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

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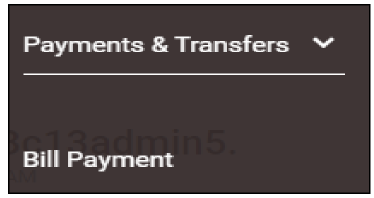
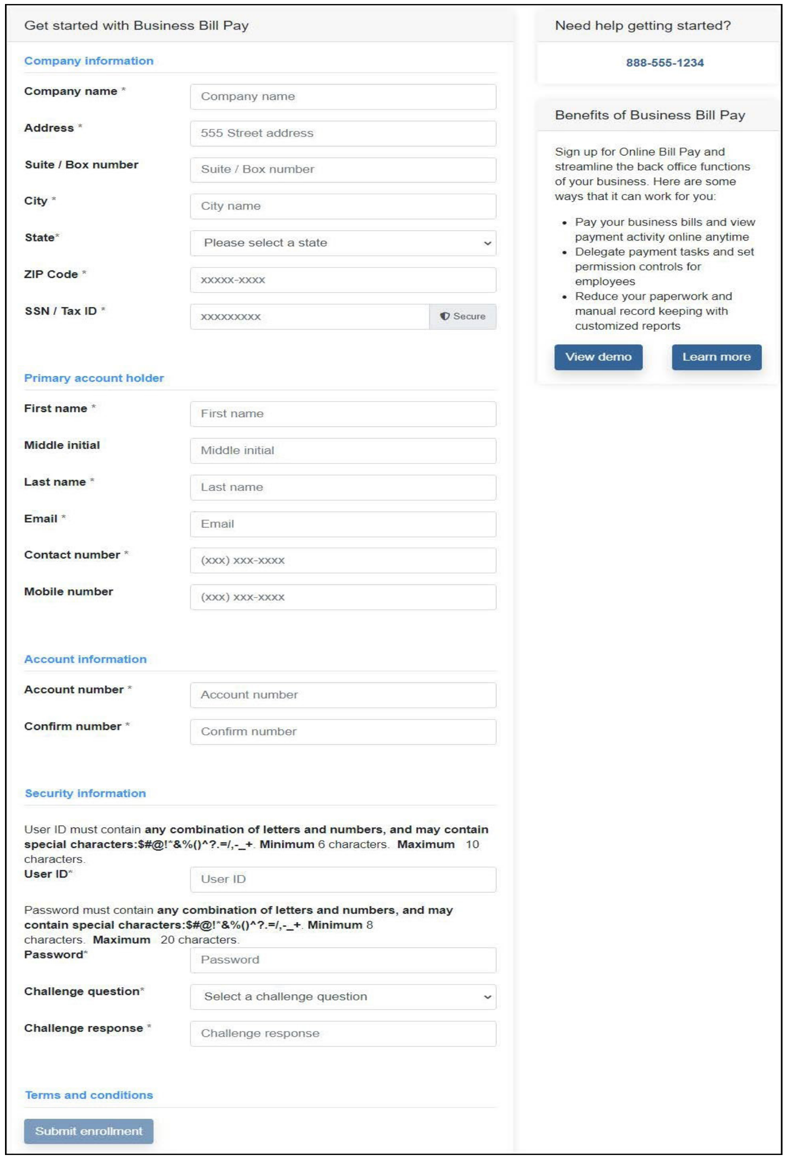
Registration & Login

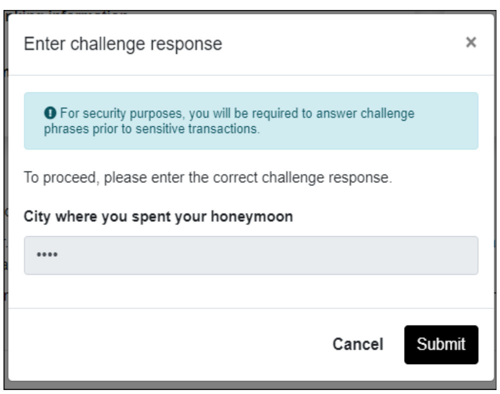
First time users will first need to register to receive access to the Business Bill Payment. To begin the registration process, the user must select the "Bill Payment" link under the Exchange Payments & Transfers Menu.



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.



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



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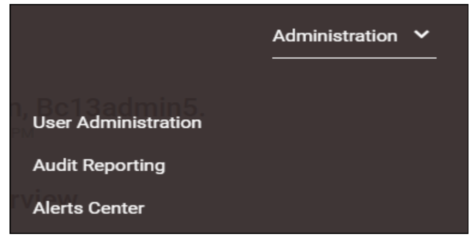
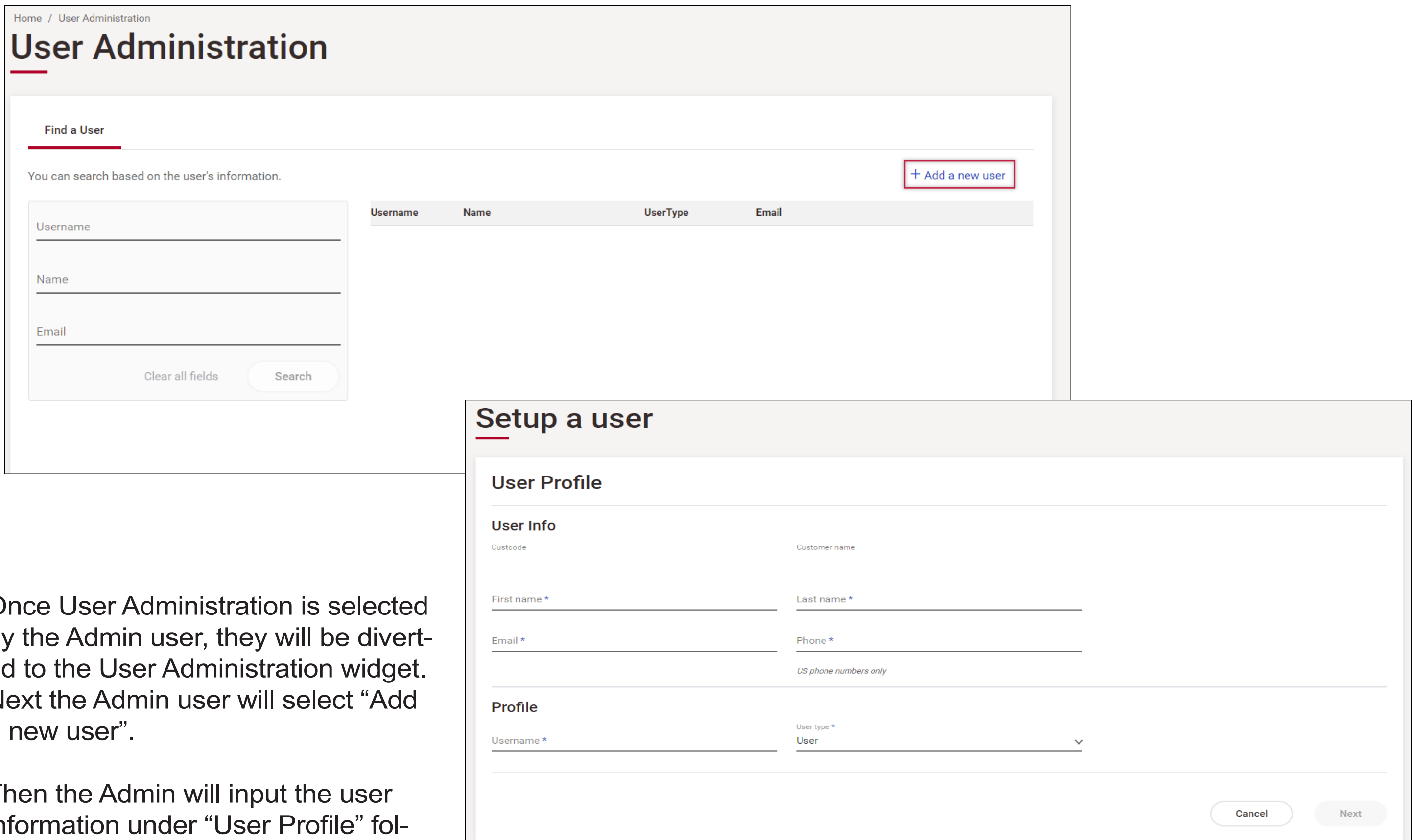
Adding Users by the Administrator

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.



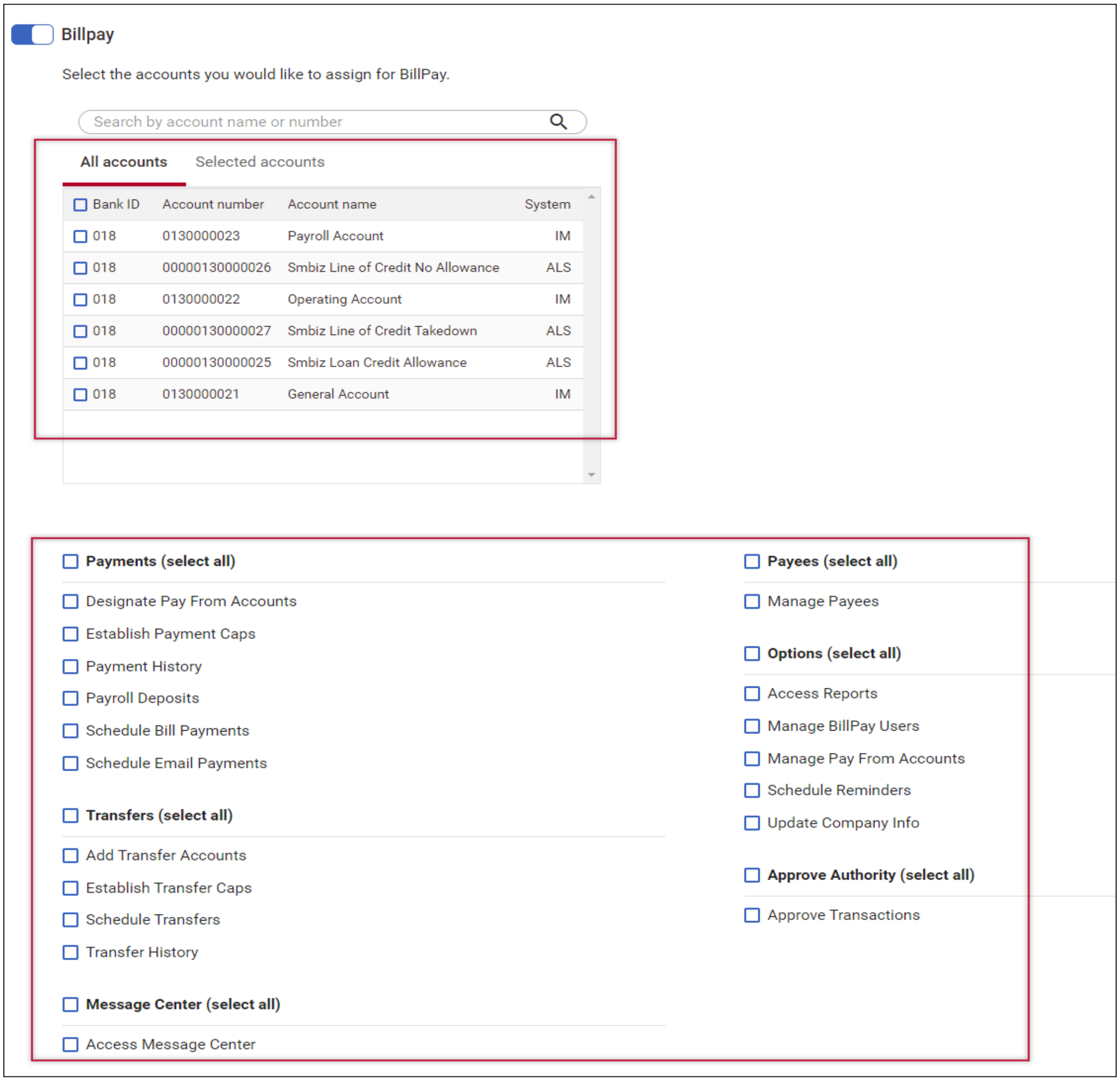
Once User Administration is selected by the Admin user, they will be diverted to the User Administration widget. Next the Admin user will select "Add a new user".

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.



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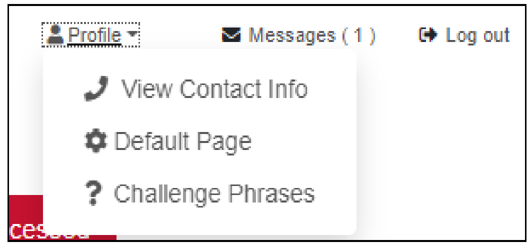
Profile

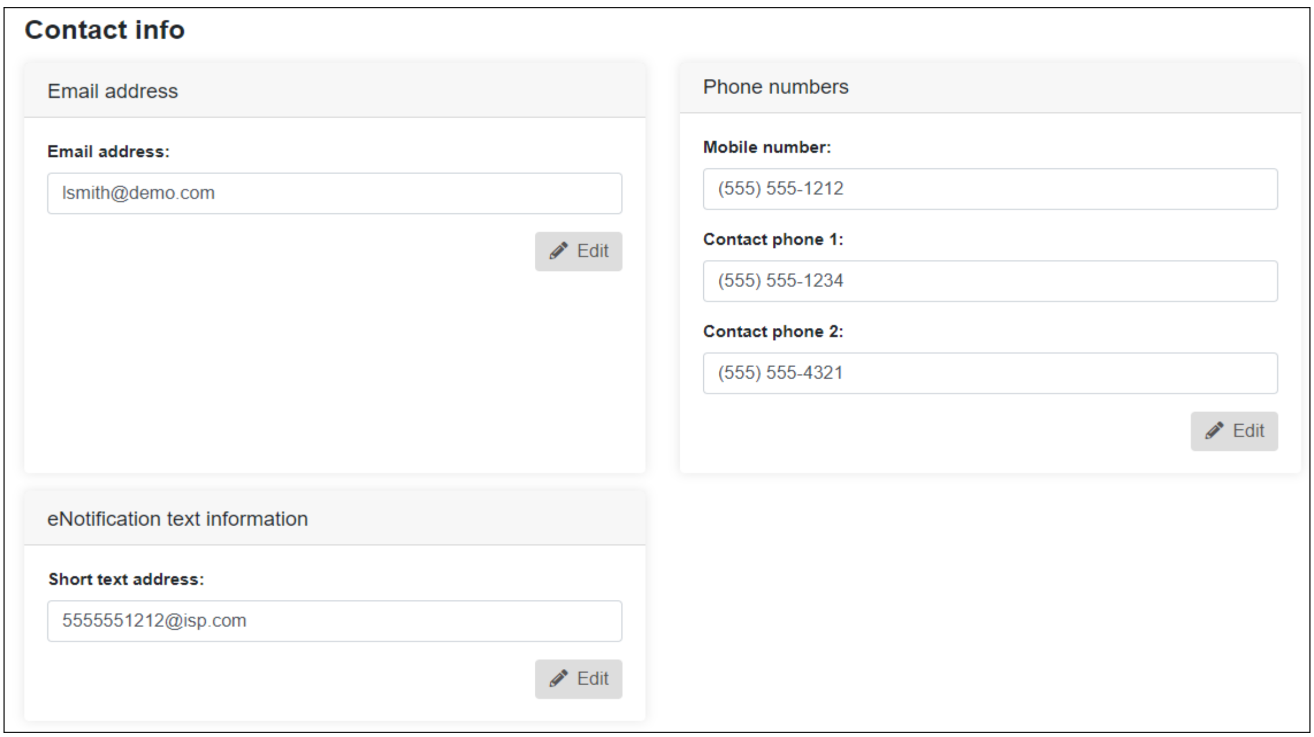
Users have the ability to access and modify their personal Business Bill Payment profile information. In fact, the user can view their Personal Contact Information, change their Default Page and manage their Challenge Phrases.



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.



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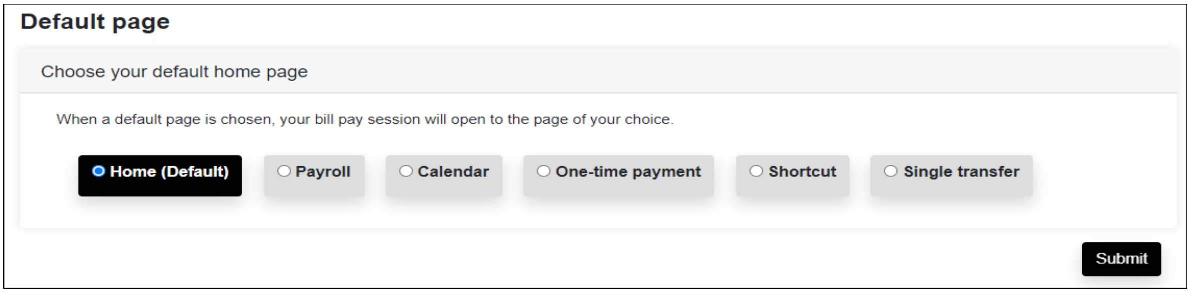
Profile

Default Page

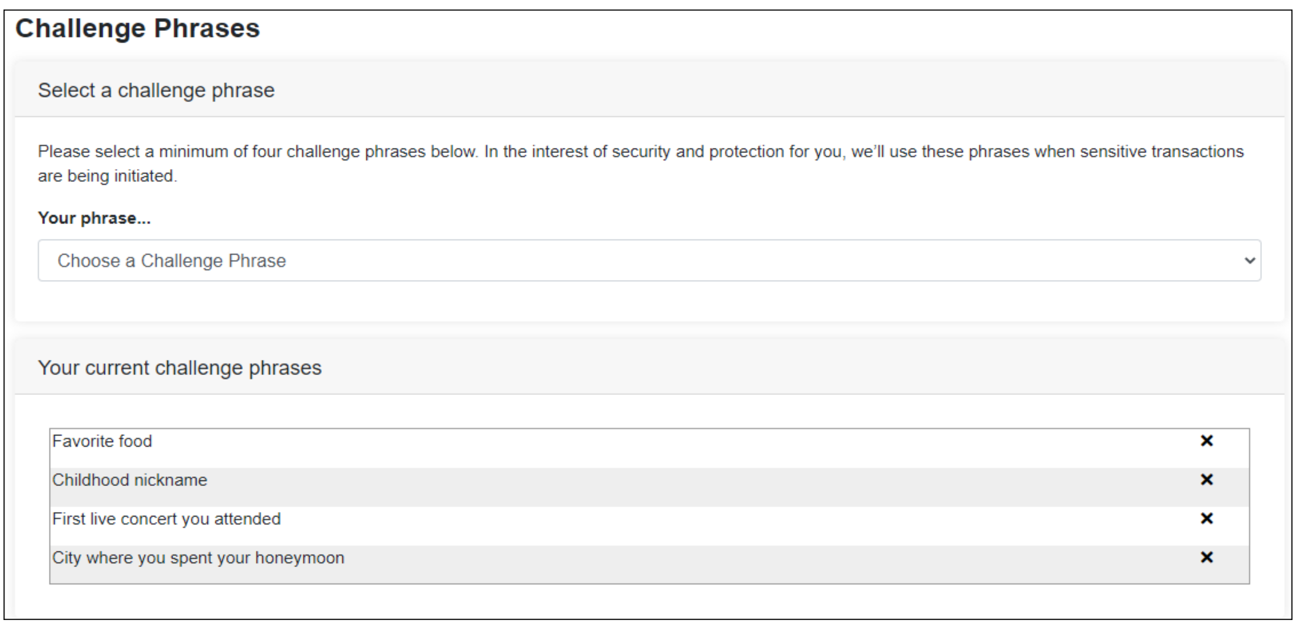
Users also have the ability to select the page that displays after logging into their Business Bill Payment account. The user may continue to display the “Home” page or they can choose to display a page related to transfers or payments.

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



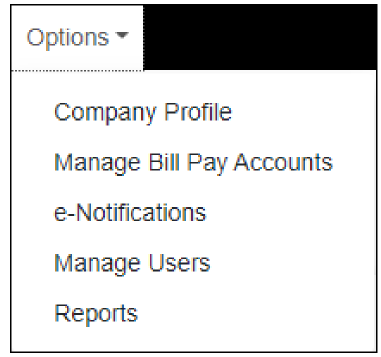
Challenge Phrases

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.



