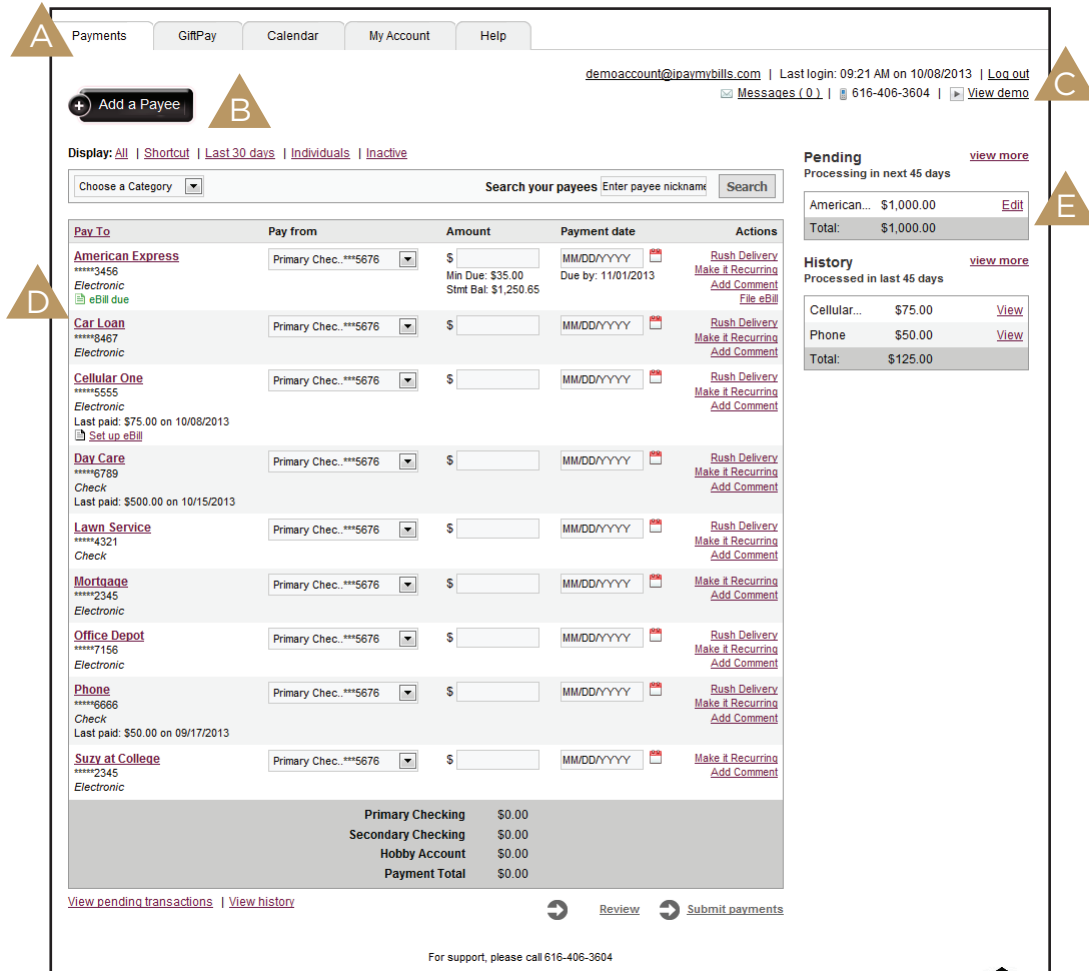







Landing Page:

The Payments tab is the single point of access for most bill payment activities. Here, you can make payments, view and pay E-bills and review your outgoing payments and bill history.

