Greenfield Savings Bank

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

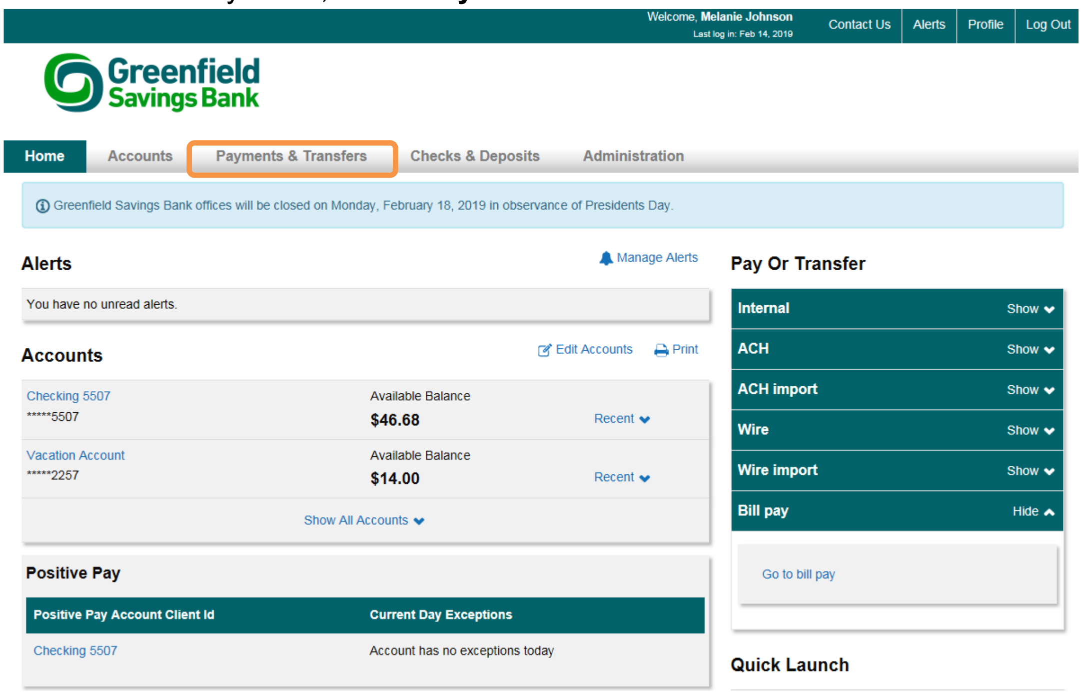
The Bill Pay transaction process transfers funds from a user's account to a payment recipient. Funds are withdrawn from the user's account via an ACH debit or via a check written against the account.

Benefits

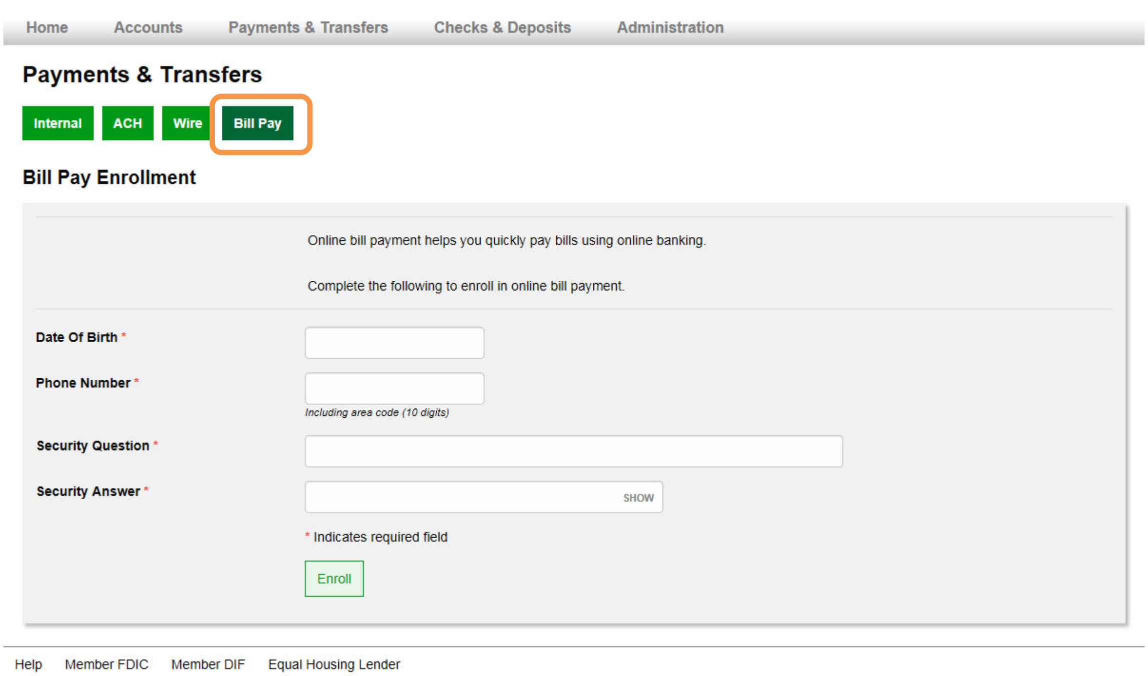
- Have payments sent the next business day or set future dates to have your payments sent.
- Set up automatic payments.
- Request electronic bills to replace paper billing.
- Make single payments to any biller or multiple payments at the same time.
- Save money on check printing and postage expenses.
- 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**.

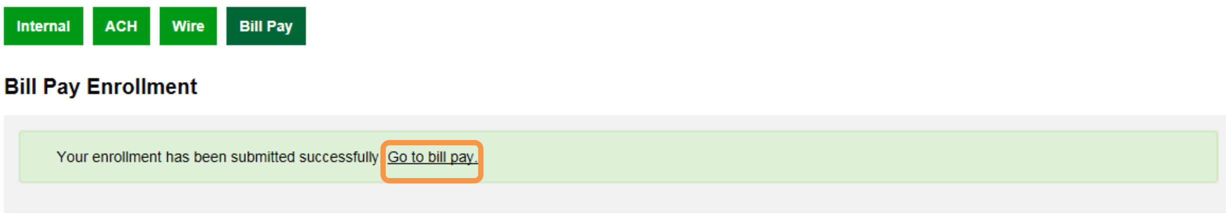


When you click on Bill Pay from the Payments & Transfers page the self-enrollment will display. Fill out all required fields to complete the enrollment process.



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.

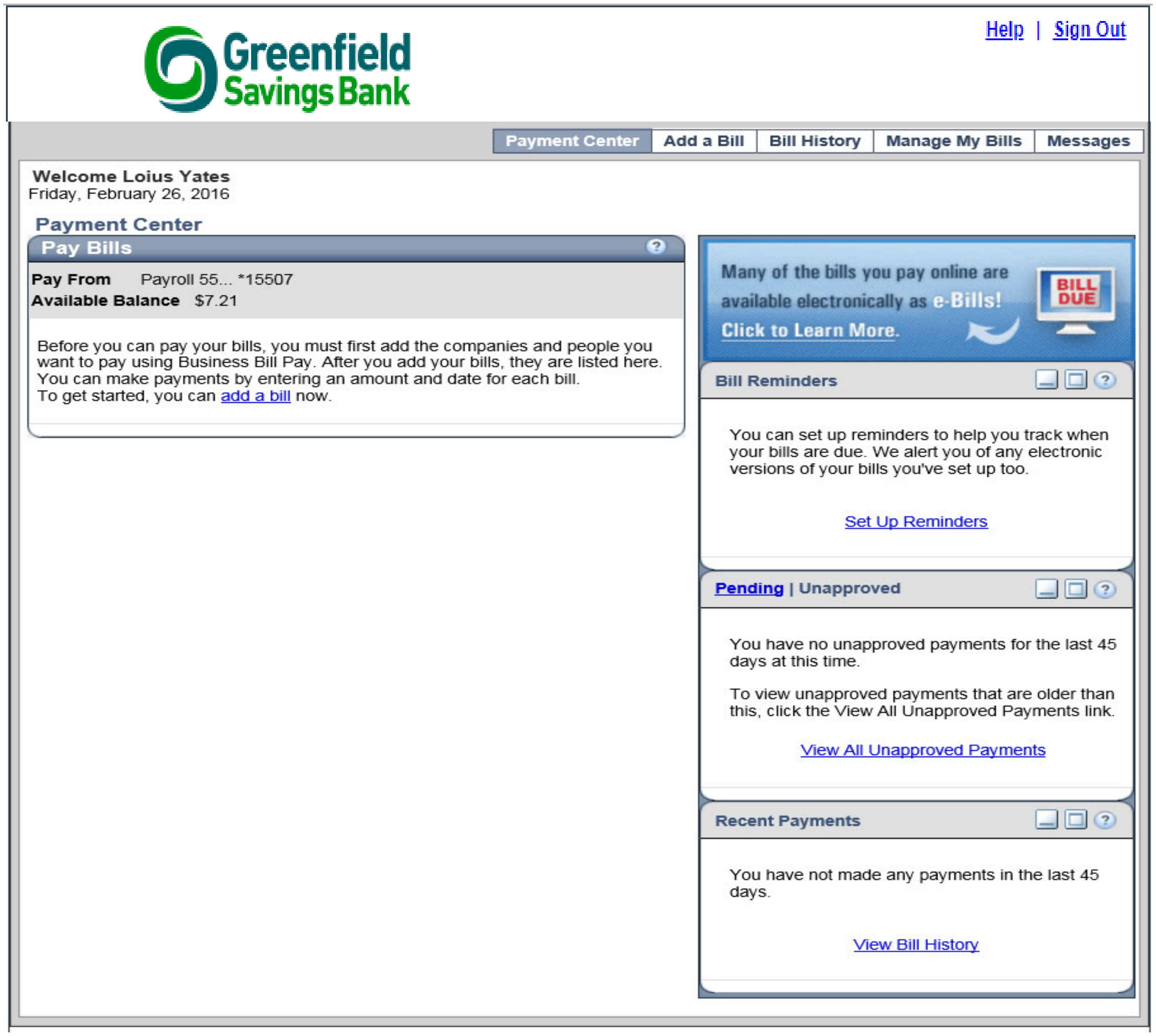
Once you select Enroll a confirmation will display. Click Go To Bill Pay.



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

Click **Get Started**.

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



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

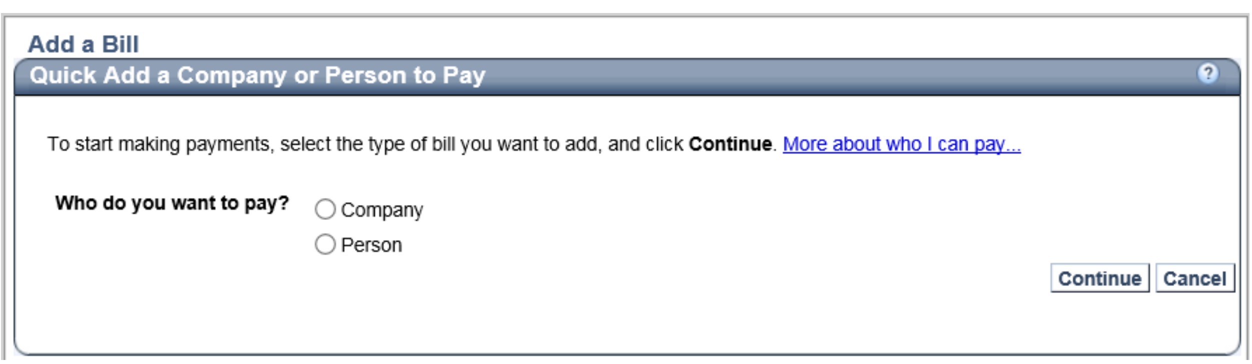
The Messages feature provides a way for you to send and receive messages about your bill payment service.

