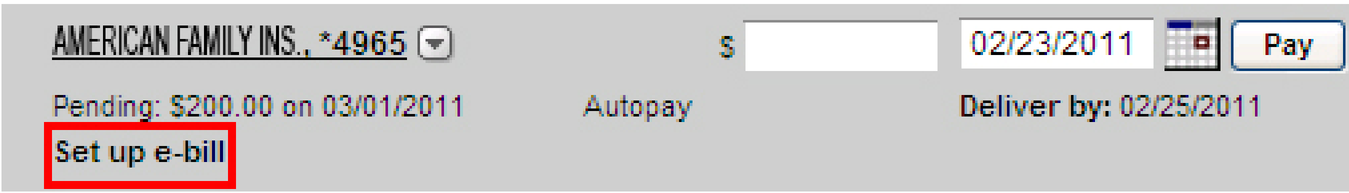
e-bills FAQs

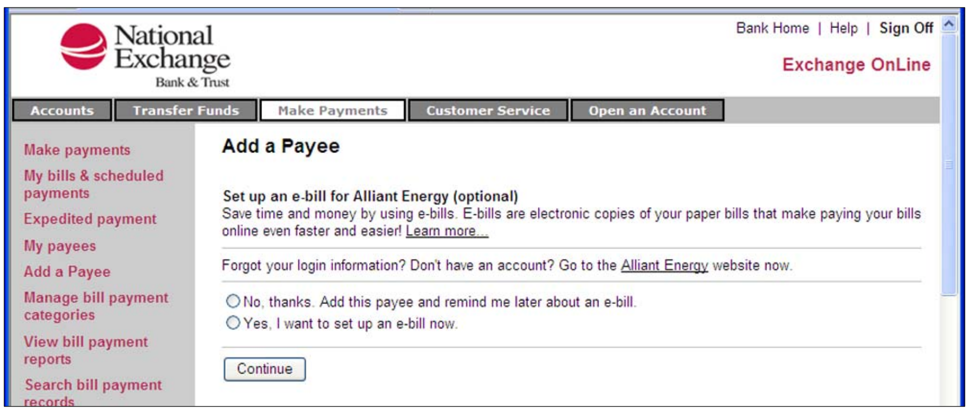
How do I get started?

This feature is in the Bill Payment section of Exchange OnLine. To begin using this feature, click on the Set up e-bill link below the payees for whom you would like to receive electronic bills.

Please note that not all payees are able to do e-bills. Only those payees with “Set up e-bill” on the Make Payments screen or Payee Pull-Out are compatible with e-bills.



When you add a new payee that works with e-bills, Exchange OnLine inquires if you would like to receive e-bills from that payee during the set-up process.

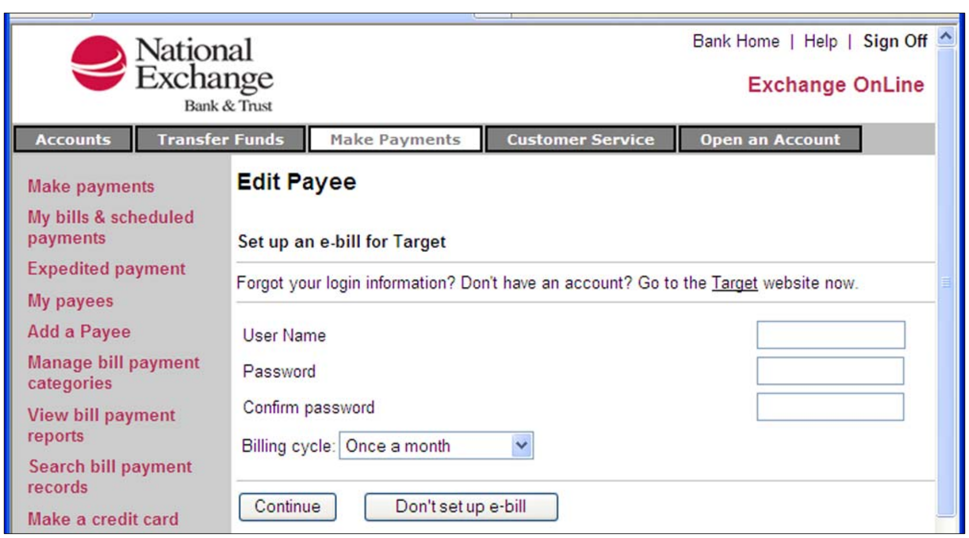


How are bills retrieved from the payee?

