

### **WELCOME TO**



**CASH MANAGEMENT** 

**ONLINE BANKING** 

**BILL PAY USER GUIDE** 

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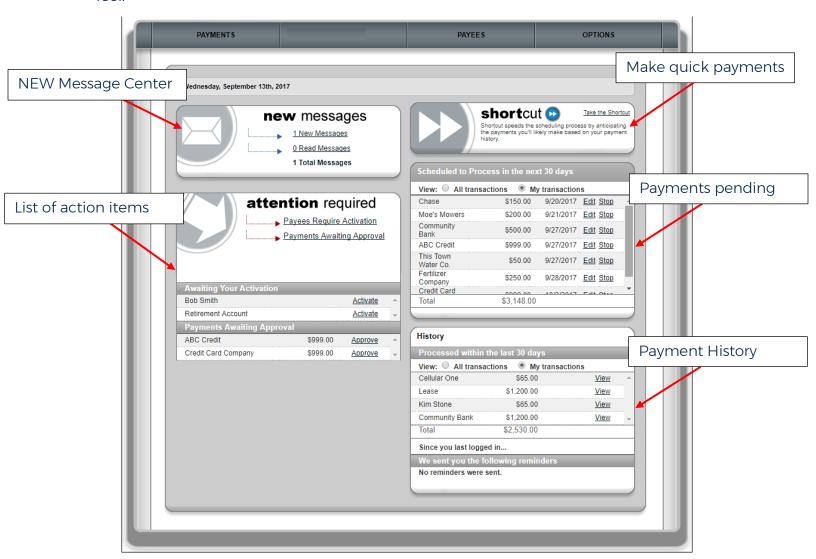
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CIBM Bank is pleased to offer a Bill Pay system that gives Business Owners more flexibility and control over how they choose to pay their business expenses. Along with the traditional payment methods, the business now has more control over what their elected users may or may not do within the system, as well new features that will enable payments to individual personal payees, and reports to assist with daily or monthly reconciliation.



Upon entering the "Bill Pay" tab, the Bill Pay Home page will have an updated look and feel.



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### **Message Center**



The Message Center displays any new messages sent by CIBM Bank that may relate to the Bill Pay system.

### **Attention Required**



The Attention Required section will notify you of any actions that need to be taken. Actions that a user may see listed:

- Activate Payee
- Approve Payments
- Unlock Email Payee
- Returned Payment
- Outstanding check

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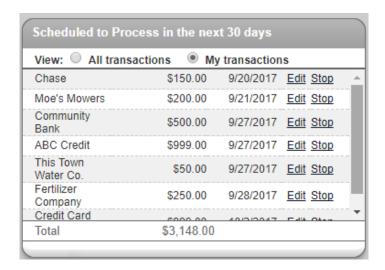


#### **Shortcut**



The Shortcut is the new Quick Pay. Quick and easy way to schedule a payment to a frequent payee.

### **Scheduled**

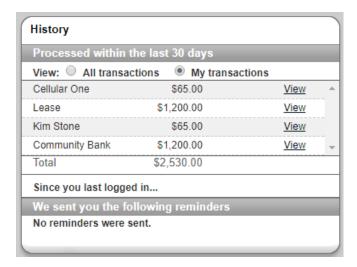


The Schedule section will display any payments that have been scheduled to pay and are pending.

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#### **History**



The History section will display the last 30 days history of payments processed through the system. This section also lists any reminders set up by the user.





In the PAYEES tab, users can Add a Payee, Import Payees, View Payees and Manage Categories.

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### Add a Payee

The type of payees that may be added are:

- A Company used to pay bills such as credit cards, utilities, etc...
- An Individual used to pay a person such as a repairman, gardener, etc..
- A Bank or Credit Union used to pay a credit card or loan payment



### Add a Company

To add a company, enter the information from your statement or invoice. The Bill Pay system will then attempt to locate the payee in the payment database, the type of payment will depend if the payee exists in the database or not.

If no match is found, then the payment will be processed as a check payment and mailed to the payee's address.

If a match is found, then the payment will be processed as an electronic payment.



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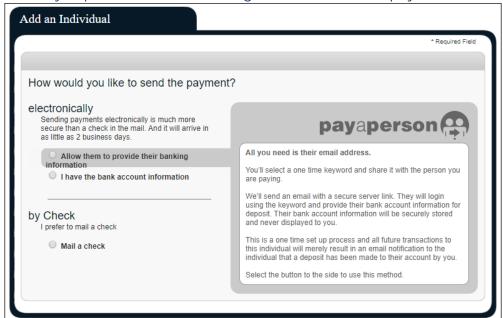
Once the payee has been successfully added, a payment may be scheduled or the user may go on to add another new payee.



