



WAKEFIELD CO-OPERATIVE BANK ONLINE BILL PAY GUIDE

We're proud to announce that on May 18 we will be launching our newly enhanced Online Bill Pay system, designed to improve your banking experience with us. With our new, free Online Bill Pay system, you'll be able to manage all of your bill payments with ease.



**What You Need
to Know**

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Features &
Functionality**

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WHAT YOU NEED TO KNOW

- Your payees and scheduled payments will all be converted.
- All payment scheduling will be with a “deliver by” date. You will no longer need to select a “send on” date. Payments will be withdrawn from your account on the deliver by date or when the check clears your account.
- In addition to the payment methods you have been using, the new bill pay system may also send check payments that will clear directly against your account. This will be especially common shortly after the conversion while the new system is learning your behavior but will likely decrease over time.
- You will need to re-enroll in eBills through a greatly enhanced and simplified process. You may also be automatically enrolled in eBill trials. Any eBill subscriptions you have today will end.
- You will be able to set a default funding account per payee. The default funding account used today will not be converted.
- One year of bill pay history will be converted.
- You will need to allow third party cookies to access bill pay if they are not already enabled on your browser.
- If you use Quicken or QuickBooks, you can expect a disruption in the information flow between Online Bill Pay and those software applications for a period of time. We expect the connection to be restored in June. We will send follow up notifications as soon as we receive more information from our service provider.

CONVERSION TIMELINE AND TASK LIST

Bill Pay service will be unavailable starting at 2:30 PM May 17 through 8:00 AM May 19. You will not be able to access any bill pay functionality during this time including scheduling new payments.

On or before May 16

To ensure on time delivery of payments during the upgrade, all bills due between May 18 and May 24 should be scheduled with a send on date of May 17 or earlier.

The first payment delivered after the upgrade may go by check. Because of this, some scheduled payments with Deliver by dates from May 18 to May 24 may take up to 5 business days to be delivered. Most payments will be delivered electronically within 2 business days but those paid by check may take longer. By rescheduling them to be paid at least 5 business days earlier, this will ensure they are received on time.

All Scheduled Payments with Send On dates of May 17 or earlier will be processed without interruption.

May 17 – May 18

Online Bill Pay will be disabled on May 17 at 2:30 PM as we transition platforms. You will not be able to access or schedule bill payments during this time. Full service will be available by 8:00 AM May 19.

May 19

Our new Online Bill Pay system will be available to access.

On May 19, you will be able to log in to our new Online Bill Pay system. While all recurring payments and established payees will transfer to the new system automatically, we recommend the following:

- Confirm that your Online Bill Pay scheduled payments are accurate.
- Verify that your payee information is correct, including name, address and account number.
- Verify that bill payments are being funded by the correct account if you have multiple checking accounts.
- Re-enroll in any eBill that you had previously set up. Just click on the icon for the biller. No need to enter User ID and passwords.

NEW FEATURES & FUNCTIONALITY

Payments scheduled by a “Deliver By” date rather than “Send On”

The Deliver By date is the guaranteed date the payee will receive payment by. Funds will be withdrawn from your account on the deliver by date or when the check clears your account similar to checks you write today. You will be able to see an image of these checks in your online banking transaction history.

Make Recurring Payments

Flexible scheduling options including new auto payments based on eBill balances

Enhanced eBill Experience

Simpler enrollment process and view supported eBill details directly in the bill pay system

Search Pre-catalogued Vendors

Add a payee with less information required

Set Reminders

Automated eBill or user-defined reminders to an email and within the payment center

Rush payment options

Overnight check payments are available in addition to same day electronic payments



Later cutoff times

Bill payments can be made as late as 10:00 PM and sent same day

Group “like” biller/payees together with the payment center

Alerts and enhanced fraud monitoring to protect you from unauthorized payments

These alerts include:

- Recipient Added/Modified
- eBill due
- eBill account changed
- Payment due/past due
- Payment Sent & Posted
- Expedited Payment sent/posted
- Payment failure due to NSF

ADDITIONAL INFORMATION

Cutoff time for payments

Typically the cutoff is at 10:00pm. Some billers have a cutoff time prior to 10:00pm. In most cases, an electronic payment due tomorrow can be scheduled up until 10:00pm tonight.

