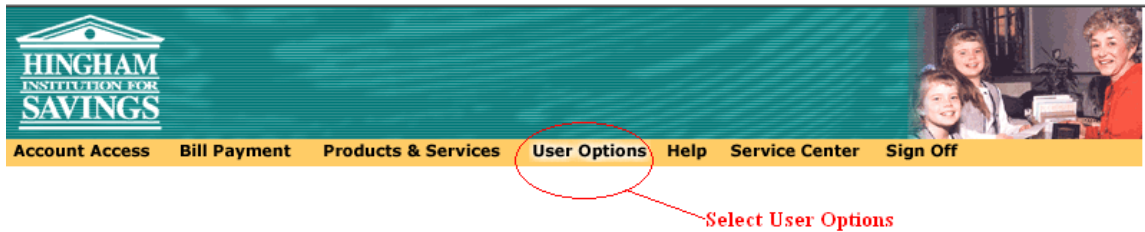


Hingham Institution for Savings PCBank24 Bill Payment And Presentment User Guide

Change Time Out

1. Click on User Options
2. Select Change Time Out
3. Change Time Out to desired time from dropdown menu
4. Click on Change Time Out



User Options

This page will allow you to change your personal options listed below.

- [Change Password](#)
- [Change Timeout](#)

Your timeout period determines the amount of time between pages that your session is valid. Lower numbers offer more security while higher numbers offer more convenience. Select a new timeout period and click "Change Timeout" to update your new selection.

Your current timeout is set to 30 minutes.

Timeout Period:
30 minutes ▼

Click here after selecting new time from the dropdown menu

Establishing Payees

1. Go to Bill Payment
2. Select Payees
3. Click on Add Payees

Search Payee Database

1. Enter the requested information in the appropriate box
 2. Click on Add payee to search the electronic database
- *Note – Many of your local companies will not be in the database*

Payments	Payees	Reports	Profile
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[Payee List](#) | [Add Payee](#) | [Manage Categories](#)

Specify payee to add

Please provide your payee's information below.

Payee name: [View our payee list](#)

Account number:

This payee does not have an account number.

Zip code: -

(Where you mail your payments.
Entering all 9 digits helps us to more accurately identify this payee.)

Nickname:

Payment category:

Click here to view a complete list of payees in our electronic database

If the Search returns an exact match and the payee offers electronic Bill Presentment, you will be presented with an E-Bill Set-Up screen. See example on the following page.

E-Bills

1. To establish an e-bill, simply provide the requested information.
2. If you do not want to receive your bill electronically within Bill Payment and Presentment, simply check the box at the bottom of the screen and click continue

Update e-bill for Citibank

You can receive your Citibank bill online!

We can securely retrieve your bill from the Citibank website and present you with the most accurate and timely information possible.

If you haven't yet registered or you have forgotten your JC Penney login information, please [go to the Citibank website](#) now.

User Name

Password

Confirm Password

Billing cycle:

I do not want to an e-bill at this time

Check this box to opt-out of Bill Presentment for this payee

If the payee does not offer electronic Bill Presentment that you will receive the following confirmation to confirm that your payee has been successfully added.

Confirm payee information

Your payee was successfully added on 03/04/2006. Sometimes payees provide us with a preferred address to which payments should be sent. This address may be different than the address displayed below.

Payee information [Change information](#)

Payee: **Citibank**

Address: PO Box 183062
Columbus, OH 43218

Account number: 1234567899876543

Nickname: Citi

Payment category: None

Payee phone: 1-866-696-5673

E-bill information

E-bill Status: Setting up e-bill

Billing cycle: Once a month

What would you like to do next? [Pay this payee](#)
[Add payment options](#)
[Add e-mail notifications](#)

From this screen you may

- 1. Make a payment**
- 2. Establish Recurring Payment information by clicking on Add Payment Options**
- 3. Change E-Mail Notification - The default is set to automatically send an email notification once a payment has been sent**

If there is more than one possible match for your payee, you can

1. Select the Correct Payee
2. Try your search again
3. Add the Payee Manually

We're sorry, but we need your assistance identifying this payee.
Listed below are the possible matches for **Citi**. Click on the name of the payee that you want to add.

