F&M BANK

FARMERS & MERCHANTS BANK OF CENTRAL CALIFORNIA

Business Bill Pay

User Guide

Table of Contents

Initial Setup of Bill Pay User

Each User will be asked to choose a default account to pay from and must establish their email address.

Required: Please select the account from which you most often pay your bills. This will be the default account when setting up new payments. You will still have the option to choose to pay bills from your other accounts.

- General Checking

Required: Please provide your email address. This will be used to notify you of your payment status.

Continue

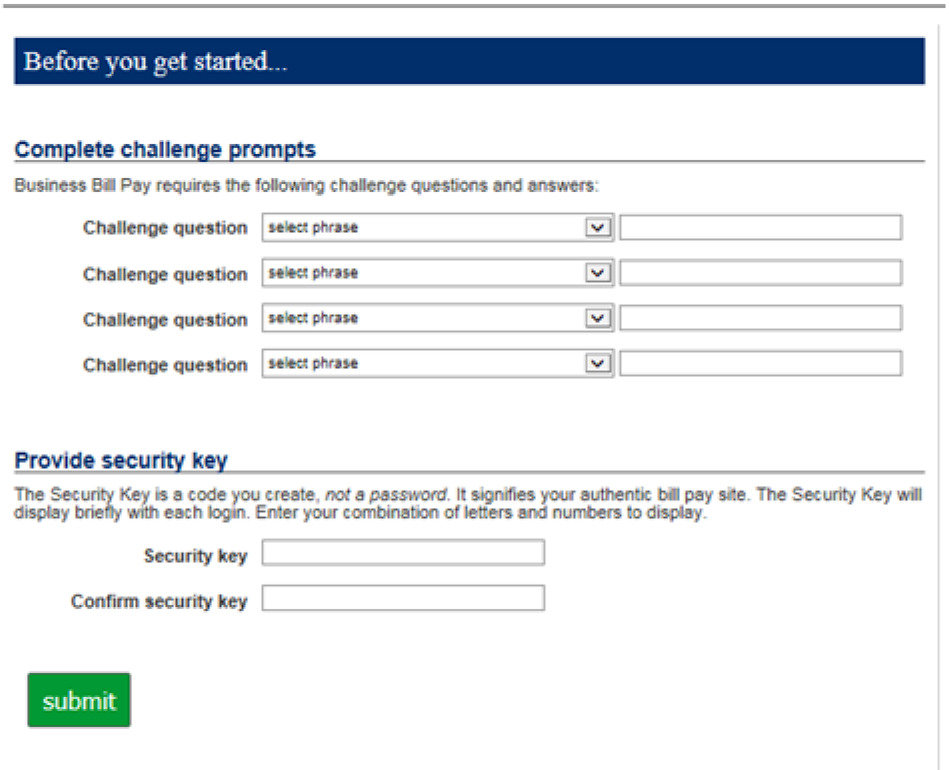
During the Bill Pay Administrator's initial log in, they will receive this message indicating that their Bill Pay Enrollment is pending. F&M monitors for pending enrollments during the day, Monday – Friday, and will release the pending enrollment upon verification of account data.

Pending Enrollment

Your bill pay enrollment has not yet been approved.

Please allow up to 3 business days for your bill pay enrollment to be processed. If you have questions concerning your enrollment, please contact Farmers & Merchants Bank of Central California bill pay administrator.

Once the Bill Pay Enrollment is activated, all Users will be asked to complete their challenge prompts and provide a security key.



Home Page

Please note: The screens you see in this guide are subject to change.

Message Center

The secure message center displays communications regarding your bill pay account.

Attention Required

Displays when actions must be taken within the bill pay site.

Shortcut Method

Provides a faster way to schedule transactions and is based on previous bill payment history.

Scheduled

Transactions **scheduled** to process within the specified time frame are displayed.

History

Transactions **processed** or **paid** within the specified time frame are displayed.

Since You Last Logged In

Displays reminders that were sent to pay bills.

Payees Tab

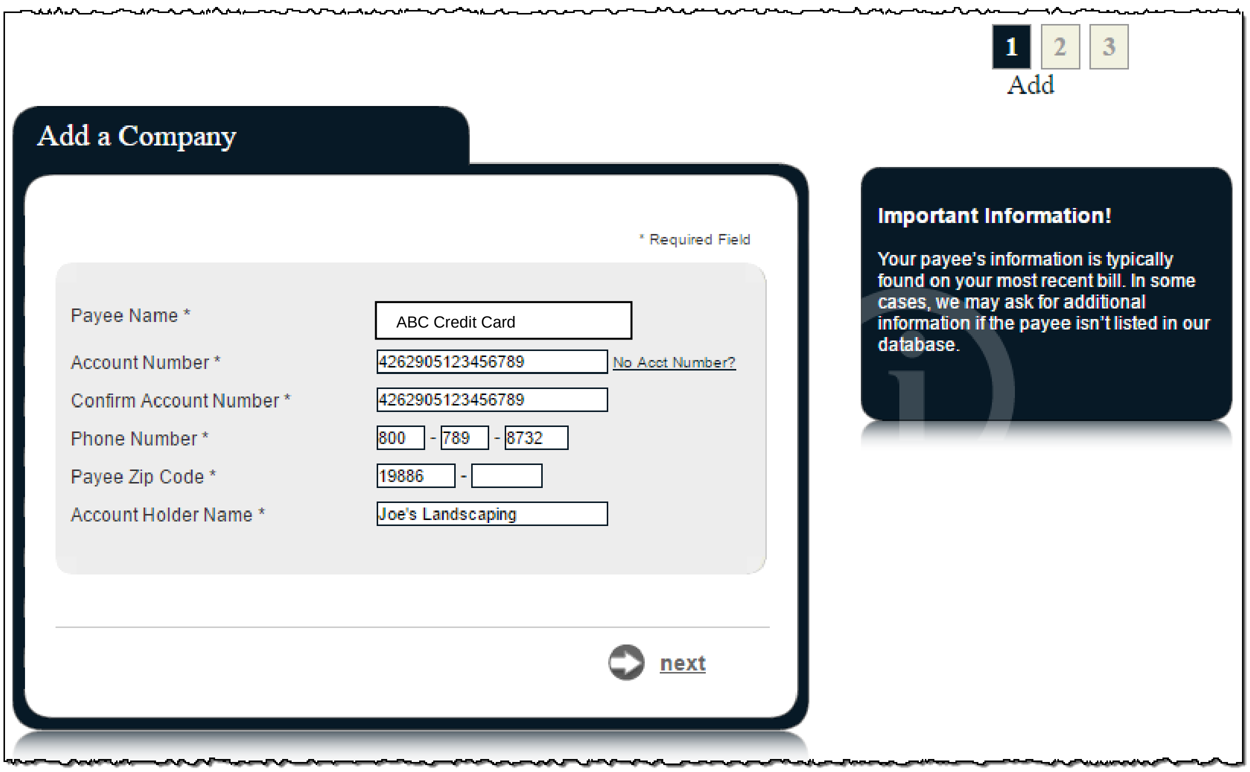
Add a Payee

Add your payees to the bill pay system. Three types of payees can be added:

- Company
- Individual
- Bank or Credit Union

Add a Company

When adding a company, enter information from your statement. The bill pay platform attempts to locate a payee match based on that information.



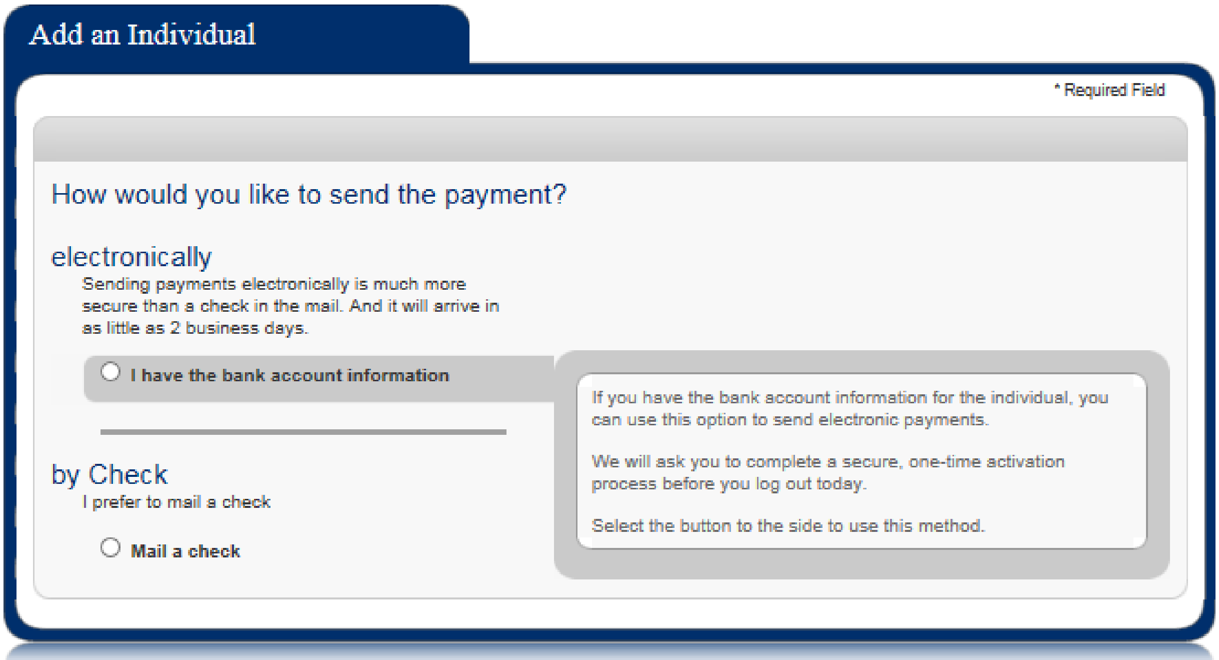

1 2 3
Review
Add a Company
* Required Field
ABC Credit Card
Payee Name
This is not my payee
Payee NickName *
ABC Credit Card
Account Number
4262905123456789
Phone Number
800-789-8732
Zip Code
19886
Account Holder Name
Joe's Landscaping
Payee Category
Credit Cards
Default Pay From Account
Primary Checking
back
submit
Payee Address on file.
We have established a relationship with this payee to remit your payment in the most efficient manner.


1 2 3
Finished
Add a Company
ABC Credit Card
View Details
schedule a payment to this payee
add another payee
Payee Added!
This payee has been added! You may now schedule a payment to this payee,

Add an Individual

There are two options to add an individual as a payee:

- Electronic
    - I have the bank account information of the recipient.
- Check
    - A check is mailed to the recipient.



Payee Activation Process

Payee activation is an additional security feature for specific payees:

- **A Person**
- **Bank or Credit Union**
  - Checking and Savings options always require an activation code.
  - Loan and Credit Card only require an activation code if we are unable to locate a match in the payee database.

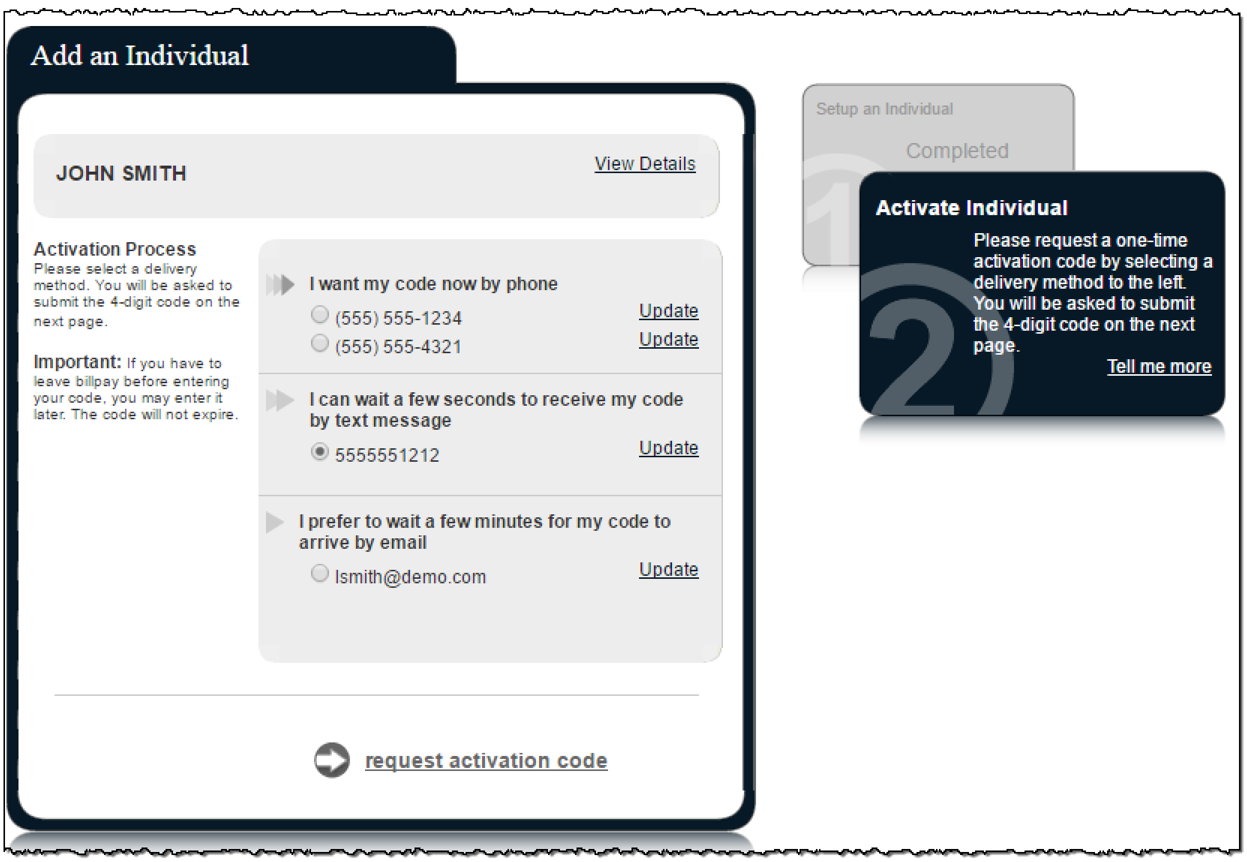
Activation Code Details

This is a one-time, system-generated code.

