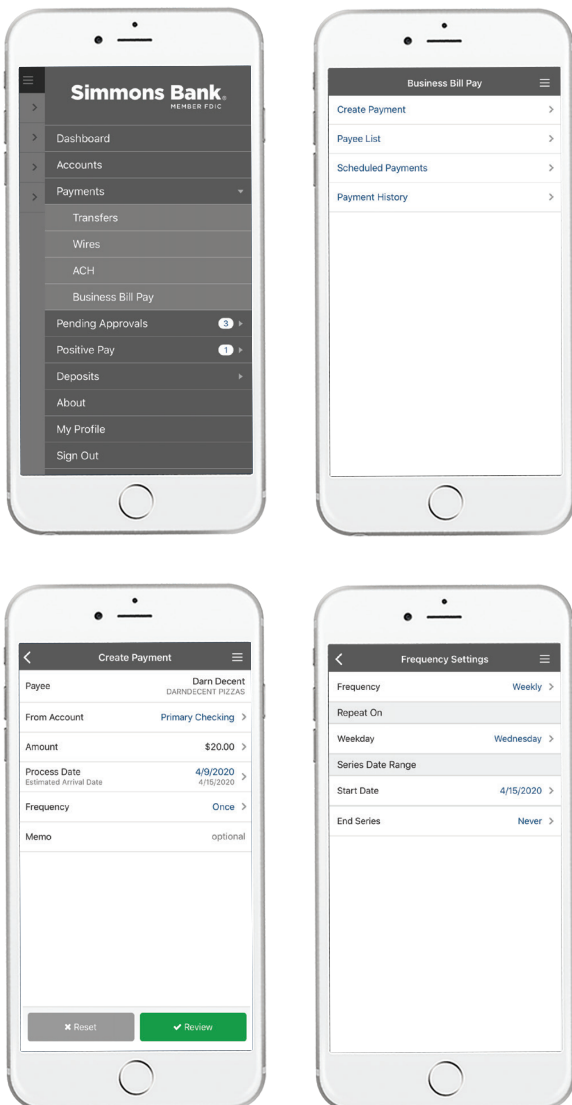


TREASURY MANAGEMENT

QUICK REFERENCE GUIDE

BUSINESS BILL PAY

Mobile Business Bill Pay allows enrolled users in iPay Business Bill Pay to create payments, view payees, stop payments/series, view scheduled transactions and view payment history.

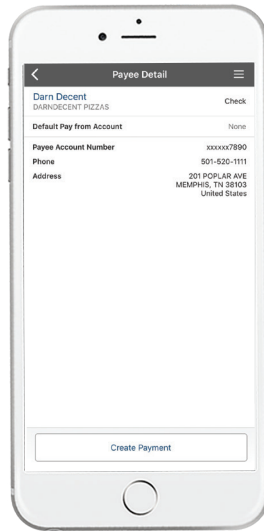
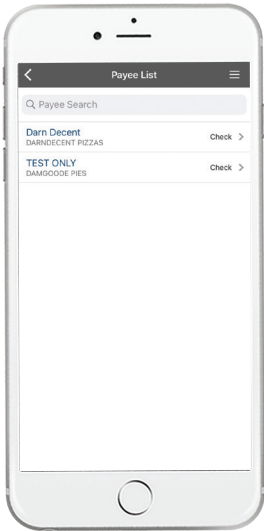


BUSINESS BILL PAY

1. From the fly-away menu select **Payments - Business Bill Pay**.
2. Based on iPay user entitlements, the following options may display: Create Payment, Payee List, Scheduled Payments and Payment History.

CREATE PAYMENT

1. Select **Create Payment** from the Business Bill Pay menu.
2. Select a **Payee** to display the Create Payment screen.
3. Select the **From Account**, and enter the dollar amount, date and memo, if needed.
4. Select **Frequency** to display recurring payment options.
5. Select **Review** then confirm to complete the payment.

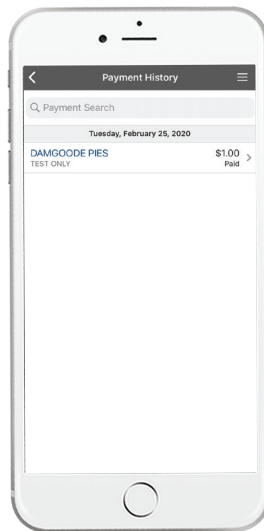
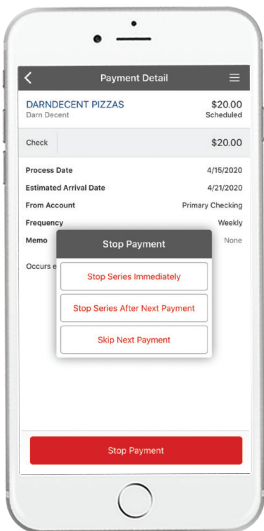
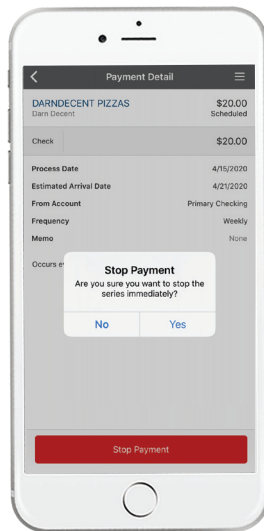
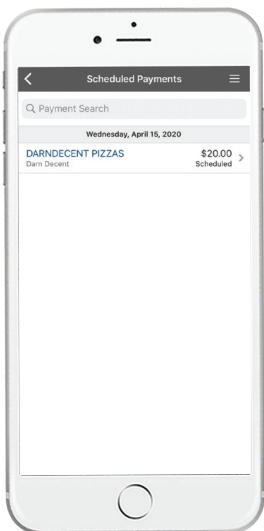


PAYEE LIST

1. Payee List displays list of all approved payees.
2. Use the Payee Search to search for a specific payee.
3. Select a **Payee** to view details.
4. An option to create a payment displays on Payee Detail page.

SCHEDULED PAYMENTS

1. Scheduled Payments displays up to 90 days of future dated payments.
2. Use the Payment Search option to search for a specific payment.
3. Select a **payment** to view details.
4. Options available on the Payment Detail page are: Stop Payment (one time), Skip Next Payment and Stop Series (scheduled payments).
5. To stop a one-time payment, select **Stop Payment** and **Yes** on the pop-up. The payment is now stopped and will not be processed.
6. For Recurring payments, there are three options for Stop Payment:
 - Stop Series Immediately will stop the recurring series including the payment selected.
 - Stop Series After Next Payment will stop all recurring payments after the current payment selected processes.
 - Skip Next Payment skips the current payment selected.



PAYMENT HISTORY

1. Payment History displays 90 days of payment history.
2. Use Payment Search for a specific payment.
3. Select a **payment** to view additional details.