

# BILL PAY

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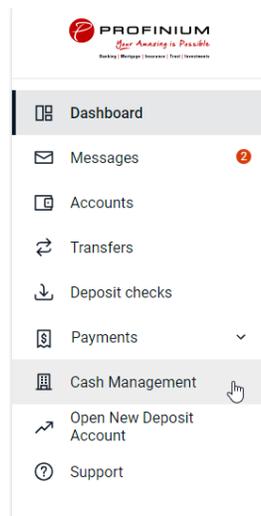
**PROFINIUM**

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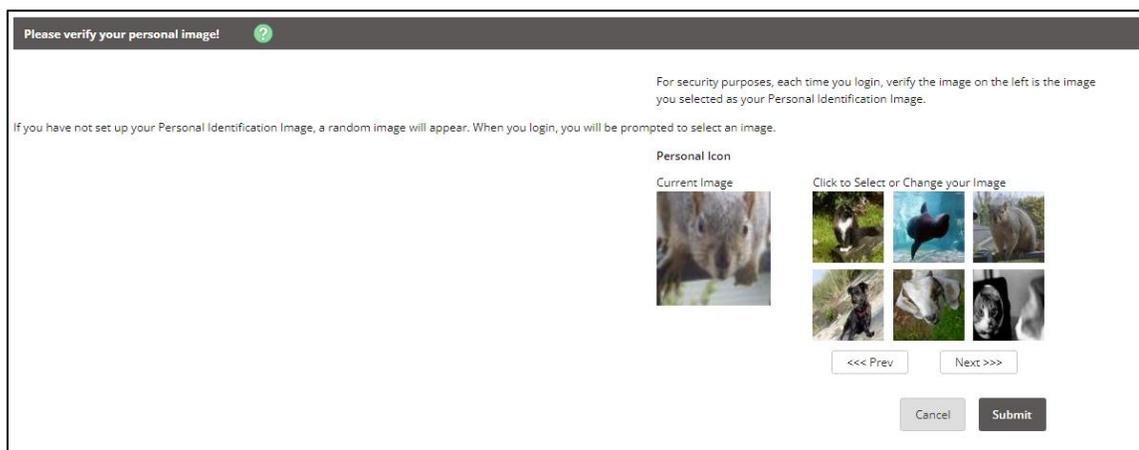
# Bill Pay

## Logging into Bill Pay for the First Time Admins & Sub-Users

1. Log into Online Banking
2. On the left side options, select Cash Management



3. If this is the first time you've been in the Cash Management area, please follow the steps to establish security for Cash Management.
  - a. Choose a personal image by selecting an image and clicking submit.



- b. Review information on Security Features and click Continue.

**Security Features**

**New Security Feature!**

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

**How Does It Work?**

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

**What Are The Next Steps?**

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

[Continue](#)

c. Select 3 Security Questions and fill in answers for all, click Submit.

**Verification Questions (required):**

From now on we will monitor the login activity and transactions performed in your account, and if we suspect a high-risk transaction is about to be performed we will ask you a few verification questions. Please take a moment to select one question from each of the three drop-down menus.

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

[Submit](#)

d. Review questions and answers, click Confirm if no changes are needed.

**Settings Modification (Optional):**

If you would like to change the verification information you previously selected, please do so. It is not required that you change your information.

Question One: What was the make of your first car?  
Answer: chevy

Question Two: What is your nickname?  
Answer: tay

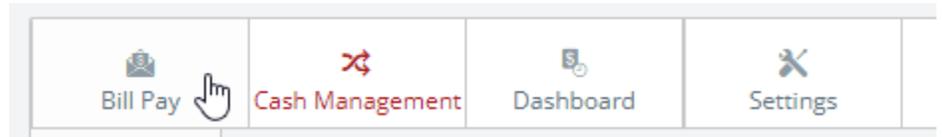
Question Three: With which company did you hold your first job?  
Answer: jakes

[Edit](#) [Confirm](#)

e. Click Continue



4. Click on the Bill Pay tab at the top of the page.



5. If this is the first time you've been in the Bill Pay tab, please follow the steps to establish security for Bill Pay.