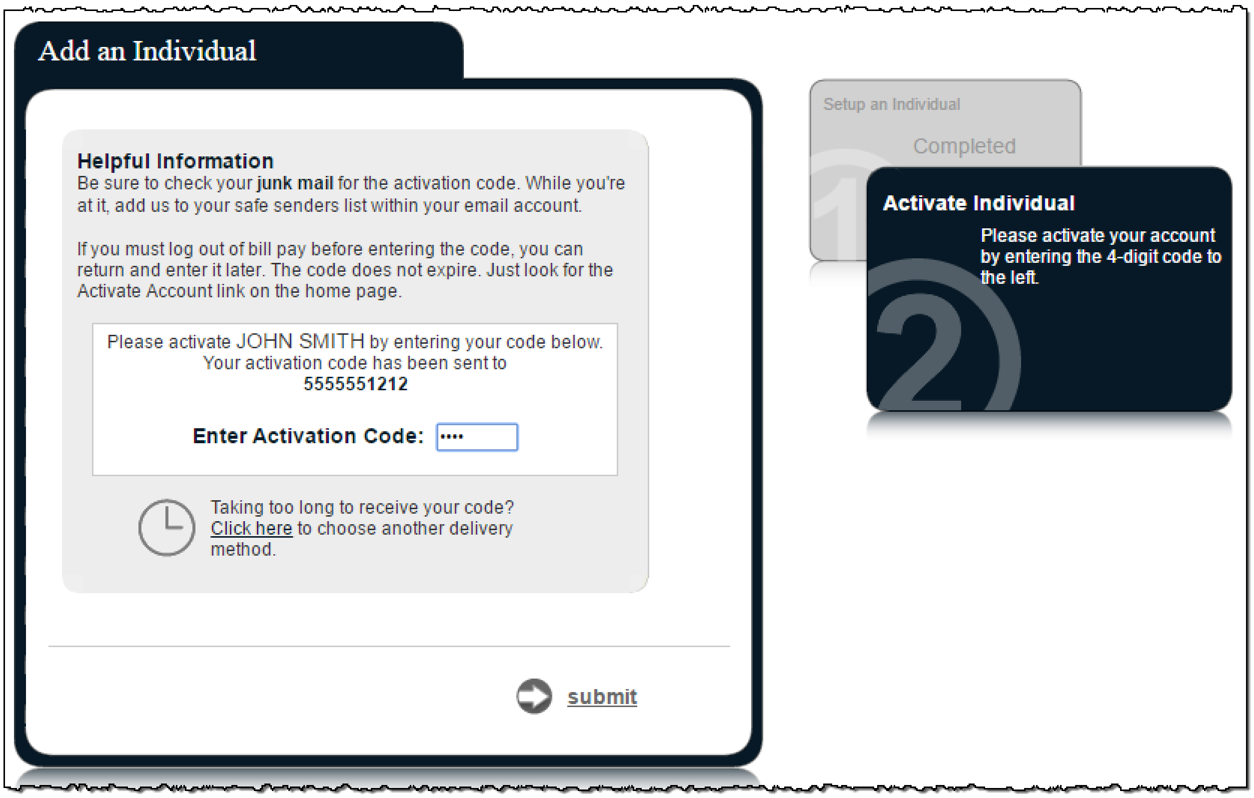
- The activation code is specific to each payee and expires if you:
  - Request a new code for the payee.
  - End the bill pay session.
- Payments cannot be scheduled until this step is complete.

Activation Code Steps

Select the preferred delivery method to receive the activation code by **phone**, **email**, or **text**.

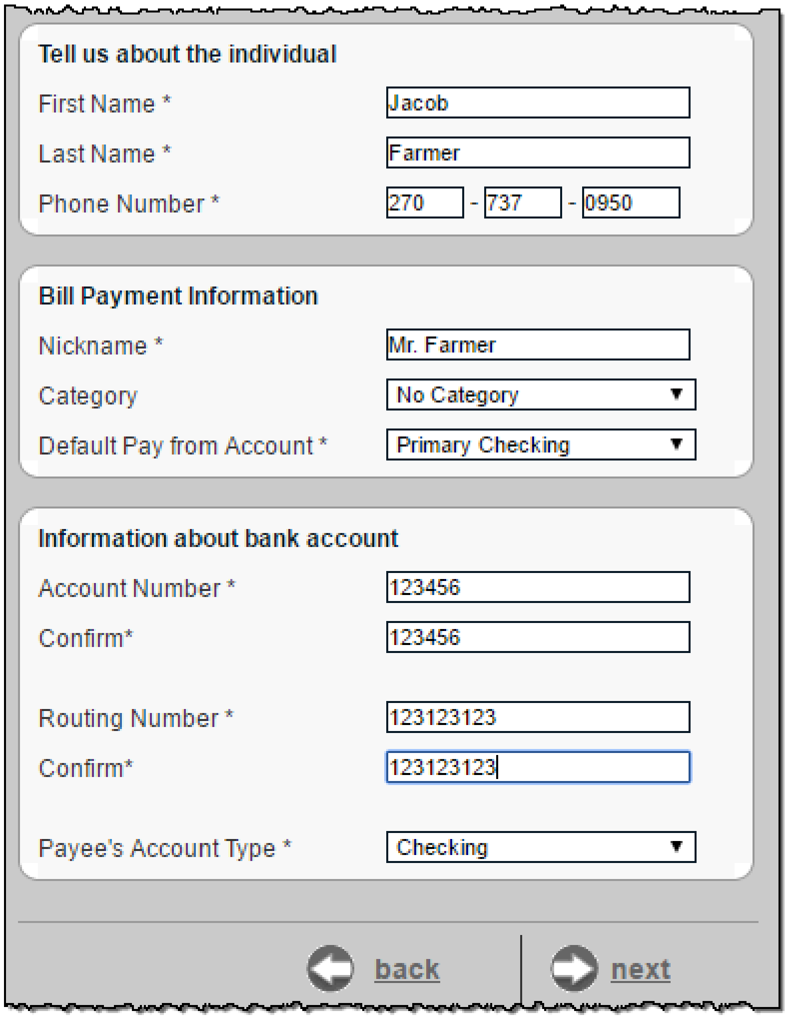


Enter Activation Code into field and select **submit**.



I Have the Bank Account Information

You can add a person, to receive ACH deposits, with your direct account information.

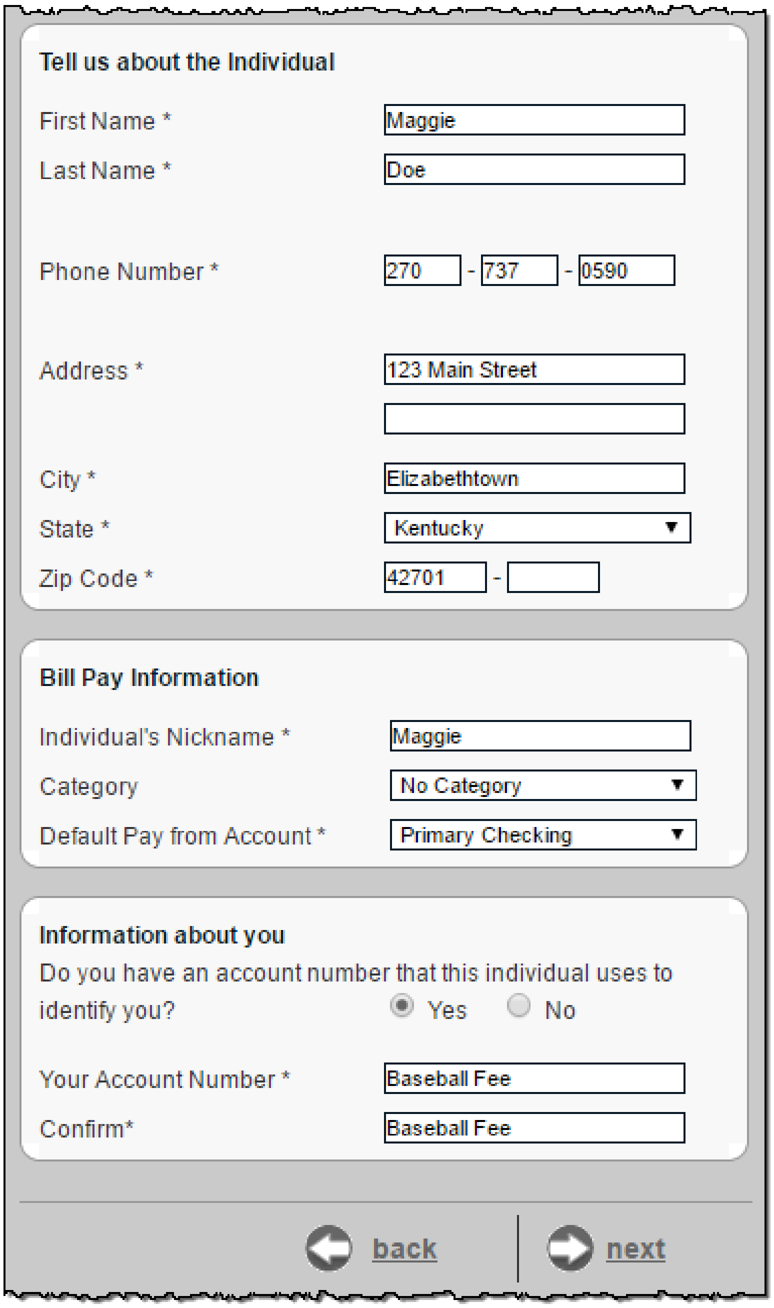


*Routing numbers are validated for the external institution.

A payee activation code may be required.

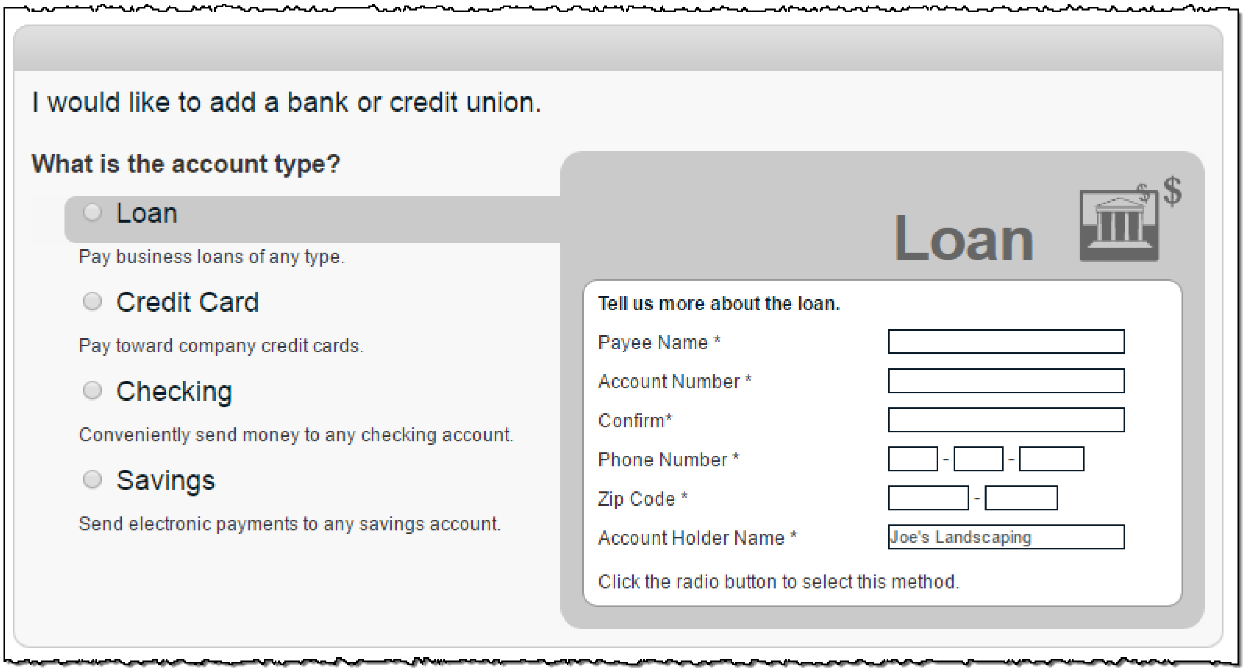
Mail a Check

You are required to enter the payee's address.



