BECU BUSINESS SERVICES

BUSINESS ONLINE BANKING BILL PAY USER GUIDE

Contents

Getting Started

Enrollment

1. To enroll in Bill Pay, click Business Bill Pay in the transactions menu. The system will display all your eligible accounts that can be designated as "from" accounts in Business Bill Pay.
2. Choose at least one of these accounts and click Enroll in Bill Pay.

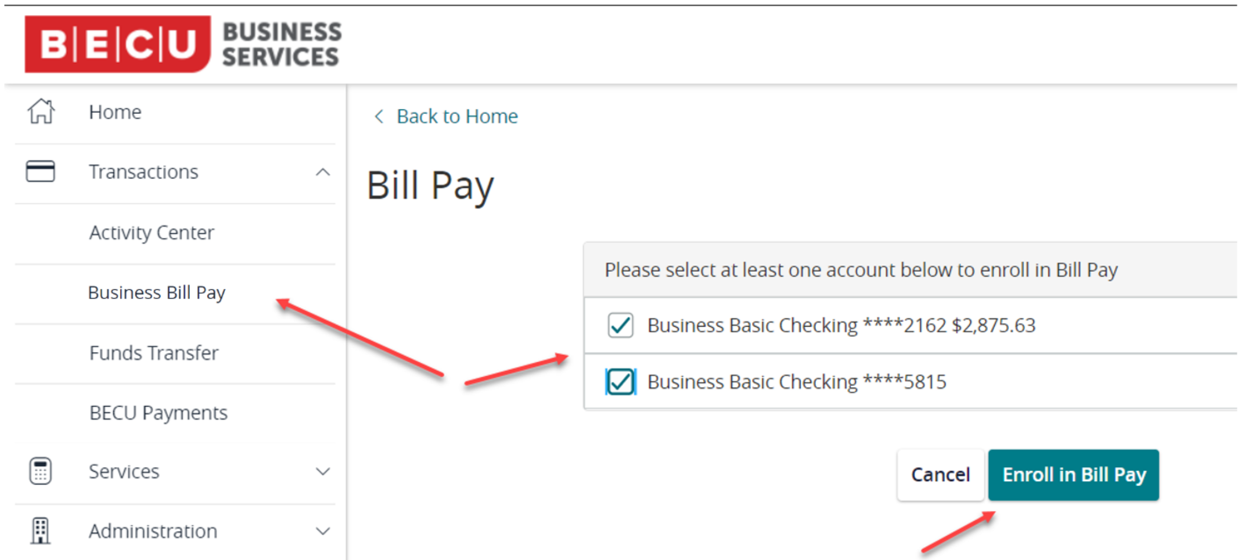

FIGURE 1

Note: If enrollment is successful, you will see a confirmation screen.

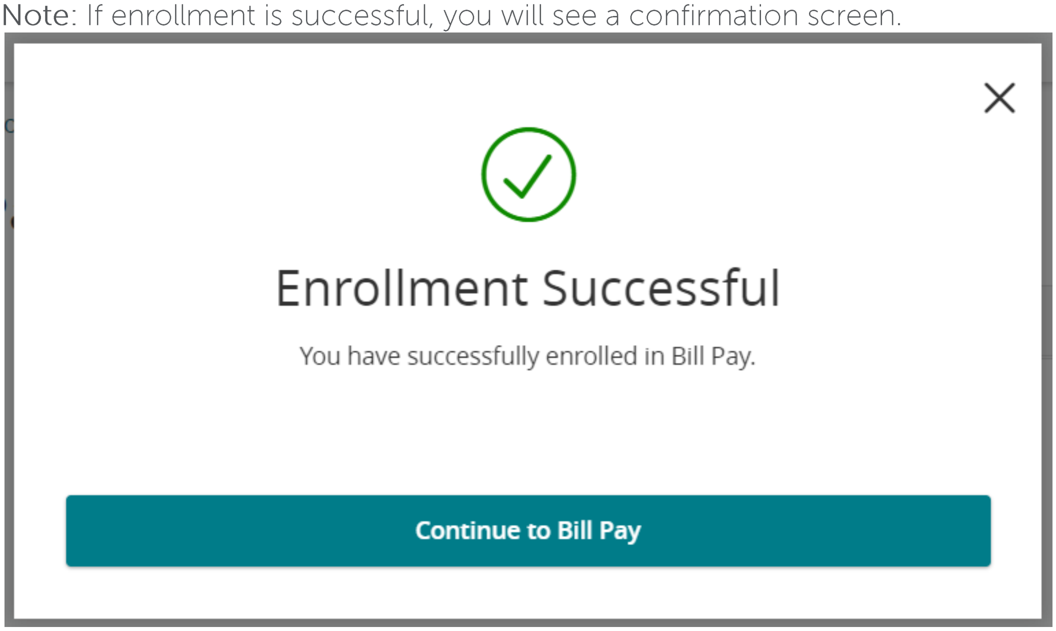

FIGURE 2

Security Key

Next, you will be taken to a screen where you must enter a security key. This is a code (not a password) that briefly displays each time you log in, so you know you are accessing your authentic Bill Pay site.

Choose a combination of up to 10 letters and numbers that will be familiar to you.

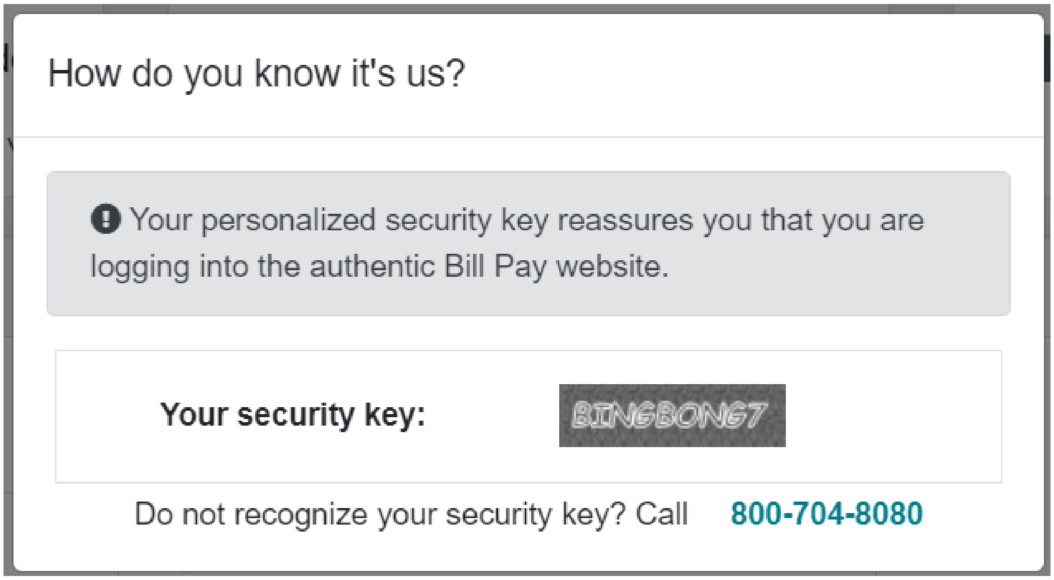

FIGURE 3

Navigation and Display

Business Bill Pay gives you multiple ways to access functionality. The following sections show the different drop-down menus and system screens, how to navigate them, and the options available.

Bill Pay Home Page

Each Bill Pay session starts on the Home page where you can see recent and pending transactions and navigate to the most-used Bill Pay functions.

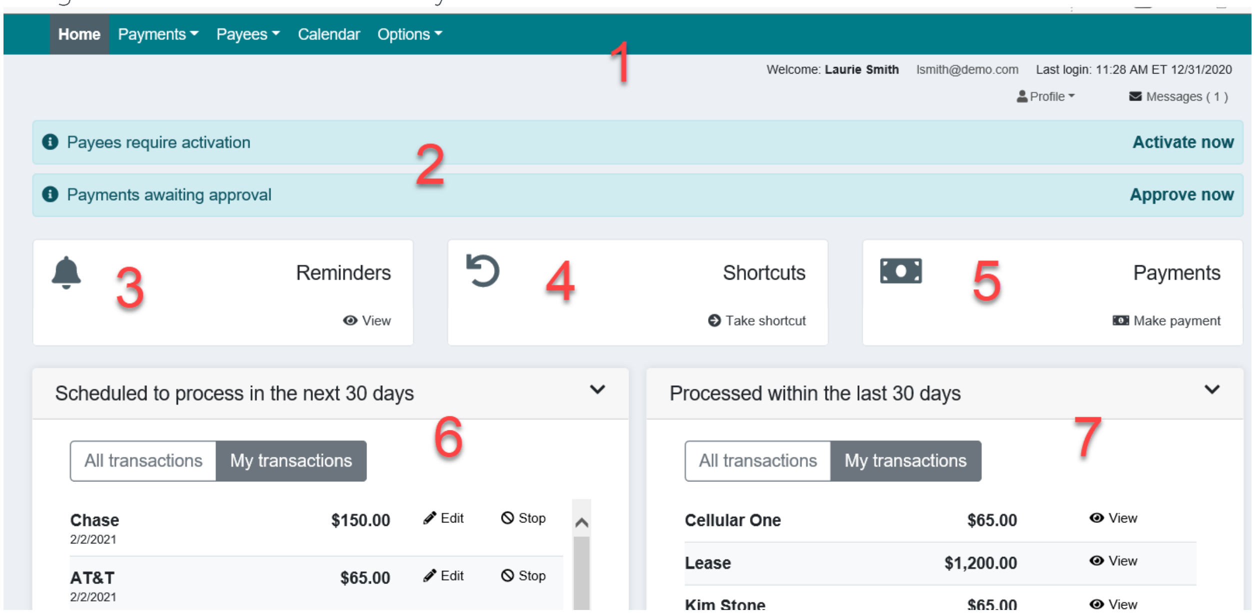

FIGURE 4

1. Top of Screen
2. Notifications
3. Reminders
4. Shortcuts
5. Payments
6. Scheduled Payments
7. Payment History

Top of Screen

At the top-left of the screen, you will see several navigational options and drop-down menus that lead you to different areas of the system.

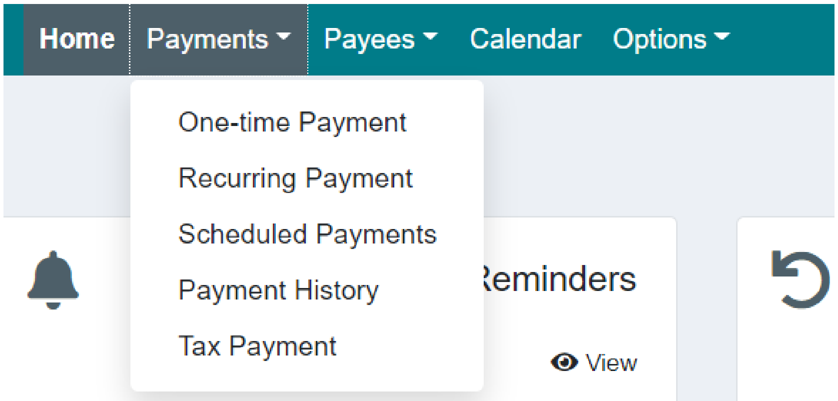

FIGURE 5

Your name, email address and last login information are displayed at the top-right of the screen. You can view any messages in the secure messaging area. You can also log out of the system.

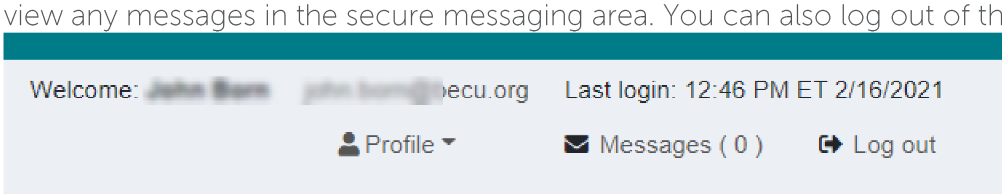

FIGURE 6

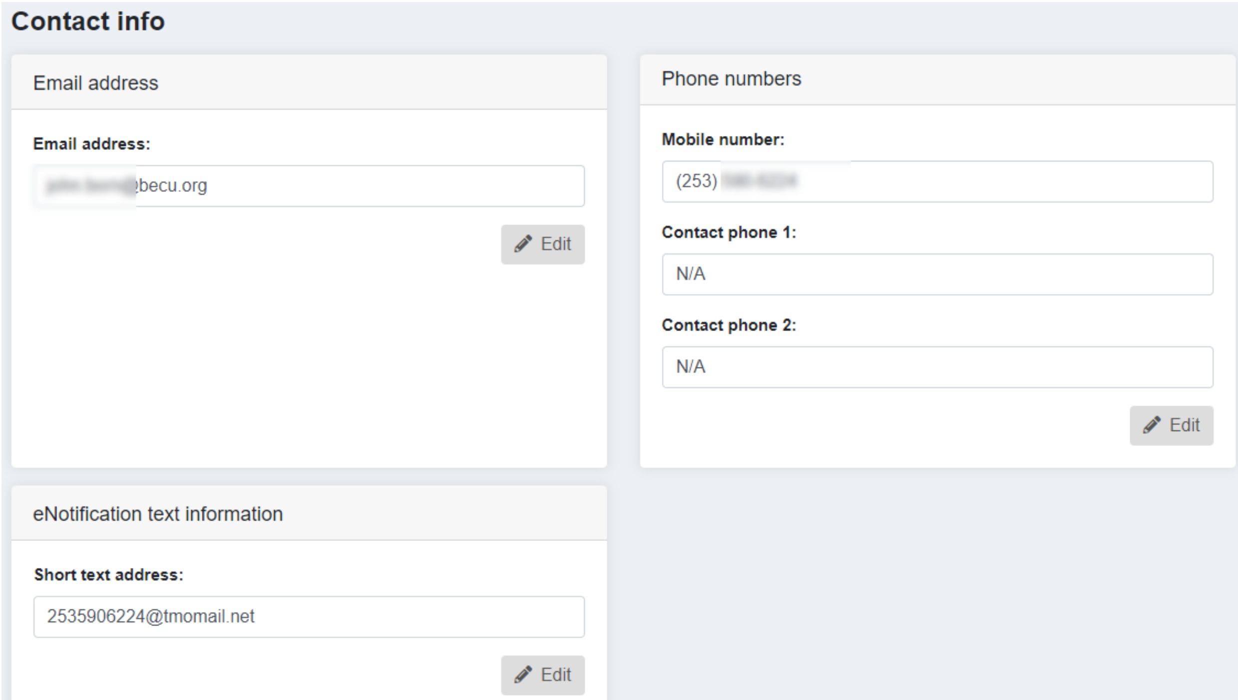

FIGURE 7

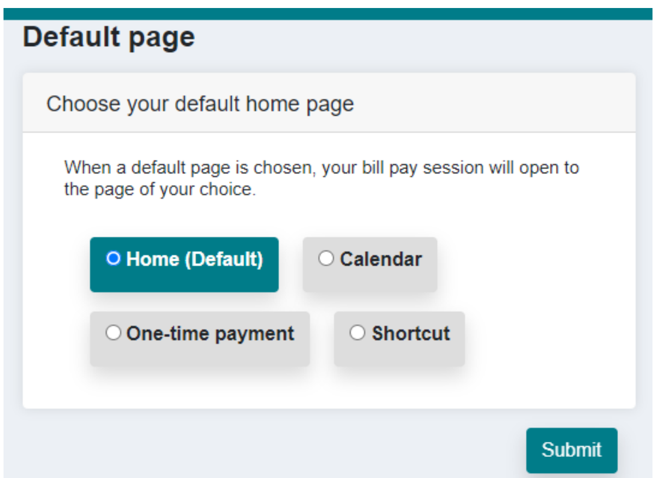

FIGURE 8

Notifications

The system will notify you if you have payees to activate or payments to approve.

FIGURE 9

Reminders

View and set reminders.

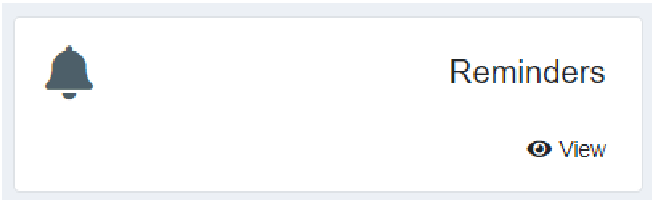

FIGURE 10

Shortcuts

Take a shortcut, if any are available.

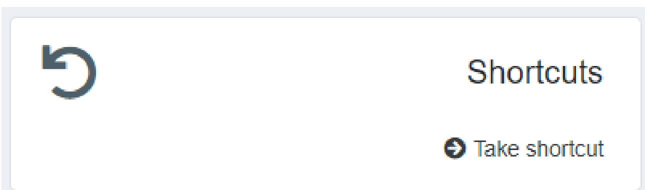

FIGURE 11

Bill Pay monitors your payment activity and when it detects payments that you regularly make to a particular payee, it may offer you a shortcut, which is an expedited way for you to make the next payment. The system offers a shortcut to help you make a regular payment by anticipating the payment and automatically filling in certain information.

Note: A shortcut only creates a single payment, not a recurring one. A recurring payment is processed automatically after it is set up, but a shortcut must be manually chosen each time you want to make a payment.

Payments

Go to the One-time payments page.

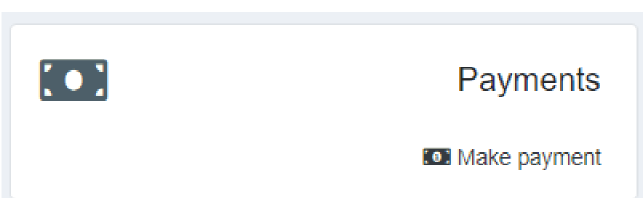

FIGURE 12

Scheduled Payments

View, edit, or cancel scheduled payments.

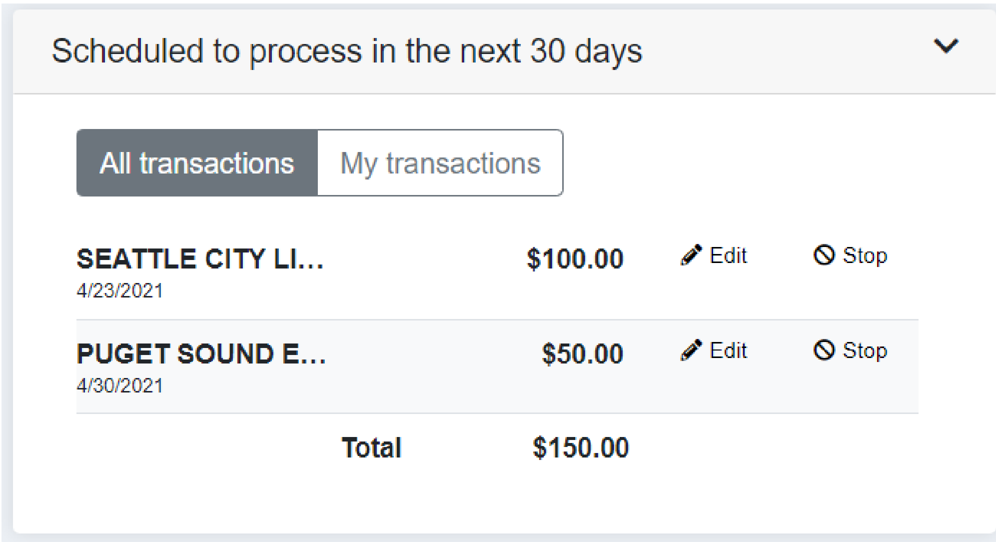

FIGURE 13

Note: This view is limited to payments scheduled within a month. To view payments scheduled farther out, go to the Scheduled payments screen.

Payment History

View payment history.