Payment Center

Add a Bill

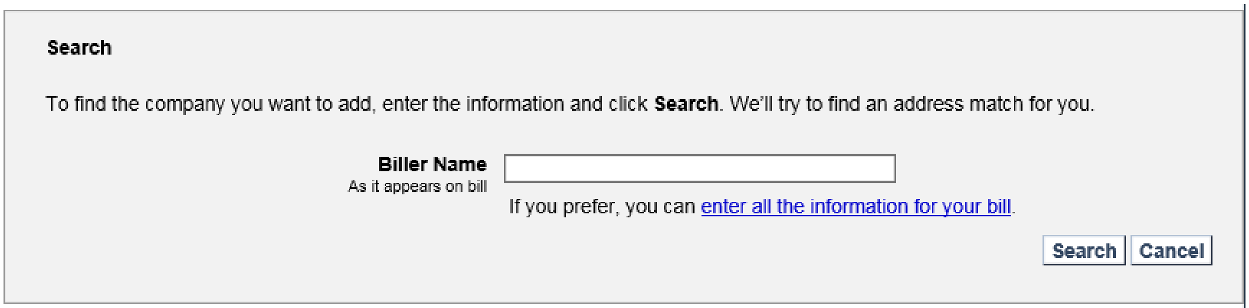
Users who have not yet created billers or bills will be directed to the **Add a Bill** page, where they can add corporate or individual payment recipients. When additional billers are to be added, the user may click the **Add a Bill** button to create new billers.

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



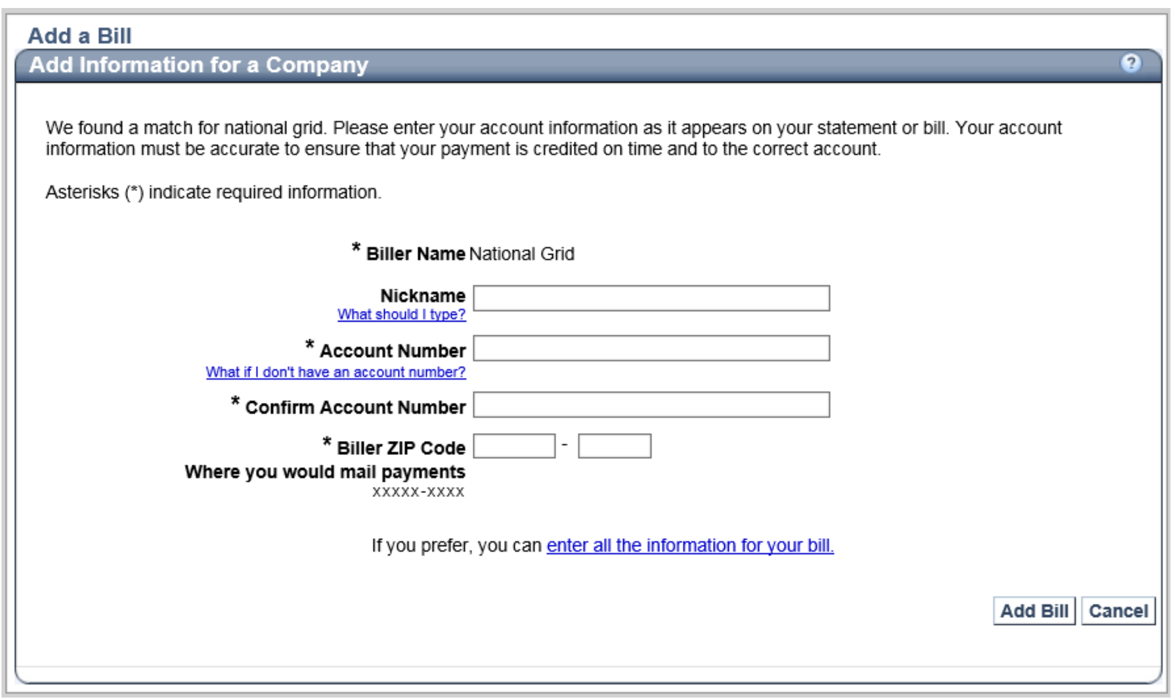
Adding a Company

Select the **Company** radio button.

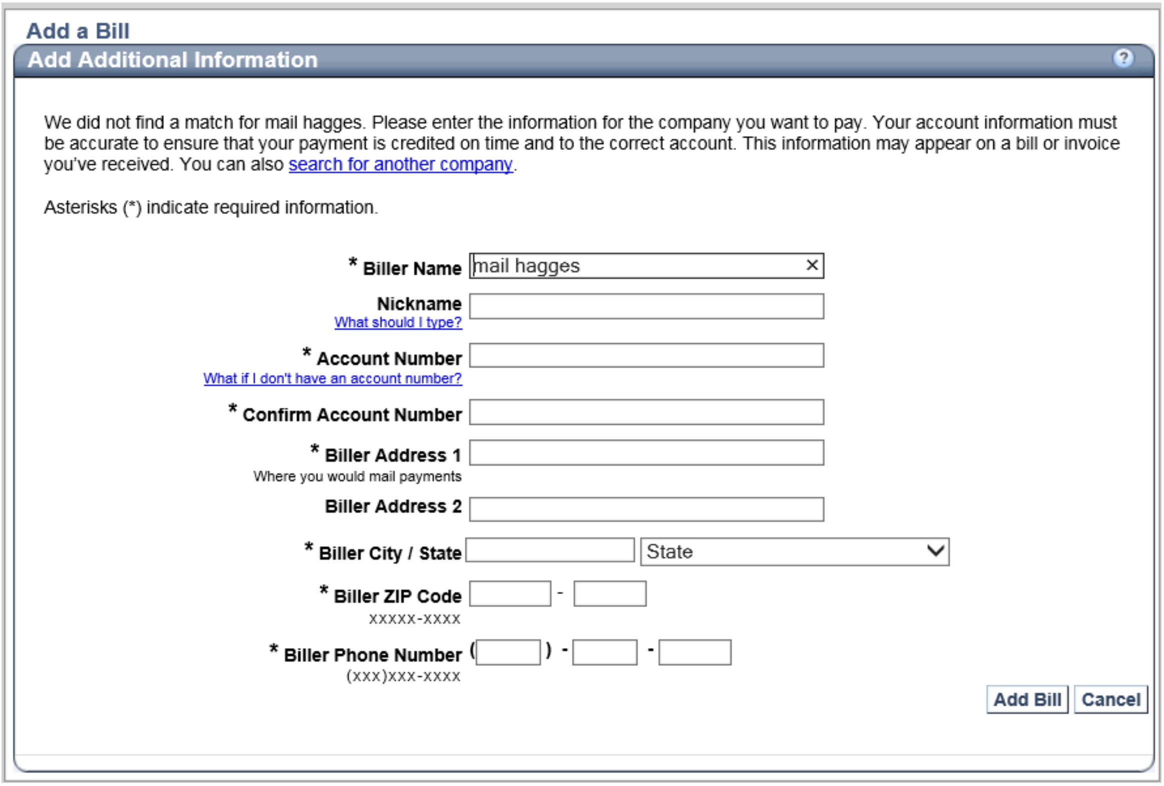


Use the search feature to locate your Biller Name, enter the Biller Name as it appears on the bill.

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



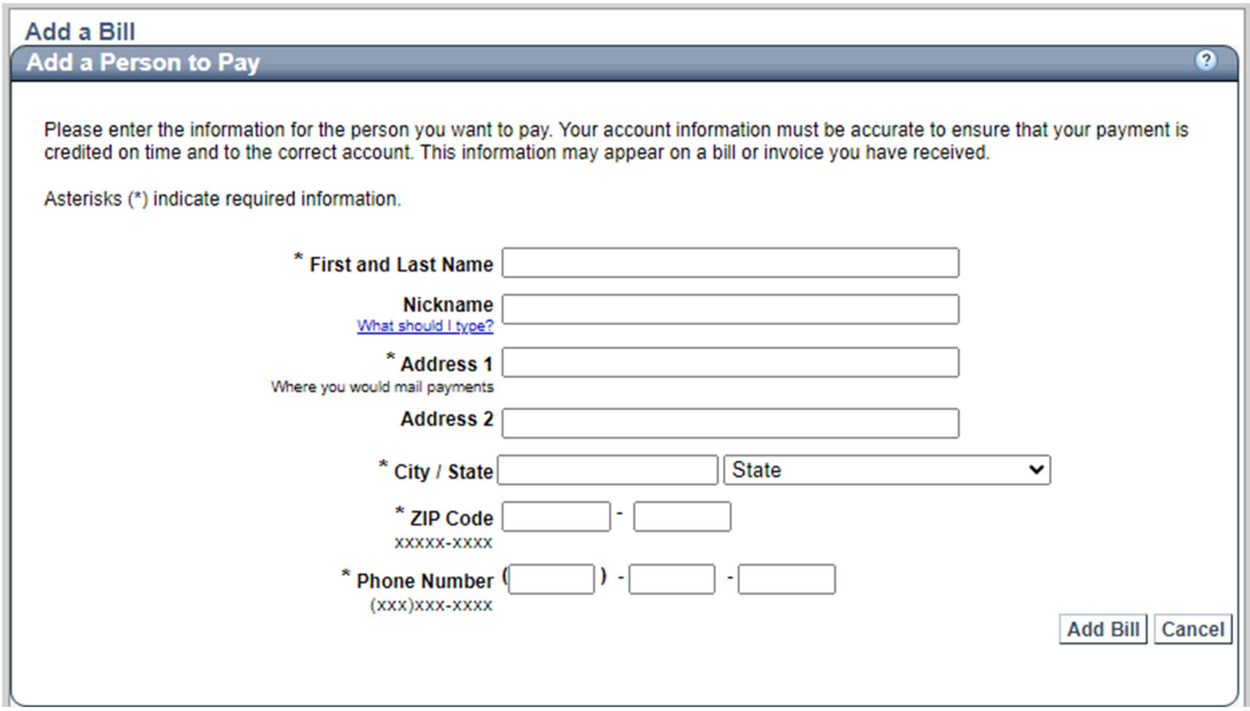
If no match is found, you will be prompted to enter the information for the biller.



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.



