

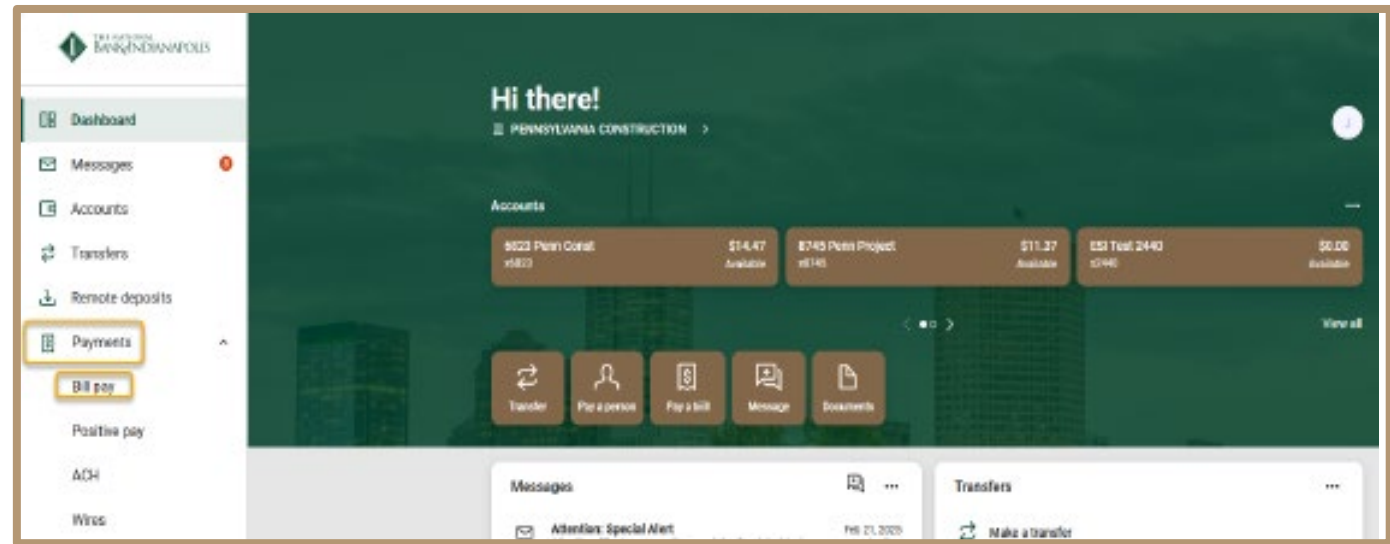
TREASURY MANAGEMENT

Payments – Business Bill Pay

First Time Using Bill Pay

From the Business Online Banking dashboard, select the **Payments** tab, then select **Bill Pay**. On the Bill Pay screen, select **Manage Payments** to access the Bill Pay Home Dashboard. You will then be prompted to set up challenge questions, create a security key phrase, and accept the Terms and Conditions.

The challenge questions are prompted whenever a payment or change is made. The security key is a phrase that appears when you first go to the Bill Pay menu to let you know it is a secure site.



TREASURY MANAGEMENT

Payments – Business Bill Pay

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” menu.
- **PAYROLL:** Setup employees to receive payroll deposit. (Note: This is not a true payroll system. It does not calculate taxes or tax documents. It only allows you to send payments.)
- **CALENDAR:** View an overview of processed payments and scheduled payments.
- **OPTIONS:** Allows you to set up permission controls and final approvals for internal controls and security with payments.

Welcome: Kristen Smerlas kristensmerlas@nbofi.com Last login: 11:00 AM ET 8/22/2024

Profile Chat Now Messages (0)

Reminders View

Shortcuts Take shortcut

Payments Make payment

Payroll View

Scheduled to process in the next 30 days

All transactions My transactions

No transactions are scheduled.

Processed within the last 30 days

All transactions My transactions

Pennsylvania...	\$0.30	View
Total	\$0.30	

© Copyright 2024 Version 2.0

TREASURY MANAGEMENT

Payments – Business Bill Pay

Bill Pay Limits

Email Payments: If you choose to have the system request your payee to enter their bank account information.

- Per Processing Transaction: **\$2,500**
 - Per Processing Day: **\$2,500**
-

Pay an Individual: If you choose to pay a person.

- Per Processing Transaction: **\$2,900**
 - Per Processing Day: **\$5,800**
-

Business Payments: If you choose to pay a company.

