



Business Bill Pay

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.

The Home dashboard features a navigation bar with tabs: Home, Payments, Payees, Transfers, Payroll, Calendar, Options, and FAQ. The user is identified as Laurie Smith (lsmith@demo.com) with a last login of 8:54 AM ET 8/18/2022. A profile dropdown menu is visible with options: Profile, Messages (1), and Log out.

Key alerts include: Payees require activation (Activate now), Payments awaiting approval (Approve now), Transfers awaiting approval (Approve now), and Payroll awaiting approval (Approve now).

Quick actions are provided for Reminders (View), Shortcuts (Take shortcut), Payments (Make payment), and Payroll (View).

Transaction lists are categorized into 'Scheduled to process in the next 30 days' and 'Processed within the last 30 days'. Both lists have tabs for 'All transactions' and 'My transactions'.

Payee	Amount	Date	Edit	Stop
Moe's Mowers	\$200.00	9/19/2022		
Chase	\$150.00	9/19/2022		
AT&T	\$65.00	9/19/2022		
Waverly Water Co.	\$50.00	9/23/2022		
American Express	\$999.00	9/23/2022		
Community Bank	\$500.00	9/26/2022		
Vern's Fertilizer	\$250.00	9/26/2022		

Payee	Amount	Action
Cellular One	\$65.00	
Lease	\$1,200.00	
Kim Stone	\$65.00	
Community Bank	\$1,200.00	
Total	\$2,530.00	

Profile

This is the sub user's account profile.

The Profile page shows the same navigation and user info as the Home page. A dropdown menu is open from the Profile icon, listing: View Contact Info, Change Password, Default Page, and Challenge Phrases. Corresponding action buttons (Activate now, Approve now, Approve now) are visible on the right side of the page.

View Contact Info

This section allows sub users to update their email, phone, and mobile numbers by clicking the edit icon.

The Contact Info form is divided into three sections:

- Email Address:** Contains a text field with 'lsmith@demo.com' and an 'Edit' button.
- Phone Numbers:** Contains three text fields for 'Mobile Number', 'Contact Phone 1', and 'Contact Phone 2', each with a sample number in parentheses. An 'Edit' button is located at the bottom right of this section.
- eNotification Text Information:** Contains a text field for 'Short Text Address' with the value '5555551212@isp.com' and an 'Edit' button.

Default Page

This feature allows a subscriber to choose which page appears when they access bill pay.

Default page

Choose your default home page

When a default page is chosen, your bill pay session will open to the page of your choice.

Home (Default) Payroll Calendar One-time payment Shortcut

Single transfer

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.

Challenge Phrases

Select a challenge phrase

Please select a minimum of four challenge phrases below. In the interest of security and protection for you, we'll use these phrases when sensitive transactions are being initiated.

Your phrase...

Choose a Challenge Phrase

Your current challenge phrases

Favorite food	x
Childhood nickname	x
First live concert you attended	x
City where you spent your honeymoon	x

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.

Secure Message Center

Welcome, Laurie Smith Wednesday, June 10, 2020

You have 1 unread messages

Folders

- Inbox (1)
- Sent (0)

Inbox

From	Subject	Date	Reply	Delete
	We received your payment inquiry regarding Cellular One paid on 05/29/2020 for \$75.00	06/10/2020	Reply	Delete

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

Home Payments Payees Transfers Payroll Calendar Options FAQ

Welcome: Laurie Smith ismith@demo.com Last login: 8:54 AM ET 8/18/2022

Profile Messages (1) Log out

- Payees require activation [Activate now](#)
- Payments awaiting approval [Approve now](#)
- Transfers awaiting approval [Approve now](#)
- Payroll awaiting approval [Approve now](#)

Add a Company

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

Add a company

Select a method of payment

Company payee details

I have the 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.

Important information
Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.

Payee name *
Nolin RECC

Account number *
400111111
No account number ?

Confirm account number *
400111111

Phone number * (270) 555-6153 **Payee ZIP code *** 42701-6767

Account holder name *
Training Company

[Next](#)

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.

Add a company

Company details - Review

Payee address on file
We have established a relationship with **Nolin RECC** to remit your payment in the most efficient manner.

Payee name
Nolin RECC
This is not my payee

Payee nickname *

Payee category No Category **Default pay from account** Primary Checking

[Back](#) [Submit](#)

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**.

Add a company

Company details - Review

Important information
Please provide us with the additional information requested to add this payee.

Payee name *
Nolin RECC

Payee nickname *
Payee nickname

Account number
400111111

Phone number
(270) 555-6153

Address *
555 Street address
Apartment number, Unit number, Condo number

City * City name **State** Alabama **Payee ZIP code** 42701-6767

Account holder name
Training Company

Payee category No Category **Default pay from account** Primary Checking

[Back](#) [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.

Information
If you have the bank account information for the company payee, you can use this option to send electronic payments.

Payee information

Payee name *
Nolin RECC

Phone number *
(270) 555-6153

Nickname *
Nolin RECC

Category
No Category

Account holder name *
Training Company

Nolin RECC's banking information

Payee account number *
001122334455

Confirm payee account number *
001122334455

Routing number *
123456789

Confirm routing number *
123456789

Payee's account type *
Checking

Customer information

Account number with payee *
400111111

Confirm account number with payee *
400111111

Default pay from account *
Primary Checking

Next >

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

Bank account information - details

Payee information

Payee name
Nolin RECC

Phone number
(270) 555-6153

Default pay from account
Primary Checking

Back **Submit**

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

Nolin RECC [View details](#)

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.

The screenshot shows a form titled "Add an individual" with a section "Select a method of payment". There are two main options: "Electronic" and "Check".

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

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.

The screenshot shows the "Add an individual" form with the following sections:

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

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 email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time set up process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Tell us about the individual

First name * Last name *

Nickname * Phone number *

Category Default payment account *

Payee's e-mail information [Tell me more](#)

Email address *

Confirm email address *

Create a security keyword [Tell me more](#)

Keyword *

Confirm keyword *

[Next >](#)

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.

