Getting Started with Northern Trust Private Passport®



Paying Bills Online

Private Passport's Bill Payment service provides a secure place to manage all of your bills online. Receive bills and make payments—it's like having an electronic checkbook.

Pay anyone, from your mortgage company to the gardener, with no bill payment fees. Schedule one-time payments, set up repeating payments, or quickly make several payments at once. Plus, track the status of all your payments – no "the check is in the mail" worries.

In addition, "e-mail payments" allow you to send money to anyone with an e-mail address and a U.S. bank account.

To sign up for Bill Payment:

Select Banking from the top menu, and then select the Bill Payment option.

Click the Sign Up for Bill Payment link and follow the instructions on the next few screens, including selecting the accounts to use for online bill payment.

Set Up Payees

A payee is any company, service, or person to whom you make payments. Payees can be anyone who bills you, such as your phone company or credit card.

Enter billing information for each payee including their name and address, your account number.

Once you have set up a payee, make payments to those payees at your convenience.

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Make Payments

Make a payment just like writing a check. You can pay bills form any Northern Trust checking account. Schedule a payment for the due date or for up to one year in advance.

To make a payment, simply select the payee and enter the amount and date. You can time your payment so it arrives on the due date or earlier if you like.

The only payments you can't make online are court-ordered payments and state and federal tax payments.

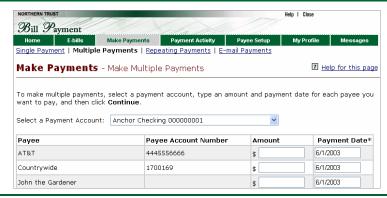
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Paying Bills Online

Make Multiple Payments

You can quickly make payments to several payees at once. Simply enter the amount and payment date for each payee.



Schedule Repeating Payments

You can set up automatically repeating payments, such as rent or mortgage payments, at the frequency you choose (weekly, monthly, etc.)

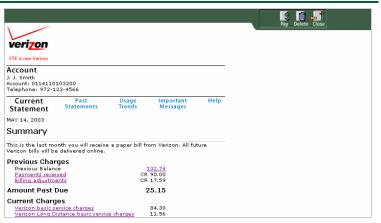
Private Passport Bill Payment schedules and processes each repeating payment so the payee receives it by the payment date.



Receive and Pay E-bills

Over 600 payees can send you E-bills (electronic bills) directly to your Private Passport Bill Payment service. All of the same information on your paper bill displays online.

You can set up e-bills to be automatically paid or you can enter the amount and date to pay for each. Plus, store e-bills for up to six months for easy reference.



Send E-mail Payments

Send money electronically to anyone with an e-mail address and a U.S. bank account – send monetary gifts, pay for auction purchases, anything!

If you have any questions or would like more information, call the Private Passport Help Center at 888-635-5350, available 24 hours a day, seven days a week. Outside the U.S., call 312-557-5900. Or, send a message using the secure Message Center (under Help Center in the left frame).

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