# Business Bill Pay: Overview


The Bill Payment module provides you with the ability to:

- Make payments to virtually any person or company in the United States. (These recipients are referred to in this module as "billers".)
- Receive and pay electronic bills ("e-Bills").
- Schedule the automatic processing of repeating payments.

## Accessing the Bill Payment Module

*To access the Business Bill Pay module:*

1. Click or move your mouse cursor over the **Payments & Transfers** navigation tab. The Payments & Transfers submenu is displayed.
2. Click the **Business Bill Pay** submenu item.

The Bill Payment module consists of five primary functions, discussed below. These functions are accessed via a row of buttons at the top right-hand corner of the area in which the module is running.

## About the Payment Center Function/Screen

Use the Payment Center screen to pay bills for billers previously set up on the system, set up bill reminders, work with pending and unapproved payments, view recent payments, and access bill payment history.

Each activity takes place in its own pane:

**Pay Bills**

This pane occupies the left-hand side of the Payment Center. It contains an entry for each biller previously set up on the system, as well as Amount and Pay Date fields that enable you to make quick one-time payments. Use this pane to:

- Access the screen used to maintain biller groups.
- Make manual payments to billers that have been set up on the system.
- View and pay electronic bills sent to you by participating billers.
- View automatic payments that have been configured for a particular biller.

**Bill Reminders**

This is the top pane on the right-hand side of the Payment Center. Manually-configured payment reminders (set up via the Set Up Reminders link) and e-Bill reminders are displayed in this pane in advance of the typical payment due date. You can also access the Manage Bills screen directly to set up reminders.

**Pending|Unapproved Payments**

The Pending|Unapproved pane occupies the middle of the right-hand side of the Payment Center. The header for this pane comprises two hyperlinks (Pending and Unapproved).

Click the **Pending** hyperlink to display upcoming scheduled payments that will automatically be submitted without further action on the appropriate date; click the **Unapproved** hyperlink to display upcoming scheduled payments that will be submitted only after approval. You can also click the **View All Unapproved Payments** hyperlink at the bottom of the pane to view all payments that still need approval.

Use the Manage Bills screen to schedule the payments to be included in this pane.

**Note:** Unapproved payments will be remain on the system for 180 days, but will be removed from the Unapproved Payments pane after 45 days.

**Recent Payments**

The bottom pane on the right-hand side of the Payment Center displays bills that have been paid in the past 45 days. Details and additional history are available on the Bill History screen.

## About the Add a Bill Function/Screen

Use the Add a Bill screen to add billers. You must create a biller record to provide information about the biller before a bill can be scheduled for payment to that biller.

**Note:** Certain billers have the ability to provide electronic billing. When you create a biller record for one of these billers, you have the option of requesting electronic billing from that biller. If you decline to request electronic billing at setup time, you can always request it later.

To help guide the biller creation process, the navigation buttons have been removed from the top right corner of the Add a Bill screen. When you finish creating a biller, or when you click the Cancel button, you will be returned to the previous page where the navigation buttons are available.

# Overview (Cont'd)

## About the Bill History Function/Screen

Use the Bill History screen to access historical information about:

- Payments you have made or cancelled up to 18 months ago.
- Payments scheduled for up to 365 days in the future.

From this screen, you can search for payments and/or sort the results by:

- Biller name
- Biller category
- Account used to pay the bill
- Bill amount
- Bill payment date
- Bill or payment status
- Payment initiator

You can also:

- Access the Unapproved Payments page to work with unapproved payments.
- Filter payments by biller name, category, status, payment account, or initiator. (Filter settings will be retained during your work session, as long as you remain within the Bill Payment module.)
- View bill detail for any bill that meets your search criteria.
- Edit pending payment details.
- Cancel pending payments.
- Export search results to a Quicken .qif file, Quickbooks .iif file, or plain-text comma-delimited .csv file.
- Print search results.

## About the Manage Bills Function/Screen

Use the Manage Bills screen to work with options associated with billers that have been added to the system.