Options

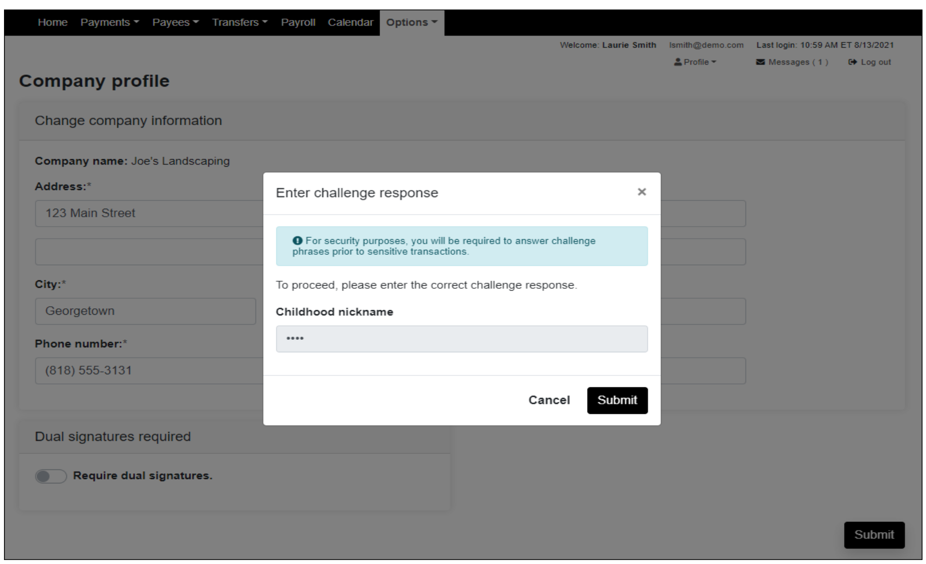
There are several functions that can be accomplished under the Options Tab. Users may have the ability (with correct permissions) to update their Company's Profile, Manage their company's Bill Pay Accounts (their pay from accounts), manage their company's e-Notifications, Manage Users of their company's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

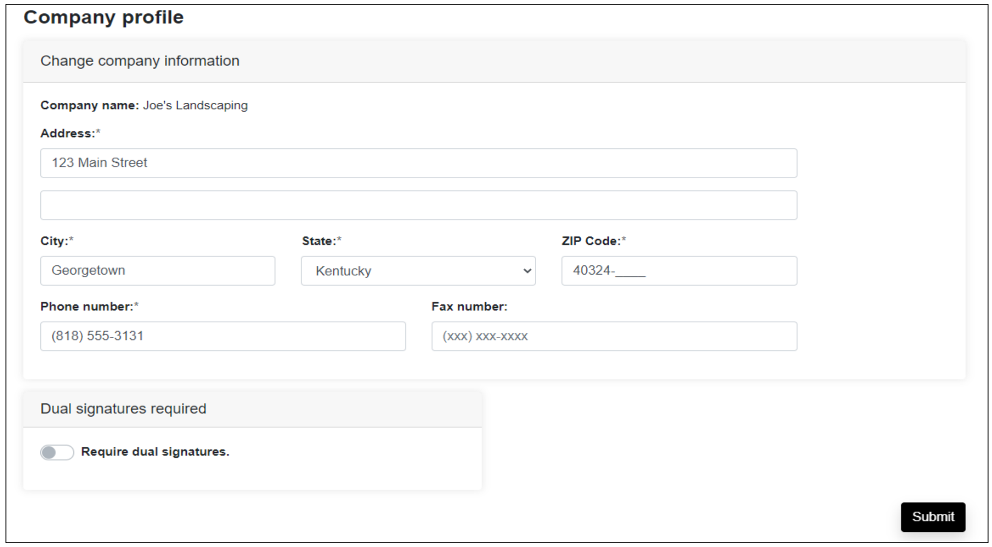


Options

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

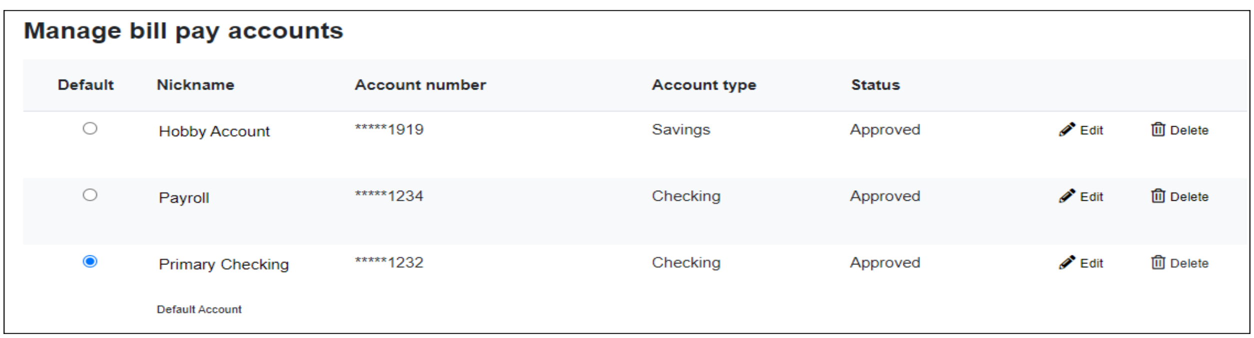
From this screen the user can update their company's street address, city, state, zip code, phone number and fax number. In addition, the user can change the requirement for dual signatures.

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



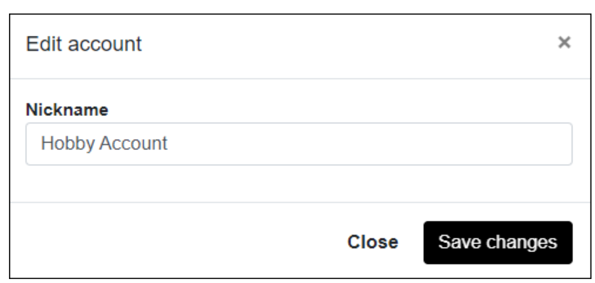
Manage Bill Pay Accounts

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".



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.



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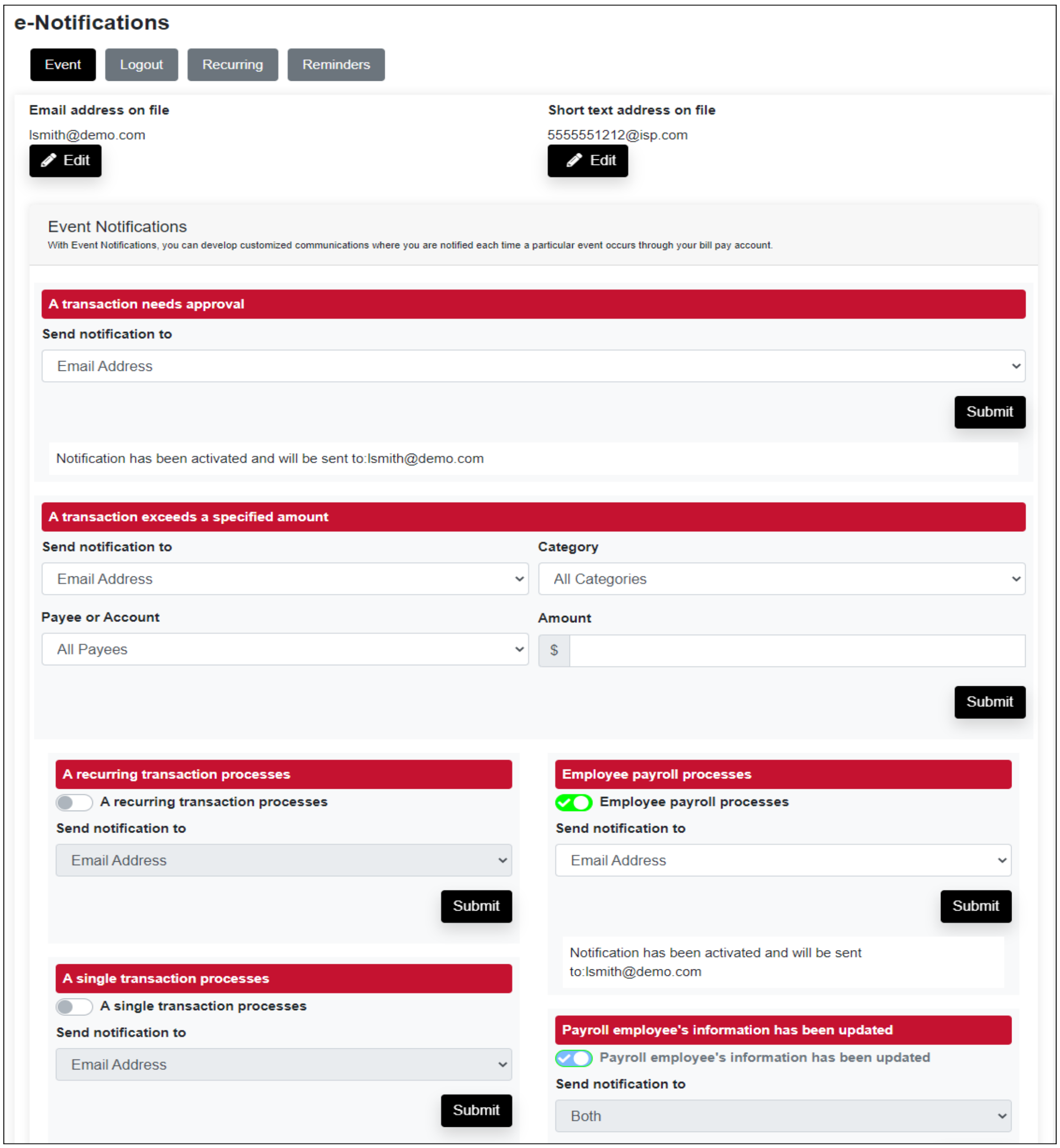
Options

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”.

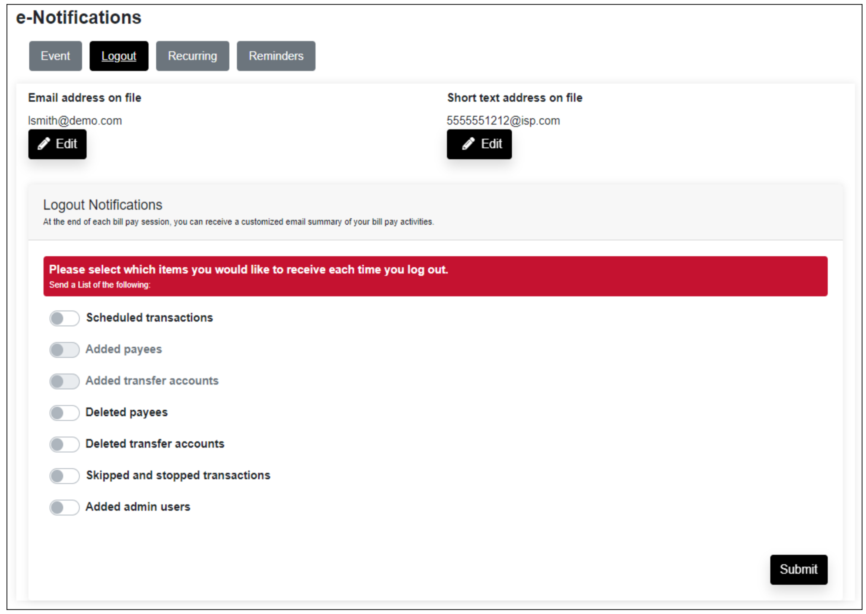
Event Notifications

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.

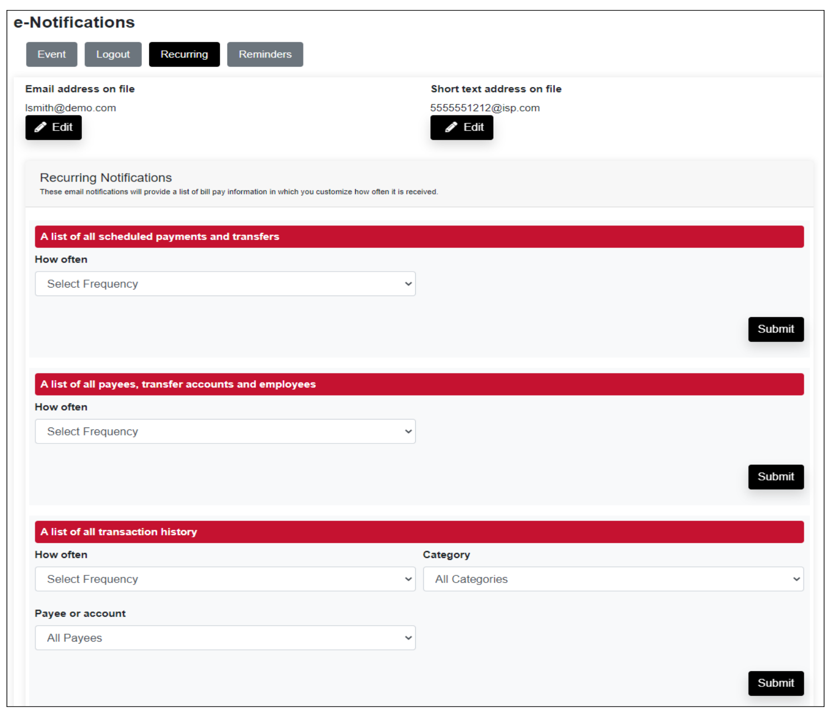


Options

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.



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.



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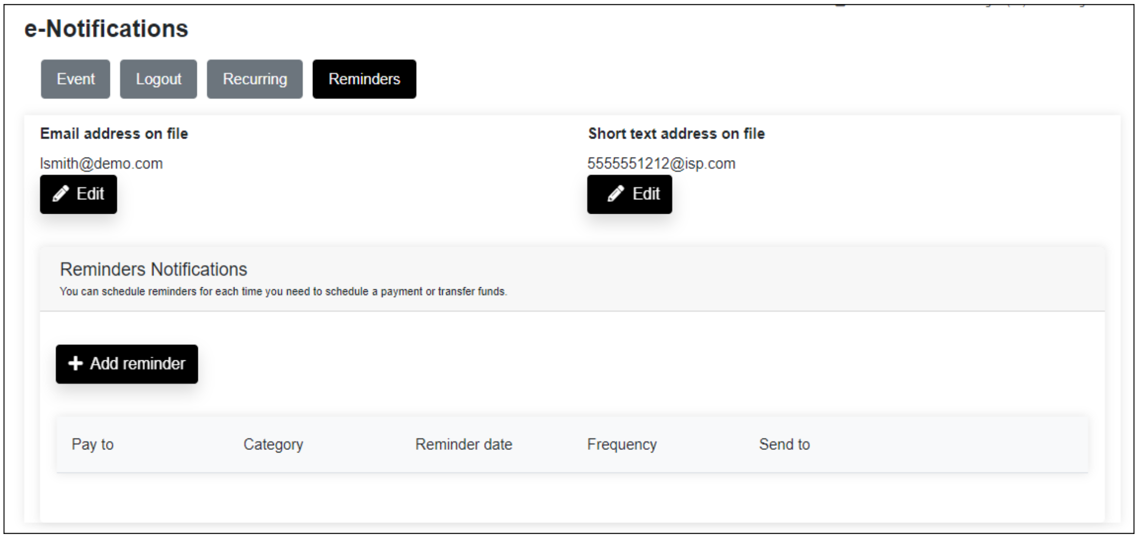
Options

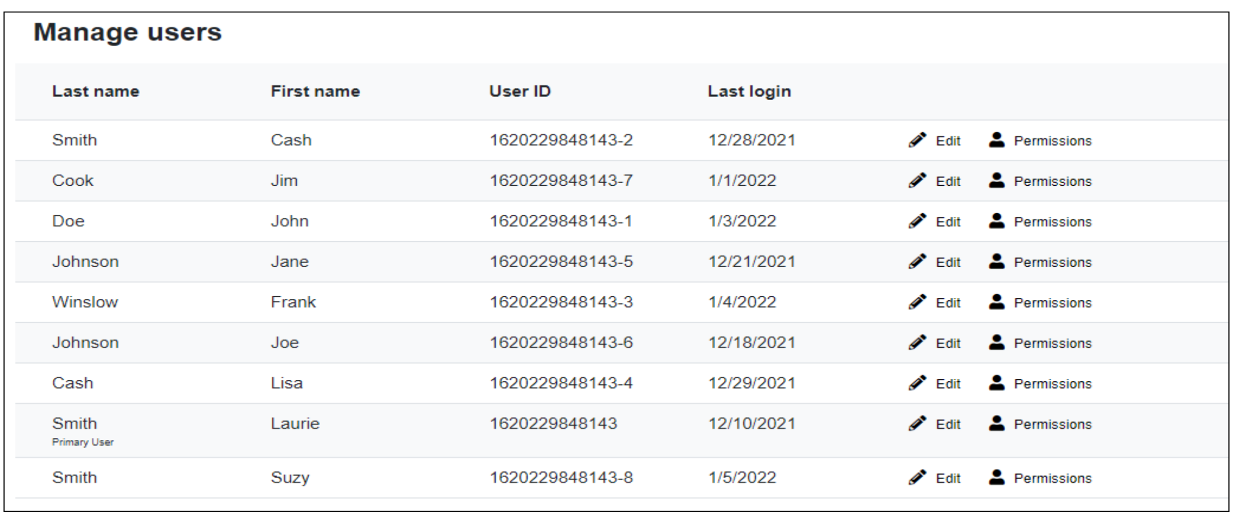
Reminder Notifications
The final e-Notification that can be sent to a user is a Reminder. Reminders can be scheduled to remind the user to schedule a bill payment, transfer funds or schedule a payment to an individual.



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 Primary User	Laurie	1620229848143	12/10/2021	Edit	Permissions
Smith	Suzy	1620229848143-8	1/5/2022	Edit	Permissions

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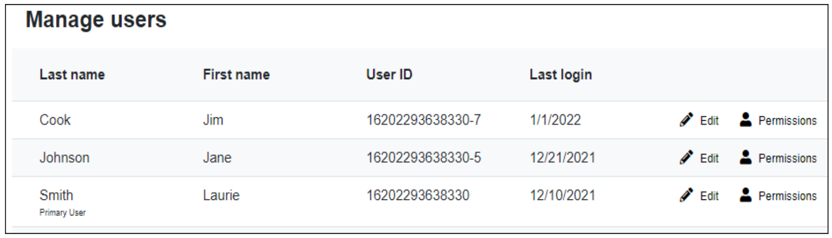
Options

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.