Activation

CRYSTAL ROOT View details

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

Tell me more

I want my code now by phone
 7515559291 Update

Contact phone 2 not on file Update

I can wait a few seconds to receive my code by text message
 No text address on file Update

I prefer to wait a few minutes for my code to arrive by email
demo@email.com Update

Request activation code

Enter Activation Code and click **Submit**.


Activation

Helpful information
Be sure to check your **junk mail** for the activation code. While you're at it, add us to your safe senders list within your email account.

If you must log out of bill pay before entering the code, you can return and enter it later. The code does not expire. Just look for the activate account link on the home page.

Please activate **CRYSTAL ROOT** by entering your code below.
Your activation code has been sent to
demo@email.com

Enter activation code

 Taking too long to receive your code? [Click here](#) to choose another delivery method.

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 Site Sample Screen

Menu Home Contact

Receive payments from Jane Doe

Welcome JOHN SMITH

Jane wants to send you money from JHA Bank and Trust.
Here is how to get started:

1. Enter the keyword below that Jane has provided.
2. Select to receive your payment to a card or a checking or savings account.

Keyword

[I do not wish to receive payments from Jane Doe at this time.](#)

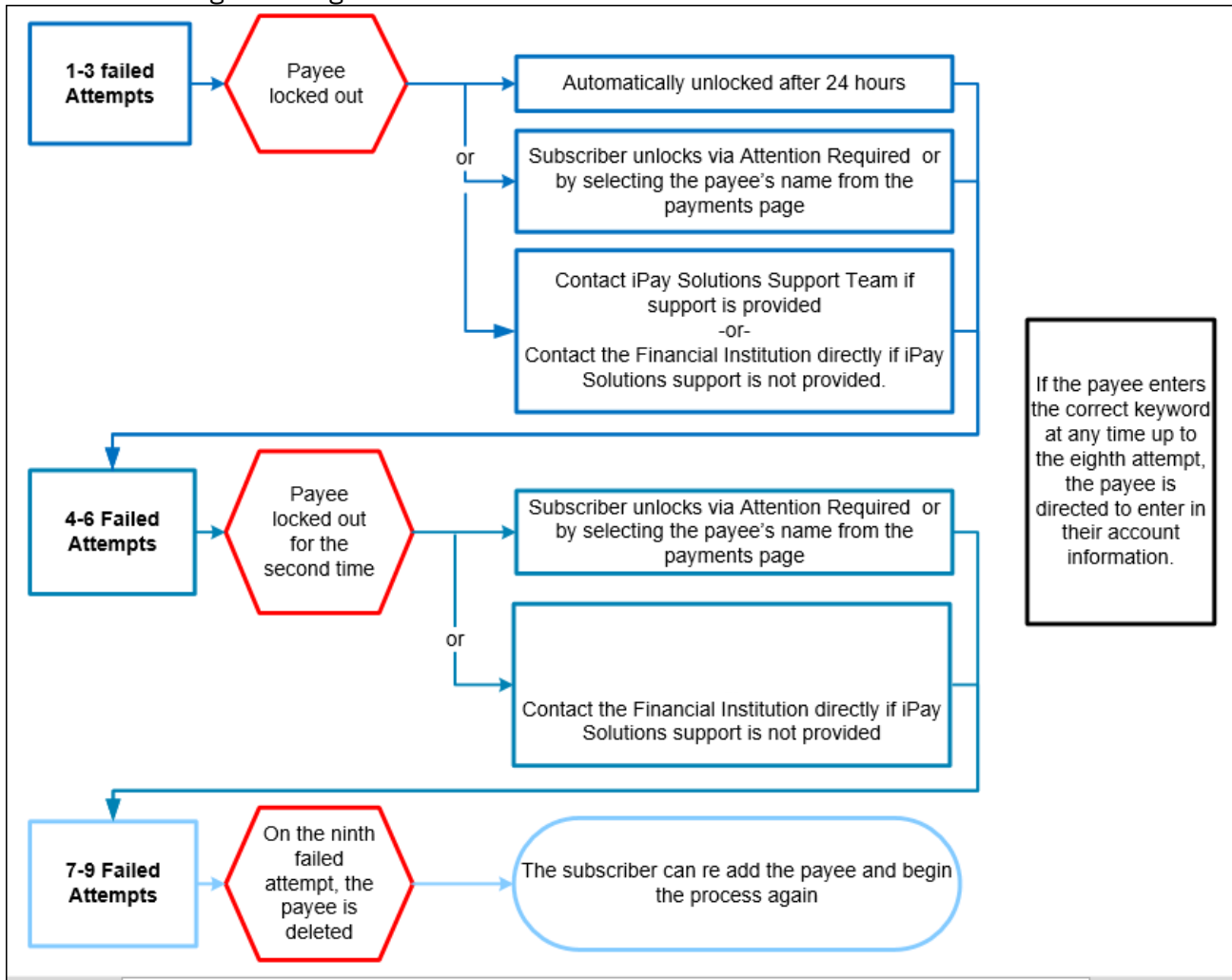
Payee Locked Out

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



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.

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

- If you have the bank account information for the individual, you can use this option to send electronic payments.
- We will ask you to complete a secure, one-time activation process before you log out today.

Tell us about the individual

First name * **Last name ***

Phone number *

Bill payment information

Nickname * **Category**

Default pay from account *

Information about bank account

Account number * **Confirm account number ***

Routing number * **Confirm routing number ***

Payee's account type *

[Next >](#)

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

First name *

Martin

Last name *

Graph

Phone number *

(454) 555-7897

Address *

555 Any Street

Apartment number, unit number, condo number

City *

Anytown

State *

Kentucky

ZIP Code *

12345-____

Bill pay information

Individual's nickname *

Martin

Category

No Category

Default pay from account *

Primary Checking

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.

Import payees

Do you have payees already setup in an application?

Payee records can be imported to make adding payees a snap.

Import from:

.CSV file

Previous import(s):

0 unverified payees

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.

Import payees

How to import a CSV file

To import your payees into Business BillPay-e, you begin by creating a CSV file in the format shown below. Instructions on how to format the columns are provided below.

Step 1: Prepare your file

Your CSV file should be in the following column order:

Step 2: Click the "Choose File" button, select your CSV file and click "Upload" button.

