ENROLLING IN BILLPAY AND ZELLE

This document details how First Citizens National Bank customers can enroll in BillPay and then into Zelle. You must enroll in BillPay before Zelle. If you are not enrolled in BillPay please login to your FCNB online banking profile via a web browser then start at Step 1. BillPay can only be enrolled in via Online Banking (not our mobile banking app). If you are already enrolled in BillPay you can jump to step 4 or straight to the "Enrolling in Zelle via Mobile" section. If you have issues enrolling in BillPay please give us a call at (419) 294-2351 and we can help!

1. Log in to Online Banking and Click the "Bill Payment" tab

	Home	Accounts Transfer	Bill Payment	Order Checks	Credit Cards
Bill Paym	ent enrollment				
Phone number	* Indicates requ Enroll	áred field			
NAME AND ADDRESS OF AD	ST CITIZENS IDNAL BANK Upper Santewity, OK	Is Location & Hours Fee Schedule			
	NOTICE: First Citizens National Bank is not responsible for and has no control over the subject matter, content, information, or graphics of the web sites that have links here. The portal and news features are being provided by an outside source - The bank is not responsible for the content. Please <u>contact us</u> with any concerns or comments.				
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2. Accept the BillPay/Zelle Terms and Conditions and then accept the Privacy Policy

Bill Payment Sign In: Terms of	Service
_	Terms of Service
Legal Agreements	About updates to the Terms of Service
	IMPORTANT: To proceed, you must read the following agreement, check "I Accept," and click Continue.
	b. In addition to the Zelle Payment Service, we provide other payment services under these Terms of Service. First, these additional services allow you to send money to people if you provide the Eligible Transaction Account information and other contact information for the Receiver; such transactions are not sent via Zelle. Second, outside Zelle, we allow you to establish a one-time payment for a payment recipient for which processing shall be initiated at a later specified date up to one (1) year. Third, outside Zelle, we enable you to establish a recurring series of payments to a payment recipient for which processing shall be initiated on dates you specify. These three payment services and any other payment reservices that we provide under these Zelle and Other Payment Terms are referred to as "Other Payment Services" in these Zelle and Other Payment Selle when the applicable date of payments are outside Zelle, we may utimately send those transactions via Zelle when the applicable date of payment services. The term "Zelle and Other Payment Service, not the Other Payment Services. The term "Zelle and Other Payment Service, and the Other Payment Services.
	c. The Zelle and Other Payment Services enable you: (1) to initiate a Payment Instruction from an Eligible Transaction Account to an account at u.S. financial institution, and/or (2) to receive a payment from another person into an Eligible Transaction Account, in U.S. dollars. All apyments must be made through the Stile and are subject to the terms of this



3. The first screen allows you to easily search for vendors/billers that you might do business with. This is where you can begin setting up payments to those billers.

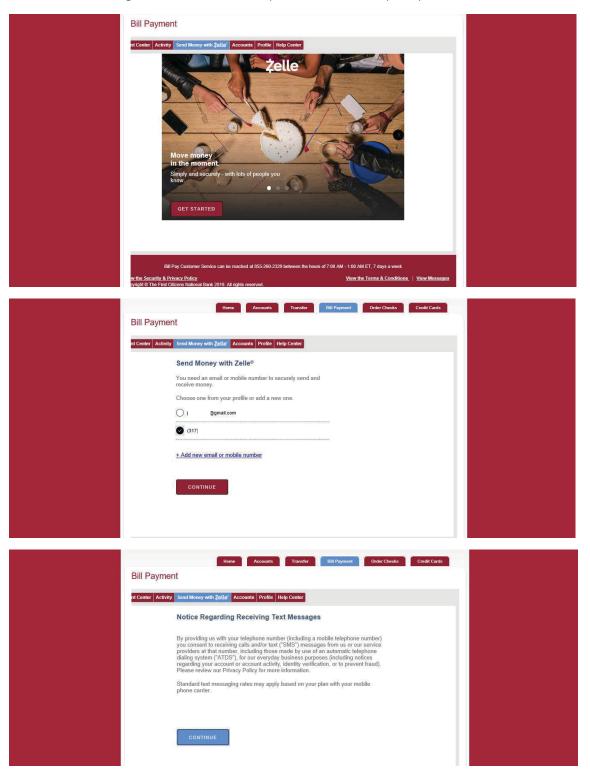
Home Accounts Bill Payment	Transfer Bill Payment Order Checks Credit (Cards		
Take care of your	Take care of your bills in 3 EASY STEPS!			
1 Pick a bill you want to pay.	Enter the info from your bill. 3 Choose how much and when.	/		
Search Our Network Enter the name of any company or person in the U.S.	Q If a company can't be paid electronically, we'll mail a check for you.			
Utilities				
Phone				
Insurance				
Credit Cards		J		
More Bill Categories	What else can I do?	2		