Electronic bills are retrieved using two different methods:

1. Bill information retrieved from the Web site of the payee. (Indirect e-bills)

   In order to retrieve bill information, users must enroll for online access at the Web site of the payee first (i.e. to receive an Alliant Energy e-bill, the user must be registered at Alliant Energy’s Web site).



2. Bill information is retrieved through a direct relationship we have with the payee. (Direct e-bills)

   When a bill is set up for a payee via this method, customers are asked to provide information such as: last bill date, amount and billing cycle (the information varies by payee).

   This information is used to validate your ownership of the account with the payee and to inform the payee that you have requested the e-bill service with us.

What is the cost for e-bills?

There are no additional fees for receiving e-bills online.

How do I know I have successfully set up an e-bill?

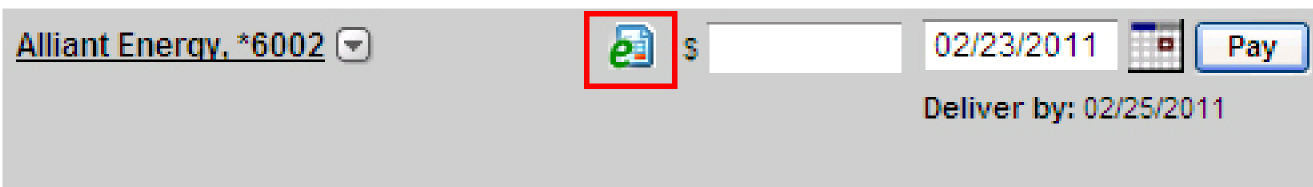
During the set-up process

- After the initial verification of your identity is complete, your Payee Details Screen will appear. A confirmation message will appear at the top of your screen that says: “Thank you for requesting to receive your bill from VENDOR NAME as an e-bill. If you don't receive your first e-bill in 1 to 2 billing cycles, please contact us.”
- Your Payee Pull-Out screen will indicate “Setting up e-bill” in the E-bill Information section.
- “Setting up e-bill” will be under your payee name in the Make Payments screen.

