

QNB-Online Personal User Guide



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Getting Started

Welcome to QNB-Online! Whether you are at home or at the office using a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at 215-538-5600.

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Getting Started

New User Enrollment

If you're new to QNB-Online, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type qnbbank.com into your browser, and click the **Login** button.
2. Click the "Enroll" link.
3. Fill out the Online Enrollment form with the required information, and click the **Continue** button.



Note: If the information submitted doesn't match the information we have on file, the enrollment will fail. Call us at 215-538-5600 for help.

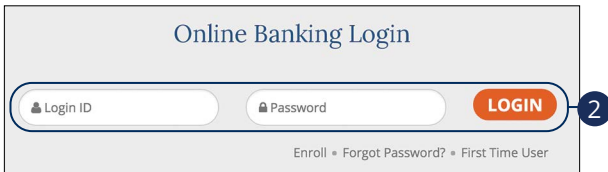
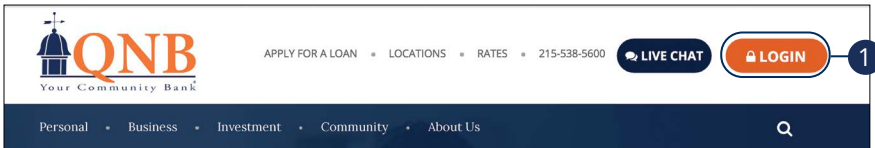
4. Choose the contact method that allows QNB to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and you will need to request a new one if it expires. If you close your browser before receiving the SAC, you can log in again and select the **I already have a Secure Access Code** button.
5. Enter the SAC and click the **Submit** button.
6. A view-only profile page appears. Review the information and click the **Submit Profile** button.
7. Congratulations! You have successfully logged in to Online Banking! If you have any questions or concerns, call us at 215-538-5600.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in on a device you have not previously registered, you need to request an Secure Access Code (SAC). An SAC is a one-time code that allows you to authenticate your Online Banking session.

Logging In From qnbbank.com



1. Click the **Login** button.
2. Enter your login ID and password and click the **Login** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 215-538-5600 for assistance.

Logging Directly into Online Banking

1

2

Enroll | Privacy Policy | Chat

Enter <https://secure.qnbbank.com/QNBOnline/uux.aspx> into your browser.

1. Enter your login ID and password.
2. Click the **Log In** button.

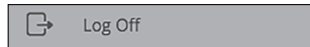


Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 215-538-5600 for assistance.

Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

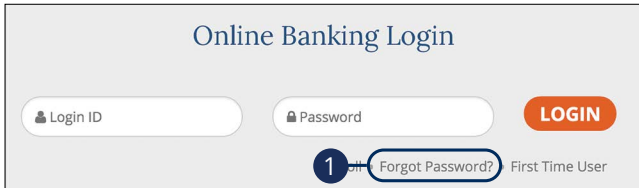
1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.



Getting Started

Resetting a Forgotten Password

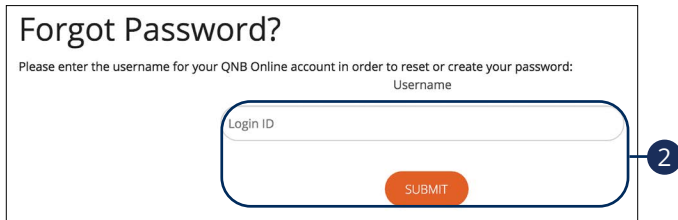
If you happen to forget your password, you can easily reestablish a new one from the QNB Home page—no need to call us!



Online Banking Login

Login ID Password LOGIN

1 Forgot Password? First Time User



Forgot Password?

Please enter the username for your QNB Online account in order to reset or create your password:

Username


Login ID SUBMIT

2

1. Click the “Forgot password?” link.
2. Enter your login ID and click the **Submit** button.



Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device.



Choose a delivery method you can readily access. Add code delivery options in Security Preferences under Settings.

I have a Secure Access Code

Phone to : (XXX) XXX-5017 **3**



Enter your Secure Access Code

Secure Access Code

Back Submit **4**

New Password

Confirm New Password

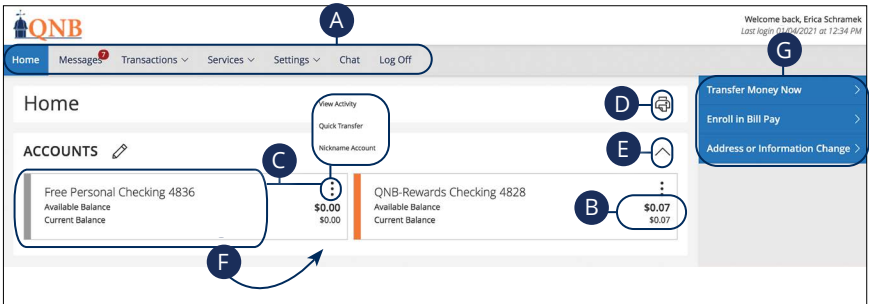
Back Submit **5**




3. Choose the contact method that allows QNB to reach you immediately with a six-digit SAC.
4. Enter the SAC and click the **Submit** button.
5. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances of your QNB accounts, see your account summaries and more!



- A.** The navigation bar appears in every view on the top of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.
- B.** Your QNB accounts are displayed in an account card with its balance.
- C.** If you click an account name, you are taken to the Account Details page. You can also click the  icon on the right side of an account card, and select View Activity for more details.
- D.** The  icon allows you to print a summary of current available funds in your accounts.
- E.** You can expand or collapse account details by clicking the  icon.
- F.** If you click and hold an account card, you can drag and drop it to a new location to change the order your accounts appear.
- G.** The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Home Page

Account Details Overview

Selecting a QNB account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.

REGULAR SAVINGS XXXX ⋮

Current Balance **\$43,270.48**

Available Balance \$43,270.48

SAVINGS XXXX ⋮

Current Balance **\$118,547.75**

Available Balance \$18,547.75

[Back to Home](#)

QNB-Rewards Checking XXXXXX4828

Last Updated: January 4, 2021 1:39 PM

Transactions Details

\$0.07 **\$0.07**

Current Balance Available Balance

C

D

E

F

G

⋮








Date	Description	Amount
MAR 1 2020	Interest Deposit - 0	+ \$0.01 \$0.07
FEB 14 2020	Clear funding for testtransactions 1/28/20 - 0	- \$15.00 \$0.06
FEB 13 2020	Accounts Payable Payment(INVOICE(S) PAYMENT - 0	+ \$7.28 \$15.06
FEB 3 2020	DBT CRD 0837 01/31/20 26424154RITE AID ST - 0	- \$4.29 \$7.78

Details

Statement Description:
DBT CRD 0837 01/31/20 26424154RITE AID ST

Date:
2/3/2020

Type:
Debit - Check 0


- A.** On the Home page, you can click on an account name to view the Account Details screen.
- B.** The current and available balances of that account are displayed in the top right corner.
- C.** The  icon opens the search bar to find transactions with that account.
- D.** Transactions can be sorted by time, type, amount or check number. Click the  icon for more options.
- E.** Make a quick transfer by clicking the  icon. (See page 15 for additional details.)
- F.** Export your transactions into a different format by clicking the  icon.
- G.** The  icon lets you send a secure message about that account or print a list of transactions.
- H.** The  icon indicates how the Date, Description and Amount columns are sorted.
- I.** You can view more details about a transaction by clicking on it.
- J.** The  icon lets you send a secure message about that transaction or print details about it.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another. If you're ever in a rush, the Quick Transfer option is a simple and fast way to make transactions.

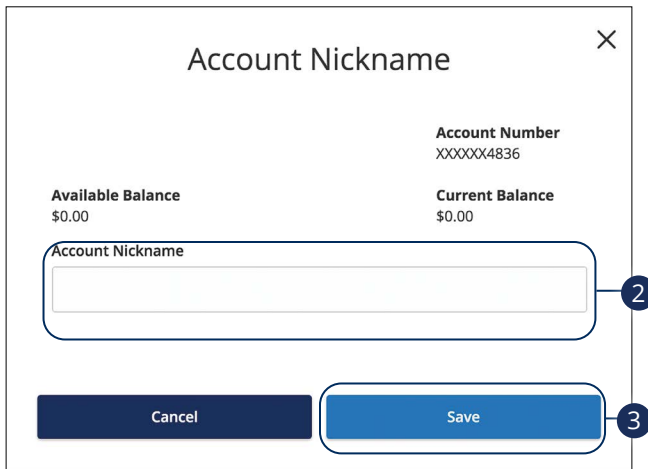
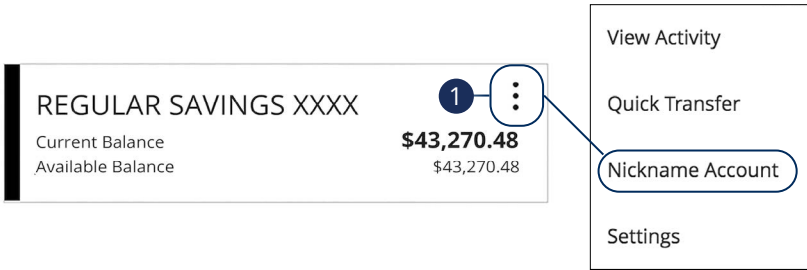
The image shows two parts of the user interface. The top part is an account card for 'REGULAR SAVINGS XXXX' with a current balance of \$43,270.48 and an available balance of \$43,270.48. A menu icon (three dots) is circled with a '1'. A dropdown menu is open, showing options: 'View Activity', 'Quick Transfer' (highlighted), 'Nickname Account', and 'Settings'. The bottom part is the 'Quick Transfer' form. It has a 'From Account' dropdown set to 'Free Personal Checking XXXXXX4836 \$0.00'. The 'To Account' dropdown is circled with a '2'. The 'Amount' field is set to '\$ 0.00' and is circled with a '3'. The 'Earliest Available' date is '1/4/2021'. At the bottom, there are two buttons: 'Advanced Options' (circled with a '4') and 'Transfer Funds' (circled with a '5').


1. Click the  icon on the right side of an account card and select Quick Transfer.
2. Select the "To" drop-down and choose an account to receive the funds.
3. Enter an amount to transfer.
4. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.
5. Click the **Transfer Funds** button when you are finished.

Home Page

Account Nickname

Change an account's nickname directly from the Home page.

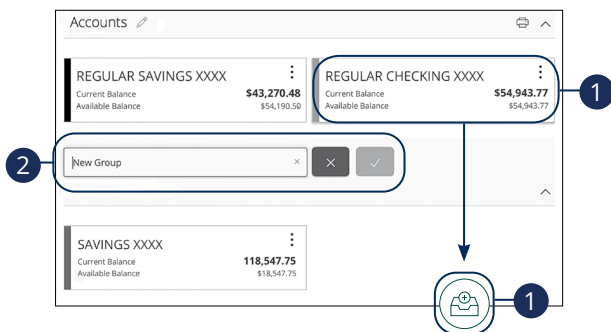



1. Click the  icon on the right side of an account card and select Nickname Account.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

Home Page

Account Grouping

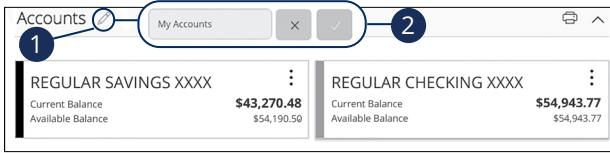
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.




1. Create a new group by clicking and holding an account tile, then dragging and dropping it to the  pop-up icon.
2. Create a group nickname and click the checkmark when you are finished.

Editing a Group Name

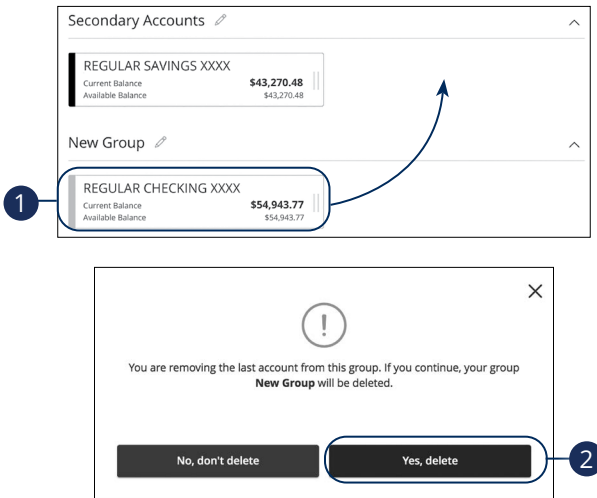
The names of existing groups can be edited in just two steps.



1. Click the  icon to edit your group nickname.
2. Enter a new name and click the checkmark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove all accounts from a group by clicking and holding an account tile, then dragging and dropping it into another group.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at QNB, we do everything we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

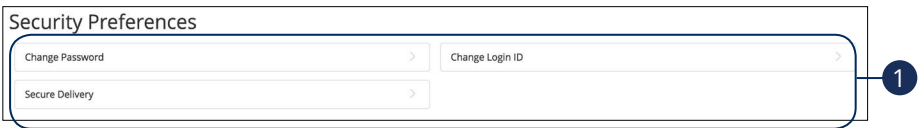
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 215-538-5600.

Security

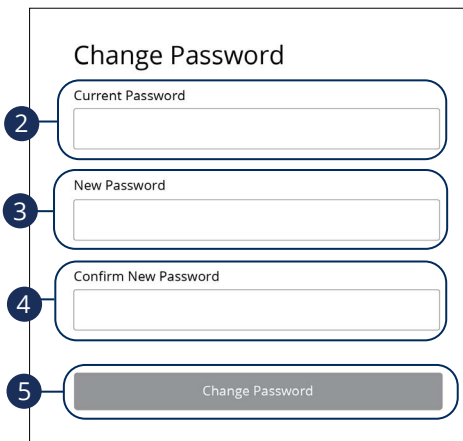
Security Preferences

We take security very seriously at QNB, so we have added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.



Change Password

You can change your Online Banking password whenever you want to. We recommend changing your password regularly and following our guidelines to create a strong password.