4. However, to get beyond the initial screen to get to Zelle enrollment click the "What Else Can I do" link in the bottom right. After your initial login, you will see a screen similar to below with a set of BillPayment tabs such as "Payment Center", "Activity", etc. To enroll in Zelle click the "Send money to friends and family" icon or the "Send Money with Zelle" tab

Bill Payr			nent Order Checks	Credit Cards	
Payment Co	enter Activity Send Money with Zeille ¹ Account	unts Profile Help Center what you can do in I	Bill Pay.		
	Pay your bills in 3 easy steps. 1 Pick a bill you want to pay. Enter the info from 2 your bill Choose how much and when.	Send money to friends and family.			
	Pay any company or person with a U.S. address.	Send money to anyone with an email address or mobile number.			
https://cw411.checkfreeweb.com/imm/FTK/index/1673	Bill Pay Customer Service can be reach <u>e Security & Privacy Policy</u> tl © The First Citizens National Bank 2019. All rights			s a week <u>View the Terms & Con</u> r	



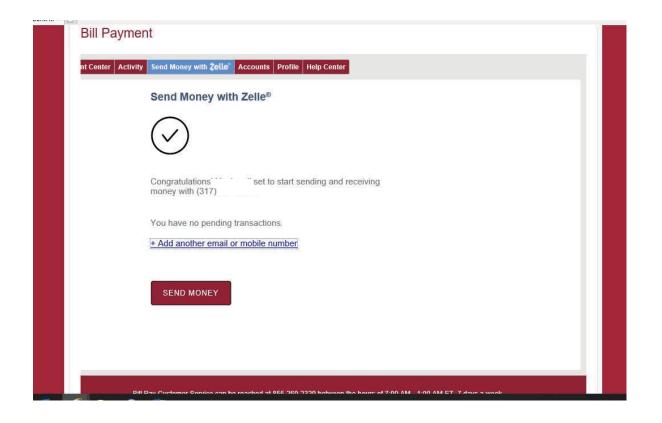
5. You will now begin the Zelle enrollment process. Follow the prompts outlined in the screens below:





Bank ×		
	Send Money with Zelle®	
	To receive payments sent to (317) enter the 6-digit verification code.	
	267275	
	Resend by text Resend by voice	
	BACK VERIFY	
	Bill Pay Customer Service can be reached at 855-260-2329 between the hours of 7:00 AM - 1:00 AM ET, 7 days a week	
	w the Security & Privacy Policy View the Terms & Conditions byright © The First Citizens National Bank 2019. All rights reserved.	<u>View Messages</u>
	Bill Payment	
	nt Center Activity Send Money with Żelle [®] Accounts Profile Help Center	
	Send Money with Zelle®	
	Here's the account for sending and receiving money in Zelle.	
	The First Citizens National Bank, XX	
	Bill Pay Customer Service can be reached at 855-260-2329 between the hours of 7:00 AM - 1:00 AM ET, 7 days a week	
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6. Once the enrollment steps are complete, you can start adding contacts and sending or requesting money from those contacts. You are all set with Zelle!

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	Bill Paymer	nt						
	nt Center Activity	Send Money wi	th Żelle Accounts P	rofile Help Center				
		Send	Request	Split	Activity 1	Settings		
		Select Red	cipient					
		Q Nar	ne, email, mobile #,	, account #	+ Add New Co	ontact		
		KR Ka	1			~		
	e.							
	Bill	Pay Customer Ser	vice can be reached at 855	i-260-2329 between the	e hours of 7:00 AM - 1:00 AM			
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ENROLLING IN ZELLE VIA MOBILE BANKING

1. Login into your FCNB mobile banking and click the "Transfer and Pay" icon. If the icon only says "Transfer" then then you are not yet enrolled in BillPay and will need to do so via Online Banking (see previous instructions).

