



Business Bill Pay User's Guide



CONTENTS

Home Page	1
Messages	2
Attention Required	2
Shortcut	2
Transaction Scheduled to Process.....	2
Since You Last Logged In	2
Support Phone Number	2
Payees Tab	2
Add a Payee	3
Add a Company.....	3
Add an Individual.....	4
Activation Process.....	6
Add a Bank or Credit Union	8
View Payees	9
Import Payee	9
Manage Categories.....	10
Payments Tab	10
Single Payment.....	11
Tax Payment.....	14
Recurring Payments	14
Scheduled Transactions.....	15
Transaction History	15
Payroll.....	16
Employee Information.....	16
Pay Employees	17
Calendar	18
Options Tab.....	19
Company Profile	19
Personal Profile	20
Contact Information	20
Change PIN.....	20
Default Page	21
Challenge Phrases	21
Manage Bill Pay Accounts	22
Default Accounts	22
Add New Account.....	22
e-Notifications	22
Event e-Notifications	23
Log out e-Notifications.....	23
Recurring e-Notifications	23
Reminders.....	24
Manage Users	24
Add New User.....	25
Reports.....	25

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

The screenshot shows a web application interface with a green header bar containing three menu tabs: **PAYMENTS**, **PAYEES**, and **OPTIONS**. Below the header, the date **Thursday, September 19th, 2013** is displayed. The main content area is divided into several sections:

- new messages**: A box with a yellow callout '1' pointing to an envelope icon. It shows **0 New Messages**, **0 Read Messages**, and **0 Total Messages**.
- attention required**: A box with a yellow callout '2' pointing to a warning icon. It lists **Payees Require Activation** and **Payments Awaiting Approval**. Below this are sections for **Awaiting Your Activation** (listing Jenny Jones, Bob Smith, and Retirement Account with **Activate** links) and **Payments Awaiting Approval** (listing American Express, MasterCard, and Transfers Awaiting Approval).
- shortcut**: A box with a yellow callout '3' pointing to a play button icon. It includes a **Take the Shortcut** link and text explaining that the shortcut speeds up the scheduling process.
- Transactions Scheduled to Process**: A table with a yellow callout '4' pointing to the American Express row. The table lists transactions with amounts and dates, and includes **Edit** and **Stop** links for each.
- Since you last logged in...**: A section with a yellow callout '5' pointing to the Payroll 09/10/2013 row. It shows processed transactions with amounts and **View** links.

At the bottom of the page, a green footer bar displays **10:20 AM EST** on the left and **© Copyright 2013 Version 2.0** on the right. A yellow callout '6' points to a support contact link: **For support, please call 877-241-9019**.

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

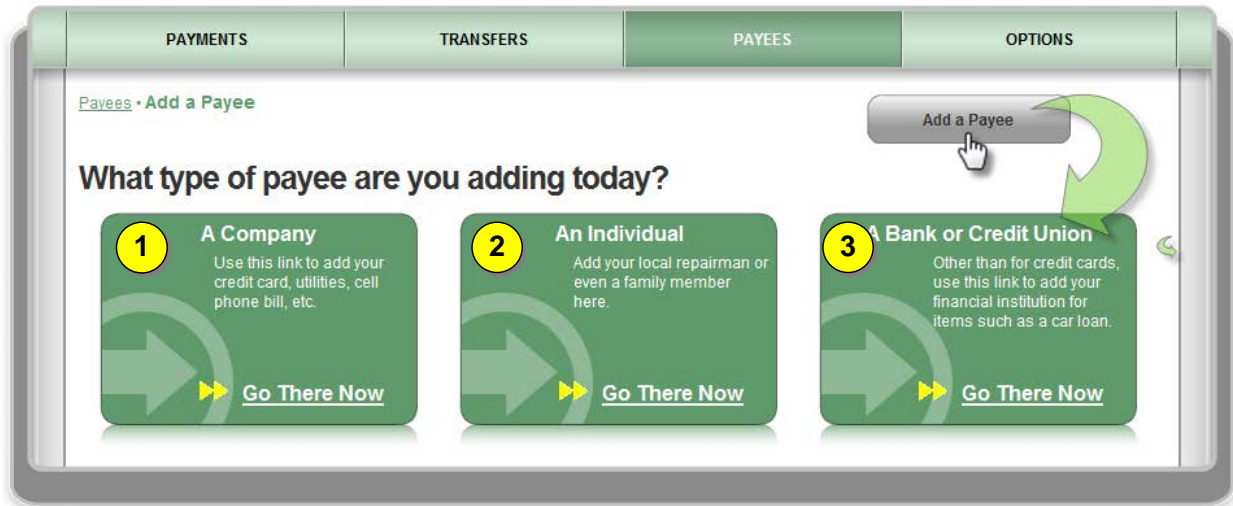


Add a Payee

Allows users to add payees into the bill pay site.

Three 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.

The screenshot shows a form for adding a company. The form fields are as follows:

Payee Name *	Coffee Shop	1
Account Number *	1234	No Acct Number?
Confirm Account Number *	1234	
Phone Number *	270 - 733 - 4544	
Payee Zip Code *	42701	
Account Holder Name *	Joe's Landscaping	

Callout 1 (1) points to the 'Payee Name' field.

Callout 2 (2) points to the 'Payee Nickname' field.

Payee Name	Coffee Shop	2
Payee Nickname *	Vente Latte	
Account Number	1234	
Phone Number	270-733-4544	
Address *	123 Main Street	
City *	Elizabethtown	
State *	Kentucky	
Payee Zip Code	42701	
Account Holder Name	Joe's Landscaping	
Payee Category	No Category	
Default Pay From Account	Primary Checking	

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.

The screenshot shows a web form titled "Add a Company". The form fields include: Payee Name (Coffee Shop USA), Payee Nickname *, Account Number (1234), Phone Number (270-73:), Address *, City *, State * (Alabama), and Payee Zip Code (42301). A red error message box is overlaid on the form, stating: "We're sorry. The following information may need to be corrected: • You have not entered a valid street name. Please verify the street name and click 'SUBMIT PAYEE' to add your payee." To the right of the form is a green box titled "Important Information!" with the text: "Please provide us with the additional information requested to add this payee." A green arrow points from the error message to the Address field.

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

The screenshot shows a screen titled "How would you like to send the payment?". There are three main options: "electronically" (with a sub-option "Allow them to provide their banking information"), "by check" (with a sub-option "Mail a check"), and a "payaperson" section. A red arrow points to the "electronically" option. The "payaperson" section includes the text: "All you need is their email address. You'll select a one time keyword and share it with the person you are paying. We'll send an email with a secure server link. They will login using the keyword and provide their bank account information for deposit. Their bank account information will be securely stored and never displayed to you. This is a one time set up process and all future transactions to this individual will merely result in an email notification to the individual that a deposit has been made to their account by you. Select the button to the side to use this method."

