User Guide

Bill Payment

Another Fiserv Connection

116 West 32nd Street, 10th floor New York, NY 10001
t 212.419.3000 f 212.419.3200 www.banklink.com

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Table of Contents

About Bill Payment

The Bill Payment module (also referred to as "Bill Pay") provides you with the ability to:

- Make payments to virtually any person or company in the United States.
- Receive and pay electronic bills ("e-bills").
- Schedule the automatic processing of repeating payments.

The Bill Pay module offers all the security and convenience of SSL (Secure Sockets Layer) and your browser's encryption to ensure that your bill payments are secure from outside inspection.

> **Note:** Function availability in this module is determined by system validations. Contact your System Manager if you need access to functionality not currently available to you.

About the Electronic Bill Pay Process

The Bill Pay process uses the Bill Pay module to create payments that transfer funds from a checking or savings account to a transaction recipient, usually via electronic payment. The following outlines the steps of the process:

1. The originator identifies a payment recipient. This may be a corporation, individual recipient, government agency, etc.

   > **Note:** The Bill Pay module may be used for most payments, but the service may **not** be used for either of the following:
   >
   > - Court-ordered payments.
   > - State and federal tax payments.

2. The originator creates a "payee" record that identifies the payment recipient in the system. A payee record must be created for each recipient, and can be re-used if subsequent payments are made to that recipient.

   > **Note:** As part of the payee creation process, the user may be able to elect to eliminate paper bills and receive bills electronically. Electronic billing may not be available from a particular billing company.

3. The originator receives a paper or electronic bill from the payment recipient.

4. At least four business days before the bill is due, the user accesses the Bill Pay module and either enters details about the payment or authorizes a payment for a bill received electronically.

   Notes:
   - Some electronic bills can also be automatically authorized for payment.
   - 4-day turnaround time is dependent on the user submitting the payment (and, if necessary, approval being given) before the 1 PM (Eastern Standard Time) cutoff time. If the payment is submitted/approved after 1 PM EST, it is as if the payment was submitted on the next business day; the required turnaround time would then be 5 business days from the current date (including the current day).

5. If necessary, depending on the user's system validations, another user may need to authorize the payment.
6. Payment is issued to arrive at the recipient's account on the payment due date.

   Electronic payment is usually issued to those recipients that have authorized electronic payment; paper checks are issued for other recipients. In either case, payment will be debited against the originator's account no earlier than the payment due date.

USING THE BILL PAY MODULE

Use the Bill Pay module to:

- Create, modify, and delete payee records for payment recipients.
- Request e-bills to replace paper billing.
- Make single payments to any payee.
- Associate invoice and credit memo information with single payments.
- Make repeating payments to any payee; you can also modify repeating payment details as necessary before they are issued.
- Approve payments created by users with system validations that require approval.
- Export payment information into files readable by desktop financial software.

ACCESSING BILL PAY ON-LINE HELP

The Bill Pay module's Help differs from the Help available in other modules that you might access within the system. Instead of using screen-specific *How Do I…* help, click the **? Help me with this page** hyperlink to access help for a screen. For a more in-depth look at the Bill Pay module, click the **Help** button. Both are located in the top right-hand corner of the Bill Pay screen.

Working With Payees and the Payee List

Before you can submit a payment to a recipient, you must first add that recipient to the Payee List for your account. If you have multiple accounts with a recipient, you must add the recipient to the Payee List once for each account.

Certain payees have the capability to electronically submit bills for your payment (called "e-bills"); you can request e-billing when you add the payee to your Payee List.

Use the Create Payee – Payee List screen to add, modify, and delete payee records.

Adding Payees to the Payee List

To add a payee to the Payee List:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **Create Payee** tab.
3. Click the **Add Payee** button. The Create Payee – Add a Payee pane is displayed.
4. In the **Payee Name** field, enter a name for the payee.
5. In the **Account Number** section:
   - <u>If you have an account number or code with the payee</u>
     1. Select the **I have an account number with this payee** radio button.
     2. In the **Account Number** field, enter the account number.
   - <u>If you do not have an account number or code with the payee, or if the payee does not offer accounts</u>
     1. Select the **I do not have an account number with this payee** radio button.
     2. In the **Check Memo** field, enter a description meaningful to the payee (e.g., your last name). This information is entered in the Memo field if a check is mailed to the payee.
6. In the **Payee Address**, **Payee City**, **Payee State**, and **Payee ZIP Code** fields, enter the billing address for the payee. Enter this information exactly as it is presented on your bill.
7. In the **Payee Phone** field, enter the telephone number that you would use to contact the payee for Customer Service questions.

Note: To ensure that payments are processed correctly, please make sure that you complete the **Payee Information** section accurately.

In some cases, no account number will be available for a payee. For example, if you send a one-time payment to a Web designer for designing a Web site, it is likely that no account number will be available.

However, when an account number exists, you **<u>must</u>** provide it so that a payment can be credited to the proper account.

