Now there is a tool to save your business valuable time.

Welcome to the Business Billpay Tutorial

Adams Bank & Trust
Member FDIC

Business 2.0 Product Tutorial Training Manual

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Welcome to Business 2.0 Product!

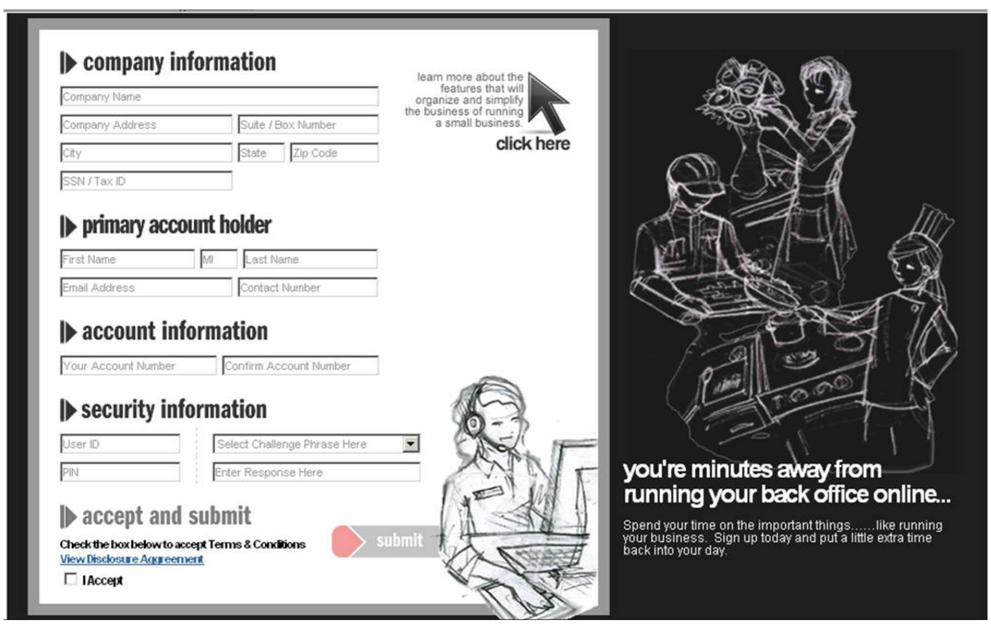
In this tutorial, you will learn how to utilize your Bill Pay Business 2.0 product and all of its time and money saving features. If you have your Bill Pay **Demo** handy, please feel free to open it and follow along.

Important message: The screens you will see in this tutorial were made for demo purposes only, and may contain unrealistic payment and payee information. If you have questions that are not addressed in the tutorial, please contact a Subscriber Support specialist or your Adams Bank & Trust Business Banker.

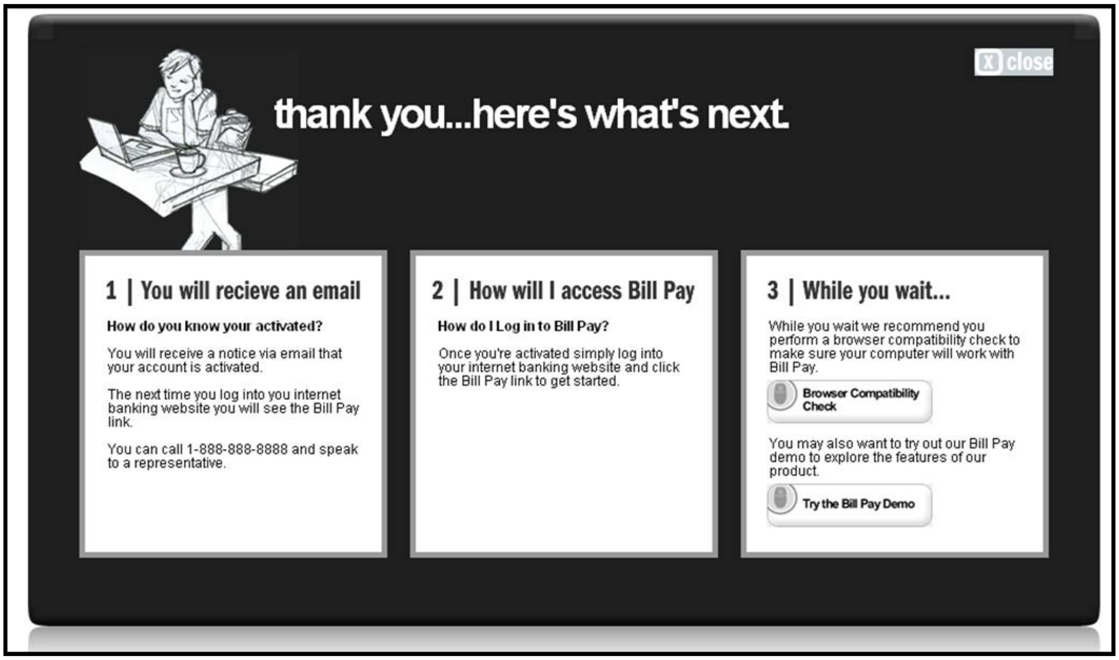
Section One

Enrollment & Login

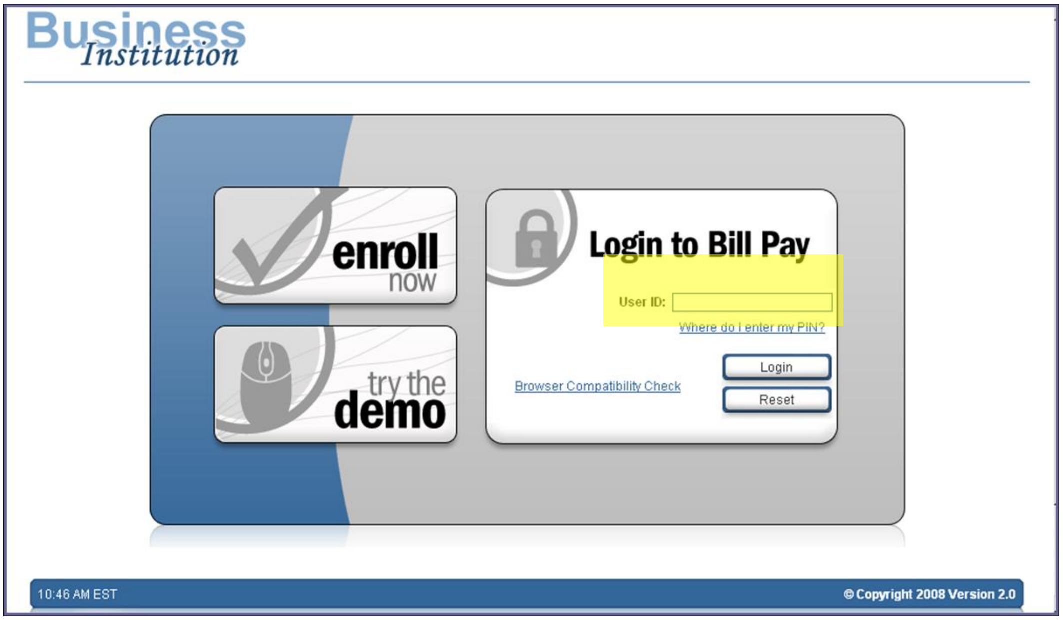
First time business users will first need to enroll to receive access to the business product. As always, an FI representative will have to approve this enrollment. To begin the enrollment process, the potential user must select the **"Enroll Now"** button on this screen.



After selecting the "Enroll Now" button, the user will be diverted to this enrollment form. The one page form requires that you enter the displayed information. After entering the information and accepting their financial institution's terms and conditions, the business user should select the "Submit" button.

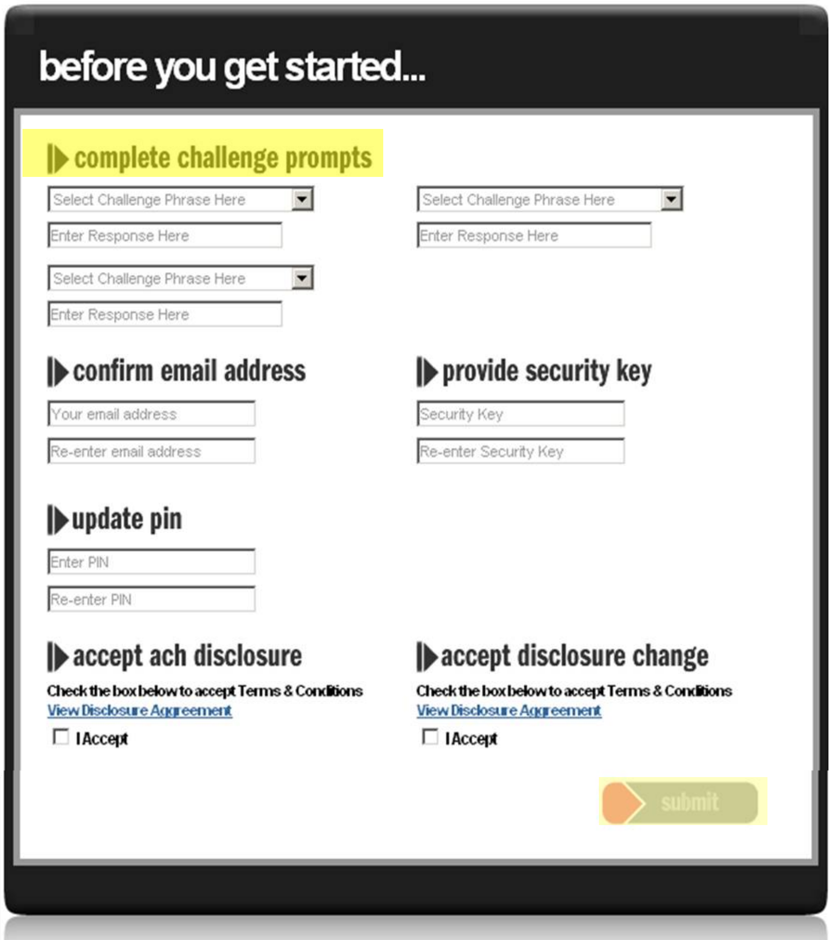


After submitting their business information, the business user will be diverted to this page of information. The user will receive an email when their account has been activated, and will then have full access to their business bill pay account. The business user will simply need to login to their internet banking site and click the Business Bill Pay link to get started.



To enter the Business Bill Pay account the business user must first enter the User ID they created during their enrollment process. After entering this information, the user should select the “Login” button.

The business user next must enter their PIN, also created during their enrollment process. After entering this data, the user should select the “Submit” button.

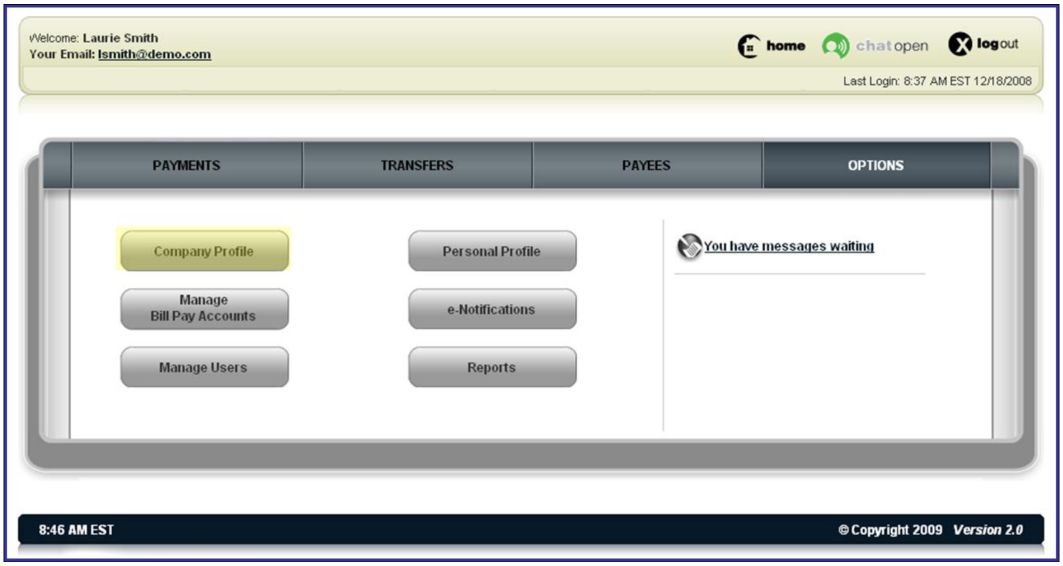


At the **first login**, after successfully entering the User ID and PIN created during the enrollment, the business user will encounter this "interrupt screen". This screen will **only** appear **once**, at the first login.

