Bill Pay Instructions
For Woodforest Online Services

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Banking your way...EVERY DAY AND NIGHT!®

SYSTEM DIFFERENCES

Adding Payees:

In the **current** bill pay system when adding a new Payee, if the Payee is available for electronic payment you first enter the Payee name, and then possible matches are displayed on a new screen. In the **new** bill pay system, a drop-down menu appears displaying all possible matches. This new feature allows you to quick select your Payee from the list.

Add New Payee

Enter the name of the company or person you want to pay and click NEXT.

Sprint | Next

Enter Payee name, click Next.

CURRENT SYSTEM

My payee is not on the list: **Search Again Add Manually**

SPRINT
SPRINT/EMBARQ

Select the Payee from the list, if available and click Next.

Cancel | Next

NEW SYSTEM

one new: Spr | Add | Find: Search my payee list

Springfield Clinic, LLP-Illinois
Sprint Long Distance
Sprint PCS
Sprint-Nextel
Setup Assistant (to add multiple payees)

Enter the Payee name. Select from the list (if available) and click Add.

Pay To

ees ▾ | *9082 ▾

AT&T U-verse, * | 012 | Pay

Pending: $1.00 on 05/03/2012 | Deliver by: 05/02/2012

Set up: e-bill | reminder | autopay

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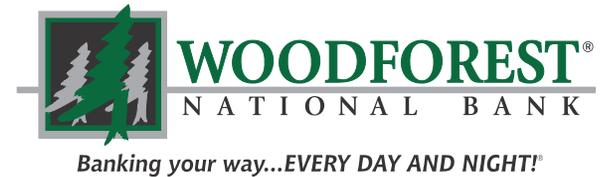
SYSTEM DIFFERENCES

Adding Payees:

Once the Payee is selected, in the **current** bill pay system the Payee address information is required each time. In the **new** bill pay system if the Payee is selected from the drop-down menu and available for electronic payment, only the account number (and on occasion the zip code to confirm the location) is required.

CURRENT SYSTEM

Add Standard Payee

Complete the fields below to add this new payee. Click NEXT to continue. Otherwise, click CANCEL.

Note: The default "pay from" account can be changed later - either per payee or per payment.

Name:	SPRINT
Nickname:	SPRINT
Account Number:	
Address Line 1:	
Address Line 2:	
City:	
State:	-- Select a State --
Zip Code:	
Phone:	
Default Pay From Account:	-- Select an Account --

Cancel   Next

The Payee address information is required.

Add a Person or Business to Pay   ✕

We need some information before sending your first payment to Sprint PCS.

Good News!
Since we already know this business, we just need an account number and zip code to set them up.

Your Sprint PCS account number:

Learn more...

Zip code where you send payments:

Entering all 9 digits helps us more accurately identify this payee.

Continue   Cancel

Only the account number is required. For some Payees a Zip code is needed to verify the correct payment center.

NEW SYSTEM

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SYSTEM DIFFERENCES

Managing Payee Information:

In the **current** bill pay system the Manage Payees link allows you to Active/Deactivate a Payee, delete a Payee or edit a Payees information.

In the **new** bill pay system you will manage Payees directly from the Payment page. Click the Payee name to display the Payee details screen. This screen provides shortcuts to not only manage these same features but to also enroll and manage e-Bills, Auto Pay, Alerts, Reminders and make payments.

Edit Payees

Cli... CHANGES to submit.

Click the Payee name to edit the Payee Information, check to Activate/Deactivate the Payee or click to Delete.

Payee Name	Account at Payee	Active	Address	Phone Number	Last Payment	Delete
AT&T U VERSE	1296	☑	PO Box 5014 Carol Stream, IL 601975014	(800) 288-2020	None	🗑

Cancel   Make Changes

CURRENT SYSTEM

Back to Make Payments

AT&T U-verse

Address: AT&T U-verse
On file Learn more

Sometimes payees provide us with a preferred address to which payments should be sent. This address may be different than the address

Account number: 1296
Name on account:
Phone number: Not on file
Category: None

Payee Information
Change payee information
Set up autopay
Change notification options
Set up reminder

Options
Delete payee
Deactivate payee

Payments
Pay this payee
Make an expedited payment
View payment history

Change information

Click Change information to edit the Payee details.