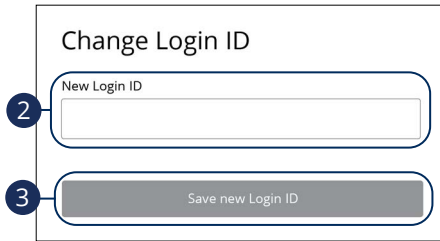
A diagram of the 'Change Password' form. The form is titled 'Change Password' and contains four input fields and one button. The fields are labeled 'Current Password', 'New Password', and 'Confirm New Password'. The button is labeled 'Change Password'. A vertical line on the left side of the form has five numbered circles (2, 3, 4, 5) pointing to the respective elements: 2 points to the 'Current Password' field, 3 points to the 'New Password' field, 4 points to the 'Confirm New Password' field, and 5 points to the 'Change Password' button.

In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your current password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Login ID

You can also change your login ID at any time. Create a unique login ID you will remember and follow our required guidelines.



The image shows a screenshot of a 'Change Login ID' form. The form is titled 'Change Login ID' and contains two main elements: a text input field and a button. The text input field is labeled 'New Login ID' and is currently empty. A blue circle with the number '2' is positioned to the left of the input field, indicating the step to enter the new login ID. Below the input field is a grey button labeled 'Save new Login ID'. A blue circle with the number '3' is positioned to the left of the button, indicating the step to click the save button.

In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Save new Login ID** button when you are finished making changes.

Secure Delivery

We can verify your identify by sending a Secure Access Code (SAC) to you by text message, voice call or email address. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.

Secure Delivery Contact Information

Enter your preferred email and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

Email Address ✎ 🗑

johndoe@email.com

New Text Number

New Voice Number

New Email Address

Email Address

johndoe@email.com

✕
✓

In the **Settings** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Make changes to a secure delivery method by clicking the ✎ icon to make changes, or the 🗑 icon to delete a secure delivery method.
3. Enter your new contact information and click the ✓ icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Text Number**, **New Voice Number** or **New Email Address** button at the bottom of the page.

Security

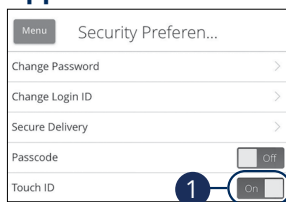
Mobile Security Preferences

Within QNB's Mobile Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Mobile Banking quick and easy, but also add an extra layer of security to your private information while you are on the go!

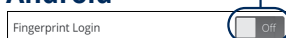
Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login use fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our mobile app!

Apple®



Android™



What Is This Feature?

This feature lets you validate your Mobile Banking session using your fingerprint instead of a login ID and password.

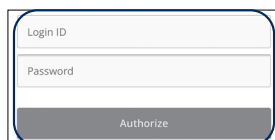
With this feature enabled, you will be prompted to place your registered fingerprint on the fingerprint scanner to login.

Feature Enablement

Fingerprint authentication is only available for users with a fingerprint scanner enabled device.

In the event that you choose to disable the feature on your mobile device, your account will revert back to requiring a login ID and password.

Continue

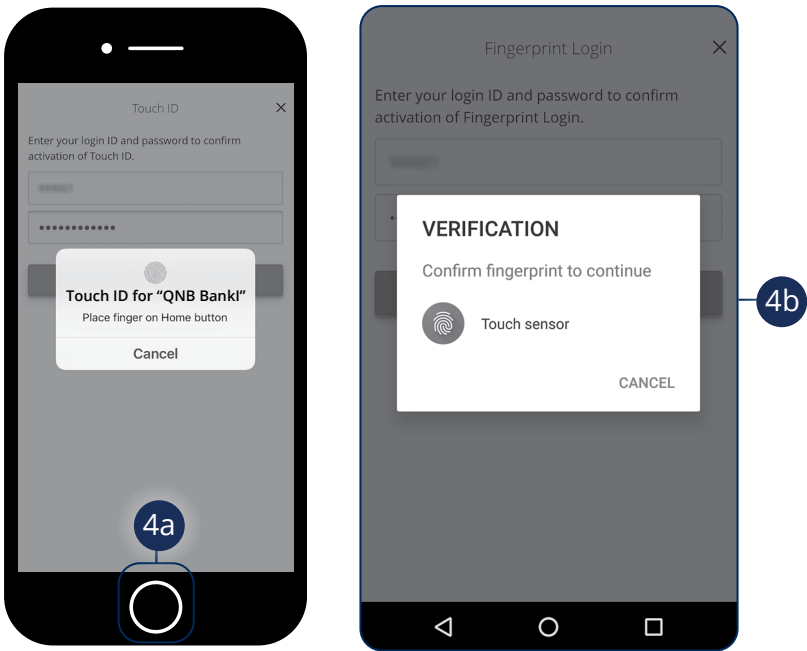


Sign in to QNB's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password, and tap the **Authorize** button.



Note: You must have Touch ID or Fingerprint Login enabled on your mobile device before enabling it through our Mobile Banking app.

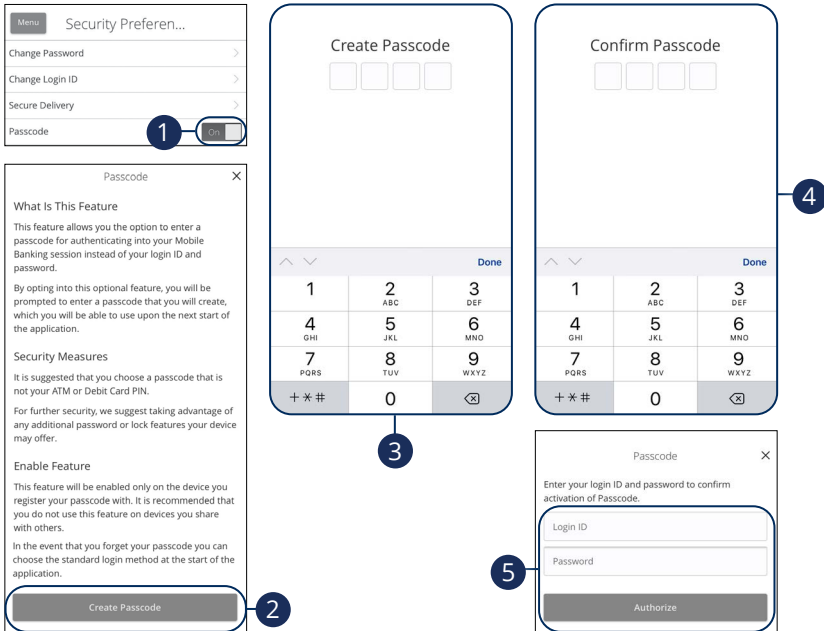


4. Scan your fingerprint.

- a. **Apple® Device:** Place your finger on the **Home** button to enable Touch ID.
- b. **Android™ Device:** Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passcode within our Mobile Banking app to quickly and easily sign in and access your funds while on the go!

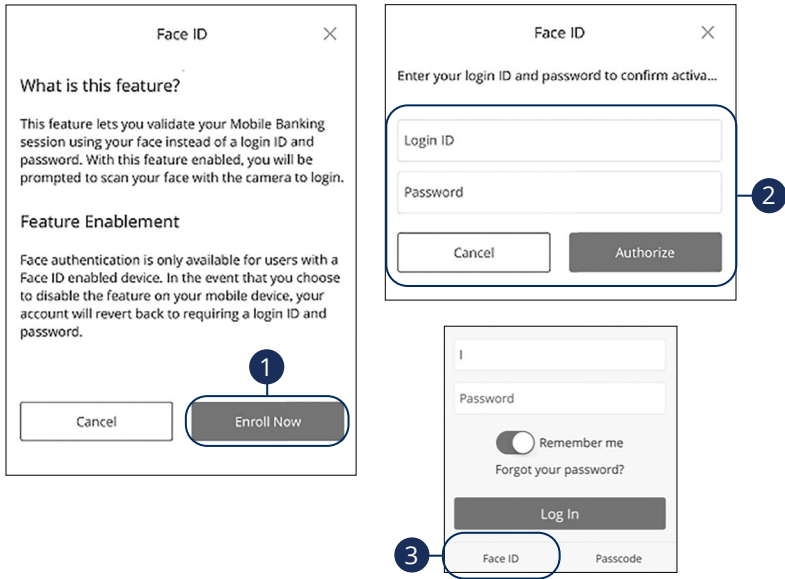


Sign in to QNB's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your four-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password, and tap the **Authorize** button.

Enabling Face ID

Face ID is a feature which utilizes facial recognition technology, allowing you to unlock your Apple® device with your face instead of a login ID and password.



Open QNB's Mobile Banking app and tap the **Face ID** button.

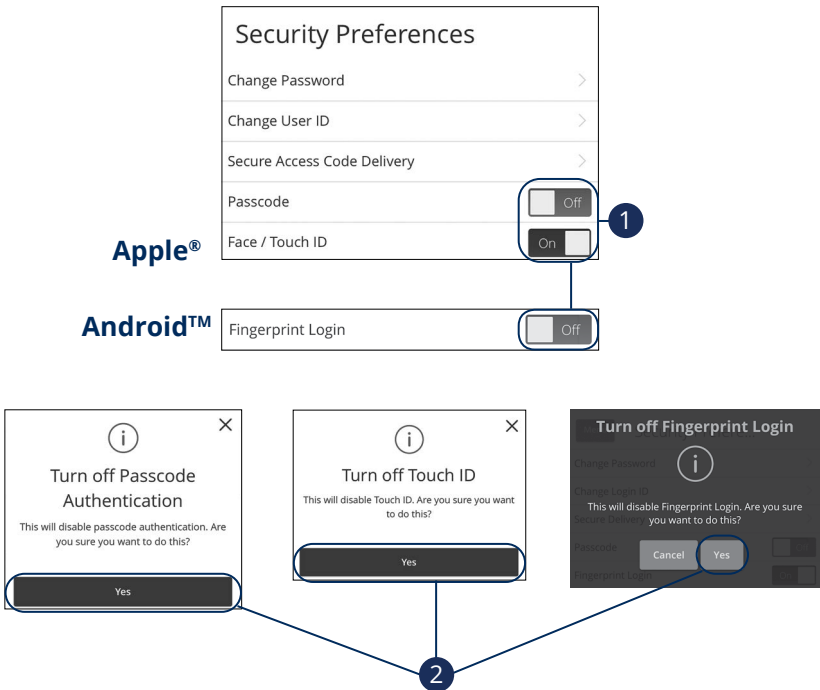
1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. You can now tap the **Face ID** button to log in.



Note: You must have Face ID enabled on your mobile device before enabling it through our Mobile Banking app.

Disabling Passcode Authentication, Touch ID, Fingerprint or Facial ID Login

You can disable Passcode Authentication, Fingerprint or Facial Recognition Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your user ID and password.



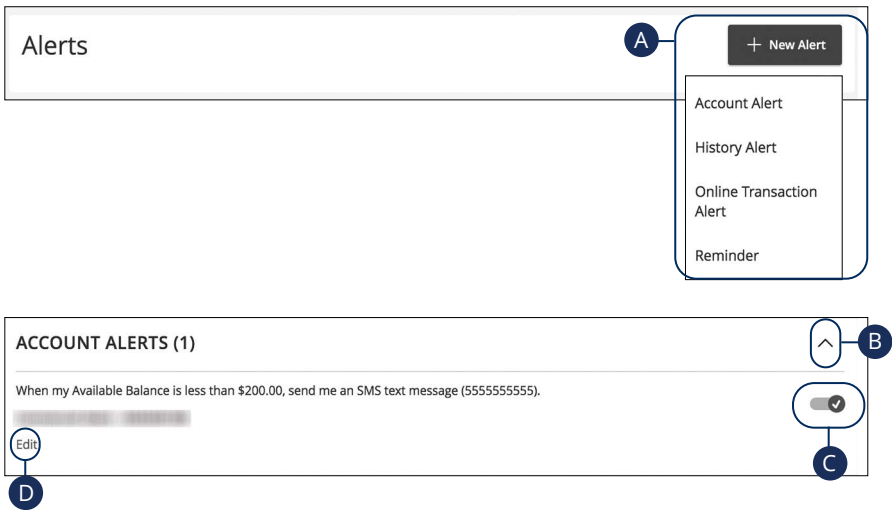
Sign in to QNB's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Face/Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Security

Alerts Overview

Having peace of mind is critical when it comes to your Online Banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Settings** tab, click **Alerts**.

- A.** The "New Alert" drop-down lets you create an account, history, online transaction or reminder alert.
- B.** The ^ icon allows you to collapse or expand alert details for each category.
- C.** Toggling the switch turns an alert on or off without deleting it.
- D.** The "Edit" link lets you make changes to existing alerts.



Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by text message, voice call, or email.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go below or above a set amount.

The screenshot shows the 'New Account Alert' form. On the left, a menu (1) lists 'Account Alert', 'History Alert', 'Online Transaction Alert', and 'Reminder'. The main form (2) has a 'New Account Alert' title. It includes a dropdown for 'Account' (2) with 'Free Personal Checking XXXXXX4836 \$0.00' selected. Below is a dropdown for 'Account balance type' (3). The 'Amount' section (4) has radio buttons for 'More Than', 'Less Than', and 'Exactly'. The 'Amount' input field (5) shows '\$' and '0.00'. The 'Alert Delivery Method' section (6) has a dropdown for 'Email' and an 'Email Address' input field. At the bottom are 'Go back' and 'Create Alert' buttons (7).

In the **Settings** tab, click **Alerts**.

1. Use the "New Alert" drop-down and select "Account Alert."
2. Use the drop-down to select an account.
3. Use the drop-down to select account balance type.
4. Select a comparison.
5. Enter an amount.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

History Alerts

If you're ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet a chosen amount.

The image shows a 'New History Alert' form with the following fields and callouts:

- 1**: A sidebar menu with options: Account Alert, History Alert, Online Transaction Alert, and Reminder.
- 2**: Transaction Type dropdown menu with options: Debit Transaction, Credit Transaction, Check Number, and Description.
- 3**: Amount comparison options: More Than, Less Than, and Exactly.
- 4**: Amount input field with a dollar sign and a 0.00 value.
- 5**: Account dropdown menu.
- 6**: Alert Delivery Method dropdown menu (with Email selected) and an Email Address input field.
- 7**: Create Alert button.