Guaranteed payments

The Service will bear responsibility for any late payment related charges up to \$50.00 should a payment post after its Due Date as long as the payment was scheduled in accordance with the following guidelines:

When scheduling Bill Payments, you must select a Scheduled Payment Date that is no later than the actual Due Date reflected on your Biller Statement unless the Due Date falls on a non-Business Day. If the actual Due Date falls on a non-Business Day, you must select a Scheduled Payment Date that is at least one (1) Business Day before the actual Due Date. Scheduled Payment Dates must be prior to any late date or grace period.

HOW TO USE ONLINE BILL PAY (Converted Users)

Step 1

When you land in the payment center you will see your converted payees. To make a payment, select your “pay from” account (your default funding account will not convert). Next, enter in an amount into the amount box. Last, select a deliver by date.

The dynamic calendar will advise you on the soonest available delivery date. If you’d like to add a new payee, select “add a company or person”.

Recent Payments	Pending Payments
3-1-17	None
2-23-17	
2-21-17	

Step 2

If adding a new payee, the “add a company or person” pop up will appear. Enter in the name of company you wish to pay. If you are adding a personal payee, select the person tab. This will allow you to enter in address details for check remittance.

Search Our Network

Enter the name of any company or person in the U.S.

Utilities

Phone

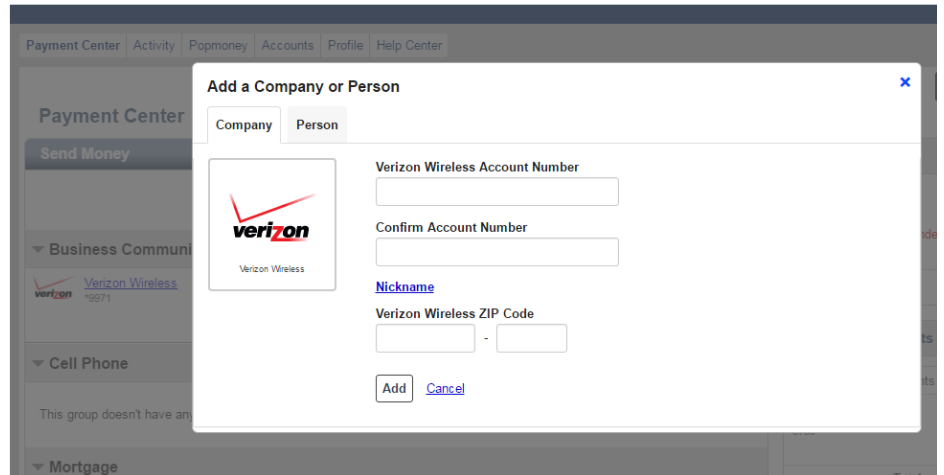
Insurance

Credit Cards

If a company can't be paid electronically, we'll mail a check for you.

Step 3

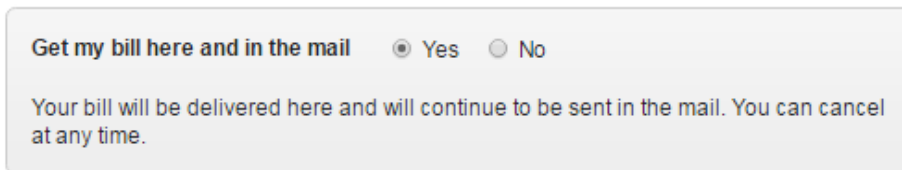
Enter in biller information, some payees may require more information than others.



The screenshot shows a web interface for a payment center. A modal window titled "Add a Company or Person" is open, with tabs for "Company" and "Person". The "Person" tab is selected. On the left, there is a search bar with the Verizon logo and the text "Verizon Wireless". To the right of the search bar, there are input fields for "Verizon Wireless Account Number", "Confirm Account Number", "Nickname", and "Verizon Wireless ZIP Code". At the bottom of the form, there are "Add" and "Cancel" buttons. The background of the page shows a sidebar with "Payment Center" and "Send Money" options, and a main area with a list of categories including "Business Communi", "Cell Phone", and "Mortgage".

Step 4

If the merchant you are adding is capable of receiving eBills, you will be presented with the option to enroll. You may be offered the opportunity to use eBills on a trial basis, meaning you may receive eBills and your paper statement for a period of time. At the end of your trial period, you will then decide if you would like to continue receiving eBills. You may also be automatically enrolled in eBill trial periods. You will receive an email alert if this occurs.



The screenshot shows a form titled "Get my bill here and in the mail". It has two radio buttons: "Yes" (selected) and "No". Below the radio buttons, there is a text box that says "Your bill will be delivered here and will continue to be sent in the mail. You can cancel at any time."