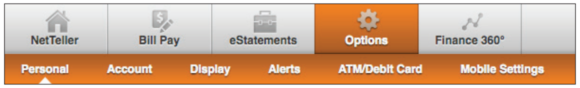
Editing Your Information

- 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™

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Sept 2016

715.394.5531
nbcbanking.com

National Bank of Commerce™

We make more possible.

NBC iPay (Bill Pay) User Guide

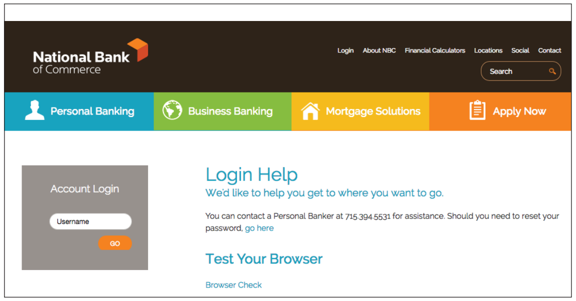
NBC iPay

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.



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.

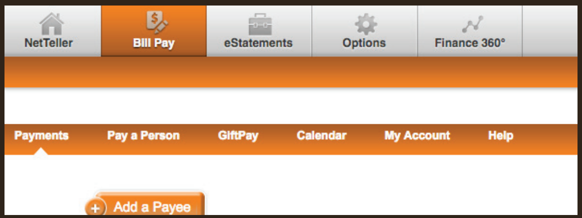
Payment Funding

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

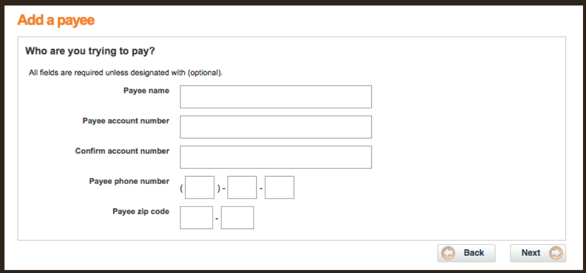
Funds for payments made to Check payees will debit your account when the check clears.

Pay a Company

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

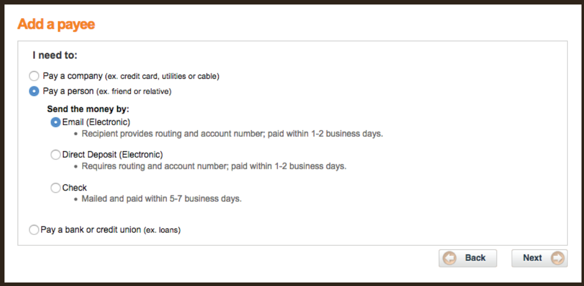


Fill in the payee fields and click Search. If the Company you entered is available to be paid electronically that will appear under their account number. If the payee is not available as electronic, they will be paid in the form of a check.



Pay a Person

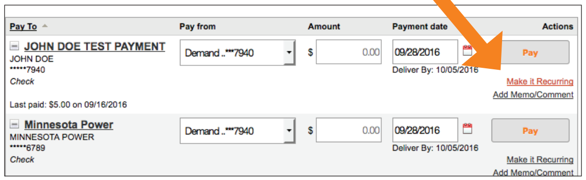
Select Add a Payee > Pay a Person. They can either be paid electronically by email or direct deposit or in the form of a check.



Adding Payments

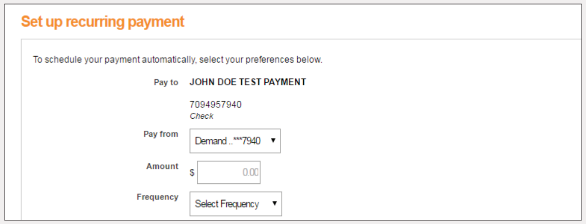
Recurring Payment

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



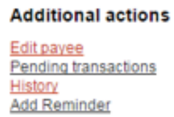
Editing a Payment

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



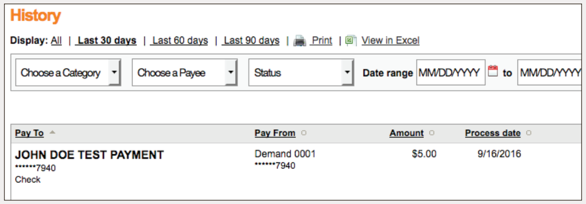
Editing a Payee

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



Viewing History

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



*Bill Payment history is available for 18 months.