On this screen the user is required to select 3 additional Challenge Prompts, confirm their email address, provide their security key, update their pin, and accept any remaining disclosure statements. After entering this information, the user should select the "Submit" button to gain access for the first time to their Business Bill Pay account!

Section Two

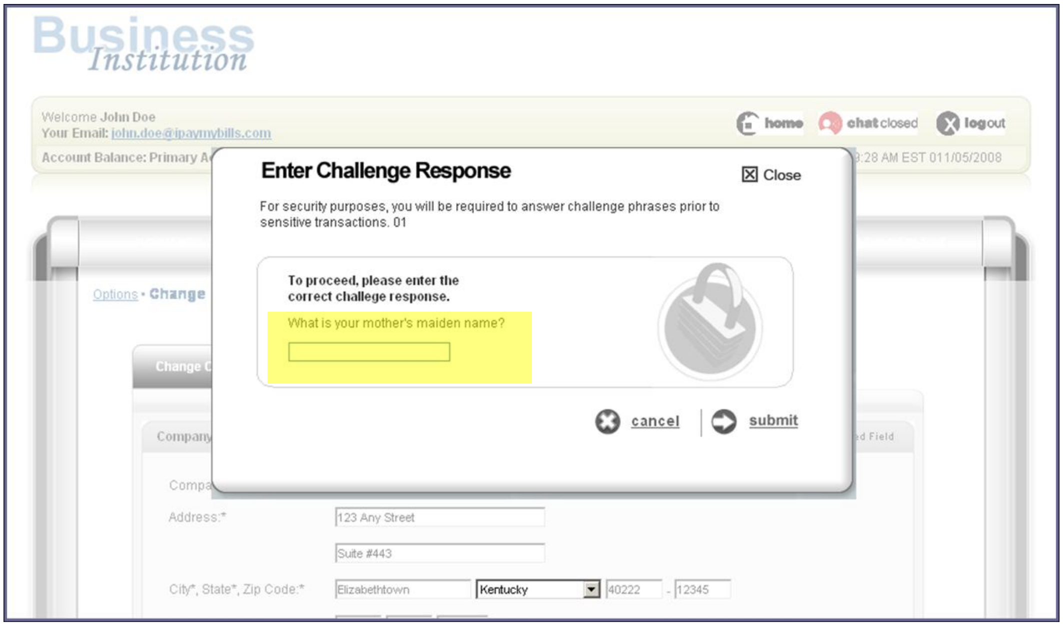
Options Tab



Let's first discuss the **"Options Tab"** in the Business Bill pay product.

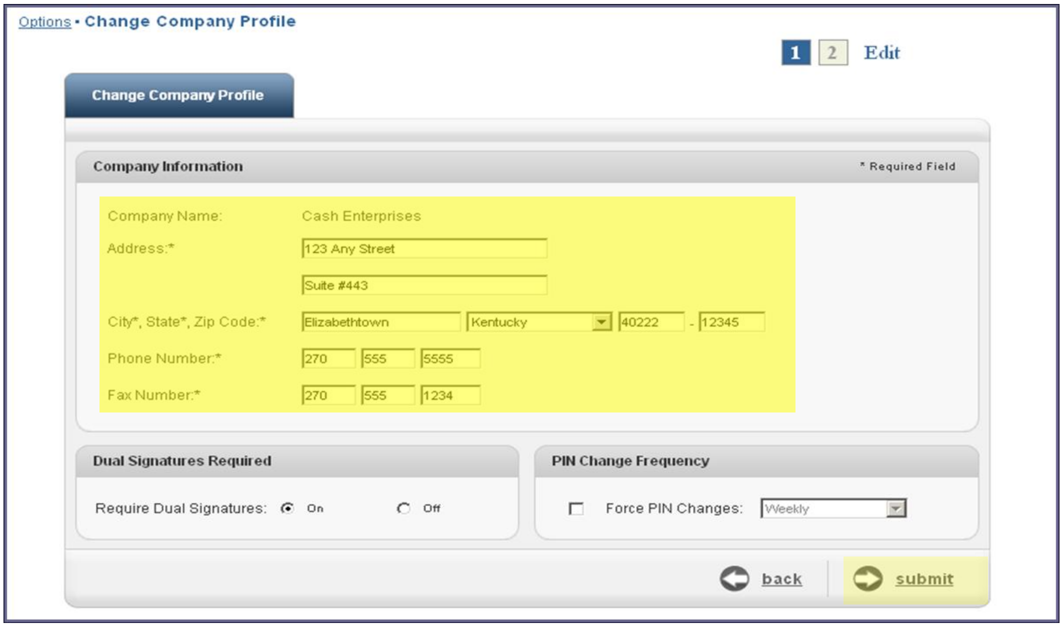
There are several functions that can be accomplished under the Options Tab. Business users may have the ability (with correct permissions) to update their company's profile, manage their company's bill pay accounts (their pay from accounts), manage users of their company's business bill pay product, generate reports, manage their company's e-Notifications, and update their own personal profile.

We will discuss each of these functions in some detail over the next several pages of information.



Before a Business Bill Pay user can gain access to the “Company Profile” option, the user must first correctly answer a Challenge Prompt.

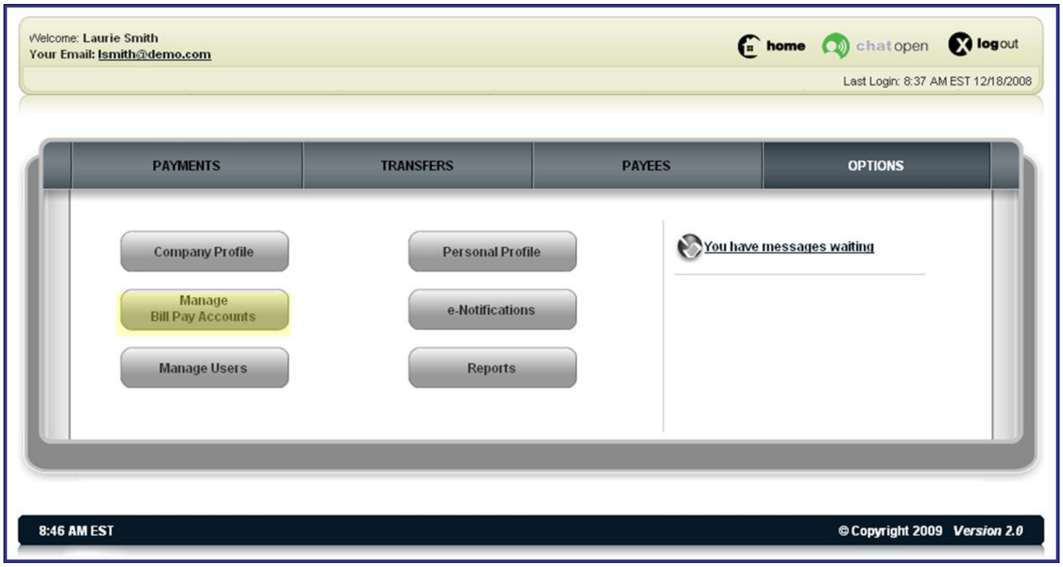
This Challenge Prompt will be randomly selected by the system from the list of 4 or more Challenge Prompts that each business user created during their enrollment, or when they were added as a business user.



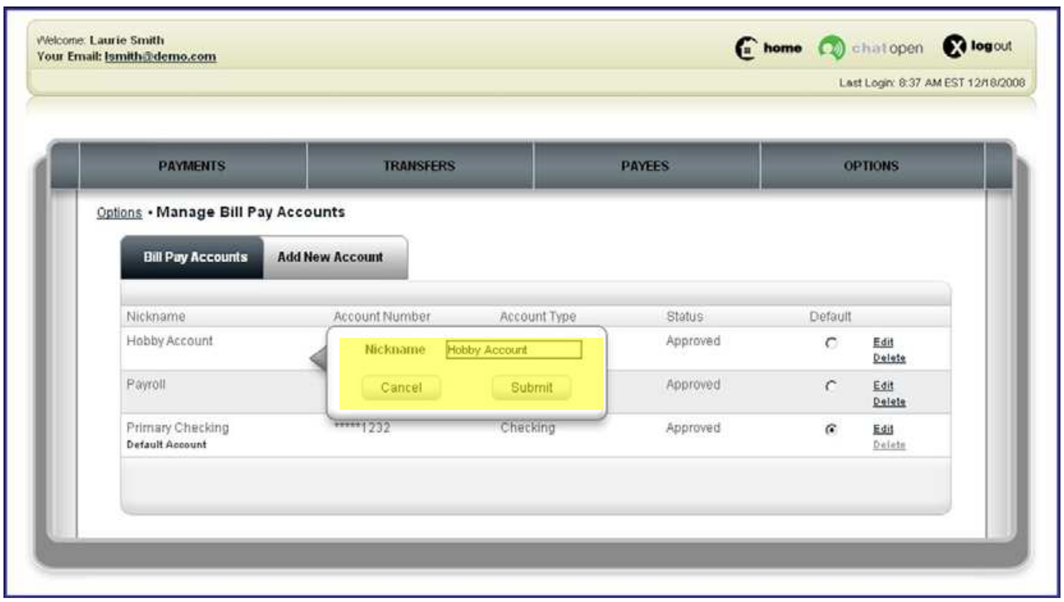
After correctly answering the Challenge Prompt, the business user is diverted to this page.

From this screen the business user can update their company's street address, city, state, zip code, phone number and fax number. In addition, the business user can change the requirement for dual signatures and can also modify the frequency with which users are required to change their PINs.

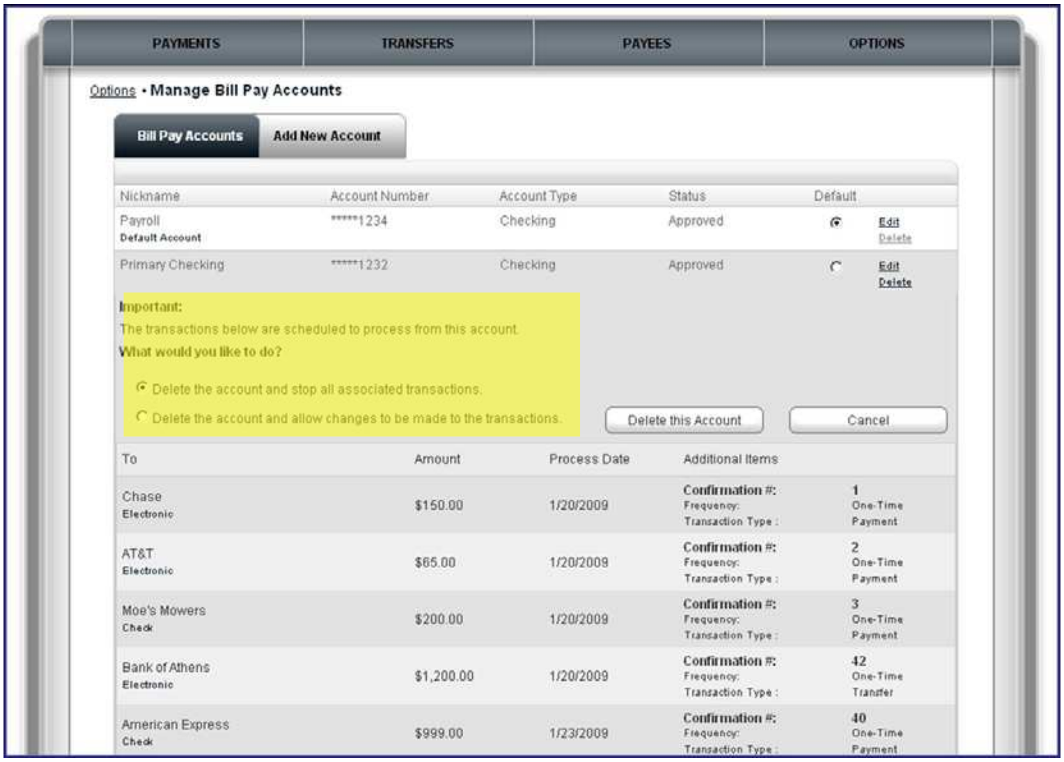
After modifying the desired information, the business user should select the "Submit" button on this screen.