- Per Transaction: **\$50,000**
- Per Processing Day: **\$50,000**



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

TREASURY MANAGEMENT

Payments – Business Bill Pay

Payments Menu

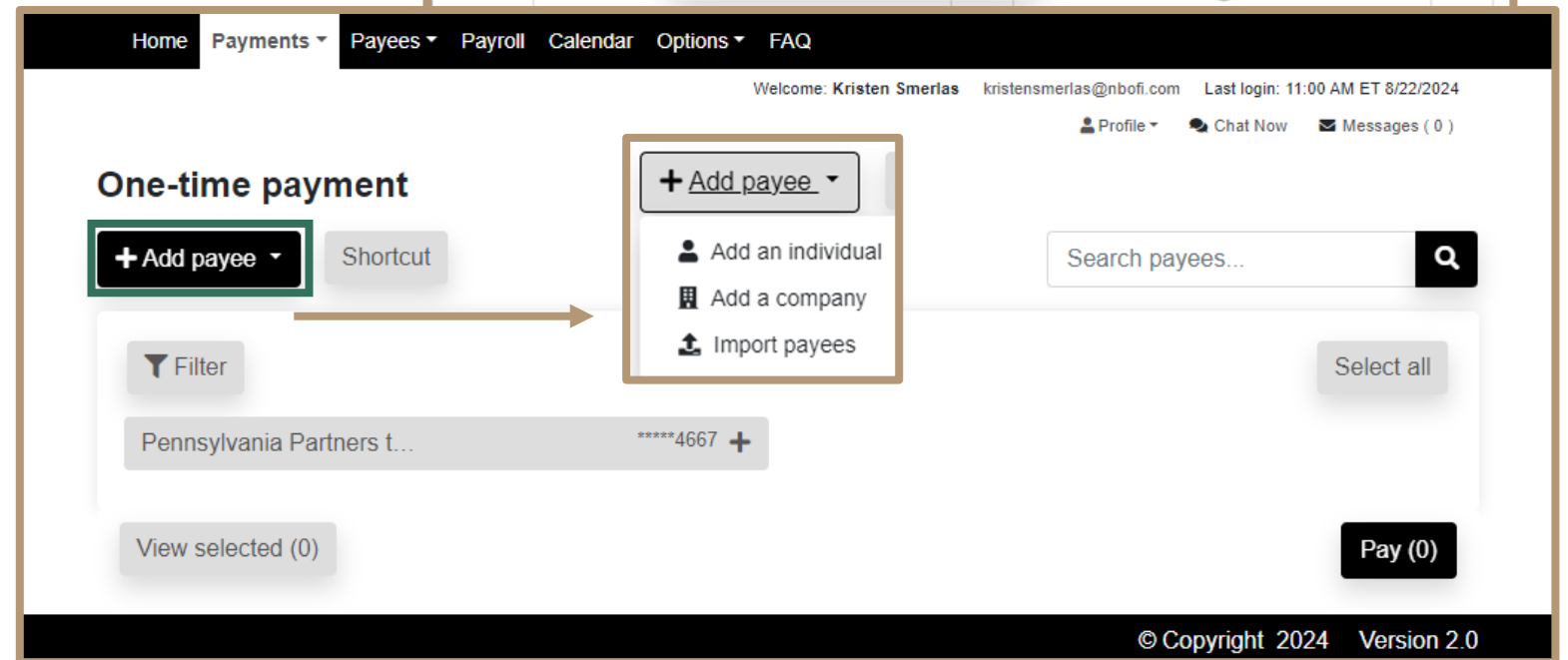
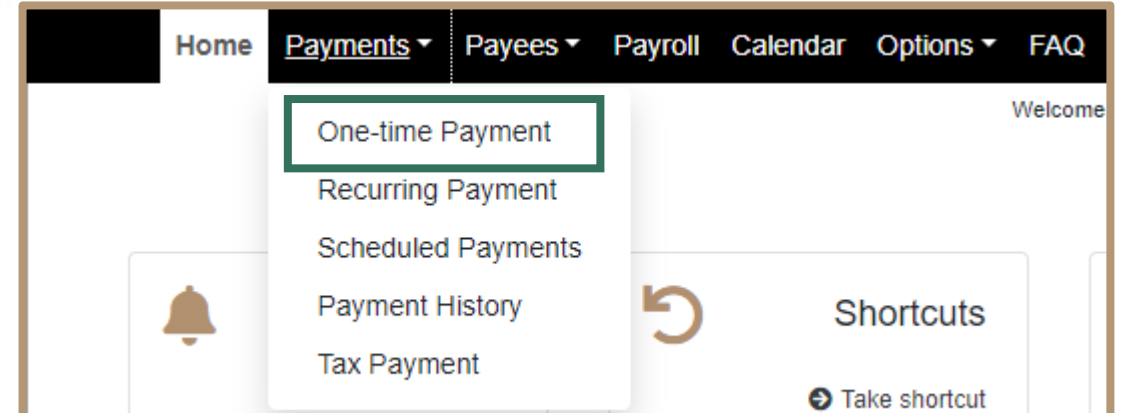
To make a payment, select whether you want to make a **One-time Payment** or a **Recurring Payment**. If you need to expedite a payment, you can choose **Rush Delivery** (additional fees may apply).