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

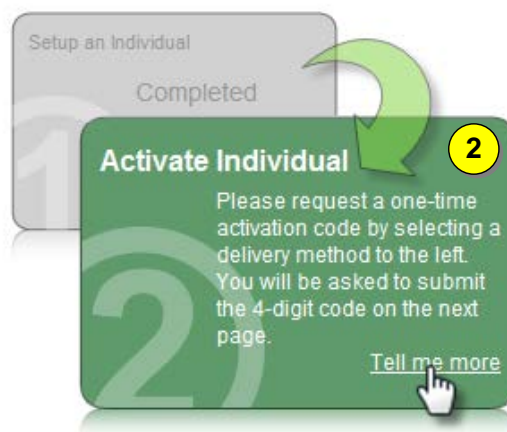
2nd Step: Choose a Keyword

- **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.

The screenshot shows the 'payaperson' interface with a yellow circle containing the number '1' in the top left corner. The main heading is 'Tell us about your payee'. Below this, there are several input fields: 'First Name *' with 'Betty', 'Last Name *' with 'Rubble', 'Phone Number *' with '270 - 454 - 4531', and 'Nickname *' with 'Grandma'. There are also two dropdown menus: 'Category' set to 'No Category' and 'Default Payment Account *' set to 'Primary Checking'. Below this section is a 'Payee's Email Information' section with a 'Tell me more' link, containing 'Email Address *' and 'Confirm *' both with 'bettyrocks@demo.com'. The final section is 'Create a Security Keyword' with another 'Tell me more' link, containing 'Keyword *' and 'Confirm *' both with 'barefoot'.

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**”

The screenshot shows the activation process for Betty Rubble. At the top, the name "BETTY RUBBLE" is displayed with a "View Details" link. Below this, the "Activation Process" section instructs the user to select a delivery method. There are two options: "I want my code now by phone" and "I can wait a few seconds to receive my code by text message". The text message option is selected with a radio button and has a yellow circle with the number "1" next to it. Below the text message option, the phone number "5555551212" is listed with an "Update" link. A green arrow points from the text message option to a modal window. The modal window contains the text: "Please activate BETTY RUBBLE by entering your code below. Your activation code has been sent to 5555551212". Below this text is a field labeled "Enter Activation Code:" with a masked input field (four dots) and a yellow circle with the number "2" next to it. A green arrow points from the modal window to a green box at the bottom right. The green box is titled "What happens next" and has a yellow circle with the number "3" next to it. The text inside the green box says: "Now it's Grandma's turn to complete the setup process. Here is what will happen." followed by a bulleted list of what will happen.

BETTY RUBBLE [View Details](#)

Activation Process
Please select a delivery method. You will be asked to submit the 4-digit code on the next page.

Important: If you have to leave billpay before entering your code, you may enter it later. The code will not expire.

1 I want my code now by phone
 (555) 555-1234 [Update](#)
 (555) 555-4321 [Update](#)

I can wait a few seconds to receive my code by text message
 5555551212 [Update](#)

Please activate BETTY RUBBLE by entering your code below.
Your activation code has been sent to 5555551212

Enter Activation Code: [.....] **2**

3 **What happens next**
Now it's Grandma's turn to complete the setup process.
Here is what will happen.

- An email will be sent to bettyrocks@demo.com
- This email will provide access to a secure site (look for https.)
- Grandma will be asked to enter the **security keyword** you've provided along with **account info**.
- Any payments you have scheduled to Grandma will process upon response.
- You will receive an email when Grandma responds.

[request activation code](#)

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.

Tell us about the individual	
First Name *	Bob
Last Name *	Jones
Phone Number *	270 - 123 - 4567

Bill Payment Information	
Nickname *	Lawn Service
Category	No Category
Default Pay from Account *	Primary Checking

Information about bank account	
Account Number *	1234
Confirm*	1234
Routing Number *	111000111
Confirm*	111000111 x
Payee's Account Type *	Checking

BOB JONES Hide Details	
Status	Activated
Phone Number	2707370590
Account Number	1234
Routing Number	111000111
Account Type	Checking
Nickname	Lawn Service
Category	No Category
Default Pay from Acct	Primary Checking

[Schedule a payment to this payee](#)

[Add another payee](#)

**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.

The image shows a two-part interface. The top part is a form titled "Tell us about the Individual" with the following fields: First Name * (Bob), Last Name * (Jones), Phone Number * (270 - 737 - 0590), Address * (123 Main Street), City * (Elizabethtown), State * (Kentucky), and Zip Code * (42701). A red box highlights the address, city, state, and zip code fields, with a red arrow pointing to the city dropdown. A green arrow points from this form to a summary card below. The summary card is titled "BOB JONES" and includes a "Hide Details" link. It lists: Status (Requires Activation), Payee Nickname (Lawn Service), Phone Number (2707370590), Address (123 MAIN STREET, ELIZABETHTOWN, KY 42701), Category (No Category), and Default Payment Acct (Primary Checking).

Add a Bank or Credit Union

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

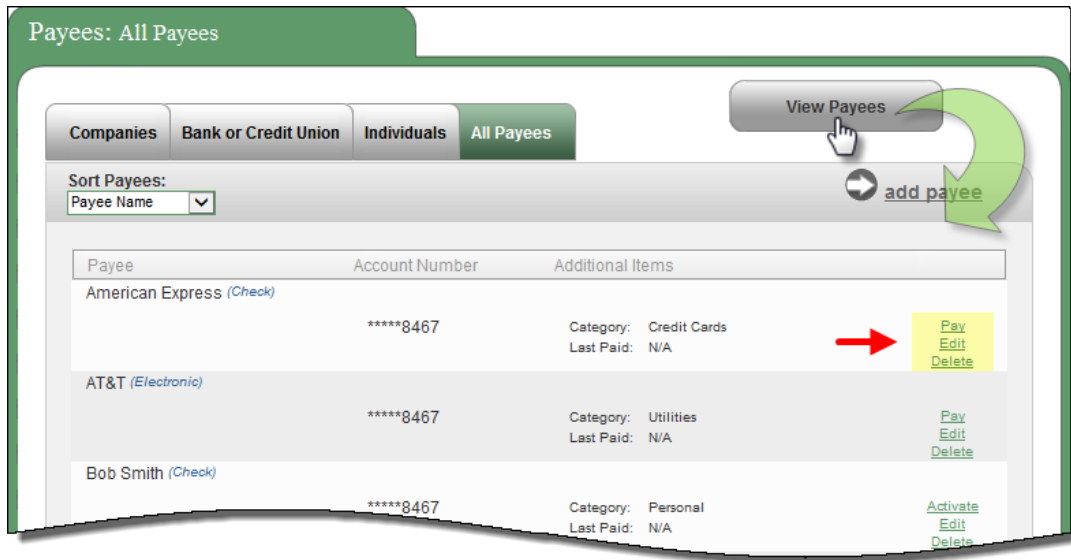
- **Types:** Loan, Credit Card, Checking, or Savings

The image shows a screen titled "I would like to add a bank or credit union." with the question "What is the account type?". There are four radio button options: Loan (selected), Credit Card, Checking, and Savings. A green arrow points from the "Loan" option to a detailed form on the right. The detailed form is titled "Loan" and includes a bank icon and a dollar sign. It contains the following fields: Payee Name *, Account Number *, Confirm *, Phone Number *, Zip Code *, and Account Holder Name * (Joe's Landscaping). A note at the bottom says "Click the radio button to select this method."