Choose File No file chosen

Upload

Step 3: Verify payees

Important information:

Always check your payee records before and after the import process to ensure accuracy.

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 payees

+ Add payee ▾

Search payees...



Print

Show all payees

All payees

Companies

Individuals

Sort payee by... ▾

All Payees

Payees	Account number	Additional items			
Retirement Account (Check)	*****8467	Category: Accounts Last paid: N/A	⊞ Activate	✎ Edit	🗑 Delete
Chase (Electronic)	*****8467	Category: Credit Cards Last paid: N/A	⊞ Pay	✎ Edit	🗑 Delete
AT&T (Electronic)	*****8467	Category: Utilities Last paid: N/A	⊞ Pay	✎ Edit	🗑 Delete
Moe's Mowers (Check)	*****8467	Category: Expenses Last paid: N/A	⊞ Pay	✎ Edit	🗑 Delete
Waverly Water Co. (Check)	*****8467	Category: Utilities Last paid: N/A	⊞ Pay	✎ Edit	🗑 Delete
Vern's Fertilizer (Check)	*****8467	Category: Expenses Last paid: N/A	⊞ Pay	✎ Edit	🗑 Delete
Seed Indeed Co. (Check)	*****8467	Category: Expenses Last paid: N/A	⊞ Pay	✎ Edit	🗑 Delete
Cellular One (Check)	*****8467	Category: Utilities Last paid: \$65.00 on 5/28/2020	⊞ Pay	✎ Edit	🗑 Delete
Lease (Electronic)	*****8467	Category: Utilities Last paid: \$1,200.00 on 5/29/2020	⊞ Pay	✎ Edit	🗑 Delete
Kim Stone (Check)	*****8467	Category: Personal Last paid: \$65.00 on 6/1/2020	⊞ Pay	✎ Edit	🗑 Delete
MasterCard (Electronic)	*****8467	Category: Credit Cards Last paid: N/A	⊞ Pay	✎ Edit	🗑 Delete

Manage Categories

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

Manage categories

Manage categories

Filter categories ▾

Search payees...



