Business Bill Pay

User Guide
# Table of Contents

Initial Setup of a Bill Pay User.................................................................................................................. 2
Home Page .................................................................................................................................................. 4
Payees Tab.................................................................................................................................................. 5
  Add a Payee.............................................................................................................................................. 6
    Add a Company .................................................................................................................................... 6
    Add an Individual ................................................................................................................................. 8
  Payee Activation Process ....................................................................................................................... 9
  I Have the Bank Account Information ................................................................................................ 11
  Mail a Check ........................................................................................................................................... 12
Add a Bank or Credit Union ..................................................................................................................... 13
View Payees ............................................................................................................................................. 14
Manage Categories ................................................................................................................................. 15
Payments Tab........................................................................................................................................... 16
  Single Payments ................................................................................................................................. 16
  Invoice/Comment ................................................................................................................................. 17
  Payment Date Calendar ....................................................................................................................... 17
Recurring Payments ................................................................................................................................ 18
Scheduled Transactions .......................................................................................................................... 19
Transactions History ............................................................................................................................. 20
Payroll ..................................................................................................................................................... 21
  Add New Employee ............................................................................................................................. 22
  View/Edit Employee ............................................................................................................................ 24
  Pay Employees ................................................................................................................................... 24
Calendar.................................................................................................................................................... 26
Options Tab.............................................................................................................................................. 27
  Company Profile ................................................................................................................................. 28
  Personal Profile .................................................................................................................................... 29
  View Contact Info ............................................................................................................................... 29
  Change PIN ......................................................................................................................................... 29
Default Page ............................................................................................................................................ 30
Challenge Phrases ..................................................................................................................................... 31
Manage Bill Pay Accounts ...................................................................................................................... 32
e-Notifications ........................................................................................................................................... 33
Manage Users .......................................................................................................................................... 35
Reports....................................................................................................................................................... 37
Initial Setup of Bill Pay User

Each User will be asked to choose a default account to pay from and must establish their email address.

Required: Please select the account from which you most often pay your bills. This will be the default account when setting up new payments. You will still have the option to choose to pay bills from your other accounts.

- General Checking

Required: Please provide your email address. This will be used to notify you of your payment status.

During the Bill Pay Administrator’s initial log in, they will receive this message indicating that their Bill Pay Enrollment is pending. F&M monitors for pending enrollments during the day, Monday – Friday, and will release the pending enrollment upon verification of account data.

Pending Enrollment

Your bill pay enrollment has not yet been approved.

Please allow up to 3 business days for your bill pay enrollment to be processed. If you have questions concerning your enrollment, please contact Farmers & Merchants Bank of Central California bill pay administrator.
Once the Bill Pay Enrollment is activated, all Users will be asked to complete their challenge prompts and provide a security key.
Home Page

Please note: The screens you see in this guide are subject to change.
Message Center
The secure message center displays communications regarding your bill pay account.

Attention Required
Displays when actions must be taken within the bill pay site.

Shortcut Method
Provides a faster way to schedule transactions and is based on previous bill payment history.

Scheduled
Transactions scheduled to process within the specified time frame are displayed.

History
Transactions processed or paid within the specified time frame are displayed.

Since You Last Logged In
Displays reminders that were sent to pay bills.

Payees Tab

![Payees Tab Image]
Add a Payee
Add your payees to the bill pay system. Three types of payees can be added:
- Company
- Individual
- Bank or Credit Union

What type of payee are you adding today?

A Company
Use this link to add your credit card, utilities, cell phone bill, etc.
Go There Now

An Individual
Add your local repairman or even a family member here.
Go There Now

A Bank or Credit Union
Use this link to add your financial institution for items such as a car loan.
Go There Now

Add a Company
When adding a company, enter information from your statement. The bill pay platform attempts to locate a payee match based on that information.

Important Information!
Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.
We have established a relationship with this payee to remit your payment in the most efficient manner.

This payee has been added! You may now schedule a payment to this payee.
Add an Individual

There are two options to add an individual as a payee:

- Electronic
  - I have the bank account information of the recipient.
- Check
  - A check is mailed to the recipient.
Payee Activation Process
Payee activation is an additional security feature for specific payees:

- **A Person**
- **Bank or Credit Union**
  - Checking and Savings options always require an activation code.
  - Loan and Credit Card only require an activation code if we are unable to locate a match in the payee database.

Activation Code Details
This is a one-time, system-generated code.
- The activation code is specific to each payee and expires if you:
  - Request a new code for the payee.
  - End the bill pay session.
- Payments cannot be scheduled until this step is complete.

