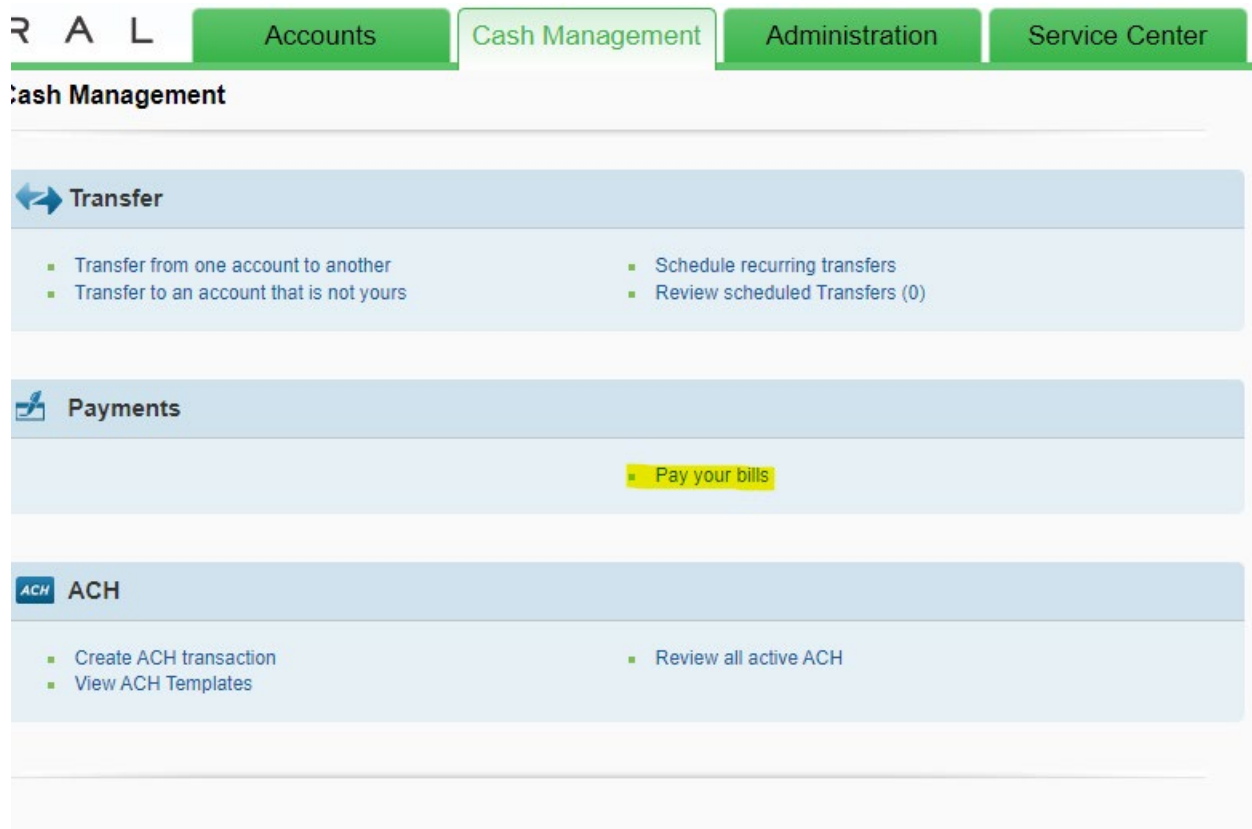


# Business Bill Pay Quick Reference Guide

Online Bill Payment was designed from the user perspective, focusing on ease of use, efficient navigation, and fast and accurate payment processing.

To sign up for the the Online Bill Payment feature, under the **Payments** on the **Cash Management** tab launches an external software application when you click on **Pay your bills**.



## Paying Bills

The Bill Payment feature is used to easily set up payments to any of your designated payees listed. Paying bills online requires users to designate the following:

- Account number from which the funds are withdrawn to pay the bill.
- Name of the payee.
- Last characters of the payee account number.
- Indication whether the payment is sent electronically or by check.
- Payment amount.
- Date to send payment.