At the bottom of the form are two buttons: 'Go back' and 'Create Alert'.

In the **Settings** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "History Alert."
2. Select a transaction type.
3. Select a comparison. These options vary depending on the chosen transaction type.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.

The image shows a user interface for creating an alert. On the left, a box labeled '1' contains a list of alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. The 'Online Transaction Alert' option is selected. On the right, the 'New Online Transaction Alert' form is shown with numbered callouts 2 through 6. Callout 2 points to the 'Transaction' dropdown menu, which is set to 'Funds Transfer'. Callout 3 points to the 'Account' dropdown menu. Callout 4 points to the 'Status' dropdown menu. Callout 5 points to the 'Alert Delivery Method' section, which includes an 'Email' dropdown menu and an 'Email Address' text input field. Callout 6 points to the 'Create Alert' button at the bottom right of the form. A 'Go back' button is also visible at the bottom left.

In the **Settings** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "Online Transaction Alert."
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. Click the **Create Alert** button when you are finished.

Reminders

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. Keep track of important dates, so you will never forget a birthday or anniversary again!

The image shows a 'New Reminder' form with seven numbered callouts. Callout 1 points to a list of alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. Callout 2 points to the 'Event' dropdown menu. Callout 3 points to the 'Select a date' input field. Callout 4 points to the 'Recurs Every Year' checkbox. Callout 5 points to the 'Message' text input field. Callout 6 points to the 'Alert Delivery Method' dropdown menu, which is currently set to 'Email'. Callout 7 points to the 'Create Alert' button. A 'Go back' button is also visible at the bottom left of the form.

In the **Settings** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Reminder.”
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to “Recurs Every Year” to have your alert repeat annually.
5. Enter a message.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

1 Edit Delivery Preferences

Alert me when an address is changed. **A**

Alert me when an outgoing ACH transaction is created.

2 Delivery Preferences

EMAIL ADDRESS

Email Address

PHONE NUMBER

Country

United States

Area Code Phone Number

SMS TEXT NUMBER

Message and data rates may apply. Expect 1 message/transaction.

Country

United States

Area Code Phone Number

Agree To Terms
Terms and Conditions

3 Save

In the **Settings** tab, click **Alerts**, then **Security Alerts**.

A. Toggling the switch turns an alert on or off without deleting it.

Editing Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

In the **Settings** tab, click **Alerts**, then **Security Alerts**.

1. Click the "Edit Delivery Preferences" link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

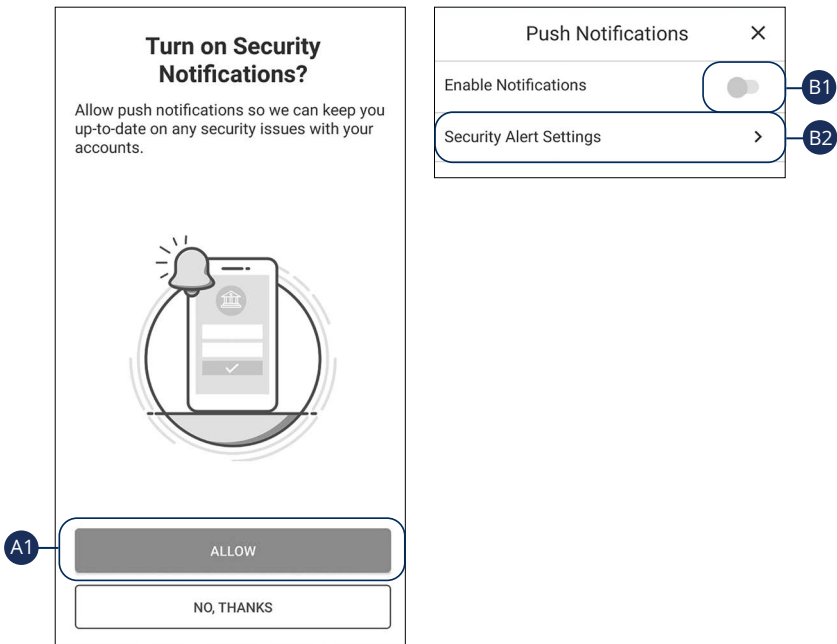
Security

Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your “notification tray.”



Note: Push Notifications are available for security, reminder, account and transaction alerts.

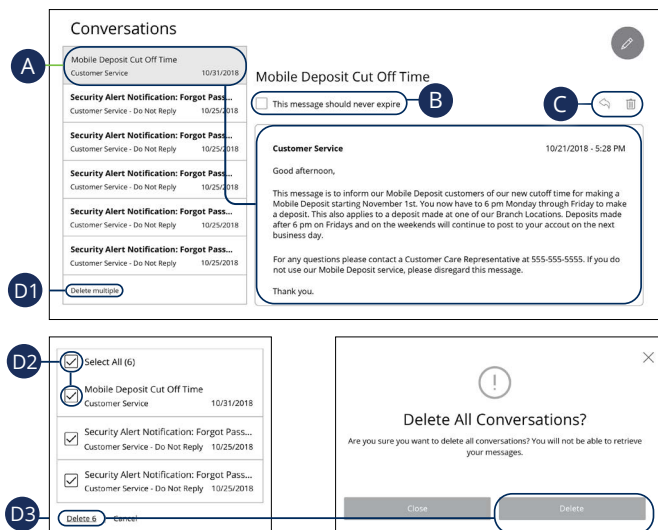


- A.** When you first sign into QNB’s online banking app you have the option to enable push notifications for alerts by tapping the **Allow** button.
- B.** To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.
 - 1.** Use the **Enable Notifications** switch to enable or disable push notifications.
 - 2.** Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. (See Alerts Overview section starting on page 28 for more information.)



Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at QNB, Secure Messages allow you to communicate directly with a QNB customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



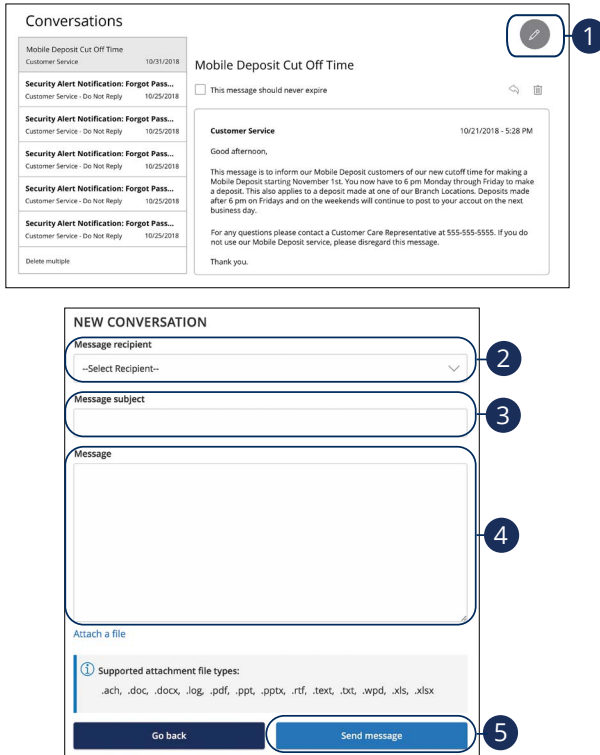
Click the **Messages** tab.

- A. Click on a message to open it. Messages are displayed on the left side of the screen.
- B. Messages automatically delete after a certain time. Check the box next to "This message should never expire" to prevent that message from being erased.
- C. Delete an opened message by clicking the  icon or reply by clicking the  icon.
- D. You can delete multiple messages at once.
 1. Click the "Delete multiple" link.
 2. Check the box next to the corresponding messages or check the box next to "Select All."
 3. Click the "Delete" link and then the **Delete** button to permanently delete the selected messages.


Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential information relating to your accounts or attach files within a new message.



Click the **Messages** tab.

1. Create a new message by clicking the  icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

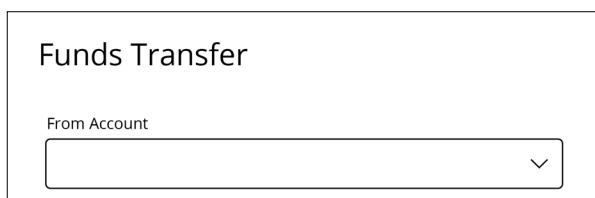
Transaction Types

Moving Money Overview

Online Banking gives you the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of QNB, there are various features that help you transfer funds in different ways.

- **Funds Transfer:**

Move money between your personal QNB accounts.



The screenshot shows a box titled "Funds Transfer". Below the title is a label "From Account" followed by a dropdown menu with a downward-pointing chevron icon.

- **QNB Pay-A-Person:**

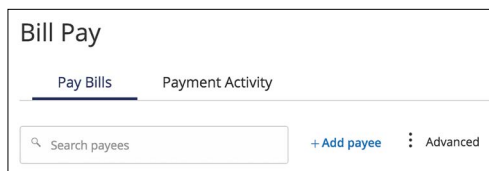
Electronically move money to a QNB customer or non-customer.



The screenshot shows an empty rectangular box, representing the interface for QNB Pay-A-Person.

- **Bill Pay:**

Move money to someone's external account or a company's account.



The screenshot shows a box titled "Bill Pay". Below the title are two tabs: "Pay Bills" (which is selected) and "Payment Activity". Below the tabs is a search bar with a magnifying glass icon and the text "Search payees". To the right of the search bar are two links: "+ Add payee" and "Advanced".

Transactions

Funds Transfer

Use the Funds Transfer feature when you need make a one-time or recurring transfer between your personal QNB Bank accounts. These transactions go through automatically, so your money is always where you need it to be.

The screenshot shows a 'Funds Transfer' form with the following fields and steps:

- Step 1:** 'From Account' and 'To Account' dropdown menus.
- Step 2:** 'Amount' field with a '\$' symbol and '0.00' value, and 'Frequency' dropdown menu set to 'One time transfer'.
- Step 3:** 'Transfer Date' field with '04/28/2020' and a calendar icon.

Below the date field is an optional 'Memo' field with the placeholder text 'Enter letters and numbers only'. At the bottom of the form is a dark grey button labeled 'Transfer Funds'.

In the **Transactions** tab, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.

The screenshot shows a form for setting up a recurring transfer. It includes the following elements:

- 4a:** A dropdown menu labeled "Frequency" with the selected option "Last day of the month".
- 4b:** A date field labeled "Start Date" with the value "04/28/2020" and a calendar icon.
- An informational message: "Transfers falling on a Sunday or banking holiday will be processed the following business day."
- 4c:** A section labeled "Repeat Duration" with two radio button options: "Forever (Until I Cancel)" (selected) and "Until Date (Set An End Date)".
- 5:** An optional text field labeled "Memo (optional)" with the placeholder text "Enter letters and numbers only".
- 6:** A dark grey button labeled "Transfer Funds".

4. If you would like to set up a recurring transfer, follow the steps below.
 - a. Use the drop-down to select a frequency.
 - b. Enter a start date for this transaction using the calendar features.
 - c. Decide if the transfer will repeat forever or have an end date.
5. (Optional) Enter a memo.
6. Click the **Transfer Funds** button when you are finished.



Note: You can view or cancel unprocessed transactions by accessing the **Recurring Transactions** tab within the Activity Center.

Transactions

QNB Pay-A-Person

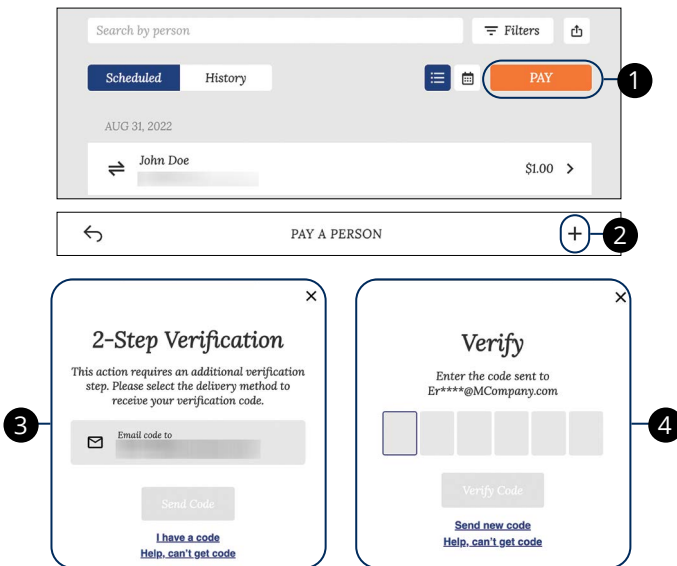
Send money to family and friends anywhere! Person-to-person payments are a digital cash alternative that make sending and receiving money as easy as emailing and texting. Whether it's paying allowance, splitting the check or sending a birthday gift, person-to-person payments allow you to quickly transfer money from your existing debit account to almost anyone.

Fast: Initiate a payment from any device and your recipient receives funds almost immediately.

Easy: Makes sending and receiving money as simple as emailing and texting.

Secure: Send or receive money without sharing your account number.

Adding a Contact



In the **Transactions** tab, click **QNB Pay-A-Person**.

1. Click the **Pay** button.
2. Click the **+** icon.
3. Select a delivery method to receive your verification code and click the **Send Code** button.
4. Enter the verification code and click the **Verify Code** button.

← ADD CONTACT

5 First Name Joe

Last Name Smith

6 Mobile Number (788) 555-1234

Email joesmith@google.com

HOW DO YOU WANT PAYMENT DELIVERED?

7 Mobile Number or Email required

SECURITY QUESTION

8 Question What question do you want to ask?

Answer What is the answer?

Your recipient will have to answer your security question before they can receive their payment. Please communicate the answer to them.

9 SAVE SAVE AND PAY

5. Enter the recipient's first name and last name.
6. Enter the recipients mobile number and email.
7. Choose how you want the payment delivered.
8. Enter a security question and the answer.
9. Click the **Save** button to save the receipt. Click the **Save and Pay** button to save the recipient and send them a payment.



