

Bill Pay User Guide

Brattleboro
Savings & Loan

www.brattbank.com

Account Access

Log in to Online Banking and select the Bill Pay Tab.

NetTeller Bill Payment E-Statements

Adding Accounts

NetTeller Bill Payment E-Statements
»Main New Payment Payees
Scheduled Payments History »Add Account

Add a Bill Pay Account ?
Select account to set up for bill pay: Select option...
Submit Cancel

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

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

Payment Timing

Electronic Payments – please allow 5 business days for your payment to be received and processed by your payee.

Check Payments - please allow 7 – 10 business days for your check payment to be received and processed by your payee.

Payment Types

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

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

Adding Check Payees

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

NetTeller Bill Payment E-Statements Options
Main New Payment Payees »Add Payee
»Pay a Company Pay an Individual

Fill in the payee fields using information from your most current billing statement and click Search. If the Company you entered is available as an Electronic Payee, a link with Payee Type Electronic displays.

Bill Payment - Add Payee ?
Payee Name *
Payee Account Number *
Address Line 1 *
Address Line 2
City *
State *
Payee Zip Code *
* indicates a required field
Search Cancel

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

Add Check Payee

Adding Check Payees

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

Payee Name
Payee Type [Check](#)
Payee Alias
Account Number
Address Line 1
Address Line 2
City
State
Zip Code
Phone Number

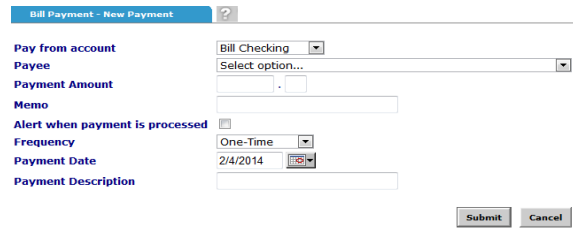
Adding Payments

Click on Bill Payment>New Payment
Quick Payment vs **Add Payment**

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

- CABLE CAR LOAN CELL PHONE
 CREDIT CARD GYM MEMBERSHIP LAWN SERVICE

Add Payment allows you to set up 1 payment at a time, choosing the date for the payment and the frequency of the payment. Recurring payments are set up here.

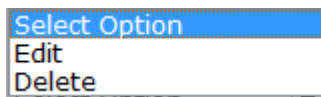


Editing or Deleting Payees

To edit a payee, click on Bill Payment>Payees



Click on Select Option to the right of the payee you need to edit. Choose Edit or Delete from the drop down list.

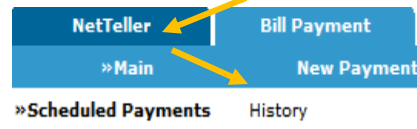


Make the appropriate changes and click Submit.

Please note: electronic payments only allow account number changes. To change the address on an Electronic Payee, you will need to create a new payee.

Viewing History

Select Bill Payment>Main>History



Bill Pay History is available for 19 months.

Viewing Scheduled Payments

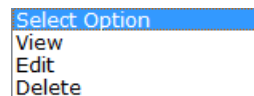
Click on Bill Payment>Scheduled Payments to view or edit your future scheduled payments.



Scroll down to see a list of your future scheduled payments

Scheduled Payment Options

You can view the details about your scheduled payment, edit or delete it. Click on Select Option to the right of payment you wish to edit.



Choose the appropriate option. Make the necessary changes and click on Submit when done.

Reminders

Cutoff Time for Payment Processing:
Before 1:00 pm – Same business day
After 1:00 pm – Next business day

Scheduling Payments:

Electronic – 2 to 3 days prior to the due date
Check – 7 to 10 days prior to the due date

Funds remain in your account until your payment has been received and processed by your payee.

Security Reminders

- ✓ We will NEVER email you for your personal information. Any email 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.
- ✓ Change your password frequently.
- ✓ Use a different password to access your online accounts than ones you use for other applications.
- ✓ Always exit your online banking session by clicking Logout before leaving your computer.

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