Business Bill Pay
User's Guide

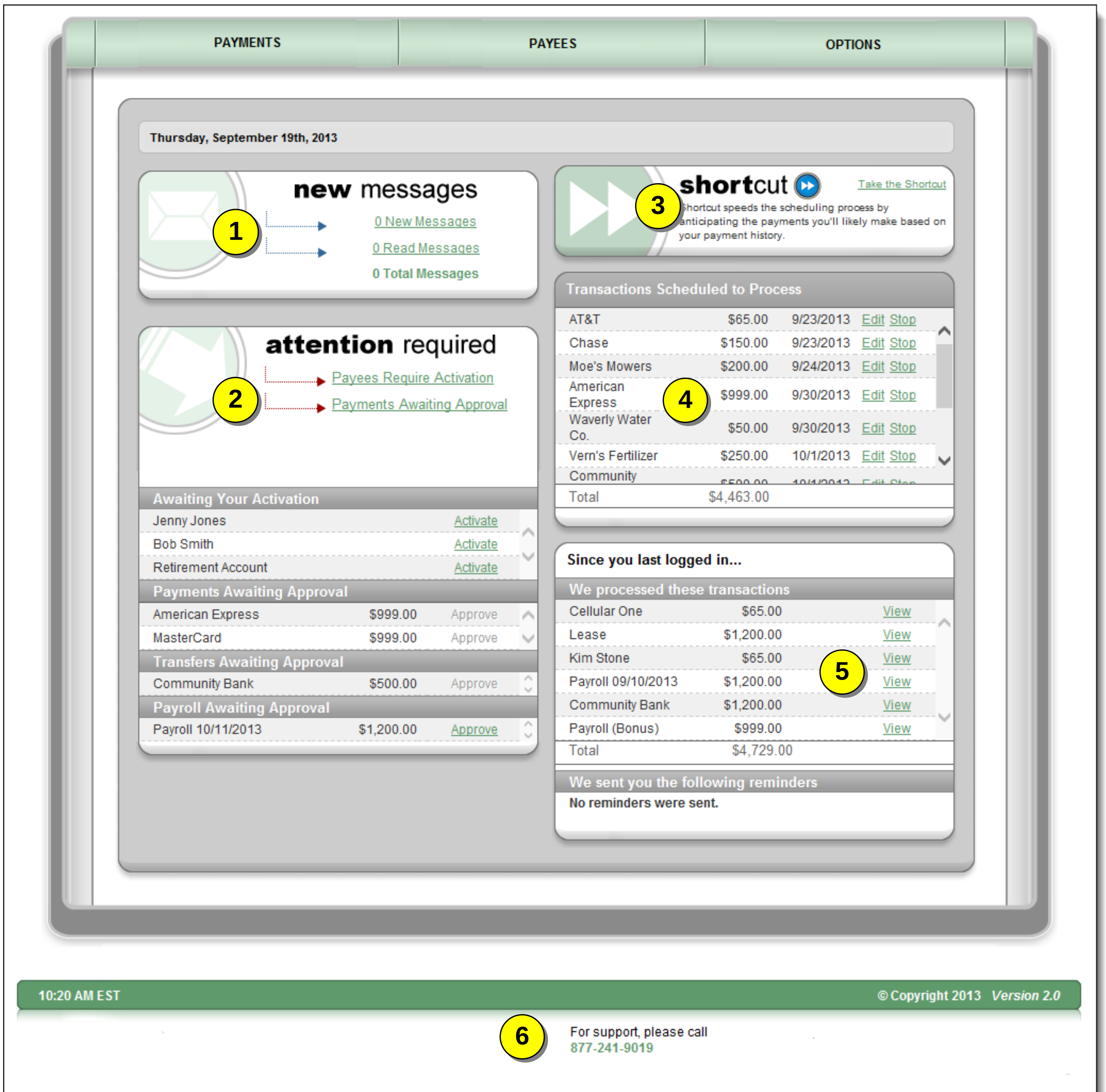
Independent Bank

CONTENTS

Home Page

The Home Page is a snap shot of the user's menu tabs available and the following bill pay activity:

1. New Messages
2. Attention Required
3. Short Cut (Anticipated Payments)
4. Transactions Scheduled to Process
5. Since You Last Logged In
6. Contact Support



Messages

This secure message center allows users to receive communications regarding Bill Pay.

- Secure messages will remain in the message center for 180 days or until they are deleted.

Attention Required

- Displays notifications for payees requiring activation or transactions awaiting approval.

Shortcut

- Provides a faster way to schedule anticipated payments based on the user's previous bill payment history.

Transaction Scheduled to Process

- Displays payments that are in a scheduled status with the options to "**Edit**" or "**Stop**" up until the processing time on the Process Date.

Since You Last Logged In

- Displays payments that processed with the option to **"View"** the details and Reminders to pay bills.

Support Phone Number

- The number to contact support.

Payees Tab

After selecting **"Payees"** tab, users have the ability to add and manage payees:

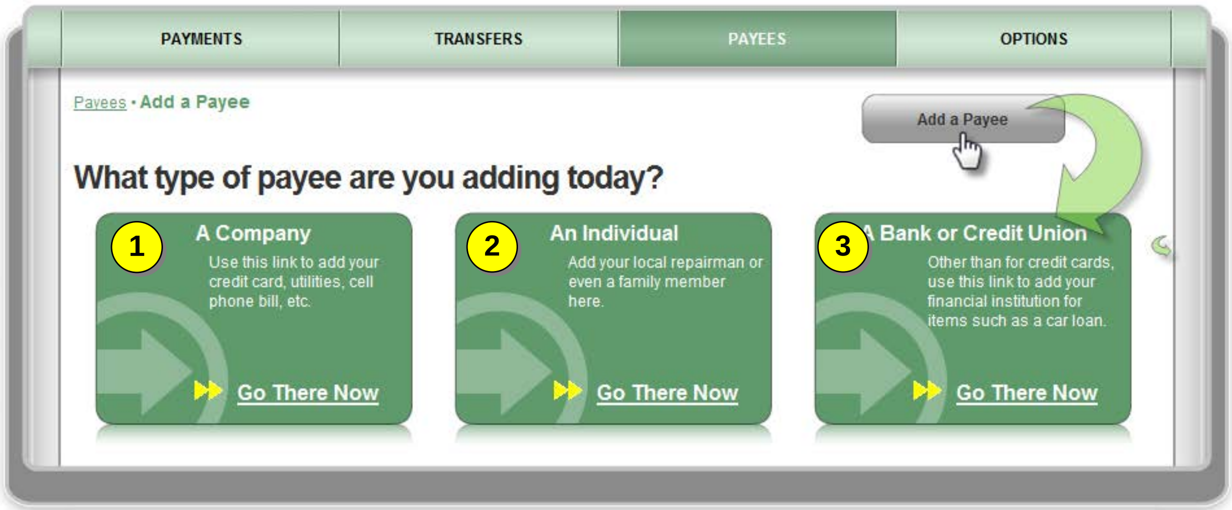
- Add a Payee
- Import Payees
- View Payees
- Manage Categories

Add a Payee

Allows users to add payees into the bill pay site.

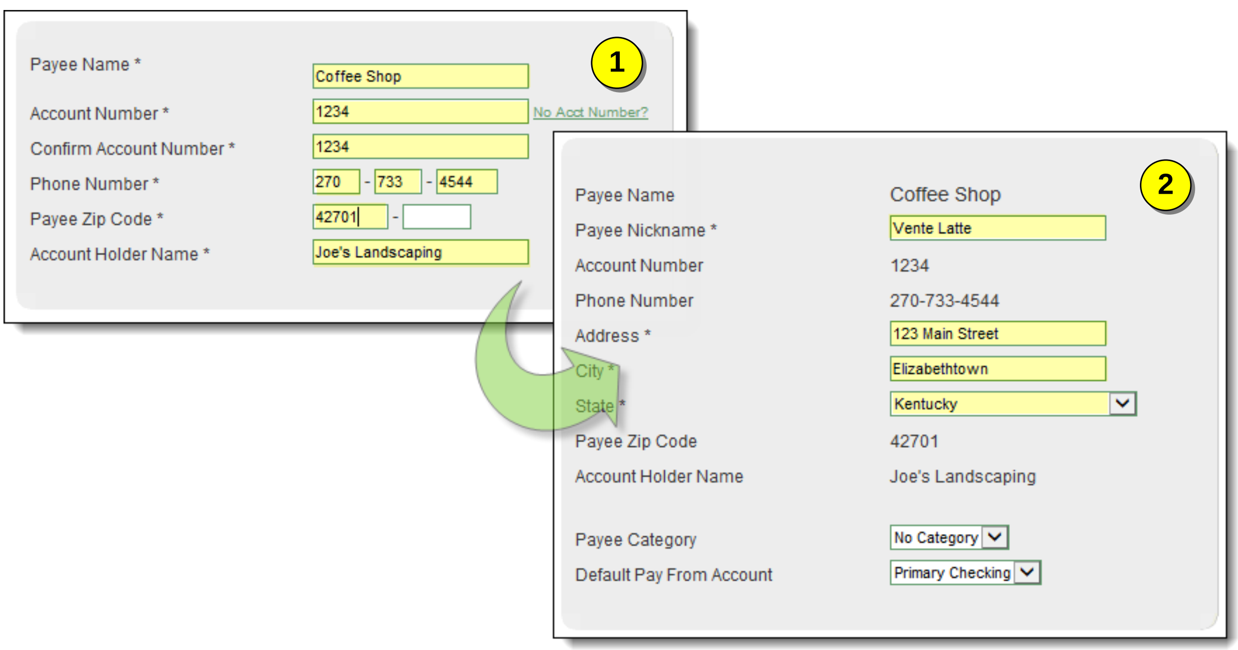
<u>Three</u> options to add a payee:

1. Company
2. Individual
3. Bank or Credit Union

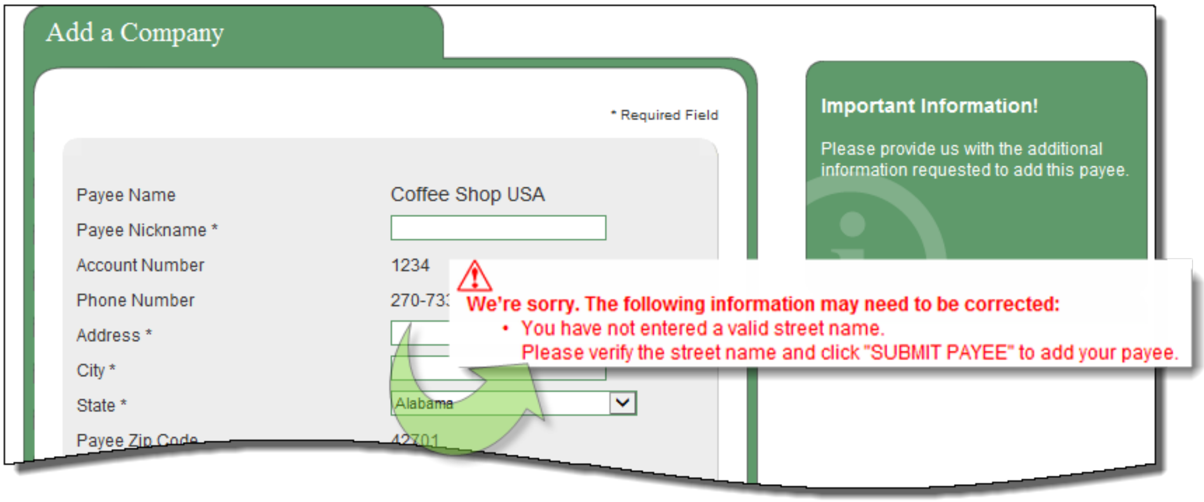


Add a Company

When adding a company, users will need to enter the information from their remittance statement.



Bill Pay may locate the payee in the system based on the information entered on the previous screen. If the payee is not found in the system, users will need to enter in the payee's address.

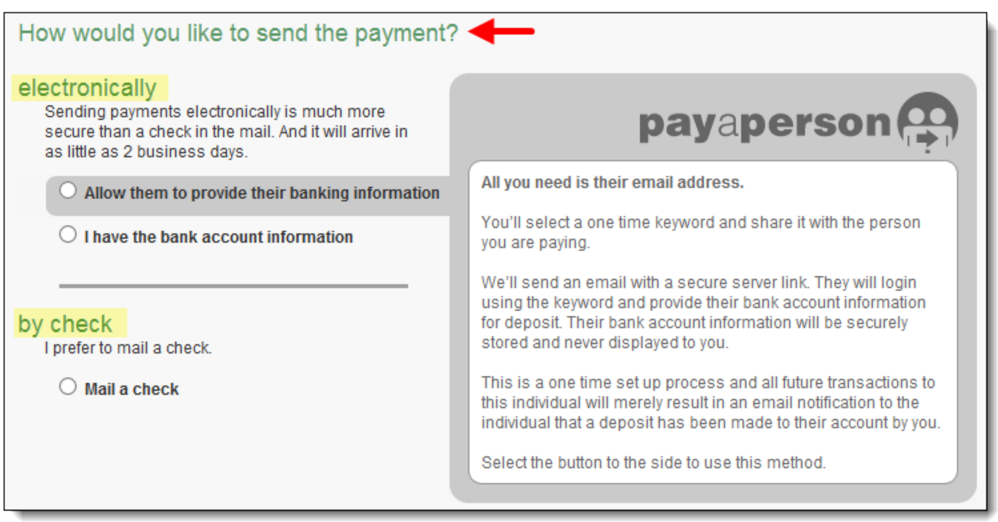


Add an Individual

After answering a challenge question successfully, users will be directed to the **"Add"** screen.