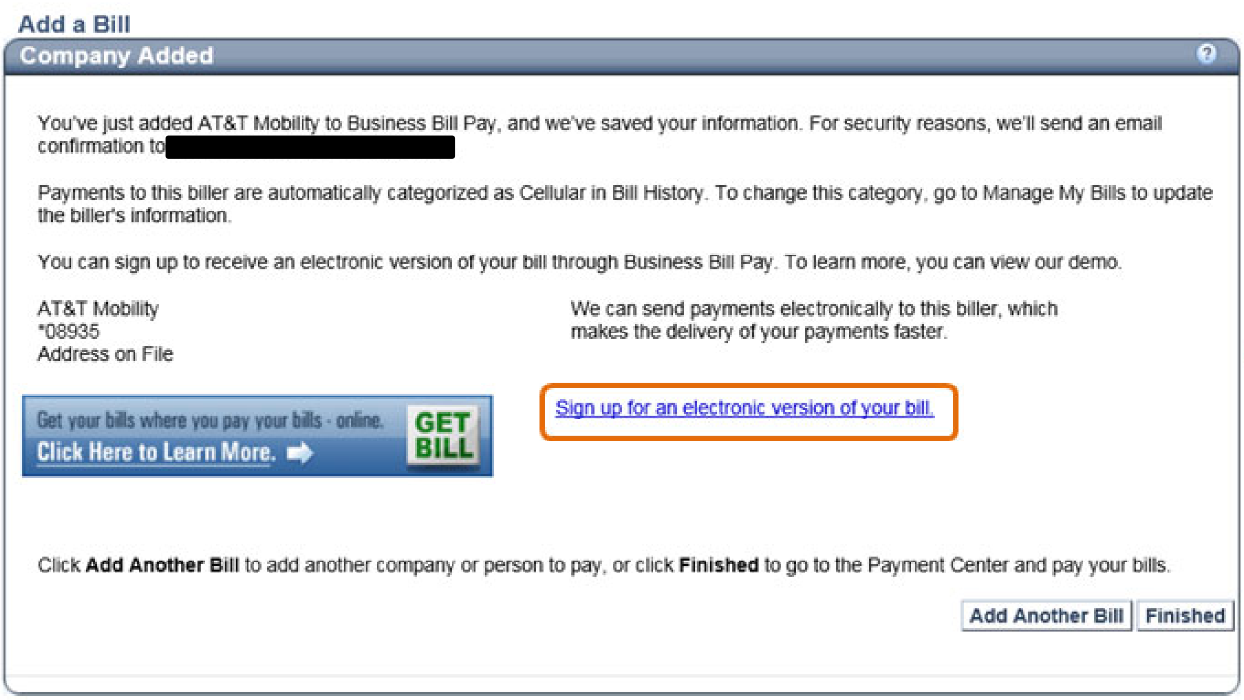
Fill in each required field and select **Add Bill**.

Signing up for Electronic Bills

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

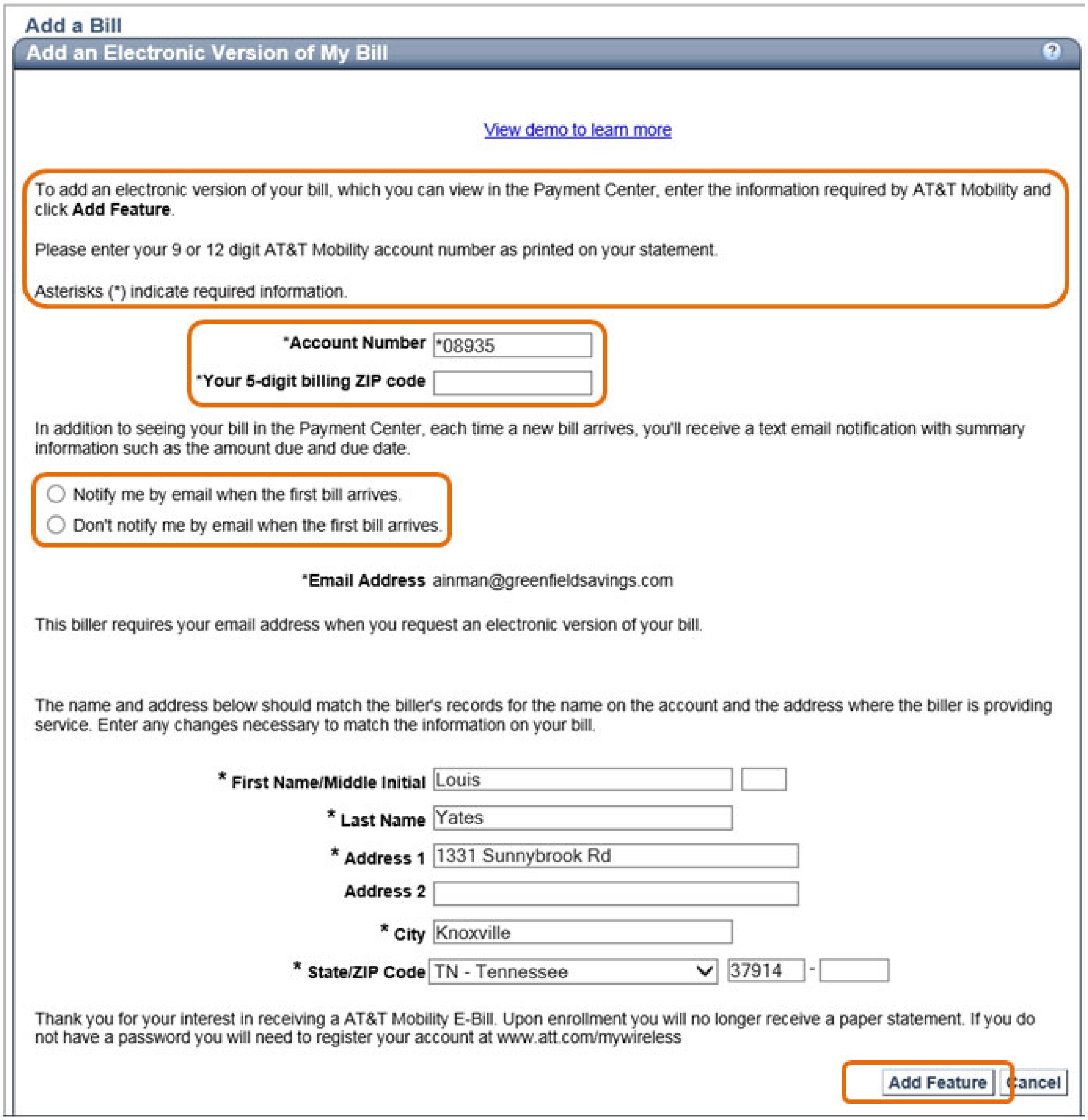
If the Biller offers Electronic Bills, the user will be prompted to sign up after they have added the Biller.

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

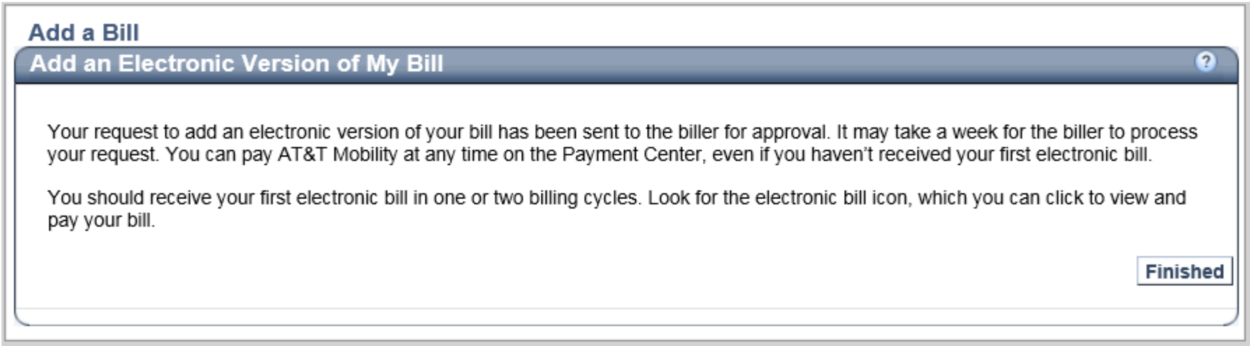


To add an electronic bill the user should:

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.



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



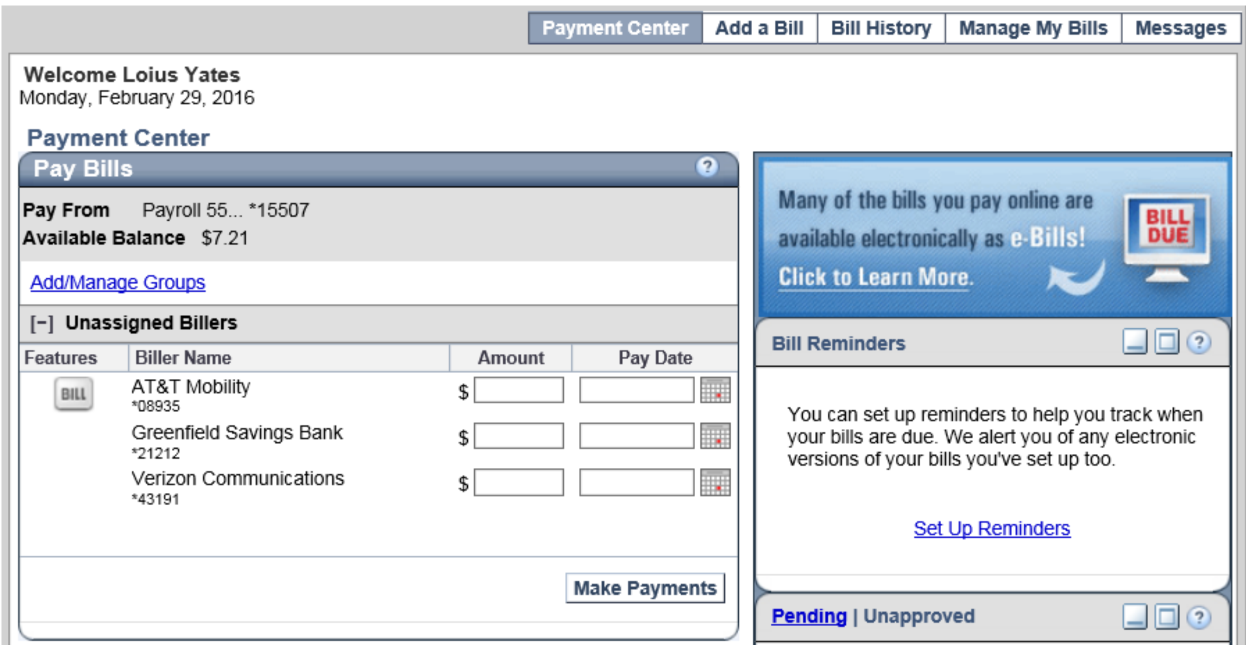
Upon returning to the **Payment Center** page, the **Bill** icon is displayed next to the biller.

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.

