JHA Payment Solutions

iPay Solutions

March 2022



Business Bill Pay

Good Funds Client Training Guide

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Business Bill Pay

iPay Solutions' Business Bill Pay product is designed to help small businesses manage their bills and account information.

> NOTE
> The services within this training may not apply to your institution, depending on what options you have turned on for your subscribers.

Learning Objectives

This training is designed to guide in the understanding of:

- How Business Bill Pay can simplify life for your customers.
- The approval process for bill pay transactions.
- The different types of payees subscribers can add.
- The process of scheduling and editing transactions.
- Reports and Options for managing bill pay account information.

Recommended Audience

This training is intended for employees of your financial institution (FI) who:

- Assist with subscriber support for internal bill pay needs.
    - Support/Operations staff, to include Subject Matter Experts, Support Supervisors, and/or Managers
- Are responsible for training your internal employees (Admins = Train the Trainer).

Contact Client Support for Assistance

The Client Support Team is here to assist you regarding bill pay functionality, iPay Portal, MASTER Site, or general questions about subscriber accounts.

To speak with a member of the Client Support Team call 877-434-4729, chat, or submit a case through For Clients.

- Hours of support: Monday-Friday, 8 a.m.-8 p.m. ET

Subscriber's Point of Contact

If iPay Solutions provides support for a subscriber, there are two ways to contact them for assistance: chat and phone. If the FI provides support, then only their number appears.

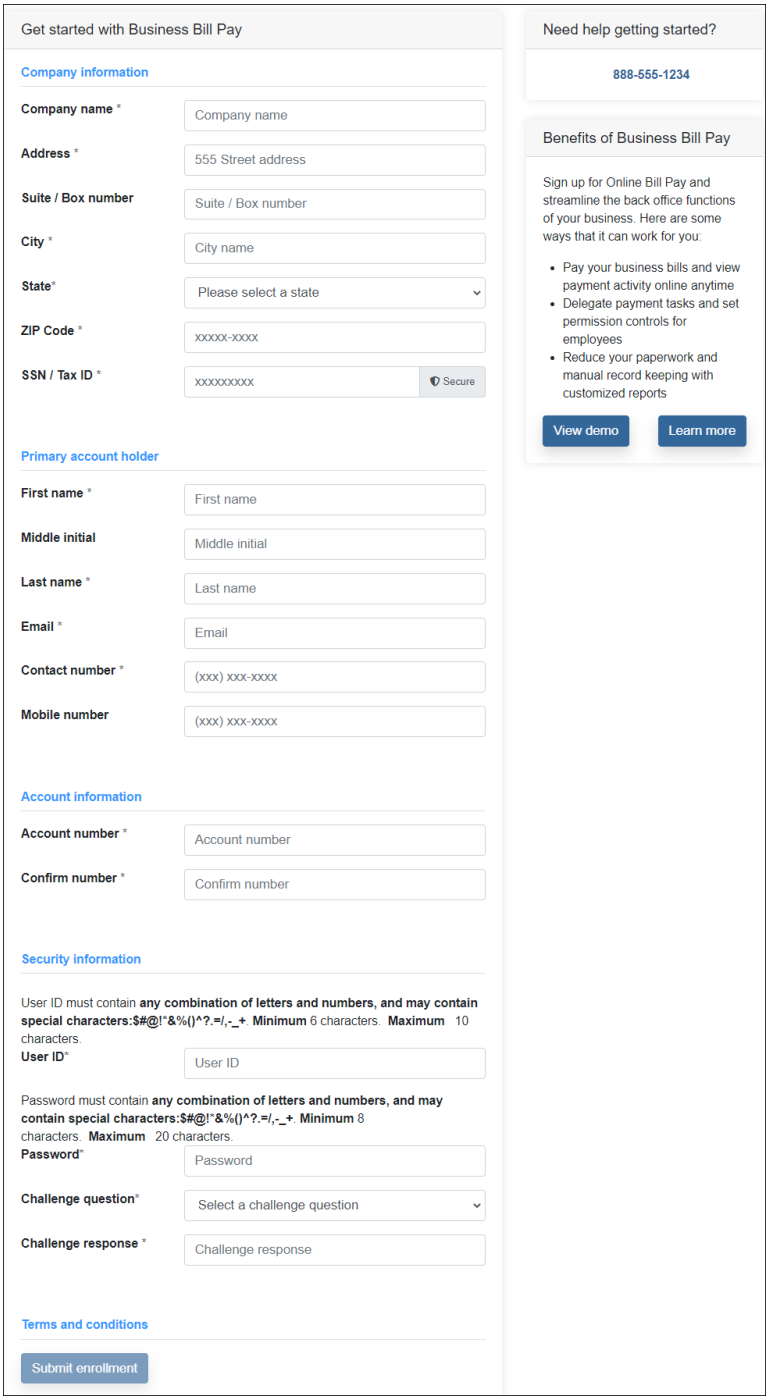
- Hours of support: Monday - Friday, 7:30 a.m.-2 a.m. ET
    - Chat
        - Located on the top of each page.
    - Phone - Each FI has their own IVR number for support
        - Located in the footer of each page.

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Enrollment Process

A subscriber completes an enrollment form to get started with bill pay.

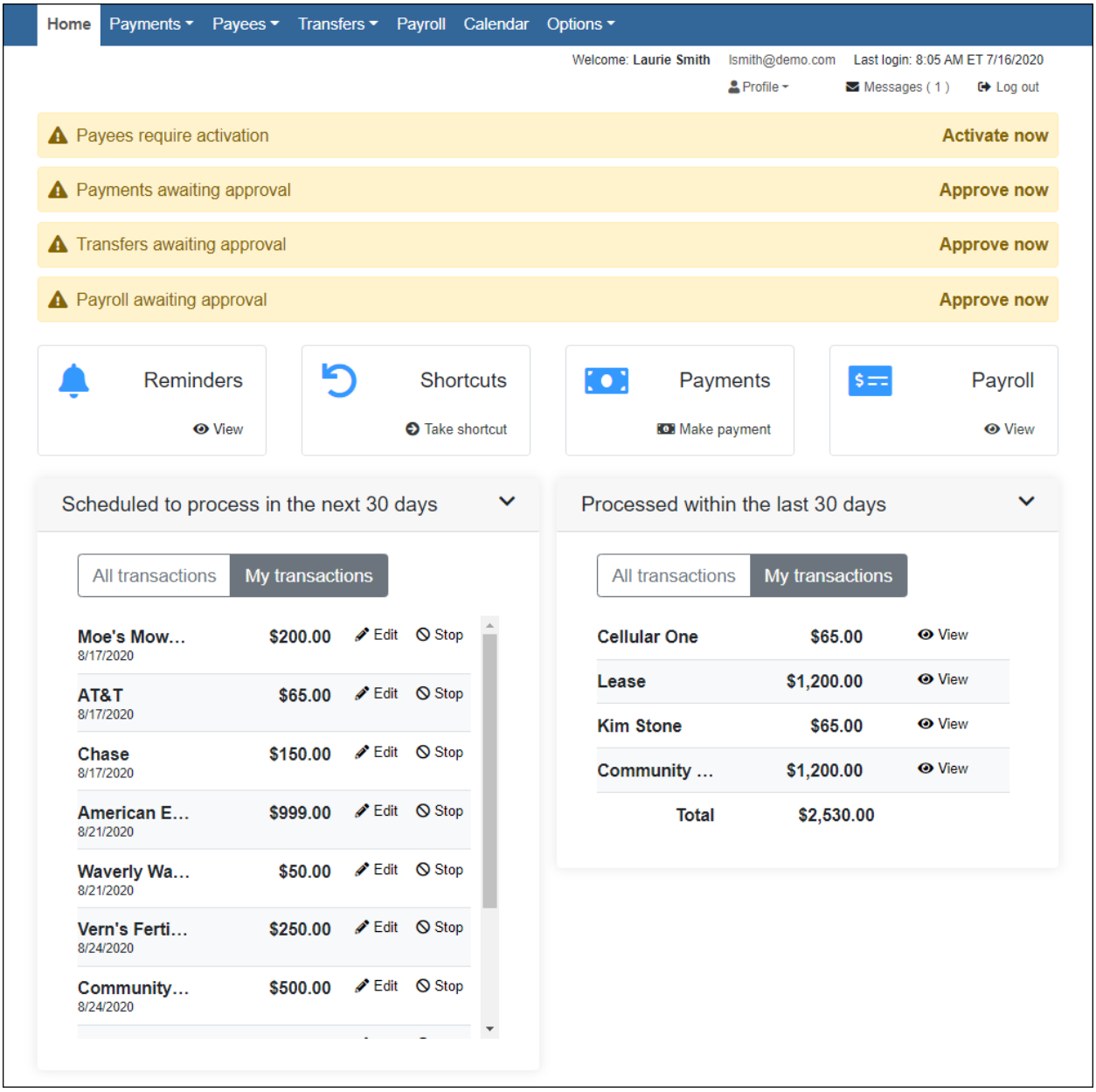
> **NOTE**
> User ID and password only appear for institutions using Dual Sign-On. Bill pay accounts may require approval via MASTER Site.



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Home

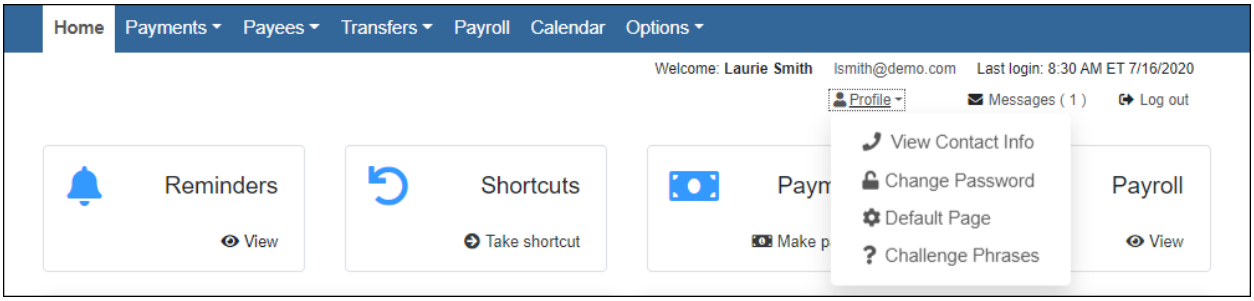
This provides a snapshot view of the subscriber's bill pay activity.



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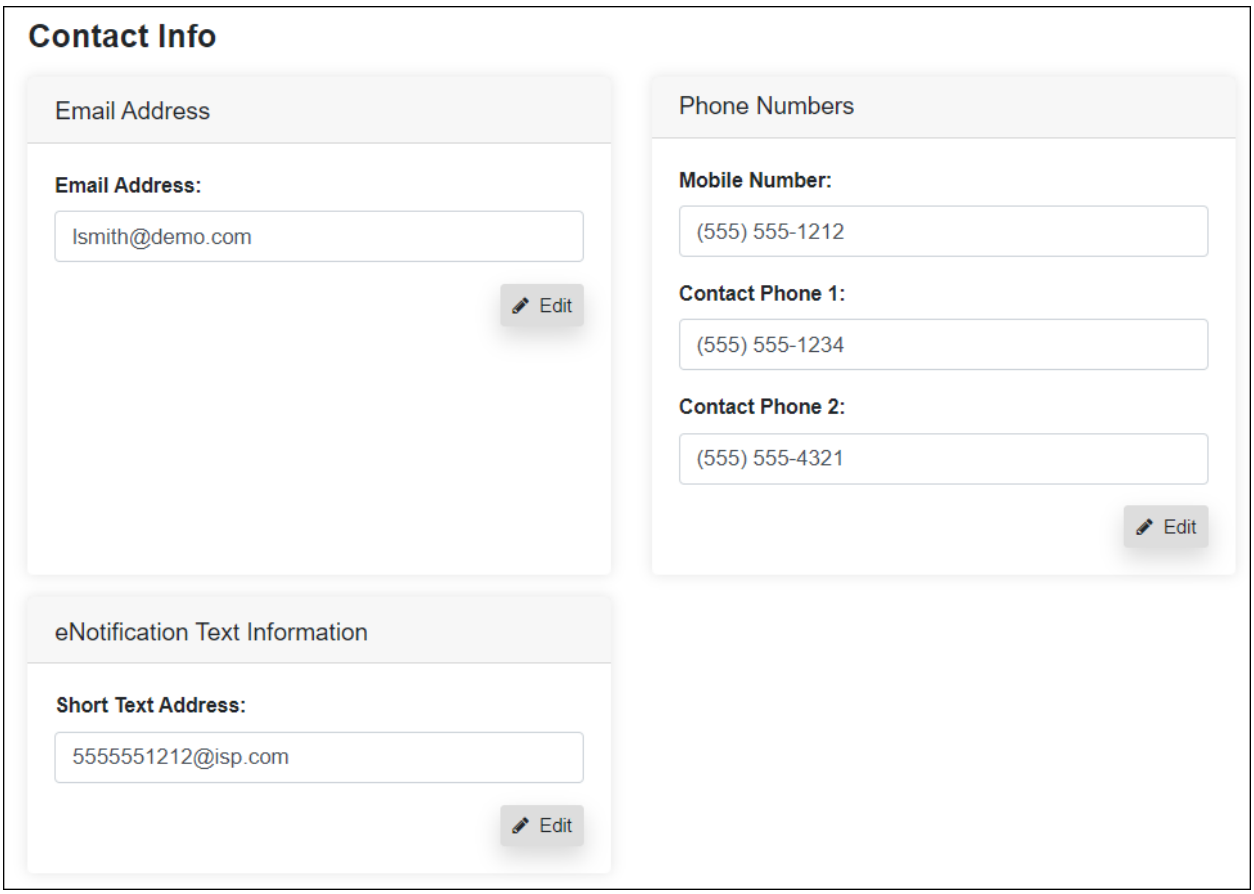
Profile

This is the sub user's account profile.



View Contact Info

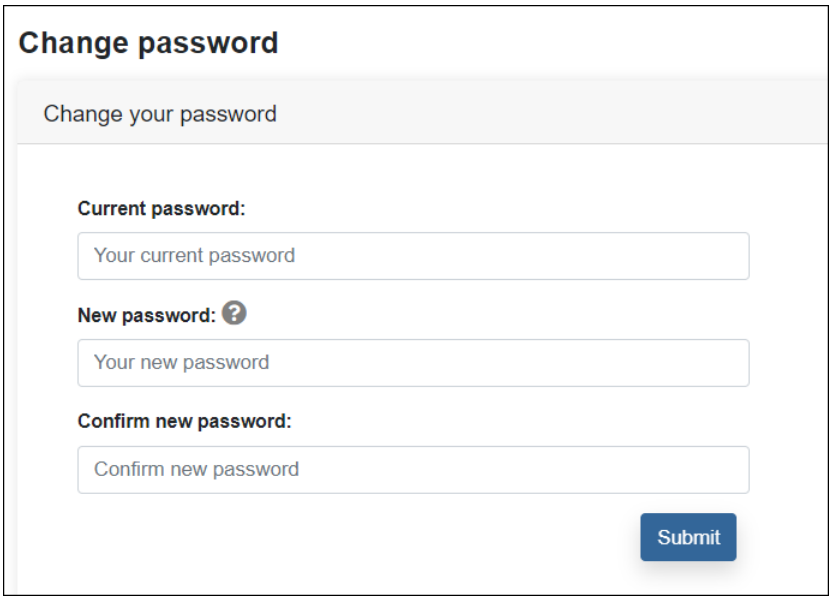
This section allows sub users to update their email, phone, and mobile numbers by clicking the edit icon.



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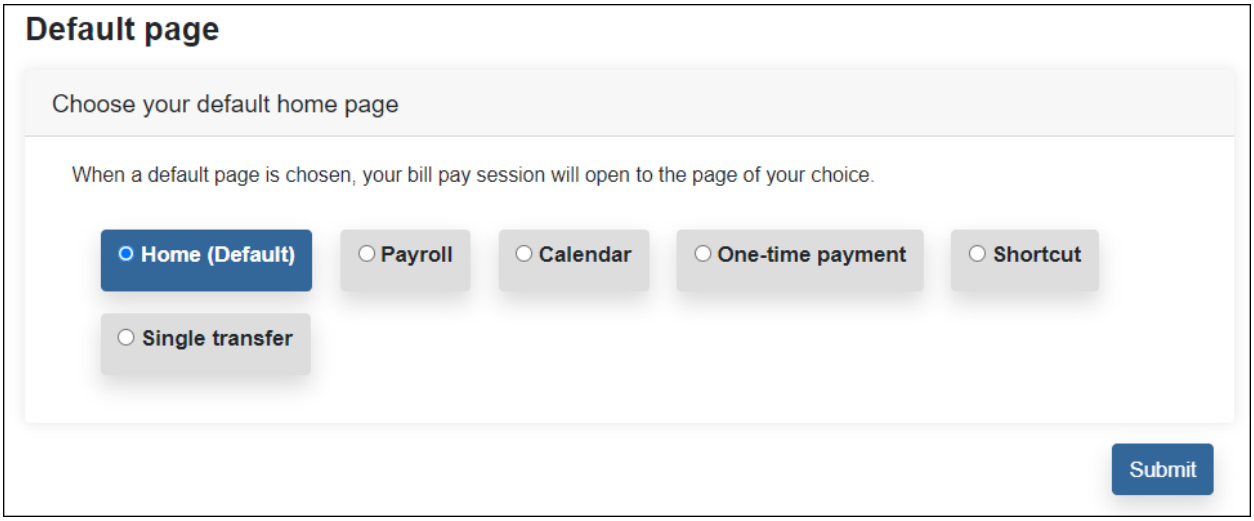
Change Password

This appears only for institutions using Dual Sign-On.



Default Page

This feature allows a subscriber to choose which page appears when they access bill pay.



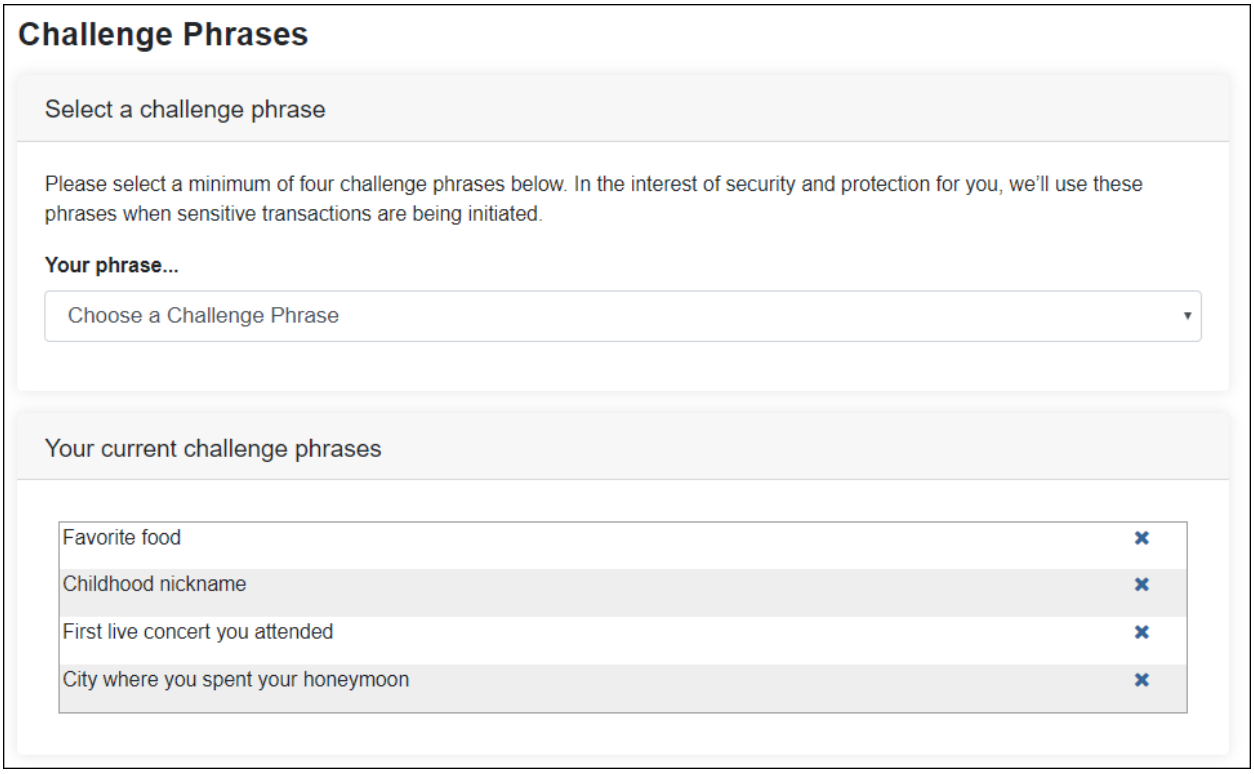
Challenge Phrases

Four challenge phrase questions are always required.

- A subscriber must add another challenge phrase to remove one.
- A subscriber can be locked out for answering two challenge phrase questions incorrectly, three times each.
    - If iPay Solutions is providing support, the subscriber receives a pop-up advising them to contact support for assistance.

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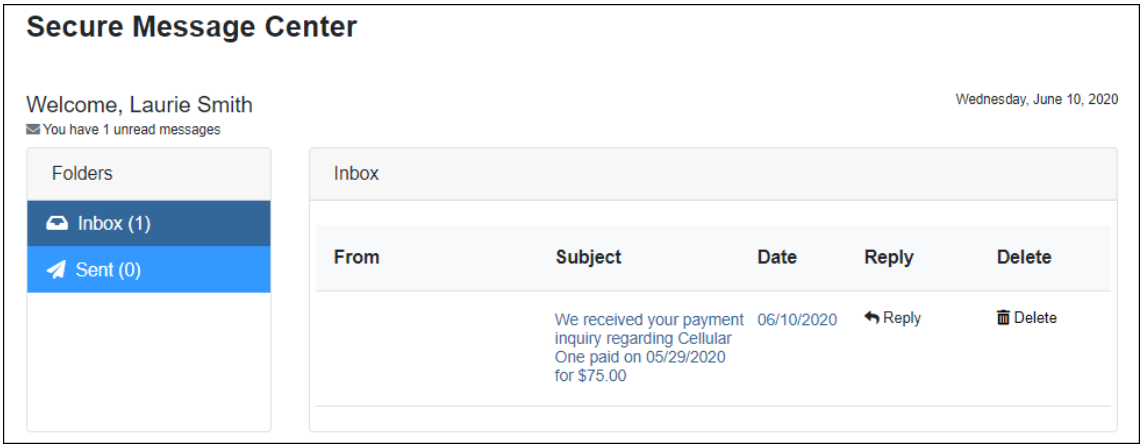
- A subscriber can also be unlocked by their FI via MASTER Site.



Messages

This feature allows a subscriber to receive broadcast messages from the FI sent via MASTER Site and individual messages from iPay Solutions when Tier 1 support is provided.

- Messages appear in the secure message center for 180 days, or until the subscriber deletes them.



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Attention Required

The top of the *Home* page displays yellow alert banners when actions must be taken by the subscriber. Actions required may include:

- Outstanding Check
- Activate Account (Payee or Transfer)
- Unlock Email Payee
- Verify Transfer Account (Inbound Transfer)
- Troubleshoot eBill

Shortcut Method

This feature provides a faster way to schedule transactions and is based on bill payment history.

Scheduled

This feature lists transactions that are scheduled to process within the next 30 days. The subscriber has the option to **Edit** or **Stop** transactions until the processing time on the Process Date.

Sub users, with the Manage Users permission, can select whose transactions are displayed on the Home Page.

- All transactions
- Their own transactions

This is accomplished by selecting either **All Transactions** or **My Transactions**.

- The default displays *My Transactions*.
- The view chosen by the sub user appears on the next login.

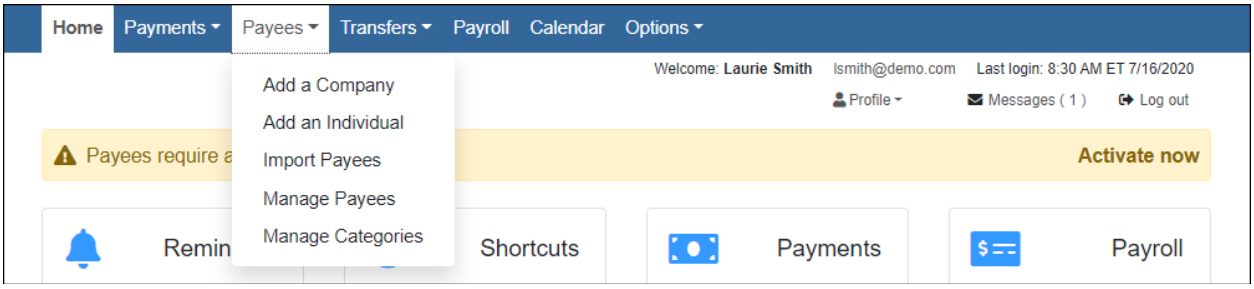
History

This feature lists transactions that have been processed or paid within the last 30 days with the option to view details.

Since You Last Logged In

This feature lists reminders that were sent.

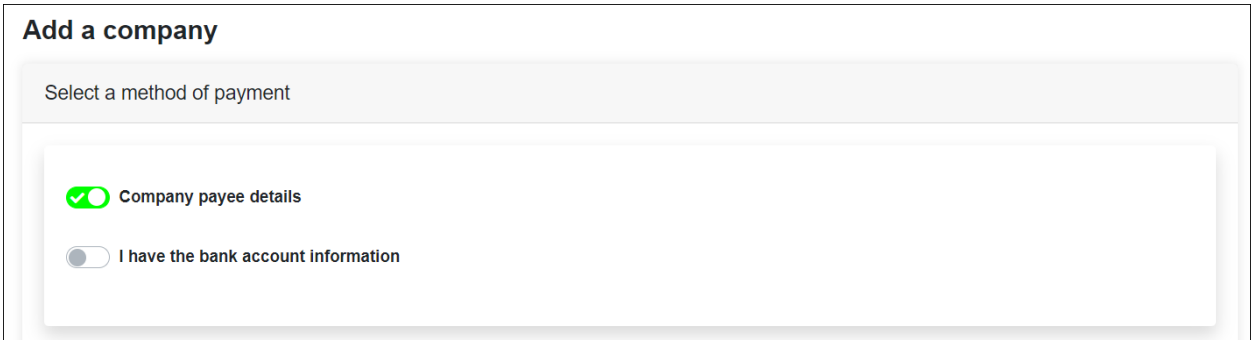
Payees



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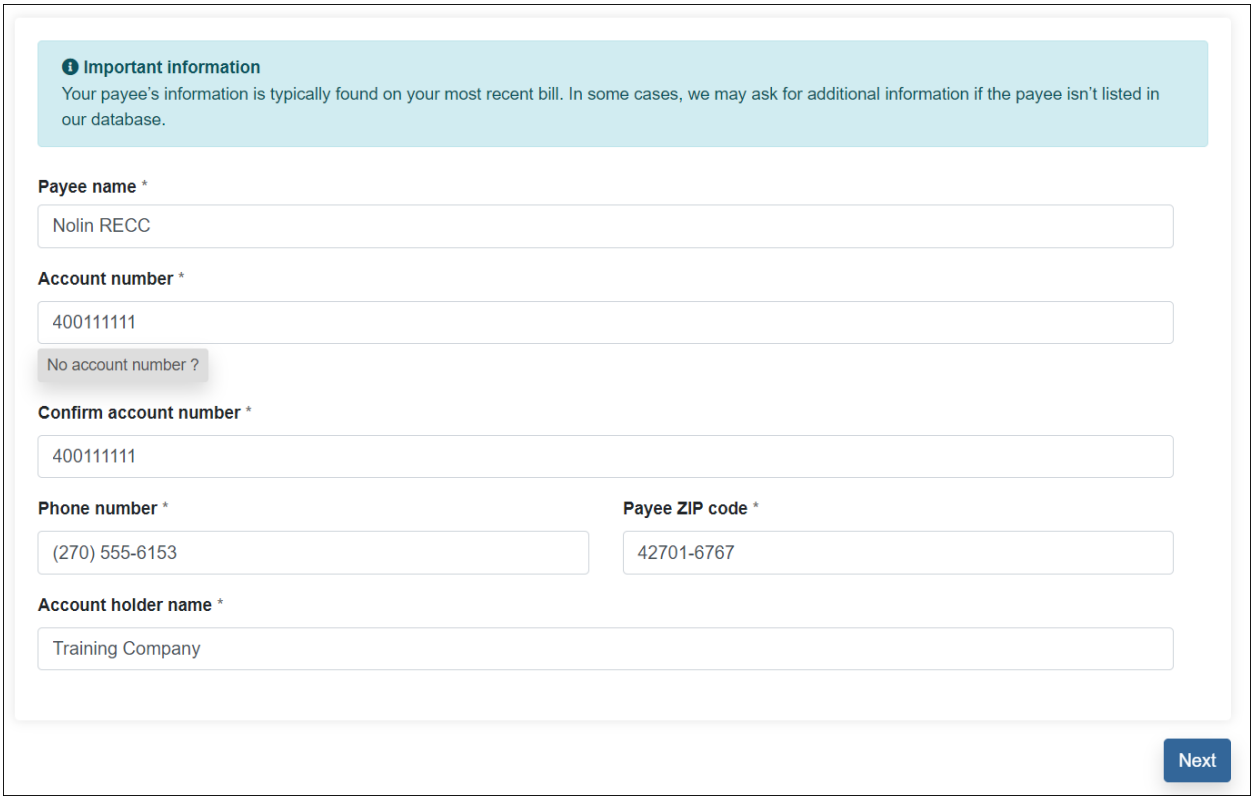
Add a Company

The subscriber selects a method of payment, either they have the company details, or they have the companies' bank account information.