- a. Complete 4 Challenge Questions and Answers, scroll down to complete Security Key (**minimum 6 characters**), click submit.



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

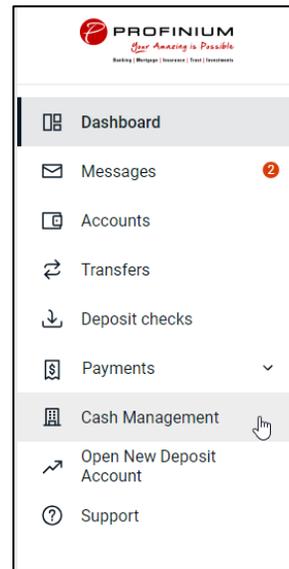
Submit

6. If you are an Admin, once you are set up for Bill Pay, all the options for setting up payees and making payments will be available to you.

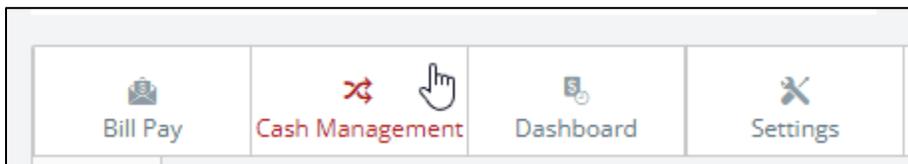
- a. You can go through this area all the time, or there will be a Bill Pay option on the left side options on the main dashboard when you log in.
  - b. If you are sub-user, the Admin will now need to edit the permissions to allow you access to the functions within Bill Pay. Contact your Admin to complete.
  - c. Admin, see [Managing Permissions for Sub-Users](#) (hyperlink this to the section) section.
7. Log Out of current Online Banking Session for Dashboard Bill Pay to work.

## Granting access to Sub-Users:

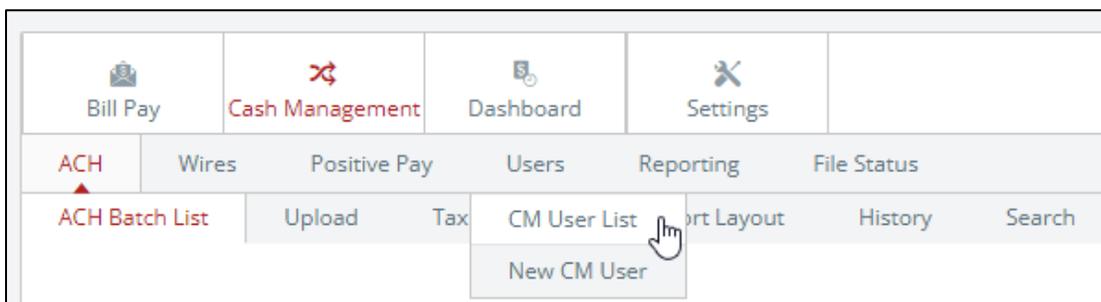
1. Log into Online Banking
2. On the left side options, select Cash Management



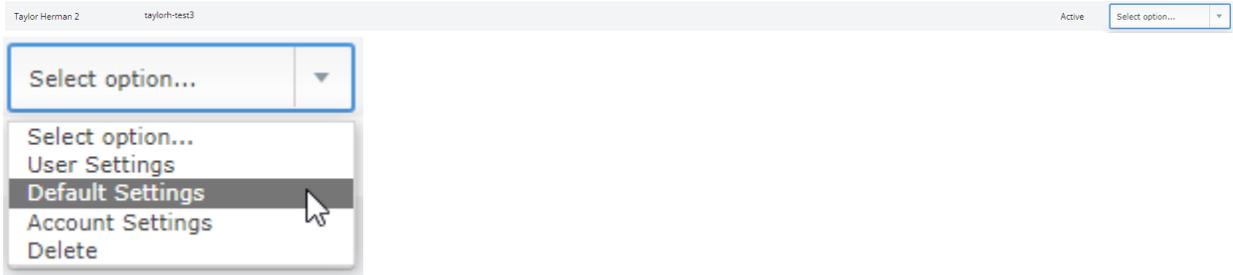
3. Click on Cash Management, if not already selected (Tab selected will have red letters)