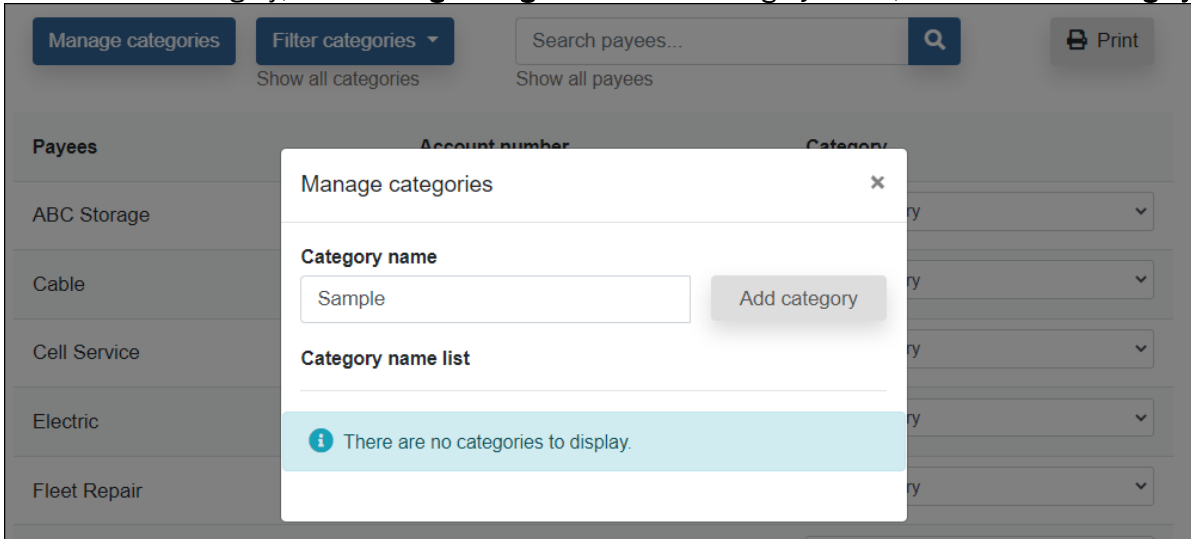
Print

Show all categories

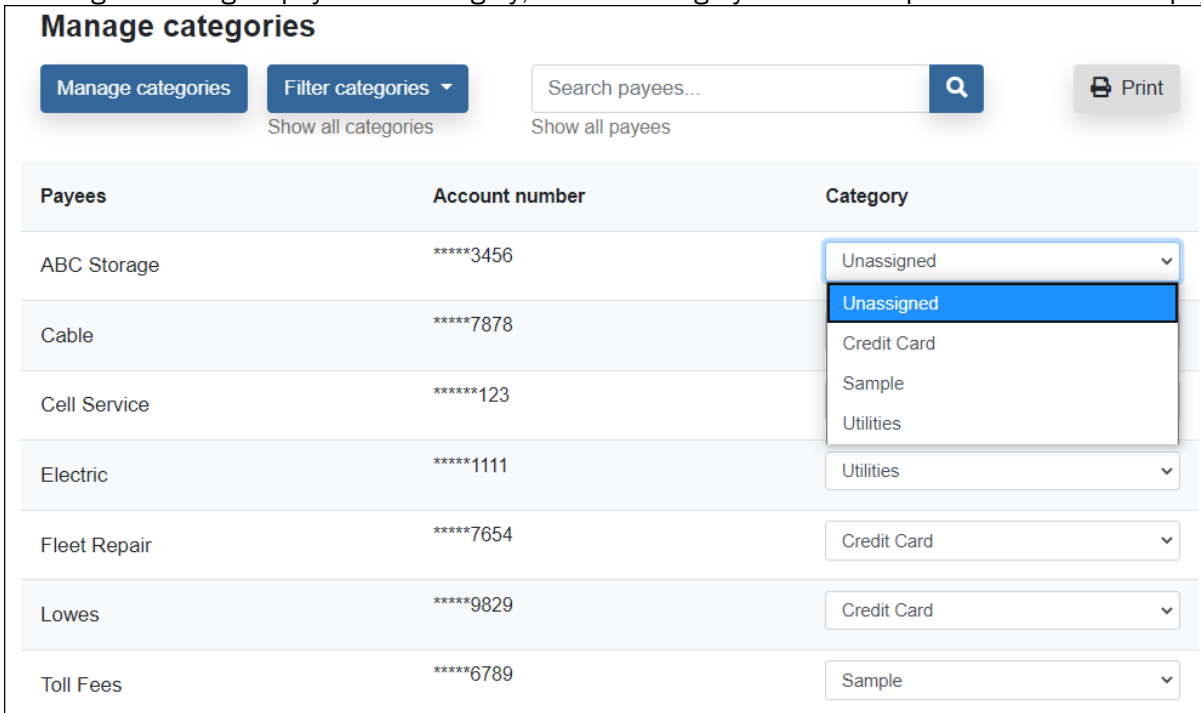
Show all payees

Payees	Account number	Category
ABC Storage	*****3456	No Category ▾
Cable	*****7878	No Category ▾
Cell Service	*****123	No Category ▾
Electric	*****1111	No Category ▾
Fleet Repair	*****7654	No Category ▾
Lowes	*****9829	No Category ▾
Toll Fees	*****6789	No Category ▾

To add a new category, click **Manage categories**. Enter a *Category name*, then click **Add category**.



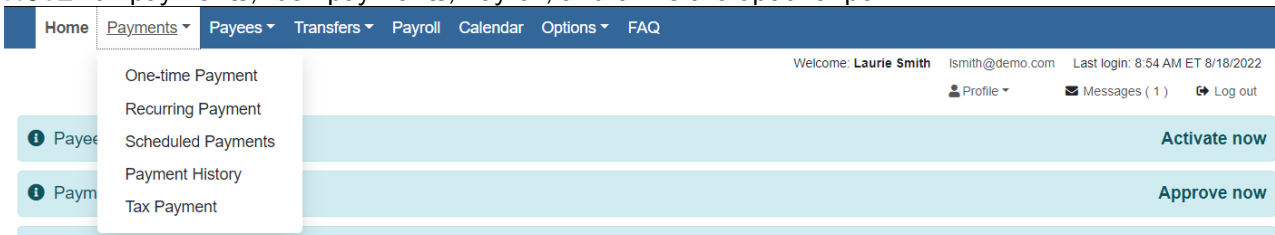
To assign or change a payee to a category, select a category from the drop-down menu for the payee in question.



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 (#)**.

One-time payment

[+ Add payee](#) [Shortcut](#)

Company Deselect all Select all

ABC Storage *****3456 -	Cable *****7878 +
Cell Service *****123 +	Electric *****1111 +
Fleet Repair *****7654 -	Lowes *****9829 -
Toll Fees *****6789 +	

[View selected \(3\)](#) [Pay \(3\)](#)

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

Payment summary

Payee	From account	Amount*	Process*	
American Express Check *****8467 Last paid: N/A Amount paid: N/A	Primary Checking	\$ 235.00	7/15/2020	Remove Est arrival: 7/21/2020 Invoice/Comment
Moe's Mowers Check *****8467 Last paid: N/A Amount paid: N/A	Primary Checking	\$ 75.00	7/15/2020	Remove Est arrival: 7/21/2020 Invoice/Comment
Chase Electronic *****8467 Last paid: N/A Amount paid: N/A	Primary Checking	\$ 167.87	7/15/2020	Remove Est arrival: 7/17/2020 Invoice/Comment
Seed Indeed Co. Check *****8467 Last paid: N/A Amount paid: N/A	Primary Checking	\$ 73.97	7/15/2020	Remove Est arrival: 7/21/2020 Invoice/Comment

[Back](#) [Review](#) [Pay all](#)

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

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.

Invoice / Comment

What would you like to do?

[Add comment](#) [Add Invoice information and comment](#)

Enter the invoice information, then click **Save changes**. If the subscriber needs to add more invoice lines, click **+Add**.

Invoice / Comment
✕

i Invoice information will be included on the check stub. Adding invoice information to an electronic payment will cause the payment to be made by check, this will affect delivery time, posting times, etc.

The information below will appear on the check stub to Seed Indeed Co.

Invoice #	Type	Description	Amount	+ Add
<input type="text" value="135"/>	<input type="text" value="Invoice"/>	<input type="text" value="Grass Seed"/>	\$ 60.00	Remove
<input type="text" value="864"/>	<input type="text" value="Invoice"/>	<input type="text" value="Wild Flower Seed"/>	\$ 13.97	Remove

Invoice Total \$73.97
Payment Total \$73.97

i Comments are for personal use and will not appear in the check stub.

(ex. This payment is for my rental property)

Green View House

Characters remaining

983

Cancel
Save changes

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.

Invoice / Comment
✕

What would you like to do?

Add comment
Add Invoice information and comment

Notice:
 You are trying to add an invoice to an electronic payment. In order to accommodate your request, we must send your payment as a check. This will affect delivery time, posting times, etc.

Would you like to send this payment by check?

No
Yes

Invoice / Comment
✕

i Invoice information will be included on the check stub. Adding invoice information to an electronic payment will cause the payment to be made by check, this will affect delivery time, posting times, etc.

The information below will appear on the check stub to AT&T

Invoice #	Type	Description	Amount	+ Add
<input type="text" value="548445"/>	<input type="text" value="Invoice"/>	<input type="text" value="Phone # 1154"/> <small>12/100 characters.</small>	\$ 165.00	Remove
<input type="text" value="548445"/>	<input type="text" value="Invoice"/>	<input type="text" value="Router"/> <small>7/100 characters.</small>	\$ 70.00	Remove

Invoice Total \$235.00
Payment Total \$235.00

Cancel
Save changes

Once the invoice is saved, and the subscriber clicks **Pay all**, they must confirm the address.

Payment summary

⚠ The payment(s) cannot be sent electronically. Please enter the address(es) where check payment(s) should be mailed. Click "Refresh dates" to review the new Deliver by date(s) before submitting your updated payment(s).

Payee	Amount	Deliver by	Additional Items	
AT&T <small>Check</small>	\$235.00	11/30/2021	From Account Process Delivery Invoice/Comment	Primary Checking 11/23/2021 Standard <small>View</small>

Address* City*
 State*
 ZIP Code*

[Back](#) [Refresh dates](#) [Pay all](#)

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

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.

