JHA Payment Solutions

iPay Solutions

February 2022



Consumer Bill Pay Good Funds

Client Reference Guide

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Consumer Bill Pay Product Training

iPay Solutions' Consumer Bill Pay product is designed to help subscribers manage their bills and account information.

> NOTE
> The services within this training may not apply to your institution, based on the options you have turned on for your subscribers.

Learning Objectives

This training is designed to guide in the understanding of:

- Managing bill pay account as a subscriber.
- The different types of payees a subscriber can add.
- The process of adding payments, both single and recurring.
- Special features to monitor bill pay activity with alerts.
- Your role as an administrator for items that require approval.

Recommended Audience

This training is intended for employees of your financial institution (FI) who:

- Assist with subscriber support for internal bill pay needs.
    - Support/Operations staff, to include Subject Matter Experts, Support Supervisors, and/or Managers
- Are responsible for training your internal employees (Admins = Train the Trainer).

Contact Client Support for Assistance

The Client Support Team is here to assist you regarding bill pay functionality, iPay Portal, or general questions about subscriber accounts.

To speak with a member of the Client Support Team, call 877-434-4729, chat, or submit a case through For Clients.

- Hours of support: Monday-Friday, 8 a.m.-8 p.m. ET

Subscribers' Point of Contact

If iPay Solutions provides support for subscribers, there are two methods of contact for assistance: chat and phone. If the FI provides support, then only their number appears.

- Hours of support: Monday - Friday, 7:30 a.m.-2 a.m. ET
    - Chat
        - Located on the top of each page.
    - Phone - Each FI has their own IVR number for support
        - Located in the footer of each page.

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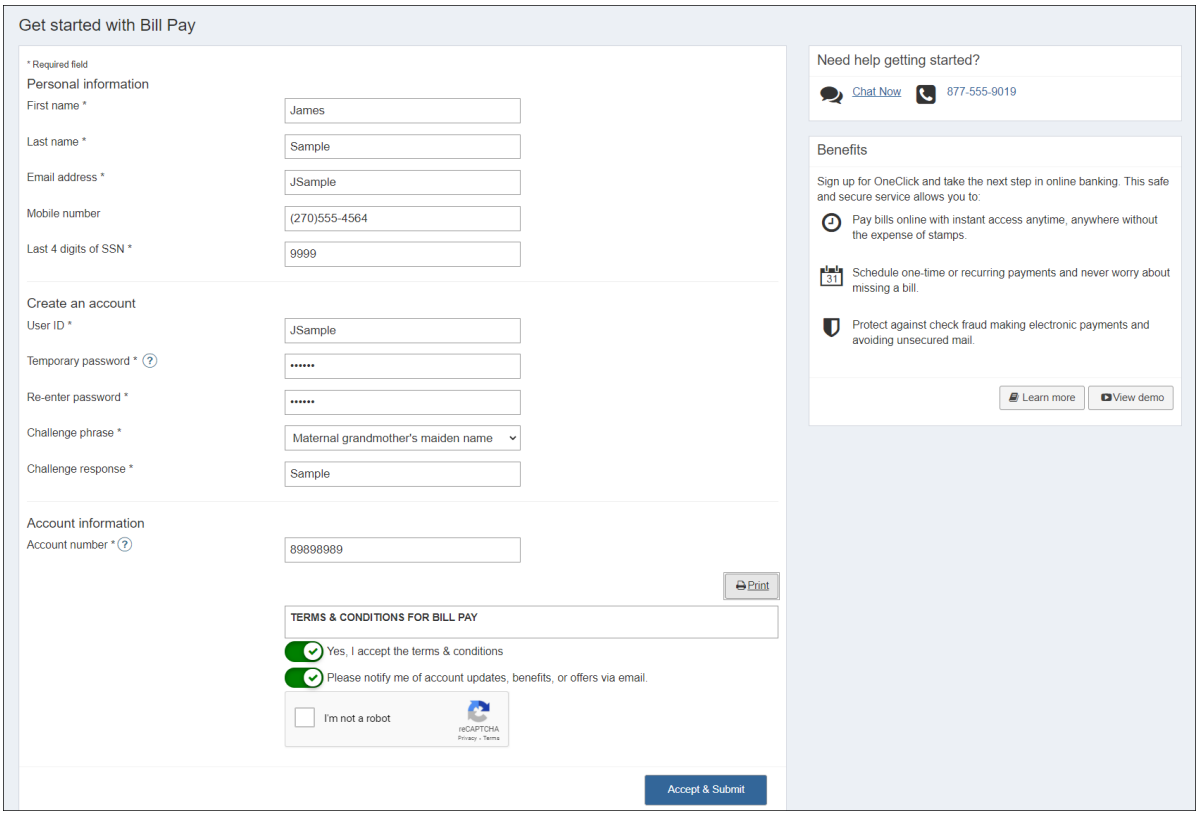
Optional Services and Features

Specific services can be turned **On** or **Off** for subscribers via iPay Portal or by contacting Client Support.

Service/Feature	Services that iPay Solutions can turn on/off for the FI	Services that the FI can turn on/off for subscribers via iPay Portal
Payments Tab: Pending and History	Yes	No
Additional Pay-From Accounts	Yes	No
Secondary Account Holder	Yes	No
Shortcut	Yes	No
Popular Payees	Yes	No
P2P (Email) Payees/Payments	Yes	Yes
Pay a Person (Direct Deposit)	Yes	No
Rush Payments	Yes	Yes
Transfers	Yes	Yes
GiftPay	Yes	Yes
eBill	Yes	Yes

Enrollment Process

A subscriber completes an enrollment form to get started with bill pay.

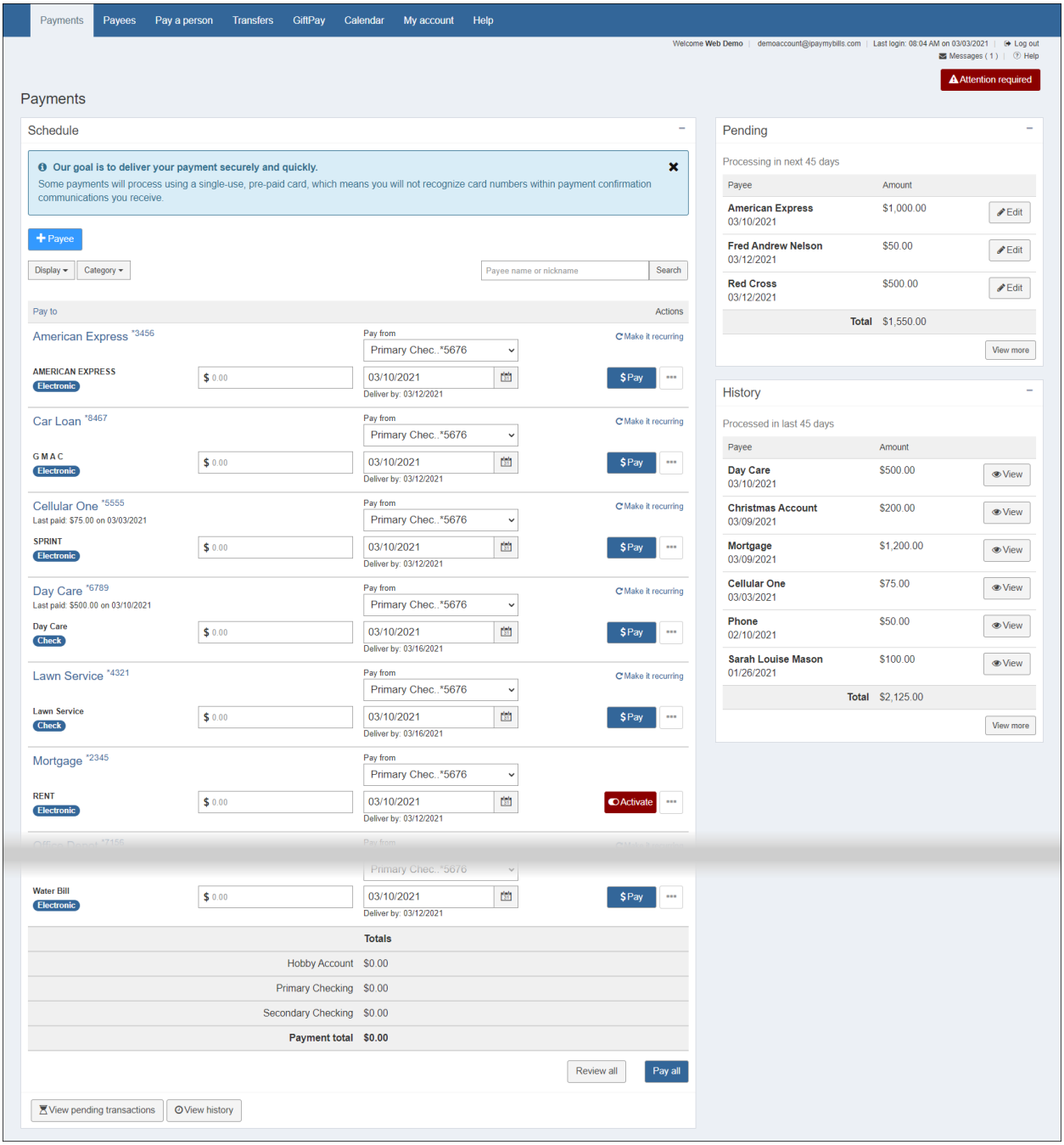


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Payments

A subscriber can view and manage their bill pay account by using various features of the *Payments* tab.

> **NOTE**
> The screens in this guide are subject to change. To verify the layout of your site and available features, contact your iPay Solutions Coordinator.



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Messages

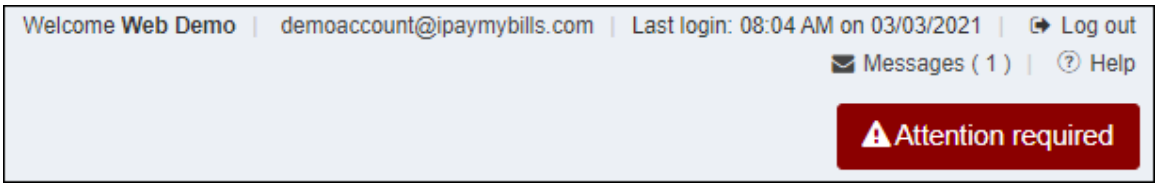
This feature allows a subscriber to receive broadcast messages from the FI sent via iPay Portal, and individual messages from iPay Solutions when Tier 1 support is provided.

- Messages appear in the secure message center for 180 days, or until the subscriber deletes them.

Attention Required

This feature notifies a subscriber when actions must be taken. Attention required appears in the top-right hand corner of the page when a subscriber must address one of the following situations:

- Returned Payment
- Outstanding Check
- Activate Account *(Payee or Transfer)*
- Unlock Email Payee
- Verify Transfer Account *(Inbound Transfer)*
- Troubleshoot eBill



Add a Payee

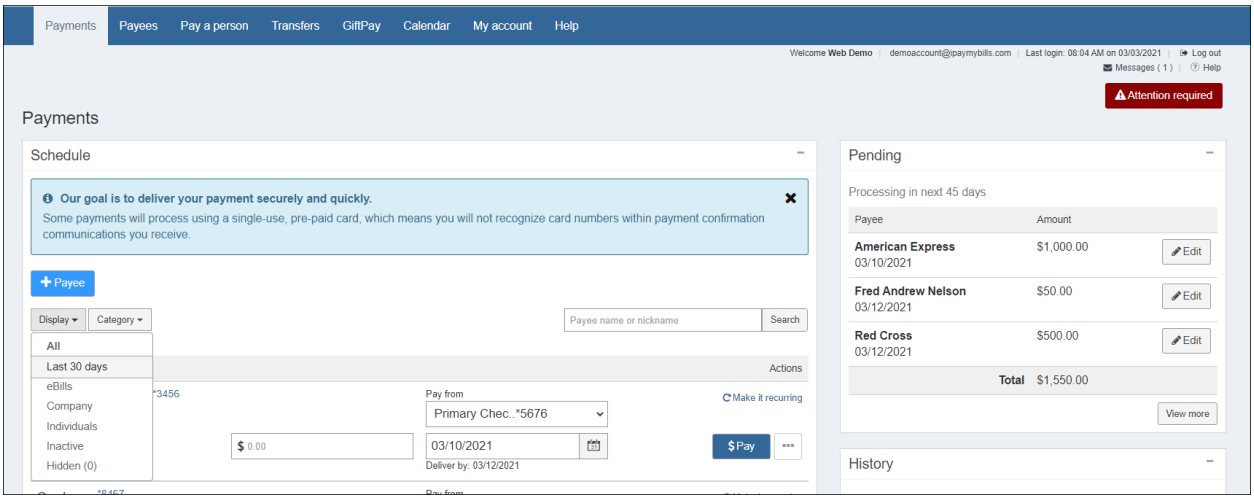
This feature allows a subscriber to add payees.

Display Options and Payee List

This feature changes the way a subscriber views their payees. Their payees are listed in alphabetical order with the option to schedule payments, but a subscriber can view specific payees by choosing one of the following display options:

- **All** - Displays a full list of the subscriber's payees.
- **Last 30 Days** - Displays payees that have had a payment within the last 30 days.
- **eBills** - Displays payees enrolled for eBill.
- **Company** - Displays payees added as a company.
- **Individuals** - Displays payees added as a person.
- **Inactive** - Displays payees added in the last 28 days where no payments were scheduled, or payees that have not been paid in the last 181 days.
- **Hidden** - Displays payees that subscribers chose to hide.
- **Search Your Payees** - Allows subscribers to search for their payees by the payee's full name, partial name, or nickname.

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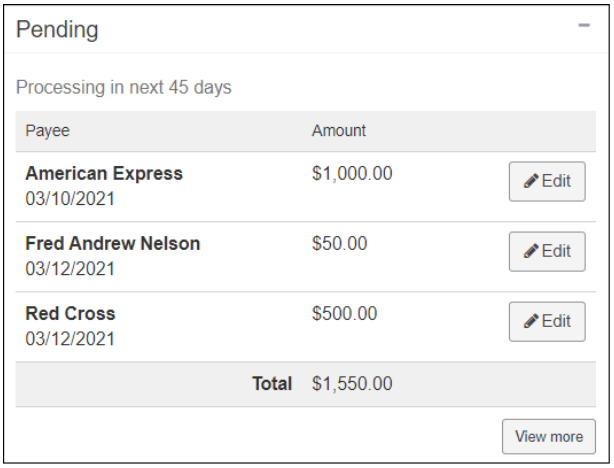


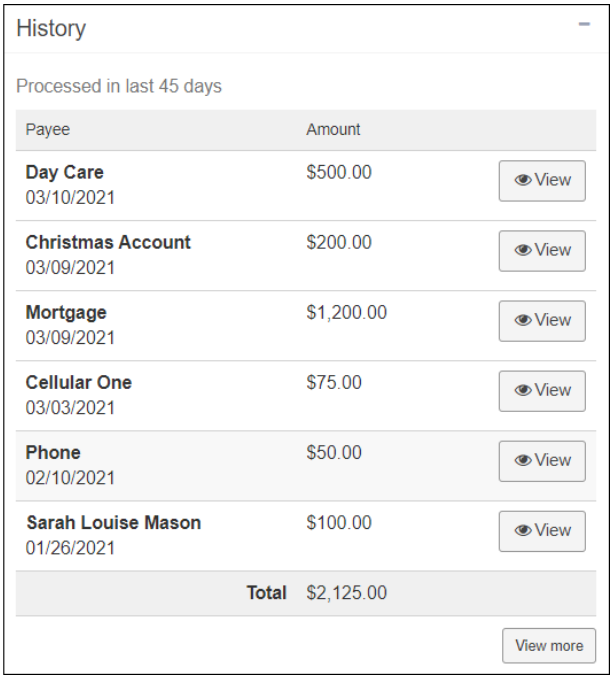
Pending

This feature lists transactions that are scheduled to process within the next 45 days. A subscriber can view a full list of pending payments by clicking **View more** or change payment details by clicking **Edit**.

History

This feature lists transactions that have been processed or paid within the last 45 days. A subscriber can view a full list of payment history by clicking **View more** or view specific payment details by clicking **View**.

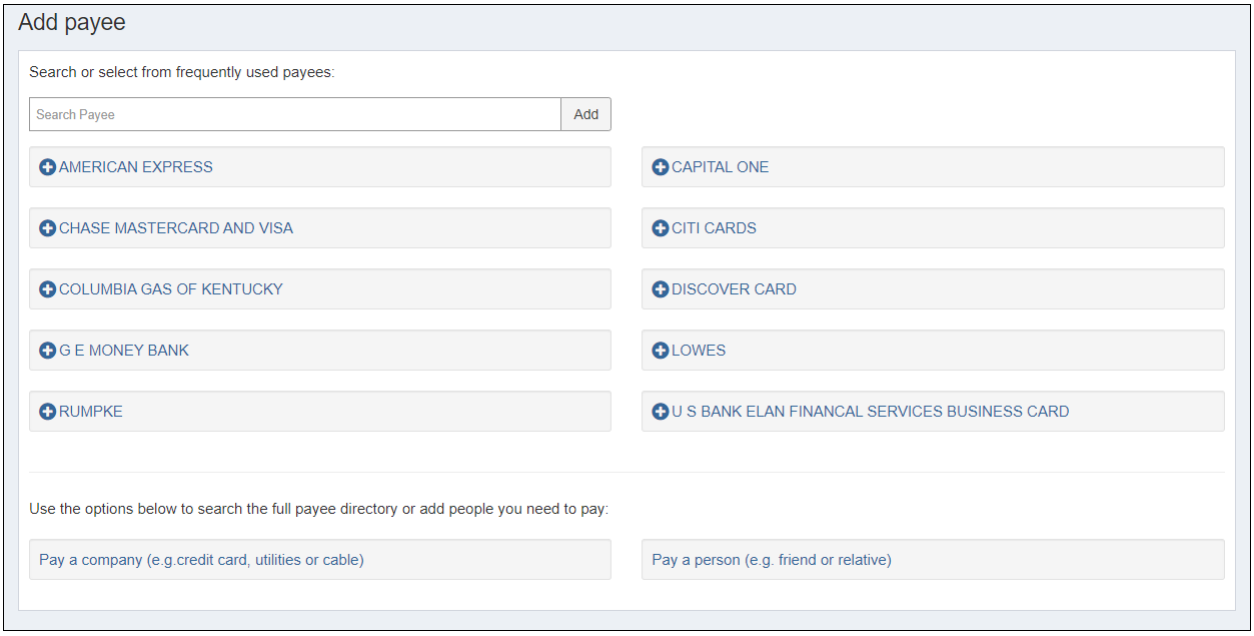




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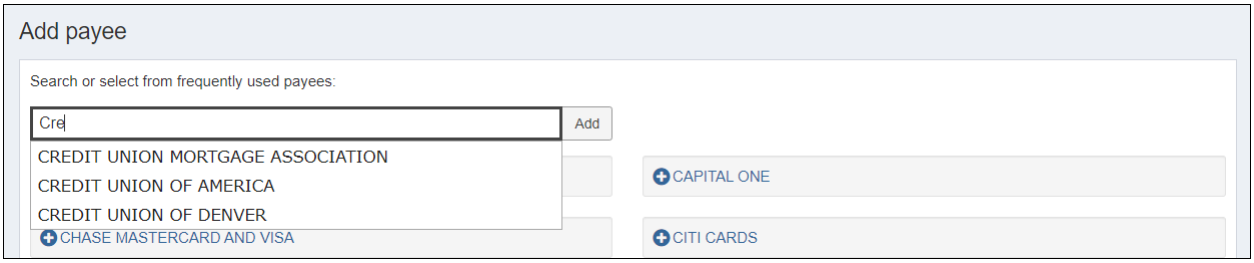
Add a Payee

The subscriber can add a payee by searching for the payee, choosing the payee from the list, or selecting the option for a company or person.



Search Payee

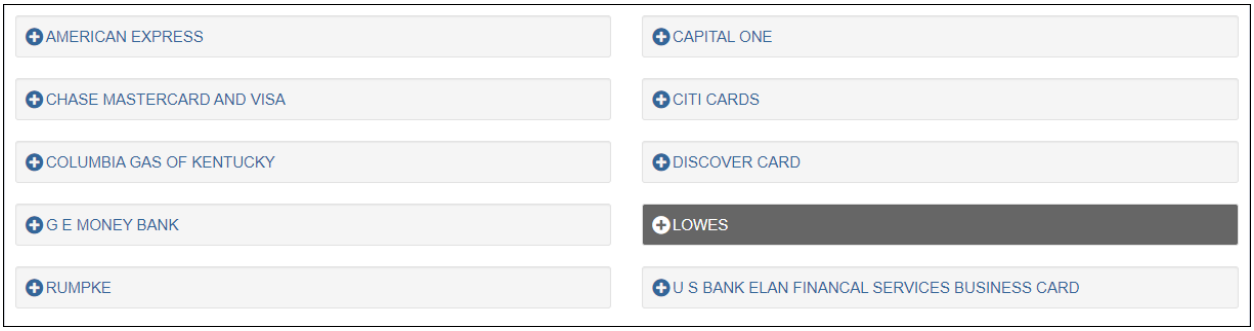
The subscriber can start typing a payee name into the search field to add a new payee. Once they begin entering the payee's name, potential matches will display. They can select a match to add the name in the field or type the full name. Once they have the correct payee's name listed, they click **Add**, then follow the prompts to enter payee details.



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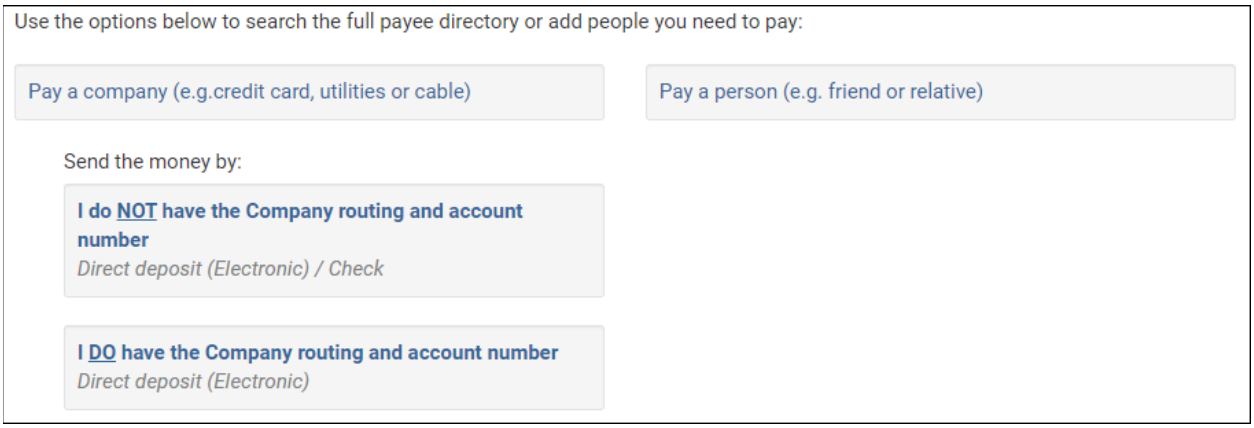
Payee List

The subscriber can choose a payee from a list of frequently used payees based on their location or payees added by users within their institution. If their payee is listed, they click the payee's name, then follow the prompts to enter payee details.



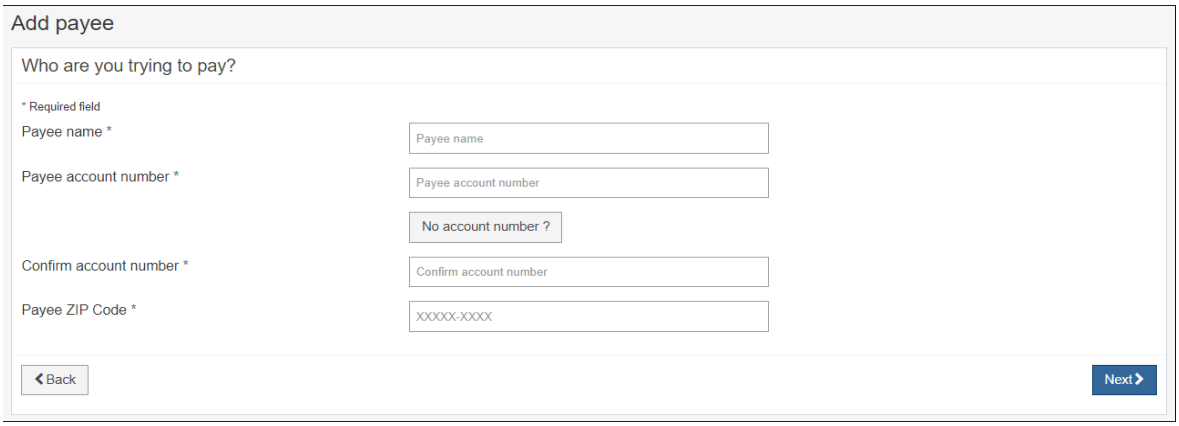
Pay a Company

Click **Pay a company** to view the options.



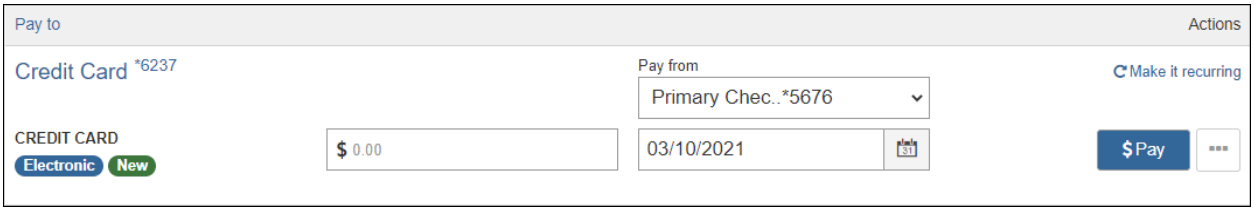
Without ACH Information

When adding a company, without ACH information, click **I do NOT have the Company routing and account number**. The subscriber enters information from their statement. Bill pay attempts to locate a payee match based on that information.



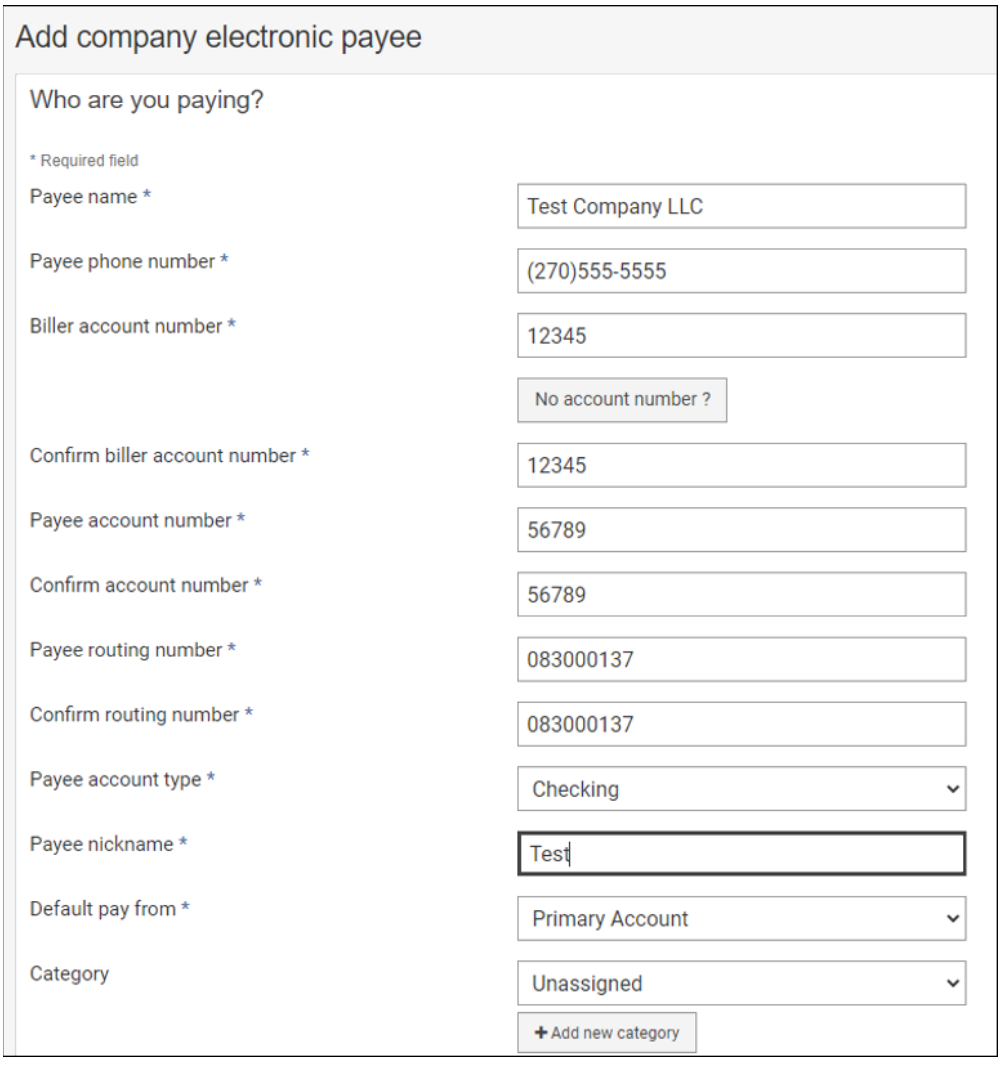
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A newly added payee is placed at the top of the payee list with a *new* indicator for the remainder of the bill pay session.



