Introducing your new
COMMERCIAL BILL PAY GUIDE

NEW MEXICO BANK & TRUST

Updated 12.07.17

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COMMERCIAL BILL PAY TRAINING

LEARNING OBJECTIVES

Upon completion of this training you will understand:

- How the Commercial Bill Pay product can simplify your business payables
- Approval process for bill pay transactions
- How to create and manage payees and transactions
- Reports and options for managing bill pay account information

IPAY POINT OF CONTACT

iPay, our Bill Pay provider, is primary point of contact. You have two methods of contacting iPay for assistance, chat and phone.

Hours of Operation:
Monday - Friday 7:30 a.m. - 2:00 a.m. EST

- Chat.
- Phone: 866.716.5012

CONTACT NEW MEXICO BANK & TRUST TREASURY MANAGEMENT SUPPORT FOR ASSISTANCE:

New Mexico Bank & Trust's Support Team is here to assist you with any questions regarding commercial bill pay functionality or general questions about your accounts. You can contact them via email or phone.

- **Hours of Support:**
  Monday-Friday, 8:00 a.m. until 7:00 p.m. CST
- To speak to a member of our New Mexico Bank & Trust Support team, contact them at 877.812.1560 or TMSupport@nmb-t.com.

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HOME PAGE

This will provide a snapshot view of your Commercial Bill Pay activity. It will also display transactions awaiting approval for those that have the Approval Authority turned on.

MESSAGE CENTER

- This is a secure location where New Mexico Bank & Trust can send broadcast messages to you.
- Secure messages will remain in the message center for 180 days or until they are deleted by you.

ATTENTION REQUIRED

This area will display notifications for payees requiring activation or transactions awaiting approval.

SHORTCUT METHOD

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

TRANSACTION SCHEDULED TO PROCESS

Displays transactions that are in a scheduled status with the options to **Edit** or **Stop** up until the processing time on the Process Date.

SINCE YOU LAST LOGGED IN

- Displays transactions that processed with the option to **View** the details.
- Reminders that were sent to pay bills.

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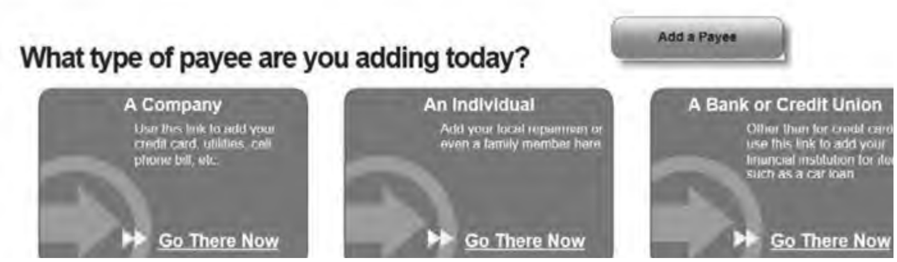
PAYEES TAB

ADD A PAYEE

Types of Payees

- Company
- Individual
- Bank or Credit Union



Add a Company

- iPay has a database of payees already established. Each time you add a new payee, the system will attempt to pull a correct payee match from your information.
  - If it pulls up an incorrect match, a link will be available for you to click, which will allow you to input additional information.

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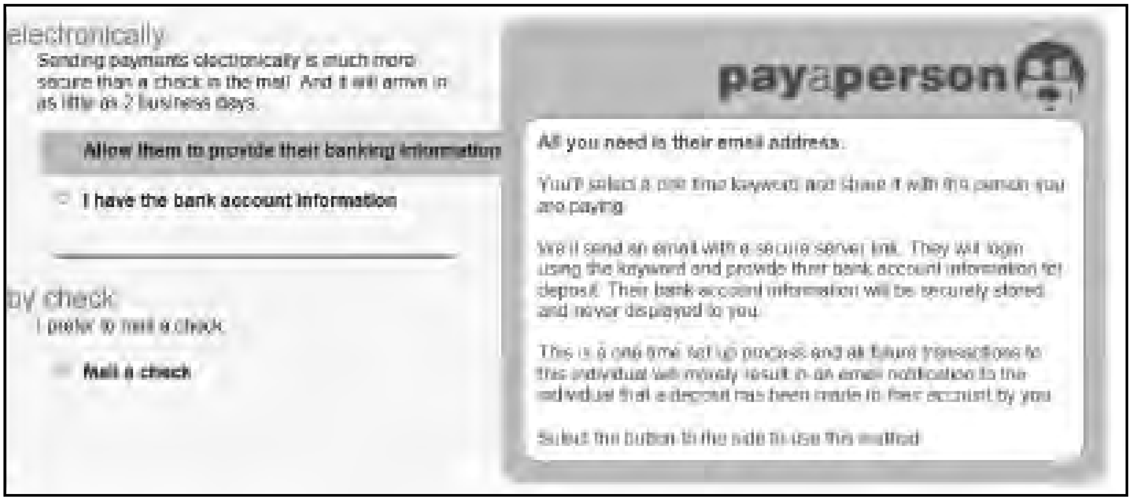
Add an Individual

- Activation Code is required to add this type of payee
- **2 Options:** Electronic & Check methods



Add an Individual Electronically

- **Pay a Person (Email Payee)** – You can set up the individual to receive ACH transactions; however the payee will be the one to provide their account information via a secure email link.
- **ACH Payee** – You can set up the individual to receive ACH transactions by inputting their account information.

Pay a Person

Step One: Input the Payee's information

- **Keyword:** This is a security word that you create and must be communicated to the Payee.
- The Payee will be prompted to verify the Keyword as a measure of security to authenticate this process. Once it's correct, they will be able to input their bank account information.

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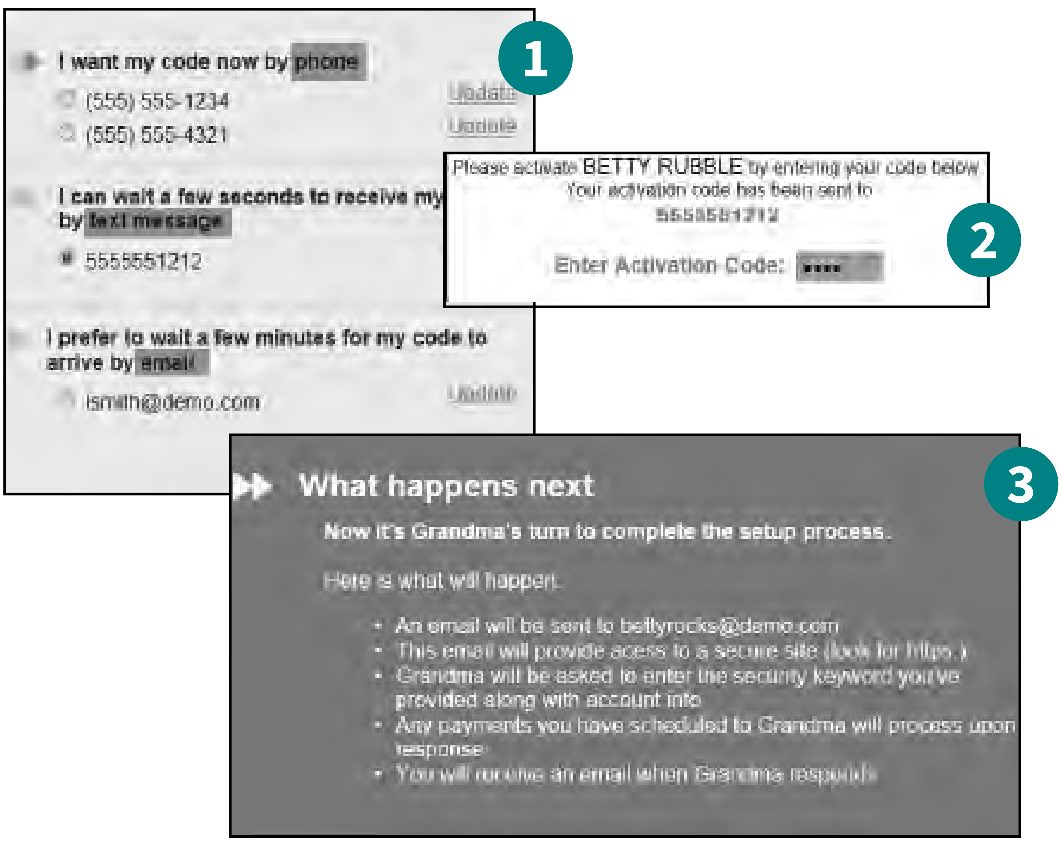
Step Two: Activate the Payee

