



# Treasury Management Services Business Bill Pay Guide

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# Getting Started

## Enrollment

A company administrator must activate Business Bill Pay (BBP) before it is available to users. Company administrators assign user privileges and accounts within BBP, so your user access may not include all features mentioned in this guide.

The first time BBP is accessed, each user must establish a security profile. There is also a disclosure that must be accepted before the site is available for use.

Before you get started...

**Complete challenge prompts**

Business Bill Pay requires the following challenge questions and answers:

**Challenge question**

select phrase

**Challenge question**

select phrase

**Challenge question**

select phrase

**Challenge question**

select phrase

**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**

Security key

**Confirm security key**

Confirm security key

**Accept disclosure change**

**Welcome to Mission Bank's Business Bill Pay service!**

To ensure smooth processing, we want to highlight the following key points.

**Payments:**  
Single Payments. A single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's processing date, provided the payment is submitted prior to

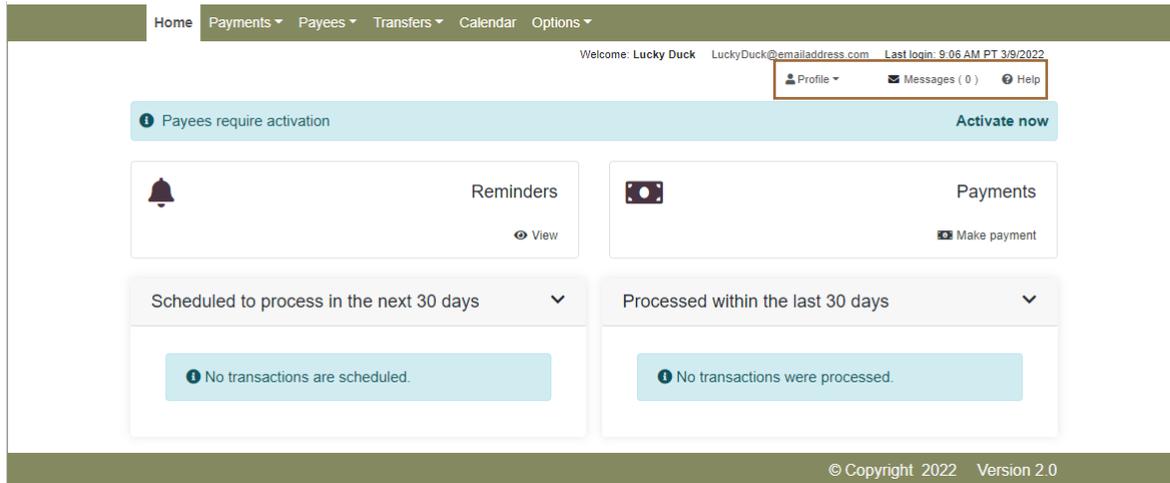
Need help?

1-888-965-7783

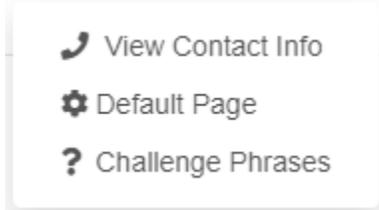
*Please Note: After the user security set-up is complete, the company administrator must establish user permissions, so the necessary functions are available.*

## **Home Screen Features**

The BBP home page provides an overview of recent activity, along with alerts and reminders for any activities that need action.



Selecting Profile at the top of the screen allows the user to manage their personal profile, including the option to choose a default landing page for BBP.



If any communication is sent to users regarding the bill payment site or activity, the message will be sent through the secure Messages link at the top of the screen.

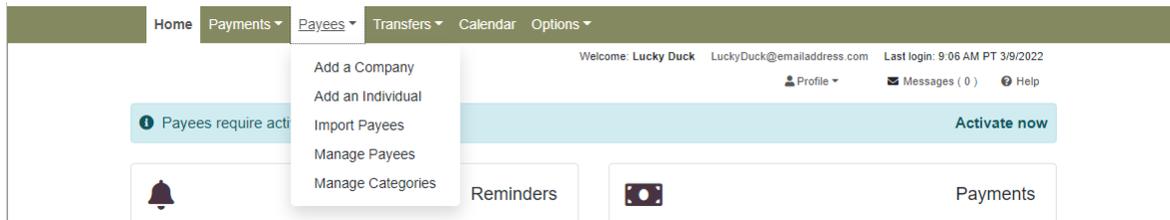
There are “how-to” tutorials for the various functions of BBP. They are located by clicking Help in the upper right corner of the screen.