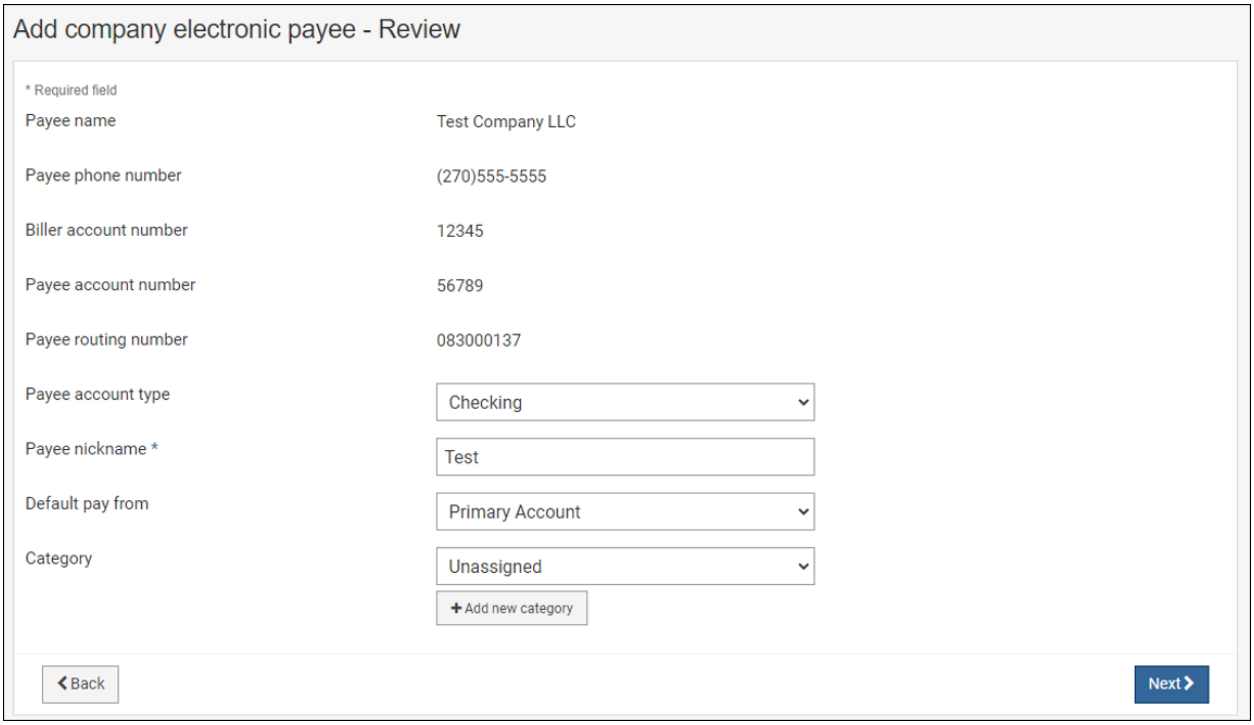
With ACH information

When adding a company, with ACH information, click I DO have the Company routing and account number. The subscriber enters their payees bank account information routing number, account number, account type, and other required details. Once the information is complete, they click **Next**.

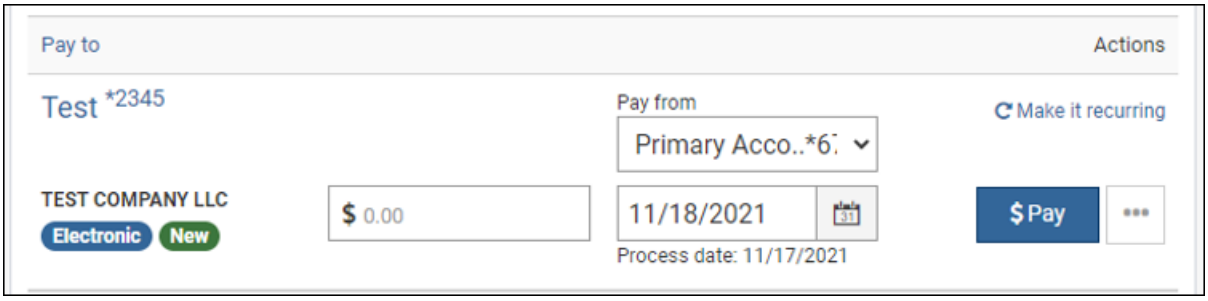


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The subscriber reviews the information, then clicks **Next**.



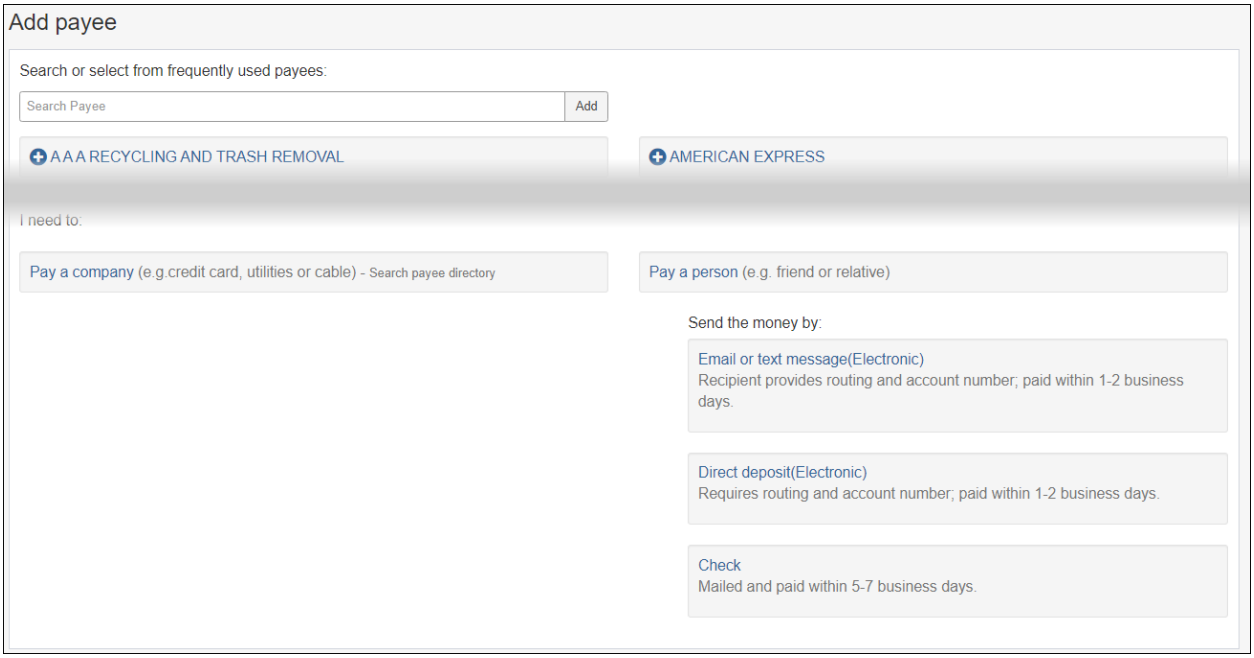
A newly added payee is placed at the top of the payee list with a *new* indicator for the remainder of the bill pay session.



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Pay a Person

Click **Pay a person** to view the options.



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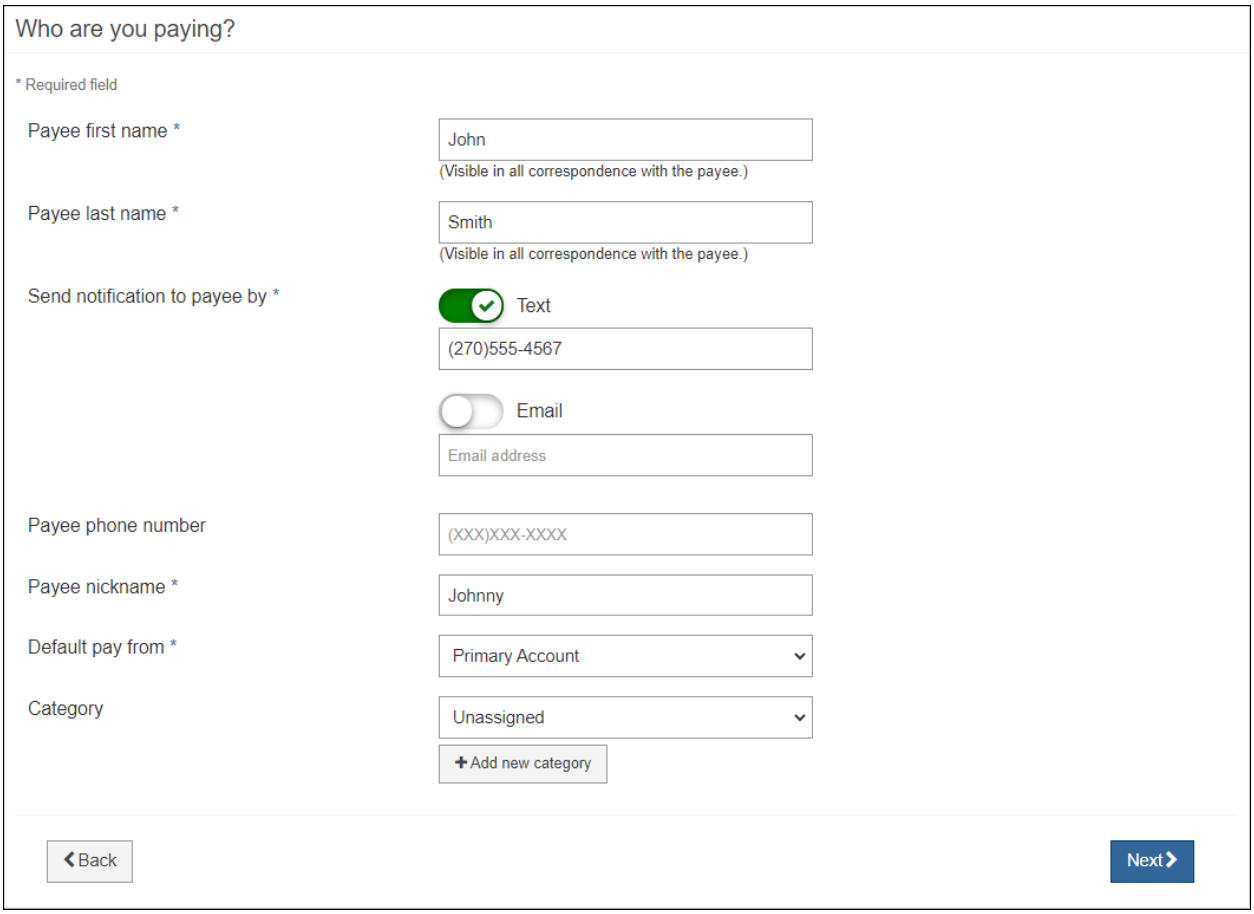
Email or Text Message (Electronic)

This payment option can be turned **Off** for individual subscribers via iPay Portal.

- The subscriber is required to provide contact information for the payee.
- The payee receives a notification with a secure link that requests security validation and their account information.
- The payee provides their account information through a secure process. Account information is passed behind the scenes and is not available to the subscriber at any time.

Input the Payee's Information

Enter the following information in the appropriate fields: name, notification method, and nickname. The notification method can be changed at any time by editing the payee.

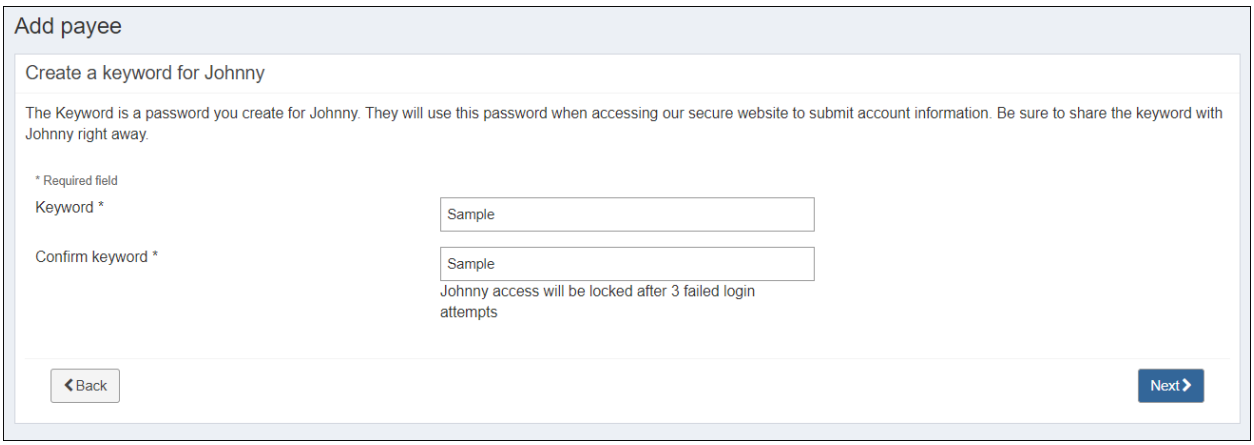


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Create a Keyword

A keyword is a word or phrase created by the subscriber that is communicated to the payee.

- The payee is required to enter it as a measure of security. When entered correctly, the system prompts the payee to enter their bank account information.
- The subscriber can view the keyword when they edit the payee.



Activate a Payee

A subscriber can activate a payee now or later. Subscribers cannot schedule payments until the activation process is complete.

Activation Process

Payee activation is an additional security feature for higher-risk payees:

- **A Person**
- **Transfers**

Activation Code Details

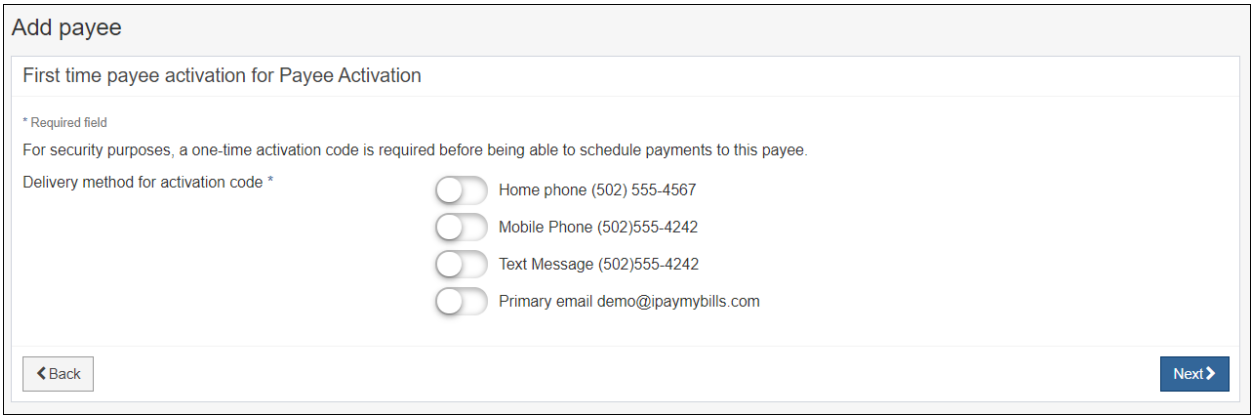
An activation code is a one-time, system-generated code.

- It is specific to each payee and expires if the subscriber:
  - Requests a new code for the payee.
  - Ends the bill pay session.
- The subscriber is unable to select a delivery method if their information has been changed within the last 30 days.
  - This does not include information from enrollment, changed via iPay Portal, or changed by iPay Solutions.
  - Your iPay Solutions Coordinator must turn on this option.
- The subscriber can be locked out for entering the activation code incorrectly three times.
- Payments cannot be scheduled until this step is complete.

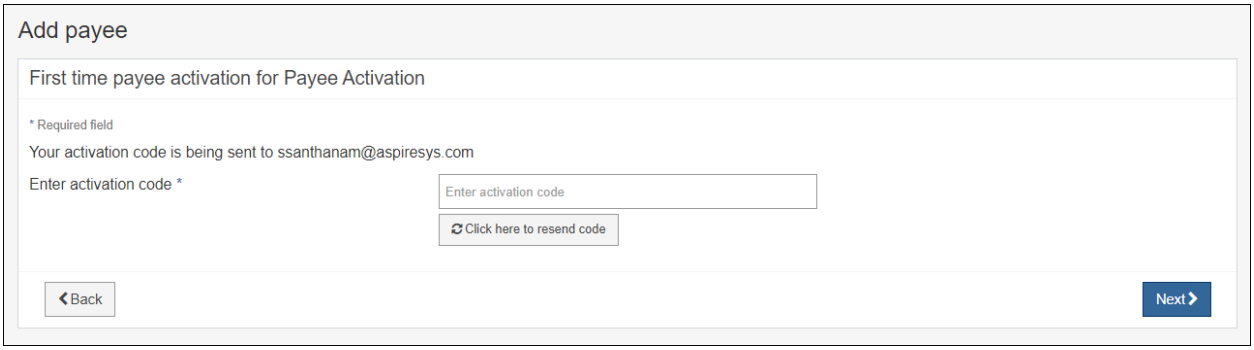
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Activation Code Steps

Select the preferred delivery method to receive the activation code by phone, email, or text.



Enter the activation code into the appropriate field and click **Next**.

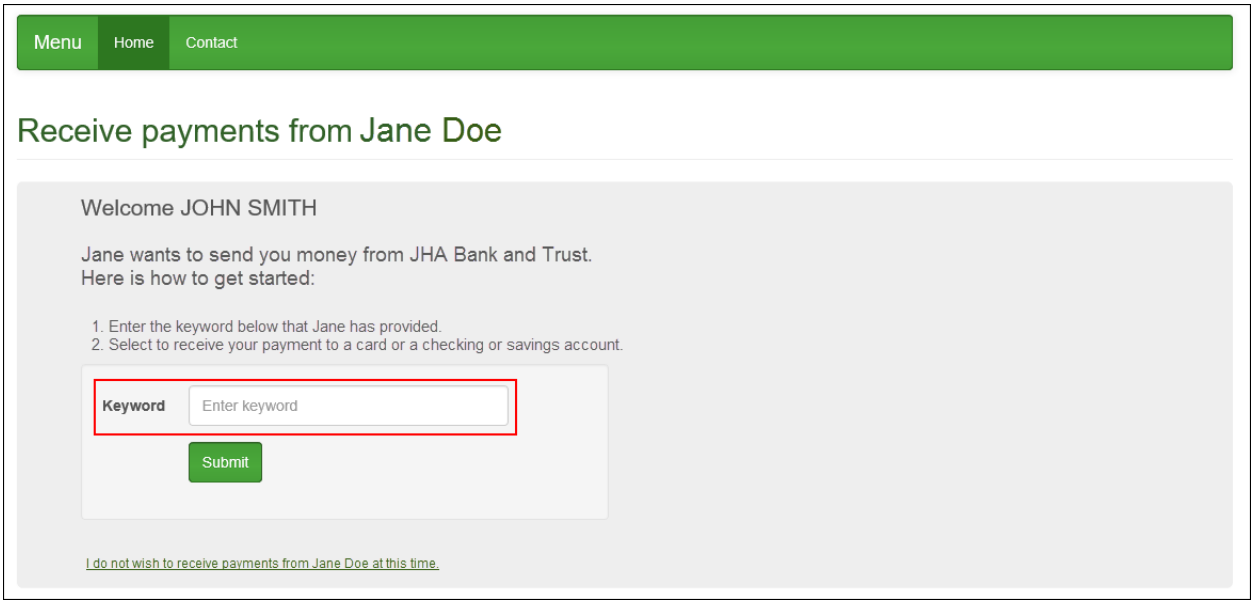


A notification is sent to the payee with a link. By following the link, the payee is directed to a site that prompts them to enter the following:

- **Keyword**
- **Account information**
    - The payee has nine days to enter their keyword and account information. If the payee fails to do so, they are automatically deleted from the payee list, and the subscriber is notified via email.
    - Scheduled payments cannot process until the payee enters their account information.

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This is a payee site sample screen.



Unlock a Payee

A payee can be locked out if they enter the keyword incorrectly three times. After the third lockout (nine total failed attempts), the system deletes the payee.

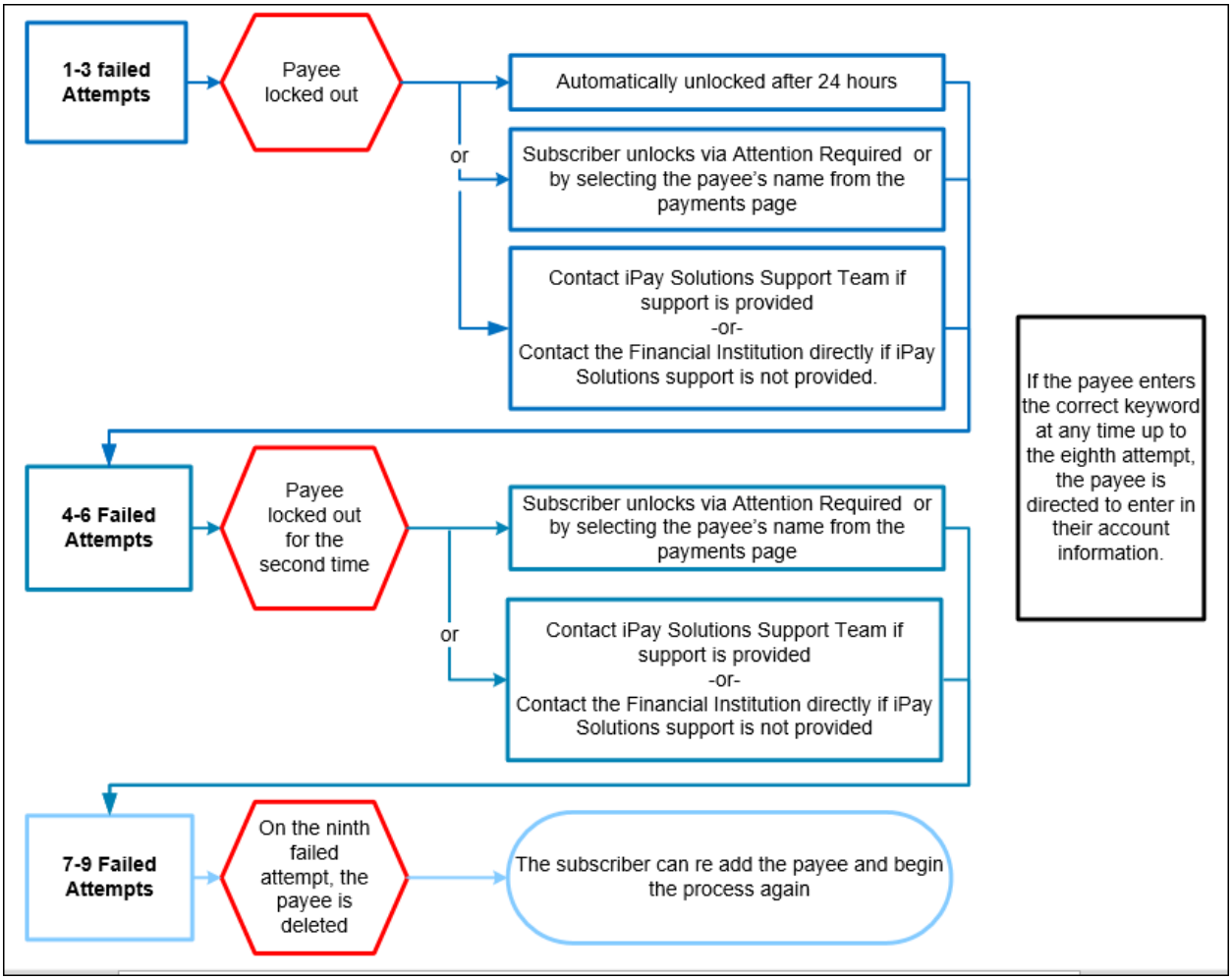
After the initial lockout (three failed attempts), the system automatically unlocks the payee after 24 hours.

A subscriber can unlock a payee by:

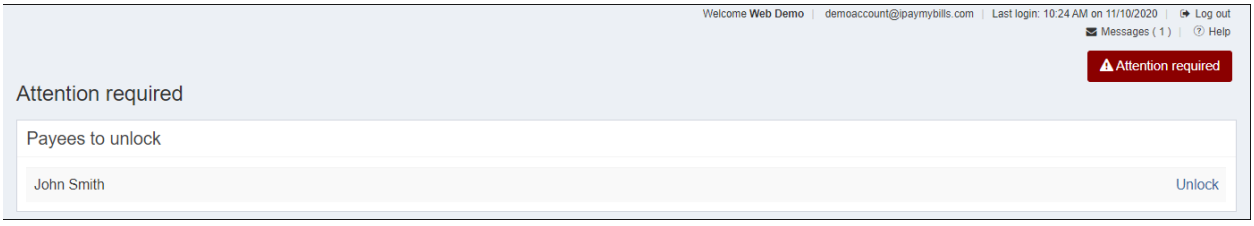
- Clicking **Attention required**.
- Contacting iPay Solutions Support if iPay Solutions is providing Tier 1 support.
- Contacting the FI directly if iPay Solutions is not providing support.

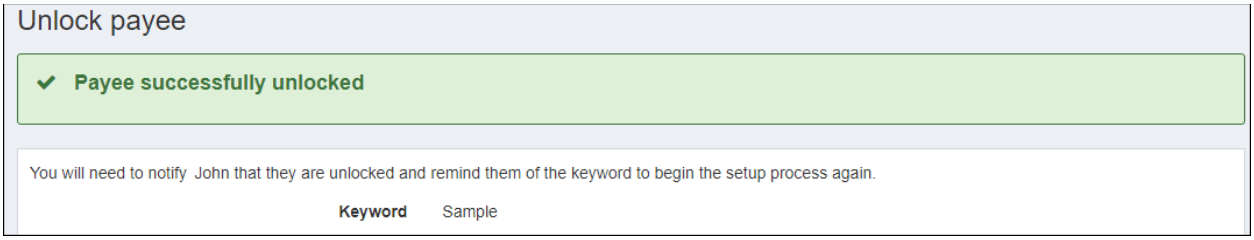
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For more information about how to unlock a payee, see the following diagram.



To unlock the payee via the site, click **Unlock** under **Attention required**.

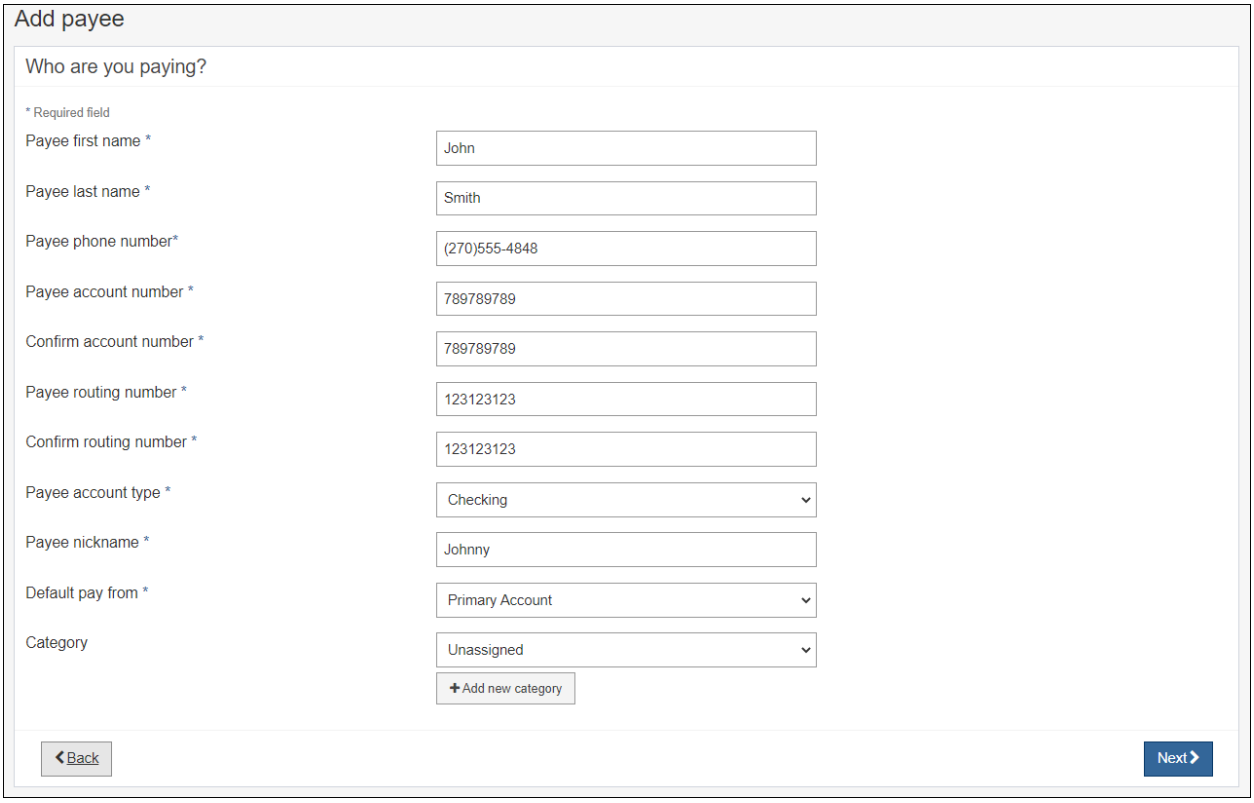




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Direct Deposit (Electronic)

A subscriber can add a person to receive ACH deposits if they have their direct account information. This payment option can be turned **Off** for all subscribers by contacting iPay Solutions.



