Business Bill Pay is designed to help small businesses manage their bills and account information.

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All names appearing in this document were created using a random name generator. Any resemblance to any person living or dead is purely coincidental. Product enhancements are continually implemented to provide a better user experience; therefore, screens in this guide may not reflect the most current view of bill pay products.

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Home
This provides a snapshot view of the subscriber’s bill pay activity.

Profile
This is the sub user’s account profile.

View Contact Info
This section allows sub users to update their email, phone, and mobile numbers by clicking the edit icon.
Default Page
This feature allows a subscriber to choose which page appears when they access bill pay.

Challenge Phrases
Four challenge phrase questions are always required.
- A subscriber must add another challenge phrase to remove one.
- A subscriber can be locked out for answering two challenge phrase questions incorrectly, three times each.

Messages
This feature allows a subscriber to receive broadcast messages from CoVantage.
- Messages appear in the secure message center for 180 days, or until the subscriber deletes them.
**Attention Required**
The top of the Home page displays yellow alert banners when actions must be taken by the subscriber. Actions required may include:

- Outstanding Check
- Activate Account (Payee or Transfer)
- Unlock Email Payee
- Verify Transfer Account (Inbound Transfer)
- Troubleshoot eBill

**Shortcut Method**
This feature provides a faster way to schedule transactions and is based on bill payment history.

**Scheduled**
This feature lists transactions that are scheduled to process within the next 30 days. The subscriber has the option to **Edit** or **Stop** transactions until the processing time on the Process Date. Sub users, with the Manage Users permission, can select whose transactions are displayed on the Home Page.

- All transactions
- Their own transactions

This is accomplished by selecting either **All Transactions** or **My Transactions**.

- The default displays **My Transactions**.
- The view chosen by the sub user appears on the next login.

**History**
This lists transactions that have been processed or paid within the last 30 days with an option to view details.

**Since You Last Logged In**
This feature lists reminders that were sent.

**Payees**

![Payees](image)

**Add a Company**
The subscriber selects a method of payment, either they have the company details, or they have the companies’ bank account information.

**Company Payee Details**
When adding a company, using payee details, the subscriber enters information from their statement. The bill pay platform attempts to locate a payee match based on that information.
Each time the subscriber adds a new payee, the system attempts to pull a correct payee match from their information. If a correct match is found, the subscriber clicks **Submit** to add the payee.

If the information appears incorrect, the subscriber clicks **Back** to edit their payee information or **This is not my payee** to enter additional information.

If no match is found or an incorrect match is found, the subscriber must enter the payee’s address. Once the information has been completed, the subscriber clicks **Submit payee**.
I have the bank account information
When adding a company, using the companies’ bank account information, the subscriber enters the companies’ ACH information. Once the information is complete, the subscriber clicks **Next**.

**NOTE** This is not a wire transfer.

The subscriber must review the payee details, then click **Submit** to add the payee.

**Success**
You have successfully added **Nolin RECC** to your list of payees. You may now make payments to this payee.

Nolin RECC

[Buttons: Add another payee, Schedule payment]
Add an Individual
There are three options to add an individual as a payee:

- Electronically
  - Allow them to provide their banking information
    - The recipient provides their account information through a secure process.
  - I have the bank account information
    - The subscriber provides the recipient’s account information.
- Check
  - A check is mailed to the recipient.

Allow Them to Provide Their Banking Information - Pay a Person
This payment option can be turned Off for individual subscribers via MASTER Site.
- The subscriber is required to provide contact information for the payee.
- The payee receives a notification with a secure link that requests security validation and their account information.
- Account information is passed behind the scenes and is not available to the subscriber at any time.

Input the Payee’s Information
Enter the following information in the appropriate fields, then create a security keyword.
- A keyword is a word or phrase created by the subscriber that is communicated to the payee.
  - The payee must enter it as a security measure. When entered correctly, the system prompts the payee to enter their bank account information.
  - The subscriber can view the keyword when they edit the payee.
Activate a Payee
A subscriber can activate a payee now or later. The subscriber cannot schedule payments until the activation process is complete.