**The BBP cut-off time is noon on bank business days.** Any payments entered after noon will be processed the following business day.

# Adding Payees

Users with the permission to manage payees will be presented with one of their challenge questions when adding or editing payees.

The first step is to choose the type of payee that will be added – either a company or an individual.



## Add a Company

The first step when adding a new company is to create the payee’s profile.

Larger regional or national vendors may be registered in a special database that allows them to receive payments electronically. If they are not in this special database then a check will be issued.

Local service providers are typically paid by check.

Payee details are entered using the information from their billing statement. The bill pay platform will attempt to locate a payee match in its database based on that information. If no match is found or an incorrect match is found, the user must enter the payee’s mailing address.

Larger companies can often deliver eBills, which will send payment information and due dates directly to BBP. If eBills are available, there will be an on-screen option for set-up. (An online account must be established with the payee before enrollment can be completed for an eBill.)

## Add an Individual

There are three payment options when adding an individual as a payee:

- Allow them to provide their bank account information through a secure email process and send an electronic payment
- Enter bank account information they have provided and send an electronic payment
- Send a check to the recipient

There are on-screen instructions once a payment option is selected. The sample below is for the secure email process.

## Add an individual

Select a method of payment

**Electronic** - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

Allow them to provide their banking information

I have the bank account information

**Check** - I prefer a check be mailed

Mail a check

All you need is their email address.

- You'll select a one-time keyword and share it with the person you are paying.
- We'll email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Tell us about the individual

<b>First name *</b> First name	<b>Last name *</b> Last name
<b>Nickname *</b> Nickname	<b>Phone number *</b> (xxx) xxx-xxxx
<b>Category</b> No Category	<b>Default payment account *</b> Primary Checking

**Payee's e-mail information** [Tell me more](#)

**Email address \***  
email@sample.com

**Confirm email address \***  
email@sample.com

**Create a security keyword** [Tell me more](#)

**Keyword \***  
Keyword

**Confirm keyword \***  
Confirm keyword

To guard against fraud, there are limits when making electronic payments to individuals.

If the secure email process is used to obtain payee bank account information, the maximum daily payment amount is \$2,500.

If bank account information has been provided by the payee, the maximum daily limits are \$3,500 for a single payment, and \$6,000 in total daily payments.

# Payments

The bill payment cut-off time is noon (Pacific time) on bank business days. If an entry is made after the cut-off time, the earliest available processing date will be the following business day.

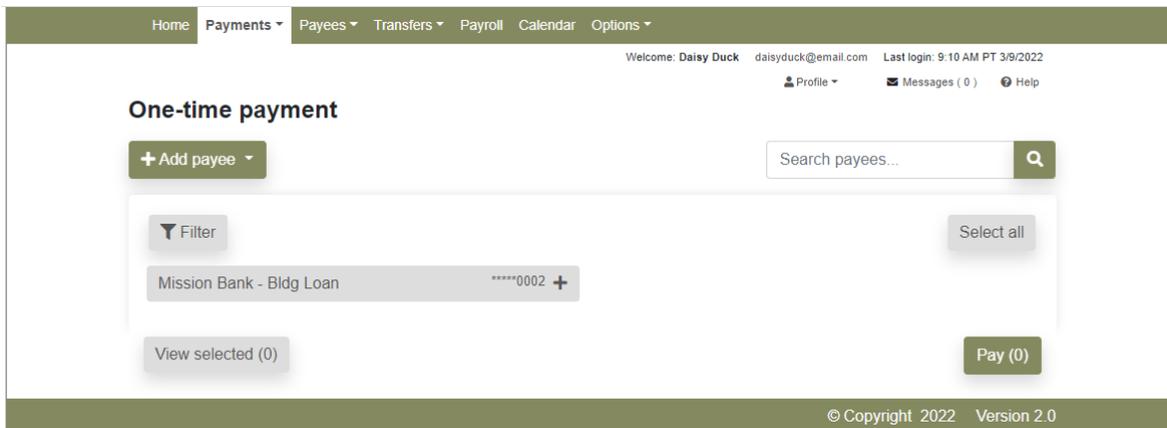
- Electronic payments are normally received by the payee the next business day following the processing date
- Check payments can take up to seven days after the processing date to reach the payee

Funds are debited from the sending account on the Process Date. If there aren't sufficient funds in the account another processing attempt will be made the following business day; if funds are still insufficient the payment will be cancelled.

Deletions or edits of payments that were scheduled in advance of the processing date must be made before 8 a.m. Pacific time on the payment's Process Date.

