



FIRST WESTERN
BANK & TRUST

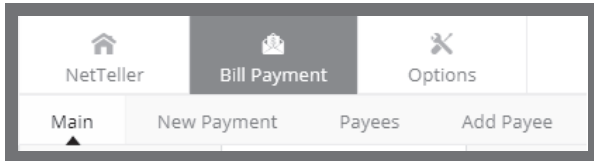
Bill Pay User Guide



Member
FDIC

Account Access

Sign up for Bill Pay, then log in to Internet Banking and select the **Bill Pay** tab.



Security

One of the first times you access your accounts online, we will ask you to choose and answer three **personal verification questions**.

During future online sessions, we will ask some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember.

Incorrectly answering questions can lead to your account access being disabled.

Security Reminders

We will **never** email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, ID's, or Passwords should not be trusted or opened.

Do not write your password down.

Use a different password to access your online accounts than ones you use for other applications.

*Mobile Banking requires a web-enabled phone that allows secure SSL traffic. Mobile service provider fees may apply.

Viewing History

Select **Main > History** under the Bill Payment Tab.

Bill Payment history is available for 19 months.

Adding Payments

Payments can be added in one of two ways: Quick Payment and Recurring Payment

Quick Payment

Quick Payment allows you to add up to 10 one-time payments on the same screen.

Please select between 1 to 10 payees.

CUSTOMER NAME DOUBLE D DOUBLE D

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[Continue](#)

Add Payment

Use Add Payment for payments that happen on a regular scheduled basis.

Pay from account: CHECKING

Payee: Select option...

Payment Amount: [] . []

Memo: []

Alert when payment is processed:

Frequency: One-Time

Payment Date: 3/2/2017

Payment Description: []

[Submit](#) [Cancel](#)

- Change Personal, Account, and Display Settings.
- Set up Alerts.

Personal Account Display Alerts

Personal

- Update E-Mail Address
- Update ID*
- Change PIN/Password

Account

- Change Account nicknames
- Edit order in which accounts are displayed.

Display

- Edit Number of Accounts displayed per page.
- Edit number of transactions displayed by default.

Alerts

- Even Alerts
 - Incoming Direct Deposits
 - Funds Transfer Information
 - Statement Notifications
- Balance Alerts
 - Notification of Account Balances
- Item Alerts
 - Notification of Cleared Checks
- Personal Alerts
 - Alerts Delivered on chosen date.

Adding Electronic Payees

Select **Add Payee > Pay a Company** to add a new electronic payee.

Fill the payee fields and click **Search**. If the Company you entered is as available as an Electronic Payee, a link with Payee Type Electronic displays.

If the payee is not available as electronic, select the **Add Check Payee** button at the bottom of the page.

Payee Name *

Payee Account Number *

Address Line 1 *

Address Line 2

City *

State *

Payee Zip Code * -

* indicates a required field

Payees

There are two types of Payees – Company and Individual

Company Payees receive their payments **electronically**, while **Individual Payees** receive their payments in the form of a **check**.

Payment Funding

Funds for payments made to **Electronic (Company) Payees** will debit your account on the **payment date**.

Funds for payments made to **Check (Individual) Payees** will debit your account when the **check clears**.

Main New Payment Payees Add Payee

Pay a Company Pay an Individual

Adding Check Payees

To add a payee without searching for available electronic payees, select **Add Payee > Pay an Individual**.

Fill out the information and click **Submit**.

Add Check Payee