Better banking. Higher purpose.

Bill Pay User Guide

For Organizations

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Overview

AdelFi's bill pay service is a convenient way for your organization to pay bills online. It's as simple as logging in to our secure online banking system, clicking the *Payment* tab, and paying bills at your convenience. You determine whom to pay, when you want to make the payment, and the account from which the payment will be made.

Guide Contents

This User Guide provides instructions for setting up and maintaining:

- Initial Access
- Options
- Payees
- Payments

Support

If you have any questions regarding bill pay, please call 877.374.2204, Monday through Friday from 4:30 a.m. to 11:00 p.m. (PT). Chat, email, or phone contact options are accessible from any screen within bill pay.

Getting Started with Bill Pay

Process Overview

The process for requesting and being set up with bill pay is outlined below.

Role	Action
Your organization	• Submits a request to add the bill pay service.
AdelFi	• Adds bill pay access for your organization. • Sends an email to your online banking Administrator with instructions for accessing bill pay.
Your online banking Administrator	• Sets up users with the entitlements needed to access bill pay. • Adds your organization's accounts to the bill pay system

Administrator Actions

When AdelFi sets up bill pay for your organization, we will send a confirmation email to your online banking Administrator. The Administrator will complete the following actions to configure bill pay settings for your organization.

Set Up Users

Assign users the appropriate levels of access (entitlements). There are two entitlements available for bill pay:

- *Bill Pay User* – Access and use bill pay according to the assigned bill pay entitlements.
- *Manage Bill Pay Users* – Add and delete bill pay users. Add, edit, and delete permissions for bill pay users.

For more information about assigning bill pay entitlements, refer to the user guide applicable to your organization:

- Online Banking User Management Guide
- Online Banking User Management with Treasury Guide

Add Accounts

The initial account set up in bill pay was specified at the time of setup. To set up additional "Pay From" accounts:

1. Log in to online banking and select **Pay a Bill/Person**. Bill Pay launches.
2. From the *Options* tab, click **Manage Bill Pay Accounts**. The *Manage Bill Pay Accounts* screen appears.
3. Click the **Add New Account** tab.

Add Accounts (Continued)

4. Enter the required information.

   Note: The "Nickname" should clearly identify the account to your organization's users.

5. Click **Submit**. A confirmation message appears.
6. If you wish to add another account, click the **Add Another Account** link at the bottom of the screen and repeat steps 3–6.
7. When finished entering your accounts, click one of the following links:
   - **Return to Account List**
   - **Return to Options**

First Time Login

Upon initial login to bill pay, each user is asked to provide answers to challenge prompts (these are different from your online banking security questions).

1. Log in to online banking and select **Pay a Bill/Person**. Bill Pay launches.
2. From the main menu, select **Pay a Bill/Person**. The *before you get started…* screen appears.
3. Complete the required information.

   Note: The challenge prompts requested are used throughout the bill pay system to periodically confirm your identity.

4. Click **View Disclosure Agreement**.
5. Read the disclosure carefully and then click **Accept**.
6. Click **Submit**. You now have access to bill pay.

Customizing Settings

The *Options* tab provides the functionality to manage both the organization and the user information as noted below. Within *Options*, you may:

- Edit your personal profile
- Set up alerts
- Create reports

Edit Personal Profile

Your organization's online banking Administrator entered your personal profile information on setup. You can update your personal profile from the initial bill pay screen.

Note: Your bill pay profile is different from your online banking profile.

Edit Personal Profile (Continued)

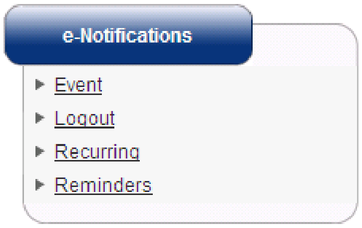
1. Click the **Options** tab.
2. Click **Personal Profile**. A drop-down list appears.
3. Click on the link for the type of change you need to make.

Option	Description
View Contact Info	From here you can update your name, email address, phone number, etc. **Note**: This contact information will be for bill pay e-Notifications or alerts, separate from other online banking alerts.
Default Page	This link allows you to choose the initial page to display on your screen after logging in to bill pay.
Challenge Phrases	This function allows you to add or remove the questions/answers for the challenge prompts. **Note**: Changed prompts are effective on your next login.