Three options to add an individual

1. Allow them to provide their banking information
2. I have their bank account information
3. Mail a check

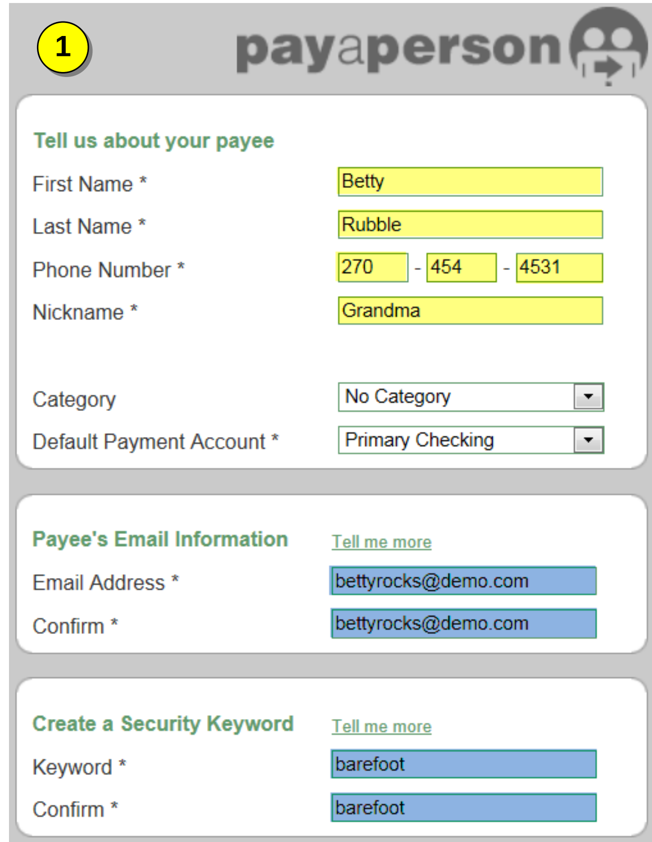


Allow them to provide their banking information (Electronic)

- Users only need the payee's email address.
- The payee will receive an email with a secure link that prompts them to submit their bank account information.
- This is all passed behind the scenes so users will never see it.

1st Step: **Input the Payee's information**:

- Name
- Phone Number
- Email Address



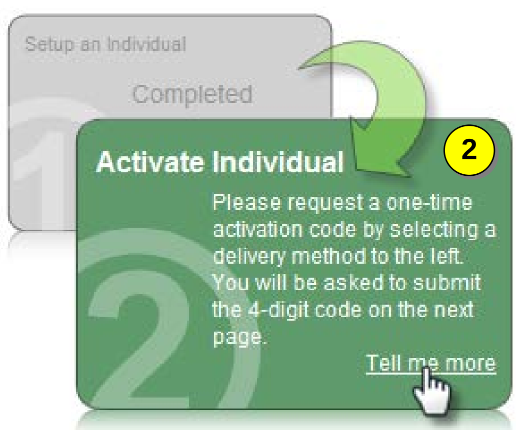
2nd Step: Choose a Keyword

- **Keyword:** This can be any word that is communicated from users to the payee. The payee will be required to enter this as a measure of security which will then prompt them to enter in their bank account information.

- Users can view the keyword when they edit the payee's information.

3rd Step: Activate the Payee

- Payee is activated by a one-time system generated code.
- Users can choose to activate payee now or later; however if they choose later, then they will be unable to schedule payment until the activation process is complete.



NOTE: *Other high risk payees require an additional authentication: Individual and Bank or Credit Union.*

Activation Process

Payee Activation: Payee activation is an additional security feature for higher risk payees:

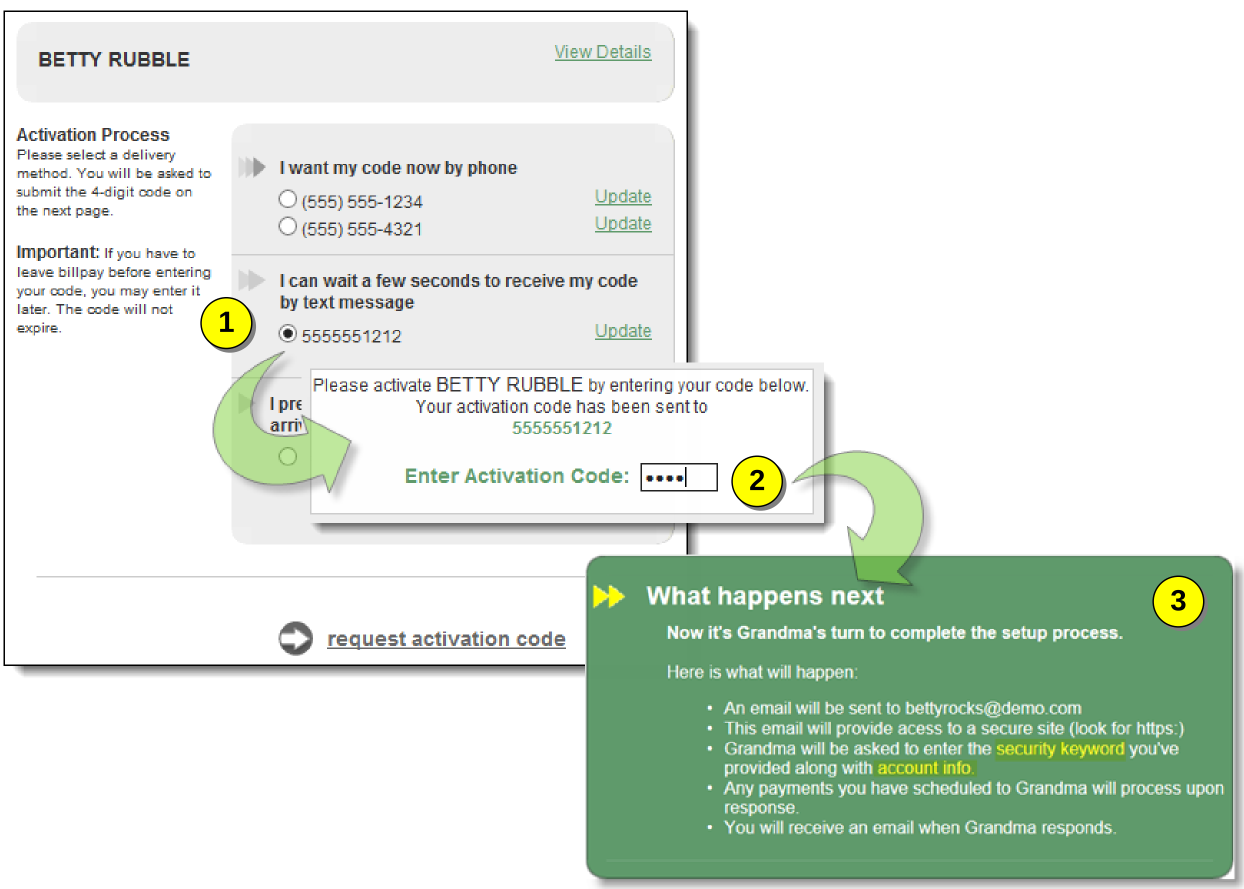
- Individual
- Bank or Credit Union

Activation Code Details

- One-time system generated code
- The activation code is specific to each and will expire if users:
    - Request a new code for the payee
    - Ends the bill pay session
- Users will be unable to select a specific delivery method if that piece of information has been changed in the site within the last 30 calendar days

Activation Code Steps

1. Select "**Preferred Delivery Method**" to receive the activation code: Phone, Email, or Text
2. Enter Activation Code into field and then click "**Next**"



4th Step: Payee will be sent an email where they must enter:

- Keyword
- Account Information
- Payments cannot be scheduled until the payee completes this process

NOTE: *The payee will have **9 days** to complete this process to become a permanent payee. If they fail to complete this, it will automatically delete them from the payee's list and users will be notified via email.*

Payee Locked Out

The payee can be locked out for entering the keyword incorrectly three times. After the first lockout, the system will automatically unlock the payee after 24 hours.

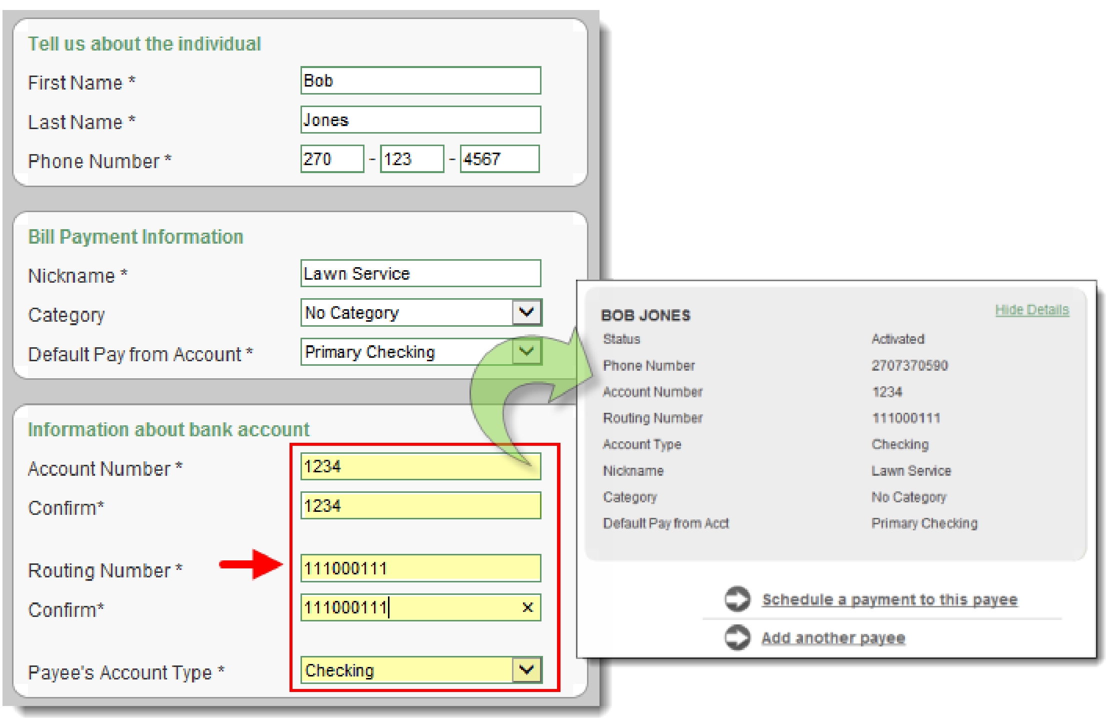
Users will have the ability to unlock them from:

- The email notifying that the payee has been locked out
- Contacting the support number

After the third lockout (nine total failed attempts) the payee will be **deleted.*

I have their bank account information (Electronic)

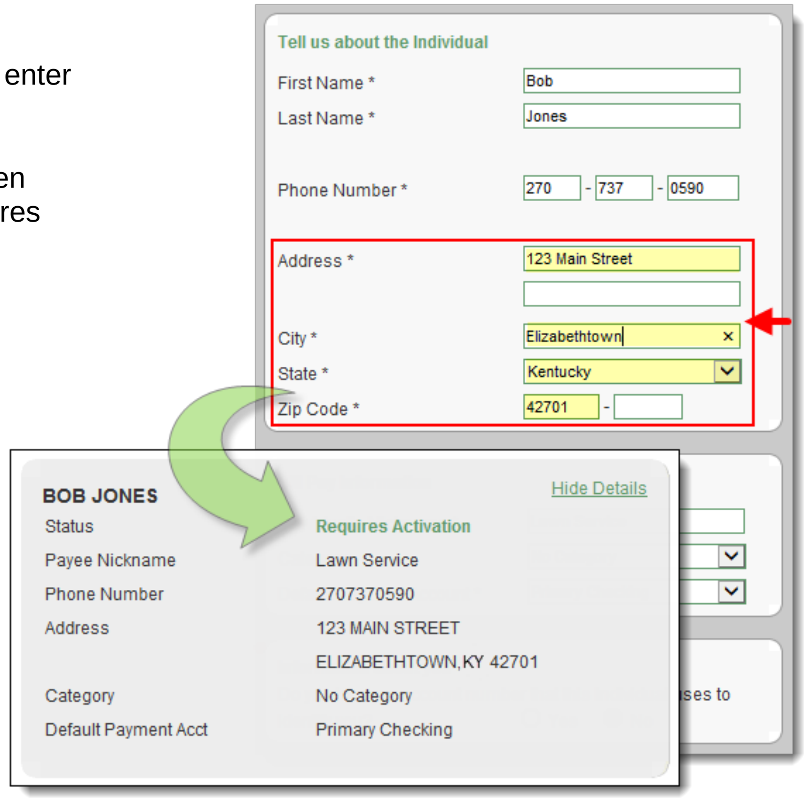
Users have the ability to **"Add a Payee"** to receive ACH deposits as long as they have their direct account information.