Company Payee Details

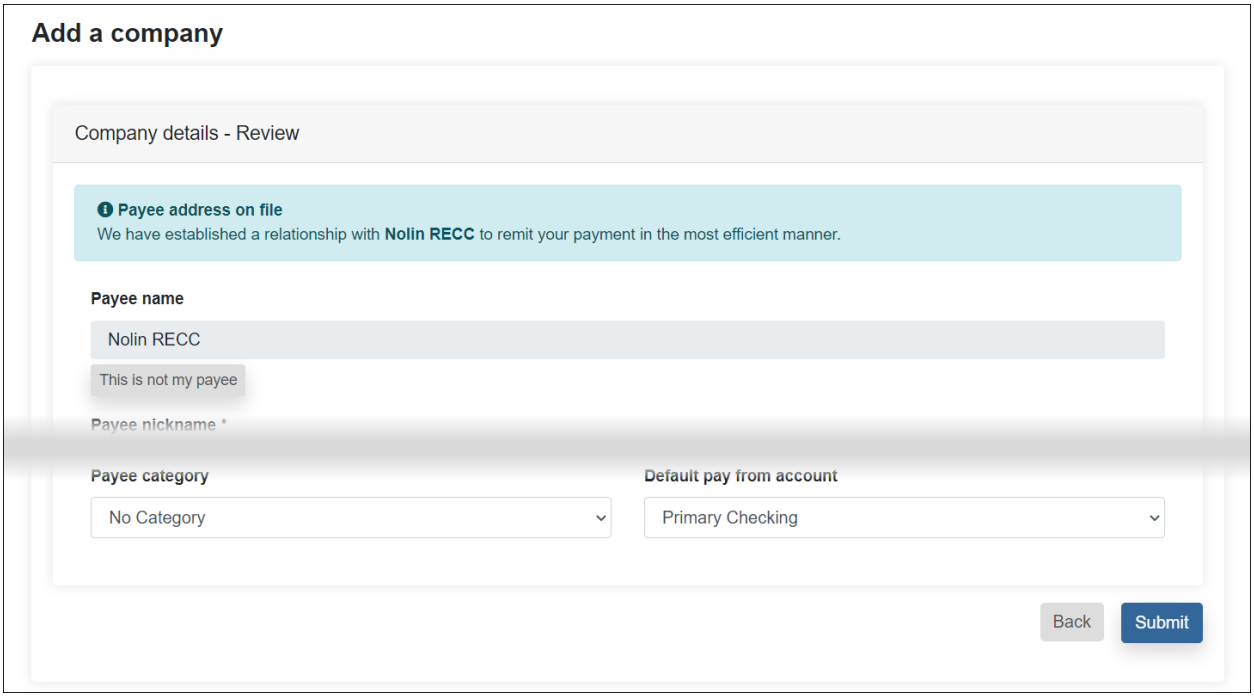
When adding a company, using payee details, the subscriber enters information from their statement. The bill pay platform attempts to locate a payee match based on that information.



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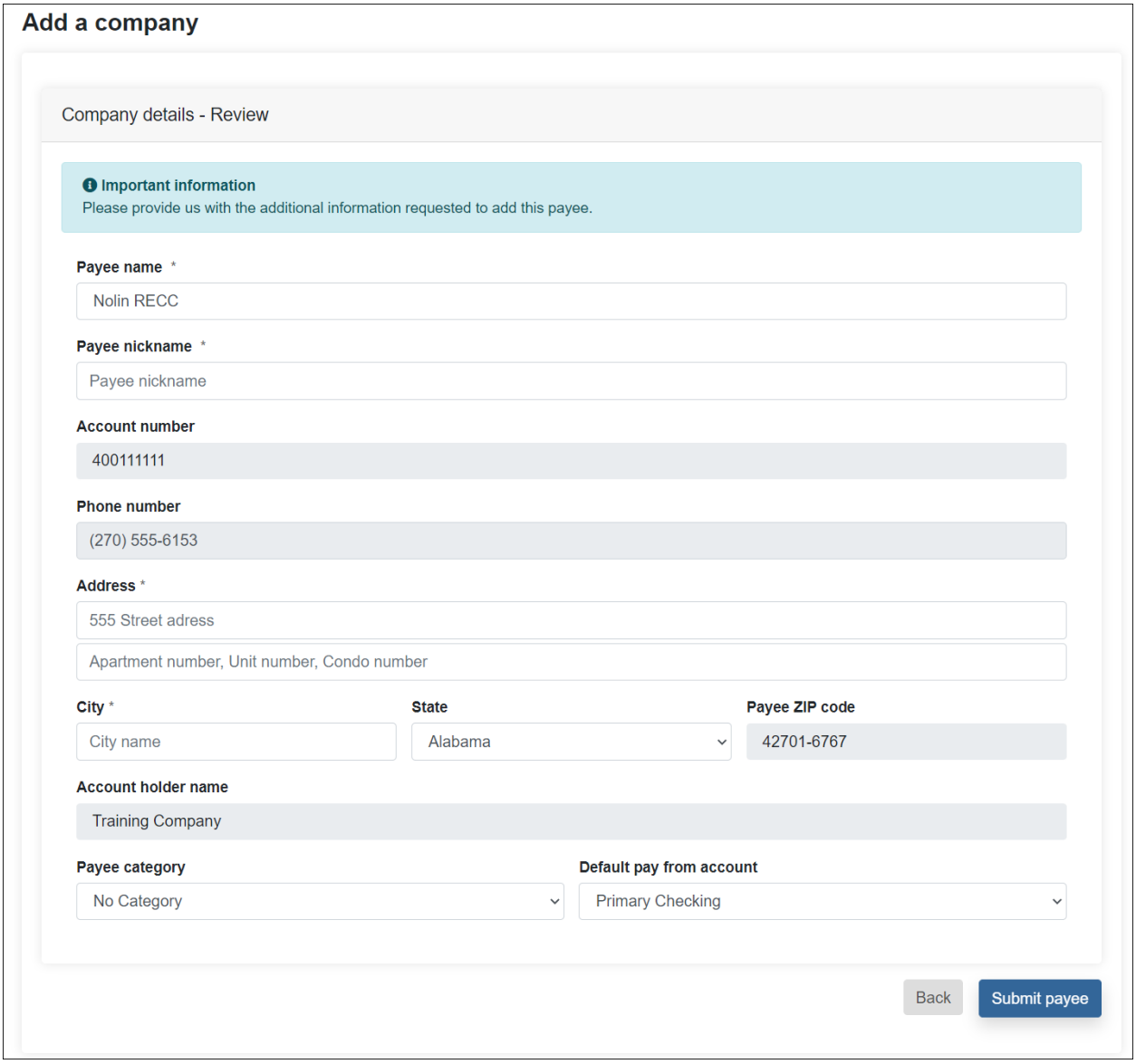
Each time the subscriber adds a new payee, the system attempts to pull a correct payee match from their information. If a correct match is found, the subscriber clicks **Submit** to add the payee.

If the information appears incorrect, the subscriber clicks **Back** to edit their payee information or **This is not my payee** to enter additional information.



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If no match is found or an incorrect match is found, the subscriber must enter the payee's address. Once the information has been completed, the subscriber clicks **Submit payee**.

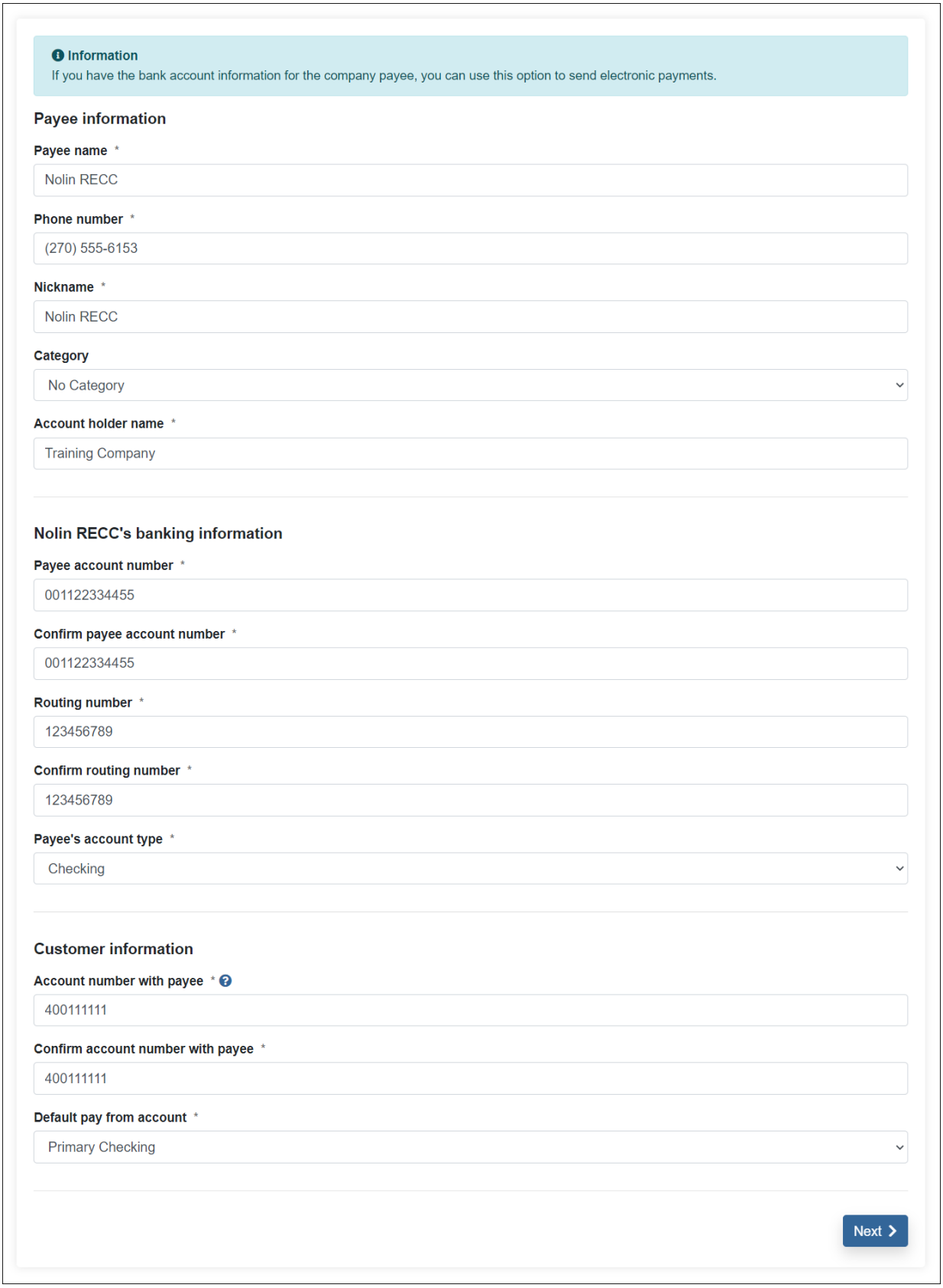


I have the bank account information

When adding a company, using the companies' bank account information, the subscriber enters the companies' ACH information. Once the information is complete, the subscriber clicks **Next**.

> NOTE
> This is not a wire transfer.

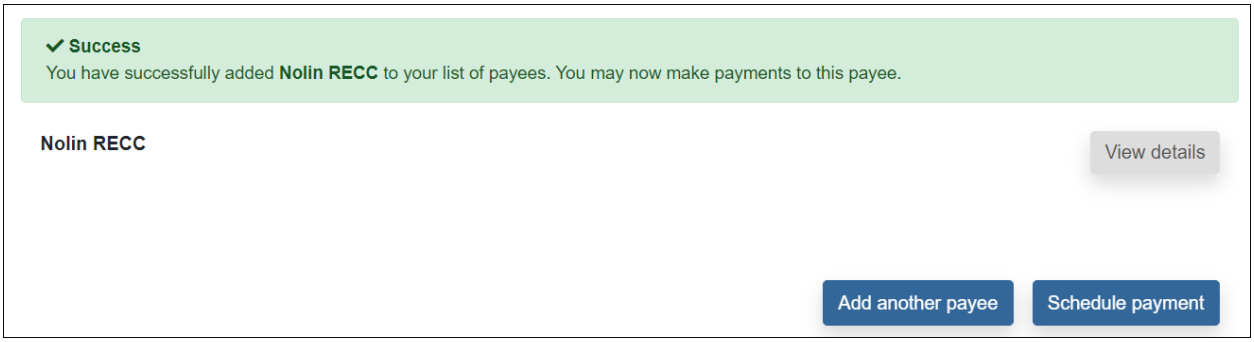
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The subscriber must review the payee details, then click **Submit** to add the payee.



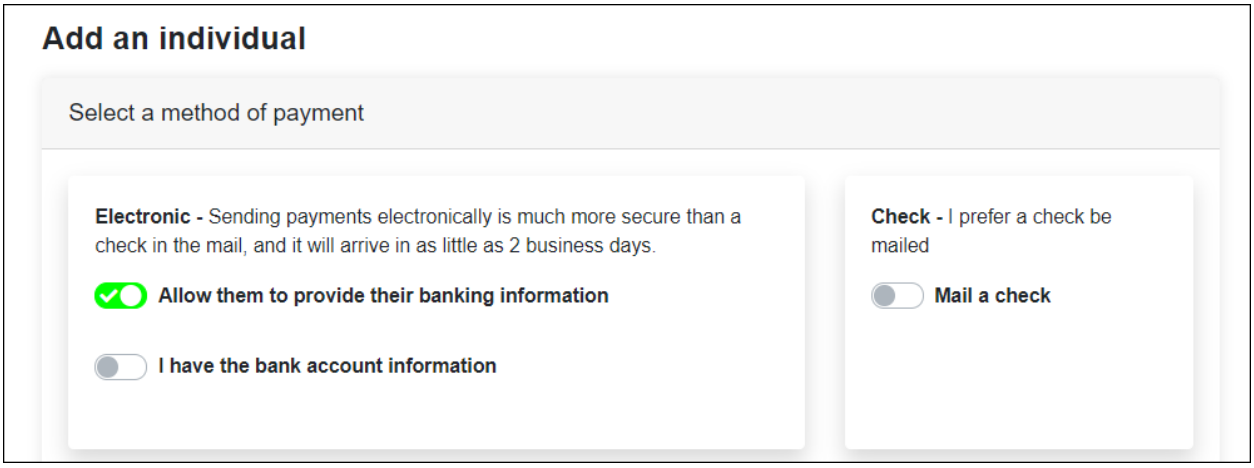


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Add an Individual

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

- Electronically
  - Allow them to provide their banking information
    - The recipient provides their account information through a secure process.
  - I have the bank account information
    - The subscriber provides the recipient's account information.
- Check
  - A check is mailed to the recipient.



Allow Them to Provide Their Banking Information - Pay a Person

This payment option can be turned **Off** for individual subscribers via MASTER Site.

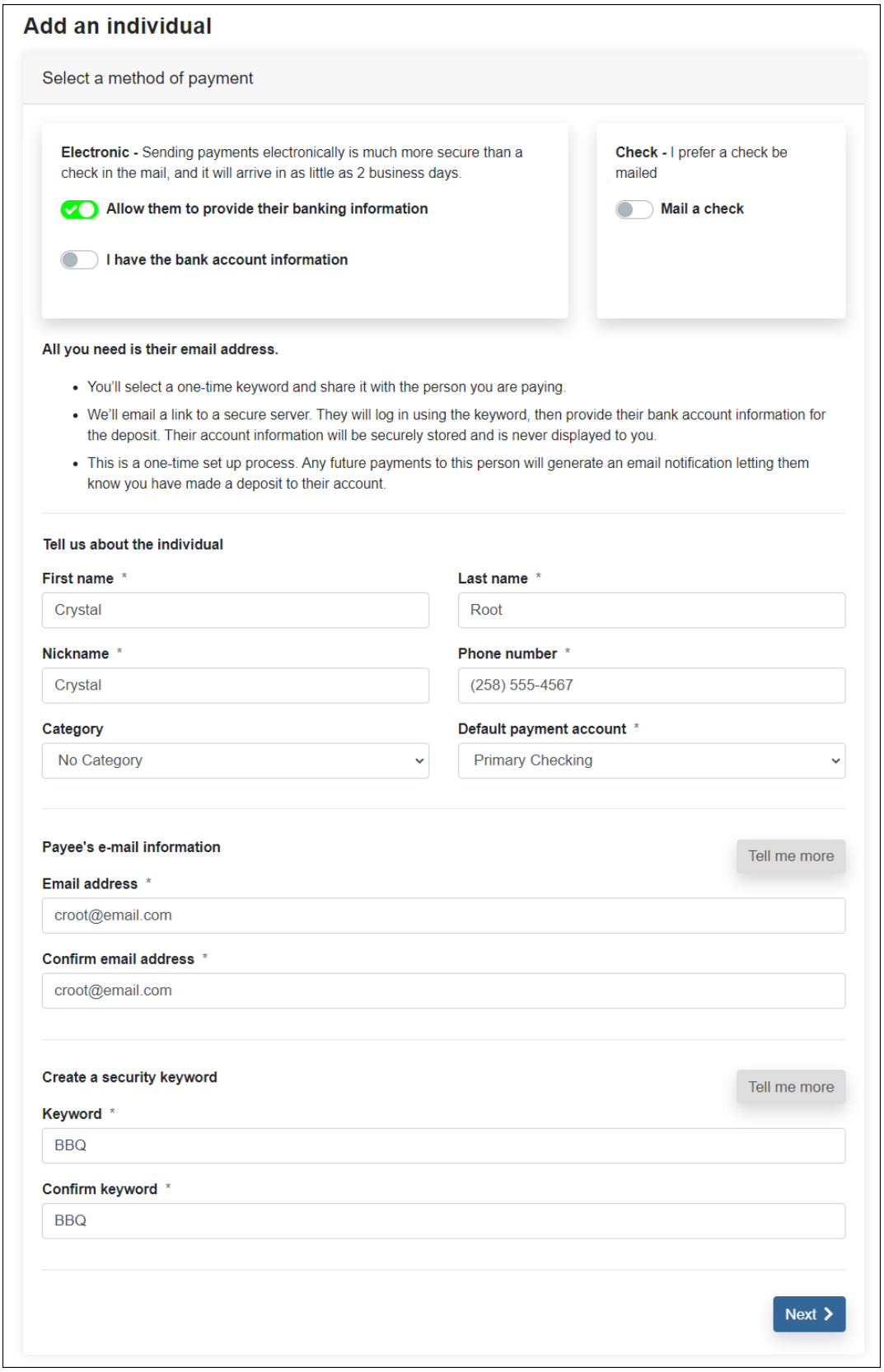
- The subscriber is required to provide contact information for the payee.
- The payee receives a notification with a secure link that requests security validation and their account information.
- Account information is passed behind the scenes and is not available to the subscriber at any time.

Input the Payee's Information

Enter the following information in the appropriate fields, then create a security keyword.

- A keyword is a word or phrase created by the subscriber that is communicated to the payee.
  - The payee must enter it as a security measure. When entered correctly, the system prompts the payee to enter their bank account information.
  - The subscriber can view the keyword when they edit the payee.

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Activate a Payee
A subscriber can activate a payee now or later. The subscriber cannot schedule payments until the activation process is complete.

Activation Process

Payee activation is an additional security feature for higher-risk payees:

- **A Person**
- **Transfers**

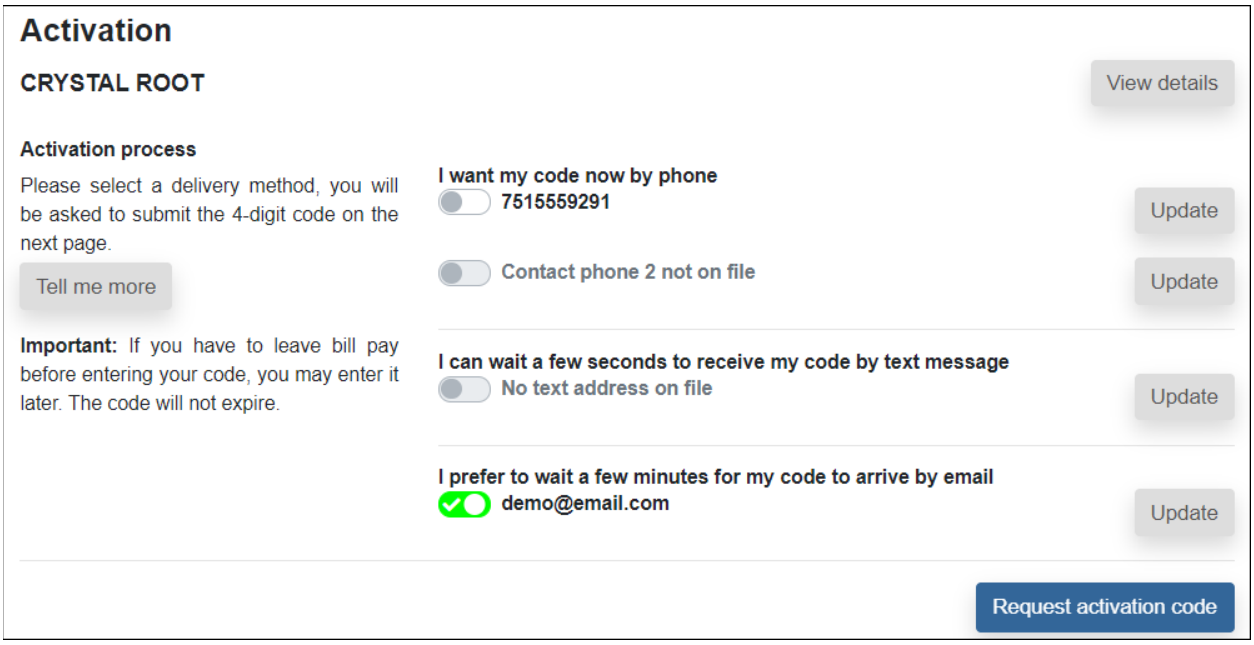
Activation Code Details

An activation code is a one-time, system-generated code.

- It is specific to each payee and expires if the subscriber requests a new code for the payee.
- The subscriber can be locked out for entering the activation code incorrectly three times.
- Payments cannot be scheduled until this step is complete.

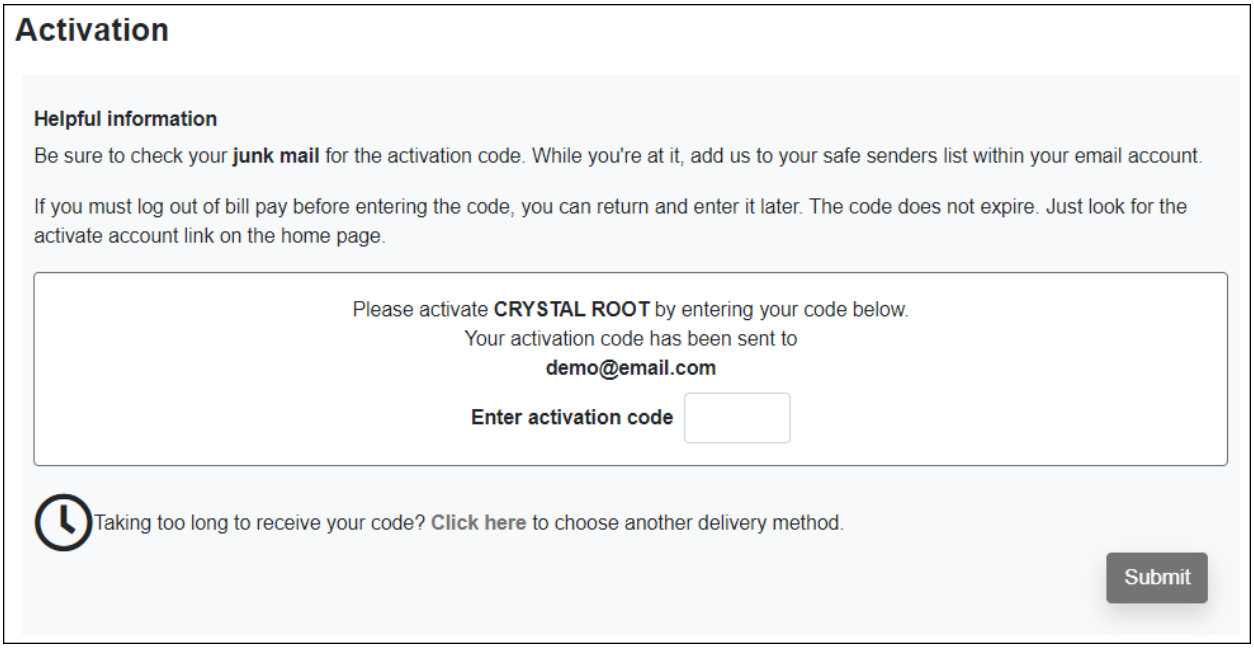
Activation Code Steps

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



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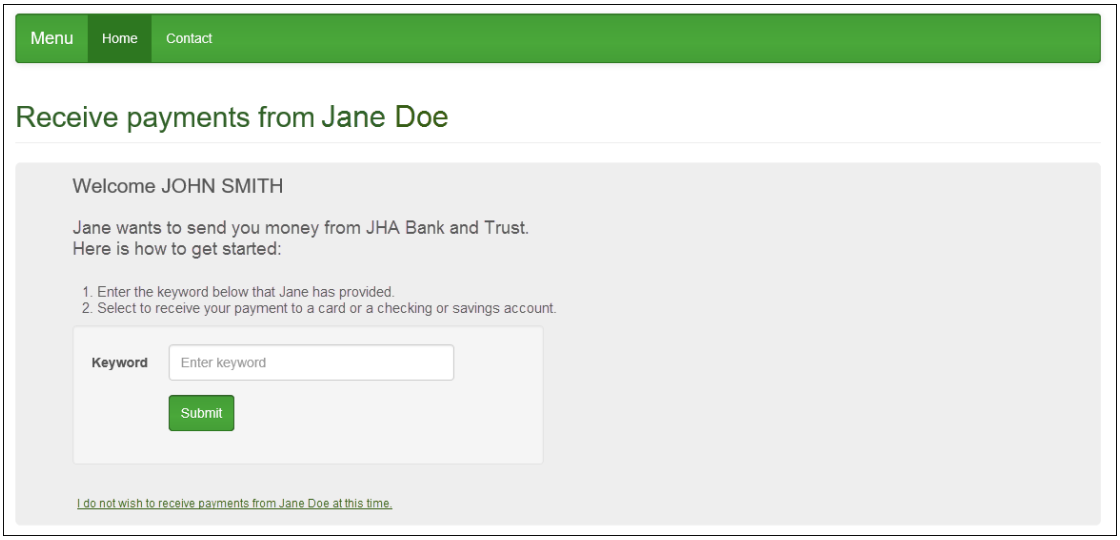
Enter Activation Code and click **Submit**.



Payee is sent an email where they must enter:

- Keyword
- Account information
    - The payee has nine days to enter their keyword and account information. If they fail to complete this, they are automatically deleted from the payee list and the subscriber is notified via email.
    - Scheduled payments cannot process until the payee enters their account information.

Payee Site Sample Screen



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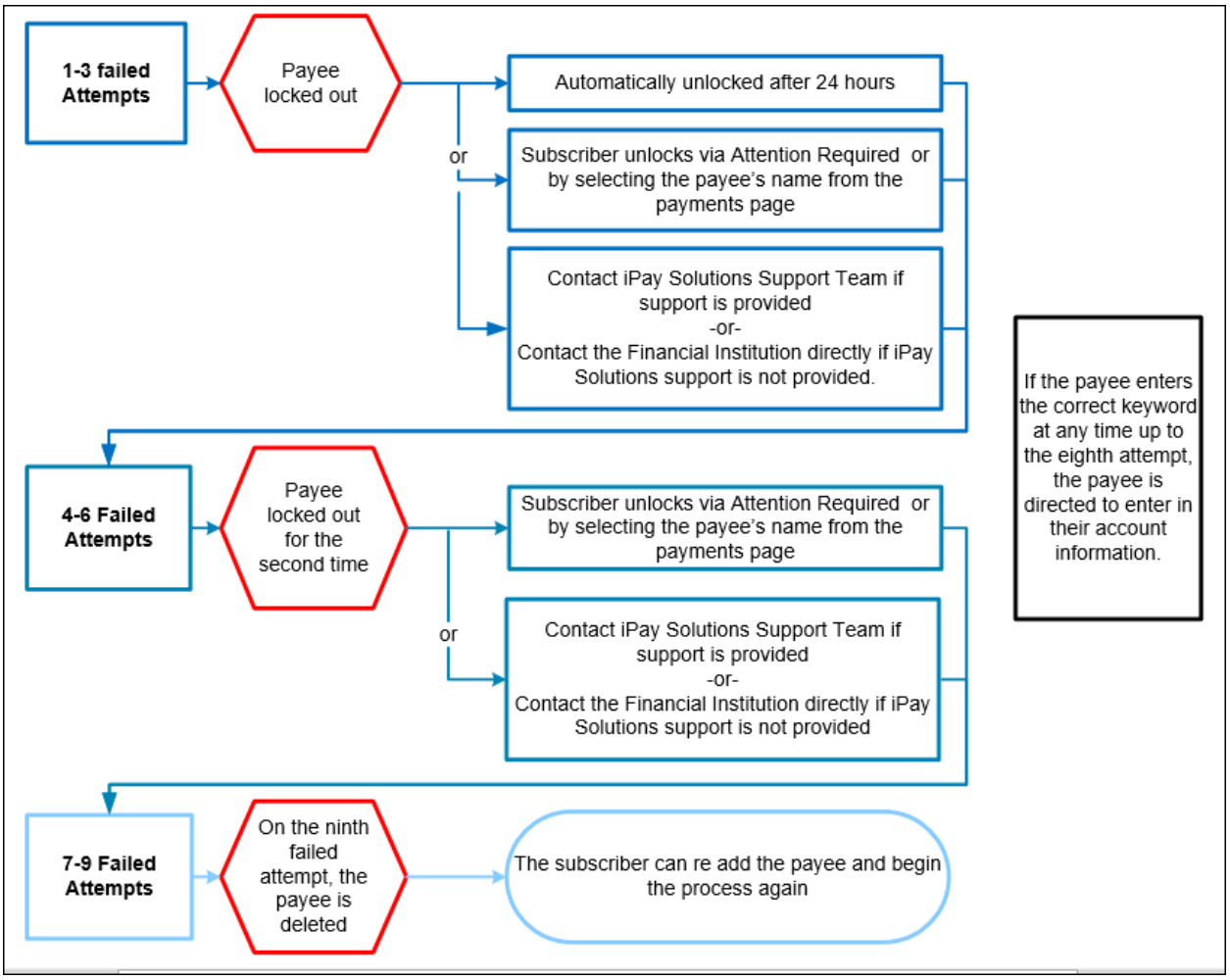
Payee Locked Out

Email payees can be locked out for entering the keyword incorrectly three times. After the third lockout (nine total failed attempts), the system deletes the payee.