Set Up Alerts

There are four types of alerts, also known as e-Notifications. To set up the e-Notifications you want to receive:

1. From within the *Options* tab, click **e-Notifications**.
2. Select the desired alert type. The *Notifications* screen for the selected alert type appears.
3. Select the desired options available for the alert type and click **Submit**.



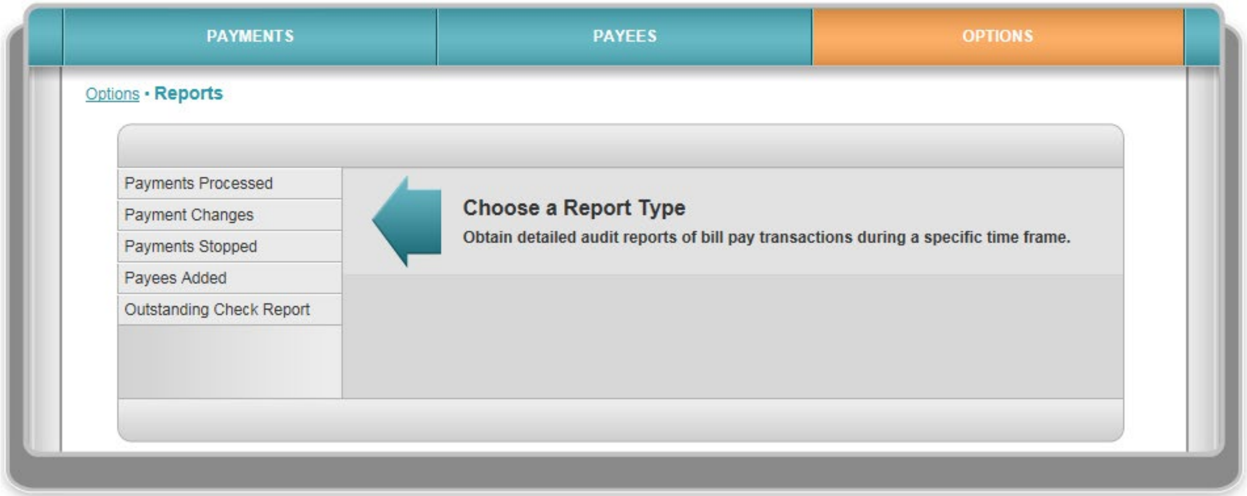
Note: Some options are set as “On” or “Off” while others require a drop-down selection.

Alert Type	Description
Events	• Set up customized communication for specific events. • Define the type of notification. (email, text messaging, or both)
Logout	• Receive a summary of your bill pay activities at the end of each session.
Recurring	• Receive specific information at particular times. Options are: – Scheduled Payments – All Payees, Employees – Transaction History
Reminders	• Prompts to schedule a payment.

Create Reports

There are several report types you can use to audit your bill pay transactions.

1. From within the *Options* tab, click **Reports**. The *Reports* screen appears.



2. Select a report. The *Detail* screen for the selected report appears.
3. Determine and select the appropriate parameters.
4. Click **Create Report**. The selected report with the specified details appears.

Creating and Managing Payees

From the *Payees* tab, you can:

- Add a payee
- View existing payees and the associated details
- Manage categories to which you can assign payees

Add a Payee

1. Select the **Payees** tab and click **Add a Payee**. Options appear to pay a company, an individual, or a bank/credit union.
2. Under the desired payee type, click **Go There Now**.
3. Take action based on the Payee type selected.

Add a Company

a. Enter the required information.

b. Click **Next**.

c. Review the information you entered.

d. Click **Submit**.

Add an Individual

Use this option to add persons to whom you want to make a payment. Payments can be sent electronically or by check.

a. Select the desired method of payment and enter the required information.

b. Click **Next**.

c. Review the information you entered.

d. Click **Next**.

Add a Bank or Credit Union

Use this option to add a financial institution to which you can send a payment to a loan or credit card, or deposit money into a checking or savings account at that institution.

a. Select the account type.

b. Enter the requested information.

c. Click **Next**.

d. Review the information you entered.

e. Click **Submit**.