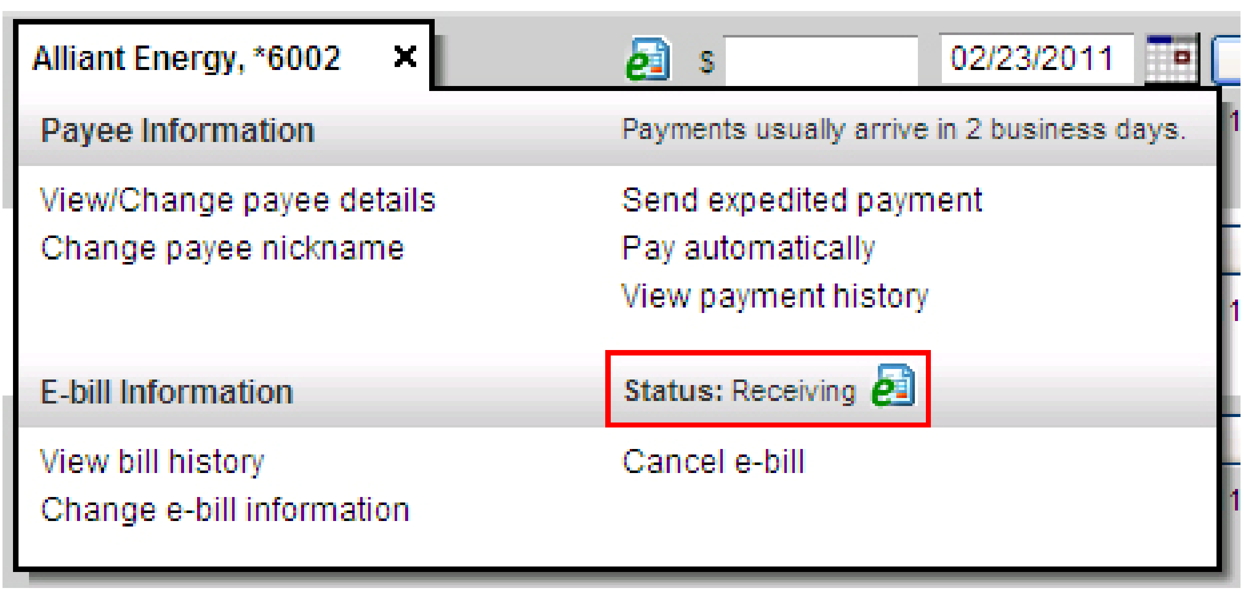
Upon Completion

The length of time for completion varies by the biller. Upon final set-up:

Your payee will have an “e-bill” icon on the Make Payments screen.



Your Payee Pull-Out screen will show “Status: Receiving” in the “E-bill Information” area.



What type of failures may I incur when setting up an e-bill?

Credential failure

If the username and password information you enter for the payee's Web site is invalid, the system will display an error message. Try resubmitting the request.

Please note: after too many attempts, you may get locked out of the payee Web site depending upon how many validation attempts they make and how many attempts the biller allows at their site.

Site or network errors

Your username and password information may not be validated because of a temporary problem in communicating with the payee's site. In this instance, you may choose to:

1. Cancel - None of the payee data is saved. Please retry adding that payee at a later time.
2. Continue - The Bill Payment system will store the payee login credentials and will attempt to validate the credentials later.

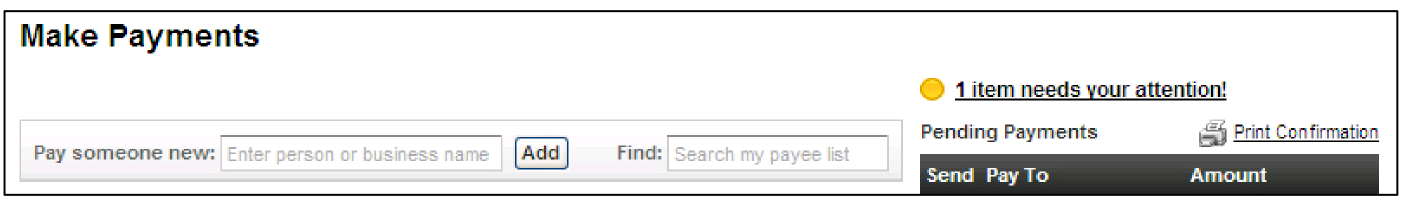
How can I tell if a bill is ready?

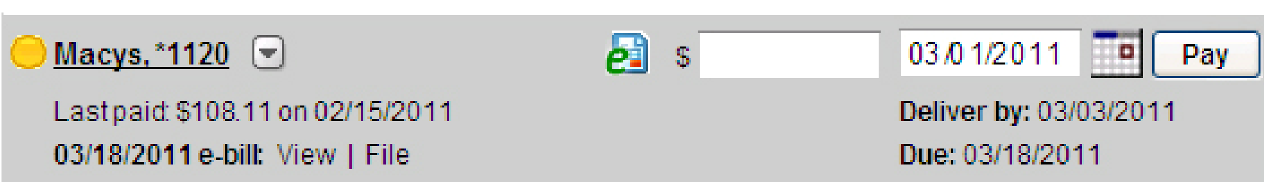
1. By default payees are set to "Manual Payment" and an e-mail is sent to your established "Alerts" e-mail address in Exchange OnLine alerting you that a bill has been delivered.

