BUSINESS BILL PAY

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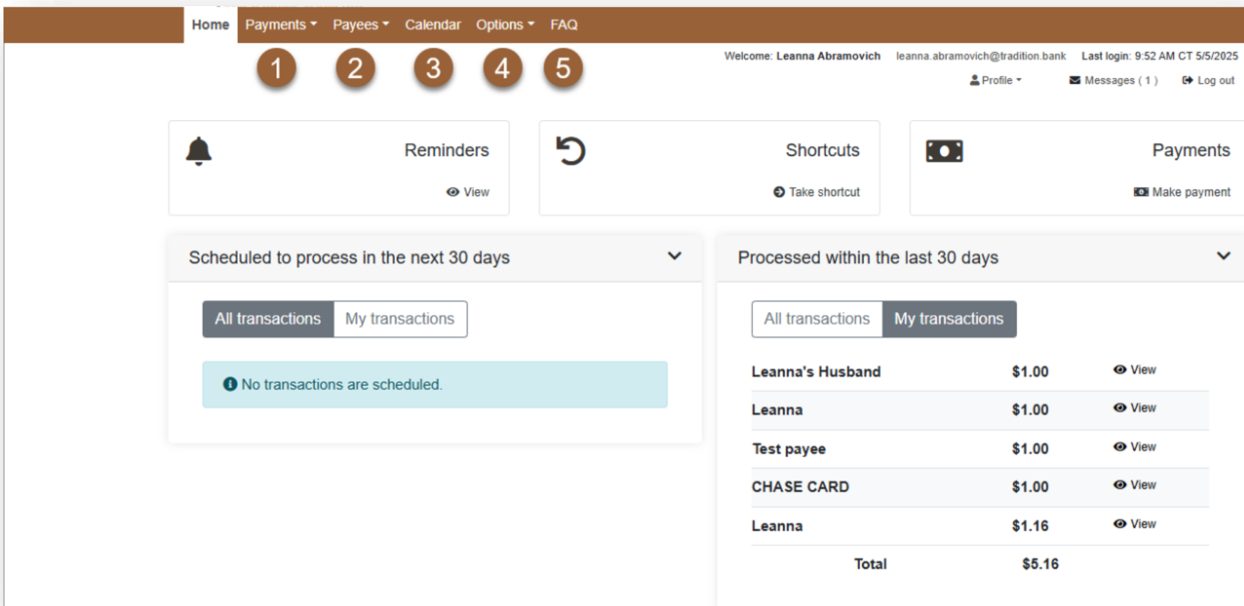
Bill Pay functionality is found under the Transfer & Pay tab within Digital Banking and allows users to manage payees, make payments, manage eBills, and more.

Enrollment

If a business client is interested in Bill Pay, please reach out to Treasury Management to authorize. Bill Pay users will be required to accept a disclosure when they first access the Bill Pay tab on desktop.

Bill Pay Dashboard Overview



1. **Payments** – The Payments tab allows easy access to submit a One-Time Payment, setup a Recurring Payment, view Scheduled Payments, and view Payment History.
2. **Payees** – The Payees tab provides access to Add a company, Add an Individual, Import Payees, Manage Payees, and Manage Categories.
3. **Calendar** – The Calendar provides a month-by-month or list of scheduled payments.
4. **Options** – From the Options tab you can update your Company Profile, Manage Bill Pay Accounts, manage e-Notifications, Manage Users, and access Reports.
5. **FAQ** – A comprehensive list of Frequently Asked Questions.

Adding Payees

You will need to add payees before payments can be made. Payees are categorized as either business or personal.

Add a Company

Review the steps below to learn how to add a business payee.

1. Click the **Add a Company** from the Payee dropdown.
2. Enter the payee's name, account number twice, phone number, zip code, and Account Holder Name.
    a. The Account Holder Name will prefill with the primary Entity’s name. This field displays as the payor on bill pay checks and can be changed to reflect another entity’s name is desired.
3. Click **Next**
4. Provide additional payee information and click **Submit Payee**.

Add an Individual

Personal payees are individuals that the user wants to send money to.