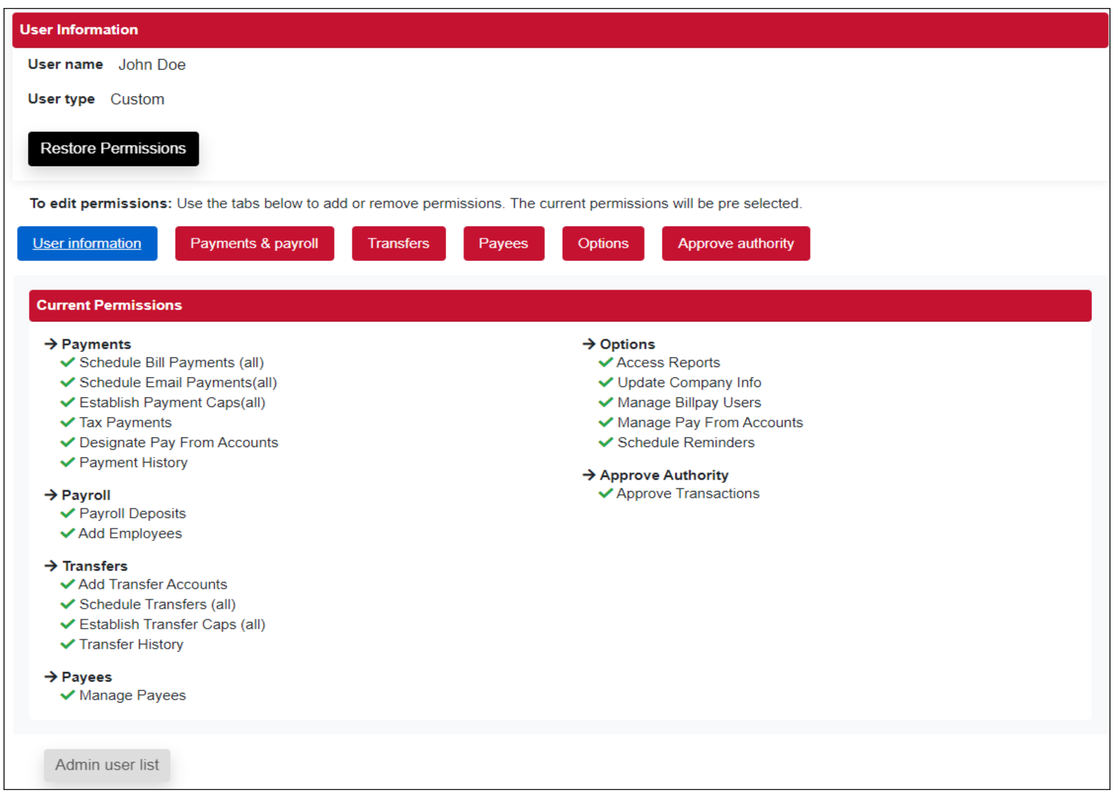


Manage users

Last name	First name	User ID	Last login		
Cook	Jim	16202293638330-7	1/1/2022	Edit	Permissions
Johnson	Jane	16202293638330-5	12/21/2021	Edit	Permissions
Smith Primary User	Laurie	16202293638330	12/10/2021	Edit	Permissions

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

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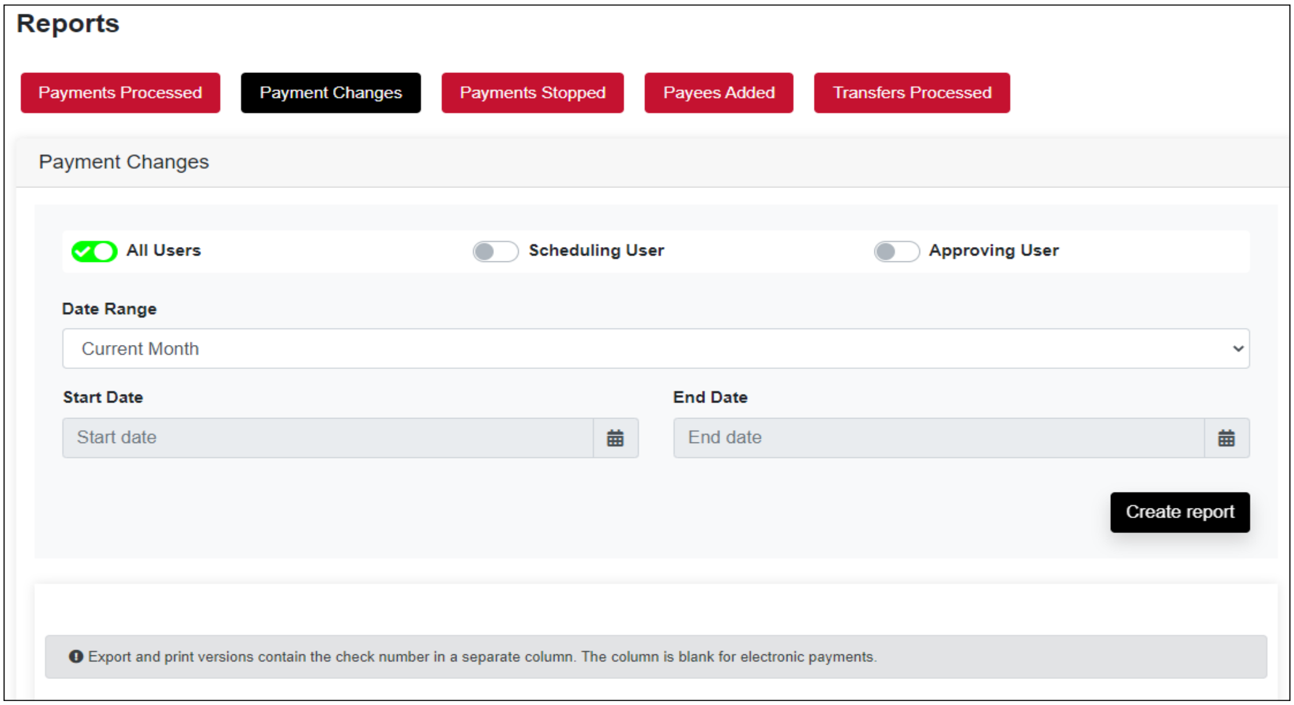
Options

Reports

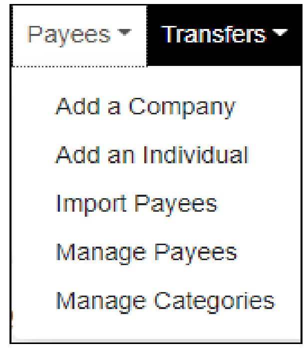
The final function available under the Options tab is “Reports”.

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.



Payees

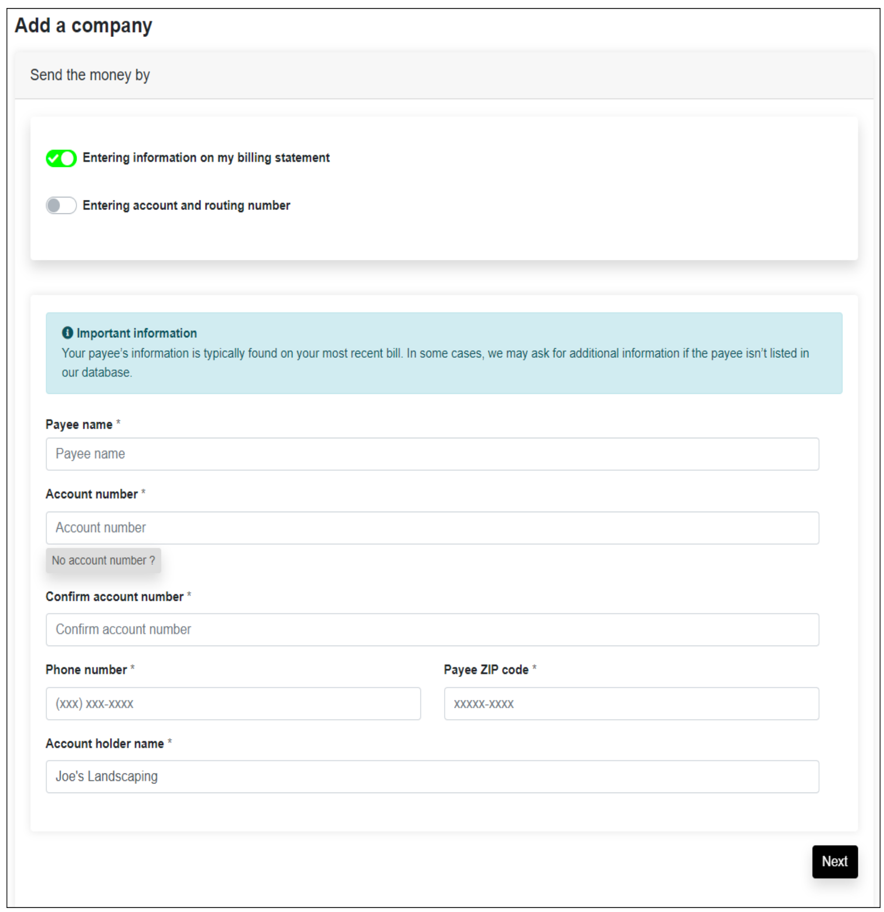
There are several functions that can be accomplished under the “Payees” tab. These functions include Add a Company, Add an Individual, Import Payees, Manage Payees and Manage Categories.



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”.

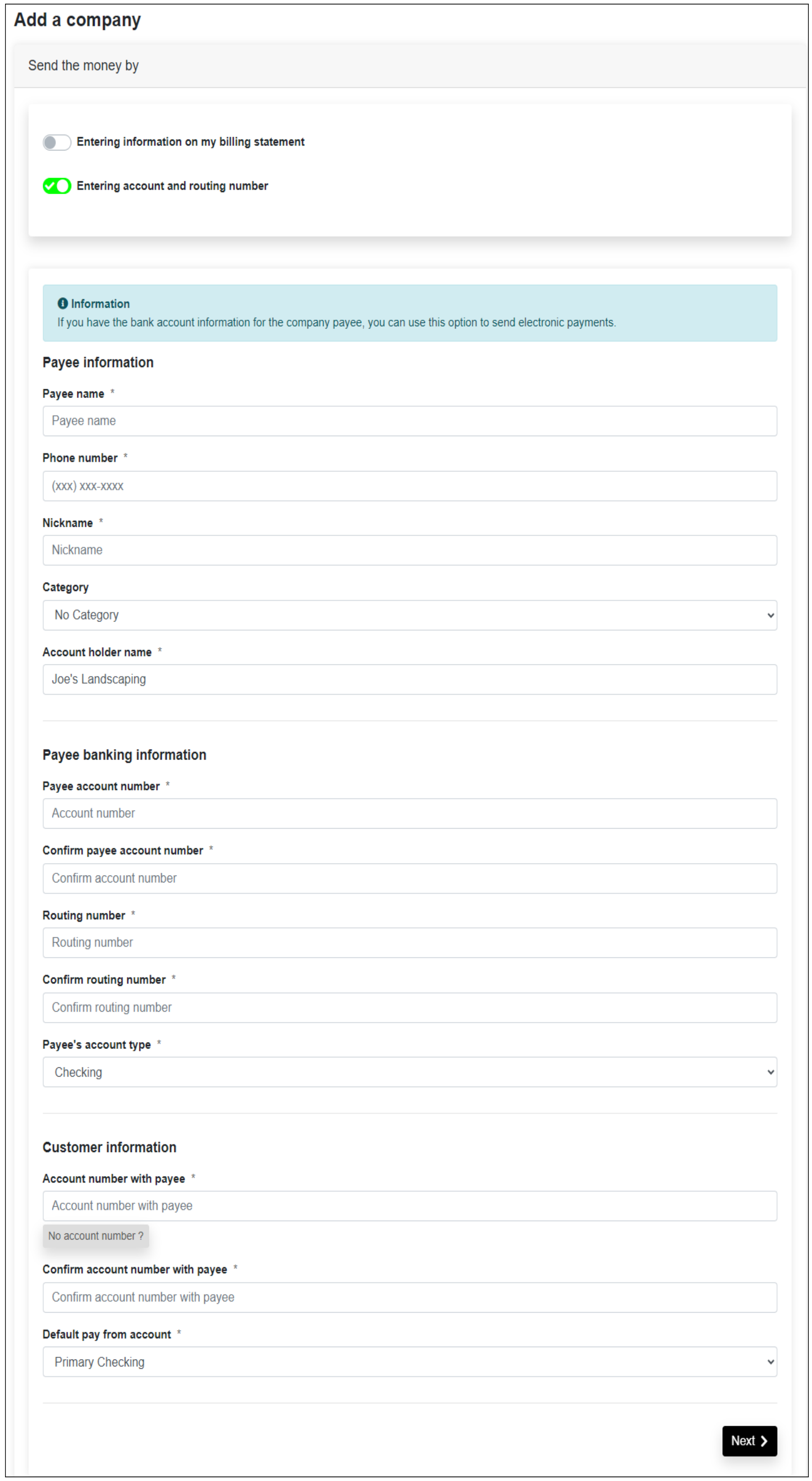
The user is required to input the payee’s name, account number, phone number, zip code and the account holder’s name as shown on this screen. After submitting this information by clicking “Next”, the user will be able to review the information that was entered and then “Submit” the payee for approval.



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 informaiton 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.

Payees

Add an Individual

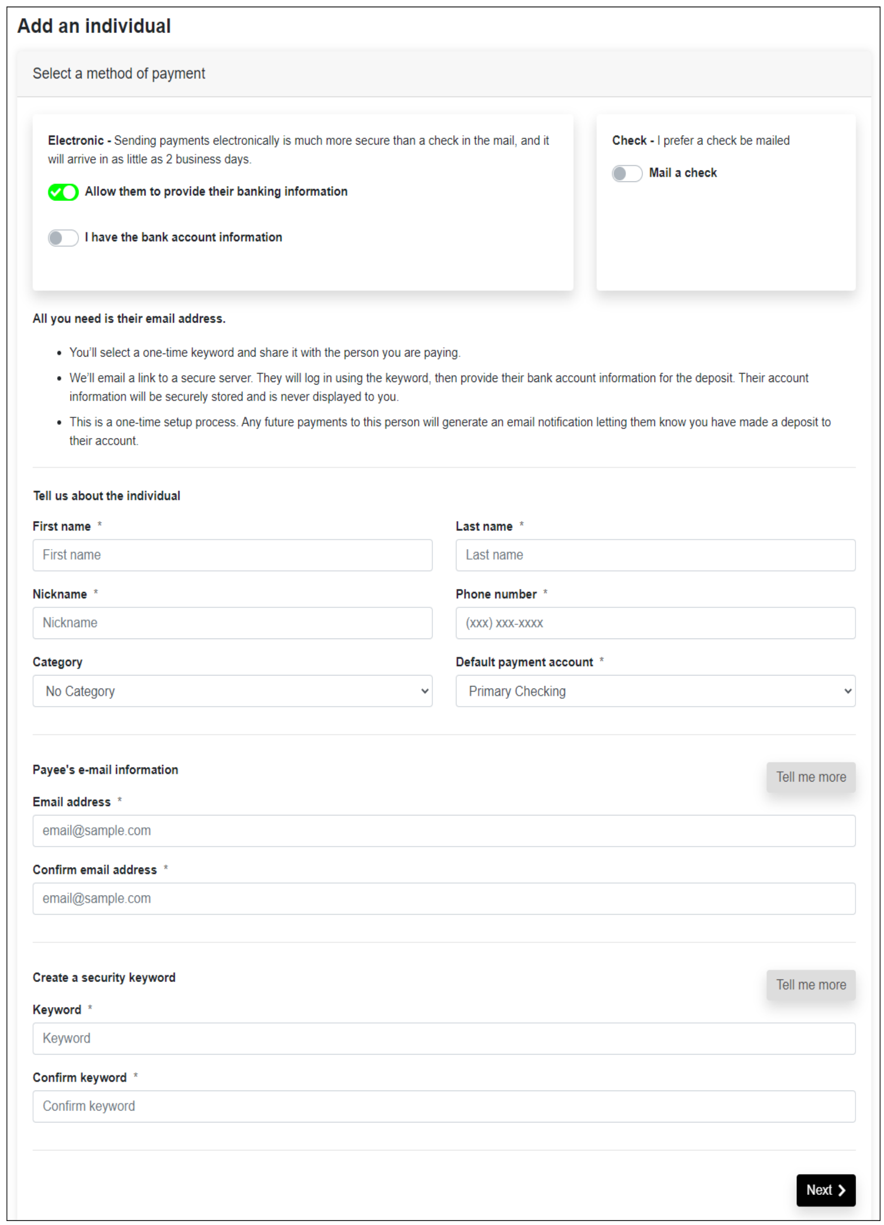
When the user selects to “Add an Individual” they are diverted to this screen. From this screen the user can decide how their payee will receive their payments. If the user wants their payee to enter their personal banking information, they should select “Allow them to provide their banking information”.

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.



Payees

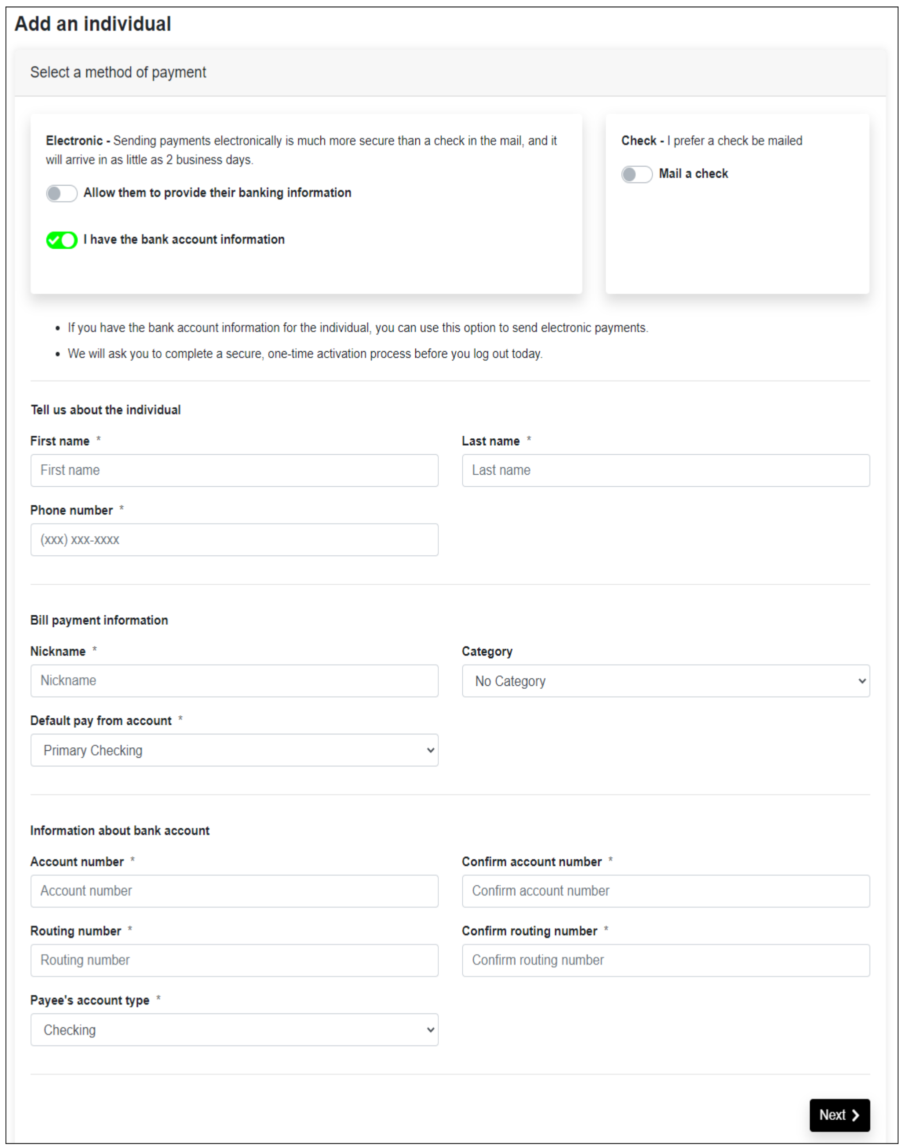
Add an Individual, cont'd

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.



