

ONLINE BILL PAY

Instructions

Important:

- **BillPay Limit per Bill is from \$1.00 up to \$999,999.99**
- **Anything over \$10,000.00 will deliver as a Draft Check and may receive a hold from the Biller**
- **If there is no relationship between CheckFree and the Biller, funds may be sent by Draft Check and not electronically**
- **A Draft Check is the same as if you wrote a check out to the company and you must allow time for it to clear, it will not clear your account until the Biller deposits it**

LOG-IN TO ONLINE BANKING

On the **Home** page Click on the “**Bill Payment**” link

The screenshot shows the Franklin Bank online banking interface. At the top, there is a navigation bar with the Franklin Bank logo and links for Home, Accounts, Transfer, Bill Payment, Open an Account, and Rates and Fees. A yellow arrow points to the 'Bill Payment' link. Below the navigation bar, the 'Home' page displays a list of accounts with their available balances and a 'Bill Payment' section on the right. The 'Bill Payment' section includes a 'Pay Bills' tab and a 'Payment Detail' form with fields for Biller, Pay Date, Amount, and Pay From.

Account Name	Account ID	Balance	Transfer	Recent
Household Bills	*****5193	Available balance \$602.71	Transfer	Recent
Groceries and Other	*****5367	Available balance \$102.90	Transfer	Recent
MORTGAGE LOAN	*****4425	Ledger balance \$116,126.05	Transfer	Recent
STATEMENT SAVINGS	*****0683	Available balance \$7.00	Transfer	Recent

NEW USERS

(Already signed up for BillPay? - skip steps 1 – 5)

1. Read the Terms and Conditions, Check the box for “I Accept”.
2. Click the **Next Step** button

Enrollment: Terms of Service

Legal Agreements

Basic Info

Enrollment Verification

Terms of Service

Print

About updates to the Terms of Service

IMPORTANT: To proceed, you must read the following agreement, check "I Accept," and click Next Step.

TERMS OF SERVICE

Last updated October 31, 2016

GENERAL TERMS FOR EACH SERVICE

1. Introduction. This Terms of Service document (hereinafter "Agreement") is a contract between you and Franklin Bank (hereinafter "we" or "us") in connection with each service that is described in the rest of this Agreement that applies to services you use from us, as applicable (each, a "Service") offered through our online banking site or mobile applications (the "Site"). The Agreement consists of these General Terms for Each Service (referred to as "General Terms"), and each set of Terms that follows after the General Terms that applies to the specific Service you are using from us. This Agreement applies to your use of the Service and the portion of the Site through which the Service is offered.

2. Service Providers. We are offering you the Service through one or more Service Providers that we have engaged to render some or all of the Service to you on our behalf. However, notwithstanding that we have engaged such a Service Provider to render some or all of the Service to you, we are the sole party liable to you for any payments or transfers conducted using the Service and we are solely responsible to you and any third party to the extent any liability attaches in connection with the Service. You agree that we have the right under this Agreement to

I Accept

I have reviewed and agree to the Terms of Service, which apply to:

- Bill Pay

Next Step Cancel Enrollment

3. Read the Privacy Policy, Check the box for “I Accept”
4. Click the **Next Step** button

Enrollment: Privacy Policy

Legal Agreements

Basic Info

Enrollment Verification

Privacy Policy

Print

About updates to the Privacy Policy

IMPORTANT: To proceed, you must read the following agreement, check "I Accept," and click Next Step.

PRIVACY POLICY (for Bill Presentment, Bill Payment, and Popmoney™ Personal Payments Services)

Last updated June 9, 2012

1. Introduction. The following privacy disclosures are provided by Franklin Bank (hereinafter "we" or "us") in connection with the Bill Payment, Bill Presentment and PopmoneySM Personal Payments Services (the "Services") offered through our online banking site (the "Site"), and describe the types of "Personal Information" (information that is identifiable to a particular person) that we (directly or through our service providers) collect in connection with the Services, and how we use, share and protect that Personal Information. These disclosures supplement the disclosures that you have already been provided in connection with our Site and the other services offered through the Site. Some of this information is required by U.S. federal law or other law. Please read this policy carefully to understand what we do.

2. Eligibility. The Site and the Services are offered only to individual residents of the United States and its permitted territories who can form legally binding contracts under applicable law, without limiting the foregoing, the Site and Services are not offered to minors. Other restrictions and eligibility requirements for certain Services may apply as described in the Terms and Conditions or other disclosures on the Site. We do not knowingly offer the Services to nor collect any Personal Information from or about individuals under 18 years of age. Please do not submit such information to us, and as a parent or legal guardian, please do not allow your children to submit personal information

I Accept

I have reviewed and agree to the PRIVACY POLICY (for Bill Presentment, Bill Payment, and Popmoney™ Personal Payments Services).