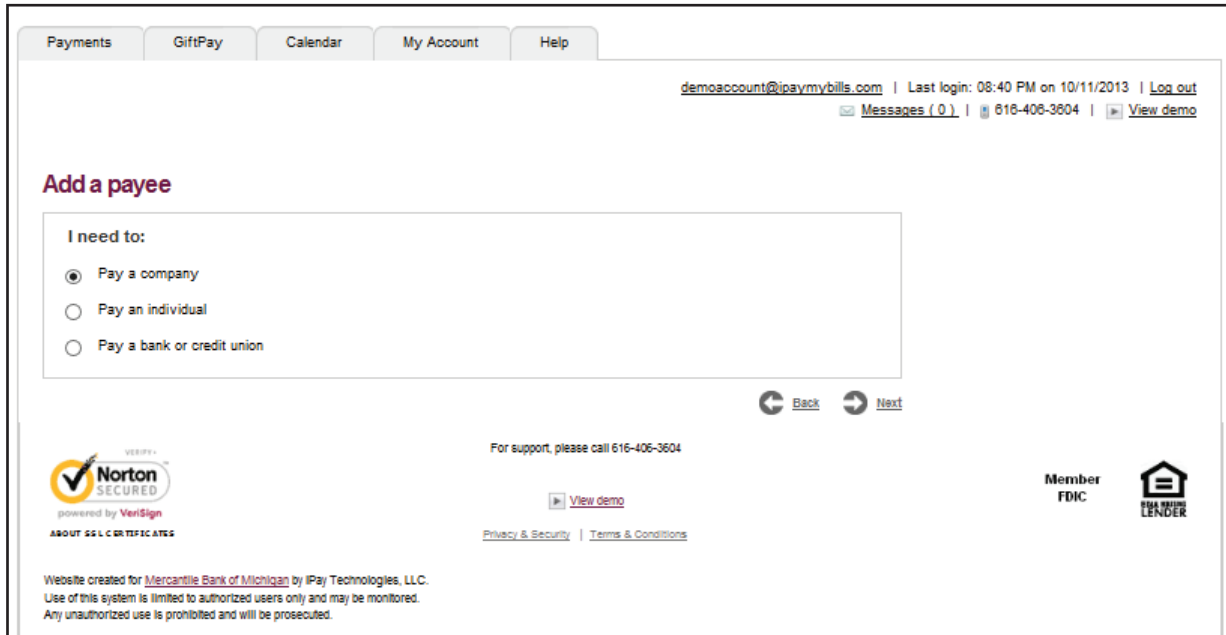


The screenshot shows the 'Payments' tab of the Mercantile Online Bill Pay interface. It includes a navigation menu at the top with 'Payments', 'GiftPay', 'Calendar', 'My Account', and 'Help'. A user profile section shows 'demoaccount@ipaymybills.com' and 'Last login: 09:21 AM on 10/08/2013'. A search bar is available for finding payees. The main area displays a list of payees with columns for 'Pay To', 'Pay from', 'Amount', 'Payment date', and 'Actions'. The list includes entries for American Express, Car Loan, Cellular One, Day Care, Lawn Service, Mortgage, Office Depot, Phone, and Suzy at College. A summary table at the bottom shows account balances for Primary Checking, Secondary Checking, and Hobby Account, all at \$0.00. On the right side, there are sections for 'Pending' payments (totaling \$1,000.00) and 'History' of payments (totaling \$125.00).

-  Tabbed navigation of the Bill Pay Service
-  Add a Payee
-  Messages, Support and Alert Notifications
-  Display and Payee List
-  Pending, Recurring and Payment History

Add a Payee

There are 3 options, Pay a company, Pay an Individual and Pay a bank or credit union.