View Payees

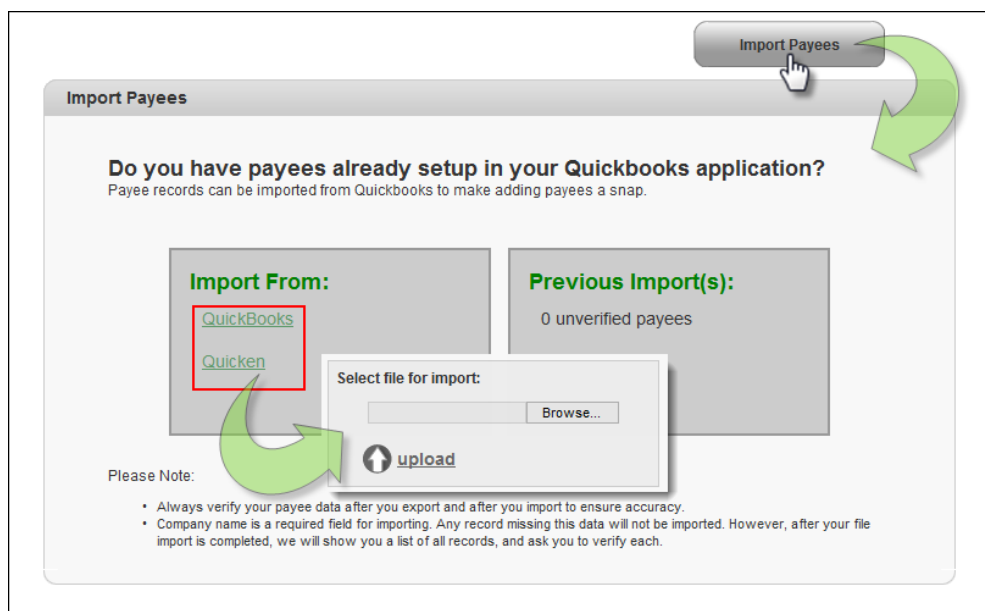
After clicking “**View Payees**”, users have the ability to manage their payees.

- **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**.



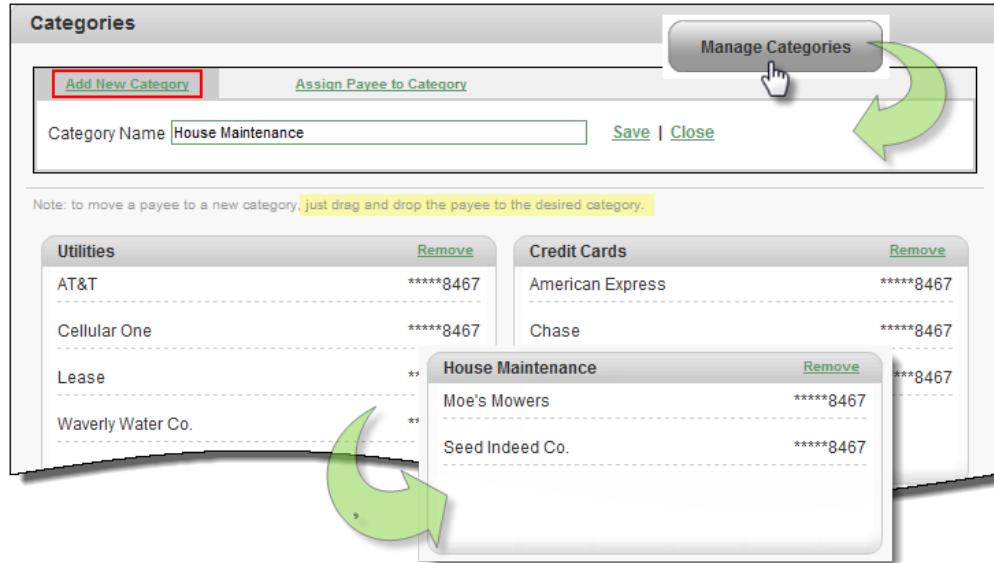
Import Payee

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



Manage Categories

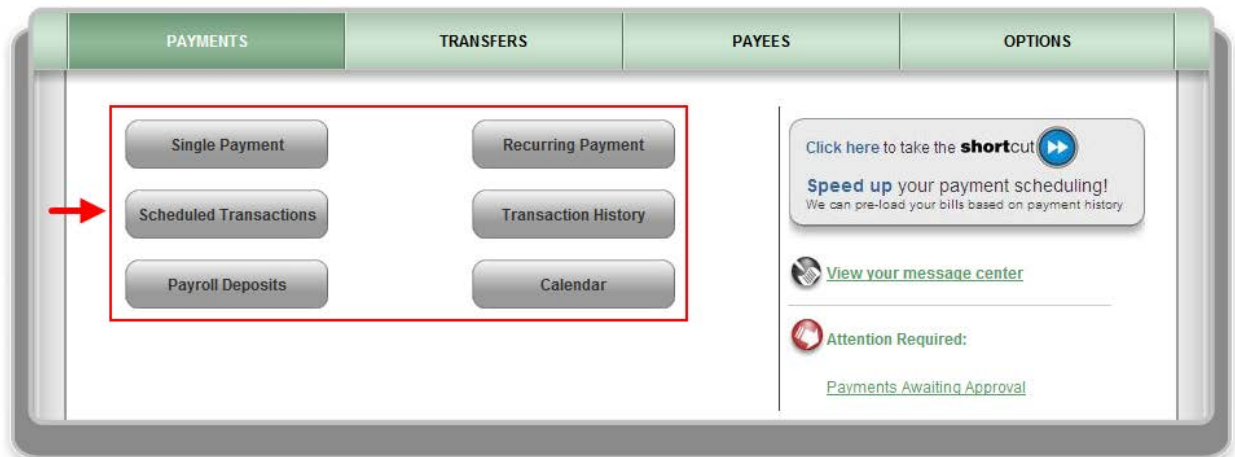
After clicking “**Manage Categories**”, users have the ability to manage multiple payees by creating personalized categories.