Select a date

Standard delivery | RUSH delivery

Estimated arrival date
Wednesday, July 29, 2020

Jul 2020

Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

*Estimated arrival date is the estimated date the biller will receive the payment.

[Close](#) [Select date](#)

Once the information is complete for each payee, they click **Review** or **Pay all**.

Payment summary

Payee	From account	Amount*	Process*	
American Express <small>Check</small> *****8467 Last paid: N/A Amount paid: N/A	Primary Checking	\$ 235.00	7/15/2020 Est arrival: 7/21/2020	Remove
Moe's Mowers <small>Check</small> *****8467 Last paid: N/A Amount paid: N/A	Primary Checking	\$ 75.00	7/15/2020 Est arrival: 7/21/2020	Remove
Chase <small>Electronic</small> *****8467 Last paid: N/A Amount paid: N/A	Primary Checking	\$ 167.87	7/15/2020 Est arrival: 7/17/2020	Remove
Seed Indeed Co. <small>Check</small> *****8467 Last paid: N/A Amount paid: N/A	Primary Checking	\$ 73.97	7/15/2020 Est arrival: 7/21/2020	Remove

[Back](#) [Review](#) [Pay all](#)

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

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.

Payment summary

Payee	Amount	Process	Additional items
American Express Check	\$235.00	7/23/2020	From account Est arrival Delivery Invoice/Comment Primary Checking 7/29/2020 Standard None Remove
Moe's Mowers Check	\$75.00	7/15/2020	From account Est arrival Delivery Invoice/Comment Primary Checking 7/21/2020 Standard None Remove
Chase 	\$167.87	7/15/2020	From account Est arrival Delivery Invoice/Comment Primary Checking 7/16/2020 Guaranteed None Remove
Seed Indeed Co. Check	\$73.97	7/15/2020	From account Est arrival Delivery Invoice/Comment Primary Checking 7/21/2020 Standard View Remove

[Back](#) [Pay all](#)

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

Pay all

Once payments are scheduled, confirmation numbers appear.

Payment summary

Print

Payee	Amount	Process	Additional items
Chase Electronic	\$167.97	7/15/2020	Confirmation # From account Est arrival Delivery Invoice/Comment 42 Primary Checking 7/16/2020 Standard None
Seed Indeed Co. Check	\$73.87	7/15/2020	Confirmation # From account Est arrival Delivery Invoice/Comment 43 Primary Checking 7/20/2020 Standard View
Moe's Mowers Check	\$75.00	7/15/2020	Confirmation # From account Est arrival Delivery Invoice/Comment 44 Primary Checking 7/20/2020 Standard None
American Express Electronic	\$235.00	7/15/2020	Confirmation # From account Est arrival Delivery Invoice/Comment 45 Primary Checking 7/16/2020 Standard None

[Edit a payment](#) [Schedule more payments](#)

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

Set up Cellular One recurring payment
✕

Details

Name	Pay from*	Amount*
Cellular One Check *****8467	Primary Checking ▾	\$ 236.85

Add comment

Series options / preferences

If the payment falls on a holiday or weekend?

Pay before

Pay after

Frequency edit

Frequency*

Monthly ▾

10 ▾

Select first process*

09/10/2020
📅

Would you like this series to end?*

No

On this date 📅

After a set # of payments

Cancel

Review

Submit

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

Scheduled Payments

These are payments in a scheduled status, awaiting the process date.

- Options to **Edit** or **Stop** payments
- Payments can be **Approved**

Scheduled payments

Search filter

Print

Payee	Amount	Process date				
Chase Check Confirmation #1	\$150.00	06/15/2020	Details	Edit	Stop	
AT&T Check Confirmation #2	\$65.00	06/15/2020	Details	Edit	Stop	
Seed Indeed Co. Check Confirmation #6	\$50.00	06/24/2020	Details	Edit	Stop	
MasterCard Check Confirmation #41	\$999.00	06/25/2020	Details	Approve	Edit	Stop
Subtotal	\$1,764.00		Primary Checking *****1232			
Total	\$1,764.00		Skipped payments not included in the total.			

All transactions

Approve all

Edit single payment

Account details

Payee Chase

Payment method Check

From account* Primary Checking

Amount* \$ 150.00

Process date* 6/15/2020

Invoice/Comment [View / Add](#)

Transaction details

Confirmation # 1

Est arrival 6/19/2020

Scheduled by Laurie Smith

Delivery Standard

Back

Submit

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**.

View options ✕

Category

All Categories
▼

View

All Payees
▼

Process date range

Current Month
▼

Transaction status

View All
▼

Order by

Process Date
▼

Arrange

Ascending
▼

of records to return

10
▼

View in spreadsheet

Close
View results

NOTE Turning on the toggle **View in spreadsheet**, opens the results in Excel.

Payment history

🔍

🖨️
Print

Payee	Amount	Process date	Details
Cellular One <small>Check Conf #20</small>	\$65.00	05/26/2020	🔍 Details
Lease <small>Check Conf #21</small>	\$1,200.00	05/27/2020	🔍 Details
Kim Stone <small>Check Conf #22</small>	\$65.00	05/28/2020	🔍 Details
Subtotal	\$1,330.00	Primary Checking *****1232	
Total	\$1,330.00		

All transactions

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.

Transaction details x

Payee	103 Landscape
Payment method	Check
Amount	10.00
Process date	07/22/2021
Scheduled by	Laurie Smith
Approved by	
Transaction type	Bill Payment
From account	Primary Checking
Confirmation #	20
Frequency	One Time

[Timeline](#)

Transaction details x

Thursday, 22 July 2021
You scheduled a single payment to **103 Landscape** with an estimated delivery date of 07/28/2021

Invoice details

Invoice #	Type	Description	Amount
123	Invoice	Test	\$10.00
Invoice Total			\$10.00
Payment Total			\$10.00

Check details
Processed check number **Pending** to **103 Landscape** from your **Primary Checking** [****6789] account in the amount of **\$10.00**

Comment
Test

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.