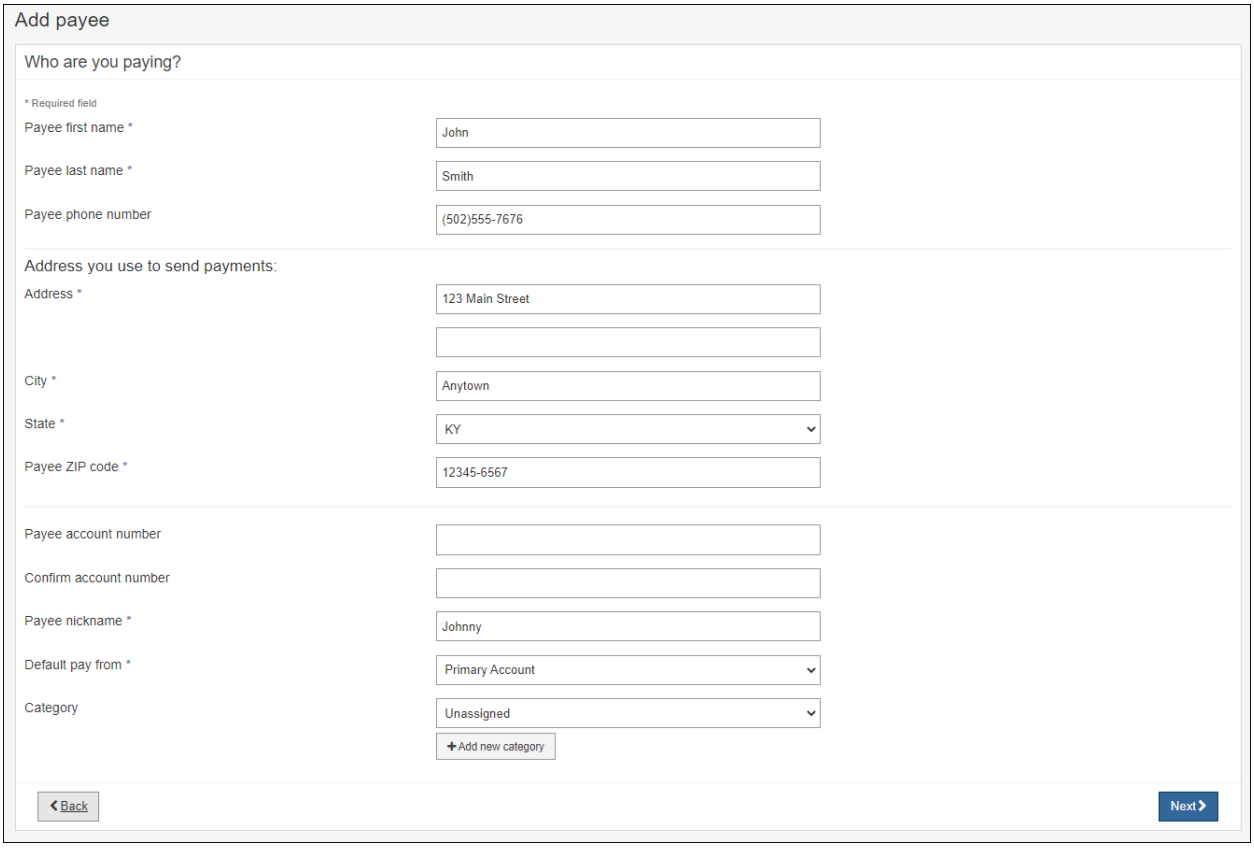
NOTE

Routing numbers are validated for the external institution.

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Mail a Check

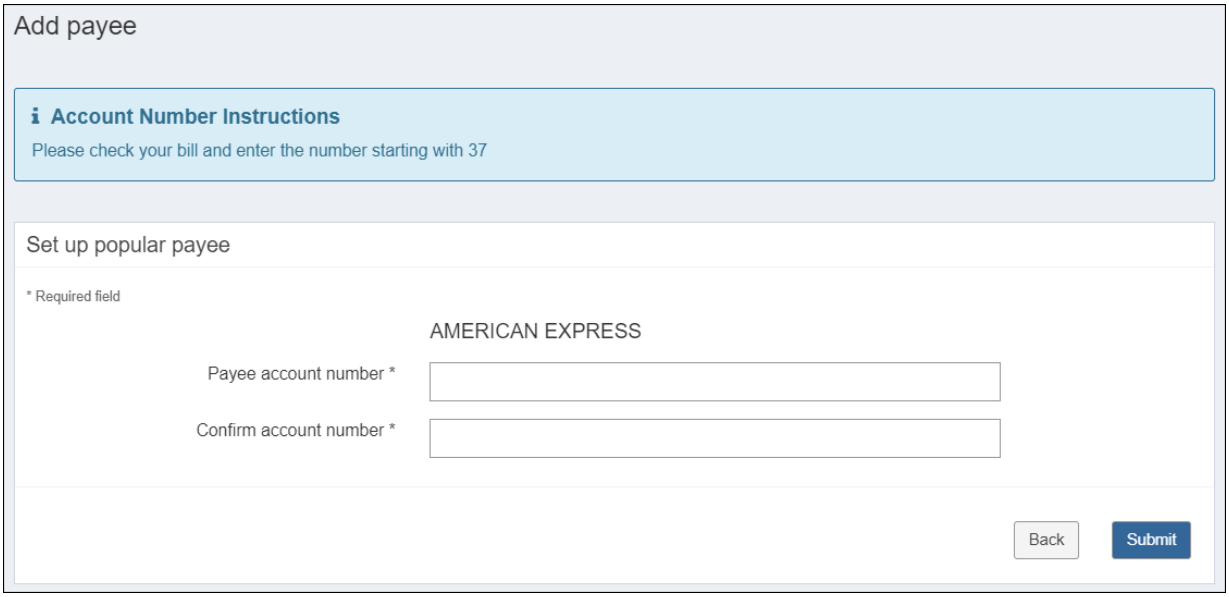
A subscriber must enter the payee's information in the appropriate fields.



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Select or Search a Frequently Used Payee

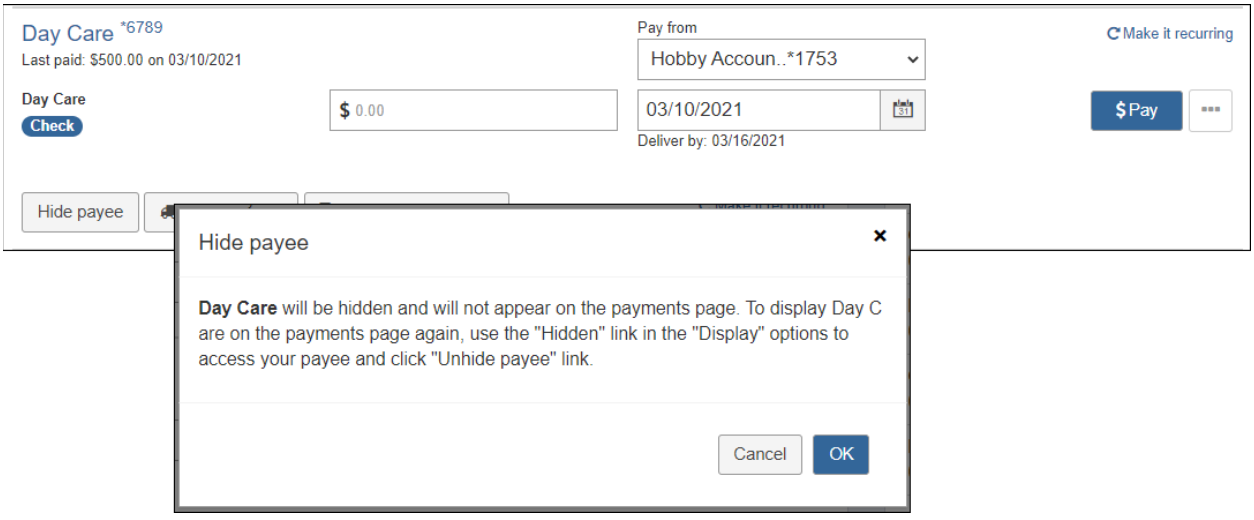
A subscriber can select a payee from the list or search for a payee. When adding a company, the subscriber enters information from their statement. Bill pay attempts to locate a payee match based on the account number format. If a match is located, the payee is successfully added. If a match is not located, additional information is required to complete the process.



Hide/Unhide a Payee

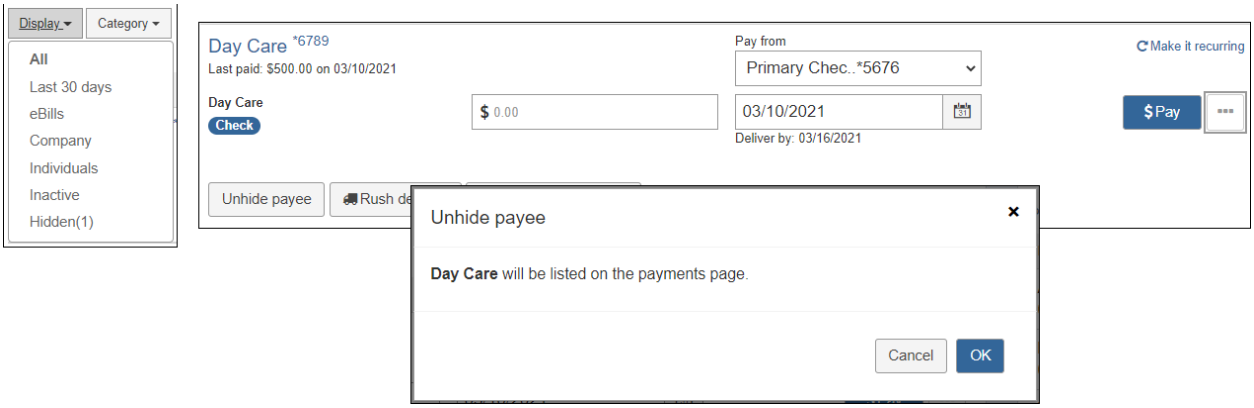
A subscriber can hide a payee by clicking **Hide payee** below the payee's name on the *Payments* tab.

- The payee remains hidden until the subscriber chooses to show them.
- Scheduled payments and reminders are not affected by hiding the payee.



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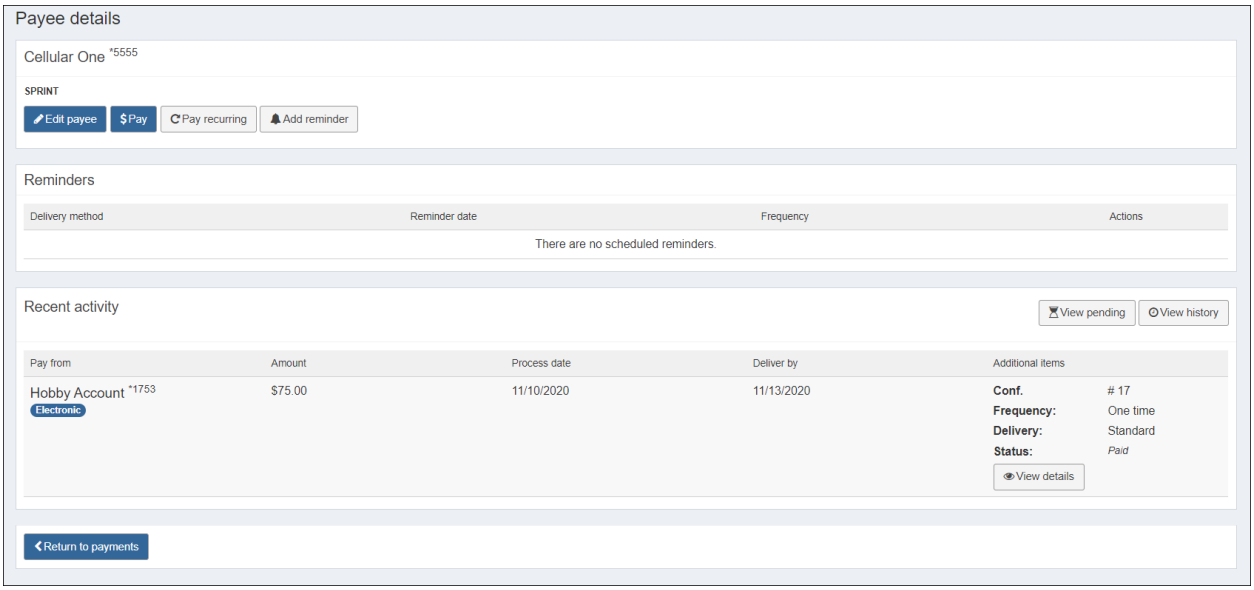
To show a hidden payee, navigate to the *Payments* tab, click the **Display** drop-down, then select **Hidden**. Clicking **Unhide payee** below the payee's name returns the payee to all other display views.



Manage a Payee

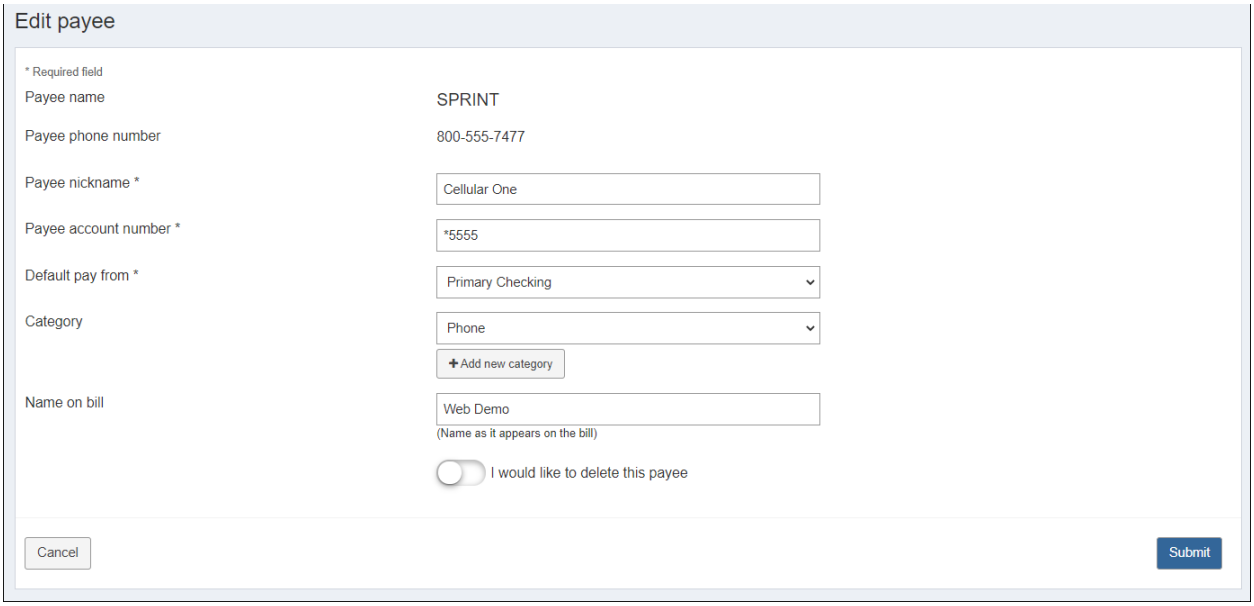
A subscriber's payees are listed on the *Payments* tab. A subscriber can manage specific payees by clicking the payee's name.

This action shows the payee's name and last four digits of their account number. The subscriber can then take further actions.

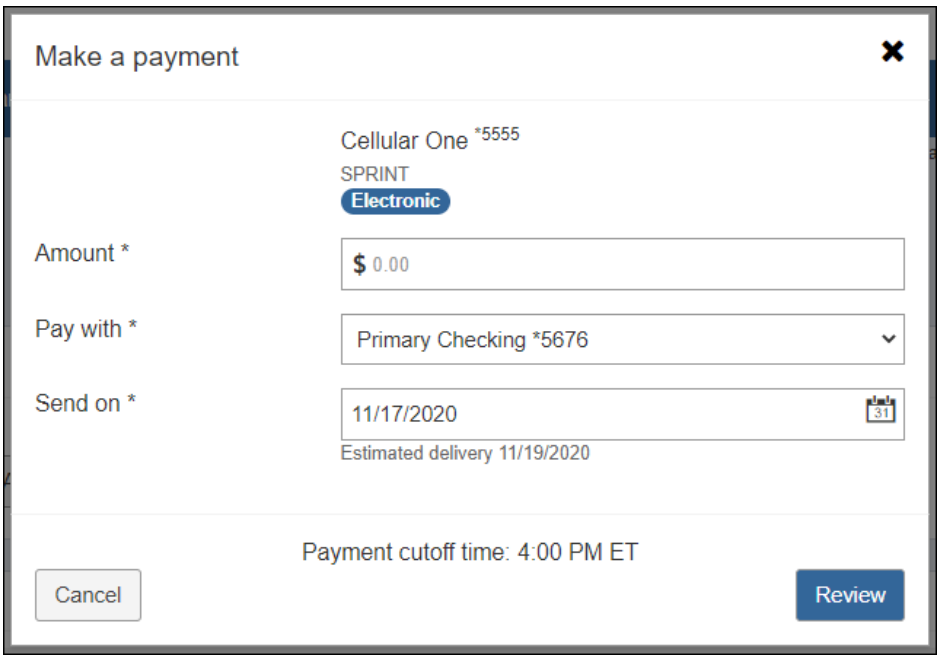


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Edit a Payee
This action allows a subscriber to change the payee account information, assign the payee to a category, or delete the payee.



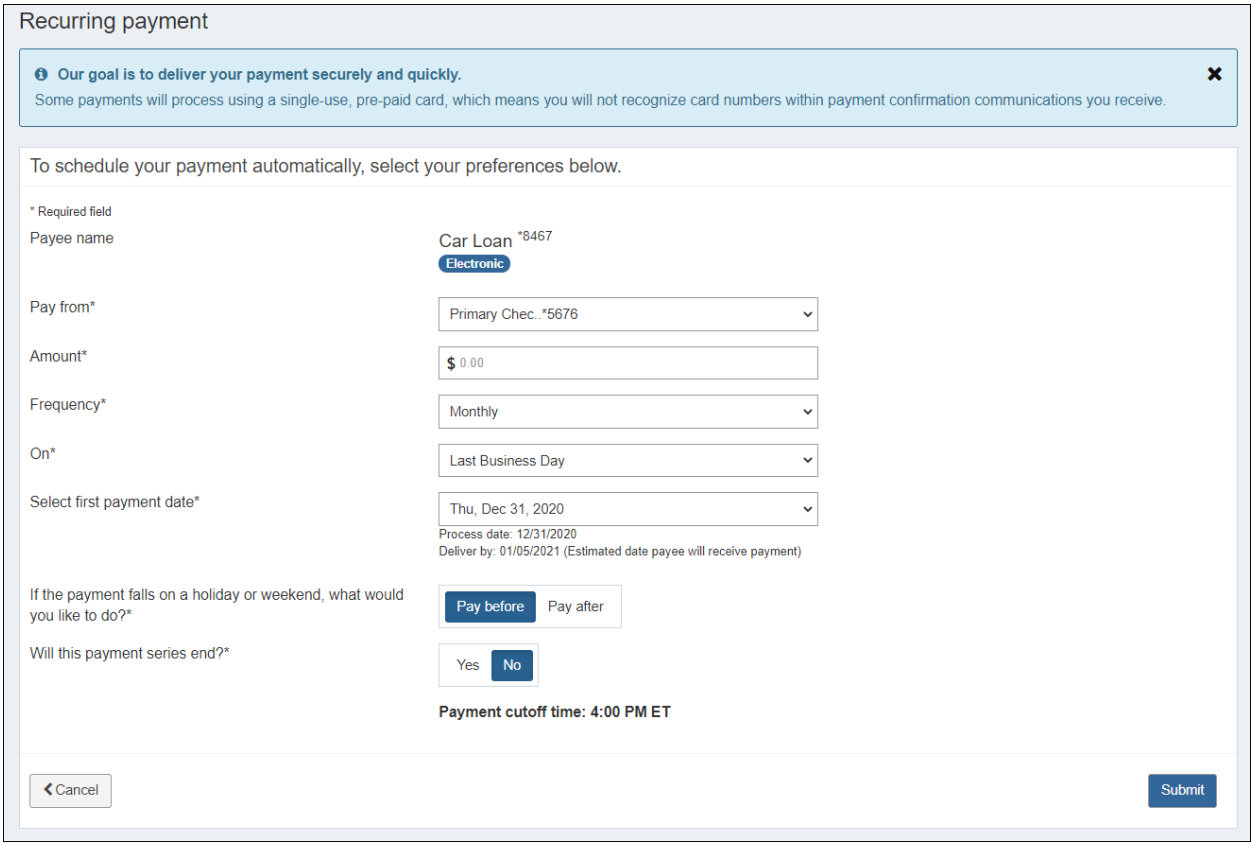
Pay
Click the *Pay* button to schedule a single payment.



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Pay Recurring

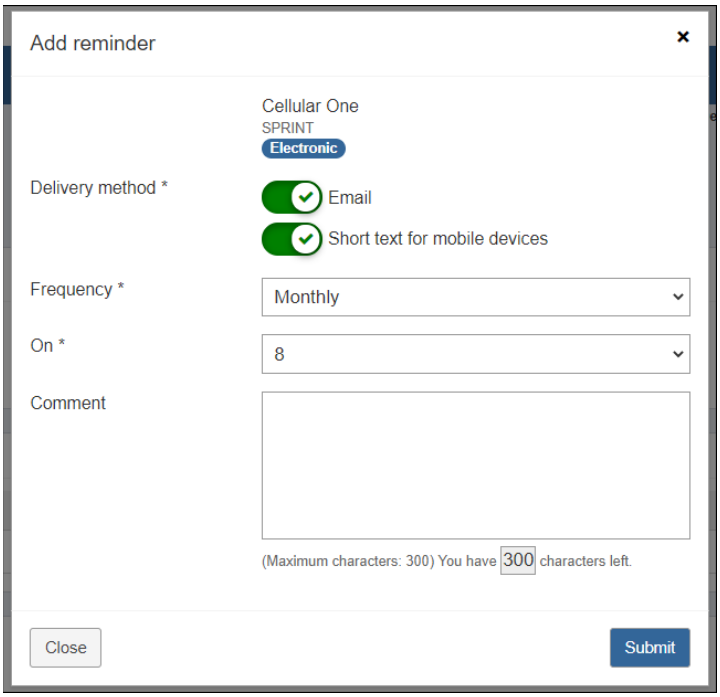
Click the *Pay recurring* button to schedule a recurring payment.

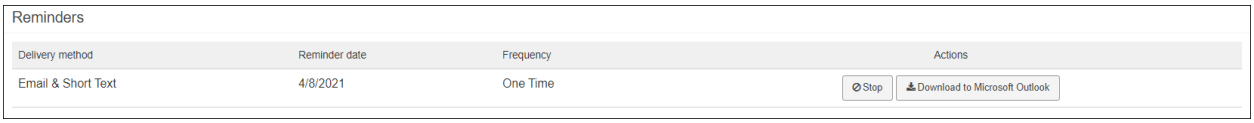


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Add Reminder

This option allows a subscriber to receive reminders to schedule payments.





A subscriber can also download their reminders into Microsoft® Outlook®.

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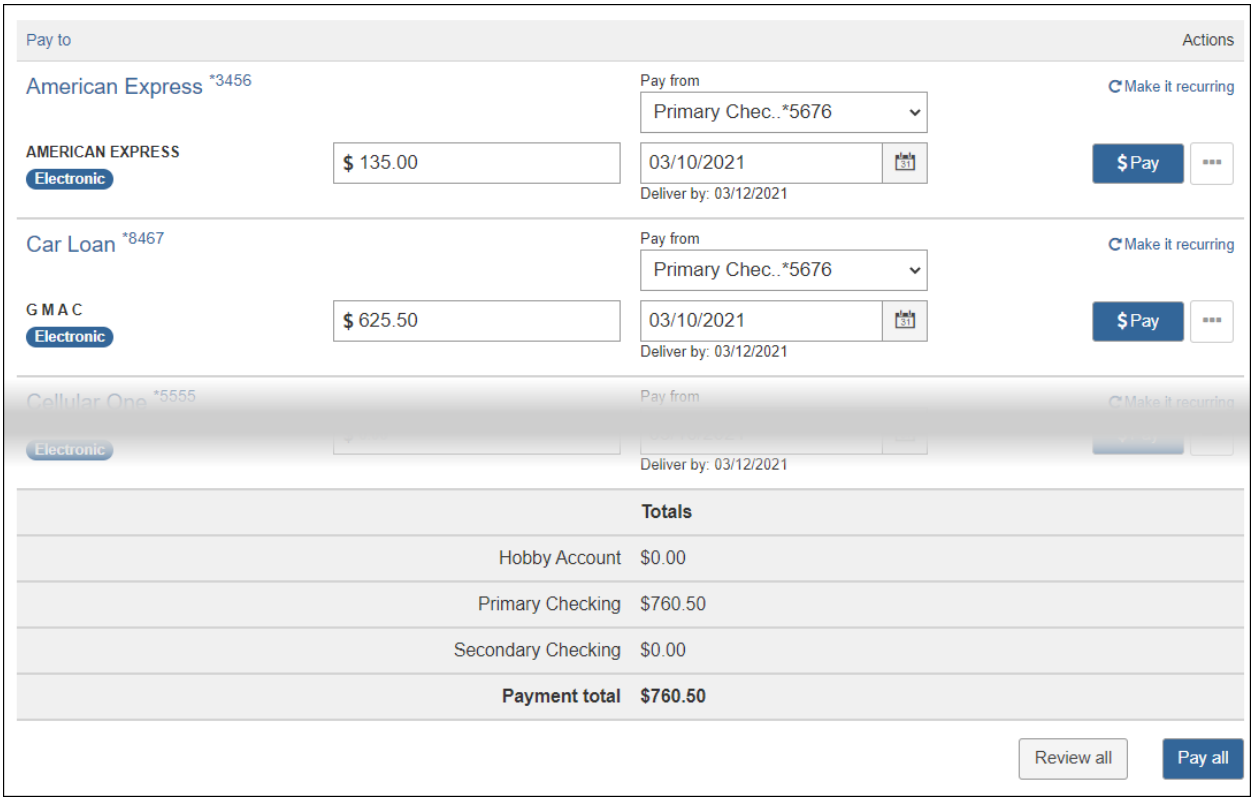
Scheduling Payments

A subscriber can schedule one-time, rush, or recurring payments.

One-Time Payments

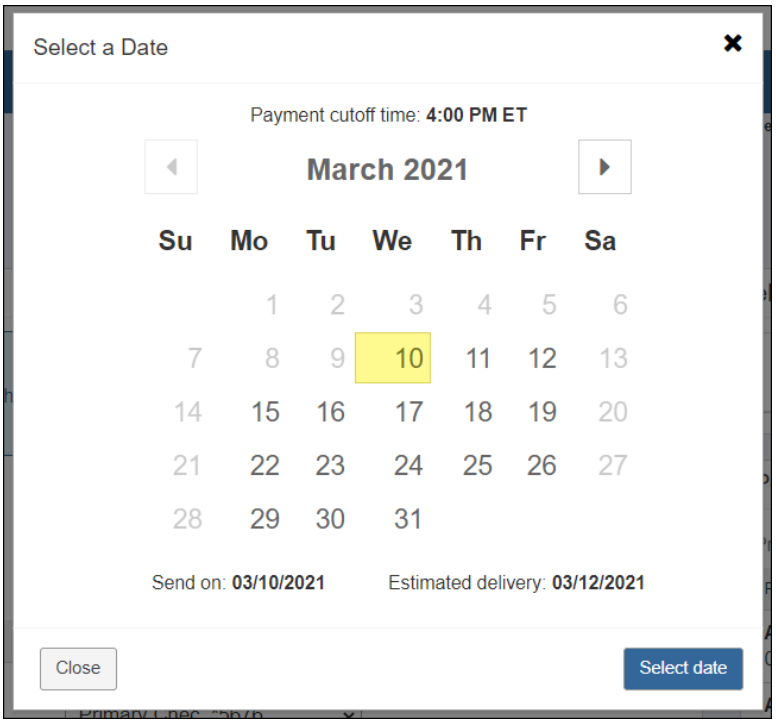
A subscriber selects a **Pay from** account, **Amount**, and **Payment date**. Then click one of three scheduling options: **Pay**, **Review all**, or **Pay all**.

