

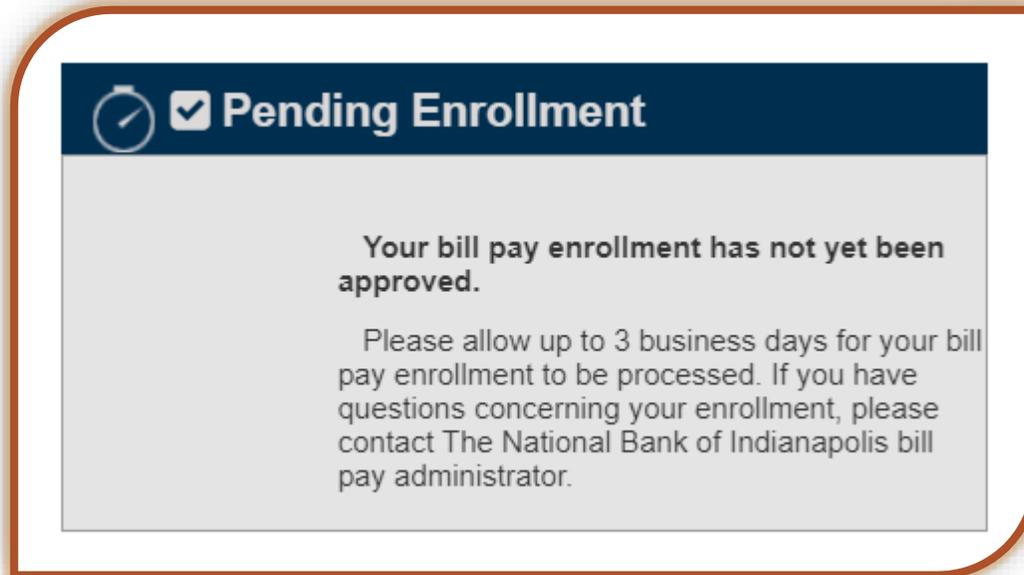
BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay

Bill Pay Enrollment

As the administrative user, the first time you click on the Bill Pay tab, you will need to enroll the account for Bill Pay. Click the account you wish to enroll.

You will receive the Pending Enrollment message until our Treasury Management Support team has completed the setup.



BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

First Time Using Bill Pay

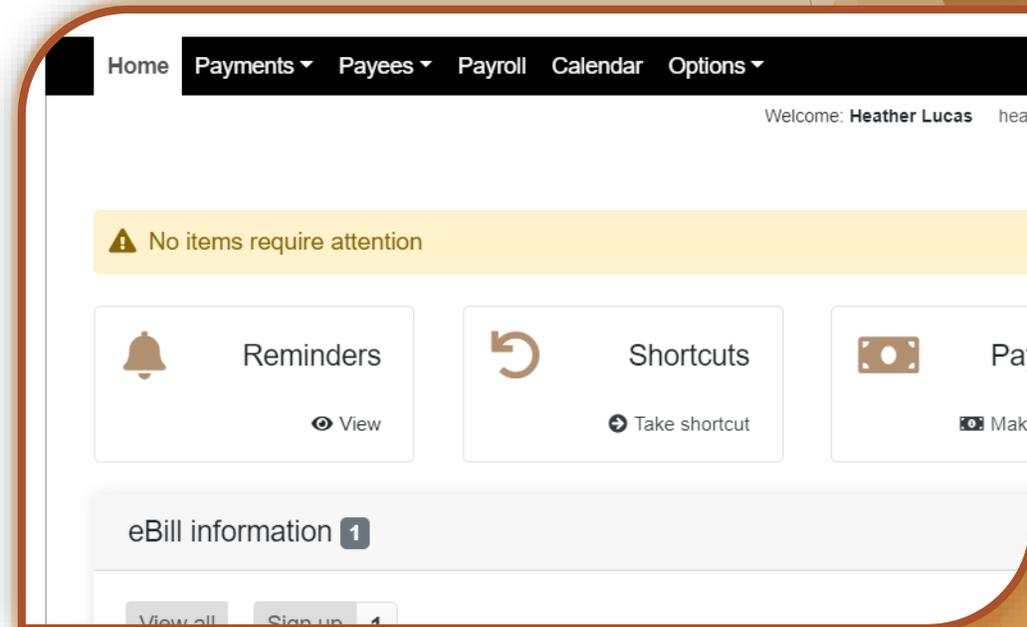
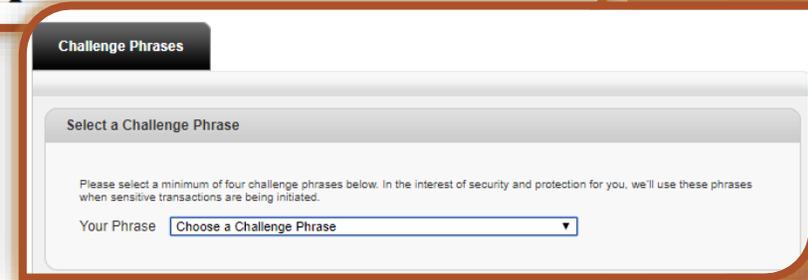
Once your enrollment has been confirmed, the next time you click on the Bill Pay tab, you will be asked to set up challenge questions, a security key phrase and to accept the terms and conditions.

The challenge questions are prompted whenever a payment or change is made, so please be sure to know the answers to the questions you selected. The security key is simply a phrase that appears when you first go to your Bill Pay tab to let you know this is a secure site.

Home Dashboard

The home dashboard has several shortcuts to help you make a payment or view your payment history.

