

User guide

Business Bill Payment



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Overview

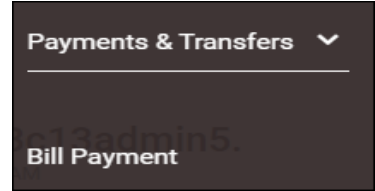
In this tutorial, you will learn how to utilize the Business Bill Payment product and all of its time and money saving features.

Important message: The screens you will see in this user guide were made for demo purposes only and may contain unrealistic payment and payee information. If you have questions that are not addressed in the user guide, please contact your Treasury Client Services Professional.

Market	Local #	Toll-Free #
Albuquerque	505.855.0803	866.535.2082
Arkansas	479.973.2611	800.878.7817
Dallas	214.987.8870	866.407.4147
Denver	303.863.4457	866.434.2084
Ft. Worth	817.255.2134	866.407.4147
Houston	713.289.5858	866.827.3710
Kansas City	913.234.6601	877.265.4069
Oklahoma City	405.272.2496	800.541.4844
Phoenix	602.808.5342	866.802.5506
Tulsa	918.588.8655	800.878.7817

Registration & Login

First time users will first need to register to receive access to the Business Bill Payment. To begin the registration process, the user must select the "Bill Payment" link under the Exchange Payments & Transfers Menu.



After selecting the Bill Payment link, the user will be diverted to the registration form. The one page form requires the displayed information to be entered into the form. After selecting and entering your challenge question, click "Submit Enrollment". Once the User selects submit, the Bill Payment home page will display.

A screenshot of a registration form titled "Get started with Business Bill Pay". The form is divided into several sections: "Company information" with fields for Company name, Address, Suite / Box number, City, State, ZIP Code, and SSN / Tax ID; "Primary account holder" with fields for First name, Middle initial, Last name, Email, Contact number, and Mobile number; "Account information" with fields for Account number and Confirm number; and "Security information" with fields for User ID, Password, Challenge question, and Challenge response. There are also "View demo" and "Learn more" buttons on the right side of the form.

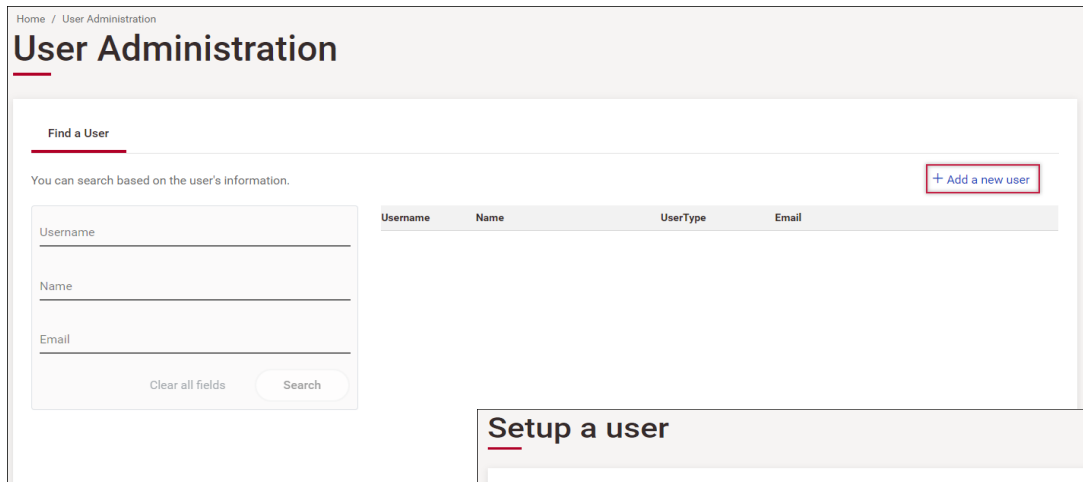
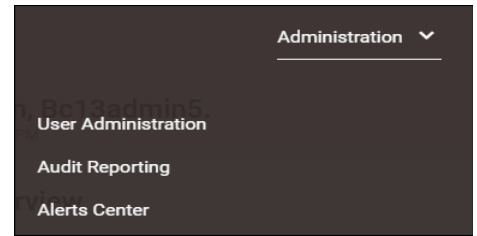
Your selected challenge response will display as a pop-up when selecting various activities while navigating through Bill Payment.

A screenshot of a pop-up window titled "Enter challenge response". It contains a blue information box stating: "For security purposes, you will be required to answer challenge phrases prior to sensitive transactions." Below this, it says "To proceed, please enter the correct challenge response." There is a text input field with the placeholder text "City where you spent your honeymoon" and a masked input field with four asterisks. At the bottom, there are "Cancel" and "Submit" buttons.

Adding Users by the Administrator

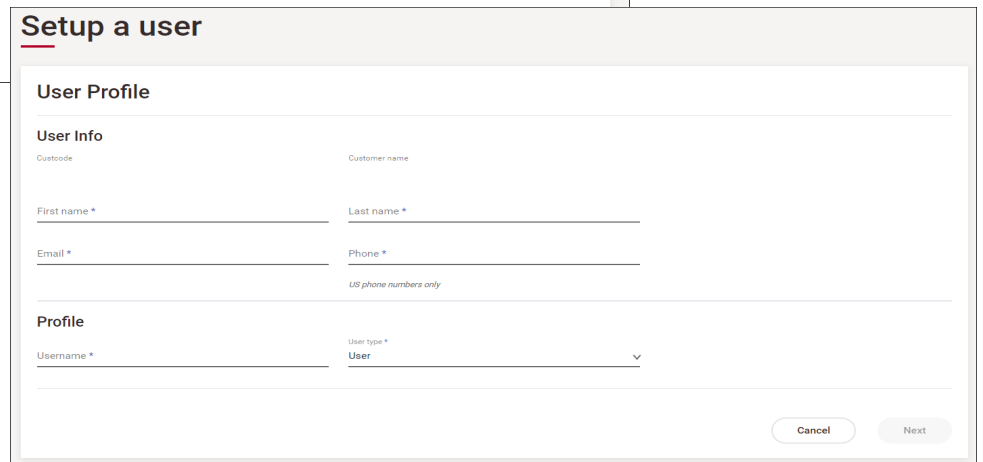
The Admin User will add additional users after they themselves have registered for the first time in the Bill Payment service. Once the Admin User is logged into Exchange, they will select User Administration by from under the Administration menu.

Note: It is critical that the Admin User registers in the Bill Payment service before entitling any additional users to Bill Payment within Exchange User Administration.



Once User Administration is selected by the Admin user, they will be diverted to the User Administration widget. Next the Admin user will select "Add a new user".

Then the Admin will input the user information under "User Profile" followed by clicking the "Next" button.



Adding Users by the Administrator

The Admin will click the “Billpay” slider button. Next, select which accounts the user will be allowed to debit for Bill Payment transactions. Then, select functions the user is allowed to perform within Business Bill Payment. Once user setup is complete, an activation email is sent to the user. The user will then activate their account and set their password.

Once the user logs into Exchange for the first time and registers for the Bill Payment service, the Admin may need to log back in to Bill Payment services and set any additional User Permission settings for the new user as provided later in this document.

Billpay

Select the accounts you would like to assign for BillPay.

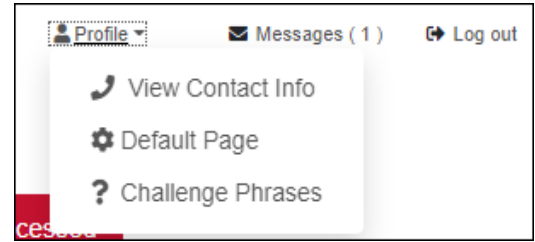
Search by account name or number

All accounts		Selected accounts		
<input type="checkbox"/> Bank ID	Account number	Account name	System	
<input type="checkbox"/>	018	0130000023	Payroll Account	IM
<input type="checkbox"/>	018	00000130000026	Smbiz Line of Credit No Allowance	ALS
<input type="checkbox"/>	018	0130000022	Operating Account	IM
<input type="checkbox"/>	018	00000130000027	Smbiz Line of Credit Takedown	ALS
<input type="checkbox"/>	018	00000130000025	Smbiz Loan Credit Allowance	ALS
<input type="checkbox"/>	018	0130000021	General Account	IM

<input type="checkbox"/> Payments (select all)	<input type="checkbox"/> Payees (select all)
<input type="checkbox"/> Designate Pay From Accounts	<input type="checkbox"/> Manage Payees
<input type="checkbox"/> Establish Payment Caps	<input type="checkbox"/> Options (select all)
<input type="checkbox"/> Payment History	<input type="checkbox"/> Access Reports
<input type="checkbox"/> Payroll Deposits	<input type="checkbox"/> Manage BillPay Users
<input type="checkbox"/> Schedule Bill Payments	<input type="checkbox"/> Manage Pay From Accounts
<input type="checkbox"/> Schedule Email Payments	<input type="checkbox"/> Schedule Reminders
<input type="checkbox"/> Transfers (select all)	<input type="checkbox"/> Update Company Info
<input type="checkbox"/> Add Transfer Accounts	<input type="checkbox"/> Approve Authority (select all)
<input type="checkbox"/> Establish Transfer Caps	<input type="checkbox"/> Approve Transactions
<input type="checkbox"/> Schedule Transfers	
<input type="checkbox"/> Transfer History	
<input type="checkbox"/> Message Center (select all)	
<input type="checkbox"/> Access Message Center	

Profile

Users have the ability to access and modify their personal Business Bill Payment profile information. In fact, the user can view their Personal Contact Information, change their Default Page and manage their Challenge Phrases.



