

## Business Bill Pay - FAQ



### Payees

What is a payee?

A payee is a company or person to whom money is to be paid. Example: The company or person to whom a check is to be made payable.

How do I add a company payee?

Click on "Payees". Click "Add a Company". The system will walk you through a one-time, step-by-step setup process to gather key information used to send your payments.

How do I add a person as a payee?

Click on the "Payees". Click "Add an Individual". Whether you have their deposit account information or not, there are options available to send your payment. The system will walk you through a one-time, step-by-step setup process to gather key information.

Can a payee see my payment comment?

No. Comments are for your use only and will not be sent with your payment.

What are payee categories?

Categories allow you to group your payees for customized listings, whether you're scheduling payments, viewing pending transactions, or researching your transaction history. You can manage your categories by selecting "Payees", then "Manage Categories".

### Payments

Can I make payments on a holiday or weekend?

No. Holidays and weekends are not eligible for payment processing, and will affect the dates available to select when scheduling your payments.

What is my payment/transaction history?

Your payment and transaction history helps you keep track of your payments with customized reports, and by providing a detailed timeline of each transaction that you have scheduled within bill pay.

How long are records stored in my transaction history?

Your transaction history will allow you to report transactions up to **18** months from the current date.

How are my payments processed?

Payments may process electronically or by check. Electronic payments will either process through ACH or by virtual cards. The goal is to deliver your payment securely, using the fastest method available for your payee.

What is a virtual card?

A virtual card is a single-use, pre-paid card that is a temporary credit card number used to make your payment electronically. Because it is a temporary credit card, you will not recognize the randomly generated card number.

Is this a card in my name?

No. Virtual cards are temporary and contain the following information: card number, expiration date, and card processor name. This information is not associated with your account.

Who issues the card and is it secure?

Virtual cards are an added layer of security for payments to be made by Visa, Mastercard, or Discover. The single-use cards are not associated to your checking or savings account. The card processors only receive the information that is required to make your payment to the payee on your behalf, and do not have access to your personal account information.

Why does my payment look like it came from somewhere else?

Your payees establish relationships to receive electronic payments through different payment processors. These processors partner with one another so more payments can be sent electronically. This means your payment gets there faster.

Will my payment always process the same way?

Not necessarily. If your payee establishes a new electronic payment relationship or discontinues a relationship, your payment processing method may change. A check payment may start processing electronically, or vice versa depending on the payee.

Do virtual card payments cost me anything?

You should not be charged a fee when your payment is paid using a virtual card. If you believe you were charged, please contact support to research the fee.

What is Dual Signatures?

"Require dual signatures" is a security feature that requires scheduled or edited transactions to be approved. It can be turned on or off through the "Company Profile" section of the "Options" menu.

When "Require dual signatures" is off: One user with Approval Authority must manage each transaction. This user can schedule or edit a transition with no approval from another user. They may also approve a pending transaction that has been changed by someone without approval authority.

When "Require dual signatures" is on: Two users with Approval Authority must manage each transaction. The first sub user may schedule, edit, or approve a pending transaction that has been changed by someone without the Approval Authority Permission. The second sub user must approve the pending transaction.

How do invoices work?

Invoice information will be included on the check stub. Adding invoice information to an electronic payment will cause the payment to be made by check, this will affect delivery time, posting times, etc.

How do I set up recurring payments?

To set up a recurring payment, click "Payments", then "Recurring Payment". Choose your payee. Enter the amount; select the pay-from account and the frequency by which you want your payments to be automatically scheduled.

How do I set up a person-to-person payment?

When adding payee, choose the "Pay an individual" option. Whether you have their deposit account information or not, there are options available to send your payment.

Can I see payments that will process more than 30 days from now?

Yes. You can view all your scheduled payments from the "Payments" tab, by selecting "Scheduled Payments". Use the search filter to refine your results.

Can I see payments that were processed more than 30 days ago?

Yes. You can view your payment history from the "Payments" tab, by selecting "Payment History". Use the view options filter to refine your results.

## **eBills**

What is an eBill?

An eBill is an electronic presentation of your bill from your payee. eBills may be in the form of a PDF or summary information, and will provide you with the due date and amount due from your billing statement. You may also receive an alert when it's time to schedule your payment. To receive alerts, turn them on in Options.

How do I set up an eBill?

If your payee is eligible for eBills in bill pay, you can add them as a payee to receive your bills electronically. You may be prompted to enter the credentials that you would use to log in to your biller

site, your account number on your statement, and the ZIP Code of your payee. The payee may require other information to verify your identity. This prompt depends on the payee and what they need from you for you to register to receive your bill electronically. A benefit of an eBill is that you may also receive payment confirmations from the payee when the payment is received. This depends on the payee and if they offer payment confirmations. Note: Be sure you know your credentials and your account number to set up your payee without an error.

How does autopay work?

Autopay can be set up to automatically schedule your payment when your new eBill arrives. This is based on how you set up your preferences when you added the payee to your list. Note: Some payees will not allow you to set up autopay in bill pay if you have autopay turned on at their site.

### **Pay-from account**

How do I add a pay-from account?