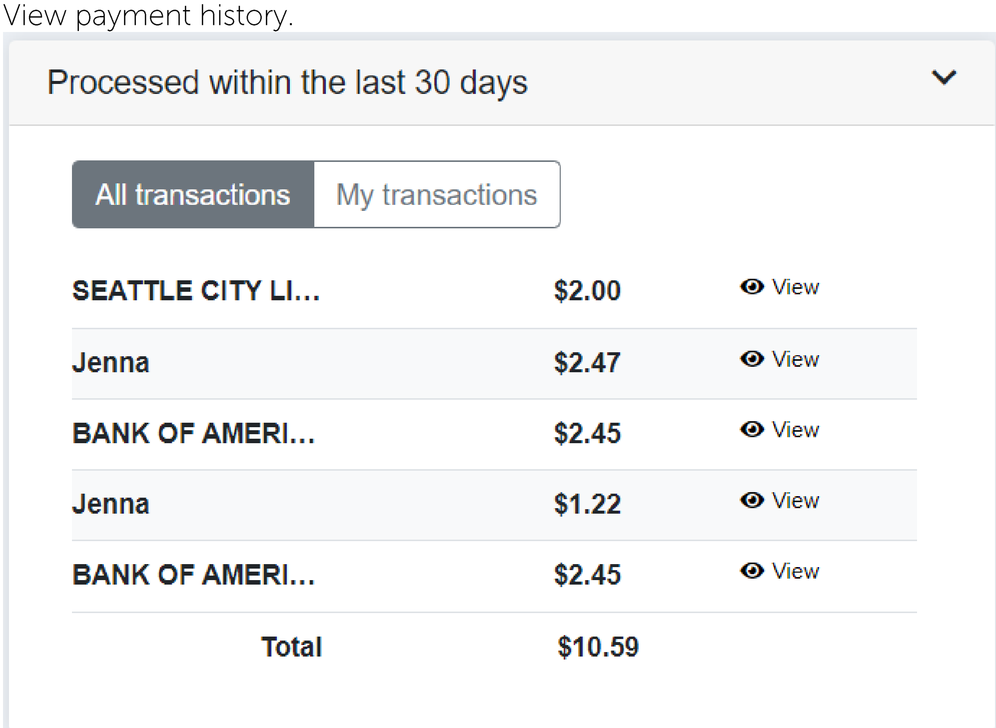

FIGURE 14

Note: This view is limited to payments processed within the last month. To view payments processed farther back than that, you will need to go to the Payment history screen.

Payments Menu

You can initiate different kinds of payments available to you or view scheduled or processed payments in the Payments drop-down menu.

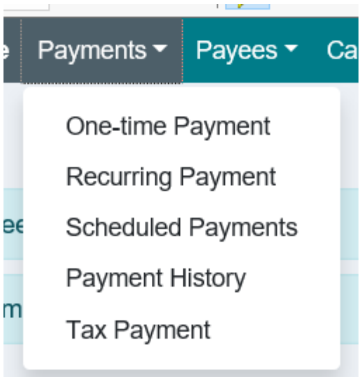

FIGURE 15

Method of Payment As Reflected on Statement

It is the standard policy for Bill Pay to deliver payment in as timely a fashion as possible. As a result, there may be situations where payment will be fulfilled via a virtual card or other method. Depending on your payee's processing system, your statement may indicate that an electronic payment that you made through bill pay was paid via card.

Paying a Company versus Paying an Individual

Once you have set up a company or person as payee, the process to set up a payment to one or the other does not differ except in some of the options you will be presented with.

Menu Options

One-Time Payment

1. Choose One-time Payment.

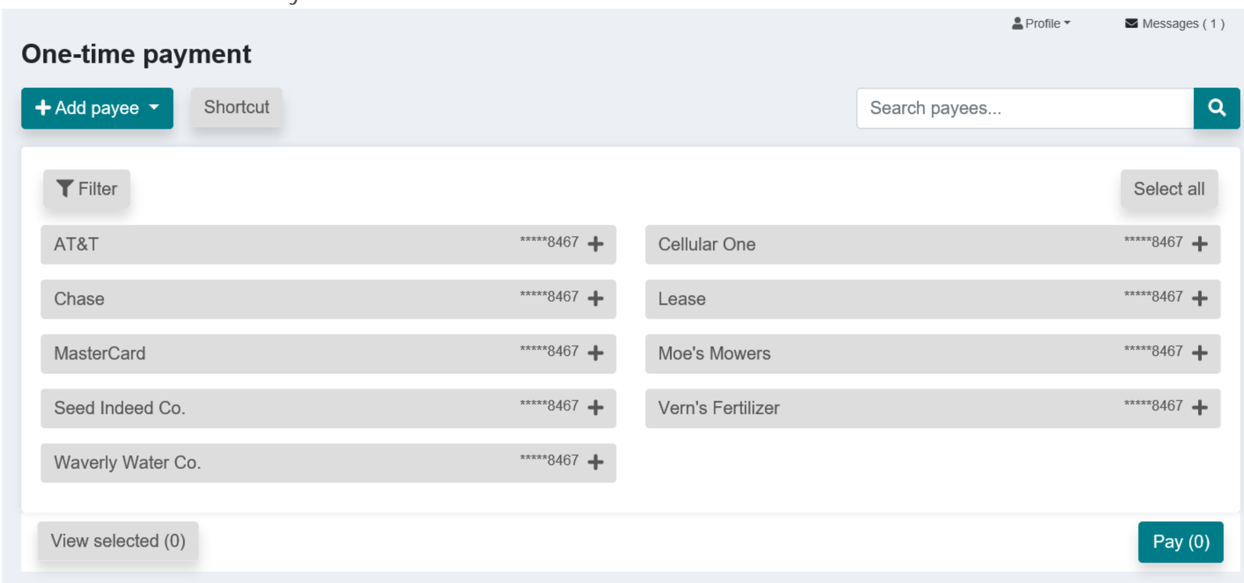

FIGURE 16

2. Select your desired payee if you see it listed on the One-time payment screen. The payee line will change color and the + on the right will change to a –.

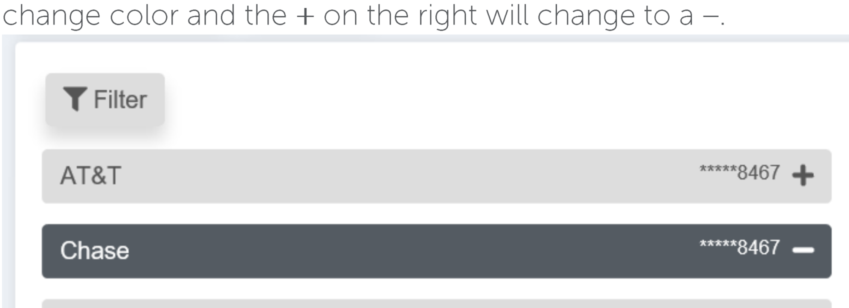

FIGURE 17

3. Choose to create one-time payments for multiple payees.

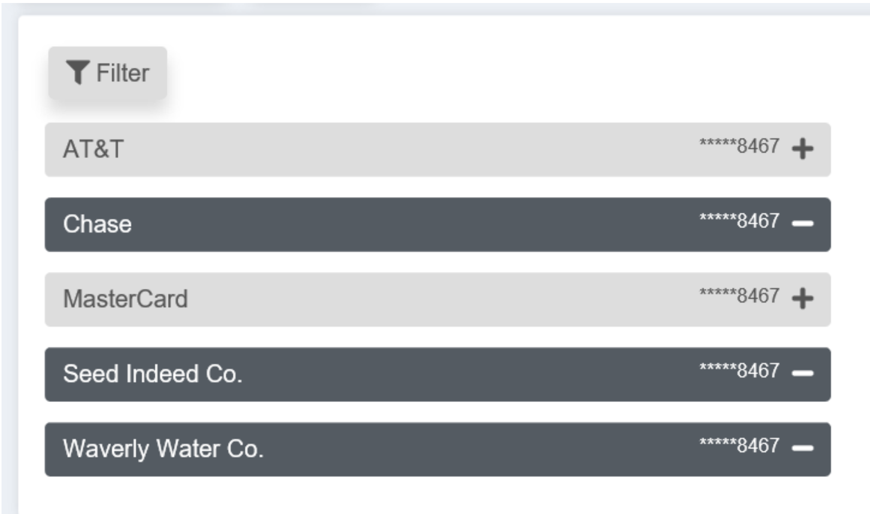

FIGURE 18

Note: You can also use the search field to find payees if you do not see the one you want listed on the screen.

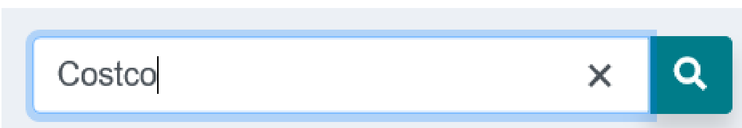

FIGURE 19

4. Click the **Filter** button to sort by Payee type (e.g., company, individual) or category (e.g., utilities, expenses) to limit the payees listed.

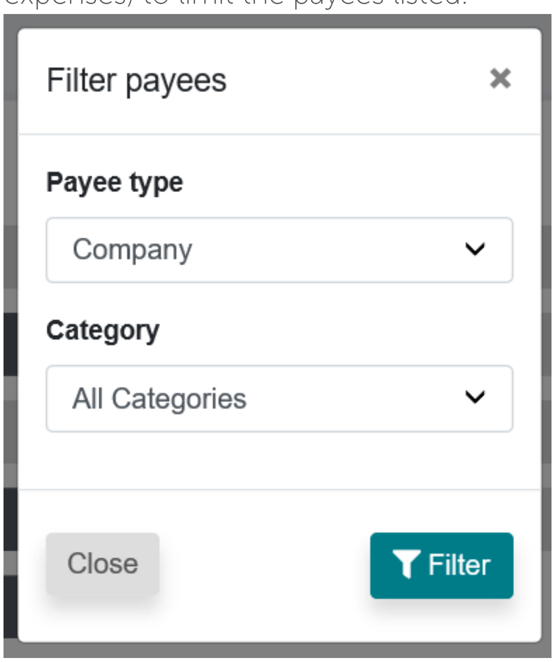

FIGURE 20

5. You can add your desired payee if you do not see them listed. Click the + Add payee drop-down menu, or use the Payees drop-down menu at the top of the screen.

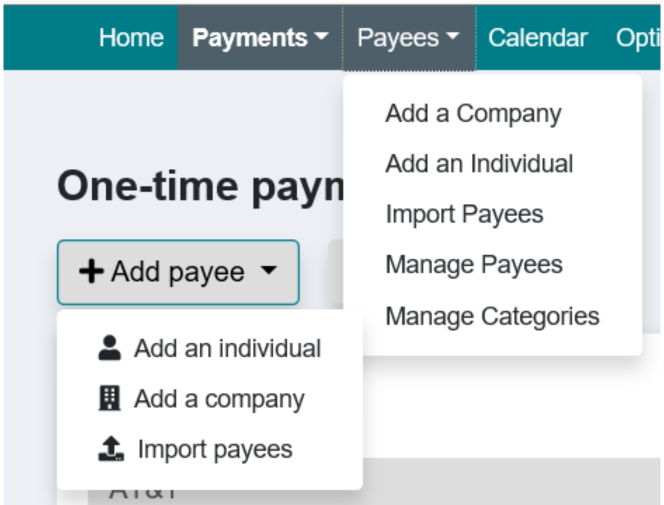

FIGURE 21

6. You can use the Deselect all and Select all buttons at any point.

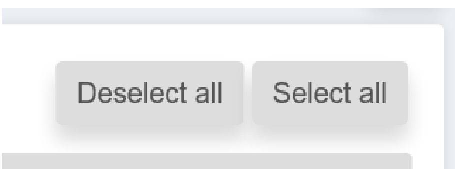

FIGURE 22

7. Click the Shortcut button to see if any shortcuts are available.

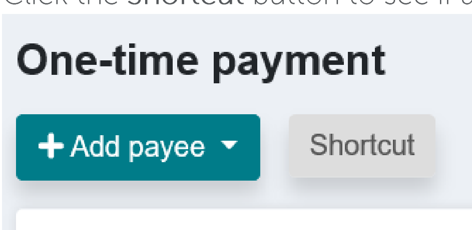

FIGURE 23

8. Once you have selected your desired payees, click the View selected button to see all the payees in one place at the bottom of the screen.

9. Click the red X next to a payee to remove it from the list of selected payees.

10. Click the Pay button when you are ready to set up payments for the selected payees.

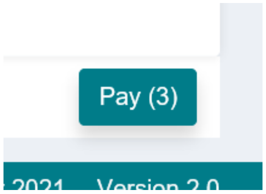

FIGURE 24

You will be taken to the Payment summary screen.

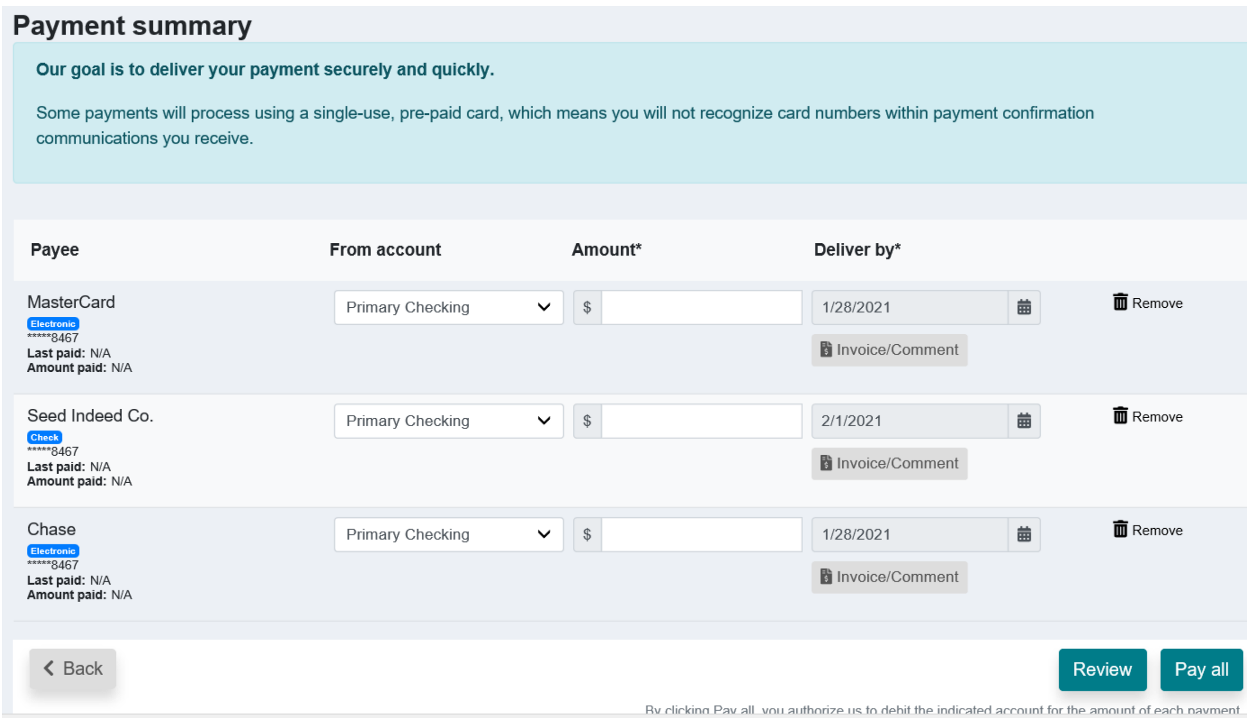

FIGURE 25

11. Here, you can specify the From account, amount, and delivery date for each payment.

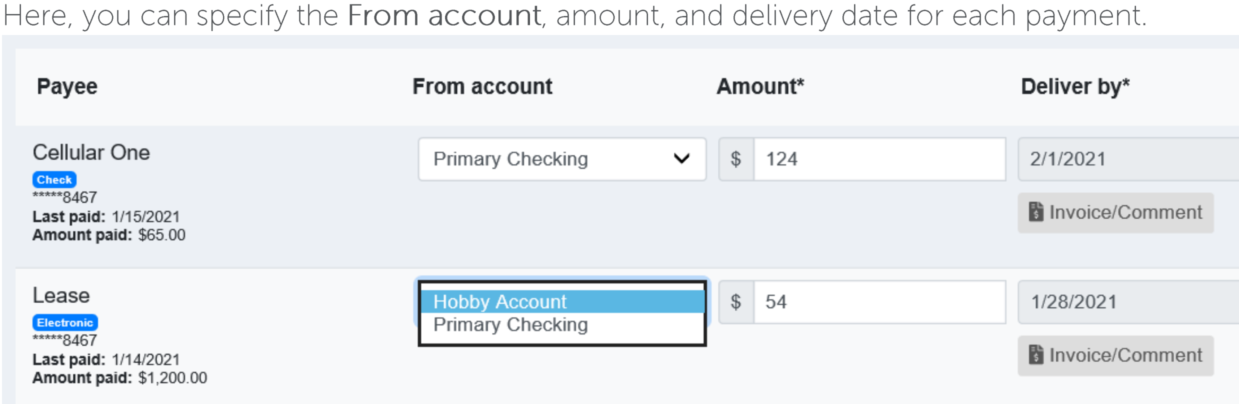

FIGURE 26

Below each payee name, you will see the preferred form of payment and information about the previous payment made to that payee.

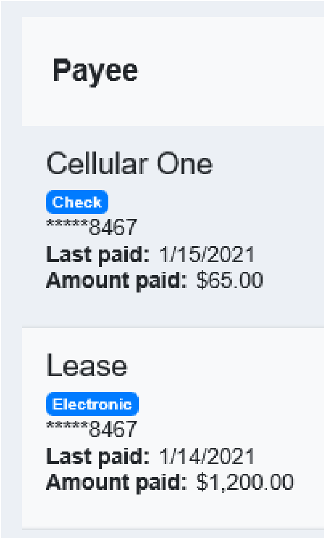

FIGURE 27

12. For each payment, you may choose to add invoice information and/or a comment.

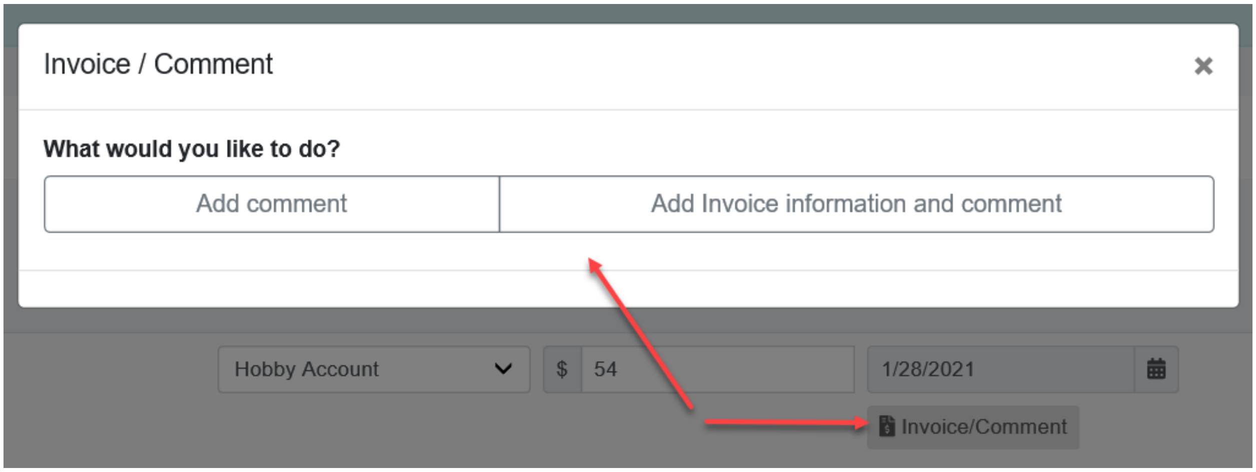

FIGURE 28

Note: If you add invoice information, the payment must be sent by check so the information can appear on the check stub. Comments do not appear to the payee.

