

MMFCU BILL PAY

Business Accounts

Bill Pay for Businesses

Businesses can sign up for Online Bill Pay and streamline the back-office functions of their business. Features include:

- Pay bills and view payment activity online anytime.
- Delegate payments tasks and set permission controls for employees.
- Reduce paperwork and manual record keeping with customized reports.

The Master Business User for Online Banking will need to register for Bill Pay. The first-time logging onto bill pay, they will have to setup challenge questions and a token passphrase-this is normal for Business-but will not be applicable for Consumer side of things.

Then the Master User can create sub-users if he/she chooses to give others access to Bill Pay.

The Business Bill Pay Home Page will look different from the consumer side:

The screenshot shows a web interface for Business Bill Pay. At the top, there are three tabs: PAYMENTS, PAYEES, and OPTIONS. Below the tabs, the date is Wednesday, September 13th, 2017. The main content area is divided into several sections:

- new messages:** A box with an envelope icon showing 1 New Messages, 0 Read Messages, and 1 Total Messages.
- attention required:** A box with a warning icon showing Payees Require Activation and Payments Awaiting Approval. Below this are two tables:
 - Awaiting Your Activation:**

Awaiting Your Activation	
Bob Smith	Activate
Retirement Account	Activate
 - Payments Awaiting Approval:**

Payments Awaiting Approval	
ABC Credit	\$999.00 Approve
Credit Card Company	\$999.00 Approve
- shortcut:** A box with a play button icon and the text "shortcut" and "Take the Shortcut". Below it, a description: "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:** A table with a view selector (All transactions, My transactions) and a list of scheduled payments.




Scheduled to Process in the next 30 days			
View: <input type="radio"/> All transactions <input checked="" type="radio"/> My transactions			
Chase	\$150.00	9/20/2017	Edit Stop
Moe's Mowers	\$200.00	9/21/2017	Edit Stop
Community Bank	\$500.00	9/27/2017	Edit Stop
ABC Credit	\$999.00	9/27/2017	Edit Stop
This Town Water Co.	\$50.00	9/27/2017	Edit Stop
Fertilizer Company	\$250.00	9/28/2017	Edit Stop
Credit Card	\$999.00	9/28/2017	Edit Stop
Total	\$3,148.00		
- History:** A table with a view selector (All transactions, My transactions) and a list of processed transactions.

History		
Processed within the last 30 days		
View: <input type="radio"/> All transactions <input checked="" type="radio"/> 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	
- Since you last logged in...** A section with a header "We sent you the following reminders" and the text "No reminders were sent."

Features:

- Message Center
- Attention Required
- Shortcut
- Scheduled Payments
- History

Payments Tab allows users to view and manage their bill pay account by using various features of the Payment Tab.

PAYMENTS	PAYEES	OPTIONS
<p data-bbox="253 386 539 439">Single Payment</p> <p data-bbox="253 462 539 515">Scheduled Transactions</p> <p data-bbox="253 538 539 591">eBill History</p>	<p data-bbox="745 386 1031 439">Recurring Payment</p> <p data-bbox="745 462 1031 515">Transaction History</p> <p data-bbox="745 538 1031 591">Calendar</p>	<p data-bbox="1193 386 1696 505">Click here to take the shortcut  Speed up your payment scheduling! We can pre-load your bills based on payment history</p> <p data-bbox="1193 529 1649 582"> You have messages waiting</p> <p data-bbox="1193 601 1649 691"> Attention Required: Payments Awaiting Approval</p>

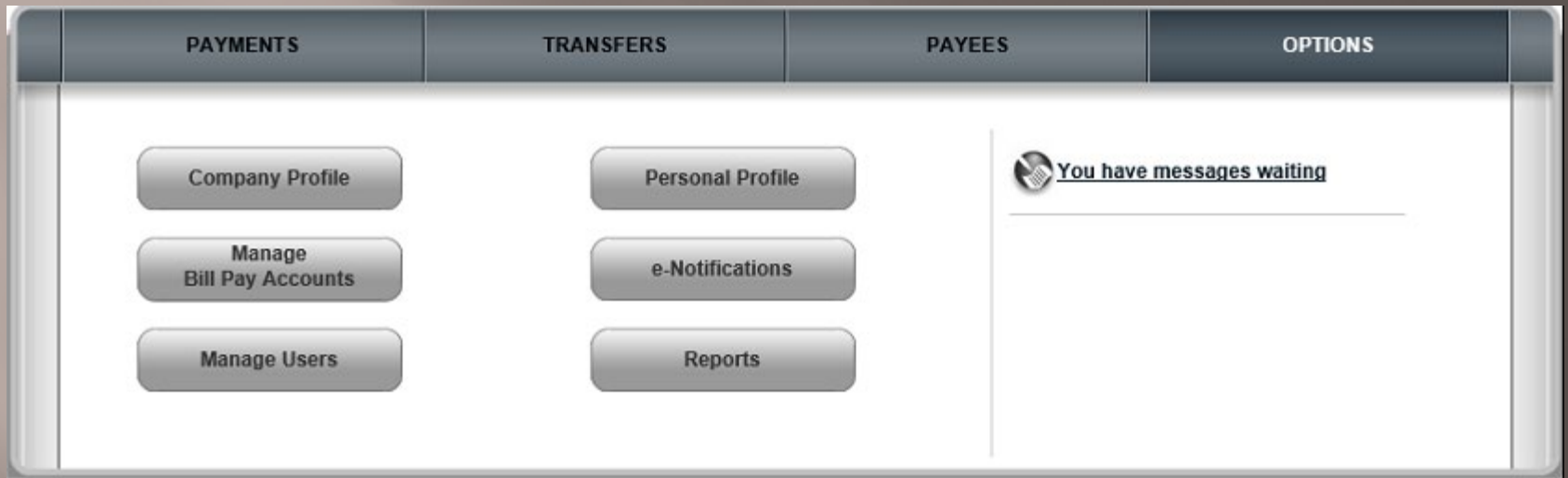
Payees Tab allows users to add, view, and import payees along with managing categories.



There are three different types of payees that can be added to the bill pay system:

- Pay a Company
- Pay an Individual
- Financial Institution

Options Tab has several options to assist the business in managing their bill pay account. This is the section where the Master User will create/edit permissions for sub-users.



For further information/questions on Business Bill Pay, please contact MMFCU.