BECU BUSINESS SERVICES

BUSINESS ONLINE BANKING BILL PAY USER GUIDE

Contents

A Special Message to Existing Business Bill Pay Users

BECU is in the process of upgrading and modernizing our Business Bill Pay Service. We are excited to start the journey to provide our business members a better bill pay experience! Over approximately the next year, we will be building a new service with more functionality and a better user interface.

As part of that process, your current Business Bill Pay service is moving to a Good Funds Model. This means that you will be better able to determine when money is taken out of your account to make a bill payment. It will also help avoid overdrafts on your account when the bill payment amount exceeds your account's available balance.

One of the features that is changing is that you will schedule a "Process by Date" for your payment rather than a "Deliver by Date". The Process by Date is the date that money is taken out of your account to make the bill payment. When a Process by Date is set, the system will automatically show the estimated payment date which is typically in 2 business days if the payment is electronic (ACH or Virtual card). Generally, this means that recurring electronic payments should be set up with a Process by Date that is at least 2 business days in advance of the payment due date. For full details, see the Business Bill Pay Terms and Conditions.

Another feature that is changing is that Corporate Checks will replace Draft Checks. With a Corporate check, the money is withdrawn from your account on the Process by Date that you set. You will no longer have to wait to determine when a check has cleared to understand if the money has been taken out of your account. The Good Funds model is designed to help avoid overdrafts on your account. If the payment amount exceeds your account's available balance, the payment will be declined and not sent to the Payee. and you will be notified that the payment did not go through. BECU does offer an overdraft protection service called the *Non-Sufficient Funds (NSF) /Overdraft Protection Linked Account Option* that is described in your BECU Business Account Agreements. If you have this service turned on, the account from which you pay bills can be linked to another one of your accounts such as a savings account, money market account, or a line of credit to fund the payment. This can help avoid declined payments due to an insufficient available balance in your paying account.

Except for the changes described above, your Business Bill Pay Service will remain the same and have the same feature functionality that you enjoy today.

BECU will make the change to the Good Funds Model on February 10, 2026. Note that when we make the change, any Recurring payments that you have set up will automatically change from Deliver by Date to Process by Date, so you may want to adjust your scheduled payments to ensure that your payments are not late.

For more information on linking accounts or applying for a Line of Credit, go to https://www.becu.org/business-banking/business-loans/line-of-credit or contact us at 800-704-8080 with questions regarding the Good Funds Model change.

Getting Started

Enrollment

1. To enroll in Bill Pay, click **Business Bill Pay** in the Transactions menu.

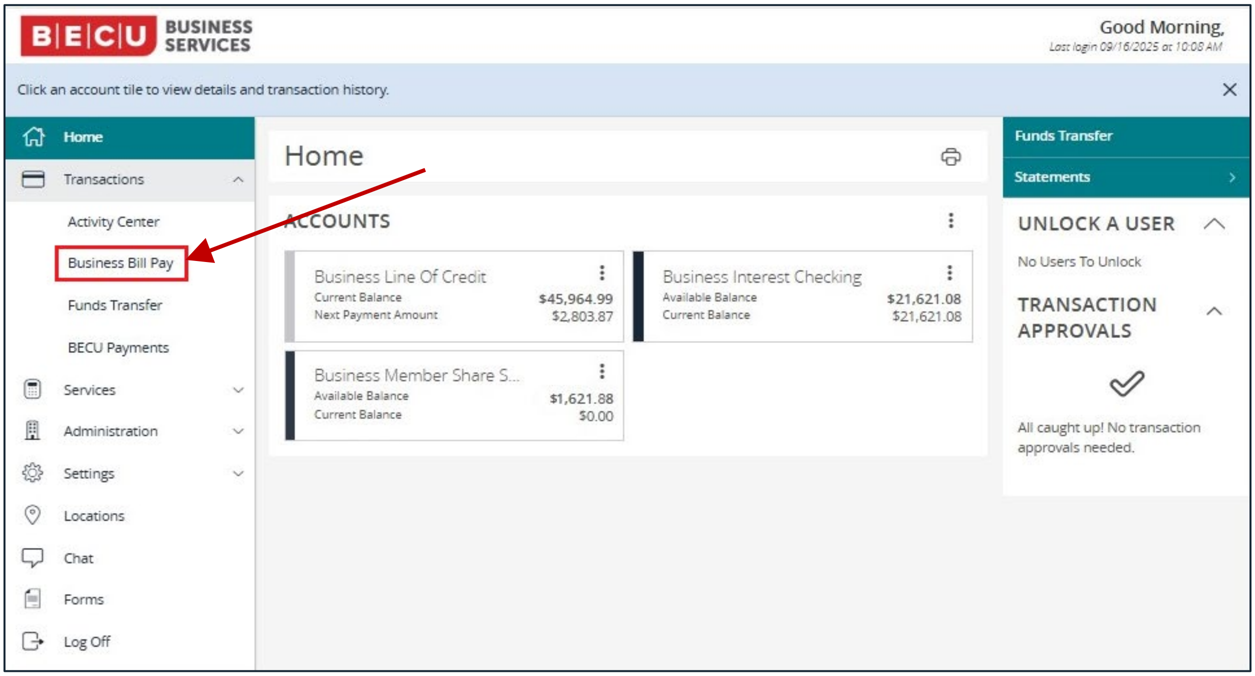


FIGURE 1 NAVIGATION TO BUSINESS BILL PAY

2. The system will display all your eligible accounts that can be designated as "from" accounts in Business Bill Pay.

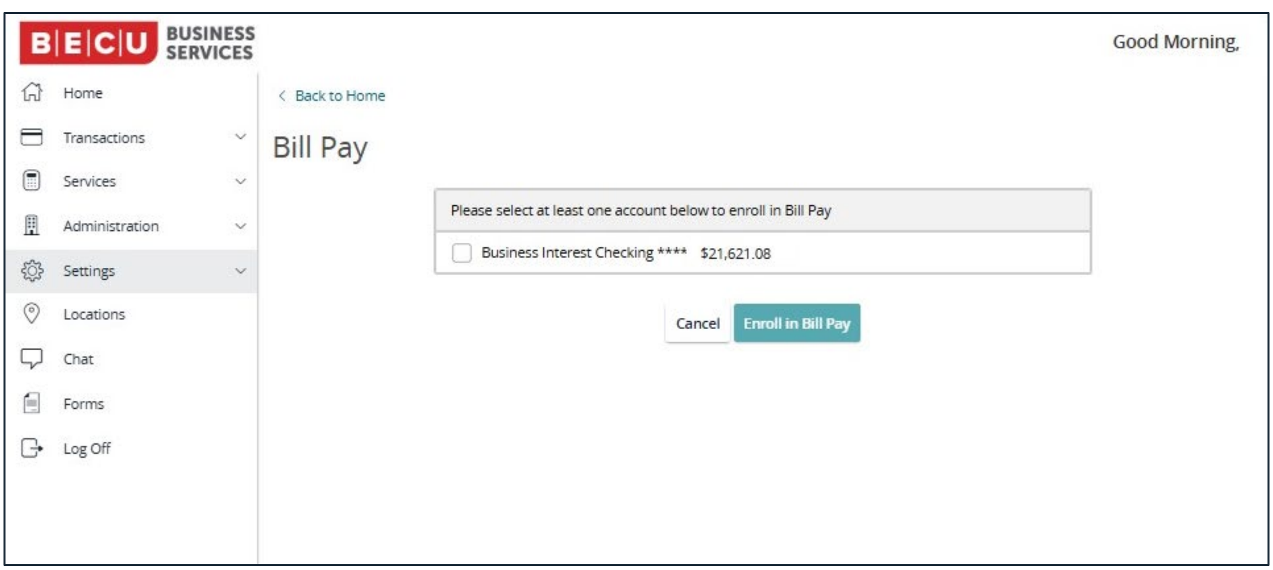


Figure 2 Bill Pay Account Enrollment Screen

3. Choose at least one of these accounts and click Enroll in Bill Pay.

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

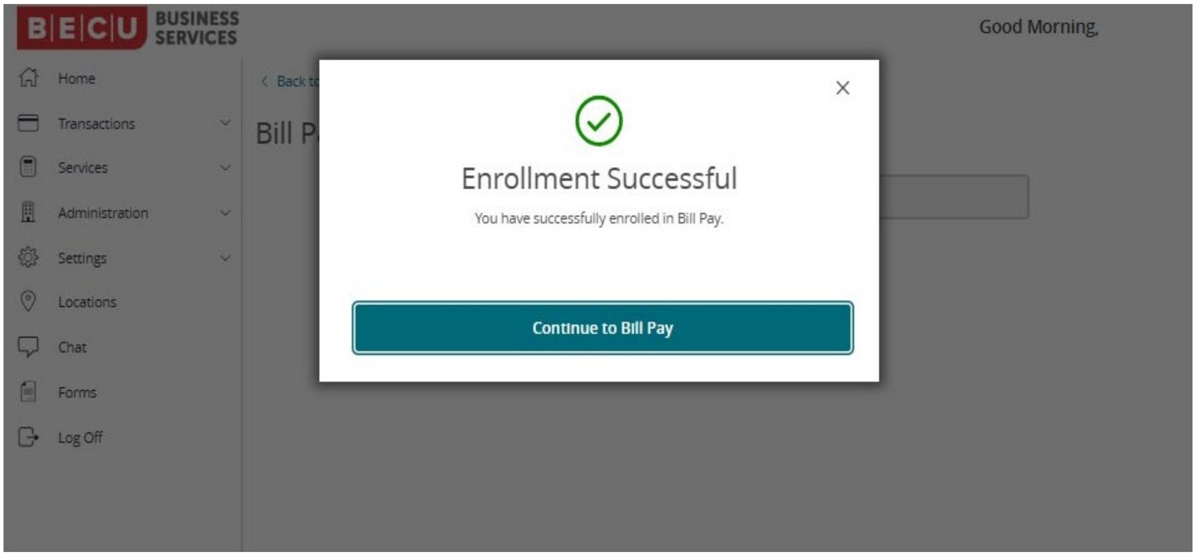


Figure 3 Enrollment Successful Message

Security Key and Terms and Conditions

Next, you will be taken to a screen where you must enter a security key and accept the Business Bill Pay Terms and Conditions.

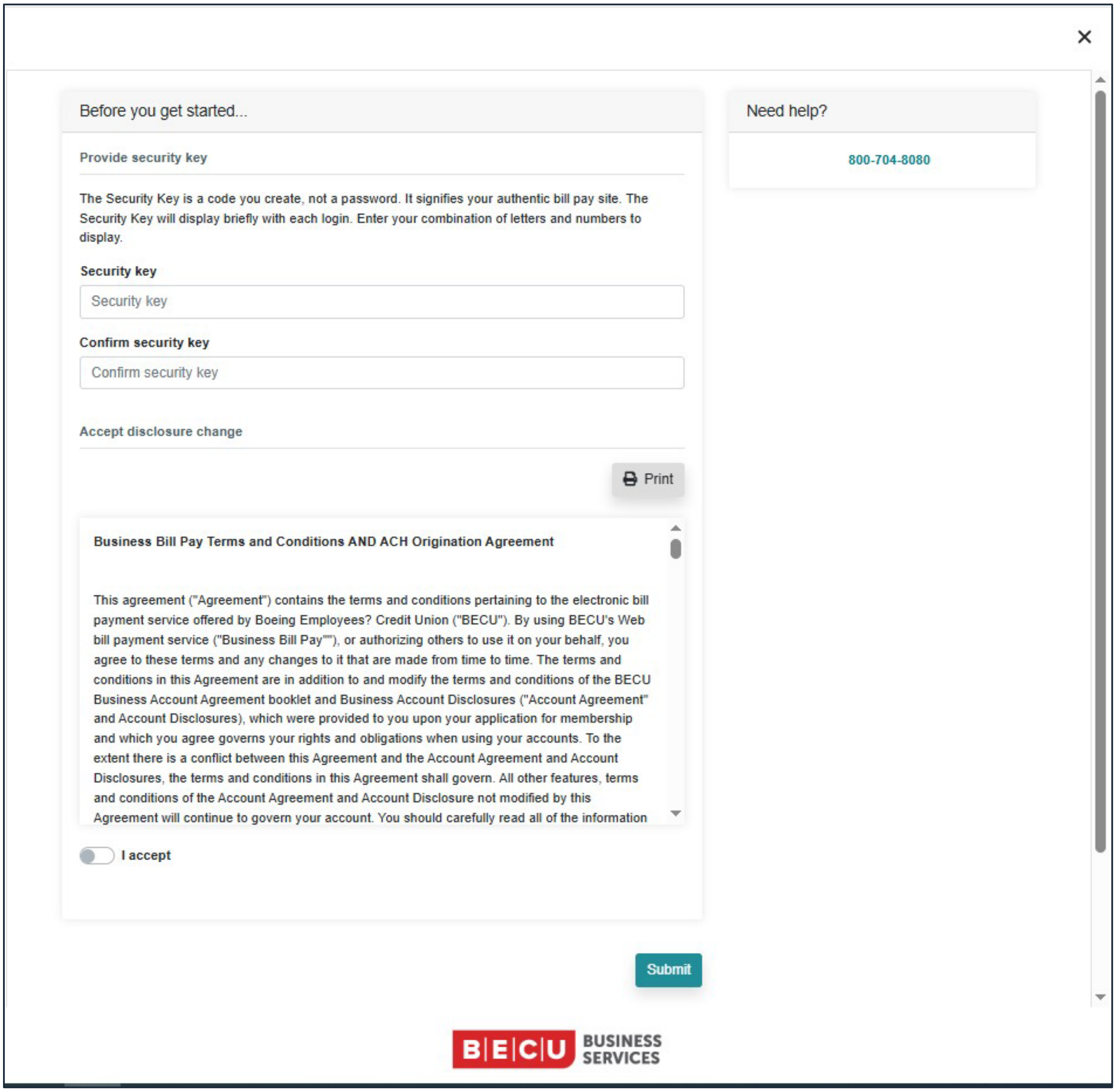
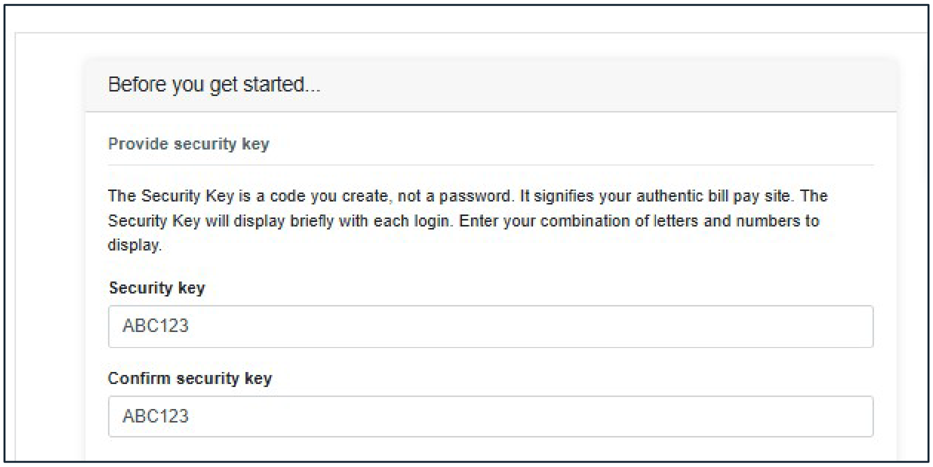


FIGURE 4 BILL PAY SECURITY KEY SETUP AND TERMS AND CONDITIONS

The Security Key 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.

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


Before you get started...

Provide security key

The Security Key is a code you create, not a password. It signifies your authentic bill pay site. The Security Key will display briefly with each login. Enter your combination of letters and numbers to display.

Security key

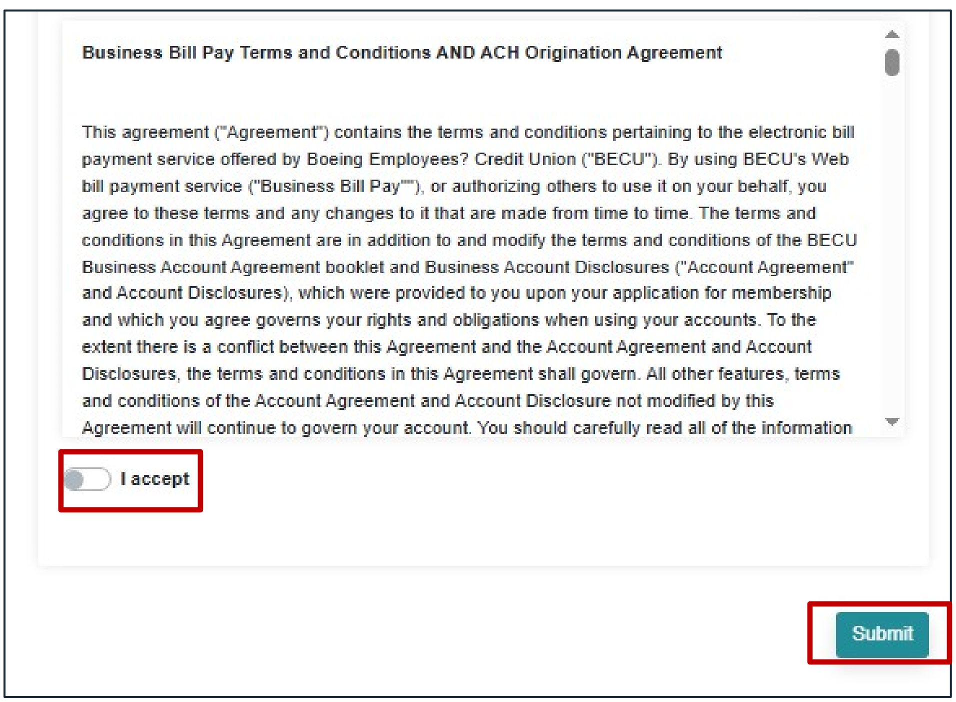
ABC123

Confirm security key

ABC123

FIGURE 5 SECURITY KEY FORM

The Business Bill Pay Terms and Conditions must be agreed upon before you may use the service.


Business Bill Pay Terms and Conditions AND ACH Origination Agreement

This agreement ("Agreement") contains the terms and conditions pertaining to the electronic bill payment service offered by Boeing Employees? Credit Union ("BECU"). By using BECU's Web bill payment service ("Business Bill Pay""), or authorizing others to use it on your behalf, you agree to these terms and any changes to it that are made from time to time. The terms and conditions in this Agreement are in addition to and modify the terms and conditions of the BECU Business Account Agreement booklet and Business Account Disclosures ("Account Agreement" and Account Disclosures), which were provided to you upon your application for membership and which you agree governs your rights and obligations when using your accounts. To the extent there is a conflict between this Agreement and the Account Agreement and Account Disclosures, the terms and conditions in this Agreement shall govern. All other features, terms and conditions of the Account Agreement and Account Disclosure not modified by this Agreement will continue to govern your account. You should carefully read all of the information

I accept

Submit

FIGURE 6 ACCEPT BILL PAY TERMS AND CONDITIONS

5. Slide the grey **I accept** button to the right and click **Submit**.

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.

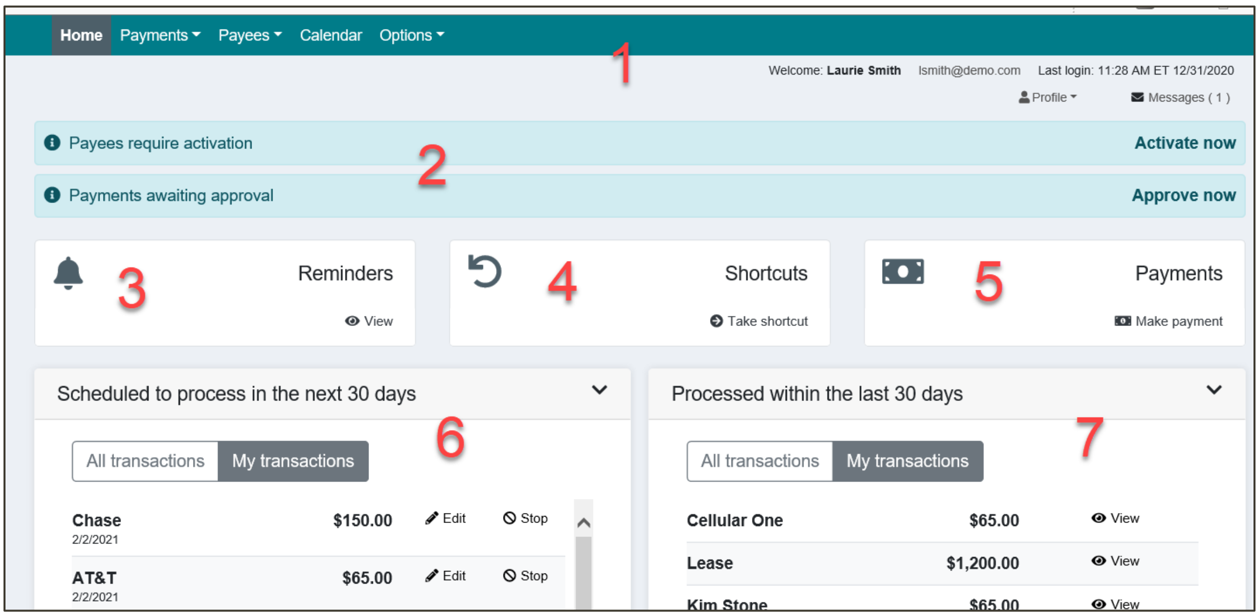


Figure 7 Bill Pay Home Page

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.