If you have set up approvals for your 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.

Payments Menu : One-time Payment

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

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



TREASURY MANAGEMENT

Payments – Business Bill Pay

Payments Menu: Recurring Payment

To make a **Recurring Payment**, select the payee or Add payee, then fill in the recurring payment details.

The screenshot shows the Treasury Management web interface. The top navigation bar includes 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', 'Options', and 'FAQ'. The 'Payments' dropdown menu is open, showing 'One-time Payment', 'Recurring Payment' (highlighted with a green box), 'Scheduled Payments', 'Payment History', and 'Tax Payment'. Below the menu, there is a '+ Add payee' button and a 'Company' field. A search bar shows 'All Categories' and a list of payees, including 'Pennsylvania Partners test' with a masked account number '*****4667'. The footer of the interface reads '© Copyright 2024 Version 2.0'.

The screenshot shows a dialog box titled 'Set up Pennsylvania Partners test recurring payment'. It has a close button in the top right corner. The 'Details' section includes a 'Name' field with 'Pennsylvania Partners test' and a blue 'Electronic' tag, a 'Pay from*' dropdown menu set to 'Primary Checking', and an 'Amount*' field with a '\$' symbol. There is an 'Add comment' button below. The 'Frequency edit' section has a 'Frequency*' dropdown menu set to 'Select a frequency'. Below that, there is a question 'Would you like this series to end?*' with three radio button options: 'No' (selected with a green checkmark), 'On this date' (with a date field and calendar icon), and 'After a set # of payments' (with a number field). At the bottom, there are 'Cancel', 'Review', and 'Submit' buttons. A small disclaimer at the bottom right reads: 'By clicking submit, you authorize us to debit the indicated account for the amount of each payment.'