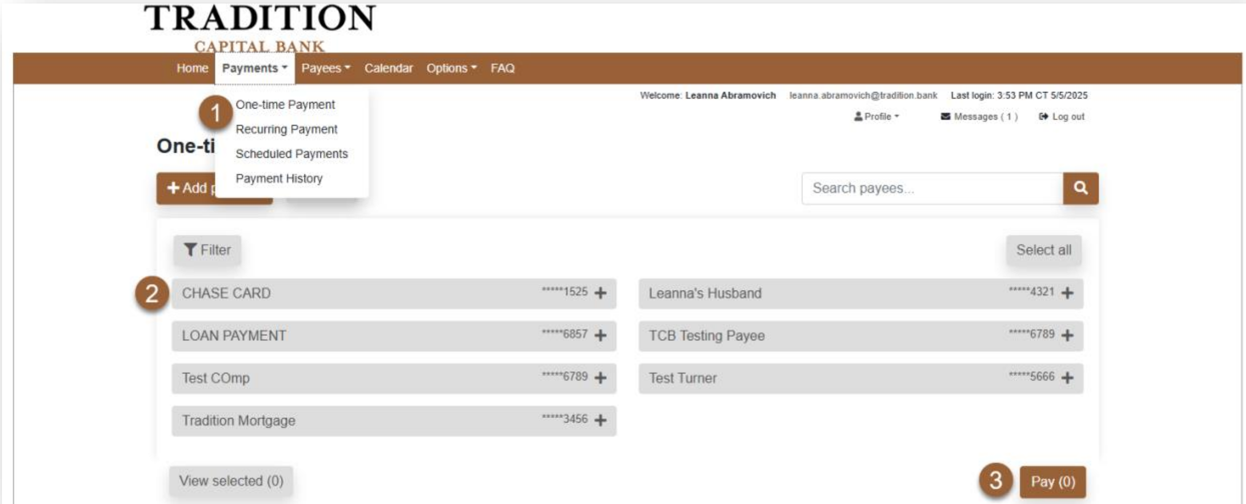
Review the steps below to learn how to add a personal payee.

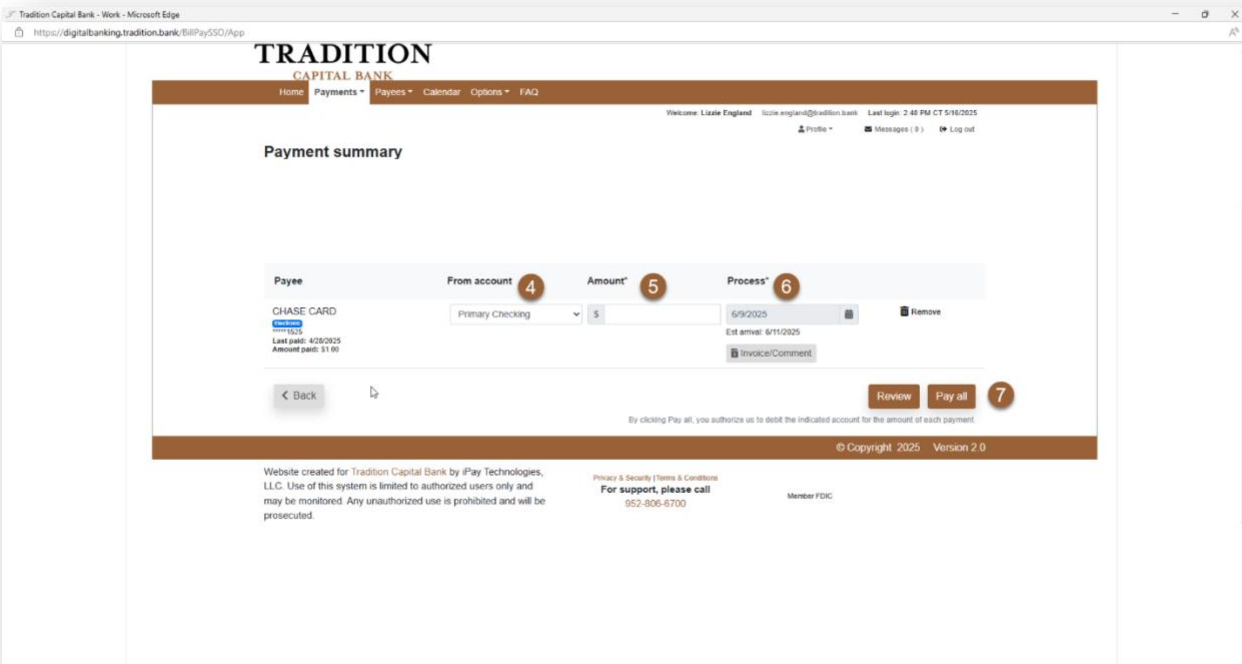
1. Click the **Add an Individual** from the Payees dropdown.
2. Enter the Payee’s **Name**, **Phone Number**, **Address, Nickname, and Default Pay From account** and click **Next.**
3. Upon clicking **Next**, a verification window will appear. Select the delivery method for a activation code to be sent and click **Next**.
4. Once the verification code has been entered, click **Submit**.