13. You may review payments as necessary, then click **Pay all** to create the payments.

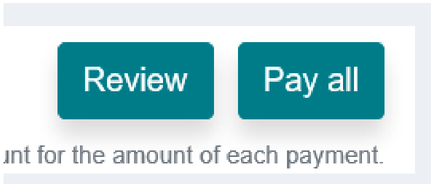

FIGURE 29

14. You will see a payment summary. You can view, print, and edit payments from here, and can schedule more payments.

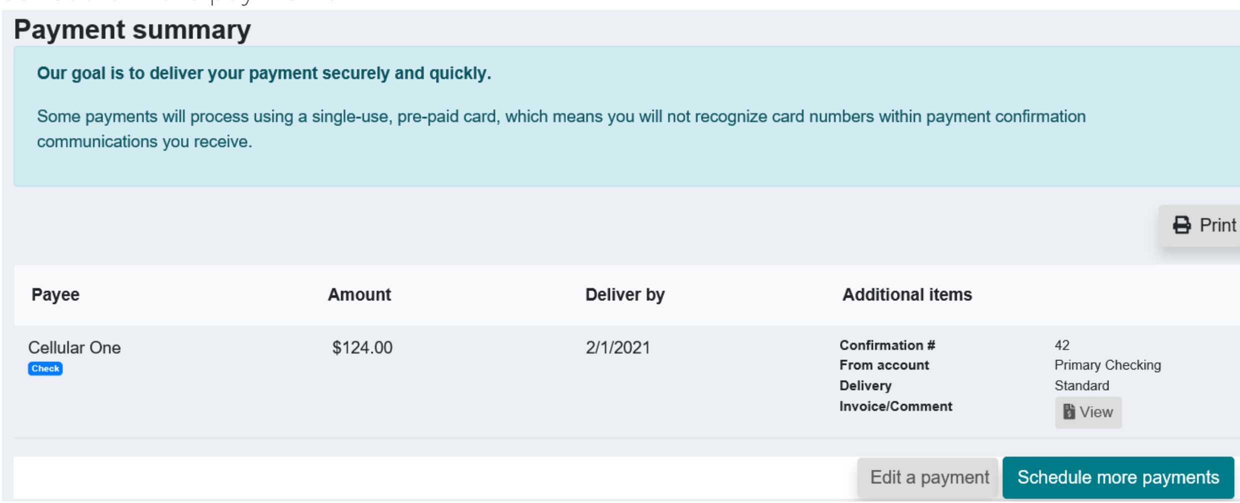

FIGURE 30

Recurring Payment

The **Recurring payment** screen lists companies and individuals separately.

1. Toggle between **Company** and **Individual** using the buttons at top-right.

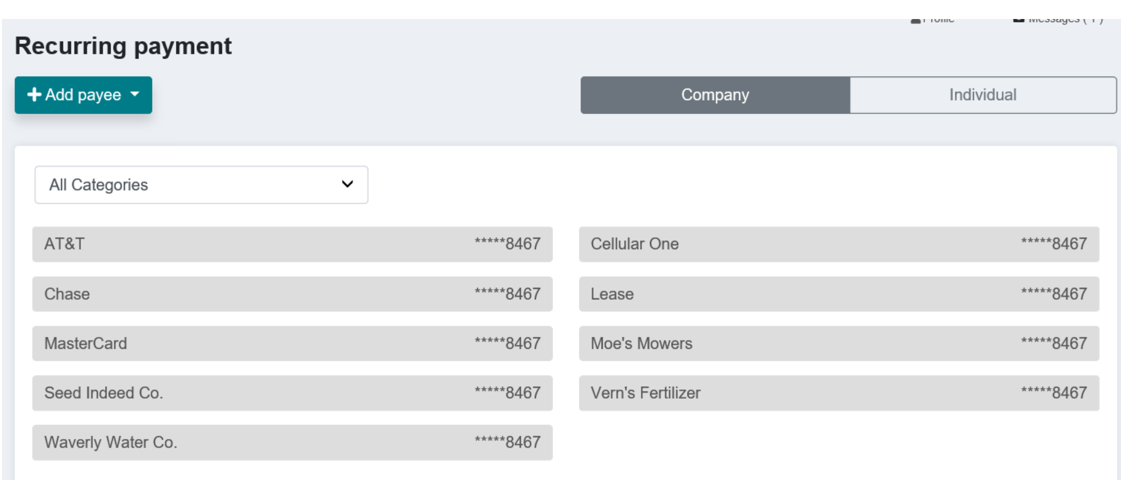

FIGURE 31

Note: Recurring payments must be created one at a time.

2. View and filter payees as necessary. Use the category drop-down menu to filter by payee category and select a payee.
3. You will be taken to a set up screen. In the Details area, choose an account from the **Pay from** drop-down menu.
4. Add the amount in the **Amount** field. You also have the option to add a comment.
5. In the **Frequency** edit area, select a frequency.

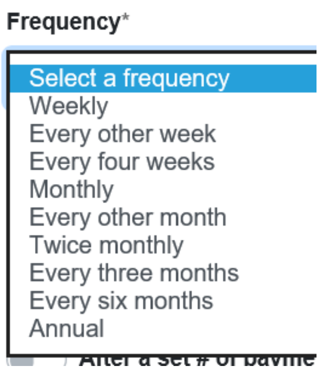

FIGURE 32

6. Depending on the frequency you choose, other fields will appear for you to fill.
7. Specify if and how you want the recurring series to end.

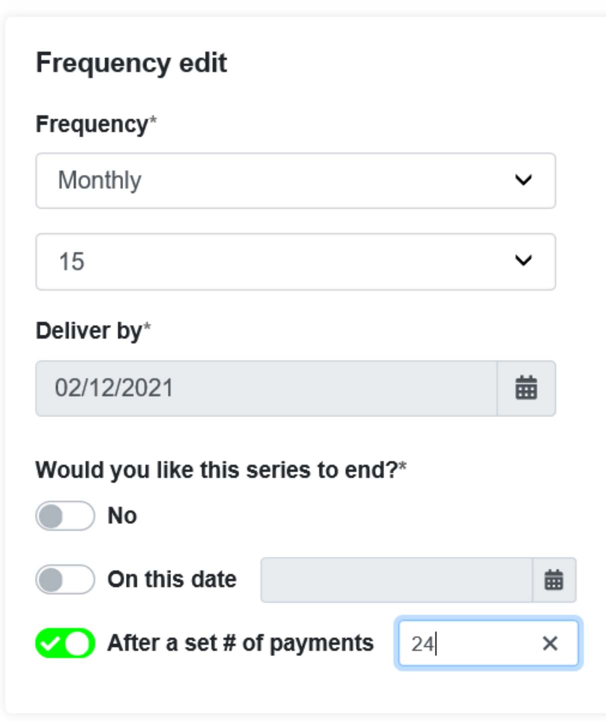

FIGURE 33

8. In the Remittance address area, enter a mailing address in case the payment must be sent by check.

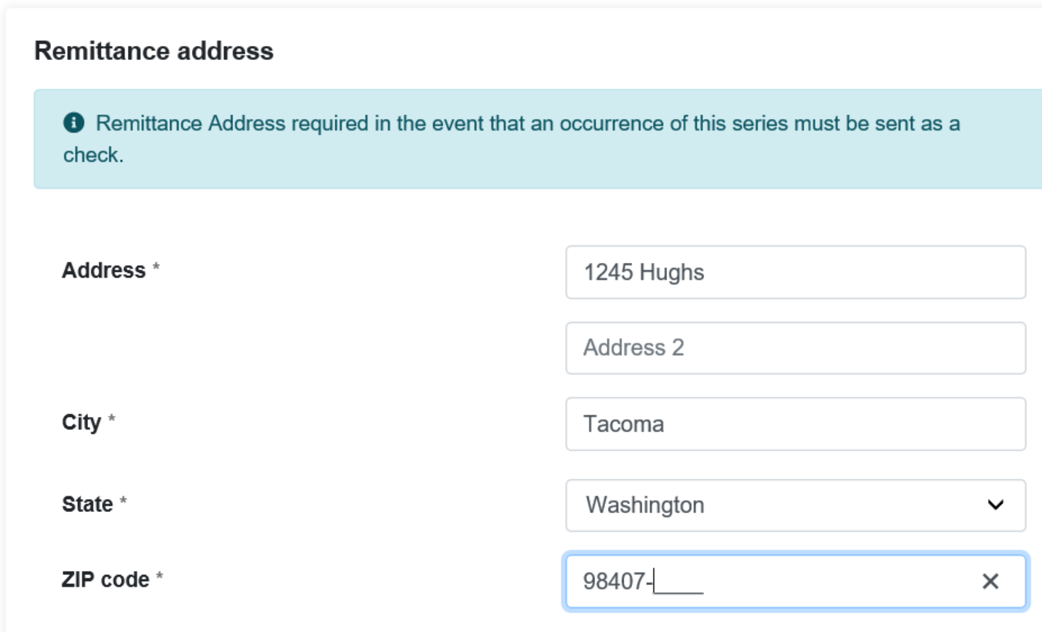

FIGURE 34

9. At the bottom of the screen, you may cancel, review, or submit your payment.
10. If the system does not recognize the address you entered, you may get an error message. Check the address you entered and click Submit again to schedule the payment.

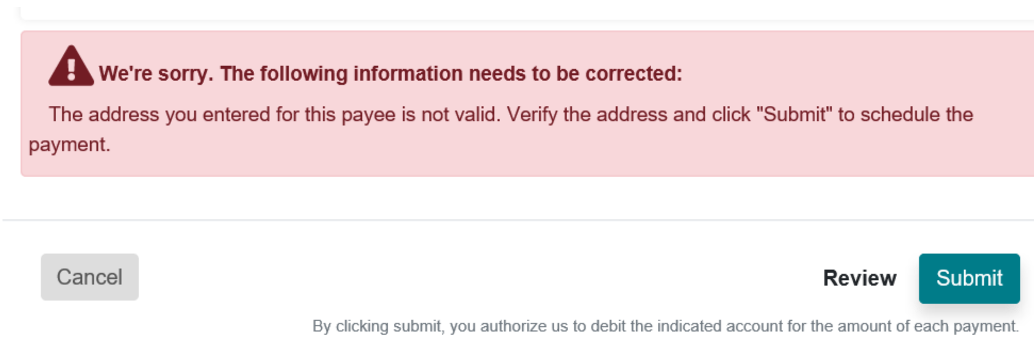

FIGURE 35

11. You will see a summary of your recurring payment. You can print this summary, and can edit and schedule payments using the buttons at the bottom right.

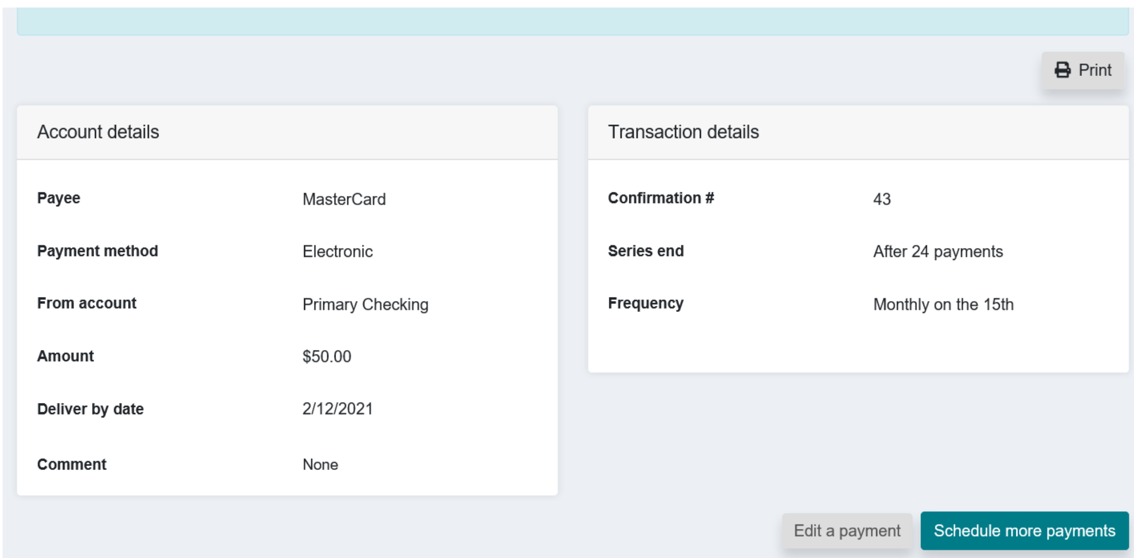

FIGURE 36

Scheduled Payments

The screen shows a list of all scheduled payments.

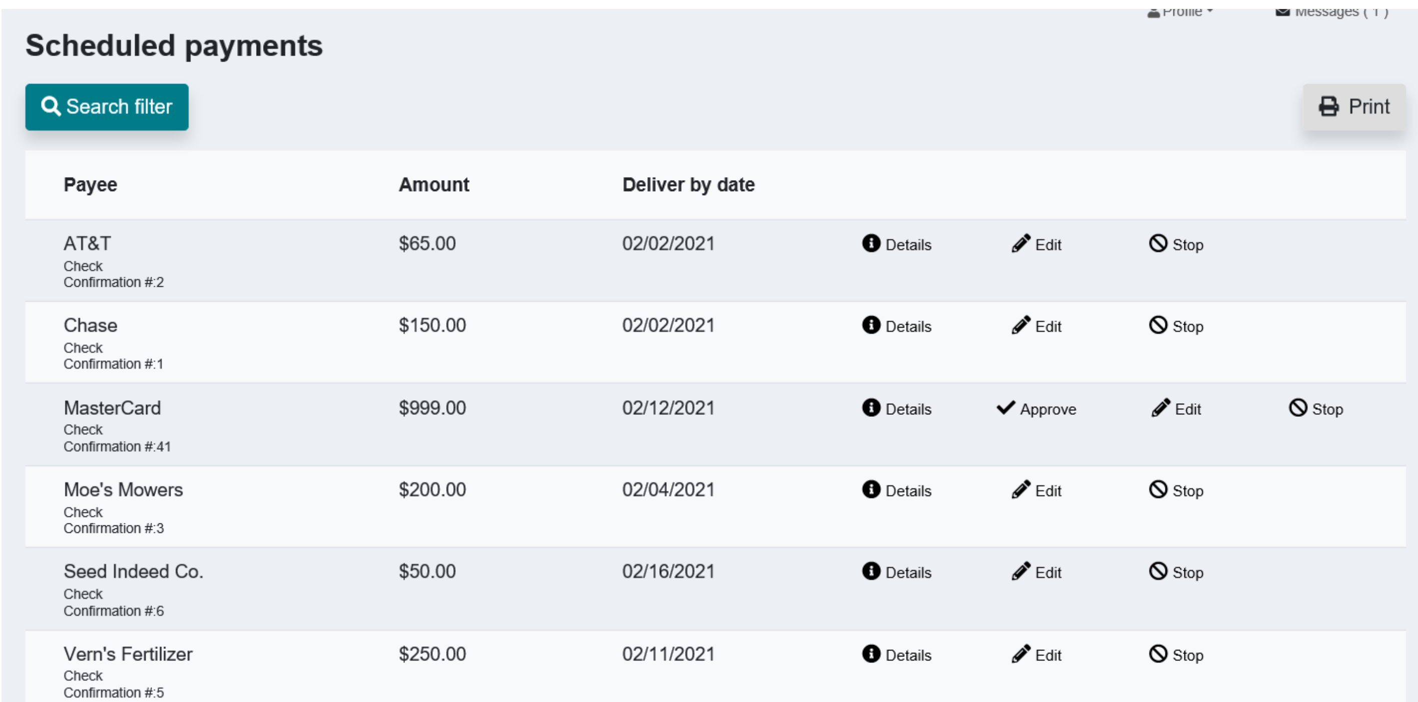

FIGURE 37

1. Use the Search filter button to find various ways of sorting and filtering your view.

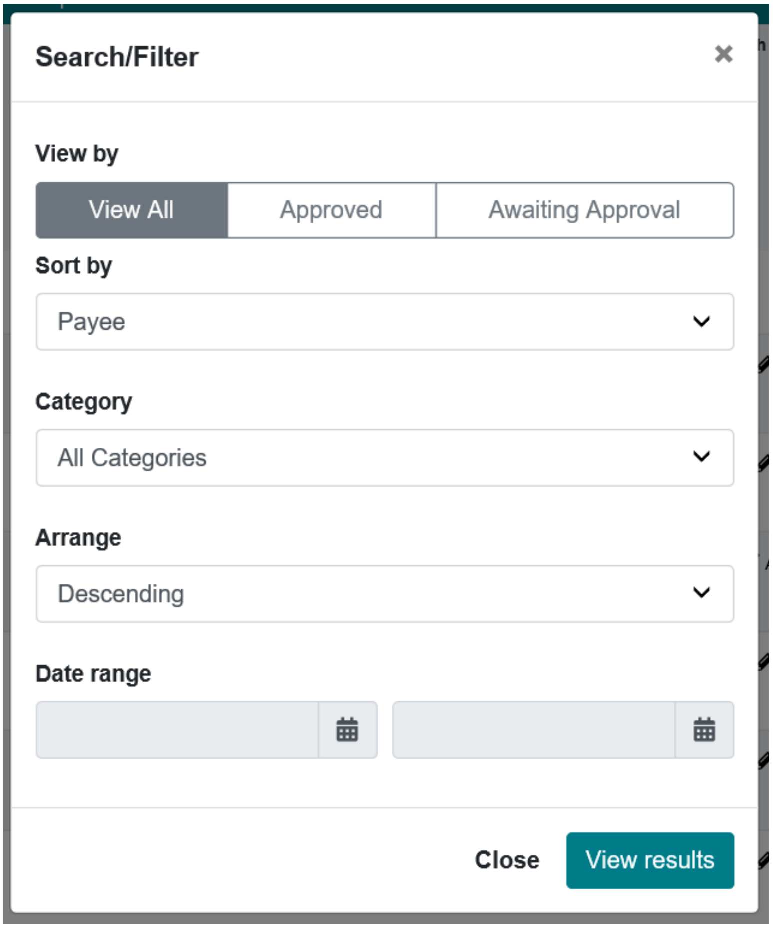

FIGURE 38

2. You can print your results by using the Print icon at top right.
3. For each payment, you can view details, edit, or cancel.
4. You also have the option to approve payments awaiting approval.

