



BAY STATE SAVINGS BANK BUSINESS BANKING ONLINE BILL PAY

With Business Banking Online Bill pay you are able to pay your bills any time you want – conveniently, safely, and efficiently without the hassles of writing checks and addressing envelopes. Now we offer you a way to manage your business monthly finances, 24 hours a day, 7 days a week. You must have a Bay

State Savings Bank Business Checking account to sign up for this service.



Registering for Online Bill Payment Services

The enrollment process for online bill payment involves a few simple steps. For your convenience, the application form is populated with as much information as possible.

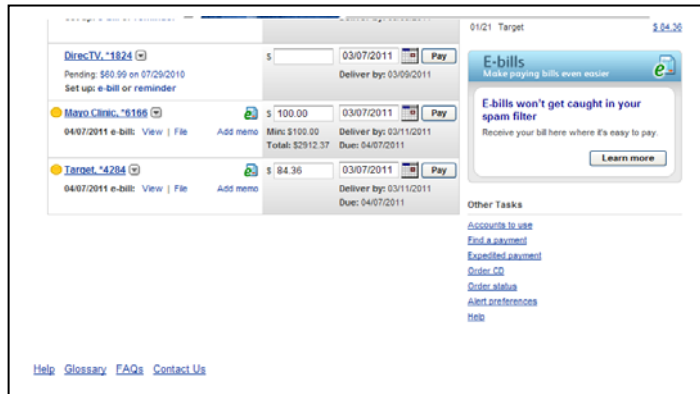
- **Primary Account Holder** – Your name, address and contact information.
- **Account Information** – The account(s) you would like to use as your debit account(s) for the bill payment service. For you security purposes, you can specify a security word (your pet's name or your mother's maiden name for example).
- **Secondary Account Holder** - The name, address and contact information for a secondary account holder, if applicable.
- **Disclosure and Agreement (terms and conditions)** – Describes the terms and conditions under which you agree to follow when using the online bill pay service.

To complete the enrollment process you must provide any additional information required and accept the disclosure and agreement (terms and

conditions). Acceptance of the terms and conditions is required to access online bill payment services. When the enrollment information is complete, click **Continue** to review and confirm the information entered. Click **Continue** to confirm the information and begin the application review and approval process. Your information is entered into the bill payment provider's system. Within approximately 2 business days, you will receive an email confirmation. You are now ready to use the Bill Payment service.

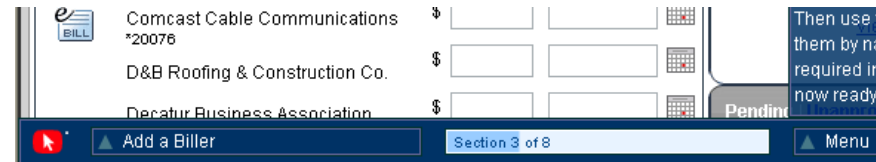
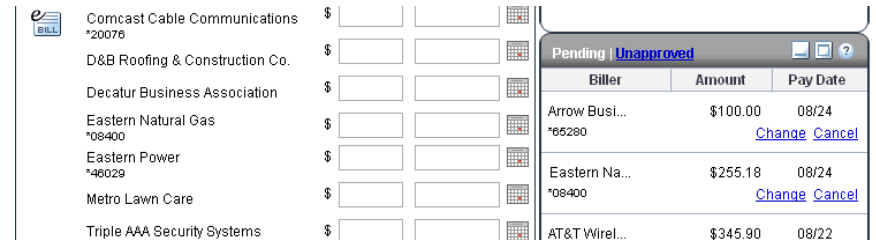
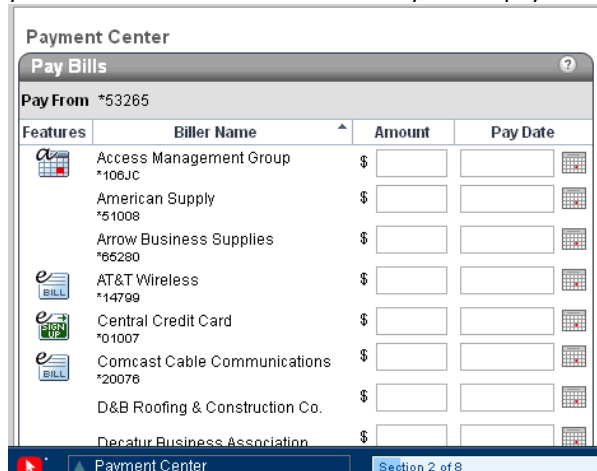
The Payment Center

After logging in, you will come to the payment center. Here is where you add payees and manage the categories of your payees (for example Utilities, Credit Card, Rent...). Every page has a *Help* feature, Frequently Asked Questions and a Glossary to reference for any assistance you may need online.