- Higher risk payees required an additional authentication:
    1. Individual
    2. Bank or Credit Union
    3. Transfers (optional)
- It's activated by a **ONE-TIME** system generated code.
- It can be activated now or later; however if they choose to activate it later, then they will not be able to schedule payments.

Activation Process

1. Select a preferred delivery method to receive the activation code & select **Request Activation Code.**
2. Enter Activation Code and click **Submit.**
3. Payee will be sent an email prompting them to enter the Keyword and Account Information

    NOTE: The Payee will have 9 days to complete this process to become a permanent payee in your list. If they fail to complete this, it will automatically delete them from the payee's list, notify you via email.



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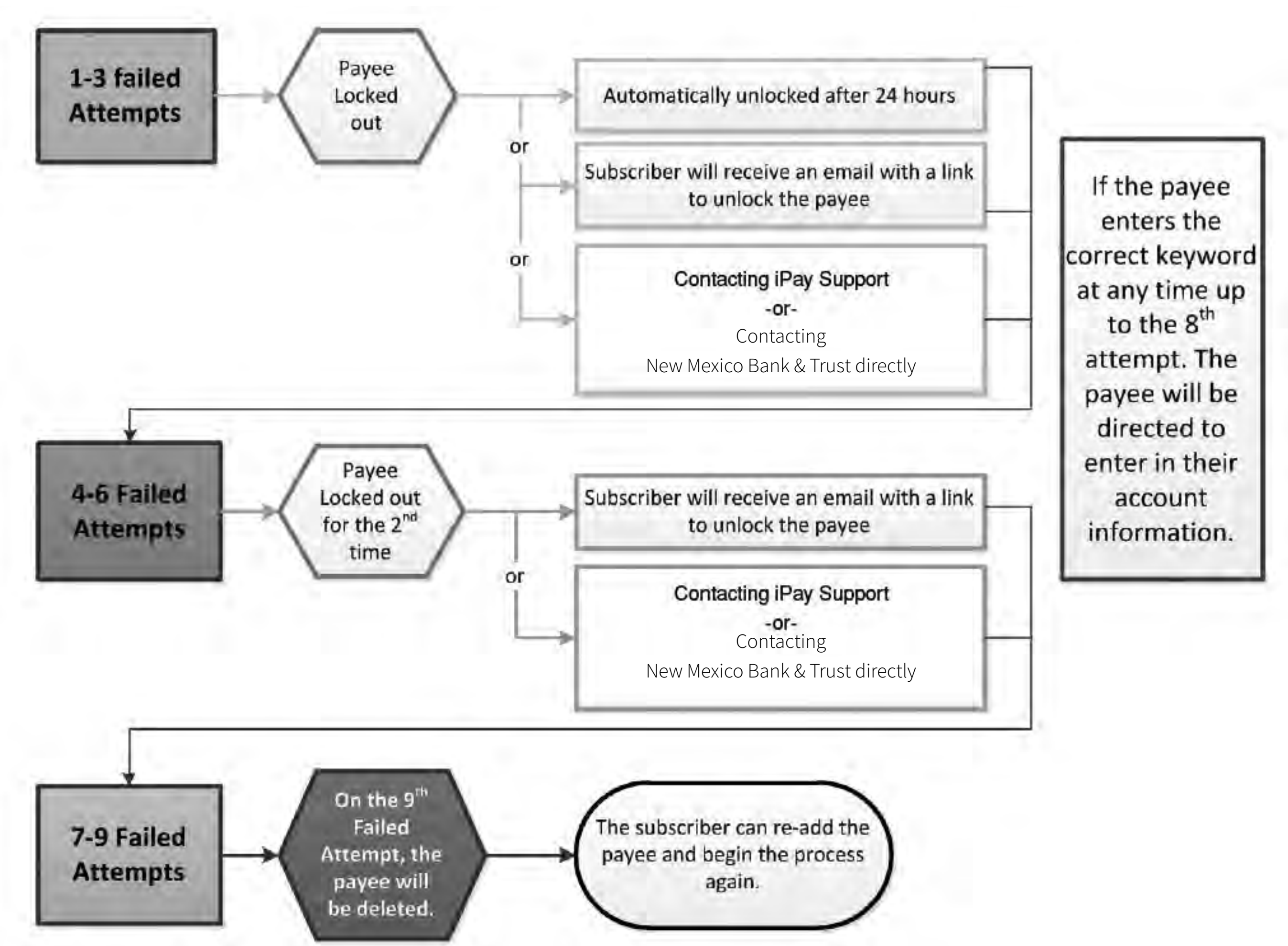
Payee locked out:

- After the initial lockout (three failed attempts), the system will automatically unlock the payee after 24 hours.
- The email payee can be locked out for entering the keyword incorrectly three times. After the third lockout (nine total failed attempts) the payee will be deleted.
- You will have the ability to unlock them:
  - Via the link in the email notification advising that the payee has been locked out.
  - By contacting iPay Support.
  - By contacting New Mexico Bank & Trust directly.



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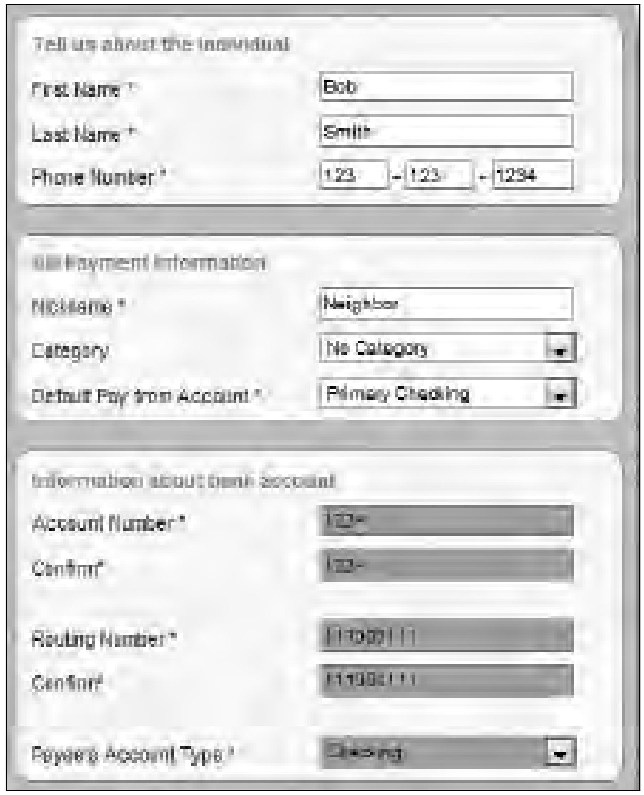
ACH Payee

You can add the payee to receive ACH deposits as long as they have their account information.



