



Bill Payment Guide

Bill Payment Guide

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Overview

Electronic Bill Payment allows business users to make payments to any business, person, or entity anywhere within the United States. In addition to bills received through the mail, users can also request and pay electronic bills from any biller that can present them. Reporting options allow users to view scheduled payments, payments in process, payments made in the past, payments cancelled by the user, and payment activity information can be exported to Quicken.

Process

The Bill Pay transaction process transfers funds from a user's account to a payment recipient. Funds are withdrawn from the user's account via an ACH debit or via a check written against the account.

Benefits

- Have payments sent the next business day or set future dates to have your payments sent.
- Set up automatic payments.
- Request electronic bills to replace paper billing.
- Make single payments to any biller or multiple payments at the same time.
- Save money on check printing and postage expenses.
- Associate invoice and discount information with single payments.
- Monitor your transaction history.
- Approve payments created by users with system validations that require approval.

Accessing Bill Payments

To access Bill Payments, select **Payments & Transfers**.

Welcome, Melanie Johnson
Last log in: Feb 14, 2019

Contact Us Alerts Profile Log Out

Greenfield Savings Bank

Home Accounts **Payments & Transfers** Checks & Deposits Administration

Greenfield Savings Bank offices will be closed on Monday, February 18, 2019 in observance of Presidents Day.

Alerts Manage Alerts
You have no unread alerts.

Accounts Edit Accounts Print

Account	Available Balance	Recent
Checking 5507 *****5507	\$46.68	Recent
Vacation Account *****2257	\$14.00	Recent

Show All Accounts

Pay Or Transfer

- Internal Show
- ACH Show
- ACH import Show
- Wire Show
- Wire import Show
- Bill pay Hide

Go to bill pay

Positive Pay

Positive Pay Account Client Id	Current Day Exceptions
Checking 5507	Account has no exceptions today

Quick Launch

When you click on Bill Pay from the Payments & Transfers page the self-enrollment will display. Fill out all required fields to complete the enrollment process.

Home Accounts Payments & Transfers Checks & Deposits Administration

Payments & Transfers

Internal ACH Wire **Bill Pay**

Bill Pay Enrollment

Online bill payment helps you quickly pay bills using online banking.

Complete the following to enroll in online bill payment.

Date Of Birth *

Phone Number *
Including area code (10 digits)

Security Question *

Security Answer * SHOW

* Indicates required field

Enroll

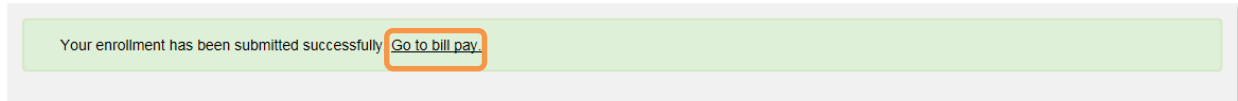
Help Member FDIC Member DIF Equal Housing Lender

If you have already selected a Security Question or entered a phone number or used your Date of Birth as a security question you will just have an enroll button.

Once you select Enroll a confirmation will display. Click [Go To Bill Pay](#).



Bill Pay Enrollment



Until Billers are added, the user will see a welcome page:

Welcome to Online Bill Pay!

Why should I pay online?

Paying your business bills online can help make your accounts payable process more efficient and organized.

You can:

- make one-time payments.
- set up automatic payments for repeating bills.
- get bills delivered to you online.
- send detailed invoice information with your payments.

Click **Get Started** to begin paying your business bills online today.

New Features


More control over your accounts payable process. The Payment Center brings all the critical payment tasks to one central location to save you time and keep you organized.

Faster payments. The dynamic calendar shows you the earliest date the biller can receive your payment. Many payments can be made by the next day.

A simplified user interface. We've made it easier to receive and pay e-bills, set up automatic payments and reminders, sign up for email notifications, and more!

[Get Started](#) ▶

Business Bill Pay can be reached at 1-844-842-7264 between the hours of 7:00 AM - 1:00 AM ET, 7 days a week

 [Security & Privacy](#)[Terms & Conditions](#)

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Click **Get Started**.

You are brought to the **Payment Center**.

The screenshot shows the Greenfield Savings Bank Payment Center interface. At the top left is the bank's logo. At the top right are links for "Help" and "Sign Out". Below the logo is a navigation bar with buttons for "Payment Center", "Add a Bill", "Bill History", "Manage My Bills", and "Messages". The main content area is titled "Welcome Loius Yates" and "Friday, February 26, 2016". It features a "Payment Center" section with a "Pay Bills" sub-section. The "Pay Bills" section shows "Pay From" as "Payroll 55... *15507" and "Available Balance" as "\$7.21". Below this is a text box explaining that users must first add companies and people to pay using Business Bill Pay. To the right of the "Pay Bills" section is a blue banner for "e-Bills" with a "BILL DUE" icon and a "Click to Learn More" link. Below the banner are three sections: "Bill Reminders" with a "Set Up Reminders" link, "Pending | Unapproved" with a "View All Unapproved Payments" link, and "Recent Payments" with a "View Bill History" link.

At the top of the page, the following buttons are displayed:



Payment Center

The Payments Center page consolidates the user's bills once bills have been established. The Payments Center provides the user the ability to sign up for, view, and pay electronic bills, make payments, sort billers, and view bill reminders.

Add a Bill

A new user who has not yet created any billers or bills will be directed to the Add a Bill page in order to add corporate or individual payment recipients.

Bill History

The Bill History page allows the user to review their bills and payments for the last 180 days (6 months), including electronic bills and the bills they pay automatically. The user will also be able to see the status of an electronic bill or payment. There are many ways to sort the data depending on what the user is looking for.

Manage Bills

The Manage Bills page allows a user to add automatic payment options, set up bill reminders, and update biller information.

