



BILL PAY GUIDE

ENJOY THE CONVENIENCE OF ONLINE BILL PAY

ENROLLING IN ONLINE BANKING	<p>You MUST be enrolled in Online Banking before you are able to access Bill Pay.</p> <p>Ways to Enroll in Online Banking:</p> <ul style="list-style-type: none">• Call us at 816-776-6669 or 816-637-6669 during business hours; after confirming your identity, you will be provided with a temporary password.• For after hours and weekend enrollment, complete our Enrollment form at https://olb.communitybankmissouri.com/Enrollment/EnrollmentADv.aspx. For security purposes, we will call and confirm your enrollment before allowing access to online features.
ONLINE BANKING PASSWORD REQUIREMENTS	<ul style="list-style-type: none">• Passwords must be at least 12 characters long and include at least one uppercase letter, one lowercase letter, one number, and one special character (! @ # \$ % ^ & *).• Your online banking password will expire after 1 year and can only be changed using a web browser. Your password cannot be updated on the mobile app.• You cannot use your previous 10 passwords.
BILL PAY LOCATION	<p>To access the Bill Pay Feature within Online Banking:</p> <ul style="list-style-type: none">• Select 'MOVE MONEY'• Select 'BILL PAY' <p>If you receive an error, contact us at 816-776-6669 or 816-637-6669 for troubleshooting.</p>
SETTING UP A NEW PAYEE	<p>To add a PAYEE:</p> <ul style="list-style-type: none">• Select 'PAY SOMEONE NEW'• Select a payee from the 'POPULAR PAYEES IN YOUR AREA' or type in the business or individual's name you wish to pay.• If the merchant information is not in the Bill Pay database you will need to provide your account number and billing address of the merchant you wish to pay.• Review the payee information and select 'CONFIRM'.

<p>PAYING A BILL</p>	<p>After setting up your payee(s) they will appear under Multi-Pay and Single Pay:</p> <ul style="list-style-type: none"> • Multi-Pay allows multiple payments to be sent at once. Type the amount to be paid to each payee and select the date each payment will be sent. • Review and select 'CONFIRM ALL PAYMENTS' near the bottom of the page. • Single Pay allows a single payment to be set up. Select the payee you would like to pay; the highlighted payee will turn gray. Type the amount to be paid to the selected payee and select the date the payment will be sent. <p>Many merchants have partnerships with Bill Pay, allowing for bills to be sent electronically. If the merchant's electronic information is not available your payment will be sent via check. To confirm your payment will reach its destination in a timely manner, use the 'DELIVER BY' date below the 'SEND ON' date.</p>
<p>BILL PAYMENT ON MOBILE BANKING</p>	<p>You can pay existing payees from your mobile banking app anytime:</p> <ul style="list-style-type: none"> • Select 'BILL PAY' at the bottom of your screen • Select 'PAY A BILL' • Select which payee you would like to pay • Select the day you wish to send the payment. The estimated delivery date will display at the bottom of your screen. • Select the amount • Optional Memo – the memo will appear at the bottom of the check. Electronic transactions will not have a memo option. • Select 'CONTINUE' in the top right-hand corner. • Review and select 'APPROVE' to complete the payment
<p>CHANGE A FUNDING ACCOUNT</p>	<p>To change which account will be used as the default funding account:</p> <ul style="list-style-type: none"> • Select 'RESOURCES' on the right-hand side of the screen • Select 'FUNDING ACCOUNTS' • Select 'CHANGE DEFAULT FUNDING ACCOUNT' • Select the account you want as the default • Select 'SAVE CHANGES' <p>To change which account will be used for each transaction:</p> <ul style="list-style-type: none"> • Single Pay – Select the payee you want to pay. In the 'PAY FROM' box select the account you want to pay this bill from. • Multi-Pay – Select the payee you want to pay. In the left corner of the gray payee box, your account name and the last 4 of the account number will appear. Select the carrot symbol (^) to reveal your account options.