BILL PAY GUIDE

COMMUNITY BANK OF MISSOURI

ENROLLING IN ONLINE BANKING	You MUST be enrolled in Online Banking before you are able to access Bill Pay. Ways to Enroll in Online Banking: • Call us at 816-776-6669 or 816-637-6669 during business hours – After confirming your identity, you will be provided with a temporary password. • For after hours and weekend enrollment, complete our Enrollment form at https://olb.communitybankmissouri.com/Enrollment/EnrollmentAdv.aspx For security purposes, we will call and confirm your enrollment before allowing access to online features. • You will be asked to provide a username and confirm the email address on file.
ONLINE BANKING PASSWORD REQUIREMENTS	• Passwords must be at least 8 characters long and included at least one uppercase letter, one lowercase letter, one number and one special character (! @,#,$, %,^,&,*,(,)). • Your online banking password will expire every 90 days and can only be changed using a web browser. Your password cannot be updated on the mobile app. • You cannot use your previous 6 passwords.
BILL PAY LOCATION	To access the Bill Pay feature within Online banking: • Select 'MOVE MONEY'. • Select 'BILL PAY'. If you receive an error, contact us at 816-776-6669 or 816-637-6669 for troubleshooting.
SETTING UP A NEW PAYEE	To add a PAYEE: • Select 'PAY SOMEONE NEW'. • Select a payee from the 'POPULAR PAYEES IN YOUR AREA' or type the business or individual name you wish to pay. • If the merchant information is not in the Bill Pay database, you will need to provide your account number and billing address of the merchant you are wanting to pay. • Review the payee information and select 'CONFIRM'.

PAYING A BILL	After setting up your payee(s), your payees will appear under Multi- Pay and Single Pay: • Multi-Pay allows multiple Payees to be sent at once – Type the amount to be paid to each Payee and select the date each payment will be sent. • Review and select 'CONFIRM ALL PAYMENTS' near the bottom of the page. • Single Pay pays a single Payee at a time. Select the Payee you would like to pay (The highlighted payee will turn gray). Type the amount to be paid to the selected payee and select the date each payment will be sent. Many merchants have partnerships with our Bill Pay provider, allowing for bills to be sent electronically. If the merchant's electronic information is not available, the Payee will be paid by check. Confirm your payment will reach its destination in a timely manner by utilizing the 'DELIVER BY' date below the 'SEND ON' date.
BILL PAY ON MOBILE BANKING	You can pay existing payees from your Bill Pay anytime, using your Mobile Phone. • Select the golden '+' sign towards the bottom of your screen. • Select 'BILL PAY'. • Select which payee you would like to pay. • Select the day you wish to send the payment. Estimated delivery date is at the bottom of your screen. Bill payments are sent electronically or by check through the mail to your payee. The delivery method is based on what your payee supports. • Select the amount. • Optional Memo – the memo will appear at the bottom of the check. • Electronic transactions will not have a memo option. • Select 'CONTINUE' in the top right-hand corner. • Review and select 'APPROVE' to complete the payment.
CHANGE FUNDING ACCOUNT	To change which account will be used as the default funding account: • Select 'RESOURCES' tab on the right-hand side of the screen. • Select 'FUNDING ACCOUNTS'. • Select 'CHANGE DEFAULT FUNDING ACCOUNT'. • Select the account you want as the default. • Select 'SAVE CHANGES'. To change which account will be used for a single transaction: • Single Pay – Select the Payee you want to pay, below is a box 'PAY FROM' select the account you want to pay this bill with. • Multi Pay – Select the Payee you want to pay, next in the left corner of the gray payee box, your account name and the last 4 of the account number will appear. Select the carrot symbol to reveal your account options.