8. *[Optional]* In the **Payee Category** section, specify category information for the payee. This information is purely for personal use. It could be used when searching for payments—to locate all payments of a specific type, for example. Do one of the following:
   - Select an existing category
     1. Select the radio button next to the drop-down list.
     2. From the drop-down list, select the category.
   - Create a new category
     1. Select the **Add Category** radio button.
     2. In the **Add Category** field, enter a new category name.
9. *[Optional]* In the **Account Description** field, enter a description for the payee. This description is displayed in the Payee list and when a payee is selected. If, for example, you have two accounts with a payee, entering account descriptions in this field will help you select the correct account when you create a bill payment.
10. Click the **Continue** button. The Create Payee – Add a Payee Confirmation screen is displayed.
11. If you specified an account number, in the **Account Number** field re-enter the account number to verify that the correct number is associated with the payee.

    Note: If an incorrect account number is entered, you will be returned to the Create Payee – Add a Payee screen. Verify the account number, then click the **Continue** button to return to the confirmation screen, where you can re-enter the number.

12. Click the **Add Payee** button. The Create Payee – Payee List screen is displayed. The created payee is added to the Payee List pane.

Requesting Electronic Billing

Electronic billing can help eliminate paper bills by presenting you with an electronic version of your bill that can be paid through the Bill Pay module.

There are two ways to request electronic billing:

- As an option when you add a payee capable of e-billing.
- From the Payee List, if a payee is capable of e-billing and you did not choose e-billing when you initially added the payee.

> **Note:** It can take several weeks for payees to initiate electronic billing. Continue paying paper bills through the system or by writing checks until you receive email notification that your account has been set up on the payee's system and electronic billing will commence.

Requesting Electronic Billing When You Add a Payee

To request electronic billing when you add a payee:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **Create Payee** tab.
3. Click the **Add Payee** button. The Create Payee – Add a Payee pane is displayed.
4. Click the **Click here to view and add payees that can send e-bills** hyperlink. A list of available payees is displayed, arranged in alphabetical order.
5. Click the hyperlinked name of the payee to be added.

   To navigate through the payee list, click the hyperlinked numbers and letters at the top of the pane, or click the **Next >>** and **<< Back** hyperlinks to move through the list one screen at a time.
6. In the **Account Number** field, enter your account number with the payee.
7. In the **Payee Address**, **Payee City**, **Payee State**, and **Payee ZIP Code** fields, enter the billing address for the payee. Enter this information exactly as it is presented on your bill.

> **Note:** In the second **Payee Address** field, if the information you are entering does not begin with a number, you must prefix your entry with either **ATTN:** or **C/O**. Entries not prefixed with a number, **ATTN:**, or **C/O** will be ignored.

8. In the **Payee Phone** field, enter the telephone number that you would use to contact the payee for Customer Service questions.

   Note: To ensure that payments are processed correctly, please make sure that you complete the **Payee Information** section accurately.

   In some cases, no account number will be available for a payee. For example, if you send a one-time payment to a Web designer for designing a Web site, it is likely that no account number will be available.

   However, when an account number exists, you **must** provide it so that a payment can be credited to the proper account.

9. *[Optional]* In the **Payee Category** section, specify category information for the payee. This information is purely for personal use. It could be used when searching for payments—to locate all payments of a specific type, for example. Do one of the following:
   - Select an existing category
     1. Select the radio button next to the drop-down list.
     2. From the drop-down list, select the category.
   - Create a new category
     1. Select the **Add Category** radio button.
     2. In the **Add Category** field, enter a new category name.

10. *[Optional]* In the **Account Description** field, enter a description for the payee. This description is displayed in the Payee list and when a payee is selected. If, for example, you have two accounts with a payee, entering account descriptions in this field will help ensure that the correct account is paid.

11. Click the **Continue** button. The Create Payee – Add a Payee Confirmation screen is displayed.

12. In the **Account Number** field, re-enter the account number to verify that the correct number is associated with the payee.

    Note: If an incorrect account number is entered, you will be returned to the Create Payee – Add a Payee screen. Verify the account number, then click the **Continue** button to return to the confirmation screen, where you can re-enter the number.

13. Click the **Add Payee** button. The Create Payee – View/Change a Payee Completed screen is displayed.

14. Click the **Continue** button. The Create Payee – Request E-bills screen is displayed.

15. In the **Payee Information** section, enter the information requested. Since the payee specifies the information to be provided, this Guide cannot further document the possible entries. Follow the instructions provided on-screen.

    Note: Some payees require your registration on their Web site in order for you to receive electronic bills.

16. In the **Business E-Mail Address** field, verify your email address, correcting it if necessary.
17. *[Optional]* To receive notification when bills from this payee arrive, select the **I would like to receive e-bills by e-mail from this payee** checkbox.
18. To provide your email address to the payee, select the **I want to send my e-mail address to the payee** checkbox. Some payees require your email address; for others, providing it is optional.
19. In the **Service Address** section, review the address information presented and make corrections, if necessary, to the address of the location where the payee provides service for the account. The default service address is the business address provided when you were initially set up on the system.
20. *[Optional]* In the **Auto-Pay** section, if available, select an auto-pay option for e-bills received from the account:
    - <u>If you do not want to automatically pay e-bills received from this payee</u>

      Select the **No** radio button.
    - <u>If you want to automatically pay e-bills received from this payee</u>
      1. Select the **Yes** radio button.
      2. Select a payment option.

      Note: Auto-pay can pay only the <u>**minimum payment**</u> due. You have the option of paying the minimum payment regardless of what that minimum is, or restricting the payment to a maximum amount.