Messages

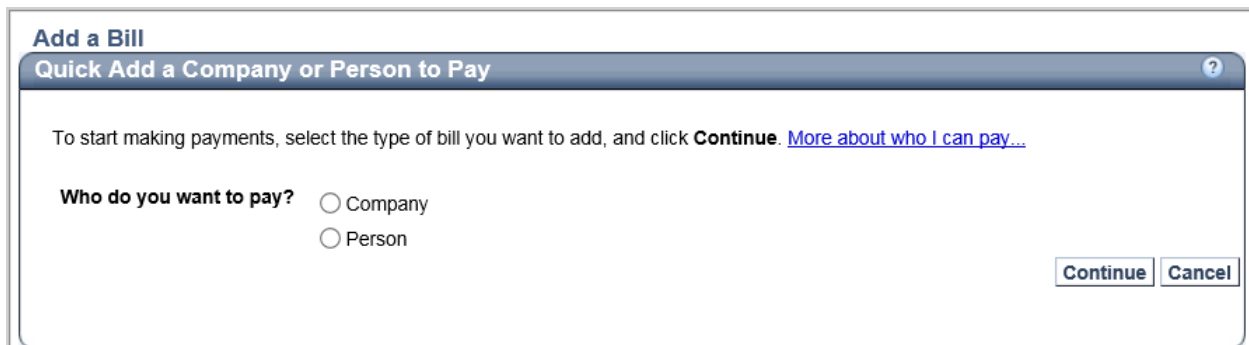
The Messages feature provides a way for you to send and receive messages about your bill payment service.

Payment Center

Add a Bill

Users who have not yet created billers or bills will be directed to the **Add a Bill** page, where they can add corporate or individual payment recipients. When additional billers are to be added, the user may click the **Add a Bill** button to create new billers.

The user has 2 options, and selects a radio button based on the payment recipient.



Add a Bill
Quick Add a Company or Person to Pay

To start making payments, select the type of bill you want to add, and click **Continue**. [More about who I can pay...](#)

Who do you want to pay? Company
 Person

Continue **Cancel**

Adding a Company

Select the **Company** radio button.

Search

To find the company you want to add, enter the information and click **Search**. We'll try to find an address match for you.

Billers

Billers
As it appears on bill

If you prefer, you can [enter all the information for your bill](#).

Use the search feature to locate your Biller Name, enter the Biller Name as it appears on the bill.

If a match is found, you will be prompted to enter the account number and biller zip code.

Add a Bill

Add Information for a Company ?

We found a match for national grid. Please enter your account information as it appears on your statement or bill. Your account information must be accurate to ensure that your payment is credited on time and to the correct account.

Asterisks (*) indicate required information.

*** Biller Name** National Grid

Nickname
[What should I type?](#)

*** Account Number**
[What if I don't have an account number?](#)

*** Confirm Account Number**

*** Biller ZIP Code** -
Where you would mail payments
XXXXX-XXXX

If you prefer, you can [enter all the information for your bill](#).

If no match is found, you will be prompted to enter the information for the biller.

Add a Bill
?

Add Additional Information

We did not find a match for mail haggges. 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.

* **Bill**er Name x

Nickname
What should I type?

* **Account Number**
What if I don't have an account number?

* **Confirm Account Number**

* **Bill**er Address 1
Where you would mail payments

Biller Address 2

* **Bill**er City / State v

* **Bill**er ZIP Code -
XXXX-XXXX

* **Bill**er Phone Number () - -
(xxx)xxx-xxxx

Once the user has entered the required information, they click Add Bill to make the bill available for payment by all authorized users at their site.

Adding a Person

The **Person** radio button allows the user to make a payment to an individual. When this option is selected, the user enters the information needed to make the payment: recipient name, address, and phone number.

Add a Bill

Add a Person to Pay ?

Please enter the information for the person 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 have received.

Asterisks (*) indicate required information.

* First and Last Name

Nickname
[What should I type?](#)

* Address 1
Where you would mail payments

Address 2

* City / State State

* ZIP Code -
xxxxx-xxxx

* Phone Number () - -
(xxx)xxx-xxxx

Fill in each required field and select **Add Bill**.

Signing up for Electronic Bills

Electronic bills are the electronic format of a paper bill normally received via the mail.

If the Biller offers Electronic Bills, the user will be prompted to sign up after they have added the Biller.

NOTE: If the user does not wish to sign up at this time, they can do so later from the Manage Bills page.

Add a Bill

Company Added

You've just added AT&T Mobility to Business Bill Pay, and we've saved your information. For security reasons, we'll send an email confirmation to [REDACTED].

Payments to this biller are automatically categorized as Cellular in Bill History. To change this category, go to Manage My Bills to update the biller's information.

You can sign up to receive an electronic version of your bill through Business Bill Pay. To learn more, you can view our demo.

AT&T Mobility
*08935
Address on File

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

Get your bills where you pay your bills - online.

[Click Here to Learn More.](#) ➔

**GET
BILL**

[Sign up for an electronic version of your bill.](#)

Click **Add Another Bill** to add another company or person to pay, or click **Finished** to go to the Payment Center and pay your bills.

Add Another Bill **Finished**

To add an electronic bill the user should:

1. Provide the information required by the biller in the fields marked with asterisks.
2. Provide an email address if the user wishes to receive the bill via email. If no email address is designated, the user may sign up for electronic billing later under Manage Bills.
3. Verify the corporate address to where the biller is associating the bill.
4. Click the **Add Feature** button.

Add a Bill
?

Add an Electronic Version of My Bill

[View demo to learn more](#)

To add an electronic version of your bill, which you can view in the Payment Center, enter the information required by AT&T Mobility and click **Add Feature**.

Please enter your 9 or 12 digit AT&T Mobility account number as printed on your statement.

Asterisks (*) indicate required information.

***Account Number**

***Your 5-digit billing ZIP code**

In addition to seeing your bill in the Payment Center, each time a new bill arrives, you'll receive a text email notification with summary information such as the amount due and due date.

Notify me by email when the first bill arrives.
 Don't notify me by email when the first bill arrives.

***Email Address** ainman@greenfieldsavings.com

This biller requires your email address when you request an electronic version of your bill.

The name and address below should match the biller's records for the name on the account and the address where the biller is providing service. Enter any changes necessary to match the information on your bill.

*** First Name/Middle Initial**

*** Last Name**

*** Address 1**

Address 2

*** City**

*** State/ZIP Code** -

Thank you for your interest in receiving a AT&T Mobility E-Bill. Upon enrollment you will no longer receive a paper statement. If you do not have a password you will need to register your account at www.att.com/mywireless

Add Feature

Cancel

The user is prompted with a message advising them that the Electronic Bill request has been submitted.

Add a Bill

Add an Electronic Version of My Bill

Your request to add an electronic version of your bill has been sent to the biller for approval. It may take a week for the biller to process your request. You can pay AT&T Mobility at any time on the Payment Center, even if you haven't received your first electronic bill.

You should receive your first electronic bill in one or two billing cycles. Look for the electronic bill icon, which you can click to view and pay your bill.

