

SMBONLINE POWERPAY ELECTRONIC PAYMENT GUIDE



www.smbonline.com



@ Account Access

Log in to SMBonline NetTeller and select the PowerPay tab.

Adding Accounts

Select **Add Account** from the Bill Pay sub-menu, choose the account you want to add to bill pay and click **Submit**.

You must review and agree to the terms for bill pay to set up the account.

⚡ Payees

There are two types of payee categories – **Electronic** and **Check**.

Payees in the **Electronic** category receive their payments electronically via ACH, while payees in the **Check** category receive their payments in the form of a check.

Funds for payments made to Electronic payees will be withdrawn from your account on the payment date.

Funds for payments made to Check payees will be withdrawn from your account when the check clears.

Adding A Payee

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

Fill in the payee fields and click Search. If the Company you entered is 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.

[Add Check Payee](#)

Adding A Check Payee

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



Adding Payments

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

Quick Payment

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

<input type="checkbox"/> CABLE	<input type="checkbox"/> CAR LOAN	<input type="checkbox"/> CELL PHONE
<input type="checkbox"/> CREDIT CARD	<input type="checkbox"/> GYM MEMBERSHIP	<input type="checkbox"/> LAWN SERVICE
<input type="checkbox"/> MORTGAGE COMPANY		

Payee:	Amount:	Pay On:	Pay From:	Item:
CELL PHONE		04/22/2008	Checking	
MORTGAGE COMPANY		04/22/2008	Checking	

Add Payment

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

Pay from account:	Checking
Payee:	Select option...
Amount:	
Memo:	
Alert when payment is processed:	<input type="checkbox"/>
Frequency:	One-Time
Payment Date:	04/22/2008
Payment Description:	



Viewing History

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

Payees	All
From:	3/01/2008
To:	3/31/2008
Begin Amount:	\$
End Amount:	\$
Sort By:	Date
Then By:	
Then By:	
Sort Order:	<input type="radio"/> Ascending <input checked="" type="radio"/> Descending

Bill Payment history is available for 19 months.



Options

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

Accounts	Options	Display	Alerts
Personal	Account	Display	Alerts

Personal

- Update E-Mail Address
- Update ID*
*create an ID to use instead of 12-digit ID
- Change PIN/Password

Account

- Change Account Pseudo Names (nicknames).
- Edit order in which accounts are displayed.

Display

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

Alerts

Event 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.



Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **Personal Verification Questions**.

During future online sessions, we'll ask you 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, IDs, 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.
- ✓ Always exit your online banking session before leaving your computer.

Southwest Missouri Bank

www.smbonline.com

11 Locations to serve you better.

Customer Service Center
Internet Banking Support
800-943-8488

We help people become financially successful.