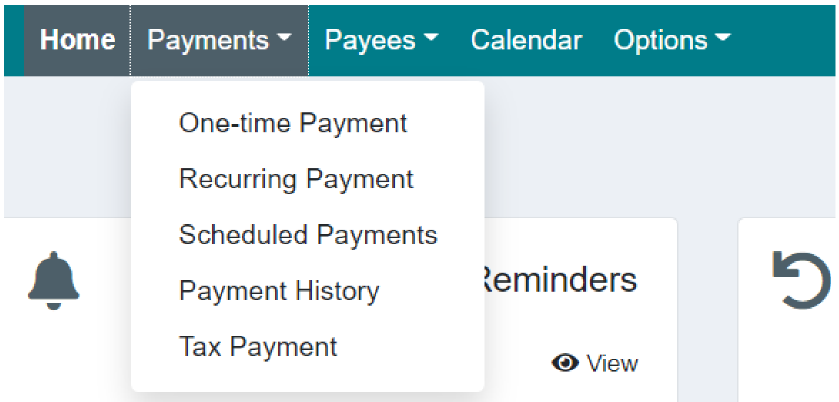


FIGURE 8 PAYMENTS MENU

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.

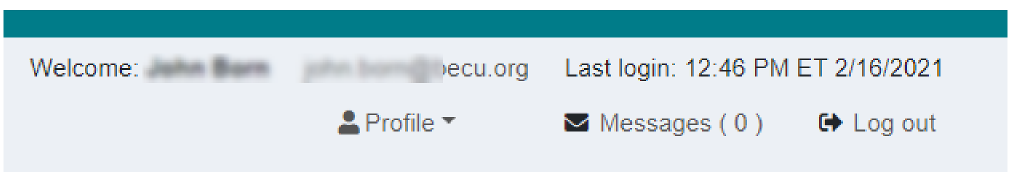


FIGURE 9 USER PROFILE AND LOGIN INFORMATION

You may add/change your (admin/user) contact information by clicking on Profile – View Contact Info.

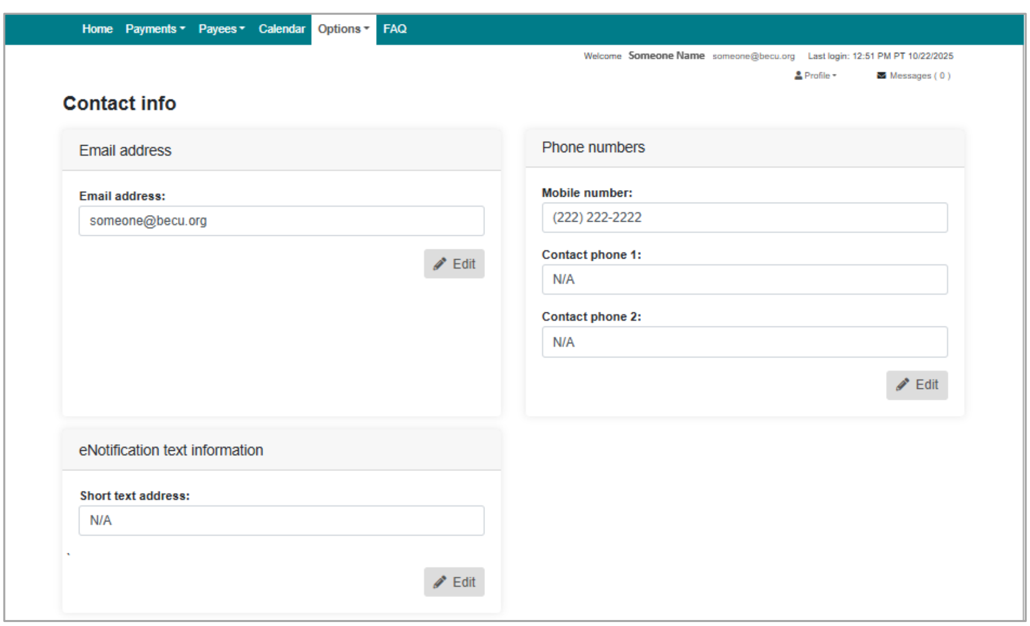


FIGURE 10 CONTACT INFORMATION PAGE

You may set your Default home page by clicking on Profile – Default Page.

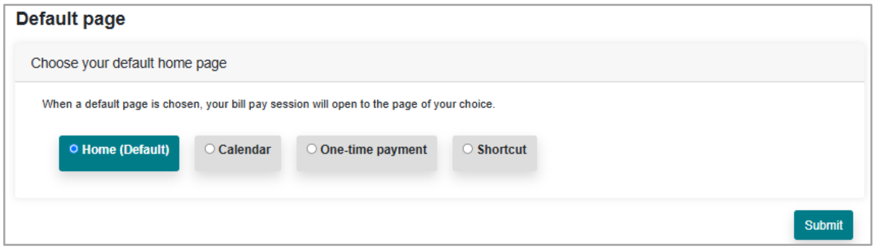


Figure 11 Set Default Home Page

Notifications

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

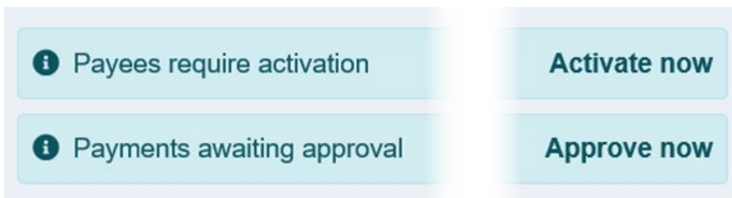


Figure 12 Notifications

Reminders

View and set reminders.

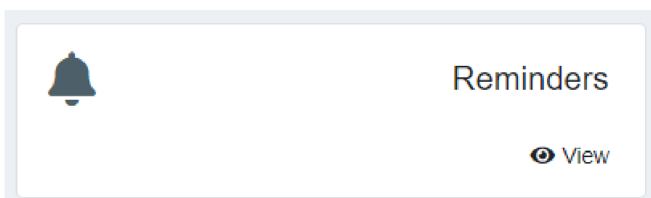


Figure 13 Reminders

Shortcuts

Take a shortcut, if any are available.

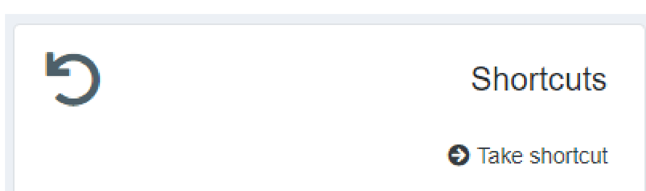


Figure 14 Shortcuts

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.

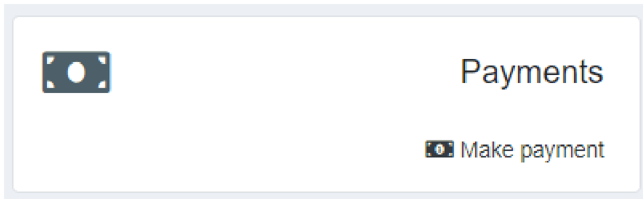


FIGURE 15 ONE-TIME PAYMENTS

Scheduled Payments

View, edit, or cancel scheduled payments. Note that as of February 10, 2026, the date shown on Scheduled Payments will be the date the money is taken out, NOT the date the payment will be made.

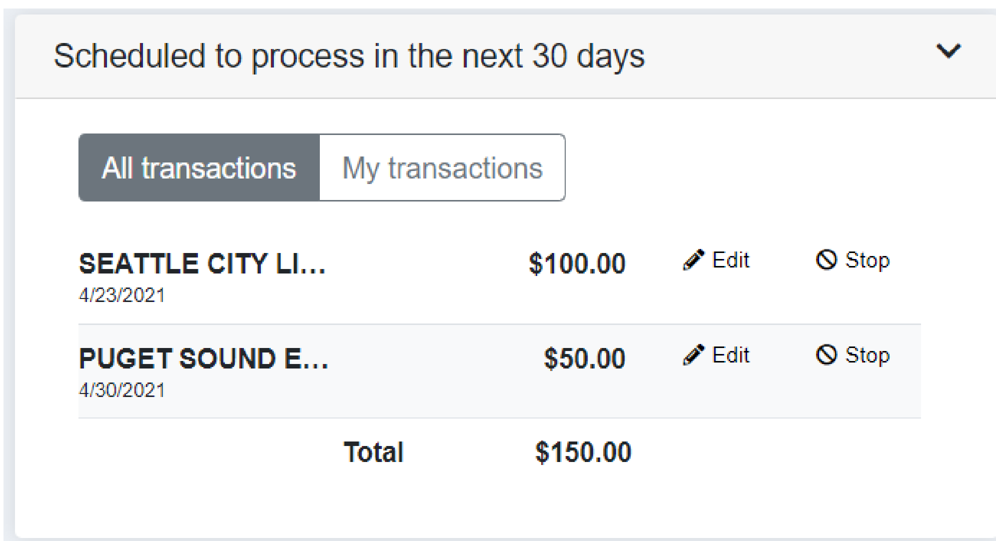


FIGURE 16 SCHEDULED PAYMENTS

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.

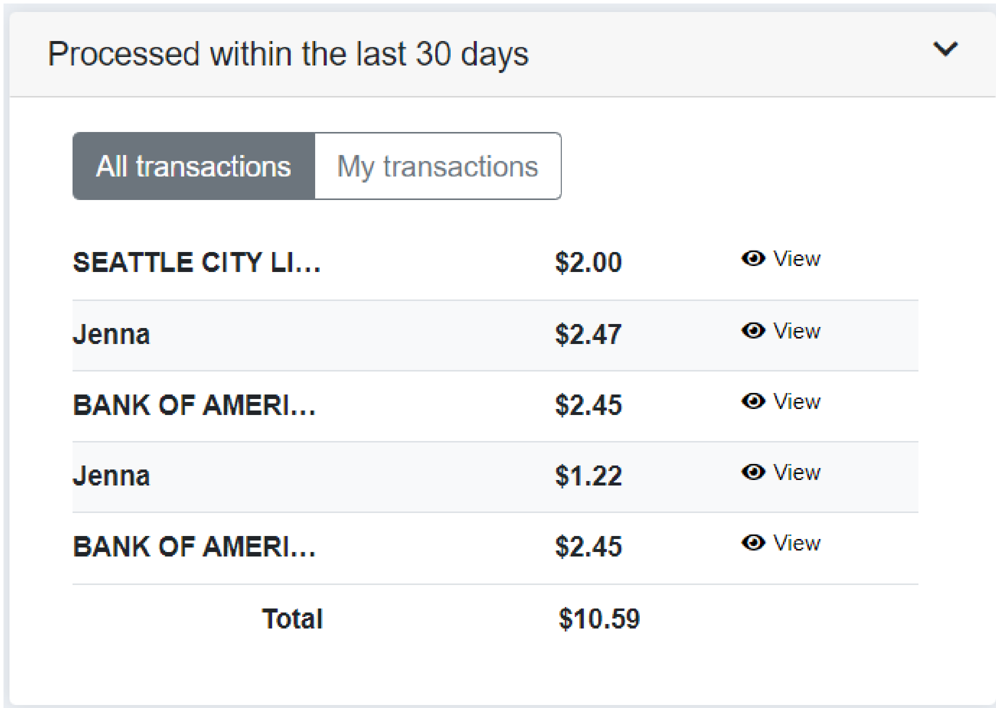


FIGURE 17 PAYMENT HISTORY

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.

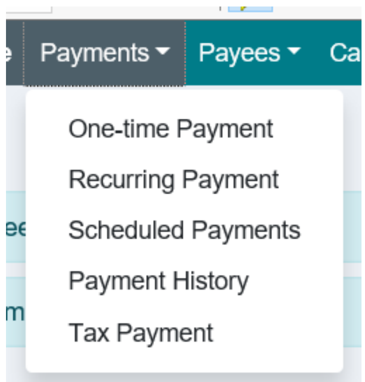


FIGURE 18 PAYMENTS MENU

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 a virtual 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**.
   The One-time payment screen allows you to add payees, schedule payments quickly for payees that you've set up previously, filter, and search payees.

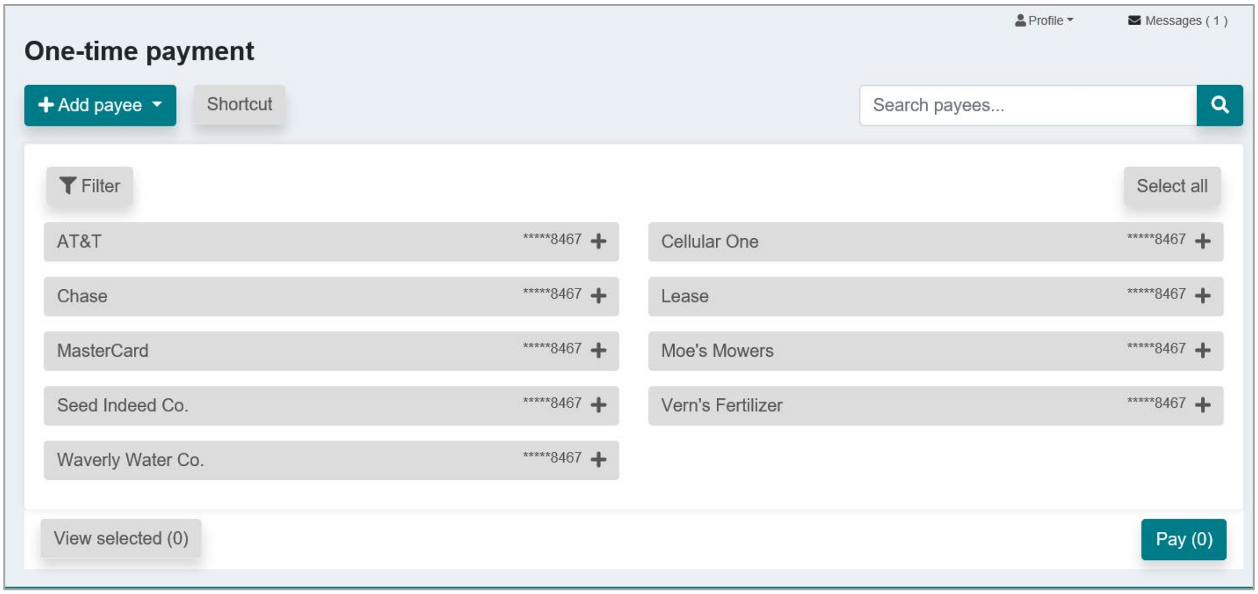


FIGURE 19 ONE-TIME PAYMENTS SCREEN

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

FIGURE 20 SELECT PAYEE LIST

3. You may also choose to create one-time payments for multiple payees.

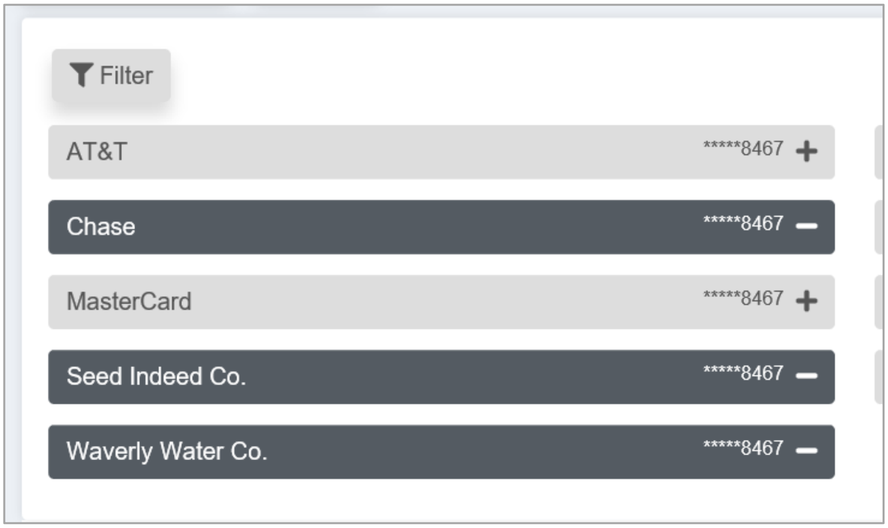


FIGURE 21 MULTIPLE PAYEES SELECTED

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

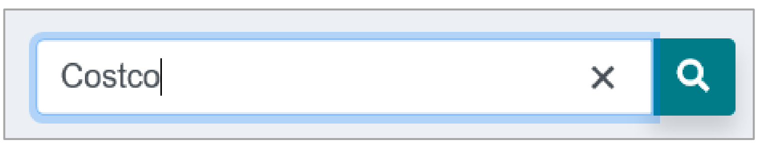


FIGURE 22 SEARCH BAR

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

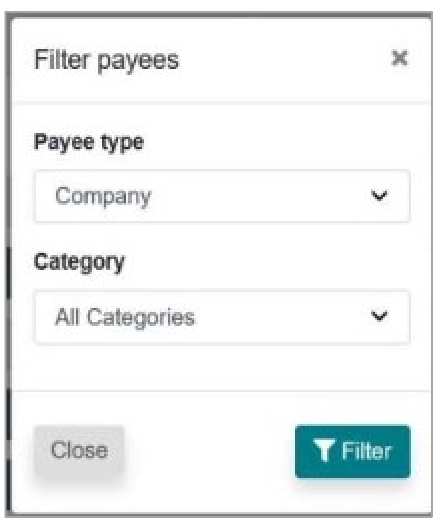


FIGURE 23 FILTER PAYEES PANEL

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.

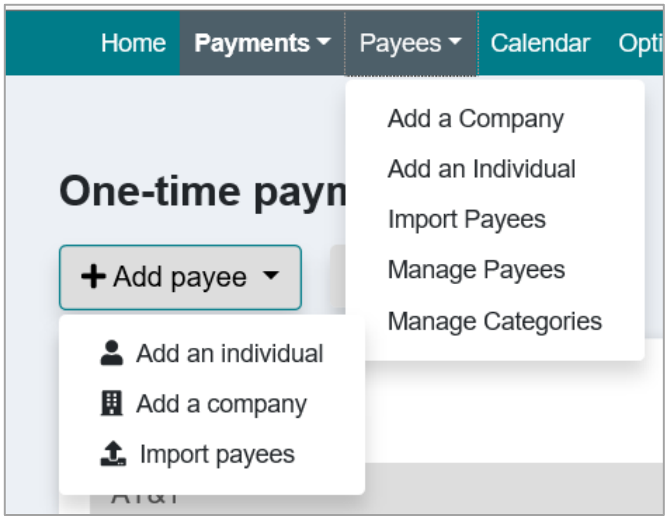


Figure 24 Add Payee Options List

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

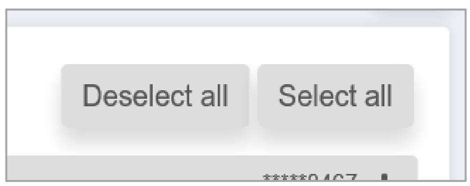


Figure 25 Deselect All and Select All buttons

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

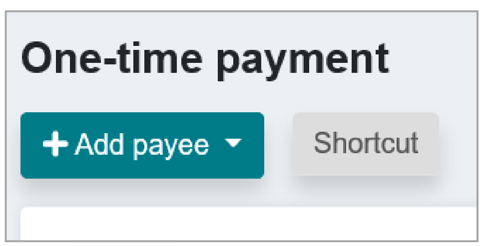


Figure 26 Shortcut Button

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.

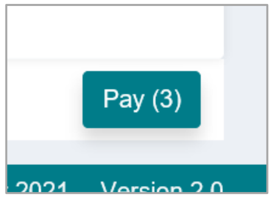


FIGURE 27 ONE-TIME PAYMENTS PAY BUTTON

You will be taken to the Payment summary screen. Note that as of February 10, 2026, the "Deliver by" date will become the "Process by" date. Once you set a Process by Date, the system will provide you with an estimated Delivery by/Payment Date.