Activation Process
Payee activation is an additional security feature for higher-risk payees:
- A Person
- Transfers

Activation Code Details
An activation code is a one-time, system-generated code.
- It is specific to each payee and expires if the subscriber requests a new code for the payee.
- The subscriber can be locked out for entering the activation code incorrectly three times.
- Payments cannot be scheduled until this step is complete.

Activation Code Steps
Select the preferred delivery method to receive the activation code: by phone, email, or text.

Enter Activation Code and click Submit.

Payee is sent an email where they must enter:
- Keyword
- Account information
- The payee has nine days to enter their keyword and account information. If they fail to complete this, they are automatically deleted from the payee list and the subscriber is notified via email.
- Scheduled payments cannot process until the payee enters their account information.
Payee Locked Out

Email payees can be locked out for entering the keyword incorrectly three times. After the third lockout (nine total failed attempts), the system deletes the payee.

After the initial lockout (three failed attempts), the system automatically unlocks the payee after 24 hours.

The subscriber can unlock them through/by:

- Attention Required
- Contacting CoVantage

If the payee enters the correct keyword at any time up to the eighth attempt, the payee is directed to enter in their account information.
I Have the Bank Account Information

A subscriber can add a person to receive ACH deposits if they have their direct account information. 

NOTE Routing numbers are validated for the external institution.
Mail a Check
A subscriber must enter the payee’s information in the appropriate fields.

Add an individual

Select a method of payment

- Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.
  - Allow them to provide their banking information
  - I have the bank account information
- Check - I prefer a check be mailed
  - Mail a check

- With this option, you will need the individual's full name and complete mailing address.
- Some check payments may take as much as 5 to 8 business days to arrive in the mail depending on the individual's location.

Tell us about the individual

<table>
<thead>
<tr>
<th>First name</th>
<th>Last name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Martin</td>
<td>Graph</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>(454) 555-7897</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>555 Any Street</td>
</tr>
<tr>
<td>Apartment number, unit number, condo number</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>ZIP Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anytown</td>
<td>Kentucky</td>
<td>12345-____</td>
</tr>
</tbody>
</table>

Bill pay information

<table>
<thead>
<tr>
<th>Individual’s nickname</th>
<th>Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Martin</td>
<td>No Category</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Default pay from account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Checking</td>
</tr>
</tbody>
</table>

Information about you

Do you have an account number that this individual uses to identify you?
- Yes
- No

Next
Import Payee
By clicking Import Payees, users can upload payee records from a CSV file.

Please note:
- Always verify your payee data after you export and after you import to ensure accuracy.
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records, and ask you to verify each.

Manage Payees
Subscribers can view and manage their existing payees.
- Pay: Schedule a single payment
- Edit: Update payee information
- Delete: Remove the payee from the list (History is maintained for 18 months.)
- Activate: Request an activation code for the payee
Manage Categories

A subscriber can manage multiple payees by placing them into categories.

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A subscriber can manage multiple payees by placing them into categories.
To add a new category, click **Manage categories**. Enter a **Category name**, then click **Add category**.

To assign or change a payee to a category, select a category from the drop-down menu for the payee in question.

**Payments**

A subscriber can view and manage their bill pay account by using various features of the **Payments** tab.  

**NOTE** Tax payments, rush payments, Payroll, and eBills are optional per FI.
One-Time Payment

The subscriber selects the payees they wish to schedule payments to, then clicks Pay (#).

The subscriber then selects a Pay from account, Amount, and Payment date.

Invoice/Comment

A subscriber has the option to add an invoice and/or comment.

- Comments are for personal use only and are not included with the payment.
- For check payments, the invoice information is printed on the check stub.
- For electronic payments, the invoice information is sent in the payment file to the payee.
  - Not all payees allow electronic invoices.
Enter the invoice information, then click **Save changes**. If the subscriber needs to add more invoice lines, click **+Add**.

When adding an invoice to an electronic payment, the subscriber is notified that the payment is sent as a one-time check if the payee does not accept electronic invoices.
Once the invoice is saved, and the subscriber clicks **Pay all**, they must confirm the address.

### Processing Information

iPay Solutions offers a **Deliver by Date** processing method.

- Payments process Monday through Friday at the institution’s cutoff time of 3:30 p.m. CST.

Using this method, a subscriber can select a due date, the system calculates the process date, so the payment arrives on time.