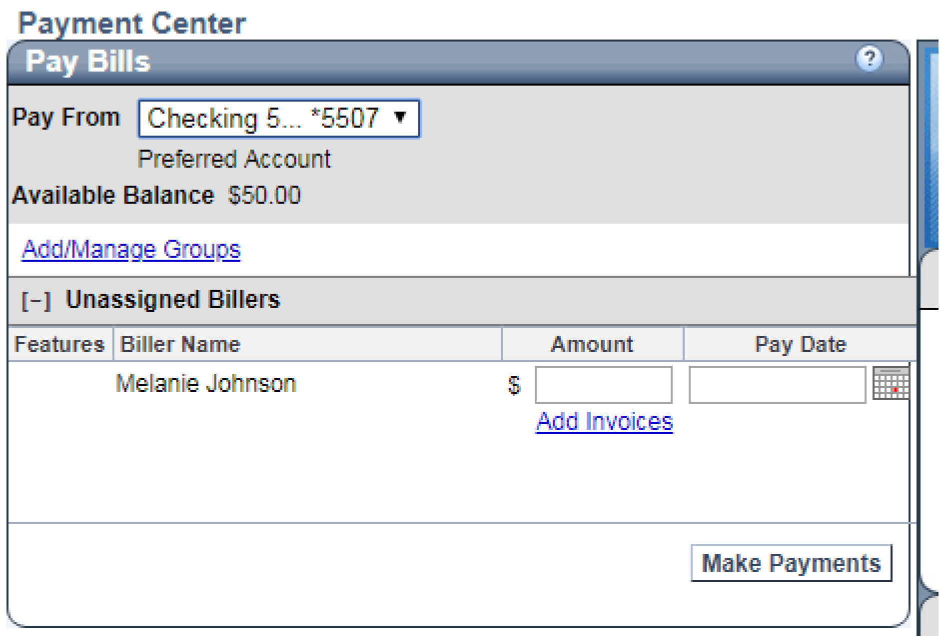
The user can either make a single payment to one biller or make payments to multiple billers at one time.



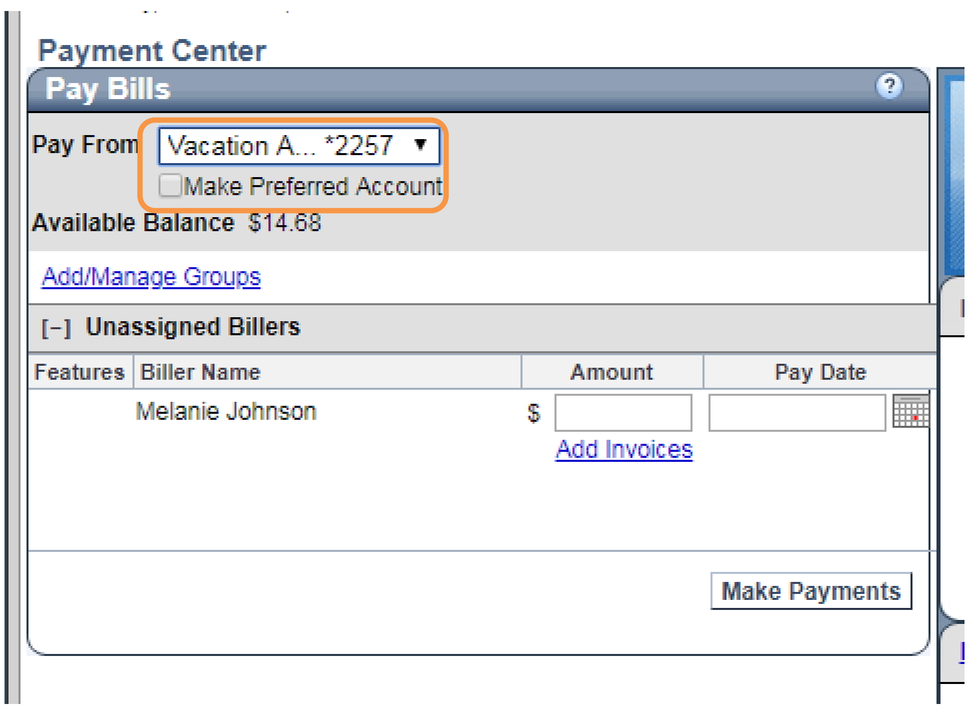
Preferred Account

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.

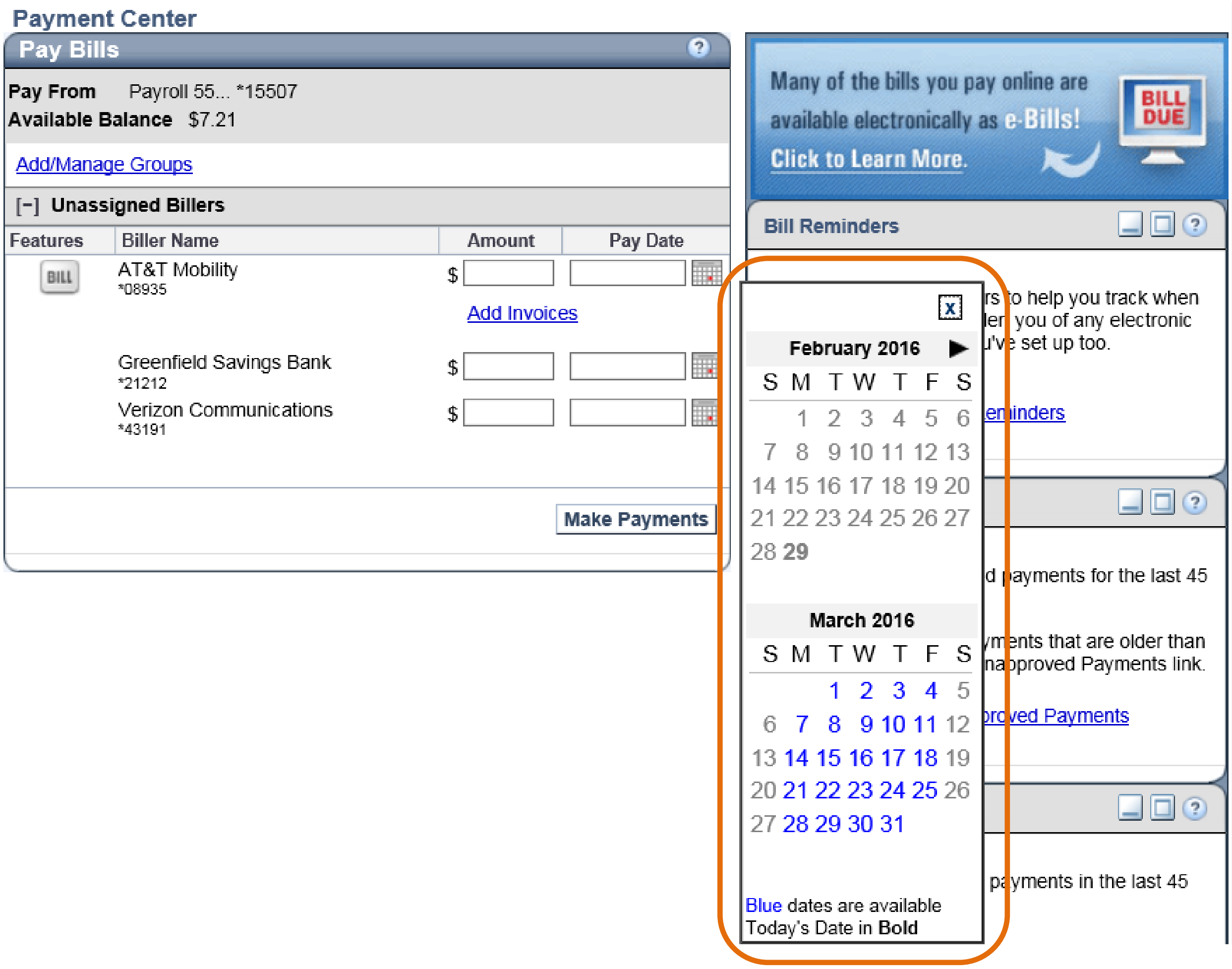
When the preferred account is selected from the **Pay From** drop-down list, the words “Preferred Account” are displayed beneath the field.



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.



Dynamic Calendar



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.

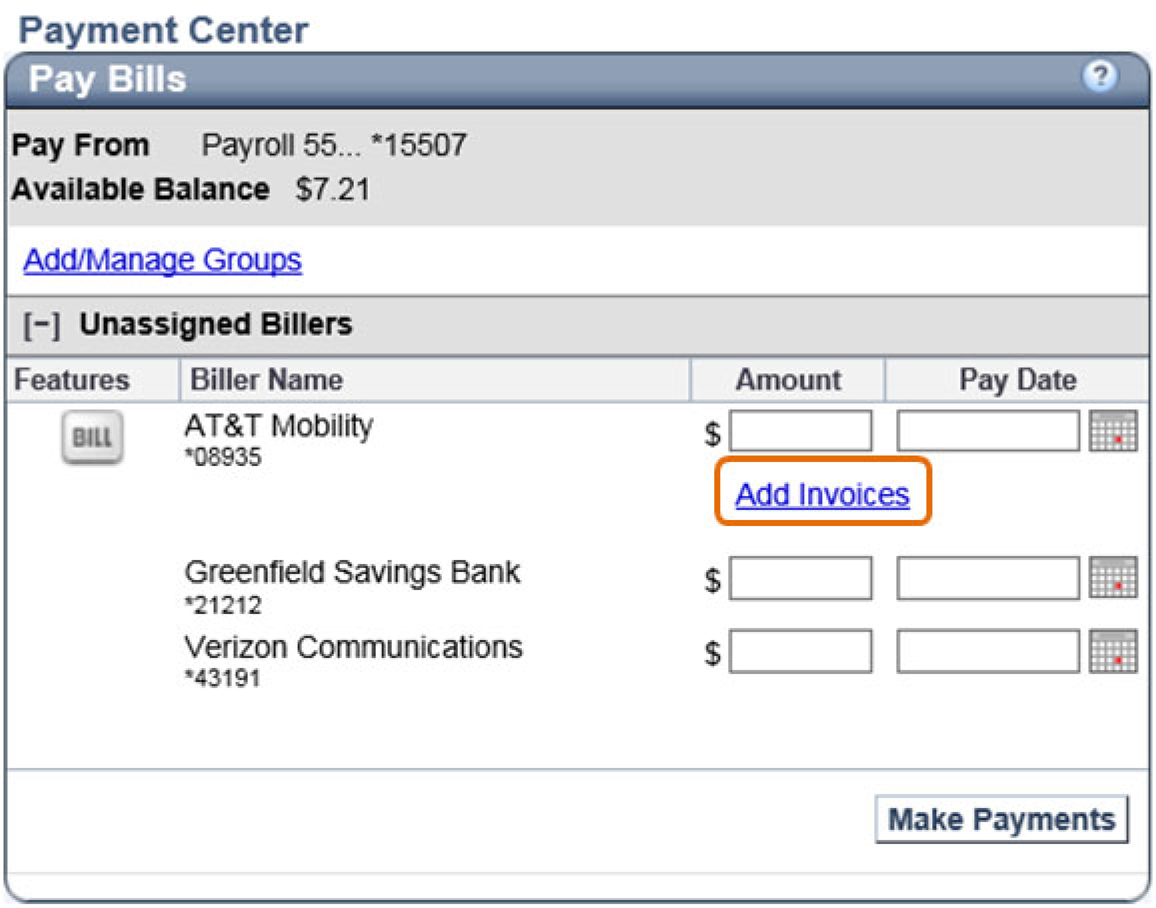
Adding an Invoice to a Payment

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.