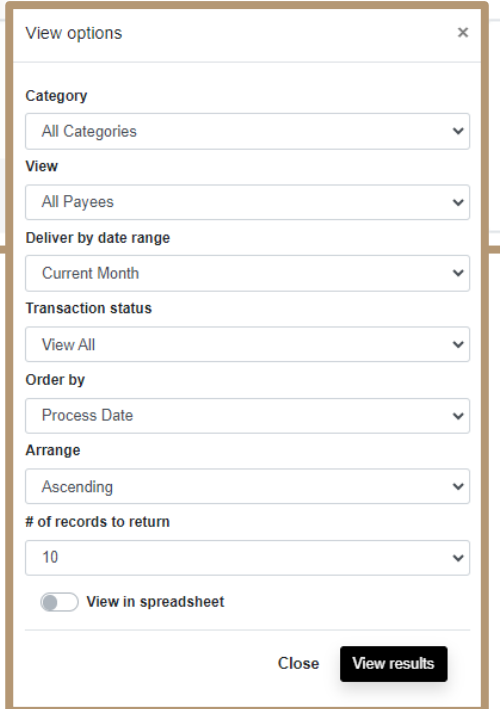
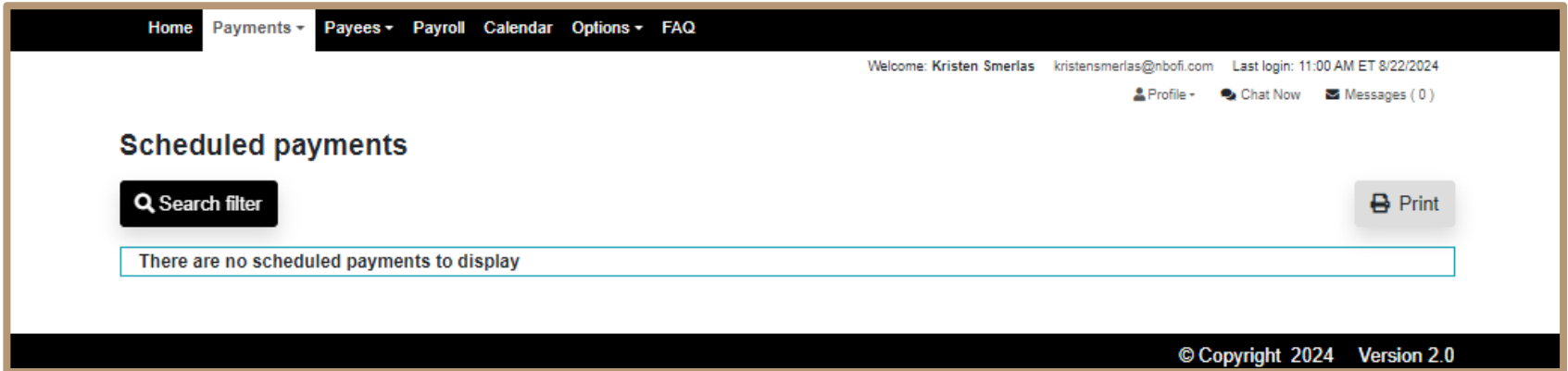
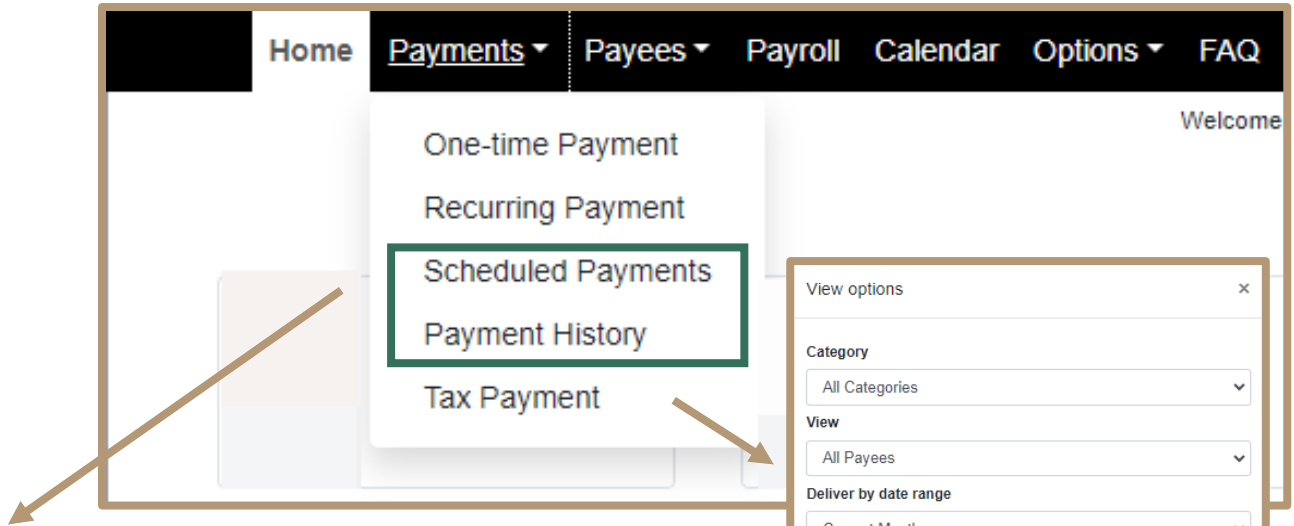
TREASURY MANAGEMENT

Payments – Business Bill Pay

Payments Menu

Select **Scheduled Payments** to review any payments that are scheduled to be paid.

Select **Payment History** to view processed payments from your defined search criteria.



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

Payments – Business Bill Pay

Payees Menu:

You have the option to **Add a Company** or **Add an Individual** or **Import Payees** using a .CSV file. You can also **Manage Payees** and **Manage Categories** within the Payees menu.

Add a Company allows you to send funds to any business account. Add the Payee name, account number, phone number, and payee ZIP code.

Add an Individual allows you to send funds electronically to an individual's bank account or mail a check. If paying electronically, you can request that the payee provide their own bank account information if you do not have it.

The screenshot shows the 'Add a company' form. At the top, there is a navigation bar with 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', 'Options', and 'FAQ'. Below the navigation bar, the form title is 'Add a company'. To the right of the title, there is a button labeled 'Add a Company'. Below the title, there is a section 'Send the money by' with a dropdown menu. Below that, there are two toggle switches: 'Entering information on my billing statement' (checked) and 'Entering account and routing number' (unchecked). Below the toggles, there are input fields for 'Payee name *', 'Account number *', 'Confirm account number *', 'Phone number *', and 'Account holder name *'. The 'Account holder name' field contains the text 'PENNSYLVANIA PROJECTS'.