#### Add a Person

There are three ways that a payment may be made to an individual (Person) payee. This method of payment is for payments intended to be received by a natural person.

- Electronic
  - Email Payment payee simply needs to provide a valid email address to receive payment
  - Direct Payment payee provides their bank's ABA/Routing number and deposit account number through a secure process with the system
- Check
  - o Payee provides a valid mailing address to receive payment

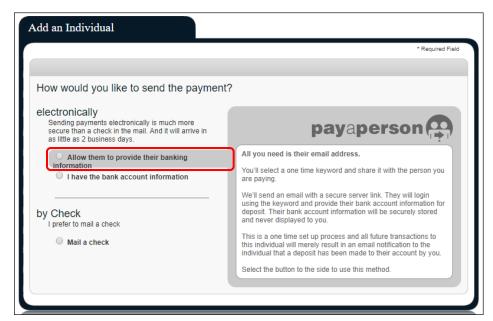


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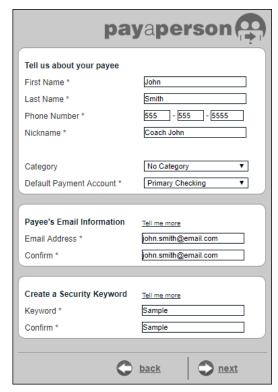
### Add a Person - Email Payment

To pay an individual payee using Email Payment, select "Allow them to provide their banking information". The payee will need to provide you with a valid email address to use this payment method.



To create the Individual Payee, the following information will need to be entered:

- First Name and Last Name
- Phone Number
- Assign a "Nickname" for the payee
- Payee's email address
- Create a Security Keyword this will need to be provided to the payee to complete the payment process

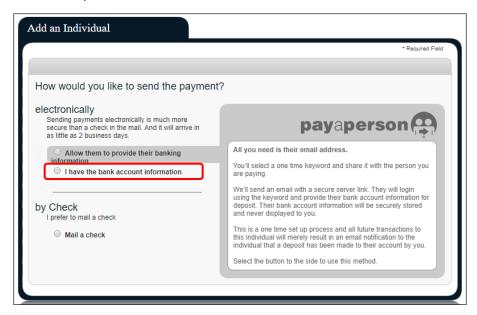


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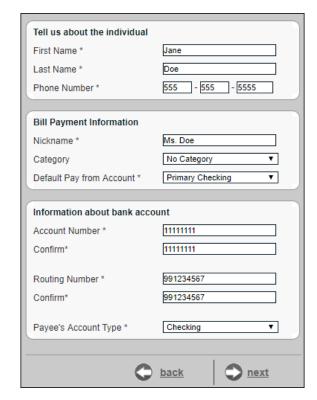
### Add a Person - Direct Payment (Bank Acct Info)

To pay an individual payee using their bank's ABA/Routing number and bank account number, select "I have the Bank Account Information". This type of payment will then be sent as an ACH Deposit.



To create the Individual Payee, the following information will need to be entered:

- Payee's First Name and Last Name
- Payee's Phone Number
- Assign a "Nickname" for the payee
- Payee's email address
- Payee's Account Number
- Payee's Routing Number
- Type of Payee's Account (checking, etc.)

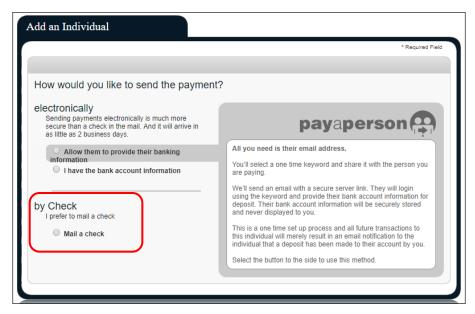


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### Add a Person - Check Payment

To pay an individual payee by check, the payee simply needs to provide you with a valid mailing address. Select "Mail a Check" under "by Check" to create the payee.



To create the Individual Payee, the following information will need to be entered:

- Payee's First Name and Last Name
- Payee's Phone Number
- Payee's Mailing address (street, city, state, & zip)
- Assign a "Nickname" for the payee
- If the payee has provided an invoice or account number or you wish to provide a reference number enter this into the "Information about you" section

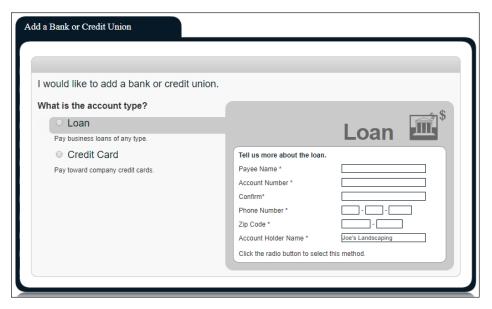


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#### Add a Bank or Credit Union

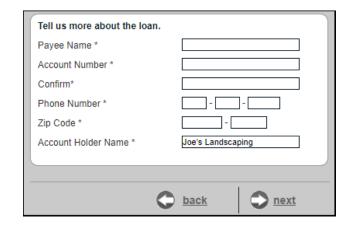
A Bank or Credit Union may also be set up as a payee. This type of payment is used to pay a loan or credit card account held with that institution. To add a Bank or Credit Union payee, select the type of account to pay.



