



Welcome to Opus Bank Online Banking Bill Pay User Guide

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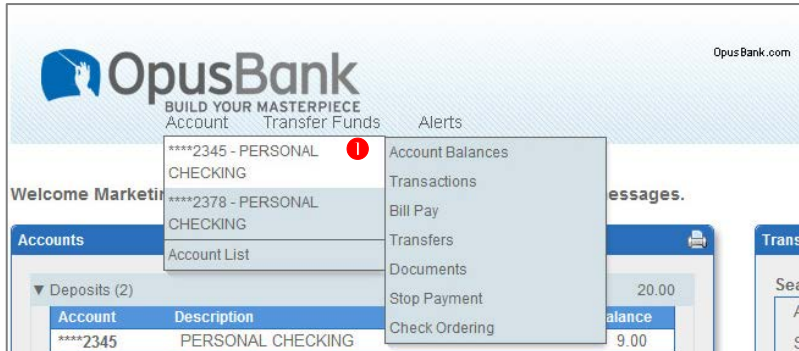
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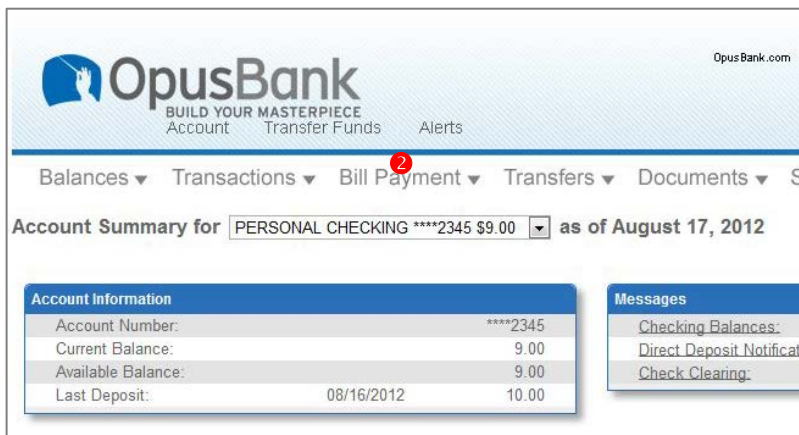
Accessing Bill Pay