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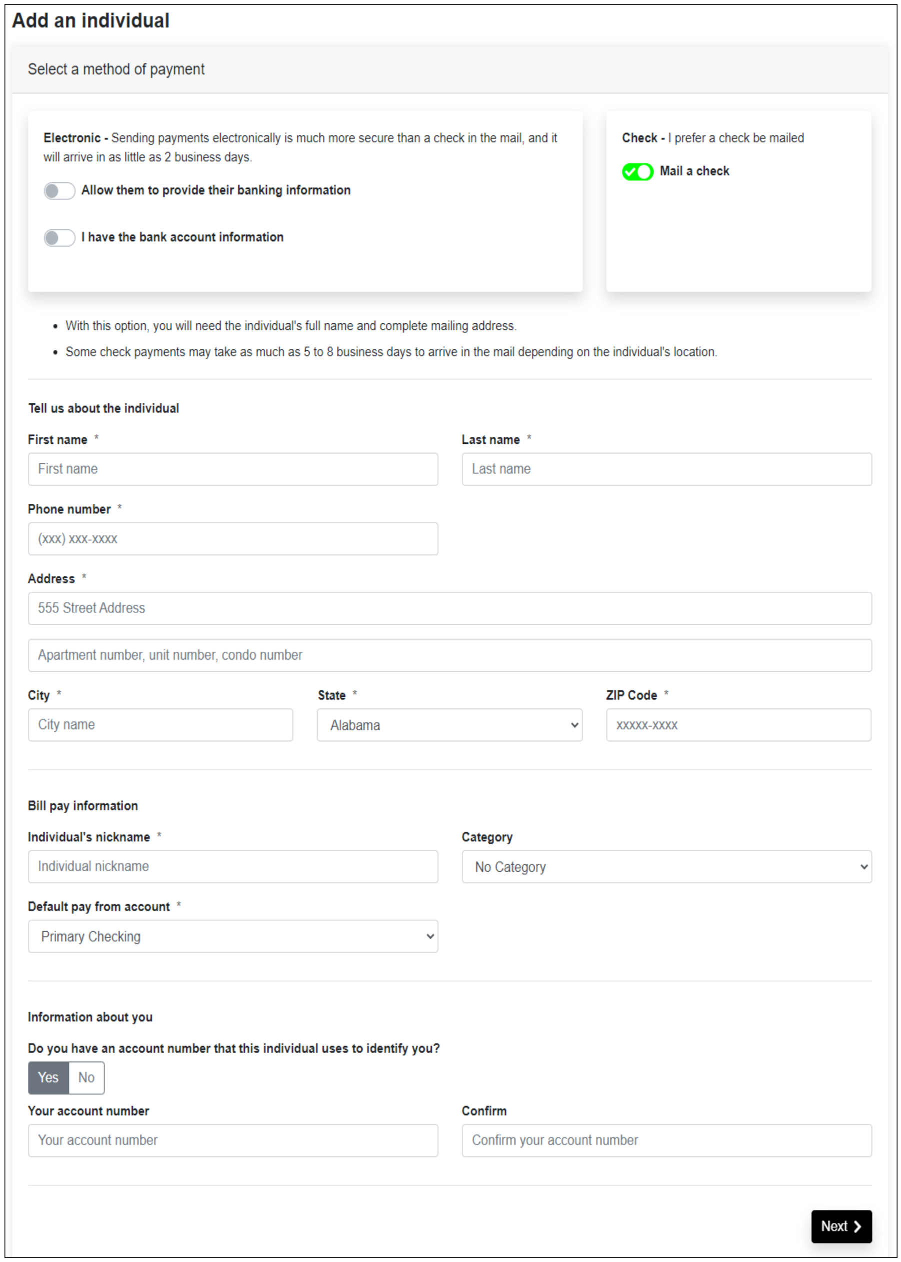
Payees

Add an Individual, cont'd

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



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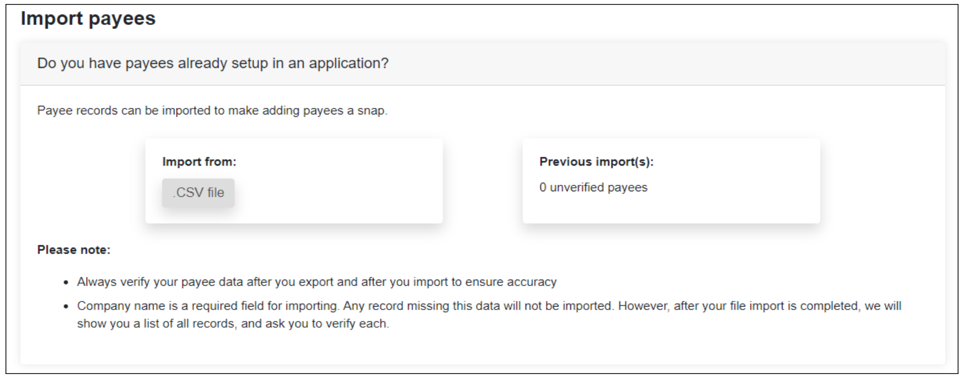
Payees

Import Payees

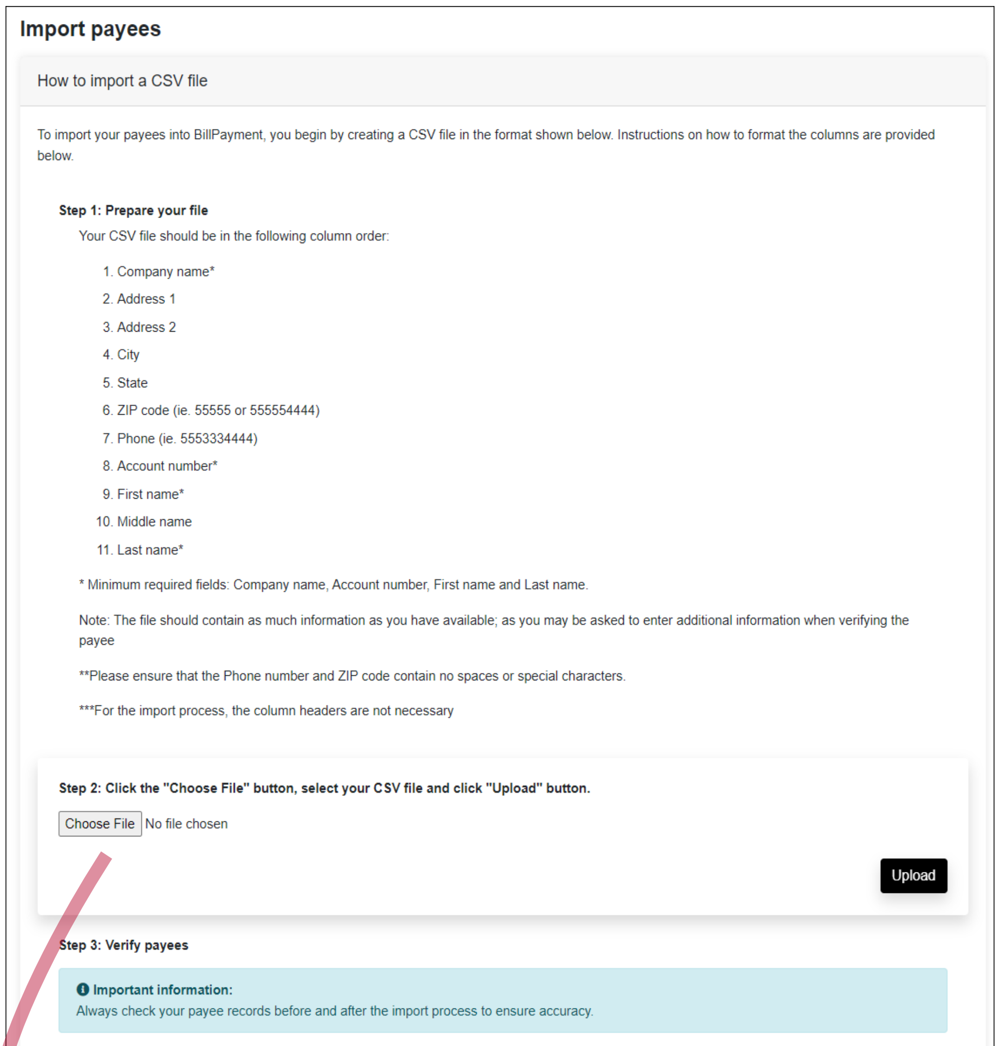
By selecting “Import Payees”, the user is diverted to this page which allows the user to Import Vendor Payees from a CSV file. The user will click the “.CSV file” button to begin the import process.



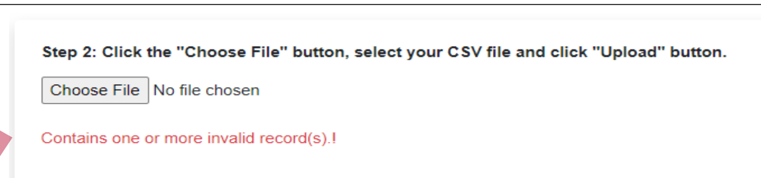
The user is then provided with instructions in how the file should be laid out. Company Name, Account Number, First Name and Last Name values are required in the file.

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 apppears beneath the “Choose File” button to the error. Correct and try the upload again.



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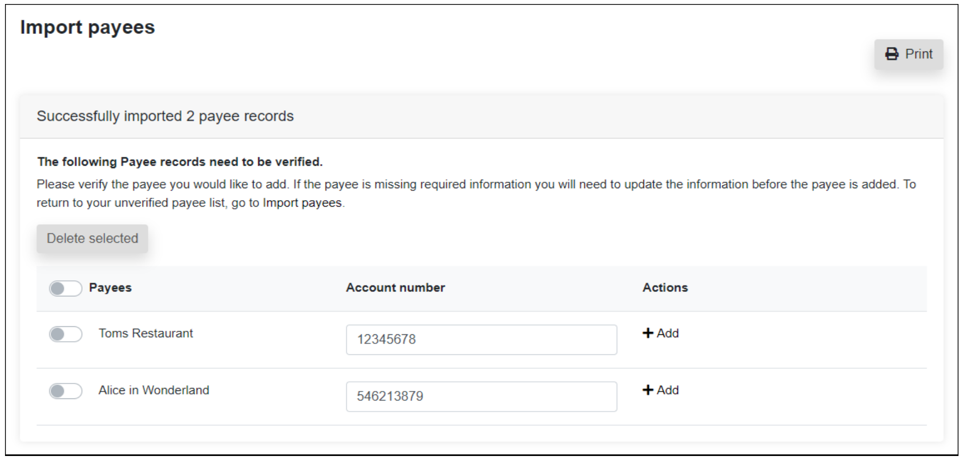
Payees

Import Payees con't.

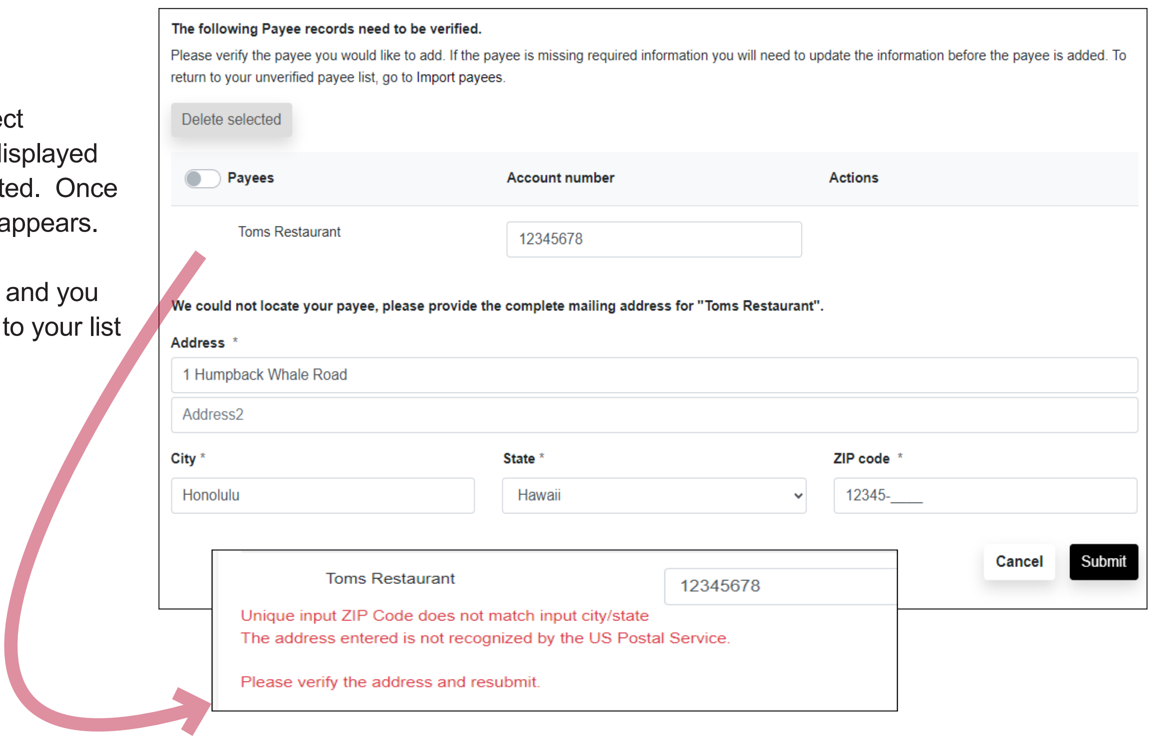
If the upload is successful, you are directed to this screen. The Bill Payment application will search its database for matching payees based upon the information from your file for electronic payment ability.



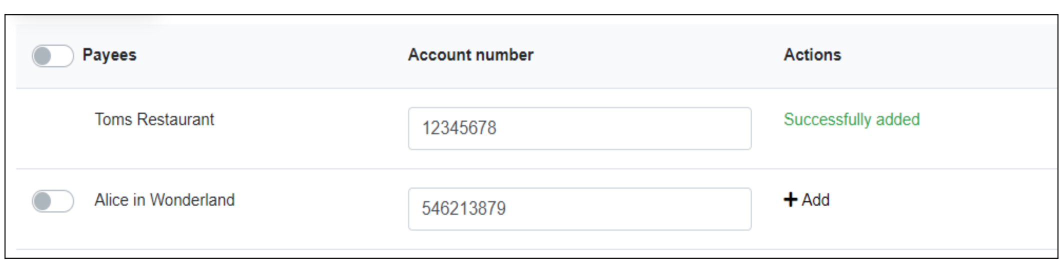
Some instances you may be required to verify the payees you would like to add. Click "+Add" to the right of the first payee. This same process is done for all payees shown that need to be verified. **NOTE:** Always verify Payee information after the upload is complete for accuracy.

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.



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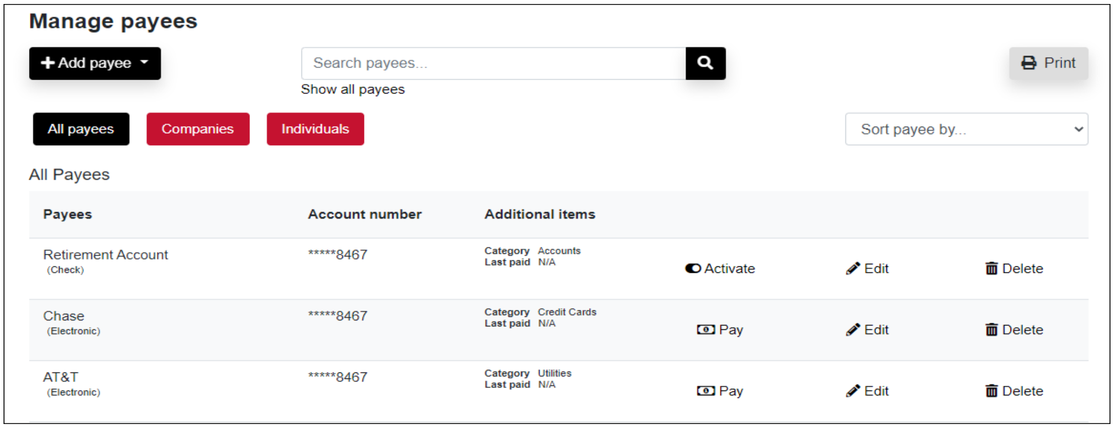
Payees

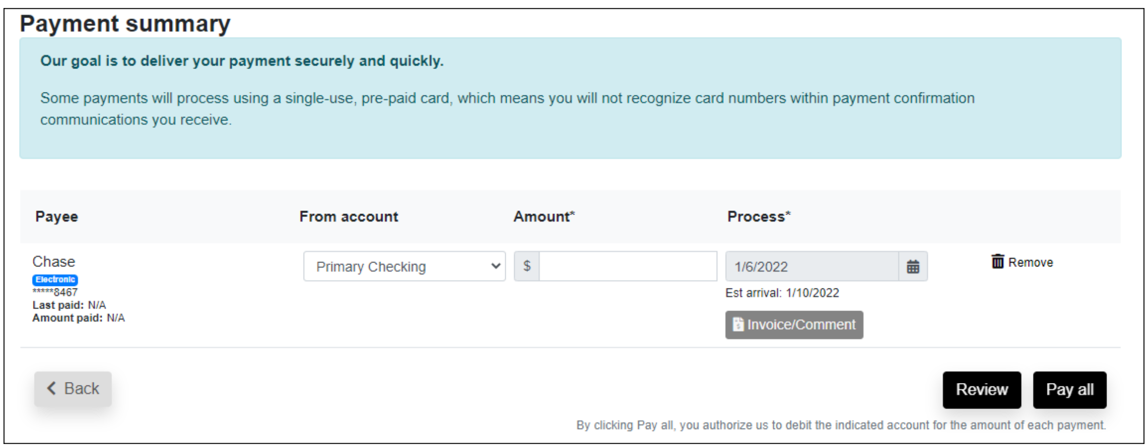
Manage Payees

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”.

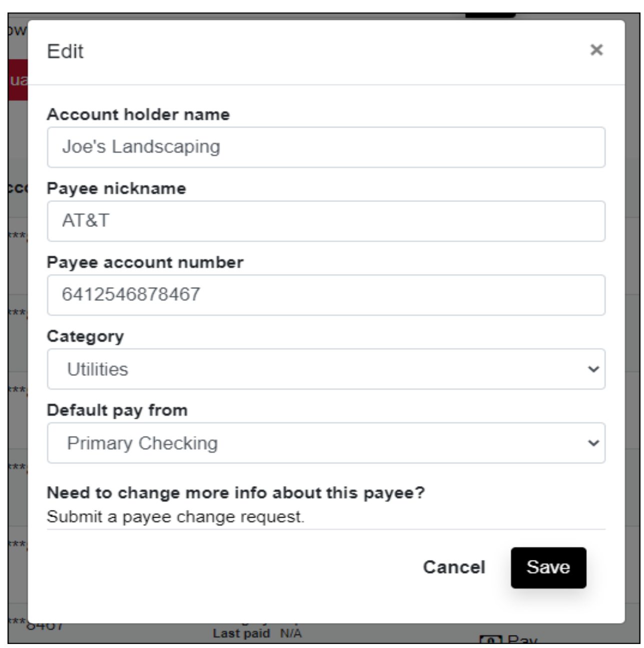


In addition, users have the ability to Pay their payees, Edit their payees and Delete their payees from the “Manage Payees” screen.

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



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



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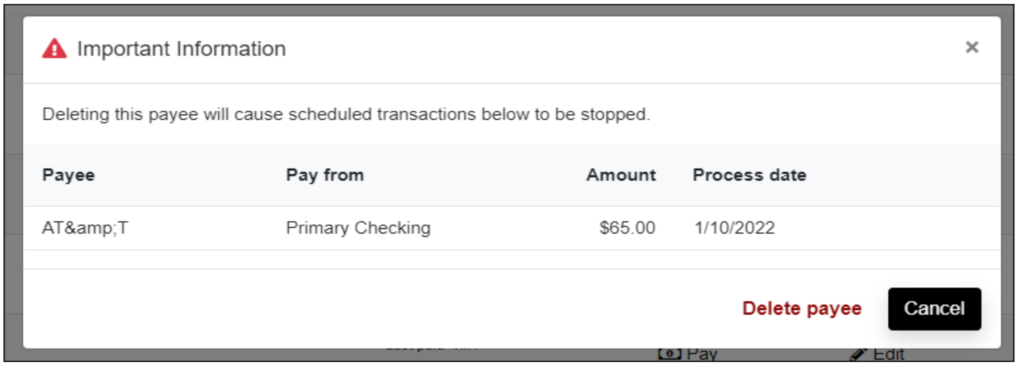
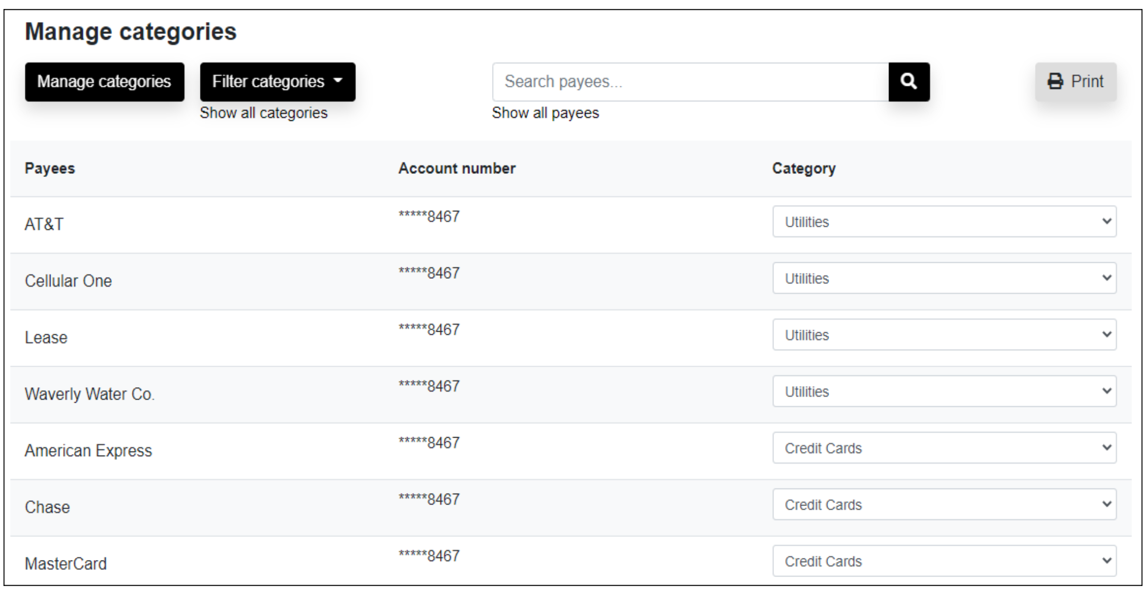
Payees

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.