E-bills
Make paying bills even easier

Paying e-bills is fast and easy!
E-bills are electronic copies of your bills that you receive, click, and pay right here.

...ll less secure than an e-bill? ▶

Sign up now!

NEW SYSTEM

Automatic Payments

Autopay is off.

Funding account: Advantage Checking , * 9082
Memo:
Payment option: Pay manually

Set up autopay

Notifications

Notification is on.

Send email when: Payment made

Change notification options

Use the right-hand menu for additional Payee options such as making payments.

Reminders

Reminders are off.

Set up reminder

Use the quick links to manage Automatic Payments, Notifications and Reminders.

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SYSTEM DIFFERENCES

Managing Payee Information:

In addition, the edit Payee screen will change. In the **new** bill pay system, only the information available for editing displays. If the payment is being made electronically the address cannot be modified.

Please note that a default funding account can no longer be selected on a Payee level. The funding account for the payment must be selected from the Make Payments screen. See the following pages for more details.

CURRENT SYSTEM

Name:	AT&T U VERSE
Nickname:	AT&T U VERSE
Account Number:	1296
Address Line 1:	PO Box 5014
Address Line 2:	
City:	Carol Stream
State:	IL - Illinois
Zip Code:	60197-5014
Phone:	(800) 288-2020
Default Pay From Account:	Checking (WNB ****9082) $723.16

Cancel   Next

This information can no longer be edited. Address information can only be edited for manually entered Payees.

Note, since the Payee is paid electronically the address states as "On file."

Payee:	AT&T U-verse
Address:	On file
Phone:	
Payee status:	Active
Account number:	1296
Name on account:	
Payee nickname:	AT&T U-verse
Payment category:	Household

NEW SYSTEM

Save changes   Don't save changes

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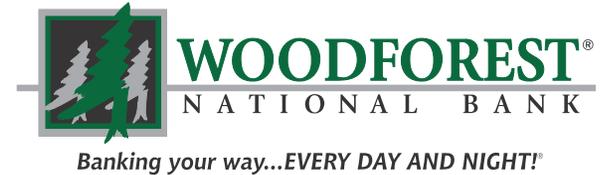
SYSTEM DIFFERENCES

Quick Payments:

In the **new** bill pay system Quick Payments can still be made to send a one-time payment.

The process on the right describes the **current** bill pay system. Continue to the next page to see the **new** Quick Payments process.

To Payee	From Account	Memo	Process Date	Amount
AT&T U VERSE Last Payment: None	Checking (WNB ****9082) $723.16		4/30/2012	$
			Total:	$0.00

Next   Cancel

The funding account is selected for each payment.

Memo	Process Date	Amount
	5/28/2012	$
	Total:	$0.00

May 2012

S	M	T	W	T	F	S
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2
3	4	5	6	7	8	9

Today   None

Next   Cancel

CURRENT SYSTEM

er FDIC | Equal Housing Lender | All Rights Reser
C News

Holidays can be selected although payments are not sent until the following business day.

To Payee	From Account	Memo	Process Date	Amount
AT&T U VERSE	Checking (WNB ****9082) $723.16		5/4/2012	$5.00
			Total:	$5.00

Return   Cancel   Add Payment(s)

The verification page is displayed. You must click Add Payment(s) to finalize your Quick Payment.

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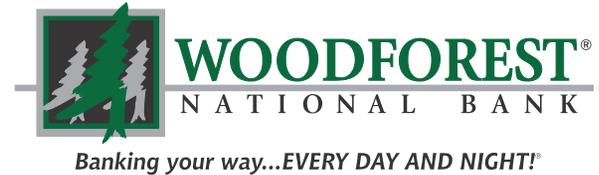
SYSTEM DIFFERENCES

Quick Payments:

The **new** bill pay system allows you to complete a payment in one easy step!