View Contact Info


Users are able to edit their email address and phone numbers. They are also able to modify their short text address and add additional short text addresses.

The user can manage their notification contact information as shown below. Most notifications may be sent to text and email. Activation codes may be delivered to text, email and phone.

Contact info

Email address

Email address:


 Edit

Phone numbers

Mobile number:


Contact phone 1:

Contact phone 2:

 Edit

eNotification text information

Short text address:

 Edit

Profile

Default Page

Users also have the ability to select the page that displays after logging into their Business Bill Payment account. The user may continue to display the “Home” page or they can choose to display a page related to transfers or payments.

After selecting the new default page, and selecting “Submit”, the changes will take effect at the user's next login.

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

Submit

Challenge Phrases

Users have the ability to manage their Challenge Phrases within the Business Bill Payment product. Each user is required to maintain a minimum of four Challenge Prompts on their personal profile. Users will have the ability to add and remove Challenge Phrases; however, the user will never be presented with the answers to their questions within the business product.

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...

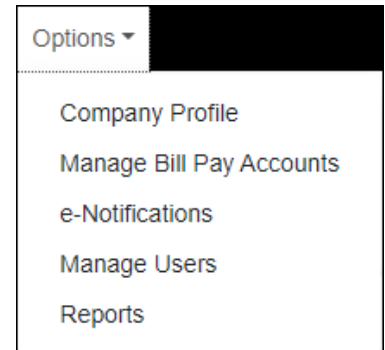
Choose a Challenge Phrase

Your current challenge phrases

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

Options

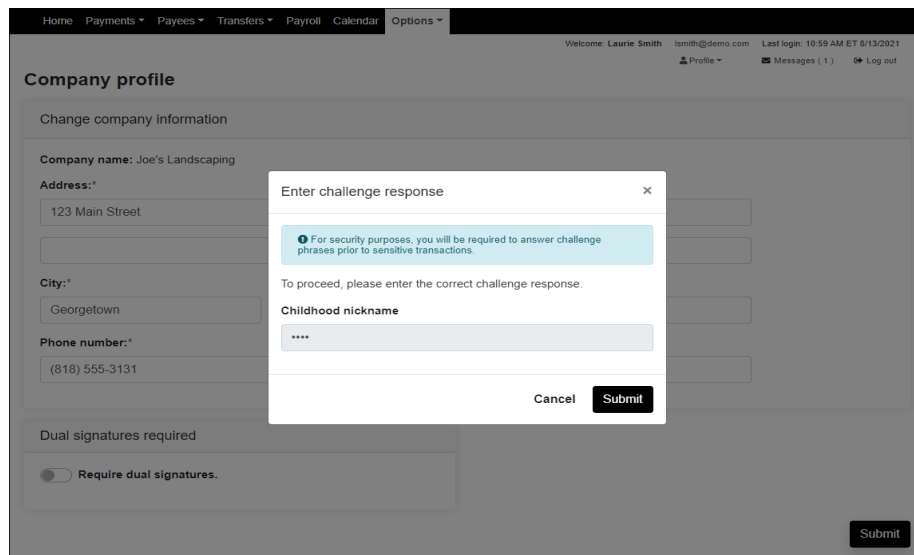
There are several functions that can be accomplished under the Options Tab. Users may have the ability (with correct permissions) to update their Company's Profile, Manage their company's Bill Pay Accounts (their pay from accounts), manage their company's e-Notifications, Manage Users of their company's Business Bill Payment product and generate Reports.



Company Profile

Before a Bill Payment user can gain access to the "Company Profile" option, the user must first correctly answer a Challenge Phrase.

This Challenge Phrase is randomly selected by the system from the list of four or more Challenge Phrases that each user created during the registration process or when they were added to the system as a user.



Options

After correctly answering the Challenge Phrase, the user is diverted to the Company profile page.

From this screen the user can update their company's street address, city, state, zip code, phone number and fax number. In addition, the user can change the requirement for dual signatures.

After modifying the desired information, the user should select the "Submit" button on this screen.

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: (xxx) xxx-xxxx

Dual signatures required
 Require dual signatures.

Submit

Manage Bill Pay Accounts

Bill Payment users also have the ability to manage their Bill Payment accounts, or the accounts that they pay their bills from. Users can do this by selecting "Manage Bill Pay Accounts".

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

When choosing the "Edit" function, the user is presented with this layer, allowing them to edit the 'pay from' account's Nickname. After modifying this information, the user should select the "Save Changes" button.

Users with permissions to manage Bill Payment accounts may delete an account and it will be deleted from the Bill Payment service for all users. This will not delete the account from other Exchange services. A request must be submitted through your TCSP to remove an account from any additional services.

Edit account

Nickname
Hobby Account

Close Save changes

Options

eNotifications

There are several different event notifications that a user can choose to receive. For the majority of these e-Notifications, the functionality is simple; turn the e-notification “on” or “off”.

Event Notifications

Event notifications are sent when specific events occur regarding the Business Bill Payment account. Users can choose to have Event Notifications sent to their email, as a text message, or both.

e-Notifications

Event Logout Recurring Reminders

Email address on file
lsmith@demo.com **Edit**

Short text address on file
5555551212@isp.com **Edit**

Event Notifications

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

A transaction needs approval

Send notification to
Email Address **Submit**

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

A transaction exceeds a specified amount

Send notification to
Email Address

Category
All Categories

Payee or Account
All Payees

Amount
\$

Submit

A recurring transaction processes

A recurring transaction processes

Send notification to
Email Address **Submit**

Employee payroll processes

Employee payroll processes

Send notification to
Email Address **Submit**

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

A single transaction processes

A single transaction processes

Send notification to
Email Address **Submit**

Payroll employee's information has been updated

Payroll employee's information has been updated

Send notification to
Both

Options

Logout Notifications

The user also has several Logout Notifications to choose from. These e-Notifications have a simple “On” and “Off” functionality, as well. All Logout Notifications are sent after the user logs out of their Business Bill Payment session.

e-Notifications

Event Logout Recurring Reminders

Email address on file
ismith@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 Notifications

Users have the ability to receive Recurring Notifications. The user must select how frequently they would like to receive these Recurring Notifications. The notification is sent as a list to the user.

e-Notifications

Event Logout Recurring Reminders

Email address on file
ismith@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
Select Frequency [Submit](#)

A list of all payees, transfer accounts and employees

How often
Select Frequency [Submit](#)

A list of all transaction history

How often
Select Frequency

Category
All Categories

Payee or account
All Payees [Submit](#)

Options

Reminder Notifications

The final e-Notification that can be sent to a user is a Reminder. Reminders can be scheduled to remind the user to schedule a bill payment, transfer funds or schedule a payment to an individual.

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
--------	----------	---------------	-----------	---------

Manage Users

Users with the correct permissions (i.e. Admin) have the ability to manage a user's access to the Business Bill Payment account. The Admin can access this functionality by selecting "Manage Users".

Admins have the ability to edit, as well as modify permission settings from this screen. The Admin can initiate each of these actions by selecting the appropriate link from this page.

Manage users					
Last name	First name	User ID	Last login		
Smith	Cash	1620229848143-2	12/28/2021	Edit	Permissions
Cook	Jim	1620229848143-7	1/1/2022	Edit	Permissions
Doe	John	1620229848143-1	1/3/2022	Edit	Permissions
Johnson	Jane	1620229848143-5	12/21/2021	Edit	Permissions
Winslow	Frank	1620229848143-3	1/4/2022	Edit	Permissions
Johnson	Joe	1620229848143-6	12/18/2021	Edit	Permissions
Cash	Lisa	1620229848143-4	12/29/2021	Edit	Permissions
Smith <small>Primary User</small>	Laurie	1620229848143	12/10/2021	Edit	Permissions
Smith	Suzy	1620229848143-8	1/5/2022	Edit	Permissions

Options

An Admin user has the ability to edit another user's account information. This screen allows the Admin user to edit the user's name, user ID and email address. By selecting edit, the Admin may revise the User's basic information.

In addition, an Admin user has the ability to unlock users that have become locked out due to Challenge Phrase failures.

If a user is locked out due to Bill Payment Challenge Phrase failures, this screen will display with the word "Locked" in red under the Users name. To unlock the User, click the "Edit" link to the right and click "Save". This will unlock the user and the red "Locked" message will be cleared.

Manage users			
Last name	First name	User ID	Last login
Cook	Jim	16202293638330-7	1/1/2022
Johnson	Jane	16202293638330-5	12/21/2021
Smith <small>Primary User</small>	Laurie	16202293638330	12/10/2021

An Admin user that chooses to edit "Permissions" will be diverted to the following screen. The Admin user will see the current permissions available to the chosen user. Permissions are divided into separate categories that include Payments & Payroll, Transfers, Payees, Options and Approve Authority. To grant new permissions, or take away permissions, the Admin user should select the appropriate category tab.