- **Electronic**: The process date is automatically chosen two days prior to the due date.
- **Check**: The process date is chosen based on payment history and location of the payee.

### Payment Date Calendar

A subscriber clicks on the calendar to choose their payment date. Using the Standard Delivery method, the subscriber chooses the payment date.

Once the information is complete for each payee, they click **Review** or **Pay all**.
Review
Review the payment information for accuracy. Click Back to edit payment information, Remove to take a payee off the list, or Pay all to complete the scheduling process.

Recurring Payment
A subscriber can set payments to be paid automatically on the frequency of their choice.

- Weekly
- Every other week
- Every four weeks
- Monthly
- Every other month
- Twice monthly
- Every three months
- Every six months
- Annually

Scheduled Payments
These are payments in a scheduled status, awaiting the process date.
- Options to **Edit** or **Stop** payments
- Payments can be **Approved**
**Payment History**
These payments have been processed and paid.
- History is maintained for 18 months.
- Option to view details and submit a payment inquiry if additional information and research of a payment is needed.

A subscriber enters in their search criteria, then click View results.
NOTE Turning on the toggle View in spreadsheet opens the results in Excel.

Payment history

<table>
<thead>
<tr>
<th>Payee</th>
<th>Amount</th>
<th>Process date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cellular One</td>
<td>$65.00</td>
<td>05/26/2020</td>
</tr>
<tr>
<td>Lease Check #20</td>
<td>$1,200.00</td>
<td>05/27/2020</td>
</tr>
<tr>
<td>Kim Stone Check #01</td>
<td>$65.00</td>
<td>05/28/2020</td>
</tr>
<tr>
<td>Subtotal</td>
<td>$1,330.00</td>
<td>Primary Checking ****1232</td>
</tr>
<tr>
<td>Total</td>
<td>$1,330.00</td>
<td></td>
</tr>
</tbody>
</table>
Click **Details** to see additional information, including the sub user who scheduled and approved the payment. Click **Timeline** to see transaction details, including invoices and comments.

**Tax Payments**
This provides a direct link to the EFTPS site and takes the subscriber out of the bill pay site.
- It is an optional feature that can be offered to subscribers.

**Transfers**
A subscriber can be offered this feature.
There are two types of transfers:
- **Outbound Transfers** (most common) - Transfers funds from subscriber’s account at the bill pay institution to their account at another institution.
- **Inbound Transfers** (must be purchased separately) - Transfers funds from an outside institution to their account at the bill pay institution.

**Add Transfer Accounts**

**Transfer accounts**

**Add a transfer account**

**Where is your transfer account located?**

<table>
<thead>
<tr>
<th>At my institution</th>
<th>At another institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>By adding an account from Bank of Anywhere, you will be able to pay bills and transfer funds. Please enter your account information on the next screen.</td>
<td>You can add a transfer account that is located at another institution. Please enter your account information on the next screen.</td>
</tr>
</tbody>
</table>

**At another institution** allows the subscriber to add accounts, which are in their name, at other institutions.

**Add a transfer account**

1. **Setup a transfer account**
   To add an account outside of Bank of Anywhere to transfer to, please complete the form below.

   **Account holder name** *
   Sharon’s Training Company

   **Account nickname** *
   Sample Account

   **Account type** *
   Checking

   **Financial institution name** *
   ABC Account

   **Routing number** *
   123123123

   **Confirm routing number** *
   123123123

   **Account number** *
   900090

   **Confirm account number** *
   900090

**View Transfer Accounts**

This feature shows added transfer accounts with a legend to determine if funds can be transferred to or from the account.
View transfers

Subscriber chooses single or recurring, selects a transfer From account, a transfer To account, then the amount and date.

One-time

Recurring
Calendar
A subscriber can view a snapshot of bill payment activity for an entire month by using the Calendar tab. The subscriber can view previous months or look ahead to upcoming months.

Options
There are several options available to assist the business in managing their bill pay account.

