User guide

Business Invoicing

BOK FINANCIAL

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Logging In

SYSTEM REQUIREMENTS AND CUT OFF TIMES

System Requirement

- Business Invoicing operates in Chrome or Edge.

Processing Cutoff Times

- Echeck (ACH) deposits is 5 p.m. CST; with next business day settlement.
- Credit Card transactions cutoff at 5 p.m. CST with next business day settlement for card types Visa, Master Card, Discover and American Express.

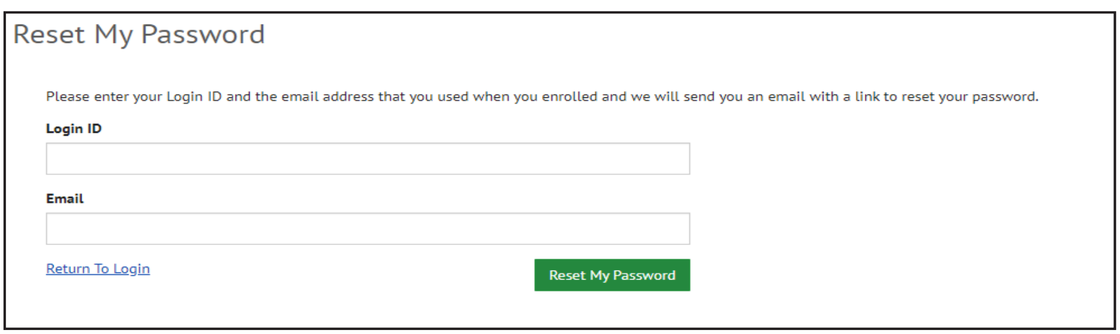
LOGGING IN

To access the Business Invoicing application, you are provided with a unique URL by the Bank specific for your Company.

Once you launch the URL, the login screen is displayed.

First time login: Enter your credentials provided by the bank: “Login ID” and select “Password Help.” You will receive an email to set your password and establish your authentication image and personal security questions.

Non-first time login: Use the “Password Help” link if you have forgotten your password. You will need to provide your Login ID and email address.



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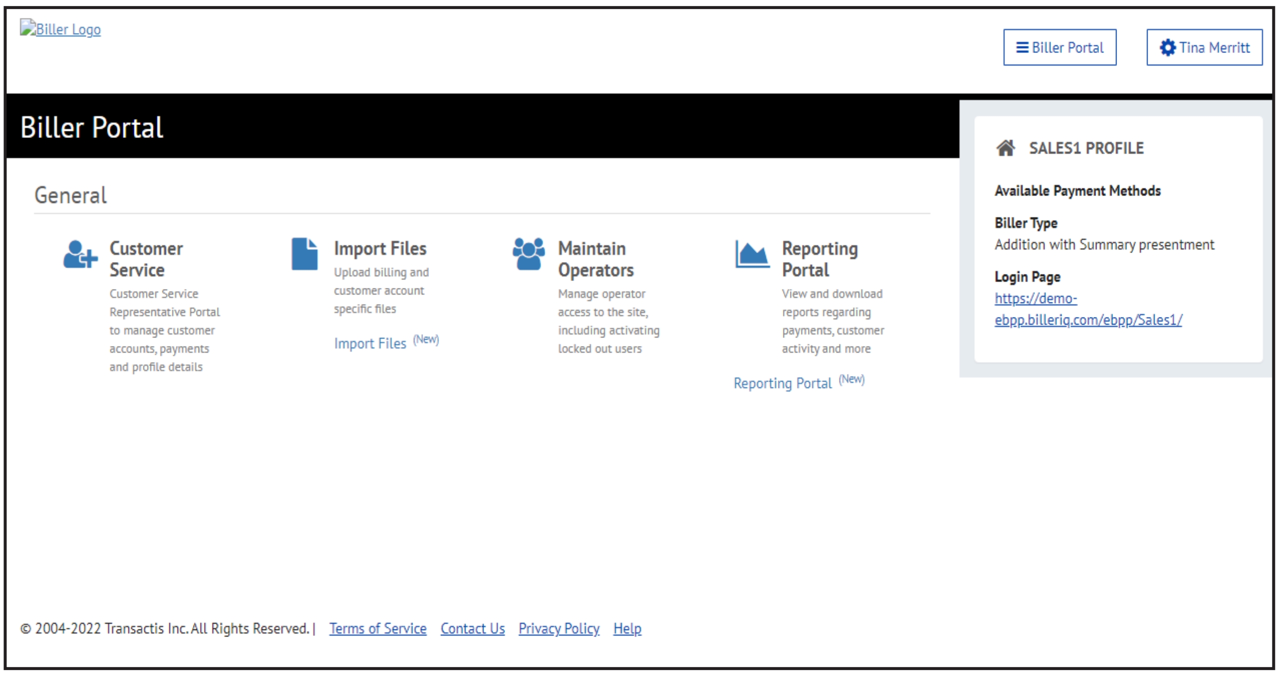
Navigation

Once logged in, you are directed to the Biller Portal.

The Biller Portal provides available options organized into sections, displayed as tiles on the main portion of the screen. On the right panel are displayed details of your service like biller type, Payer URL, payment methods available, etc.

Your Biller Portal screen has two buttons on the top right panel:

- Biller Portal: takes the user back to the main/home Biller Portal display below.
- User Settings: allows for some self-administration.