#### Add a Bank or Credit Union - Loan

To create a loan payment payee, the following information will be required.

- Payee Name
- Your Account Number with the Payee
- Payee Phone Number
- Payee Zip Code
- Account Holder Name



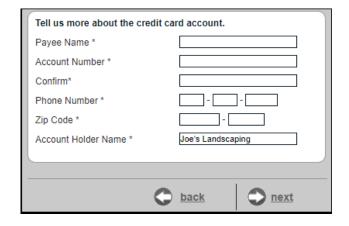
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#### Add a Bank or Credit Union - Credit Card

To create a credit card payee, the following information will be required.

- Payee Name
- Your Account Number with the Payee
- Payee Phone Number
- Payee Zip Code
- Account Holder Name



### **Activating a Payee**

For certain higher-risk payees, activation may be required:

- A Person
- A Bank or Credit Union
  - Loan and Credit Card payees will only require activation if a match is not found in the payee database

Activation of a payee occurs through the use of an activation code.

- An activation code is a one-time, system-generated code
  - o It is specific to each payee and expires if the user:
    - Requests a new code for the payee
    - Ends the bill session
  - o Payments cannot be scheduled until this step is complete

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### **Activation Steps**



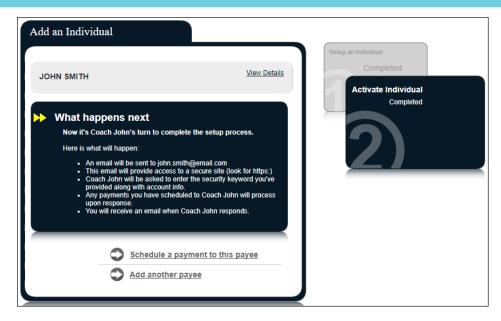
Select the preferred delivery method to receive the activation code by phone, email or text message.



Enter the Activation Code and then click the "Submit" button at the bottom

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Upon successful activation, the user is then able to schedule a payment or proceed to add another payee.

#### Additional Activation steps for Individual Payee - Email Payments

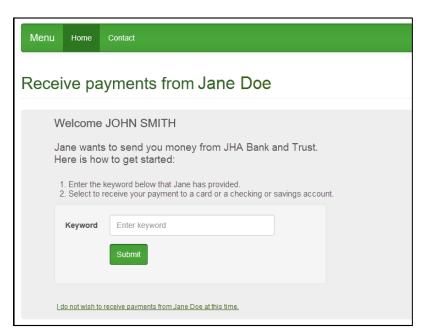
For Individual Payees in which payments are being delivered via Email Payment, the payee will also need to complete the activation process on their end.

- The Individual Payee will be sent an email by the Bill Pay System where they are asked to enter the following information:
  - The Keyword that the user created when setting up the payee in the Bill Pay System (be sure that you are providing this to your payee)
  - The payee's preferred crediting account information (where do they want the money to be deposited)
    - The payee has nine days to enter their keyword and account information. If they fail to complete this step, they are then automatically deleted from the user's payee list, the user will receive an email notification
    - Any scheduled payments cannot process until the payee enters their account information.

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Below is a sample of what the payee will see upon receipt of the system generated email.



#### Individual Email Payee Locked Out

Individual Email Payees can become locked out after entering the keyword (provided by the Bill Pay user) three (3) times. This may occur up to three (3) times (total of nine (9) failed attempts) before the payee is deleted from the user's payee list.

After the first initial lockout occurs (first three failed attempts), the system will automatically reset the payee after 24 hours.