Depending on the options available for a given biller, you may be able to:

- Add, or delete electronic bills.
- Add, modify, or delete bill reminders.
- Modify or delete biller information.
- Add, modify, or delete automatic/scheduled payments. Automatic payments can be paid either through:
- Work with manually-configured payments that recur at user-specified intervals for a specific amount.
- Automatic payments of e-Bills, according to user-configured rules that control their timing and amount.

## About the My Accounts Function/Screen

Use the My Accounts screen to move all payments associated with a particular account to another account registered for use with the Bill Payment module. All payments, including scheduled payments, are updated so that individual billers need not be updated.

## Accessing Bill Payment On-Line Help

The Bill Payment module's Help differs from the Help available in other modules that you might access within the system. Instead of using screen-specific How Do I. . . help, help topics are available:

- Through on-screen context-sensitive How Do I topic hyperlinks.
- By clicking the **?** icon at the top right-hand corner of most panes.
- Via the Help topic at the top of the module.
- Via on-screen tutorials, available on some screens.

## Corresponding with the Customer Service Center Regarding Payments

You can contact the the Customer Service Center department via email for information about payments processed in the past 180 days.

**Note:** You can use the following procedure to contact the Customer Service Center only regarding payments with a status of "Paid."

*To contact the Customer Service Center:*

1. Click the **Bill History** button to access the Bill History pane.
2. Locate the processed payment for which customer service assistance is required.
3. Click the **View Detail** hyperlink associated with the payment. The Bill Detail pane is displayed.
4. Click the payment inquiry link, located in the middle of the pane. The Payment Inquiry pane is displayed.
5. To help the Customer Service Center resolve your issue, provide the information requested about the biller, any fees or charges associated with the payment, and any contact information you might have for the biller.
6. Click the **Send Inquiry** button. A confirmation screen is displayed. Additionally, a confirmation message is sent to the Message Center. Please allow three to four days for a reply.

## Viewing Incoming Messages

Incoming messages about electronic bills and customer service replies to your queries can be found in the Message Center.

*To access the Message Center:*

Click the **Messages** hyperlink at the top of the screen. The Inbox pane is displayed.

# Business Bill Pay: Bills and Billers


Before you can submit a payment to a biller, you must first add that biller to the Payment Center. If you have multiple accounts with a recipient, you must add the recipient to the Payment Center once for each account.

Certain billers have the capability to electronically submit bills for your payment (called "e-Bills"); you can request an electronic version of your bill when you add the biller to your Payment Center.

## Adding Billers to the Payment Center

*To add a biller to the Payment Center:*

1. Click the **Payment Center** button to access the Payment Center.
2. Click the **Add a Bill** button. The Add A Bill pane is displayed.
3. Do one of the following:
   - If you have an account number with a corporate biller

     Select the **Company with an account number** radio button.
   - If you do not have an account number with a corporate biller

     Select the **Company without an account** number radio button.
   - If the biller is not a corporate entity:

     Select the **Person** radio button.
4. Click the **Continue** button. Additional entry field(s) are displayed, depending on your selection.
5. Do one of the following:
   - Search for a recipient
     1. Do one of the following:
        - If you selected the **Company with an account number** radio button

          In the **Biller Name** field, enter the biller name as it is found on your bill.
        - If you selected the **Company without an account number** or **Person** radio buttons

          In the Phone Number field, enter the telephone number of the corporate or individual recipient.
     2. Click the **Search** button.
        - If multiple billers match your entry
          1. From the listbox, select the desired biller.
          2. Click the **Continue** button. The Add Information for a Company pane is displayed.
        - If a single biller matches your entry

          The Add Information for a Company pane is displayed.
        - If no billers match your entry

          The Add Additional Information pane is displayed. Continue this procedure with the "Manually enter recipient information" bullet, below.
     3. In the **Account Number** and **Confirm Account Number** fields, enter your account number with the biller.
   - Manually enter recipient information
     1. In the **Biller Name** (for a corporate recipient) or **First** and **Last Name** fields (for an individual), enter the recipient name.
     2. In the **Account Number** and **Confirm Account Number** fields (if present), enter your account number with the biller. Do not copy-and-paste this information; manually enter it each time to ensure that the correct account number is entered.
     3. In the **Address 1** and **Address 2** (if necessary) fields, enter the recipient's street address.