Next Step Cancel Enrollment

5. Fill in the **Enrollment: Basic Info** Form.

a. Make sure that all information is correct:

Enrollment: Basic Info

Legal Agreements

Basic Info

Enrollment Verification

Basic Info

To enroll in Bill Pay, all you need is your Social Security number and info for the account you'll use to pay bills. [About identity verification](#)

Personal Info

*First Name

Middle Name

*Last Name

Suffix

*Home Phone -

Work Phone -

*Home Address 1

Home Address 2

b. Scroll down and fill in the **Account Info** fields that are needed. Be sure that the Account number is typed in the exact way it shows on your Bank Statement. (10 DIGITS)

Bill Pay Plan

*Payment Plan Free Bill Pay

Account Info

To reduce the risk of fraudulent activity, we've set limits on the amount you pay at first. To remove these limits, verify your payment account. After you complete the enrollment process, we send you an email with instructions for verifying your account.

Account Nickname

*Account Type

Personal

Business

Sample Check

For Del.

Routing Number Account Number Check Number

Your Account Number below must have the same number of digits as your checkbook account number, including any leading zeros. Use the sample check above to find the account number on your checks and correct the account number below if necessary. Do not include spaces.

Routing Number 231271239

*Account Number

*Confirm Account Number

By using the Service, I authorize Franklin Bank and its service provider, CheckFree Services Corporation, to initiate debit and credit entries, as the case may be, to my Payment Account. I acknowledge use of the Service constitutes my acceptance of the Payment Terms of Service. I further acknowledge that any transactions made using the Service must comply with all applicable laws, rules, and regulations. This authorization shall remain in effect until Franklin Bank has received notice, in accordance with the Terms of Service, and had a reasonable opportunity to act upon such notice.

[Cancel Enrollment](#)

Click **“Next Step”** at the bottom. **CONGRATULATIONS! You are now enrolled in Bill Pay!**

SETTING UP BILLS

PAYMENT CENTER

- Set up new bills and pay bills you already have set up
- View Bill Reminders
- See Pending Payments and Recent Payments
- Use Links under each payee to:
 - View Activity (History)
 - Set Reminders
 - Set up or change Autopay
 - Set up eBills if available for the Payee

The screenshot shows the 'Payment Center' interface. At the top, there are navigation tabs: 'Payment Center', 'Activity', 'My Accounts', 'My Profile', and 'Help Center'. Below the tabs, the user's name 'Jane Customer' and the date 'Monday, October 26, 2015' are displayed. A green checkmark icon with the text 'PAYMENTS GUARANTEED' is visible in the top right. The main content area is titled 'Payment Center' and features a 'Send Money' section with a search bar and an 'Add a Company or Person' button. Below this are three expandable sections: 'Credit Cards', 'Utilities', and 'Recent Payments'. The 'Utilities' section is expanded, showing a list of payees. The first payee is 'SOUTH JERSEY GAS', with a detailed view showing the 'Pay From' field set to '*5193', the 'Amount' field set to '\$', and the 'Deliver By' field. Below the payee list are links for 'Activity', 'Reminders', and 'AutoPay'. On the right side, there are three expandable sections: 'Reminders', 'Pending Payments', and 'Recent Payments'. The 'Reminders' section contains the text 'Reminders help you track when a payment is due.' The 'Pending Payments' section contains the text 'Scheduled payments are listed here.' The 'Recent Payments' section contains the text 'Completed payments are listed here for 45 days.' and a 'View Activity' link. At the bottom right of the screenshot, the 'MY' logo is visible.

