



FARMERS & MERCHANTS BANK OF CENTRAL CALIFORNIA

Business Bill Pay

User Guide

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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.

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.

Before you get started...

Complete challenge prompts

Business Bill Pay requires the following challenge questions and answers:

| | | |
|--------------------|--|----------------------|
| Challenge question | <input type="text" value="select phrase"/> | <input type="text"/> |
| Challenge question | <input type="text" value="select phrase"/> | <input type="text"/> |
| Challenge question | <input type="text" value="select phrase"/> | <input type="text"/> |
| Challenge question | <input type="text" value="select phrase"/> | <input type="text"/> |

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 | <input type="text"/> |
| Confirm security key | <input type="text"/> |

submit

Home Page


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

Welcome: Laurie Smith
 Your Email: lsmith@demo.com
 Last Login: 8:00 AM EST 5/5/2016

 [home](#)
 [chat open](#)
 [logout](#)


PAYMENTS
TRANSFERS
PAYEES
OPTIONS

Wednesday, June 1st, 2016



new messages

- [1 New Messages](#)
- [0 Read Messages](#)
- 1 Total Messages**



attention required


- [Payees Require Activation](#)
- [Payments Awaiting Approval](#)
- [Transfers Awaiting Approval](#)
- [Payroll Awaiting Approval](#)

| Awaiting Your Activation | |
|--------------------------|--------------------------|
| Jenny Jones | Activate |
| Bob Smith | Activate |
| Retirement Account | Activate |

| Payments Awaiting Approval | |
|----------------------------|----------------------------------|
| American Express | \$999.00 Approve |
| MasterCard | \$999.00 Approve |

| Transfers Awaiting Approval | |
|-----------------------------|----------------------------------|
| F&M Bank | \$500.00 Approve |

| Payroll Awaiting Approval | |
|---------------------------|------------------------------------|
| Payroll 06/23/2016 | \$1,200.00 Approve |



shortcut

Take the Shortcut
 Shortcut speeds the scheduling process by anticipating the payments you'll likely make based on your payment history.

Scheduled to Process in the next 30 days

View: All transactions My transactions

| | | | |
|-------------------|-------------------|-----------|---|
| AT&T | \$65.00 | 6/8/2016 | Edit Stop |
| F&M Bank | \$150.00 | 6/8/2016 | Edit Stop |
| Moe's Mowers | \$200.00 | 6/9/2016 | Edit Stop |
| F&M Bank | \$500.00 | 6/15/2016 | Edit Stop |
| American Express | \$999.00 | 6/15/2016 | Edit Stop |
| Waverly Water Co. | \$50.00 | 6/15/2016 | Edit Stop |
| Vern's Fertilizer | \$250.00 | 6/16/2016 | Edit Stop |
| Total | \$3,263.00 | | |

History

Processed within the last 30 days

View: All transactions My transactions

| | | |
|--------------|-------------------|----------------------|
| Cellular One | \$65.00 | View |
| Lease | \$1,200.00 | View |
| Kim Stone | \$65.00 | View |
| F&M Bank | \$1,200.00 | View |
| Total | \$2,530.00 | |

Since you last logged in...

We sent you the following reminders

No reminders were sent.

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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.

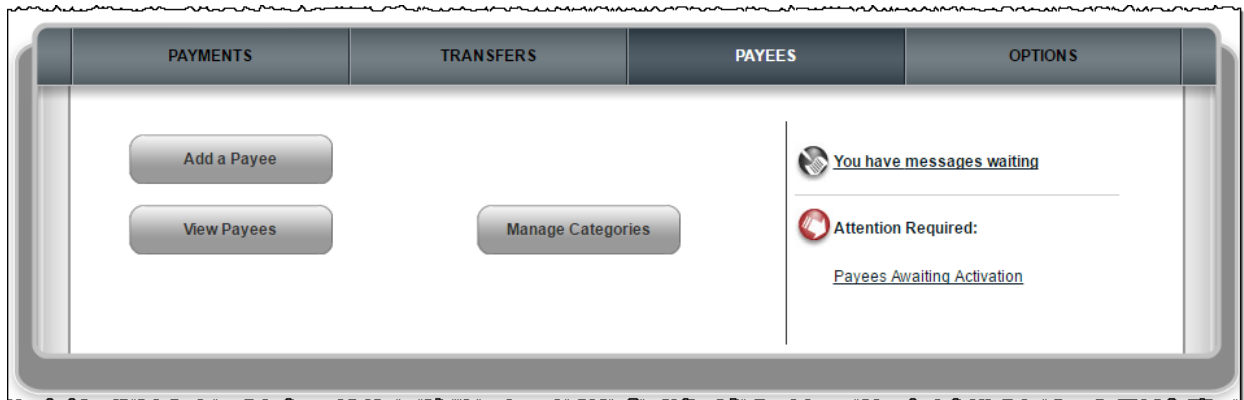
History

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

What type of payee are you adding today?