Possible matches

[Citibank - Student Loan Corp](#)

[Citifinancial Retail Services](#)

[Citizens Bank](#)

[Citimortgage](#)

[Citibank For Business Credit Card Accounts Only](#)

[Citi, offered by Citibank For Credit Card Accounts Only](#)

It is possible that your Search will return more than one possible match. If this occurs, look to see if your payee is listed under the possible matches. If so selecte payee to confirm your payee set up

Can't find your payee? You can:

- ~~Change the payee name below and click Search.~~
- [Add this payee by providing more information.](#)

If your payee is not found you may opt to add the payee manually by clicking the link provided

Search for your payee

Payee name:

Citi

Search

You can also try again by changing your search criteria and clicking search

Add Payee Manually

If the system is unable to find an exact match, you will be prompted to enter the necessary information to send a payment to your payee.

Since the payee that you're adding does not match any records, please provide this payee's information below:

Specify payee to add

Payee name:	<input type="text" value="American Oil Company"/>	View our payee list
Account number:	<input type="text" value="12345"/>	
Nickname:	<input type="text" value="American Oil Company"/>	
Payment category:	<input type="text" value="None"/>	
Address line 1:	<input type="text"/>	Where you mail your payments
Address line 2:	<input type="text"/>	
City:	<input type="text"/>	
State:	<input type="text" value="-"/>	
Zip code:	<input type="text" value="02043"/> - <input type="text"/>	
Phone:	<input type="text"/>	

Add payee

Cancel

** Note - All Manually Added Payees are paid by check*

Payee List

E-Bill Status – Use to Manage E-Bills by establishing or canceling E-Bills for a particular Payee

Payment Category – (Optional) This column who display the category you assigned your payee to. By assigning payees to a category, you may track payments to a particular group of payees.

Payment Options – Displays status of payment option, such as Manual for one time payments or Recurring. Click on the link for a particular payee to change the Payment Option.

Payee Details – Click here to determine payee profile information, such as billing address, account number, payee nickname, or email notifications.

Payments – This link will display all payments made to this particular payee over the past 12 months.

Bills – This link will allow you to review any electronically presented bills for this payee over the past 12 months.

Payments	Payees	Reports	Profile
Payee List Add Payee Manage Categories			
Hide inactive payees			
Payee	E-Bill Status	Payment Category	Payment Option
CHADWICKS *1234	Set up e-bill	None	Manual
			Payee Details Payments
Direct TV *5678	Receiving e-bill Cancel e-bill	None	Manual
			Payee Details Payments Bills
Student Loan	Not available	None	Recurring - \$225.00 paid from Checking
			Payee Details Payments

Scheduling Payments

1. Enter the amount of the payment
2. Enter in the date you want your payment sent to your payee. This should be at least:
 - a. 3 business days prior to the due date for an electronic payment and
 - b. 5 business days for a check payment
3. Click on Make Payment

Payments	Payees	Reports	Profile
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[Overview](#) | [Make Payments](#) **If you have multiple checking accounts attached to your bill payment account, use this dropdown to select the appropriate checking account for your payment**

Please enter an amount and send-on date for each payment and click "Make payments." To expand your list of available payees, you can always [add a payee](#).

Use funds from:

Enter Payment Amount

Payee	Last Paid	Amount	Send on
CHADWICKS, * 1234 Set up e-bill	\$35.00 on 01/15/2006	\$ <input type="text"/>	03/06/2006 <input type="text"/> (Deliver by 03/09/2006) **
Direct TV , *5678 Receiving e-bill	\$56.00 on 02/02/2006	\$ <input type="text"/>	03/06/2006 <input type="text"/>
Student Loan ,	\$225.00 on 03/02/2006	\$ <input type="text"/>	03/06/2006 <input type="text"/>
Make payments		Total: \$0.00	Update total

This field will automatically pre-fill with the next available payment processing date. Make changes as needed.