Activation Code Steps
Select the preferred delivery method to receive the activation code by **phone**, **email**, or **text**.
Enter Activation Code into field and select **submit**.
I Have the Bank Account Information
You can add a person, to receive ACH deposits, with your direct account information.

*Routing numbers are validated for the external institution.

A payee activation code may be required.
Mail a Check
You are required to enter the payee’s address.

Tell us about the Individual
First Name * Maggie
Last Name * Doe
Phone Number * 270 - 737 - 0590
Address * 123 Main Street
City * Elizabethtown
State * Kentucky
Zip Code * 42701 -

Bill Pay Information
Individual’s Nickname * Maggie
Category No Category
Default Pay from Account * Primary Checking

Information about you
Do you have an account number that this individual uses to identify you?
☐ Yes  ☐ No
Your Account Number * Baseball Fee
Confirm* Baseball Fee
Add a Bank or Credit Union
You can pay a bank or credit union for a loan, credit card, checking or savings account. A payee activation code may be required.
View Payees

You can view and manage existing payees:

- **Pay** - link to schedule a single payment
- **Edit** - update the payee’s information
- **Delete** - remove the payee from the list (History is maintained for 18 months.)
- **Activate** - link to request an activation code for the payee
Manage Categories
You can manage multiple payees by creating personalized categories.

Payees not assigned to a category
Johnny
Moe's Mowers
Seed Indeed Co.
Vern's Fertilizer

Note: To categorize your payees, click and drag each one to the category of your choice, then release the mouse button. This will drop the payee into a new category.

Categories

Add New Category Assign Payee to Category

Utilities Remove
AT&T
Cellular One
Lease
Wawono Water Co.

Credit Cards Remove
American Express
F&M Bank
F&M Bank
MasterCard

Accounts Remove

Personal Remove
Kim Stone

Add New Category Assign Payee to Category

Category Name Sample

Save | Close
Payments Tab
You can manage transactions, payroll, and payment history within this tab.

You are able to schedule one-time or recurring payments.

Single Payments
Select a Pay From account, Amount, and Payment Date. The first available payment date is prefilled.
Invoice/Comment

You have the option to add an invoice and/or comment.

- **Comments** are for personal use only and are not included with the payment.
- **Invoice** information is printed on check stubs.

Payment Date Calendar

Click on the calendar to choose your payment date.
Recurring Payments

You can set payments to be paid automatically on the frequency of your choice:

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

By clicking submit, you authorize us to debit the indicated account for the amount of each payment.
Scheduled Transactions
These are payments in **Scheduled status**. Payments can be edited, stopped or approved.

### Payments

<table>
<thead>
<tr>
<th>Payee</th>
<th>Amount</th>
<th>Process Date</th>
<th>Additional Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>F&amp;M Bank</td>
<td>$150.00</td>
<td>05/06/2016</td>
<td>View Details, Edit, Stop</td>
</tr>
<tr>
<td>AT&amp;T</td>
<td>$65.00</td>
<td>05/06/2016</td>
<td>View Details, Edit, Stop</td>
</tr>
<tr>
<td>Moe's Mowers</td>
<td>$200.00</td>
<td>05/06/2016</td>
<td>View Details, Edit, Stop</td>
</tr>
</tbody>
</table>

### Edit Single Payment

**Account Details**
- **Payee:** Moe’s Mowers
- **From Account:** Primary Checking
- **Amount:** $200.00
- **Process Date:** 05/06/2016
- **Invoice/Comment:** View

**Transaction Details**
- **Confirmation #:** 3
- **Est Arrival:** 6/8/2016
- **Scheduled By:** Laura Smith
- **Delivery:** Standard

[Diagram showing payment and transaction details]
Transaction History
These payments have processed and paid out to the payees.
History is maintained for 18 months.
Option to View Details and submit a Payment Inquiry, if additional information and research of a payment is needed.
Payroll
This allows you to send a direct deposit to your employees.
A wizard walks you through the set up process the first time you use it.
Payroll Schedule

This displays the **Current Pay Day Schedule** and allows you to edit the schedule. The payroll schedule is designed to assist with scheduling your payroll on a frequency. This is not a recurring payment. A **reminder is sent two days in advance** to schedule the payroll deposits.

Employee Information

**Add New Employee**
Three different types of Employees: **Hourly**, **Salary**, or **Contractor**.

**Employee Account Information – Split Deposits**
If an employee wants $25 of each deposit to go into a savings account, then you can set up that additional account here by clicking on **Split**.
The deposit amount needs to be the net amount as the percentages or deductions are not calculated.
View/Edit Employee
This allows you to View Details, Edit, or Deactivate employees.

Pay Employees
There are two options: Regular Pay Day or Extra Pay Day.

Payroll must be scheduled and approved one business day prior to the pay date by a user with the Approval Authority permission.