        **Note:** In the Address 2 field, if the information you are entering does not begin with a number, you must prefix your entry with either ATTN: or C/O. Entries not prefixed with a number, ATTN:, or C/O will be ignored.
     4. In the **City** field, enter the city or town to which payment will be sent.
     5. From the **State** drop-down list, select the state to which payment will be sent.
     6. In the **ZIP Code** fields, enter the ZIP code to which payment will be sent. (The first field is mandatory; the second field is optional unless required by the recipient.)
6. Click the **Add Bill** button. A confirmation screen is displayed, and the recipient is added to the Payment Center.

   If electronic billing is available from the biller, a notification to that effect is displayed on the confirmation screen.
7. *[Optional, if available]* Click the **Sign up for an electronic version of your bill** hyperlink to sign up for e-Billing from the biller.

**Note:** The primary Business Bill Pay contact for your company will receive an email alert when a biller is added. If this individual does not receive these alerts and would like to receive them, they should contact a financial institution representative to update your company's email address.

ViewPoint Bank
ePoint Business

# Bills and Billers (Cont'd)

## Requesting Electronic Billing

Electronic billing can help eliminate paper bills by presenting you with an electronic version of your bill that can be paid through the Bill Payment module.

**Notes:**

- It can take several weeks for billers to send you the first electronic version of your bill. Continue paying paper bills through the system or by writing checks until you receive email notification that your account has been set up on the biller's system and electronic billing will commence.
- To receive electronic bills from a biller, you must meet that biller's requirements for electronic billing. (e.g., many billers require you to sign up for bill payment on their own website.) Contact your biller for additional information or requirements.

**Requesting Electronic Billing when You Add a Biller**

To request electronic billing when you add a biller:

1. Add the biller, as described in the "Adding Billers to the Payment Center" topic.
2. Click the **Sign up for an electronic version of your bill** hyperlink. The Add an Electronic Version of My Bill pane is displayed.
3. Provide the information required by the biller, in the appropriate format. Since the biller specifies the information to be provided, this reference cannot further document the possible entries. Follow the instructions provided on-screen.

   **Note:** Typically, billers require account numbers to be entered with no spaces.
4. Select one of the following radio buttons:
   - **Send my e-mail notifications using HTML e-mail:** Electronic bill notifications are always sent to you at the email address you provide; select this radio button to receive them in HTML format. If this radio button is deselected, the mail will be received in plain text.
   - **Notify me by e-mail when the first bill arrives:** A special notice will be sent to you at the email address you provide when the first electronic bill arrives.
   - **Don't notify me by e-mail when the first bill arrives:** No special notice will be sent to you at the email address you provide when the first electronic bill arrives.
5. Select the appropriate **You can send my address to this biller** radio button.
6. As appropriate:
   - If service address information appears on this page, verify that it matches the address where the biller provides service. Make any changes to the address to match the billing records. The default service address is the business address provided when you were initially set up on the system.
   - If the biller's Terms & Conditions appear on this page, review the information and select the **I have read and agree to the biller's Terms & Conditions** checkbox.
7. Click the **Add Feature** button. A confirmation message is displayed, and your request to add an electronic version of the bill is sent to the biller for approval.
8. Click the **Finished** button. The request to add electronic billing is sent to the biller.

**Requesting Electronic Billing for an Existing Biller**

To request electronic billing for a biller on the Payment Center:

1. Do one of the following:
   - From the Payment Center pane

     In the Features column, click the **Get Bill** ( 

) icon (if available) associated with the biller from whom e-Billing is to be requested. The Create biller - Request Ebills screen is displayed.
   - From the Manage Bills pane
     1. From the **Biller Name** drop-down list, select the biller to be modified. A series of radio buttons are displayed.
     2. Select the **Add an electronic version of my bill** radio button. Additional entry fields are made available, depending on the biller's requirements.
2. Use the procedure described in the "Requesting Electronic Billing When You Add a Biller" topic.

## Grouping Billers

To simplify bill payment, the system enables you to define biller groups that can be arranged as best fits your business processes.