Add a Bank or Credit Union

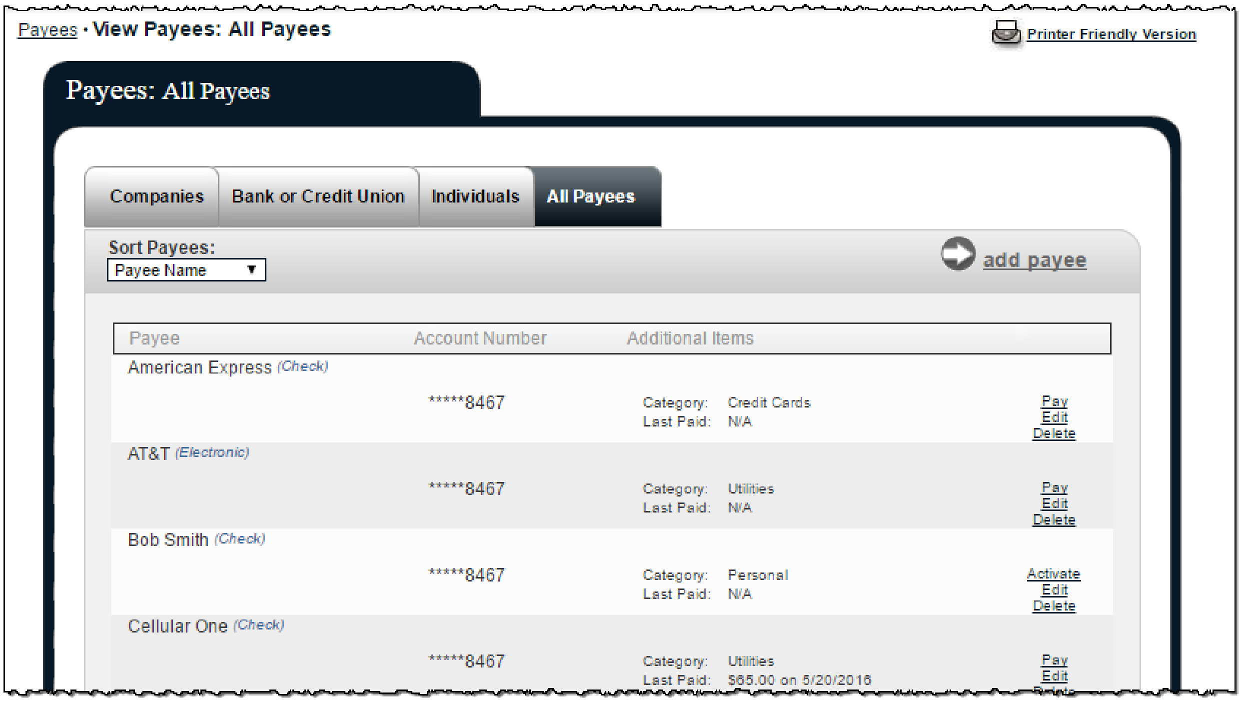
You can pay a bank or credit union for a loan, credit card, checking or savings account. A payee activation code may be required.



View Payees

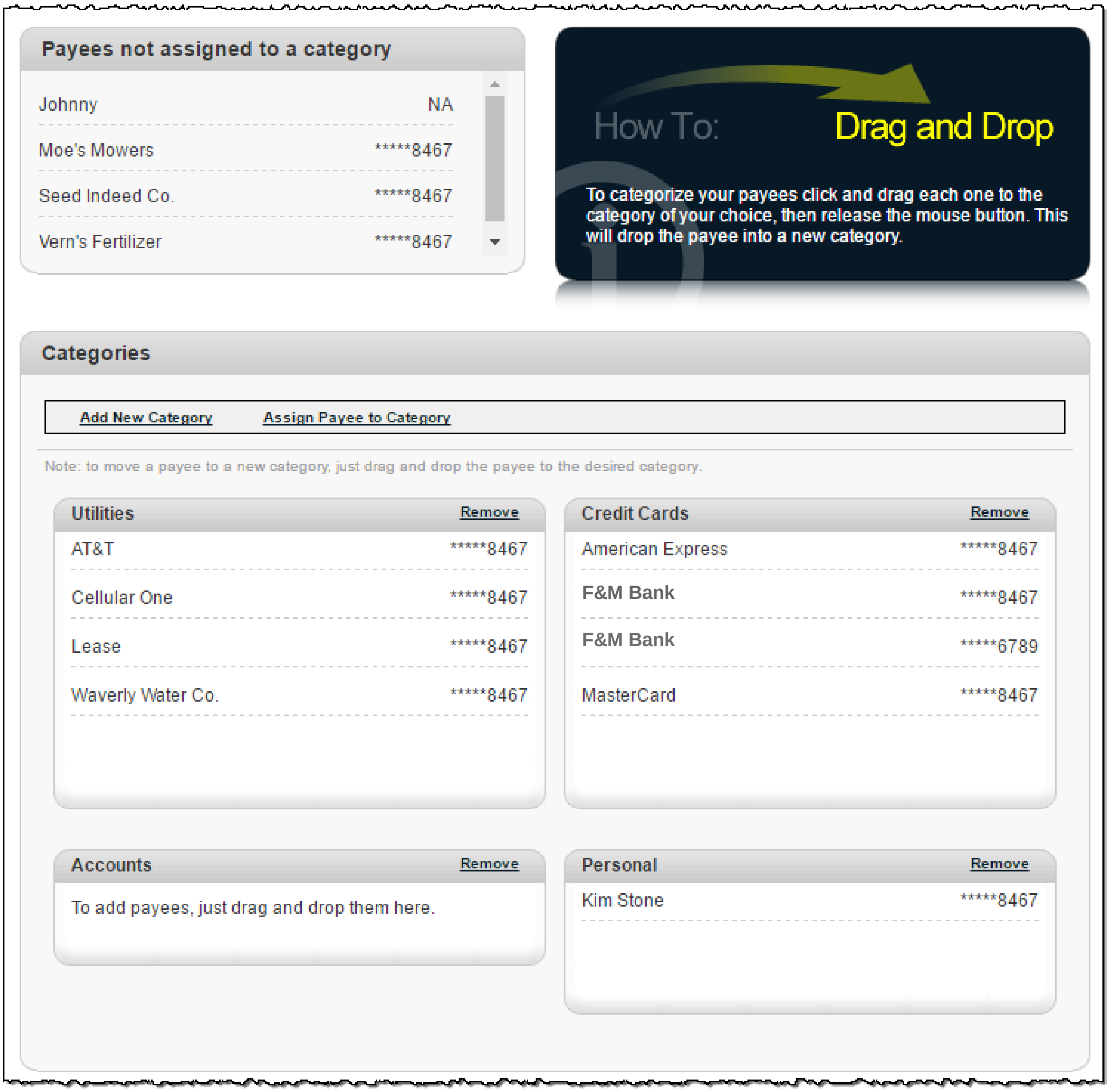
You can view and manage existing payees:

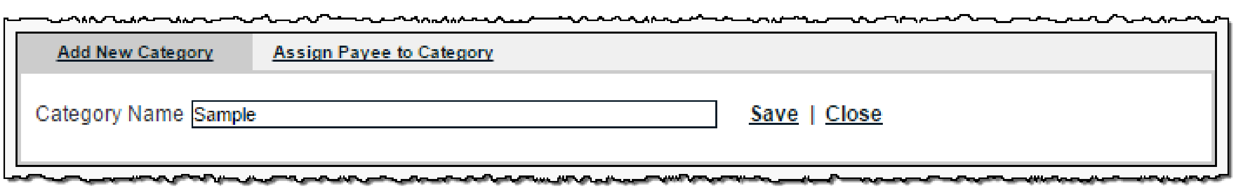
- **Pay -** link to schedule a single payment
- **Edit -** update the payee's information
- **Delete -** remove the payee from the list (History is maintained for 18 months.)
- **Activate -** link to request an activation code for the payee



Manage Categories

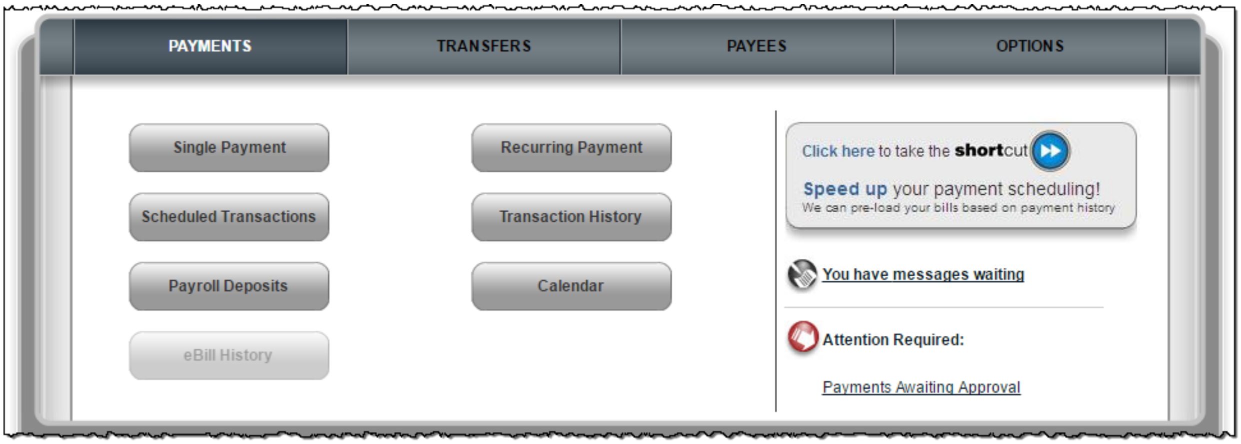
You can manage multiple payees by creating personalized categories.





Payments Tab

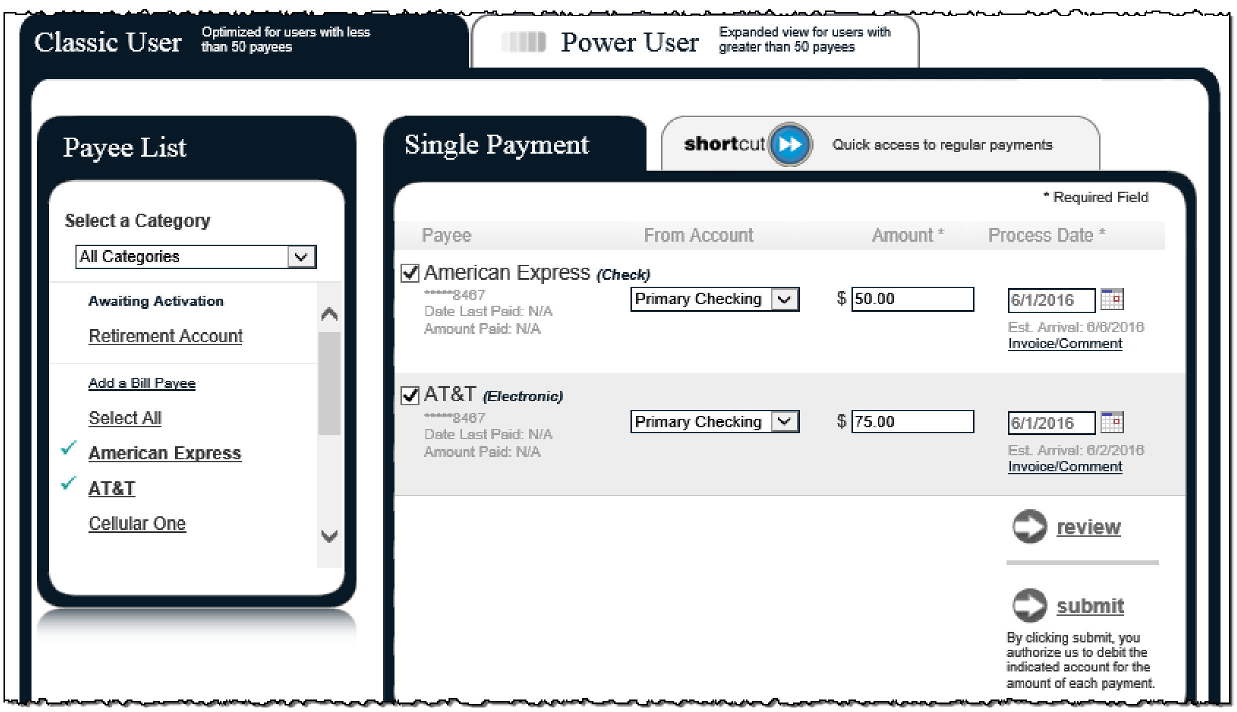
You can manage transactions, payroll, and payment history within this tab.



You are able to schedule one-time or recurring payments.

