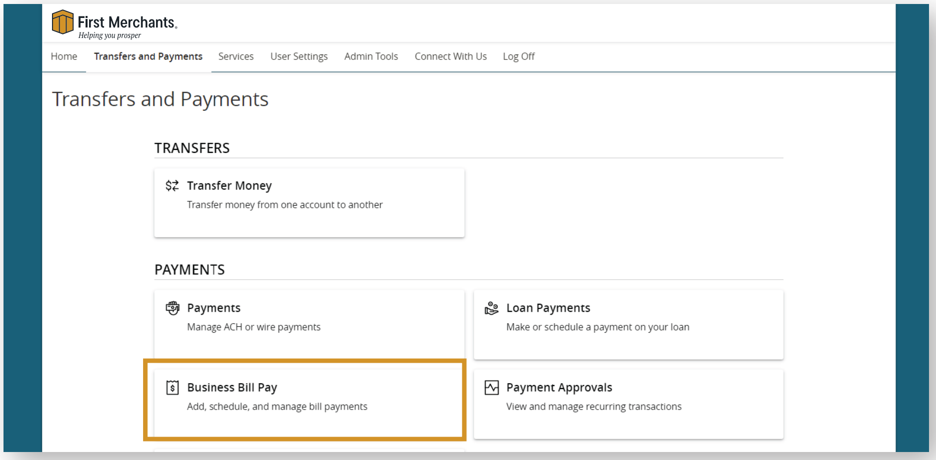
First Merchants Commercial Banking

Business Bill Pay

You can access Business Bill Pay through the Transfers and Payments tab.



You must enroll in Bill Pay and select an account before you can add payees or pay bills. After you enroll, you will be taken to the Bill Pay site where you can manage the accounts you wish to use, add payees and more.

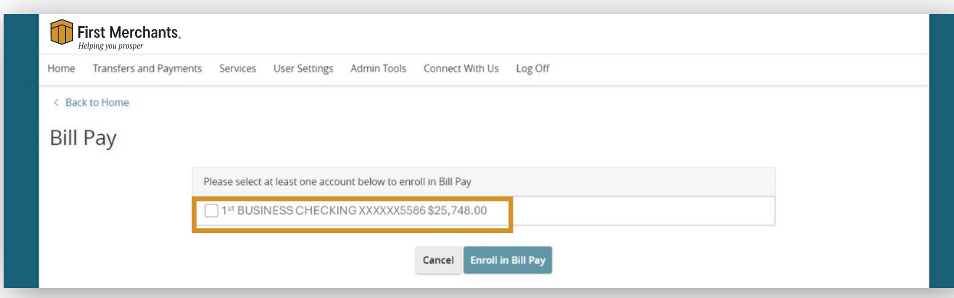
Enrolling in Bill Pay

Enroll in Bill Pay to easily pay your bills within online banking.

To enroll in Bill Pay

1. From the Transfers and Payments menu, select **Business Bill Pay**.
2. Select the account(s) you want to enroll, then select **Enroll in Bill Pay**.
3. Select the accounts you want to use to pay bills and select **Save**.
4. On the Agreement page, select **I agree to enroll in bill pay**.
5. When a success message appears, select **Continue to Bill Pay**.

If you have previously enrolled in Business Bill Pay, you will be taken to the Bill Pay site from the Business Bill Pay tile.



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User Roles with Bill Pay

Bill Pay users cannot share User Roles. If your organization has User Roles, you must make sure there is a unique User Role for each of your users who are entitled to use Bill Pay. A new Bill Pay user will not have access to Bill Pay on the mobile app until the Bill Pay has been active for 60 days.

General Information about Bill Pay

- Bill payments may be sent electronic or as a check depending on how the biller accepts payments.
- All Business (not personal) Bill Pay payments over $5,000 will be automatically sent as a check.
- Your account will be debited for the payment on the due date for electronic payments. Check payments will be deducted from your account when the biller deposits the check and we receive it for payment.
- Check payments will appear in your transaction history with your other paid checks.
- You can set up the starting check number for your bill payments: click the **Resources** tab, select **Funding Accounts**, click on the Bill Pay account and enter a check number in the "Starting check number" field.
- Any payment that is initiated with **Add invoice** details will be sent as a Check with the remittance information included.
- Bill Pay Users cannot edit a payee's address if that is the preferred address on file.

Add a Payee

1. Rollover **Money Movement**, under **Bill Pay**, select **Pay bills.**
2. Click **Add payee** (Top left of screen or in the Resources tab).
3. Select a popular payee OR enter a person or business name you wish to set up.
4. Click **Add.**
5. Input the following:
    - Nickname
    - Account Number (if applicable)
    - Address Line 1 and 2 (if applicable)
    - City, State, Zip
    - Phone (if applicable)
6. Select **Category.**
7. Click **Confirm.**

If you selected a popular payee, enter your account number in the proper format and click **Confirm**.