Payments Tab

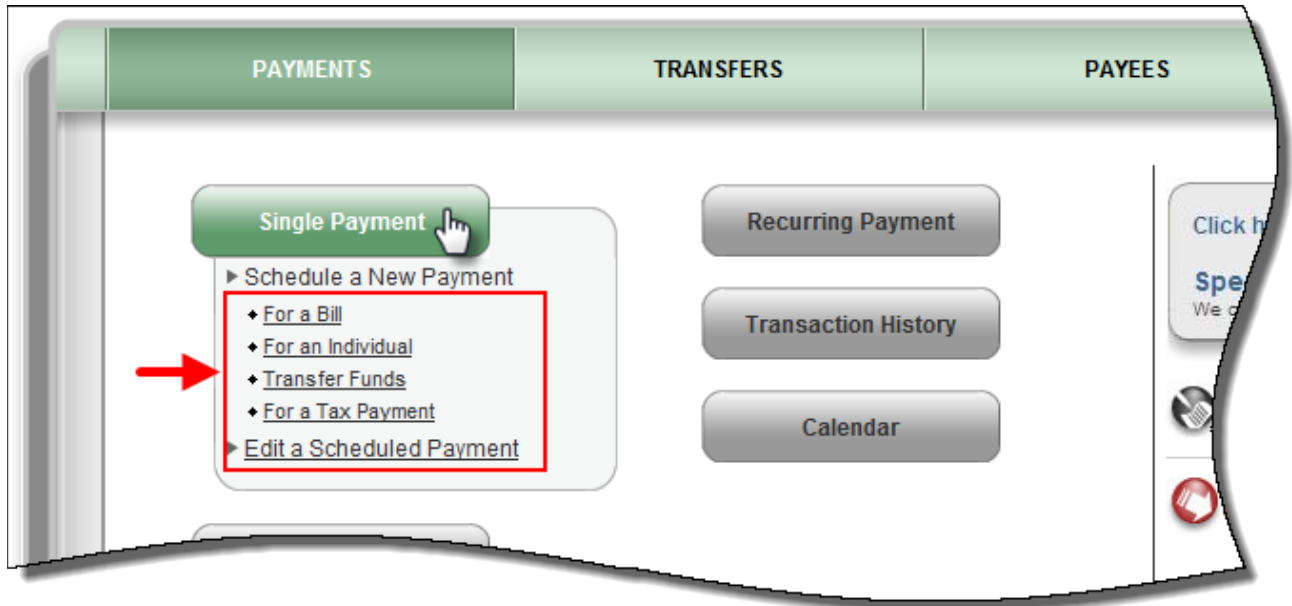
After clicking “**Payments**” tab, users have the ability to manage the following transactions, payroll, and payment history within this tab:

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

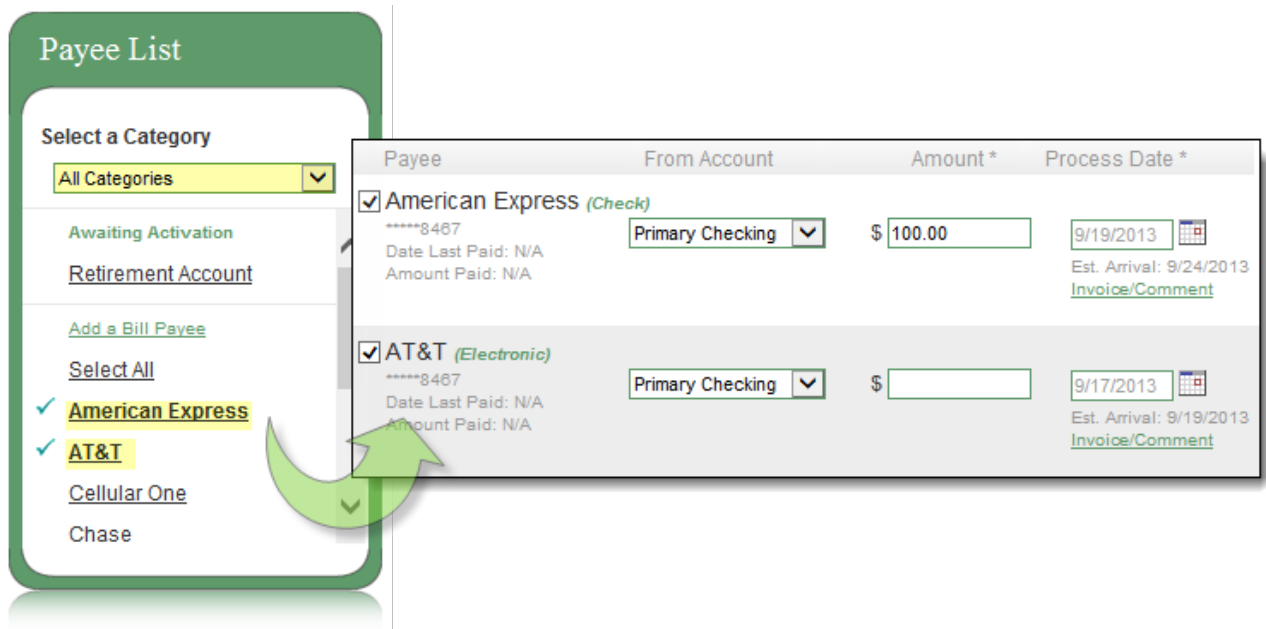


Single Payment

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”

The screenshot shows the 'Single Payment' form. At the top, there is a 'shortcut' button with a right-pointing arrow and the text 'Quick access to regular payments'. Below this, the form has a header with 'Payee' and three required fields: 'From Account', 'Amount *', and 'Process Date *'. A yellow circle with the number '1' is placed over the 'From Account' field. The 'Payee' is 'American Express (Check)' with a checkmark icon. Below the payee name, there is a card number '****8467', 'Date Last Paid: N/A', and 'Amount Paid: N/A'. The 'From Account' is set to 'Primary Checking' with a dropdown arrow. The 'Amount' is '\$ 100.00'. The 'Process Date' is '9/19/2013' with a calendar icon. A yellow circle with the number '2' is placed over the calendar icon. Below the date, there is an 'Est. Arrival: 9/19/2013' and a link for 'Invoice/Comment'. At the bottom right, there are two buttons: 'review' and 'submit', each with a right-pointing arrow. A yellow circle with the number '3' is placed over the 'review' button, and a yellow circle with the number '4' is placed over the 'submit' button. Below the 'submit' button, there is a disclaimer: 'By clicking Submit, you authorize us to debit the indicated account for the amount of each payment.'



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

The screenshot shows the 'Standard Delivery' interface. At the top, there is a 'Standard Delivery' tab. Below the tab, there is a calendar for 'October 2013'. The calendar has two views: 'Sep' and '2013'. The 'Sep' view shows the days of the month from 1 to 30. The '2013' view shows the days of the month from 1 to 31. A red arrow points from the calendar to the 'Estimated Arrival Date*' section. The 'Estimated Arrival Date*' section shows a calendar for 'September' with the date '27 FRIDAY' highlighted in a red box. Below the calendar, there is a footnote: '* Estimated Arrival Date is the estimated date the biller will receive the payment.'