The estimated delivery date displays based on the send date specified for the payment.

## Add a Bill

### Add Additional Information

We did not find a match for Test. Please enter the information for the company you want to pay. Your account information must be accurate to ensure that your payment is credited on time and to the correct account. This information may appear on a bill or invoice you've received. You can also [search for another company](#).

Asterisks (\*) indicate required information.

* Biller Name	<input type="text" value="Test"/>
Nickname	<input type="text"/>
<a href="#">What should I type?</a>	
* Account Number	<input type="text" value="Test"/>
<a href="#">What if I don't have an account number?</a>	
* Confirm Account Number	<input type="text" value="123456789"/>
* Biller Address 1	<input type="text" value="358 S Elkhart Ave"/>
Where you would mail payments	
Biller Address 2	<input type="text"/>
* Biller City / State	<input type="text" value="Elkhart"/> <input type="text" value="IN - Indiana"/>
* Biller ZIP Code	<input type="text" value="46516"/> - <input type="text"/>
<small>xxxxx-xxxx</small>	
* Biller Phone Number	<input type="text" value="574"/> ) - <input type="text" value="555"/> - <input type="text" value="5555"/>
<small>(xxx)xxx-xxxx</small>	

**Add Bill** **Cancel**

## Verifying Payment Details

After you enter the appropriate data for one or more bill payments, the system asks you to verify the details for each payment to ensure all data is accurate and complete before it sets up the bill payments.

## Payment Confirmation

A confirmation pop-up displays at the end of the Bill Payment process to allow you to confirm each new payment has been set up as indicated by your instructions.

### Company Added

You've just added NIPSCO to Business ePay, and we've saved your information. For security reasons, we'll send an email confirmation to [kschmidt@inovafcu.org](mailto:kschmidt@inovafcu.org).

NIPSCO  
\*iller  
Address on File

We can send payments electronically to this  
biller, which makes the delivery of your  
payments faster.

**Add Another Bill** **Finished**

## Managing My Bills

### Adding an Automatic Payment

The Automatic Payment lets you schedule your payments in advance or as reoccurring payments by adding:

- The account to be paid from
- Payment amount
- When to send the first payment
- Payment frequency
- How many payments the business would like to send
- Email notifications can be received to notify when the payment is pending, sent, and the reoccurring payment status is ending

#### What would you like to do?


Add an automatic payment

Asterisks (\*) indicate required information.


Pay From

\*Payment Amount \$

- All payments are the same amount  
 The amount of the last payment should be \$

\*Send First Payment (  

\*Payment Frequency

- Send Payments Until  I change or cancel this payment  
 A total of  payments are sent  
 But not after  

You can also receive email about your automatic payments.

**Email address**

- Email me when the payment is pending  
 Email me when the payment has been sent  
 Email me before sending the last payment

**Save Changes** **Cancel**

## Payment Reminders

The Payment Reminders feature may be used to request notifications or alerts when various conditions occur associated with the identified payment. Alerts may be sent to notify you:

- A specified number of days prior to the bill being due
- When the payment hasn't been made by the due date
- After the check for this payment has been sent

Set up reminders for this bill

**Reminders are a helpful way to manage your bills.**

**Here's how to start receiving reminders in the Payment Center:**

- Type the typical due date for this bill.
- Select how often you receive this bill.
- Type the typical amount due.
- Select how far in advance of the due date you want to receive a reminder.

Asterisks (\*) indicate required information.

\*Typical due date  

\*Bill Received

Typical Amount Due \$

\*How far in advance of the due date you want to be reminded of this bill

If you'd like to receive email reminders, type your email address and select the type of reminders you want.

\*Email address

We're unable to contact you at this email address. Please contact customer service to update the email address for your business.

- Email me to remind me my bill is due.
- Email me if not paid by the due date.
- Email me when the payment has been sent.