Your recipient will have to answer your security question before they can receive their payment. Please communicate the answer to them.

Send a Payment

Send money to any QNB customer or non-customer using only their name and contact information.

The image shows three sequential screenshots of the QNB mobile app interface for sending a payment, with numbered callouts (1-7) indicating key steps:

- 1:** The 'Search by person' screen shows a search bar with 'John Doe' entered and an amount of '\$1.00'.
- 2:** The 'PAY A PERSON' screen shows the 'NEXT' button.
- 3:** The 'PAY A PERSON' screen shows the amount '\$1.00' entered.
- 4:** The 'PAY A PERSON' screen shows the 'Add a memo' field.
- 5:** The 'PAY A PERSON' screen shows the 'FROM' section with 'Checking - \$15.00' selected.
- 6:** The 'PAY A PERSON' screen shows the 'FREQUENCY' section with 'DATE' set to 'August 31, 2022' and 'REPEATS' set to 'One-time'.
- 7:** The 'PAY A PERSON' screen shows the 'PAY \$1.00' button.

In the **Transactions** tab, click **QNB Pay-A-Person**.

1. Select a recipient.
2. Click the **Next** button.
3. Enter an amount to send.
4. (Optional) Enter a memo.
5. Use the drop-down to select an account to send funds from.
6. (Optional) Select a date and frequency.
7. Click the **Pay** button.

Transactions: QNB Pay-A-Person

8

Schedule payment?

To: John Doe

Amount: \$1.00

From: Checking *7711 - \$15.00

Frequency: One-time - Aug 31, 2022

Memo:

CANCEL CONFIRM

9

Payment scheduled

From: Checking *7711

To: John Doe

Amount: \$1.00

Frequency: One-time - Aug 31, 2022

Memo:

DONE

8. Review the payment information and click the **Confirm** button.
9. Click the **Done** button.

Edit a Pending Payment

Search by person Filters 🏠

Scheduled History ☰ 📅 **PAY**

AUG 31, 2022

⇒ John Doe \$1.00 > **1**

DELETE **EDIT** **2**

John Doe \$2.00

Add a memo

FROM

3 Checking - \$15.00 >
Ending in *7711

FREQUENCY

DATE REPEATS

August 31, 2022 > One-time >

SAVE CHANGES

Update this payment? ×

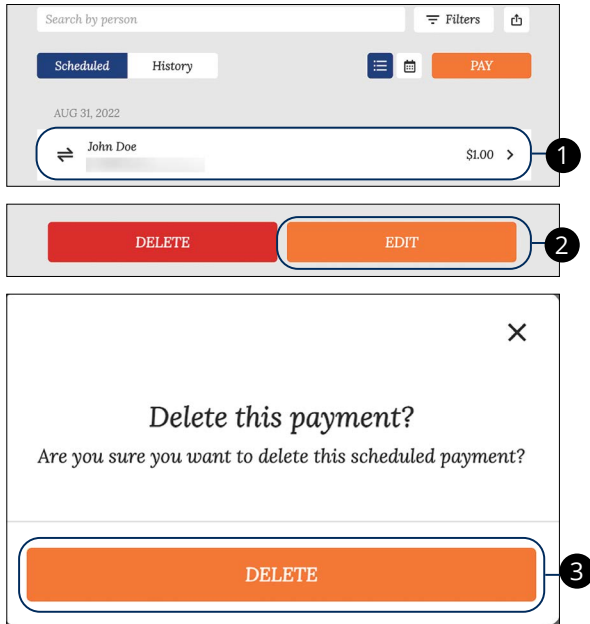
Are you sure you want to update this transaction?

CANCEL **CONFIRM** **4**

In the **Transactions** tab, click **QNB Pay-A-Person**.

1. Select a pending payment.
2. Click the **Edit** button.
3. Make the necessary changes and click the **Save Changes** button.
4. Click the **Confirm** button.

Delete a Pending Payment

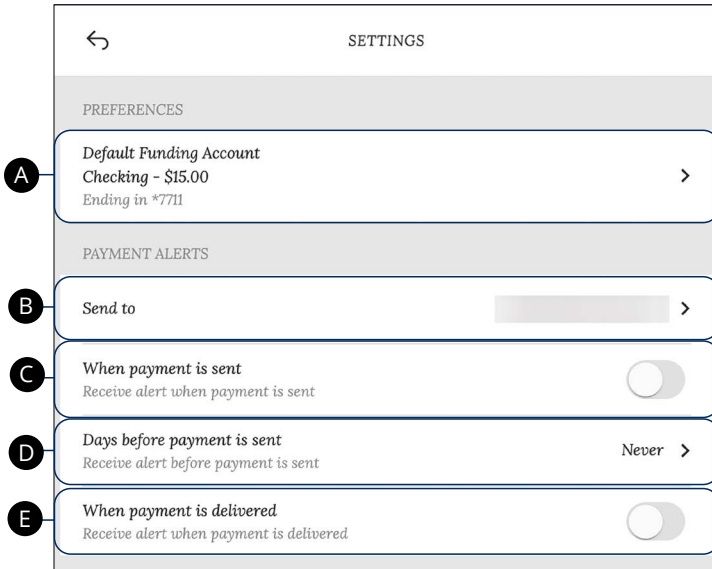


In the **Transactions** tab, click **Pay-A-Person**.

1. Select a pending payment.
2. Click the **Delete** button.
3. Click the **Delete** button.

Settings

Change your default account or edit payment alerts..



In the **Transactions** tab, click **QNB Pay-A-Person** then click the  icon.

- A. Click the **Default Funding Account** button to edit your default funding account.
- B. Click the **Send to** button to edit your email address.
- C. Toggle payment sent alerts “on” or “off.”
- D. Select when you want to receive an alert.
- E. Toggle payment delivered alerts “on” or “off.”

Edit a Contact

The image shows three sequential screenshots of the QNB Pay-A-Person app interface, illustrating the steps to edit a contact.

Step 1: The first screenshot shows the 'CONTACTS' screen. A button labeled 'Manage Contacts' is highlighted with a circled '1' and a right-pointing chevron icon.

Step 2: The second screenshot shows the 'MANAGE CONTACTS' screen. A list of contacts is displayed, with 'John Doe' highlighted by a circled '2' and a selection bar.

Step 3: The third screenshot shows the 'EDIT CONTACT' screen. The contact's details are shown in a form:

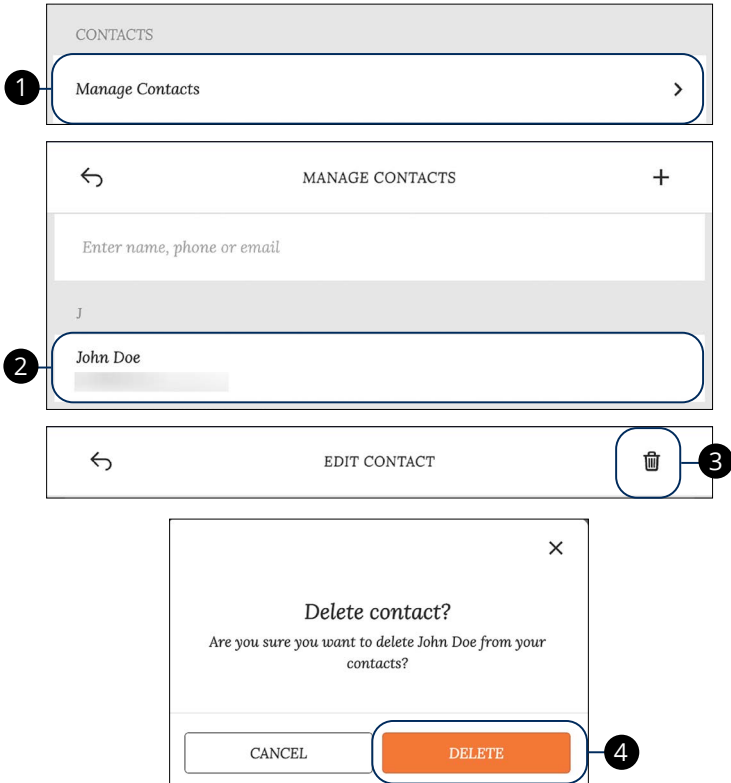
- First Name: John
- Last Name: Doe
- Mobile Number: [Redacted]
- Email: [Redacted]
- HOW DO YOU WANT PAYMENT DELIVERED?: Send to [Redacted]
- SECURITY QUESTION: Question [Redacted], Answer Tests

 At the bottom, there are two buttons: 'CANCEL' and 'SAVE CHANGES'. A circled '3' points to the 'SAVE CHANGES' button.

In the **Transactions** tab, click **QNB Pay-A-Person** then click the  icon.

1. Click the **Manage Contacts** button.
2. Select a contact.
3. Make the necessary changes and click the **Save Changes** button.

Delete a Contact



In the **Transactions** tab, click **QNB Pay-A-Person** then click the  icon.

1. Click the **Manage Contacts** button.
2. Select a contact.
3. Click the icon.
4. Click the **Delete** button.





Transactions

Activity Center Overview

All transactions initiated through Online Banking or through our app appear in the Activity Center. All transactions and deposits appear in the Activity Center.

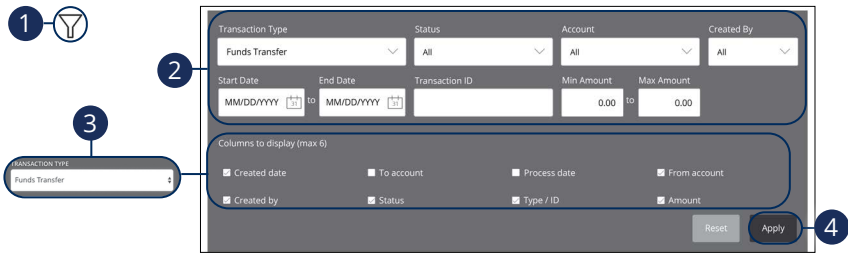
The screenshot shows the Activity Center interface. At the top, there are tabs for 'Single Transactions' and 'Recurring Transactions'. Below the tabs is a search bar labeled 'Search transactions'. To the right of the search bar are icons for favorite, print, export, and filter. Below the search bar are dropdown menus for 'Created date', 'Status', 'Transaction Type', 'Account', and 'Amount'. The main area displays a table of transactions. The first row shows a 'Processed' transaction on 2/27/2019 for \$1.00. The second row shows a 'Drafted' transaction on 2/27/2019 for \$1.00. The third row shows a 'Cancelled' transaction on 2/27/2019 for \$1.00. A callout box 'F' is open over the third row, showing options: 'Toggle Details', 'Inquire', 'Copy', and 'Print Details'. Below the table, there is a detailed view for a transaction with Tracking ID 123456, Amount \$1.00, and Description 'Funds Transfer via Online'. The detailed view includes fields for 'Created', 'Created By', 'Authorized By', 'Cancelled On', 'From Account', and 'To Account'.

In the **Transactions** tab, click **Activity Center**.

- Click an appropriate tab to view **Single Transactions** or **Recurring Transactions**.
- Use the search bar to find transactions within that account.
- Print the Activity Center page by clicking the  icon. Export your transactions into a different format by clicking the  icon.
- Click the  icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- Click on a transaction to view more details.
- Click the  icon to perform additional functions.

Using Filters

The Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for.

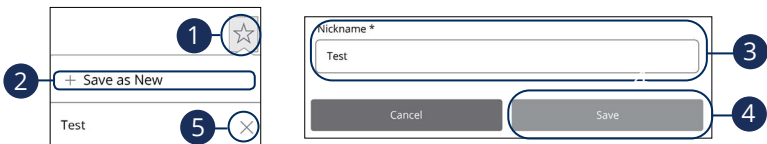


In the **Transactions** tab, click **Activity Center**.

1. Click the ☰ icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the “Transaction Type” drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.



In the **Transactions** tab, click **Activity Center**.

1. Click the ☆ icon.
2. Click the “+ Save as New” link to create a new favorite template.
3. Enter a nickname for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the X icon to remove a custom view from your Favorites.

Editing Transactions

The Activity Center only shows pending transactions initiated within Online Banking not yet posted to your account. The edit feature is not available for loan payments.

Created date	Status	Transaction type	Account	Amount	Actions
3/14/2019	Authorized	Transfer Funds - Tracking ID: 2143843	REGULAR CHECKING	\$10.00	⋮
3/14/2019	Processed	Transfer Funds - Tracking ID: 2143842	REGULAR CHECKING	\$	Show/Hide Details
3/14/2019	Processed	Transfer Funds - Tracking ID: 2143840	REGULAR CHECKING	\$	Cancel
					Inquire
					Copy
					Edit
					Print Details

Edit One-Time Transfer

REGULAR CHECKING \$30.91 v

To Account

REGULAR CHECKING \$928.45 v

Amount

\$10.00

Transfer Date

03/15/2019 📅

Memo (optional)

Funds Transfer via Online

Cancel
Transfer Funds

In the **Transactions** tab, click **Activity Center**.

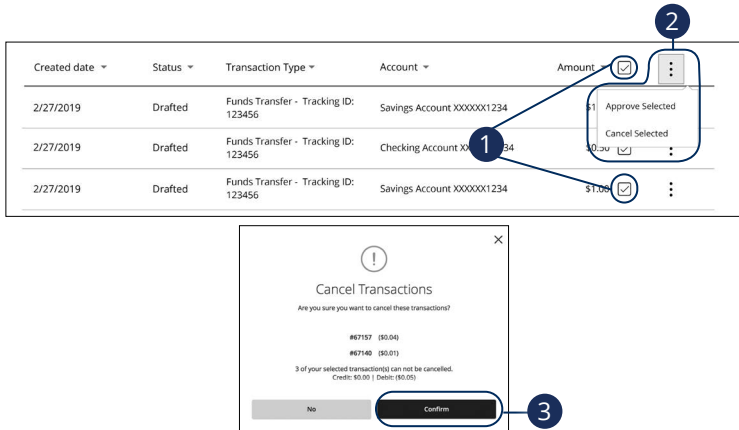
1. Browse through your pending transactions and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the ⋮ icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.