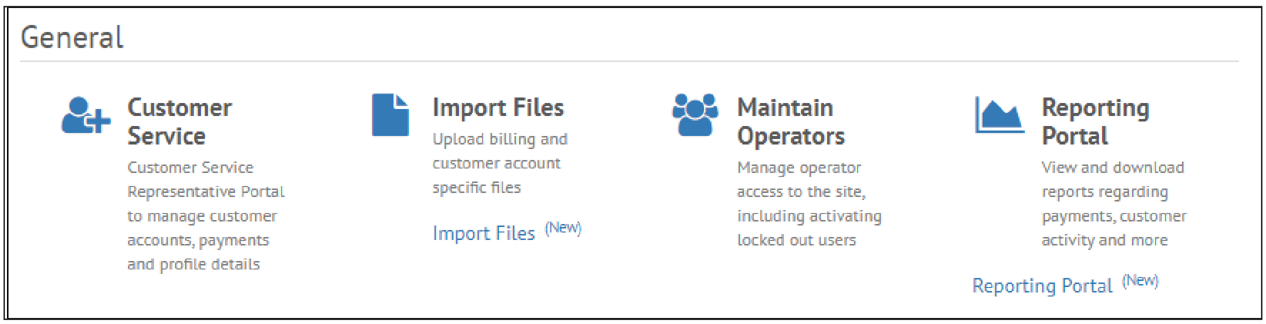


Navigation (continued)

Navigation Tiles

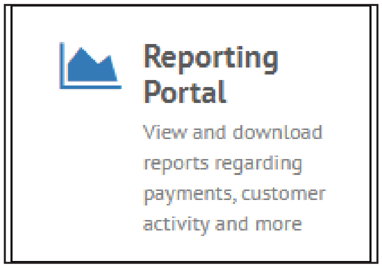
The activities that can be performed from the Biller Portal are organized under the following sections:

- Customer Service - quickly search for Payer accounts and perform various activities from a central location.
- Import Files (when configured) - users upload bill files or message files to the system.
- Maintain Operators - exclusively for the purpose of managing your own users.
- Reporting Portal - access to the various types of reports available, based on user roles and access rights.



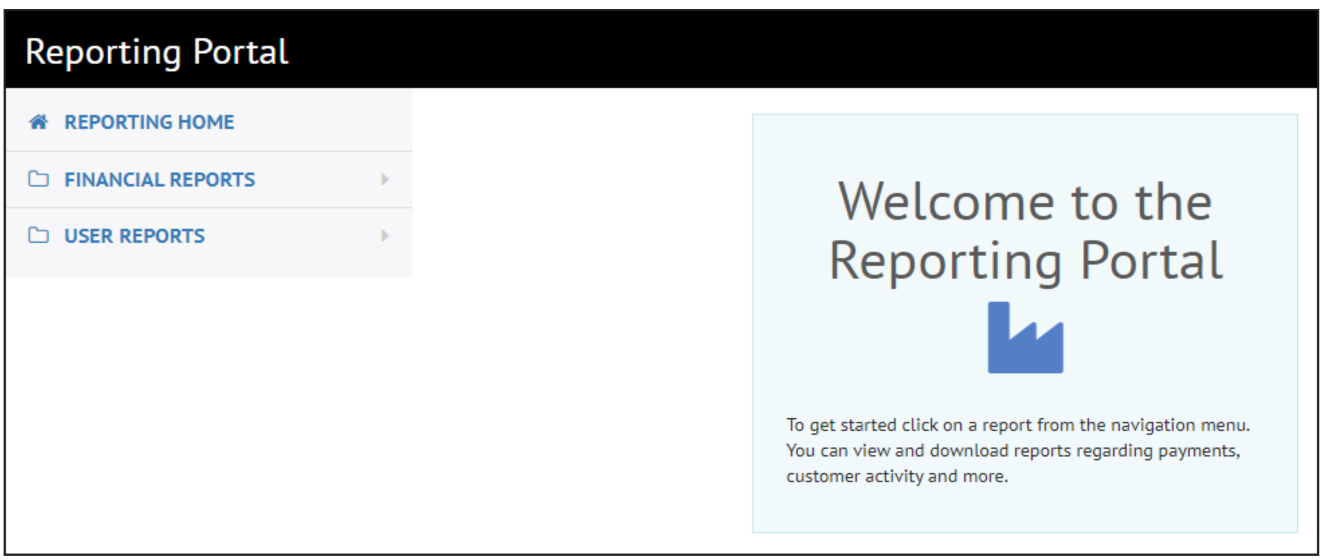
Click a tile to access the section.

Reports



The “Reporting Portal (New)” tile provides a single location where the reports available to a user can be accessed.

After selecting the tile, you are taken to the Reporting Portal.

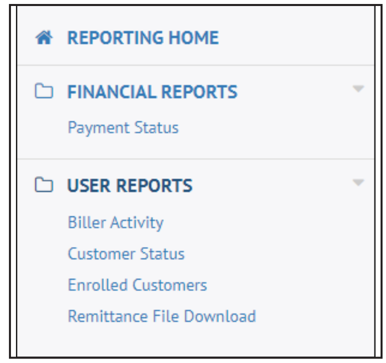


Reports (continued)

Reports are organized on the left panel, under the following sections:
- Financial Reports
- User Reports

To view the reports under a section, click the small arrow next to the section name. To run and view a specific report, click a report name. You are then taken to the report pop-up screen to select the parameters for the report.

***NOTE: The time on the reports is displayed in your local time zone. *See Processing Cutoff Times.*



Reports Available

- **Payment Status** - payments made through any channel (WEB or CSR/TEL) are included in the Payment Status Report.