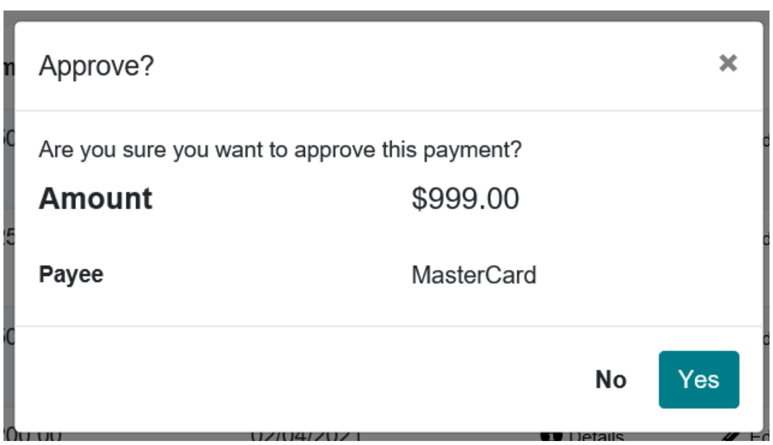

FIGURE 39

5. Click Print to print the details for a single payment in the Details screen.

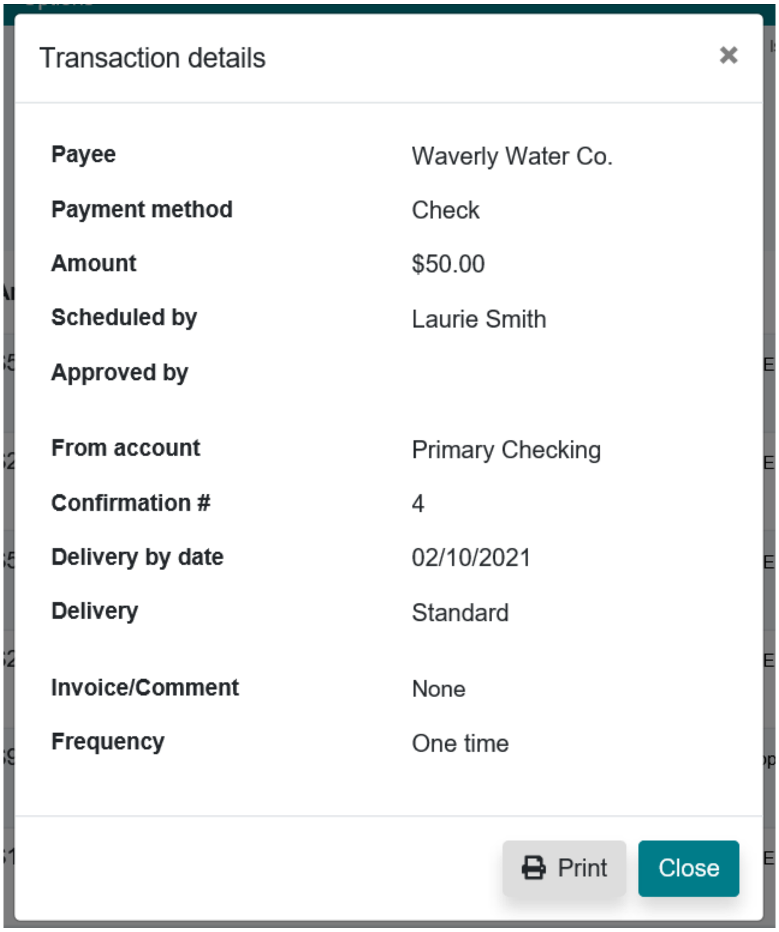

FIGURE 40

6. At the bottom of the screen, you will see a total amount for all the payments you are currently displaying.

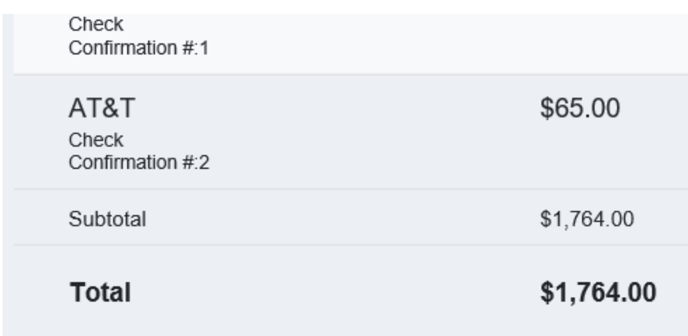

FIGURE 41

Payment History

Your payment history will likely grow in number over time.

1. On the Payment history screen, select from available options to help you sort and filter the displayed results. You can also view these results as a spreadsheet.

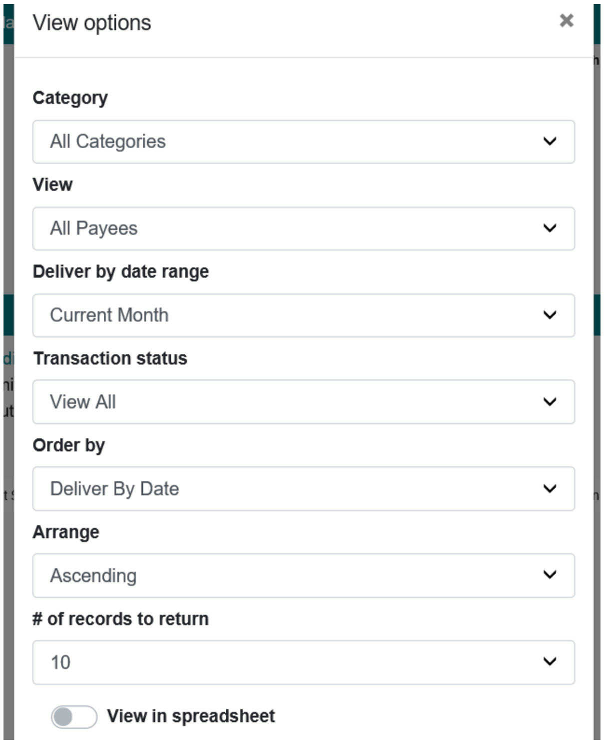

FIGURE 42

2. You can print the displayed results, and view details for particular payment.

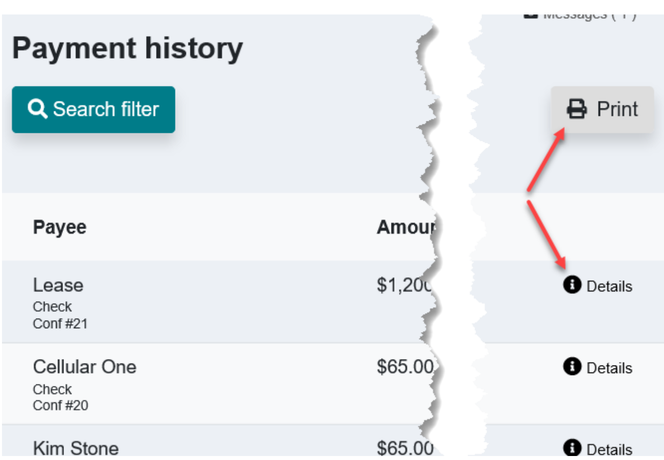

FIGURE 43

Tax Payment

Bill Pay gives you the ability to send tax payments directly to the IRS using a pass-through option that takes you to the Electronic Federal Tax Payment System (EFTPS) website. Visit eftps.gov/eftps/ for instructions.

FIGURE 44

eBills

Certain payees in the database are eligible for eBill. This feature allows users to receive current billing information for eligible payees. This information includes but is not limited to the minimum amount due and due date. Through the eBill feature, users can file their bill and set up automatic payments.

Set Up eBills

There are two ways to determine if a payee offers eBill:

- At the top right of the Payment screen, available eBills will be listed in the eBill Connect area.
- There will be a Set up eBill button in the Payee details screen.

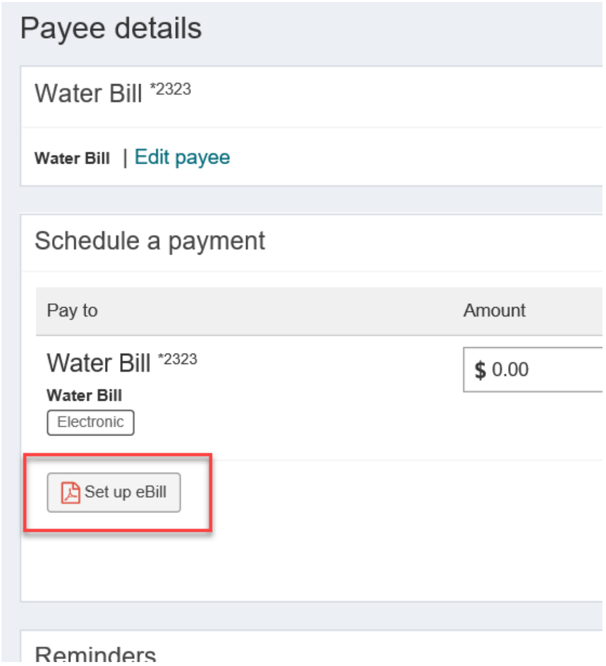

FIGURE 45

1. Click **Set up eBill** to go to the eBill set up screen.

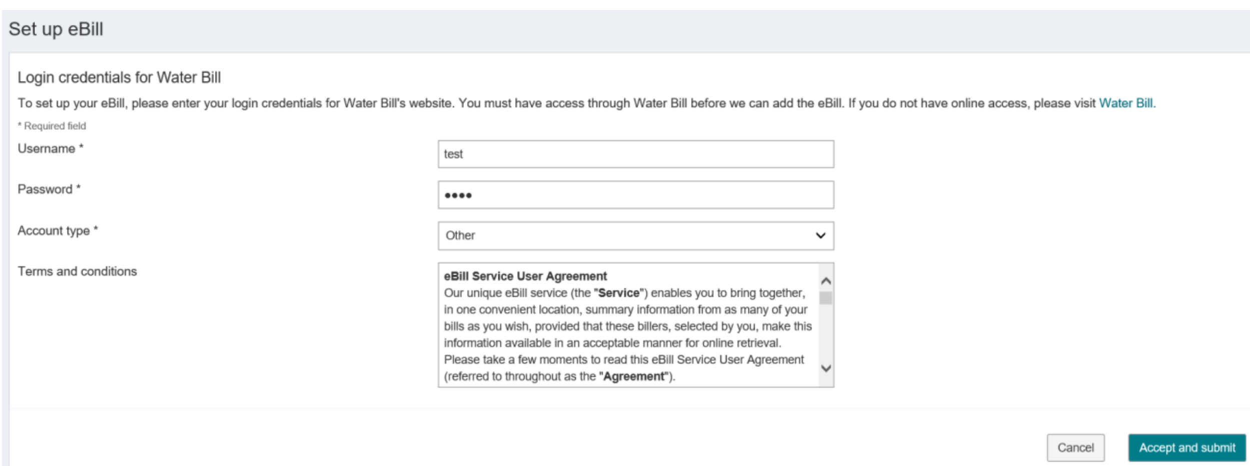

FIGURE 46

2. Enter the username and password you use to access the payee's website.
3. Choose an account type.
4. Click **Accept and submit**.

5. The system will attempt to locate your account. You will see a confirmation screen to show that your request is complete.

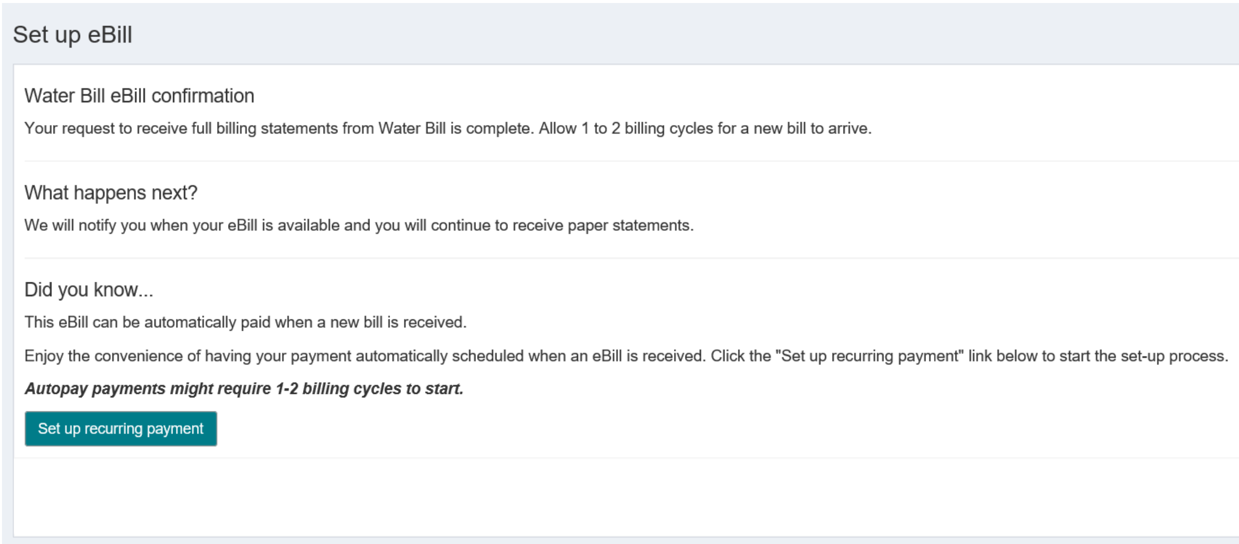

FIGURE 47

6. From here, you can click Set up recurring payment to automatically pay this bill when it arrives.

Review/Pay eBills

1. When an eBill arrives, you will see a View eBill button for the payee on the Payments page. Click it to view the eBill.

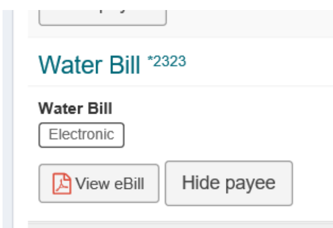

FIGURE 48

2. Click the left side of the screen to view the eBill as a PDF.

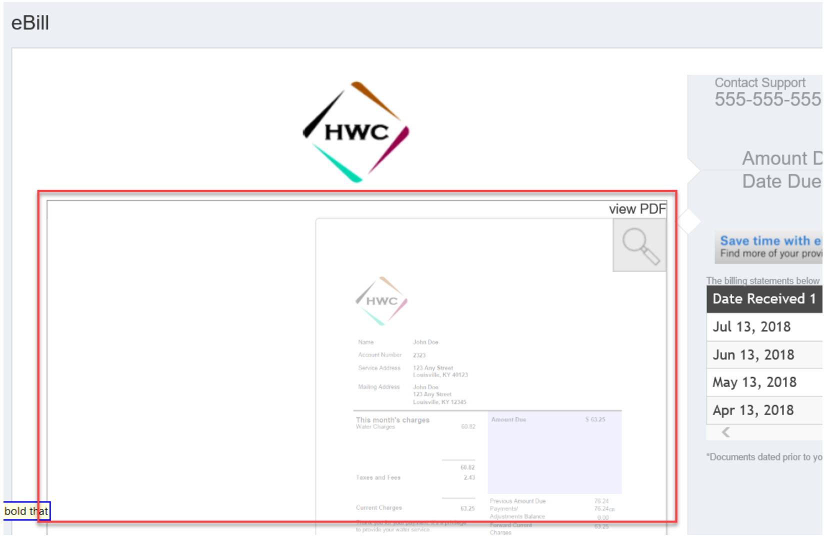

FIGURE 49

3. On the right side of the screen, you will see pertinent details from the eBill, including the current Amt due, due date, and the last few payments.

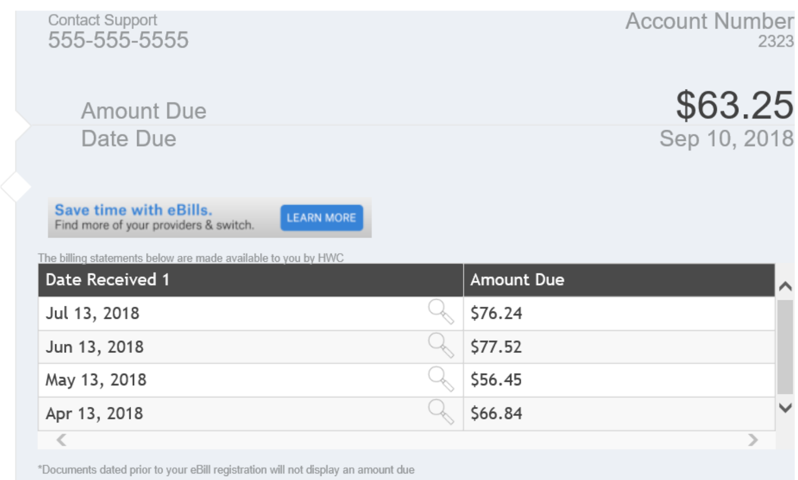

FIGURE 50

4. On the Payments page, you will see the current amount due from the eBill under the Amt due field for the payee, and the due date under the Payment date field.

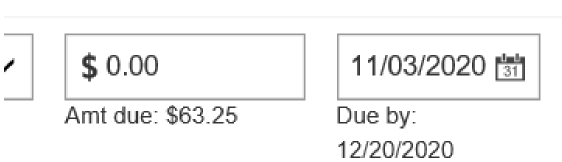

FIGURE 51

5. To pay only this bill, enter the amount due in the Amt due field, click Pay, and proceed as if this were a one-time payment.

6. To set it up so you pay this eBill automatically, leave the Amt due field blank and click Make it recurring.

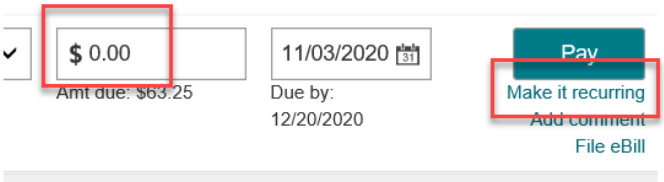

FIGURE 52

7. Choose When my new eBill arrives.

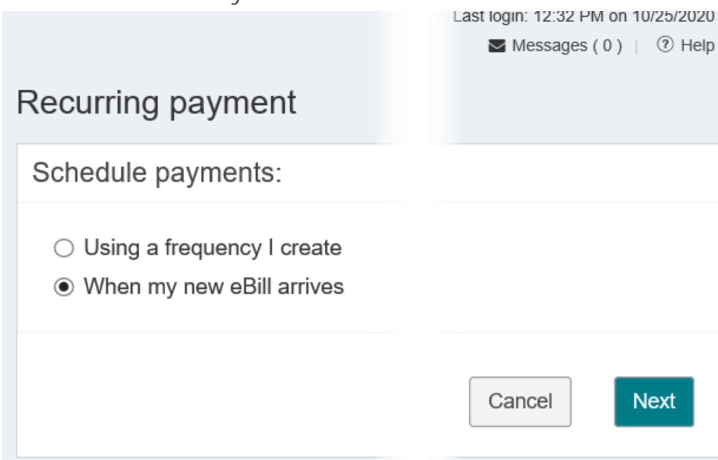

FIGURE 53

8. Click Next.
9. If an address has not been automatically filled in, you will need to enter one. You will also see options for how much to pay and when to make the payment.

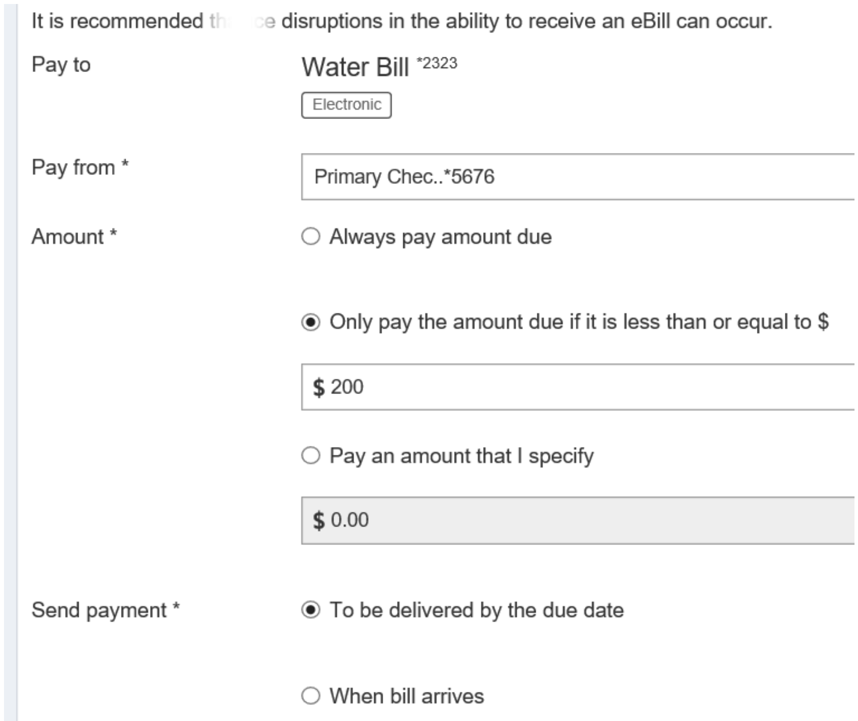

FIGURE 54

10. Click **Submit** to set up the automatic payment.

File an eBill

You have the option to file eBills you paid using another method or you no longer want to see the eBill due status.

