage Payment Accounts'. A callout box labeled '4' points to the 'See payment history' link for the 'AAA' payee.

Click on the **Bill Pay** tab.

1. You can view **Pending** or **Processed** transactions on the right side panel.
2. In any view, you can search your previous **Payees** using the **Search** bar.
3. **In List view**, you can sort by headers. Simply click the arrow next to the desired category.
4. **In Grid view**, to see payment history for a specific Payee, select **See Payment History** on the bottom of the grid of the chosen Payee.
5. To access additional screens, click the **Advanced** drop-down, and then **Visit Bill Pay Site**.

You can see all Pending and Processed transactions listed on the right hand panel.

## To Cancel a Pending Transaction:

The screenshot shows the Bill Pay interface. On the left, there is a search bar for payees and a table of transactions. The table has columns for Name, Last Payment, Scheduled Payment, and Status. One transaction is highlighted in green, indicating it is scheduled. On the right, there is a filter panel with buttons for Pending and Processed. A confirmation dialog is overlaid on the bottom right, showing a checkmark and the text 'Payment Scheduled'. The dialog includes details about the payment and a 'Cancel Payment' button.

Name	Last Payment	Scheduled Payment	Status
[Redacted]	5/11/2015 \$200.00	6/12/2015 \$200.00	Scheduled
[Redacted]	5/19/2015 \$47.83	No Scheduled Payments	
[Redacted]	6/10/2015 \$87.37		
[Redacted]	5/19/2015 \$600.00		


**Payment Scheduled**

Your bill payment is scheduled.

To Payee: [Redacted]  
Amount: \$1985.23  
Delivery Method: Electronic Withdrawal, Standard  
Electronic Payment to Payee  
Process Date: 06/26/2015  
Status: Scheduled

Close Cancel Payment

Click on the **Bill Pay** tab.

1. You can toggle to view only **Pending** or only **Processed** transactions by clicking the appropriate button on the right hand panel.
2. You can see the **Pending** payments marked as scheduled in green under the Status header.
3. To cancel the pending transaction, click the  icon.
4. A new screen will appear. Click **Cancel Payment**. You should see a confirmation screen to show that this action is completed.



## What is more reassuring than being in control of your finances? Staying in control of your bills!

Online Bill Pay with FNB allows you to stay on top of your monthly finances with the utmost ease and turn-key efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. This is a quick and easy alternative to paying your bills online at the sites of each individual company.

Payments
Transfers
Bill Pay
Calendar
My Account
Help

Welcome Web Demo | [demoaccount@wajvmybills.com](#)
Last login: 03:47 PM on 11/08/2013 | [Log out](#)

[Messages \(0\)](#)
[Livechat](#)
[View demo](#)

[Add a Payee](#)

Display: [All](#) | [Shortcut](#) | [Last 30 days](#) | [Individuals only](#) | [Inactive](#) | [Hidden \(0\)](#)

Choose a Category
Search your payees
Enter payee name or nickname
Search

Pay To	Pay from	Amount	Payment date	Actions
<b>American Express</b> Electronic eBill due	Primary Chec.***5676	\$ [input type="text"/> Min Due: \$35.00 Stmt Bal: \$1,250.65	11/18/2013 Deliver By: 11/20/2013 Due by: 12/01/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a> <a href="#">File eBill</a>
<b>Car Loan</b> Electronic	Primary Chec.***5676	\$ [input type="text"]	11/18/2013 Deliver By: 11/20/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<b>Cellular One</b> Electronic Last paid: \$75.00 on 11/08/2013 <a href="#">Set up eBill</a>	Primary Chec.***5676	\$ [input type="text"]	11/18/2013 Deliver By: 11/20/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<b>Day Care</b> Check Last paid: \$500.00 on 11/15/2013	Primary Chec.***5676	\$ [input type="text"]	11/18/2013 Deliver By: 11/21/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<b>Lawn Service</b> Check	Primary Chec.***5676	\$ [input type="text"]	11/18/2013 Deliver By: 11/21/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<b>Mortgage</b> Electronic	Primary Chec.***5676	\$ [input type="text"]	11/18/2013 Deliver By: 11/20/2013	<a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<b>Office Depot</b> Electronic	Primary Chec.***5676	\$ [input type="text"]	11/18/2013 Deliver By: 11/20/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<b>Phone</b> Check Last paid: \$50.00 on 10/18/2013	Primary Chec.***5676	\$ [input type="text"]	11/18/2013 Deliver By: 11/21/2013	<a href="#">Rush Delivery</a> <a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
<b>Suzy at College</b> Electronic	Primary Chec.***5676	\$ [input type="text"]	11/18/2013 Deliver By: 11/20/2013	<a href="#">Make it Recurring</a> <a href="#">Add Comment</a>
		<b>Totals</b>		
		Hobby Account	\$0.00	
		Primary Checking	\$0.00	
		Secondary Checking	\$0.00	
		<b>Payment Total</b>	\$0.00	