The screenshot shows the 'Add an individual' form. At the top, there is a navigation bar with 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', 'Options', and 'FAQ'. Below the navigation bar, the form title is 'Add an individual'. To the right of the title, there is a button labeled 'Add an Individual'. Below the title, there is a section 'Select a method of payment' with a dropdown menu. Below that, there are two toggle switches: 'Allow them to provide their banking information' (checked) and 'I have the bank account information' (unchecked). Below the toggles, there are two sections: '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.' and 'Check - I prefer a check be mailed' with a toggle switch labeled 'Mail a check'.

TREASURY MANAGEMENT

Payments – Business Bill Pay

Payees Menu: Import Payees

If you already have a payee setup in another application or accounting software, you may have the option to import payee information.

The file must be in .CSV format. Select **Import from: .CSV file** to view the requirements and column order. The minimum required fields are Company name, Account number, First name and Last name.

Once your file is formatted correctly, **Choose File** and **Upload**.

Verify the imported payees and toggle to add. If required information is missing, you will be prompted to add that information. Then select **Submit**.

Home Payments Payees Payroll Calendar Options

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.

Step 2: Click the "Choose File" button, select your CSV file and click "Upload" button.

Choose File No file chosen

Upload

Successfully imported 1 payee record

The following Payee records need to be verified.

Please verify the payee you would like to add. If the payee is missing required information you will need to update the information before the payee is added. To return to your unverified payee list, go to Import payees.

<input checked="" type="checkbox"/> Payees	Account number	Actions
<input checked="" type="checkbox"/> ABC LLC	58967458	+ Add Cancel Submit

TREASURY MANAGEMENT

Payments – Business Bill Pay

Payees Menu: Manage Payees

Use **Manage Payees** to view, edit, delete, or add a payee or to make a payment.

The screenshot displays the Treasury Management web application interface. At the top, there is a navigation bar with tabs for Home, Payments, Payees, Payroll, Calendar, Options, and FAQ. The 'Payees' tab is selected, and a dropdown menu is open, showing options: Add a Company, Add an Individual, Import Payees, **Manage Payees** (highlighted with a green box), and Manage Categories. Below the navigation bar, the 'Manage payees' section includes a '+ Add payee' button, a search bar, and a 'Print' button. There are also buttons for 'All payees', 'Companies', and 'Individuals', and a 'Sort payee by...' dropdown. The main content area shows a table titled 'All Payees' with the following data:

Payees	Account number	Additional items
Pennsylvania Partners test (Electronic)	****4667	Category Unassigned Last \$0.25 on paid 9/8/2024

At the bottom of the table, there are icons for 'Pay', 'Edit', and 'Delete'. The footer of the application shows '© Copyright 2024 Version 2.0'.

TREASURY MANAGEMENT

Payments – Business Bill Pay

Payees Menu: Manage Categories

In **Manage Categories**, you can create categories and assign payees to categories.

The screenshot displays the 'Manage categories' interface. At the top, a navigation bar includes 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', 'Options', and 'FAQ'. The 'Payees' dropdown menu is open, showing options like 'Add a Company', 'Add an Individual', 'Import Payees', 'Manage Payees', and 'Manage Categories' (highlighted). The main content area features a 'Manage categories' button, a 'Filter categories' dropdown, a search bar labeled 'Search payees...', and a 'Print' button. A table below shows the following data:

Account number	Category
*****4667	Unassigned

A dropdown menu is open for the 'Category' column, showing options: 'Unassigned', 'Unassigned', 'Partner Disbursements', 'Property Taxes', and 'Utilities'. On the left, a modal window titled 'Manage categories' contains a 'Category name' input field with an 'Add category' button, and a 'Category name list' table:

Category name list	
Partner Disbursements	Delete
Property Taxes	Delete
Utilities	Delete

TREASURY MANAGEMENT

Payments – Business Bill Pay

Payroll Menu

The **Payroll** feature can be used to pay employees.

This 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 setup' page in a web application. The navigation bar includes 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', 'Options', and 'FAQ'. The user is identified as Kristen Smerlas, with a last login of 9:55 AM ET 8/29/2024. The page title is 'Payroll setup' and it includes a brief introduction to the Payroll Setup Wizard. Three main steps are listed:

- 1. Setup payroll schedule**: Enter a pay from account, payment frequency and first deposit date. A 'Schedule now' button is present.
- 2. Add employees**: Enter new employees and their deposit account information.
- 3. Schedule a deposit**: Schedule your first payroll deposit.

The footer of the page indicates '© Copyright 2024 Version 2.0'.