   This e-mail includes information on your bill including:
   - Payee name and address
   - Current balance
   - Minimum payment
   - Due date
   - If you have a recurring payment established:
     - the date the payment will be sent
     - from what account it will be sent
     - how much will be paid

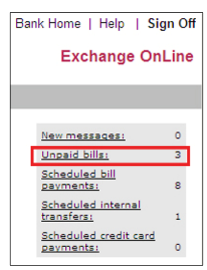
   You may change your notification preferences by payee in the "Change e-bill information" section of the Payee Pull-Out.

2. As e-bills are delivered, a yellow attention indicator also informs you of its receipt on the top of the Make Payments page and next to the payee that has an e-bill available. Clicking on the link next to the indicator on the top of the page opens a pull-out showing the e-bill that has arrived, the amount due and when it is due.





3. When logging into Exchange OnLine, users are taken to the "Accounts Overview Page." Any time you are on this page, the "Message Indicator" box has a line indicating any unpaid bills that have arrived in your "Bill Inbox." This box is located in the upper right-hand corner of your screen. (Bills scheduled to be paid automatically do not appear in your "Bill Inbox.")



Historical, manual, automatic and recurring e-bills may be viewed by choosing "View Bill History" in the Payee Details area on the Make Payments page.

National Exchange
Bank & Trust

How easy is it to see my e-Bill?

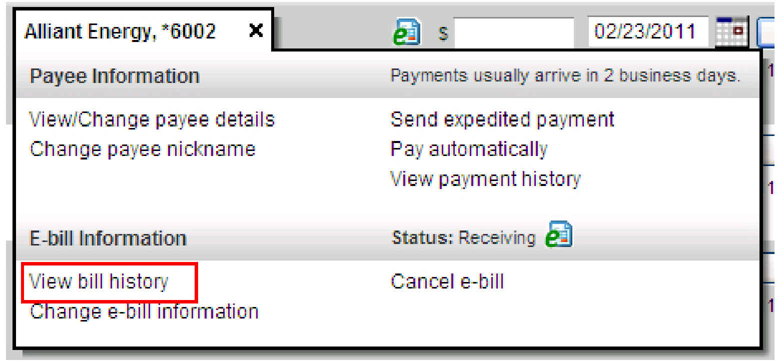
When your e-bill arrives, you may view it by clicking “View” underneath the payee name.

You may view your unpaid or unfiled bills by clicking on “View” underneath the payee name.

For recurring or automatic payments or to view filed bills, you may click on the “View bill history” link on the payee pull-out.

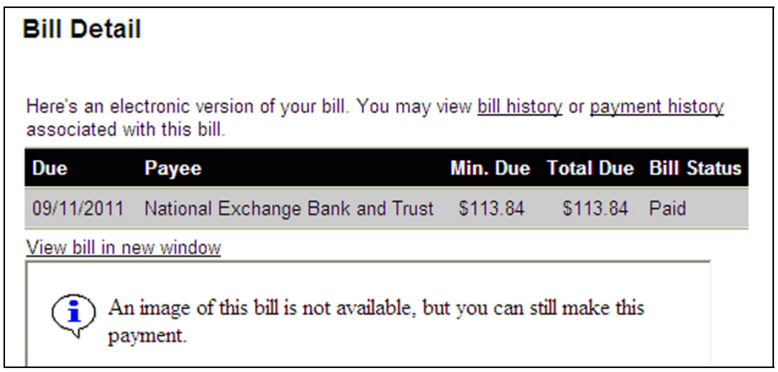
The “Bill Detail” screen that is shown when clicking “Detail” on the Bill History Page provides you with an electronic copy of your bills. You may click the “View bill in a new window” link to display your online bill in a separate browser window for easier viewing.

Depending on how your biller provides the information, the bill may be in an HTML or PDF format. Use the Acrobat toolbar provided or your browser menu to print or save the bill to your PC.



Why is my image not available?