> NOTE
> The first available payment date is prefilled.



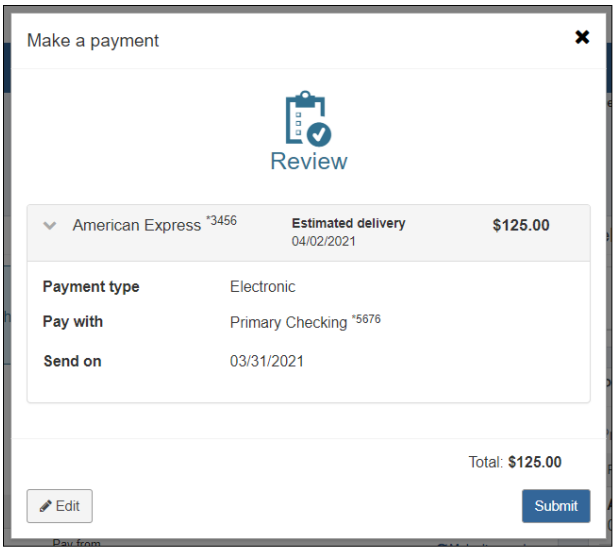
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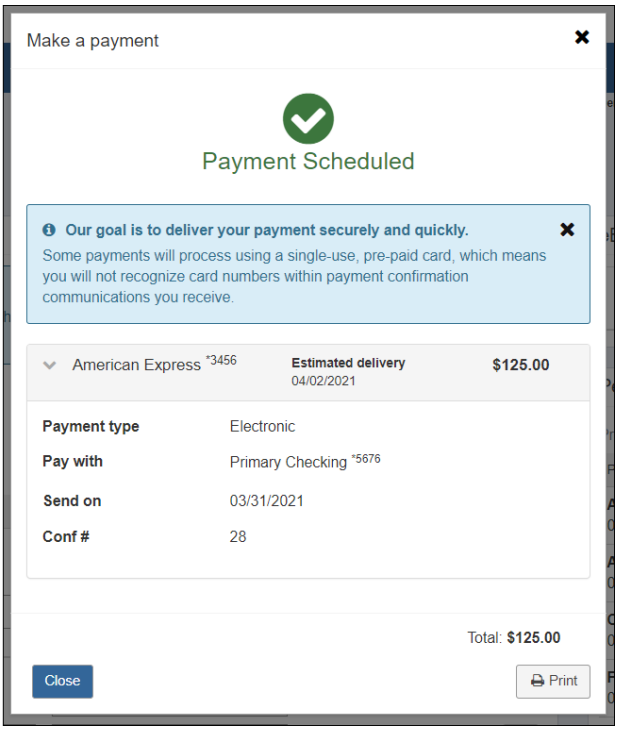
Payment Date Calendar



Pay

Allows a subscriber to review and schedule a one-time payment to a specific payee.

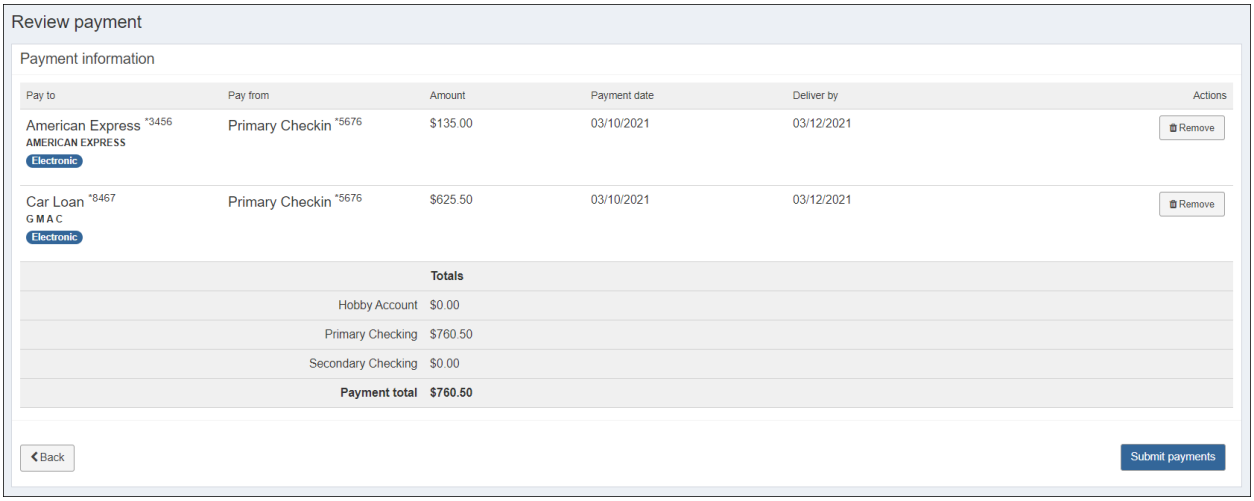




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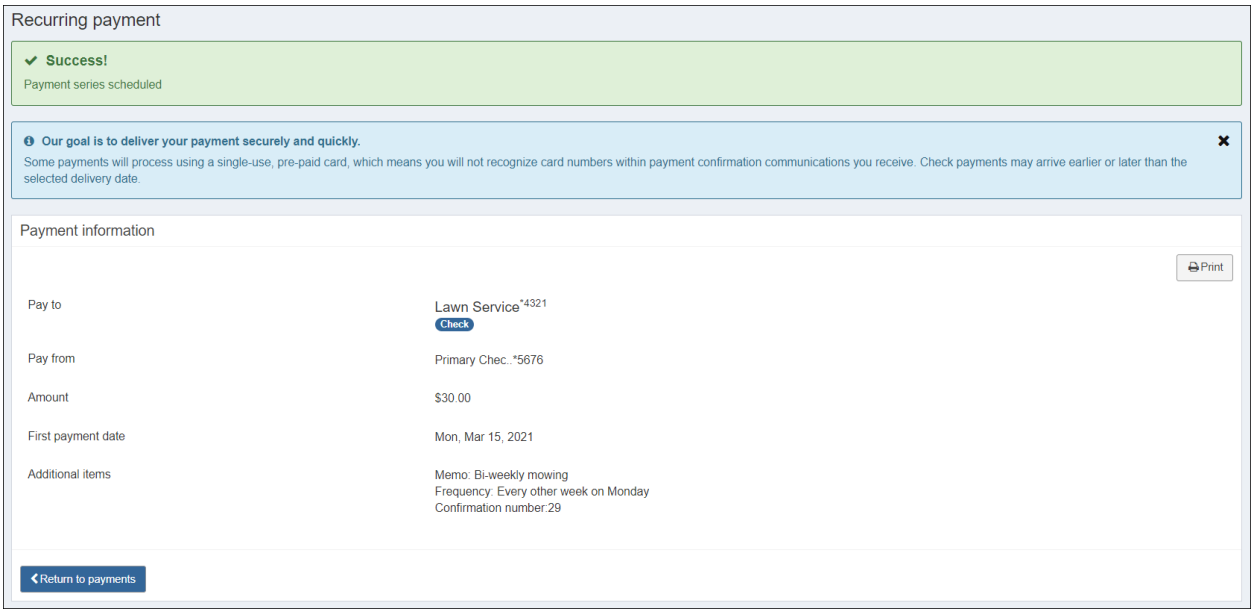
Review All

Allows a subscriber to review a one-time payment to a specific payee or multiple payees before submitting.



Pay All

Allows a subscriber to skip the review process and schedule a one-time payment to a specific payee or multiple payees. A confirmation screen shows the subscriber they successfully scheduled their payments.



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Processing Information

iPay Solutions offers two processing methods, **Process Date** and **Deliver by Date**.

- Payments process Monday through Friday at the institution's cutoff time of 2, 3, or 4 p.m. ET.

Process Date

Using this method, a subscriber can select the day they want their payment to process.

- **Electronic Payments**: Funds are moved from the subscriber's account into the iPay Solutions settlement account.
    - The funds are held for one business day to allow the institution to verify the availability of funds.
    - If funds are available, the payment is sent to the payee the following business day. The payment usually arrives in 1-3 business days.
    - Institutions may cancel the payment through iPay Portal if there are insufficient funds.
- **Check**: iPay Solutions offers two check models:
    - **iPay Solutions Checks**: Funds are moved from the subscriber's account into the iPay Solutions settlement account.
        - The funds are held for one business day to allow the institution to verify the availability of funds.
        - If funds are available, the check is mailed to the payee the following business day. Checks usually arrive in 3-7 business days.
    - **Draft Checks**: The subscriber's account and routing numbers are printed on the check.
        - The funds are not withdrawn from their account until the payee cashes the check.
        - Checks usually arrive in 3-7 business days.

Deliver by Date

Using this method, a subscriber selects a due date and the system calculates the process date, so the payment arrives on time.

- **Electronic**: The process date is automatically chosen two days prior to the due date.
- **Check**: The process date is chosen based on payment history and location of the payee.

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Rush Payments

Rush Delivery guarantees the payment is delivered within one or two business days.

- It is an optional feature that can be offered to subscribers.
- It can be turned **Off** for subscribers via iPay Portal.
- Not all payees accept rush delivery payments. **Rush delivery** only appears when available for the payee.
- **Rush delivery** may not appear for 24-hours after a payee is added.

Click **Rush delivery**.



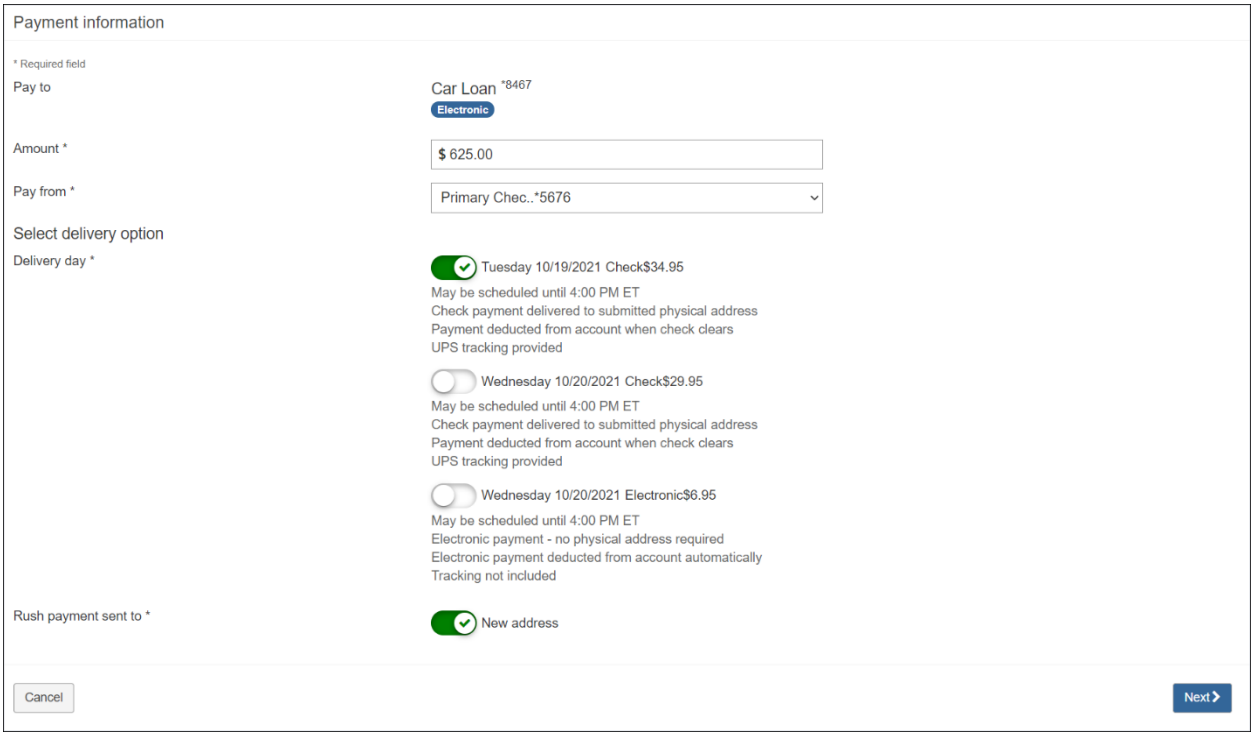
Three Types of Rush Payments

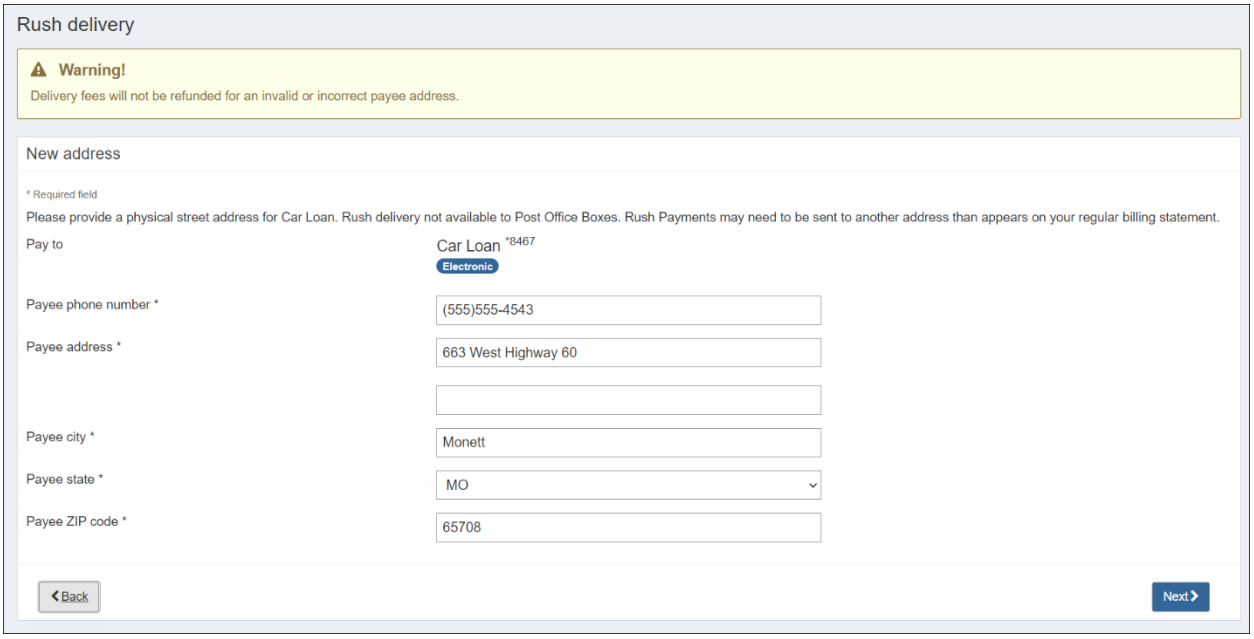
- **$34.95** (Draft Check) - Next business day
- **$29.95** (Draft Check) - Second business day
- **$6.95** (Electronic) - Second business day

These payments are guaranteed to be delivered by the specified date. If not, the subscriber may be refunded up to $50 in late fees.

Enter the **Amount** and select a **Pay from** account, then click **Next**.

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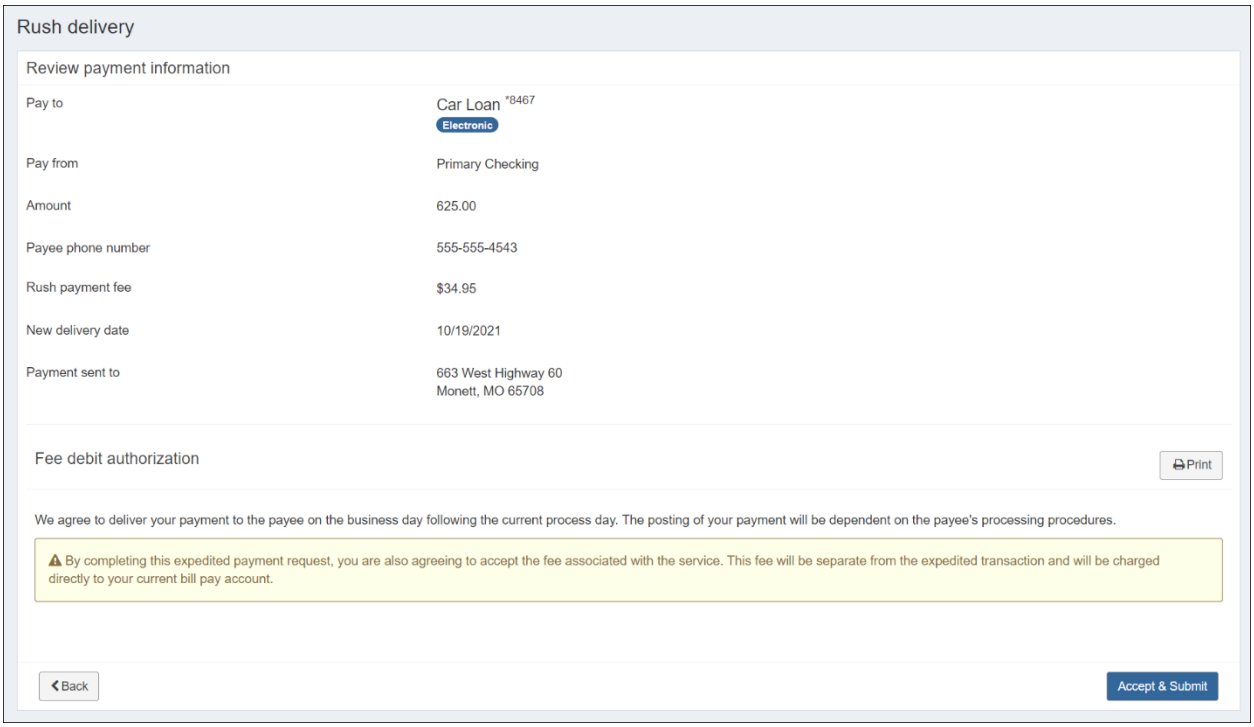


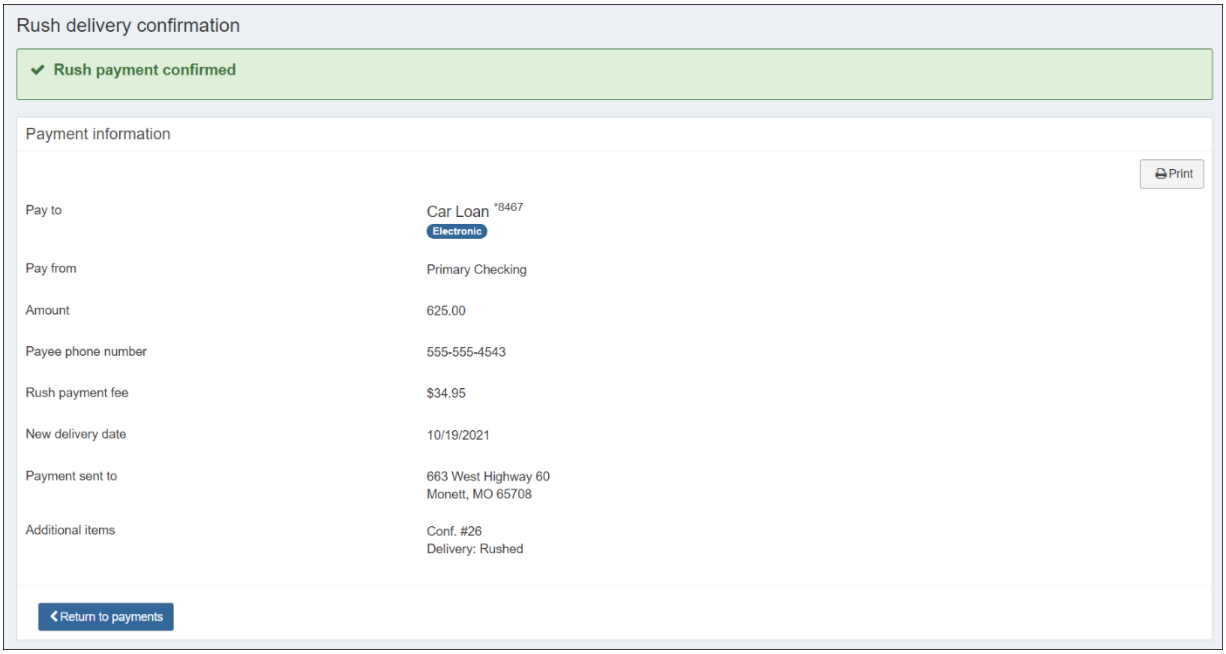
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Processing Fees & Funds

- Check Rush Payments (Draft checks): Fee is debited on the process date and the funds are released from the subscriber's account when the payee cashes the check.
- Electronic Rush Payments: Fee and funds for the payment appear as two separate debits on the subscriber's account on the process date.

A subscriber must agree to the *Fee debit authorization* to schedule the rush payment.



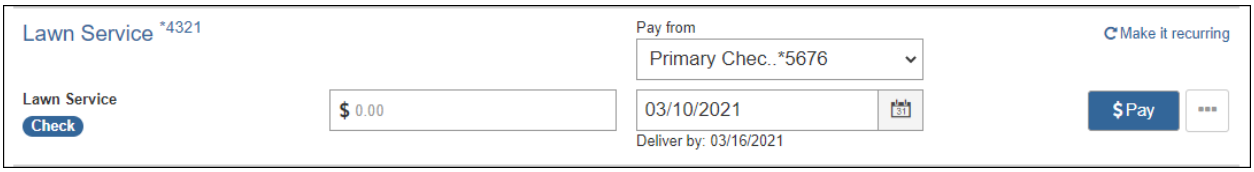


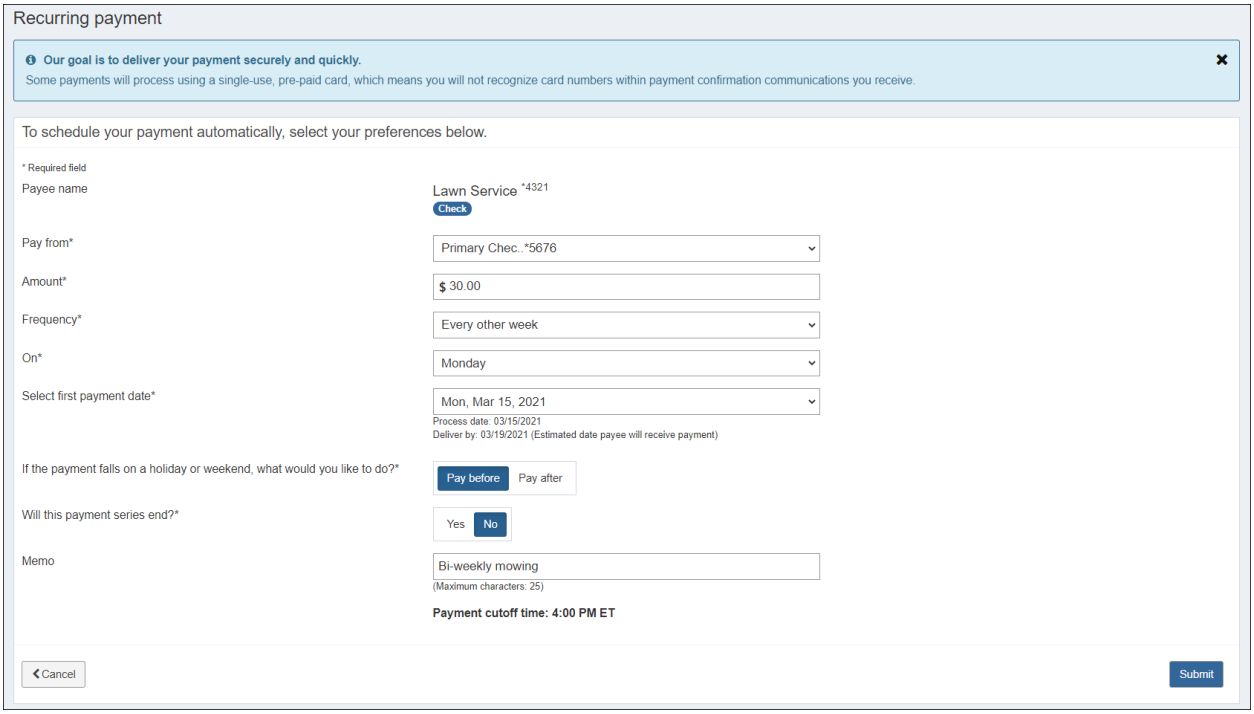
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Recurring Payments

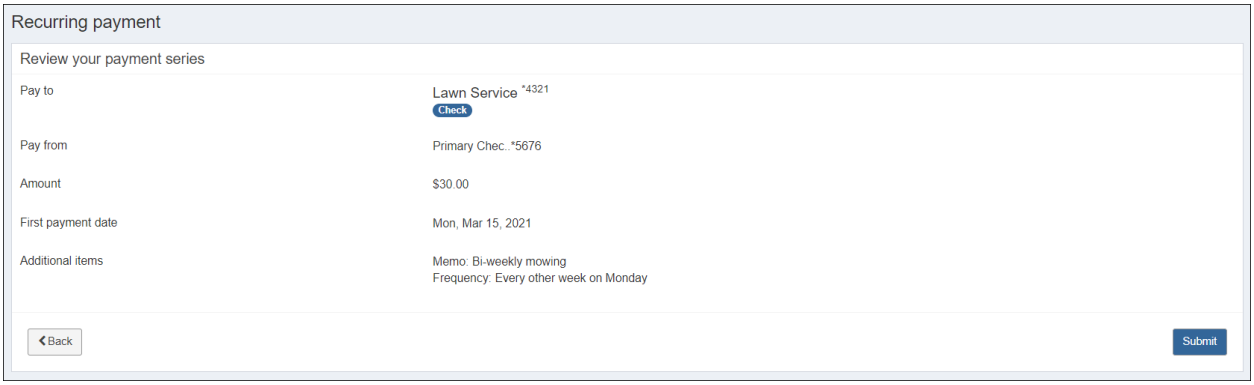
A subscriber can set payments to be paid automatically on the frequency of their choice by clicking **Make it recurring**. The default selection is monthly. Recurring frequencies include:

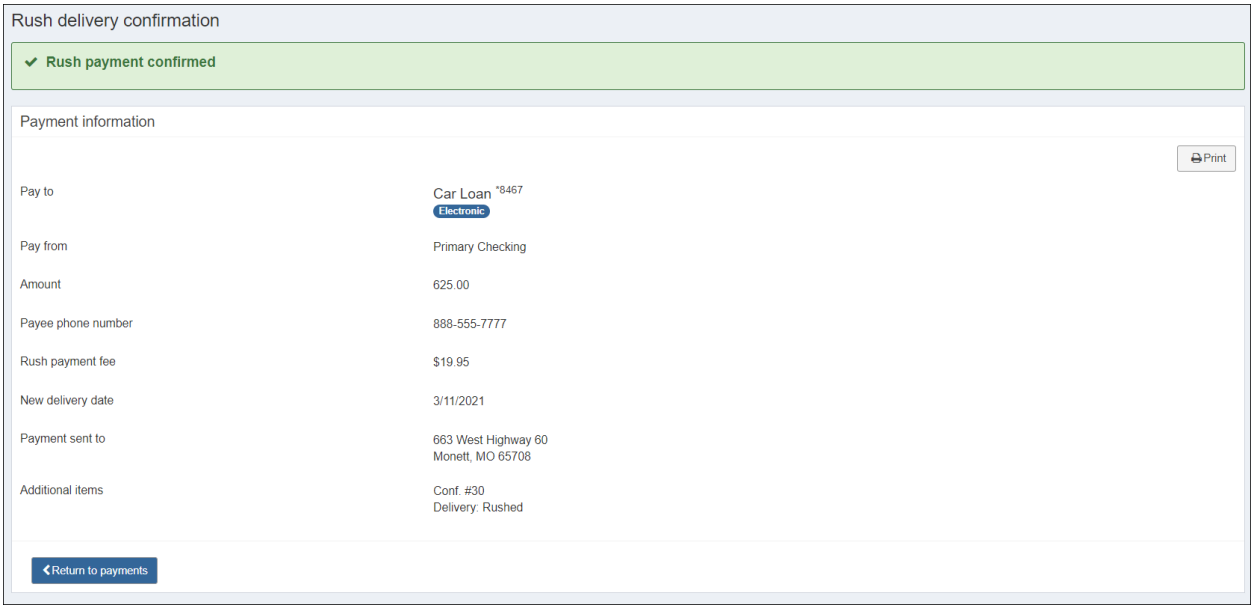
- Weekly
- Every other week
- Every four weeks
- Monthly
- Every other month
- Twice monthly
- Every three months
- Every six months
- Annually





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A recurring indicator appears by a payee's name when a recurring series is scheduled.