NOTE: Duplicate payees will only be rejected if the nickname, account number, and address are all the same, so you can set up duplicate payees as long as one of these categories is different.

IMPORTANT: For clients that are paying bills from multiple accounts under different entities, you may want to make sure any check payments sent are printed with the proper name. The printed name will default to the primary entity used for your digital banking registration. To update the business name printed on the check, visit the Manage Payee section and update the Account holder name field within the payee.

Make a Payment





1. From the Payments dropdown, select either **One-time Payment** or **Recurring Payment**.
2. Select a payee from the list.
3. Click the **Pay** button.
4. Next, select the **From Account**.
5. Enter the **Amount** to pay.
6. Then select the **Process** Date.
7. When ready, click the **Pay all** button.

Payment Frequency

View the table below to see descriptions of each of the supported payment frequencies.

Frequency	Description
One Time	One time specified for the day.
Weekly	Specified day of the week, every week.
Every 2 Weeks	Specified day of the week, every 2 weeks. Note: Semi-monthly is not supported.
Every 4 Weeks	Specified day of the week, every 4 weeks.
Monthly	Specified day of the month, every month.
Every Other Month	Specified day of the month, every other month.
Quarterly	Specified day of the month, every 3 months.
Every 6 Months	Specified day of the month, every 6 months.
Annually	Specified day of the month, every 12 months.

NOTE: If the day of the month is a weekend or holiday, then the earliest business day, after the specified day, is selected for that month only. The specified day of the month will be used again for the next month.

Managing Payees

To edit or delete a payee, select **Manage Payees** in the **Payees** dropdown. Edit a payee by clicking the **Edit** (pencil) icon. Edit the information and click **Submit**. To Delete a Payee, click on the Delete (trashcan) icon and confirm by clicking **Delete Payee**.

Review the table below to see which fields are editable by payee type.

Payee Field	Managed Business Payees	Manual Business Payees	Personal Payees
Nickname	✓	✓	✓
Payee Category	✓	✓	✓
Payee Image	✓	✓	✓
Account Number	✓	✓	N/A
Default Funding Account	✓	✓	✓
Address	X	✓	✓
Phone	X	X	X
Payment Method	N/A	X	X

Setting Up and Managing eBills

The eBill service allows you to view detailed billing information, for eligible payees, within the bill pay site. eBill eligibility depends on the payee. Some managed payees have an eBill relationship with the bill pay provider. Once these managed payees are added, you will have the option to register for eBills. They will then provide merchant-specific information (usually authentication) to continue with the eBill registration process.

Setting Up eBills

From the Bill Pay dashboard, if an eBill is available for a specific payee, a link titled Sign up for eBill will be present. Tap this link to begin the registration process.

NOTE: Not all managed payees will have the option to sign up for eBills.

An informational message will appear, tap Setup eBills to continue.
Verify account information on the Begin eBill Enrollment pop-up box by entering security and authentication credentials. Once complete, tap the Continue button to complete the registration process.

Once the eBill registration is complete, you will see a link titled “eBill” Available on the Bill Pay Dashboard and tap it.

From here, you now have access to make a payment to the selected payee.

Mange eBills

To manage eBills, first navigate to the Bill Pay Dashboard. The end user can complete the next task in one of two ways.

1. Tap the eBill Available link from the dashboard, then tap the eBills tab
2. Tap the desired payee from the dashboard and tap the eBills tab

To update the payee's information, tap the Update eBill Enrollment link.

NOTE: The eBills tab only displays when end users have completed the eBill registration process

The end user selects the Update button to edit their payee login, or the Unenroll button if they wish to discontinue eBills. For this example, the end user taps the Update button.