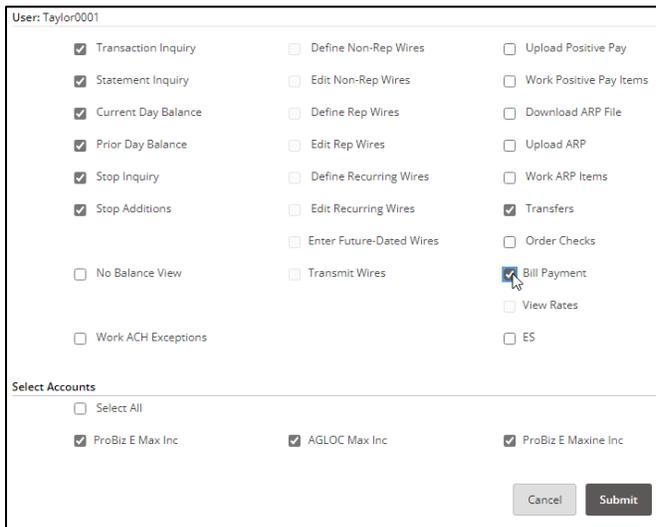
4. Hover over Users in the subtab and select CM User List



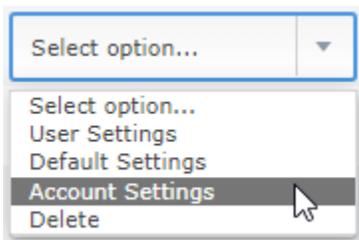
5. Find the user you would like to give access to Bill Pay, click on the Select option... dropdown on the right side, and click Default Settings



6. In the right most column, select Bill Payment, click Submit



7. Find the user you just granted access Bill Pay, in the Select option... dropdown on the right side, select Account Settings



8. There is a dropdown above the access you can grant with the account listed. Select the account from the dropdown you would like to give Bill Pay access to the user.



View Access For Account

ProBiz E Max Inc



a. In the options, click the Bill Pay box in the left most column and click submit.

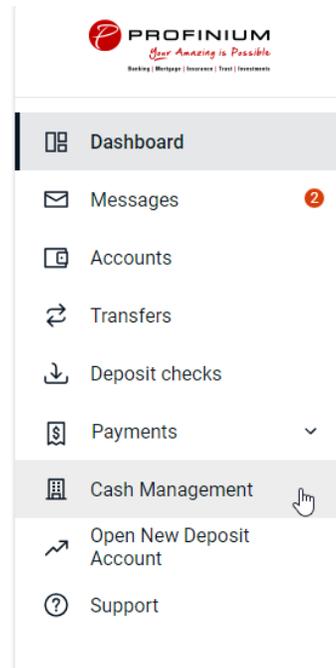
Permission	Checked
Transaction Inquiry	Yes
Statement Inquiry	Yes
Current Day Balance	Yes
Prior Day Balance	Yes
Stop Inquiry	Yes
Stop Additions	Yes
Bill Pay	Yes
Work ACH Exceptions	No
Define Non-Rep Wires	No
Edit Non-Rep Wires	No
Define Rep Wires	No
Edit Rep Wires	No
Define Recurring Wires	No
Edit Recurring Wires	No
Enter Future-Dated Wires	No
Transmit Wires	No
Upload ARP File	No
Work ARP Items	No
Download ARP File	No
Transfer To	Yes
Transfer From	Yes
View Electronic Documents	No
View Transfers	Yes
Order Checks	No
No Balance View	No

b. Repeat steps for each account the user needs for Bill Pay.