- **Biller Activity** - displays the history of your Payer’s activity within a specified date range. Activity reported is for Enrolled Payers ONLY.

- **Customer Status** - Multiple search criteria allow the user to locate different Payers and check their status, and provides additional information about the Payer.

- **Enrolled Customers** (aka Payers) - Provides enrollment history of Payers within a specified date range.

- **Remittance File Download** - This report allows a you to see payments processed for a specified date or date range. This report, like most reports, can be extracted to Excel, PDF or CSV.

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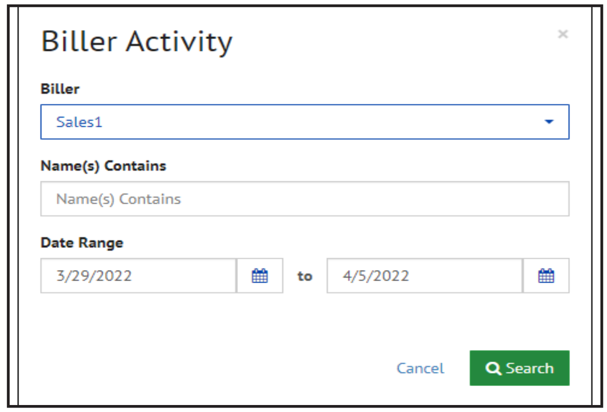
Reports (continued)

All reports display a pop-up window to select criteria in order to produce your report. Criteria will differ between reports; two examples are provided below.

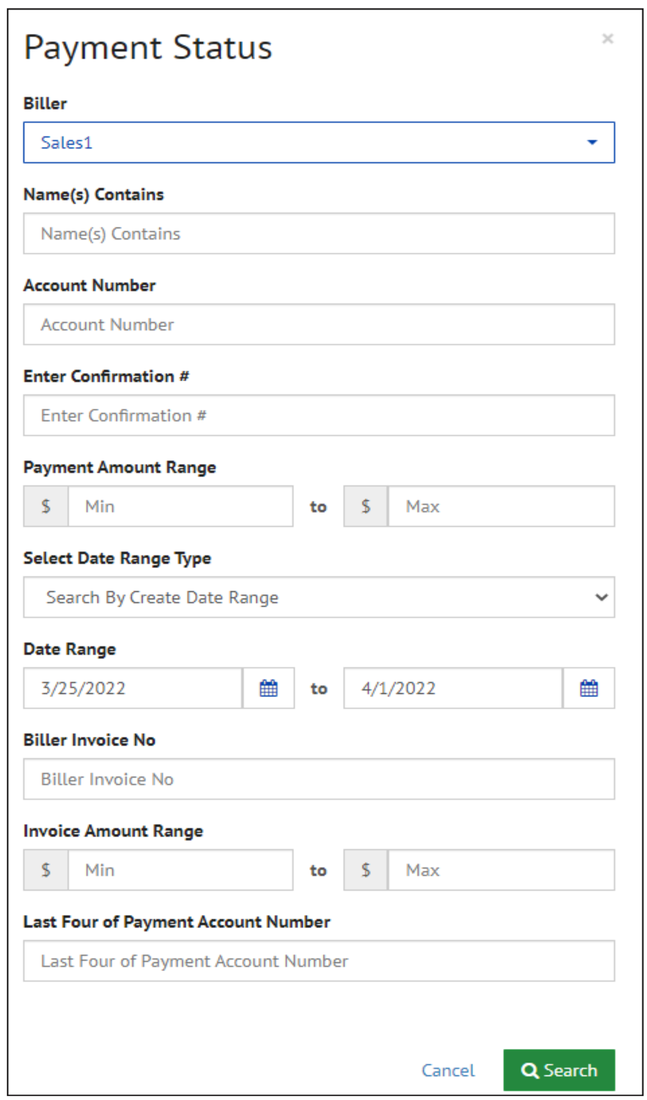
BILLER ACTIVITY

After selecting the criteria, click the "Search" button. The report is generated per your selections and displayed.



PAYMENT STATUS

After selecting the criteria, click the "Search" button. The report is generated per your selections and displayed.



