



River Cities Bank


Online Bill Pay Enrollment Guide


1. Go to www.RiverCitiesBank.com

2. Click on the  button at the top of the screen. Then click the  button in the middle of the screen. A new window will appear. Click Log On to continue.

3. Now enter your Access ID and click Submit. If you are not on a registered computer, you will have to choose to answer a security question to authenticate the computer.

4. Once you are to the Password screen, make sure the correct image and PassPhrase are showing and then type in your password and click Submit.

5. Now you are logged into River Cities Bank Online Banking Homepage. Click the  button on the top left. This will bring up a list of all of your accounts held at River Cities Bank.

6. Click on the  button on the top of the Account List screen.

7. In the Enrollment Box, select Bill Pay from the drop down list and then click Next.

8. It will then ask you for a Bill Pay User Code and Password – please enter the same User Code and Password you use to log onto Online Banking. Once you have entered a User Name and Password, click Submit.

9. The screen will change back to your Account Summary screen. At the bottom of this screen (you may need to scroll down) you will see a section titled List of Bill Pay Accounts. Click on the account number listed below the heading to access the Bill Pay site. Once you have been approved, you will always use this link to access Bill Pay.

10. The following screen will ask you to fill out your name, address, phone number, etc. You must fill out all areas that have a (*) next to them. Once everything is completed, read through the Bill Pay Disclosure and check the I Accept box. Then, click Next at the bottom of the screen.

11. The next screen will ask you to choose a security key and answer some challenge questions. Please read the information on the right side of the screen, type in your chosen security key twice, and insert the correct answers to at least 4 of the challenge questions. After this is complete, click Next.

12. This will complete your Bill Pay enrollment process.

13. Once you have enrolled, you will receive a confirmation email confirming your approval status.

Please Note:

The *processing date* of a bill payment is **not** the date the bill is due. The processing date is the day the funds will be pulled from your account and the payment will begin processing.

When you are scheduling your payments, please remember to allow a minimum of 3- 5 business days for electronic payments to post. For check payments, allow 5-8 business days for the payment to be received as check payments must go through the postal system. Also keep in mind that payments being sent by check to a Post Office Box may take an additional 1-2 business days to post to your account, depending on how the payee processes payments that do not include a remittance slip. When scheduling first-time payments to new payees, we recommend setting the processing date to be around 10 business days before the actual due date. Once the first payment has been processed, the Bill Pay site will indicate whether the payment was processed electronically or by check and you can then schedule future payments accordingly as recommended below:

Electronic Payments.....Schedule the processing date to be 3-5 business days before the due date.

Check PaymentsSchedule the processing date to be 5-8 business days before the due date.