Finished

Upon returning to the **Payment Center** page, the **Bill** icon is displayed next to the biller.





Payment Center

Pay Bills

Pay From Payroll 55... *15507
Available Balance \$7.21

[Add/Manage Groups](#)

[-] Unassigned Billers

Features	Biller Name	Amount	Pay Date
	AT&T Mobility *08935	\$ <input type="text"/>	<input type="text"/> 
	Greenfield Savings Bank *21212	\$ <input type="text"/>	<input type="text"/> 
	Verizon Communications *43191	\$ <input type="text"/>	<input type="text"/> 

Make Payments

NOTE: When an Electronic Bill is activated for a biller, the user will not be able to activate Automatic Payment (for the Electronic Bill) until the first Electronic Bill has arrived.

Making a Payment

Once billers are added, payments can be made from the **Payment Center** page. The user can either manually enter the payment date or use the Dynamic Calendar.

The user can either make a single payment to one biller or make payments to multiple billers at one time.

The screenshot displays the 'Payment Center' interface. At the top, there are navigation tabs: 'Payment Center', 'Add a Bill', 'Bill History', 'Manage My Bills', and 'Messages'. Below the navigation, a welcome message reads 'Welcome Loius Yates' followed by the date 'Monday, February 29, 2016'. The main section is titled 'Payment Center' and contains a 'Pay Bills' sub-section. This sub-section shows 'Pay From' as 'Payroll 55... *15507' and 'Available Balance' as '\$7.21'. There is a link for 'Add/Manage Groups'. Below this is a section for 'Unassigned Billers' with a table:

Features	Billers Name	Amount	Pay Date
	AT&T Mobility *08935	\$ <input type="text"/>	<input type="text"/>
	Greenfield Savings Bank *21212	\$ <input type="text"/>	<input type="text"/>
	Verizon Communications *43191	\$ <input type="text"/>	<input type="text"/>

At the bottom of this section is a 'Make Payments' button. To the right of the 'Pay Bills' section is a blue promotional banner for e-Bills with a 'BILL DUE' icon and a 'Click to Learn More.' link. Below the banner is a 'Bill Reminders' section with a 'Set Up Reminders' link. At the very bottom of the interface, there are status indicators for 'Pending' and 'Unapproved'.

Preferred Account

The **Pay From** field on the **Payment Center** page displays the account to be debited by the payment. The user can choose an account to be their preferred account, displayed first in the **Pay From** drop-down list.

When the preferred account is selected from the **Pay From** drop-down list, the words "Preferred Account" are displayed beneath the field.

Payment Center

Pay Bills

Pay From Checking 5... *5507 ▾
Preferred Account

Available Balance \$50.00

[Add/Manage Groups](#)

[-] Unassigned Billers

Features	Billers Name	Amount	Pay Date
	Melanie Johnson	\$ <input type="text"/>	<input type="text"/>

[Add Invoices](#)

Make Payments

If the user chooses to change their Preferred Account, they may select the non-preferred account from the drop-down list and click the **Make Preferred Account** checkbox. Once a payment is scheduled, the new account will be flagged as the Preferred Account and be included first in the drop-down list.

Payment Center

Pay Bills

Pay From Vacation A... *2257 ▾
 Make Preferred Account

Available Balance \$14.68

[Add/Manage Groups](#)

[-] Unassigned Billers

Features	Billers Name	Amount	Pay Date
	Melanie Johnson	\$ <input type="text"/>	<input type="text"/>

[Add Invoices](#)

Make Payments

Dynamic Calendar

Payment Center

Pay Bills

Pay From Payroll 55... *15507
Available Balance \$7.21

[Add/Manage Groups](#)

[-] Unassigned Billers

Features	Billers Name	Amount	Pay Date
	AT&T Mobility *08935	\$ <input type="text"/>	<input type="text"/>
		Add Invoices	
	Greenfield Savings Bank *21212	\$ <input type="text"/>	<input type="text"/>
	Verizon Communications *43191	\$ <input type="text"/>	<input type="text"/>

[Make Payments](#)

Many of the bills you pay online are available electronically as e-Bills!
[Click to Learn More.](#)

Bill Reminders

Bill Reminders

February 2016

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29					

March 2016

S	M	T	W	T	F	S
	1	2	3	4	5	
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Blue dates are available
Today's Date in Bold

Along with the biller name and amount of the payment, user will select a Pay Date when scheduling payments.

Payments for some billers can be processed on the SAME DAY or NEXT DAY. The dynamic calendar feature will show which billers have this feature available.

The cut-off time for scheduling standard payments is 5:00PM EST. Next-day is 3:45PM EST.

- Dates shown in **blue** are eligible dates for payment to the associated biller.
- Dates shown in gray are unavailable.
- The current day's date is displayed in **bold**.
- If the user has set up a Bill Reminder Due Date for the biller, it will show the due date with a **red** square around it.

Adding an Invoice to a Payment

As many as ten (10) invoices can optionally be associated with a single payment made by draft check.

When the user tabs to or clicks the **Amount** or **Pay Date** fields, an **Add Invoices** link will be displayed beneath the **Amount** field.

NOTE: Invoices cannot be attached to electronic payments. If invoices are added to the payment, the payment, including all invoice information, will be remitted by draft check via mail.

If an invoice is attached to the payment, the Pay Date will change to reflect the need for a draft check. Draft checks require at least four (4) business days for processing, even if the biller accepts next day payments.





Payment Center

Pay Bills ?

Pay From Payroll 55... *15507
Available Balance \$7.21

[Add/Manage Groups](#)

[-] Unassigned Billers

Features	Biller Name	Amount	Pay Date
	AT&T Mobility *08935	\$ <input type="text"/> Add Invoices	<input type="text"/> 
	Greenfield Savings Bank *21212	\$ <input type="text"/>	<input type="text"/> 
	Verizon Communications *43191	\$ <input type="text"/>	<input type="text"/> 

Make Payments

To add an invoice, a user will:

1. From the Payment Center page, click **Add invoice**. The Manage Invoice Information page will be displayed.
2. Add invoice information.
3. Click **Add Invoice** to add the invoice to the payment.
4. If desired, add additional invoices by clicking the **Add an Invoice** link.
5. Click **Save**.

Payment Center
Manage Invoice Information

Biller Name: AT&T Mobility

Total Amount: \$ 0.00 The total is automatically calculated by adding the amount of each invoice.