View and Manage Payees

Once you have added payees, you can view all payees or choose to view them by a specific grouping (Company, Individual, Bank or Credit Union).

1. From the *Payees* tab, click **View Payee.** The *Payee Lists* appear and are grouped by specific tabs.
2. Select the desired *Payee List* tab. From any of the *Payee List* screens, you can:
   - Adjust your view by using the *Sort Payees* drop-down menu.
   - Pay, Edit, Delete, and Add a payee.

Set Up a Payment for Payee

1. Locate the Payee.
2. Click the **Pay** link. The *Single Payment* screen appears.
3. Select the account.
4. Enter the payment amount.
5. Select the date for the payment.
6. Click **Review** and review the details page.
7. Click **Submit**.

Edit a Payee

1. Locate the Payee.
2. Click **Edit** with in the payee box. The *Payee Details* screen appears.
3. Make the necessary changes to the payee information and click **Save**.
4. If additional information requires change, click **Submit a Payee Change Request**.

Delete a Payee

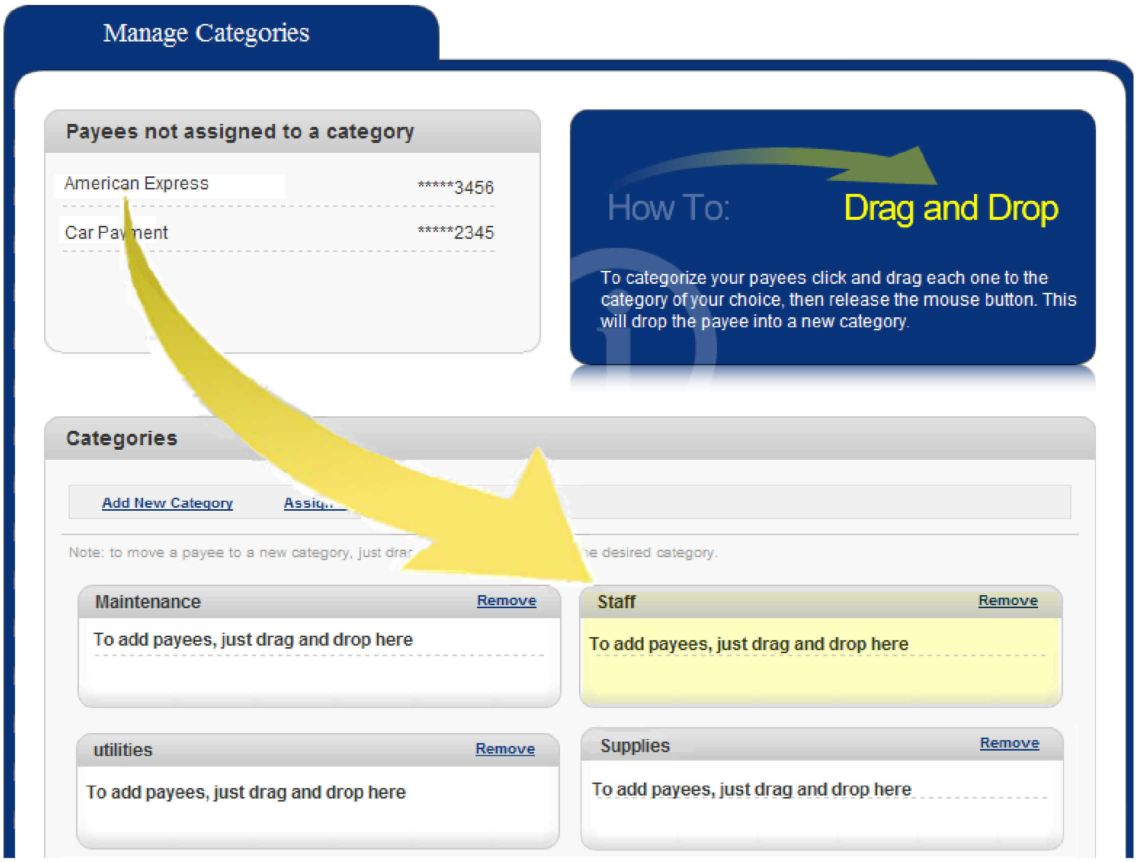
If a payment is scheduled for the payee you are deleting, a message displays explaining that the payment will be cancelled.