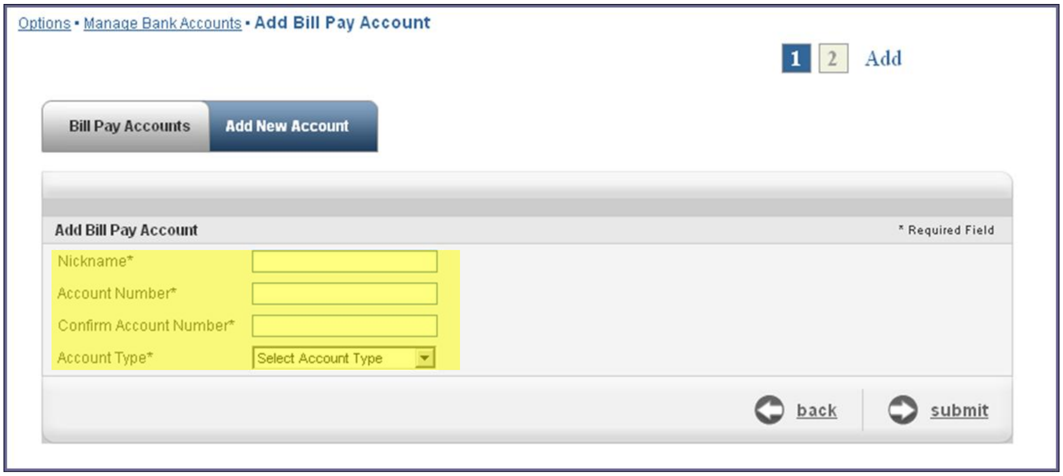
Business Bill Pay users will also want to have the ability to manage their bill pay accounts, or the accounts that they pay their bills from. Users can do this by selecting the "Manage Bill Pay Accounts" button.



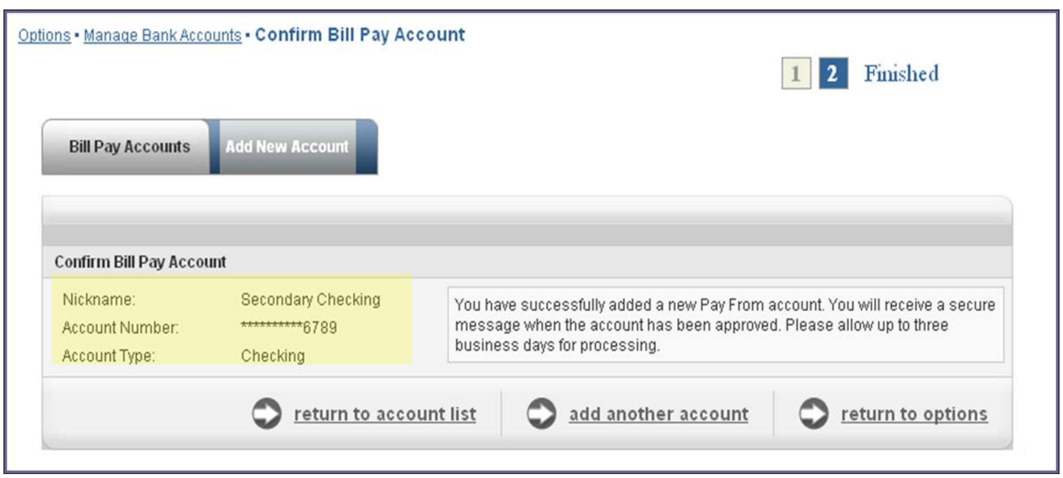
When choosing the "Edit" function, the Business user will be presented with this layer, allowing them to edit the pay from account's Nickname. After modifying this information, the user should select the "Submit" button.



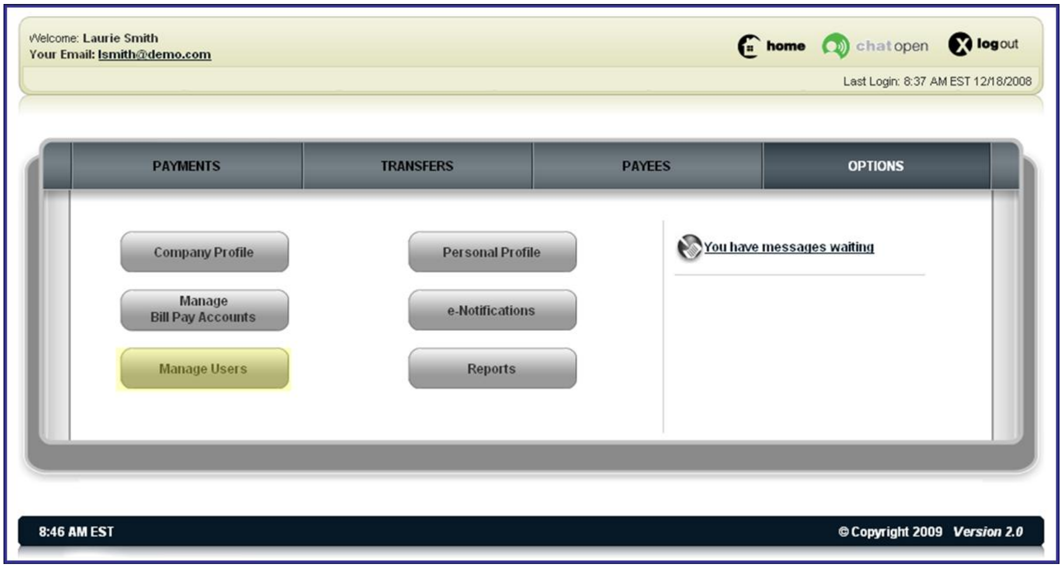
Business users also have the ability to **delete** their pay from accounts. If a pay from account attempting to be deleted has transactions scheduled to process from it, the business user will be presented with this screen. The user will have the option to delete the account and stop all associated transactions, or delete the account and allow changes to be made to the associated transactions.



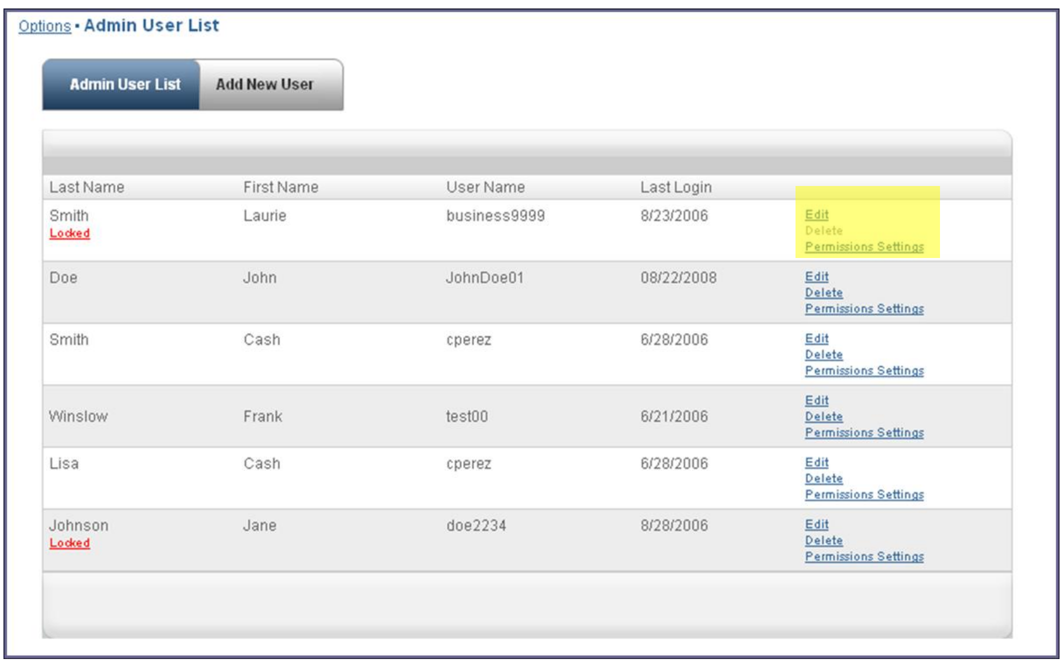
Business Bill Pay users with the correct permissions will have the ability to **add new pay from accounts**. When adding a new pay from account, the business user will need to enter an account nickname, account number and account type (checking, savings). After entering this information, the user should select the "Submit" button.



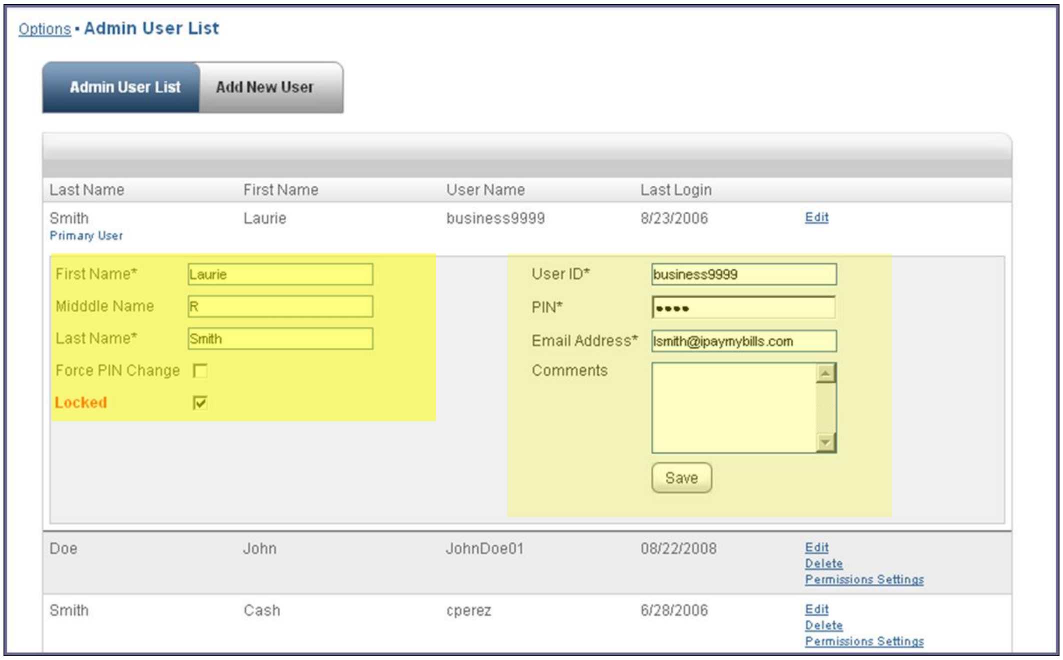
After entering the correct information for the new pay from account, the business user will be diverted to this review screen.