- **PAYMENTS:** Once your bills and payees are set up, you may choose the “Payments” tab to make a single payment or schedule auto payments.
- **PAYEES:** To set up your payees, choose the “Payees” tab.
- **PAYROLL:** Setup employees to receive payroll deposit. (Note: This is not a true payroll system. Does not calculate taxes or tax documents. Only allows you to send payments.)
- **CALENDAR:** View an overview of processed payments and scheduled payments.
- **OPTIONS:** The “Options” tab allows you to set permission controls and final approvals so that you can have the final go-ahead for payments.



BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

Payments Tab

To make a payment, select whether you want to make a “One-time Payment” or a “Recurring Payment.” If you need to expedite a payment, you can choose Rush Delivery*.

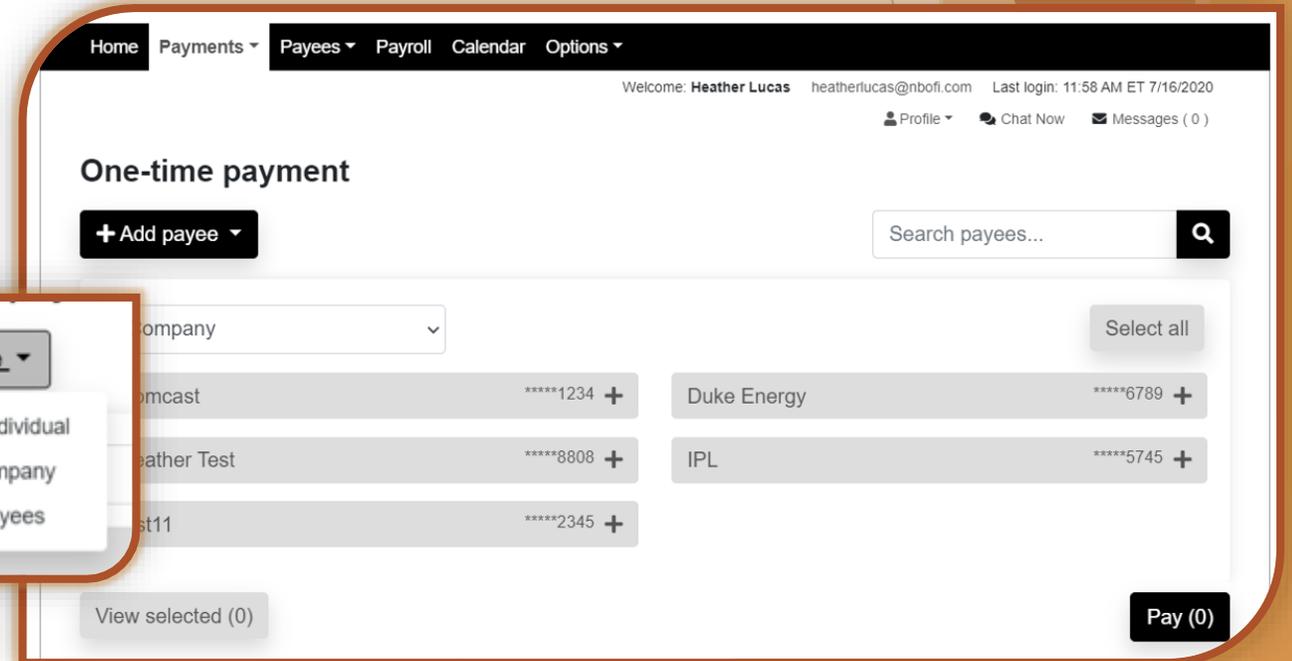
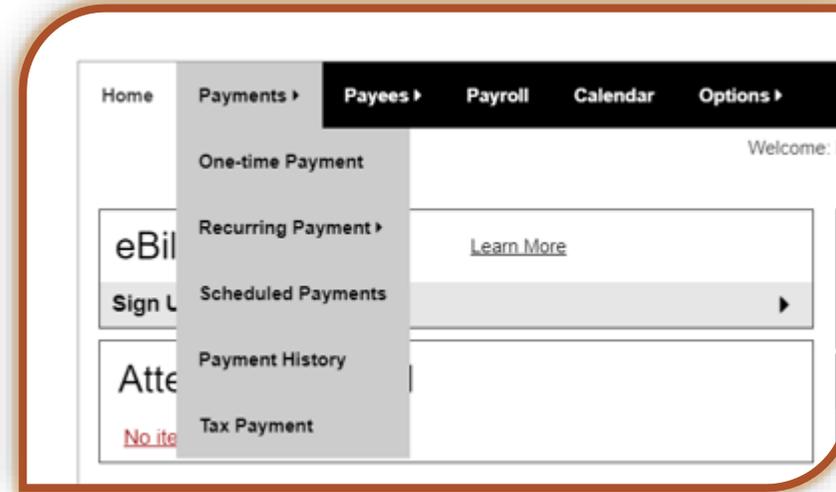
If you’ve set up approvals for you bill payments, manage your “Scheduled Transactions” and approve them. Search your “Transaction History” for a specific payee, or by date, for better tracking of your payments.

**Additional fees may apply.*

Payment Tab: One-time Payment

To make a One-time payment you can use an existing template or click Add payee to create a new payment.

Click the + by each existing template to pay multiple companies/individuals at once.



BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

Payments Tab: Recurring Payment

Select Recurring Payment to set the frequency for any existing payee. Click Add a Bill Payee to add a new company or individual.

The screenshot displays the 'Recurring Payment' setup page in a business online banking system. The navigation bar at the top includes 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', and 'Options'. The user is identified as Heather Lucas, with a last login of 11:58 AM ET on 7/16/2020. The breadcrumb trail shows 'Payments > Recurring Payment > For a Bill'.