Note: User permissions must be updated by the Admin User after the User has registered their Bill Payment access for the first time.

User Information

User name John Doe
User type Custom

[Restore Permissions](#)

To edit permissions: Use the tabs below to add or remove permissions. The current permissions will be pre selected.

[User information](#) [Payments & payroll](#) [Transfers](#) [Payees](#) [Options](#) [Approve authority](#)

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
- Approve Authority
 - ✓ Approve Transactions

[Admin user list](#)

Options

Reports

The final function available under the Options tab is “Reports”.

After selecting Reports, the user is diverted to this page. The user must choose the Report Type they prefer from the tabs at the top of the page. These choices include Payments Processed, Payment Changes, Payments Stopped, Payees Added and Transfers Processed.

Reports

Payments Processed Payment Changes Payments Stopped Payees Added Transfers Processed

Payment Changes

All Users Scheduling User Approving User

Date Range

Current Month

Start Date

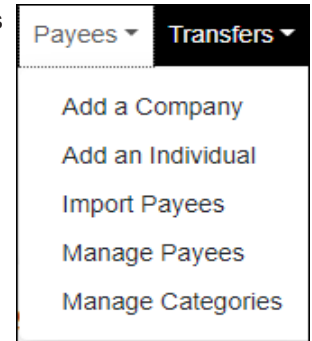
End Date

Create report

Export and print versions contain the check number in a separate column. The column is blank for electronic payments.

Payees

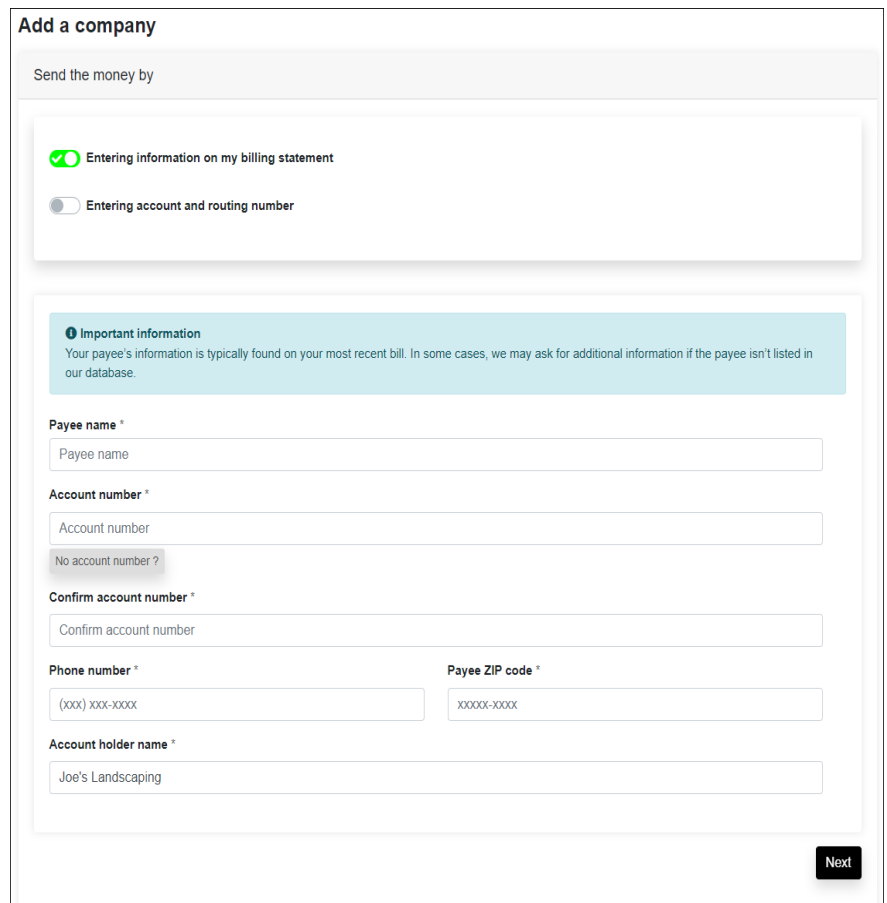
There are several functions that can be accomplished under the “Payees” tab. These functions include Add a Company, Add an Individual, Import Payees, Manage Payees and Manage Categories.



Add a Company

When a user decides to “Add a Company” they are diverted to this screen. From this screen the user can decide how their payee will receive their payments. If the user wants the payee to receive a check, they should select “Entering information on my billing statement”.

The user is required to input the payee’s name, account number, phone number, zip code and the account holder’s name as shown on this screen. After submitting this information by clicking “Next”, the user will be able to review the information that was entered and then “Submit” the payee for approval.

A screenshot of the "Add a company" form. The form is titled "Add a company" and has a sub-header "Send the money by". There are two radio button options: "Entering information on my billing statement" (which is selected) and "Entering account and routing number". Below this is a section titled "Important information" with a note: "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." The form contains several input fields: "Payee name *", "Account number *", "Confirm account number *", "Phone number *", "Payee ZIP code *", and "Account holder name *". The "Phone number" field has a placeholder "(xxx) xxx-xxxx" and the "Payee ZIP code" field has a placeholder "xxxxx-xxxx". The "Account holder name" field contains the text "Joe's Landscaping". A "Next" button is located at the bottom right of the form.

Payees

Add a Company con't.

To pay a company by ACH, the user should select "Entering account and routing number".

The user is then required to input all information on this screen. After submitting this information by clicking "Next", the user will be able to review the information that was entered and then "Submit" the payee for approval.

Add a company

Send the money by

Entering information on my billing statement

Entering account and routing number

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 *
Payee name

Phone number *
(xxx) xxx-xxxx

Nickname *
Nickname

Category
No Category

Account holder name *
Joe's Landscaping

Payee banking information

Payee account number *
Account number

Confirm payee account number *
Confirm account number

Routing number *
Routing number

Confirm routing number *
Confirm routing number

Payee's account type *
Checking

Customer information

Account number with payee *
Account number with payee
No account number ?

Confirm account number with payee *
Confirm account number with payee

Default pay from account *
Primary Checking

Next >



Payees

Add an Individual

When the user selects to “Add an Individual” they are diverted to this screen. From this screen the user can decide how their payee will receive their payments. If the user wants their payee to enter their personal banking information, they should select “Allow them to provide their banking information”.

The user must input the Activation Code prompt that is required to set-up an individual payee. The user may select which method the activation code is delivered. Either by text, email or phone. Once the user receives their activation code, they must enter the code to finalize the individual payee setup.

If the user is able to enter their payee’s personal banking information themselves they should select the “I have the bank account information” option.

Finally, if the business user would prefer the payment be sent by check, then the user should select the option “Mail a check”.

If the user selects “Allow them to provide their banking information”, the information displayed on this screen will need to be entered and submitted.

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

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 setup 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 * <input type="text" value="First name"/>	Last name * <input type="text" value="Last name"/>
Nickname * <input type="text" value="Nickname"/>	Phone number * <input type="text" value="(xxx) xxx-xxxx"/>
Category <input type="text" value="No Category"/>	Default payment account * <input type="text" value="Primary Checking"/>

Payee's e-mail information Tell me more

Email address *

Confirm email address *

Create a security keyword Tell me more

Keyword *

Confirm keyword *

Next >

Payees

Add an Individual, cont'd

The keyword is created by the company User and must be provided to the individual verbally over the phone. The individual payee will receive an email with a secure link to input their banking information. The keyword will be used by the individual payee when they input their own banking information.

By using "Allow them to provide their banking information", the company users do not have access to the Payee banking information at any time. The company may continue to send payments to the Payee ongoing until the Payee closes their account or submits a request to the company to stop sending payments; or, submits an account change request.

The email secure server link will only be available for 9 days and the Payee will receive an email notification every 3 days until it expires.

If the user selects "I have the bank account information", the information on this screen will need to be entered and submitted.

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 >](#)

Payees

Add an Individual, cont'd

If the user selects "Mail a check", the information on this screen will need to be entered and submitted.

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 * **Last name ***

Phone number *

Address *

City * **State *** **ZIP Code ***

Bill pay information

Individual's nickname * **Category**

Default pay from account *

Information about you

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

Your account number **Confirm**

[Next >](#)

Payees

Import Payees

By selecting "Import Payees", the user is diverted to this page which allows the user to Import Vendor Payees from a CSV file. The user will click the ".CSV file" button to begin the import process.

The user is then provided with instructions in how the file should be laid out. Company Name, Account Number, First Name and Last Name values are required in the file.

NOTE: There must be a column in the file for each field shown even if the field is empty. And it is highly recommended that the file contain values for as many fields as possible.

After verifying the CSV file layout for upload, the user shall click the "Choose File" button. When File Explorer opens, search for the file and double-click the file. The imported file name will appear to the right of the Choose File button, the user will then click the "Upload" button.

If the file fails, the screen refreshes and redirected back to this screen and a message appears beneath the "Choose File" button to the error. Correct and try the upload again.