Access from Personal Online Banking

1 Click on Account

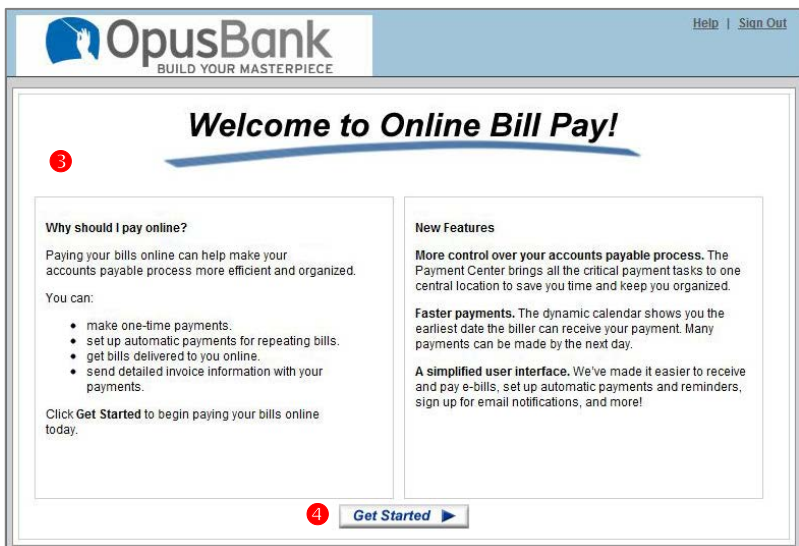


2 Click Bill Payment



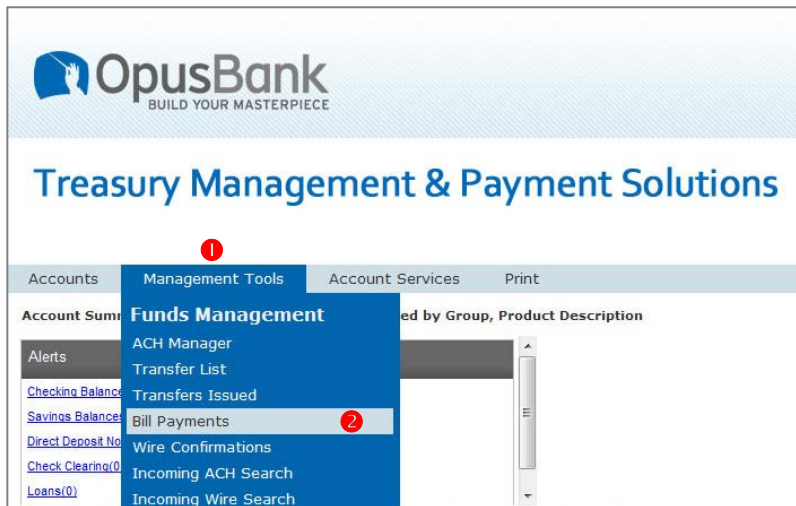
3 Get Started screen will be displayed

4 Click Get Started



Access from Business Online Banking

- 1 Mouse over
Management Tools
- 2 Click **Bill Payments**



- 3 **Get Started** screen will
be displayed
- 4 Click **Get Started**

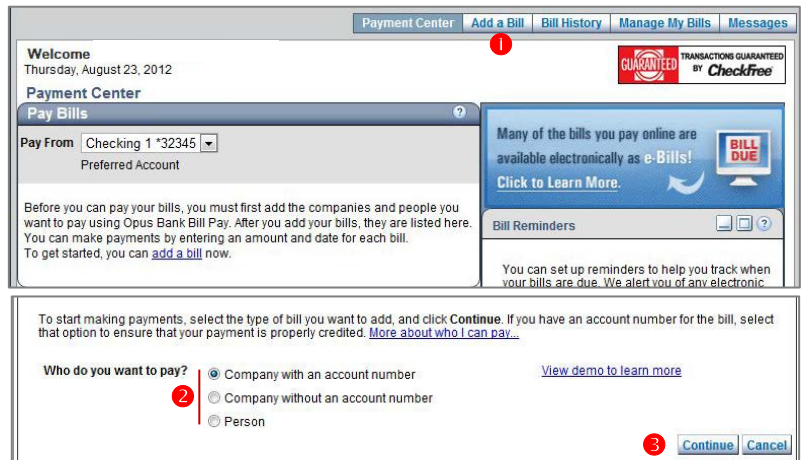


Adding a Bill

1 Click Add a Bill

2 Check Type of Bill to Add

3 Click Continue



Paying a Person

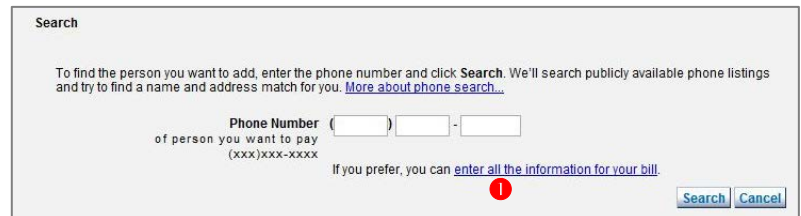
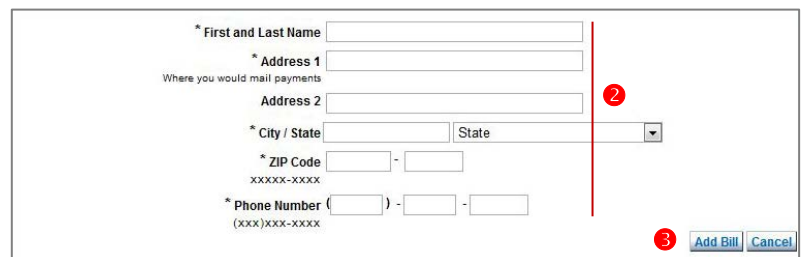
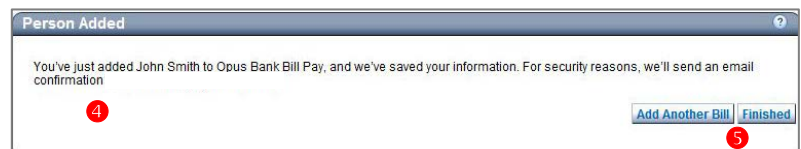
1 Click "enter all the information for your bill"