[View pending transactions](#)
[View history](#)

Review
Submit payments

**Pending**
[view more](#)

Processing in next 45 days

Ameri...	\$1,000.00	11/15	<a href="#">Edit</a>
Fred ...	\$50.00	11/19	<a href="#">Edit</a>
Red C...	\$500.00	11/19	<a href="#">Edit</a>
<b>Total:</b>	<b>\$1,550.00</b>		

**History**
[view more](#)

Processed in last 45 days

Day Care	\$500.00	11/15	<a href="#">View</a>
Chris...	\$200.00	11/14	<a href="#">View</a>
Mortgage	\$1,200.00	11/14	<a href="#">View</a>
Cellu...	\$75.00	11/08	<a href="#">View</a>
Phone	\$50.00	10/18	<a href="#">View</a>
Sarah...	\$100.00	10/02	<a href="#">View</a>
<b>Total:</b>	<b>\$2,125.00</b>		

Click on the **Bill Pay** tab to begin managing your bills online. Here you will be able to view your payees, pending payments and bill history among other information regarding your online account with FNB.

The screenshot shows the Advanced Bill Pay interface with several callouts:

- 1**: Points to the **Payments** tab in the top navigation bar.
- 2**: Points to the **Pending** section on the right side, which shows transactions being processed in the next 45 days.
- 3**: Points to the **History** section on the right side, which shows a list of past transactions.
- 4**: Points to the **Choose a Category** dropdown menu, used for filtering payments.
- 5**: Points to the **Search your payees** search bar, used for finding specific payees.
- 6**: Points to the **Messages** link in the top right corner, used for viewing or sending secure messages.

Pay To	Pay from	Amount	Payment date	Actions
<b>American Express</b> ****4566 Electronic eBill due	Primary Chec.***5676	\$ [input] Min Due: \$35.00 Stmt Bal: \$1,250.65	11/18/2013 Deliver By: 11/20/2013 Due by: 12/01/2013	Rush Delivery Make it Recurring Add Comment File eBill
<b>Car Loan</b> ****8467 Electronic	Primary Chec.***5676	\$ [input]	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
<b>Cellular One</b> ****5555 Electronic Last paid: \$75.00 on 11/08/2013 Set up eBill	Primary Chec.***5676	\$ [input]	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
<b>Day Care</b> ****6789 Check Last paid: \$500.00 on 11/15/2013	Primary Chec.***5676	\$ [input]	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
<b>Lawn Service</b> ****4321 Check	Primary Chec.***5676	\$ [input]	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
<b>Mortgage</b> ****2345 Electronic	Primary Chec.***5676	\$ [input]	11/18/2013 Deliver By: 11/20/2013	Make it Recurring Add Comment
<b>Office Depot</b> ****7156 Electronic	Primary Chec.***5676	\$ [input]	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment

Pending				<a href="#">view more</a>
Processing in next 45 days				
Ameri...	\$1,000.00	11/15	<a href="#">Edit</a>	
Fred ...	\$50.00	11/19	<a href="#">Edit</a>	
Red C...	\$500.00	11/19	<a href="#">Edit</a>	
<b>Total:</b>	<b>\$1,650.00</b>			

History				<a href="#">view more</a>
Processed in last 45 days				
Day Care	\$500.00	11/15	<a href="#">View</a>	
Chris...	\$200.00	11/14	<a href="#">View</a>	
Mortgage	\$1,200.00	11/14	<a href="#">View</a>	
Cellu...	\$75.00	11/08	<a href="#">View</a>	
Phone	\$50.00	10/18	<a href="#">View</a>	
Sarah...	\$100.00	10/02	<a href="#">View</a>	
<b>Total:</b>	<b>\$2,125.00</b>			

Click on the **Bill Pay** tab.

1. Click the **Payments** tab.
2. Pending transactions can be viewed in the right side panel under **Pending**. Click **view more** for more details or by clicking **view** next to a specific transaction.
3. A History of transactions can be viewed in the right side panel under **History**. Click **view more** for more details or by clicking **view** next to a specific transaction.
4. You can filter your future payments by category if you wish.
5. Payees can be easily searched in the Search bar.
6. Secure messages can be sent or viewed by clicking **Messages**.