A Company
Use this link to add your credit card, utilities, cell phone bill, etc.

[Go There Now](#)

An Individual
Add your local repairman or even a family member here.

[Go There Now](#)

A Bank or Credit Union
Use this link to add your financial institution for items such as a car loan.

[Go There Now](#)

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
Add

Add a Company

* Required Field

| | |
|--------------------------|---|
| Payee Name * | <input type="text" value="ABC Credit Card"/> |
| Account Number * | <input type="text" value="4262905123456789"/> <small>No. Acct Number?</small> |
| Confirm Account Number * | <input type="text" value="4262905123456789"/> |
| Phone Number * | <input type="text" value="800"/> - <input type="text" value="789"/> - <input type="text" value="8732"/> |
| Payee Zip Code * | <input type="text" value="19886"/> - <input type="text"/> |
| Account Holder Name * | <input type="text" value="Joe's Landscaping"/> |

[next](#)

Important Information!

Your payee's information is typically found on your most recent bill. In some cases, we may ask for additional information if the payee isn't listed in our database.

Add a Company

Payee Name * Required Field
ABC Credit Card
[This is not my payee](#)

| | |
|--------------------------|---|
| Payee NickName * | <input type="text" value="ABC Credit Card"/> |
| Account Number | 4262905123456789 |
| Phone Number | 800-789-8732 |
| Zip Code | 19886 |
| Account Holder Name | Joe's Landscaping |
| Payee Category | <input type="text" value="Credit Cards"/> |
| Default Pay From Account | <input type="text" value="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.

Add a Company

[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.

Add an Individual

* Required Field

How would you like to send the payment?

electronically
Sending payments electronically is much more secure than a check in the mail. And it will arrive in as little as 2 business days.

I have the bank account information

by Check
I prefer to mail a check

Mail a check

If you have the bank account information for the individual, you can use this option to send electronic payments.

We will ask you to complete a secure, one-time activation process before you log out today.

Select the button to the side to use this method.

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**.

Add an Individual

JOHN SMITH [View Details](#)

Activation Process
Please select a delivery method. You will be asked to submit the 4-digit code on the next page.

Important: If you have to leave billpay before entering your code, you may enter it later. The code will not expire.

▶▶ I want my code now by phone
 (555) 555-1234 [Update](#)
 (555) 555-4321 [Update](#)

▶▶ I can wait a few seconds to receive my code by text message
 5555551212 [Update](#)

▶▶ I prefer to wait a few minutes for my code to arrive by email
 smith@demo.com [Update](#)

[request activation code](#)

Setup an Individual Completed

Activate Individual
Please request a one-time activation code by selecting a delivery method to the left. You will be asked to submit the 4-digit code on the next page. [Tell me more](#)

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

Add an Individual

Helpful Information
Be sure to check your **junk mail** for the activation code. While you're at it, add us to your safe senders list within your email account.

If you must log out of bill pay before entering the code, you can return and enter it later. The code does not expire. Just look for the Activate Account link on the home page.

Please activate JOHN SMITH by entering your code below.
Your activation code has been sent to
555551212

Enter Activation Code:

Taking too long to receive your code?
[Click here](#) to choose another delivery method.

submit

Setup an Individual
Completed

Activate Individual
Please activate your account by entering the 4-digit code to the left.

I Have the Bank Account Information

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

| Tell us about the individual | |
|------------------------------|---|
| First Name * | <input type="text" value="Jacob"/> |
| Last Name * | <input type="text" value="Farmer"/> |
| Phone Number * | <input type="text" value="270"/> - <input type="text" value="737"/> - <input type="text" value="0950"/> |

| Bill Payment Information | |
|----------------------------|---|
| Nickname * | <input type="text" value="Mr. Farmer"/> |
| Category | <input type="text" value="No Category"/> ▼ |
| Default Pay from Account * | <input type="text" value="Primary Checking"/> ▼ |

| Information about bank account | |
|--------------------------------|---|
| Account Number * | <input type="text" value="123456"/> |
| Confirm* | <input type="text" value="123456"/> |
| Routing Number * | <input type="text" value="123123123"/> |
| Confirm* | <input type="text" value="123123123"/> |
| Payee's Account Type * | <input type="text" value="Checking"/> ▼ |

|

*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.