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	Trai	nsfers & Payment	s Log out			
TRA	NSFERS					
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PAYMENTS						
\$	Make and I	manage payments	>			

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Deposit

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Transfer & Pay

2. Click the "Send Money with Zelle" icon. All other icons on this screen are related to BillPay only, not Zelle.

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Payments	
To Do	Pay My Contacts
Manage Contacts	Payment Activity
Bill Capture	Ż Send Money with Zelle®
Accounts (\$) Transfer & Pay	िड्ड्] ● ● ● Deposit More



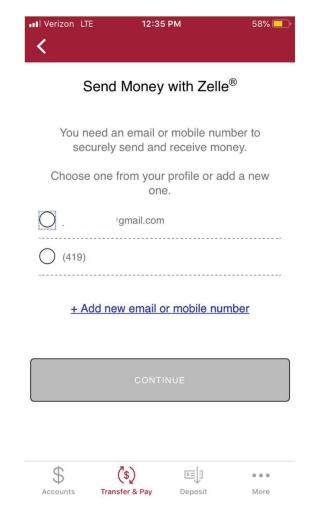
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Accounts

3. Follow the enrollment steps

4. Follow the enrollment steps

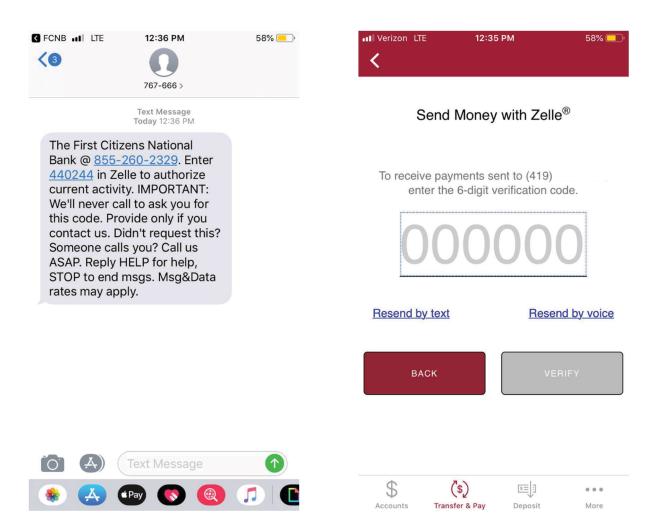






5. Follow the enrollment steps

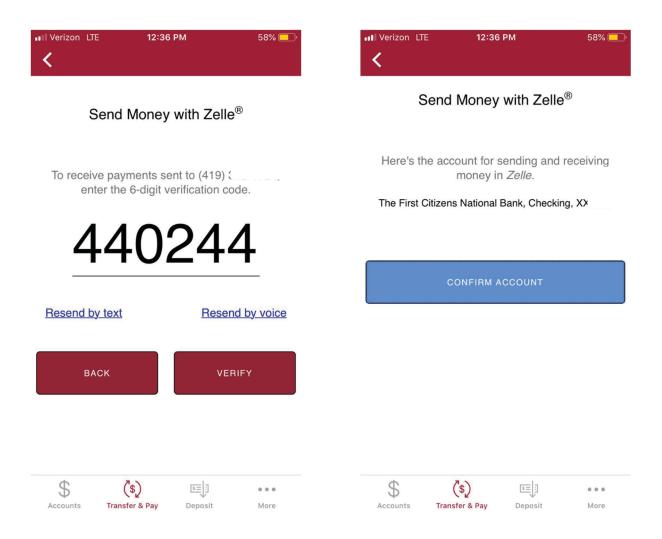
6. Follow the enrollment steps





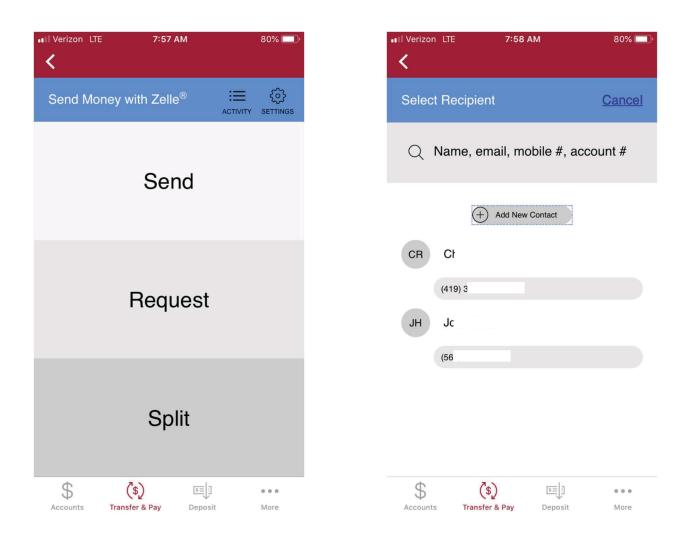
7. Follow the enrollment steps

8. Follow the enrollment steps



9. Once enrolled, click "Send" to fund money

10. Choose an existing contact or add a new one. Using the receivers email address or cell phone number is recommended rather than bank account information.





- 11. Once your contact is selected, enter how much money you want to send and complete the transaction.
- 12. You can also request money from an individual using "Request" or from multiple people using the "Split" functions.