Invoice Information

Invoice Number	Amount	Description	Action
You have not added any invoices to this bill.			
<input type="text"/>	Invoice: \$ <input type="text"/>	<input type="text"/>	
	Discount: \$ <input type="text"/>	<input type="text"/>	

Payment Center
Manage Invoice Information

Biller Name: AT&T Mobility

Total Amount: \$ 90.00 The total is automatically calculated by adding the amount of each invoice.

Invoice Information

1234567	\$100.00	Marcus Simon	Change Delete
	Discount	\$10.00	New Service
Total:		\$90.00	

[Add an Invoice](#)

Scheduling the Payment

Once a dollar amount, pay date and invoice (if applicable) have been added, the user clicks the Make Payments button on the bottom of the **Payment Center** page.

The user will have the opportunity to review the newly-scheduled payment. At that time, the payment can be confirmed, edited or cancelled.

Pay Bills
Review Payments ?

You're making payments for the following bills. Please review the information and click **Submit Payments**.

Unassigned Billers

Biller Name	Account	Amount	Pay Date	
AT&T Mobility *08935	Payroll 5507 *15507	\$90.00	03/03/2016	Check Number: <input type="text"/>
Total:		\$90.00		

On the review screen a user may elect to add memo information or a check number to the payment in the appropriate fields.

Payment Memo

The **Memo** field is a 34-character field that the user can edit for any payment that will be processed as a check. The memo and the account number will be printed on the check.

NOTE: If the payment is to be processed electronically the field will not be visible.

Manually Specifying a Check Number

In the **Check Number** field, the user may enter a reference number for the payment. If no number is manually entered, the system assigns a number. The number is printed on the check that is sent to the biller. If the payment is sent electronically, the check number is replaced by a transaction number.

Submitting the Payment

The user clicks the **Submit Payments** button to submit the payment. The **Payment Confirmation** page is displayed.

NOTE: Depending on the user's level of authority, payments may require approval before they can be processed.

From the Payment Confirmation screen, the user will be able to:

- Print the confirmation of the payment just scheduled.
- Add a note to the payment for reference.
- Write down the confirmation number for the payment.

Adding a Payment Note



From the Payment Confirmation page, a note of up to 256 characters in length can be added to any payment. Payment notes are for use within the application and will not be printed on any checks or remitted to the Biller. Notes are viewable from the **Bill Detail** screen.

You can add a note for your own use that we keep on file with the payment. You can view a note you've entered on the Bill Detail page.

A large rectangular text area with a vertical scrollbar on the right side, intended for entering a payment note.

Pending Payments

Pending Unapproved		
Billers	Amount	Pay Date
AT&T Mobil... *08935	\$90.00	03/03
		Change Cancel
Total: \$90.00		

The following apply to the Pending Payments pane:

- The user can view unapproved payments by clicking the **Unapproved** hyperlink.
- Once a payment is scheduled, it appears on the **Payment Center** page under the **Pending Payments** section.
- Users with the appropriate validations can cancel payments from this section. Pending payments can also be cancelled from the **Bill Detail** page.
- If appropriately validated, the user may change the payment if it has not yet begun processing.

To change a payment the user will:

1. From the Pending payments pane click the **Change** hyperlink associated with the payment to be changed.
2. Make the necessary changes (e.g., date or dollar amount)
3. Click **Save Changes**.
4. Confirm the changes by clicking **Finished**.

Payment Center
Change Payment

You can change the pay date, the amount, and the account this bill is paid from.

Billers	Confirmation
AT&T Mobility	KGLVN-GMOLD Cancel This Payment

Pay From Payroll 55... *15507
 Pay Date
 Amount \$
 Memo
 Check Number 1245

Invoice Information **Total Amount: \$90.00** [Manage Invoices](#)

1234567	\$100.00	Marcus Simon
	Discount	\$10.00 New Service
Total:		\$90.00

Audit Information

Initiated By	Initiated Date	Modified By	Modified Date	Approved By	Approval Date
lyates	2/29/2016	lyates	2/29/2016	lyates	2/29/2016

Payment Center
Change Payment

You've just changed your payment to AT&T Mobility. Click **Finished** to return to Payment Center.

Billers	Account	Amount	Pay Date	Confirmation
AT&T Mobility	Payroll 5507 *15507	\$90.00	03/04/2016	KGLVN-GMOLD

Check Number: 1245
 Memo:

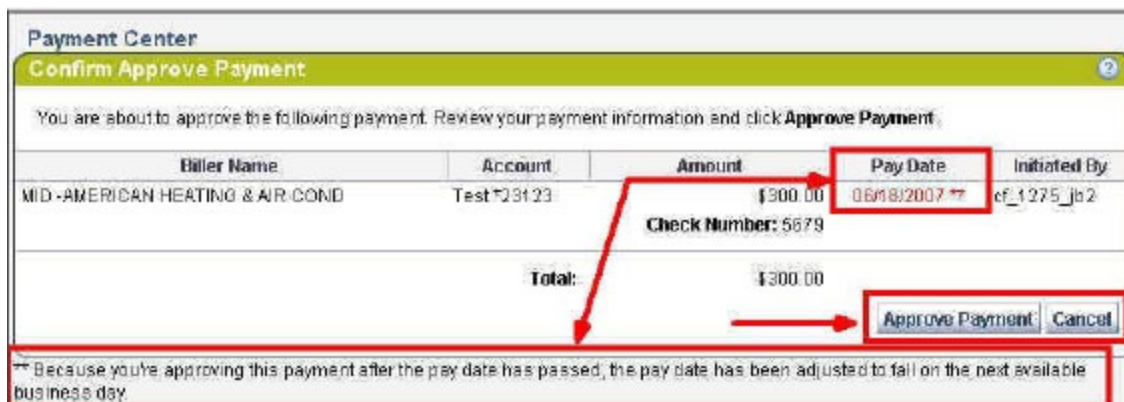
Unapproved Payments

Only users with the appropriate validations may approve payments.



To approve a payment the user will

1. From the Pending payments pane, click the **Unapproved** hyperlink. Unapproved payments are displayed.
2. Click the **Approve** hyperlink associated with the payment to be approved. If the payment was not approved in time to allow for the required processing time, when the payment is approved, the pay date will change to the earliest available date. A message is displayed to advise the user of the change.
3. Click the **Approve Payment** button.



Changing an Unapproved Payment

If authorized, the user can change scheduled payments that have not started processing, if the payments use a confirmed account.