The user may choose to unlock the payee in the following ways:

- May unlock the payee themselves by logging into the Online Banking System, then accessing the Bill Pay tab. Once in the Bill Pay tab, the payee will be listed as locked in the "Attention Required" section and clicking "unlock" beside that payee
- By contacting CIBM Bank's Customer Service at 1-877-925-3030

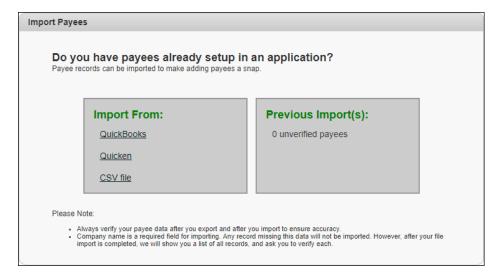
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### **Importing Payees**

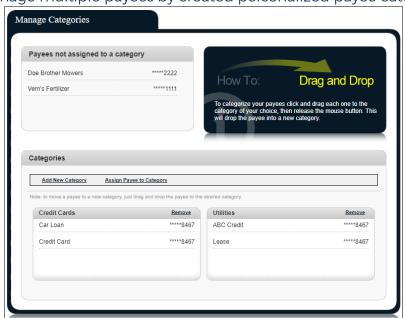
Users may import Payee information using the following:

- QuickBooks
- Quicken
- CSV File



#### **Payee Categories**

A user may manage multiple payees by created personalized payee categories

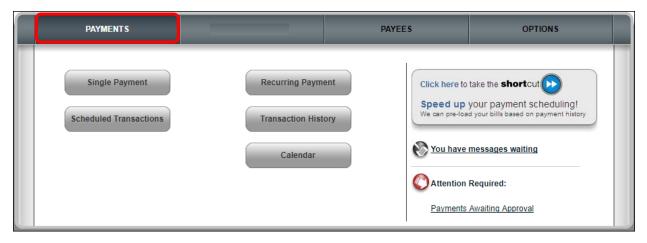


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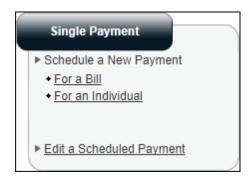




Payments can be viewed and managed in the Bill Pay system by using the various features found in the "Payments" tab.



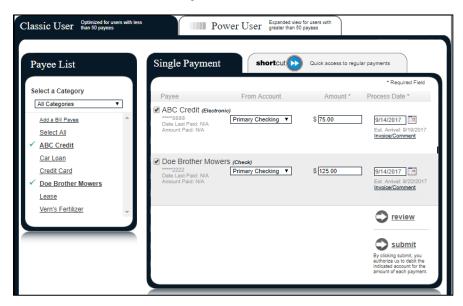
### Single Payments



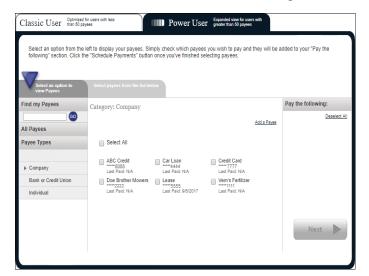
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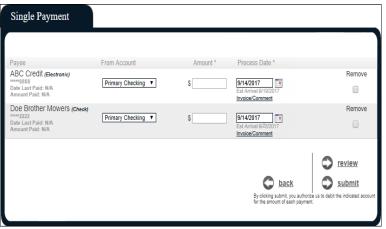


The user will click on the payee's name from the list on the left menu, then selects a "Pay from" account, "Amount" and "Payment Date".



Power User View (for users with greater than 50 payees)





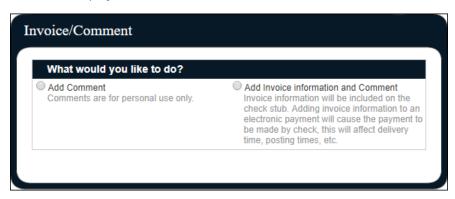
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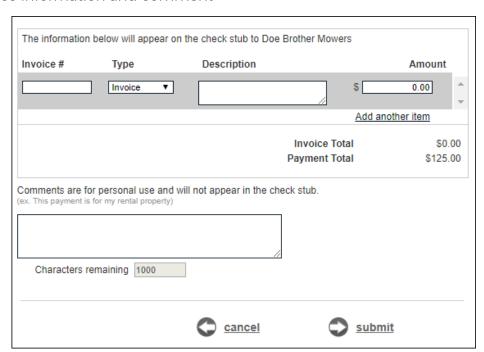
#### Invoice/Comment

A user has the option to add an Invoice or a comment to any payment

- Comments are for personal use only and will not be included with the payment or printed on the check
- Invoice information is printed on check stubs
  - When adding an invoice to an electronic payment, the payment will be sent as a <u>one-time check</u>, as invoice information cannot be sent with an electronic payment.



#### Add invoice information and comment



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#### **Processing Date**

Users can select the day they want their payment to process. CIBM Bank will process payments at 2pm CT each business day (weekends and holidays excluded).