TREASURY MANAGEMENT

Payments – Business Bill Pay

Calendar Menu

This displays a payment calendar for payments that have been processed and any upcoming scheduled or recurring payments.

You can select the payment amount for more information or to be redirected to **Scheduled Payments**.

The screenshot shows the Treasury Management interface with a navigation bar at the top containing 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', 'Options', and 'FAQ'. The user is logged in as Kristen Smerlas. The main content area is titled 'Calendar' and features three tabs: 'All Transactions', 'Payroll Deposits', and 'Bill Payments'. The calendar is for September 2024. A payment of \$0.10 is shown on Tuesday, September 3rd, and a payment of \$0.25 is shown on Friday, September 6th. A modal window is open for the \$0.10 payment, displaying the following details:

Payee	Amount
Pennsylvania Partners test	\$0.10
Total	\$0.10

The modal also includes a 'Details' button. At the bottom of the calendar, there is an 'All details' button and a 'Total \$0.35' indicator.

TREASURY MANAGEMENT

Payments – Business Bill Pay

Options Menu

In the **Options** menu, you can manage the following:

- **Company Profile:** keep the address and phone number for the business up to date.
- **Bill Pay Accounts:** add/delete additional offset accounts to the Bill Pay profile. You will need to enter the full account number and it will be **Pending** the bank's approval.
- e-notifications
- Users
- Reports

Home Payments Payees Payroll Calendar Options FAQ

Welcome: **Kristen Smerias** kristensmerias@nbofi.com Profile

Company profile

Change company information

Company name: PENNSYLVANIA CONSULTING

Address:
107 N PENNSYLVANIA ST STE 700

City: INDIANAPOLIS State: Indiana ZIP Code: 46204-0000

Phone number: (317) 261-9000 Fax number: (xxx) xxx-xxxx

Manage bill pay accounts

+ Add new account

Default	Nickname	Account number	Account type	Status		
<input checked="" type="radio"/>	Primary Checking	*****6821	Checking	Approved	Edit	Delete
Default Account						
<input type="radio"/>	Secondary Account	*****4675	Checking	Pending	Edit	Delete



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

Payments – Business Bill Pay

Options Menu: e-Notifications

For **e-Notifications**, preferences for notifications can be created for **Event, Logout, Recurring, and Reminders**.

Start by ensuring your **email address on file** is accurate and adding a **short text address** if you choose.

Event notification options are focused on payment activity through the Bill Pay account. Review the options and toggle on the notifications for each category and select **Submit**.

Logout notifications are for security and at the end of each bill pay session, you can receive a customized email summary of your bill pay activities. These include **scheduled transactions, added/deleted payees, skipped/stopped transactions** and **added admin user**.

Home Payments - Payees - Payroll Calendar Options - FAQ

Welcome: Kristen Smerias kristensmerias@nbofi.com Last login: 5:28 AM ET 9/11/2024

Profile Messages (0)

e-Notifications

Event Logout Recurring Reminders

Email address on file: kristensmerias@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.

A transaction needs approval

A transaction needs approval

Send notification to: Email Address [v]

Notification has been activated and will be sent to: kristensmerias@nbofi.com [Submit]

A transaction exceeds a specified amount

Send notification to: Email Address [v]

Category: All Categories [v]

Payee or Account: All Payees [v]

Amount: \$ [v]

[Submit]

A recurring transaction processes

A recurring transaction processes

Send notification to: Email Address [v]

[Submit]

Employee payroll processes

Employee payroll processes

Send notification to: Email Address [v]

[Submit]

Notification has been activated and will be sent to: kristensmerias@nbofi.com

Payroll employee's information has been updated

Payroll employee's information has been updated

Send notification to: Both [v]

[Submit]

Notification has been activated and will be sent to: kristensmerias@nbofi.com & N/A

Payee information has been updated

Payee information has been updated

Send notification to: Both [v]

[Submit]

Notification has been activated and will be sent to: kristensmerias@nbofi.com & N/A

Payee or account is activated with an activation code

Payee or account is activated with an activation code

Send notification to: Email Address [v]

[Submit]

Notification has been activated and will be sent to: kristensmerias@nbofi.com

TREASURY MANAGEMENT

Payments – Business Bill Pay

Options Menu: e-Notifications

Recurring notifications will provide a list of bill pay information in which you customize how often it is received.

The **Reminders** category allows you to schedule reminders for each time you need to schedule a payment or transfer funds.

e-Notifications

Event Logout Recurring **Reminders**

Email address on file
kristensmerlas@nbofi.com
Edit

Short text address on file
N/A
Edit

Reminders Notifications
You can schedule reminders for each time you need to schedule a payment or transfer funds.

