



Managing All of Your Bills Online

With Private Passport's no-additional-fee bill payment service, you can receive bills and make payments to almost anyone at your convenience.

GETTING STARTED WITH BILL PAYMENT

HOW TO SIGN UP FOR BILL PAYMENT

1. Under the **Banking** section, select **Bill Payment**.
2. Click **Enroll Now** and follow the instructions.

You are able to launch Bill Payment from any of the following locations in Private Passport

- Select **Bill Pay** from the **Shortcuts** drop-down menu anywhere across the site.
- Click on **Pay Bill** from the **Quick Tasks** menu.
- Under the **Banking** section, select **Bill Payment** to manage your enrolled bill payment accounts as well as pay a bill by clicking on **Pay Bills Now**.

ADD A BILL

Before you can pay bills, you need to set-up your billers. A biller is any company, service or person to whom you make payments. Billers can be individuals or companies, such as your cell phone provider or credit card company.

Adding a biller is easy with the **Add a Bill** feature. Once set up, you can make changes at any time.

HOW TO ADD A BILLER

1. From the top navigation, click **Add a Bill**.
2. To add a company or person to your list of billers, select the type of bill you want to add.
3. Click **Continue** and follow the instructions to identify your specific biller.
4. On the next screen, enter the requested biller information and click **Add Bill**.

PAYMENT CENTER

The **Payment Center** is the single point of access for most bill payment activities. You can make payments, view and pay e-Bills (electronic versions of your paper bills) and review your recurring payments and bill history. There are five areas to help you manage your bills effectively.

- **Pay Bills** lists all the billers you have added and allows you to make a single payment or multiple payments all from one screen. You can also view all approved payment accounts. In addition, you have access to e-Bill detail and a dynamic calendar (**Payment Assistant**) allowing you to easily select the earliest available payment dates.

HOW TO MAKE SINGLE OR MULTIPLE PAYMENTS

1. Enter the amount and use the calendar tool to select the due date for billers you want to pay (time your payment so it arrives on the due date or earlier if you like). The calendar will default to the soonest available date a payment can be scheduled to arrive.
2. Click **Make Payments** to review your payments.
3. On the **Review Payments** page click **Submit Payments** to schedule your bill payments.

You can set up recurring payments, such as insurance payments, at the frequency you choose (weekly, monthly, etc.). Set up the payment once and let Private Passport Bill Payment schedule and process each repeating payment so that it is received by the payment date you requested.



- **e-Bills** are sent directly to Private Passport Bill Payment. They contain the same information as your paper bills. You can set up e-Bills for automatic payments or you can enter the amount and date for each payment. e-Bills are stored for up to six months for easy reference. If a biller offers this capability, an e-Bill logo appears next to the biller name on the **Payment Center**. Click on the e-Bill image to add, view and pay your e-Bills.
- **Pending Payments** shows all scheduled payments (along with a link to cancel if necessary) and all payments in process.
- **Recent Payments** shows all payments that have been processed within the previous 45 days. In addition, this section includes a link to **Bill History**, which features payment detail on all completed bill payments for the previous two years.
- **Bill Reminders** shows a list of all incoming bills, including e-Bills. Bills are displayed here upon receipt, notifying you when payments need to be made. There is also a link to set up additional reminders, including the option to establish e-mail notifications.

MANAGE MY BILLS

Via **Manage My Bills** you can select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, and receiving your bill online. Available options vary based on the features that the biller offers and the information you have already set up for your bill.

PERSONAL PAYMENTS

Northern Trust **Personal Payments** is an extension of our bill payment service and an easy and secure way for you to send and receive money online. It eliminates the inconvenience of writing checks or getting cash.

Before you are able to send and receive money using Personal Payments, you will be prompted to set-up your Person to Person Payment service. Simply enter the necessary details in **Service Setup**.

HOW TO SEND MONEY

1. Enter the mobile phone number or e-mail address of the person to whom you want to send money.
2. Enter the payment amount and a message.
3. Preview the payment and select **Send Money**.

Receiving Money

If you are a current Bill Payment user, sign-on to Private Passport and access **Bill Payment** to claim money that is sent to you. If you are a current Private Passport user, but have not signed up for Bill Payment, you will need to enroll in Bill Payment to claim money from Personal Payments.

Mobile Bill Payment

With Private Passport Mobile you can pay bills from your smartphone, with similar functionality to that of Bill Payment on your computer. See guide "Accessing Private Passport on Your Smartphone."

To access Bill Payment from your smartphone, you must have already enrolled in Bill Payment from your computer.

Need Help?

If you have any questions or would like more information, call the Private Passport Help Center at 1-888-635-5350. Outside the United States, call 1-312-557-5900.