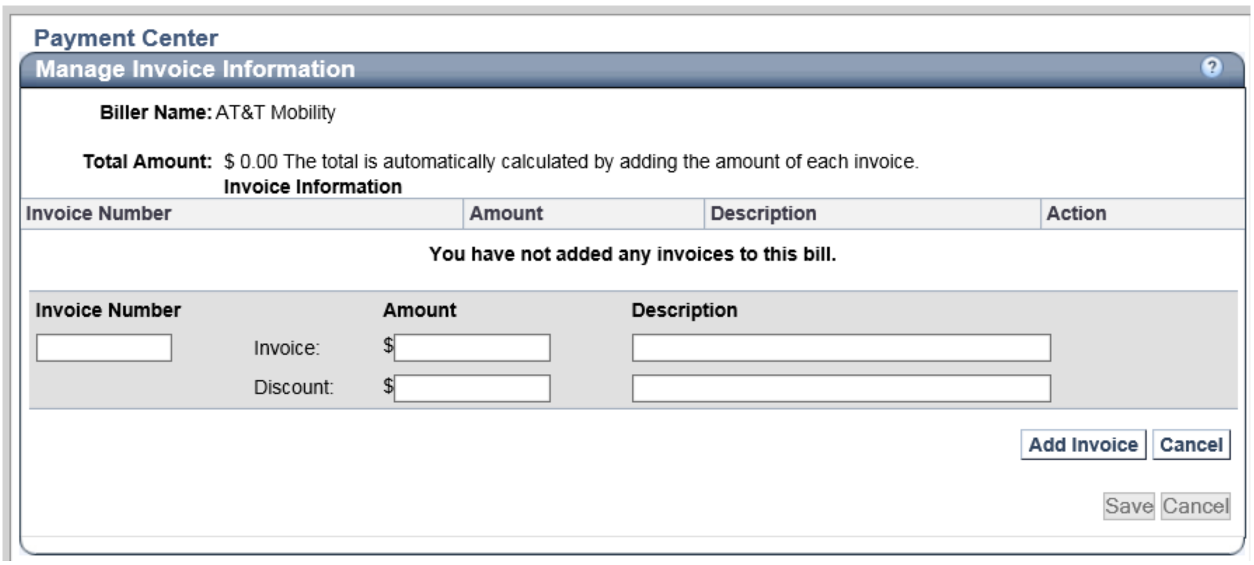
NOTE: Invoices cannot be attached to electronic payments. If invoices are added to the payment, the payment, including all invoice information, will be remitted by draft check via mail.

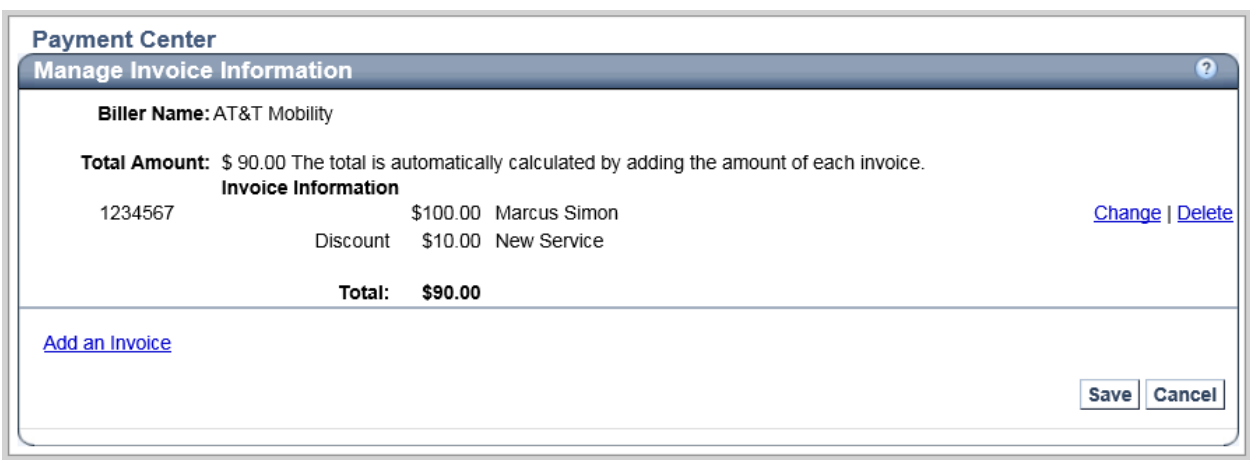
If an invoice is attached to the payment, the Pay Date will change to reflect the need for a draft check. Draft checks require at least four (4) business days for processing, even if the biller accepts next day payments.



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**.

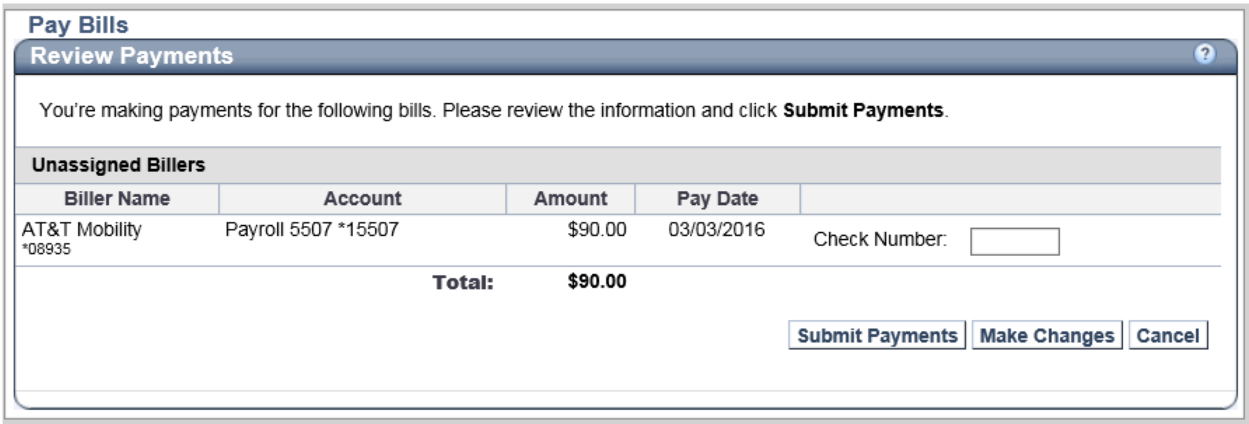




Scheduling the Payment

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.



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.

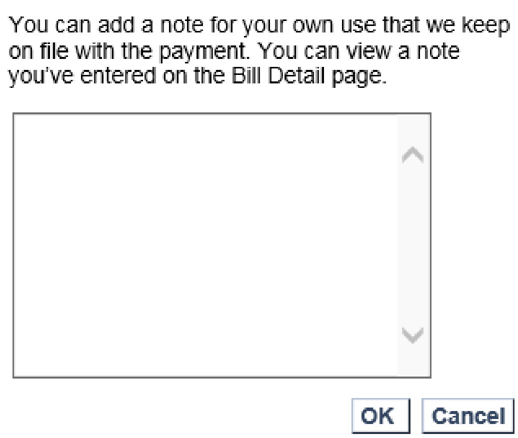
NOTE: Depending on the user's level of authority, payments may require approval before they can be processed.

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.



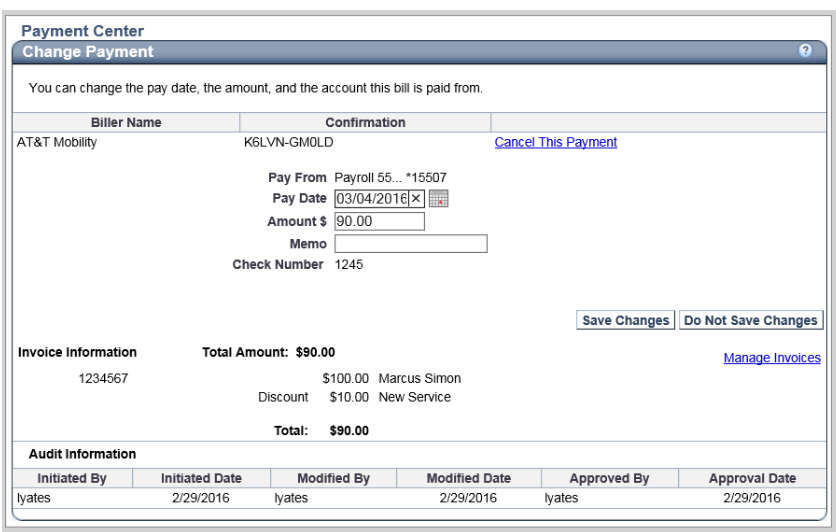
Pending Payments

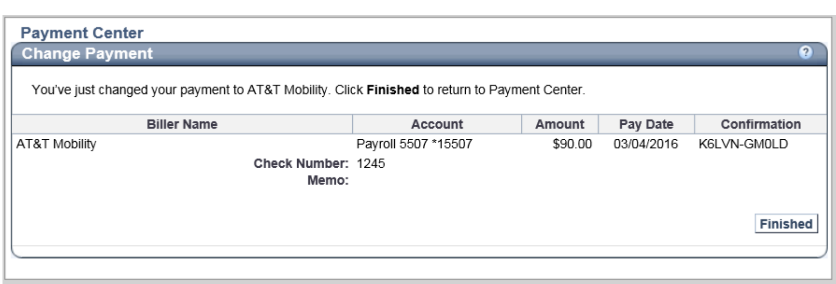
The following apply to the Pending Payments pane:

- 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**.



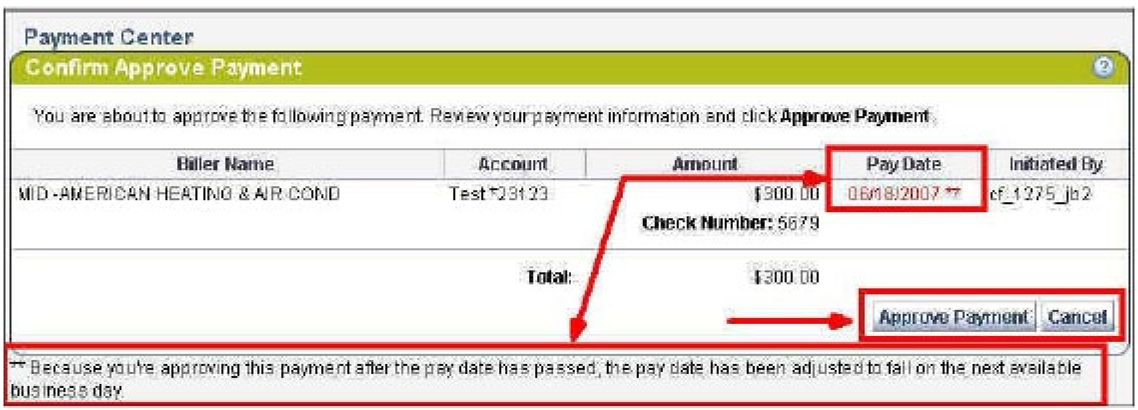


Unapproved Payments

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.