2 Enter Payee Information

3 Click Add Bill

4 Confirmation

5 Click Add Another Bill or Finished

Paying a Company

- 1 **Enter Biller Name**
(Biller Phone Number for Company without an Account Number)
- 2 **Click Search**
- 3 **If a Match is Found**
Select Biller
(If a Match is Not Found go to Step 5)
- 4 **Click Continue**

Search

To find the company you want to add, enter the information and click **Search**. We'll try to find an address match for you.

Biller Name
As it appears on bill

If you prefer, you can [enter all the information for your bill](#).

Search **Cancel**

You entered Farmers Insurance in the Biller Name box on the previous page. We found some possible matches for this company in our biller list. If the biller you want to add appears below, please select it and click **Continue**.

Farmers Insurance
Farmers Insurance FCU
Tennessee Farmers Insurance Co

If you prefer, you can [enter all the information for your bill](#).

Continue **Cancel**

MANUAL ENTRY

- 5 **Click "enter all the information for your bill"**

THEN

- 6 **Enter Biller Information**
- 7 **Click Add Bill**
- 8 **Confirmation**
- 9 **Click Add Another Bill or Finished**

* **Biller Name**

* **Account Number**
As it appears on bill

* **Confirm Account Number**

* **Biller Address 1**
Where you would mail payments

Biller Address 2

* **Biller City / State** **State**

* **Biller ZIP Code** -
xxxxx-xxxx

* **Biller Phone Number** () - -
(xxx)xxx-xxxx

Add Bill **Cancel**

Company Added

You've just added Farmers Insurance to Opus Bank Bill Pay, and we've saved your information. For security reasons, we'll send an email confirmation.

Farmers Insurance
*41234
Address on File

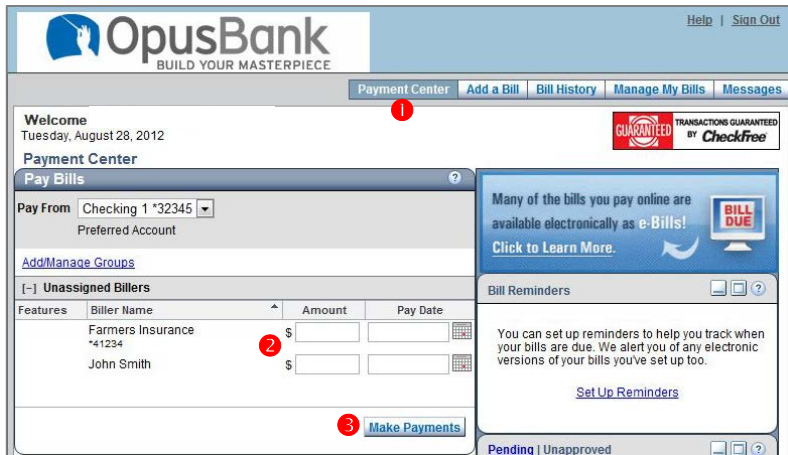
We can send payments electronically to this biller, which makes the delivery of your payments faster.