**Routing numbers will need to be valid routing numbers for the external institution.*

Mail a check

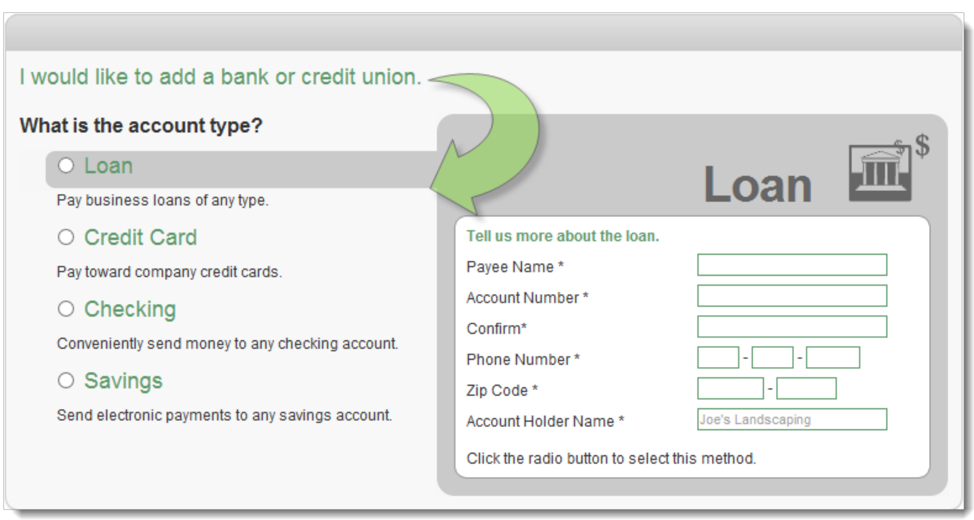
- Users will be required to enter the payee's address.
- After information has been entered, the payee requires activation.



Add a Bank or Credit Union

After users answer a challenge question successfully, they will be directed to the **"Add"** screen.

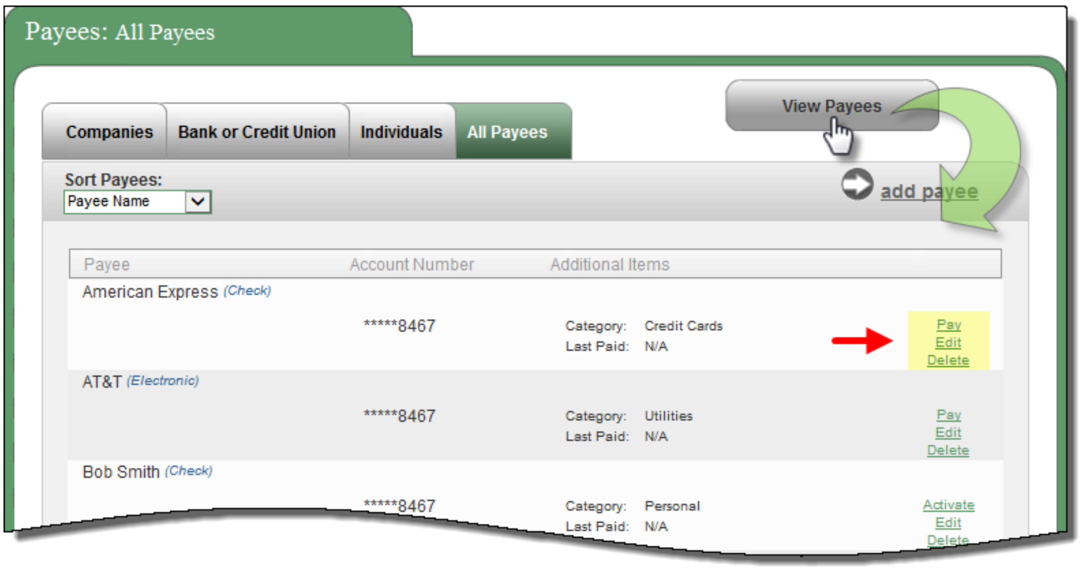
- **Types**: Loan, Credit Card, Checking, or Savings



View Payees

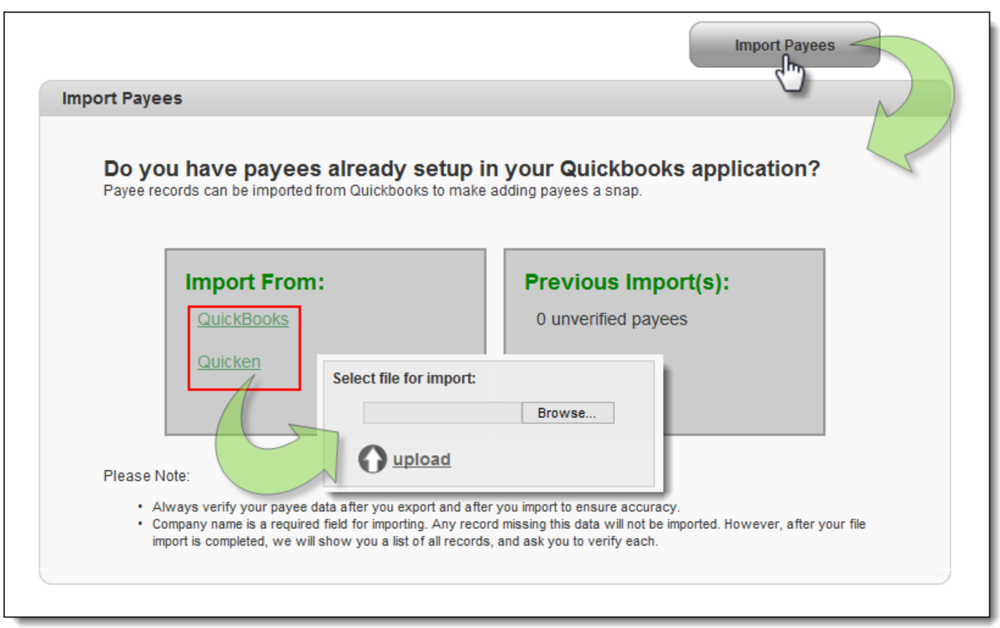
After clicking **"View Payees"**, users have the ability to manage their payees.

- **Pay –** Links to scheduling a single payment.
- **Edit –** Update the payee's account information.
- **Delete** – Remove the payee from the list, however, their payment history will remain for **18 months**.



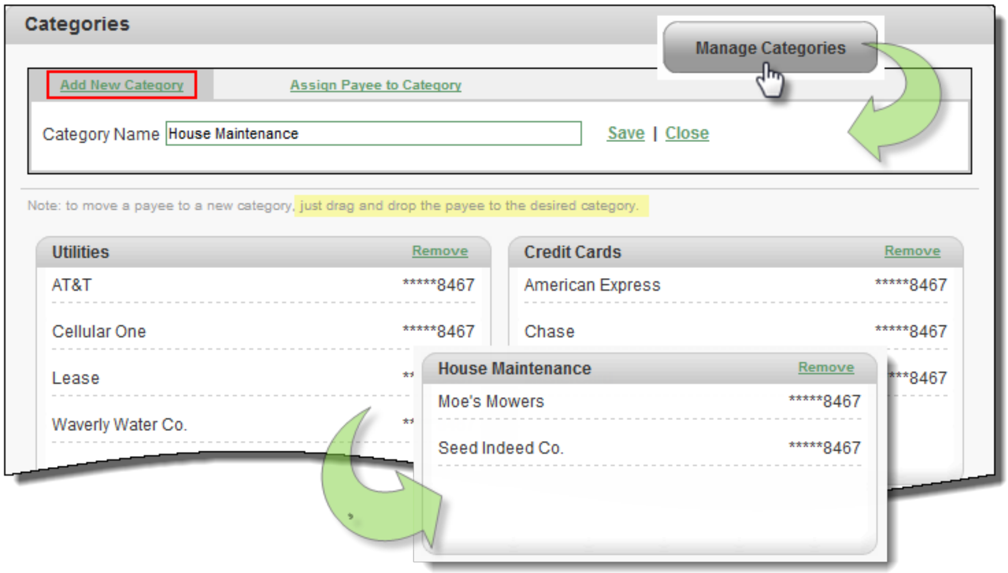
Import Payee

After clicking **"Import Payees"**, users have the ability to upload payee records from "QuickBooks" or "Quicken."



Manage Categories

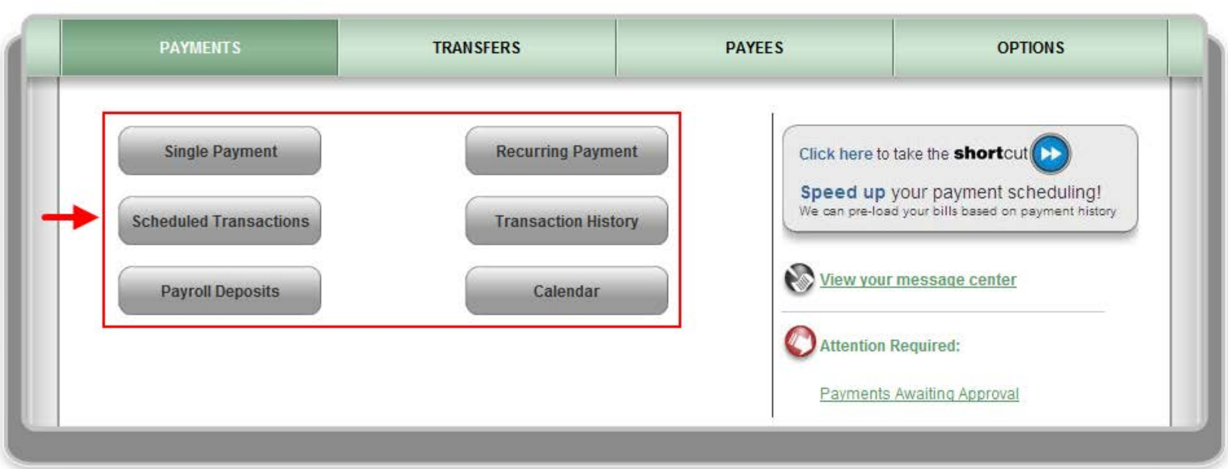
After clicking **"Manage Categories"**, users have the ability to manage multiple payees by creating personalized categories.



Payments Tab

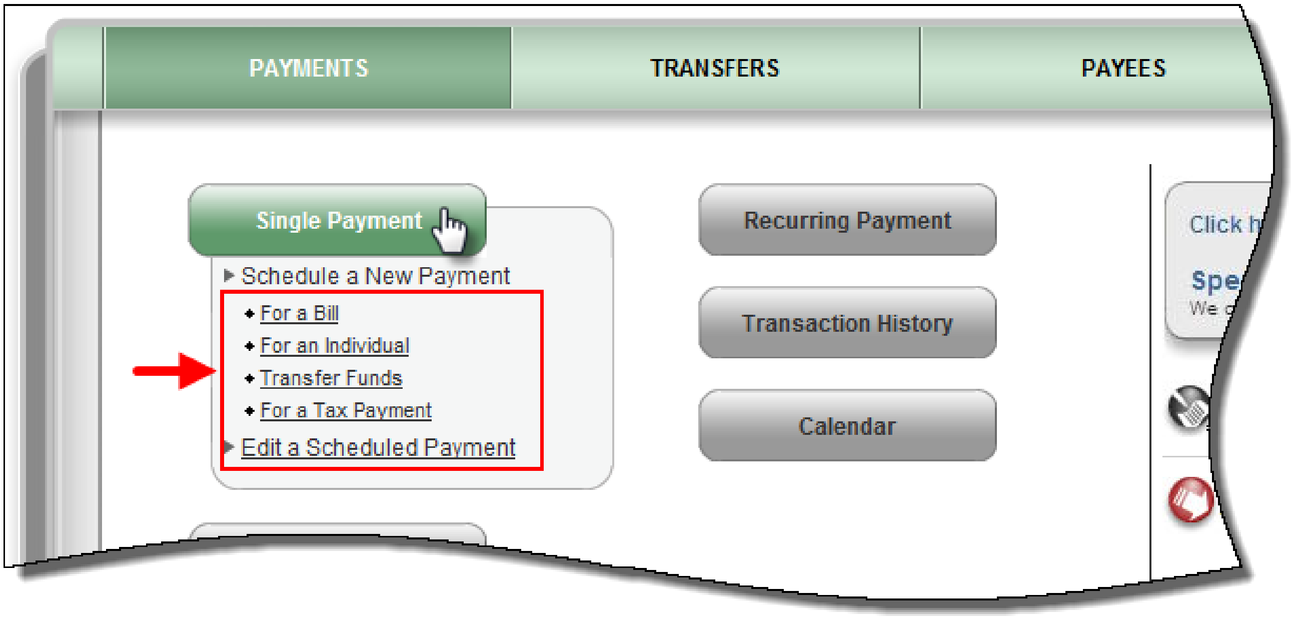
After clicking **"Payments"** tab, users have the ability to manage the following transactions, payroll, and payment history within this tab:

- Single Payment
- Recurring Payment
- Scheduled Transactions
- Transaction History
- Payroll Deposits
- Calendar

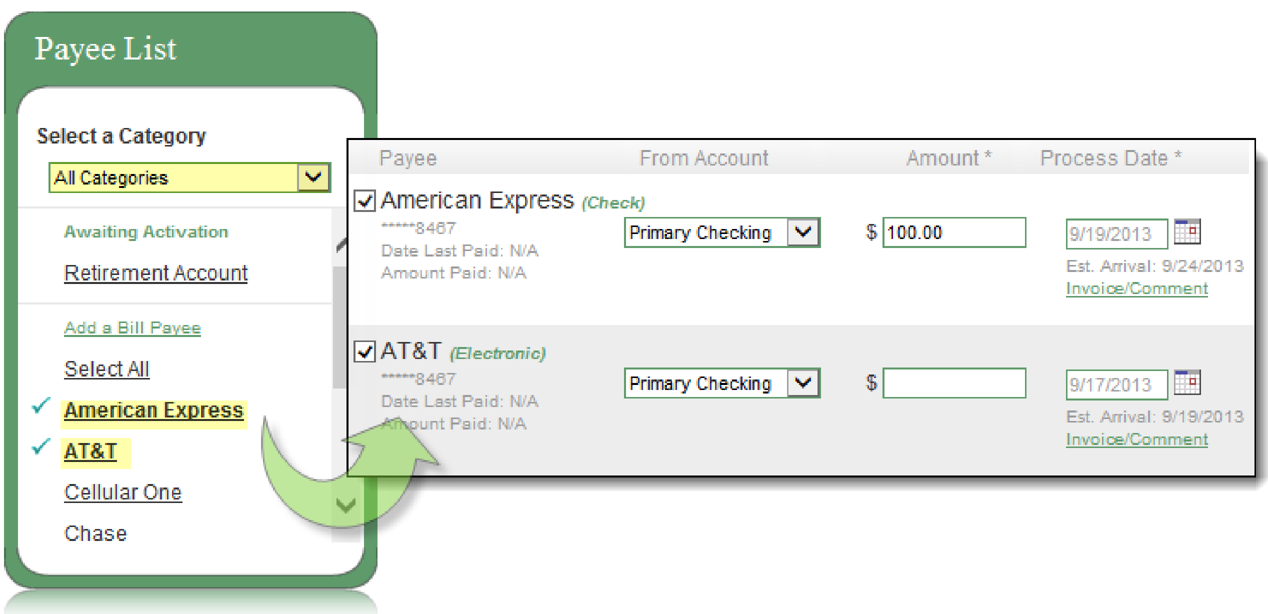


Single Payment

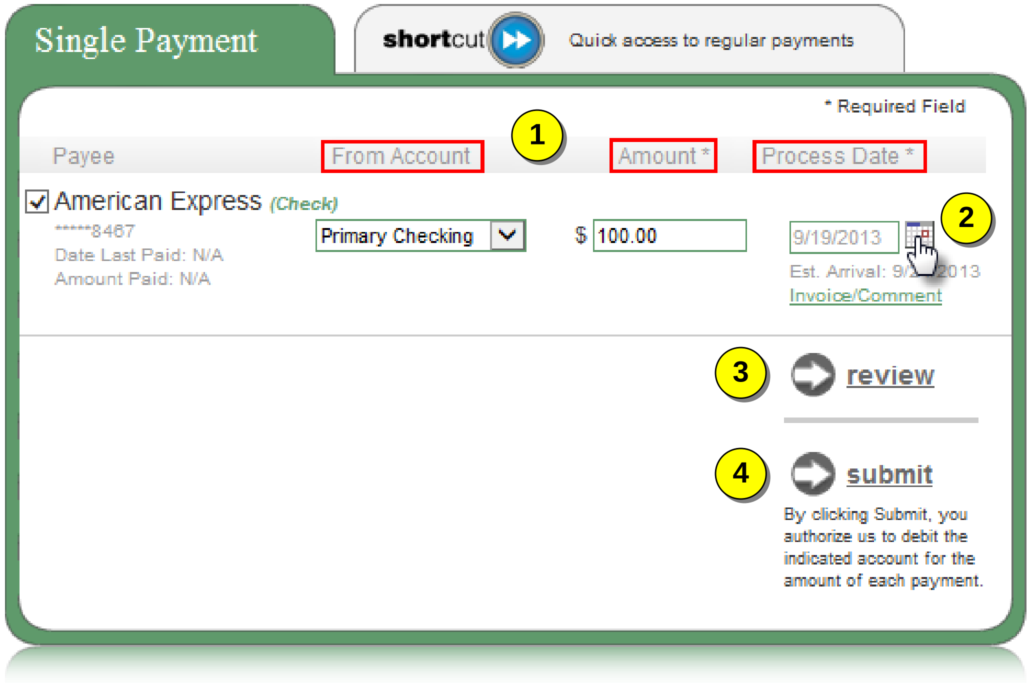
After clicking **"Single Payment"**, users can schedule and edit single payments.



For single payments, users have the option to select a category and select a payee or payees they would like to pay.



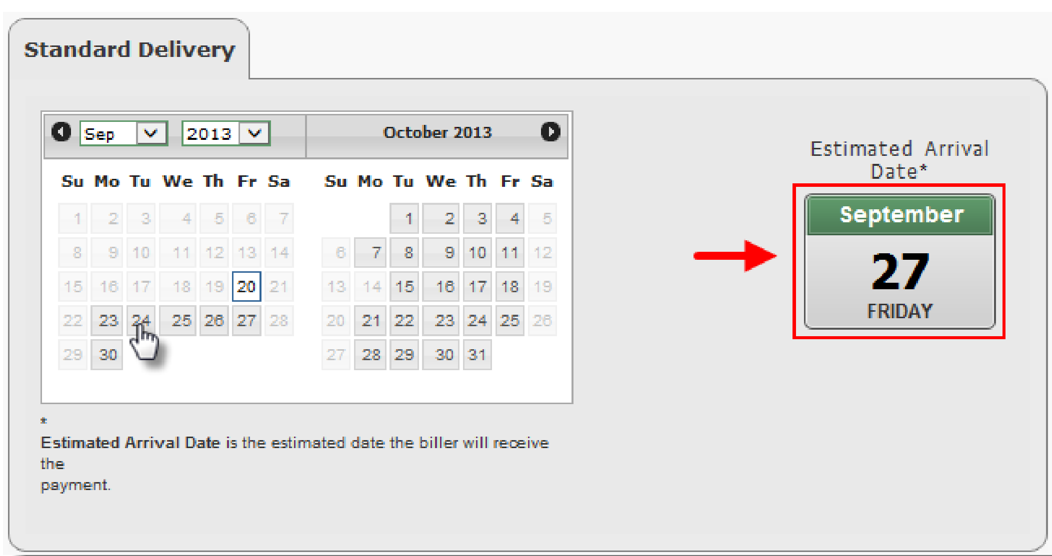
Step 1: Users will select a **“Pay From”** account and **“Amount”**



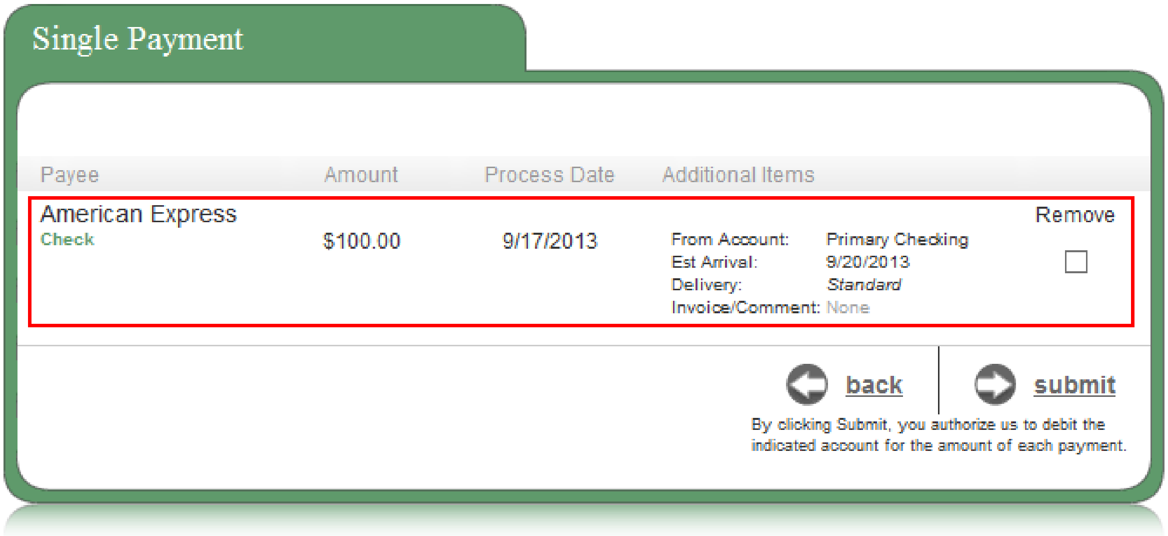
NOTE: *The user has the option to add and invoice and/or comment.*

Step 2: Select a process date from the calendar

- Payments only process Monday – Friday

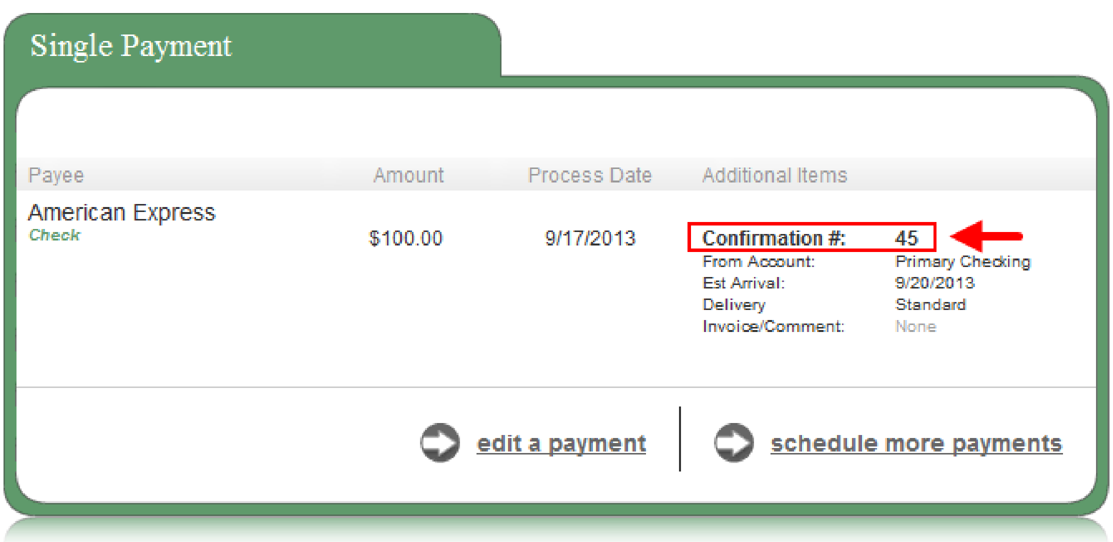


Step 3: Click **“Review”** to review payment information



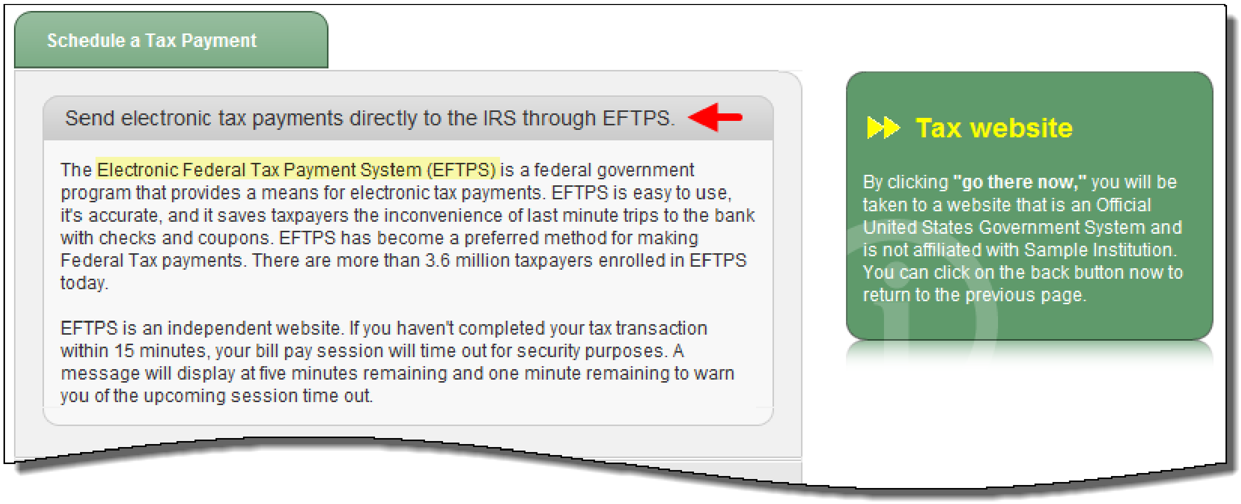
NOTE: *Users have the option to **“Remove”** a payment from this screen by selecting the applicable checkbox, or **“Submit”** to continue the scheduling process.*