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 BillPayment, 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:

1. Company name*
2. Address 1
3. Address 2
4. City
5. State
6. ZIP code (ie. 55555 or 555554444)
7. Phone (ie. 5553334444)
8. Account number*
9. First name*
10. Middle name
11. Last name*

* Minimum required fields: Company name, Account number, First name and Last name.

Note: The file should contain as much information as you have available; as you may be asked to enter additional information when verifying the payee

**Please ensure that the Phone number and ZIP code contain no spaces or special characters.

***For the import process, the column headers are not necessary

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.

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

Choose File No file chosen

Contains one or more invalid record(s)!

Payees

Import Payees con't.

If the upload is successful, you are directed to this screen. The Bill Payment application will search its database for matching payees based upon the information from your file for electronic payment ability.

Some instances you may be required to verify the payees you would like to add. Click "+Add" to the right of the first payee. This same process is done for all payees shown that need to be verified. **NOTE:** Always verify Payee information after the upload is complete for accuracy.

If there is missing or incorrect information, a message is displayed in red with the field highlighted. Once corrected, the message disappears.

Once corrections are made and you are ready to add the payee to your list of payees, click "Submit".

After hitting "Submit" you will see the payee now has a green "Successfully added" message.

Import payees

Print

Successfully imported 2 payee records

The following Payee records need to be verified.
Please verify the payee you would like to add. If the payee is missing required information you will need to update the information before the payee is added. To return to your unverified payee list, go to Import payees.

Delete selected

Payees	Account number	Actions
<input type="checkbox"/> Toms Restaurant	<input type="text" value="12345678"/>	+ Add
<input type="checkbox"/> Alice in Wonderland	<input type="text" value="546213879"/>	+ Add

The following Payee records need to be verified.
Please verify the payee you would like to add. If the payee is missing required information you will need to update the information before the payee is added. To return to your unverified payee list, go to Import payees.

Delete selected

Payees	Account number	Actions
<input type="checkbox"/> Toms Restaurant	<input type="text" value="12345678"/>	

We could not locate your payee, please provide the complete mailing address for "Toms Restaurant".

Address *

City * State * ZIP code *

Toms Restaurant

Unique input ZIP Code does not match input city/state
The address entered is not recognized by the US Postal Service.

Please verify the address and resubmit.

Payees	Account number	Actions
<input type="checkbox"/> Toms Restaurant	<input type="text" value="12345678"/>	Successfully added
<input type="checkbox"/> Alice in Wonderland	<input type="text" value="546213879"/>	+ Add



Payees

Manage Payees

Users will have the ability to “Manage Payees” in their business product. When selecting the “Manage Payees” option, the user will be diverted to this screen that displays those payees that have been added to their business product. From this screen the business user can decide how they would like to view their payee lists. The user can view “All Payees”, or they can view payees added as “Companies” and payees added as “Individuals”.

In addition, users have the ability to Pay their payees, Edit their payees and Delete their payees from the “Manage Payees” screen.

Manage payees

+ Add payee Search payees... Show all payees Print

All payees Companies Individuals Sort payee by...

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

When the user chooses to “Pay” one of their payees, they will be diverted to this screen.

Payment summary

Our goal is to deliver your payment securely and quickly.
Some payments will process using a single-use, pre-paid card, which means you will not recognize card numbers within payment confirmation communications you receive.

Payee	From account	Amount*	Process*
Chase (Electronic) *****8467 Last paid: N/A Amount paid: N/A	Primary Checking	\$	1/6/2022 Est arrival: 1/10/2022 Remove Invoice/Comment

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

When the user chooses to “Edit” one of their payees, they will encounter this pop-up layer.

Edit

Account holder name: Joe's Landscaping

Payee nickname: AT&T

Payee account number: 6412546878467

Category: Utilities

Default pay from: Primary Checking

Need to change more info about this payee?
Submit a payee change request.

Cancel Save

Payees

When the user chooses to delete a payee the below options can be displayed to the user, depending on whether or not there are payments scheduled to the chosen payee.

Important Information ×

Deleting this payee will cause scheduled transactions below to be stopped.

Payee	Pay from	Amount	Process date
AT&T	Primary Checking	\$65.00	1/10/2022

Delete payee **Cancel**

Manage Categories

When the user selects the “Manage Categories” option they will be diverted to this screen. From this screen, the user can add new categories, assign payees to categories and remove unwanted categories.

Manage categories

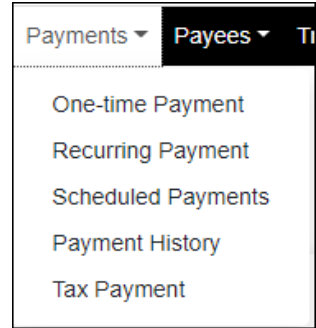
Manage categories **Filter categories** **Print**

Show all categories Show all payees

Payees	Account number	Category
AT&T	*****8467	Utilities
Cellular One	*****8467	Utilities
Lease	*****8467	Utilities
Waverly Water Co.	*****8467	Utilities
American Express	*****8467	Credit Cards
Chase	*****8467	Credit Cards
MasterCard	*****8467	Credit Cards

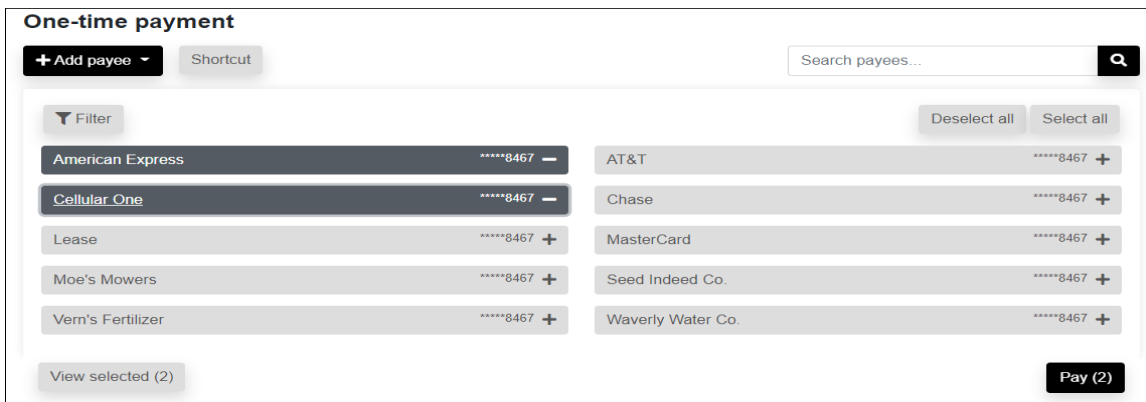
Payments

There are several functions that can be accomplished by a user under the “Payments” tab. These functions include scheduling One-Time and Recurring Payments, viewing Scheduled Payments and Payment History and scheduling Tax Payments.



One-Time Payment

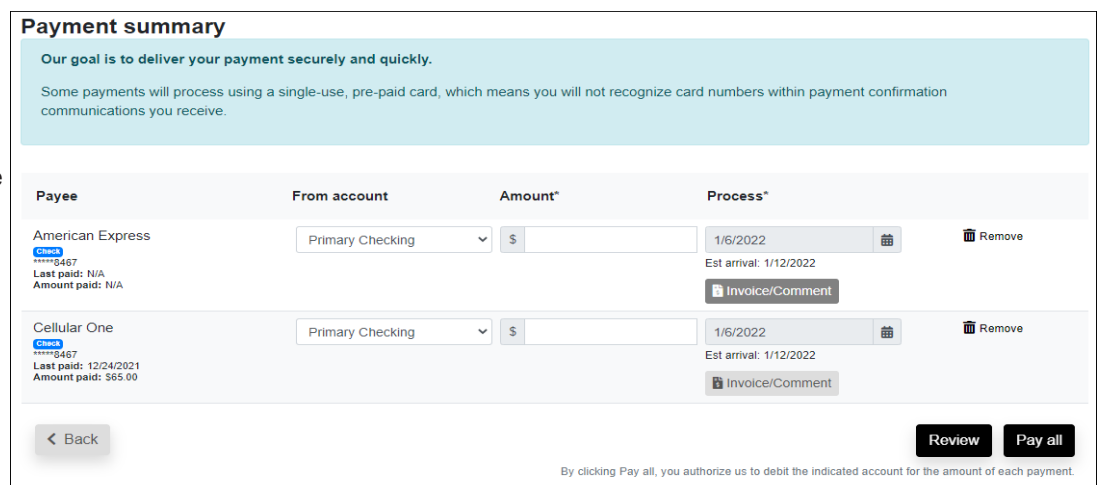
When choosing “One-Time Payment”, the user is directed to the One-Time payment screen. From this screen, the user may search and select a payee in order to schedule a payment for a company or for an individual.



When the user selects those payees they wish to pay, they are diverted to this page. From this page, the user enters the information requested on this screen and click “Pay all” to submit the information. The payment will now be processed and show as scheduled by the user.

Note:

Users should always review the *Estimated Arrival* date which equals the *Payment Date*. The *Process Date* is the date the payment amount is deducted from the *Pay From* account.



Payments

The user also has an option to add an internal comment to be noted with the payment or add a comment and invoice information for the Payee. This option is a button displayed under the date field. If the user selects “Add invoice information and comment” to the Payee, the payment will change from an electronic payment to a check payment and the comment will be added to the check stub.