Add Another Bill **Finished**

Paying a Bill

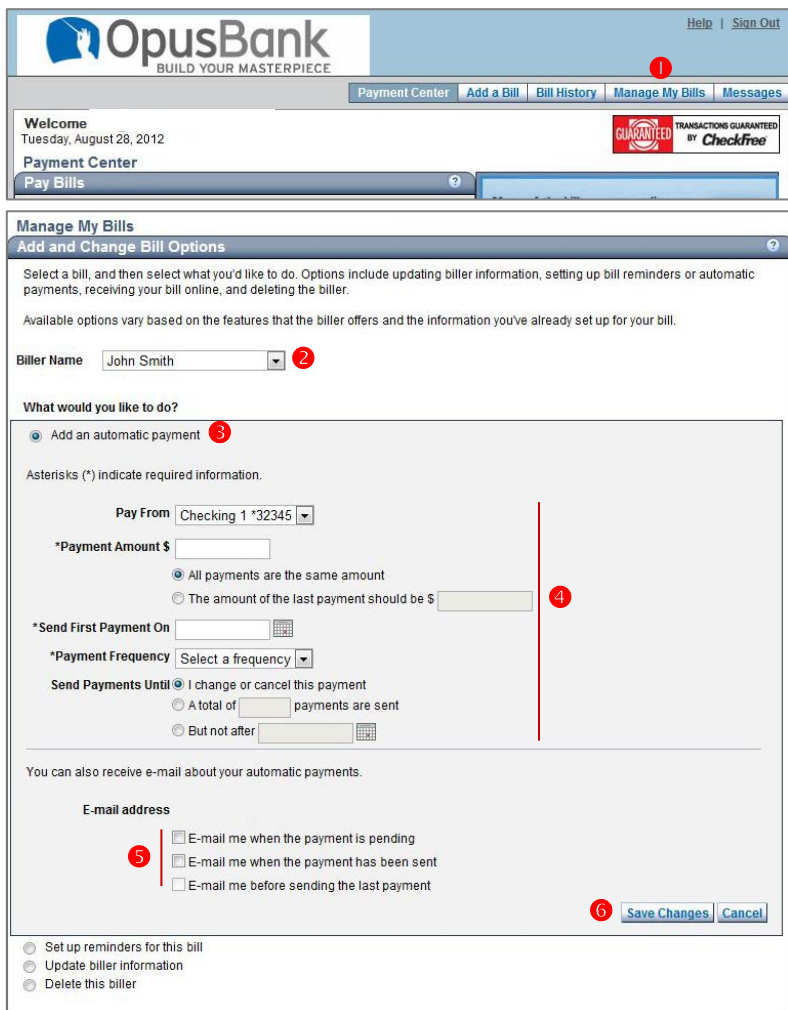
One Time Payment

- 1 Click Payment Center
- 2 Next to Biller Name enter Payment Amount and Pay Date
- 3 Click Make Payments



Automatic/Recurring Payments

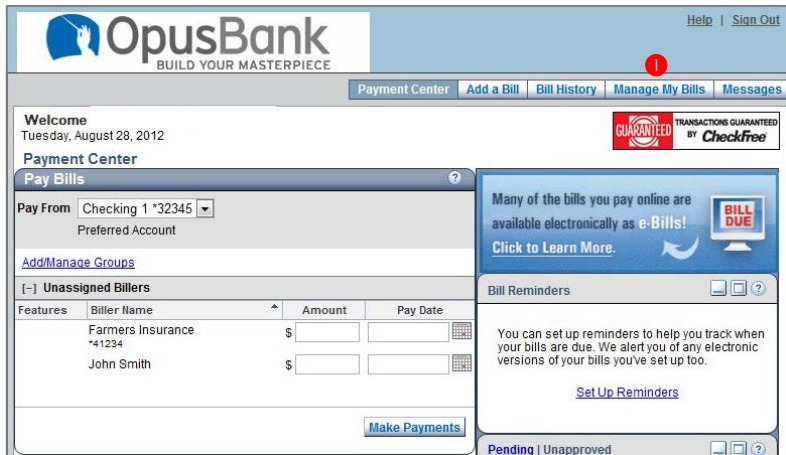
- 1 Click Manage My Bills
- 2 Select Biller Name
- 3 Check "Add an automatic payment"
- 4 Enter automatic/recurring Payment Information
- 5 Check Type of Notifications you wish to receive
- 6 Click Save Changes