The main content area is divided into two panels:

- Payee List:** A dropdown menu labeled 'Select a Category' is set to 'All Categories'. Below it, a list of payees is shown: 'Add a Bill Payee', 'Comcast' (selected with a green checkmark), 'Duke Energy', 'Heather Test', 'IPL', and 'test11'.
- Recurring Payment:** This panel contains two sub-sections:
 - Details:** A text input field contains 'Comcast'. Below it, a 'Check' card number is shown as '****1234'. The 'Pay From*' dropdown is set to 'Primary Checking'. The 'Amount*' field is empty with a '\$' symbol. The 'Comment' field contains 'Add'.
 - Series edit:** The 'Frequency*' dropdown is set to 'Select a Frequency'. Below it, a question asks 'Would you like this series to end?*' with three radio button options: 'No' (selected), 'On this date' (with an empty date field and calendar icon), and 'After a set # of payments' (with an empty number field).

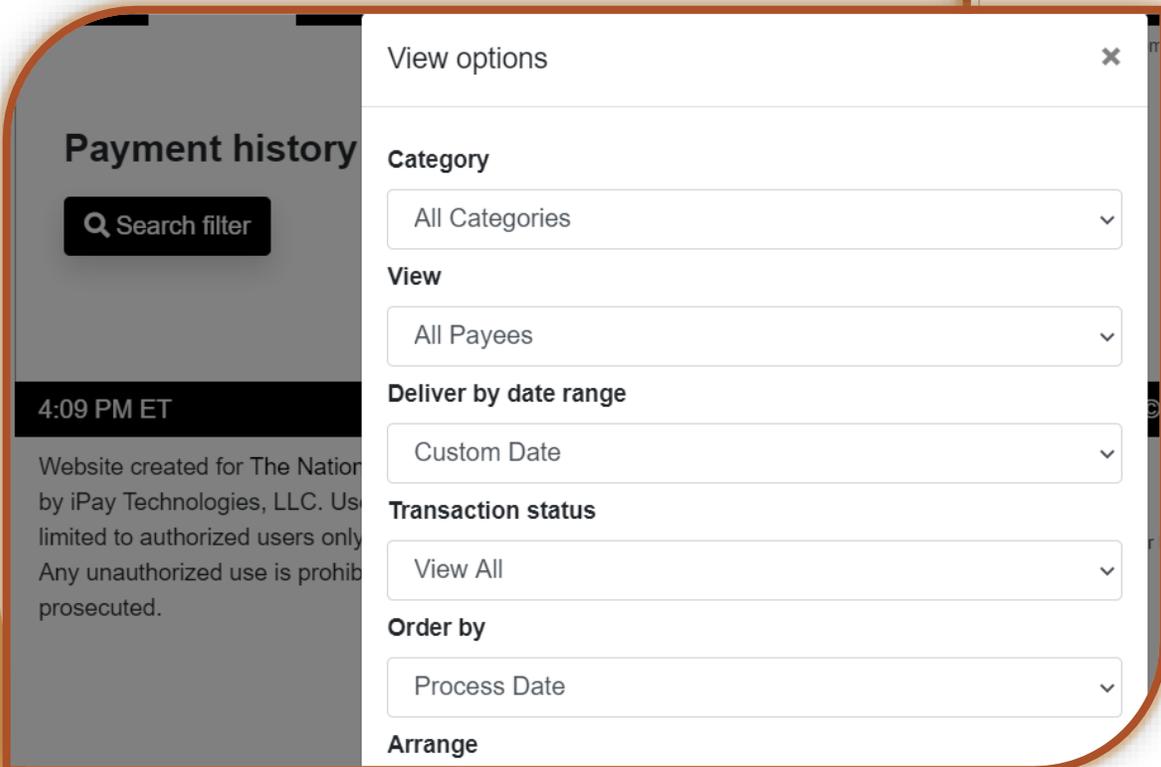
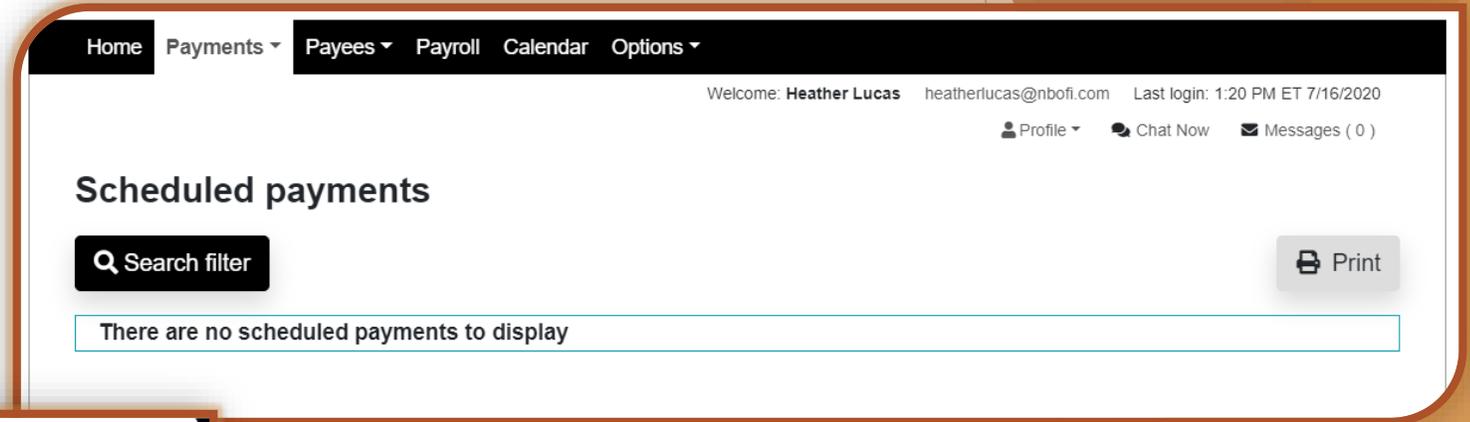
At the bottom right, there are two buttons: 'Review' and 'Submit'. A disclaimer below the buttons states: 'By clicking submit, you authorize us to debit the indicated account for the amount of each payment.'

BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

Payments Tab: Scheduled Payment

Select Scheduled Payments to view any payments you have scheduled to be paid.



Payments Tab: Payment History

Select Payment History, chose your report criteria, to view the history of payments processed.

BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

Payments Tab: Tax Payment

Select Tax Payment to be redirected to the Tax website. Make sure you do not have Pop-Up Blocker turned on.

The screenshot displays the 'Business Online Banking' interface. At the top, there is a navigation bar with links for Home, Payments, Payees, Payroll, Calendar, and Options. Below the navigation bar, the user is identified as Heather Lucas (heatherlucas@nbofi.com) with a last login time of 1:20 PM ET 7/16/2020. There are also links for Profile, Chat Now, and Messages (0).

The main content area is titled 'Payments • Single Pmt • For a Tax Payment:'. Below this title, there is a section titled 'Schedule a Tax Payment'. This section contains a large text box with the following text:

Send electronic tax payments directly to the IRS through EFTPS.

The Electronic Federal Tax Payment System (EFTPS) is a federal government program that provides a means for electronic tax payments. EFTPS is easy to use, it's accurate, and it saves taxpayers the inconvenience of last minute trips to the bank with checks and coupons. EFTPS has become a preferred method for making Federal Tax payments. There are more than 3.6 million taxpayers enrolled in EFTPS today.

EFTPS is an independent website. If you haven't completed your tax transaction within 15 minutes, your bill pay session will time out for security purposes. A message will display at five minutes remaining and one minute remaining to warn you of the upcoming session time out.

At the bottom of this text box, there are two buttons: 'back' and 'go there now'.

To the right of the text box, there is a black box with a yellow double arrow icon and the text 'Tax website'. Below this icon, there is a warning message: 'By clicking "go there now," you will be taken to a website that is an Official United States Government System and is not affiliated with The National Bank of Indianapolis. You can click on the back button now to return to the previous page.'

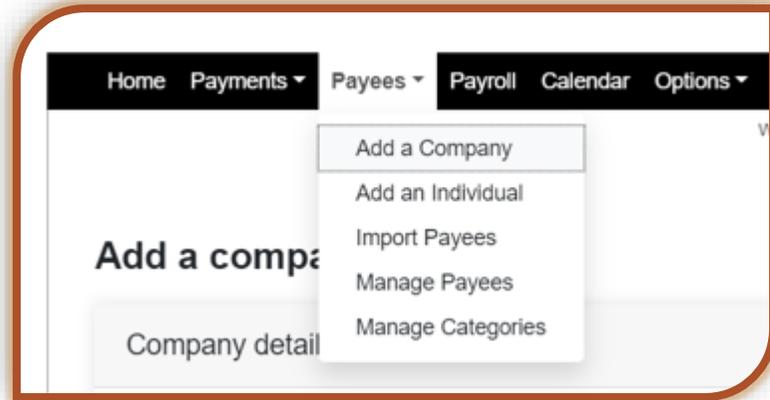
BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

Payees Tab

You have the option to add a company or an individual or import payees using an Excel .CSV file.

You can also Manage Payees and Manage Categories within the Payees tab.



Payees Tab: Add a Company

Send funds to any business account by clicking Add a Company. Add the Payee name, account number, phone number, and payee ZIP code.

Company details

i Important information
Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.

Payee name *

Account number *

Confirm account number *

Phone number * **Payee ZIP code ***

Account holder name *

BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

Payees Tab: Pay an Individual

Send funds electronically to an individual's bank account, or mail a check payment. When you pay an individual electronically, you can request that the payee provide their own bank account information, or if you have their account information, you may set it up yourself.

Add an individual

Select a method of payment

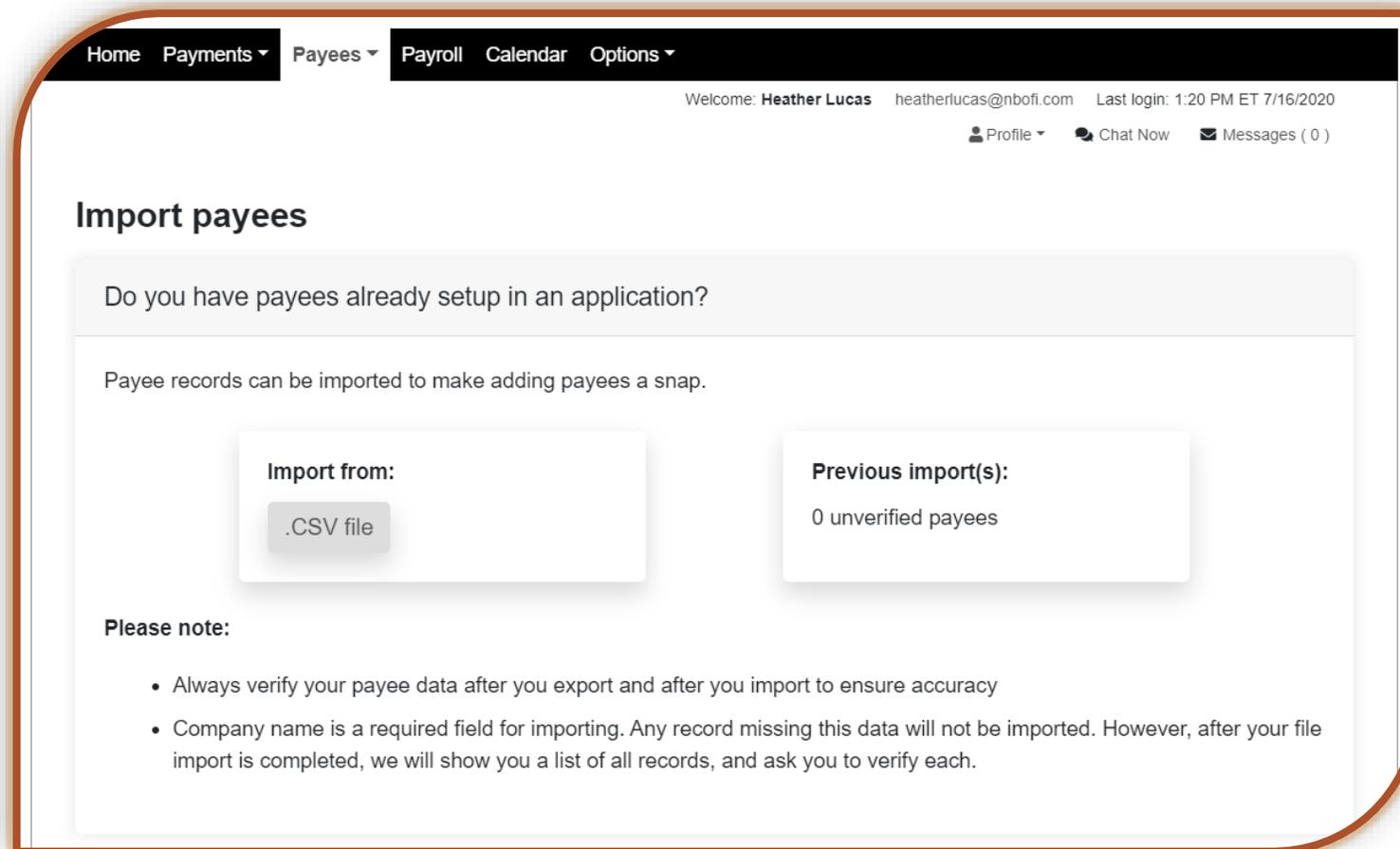
<p>Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.</p> <p><input checked="" type="checkbox"/> Allow them to provide their banking information</p> <p><input type="checkbox"/> I have the bank account information</p>	<p>Check - I prefer a check be mailed</p> <p><input type="checkbox"/> Mail a check</p>
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BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

