

Apple Bank's Retail Online & Mobile Banking

Bill Pay Service



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- Navigation
- Quick Pay
- Full Bill Pay Site

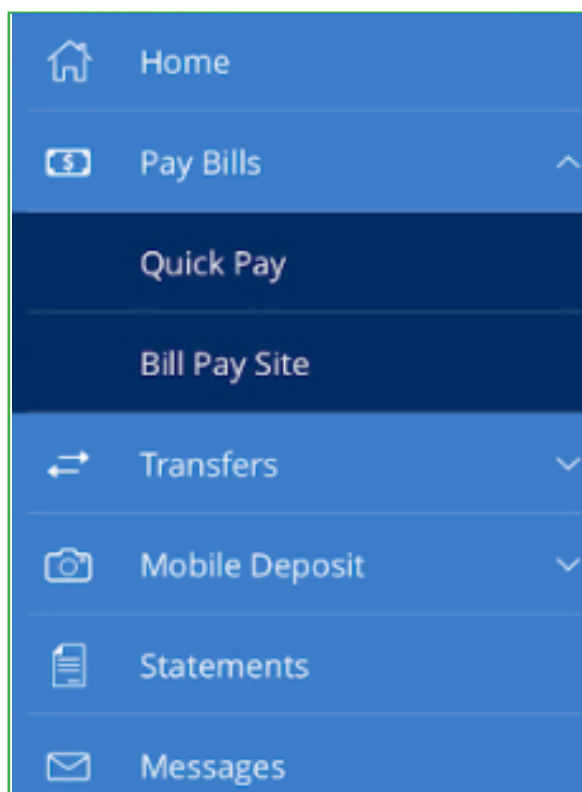
Welcome to your Bill Pay Service! Once you have successfully logged into Online Banking through either your desktop or mobile device, you will have the ability to utilize your Bill Pay service. If you need to complete your easy first-time login, follow the easy steps in the [Desktop First-Time Login Guide](#) or the [Mobile App First-Time Login Guide](#), depending on the device you use to conduct your banking.

The Bill Pay feature is an important part of your Online Banking functionality. Securely pay any single, multiple or recurring bill online. Control when you pay your bills, easily view your online payments, and add, edit or delete payees. Receive a daily email summary notifying you of activity. If you use our Bill Pay service from your Mobile Banking App, you can add new payees right from your mobile device.

Bill Pay Navigation: Quick Pay and Full Bill Pay Sites


Once in Online or Mobile Banking, click on left navigation to access Bill Pay. You will see a drop down menu with two options: Quick Pay and Bill Pay Site.

- With the Quick Pay option, you can pay single or multiple payees quickly and view your history, including pending and processed payments.
- The Bill Pay Site option provides fuller functionality than the Quick Pay option. You can pay single or multiple payees, view your history, make recurring payments and more.
- The recurring payments (or “auto-pay”) function to individual payees is only available from the full Bill Pay site. It is not available on Quick Pay.
- Both options will have the same activity displayed.
- Whichever option you choose to use, you will receive a daily email summary of your Bill Pay activity.



Multi-Pay Screen is First Screen You See When You Access Quick Pay

- This screen allows you to pay multiple payees at the same time.
- Click Options to delete payees.
- You can add payees, review payments and search payees from this screen.
- However, to view your account history, including pending and processed transactions, you must go to the Single Pay screen in Quick Pay or go to the full Bill Pay site.

Apple Bank  Welcome back, JANE SMITH

Home
Pay Bills
Quick Pay
Bill Pay Site
Transfers
Mobile Deposit
Statements
Messages
Account Services
Alerts & Preferences
Branch / ATM
Help
Log Off