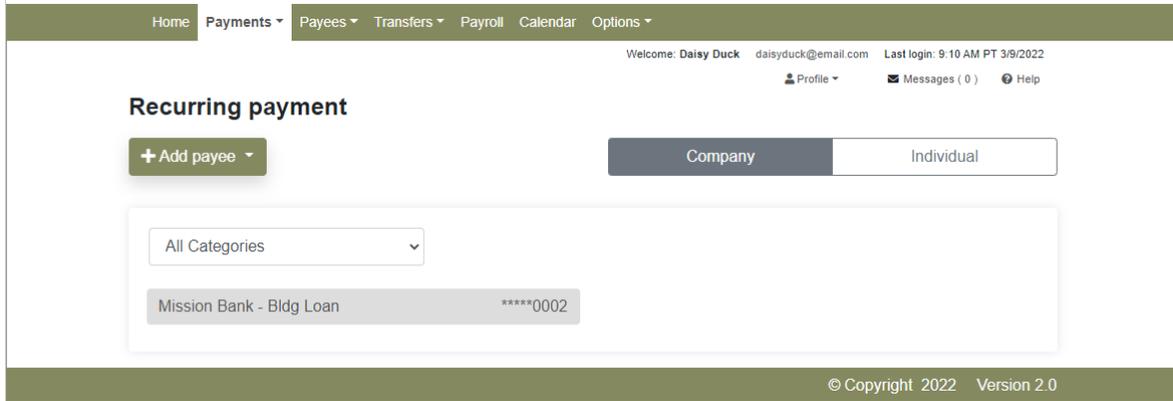
## One-time Payments

When sending a one-time payment, it is not necessary to establish a payee first, the payee can be added directly from the payments menu or it can be selected from already-established payees.