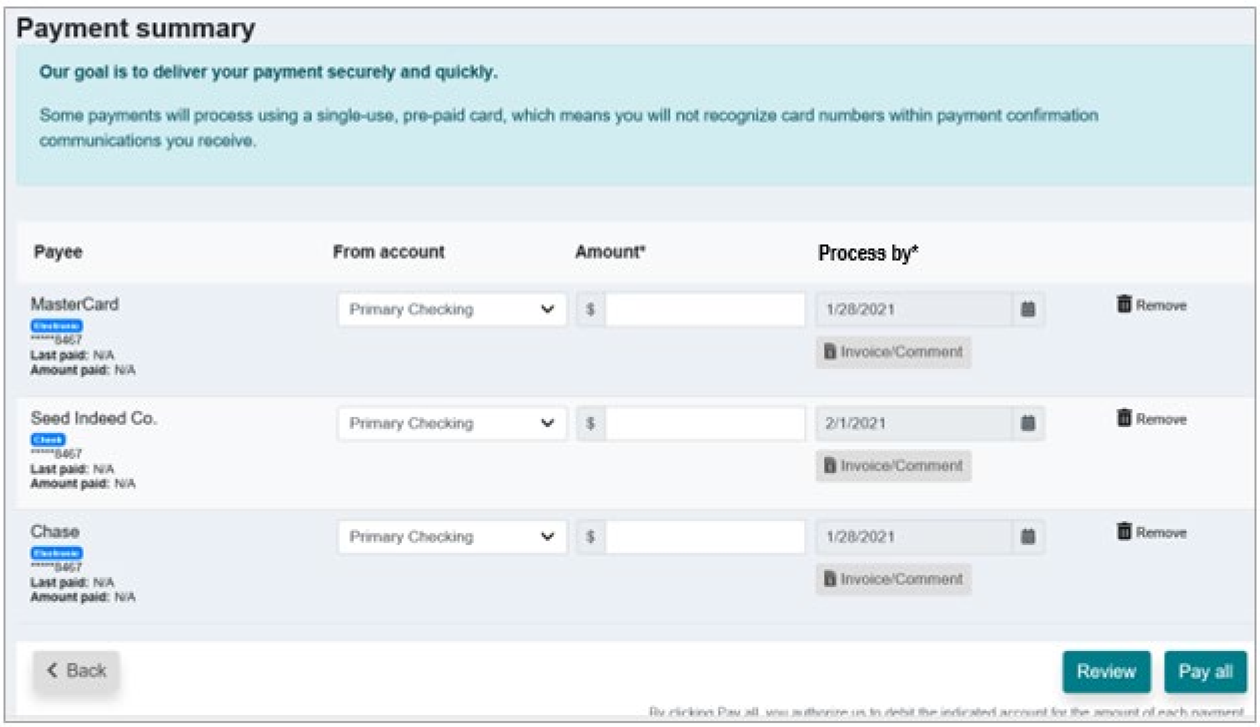


FIGURE 28 PAYMENT SUMMARY SCREEN

11. On the Payment Summary screen you can specify the From account, Amount, and Process-by date for each payment.

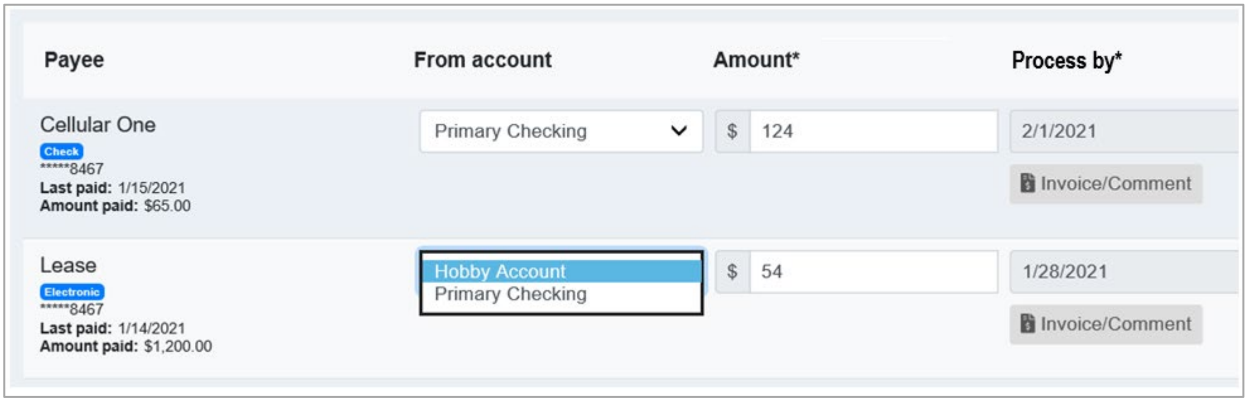


FIGURE 29 PAYMENT SUMMARY/ENTRY SCREEN

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

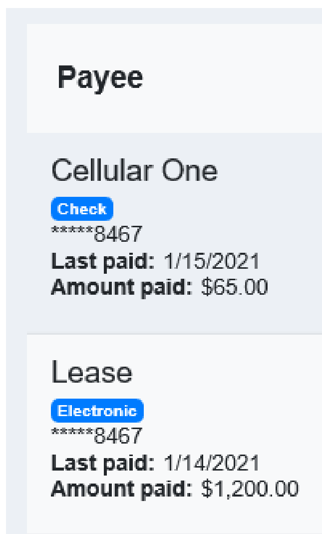


FIGURE 30 PAYEE DETAILS PANEL

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

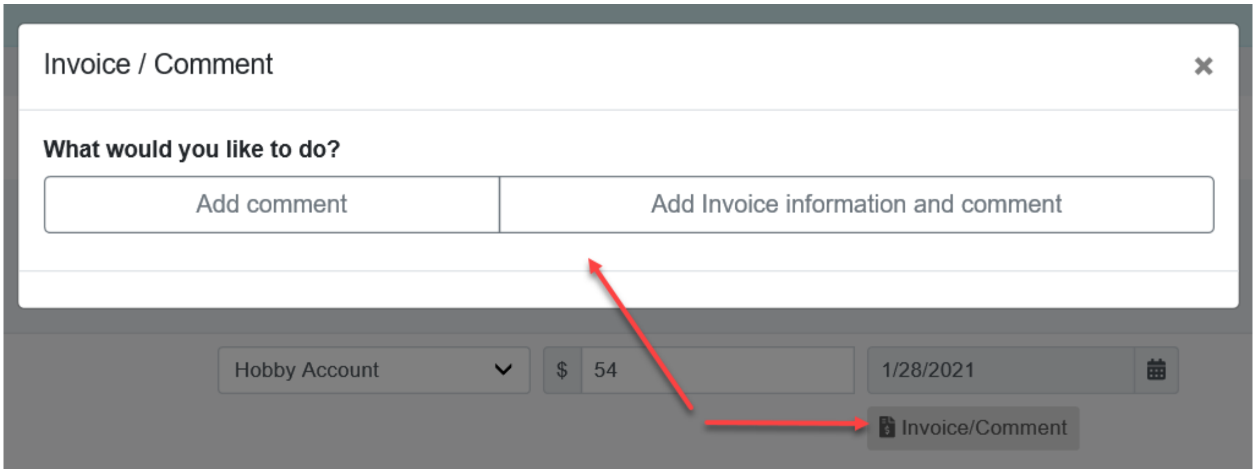


FIGURE 31 PAYMENT INVOICE/COMMENT PANEL

Note: If you add invoice information, the payment must be sent by Commercial 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.

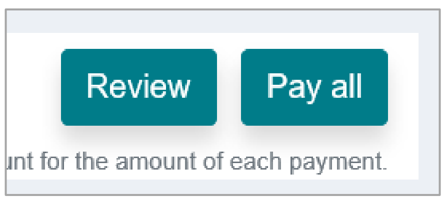


FIGURE 32 Review Payment Options

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

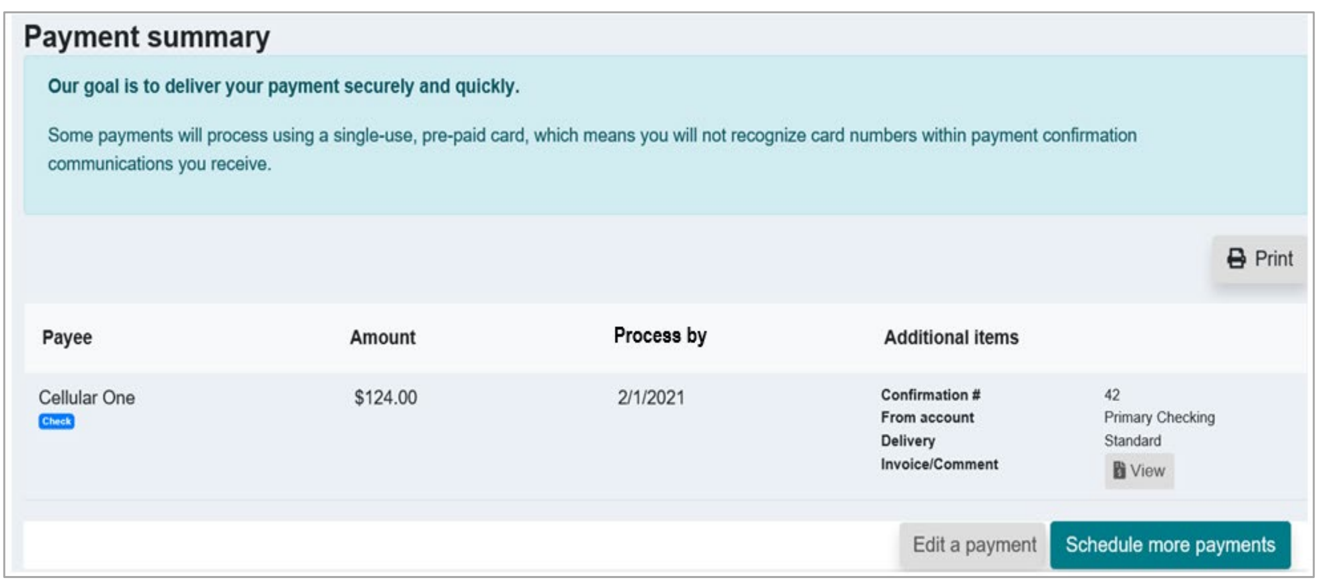


FIGURE 33 PAYMENT SUMMARY DETAILS

Recurring Payment

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

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

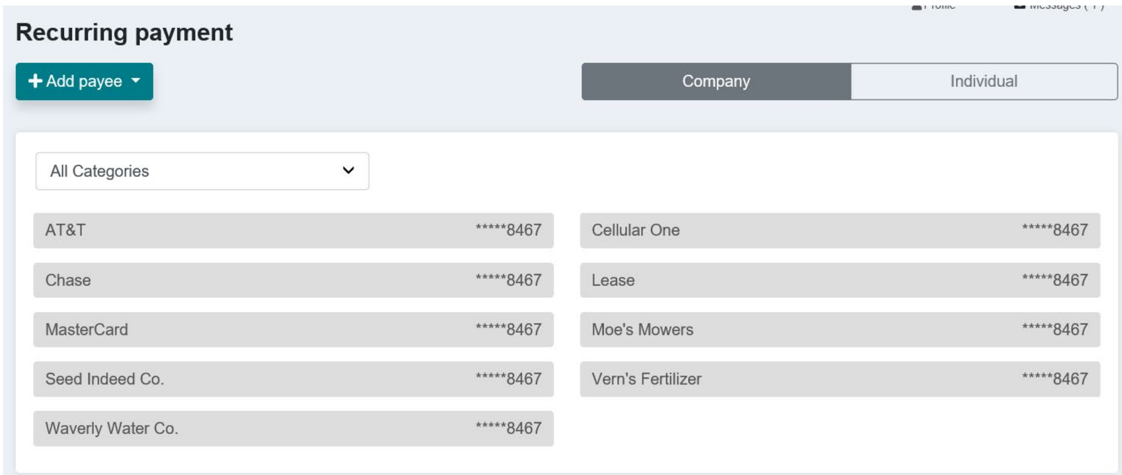


FIGURE 34 RECURRING PAYMENTS PAYEE LIST

   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.

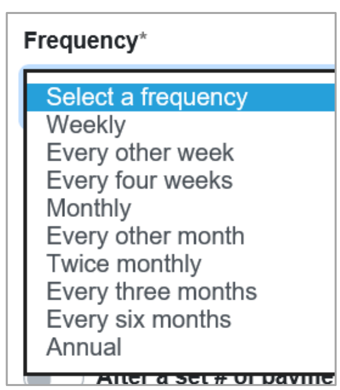


FIGURE 35 RECURRING PAYMENT FREQUENCY LIST

6. Depending on the frequency you choose, other fields will appear.
7. Specify if and how you want the recurring series to end. Note that as of February 10, 2026, the date you set will be a Process by Date and NOT a Deliver by Date. On February 10, 2026, ALL of

scheduled recurring payments will automatically switch from a Deliver by Date to a Process by Date.

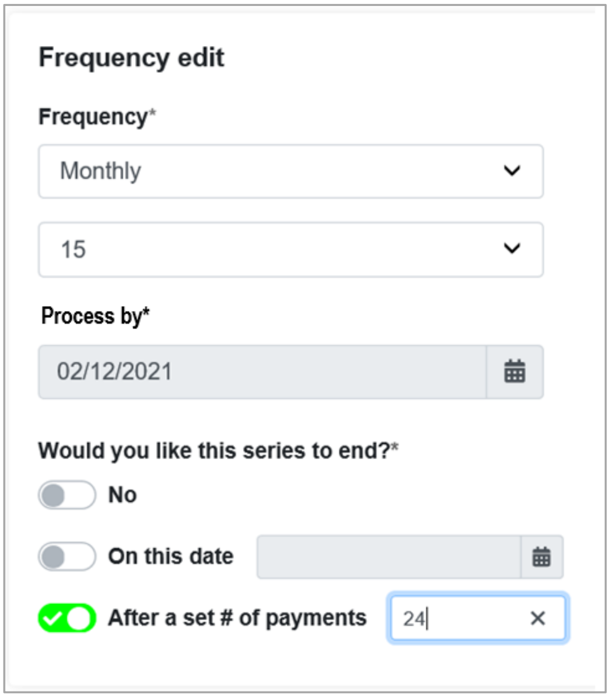


Figure 36 Recurring Payment Details

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

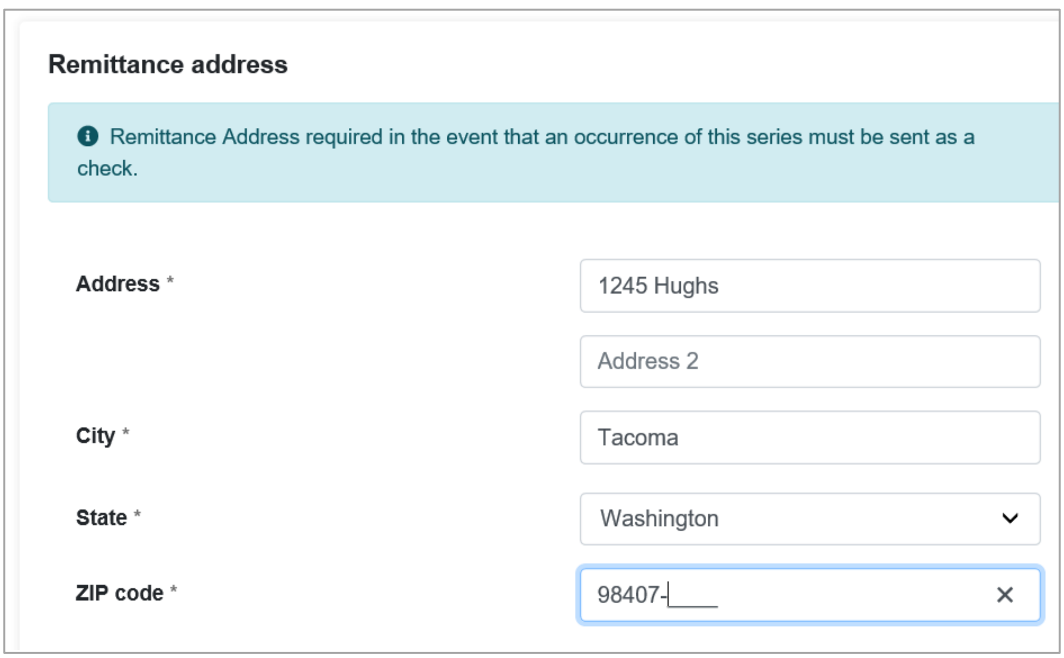


FIGURE 37 REMITTANCE ADDRESS FORM

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.

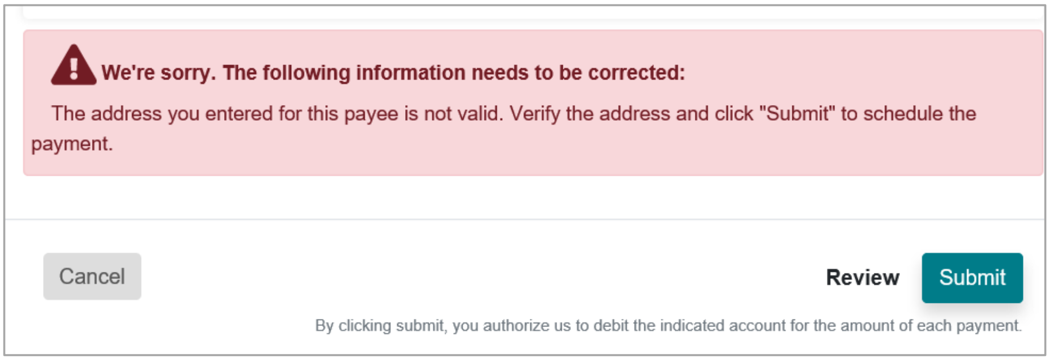


Figure 38 Submit Payment Request Button

Note: By clicking **Submit**, you authorize BECU to debit the indicated account for the amount of each payment.

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.

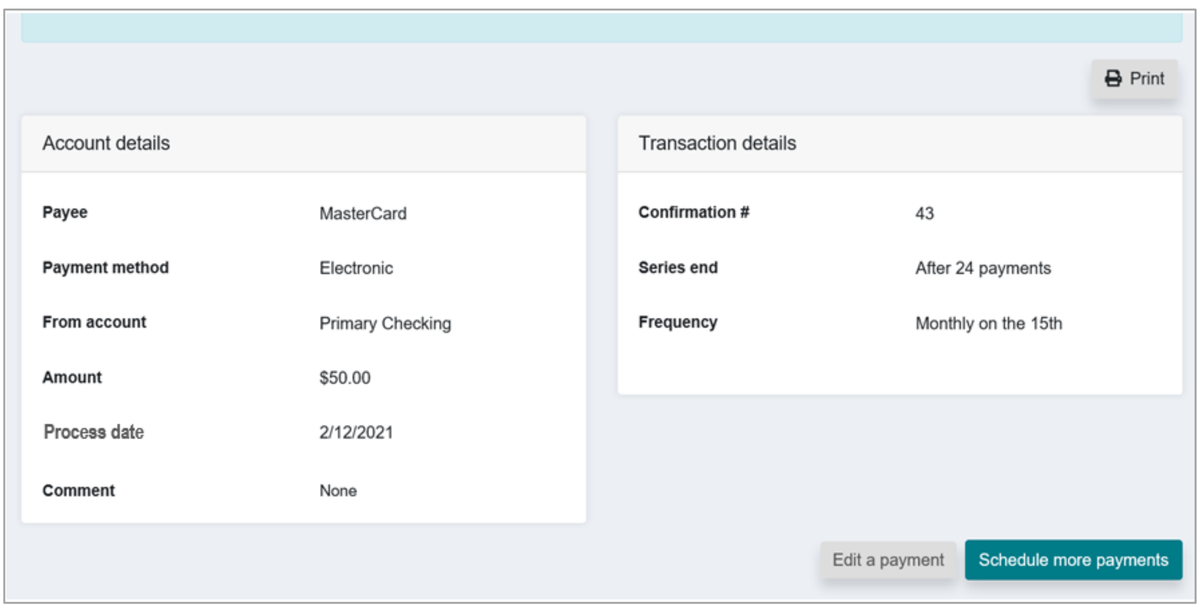
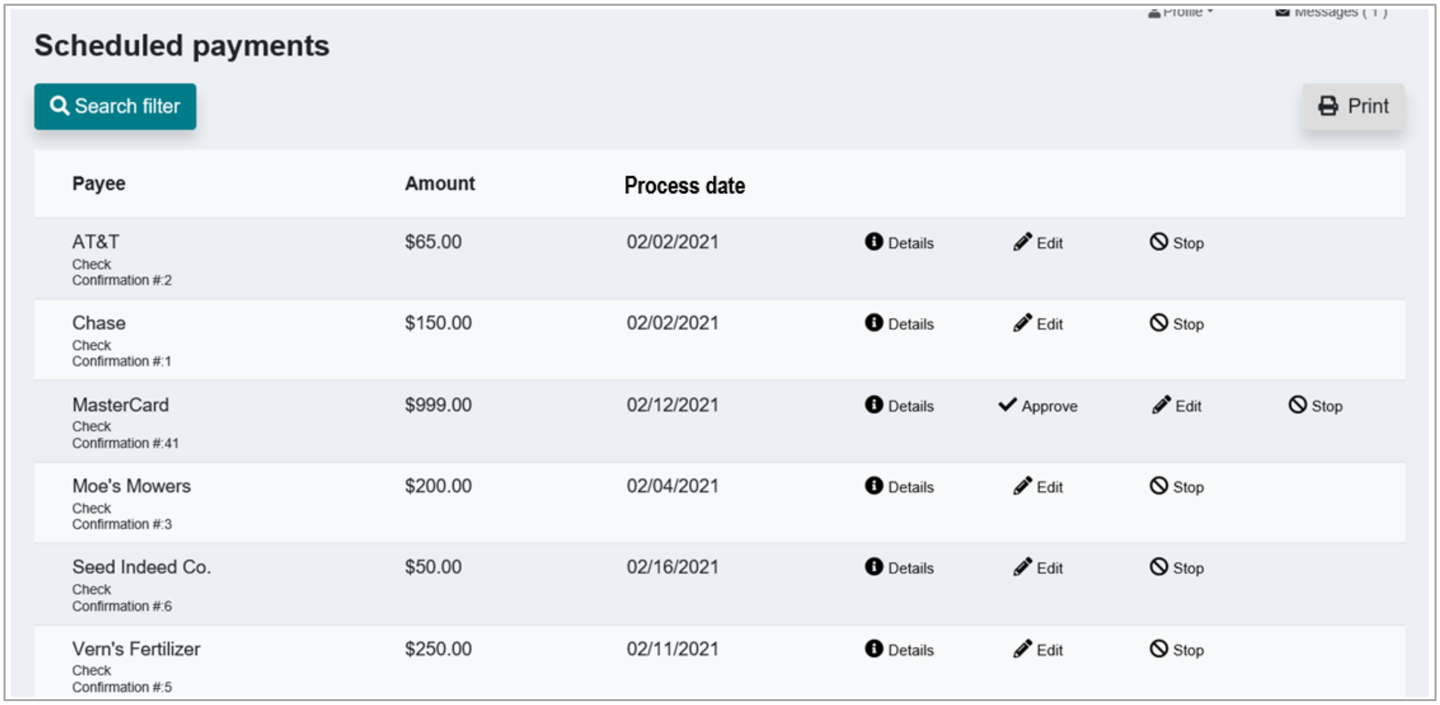


Figure 39 Recurring Payment Summary

Scheduled Payments

Select Scheduled Payments from the Payments menu. The screen shows a list of all scheduled payments.