The screenshot shows the 'Add a payee' page in the Mercantile Online Bill Pay system. At the top, there are navigation tabs for Payments, GiftPay, Calendar, My Account, and Help. The user's email is demoaccount@ipaymybills.com, and the last login was on 10/11/2013 at 08:40 PM. There are links for Log out, Messages (0), 616-406-3604, and View demo. The main heading is 'Add a payee'. Below it, a box titled 'I need to:' contains three radio button options: 'Pay a company' (selected), 'Pay an individual', and 'Pay a bank or credit union'. There are 'Back' and 'Next' buttons. At the bottom, there is a Norton Secured logo, a support phone number (616-406-3604), a View demo button, and links for Privacy & Security and Terms & Conditions. A Member FDIC logo is also present. A footer note states: 'Website created for Mercantile Bank of Michigan by iPay Technologies, LLC. Use of this system is limited to authorized users only and may be monitored. Any unauthorized use is prohibited and will be prosecuted.'

Pay a Company

When adding a company, you will need to enter the information from your remittance statement.

Bill Pay may locate the payee in the system based on the information entered.

Newly added payees will be placed at the top of the payee list for the remainder of the bill pay session.

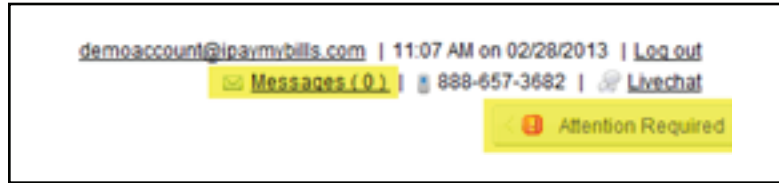
Pay an Individual

When paying an individual, If you have their bank information, you must provide the account and routing number. If not, you can always pay them by check.

Pay a Bank or Credit Union

Types: Loan, Credit Card, Checking, or Savings.

Messages, Support and Alert Notifications



Messages

This secure message center is for communications regarding Bill Pay. Secure messages will remain in the message center for 180 days or until they are deleted.

Support

1-800-453-8700 is the phone number to contact Mercantile Bank, Monday - Friday, 8:00 AM - 6:00 PM and Saturday 9:00 AM - 1:00 PM.



Attention Required

The alert section displays actions that must be taken. This section will only appear when attention is required

Display and Payee List

Display: [All](#) | [Shortcut](#) | [Last 30 days](#) | [Individuals](#) | [Inactive](#)

Choose a Category Search your payees Enter payee nickname

Pay To	Pay from	Amount	Payment date	Actions
American Express *****3456 Electronic  eBill due	Primary Chec..***5676 <input type="text"/>	\$ <input type="text"/> Min Due: \$35.00 Stmt Bal: \$1,250.65	MM/DD/YYYY <input type="text"/> Due by: 11/01/2013	Rush Delivery Make it Recurring Add Comment File eBill
Car Loan *****8467 Electronic	Primary Chec..***5676 <input type="text"/>	\$ <input type="text"/>	MM/DD/YYYY <input type="text"/>	Rush Delivery Make it Recurring Add Comment
Cellular One *****5555 Electronic Last paid: \$75.00 on 10/08/2013  Set up eBill	Primary Chec..***5676 <input type="text"/>	\$ <input type="text"/>	MM/DD/YYYY <input type="text"/>	Rush Delivery Make it Recurring Add Comment

All

Displays all of your payees. There is no limit to the number of payees that will be displayed on this page.

Shortcut

Displays payments that populate based on previous bill payment history.

Last 30 Days

Displays all payees that have a payment paid out within the last 30 days.

Individuals

Displays all payees that were added as an individual.

Inactive


Displays payees that were added in the last 28 days, but payments were not scheduled or payees that have not been paid in the last 181 days.

Search Your Payees

Allows you to search for your payees by full or partial nickname.