ACCOUNTS TAB

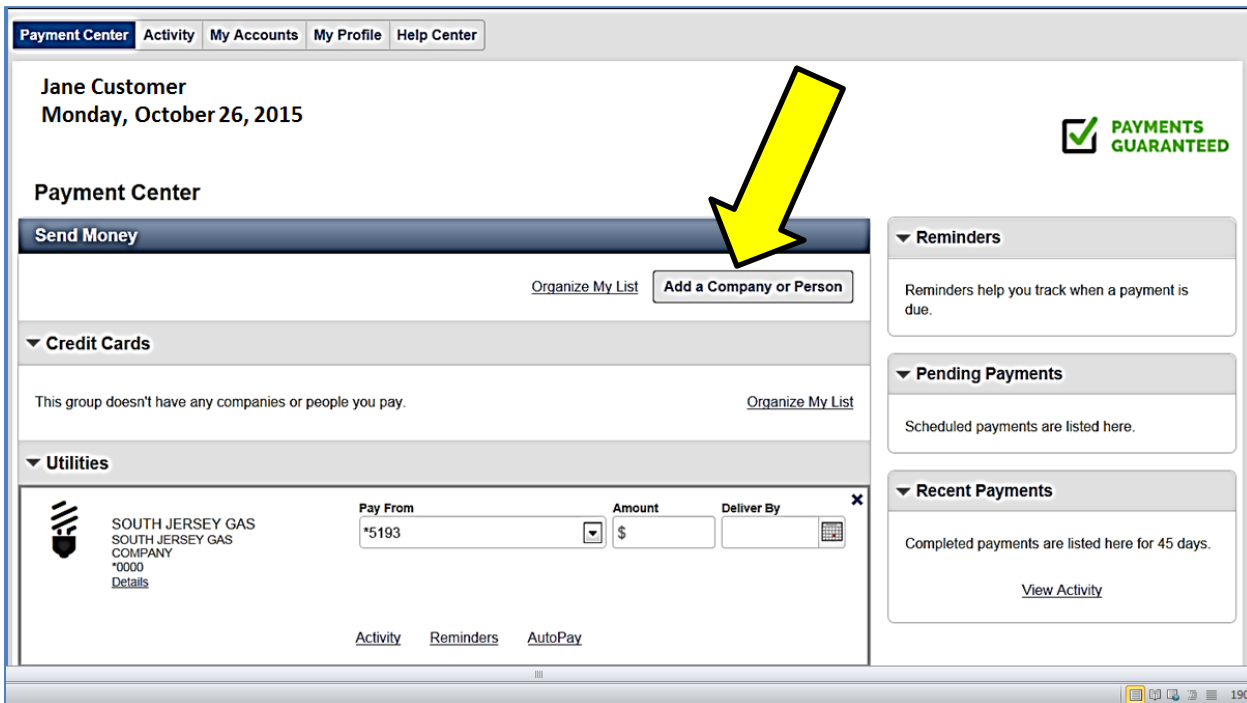
- Use the **My Accounts** tab to add or delete a Funding account.

MY PROFILE

- View Personal Info and update email address.
- Update the primary account (Fee account) for Bill Pay.
- View Payment Plan, there is only one at this time "Free Bill Pay"
- Cancel subscription to BillPay.

ADD A BILL

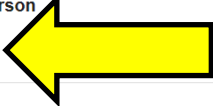
- You can add a new Bill by clicking the **ADD COMPANY OR PERSON** link.



The screenshot shows the 'Payment Center' interface for 'Jane Customer' on 'Monday, October 26, 2015'. The page has a navigation bar with 'Payment Center', 'Activity', 'My Accounts', 'My Profile', and 'Help Center'. A 'Send Money' button is highlighted with a yellow arrow. Below it, there are sections for 'Credit Cards' and 'Utilities'. The 'Utilities' section shows a bill for 'SOUTH JERSEY GAS COMPANY' with a 'Pay From' field containing '*5193', an 'Amount' field with a '\$' symbol, and a 'Deliver By' field. A 'Reminders' section on the right contains a 'PAYMENTS GUARANTEED' icon and text about tracking payments. Other sections include 'Pending Payments' and 'Recent Payments'.


- Choose either **Company** or **Person**.
- If you choose **Person**, you must fill in the appropriate information.
- Or you may search for a **Company** using the menu under the **Company** tab.


Add a Company or Person ✕


Company **Person** 


Search Our Network

Enter the name of any company or person in the U.S. If a company can't be paid electronically, we'll [mail a check](#) for you.

 Utilities

 Phone


 Insurance




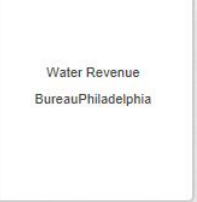





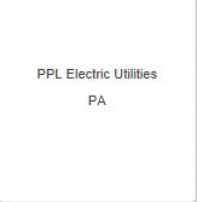


 Credit Cards

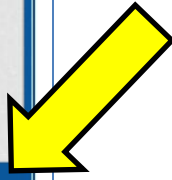
More Bill Categories

- Choose from the list, **Utilities, Phone, Insurance, Credit Cards** and a listing of the most popular for your area will show in the following window. Use the **right** or **left** arrows to scroll through or Search for a company or Person by name using the **Search box** as the top.