Note: If you edit a recurring transaction in the Single Transaction tab, you will only edit that single occurrence. To edit an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can cancel pending transactions up until their process date.



In the **Transactions** tab, click **Activity Center**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between the Amount column and the ⋮ icon to select all transactions.
2. Click the ⋮ icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Activity Center page.



Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the **Activity Center**.

Integrated Bill Pay

Bill Pay Overview

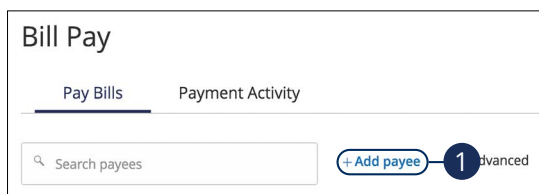
Sending payments to companies and individuals has never been easier! Bill Pay with QNB helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.



Note: When you click the **Bill Payment** tab, you need to choose an account to use within Bill Pay and to accept the terms and conditions. You cannot remove or delete this account after it is enrolled. If you would like to change your bill pay account, please contact the bank.

Creating a Payee

Using Bill Pay can save you time with payee profiles for the companies or people you pay regular bills to. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks.



In the **Transactions** tab, click **Bill Payment**.

1. Click the "Add Payee" link.

Add Payee

2 Name Payee Nickname (optional)

3 Payee Type

4 Address 1
 Address 2 (optional)
 City
 State ZIP

5 Area Code Phone

6 Enter Payee Account Number (optional)
 Confirm Payee Account Number (optional)

7

Preview Payee

Name
John Doe

Payee Nickname
N/A

Payee Type
Indv

Payment Type
N/A

Address
1 Main Street
Anywhere, KS 55555-5555

Phone
(555) 555-5555

Payee account number
****6789

2. Enter the new payee's name and add an optional nickname.
3. Use the drop-down to select a payee type.
4. Enter the payee's street address, city and zip code and choose the state using the "State" drop-down.
5. Enter the payee's area code and phone number.
6. Enter and confirm the payee's account number.
7. Click the **Preview** button when you are finished.
8. Review the payee information and click the **Save Payee** button. Enter the new payee's name and add an optional nickname.


Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

The image shows a sequence of four steps for editing a payee:

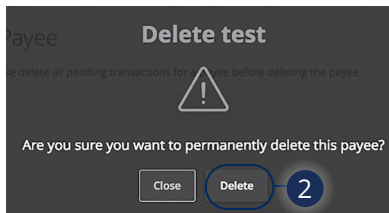
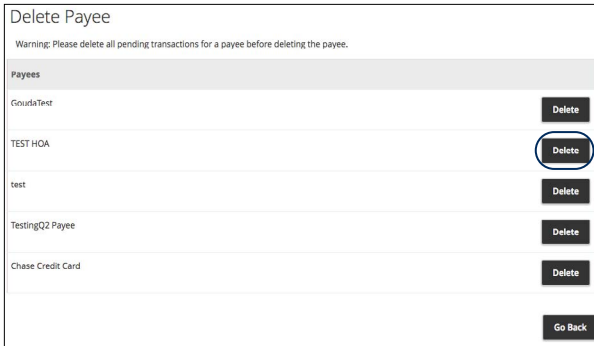
- Step 1:** A payee tile for "John Doe" is shown. A three-dot menu icon is on the top right, and an "Edit payee" button is circled in blue with a "1".
- Step 2:** The "Edit Payee" form is displayed. It contains the following fields:
 - Name: JOHN DOE
 - Payee Type: Individual
 - Payee Nickname (optional): John Doe
 - Payment Type (optional): Check
 - Address 1: 1 MAIN STREET
 - Address 2 (optional):
 - City: ANYWHERE
 - State: Kansas
 - ZIP: 55555-5555
 - Area Code: (555)
 - Phone: 555-5555
 - Enter Payee Account Number (optional): *****789
 - Confirm Payee Account Number: *****789
 A "Preview" button is circled in blue with a "3".
- Step 3:** The "Preview Payee" screen shows a summary of the payee's information:
 - Name: JOHN DOE
 - Payee Nickname: John Doe
 - Payee Type: Indiv
 - Payment Type: check
 - Address: 1 MAIN STREET
 - ANYWHERE, KS 55555555
 - Phone: (555) 555-5555
 - Payee account number: *****789
 An "Edit" button is circled in blue with a "4".
- Step 4:** The "Preview Payee" screen shows a summary of the payee's information, with an "Edit" button circled in blue with a "4".

In the **Transactions** tab, click **Bill Payment**.

1. Click the  icon on the top right of a payee tile and select "Edit payee."
2. Make the necessary changes.
3. Click the **Preview** button when you are finished making changes.
4. Review the payee information and click the **Save Payee** button.

Deleting a Payee

If you no longer need a payee and wish to remove them from Bill Pay, you can do so from the Bill Payment page.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select "Delete a Payee."

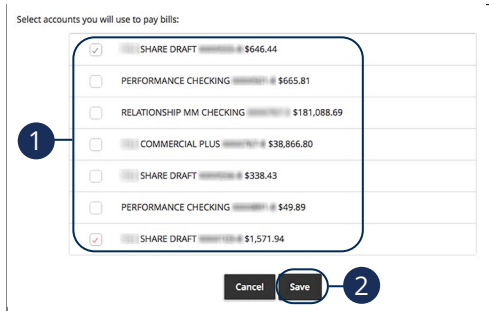
1. Click the **Delete** button next to the payee you want to remove.
2. Click the **Delete** button to confirm.

Changing “Pay From” Accounts

You can change which accounts are your default “Pay From” accounts.

Select accounts you will use to pay bills:

<input checked="" type="checkbox"/>	SHARE DRAFT	\$646.44
<input type="checkbox"/>	PERFORMANCE CHECKING	\$665.81
<input type="checkbox"/>	RELATIONSHIP MM CHECKING	\$181,088.69
<input type="checkbox"/>	COMMERCIAL PLUS	\$38,866.80
<input type="checkbox"/>	SHARE DRAFT	\$338.43
<input type="checkbox"/>	PERFORMANCE CHECKING	\$49.89
<input checked="" type="checkbox"/>	SHARE DRAFT	\$1,571.94



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select “Edit Pay from accounts.”

1. Select which accounts you wish to pay bills with by checking the appropriate box.
2. Click the **Save** button when you are finished making changes.

Integrated Bill Pay

Making a Single Payment

After creating a payee, you can begin paying your bills online without the hassle of cash or checks. You can effortlessly pay a single bill or schedule payments for the future so you never miss a deadline.

The screenshot shows a payment form for "Washington Gas" with the following fields and callouts:

- 1**: Payee selection: "Washington Gas" (Last Paid: \$105.00 on 5/23/2017)
- 2**: Amount input field: "\$0.00"
- 3**: Pay from account dropdown: "QNB-Rewards Checking: XXXXXX4828 \$0.07"
- 4**: Send on date input field: "01/04/2021" (Estimated delivery date: 01/13/2021)
- 5**: Submit Payment button

In the **Transactions** tab, click **Bill Payment**.

1. Select a payee.
2. Enter an amount.
3. Select the account to take funds from using the drop-down.
4. Select the send on date using the calendar feature.
5. Click the **Submit Payment** button.

Integrated Bill Pay

Paying Multiple Bills

You can schedule different payments for multiple payees at the same time, so you can pay all your bills at once!

The screenshot shows the 'Integrated Bill Pay' interface. The top section is the 'Pay From' screen, which lists three payees: Brian, NOVEC VA, and Washington Gas. Each payee has a 'Pay from' dropdown menu (1), an 'Amount' field (2), and a 'Select Date' button with a calendar icon (3). The total for 0 payments is \$0.00. A 'Review Payments' button (4) is located at the bottom right of this section.

The bottom section is the 'Review payments' screen, which displays a table of the scheduled payments:

Payee	Pay from	Amount	Date
Brian	Direct Pay Checking: [redacted]	\$0.10	9/29/2017
NOVEC VA	Direct Pay Checking: [redacted]	\$0.01	9/29/2017
Washington Gas	Direct Pay Checking: [redacted]	\$0.10	9/29/2017

At the bottom of the review screen, it shows 'Total for 3 payments: \$0.21' and two buttons: 'Edit Payments' and 'Submit Payments' (6).

In the **Transactions** tab, click **Bill Payment**.

1. Choose the accounts funds will be taken from using the "Pay From" drop-downs.
2. Enter amounts for each bill.
3. Select the dates to pay bills using the calendar feature.
4. Click the **Review Payments** button.
5. Review your payment information, and click the **Submit Payments** button when you are finished.

Integrated Bill Pay




Payment Activity

You can cancel a scheduled payment if it has not cleared your account and is still pending. All pending and processed transactions are listed.

The screenshot shows the 'Payment Activity' page. Callout A points to the 'Payment Activity' tab. Callout B points to the search bar. Callout C points to the view icon (three horizontal lines). Callout D points to the print icon (printer). Callout E points to the column headers: 'Deliver on', 'Status', 'Payee', 'Pay from', and 'Amount'. Callout F points to a transaction row with the date '1/26/2018', status 'Scheduled', payee 'Certified Lawncare', and amount '\$0.10'. Below it is another row with date '1/19/2018', status 'Canceled', payee 'Certified Lawncare', and amount '\$0.10'.

Deliver on	Status	Payee	Pay from	Amount	Actions
1/26/2018	Scheduled	Certified Lawncare		\$0.10	Actions -
1/19/2018	Canceled	Certified Lawncare		\$0.10	Actions -

In the **Transactions** tab, click **Bill Payment**.

- A.** Click the **Payment Activity** tab.
- B.** Use the search bar to find transactions within that account.
- C.** Click the  icon to create a custom view of your transactions.
- D.** Click the  icon to print the Activity Center page.
- E.** Click the  icon next to the Deliver On, Status, Payee, Pay from or Amount columns to sort transactions.
- F.** Click on a transaction to view more details.

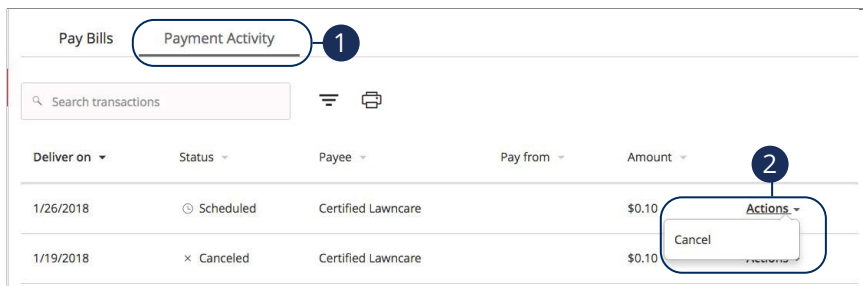


Note: Scheduled pending payments also appear under the Status column in green.

Integrated Bill Pay

Cancel a Pending Payment

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



In the **Transactions** tab, click **Bill Payment**.

1. Click the **Payment Activity** tab.
2. Click the "Actions" drop-down and select "Cancel" to cancel a pending payment.

Advanced Bill Pay

Payments Overview

Bill Pay with QNB allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

When you click the **Bill Payment** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.

The screenshot shows the 'Payments Overview' page. Callout A points to the 'Payments' navigation tab. Callout B highlights the 'Display' dropdown menu. Callout C points to the 'Category' dropdown menu. Callout D is the search bar for payee names. Callout E points to the list of bills. Callout F is the 'eBill Connect' section. Callout G points to the 'Pending' section. Callout H points to the 'History' section. Callout I is the 'View more' link for pending payments. Callout J points to the 'Edit' link for pending payments. Callout K points to the 'View' link for history payments.

Payments Overview Table:

Pay to	Pay from	Amount	Payment date	Actions
American Express *3456	Primary Chec. *5676	\$ 0.00	09/27/2018	Pay, Rush delivery, Make a recurring payment, Add comment, File eBill
Car Loan *8467	Primary Chec. *5676	\$ 0.00	09/27/2018	Pay, Rush delivery, Make a recurring payment, Add comment
Cellular One	Primary Chec. *5676	\$ 0.00	09/27/2018	Pay, Rush delivery, Make a recurring payment, Add comment
Day Care *6789	Primary Chec. *5676	\$ 0.00	09/27/2018	Pay, Rush delivery, Make a recurring payment, Add membership

Pending Payments Table:

Payee	Amount	Payment Date	Actions
American Express	\$1,000.00	09/27/2018	Edit
Fred Andrew Nelson	\$50.00	10/01/2018	Edit
Red Cross	\$500.00	10/01/2018	Edit
Total:	\$1,550.00		

History Payments Table:

Payee	Amount	Payment Date	Actions
Day Care	\$500.00	09/27/2018	View
Christmas Account	\$200.00	09/26/2018	View
Mortgage	\$1,200.00	09/26/2018	View
Cellular One	\$75.00	09/20/2018	View
Phone	\$50.00	08/30/2018	View
Sarah Louise Mason	\$100.00	08/15/2018	View
Total:	\$2,125.00		

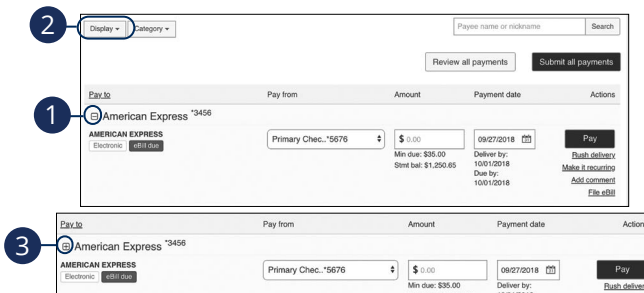
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

- The navigation bar appears in every view at the top of the screen. You can navigate to payments features under the **Payments** tab.
- Use the "Display" drop-down to sort your transactions by Last 30 days, eBills, Company, Individuals, Inactive or Hidden.
- Filter your payments by category using the "Category" drop-down. To set up a category, see page 85.