Single Payments

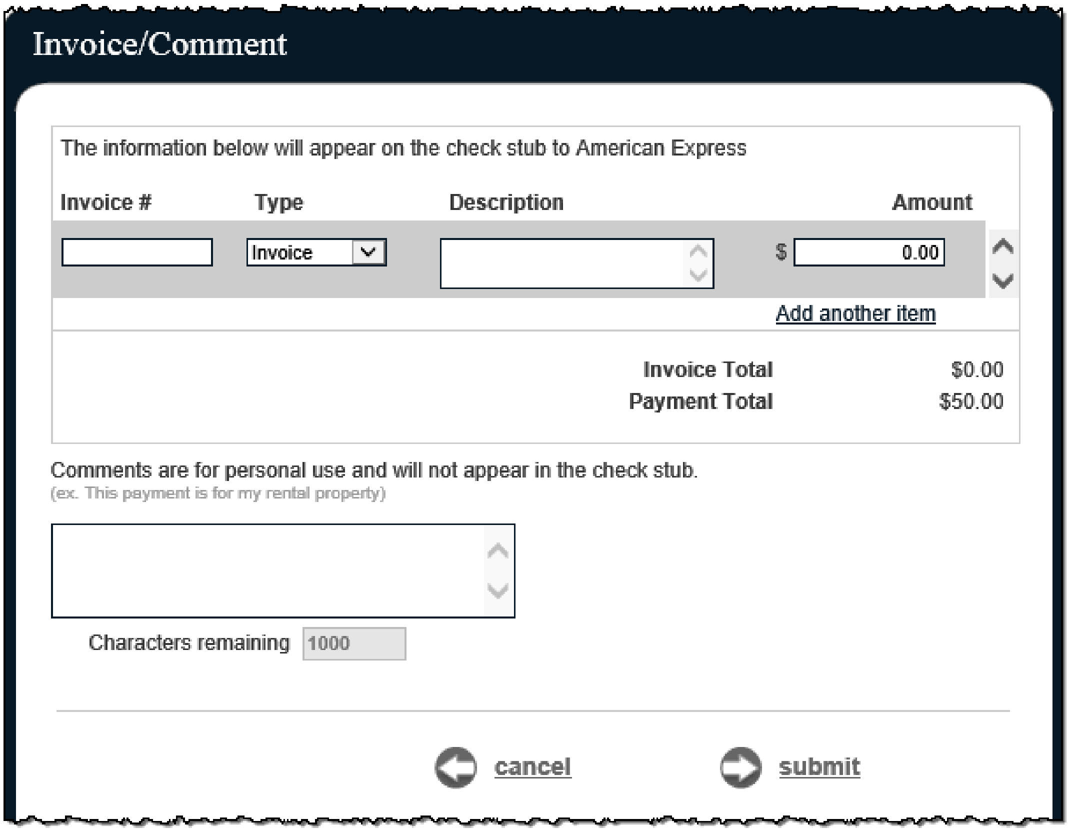
Select a **Pay From** account, **Amount**, and **Payment Date.** *The first available payment date is prefilled.*



Invoice/Comment

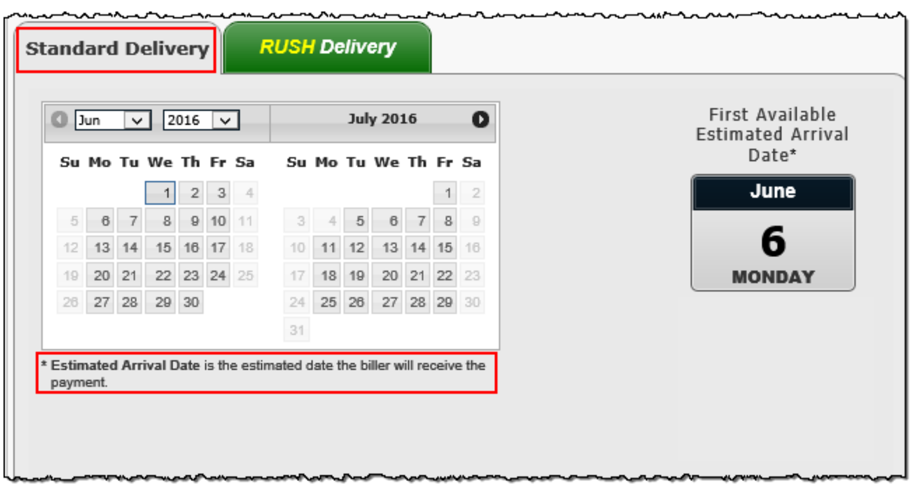
You have the option to add an invoice and/or comment.

- **Comments** are for personal use only and are **not** included with the payment.
- **Invoice** information is printed on check stubs.



Payment Date Calendar

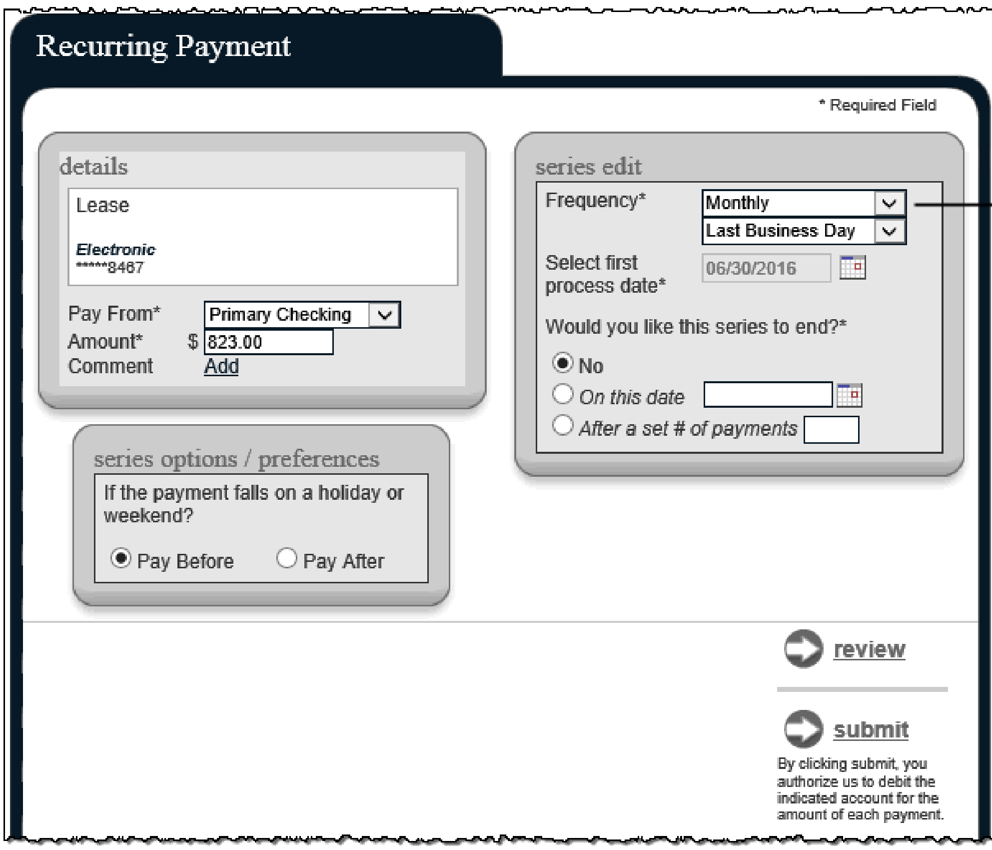
Click on the calendar to choose your payment date.

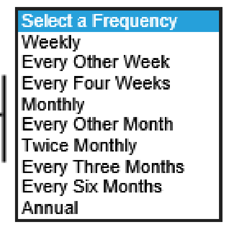


Recurring Payments

You can set payments to be paid automatically on the frequency of your choice:

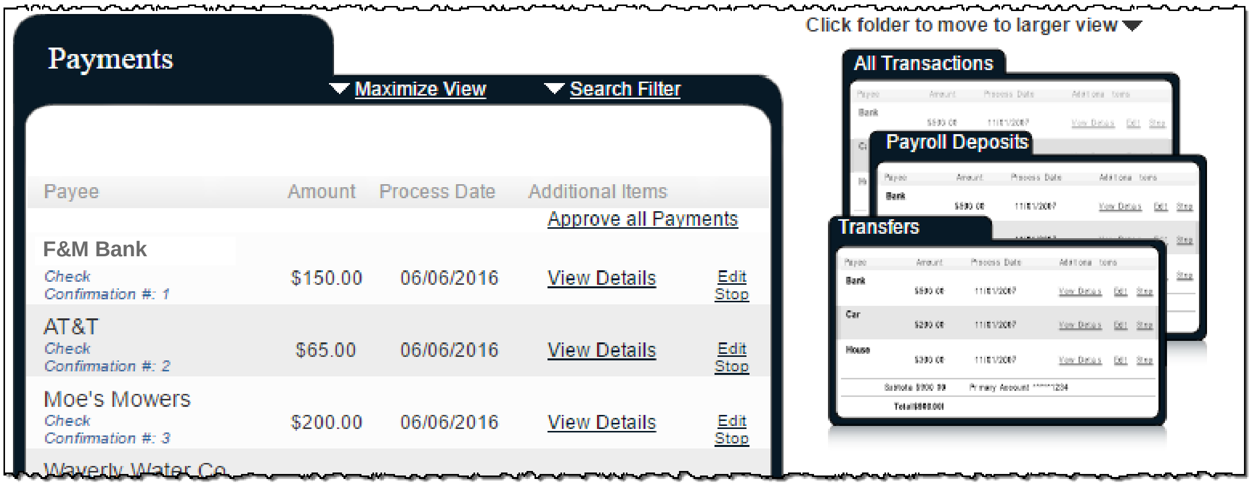
- Weekly
- Every other week
- Every four weeks
- Monthly
- Every other month
- Twice monthly
- Every three months
- Every six months
- Annually

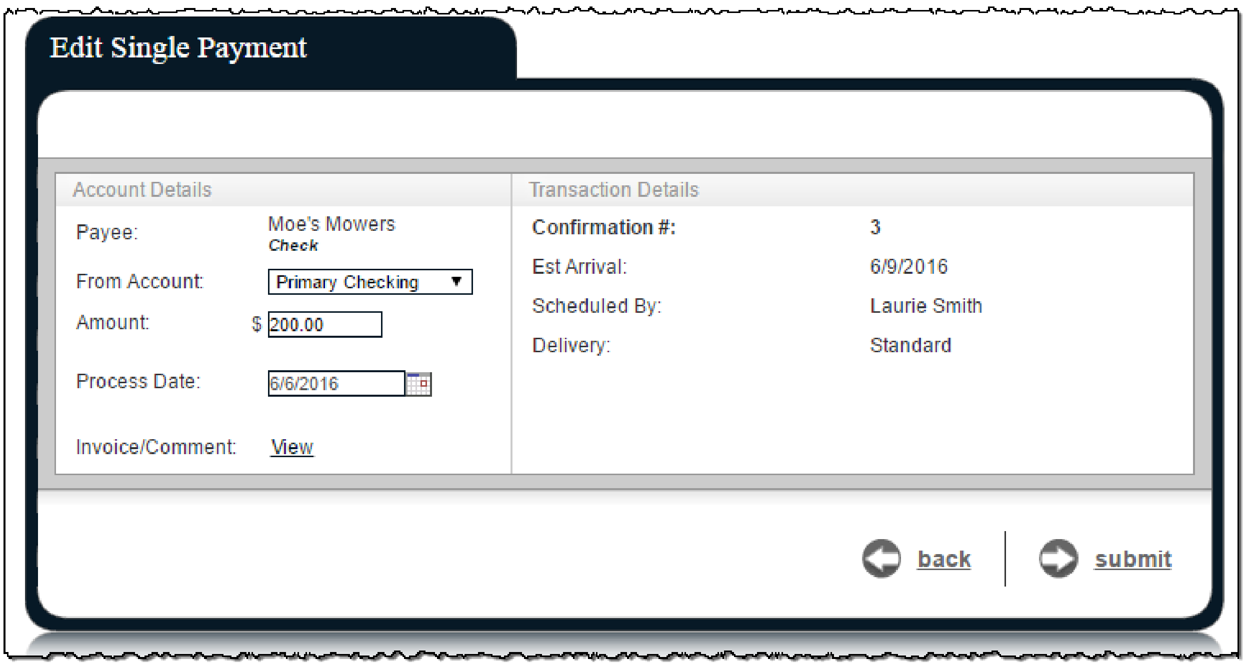




Scheduled Transactions

These are payments in **Scheduled status**. Payments can be edited, stopped or approved.