Quick Pay

Multi Pay Single Pay

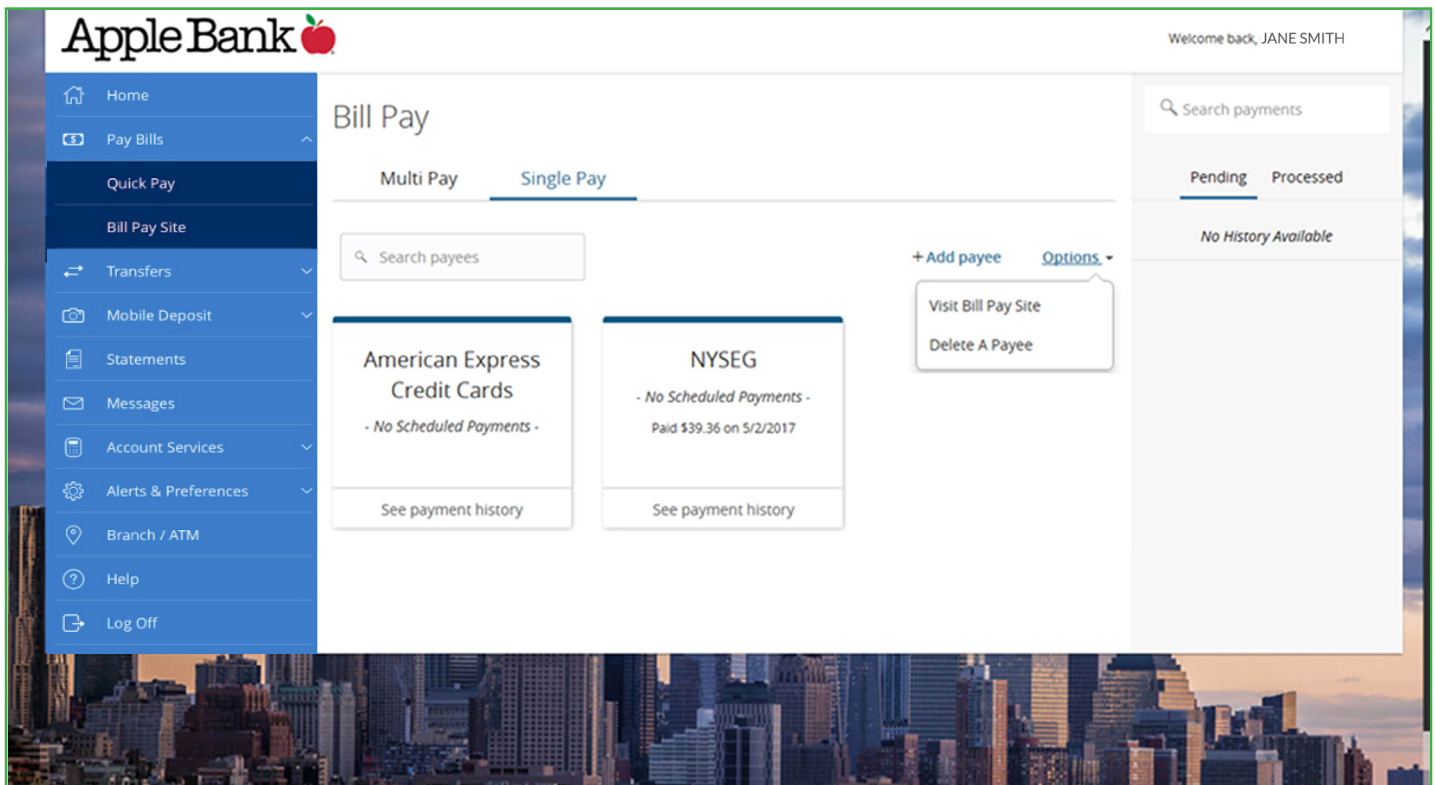
Search payees [+ Add payee](#) [Options](#)

Name	Pay from	Amount	Send On Date
American Express Credit Cards	Checking 01: XXXXXX0911	\$0.00	Select Date
NYSEG Last Paid: \$39.36 on 5/2/2017	Checking 01: XXXXXX0911	\$0.00	Select Date

Total for 0 payments: **\$0.00** [Review Payments](#)

Single Pay Screen in Quick Pay: View Pending and Processed Transactions Here

- This screen allows you to pay a single payee.
- This is your go-to Quick Pay screen to view your Bill Pay account history. On the right side of this screen, you can view your pending and processed transactions.
- As with the Multi Pay screen, you can delete payees, add payees, review payments and search payees from this screen.
- You can also search payments from this screen.