Add an Individual to Receive a Check

You will be required to enter the payee's address.

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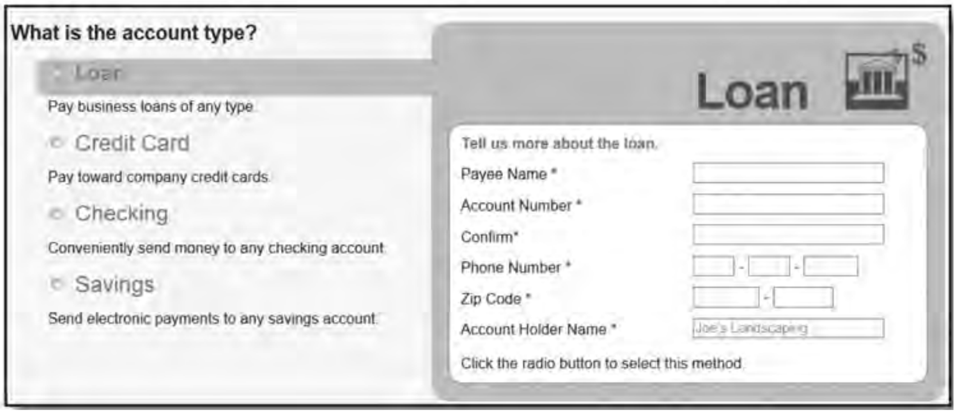
Add a Bank or Credit Union

- Allows you to add other accounts to pay
- Types: Loans, Credit Card, Checking or Savings



VIEW PAYEES

- View Payees allows you to manage all of your existing payees by three methods:
  - **Pay:** make a single payment
  - **Edit:** update the payee's account information
  - **Delete:** remove the payee from the list, but their payment history will remain for 18 months

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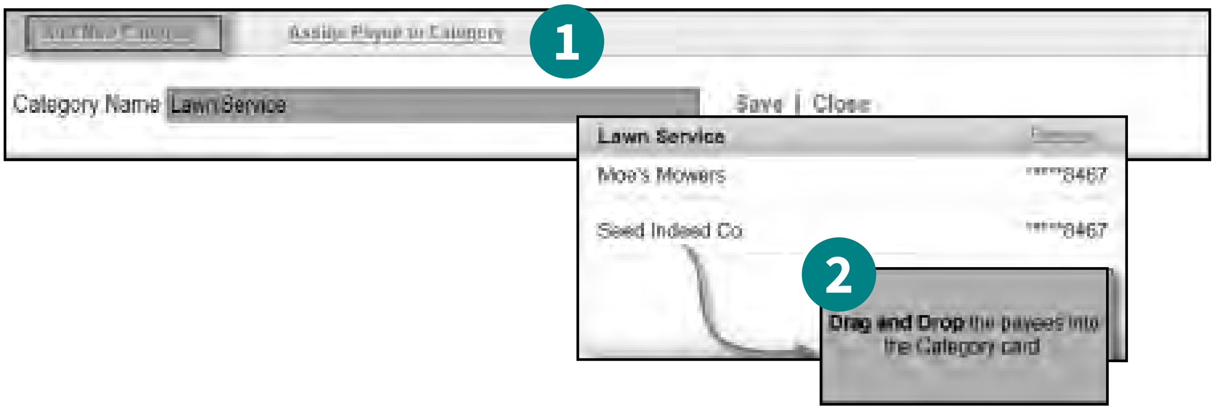
MANAGE CATEGORIES

You can manage multiple payees by creating personalized categories.



PAYMENTS TAB

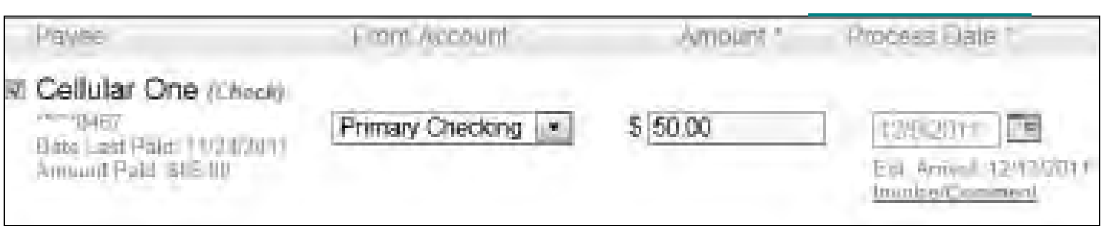
You can manage transactions and payment history within this tab.

PROCESSING PAYMENTS

It's important to understand the payment processing method we offer: **Due Date-Deliver by Date.**

Points to consider:

- New Mexico Bank & Trust will have a processing cutoff time of 3:00 p.m. CST.
- For electronic payments, simply choose a due date and the system will calculate the process date ahead of time so that it arrives on time. Generally this will be 1 day prior to the due date.
- For payments made electronically, funds will be removed from your account the day we remit funds to the payee (process date).



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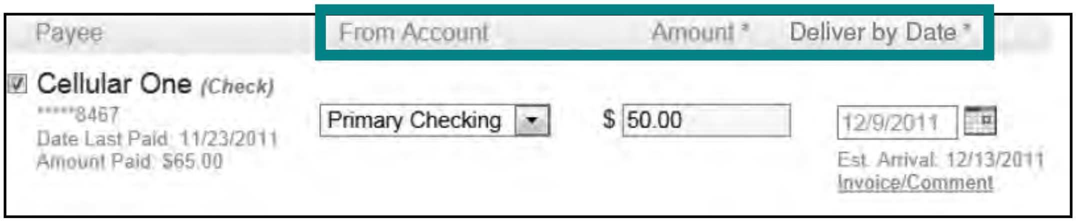
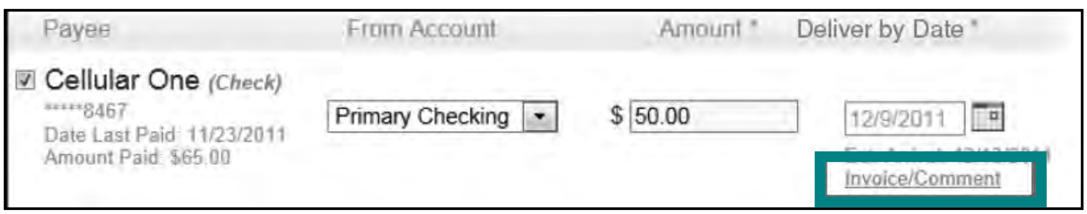
SCHEDULING PAYMENTS

Complete the following: Pay from Account, Amount and Deliver by Date.



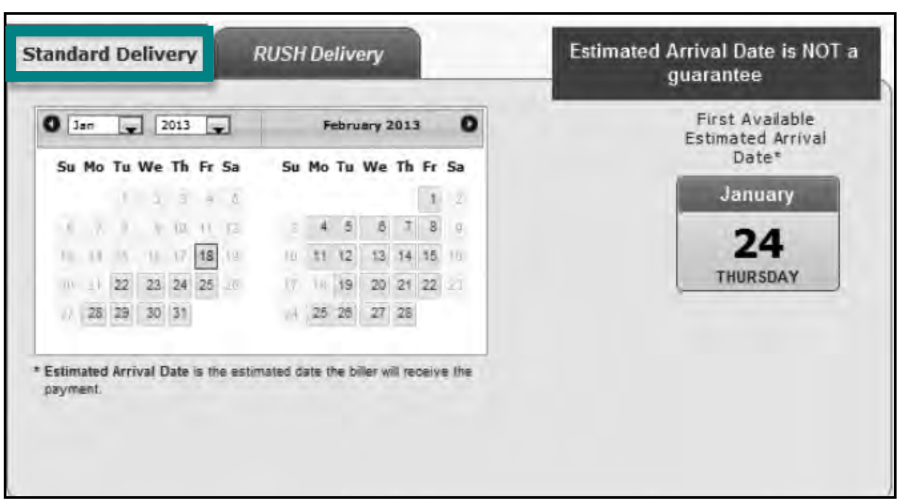
Invoice/Comment

- Within the business product, each payee will provide the option to add an invoice and/or comment.
- **Comments** are personal only to you and will not be included with the payment.
- **Invoice** information will be printed on check stubs. If you try to add an invoice to an electronic payment, then it will prompt you to drop the payment to a one –time check.