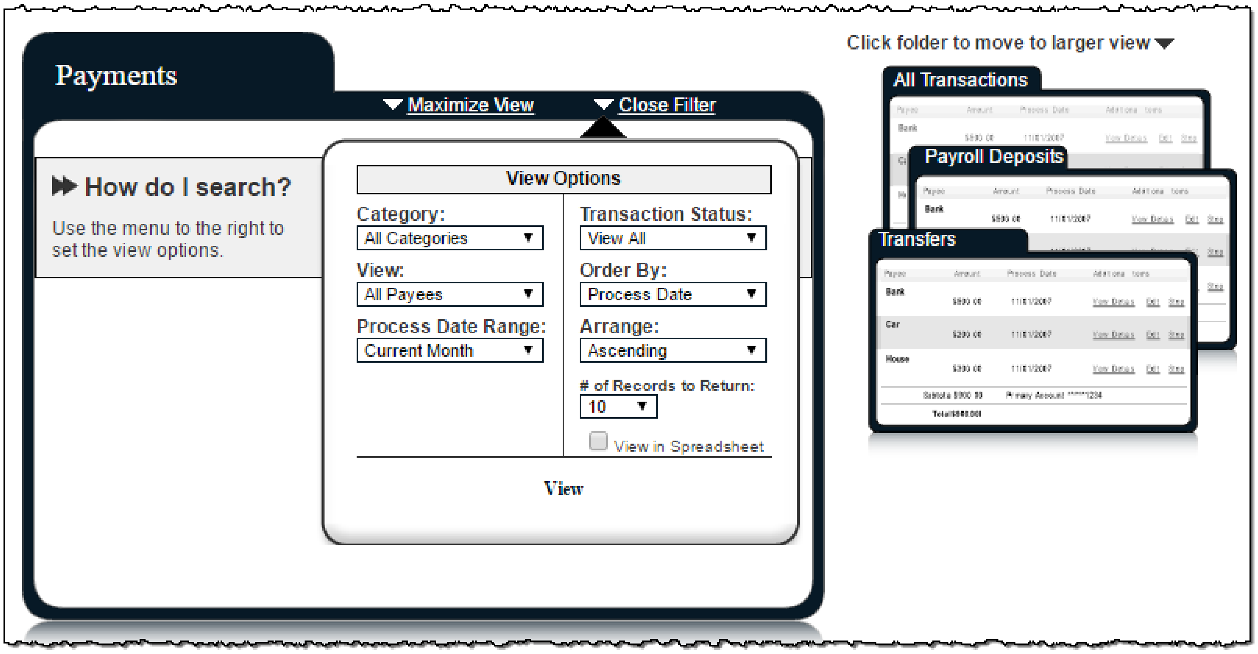


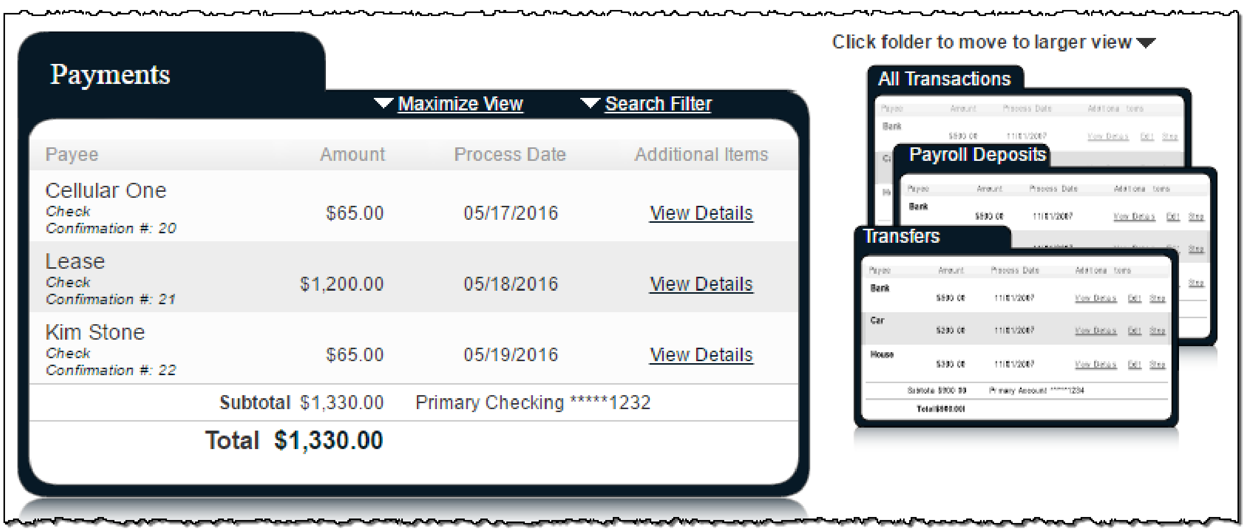
Transaction History

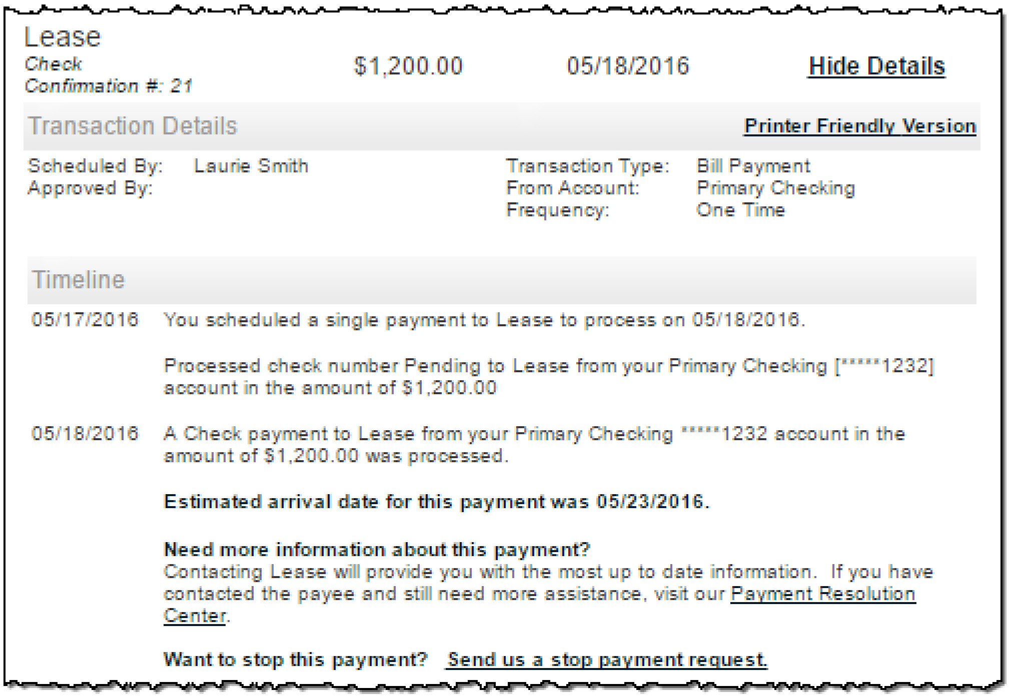
These payments have processed and paid out to the payees.

History is maintained for 18 months.

Option to **View Details** and submit a **Payment Inquiry,** if additional information and research of a payment is needed.



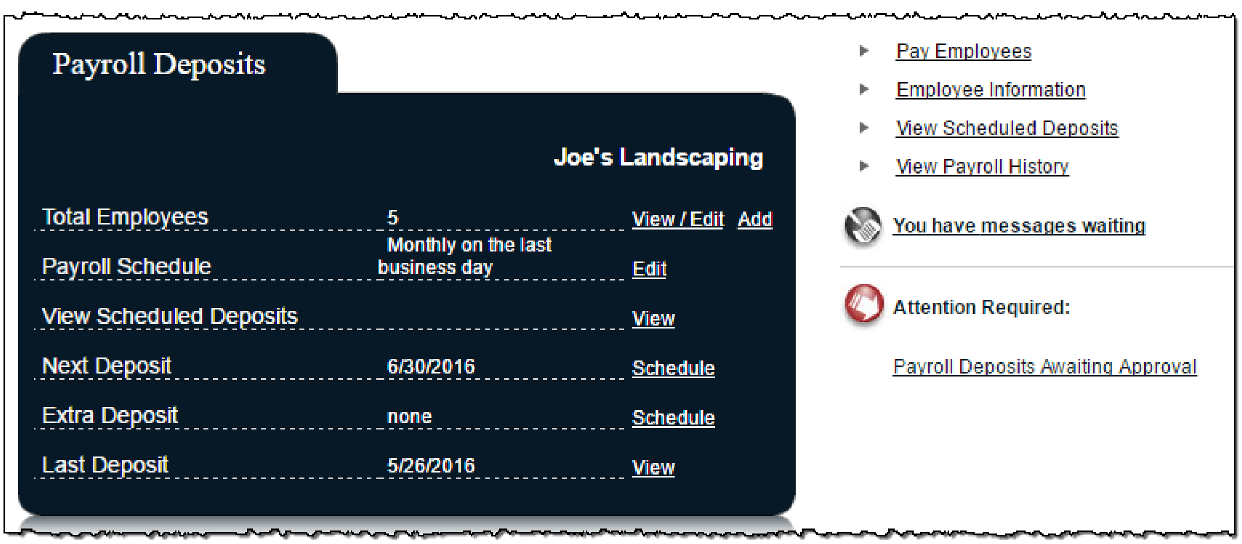




Payroll

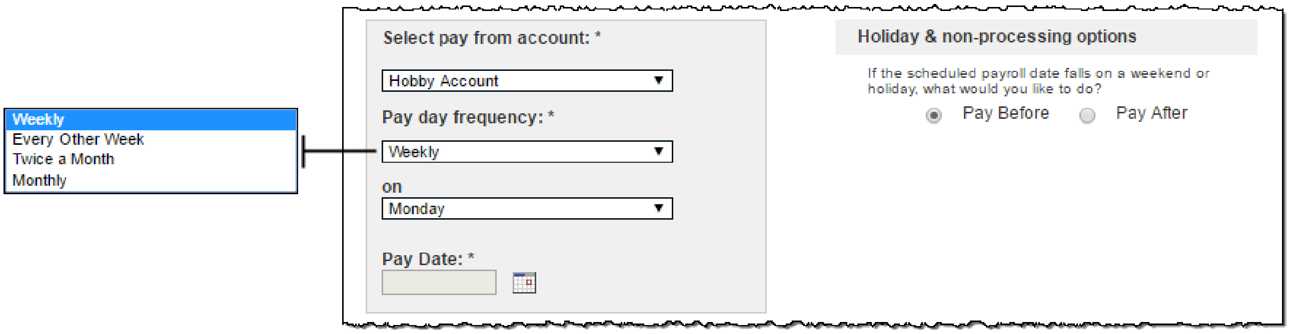
This allows you to send a direct deposit to your employees.

A wizard walks you through the set up process the first time you use it.



Payroll Schedule

This displays the **Current Pay Day Schedule** and allows you to edit the schedule.
The payroll schedule is designed to assist with scheduling your payroll on a frequency. This is not a recurring payment. A **reminder is sent two days in advance** to schedule the payroll deposits.



Employee Information

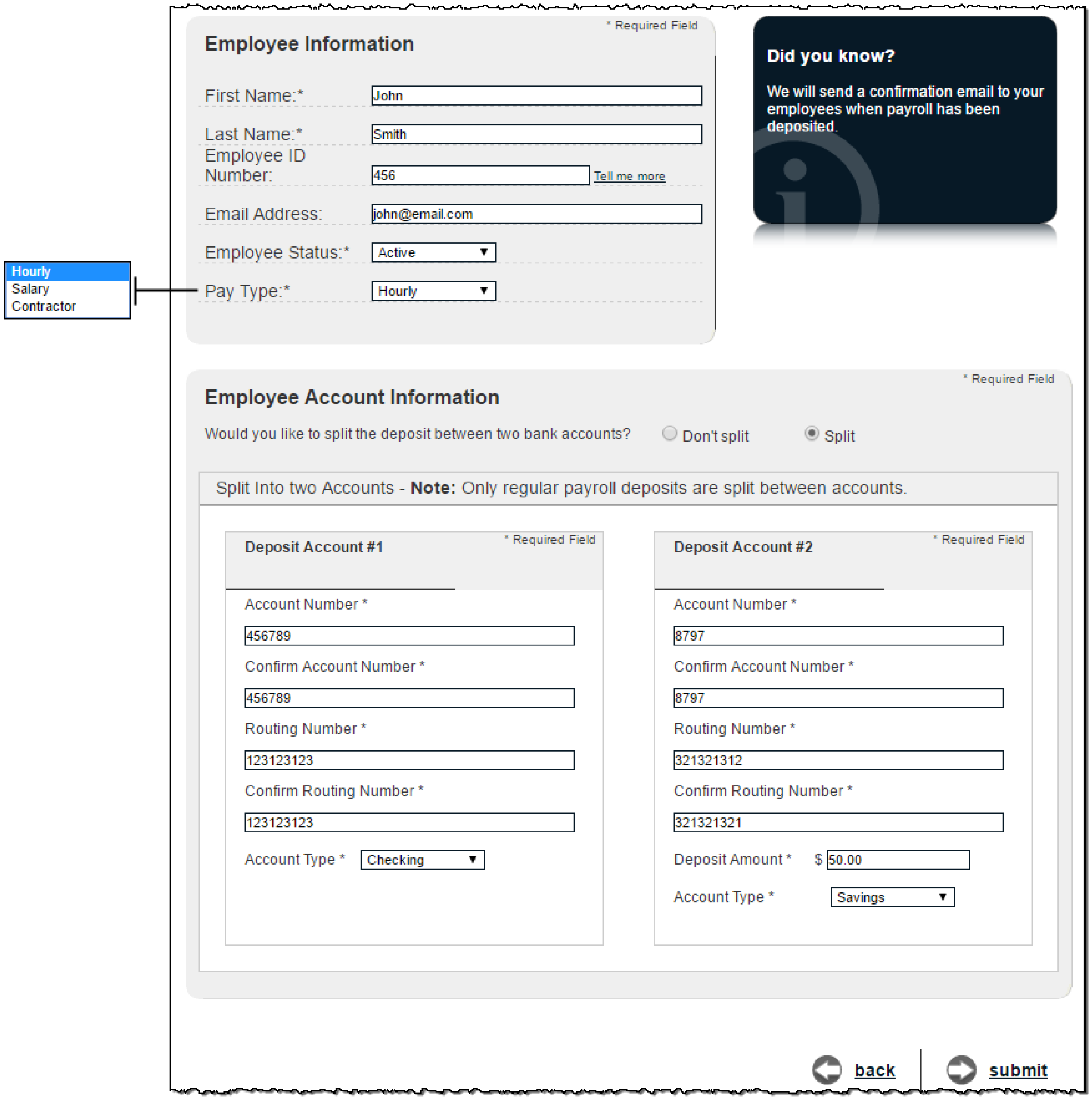
Add New Employee

Three different types of Employees: **Hourly**, **Salary**, or **Contractor**.

Employee Account Information – Split Deposits

If an employee wants $25 of each deposit to go into a savings account, then you can set up that additional account here by clicking on **Split**.

The deposit amount needs to be the net amount as the percentages or deductions are not calculated.



View/Edit Employee

This allows you to **View Details**, **Edit**, or **Deactivate** employees.