The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like an auto finance company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis, such as a loan.

**1** The main Bill Pay interface. The 'Payments' tab is selected. A red circle '1' is over the 'Payments' tab. A red circle '2' is over the '+ Add a Payee' button. The interface shows a table of pending payments and a search bar.

**2** The 'Add a payee' dialog box. It has three radio button options: 'Pay a company' (selected), 'Pay an individual', and 'Pay a bank or credit union'. A red circle '3' is over the 'Pay a company' option. 'Back' and 'Next' buttons are at the bottom.

**3** The 'Add a payee' dialog box. It asks 'Who are you trying to pay?' and lists required fields: Payee name, Account number, Verify account number, Phone number, and Zip code. A red circle '4' is over the 'Payee name' field. 'Back' and 'Next' buttons are at the bottom.

**4** The 'Add a payee' dialog box. It asks for more information about 'ABC Company' and lists fields: Payee name, Account number, Phone number, Account holder name, Address, City, State, Zip code, Nickname, Default pay from, and Category (optional). A red circle '5' is over the 'Payee name' field. 'Back' and 'Next' buttons are at the bottom.

Click on the **Bill Pay** tab.

1. Click on the **Payments** tab.
2. Then click the **Add a Payee** button. In the drop-down list, click the type of Payee that you would like to create.
3. A new window will pop up. Select whether the payee is a company, individual or a bank or credit union, then click **Next**.
4. Fill out the required information regarding the payee, then click **Next**.
5. Enter the mailing information for your payee and click **Next**. Your payee has now been created and added to your payee list.

Once you set up your payees, it's easy to pay your bills quickly. When you click on the Payments tab you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

The screenshot shows the 'Payments' tab in a web application. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below the tabs is a header area with a 'Welcome Web Demo' message, a user email address, and a login time. A 'Log out' link is also present. A 'Messages (0)', 'Livechat', and 'View demo' link are also visible. A '1' callout points to the 'Payments' tab. Below the header is a '1' callout pointing to the 'Add a Payee' button. The main content area is titled 'Display: All | Shortcut | Last 30 days | Individuals only | Inactive | Hidden (0)'. Below this is a search bar with a '2' callout pointing to the 'Pay To' dropdown menu. The search bar contains the text 'Search your payees' and a '3' callout pointing to the 'Amount' input field. A '4' callout points to the 'Payment date' input field. The main table lists various bills with columns for 'Pay To', 'Pay from', 'Amount', 'Payment date', and 'Actions'. A '5' callout points to the 'Rush Delivery' link in the 'Actions' column. At the bottom of the table, there is a 'Totals' section with a '6' callout pointing to the 'Submit payments' button. To the right of the main table, there are sections for 'Pending' and 'History' transactions.

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic eBill due	Primary Chec.***5676	\$ [input]	11/18/2013 Min Due: \$35.00 Start Bal: \$1,250.65 Deliver By: 11/20/2013 Due by: 12/01/2013	Rush Delivery Make it Recurring Add Comment File eBill
Car Loan ****8467 Electronic	Primary Chec.***5676	\$ [input]	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Cellular One ****5655 Electronic Last paid: \$75.00 on 11/08/2013 Set up eBill	Primary Chec.***5676	\$ [input]	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Day Care ****6789 Check Last paid: \$500.00 on 11/15/2013	Primary Chec.***5676	\$ [input]	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Lawn Service ****4321 Check	Primary Chec.***5676	\$ [input]	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Mortgage ****2345 Electronic	Primary Chec.***5676	\$ [input]	11/18/2013 Deliver By: 11/20/2013	Make it Recurring Add Comment
Office Depot ****1156 Electronic	Primary Chec.***5676	\$ [input]	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Phone ****6666 Check Last paid: \$50.00 on 10/18/2013	Primary Chec.***5676	\$ [input]	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Stacy at College ****2345 Electronic	Primary Chec.***5676	\$ [input]	11/18/2013 Deliver By: 11/20/2013	Make it Recurring Add Comment
		<b>Totals</b>		
		Hobby Account	\$0.00	
		Primary Checking	\$0.00	
		Secondary Checking	\$0.00	
		Payment Total	\$0.00	

Click on the **Bill Pay** tab.