Company Profile
Business users can update their company profile and turn Dual Signatures on or off. Dual Signatures is a security feature that requires scheduled or edited transactions to be approved.
- When on, one additional user must have the Approval Authority permission. This allows sub users to approve transactions that are scheduled or edited. This can also be managed via MASTER Site.
- Transaction Approval emails are sent at 2 a.m., 6 a.m., 10 a.m., 2 p.m., 6 p.m., and 10 p.m. ET until the transaction is approved.
- These emails are generated only when transactions are Pending Approval.
e-Notifications

E-Notifications allow the business to monitor activity and assist with detecting potential fraud on their bill pay account. Notifications can be sent by email, text message, or both.

Event

These are sent when the subscriber customizes (selecting On or Off) for specific activities.

NOTE A recurring transaction processes and A single transaction processes event notifications are sent to all users with the permissions Schedule Bill Payments, Schedule Email Payments, and/or Schedule Transfers.
**Logout**
These are sent each time the subscriber logs out of bill pay. Added payees is a default notification and cannot be turned off.

**NOTE** The notifications *A transaction needs approval*, *Payee information has been updated*, *Added payees*, and *Added transfer accounts* cannot be turned off.

<table>
<thead>
<tr>
<th>e-Notifications</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Logout</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Recurring</strong></td>
<td></td>
</tr>
</tbody>
</table>

Recurring
These are sent on the frequency of the subscriber’s choice.

<table>
<thead>
<tr>
<th>e-Notifications</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Logout</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Recurring</strong></td>
<td></td>
</tr>
</tbody>
</table>
Reminders
These are reminders to pay a bill with the option to add the reminder to their Microsoft® Outlook® calendar.

Manage Users
This allows the business to add as many admin users as they need to assist in managing their business bill pay account.
**Edit Users**

The subscriber clicks **Edit** to update the sub user’s name, user ID, password, and email address. **NOTE** User ID and password only apply to institutions using Dual Sign-On.

Sub users, with permission, can unlock other users by switching the toggle for **Unlock User**, then clicking **Save changes**. To edit a user’s access, click **Permissions**. Click the tabs to view and edit detailed permissions. **NOTE** If **Designate Pay from Accounts** is turned on for a sub user, any new pay-from accounts must be manually assigned by selecting the checkbox.
**Add New User**

The subscriber completes the requested information and clicks **Next** to identify the permission settings for each new user.

**NOTE** Adding and deleting users is only applicable to institutions using Dual Sign-On. New users are enrolled or removed from bill pay through online banking for Single Sign-On (SSO) accounts.

Select a user type, then click **Submit**.
Default permissions for Owner / business manager

Payments
✓ Schedule Bill Payments (all)
✓ Schedule Email Payments (all)
✗ Establish Payment Caps
✓ Tax Payments
✗ Designate Pay From Accounts
✓ Payment History

Options
✓ Access Reports
✓ Update Company Info
✓ Manage Billpay Users
✓ Manage Pay from Accounts
✓ Schedule Reminders

Message Center
✓ Access Message Center

Approve Authority
✓ Approve Transactions

Payroll
✓ Payroll Deposits
✓ Add Employees

Transfers
✓ Add Transfer Accounts
✓ Schedule Transfers (all)
✗ Establish Transfer Caps
✓ Transfer History

Payees
✓ Manage Payees

Back Submit

Default permissions for Business accountant

Payments
✓ Schedule Bill Payments (all)
✓ Schedule Email Payments (all)
✗ Establish Payment Caps
✗ Tax Payments
✗ Designate Pay From Accounts
✓ Payment History

Options
✓ Access Reports
✗ Update Company Info
✗ Manage Billpay Users
✓ Manage Pay from Accounts
✓ Schedule Reminders

Message Center
✓ Access Message Center

Approve Authority
✓ Approve Transactions

Payroll
✓ Payroll Deposits
✓ Add Employees

Transfers
✗ Add Transfer Accounts
✓ Schedule Transfers
✗ Establish Transfer Caps
✓ Transfer History

Payees
✓ Manage Payees

Back Submit
NOTE Approval Authority is the permission setting for those who are able to approve transactions.

### Reports
Reports assist with managing details of the bill pay account. These can be converted to Excel. Reports include:
- Payments Processed
- Payment Changes
- Payments Stopped
- Payees Added

### FAQ
A subscriber can find answers to the most frequently asked questions about bill pay services under the FAQ tab.