Pay Employees

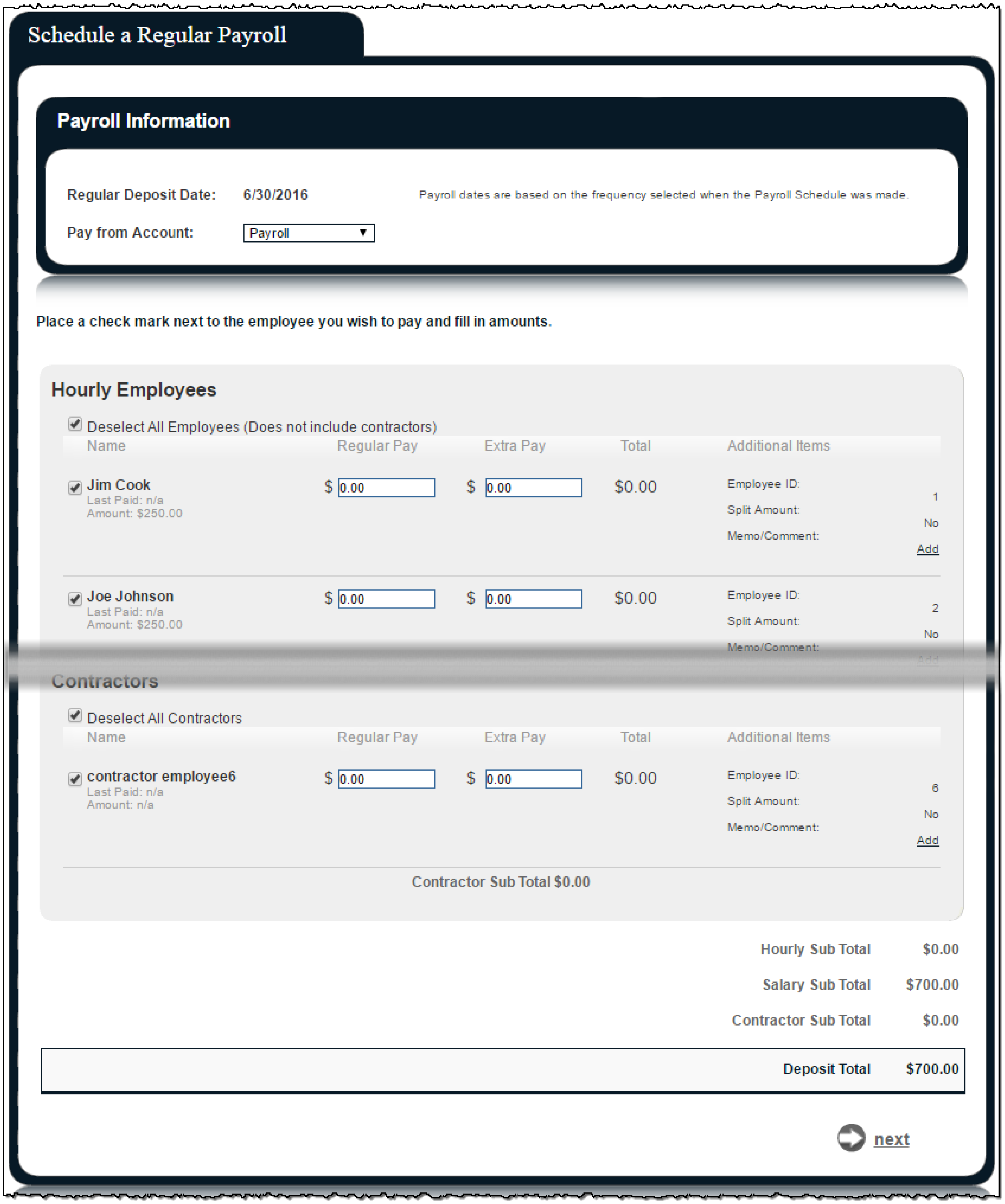
There are two options: Regular Pay Day or Extra Pay Day.

Payroll must be scheduled and approved one business day prior to the pay date by a user with the Approval Authority permission.

- Email reminders stating that payroll is awaiting approval are generated to the all users with approval authority.
- If Payroll is not approved, it will not process. It remains in a **Pending** status and must be stopped under **View Scheduled Payroll**.

Regular Pay Day
Follows the regular payroll schedule.

Extra Pay Day
Could be used for extra days worked or a bonus. Split accounts are **not** used with this option.

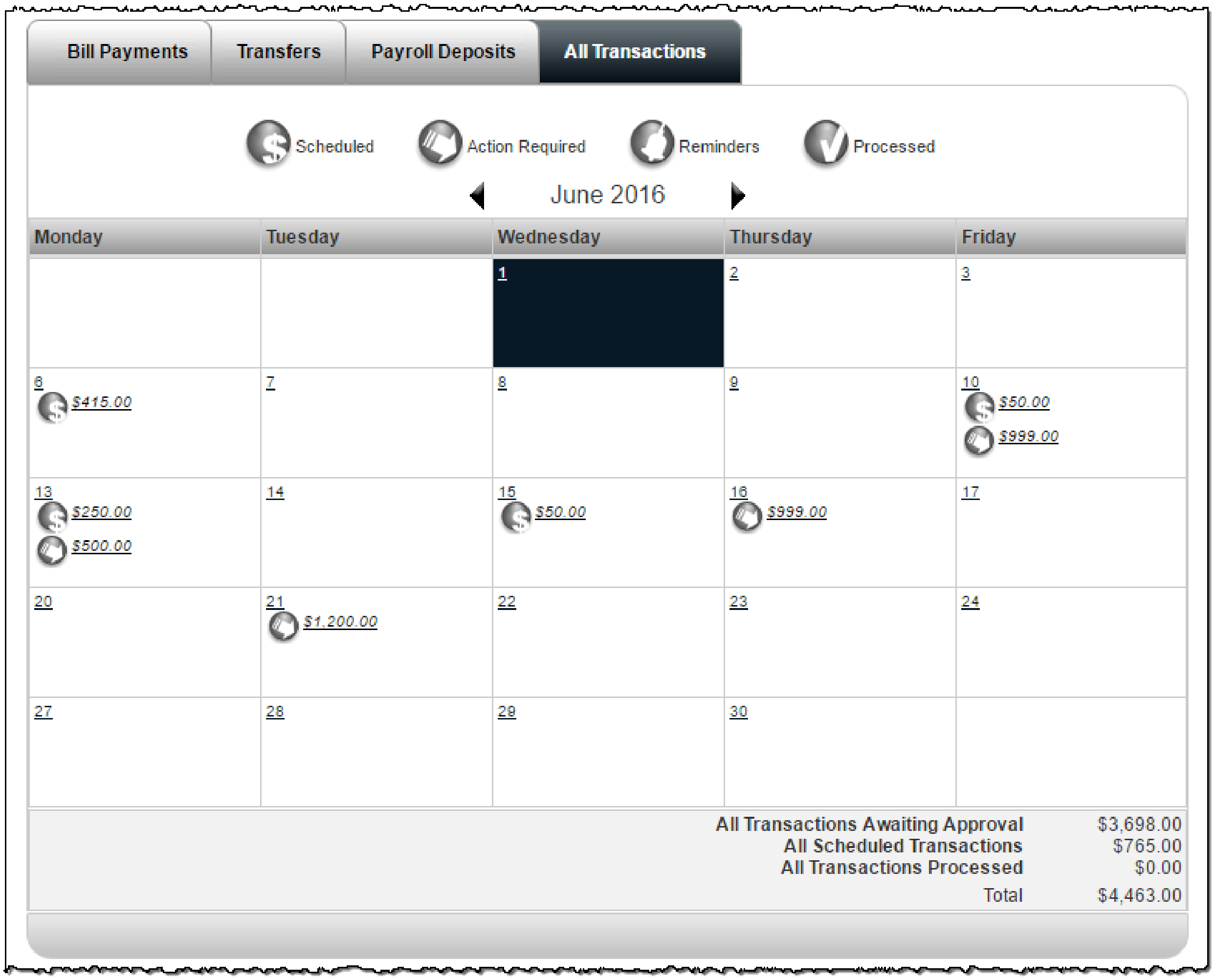


Schedule a Regular Payroll
Payroll Information
Regular Deposit Date: 6/30/2016
Payroll dates are based on the frequency selected when the Payroll Schedule was made.
Pay from Account: Payroll
Place a check mark next to the employee you wish to pay and fill in amounts.
Hourly Employees
Deselect All Employees (Does not include contractors)
Name
Regular Pay
Extra Pay
Total
Additional Items
Jim Cook
Last Paid: n/a
Amount: $250.00
$ 0.00
$ 0.00
$0.00
Employee ID: 1
Split Amount: No
Memo/Comment: Add
Joe Johnson
Last Paid: n/a
Amount: $250.00
$ 0.00
$ 0.00
$0.00
Employee ID: 2
Split Amount: No
Memo/Comment:
Contractors
Deselect All Contractors
Name
Regular Pay
Extra Pay
Total
Additional Items
contractor employee6
Last Paid: n/a
Amount: n/a
$ 0.00
$ 0.00
$0.00
Employee ID: 6
Split Amount: No
Memo/Comment: Add
Contractor Sub Total $0.00
Hourly Sub Total $0.00
Salary Sub Total $700.00
Contractor Sub Total $0.00
Deposit Total $700.00
next

Calendar

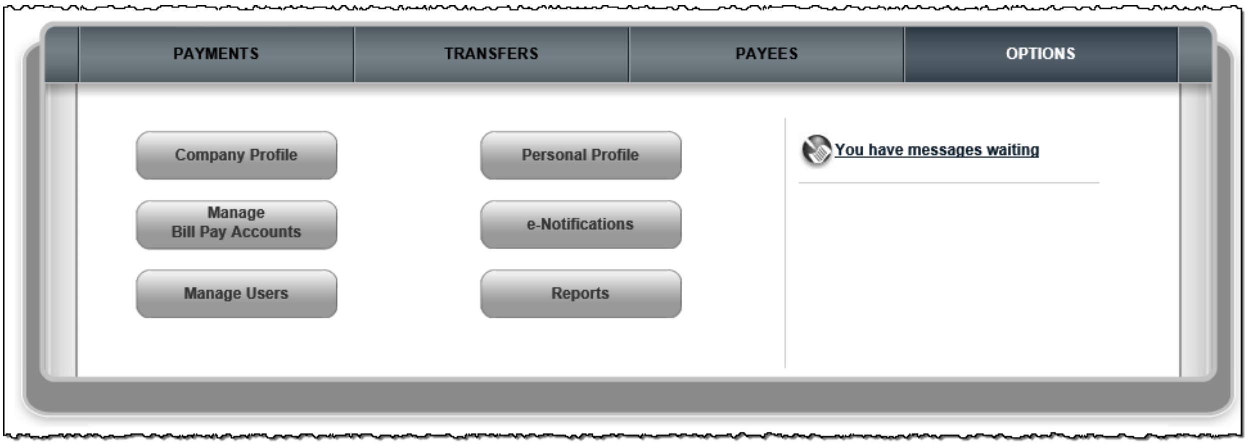
This is an overview of the month's bill payment activity including payments that have processed, as well as payments in a scheduled status.

- Displays **18 months of activity** with the ability to view previous/upcoming months.
- Full details of the transactions or reminders can be viewed by selecting the links.



Options Tab

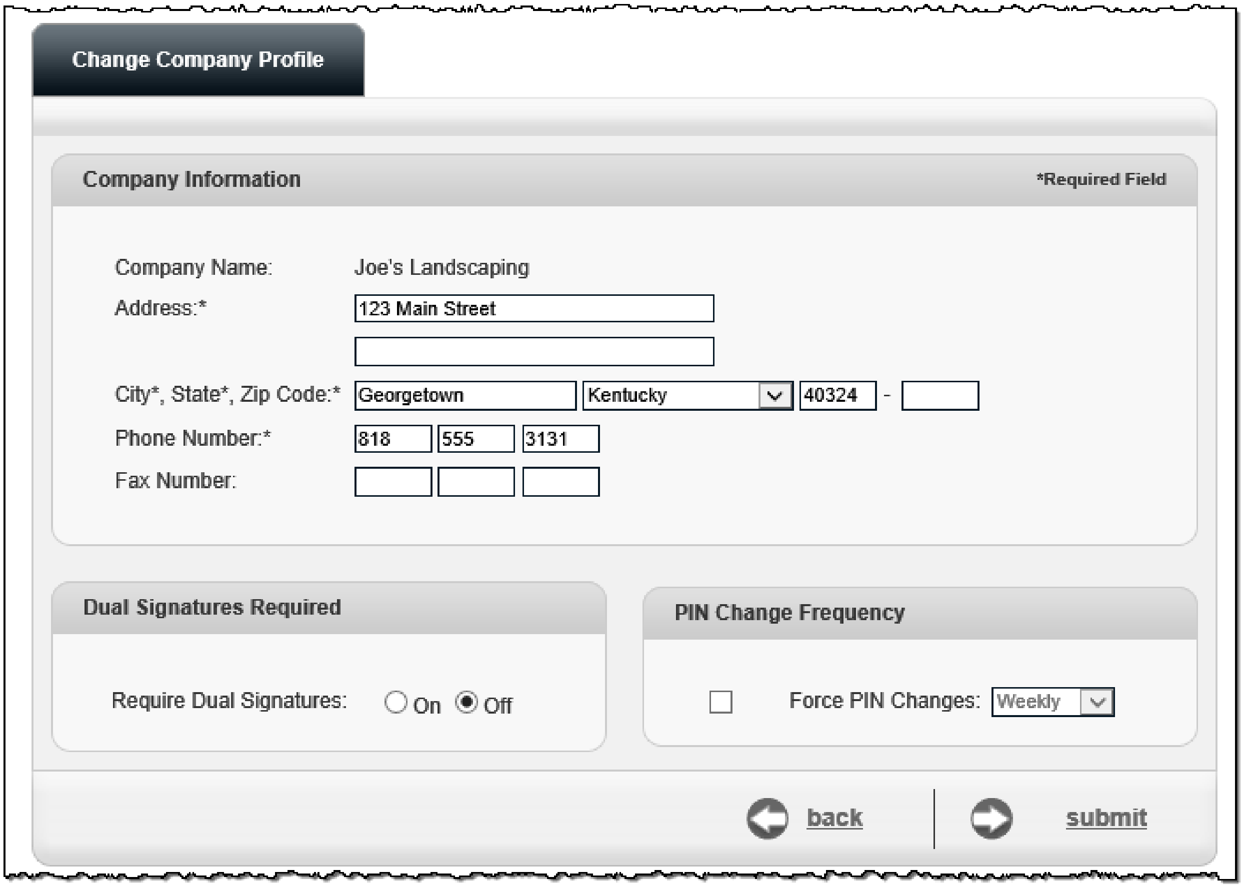
There are several options available to assist in managing your bill pay account.