NEW SYSTEM

Pay To	Amount	Send On
Show all payees ▼ sorted by name ▼		Pay from: Advantage Check..., *9082 ▼
AT&T U-verse, *1296 ▼	$	04/30/2012 📅 Pay
Set up: e-bill	reminder	autopay		Deliver by: 05/02/2012

First, select the Funding Account in which to make the payment from. Use the drop-down menu to select the account.

Next, enter the payment amount.

Pay To	Amount	Send On
Show all payees ▼ sorted by name ▼		Pay from: Advantage Check..., *9082 ▼
AT&T U-verse, *1296 ▼	$	04/30/2012 📅 Pay
Set up: e-bill	reminder	autopay		

< **May 2012** >
S M T W T F S
Send On 4 5
6 7 8 9 10 11 12
13 14 15 16 Deliver By
20 21 22 23 24 25 2
27 28 29 30 31

Need to pay it faster?

Use the calendar function to select the Send On date. The Deliver By date will automatically be calculated and display. Note weekends and holidays are greyed out and cannot be selected. Click Pay and your payment is submitted!

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SYSTEM DIFFERENCES

Auto Pay:

In the **current** bill pay system, scheduling payments is referred to as Recurring Payments. In the **new** bill pay system this feature is called Auto Pay.

CURRENT SYSTEM

Payee Name:	AT&T U VERSE
Pay From:	Checking (WNB ****9082) $723.16
Payment Amount:	$
Process Date:	4/30/2012
Frequency:	Monthly
Number of Payments:	⦿ Fixed Number: ⃝ Unlimited
Last Payment Amount:	$
Memo:	

A default funding account can be selected for automatic payments.

NEW SYSTEM

Funding account:	Advantage Checking, your current default, *9082 (Your selection on the Make Payments page overrides this selection).
Memo:	(Appears on every check payment)
Payment option:	⃝ Pay manually ⦿ Pay automatically at regular intervals
Amount:	$
Frequency:	Once a month
Start on:	Learn more...
End on:	⦿ Continue payments indefinitely ⃝ Continue payments until

Select Pay automatically at regular intervals to turn on Auto Pay and display the Auto Pay fields.

Select Pay manually to turn off Auto Pay and resume manually scheduling payments.

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SYSTEM DIFFERENCES

Payment History:

There are several differences between the Payment History in the current Bill Pay Services and the new Payment History.

The process on the right describes the **current** bill pay system. Continue to the next page to see the **new** Payment History process.

Payment History

CURRENT SYSTEM

Click the Details link below to view payment information.

You can filter your payment history by payee or payment status and you can change the amount of history to show. Click ✉ to submit a question to Woodforest regarding this payment.

NOTE: Payments are processed electronically or by check depending on the payee account. Those processed **electronically** will display in your payment history when processed. Those processed **by check will not display** until the check has cleared.

🔄 indicates recurring payments.

View **pending payment activity**.

Related Tasks
Send Us a Message
View Transaction Activity
View Account Statements
Bill Payment FAQ
Help With This Page
What Have I Done So Far?

> The drop-down menu is used to select a report and display your payment history.

Payee:	Status:	Amount of history to show:	
All Payees ▾	All Payment History ▾	60 Days ▾	Display

	ID	Payee	Process Date	From Account	Status	Check Number	Inquiry	Amount
🔄 Details	9807633-2900243	Mortgage 2nd Lien Citibank	4/26/2012	Primary Checking	Sent	00000000	✉	$225.00
Details	9885356-0	BANK OF AMERICA credit card	4/26/2012	Primary Checking	Sent	00000000	✉	$125.00
🔄 Details	9792290-2900246	Car Note STATE FARM BANK	4/21/2012	Primary Checking	Sent	11110699	✉	$500.00
Details	9814140-0	MUD - Rayford Road	4/2/2012	Primary Checking	Sent	00000000	✉	$57.58
Details	9814135-0	BANK OF AMERICA credit card	3/30/2012	Primary Checking	Sent	00000000	✉	$125.00
Details	9814133-0	AT&T Phone and Cable	3/30/2012	Primary Checking	Sent	00000000	✉	$178.60
Details	9814115-0	Entergy Electric	3/28/2012	Primary Checking	Sent	00000000	✉	$51.15
🔄 Details	9695387-2900243	Mortgage 2nd Lien Citibank	3/26/2012	Primary Checking	Sent	00000000	✉	$225.00
🔄 Details	9678053-2900246	Car Note STATE FARM BANK				1351	✉	$500.00
Details	9734064-0	Discover Credit Card				0000	✉	$275.00
Details	9734063-0	CenterPoint Gas Bill				0000	✉	$35.63