Process Calendar

You will have two options: **Standard** or **Rush Delivery.**



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Standard Delivery Electronic Payments

- **Due Date Method** - For electronic payments using the **Deliver by Date** method, the process date is determined by payee and will be 1 or at the most 2 days prior to the due date.
- It will take 1-2 business days for the payee to receive the payment.

Standard Delivery Check Payments

- **Draft Checks** – iPay will print your checking and routing number on the check, therefore the funds will be deducted from your account when the payee cashes it.
- **Due Date Method** - For check payments using the **Deliver by Date** method, the process date is chosen based on past history and location of the payee.

Rush Delivery

Payees determine the types of Rush payments they accept.

3 Types of Rush Payments:

- $14.95 (draft check)
  Next Business Day
- $9.95 (draft check)
  Second Business Day
- $4.95 (electronic)
  Second Business Day

  NOTE: Estimated Arrival Date is the estimated date the biller will recieve the payment.

Rush Payment-Processing Fees & Funds

You must accept the Fee Debit Authorization prior to submitting the Rush Payments.

- **Check Rush Payments:** (Draft Checks) The fee will be debited on the process date and the funds will be released once the payee cashes the check.
- **Electronic Rush Payments:** The fee and funds for the payment will appear as two separate debits on your account. Fees will be debited on the process date and the payment will be debited on the due date.

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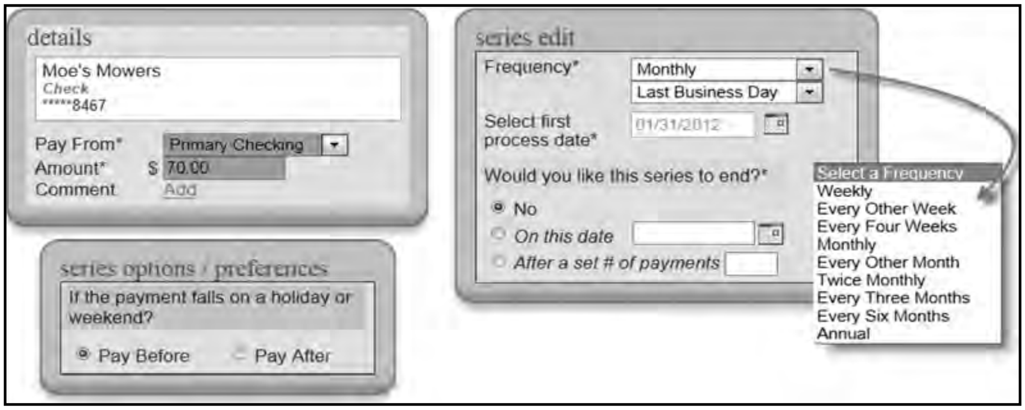
RECURRING PAYMENTS

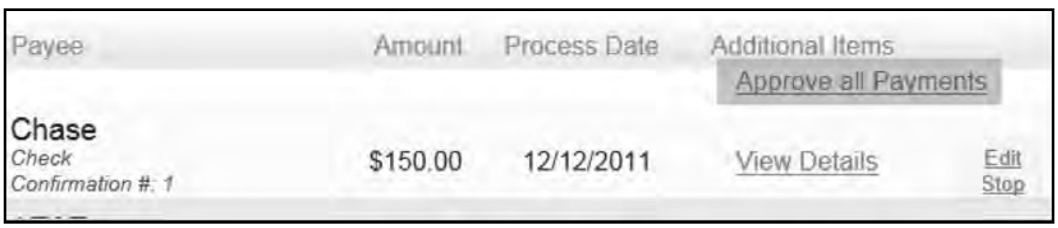
These are payments that are paid on a consistent basis such as mortgages, rent, loans.



SCHEDULED TRANSACTIONS

These are payments in a Scheduled status awaiting the Process date.

- Options **Edit** or **Stop**
- Payments can be **Approved** in this location



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TRANSACTION HISTORY

These payments have been processed and paid out to the Payees.

- **18 months** of payment history stored
- You have the option to **View Details** and submit a **Payment Inquiry** if a payment is in need of additional information or research.

Payee	Amount	Process Date	Additional Items
Cellular One *Check* *Confirmation # 20*	$65.00	11/23/2011	View Details
Lease *Check* *Confirmation # 21*	$1,200.00	11/25/2011	View Details
Kim Stone *Check* *Confirmation # 22*	$65.00	11/25/2011	View Details
Subtotal	$1,330.00	Primary Checking *****1232	
Total	$1,330.00		

View Details

Timeline	Printer Friendly Version
11/22/2011	You scheduled a single payment to Cellular One to process on 11/23/2011.
	Processed check number Pending to Cellular One from your Primary Checking [*****1232] account in the amount of $65.00
11/23/2011	An payment Check to Cellular One from your Primary Checking *****1232 account in the amount of $65.00 was processed.
	Estimated arrival date for this payment was 11/28/2011.
	The payment was mailed to:
	Need more information about this payment? Contacting Cellular One 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.

Payment History details provides a timeline of the payment process

Subscribers can submit a Payment Inquiry if further research is needed. The research dept will respond within 1-2 business days

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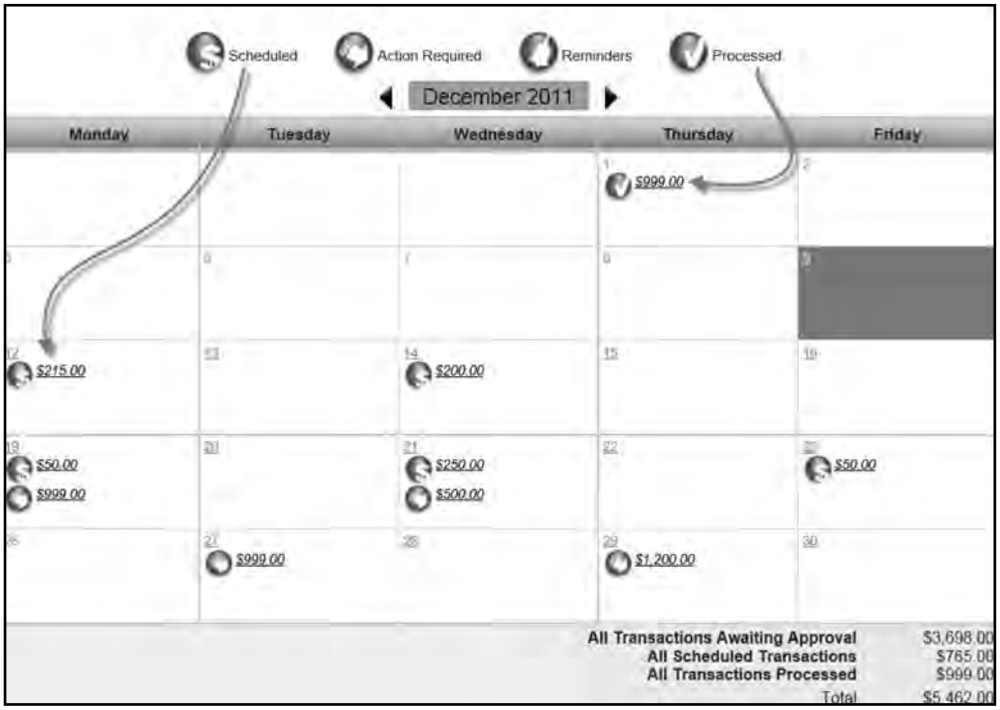
CALENDAR

- This provides an overview of the months' bill payment activity.
- It will display 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.



