

MNB Online BillPay Manager

Here are just a few of the exciting *NEW* features that will simplify and enhance your BillPay experience and expedite your payments:

- **Pay a PERSON ELECTRONICALLY** - Set up Electronic Transfers to make deposits directly into a friend, a family member, *or your own* bank account at another financial institution!
 - Requires recipient's address, deposit account number, and bank routing number
- **Send Money Online** - Payments can be made to ANYONE without divulging your personal information or account number, and without needing access to the recipients personal or account information.
 - **MNB's Online BillPay Manager** has integrated PayPal's "P2P" payment system, which enables you to make fast, secure payments from your bank accounts to PayPal users worldwide through the Internet or mobile devices, giving you the "*Power 2 Pay*" anyone!
 - **Requires the recipient's email address or mobile phone number; does *not* require recipient's account information. Recipient will be required to activate a PayPal account.**
 - **Does NOT require YOU to have a PayPal account. Use of this feature is done completely within the MNB Online BillPay Manager**
- **Expedited Payment Option** - (availability of service determined by Payee, *incurs an additional charge*)
- BillPay reminders may be set up to be delivered by **Text Message** *as well as email*
- Set up **automatic payment response to eBills**
- "**Create Report**" feature to assist with budgeting and money management
- "**Search Records**" feature allows you to search for payments using specific criteria
- **Improved user screen layout and design.** Offers added flexibility and control when making payments; allows you to manage each payment from one single screen, rather than entering multiple payments, scrolling through multiple screens.
- **Two simplified payment methods:**
 - Electronic payment, debited from your account Electronically on your chosen "**Due By**" date, based on Biller's ability to receive electronic payments
 - Paper Draft Check, mailed on your behalf to arrive by your chosen "**Due By**" date. Funds will be debited from your account when the check is presented for payment, just like any other paper check

Below are some "Screen Shots" to give you a preview of the newly upgraded MNB Online BillPay Manager Service:

User Interface Screen:

- This screen shot shows a preview of how the MNB Online BillPay Manager screen will appear.
- You will select "Bill Payment", read and agree to the Terms and Conditions for the MNB Online BillPay Manager product, and then immediately proceed on to paying bills with the enhanced system.

MNB Mountain National Bank

Bank wherever life takes you

Choose "Mobile Banking" to enroll your phone today!

Account Summary | Transfers & Pmts | **Bill Payment** | Other Services | My Profile

EXIT

Online BillPay Manager

Bills & Payments | Payment Records | Administration | Help | Exit Bill Center

[Make Payments](#) | [Expedited Payment](#) | [Send Money Online](#) | [Messages](#)

Make Payments

Pay someone new: Find:

Pay To	Amount	Due By
Show active payees only sorted by name Pay from: test method. *3456		
● Sevier County Electric, *6789 Pending: \$3.00 on 05/02/2011 Skip reminder Add memo	\$ <input type="text" value="212.00"/>	05/18/2011 <input type="button" value="Pay"/> Due soon: 05/15/2011
test1 Pending: \$4.00 on 05/02/2011 Add memo	\$ <input type="text"/>	05/18/2011 <input type="button" value="Pay"/>

● [1 item needs your attention!](#)

Pending Payments

Due	Pay To	Amount
05/02	Sevier County...	\$ 3.00 Edit Cancel
05/02	test3	\$ 1.00 Edit Cancel
05/02	test2	\$ 5.00 Edit Cancel
05/02	test1	\$ 4.00 Edit Cancel
	Total	\$ 13.00

Last 5 Processed Payments

Due	Paid To	Amount
No payments have processed.		

Pay Someone Electronically:

- To set up an ELECTRONIC PAYMENT to an *individual or yourself*, simply type the name in the “Pay someone new” field just as you would any other payee and click “Add”
- The “Add a Person or Business to Pay” screen will come up and give you the option to pay by “Check”, or electronically by selecting “To Account Payment”
- This method of payment requires *only* the recipient’s address, deposit account number, account type, and bank routing number

Bills & Payments | **Payment Records** | **Ad**

[Make Payments](#) | [Expedited Payment](#) | [Send Money Online](#)

Make Payments

Pay someone new:

Pay To	Amount
Show active payees only sorted by name Pay from: tes	
Sevier County Electric *6789	212.00

Add a Person or Business to Pay

We need some information before sending your first payment to Jane Doe.

How do you want to pay Jane Doe?

Check
Send a paper check via standard mail delivery. Typically arrives in 3 to 5 business days.