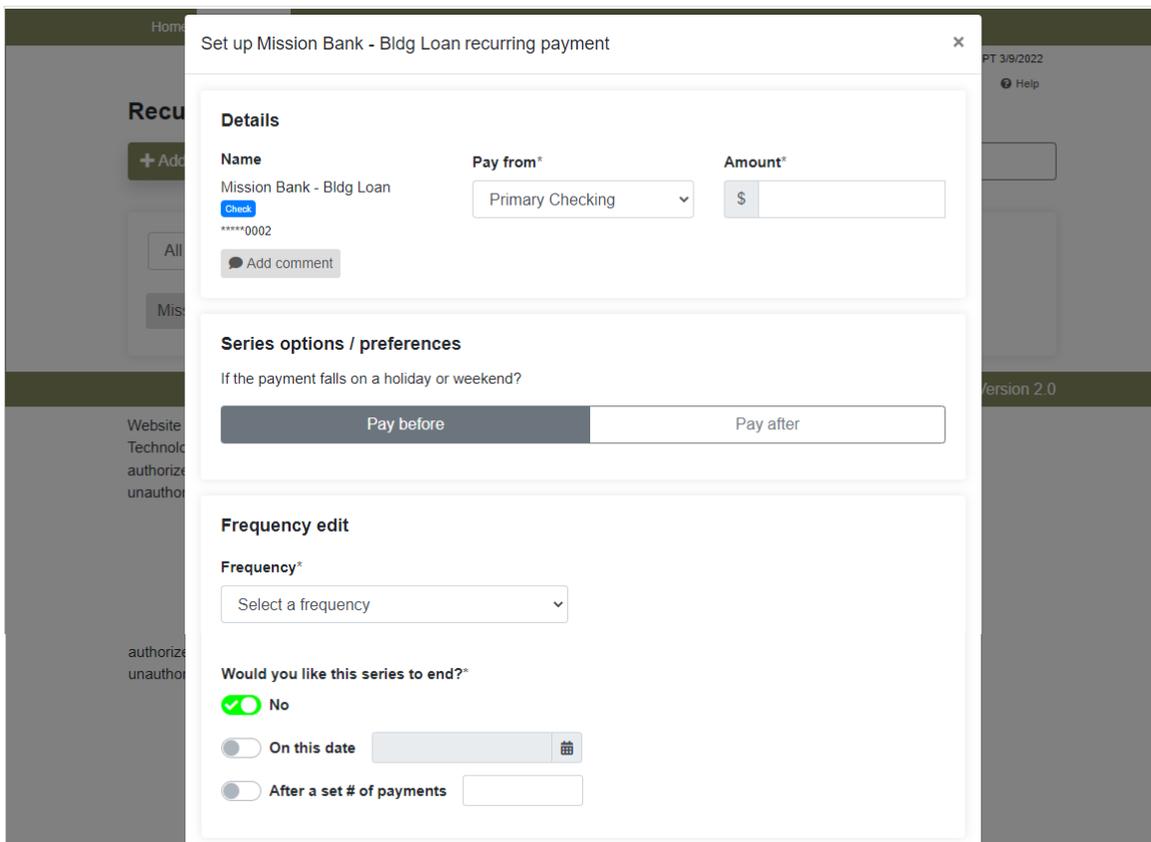


## Recurring Payments

If a payment schedule was not set up when the payee was added, a recurring schedule can be established from the Payments menu by choosing the appropriate payee.



Recurring payment frequencies can range from weekly to annually. Users schedule the processing date for the payment and the system estimates the arrival date based on whether the payee receives payment electronically or by check.



## Scheduled Payments

From the Payments menu a list of all scheduled payments can be displayed. Details of the payment are available, and actions can be taken to manage or change the payments.

Home Payments Payees Transfers Payroll Calendar Options

Welcome: Daisy Duck daisyduck@email.com Last login: 9:10 AM PT 3/9/2022

Profile Messages (0) Help

### Scheduled payments

Search filter Print

Payee	Amount	Process date	
Mission Bank - Bldg Loan Check Confirmation #1	\$1,025.00	03/15/2022	Details Edit Stop
Subtotal	\$1,025.00		Primary Checking ****7878
<b>Total</b>	<b>\$1,025.00</b>		Skipped payments not included in the total.

All transactions

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The edit function allows the user to skip certain payments, change a payment, or change the entire series of payments.

Home Payments Payees Transfers Payroll Calendar Options

Welcome: Daisy Duck daisyduck@email.com Last login: 5:12 PM PT 3/9/2022

Profile Messages (0) Help

### Edit recurring payment

Payee	From account	Amount	Process date	Additional items
Mission Bank - Bldg Loan <a href="#">Check</a>	Primary Checking	\$1,025.00	3/15/2022	<p><b>Confirmation #</b> 1</p> <p><b>Est. arrival</b> 3/18/2022</p> <p><b>Comment</b> None</p> <p><b>Series start</b> 03/15/2022</p> <p><b>Series end</b> None</p> <p><b>Frequency</b> Monthly on the 15th</p>

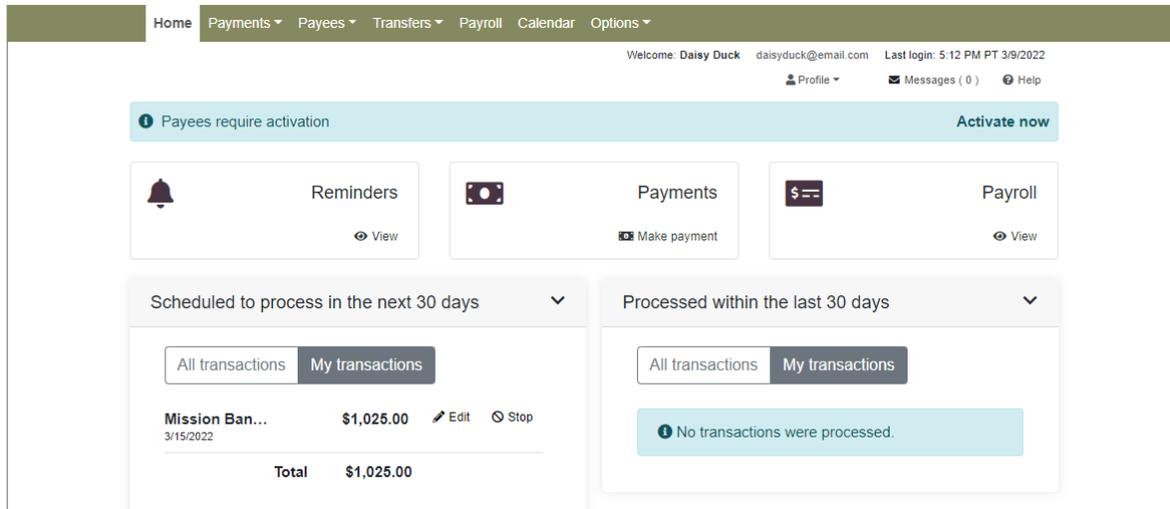
What would you like to do?

Skip the payment scheduled on

Change the payment scheduled on

I would like to change the entire series

Scheduled payments are also displayed on the home page of BBP and they can be edited or stopped without going to the Payments menu.