Enter the name of any company or person in the U.S. If a company can't be paid electronically, we'll [mail a check](#) for you.

 **Utilities**


 NWP Services Corporation	 New Jersey Natural Gas	 Duke Energy	 Water Revenue Bureau Philadelphia
 City of Philadelphia	 JCP&L/Jersey Central Power&Light	 Delmarva Power	 Aqua America
 Con Edison of New York	 PPL Electric Utilities PA	 Baltimore Gas and Electric	 LCEC Lee County Electric Coop FL



- Click on a Company link.
- Fill in the appropriate information and then click **Add Bill** to continue.

Add a Company or Person

Company Person

 Atlantic City Electric

Atlantic City Electric Account Number

Confirm Account Number


Nickname

Atlantic City Electric ZIP Code
 -

You can Nickname a Bill by clicking on the **Nickname** link.

- If the info you provide **does not match** what the Company has on file, an error message will display:

More Bill Info Needed

 Since this info doesn't match what Atlantic City Electric is expecting, we need the address where you send your payments and the customer service phone number.

- Clicking **OK** from here will bring you to page that asks for more extensive information on the Company you are trying to use, such as Address and Phone #.

Company
Person

Company Name

Account Number

Nickname

Address Line 1

Address Line 2

City

State

ZIP Code

 -

Phone Number

 -

- Continue filling in the appropriate fields for the Payee.
- Click **Add Bill** when finished.

ACTIVITY TAB

- The **Activity** tab in the upper left corner will bring you to an Activity history of your Bill pay activity on all accounts going back up to 7 years.
- Clicking on the **dropdown arrow** to the left of a payment will give more info such as which stage the payment is in **Pending**, **Processing**, or **Delivered**. A **Green** check at the end means it is delivered.

Showing 1 - 3 of 3 payments page 1

Withdraw On	Description	Category	Amount	Deliver By	Status
When Check Cashed	Joe Customer		-\$50.00	9-2-15	Delivered
When Check Cashed	Joe Customer		-\$25.00	8-5-15	Delivered
8-4-15	SOUTH JERSEY GAS SOUTH JERSEY GAS COMPANY *0000	Utilities	-\$100.00	8-4-15	Delivered

➔

Pending
Processing
Delivered ✔

SOUTH JERSEY GAS
SOUTH JERSEY GAS COMPANY
*0000

Pay From *5193

Amount \$100.00

Withdraw On Aug 4, 2015

Category Utilities

ELECTRONIC

DELIVERED

Aug
4

Confirmation JU44K-WR7CH

[Payment Inquiry](#) [Print](#)

- Use the **Date Range** dropdown to view payments made from within the Past 30 days all the way up to 7 years ago.

Payment Center **Activity** My Accounts My Profile Help Center

Activity

Reminders

Reminders help you track when a bill is due.

Payments

Date Range

Past 30 days	Sep 26, 2015 and future
Past 30 days	Sep 26, 2015 and future
Past 90 days	Jul 28, 2015 and future
Past 6 months	Apr 26, 2015 and future
Past 12 months	Oct 26, 2014 and future
Year to date	Jan 01, 2015 to present
Previous year	Jan 01, 2014 to Dec 31, 2014
Specific date range	Up To 7 years

Notice:
Bill Payment Activity from before 04/22/13 will not be available due to conversion.

- Download an **Excel** activity list or print activity list in the lower right corner.

▶	SOUTH JERSEY GAS SOUTH JERSEY GAS COMPANY *0000	Utilities	-\$100.00 *5193	2-27-15	Delivered
▶	SOUTH JERSEY GAS SOUTH JERSEY GAS COMPANY *0000	Utilities	-\$200.00 *5193	1-30-15	Delivered
			Total	-\$947.00	Pending, Processing, D and Completed payments only, including any fees.

Showing 1 - 7 of 7 payments

page 1

[Download Payment List](#) [Print](#)

- You can also filter results using the **Filter By** dropdown menu.

Payment Center **Activity** My Accounts My Profile Help Center

Activity

Reminders

Reminders help you track when a bill is due.

Payments

Date Range


Past 30 days Sep 26, 2015 and future


Filter By

- All
- All
- Recipient Name
- Category
- Status
- Account

- The **Activity** tab located within each Payee section will show recent activity for that Payee.