- D. Locate payees using the search bar.
- E. All your payees are listed on the left side of your screen.
- F. eBill Connect displays eBills awaiting additional action such as setup or payment.
- G. All pending transactions appear in the “Pending” section.
- H. View transaction history for the last 45 days in the “History” section.
- I. Click the “view more” link to see further details about a pending transaction.
- J. Click the “Edit” link to edit a pending transaction.
- K. Click the “View” link to see more details about a processed transaction.
- L. Click the “Messages” link to view secure messages.
- M. Click the “Chat Now” link to speak with a customer service representative.
- N. Always click the “Log Out” link or the X button when you are finished sending payments.

Hiding or Unhiding Payees from Payment Screen

You can hide or unhide payees from the Payment screen. This can be helpful if certain payees are not utilized as often as others.



In the **Payments** tab.

1. Click the – icon next to a payee to hide them from your Payments screen.
2. Click the “Display” drop-down and select “Hidden.”
3. Click the + icon next to a payee to unhide them from your Payments screen.

Advanced Bill Pay

Creating a Payee Overview

The individual that receives your payments is known as a payee. You can pay just about any company, person, loan or account using Bill Pay. Before you can begin making payments, you need to decide what type of payee to create and how they receive funds.

- **Company:** Electronically pay a company such as your mobile phone provider, utility company or even your dentist.
- **Person:** There are multiple ways you can pay a person.
 - a. **Person via email:** Pay any individual with an email address. When the payee receives the email, they are given instructions for directing the funds to their account.
 - b. **Person via direct deposit:** Send money directly to someone's account using their routing and account numbers.
 - c. **Person via check:** Request a check to be sent to a payee. We print it and drop it in the mail for you.



Note: Not all companies are set up for electronic payment. These bills will be paid via paper check.

Advanced Bill Pay

Creating a Payee: Company

The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: known and unknown.

Known: If the company you need to pay is preloaded in our database, you have the option to send a Rush Delivery or sign up for eBills. For more information, visit page 73 for a Rush Delivery and page 79 for eBills.

Unknown: If you have a payee who is not in our system, you can add their contact information. You may not be able to send a Rush Delivery or sign up for eBills, but they will be paid via a paper check.

The screenshot shows the 'Payments' interface. In the 'Schedule' section, a red circle with the number 1 highlights the '+ Payee' button. Below it, there are fields for 'Pay to' (American Express *3456), 'Pay from' (Primary Chec... *5676), 'Amount' (\$ 0.00), and 'Payment date' (09/27/2018). There are also buttons for 'Pay', 'Rush delivery', 'Make it recurring', 'Add comment', and 'File eBill'. On the right, the 'eBill Connect' section shows 'Cellular One' and 'Set up eBill summary'. Below that, the 'Pending' section shows a table of pending payments:

Payee	Amount	Payment date	Action
American Express	\$1,000.00	09/27/2018	Edit
Fred Andrew Nelson	\$50.00	10/01/2018	Edit
Red Cross	\$500.00	10/01/2018	Edit
Total:		\$1,550.00	

Below the main interface, a red circle with the number 2 highlights the 'Add payee' dialog box. It has a section 'I need to:' with two radio buttons: 'Pay a company (e.g. credit card, utilities or cable)' (selected) and 'Pay a person (e.g. friend or relative)'. Below that is a search field 'Search or select from frequently used payees:' with a search box and an 'Add' button. A list of payees is shown with radio buttons:

- BANK OF AMERICA VISA
- CAPITAL ONE
- CHASE MASTERCARD AND VISA
- CITY OF OREGON CITY
- COMCAST BEAVERTON SEVEN
- COSTCO ANYWHERE CARD US
- NORTHWEST NATURAL GAS
- OREGON CITY GARBAGE CO INC
- PORTLAND GENERAL ELECTRIC
- VERIZON WIRELESS

At the bottom of the dialog box are 'Back' and 'Next' buttons.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the **+ Payee** button.
2. Select "Pay a company" and click the **Next** button.

Add a payee

Who are you trying to pay?

All fields are required unless designated with (optional).

Payee name	<input type="text"/>
Payee account number	<input type="text"/>
Confirm account number	<input type="text"/>
Payee phone number	(<input type="text"/>) - <input type="text"/> - <input type="text"/>
Payee zip code	<input type="text"/> - <input type="text"/>

Add a payee

Need more information about Gas Bill

All fields are required unless designated with (optional).

Payee name	Gas Bill
Payee account number	123456789
Payee phone number	314-555-0000
Payee address	<input type="text"/>
Payee city	<input type="text" value="Maryland Heights"/>
Payee state	Missouri
Payee zip code	63043 -
Payee nickname	<input type="text" value="Gas Bill"/>
Default pay from	<input type="text" value="Regular Checking"/>
Category (optional)	<input type="text" value="Unassigned"/> Add new category
Name on Bill (optional)	<input type="text"/>

- Enter the payee's name, account number, phone number and zip code.
- Click the **Next** button.
- (For Unknown Payees) Enter the payee's street address, city and nickname.
- Click the **Next** button to create the payee.

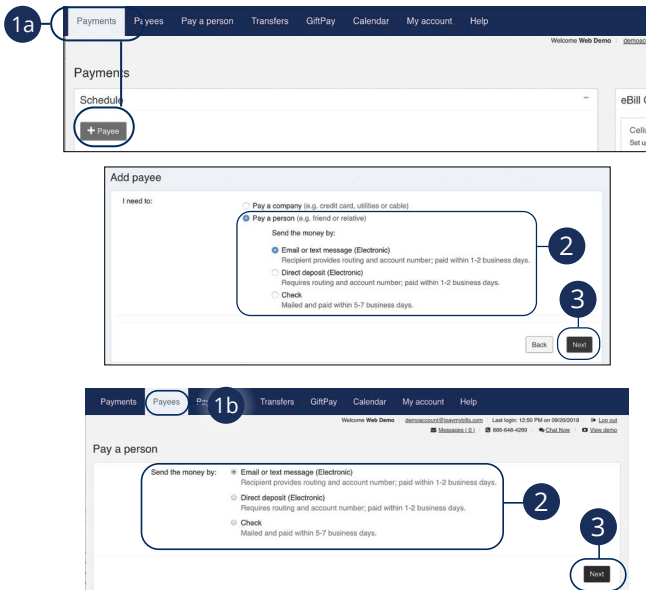
Advanced Bill Pay

Creating a Payee: Person

You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in Bill Pay.

Part 1 of 3: Choosing Payee and Payment Method

To begin setting up a person as a payee you need to decide how they need to receive their funds. The three ways a person can receive funds is through email, direct deposit or check.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. There are two options to add a person as a payee.
 - a. Click on the **Payments** tab and click the **Add a Payee** button.
 - b. Click on the "Pay a Person" option.
2. Select "Pay a Person" and decide how to send funds to the payee.
3. Click the **Next** button.

Part 2 of 3: Adding Payee Information

To create a person as a payee, you need to provide their contact information. The required information changes depending on if you are sending them a check, direct deposit or email payment.

The image shows three variations of the 'Who are you paying?' form, each with a different set of required fields based on the delivery method. The forms are labeled 1a, 1b, and 1c.

Form 1a (Email): Fields include Payee first name, Payee last name, Payee email address, Confirm email address, Payee phone number (optional), Payee nickname, Default pay from (Primary Account), and Category (optional) (Unassigned). A 'Next' button is highlighted with a '2' in a circle.

Form 1b (Direct Deposit): Fields include Payee first name, Payee last name, Payee phone number, Payee account number, Confirm account number, Payee routing number, Confirm routing number, Payee account type (Checking), Payee nickname, Default pay from (Primary Account), and Category (optional) (Unassigned). 'Back' and 'Next' buttons are visible at the bottom.

Form 1c (Check): Fields include Payee first name, Payee last name, Payee phone number, Payee address, Payee city, Payee state (Select State), Payee zip code, Payee account number (optional), Confirm account number, Payee nickname, Default pay from (Primary Account), and Category (optional) (Unassigned). 'Back' and 'Next' buttons are visible at the bottom.

1. Enter the required information based on which delivery option you choose.
 - a. **Email:** Enter the payee's first and last name, their email address, nickname and the account to pay from.
 - b. **Direct Deposit:** Enter the payee's first and last name, their phone number, routing and account number, account type, nickname and the account to pay from.
 - c. **Check:** Enter the payee's first and last name, their phone number, street address, city, state, zip code, nickname and the account to pay from.
2. Click the **Next** button.

Part 3 of 3: Keyword (Email Only) and One-Time Activation Code

There is an additional step if you're paying a person via email transfer: Establishing a keyword, which will be used by the payee in order to receive your payment.

No matter which kind of transfer you are sending, you need to create a one-time activation code. This code is an added security measure that ensures you, the account owner, are creating the payee.

The screenshots show the following steps:

- Step 1:** "Create a keyword for Test". The user enters a keyword and confirms it. A note states: "Test access will be locked after 3 failed login attempts." A "Next" button is highlighted.
- Step 2:** "First time payee activation." for "Murphy & Company". The user selects a preferred delivery method: "Home Phone" or "Primary Email". A "Next" button is highlighted.
- Step 3:** "First time payee activation." for "katherine". The user enters an activation code. A "Click here to resend code" link is available. A "Next" button is highlighted.
- Step 4:** The new payee "Test" is displayed on the "Payment" screen. The payee details include "TEST PAYEE", "NA", and "Electronic". The "Next" button is highlighted.

1. Enter a keyword and confirm it. This step is only needed if you are adding a payee that will receive funds in an email.
2. Click the **Next** button.
3. Select a preferred delivery method to receive your activation code.
4. Click the **Next** button.
5. Enter your activation code.
6. Click the **Next** button.
7. The new payee appears on the Payment screen.

Advanced Bill Pay

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

The screenshot shows the 'Advanced Bill Pay' interface. At the top, there is a header with a payee name 'Test', a primary account number, a balance of \$ 0.00, and a due date of 03/03/2017. A 'Pay' button is visible. Below this is a section titled 'Payee details for Test' with a link to 'Edit payee'. The main part of the form is titled 'Edit payee' and contains the following fields:

- Payee name: TEST
- Payee phone number: (314) 555-1234
- Payee address: 123 Main St.
- Payee city: Springfield
- Payee state: MO
- Payee zip code: 63025
- Payee nickname: Test
- Payee account number: 123456789
- Default pay from: Primary Account
- Category (optional): Unassigned
- Name on Bill (optional): A Murphy

At the bottom of the form, there is a checkbox for 'I would like to delete this payee' and two buttons: 'Cancel' and 'Submit'.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Select a payee to edit a payment.
2. Click the "Edit payee" link.
3. Make the needed changes to the payment.
4. Click the **Submit** button when you are finished making changes.

Advanced Bill Pay

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.

The screenshot shows the 'Advanced Bill Pay' interface. At the top, there is a header bar with a payee selection dropdown (labeled '1'), a primary account dropdown, a payment amount field (0.00), a date field (03/03/2017), and a 'Pay' button. Below the header is a section titled 'Payee details for Test' with a link to 'Edit payee' (labeled '2'). The 'Edit payee' form contains various fields: Payee name (TEST), Payee phone number, Payee address (123 Main St.), Payee city (Springfield), Payee state (MO), Payee zip code (63025), Payee nickname (Test), Payee account number (123456789), Default pay from (Primary Account), Category (Unassigned), and Name on Bill (A Murphy). At the bottom of the form, there is a checkbox labeled 'I would like to delete this payee' (labeled '3') and a 'Submit' button (labeled '4').

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Select a payee to delete.
2. Click the "Edit payee" link.
3. Check the box next to "I would like to delete this payee."
4. Click the **Submit** button to permanently delete the payee.

Advanced Bill Pay

Scheduling Payments

It is easy to pay your bills once you set up payees. When you click on the **Payments** tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

The screenshot shows the 'Pay To' section of a bill payment interface. It includes a 'Pay from' dropdown menu (1) with 'Primary Acco.***' selected, an 'Amount' input field (2) with '0.00', and a 'Payment date' calendar (3) showing '03/03/2017'. Below the calendar is a 'Pay' button (4). At the bottom right, there is a 'Submit all payments' button (5). The interface also shows a calendar for November and December 2016, and a 'Review all payments' button.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Select an account to withdraw from using the "Pay from" drop-down.
2. Enter the amount in the provided column.
3. Enter the payment date using the calendar feature. Based on the payment type, a process date and delivery date appears.
 - **Payment Date:** The date you would like to start the bill payment process.
 - **Delivery Date:** The date we estimate the payment will arrive and be processed by your payee.
4. Add a memo or comment to your payment.
5. Click the **Pay**, **Submit All Payments** or **Review All Payments** button when you are finished.



Note: If you are making a payment requiring a coupon or piece of paper to go with your payment, we strongly suggest you manually write a paper check and mail it with the coupon. Although rare, court-ordered payments and other government payments may require a coupon for timely processing.

Advanced Bill Pay

Rush Delivery

If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate.

A standard fee may occur. Please see our Fee Schedule for details.

Pay To	Pay from	Amount	Payment date	Actions
Electric Bill TEST ***** Electronic Set up eBill	Primary Accto.***	\$ 0.00	03/03/2017 Deliver By: 03/07/2017	<input type="button" value="Pay"/> <input type="button" value="Rush Delivery"/> <input type="button" value="Make it Recurring"/> <input type="button" value="Add Comment"/>

Rush delivery

Pay to **Electric Bill**
*****131
Electronic

2

3

4 Tuesday 3/7/2017 Check \$14.95
 • May be scheduled until 4:00 PM ET
 • Check payment delivered to submitted physical address
 • Payment deducted from account when check clears
 • UPS tracking provided

Wednesday 3/8/2017 Check \$9.95
 • May be scheduled until 4:00 PM ET
 • Check payment delivered to submitted physical address
 • Payment deducted from account when check clears
 • UPS tracking provided

Wednesday 3/8/2017 Electronic \$4.95
 • May be scheduled until 4:00 PM ET
 • Electronic payment - no physical address required
 • Electronic payment deducted from account automatically
 • Tracking not included

5 Rush payment sent to Address on file
 New address

6

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the "Rush Delivery" link.
2. Enter the amount.
3. Select an account to withdraw from using the "Pay from" drop-down.
4. Select a delivery date with the appropriate charges.
5. Select an address.
6. Click the **Next** button.