      If a minimum payment is made with auto-pay and you want to pay the remaining balance (for a corporate credit card, for example), you must manually create another payment to that payee.

        - <u>Pay the minimum payment on the e-bill regardless of the minimum payment due</u>
          Select the **Always pay the E-bill** radio button.
        - <u>Pay the minimum payment on the e-bill only if it is less than a specific amount</u>
          1. Select the **Only Pay E-bills Less Than This Amount** radio button.
          2. In the **Only Pay E-bills Less Than This Amount** field, enter the maximum value of the minimum payment to be paid.

             If the minimum amount due exceeds the specified value, the bill <u>**will not**</u> be automatically paid. The system will notify you of the non-payment.

      3. From the **Auto-Pay From This Payment Account** drop-down list, select a payment account.

21. Click the **Continue** button. The Create Payee – Request E-bills Confirmation screen is displayed.
22. Click the **Send Request** button. Your request is submitted, and the Create Payee – Request E-bills Completed screen is displayed.

Requesting Electronic Billing for an Existing Payee

To request electronic billing for a payee on the Payee List:

From the Create Payee - Payee List screen:

1. In the **E-bills** column, click the **Sign Up** hyperlink (if available) associated with the payee from whom e-billing is to be requested. The Create Payee – Request E-bills screen is displayed.
2. Use the procedure described in the "Requesting Electronic Billing When You Add a Payee" section of this document, starting with step 15.

Modifying Payee Information

To modify information about a payee or your account with a payee:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **Create Payee** tab.
3. In the **Action** column, click the **View / Change** hyperlink associated with the payee to be modified. The Create Payee – View/Change Payee Information screen is displayed.
4. Make the necessary modifications. See the "Adding Payees" section of this document for information on available fields and options.
5. Click the **Continue** button. The Create Payee – Change Payee Confirmation screen is displayed.

   [Optional] Click the **Cancel** button to discard your changes and return to the Create Payee – Payee List screen.
6. Verify the entered information, then click the **Save Changes** button. The Create Payee – Payee List screen is displayed.

   [Optional] Click the **Cancel** button to discard your changes and return to the Create Payee – Payee List screen.

REMOVING PAYEES FROM THE PAYEE LIST

The following conditions apply to payee deletion:

- Scheduled payments to the payee are deleted when you cancel the payee.
- Future repeating payments to the payee are no longer scheduled.
- E-bills are affected in the following ways:
  - Unpaid e-bills can no longer be paid.
  - Auto-Pay is canceled when you delete a payee.
  - You might receive an e-bill after you have deleted a payee, due to payee billing cycles.

To remove a payee record from your Payee List:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **Create Payee** tab.
3. In the **Action** column, click the **Delete** hyperlink associated with the payee to be deleted. The Create Payee – Delete Payee Confirmation screen is displayed.
4. Click the **Yes** button to delete the payee record.

   The Create Payee – Payee List screen is displayed. The payee record is removed.

   [Optional] Click the **No** button to discard the deletion request.

Grouping Payees Into Categories

When adding or changing payee records, you can group those payees under group names that you designate. This is especially useful when searching for paid bills, or for bills to pay. For example, you could set up one group called "Facilities" if you pay multiple vendors for facility leasing and maintenance costs, then later search for all payees whose category is "Facilities."

Note: Category information is not exported when you export payee information.

Use the instructions in this section to:

- Create, modify and delete payee grouping categories.
- Group payee records into categories.

Creating New Payee Grouping Categories

To create a new payee grouping category:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **Create Payee** tab.
3. Click the **Payee Categories** hyperlink (beneath the tabs). The Create Payee – Payee Categories pane is displayed.
4. Click the **Add Category** button. The Create Payee – Add a Category screen is displayed.
5. In the **Category Name** field, enter a name for the new category.
6. Click the **Add** button. The Create Payee – Payee Categories pane is displayed.

Note: You can also create new categories when creating or modifying existing payee records. See the "Assigning Categories to Payees" section of this document for additional information.

Assigning Categories to Payees

To assign categories to payee records:

1. Create a new payee record, or modify an existing record. See the "Adding Payees" and "Modifying Payee Information" sections of this document for additional information.
2. In the **Optional Payee Information** section of the Create Payee - Add a Payee screen:
   - <u>Select an existing category</u>
     1. Select the radio button next to the drop-down list.
     2. From the drop-down list, select the category.
   - <u>Create a new category</u>
     1. Select the **Add Category** radio button.
     2. In the **Add Category** field, enter a new category name.

Editing Category Names

To edit a category's name:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **Create Payee** tab.
3. Click the **Payee Categories** hyperlink (beneath the tabs). The Create Payee – Payee Categories pane is displayed.
4. In the **Action** column, click the **View/Change** hyperlink. The Create Payee – View/Change Category screen is displayed.
5. In the **Category Name** field, enter the new category name.
6. Click the **Save Changes** button.

   [Optional] Click the **Cancel** button to discard your changes and return to the previous screen.

Deleting Categories

To delete a category:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **Create Payee** tab.
3. Click the **Payee Categories** hyperlink (beneath the tabs). The Create Payee – Payee Categories pane is displayed.
4. In the **Action** column, click the **Delete** hyperlink. The Create Payee – Delete Category Confirmation screen is displayed.
5. Click the **Yes** button.