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TRANSFERS TAB

- Transfer accounts require an activation code.
  - **2 Types of Transfers offered:**
    1. *Outbound Transfers* (most common) - Transfer of funds from your bill pay institution to an external institution.
    2. *Intra-bank* - Transfer of funds between accounts within New Mexico Bank & Trust. For example, transfer from Checking to Savings within bill pay.

OPTIONS TAB

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

COMPANY PROFILE

- This allows you to update your Company Profile and turn Dual Signatures on or off.
  - **Dual Signatures** is a security feature that forces your business to have *two Sub-users approve transactions*.
  - **Approval Authority** - If a business user turns this on, they must locate the second user, and turn on the *"approval authority" permission* for them to be able to approve payments for bill pay and payroll. Refer to pages 22 and 23.

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PERSONAL PROFILE

- This is the sub-user's account profile.
  - **View Contact Info:** Sub-users can update their email, phone and mobile devices.
  - **Default Page:** Allows you to change your default page to display a different page each time you log in.
  - **Challenge Phrases:** You can view all of the challenge phrase questions on file and add additional ones.
    - You/Sub-users are required to have four phrase questions at all times. So in order to remove a phrase, you must add a fifth phrase, which will allow you to delete one.
    - Sub-users can get locked out for answering questions incorrectly; however, our support number will be displayed so that we may unlock your account.

MANAGE BILL PAY ACCOUNTS

- You can view and manage your additional Pay from Accounts.
  - **Default Account** - The default type will be checking accounts.

Add New Account

- You can add a new Pay from Account by entering the nickname, account number and account type.
- Once you fill in the information and click **Submit**, the account will go into a Pending status and your request will be sent to the MASTER Site for our approval. We ask you to allow up to three business days for this process. After it's approved, you can schedule payments from this account.

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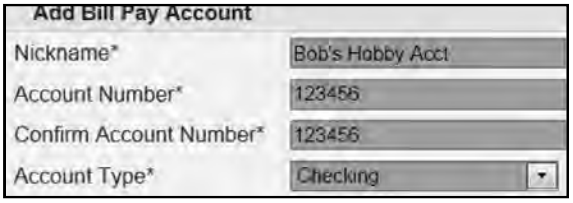
– **Bill Pay Accounts:** Change your Default Pay from Account, or edit and delete an account if you no longer use it.



E-NOTIFICATIONS

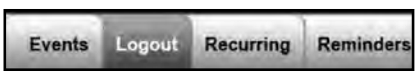
- e-Notifications allow you to monitor activity and assist with detecting fraud on your bill pay account.
- Notifications can be sent to email, text message or both.

Event e-Notifications

These are sent when a particular event occurs.

– *Example: You can be notified once the pay from account is approved.*

Log Out e-Notifications



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

– *Example: You can receive lists of the following:*

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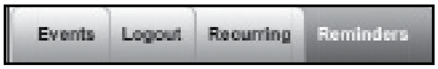
e-Notifications Continued

Recurring e-Notifications

These are sent on the occurrence of your choice.

- Example: You can receive a list of all scheduled payments and transfers.

Reminders



- These are reminders to pay a bill.
- Option to add the reminder to your Microsoft Outlook Calendar.

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MANAGE USERS

You will access Commercial Bill Pay through New Mexico Bank & Trust InBusiness Online Banking System. Each user of InBusiness Online Banking will receive bill pay authorities consistent with the information listed below. Once a user's profile has been established in Commercial Bill Pay, the Super User has authority to modify the user's bill pay access as necessary by accessing Options/Manage Users from the Commercial Bill Pay landing page. The InBusiness Super User maintains ultimate responsibility for authorities assigned to sub-users.

DEFAULT BILL PAY AUTHORITIES

InBusiness Super User:

- Schedule Bill and Email Payments
- Establish Payment Caps for Sub-users
- Designate Pay From Accounts
- Access Payment History
- Add Transfer Accounts
- Schedule Transfers
- Establish Transfer Caps for sub users
- Access Transfer History
- Manage Payees
- Access Reports
- Update Company Information
- Manage Bill Pay Users
- Manage Pay From Accounts
- Schedule Reminders
- Access the Message Center
- Approve Transactions

Administrative Users and Other Sub Users:

- Schedule Bill and Email Payments
- Access Payment History
- Schedule Transfers
- Access Transfer History
- Access Reports
- Schedule Reminders
- Access the Message Center

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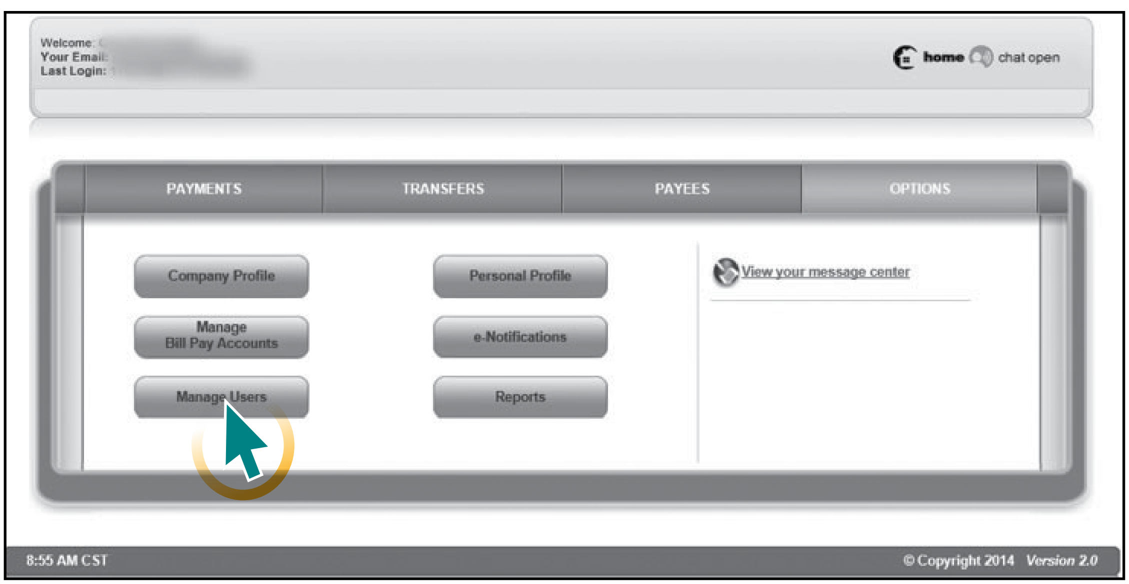
MODIFY BILL PAY USER ACCESS

To modify bill pay access for an existing user, select **Options** from the Home Screen.

Select **Manage Users** from the list of Options.