D Display and Payee List

Manage Payees

American Express *****3456 Electronic 	Primary Chec...***5676	\$ <input type="text"/> Min Due: \$35.00 Stmt Bal: \$1,250.65	MM/DD/YYYY <input type="text"/> Due by: 11/01/2013	Rush Delivery Make it Recurring Add Comment File eBill

To manage payees, select the payee's name

Payee details for American Express

eBills

Date	Amount	Additional Items
Due: 11/1/2013 Statement close: 10/5/2013	Min due: \$35.00 Statement balance: \$1,250.65	Status: Filed Details: View
Due: 10/1/2013 Statement close: 9/5/2013	Min due: \$25.00 Statement balance: \$500.00	Status: Paid

Reminders

Delivery method	Reminder Date	Frequency	Actions
There are no scheduled reminders. Add Reminder			

Recent activity

Pay to	Pay from	Amount	Deliver by date	Additional Items
American Express *****3456 Electronic	Primary Checking ***5676	\$1000.00	10/22/2013	Cont. #22 Frequency: One time Delivery: Standard Status: Scheduled Edit Rush Delivery

[Return to Payments](#)

Additional actions

[Edit payee](#)
[Pending transactions](#)
[History](#)
[eBill History](#)
[Add Reminder](#)

From here you have several options:

- Edit: change the payee information or delete the payee
- View pending transactions
- View payee history
- View eBill history (if applicable)
- Add a Reminder

D Display and Payee List

Scheduling Payments - One Time Payment

Pay To	Pay from	Amount	Payment date	Actions
American Express *****3456 Electronic	Primary Chec...***5676 <input type="text"/>	\$ <input type="text"/> Min Due: \$35.00 Stmt Bal: \$1,250.65	MM/DD/YYYY <input type="text"/> Due by: 11/01/2013	Rush Delivery Make it Recurring Add Comment

Find the payee, then select a 'Pay From' account and enter the 'Amount'.

Select the payment date from the calendar - payments only process Monday - Friday.

Select payment date [close](#)

October 2013							November 2013						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5						1	2
6	7	8	9	10	11	12	3	4	5	6	7	8	9
13	14	15	16	17	18	19	10	11	12	13	14	15	16
20	21	22	23	24	25	26	17	18	19	20	21	22	23
27	28	29	30	31			24	25	26	27	28	29	30

Deliver by date: 11/20/2013

When scheduling an electronic payment, the system will prompt you to enter the payee's address so the payment can be sent as a one-time check if it exceeds a limit set by Mercantile.

Click 'Submit Payment' to receive the Confirmation Number.



D Display and Payee List

Scheduling Payments - Rush Payments

Not all payees are able to receive rush payments. Those that do will determine which types they accept.

3 Types of Rush Payments

- 1. \$14.95** (Draft Check) Next business day
- 2. \$9.95** (Draft Check) Second business day
- 3. \$4.95** (Electronic) Second business day

American Express *****3456 <i>Electronic</i> 	Primary Chec...***5676	\$ <input type="text"/> Min Due: \$35.00 Stmt Bal: \$1,250.65	MM/DD/YYYY  Due by: 11/01/2013	Rush Delivery Make it Recurring Add Comment File eBill
	<div style="border: 1px solid black; padding: 5px;"> <p>Rush delivery</p> <p>Pay to American Express -----3456 <i>Electronic</i></p> <p>Amount <input type="text"/></p> <p>Pay from Primary Chec...***5676</p> <p>Select delivery day</p> <p><input type="radio"/> Tuesday 10/22/2013 Check \$14.95</p> <ul style="list-style-type: none"> • May be scheduled until 4:00 PM ET • Check payment delivered to submitted physical address • Payment deducted from account when check clears • UPS tracking provided <p><input type="radio"/> Wednesday 10/23/2013 Check \$9.95</p> <ul style="list-style-type: none"> • May be scheduled until 4:00 PM ET • Check payment delivered to submitted physical address • Payment deducted from account when check clears • UPS tracking provided <p>Rush payment sent to <input checked="" type="radio"/> New address</p> </div>			

You must agree to the 'Fee Debit Authorization' to schedule a rush payment.

Rush Payment-Processing Fees & Funds

- **Check Rush Payments:** The fee will be debited on the process date and the funds will be debited from the account once the payee cashes the check.
- **Electronic Rush Payments:** The fee and the funds for the payment will appear as two separate debits on the account on the process date.