   [Optional] Click the **No** button to discard the deletion request.

   Note: Except for the fact that they are no longer grouped into the category, pending and scheduled payees and payments are unaffected by the deletion. In process, processed, and canceled payments remain grouped in the deleted category.

Making Bill Payments

You can make any of the following types of payments:

- Manual payment of a single bill.
- Manual payment of a recurring bill.
- Automatic payment of a recurring bill in response to electronic billing.

> **Note:** Payees must be set up on the system before payments to them can be made. See the "Adding Payees to the Payee List" section of this document for instructions and additional information.

Paying Single Bills

Once you have set up a payment recipient on the system, you can issue a single payment to that payee.

> **Note:** Manual single-bill payment offers an option to include invoice or credit memo detail to be submitted with the payment. The procedure for including invoice and credit memo detail is included in the single-bill payment procedure below.

To pay a single bill:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **Create A Payment** tab. The Single Payments pane is displayed by default.
3. *[Optional]* In the **Check Number** field, specify a check number to be included with the payment. If you do not enter a check number, a check number will be assigned by the system when you submit the payment. Automatic check numbering begins with 995001.

   > **Note:** If a paper check is issued, the check number is included on the check, prefixed with "99" (e.g., check number 1000 would be recorded as check number 991000). If an electronic payment can be issued to the payee, the check number will be replaced with a system-generated identification number.

4. From the **Pay To The Order Of** drop-down list, select a payee.

5. In the **Payment Date** field, enter the date on which the payee is to receive the payment, using **`mm/dd/yyyy`** format.
   - <u>If the payment request is submitted (and, if necessary, approved) before 1 PM Eastern Standard Time (EST) on a business day</u>

     The date entered must be at least 4 business days after the current date, beginning with the current day.
   - <u>If the payment request is submitted (and, if necessary, approved) after 1 PM EST on a business day, or on a non-business day</u>

     The date entered must be at least 5 business days after the current date, beginning with the current day.

   📖 **Note:** The first valid date is entered for you in the **Payment Date** field when you access the Single Payments tab.

6. In the **Amount** field, enter the amount to be paid.

   📖 **Note:** If you choose to associate invoices and/or credit memos with the payment, the value in the **Amount** field will be recalculated in response to the totals of those invoices and credit memos, and the amount you entered will be discarded.

   You can modify this amount after you have finished with invoice and credit memo activities.

7. From the **From Payment Account** drop-down list, select the account from which the bill is to be paid.

8. *[Optional]* If the payment is in response to an invoice:
    1. In the Invoice Information pane, click the **Add Invoice** button. The Create A Payment – Add Invoice screen is displayed.
    2. In the **Invoice Number** field, enter an invoice number associated with the payment.
    3. In the **Invoice Amount** field, enter the invoiced amount.
    4. *[Optional]* In the **Invoice Description** field, enter a description of the invoice. This information is for your use only.
    5. *[Optional]* If an adjustment is to be applied to the invoice due to a discrepancy between the invoiced amount and the amount due:
        1. In the **Adjustment Amount** field, enter the amount of the adjustment.
        2. In the **Adjustment Description** field, enter a description of the adjustment.
    6. *[Optional]* If a discount is to be applied to the invoiced amount:
        1. In the **Discount Amount** field, enter the amount of the discount.
        2. In the **Discount Description** field, enter a description of the discount.
    7. Click the **Add** button to add this invoice to the list of invoices associated with the payment. You can associate up to 10 invoices with a payment.
    8. Do one of the following:
        - <u>If the current invoice was the last to be associated with the payment</u>
          Click the **Finished** button to return to the Single Payments pane.
        - <u>If additional invoices are to be associated with the payment</u>
          Repeat this sub-procedure, starting with step 2.
9. *[Optional]* If credit memos are to be applied to the amount due:
    1. In the Credit Memo Information pane, click the **Add Credit Memo** button. The Create A Payment - Add Credit Memo screen is displayed.
    2. In the **Credit Memo Number** field, enter the credit memo number associated with the payment.
    3. In the **Credit Memo Amount** field, enter the amount for which the credit memo was issued.
    4. In the **Credit Memo Description** field, enter a description for the credit memo.
    5. Click the **Add** button to add this credit memo to the list of credit memos associated with the payment. You can associate up to 2 invoices with a payment.
    6. Do one of the following:
        - <u>If the current credit memo was the last to be associated with the payment</u>
          Click the **Finished** button to return to the Single Payments pane.
        - <u>If additional credit memos are to be associated with the payment</u>
          Repeat this sub-procedure, starting with step 2.

10. Click the **Continue** button. The Create A Payment – Make a Single Payment Confirmation screen is displayed.
11. Review your payment information, then click the **Pay** button. The Create A Payment – Make a Single Payment Completed screen is displayed. The payment is scheduled (or made available for approval and payment, depending on your system validations).

    [Optional] Click the **Cancel** button to discard the payment without scheduling it.

PAYING RECURRING BILLS

You can manually create a recurring payment, or create a payment that recurs in response to electronic bills submitted from the payee.

MANUALLY PAYING RECURRING BILLS

Once you have set up a payee, you can manually set up recurring payments to that payee.