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

Single Payment

Payee	Amount	Process Date	Additional Items
American Express Check	\$100.00	9/17/2013	From Account: Primary Checking Est Arrival: 9/20/2013 Delivery: Standard Invoice/Comment: None

Remove

[← back](#) | [→ submit](#)

By clicking Submit, you authorize us to debit the indicated account for the amount of each payment.



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

Single Payment

Payee	Amount	Process Date	Additional Items
American Express Check	\$100.00	9/17/2013	Confirmation #: 45 From Account: Primary Checking Est Arrival: 9/20/2013 Delivery: Standard Invoice/Comment: None

[→ edit a payment](#) | [→ schedule more payments](#)

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.

Schedule a Tax Payment

Send electronic tax payments directly to the IRS through EFTPS. ←

The **Electronic Federal Tax Payment System (EFTPS)** is a federal government program that provides a means for electronic tax payments. EFTPS is easy to use, it's accurate, and it saves taxpayers the inconvenience of last minute trips to the bank with checks and coupons. EFTPS has become a preferred method for making Federal Tax payments. There are more than 3.6 million taxpayers enrolled in EFTPS today.

EFTPS is an independent website. If you haven't completed your tax transaction within 15 minutes, your bill pay session will time out for security purposes. A message will display at five minutes remaining and one minute remaining to warn you of the upcoming session time out.

▶▶ **Tax website**

By clicking "go there now," you will be taken to a website that is an Official United States Government System and is not affiliated with Sample Institution. You can click on the back button now to return to the previous page.

Recurring Payments

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

Recurring Payment

* Required Field

details

American Express

Check
*****8467

Pay From* Primary Checking

Amount* \$ 100.00

Comment [Add](#)

series edit

Frequency* Select a Frequency

Would you like this payment to recur?

No

On this date

After a set # of

- Weekly
- Every Other Week
- Every Four Weeks
- Monthly
- Every Other Month
- Twice Monthly
- Every Three Months

series options / preferences

If the payment falls on a holiday weekend?

Pay Before Pay After

Account Details	Transaction Details
Payee: American Express	Confirmation #: 44 ←
From Account: <i>Check</i> Primary Checking *****1232	Series End: 11/14/2013
Amount: \$100.00	Est. Date: 10/18/2013
Process Date: 10/15/2013	Frequency: Monthly on the 15th
Comment: none	

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.

The screenshot shows a 'Payments' window with a table of transactions. The first transaction is for 'Chase' with an amount of \$150.00 and a process date of 09/20/2013. A red arrow points from the 'View Details' link to a detailed view of this transaction.

Payee	Amount	Process Date	Additional Items
Chase Check Confirmation #: 1	\$150.00	09/20/2013	View Details Edit Stop
AT&T Check Confirmation #: 2			
Moe's Mower			

Account Details		Transaction Details	
Payee:	Chase Check	Confirmation #:	1
From Account:	Primary Checking	Est Arrival:	9/25/2013
Amount:	\$150.00	Scheduled By:	Laurie Smith
Process Date:	9/20/2013	Delivery:	Standard
Invoice/Comment:	View		

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”

The screenshot shows a 'Payments' window with a table of transactions. The first transaction is for 'Cellular One' with an amount of \$65.00 and a process date of 09/03/2013. A red arrow points from the 'View Details' link to a detailed view of this transaction.

Payee	Amount	Process Date	Additional Items
Cellular One Check Confirmation #: 20	\$65.00	09/03/2013	View Details
Lease Check Confirmation #: 21	\$1,200.00		
Kim Stone Check Confirmation #: 22	\$65.00		
Subtotal	\$1,330.00		
Total	\$1,330.00		

Payee	Amount	Process Date	Additional Items
Cellular One Check Confirmation #: 20	\$65.00	09/04/2013	Hide Details

Transaction Details		Printer Friendly Version	
Scheduled By:	Laurie Smith	Transaction Type:	Bill Payment
Approved By:		From Account:	Primary Checking
		Frequency:	One Time

Timeline	
09/03/2013	You scheduled a single payment to Cellular One to process on 09/04/2013. Processed check number Pending to Cellular One from your Primary Checking [*****1232] account in the amount of \$65.00
09/04/2013	An Check payment to Cellular One from your Primary Checking *****1232 account in the amount of \$65.00 was processed. Estimated arrival date for this payment was 09/09/2013.

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.

The screenshot shows a 'Payroll Deposits' page for 'Joe's Landscaping'. The page displays the following information:

Total Employees	5
Payroll Schedule	Monthly on the last business day
View Scheduled Deposits	
Next Deposit	10/31/2013
Extra Deposit	none
Last Deposit	9/12/2013

A dropdown menu is open, showing the following options:

- ▶ Pay Employees
 - Regular Pay Day
 - Extra Pay Day
- ▶ Employee Information
 - Add New Employee
 - View / Edit Employee
- ▶ View Scheduled Deposits
- ▶ View Payroll History

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.

The screenshot shows two forms side-by-side. The left form is 'Employee Information' and the right form is 'Employee Account Information'.

Employee Information

Fields include:

- First Name: Bob
- Last Name: Wire
- Employee ID Number: 123123
- Email Address: bwire@mail.com
- Employee Status: Active
- Pay Type: Hourly

Employee Account Information

Options: Don't split Split

Note: Split into two Accounts - Note: Only regular payroll deposits are split between accounts.

Fields for **Deposit Account #1**:

- Account Number: 123456
- Confirm Account Number: 123456
- Routing Number: 777888999
- Confirm Routing Number: 777888999
- Account Type: Checking

Fields for **Deposit Account #2**:

- Account Number: 854321
- Confirm Account Number: 854321
- Routing Number: 999888777
- Confirm Routing Number: 999888777
- Deposit Amount: \$ 500.00
- Account Type: Savings

View/Edit Employee

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

The screenshot shows the 'Employees' management interface. A modal window titled 'Employee Details' is open for the employee 'Jim Cook'. The modal displays the following information:

- Employee Details:**
 - Last Paid Amount: \$250.00
 - Account: Checking
 - Split Account: No
 - Routing Number: *****4567
 - Account Number: *****6789
 - E-mail Address: jcook@mycompany.com
- Form Fields:**
 - First Name: * (Jim)
 - Last Name: * (Cook)
 - Employee ID Number: (1)
 - Email Address: (jcook@mycompany.com)
 - Pay Type: (Hourly)
- Employee Account Information:**
 - Would you like the deposit to be split between 2 bank accounts? Don't split Split

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

The screenshot shows the 'Hourly Employees' payroll interface. A table lists employees with their respective pay amounts. The 'Jim Cook' row is highlighted with a red box, indicating the selected employee for payment.