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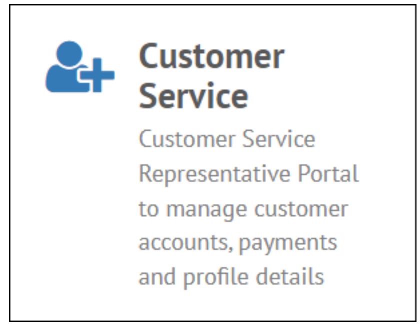
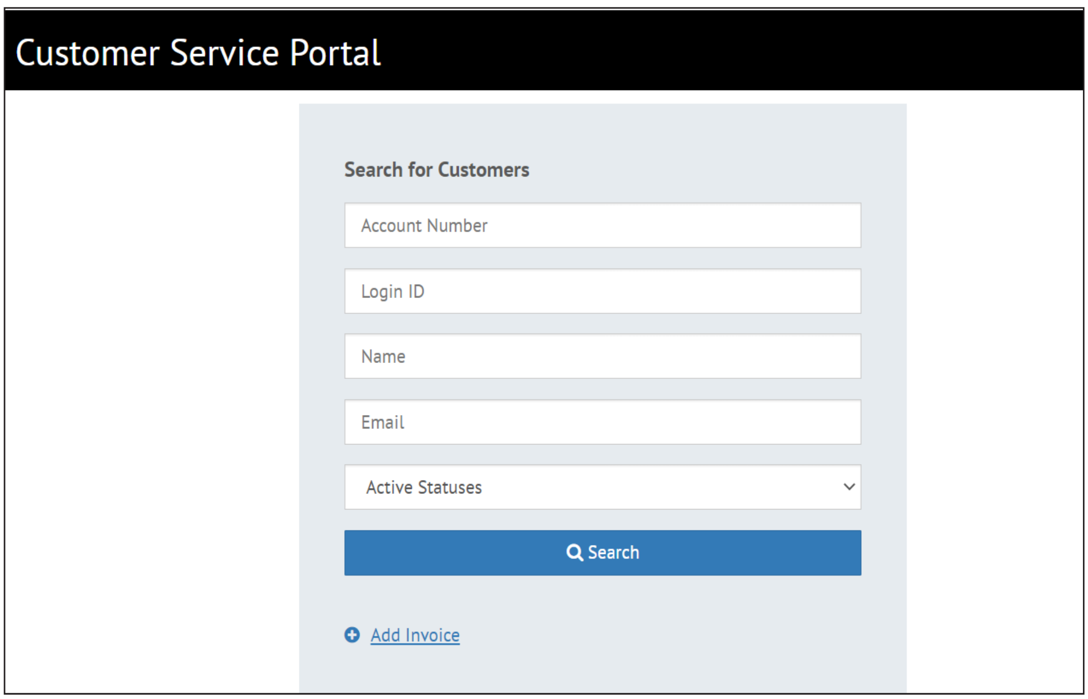
Customer Service

Most of the customer servicing options are available under the "Customer Service" tile. It enables your staff, aka Customer Service Representatives (CSR) to quickly search for accounts and perform various activities from a central location.



After selecting the "Customer Service" tile you are direct here. You can use any of the criteria provided to search for customers. You can also restrict your search to a particular Biller status for a more focused search.



Account Number - must be an exact match; this number is the Unique ID you have assigned to you Payer.
Login ID - must be an exact match for enrolled Payer ID.
Name - allows partial value for the Payers First Name, Last Name or Company Name.
Email - must be exact match for enrolled or unenrolled Payers.

Note: The default status selected is "Active Statuses". If you do not find your expected results, try selecting All Statuses from the drop-down list.

Search results are then displayed based on your search criteria.

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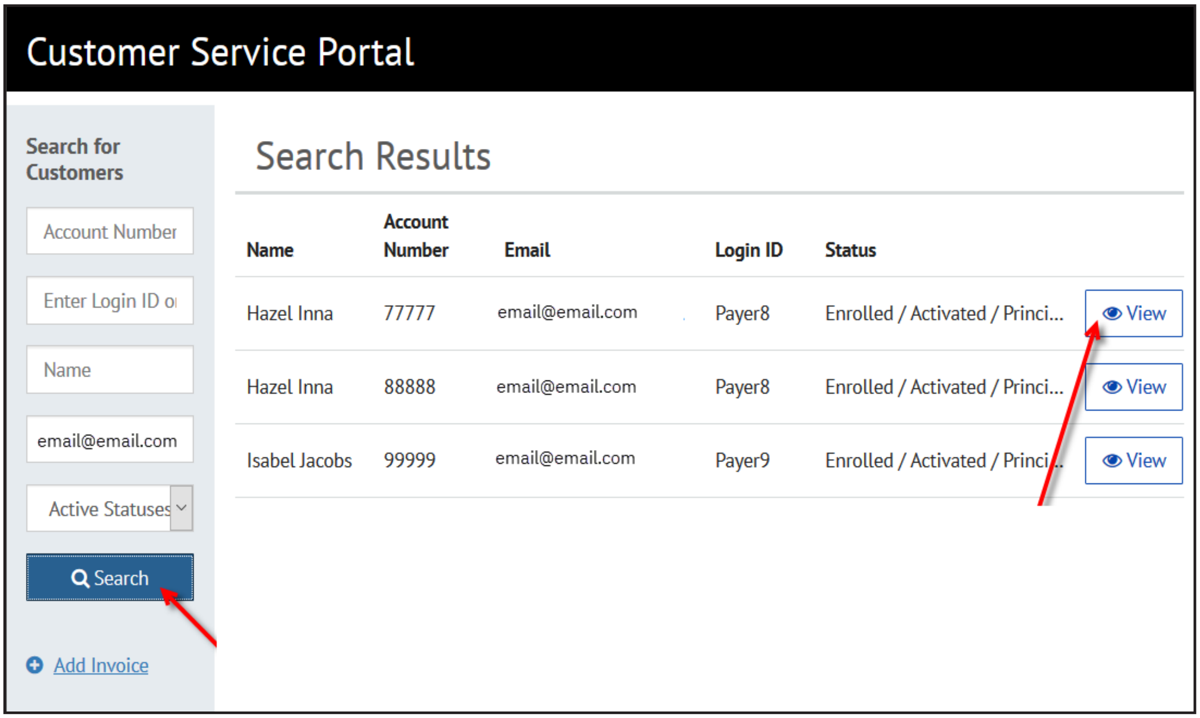
Customer Service (continued)

Search Results



Here you can:

- Conduct another search by entering criteria in the left pane.
    - To conduct a fresh search from the Search Results screen, modify the criteria on the left pane and click the “Search” button. The search results previously displayed are replaced with new search results.

- View details of an account and carry out tasks by clicking “View” next to the request result in the central pane of the screen.
    - When you click “View”, you are taken to the Customer Overview Dashboard displaying details of that Payer account.