To change an unapproved payment the user will:

1. From the Pending payments pane, click the **Unapproved** hyperlink
2. Click the **Change** hyperlink associated with the payment to be approved.
3. Make the necessary changes (e.g., date or dollar amount).
4. Click **Save Changes**.
5. Confirm the changes by clicking **Finished**.

Payment Center
Change Payment

You can change the pay date, the amount, and the account this bill is paid from.

Biller Name	Confirmation	
MID-AMERICAN HEATING & AIR COND	6M9LM-QLDWX	Cancel this payment

Pay From Account: Test*23123

Pay Date: 06/12/2007

Pay Amount: \$ 300.00

Memo:

Check Number: 5679

Invoice Information

Total Amount: 0.00

Invoice Number	Amount	Description
You have not added any invoices to this bill.		

Audit Information

Initiated By	Initiated Date	Last Modified By	Last Modified Date	Approved By	Approval Date
cf_1275_ib2	6/12/2007	cf_1275_ib2	6/12/2007		

→ Save Changes Save and Approve Do Not Save Changes

If authorized, the user can cancel payments that have not started processing. To cancel an unapproved payment the user will:

1. From the Pending payments pane, click the **Unapproved** hyperlink.
2. Click the **Cancel** hyperlink associated with the payment to be cancelled.
3. Click the **Cancel Payment** button.
4. Click **Save Changes**.
5. Confirm the changes by clicking **Finished**.

Once the payment has been cancelled, its status changes to Canceled. Canceled payments can be found in the Recent Payments section of the Payment Center and in Bill History.

Payment Center
Cancel Payment

To stop this payment from processing, click **Cancel Payment**. [Change this payment](#)

Biller Name	Account	Amount	Pay Date	Confirmation
MID-AMERICAN HEATING & AIR COND	Test*23123	\$300.00	06/12/2007	6M9LM-QLDWX

Memo:

Check Number: 5679

→ Cancel Payment Do Not Cancel Payment

Invoice Information

Total Amount: 0.00

Invoice Number	Amount	Description
You have not added any invoices to this bill.		

Audit Information

Initiated By	Initiated Date	Last Modified By	Last Modified Date	Approved By	Approval Date
cf_1275_ib2	6/12/2007	cf_1275_ib2	6/12/2007		

Flexible e-Bill Payments

To pay an electronic bill, users can:

- To make a payment for a specific amount with a specific due date:
 - Enter the dollar amount and due date on the Payment Center page, then click **Make Payment**.
- For more flexibility:
 - Click the e-bill icon for additional options.

Test Biller 1
*xedor

\$

By using e-bills, users can schedule payments for:

- Minimum Amount Due
- Amount Due
- Account Balance
- Other specified amount

Notes:

- While payments are in "pending" status and thus still awaiting processing, they can be edited.
- Specific amount options offered to the user will vary, depending on the information provided by the biller for a given e-Bill.

Test Biller 1
home insurance
*ujhgy

The following list shows your unpaid bills with a due date that is either in the future or in the past 45 days. You can pay the bills in this list and view the details for your bill. If you see a bill in the list that you've paid by some other means, you can file the bill and indicate how it was paid. [Tell me more...](#)

Due Date		Amount	PayDate
5/18/2006	<input type="radio"/>	\$249.00 - Minimum Due	<input type="text"/>
	<input type="radio"/>	\$250.00 - Amount Due	
	<input type="radio"/>	\$400.00 - Account Balance	
	<input type="radio"/>	\$ <input type="text"/> - Other Amount	

[Pay Bill](#) [View Bill](#) [File Bill](#)

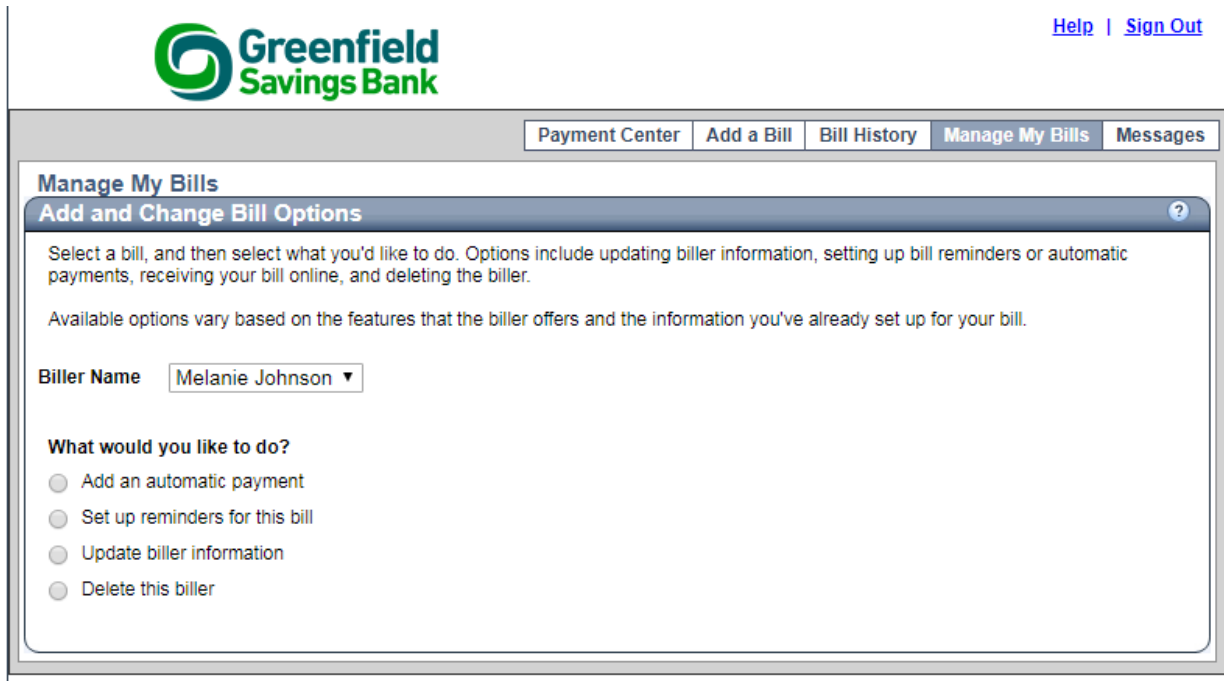
Manage Bills

The **Manage Bills** button helps the user set up and manage their billers.

From the Manage Bills screen, users can easily add Automatic Payments, update biller information, and set up reminders for any biller.