Payees Tab: Import Payees

If you already have payees setup in an application, you might have the option to import the information. The file must be in an Excel .CSV file. Click .CSV file button to view the requirements.



The screenshot shows the 'Import payees' page in a web application. The navigation bar at the top includes 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', and 'Options'. The user is identified as Heather Lucas, with the email heatherlucas@nbofi.com and a last login time of 1:20 PM ET 7/16/2020. There are links for 'Profile', 'Chat Now', and 'Messages (0)'. The main heading is 'Import payees'. Below this, a question asks 'Do you have payees already setup in an application?'. A sub-heading states 'Payee records can be imported to make adding payees a snap.'. There are two boxes: 'Import from:' with a '.CSV file' button, and 'Previous import(s):' showing '0 unverified payees'. A 'Please note:' section contains two bullet points: 'Always verify your payee data after you export and after you import to ensure accuracy' and 'Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records, and ask you to verify each.'

Home Payments Payees Payroll Calendar Options

Welcome: **Heather Lucas** heatherlucas@nbofi.com Last login: 1:20 PM ET 7/16/2020

Profile Chat Now Messages (0)

Import payees

Do you have payees already setup in an application?

Payee records can be imported to make adding payees a snap.

Import from:

.CSV file

Previous import(s):

0 unverified payees

Please note:

- Always verify your payee data after you export and after you import to ensure accuracy
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records, and ask you to verify each.

BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

Payees Tab: Manage Payees

Go to Manage Payees to view, edit, delete, add or make a payment.

The screenshot shows the 'Manage payees' page in a business online banking system. At the top, there is a navigation bar with 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', and 'Options'. A user profile section displays 'Welcome: Heather Lucas', email 'heatherlucas@nbofi.com', and 'Last login: 1:20 PM ET 7/16/2020'. Below this are links for 'Profile', 'Chat Now', and 'Messages (0)'. The main heading is 'Manage payees'. On the left is a '+ Add payee' button. In the center is a search bar labeled 'Search payees...' with a magnifying glass icon and a 'Print' button to its right. Below the search bar is a 'Show all payees' link. There are three filter buttons: 'All payees' (selected), 'Companies', and 'Individuals'. To the right is a 'Sort payee by...' dropdown menu. The main content area is titled 'All Payees' and contains a table with three columns: 'Payees', 'Account number', and 'Additional items'. The table lists three payees: 'IPL (Electronic)', 'dd (Electronic)', and 'test11 (Check)'. Each row includes a 'Category' and 'Last paid' status, a 'Pay' button, an 'Edit' button, and a 'Delete' button.

Payees	Account number	Additional items
IPL (Electronic) Setup eBill PDF	*****5745	Category: Utilities Last paid: N/A Pay Edit Delete
dd (Electronic)	*****2345	Category: Unassigned Last paid: N/A Pay Edit Delete
test11 (Check)	*****2345	Category: Unassigned Last paid: N/A Pay Edit Delete

BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

Payees Tab: Manage Categories

You can create categories by going to Manage Categories and click Manage categories button to add or delete. Use the Category dropdown to assign any template.

Manage categories

Manage categories **Filter categories** Print

Show all categories Show all payees

Category name	Account number	Category
<input type="text" value="Category name"/> Add category	*****1234	Unassigned
Category name list	*****2345	Unassigned
Utilities Delete	*****6789	Unassigned
Duke Energy		

BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

Payroll Tab

Pay employees using the Payroll feature. This payroll option is not a true payroll system that calculates taxes. It will only allow you to electronically send funds to an employee.

The screenshot shows the 'Payroll' tab in a business online banking interface. The navigation bar includes 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', and 'Options'. The user is identified as Heather Lucas (heatherlucas@nbofi.com) with a last login time of 1:20 PM. The interface features a 'Payroll Deposits' section for 'THE NATIONAL BANK OF INDIANAPOLIS' and a sidebar with navigation options.

