



SYNOVUS<sup>®</sup>

G A T E W A Y



Bill Pay  
Get Started Guide

## Synovus Gateway Bill Pay Get Started Guide

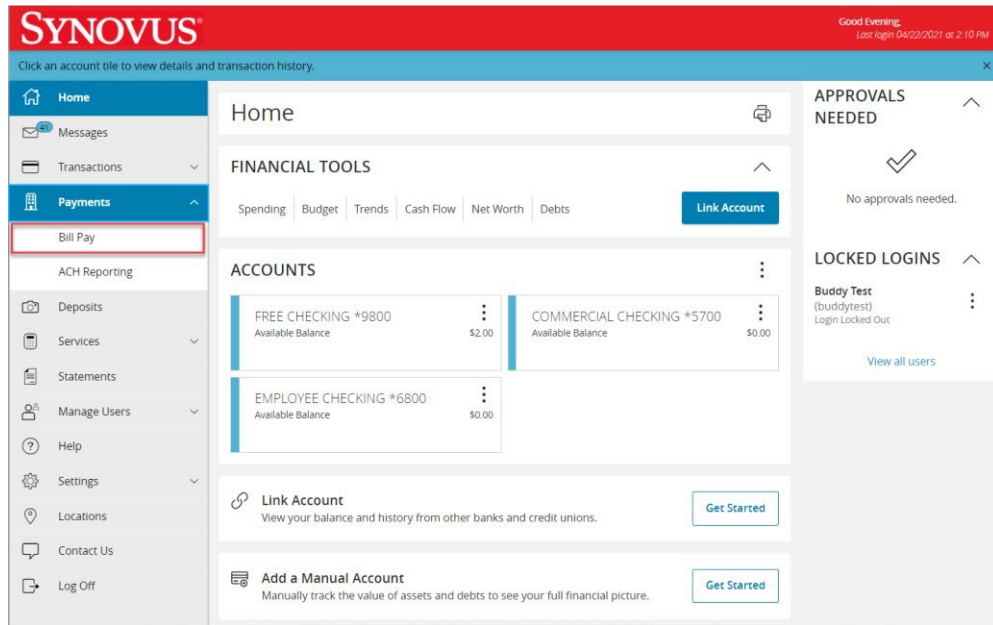
Welcome to the Synovus Gateway<sup>SM</sup> Bill Pay Get Started Guide – a helpful resource for true control and total convenience. This guide will help you log in to Synovus Gateway Bill Pay and will provide instructions for setting up your payees and making payments. Also included is an FAQ. Select a topic below to learn more.

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## How to log in to Bill Pay

From the Home page of Synovus Gateway, click or tap **Payments** and then **Bill Pay**.

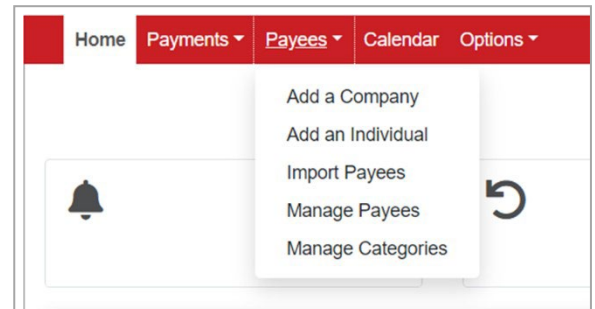


## How to set up a payee

Once logged in to Bill Pay, the first step to making a payment is to add a payee. Go to the "Payees" tab and select **Add a Company** or **Add an Individual**.

### How to add a company

To add a company, you will be required to enter information that can be found on your most recent bill. The information you will be required to enter is displayed below on the "Add a Company" screen.



## Add a company

Company details

**Important information**  
Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.

**Payee name \***

**Account number \***

**Confirm account number \***

**Phone number \***  **Payee ZIP code \***

**Account holder name \***

**Note:** The account number usually appears on your bill or monthly statement to help this merchant recognize you as a customer. If you do not have an established account number, please include any identifying information within the account number field.

