

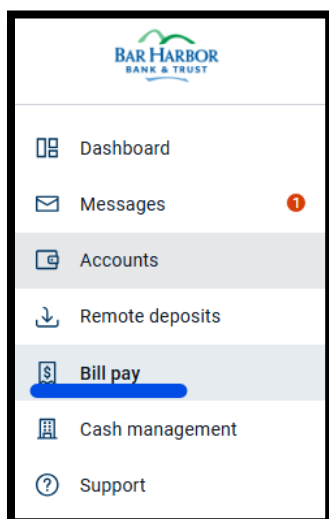


Business Bill Pay User Guide

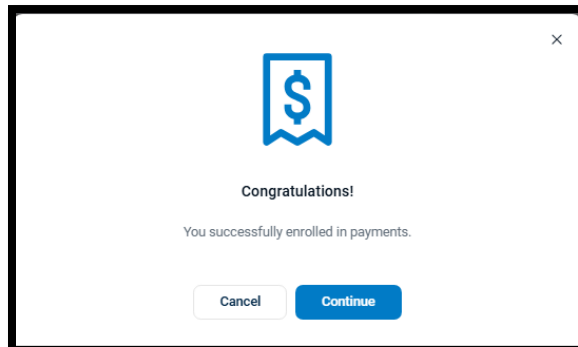
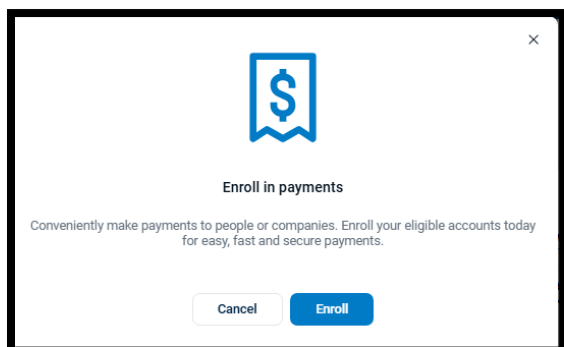
Get started with Bill Pay:

First-time enrollment steps to be completed by the primary Administrator prior to other users.

Starting at your Dashboard, select Bill Pay from the main menu.



Click on enroll and then continue



Select Mange Payments to get started and manage user permissions. You will be prompted to enter your password. This takes you to the Bill Pay Home screen.

Bill Pay Home Screen

Go to Manage Payments to add payees, etc.

Once you have added payees, you may make payments from this screen

Bill pay

Payments + New payee

We couldn't find any payments or payees.

Pay a bill **Pay a person** **Manage payments**

March 2026

SUN	MON	TUE	WED	THUR	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Enter your online banking password

BAR HARBOR
BANK & TRUST

Confirm your credentials to continue

Password

Confirm password

Confirm with a passkey

If this is your first time logging into Bill Pay, it will take you to the “Before you get started...” screen to set-up challenge questions, create a security key and accept disclosures.

Before you get started...

Complete challenge prompts

Business Bill Pay requires the following challenge questions and answers:

Challenge question

select phrase

Challenge question

select phrase

Challenge question

select phrase

Challenge question

select phrase

Provide security key

The Security Key is a code you create, not a password. It signifies your authentic bill pay site. The Security Key will display briefly with each login. Enter your combination of letters and numbers to display.

Security key

Security key

Confirm security key

Confirm security key

Accept disclosure change

Print

number of employees electronically

-Reporting - Create customized auditing reports

Online Bill Payment

To make payments through iPay, you must request the payment from a Bank checking account, known as the “Payment Account” and provide information online that identifies payees. Providing sufficient information about the payee permits the Bank to properly direct a payment, and also permits the payee, upon receipt of a payment, to identify you as the payment source. To provide this information, fill in all required fields with accurate information, as directed by the Online Banking iPay screen messages.

By providing us with the names and account information of those payees to whom you wish to direct payments, you authorize us to follow the payment instructions that we receive through Online Banking. When we receive a payment instruction, you authorize us to debit the Payment Account and remit funds to the payee on your behalf in the amount of the requested payment. If

