BILL PAY ONLINE USER GUIDE

www.centernationalbank.com

Center National Bank

Hometown Banking!

Account Access

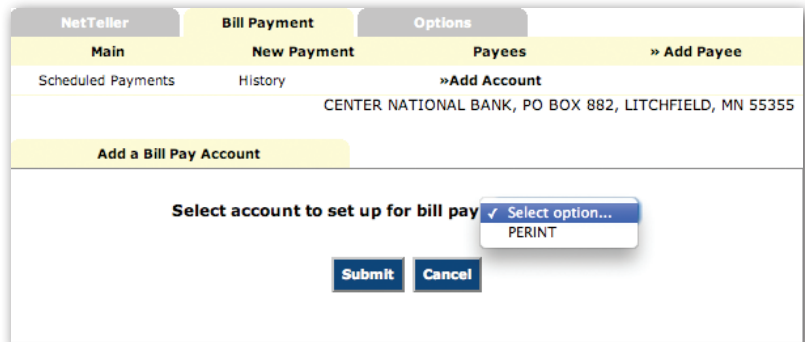**Login** to Internet Banking and select the **Bill Pay** tab.
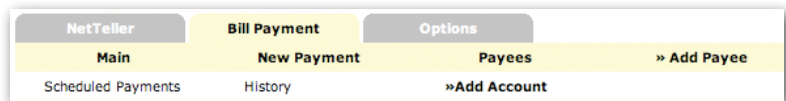
Adding Accounts

Select **Add Account** from the Bill Pay submenu, choose the account you want to add to bill pay and click Submit.

Add Account option is only available to new Bill Pay customers, or when a new account has been added to Netteller.

You must review and agree to the terms for bill pay to set up the account.

Payees

There are two types of Payees – **Company** and **Individual**.

Company payees receive their payments electronically, while **Individual** payees receive their payments in the form of a check.

PAYMENT FUNDING

Funds for payments made to Electronic (Company) payees will debit your account on the payment date.

Funds for payments made to Check (Individual) payees will debit your account when the check clears.

Adding Electronic Payees

Select **Add Payee** > **Pay a Company** to add a new electronic payee.

Fill in the payee fields and click **Search**. If the Company you entered is available as an Electronic Payee a link with the Payee Type Electronic displays.

If the payee is not available as electronic, select the **Add Check Payee** button at the bottom of the page.

Add Check Payee

NetTeller	Bill Payment	Options
Main	Add Payment	Payees	»Add Payee
»Pay a Company	Pay an Individual		

Bill Payment - Add Payee

Payee Name *

Payee Account Number *

Please enter your account number exactly as shown on your last billing statement. Include any dashes, spaces or special characters. Example: 16-12043 99403

Address Line 1 *

Address Line 2

City *

State *

Payee Zip Code *

* indicates a required field

Search   Cancel

Adding Check Payees

To add a payee without searching for available electronic payees, select **Add Payee** > **Pay an Individual**.

Bill Payment - Add Payee

Payee Name

Payee Type   Check

Payee Alias

Account Number

Address Line 1

Address Line 2

City

State

Zip Code

Phone Number

Submit   Cancel

Adding Payments

Payments can be added in one of two ways: **Quick Payment** and **Recurring Payment.**

QUICK PAYMENT

Quick Payment allows you to add up to 10 one-time payments on the same screen.

ADD PAYMENT

Use Add Payment for payments that happen on a regularly scheduled basis.

Bill Payment - Quick Payment Select Payee(s)

☐ MORTGAGE   ☐ DOCTOR   ☐ DAYCARE
☐ CAR LOAN   ☐ ELECTRIC   ☐ GAS CO.
☐ GARBAGE   ☐ PHONE BILL

Please select up to 10 payees.

Submit

Bill Payment - View Payee List

Payee:	Account Number:	Type:	Status:	
CAR LOAN	123456789	C		Select option...
PHONE BILL	123456789	C		Select option...

Create Payment

Pay from account: PERINT

Payee: CAR LOAN – 123456789 – Check

Amount: ___ . __

Memo: _____

Save memo for future payments: ☐

Alert when payment is processed: ☐

Frequency: Monthly

Start Date: 08/26/2008   ☐ Pay on last business day of the month:

Expiration Date: _____   ☐ This payment has no expiration date.

Payment Description: _____

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

Submit   Cancel

Viewing History

Select **Main** > **History** under the Bill Payment Tab.

Bill Payment history is available for 19 months.

Bill Payment Select Payment History Options

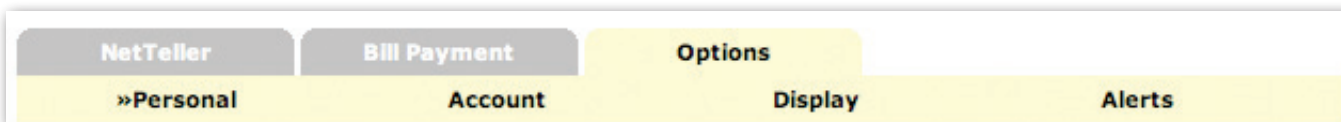|	
Payees	All
From:	07/01/2008
To:	07/31/2008
Begin Amount:	$ ____
End Amount:	$ ____
Sort By:	Date
Sort By:	
Sort By:	
Sort Order:	○ Ascending ● Descending

Submit   Cancel

Options

Change **Personal**, **Account** and **Display** Settings and set up **Alerts.**

PERSONAL

✓ Update e-mail address

✓ Update ID (create an ID to use instead of original 12-digit PIN, but keep original NetTeller ID # in case you ever need to reset your account with the bank)

✓ Change password

ACCOUNT

✓ Change account pseudo names (nicknames)

✓ Edit order in which accounts are displayed

DISPLAY

✓ Edit number of accounts displayed per page

✓ Edit number of transactions displayed by default

ALERTS

✓ **Event Alerts**
Incoming Direct Deposits
Funds Transfer Information
Statement Notifications

✓ **Balance Alerts**
Notification of account balances

✓ **Item Alerts**
Notification of account balances

✓ **Item Alerts**
Notification of cleared checks

✓ **Personal Alerts**
Text-based alerts delivered on chosen date

Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **Personal Verification Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Your password expires every 90 days.

After 3 failed attempts to get into your account, you will be locked out. You need to call the bank and have your account reset.

SECURITY REMINDERS

✓ We will NEVER e-mail you for your personal information. Any e-mail claiming to be the bank requesting personal information such as Social Security Numbers, IDs or passwords should not be trusted or opened.

✓ Do not write your password down.

✓ Use a different password to access your online accounts than ones you use for other applications.

✓ Always exit your online banking session before leaving your computer.

✓ Never save your ID or password on your computer.