

e-Payment Changes: Action Needed Before Update. What to Expect After the Update.

We have compiled a list of helpful things to know and do, in preparation for this upgrade. To help ensure a smooth transition, please review the list below.

INACTIVE PAYEES (Action Required)

During conversion to the new e-Payment system, **all "Inactive" payees will be deleted!**

Before conversion, now scheduled to start the evening of Friday, October 5, 2012, please take the following steps to review all of your payees and "Reactivate" any you wish to keep.

1. Sign-on to e-Banking
2. Select "Bill Payments"
3. Click "List Payees"
4. Check "Display All Payees"
5. Click "Print Version" and carefully review payees currently marked as "Inactive"
6. "Reactivate" each payee you wish to keep in the system

All "Inactive" payees will be removed from the system at conversion unless you have chosen to "Reactivate" the payee before the scheduled upgrade. If you do not "Reactivate" the payee will be DELETED. (History of deleted payees will remain available. Please see the *Payment History and Reports* heading on the next page.)

PAYEE NAME CHANGES

The new e-Payment system automatically updates payee names when one company buys another or when a company simply changes its name. For example, if you are currently using an old cellular phone payee name of "Cingular" it will be replaced by the name "AT&T Mobility". If you currently make payments to "Allied Waste" the payee name will automatically change to "Republic Services".

TRUNCATED PAYEE ACCOUNT NUMBERS / REFERENCE INFORMATION

For added online security, payee account numbers (such as a credit card or utility account number) will display online as several stars followed by just the last four digits. For example, *****7890. However, the full information originally entered into this field will be provided to the payee when the payment is processed, either electronically or printed on a physical check.

This security feature may cause some confusion, especially when information other than a payee account number is entered into this field. For example, if "Membership dues for Bill Smith" is entered into this field, the complete description will be provided with the payment, but will only display as "*****mith" online.

Payee Account #:	*****mith
Nickname:	Dues for Bill Smith

A future update is planned to address this issue. For now, please add such text information in **both** the payee account number field so that it is provided to the payee for processing, **and** the "Nickname" field to make it available for your viewing if you should need it.

PENDING PAYMENTS AT CONVERSION

Any future dated payments scheduled to process on the old system will carry-over to the new system. No action will be necessary on your part.

PAYMENT HISTORY AND REPORTS

Payments processed through the old payment system will remain available within your account history and online reports back to July 1, 2011. Additional records of payment history are maintained by the Bank. If you need access to such information, please call our e-Support line at (209) 956-4282 for assistance.

PAYMENTS IDENTIFIED AS ELECTRONIC OR PAPER CHECK

In the past, it has been difficult to identify whether a payment was processed electronically or by paper check. After this upgrade, this information will be easily found within each payment record. Please be aware, however, that all payments made on the old payment system will show as "Check" within your history regardless of how it was truly processed.

CHANGES IN PAYMENT PROCESSING

e-Payments by paper check will no longer be withdrawn from your account before being sent to the payee. If payment is made by paper check, this item will be drawn against your account and will be processed like any other check you have

Payee / Confirmation #	Payee Acct #	Type	Account #	Amount	Send Date	Status
Chase MasterCard & VISA 2031	****8407	Elec	****1858	\$600.00	09/26/2012	In Process
				Est. Delivery:	09/27/2012	
Gourmet 2159	****7594	Check	****1858	\$68.56	09/26/2012	In Process
		Check #:	1000008	Est. Delivery:	10/01/2012	

written. So that such items are not confused with other checks you have written, a unique check number starting with "10000001" will be assigned to each check issued through e-Payment.

These changes have several benefits:

- Money is not deducted from your account until the check clears after the payee has deposited or cashed it.
- The item shows as part of your cleared check history.
- An image of the paid item is available through e-Banking just like other paid items.
- Stop payments can be initiated the same way as if you physically wrote the check directly from your account.

PAYMENT CATEGORIES

Payments may be categorized through your register of account history **after** they have cleared your account. Currently, the new system does not have the ability to assign payment categories within the payee or payment set up. Please be aware of these changes.

All payment category information assigned to payments processed through the old system, along with any category information entered through the account history in the new system, will be available to you through online reports.

DASHBOARD AND NEW MENU OPTIONS

A new, more convenient payment dashboard displays a month-at-a-glance calendar with the total number of payments and dollar value for each day. This information can be sorted by "Delivery Date" or "Send Date". Clicking the totals for a specific day displays the details and payment status of all items within that day's totals.

To edit a payee, click "Payee" from the menu options on the left side of the screen. Select the payee you wish to update, enter new information, and click "Update Payee".

More menu options are available on the left side of the screen. For Business customers, a new "Pay Bills with Invoice" option is also available.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3 Labor Day	4	5 12 for \$8,419.27	6	7 2 for \$732.20	8
9	10 2 for \$389.55	11	12	13 5 for \$804.51	14	15
16	17	18 3 for \$833.16	19	20	21 1 for \$704.77	22

ADDITIONAL HELP

We think you will appreciate all the new options available within this upgrade. If you need any e-Banking assistance, please contact our e-Support line at (209) 956-4282.