After the initial lockout (three failed attempts), the system automatically unlocks the payee after 24 hours.

The subscriber can unlock them through/by:

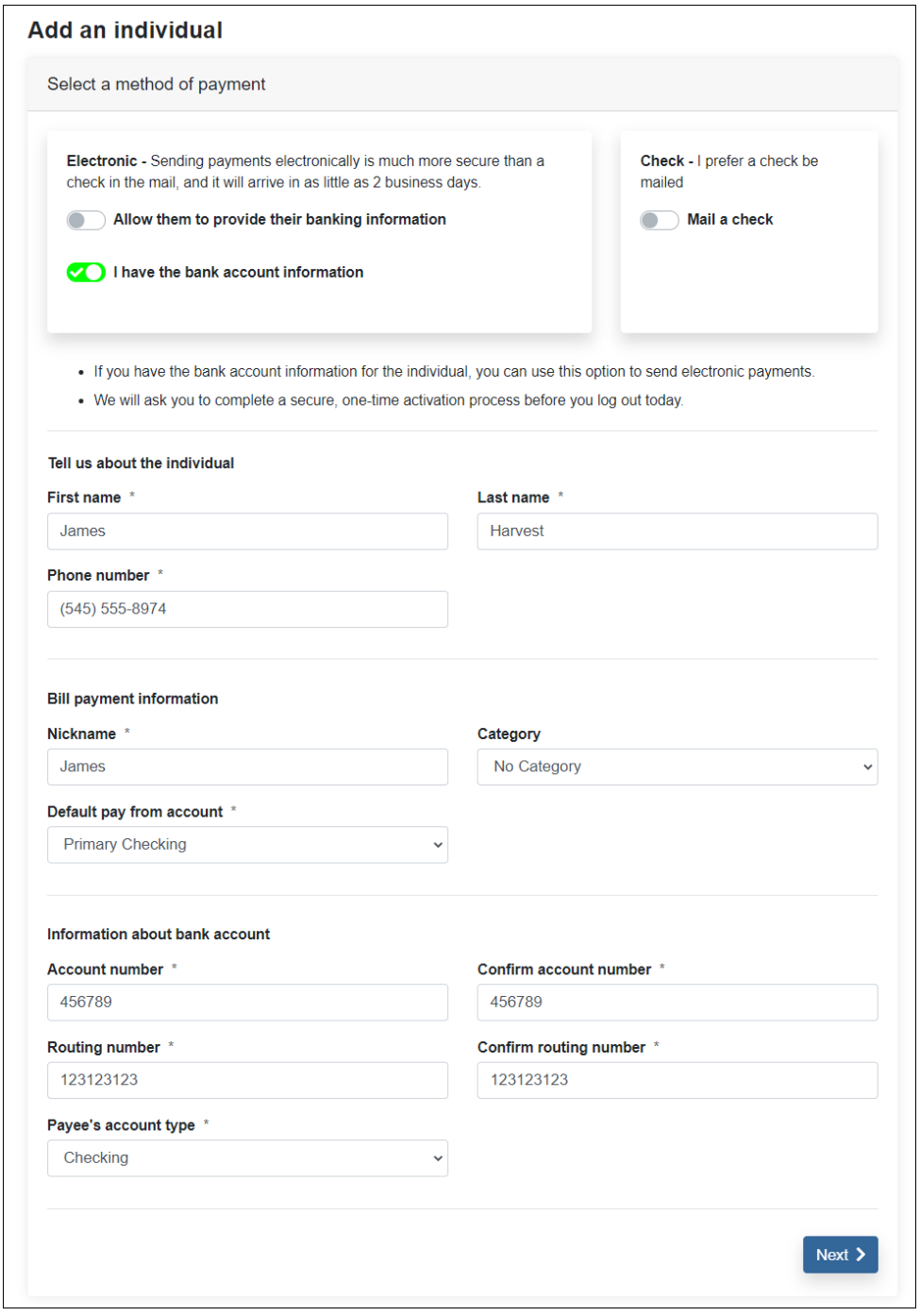
- Attention Required
- Contacting iPay Solutions Support if iPay Solutions is providing Tier 1 Support
- Contacting the FI directly if iPay Solutions support is not provided



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I Have the Bank Account Information

A subscriber can add a person to receive ACH deposits if they have their direct account information.



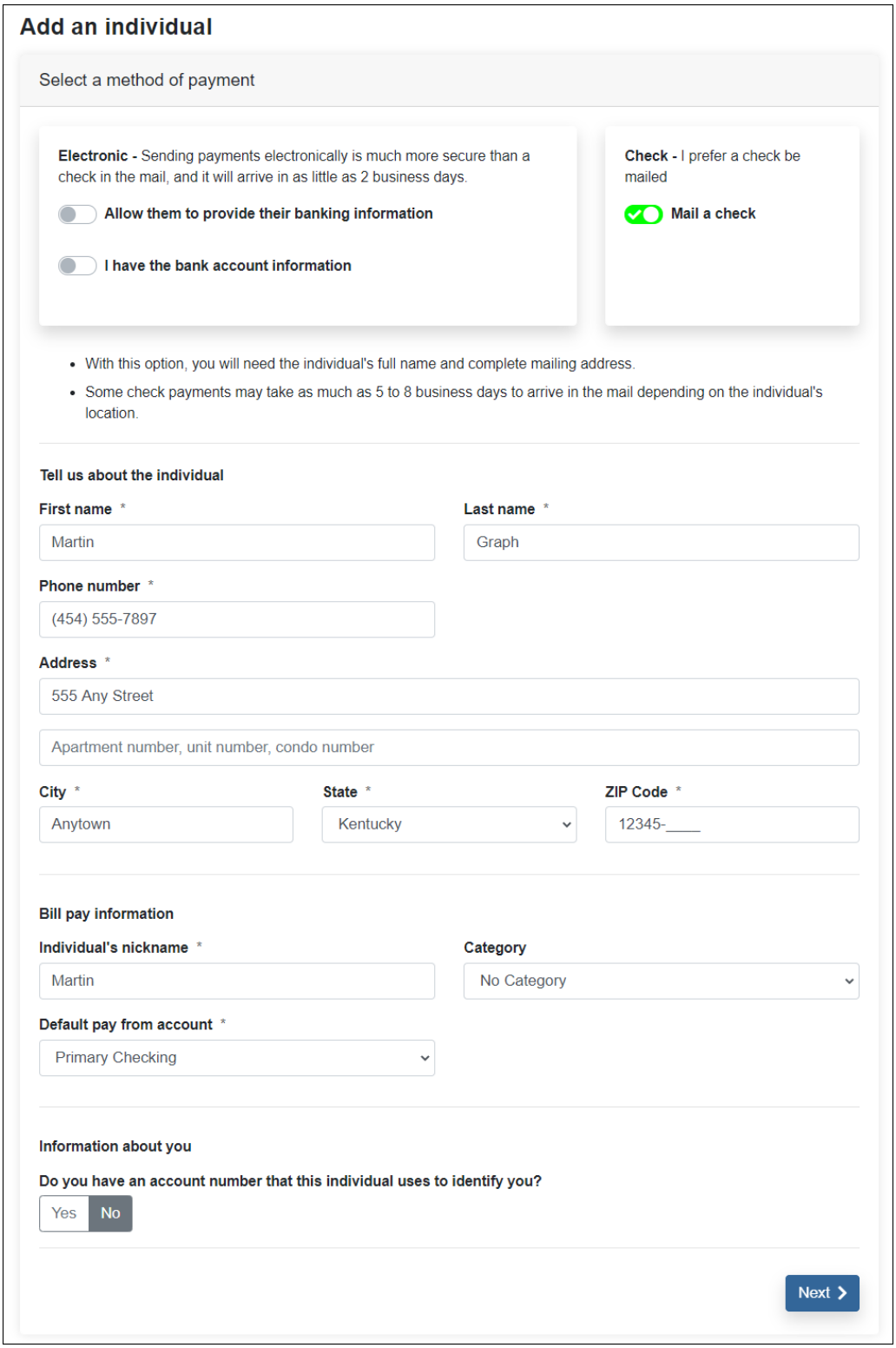
NOTE

Routing numbers are validated for the external institution.

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Mail a Check

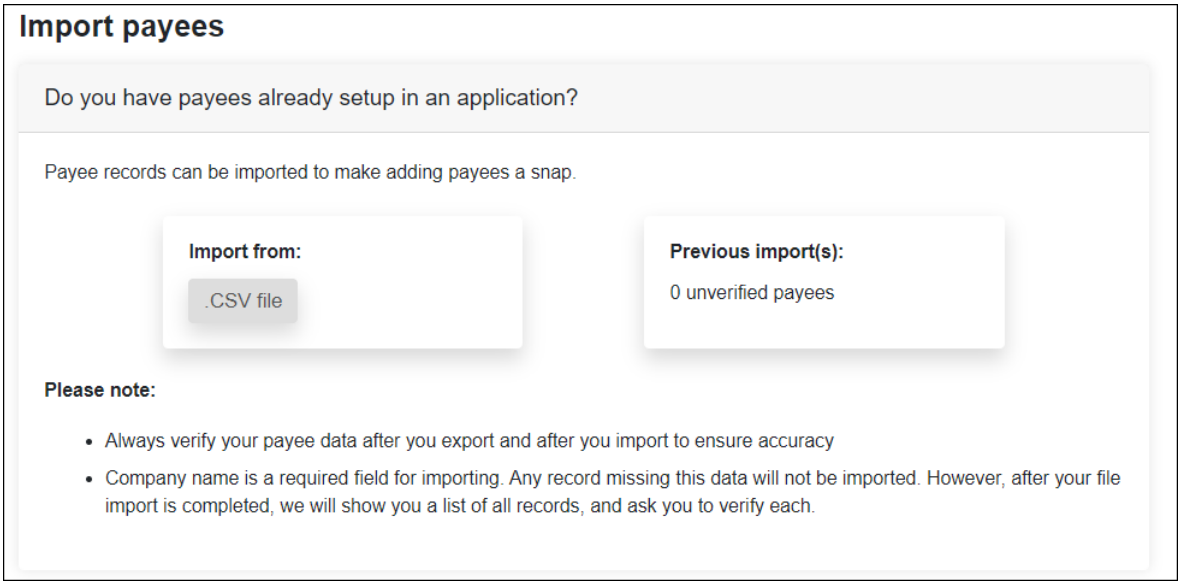
A subscriber must enter the payee's information in the appropriate fields.

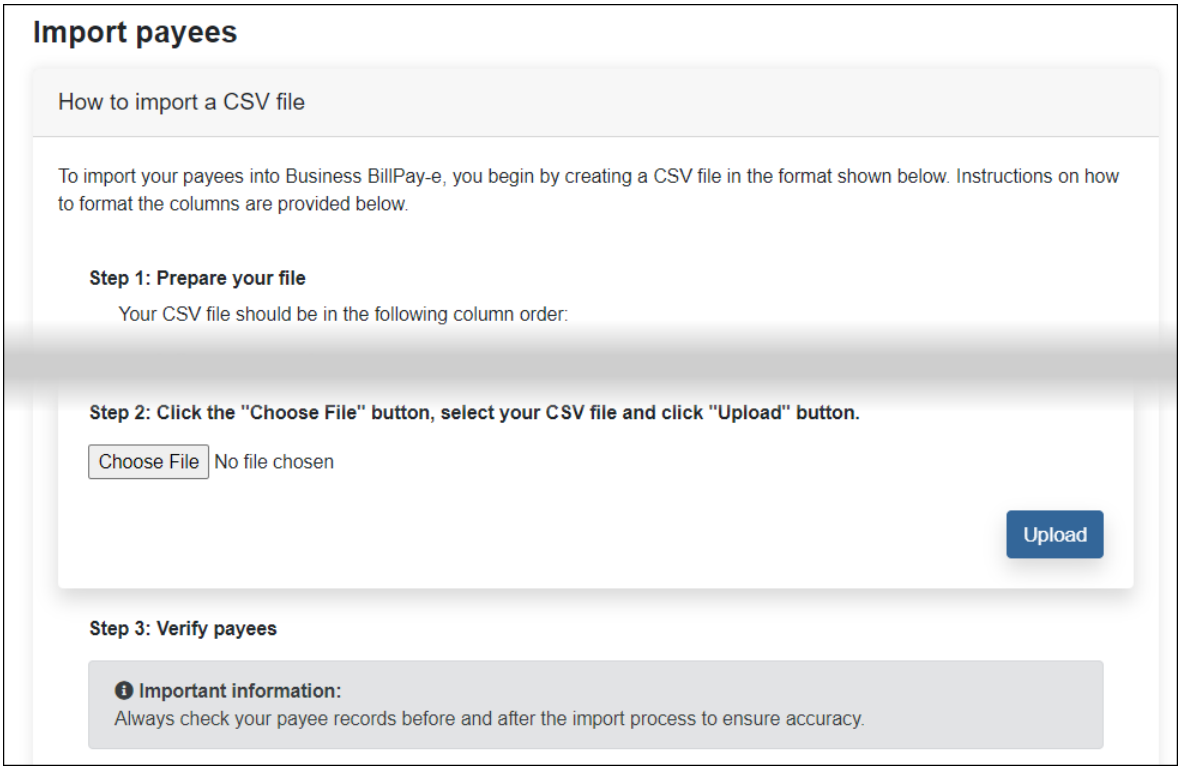


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Import Payee

By clicking Import Payees, users can upload payee records from a CSV file.



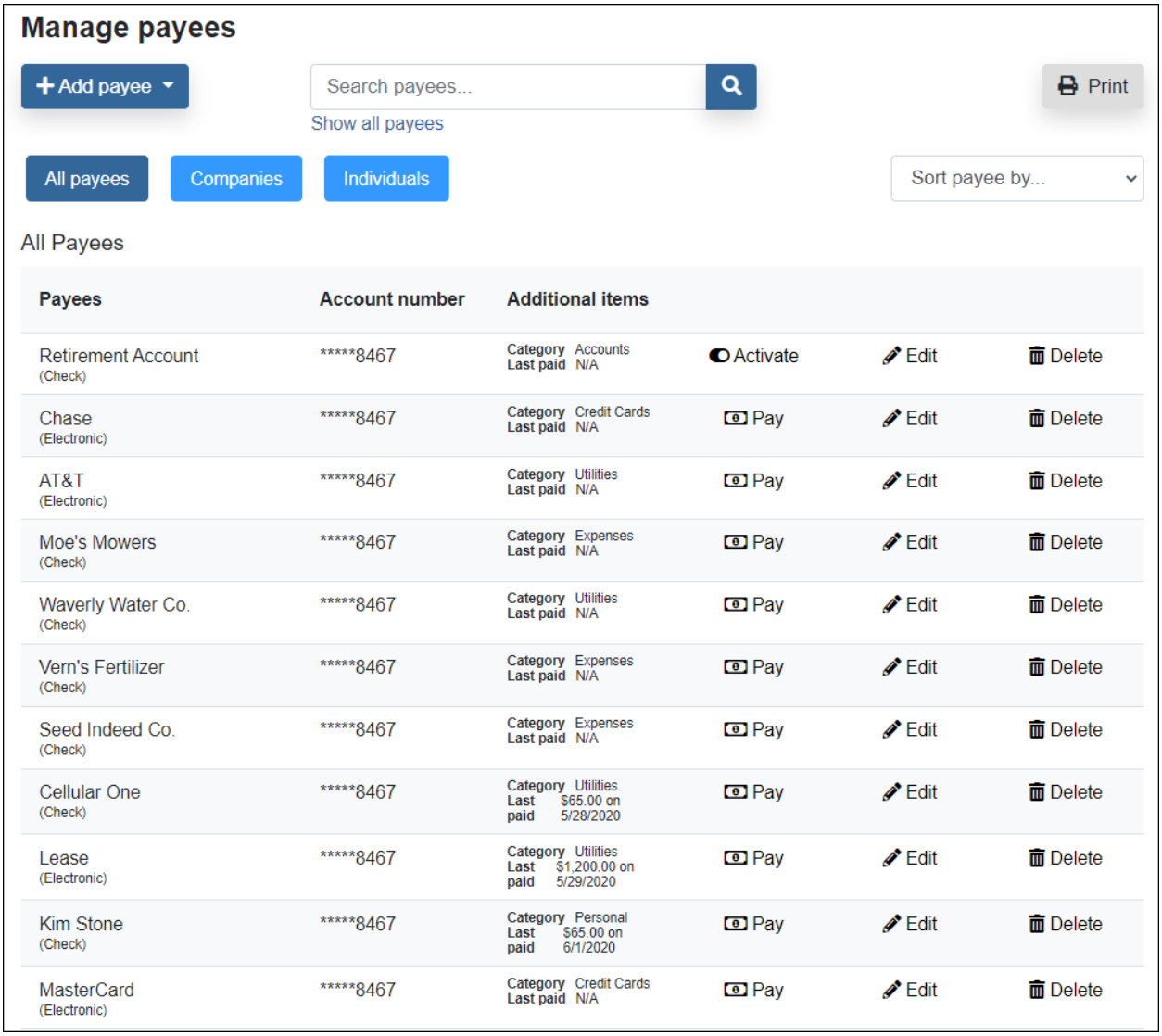


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Manage Payees

Subscribers can view and manage their existing payees.

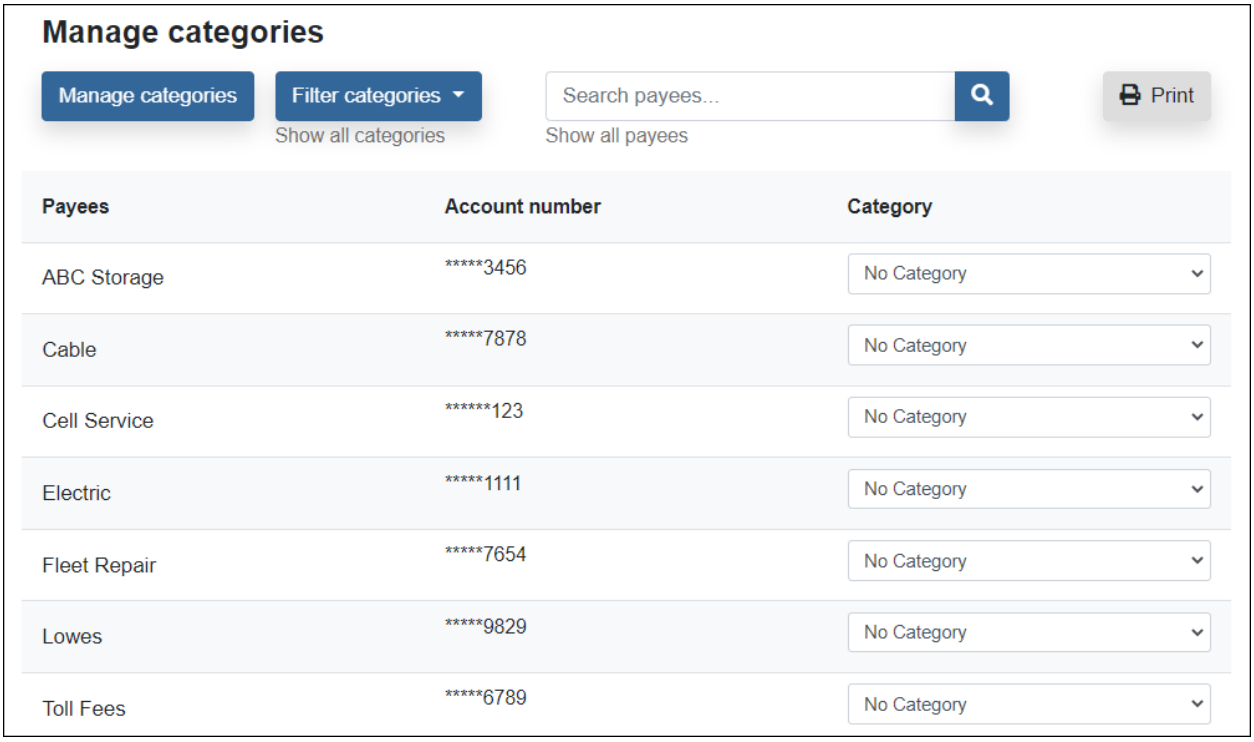
- Pay: Schedule a single payment
- Edit: Update payee information
- Delete: Remove the payee from the list (History is maintained for 18 months.)
- Activate: Request an activation code for the payee



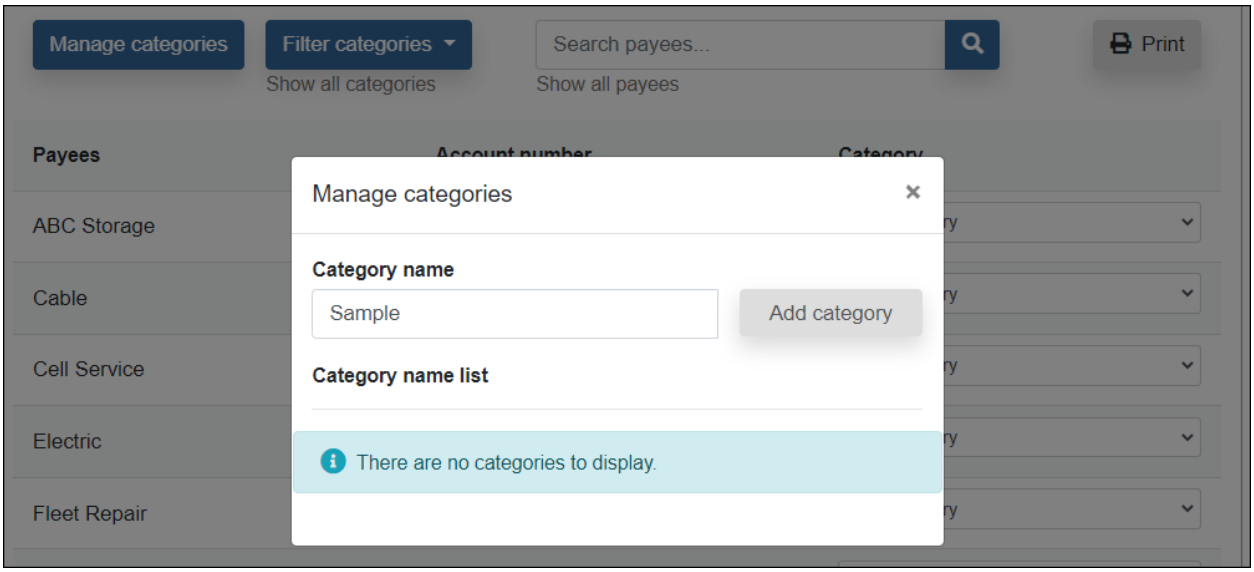
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Manage Categories

A subscriber can manage multiple payees by placing them into categories.

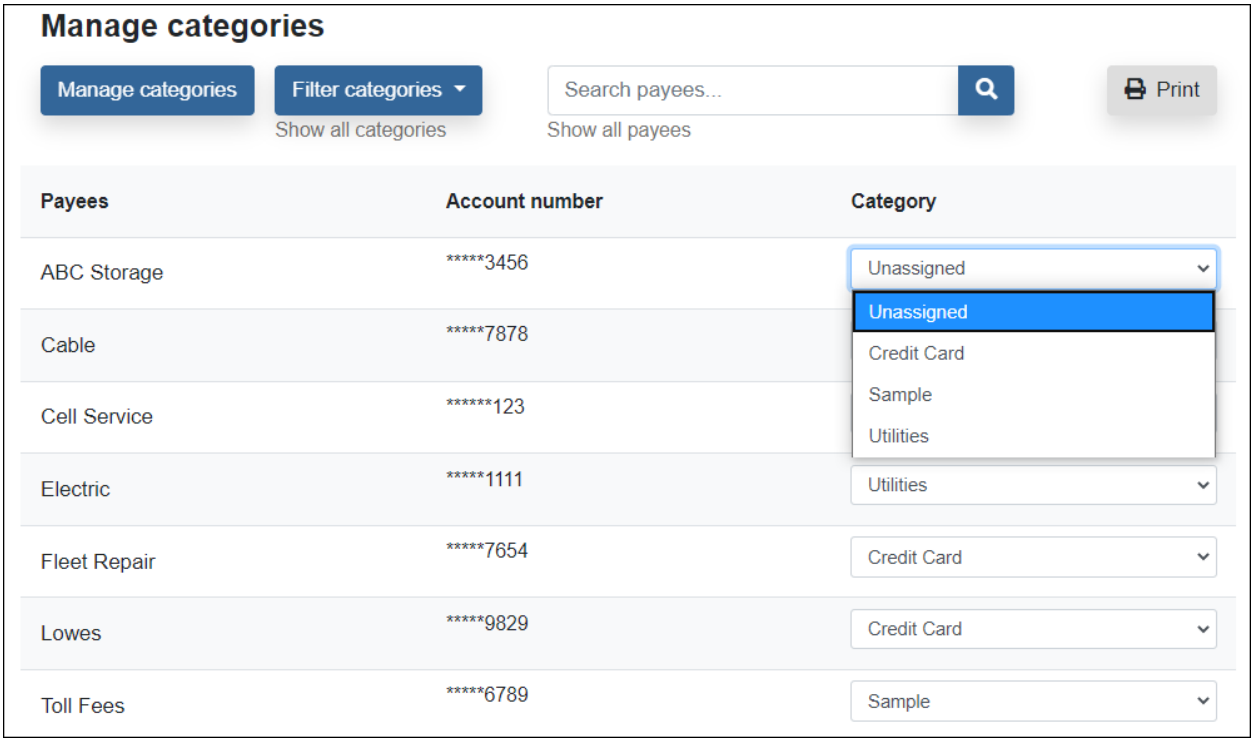


To add a new category, click **Manage categories**. Enter a *Category name*, then click **Add category**.



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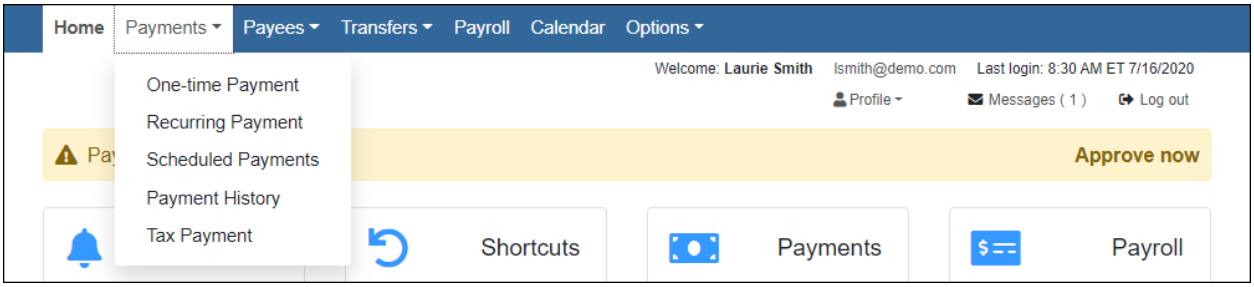
To assign or change a payee to a category, select a category from the drop-down menu for the payee in question.



Payments

A subscriber can view and manage their bill pay account by using various features of the *Payments* tab.