1/6/2022

Est arrival: 1/12/2022

Invoice/Comment

Invoice / Comment ×

What would you like to do?

Rush payment delivery is available which also converts any electronic payments into a check. To send a payment for Rush delivery, when you click the Process Date, the payment calendar opens that includes a Rush delivery tab. Users will click the tab in order to setup the rush payment.

Select a date ×

First Available Estimated arrival date *

Friday January 14, 2022

◀ Jan 2022 ▶

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.

Select a date ×

Need to get it there faster? **RUSH** it!

Thursday 1/13/2022 (Check) \$34.95

- May be scheduled until 4:00 PM ET
- Check payment delivered to submitted physical address
- Payment deducted from account when check clears
- UPS tracking provided

Friday 1/14/2022 (Check) \$29.95

Our Guarantee
Guaranteed on-time delivery for all Rush Payments. If not, you will be refunded up to \$50 in late fees. [Read More...](#)

After selecting the “Rush delivery” tab, the user is offered two options for expedited delivery of “Next Business Day” or “Second Business Day”. Once the user makes their selection, they will click “Next” and complete the Rush delivery instructions.



Payments

Recurring Payment

When choosing “Recurring Payment”, the user is directed to the Recurring payment screen. From this screen, the user may select a Company or Individual payee to create a recurring payment.

Recurring payment

+ Add payee Company Individual

All Categories ▼

American Express *****8467	AT&T *****8467
Cellular One *****8467	Chase *****8467
Lease *****8467	MasterCard *****8467
Moe's Mowers *****8467	Seed Indeed Co. *****8467
Vern's Fertilizer *****8467	Waverly Water Co. *****8467

After choosing a “Company” payee to schedule a recurring payment series, the user receives this pop-up layer. The user must enter all of the information requested on this screen. After entering the information, the user will review and submit the information, thus successfully scheduling a recurring payment series to their chosen payee. The same steps and procedures discussed above will also apply when selecting an “Individual” payee.

Set up American Express recurring payment

Details

Name: American Express
Check *****8467
Add comment

Pay from*: Primary Checking ▼ Amount*: \$

Series options / preferences

If the payment falls on a holiday or weekend?

Pay before Pay after

Frequency edit

Frequency*: Select a frequency ▼

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.

Payments

Scheduled Payments

When selecting "Scheduled Payments", the user is diverted to this screen. From this screen, the user will be able to Edit not only their scheduled recurring payments, but also any payment that has been scheduled.

Users can also Stop, Approve and view Details for any scheduled payment.

Scheduled payments						
Q Search filter				Print		
Payee	Amount	Process date				
American Express Check Confirmation #.40	\$999.00	01/17/2022	Details	Approve	Edit	Stop
AT&T Check Confirmation #.2	\$65.00	01/10/2022	Details	Edit	Stop	
Chase Check Confirmation #.1	\$150.00	01/10/2022	Details	Edit	Stop	
MasterCard Check Confirmation #.41	\$999.00	01/21/2022	Details	Approve	Edit	Stop
Moe's Mowers Check Confirmation #.3	\$200.00	01/11/2022	Details	Edit	Stop	
Seed Indeed Co. Check Confirmation #.6	\$50.00	01/20/2022	Details	Edit	Stop	
Vern's Fertilizer Check Confirmation #.5	\$250.00	01/18/2022	Details	Edit	Stop	
Waverly Water Co. Check Confirmation #.4	\$50.00	01/17/2022	Details	Edit	Stop	
Subtotal	\$2,763.00		Primary Checking *****1232			
Total	\$2,763.00		Skipped payments not included in the total.			

All transactions Approve all

Payments

Payment History

Users have the ability to view their Payment History in their business product. To view this history, the user selects “Payment History” option from the Payment tab.

When selecting “Payment History” the user is diverted to this screen. From this screen, the user can view their payment history related to company and individual payments. The user will need to specify the exact type of history they seek by utilizing the search functions that can be seen here on this screen.

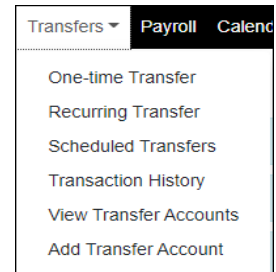
The screenshot displays the "Payment history" interface. A search filter overlay is open, allowing users to refine their search. The overlay includes the following options:

- View options** (Close button)
- Category**: All Categories (dropdown)
- View**: All Payees (dropdown)
- Process date range**: Current Month (dropdown)
- Transaction status**: View All (dropdown)
- Order by**: Process Date (dropdown)
- Arrange**: Ascending (dropdown)
- # of records to return**: 10 (dropdown)
- View in spreadsheet
- Buttons: Close, View results

The background interface shows a "Search filter" button, a "Print" button, and a copyright notice: "© Copyright 2022 Version 2.0". A disclaimer is visible at the bottom left: "Website created for BOK Financial Corporation Technologies, LLC. Use of this system is limited to authorized users only and may be monitored. Any unauthorized use is prohibited and will be prosecuted."

Transfers

When selecting the “Transfers” tab the user has the ability to schedule both one-time and recurring transfers, view their scheduled transfers and transfer transaction history and view and add transfer accounts.



One-Time Transfer

When selecting “One-Time Transfer”, the user is diverted to this screen. The user should enter the information required on this screen and submit the information to process their one-time transfer.

The screenshot shows the "One-time transfer" form. At the top left is a button "+ Add transfer entry". Below it are four fields: "From account *", "To account *", "Amount *", and "Select date *". Each field has a dropdown menu or input box. The "From account" and "To account" dropdowns show "Select an account". The "Amount" field has a "\$" symbol and an empty input box. The "Select date" field shows "1/6/2022" and a calendar icon. At the bottom right are "Review" and "Submit" buttons.

Recurring Transfer

Users can also schedule Recurring Transfers by selecting “Recurring Transfer” from the Transfers tab.

When selecting Recurring Transfer, the user is diverted to this screen. From this screen, the user should enter the required information and “Submit” in order for their recurring transfers to process.

The screenshot shows the "Recurring transfer" form. It has a "Details" section with "Transfer from*", "Transfer to*", and "Amount*" fields, each with a dropdown menu and a "\$" symbol. Below this is an "Add comment" button. The "Series options" section asks "What if the payment falls on a holiday or weekend?" with "Pay before" and "Pay after" buttons. The "Frequency settings" section has a "Frequency*" dropdown menu with "Select frequency" as the selected option. At the bottom, there is a section "Would you like this series to end?" with a "No" option selected (indicated by a green checkmark), and two other options: "On this date" and "After a set # of payments", each with a date input field. At the bottom right are "Review" and "Submit" buttons.

Transfers

Scheduled Transfers

Users have the ability to access their scheduled transfers within the Business Bill Payment product. To access this information the user selects Scheduled Transfers.

When selecting Scheduled Transfers, the user will be diverted to this screen. From this screen, the user will have the ability to view their scheduled transfers. Users can also Stop, Edit and Approve any scheduled transfer.

Transfer to	Amount	Process date	
Community Bank Check Confirmation # 43	\$500.00	01/18/2022	Details Approve Edit Stop
Subtotal	\$500.00	Primary Checking *****1232	
Total	\$500.00	Skipped payments not included in the total.	

Transaction History

Business users have the ability to view their transfer history within the Business Bill Payment product. To access this information the user selects “Transaction History”.

When selecting Transaction History the user is diverted to this screen. From this screen the user has the ability to customize their history search for transfer history.

Transfer history

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

Transfers

View Transfer Accounts

Users have the ability to view their transfer accounts in the Business Bill Payment product. When selecting “View Transfer Accounts”, the user will be diverted to the following screen.

From this screen the user can edit, delete and authenticate their transfer accounts.

	Account	Additional items	
To account	Hobby Account *****1919 Electronic	Last transferred N/A	Edit Delete
To account	Payroll *****1234 Electronic	Last transferred N/A	Edit Delete
To account	Primary Checking *****1232 Electronic	Last transferred N/A	Edit
To account	Community Bank *****1234 Electronic	Category Accounts Last transferred \$1200.00 on 6/19/2024	Edit Delete

Edit

When the user chooses to “Edit” their transfer account, they will be presented with the following pop-up layer. This layer will allow the user to edit the transfer account’s nickname. After making the edits, the user would click the “Submit” button for these edits to take effect.

Account nickname
Payroll
Cancel Submit

Delete

Users can also decide to “Delete” their transfer accounts. If the transfer account has scheduled transactions, a message screen is displayed. The user must choose to either continue to “Deactivate” the transfer account and stop the associated transactions or click “Cancel” to avoid deleting the transfer account.

Important information

Deactivating this account will cause scheduled transactions below to be stopped.

Transfer to	Transfer from	Amount	Process date
Community Bank	Primary Checking	\$500.00	1/19/2022

Deactivate account Cancel

Transfers

Add Transfer Accounts

To add a transfer account, the user would select “Add Transfer Accounts” from the Transfers tab.

Next, the user will need to enter the required information on the Transfer accounts screen. After entering the information, the user clicks “Submit” to save the information. The user will be required to successfully request and enter an activation code for this transfer account.