Schedule a tax payment

Send electronic tax payments directly to the IRS through EFTPS.

i 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 Bank of Anywhere. You can click on the back button now to return to the previous page.

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.

[Go there now >](#)

- This can be turned on or off at the subscriber level via MASTER Site.

Transfers

A subscriber can be offered this feature.

Home Payments ▾ Payees ▾ Transfers ▾ Payroll Calendar Options ▾ FAQ

Welcome: **Laurie Smith** | [ismith@demo.com](#) | Last login: 8:54 AM ET 8/18/2022
Profile ▾ | Messages (1) | Log out

1 Payees require activation	One-time Transfer	
1 Payments awaiting approval	Recurring Transfer	
1 Transfers awaiting approval	Scheduled Transfers	Activate now
	Transaction History	Approve now
	View Transfer Accounts	Approve now
	Add Transfer Account	Approve now

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?

At my institution

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.

[Go there now](#)

At another institution

You can add a transfer account that is located at another institution. Please enter your account information on the next screen.

[Go there now](#)

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

Add a transfer account

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 *
909090

Confirm account number *
909090

[Review](#) [Submit](#)









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

+ Add transfer account

Print

	Account	Additional items	
 To/From account	Primary Checking *****5678 Electronic	Last transferred N/A	 Edit
 To/From account	Base Account *****5656 Awaiting Approval	Last transferred N/A	 Edit  Delete
 To account	Sample Account *****9090 Awaiting Activation	Category No category Last transferred N/A	 Edit  Delete <input type="radio"/> Activate


Schedule Transfer

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


One-time

One-time transfer

+ Add transfer entry


 Transfer accounts need to be activated or authenticated. [View now](#)

From account *	To account *	Amount *	Select date *
Primary Checking *****5678	Select an account	\$ 150.00	8/20/2020 Process 8/19/2020

 Add comment


Recurring

Recurring transfer

 Transfer accounts need to be activated or authenticated. [View now](#)

Details

Transfer from*	Transfer to*	Amount*
Primary Checking *****5678	Select account	\$

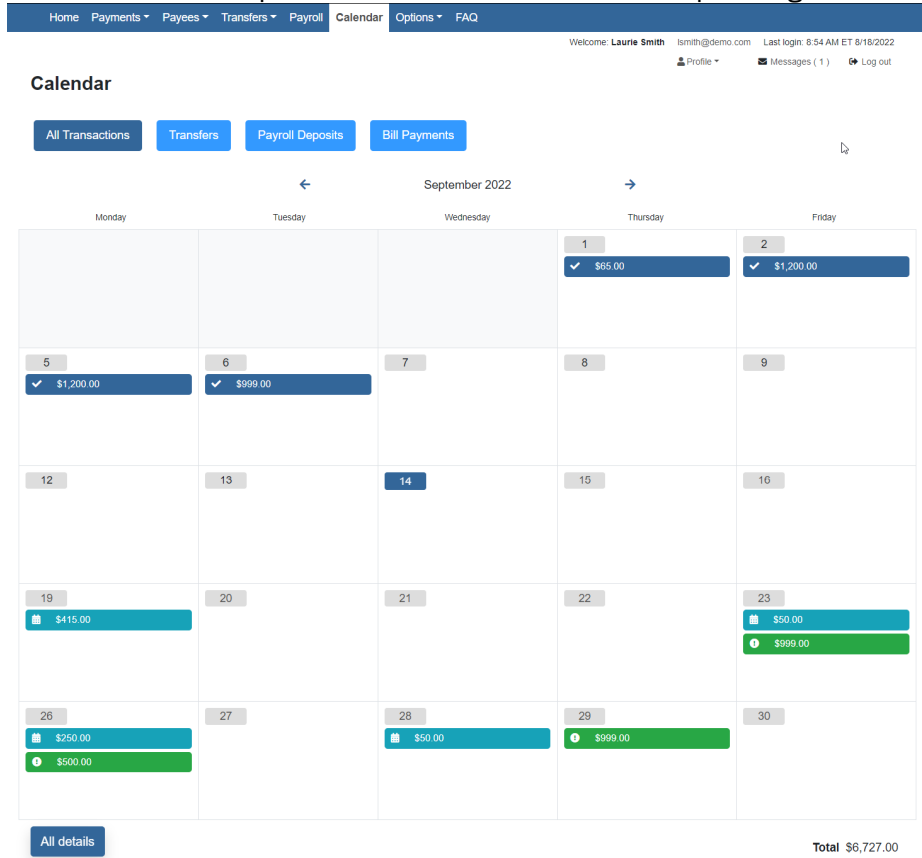
 Add comment

Frequency settings

Frequency*	Would you like this series to end?*
Monthly	<input checked="" type="checkbox"/> No
21	<input type="checkbox"/> On this date <input type="text"/>
Deliver by date*	<input type="checkbox"/> After a set # of payments <input type="text"/>

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.

The screenshot shows the 'Options' menu in the web application. The top navigation bar is the same as in the previous screenshot. The 'Options' menu is open, displaying a list of options: 'Company Profile', 'Manage Bill Pay Accounts', 'e-Notifications', 'Manage Users', and 'Reports'. The 'e-Notifications' option has a button labeled 'Activate now', and the 'Reports' option has a button labeled 'Approve now'. The main content area shows two notification items: 'Payees require activation' and 'Payments awaiting approval'. The user information and last login details are visible in the top right corner.

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. o This can also be managed via MASTER Site.

- o 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.

Company profile

Change company information

Company name: Joe's Landscaping

Address:*

123 Main Street

City:*

Georgetown

State:*

Kentucky

ZIP Code:*

40324-____

Phone number:*

(818) 555-3131

Fax number:

Dual signatures required

Require dual signatures OFF

Password change frequency

Force password changes OFF

Weekly

Submit

e-Notifications

eNotifications 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.

