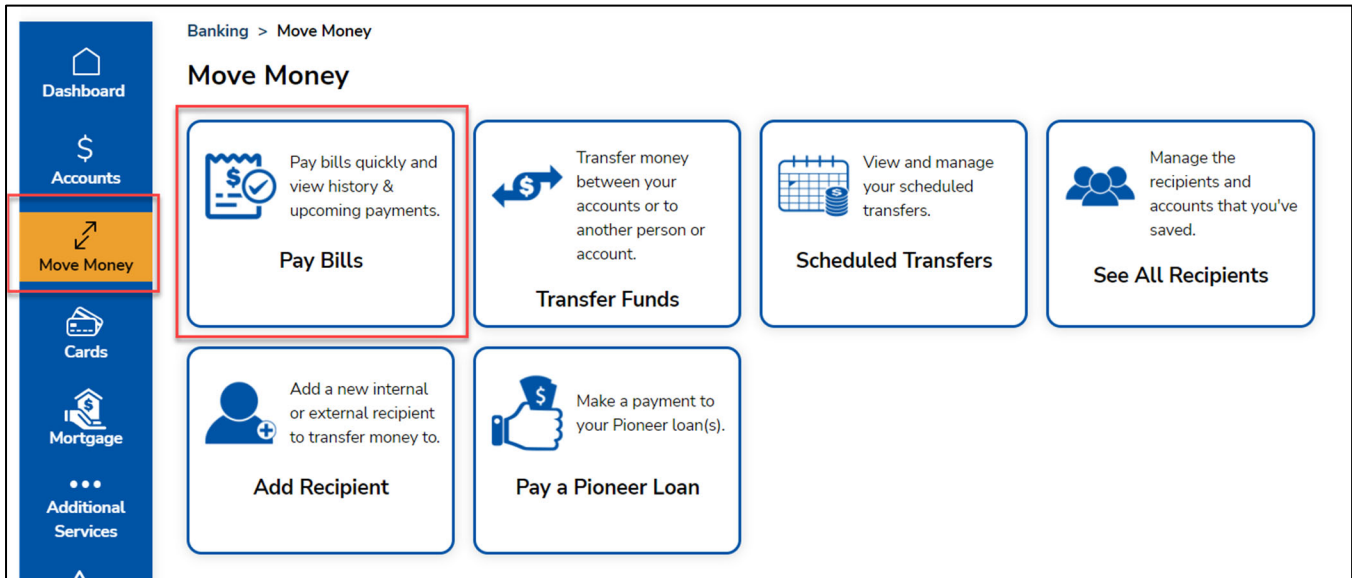


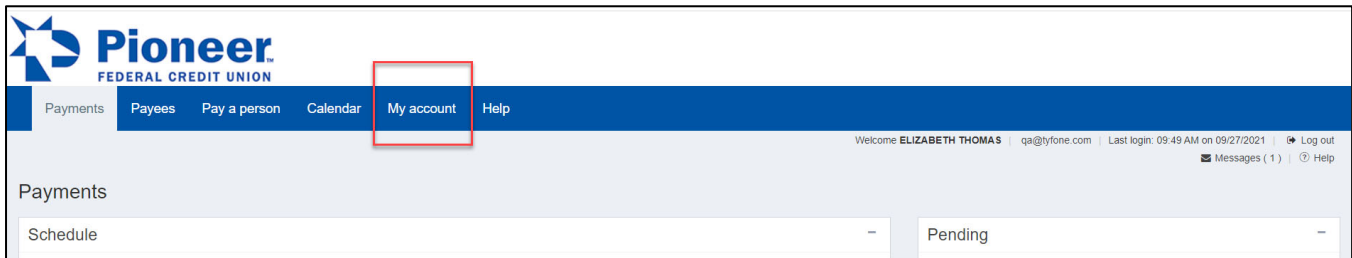


DESKTOP:

For setting up payees in bill pay, how do you choose text message instead of phone call?



While you are in bill pay, go to My Account



and then it will ask for your security questions that you set up and then take you to your personal info screen.



You will be asked to answer a challenge question (that you previously set up) for entry:

Scroll to the bottom, select your cell phone provider and enter your phone number.