Tell us about the Individual

First Name *

Last Name *

Phone Number * - -

Address *

City *

State *

Zip Code * -

Bill Pay Information

Individual's Nickname *

Category

Default Pay from Account *

Information about you

Do you have an account number that this individual uses to identify you? Yes No

Your Account Number *

Confirm*

|

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.

I would like to add a bank or credit union.

What is the account type?

- Loan**
Pay business loans of any type.
- Credit Card**
Pay toward company credit cards.
- Checking**
Conveniently send money to any checking account.
- Savings**
Send electronic payments to any savings account.

Loan

Tell us more about the loan.

Payee Name *

Account Number *

Confirm*

Phone Number * - -

Zip Code * -

Account Holder Name *

Click the radio button to select this method.

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

The screenshot shows a web interface for managing payees. At the top, there is a breadcrumb trail 'Payees > View Payees: All Payees' and a 'Printer Friendly Version' link. Below this is a header 'Payees: All Payees' and a set of navigation tabs: 'Companies', 'Bank or Credit Union', 'Individuals', and 'All Payees'. A 'Sort Payees:' dropdown is set to 'Payee Name', and an 'add payee' button is visible. The main content is a table with the following data:

| Payee | Account Number | Additional Items | |
|--------------------------|----------------|--|--|
| American Express (Check) | *****8467 | Category: Credit Cards Last Paid: N/A | Pay Edit Delete |
| AT&T (Electronic) | *****8467 | Category: Utilities Last Paid: N/A | Pay Edit Delete |
| Bob Smith (Check) | *****8467 | Category: Personal Last Paid: N/A | Activate Edit Delete |
| Cellular One (Check) | *****8467 | Category: Utilities Last Paid: \$65.00 on 5/20/2016 | Pay Edit Delete |

Manage Categories

You can manage multiple payees by creating personalized categories.

Payees not assigned to a category

| | |
|-------------------|-----------|
| Johnny | NA |
| Moe's Mowers | *****8467 |
| Seed Indeed Co. | *****8467 |
| Vern's Fertilizer | *****8467 |

How To: Drag and Drop

To categorize your payees click and drag each one to the category of your choice, then release the mouse button. This will drop the payee into a new category.

Categories

[Add New Category](#)
[Assign Payee to Category](#)

Note: to move a payee to a new category, just drag and drop the payee to the desired category.

Utilities [Remove](#)

| | |
|-------------------|-----------|
| AT&T | *****8467 |
| Cellular One | *****8467 |
| Lease | *****8467 |
| Waverly Water Co. | *****8467 |

Credit Cards [Remove](#)

| | |
|------------------|-----------|
| American Express | *****8467 |
| F&M Bank | *****8467 |
| F&M Bank | *****6789 |
| MasterCard | *****8467 |

Accounts [Remove](#)

To add payees, just drag and drop them here.

Personal [Remove](#)

| | |
|-----------|-----------|
| Kim Stone | *****8467 |
|-----------|-----------|

[Add New Category](#)
[Assign Payee to Category](#)

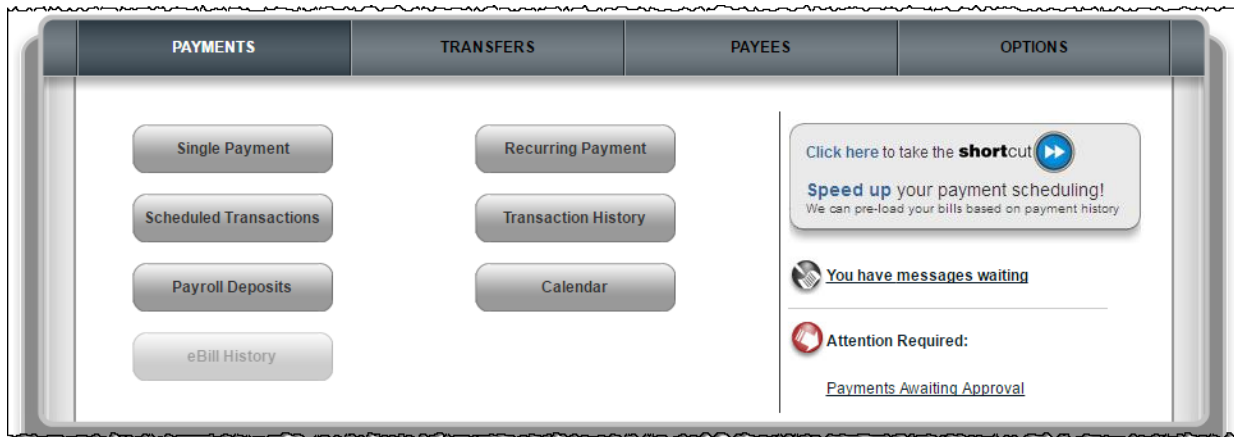
Category Name [Save](#) | [Close](#)