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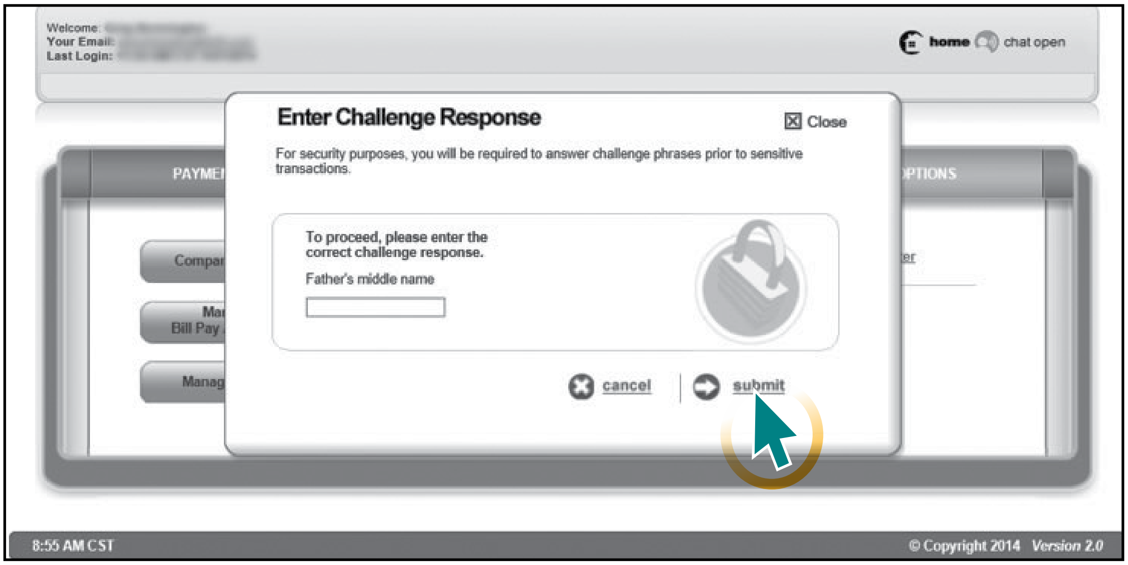
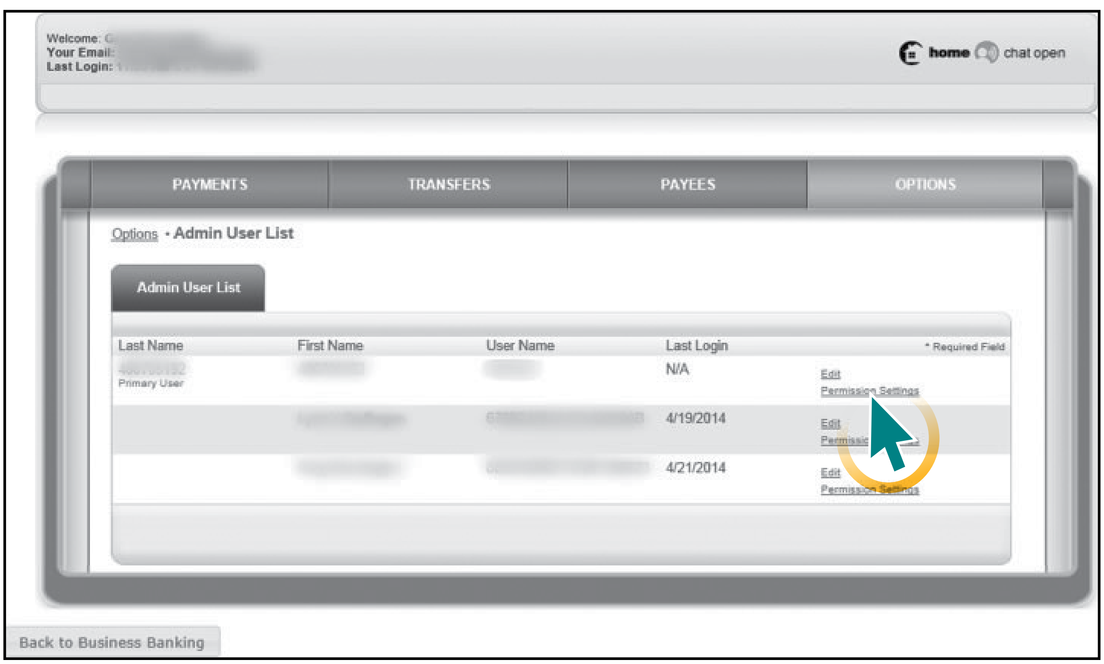
Enter the response to your previously determined challenge question.



Select **Permission Settings** to the right.



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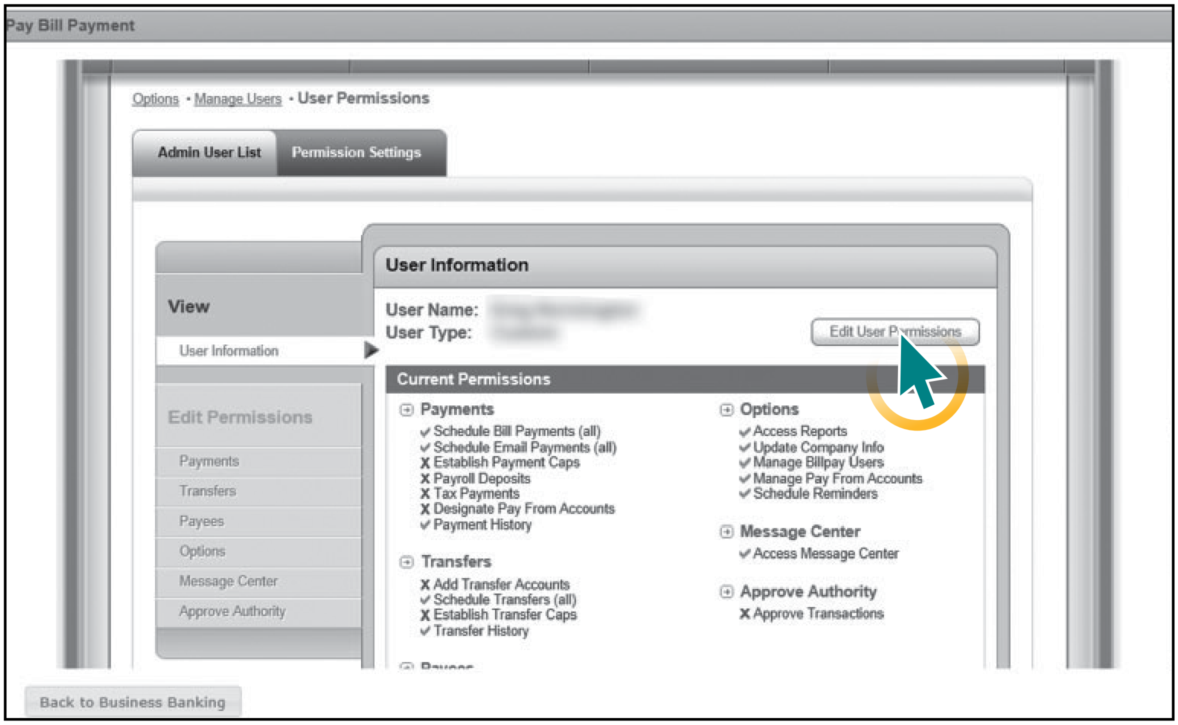
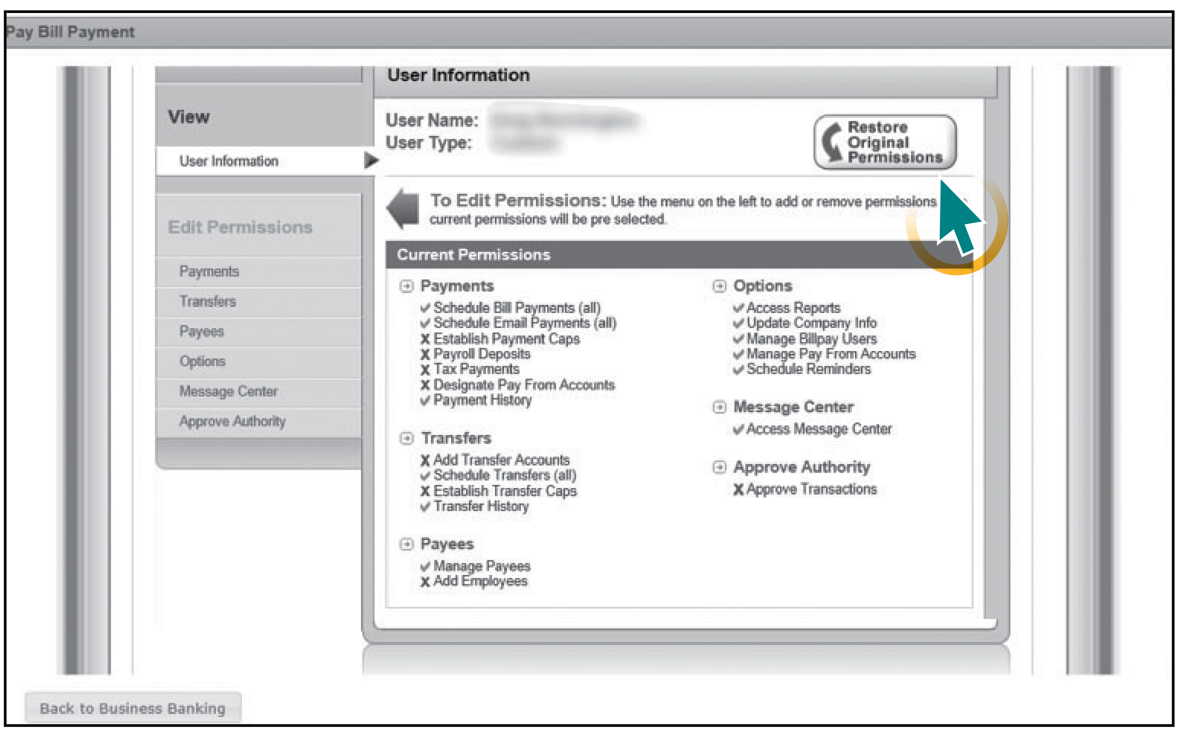
Select **Edit User Permissions**.