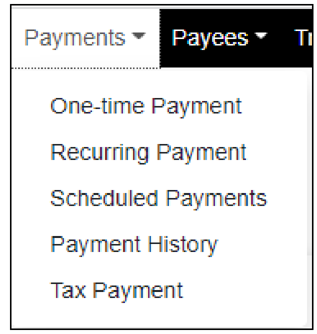
Manage Categories

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.



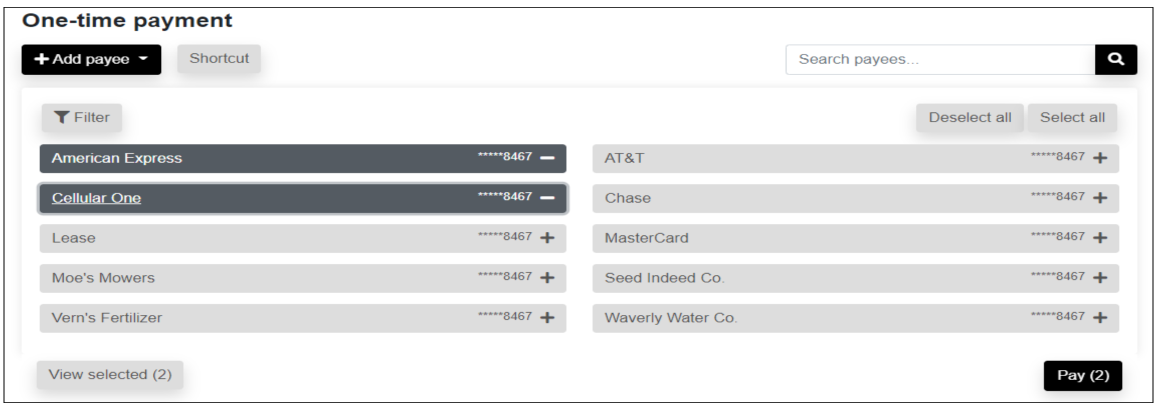
Payments

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.



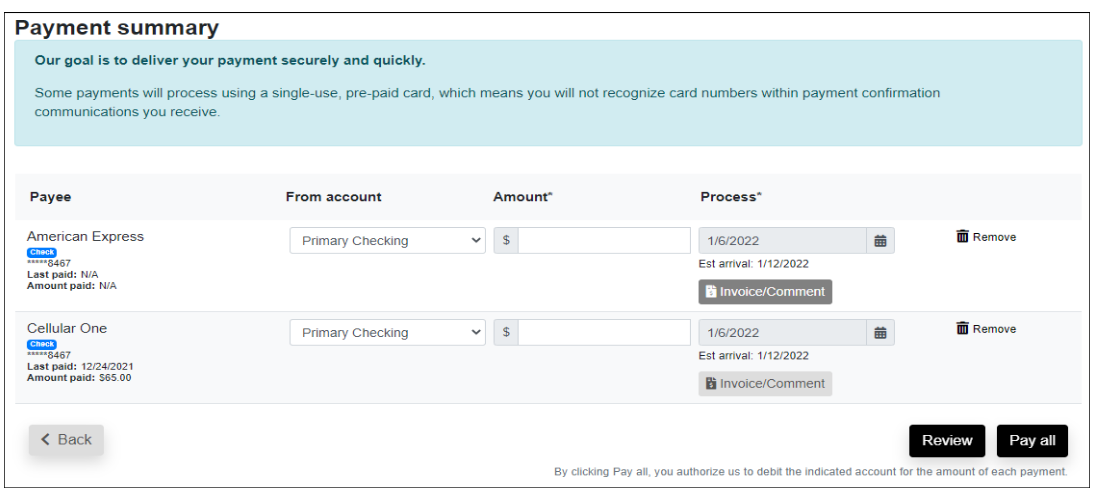
One-Time Payment

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.



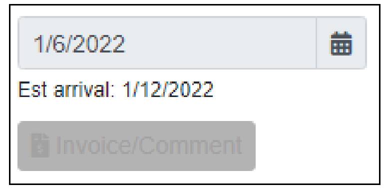
When the user selects those payees they wish to pay, they are diverted to this page. From this page, the user enters the information requested on this screen and click “Pay all” to submit the information. The payment will now be processed and show as scheduled by the user.

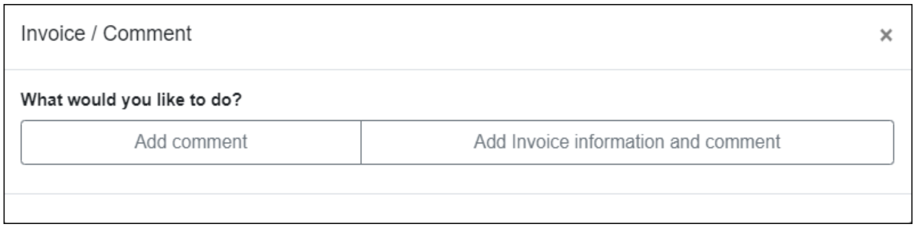
Note:
Users should always review the *Estimated Arrival* date which equals the *Payment Date*. The *Process Date* is the date the payment amount is deducted from the *Pay From* account.



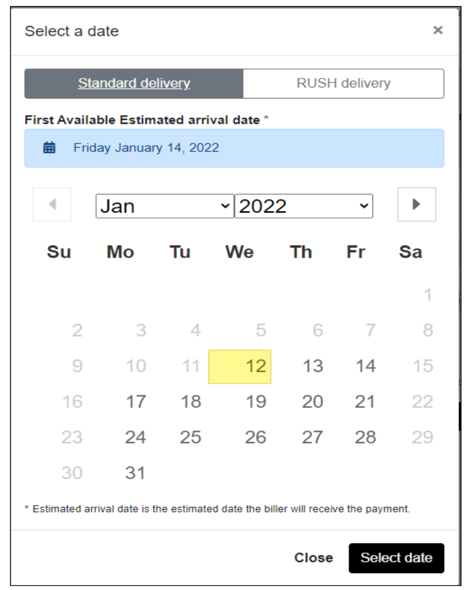
Payments

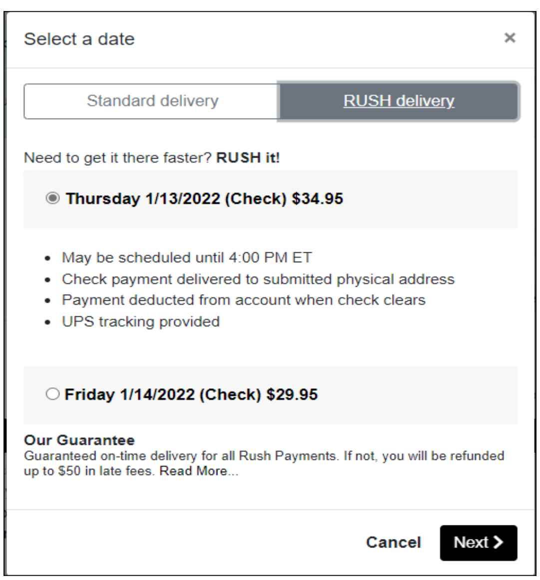
The user also has an option to add an internal comment to be noted with the payment or add a comment and invoice information for the Payee. This option is a button displayed under the date field. If the user selects "Add invoice information and comment" to the Payee, the payment will change from an electronic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





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.



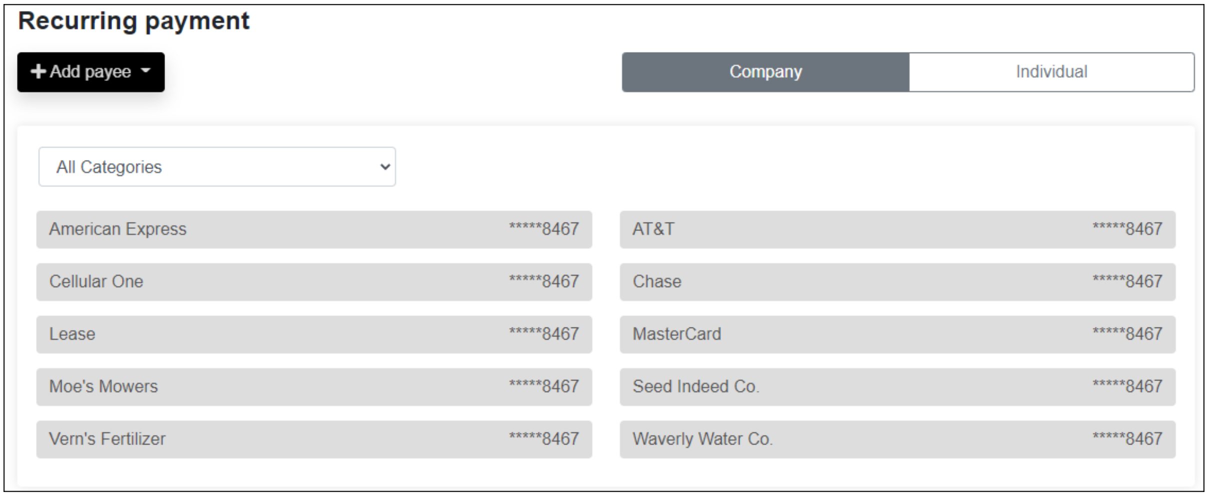


After selecting the "Rush delivery" tab, the user is offerred two options for expedited delivery of "Next Business Day" or "Second Business Day". Once the user makes their selection, they will click "Next" and complete the Rush delivery instructions.

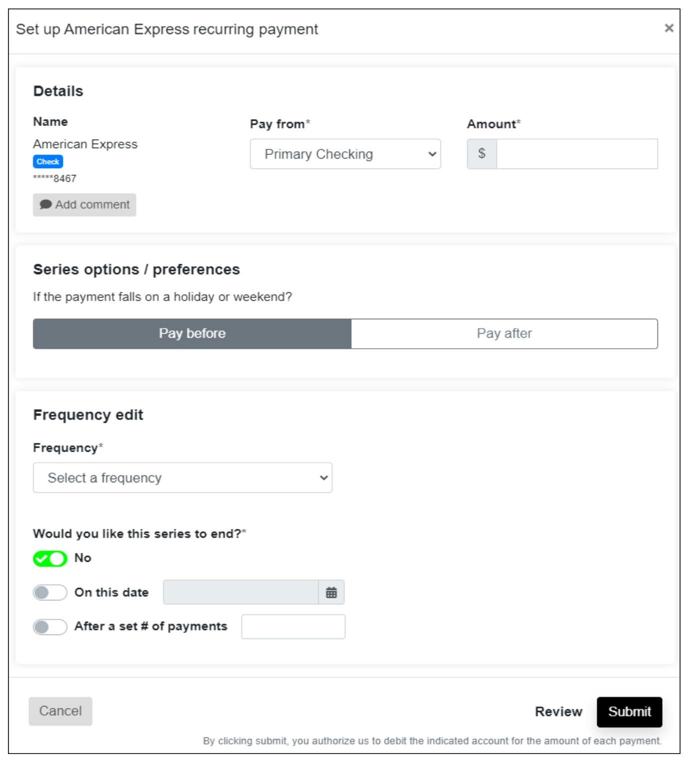
Payments

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 Indivudal payee to create a recurring payment.



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.



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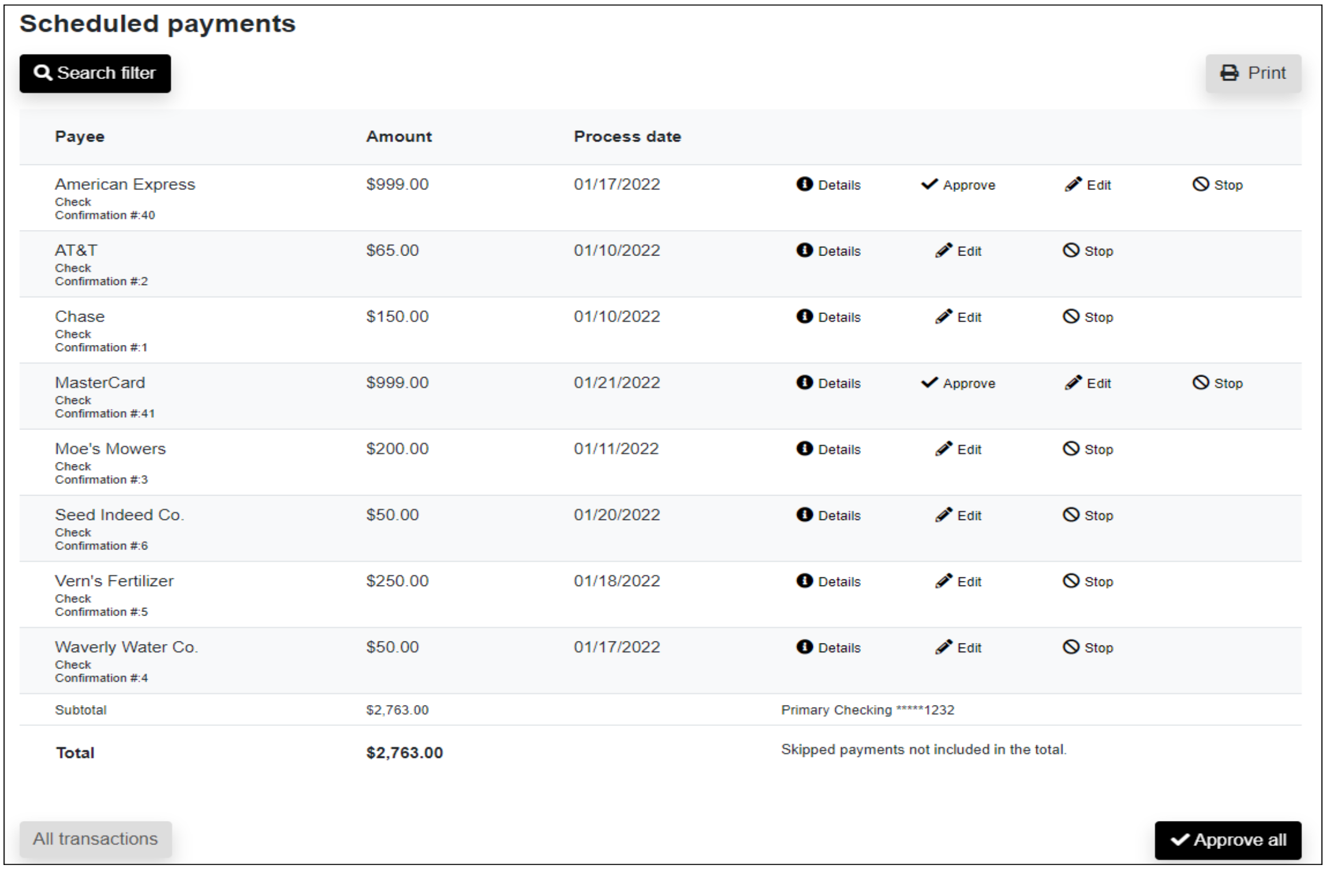
Payments

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

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

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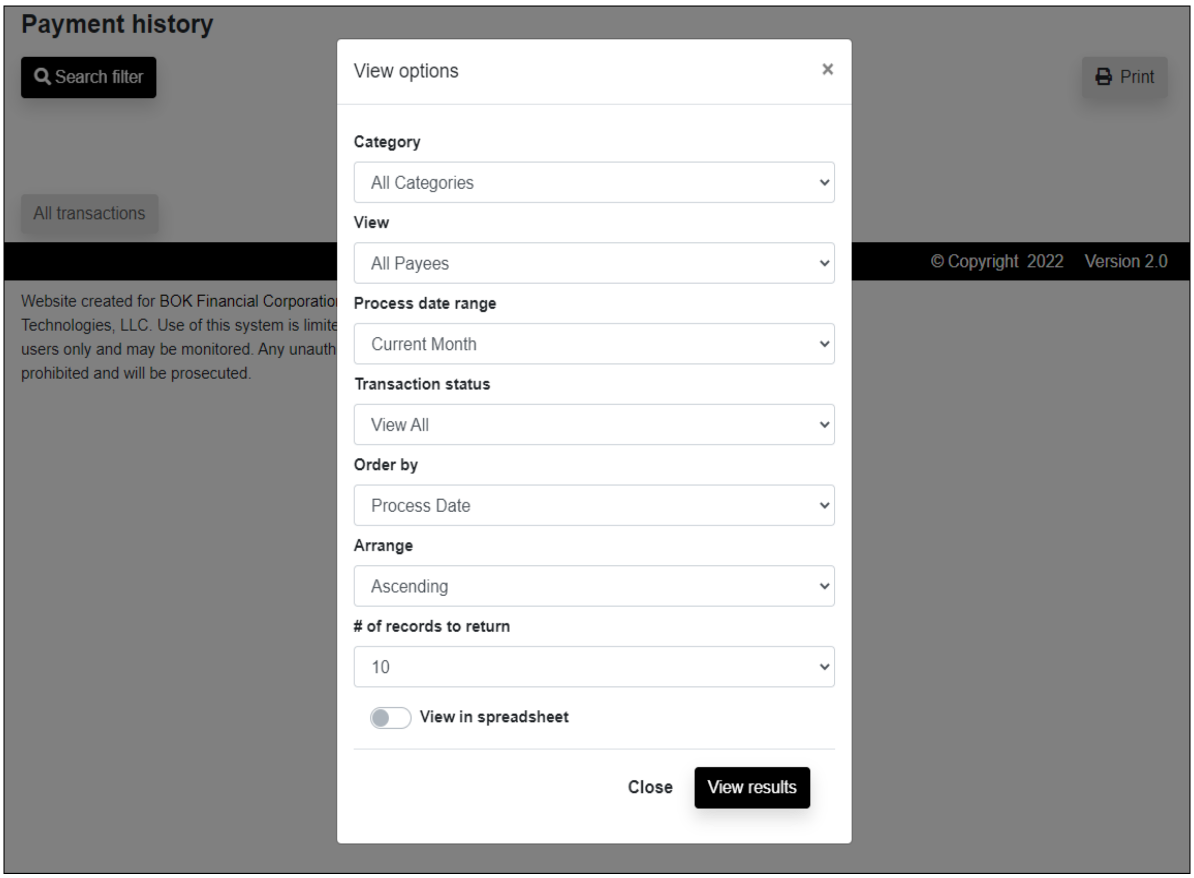
Payments

Payment History

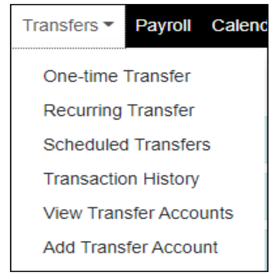
Users have the ability to view their Payment History in their business product. To view this history, the user selects “Payment History” option from the Payment tab.

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.