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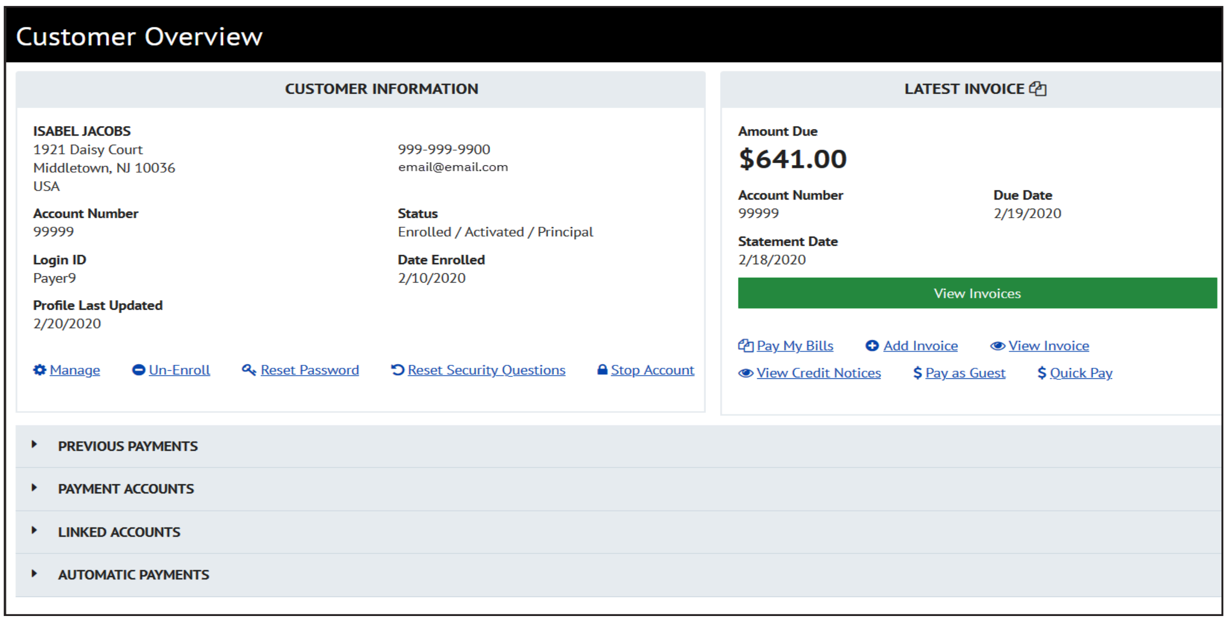
Customer Service (continued)

Customer / Account Overview Dashboard

On the Customer or Account Overview Dashboard (Customer Overview for enrolled Customers or Account Overview for un-enrolled Customers), information is displayed under six sections:

- Customer Information
- Invoice Information (only relative when you are uploading bill files)
- Previous Payments
- Payment Accounts
- Linked Accounts (Only when this configuration is active)
- Automatic Payments (Only when this configuration is active)

Customer and Invoice Information sections are always shown open; the remaining sections remain collapsed till you expand them by clicking the arrow to the left to the section name.

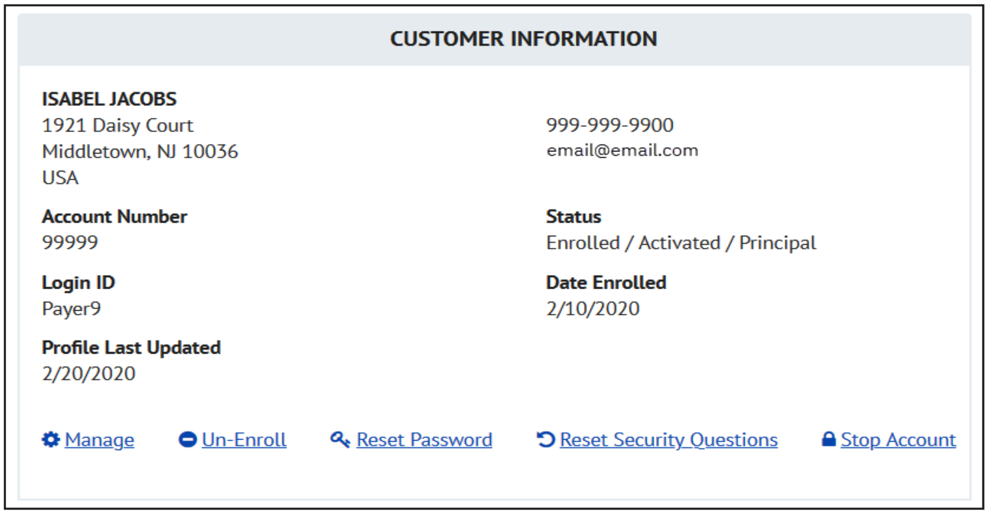


Note: Information is displayed on the Dashboard and tasks can be performed from here are controlled by the settings on your Biller Profile configurations and the customer / account status.