The screenshot displays the 'e-Notifications' configuration interface. It features a top navigation bar with 'Event', 'Logout', 'Recurring', and 'Reminders' buttons. Below this, there are sections for 'Email address on file' and 'Short text address on file', both with 'Edit' buttons. The main area is titled 'Event Notifications' and contains several notification settings, each with a 'Send notification to' dropdown and a 'Submit' button. The settings include:

- A transaction needs approval:** A transaction needs approval. Send notification to: Both.
- A transaction exceeds a specified amount:** Send notification to: Email Address. Category: All Categories.
- A pay from account is approved:** A pay from account is approved. Send notification to: Email Address.
- A recurring transaction processes:** A recurring transaction processes. Send notification to: Email Address.
- A single transaction processes:** A single transaction processes. Send notification to: Email Address.
- A new message in my message center:** A new message in my message center. Send notification to: Email Address.
- A transfer account is approved:** A transfer account is approved. Send notification to: Email Address.
- Payee payroll processes:** Payee payroll processes. Send notification to: Email Address.
- Payroll employee's information has been updated:** Payroll employee's information has been updated. Send notification to: Both.
- Payee information has been updated:** Payee information has been updated. Send notification to: Email Address.
- Payor or account is activated with an activation code:** Payor or account is activated with an activation code. Send notification to: Email Address.
- Email payee completes authentication:** Email payee completes authentication. Send notification to: Email Address.
- New eBill has been received:** New eBill has been received. Send notification to: Email Address.

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.

e-Notifications

Event Logout Recurring Reminders

Email address on file: lsmith@demo.com [Edit](#)

Short text address on file: 5555551212@isp.com [Edit](#)

Logout Notifications

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

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

- Scheduled transactions
- Added payees
- Added transfer accounts
- Deleted payees
- Deleted transfer accounts
- Skipped and stopped transactions
- Added admin users

[Submit](#)

Recurring

These are sent on the frequency of the subscriber's choice.

e-Notifications

Event Logout Recurring Reminders

Email address on file: lsmith@demo.com [Edit](#)

Short text address on file: 5555551212@isp.com [Edit](#)

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:

[Submit](#)

A list of all payees, transfer accounts and employees

How often:

[Submit](#)

A list of all transaction history

How often: Category:

Payee or account:

[Submit](#)

Reminders

These are reminders to pay a bill with the option to add the reminder to their Microsoft® Outlook® calendar.

e-Notifications

Event Logout Recurring Reminders

Email address on file: lsmith@demo.com [Edit](#)

Short text address on file: 5555551212@isp.com [Edit](#)

Reminders Notifications

You can schedule reminders for each time you need to schedule a payment or transfer funds.

[+ Add reminder](#)

Pay to	Category	Reminder date	Frequency	Send to
Moe's Mowers	Bills	5/8/2020	Monthly	Email and Short text Add to Calendar Stop

Add reminder

What type of payee? *
Bills

Pick a payee *
Moe's Mowers

Send notification to *
Both

Reminder frequency *
Monthly

on
8

[Close](#) [Submit](#)

Manage Users

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

Manage users

[+ New user](#)

Last name	First name	User ID	Last login	
Smith <small>Primary User</small>	Laurie	41520201050687 0	3/19/2020	Edit Permissions Delete
Winslow	Frank	41520201050687 0-3	4/13/2020	Edit Permissions Delete
Johnson	Joe	41520201050687 0-6	3/27/2020	Edit Permissions Delete
Cook	Jim	41520201050687 0-7	4/10/2020	Edit Permissions Delete
Lock Smtih	Suzy	41520201050687 0-8	4/14/2020	Edit Permissions Delete

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.

Edit user

First name*
Suzy

Middle name
Middle name

Last name*
Smith

User ID*
415202010506870-8

Password*
.....

Email address*
ssmith@demo.com

Mobile phone
(555) 555-1212

Comments

Force password change

Unlock user

Close Save changes

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.

User Information

User name Suzy Smith

User type Custom

Restore Permissions

User information Payments & payroll Transfers Payees Options Message center Approve

Current Permissions

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

→ Payroll
✗ Payroll Deposits
✗ Add Employees

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

→ Payees
✓ Manage Payees

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

→ Message Center
✓ Access Message Center

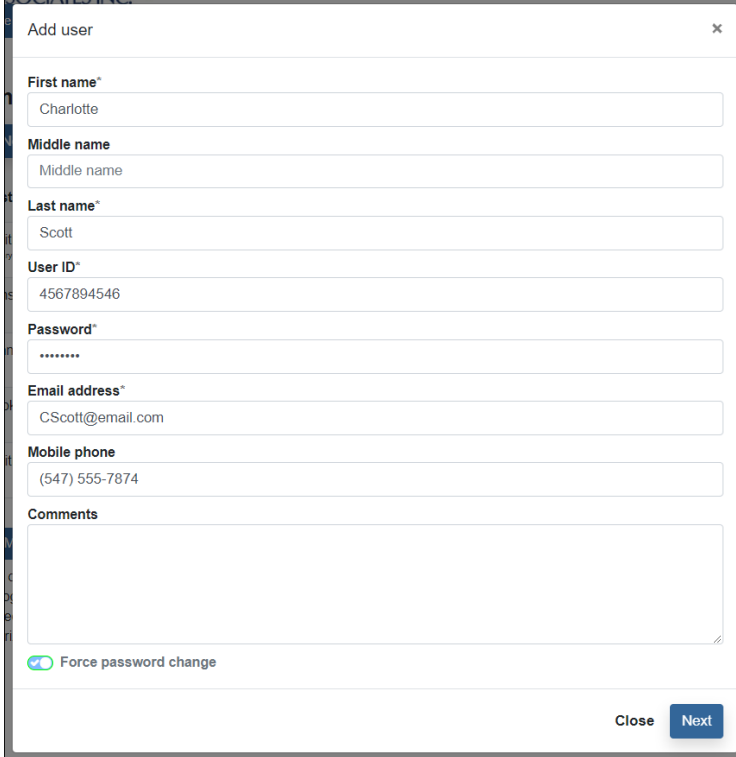
→ Approve Authority
✓ Approve Transactions

Admin user list

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.