Company Profile

You can update your company profile and turn dual signatures on or off.

- **Dual Signatures** is a security feature that forces the business to have two bill pay users approve transactions and payroll.



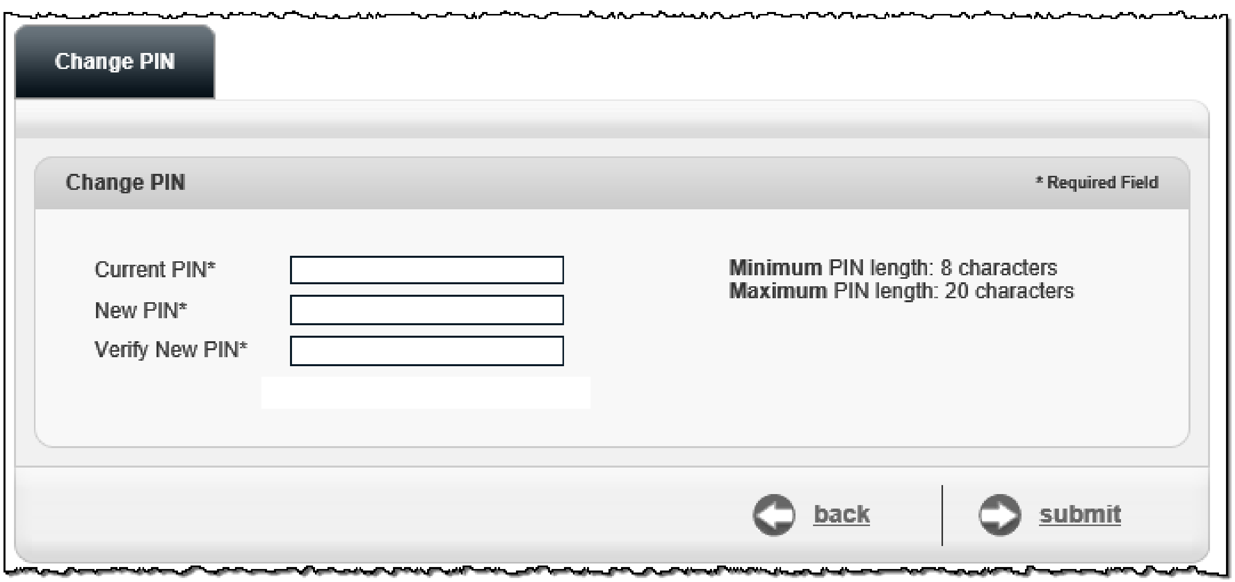
Personal Profile

This is specific to each bill pay user.

View Contact Info

You can update your email, phone, and mobile numbers.

Change Pin

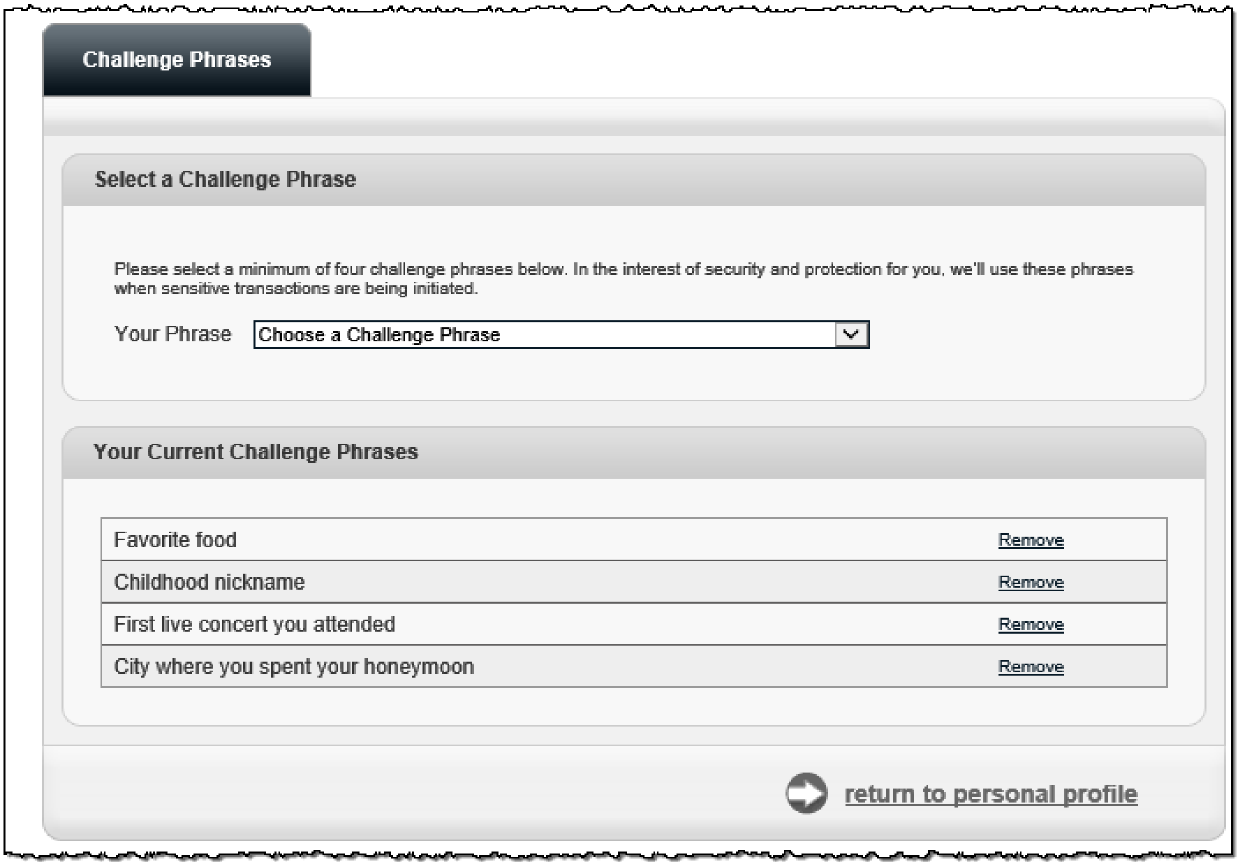


Default Page

Allows you to change your default page to display a different page each time you log in.

Challenge Phrases

You can **view** the challenge phrase questions on file and **add** additional ones.

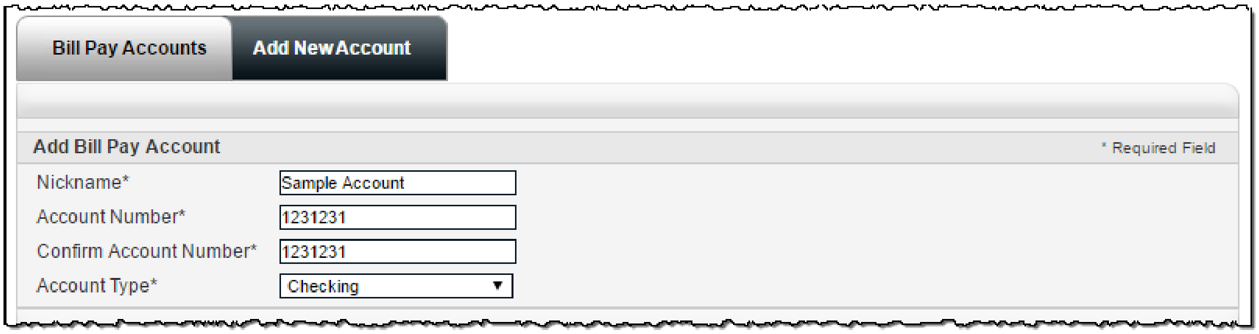


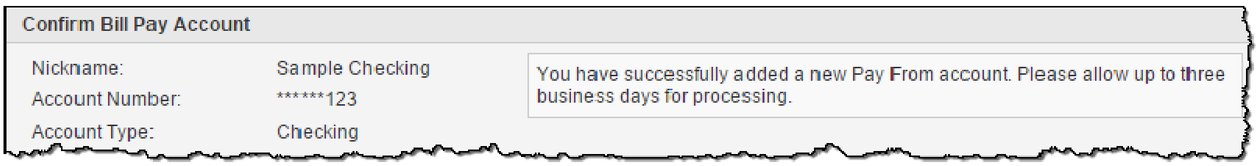
Manage Bill Pay Accounts

You can **view** and **manage** your additional Pay from Accounts.

Add New Account

Your institution has to approve new pay from accounts.



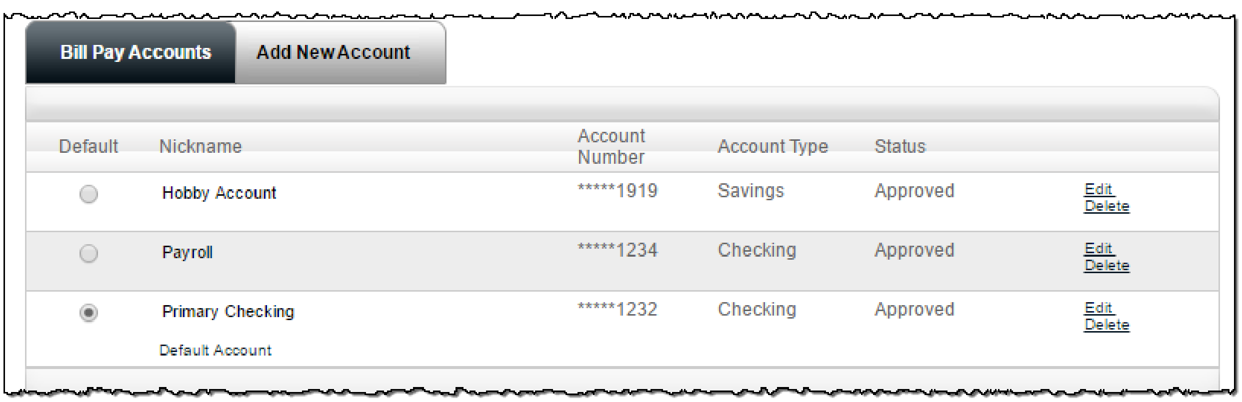


Bill Pay Accounts

You can view a list of **pending** and **approved** pay from accounts.

You can:

- Change the **Nickname**.
- Change the Default Pay From Account.
- **Delete** the pay from account.



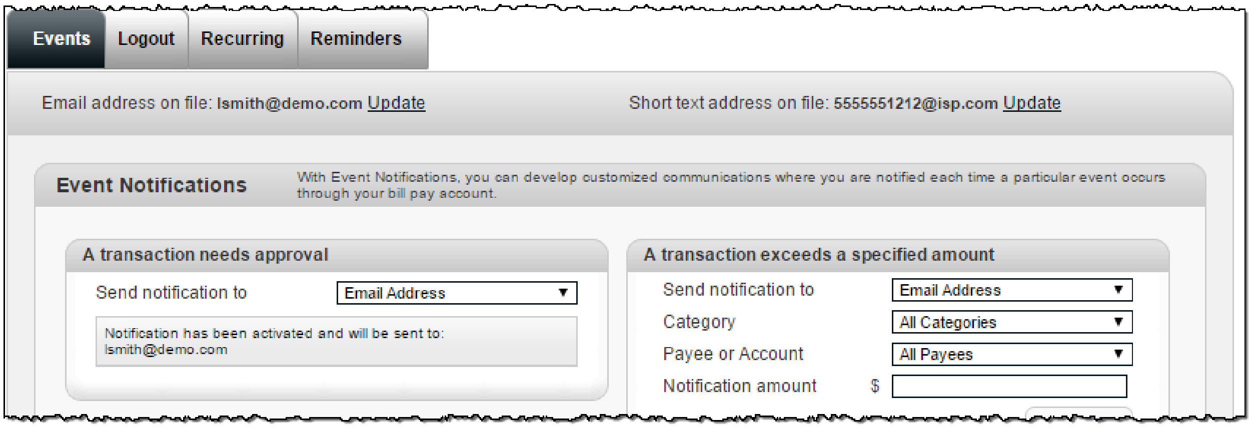
e-Notifications

e-Notifications allow you to monitor activity. These can be sent by email, text message or both.

