



## **First Pay-e Getting Started Guide**

The following guide is intended to help you get started paying your bills online using the First Pay-e service from First Bank. You are only minutes away from being able to pay your bills from your home computer-no more buying stamps, writing checks, or licking envelopes.

### **Step 1: Sign Up for First Pay-e**

Go to First Bank's website at <http://www.firstbankdm.com>. Once the page has loaded, enter your Access ID and Password for Internet Banking. You will see a new FIRST PAY button located above your list of accounts. When you click on the FIRST PAY button, you will be required to complete the First Pay-e registration form and agree to the First Pay-e Disclosure. Once completed, your First Pay-e application will be immediately sent to First Bank and your First Pay-e account will show as "pending" until approved. Please allow 1-2 business days for approval.

### **Step 2: Logging in to First Pay-e**

Once your account has been approved for First Pay-e, log on to your Internet Banking account by entering your Access ID and Password.

### **Step 3: Setting up Payees**

Before you can pay a bill with First Pay-e, you need to add the person or company you are going to pay to your list of payees. You will only have to set up each payee one time. After that, the system will remember them and when making payments you will be able to skip directly to Step 4 below.

On the First Pay-e site, click on the PAYMENTS tab at the top of the screen. Select the MANAGE PAYEES option, located just under the tabs at the top of the screen. Next, click on the ADD NEW PAYEE link.

The next screen prompts you to choose whether your payee is a company, an individual, or whether you are setting up a transfer of funds from one financial institution to another. (For the purposes of First Pay-e, government entities such as public utilities are defined as companies.)

### **Paying a company**

Once you have chosen to pay a company, you will be prompted to enter the payee name. When this has been entered, you will be prompted to enter the account number from your bill. This will verify that the system has selected the proper payee. In some cases you will also be prompted to enter the ZIP code to which your payments are mailed.

If you prefer, payees can be selected from a list by clicking on the first letter of the payee's name. For instance, if you have entered a payee that First Pay-e does not recognize, you can look in the list to see if they are listed under a different name or spelling.

If your payee is already known to the First Pay-e system, you will be told this and asked to verify that the payee information is correct. In this case, you will be able to make payments to that payee immediately. If the payee is not currently on the system, you will be notified that the payee status is "Pending." Please allow a few days for new payees to be approved.

### **Paying an individual**

After indicating that you wish to pay an individual, you will be prompted to enter information on your desired payee in the fields provided. (The "Keyword" will be a secret word known only by you and your payee. Make sure to notify your payee of your Keyword.) When you have entered your payee's information, click on "Submit." You will be asked to confirm that your payee information is correct. Click "Finish" if it is correct or "Cancel" if you wish to make changes.

When you have clicked finish you will receive confirmation that your payee is set up in Pending status. You will be sent an e-mail to confirm your payee. After your e-mail confirmation, your payee will be sent an e-mail to confirm their security information. When both confirmations have been received you will be able to start making payments.

### **Transferring funds**

If you wish to transfer money from your First Bank account to an account at another financial institution, indicate that you wish to transfer funds. You will be prompted to enter the information on the account to which you wish to transfer funds. (Note: You can only transfer funds to an account held in your own name. Therefore your name will appear in the "Account Holder Name" field.) The "Routing Number" is the 9-digit

number appearing usually located just to the left of your account number at the bottom of your checks.

When you have entered your account information, click "Submit." You will be prompted to confirm that the information you entered is correct. If it is, click "Finish." If you wish to make changes, click "Cancel." Once you have clicked "Finish," your transfer account will be set up in Pending status. You will receive an e-mail providing instructions on how to confirm your account information. When you have completed this process, you will be able to transfer funds from your First Bank account(s) to your designated account at another institution.

#### **Step 4: Making payments**

To make a payment to a payee who has already been added to your list, click on the "My Payments" tab at the top of the screen and select the "Make Payments" option just under the tabs. Now you must select if you wish to make a single payment or whether you wish to schedule a recurring payment of the same amount every time.

#### **Single payments**

To make a one-time payment, click on the "Single Payment" link. You will see a list of all your current payees. Scroll down to the company or person you wish to pay and enter the amount of the payment in the box under "Amount." If you have more than one account set up for First Pay-e, you may choose from which account you want to send this payment. Next, select on what date you want the payment sent. (Note: this is NOT the day that the payee will receive payment. You should allow a minimum of 5 business days for payments to reach your payees.) Lastly, you can enter a memo or comment on the payment. Text entered in the "Memo" field will appear on the check payment. Text entered in the "Comment" field will not be seen by your payee and is for your information only.

Once you have entered your payment information, click "Next." You will be asked to confirm your payment. If the information is accurate, click "Finish." If you wish to make changes to your payment, click "Cancel." Once you have clicked "Finish," you will receive a confirmation that your payment request has been received. Please note that there is NO float in the First Pay-e system and the funds will be deducted from your account on the day that you choose your payment to be processed.

#### **Recurring payments**

To set up First Pay-e to send identical payments at regular intervals, click on the "Recurring Payment" link. Select a payee, the account from which you want the payment made, and the amount of the payment. You will next be prompted to select when and how often you want the payment to be sent. (As always, remember to allow at least 5 business days for the payment to reach your payee.) Sometimes recurring payments will fall on a weekend or holiday. At the bottom of the page you will be asked

to select whether in such cases you would prefer the payment to be processed a day earlier or a day later. When finished, click "Next."

You will now be prompted to select the date on which you want the payments to start. Select a date and click "Next." A review of your payment information will be shown. If the information is correct, click "Finish" to set up the payment. If you would like to make changes, click "Cancel."

### **Step 5: Recording the payment in your checkbook or bookkeeping software**

Keeping track of online First Pay-e payments is just as important as keeping track of your other checking transactions.

### **Getting Additional Help**

If you have a question regarding First Bank's First Pay-e, help is available online, over the phone, or in person.

#### **Online**

To see a list of Frequently Asked Questions, log into the First Pay-e site and click on "FAQ" at the top of the screen. This page answers a number of common questions on the use of the site. Additional help is available by clicking on the "Live Chat" in the top right of the screen. A chat window will open and you will be connected with a Subscriber Services Representative. Representatives can also be contacted via e-mail at [subscriberservices@billpaysite.com](mailto:subscriberservices@billpaysite.com).

#### **Over the phone**

At the bottom of each page on the First Pay-e site there is a toll free number listed. Subscriber Services personnel will be available at that number from 6:30 a.m. to 4:30 p.m. Central Standard Time.

Customer service representatives will be available at First Bank during regular business hours 8:00 AM - 5:00 PM. Just call 515-440-7100.

#### **In person**

First Bank's customer service representatives will be happy to answer your questions and walk you through the First Pay-e process. Simply stop by our First Bank location at 1630 22nd Street, West Des Moines, Iowa.