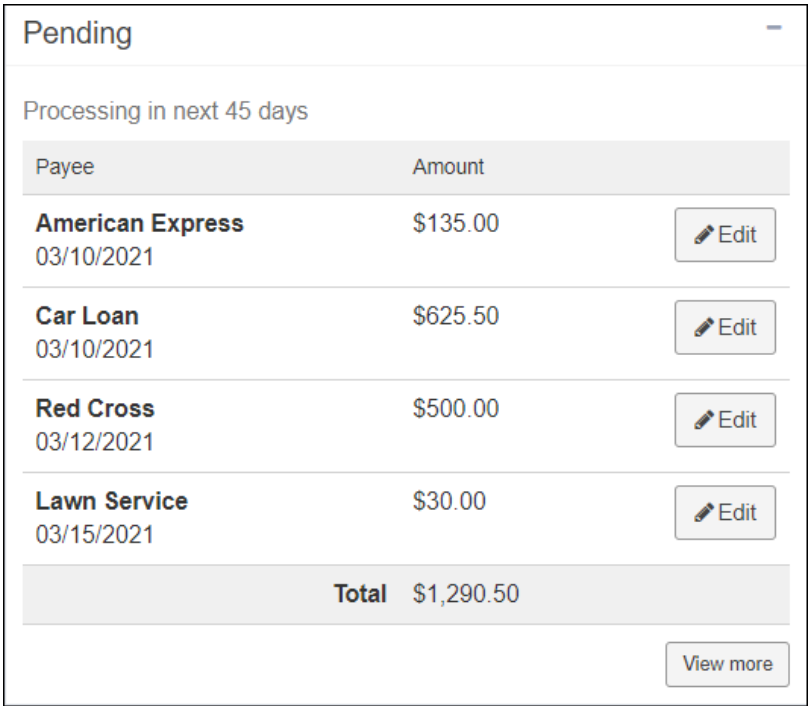
NOTE

If a subscriber sets an end date for a recurring series or sets the series to end after a specific number of payments, they can receive alerts when there is one payment remaining in the series.

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Pending

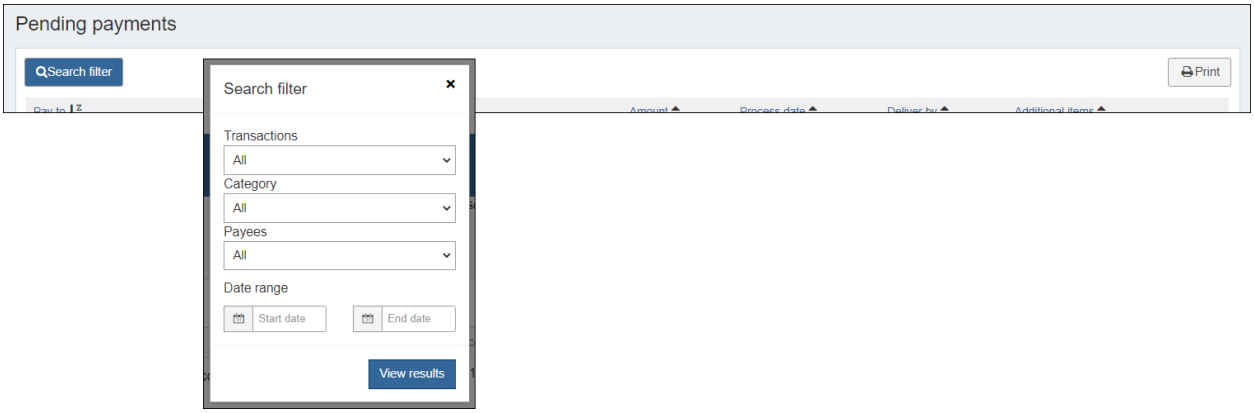
This feature allows a subscriber to view transactions (payments, GiftPay, and transfers) scheduled to process in the next 45 days. They can also take further actions, such as editing or stopping a transaction.



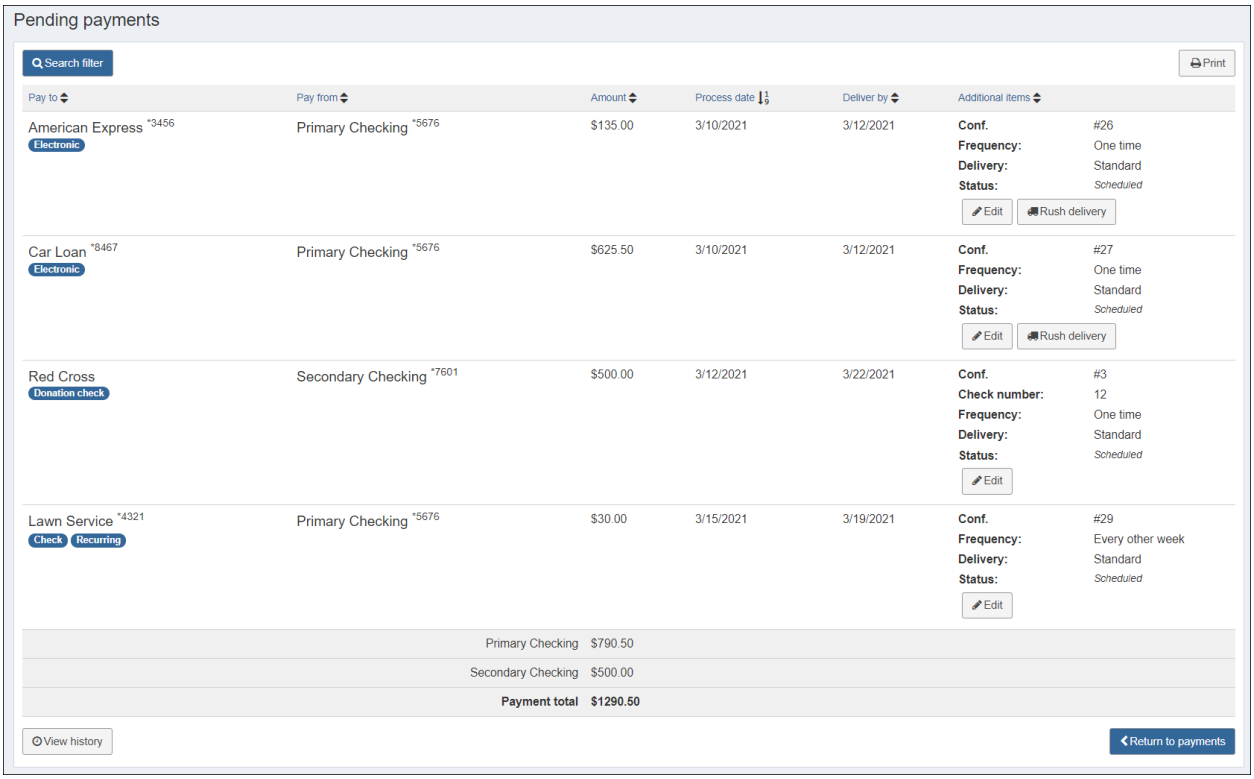
View more

This action allows a subscriber to view a full list of their pending transactions with additional details.

The subscriber clicks on **Search filter** to customize the information displayed or clicks **Print** to open the printer friendly version of their results.



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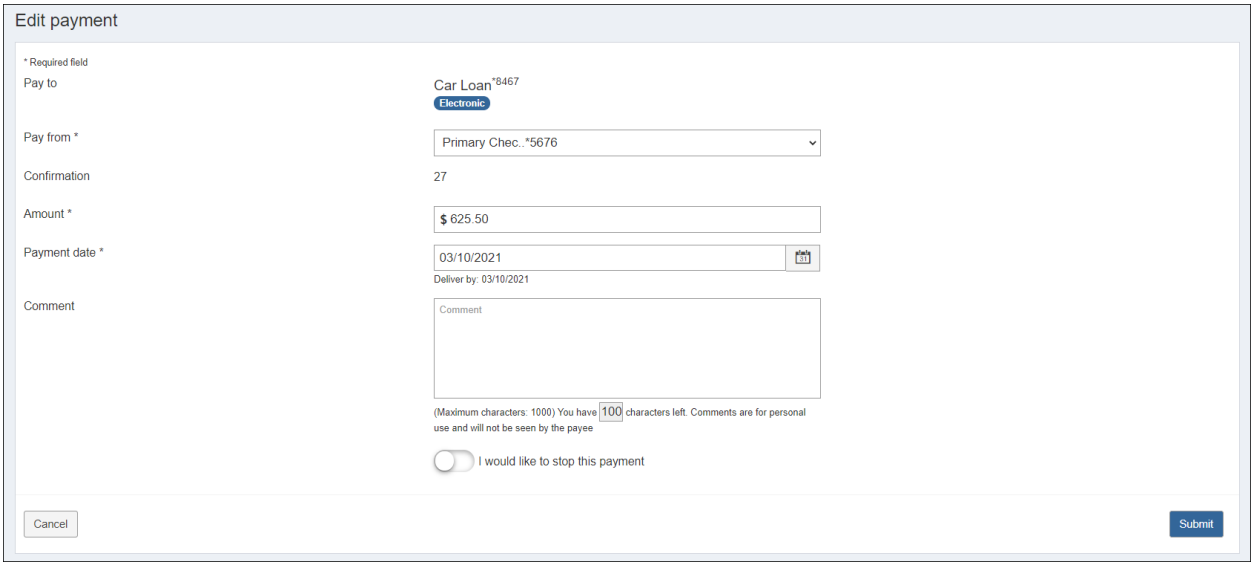
Edit a Payment

This action allows a subscriber to edit a payment. They can:

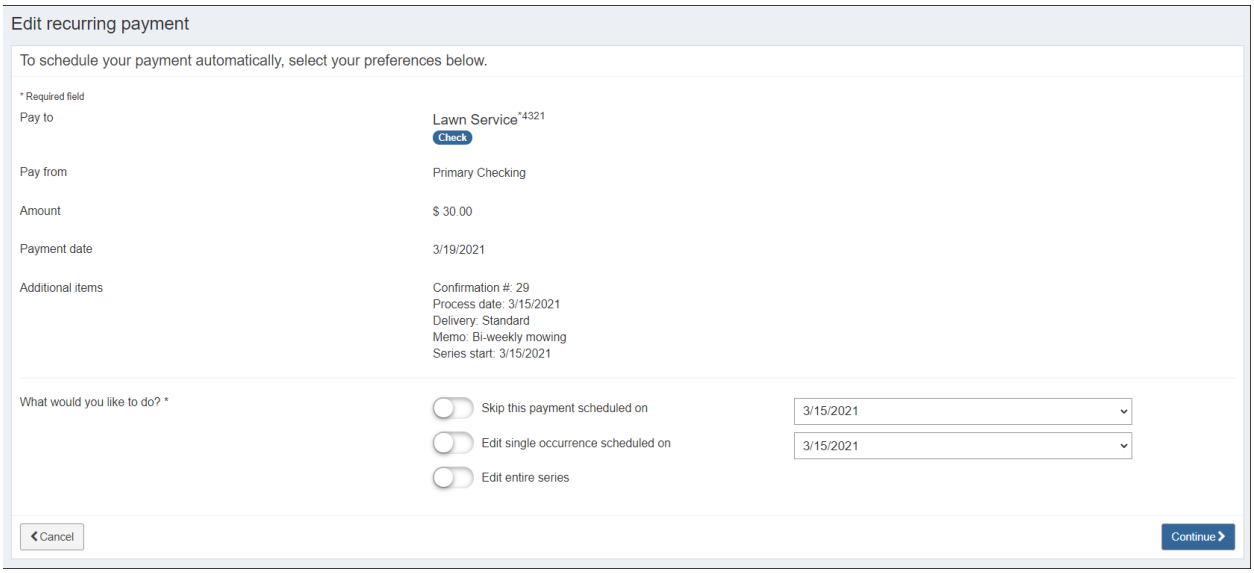
- Edit a pay-from account.
- Edit an amount.
- Edit a payment date.
- Stop a payment.
- Edit a recurring series.

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Edit a Single Payment

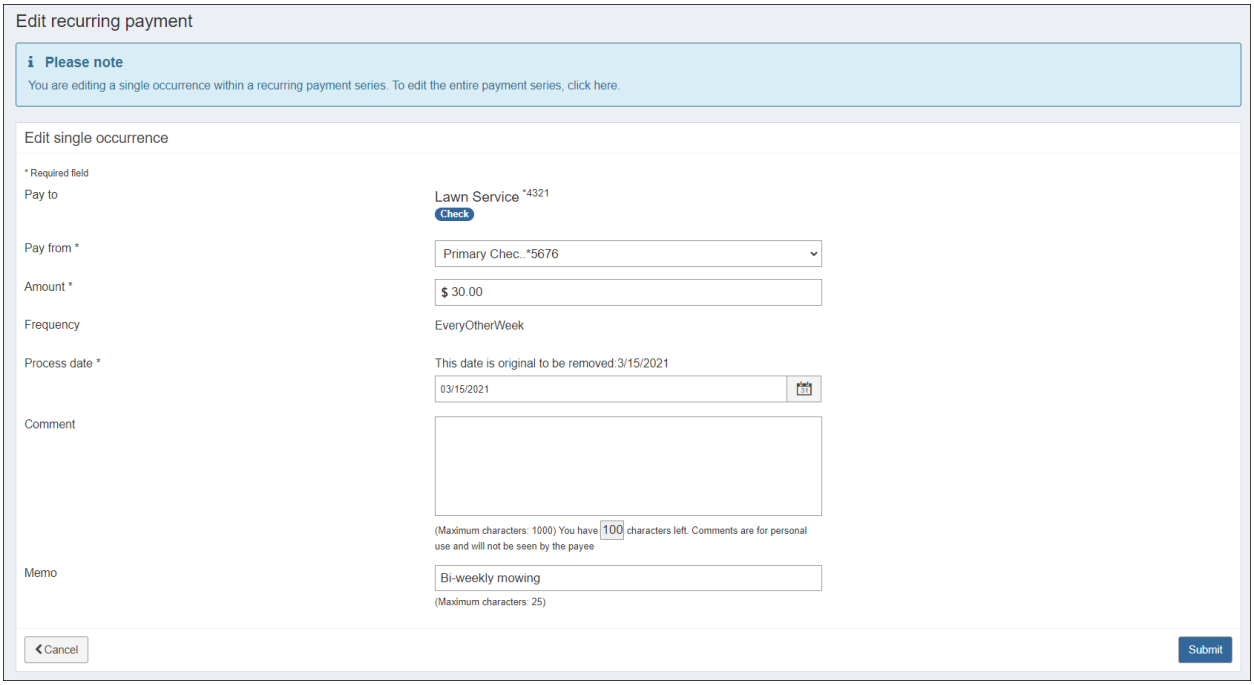


Edit a Recurring Payment

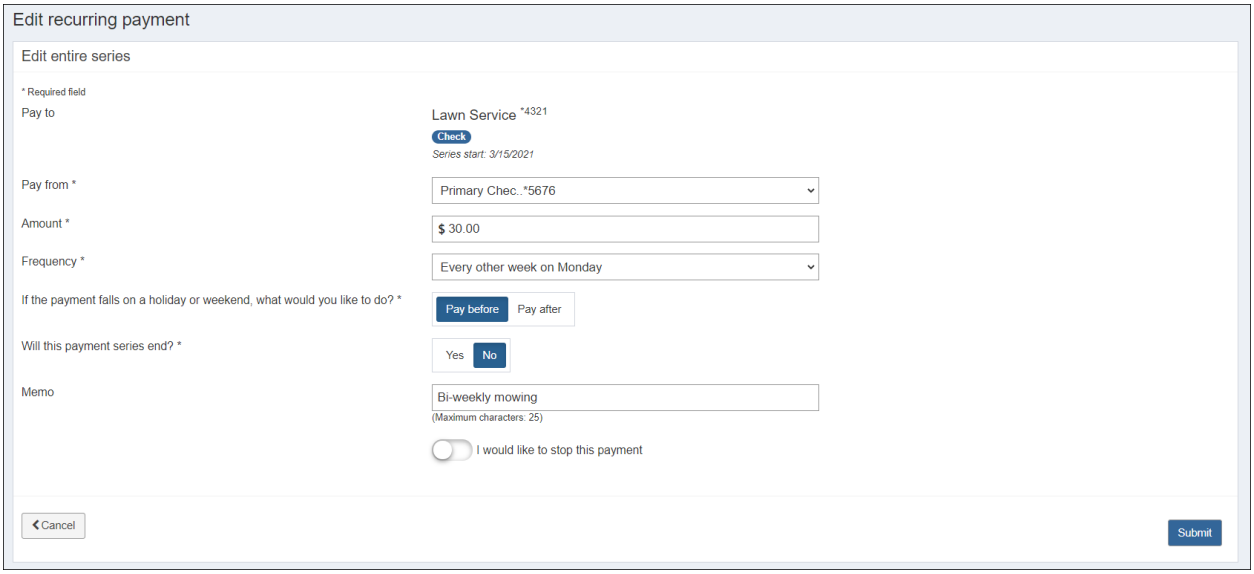


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Edit a Single Occurrence of a Recurring Payment



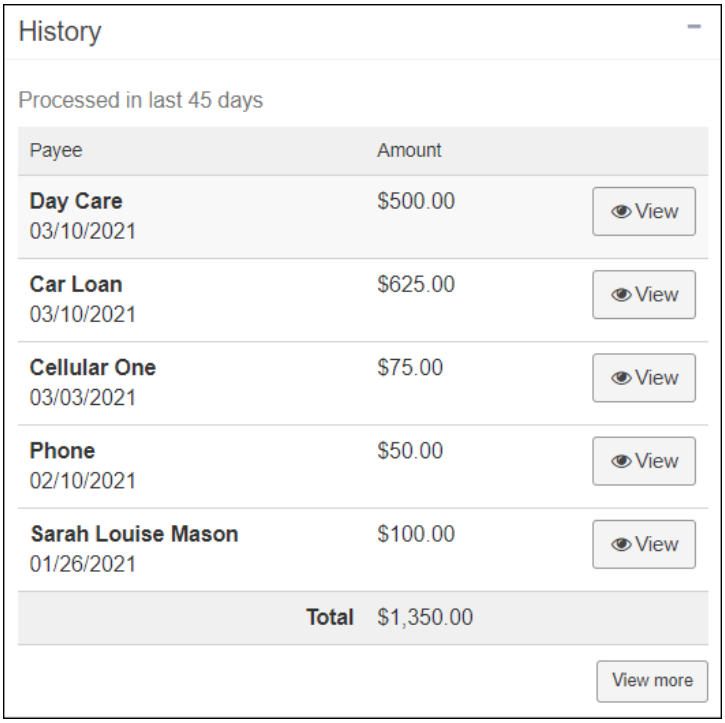
Edit an Entire Payment Series



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History

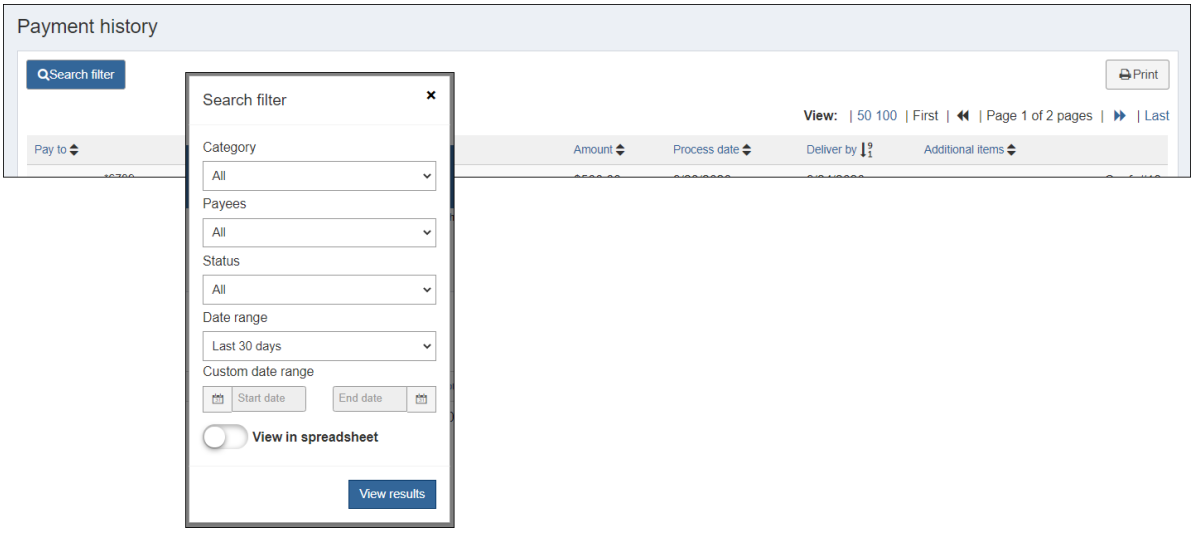
This feature allows a subscriber to view transactions processed in the last 45 days. A subscriber can also take further actions, such as viewing their payment timeline.



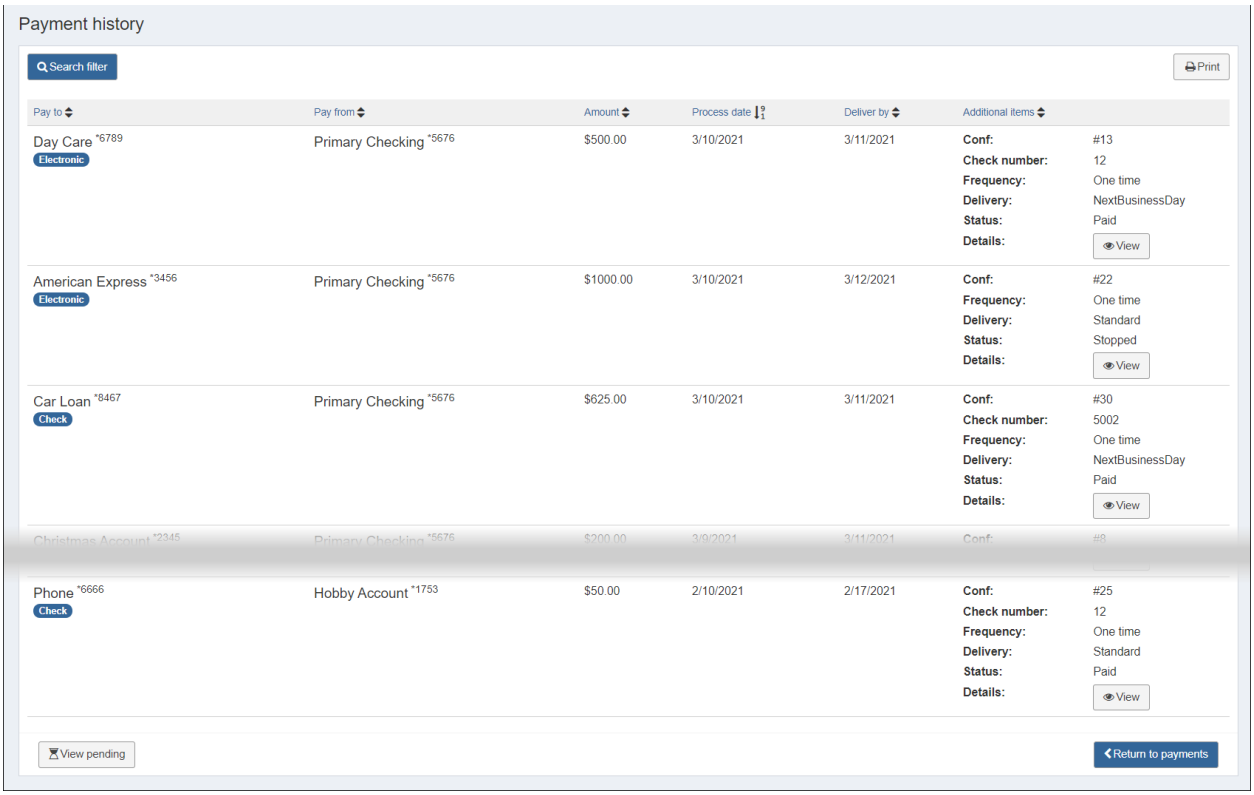
View More

This action allows a subscriber to view their full payment history with additional details. Payment history is stored for 18 months.

The subscriber clicks on **Search filter** to customize the information displayed or clicks **Print** to open the printer friendly version of their results.

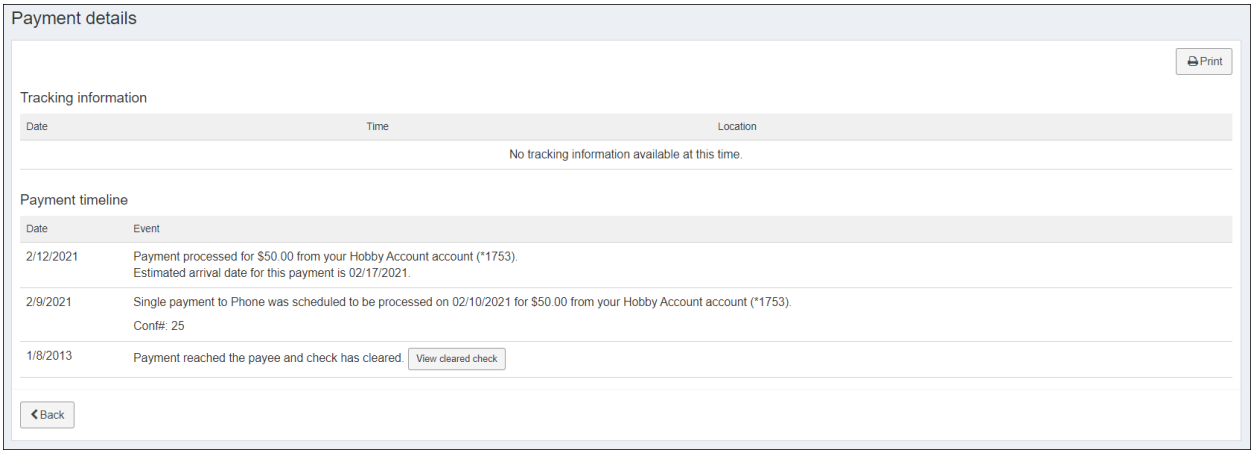


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Payment Details

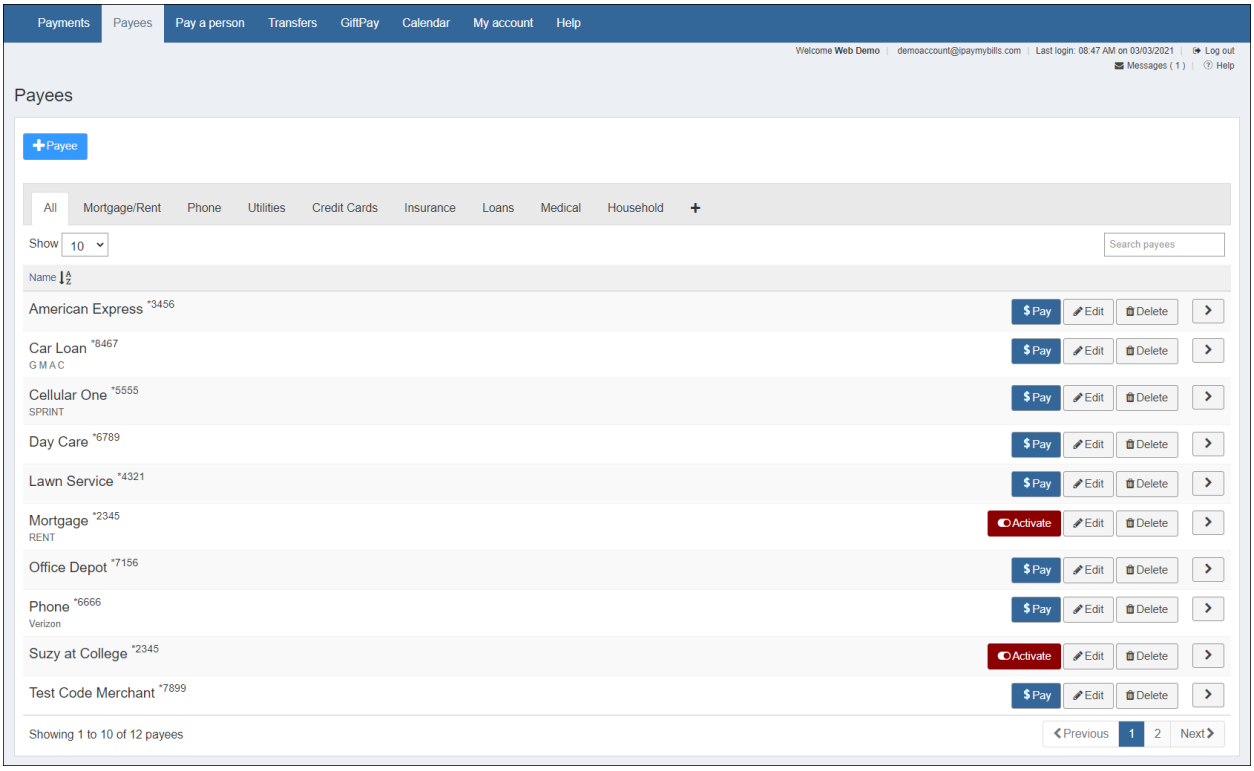
A subscriber can see more information about their payment by clicking **View**. The payment timeline displays each payment action with dates. For applicable check payments, a cleared image can be viewed by clicking **View cleared check**.