Payroll Deposits

THE NATIONAL BANK OF INDIANAPOLIS		
Total Employees	1	View / Edit Add
Payroll Schedule	Every other week on Friday	Edit
View Scheduled Deposits		View
Next Deposit	none	Schedule
Extra Deposit	none	Schedule
Last Deposit	none	View

Navigation Options:

- ▶ [Pay Employees](#)
- ▶ [Employee Information](#)
- ▶ [View Scheduled Deposits](#)
- ▶ [View Payroll History](#)

[View your message center](#)

BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

Calendar Tab

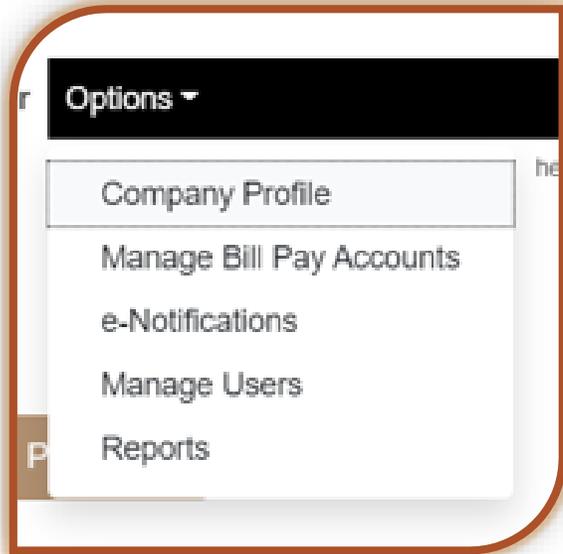
The payment calendar is a great way to see what recurring payments are going out and view your payment history. Take a closer look at a payment by clicking on the amount, and for more details, follow the link to your Scheduled Payments.

The screenshot shows the 'Calendar' tab in a mobile banking application. At the top right, there are navigation links for 'Profile', 'Chat Now', and 'Messages (0)'. Below the title 'Calendar', there are three filter buttons: 'All Transactions' (highlighted in black), 'Payroll Deposits', and 'Bill Payments'. The calendar is for July 2020, with navigation arrows on either side. The days of the week are listed above the calendar grid: Monday, Tuesday, Wednesday, Thursday, and Friday. The calendar grid shows the following dates: Monday (empty), Tuesday (empty), Wednesday (1), Thursday (2), Friday (3), Saturday (6), Sunday (7), Monday (8), Tuesday (9), and Wednesday (10). Each date is represented by a small grey box with the number inside.

Monday	Tuesday	Wednesday	Thursday	Friday
		1	2	3
6	7	8	9	10

BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

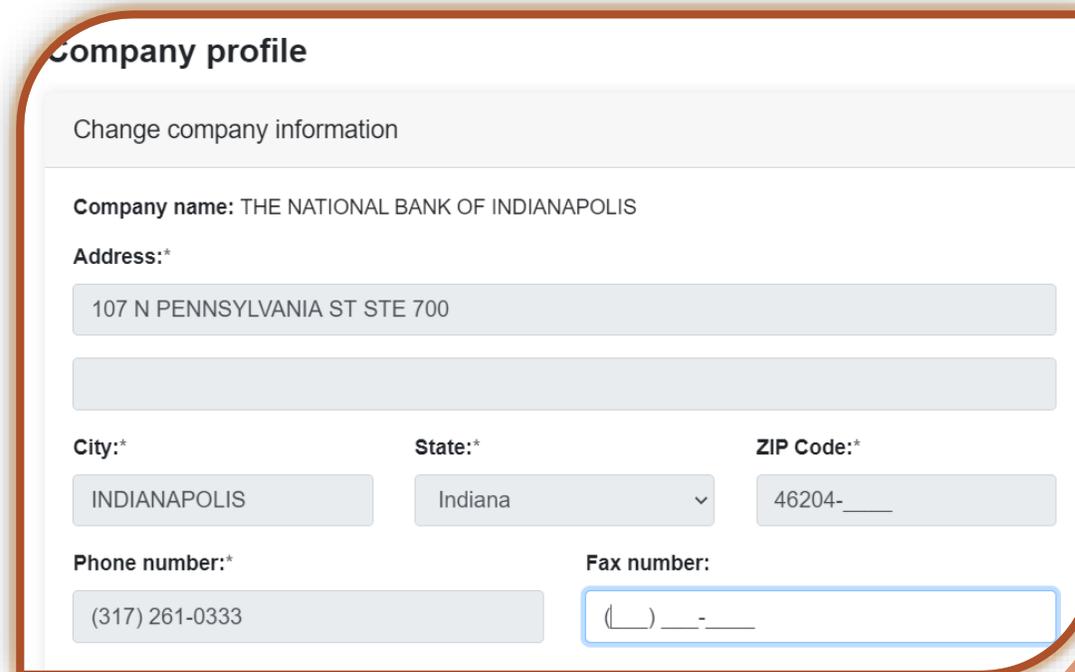


Options Tab

Under “Options,” you can update your company information, manage bill pay accounts and users, set up eNotifications and pull payment reports. With “Manage Users,” you can set permission controls and final approvals so that you have the final go-ahead for payments.

Options Tab: Company Profile

Update your company address or phone number under the Company Profile.

A screenshot of a web form titled "Company profile". Below the title is a light gray bar with the text "Change company information". The form contains several fields: "Company name" with the value "THE NATIONAL BANK OF INDIANAPOLIS"; "Address:" with a text input field containing "107 N PENNSYLVANIA ST STE 700"; "City:" with a dropdown menu showing "INDIANAPOLIS"; "State:" with a dropdown menu showing "Indiana"; "ZIP Code:" with a text input field containing "46204-"; "Phone number:" with a text input field containing "(317) 261-0333"; and "Fax number:" with a text input field containing "() -".

BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

Options Tab: Manage Bill Pay Accounts

Add, edit, or delete your bill pay offset accounts within the Manage Bill Pay Accounts option.

Manage bill pay accounts

[+ Add new account](#)

Default	Nickname	Account number	Account type	Status	
<input checked="" type="radio"/>	Primary Checking Default Account	*****0701	Checking	Approved	Edit Delete

Options Tab: eNotifications

Set up text or email notifications to remind you of events, recurring payments or any other customized communication you would like to create.

e-Notifications

[Event](#) [Logout](#) [Recurring](#) [Reminders](#)

Email address on file heatherlucas@nbofi.com Edit	Short text address on file N/A Edit
--	--

Event Notifications

With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.

BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay...continued

Options Tab: Manage Users

Modify or delete users within the Manage Users option.

Click the different user permission buttons to edit user permissions.

- Payments & payroll
- Payees
- Options
- Message center
- Approve authority

The screenshot shows the 'Manage Users' interface with the 'Payments & payroll' tab selected. The 'Current Permissions' section is expanded to show the following permissions:

- Payments**
 - ✓ Schedule Bill Payments (all)
 - ✓ Schedule Email Payments(all)
 - ✗ Establish Payment Caps
 - ✓ Tax Payments
 - ✓ Designate Pay From Accounts
- Options**
 - ✓ Access Reports
 - ✓ Update Company Info
 - ✓ Manage Billpay Users
 - ✓ Manage Pay From Accounts
 - ✓ Schedule Reminders
- Message Center**
 - ✓ Access Message Center
- Approve Authority**
 - ✓ Approve Transactions

A callout box highlights the 'Schedule bill payments' option, which is currently checked. Below this option, there are buttons for 'Schedule to all bill payees' and 'Schedule'.

Questions? Please contact our Treasury Management Support Team at 317-261-0333 or treasurymanagement@nbofi.com.

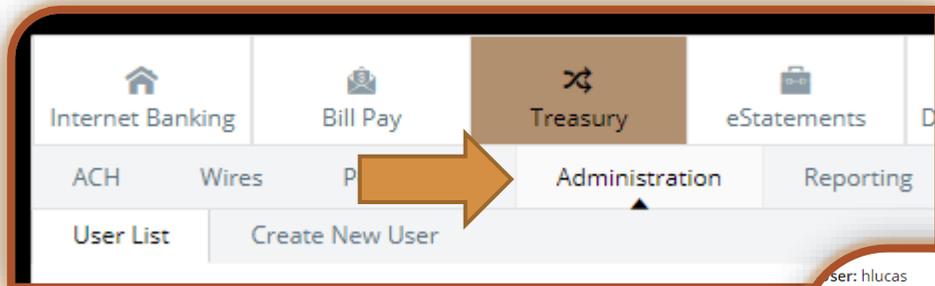
BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay - New Users

Adding Additional Users to Business Bill Pay

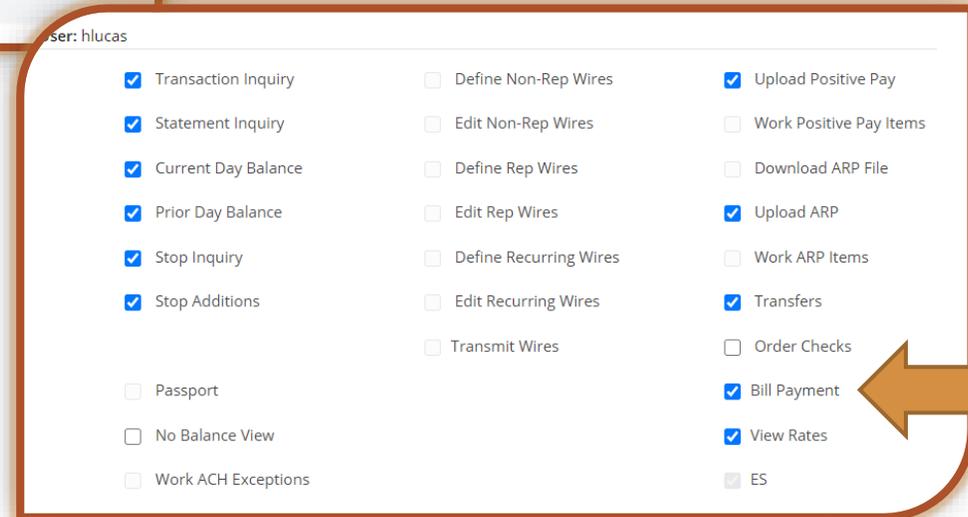
As the administrative user, you will need to login to your online banking site and give each user access to the Bill Pay module.

Note: A user must already be setup as an online banking user to access Bill Pay. See the instructions on how to add new users if necessary.



Step One: Bill Pay Access

Click on the Treasury Tab and then Administration submenu. Use the dropdown options to select Default Settings for your user. Simply click on the Bill Payment box and Submit to enable the User to access Bill Pay.



BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay - New Users...continued



Step Two: New User Setup

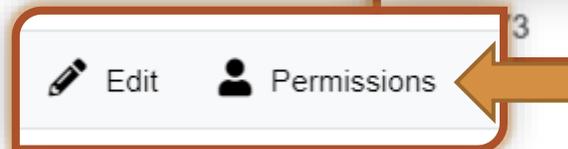
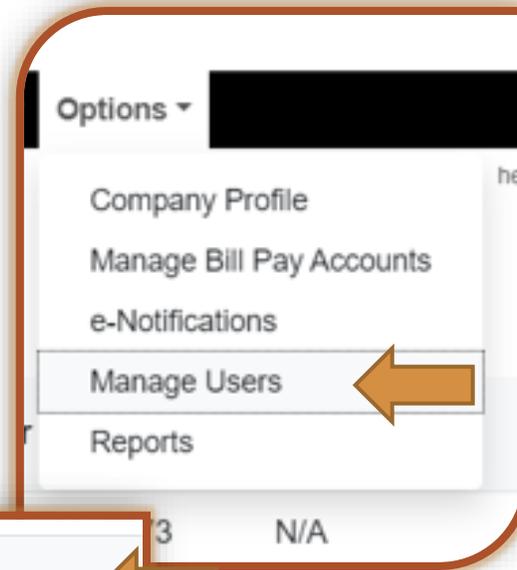
The new user will need to login to their online banking site and click on the Bill Pay tab to establish their Security Key and Challenge Questions.



Step Three: User Permissions

The administrator can now log back into their online banking site to establish the new users Bill Pay permissions.

Click on the Bill Pay tab and then the Options tab in Bill Pay. Click on Manage Users and Edit User Permissions to give specific permissions for each user.



BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay - New Users...continued

Edit Permissions

Click the different user permission buttons to edit user permissions.

- Payments & payroll
- Payees
- Options
- Message center
- Approve authority

The screenshot shows a web interface for editing user permissions. At the top, there are six navigation buttons: "User information" (highlighted in blue), "Payments & payroll", "Payees", "Options", "Message center", and "Approve authority". Below these is a section titled "Current Permissions" with a list of categories and their associated permissions:

- Payments**
 - ✓ Schedule Bill Payments (all)
 - ✓ Schedule Email Payments(all)
 - ✗ Establish Payment Caps
 - ✓ Tax Payments
 - ✓ Designate Pay From Accounts
 - ✓ Payment History
- Payroll**
 - ✓ Payroll Deposits
 - ✓ Add Employees
- Payees**
 - ✓ Manage Payees
- Options**
 - ✓ Access Reports
 - ✓ Update Company Info
 - ✓ Manage Billpay Users
 - ✓ Manage Pay From Accounts
 - ✓ Schedule Reminders
- Message Center**
 - ✓ Access Message Center
- Approve Authority**
 - ✓ Approve Transactions

At the bottom of the interface is a button labeled "Admin user list".

NOTE: Use caution when assigning a Bill Pay user the permissions to add new payees and create payments. These two functions create the ability in the system to quickly add a payee and disburse funds and you should consider keeping them separate for maximum internal control over your payments.

BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay - New Users...continued

Separating User Permissions

The bank highly suggests you separate user functions for each user. You can establish user permissions to restrict one user from creating (schedule/manage) and submitting bill payments.

A screenshot of the 'Payments & payroll' permissions page. The page has a navigation bar with buttons for 'User information', 'Payments & payroll' (highlighted in blue), 'Payees', 'Options', 'Message center', and 'Approve authority'. Below the navigation bar, there are two sections. The first section is titled 'Schedule bill payments' and has a green checkmark icon. It contains two radio buttons: 'Schedule to all bill payees' (selected) and 'Schedule to specific bill payees'. The second section is titled 'Schedule email payments' and also has a green checkmark icon. It contains two radio buttons: 'Schedule to all email payees' (selected) and 'Schedule to specific email payees'.

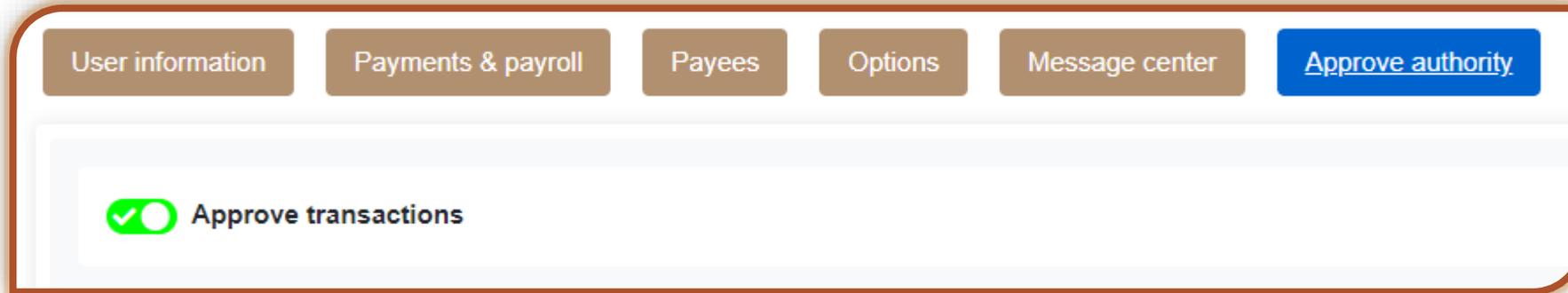
A screenshot of the 'Payees' permissions page. The page has a navigation bar with buttons for 'User information', 'Payments & payroll', 'Payees' (highlighted in blue), 'Options', 'Message center', and 'Approve authority'. Below the navigation bar, there is a section titled 'Manage payees' with a green checkmark icon. Below this section, there is a warning message: **⚠ High risk permission warning:** To protect against fraud, we highly recommend you restrict the combined permissions of Add a Payee and Schedule a Payment to owners, managers, or highly-trusted individuals such as your accountant. An orange arrow points from the left towards the warning message.

BUSINESS ONLINE BANKING USER GUIDE

Business Bill Pay - New Users...continued

You can give certain users the ability to Approve bill payment transactions.

Note: If a user has permissions to Schedule, Manage, and Approve, it will NOT require another user to login and approve the transaction for processing. This user would have full access to make payments.



Questions? Please contact our Treasury Management Support Team at 317-261-0333 or treasurymanagement@nbofi.com.