Business users with the correct permissions will also have the ability to manage the business users with access to the business bill pay account. The Business user can access this functionality by selecting the **"Manage Users"** button.

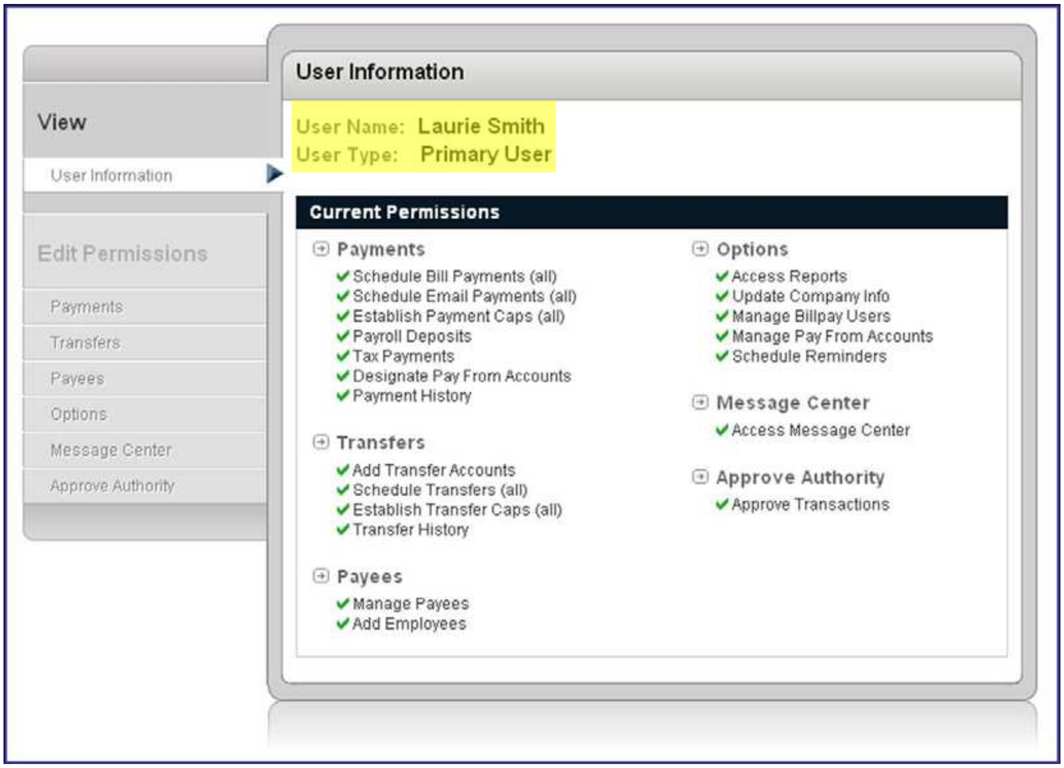


Business users have the ability to edit and delete business users, as well as modify permission settings from this screen. The business user can initiate each of these actions by selecting the appropriate link from this page.

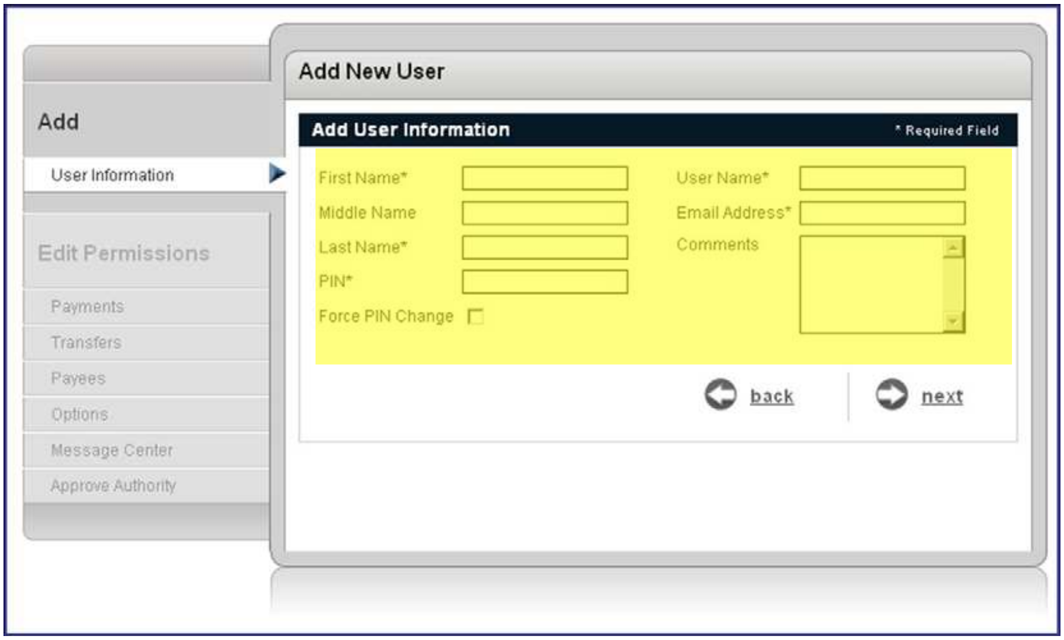


First, a business user with appropriate permissions will have the ability to edit another business user's account information. This screen allows the business user to edit the user's name, user ID, PIN, and email address.

In addition, a Primary Business User has the ability to unlock business user's that have become locked out due to Challenge Prompt failures or PIN failures.

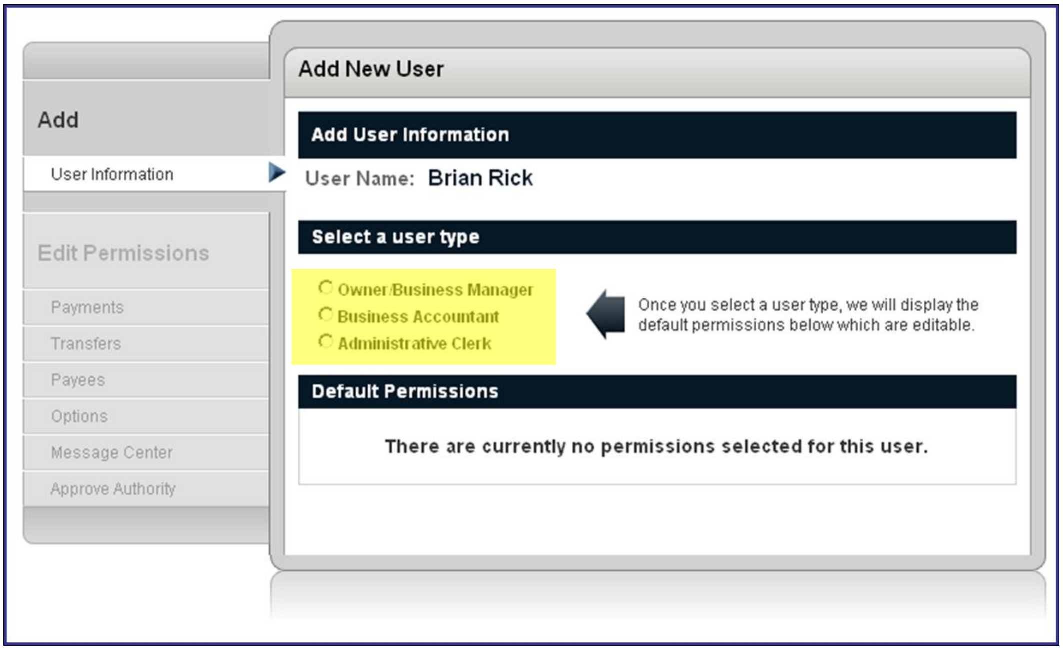


A business user that chooses to **"Edit Permission Settings"** will be diverted to a screen such as this. The business user will see the current permissions available to the chosen user. Permissions are divided into separate categories that include Payments, Transfers, Payees, Options, Message Center and Approve Authority. To grant new permissions, or take away permissions, the user should select the **"Edit User Permissions"** button.



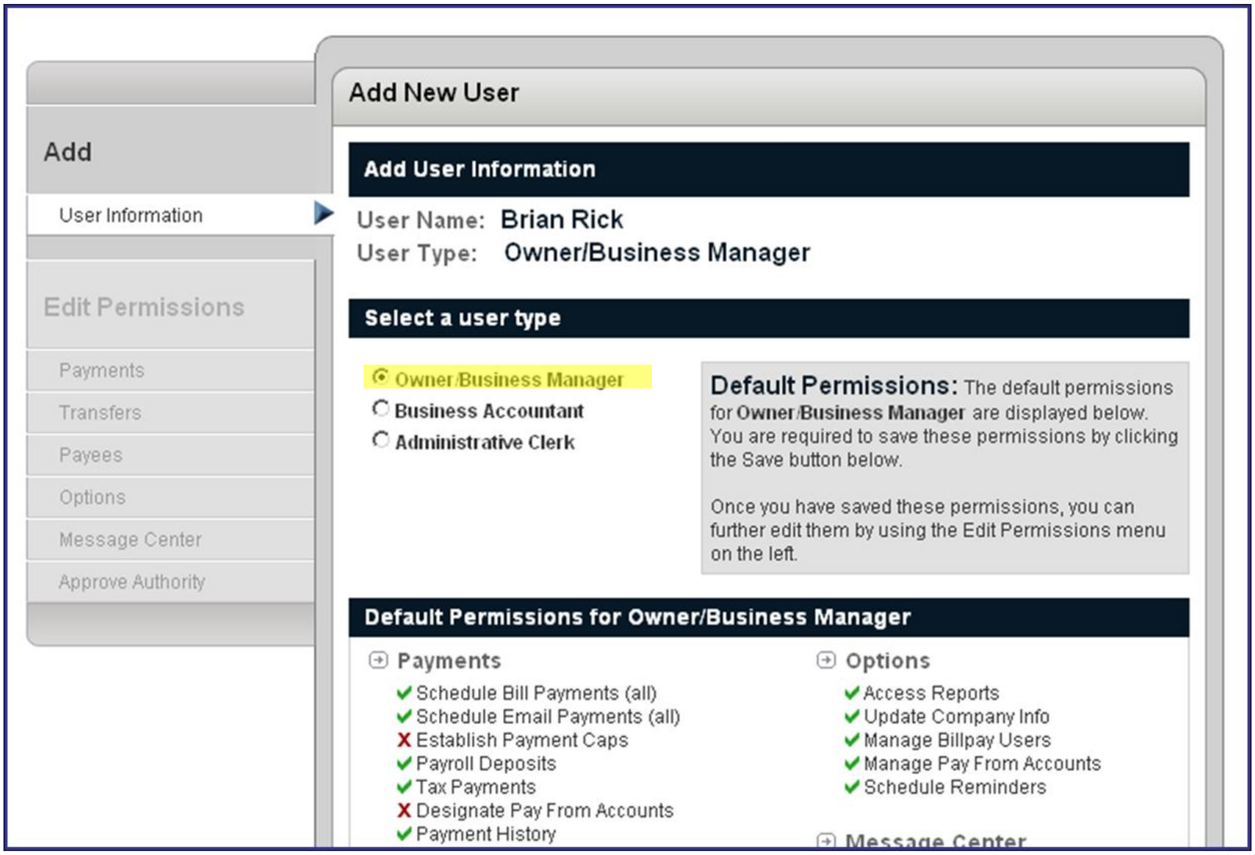
Business users with appropriate permissions also have the ability to add new business users. This screen displays the information that must be added, which includes the user's name, PIN, User Name, and email address.

After entering this user information, the business user should select the "Next" button.