Scheduled payments

Search filter | Print

Payee	Amount	Process date				
AT&T Check Confirmation #:2	$65.00	02/02/2021	Details	Edit	Stop	
Chase Check Confirmation #:1	$150.00	02/02/2021	Details	Edit	Stop	
MasterCard Check Confirmation #:41	$999.00	02/12/2021	Details	Approve	Edit	Stop
Moe's Mowers Check Confirmation #:3	$200.00	02/04/2021	Details	Edit	Stop	
Seed Indeed Co. Check Confirmation #:6	$50.00	02/16/2021	Details	Edit	Stop	
Vern's Fertilizer Check Confirmation #:5	$250.00	02/11/2021	Details	Edit	Stop	

FIGURE 40 SCHEDULED PAYMENTS LIST

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

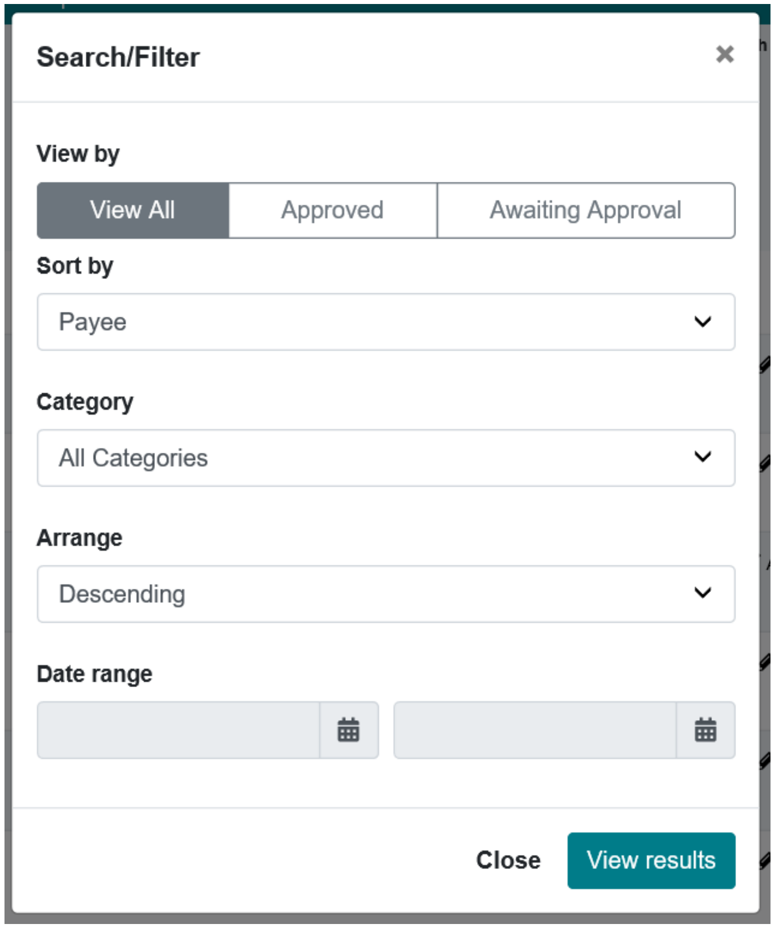


FIGURE 41 SEARCH/FILTER RECURRING PAYMENTS DIALOG BOX

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.

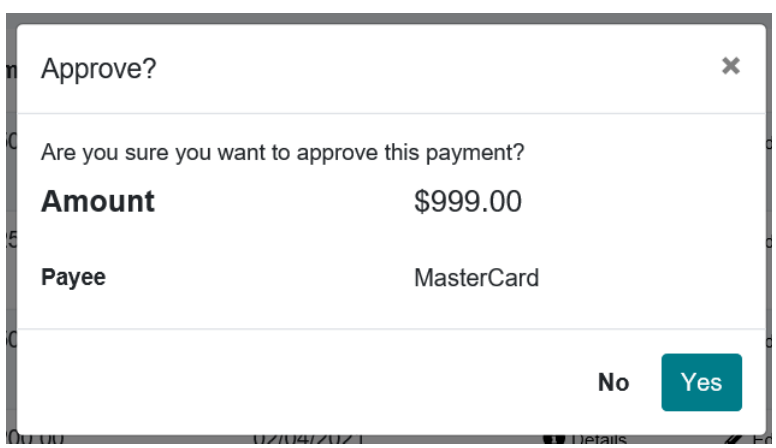


FIGURE 42 RECURRING PAYMENT APPROVALS DIALOG BOX

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

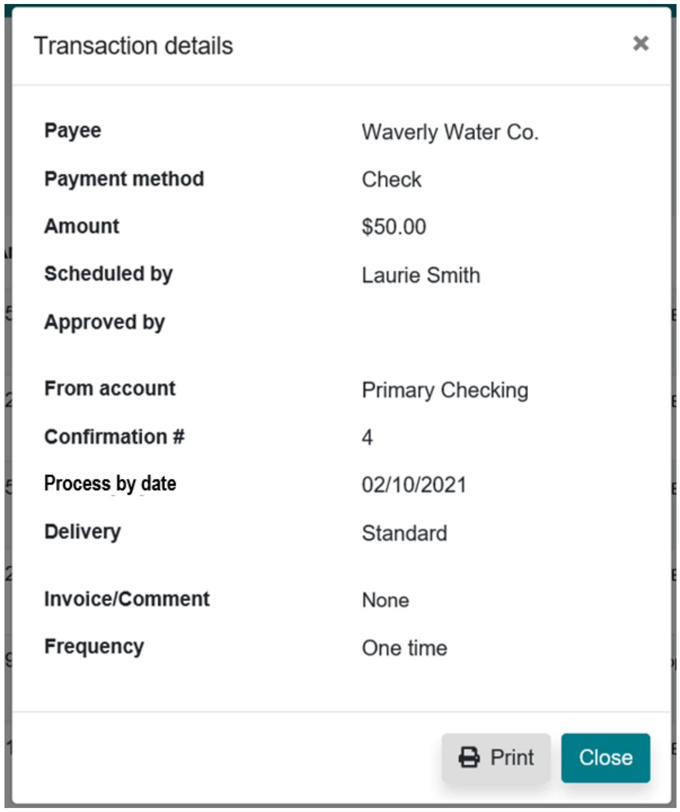


Figure 43 Transaction Details

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

Figure 44 Total Payments scheduled

Payment History

1. Select **Payment History** from the Payments menu. 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.

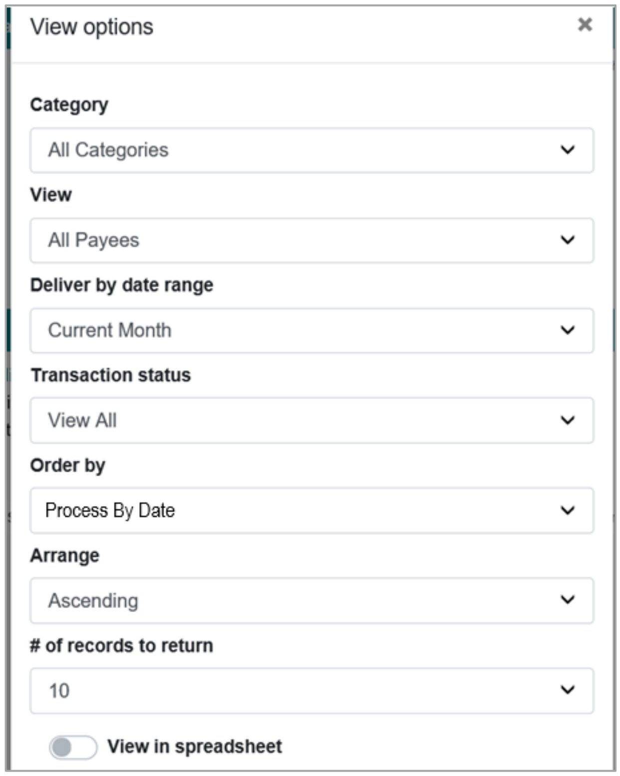


FIGURE 45 PAYMENT HISTORY VIEWING OPTIONS

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

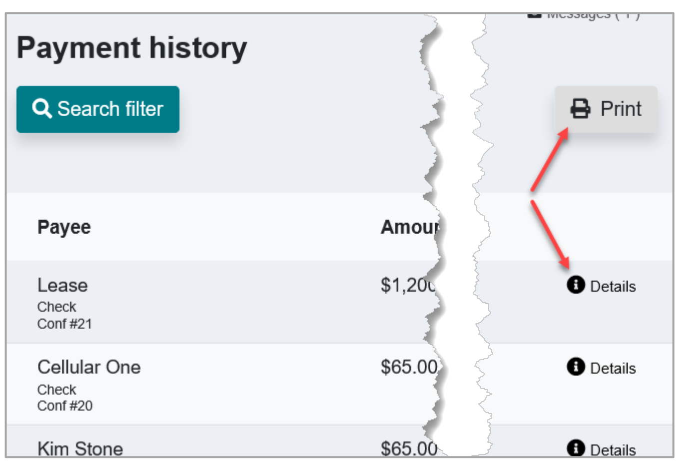


FIGURE 46 PAYMENT HISTORY DETAILS

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 at https://www.eftps.gov/eftps/.

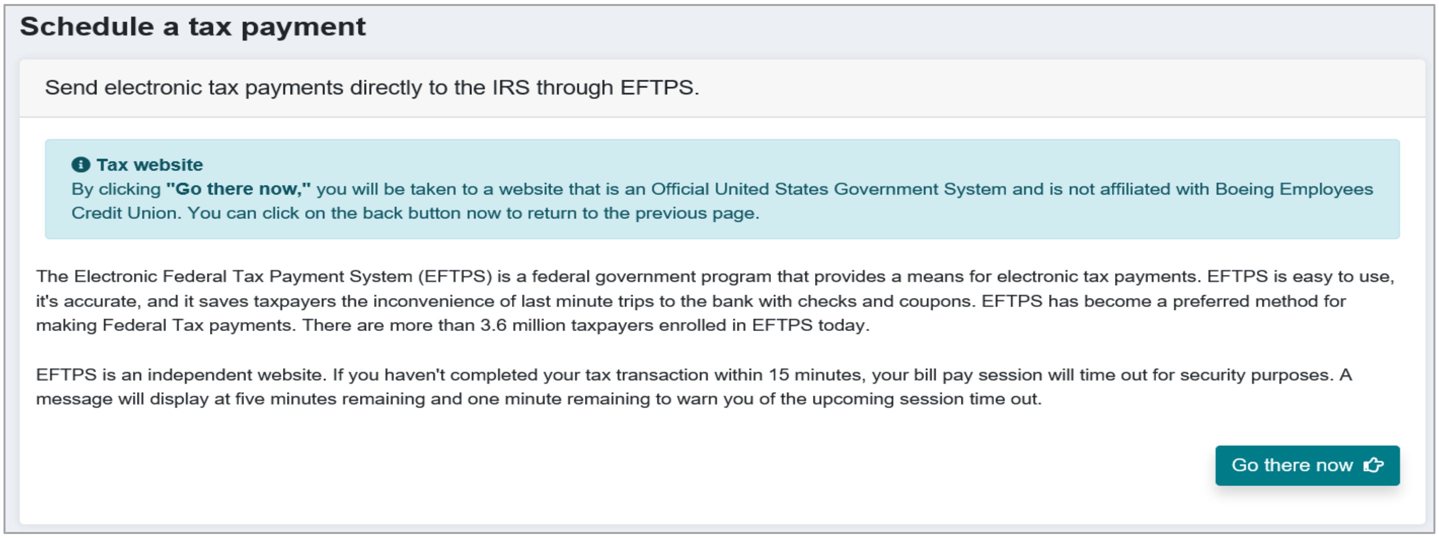


Figure 47 Schedule a Tax Payment

Corporate Check Payments

Starting February 10, 2026, Business Bill Payment will NO LONGER support draft checks. Instead, all checks that are sent for payment will be in the form of Corporate Checks. The system will remove the funds from your account on the Process by Date before the Corporate Check is sent to the Payee. You will no longer have to wait for the check to clear to know if the money has been taken out of your account.

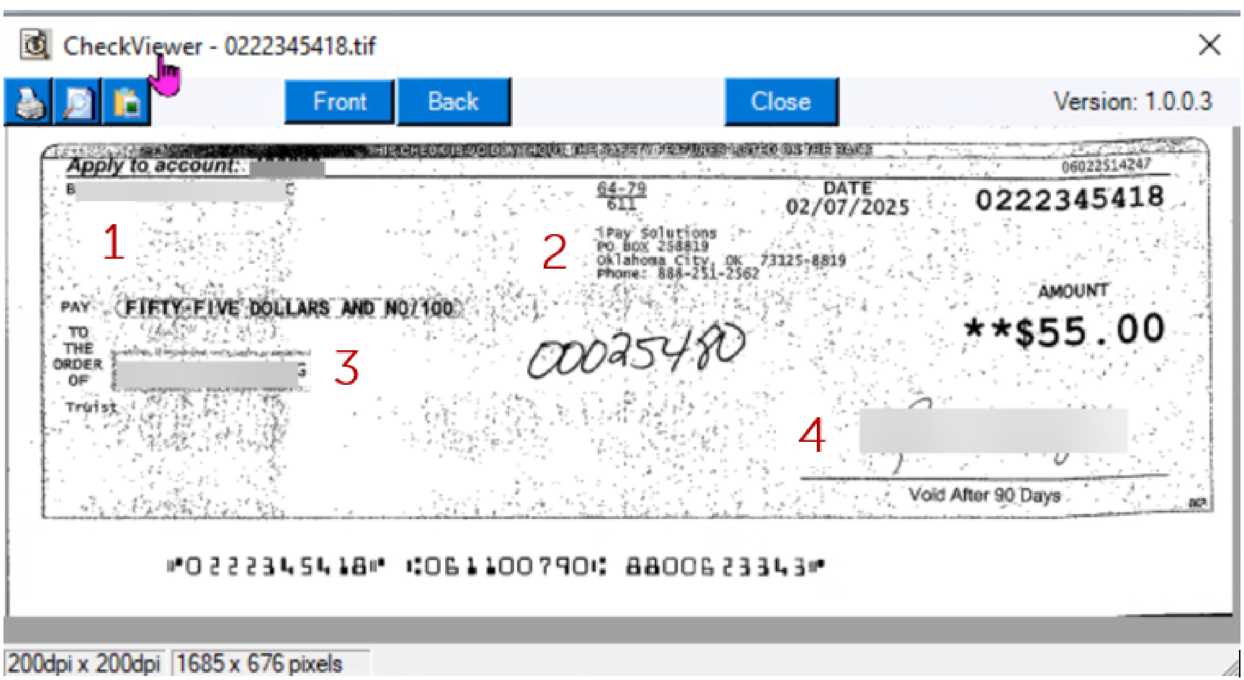


Figure 48 Corporate Check Sample

Because Corporate Checks are issued by IPAY Solutions (the vendor for BECU Business Bill Pay), the check that your vendor or individual receives will look different than your business checks. In the upper left corner will be your business name under “Apply to Account” but the Name and Address in the middle of the check, as well as the signature line, will be based on IPAY Corporate Check standards. You may want to let your payees know to look for your name in the “Apply to Account” section and explain that they will be getting Corporate Checks.

1. Your Business Name under Apply to account:
2. IPAY Solutions (Business Bill Pay) corporate information
3. The Payee Name
4. IPAY Corporate Check Signature

Note that the money comes out of your account on the Process by Date before a Corporate Check is sent to the Payee.

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, business members 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.

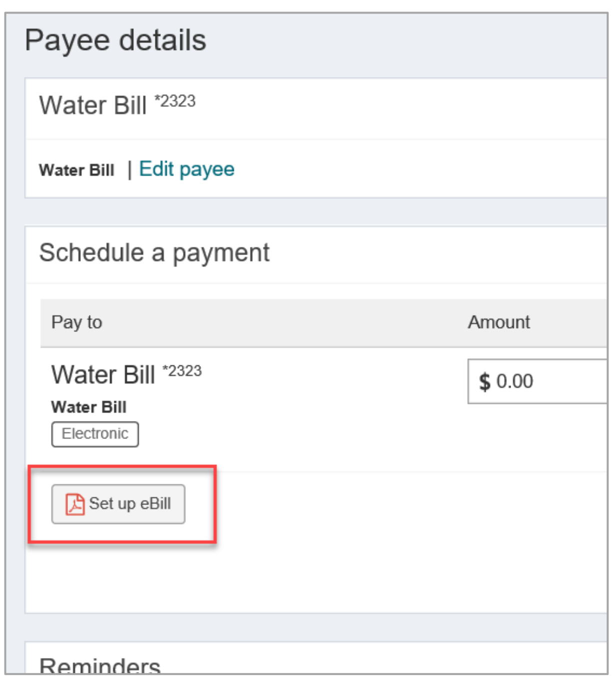


Figure 49 Set up eBill option

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

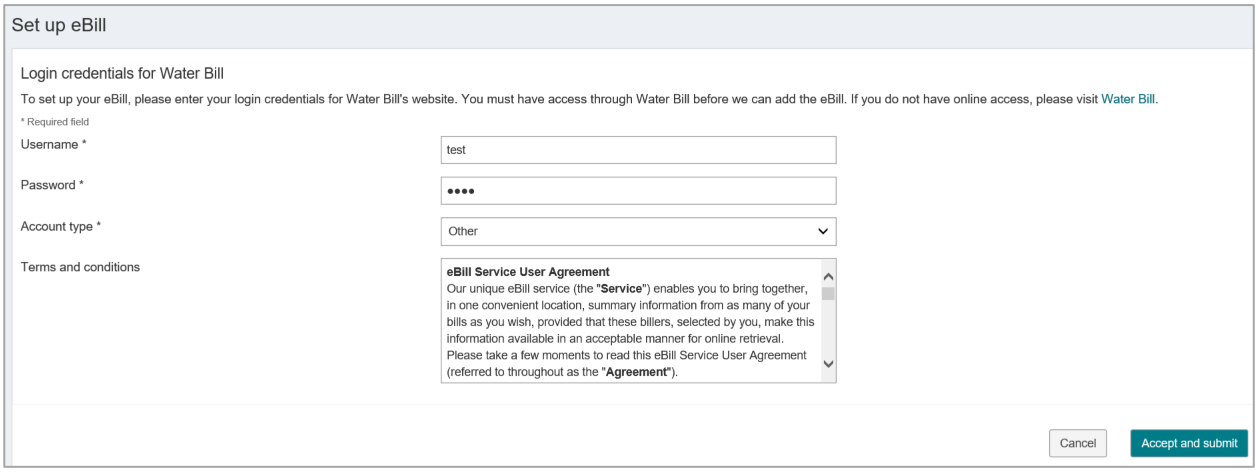


FIGURE 50 SET UP EBILL FORM

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.