Example: "Pay to the account of John Smith."

### How to add an individual

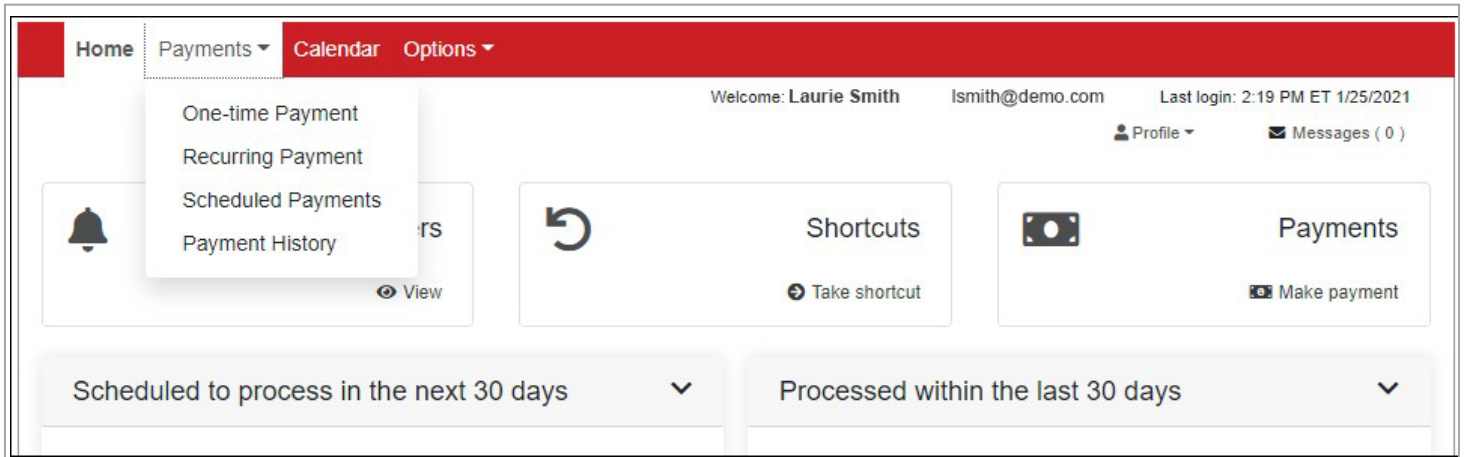
You can choose to mail a check.

To **mail a check**, you will need to provide the payee's full name and complete mailing address.

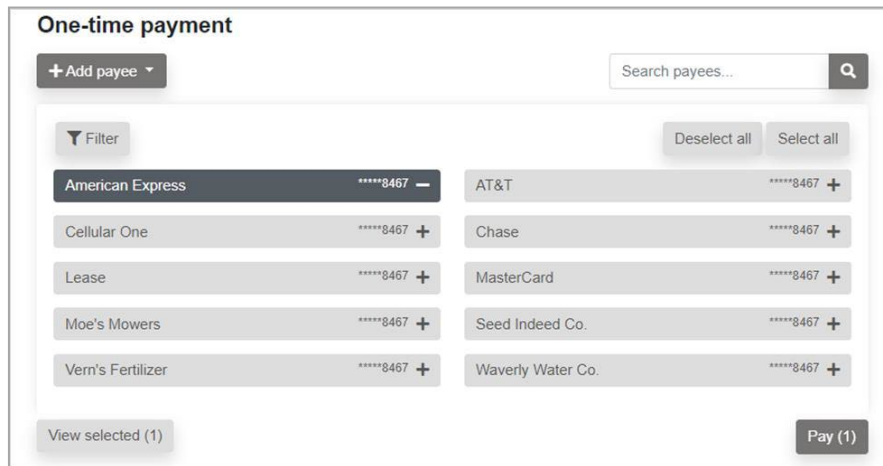
## How to make a payment

Before you can make a payment, you must first add the person or company you wish to pay. To learn more, visit the “How to set up a payee” section.