1. Filing can be completed in three places:
    a. **File eBill** on the Payments page to the right of the payee's name

b. By clicking the payee's name to access payee details, then clicking **eBill due** and then **file eBill**.

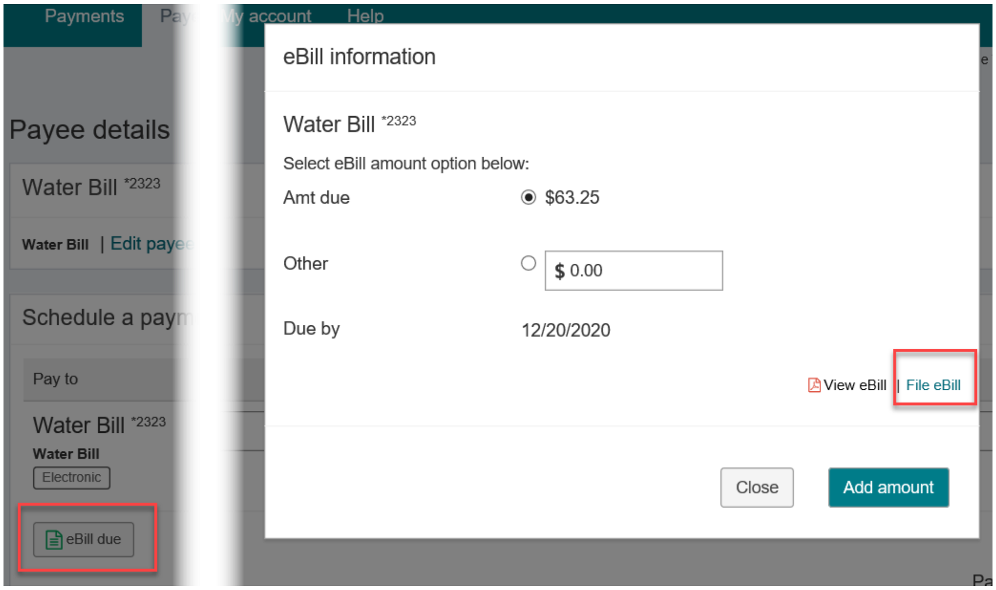

FIGURE 55

c. By expanding the payee on the Payees tab and clicking either **History** or **Pending** (depending on whether you have paid/set up the eBill payment or not).

Note: Filing the eBill clears the current eBill due details and moves it to the **eBill history**. You can view current and past eBill data for each payee enabled for eBill.

2. Click **eBill history** from the Payee details screen. History is maintained for 18 months.

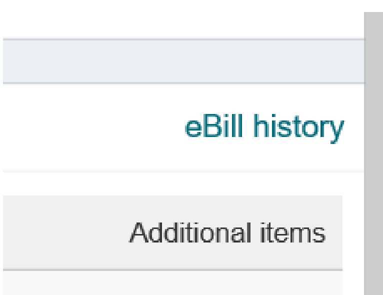

FIGURE 56

Payees Menu

The Payee menu allows you to access all functionality pertaining to Payee Management.

Add a Company

Use this option to add a company as a payee in the system (i.e., a business rather than an individual).

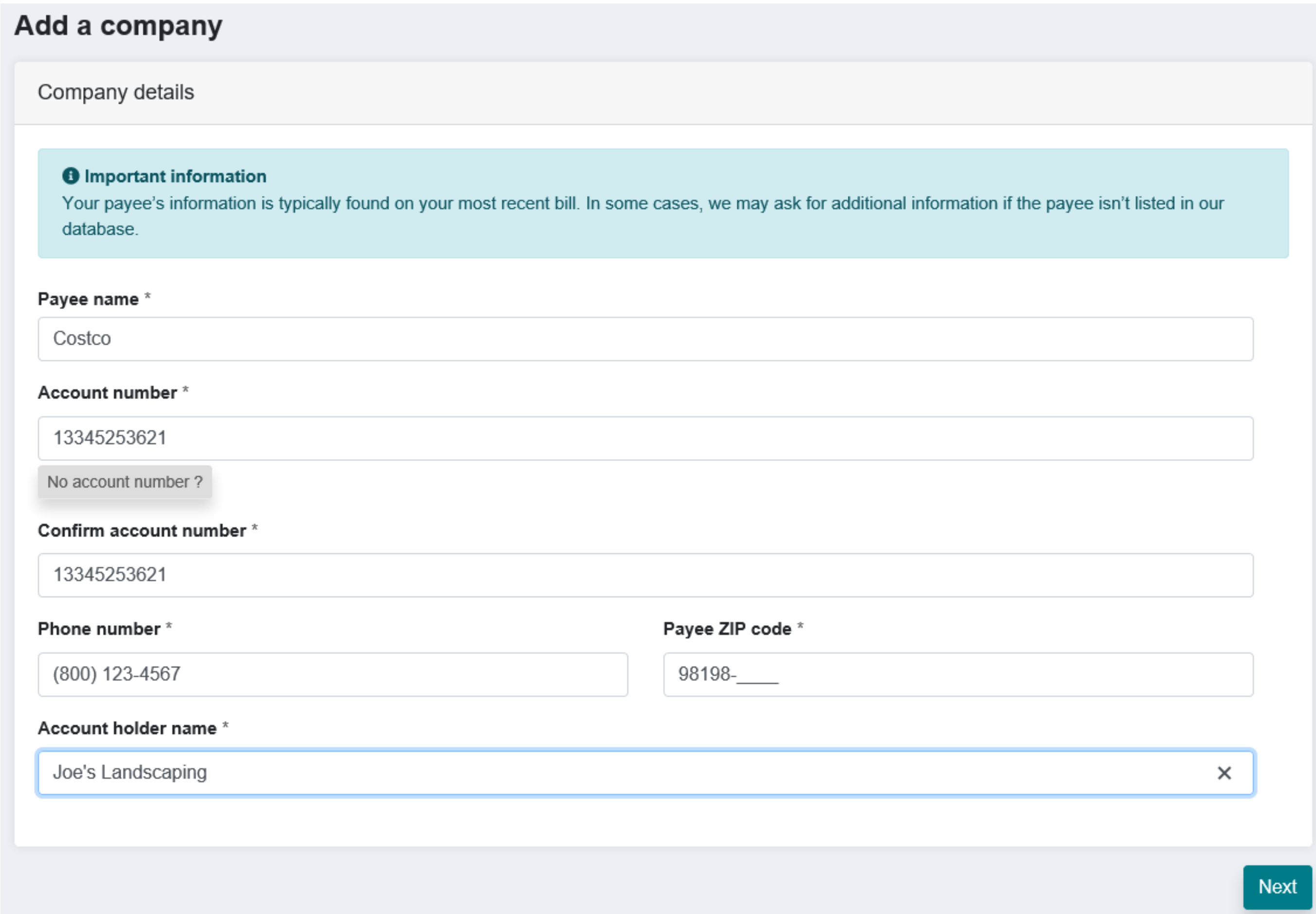

Figure 57

1. The system retains a database of common payees and will compare what you enter in the screen to that database in order to streamline payee entry and management. Enter your information and click Next.

2. The system will ask you to correct any errors and will then show you a review screen. There may be additional fields for you to enter, such as mailing address and payee nickname.

3. At the bottom of the screen, specify the from account and, if you wish, a category in which to place the payee.

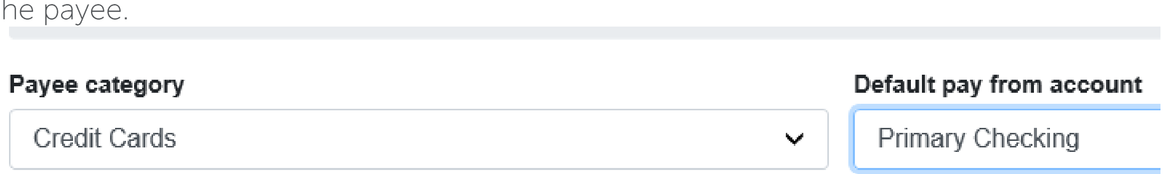

FIGURE 58

4. The system will again ask you to correct any blank or incorrect information. When you have done so, click Submit payee.

Add an Individual

Individuals will always be paid by check and require a valid mailing address.

1. Enter information about the individual.
2. In the Bill pay information area you can give the individual a nickname, specify the pay from account, and assign the payee to a category.
3. In the Information about you area you can add an account number that the individual uses to identify you.
4. Click Next when you are done. Individual payees must be activated. Choose the method of delivery for a code to be sent, which must be entered on the next screen.

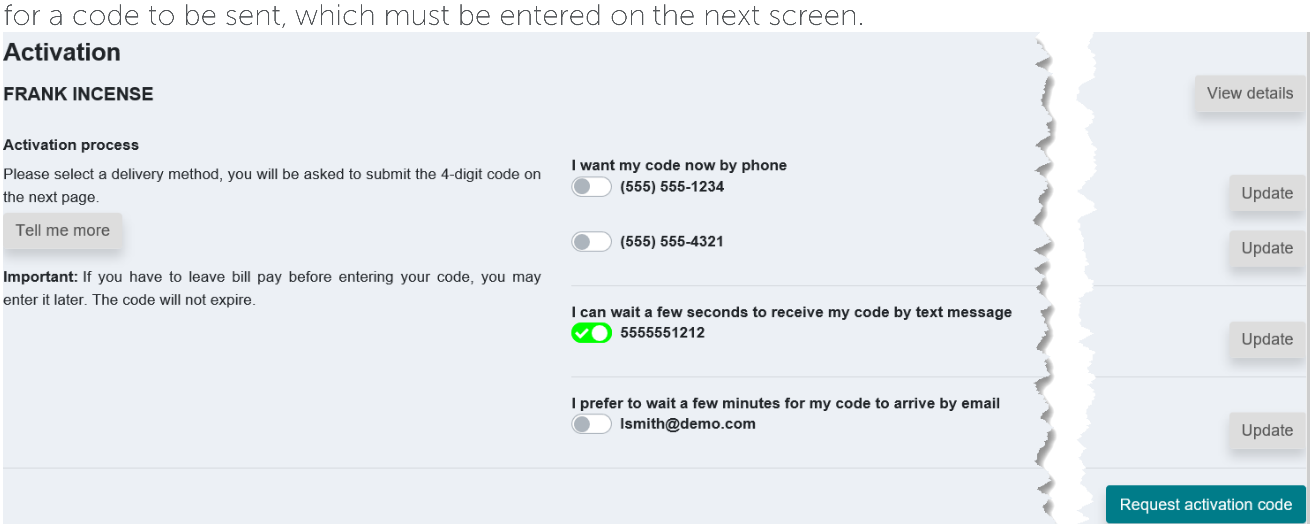

FIGURE 59

5. You can also update your contact information from this screen.

6. Upon entering the correct activation code, the payee will be created, and you will see a success screen.

Import Payees

If you are currently using another bill pay system in which you have entered payees, it may be possible to import these payees into Business Bill Pay. You must be able to export payee information from your current system as a CSV file.

1. Click the CSV file button and follow the steps to properly compile payee information into a CSV file that can be imported.

How to import a CSV file

To import your payees into Business Bill Pay +, you begin by creating a CSV file in the format shown below. Instructions on how to format the columns are provided below.

Step 1: Prepare your file

Your CSV file should be in the following column order:

1. Company name*
2. Address 1
3. Address 2
4. City
5. State
6. ZIP code (ie. 55555 or 555554444)
7. Phone (ie. 5553334444)
8. Account number*
9. First name*
10. Middle name
11. Last name*

* Minimum required fields: Company name, Account number, First name and Last name.

Note: The file should contain as much information as you have available; as you may be asked to enter additional information when verifying the payee

**Please ensure that the Phone number and ZIP code contain no spaces or special characters.

***For the import process, the column headers are not necessary

FIGURE 60

2. Once you have properly formatted your CSV file, you can upload it.

3. Once payee information is uploaded, verify and edit as necessary.

Manage Payees

The **Manage payees** screen allows you to view all your payees, just companies, or just individuals.

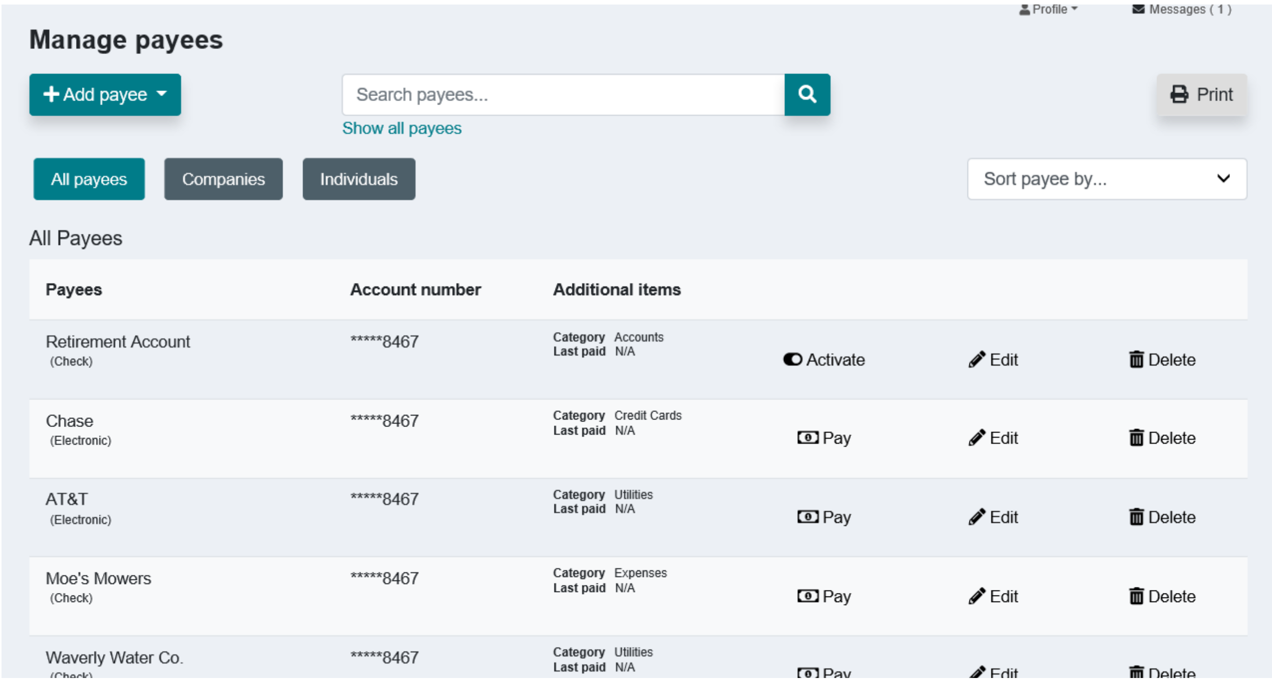

FIGURE 61

1. From the top of the screen, you can sort displayed results in a variety of ways and can also search for a payee. Use the Print icon to print the displayed results.
2. From the displayed list of payees, you can activate payees that still require activation, create a payment, edit or delete the payee.

Note: Using the Pay icon to set up a payment with a payee will result in a one-time payment. To set up a recurring payment, use the **Recurring Payment** option in the Payments drop-down menu.

Manage Categories

You have the option to assign each payee to a category.

1. The Manage categories screen shows a list of your payees. (You can use the Filter categories drop-down to filter this list by a specific category.)

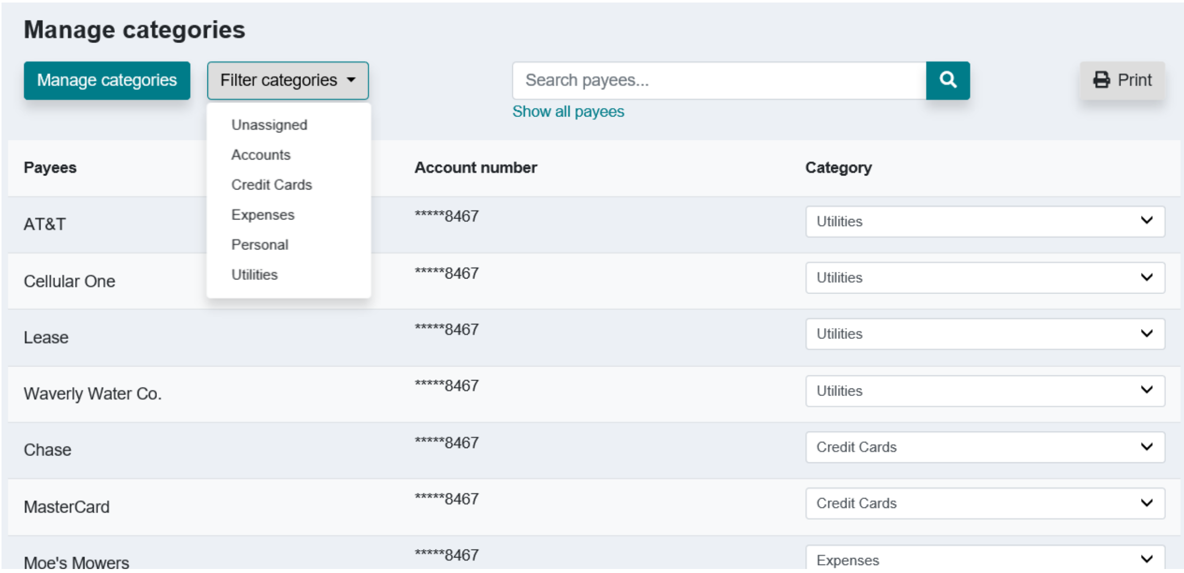

Figure 62

2. Use the list to quickly assign payees to the desired categories.

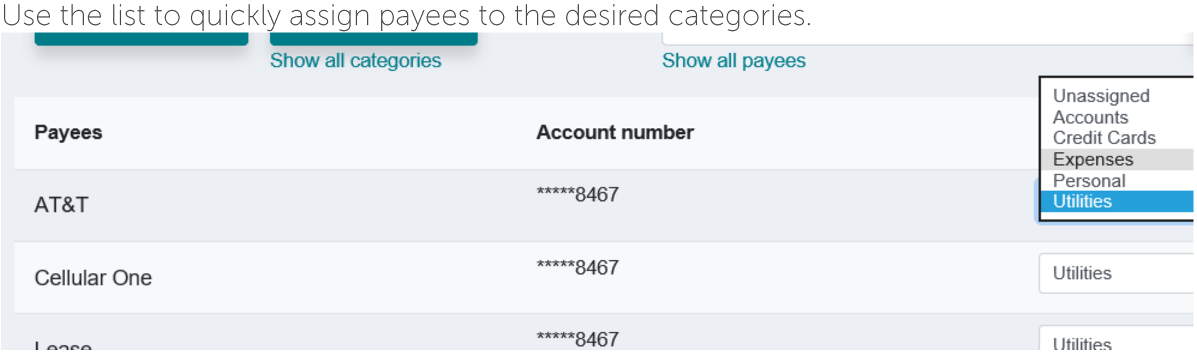

FIGURE 63

3. Click the Manage categories button to add and delete categories.

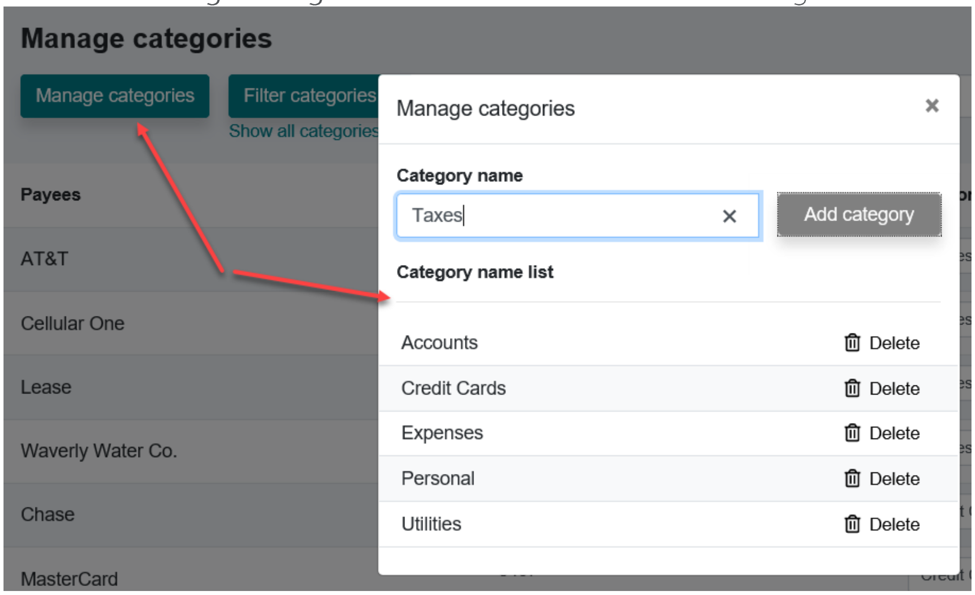

FIGURE 64

Note: If you decide to delete a category that has one or more payees assigned to it, you will get a confirmation message asking if you are sure you want to do this.