> 🕮 **Note:** Manual payment of bills, whether recurring or one-time, has no effect on e-bills sent to you by payees. In other words, if you create a manual bill payment to a payee that sends you e-bills, you will still receive an e-bill from that payee.
>
> See the “Requesting Electronic Billing” section of this document for additional information on requesting electronic billing.

To manually set up payment of recurring bills:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **Create A Payment** tab. The Create A Payment – Make a Single Payment screen is displayed.
3. Click the **Repeating Payments** link at the top of the screen (beneath the tabs). The Create A Payment – Repeating Payments screen is displayed.
4. Click the **Add Repeating Payment** button. The Create A Payment – Add Repeating Payment screen is displayed.
5. From the **Payee** drop-down list, select a payee.
6. In the **Payment Amount** field, enter the amount of the recurring payment.

7. In the **First Payment Date** field, enter the date on which the payee is to receive the first of the repeating payments. Use **mm/dd/yyyy** format.

   - <u>If the payment request is submitted (and, if necessary, approved) before 1 PM Eastern Standard Time (EST) on a business day</u>

     The date entered must be at least 4 business days after the current date, beginning with the current day.

   - <u>If the payment request is submitted (and, if necessary, approved) after 1 PM EST on a business day, or on a non-business day</u>

     The date entered must be at least 5 business days after the current date, beginning with the current day.

   Note: The first valid date is entered for you in the **Payment Date** field when you access the Single Payments tab.

8. From the **Payment Frequency** drop-down list, select a payment frequency:

   - **Once every month**: Every month, on the same date you picked for the first payment.
   - **Twice every month**: On the same date as the first payment, plus 15 days. For example, if the first payment is scheduled for June 5, the next payment dates would be June 20, July 5, July 20, and August 4.
   - **Every week**: Every week, on the same day of the week as the day you picked for the first payment.
   - **Every 2 weeks**: Every other week, on the same day of the week as the day you picked for the first payment.
   - **Every 4 weeks**: Every 28 days from the previous payment date, starting with the first payment.
   - **Every 2 months**: Every other month, on the same payment date as the first payment.
   - **Every 3 months**: Every three months, on the same payment date as the first payment.
   - **Every 6 months**: Every six months, on the same payment date as the first payment.
   - **Every year**: Once per year, on the same payment date as the first payment.

   Note: Payment dates must occur on a business day. If a recurring payment is scheduled for a day that is not a business day, the payment is rescheduled for the business day preceding the scheduled date. If, for example, the 15th of a month is a Saturday, the payment would be rescheduled for Friday the 14th.

9. In the **Number of Payments** section, specify a duration for the recurring payment cycle:
   - Specify a specific number of payments
     1. Select the **Number of Payments** radio button next to the empty field.
     2. Enter the number of payments in the field.
   - Leave the recurrence cycle open-ended

     Select the **Pay Until Further Notice** radio button.
10. *[Optional]* In the **Final Payment Amount** field, enter the amount to be paid as the final payment in the recurring payment cycle, if that amount differs from the amount ordinarily sent.
11. From the **Payment Account** drop-down list, select the account from which funds for the payment are to be withdrawn.
12. Click the **Continue** button. The Create A Payment – Add Repeating Payment Confirmation screen is displayed.
13. Click the **Add** button. The Create A Payment – Add Repeating Payment Completed screen is displayed.

    [Optional] Click the **Cancel** button to discard the payment without scheduling it.

Paying Electronic Bills (E-Bills)

An electronic bill (e-bill) is a bill that you can view and pay on-line. E-bills contain the same information found in paper bills, but the payment information is provided for you within the Bill Pay module; virtually all you need to do to pay an e-bill is click **Pay**.

In order to pay e-bills, you must add an electronic billing-capable payee to your payee list and request e-billing from that payee.

Payment on e-bills can be authorized manually, or you can set up an e-bill for automatic payment. See the "Requesting Electronic Billing" section of this document for additional information about requesting electronic billing.

Notes:

- It may take a month or longer to receive your first e-bill from a payee, depending on the payee's billing cycle for your account.
- Automatic payment of e-bills pays **only the minimum scheduled payment**. To pay more than the minimum amount due, create a manual bill payment for the difference between the minimum payment and the balance due.

Manually Paying E-bills

To manually pay an e-bill:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **E-bills** tab. The Unpaid E-bills screen is displayed.
3. Click the **Pay** link associated with the e-bill to be paid. The Unpaid E-bills – Pay E-bill screen is displayed.

   Information about the payment, including amount due and balance, is displayed in a pane above an area of the screen arranged to look like a check.
4. In the **Payment Date** field, enter a payment date. This is the date on which the payee is scheduled to receive the payment. Use `mm/dd/yyyy` format.
   - If the payment request is submitted (and, if necessary, approved) before 1 PM Eastern Standard Time (EST) on a business day

     The date entered must be at least 4 business days after the current date, beginning with the next business day.
   - If the payment request is submitted (and, if necessary, approved) after 1 PM EST on a business day, or on a non-business day

     The date entered must be at least 5 business days after the current date, beginning with the next business day.
5. In the **Amount** field, the minimum payment amount is entered for you.
   - To pay the minimum payment, do nothing in this field.
   - To pay a different amount, enter that amount in this field.