☒ I accept

Submit

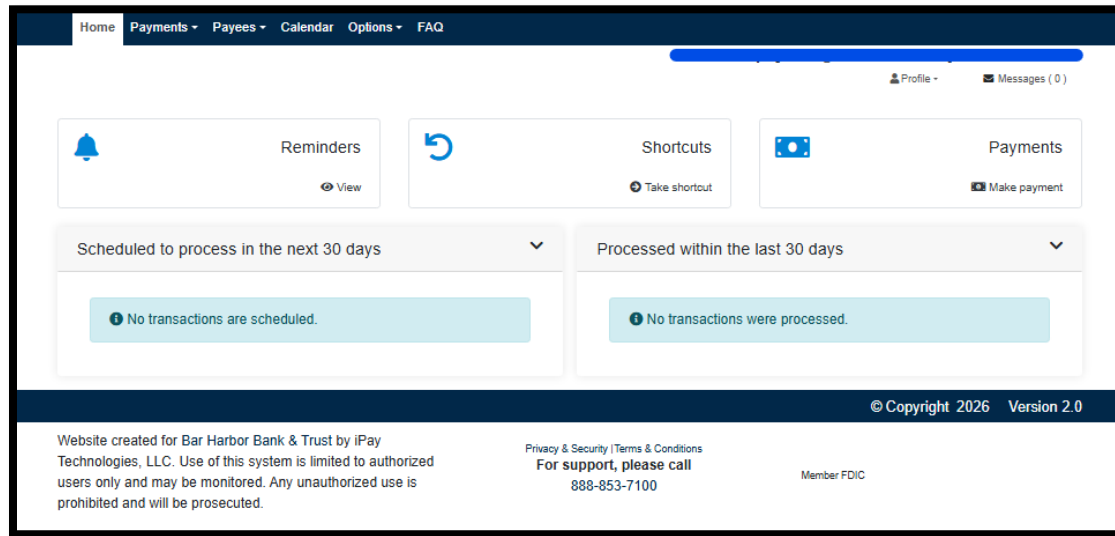
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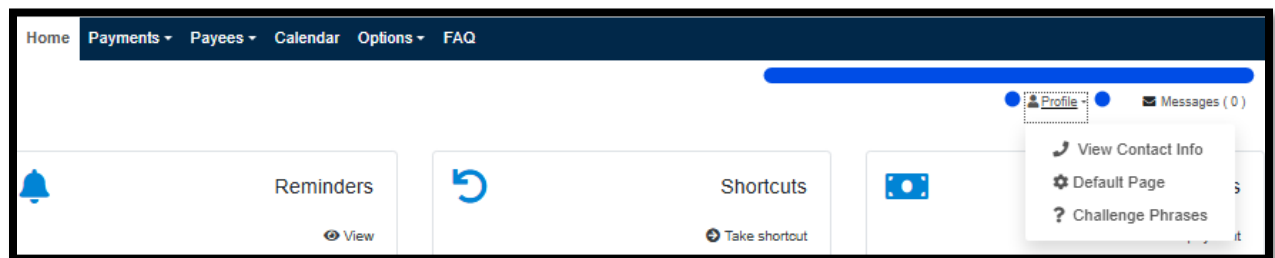
How to Use Bill Pay from the Manage Payments screens

Note: menu options may be vary based on your permissions

Home provides a snapshot view of the bill pay activity.

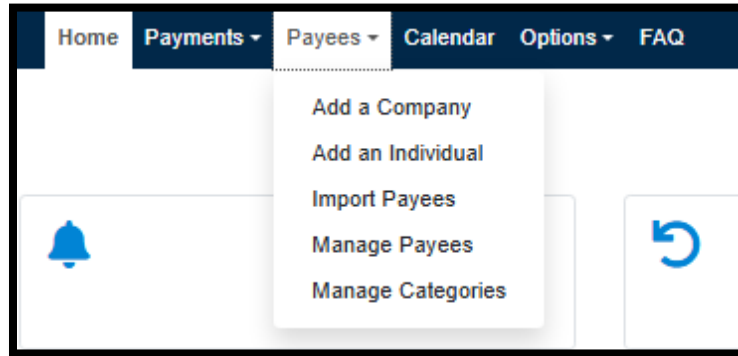


Profile is the users account profile, the user can update contact information and challenge phrases. Can also choose a default page to determine where your bill pay session will open.



Messages is For Future Use.

Payees:



Add a Company - Select a method of payment, either you have the company details, or you have the companies' bank account information.

Add an Individual – *you will be prompted answer challenge question* – select a method of payment

A screenshot of a form titled 'Select a method of payment'. The form is divided into two main sections. The left section is for 'Electronic' payments, with a description: 'Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.' It contains two toggle switches: 'Allow them to provide their banking information' (currently off) and 'I have the bank account information' (currently off). The right section is for 'Check' payments, with a description: 'I prefer a check be mailed'. It contains a toggle switch labeled 'Mail a check' which is currently on.

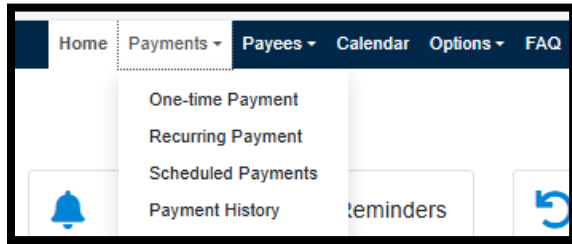
Import Payees - Payee records can be imported from another application.