From the Manage Bills screen, the user will first select a biller. Biller configuration determines the options that will become available. Depending on biller setup, users may be able to select from the following options:

- **Add an automatic payment**
- **Add an electronic version of my bill**
- **Set up reminders for this bill**
- **Update biller information**
- **Delete this biller**



Adding Automatic Payments

Automatic Payments can be enabled for billers that can send Electronic Bills, or who are to be paid on a repeating basis.

To add an Automatic payment the user will:

1. Click the **Manage Bills** button.
2. Choose the **Biller Name** from the drop-down list.
3. Select the **Add an automatic payment** radio button.
4. Select an origination account, payment amount, first-payment date, payment frequency and schedule length.
5. Click **Save Changes**.

Once the repeating Automatic Payment has been enabled, the user will see the Auto Pay icon next to the biller on the Payment Center page.







Payment Center

Pay Bills ?

Pay From Payroll 55... *15507
Available Balance \$7.21

[Add/Manage Groups](#)

[-] Unassigned Billers

Features	Biller Name	Amount	Pay Date
	AT&T Mobility *08935	\$ <input type="text"/>	<input type="text"/> 
	Greenfield Savings Bank *21212	\$ <input type="text"/>	<input type="text"/> 
	National Grid *34567	\$ <input type="text"/>	<input type="text"/> 
	Verizon Communications *43191	\$ <input type="text"/>	<input type="text"/> 

Setting up Automatic Payments for Electronic Bills

To add an Automatic payment the user will:

1. Click the **Manage Bills** button.
2. Choose the **Biller Name** from the dropdown list.
3. Select the **Add an automatic payment** radio button.
4. Select a **Pay From** account and desired payment amount.
5. Click **Save Changes**.

Once the repeating Automatic Payment has been enabled for the electronic bill, the user will see both the eBill icon and the Auto Pay icon next to the biller on the Payment Center page.

Setting up Bill Reminders

Bill reminders allow the user to be notified when their bills are due to be paid. Users can establish due dates for their bills and receive notification either on the **Payment Center** page or via internet e-mail alerts when bills are due.

Other reminder events include payment processed, automatic payment scheduled, upcoming automatic payment expiration and more.

If the user is receiving an electronic version of their bill, it automatically appears in the bill reminder section when the bill is received from their biller.

To add a bill reminder the user will:

1. Click the **Manage Bills** button.
2. Choose the **Biller Name** from the dropdown list.
3. Select the **Setup reminders for this bill** radio button.
4. Select the typical due date, frequency, typical amount and desired delivery date of the reminder.
5. Click **Save Changes**.


Set up reminders for this bill [View Demo](#)

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

Update Biller Information

To update biller information the user will:

1. Click the **Manage Bills** button.
2. Choose the **Biller Name** from the dropdown list.
3. Select the **Update Biller information** radio button.
4. Make the necessary updates (including optionally Category-see below).
5. Click **Save Changes**.

Update biller information

Asterisks (*) indicate required information.

*Biller/Person Name

Nickname

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

*New Category Name

Account Number

Confirm Account Number

*Address 1

Address 2

*City

*State/ZIP Code

*Biller Phone Number
XXX-XXX-XXXX

Categories

On the Update Biller Information screen, the use of Categories allows users to appropriately group transactions either by industry or by Biller type, such as “Mortgage”, “Utilities”, and “Telephone”.

Users can create new personalized categories from the **Update Biller** information screen.

Categories appear in the **Bill History** and **Manage Bills** screens. Filtering and sorting capabilities based on category are available on the **Bill History** screen.

Bill History

The Bill History page allows the user to review their bills and payments for the last 180 days (6 months), including electronic bills and the bills they pay automatically. Users will also be able to see the status of electronic bills or payments, and who scheduled a particular 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.

Current View Past 30 days and future ▾

Additional Options

Show Category ▾

For Uncategorized ▾ Go

There are [0 unapproved payments](#).

Billers Name Category	Account	Amount	Pay Date	Status Initiated By	Action
Discover Card Uncategorized *23214	Business Checking Account *33444	\$20.00	06/05/2009	Canceled repeating payment	View Detail
Joe Schmoie Uncategorized	Business Checking Account *33444	\$50.00	06/01/2009	Pending repeating payment	View Detail Change Cancel
Jim's Cookout Fund Uncategorized	Business Checking Account *33444	\$688.21	05/08/2009	Pending repeating payment	View Detail Change Cancel
Joe Schmoie Uncategorized	Business Checking Account *33444	\$50.00	05/01/2009	Canceled repeating payment	View Detail
DiscoverCard Uncategorized *84428	Business Checking Account *33444	\$20.00	05/01/2009	Pending repeating payment	View Detail Change Cancel

The following are the Bill History Reporting Fields

Report column	Description
Biller Name	Payment recipient. Any person or business entity within the United States can be set up as a biller. If applicable, an icon will indicate that the payee is an E-biller.
Category	When payees are created, they may be placed in user-defined categories, making for easier report sorting.
Payment Account	User account number to be debited by the payment. <i>Note: Accounts will not be debited prior to the payment due date.</i>
Amount	Dollar amount of the payment.
Pay Date	<ul style="list-style-type: none"> The date on which payment is scheduled to be received by the recipient, and on which the user's account is to be debited. Pay date depends on payment type.
Status	Payments may have one of the following statuses: <ul style="list-style-type: none"> Pending -The payment has not been processed yet. Once the payment begins processing it can no longer be changed or cancelled. Unapproved - Indicates a user that requires approval has initiated a payment. Another user with approval capabilities must approve this

Report column	Description
	<p>payment before it will be processed by the system.</p> <ul style="list-style-type: none"> • Paid -The payment has been processed. Generally, the biller receives the payment on the pay date. Sometimes, however, the biller may take a few days to credit the account. • Canceled - The payment was canceled by a user. • Unpaid -The electronic bill has not been paid. • Filed – An electronic bill with a status of Unpaid or with a payment status of Canceled can be filed. The user can specify that the bill either has been paid outside of the Bill Pay module (for example, by writing a check) or has not been paid (for example, the bill may have a zero or credit balance). • Failed - This status may appear if a payment was returned to the Bill Payment provider. Some common reasons for failed items are: <ul style="list-style-type: none"> • A problem occurred during the debiting of the payment account. • The account information sent with the payment was not enough for the payee account to be credited. • The payment account has been closed.
Initiated by	The Bill Pay user ID assigned by the system. This column will also indicate if the payment was initiated as the result of a repeated payment.