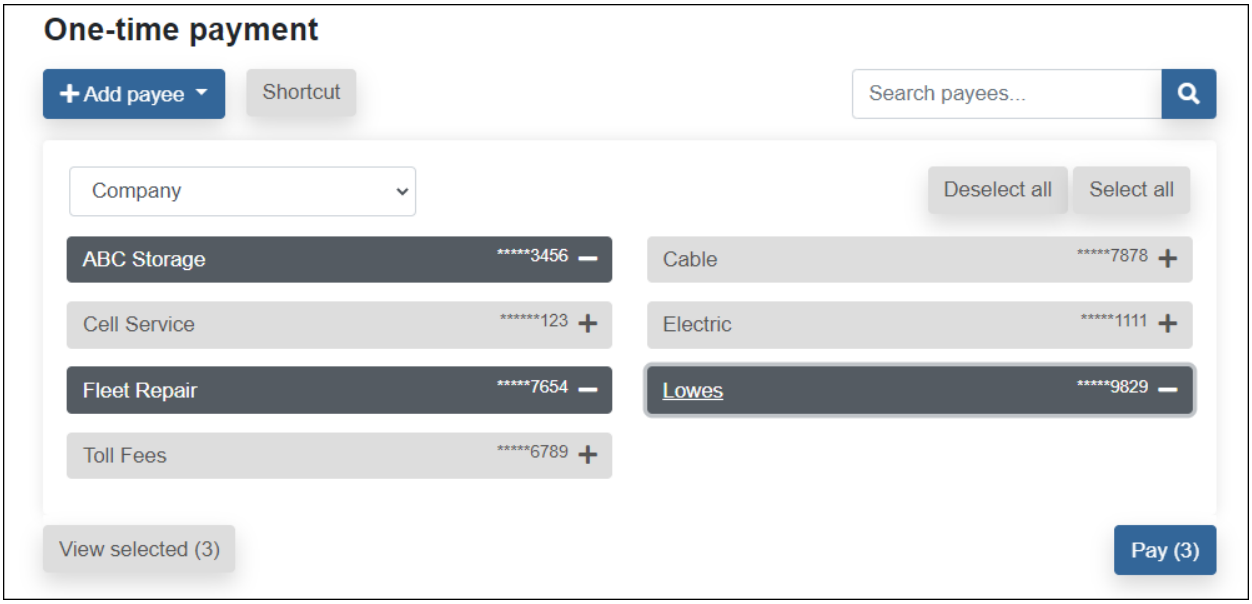
> NOTE
> Tax payments, rush payments, Payroll, and eBills are optional per FI.



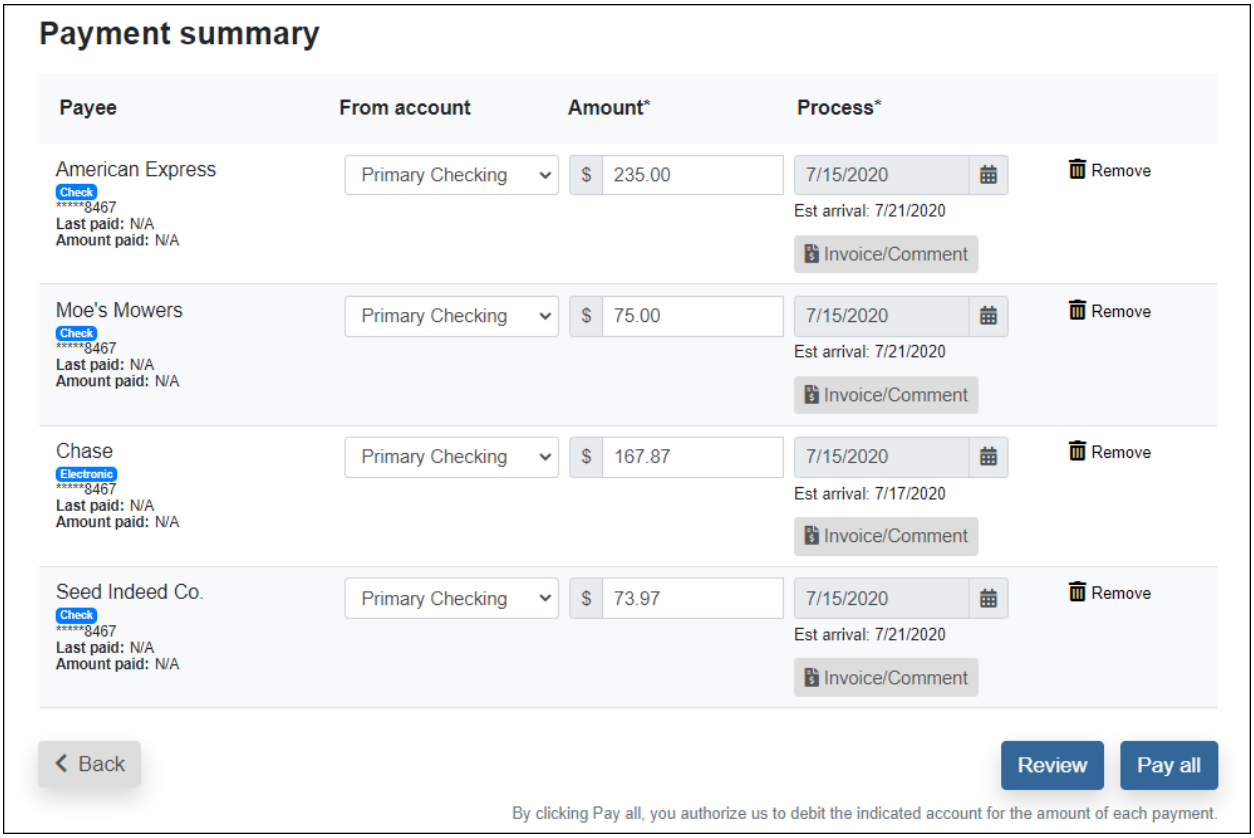
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One-Time Payment

The subscriber selects the payees they wish to schedule payments to, then clicks **Pay (#)**.



The subscriber then selects a **Pay from** account, **Amount**, and **Payment date**.

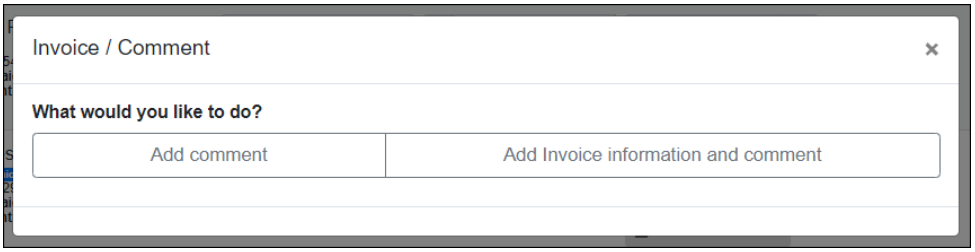


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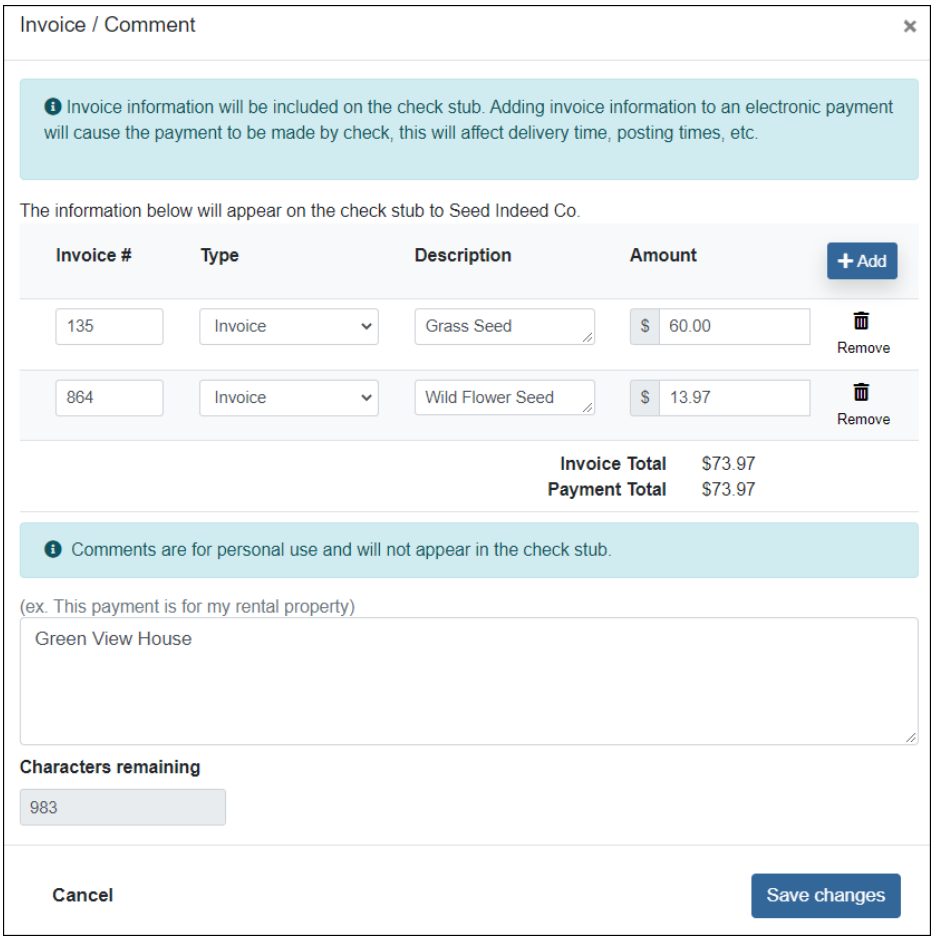
Invoice/Comment

A subscriber has the option to add an invoice and/or comment.

- Comments are for personal use only and are not included with the payment.
- For check payments, the invoice information is printed on the check stub.
- For electronic payments, the invoice information is sent in the payment file to the payee.
    - Not all payees allow electronic invoices.

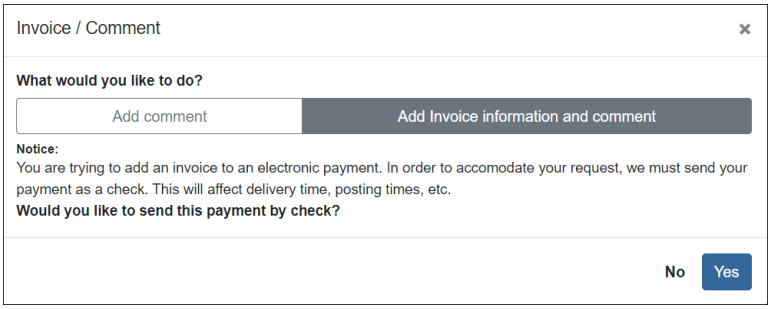


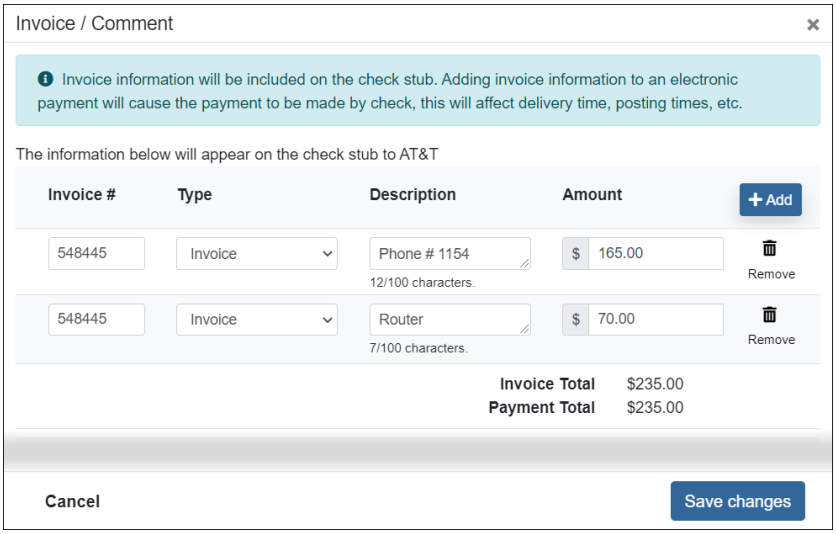
Enter the invoice information, then click **Save changes**. If the subscriber needs to add more invoice lines, they click **+Add**.



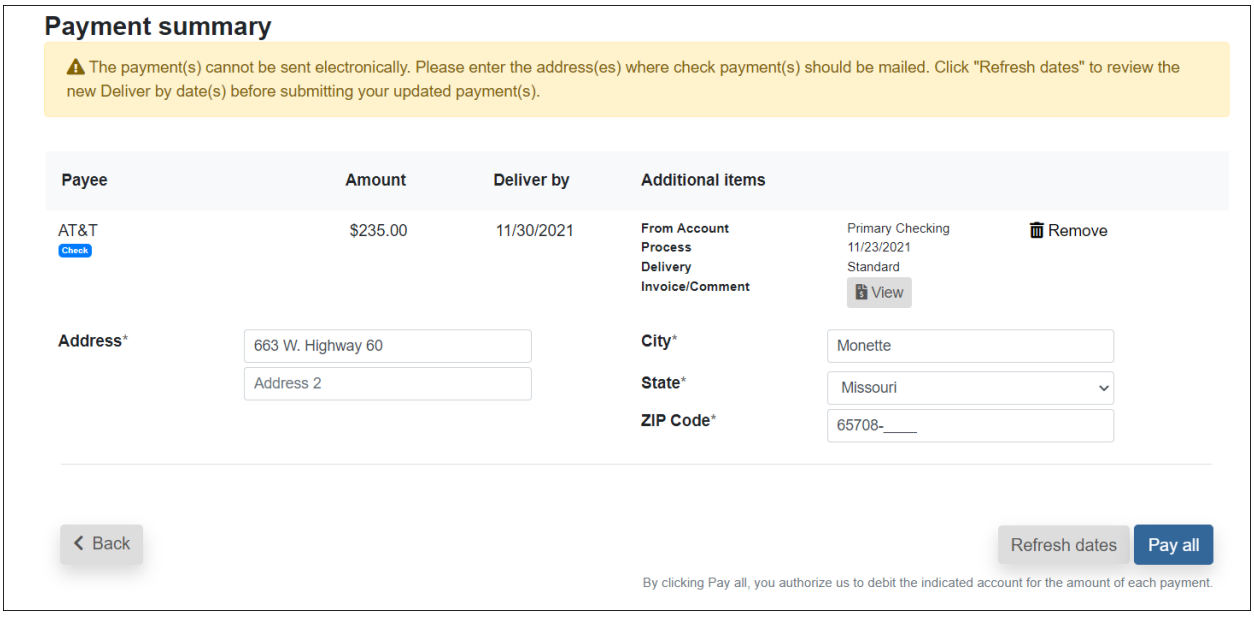
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When adding an invoice to an electronic payment, the subscriber is notified that the payment is sent as a one-time check if the payee does not accept electronic invoices.





Once the invoice is saved, and the subscriber clicks **Pay all**, they must confirm the address.



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Processing Information

iPay Solutions offers two processing methods, **Process Date** and **Deliver by Date**.

- Payments process Monday through Friday at the institution's cutoff time of 2, 3 or 4 p.m. ET.

Process Date

Using this method, a subscriber can select the day they want their payment to process.

- **Electronic Payments**: Funds are moved from the subscriber's account into the iPay Solutions settlement account.
    - The funds are held for one business day to allow the institution to verify the availability of funds.
    - If funds are available, the payment is sent to the payee the following business day. The payment usually arrives in 1-3 business days.
    - Institutions may cancel the payment through MASTER Site if there are insufficient funds.
- **Check**: iPay Solutions offers two check models:
    - **iPay Solutions Checks**: Funds are moved from the subscriber's account into the iPay Solutions settlement account.
        - The funds are held for one business day to allow the institution to verify the availability of funds.
        - If funds are available, the check is mailed to the payee the following business day. Checks usually arrive in 3-7 business days.
    - **Draft Checks**: The subscriber's account and routing numbers are printed on the check.
        - The funds are not withdrawn from their account until the payee cashes the check.
        - Checks usually arrive in 3-7 business days.

Deliver by Date

Using this method, a subscriber can select a due date, the system calculates the process date, so the payment arrives on time.

- **Electronic**: The process date is automatically chosen two days prior to the due date.
- **Check**: The process date is chosen based on payment history and location of the payee.

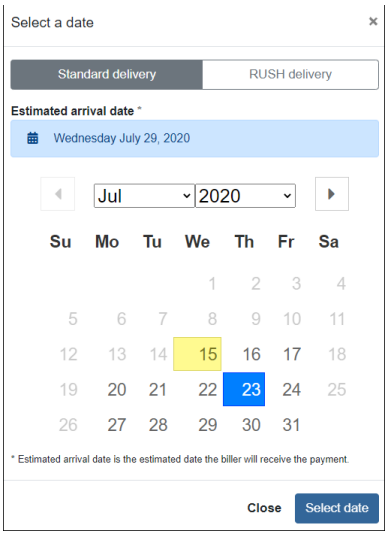
Payment Date Calendar

A subscriber clicks on the calendar to choose their payment date. There are two options: Standard delivery or RUSH delivery.

Standard Delivery

Using this method, the subscriber chooses the payment date. This is dynamic to the Process Date or Deliver By Date based on the FI's settings.

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RUSH Delivery

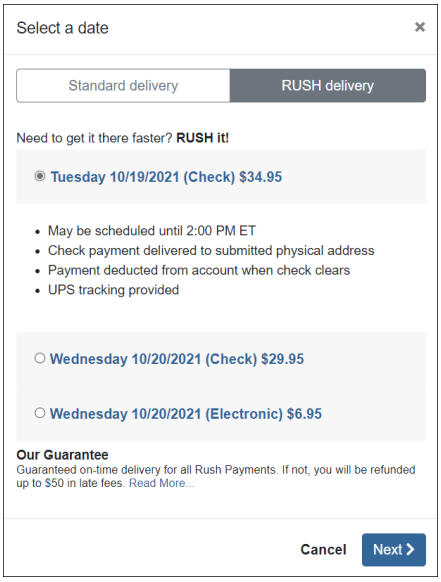
RUSH delivery guarantees the payment is delivered within one or two business days.

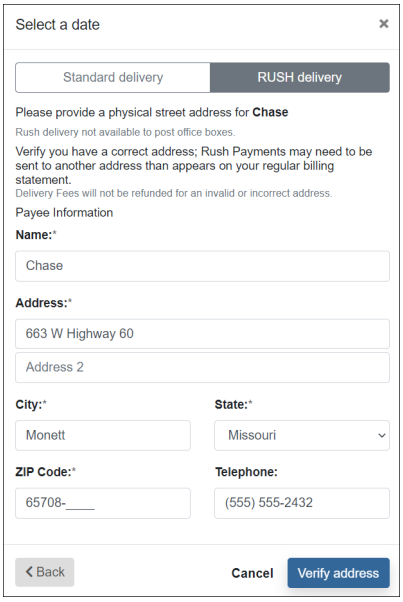
- It is an optional feature that can be offered to subscribers.
- It can be turned off for subscribers via MASTER Site.
- Not all payees accept rush delivery payments. RUSH delivery only shows when available for the payee.

Three Types of Rush Payments Fees

- **$34.95** (draft check) Next business day
- **$29.95** (draft check) Second business day
- **$6.95** (electronic) Second business day

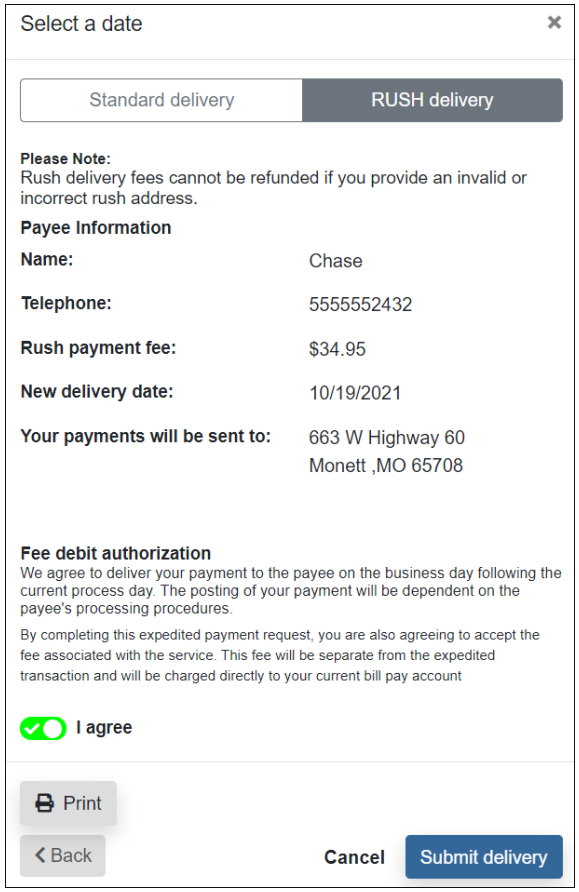
These payments are guaranteed to be delivered by the specified date. If payment is not delivered by the specified date, the subscriber may be refunded up to $50 in late fees.





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The subscriber must agree to the Fee debit authorization to schedule the rush payment.

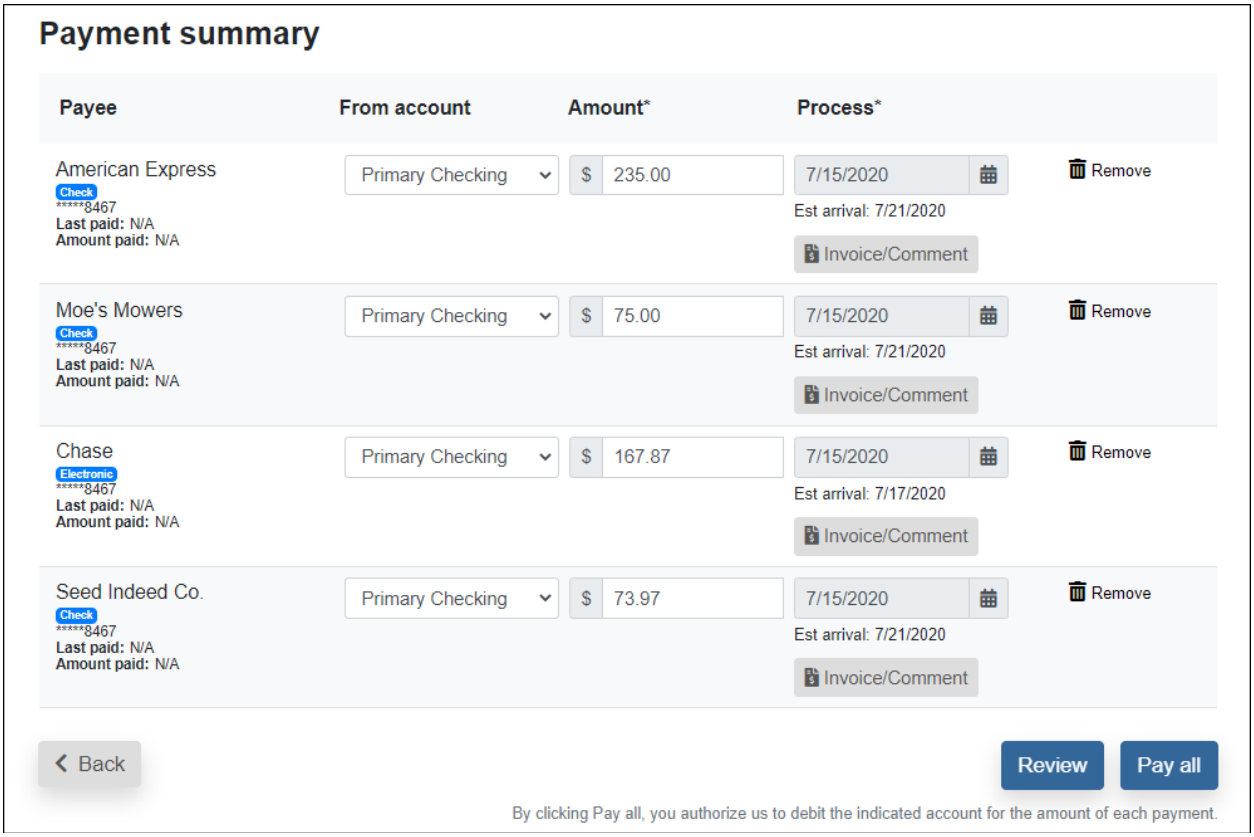


Processing Fees & Funds

- Check Rush Payments (draft checks): Fee is debited on the Process Date and the funds are released from the subscriber's account when the payee cashes the check.
- Electronic Rush Payments: Fee and funds for the payment appear as two separate debits on the subscriber's account on the Process Date.

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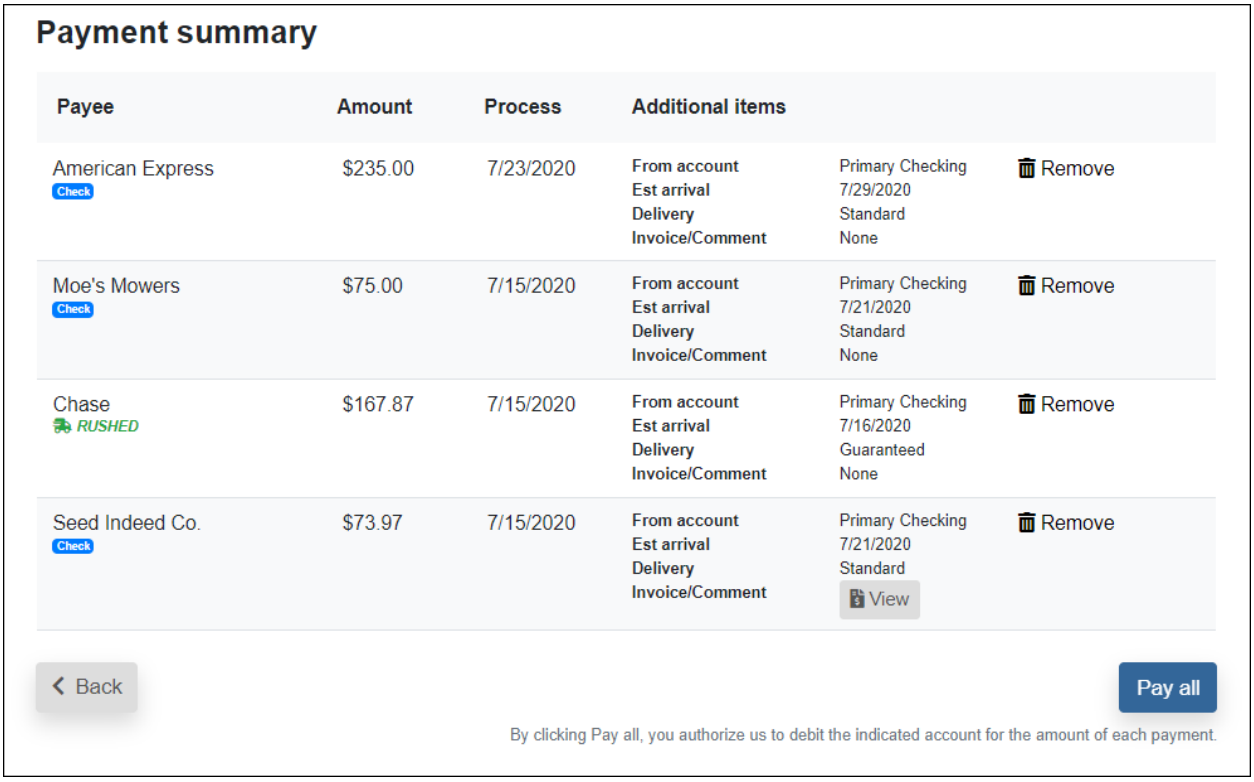
Once the information is complete for each payee, they click **Review** or **Pay all**.



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Review

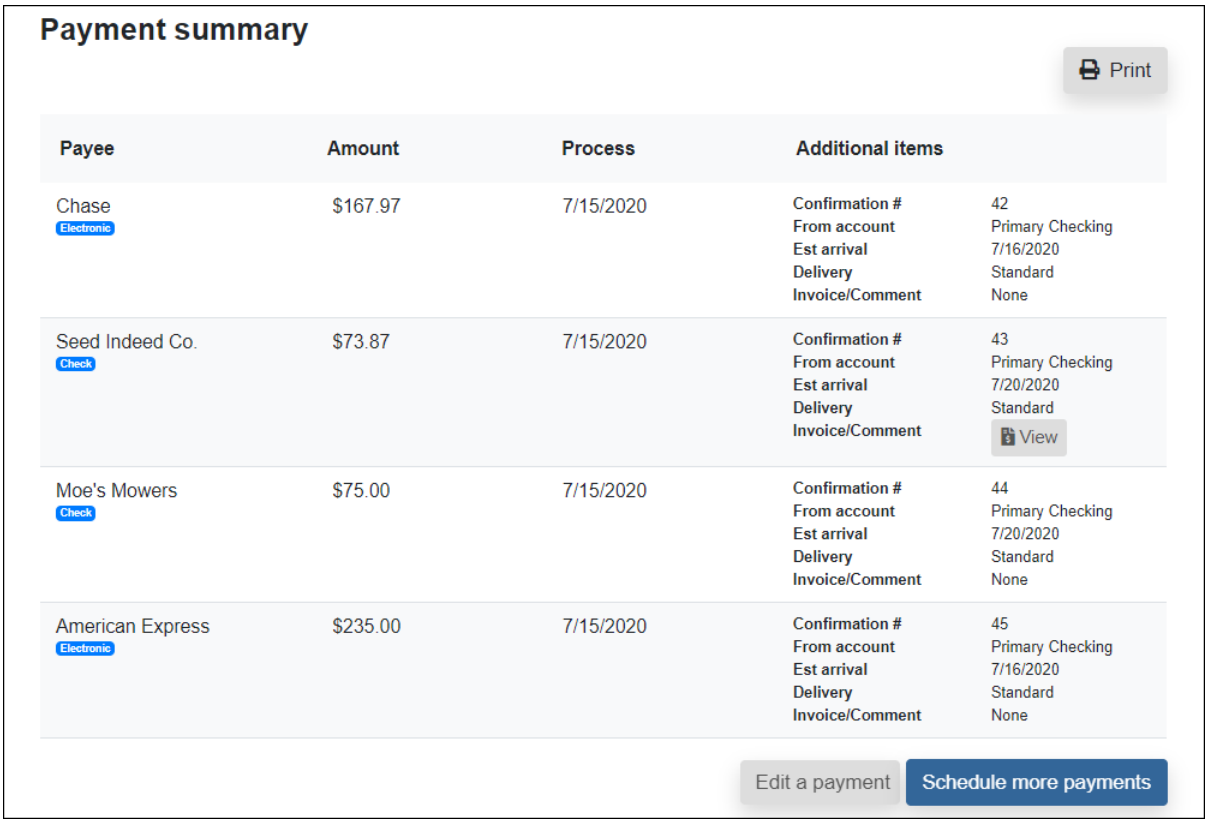
Review the payment information for accuracy. Click **Back** to edit payment information, **Remove** to take a payee off the list, or **Pay all** to complete the scheduling process.