If you are receiving the screen below when trying to access a National Exchange Bank & Trust loan e-bill, please contact us via the Exchange OnLine message center or call your local office so that we may change your loan billing settings to allow for e-bills.



Bill Detail

Here's an electronic version of your bill. You may view bill history or payment history associated with this bill.

Due	Payee	Min. Due	Total Due	Bill Status
09/11/2011	National Exchange Bank and Trust	$113.84	$113.84	Paid

View bill in new window

An image of this bill is not available, but you can still make this payment.

Why is there a red “Action Needed” alert on my “Make Payments” page?

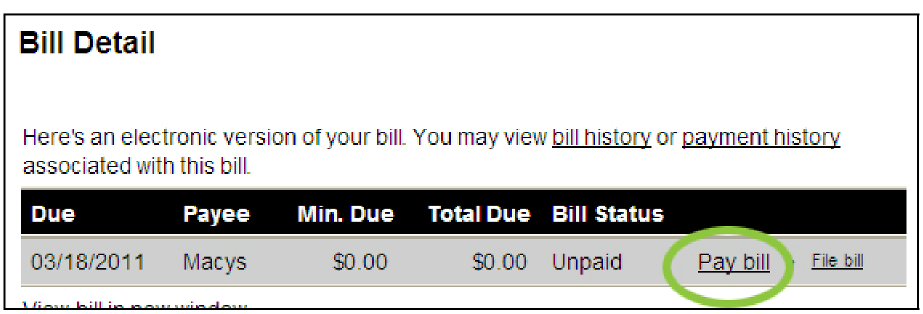
This link appears if there is maintenance that needs to be done on a payee’s record (for example, your password may have been changed on the payee Web site). You may also get this if there is a credential error when verifying your username and password with the payee’s site during set-up.

The links below the red alert enable you to edit the payee for the e-bill setup or retry set-up.

How are payments made?

It is easy to pay your bills from either the Make Payments page or when viewing your e-bill.

When viewing your bill, just click “Pay bill” in the summary box.



Bill Detail

Here's an electronic version of your bill. You may view bill history or payment history associated with this bill.

Due	Payee	Min. Due	Total Due	Bill Status		
03/18/2011	Macys	$0.00	$0.00	Unpaid	Pay bill	File bill

You have three choices on how to schedule your e-bill payments:

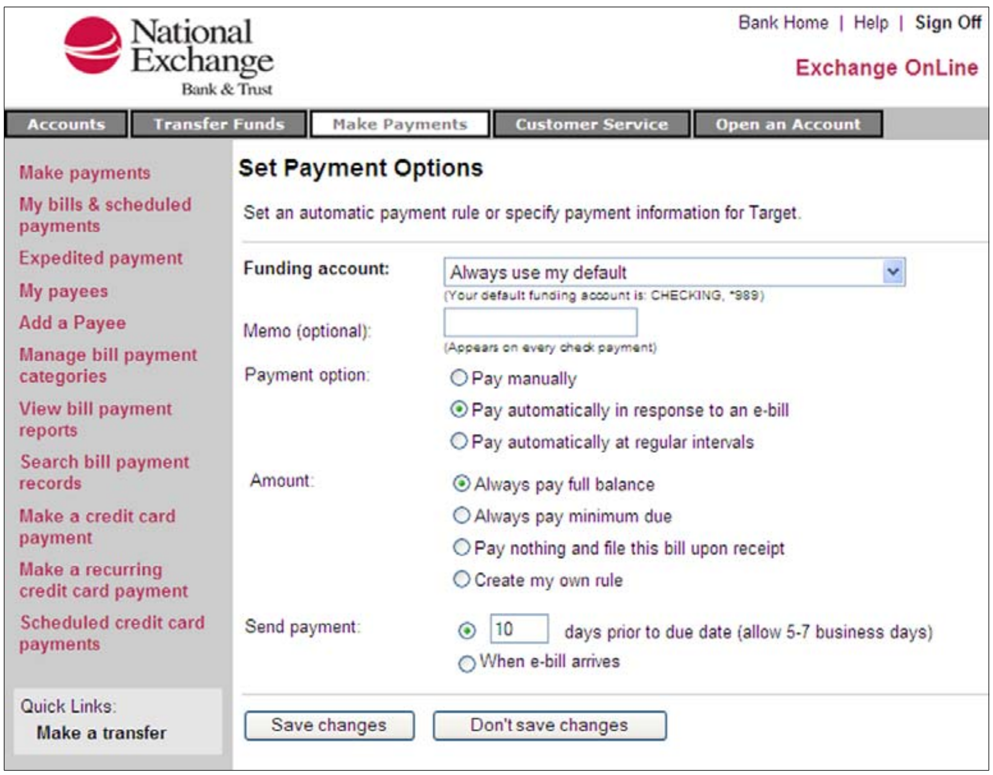
Manual – An e-mail alert is sent to you when a bill arrives, allowing you to review the bill and issue a payment. This is the default way to pay your bills presented online.