Click here when finished

**** Please Note - The delivery date will be determined by the method your payment is sent to your payee. Payments sent electronically should be delivered within 3 business days and payments sent in check format should be received within 5 business days**

Scheduled Payment Confirmation

This screen will appear to confirm that your payment has been successfully scheduled. By clicking on the [Payment Outbox](#), you will

Payments	Payees	Reports	Profile
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[Overview](#) | [Make Payments](#)

The following payment was successfully scheduled and moved to your Payment Outbox on 03/04/2006. To change or cancel the payment, you may access the [Payment Outbox](#) now.

Send To	Amount	Send On	Additional Information
Direct TV , Add a note	\$56.00	03/06/2006 (Deliver by 03/09/2006)	Confirmation: RB1BJ2OF Paid From: Checking Payment type: E-Pay Memo:
Total:	\$56.00		

What would you like to do?

- [View Payment Outbox](#)
- [Make more payments](#)

Payment Overview

The Payment Overview page is the default start page for Bill Payment and Presentment. This page will display any incoming E-bills as well as any scheduled pending payments.

[Payments](#) | [Payees](#) | [Reports](#) | [Profile](#)

[Overview](#) | [Make Payments](#)

Incoming Bills Click box to select bill

Due	Received From	Minimum Due	Total Due	
<input type="checkbox"/> 03/13/2006	Citi	20.00	730.00	View bill File

Click here to view your bill

[Select all bills](#)
[Deselect all](#)

Pending Payments

Send On	Send To	Pay From	Confirmation Number	Amount	
03/07/2006	Direct TV	Checking	PBABS2DG	56.00	Edit Cancel Notes
Total:				\$56.00	

List of all scheduled payments waiting to be processed

After selecting bill, click on Continue payment to pay bill or click on File to file bill. Filed bills may be retrieved by going to the Payee List and clicking on the Bills link

View Bill

[Payments](#) | [Payees](#) | [Reports](#) | [Profile](#)

[Payee List](#) | [Add Payee](#) | [Manage Categories](#)

Bill Detail

Here's an electronic version of your bill. You may view [bill history](#), [payment history](#), or [notes](#) associated with this bill.

Due	Payee	Min. Due	Total Due	Bill Status
03/13/2006	Citi	\$20.00	\$730.00	Unpaid Pay bill • File bill

[View bill in new window](#)

Your Citibank Statement

JOHN DOE
 123 MAIN ST
 ANYTOWN, USA 55555
 XXXX-XXXX-XXXX-1234

Minimum Amount Due: **\$20.00**
 Payment Due Date*: **03/13/2006**
*Payment must be received by 5 p.m. local time on 03/13/2006

Statement/Closing Date

02/16/2006

Account Status

Total Credit Line	Available Credit Line	Cash Advance Limit	Available Cash Limit	New Balance
\$7,700	\$6,970	\$2,400	\$2,400	\$730.00

Amount Over Credit Line	Past Due	Purch/Adv Minimum Due	Minimum Amount Due
\$0.00	\$0.00	\$20.00	\$20.00

Transactions

Sale Date	Post Date	Activity Since Last Statement	Category	Charged To	Amount
02/08	02/08	ELECTRONIC PAYMENT-THANK YOU			-20.00

Reports

1. View history of payments made
2. Generate your own customized reports
3. Download completed transactions to Personal Financial Management Software

Payments	Payees	Reports	Profile
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[View Report](#) | [Customize a Report](#) | [Order CD](#) | [Order Status](#)

Reports will automatically display all payments paid over the past 12 months. You may also customize your own reports using the [Customize A Report link](#)

Report title:

Download completed transactions:





[Show personal notes](#)

Timeframe: 03/04/2005 to 03/04/2006

Paid On	Paid To	Amount	Payment Type*	Paid From	Status and Confirm
03/02/2006	Student Loan Notes	225.00	E-pay	Checking	Completed LBHB521F
02/02/2006	Direct TV Notes	56.00	E-pay	Checking	Completed ABLBP23D

Update your funding accounts

Funding accounts that have a green dot next to them are approved and ready for you to use to pay your bills. If there is a yellow dot next to a funding account, it is not yet approved; you will receive an email notifying you when this is complete.

Financial Institution	Type	Account	Primary	
 Checking	Checking	123450075		Edit
 Pending Approval	 Approved			

Please contact Hingham Institution for Savings at (781) 749-2200 to request to have an additional checking account added to your Bill Payment and Presentment account