1. Click on the **Payments** tab.
2. You will see a list of billers and the most recent payment made to them as well as future due dates. Use the **Pay from** dropdown to choose the account from which you would like to pay each bill.
2. In the **Amount** column, enter any payments that you wish to make.
3. Enter the desired **Payment date** in the next column; be sure to use the convenient calendar feature.
4. You can choose to designate some with faster than normal processing by clicking **Rush Delivery** in the **Actions** column. **Fees may apply.**
5. After you have carefully reviewed the payments, click **Submit payments**.

Our recurring payments feature keeps you ahead of your payments that need to be repeated. Setting up a recurring payment takes only a few moments, and saves you time from not entering a payment each time a bill is due.

## To Create Recurring Payments:

The screenshot shows the Bill Pay interface with a 'Setup recurring payment' dialog box open. The dialog box contains the following fields and options:

- Pay to:** American Express
- Pay from:** Primary Chec...\*\*\*5676
- Amount:** \$
- Frequency:** Select Frequency
- Select first payment date (mm/dd/yyyy):** [Date Picker]
- If the payment falls on a holiday or weekend, what would you like to do?:**  Pay Before  Pay After
- Will this payment series end?:**  Yes  No
- Buttons:** Cancel, Submit

Numbered callouts in the image indicate the following steps:

1. Click on the **Add Payee** button.
2. Click on the **Make it Recurring** link.
3. Select the **Pay From** account.
4. Click **Submit**.

Click on the **Bill Pay** tab.

1. Click on the **Payments** tab.
2. Find the payee you wish to set up recurring payments for; click the **Make it Recurring** link.
3. A new window will pop up. Choose the **Pay From** account, along with the **Amount, Frequency, Payment date** and other payment preferences.
4. Click **Submit** after you confirm the details.

Even after you have set up a payment, you have the ability to edit or cancel your payment up to the time it begins processing. This convenient feature gives you the freedom to change the way you make your payments.

## To Edit or Cancel a Payment:

The screenshot illustrates the steps to edit or cancel a payment. It shows the main bill pay interface with a search bar and a list of payees. A modal window displays the details for a selected payee, including eBills, reminders, and recent activity. A second modal window shows the 'Edit payment' form, which allows users to change the payee, amount, and payment date.

Click on the **Bill Pay** tab.

1. Click on the **Payments** tab.
2. To edit or cancel a payment, click on the payee.
3. A new window will appear revealing the recent activity for the payee. Click the **Edit** link towards the bottom of the window.
4. Here you can change the setting of your payment, such as the account you are paying from, the amount or payment date. Once you are done editing the payment, click **Submit**.
5. If you wish to delete the payment, click the box next to **I would like to stop this payment**.

Rush Delivery of your Bill Payments is available.

Our Fee Schedule outlines possible fees associated with an expedited transaction.

## To Rush Delivery for a Bill Payment:

The screenshot shows the Bill Pay interface with a navigation bar (Payments, Transfers, Bill Pay, Calendar, My Account, Help) and a user header. A table lists payments with columns for Pay To, Pay from, Amount, Payment date, and Actions. The 'Actions' column for the first payment includes a 'Rush Delivery' link, which is circled in red with a '1'. Other links include 'Make a Recurring', 'Add Comment', and 'File eBill'. To the right, there are sections for 'Pending Processing in next 45 days' and 'History Processed in last 45 days'.