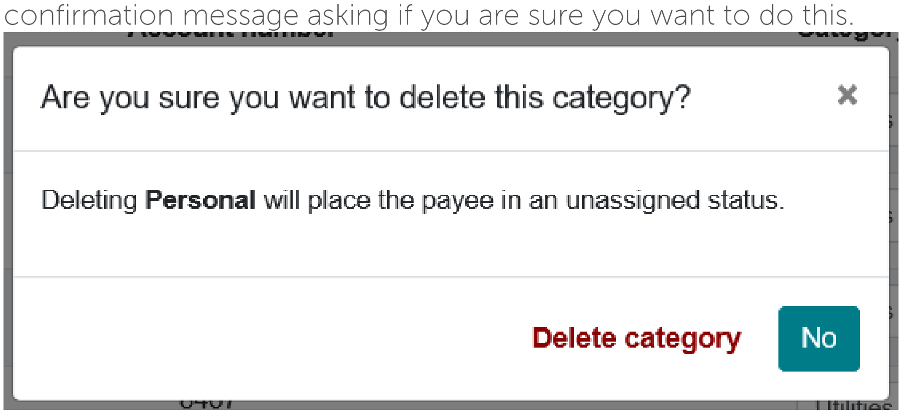

Figure 65

Calendar

The Calendar provides a graphical history of payments that have been processed, as well as of future scheduled payments.

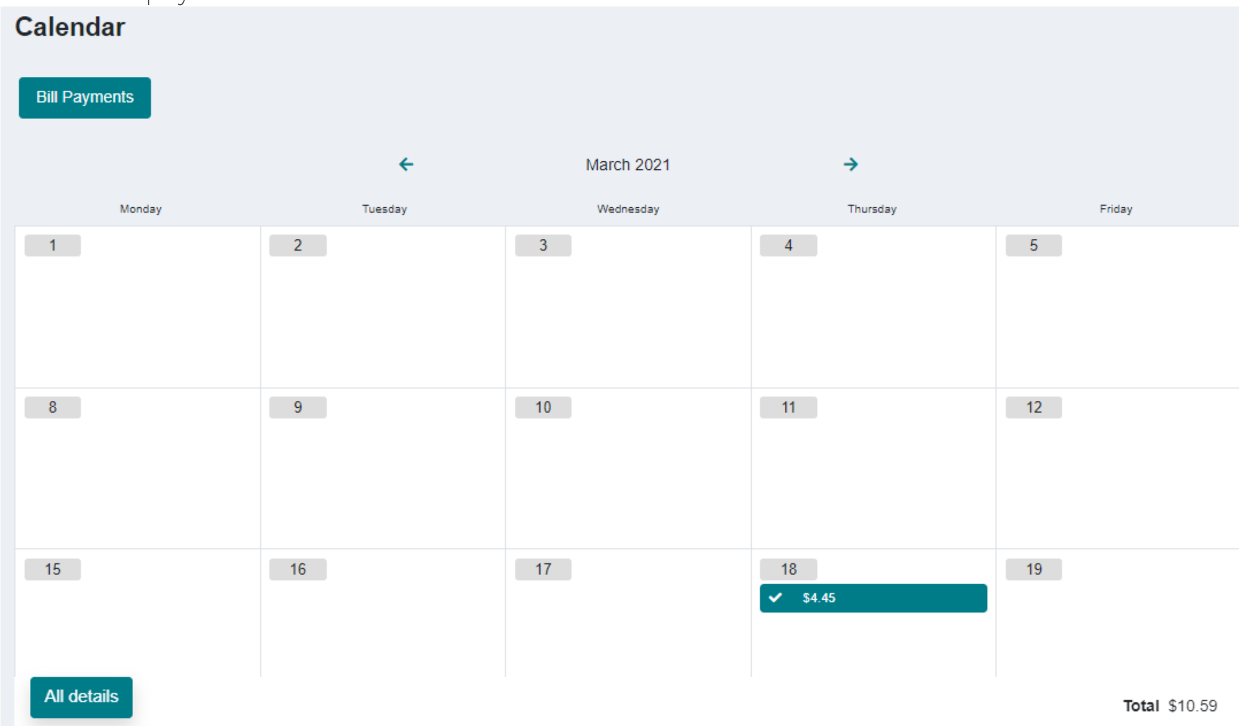

FIGURE 66

Completed payments are shown with a check mark.

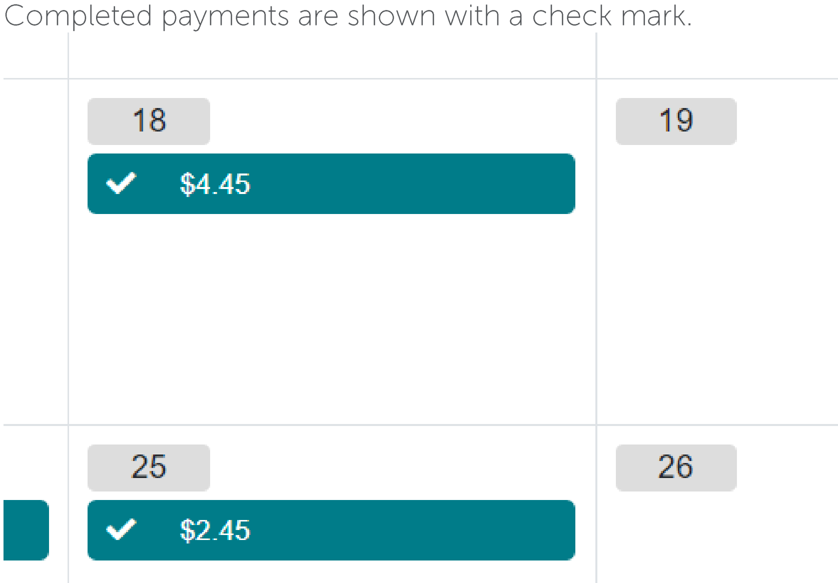

FIGURE 67

Scheduled payments are shown with a calendar icon.

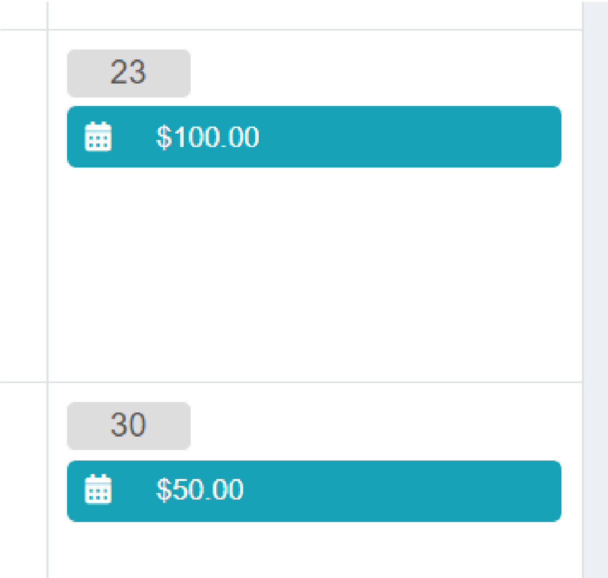

FIGURE 68

How to use the Calendar

1. Click a processed payment to bring up a brief screen. Click **Details** to see more about the payment.

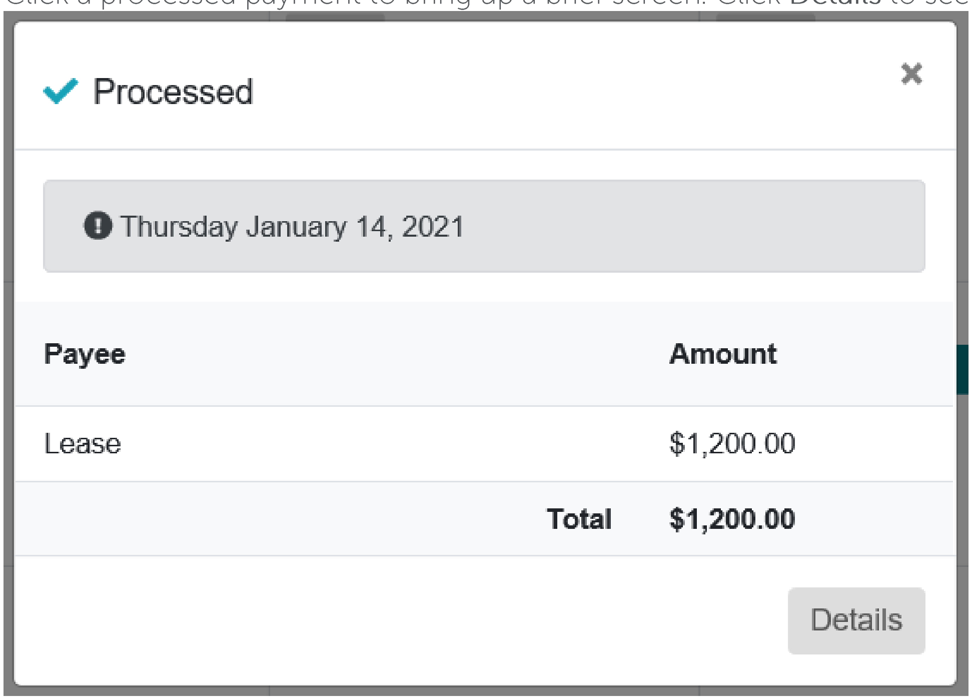

FIGURE 69

2. The **Details** button will take you to the transaction history screen. The **View options** pop-up will be automatically filled to include the selected payment among the displayed results.

3. Click a scheduled payment and then click the **Details** button for more about the scheduled payment.

Note: The payment you selected in the Calendar may not be the first payment displayed in the search results.

4. The total of all payments for the month is displayed at the bottom of the Calendar. Click the **All details** button to get more information.

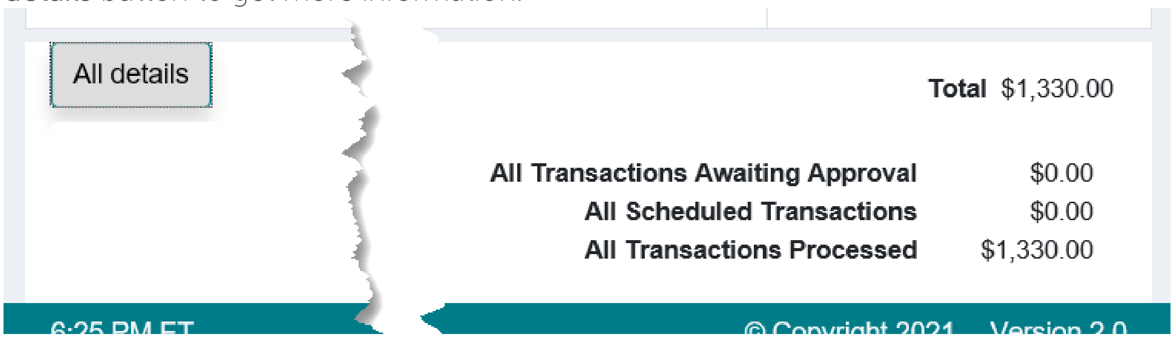

FIGURE 70

5. Click a future date to schedule payments or reminders on that date.

Options Menu

You can manage the Bill Payment system from the Options menu.

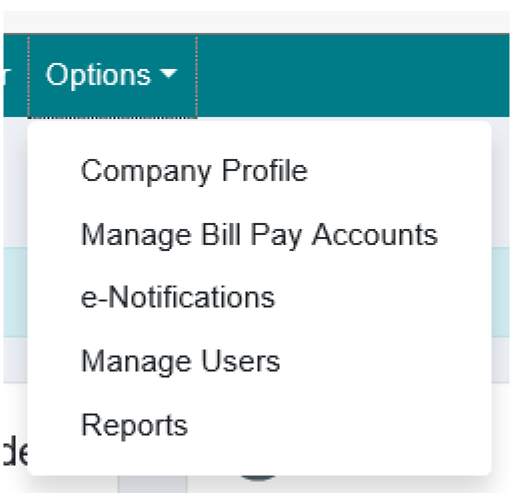

FIGURE 71

Company Profile

On the Company profile screen, you can maintain company information and set your preference for requiring dual approval for scheduled payments.

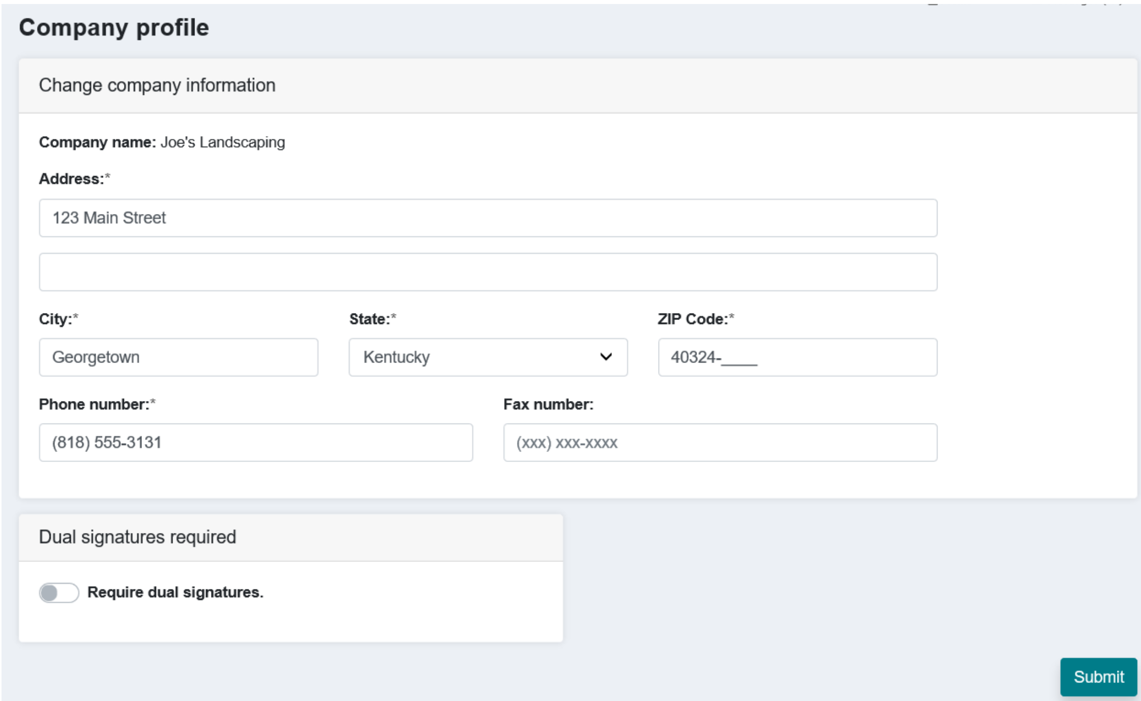

FIGURE 72

Manage Bill Pay Accounts

The Manage Bill pay accounts screen displays a list of all from accounts you have enabled.

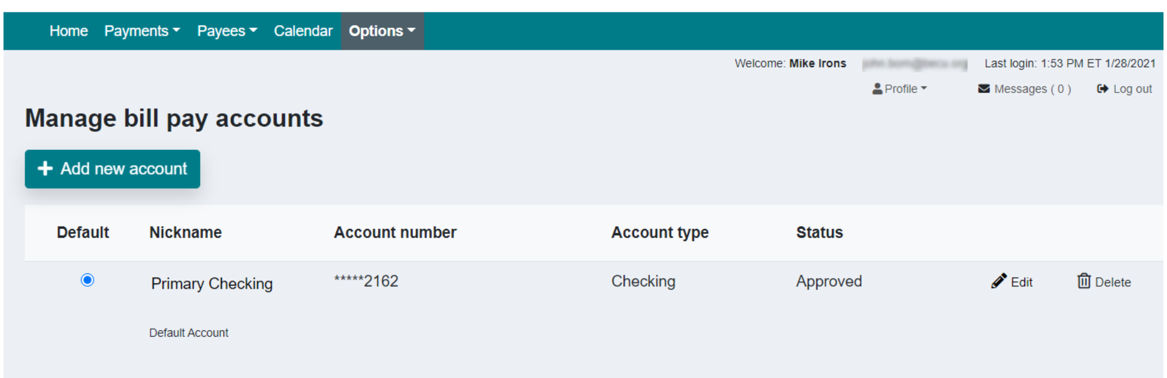

FIGURE 73

From here, you can specify the default account, view information about the accounts, and add, edit or delete accounts.

Note: The only edits you can make are changing the nickname you give to an account and specifying a starting check number.