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Payments Tab

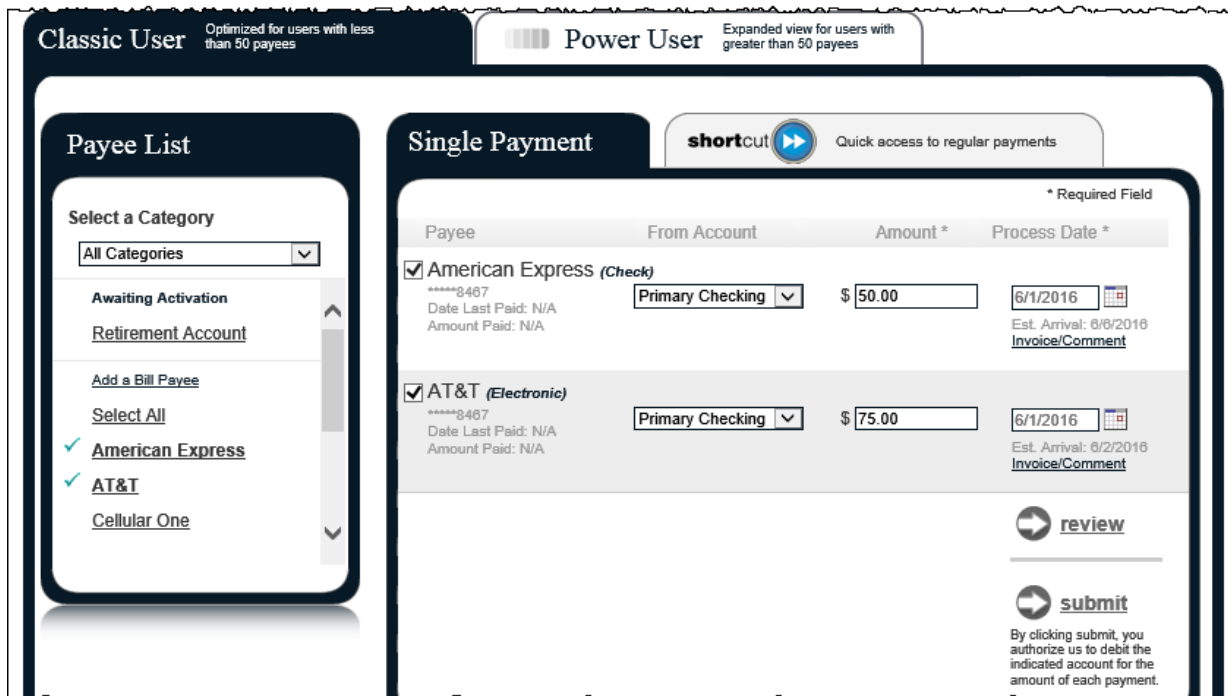
You can manage transactions, payroll, and payment history within this tab.



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.

Invoice/Comment

The information below will appear on the check stub to American Express

| Invoice # | Type | Description | Amount |
|----------------------------------|--|----------------------|--------------------------------------|
| <input type="text"/> | Invoice <input type="button" value="v"/> | <input type="text"/> | \$ <input type="text" value="0.00"/> |
| Add another item | | | |
| Invoice Total | | | \$0.00 |
| Payment Total | | | \$50.00 |

Comments are for personal use and will not appear in the check stub.
(ex. This payment is for my rental property)

Characters remaining

Payment Date Calendar

Click on the calendar to choose your payment date.

Jun 2016 July 2016

| Su | Mo | Tu | We | Th | Fr | Sa | Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| | | | 1 | 2 | 3 | 4 | | | | | 1 | 2 | |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 | 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 | 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 26 | 27 | 28 | 29 | 30 | | | 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| | | | | | | | | | | | | | 31 |

First Available Estimated Arrival Date*

June

6

MONDAY

* Estimated Arrival Date is the estimated date the biller will receive the payment.