Transfer accounts

Add a transfer account

Setup a transfer account
To add an account outside of BOK Financial Corporation to transfer to, please complete the form below.

Account holder name *
Joe's Landscaping

Account nickname *
Account nickname

Account type *
Checking

Financial institution name *
Financial institution name

Routing number *
Routing number

Confirm routing number *
Confirm routing number

Account number *
Account number

Confirm account number *
Confirm account number

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

When adding a Transfer account an activation code is required. Activation codes can be sent via text, email or phone call. Just select your preference and click “Request Activation Code.”

Activation

joes [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](#)

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

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

(555) 555-4321 [Update](#)

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

I prefer to wait a few minutes for my code to arrive by email
 lsmith@demo.com [Update](#)

[Request activation code](#)

Transfers

Once the activation code is received, enter it on the screen provided 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 **JOES** by entering your code below.
Your activation code has been sent to
5555551212

Enter activation code

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

Submit

Once completed, a confirmation screen displays verifying the transfer account has been activated and is available to use.

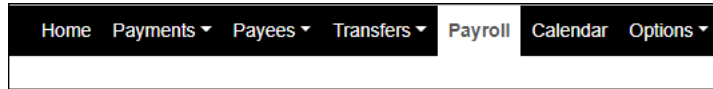
Add a transfer account

joes [View details](#)

Add account **Schedule transfer**

Payroll

Users with permissions to conduct activities in “Payroll” can access the features and functionality by selecting the “Payroll” tab.




For users that are new to the product, and for users that are new to the Payroll Deposits feature, the “Payroll Setup Wizard” will appear to assist with the initial payroll deposit setup. This setup wizard will walk the user through a simple three step process as is outlined on this screen.

Payroll setup

The Payroll Setup Wizard is a step by step guide to creating electronic payroll deposits. The Wizard saves your progress as you go, so if you can't finish it all today, you may stop and return to complete at your convenience.

1. Setup payroll schedule

Enter a pay from account, payment frequency and first deposit date.

 Schedule now

2. Add employees

Enter new employees and their deposit account information.

3. Schedule a deposit

Schedule your first payroll deposit

1st Step: Setup the Payroll Schedule

The first step of the payroll wizard is to setup the payroll schedule. The user will enter the required data on this screen and select “Submit”.

Setup a new payday schedule

Payday information

Select pay from account*

Primary Checking

Payday frequency*

Every other week

on

Friday

If the scheduled payday date falls on a weekend or holiday, what would you like to do?

Pay before Pay after

First pay date*

8/28/2020

Payroll

2nd Step: Adding Employees

The second step of the payroll wizard involves adding employees. To initiate this process the user would click the “Add Employee” button.

The screenshot shows a form titled "Setup a new payday schedule". At the top, a green banner indicates "You have successfully completed your payday schedule." with an "Add employee" button. Below this, the "Payday information" section includes fields for "Pay from" (Primary Checking) and "Frequency" (Every other week on Friday). A "Note" box states: "Authorized users will receive an email reminder two days in advance to schedule payroll deposits." At the bottom right, there are "Return later" and "Add employee" buttons.

After initiating the “Add employees” function the user is diverted to this screen. From this screen the user should add the required information regarding each employee to be added.

The screenshot shows a form titled "Add new employee". It is divided into two main sections: "Employee information" and "Employee account information".
The "Employee information" section includes a "Did you know?" tip: "We will send a confirmation email to your employees when payroll has been deposited." Fields include "First name" (Samuel), "Last name" (Clark), "Employee ID number" (78545), "Email address" (sclark@myemail.com), "Employee status" (Active), and "Pay type" (Hourly). A "Tell me more" button is also present.
The "Employee account information" section asks "Would you like to split the deposit between two bank accounts?" with "Don't split" and "Split" buttons. It includes fields for "Single account" with "Account number" (888999), "Routing number" (123123123), and "Account type" (Checking). Confirmation fields for "Confirm account number" (888999) and "Confirm routing number" (123123123) are also present. At the bottom right, there are "Save and add another" and "Submit" buttons.

3rd Step: Schedule a Deposit

After adding the desired employees, the user can next initiate Step 3 of the payroll wizard, “Schedule a Deposit”. To initiate this step, the user would click the “Schedule payday” button. **NOTE:** Payroll must be scheduled and approved two business days prior to the pay date (i.e., Initiate on Wednesday, employees receive payment on Friday).

- Email reminders stating that payroll is awaiting approval are generated to the primary user and sub users with approval authority.
- If payroll is not approved, it remains in a pending status and must be stopped under View Scheduled Payroll.

The screenshot shows a summary screen titled "Employees". A green banner at the top indicates "Step 2 is now complete." with a "Schedule payday" button. Below this, the name "Samuel Clark" is listed. A "View details" button is positioned to the right of the name. At the bottom right, there are "Go to payroll deposits" and "Schedule payday" buttons.

Payroll

After initiating the “Schedule a Deposit” process, the user is diverted to this screen. From this screen, the user can schedule a payroll deposit to their hourly employees, salaried employees and contractors. After entering the information, the user would click “Next” to submit for the payroll deposit function to be executed.

Schedule a regular payroll

Payroll information

Regular deposit date 8/28/2020
Payroll dates are based on the frequency selected when the payday schedule was made.

Pay from account Primary Checking

Hourly employees

[Deselect all](#) [Select all](#)

Name	Regular pay	Extra pay	Total	Additional items
<input checked="" type="checkbox"/> Samuel Clark	\$ 0.00	\$ 0.00	\$0.00	Employee ID *8545 Split amount No Memo / Comment Add
Last paid n/a Amount n/a				
Hourly subtotal			\$0.00	
Hourly subtotal			\$0.00	
Salary subtotal			\$0.00	
Contractor subtotal			\$0.00	
Deposit total			\$0.00	

[Next >](#)

After completing the Payroll Setup Wizard, the user will be diverted to the Payroll screen. From this screen the user can complete several functions. These functions include paying employees, viewing and editing employee information, editing their payroll schedule, viewing their scheduled deposits and viewing their payroll history.

Home Payments Payees Transfers Payroll Calendar Options

Payroll

Joe's Landscaping

Total employees **5** [Edit](#) [Add](#)

Payroll schedule **Monthly on the last business day** [Edit](#)

Next payroll **1/31/2022** [Schedule new](#)

Past payroll **12/31/2021** [View history](#)

Extra payroll **None** [Schedule new](#)

All scheduled payroll [View](#)

Payroll

Total Employees (Add, Edit, View)

The “Total Employees” tile show the total number of employees in the system to receive payroll deposits. Also found on the tile are links “Edit” to edit/view existing employees and “Add” to create additional employees to receive deposits.



Add New Employee

When selecting “Add”, the user is diverted to this screen. In order to add new employees, the user should enter the required information followed by clicking “Submit” to save. After adding the new employees, the user will now be able to schedule payroll deposits to the new employees.

Add new employee

Employee information

Did you know? We will send a confirmation email to your employees when payroll has been deposited.

First name * First name	Last name * Last name
Employee ID number Employee ID number	Email address Email address

Tell me more

Employee status * Active	Pay type * Hourly
------------------------------------	-----------------------------

Employee account information

Would you like to split the deposit between two bank accounts? Don't split Split

Single account	
Account number * Account number	Confirm account number * Confirm account number
Routing number * Routing number	Confirm routing number * Confirm routing number
Account type * Checking	

[Back](#) Submit

Payroll

Edit Employees

Next let's take a look at the view/edit employees function. When selecting "Edit", the user is diverted to this screen. From this screen the user has the ability to view their employees' details, edit their employees' information and deactivate their employees. Employees can be viewed in categories such as hourly, salary, contractor and all employees.

Employee information

[+ Add employee](#) Print

[Hourly](#) [Salary](#) [Contractor](#) [All employees](#)

Hourly

Name Show employees [Active](#) [Deactivated](#) [All](#)

Name	Employee ID	Status	Last paid	
Jim Cook	*****1	Active	N/A	Details Edit Deactivate
Joe Johnson	*****2	Active	N/A	Details Edit Deactivate

[Return to payroll](#)

When selecting the "Details" link, the user is presented with this pop-up layer. The user can view the last 4 digits of their employees routing and account numbers, their account type, email address and last paid amount.

Employee details

[Close](#)

Last Paid Amount	\$250.00
Account	Checking
Split Account	No
Routing Number	****4567
Account Number	****6789
E-mail Address	jcook@mycompany.com

[Close](#)

Payroll

When selecting the “Edit” link, the user is presented with this pop-up layer. The user may edit the visible fields and select “Next”.

The 'Edit' pop-up form contains the following fields and controls:

- First name ***: Text input with value 'Joe'
- Last name ***: Text input with value 'Johnson'
- Employee ID number**: Text input with value '2'
- Email**: Text input with value 'jjohnson@mycompany.com'
- Pay type**: Dropdown menu with 'Hourly' selected
- Employee account information**: Section header
- Would you like the deposit to be split between 2 bank accounts?**: Question with two buttons: 'Don't split' and 'Split'
- Close** and **Next** buttons at the bottom right.

After selecting “Next”, the user is then presented with another pop-up layer. The user may edit the employees account and routing numbers on this layer.