> Inquiries and disputes can be sent directly from the payment history. In the new system, inquiries can be made from the Message Center or from the Transaction History page in Online Banking.

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SYSTEM DIFFERENCES

Payment History:

In the **new** bill pay system, by default, the last 30 days of history displays. To change the view, use the drop-down menu to make your selection. Custom reports can also be created.

Inquires can no longer be made from this page. To send an inquiry, access the Message Center in Online Banking and select Bill Pay as the reason or click the envelope next to a posted payment from Account Transaction History.

Bills & Payments	Payment History	Funding

View/Create Reports | Search Reports

View Reports

Here are the payments for this report. To view a different report, please select the new report from the "Select a different report to view" listbox. If you want to add a report to this listbox, go to the Create a Report page.

Select a different report to view:
[Last 60 Days ▼] [View]   Create a report

Records from 03/02/2012 to 05/01/2012

Print | Download | Edit/delete report

Sent On	Paid To	Amount	Status/Confirmation	Paid From		
04/26/2012	MORTGAGE 2ND LIEN CITIBANK	$225.00	In-Process EBPB5J98	Primary Checking, *0185 Electronic	Payment details Add a Note	
04/23/2012	CAR NOTE STATE FARM BANK	$500.00	Completed FBPB5J98			✓
04/02/2012	MUD - RAYFORD ROAD	$57.58	Completed ABRB7J98			✓
03/30/2012	AT&T PHONE AND CABLE	$178.60	Completed SB1B7J98			✓
03/30/2012	BANK OF AMERICA CREDIT CARD	$125.00	Completed QB1B7J98	Primary Checking, *0185 Electronic	Payment details Add a Note	✓
03/28/2012	ENTERGY ELECTRIC	$51.15	Completed TB1B7J98	Primary Checking, *0185 Electronic	Payment details Add a Note	✓
03/26/2012	MORTGAGE 2ND LIEN CITIBANK	$225.00	Completed PB1B7J98	Primary Checking, *0185 Electronic	Payment details Add a Note	✓
03/21/2012	CAR NOTE STATE FARM BANK	$500.00	Completed UB1B7J98	Primary Checking, *0185 Check 11071351	Payment details Add a Note	✓
		$275.00	Completed OB1B7J98	Primary Checking, *0185 Electronic	Payment details Add a Note	✓

Select Payment History from the toolbar.

NEW SYSTEM

Create a custom report by selecting Create a report.

The new system allows you quick access to print and download the payment history or to edit your report.

Use the Payment details quick link to view more information about that transaction. Or, click Add a note to place a personal note regarding the transactions for your future reference.

The drop-down menu is still used to select reports, but now the system allows for more customization.

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NEW BILL PAY FEATURES!

e-Bills :

For participating Payees, sign up for e-Bills to have your bill come directly into Pay Bills. You may be required to provide your online credentials in order for the system to access and retrieve your statement each month. This is a secure communication between our system and your Payee.

Pay To	Amount	Send On
Show all payees ▼ sorted by name ▼		Pay from: Advantage Check..., *9082 ▼
AT&T U-verse, *1296 ⊟	$ [ ]	04/30/2012 ▦ [Pay]
Set up: e-bill | reminder | autopay		Deliver by: 05/02/2012

Click the e-bill link to start the set up process.

Select an e-bill eligible payee from the list below.

Payee : [AT&T U-verse, *1296 ▼]

Forgot your login information? Don't have an account? Go to the AT&T U-verse website now.