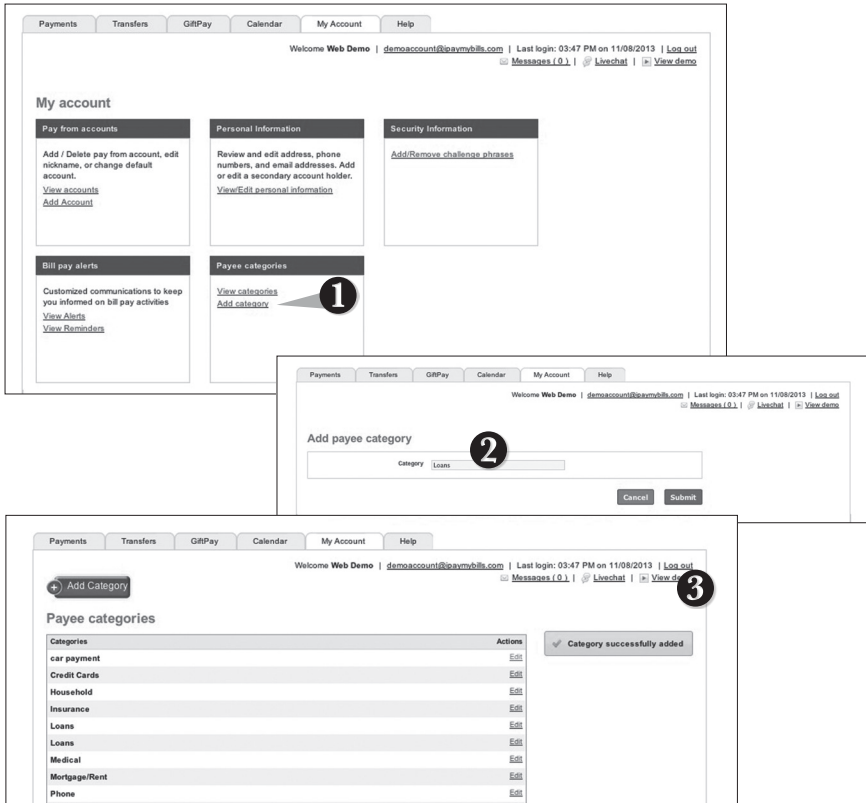
The screenshot shows the 'Rush delivery' selection screen. It includes a 'Guarantee' box stating: 'Guaranteed on-time delivery for all Rush Payments. If not, you will be refunded up to \$50 in late fees. Read more'. The main form has three red circles highlighting key elements: 1. The 'Rush Delivery' link in the top right. 2. The 'Amount' and 'Pay from' fields. 3. The delivery date options: Wednesday 5/20/2015 (Check \$14.95), Thursday 5/21/2015 (Check \$9.95), and Thursday 5/21/2015 (Electronic \$4.95). At the bottom, there are 'Cancel' and 'Next' buttons.

Click on the **Bill Pay** tab.

1. To change your delivery of a bill to Rush Delivery, simply click on the link that says **Rush Delivery**.
2. You will choose the amount to pay and the account to pay from.
3. Below you will see options for delivery dates with appropriate charges. Select the necessary date.
4. Click **Next**.

Assign and organize your payees into specific groups called Categories to ensure increased convenience when paying your bills.

## To Create Categories:



Click on the **Bill Pay** tab.

1. To add a category, go to the **My Account** tab and click the **Add Category** link.
2. A new window will pop up asking you to name your category. When finished, click **Submit**.
3. You will see on the right hand side of the screen that your category has been successfully added.



View and print bill history and details by entering the appropriate search criteria.

**1**

Payments Transfers GiftPay Calendar My Account Help

Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 03:47 PM on 11/08/2013 | Log out  
 Messages (0) | Livechat | View demo

+ Add a Payee

Display: All | Shortcut | Last 30 days | Individuals only | Inactive | Hidden (0)

Choose a Category: Search your payees Enter payee name or nickname: Search

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic eBill due	Primary Chec...***5676	\$ Min Due: \$35.00 Stret Bal: \$1,250.65	11/18/2013 Deliver By: 11/20/2013 Due by: 12/01/2013	Rush Delivery Make a Recurring Add Comment File eBill
Car Loan ****8467 Electronic	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make a Recurring Add Comment
Cellular One ****5555 Electronic Last paid: \$75.00 on 11/08/2013 Set up eBill	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make a Recurring Add Comment
Day Care ****6789 Check Last paid: \$500.00 on 11/15/2013	Primary Chec...***5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make a Recurring Add Comment

**Pending** [View more](#)  
 Processing in next 45 days

Ameri...	\$1,000.00	11/15	Edit
Fred ...	\$50.00	11/19	Edit
Red C...	\$500.00	11/19	Edit
<b>Total:</b>	<b>\$1,550.00</b>		

**History** [View more](#)  
 Processed in last 45 days

Day Care	\$500.00	11/15	View
Chris...	\$200.00	11/14	View
Mortgage	\$1,200.00	11/14	View
Cellu...	\$75.00	11/08	View
Phone	\$50.00	10/18	View
Sarah...	\$100.00	10/02	View
<b>Total:</b>	<b>\$2,125.00</b>		

**2**

Payments Transfers GiftPay Calendar My Account Help

Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 03:47 PM on 11/08/2013 | Log out  
 Messages (0) | Livechat | View demo

**4**

**History**

Display: All | Last 30 days | Last 60 days | Last 90 days | Print | View in Excel

Choose a Category: Choose a Payee: Status: Date range MM/DD/YYYY to MM/DD/YYYY Search **3**

