

Business Bill Pay Manual

Use Business Bill Pay to send funds for payments, individuals, and external transfers.

Home

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

Profile

This is the user's account profile.

- View Contact Info - Allows the user to update their email, phone, and mobile numbers by clicking the edit icon.
- 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 challenge phrase questions incorrectly three times.

Chat Now and Messages

These features allow a user to send and receive messages from iPay Solutions, SMB&T's Bill Pay provider.

Attention Required

The top of the Home page displays blue 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) or troubleshoot eBill.

Reminders

This feature provides reminders setup by the user or generated from bill pay.

Shortcut Method

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

Payments

This feature is a faster way to schedule one-time transactions.

Scheduled to process in the next 30 days

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

Processed within the last 30 days

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

Add a Company

Use this option when needing to make a payment to a vendor. It is best practice to have the payees billing statement with you to setup the payee.

Complete the following fields

- Payee Name: Company/Vendor name
- Account Number & Confirm: Your account number or customer number with vendor
- Phone Number: Vendors contact number
- Payee ZIP code: Vendors address
- Account Holder Name: Your company name

NOTE: If you do not have an account number with the vendor, use your companies name.

Payee name *	
ACB Company	
Account number *	
123456789	
No account number ?	
Confirm account number *	
123456789	
Phone number *	Payee ZIP code *
(555) 555-555_	49036-__
Account holder name *	
My Company LLC	

- Payee nickname – How you will identify the vendor in your payee list
- Address – Full vendor address
- Payee Category – Select a pre-created category
- Default pay from account – Select your debit account

NOTE: Full address field will not prompt if the payment is going electronically.

Add an Individual

Use this option when you are sending funds to a person. You can choose for a payment to go electronically or by check.

Electronic options

Allow them to provide their banking information

- You'll create a one-time keyword and share it with the person you are paying.
- Bill Pay will email a link to your payee. The payee will log in to the link using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Complete the following fields

- First name
- Last name
- Nickname
- Phone number
- Category
- Default pay from account
- Email address & confirm
- Keyword & confirm

Tell us about the individual	
First name *	Last name *
Jane	Doe
Nickname *	Phone number *
Jane	(555) 555-5555
Category	Default payment account *
No Category	Primary Checking
Payee's e-mail information	
Tell me more	
Email address *	
janedoe@gmail.com	
Confirm email address *	
janedoe@gmail.com	
Create a security keyword	
Tell me more	
Keyword *	
Money	
Confirm keyword *	
Money	

I have the bank account information

- If you have the bank account information for the individual, you can use this option to send electronic payments.
- We will ask you to complete a secure, one-time activation process before you log out today.

Complete the following fields

- First name
- Last name
- Phone number
- Nickname
- Category
- Default pay from account
- Account number & confirm
- Routing number & confirm
- Payee's account type

First name *	Last name *
John	Smith
Phone number *	
(666) 666-666_	
Bill payment information	
Nickname *	Category
John Smith	Ex 2 - Personal
Default pay from account *	
Primary Checking	
Information about bank account	
Account number *	Confirm account number *
987654321	987654321
Routing number *	Confirm routing number *
072402283	072402283
Payee's account type *	
Checking	

Activation

Please select a delivery method, you will be asked to submit the 4-digit code to activate the payee. Once activated, you will be able to send payments.

- I want my code now by phone
- I can wait a few seconds to receive my code by text message
- I prefer to wait a few minutes for my code to arrive by email

NOTE: To receive your code by call or text message, you must have your phone number entered in your Contact information within Profile.

Check Option

Bill Pay will send a physical check to the individual. You will need the individual's full name and complete mailing address.

Complete the following fields

- First name
- Last name
- Phone number
- Address, City, State & ZIP Code
- Nickname
- Category
- Default pay from account

Tell us about the individual		
First name *	Last name *	
Sally	Brown	
Phone number *		
(777) 777-7777		
Address *		
51 West Pearl Street		
Apartment number, unit number, condo number		
City *	State *	ZIP Code *
Coldwater	Michigan	49036-
Bill pay information		
Individual's nickname *	Category	
Sally	Location 1	
Default pay from account *		
Primary Checking		

Select Yes, if you have an account number that the individual identifies you with.

Information about you	
Do you have an account number that this individual uses to identify you?	
Yes	No
Your account number	Confirm
963852741	963852741

Manage Payees

View and manage existing payees.

- Pay: Schedule a single payment
- Edit: Update payee information
- Delete: Remove the payee from the list
- Activate: Request an activation code for the payee

Manage payees

+ Add payee

Search payees...

Q

Show all payees

All payees

Companies

Individuals

Sort payee by...