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Pay all

Once payments are scheduled, confirmation numbers appear.

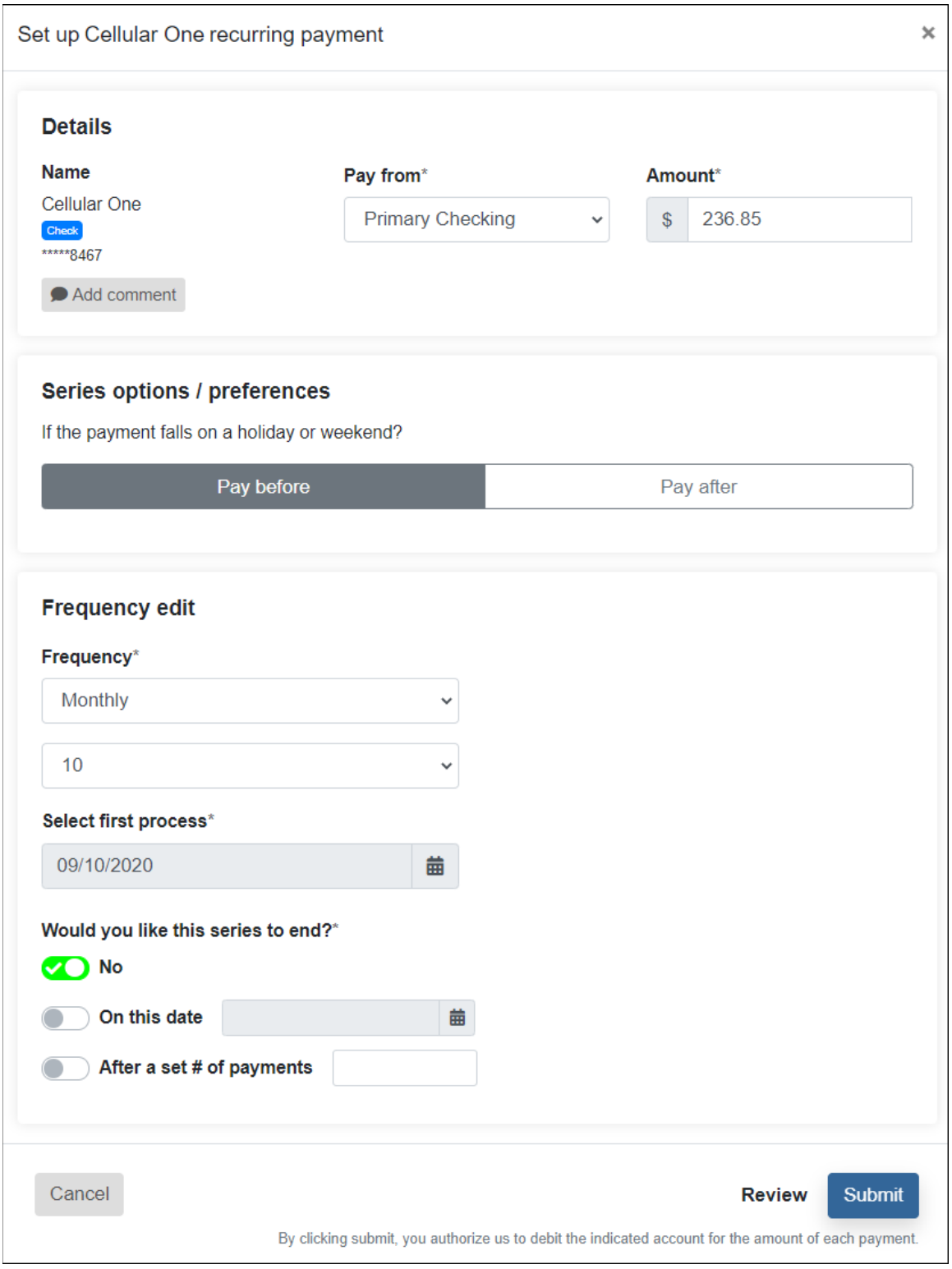


Recurring Payment

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

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

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NOTE

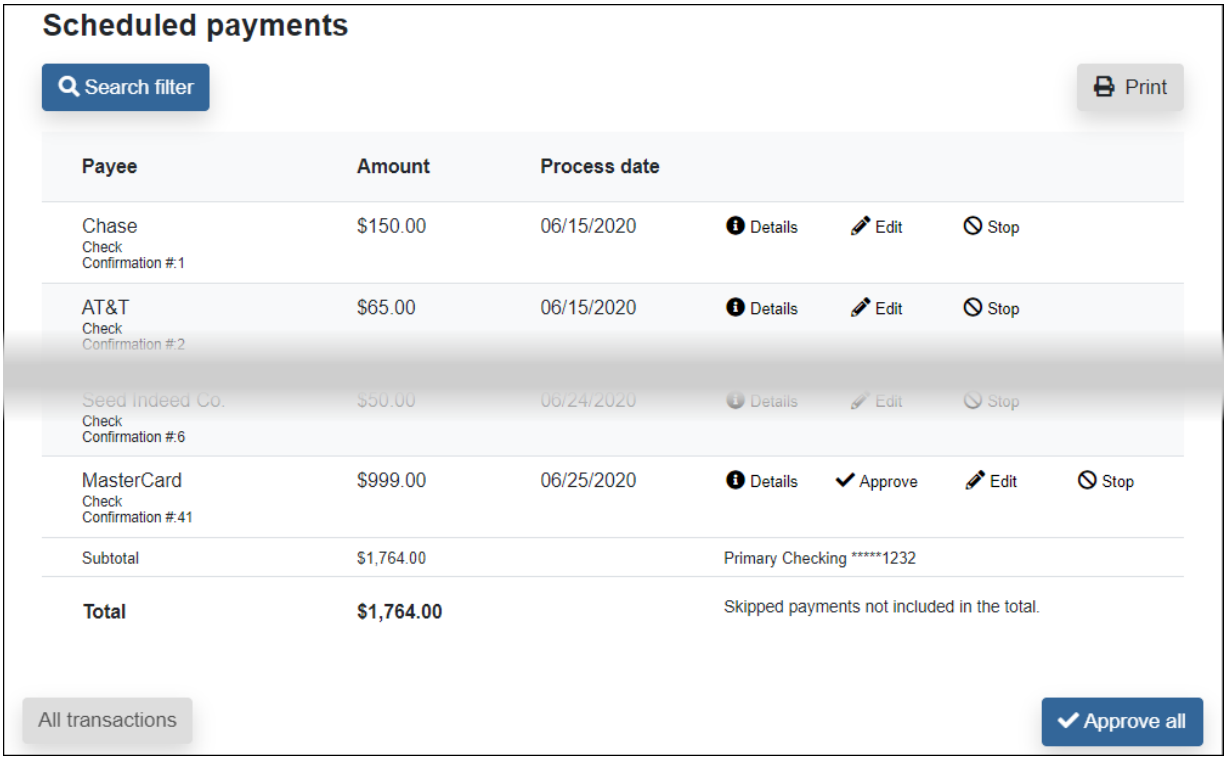
Pay before or Pay after a holiday or weekend only display when the FI is using the **Process Date** method.

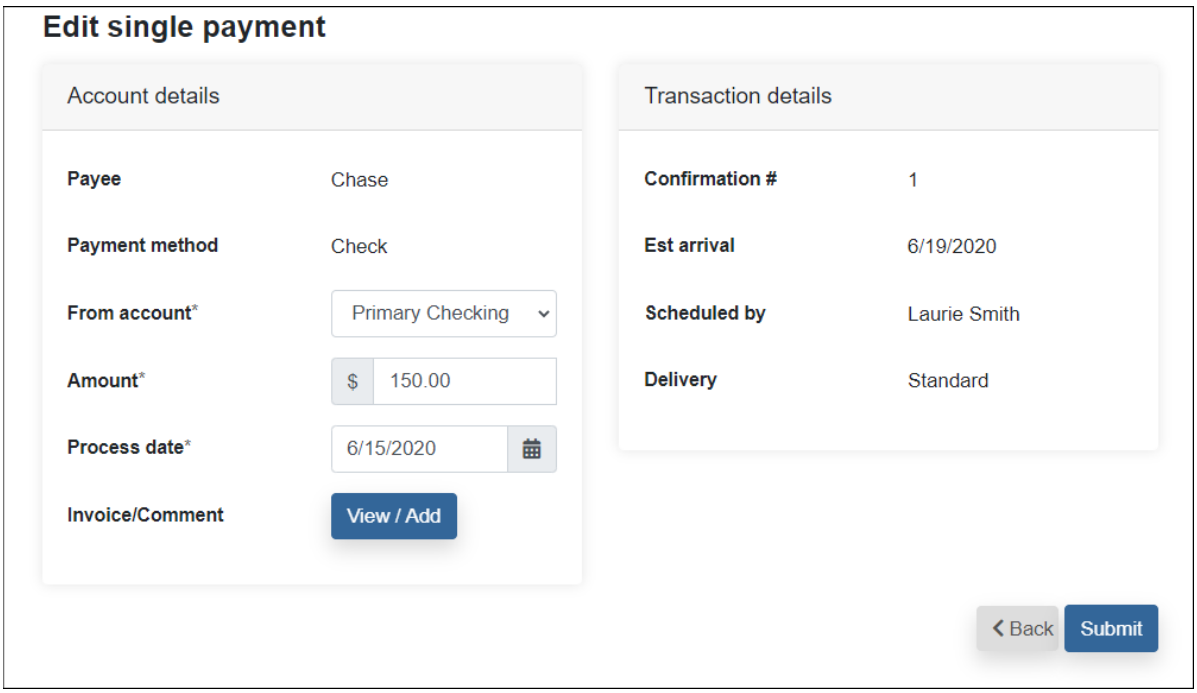
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Scheduled Payments

These are payments in a scheduled status, awaiting the process date.

- Options to **Edit** or **Stop** payments
- Payments can be **Approved**





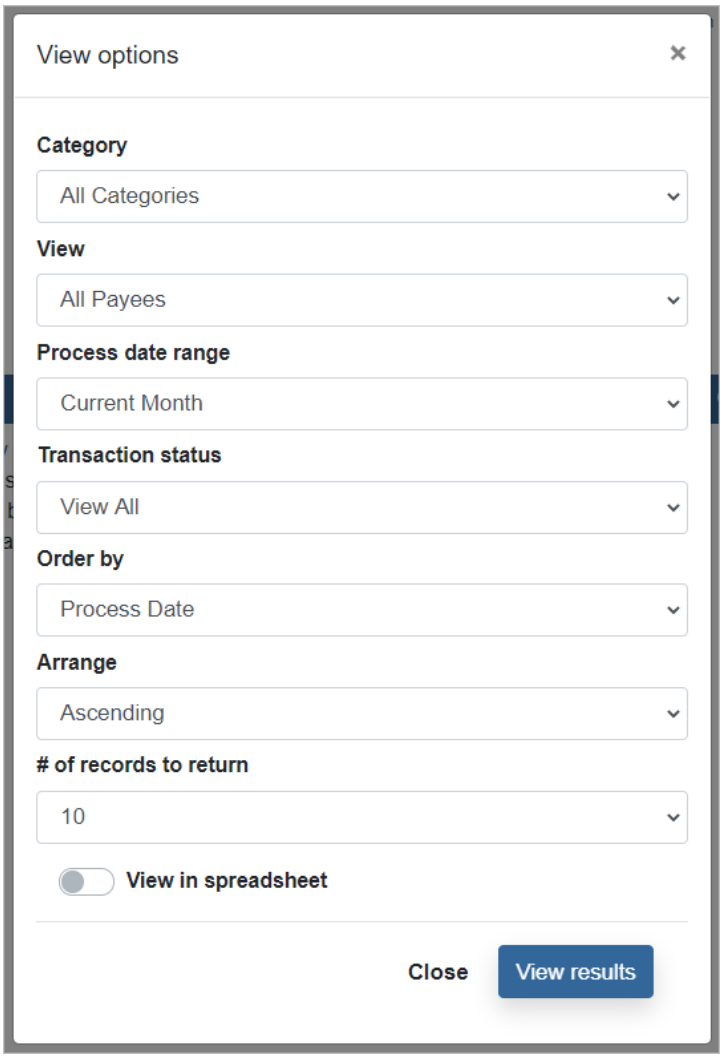
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Payment History

These payments have been processed and paid.

- 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.
    - Payment Inquiries are only available if iPay Solutions is providing support.

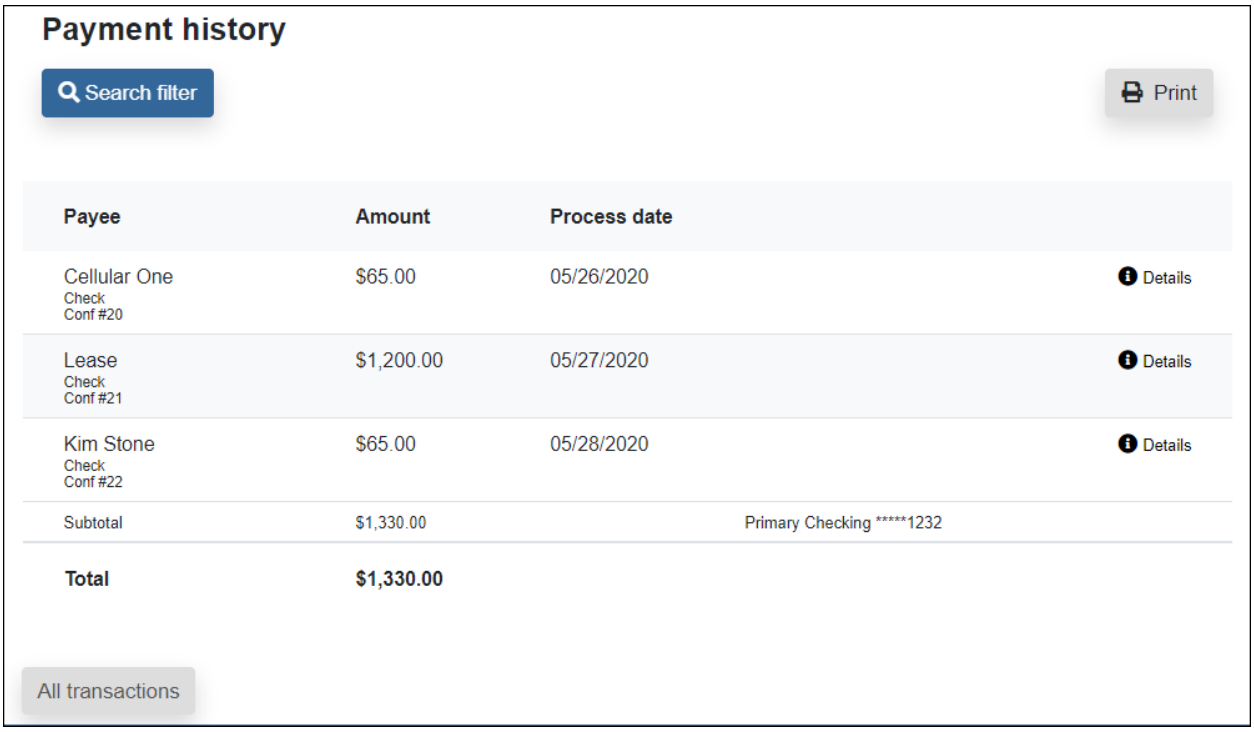
A subscriber enters in their search criteria, then click **View results**.



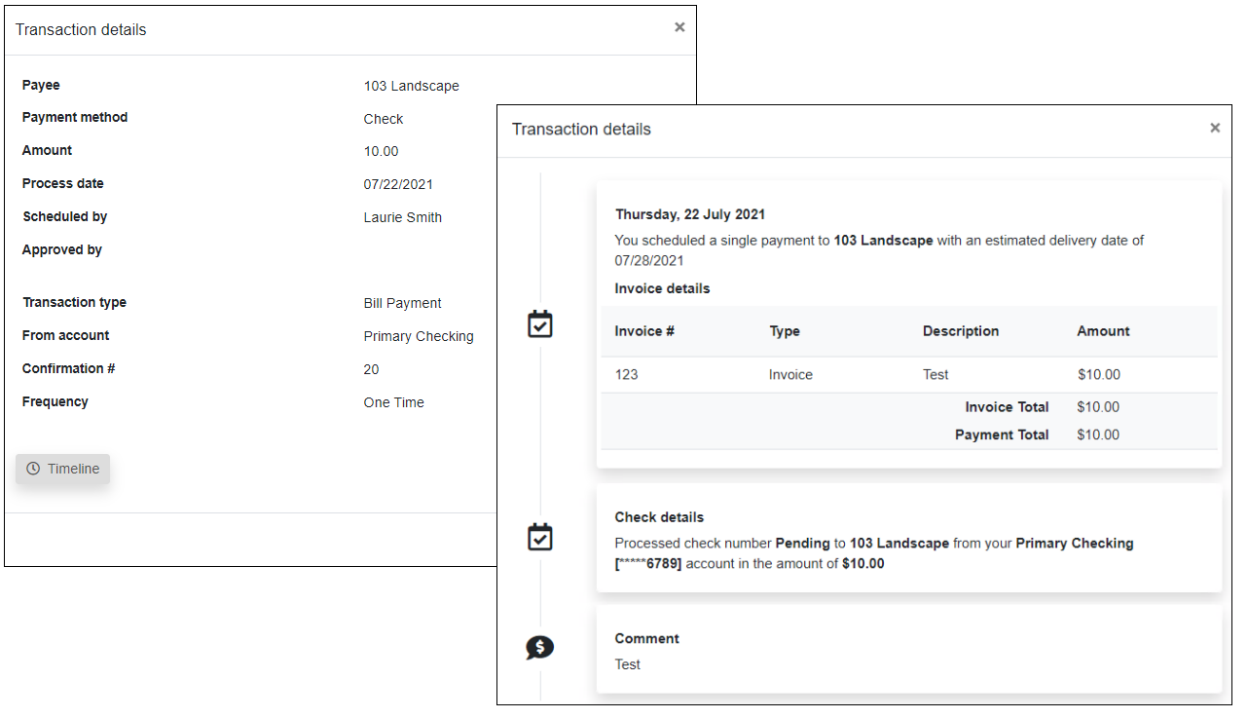
NOTE

Turning on the toggle **View in spreadsheet**, opens the results in Excel.

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Click **Details** to see additional information, including the sub user who scheduled and approved the payment. Click **Timeline** to see transaction details, including invoices and comments.

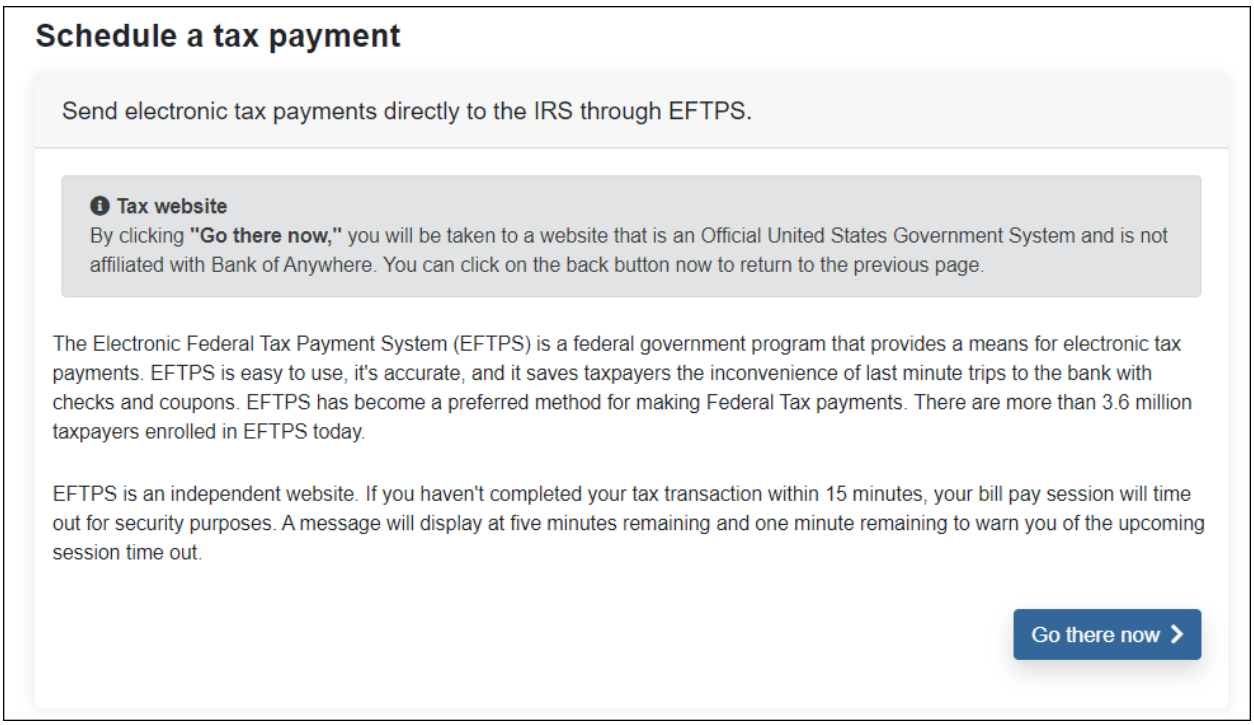


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Tax Payments

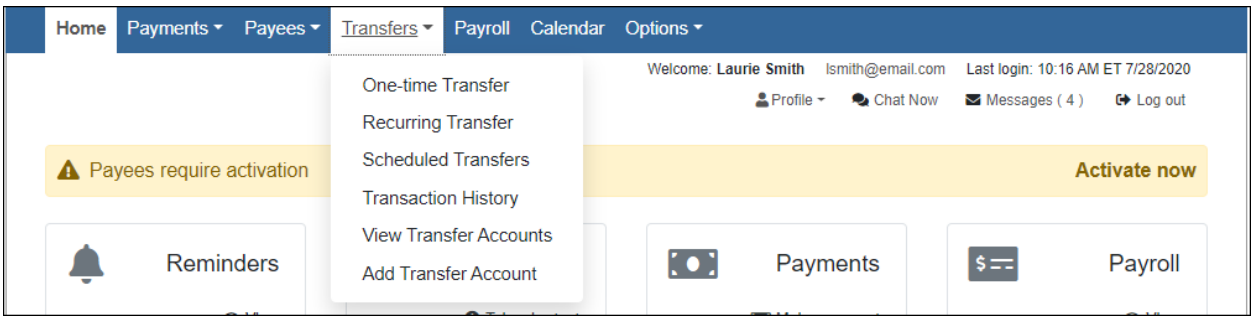
This provides a direct link to the EFTPS site and takes the subscriber out of the bill pay site.

- It is an optional feature that can be offered to subscribers.
- This can be turned on or off at the subscriber level via MASTER Site.



Transfers

A subscriber can be offered this feature.

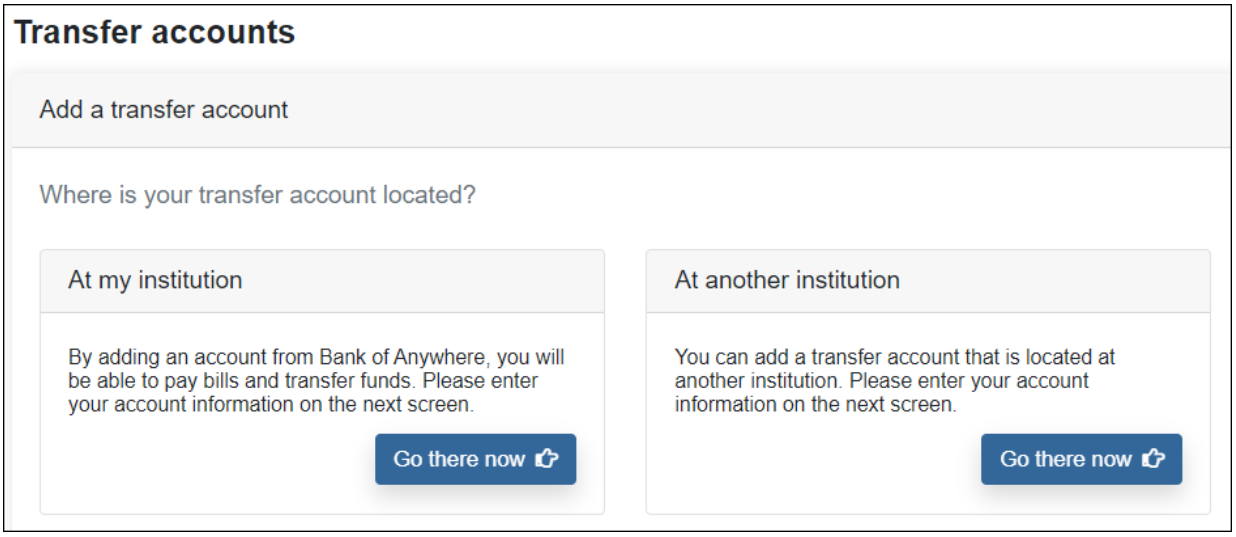


There are two types of transfers:

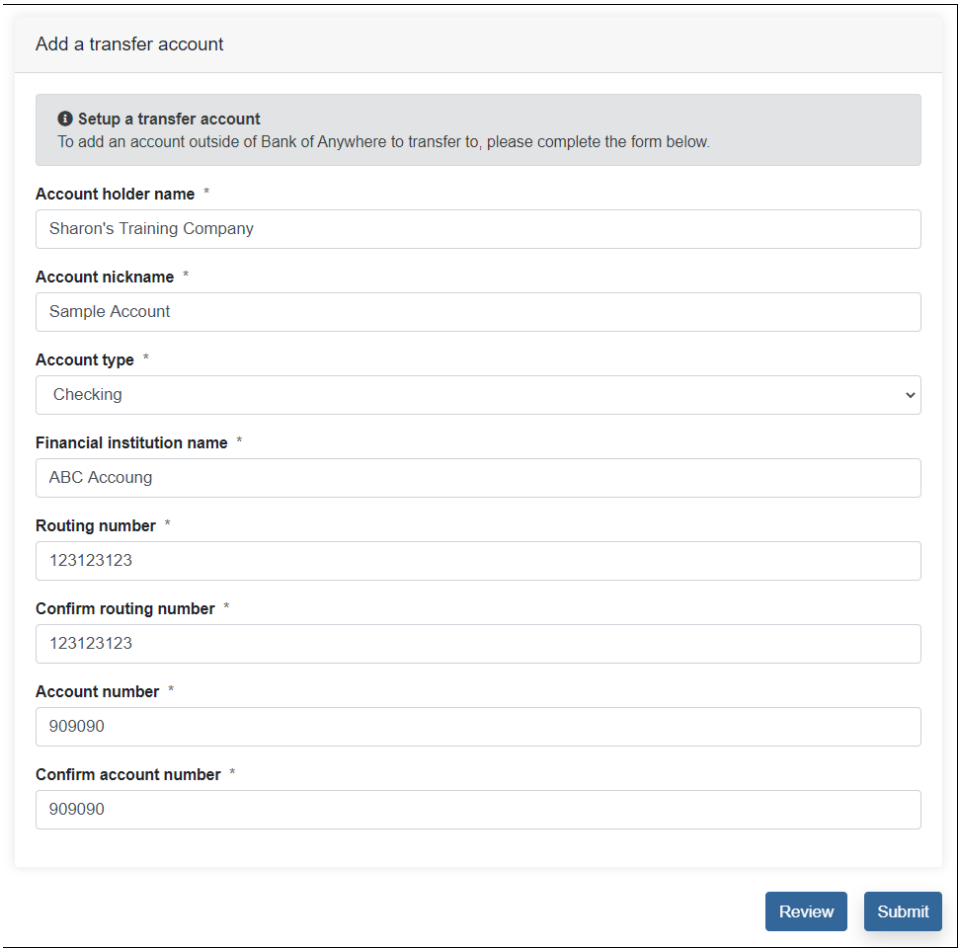
- **Outbound Transfers** (most common) - Transfers funds from subscriber's account at the bill pay institution to their account at another institution.
- **Inbound Transfers** (must be purchased separately) - Transfers funds from an outside institution to their account at the bill pay institution.