Pay To	Pay From	Amount	Process date	Deliver by date	Additional Items
Cellular One ****5555	Hobby Account **1753	\$75.00	11/8/2013	11/13/2013	Conf: #17 Frequency: One time Delivery: Standard Status: Paid Details: <a href="#">View</a>
Christmas Account *2345	Primary Checking ***5676	\$200.00	11/14/2013	11/16/2013	Conf: #8 Frequency: One time Delivery: Standard Status: Processed Details: <a href="#">View</a>
Day Care ****6789	Primary Checking ***5676	\$500.00	11/15/2013	11/16/2013	Conf: #13 Check Number: 12 Frequency: One time Delivery: NextBusinessDay Status: Paid Details: <a href="#">View</a>
Mortgage *2345	Hobby Account **1753	\$1200.00	11/14/2013	11/16/2013	Conf: #24 Frequency: One time Delivery: Standard Status: Processed Details: <a href="#">View</a>
Phone ****6666	Hobby Account **1753	\$50.00	10/18/2013	10/23/2013	Conf: #25 Check Number: 12 Frequency: One time Delivery: Standard

Click on the **Bill Pay** tab.

1. Click the **Payments** tab.
2. Click **View More** located next to the **History** panel.
3. Narrow down your search using the provided drop-down menus and options; click **Search** to see your results.
4. To print the search results for your records, click **Print**.

The e-Statements feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and store your statements electronically.

## To View Your Statements:

### PDF Verification

The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:

- 1 Press "Get Code"—you will see a PDF with a code for you **1** to copy and paste.
- 2 Paste the code exactly as it appears into this field and click **2** (Can't see a PDF?)

### Statements

ACCOUNT **3**

DATE  DOCUMENT TYPE

 **4**

Click on the **Statements** tab.

1. To verify that you are able to view a PDF on your computer or smart device, you will need to click the **Get Code** button. Your computer or device will prompt you to save a PDF. Save this in an easily accessible place like your desktop or home page. You can delete this temporary file after you have completed the verification process.
2. Open the PDF. You will see a short code. Type that code into the verification code field; then click **Verify**.
3. Using the drop-down menus, select the Account, Cycle, and Document Type for your statement, then click **Get Statement**.

With our Mobile App on your Android or iOS device, you can deposit checks into your FNB Online Banking account by simply snapping a photo of a paper check.

## To Deposit a Check via Your Smartphone:

Note

This feature is only available when using our mobile app on your mobile device.



1. **Choose the account** to where you wish to make a deposit.
2. Enter check number and amount, then click **Save**.
3. Click the **Capture Image** button for each side.
4. Verify that all four corners of the check are visible and all elements are legible.
5. Take the image of the backside so that the endorsement is on the left side of the image.

Once enrolled in Text Banking, you can check balances, review account history and transfer funds from your Online Banking account using any text enabled device.

## To Enroll in Text Banking:

The screenshot shows a 'Text Enrollment' form. At the top, there is a toggle switch labeled 'ON' with a circled '1' next to it. Below this is the instruction 'Opt out and disable text banking.' A text input field labeled 'SMS TEXT NUMBER \*' contains the number '888887-8875' with a circled '2' next to it. Below the input field is a checkbox labeled 'I Agree To Terms \*' with a circled '3' next to it. Underneath the checkbox are links for 'Terms and Conditions' and 'Privacy Policy'. A 'SUMMARY OF TERMS:' section follows, containing a paragraph of legal text. At the bottom right, there is a 'Save' button with a circled '4' next to it.

To enroll, click the **Text Enrollment** tab.

1. Turn the **Text Enrollment** button from **OFF** to **ON**.
2. Enter your phone/SMS text number.
3. Read the terms and conditions and check the **Agree to Terms** box.
4. Click **Save** to complete enrollment.



**To enable your account to be viewed in Text Banking, visit Account Preferences under the Settings menu.**

Text Command Options To xxxxx For The Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking

Mobile Authorizations is an extra security measure to ensure that no one but you is accessing your account.

## To Set Up Mobile Authorizations:

**Mobile Authorizations**  
Enter your desired Mobile Authorization Code and choose the transaction types for which you agree to be an eligible approver.  
NOTE: You must enter a Mobile Authorization Code to use for verification.

**MOBILE AUTHORIZATION CODE \***

1

\* Your code should be numeric and 2 4 digits in length.

Add E-mail Add Phone

**ENROLLMENT \***

Choose eligible transaction types: 3

Select All Clear All

ACH PASSTHRU

4 Submit

\* - Indicates required field

Click on the **Mobile Authorizations** tab.