Manage My Bills

Setup a Reminder

1 Click Manage My Bills



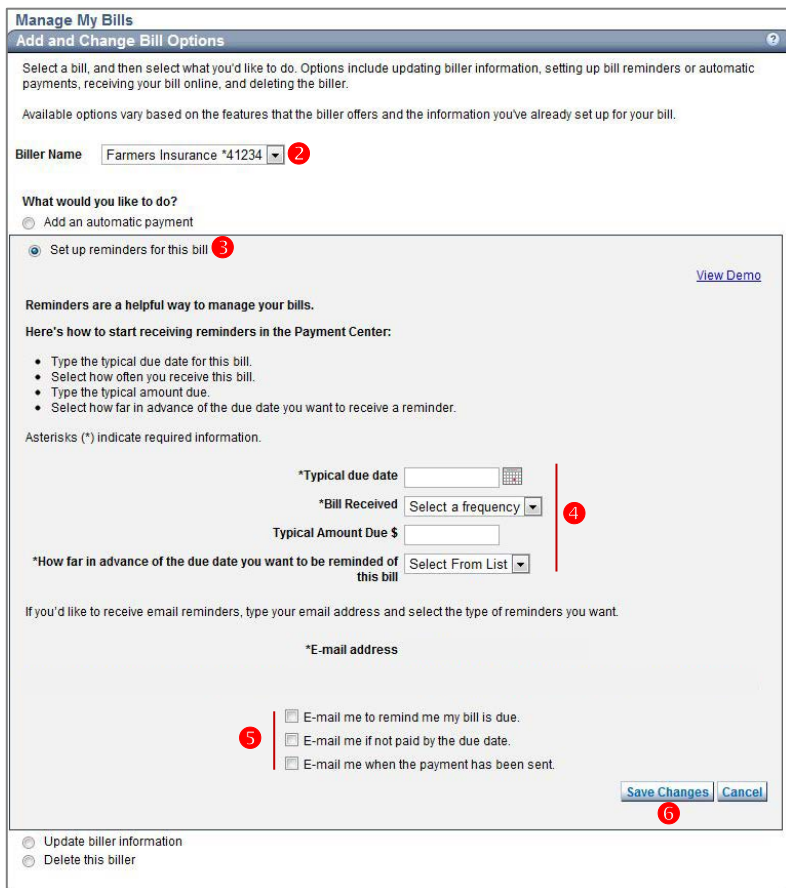
2 Select Biller Name

3 Check "Set up reminders for this bill"

4 Input desired Reminder Information

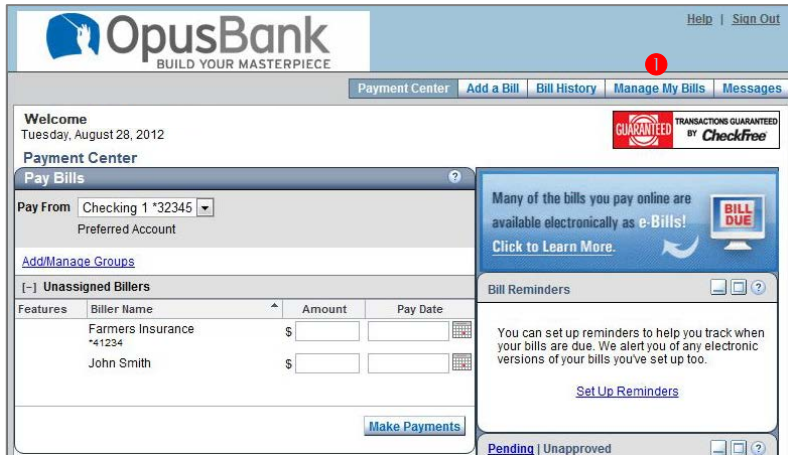
5 Check Type of Reminders you wish to receive

6 Click Save Changes



Update Biller Information

- 1 Click Manage My Bills



OpusBank BUILD YOUR MASTERPIECE

Help | Sign Out

Payment Center Add a Bill Bill History **Manage My Bills** Messages

Welcome Tuesday, August 28, 2012

TRANSACTIONS GUARANTEED BY Checkfree

Pay Bills

Pay From: Checking 1 *32345 Preferred Account

Add/Manage Groups

Features	Biller Name	Amount	Pay Date
	Farmers Insurance *41234	\$	
	John Smith	\$	

Make Payments

Bill Reminders: You can set up reminders to help you track when your bills are due. We alert you of any electronic versions of your bills you've set up too. Set Up Reminders