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Payees

A subscriber can easily navigate viewing and adding payees, and scheduling payments by using the *Payees* tab. Most options on this tab are also available from the *Payments* tab.

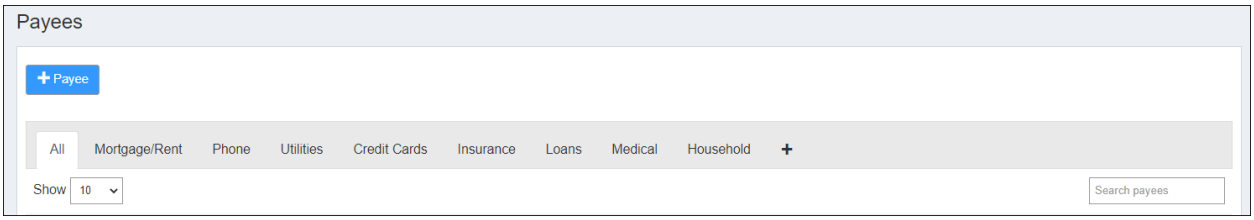


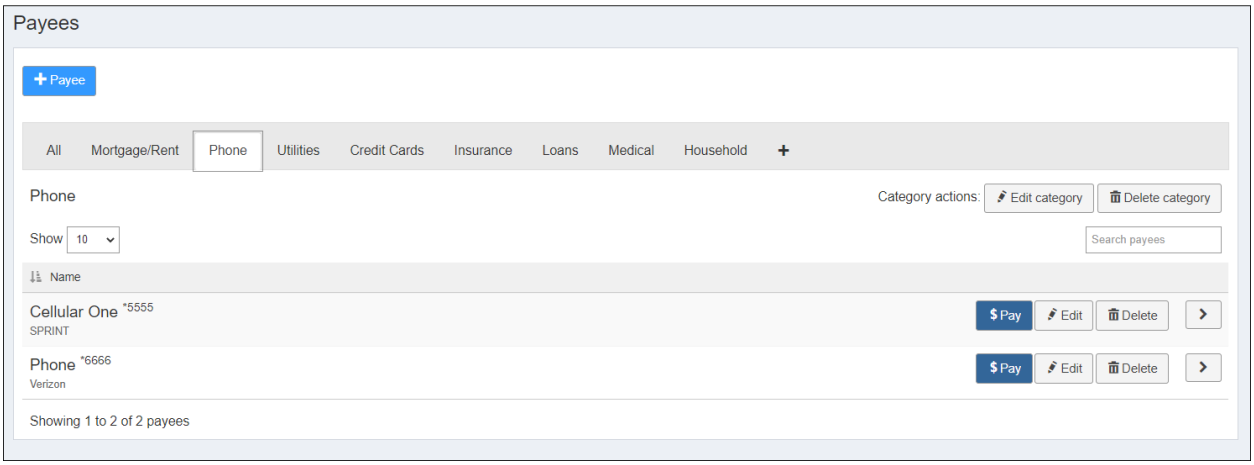
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Payee Categories

A subscriber can manage multiple payees by sorting them into categories.

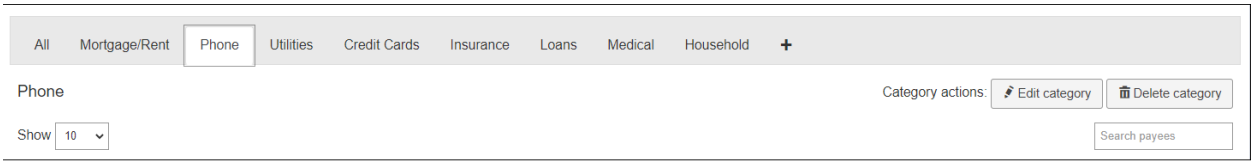
- Only payees in a selected category appear when the tab is selected.
- Pre-populated categories are available to newly enrolled subscribers.





Edit Category

A subscriber can edit the category name by selecting the category and clicking **Edit category**.

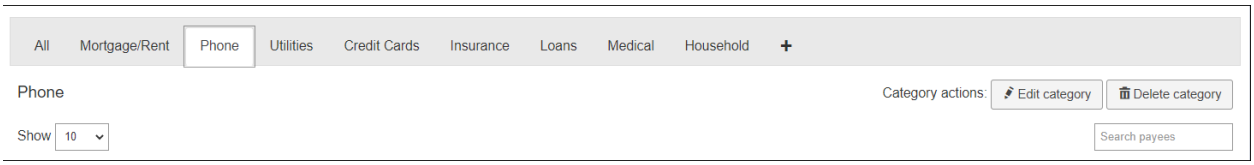


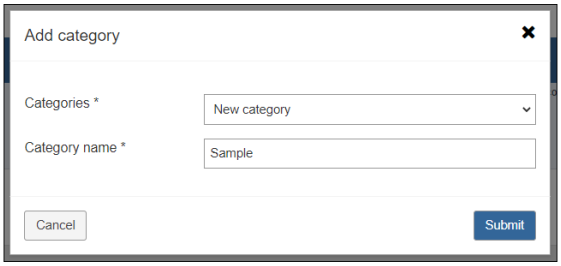


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Add a Category

A subscriber can create personalized payee categories by clicking the add (+) icon, then selecting *New Category* from the menu.

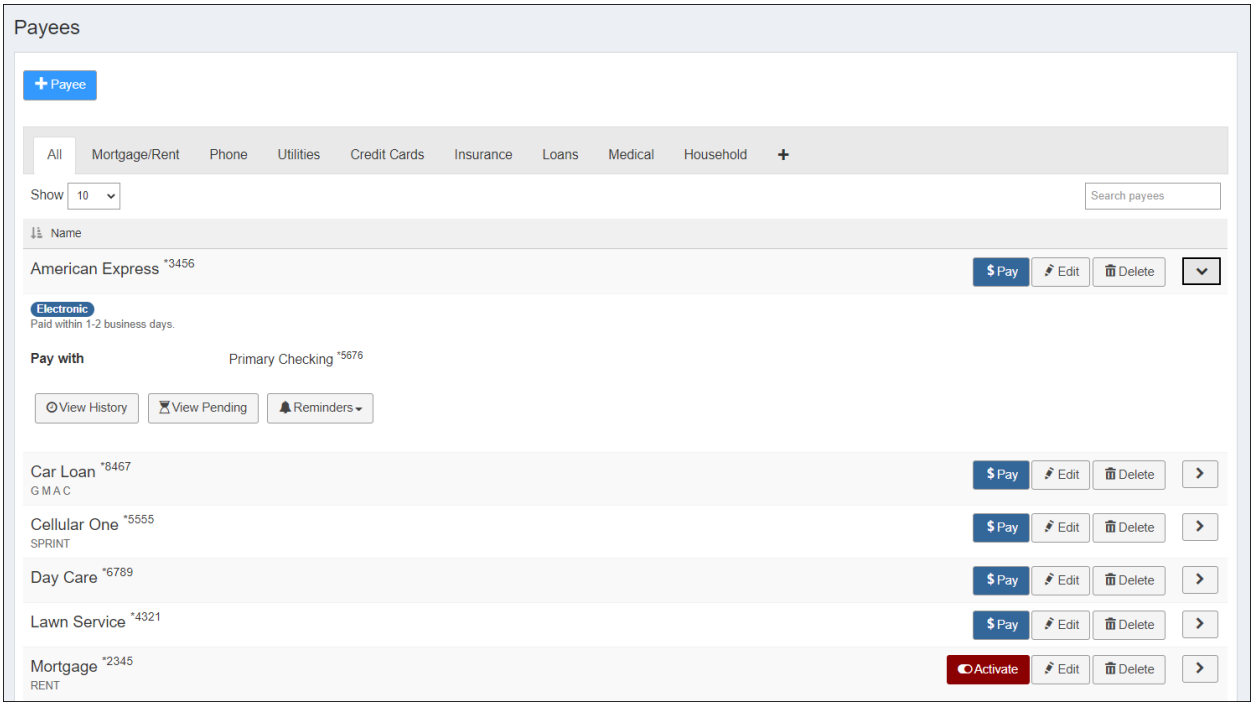




Payee Actions

A subscriber can click the arrow to expand the payee and view additional details.

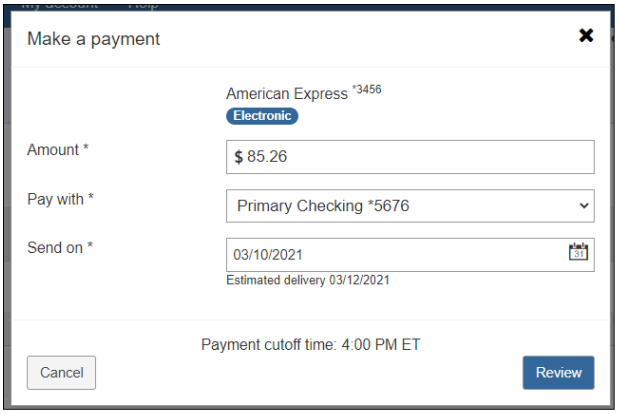
Payee actions include: Schedule Payment, Edit Payee, Delete Payee, View History, View Pending, Reminders, Activate Payee, and Unlock Email Payee.

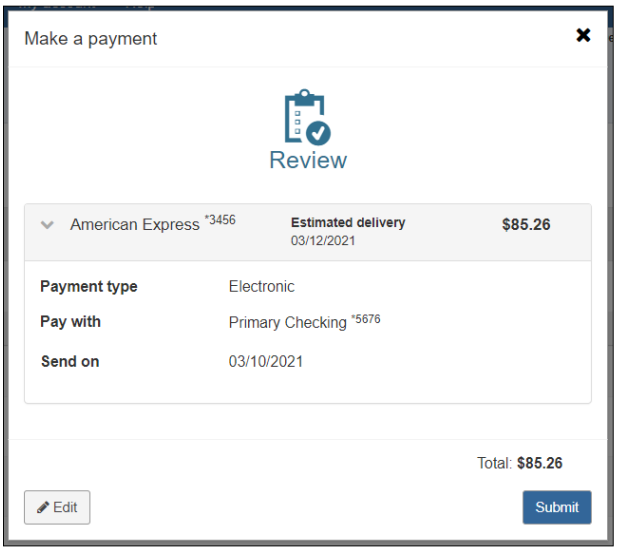


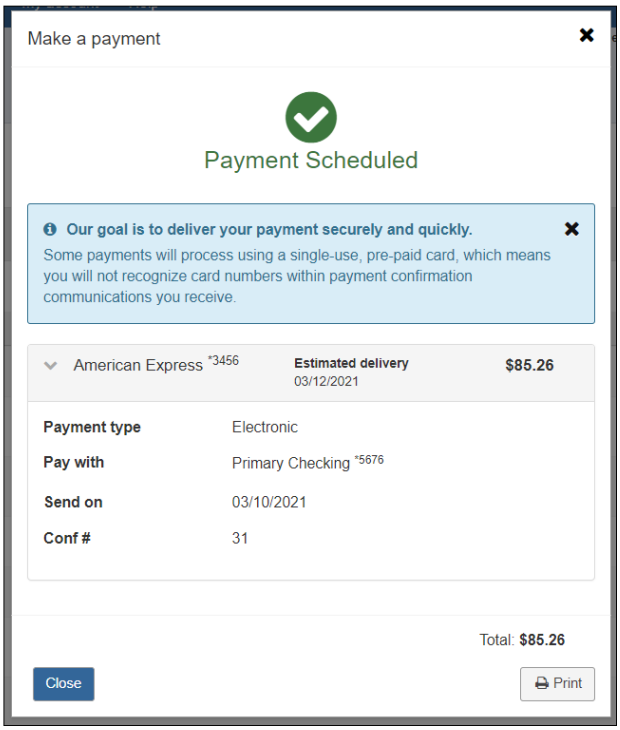
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Schedule Payment

A subscriber schedules a single payment from the *Payees* tab by clicking the schedule payment icon, then entering the payment information on the *Make a payment* screen.





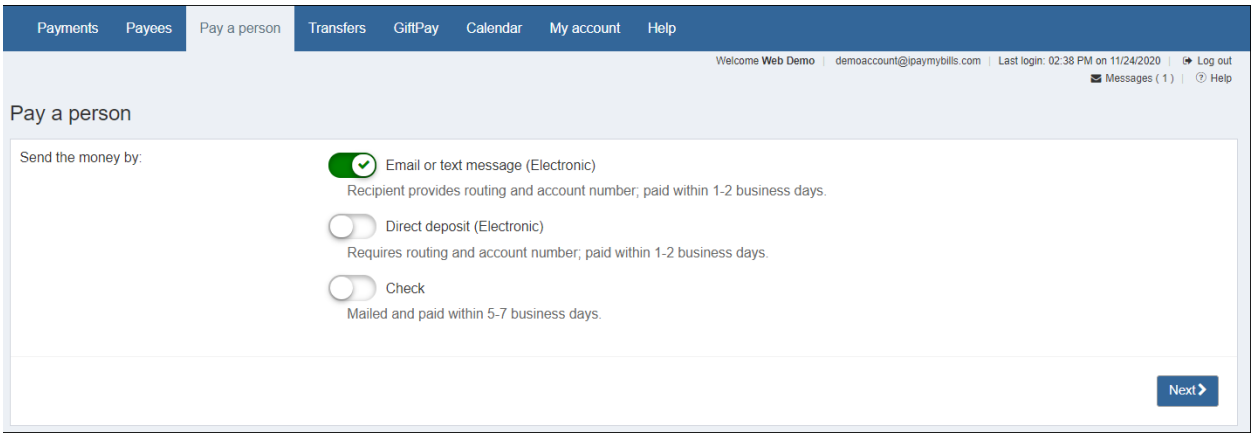


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Pay a Person

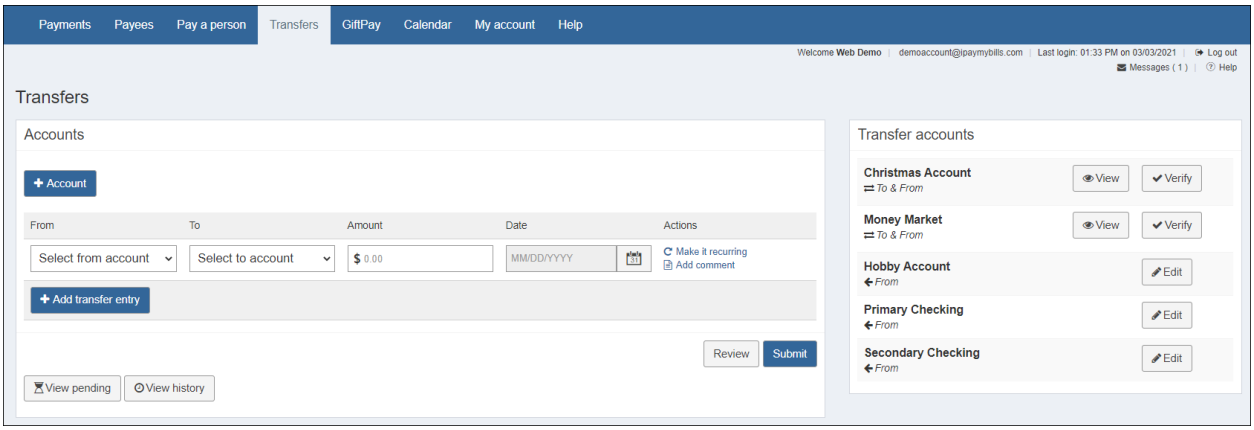
A subscriber can easily navigate the options for adding a payee by using the *Pay a person* tab. These options are also available when adding a payee from the *Payments* tab.

- **Email or Text Message (Electronic)**
  - The recipient provides their account information through a secure process.
- **Direct Deposit (Electronic)**
  - The subscriber provides the recipient's account information.
- **Check**
  - A check is mailed to the recipient.



Transfers

This feature can be offered to a subscriber.



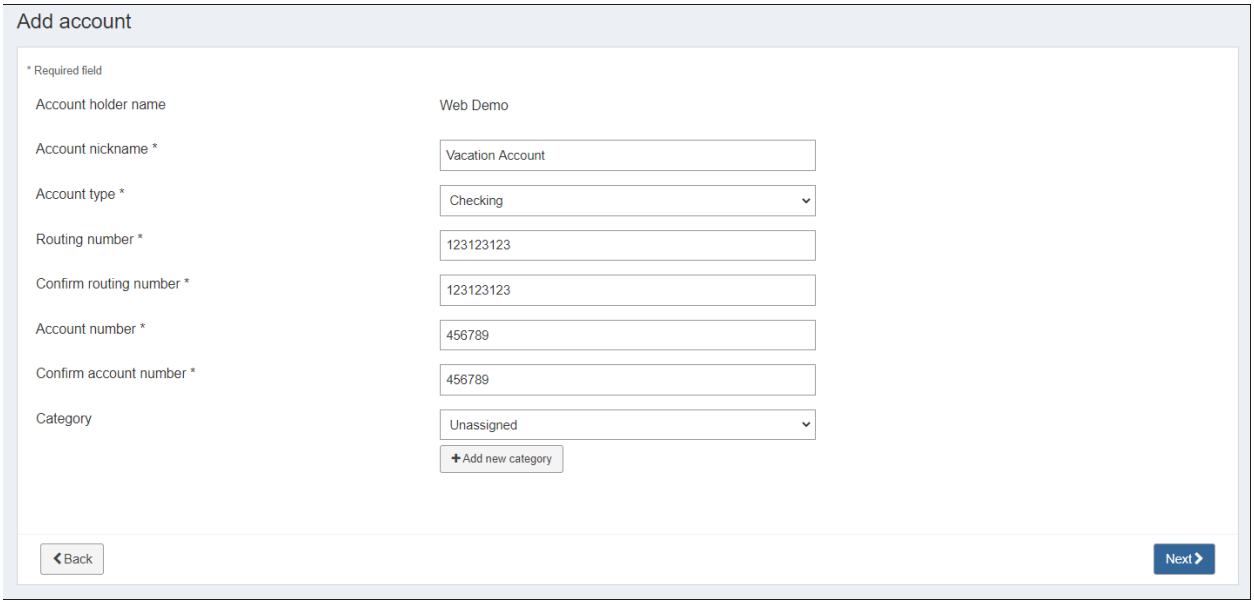
There are two types of transfers:

- **Outbound Transfers** (most common) - Transfers funds from subscriber's account at the bill pay institution to their account at another institution.
- **Inbound Transfers** (must be purchased separately) - Transfers funds from an outside institution to their account at the bill pay institution.

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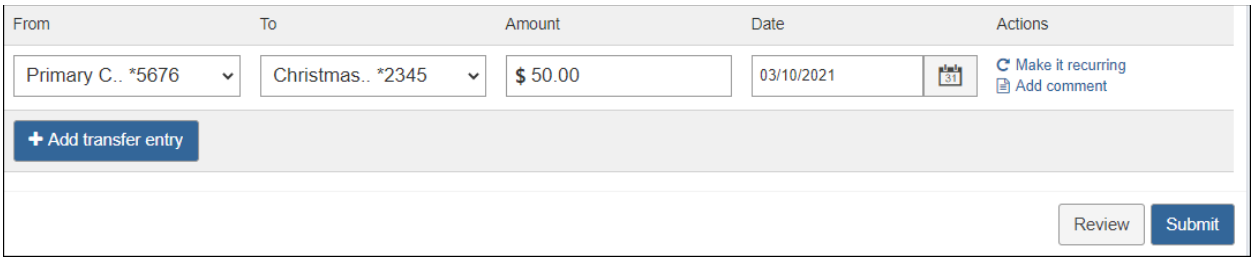
Add Account

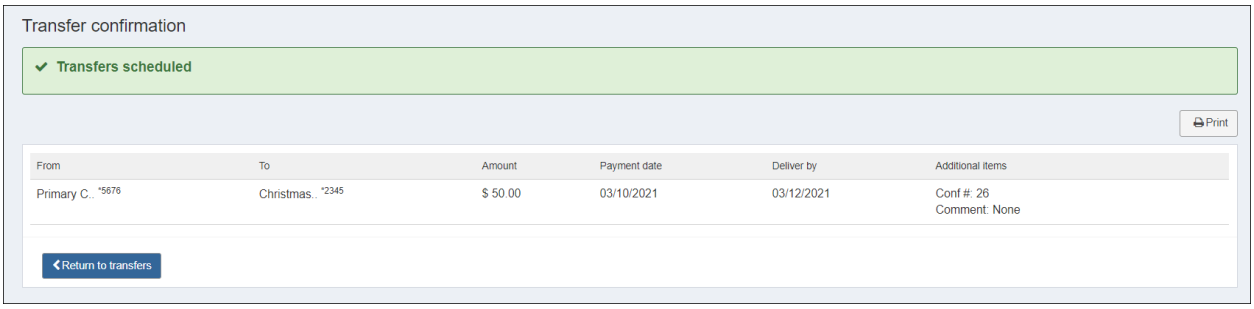
A subscriber can add an account in their name at another institution. This account requires an activation code.



Schedule Transfer

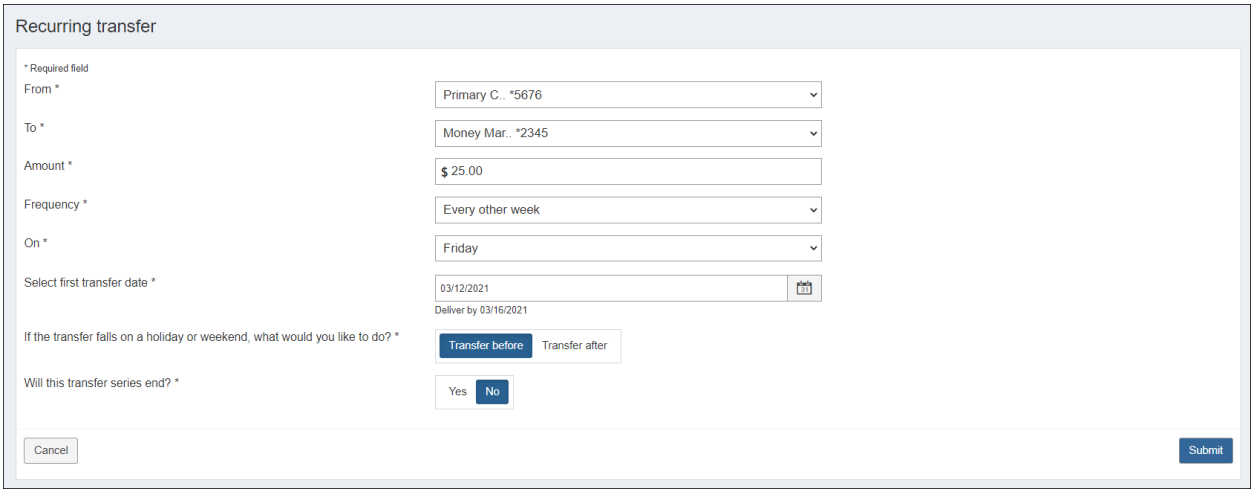
A subscriber selects a **From** account, a **To** account, an **Amount**, and the transfer **Date**. Multiple transfers may be scheduled at one time by clicking **Add transfer entry**.





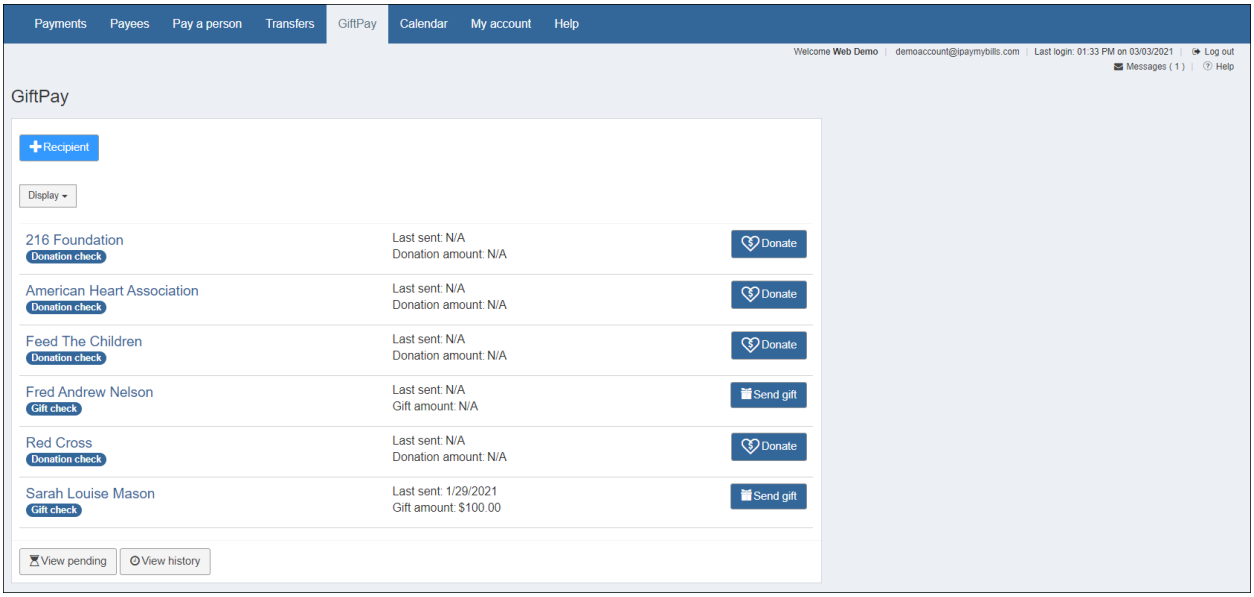
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A subscriber schedules a recurring payment by clicking **Make it recurring**. They complete the required information, then click **Submit**.



GiftPay

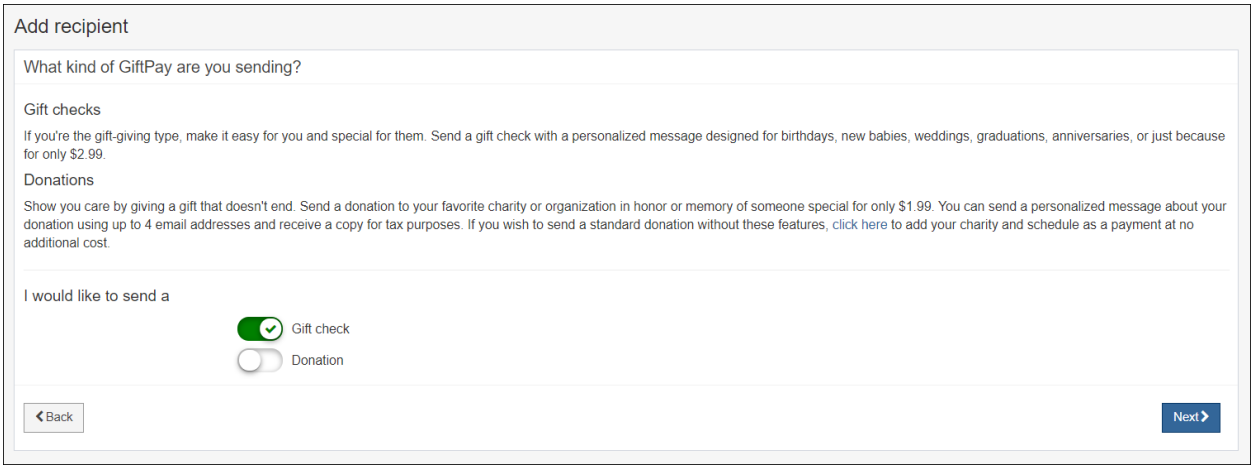
A subscriber can send donations to charities, or gift checks to individuals for special occasions by using various features under the *GiftPay* tab. These payments are draft checks, and the funds are not withdrawn from their account until the payee cashes the check.