Recurring – You can establish a schedule for paying your bills for a fixed amount and frequency regardless of receiving a bill. For example, a mortgage company may provide you with a coupon book instead of monthly bills. The recurring payment can be set up to pay the mortgage company each month.

Automatic – You can setup your own rules for how to pay a bill when it is received. Automatic payments get made every time a bill is received, without requiring you to approve the payment each time. You can choose to pay the full amount on the bill, pay the minimum amount due or pay a fixed amount each month regardless of what amount is billed. In addition, you can choose to receive an e-mail alert if the payment amount exceeds a specified amount. Please note: you do not get an e-mail notification with this method.

Can I pay an e-bill automatically without the requirement to look at it?

An automatic payment may be set up to go out every time a bill is received, without requiring approval of the payment each time. In the Payee Pull-Out area, simply click "Pay Automatically" and then choose "Pay automatically in response to an e-bill."



You may choose to:

- pay the full amount billed,
- pay the minimum amount due on the bill, or
- pay a fixed amount each month regardless of what amount is billed.

You do not get an e-mail notification that the e-bill is ready via this method.

Can I receive an e-bill if I already have a recurring bill payment set up to pay my bill?

Yes. For bill payments set up to be recurring, your e-bill notification e-mail will indicate:

- the date the payment will be sent
- from what account it will be sent
- how much will be paid

After an e-bill arrives, you may view the bill in the View bill history page.

How long are bills available in Exchange OnLine?

Indirect e-bill images will be maintained within the Bill Payment System for 18 months. Direct bill images are only available for as long as the biller maintains them on their Web site. You may save the PDF or HTML file to your computer for longer retention or rely upon the history stored in the Bill Payment system.

I paid my bill or I do not have a balance. Why is the bill still in my e-bills inbox?

If you pay the bill on the Make Payments page or do not have a balance to pay, the e-bill will need to be manually filed by clicking on the “File” link.

Does it matter if I am already receiving e-bills from my biller?

No. You may still conveniently receive them in Exchange OnLine where you can easily consolidate and pay all of your e-bills from a number of payees in one place.

What should I do if I already have auto payments set up at my biller’s Web site?

If you have an automatic PAYMENT set up at your biller’s site, you will receive an “Action Needed” error during set-up.

Please cancel that auto-payment at the biller’s site to create an e-bill in Exchange OnLine.

Please note that automatically paying a bill at a biller’s site is not the same as receiving e-bills from the biller. If you are already receiving e-bills from your vendor and want to receive them through Exchange OnLine, simply follow the standard Set-up e-bill process.

Why am I still getting a paper bill from my payee?

Even though a payee is successfully set up for e-bills, the paper bill may still be sent to you. Some payees will turn off the paper bill when an e-bills is activated and some will not.

If you receive both a paper bill and an electronic bill, please pay special attention to avoid making duplicate payments. Some payees may offer the option of turning off the paper bill as a preference on their Web site.

How do I cancel an e-bill?

Click “Cancel e-bill” for the payee in the Payee Pull-Out screen.