The 'Single account' pop-up form contains the following fields and controls:

- Deposit account number ***: Text input with value '123456789'
- Confirm account number ***: Text input with value '123456789'
- Deposit routing number ***: Text input with value '123234567'
- Confirm routing number ***: Text input with value '123234567'
- Account type ***: Dropdown menu with 'Checking' selected
- Cancel** and **Save** buttons at the bottom right.

When selecting the “Deactivate” link, the user is presented with this pop-up layer. The message on this layer warns the user that deactivating the employee will stop their scheduled payroll deposits.

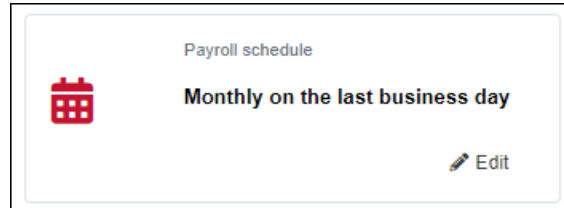
The 'Deactivate' pop-up contains the following content:

- Deactivate** title and close button (x)
- Warning icon** (red triangle) and text: "Are you sure you want to deactivate this employee?"
- Text: "Deactivating the employee Joe Johnson will stop any scheduled payroll deposits to this employee."
- Yes** and **No** buttons at the bottom right.

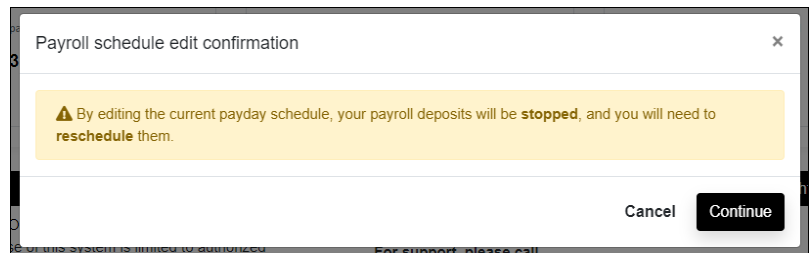
Payroll

Payroll Schedule

The “Payroll schedule” tile allows users to edit their payroll schedule. A user can adjust the payroll schedule by selecting “Edit” from the Payroll schedule tile.

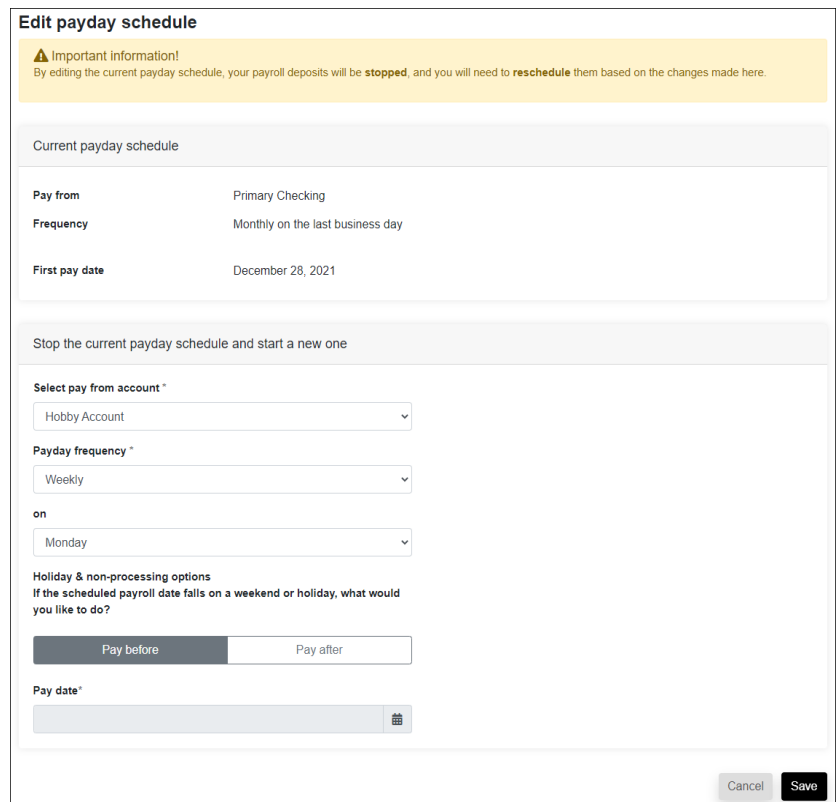


When selecting “Edit”, the user is presented with this pop-up layer. The message on this layer warns the user that scheduled/future payroll deposits are stopped and will need to be rescheduled.



After selecting “Continue”, the user is diverted to the following screen.

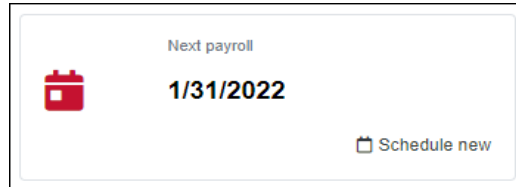
From this screen, the user has the ability to edit their pay from account, the payroll frequency and whether they want their payroll to be processed before or after weekends and holidays.

A screenshot of the "Edit payday schedule" form. At the top, there is a yellow warning banner with the text: "Important information! By editing the current payday schedule, your payroll deposits will be stopped, and you will need to reschedule them based on the changes made here." Below this, the form shows the "Current payday schedule" with fields for "Pay from" (Primary Checking), "Frequency" (Monthly on the last business day), and "First pay date" (December 28, 2021). A section titled "Stop the current payday schedule and start a new one" contains three dropdown menus: "Select pay from account *" (Hobby Account), "Payday frequency *" (Weekly), and "on" (Monday). Below these is a section for "Holiday & non-processing options" with the question "If the scheduled payroll date falls on a weekend or holiday, what would you like to do?" and two buttons: "Pay before" and "Pay after". At the bottom, there is a "Pay date*" field with a calendar icon. "Cancel" and "Save" buttons are located at the bottom right.

Payroll

Next Payroll

The “Next payroll” tile allows users to schedule their next payroll deposit. To schedule the next payroll deposit, the user would select the “Schedule new” link.



After selecting the “Schedule new” link, the user is diverted to this screen. From this screen, the user must enter the required information and click “next” to complete it for processing.

Schedule a regular payroll

Payroll information

Regular deposit date 1/31/2022
Payroll dates are based on the frequency selected when the payday schedule was made.

Pay from account Hobby Account

Hourly employees

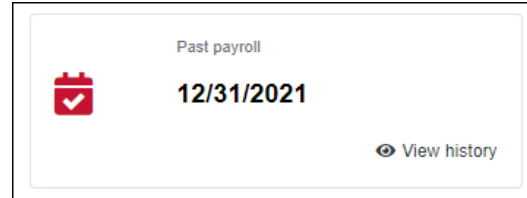
Name	Regular pay	Extra pay	Total	Additional items
<input checked="" type="checkbox"/> Jim Cook Last paid n/a Amount \$250.00	\$ 0.00	\$ 0.00	\$0.00	Employee ID 1 Split amount No Memo / Comment <input type="button" value="Add"/>
<input checked="" type="checkbox"/> Joe Johnson Last paid n/a Amount \$250.00	\$ 0.00	\$ 0.00	\$0.00	Employee ID 2 Split amount No Memo / Comment <input type="button" value="Add"/>
Hourly subtotal			\$0.00	

Salary employees

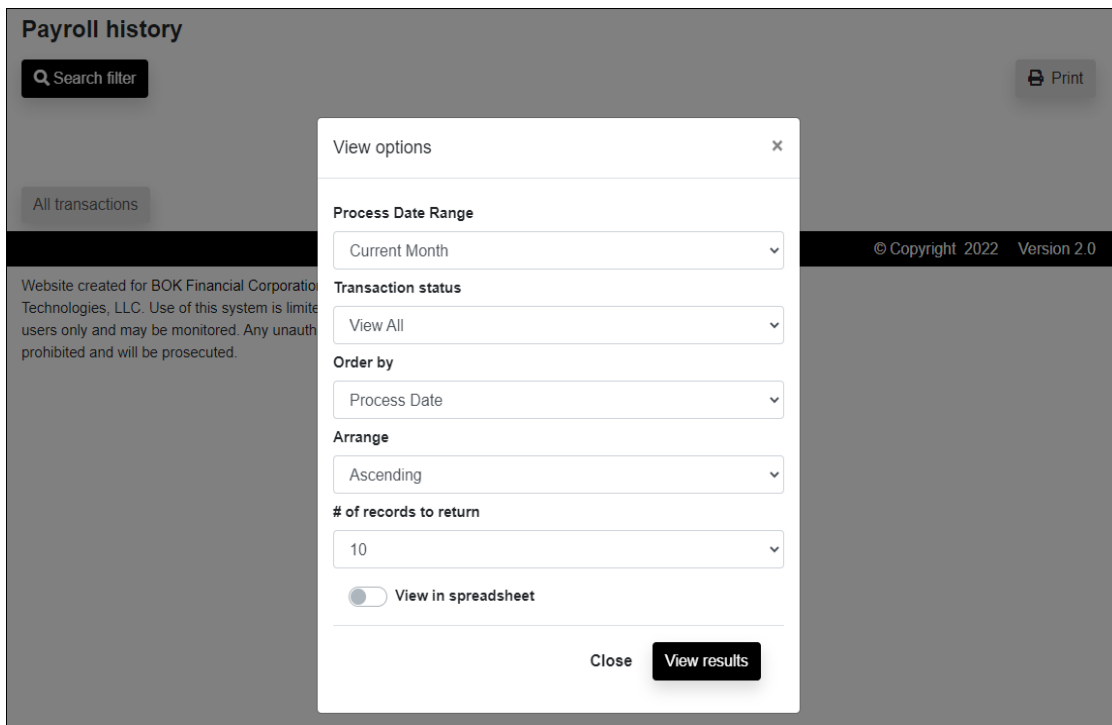
Payroll

Past Payroll

The “Past payroll” tile allows users to view their payroll deposit history. To access this payroll history, the user would click the “View History” link.