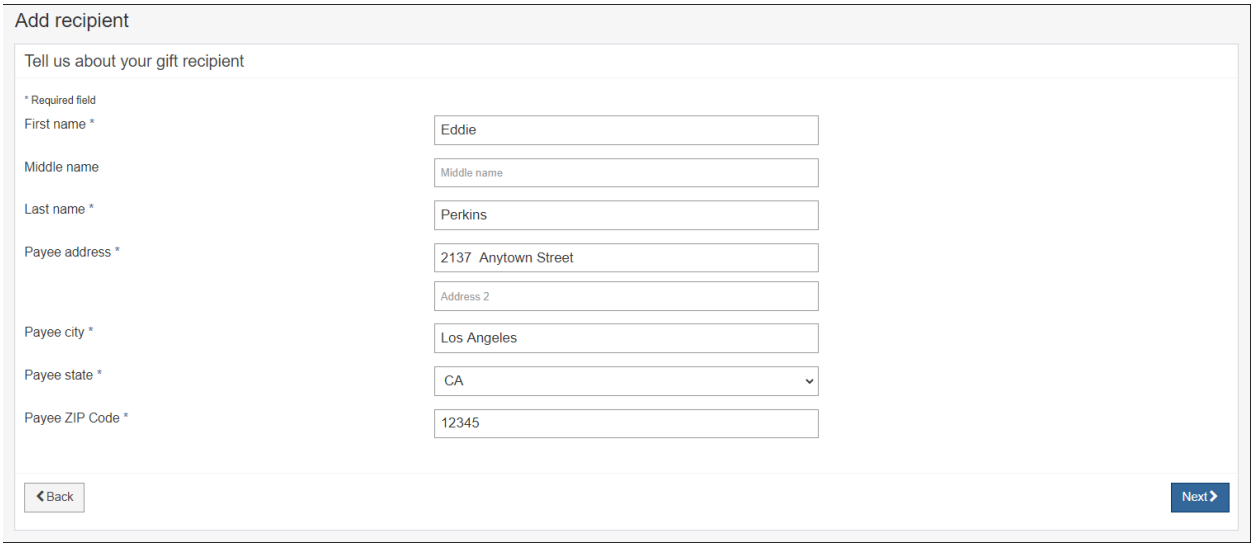
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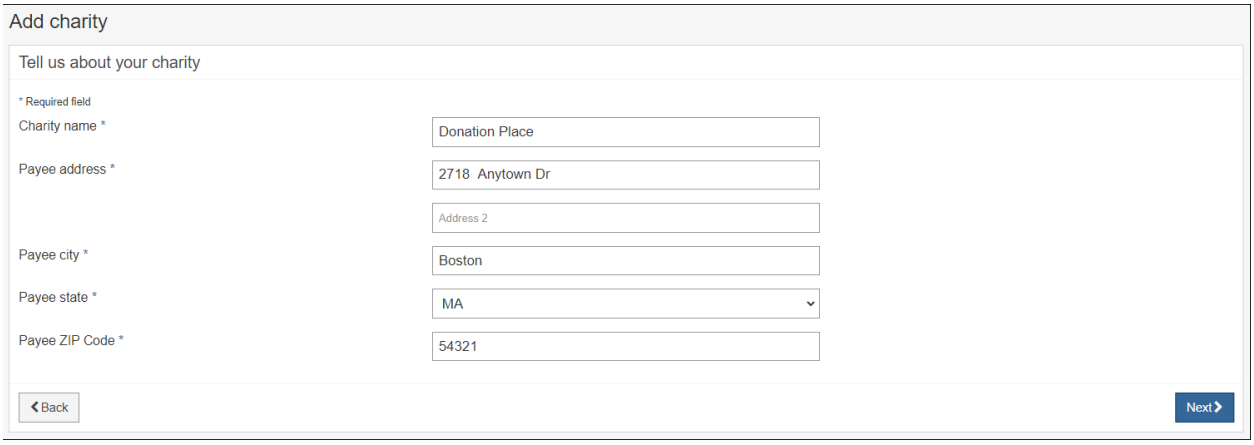
Add Recipient

A subscriber can add a recipient for a gift check or a donation.



Enter the requested information and click **Next** to finish.



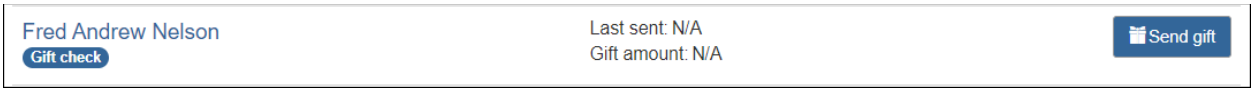


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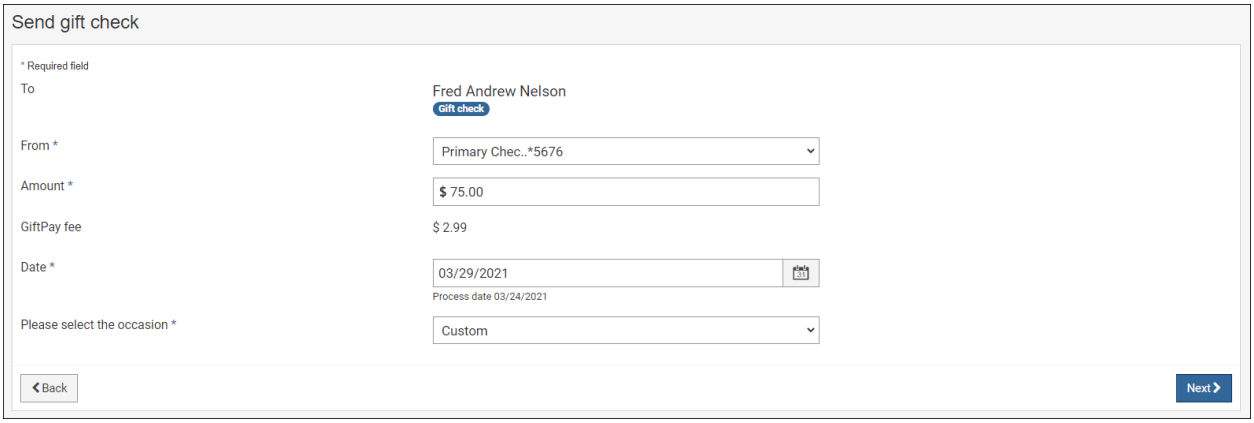
Send a Gift Check

A subscriber can send a personalized gift check to an individual for a special occasion.

- There is a $2.99 fee per gift check.
    - The fees for using gift pay debit the subscriber's account on the process day.
- A draft check is sent to an individual.
- The subscriber can personalize the gift check and message.



Enter the details of the payment and select the occasion.

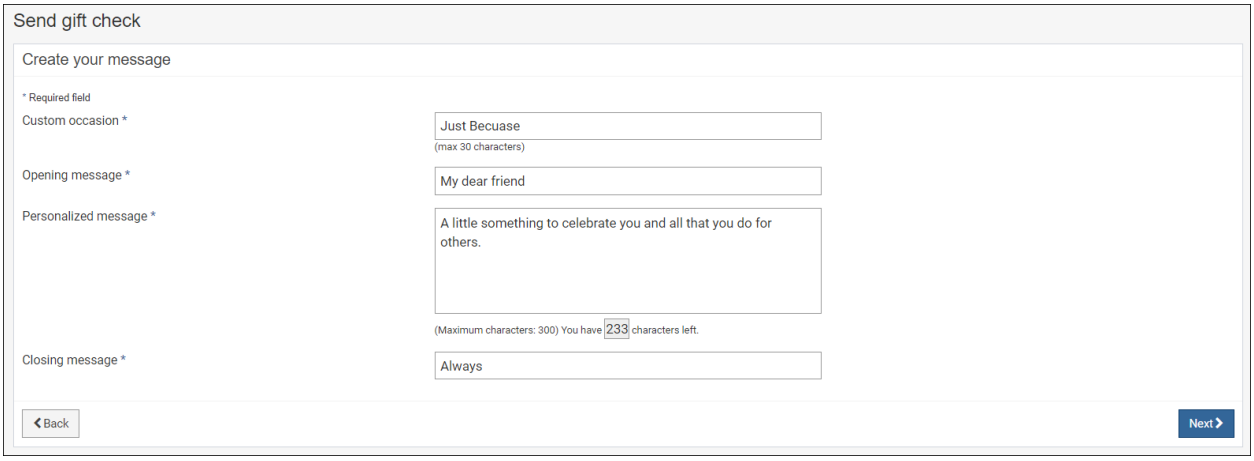


Select a gift check design.

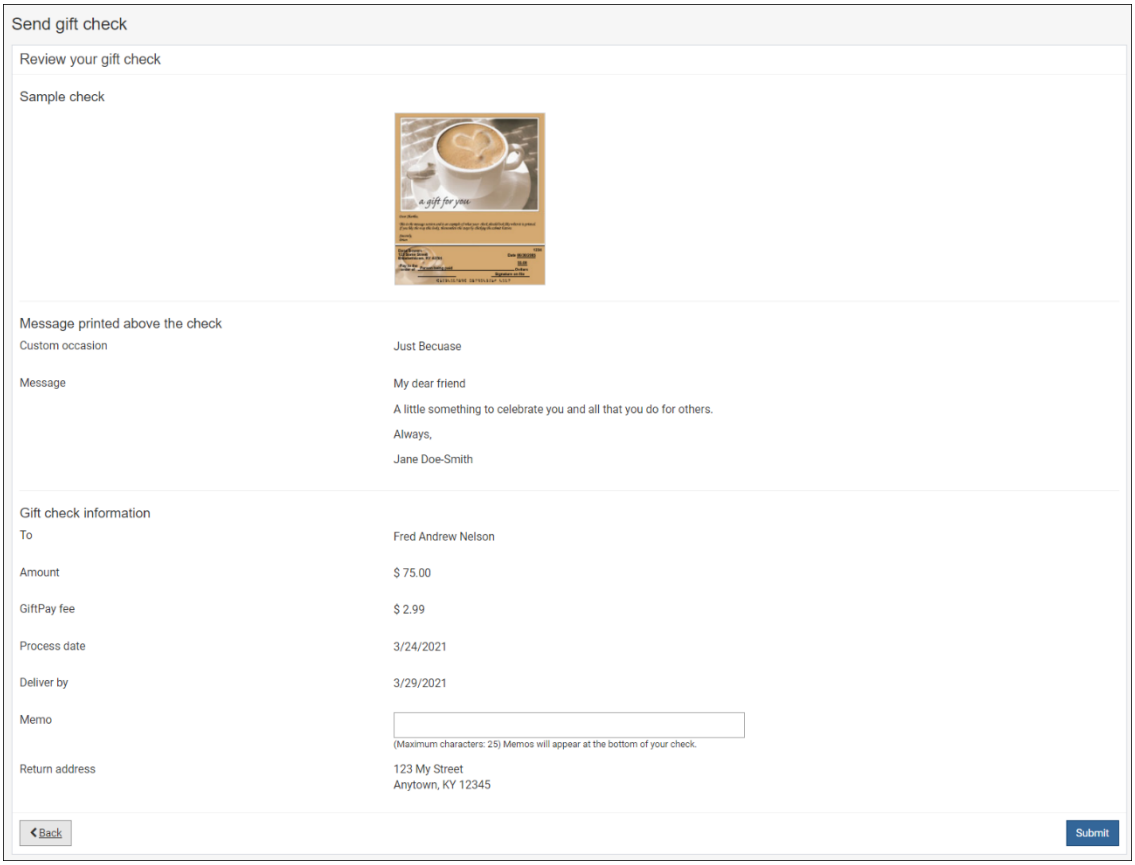


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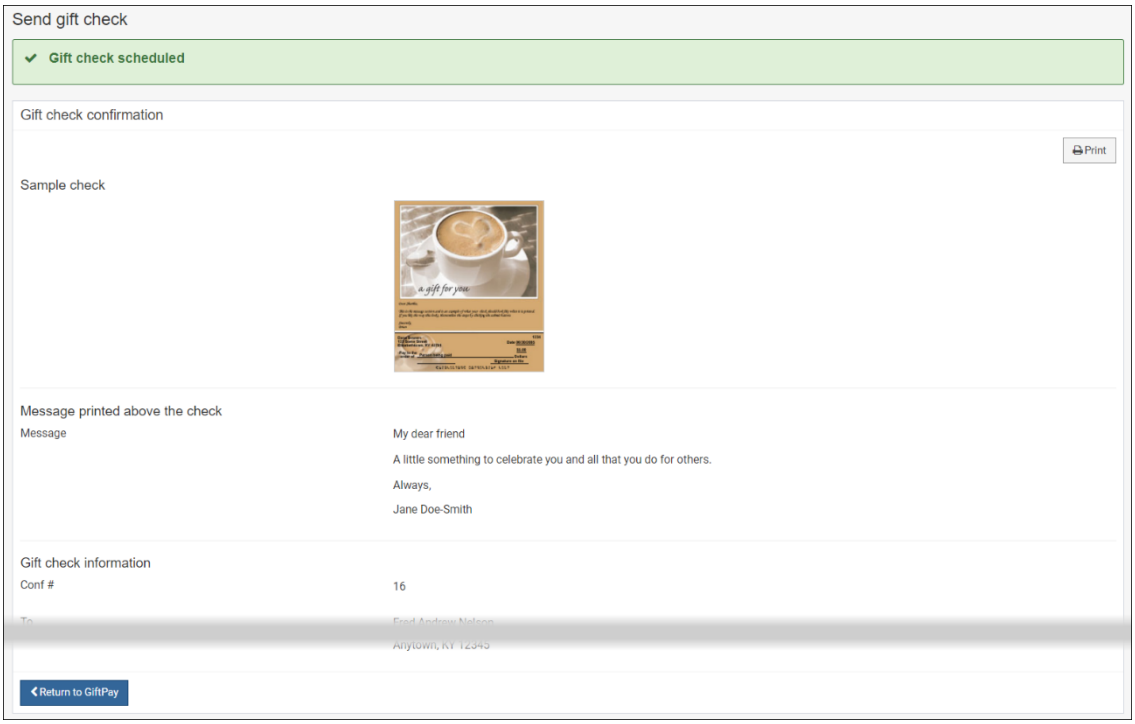
Personalize a message.



Review the gift check and click **Submit**.



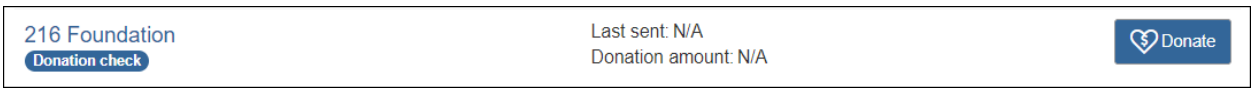
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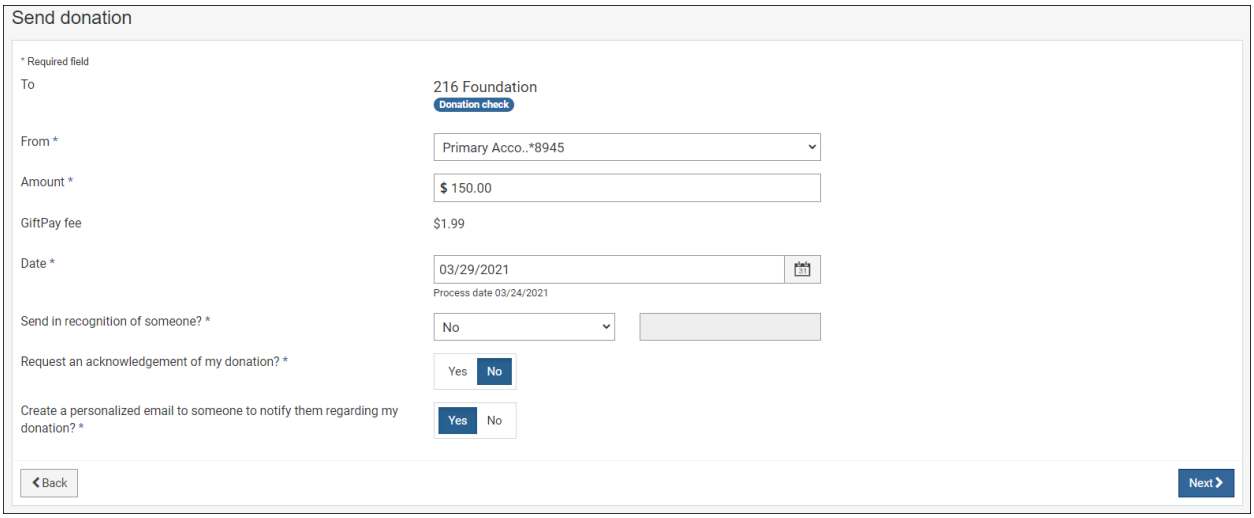


Send a Donation

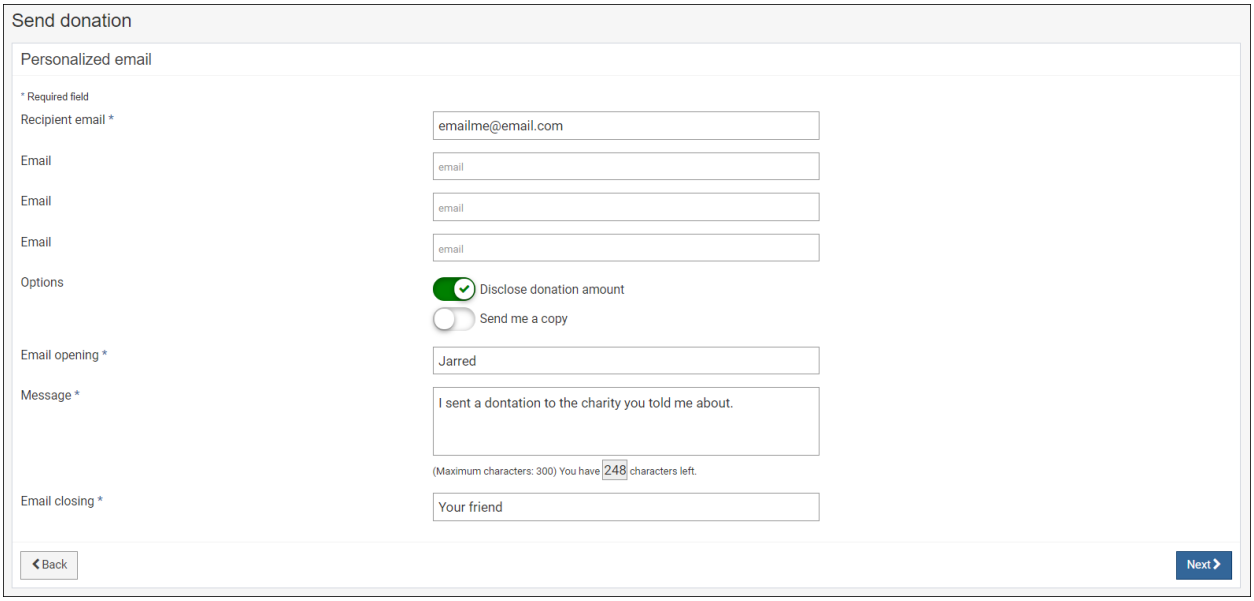
A subscriber can send a personalized donation to a charity or organization.

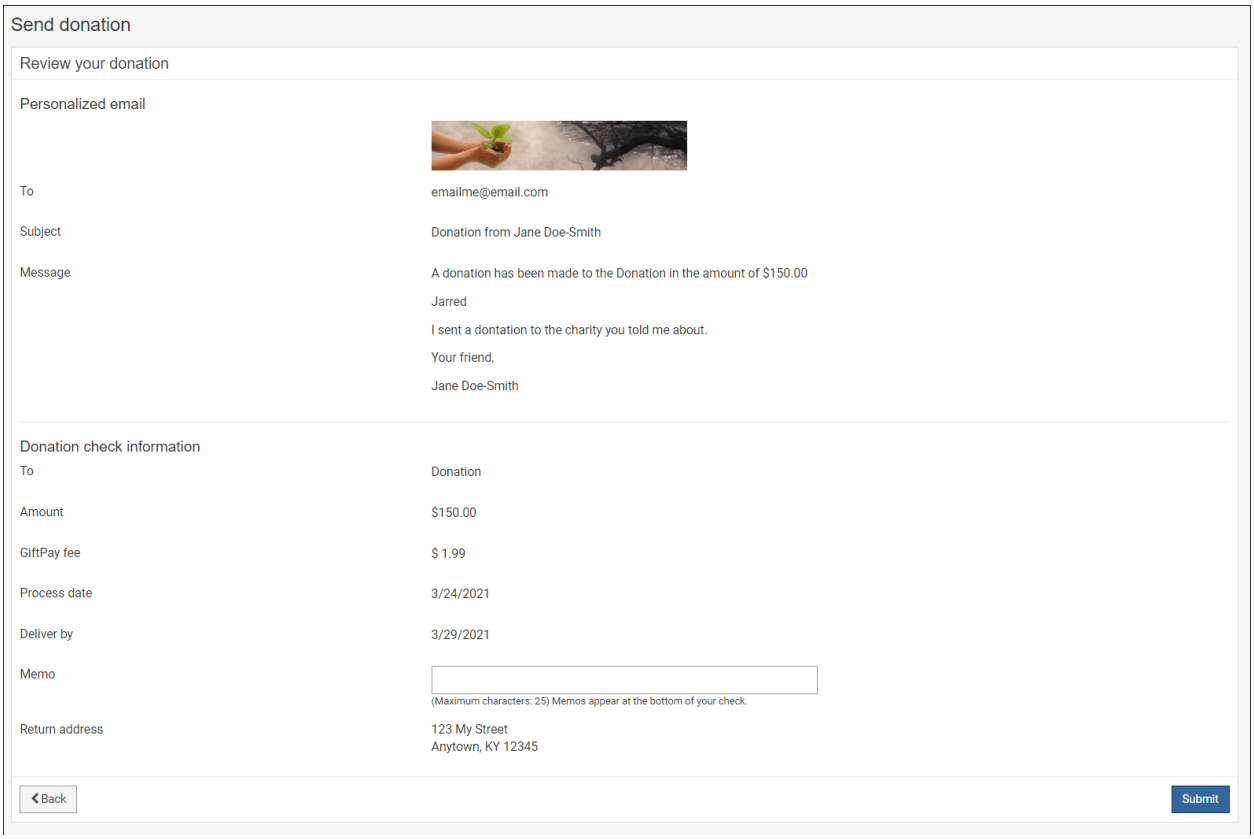
- There is a $1.99 fee per donation.
  - The fees for using GiftPay debit the subscriber's account on the process day.
- A draft check is sent to the charity or organization.
- A donation can be sent in honor or memory of someone.
- A personalized email about the donation can be sent to as many as four email addresses.





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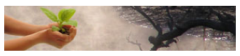
Send donation

✔ Donation scheduled

Donation confirmation

Print

Personalized email



To	emailme@email.com
Subject	Donation from Jane Doe-Smith
Message	A donation has been made to the Donation in the amount of $150.00 Jarred I sent a dontation to the charity you told me about. Your friend, Jane Doe-Smith

Donation check information

Conf #	17
To	Donation
From	Primary Account
Amount	$150.00
GiftPay fee	$ 1.99
Total	$ 151.99
Process date	3/24/2021
Deliver by	3/29/2021
Memo	
Status	Scheduled
Return address	123 My Street Anytown, KY 12345

Return to GiftPay

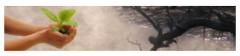
Send donation

✔ Donation scheduled

Donation confirmation

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To	emailme@email.com
Subject	Donation from Jane Doe-Smith
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Donation check information

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Return to GiftPay

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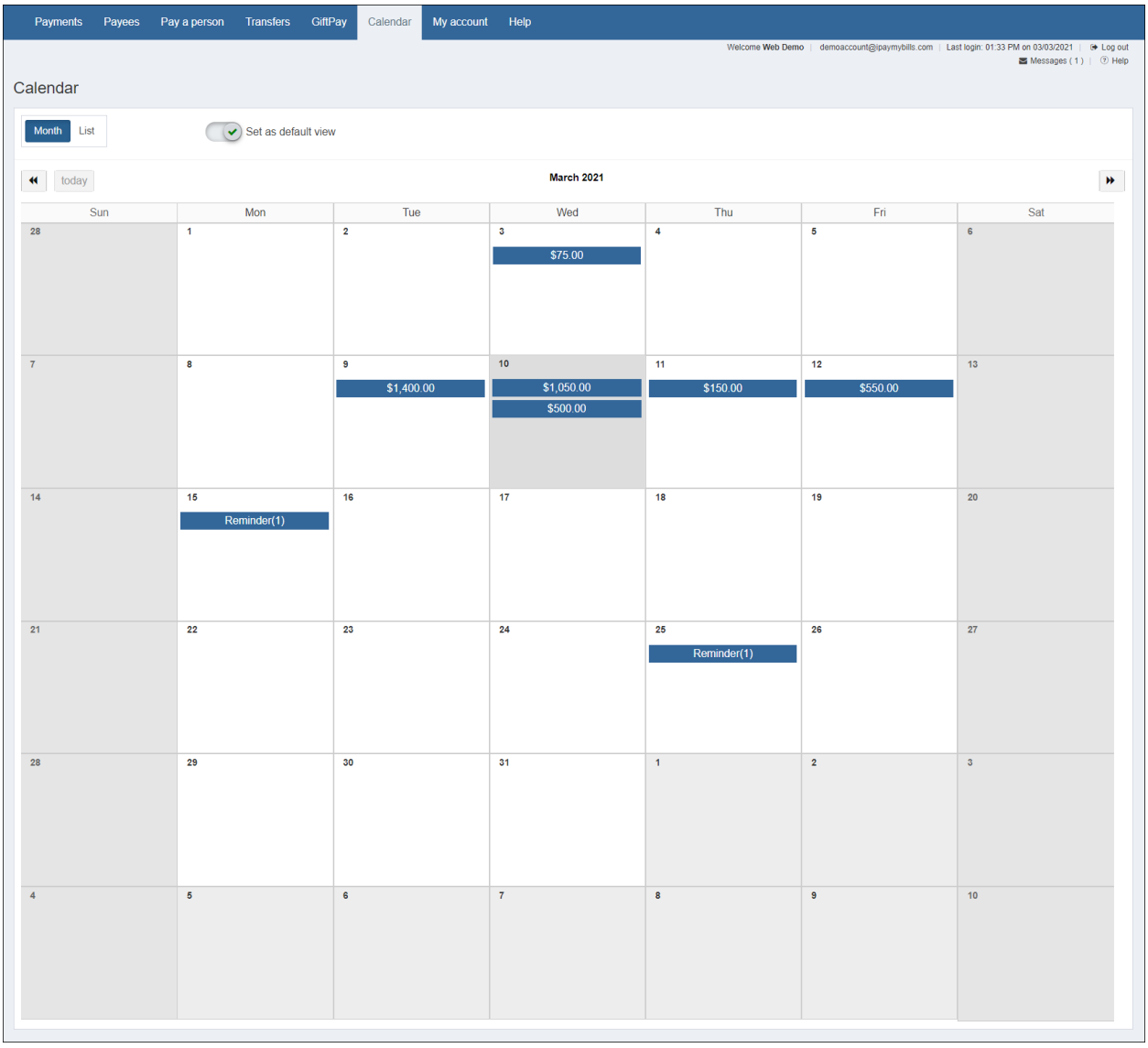
Calendar

A subscriber can view a snapshot of bill payment activity for an entire month by using the *Calendar* tab.

- The calendar has two display formats: **Month** and **List**.
- Both calendars are interactive and allow the subscriber to access their reminders, pending transactions, and history.
- The subscriber can also view previous months or look ahead to upcoming months.

Month

The **Month** view directs subscribers to the details for a specific day.

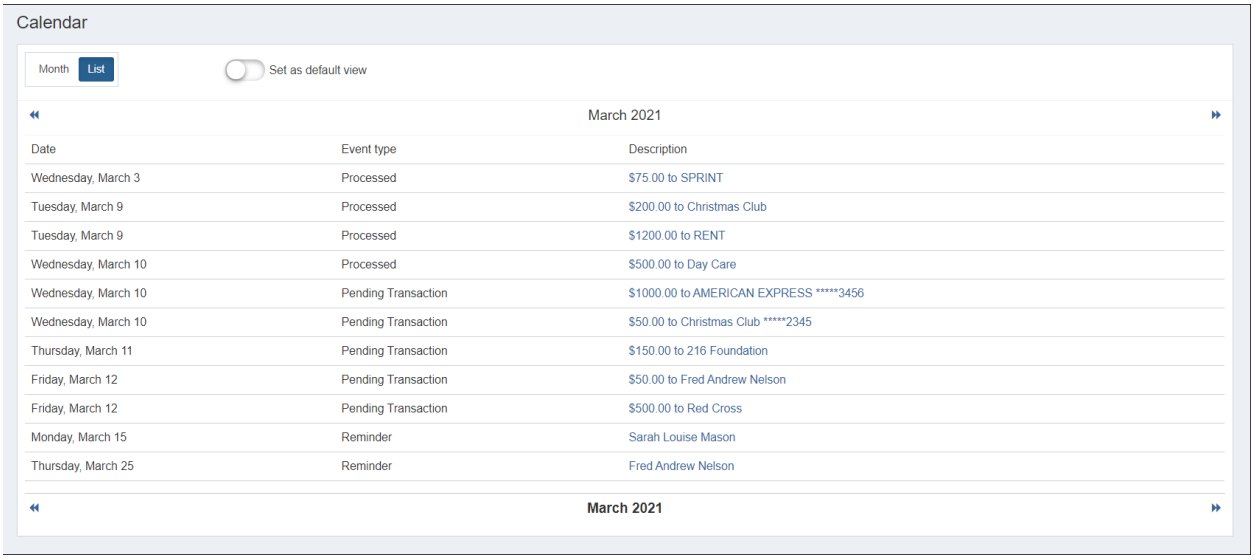


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List

The **List** view directs subscribers to the details for the specific transaction or reminder.