**Save Changes** **Cancel**

## Updating a biller information

It may occasionally be necessary to update information defined for a biller.

The information that you may update depends on the biller:


- Biller name/Person name
- Biller's nickname to easily identify or distinguish this biller from another
- Category
- Account number
- Confirm account number
- Address to pay the biller
- Phone number for the biller

Update biller information

Asterisks (\*) indicate required information.

**\*Biller/Person Name**

**Nickname**

**Category**    
[Can I add a category?](#)

**Account Number**   
To [change](#), type the entire number

**Confirm Account Number**

**\*Address 1**

**Address 2**

**\*City**

**\*State/ZIP Code**  

**\*Biller Phone Number**   
xxx-xxx-xxxx

Account Number — For your protection, we show only part of your account number.

**Save Changes** **Cancel**

## Deleting a Payee

You may delete a biller from your biller list. A pop-up requests you to verify your intention to delete the biller before the deletion request is processed by the system.


**Note:** After the biller is removed from your biller list, the payment history related to the biller is still available.

## Add and Change Bill Options

Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, receiving your bill online, and deleting the biller.

Available options vary based on the features that the biller offers and the information you've already set up for your bill.

**Biller  
Name**

Test \*Test 

### What would you like to do?

- Add an automatic payment
- Set up reminders for this bill
- Update biller information
- Delete this biller

## Pending Payments

## Bill History

### View Payments & Bills

You may view all the payments that have been set up or may need to be approved by another user. The following information typically displays for all payments:

- Biller name and confirmation number associated with the identified payment.
- Nickname & last four characters of the biller account number
- Payment amount.
- Date the payment will be sent to the biller.
- Estimated date for delivering the payment to the biller.
- Memo data associated with the payment.
- Status and which user it was initiated by
- Action lets the user view details, change or cancel the payment.

## Bill History

### View Payments and Bills

All Payments | [Unapproved Payments](#)

To view payments and bills for a different date range, select an option in **Current View**. Use **Additional Options** to search for specific payments. **Print**

Current View

Past 30 days and future ▾

Additional Options

Show All (selected) ▾

For  **Go**

There are [0 unapproved payments](#).

[How do I sort, search, or categorize?](#)

Payments 1 - 3 of 3

<< First < Prev 1 Next > Last >>

Biller Name Category	Account	Amount	Pay Date	Status Initiated By	Action
Test Bill Uncategorized *midt	payroll *1948	\$10.00	03/31/2022	Canceled userid__roseapoth01	<a href="#">View Detail</a>
Test Uncategorized *Test	operating *1956	\$5.00	03/28/2022	Pending userid__roseapoth01	<a href="#">View Detail</a> <a href="#">Change</a> <a href="#">Cancel</a>
Test Bill Uncategorized *midt	payroll *1948	\$10.00	03/23/2022	Canceled userid__roseapoth01	<a href="#">View Detail</a>

Payments 1 - 3 of 3

<< First < Prev 1 Next > Last >>

**Download File**

## Unapproved Payments

If there is a sub-user setup to use bill pay, the main admin may have to approve any payments that have been sent by a sub-user with level 3 authority. Simply click the approve box and hit continue.

### Bill History

## Unapproved Payments

[All Payments](#) | Unapproved Payments

To view payments and bills for a different date range, select an option in **Current View**. Use **Additional Options** to search for specific payments.

#### Current View

Past 30 days and future ▾

#### Additional Options

Show All(selected) ▾

For  ▾ **Go**

Select the payments you want to approve and click **Continue**.

Approve	Biller Name	Account	Amount	Pay Date	Initiated By	Action
<input checked="" type="checkbox"/>	Test Bill *mid	operating	\$100.00	03/28/2022	userid__roseapoth02	<a href="#">Change</a>   <a href="#">Cancel</a>

**Check Number:** 5002

[Select All](#) | [Clear All](#)

**Continue**



## Editing or Deleting a Pending Payment

Pending electronic payments may be edited or deleted until the cutoff time for processing.