Utilities

 SOUTH JERSEY GAS
SOUTH JERSEY GAS
COMPANY
*0000
[Details](#)

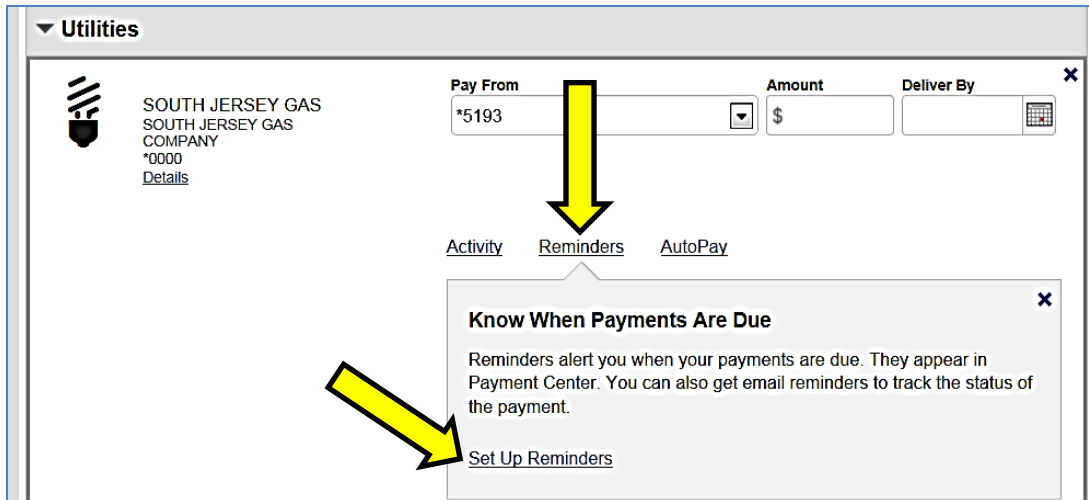
Pay From: *5193 Amount: \$ Deliver By: 

Activity Reminders AutoPay

Recent Payments		Pending Payments
8-4-15	<u>\$100.00</u>	None
6-10-15	<u>\$400.00</u>	
5-11-15	<u>\$72.00</u>	More Activity