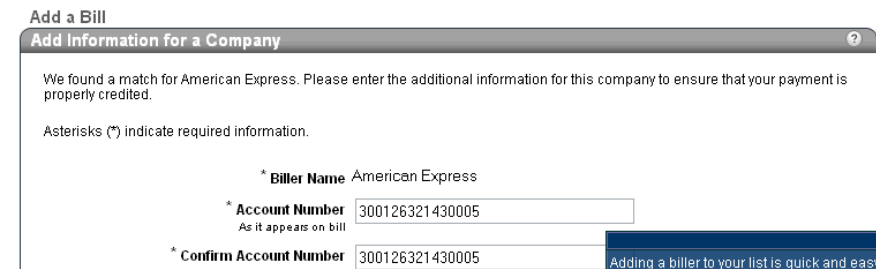
Managing your Payees and Making Payments

After you log in, you are at the Payment Center. This is the summary page where you can track the status of all your billpay activity and status of your payees. You will see the payments that may require approval. It is the one page where you have all the information to track your bill payment financials.



Your Payee List includes the Payee name, Bill Status, Payment Category and Payment Option. The list also includes links to Payee Details, Payment history for the Payee, and Bills if you setup your payee's payments based on invoices.

Adding a payee is simple. In some cases, all you will need is the Payee's name and the system may already have the bill payment information in the database. You will need to personalize the information with your account number, etc.



Adding Invoice/Bill Information

Adding bill and/or invoice information will help keep you organized and help track payments based on invoices. You can add invoice information for any payee from the Payment Center.

Payment Center Add a Bill Bill History Manage My Bills My Accounts Administration

Payment Center

Manage Invoice Information

Bill Name: Metro Lawn Care
Total Amount: \$ 0.00 The total is automatically calculated by adding the amount of each invoice.

Invoice Number	Amount	Description	Action
You have not added any invoices to this bill.			
Invoice Number	Amount	Description	
Invoice:	\$		
Discount:	\$		

Bill Payee History

You can check the status and history for every payee you have set up. You can check the payee's history to learn the status of a recent bill payment or all of the history for a specific timeframe.

Biller	Amount	Pay Date
*51008 Arrow Business Supplies	\$	
*65280 AT&T Wireless	\$	
*14799 Central Credit Card	\$	
*01007 Comcast Cable Communications	\$	
*20076 D&B Roofing & Construction Co.	\$	
Decatur Business Association	\$	
Eastern Natural Gas	\$	
*08400 Eastern Power	\$	
*46029 Metro Lawn Care	\$ 190.00	08/29/2007
Triple AAA Security Systems	\$	

Total: \$145.00
[View Bill History](#)

Pending | Unapproved

Biller	Amount	Pay Date
Arrow Busi... *65280	\$100.00	08/24
Eastern Na... *08400	\$255.18	08/24
AT&T Wirel... *14799	\$345.90	08/22
Eastern Po... *46029	\$367.87	08/22

[Edit Invoices](#)

The above topics and information are all accessible from the Payment Center – the convenience of ONE location to view the status of your bill pay financial activities.

Bill Name	Account	Amount	Pay Date	Confirmation	Status
Metro Lawn Care	*53265	\$190.00	08/29/2007	6TZK-S-LM2LM	Pending

Check Number: 5252

Memo:
This bill payment is still processing. Check back a day or two after the pay date for more details.

Invoice Information

Invoice Number	Amount	Description
1256	\$100.00	June service
	Discount \$10.00	Discount
	Total: \$90.00	
1376	\$100.00	July service

Audit Information

Initiated By	Initiated Date	Modified By	Modified Date	Approved By	Approval Date
sgeller9876	8/22/2007	tersmith07	8/22/2007	tersmith07	8/22/2007

Managing Your Bill Pay Users

Whether you or your Company Administrator sets up your *authorized* users, you will find Bill Pay flexible, convenient, easy to use and secure as you take advantage of the services.

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Administration

Manage Administration Options

What would you like to do?

- Manage authorized user
- Update business information
- Update service fee account
- View payment plan

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Authorized User's Name	User ID	Authority Level	
Bob Meddleton Change Info	bmeddlet07 Change ID/Password	Level 3 User	Delete User
Sarah Geller Change Info	sgeller9876 Change ID/Password	Level 2 User	Delete User
Teresa Smith Change Info	sgeller9876 Change ID/Password	Level 1 User	

[Add Authorized User](#) [Tell me about authority levels.](#)