

Bill Pay Updates

Coming to CentralNET on March 26th!

Overview

This update to our Bill Pay service is a UI (User Interface) refresh that will provide our customers the same convenient bill payment abilities with an updated appearance and workflow.

What will happen on March 26th?

When customers log into CentralNET and select Bill Pay on Wednesday, March 26 they will see a new layout of what is currently known as the Payment Center. All existing bill pay activities will remain in place which includes billers, autopay plans, eBills and payment history. Users who don't have any existing billers will be presented a landing page which will include information on how customers can simplify their bill pay routine with Central Bank & Trust Bill Pay and a button to get started.

Simplify your bill pay routine with Central Bank & Trust Bill Pay!



Convenience

Say goodbye to the hassle of juggling multiple passwords and accounts. Now, you can conveniently pay all your bills anytime, anywhere, on any device.



Control

Receive electronic bill statements directly to your account, eliminating paper clutter and streamlining your financial record keeping.

Set up customizable reminders and automatic payments to ensure you never miss a due date again.



Confidence

With just a few clicks, you can securely send payments to anyone without leaving your digital banking environment. Manage all your payments in one place, with one password.

[Get started](#)

What features will be available with this update?

- As previously stated, all users will retain their existing billers, autopay plans, eBills and payment history. Customers will also have the ability to export and download their bill pay history. In the future this will also include draft check numbers.
- Bill Pay will be more user friendly across all devices! The platform is designed to conform to any size screen from a smartphone to a desktop computer. This will keep a more consistent appearance and workflow for customers when they're on the go.
- For the first 90 days, beginning March 26th, customers using a browser will have the option to toggle their bill pay screen back to Classic View by selecting the link in the upper right-hand corner of their bill pay window.
- Multi Pay, the ability to setup payments to multiple billers at a time, will be available on devices with larger screens (i.e. tablets, laptops and desktop PCs).
- The same payment methods (electronic, single check and draft check) will be available.

What differences will customers see with this update?

- Currently users are presented with a default "Deliver by" date regardless of payment method. With this update, the default date wording for a check payment will display as "Estimated delivery".
- Billers will be displayed in order of most recent activity rather than the current alphabetic listing.
- Customers will not be able to create new custom categories for organizing their billers but any existing categories a user has in bill pay today will migrate to the new platform.

What will Bill Pay look like?

The screenshot displays the 'PAY BILLS' and 'ACTIVITY' sections of a user interface. At the top right, there is a 'Switch to classic view (81 days left)' link with a question mark icon. The main content area is divided into several sections:

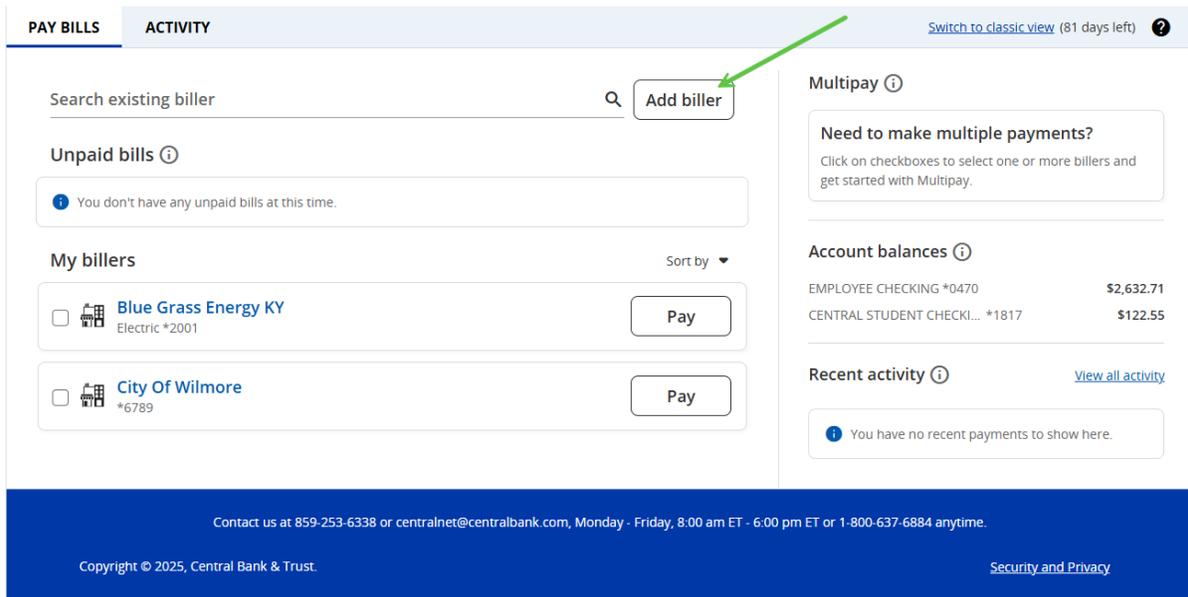
- Search existing biller** (1): A search bar with a magnifying glass icon and an 'Add biller' button (2).
- Unpaid bills** (3): A section with an information icon and a message: 'You don't have any unpaid bills at this time.'
- My billers**: A list of billers with a 'Sort by' dropdown.
 - Blue Grass Energy KY** (5): Includes a checked checkbox (4), the name, account number *2001, and a 'Pay' button (6). Below the name, it says 'Next payment Scheduled Mar 11 for \$173.58'.
 - City Of Wilmore**: Includes a checked checkbox and a 'Pay' button.
- Multipay** (3): A section with an information icon and a 'Pay 2 selected bills' button. Below it is a 'Cancel' button and a list of selected bills:
 - Blue Grass Energy KY**: Electric *2001, with a 'Remove' link.
 - City Of Wilmore**: *6789, with a 'Remove' link.
- Account balances** (7): A section with an information icon and a list of accounts:
 - EMPLOYEE CHECKING *0470**: \$2,632.71
 - CENTRAL STUDENT CHECKI... *1817**: \$122.55
- Recent activity** (8): A section with an information icon and a 'View all activity' link. Below it is a card for **Blue Grass Energy KY** (Electric *2001) with a payment of \$173.58 scheduled for Mar 11.

At the bottom, there is a blue footer bar containing contact information: 'Contact us at 859-253-6338 or centralnet@centralbank.com, Monday - Friday, 8:00 am ET - 6:00 pm ET or 1-800-637-6884 anytime.' The footer also includes 'Copyright © 2025, Central Bank & Trust.' and a 'Security and Privacy' link.

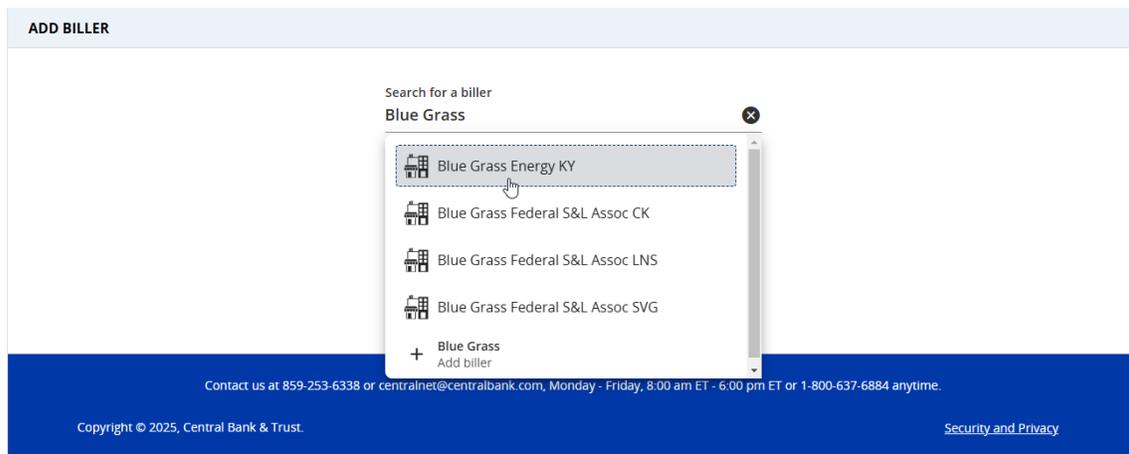
1. Search from existing list of billers. If the biller name does not exist when clicking search, the user will be directed to the add biller screen.
2. User can click this button to add a new biller.
3. If multiple billers have been selected (see 4) they will appear in this Multipay widget which will allow the user to setup payments to more than one biller at a time.
4. Users will select this checkbox if they want the biller to be available for the multipay option.
5. By selecting the name of the biller users will be directed to a screen that will allow them to edit the biller. This edit screen will include options such as pay biller, edit biller, add autopay, add reminders and biller activity.
6. If users prefer to make a single payment to a specific biller they can select the Pay button for that biller and they will be taken to the Review and Pay screen to complete payment.
7. Real time account balances for any eligible bill pay accounts will appear in this widget.
8. This widget will list any recent payment activity.
9. For the first 90 days that this update is active, users will have the ability to toggle to the “classic view” which will allow them to navigate bill pay as it was before March 26th.