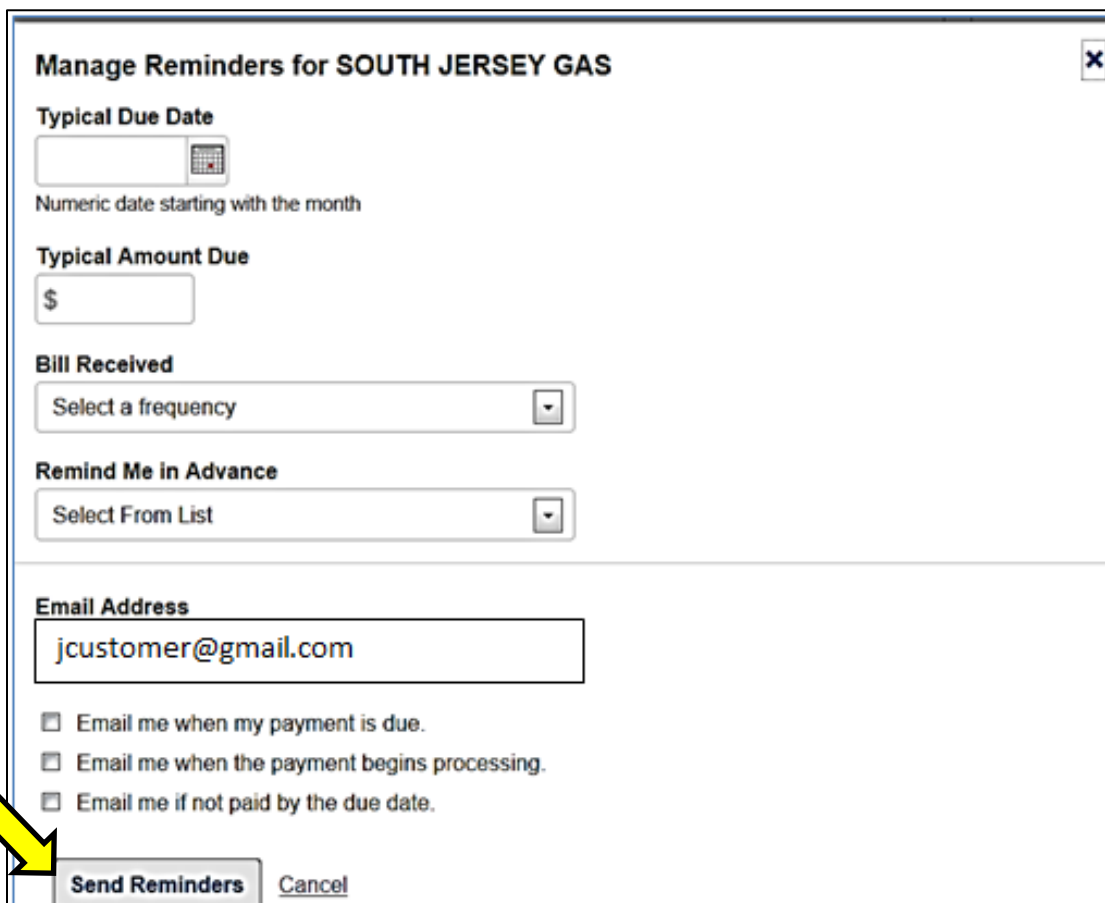
REMINDERS TAB

- Set up **Reminders** for each Bill, click the **Reminders** link within the Payee section.



The screenshot shows the 'Utilities' section for 'SOUTH JERSEY GAS COMPANY'. The 'Reminders' tab is selected, and a yellow arrow points to the 'Set Up Reminders' button. The 'Pay From' field contains '*5193', and the 'Amount' field is empty. The 'Deliver By' field is also empty. A yellow arrow points to the 'Set Up Reminders' button in the 'Know When Payments Are Due' dialog box.

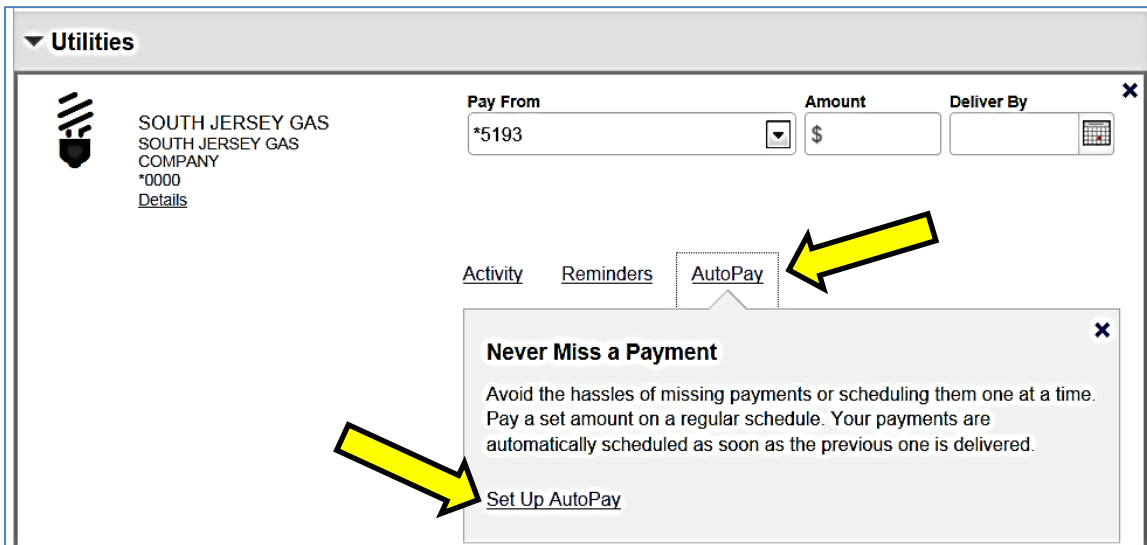
- Fill in the appropriate information you desire for your bill Reminder, then click on **Send Reminders** at the bottom left.




The screenshot shows the 'Manage Reminders for SOUTH JERSEY GAS' dialog box. The 'Typical Due Date' field is empty, and the 'Typical Amount Due' field is empty. The 'Bill Received' dropdown menu is set to 'Select a frequency'. The 'Remind Me in Advance' dropdown menu is set to 'Select From List'. The 'Email Address' field contains 'jcustomer@gmail.com'. The 'Send Reminders' button is highlighted with a yellow arrow.

AUTOPAY TAB

- Use the **AutoPay** link within the Payee section to set up AutoPay for that Payee.
- Fill in the appropriate fields and then click **Start Sending Payments** at the bottom left.



