

BAY STATE SAVINGS BANK BUSINESS BANKING ONLINE BILL PAY

With Business Banking Online Bill pay you are able to pay your bills any time you want – conveniently, safely, and efficiently without the hassles of writing checks and addressing envelopes. Now we offer you a way to manage your business monthly finances, 24 hours a day, 7 days a week. You must have a Bay



State Savings Bank Business Checking account to sign up for this service.

Registering for Online Bill Payment Services

The enrollment process for online bill payment involves a few simple steps. For your convenience, the application form is populated with as much information as possible.

- Primary Account Holder Your name, address and contact information.
- Account Information The account(s) you would like to use as your debit account(s) for the bill payment service. For you security purposes, you can specify a security word (your pet's name or your mother's maiden name for example).
- **Secondary Account Holder** The name, address and contact information for a secondary account holder, if applicable.
- Disclosure and Agreement (terms and conditions) Describes the terms and conditions under which you agree to follow when using the online bill pay service.

To complete the enrollment process you must provide any additional information required and accept the disclosure and agreement (terms and

conditions). Acceptance of the terms and conditions is required to access online bill payment services. When the enrollment information is complete, click **Continue** to review and confirm the information entered. Click **Continue** to confirm the information and begin the application review and approval process. Your information is entered into the bill payment provider's system. Within approximately <u>2</u> business days, you will receive an email confirmation. You are now ready to use the Bill Payment service.

Bill Pay Registration			Need Help?	
Please provide the inform information is required u	nation below. All riess indicated	onInstanling	all 1-896-345-8835 r send an email to nanagon@baystatasa-lago c	am
Primery Account Holder	Business Name Tax Identification Na Address 1	mber	1	
	Address 2		Use address line 2 for forwign posts/ codes	optional
	City			

The Payment Center

After logging in, you will come to the payment center. Here is where you add payees and manage the categories of your payees (for example Utilities, Credit Card, Rent...). Every page has a *Help* feature, Frequently Asked Questions and a Glossary to reference for any assistance you may need online.

		01/21 Target \$ 04.30
DirecTV. *1824 (*) Pending: 580.99 on 07/29/2010 Set up: e-bill or reminder	s 03/07/2011 Pay Deliver by: 03/09/2011	E-bills Make paying bills even easier
● <u>Mayo Clinic.*6165</u> 04/07/2011 e-bill: View Fie Add memo	s 100.00 03/07/2011 Pay Min: \$100.00 Deliver by: 03/11/2011 Total: \$2912.37 Due: 04/07/2011	E-bills won't get caught in your spam filter Receive your bil here where it's easy to pay.
<u>Target, *4284</u> 04/07/2011 e-bill: View File Add memo	\$ 84.36 03/07/2011 Pay Deliver by: 03/11/2011 Due: 04/07/2011	Other Tasks
		Ascounts to use Find assumed Exactled assumed Order: 50 Criter Jahus And anterences Help
elp Glossary FAQs Contact Us		

Managing your Payees and Making Payments

After you log in, you are at the Payment Center. This the summary page where you can track the status of all you billpay activity and status of your payees. You will see the payments that may require approval. It is the one page where you have all the information to track your bill payment financials.

Paymer	nt Center				
Pay Bil	ls	_		(?
Pay From	*53265				
Features	Biller Name 🔷		Amount	Pay Date	
	Access Management Group *106JC	\$			
	American Supply *51008	\$			
	Arrow Business Supplies *65280	\$			
e⁄ BILL	AT&T Wireless *14799	\$			
	Central Credit Card *01007	\$			
e/ BILL	Comcast Cable Communications *20076	\$			
	D&B Roofing & Construction Co.	\$			
	Decatur Business Association	\$			
	Payment Center		Section 2 of 8		

e⁄ BILL	Comcast Cable Communications	\$			<u></u>		
	D&B Roofing & Construction Co.	\$			Pending <u>Unappr</u>	oved	💶 🖸 📀
	Decatur Business Association	\$			Biller	Amount	Pay Date
	Eastern Natural Gas *08400	\$			Arrow Busi *65280	\$100.00 <u>Ch</u>	08/24 ange <u>Cancel</u>
	Eastern Power *46029	\$			Eastern Na	\$255.18	08/24
	Metro Lawn Care	\$			*08400	<u>Ch</u>	ange <u>Cancel</u>
	Triple AAA Security Systems	\$			AT&T Wirel	\$345.90	08/22
e	Comcast Cable Comr	nunications	۵ 🗌				Then use
	D&B Roofing & Consti	ruction Co.	\$				them by h required i
	Decatur Rusiness Ass	ociation	\$			Pendi	now ready
	🔺 Add a Biller		Secti	on 3 of	8		🔺 Menu

Your Payee List includes the Payee name, Bill Status, Payment Category and Payment Option. The list also includes links to Payee Details, Payment history for the Payee, and Bills if you setup your payee's payments based on invoices.