All Payees

Payees	Account number	Additional items
Lawn Care (Check)	*****3444	Category: Employees Last paid: N/A
George - Handy Man (Check)	*****mth	Category: Location 2 Last paid: N/A
Martha Green (Electronic)	*****3444	Category: Location 3 Last paid: N/A
Brown's Trees (Electronic)	*****6789	Category: Location 2 Last paid: N/A

Manage Categories

Manage multiple payees by placing them into categories.

Add a Category

- Select Manage categories
- Enter the Category name
- Click Add category

Manage categories

Category name

Category name

Add category

Category name list

Ex 2 - Business

Ex 2 - Personal

Location 1

Location 2

Location 3

Assign or change a category on a payee

- Select the drop-down menu to select

Manage categories

Manage categories

Filter categories

Search payees...

Q

Show all categories

Show all payees

Payees

Account number

Category

Electric Company

*****6789

Unassigned

George - Handy Man

*****mth

Unassigned

Marketing Company

*****4321

Unassigned

Phone Company

*****6789

Unassigned

Lawn Care

*****3444

Location 1

Payments

One-Time Payment

- Select the plus symbol next to the payees, then clicks Pay (#)

One-time payment

+ Add payee

Shortcut

Search payees...

Q

Filter

Deselect all

Select all

Electric Company

*****6789

+

Lawn Care

*****3444

+

Marketing Company

*****4321

-

Phone Company

*****6789

-

View selected (2)

Pay (2)

- Verify the From account
- Enter the Amount
- Select the Process date
- Add a Invoice/Comment
- Add a Memo

Payee

From account

Amount*

Process*

Marketing Company

Primary Checking

\$

6/24/2024

Remove

Est arrival: 6/26/2024

Invoice/Comment

Phone Company

Primary Checking

\$

6/24/2024

Remove

Est arrival: 7/1/2024

Invoice/Comment

Memo

Back

Review

Pay all

Invoice/Comment

Invoice for check payments, the invoice information is printed on the check stub.

Invoice for electronic payments, the invoice information is sent in the payment file to the payee.

NOTE: Not all payees allow electronic invoices, those items will be changed to go by check.

- Select Add Invoice information and comment
- Enter the Invoice Number
- Select the Type: Invoice, Adjustment, Discount or Other
- Enter a Description
- Enter the Amount

NOTE: Use the Add option if your total payment includes multiple invoices.

Comments are for personal use only and are not included with the payment.

Invoice / Comment

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

The information below will appear on the check stub to Lawn Care

Invoice #	Type	Description	Amount	
Invoice n...	Invoice	Lawn 1 6/100 characters.	\$ 50.00	Remove
Invoice n...	Invoice	Lawn 2 6/100 characters.	\$ 50.00	Remove

Invoice Total \$100.00
Payment Total \$100.00

Comments are for personal use and will not appear on the check stub.

(ex. This payment is for my rental property)
Lawn care for the month of July.

Characters remaining
967

Cancel Save changes

Recurring Payment

Set payments to be paid automatically on a frequency.

- Select the payee
- Verify the Pay from account
- Enter the Amount
- Add a comment or memo
- Select the series option/preferences
 - Pay before the holiday or weekend
 - Pay after the holiday or weekend
- Enter the frequency
 - Frequency Options
 - Weekly
 - Every other week
 - Every four weeks
 - Monthly
 - Every other month
 - Twice monthly
 - Every three months
 - Every six months
 - Annually
 - Select first process date
 - Select if the series should end

Details

Name Phone Company Pay from* Primary Checking Amount* \$

Check *****5789

Add comment Add memo

Series options / preferences

If the payment falls on a holiday or weekend?

Pay before Pay after

Frequency edit

Frequency* Select a frequency

Would you like this series to end?*

No

On this date After a set # of payments

NOTE: Memos will appear on the check.

Scheduled Payments

Payments displayed on this screen are in a scheduled status, awaiting the process date.

- Payee
 - Check or Electronic
 - Confirmation number
 - Check number
- Amount
- Process date
- Options
 - Details
 - Approve
 - Edit
 - Stop

Scheduled payments						
Search filter			Print			
Payee	Amount	Process date				
Lawn Care Check Confirmation # 52 Check # 30113	\$25.00	07/10/2024	Details	Approve	Edit	Stop
Marketing Company Electronic Confirmation # 53	\$175.00	06/24/2024	Details	Approve	Edit	Stop
Phone Company Check Confirmation # 54 Check # 30114	\$325.00	06/24/2024	Details	Approve	Edit	Stop
Subtotal	\$525.00	Primary Checking *****3416				
Total	\$525.00	Skipped payments not included in the total.				

NOTE: Approval is needed when dual control is requested.

Payment History

These payments have been processed and paid. History is maintained for 18 months.

Enter the search criteria, then click View results.