**To create a biller group:**

1. Click the **Payment Center** button to access the Payment Center.
2. Click the **Add/Manage Groups** link. The Add a Group and Manage Groups screen is displayed.
3. In the **Group Name** field, enter a name for the group.
4. Click the **Add Group** button. The group is added.

**To assign billers to a group:**

1. Click the **Payment Center** button to access the Payment Center.
2. Click the **Add/Manage Groups** link. The Add a Group and Manage Groups screen is displayed.
3. Locate the biller to be added to a group.
4. From the drop-down list at the right-hand side of the screen, select the group to which the biller is to be added. The screen is refreshed and the biller is added to the selected group.

   If you wish to remove all group associations from the biller, select **Unassigned Billers**.

# Business Bill Pay: Automatic Payments

**Payments & Transfers**
Business Bill Pay

If you regularly receive bills in the same amount from a biller, automatic payments can help save time and avoid missed payments by automatically paying bills according to the following guidelines:

- Billers for whom electronic billing has been set up:
  - Amount to be paid when the bill is received
  - Scheduling of bill payment
- Billers for whom electronic billing has not been set up, or secondary payments to billers for whom electronic bills have been set up:
  - Account
  - Start date for the payment schedule
  - Optional payment-end scheduling based on number of payments or end date
  - Payment amount for all payments
  - Payment amount for last payment

Unlike electronic billing, automatic payments do not require biller support; for any biller, you can set up one or more automatic payments.

## Setting Up an Automatic Payment

*To set up an automatic payment:*

1. Access the biller for whom the payment is to be set up, via the **Manage Bills** feature.
2. Select the **Add an automatic payment** radio button. Additional fields are displayed.
3. From the **Pay From** drop-down list, select the account from which the bill is ordinariliy paid.
4. Do one of the following:
   - <u>If the biller has been set up for electronic billing</u>
     1. Select the radio button corresponding to the desired payment option:
        - Select the **Always pay the amount due on the bill** radio button to pay the minimum amount due on the bill, plus any past-due amount
        - Select the **Only pay bill if the bill amount is less than or equal to ___** radio button, then enter an amount to pay the total amount of the bill if it is less than a certain amount; otherwise, do not automatically pay the bill

          For bills in excess of the specified amount, a notice will be sent to your Messages box. In the Payment Center, the Bill Due icon will also be displayed.
        - Select the **I want to control the date and amount of my automatic payment** radio button to manually specify payment details.
     2. If either of the first two options were chosen, select the radio button corresponding to the desired payment-timing option:
        - **Schedule the payment to be delivered on the bill's due date**
        - **Schedule the payment for the earliest available date after the bill is received**

        **Note:** Depending on your company's configuration in the system, only one of these options may be available.
   - <u>If the biller has not been set up for electronic billing</u>
     1. In the **Payment Amount** field, enter the amount of your customary payment.
     2. Do one of the following:
        - <u>If payments are ongoing, with no "final" payment</u>

          Select the **All payments are the same amount** radio button.
        - <u>If payments terminate with a final payment at the end of a payment schedule</u>
          1. Select the **The amount of the last payment should be ___** radio button.
          2. In the associated field, enter the amount of the last payment.
     3. Click the calendar icon next to the **Send First Payment On** field, then select the initial payment date.
     4. From the **Payment Frequency** drop-down list, select the schedule on which payments will be sent.

        **Note:** Payment dates must occur on a business day. If an automatic payment is scheduled for a day that is not a business day, the payment is rescheduled for the business day preceding the scheduled date. If, for example, the 15th of a month is a Saturday, the payment would be rescheduled for Friday the 14th.

*Continued*

# Automatic Payments (Cont’d)

***Setting up an Automatic Payment: No Electronic Billing*** *(Cont’d)*

5. From the **Send Payments Until** radio button list, do one of the following:
   - <u>If the payment is ongoing with no final payment</u>

     Select the **I change or cancel this payment** radio button.
   - <u>If a specific number of payments are to be sent</u>
     1. Select the **A total of ___ payments are sent** radio button.
     2. Enter the total number of payments, including the intial payment, in the associated field.
   - <u>If a specific end date should terminate the payment schedule</u>
     1. Select the **But not after** ___ radio button.
     2. Click the calendar icon next to the associated field, then select the payment cut-off date.