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Add Transfer Accounts



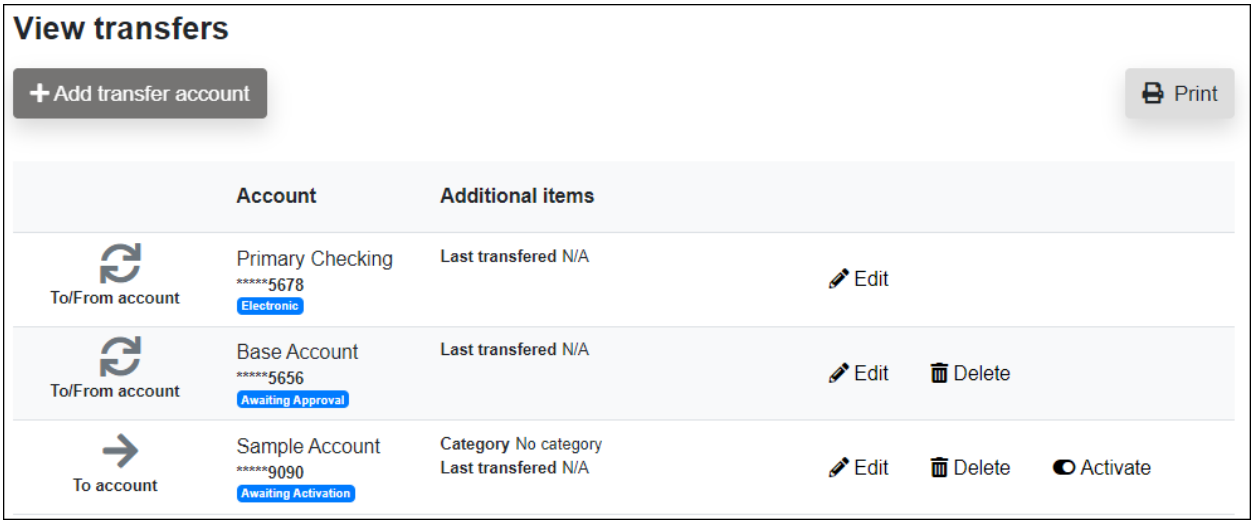
At another institution allows the subscriber to add accounts, which are in their name, at other institutions.



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View Transfer Accounts

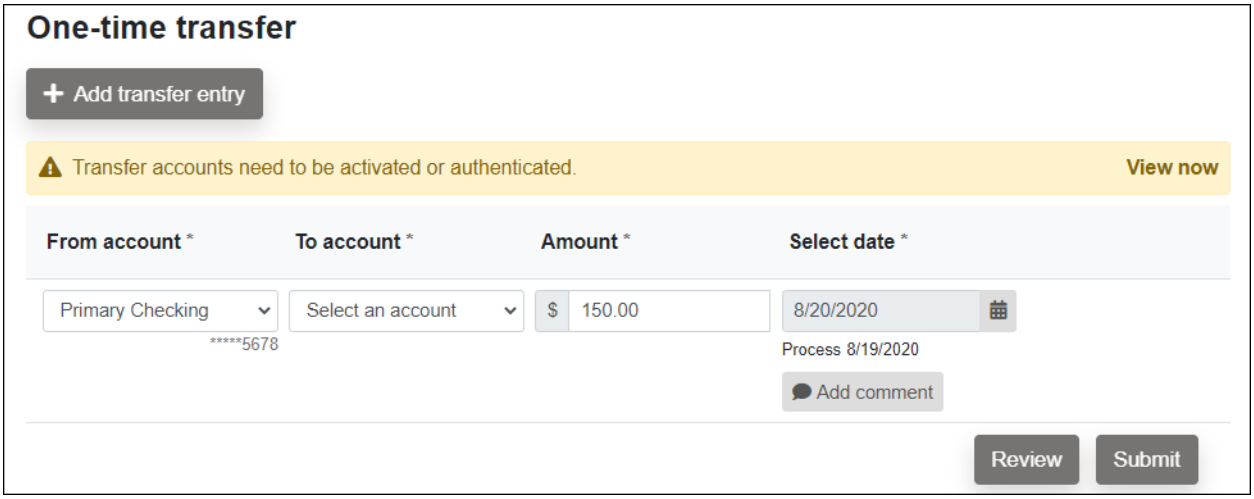
This feature shows added transfer accounts with a legend to determine if funds can be transferred to or from the account.



Schedule Transfer

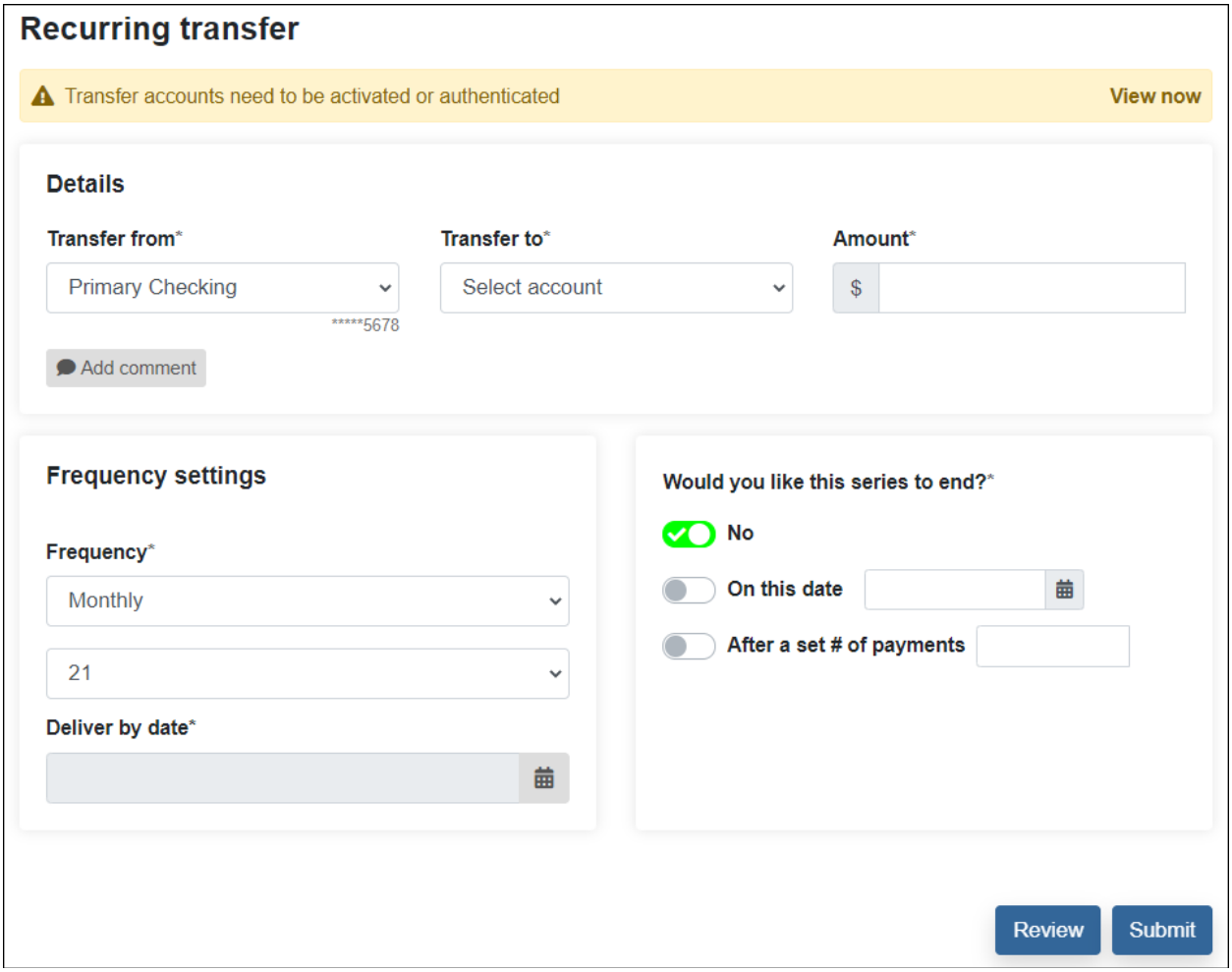
Subscriber chooses single or recurring, selects a transfer **From** account, a transfer **To** account, then the **amount** and **date**.

One-time



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Recurring

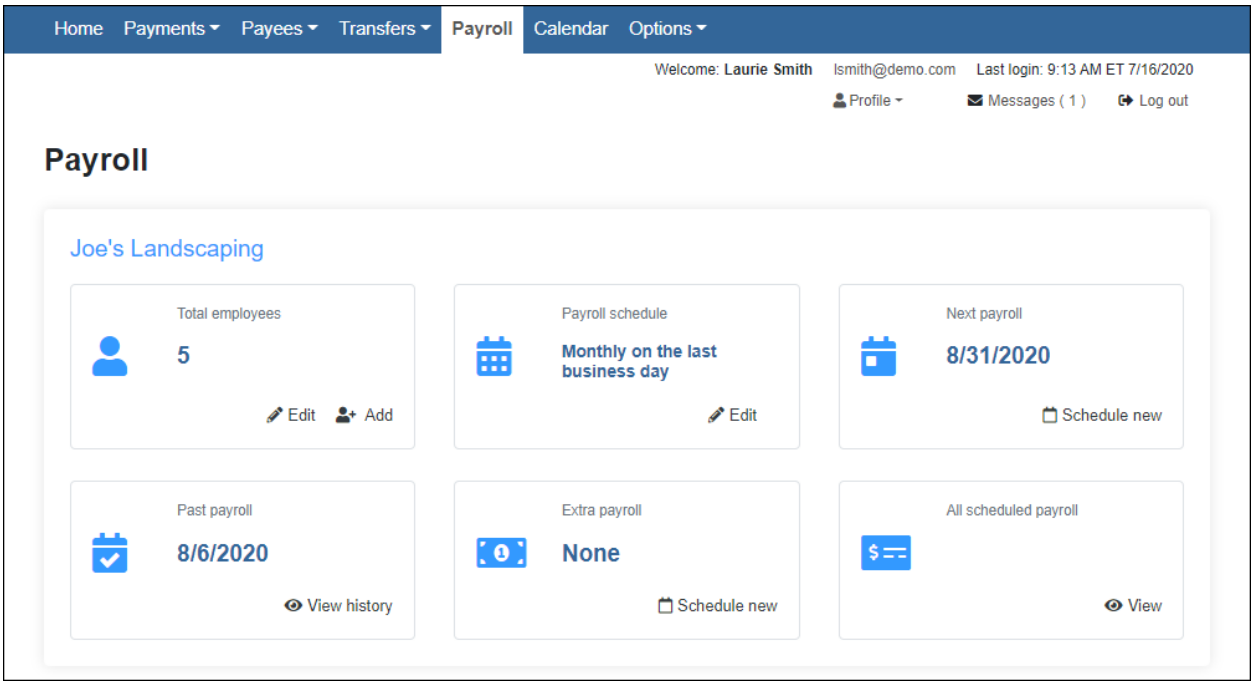


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Payroll

Payroll is an optional feature that can be offered to subscribers.

- It can be turned on or off at the business level via MASTER Site.
- It is direct deposit only.



Total Employees

Add New Employee

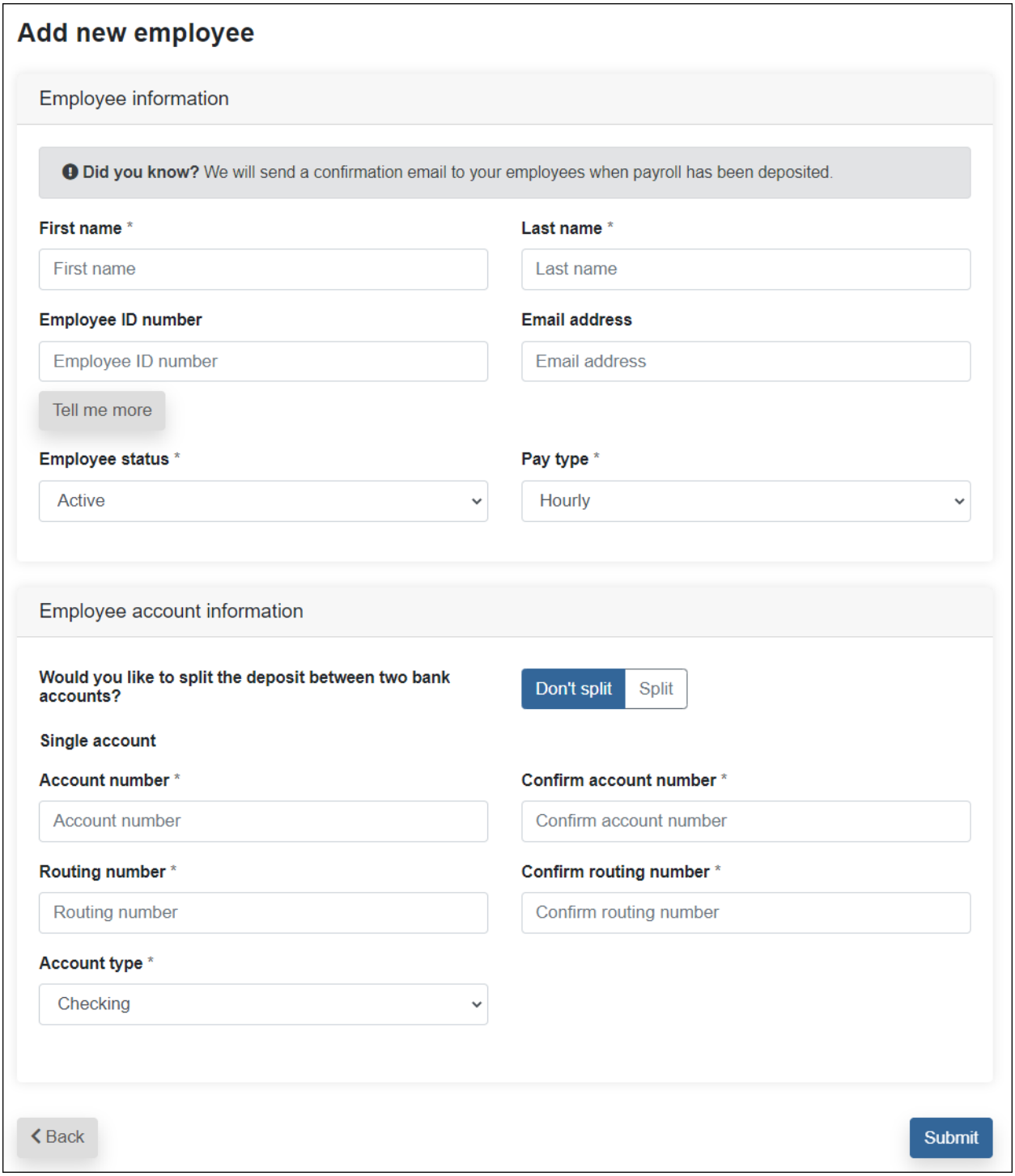
Enter the requested information. The subscriber can choose an employee type from:

- Hourly
- Salary
- Contractor

Employee Account Information – **Split Deposits**
If an employee wants a specified amount of each deposit to go into a savings account, the subscriber can set up that additional account by clicking **Split**.

> NOTE
> The deposit amount must be the net amount as iPay Solutions does not calculate percentages or deductions.

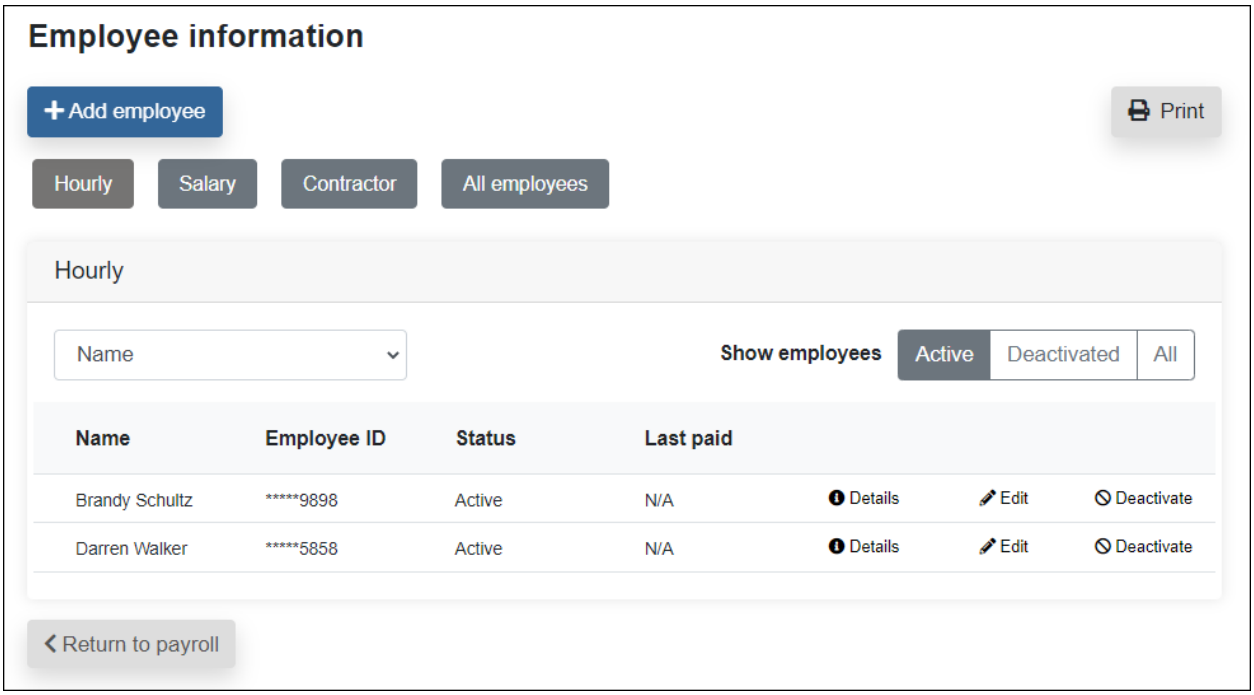
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Edit Employees

This feature allows the subscriber to view **Details**, **Edit**, or **Deactivate** employees.

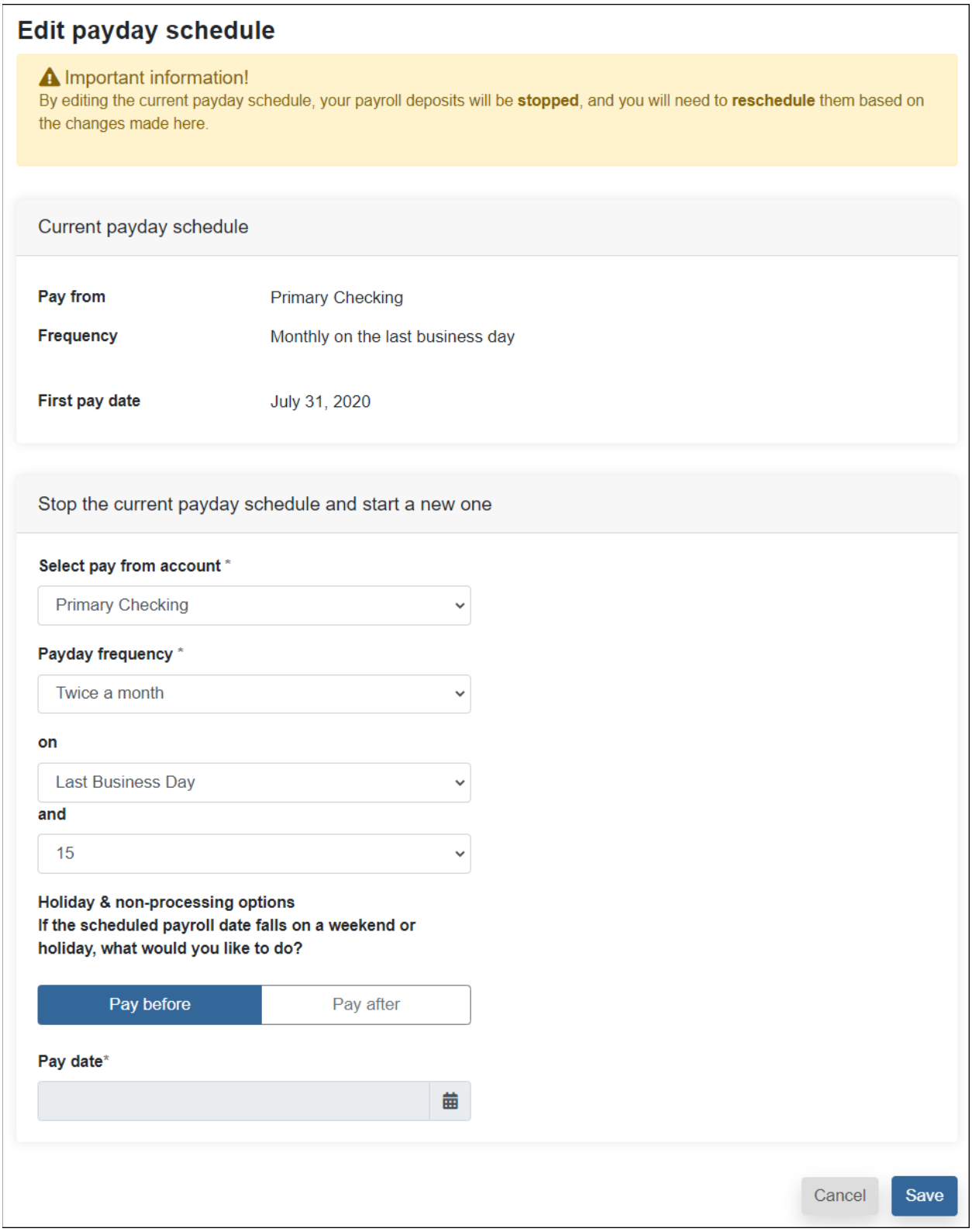


Edit Payroll Schedule

The payroll schedule establishes the dates on which employees are paid. The system does not automatically schedule payroll based on these dates.

- The current payday schedule appears and can be edited at any time.
- Once a schedule is set or edited, a reminder is sent two days prior to the pay date to schedule the payroll deposits.
- If a payroll schedule currently exists, a message appears: *By editing the current payday schedule, your payroll deposits will be stopped, and you will need to reschedule them based on the changes made here.*

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Pay Employees

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

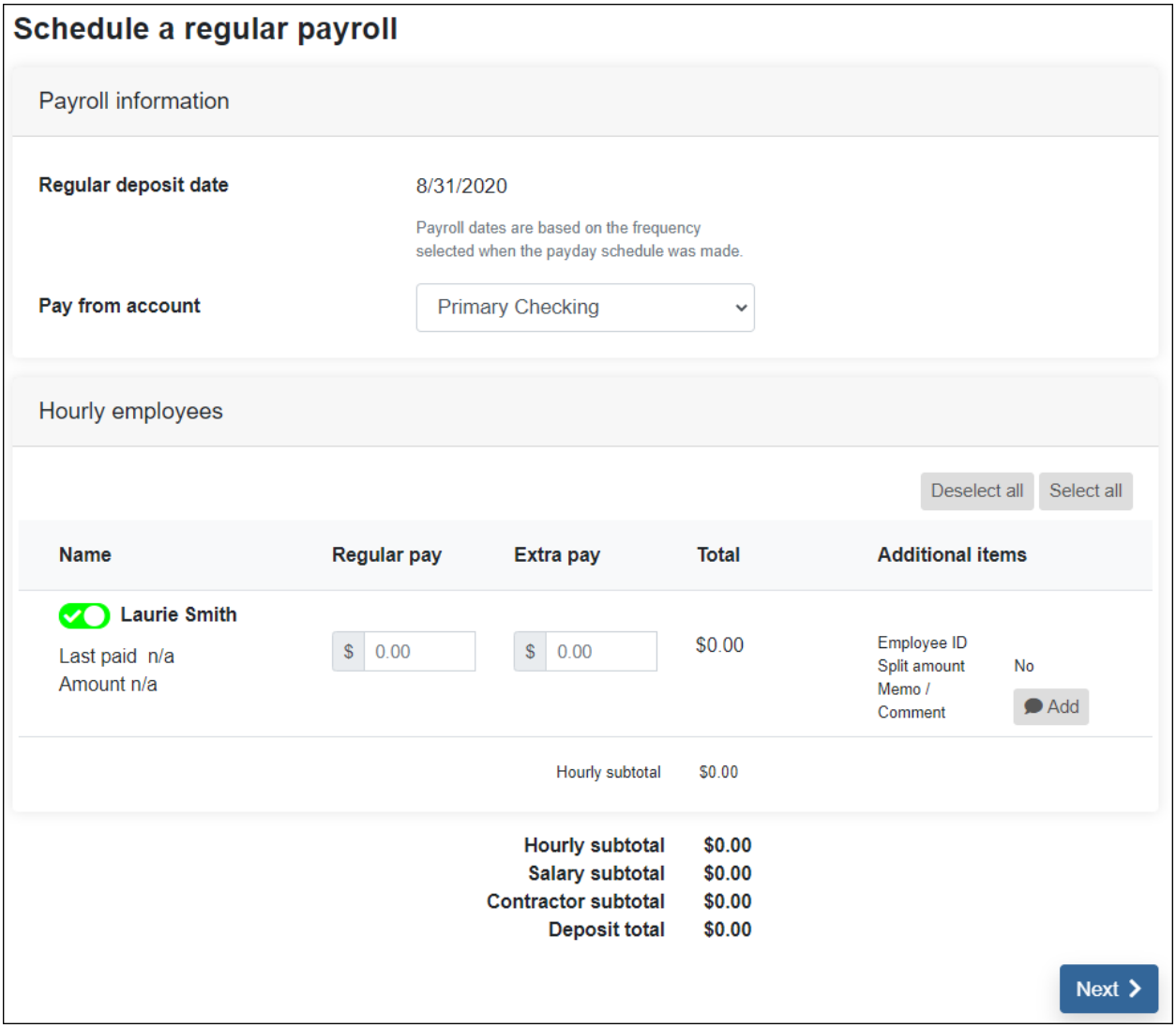
- Email reminders stating that payroll is awaiting approval are generated to the primary user and sub users with approval authority.
- If Payroll is not approved, it remains in a pending status and must be stopped under View Scheduled Payroll.

There are two options when scheduling payroll.

Next payroll

Click **Schedule New**.

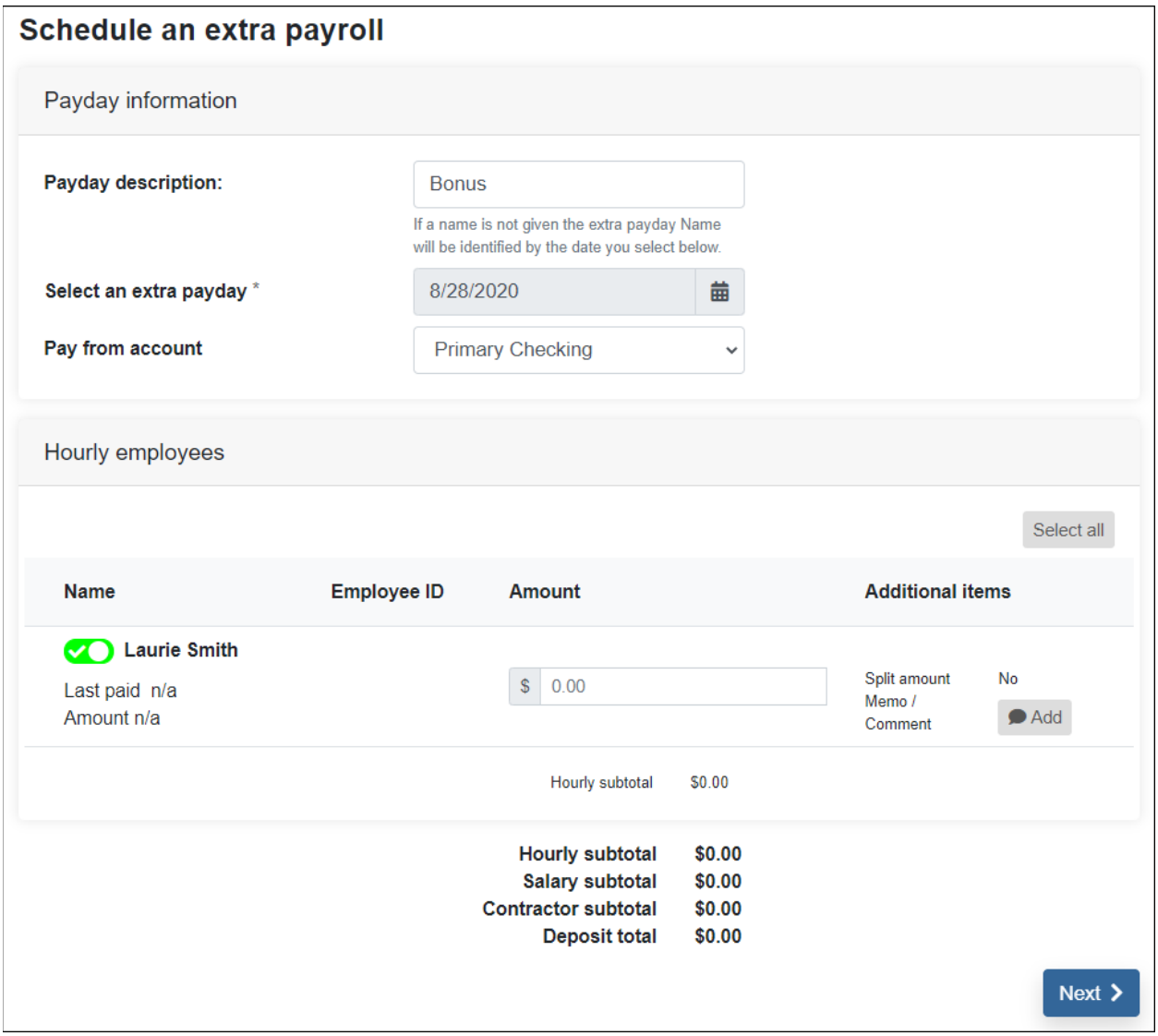
- System pre-fills the pay day based on the payroll schedule.
- The pay day cannot be edited.