Utilities

 SOUTH JERSEY GAS
SOUTH JERSEY GAS
COMPANY
*0000
[Details](#)

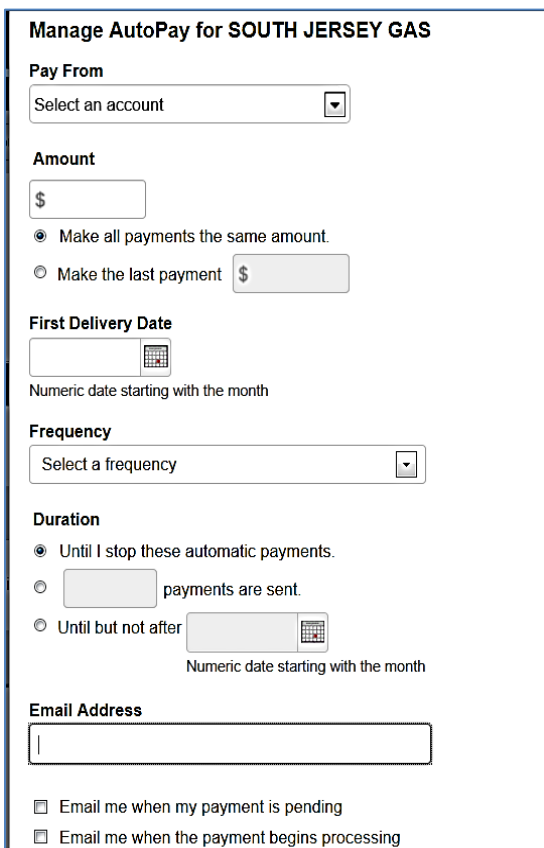
Pay From: *5193 Amount: \$ Deliver By: [Calendar icon]

Activity Reminders **AutoPay**

Never Miss a Payment

Avoid the hassles of missing payments or scheduling them one at a time. Pay a set amount on a regular schedule. Your payments are automatically scheduled as soon as the previous one is delivered.

[Set Up AutoPay](#)



Manage AutoPay for SOUTH JERSEY GAS

Pay From: Select an account

Amount: \$

Make all payments the same amount.
 Make the last payment \$

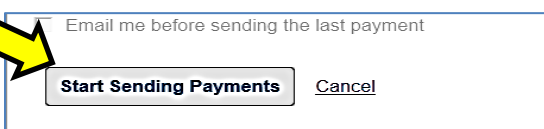
First Delivery Date: [Calendar icon]
Numeric date starting with the month

Frequency: Select a frequency

Duration:
 Until I stop these automatic payments.
 [] payments are sent.
 Until but not after [Calendar icon]
Numeric date starting with the month

Email Address: [Text input]

Email me when my payment is pending
 Email me when the payment begins processing



Email me before sending the last payment


Start Sending Payments [Cancel](#)

eBILLS TAB

- **If available** for the Payee, the **eBills** tab will show in the Payee section to set up convenient **eBills**.


[Activity](#) [Reminders](#) [AutoPay](#) [eBills](#)

Get Your Bills Here



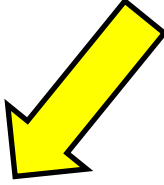
Know when the bill is due and how much you owe without going to multiple websites. We'll send you a reminder when your bill is due. eBills are free, and you can cancel them anytime.

[Request eBills](#)


 COMCAST *1231

\$

[Activity](#) [Reminders](#) [AutoPay](#) [eBills](#)



Comcast Cable Communications

 [View My Bill](#)
Account Details
Statement of Service

Account Number Comcast Cable Communications *1231

Terms of Use

Your bill will be delivered here and will no longer be delivered in the mail. You can cancel at any time.

I have read and agree to the biller's [Terms & Conditions](#)

Thank you for signing up to receive your Comcast bill online. Paper bills will be discontinued within one-two billing cycles after enrollment. Billing questions? Call us at 1-800-Comcast to resolve.

[Skip This Biller](#)

I agree that you may share my email address with the selected billers, and they may send me email about their services.

SCHEDULE A PAYMENT

- Click the **PAYMENT CENTER** tab
- Choose the **Payee** you wish to schedule a payment for.
- Click on the **Calendar** icon within the Payee's section.

Click on the Calendar icon to open the Dynamic Calendar and choose a date you would like the payment to be **Delivered By**.

WELLS FARGO
FINANCIAL NAT BANK

Amount \$ Deliver By

Today is Monday, Oct 26

October 2015 November 2015

\$9.95 Rush Delivery Expedited Electronic

Rush Delivery
 Standard Delivery

Dates in **Yellow** represent Rush Delivery Dates (a fee applies)
BLUE represent dates available to receive payment, there is No fee for a Blue date.