Customer Service (continued)

Customer Information: This section of the dashboard contains the details of the customer account. Links in this section provide access to the following functions for an enrolled Customer/Payer:

- Manage
- Un-Enroll
- Reset Password
- Reset Security Questions
- Stop Account

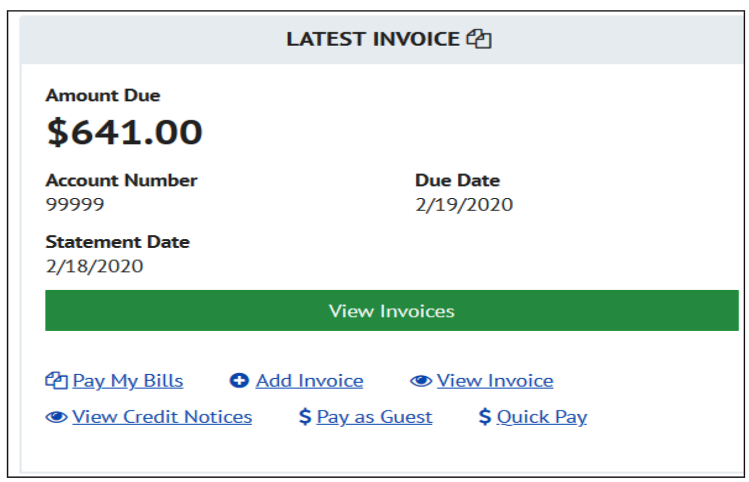


Invoice Information (*__when configured__*): This section displays information on the invoices ready for payment.

Note: The invoice displayed under the title Latest Invoice is the latest invoice uploaded to the system, and need not be the total amount due at any point.

Links in this section provide access to the following functions:

- Pay My Bills
- Add Invoice
- View Invoice
- View Credit Notices
- Pay as Guest
- Quick Pay



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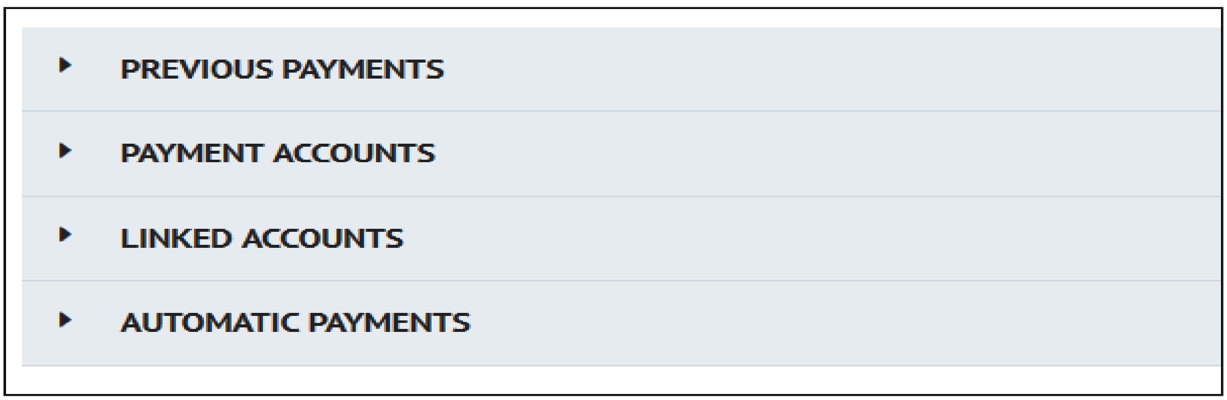
Customer Service (continued)

Previous Payments: A list of previous payments, along with their statuses, is displayed in this section. If enabled to do so in the Biller Profile, you are also able to view Payment Status Details for each payment. Biller Profile configurable settings define how many previous payments are listed here for each Biller. Based on the status of the payments, various actions are available to you like:

- Cancel a payment
- Refund a payment

Payment Accounts: Any payment account added to a billing account is displayed in this section. Links in this section provide access to the following functions:

- Add a new payment account
- Edit a payment account
- Delete a payment account



Linked Accounts (*when configured*): If the current account is linked to any other account, that information is displayed here. Links in this section provide access to the following functions:

- Stop the account
- Delete the account
- Pay as guest
- Add a linked account

Automatic Payments (*when configured*): If automatic payments exist for this billing account, that information is displayed here. If enabled for the Biller on the Biller Profile configurations, links in this section provide access to the following functions:

- Add Recurring Payment
- Add Auto-Debit
- Add Payment Plan

You can also view or delete an automatic payment here, if one already exists.

