



ADAMS BANK & TRUST

FEATURE/FUNCTIONALITY	CLASSIC BILLPAY Free if used one time/month \$5/month inactivity fee	BILLPAY GOLD \$4.50/Month
Schedule single and recurring payments	√	√
Change and/or stop scheduled payments	√	√
View payment history	√	√
24 X 7 Web Access	√	√
Pay anybody Bill Payment Service	√	√
Bill Payment reminder emails		√
Additional security features that can turned on/off		√
Pay bills from multiple bank accounts		√
Memo and comment fields for payments		√
Pending payment calendar		√
Second e-mail address option		√
Manage payees using categories		√
Ability to make Interbank transfers (Me2Me)		√
Ability to E-mail payments to friends (P2P)		√
Schedule multiple payments per page		√

Bill Pay Gold Security Features:

- Set Payment Threshold – An email or text message will be sent to you when a payment has exceeded a maximum daily payment level. You can set this threshold amount.
- Set Payee Threshold – An email or text message will be sent to you when a payment is scheduled to a payee that exceeds the maximum payment level to this payee. You set this threshold amount.
- Challenge Phrases – The user can prompt the system to ask challenge phrases when the following actions take place:
 - Pin Change
 - Adding a Payee
 - Change a Payee Account Number
 - Change Security Options

Me2Me Feature

This feature allows you the ability to move money from your financial institution to another - with just a few simple clicks.

Person2Person (P2P)

You can send money to anyone in the U.S. with an email address and a bank account without them having to tell you their personal banking information.