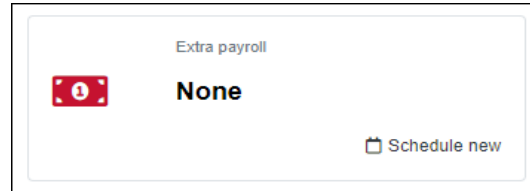
After selecting the “View history” link, the user is diverted to this screen. From this screen, the user can customize their search to view their payroll deposit history.



Payroll

Extra Payroll

The “Extra payroll” tile allows users to schedule an Extra Pay Day. To access the extra payroll function, the user would click the “Schedule new” link.



After selecting the “Schedule new” link, the user is diverted to this screen. From this screen, the user must enter the required information and click “next” to complete it for processing.

Schedule an extra payroll

Payday information

Payday description:

If a name is not given the extra payday Name will be identified by the date you select below.

Select an extra payday *

Pay from account

Hourly employees

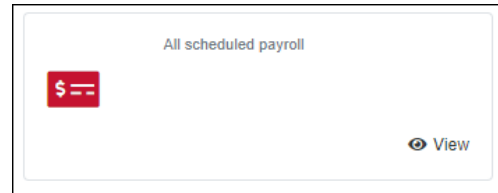
Name	Employee ID	Amount	Additional items
<input type="checkbox"/> Jim Cook Last paid n/a Amount \$250.00	1	\$ 0.00	Split amount Memo / Comment No <input type="button" value="Add"/>
<input type="checkbox"/> Joe Johnson Last paid n/a Amount \$250.00	2	\$ 0.00	Split amount Memo / Comment No <input type="button" value="Add"/>
Hourly subtotal		\$0.00	

Salary employees

Payroll

All Scheduled Payroll

The “All scheduled payroll” tile allows users to view their scheduled deposits. To access their scheduled deposits, the user would click the “View” link.



After selecting the “View” link, the user is diverted to this screen. From this screen, the user can view their scheduled payroll deposits. Users can also Stop, Approve, Edit and view Details for any scheduled payroll deposit.

Payroll deposits						
Search filter			Print			
Payroll name	Amount	Process date				
Payroll 01/28/2022	\$1,200.00	1/26/2022	Details	Edit	Stop	Approve
Subtotal	\$1,200.00		Primary Checking *****1232			
Total	\$1,200.00					
All transactions			Approve all			

Calendar

Users have access to a Calendar feature. To access the Calendar, the user must select the Calendar tab.

When selecting the Calendar feature, the user is diverted to this screen. The user can customize the calendar view by utilizing the buttons located at the top of the screen (All Transactions, Transfers, Payroll Deposits and Bill Payments).

NOTE: Users may click a blank date on the calendar to enable functionality allowing them to schedule a payment, transfer, or reminder.

The screenshot displays the BOK Financial Calendar interface for January 2022. The navigation bar includes 'Home', 'Payments', 'Payees', 'Transfers', 'Payroll', 'Calendar', and 'Options'. The 'Calendar' tab is active. Below the navigation bar, there are filter buttons: 'All Transactions' (black), 'Transfers' (red), 'Payroll Deposits' (red), and 'Bill Payments' (red). The calendar grid shows the following transactions:

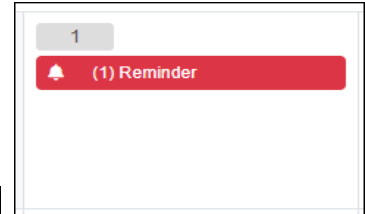
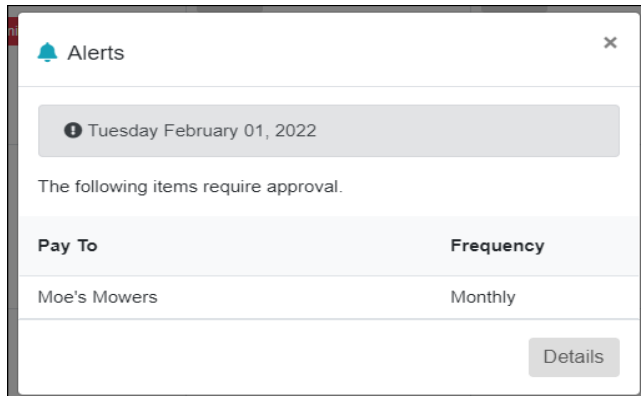
Monday	Tuesday	Wednesday	Thursday	Friday
3	4	5	6	7
10 \$215.00	11 \$200.00	12	13	14
17 \$50.00 \$999.00	18 \$250.00 \$500.00	19	20 \$50.00	21 \$999.00
24	25	26 \$1,200.00	27	28
31				

An 'All details' button is located at the bottom left, and the total amount of \$4,463.00 is displayed at the bottom right.

Calendar

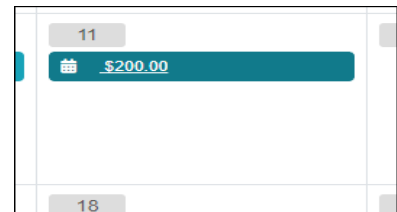
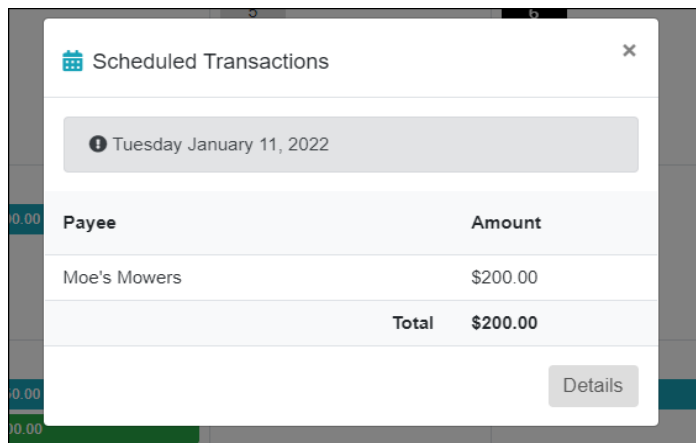
Scheduled Reminders

When selecting reminders, the user will encounter a pop-up layer similar to the following screen. If the user desires to modify their reminders, they may choose the “Details” button which will redirect them to e-Notifications feature to make these changes.



Scheduled Payments

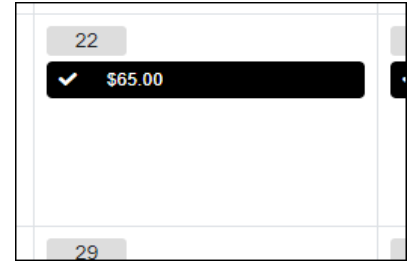
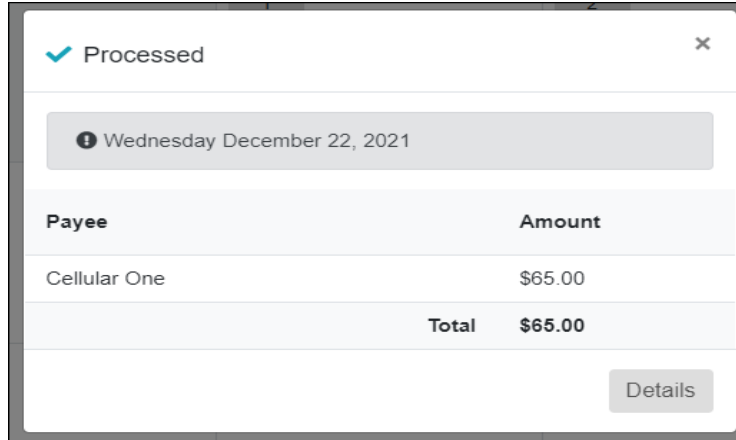
When selecting a scheduled payment, the user will encounter a pop-up layer similar to the following screen. If the user desires to review or edit their scheduled payment, they may choose the “Details” button which will redirect them to the Scheduled payments screen.



Calendar

Processed Payments

When selecting a processed payment, the user will encounter a pop-up layer similar to the following screen. If the user desires to review in further detail, they may choose the “Details” button which will redirect them to the Payment History screen.



Action Required

When selecting action required, the user will encounter a pop-up layer similar to the following screen. If the user desires to initiate the required action, they may choose the “Details” button which will redirect them to the Scheduled payments screen.