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

Recurring Payment

* Required Field

details

Lease

Electronic
*****8467

Pay From*

Amount* \$

Comment [Add](#)

series edit

Frequency*

Select first process date*

Would you like this series to end?*

No

On this date

After a set # of payments

series options / preferences

If the payment falls on a holiday or weekend?

Pay Before Pay After

By clicking submit, you authorize us to debit the indicated account for the amount of each payment.

Select a Frequency

- Weekly
- Every Other Week
- Every Four Weeks
- Monthly
- Every Other Month
- Twice Monthly
- Every Three Months
- Every Six Months
- Annual

Scheduled Transactions

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

Payments

[Maximize View](#)
[Search Filter](#)

| Payee | Amount | Process Date | Additional Items |
|---|----------|--------------|--|
| Approve all Payments | | | |
| F&M Bank | | | |
| Check Confirmation #: 1 | \$150.00 | 06/06/2016 | View Details Edit Stop |
| AT&T | | | |
| Check Confirmation #: 2 | \$65.00 | 06/06/2016 | View Details Edit Stop |
| Moe's Mowers | | | |
| Check Confirmation #: 3 | \$200.00 | 06/06/2016 | View Details Edit Stop |
| Waverly Water Co. | | | |

Click folder to move to larger view ▼

All Transactions

| Payee | Amount | Process Date | Additional Items |
|-------|----------|--------------|---|
| Bank | \$590.00 | 11/18/2007 | View Details Del Stop |

Payroll Deposits

| Payee | Amount | Process Date | Additional Items |
|-------|----------|--------------|---|
| Bank | \$590.00 | 11/18/2007 | View Details Del Stop |

Transfers

| Payee | Amount | Process Date | Additional Items |
|-------|----------|--------------|---|
| Bank | \$590.00 | 11/18/2007 | View Details Del Stop |
| Car | \$290.00 | 11/18/2007 | View Details Del Stop |
| House | \$990.00 | 11/18/2007 | View Details Del Stop |

Edit Single Payment

| Account Details | Transaction Details |
|--|----------------------------|
| Payee: Moe's Mowers Check | Confirmation #: 3 |
| From Account: Primary Checking ▼ | Est Arrival: 6/9/2016 |
| Amount: \$ 200.00 | Scheduled By: Laurie Smith |
| Process Date: 6/6/2016 | Delivery: Standard |
| Invoice/Comment: View | |

[← back](#)
[→ submit](#)

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.

Payments Maximize View Close Filter

How do I search?
Use the menu to the right to set the view options.

View Options

Category: All Categories

Transaction Status: View All

View: All Payees

Order By: Process Date

Process Date Range: Current Month

Arrange: Ascending

of Records to Return: 10

View in Spreadsheet

View

Click folder to move to larger view ▼

- All Transactions
- Payroll Deposits
- Transfers

Payments Maximize View Search Filter

| Payee | Amount | Process Date | Additional Items |
|---|------------|----------------------------|------------------------------|
| Cellular One Check Confirmation #: 20 | \$65.00 | 05/17/2016 | View Details |
| Lease Check Confirmation #: 21 | \$1,200.00 | 05/18/2016 | View Details |
| Kim Stone Check Confirmation #: 22 | \$65.00 | 05/19/2016 | View Details |
| Subtotal \$1,330.00 | | Primary Checking *****1232 | |
| Total \$1,330.00 | | | |

Click folder to move to larger view ▼

- All Transactions
- Payroll Deposits
- Transfers

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.

The screenshot shows a web form for setting a payroll schedule. On the left, a dropdown menu is open, showing options: **Weekly** (highlighted), Every Other Week, Twice a Month, and Monthly. An arrow points from the 'Weekly' option to the main form. The main form has the following fields:

- Select pay from account: *** with a dropdown menu showing 'Hobby Account'.
- Pay day frequency: *** with a dropdown menu showing 'Weekly'.
- on** with a dropdown menu showing 'Monday'.
- Pay Date: *** with a text input field and a calendar icon.

On the right side of the form, there is a section titled **Holiday & non-processing options**. It contains the text: "If the scheduled payroll date falls on a weekend or holiday, what would you like to do?" Below this text are two radio buttons: Pay Before and Pay After.

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.

Employee Information * Required Field

First Name:*

Last Name:*

Employee ID Number: [Tell me more](#)

Email Address:

Employee Status:*

Pay Type:*

Did you know?
We will send a confirmation email to your employees when payroll has been deposited.

