

Power Pay User Guide



Account Access

Log in to Internet Banking and select the Power Pay tab.



Payees

There are two types of Payees – **Company** and **Individual**.

Company payees may receive their payments electronically, while **Individual** payees will receive their payments in the form of a check.

Payment Funding

Funds for payments made to Electronic (Company) payees will debit your account on the payment date.

Funds for payments made to Check (Individual) payees will debit your account when the check clears.

Adding Check Payees

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

Payee Name	<input type="text"/>
Payee Type	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"/>
Zip Code	<input type="text"/>
Phone Number	<input type="text"/>

Adding Electronic Payees

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

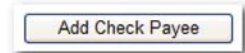


Fill in the payee fields and click Search. If the Company you entered is available as an Electronic Payee a link with Payee Type Electronic displays.

Payee Name *	<input type="text"/>
Payee 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"/>
Payee Zip Code *	<input type="text"/>

* indicates a required field

If the payee is not available as electronic, select the Add Check Payee button at the bottom of the page.



Union Bank
Banking. Simplified. www.unionbankvt.com Member FDIC

www.unionbankvt.com

(802) 888-6600

(866) 862-1891

Union Bank
Banking. Simplified. www.unionbankvt.com Member FDIC

www.unionbankvt.com

(802) 888-6600

(866) 862-1891

Adding Payments

Payments can be added in one of two ways:

Select New Payment:

Quick Payment and **Recurring 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		

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 **Payment Center > 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.

Editing Your Information

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

Union Bank
Banking. Simplified. www.unionbankvt.com Member FDIC

www.unionbankvt.com

(802) 888-6600

(866) 862-1891