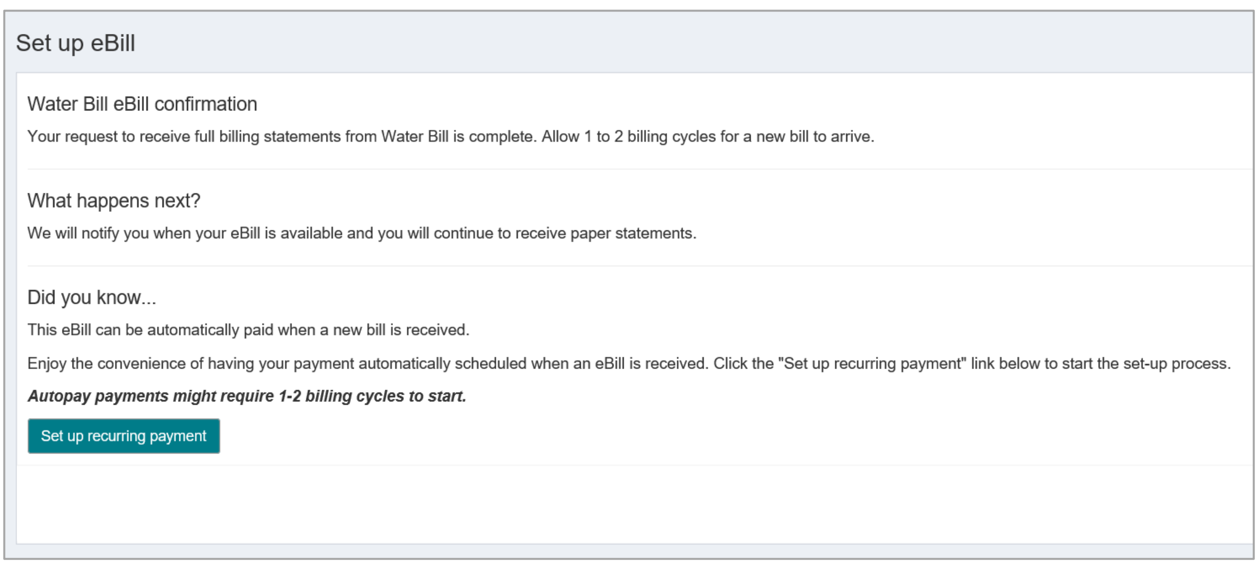


FIGURE 51 EBILL CONFIRMATION SCREEN

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.

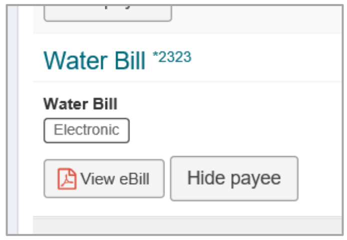


FIGURE 52 VIEW EBILL NOTIFICATION

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

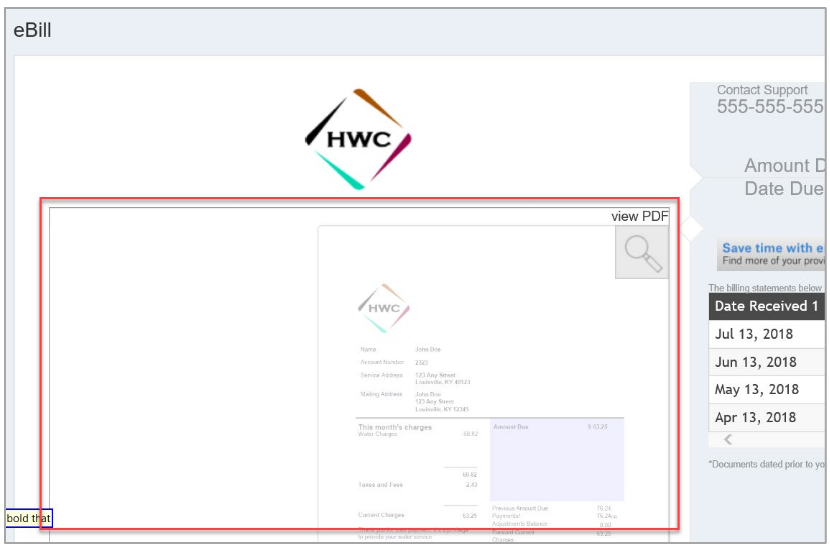


FIGURE 53 SAMPLE EBILL PDF

3. On the right side of the screen, you will see pertinent details from the eBill, including the current Amount Due, Due Date, and the last few payments.

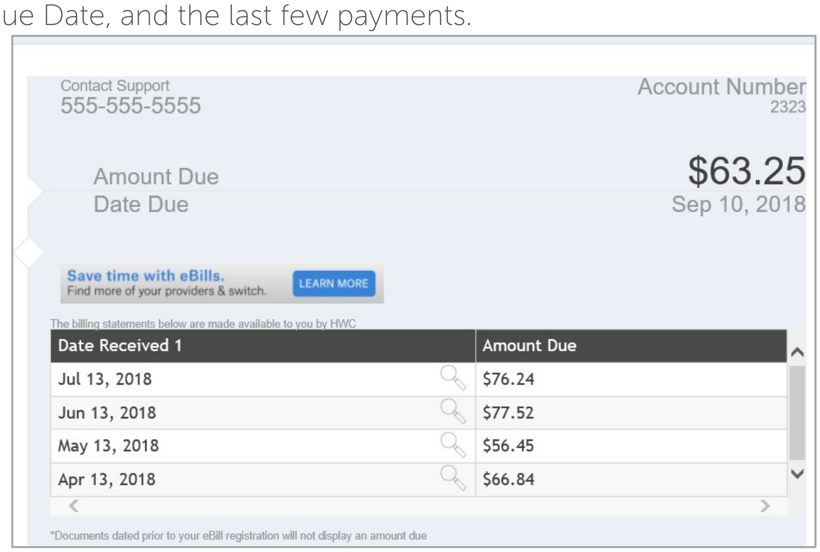


FIGURE 54 EBILL DETAILS AND HISTORY

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.

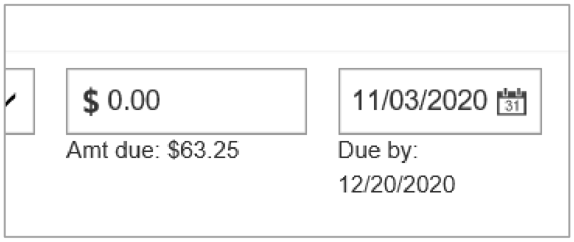


FIGURE 55 EBILL PENDING ON PAYMENTS PAGE

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**.

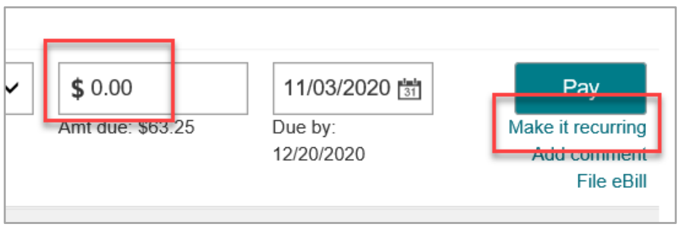


FIGURE 56 SET UP RECURRING EBILL PAYMENT

7. Choose **When my new eBill arrives**.

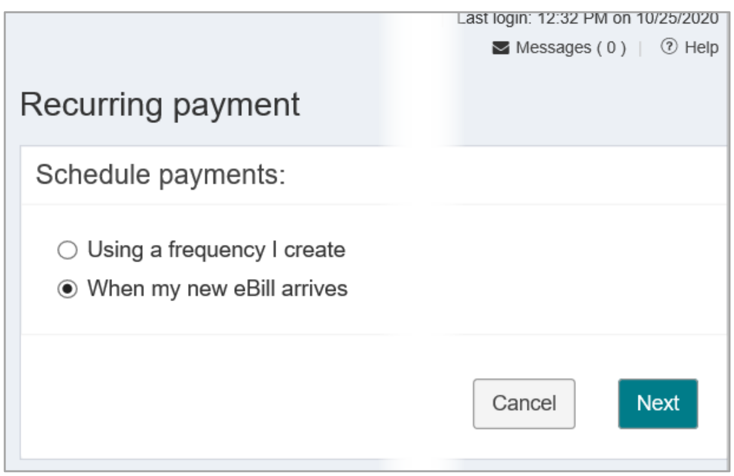


FIGURE 57 SELECT RECURRING EBILL PAYMENT SCHEDULE

8. Click **Next**.
9. If an address has not been automatically filled in, you will need to enter one. You will also need to select the following options:
   - Amount: Full amount, Full amount if less than or equal to specified amount, or Specified amount
   - Send payment: Scheduled prior to due date, or When bill arrives

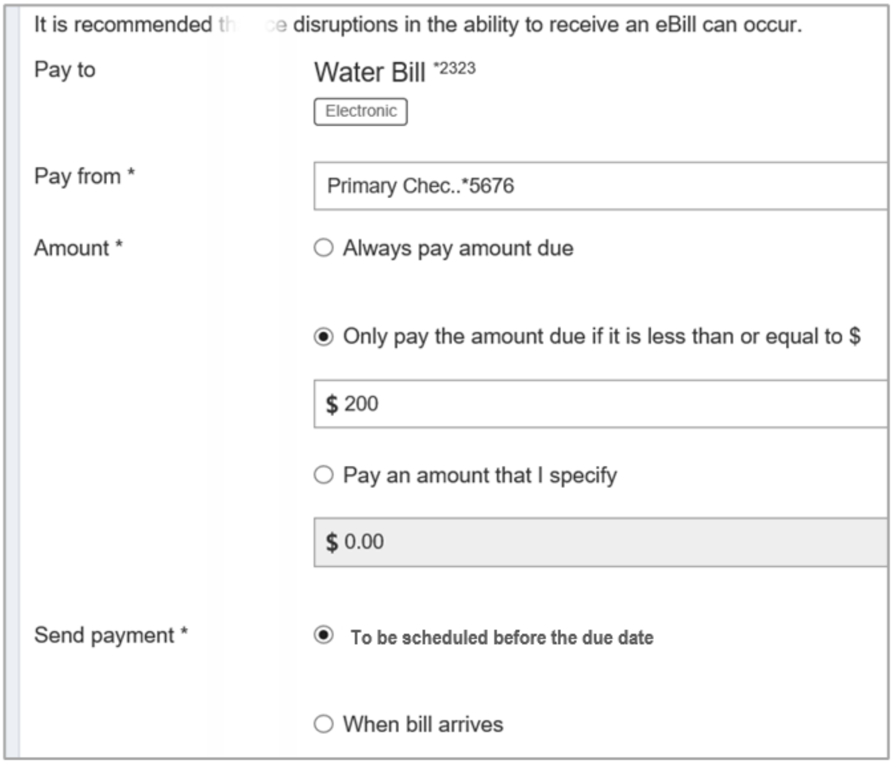


FIGURE 58 EBILL PAYMENT OPTIONS DIALOG

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

File an eBill

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

1. Filing can be completed in three places:
    a. On the Payments page to the right of the Payee's name, click **File eBill**.
    b. Click the Payee's name to access payee details, then click **eBill due** and then **File eBill**.

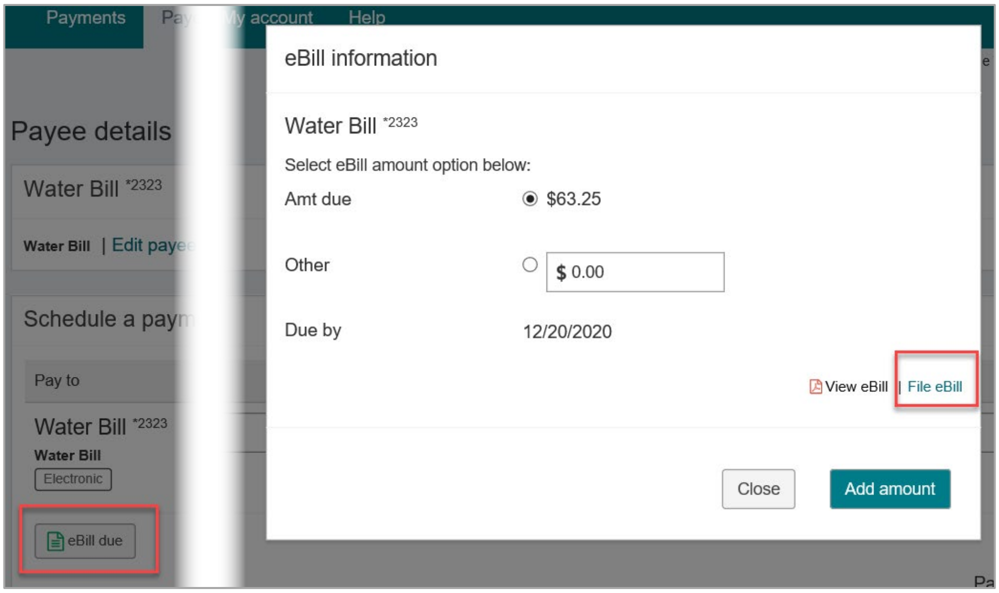


FIGURE 59 EBILL INFORMATION SCREEN

c. On the Payees tab, expand the Payee and click either **History** or **Pending** (depending on whether you have paid/set up the eBill payment or not).

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

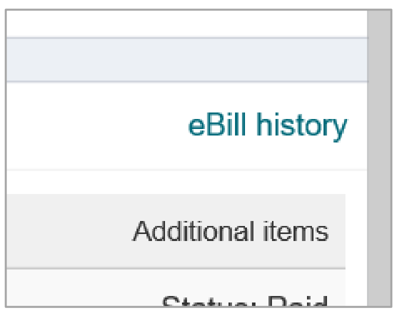


FIGURE 60 PAYEE DETAILS SCREEN: VIEW EBILL HISTORY

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 as a business rather than as an individual.

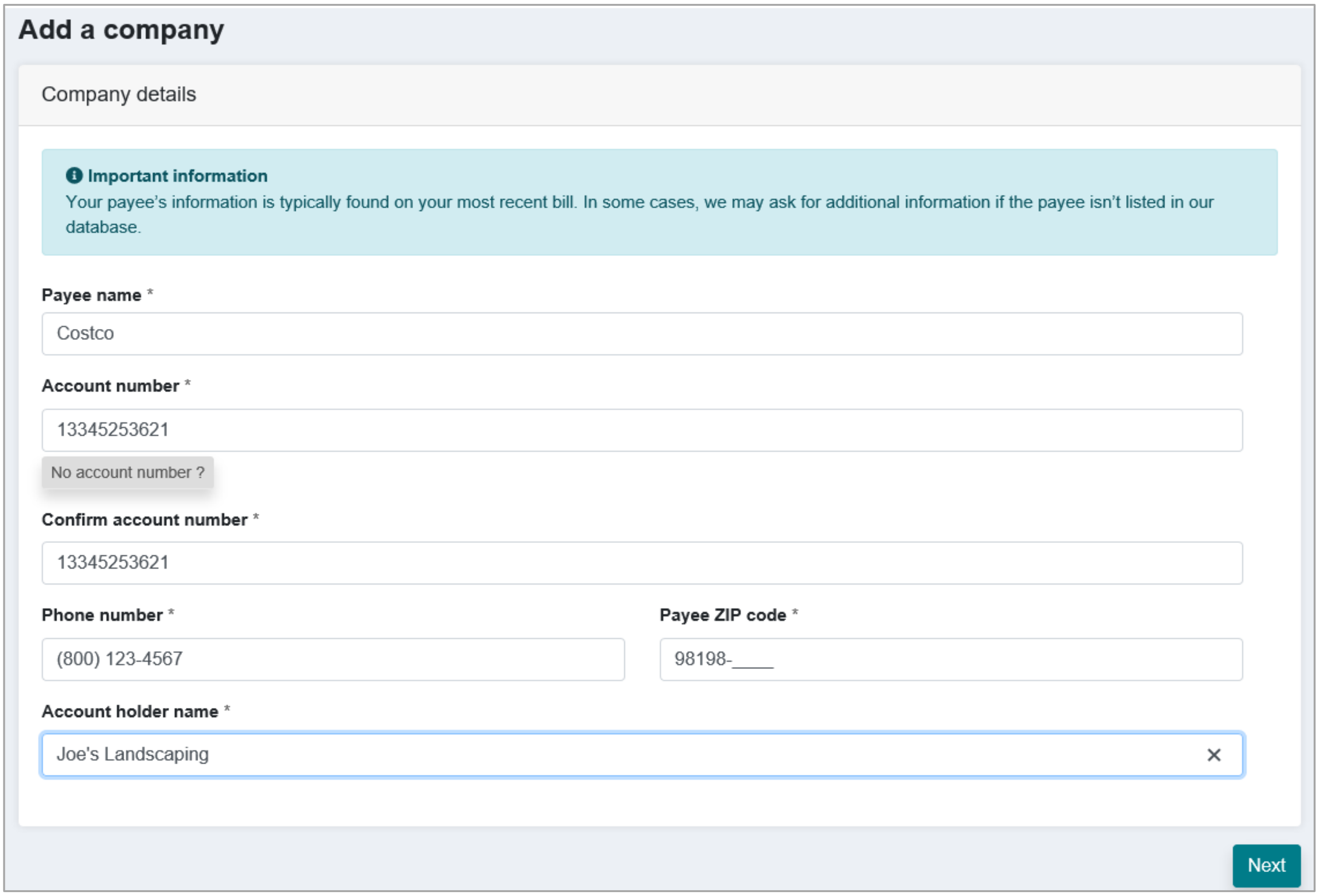


Figure 61 Add a Company Payee Form

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.

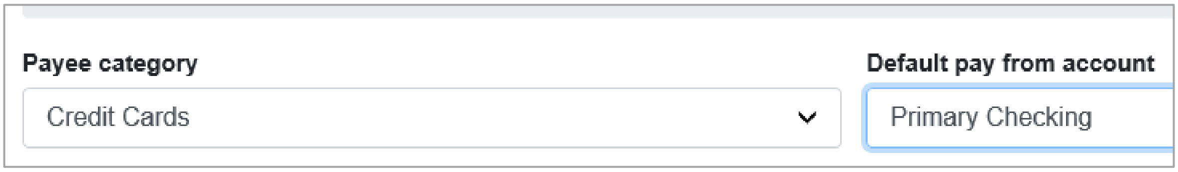


FIGURE 62 ADD A CATEGORY AND DEFAULT PAYMENT ACCOUNT

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 Corporate 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.

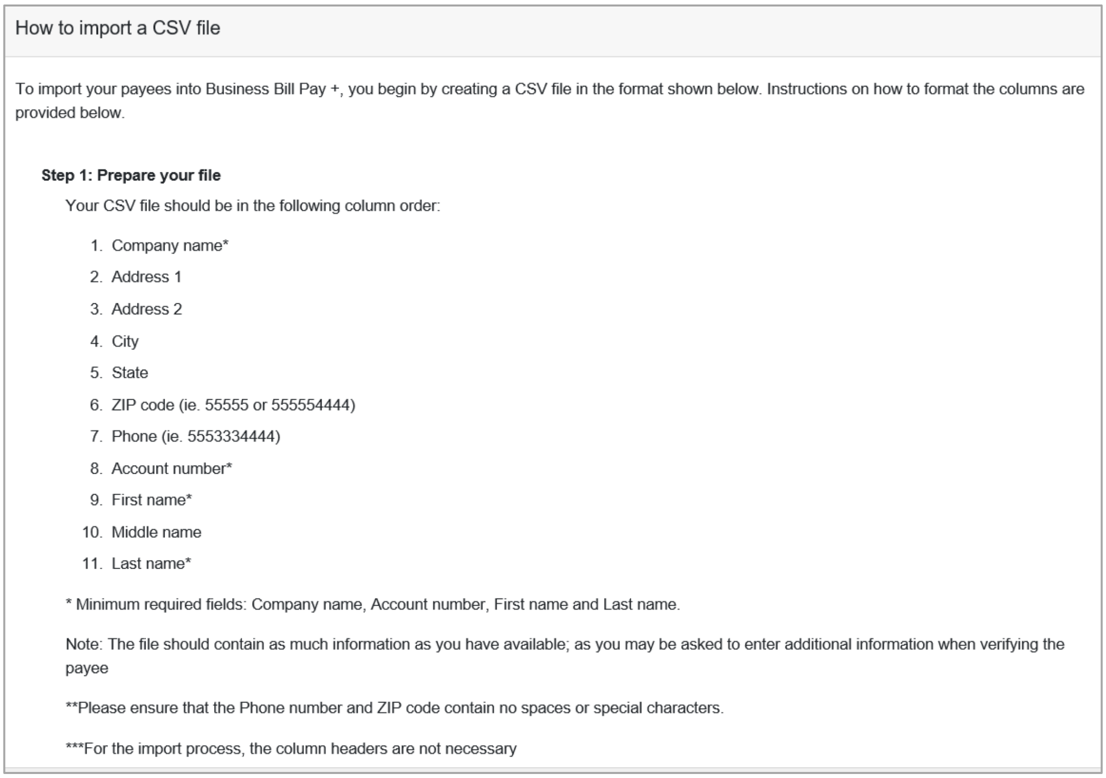
FIGURE 63 ACTIVATE INDIVIDUAL PAYEE SCREEN

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 64 IMPORT CSV FILE

Prepare a CSV file with the following column order:

* indicates required field

- Company name*
- Address 1
- Address 2
- City
- State
- ZIP
- Phone
- Account number*
- First name*
- Middle name
- Last name*

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.