Once you've added a payee, go to the “Payments” tab and select **One-time Payment** or **Recurring Payment**.



You can choose to make a **One-time Payment**.



You can choose to make a **Recurring Payment** for a Bill or for an Individual. This is a consistent payment that recurs on a regular basis, such as an insurance payment or an office lease.

### Set up American Express recurring payment ✕

#### Details

<b>Name</b> American Express <span>Check</span> ****8467 <span>Add comment</span>	<b>Pay from*</b> Primary Checking <span>▼</span>	<b>Amount*</b> \$ <input type="text"/>
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#### Series options / preferences

If the payment falls on a holiday or weekend?

Pay before  Pay after

#### Frequency edit

**Frequency\***  
 ▼

**Would you like this series to end?\***

No

On this date  📅

After a set # of payments

By clicking submit, you authorize us to debit the indicated account for the amount of each payment.

Once you select the type of payment, choose a **payee** from your Payee List, or **add a new payee**.

Then select:

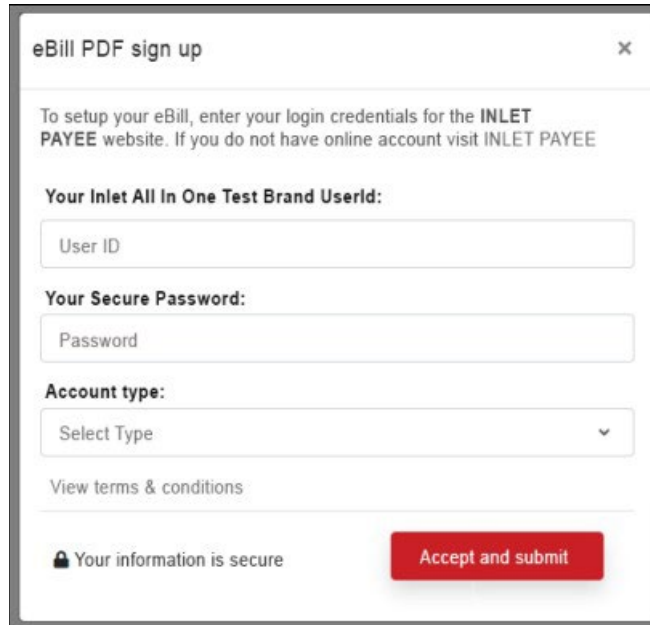
- **Pay** in the bottom right
- The **account** you want to pay from
- The **amount** of the payment
- The **date** of the payment

For recurring payments, you can also select the payment frequency and the series end date. The following options are available to you:

- Weekly
- Every other week
- Every four weeks
- Monthly
- Every other month
- Twice monthly
- Every three months
- Every six months
- Annual

## How to set up eBill

Before setting up eBill, you must first add a payee. To learn more, visit the “How to set up a payee” section. Once your payee is set up, you can select **setup eBill PDF** on your bill pay dashboard for select payees that we partner with who supply electronic bills (eBills).



The screenshot shows a web form titled "eBill PDF sign up" with a close button (X) in the top right corner. The form contains the following elements:

- Instructional text: "To setup your eBill, enter your login credentials for the **INLET PAYEE** website. If you do not have online account visit INLET PAYEE"
- Section header: "Your Inlet All In One Test Brand Userid:"
- Text input field: "User ID"
- Section header: "Your Secure Password:"
- Text input field: "Password"
- Section header: "Account type:"
- Dropdown menu: "Select Type" with a downward arrow
- Text link: "View terms & conditions"
- Security notice: "Your information is secure" with a lock icon
- Red button: "Accept and submit"