Employee Account Information * Required Field

Would you like to split the deposit between two bank accounts? Don't split Split

Split Into two Accounts - **Note:** Only regular payroll deposits are split between accounts.

| Deposit Account #1 <small>* Required Field</small> | Deposit Account #2 <small>* Required Field</small> |
|--|---|
| Account Number * <input type="text" value="456789"/> | Account Number * <input type="text" value="8797"/> |
| Confirm Account Number * <input type="text" value="456789"/> | Confirm Account Number * <input type="text" value="8797"/> |
| Routing Number * <input type="text" value="123123123"/> | Routing Number * <input type="text" value="321321312"/> |
| Confirm Routing Number * <input type="text" value="123123123"/> | Confirm Routing Number * <input type="text" value="321321321"/> |
| Account Type * <input type="text" value="Checking"/> | Deposit Amount * \$ <input type="text" value="50.00"/> Account Type * <input type="text" value="Savings"/> |

[back](#) | [submit](#)

Hourly
Salary
Contractor

View/Edit Employee

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

| Name | Employee ID | Status | Last Paid | |
|----------------------|-------------|--------|-----------|--|
| contractor employee6 | *****6 | Active | N/A | View Details Edit Deactivate |
| Jane Doe | *****5 | Active | N/A | View Details Edit Deactivate |
| Jim Cook | *****1 | Active | N/A | View Details Edit |

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:

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 |
|--|--------------------------------------|--------------------------------------|--------|---|
| <input checked="" type="checkbox"/> Jim Cook Last Paid: n/a Amount: \$250.00 | \$ <input type="text" value="0.00"/> | \$ <input type="text" value="0.00"/> | \$0.00 | Employee ID: 1 Split Amount: No Memo/Comment: Add |
| <input checked="" type="checkbox"/> Joe Johnson Last Paid: n/a Amount: \$250.00 | \$ <input type="text" value="0.00"/> | \$ <input type="text" value="0.00"/> | \$0.00 | Employee ID: 2 Split Amount: No Memo/Comment: Add |

Contractors

Deselect All Contractors

| Name | Regular Pay | Extra Pay | Total | Additional Items |
|--|--------------------------------------|--------------------------------------|--------|---|
| <input checked="" type="checkbox"/> contractor employee6 Last Paid: n/a Amount: n/a | \$ <input type="text" value="0.00"/> | \$ <input type="text" value="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



Calendar

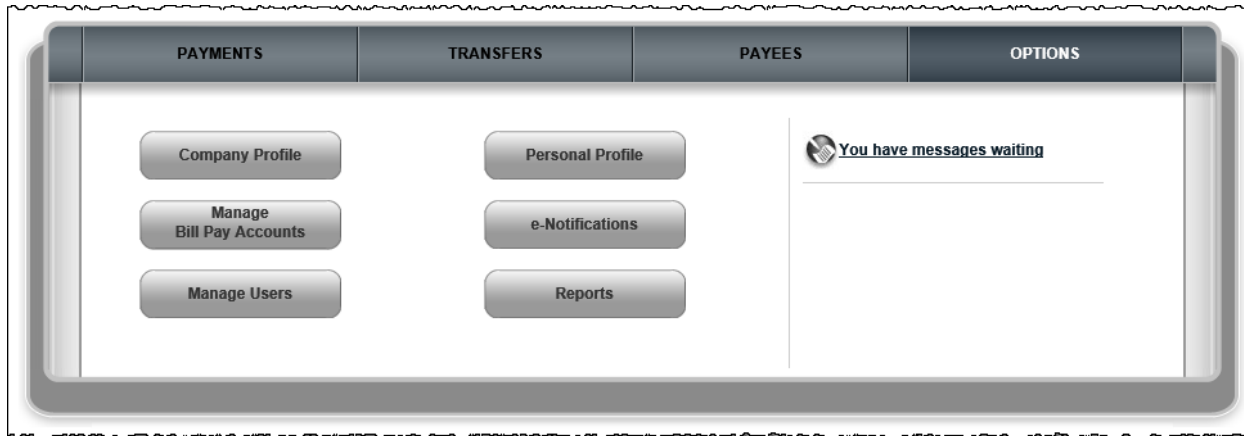
This is an overview of the month's bill payment activity including payments that have processed, as well as payments in a scheduled status.