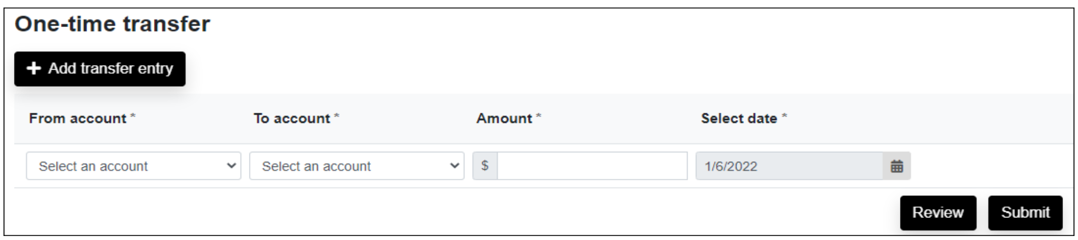
Transfers

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

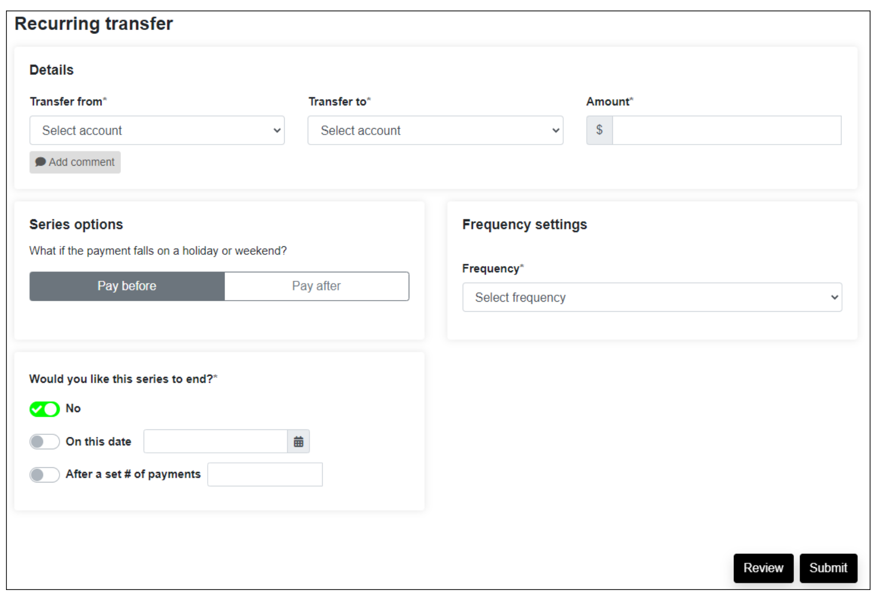
When selecting “One-Time Transfer”, the user is diverted to this screen. The user should enter the information required on this screen and submit the information to process their one-time transfer.



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.



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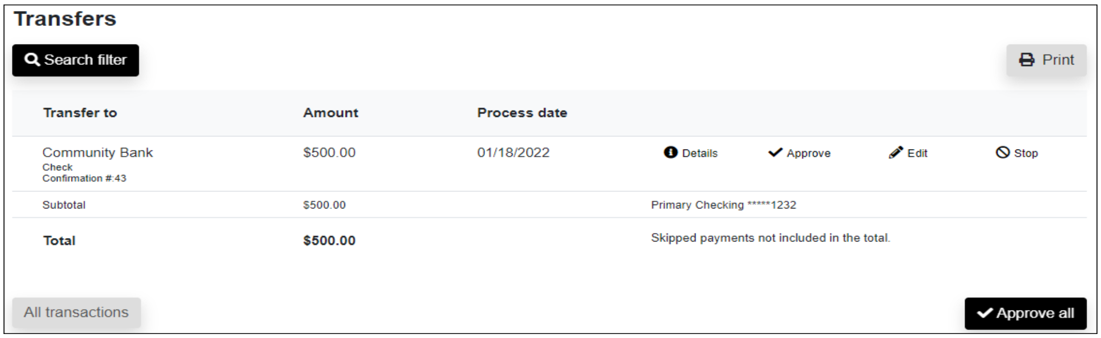
Transfers

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.

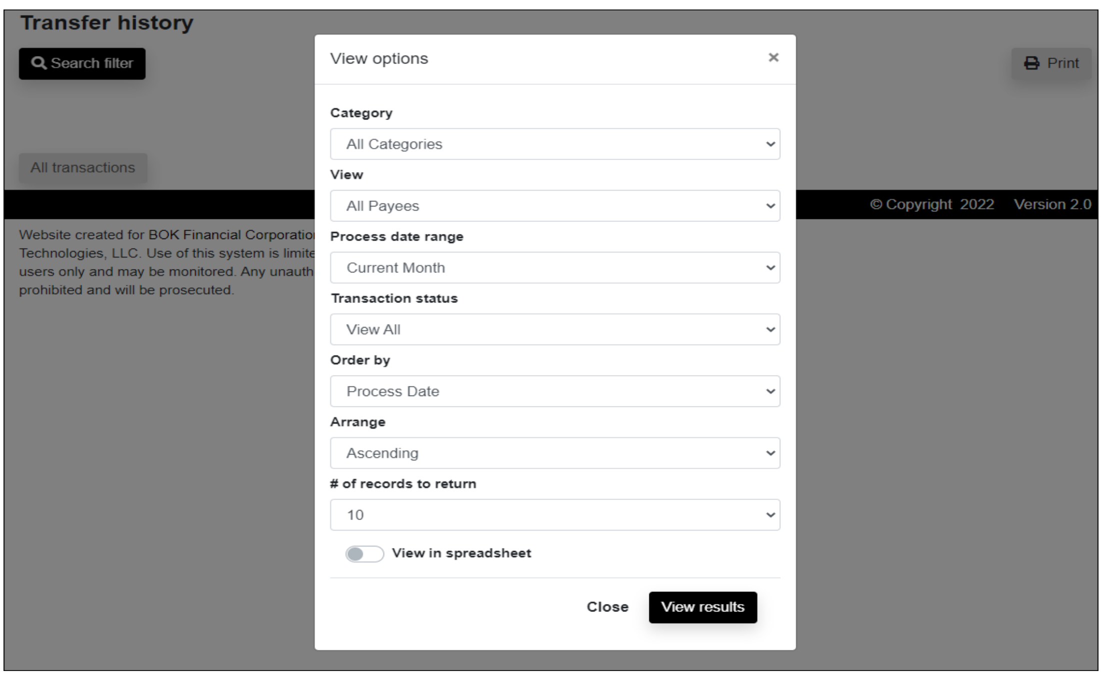
When selecting Scheduled Transfers, the user will be diverted to this screen. From this screen, the user will have the ability to view their scheduled transfers. Users can also Stop, Edit and Approve any scheduled transfer.



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.

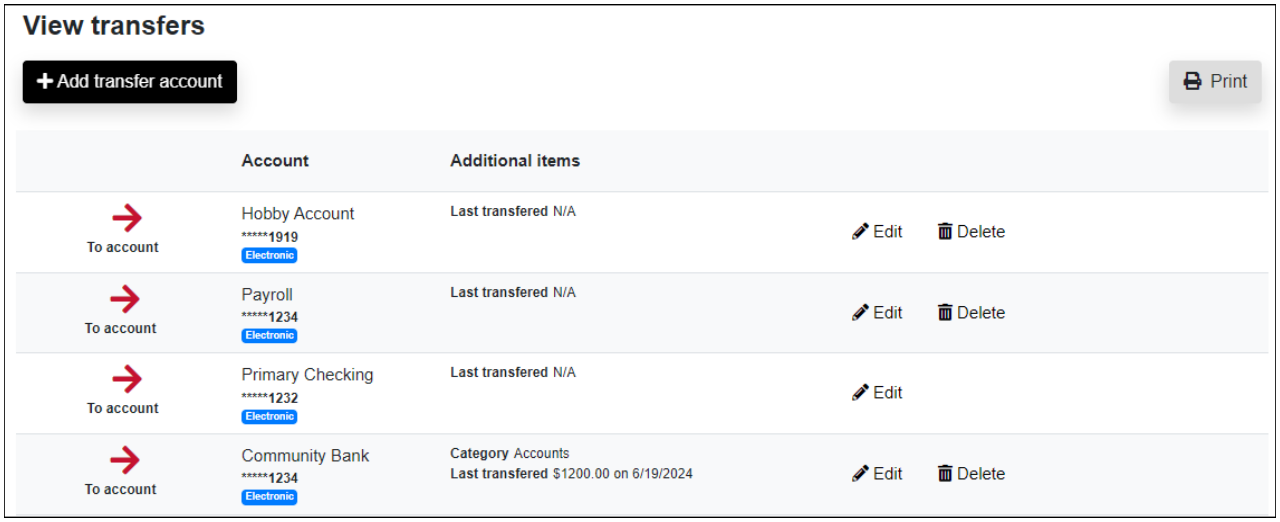


Transfers

View Transfer Accounts

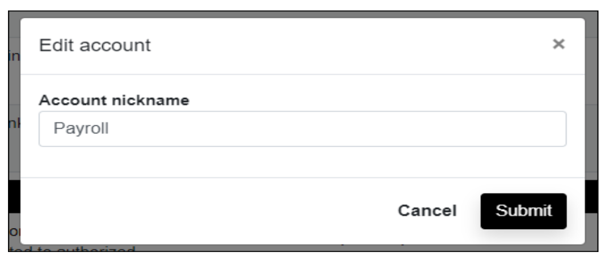
Users have the ability to view their transfer accounts in the Business Bill Payment product. When selecting “View Transfer Accounts”, the user will be diverted to the following screen.

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



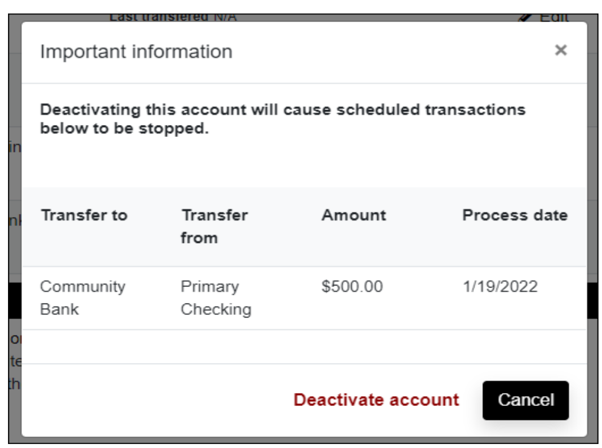
Edit

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.



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.



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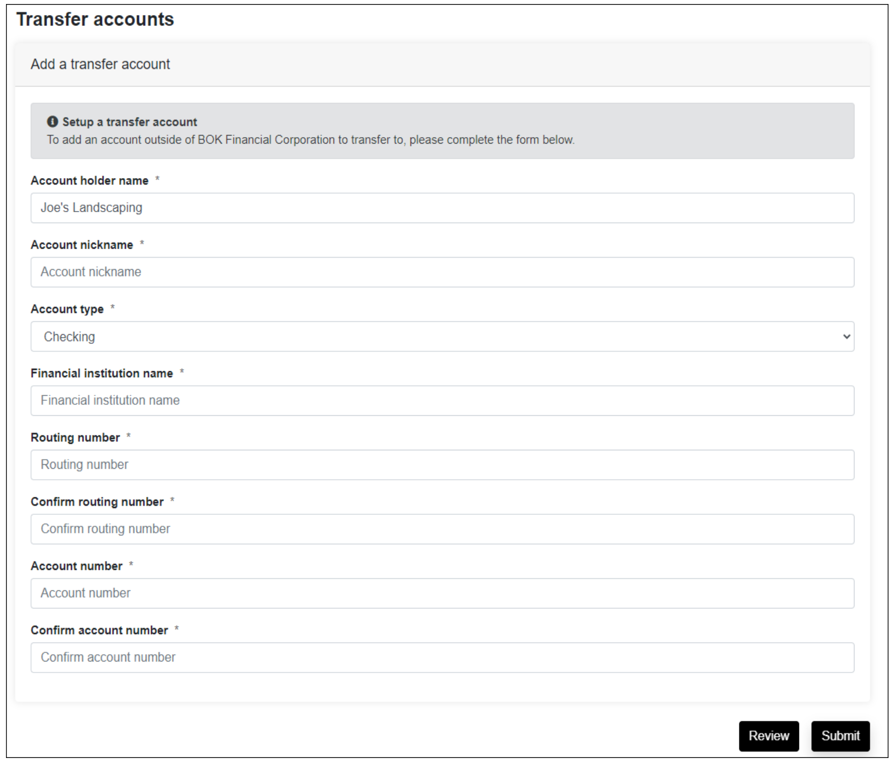
Transfers

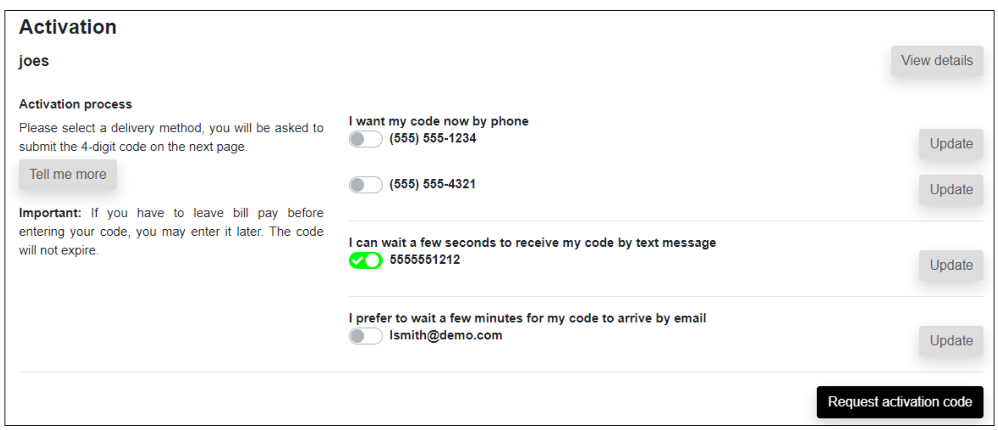
Add Transfer Accounts

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.

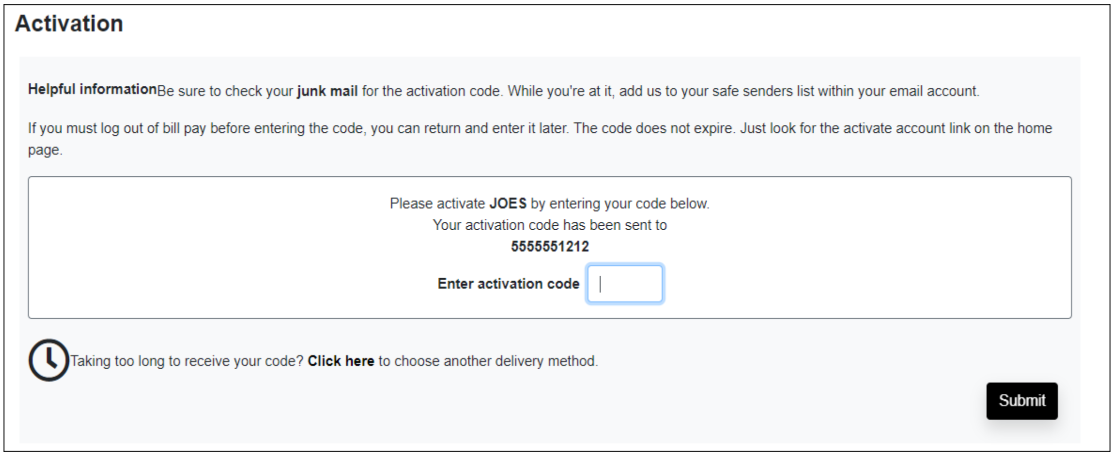


When adding a Transfer account an activation code is required. Activation codes can be sent via text, email or phone call. Just select your preference and click “Request Activation Code.”

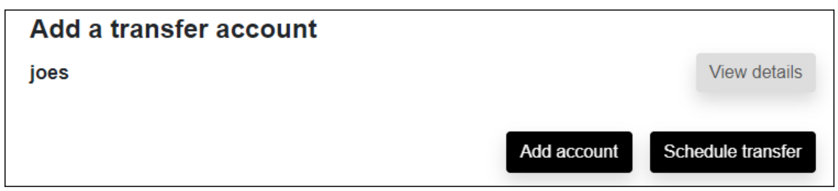


Transfers

Once the activation code is received, enter it on the screen provided and click “Submit”.



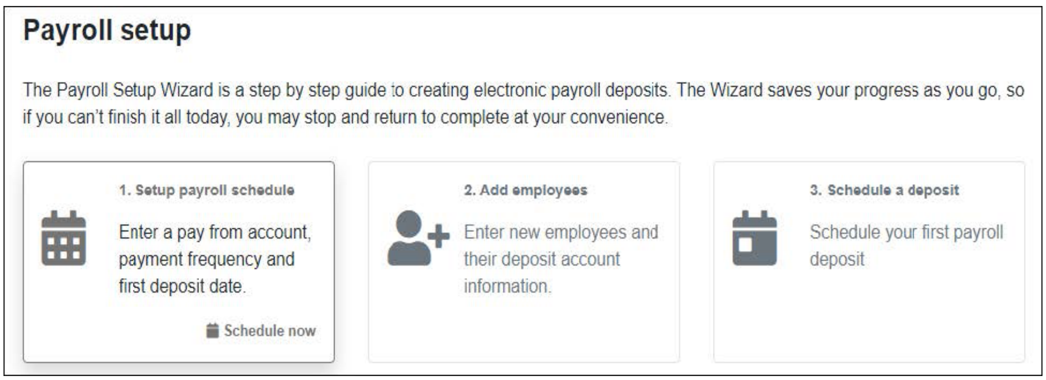
Once completed, a confirmation screen displays verifying the transfer account has been activated and is available to use.



Payroll

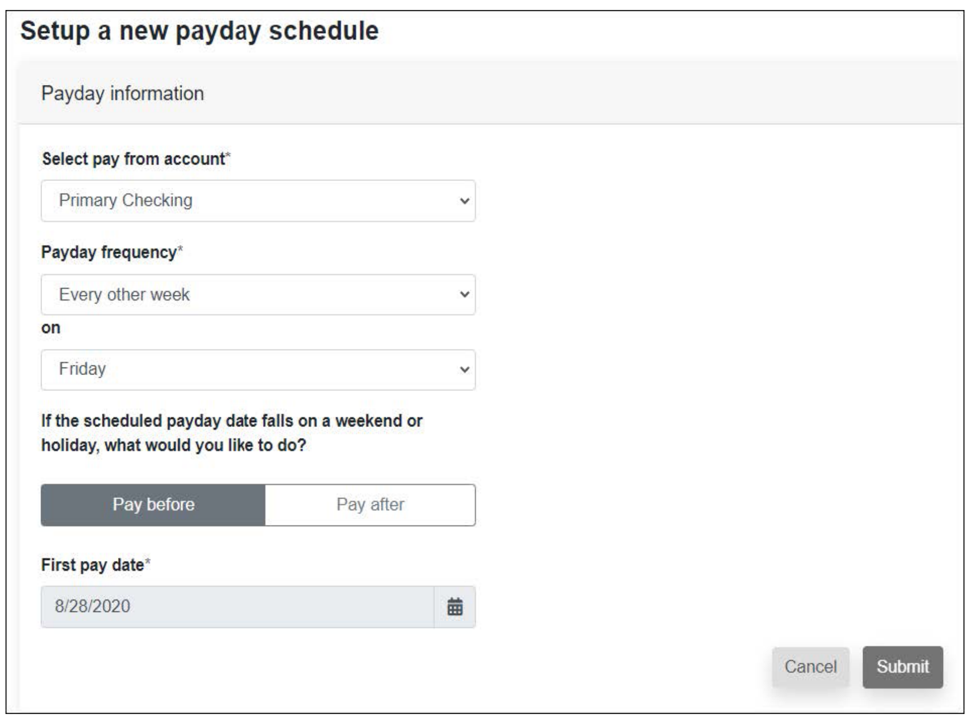
Users with permissions to conduct activities in “Payroll” can access the features and functionality by selecting the “Payroll” tab.

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.



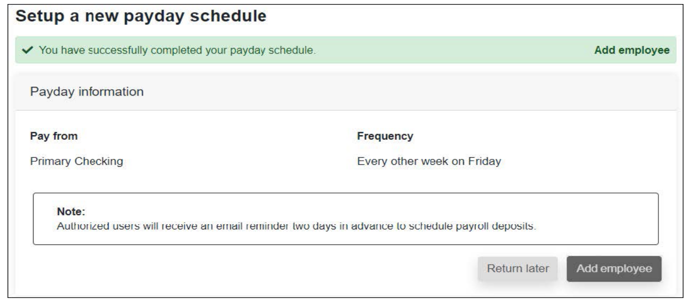
1st Step: Setup the Payroll Schedule

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”.