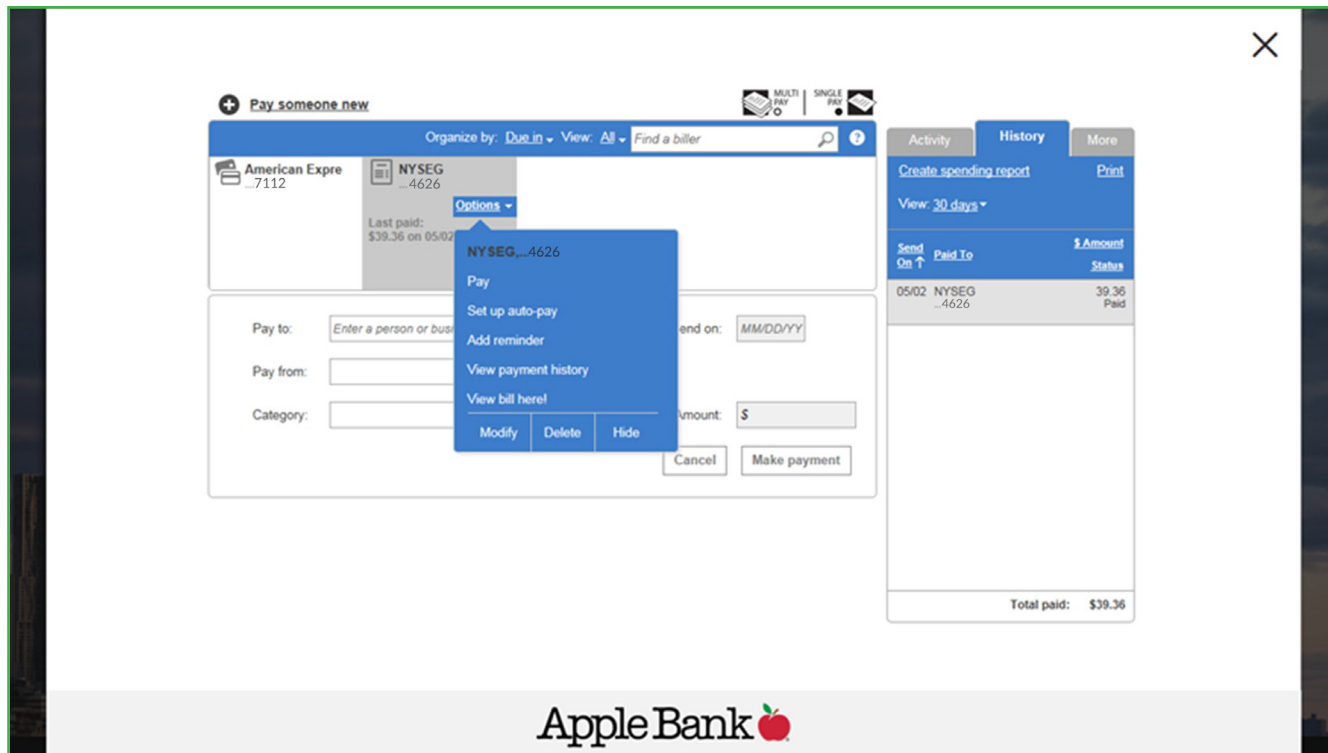
Full Bill Pay Site: Main Menu

- To access the full Bill Pay Site, click left navigation or the Options drop down menu on the Quick Pay site.
- Once accessed, you will be on the main menu screen.
- From this screen, you can conduct all Bill Pay transactions, including making recurring payments or “auto-pay” to a payee, such as a mortgage payment, auto loan payment, gym membership, etc.
- You can also place your payees into categories, create reports, write notes and memos to yourself, track spending habits and more.

