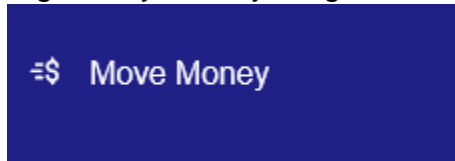


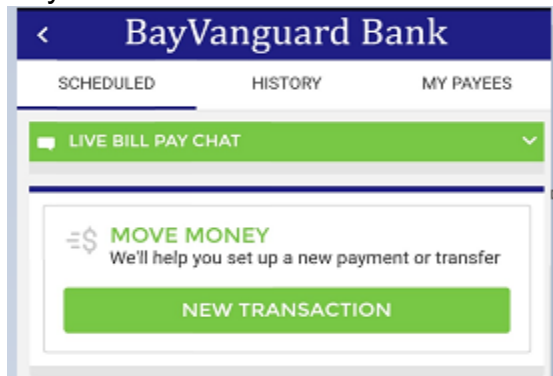
BayVanguard's Bill Pay Enrollment

Please follow the below steps only after online enrollment is completed.

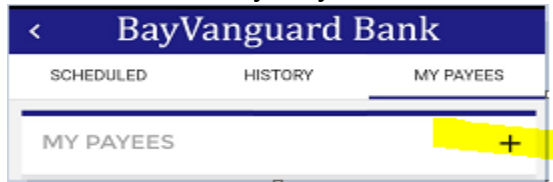
1. Sign into your BayVanguard Online Banking, select Menu, then select "Move Money".



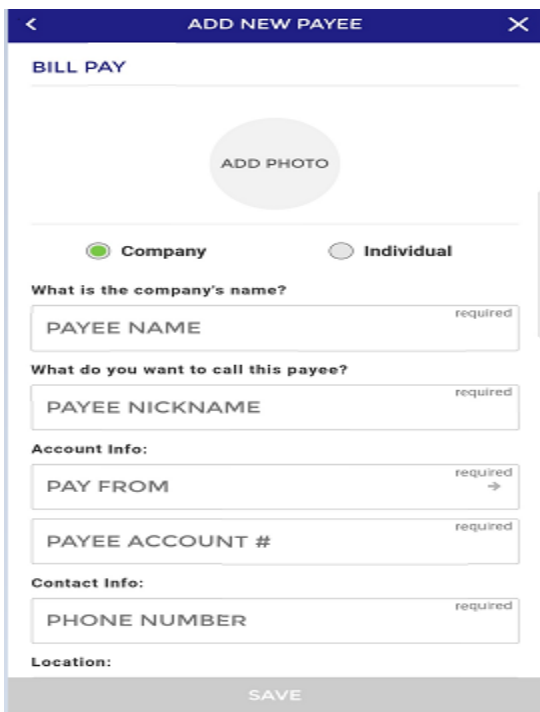
2. If you have not completed the enrollment process for Bill Pay, select the Enrollment option. You will be prompted to view and agree to the Bill Pay terms. Once completed you can then add payee(s).
3. After you completed the enrollment you will see on the option for "My Payees"; select "My Payees".



4. On the side of "My Payees" select the + button.



5. Select the Bill Pay type.
6. Select "Company" or "Individual" then complete the required fields. Select Save.

A screenshot of the "ADD NEW PAYEE" form in the BayVanguard mobile app. The form is titled "BILL PAY" and has a back arrow and a close button (X) at the top. It features a circular "ADD PHOTO" button. Below that are two radio buttons for "Company" (selected) and "Individual". The form includes several required fields: "PAYEE NAME", "PAYEE NICKNAME", "PAY FROM" (with a right arrow icon), "PAYEE ACCOUNT #", and "PHONE NUMBER". A "SAVE" button is at the bottom.