+ Add reminder

Pay to	Category	Reminder date	Frequency	Send to
--------	----------	---------------	-----------	---------

Add reminder [Close] [Submit]

What type of payee? *
Bills

Pick a payee *
Select Payee

Send notification to *
Select Option

Reminder frequency *
Select Frequency

e-Notifications

Event Logout **Recurring** Reminders

Email address on file
kristensmerlas@nbofi.com
Edit

Short text address on file
N/A
Edit

Recurring Notifications
These email notifications will provide a list of bill pay information in which you customize how often it is received.

A list of all scheduled payments

How often
Select Frequency
Submit

A list of all payees, transfer accounts and employees

How often
Select Frequency
Submit

A list of all transaction history

How often
Select Frequency
Category
All Categories

Payee
All Payees
Submit

TREASURY MANAGEMENT

Payments – Business Bill Pay

Options Menu: Manage Users

Here you can edit or delete users by selecting the different user permission tabs.

- User Information
- Payments & Payroll
- Payees
- Options
- Message Center
- Approve Authority

User Information

User name PENNSYLVANIA CONSULTING PENNSYLVANIA CONSULTING

User type Primary User

User information | Payments & payroll | Payees | Options | Message center | Approve authority

Current Permissions

- **Payments**
 - ✓ Schedule Bill Payments (all)
 - ✓ Schedule Email Payments(all)
 - ✓ Establish Payment Caps(all)
 - ✓ 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

Admin user list

TREASURY MANAGEMENT

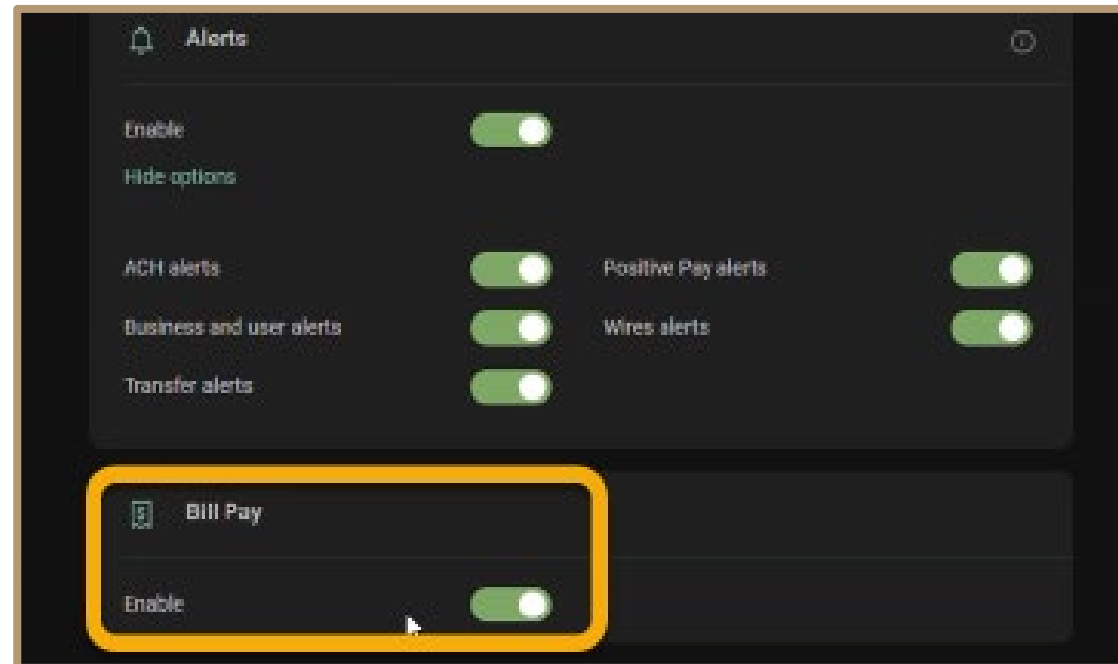
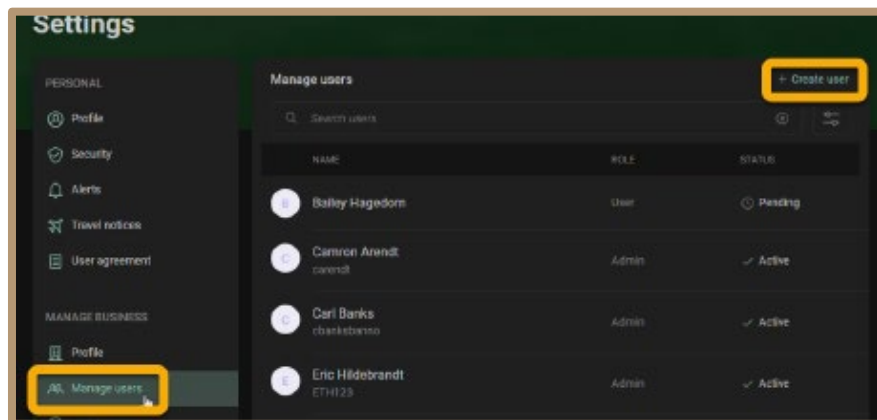
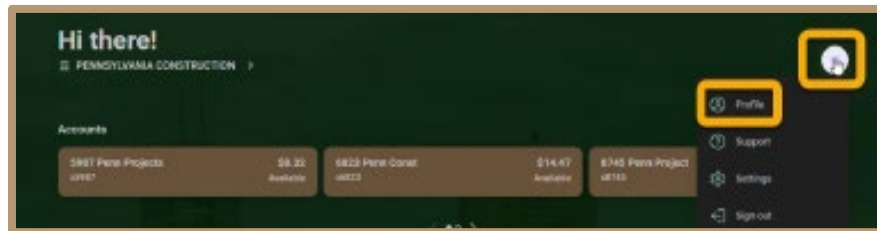
Payments – Business Bill Pay