Manage Payees - Can add, edit and delete payees.

Manage Categories - Manage multiple payees by placing them in categories you create.

A screenshot of a form titled 'Manage categories' with a close button (X) in the top right corner. The form has a section for 'Category name' with a text input field containing the placeholder 'Category name' and a button labeled 'Add category'. Below this is a section labeled 'Category name list'.

Payments:



One-Time Payment – Select Payee and click on Pay

Note: Some payments will process using a single-use, pre-paid card.

A screenshot of the 'One-time payment' interface. At the top, a light blue banner contains the text: 'Our goal is to deliver your payment securely and quickly. Some payments will process using a single-use, pre-paid card, which means you will not recognize card numbers within payment confirmation communications you receive.' Below this, there's a '+ Add payee' button and a 'Shortcut' button. A search bar labeled 'Search payees...' is on the right. A 'Filter' button is on the left, and 'Deselect all' and 'Select all' buttons are on the right. A list of payees is shown, with the first one being 'jon' with a masked card number '****1234'. To the right of the list are two blue progress bars. At the bottom left is a 'View selected (1)' button, and at the bottom right is a 'Pay (1)' button.

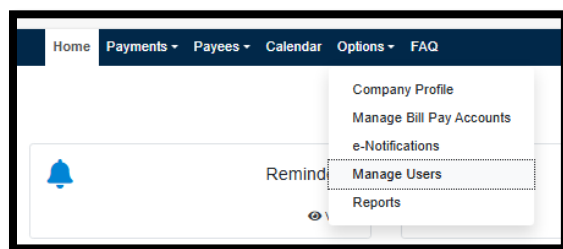
Recurring Payment – Select Payee and complete frequency settings. Review and Submit.

A screenshot of the 'Set up jon recurring payment' form. The form has a title bar 'Set up jon recurring payment' with a close button 'x'. The 'Details' section includes 'Name' (jon), 'Pay from*' (Test MMDA acct), and 'Amount*' (\$). There are 'Add comment' and 'Add memo' buttons. The 'Frequency edit' section includes a 'Frequency*' dropdown menu. Below this, there's a question 'Would you like this series to end?' with a 'No' radio button selected. There are also options for 'On this date' and 'After a set # of payments'. At the bottom, there are 'Cancel', 'Review', and 'Submit' buttons. A small disclaimer at the bottom reads: 'By clicking submit, you authorize us to debit the indicated account for the amount of each payment.'

Scheduled Payments – view scheduled payments and can search by different filters

The screenshot shows a 'Search/Filter' modal window. It contains several filter options: 'View by' with buttons for 'View All', 'Approved', and 'Awaiting Approval'; 'Sort by' with a dropdown menu set to 'Payee'; 'Category' with a dropdown menu set to 'All Categories'; 'Arrange' with a dropdown menu set to 'Descending'; and 'Date range' with two date pickers. At the bottom right, there are 'Close' and 'View results' buttons.

Options:



Company Profile – *you will be prompted to answer a challenge question*

Business users can update their company profile and turn Dual Signatures on or off.

Dual Signatures is a security feature that requires scheduled or edited transactions to be approved.

The screenshot shows the 'Company profile' form. It has a section titled 'Change company information' with fields for 'Company name', 'Address', 'City', 'State' (a dropdown menu set to 'New Hampshire'), 'ZIP Code', 'Phone number', and 'Fax number'. Below this, there is a section titled 'Dual signatures required' with a toggle switch labeled 'Require dual signatures.' and a 'Submit' button at the bottom right.

Manage Bill Pay Accounts – Request to add additional accounts,edit the account’s nickname or the default pay-from account. Additional accounts require aproval by the bank and could be rejected.

Manage bill pay accounts					
+ Add new account					
Default	Nickname	Account number	Account type	Status	
☐			Checking	Approved	Edit Delete
☒			Checking	Approved	Edit Delete
Default Account					

Add new Account

Add new account

Nickname *

Nickname

Account number *

Account number

How to find account number

Confirm account number *

Confirm account number

Account type *

Please select

Close

Save changes

Edit or Delete an Account

Edit account

Nickname

Test Account

Close

Save changes

Are you sure you want to delete this account?

Delete account

No

eNotifications - Allows the business to monitor activity and assist with detecting potential fraud on their bill pay account. Notifications can be sent by email, text message, or both.