Action	<p>Available actions that can be performed on the payment. Users can:</p> <ul style="list-style-type: none"> • View Detail – Users click this link to view payment details. • Change – Users click this link to modify a payment. • Cancel Payment – Users click this link to cancel a scheduled payment.
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Bill History can be printed from the top right hand side of the page.

Exporting Payments

Users can export payment activity data in Comma Separated Values (CSV), QuickBooks (IIF) and Quicken (QIF) format. The exported data can include payments that were made within the past 180 days and those scheduled to be made within the next year.

To export data:

1. Use the payment activity search to specify the criteria of the data you wish to be exported.
2. Once the specified data is displayed in the user's report, use the Download File button at the bottom of the report; select the version of the file and click OK.

Select options to download payment information for one account.

Includes payments from the selected date range with the status Paid or Pending, **before** you selected any Additional Options to limit the list.

Account

Payroll 5507 *15507

File Type

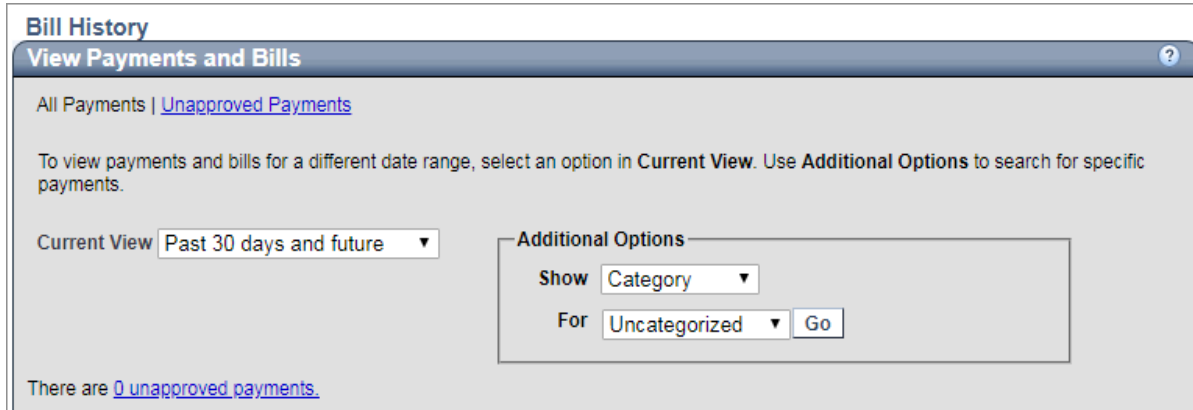
CSV (Comma Separated Values)
IIF (QuickBooks File Format)
QIF (Quicken'99-Quicken'04)
QIF (Quicken'98 or older)

Sorting Bill History

There are many options for sorting bill pay history, making it easy for the user to locate specific transactions. Bill History can be filtered by: biller name, payment status, category, funding account, payment initiator, and approval status.

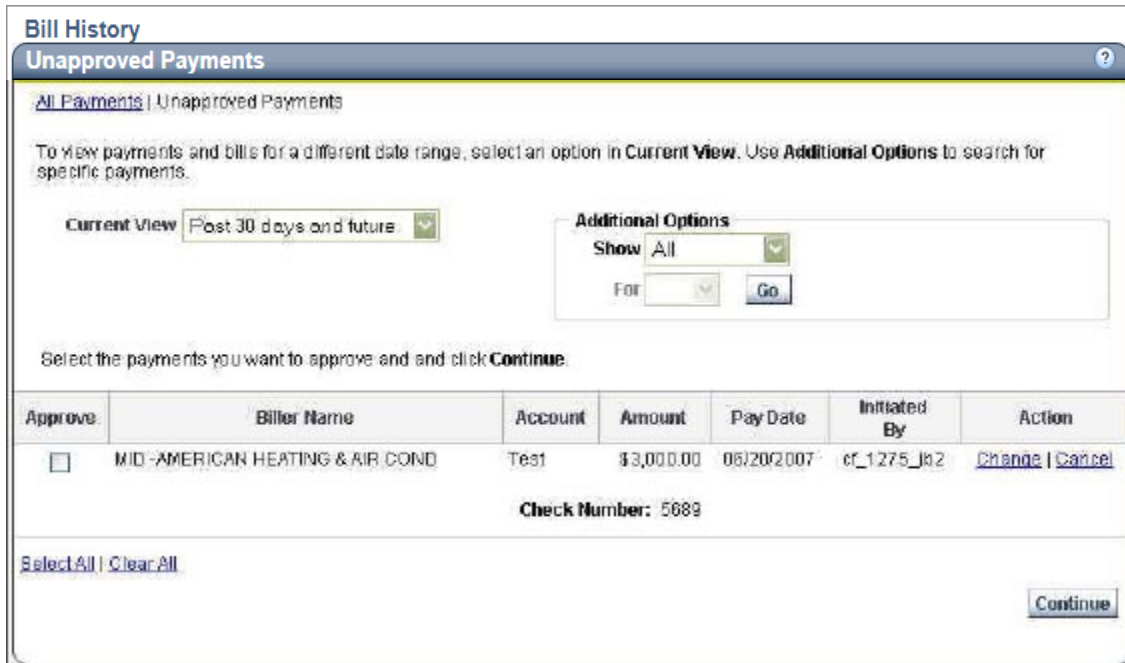
Viewing Unapproved Payments

To view unapproved payments on the **Bill History** page, the user can click the **Unapproved Payment** link located at the top of the page. Alternately, the user can click the **There are X unapproved payments** link above the payment report.



The screenshot shows the 'View Payments and Bills' section of the Bill History page. It includes a breadcrumb trail 'All Payments | Unapproved Payments', a 'Current View' dropdown set to 'Past 30 days and future', and an 'Additional Options' box with 'Show' set to 'Category' and 'For' set to 'Uncategorized'. A 'Go' button is next to the 'For' dropdown. Below the filters, it states 'There are 0 unapproved payments.'

The Unapproved Payment page displays payments that need to be approved.



The screenshot shows the 'Unapproved Payments' section of the Bill History page. It includes a breadcrumb trail 'All Payments | Unapproved Payments', a 'Current View' dropdown set to 'Past 30 days and future', and an 'Additional Options' box with 'Show' set to 'All' and 'For' set to an empty dropdown. A 'Go' button is next to the 'For' dropdown. Below the filters, it says 'Select the payments you want to approve and click Continue.' A table lists unapproved payments with columns for 'Approve', 'Biller Name', 'Account', 'Amount', 'Pay Date', 'Initiated By', and 'Action'. A 'Continue' button is at the bottom right.