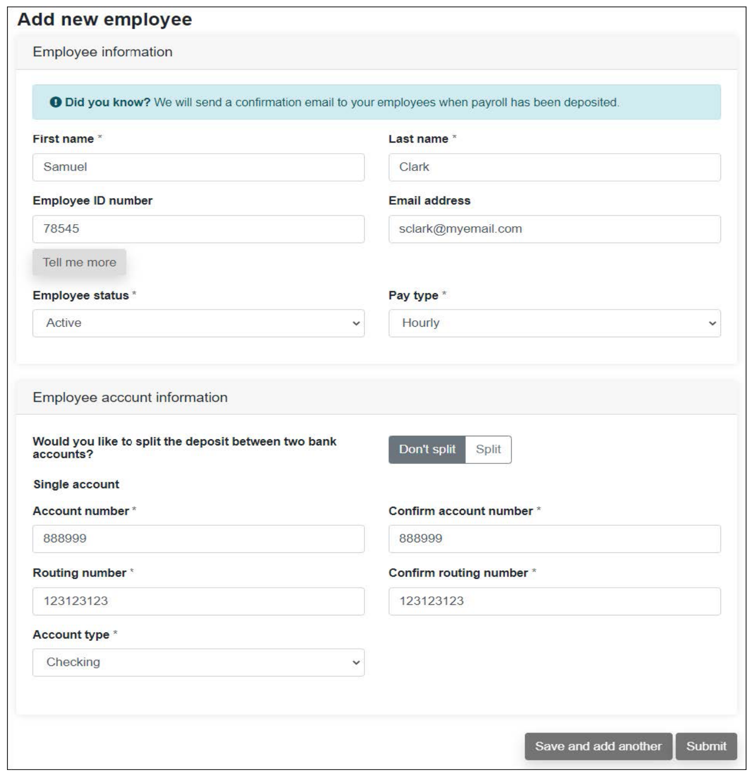


2nd Step: Adding Employees

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



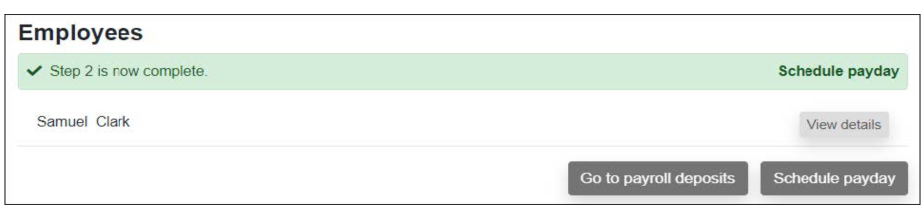
After initiating the "Add employees" function the user is diverted to this screen. From this screen the user should add the required information regarding each employee to be added.



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.



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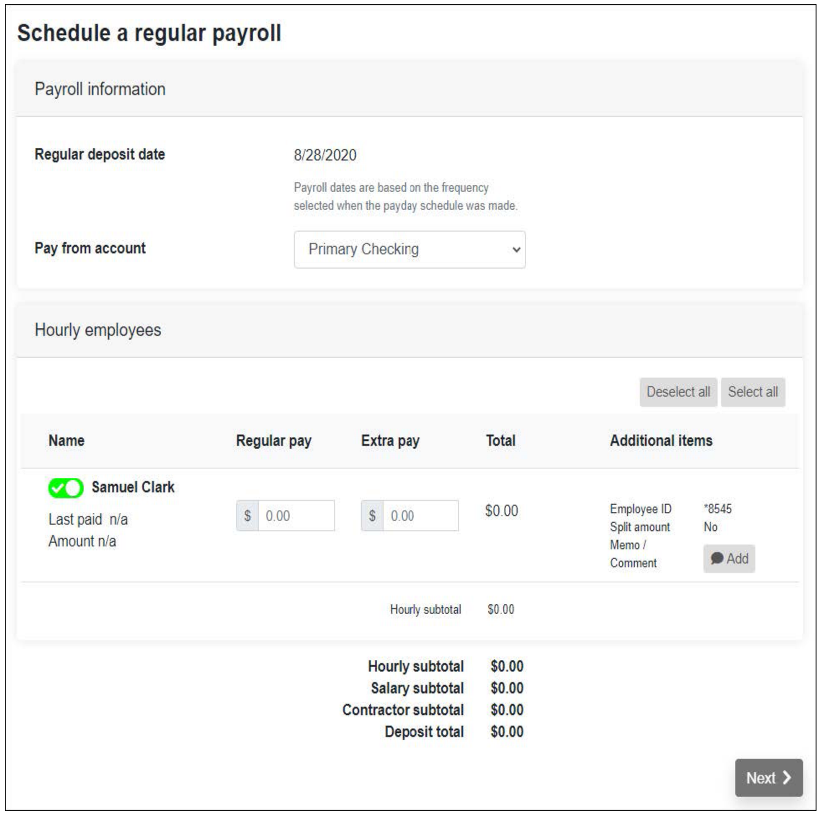
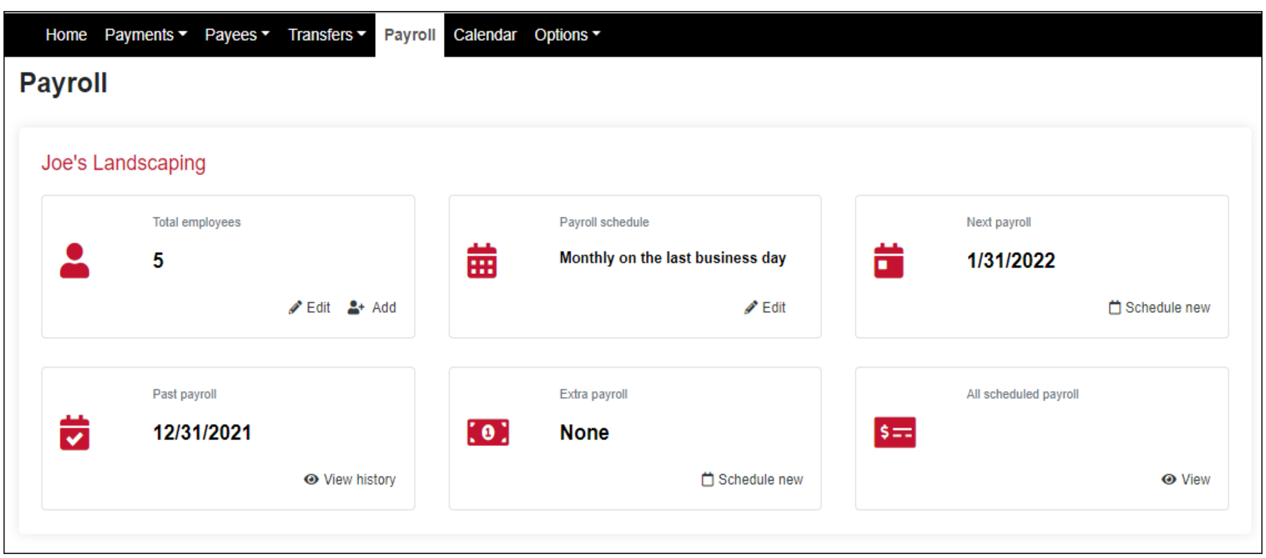
Payroll

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.



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.



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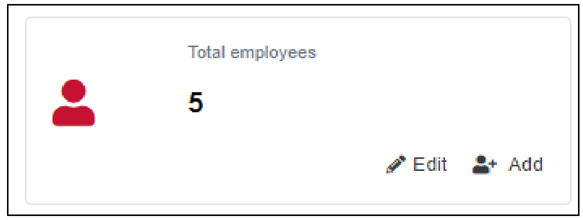
Payroll

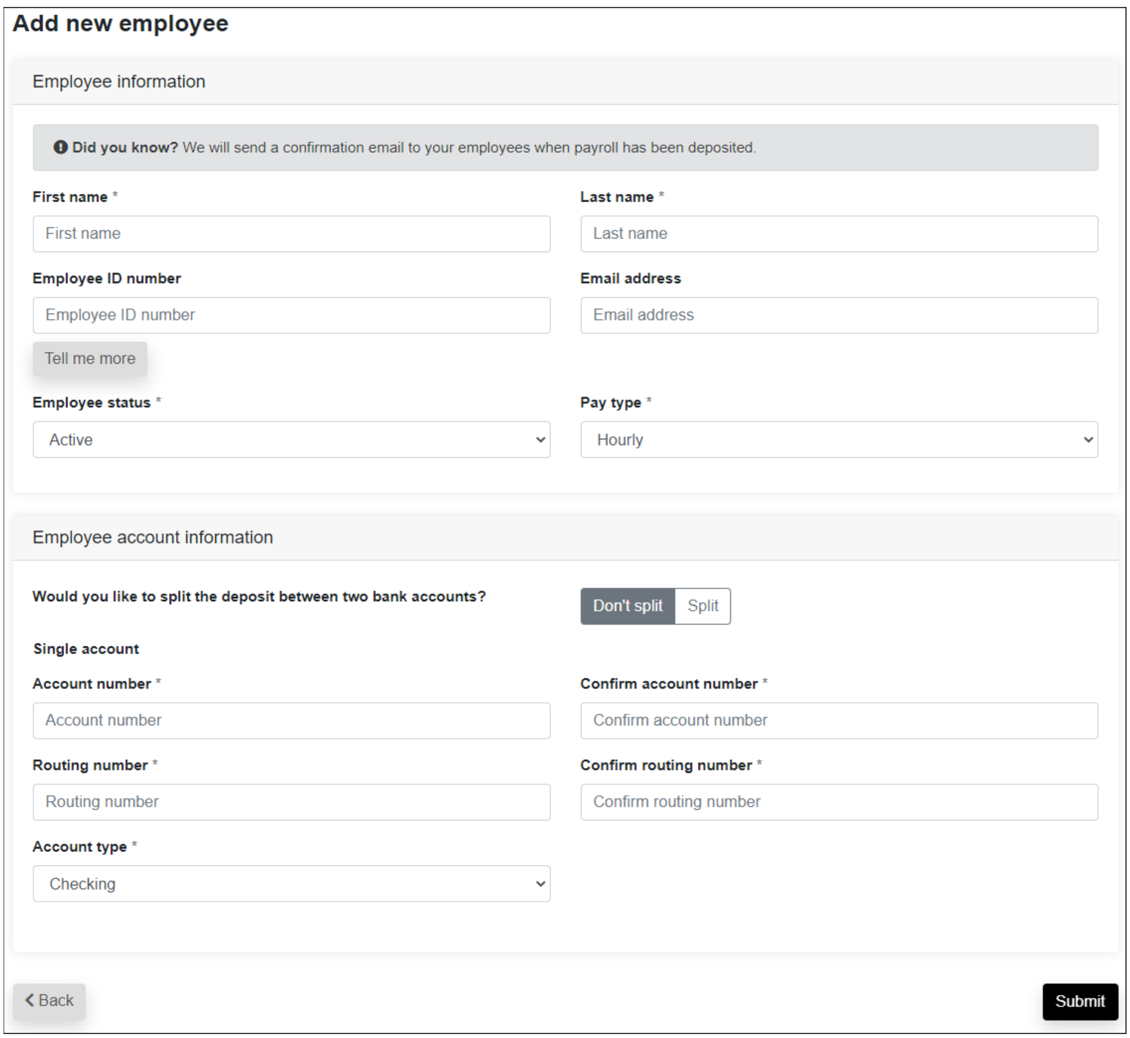
Total Employees (Add, Edit, View)

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.



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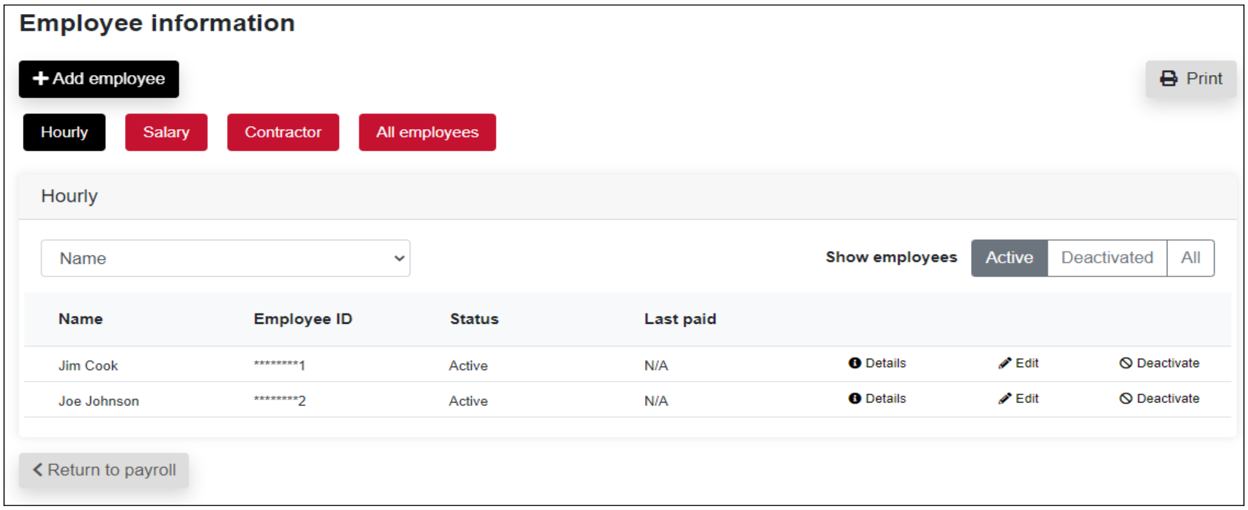
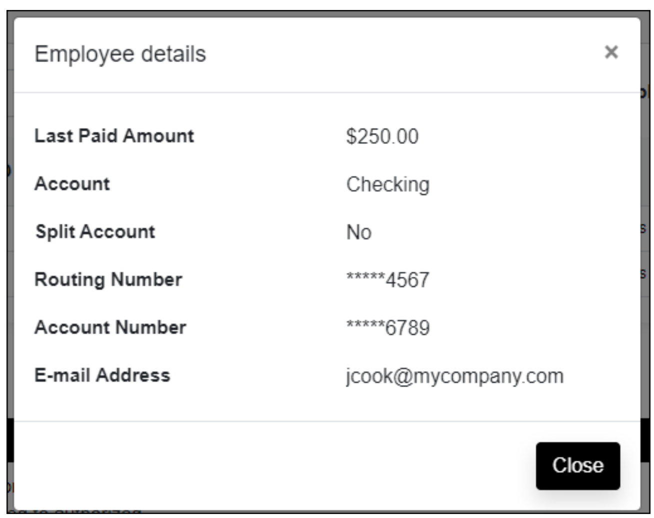
Edit Employees
Next let's take a look at the view/edit employees function. When selecting "Edit", the user is diverted to this screen. From this screen the user has the ability to view their employees' details, edit their employees' information and deactivate their employees. Employees can be viewed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

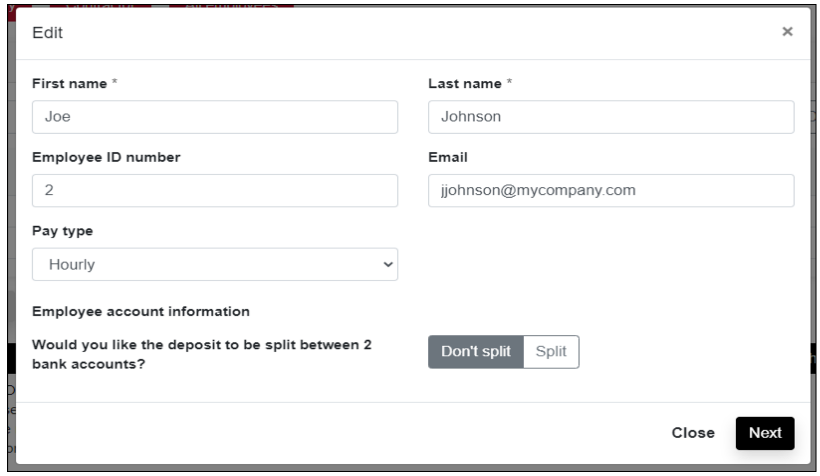


When selecting the "Details" link, the user is presented with this pop-up layer. The user can view the last 4 digits of their employees routing and account numbers, their account type, email address and last paid amount.



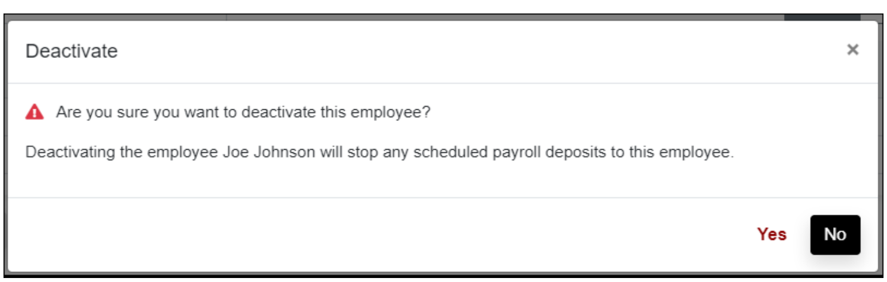
Payroll

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



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.

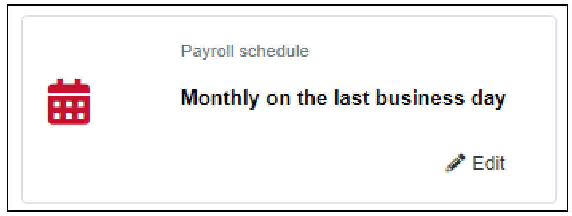
When selecting the “Deactivate” link, the user is presented with this pop-up layer. The message on this layer warns the user that deactivating the employee will stop their scheduled payroll deposits.



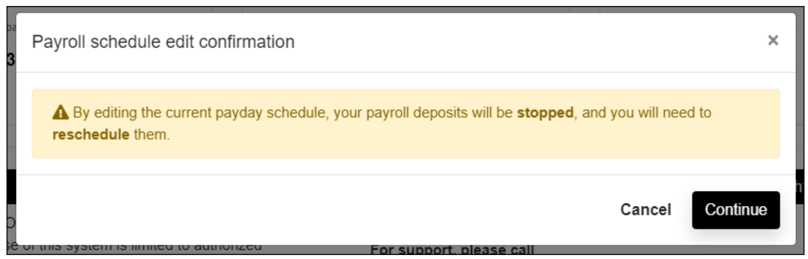
Payroll

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.

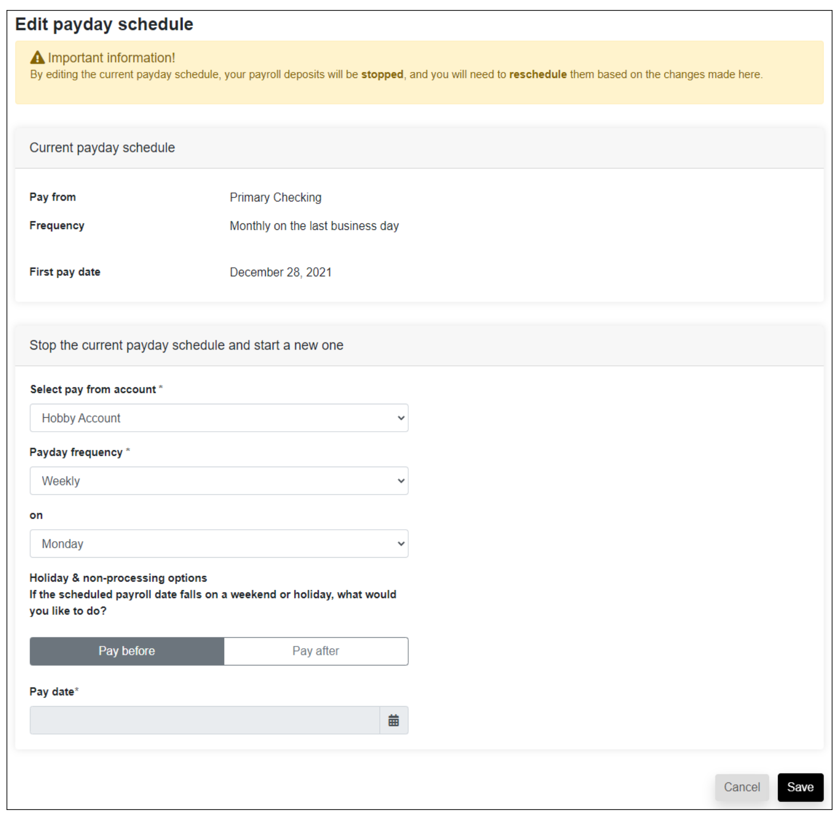


When selecting “Edit”, the user is presented with this pop-up layer. The message on this layer warns the user that scheduled/future payroll deposits are stopped and will need to be rescheduled.