The screenshot shows the 'e-Notifications' settings page. At the top, there is a navigation bar with links: Home, Payments, Calendar, Options, and FAQ. On the right, there are links for Profile and Messages (0). The main heading is 'e-Notifications'. Below it are four tabs: Event, Logout, Recurring, and Reminders. The 'Event' tab is active. The page is divided into two main sections. The top section contains two fields: 'Email address on file' and 'Short text address on file'. Both fields have an 'Edit' button. The bottom section is titled 'Event Notifications' and contains a description: 'With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.' Below this, there are three notification settings. The first is 'A transaction exceeds a specified amount'. It has a 'Send notification to' dropdown set to 'Email Address', a 'Category' dropdown set to 'All Categories', a 'Payee or Account' dropdown set to 'All Payees', and an 'Amount' field with a dollar sign and a blank space. A 'Submit' button is at the bottom right. The second is 'A recurring transaction processes'. It has a toggle switch set to 'Off', a 'Send notification to' dropdown set to 'Email Address', and a 'Submit' button. The third is 'A single transaction processes'. It has a toggle switch set to 'Off', a 'Send notification to' dropdown set to 'Email Address', and a 'Submit' button. On the right side, there is a section for 'New eBill has been received'. It has a toggle switch set to 'On', a 'Send notification to' dropdown set to 'Email Address', and a 'Submit' button. Below this, there is a confirmation message: 'Notification has been activated and will be sent'.

Home Payments Calendar Options FAQ

Profile Messages (0)

e-Notifications

Event Logout Recurring Reminders

Email address on file
[Redacted]
Edit

Short text address on file
N/A
Edit

Event Notifications

With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.

A transaction exceeds a specified amount

Send notification to: Email Address
Category: All Categories
Payee or Account: All Payees
Amount: \$
Submit

A recurring transaction processes

☐ A recurring transaction processes
Send notification to: Email Address
Submit

A single transaction processes

☐ A single transaction processes
Send notification to: Email Address
Submit

New eBill has been received

☒ New eBill has been received
Send notification to: Email Address
Submit

Notification has been activated and will be sent
[Redacted]

NOTE: A recurring transaction and a single transaction process event notifications, these are sent to all users with the permissions to Schedule Bill Payments, Schedule Email Payments, and/or Schedule Transfers.

For Admins Only:

Manage Users - Opens the list of authorized users. *you will be prompted to answer a challenge question*

Manage users			
Last name	First name	User ID	Last login
Washington	George	[REDACTED]	N/A
			 Edit  Permissions

Click Edit to update user information

Click Permissions to review and update permissions as needed. Click on each category tab to edit.

User Information

User name

George Washington

User type

Custom

Restore Permissions

User information

PaymentsPayeesOptionsApprove authority

Current Permissions

→ Payments

✓ Schedule Bill Payments (specific)

✓ Schedule Email Payments(all)

✓ Establish Payment Caps(all)

✗ Tax Payments

✓ Designate Pay From Accounts

✓ Payment History

→ Payees

✓ Manage Payees

→ Options

✓ Access Reports

✓ Update Company Info

✓ Manage Billpay Users

✓ Manage Pay From Accounts

✓ Schedule Reminders

→ Approve Authority

✓ Approve Transactions

Click Save at the bottom of the screen once completed.

It will take you back to the Current Permissions screen.

Restore Permissions will restore to the previous version of permission for the user.

To deactivate a user, toggle off all permissions and save.

The screenshot shows the 'Approve authority' tab selected. It displays a 'Current Permissions' section with three columns of permissions, each with a red 'X' indicating they are disabled:

- Payments:**
 - Schedule Bill Payments
 - Schedule Email Payments
 - Establish Payment Caps
 - Tax Payments
 - Designate Pay From Accounts
 - Payment History
- Payees:**
 - Manage Payees
- Options:**
 - Access Reports
 - Update Company Info
 - Manage Billpay Users
 - Manage Pay From Accounts
 - Schedule Reminders
- Approve Authority:**
 - Approve Transactions

Reports - Assist with managing details of the bill pay account. These can be converted to Excel.

The screenshot shows the 'Payments Processed' report interface. It includes filters for 'All Users' (checked), 'Scheduling User', and 'Approving User'. There is a 'Date Range' dropdown set to 'Current Month', and fields for 'Start Date' and 'End Date' with calendar icons. A 'Create report' button is at the bottom right. A note at the bottom states: 'Export and print versions contain the check number in a separate column. The column is blank for electronic payments.'

FAQ – To find answers to the most frequently asked questions about bill pay services.

The screenshot shows the FAQ page. The navigation bar includes 'Payments', 'Payees', 'Pay a person', 'Calendar', 'My account', and 'FAQ' (which is highlighted). Below the navigation bar, there is a search bar with the text 'Payees | Payments | eBills | Rush payments | Pay from account | Message center | Supported browsers and settings | Miscellaneous'. The main content area is titled 'FAQ' and contains a section for 'Payees' with the question 'What is a payee?' and the answer: 'A payee is a company or person to whom money is to be paid. Example: The company or person to whom a check is to be made payable.'