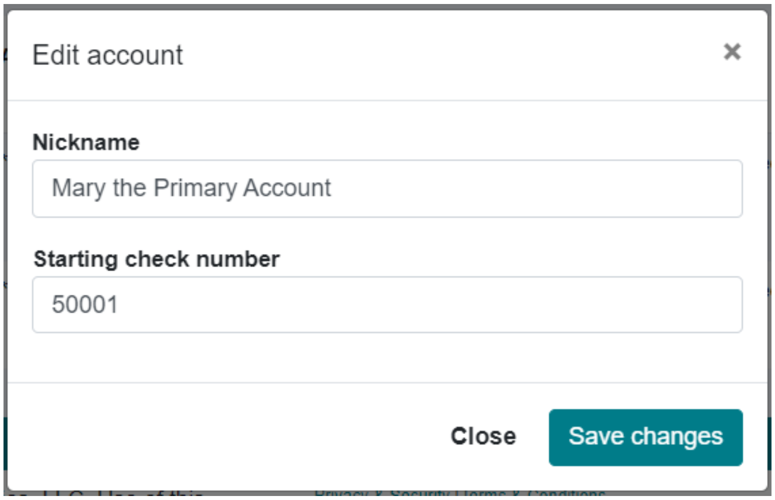

Figure 74

Add New Accounts

1. Click the + Add new account button.
2. Fill in the form as appropriate.

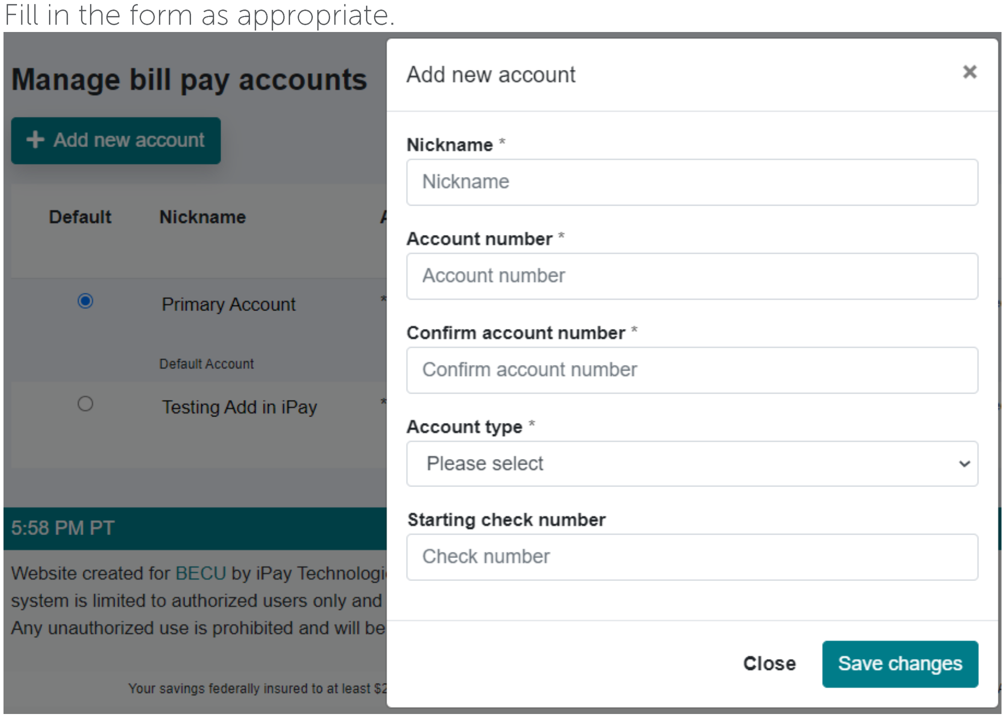

FIGURE 75

3. The new account will be added to your account list with a Status of Pending.

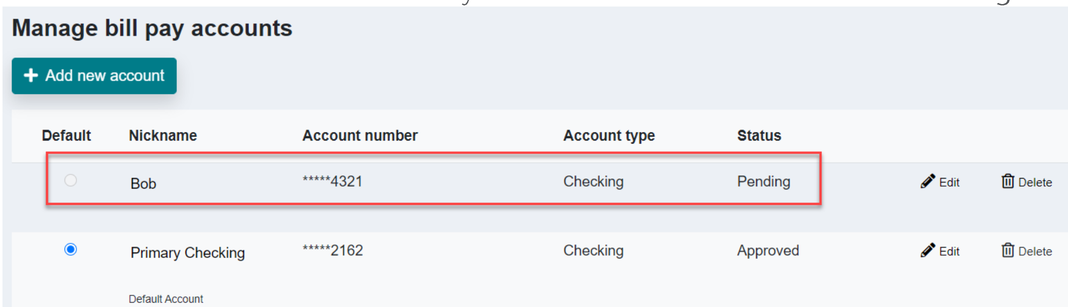

FIGURE 76

4. When you add a new account, site administrators will get notification and will verify that you have access to this account. Once they have enabled this account to be used as a "from" account, they will change the Status to Approved.

e-Notifications

You can define various types of notifications to help you track Bill Pay activity and set reminders for future payments.

Notifications can be sent via email or text or both. You can edit this information at the top of the screen.

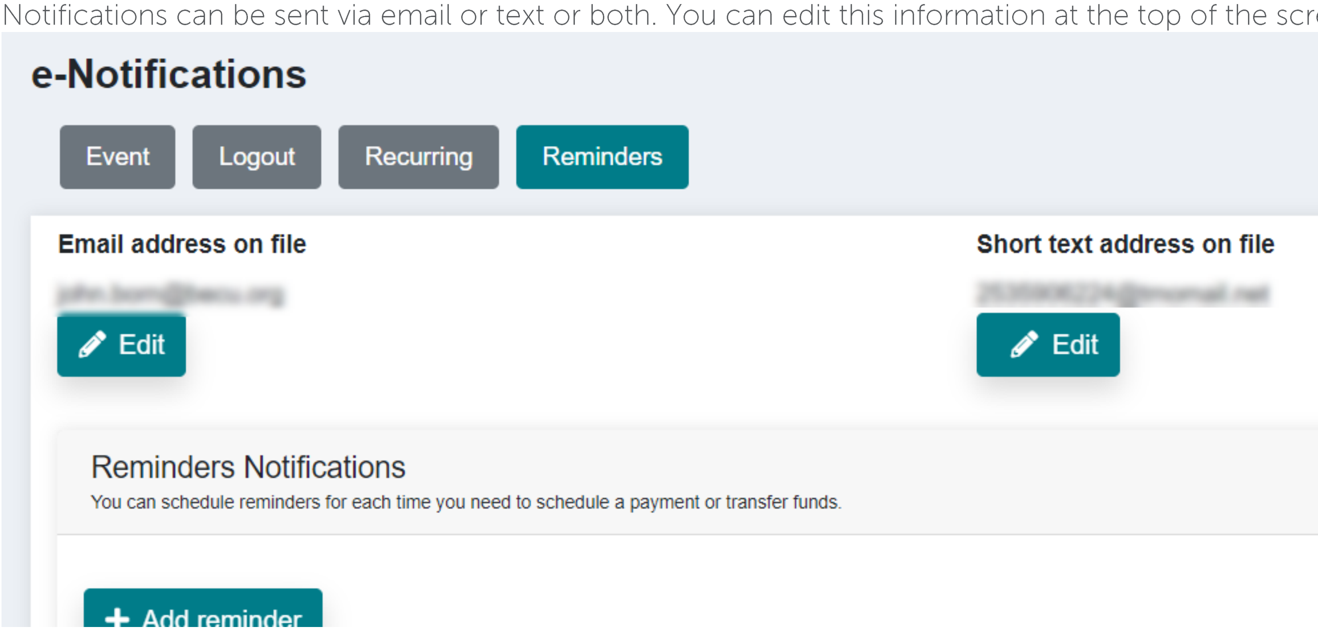

FIGURE 77

Event Notifications

You can set up customized notifications, so you know when an event occurs through your Bill Pay account.

Logout Notifications

You can receive a customized email summary of your Bill Pay activities at the end of each session.

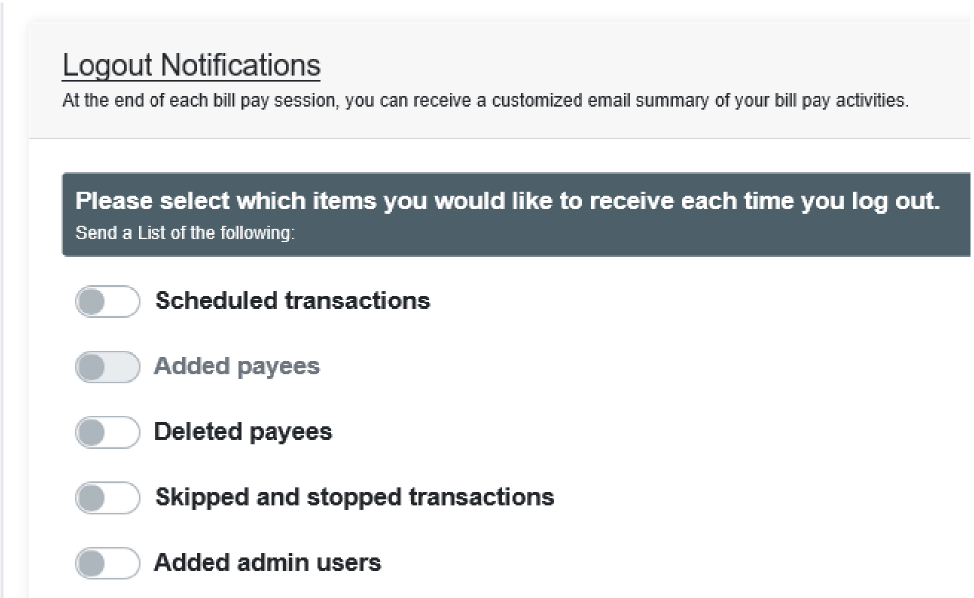

FIGURE 78

Recurring Notifications

You can customize how often you receive these email notifications that provide a list of Bill Pay information.

Reminders

You can schedule reminders, so you are notified when you need to schedule a payment or transfer funds.

1. Click the + Add reminder button.

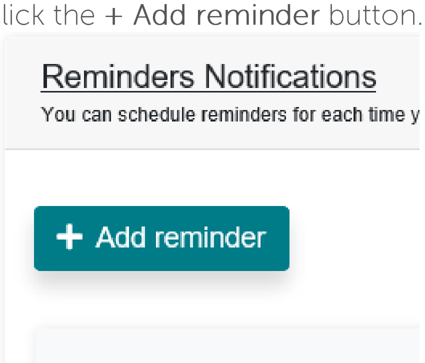

FIGURE 79

2. Fill in the reminder fields as appropriate and click Submit.

3. Once you have created your reminder, you can choose to stop it or add it to the Calendar.

Manage Users

On this screen, you will be able to manage the users you have enabled to access Bill Pay on behalf of your business. You can view information about each user, and customize each user's permissions and functionalities within the system.

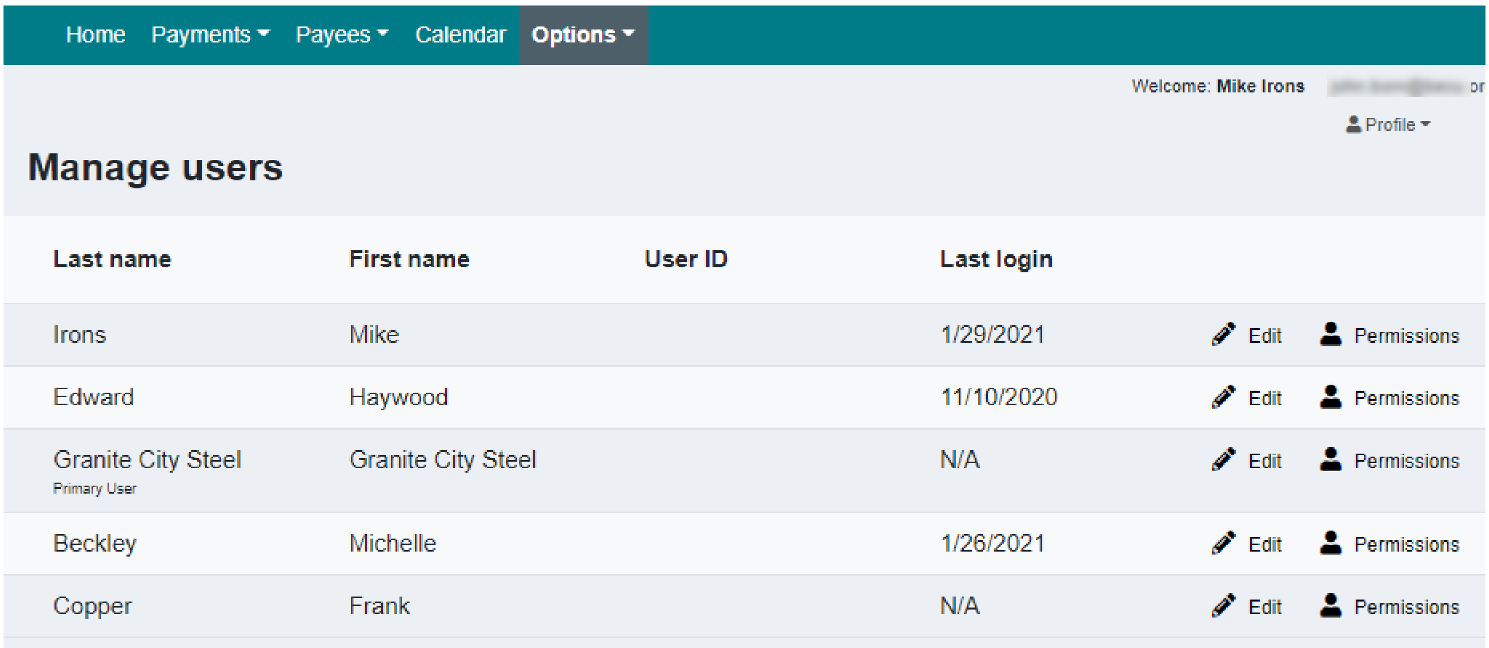

FIGURE 80

Multiuser Interface

Business Bill Pay is a multiuser interface.

- In Business Bill Pay, a primary user is given full control over the system (within the limits set by BECU), can create any number of sub-users, and can define various permission levels for these sub-users, including:
    - The right to schedule payments to all or specific payees
    - The right to approve payments created by other users
    - Payment caps for specific payees
    - The right to make tax payments
    - View payment history
    - Manage payees, sub-users, and accounts
    - Review reports and company information
- In practice, the primary user is the business itself.

Editing User Information

The user list shows the name and date of last login for each user.

The options available to you for viewing and editing users will depend upon the permissions that have been granted to you.

The User ID field is blank because it is a system-generated user identifier and cannot be edited.

1. Click the Edit button to change basic information about a user.

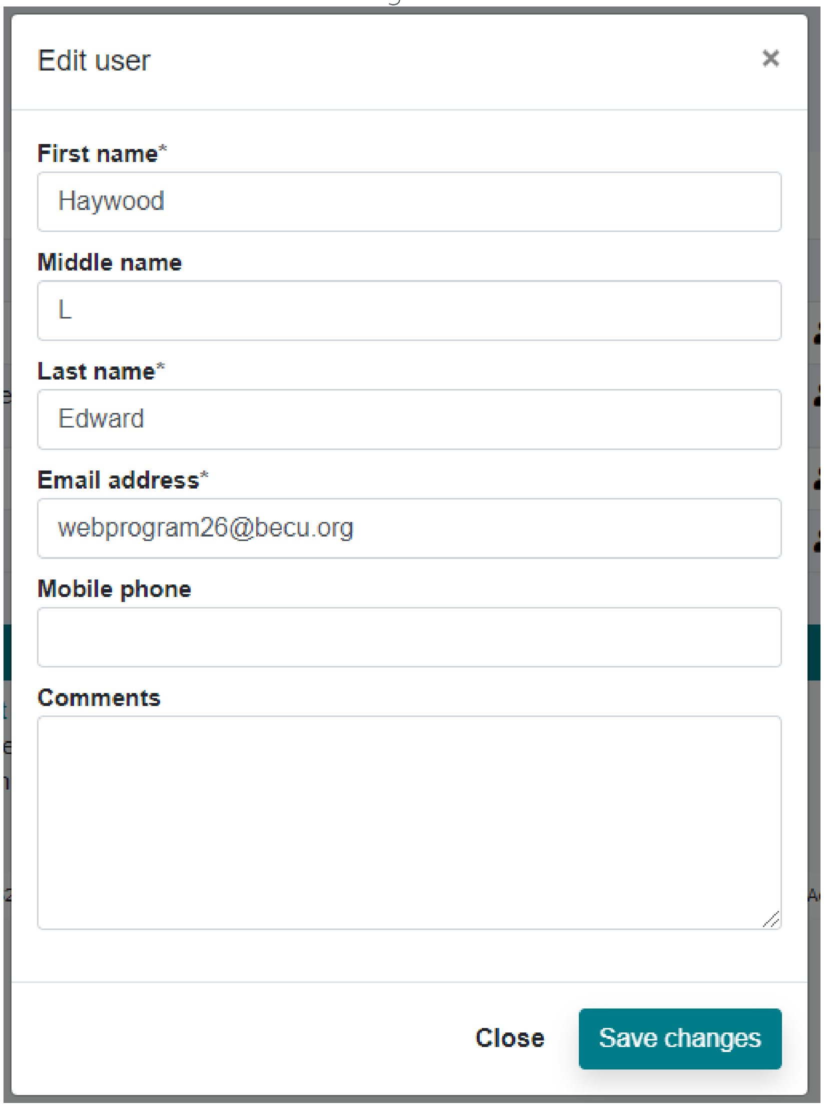

FIGURE 81

Editing User Permissions

1. Click the Permissions icon for a user to bring up the edit screen. Here, you will see how permissions are currently set and you can click through a series of tabs to edit this setup. The tabs you see may depend on the permissions set for you.

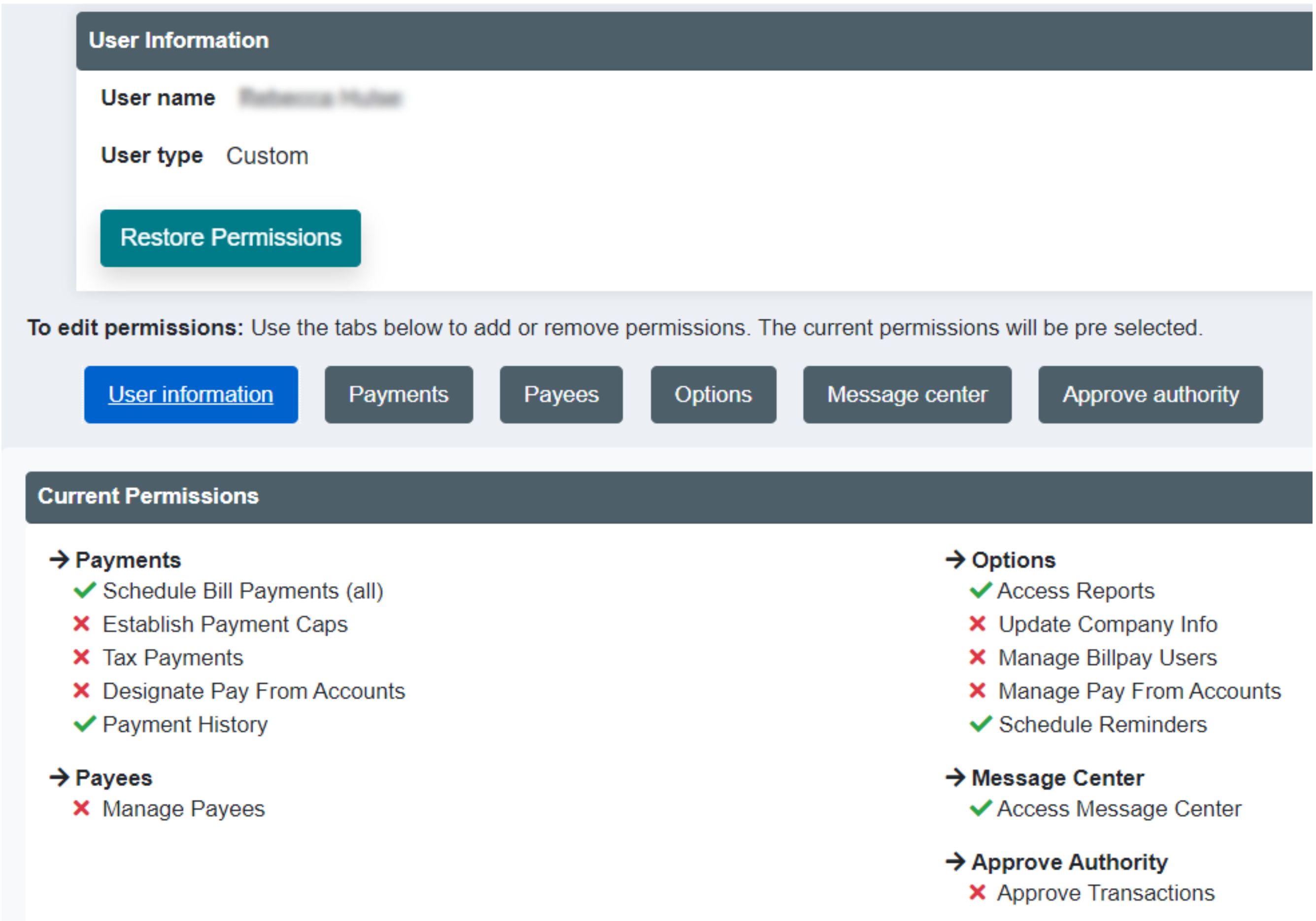

FIGURE 82

Each tab gives you several settings you can toggle on and off, often with explanatory text.