Payments that are sent by mail cannot be edited.

After you edit a pending payment, the system asks you to verify the payment details to ensure all the data is accurate and complete before it updates the payment.

### Cancel Payment

To stop this payment from processing, click **Cancel Payment**.

[Change This Payment](#)

Biller Name	Account	Amount	Pay Date	Confirmation
Test Bill *midt	operating *1956	\$100.00	03/28/2022	SL1K3-W3BJL

Memo:

Check Number: 5002

Note:

**Cancel Payment** **Do Not Cancel Payment**

Invoice Information **Total Amount: \$0.00**

Invoice Number	Amount	Description
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#### Audit Information

Initiated By	Initiated Date	Modified By	Modified Date	Approved By	Approval Date
userid__roseapoth02	3/21/2022	userid__roseapoth02	3/21/2022		

A confirmation pop-up displays at the end of the Edit Pending Payment process, allowing you to confirm the updates to the payment.

## My Accounts

### Manage Account Options

This allows you to add or update any account nicknames that are associated to your Business Bill Pay accounts. Clicking on last 4 digits of the account number gives you more details on the account.

### Account Details for \*1956

<b>Account Nickname</b>	<b>Account Type</b>
operating	Checking Account Business Account
<b>Routing Transit Number</b>	<b>Status</b>
271290681	Active
<b>Account Number</b>	<b>Available balance</b>
*1956	\$1.00

## My Profile

### Manage Administration Options

Sub-users may be updated under Manage authorized users. Any sub-user initially added will be added as a Level 3 and will be able to send payments, with those payments being approved by the main admin. To update a sub-user to a level 2, choose the sub-user you would like to update and then change their authority level.

<b>Payment Center</b>	<b>My Profile</b>												
<b>Add a Bill</b>	<b>Manage Administration Options</b>												
<b>Bill History</b>	What would you like to do?												
<b>Manage My Bills</b>	<input checked="" type="radio"/> Manage authorized users												
<b>My Accounts</b>													
<b>My Profile</b>	<table border="1"><thead><tr><th>Name</th><th>User ID</th><th>Authority Level</th><th>Status</th></tr></thead><tbody><tr><td><a href="#">David Rose</a></td><td>userid__roseapoth02</td><td>Level 3 User</td><td>Active</td></tr><tr><td><a href="#">Hermione Weasley Testcase</a></td><td>userid__roseapoth01</td><td>Level 1 User</td><td>Active</td></tr></tbody></table>	Name	User ID	Authority Level	Status	<a href="#">David Rose</a>	userid__roseapoth02	Level 3 User	Active	<a href="#">Hermione Weasley Testcase</a>	userid__roseapoth01	Level 1 User	Active
Name	User ID	Authority Level	Status										
<a href="#">David Rose</a>	userid__roseapoth02	Level 3 User	Active										
<a href="#">Hermione Weasley Testcase</a>	userid__roseapoth01	Level 1 User	Active										
<b>Messages</b>	<input type="radio"/> View payment plan												

<b>Payment Center</b>	<b>My Profile</b>
<b>Add a Bill</b>	<b>User Details for David Rose</b>
<b>Bill History</b>	Asterisks (*) indicate required information.
<b>Manage My Bills</b>	<b>First *</b> David
<b>My Accounts</b>	<b>Authority Level *</b> <input type="text" value="Level 2 User"/>
<b>My Profile</b>	<b>Middle</b> <input type="text" value="Level 2 User"/>
<b>Messages</b>	<b>Password *</b> <input type="text" value="userid__roseapoth02"/>
	*****
	<b>Last *</b> Rose
	<b>Suffix</b>
	<b>Phone Number *</b> 574-400-4330
	<b>Email Address</b> kschmidt@inovafcu.org
	<b>Save Changes</b> <a href="#">Cancel</a>

By updating to level 2 user, the sub-user will be able to add billers and send payments without the main admins approval. Level 1 users are main admins and cannot have their authority level changed.