D Display and Payee List

Scheduling Payments - Recurring Payments

<p><u>American Express</u> *****3456 Electronic eBill due</p>	<p>Primary Chec...***5676</p>	<p>\$ <input type="text"/> Min Due: \$35.00 Stmt Bal: \$1,250.65</p>	<p>MM/DD/YYYY Due by: 11/01/2013</p>	<p>Rush Delivery Make it Recurring Add Comment File eBill</p>
---	-------------------------------	--	---	---

Setup recurring payment

The payment address for American Express is required in the event an occurrence of this series must be sent as a check.

All fields are required unless designated with (Optional).

Address

City

State

Zip code -

Pay to **American Express**
*****3456
Electronic

Pay from

Amount \$

Frequency

Select first payment date (mm/dd/yyyy)

Will this payment series end? Yes No

Cancel Submit

Once the payment is established, you can setup an alert to notify you when there is one payment left in the series.

Display and Payee List

eBills

When you setup eBills, you'll receive bill summaries right on your payments dashboard. That means you can see the payment amount and due date at a glance.

Set up an eBill

1. Select 'Set up eBill' under the payee's name
2. Enter your login credentials for the payee's website
3. Accept the terms and conditions and submit.

Cellular One *****5555 Electronic Last paid: \$75.00 on 10/08/2013 Set up eBill	Primary Chec..***5676	\$	MM/DD/YYYY	Rush Delivery Make it Recurring Add Comment
--	-----------------------	----	------------	---

How to know when an eBill is due

American Express *****3456 Electronic eBill due	Primary Chec..***5676	\$	MM/DD/YYYY	Rush Delivery Make it Recurring Add Comment File eBill
		Min Due: \$35.00 Stmt Bal: \$1,250.65	Due by: 11/01/2013	

Set up automated recurring eBill payments

1. Select 'Make it Recurring' under the Actions column
2. Select the payment schedule: When my new eBill arrives

American Express *****3456 Electronic eBill due	Primary Chec..***5676	\$	MM/DD/YYYY	Rush Delivery Make it Recurring Add Comment File eBill
		Min Due: \$35.00 Stmt Bal: \$1,250.65	Due by: 11/01/2013	

View eBill history

1. Select a payee on your payments dashboard
2. On the Payee Details page, select eBill History

How to file an eBill

If you pay a bill by cash, check or through your payee's website, you can remove the 'eBill Due' notice on your dashboard, by selecting 'File eBill' from the Actions column. Once it's filed, the eBill will appear in your eBill Hisotry.

American Express *****3456 Electronic eBill due	Primary Chec..***5676	\$	MM/DD/YYYY	Rush Delivery Make it Recurring Add Comment File eBill
		Min Due: \$35.00 Stmt Bal: \$1,250.65	Due by: 11/01/2013	

Pending, Recurring and Payment History

Pending		view more
Processing in next 45 days		
American...	\$1,000.00	Edit
Total:	\$1,000.00	
History		view more
Processed in last 45 days		
Cellular...	\$75.00	View
Phone	\$50.00	View
Total:	\$125.00	