- 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.

| Bill Payments | | Transfers | | Payroll Deposits | | All Transactions | |
|--|--|---|--|--|----------|--|--|
|  Scheduled | |  Action Required | |  Reminders | |  Processed | |
|  June 2016  | | | | | | | |
| Monday | Tuesday | Wednesday | Thursday | Friday | Saturday | Sunday | |
| | | <u>1</u> | <u>2</u> | <u>3</u> | | | |
| <u>6</u>  <u>\$415.00</u> | <u>7</u> | <u>8</u> | <u>9</u> | <u>10</u>  <u>\$50.00</u>  <u>\$999.00</u> | | | |
| <u>13</u>  <u>\$250.00</u>  <u>\$500.00</u> | <u>14</u> | <u>15</u>  <u>\$50.00</u> | <u>16</u>  <u>\$999.00</u> | <u>17</u> | | | |
| <u>20</u> | <u>21</u>  <u>\$1,200.00</u> | <u>22</u> | <u>23</u> | <u>24</u> | | | |
| <u>27</u> | <u>28</u> | <u>29</u> | <u>30</u> | | | | |
| | | | | | | | All Transactions Awaiting Approval \$3,698.00 All Scheduled Transactions \$765.00 All Transactions Processed \$0.00 Total \$4,463.00 |

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.

Change Company Profile

Company Information *Required Field

Company Name: Joe's Landscaping

Address:*

City*, State*, Zip Code:* -

Phone Number:*

Fax Number:

Dual Signatures Required

Require Dual Signatures: On Off

PIN Change Frequency

Force PIN Changes:

|

Personal Profile

This is specific to each bill pay user.

View Contact Info

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

Contact Info

Email Address [Update](#)

Current Email Address lsmith@demo.com

Mobile Devices [Update](#)

Short Text Address 5555551212@isp.com

Phone Numbers [Update](#)

Contact Phone 1 (555) 555-1234

Contact Phone 2 (555) 555-4321

[back](#)

Change Pin

Change PIN * Required Field

Current PIN*

New PIN*

Verify New PIN*

Minimum PIN length: 8 characters
Maximum PIN length: 20 characters

[back](#) | [submit](#)

Default Page

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

Default Page

Change Default Page

When a default page is chosen, your bill pay session will open to the page of your choice.

| | |
|---|--|
| <p>Home Page</p> <p><input checked="" type="radio"/> Home Page</p> | <p>Payments</p> <p><input type="radio"/> Main</p> <p><input type="radio"/> Single Payment</p> <p><input type="radio"/> Calendar</p> <p><input type="radio"/> Payroll Deposits</p> <p><input type="radio"/> Shortcut</p> |
|---|--|

|

Challenge Phrases

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

Challenge Phrases


Select a Challenge Phrase

Please select a minimum of four challenge phrases below. In the interest of security and protection for you, we'll use these phrases when sensitive transactions are being initiated.

Your Phrase

Your Current Challenge Phrases

| | |
|-------------------------------------|------------------------|
| Favorite food | Remove |
| Childhood nickname | Remove |
| First live concert you attended | Remove |
| City where you spent your honeymoon | Remove |

 [return to personal profile](#)

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 **Add New Account**

Add Bill Pay Account * Required Field

Nickname*

Account Number*

Confirm Account Number*

Account Type*

Confirm Bill Pay Account

Nickname: Sample Checking

Account Number: *****123

Account Type: Checking

You have successfully added a new Pay From account. Please allow up to three business days for processing.

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.

Bill Pay Accounts **Add New Account**

| Default | Nickname | Account Number | Account Type | Status | |
|----------------------------------|------------------|----------------|--------------|----------|--|
| <input type="radio"/> | Hobby Account | *****1919 | Savings | Approved | Edit Delete |
| <input type="radio"/> | Payroll | *****1234 | Checking | Approved | Edit Delete |
| <input checked="" type="radio"/> | Primary Checking | *****1232 | Checking | Approved | Edit Delete |
| Default 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

Events Logout Recurring Reminders

Email address on file: ismith@demo.com [Update](#) Short text address on file: 5555551212@isp.com [Update](#)

Event Notifications With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.

A transaction needs approval

Send notification to

Notification has been activated and will be sent to:
ismith@demo.com

A transaction exceeds a specified amount

Send notification to

Category

Payee or Account

Notification amount \$

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

Events Logout Recurring Reminders

Email address on file: ismith@demo.com [Update](#) Short text address on file: 5555551212@isp.com [Update](#)

Logout Notifications At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.