Name	Regular Pay	Extra Pay	Total	Additional Items
<input checked="" type="checkbox"/> Jim Cook Last Paid: 09/09/2013 Amount: \$250.00	\$ 300.00	\$ 0.00	\$300.00	Employee ID: 1 Split Amount: No Memo/Comment: Add
<input checked="" type="checkbox"/> Joe Johnson Last Paid: 09/09/2013 Amount: \$250.00	\$ 300.00 x	\$ 0.00	\$0.00	Employee ID: 2 Split Amount: No Memo/Comment: Add



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:

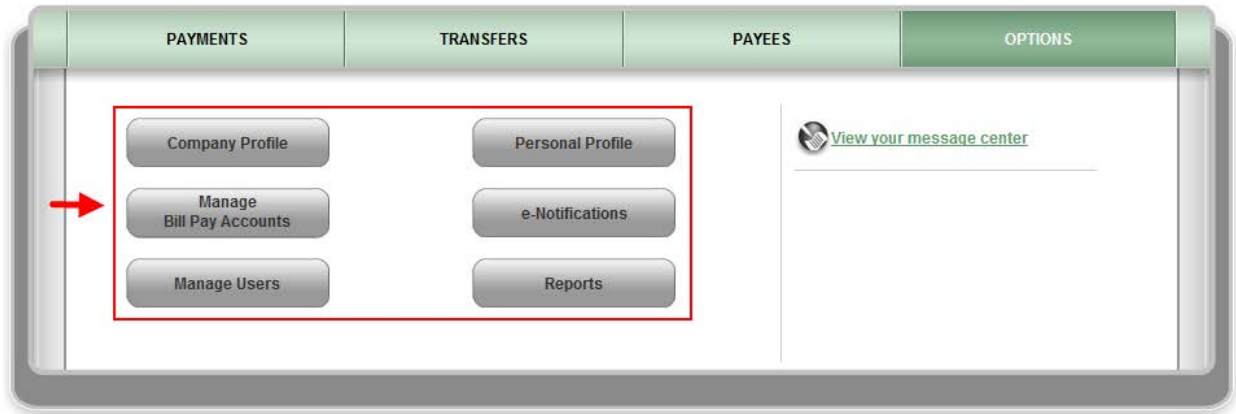
1. Scheduled Payments
 2. Action Required
 3. Reminders
 4. Processed Payments
- It displays **18 months** of activity with the ability to view previous/upcoming months.
 - The monthly calendar will display payment activity that has **processed** as well as payments in a **scheduled** status.

Monday	Tuesday	Wednesday	Thursday	Friday
2	3 \$65.00	4 \$1,200.00	5 \$65.00	6 \$1,200.00
9 \$1,200.00	10 \$999.00			13
16	17	18	19	20
23 \$415.00	24	25	26	27 \$50.00 \$999.00
30 \$250.00 \$500.00				

All Transactions Awaiting Approval	\$1,499.00
All Scheduled Transactions	\$715.00
All Transactions Processed	\$4,729.00
Total	\$6,943.00

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 two sub-users approve transactions.



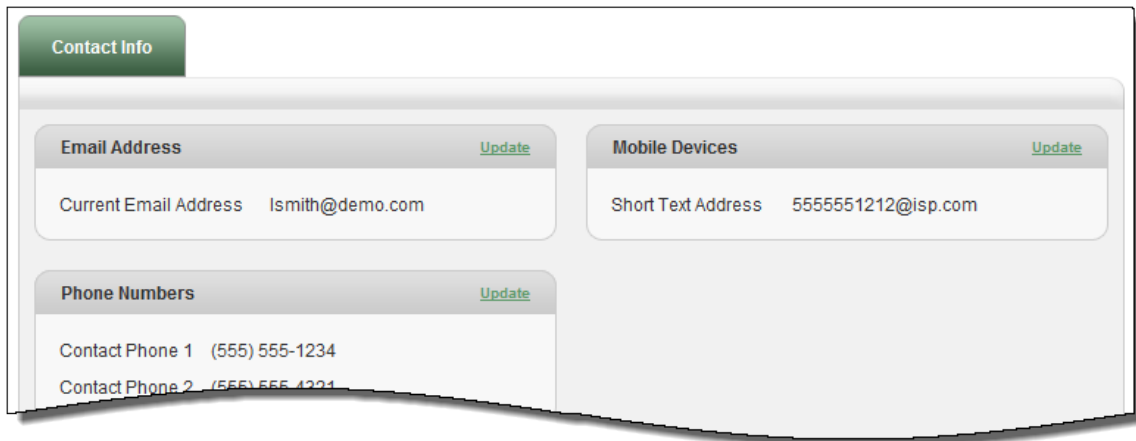
NOTE: If users turn this on, they must locate the second user, and turn on the “approval authority” permission for them to be able to approve transactions.

Personal Profile

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

Contact Information

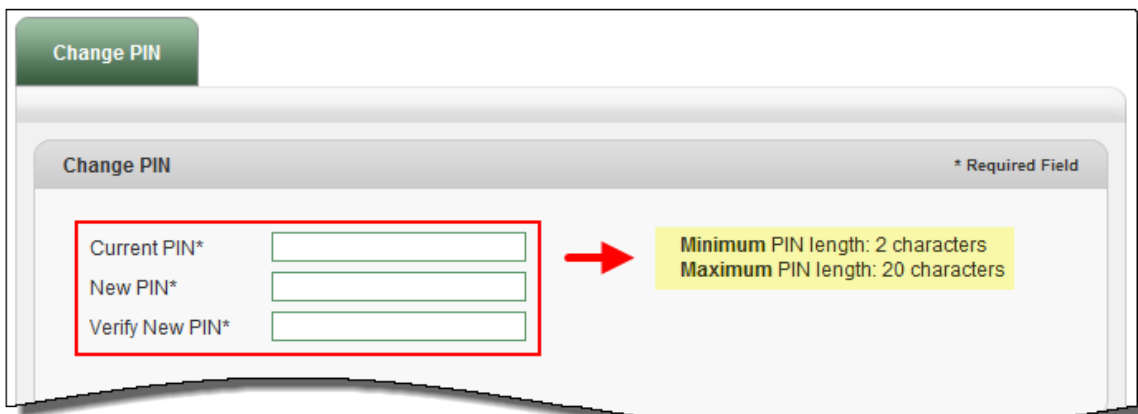
The Bill Pay users can update their Email, Phone and Mobile Devices.



The screenshot shows a 'Contact Info' section with three main areas: 'Email Address', 'Mobile Devices', and 'Phone Numbers'. Each area has an 'Update' link. The 'Email Address' section shows 'Current Email Address' as 'ismith@demo.com'. The 'Mobile Devices' section shows 'Short Text Address' as '5555551212@isp.com'. The 'Phone Numbers' section shows 'Contact Phone 1' as '(555) 555-1234' and 'Contact Phone 2' as '(555) 555-1234'.

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.



The screenshot shows a 'Change PIN' form with three input fields: 'Current PIN*', 'New PIN*', and 'Verify New PIN*'. A red box highlights these three fields. A red arrow points from the 'Current PIN*' field to a yellow box containing the text: 'Minimum PIN length: 2 characters' and 'Maximum PIN length: 20 characters'. The form also has a '* Required Field' label in the top right corner.