Pending

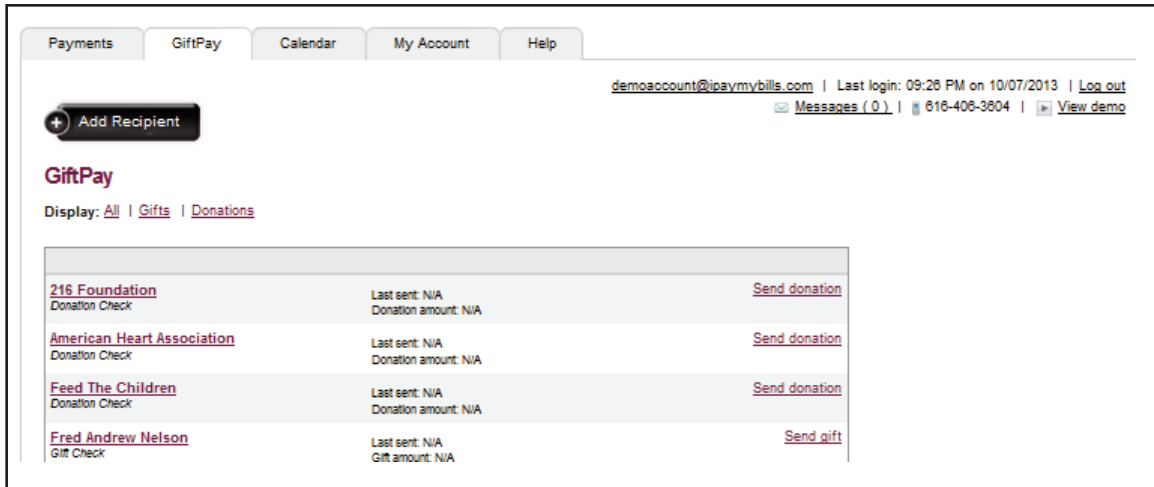
Displays payments that are in a scheduled status to process within the next 45 days. From here, you have the option to view more pending payments, edit or stop.

History

Displays all payments that have been processed or paid within the last 45 days. You can select 'view more' to see more history, or the 'view' link next to the payment to see more details about a particular payment. 18 months of payment history is stored.

Gift Pay

The fee will be debited on the process date, the funds will not be debited from your account until the check is cashed.



Payments | GiftPay | Calendar | My Account | Help

demoaccount@ipaymybills.com | Last login: 09:28 PM on 10/07/2013 | [Log out](#)
[Messages \(0\)](#) | 616-408-3804 | [View demo](#)

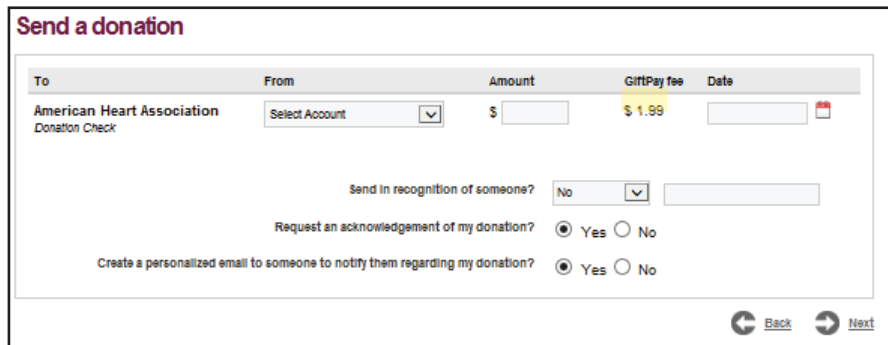
+ Add Recipient

GiftPay
 Display: [All](#) | [Gifts](#) | [Donations](#)

216 Foundation Donation Check	Last sent: N/A Donation amount: N/A	Send donation
American Heart Association Donation Check	Last sent: N/A Donation amount: N/A	Send donation
Feed The Children Donation Check	Last sent: N/A Donation amount: N/A	Send donation
Fred Andrew Nelson Gift Check	Last sent: N/A Gift amount: N/A	Send gift

Send a Donation

- Fee - \$1.99 per donation
- Personalized donation draft check and email.