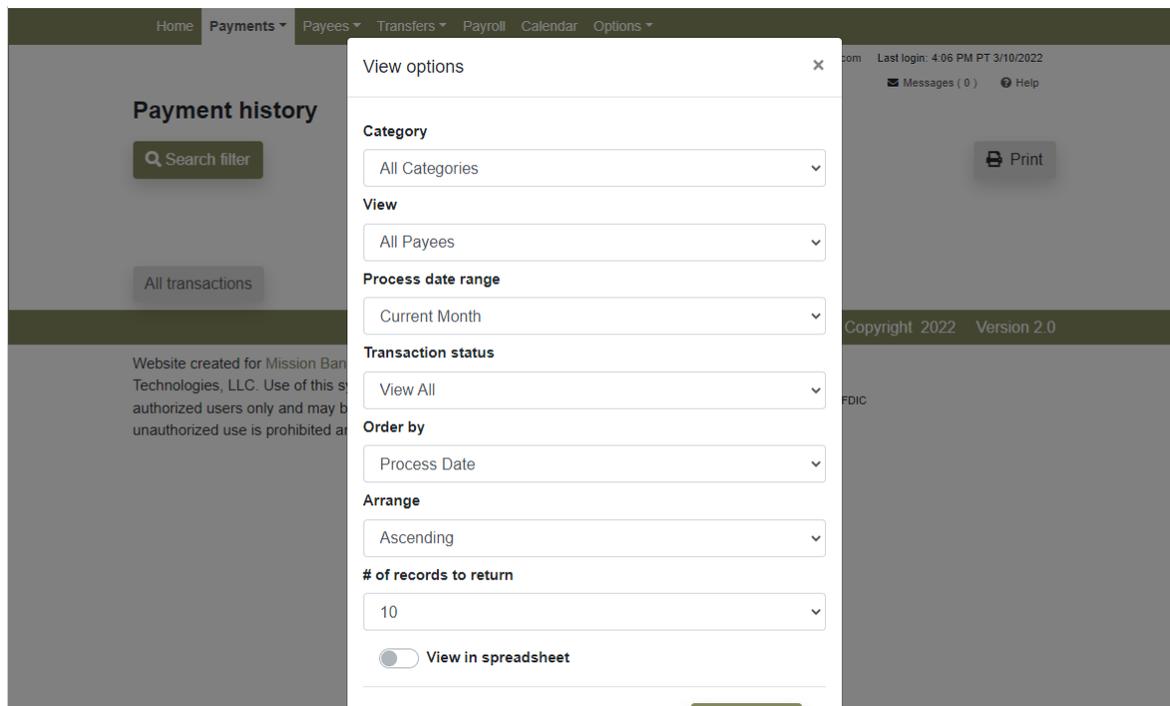


## Stop Payments

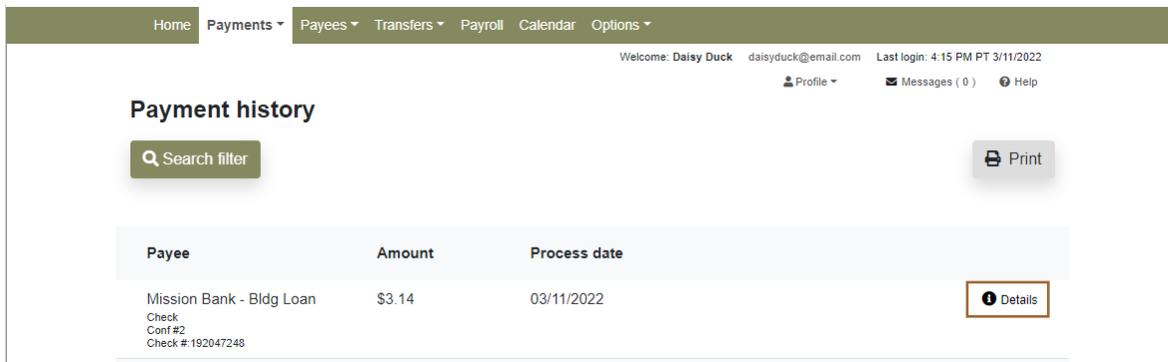
*Please Note: Electronic payments made through BBP must be stopped prior to noon on the payment's Process Date.*

Stop payments can be placed on outstanding checks by going to Payment History from the Payments menu.