New Users – Adding Additional Users to Bill Pay

An Admin user will need to login to online banking and give each user access to the Bill Pay module.

Navigate to the **User icon** → **Profile** → **Manage Users** → **Create New User** → **Set Permissions**. Here you will check the box to enable Bill Pay for the user.

Be sure to **Save Changes**. Then navigate back into the **Payments/Bill Pay/Manage Payments** module and follow the steps on the next page.



TREASURY MANAGEMENT

Payments – Business Bill Pay

New Users – Adding Additional Users to Bill Pay

The new user will need to login to their online banking site and navigate to **Payment** → **Bill Pay** to establish their **Challenge Questions** and Security Key.

Then, an Admin user will need to go to **Options**, then **Manage Users** within Bill Pay. Here specific permissions can be assigned to each user by using the categorized menu options.

- User Information
- Payments & payroll
- Payees
- Options
- Message center
- Approve Authority

The screenshot displays the Treasury Management interface. At the top, a navigation bar includes 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', 'Options', and 'FAQ'. A dropdown menu is open under 'Options', with 'Manage Users' highlighted. The main content area shows 'User Information' for 'Kristen Smerlas' with a 'User type' of 'Custom'. Below this is a menu with options: 'User information', 'Payments & payroll', 'Payees', 'Options', 'Message center', and 'Approve authority'. The 'Current Permissions' section is expanded, showing a list of permissions under categories: Payments, Payroll, Payees, Options, Message Center, and Approve Authority. A red note is present at the bottom right of the screenshot.

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

TREASURY MANAGEMENT

Payments – Business Bill Pay

New Users – Adding Additional Users to Bill Pay

The Bank highly recommends that there is separation with user functions. You can establish user permission to restrict one user from creating (schedule/manage) and submitting bill payments.

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

The screenshot shows a user management interface with several tabs: 'User information', 'Payments & payroll', 'Payees', 'Options', 'Message center', and 'Approve authority'. The 'Payments & payroll' tab is highlighted with a green box. Below the tabs, there are two sections, each with a green checkmark icon and a title: 'Schedule bill payments' and 'Schedule email payments'. Each section has two buttons: 'Schedule to all bill payees' and 'Schedule to specific bill payees'.

This screenshot shows the 'Edit Approve Authority Permissions' page for user Kim Bailey. It includes fields for 'User name' (Kim Bailey) and 'User type' (Custom), a 'Restore Permissions' button, and a navigation bar with tabs: 'User information', 'Payments & payroll', 'Payees', 'Options', 'Message center', and 'Approve authority'. The 'Approve authority' tab is highlighted with a green box. Below the tabs, there is a section with a green checkmark icon and the text 'Approve transactions'.

This screenshot shows the 'Edit Payee Permissions' page for user Kim Bailey. It includes fields for 'User name' (Kim Bailey) and 'User type' (Custom), a 'Restore Permissions' button, and a navigation bar with tabs: 'User information', 'Payments & payroll', 'Payees', 'Options', 'Message center', and 'Approve authority'. The 'Payees' tab is highlighted with a green box. Below the tabs, there is a section with a green checkmark icon and the text 'Manage payees'. Below this section 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.'

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.