5. If you would like to receive email confirmation about automatic payments:
   1. In the **E-mail address** field, enter the addresses to which messages should be sent.
   2. Select one or more of the following checkboxes:
      - **E-mail me when the payment is pending**
      - **E-mail me when the payment has been sent**
      - **E-mail me before sending the last payment** (if an appropriate Send Payments Until radio button is selected)
6. Click the **Save Changes** button.
   - <u>If the automatic payment is not for an e-Bill</u>

     The Automatic Payment is saved.
   - <u>If the automatic payment is for an e-Bill, and you elected to let the automatic payment pay the amount due on the bill</u>

     The Automatic Payment is saved.
   - <u>If the automatic payment is for an e-Bill, and you elected to manually specify the amount and timing of the payment</u>

     Return to step 4, and continue this procedure with the "If the biller has not been set up for electronic billing" step.

# Business Bill Pay: Manual Payments

**Payments & Transfers**
Business Bill Pay

## Paying Invoices with the Bill Payment Module

Paper or electronic invoices received from a biller outside the Bill Payment module can be paid through the Bill Payment module. To include information from up to ten invoices with a payment, users can create a one-time payment and add invoices to that payment.

When invoices are associated with a payment, the payment is issued as a paper check; the invoice information is included in the envelope with the check.

See the "One-Time Payments" section for instructions.

## One-Time Payments

You can pay any biller at any time through the Payment Center:

1. Click the **Payment Center** button to access the Payment Center.
2. From the **Pay From** drop-down list, select the account to be used to pay the bill.
3. If you have configured biller groups, you can collapse and expand groups by clicking the – and + icons next to the biller name.
4. For each bill to be paid, do one of the following:
   - <u>If no invoices are associated with the payment</u>

     In the **Amount** field associated with the desired biller, enter the payment amount.
   - <u>If invoices are associated with the payment</u>
     1. Click the **Add Invoices** link beneath the Amount field. The Manage Invoice Information pane is displayed.
     2. In the **Invoice Number** field, enter the invoice number.
     3. In the **Amount** field, enter the invoice amount.

        **Note:** As invoices are added to a bill, the running total is calculated. When you finish adding invoices, this total will be populated into the Amount field in the Payment Center.
     4. *[Optional]* In the **Invoice Description** field, enter a description of the invoice. This information is printed on the invoice.
     5. *[Optional]* If a discount is to be applied to the invoiced amount:
        1. In the **Discount Amount** field, enter the amount of the discount.
        2. In the **Discount Description** field, enter a description of the discount.

        **Note:** Discounts applied to an invoice will be incorporated into the running invoice total.
     6. Click the **Add Invoice** button. The invoice is added to the invoice list at the top of the pane.
     7. Do one of the following:
        - <u>If an additional invoice is to be added</u>

          Click the **Add an Invoice** link, and repeat the previous steps to add the additional invoice. Up to 10 invoices can be added to the same bill payment.
        - <u>If you are done adding invoices</u>

          Click the **Save** button. The Payment Center pane is displayed, with the invoice total (less discounts) entered into the Amount field.

        **Note:** Before the payment is submitted, you can edit invoice information by clicking the payment's Edit Invoices link.
5. Click the Calendar button associated with the desired biller to select an available date for payment delivery.
6. Click the **Make Payments** button once all payments have been added. The Review Payments pane is displayed.
7. Review the payments you created.
8. Click the **Submit Payments** button if all payments are correct. The payments are submitted, and a confirmation screen is displayed.

   You can also click either of the following buttons:
   - **Make Changes:** You are returned to the Payment Center, with all entered bill information preserved for editing.
   - **Cancel:** You are returned to the Payment Center, with all entered bill information cleared. All payments on the Review Payments pane are discarded.
9. *[Optional]* To add a note to a payment:
   1. Click the **Note** link associated with a biller. A pop-up window is displayed.
   2. Enter the note text.
   3. Click the **OK** button. The pop-up window closes and the note text is saved. Note text is available in Bill History as long as information about the payment is retained by the system.

