



JHA Payment Solutions - iPay Solutions™

GRB Business BillPay Quick Guide





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Home Page

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


Welcome: Laurie Smith
Your Email: ismith@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](#)

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
Chase	\$150.00	6/8/2016	Edit Stop
Moe's Mowers	\$200.00	6/9/2016	Edit Stop
Community 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
Community Bank	\$1,200.00	View
Total	\$2,530.00	

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

Community Bank	\$500.00	Approve
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Payroll Awaiting Approval


Payroll 06/23/2016	\$1,200.00	Approve
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Since you last logged in...

We sent you the following reminders

No reminders were sent.

4



EQUAL HOUSING LENDER

1850 South Winton Road • Rochester, NY 14618
GRBbank.com • 585.249.1540

Member FDIC
NMLS #417491



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.

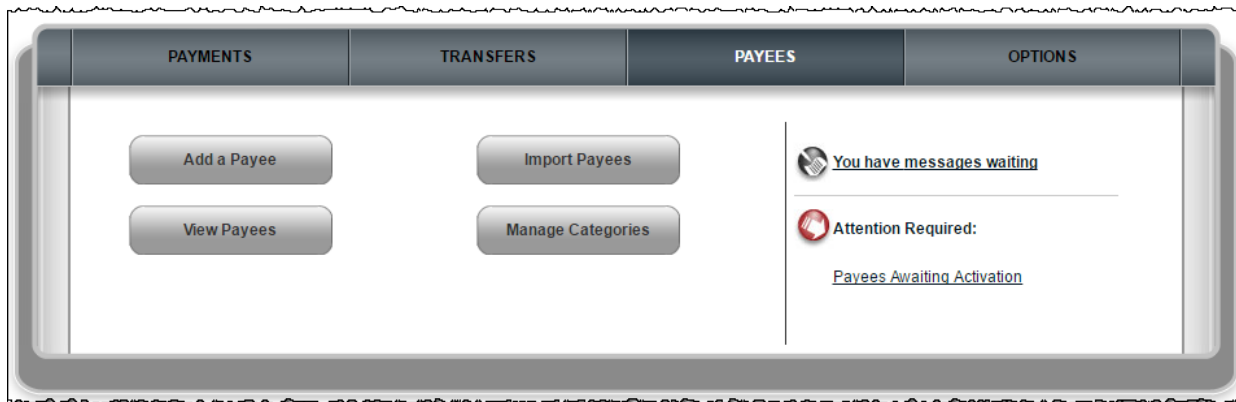
History

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

Since You Last Logged In

Will display reminders that were sent to pay bills.

Payees Tab




Add a Payee

- 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 an Individual

- Electronic
 - “Allow them to provide your banking information”
 - The recipient provides their account information through a secure process.
 - “I have the bank account information”
 - You provide the recipients account information.
- 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.

Allow them to provide their banking information

I have the bank account information

by Check
I prefer to mail a check

Mail a check

payaperson 

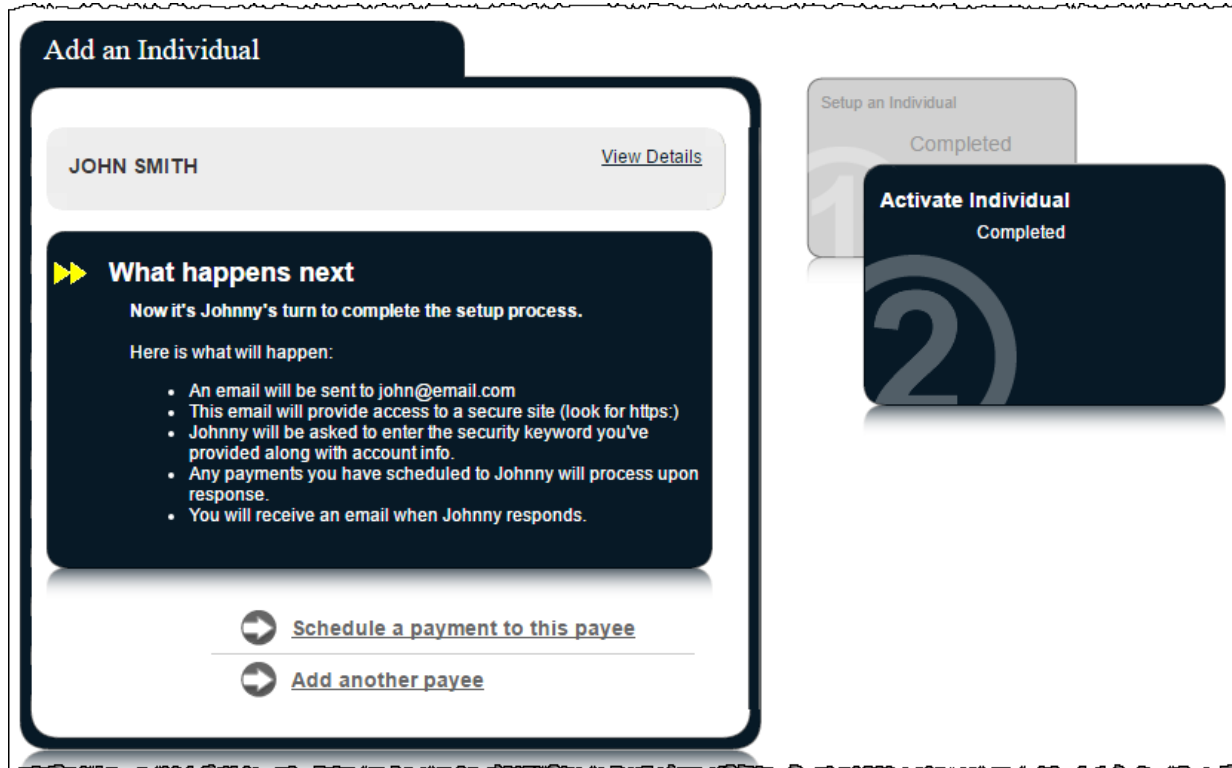
All you need is their email address.

You'll select a one time keyword and share it with the person you are paying.

We'll send an email with a secure server link. They will login using the keyword and provide their bank account information for deposit. Their bank account information will be securely stored and never displayed to you.

This is a one time set up process and all future transactions to this individual will merely result in an email notification to the individual that a deposit has been made to their account by you.

Select the button to the side to use this method.



Add an Individual

JOHN SMITH [View Details](#)

What happens next

Now it's Johnny's turn to complete the setup process.

Here is what will happen:

- An email will be sent to john@email.com
- This email will provide access to a secure site (look for https:)
- Johnny will be asked to enter the security keyword you've provided along with account info.
- Any payments you have scheduled to Johnny will process upon response.
- You will receive an email when Johnny responds.

[Schedule a payment to this payee](#)

[Add another payee](#)

Setup an Individual Completed

Activate Individual Completed

Payee Locked Out

Email payees can be locked out for entering the keyword incorrectly three times. After the third lockout (nine total failed attempts) the system **deletes** the payee.

After the initial lockout (three failed attempts), the system automatically unlocks the payee after 24 hours.



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.

Import Payee

By clicking **Import Payees**, you can upload payee records from **QuickBooks**, **Quicken** or a CSV File.

Import Payees

Do you have payees already setup in an application?
Payee records can be imported to make adding payees a snap.

Import From:

- [QuickBooks](#)
- [Quicken](#)
- [CSV file](#)

Previous Import(s):
0 unverified payees

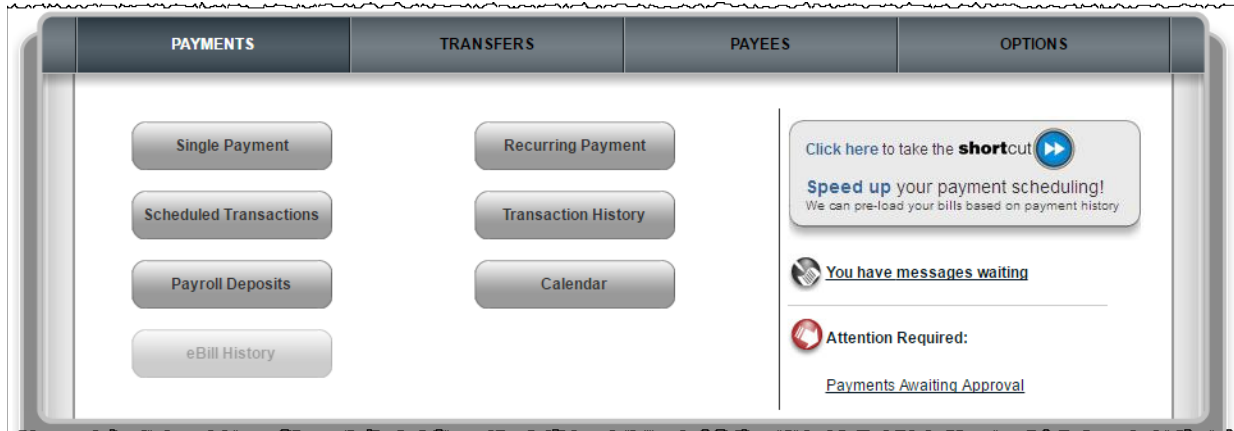
Please Note:

- Always verify your payee data after you export and after you import to ensure accuracy.
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records, and ask you to verify each.



Payments Tab

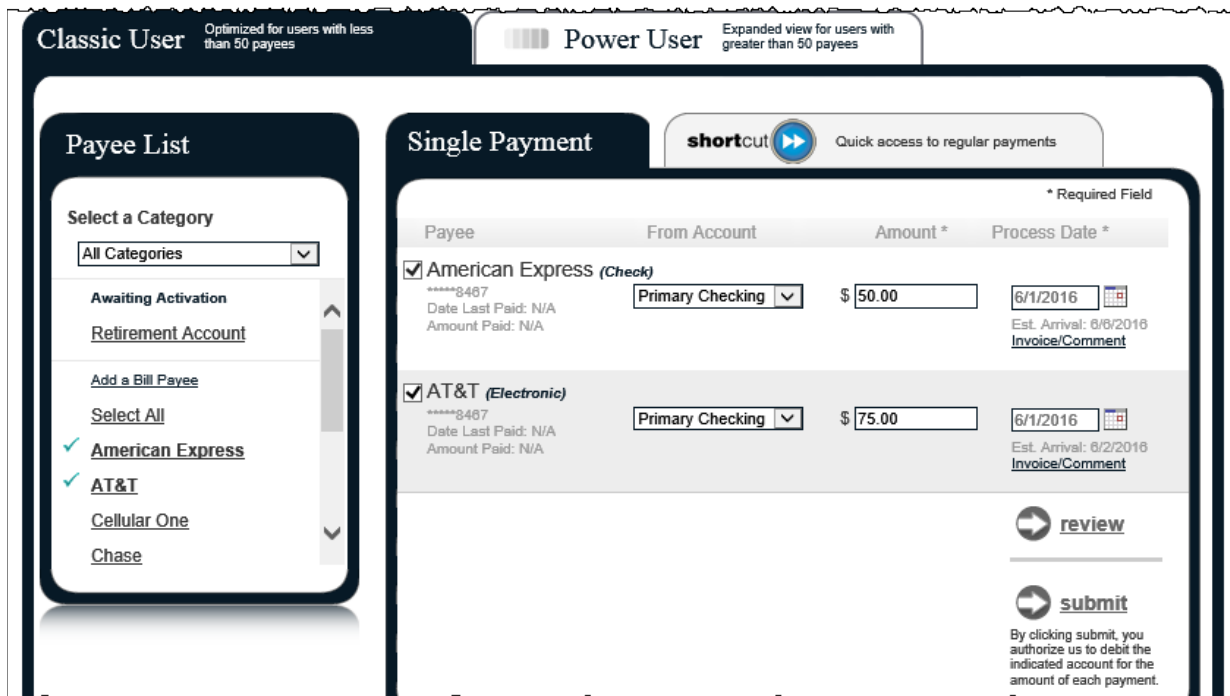
You can manage transactions, payroll, and payment history within this tab.



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

Single Payments

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





Rush Delivery

Rush Delivery guarantees that the payment is delivered by the specified date. Choose a **Pay From** account and enter the **Amount**, then click **Rush Delivery**.

Three Types of Rush Payments

- \$14.95** (Draft Check) Next business day
- \$9.95** (Draft Check) Second business day
- \$4.95** (Electronic) Second business day

Tax Payments

This provides a direct link to the EFTPS site and takes you out of the bill pay site.

Schedule a Tax Payment

Send electronic tax payments directly to the IRS through EFTPS.

The Electronic Federal Tax Payment System (EFTPS) is a federal government program that provides a means for electronic tax payments. EFTPS is easy to use, it's accurate, and it saves taxpayers the inconvenience of last minute trips to the bank with checks and coupons. EFTPS has become a preferred method for making Federal Tax payments. There are more than 3.6 million taxpayers enrolled in EFTPS today.

EFTPS is an independent website. If you haven't completed your tax transaction within 15 minutes, your bill pay session will time out for security purposes. A message will display at five minutes remaining and one minute remaining to warn you of the upcoming session time out.

▶▶ Tax website

By clicking "go there now," you will be taken to a website that is an Official United States Government System and is not affiliated with iPay Solutions. You can click on the back button now to return to the previous page.

[← back](#) | [go there now →](#)

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 been 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.

Calendar

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

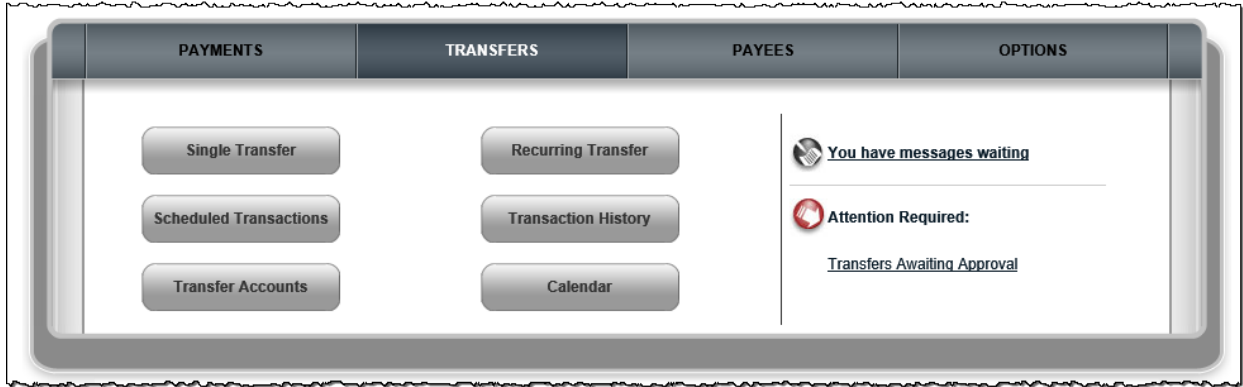
- Displays **18 months of activity** with the ability to view previous/upcoming months.
- Full details of the transactions or reminders can be viewed by selecting the links.

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



Transfers Tab

Transfers funds from your business' account at the bill pay institution to your business' account at another institution.



Transfer Accounts

Add Account

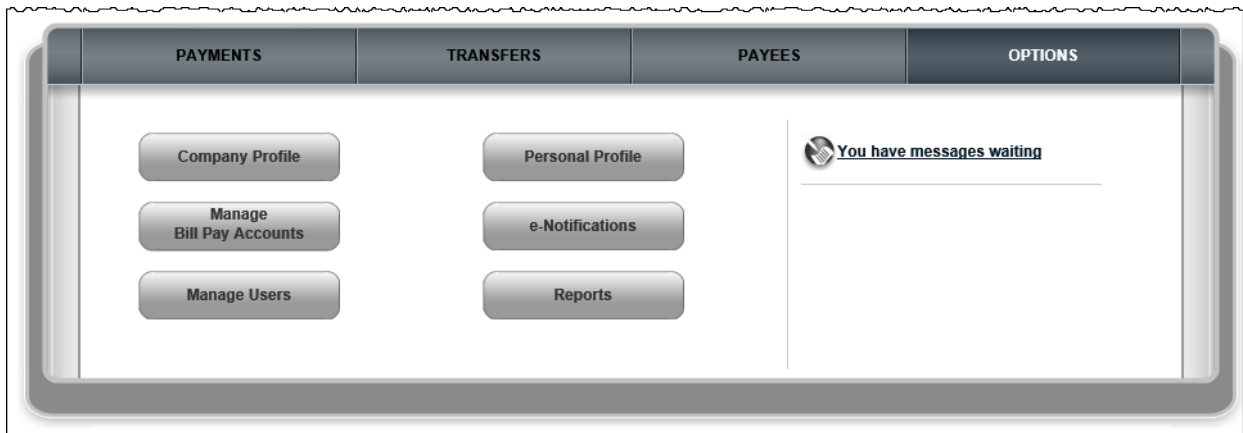
You add accounts in your business with other institutions. These accounts require an activation code.

View Accounts

Displays added transfer accounts with a legend to determine if funds can be transferred to or from the account.

Options Tab

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





Company Profile – Dual Control

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:* 123 Main Street

City*, State*, Zip Code:* Georgetown Kentucky 40324 -

Phone Number:* 818 555 3131

Fax Number:

Require Dual Signatures: On Off

Force PIN Changes: Weekly

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

Personal Profile

This is specific to each bill pay user.

View Contact Info

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

Default Page

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

e-Notifications

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

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.

Add New User – Permissions

Complete the requested information and select **next** to identify the permission settings for each new user.

* Note: If *Add New User* does not display, the user must be added in online banking prior to selecting bill pay.

Add User Information

User Name: **Brian Jones**

Select a user type

Owner/Business Manager
 Business Accountant
 Administrative Clerk

← Once you select a user type, we will display the default permissions below which are editable.

Default Permissions

There are currently no permissions selected for this user.

Default Permissions for Owner/Business Manager

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



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

Default Permissions for Administrative Clerk	
<p>+ Payments</p> <ul style="list-style-type: none"> ✓ Schedule Bill Payments (all) ✗ Schedule Email Payments ✗ Establish Payment Caps ✗ Payroll Deposits ✗ Tax Payments ✗ Designate Pay From Accounts ✓ Payment History 	<p>+ Options</p> <ul style="list-style-type: none"> ✗ Access Reports ✗ Update Company Info ✗ Manage Billpay Users ✗ Manage Pay From Accounts ✓ Schedule Reminders
<p>+ Transfers</p> <ul style="list-style-type: none"> ✗ Add Transfer Accounts ✗ Schedule Transfers ✗ Establish Transfer Caps ✗ Transfer History 	<p>+ Message Center</p> <ul style="list-style-type: none"> ✓ Access Message Center
<p>+ Payees</p> <ul style="list-style-type: none"> ✓ Manage Payees ✗ Add Employees 	<p>+ Approve Authority</p> <ul style="list-style-type: none"> ✗ 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
 - Transfers Processed
 - Only appears if the transfer feature is enabled

