

# Bill Pay User Guide



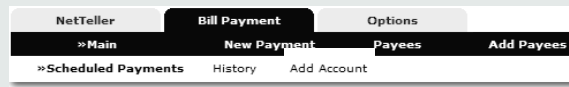
## How to Enroll

Signing up for our FREE Bill Pay service is easy! You can visit any Heartland Bank office or access the enrollment form at [www.hbtbank.com](http://www.hbtbank.com) by clicking the **Enroll** link under the **Online Banking** section.

Complete the form, give it to a Heartland Bank Personal Banker and we'll send you a secure message through your Online Banking account notifying you that Bill Pay service is active and linked to your specified account. *(You must also be enrolled for Heartland Bank's free Online Banking service to use Bill Pay. You can enroll for both services at the same time.)*

## Bill Pay Access

Log in to Online Banking and select the **Bill Pay** tab.



## Payees

There are two types of Payees: **Company** and **Individual**.

Company payees usually receive their payments electronically, while Individual payees receive their payments in the form of a check.

## Payment Funding

Funds for payments made to electronic payees will debit your account when the transaction is processed - you specify the date.

Funds for payment made to check payees will debit when the check clears your account.

## Questions? Need help?

Contact our Customer Care Center during normal business hours toll-free at 888-897-2276!

## Adding Electronic Payees

Select **Add Payee > Pay a Company** to add a new electronic payee.



Fill in the payee fields and click **Search**. If the company you entered is available as an Electronic Payee, a link with **Payee Type Electronic** appears.

**Bill Payment - Add Payee** ?

Payee Name \*

Payee Account Number \*

Address Line 1 \*

Address Line 2

City \*

State \*

Payee Zip Code \*  -

\* indicates a required field

If the payee is not available as electronic, select the **Add Check Payee** button at the bottom of the page, then follow the on-screen instructions.

## Adding Check Payees

To add a payee without searching for available electronic payees, select **Add Payee > Pay an Individual**.

Payee Name

Payee Type

Payee Alias

Account Number

Address Line 1

Address Line 2

City

State

Zip Code  -

Phone Number  -  -

## Adding Payments

You can make payments one of three ways through the **New Payment** option: **Quick Payment**, **Add Payment**, and **Expedited Payment**.

### Quick Payment

With **Quick Payment**, you can make up to ten one-time payments on the same screen.

<input type="checkbox"/> CABLE	<input type="checkbox"/> CAR LOAN	<input type="checkbox"/> CELL PHONE
<input type="checkbox"/> CREDIT CARD	<input type="checkbox"/> GYM MEMBERSHIP	<input type="checkbox"/> LAWN SERVICE
<input type="checkbox"/> MORTGAGE COMPANY		

Payee:	Amount:	Pay On:	Pay From:	Memo:
CELL PHONE		04/22/2008	Checking	
MORTGAGE COMPANY		04/22/2008	Checking	

### Add Payment

Use the **Add Payment** option for single bill payments and for recurring payments.

Pay from account:	Checking
Payee:	Select option...
Amount:	
Memo:	
Alert when payment is processed:	<input type="checkbox"/>
Frequency:	One-Time
Payment Date:	04/22/2008
Payment Description:	

### Expedited Payment

Your check is sent by Federal Express for next business day delivery. Expedited payment fee applies.

## Viewing Bill Pay History

Select **Bill Pay History** under the Bill Pay tab.

Payees:	All
From:	3/01/2008
To:	3/31/2008
Begin Amount:	\$
End Amount:	\$
Sort By:	Date
Then By:	
Then By:	
Sort Order:	<input type="radio"/> Ascending <input checked="" type="radio"/> Descending

## Options

Change **Personal**, **Account**, and **Display** settings.

### Personal

- Update e-mail address
- Set up Password Reset Question & Answer
- Click **?** to learn about resetting your own password.
- Update I.D. (*Create a personal I.D. to use instead of your assigned 12-digit I.D.*)
- Change PIN/Password

### Account

- Change account pseudo names/nicknames
- Edit order in which accounts are displayed

### Display

- Edit number of accounts displayed per page
- Edit number of transactions displayed by default

## Alerts

### Event Alerts:

- Incoming direct deposits
- Funds transfer information
- Statement notifications

### Balance Alerts:

- Notification of account balances

### Item Alerts:

- Notification of cleared checks

### Personal Alerts:

- Text-based alerts delivered on chosen date

## Online Account Access

Read our **Online Banking User Guide** brochure for detailed instructions on viewing account transactions and statements.

## Security

The security of your financial data is of utmost importance to us. We utilize several layers of protection to ensure that your personal information is safe and sound, including firewalls, routers, and data encryption.

### Personal Verification Questions

One of the first times you access your accounts online, you will be asked to choose and answer three Personal Verification Questions. Please choose answers you will remember, as incorrect answers will block future access to online banking and Bill Pay.

Periodically during future online sessions, you will be prompted to answer two of these questions. By correctly answering the questions, you confirm your identity and prevent another person from accessing your account information.

### Additional Precautions

We will **never** request your personal information through e-mail. Any e-mail claiming to represent Heartland Bank and requesting personal data like Social Security Numbers, I.D.'s or passwords should not be trusted or opened.

Keep your I.D. and password secret and secure. We advise using a unique password specifically for online banking rather than one you use for multiple applications.

Always use the **Exit** feature to close your online banking session.

**[www.hbtbank.com](http://www.hbtbank.com)**

*Use our **FREE Bill Pay** and avoid the hassle and cost of stamps and checks!*