      **Note:** Notes associated with a payment are retained within the system for your reference, and are not transmitted to the biller:
10. Click the **Finished** button. The Payment Center pane is displayed. The payment is scheduled (or made available for approval and payment, depending on your system validations).

    [Optional] Click the **Cancel** button to discard the payment without scheduling it.

# Manual Payments (Cont'd)

## Paying Electronic Bills

If automatic payment was not set up for an electronic bill, or if an electronic bill is not paid because its amount exceeds the criteria you specified when setting up automatic payment, the bill must be manually paid.

*To manually pay an electronic bill:*

1. Click the **Payment Center** button to access the Payment Center.
2. Click the **Bill Due** ( 

) button associated with the electronic bill to be paid. A pop-up window is displayed.

   **Note:** Electronic bills can only be paid when they are currently due (i.e., the icon is red and the text on it reads "Bill Due").
3. *[Optional]* To view the electronic bill as sent by the biller, click the **View Bill** link. The bill is displayed in a pop-up window.
4. Do one of the following:
   - Pay the minimum amount, amount due, or account balance

     Select the radio button associated with the payment to be made.
   - Pay another amount
     1. Select the radio button associated with the empty field.
     2. Enter the amount to be paid in the field.
5. In the **Pay Date** column, click the calendar button to select a payment date.
6. Click the **Pay Bill** link. The pop-up window is closed, and the specified amount is populated into the appropriate Amount field in the Payment Center.
7. Click the **Make Payments** button once all payments have been added. The Review Payments pane is displayed.
8. Review the payments you created.
9. Click the S**ubmit Payments** button if all payments are correct. The payments are submitted, and a confirmation screen is displayed.

   You can also click either of the following buttons:
   - **Make Changes:** Changes are necessary. You are returned to the Payment Center, with all entered bill information preserved for editing.
   - **Cancel:** All payments on the Review Payments pane are to be discarded. You are returned to the Payment Center, with all entered bill information cleared.
10. *[Optional]* To add a note to a payment, for your records and not to be transmitted to the biller:
    1. Click the **Note** link associated with a biller. A pop-up window is displayed.
    2. Enter the note text.
    3. Click the **OK** button. The pop-up window closes and the note text is saved. Note text is available in Bill History as long as information about the payment is retained by the system.
11. Click the **Finished** button. The Payment Center pane is displayed. The payment is scheduled (or made available for approval and payment, depending on your system validations).

    *[Optional]* Click the **Cancel** button to discard the payment without scheduling it.

## Approving Bill Payments

If your company requires payment approval, and if you are validated to approve payments, pending bill payments in need of approval can be approved either from the Pending|Approve pane (to approve payments one at a time) or from the Unapproved Payments screen.

The primary Business Bill Pay contact for your company will receive an email alert when a bill is due. If this individual is not receiving these alerts and would like to receive them, they should contact a financial institution representative to update your company's email address.

**Individual Payments**

*To approve individual pending bill payments:*

1. Click the **Payment Center** button to access the Payment Center.
2. In the header of the Pending|Unapproved pane, click the **Unapproved** hyperlink if the Pending view is the active view.
3. Click the **Approve** hyperlink associated with the payment to be approved. A confirmation pane is displayed.
4. Click the **Approve Payment** button. You are returned to the Payment Center; the payment is moved to the Pending List.

   **Note:** If a payment is not approved before the time required to process it by the selected pay date, the pay date is changed to the earliest available date when you approve the payment.

**Multiple Payments**

*To approve multiple pending bill payments:*

1. Click the **Bill History** button to access the Bill History pane.
2. Do either of the following:
   - Click the **Unapproved Payments** hyperlink at the top of the screen.
   - At the bottom of the **Pending | Unapproved** pane, click the **View All Unapproved Payments** link.

   All unapproved payments are displayed.
3. Select the checkboxes associated with the payments to be approved.
4. Click the **Continue** button. The Confirm Approve Payments pane is displayed.
5. Click the **Approve Payments** button. The payments are approved and the Bill History pane is refreshed, with unapproved payments displayed.