Send a donation

To	From	Amount	GiftPay fee	Date
American Heart Association Donation Check	Select Account	\$	\$ 1.99	

Send in recognition of someone? No Yes

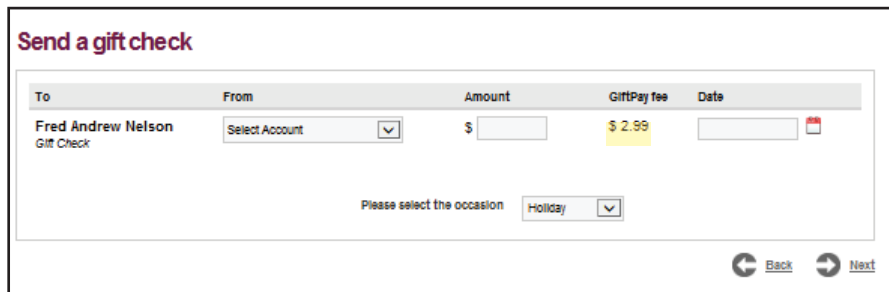
Request an acknowledgement of my donation? Yes No

Create a personalized email to someone to notify them regarding my donation? Yes No

[Back](#) [Next](#)

Send a Gift Check

- Fee - \$2.99 per check
- Personalized gift draft check and message
- Select the occasion and check design, and personalize the message.



Send a gift check

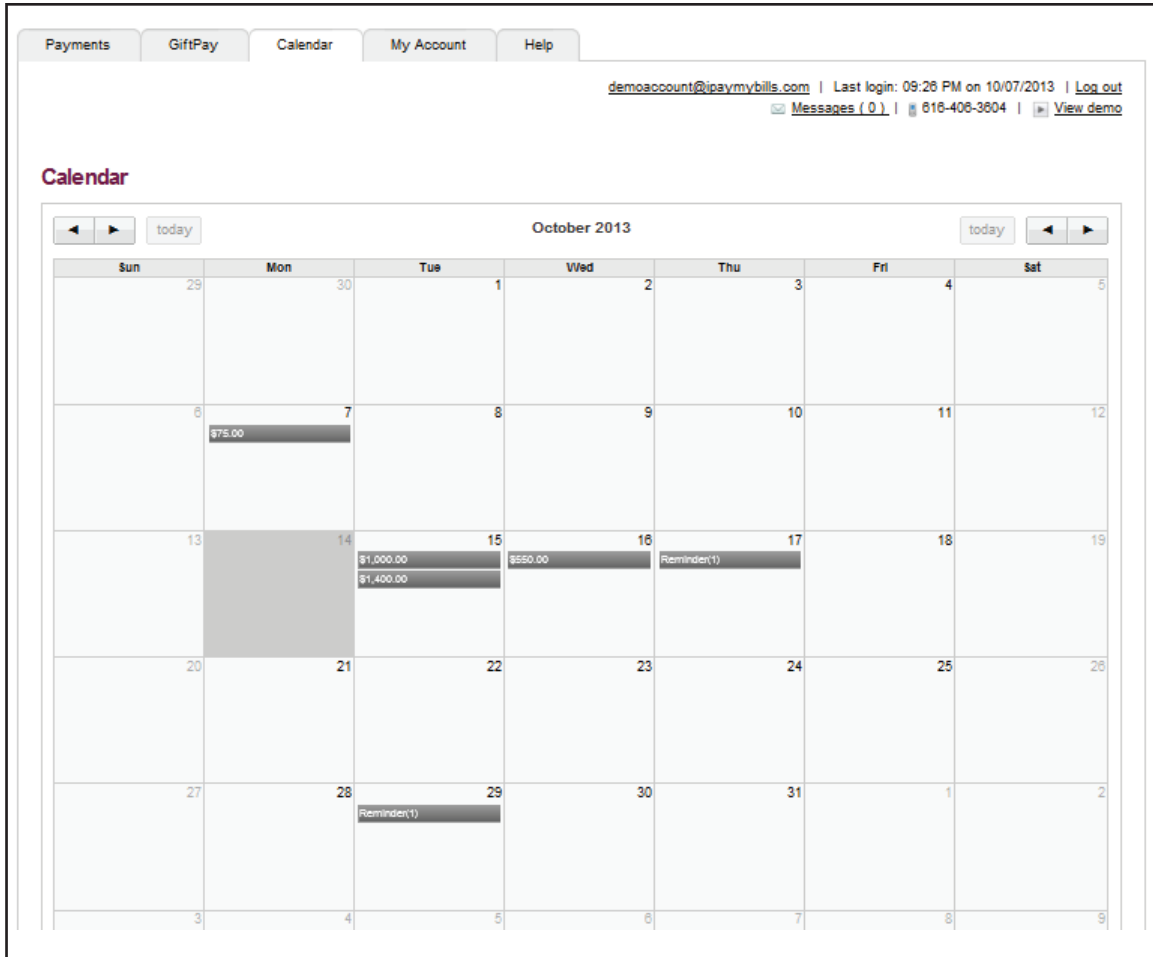
To	From	Amount	GiftPay fee	Date
Fred Andrew Nelson Gift Check	Select Account	\$	\$ 2.99	