- Electronic Payments
  - Users should allow 5 business days for funds to be received by the selected payee, thus selecting a processing date of at least three business days prior to the expected arrival/due date to prevent any late payments.
    - If the funds are not available during the first processing cycle, the payment will be attempted at the next processing time. If funds are not available at the second attempt, the payment is automatically canceled by the system.
- Check Payments
  - Users should allow 10 business days for a check payment to be received by the selected payee, thus selecting a processing date of at least 10 days prior to the expected arrival/due date to prevent any late payments
    - Check payments produce a check drawn off of the user's payment account (user's account number and routing number are printed on the check), thus the payment amount will not be debited from the payment account until the check has been cashed by the payee.

#### Deliver by Date

User can select a due date and the system will calculate the processing date for that payment so that it arrives on time.

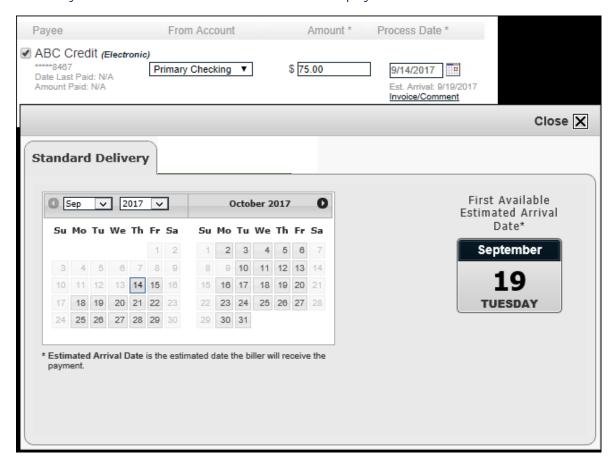
- Electronic Payments
  - The process date will automatically be chosen for two days prior to the due date
- Check Payments
  - The process date is chosen based on the payment history and location of the payee

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### Payment Date Calendar

A user may click on the calendar to choose their payment date.



#### Payment Confirmation

Once payments are scheduled, a confirmation number will be generated for the user.

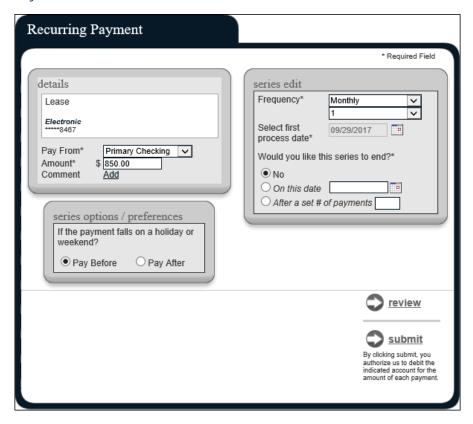
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#### **Recurring Payments**

A user can set payments up to be paid automatically on the frequency of their choice.

- Weekly
- Every other week
- Every four weeks
- Monthly
- Every other month
- Twice a month
- Every three months
- Every six months
- Annually



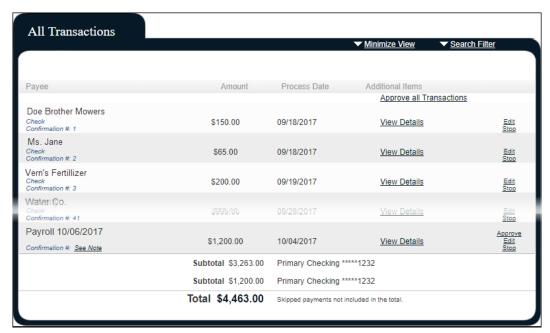
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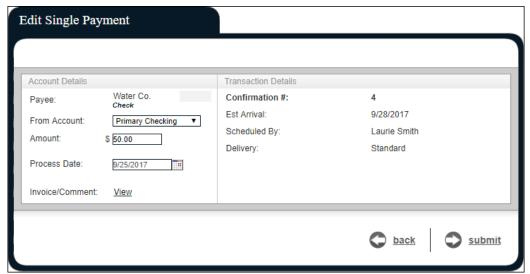


### **Scheduled Payments**

These are payments that are in a scheduled status and awaiting the processing date. Users have the option to:

- Edit or Stop a payment
- Approve a payment





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### **Transaction History**

These payments have already been processed and paid.