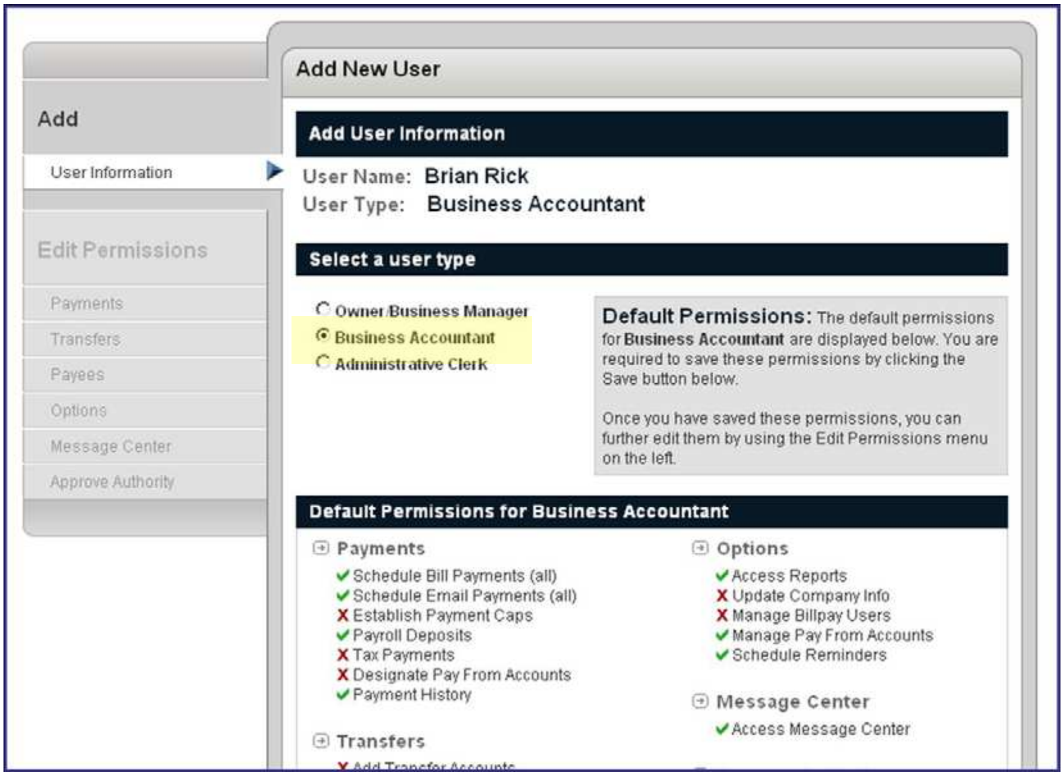


The business user will be diverted to this page after selecting “Next”. From this screen the business user must select a “user type” for the new user that is being added. Available user types include **“Owner/Business Manager”, “Business Accountant”, and “Administrative Clerk”.**

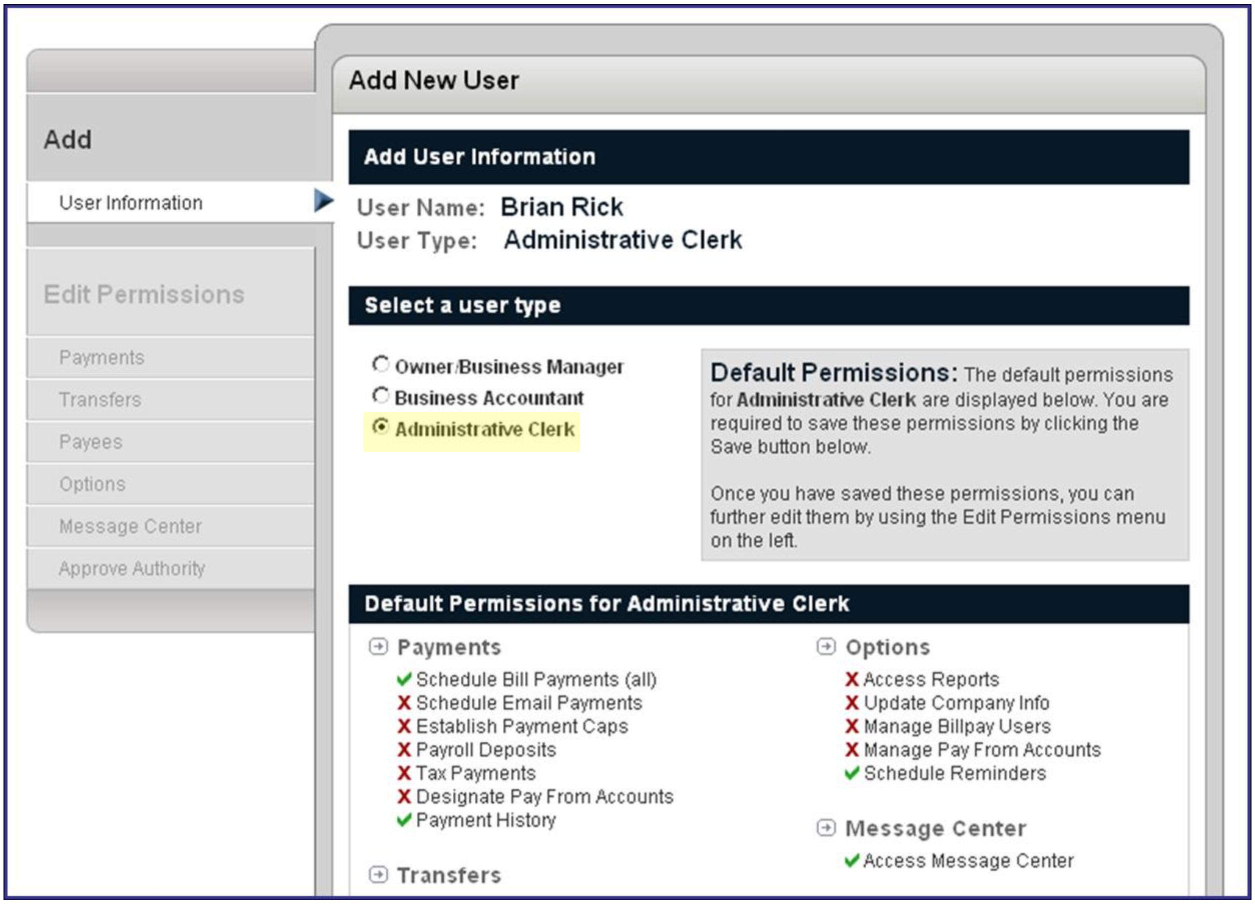
The next several screens will demonstrate the default permissions for each of these user types.



The default permission settings for an Owner/Business Manager are displayed on this screen. The business user can modify these permissions, after being saved, by utilizing the horizontal listing on the left of this screen.

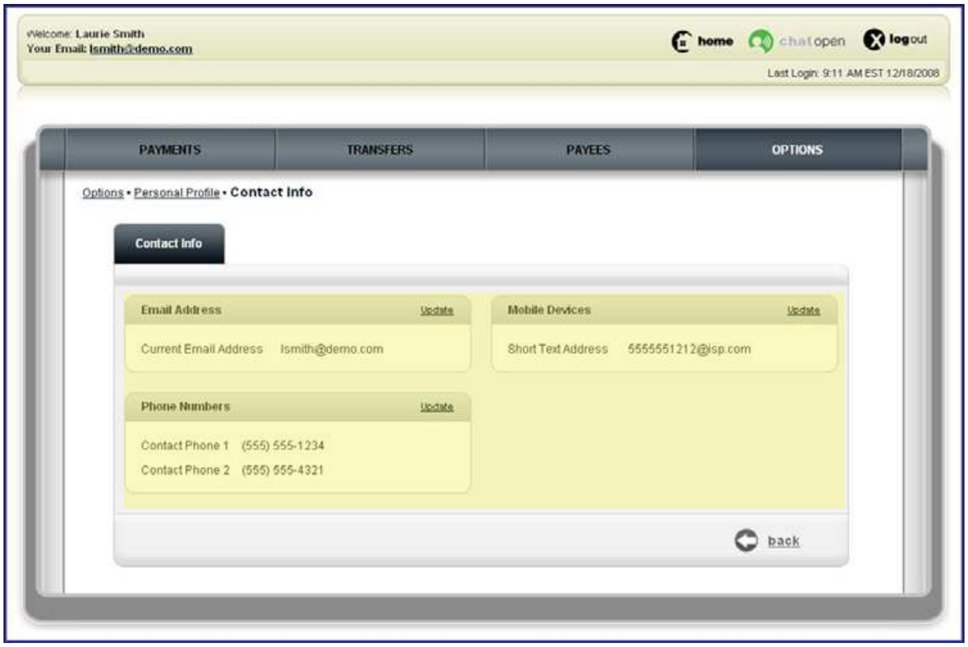


The default permission settings for a Business Accountant are displayed on this screen. The business user can modify these permissions, after being saved, by utilizing the horizontal listing on the left of this screen.

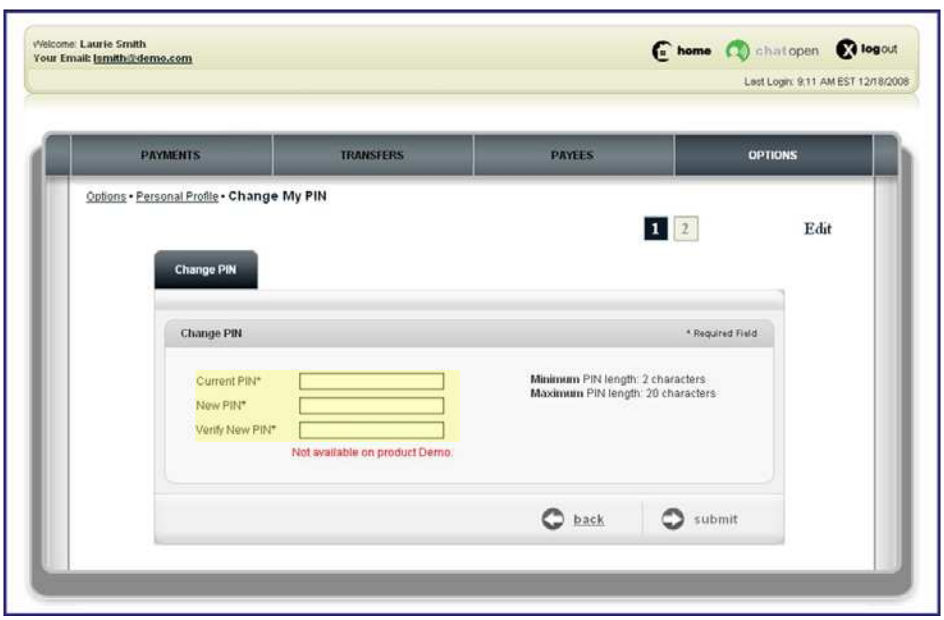


The default permission settings for an Administrative Clerk are displayed on this screen. The business user can modify these permissions, after being saved, by utilizing the horizontal listing on the left of this screen.