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Extra Payroll
Click **Schedule New**.

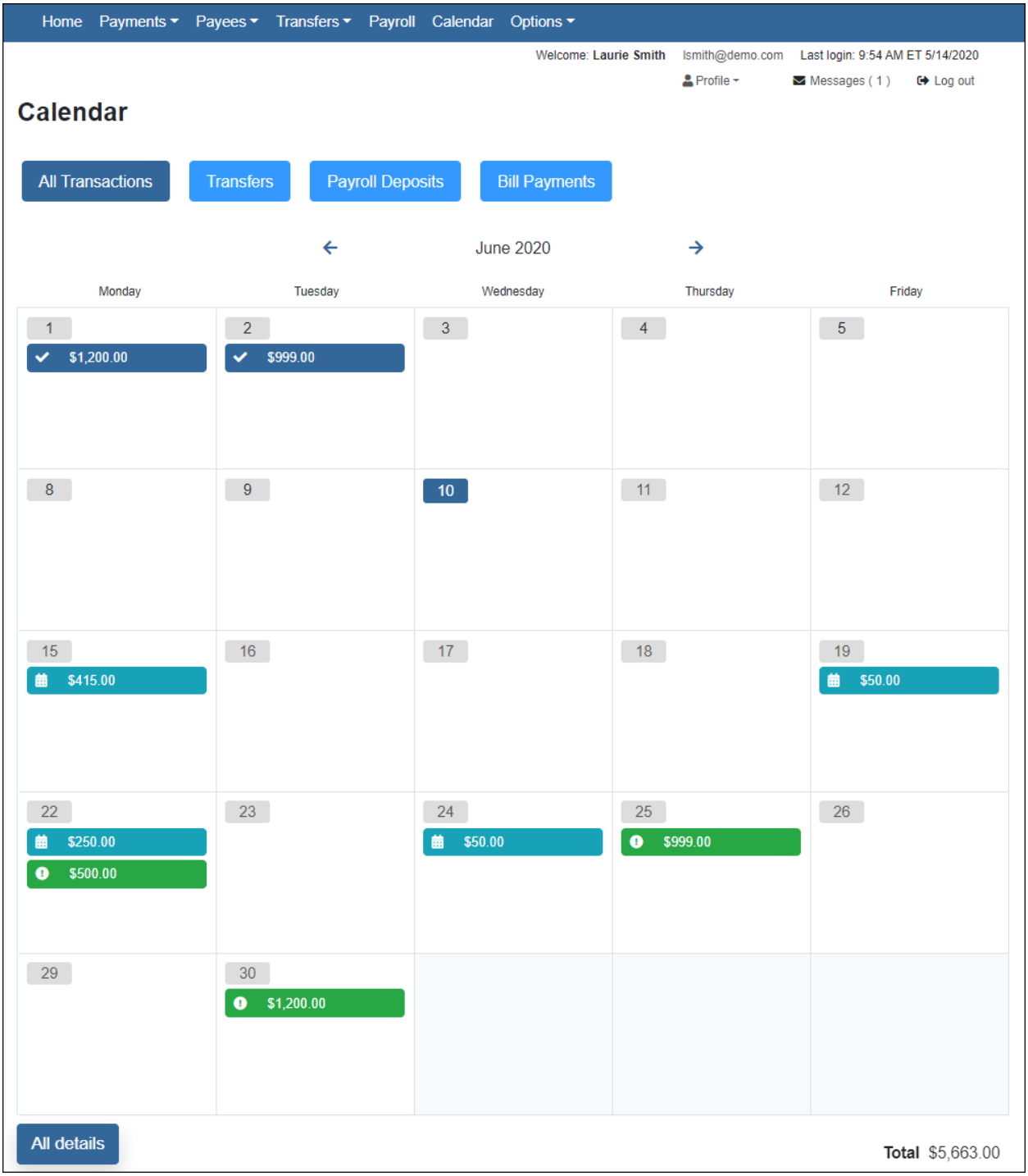
- Used for any payroll outside the established schedule, such as extra days worked or bonuses.
- Split accounts are not recognized with this option.



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Calendar

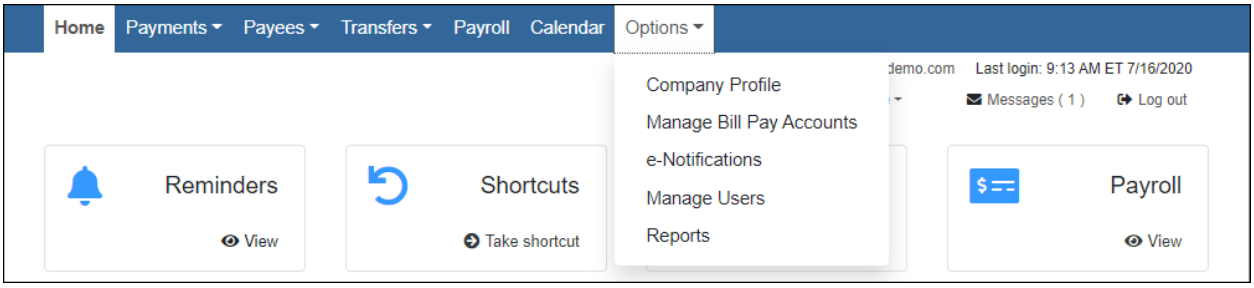
A subscriber can view a snapshot of bill payment activity for an entire month by using the *Calendar* tab. The subscriber can view previous months or look ahead to upcoming months.



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Options

There are several options available to assist the business in managing their bill pay account.

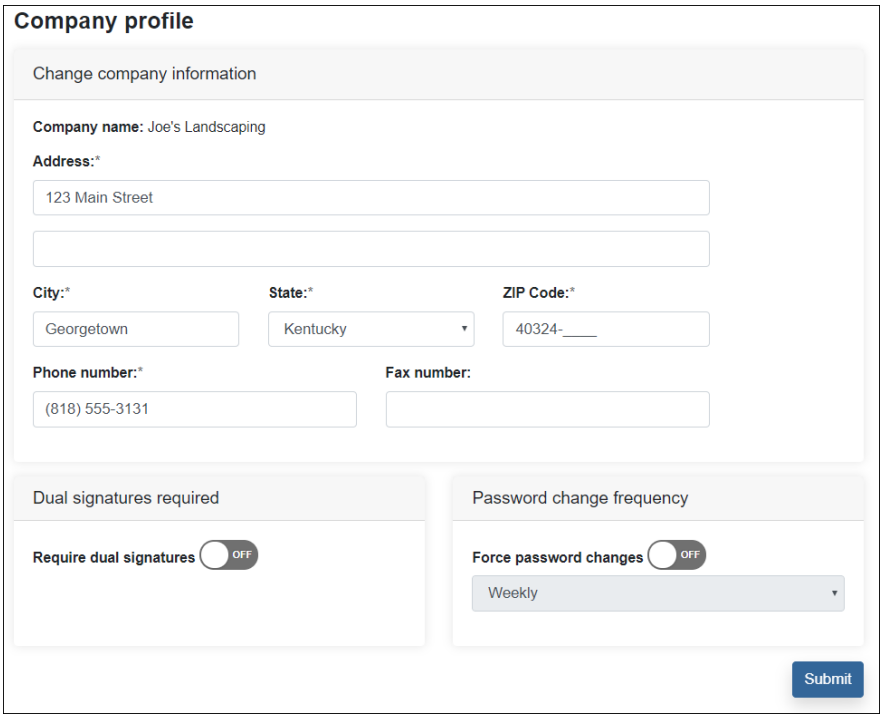


Company Profile

Business users can update their company profile and turn Dual Signatures on or off.

Dual Signatures is a security feature that requires scheduled or edited transactions to be approved.

- When on, one additional user must have the Approval Authority permission. This allows sub users to approve transactions that are scheduled or edited.
    - This can also be managed via MASTER Site.
    - Transaction Approval emails are sent at 2 a.m., 6 a.m., 10 a.m., 2 p.m., 6 p.m., and 10 p.m. ET until the transaction is approved.
        - These emails are generated only when transactions are Pending Approval.



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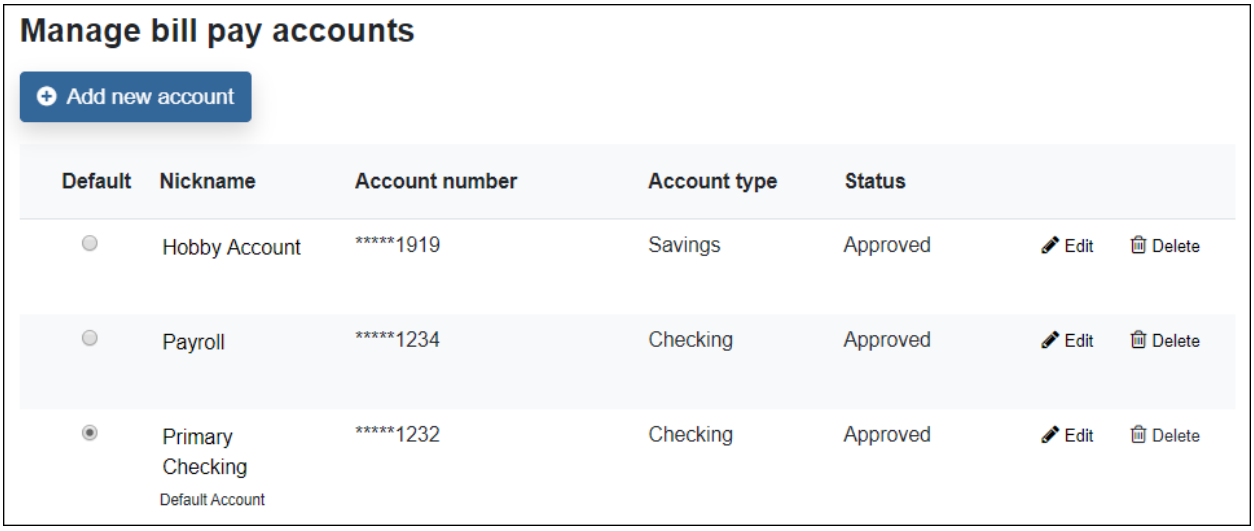
Manage Bill Pay Accounts

A subscriber can request to add additional accounts they have in their name at the bill pay institution.

Bill Pay Accounts

A subscriber 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

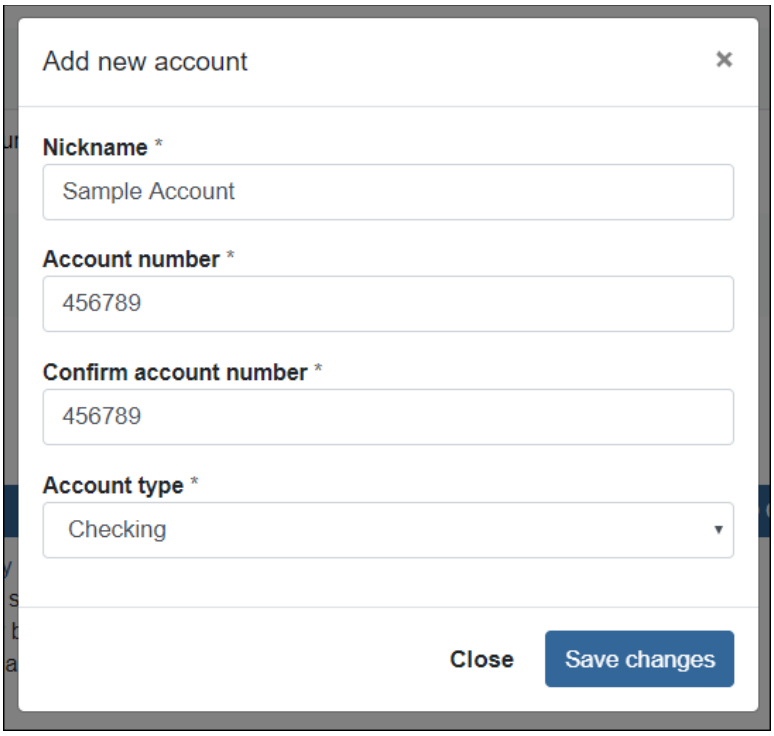
FIs must **Approve** or **Reject** new pay-from accounts on MASTER Site.

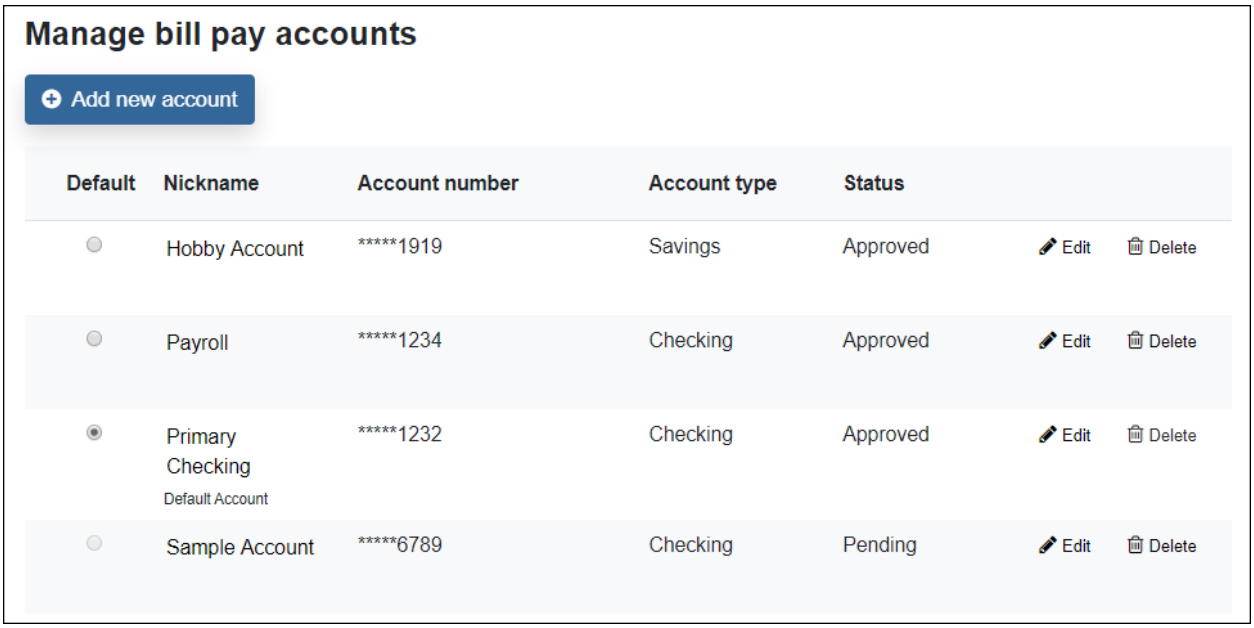
- The default account type is checking; however, your institution can request to have the option to pay from savings turned on by your iPay Solutions Coordinator.
- Once a subscriber fills in the information and clicks **Submit**, the account is placed in a pending status and their request is sent to MASTER Site for approval.
  - Each additional account must be approved or rejected.
  - A subscriber needs to allow up to three business days for this process to complete. Once approved, they can schedule payments from this account.

NOTE

If a sub user is restricted to which pay-from accounts they can use, any new pay-from accounts must be assigned under **Permission Settings** in the *Manage Users* section.

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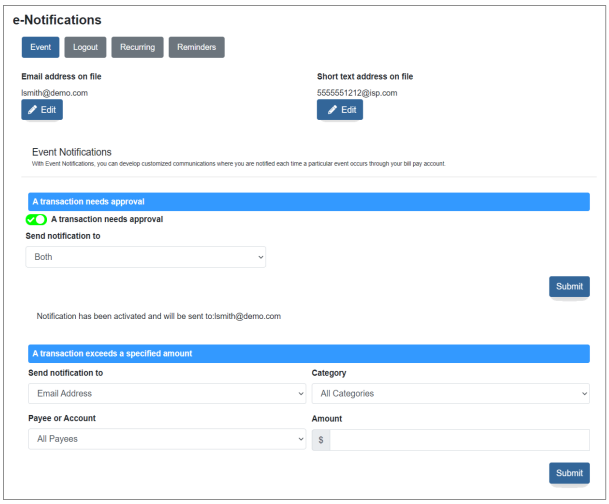
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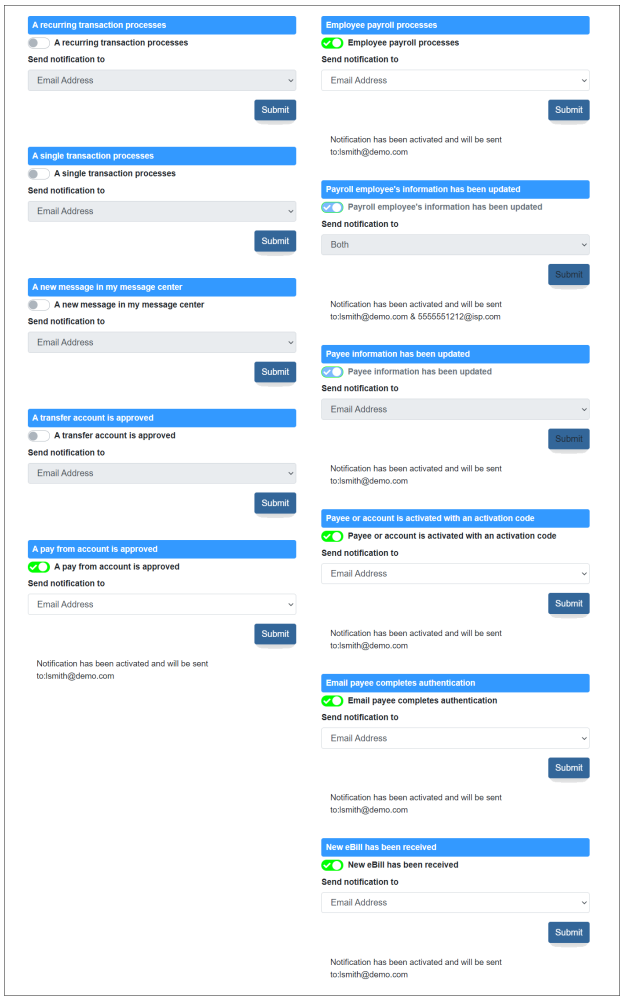
e-Notifications

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

Event

These are sent when the subscriber customizes (selecting *On* or *Off*) for specific activities.





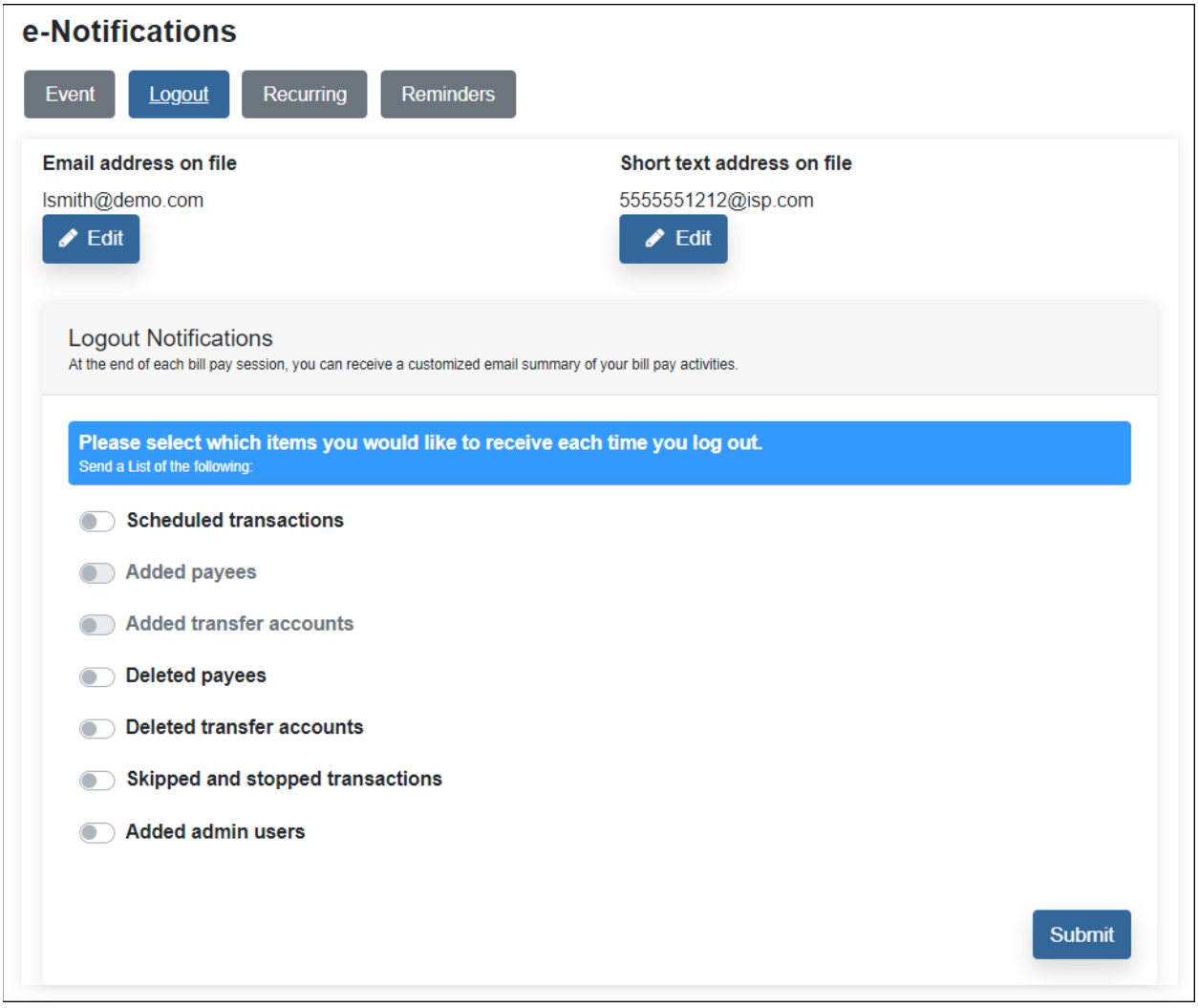
NOTE

A recurring transaction processes and *A single transaction processes* event notifications are sent to all users with the permissions Schedule Bill Payments, Schedule Email Payments, and/or Schedule Transfers.

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Logout

These are sent each time the subscriber logs out of bill pay. Added payees is a default notification and cannot be turned off.



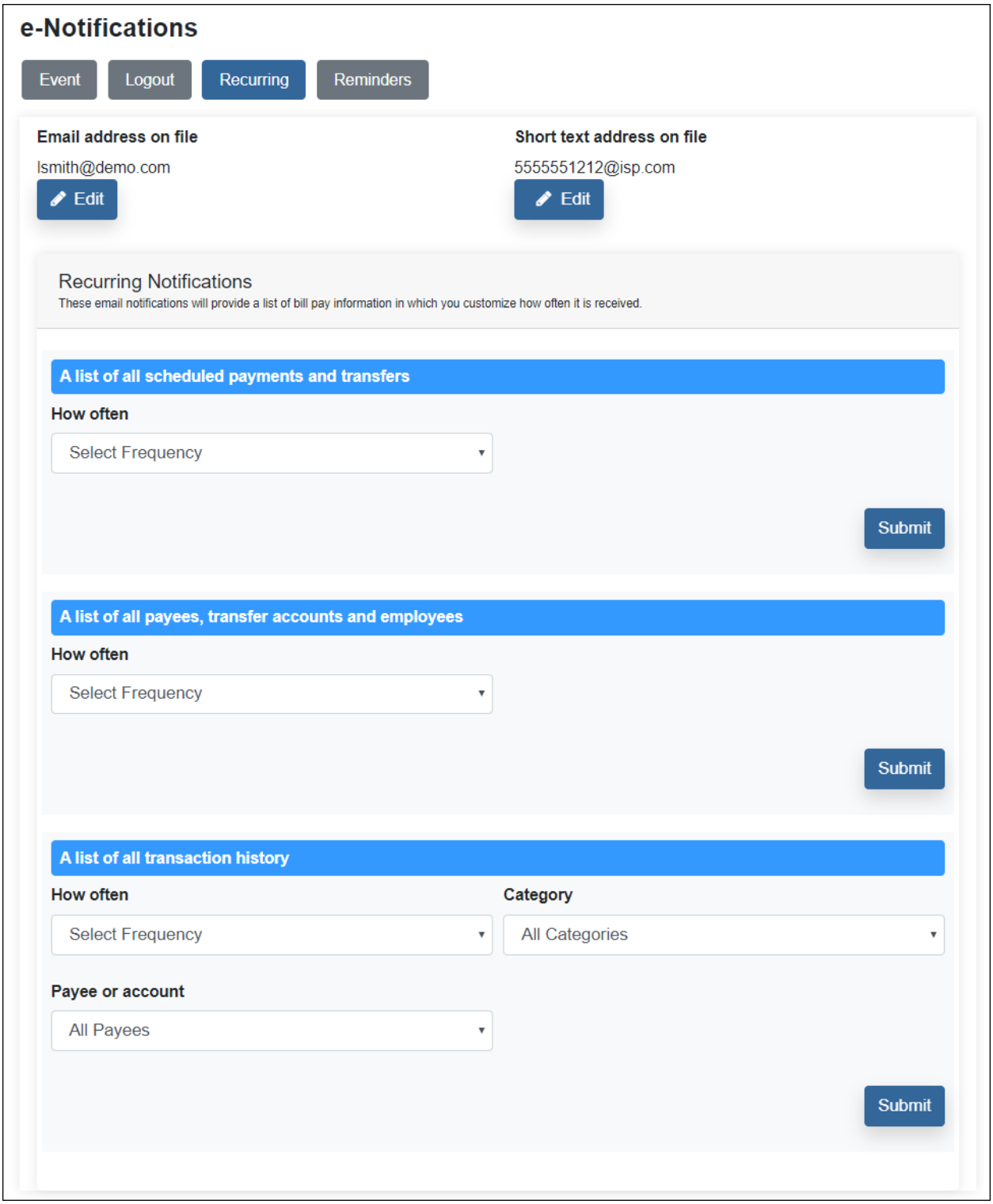
NOTE

The notifications *A transaction needs approval*, *Payee information has been updated*, *Added payees*, and *Added transfer accounts* cannot be turned off.

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Recurring

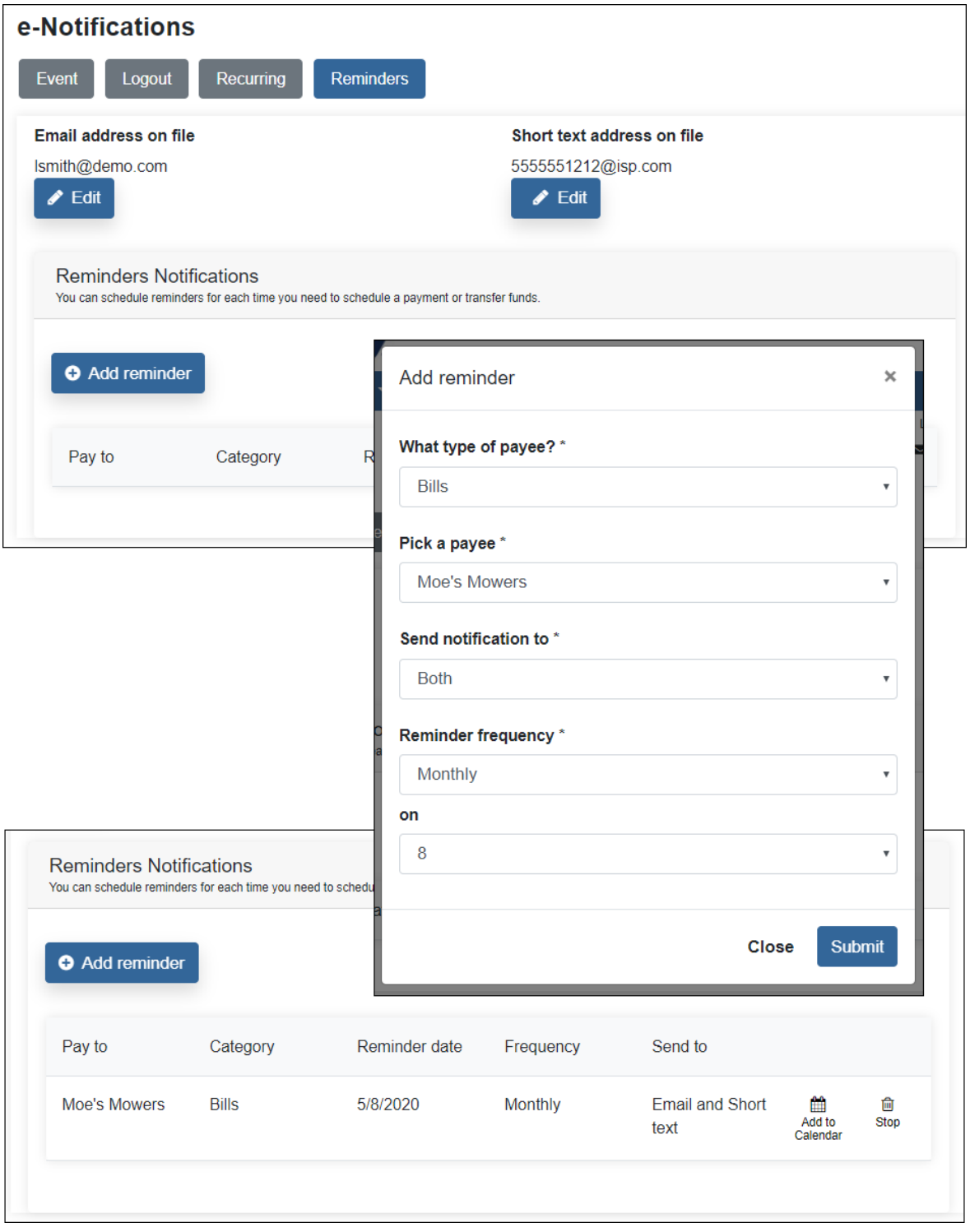
These are sent on the frequency of the subscriber's choice.