Adding a payee is simple. In some cases, all you will need is the Payee's name and the system may already have the bill payment information in the database. You will need to personalize the information with your account number, etc.

Add a Bill		
Add Information for a Company		3
We found a match for American Express. Please a properly credited.	enter the additional information for th	is company to ensure that your payment is
Asterisks (*) indicate required information.		
* Biller Name /	American Express	
* Account Number As it appears on bill	300126321430005	
* Confirm Account Number	300126321430005	Adding a biller to your list is quick and easy

Adding Invoice/Bill Information

Adding bill and/or invoice information will help keep you organized and help track payments based on invoices. You can add invoice information for any payee from the Payment Center.

			Add a Bill	Bill History	Manage My Bills	My Accounts	Administration
Payment Cente	r						
Manage Invoic	e Informatior	1					?
Biller Name	: Metro Lawn Ca	re					
Total Amount	: \$ 0.00 The tot	al is automatically	calculated by	y adding the a	mount of each invoi	e.	
	is a Manual as		8		Description		8 - 41 - 11
Invo	ice Number		Amount		Description		Action
		You have	e not added a	ny invoices t	o this bill.		
Invoice Number		Amount	NL.	Description			
	Invoice:	\$					
	Discount:	\$					
						Add	nvoice Cancel
							ave Cancel

Bill Payee History

You can check the status and history for every payee you have set up. You can check the payee's history to learn the status of a recent bill payment or all of the history for a specific timeframe.

	*51008		L		Biller	Amount	Pay Date
	Arrow Business Supplies *65280	\$			Access Man *106JC	\$145.00	08/31
e⁄	AT&T Wireless *14799	\$			Tot	tal: \$145.00	
	Central Credit Card *01007	\$			Viev	w Bill History	
e/ Bill	Comcast Cable Communications *20076	\$					
	D&B Roofing & Construction Co.	\$			Pending Unapprov	red .	
	Decatur Business Association	\$			Biller	Amount	Pay Date
	Eastern Natural Gas ≭os4oo	\$			Arrow Busi *65280	\$100.00 <u>Ch</u>	08/24 ange <u>Cancel</u>
	Eastern Power *46029	\$			Eastern Na	\$255.18	08/24
	Metro Lawn Care	\$ 190.00	08/29/2007		*08400	<u>Ch</u>	ange <u>Cancel</u>
		Edit Invoic	es		AT&T Wirel	\$345.90	08/22
	Triple AAA Security Systems	\$			*14799	<u>Ch</u>	ange <u>Cancel</u>
			Make Payme	nts	Eastern Po *46029	\$367.87 <u>Ch</u>	08/22 ange <u>Cancel</u>

The above topics and information are all accessible from the Payment Center – the convenience of ONE location to view the status of your bill pay financial activities.

Bille	r Name	Account	Amount	Pay Date	Confirmation	Status
Metro Lawn Care		*53265	\$190.00 Check Number: 5252	08/29/2007	6TZKS-LM2LM	Pending
Memo:						
This bill payment	is still processing. C	heck back a day or	two after the pay date for m	nore details.		
Invoice Informatio	on					Finished
Invoice Number	Amou	nt	Descrip	otion		
1256		\$100.00 June se	rvice			
	Discou	int\$10.00 Discour	t			
	Tot	al: \$90.00				
1376		\$100.00 July sen	rice			
Audit Information						
	Initiated Date	Modified By	Modified Date	Approved	d By App	roval Date
Initiated By				1 11.07		

Managing Your Bill Pay Users

Whether you or your Company Administrator sets up your *authorized* users, you will find Bill Pay flexible, convenient, easy to use and secure as you take advantage of the services.

	Payment Center	Add a Bill	Bill History	Manage My Bills	My Accounts	Administration
Administration						10
Manage Administration O	ptions					?
What would you like to do?						
🔘 Manage authorized user						
O Update business information						
O Update service fee account						
🔘 View payment plan						

Pay	nent Center Add a Bill	Bill History Manage My Bills	My Accounts Administration
Administration			
Manage Administration Option	s		?
What would you like to do?			
 Manage authorized user 			
Authorized User's Name	User ID	Authority Lev	vel
Bob Meddleton Change Info	bmeddlet07 Change ID/Password	Level 3 User	Delete User
Sarah Geller Change Info	sgeller9876 <u>Change ID/Password</u>	Level 2 User	Delete User
Teresa Smith Change Info	sgeller9876 <u>Change ID/Password</u>	Level 1 User	
Add Authorized User Tell me ab	out authority levels.		
 Update business information 	1/2		
🔘 Update service fee account			
🔿 View payment plan			