User ID   [   ]
Password   [   ]
Confirm password   [   ]

Billing cycle: [Monthly   ▼]   Learn more...

[Setup E-bill]

Enter the information requested. Usually the user name and password to the Payee website and the billing cycle are required. Our system will use this information to communicate to your Payee.

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NEW BILL PAY FEATURES!

e-Bills :

You can set up alerts for when an e-Bill is presented and you can schedule the system to make full or partial automatic payments.

AT&T U-verse E-bill Setup Confirmation.
If you don't receive your first e-bill in 1 or 2 billing cycles, please contact us.

Pending E-bills

Payee	Billing Cycle
AT&T U-verse, *1296	Monthly

A confirmation alert will display. It may take up to 2 billing cycles to receive the e-Bill, depending on the Payee.

Pay To ・ **Amount** ・ **Send On**

Show all payees ▾ sorted by name ▾ ・ Pay from: Advantage Check..., *9082 ▾

AT&T U-verse, *1296 ▾ ・ $ ・ 04/30/2012 ・ Pay
Pending: $1.00 on 05/03/2012 ・ Deliver by: 05/02/2012
Setting up e-bill
Set up: autopay

Note the e-Bill icon is now displayed.

Make Payments

Before your payment is processed, we verify the balance of the funding account. If you don't have sufficient funds in that account on the date your payment is scheduled, your payment may be delayed or canceled.

Pay someone new: Enter person or business name ・ Add ・ Find: Search my payee list

Pay To	**Amount**	**Send On**
Show all payees ▾ sorted by name ▾		Pay from: Advantage Check..., *9082 ▾
AT&T U-verse, *1296 ▾	$ 140.39	05/01/2012 Pay
05/13/2012 e-bill: View	File		Deliver by: 05/03/2012
		Due: 05/13/2012

The yellow indicator displays when a Payee requires attention.

○ 1 item needs your attention!

○ 1 item needs your attention! ✕

AT&T U-verse, *1296
» Due in 13 days on 05/13: $140.39

No payments have processed.

E-bills
Make paying

Click to expand the alert.

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NEW BILL PAY FEATURES!

Expedited Payments:

Expedited payments allow you to send an overnight check to participating Payees. You will be charged a $14.95 convenience fee for each expedited payment.

Bills & Payments	Payment History	Funding Accounts	Help

Make Payments | Expedited Payment | Setup Bill Pay Alerts | Manage Categories | View Bill Pay Messages

Expedited Payment

Expedited payments are delivered faster than our standard payments. The payees that appear in the list below qualify for an expedited payment at this time. To schedule a payment to a payee that doesn't appear on this list, please make a standard payment.

Payee: AT&T U-verse, *1296
--Select a payee--
AT&T U-verse, *1296

Continue payment

Select Expedited Payment from the tool bar.

Use the drop-down menu to select the Payee and click Continue payment.

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NEW BILL PAY FEATURES!

Expedited Payments:

Some Payees have special addresses for overnight delivery. Check your last bill or contact your Payee to find this address.

Payee:	AT&T U-verse, *1296
Last paid:	
Payment type:	ⓐ Overnight check - $14.95
Amount:	$
Convenience fee:	$14.95 ◄
Deliver by:	05/01/2012
Use funds from:	Advantage Checking, *9082

Change payee

Learn more...

For on-time delivery, **you must enter your payee's overnight check address.** If you don't know that address, contact your payee. Your entry does not affect this payee's address on file.

Address:

(Cannot send to an address in Hawaii or Alaska or a P.O. Box.)

City:

State: --

Zip code:

Phone number:

Memo:

Continue payment   Cancel

There is a $14.95 convenience fee for using this service. This fee will be deducted from the account selected to pay from.

Enter the overnight check address. This address may vary from the usual payment address. If you don't know this address, contact the Payee.

Click Continue payment to receive a confirmation. Expedited payments cannot be edited or canceled once submitted.

For more information about our Online Services visit us at www.woodforest.com.

EEO
Equal Opportunity Employer