How is a new biller created?

1. Select add biller.



2. Search for the billers' name in the search feature. If Bill Pay has an agreement with the biller to receive electronic payments, the option to select the biller from the search results and enter account information will populate. If this electronic option is not available then the user will select the add biller option from the drop down and they'll be directed to a screen which will allow them to manually enter the biller information.



How is a payment created and submitted?

1. Search for the biller and select the Pay button associated with that biller.

The screenshot shows the 'PAY BILLS' section of a web application. At the top, there are tabs for 'PAY BILLS' and 'ACTIVITY', and a link to 'Switch to classic view (81 days left)'. Below the tabs, there is a search bar for existing billers and an 'Add biller' button. The 'Unpaid bills' section indicates that there are no unpaid bills at this time. The 'My billers' section lists two billers: 'Blue Grass Energy KY' (Electric *2001) and 'City Of Wilmore' (*6789). Each biller has a 'Pay' button. A green arrow points to the 'Pay' button for Blue Grass Energy KY. To the right, there are sections for 'Multipay', 'Account balances', and 'Recent activity'. The 'Account balances' section shows two accounts: 'EMPLOYEE CHECKING *0470' with a balance of \$2,632.71 and 'CENTRAL STUDENT CHECKI... *1817' with a balance of \$122.55. The 'Recent activity' section shows a recent payment for Blue Grass Energy KY for \$173.58, scheduled for Mar 11.

2. On the Review and Pay screen the user will verify the biller being paid, enter the amount, select the deliver by date, choose the desired Pay from account from the drop down and select Pay.

The screenshot shows the 'REVIEW AND PAY' screen. At the top, there is a header for 'REVIEW AND PAY'. Below the header, there is a card for 'Blue Grass Energy KY' (Electric *2001). The amount to be paid is displayed as '\$173.58'. Below the amount, there are three fields: 'Deliver by' (03/05/2025), 'Pay from' (EMPLOYEE CHECKING *0470), and 'Available balance' (\$2,632.71). At the bottom, there are two buttons: 'Cancel' and 'Pay \$173.58'. A mouse cursor is hovering over the 'Pay \$173.58' button.

- Once the user selects Pay they'll be presented the Payment Confirmation screen which will give them the opportunity to review the details of the payment a second time before selecting done.

PAYMENT CONFIRMATION [Print](#)

 **Blue Grass Energy KY**
Electric *2001



Your \$173.58 payment is scheduled for Mar 11

| | |
|--------------------|--|
| Confirmation | X5CR1-2JWP9 |
| Amount | \$173.58 |
| Pay from | EMPLOYEE CHECKING *0470 |
| Estimated delivery | Mar 11 <i>Your check may be cashed, and the money withdrawn from your account, before, on, or after Mar 11.</i> |
| Delivery method | Check |

[Done](#)

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- The user can then confirm they see the payment listed in their recent activity widget.

PAY BILLS **ACTIVITY** [Switch to classic view](#) (81 days left) 

Search existing biller [Add biller](#)

Unpaid bills 

 You don't have any unpaid bills at this time.