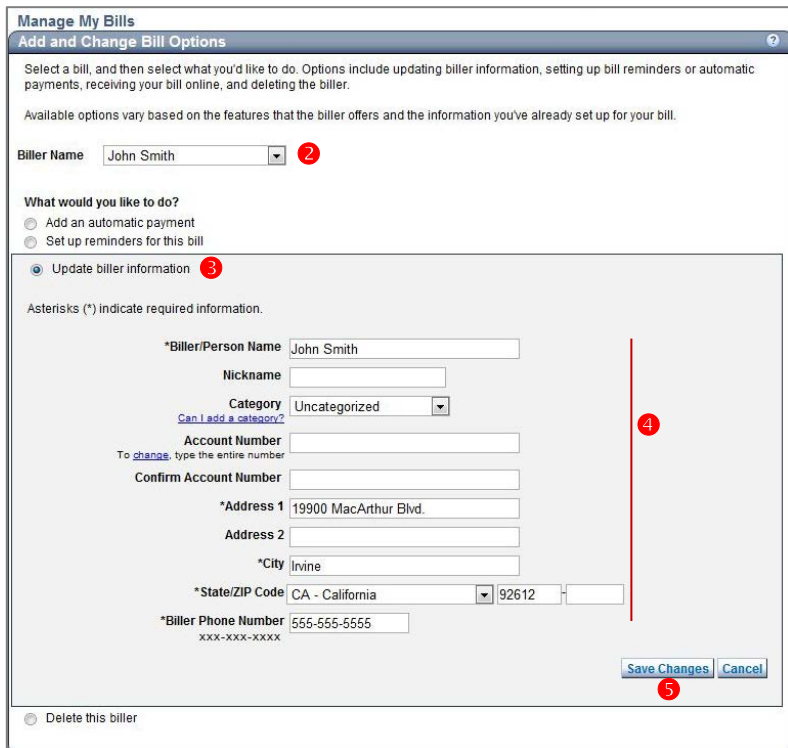
Pending | Unapproved

- 2 Select Biller Name

- 3 Check "Update biller information"

- 4 Update Biller Information

- 5 Click Save Changes



Manage My Bills

Add and Change Bill Options

Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, receiving your bill online, and deleting the biller.

Available options vary based on the features that the biller offers and the information you've already set up for your bill.

Biller Name: John Smith (2)

What would you like to do?

Add an automatic payment

Set up reminders for this bill

Update biller information (3)

Asterisks (*) indicate required information.

*Biller/Person Name: John Smith

Nickname:

Category: Uncategorized (Can I add a category?)

Account Number: (To change, type the entire number)

Confirm Account Number:

*Address 1: 19900 MacArthur Blvd.

Address 2:

*City: Irvine

*State/ZIP Code: CA - California 92612

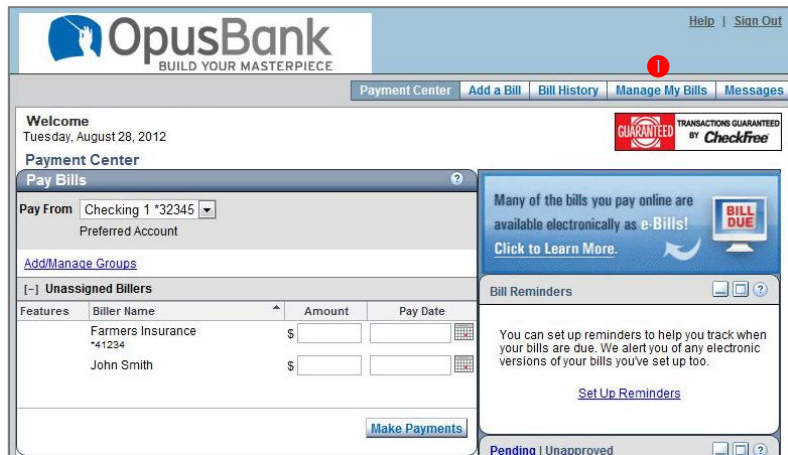
*Biller Phone Number: 555-555-5555 (xxx-xxx-xxxx)