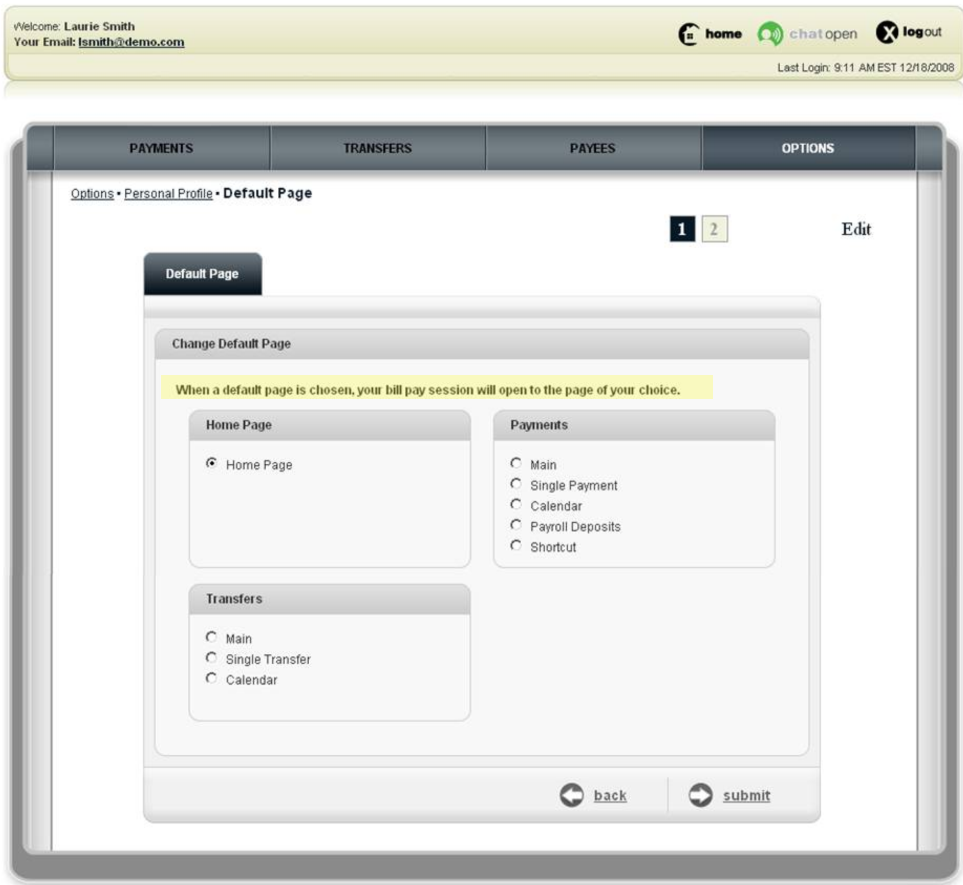
Business users also have the ability to access and modify their personal business bill pay account information. In fact, the business user can view their personal contact information, change their PIN, change their default page, and manage their Challenge Prompts. Each of these functions will be described in more detail in the following several images.



Business users are able to edit their email address and phone numbers. They are also able to modify their short text address and add additional short text addresses.

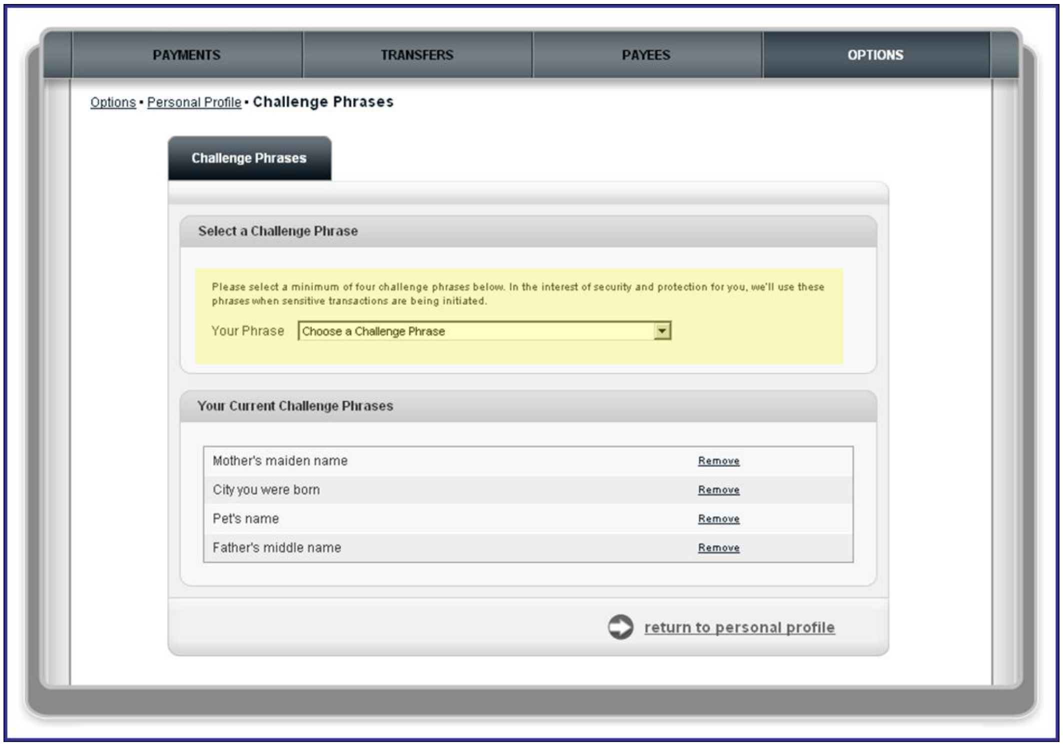


Business users also have the ability to change their PIN under the Options tab. The PIN requirements (character and length) established by each individual financial institution are displayed to guide the user as they create their new PIN. The new PIN will be effective at the business user's next login.



Business users also have the ability to select the page that displays after logging in to their business bill pay account. The business user may continue to display the "home page", or they can choose to display a page related to transfers or payments.

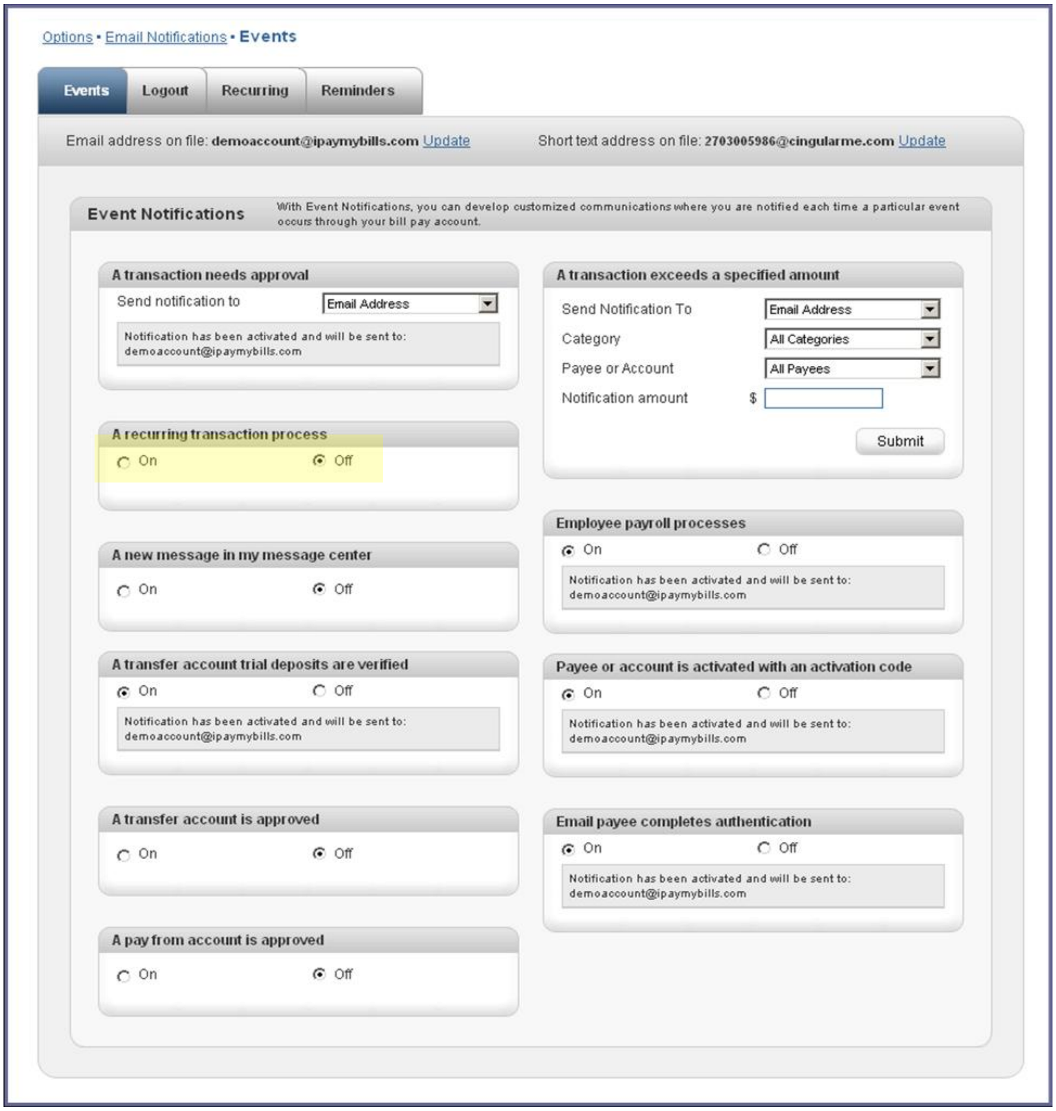
After selecting the new default page and selecting "Submit", the changes will take effect at the business user's next login.



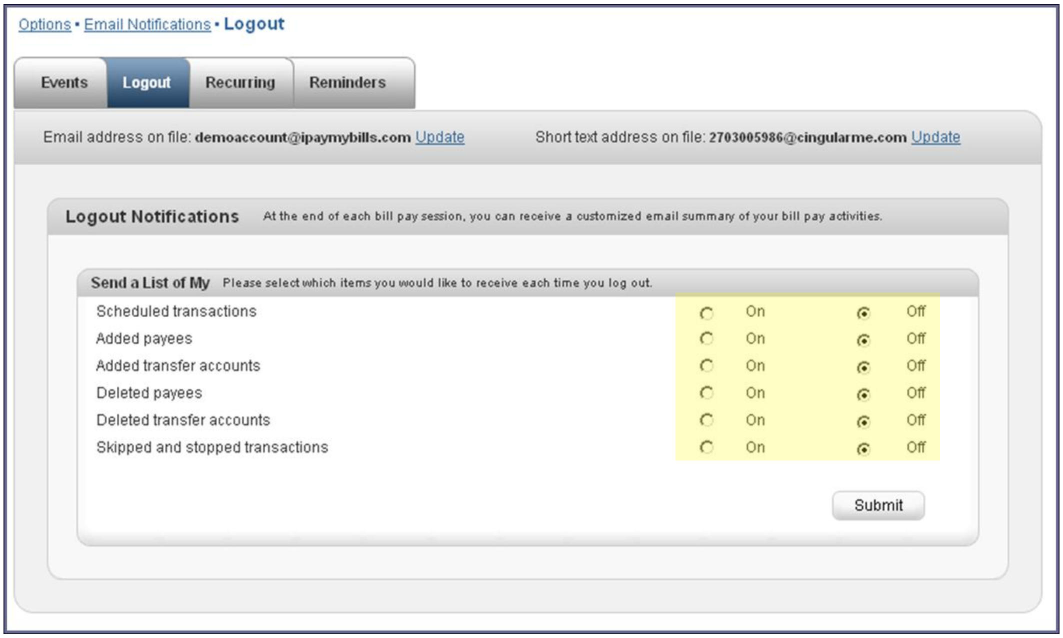
Business users have the ability to manage their Challenge Prompts within the business bill pay product. Each business user is required to maintain a minimum of 4 Challenge Prompts on their personal account. Users will have the ability to add and remove Challenge Prompts. However, the user will never be presented with the answers to their questions within the business product.