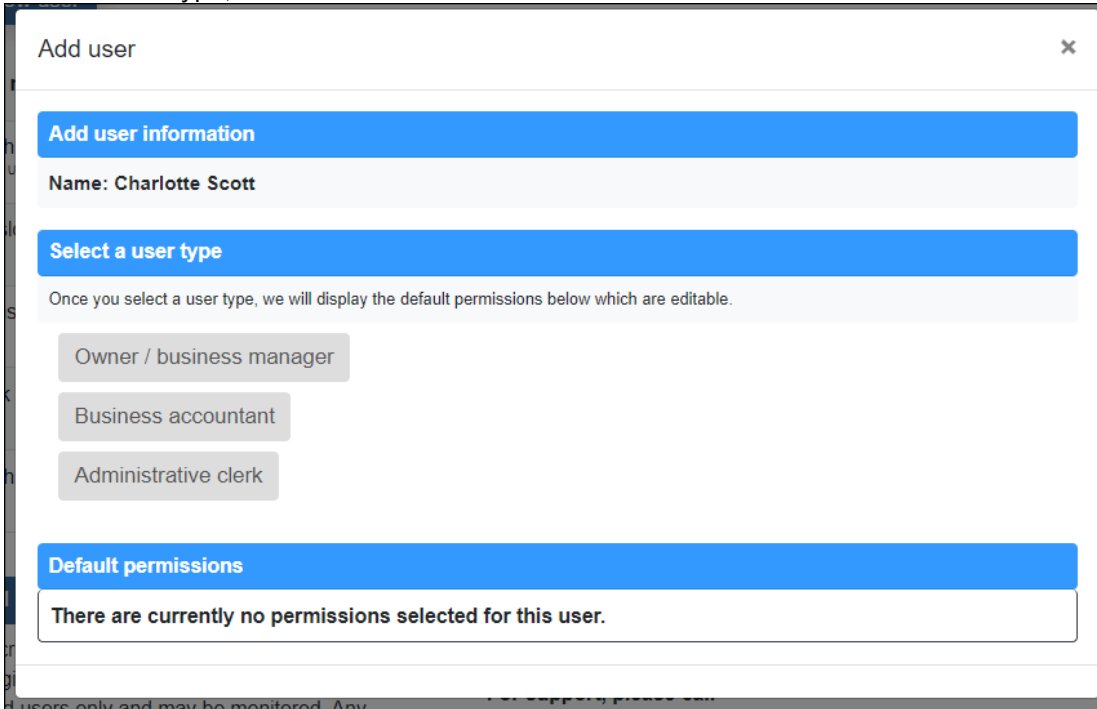


The screenshot shows a web form titled "Add user" with a close button (X) in the top right corner. The form contains the following fields and values:

- First name***: Charlotte
- Middle name**: Middle name
- Last name***: Scott
- User ID***: 4567894546
- Password***: [Redacted with asterisks]
- Email address***: CScott@email.com
- Mobile phone**: (547) 555-7874
- Comments**: [Empty text area]

At the bottom left, there is a toggle switch labeled "Force password change" which is currently turned on. At the bottom right, there are two buttons: "Close" and "Next".

Select a user type, then click **Submit**.



The screenshot shows the "Add user" form after the information has been submitted. It features a close button (X) in the top right corner. The form is divided into three main sections:

- Add user information**: A blue header bar. Below it, the text "Name: Charlotte Scott" is displayed in a grey box.
- Select a user type**: A blue header bar. Below it, a grey box contains the text "Once you select a user type, we will display the default permissions below which are editable." Underneath this are three selectable options: "Owner / business manager", "Business accountant", and "Administrative clerk".
- Default permissions**: A blue header bar. Below it, a white box contains the text "There are currently no permissions selected for this user."

At the bottom of the form, there is a small line of text: "users only and may be monitored. Any...".

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

→ Payroll

- ✓ Payroll Deposits
- ✓ Add Employees

→ Transfers

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

→ Payees

- ✓ Manage Payees

→ Options

- ✓ Access Reports
- ✓ Update Company Info
- ✓ Manage Billpay Users
- ✓ Manage Pay From Accounts
- ✓ Schedule Reminders

→ Message Center

- ✓ Access Message Center

→ Approve Authority

- ✓ Approve Transactions

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

→ Payroll

- ✓ Payroll Deposits
- ✗ Add Employees

→ Transfers

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

→ Payees

- ✓ Manage Payees

→ Options

- ✓ Access Reports
- ✗ Update Company Info
- ✗ Manage Billpay Users
- ✓ Manage Pay From Accounts
- ✓ Schedule Reminders

→ Message Center

- ✓ Access Message Center

→ Approve Authority

- ✓ Approve Transactions

Back

Submit

Default permissions for Administrative clerk

<p>→ Payments</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Schedule Bill Payments (all) <input checked="" type="checkbox"/> Schedule Email Payments <input checked="" type="checkbox"/> Establish Payment Caps <input checked="" type="checkbox"/> Tax Payments <input checked="" type="checkbox"/> Designate Pay From Accounts <input checked="" type="checkbox"/> Payment History <p>→ Payroll</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Payroll Deposits <input checked="" type="checkbox"/> Add Employees <p>→ Transfers</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Add Transfer Accounts <input checked="" type="checkbox"/> Schedule Transfers <input checked="" type="checkbox"/> Establish Transfer Caps <input checked="" type="checkbox"/> Transfer History <p>→ Payees</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Manage Payees 	<p>→ Options</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Access Reports <input checked="" type="checkbox"/> Update Company Info <input checked="" type="checkbox"/> Manage Billpay Users <input checked="" type="checkbox"/> Manage Pay From Accounts <input checked="" type="checkbox"/> Schedule Reminders <p>→ Message Center</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Access Message Center <p>→ Approve Authority</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Approve Transactions
--	---

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

Reports

Payments Processed
Payment Changes
Payments Stopped
Payees Added
Transfers Processed

Payments Processed

All Users
 Scheduling User
 Approving User

Date Range

Current Month

Start Date

Start date
📅

End Date

End date
📅

Create report

FAQ

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

Home Payments Payees Transfers Payroll Calendar Options FAQ

Welcome: **Laurie Smith** | lsmith@demo.com | Last login: 8:54 AM ET 8/18/2022

👤 Profile | ✉ Messages (1) | 🚪 Log out

FAQ

| Payees | Payments | eBills | Rush payments | Transfers | Pay-from account | Payroll | User management | Message center | Challenge phrases | Supported browsers and settings | Miscellaneous