Rush delivery

Warning
Delivery Fees will not be refunded for an invalid or incorrect payee address.

Please provide a physical street address for Ameren. Rush delivery not available to Post Office Boxes. Rush Payments may need to be sent to another address than appears on your regular billing statement.

Pay to **Electric Bill**
*****131
Electronic

Payee phone number () - -

Payee address

Payee city

Payee state State

Payee zip code -

Back Next

Rush delivery

Pay to **Electric Bill**

Electronic

Pay from Primary Account

Amount 1.00

Rush payment fee \$4.95

New delivery date 3/8/2017

Fee Debit Authorization

We agree to deliver your payment to the payee on the business day following the current process day. The posting of your payment will be dependent on the payee's processing procedures.

By completing this expedited payment request, you are also agreeing to accept the fee associated with the service. This fee will be separate from the expedited transaction and will be charged directly to your current bill pay account.

Print

Back Accept & Submit

7. Enter the payee's phone number, address and city.
8. Choose the payee's state using the drop-down.
9. Enter the payee's zip code.
10. Click the **Next** button.
11. Review the payment summary and Fee Debit Authorization.
12. Click **Accept & Submit** when you are finished.

Advanced Bill Pay

Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

The screenshot displays the 'Advanced Bill Pay' interface for a 'Car Loan' bill. The top section shows the bill details: 'Car Loan' (with a dropdown arrow), 'G M A C' (with an 'Electronic' label), 'Primary Chec..' (with a dropdown arrow), '\$ 0.00', and a due date of '09/27/2018'. A 'Pay' button is visible, along with options for 'Rush delivery', 'Make it recurring' (highlighted with a blue circle and the number 1), and 'Add comment'. Below this, a section titled 'To schedule your payment automatically, select your preferences below.' contains several required fields: 'Pay to' (Car Loan, Electronic), 'Pay from *' (Primary Chec., highlighted with a blue circle and the number 2), 'Amount *' (\$ 0.00, highlighted with a blue circle and the number 3), 'Frequency *' (Select Frequency, highlighted with a blue circle and the number 4), 'Select first payment date *' (with a calendar icon, highlighted with a blue circle and the number 5), a radio button selection for 'Pay before' or 'Pay after' if the payment falls on a holiday or weekend, and 'Will this payment series end? *' (Yes/No, highlighted with a blue circle and the number 6). At the bottom right, there are 'Cancel' and 'Submit' buttons, with the 'Submit' button highlighted by a blue circle and the number 7.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the "Make it Recurring" link next to a specific payee.
2. Select an account to withdraw from using the "Pay from" drop-down.
3. Enter the amount.
4. Choose how often to repeat the payment using the "Frequency" drop-down.
5. Select the first payment date using the calendar feature and decide how to pay if a holiday occurs.
6. Decide if the payment series should end. If so, enter the ending date or a certain amount of payments that will be processed.
7. Click **Submit** when you are finished.

Advanced Bill Pay

Editing Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Processing in next 45 days | [View more](#)

Payee			
American Express	\$1,000.00	09/27/2018	Edit
Fred Andrew Nelson	\$50.00	10/01/2018	Edit
Red Cross	\$500.00	10/01/2018	Edit

What would you like to do? *

- Skip this payment scheduled on 10/31/2018
- Edit single occurrence scheduled on 10/31/2018
- Edit entire series

Pay to Electronic

Pay from * Primary Chec. [dropdown]

Amount * \$ 400.00

Frequency Monthly

Process date * This date is original to be removed: 10/31/2018
10/31/2018

Comment

(Maximum characters: 1000) You have 1000 characters left. Comments are for personal use and will not be seen by the payee

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. In the Pending window, find the payment you wish to edit and click the "Edit" link.
2. Choose whether you want to edit a single occurrence or the entire series.
3. Click the **Continue** button.
4. Make the necessary changes.
5. Click the **Submit** button when you are finished making changes.

Advanced Bill Pay

Skipping Payments

You can skip a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Processing in next 45 days | [View more](#)

Payee			
American Express	\$1,000.00	09/27/2018	Edit
Fred Andrew Nelson	\$50.00	10/01/2018	Edit
Red Cross	\$500.00	10/01/2018	Edit

What would you like to do?*

- Skip this payment scheduled on 10/31/2018
- Edit single occurrence scheduled on 10/31/2018
- Edit entire series

Cancel Continue

Skip this payment

Pay to:

Pay from: Primary Checking

Amount: \$400.00

Next delivery date: 11/2/2018

Additional Items: Confirmation #: 26
Process date: 10/31/2018
Delivery: Standard
Series start: 10/31/2018

Return to payments

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. In the Pending window, find the payment you wish to edit and click the “Edit” link.
2. Select “Skip this payment” and select which payment you would like to skip.
3. Click the **Continue** button.
4. You will receive a confirmation message.

Advanced Bill Pay

Canceling Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Processing in next 45 days | [View more](#)

Payee			
American Express	\$1,000.00	09/27/2018	Edit
Fred Andrew Nelson	\$50.00	10/01/2018	Edit
Red Cross	\$500.00	10/01/2018	Edit

What would you like to do? *

- Skip this payment scheduled on 10/31/2018
- Edit single occurrence scheduled on 10/31/2018
- Edit entire series

Cancel [Continue](#)

Pay to: Car Loan

Electronic
Series start: 10/31/2018

Pay from: Primary Chec.

Amount: \$ 400.00

Frequency: Monthly on the Last Business Day

If the payment falls on a holiday or weekend, what would you like to do? *

Pay before Pay after

Will this payment series end? *

Yes No

I would like to stop this payment

Cancel [Submit](#)

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. In the Pending window, find the payment you wish to edit and click the "Edit" link.
2. Choose whether you want to edit a single occurrence or the entire series.
3. Click the **Continue** button.
4. Click the box next to "I would like to stop this payment."
5. Click the **Submit** button when you are finished.

Advanced Bill Pay

Setting Up eBills

Many major credit card companies, automotive finance companies and utility companies are preloaded into the bill pay system. Only billers that are preset in the system have the potential to be set up as an eBill. When you set up an eBill, you continue to receive bills from your biller. In order to stop receiving them, you must contact the company.

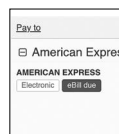
The image shows two screenshots of the eBill setup process. The first screenshot, titled "eBill Connect", shows a list of billers with "Cellular One" selected and a link "Set up eBill summary" circled with a blue circle containing the number 1. The second screenshot, titled "Set up eBill", shows a form for entering login credentials for Cellular One. It includes fields for Username (with "test" entered), Password (with "...." entered), and Account type (with "Bill" selected in a drop-down menu). Below these fields is a section for "Terms and conditions" with a blue circle containing the number 3. At the bottom right of the form is a button labeled "Accept and submit" circled with a blue circle containing the number 4. A "Cancel" button is also visible.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the "Set up eBill summary" link under eBill Connect.
2. Enter your username and password for the biller's website, and select the account type from the drop-down.
3. Read the eBill Service User Agreement.
4. Click the **Accept and Submit** button when you are finished.



Note: When your eBill is available, it shows up in green under the payee's name or you receive an alert by email or phone. You can then pay your bill by sending a one-time payment or a recurring payment.



Advanced Bill Pay

Adding an Account

As long as you are an account signer, you can add another account within your online banking at any time. This is beneficial if you manage your bills from another account or if you are the power of attorney to a family member.

The image illustrates the process of adding a new account for bill payments through a series of three screenshots:

- Step 1:** The user navigates to the **My account** tab in the top navigation bar.
- Step 2:** In the **My account** section, the user clicks on the **Add account** link.
- Step 3:** The **Add pay from account** form is displayed. The user enters the account nickname, account number, confirms the account number, and selects an account type from the drop-down menu. The **Next** button is highlighted.
- Step 4:** The **Review pay from account** screen shows the entered information: Account nickname: Katherine, Account number: [redacted], and Account type: Checking. The **Submit** button is highlighted.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the "Add Account" link in the "Pay from accounts" section.
3. Enter an account nickname.
4. Enter and confirm the account number.
5. Using the "Account Type" drop-down select the account type.
6. Click the **Next** button.
7. Review your account information.
8. Click **Submit** when you are finished.

Advanced Bill Pay

Editing an Account

Within the My Account tab, you can edit an account nickname at anytime.

The screenshots show the following steps:

- Click the **My account** tab in the top navigation bar.
- Click the **View accounts** link in the **Pay from accounts** section.
- Click the **Edit** link next to the account you would like to edit.
- Make the necessary changes in the **Edit pay from account** form.
- Click **Submit** when you are finished making changes.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the “View accounts” link in the “Pay from accounts” section.
3. Click the “Edit” link next to the account you would like to edit.
4. Make the necessary changes.
5. Click **Submit** when you are finished making changes.

Advanced Bill Pay

Deleting an Account

If an account is no longer needed or you have a new account, you can easily delete the account. Deleting an account does not erase data from any existing payments.

The screenshot shows the 'My account' tab selected in the top navigation bar. Below it, the 'Pay from accounts' section is visible, with the 'View accounts' link circled in blue and labeled '2'. The 'View accounts' link leads to a table of accounts. The table has columns for 'Nickname', 'Status', and 'Actions'. The first row is 'Primary Account' with status 'Approved (Default)' and an 'Edit' link circled in blue and labeled '3'. The second row is 'Checking' with status 'Rejected' and an 'Edit' link. Below the table is a 'Back' button. The 'Edit pay from account' form is shown below the table, with the 'Delete pay from account' checkbox circled in blue and labeled '4'. The 'Submit' button is circled in blue and labeled '5'.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the “View accounts” link in the “Pay from accounts” section.
3. Click the “Edit” link next to the account you would like to edit.
4. Click the box next to “Delete pay from account” to delete the account.
5. Click the **Submit** button when you are finished making changes.

Advanced Bill Pay

Editing Personal Information

Keeping your personal information up-to-date is very important, especially if you go through a life changing event such as getting married or moving. Making sure your information is current is the first step in making sure your bills get paid.

The screenshot shows the 'My account' tab selected in the top navigation bar. Below it, the 'Personal information' section is highlighted with a blue box and a circled '1'. A callout box with a circled '2' points to the 'View/Edit personal information' link in the 'Personal Information' header. A challenge prompt with a circled '3' is shown below. The main form has a circled '4' on the right side, and a 'Submit' button with a circled '5' is at the bottom right.

Personal Information

Review and edit address, phone numbers, and email addresses. Add or edit a secondary account holder.

[View/Edit personal information](#)

Challenge prompt

Remember this:
Favorite food *

...

Cancel Submit

Personal information

Primary account holder: A Murphy

Address:

City:

State: MD

Zip code: -

Home number: () - -

Work number (optional): () - -

Mobile number (optional): () - -

Primary email: sarah@rmo.com

Secondary email (optional):

Secondary account holder (optional)

First name:

Middle name:

Last name:

Text messages for mobile devices (optional)

You may be charged by your mobile provider for text messages you receive.

Select your provider: Select Provider

Mobile number: () - - Send text message:

Cancel Submit

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the "View/Edit personal information" link in the "Personal Information" section.
3. Answer the challenge prompt and click the **Submit** button.
4. Make the necessary changes.
5. Click the **Submit** button when you are finished making changes.

Advanced Bill Pay

Editing Alerts

Setting up an alert within Bill Pay can help you make sure all of your bills get paid on time. You can set up alerts to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.

The screenshot shows the Bill Pay interface with the following elements:

- Navigation Bar:** Payments, Payees, Pay a person, Transfers, GiftPay, Calendar, **My account** (highlighted with a blue circle and the number 1), Help.
- Notifications Section:**
 - Notifications
 - Customized communications to keep you informed on bill pay activities
 - [View alerts](#) (highlighted with a blue circle and the number 2)
 - [View reminders](#)
- Alerts Configuration Page:**
 - Alerts
 - Primary email: demoaccount@ipaymybills.com
 - Secondary email: [Redacted]
 - Mobile short text: [Redacted]
 - Table of alerts with checkboxes for Email and Mobile:

Email	Mobile	Alert
<input type="checkbox"/>	<input type="checkbox"/>	Notify me each time an occurrence of a recurring series processes
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a recurring series has only one remaining occurrence
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when I have a new secure message
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a payment is scheduled that exceeds <input type="text" value="\$ 0"/>
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a transaction is scheduled
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a pay from account is approved
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a payee is added to my bill pay account
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a payee is deleted from my bill pay account
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a new eBill is received
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when the payee information is changed
<input type="checkbox"/>	<input type="checkbox"/>	Send me a list of transactions that were scheduled, stopped or skipped during my bill pay session
<input type="checkbox"/>	<input type="checkbox"/>	Send me a list of transactions that are scheduled to process each month
<input type="checkbox"/>	<input type="checkbox"/>	Send me a list of transactions that are paid each month

- Buttons:** Back, **Update** (highlighted with a blue circle and the number 4).
- A blue circle with the number 3 points to the 'Alerts' section.

In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Click the **My Account** tab.
2. Click the "View Alerts" link in the "Notifications" section.
3. Check the box to indicate whether you would like to be notified via email or mobile when an alert is activate.
4. Click the **Update** button when you are finished making changes.

Advanced Bill Pay

Categories

You can divide your payees into categories to better organize your transactions.

The image shows a screenshot of a web application interface for bill payments. The top navigation bar includes 'Payments', 'Payees', 'Pay a person', 'Transfers', 'GiftPay', 'Calendar', 'My account', and 'Help'. The main content area is titled 'Payments' and contains a 'Schedule' section with a '+ Payee' button. A 'Category' dropdown menu is highlighted with a blue circle and the number 1. Below this, a modal dialog box titled 'Add category' is shown. The dialog has a close button (X) in the top right corner. It contains two input fields: 'Categories *' with a dropdown menu showing 'New category' (highlighted with a blue circle and the number 2), and 'Category name *' (highlighted with a blue circle and the number 3). At the bottom of the dialog are 'Cancel' and 'Submit' buttons (the 'Submit' button is highlighted with a blue circle and the number 4).