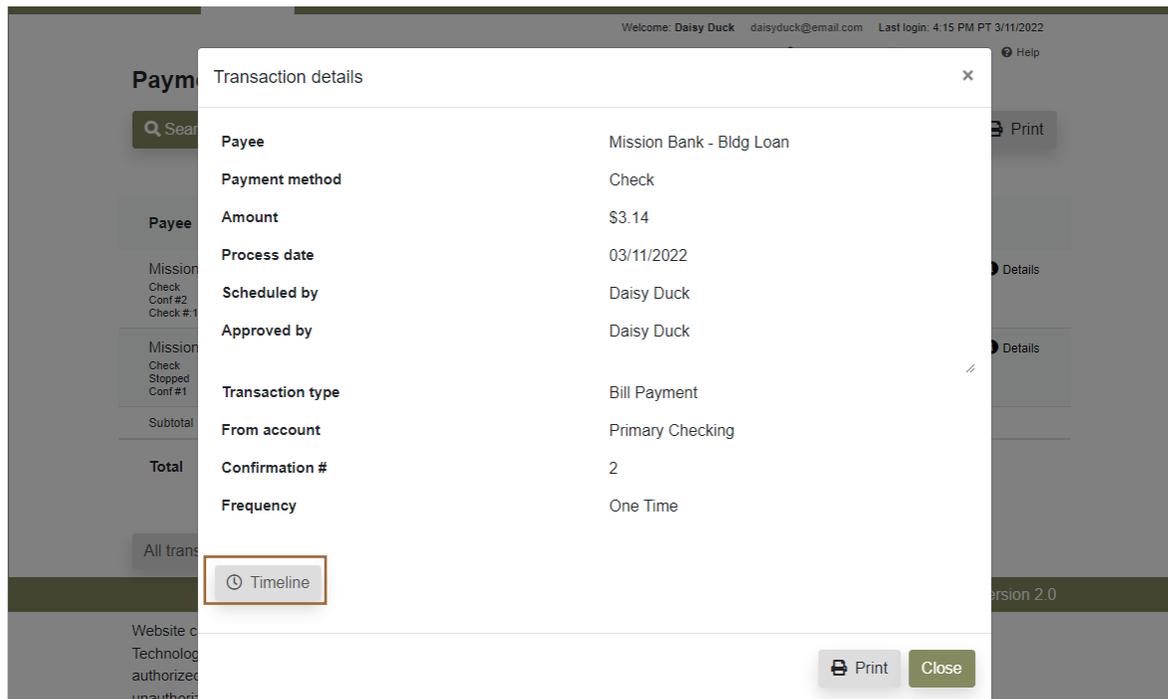
A search filter will open and can be used to locate the applicable transaction.



Open the details for the transaction.



From the transaction details, open the timeline.



At the bottom of the Timeline screen is a link to the stop payment request.

The payment was mailed to:  
MISSION BANK  
1301 17TH ST  
BAKERSFIELD, CA 93301

**Check tracking**

Date	Time	Location
No tracking information available at this time.		

**Need more information about this payment?**  
Contacting **Mission Bank - Bldg Loan** will provide you with the most up to date information. If you have contacted the payee and still need more assistance, visit our Payment Resolution Center.

Want to stop this payment?

< Back Print Close

**Mission Bank - Bldg Loan** **\$3.14**

Process date: 3/11/2022

Primary Checking

**I would like to stop this payment to Mission Bank - Bldg Loan.**  
While stopping a payment is free of charge from my bill pay service, I understand that I may incur a stop payment fee from **Mission Bank** or **Mission Bank - Bldg Loan**.

**Please note:**

- Stop payment request may be completed until 1 PM EST Monday - Friday excluding federal holidays.
- Any stop payment requests submitted after 1 PM EST may not be completed until the next business day.
- In the event that this check is set to clear the day of the stop payment, we will notify you within 1 to 2 business days.

I have read the statements above and accept responsibility for any fees incurred from Mission Bank - Bldg Loan.

< Back Next

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At the next screen provide the preferred contact method, then provide instructions regarding the final disposition of the stopped payment.

Profile Messages ( 0 ) Help

## Stop payment request

**Mission Bank - Bldg Loan** **\$3.14**

Check

Primary Checking Process date:  
**3/11/2022**

Please select one of the following\*

Please stop this check and refund the funds to my account.

Please stop the check and reissue a new check.

< Back
Submit

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A message will be sent to the user confirming receipt of the request.