To Account Payment
If you know the routing number and account number of your friend or relative, you can electronically send money to his or her account. [Learn more](#)

Send Money Online:

POWERED BY PayPal:

- Payments can be made to ANYONE without divulging your personal information or account number, and without needing access to the recipients personal or account information.
- **MNB's Online BillPay Manager** has integrated PayPal's "P2P" payment system, which enables you to make fast, secure payments from your bank accounts to PayPal users worldwide through the Internet or Mobile Communication Devices, giving you the "Power 2 Pay" anyone!
- Requires *ONLY* the recipient's email address or mobile phone number; does *not* require sender or recipient's account information
- *Recipient* will be required to activate a PayPal account, but you, the **MNB** customer will NOT be required to have a PayPal account (Your use of this feature is done completely within the secure environment of the **MNB Online BillPay Manager**)

Bills & Payments	Payment Records	Administration	Help	Exit Bill Center
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[Make Payments](#) | [Expedited Payment](#) | [Send Money Online](#) | [Messages](#)

Send Money via PayPal

Send money to:

Recipient's e-mail or mobile:

Amount: \$

Pay from:

Message: (optional)

Sender's e-mail: (optional)

POWERED BY
PayPal

Make Payments Screen:

- You will have flexibility and control when making payments, and will save time in the process
- **MNB BillPay Manager** allows you to click the "Pay" button for each individual payment and places it immediately in the "Pending Payments" column (see next screen shot)
- No need to enter multiple screens to set up payments or make changes to your payments or payees.

Make Payments

Pay someone new: Find:

Pending Payments [Print Confirmation](#)

Pay To	Amount	Due By	
Sevier County Electric, *6789 <input type="button" value="Set up reminder"/> <input type="button" value="Add memo"/>	\$ 200.00	05/23/2011 <input type="button" value="Calendar"/>	<input type="button" value="Pay"/>
test1 <input type="button" value="Set up reminder"/> <input type="button" value="Add memo"/>	\$ <input type="text"/>	05/23/2011 <input type="button" value="Calendar"/>	<input type="button" value="Pay"/>
test2 <input type="button" value="Set up reminder"/>	\$ <input type="text"/>	05/23/2011 <input type="button" value="Calendar"/>	<input type="button" value="Pay"/>

Pay from: test method, *3456

No payments are pending.

Last 5 Processed Payments

Due	Paid To	Amount
No payments have processed.		

E-bills
Make paying bills even easier

Convenient and secure
With e-bills, you'll manage your bills from one

- The payment is scheduled immediately with one click
- The confirmation appears in the payee box
- Payments may be Edited or Cancelled as long as they have not already begun to process
- Please note: for "Next Day" electronic payments, processing can begin almost immediately, depending on the time of day, so plan accordingly

Make Payments

Pay someone new: Find:

Pay To **Amount** **Due By**

Show [all payees](#) sorted by [name](#)

Pay from: [test method.*3456](#)


[Sevier County Electric.*6789](#)


\$ 05/23/2011

Pending: \$200.00 on 05/23/11

[Add memo](#)

[Set up reminder](#)

 You can [edit/cancel](#) your 05/23 payment for \$200.00 until it processes. Cnfrm# YB8BK1Y4

 **Payment scheduled**

Pending Payments

 [Print Confirmation](#)

Due	Pay To	Amount	
05/23	Sevier County...	\$ 200.00	Edit Cancel
Total		\$ 200.00	

Last 5 Processed Payments

Due	Paid To	Amount
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No payments have processed.

● “Item needs your attention” feature:

- This feature draws your attention to items which require your immediate assistance
- The highlight bullet ● appears at the top right of the screen
- When you click on the link it opens a sub-screen that tells you what item(s) need attention
- This could appear because a payment is due, the date you have set on a reminder is coming up, or an eBill has arrived

Make Payments

Pay someone new: Find:

Pay To **Amount** **Due By**

Show [active payees only](#) sorted by [name](#)

Pay from: [Payroll account.*2230](#)

[AT&T.*8022](#)

\$ 05/19/2011

Pending: \$17.34 on 05/19/2011

[Set up: e-bill or reminder](#)

 [1 item needs your attention!](#)

Pending Payments

 [Print Confirmation](#)

Due	Pay To	Amount	
05/19	AT&T	\$ 17.34	Edit Cancel
05/20	Campus Crusad...	\$ 10.00	Edit Cancel
Total		\$ 27.34	

Last 5 Processed Payments

[View history/reports](#)

Due	Paid To	Amount
05/10	Kathy Dobson	\$ 1.00

Make Payments

Pay someone new: Find:

Pay To	Amount	Due By
Return to full list	Pay from: Payroll account, *2230	
Mountain National Bank, *0852	\$ <input type="text" value="80.00"/>	<input type="text" value="05/19/2011"/> <input type="button" value="Pay"/>
Last paid: \$1.00 on 04/29/2011 Skip reminder		Due: 05/27/2011

1 item needs your attention!

Mountain National Bank, *0852
 » [Due in 9 days on 05/27: \\$80.00](#)

05/19	AT&T	\$ 17.34	Edit Cancel
05/20	Campus Crusad...	\$ 10.00	Edit Cancel
Total		\$ 27.34	

Last 5 Processed Payments [View history/reports](#)

Due	Paid To	Amount
05/19	Kath... Debe...	\$ 1.00

If you have questions or need assistance with your Internet Banking or Online BillPay Manager, please feel free to contact us:

MNB Internet Banking Customer Service

(865) 908-1600
 Monday - Thursday 8:00am to 5:00pm
 Friday 8:00am to 6:00pm
internet.banking@bankmnb.com

MNB Online BillPay Manager Extended Customer Support

(855) 254-2672
 24 hours a day, seven days a week