Business users will be able to receive 4 different types of e-Notifications in the business bill pay product. These e-Notifications include **Event Notifications, Logout Notifications, Recurring Notifications, and Reminders.**

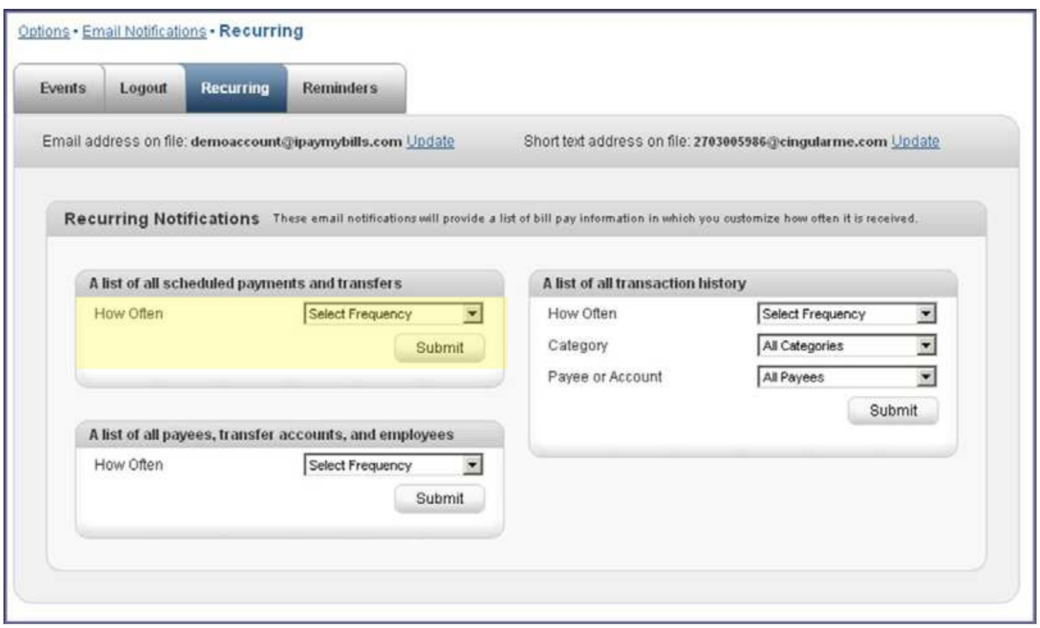
Each of the 4 types of e-Notifications will be discussed in the next several images.



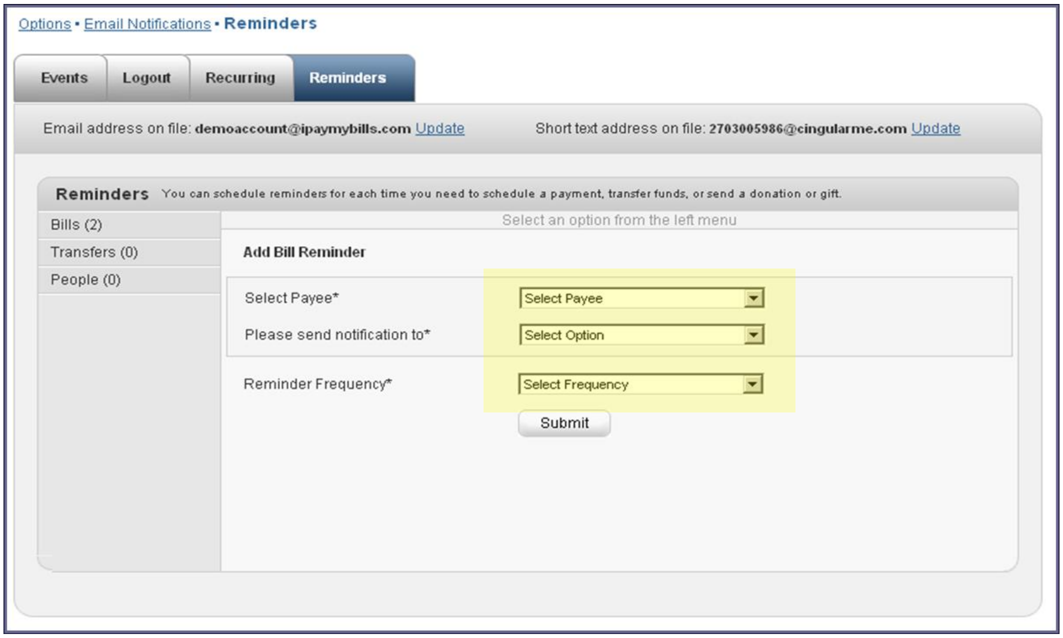
As you can see, there are several different **Event Notifications** that a business user can choose to receive. For the majority of these e-Notifications the functionality is simple…turn the e-Notification “On” or “Off”. Event Notifications are sent when specific events occur regarding the business bill pay account. Business users can choose to have Event Notifications to be sent to their email, text message, or both.



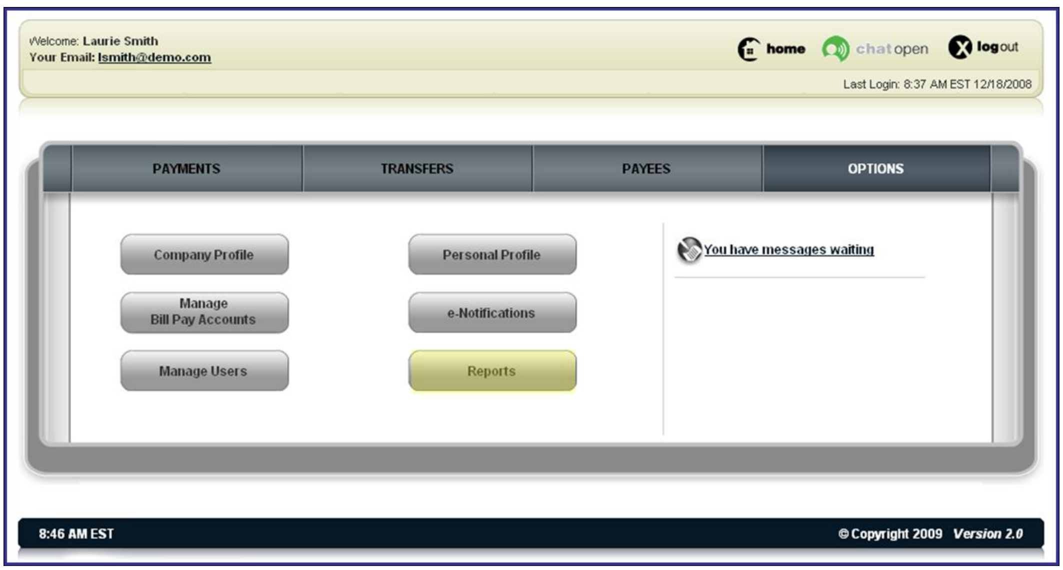
The business user also has several **Logout Notifications** to choose from. These e-Notifications have a simple “On” and “Off” functionality. All Logout Notifications are sent after the business user logs out of their business bill pay session.



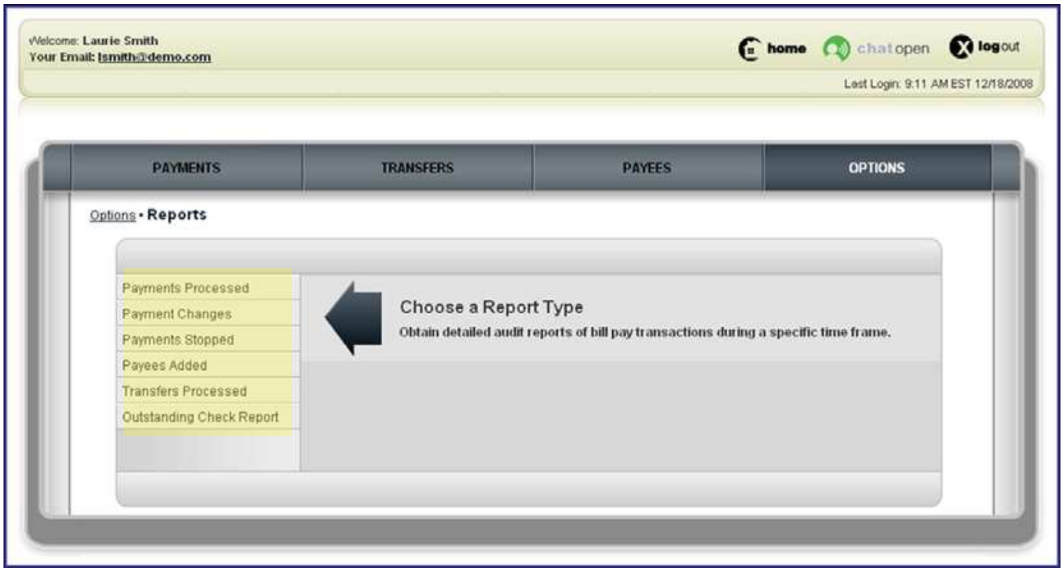
Business users have the ability to receive **Recurring Notifications**. The user must select how frequently they would like to receive these recurring notifications. The notification is sent as a list to the business user.



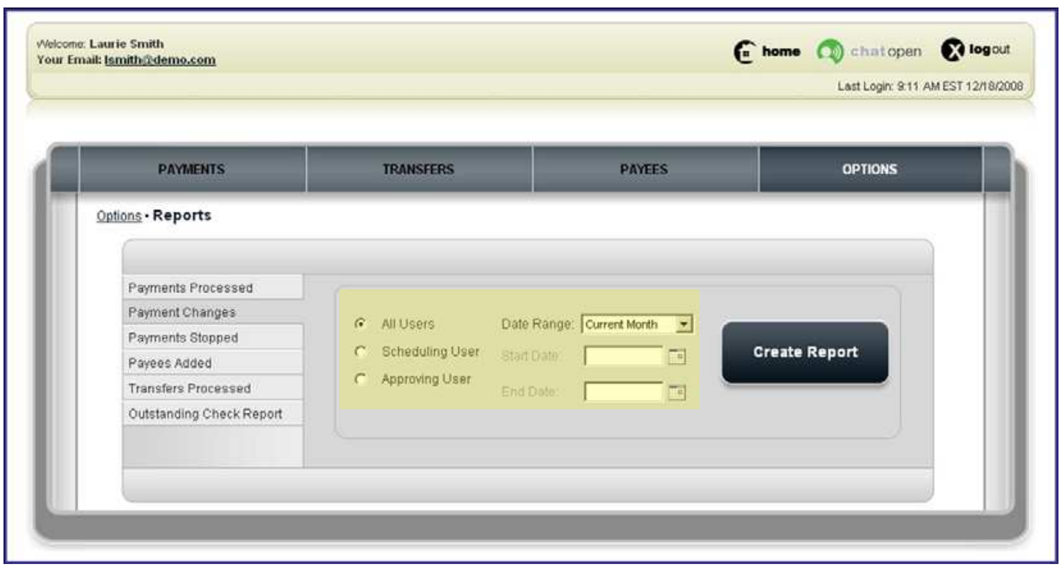
The final e-Notification that can be sent to a business user is a **Reminder**. Reminders can be scheduled to remind the business user to schedule a bill payment, transfer funds, or schedule a payment to an individual.



The final function available under the Options Tab is **"Reports"**. The business user simply must select the Reports button to access this functionality.



After selecting Reports, the business user is diverted to this page. The business user must choose the Report Type they prefer from the menu at the left of the page. These choices include Payments Processed, Payment Changes, Payments Stopped, Payees Added, Transfers Processed, and Outstanding Check Report.



After selecting a Report Type, the business user must next determine if the report will represent the actions taken on the account by all users, scheduling users, or approving users. The business user will also have to create a date range for the report. After choosing these parameters, the business user should select the “Create Report” button.