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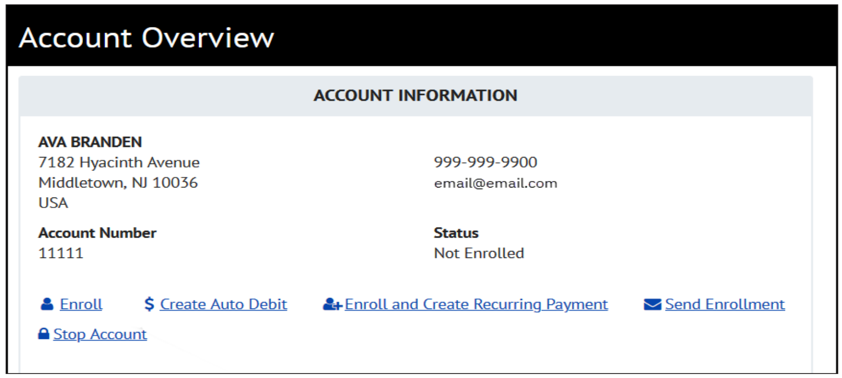
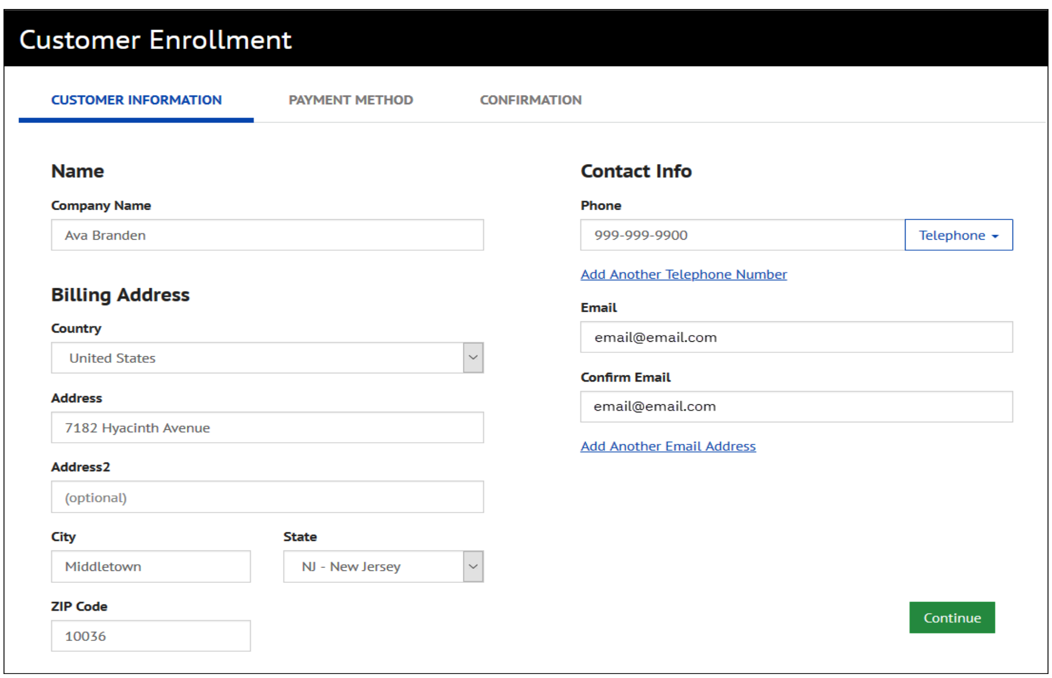
Customer Service (continued)

Enroll a User: You can start this task by clicking the "Enroll" link on the Account Overview section of the Dashboard, for any un-enrolled user.



- The Customer Enrollment wizard is opened with the "Customer Information" tab displayed. Enter the required information, if not already fulfilled, on this tab and click "Continue".
- The next tab, "Payment Method" is displayed. You can choose to add a bank account or a credit card as a payment method. Or you can choose to add this information later. When done, click "Continue".
- The third and last tab, "Confirmation" is displayed. You enter a login id / user name. A temporary password is system generated. If you want to view the password, click the 'eye' icon next to that. Select the confirmation checkbox and click the button Enroll.



The customer is enrolled in BillerIQ. An email is sent to the Payer with the temporary password and they can log in to BillerIQ using that password and the login id you conveyed to them. **Note:** The Payer is required to change the password during the initial login as well as establishing their Multi-Factor Authentication.

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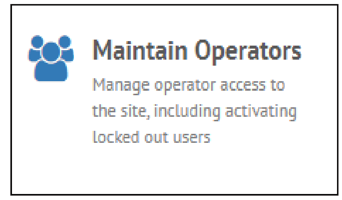
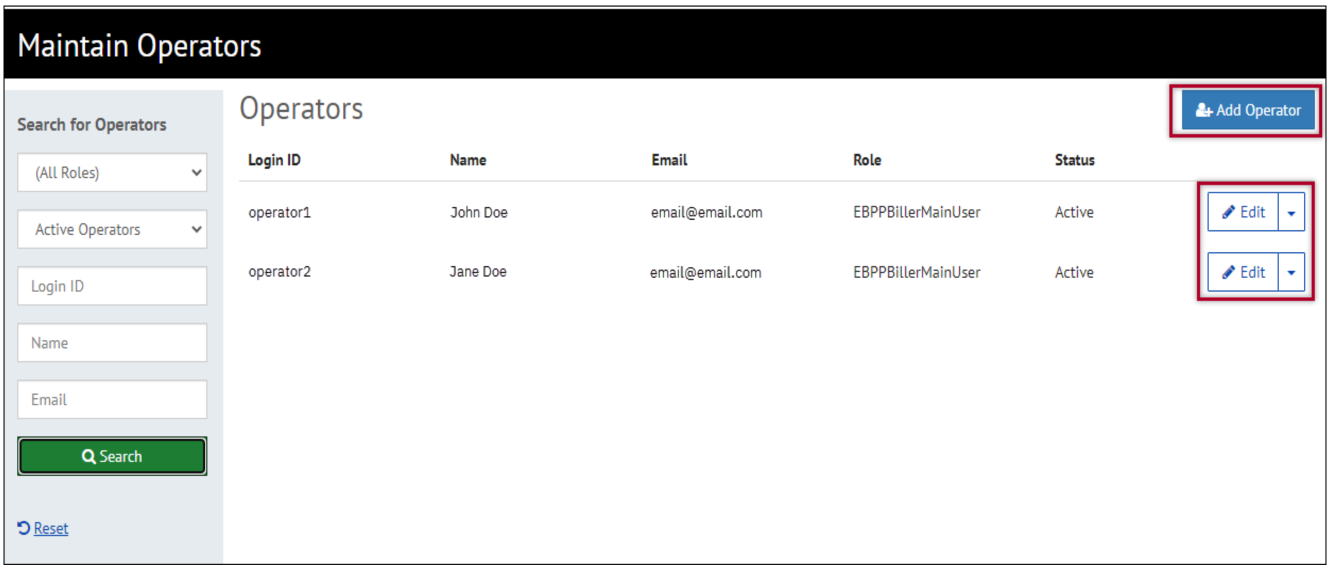
Maintain Operators

To add or maintain your own users for the Biller Portal select the “Maintain Operators” tile.