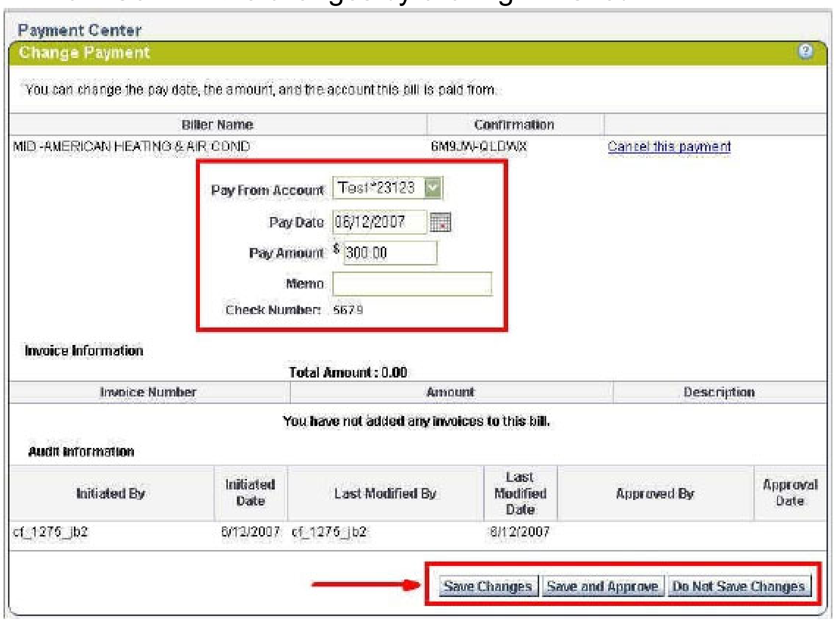


Changing an Unapproved Payment

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:

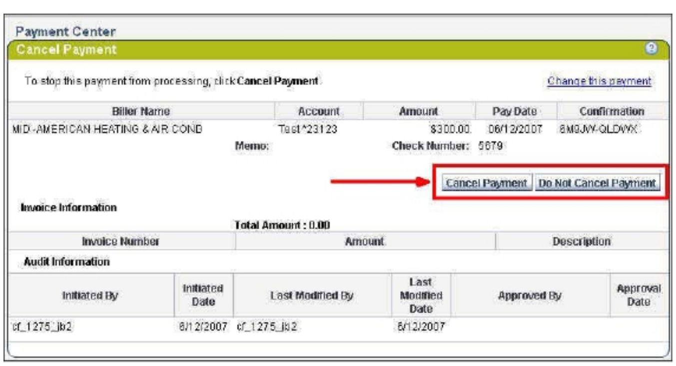
1. From the Pending payments pane, click the **Unapproved** hyperlink
2. Click the **Change** hyperlink associated with the payment to be approved.
3. Make the necessary changes (e.g., date or dollar amount).
4. Click **Save Changes**.
5. Confirm the changes by clicking **Finished**.



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.



Flexible e-Bill Payments

To pay an electronic bill, users can:

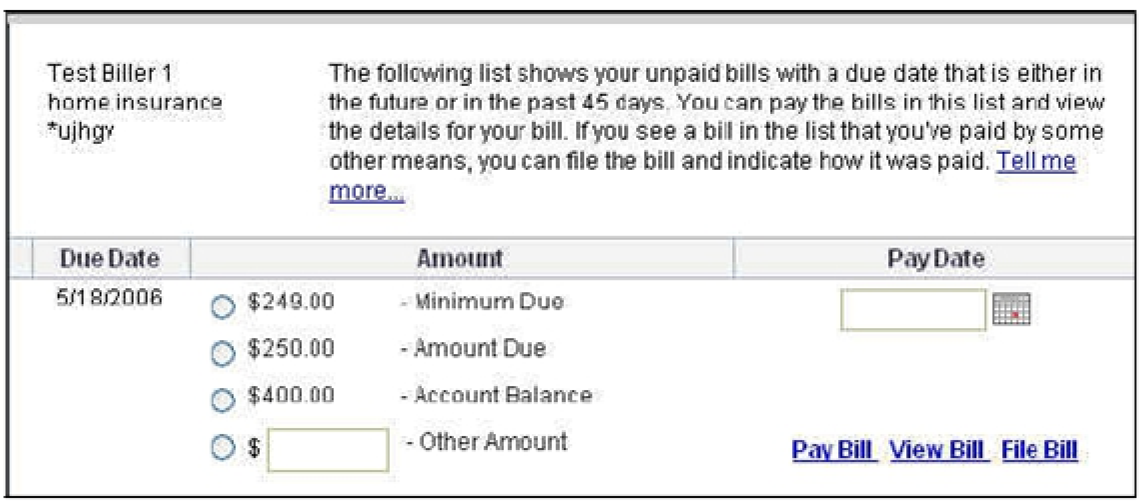
- To make a payment for a specific amount with a specific due date:
    - Enter the dollar amount and due date on the Payment Center page, then click **Make Payment**.
- For more flexibility:
    - Click the e-bill icon for additional options.

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.



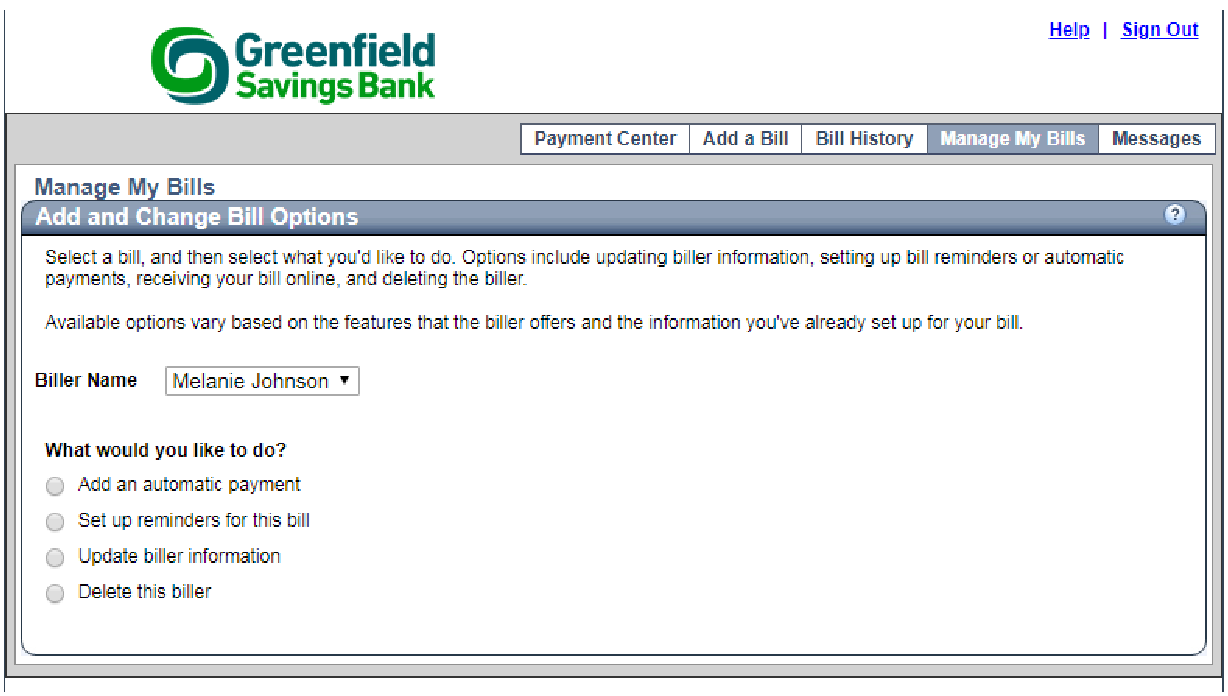
Manage Bills

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**



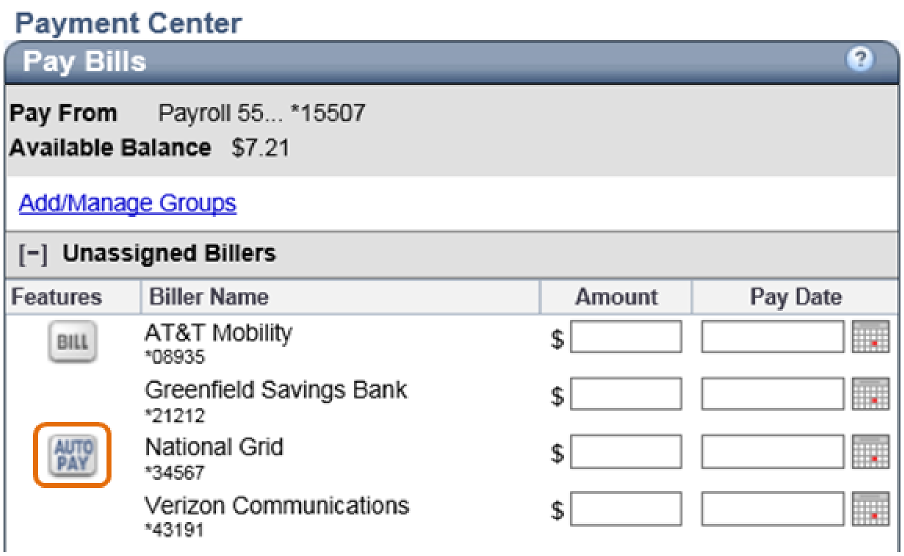
Adding Automatic Payments

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.