1. Enter any 4 digit code in the **Mobile Authorization Code** field. You will need this code to make transfers and approve transactions using your mobile device.
2. Click **Add E-mail** or **Add Phone** to establish new contact methods.
3. Choose the transaction types for which you agree to be an eligible approver.
3. Click **Submit** when finished.

With Online Banking, you can conveniently reorder checks online.

## Note

If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

## To Reorder Checks:

**Check Reorder**

Please choose an account to reorder checks.

PRIME SHARE XXXX	\$0.19
HSA SHARE XXXX	\$0.00
MONEY MARKET CHECKING XXXX	\$0.02

**2**

HARLAND CLARKE®

Log Out | Order Status | Contact Us | Chat | EspaÑol  
Powered by HARLAND CLARKE

PERSONAL PRODUCTS CUSTOMER SERVICE Shopping Cart

Personal Products

Personal Checks

- Security Products That Help Protect Your Identity!
- Recycled
- Patriotic & Inspirational
- Collegiate
- Most Popular
- View All
- Disney
- New Designs
- Fun & Frivolous
- Warmer Bros.
- Nature & Scenic
- Art & Culture
- Classics
- Animals
- Sports
- Charitable
- Specialty Binding Styles
- Special Purpose Checks
- Value Bundles

Personal Products

Your Credit Card Info Can Be Stolen from 20 Feet Away  
CardDefense™ sleeves help block electronic pickpocketing by wireless scanners

Order Now for Only \$485 plus tax  
5-pack/  
Shipping Included!

Personal Checks View All

- Security Products That Help Protect Your Identity!
- Recycled
- Patriotic & Inspirational
- Collegiate
- Most Popular
- View All

Home Office/Desk Products View All

- Desk End Stub
- Desk Register
- Desk Register Ringbound
- Desk Interleaf
- Desk Memory Stub
- Desk Compact End Stub

Accessories View All

- Checkbook Covers & Wallets
- Labels
- Registers

Deposit Tickets View All

- Deposit Tickets

Click on the **Check Reorder** tab.

1. Choose the account for which you would like checks ordered.
2. You will be redirected to our trusted vendor's website to complete your order.

In Account Preferences you can select name and viewing preferences for your Online and Text Banking accounts.

## To Setup or Change Your Account Viewing Preferences:

**Account Preferences** **1**

Online Text

Enter a display name to be shown for each account.

**Legacy Checking**  
XXXXXXXX1111

0

**Scholar Team Checking**  
XXXXXXXX3200

0

**3**

Submit

**Account Preferences** **2**

Online Text

Enter a display name and order for each account.

**EPlus Checking**  
XXXXXXXX3200

0

Enabled

**Premier Checking**  
XXXXXXXX1111

0

Enabled

**3**

Submit

Click on the **Account Preferences** tab.

1. For **Online**, you can customize your account display names and choose the order preference for viewing.
2. Toggle to the **Text** button for Text Banking account preferences. You must enroll in text banking by selecting Text Enrollment from the **Settings** menu option. To view an account in Text Banking, check "**Enabled**". Customize a four character account nickname to display and choose the order preference for viewing.
3. When you are happy with your choices, click **Submit**.

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert as well as the delivery option to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have chosen.

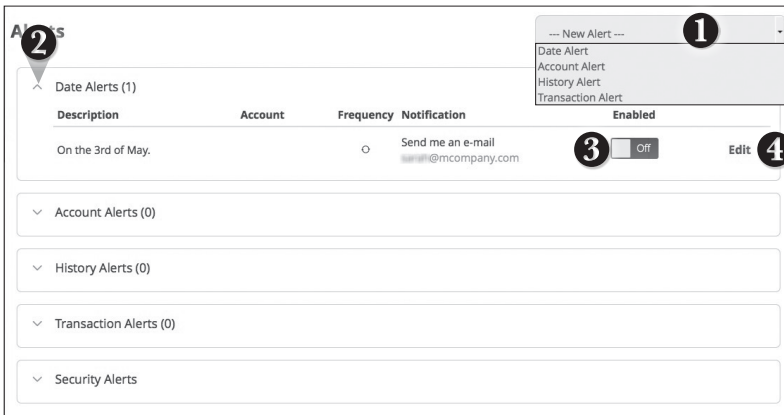
## To Edit Security Alert Delivery Preferences:

You can edit specific Date, Account, History, Transaction, and Security alert preferences.

Delivery preferences include:

- Secure Message within Online Banking
- Phone Call
- SMS text message

## To Set Up Alerts:



Click on the **Alerts** tab.