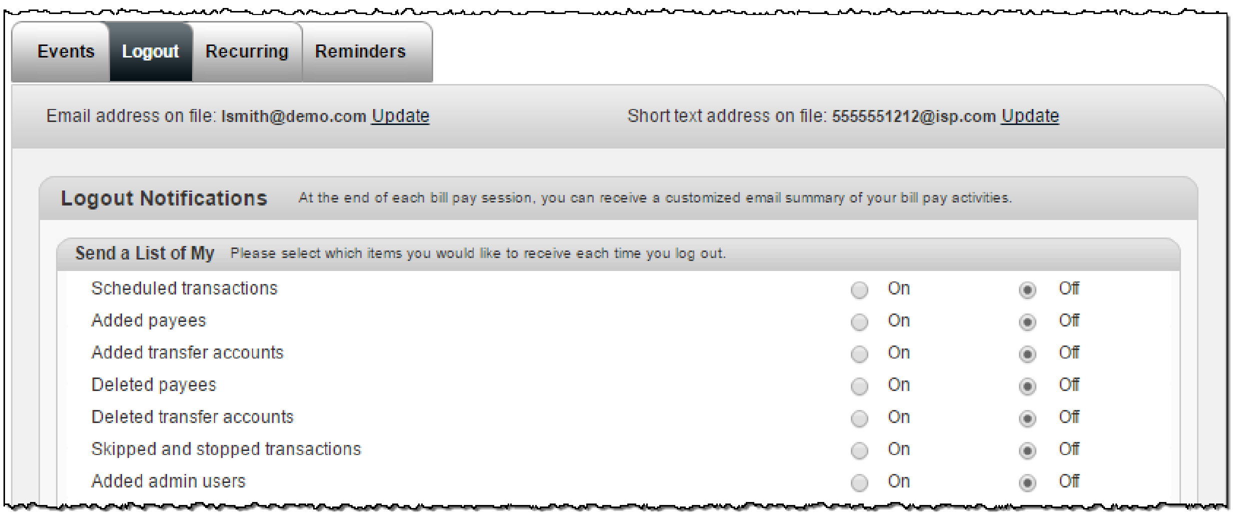
Event e-Notifications

These are sent when a particular event occurs.

Log Out

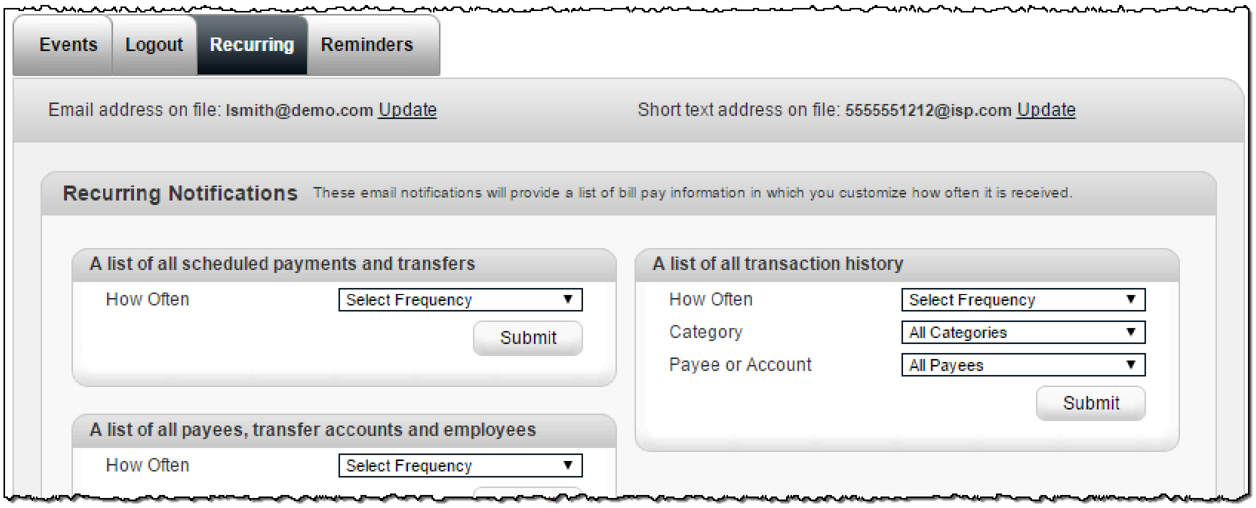


These are sent each time you log out of bill pay.



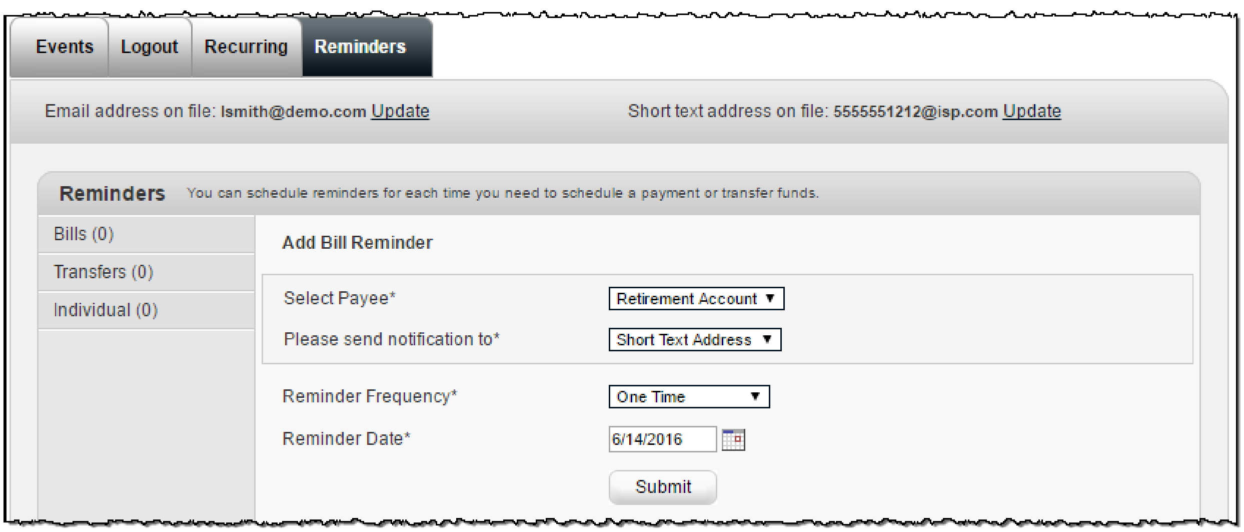
Recurring

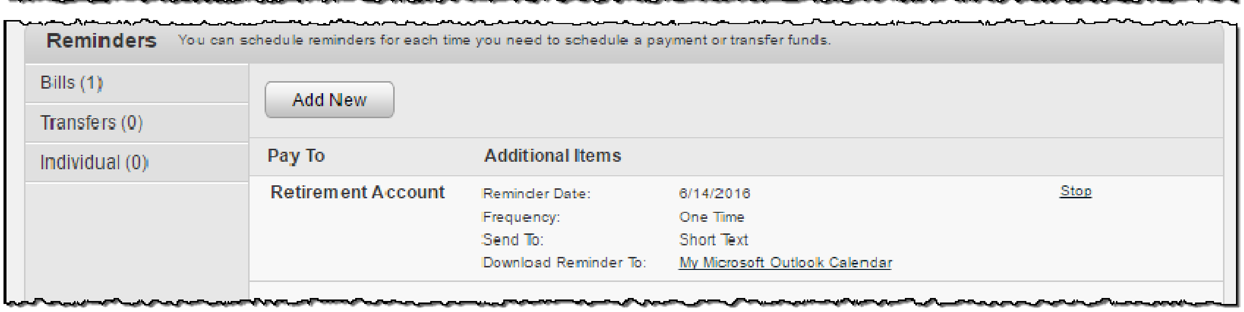
These are sent on the frequency of your choice.



Reminders

These are reminders to pay a bill with the option to add the reminder to your **Microsoft Outlook Calendar**.

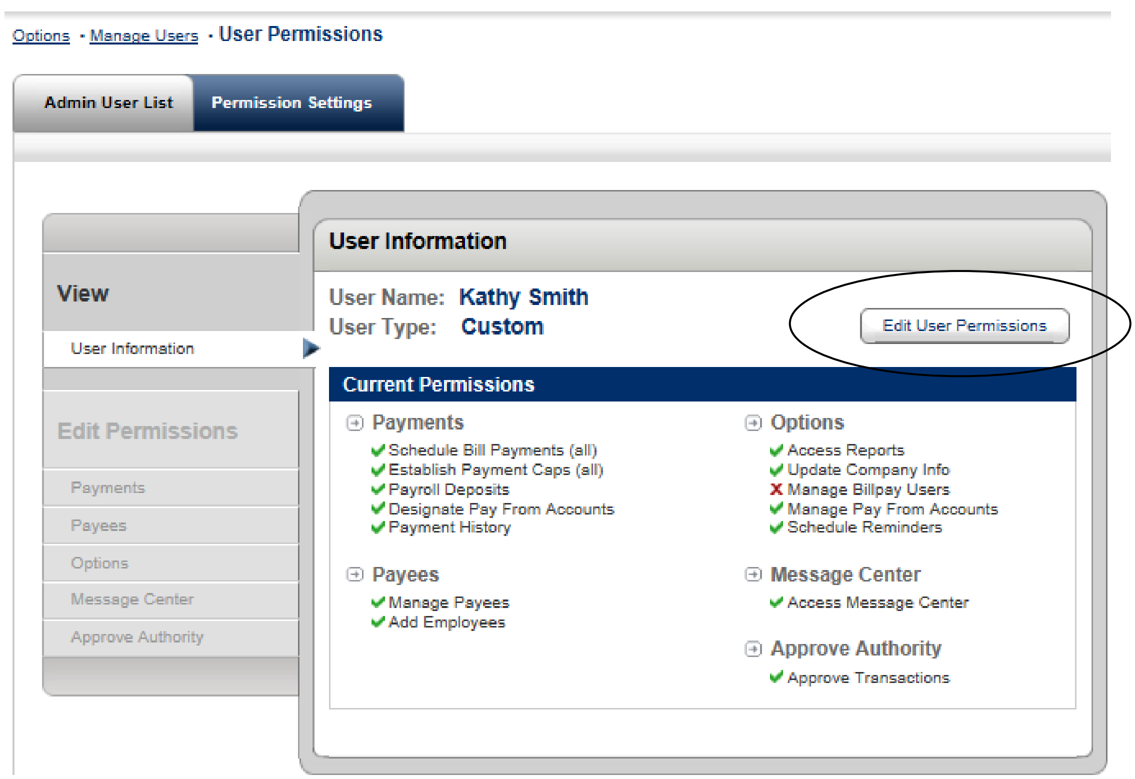




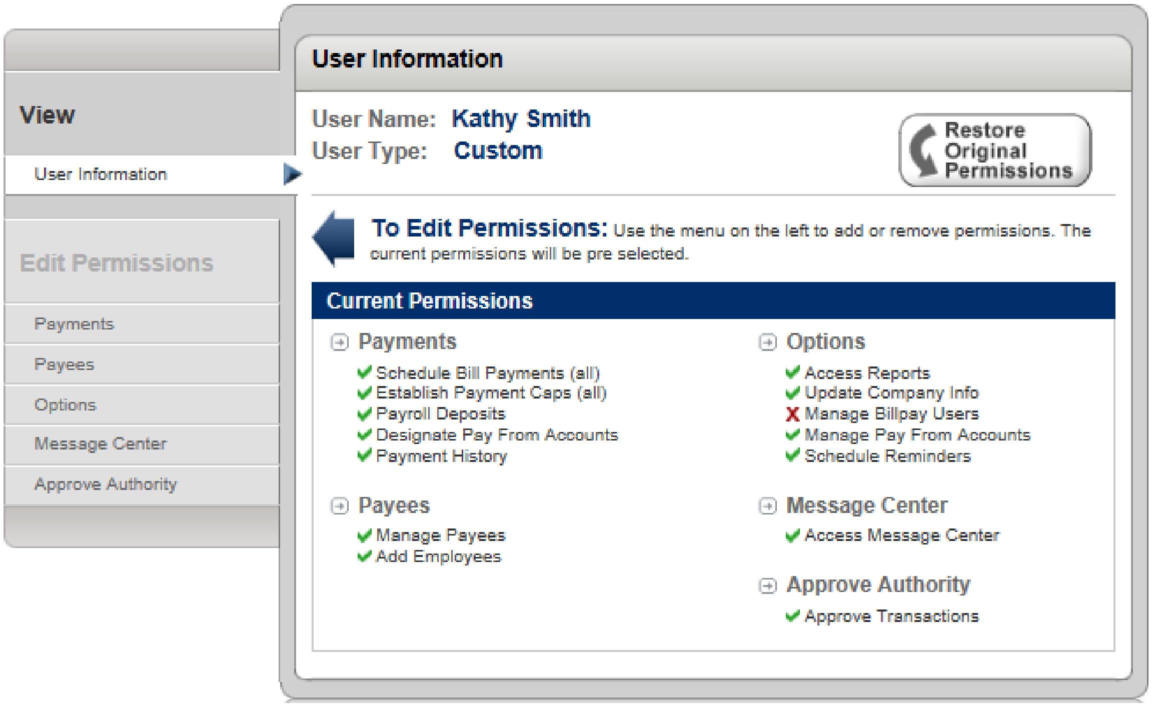
Manage Users

This allows you to manage users who assist with your business bill pay account.

After clicking on the Permissions Settings link, a User with the Manage User Option can select the Edit User Permissions button to modify User Permissions.



To Edit Permissions use the menu on the left of the screen to add or remove permissions.



Approval Authority is the permission setting for those approving transactions and payroll.

Reports

Reports assist with managing the details of your bill pay account. These can be converted to **Excel.**

Reports include:

- Payments Processed
- Payment Changes
- Payments Stopped
- Payees Added