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Reminders

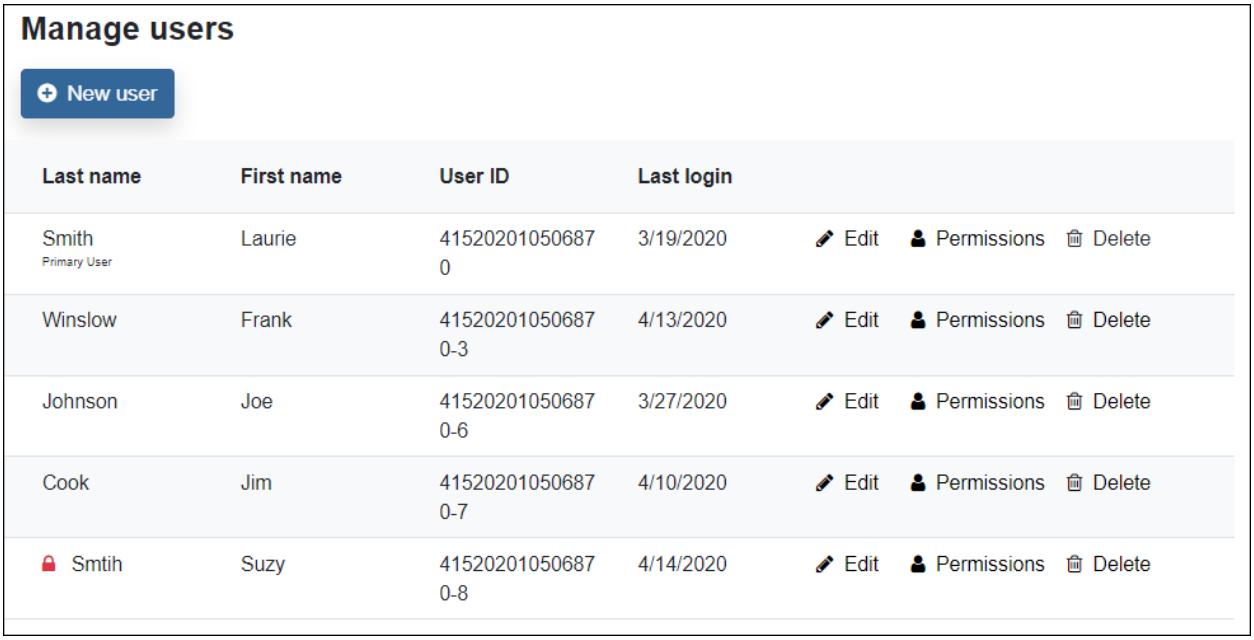
These are reminders to pay a bill with the option to add the reminder to their Microsoft® Outlook® calendar.



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Manage Users

This allows the business to add as many admin users as they need to assist in managing their business bill pay account.

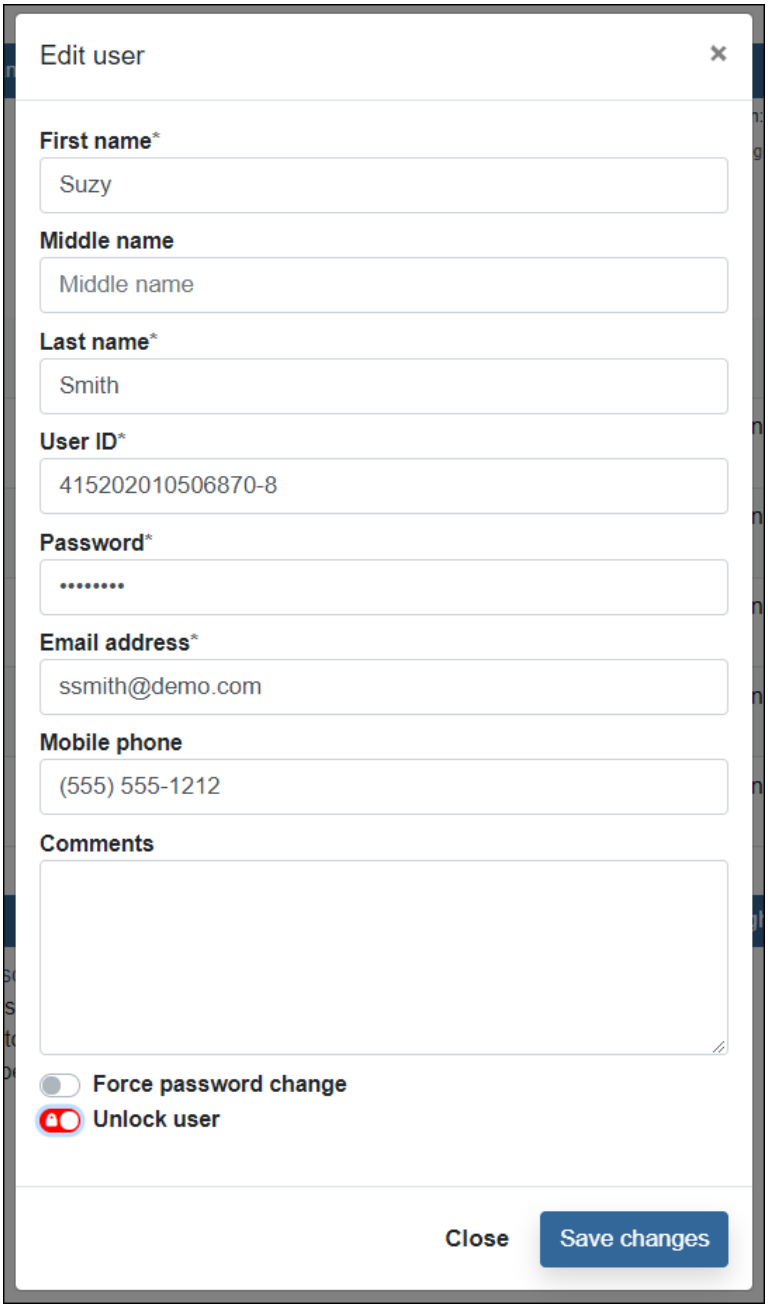


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Edit Users

The subscriber clicks **Edit** to update the sub user's name, user ID, password, and email address.

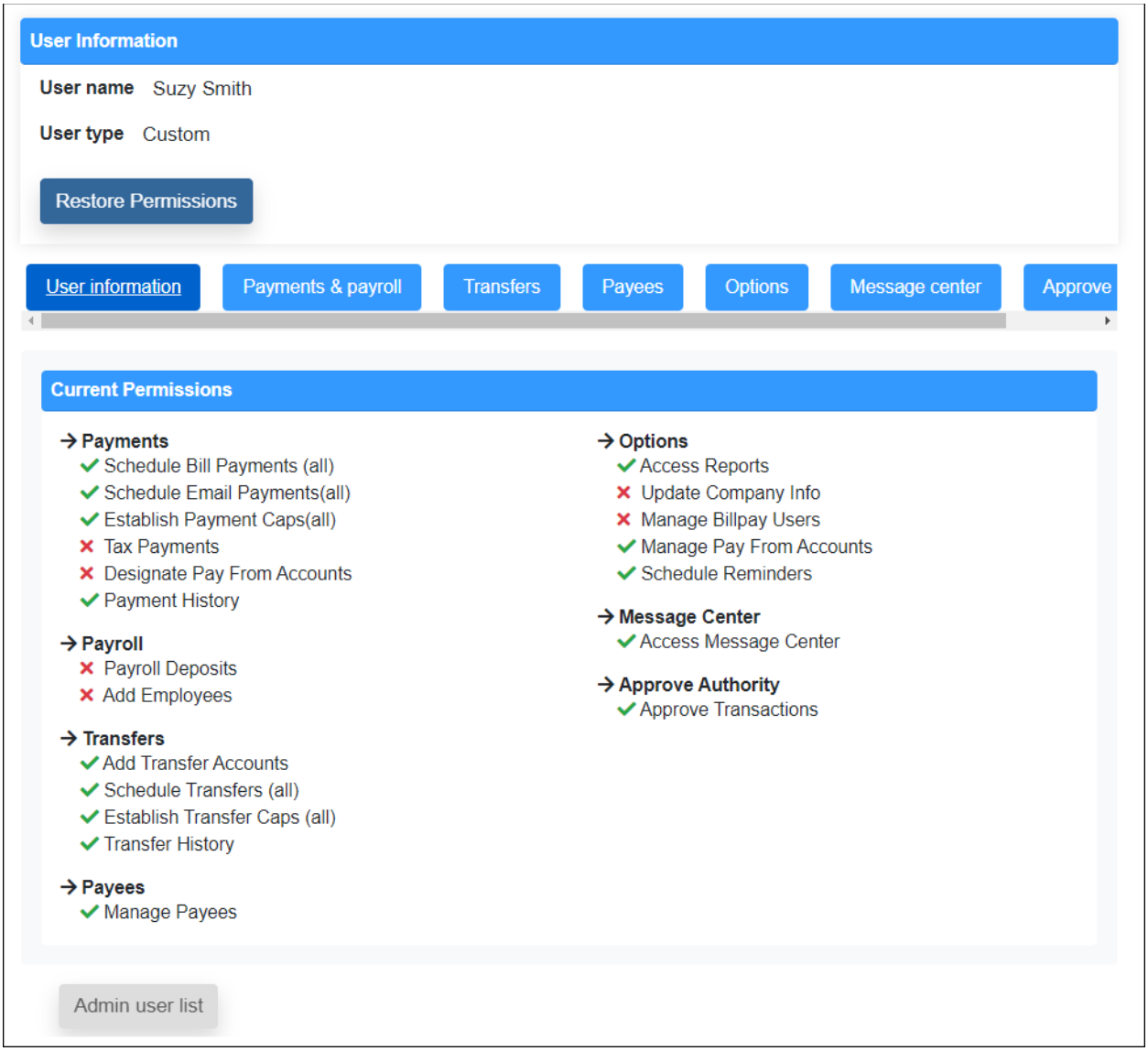
> NOTE
> User ID and password only apply to institutions using Dual Sign-On.



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Sub users, with permission, can unlock other users by switching the toggle for **Unlock User**, then clicking **Save changes**.
To edit a user's access, click **Permissions**. Click the tabs to view and edit detailed permissions.

NOTE
If **Designate Pay from Accounts** is turned on for a sub user, any new pay-from accounts must be manually assigned by selecting the checkbox.



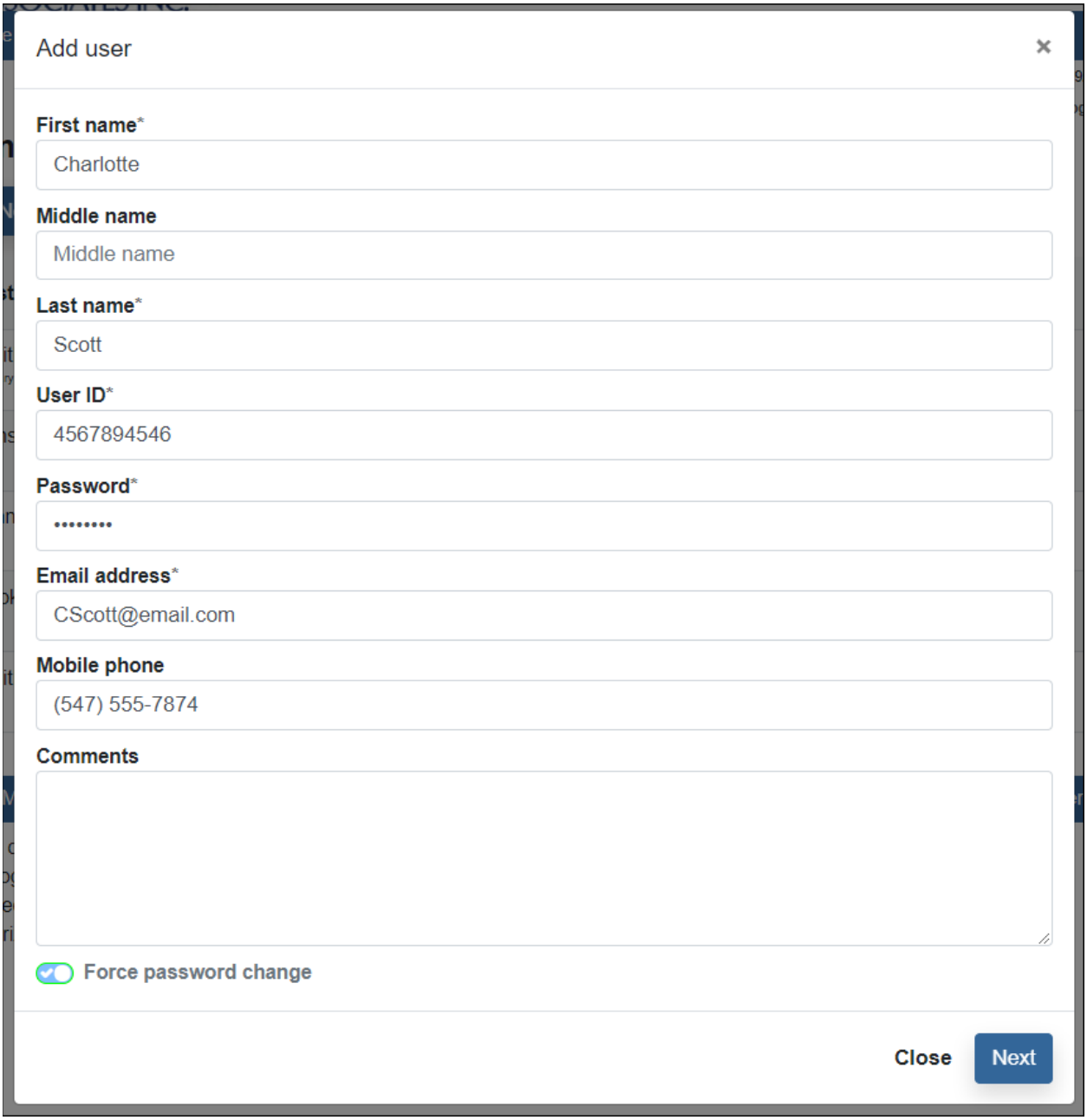
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Add New User

The subscriber completes the requested information and clicks **Next** to identify the permission settings for each new user.

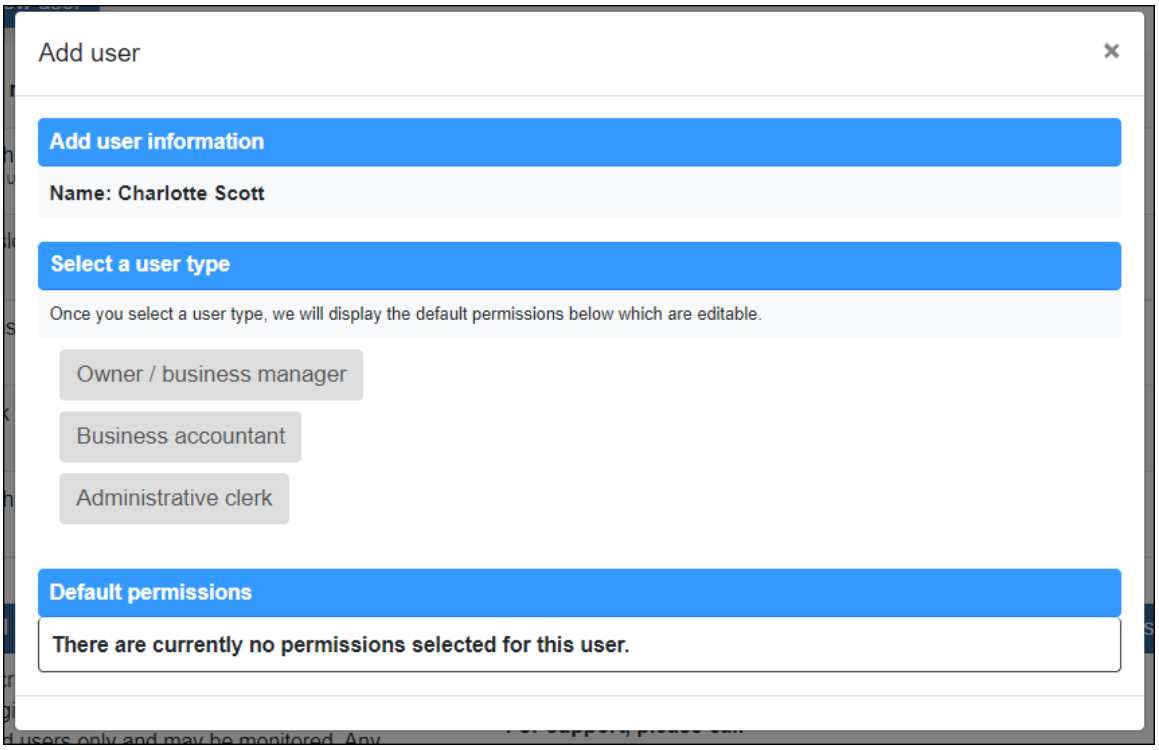
NOTE

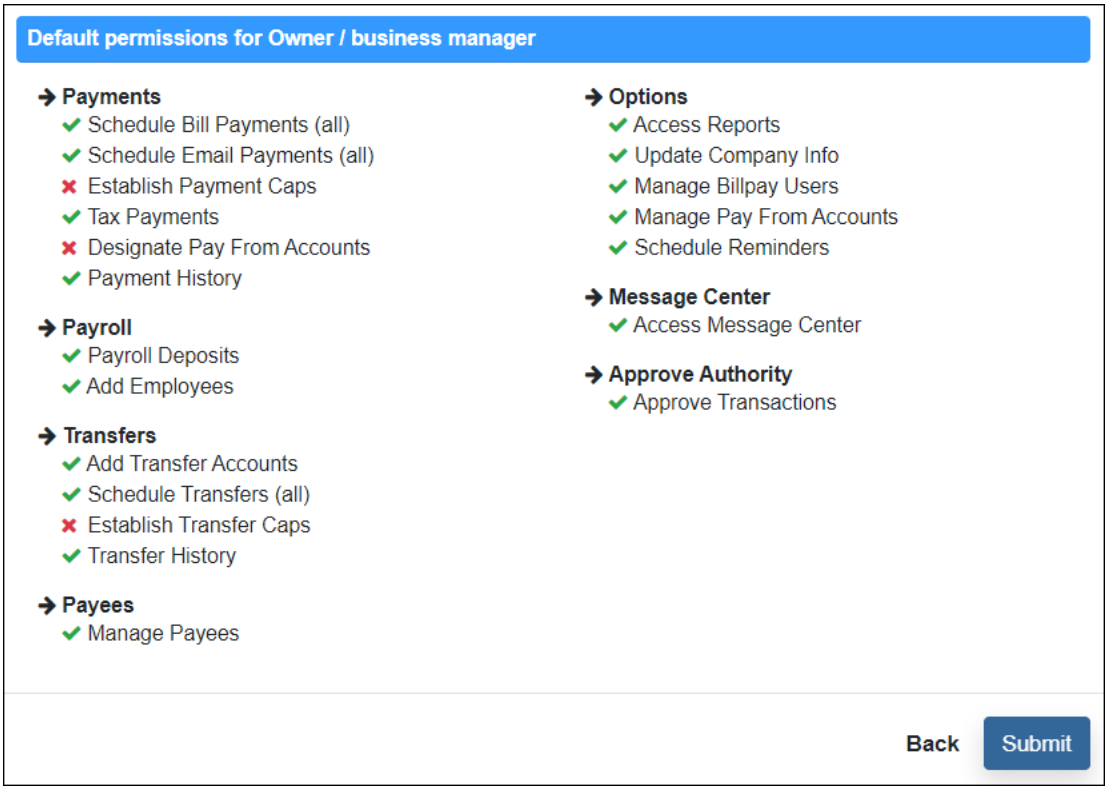
- Adding and deleting users is only applicable to institutions using Dual Sign-On.
- New users are enrolled or removed from bill pay through online banking for Single Sign-On (SSO) accounts.



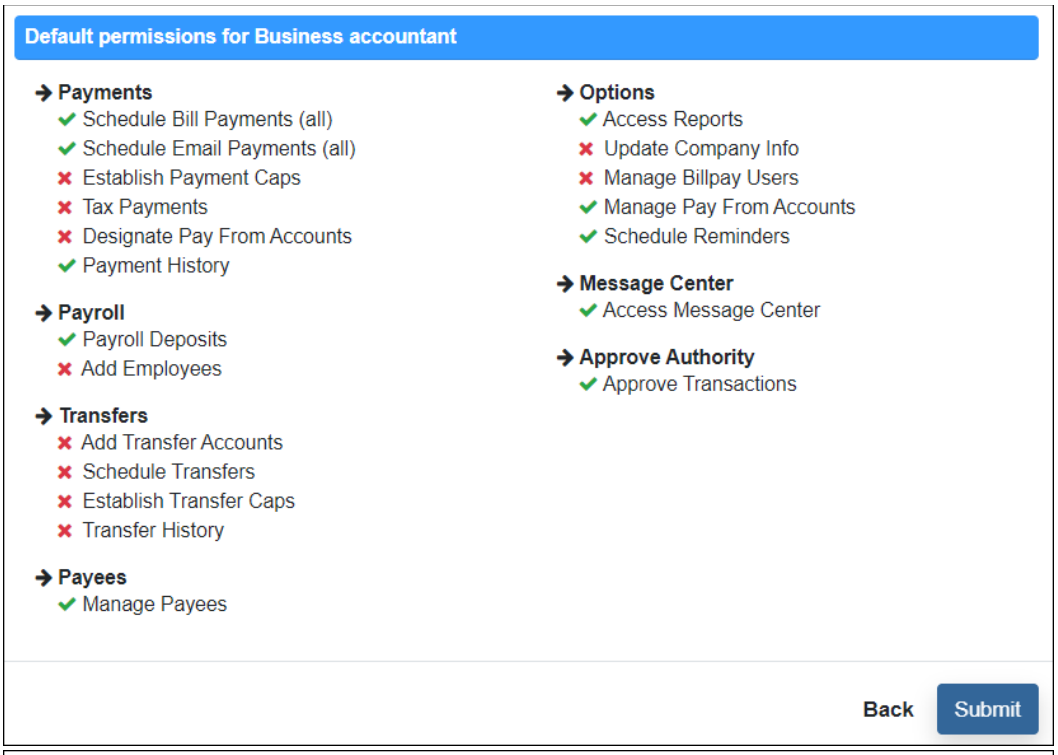
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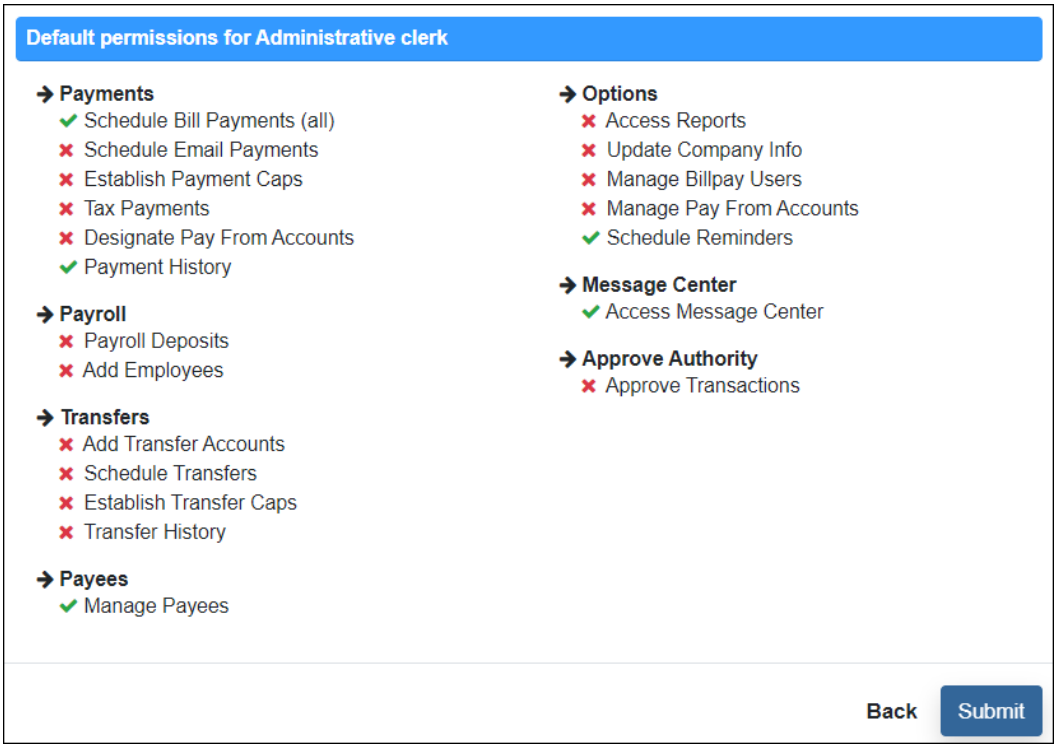
Select a user type, then click **Submit**.





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NOTE

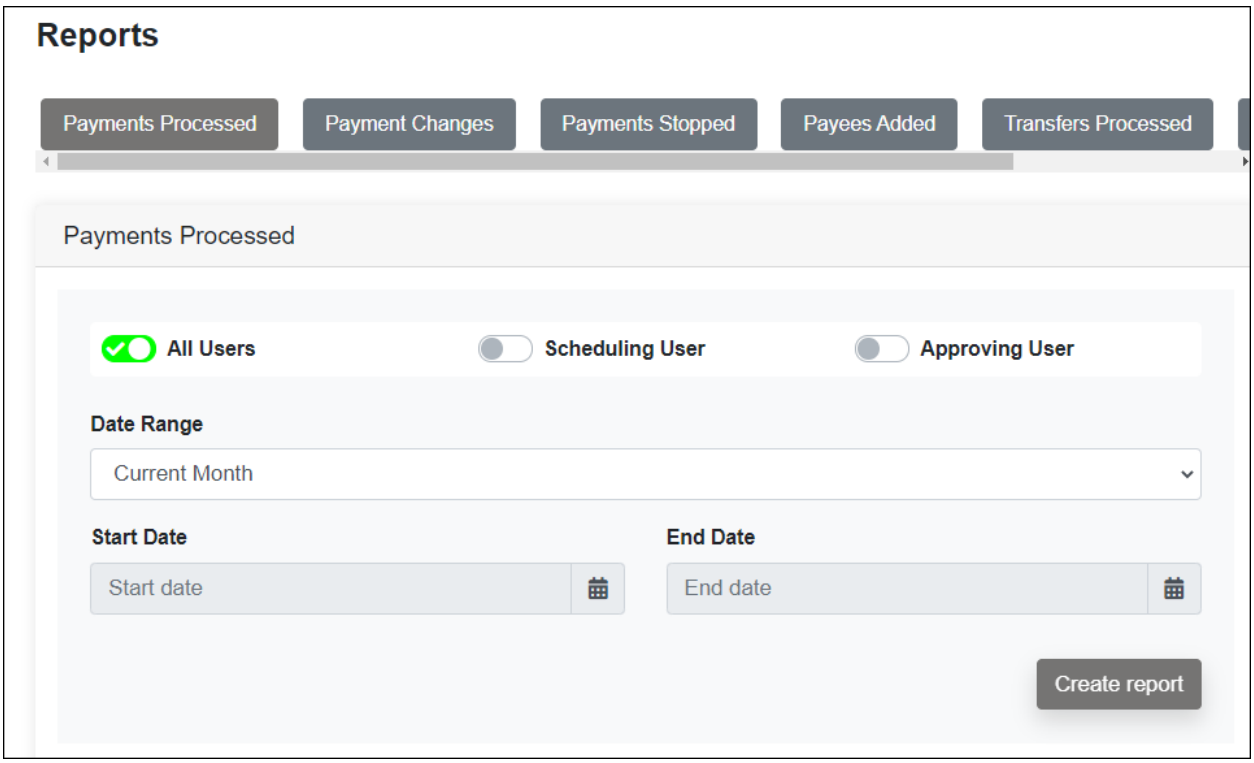
Approval Authority is the permission setting for those who are able to approve transactions.

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Reports

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

- Payments Processed
- Payment Changes
- Payments Stopped
- Payees Added



**All names appearing in this document were created using a random name generator. Any resemblance to any person living or dead is purely coincidental.*

*** Product enhancements are continually implemented to provide a better user experience; therefore, screens in this guide may not reflect the most current view of bill pay products.*

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