1. To create a new alert, click the **New Alert** button. Choose the kind of alert from the dropdown.
2. To view the alerts for each category, click the **∨** to the left of the category header.
3. You can easily toggle an alert **On/Off** without deleting the alert by clicking the toggle button.
4. To view details of an already existing alert, choose the **Edit** link on the right end of the alert box.



Security Alerts allow you to enable specific alerts to keep you informed of changes to your account and online profile. Alerts can be delivered via Secure Message within Online Banking, SMS text message and phone call.

## To Edit Security Alerts and Delivery Preferences:

**Alerts**

Security Alerts

Description	Enabled
Alert me when an external transfer is authorized	<input type="checkbox"/> On
Alert me when a computer/browser is successfully registered	<input type="checkbox"/> Off
Alert me when my password is changed	<input type="checkbox"/> On
Alert me when my login ID is changed	<input type="checkbox"/> On
Alert me when the process to add an external account is started	<input type="checkbox"/> On
Alert me when an invalid password for my login ID is submitted	<input type="checkbox"/> On
Alert me when an invalid secure access code is submitted	<input type="checkbox"/> On
Alert me when my login ID is disabled	<input type="checkbox"/> On
Alert me when my login ID is locked out	<input type="checkbox"/> On

**Delivery Preferences**

E-MAIL ADDRESS

PHONE NUMBER

COUNTRY

United States

AREA CODE PHONE NUMBER

SMS TEXT NUMBER

COUNTRY

United States

AREA CODE PHONE NUMBER

NOTE: SMS Text Message: 1 msg/transaction, Msg&Data

Cancel Save

Click on the **Alerts** tab, Click on the **✓** Next to **Security Alerts**.

1. To activate an alert, click the **On/Off** button that corresponds with the appropriate alert.
2. To edit delivery preferences, click the **Edit Delivery Preferences** link at the top.
3. Enter the contact information for your preferred delivery method.
4. Click **Save** when finished.

In Security Preferences, you can change your the different designations that help keep your account secure.

## To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

### Password

When changing your password, make sure you follow the guidelines for creating a strong password.

#### Change Password

OLD PASSWORD \*

NEW PASSWORD \*

CONFIRM NEW PASSWORD \*

The New Password and Confirm New Password fields must match \* - Indicates required field

Password must be at least 6 characters long.  
Password can be no more than 45 characters long.  
Password must contain a minimum of 1 numbers.

### Login ID

Be sure to create a login that you will remember, but that is not too recognizable.

#### Change Login ID

Type your desired new Login ID in the field below:

NEW LOGIN ID \*

Login ID must be at least 6 characters long.  
Login ID must be no more than 50 characters long.

\* - Indicates required field

### Secure Delivery

Make sure we have your correct email and phone number on file so you can receive secure access codes when logging in from an unregistered device.

#### Secure Delivery Contact Information

Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

PHONE

TEXT

E-MAIL

\* - Indicates required field

In Statement Preferences, you can change how you would like the statements for each account processed. Your choices include download an e-Statement and traditional mail.

## To Set Up or Change Your Statement Preferences:

**Statement Delivery**

Account ▾	Delivery Type	Address	
NOW Business Checking XXXXXX5939	E-Statement <b>1</b>	joe@schmosdiner.com	<b>2</b>
NOW Personal Checking XXXXXX7035	E-Statement ▾	joe@schmosdiner.com	
Statement Savings XXXXXX0723	E-Statement ▾	joe@schmosdiner.com	
Statement Savings XXXXXX0993	E-Statement		

[View E-Statement Delivery Agreement](#)

NOW Business Checking ×

Address	Primary
<input checked="" type="checkbox"/> anna@schmosdiner.com	☆
<input checked="" type="checkbox"/> joe@schmosdiner.com	★

ENTER AN E-MAIL ADDRESS **3**

**Add**

**4** **Save**

Click on the **Statement Preferences** tab.

1. Use the dropdown to choose your delivery type. Options include E-Statement and Paper Statement.
2. To edit or add a delivery destination click the icon.
3. To remove the email address or mailing address deselect the  icon. Clicking the star changes which email address or mailing address is considered the primary contact. Email addresses or mailing addresses can be added by typing the information in the text bar and clicking **Add**.
4. When you have made all of the changes that you need overall, be sure to click **Save**.

Looking for the branch location or ATM nearest to you? You can click on the appropriate button to locate FNB's branches and ATMs.