1. Locate the Payee.
2. Click **Delete** within the payee box.
3. In the pop-up window, click either **Yes** or **No**.

Manage Categories

The final selection within the *Payees* options allows you to assign a category to a Payee and review your payees in an organized way. (i.e. utilities, etc.).

1. Click **Manage Categories**. The *Manage Categories* screen appears.



2. Assign payees to a category, or add or edit a category.

   Assign a Category

   Drag and drop the payee into the chosen category box as noted in the on-screen instructions.

   Add a Category

   Click the **Add New Category** link and follow the on-screen instructions.

Creating and Managing Payments

From the *Payments* tab, you can:

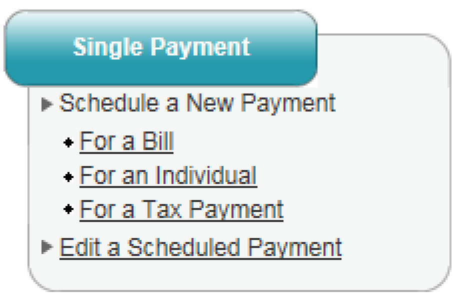
- Schedule payments – single or recurring payments
- View transactions – scheduled payments and transaction history
- Manage payroll deposits
- Use the Calendar function

Schedule Payments

You can schedule payments as single (one-time payments) and/or as recurring payments.

Single Payment

1. Select the **Payments** tab and click **Single Payment**. The drop-down list appears.



2. Do one of the following:

   To schedule a new payment

   Select the desired option.

   To schedule a payment for a Bill or an Individual

   a. Select **For a Bill** or **For an Individual**.
   b. Select the payee.
   c. Enter the required information in the *Single Payment* screen.
   d. Click **Review** to review your payment information.
      - If information is inaccurate, click **Back** to edit your information.
   e. Click **Submit**.

To schedule a Tax Payment

a. Select **For a Tax Payment**.

b. Read the instructions in the *Schedule a Tax Payment* screen.

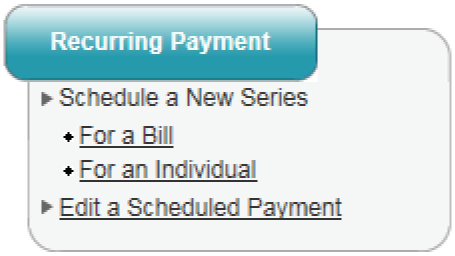
c. Click **Go there now**. An official government site appears (*Electronic Federal Tax Payments Systems*).

d. Follow the direction on the website to make your tax payment.

Recurring Payment

A recurring payment is for the same amount and paid on a similar date on a consistent basis. An example of this would be a payment to Joe Smith for $100 on the 5th of each month.

1. From the *Payments* tab, click **Recurring Payments**. The drop-down list appears.



2. Select the **For a Bill** or **For an Individual** option. The *Recurring Payment* screen appears.
3. Select the **payee** from the *Payee List* on the left-hand menu.
4. Enter the required information.
5. Click **Review** and review the information you entered.
6. Click **Submit**.

View Transactions

There are two options on the *Payments* tab through for viewing transactions.