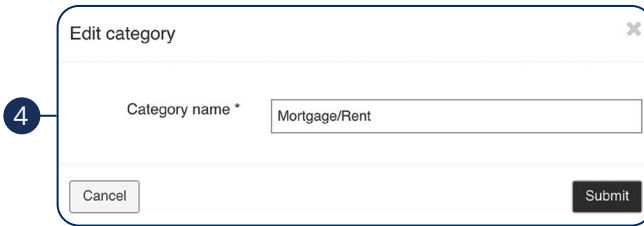
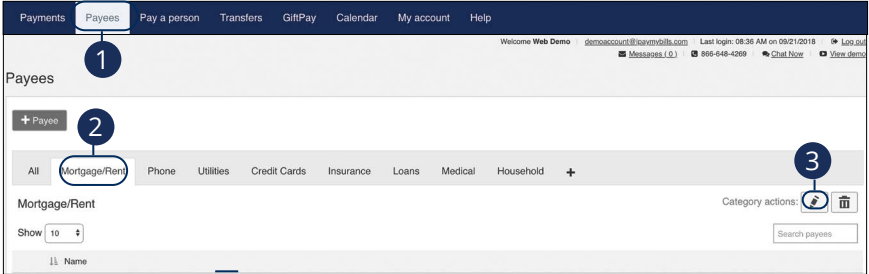
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Select "Add new category" from the drop-down.
2. Select "New category" from the drop-down.
3. Enter your category name.
4. Click the **Submit** button when you are finished.


Advanced Bill Pay

Editing a Category

You can edit a category at anytime. This is helpful if you need more ways to organize specific payees.



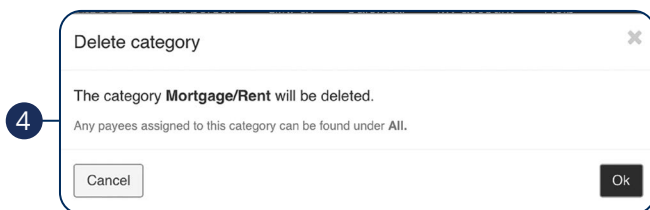
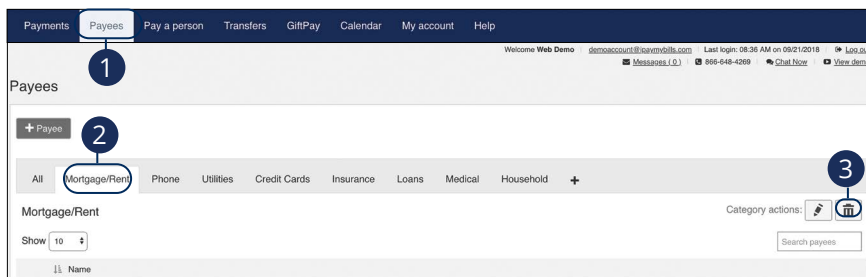
In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click on the  icon to edit.
4. Edit the category name and click the **Submit** button.


Advanced Bill Pay

Deleting a Category

You can delete a category at anytime. This is helpful if you no longer need a category.



In the **Transactions** tab, click **Bill Payment**. Then click the **Advanced** icon and select **Visit Bill Pay Site**.

1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click on the  icon to delete.
4. Click the **OK** button.

Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for a specific amount of time. If you need the current fee information, please call us Monday-Friday 8:00am - 7:00pm or Saturday 8:30am - 1:00pm at 215-538-5600. Our fee schedule is also available on [QNB's website](#).

The image shows a 'Stop Payment' form with the following fields and callouts:

- 1**: Request type section with radio buttons for 'Single Check' (selected) and 'Multiple Checks'.
- 2**: Account selection drop-down menu with the text 'Select an account'.
- 3**: Check number text input field.
- 4**: Check amount (optional) text input field containing '\$0.00'.
- 5**: Check date (optional) text input field with a calendar icon.
- 6**: Payee name (optional) text input field.
- 7**: Note (optional) text input field.
- 8**: 'Request stop payment' button at the bottom right.

In the **Services** tab, click **Stop Payment**.

1. Select "Single Check."
2. Select the appropriate account using the drop-down.
3. Enter the check number.
4. (Optional) Enter the amount.
5. (Optional) Enter the date of the check using the calendar feature.
6. (Optional) Enter the payee.
7. (Optional) Enter a note.
8. Click the **Request stop payment** button when you are finished.

Services: Stop Payment Request

Multiple Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being processed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us Monday-Friday 8:00am - 7:00pm or Saturday 8:30am - 1:00pm at 215-538-5600.

The screenshot shows a 'Stop Payment' form with the following elements:

- 1**: Request type section with radio buttons for 'Single Check' and 'Multiple Checks' (selected).
- 2**: Account selection dropdown menu with the text 'Select an account' and a downward arrow.
- 3**: Two input fields for 'Starting check number' and 'Ending check number'.
- 4**: Two calendar input fields for 'Starting date (optional)' and 'Ending date (optional)', each showing a date of 31.
- 5**: A text input field for 'Note (optional)'.
- 6**: A grey button labeled 'Request stop payment'.

In the **Services** tab, click **Stop Payment**.

1. Select "Multiple Checks."
2. Select the appropriate account.
3. Enter the starting and ending check number.
4. (Optional) Enter the starting and ending date of the checks using the calendar.
5. (Optional) Enter a note.
6. Click the **Request stop payment** button when you are finished.



Note: You can view the approval status of a stop payment in the Activity Center.

Services

Check Reorder

If you've previously ordered checks through QNB, you can conveniently reorder checks online at any time by signing in to our trusted vendor's website.

1


OrderMyChecks.com® - Official Site.
Order checks using your account information.

ROUTING NUMBER ?


ACCOUNT NUMBER ?

YOUR ZIP CODE ?

ACCOUNT TYPE Personal Business



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In the **Services** tab, click on **Check Reorder**.

1. Complete your order on our vendor's website.
2. Enter the requested information and click the **Log In** button.



Note: If you notice that you are missing checks, please contact us right away, so that we can take precautions to safeguard against identity theft and fraud.

Services

Mobile Check Deposit Enrollment

Online Banking with QNB gives you the tools to tackle your finances however you want. Enroll in Mobile Check Deposit to deposit checks from anywhere at anytime from nearly any device.

Mobile Remote Deposit Capture (RDC) Enrollment

Mobile RDC allows you to deposit checks directly into your account without visiting a credit union branch. Simply endorse the check and print 'For Mobile Deposit only' directly under endorsement and then launch the camera to take a picture of the front and back of the check. To request this service or see FAQs, please review and accept the [Terms and Conditions](#).

For more information on Mobile RDC [Click Here](#) to view our Frequently Asked Questions.

Check this box to accept our Terms and Conditions

Accept

After you submit your request, we will review your account details and we will respond to your request via secure message within 1 business day.

Feel free to contact us for more information.

In the **Services** tab, select **Mobile Check Deposit Enrollment**.

1. Click the "Terms and Conditions" link and review the document.
2. Click the check box indicating your acceptance of the terms.
3. Click the **Accept** button when you are finished.



Note: Once the bank reviews your information, you will receive a secure message indicating that the mobile banking service is turned on. You can then log in to the app on your smart phone and find the **Deposit Check** tab.

Services

Mobile Deposits

With a snap of a photo, you can deposit checks into your available accounts.

The image displays two screenshots of the 'Remote Deposit' mobile app interface. The left screenshot shows the 'Remote Deposit' screen with a 'Deposit Account' dropdown (1), an 'Amount' field set to '\$0.00' (2), and 'Front of check' and 'Back of check' buttons (3). The right screenshot shows the same screen with the 'Amount' field set to '\$50.00' and a photo of a check being scanned (4).



Note: This feature is only available when using our mobile app on your device.

Log in to our QNB Mobile Banking app. In the **Transactions** tab, select **Deposit Check**.

1. Choose the account you would like the check deposited to.
2. Input the dollar amount of the check.
3. Sign the back of the check and write "For Mobile Deposit Only," then tap the **Front of check** and **Back of check** buttons to take an image of the front and back of the check.
4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.

Services

Address Change Request

If your current address ever changes and you need to update your contact information, you can submit a request to QNB for one or all accounts. Once it is approved, the address change takes effect immediately.

Address Change

Complete and submit this form to change your address information for one or more of your accounts.

Select one or more accounts to change address. Please select at least one account.

Select All
Clear All

Free Personal Checking - XXXXXX4836

QNB-Rewards Checking - XXXXXX4828

Address 1 *

Address 2

City *

State *

ZIP *

Phone Country

Home Phone *

Work Phone

Cell Phone

Email Address

* - Indicates required field

In the **Services** tab, click **Address Change**.

1. Choose the account(s) that needs the address change.
2. Update your contact information.
3. Click the **Submit** button when you are finished.

Services


Statements

The Statements feature is a great virtual filing system for your bank statements, saving you paper. By storing your statements electronically, your account information is always readily available when you need it.


PDF Verification

The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:

1 Press "Get Code"—you will see a PDF with a code for you to copy and paste.



2 Paste the code exactly as it appears into this field and click **Verify**. (Can't see a PDF?)



Statements

3

ACCOUNT

4

DATE

5

DOCUMENT TYPE
pdf

6

Get Statement

In the **Transactions** tab, click **Statements**.

1. Click the **Get Code** button to verify that you can view a PDF.
2. A PDF with a code appears. Type the code into the verification field and click the **Verify** button.
3. Choose an account to work with using the "Account" drop-down.
4. Choose a date for the statement using the "Date" drop-down.
5. Use the "Document Type" drop-down to select a file format.
6. Click the **Get Statement** button when you are finished.

Settings

Profile

It is important to maintain current contact information on your account, view your contact information and contact us at 215-538-5600 to update any of your information. Updates to your address can also be made via an address change request. See page 93 for more information.

Profile

Please review and update your profile

Prefix (optional)	First Name
<input type="text" value=""/>	<input type="text" value="Erica"/>
Middle Name (optional)	
<input type="text" value=""/>	
Last Name	Suffix (optional)
<input type="text" value=""/>	<input type="text" value=""/>
Email Address	
<input type="text" value=""/>	
Address 1 (optional)	
<input type="text" value=""/>	
Address 2 (optional)	
<input type="text" value=""/>	
Country (optional)	
<input type="text" value="United States"/>	
City (optional)	State (optional)
<input type="text" value="Quakertown"/>	<input type="text" value="Pennsylvania"/>
ZIP (optional)	
<input type="text" value="18951"/>	
Phone Country (optional)	
<input type="text" value="United States"/>	
Home Phone (optional)	Work Phone (optional)
<input type="text" value=""/>	<input type="text" value=""/>

In the **Settings** tab, click **Profile**.

Settings

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. Account names and the order in which they appear on the home page, as well as the order of account groups and account group names, can be changed in Account Preferences to suit your needs.

Account Preferences

Click anywhere on the account row if you would like to add/edit an account nickname, enable SMS/Text banking or view account details. Group and sort accounts as they are displayed on the homepage.

3
Accounts
✎
My Accounts
✕
⌵

1
⌵
⌴

Free Personal Checking XXXXXX4836

Details

Online Display Name

4

Free Personal Checking
✎
✕
⌵

Current Account Group

5

Accounts

⌵

Account Visibility

2

Home

In the **Settings** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Account Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the ✎ icon to change the nickname of a group or an account. Make your changes and click the checkmark to save it.
4. Click the ✎ icon to change the Online Display Name of an account. Make your changes and click the checkmark to save it.
5. Use the "Account" drop-down to change the group that account is in.

Settings

Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

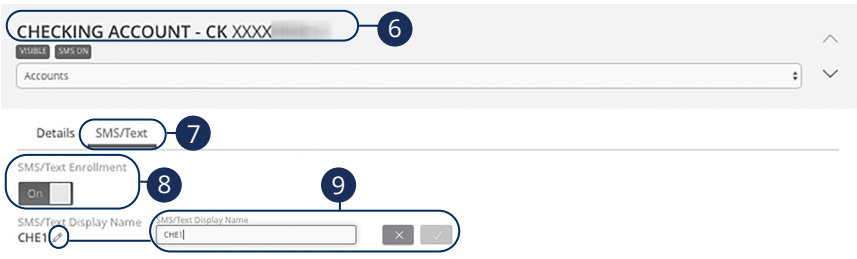
The image shows two screenshots from a mobile application. The top screenshot is the 'Text Enrollment' settings screen. It features a toggle switch labeled 'Text Enrollment' (1), a text input field for 'SMS TEXT NUMBER' (2), a checkbox for 'Agree To Terms' (3), and a 'Save' button (4). Below the input field, there is a note: '* - Indicates required field'. The bottom screenshot is a confirmation dialog titled 'Enrollment Successful' with a checkmark icon. It contains the text: 'You have successfully enrolled in text banking. Before you can view your accounts on your text device, you must configure your accounts. Would you like to do so now?' and two buttons: 'Close' and 'Visit Preferences' (5).


In the **Settings** tab, click **Text Enrollment**.

1. Toggle the **Text Enrollment** switch from "Off" to "On."
2. Enter your SMS text number.
3. Read the terms and conditions, and check the box next to "Agree To Terms."
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.



Note: Once you've signed up for Text Banking, you should receive a text confirmation.



6. Select an account you want to enroll in text banking.
7. Click the **SMS/Text** tab.
8. Toggle the **SMS/Text Enrollment** switch from “Off” to “On.”
9. (Optional) Click the  icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

Commands for Text Banking	
Text Command Options to	226563 for the Following Information:
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on Text Banking
STOP	Stop all text messages to the mobile device (for Text Banking and SMS alerts/notifications)
START	Enable message send/receive for Text Banking

Settings

Accessibility

We want Online Banking to be useful and accessible to everyone. High contrast mode lightens the menu on the left side of the screen for better visibility.

Accessibility Settings

We are committed to providing online banking that is usable and accessible to everyone. On this page, you will find tools and settings that can enhance your online banking experience.

1

 Enable high contrast mode

In the **Settings** tab, click **Accessibility**.

1. Check the box next to "Enable high contrast mode."



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