Approve	Biller Name	Account	Amount	Pay Date	Initiated By	Action
<input type="checkbox"/>	MID-AMERICAN HEATING & AIR COND	Test	\$3,000.00	06/20/2007	ef_1275_jk2	Change Cancel

Check Number: 5689

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

Current View and Additional Options

- A user may choose to filter the Bill History report by date by clicking the **Current View** drop-down box.
- The user can then choose additional search options from the **Additional Options** drop-down box.

Viewing Bill Detail

To view Bill History for a particular payment or Electronic Bill, the user clicks the **View Detail** link from the **Bill History** page.

From the **Bill Detail** page, the user can print payment history. Payment posting information (if available from the Biller) will also be displayed on this page.

The screenshot shows a web interface for viewing bill details. At the top, there is a 'Print' button. Below it is a table with columns: Biller Name, Account, Amount, Pay Date, Confirmation, and Status. The data row shows: General Office Supplies (Biller Name), Business Checking Account *33444 (Account), \$95.00 (Amount), 04/16/2009 (Pay Date), BTSD M-Y5M35 (Confirmation), and Paid (Status). A 'Check Number: 8560' is also displayed. Below the table, there is a paragraph of text explaining that check #8560 was mailed to General Office Supplies on 04/13/2009. A 'Finished' button is located at the bottom right of this section. Under 'Invoice Information', there is a table with columns: Invoice Number, Amount, and Description. A message states 'You have not added any invoices to this bill.' At the bottom, there is an 'Audit Information' table with columns: Initiated By, Initiated Date, Modified By, Modified Date, Approved By, and Approval Date. The data row shows: ct_1275_24 (Initiated By), 4/6/2009 (Initiated Date), ct_1275_12 (Modified By), 4/8/2009 (Modified Date), ct_1275_12 (Approved By), and 4/8/2009 (Approval Date).

Biller Name	Account	Amount	Pay Date	Confirmation	Status
General Office Supplies *23456	Business Checking Account *33444	\$95.00	04/16/2009	BTSD M-Y5M35	Paid

Check #8560 from your Business Checking Account *33444 account was mailed to General Office Supplies on 04/13/2009. Funds for this payment will be withdrawn from your account when the biller cashes the check.

If you have a question about this payment, you can send us a [payment inquiry](#).

Invoice Number	Amount	Description
You have not added any invoices to this bill.		

Initiated By	Initiated Date	Modified By	Modified Date	Approved By	Approval Date
ct_1275_24	4/6/2009	ct_1275_12	4/8/2009	ct_1275_12	4/8/2009

Bill Detail for Electronic Bills

If the user accesses the Bill Detail screen for an Electronic Bill, they will see the screen below. The user will be able to view the status of the Electronic Bill, print the bill, or file it (if the bill's status is Unpaid).

Bill History

Bill Detail

[Print](#)

Biller Name	Account	Amount	Pay Date	Confirmation	Status
Test Biller 9 *872**	Test *23123	\$150.00 Check Number: 5711	07/19/2007	6MZU608PDK	Pending

This bill payment is pending. The payment will be processed in time for the biller to receive it by the pay date.

[Finished](#)
[View Bill](#)

	Due Date	Amount	Account Balance
Biller 9	07/19/2007	Min: \$0.00 Due: \$150.00	\$0.00

Invoice Information

Invoice Number	Amount	Description
You have not added any invoices to this bill.		

Audit Information

Initiated By	Initiated Date	Last Modified By	Last Modified Date	Approved By	Approval Date
	6/19/2007		6/19/2007		

Filing an Electronic Bill

If an Electronic Bill has been paid outside the system, the user can “file” that bill for their records. If the user files the bill, then later wishes to schedule a payment, they can do so from the **Payment Center** page.

Bill History

File a Bill

If you paid a bill by some other means, such as sending a check to the biller, or if the bill has a zero or credit balance, you can file the electronic version of your bill. If the payment method you used to pay the bill is not in the list, you can select Other and add optional information in the **Bill Note** box. After you file the bill, it no longer appears in your bill history list.

Asterisks (*) indicate required information.

*Payment Method:

Bill Note:

[File Bill](#) [Cancel](#)

Messages

If the corporate user is experiencing a problem with a processed payment, they should contact the biller. If the problem cannot be resolved directly with the biller or the Financial Institution, the Bill Pay user can send a payment inquiry message.

Messages can be sent from the Bill Detail screen of a processed payment within **Bill History**. The user will see a payment inquiry link and can send a message from there.

Bill History
Bill Detail Print

Bill Number	Biller Name	Account	Amount	Pay Date	Confirmation	Status
TESTING *62003	American Express	TEST DO NOT USE *65199	\$12.00 Check Number: 5019	06/10/2009	90Y2Z-5QKV6	Paid

Check #5019 from your TEST DO NOT USE *65199 account was mailed to American Express on 06/08/2009. Funds for this payment will be withdrawn from your account when the biller cashes the check.

If you have a question about this payment, you can send us a [payment inquiry](#).

Finished

Invoice Information

Invoice Number	Amount	Description
TEST01	\$12.00	promo
	Discount \$2.00	
	Total \$10.00	

Audit Information

Initiated By	Initiated Date	Modified By	Modified Date	Approved By	Approval Date
sambusiness	6/5/2009	sambusiness	6/5/2009	sambusiness	6/5/2009

Customer service may also contact the biller on the user's behalf in an attempt to resolve the problem.

A messages hyperlink link on the Payment Center page allows a user to view any messages.

Welcome John Q Customer VI
 Monday, April 27, 2009
[View new messages from customer service](#)

Payment Center

Pay Bills ?

Pay From: Business C... *33444
 Preferred Account

Features	Biller Name	Amount	Pay Date
	Bank of America Credit Card *11238	\$	
	Bryce Heinrich	\$	

Learn more about adding invoice details to payments [Payment Center](#)

CLICK HERE TO LEARN MORE

Bill Reminders ?

Bill	Amount	Due Date
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Messages are ordered by date, with the most recent date appearing first in the list. Each new message is marked as **New**.



Support

Email or call our Cash Management Group at Greenfield Savings Bank with any questions at businessonline@greenfieldsavings.com 413-775-8150.

Support is available during normal business hours.