Step 4: Click **“Submit Payment”** to receive the Confirmation Number



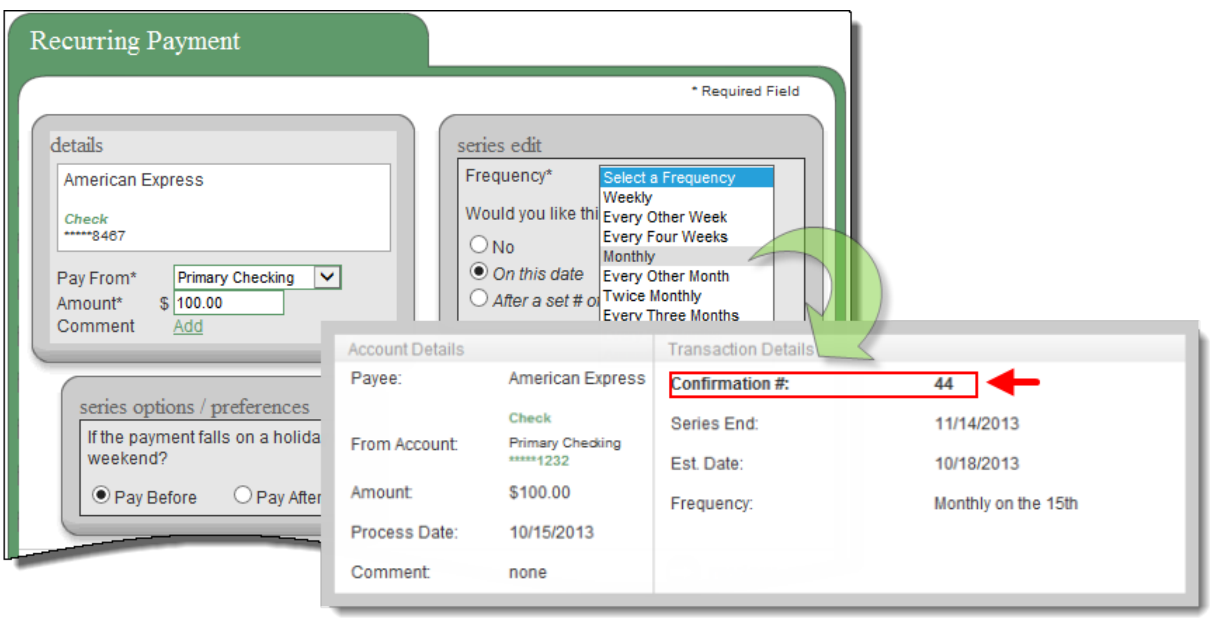
Tax Payment

An optional service per Institution that allows a direct link to the EFTPS (*Electronic Federal Tax Payment System*) site and will take users out of the bill pay site.



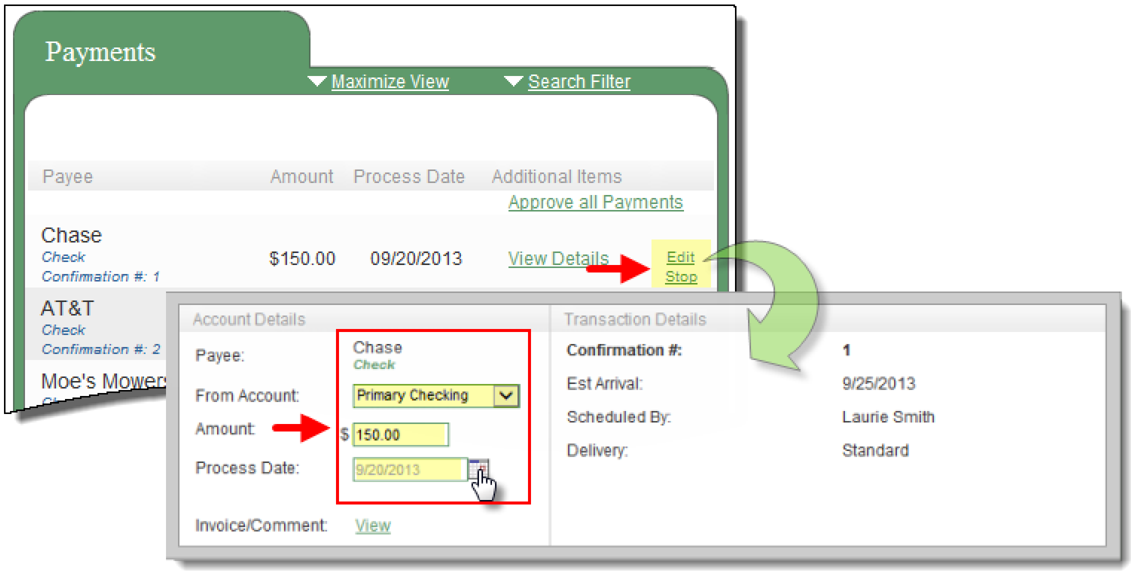
Recurring Payments

These are payments that are paid on a recurring basis such as *mortgages, rent or loans.*



Scheduled Transactions

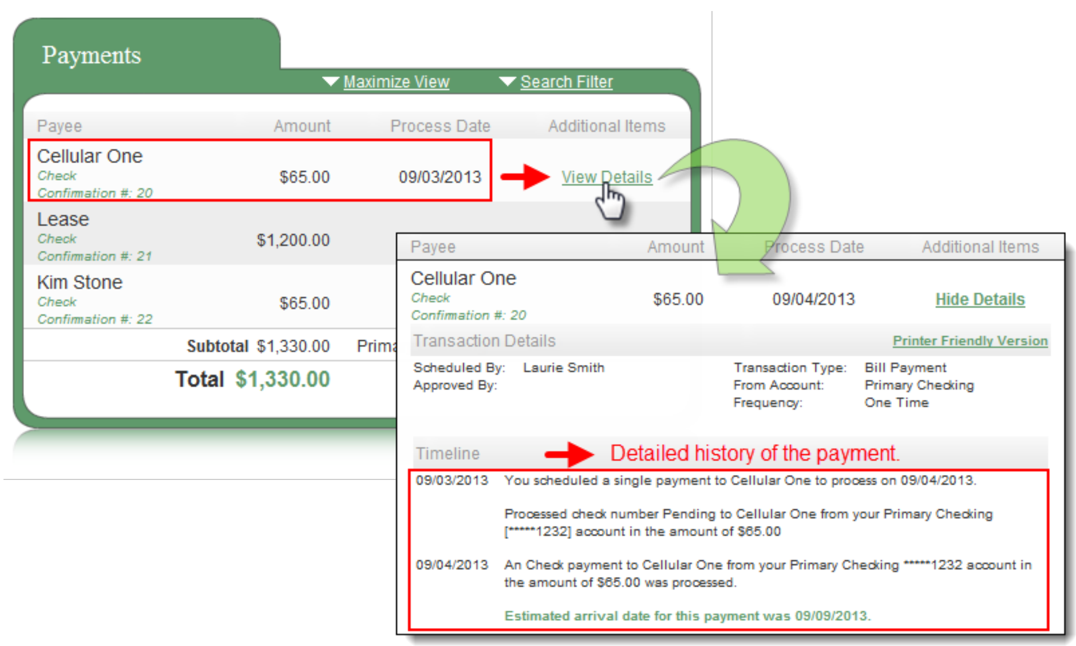
A **"scheduled"** payment allows users to search for and **"Edit"** or **"Stop"** payments that have not yet been processed. Users will also be able to view details of the payment.



Transaction History

These are user's payments that have processed and paid out.

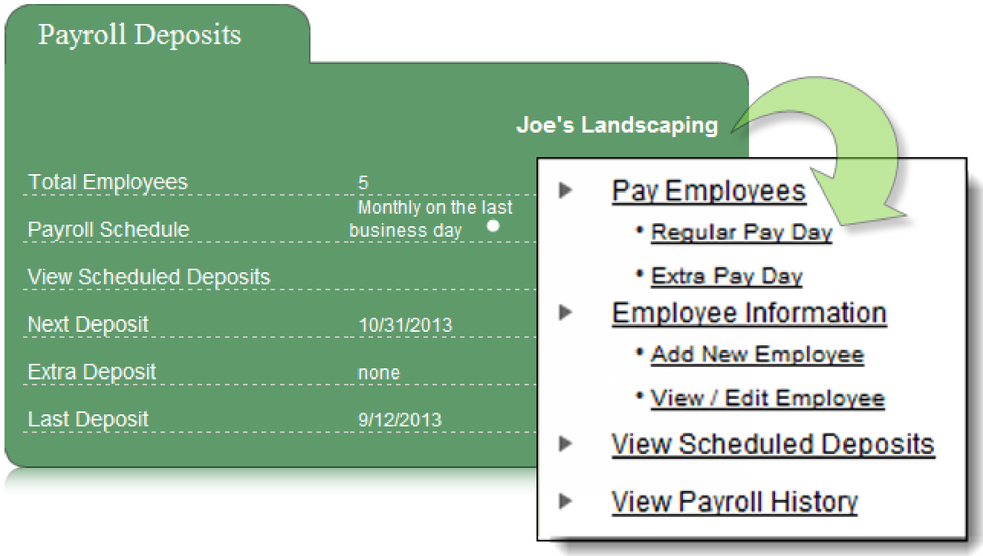
- Bill Pay stores **18 months** of payment history.
- Users have the option to "View Details"



Payroll

Payroll is meant for small businesses that have employees to pay.

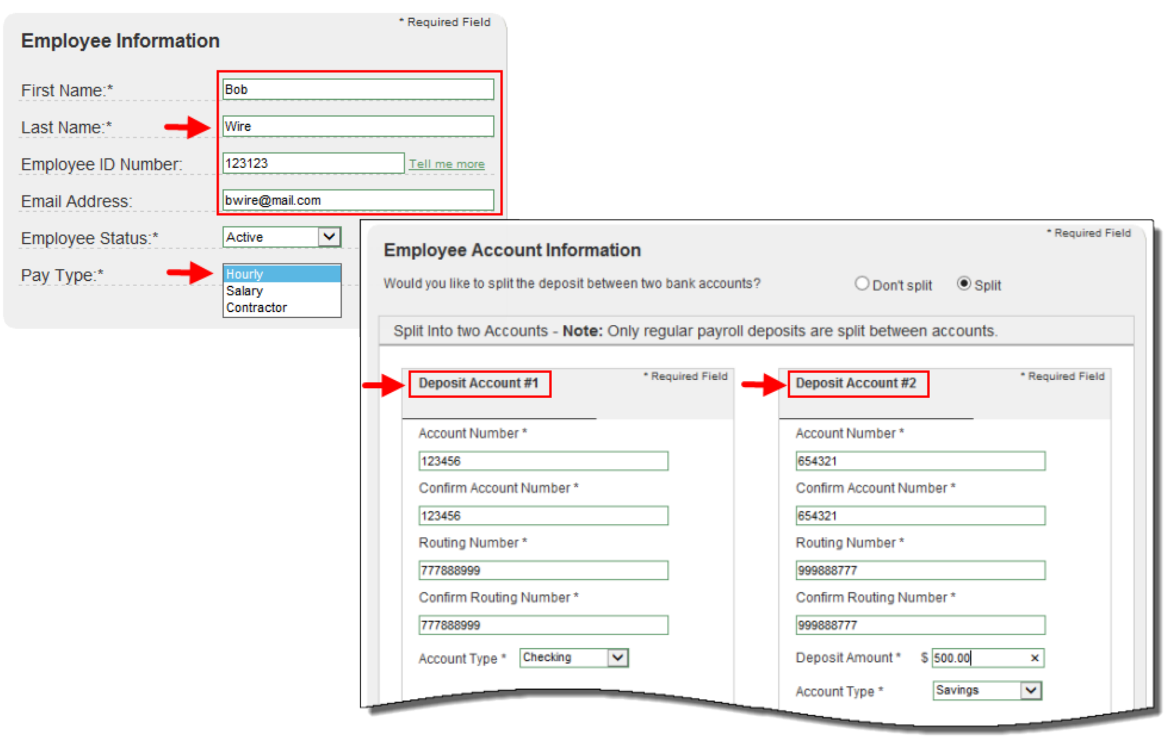
- A wizard will walk users through the set up process upon their first login.
- Payroll payments are direct deposit only.