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

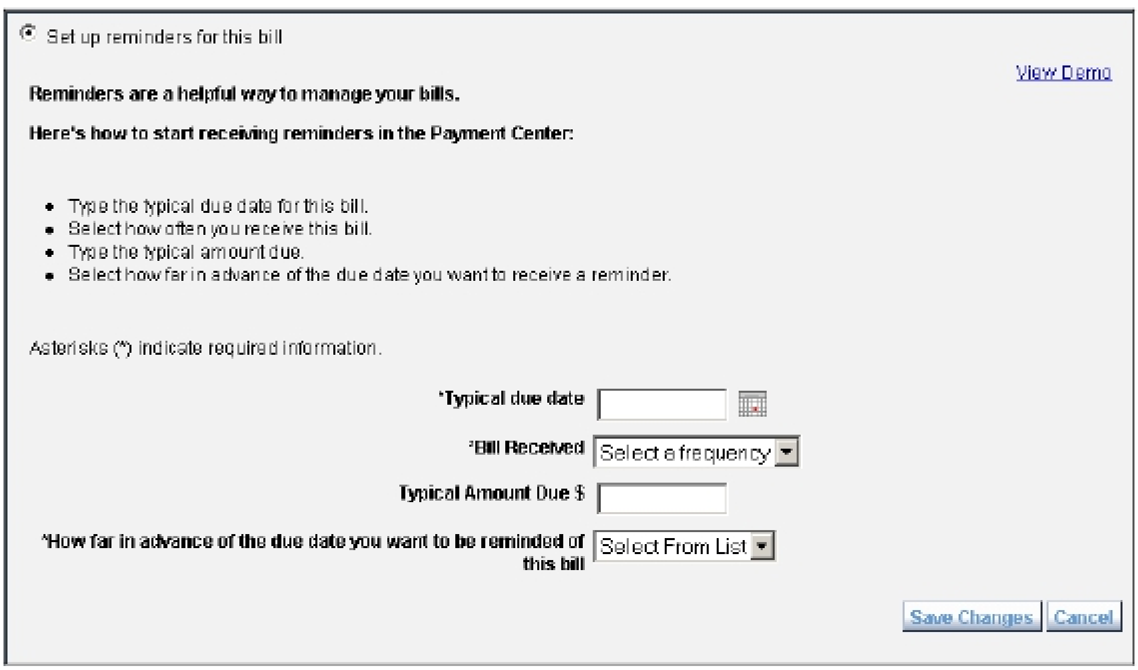
Bill reminders allow the user to be notified when their bills are due to be paid. Users can establish due dates for their bills and receive notification either on the **Payment Center** page or via internet e-mail alerts when bills are due.

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:

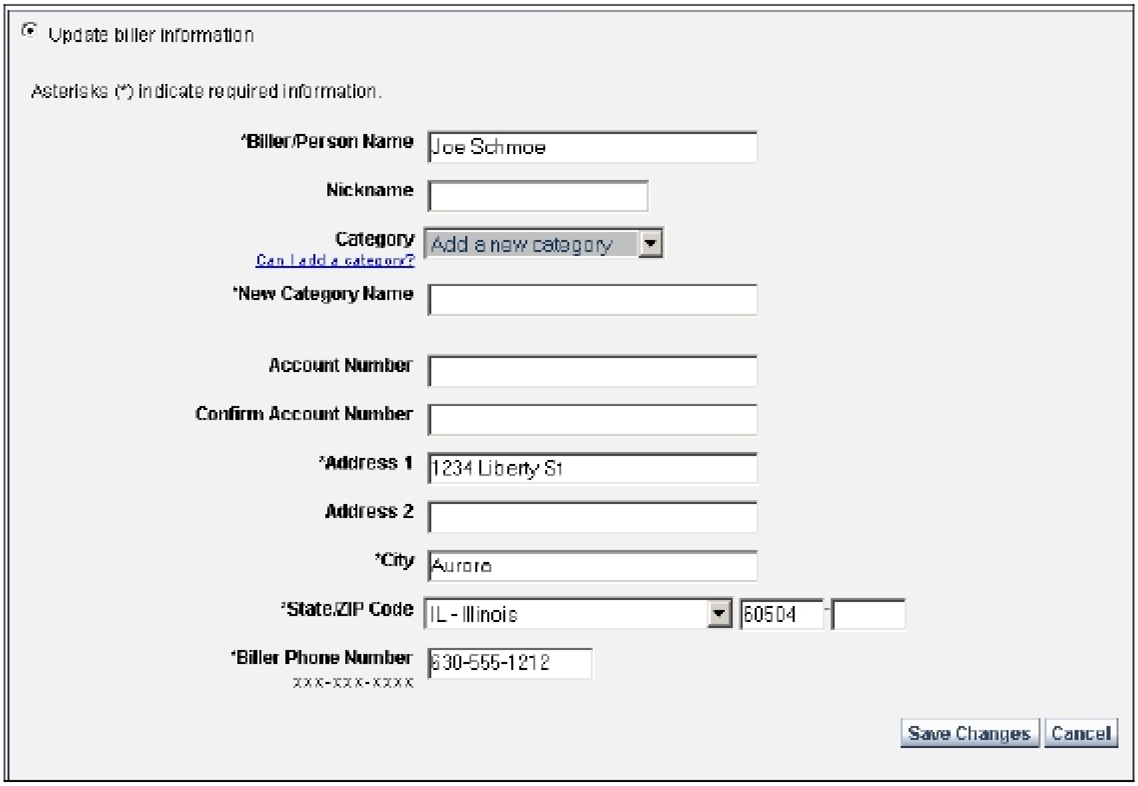
1. Click the **Manage Bills** button.
2. Choose the **Biller Name** from the dropdown list.
3. Select the **Setup reminders for this bill** radio button.
4. Select the typical due date, frequency, typical amount and desired delivery date of the reminder.
5. Click **Save Changes**.



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**.



Categories

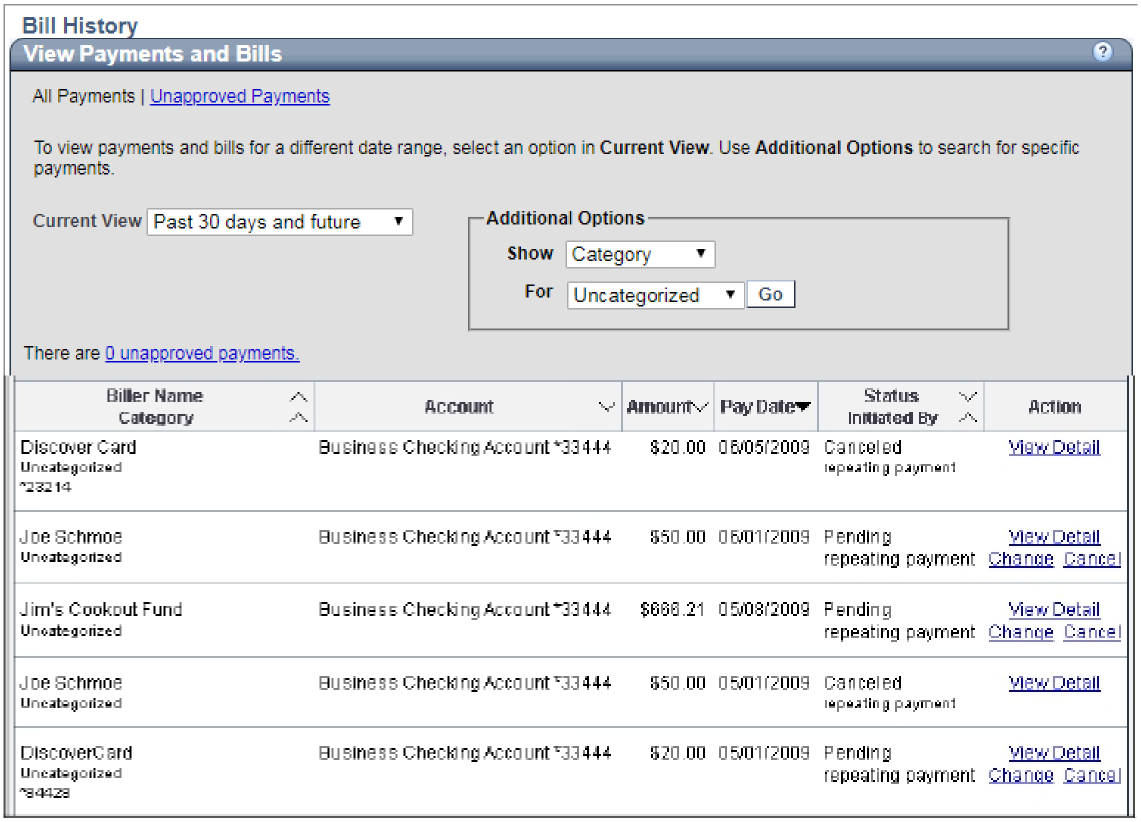
On the Update Biller Information screen, the use of Categories allows users to appropriately group transactions either by industry or by Biller type, such as “Mortgage”, “Utilities”, and “Telephone”.

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.



Biller 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 Schmoe 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	$666.21	05/08/2009	Pending repeating payment	View Detail Change Cancel
Joe Schmoe 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. *Note: Accounts will not be debited prior to the payment due date.*
Amount	Dollar amount of the payment.
Pay Date	• 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: • 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

	payment before it will be processed by the system.
	• 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:
	  • 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	Available actions that can be performed on the payment. Users can: • 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.

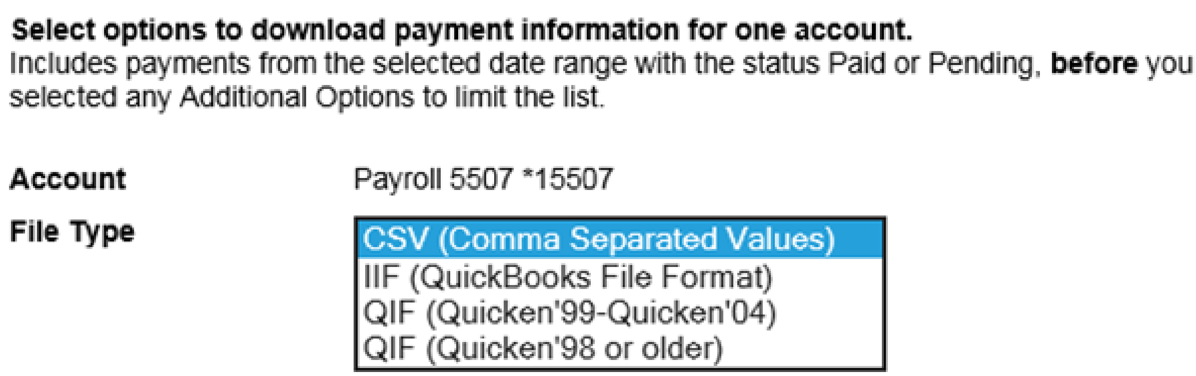
Bill History can be printed from the top right hand side of the page.

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.

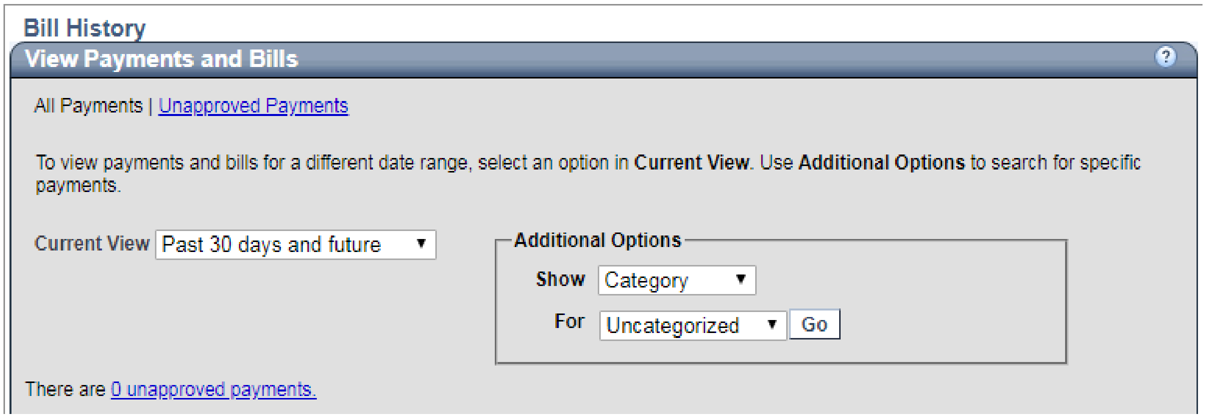


Sorting Bill History

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 Unapproved Payment page displays payments that need to be approved.