Select the category you wish to modify from the list at the left. Original permissions associated with the user's default profile may be restored at any time by selecting **Restore Original Permissions**.



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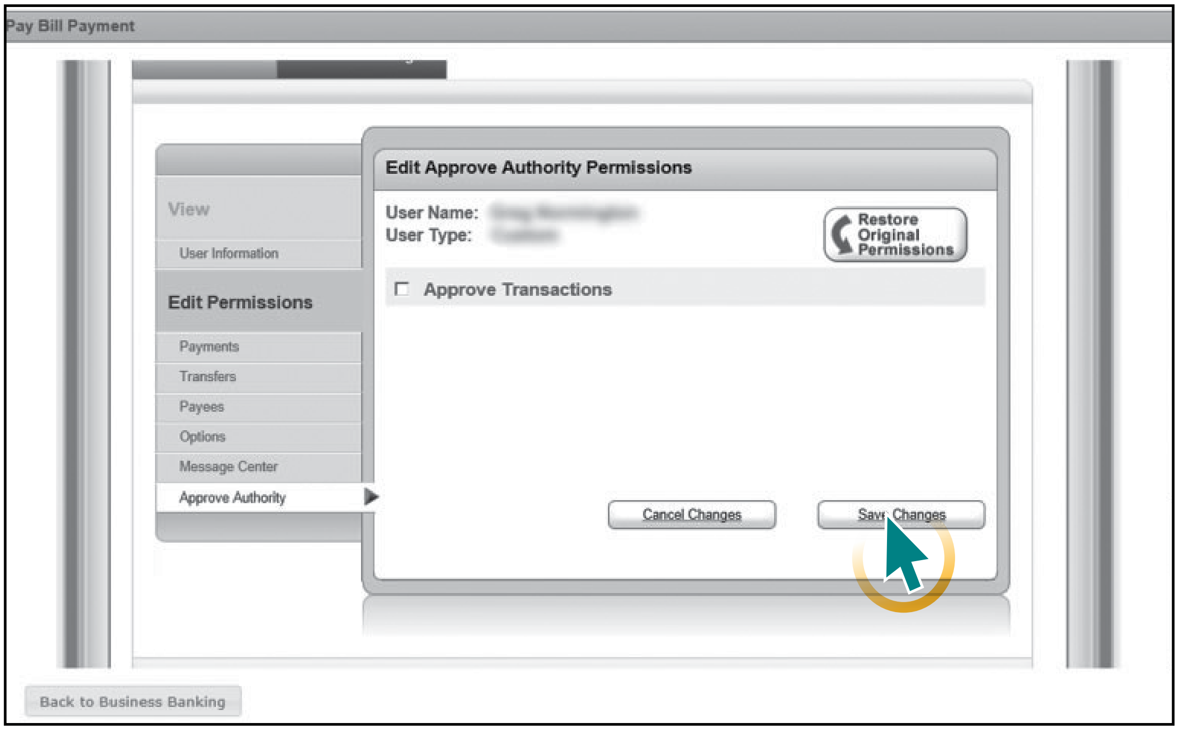
Complete the edit process by checking the appropriate box next to the desire authorities and selecting **Save Changes**.



REPORTS

- To assist with managing the details of your account, there is a Reports section.
- The reports can be converted to Excel.

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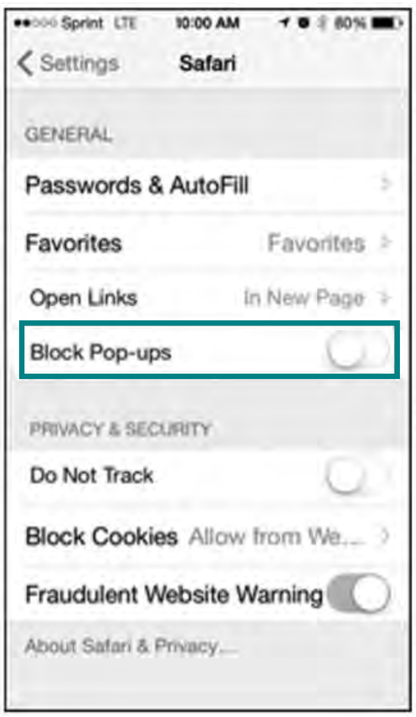
IPHONE AND IPAD BROWSER SETTINGS

To use your iPhone and/or iPad with Commmercial Bill Pay use the following settings. Follow the iOS 8.X or iOS 9.X instructions depending on the version of your operating system. If you need instructions for a previous iOS version, please contact TM Support.