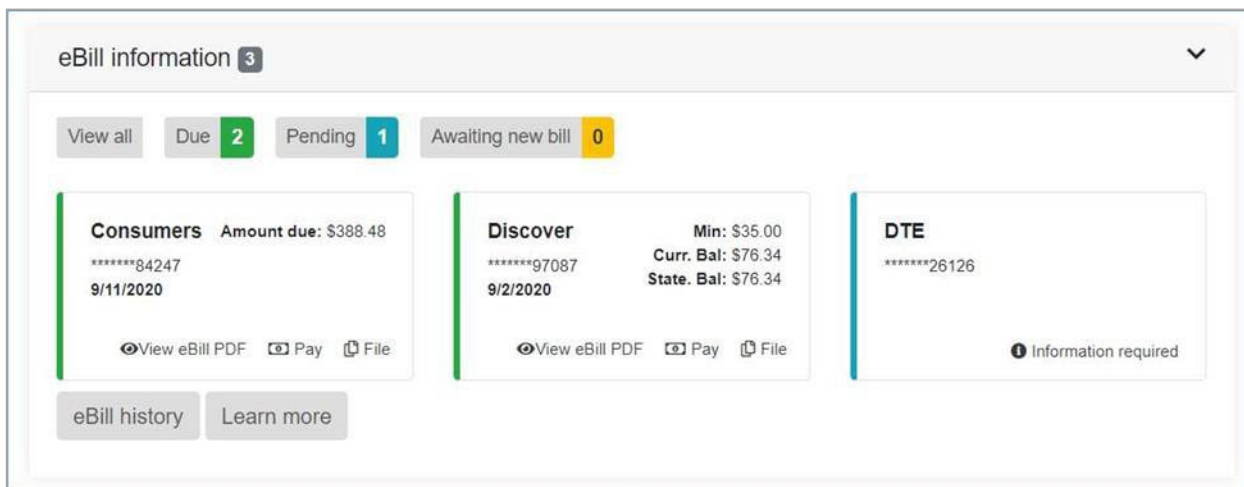
To set up an eBill, you will simply tap or click **eBill sign up** for that biller. You'll need to enter your login credentials for the biller's website. Once you do, select **Accept and Submit**. The eBill setup process will identify your account details using the credentials you provided.

Once you've validated your account is correct, tap or click the **Complete Setup** button, and your eBill is added.

You will then receive a confirmation email. You will also continue to receive paper statements from your payee unless you contact your payee to stop sending those statements.

When your eBill payee has been added and confirmed, you can simply select the **Pay** link under the payee's listing to schedule a payment.





## Synovus Gateway Bill Pay FAQ

### **Q: What is Synovus Gateway Bill Pay (Business Bill Pay)?**

A: It's a service from Synovus that streamlines the back-office functions of your business and allows you to make payments to virtually any individual or company through one point of control with Synovus Gateway digital banking.

### **Q: Why is Synovus Gateway Bill Pay better than personal bill pay?**

A: Synovus Gateway Bill Pay was designed specifically to meet the needs of today's businesses. In addition to making payments, you can run customized reports and set permission controls. It all adds up to give you more resources you need and more time to focus on your business.

### **Q: Who can I pay with Synovus Gateway Bill Pay?**

A: You can pay virtually any business or individual with a mailing address within the United States and Puerto Rico. Examples include utilities, office supply bills, consultants or independent contractors.

### **Q: How are online payments delivered?**

A: Most payments are delivered electronically. Your payment information, such as your account number, is sent via secure transmission. All other payments are made by paper checks mailed via the U.S. Postal Service.

### **Q: Is Synovus Gateway Bill Pay secure?**

A: It's one of the safest ways for your business to pay bills. Synovus Gateway Bill Pay helps guard against identity theft from lost or stolen checkbooks, bills and statements. It also increases privacy because only you can access your account information, account numbers and payment history.

### **Q: How long does it take before a payment is received?**

A: Generally, your payment is received within two to seven days, depending on whether it is sent electronically or via paper check.