Employee Information

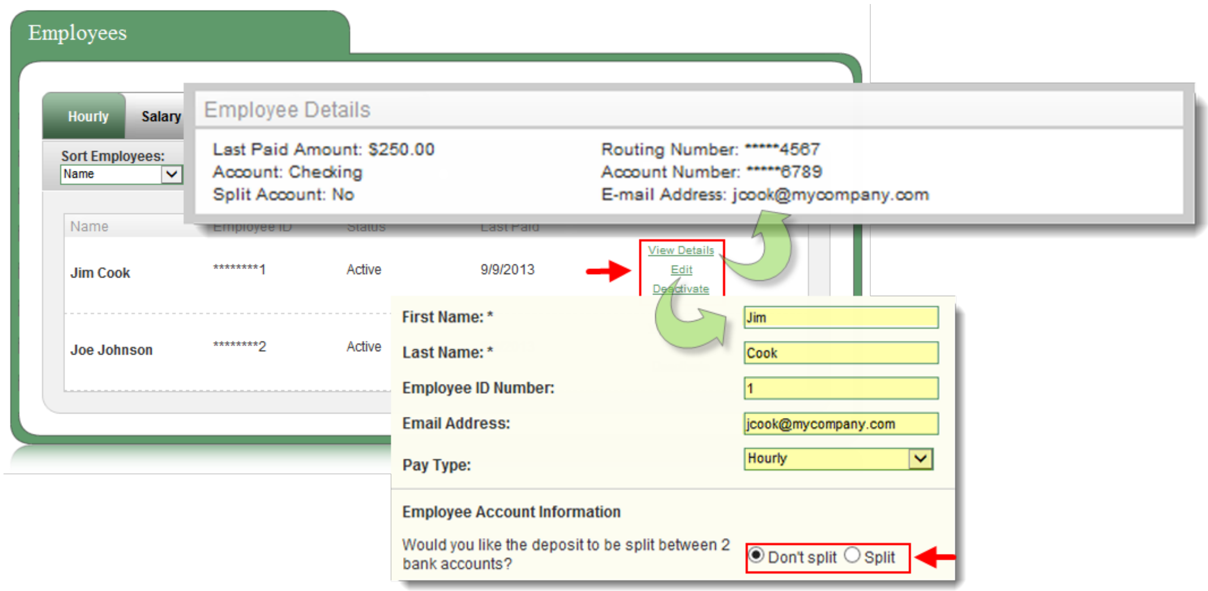
Add New Employee

Allows users to add **three types** of Employees: *Hourly, Salary, or Contractor.* An employee's payroll can also be **"Split"** the deposit between an additional account.



View/Edit Employee

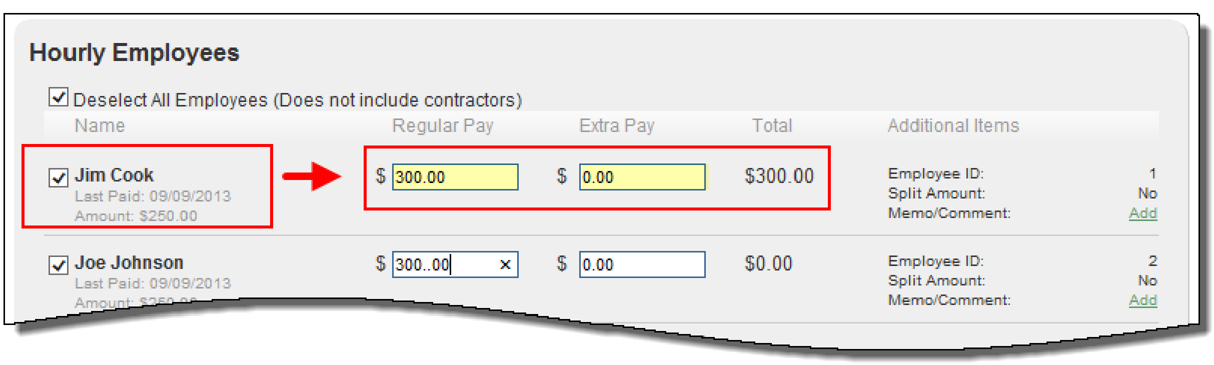
Allows users to View Details, Edit, or Deactivate the employee.



Pay Employees

Users will have two options in paying employees:

1. **Regular Pay Day** – Follows the payroll schedule.
2. **Extra Pay Day – Extra** days worked, a bonus, or if users missed the Regular Pay Day schedule. Split Accounts will **not** be recognized with this option



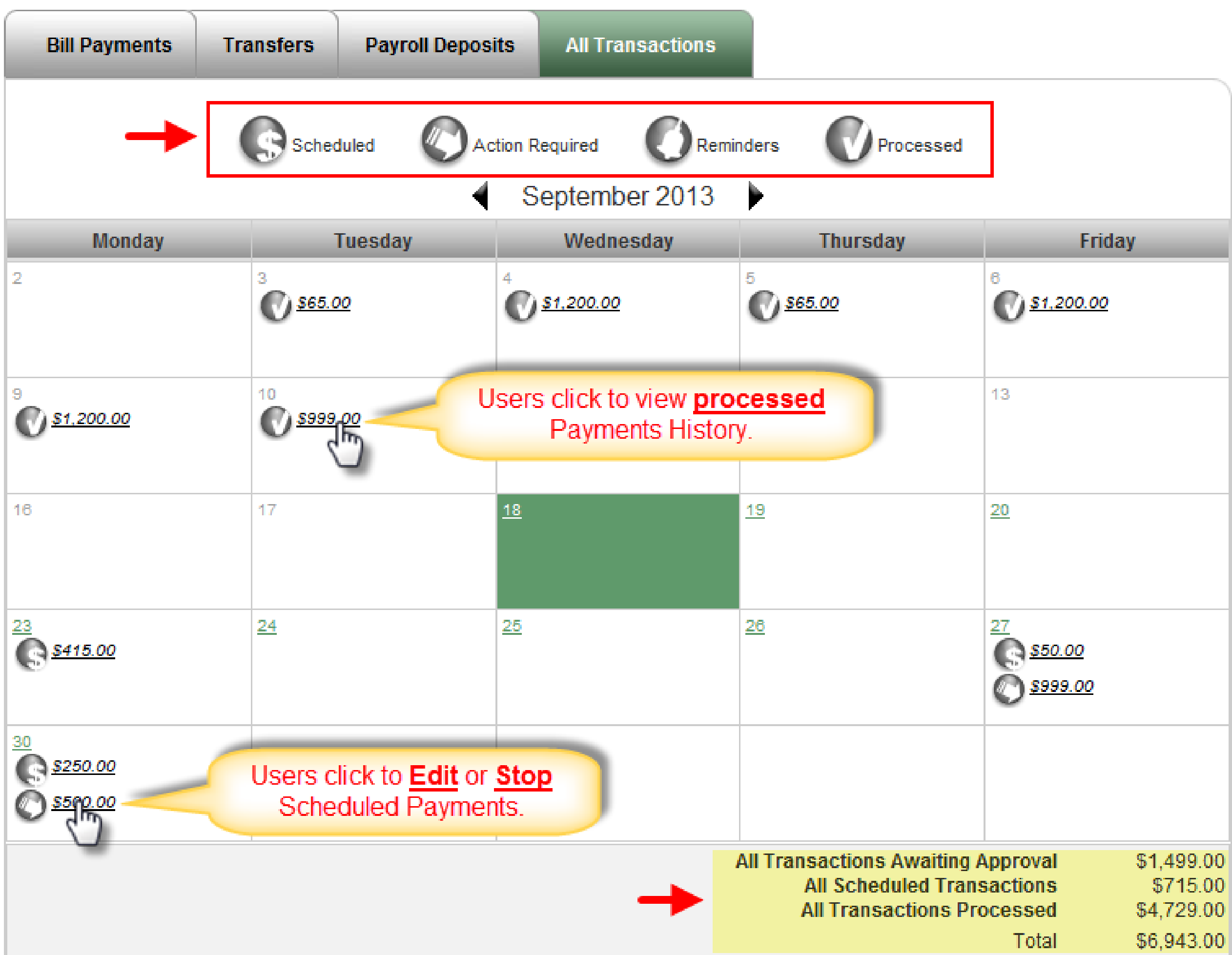
NOTE: *Payroll must be scheduled and approved two business days prior to the pay date.*

Calendar

Allows users to see and an overview of the following months' bill payment activity:

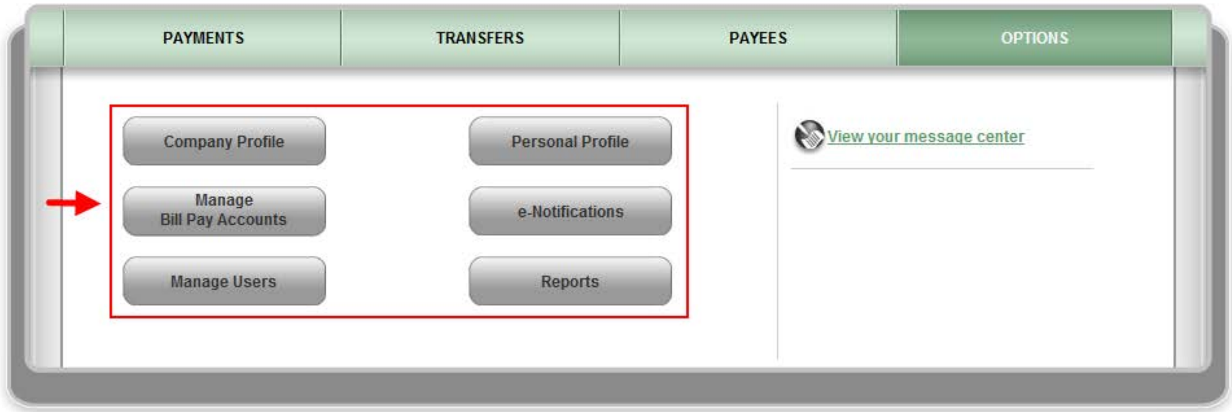
1. Scheduled Payments
2. Action Required
3. Reminders
4. Processed Payments

- It displays **18 months** of activity with the ability to view previous/upcoming months.
- The monthly calendar will display payment activity that has **processed** as well as payments in a **scheduled** status.



Options Tab

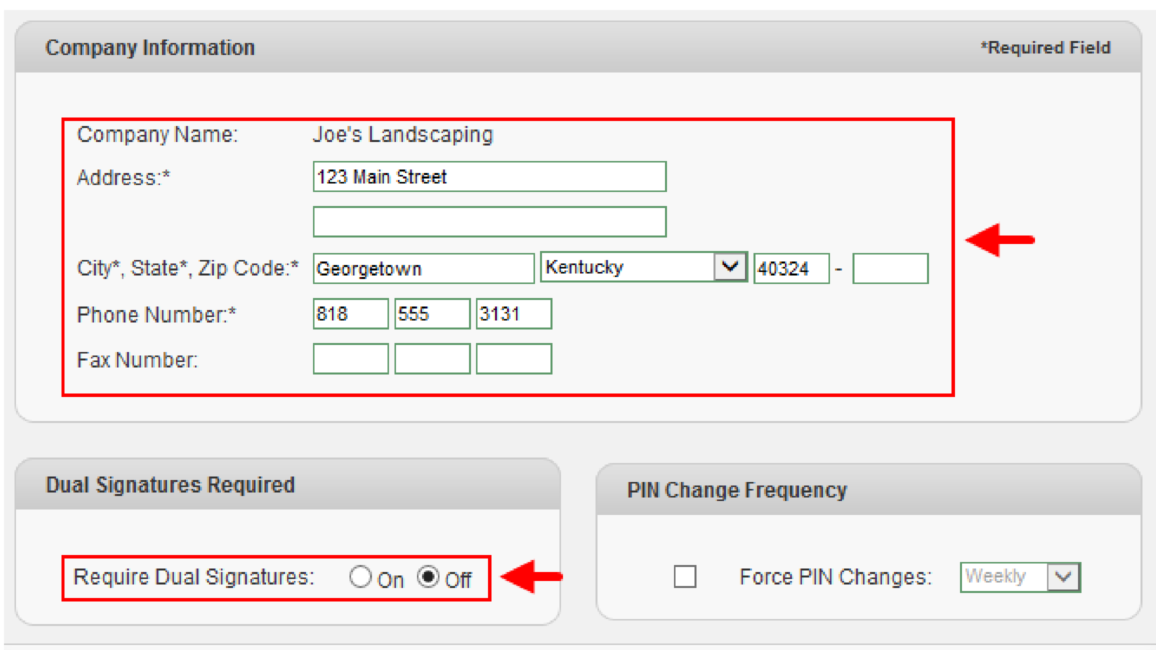
Users have several options available to assist in managing their bill pay account.