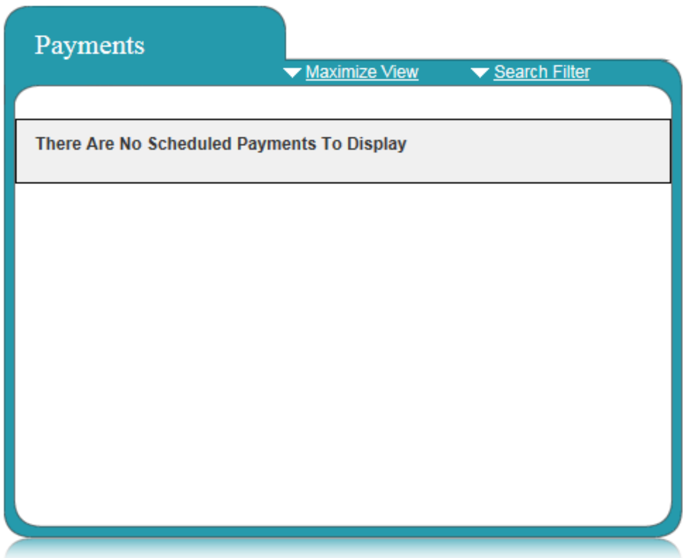
Scheduled Transactions

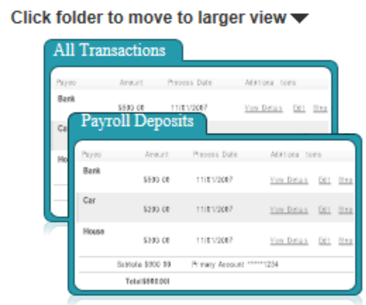
1. From the *Payments* tab, click **Scheduled Transactions**. The *Scheduled Payments* screen appears with folders listing the transaction types.
2. Select one of the folders to view the scheduled transactions.

   Note: From this screen, you can also edit transactions.

Transaction History

1. From the *Payments* tab, click **Transaction History**. The *Payments* screen appears.



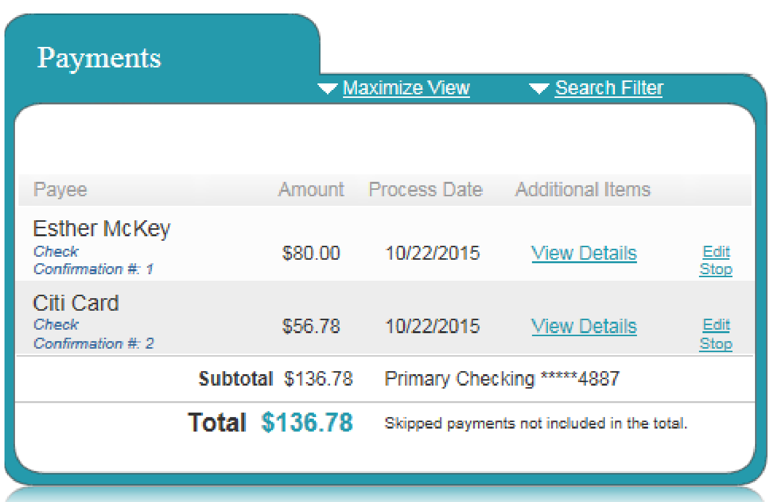


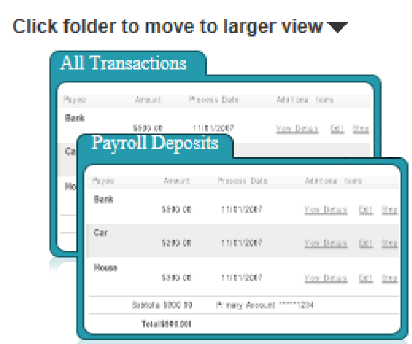
2. Select the folder type.
3. Specify the exact type of history for the search function.
4. Click **View**. The search results appear.
5. To print the transaction history, click the **Printer Friendly Version** link on the upper-right corner of the page.

Edit Transactions

From here, you can edit all types of transactions (not just payments).

1. From the *Payments* tab, click **Scheduled Transactions**.





Edit Transactions (Continued)

2. Click on the appropriate folder.
3. Select the payment to be changed.
4. Click **Approve**, **Edit**, or **Stop** and follow the corresponding on-screen directions.

Create Payroll Deposits

If you have payroll permissions, from within the *Payments* tab, you can also manage your Payroll Deposits. This section explains how to:

- Set up your initial payroll by using the Payroll Wizard.
- Manage payroll deposits by adjusting employee information or scheduled payrolls.