Home Payments Payees Transfers Payroll Calendar Options

Welcome, Daisy Duck daisyduck@email.com Last login: 9:05 AM PT 3/14/2022

Profile Messages ( 1 ) Help

## Secure Message Center

Welcome, Daisy Duck Monday, March 14, 2022

**Message information** ✕

<b>From</b>	Subscriber Services
<b>Subject</b>	Payment Inquiry regarding Mission Bank - Bldg Loan
<b>Date</b>	03/14/2022

Daisy Duck, Your inquiry regarding Mission Bank - Bldg Loan has been received and you will receive a response within 1 to 2 business days. Your reference number for this inquiry is: 617346. The following update for Mission Bank - Bldg Loan has been requested: Please stop payment on this check and refund to my bill pay account. If you have any questions regarding your bill pay account, call 1-888-965-7783 and a customer service representative will assist you. Thank you for using online bill pay. We will be sending an email notification to you when an answer for this inquiry has been posted in your messaging center. Regards, Business Bill Pay Customer Service

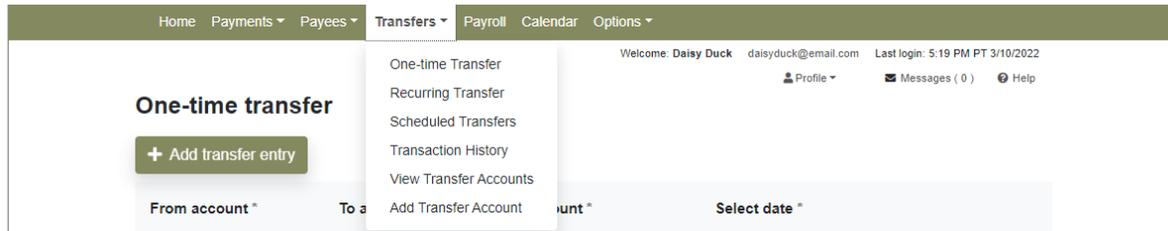
Done

Website c  
Technolog  
authorized  
unauthoriz

ersion 2.0

# Transfers

Outbound transfers of up to \$6,000 can be made from your account at Mission Bank and sent electronically to your account at another institution. If a transfer is entered prior to the noon deadline, it will normally deposit to the receiving account the following business day.



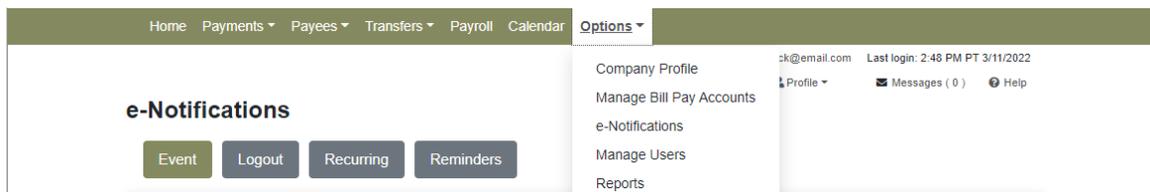
After adding the information for a new transfer account, a confirmation of successful entry will generate and the account must be activated by Mission Bank. Please allow up to 24 hours for activation of a new transfer account.

***Please Note:** Transfers through BBP are not same-day transactions and may not be practical for transfers between Mission Bank accounts. Real-time transfers between Mission Bank accounts can be processed using the NetTeller tab's transfer option.*

# Options

The entitlements shown on the menu below are for an administrator of the Business Bill Pay site. Actual entitlements may vary based on the user's permissions.

The options in this area pertain to BBP only – Profile & Preferences in the user menu of TMS should be used to manage the user's online banking profile.



The e-Notifications and Reports are frequently used options and are described below.

## e-Notifications

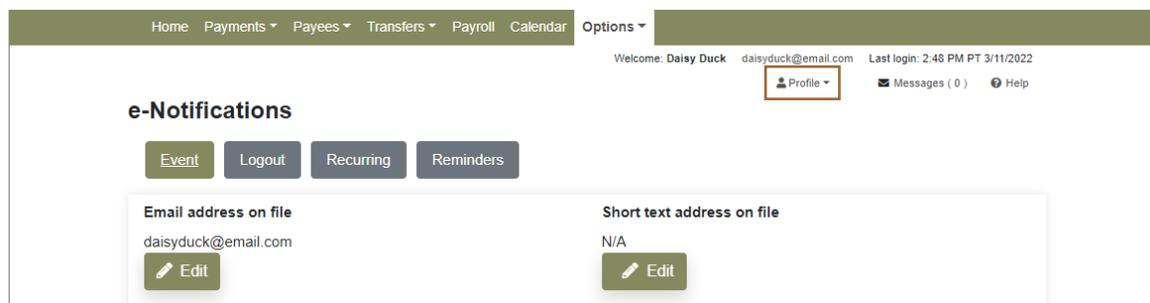
There are four categories of alerts that can be established by each user.