- Email reminders stating that payroll is awaiting approval are generated to all users with approval authority.
- If Payroll is not approved, it will not process. It remains in a Pending status and must be stopped under View Scheduled Payroll.

Regular Pay Day
Follows the regular payroll schedule.

Extra Pay Day
Could be used for extra days worked or a bonus. Split accounts are not used with this option.
### Payroll Information

**Regular Deposit Date:** 6/30/2016

Place a check mark next to the employee you wish to pay and fill in amounts.

#### Hourly Employees

<table>
<thead>
<tr>
<th>Name</th>
<th>Regular Pay</th>
<th>Extra Pay</th>
<th>Total</th>
<th>Additional Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jim Cook</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
</tr>
<tr>
<td>Joe Johnson</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
</tr>
</tbody>
</table>

#### Contractors

<table>
<thead>
<tr>
<th>Name</th>
<th>Regular Pay</th>
<th>Extra Pay</th>
<th>Total</th>
<th>Additional Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contractor</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td></td>
</tr>
</tbody>
</table>

Contractor Sub Total: $0.00

### Summary

- **Hourly Sub Total:** $0.00
- **Salary Sub Total:** $700.00
- **Contractor Sub Total:** $0.00

**Deposit Total:** $700.00

*next*
Calendar

This is an overview of the month's bill payment activity including payments that have processed, as well as payments in a scheduled status.
- Displays **18 months of activity** with the ability to view previous/upcoming months.
- Full details of the transactions or reminders can be viewed by selecting the links.
Options Tab

There are several options available to assist in managing your bill pay account.

<table>
<thead>
<tr>
<th>PAYMENTS</th>
<th>TRANSFERS</th>
<th>PAYEES</th>
<th>OPTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company Profile</td>
<td>Personal Profile</td>
<td></td>
<td>You have messages waiting</td>
</tr>
<tr>
<td>Manage Bill Pay Accounts</td>
<td>e-Notifications</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manage Users</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Company Profile
You can update your company profile and turn dual signatures on or off.

- **Dual Signatures** is a security feature that forces the business to have two bill pay users approve transactions and payroll.

![Company Profile Form]

- **Company Name:** Joe's Landscaping
- **Address:** 123 Main Street
- **City, State, Zip Code:** Georgetown, Kentucky, 40324
- **Phone Number:** 518-555-5131
- **Fax Number:**
  - **Dual Signatures Required:**
    - **Require Dual Signatures:** On
  - **PIN Change Frequency:**
    - **Force PIN Changes:** Weekly
Personal Profile
This is specific to each bill pay user.

View Contact Info
You can update your email, phone, and mobile numbers.

Change Pin
Default Page

Allows you to change your default page to display a different page each time you log in.
Challenge Phrases

You can view the challenge phrase questions on file and add additional ones.

Select a Challenge Phrase

Please select a minimum of four challenge phrases below. In the interest of security and protection for you, we'll use these phrases when sensitive transactions are being initiated.

Your Phrase: Choose a Challenge Phrase

Your Current Challenge Phrases

<table>
<thead>
<tr>
<th>Favorite food</th>
<th>Remove</th>
</tr>
</thead>
<tbody>
<tr>
<td>Childhood nickname</td>
<td>Remove</td>
</tr>
<tr>
<td>First live concert you attended</td>
<td>Remove</td>
</tr>
<tr>
<td>City where you spent your honeymoon</td>
<td>Remove</td>
</tr>
</tbody>
</table>

return to personal profile
Manage Bill Pay Accounts
You can view and manage your additional Pay from Accounts.

Add New Account
Your institution has to approve new pay from accounts.

Bill Pay Accounts
You can view a list of pending and approved pay from accounts.
You can:
• Change the Nickname.
• Change the Default Pay From Account.
• Delete the pay from account.
e-Notifications

e-Notifications allow you to monitor activity. These can be sent by email, text message or both.

Event e-Notifications

These are sent when a particular event occurs.

Log Out

These are sent each time you log out of bill pay.
Recurring
These are sent on the frequency of your choice.

Reminders
These are reminders to pay a bill with the option to add the reminder to your Microsoft Outlook Calendar.
Manage Users

This allows you to manage users who assist with your business bill pay account.

After clicking on the Permissions Settings link, a User with the Manage User Option can select the Edit User Permissions button to modify User Permissions.
To Edit Permissions use the menu on the left of the screen to add or remove permissions.

Approval Authority is the permission setting for those approving transactions and payroll.
Reports
Reports assist with managing the details of your bill pay account. These can be converted to Excel. Reports include:
- Payments Processed
- Payment Changes
- Payments Stopped
- Payees Added