Save Changes (5) Cancel

Delete this biller

Delete a Biller

- 1 Click **Manage My Bills**

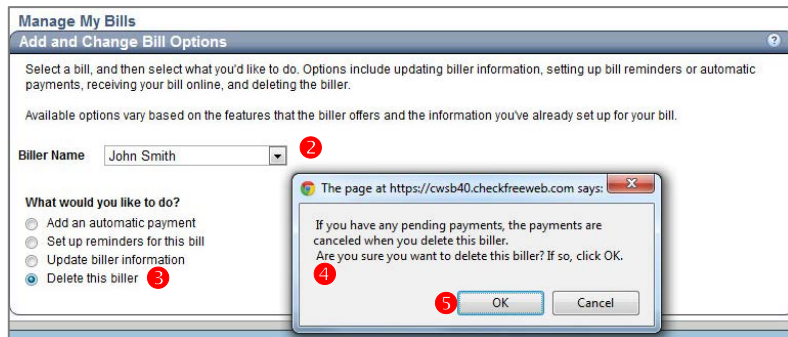


- 2 Select **Biller Name**

- 3 Check **“Delete this Biller”**

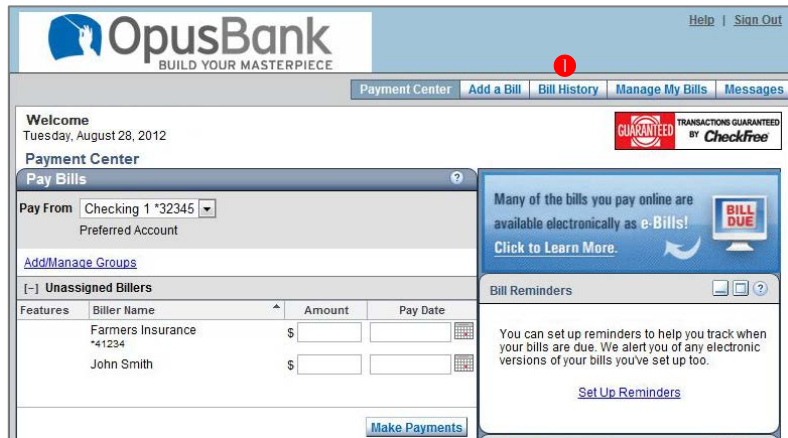
- 4 A **Confirmation Message** will pop up

- 5 If you wish to permanently delete this biller, Click **OK**



Bill History

1 Click **Bill History**



OpusBank BUILD YOUR MASTERPIECE

Help | Sign Out

Payment Center Add a Bill **Bill History** Manage My Bills Messages

Welcome
Tuesday, August 28, 2012

Payment Center

Pay Bills

Pay From: Checking 1 *32345
Preferred Account

Add/Manage Groups

Features	Billers Name	Amount	Pay Date
	Farmers Insurance *41234	\$	
	John Smith	\$	

Make Payments

Many of the bills you pay online are available electronically as e-Bills! **BILL DUE**
Click to Learn More.

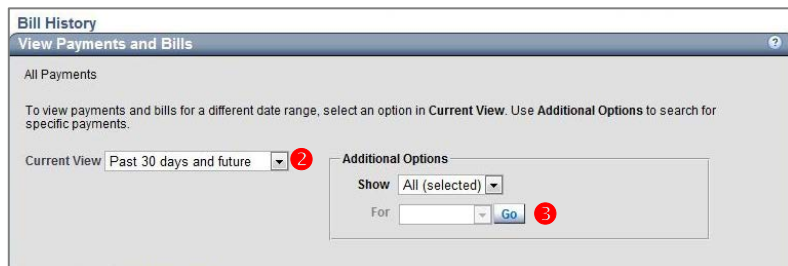
Bill Reminders

You can set up reminders to help you track when your bills are due. We alert you of any electronic versions of your bills you've set up too.

Set Up Reminders

2 Select **Current View**
(List will automatically refresh)

3 If desired, Select **Additional Options** and Click **GO** to refresh list



Bill History

View Payments and Bills

All Payments

To view payments and bills for a different date range, select an option in **Current View**. Use **Additional Options** to search for specific payments.

Current View: Past 30 days and future

Additional Options

Show: All (selected)

For: [] Go