A pay-from account can be added by accessing "Options" and clicking "Manage Bill pay Accounts". Click "+Add New Account" and complete required information. The account will remain in a pending status for up to three days while it is verified.

Can I add another pay-from account?

Yes. A pay-from account can be added by accessing "Options" and clicking "Manage Bill pay Accounts". Click "+Add New Account".

How do I edit pay-from account information?

A pay-from account can be edited by accessing "Options" and clicking "Manage Bill pay Accounts". Click "Edit" next to the pay-from account.

### **User management**

How can I view and manage users?

Users can be viewed and edited by accessing "Options" and clicking "Manage Users". Click "Permissions" to view or manage what the user can do within the site.

How do I add additional users?

NOTE: Adding and deleting users is only applicable to institutions using Dual-Sign On.

Dual-Sign On: Users can be added by accessing "Options" and clicking "Manage Users". Click "+ New User" and fill in the required fields.

Single-Sign On: New users are enrolled or removed from bill pay through online banking.

Can users share logins?

No. Each individual accessing the bill pay site should use their own login. This allows for permission control and auditing.

What are the user permissions?

Permissions allow restrictions to be placed on each user. This can limit their access to specific areas of the site.

How do I view additional user's permissions?

To view additional user permissions, access "Options" and click "Manage Users". To the right of the user's name, click the "Permissions" tab to view that user's permissions.

Can I unlock a user?

Users with permissions can unlock each other within bill pay by accessing "Options", then "Manage Users". Click "Edit" for the specific user to unlock the account.

### **Message center**

What is my Message center, and how does it work?

The Message center is a location within bill pay where communication regarding your account or payments can be shared securely.

How long are my messages stored?

Messages are retained for 180 days from the date the message was received or sent. Messages are systematically deleted after that time elapses.

### **Challenge phrases**

What are challenge phrases?

Challenge phrases are questions and responses known only by you, and are used to secure access to sensitive account and payment information.

Can I change my challenge phrases?

Yes. You may add or remove challenge phrases at any time from the "Profile link".

### **Supported browsers and settings**

What browsers can I use while paying my bills?

iPay Solutions is unable to provide browser support for obsolete browser versions.

Operating Systems:

iPay will only support manufacturer supported operating systems for:

- Windows
- Mac OS
- iOS – iPhone and iPad
- Android

#### Browsers:

To support the security measures we have in place to keep your data safe, we require the use of a modern browser. As new versions of browsers are released, we will deprecate support for older versions.

- Google Chrome should automatically update, and major updates are released approximately every 12 weeks. If Chrome is two versions older than the current stable channel version, bill pay applications may not be accessible.
- Mozilla Firefox should automatically update, and major updates are released approximately every 12 weeks. If Firefox is two versions older than the current stable channel version, bill pay applications may not be accessible.
- Microsoft Edge will be supported at the latest version only. Bill pay applications may not be accessible on older Microsoft Edge versions, 60 days after a new version is released.
- Apple Safari currently only sees major upgrades during the Fall. Bill pay applications may not be accessible on older Safari versions, 60 days after a new version is released.
- Microsoft Internet Explorer no longer receives feature updates and does not support modern web application security; therefore, we do not support Internet Explorer with our bill pay applications.

#### Additional Information:

- Subscribers can verify with their financial institution that their browser and operating system versions are compatible with online banking.
- Browser and operating system versions not on the supported list may still have functionality; however, they are not recommended.

How do I enable cookies?

Instructions on how to enable cookies:

- [Microsoft Edge](#)
- [Firefox](#)
- [Safari \(Mac only\)](#)

- [Google Chrome](#)

Download the latest browser version

Download links open in a new browser window.

- [Microsoft Edge](#)
- [Firefox](#)
- Safari: Use the **App Store** application included in OS X to update or download Safari.
- [Google Chrome](#)

What are site analytics? Why are they important?

To assist us in maintaining and improving this website, we use analytics to gather information about customer usage of the website. For example, site analytics allow us to track the number of visitors to the website, number of pages most viewed, and which operating systems and mobile devices are most used. We do not track, collect, or upload any data that personally identifies an individual (such as a name, email address, account number or billing information), or other data which can be reasonably linked to such information. To collect the usage data, we use cookies, which are small files placed on your device when you use this website. The information that we receive from the site analytics helps us improve the performance of this website for you.

Allow site analytics

## Miscellaneous

What is the Calendar tab and how do I use it?

The "Calendar" is a monthly snapshot of transactions that are pending or processed. You can access pending payment or payment history by clicking the transaction totals displayed on any given day.

How do I view my personal information?

Under "My account", click the "View/Edit personal information" link to review or edit your information. Information from Core-integrated FIs cannot be updated. We can advise them to reach out to the FI to update the information.

Why does my dashboard state: Attention required?

If there are actions required, the "Attention required" indicator will appear to notify you and provide links to help you resolve the items.

How do I schedule a notification or reminder for myself?

Click "Options", then e-Notifications to set the notification and reminder preferences within your bill pay account.

How do I view my company information?

From "Options", click Company Profile.

How can I get help with my online bill pay account?

Support hours are 7:30 a.m. – Midnight ET, Monday through Friday. Contact Bill Pay Support during business hours at **855-407-6306** . You may also initiate a Bill Pay chat for online help.