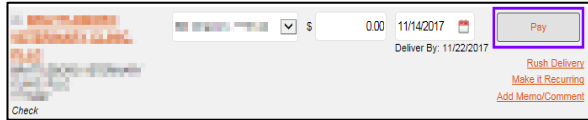


Create a Payment

Make a payment directly from your payee list by entering the amount, the date and clicking the **Pay** button.



Edit Pending Payments

Edit pending payments quickly by clicking on edit in the Pending list to the right of your payees.

Pending		view more
Processing in next 45 days		
\$40.00	11/15	Edit
\$10.00	11/17	Edit

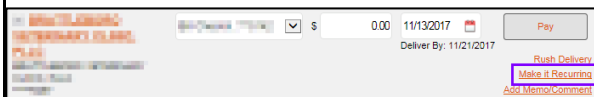
View Payment History

View payment history quickly by scrolling over to History, below Pending, to the right of your payees, and clicking on **iView** or the **View More** link.

History		view more
Processed in last 45 days		
\$105.00	11/08	View
Total:	\$105.00	

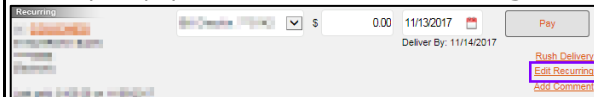
Recurring Payment

Locate your payee - click on **Make it Recurring**.



Edit Recurring Payment

Locate your payee and click on **Edit Recurring**.



Quick Pay Option

Pay multiple payees at once from the list by entering the amount and the date directly in your list of payees.

Click Review all payments before submitting them.

Click Submit all payments to start the process.

Failed Bill Payments

- ❖ Failed electronic payments will result in a secure message sent to the email address on file or through your online banking and a possible credit to your account.
- ❖ Contact Bill Pay Support at 844-357-9662 for assistance, or use the **Chat** feature.
- ❖ Electronic Payments can be traced and Proof of Payment provided to you.
- ❖ Check Payments are treated as if you wrote the check. The Stop Payment fee is \$25.00.

Security Reminders

- ❖ We will NEVER email you for your personal information. Any email claiming to be the Bank requesting personal information such as Card Numbers, Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- ❖ Change your password frequently. 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 by clicking Logout before leaving your computer.

iPay Bill Pay User Guide

Brattleboro
Savings & Loan

www.brattbank.com

Bill Pay Support: 844-357-9662
OR click "**chat**" on the Bill Pay page

Payment Cut-Off Times

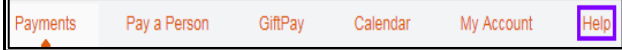
Cutoff Time for Payment Processing:
8:00 am & 3:00 pm, M - F, except Federal Holidays.

Payment Timing

Electronic Payments: 1 - 2 business days
Check Payments: 7 - 10 business days

Help FAQs

Click on the **Help** link for access to Frequently Asked Questions



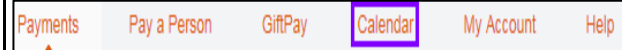
Help Demo

Click on the **?Help** link to view the demo about Ipay



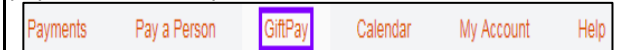
Calendar

Click on the **Calendar** link to view your payments per month



GiftPay

Celebrate any occasion in style with a beautiful card and check by clicking on **GiftPay** to initiate Gift Check payments to Family and Friends.



Accessing Bill Payment

Log into your online banking and click on the **Bill Payment** tab.

Move Money | **Bill Pay** | E-Statements

Adding Accounts

Click on Bill Payment > My Account> Pay From Accounts > Add Account.



Edit Account

Click on the **My Account** link to edit Accounts, Personal Information, Bill Pay Alerts, and Payee Categories



Adding Payees

Click on **Bill Payment > Add a Payee**. Choose company, person or bank/credit union

Be sure to use the payment information from your bill stubs

Edit Payees

Click on the **Payee Name**. Click on **Edit Payee**.



Hide a Payee

Click on the little "-" box to the right of the payee name to hide a payee.

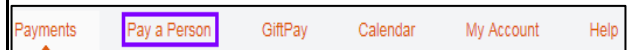


To unhide a payee, click on **Hidden** in the row of options



Pay a Person

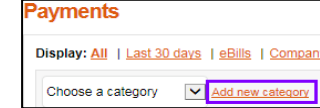
Click on **Pay a Person** to initiate transfers to Family and Friends.



Categorize your Payees

Search payees quickly by creating categories for them, such as Credit Cards.

Click on **Add new category** to create one



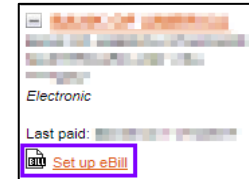
Deleting Payees

Note: Deleting payees deletes all the history. Rename your payee with the letter Z in front and it will move your payee to the bottom of the list.

Click on the **Payee Name**. Click on **Edit Payee**. Check the **I would like to delete this payee** box. Click **Submit**.

eBills

Click on **eBill** displayed under your payee. This icon will only appear when your payee has eBill capability.



eBill presents due dates and amounts from your billing statement to alert you when payments are due.

Payment Reminders

Create Payment Reminders by clicking on your payee. In the Reminders section, click **Add Reminder**.