6. From the **From Payment Account** drop-down list, select the account from which funds for the payment are to be withdrawn.
7. Click the **Continue** button. The Unpaid E-bills – Pay E-bill Confirmation screen is displayed.
8. Review the payment information, then click the **Pay** button. The Unpaid E-bills – Payment Completed screen is displayed. The e-bill is moved from this screen to the Paid E-bills screen.

   [Optional] Click the **Cancel** button to discard the payment without scheduling it.

SCHEDULING AUTOMATIC PAYMENT OF E-BILLS ("AUTO-PAY")

If a payee offers electronic billing, you can request that e-bills from that payee be automatically paid. You can request automatic payment when you set up the payee, or you can modify payee information to request automatic payment after the payee has been set up

See the "Requesting Electronic Billing" section of this document for instructions and additional information.

Notes:

- It may take a month or longer to receive your first e-bill from a payee, depending on the payee's billing cycle for your account.
- Automatic payment of e-bills pays **only the minimum scheduled payment**. To pay more than the minimum amount due, create a manual bill payment for the difference between the minimum payment and the balance due.

VIEWING E-BILLS

Electronic bills contain the same information contained in the paper bills you would ordinarily receive from the payee. You can view them at any time.

> **Note:** Electronic bills are retained for 180 days from the date that payment is submitted. At any time during that period, you can view and/or print them.

To view an electronic bill:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **E-bills** tab. The Unpaid E-bills screen is displayed.
3. Do one of the following:
   - To view unpaid e-bills, remain on this screen.
   - To view paid e-bills, click the **Paid E-bills** hyperlink.
4. Click the **View** hyperlink associated with the e-bill to be viewed. The e-bill is displayed.

From the e-bill view screen, you can:

- **Pay an unpaid e-bill**
  Click the **Pay** button. The rest of the procedure is as described in the "Manually Paying E-bills" section of this document.
- **Delete the e-bill**
  Click the **Delete** button.

  > **Note:** Deleted e-bills **cannot be recovered**. If you delete an unpaid e-bill, you must manually submit payment to the payee.
- **Print the e-bill**
  Use your browser's print capabilities to print the e-bill.
- **Return to the previous screen**
  Click the **Close** button.

CANCELING E-BILLS

You can request cancellation of electronic billing at any point after the payee has begun transmitting electronic bills to you. If you cancel electronic billing for a payee, you no longer receive e-bills, and any e-bills set up for automatic payment are **not** automatically paid.

Even after canceling electronic billing, you can continue making payments to the payee from the Make Payment screen.

> **Note:** When you cancel e-bill service, it may take a billing cycle to receive paper bills through the postal mail again. You may need to make a payment to the payee by some other means, or through the Make Payment screen.

To cancel electronic billing:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **Create Payee** tab.
3. In the **Action** column, click the **View/Change** hyperlink associated with the payee to be modified. The Create Payee – View/Change Payee Information screen is displayed.
4. In the **E-bill Information** section, select the **Check here to stop receiving e-bills from this payee** checkbox.
5. Click the **Continue** button. The Create Payee – Change Payee Confirmation screen is displayed.

   [Optional] Click the **Cancel** button to discard your changes and return to the Create Payee – Payee List screen.

WORKING WITH PENDING BILL PAYMENTS

Once a bill payment has been scheduled, it is added to one of the Payment Activity tab's two screens:

- All Payments
- Unapproved Payments

When you enter the Bill Pay module, you begin on the Unapproved Payments screen of the Payment Activity tab. To move between the two screens, click the **All Payments** or **Unapproved Payments** hyperlinks.

From these two screens, depending on your system validations, you can access some or all of the following functions:

- Locate payments that have been paid or canceled (within the last 180 days), are scheduled to be paid, or are awaiting approval before payment can be scheduled.
- Export payment records that can be imported into common financial management software—either QuickBooks, Quicken, or Microsoft Money.
- Modify pending single, recurring, and electronic bill payments.
- Approve pending bill payments.
- Delete pending bill payments.

Finding Pending Bill Payments

Pending bill payments—those payments for which funds have not yet been withdrawn from your account—are displayed on one of two screens:

- Unapproved bill payments are displayed on the Payment Activity – Unapproved Payments screen.
- Bill payments that have been approved, or that did not need approval, are displayed on the Payment Activity - All Payments screen. These might include scheduled repeating payments, canceled payments, and payments that have been submitted to the payee but for which funds have not yet been withdrawn from your account.

On either of these screens, you can search for payments by a number of criteria.

To find a bill payment:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Payment Activity tab of the Bill Pay screen is displayed, opening on the Unapproved Payments pane.
2. Do one of the following:
    - To search for unapproved payments, remain on this screen.
    - To search for pending payments regardless of approval status, click the **All Payments** hyperlink. The All Payments screen is displayed.
3. In the Payment Activity Search (on the All Payments screen) or Unapproved Payment Search (on the Unapproved Payments screen) pane, specify search criteria.
    1. Select the **All Dates** radio button, or select the second radio button and enter starting and ending dates, using `mm/dd/yyyy` format.
    2. Do any or all of the following:
        - <u>On the All Payments screen</u>
            - From the **Category** drop-down list, select a category name (this option is useful only if you have grouped your payees into categories).
            - From the **Status** drop-down list, select a payment status.
        - <u>On the All Payments or Unapproved Payments screens</u>
            - From the **Payee** drop-down list, select a payee.
            - From the **Payment Account** drop-down list, select the account number from which payments are to be issued.
            - From the **Initiated By** drop-down list, select the payment initiator.
4. Click the **Search** button. Results are displayed in the Payment Activity Search Results pane.