The screenshot displays the 'Pay someone new' interface. At the top, there are tabs for 'MULTI PAY' and 'SINGLE PAY'. Below this is a header bar with 'Organize by: Due in' and 'View: All', followed by a search bar labeled 'Find a biller'. A list of payees is shown, including 'Capital One Cr ...7890', 'Time Warner Ca ...5678', and two 'Verizon Wirele ...6789' entries. On the right side, there is a sidebar with 'Activity', 'History', and 'More' tabs. Under 'Activity', there is a link 'Forecast your balance' and a 'Print' button. Below this, there is a table with columns 'Send On', 'Paid To', and '\$ Amount'. The main content area contains a form with fields for 'Pay to:' (with a placeholder 'Enter a person or business to pay...'), 'Send on:' (with a date input 'MM/DD/YY'), 'Pay from:' (a dropdown menu), 'Category:' (a dropdown menu), and 'Amount:' (a text input with a '\$' symbol). There are 'Cancel' and 'Make payment' buttons at the bottom of the form.

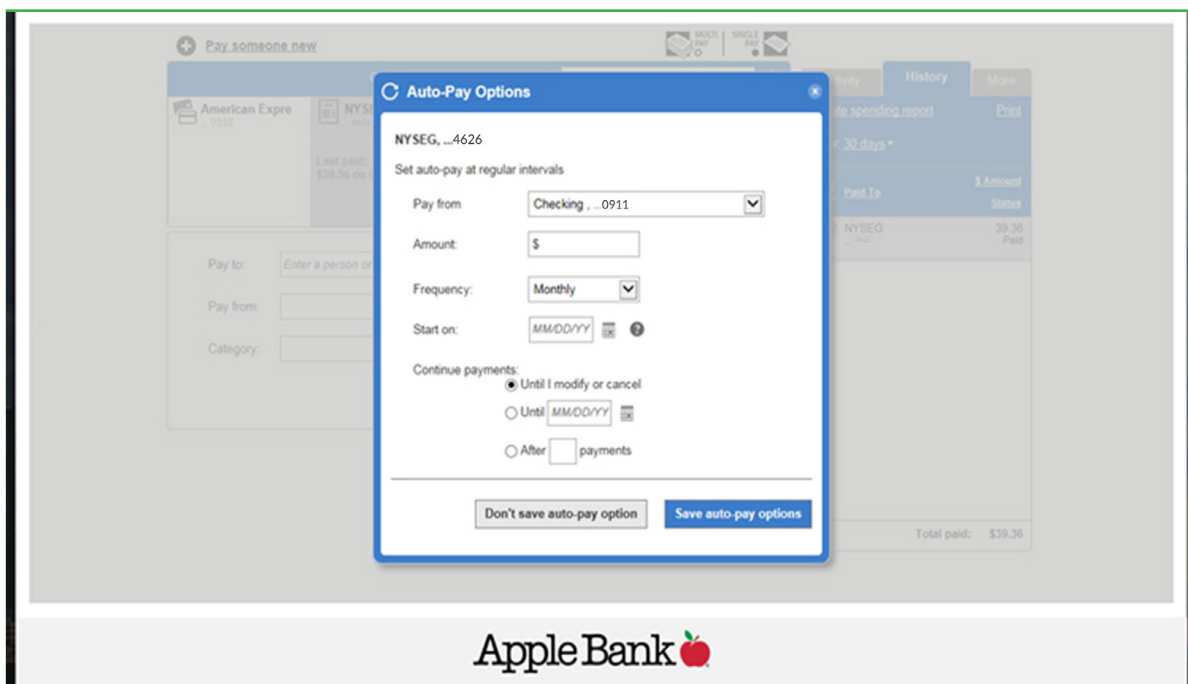
How To Set Up Recurring Payments ("Auto-Pay") on Full Bill Pay Site

- On the Main Menu screen, click Options.
- From the drop down menu, click Set up auto-pay.



Auto-Pay Options

- From this screen, you can set up any new recurring payments ("auto-pay").
- Just follow the prompts to schedule and save your set payments.
- Use the "don't save" option if you unintentionally open this screen.



Add a Person or Business to Pay

- When adding payees, this convenient screen provides two options.
- A list of popular billers in your area appears on the left side of this screen.
- You can select the biller of your choice from this list, or enter any person or business using the right side of the screen.
- Click Add and follow the prompts to complete.