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.



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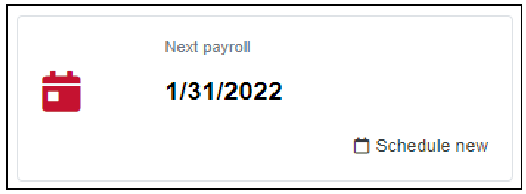
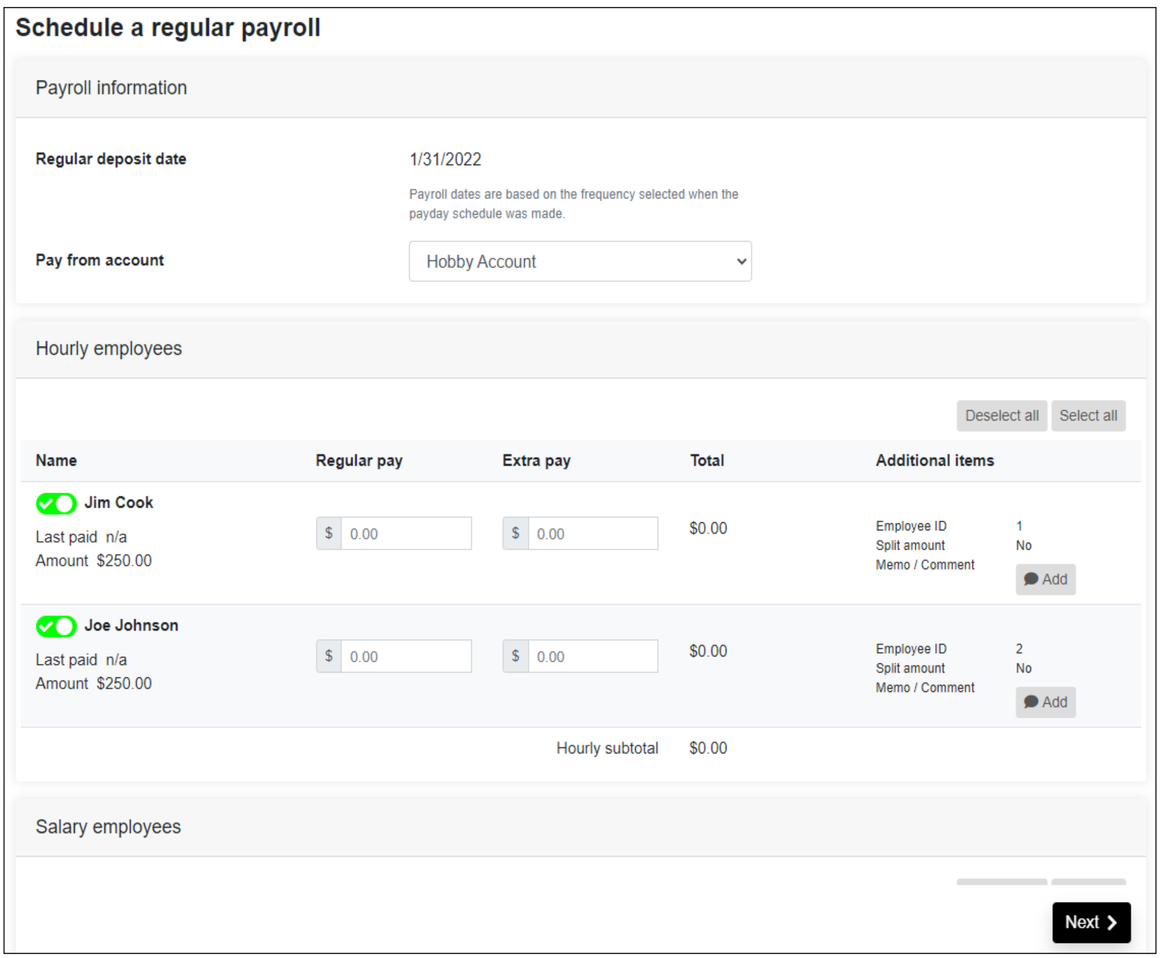
Payroll

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.

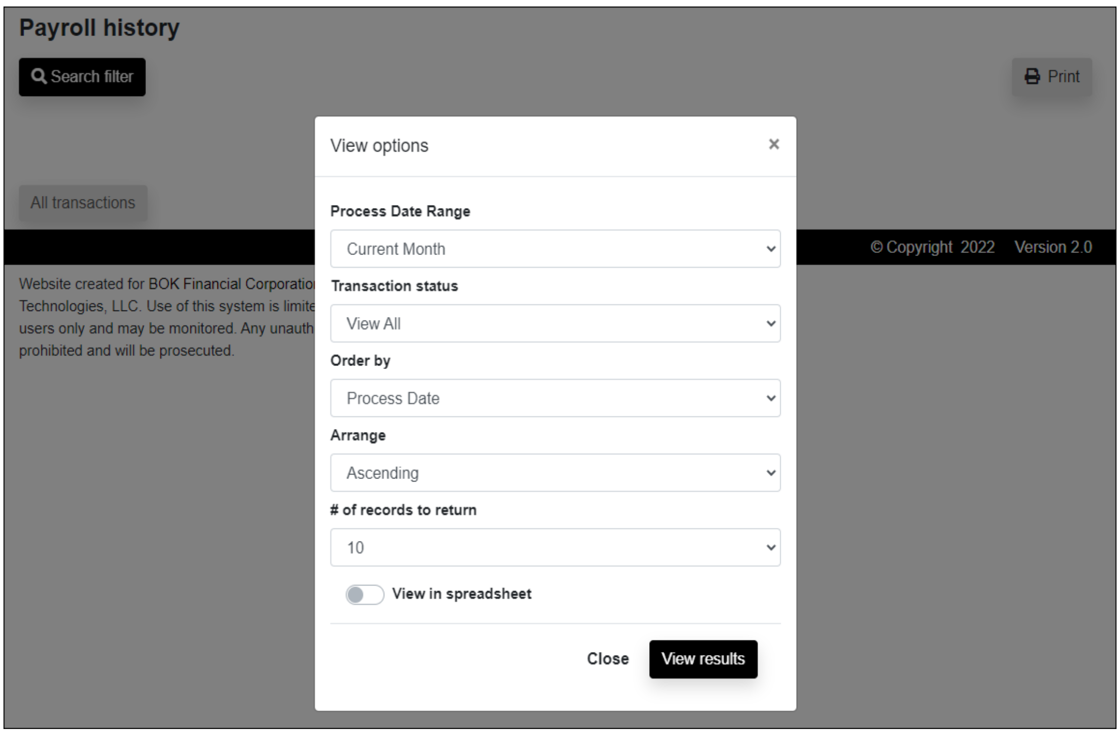


Payroll

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.



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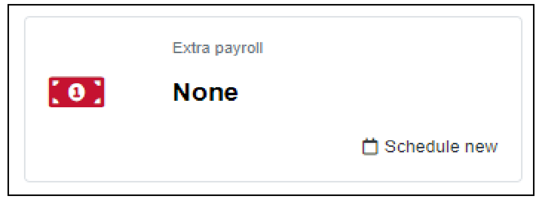
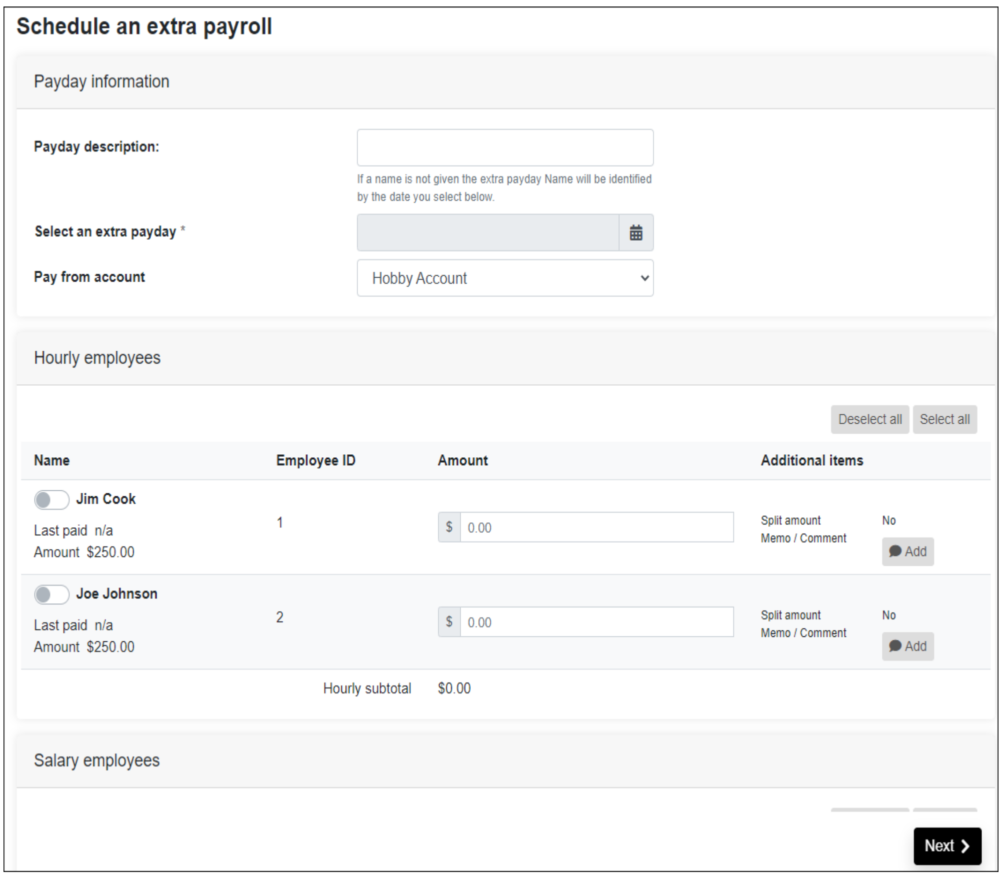
Payroll

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.



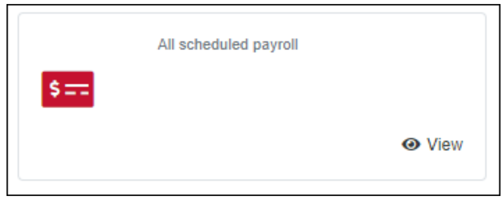
After selecting the “Schedule new” link, the user is diverted to this screen. From this screen, the user must enter the required information and click “next” to complete it for processing.



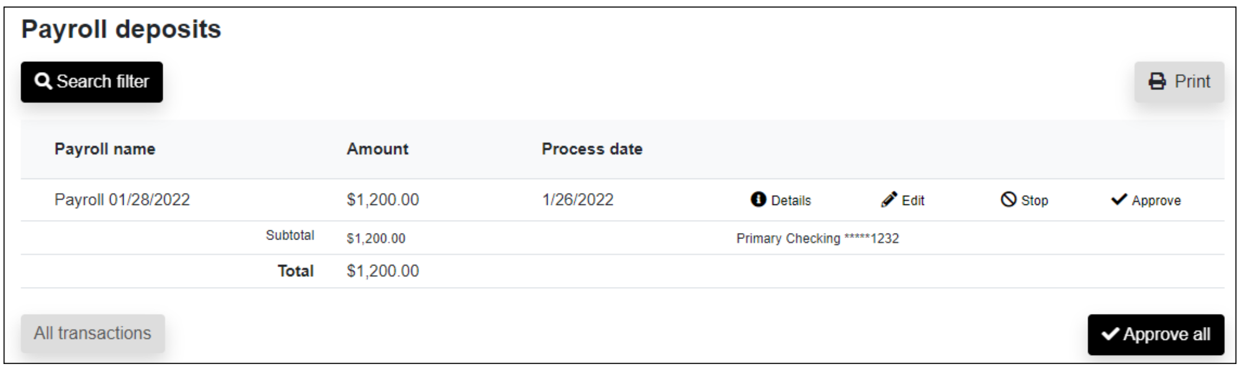
Payroll

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.

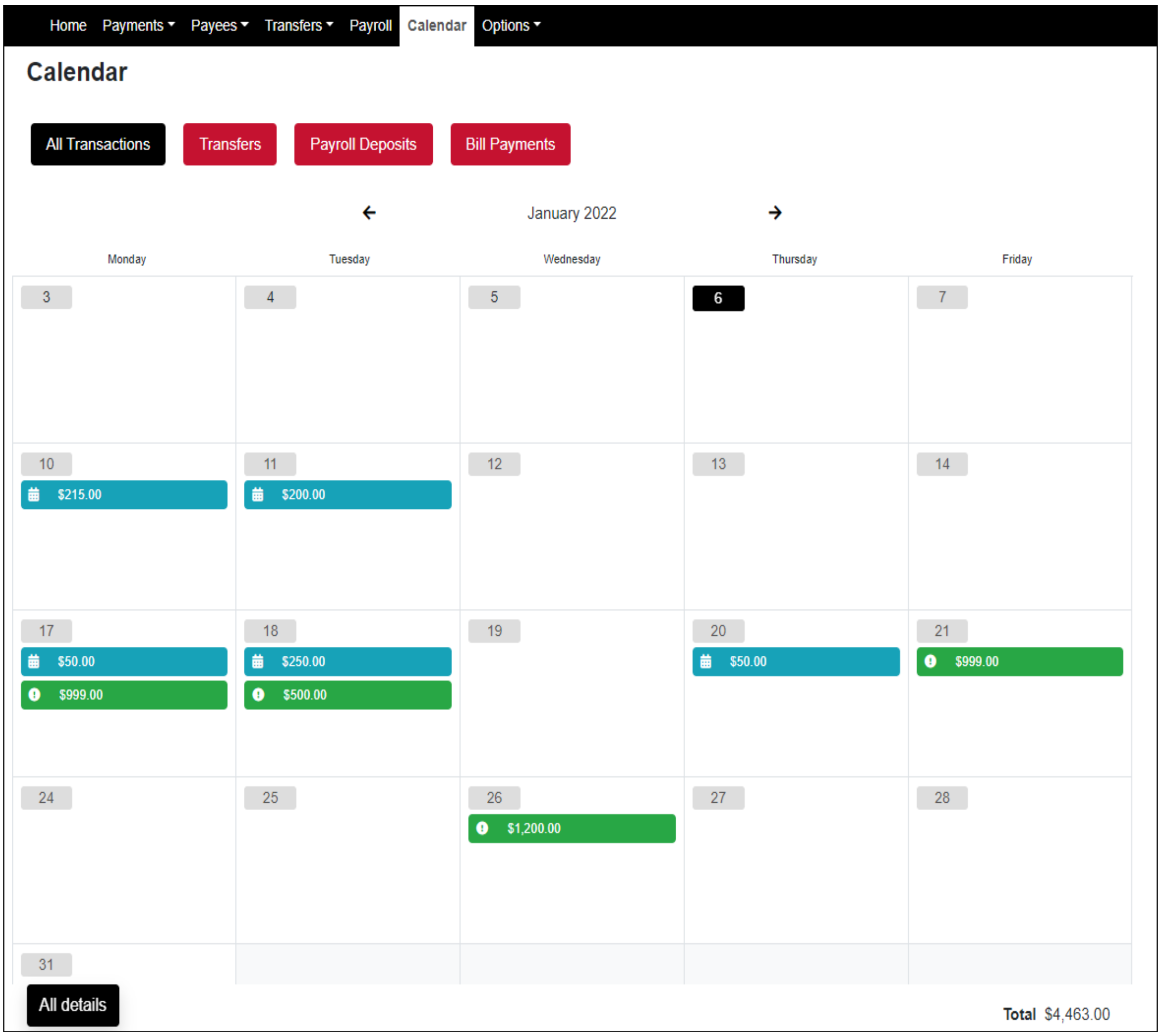


Calendar

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).

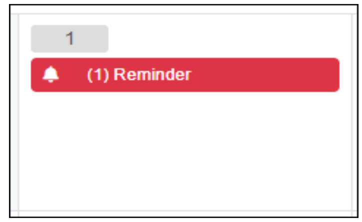
NOTE: Users may click a blank date on the calendar to enable functionality allowing them to schedule a payment, transfer, or reminder.

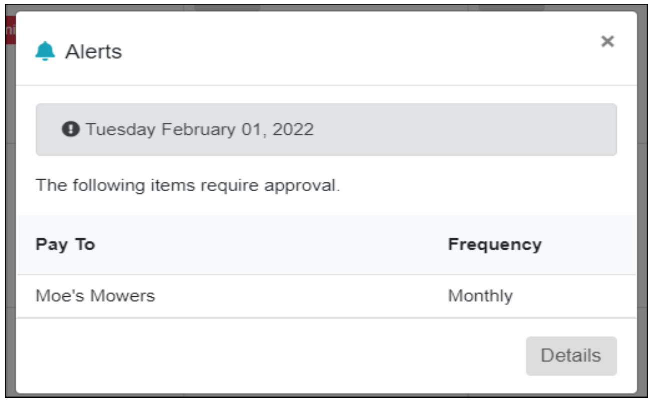


Calendar

Scheduled Reminders

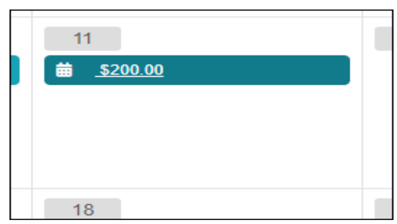
When selecting reminders, the user will encounter a pop-up layer similar to the following screen. If the user desires to modify their reminders, they may choose the “Details” button which will redirect them to e-Notifications feature to make these changes.

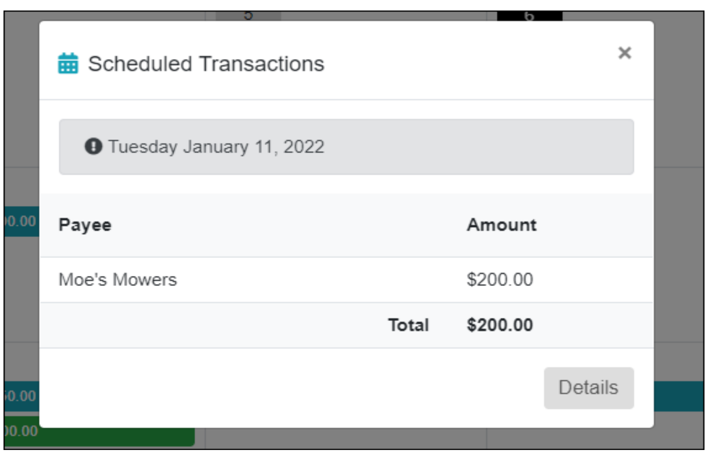




Scheduled Payments

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.





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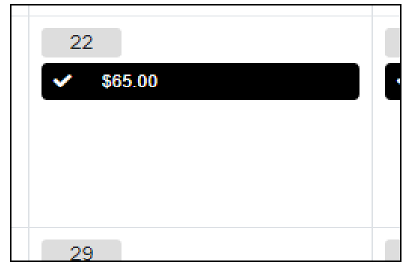
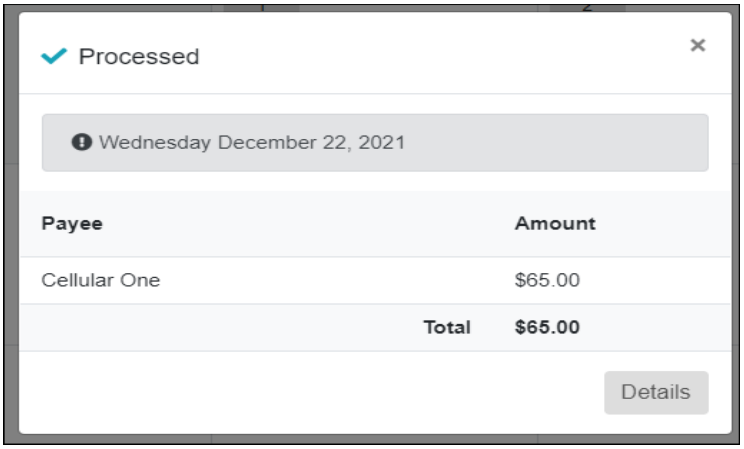
Calendar

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.