From the confirmation screen, you can **Set up auto-pay, Add reminder**, Add another payee, Pay this payee, or close the window by clicking the x in the upper right corner of the box.

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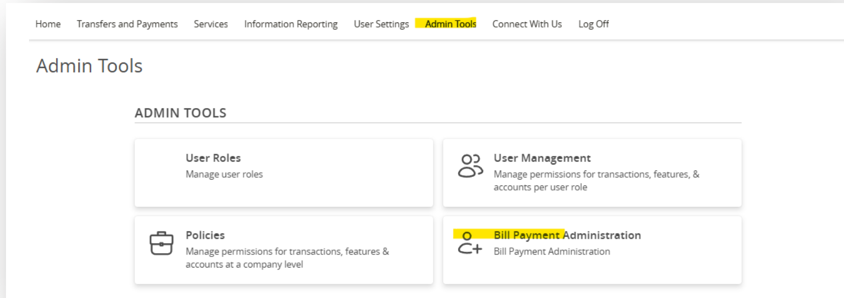
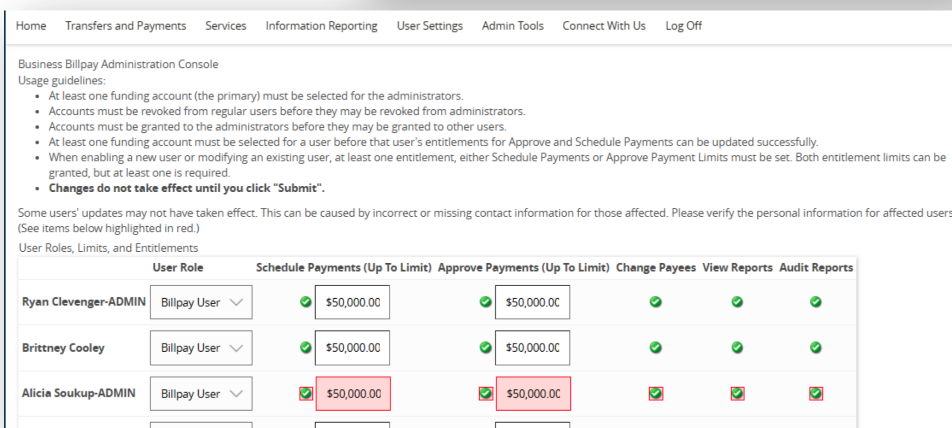
Bill Pay Administration

This tile is used to:

- Set bill pay users as an Admin or a standard bill pay user
- Set schedule and approval limits
- Set permissions to change payees, view and audit reports
- Enable funding accounts per user





Make a Payment to an Existing Payee

1. Rollover Money Movement under Bill Pay, select **Pay bills.**
2. Under the Make Payments tab, enter a payment amount for the Payees you wish to pay and click on the calendar icon to select a payment delivery date.
3. Click **Confirm** all payments to preview the payment(s).
4. Click **Confirm** to initiate payment.

TIP: You can change the Payees that are displayed on the Make Payments tab by clicking the down arrow next to View: and selecting the Payee view category.

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Modify a Payee

Click the down arrow beside a payee to:

- Add invoice – Include payment details with the payment. Note: Payments that include invoice information will be sent as a check.
- Need to Pay it faster? – Make an Expedited Payment to the Payee. (Additional fees apply)
- Set up auto pay - Set up recurring payments to the Payee.
- Add reminder - Set up a reminder that the payment is due.
- View payment history – View payments made to this Payee in a number of formats.

Modify – Alter Payee details.

Delete – Delete Payee.

Hide – Hide Payee from your Payee List.

Set Up eBills

If the Payee is set up to deliver your bills to Bill Pay, you can click the **View bill here!** link beside the Payee name and then follow the instructions to set up eBills.

Other Bill Pay Tabs

Activity - Click Activity tab to view scheduled payments.

History - Click History tab for your payment history. You can also search by payee by entering the payee name in the search box. Use the Reports function under the Resources tab to access additional payment history.

Resources - Click Resources tab for the following:

- Reports – Create reports for Bill Pay activity
- Add Payee
- Funding Accounts – Displays your accounts entitled for Bill Pay. If multiple accounts are entitled, you can designate the default funding account. Click on the account to view details, create a Funding Account nickname, and enter Starting check number.

Alert Preferences – Add or modify email alerts for Bill Pay activity.

View/Modify Categories – Add/Modify/Delete your payment categories.

Help – Click on any one of the help topics for assistance with the function.