

Editing Your Information

- Change Personal, Account and Display Settings
- Set up Alerts



- Update Email Address
- Update ID
 - create an ID to use instead of 12-digit ID
- Change PIN/Password
- View your ATM/Debit Card
- View your Mobile Settings

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
- Current Balance Alerts
- Current Item Alerts
- Current Personal Alerts



Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) Personal Verification Questions.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Security Reminders

- We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or passwords should not be trusted or opened.
- Do not write your password down.
- Use a different password to access your online accounts than ones you use for other applications.
- Always exit your online banking session before leaving your computer.

If you are still experiencing difficulty or problems with NBC iPay, we are just a phone call away.

National Bank
of Commerce

Member FDIC
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715.394.5531
nbcbanking.com

National Bank
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We make more possible.

NBC iPay (Bill Pay) User Guide



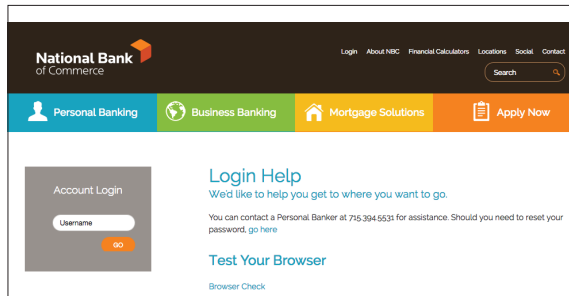
NBC iPay

Take control of your finances by enrolling in online banking. With iPay you can pay your bills without ever licking a stamp.

Account Access

Enter your username (Online Banking) at the Account Login and click Go.

Enter your password.



The screenshot shows the National Bank of Commerce website. At the top, there is a navigation bar with links for 'Personal Banking', 'Business Banking', 'Mortgage Solutions', and 'Apply Now'. Below this is a 'Login Help' section with a 'Test Your Browser' link. The main content area features a 'Login' form with a 'Username' field and a 'GO' button.

Select the Bill Pay tab.

Payees

There are three types of Payees - Company, Person or Other Financial Institution.

Company payees may receive their payments electronically or in the form of a check. Individual payees may receive their payments electronically by email, electronically by direct deposit or in the form of a check.

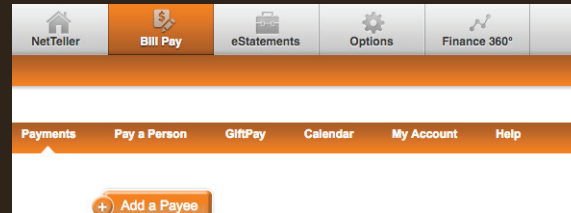
Payment Funding

Funds for payments made to Electronic payee will debit your account on the payment date.

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

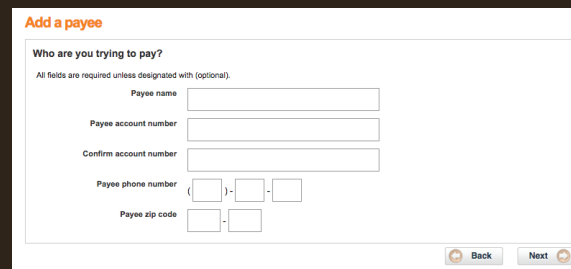
Pay a Company

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



The screenshot shows the 'Bill Pay' section of the online banking interface. It includes a navigation bar with 'NetTeller', 'Bill Pay', 'eStatements', 'Options', and 'Finance 360'. Below this is a 'Payments' section with a '+ Add a Payee' button.

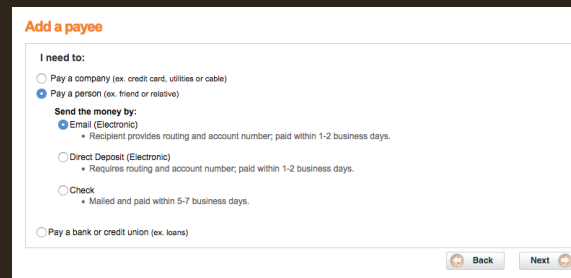
Fill in the payee fields and click Search. If the Company you entered is available to be paid electronically that will appear under their account number. If the payee is not available as electronic, they will be paid in the form of a check.



The screenshot shows the 'Add a payee' form. It asks 'Who are you trying to pay?' and provides fields for 'Payee name', 'Payee account number', 'Confirm account number', 'Payee phone number', and 'Payee zip code'. There are 'Back' and 'Next' buttons at the bottom.

Pay a Person

Select Add a Payee > Pay a Person. They can either be paid electronically by email or direct deposit or in the form of a check.

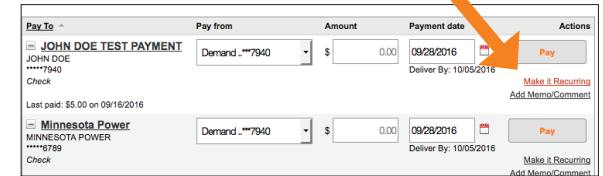


The screenshot shows the 'Add a payee' form with the 'I need to:' section. It has three main options: 'Pay a company', 'Pay a person', and 'Pay a bank or credit union'. The 'Pay a person' option is selected, and it shows sub-options for 'Send the money by: Email (Electronic)', 'Direct Deposit (Electronic)', and 'Check'. There are 'Back' and 'Next' buttons at the bottom.

Adding Payments

Recurring Payment

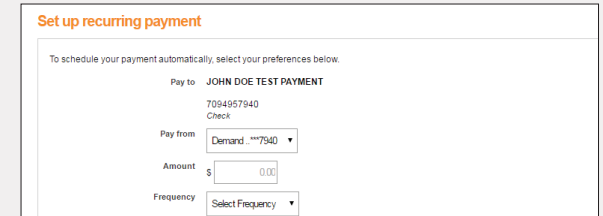
Click 'Make it Recurring' for payments that happen on a regularly scheduled basis.



The screenshot shows the payment entry screen. It has fields for 'Pay To', 'Pay from', 'Amount', and 'Payment date'. There are two payment entries for 'JOHN DOE TEST PAYMENT'. An orange arrow points to the 'Make it Recurring' button for the second entry.

Editing a Payment

To edit your recurring payment click 'Make it Recurring' and complete any changes here.



The screenshot shows the 'Set up recurring payment' form. It asks 'To schedule your payment automatically, select your preferences below:' and has fields for 'Pay to', 'Pay from', 'Amount', and 'Frequency'.

Editing a Payee

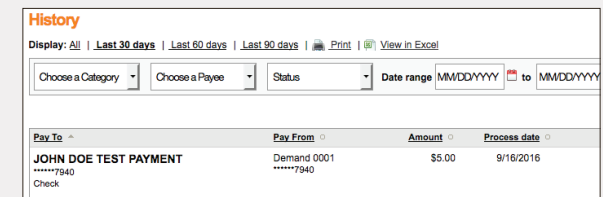
Click on payee Name > Edit payee (right hand side) and complete any changes here.

Additional actions

- [Edit payee](#)
- [Pending transactions](#)
- [History](#)
- [Add Reminder](#)

Viewing History

Bill Pay > Payments > History is on the right hand side. Click 'view more' to see all options.



The screenshot shows the 'History' section of the online banking interface. It has a table with columns for 'Pay To', 'Pay From', 'Amount', and 'Process date'. The table contains one entry for 'JOHN DOE TEST PAYMENT'.

*Bill Payment history is available for 18 months.