Company Profile

Allows users to update their **Company Info** and turn **Dual Signatures** on or off.

- **Dual Signatures** is a security feature that forces the business to have <u>two sub-users approve transactions</u>.



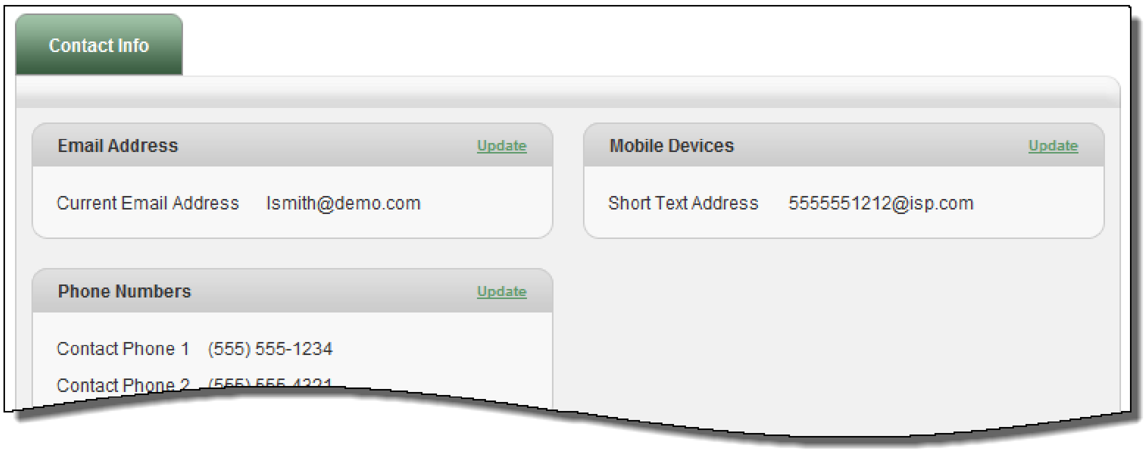
NOTE: *If users turn this on, they must locate the second user, and turn on the <u>"approval authority"</u> permission for them to be able to approve transactions.*

Personal Profile

This is the sub-user's account profile for the business bill pay account:

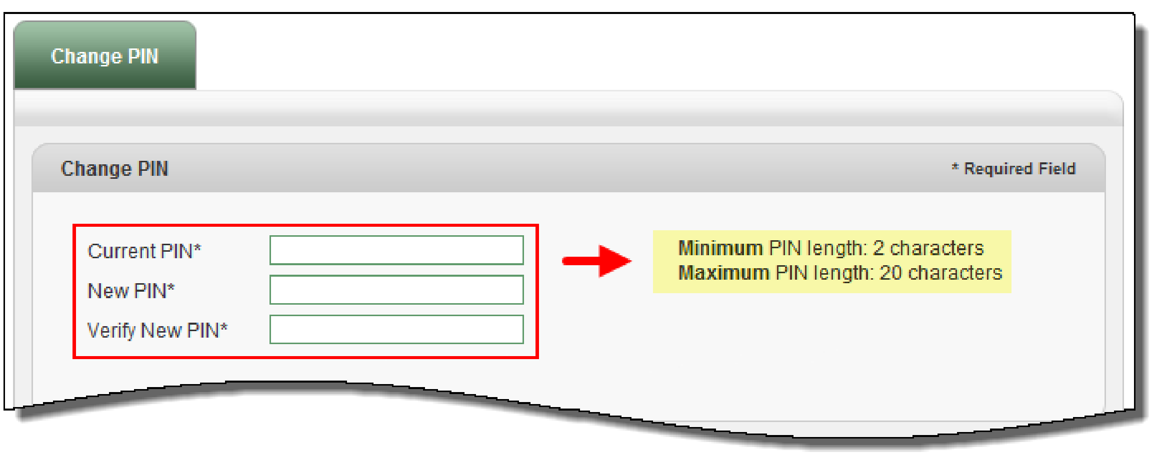
Contact Information

The Bill Pay users can update their Email, Phone and Mobile Devices.



Change PIN

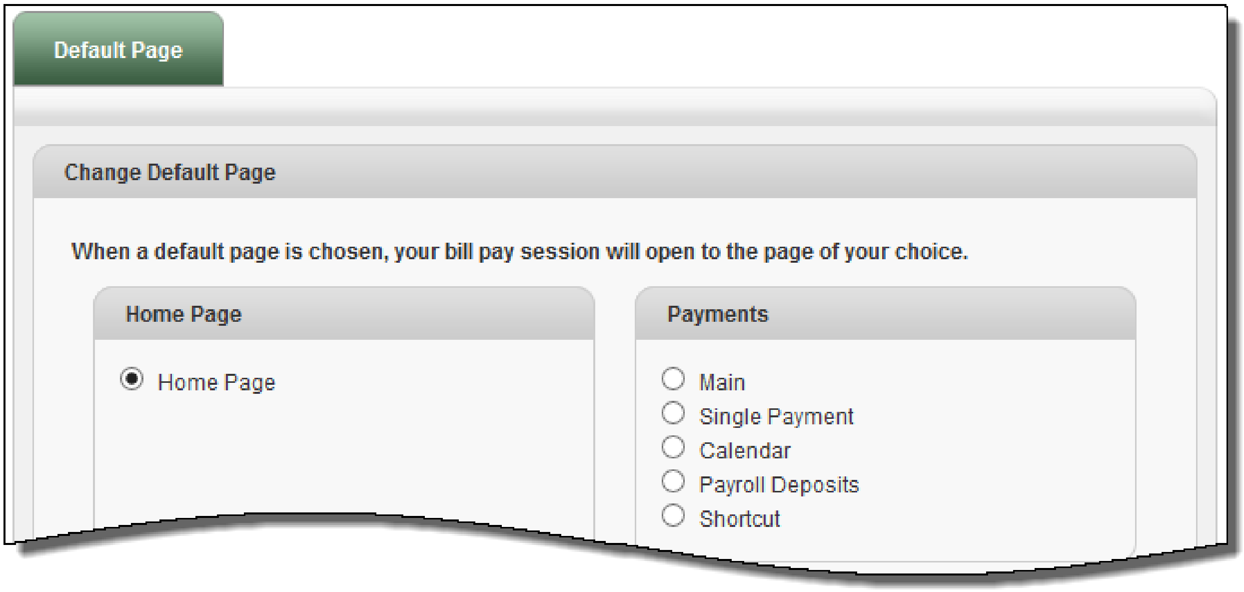
Users may have access to change their PIN. When changing the PIN, they must complete the **"Change PIN"** parameters set by the Institution.



NOTE: *After completing these steps please select the "Submit" button. Your new PIN should be used the next time you log into your bill pay site.*

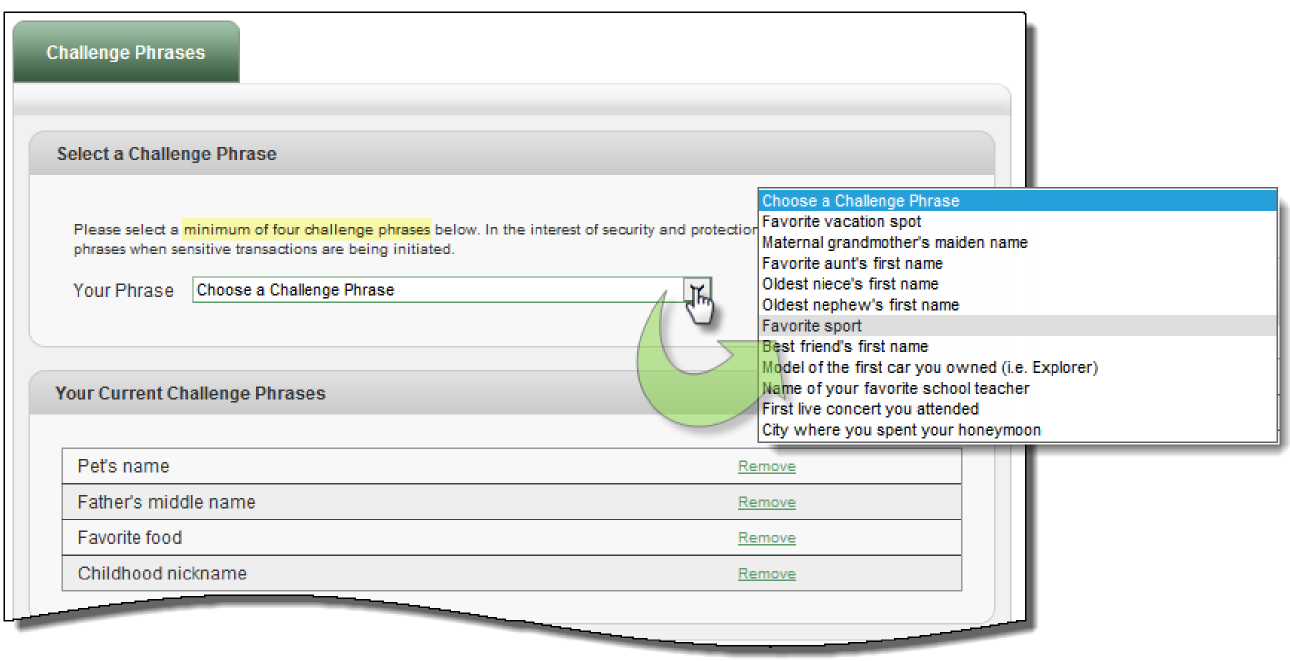
Default Page

Allows users to change their default page to display a different page each time they log in.



Challenge Phrases

Allows users to view all of their challenge phrase questions they have on file and add any additional ones available.

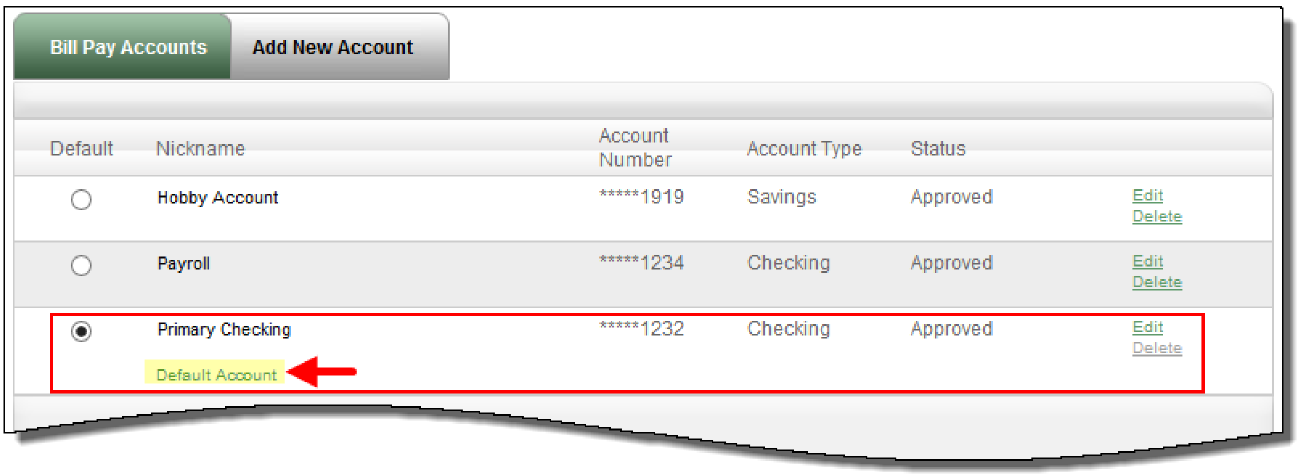


Manage Bill Pay Accounts

Users can view and manage their additional Pay from Accounts.

Default Accounts

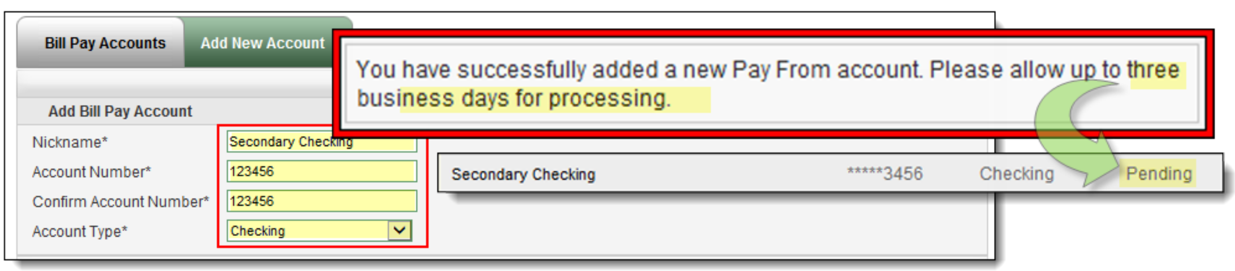
Users that have multiple pay from accounts may change their Default Pay from Account, Edit and Delete an account if they no longer use it.



Add New Account

Allows users to add additional "**Pay From Accounts**."

- Each additional pay from account will require approval from the Institution.