- Category: All categories or Specific category
- View Payees: All payees or Specific payee
- Process date range:
 - Current Month
 - Previous Week
 - Previous Two Weeks
 - Previous Month
 - Last Thirty Days
 - Last Forty-five Days
 - Last Ninety Days
 - Customer Date: Enter Date Range
- Transaction status
 - Processed
 - Not Processed
 - Skipped
 - Stopped
 - Refunded
 - Resubmitted
- Order By:
 - Process Date
 - Paid from Account
 - Confirmation Number
- Arrange: Ascending or Descending
- # of records to return: 10, 25 or 50

Category

All Categories

View

All Payees

Process date range

Custom Date

Transaction status

View All

Order by

Process Date

Arrange

Ascending

of records to return

50

Date range

08/04/2014

06/01/2018

☐ View in spreadsheet

Close

View results

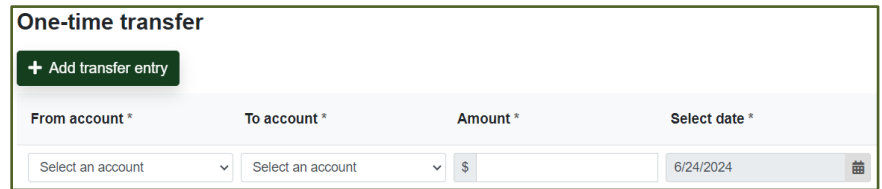
NOTE: Turning on the toggle View in spreadsheet, opens the results in Excel.

Transfers

Transfer funds from SMBT account to your account at another institution.

One-time Transfer

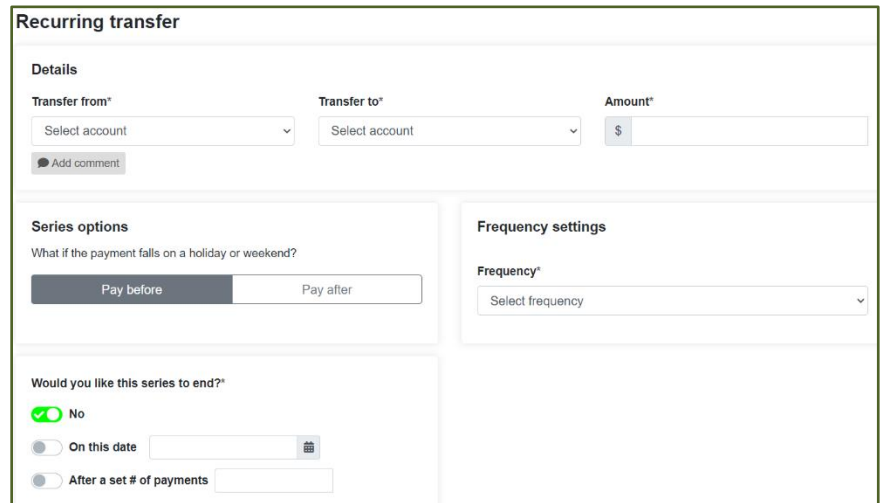
- Select the From account
- Select the To account
- Enter the Amount
- Select the Date



The 'One-time transfer' form features a green '+ Add transfer entry' button at the top. Below it, there are four input fields: 'From account *', 'To account *', 'Amount *', and 'Select date *'. Each field has a dropdown menu for selection. The 'Amount' field includes a dollar sign (\$) and the 'Select date' field shows '6/24/2024' with a calendar icon.

Recurring Transfer

- Select the From account
- Select the To account
- Enter the Amount
- Select the series option/preferences
 - Pay before
 - Pay after
- Enter the frequency
 - Frequency Options
 - Weekly
 - Every other week
 - Every four weeks
 - Monthly
 - Every other month
 - Twice monthly
 - Every three months
 - Every six months
 - Annually
 - Select first process date
- Select if the series should end



The 'Recurring transfer' form is divided into several sections. The 'Details' section at the top includes 'Transfer from*', 'Transfer to*', and 'Amount*' fields, each with a dropdown menu. Below these is an 'Add comment' button. The 'Series options' section asks 'What if the payment falls on a holiday or weekend?' and provides two buttons: 'Pay before' and 'Pay after'. The 'Frequency settings' section includes a 'Frequency*' dropdown menu. At the bottom, there is a section titled 'Would you like this series to end?' with three options: 'No' (selected with a green checkmark), 'On this date' (with a date input field and calendar icon), and 'After a set # of payments' (with a number input field).

Scheduled Transfers

Transfers displayed on this screen are in a scheduled status, awaiting the process date.

Transaction History

These transfers have been processed.

View Transfer Accounts

View and manage existing transfer accounts. Choose to Edit, Delete or Activate accounts from this screen.

Add Transfer Account

Add your account that is located at another institution before scheduling transfers.

- Account Holder name
- Account nickname
- Account type
- Financial institution name
- Routing number & confirm
- Account number & confirm

NOTE: Transfers between accounts at SMBT should be processed through the transfers option within your dashboard.