Exporting Bill Records for Offline Use

From the All Payments screen, you can export information about payment transactions into formats specific to any of the following desktop financial management software packages:

- Intuit QuickBooks
- Intuit Quicken
- Microsoft Money

Notes:

- To export information you must first narrow the displayed payments to payments drawn on one account. Use the Search utility to narrow the displayed payment by account.
- Payee groupings are not reflected in exported files.

To export bill records and save them to a local file:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Payment Activity tab of the Bill Pay screen is displayed, opening on the Unapproved Payments pane.
2. Click the **All Payments** hyperlink. The All Payments screen is displayed.
3. Search for payments drawn against a single account. See the "Finding Pending Bill Payments" section of this document for additional information.
4. In the **Financial Software Export** section of the screen (at the bottom of the screen), select a software version from the drop-down list.
5. Click the **Export** button. The File Download dialog box is displayed.
6. Save the file to a local or network drive.

MODIFYING SCHEDULED BILL PAYMENTS

Users with the appropriate permissions can modify any scheduled payment that has not yet been processed.

Note: This process modifies only payments with a status of "Scheduled," and modifies only the currently-scheduled payment. Changes to the current recurrent payment can be made with this process, but the next scheduled recurrent payment will revert to the original settings.

See the "Modifying Recurring Bill Payments" sub-section of this section for information about changing payments that will be displayed in future payment periods.

To modify a scheduled bill payment:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Payment Activity tab of the Bill Pay screen is displayed, opening on the Unapproved Payments pane.
2. Click the **All Payments** hyperlink. The All Payments pane is displayed.
3. Click the **View/Change** link associated with the payment to be modified. The Payment Activity – View/Change Payment screen is displayed.
4. Make the necessary changes to the **Payment Date**, **Amount**, or **From Payment Account**.
5. Click the **Continue** button. The Payment Activity – Change Payment Confirmation screen is displayed.
6. Review the updated payment information, then click the **Save** button. Your changes are saved, and the Payment Activity – Change Payment Completed screen is displayed.

   [Optional] Click the **Cancel** button to discard your changes. Changes to the payment will be discarded.

MODIFYING RECURRING BILL PAYMENTS

You can make changes to payment information for any recurring bill payment with a status of "Active" or "Pending."

Note: You **cannot** modify payment schedule. To change the scheduling of a payment, you must delete the existing payment and add a new payment with the desired payment schedule.

To modify a recurring bill payment:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **Create A Payment** tab.
3. Click the **Repeat Payments** hyperlink. The Create A Payment – Repeating Payments screen is displayed.
4. Click the **View/Change** hyperlink associated with the recurring payment to be modified. The Create A Payment – View/Change Repeating Payment screen is displayed.
5. Make the necessary changes in the **Payment Amount** field and/or the **Payment Account** drop-down list.
6. Click the **Continue** button. The Create A Payment – Change Repeating Payment Confirmation screen is displayed.
7. Review the updated payment information, then click the **Save Changes** button. Your changes are saved, and the Create A Payment – Change Repeating Payment Completed screen is displayed.

   [Optional] Click the **Cancel** button to discard your changes. Changes to the payment will be discarded.

EDITING INVOICES AND CREDIT MEMOS ASSOCIATED WITH A SCHEDULED PAYMENT

To edit invoices or credit memos associated with a scheduled payment, you must edit the payment.

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Payment Activity tab of the Bill Pay screen is displayed, opening on the Unapproved Payments pane.
2. Click the **All Payments** hyperlink. The All Payments pane is displayed.
3. Click the **View/Change** link associated with the payment to be modified. The Payment Activity – View/Change Payment screen is displayed.
4. Click the **Change** link for the invoice or credit memo to be edited. The Payment Activity – Change Invoice Information or Payment Activity – Change Credit Memo Information screen is displayed.
5. Make changes to the invoice or credit memo.
6. Click the **Save Changes** button. The Payment Activity – View/Change Payment screen is displayed.

   [Optional] Click the **Cancel** button to discard your changes and return to the previous screen.
7. Click the **Continue** button. The Payment Activity – Change Payment Confirmation screen is displayed.
8. Review your payment information, then click the **Save** button. The Payment Activity – Change Payment Completed screen is displayed.

   [Optional] Click the **Cancel** button to discard your changes. Changes to the payment will be discarded, even if you saved them on the View/Change Payment screen.

Deleting Invoices and Credit Memos Associated With a Scheduled Payment

To remove invoices or credit memos associated with a scheduled payment, you must edit the payment.

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed, with the Payment Activity tab selected by default.
2. Click the **View / Change** link associated with the payment to be modified. The Payment Activity – View/Change Payment screen is displayed.
3. Click the **Delete** link for the invoice or credit memo to be edited. The Payment Activity - Delete Invoice Information Confirmation or Payment Activity - Delete Credit Memo Information Confirmation screen is displayed.
4. Click the **Yes** button. The Payment Activity – View/Change Payment screen is displayed.

   [Optional] Click the **No** button to discard your changes and return to the previous screen.
5. Click the **Continue** button. The Payment Activity – Change Payment Confirmation screen is displayed.
6. Review your payment information, then click the **Save** button. The Payment Activity – Change Payment Completed screen is displayed.