- History is maintained for 18 months
- Users have the option to "View Details"

	<b>▼</b> Minimize View	✓ <u>Search Filter</u>
Amount	Process Date	Additional Items
\$65.00	09/01/2017	<u>View Details</u>
\$1,200.00	09/05/2017	View Details
\$1,200.00	09/05/2017	View Details
\$999.00	09/06/2017	View Details
Subtotal \$1,265.00	Primary Checking *****1232	
<b>Subtotal</b> \$2,199.00	Primary Checking *****1232	
Total \$3,464.00		
	\$65.00 \$1,200.00 \$1,200.00 \$999.00 Subtotal \$1,265.00 Subtotal \$2,199.00	Amount Process Date  \$65.00 09/01/2017  \$1,200.00 09/05/2017  \$1,200.00 09/05/2017  \$999.00 09/06/2017  Subtotal \$1,265.00 Primary Checking ******1232 Subtotal \$2,199.00 Primary Checking ******1232

Payee		Amount	Process Da	te	Additional Items	
Kim Stone Check Confirmation #: 22		\$65.00	09/01/201	7	<u>Hide Details</u>	
Transaction Deta	ails				Printer Friendly Version	
Scheduled By: Approved By:	Laurie Smith	Fr	ransaction Type: rom Account: requency:	Bill Payment Primary Checking One Time		
Timeline						
08/31/2017	You scheduled a single payment to Kim Stone to process on 09/01/2017.					
	Processed check number Pending to Kim Stone from your Primary Checking [*****9999] account in the amount of \$85.00					
09/01/2017	A Check payment to Kim Stone from your Primary Checking ***** 9999 account in the amount of \$85.00 was processed.					
	Estimated arrival date for this payment was 09/07/2017.					
	Need more information about this payment?  Contacting Kim Stone will provide you with the most up to date information. If you have contacted the payee and still need more assistance, visit our Payment Resolution Center.  Want to stop this payment? Send us a stop payment request.					

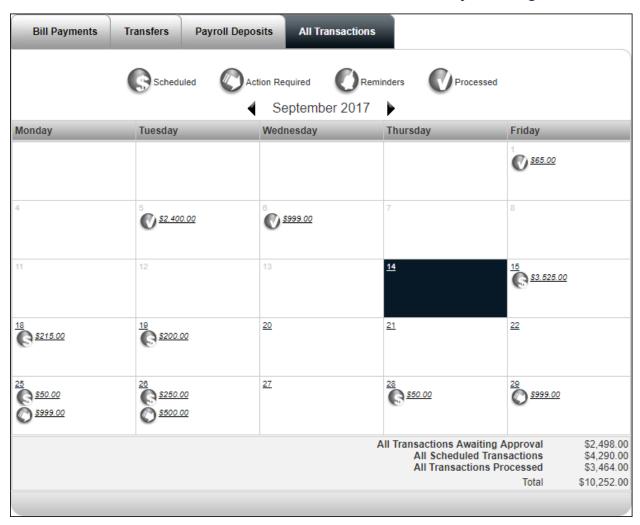
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### CALENDAR

The Bill Pay system provides a calendar view for all transactions. This gives an overview of the month's bill payment activity, including scheduled and processed payments.

- Displays 18 months of activity with ability to view previous or upcoming months
- Full details of transactions or reminders can be viewed by selecting the links



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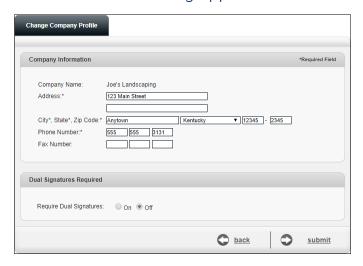
Within the Options section of the Bill Pay system, there are several options available to assist business users in managing their bill pay account.



### Company Profile

Users can update their company profile and turn Dual Signatures on or off. Any changes made here <u>do not</u> affect the account record with CIBM Bank.

- Dual Signatures is a security feature that requires scheduled or edited transactions to be approved. When this feature is on, one additional user must have the Approval Authority permission. This enables basic users to approve transactions that are scheduled or edited
  - o Email notifications concerning transactions requiring approval are sent at 1:00am, 5:00am, 9:00am, 1:00pm, 5:00pm and 9:00pm CT, until the transactions are approved. These notifications will only be generated when transactions are "Pending Approval"



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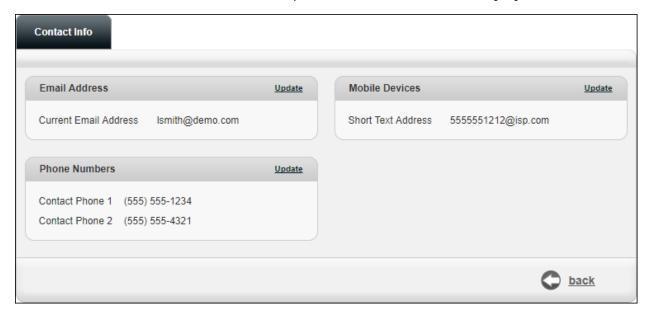
### Personal Profile

This is the user's account profile.