### **Q: How are the scheduled payments processed with Synovus Gateway Bill Pay?**

A: Most scheduled payments are sent electronically, and funds are withdrawn from your account on the payment date.

## Key benefits

### **Q: What are the primary benefits of Synovus Gateway Bill Pay?**

A: The major benefits are true control and total convenience for you. This means you'll be able to:

- Pay your business' bills and view payment activity anytime, anywhere
- Quickly run customized reports with the information your business needs
- Reduce your paperwork and bookkeeping
- Maintain more control over cash flow
- Increase your security over mailing checks

## How to get started

### **Q: How do I enroll for Synovus Gateway Bill Pay?**

A: To enroll, log in to your account at <https://www.synovus.com>. Select **Synovus Gateway** from the Manage Your Account dropdown. Then click on Payments, Bill Pay. Or call us at 1-888-SYNOVUS and we will help set you up.

### **Q: How do I start using Synovus Gateway Bill Pay?**

A: First, you need to enroll to activate your Synovus Gateway Bill Pay account. If you haven't enrolled, please follow the instructions shown above.

If you have enrolled, you can set up payees and start making payments in a few easy steps:

1. Go to the "Payees" tab
2. Tap or click **Add a Payee**
3. Choose to add a company, individual, or bank or credit union
4. Complete form by providing requested information about payee and select **submit payee**
5. Then tap or click **schedule a payment to this payee**

## Using basic features

### **Making bill payments**

#### **Q: Does Synovus Gateway Bill Pay have Quicken/QuickBooks integration?**

A: Yes. You can import payees from Quicken® or QuickBooks® directly into your Synovus Gateway Bill Pay account.

#### **Q: Can I set up recurring payments?**

A: Synovus Gateway Bill Pay allows you to set up recurring payments for bills that are consistent every month. Examples include insurance payments, contractual payments or your office lease.

#### **Q: Can I pay multiple invoices at once?**

A: You can send a single payment for multiple invoices from a single vendor.

## Customized reporting

### **Q: What kind of customized reports can I run?**

A: You can run reports that allow you to:

- Have the audit information you need
- Review your spending
- View the payment activity of your authorized users

## eBill

### **Q: What is eBill?**

A: eBill is a feature that allows you to receive and pay electronic versions of paper bills directly from your Synovus Gateway Bill Pay account.

### **Q: How do eBills work?**

A: eBills are delivered directly to your Synovus Gateway Bill Pay account. Once you set up an individual eBill for a company you do business with, an eBill comes directly from that payee to your account. Examples of businesses that offer eBills are cable service providers, phone service providers, utility providers and credit card companies.

### **Q: Will I still receive paper statements when I have eBill?**

A: You will continue to receive paper statements from your payee unless you contact your payee to stop sending those statements.

### **Q: How will I know if eBill is available for a payee?**

A: There are two easy ways to determine if a payee offers eBill. You can check to see if there is a “Setup eBill PDF” link next to their listing on your Synovus Gateway Bill Pay home page, or look for the “Setup eBill PDF” icon under their name in the “View Payees” section.

### **Q: What are the primary benefits of eBill?**

A: With eBill, everything you need is in one convenient location. Using eBill allows you to streamline your bill pay routine and have online access to your bills. In addition, you can view past bill statements at a glance.

### **Q: What information is included in an eBill?**

A: Your full billing statement will be delivered to your account. That means you can view all statement information, including transactions, payment history, credits and more.

### **Q: How do I pay an eBill?**

A: To pay an eBill, simply choose the account you want to pay from, enter the amount you want to pay and schedule when you want the payment delivered.

### **Q: How do I know when I have received an eBill?**

A: You can sign up to receive an email notice to alert you when an eBill has been delivered to your account.

## Need assistance?

Contact your relationship manager or call Synovus Customer Care at 1-888-SYNOVUS (796-6887) and say “Gateway.”