Payments Tab

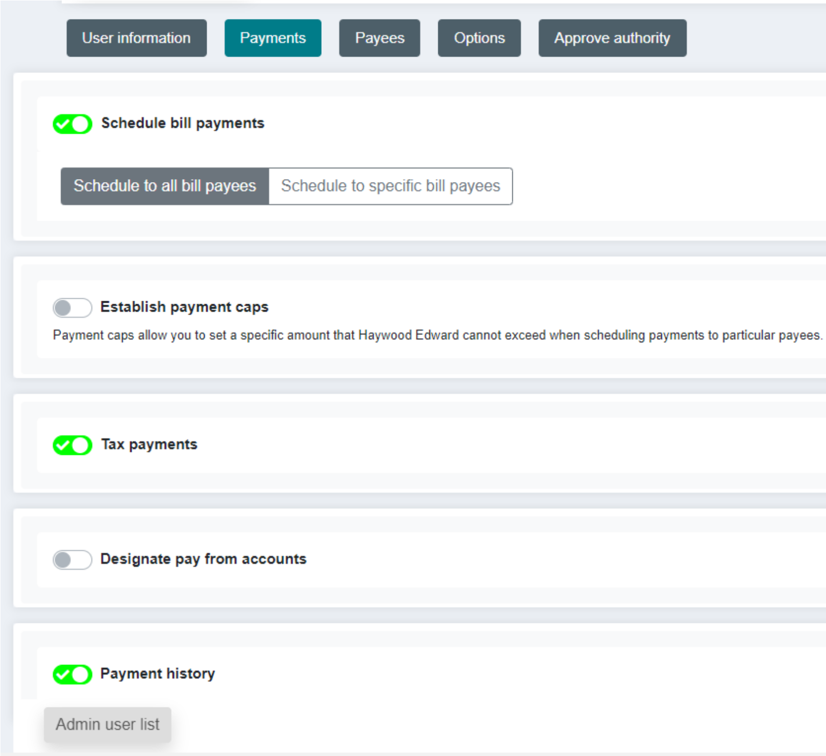

FIGURE 83

Payees Tab

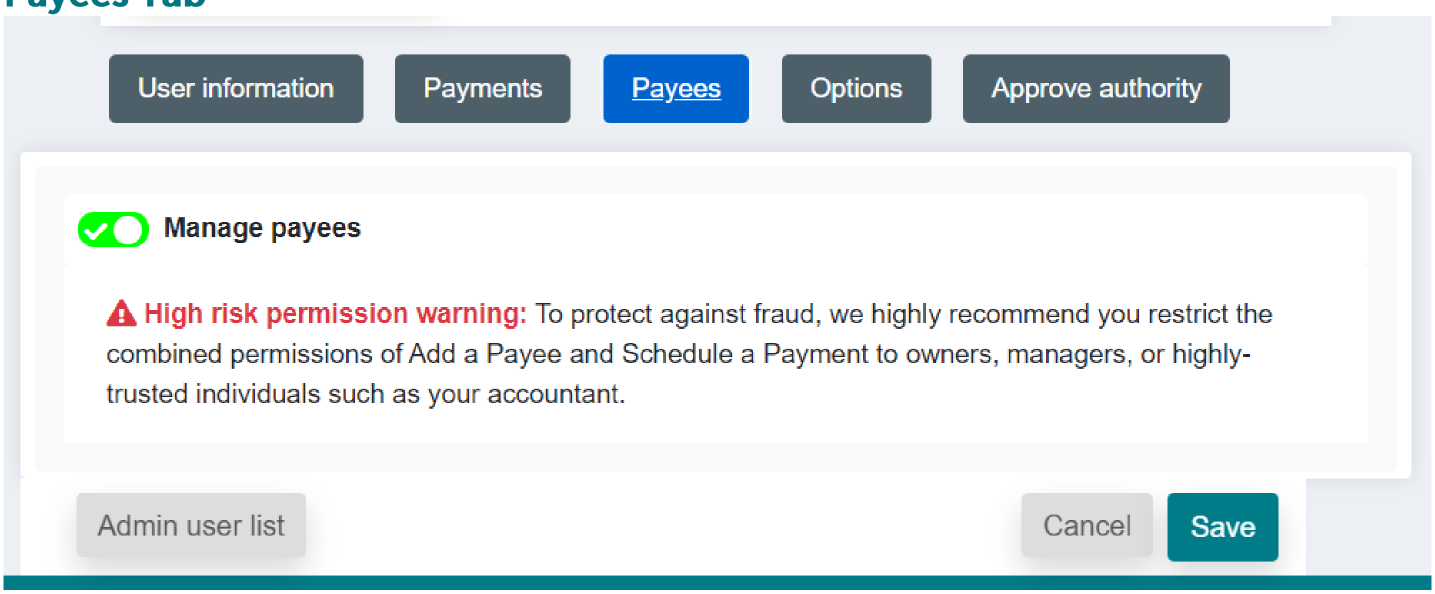

FIGURE 84

Options Tab

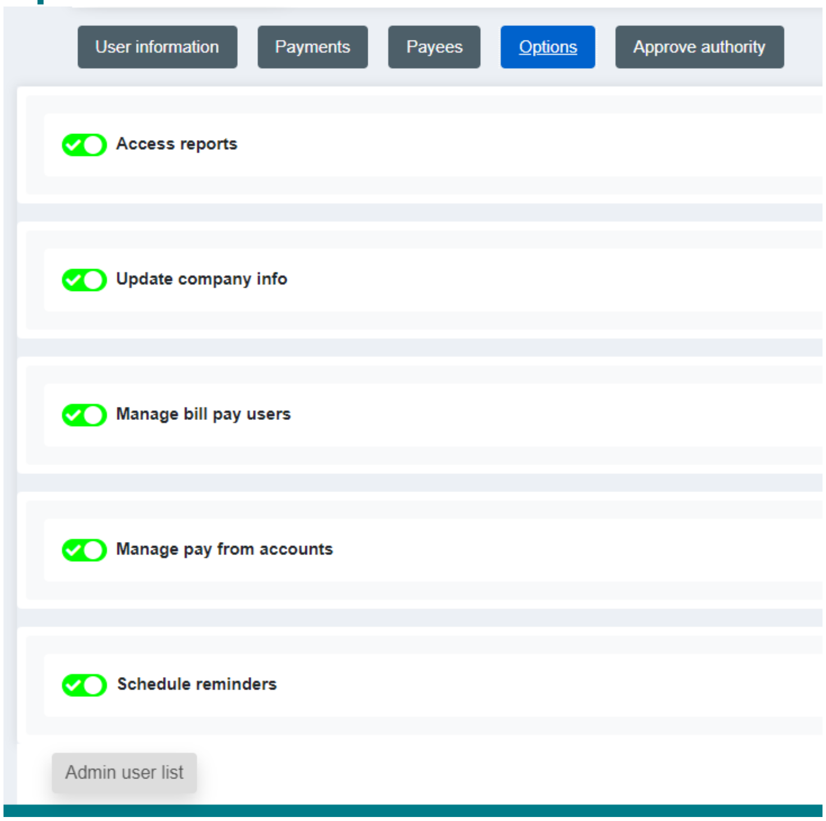

FIGURE 85

Message Center Tab

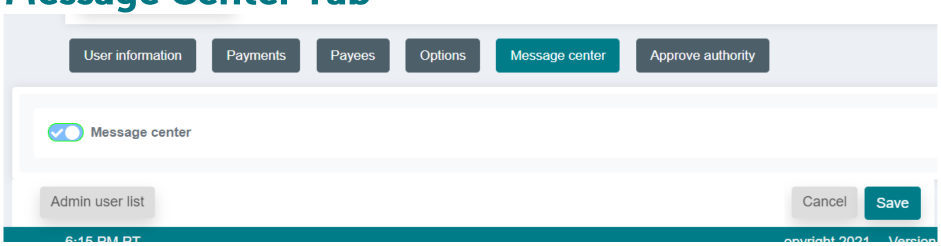

FIGURE 86

Approve Authority Tab

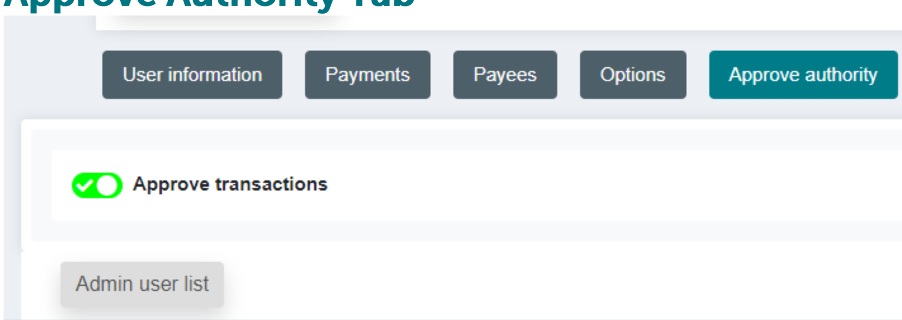

FIGURE 87

Default Permissions

The following table shows the default permissions that are set when an administrative user is created and when a sub-user is created.

Permission	Admin	Sub-User
Schedule Bill Payments	Yes	Yes
Establish Payment Caps	No	No
Payroll Deposits *(if available)*	Yes	No
Tax Payments *(if available)*	Yes	No
Designate Pay from Accounts	No	No
Payment History	Yes	Yes
Add Payees	Yes	No
Access Reports	Yes	Yes
Update Company Info	Yes	No
Manage Bill Pay Users	Yes	No
Manage Bill Pay Accounts	Yes	No
Schedule Reminders	Yes	Yes
Message Center	Yes	Yes
Approve Transactions	Yes	No

Note: Certain permissions, such as the ability to approve transactions and to manage other users' permissions, gives powerful authority to a user. The administrative user should take care when extending these permissions to other users.

Reports

Business Bill Pay can generate a variety of reports for tracking how payments are scheduled, processed, and changed, and how and when payees are added.

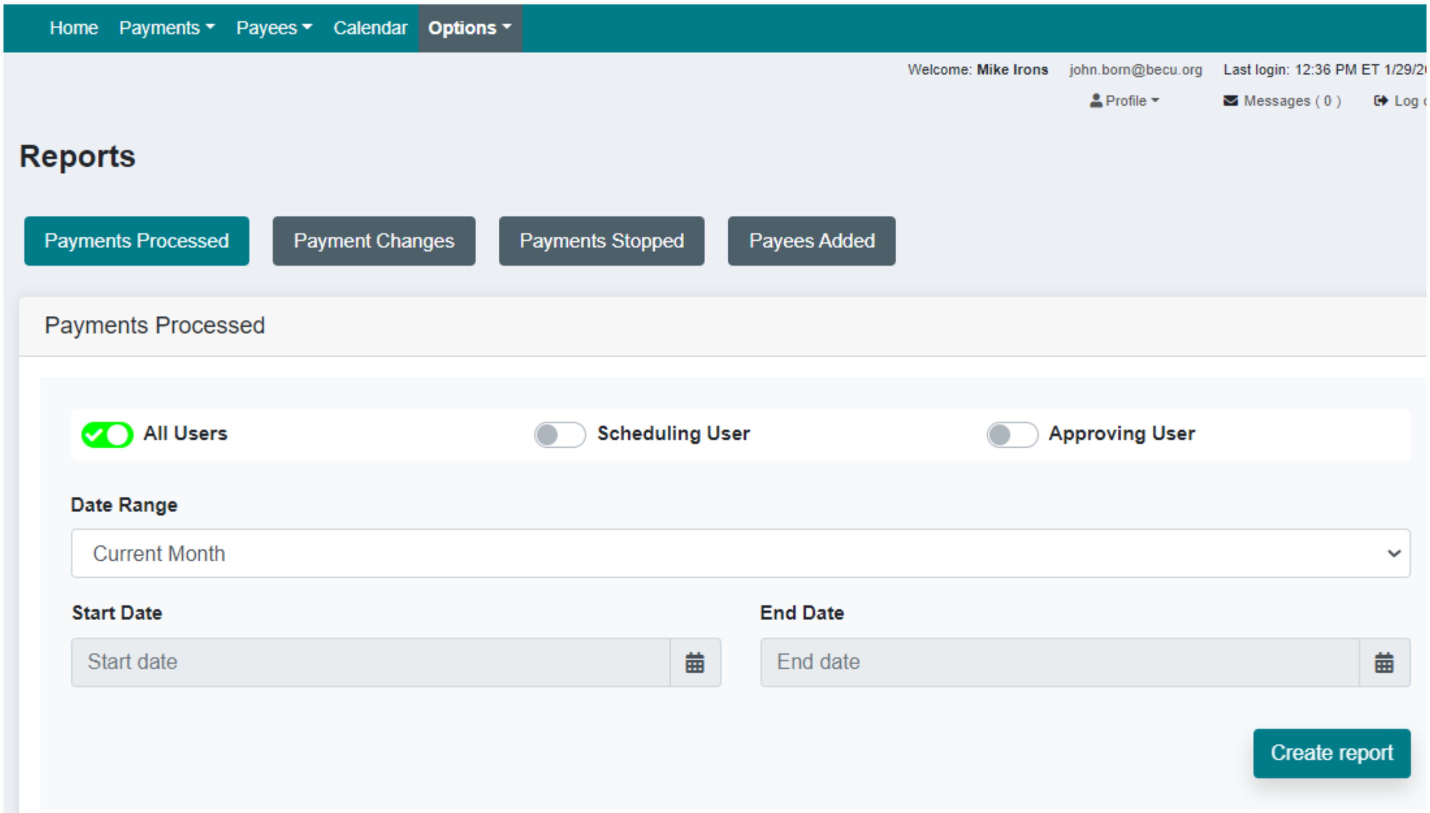

FIGURE 88

1. Use the tabs and options to create the report with the criteria and date range you wish, then click the Create report button to see the results at the bottom of the screen.

2. Use the Print and Export buttons as needed to pull the information from the system. Exported results will be saved as a CSV file.

Help Icon

1. Click the Help icon at the top right of the screen to bring up a series of graphical job aids, showing how to perform the most common Bill Pay tasks.

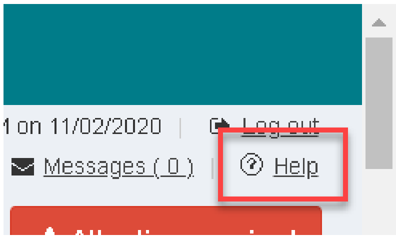

FIGURE 89

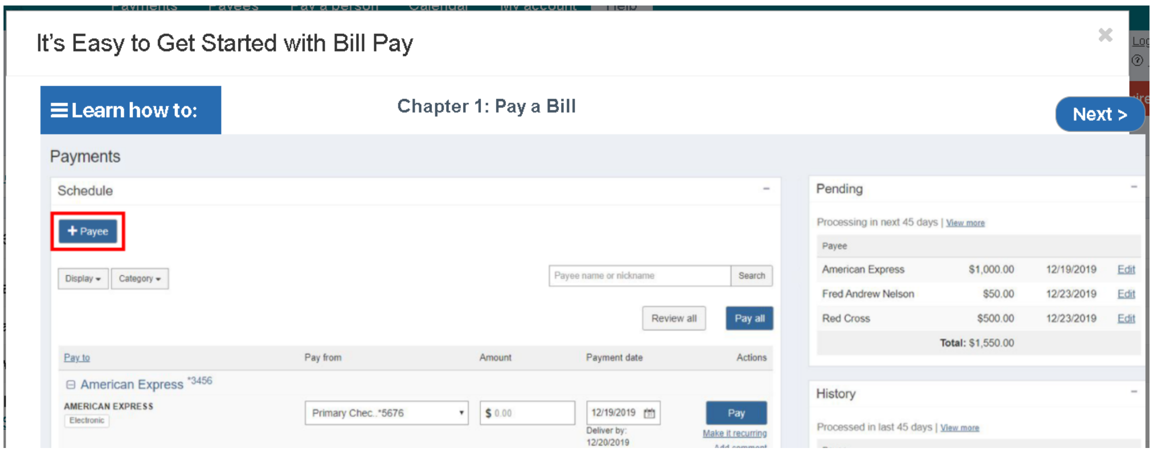

FIGURE 90

Secure Messaging

The Secure message center allows you to receive broadcast messages from BECU and individual messages from iPay Solutions for Payment Inquiries. These remain in the Secure message center for 180 days, or until the user deletes them.

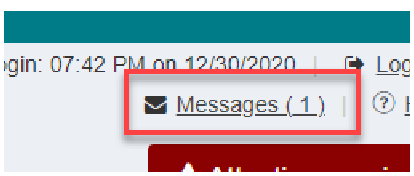

FIGURE 91

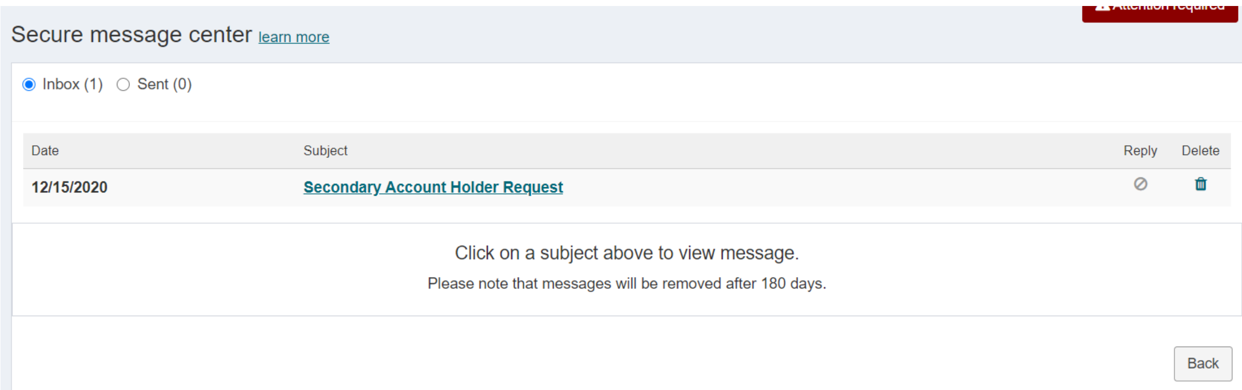

FIGURE 92

Click **learn more** to view information about secure messaging.

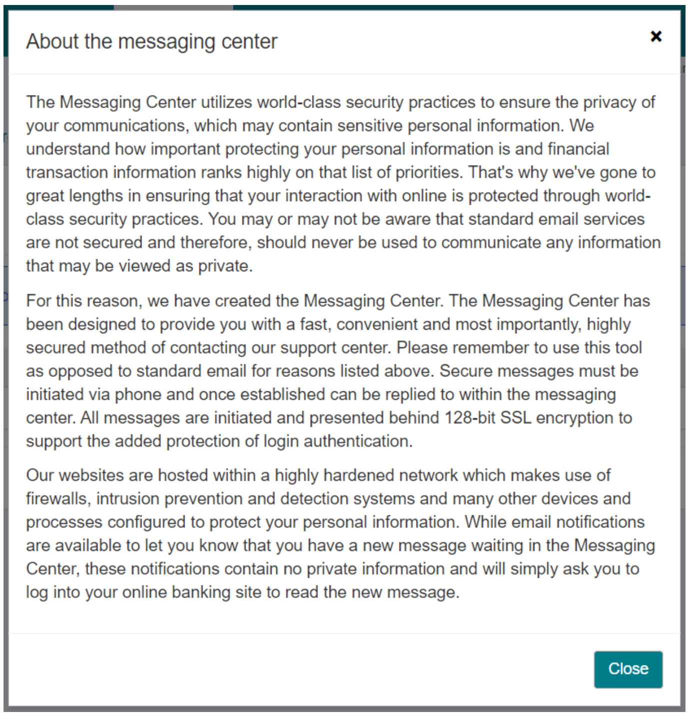

FIGURE 93