Add a Person or Business to Pay

Add a Popular Biller in Your Area

Credit Cards

- Bank of America Credit Cards
- Capital One Credit Cards
- Chase Credit Card
- Citibank Credit Cards
- Discover Credit Cards
- Kohl's
- Southwest Bank, An M&I Bank

Other Popular Billers

- American Family Insurance
- BAC Home Loans

Utilities

- AT&T - SBC
- AT&T Mobility
- AT&T U-verse
- Milwaukee Water Works
- Time Warner Cable - Wisconsin
- US Cellular
- We Energies

Enter Any Person or Business

verizon

- Verizon Communications
- Verizon Credit Card
- Verizon Online
- Verizon Wireless

OR

Add

Close

Modify Biller Details on Full Bill Pay Site

- All biller (payee) modifications must be done using this screen on the Full Bill Pay Site.
- From this screen, you can nickname your payees, edit your account number, update biller addresses and phone numbers, and change category selection.
- For payees that receive electronic payments, only account numbers can be modified, since there is no need to change an address for electronic payments.
- Please note that payee information cannot be modified from the Quick Pay site.

The screenshot shows a 'Modify Biller Details' dialog box overlaid on a blurred background of the Full Bill Pay Site interface. The dialog box has a blue header with the title 'Modify Biller Details' and a close button (X). The form inside the dialog contains the following fields and options:

- Name:** Verizon Wireless
- Nickname:** Verizon Wireless
- Account number:** A field containing ten black dots, with a checked checkbox labeled 'Hide account number' below it.
- Address line 1:** On file ?
Verizon Wireless confirmed a preferred payment address. If it changes, we'll be the first to know.
- Phone:** Optional
- Category:** None, with a dropdown arrow and a menu icon.

At the bottom right of the dialog box are two buttons: 'Cancel' and 'Confirm'.

Quick Pay and Full Bill Pay Sites – The “Send On” Date Explained

- The “Send On” date means the payment will begin processing on that date.
- If your payment is electronic, funds will be withdrawn from your checking account on the morning following the Send On date.
- Funds need to be in your checking account on the Send On date to be sure your payment will be completed and delivered without delay.
- Please expect your electronic payment to be made within two business days after the Send On date.
- Payments not made electronically will be sent as a draft on your account.

Full Bill Pay Site: Calendar View and Explanation of “Deliver By” Date

- On the full Bill Pay Site, the calendar drop down shows the Send On Date as well as the Deliver By date.
- The Deliver By date is the date your payee will receive the funds.
- For all electronic bill payments, please allow the payee 24 hours or one business day to post the payment to your account.

To confirm your Send On and Deliver By dates, please go to the Full Bill Pay site.

Email Alerts: Track Your Daily Bill Pay Activity At A Glance

- You will receive email alerts that confirm all of your Bill Pay activity, including a daily activity summary.
- Stay up-to-the-minute on the status of your Bill Pay transactions.



Greetings from Apple Bank Bill Pay!

Here's the summary of your account activity for: 05/16/2017

Payments Sent

Payment Details		Payee Details	
Payment amount:	\$229.23	Payee:	SYNCHRONY RFS
Funding account:	Bill Payment Account-0911	Nickname:	LAZY BOY
Payment type:	E-pay	Address:	PO BOX 960061
Payment option:	Automatic		
Bill due by:	N/A		ORLANDO, FL 328960061
Sent on:	05/15/2017	Phone:	8003331071
Confirmation number:	OB79KNM3		

Click the link below to view your account:
<https://www.applebank.com>

If you have any questions, please contact us at custline@apple-bank.com or call us at 914-902-2775.

Sincerely,
Apple Bank Bill Pay

Alert: (1502400998)
Document Reference: (355476549)

Get Answers to Your Questions

Please call CustomerLine at 914-902-2775 if you have questions. Customer service representatives are ready to assist you. Our TDD number is 800-824-0710.

For additional information on Online Banking, please visit our website at www.applebank.com.