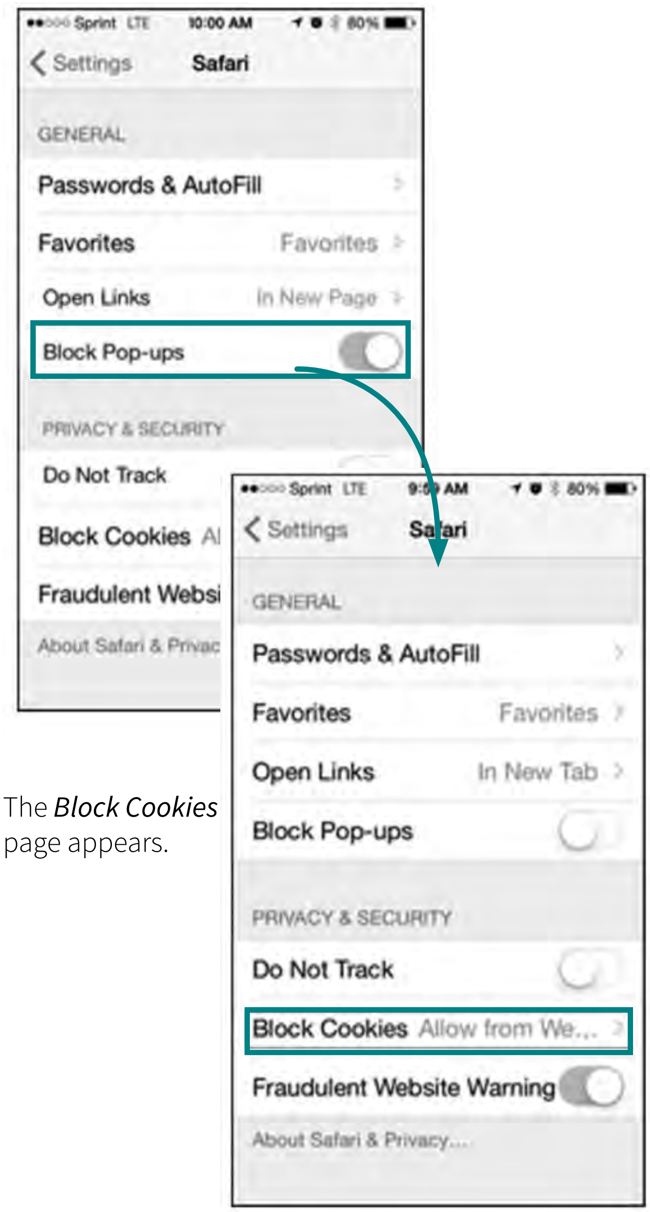
UPDATING IOS 8 SETTINGS

1. Locate **Block Pop-ups** on the *Settings* page.

2. Ensure the pop-ups setting is set to **Off**.
   If the option appears green, it is set to **On**.



3. Select **Block Cookies**.



The *Block Cookies* page appears.

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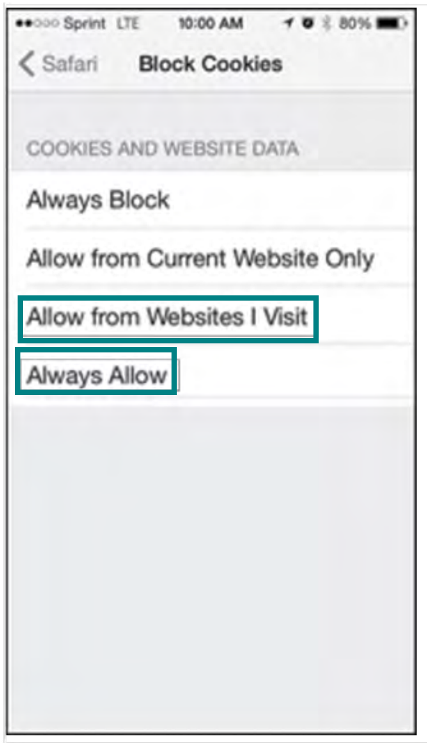
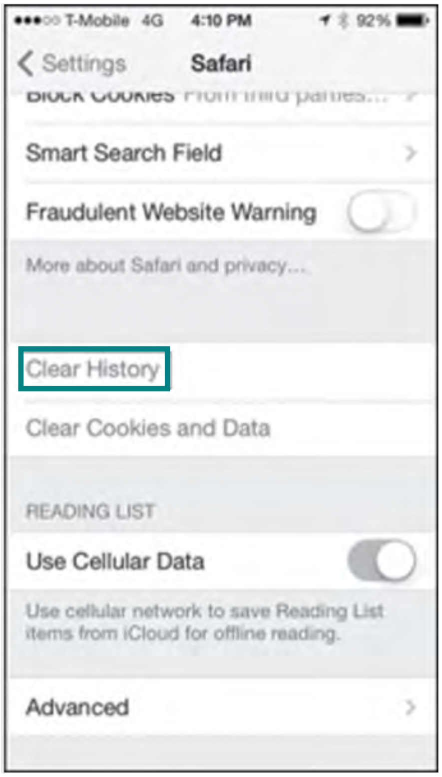
4. Select **Always Allow**.



If the **Allow from Websites I Visit** and **Always Allow** options are disabled, phone settings must be reset. The cookie settings must be set to **Always Allow** for the bill pay to work properly.

5. Select **Clear History**.



The user is asked "*Are you sure you want to clear history? This cannot be undone.*"

6. Select **Clear History** or **Yes**, if asked.

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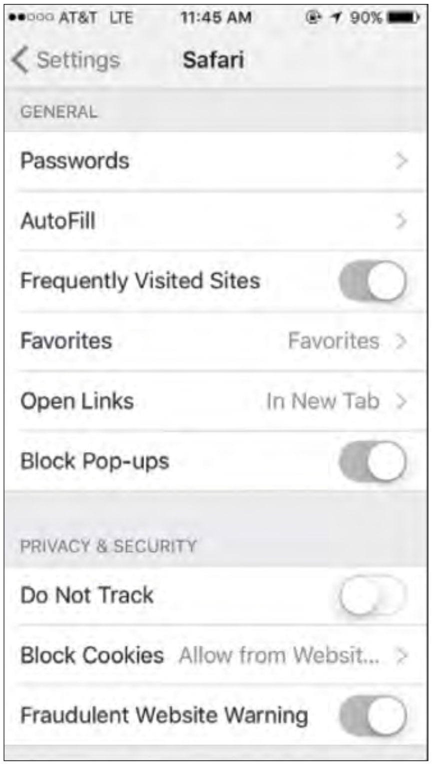
UPDATING IOS 9 SETTINGS

1. Locate **Block Pop-ups** on the ***Settings*** page.

2. Ensure the pop-ups setting is set to **Off**.
   If the option appears green, it is set to **On**.

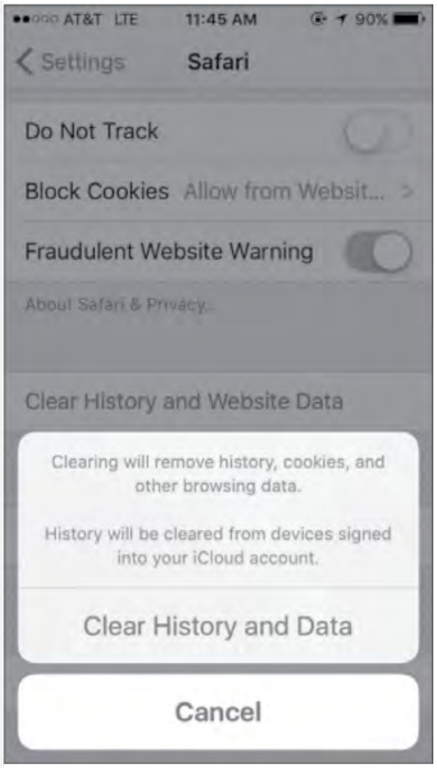


3. Select **Block Cookies**.

   The *Block Cookies* page appears.

4. Select **Always Allow** and then navigate back to the previous screen.

5. Select **Clear History and Data**.



The "*Clearing will remove history, cookies, and other browsing data. History will be cleared from devices signed into your iCloud account.*" message appears.

6. Select **Clear History and Data**.

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