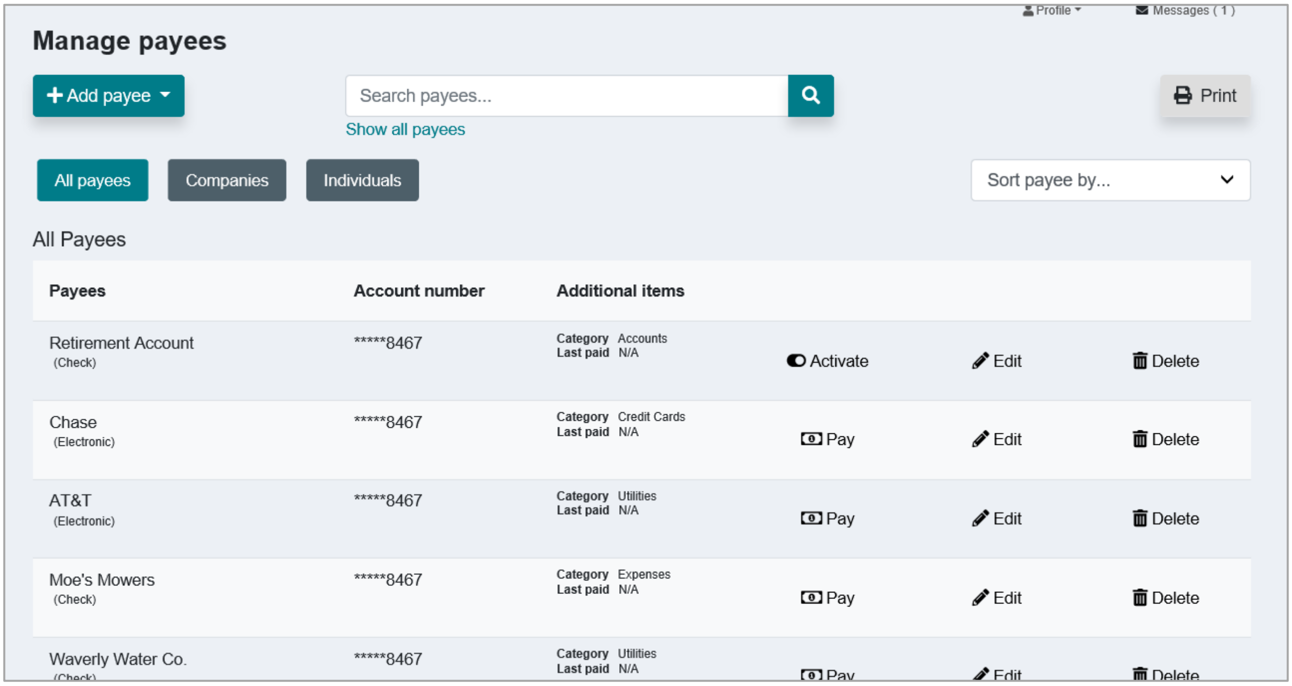


FIGURE 65 MANAGE PAYEES SCREEN

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.)

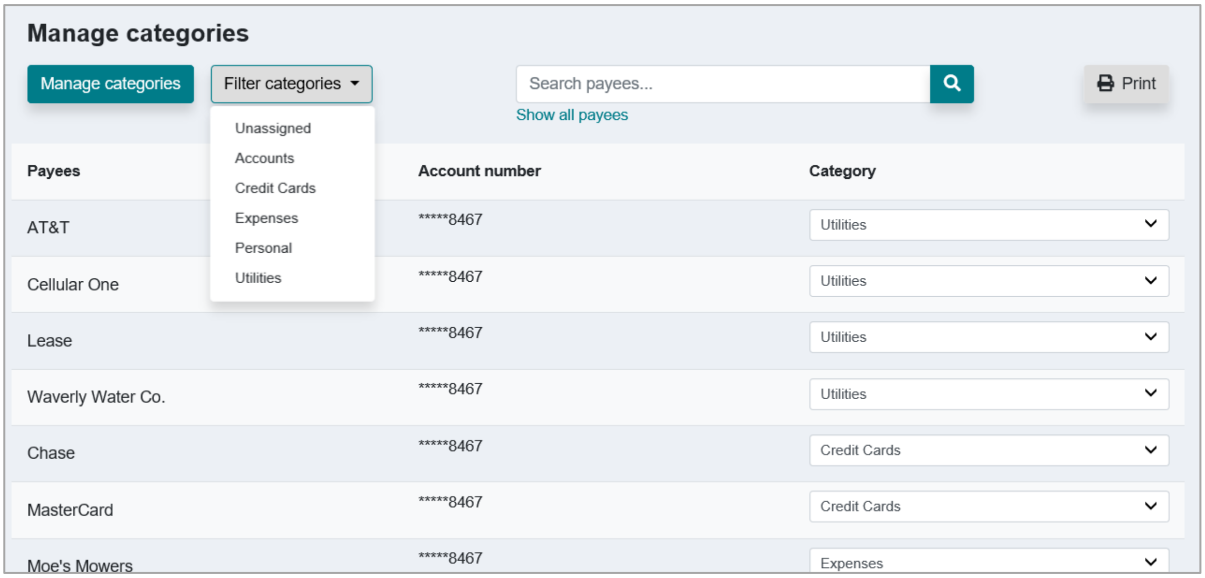


Figure 66 Manage Categories Screen

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

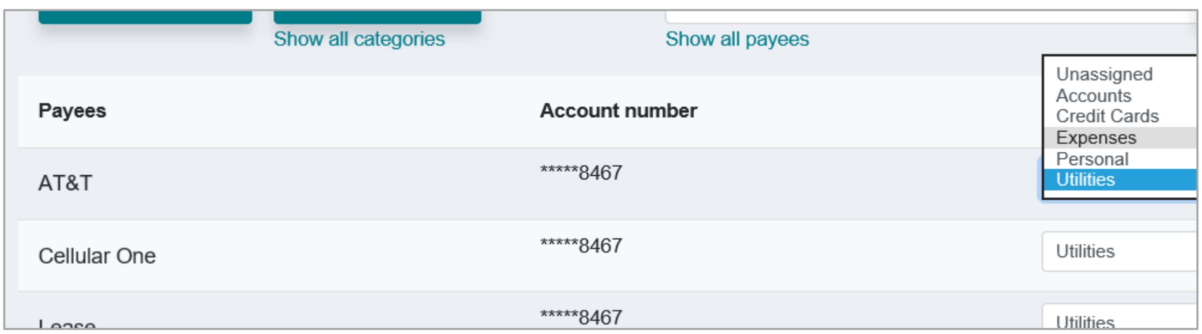


FIGURE 67 ASSIGN CATEGORY TO PAYEES

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

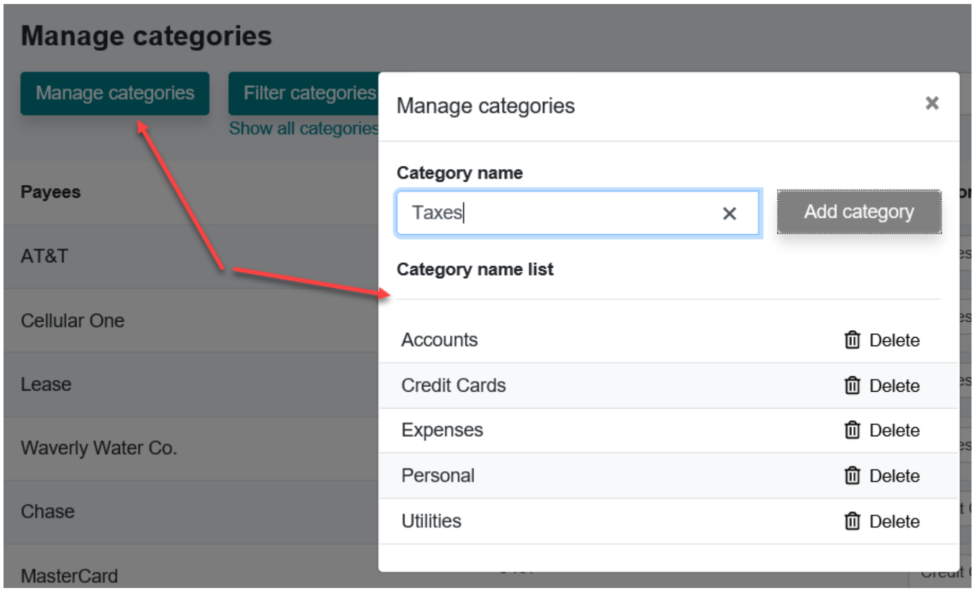


FIGURE 68 ADD OR DELETE CATEGORIES

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.

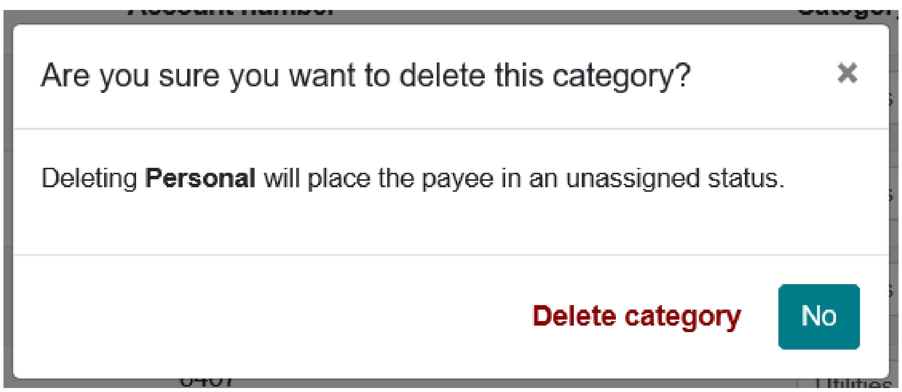


Figure 69 Delete Category Confirmation

Calendar

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

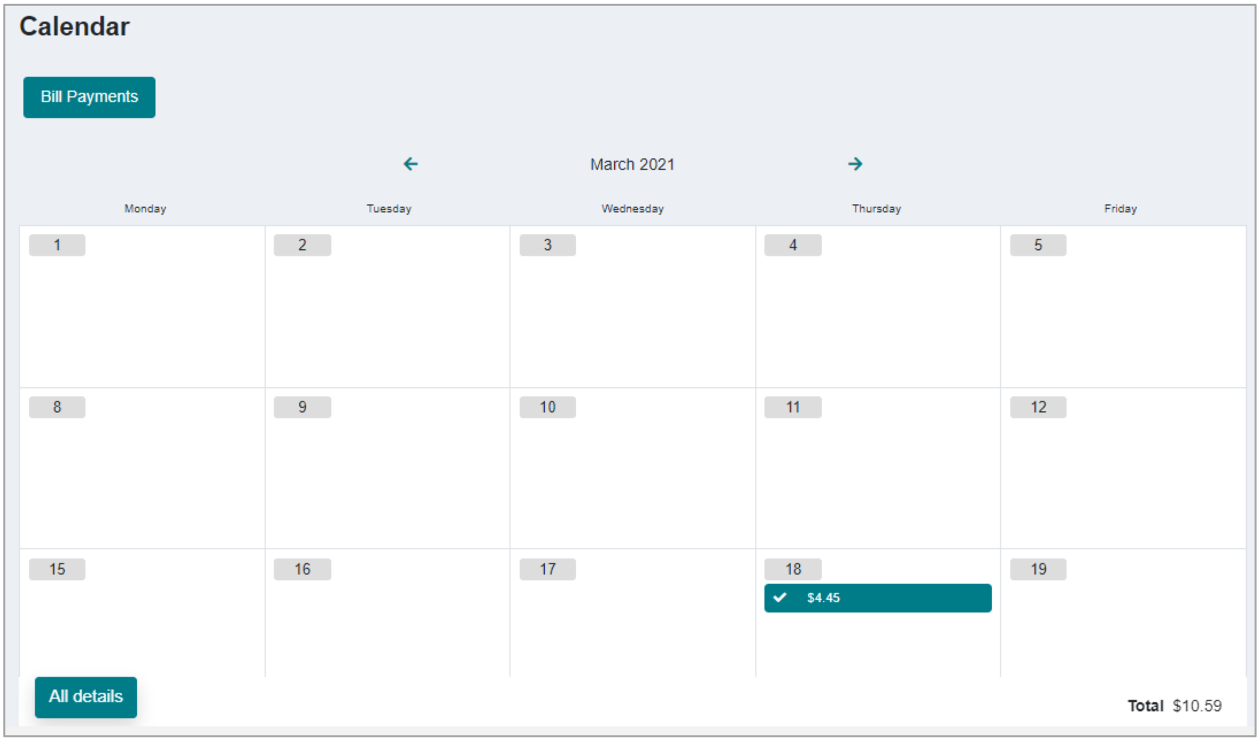


FIGURE 70 CALENDAR VIEW OF PAYMENTS

Completed payments are shown with a check mark.

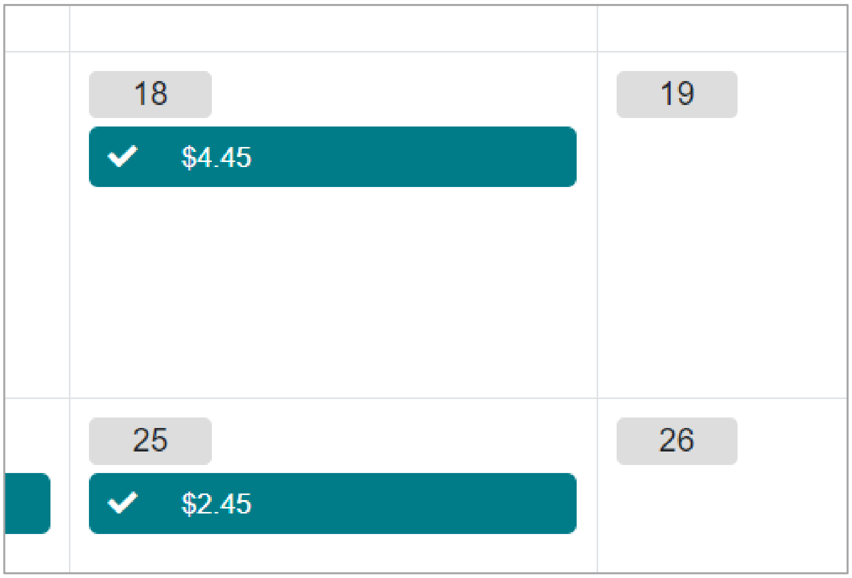


FIGURE 71 COMPLETED PAYMENTS

Scheduled payments are shown with a calendar icon.

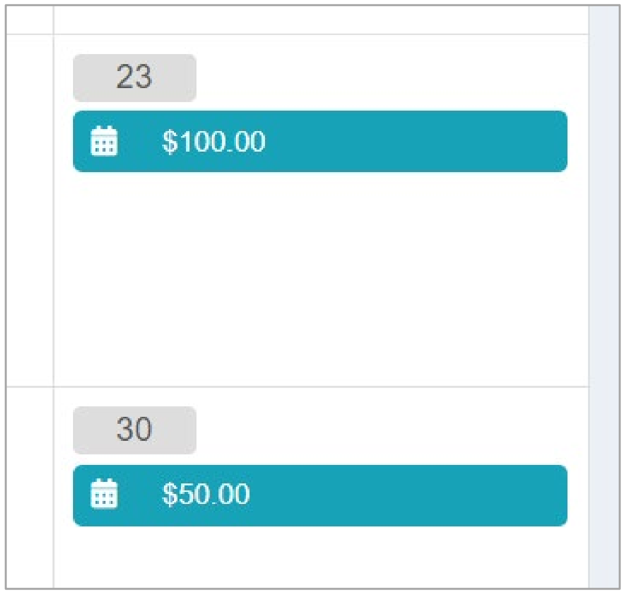


FIGURE 72 SCHEDULED PAYMENTS

How to use the Calendar

1. Click a processed payment to bring up a brief screen. Click Details to see more about the payment. **Note that after February 10, 2026, the Process by Date will not be the Delivery by/Payment Date.**

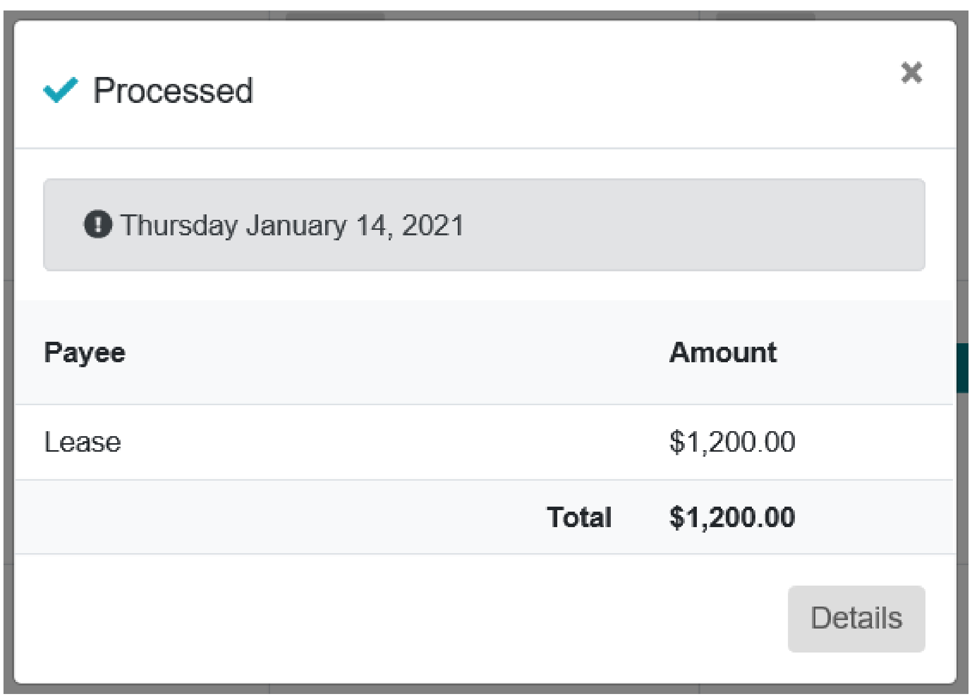


FIGURE 73 PROCESSED PAYMENT DETAILS

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.

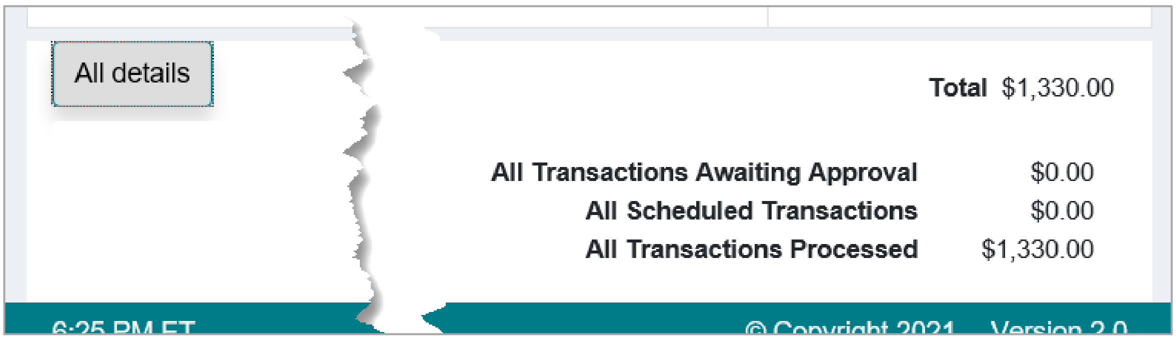


FIGURE 74 CALENDAR TRANSACTIONS SUMMARY

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

Options Menu

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

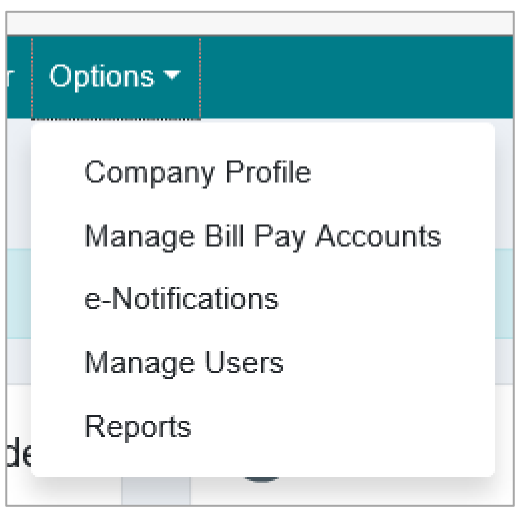


FIGURE 75 OPTIONS MENU

Company Profile

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

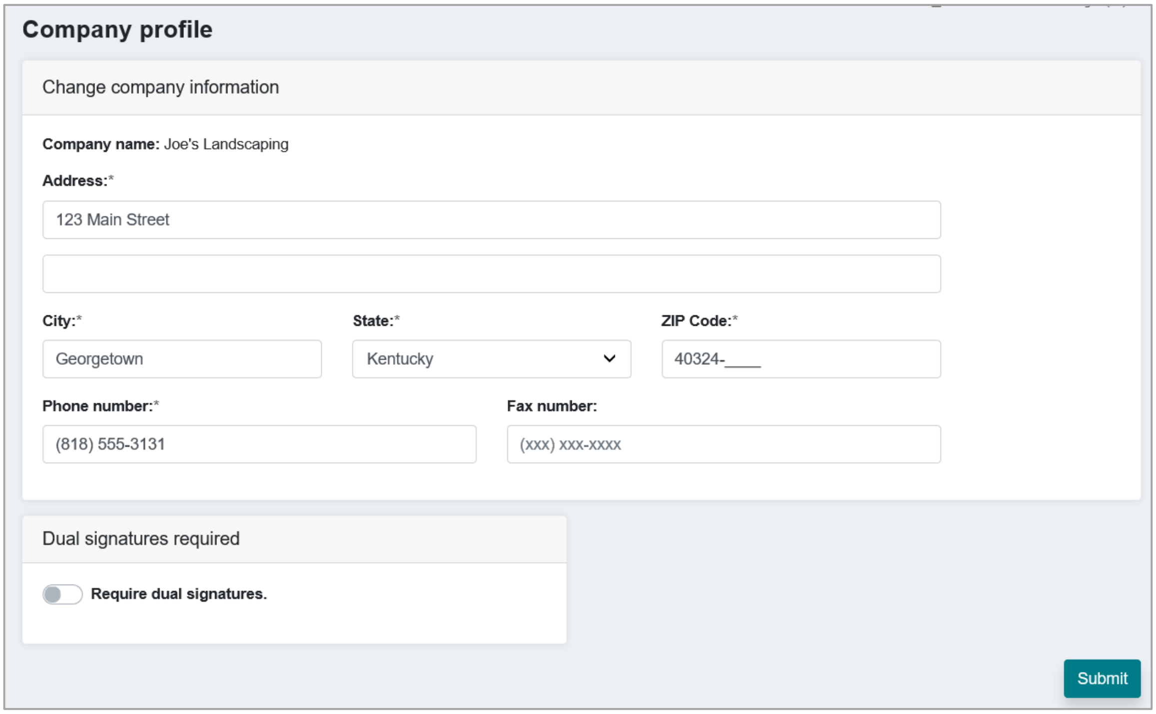


FIGURE 76 COMPANY PROFILE PAGE

Manage Bill Pay Accounts

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

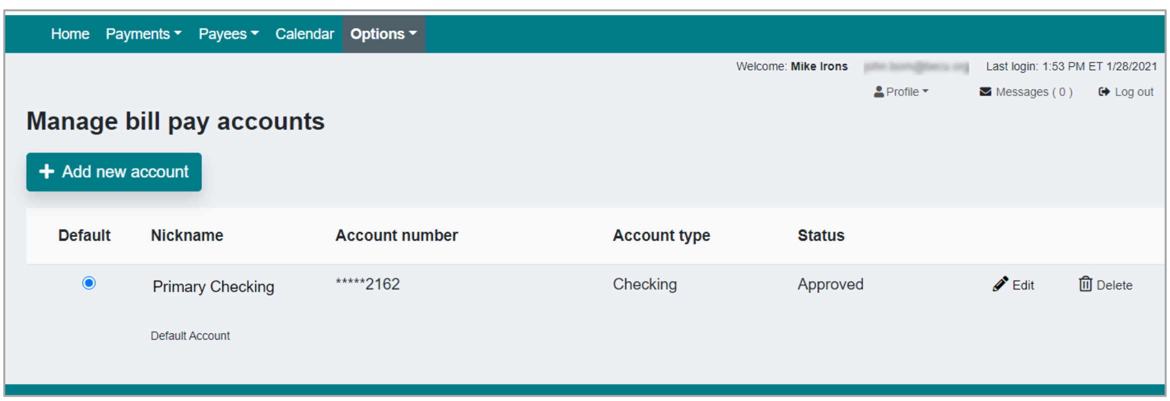


FIGURE 77 BILL PAY ACCOUNTS LIST

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.