My billers Sort by ▼

 **Blue Grass Energy KY**
Electric *2001 [Pay](#)
Next payment Scheduled Mar 11 for \$173.58

 **City Of Wilmore**
*6789 [Pay](#)

Multipay 

Need to make multiple payments?
Click on checkboxes to select one or more billers and get started with Multipay.

Account balances 

| | |
|---------------------------------|-------------------|
| EMPLOYEE CHECKING *0470 | \$2,632.71 |
| CENTRAL STUDENT CHECKI... *1817 | \$122.55 |

Recent activity  [View all activity](#)

 **Blue Grass Energy KY** **\$173.58**
Electric *2001 Scheduled Mar 11

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How can a biller's details be edited?

1. Select the name of the biller to be edited.

The screenshot shows a user interface with two tabs: 'PAY BILLS' and 'ACTIVITY'. The 'PAY BILLS' tab is active. At the top right, there is a link 'Switch to classic view (81 days left)' and a help icon. Below the tabs, there is a search bar for existing billers and an 'Add biller' button. A section for 'Unpaid bills' shows a message: 'You don't have any unpaid bills at this time.' Below that is a 'My billers' section with a 'Sort by' dropdown. It lists two billers: 'Blue Grass Energy KY' (Electric *2001) with a 'Pay' button, and 'City Of Wilmore' (*6789) with a 'Pay' button. A green arrow points to the 'City Of Wilmore' name. To the right, there are sections for 'Multipay', 'Account balances' (listing 'EMPLOYEE CHECKING *0470' for \$2,632.71 and 'CENTRAL STUDENT CHECKI... *1817' for \$122.55), and 'Recent activity' (listing a 'Blue Grass Energy KY' bill for \$173.58). At the bottom, there is contact information and a copyright notice for 2025, Central Bank & Trust.

2. The Biller Details screen will display the options to edit the biller's payment information, setup autopay for the biller as well as setup reminders for the biller. Each of these screens can be viewed below in respective order.

The screenshot shows the 'BILLER DETAILS' screen for 'City Of Wilmore' (*6789). The biller's address is 210 S Lexington Ave, Wilmore KY 40390, and the phone number is (859) 858-4411. There are buttons for 'Pay' and 'Edit biller'. Below that, there are sections for 'Autopay' (with an 'Add autopay' button) and 'Reminders' (with an 'Add reminders' button'). To the right, there is a 'Biller activity' section with a 'View all' link and a message: 'You have no recent payments to City Of Wilmore *6789.' At the bottom, there is contact information and a copyright notice for 2025, Central Bank & Trust.

EDIT BILLER

 **City Of Wilmore**
*6789

Account information

Account number

*6789

[Show](#) [Edit](#)

For your protection we only show part of your account number.

Nickname

[Edit](#)

Mailing address

210 S Lexington Ave
Wilmore, KY, 40390

[Edit](#)

Phone number

(859) 858-4411

[Edit](#)

Cancel

Save changes

[Delete biller](#)

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ADD AUTOPAY

 **City Of Wilmore**
*6789

First delivery date

03/11/2025



Payments that fall on a weekend or holiday will be changed to previous business day.

Pay from

EMPLOYEE CHECKING *0470



Available balance: \$2,632.71

Always pay

\$0.00

Frequency



[About frequencies](#) ⓘ

Duration



Memo

Printed on check

0/32

Send email notifications to jonreifsnyder@gmail.com when the payment:

Is due



Has been sent



Cancel

Add autopay

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ADD REMINDERS

 City Of Wilmore
*6789

Typical due date ⓘ



Numeric date starting with the month

Typical amount due ⓘ

\$0.00

Bill received



Remind me in advance



Send email notifications to jonreifsnyder@gmail.com
when the payment:

Is due



Has been sent



Isn't paid by the due date



Cancel

Set reminders

[Add autopay instead?](#)

Contact us at 859-253-6338 or centralnet@centralbank.com, Monday - Friday, 8:00 am ET - 6:00 pm ET or 1-800-637-6884 anytime.