To update the Autopay Settings in the Autopay Enabled section, the end user clicks the Edit button (pencil icon).
Available autopay settings are:

- Enable or disable autopay
- Choose a payment amount
- Delivery options

- Select the account from which to pull funds

Once the updates have been made, the end user taps the Save button to continue.

For eBills with Pending payments, the end user taps the breadcrumb icon to select their desired option.

- View Bill (PDF of the bill)
- Pay Now (make a payment)
- Archive (move a payment from the Pending section to the History section)

Bill Pay on Mobile

Bill Pay is also available on mobile; you can make payments, add business and/or personal payees, and view scheduled payments and payment history. However, eBill registration is not supported on Mobile. Navigation is very similar to the desktop; the menu options are condensed into a hamburger menu rather than spread across the top.

Add and Manage Payees on Mobile

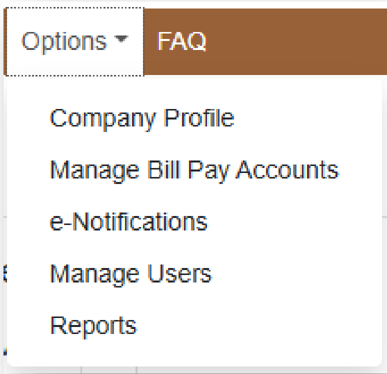
1. First navigate to Bill Pay on mobile by going to More>Transfer & Pay> Bill Pay.
2. From the Bill Pay screen, click on the hamburger menu at the top right.
3. Click the Payees dropdown and select Manage Payees.
4. To add a Payee, click on the person + icon in the top left.
5. Select Add an Individual or Add a Company and enter the required information.
6. To manage a payee, click the ellipse dots next to the payee from your list of payees.
7. To delete the payee, select the trashcan icon. To edit the payee, select the pencil icon.
8. If editing, once you click the pencil icon you will be brought to the edit payee details page where you can edit the.

Make a Payment on Mobile

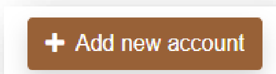
1. Navigate to Bill Pay on mobile by going to More>Transfer & Pay> Bill Pay.
2. From the Bill Pay screen, click on the hamburger menu at the top right.
3. Click the Payments dropdown and select the payment type.
4. Click the plus sign next to the payee you want to pay and click Pay.
5. Click the ellipse dots next to the payee's name to expand the payee's information.
6. Next, select the From Account.
7. Enter the Amount to pay.
8. Then select the Process Date.
9. When ready, click the Pay all button.

Add Accounts

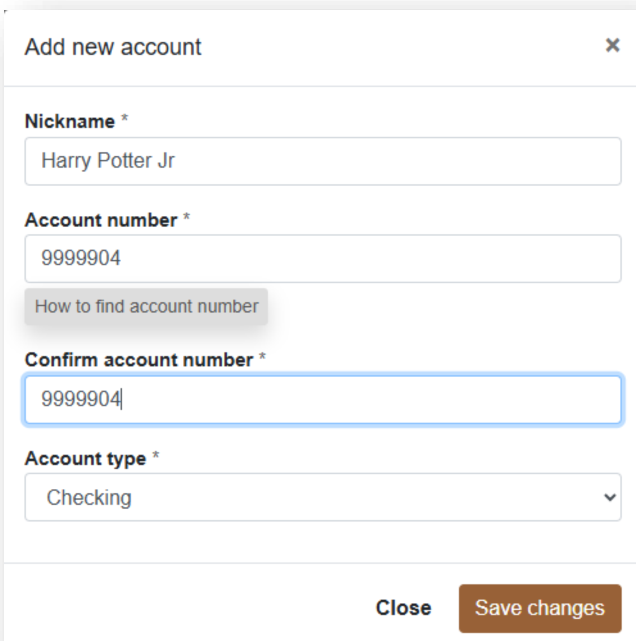
1. Click Options on the navigation bar.
2. Click Manage Bill Pay Accounts



3. Click Add new Account



4. Complete required fields.
5. Click Save changes



6. Once the account has been added, the client will see the status of Pending.
7. Tradition Capital Bank will do a review within one business day. You will see the status change to Approved, allowing you to start using it as a funding account.

Default	Nickname	Account number	Account type	Status		
	Harry Potter Jr	*****9904	Checking	Pending	Edit	Delete