   [Optional] Click the **Cancel** button to discard your changes. Changes to the payment will be discarded, even if you saved them on the View/Change Payment screen.

Approving Pending Bill Payments

Since certain users may have authorization to create payments but not to release them for payment, payments created by these users must be approved by a user with the appropriate authorization.

To approve pending bill payments:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Payment Activity tab of the Bill Pay screen is displayed, opening on the Unapproved Payments pane.
2. Do one of the following:
   - <u>Approve all payments</u>

     Click the **Select All** button. All payment item checkboxes are selected.
   - <u>Approve one or more payments</u>

     In the **Approve** column, select the checkboxes associated with the payments to be approved.
3. Click the **Continue** button. The Payment Activity – Approve Payments Confirmation screen is displayed.
4. Review the payment information, then click the **Approve** button. The payment Activity – Approve Payments Completed screen is displayed.

CANCELING BILL PAYMENTS

Bill payments can be canceled as long as their status is not "Canceled," "In Process" or "Processed." You can cancel payments that have already been approved (or did not need approval) or those that are still pending approval.

> **Note:** Canceling a repeating payment from the Payment Activity tab cancels only the current payment. Subsequent payments will still be automatically created. For information on discontinuing creation of repeating payments, see the "Discontinuing Recurrence of Bill Payments" section of this document.

To cancel a bill payment:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Payment Activity tab of the Bill Pay screen is displayed, opening on the Unapproved Payments pane.
2. Do one of the following:
   - To cancel an unapproved payment, remain on this screen.
   - To cancel a pending payment, click the **All Payments** hyperlink. The All Payments screen is displayed.
3. Click the **Cancel Payment** hyperlink associated with the payment to be canceled. The Payment Activity – Cancel Payment Confirmation screen is displayed.
4. Click the **Yes** button. The payment is canceled, and the originating screen is displayed.

   [Optional] Click the **No** button to discard the cancellation request.

Discontinuing Recurrence of Bill Payments

You can discontinue the recurrence of any recurring bill payment with a status of “Active” or “Pending.”

Note: Discontinuing payment recurrence serves two purposes:

- It prevents future payments from being generated.
- It cancels any pending payments based on the recurring payment.

To discontinue a recurring payment, and cancel any pending payments based on the recurring payment:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **Create A Payment** tab. The Create A Payment – Make a Single Payment screen is displayed.
3. Click the **Repeat Payments** hyperlink. The Create A Payment – Repeating Payments screen is displayed.
4. Click the **Delete** hyperlink associated with the recurring payment to be discontinued. The Create A Payment – Delete Repeating Payment Confirmation screen is displayed.
5. Review the payment information, then click the **Yes** button. The Create A Payment – Delete Repeating Payment Completed screen is displayed.

   [Optional] Click the **No** button to discard the discontinuation request.

MOVING PAYMENTS BETWEEN ACCOUNTS

Authorized users can move payments from one payment account to another, subject to certain restrictions:

- Users with approval authorization can move unapproved payments and scheduled payments to different payment accounts. The Move Payments feature moves **all** payment activity, including outstanding payments, repeating payments, and Auto-Pay payments.
- Users with create-only authorization **cannot** move payments from an account that has any payments that are pending approval, including scheduled single payments, repeating payment models that are not completed, or active Auto-Pay payments.

To move payments between accounts:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Bill Pay screen is displayed.
2. Select the **Move Payments** tab.
3. Click the **Move Payments** button. The Move Payments screen is displayed.
4. From the **From Account** drop-down list, select the account **from** which payments are to be moved.
5. From the **To Account** drop-down list, select the account **to** which payments are to be moved.
6. Click the **Continue** button. The Move Payments - Move Payments Confirmation screen is displayed.
7. Click the **Yes** button to complete the move. The Move Payments - Payment Account Information screen is displayed. Payments will now be paid from the new payment account.

   [Optional] Click the **No** button to discard the move request.

CORRESPONDING WITH TECHNICAL CUSTOMER SERVICE REGARDING PAYMENTS

You can contact the Technical Customer Service department via email for information about processed payments.

Note: You can use the following procedure to contact Technical Customer Service only regarding payments with a status of "Processed."

To contact Technical Customer Service:

1. From the **Funds Mgmt** menu, select **Bill Pay**. The Payment Activity tab of the Bill Pay screen is displayed, opening on the Unapproved Payments pane.
2. Click the **All Payments** hyperlink. The All Payments screen is displayed.
3. Click the **View/Change** hyperlink associated with the payment about which you would like to contact Technical Customer Service. The Payment Activity – View/Change Payment screen is displayed.
4. Click the **Inquire about this payment...** hyperlink. The Payment Activity - Inquire About a Payment screen is displayed.
5. To help Technical Customer Service resolve your issue, provide the information requested about the payee, any fees or charges associated with the payment, and any contact information you might have for the payee.
6. Click the **Send** button. The Payment Activity - Payment Inquiry Sent screen is displayed. A confirmation message is sent to your system Inbox when the inquiry is received.

   [Optional] Click the **Messages** button on the Bill Pay main screen to view the confirmation message.
7. After three to four days have passed, click the **Messages** button to check for a reply.