CHUBB & SON
*9630
Details

Pay From Vickys *XX37 Amount \$ Deliver By

Today is Monday, Sep 7

September 2015 October 2015

Rush Delivery
 FREE Delivery Dates
 eBill Due

eBill is in Red

- The date you choose will populate in the **Deliver By** section
- Dates in **Blue** are free delivery.
- Dates in **Yellow** are considered **Rush Delivery** and a **Fee** will apply. These are considered **Same Day** or **Overnight Check** payments, the Fee will appear below the **Amount** field or in the Calendar if you choose these dates along with the words "**Rush Delivery**" in **Blue** under the Deliver By field. (**Rush Delivery is only available if the Payee allows it.**)
- **eBill** will have a **Red** square on the date to indicate the Due Date.

SAME DAY BILL PAY

- Cut-off time to schedule same day payment – 10:00pm ET
- **Fee** will be charged – amount will be shown under the **Amount** field on the Payee section
- Click the **Send Money** link at the bottom right to make the payment.

The screenshot shows a web interface for bill pay. At the top left is a 'Payee Details' icon. The main form has three sections: 'Pay From' (On-us checks *5367), 'Amount' (\$ 100.00), and 'Deliver By' (10/28/2015). Below these are 'Available Balance: \$2.00' and '+ \$14.95 Fee'. A 'Don't Rush Delivery' checkbox is also present. A 'Recent Payments' pop-up window is open, showing two payments: 9-2-15 for \$50.00 and 8-5-15 for \$25.00. A 'Pending Payments' section shows 'None' and a 'More Activity' link. At the bottom right, a 'Send Money' button is visible. Two yellow arrows point to the 'Send Money' button and the 'Recent Payments' pop-up.

OVERNIGHT CHECK - BILL PAY

- Cut-off time to schedule overnight check payment – 4:00pm ET
- Fee will be charged if the payment will be made by check – fee will be shown on the bill pay screen. [If the payment is sent by ACH there will not be a fee]
- Only for billers within the 48 contiguous states
- Required Information:
 - Delivery address (no PO Boxes, International, or Military addresses)
 - Amount
 - Date
- No weekend or holiday delivery
- Checks are sent by UPS

MAKE AN OVERNIGHT CHECK PAYMENT

1. Click the calendar and choose the next day's date
2. While hovering over the date in the Calendar, the fee for sending the payment overnight displays in the yellow highlight.
3. Click the **MAKE PAYMENTS** button
4. **Review Payments** screen
 - Enter a physical street address
 - Confirm address by clicking the **CONFIRM ADDRESS** button
5. An additional **Review Payments** screen appears that confirms the payment, additional fee for the overnight option, and the overnight address.

CONFIRMATION E-MAIL

- Two email messages are sent to the customer after scheduling an Overnight Paper Payment
 - 1st email – confirms choice to send an Overnight Check Payment
 - 2nd email – UPS tracking number

DELIVER BY DATE

DID YOU KNOW?

Deliver By date is the date you want the payee to **RECEIVE PAYMENT**. The money is withdrawn from your account on the next business day after the **Deliver By** date; or in the case of a Paper Draft, when the payee cashes the check.

ORGANIZE MY LIST

- Organize your Payees by type such as **Utilities**, **Credit Cards**, or other headings that you create.

The screenshot shows a web interface for a 'Payment Center'. At the top, there are navigation tabs: 'Payment Center', 'Activity', 'My Accounts', 'My Profile', and 'Help Center'. Below the tabs, the user is identified as 'Jane Customer' and the date is 'Monday, October 26, 2015'. A green checkmark icon with the text 'PAYMENTS GUARANTEED' is visible. The main section is titled 'Payment Center' and has a sub-section 'Send Money'. A yellow arrow points to the 'Organize My List' link in the 'Send Money' section. Below this, there are three expandable sections: 'Credit Cards', 'Utilities', and 'Recent Payments'. The 'Utilities' section is expanded, showing a payment form for 'SOUTH JERSEY GAS COMPANY'. The form includes fields for 'Pay From' (with a dropdown menu showing '*5193'), 'Amount' (with a '\$' symbol), and 'Deliver By' (with a calendar icon). There are also links for 'Activity', 'Reminders', and 'AutoPay' at the bottom of the 'Utilities' section. The 'Recent Payments' section shows a link for 'View Activity'.