Current View and Additional Options

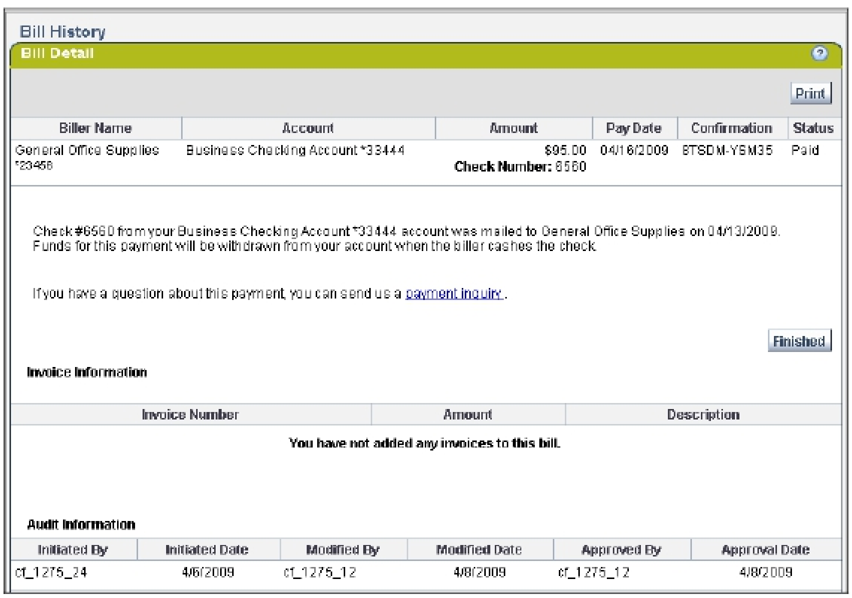
- A user may choose to filter the Bill History report by date by clicking the **Current View** drop-down box.

- The user can then choose additional search options from the **Additional Options** drop-down box.

Viewing Bill Detail

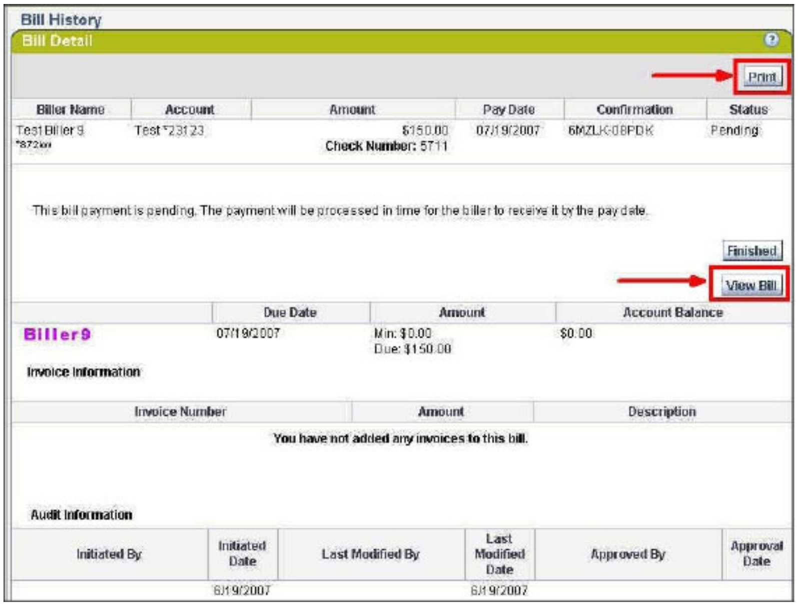
To view Bill History for a particular payment or Electronic Bill, the user clicks the **View Detail** link from the **Bill History** page.

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.



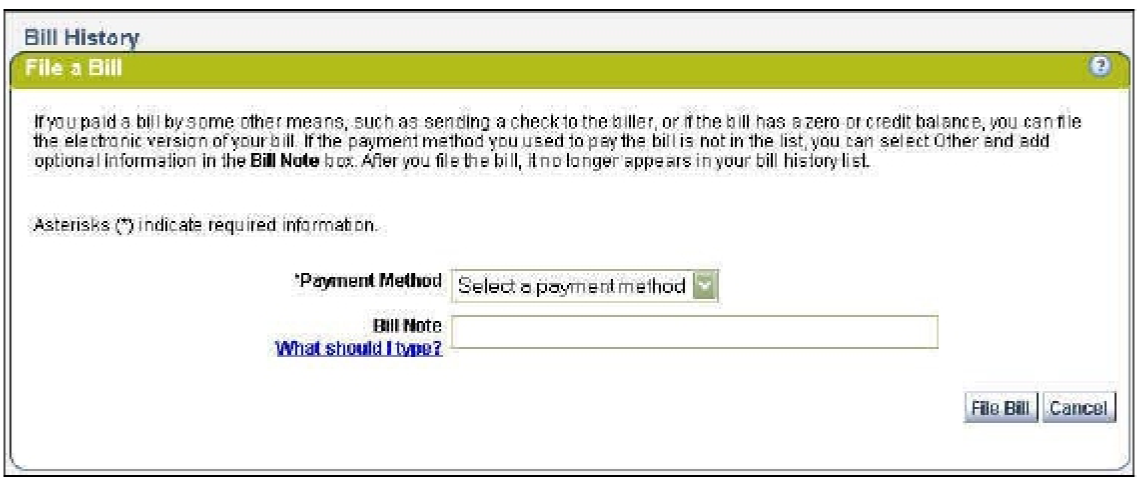
Bill Detail for Electronic Bills

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).



Filing an Electronic Bill

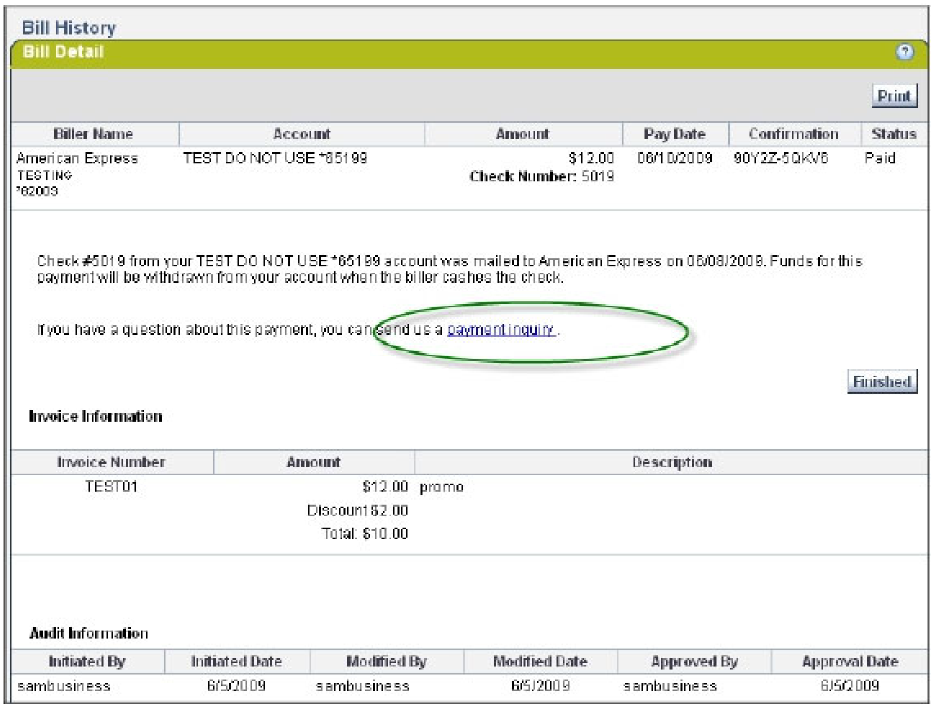
If an Electronic Bill has been paid outside the system, the user can “file” that bill for their records. If the user files the bill, then later wishes to schedule a payment, they can do so from the **Payment Center** page.



Messages

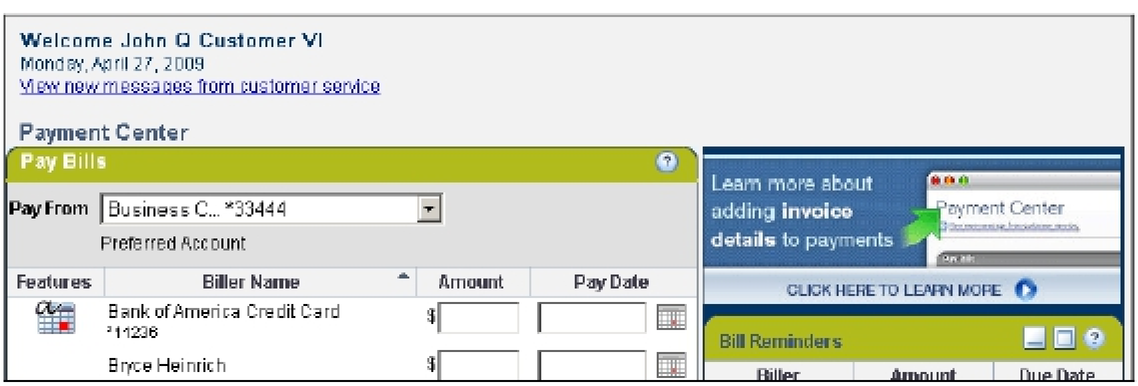
If the corporate user is experiencing a problem with a processed payment, they should contact the biller. If the problem cannot be resolved directly with the biller or the Financial Institution, the Bill Pay user can send a payment inquiry message.

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.

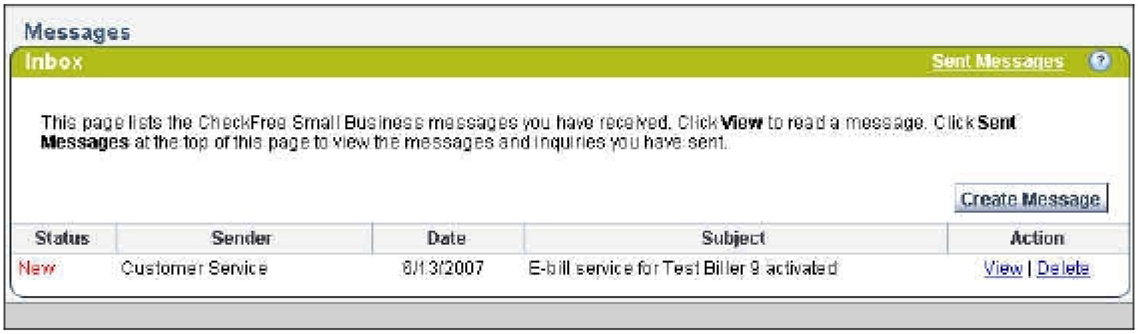


Customer service may also contact the biller on the user's behalf in an attempt to resolve the problem.

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



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.