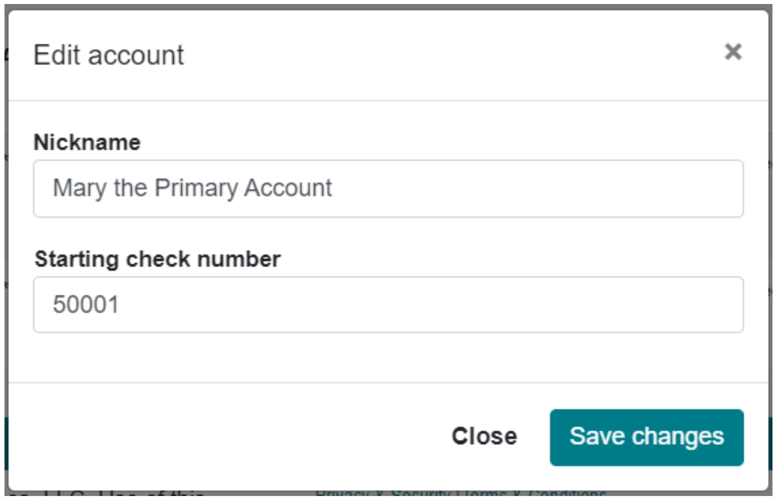


FIGURE 78 EDIT BILL PAY ACCOUNT DIALOG

Add New Accounts

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

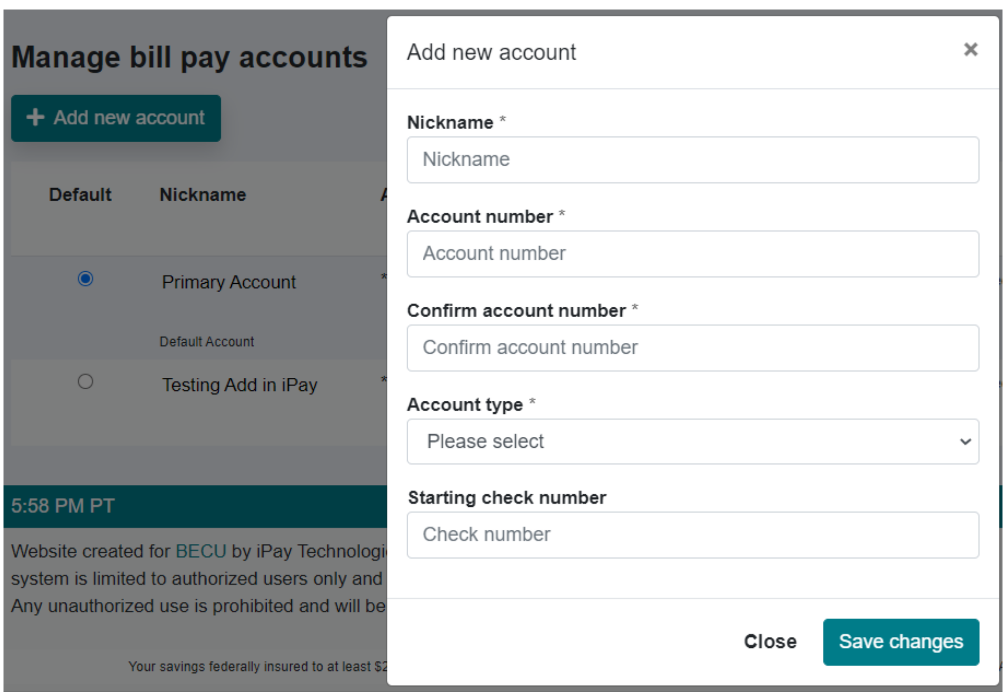


FIGURE 79 ADD NEW BILL PAY ACCOUNT DIALOG

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

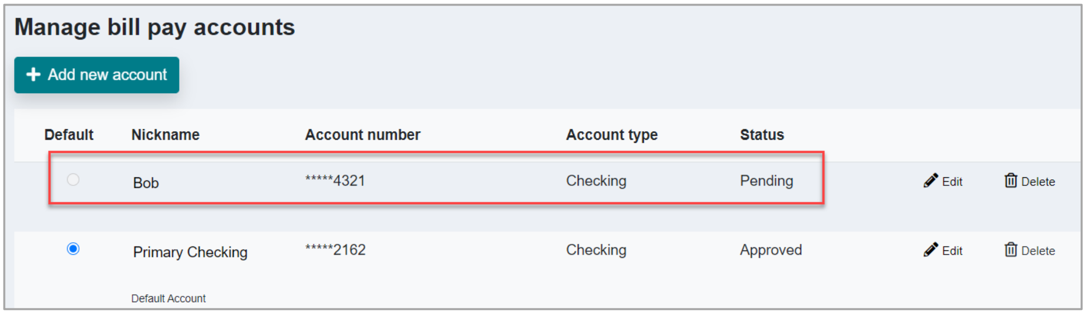


FIGURE 80 MANAGE BILL PAY ACCOUNTS PENDING

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.

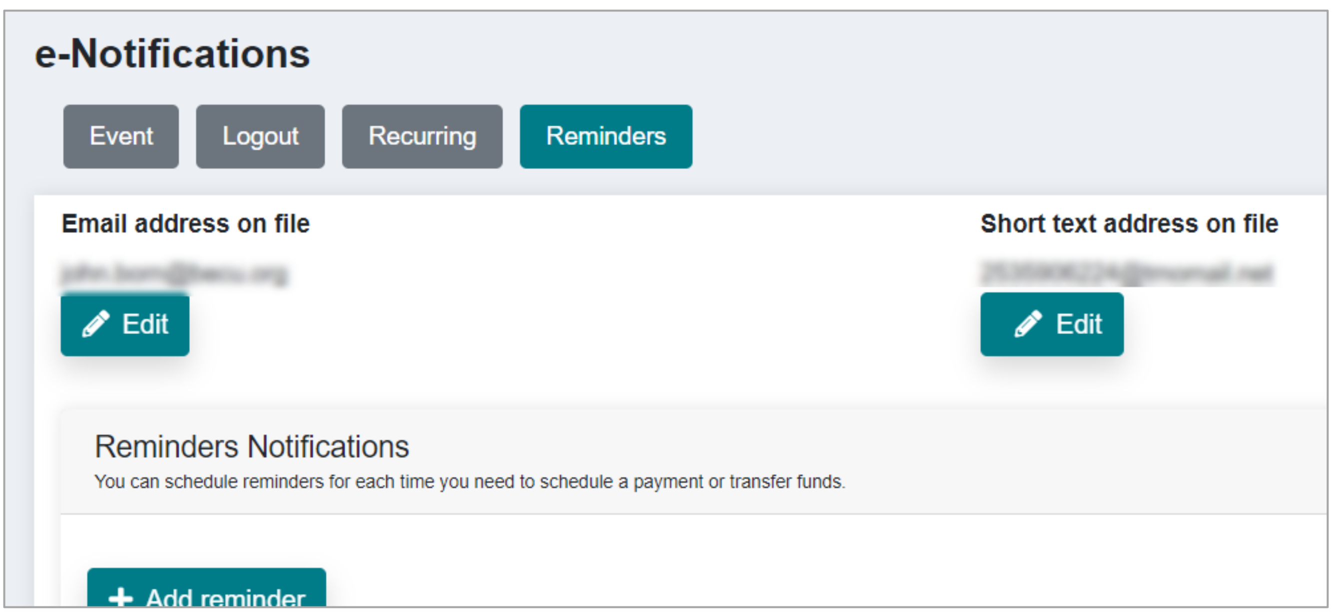


FIGURE 81 E-NOTIFICATIONS SCREEN

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.

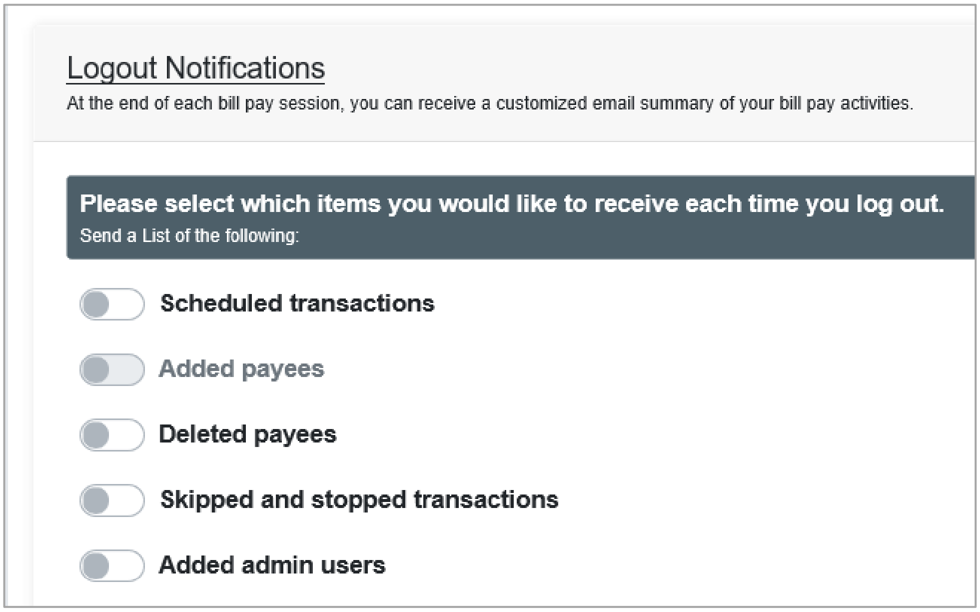


FIGURE 82 LOGOUT NOTIFICATIONS SCREEN

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.

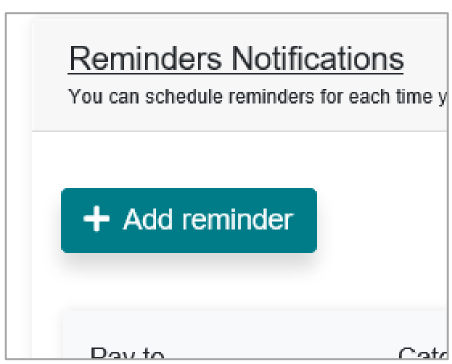
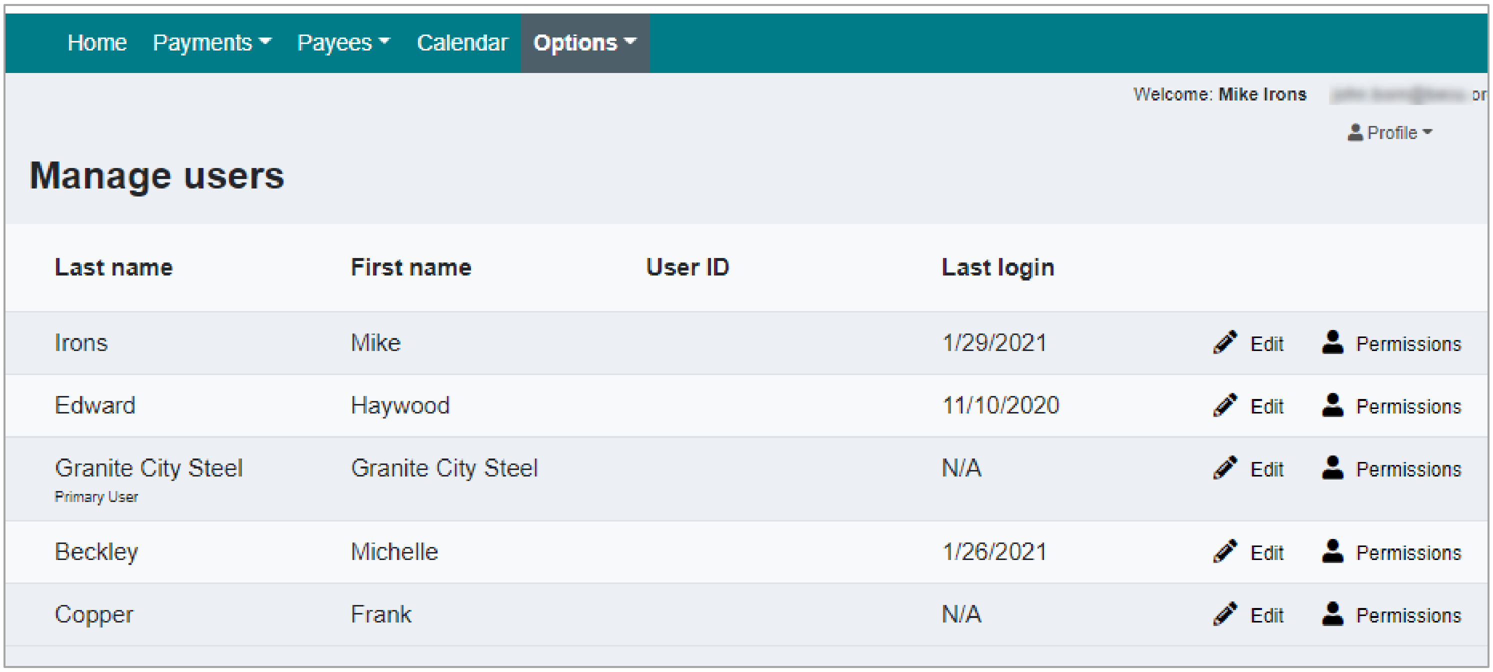


FIGURE 83 REMINDER NOTIFICATIONS

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.



Last name	First name	User ID	Last login		
Irons	Mike		1/29/2021	Edit	Permissions
Edward	Haywood		11/10/2020	Edit	Permissions
Granite City Steel Primary User	Granite City Steel		N/A	Edit	Permissions
Beckley	Michelle		1/26/2021	Edit	Permissions
Copper	Frank		N/A	Edit	Permissions

FIGURE 84 MANAGE USERS SCREEN

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.

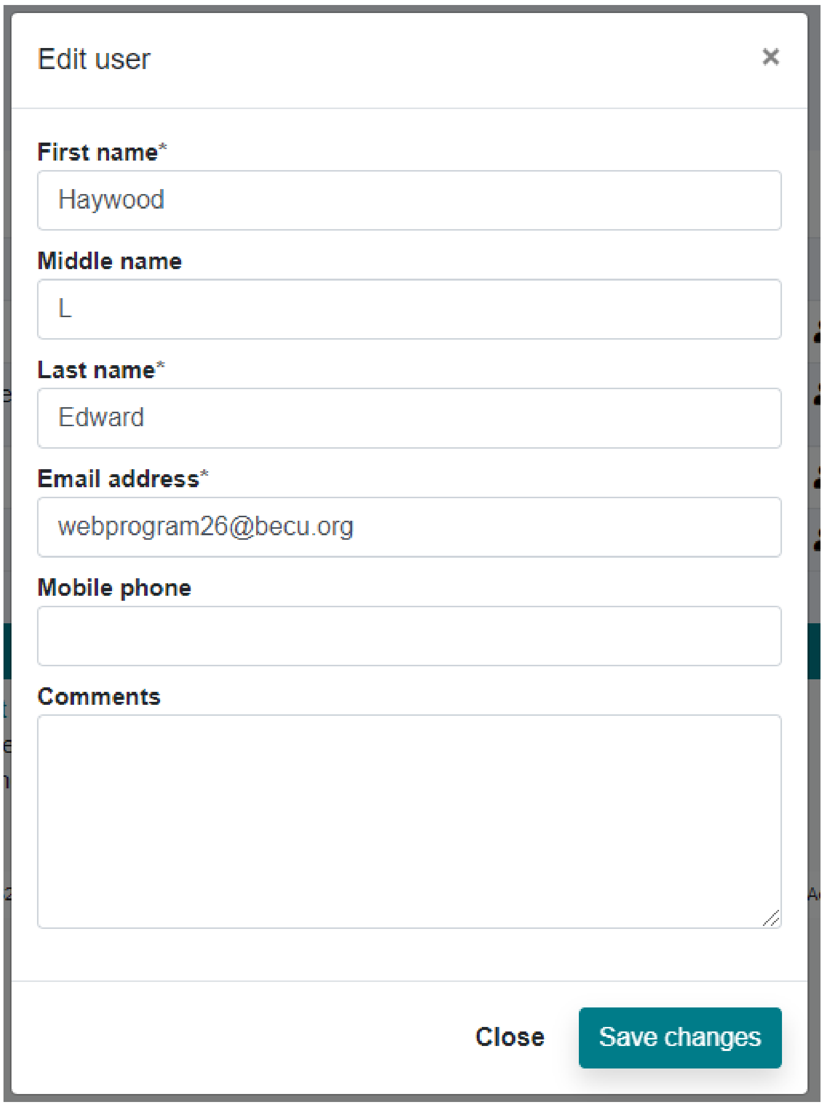


Figure 85 Edit User Screen

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.