Please select the occasion:

[Back](#) [Next](#)

Calendar

The calendar provides a 'snap shot' view of the entire months bill payment activity.

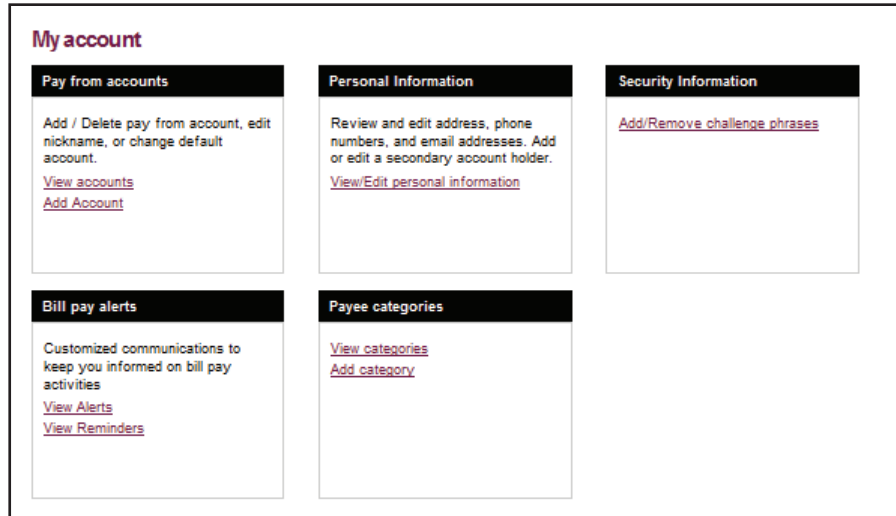


The calendar is interactive:

- You can click on a past payment to view the Payment History for that specific day and view details.
- You can click on a future payment, to view Pending payments for that specific day with the option to Stop or Edit.
- You can click on a reminder to view reminders scheduled for that specific day and stop them.

You can also view previous months as well as look ahead to upcoming months.

My Account



My account

Pay from accounts Add / Delete pay from account, edit nickname, or change default account. View accounts Add Account	Personal Information Review and edit address, phone numbers, and email addresses. Add or edit a secondary account holder. View/Edit personal information	Security Information Add/Remove challenge phrases
Bill pay alerts Customized communications to keep you informed on bill pay activities View Alerts View Reminders	Payee categories View categories Add category	

Pay From Accounts

- Add Accounts - allows you to add additional 'Pay From Accounts' - each additional pay from account will need to be approved by Mercantile
- View Accounts - view pending and approved accounts as well as options to change the nickname, default pay from account and delete

Personal Information

- Contact Information - update address, phone numbers, email addresses
- Secondary Account Holder - add a secondary user to your billpay account - must be approved by Mercantile

Security Information

- Change Password
- Add/Remove Challenge Phrases

Bill Pay Alerts

Alerts allow you to monitor activity and assist with detecting fraud on your bill pay account. Alerts can be sent to email, text messages, or both. You can view and stop reminders here.

Payee Categories

You can manage multiple payees by creating personalized categories.