You are taken to the Maintain Operators screen. The list of active Operators of all roles is displayed. The actions that are available to you on this screen are based on your own user role.

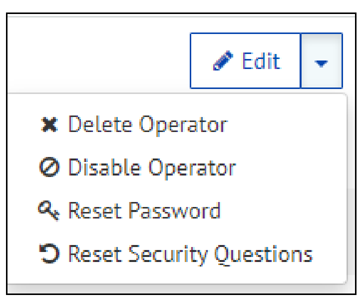


There are several functions that can be performed from this screen.

- **Search** - allows you to search for operators by Role, Status, Login ID, Name or Email address. **Note:** Only roles below your own user level / role appear in the Role drop-down list.

- **Add Operator** - allows you create a new operator (user).

- **Edit** - clicking “Edit” next to an operator allows you to edit their profile. Clicking the Edit menu allows you to perform other actions.
  - Delete Operator
  - Disable Operator
  - Reset Password
  - Reset Security Questions



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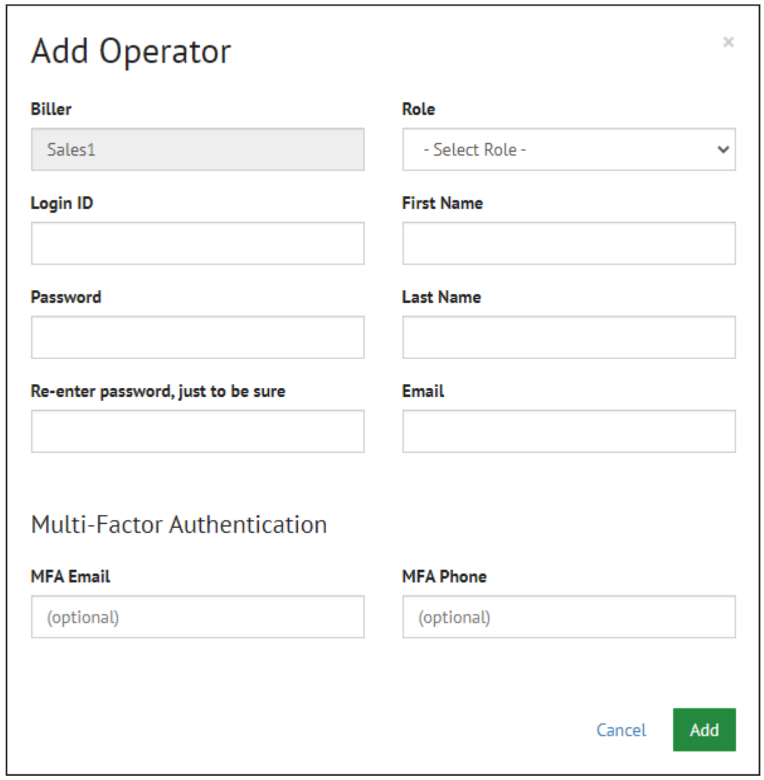
Maintain Operators (continued)

Add Operator

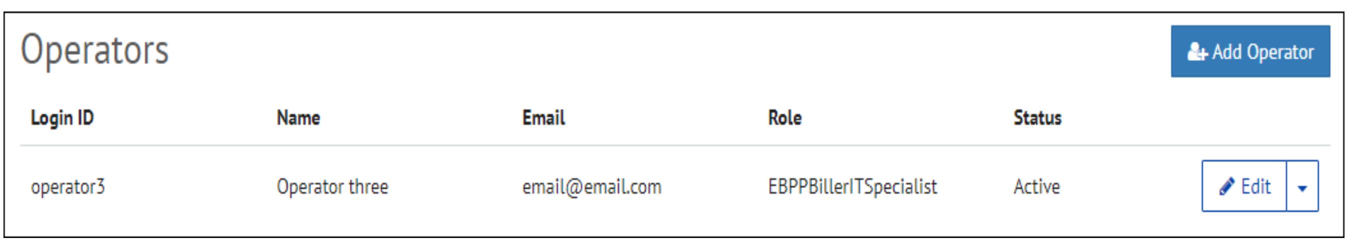
After clicking the “Add Operator” button, you are directed to the Add Operator pop-up screen.

On this screen, enter or select information in **<u>all</u>** fields. If any field is optional, it is indicated as such.

Once all fields and selections have been made, click “Add”.



You are directed back to the list of Operators where you will find the new Operator you have created.


Operators

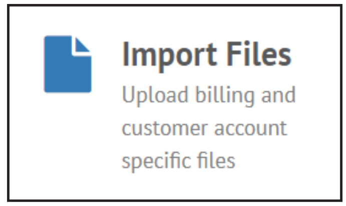
Add Operator

Login ID	Name	Email	Role	Status	
operator3	Operator three	email@email.com	EBPPBillerITSpecialist	Active	Edit

Import Files

When your Biller Profile is configured to upload bill files

Users can upload bill files or message files to the system, using the file import functions. To access the file import function, click the “Import Files” tile on the Biller Portal.



The Import Files screen that is displayed, has two tabs:
- Import Files
- Search Imported Files

Either activity can be pursued by clicking the appropriate tab.