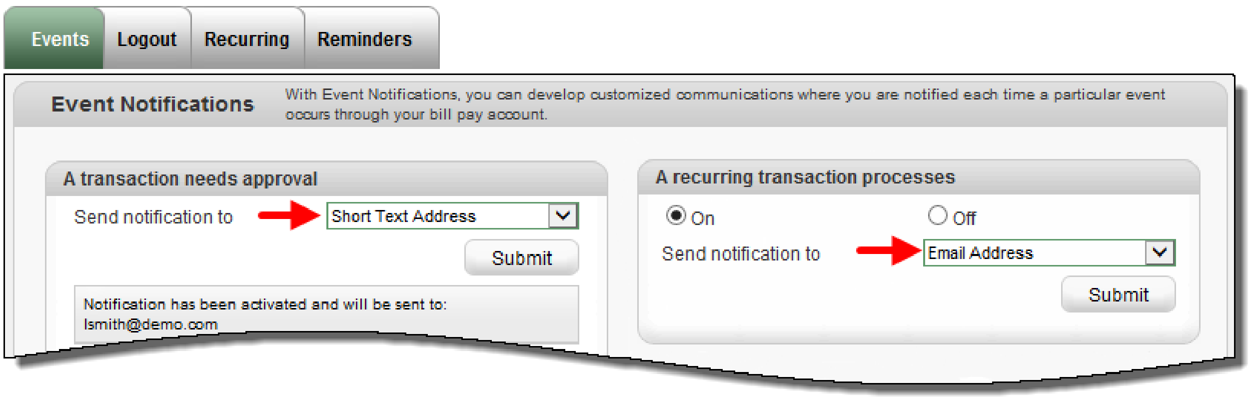


e-Notifications

Allows users to monitor activity and assist with detecting fraud on their bill pay account. e-notifications can be sent to email, text message, or both.

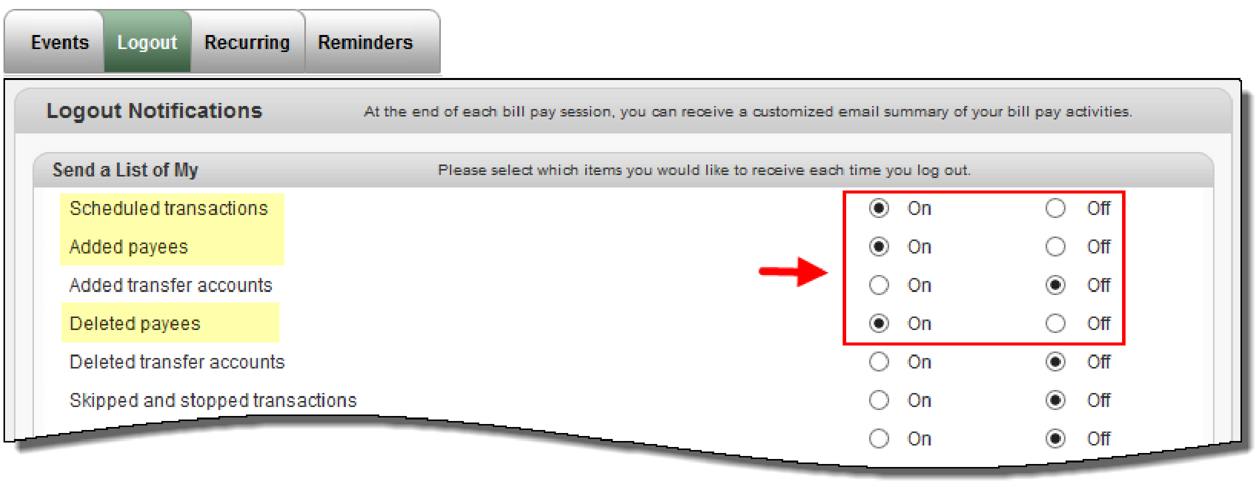
Event e-Notifications

These are sent to users when a particular event occurs.



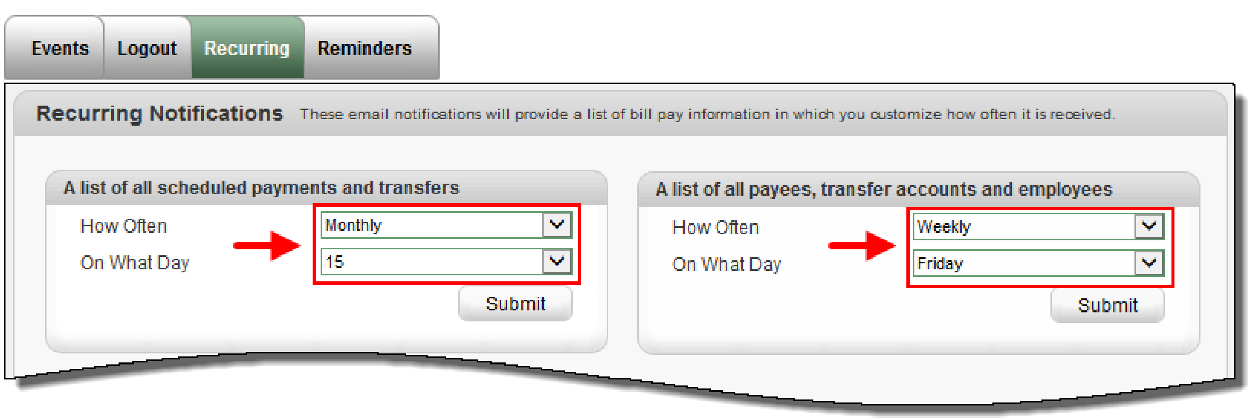
Log out e-Notifications

These are sent to users each time the subscriber logs out of bill pay.



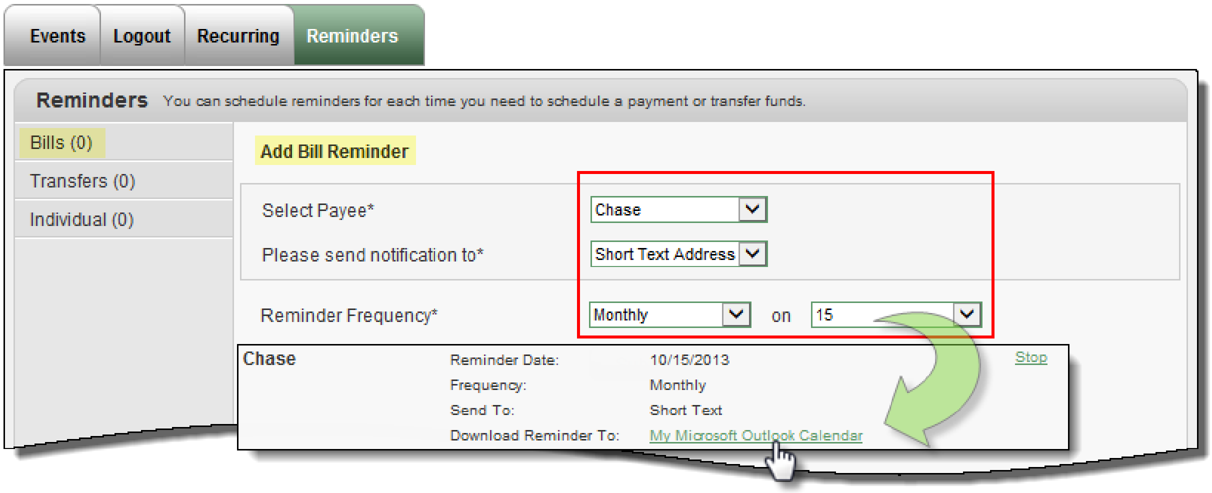
Recurring e-Notifications

These are sent on the occurrence of the user's choice.



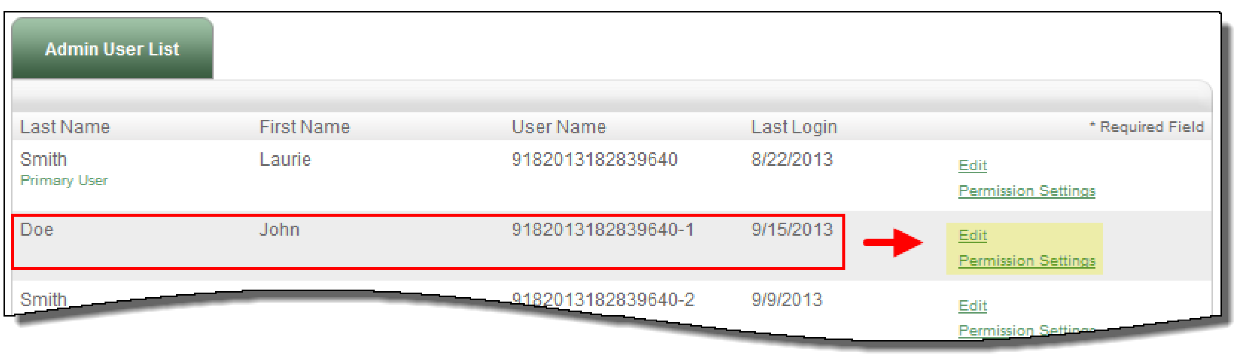
Reminders

These are reminders for users to pay a bill. Users also have the option to add the reminder to their **Microsoft Outlook Calendar.**



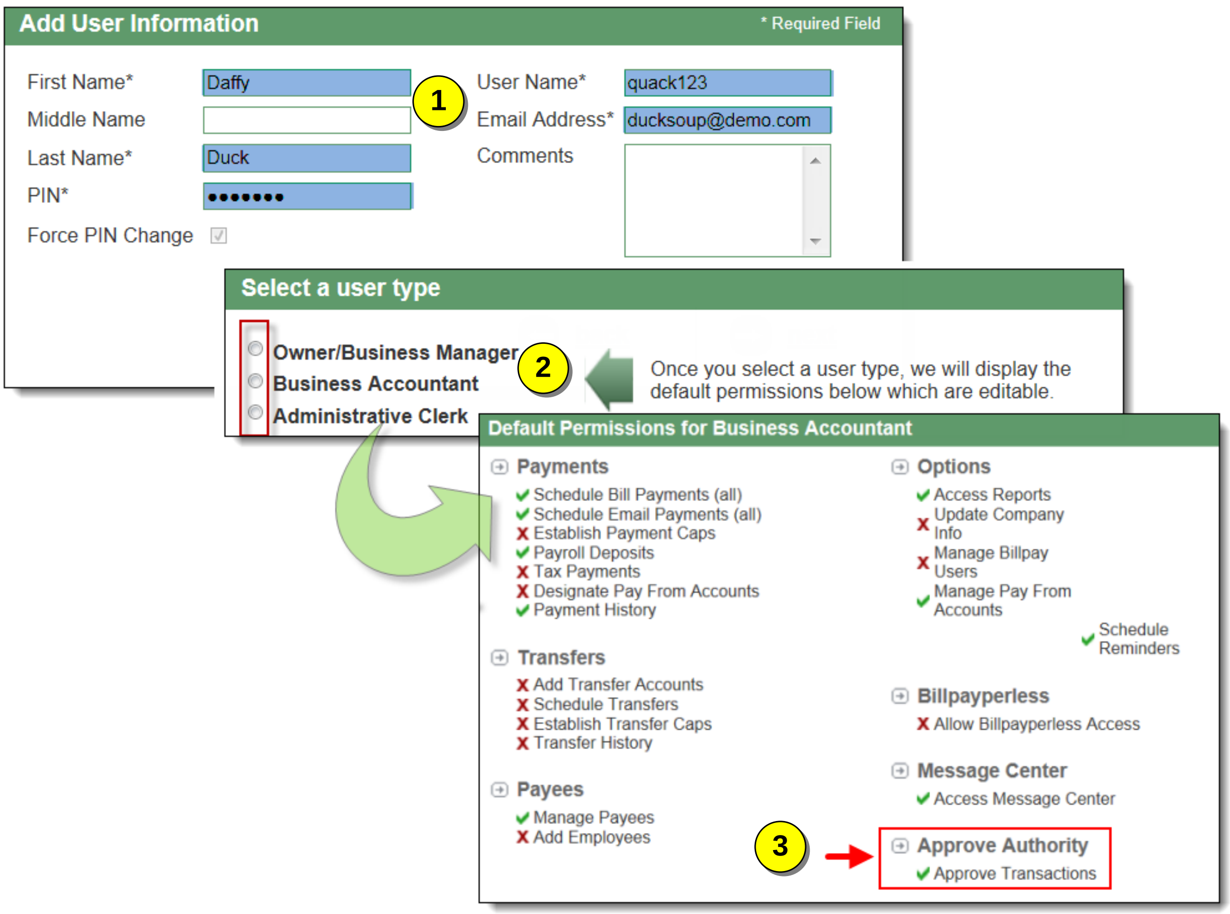
Manage Users

Allows the business to add as many admin users as they need to assist them in managing their business bill pay account.



Add New User

Business users can turn this permission on for those sub-users who will be approving transactions and payroll.



Reports

To assist users with managing the details of their account, there is a **"Reports"** section. The reports can be exported to Microsoft Excel.