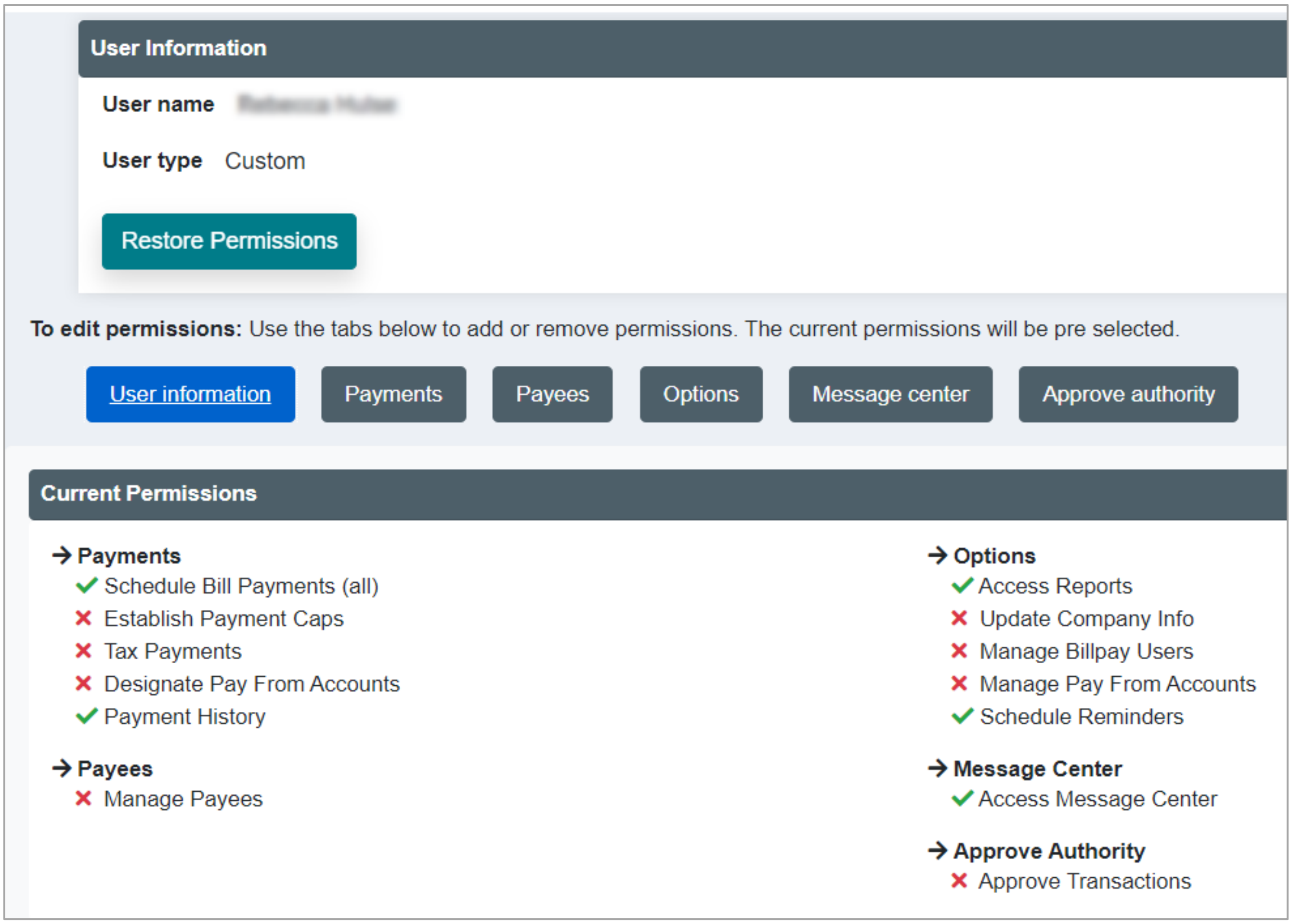


FIGURE 86 USER PERMISSIONS SCREEN

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

Payments Tab

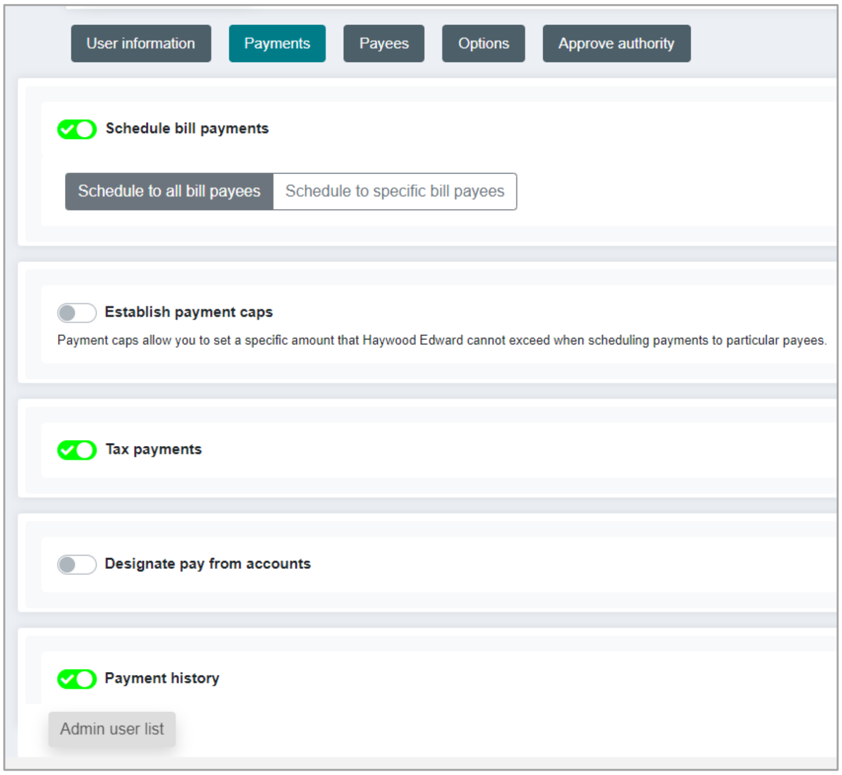


FIGURE 87 USER PERMISSIONS – PAYMENTS TAB

Payees Tab

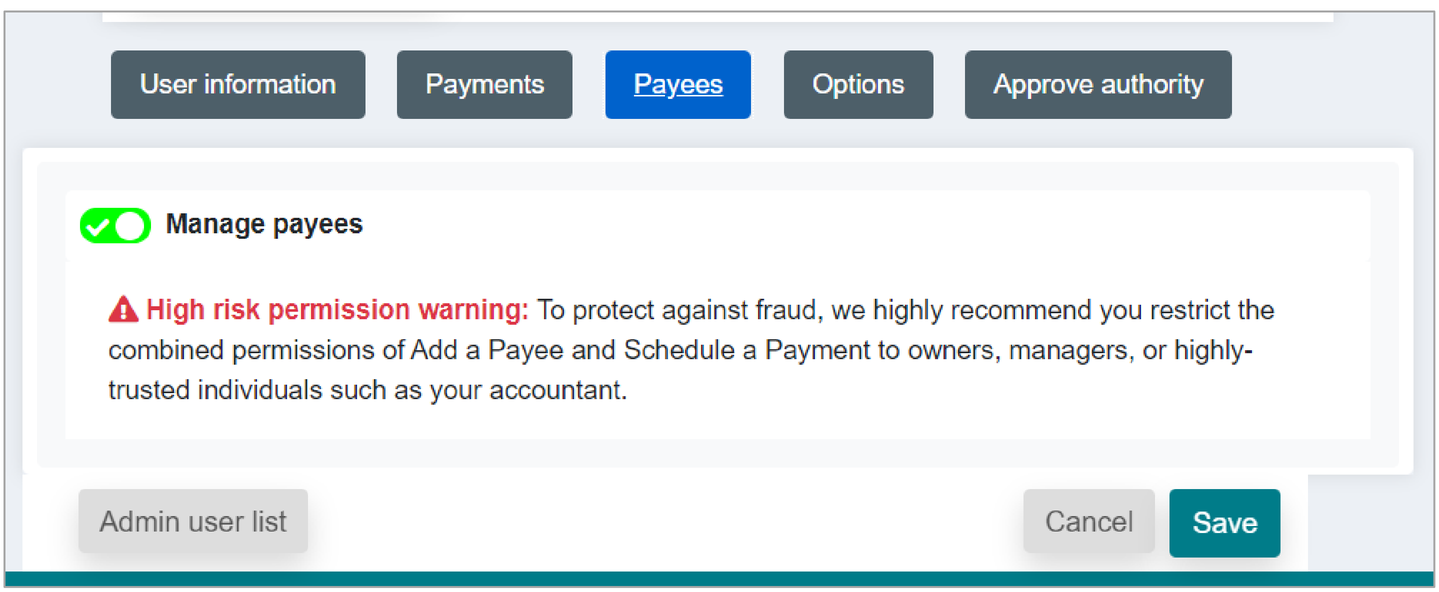


FIGURE 88 USER PERMISSIONS – PAYEES TAB

Options Tab

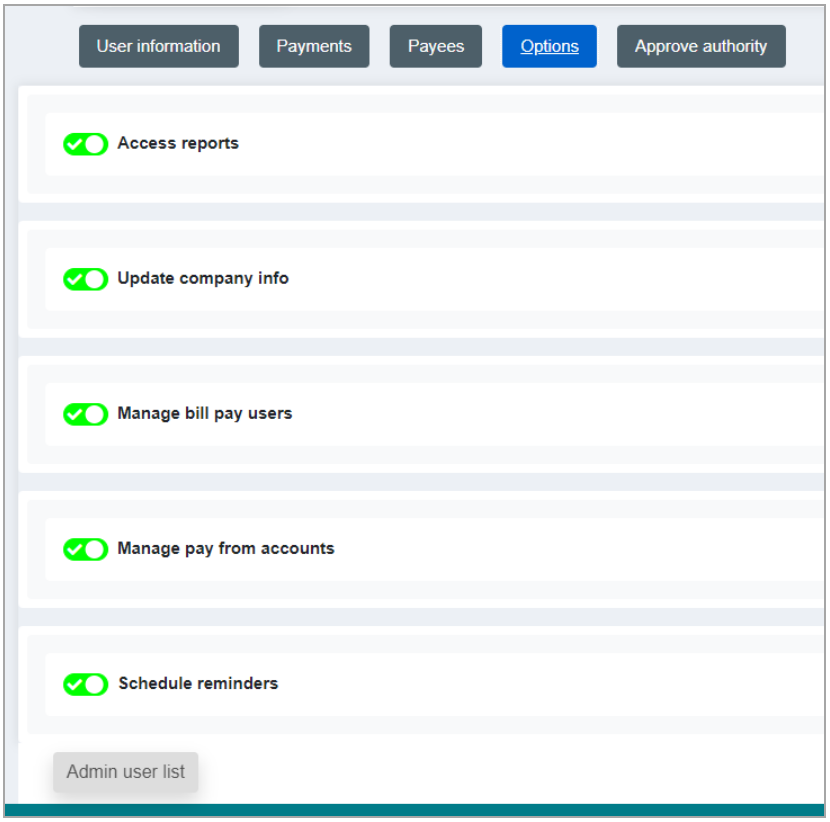


FIGURE 89 USER PERMISSIONS – OPTIONS TAB

Message Center Tab

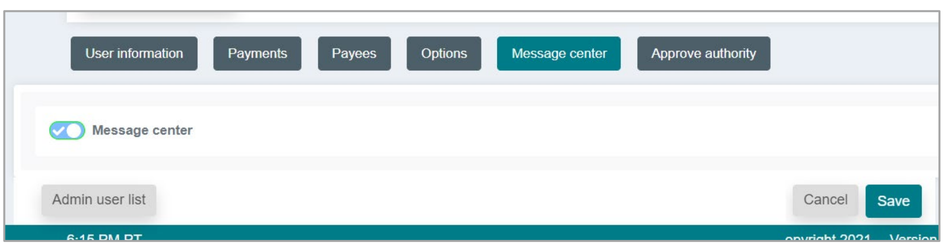


FIGURE 90 USER PERMISSIONS – MESSAGE CENTER TAB

Approve Authority Tab

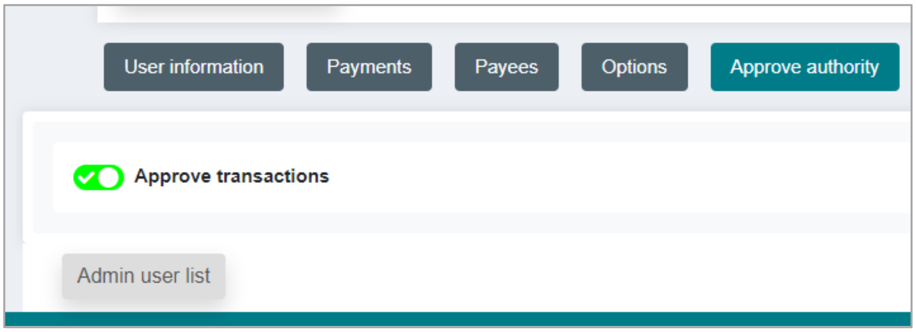


FIGURE 91 USER PERMISSIONS – APPROVE AUTHORITY TAB

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.

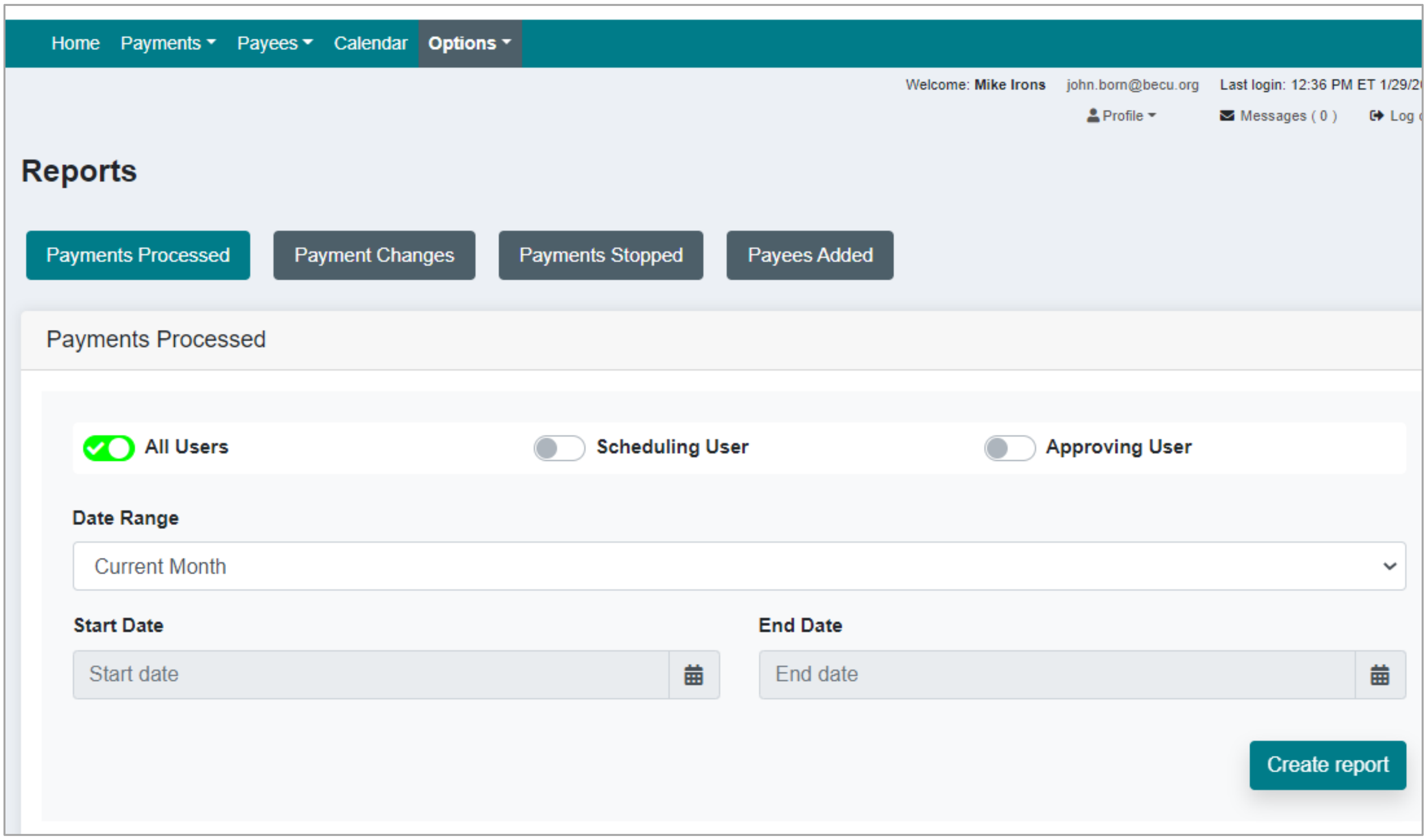


FIGURE 92 REPORTS PAGE

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.

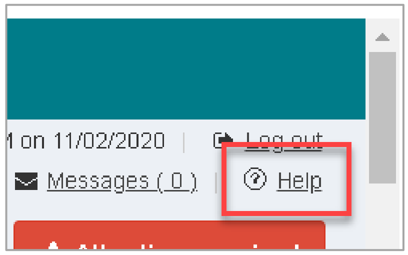


FIGURE 93 HELP BUTTON

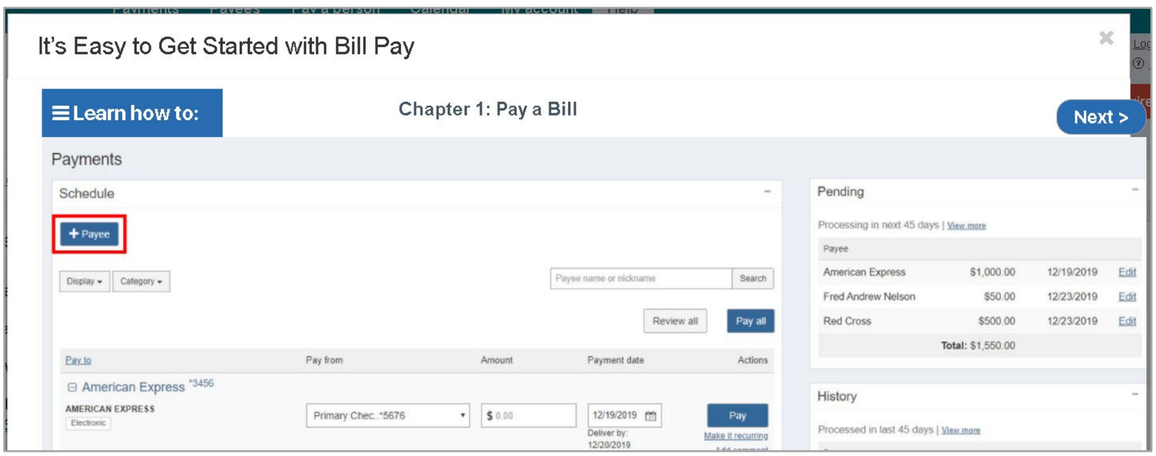


FIGURE 94 TUTORIAL: GETTING STARTED WITH BILL PAY

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.

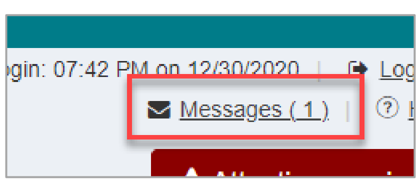


FIGURE 95 MESSAGING BUTTON

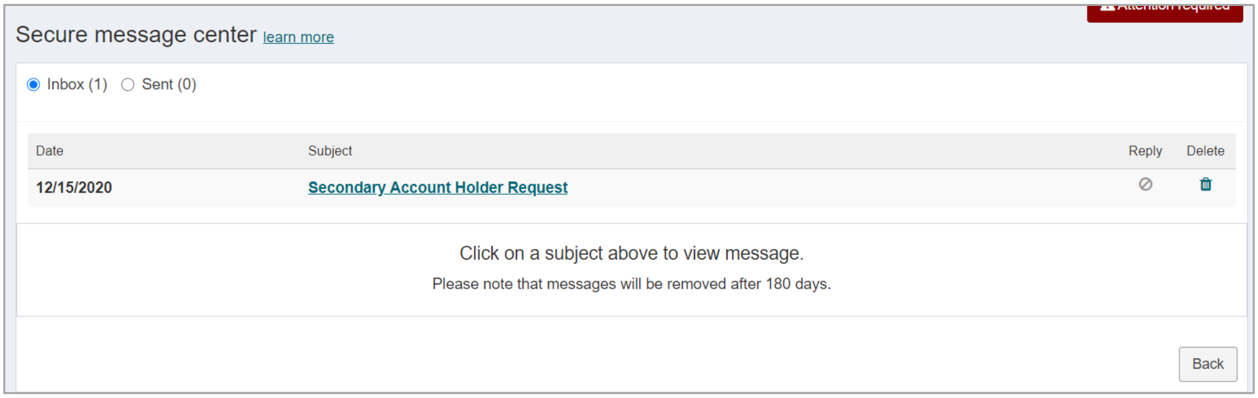


FIGURE 96 SECURE MESSAGE CENTER INBOX

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

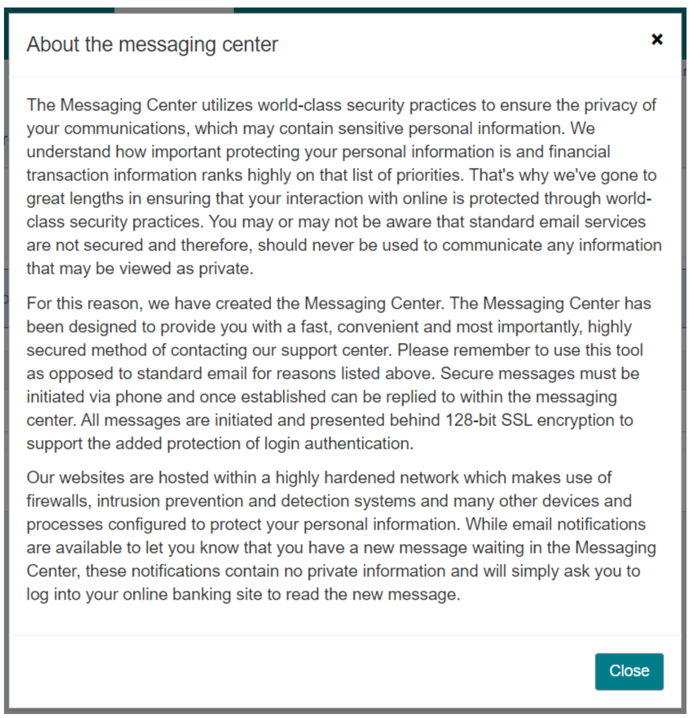


FIGURE 97 MESSAGE CENTER INFORMATION PAGE