Send a List of My Please select which items you would like to receive each time you log out.

| | | |
|----------------------------------|-------------------------------------|---------------------------|
| Scheduled transactions | <input checked="" type="radio"/> On | <input type="radio"/> Off |
| Added payees | <input checked="" type="radio"/> On | <input type="radio"/> Off |
| Added transfer accounts | <input checked="" type="radio"/> On | <input type="radio"/> Off |
| Deleted payees | <input checked="" type="radio"/> On | <input type="radio"/> Off |
| Deleted transfer accounts | <input checked="" type="radio"/> On | <input type="radio"/> Off |
| Skipped and stopped transactions | <input checked="" type="radio"/> On | <input type="radio"/> Off |
| Added admin users | <input checked="" type="radio"/> On | <input type="radio"/> Off |

Recurring

These are sent on the frequency of your choice.

Events Logout **Recurring** Reminders

Email address on file: lsmith@demo.com [Update](#) Short text address on file: 5555551212@isp.com [Update](#)

Recurring Notifications These email notifications will provide a list of bill pay information in which you customize how often it is received.

A list of all scheduled payments and transfers
 How Often:

A list of all transaction history
 How Often:
 Category:
 Payee or Account:

A list of all payees, transfer accounts and employees
 How Often:

Reminders

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

Events Logout **Recurring** **Reminders**

Email address on file: lsmith@demo.com [Update](#) Short text address on file: 5555551212@isp.com [Update](#)

Reminders You can schedule reminders for each time you need to schedule a payment or transfer funds.

Bills (0)
 Transfers (0)
 Individual (0)

Add Bill Reminder

Select Payee*:

Please send notification to*:

Reminder Frequency*:

Reminder Date*:

Reminders You can schedule reminders for each time you need to schedule a payment or transfer funds.

Bills (1)
 Transfers (0)
 Individual (0)

| Pay To | Additional Items |
|--------------------|---|
| Retirement Account | Reminder Date: 6/14/2016 Frequency: One Time Send To: Short Text Download Reminder To: My Microsoft Outlook Calendar Stop |

Manage Users

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

| PAYMENTS | | PAYEES | | OPTIONS | |
|---|--------------------------|-----------|------------|----------------------|-------------------------------------|
| Options - Admin User List | | | | | |
| Admin User List | | | | | |
| Last Name | First Name | User Name | Last Login | * Required Field | |
| FARMERS & MERCHANTS BANK Primary User | FARMERS & MERCHANTS BANK | 81t | N/A | Edit | Permission Settings |
| Smith | Kathy | 26369769 | N/A | Edit | Permission Settings |
| Adams | Dave | 26369545 | 5/4/2017 | Edit | Permission Settings |
| Baker | Kelly | 26369541 | 5/4/2017 | Edit | Permission Settings |

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.

[Options](#) - [Manage Users](#) - User Permissions

Admin User List | **Permission Settings**

User Information

User Name: **Kathy Smith**
 User Type: **Custom**

[Edit User Permissions](#)

Current Permissions

| | |
|---|---|
| <p>Payments</p> <ul style="list-style-type: none"> ✓ Schedule Bill Payments (all) ✓ Establish Payment Caps (all) ✓ Payroll Deposits ✓ Designate Pay From Accounts ✓ Payment History <p>Payees</p> <ul style="list-style-type: none"> ✓ Manage Payees ✓ Add Employees | <p>Options</p> <ul style="list-style-type: none"> ✓ Access Reports ✓ Update Company Info ✗ Manage Billpay Users ✓ Manage Pay From Accounts ✓ Schedule Reminders <p>Message Center</p> <ul style="list-style-type: none"> ✓ Access Message Center <p>Approve Authority</p> <ul style="list-style-type: none"> ✓ Approve Transactions |
|---|---|

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

User Information

User Name: **Kathy Smith**
User Type: **Custom**

Restore Original Permissions

To Edit Permissions: Use the menu on the left to add or remove permissions. The current permissions will be pre selected.

Current Permissions

- Payments**
 - ✓ Schedule Bill Payments (all)
 - ✓ Establish Payment Caps (all)
 - ✓ Payroll Deposits
 - ✓ Designate Pay From Accounts
 - ✓ Payment History
- Payees**
 - ✓ Manage Payees
 - ✓ Add Employees
- Options**
 - ✓ Access Reports
 - ✓ Update Company Info
 - ✗ Manage Billpay Users
 - ✓ Manage Pay From Accounts
 - ✓ Schedule Reminders
- Message Center**
 - ✓ Access Message Center
- Approve Authority**
 - ✓ Approve Transactions



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