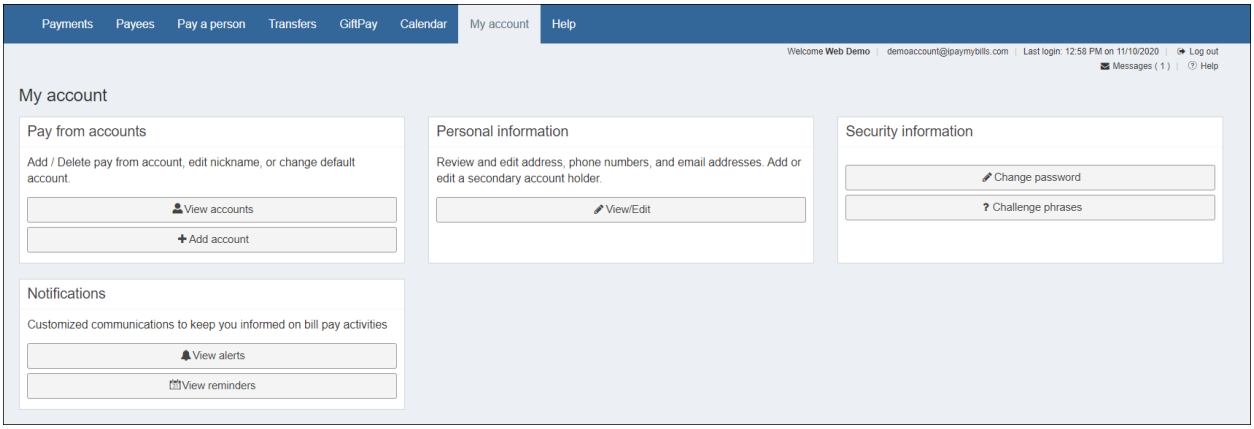
- The calendar is screen reader compatible when using the **List** display.



My Account

A subscriber has several options to help with managing their bill pay account through various features of the *My account* tab.

> NOTE
> **Change password** only appears for Dual Sign-On (DSO) institutions.



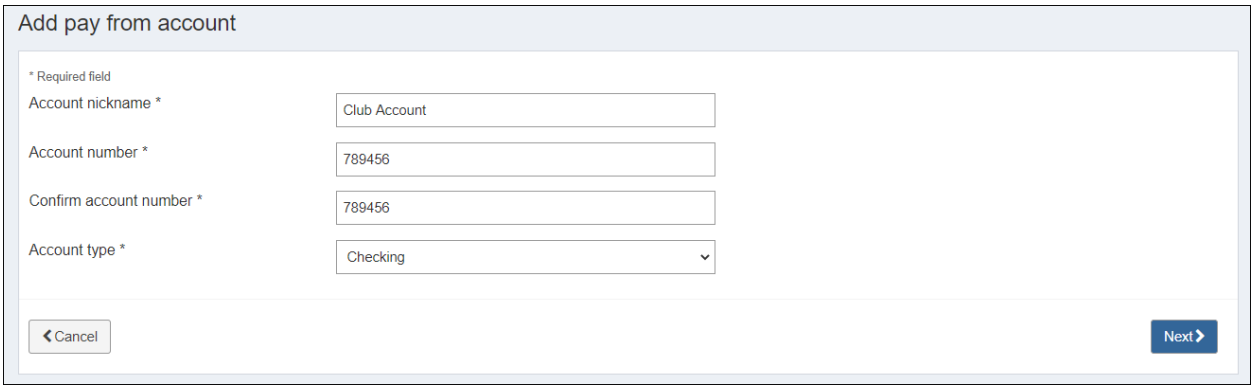
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Pay-From Accounts

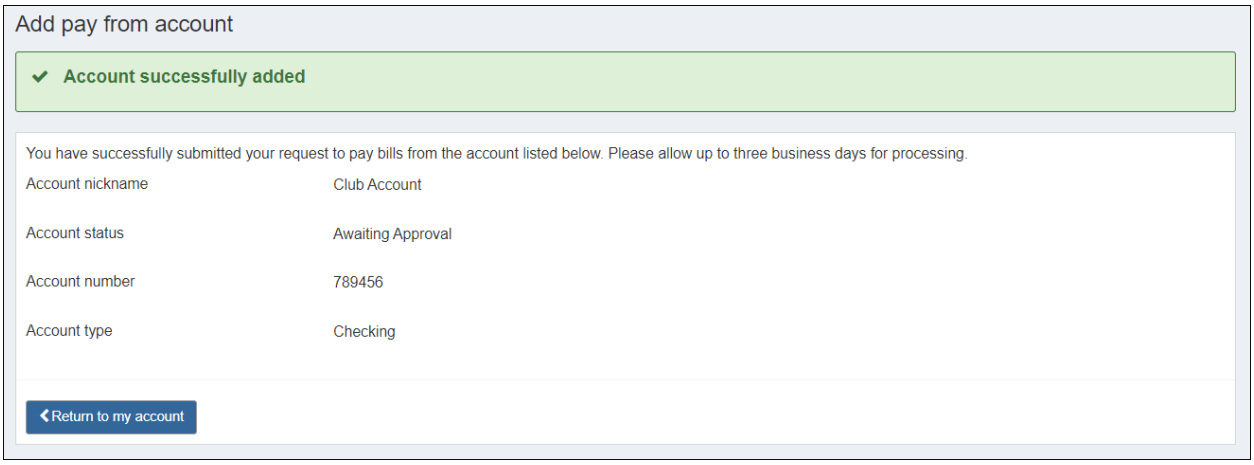
A subscriber can request to add additional accounts they have in their name at the bill pay institution.

Add an Account

FIs must **Approve** or **Reject** new pay-from accounts in iPay Portal.





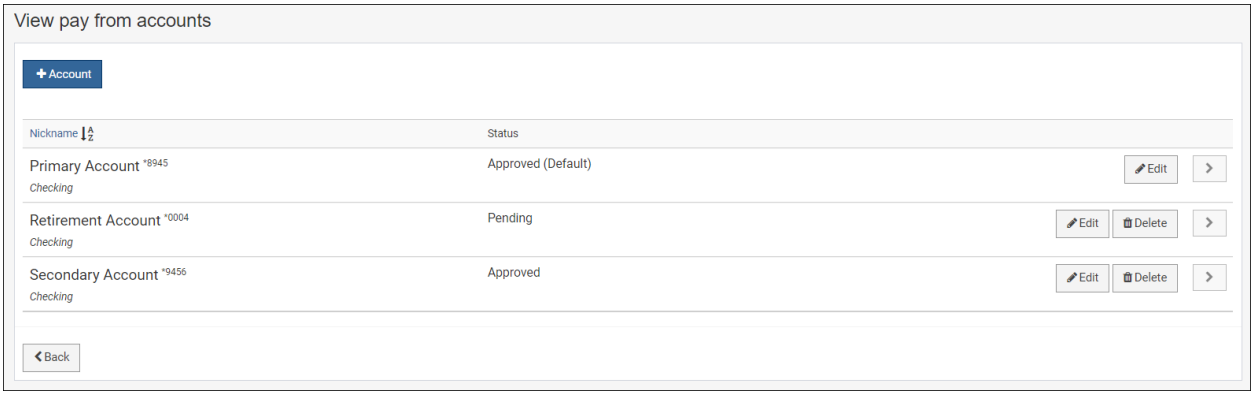


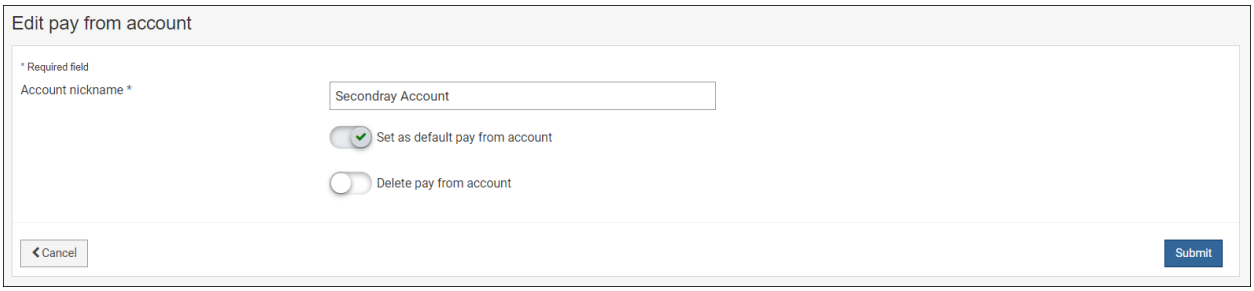
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View an Account

A subscriber can view a list of their pending and approved pay-from accounts.

- They can choose to:
  - Change the account's nickname.
  - Change the default pay-from account.
  - Delete the pay-from account.





NOTE

Deleting a pay-from account stops all pending transactions associated with it.

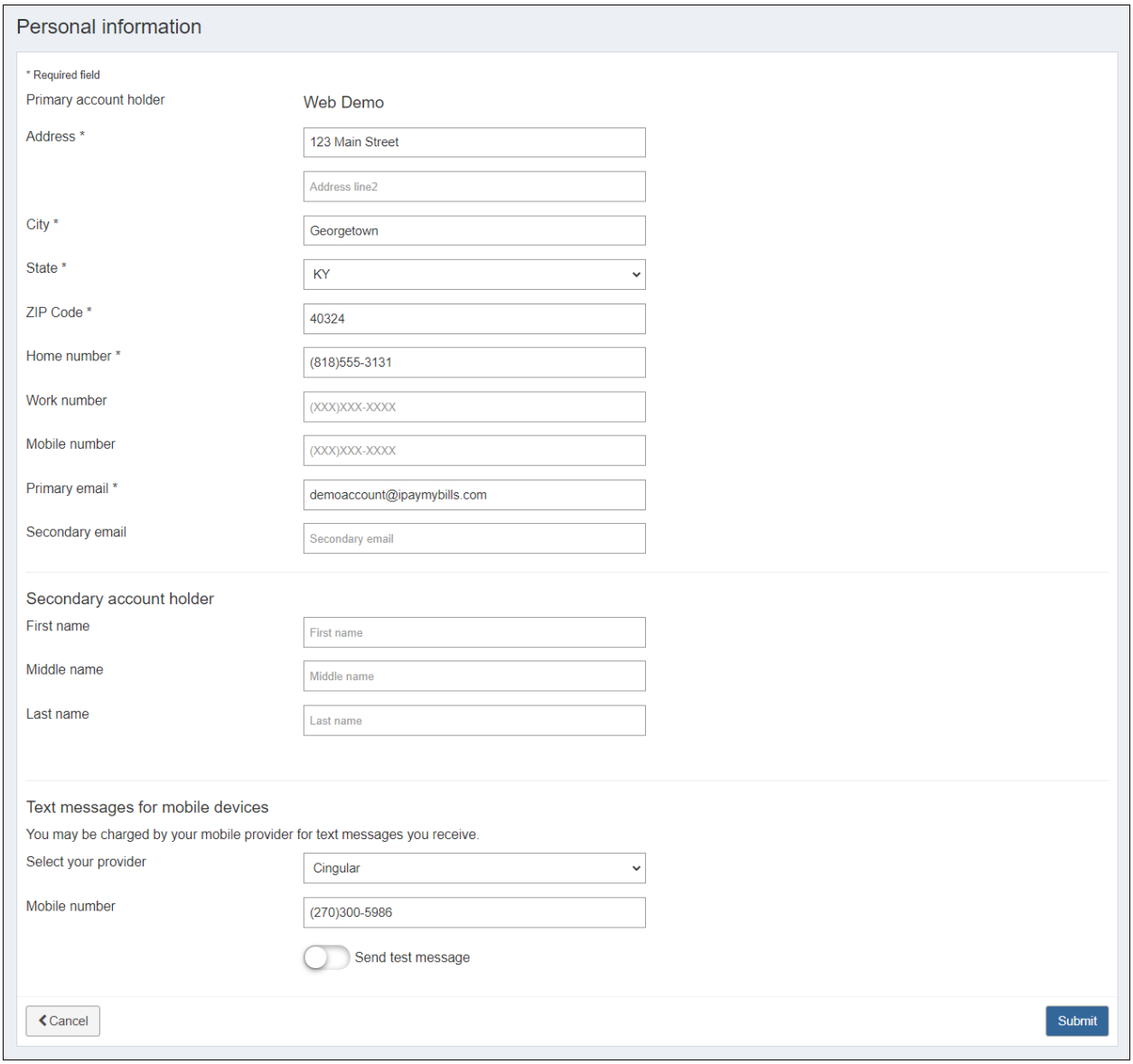
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Personal Information

A subscriber can update their contact information, add a secondary user, and provide iPay Solutions with their cell phone number and provider to turn on text message alerts.

Contact Information

A subscriber can update their primary contact information including their address, phone numbers, and email addresses. Updated contact information is posted on iPay Portal in case there is a need for online banking information to be updated.

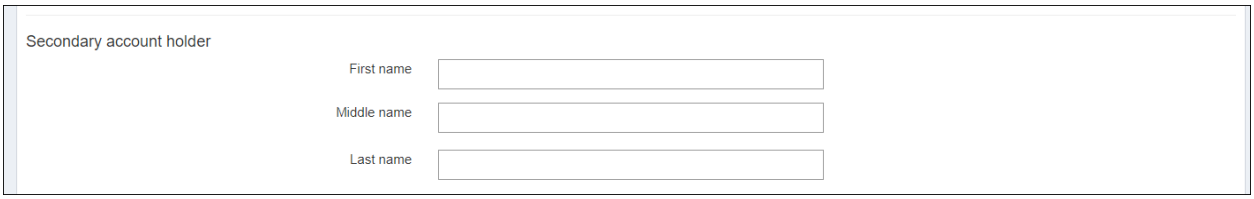


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Secondary Account Holder

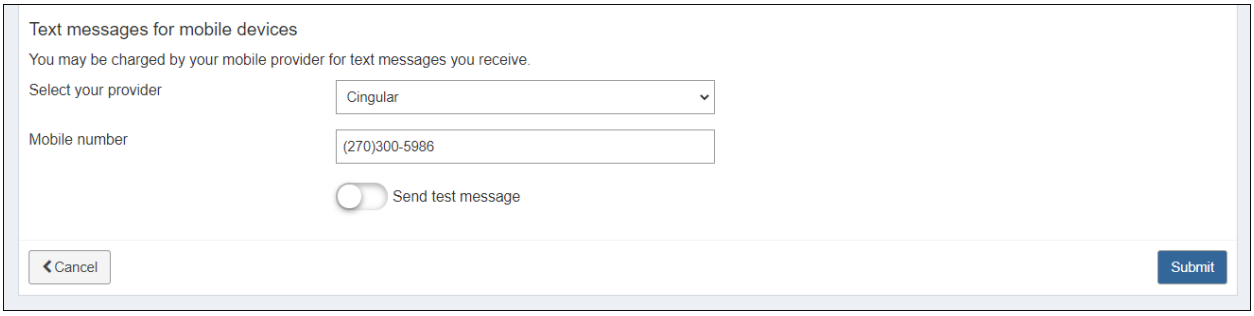
The primary user can add a secondary user to the bill pay account. Doing so allows the secondary user to call or chat for support with the iPay Solutions call center.

- Secondary account holders can only be added and viewed here.
- The FI must approve secondary users.
    - A request is sent to iPay Portal for approval or rejection.
- iPay Solutions can only assist callers who are listed on the bill pay account.



Short Text Alert for Mobile Devices

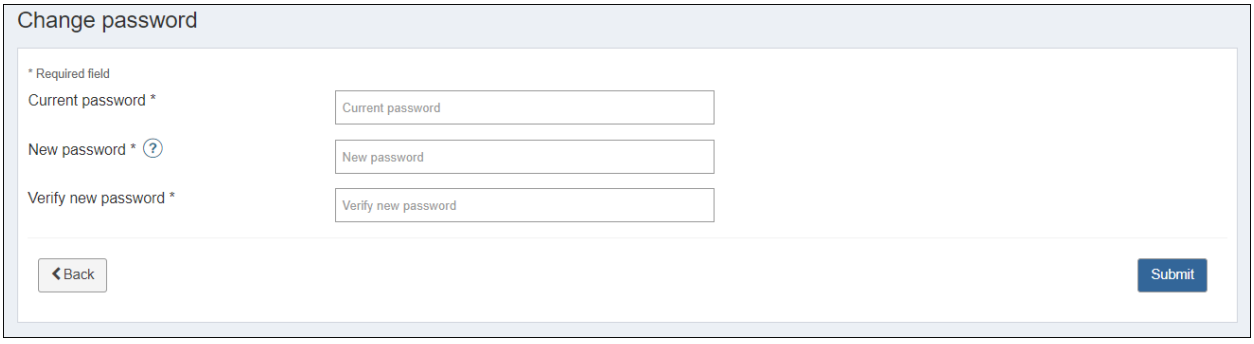
A subscriber can provide iPay Solutions with their mobile number and carrier to receive text alerts.



Security Information

Change Password

This feature allows a subscriber to change their bill pay password. It only appears for FIs using Dual Sign-On (DSO).

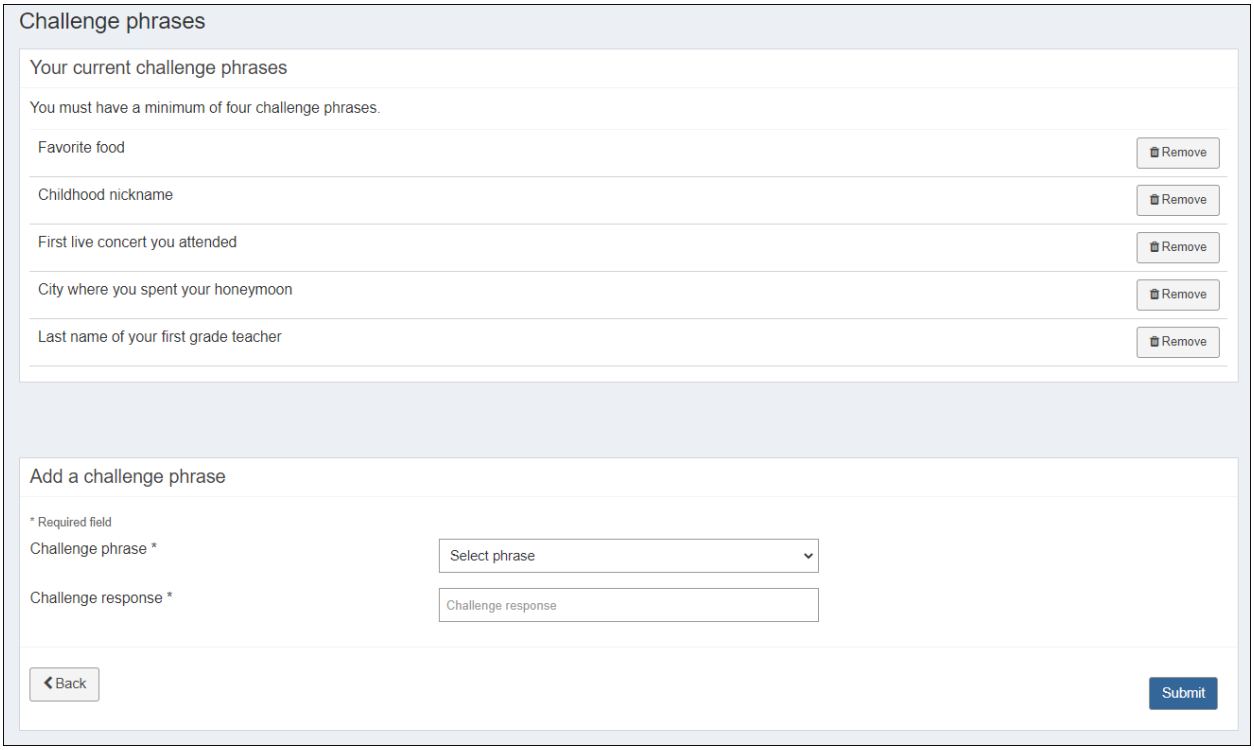


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Add/Remove a Challenge Phrase

Four challenge phrase questions are required.

- A subscriber must add another challenge phrase to remove one.
- A subscriber can be locked out for answering two challenge phrase questions incorrectly, three times each.
    - If iPay Solutions is providing support, the subscriber receives a pop-up advising them to contact support for assistance.
    - A subscriber can also be unlocked by their FI via iPay Portal.

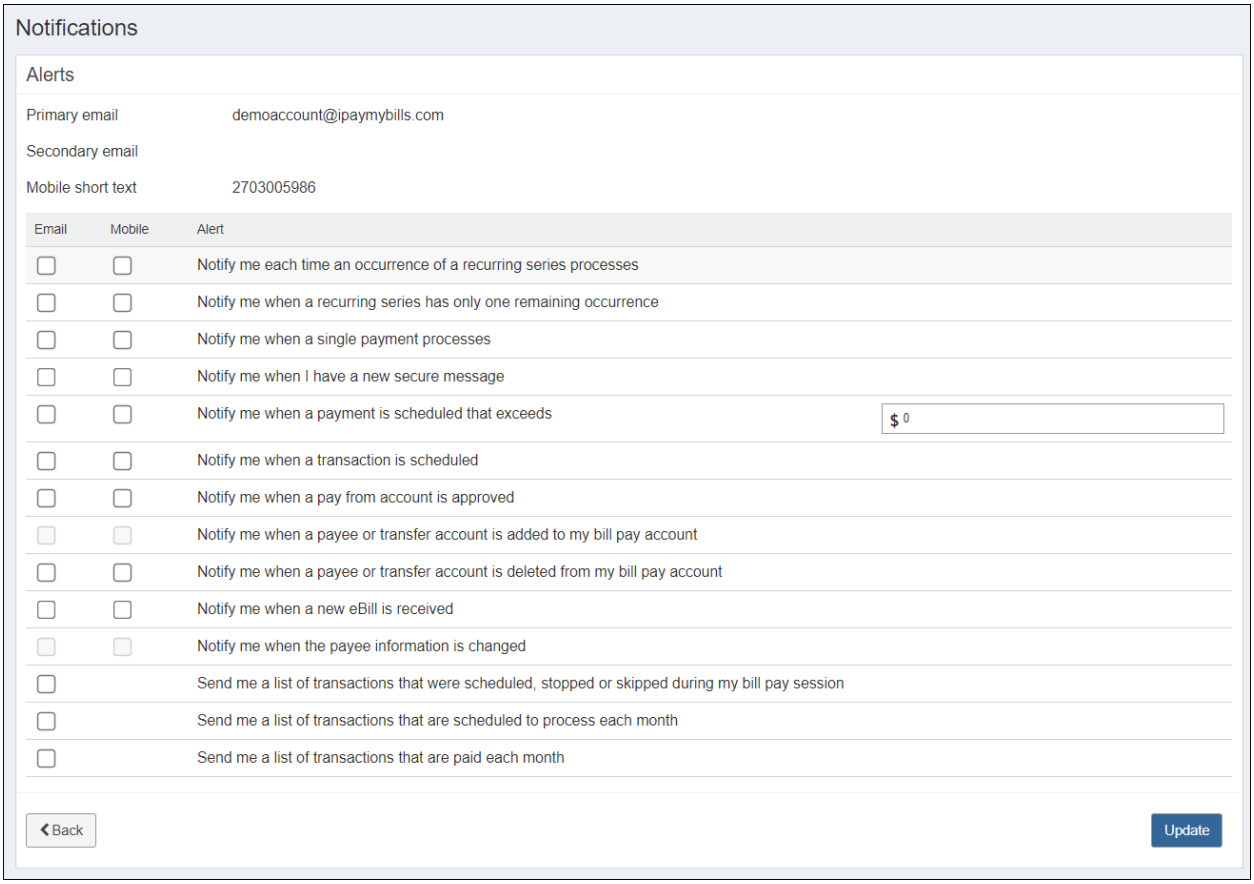


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Bill Pay Alerts

A subscriber can monitor activity and preemptively detect fraud by subscribing to different bill pay alerts. Alerts are sent by:

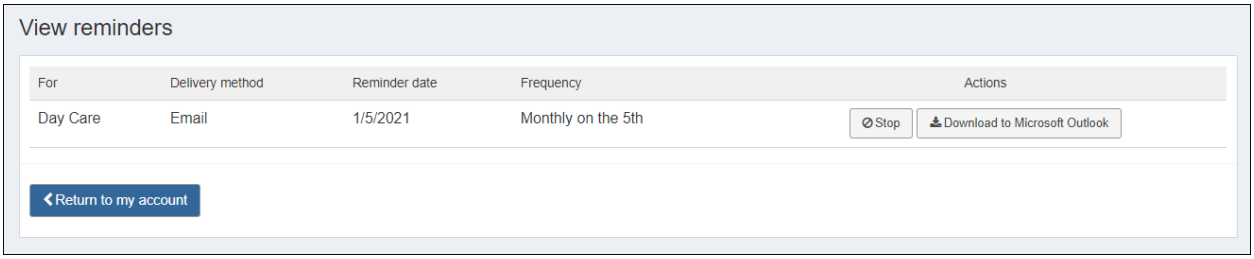
- Email
- Text message
- Both



> **NOTE**
> The options *Notify me when a payee or transfer is added to my bill pay account* and *Notify me when the payee information is changed* cannot be cleared.

View Reminders

This feature shows a subscriber's current reminders. Reminders are added from the *Payments* tab after clicking the payee's name.

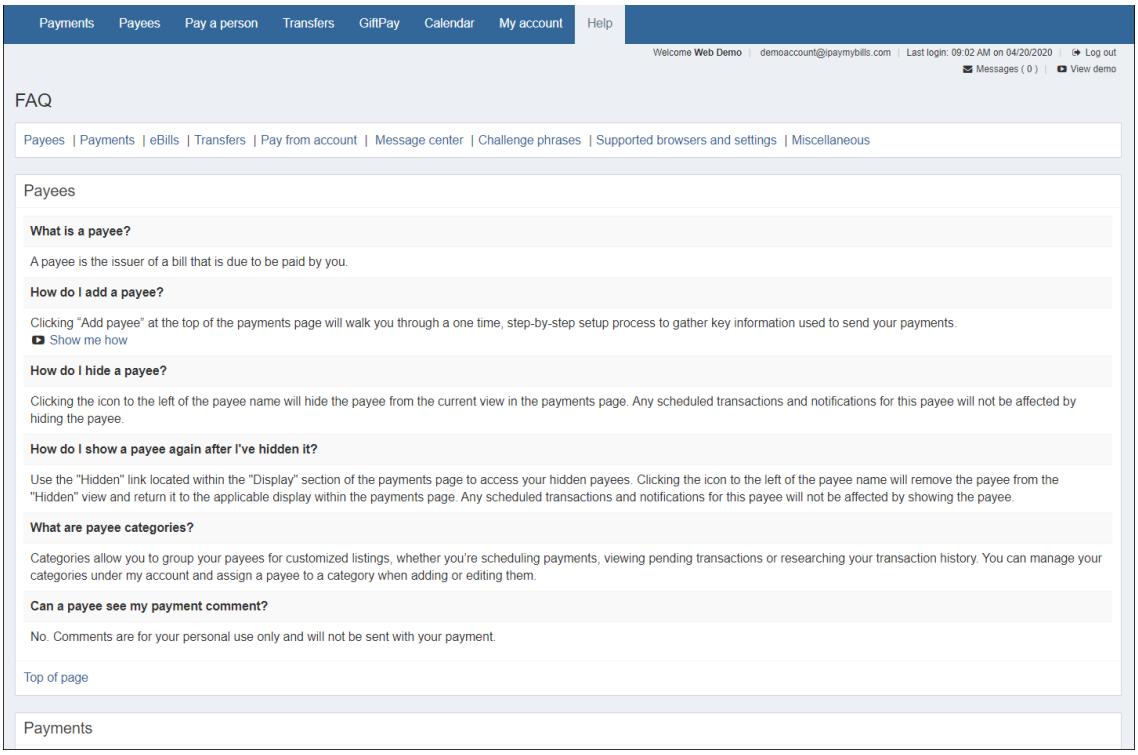


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A subscriber can also download their reminders into Microsoft® Outlook®.

Help

A subscriber can find answers to the most frequently asked questions about bill pay services under the *Help* tab.



Skip to Main Content

When a subscriber uses keyboard navigation within bill pay, a **Skip to Main Content** option appears allowing them to easily return to the main content of the page.

**All names appearing in this document were created using a random name generator. Any resemblance to any person living or dead is purely coincidental.*

*** Product enhancements are continually implemented to provide a better user experience; therefore, screens in this guide may not reflect the most current view of bill pay products.*

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