#### View Contact Info

Users can add their additional contact phone numbers their Bill Pay System



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### **Default Page**

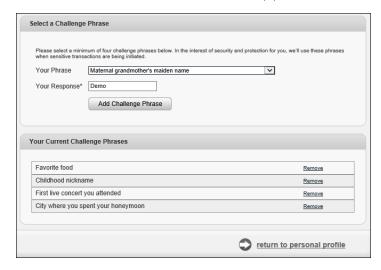
This feature allows the user to customize their default page (landing page upon entering the Bill Pay tab).



#### **Challenge Phrases**

This feature allows the user to make changes to the Challenge Phrases tied to their user profile.

- Four challenge phrase questions are always required
- If one challenge phrase is removed, a new one must be added
- A user can be locked out of the Bill Pay system for answering two challenge questions incorrectly, up to three times each. If a user becomes locked out, they will need to contact CIBM Bank's Customer Support for assistance.



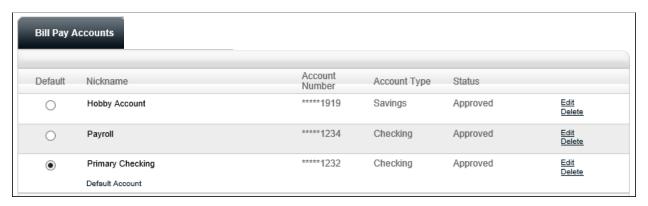
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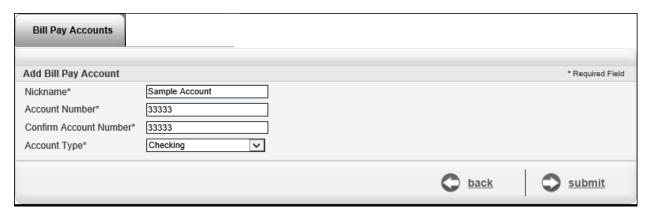
### Manage Bill Pay Accounts

A user can request to add additional accounts they have in their business name at CIBM Bank.

- Bill Pay Accounts
  - o A user can view a list of their pending and approved pay-from accounts
    - They can choose to:
      - Edit the account's "nickname" or the default pay-from account
      - Delete the pay-from account

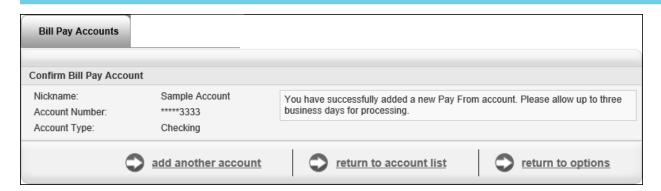


- Add New Account
  - Any new accounts requested to be set up as a pay-from account must be approved by CIBM Bank before it can be utilized within the Bill Pay system
  - Users who are not full administrators within CIBM Bank's Cash Management Online Banking may need to be given permission to request new accounts. (see Manage Users section)



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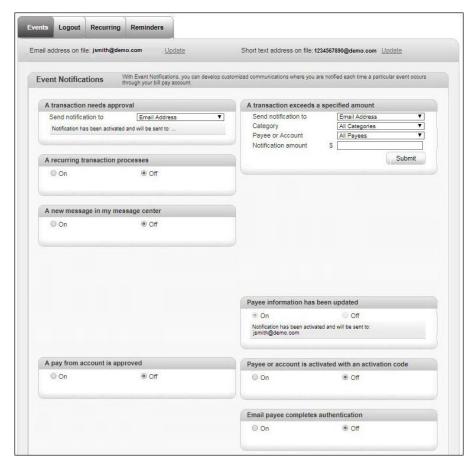




### **E-Notifications**

eNotifications allow the business to monitor activity and assist with detecting fraud on their bill pay account. Notifications can be sent by email, text message, or both.

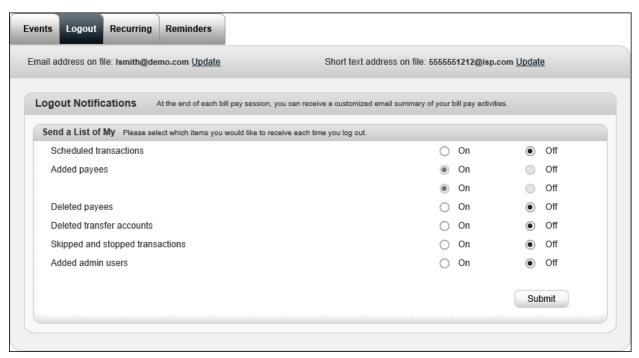
• <u>Event</u> - these notifications are sent when the user customizes (selecting *On* or *Off*) for particular activities.