Set Up Payroll

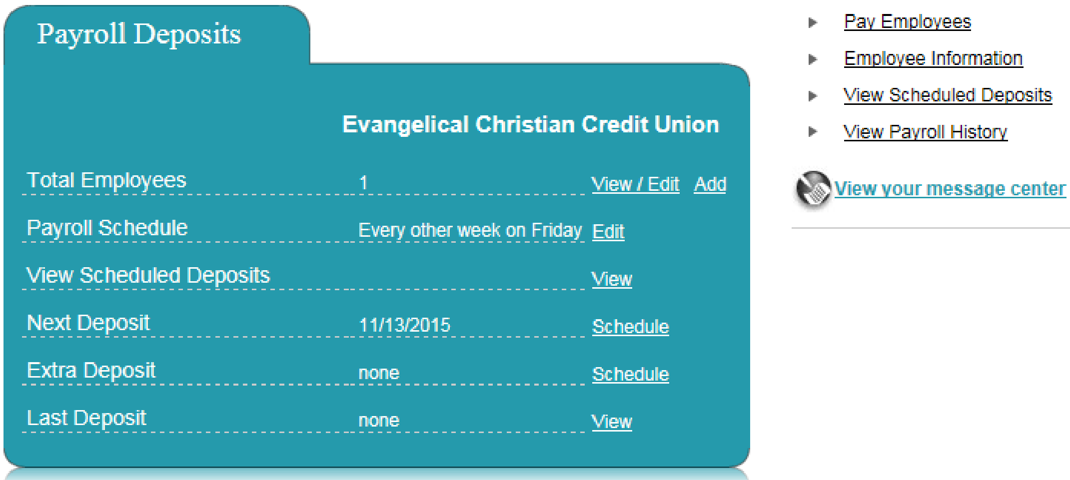
Using the Wizard, follow the on-screen instructions to set up your payroll.

1. From the *Payments* tab, click **Payroll Deposits**. The *Payroll Wizard Welcome* screen appears.
2. Set up the Payroll Schedule.
   a. Click **Go there now**. The *Payroll Setup Wizard* screen appears.
   b. Enter the required information.
   c. Click **Submit**. The information entered appears on-screen with directions for the next step.
3. Add Employees.
   a. Click **Go there now**. The *Add New Employees* screen appears.
   b. Add the required information for the first employee.
   c. Click **save and add another**.
   d. If needed, repeat step 3 until all employees are added and then click **Save**. The information entered appears on-screen with directions for the next step.
4. Schedule a Deposit.
   a. Click **Schedule a Payday**. The *Schedule a Regular Payroll* screen appears.
   b. Complete the payroll deposits for each payroll type. For example, Hourly, Salary, or Contractors.
   c. Click **Next**. The *Payroll Deposits* screen appears.

      Note: From this screen, you will manage your payroll deposits. Refer to the next section for details.

Manage Payroll Deposits

1. Once you have set up your payroll, click **Payroll Deposits** from the *Payments* tab. The *Payroll Deposits* screen appears.



2. Select the desired option.

   Note: The *View/Edit* option allows you to:

   - View employees by category, and their payroll details.
   - Edit employee's personal information and the deposit account information.
   - Deactivate an employee from the payroll.

   To adjust a regular payday or to add an extra payday for the employee

   Select **Pay Employees** and use the drop-down menu.

   To add a new employee or view/edit an existing employee

   a. Select **Employee Information** and use the drop-down menu. If adding a new employee, you must then schedule a payroll deposit for them.

   b. Click **Employees** > **Add** from the *Payroll Deposits* folder.

   c. Click **Edit** > **Payroll Schedule**.

   d. Enter the payroll information for the employee.

   To Edit a Payroll Schedule

   On the *Payroll Deposits* screen, next to *Payroll Schedule*, click **Edit**. The *Edit Payroll Schedule* screen appears.

3. Read the *Important Information* in the blue box on the *Edit Payroll* screen before proceeding.

4. Fields and options for changing the payroll are available and include:
    - Edit the *Pay From* account.
    - Edit the Payroll frequency.
    - Change weekend/holiday processing schedule.

Calendar

From the *Payments* tab, use the Calendar feature to:

- Customize the calendar view using the tabs at the top of the screen (*Bill Payments, Payroll Deposits, All Transactions*).
- Use the symbol key at the top of the calendar to recognize the following types of transactions: