



Online Bill Pay

Pay bills securely -
Fast and FREE!

User's Guide

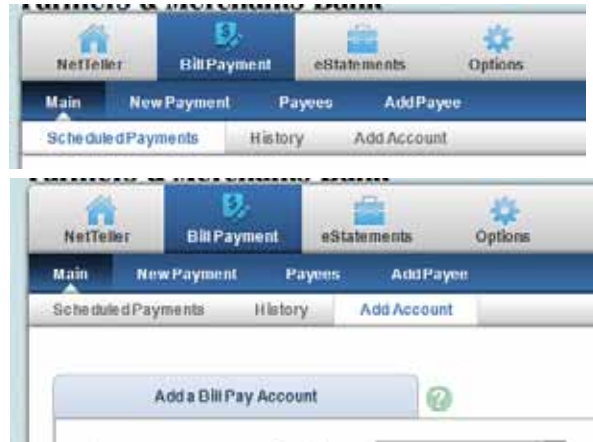


Farmers & Merchants Bank

Steps to get started....

Setting Up Account to Pay Bills

- 1 **www.farmersandmerchants.biz**
Log in to NetTeller and select the Bill Pay tab.
- 2 Click **'Add Account'** to choose one or more of your checking accounts to pay bills from
- 3 Click **Submit.**
You must review and agree to the terms for bill pay to complete the set up. This is a FREE service!



Payees & Funding

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, which is mailed.

Funds for payments made to Electronic (Company) payees will be deducted from your account on the payment date. Allow 3 days for your payment to arrive at the payee.

Funds for payments made to Check (Individual) payees will be deducted from your account when the check clears. Allow 7-10 days for your payment to reach the payee.

Adding Payees

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. Some local companies do not have the electronic system set up and will need to be "check" payees.



Payee Name	<input type="text"/>
Payee Type	<input type="text" value="Check"/>
Payee Alias	<input type="text"/>
Account Number	<input type="text"/>
Address Line 1	<input type="text"/>
Address Line 2	<input type="text"/>
City	<input type="text"/>
State	<input type="text" value="-"/>
Zip Code	<input type="text" value="-"/>
Phone Number	<input type="text" value="-"/>

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 **Recurring Payment**

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

Use **Add Payment** to create payments that happen on a regularly scheduled basis.

Recurring Payments

From the “frequency” drop-down you can choose “monthly” or other settings. If you then click “variable payment” the payment will never be sent until you insert a payment amount each time.

Select **“New Payment”** under the Bill Payment tab.

The screenshot shows the 'Bill Payment - New Payment' screen. At the top, there are tabs for 'Main', 'New Payment', 'Payees', and 'Add Payee'. Below the tabs, there is a table of payees:

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

Below the table, there are checkboxes for various bill types:

- CABLE
- CAR LOAN
- CELL PHONE
- CREDIT CARD
- GYM MEMBERSHIP
- LAWN SERVICE
- MORTGAGE COMPANY

The 'Frequency' is set to 'One-Time' and the 'Payment Date' is '12/21/2011'.

Editing

Payees

Once a payee is added, you can only edit the account number and alias (nickname) of the payee. If the address changes, it must be set up as a new payee.

For Recurring Payments

You will see all scheduled payments in a list under “scheduled payments”. From the drop-down beside each payment select “edit”. You can then change the date of the payment and the amount to pay.

Viewing History

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



Enter search criteria to find specific payments.

The screenshot shows the 'Bill Payment Select Payment History Options' screen. It has the following search criteria:

- Payees: All
- From: 11/1/2011
- To: 11/30/2011
- Begin Amount: \$
- End Amount: \$
- Sort By: Date
- Sort Order: Ascending (selected) / Descending

Security Tips



We will **NEVER** send you an email asking 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