# Managing Permissions for Sub-Users

Sub-User needs to login and establish Bill Pay security items prior to completing these steps. Sub-User default permissions are limited, so if the Sub-User will be managing payments, permissions will need to be adjusted.

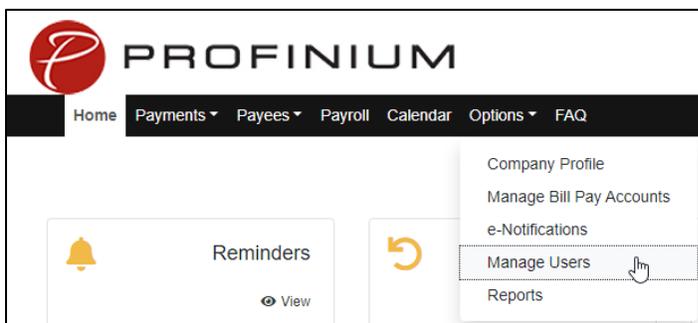
1. Log into Online Banking
2. On the left side options, select Cash Management



3. Click on the Bill Pay tab at the top of the page.



4. Hover over the Options tab and click Manage Users



5. Enter the answer to the Challenge Question provided, click submit.

The screenshot shows a dialog box titled "Enter challenge response" with a close button (X) in the top right corner. Inside the dialog, there is a light blue information box with a question mark icon and the text: "For security purposes, you will be required to answer challenge phrases prior to sensitive transactions." Below this, it says "To proceed, please enter the correct challenge response." There is a label "Childhood nickname" above a text input field. At the bottom of the dialog, there are two buttons: "Cancel" and "Submit".

6. Find the User you need to edit and click Permissions on the right.

The screenshot shows a row of user information in a table. The columns contain: "Taylor Herman 2", "30853442", "3/1/2024", a pencil icon labeled "Edit", and a person icon labeled "Permissions" with a mouse cursor hovering over it.

7. Review the Current Permissions already in place. If there is a Green checkmark that is a permission currently available to the user. If there is a Red X that is permission not available to the user. If the permissions look correct, no additional action is needed.

The screenshot shows a section titled "Current Permissions" with a yellow header. It lists permissions under several categories:

- Payments**
  - ✓ Schedule Bill Payments (all)
  - ✓ Schedule Email Payments(all)
  - ✗ Establish Payment Caps
  - ✗ Designate Pay From Accounts
  - ✓ Payment History
- Payroll**
  - ✗ Payroll Deposits
  - ✗ Add Employees
- Payees**
  - ✗ Manage Payees
- Options**
  - ✓ Access Reports
  - ✗ Update Company Info
  - ✗ Manage Billpay Users
  - ✗ Manage Pay From Accounts
  - ✓ Schedule Reminders
- Approve Authority**
  - ✗ Approve Transactions

8. If there are changes needed to the Current Permissions, click on the tab for the permission you would like to change.

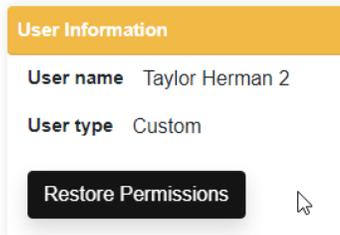


9. Click the toggle switch to activate the permission, then click save.

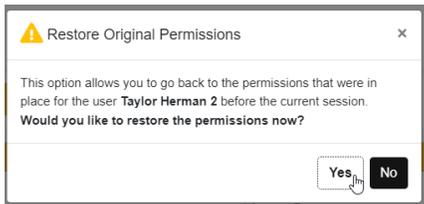


10. Repeat Steps 8 and 9 for all permission groups that need to be adjusted.

- a. If you would like to restore the permissions to the permissions that were in place before you made any changes, click Restore Permissions



- b. Click Yes



11. User will now have permissions the next time they log in.

If you have any questions about Bill Pay, click on the FAQs in the Bill Pay area under the Cash Management tab.