**Event Notifications:** The user can develop customized communications where they are notified each time a particular event occurs through a bill pay account.

**Logout Notifications:** At the end of each bill pay session, the user can receive a customized email summary of their bill pay activities.

**Recurring Notifications:** These email notifications provide various lists of bill pay information and the user can customize how often it is received.

**Reminders Notifications:** Users can schedule reminders for each time they need to schedule a payment or transfer funds.



The delivery of e-Notifications can be via email or text message. The user chooses the preferred method when setting up notifications. (A mobile number must be added to the user's profile in order to choose text message delivery.)

## Reports

Various types of BBP information can be obtained from the reports shown below and report content can be customized by the user.

Home Payments Payees Transfers Payroll Calendar Options

Welcome: Daisy Duck daisyduck@email.com Last login: 2:48 PM PT 3/11/2022  
Profile Messages ( 0 ) Help

### Reports

Payments Processed Payment Changes Payments Stopped Payees Added Transfers Processed Outstanding Check Report

Payments Processed

All Users  Scheduling User  Approving User

Date Range  
Current Month

Start Date Start date

End Date End date

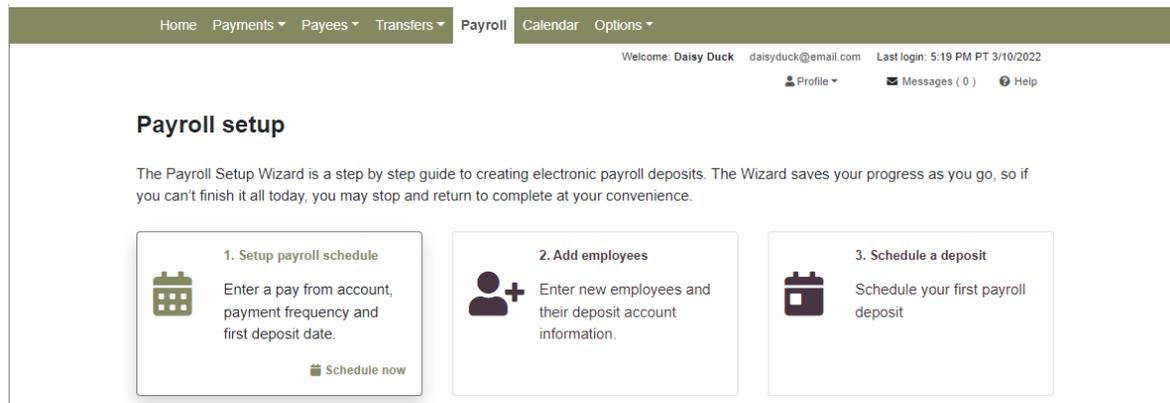
Create report

Reports can be printed in a reader-friendly format or the data can be exported to a spreadsheet, if desired.

# Payroll Deposits

If your company subscribes to this optional feature, direct deposit of payroll and/or employee expense reimbursements can be made through BBP. (Payroll Deposits facilitates electronic deposits to employees, it is not a payroll software program.)

An easy-to-follow wizard assists in setting up direct deposits.



## *Key features and points to note:*

- ✓ An authorization from each employee participating in direct deposit must be obtained. Contact us if you would like a sample authorization form.
- ✓ Employees can be separated into three categories: hourly, salary and contractors, but the actual pay days need to be the same for all employees.
- ✓ The roster of employees carries forward to each new payroll schedule – only the net pay amounts need to be entered or adjusted.
- ✓ If an email address is entered on an employee's profile, they will receive notification of their payroll deposit.
- ✓ A deposit can be split between two bank accounts, such as checking and savings, if your company chooses to offer that option.
- ✓ Although a payroll schedule is established the system does not automatically schedule payroll based on those dates. A reminder is sent one day prior to the pay date and a user must schedule the deposits.

**Deposits must be scheduled before noon the day prior to the pay date.**

Contact your Business Banker if you would like to enroll in Payroll Deposits.

# Bill Pay on the Mobile App

Users with entitlements to BBP can make payments through the mobile app if they choose.

Payments can be made to payees that have been established from desktop BBP; however, a payee cannot be added from a mobile device. Authorized users can release BBP payments that require approval. The mobile app also shows payment history and scheduled payments.