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.

The screenshot shows a web interface for changing the default page. At the top, there is a green tab labeled "Default Page". Below it is a section titled "Change Default Page" with a sub-header "When a default page is chosen, your bill pay session will open to the page of your choice." There are two columns of options: "Home Page" and "Payments".

Home Page	Payments
<input checked="" type="radio"/> Home Page	<input type="radio"/> Main
	<input type="radio"/> Single Payment
	<input type="radio"/> Calendar
	<input type="radio"/> Payroll Deposits
	<input type="radio"/> Shortcut

Challenge Phrases

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

The screenshot shows a web interface for managing challenge phrases. At the top, there is a green tab labeled "Challenge Phrases". Below it is a section titled "Select a Challenge Phrase" with a sub-header "Please select a minimum of four challenge phrases below. In the interest of security and protection phrases when sensitive transactions are being initiated." There is a text input field labeled "Your Phrase" with the placeholder text "Choose a Challenge Phrase". A dropdown menu is open, showing a list of challenge phrases. Below this is a section titled "Your Current Challenge Phrases" with a table listing the phrases and their removal options.

Your Current Challenge Phrases	
Pet's name	Remove
Father's middle name	Remove
Favorite food	Remove
Childhood nickname	Remove

Choose a Challenge Phrase

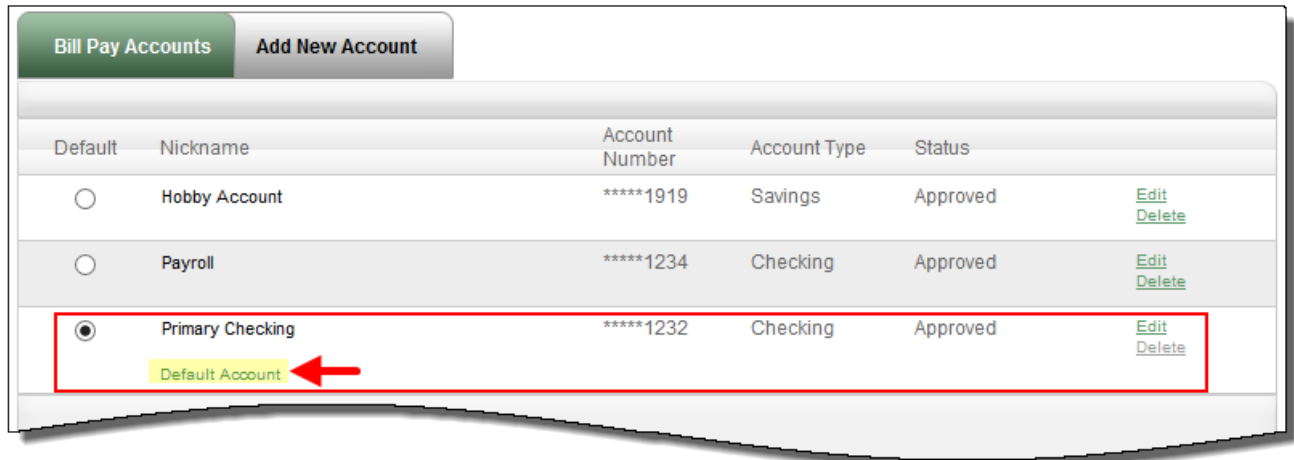
- Favorite vacation spot
- Maternal grandmother's maiden name
- Favorite aunt's first name
- Oldest niece's first name
- Oldest nephew's first name
- Favorite sport
- Best friend's first name
- Model of the first car you owned (i.e. Explorer)
- Name of your favorite school teacher
- First live concert you attended
- City where you spent your honeymoon

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.

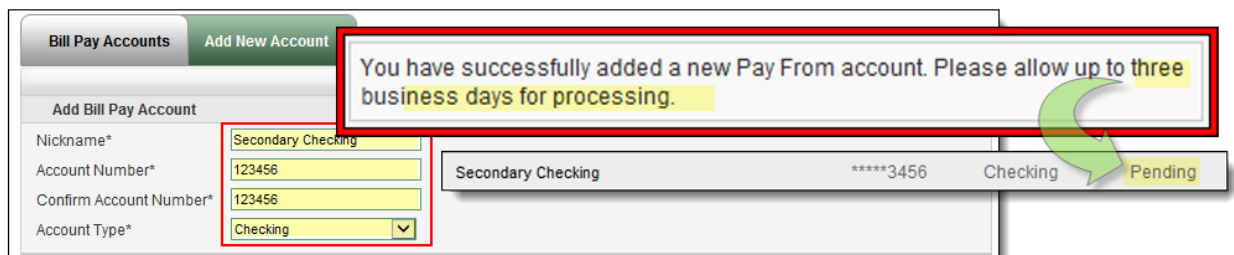


Default	Nickname	Account Number	Account Type	Status	
<input type="radio"/>	Hobby Account	*****1919	Savings	Approved	Edit Delete
<input type="radio"/>	Payroll	*****1234	Checking	Approved	Edit Delete
<input checked="" type="radio"/>	Primary Checking	*****1232	Checking	Approved	Edit Delete

Add New Account

Allows users to add additional “**Pay From Accounts.**”

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



You have successfully added a new Pay From account. Please allow up to three business days for processing.

Secondary Checking *****3456 Checking Pending

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.

Event Notifications With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.

A transaction needs approval

Send notification to → Short Text Address

Submit

Notification has been activated and will be sent to:
lsmith@demo.com

A recurring transaction processes

On Off

Send notification to → Email Address

Submit

Log out e-Notifications

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

Logout Notifications At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.

Send a List of My Please select which items you would like to receive each time you log out.

Scheduled transactions	<input checked="" type="radio"/> On	<input type="radio"/> Off
Added payees	<input checked="" type="radio"/> On	<input type="radio"/> Off
Added transfer accounts	<input type="radio"/> On	<input checked="" type="radio"/> Off
Deleted payees	<input checked="" type="radio"/> On	<input type="radio"/> Off
Deleted transfer accounts	<input type="radio"/> On	<input checked="" type="radio"/> Off
Skipped and stopped transactions	<input type="radio"/> On	<input checked="" type="radio"/> Off

Recurring e-Notifications

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

Recurring Notifications These email notifications will provide a list of bill pay information in which you customize how often it is received.