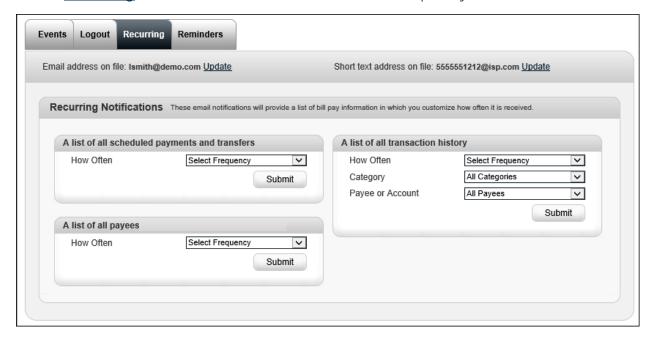
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• <u>Log Out</u> - these notifications are sent each time the user logs out of bill pay. Added payees is a default notification and cannot be turned off.



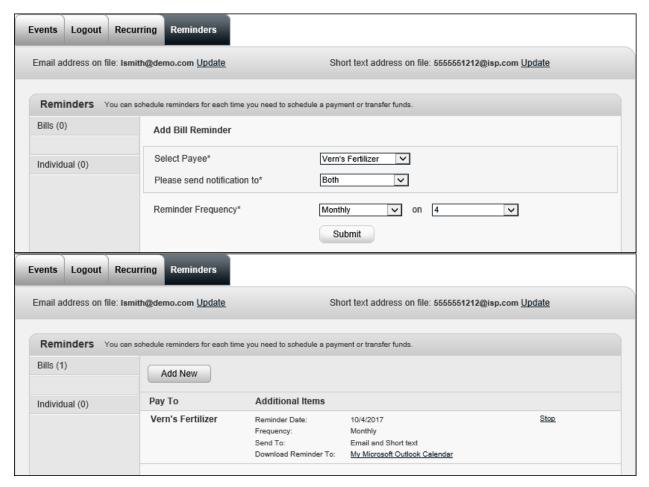
• Recurring - these notifications are sent on the frequency of the user's choice.



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• <u>Reminders</u> - these notifications are reminders to pay a bill with the option to add the reminder to the user's Microsoft Outlook calendar.



<sup>\*\*</sup>NOTE - the notifications for "A transaction needs approval, Payee information has been updated, Added payees and Added transfer accounts" cannot be turned off.

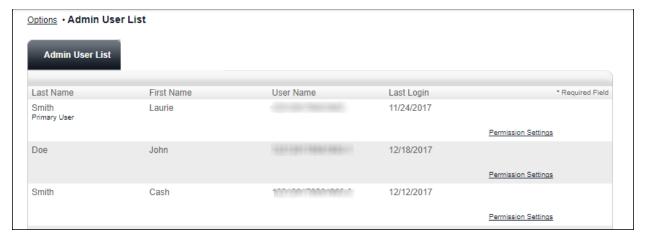
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### MANAGE USERS

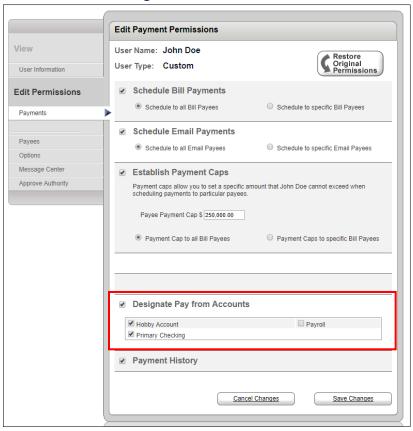
Manage Users allows the business to edit individual user permissions within the Bill Pay system.

• <u>Edit Users</u> - only those Cash Management users that are "Full Administrators" will be able to edit a bill pay user's permissions



To edit a user's "Permission Settings" click "Permission Settings"

- To view each type of transaction level permissions click on each options
- NOTE if "Designate Pay from Accounts" is enabled for the user each additional account will need to be enabled for that user



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Reports assist with managing the details of the bill pay account. These reports can be converted to Excel. Reports include:

- Payments Processed
- Payment Changes
- Payments Stopped
- Payees Added
- Outstanding Check Report

Payments Processed	4	
Payment Changes	Cho	Choose a Report Type
Payments Stopped	Obtai	n detailed audit reports of bill pay transactions during a specific time frame.
Payees Added	`	
Outstanding Check Report		



If support is needed for the CIBM Bank Cash Management Bill Pay system, please contact the following:

**CIBM Bank Customer Support** 

1-877-925-3030

**Hours of operations** 

Monday through Friday 8:00am - 5:00pm CT

(Weekends and Federal Holidays excluded)

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