

CAPITAL ACCESS BILL PAY

A convenient, secure way to pay your bills online

SET UP AUTOMATIC PAYMENTS WITH CAPITAL ACCESS BILL PAY

Accessed through Investor Access, the Raymond James online portal for your account information, Bill Pay allows you to conveniently, efficiently and securely manage your bills.

There are no complicated pieces of software to install and no additional equipment to buy. If you are enrolled in Investor Access and have a Capital Access account, you're ready to take advantage of Bill Pay.

SIMPLER

By using Bill Pay, you can enter in the payment amount of your bill, select the date you'd like it to be received and then click – you're done.

Bill Pay also allows you to set up reminders to track when your bills are due, view pending and recent payments and arrange for recurring payments to be paid automatically.

You can even arrange to receive e-bills available online from larger vendors, so you don't have to wait for bills to come in the mail and can pay them when you're away from home.



WITH BILL PAY YOU CAN:

Send bills everywhere without having to buy stamps or drive to the post office

Pay bills without writing checks by hand

Make payments large or small

Pay multiple bills in minutes

View pending payments and payment history

Set up recurring payments

SAFER

Reducing the vulnerability of your personal and financial information is of the utmost importance. While writing checks may be a familiar process, Bill Pay through Investor Access offers a safe alternative. Your account is password protected, your transaction is secure and you can view your payment history online instead of filing away your hard copies. The option to print your payment confirmation is still available, if you choose to do so.

SAVINGS

With online Bill Pay, you'll never have to buy another book of stamps or box of envelopes. You'll also help reduce the risk of a creditor overcharging you on a bill. Online payments help reduce the risk of human error, so your online payments are processed more accurately.

As an added feature for Raymond James clients, Capital Access Bill Pay accounts allow you to continue earning interest on your money right up until the payment due date. Many other bill pay providers pull the account holder's cash as soon as payment is entered for a bill.

Get started with Bill Pay by logging in to Investor Access and go to **My Accounts > Bill Pay**. If you haven't registered for Investor Access, sign up at raymondjames.com/investoraccess (You will need your account number).

Contact your financial advisor with questions or call Capital Access for assistance at **800.759.9797**.

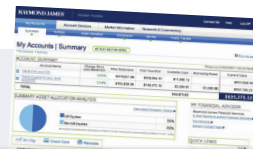
PAPER CHECKS REMAIN THE PAYMENT TYPE MOST VULNERABLE TO FRAUD ATTACKS.

Source: 2013 AFP Payments Fraud and Control Survey March 2013

61% OF U.S. ORGANIZATIONS
EXPERIENCED SOME TYPE
OF PAYMENTS FRAUD IN 2012

87% REPORTED THAT CHECKS
WERE THE TARGET OF THE
ATTEMPTS OR ACTUAL
OCCURRENCES OF FRAUD

Source: 2012 Association for Financial Professionals Payments Fraud and Control Survey



SEE A BILL PAY DEMO NOW.

See how easy it is to securely manage your bills with our video demonstration of Bill Pay online:

WWW.RAYMONDJAMES.COM/INVESTORACCESS/DEMO

Capital Access Client Services

800.759.9797 // capitalaccess.clientservices@raymondjames.com

Capital Access Client Services is available Monday through Friday from 8:00 a.m. to 8:00 p.m. ET (except holidays).

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER
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