A list of all scheduled payments and transfers

How Often → Monthly

On What Day → 15

Submit

A list of all payees, transfer accounts and employees

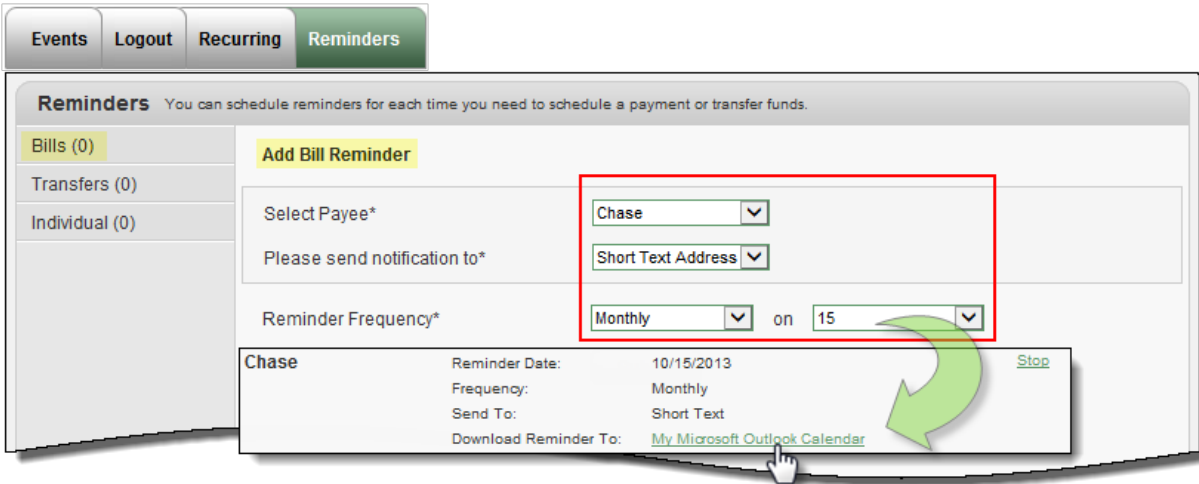
How Often → Weekly

On What Day → Friday

Submit

Reminders

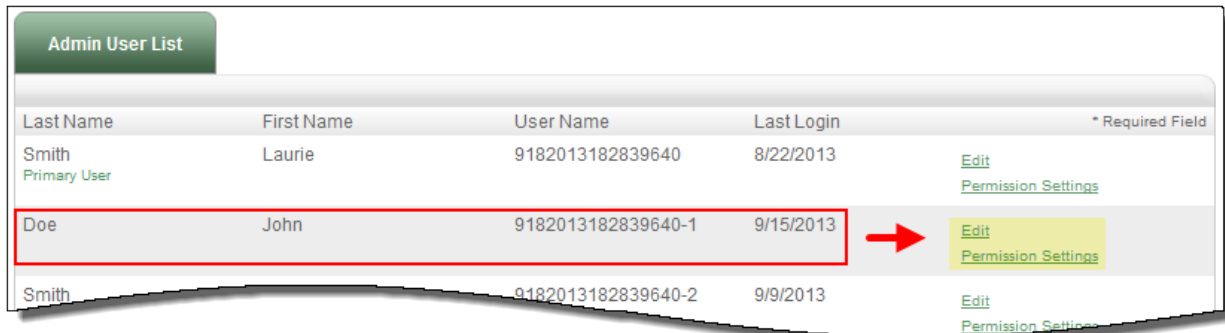
These are reminders for users to pay a bill. Users also have the option to add the reminder to their **Microsoft Outlook Calendar**.



The screenshot shows the 'Reminders' section of a web application. At the top, there are navigation tabs: 'Events', 'Logout', 'Recurring', and 'Reminders'. Below the tabs, the 'Reminders' section is titled 'Reminders' with a subtitle 'You can schedule reminders for each time you need to schedule a payment or transfer funds.' On the left, there are links for 'Bills (0)', 'Transfers (0)', and 'Individual (0)'. The main area contains the 'Add Bill Reminder' form. The form has three rows of dropdown menus: 'Select Payee*' with 'Chase' selected, 'Please send notification to*' with 'Short Text Address' selected, and 'Reminder Frequency*' with 'Monthly' selected. Below the frequency dropdown, there is a field 'on' with '15' selected. A red box highlights these three rows. Below the form is a summary card for the reminder: 'Chase', 'Reminder Date: 10/15/2013', 'Frequency: Monthly', 'Send To: Short Text', and 'Download Reminder To: My Microsoft Outlook Calendar'. A green arrow points from the 'Download Reminder To' link to the 'My Microsoft Outlook Calendar' link. A mouse cursor is pointing at the 'My Microsoft Outlook Calendar' link.

Manage Users

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



The screenshot shows the 'Admin User List' table. The table has five columns: 'Last Name', 'First Name', 'User Name', 'Last Login', and a column for actions. The first row is for 'Smith, Laurie' with 'User Name' 9182013182839640 and 'Last Login' 8/22/2013. The second row is for 'Doe, John' with 'User Name' 9182013182839640-1 and 'Last Login' 9/15/2013. The third row is for 'Smith' with 'User Name' 9182013182839640-2 and 'Last Login' 9/9/2013. A red box highlights the second row, and a red arrow points from the box to the 'Edit' and 'Permission Settings' links for that user. The 'Edit' and 'Permission Settings' links are highlighted in yellow.

Last Name	First Name	User Name	Last Login	* Required Field
Smith	Laurie	9182013182839640	8/22/2013	Edit Permission Settings
Doe	John	9182013182839640-1	9/15/2013	Edit Permission Settings
Smith		9182013182839640-2	9/9/2013	Edit Permission Settings

Add New User

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

The image shows two overlapping screenshots from a user management interface. The top screenshot, titled "Add User Information", contains fields for First Name (Daffy), Middle Name, Last Name (Duck), PIN (masked with dots), User Name (quack123), Email Address (ducksoup@demo.com), and a checked "Force PIN Change" option. A yellow circle with the number "1" is placed over the First Name field. The bottom screenshot, titled "Select a user type", shows three radio button options: "Owner/Business Manager", "Business Accountant", and "Administrative Clerk". A red box highlights the "Business Accountant" option, with a yellow circle and the number "2" next to it. A green arrow points from this option to a third screenshot titled "Default Permissions for Business Accountant". This third screenshot lists various permissions under categories: Payments, Transfers, Payees, Options, Billpayerless, and Message Center. The "Approve Authority" option under "Options" is highlighted with a red box and a yellow circle with the number "3". A green arrow also points from the "Business Accountant" option to this permissions list. A text box between the second and third screenshots states: "Once you select a user type, we will display the default permissions below which are editable."

Reports

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

The image shows a "Choose a Report Type" form. On the left, a list of report types is shown: Payments Processed, Payment Changes, Payments Stopped, Payees Added, Transfers Processed, and Outstanding Check Report. A green arrow points from this list to the main form area. The main form has the title "Choose a Report Type" and the subtitle "Obtain detailed audit reports of bill pay transactions during a specific time frame." It features three radio button options: "All Users" (selected), "Scheduling User", and "Approving User". The "All Users" option is highlighted with a red box. To the right of the "All Users" option is a "Date Range" dropdown menu set to "Current Month". Below these are "Start Date" and "End Date" fields with calendar icons. A large green "Create Report" button is on the right. At the bottom, there are links for "Printer Friendly Version" and "Export to Excel", with a mouse cursor pointing at the "Export to Excel" link.