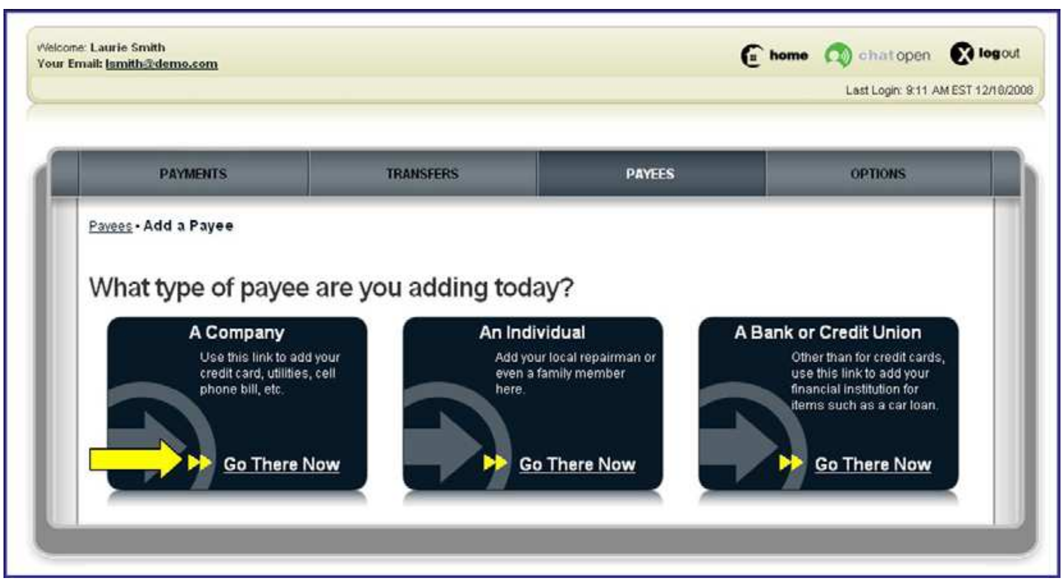
Section Three

Payees Tab

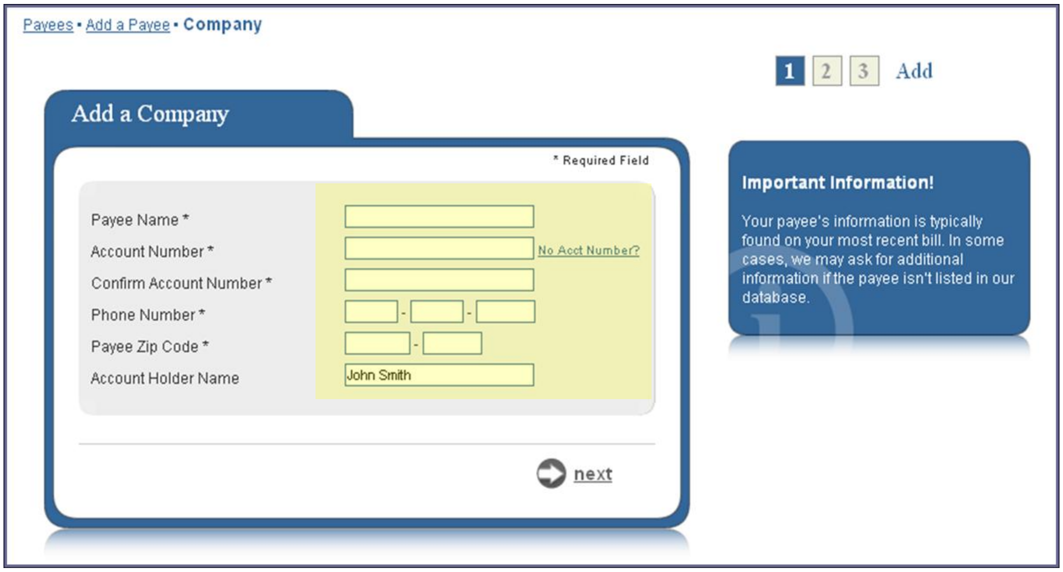
Second, let's discuss the **"Payees Tab"** in the business product.

There are several functions that can be accomplished under the payees tab. These functions include adding a payee, viewing payees and managing categories.

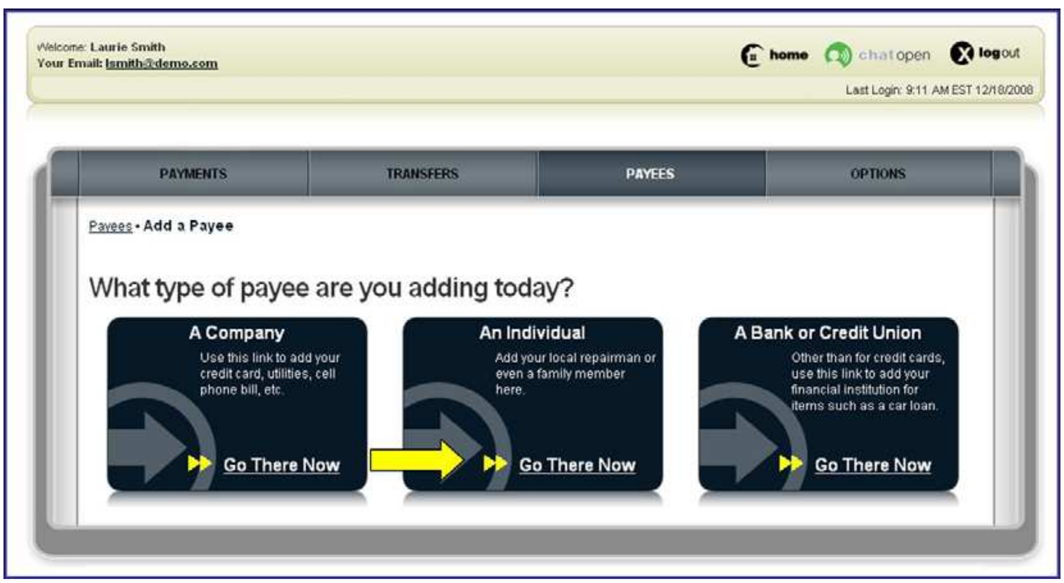
Lets first explore the add a payee option.



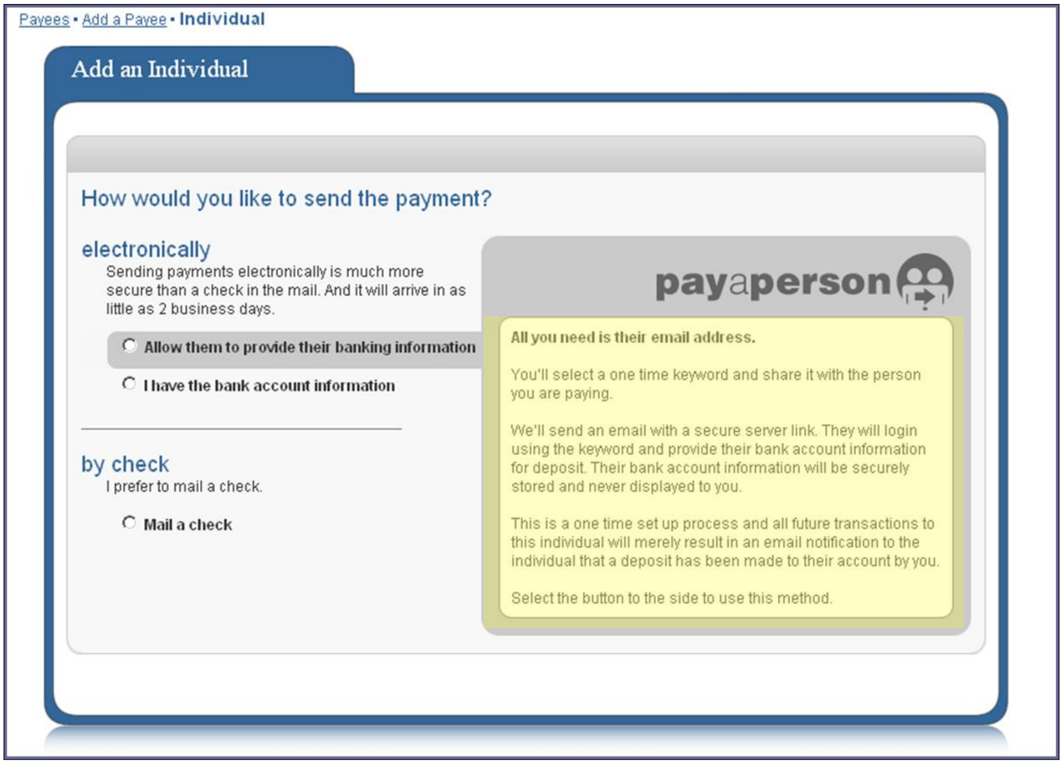
When a business user chooses the **"Add a Payee"** option they will be diverted to this screen. From this screen the user can choose to add **"A Company"**, **"An Individual"**, and **"A Bank or Credit Union"**. Let's first examine the "Add a Company" option.



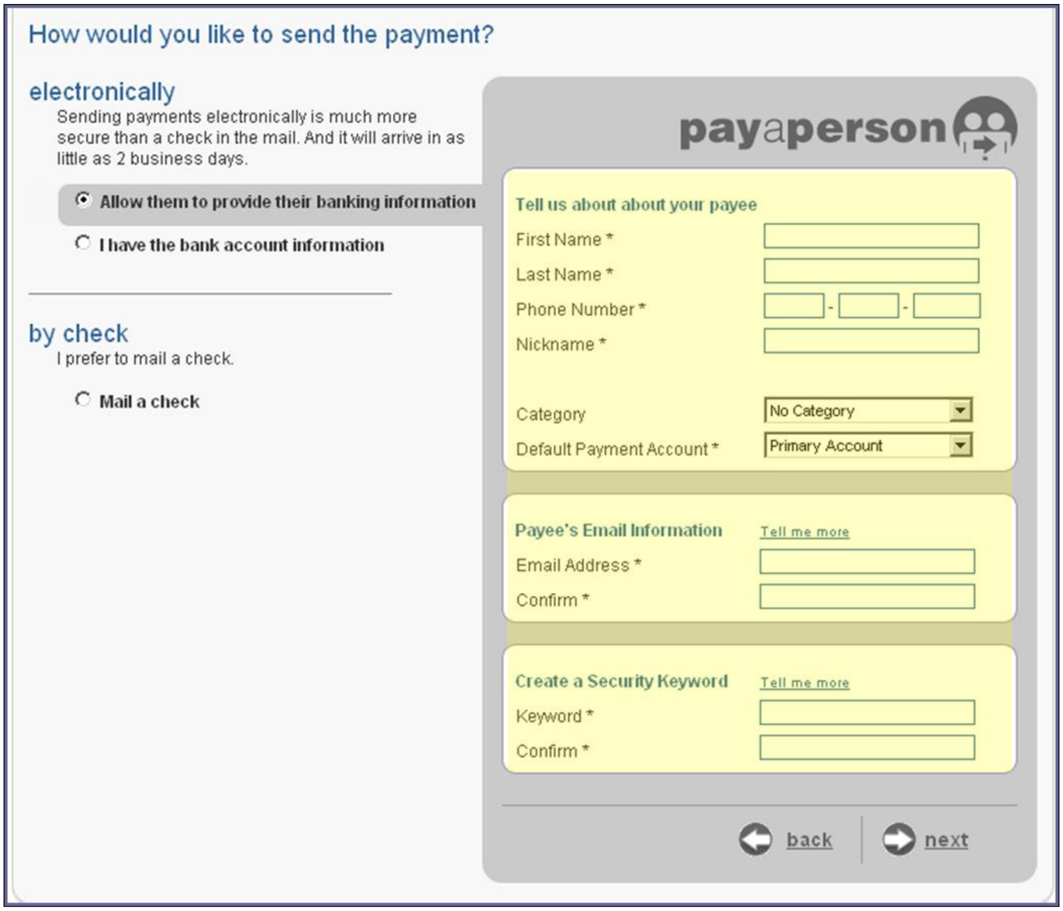
When a business user decides to **"Add a Company"** they will be diverted to this screen. The user will be required to input the payee's name, account number phone number, zip code, and the account holder's name. After submitting this information, the business user will be able to review the information that was inputted, and then submit the payee for approval.



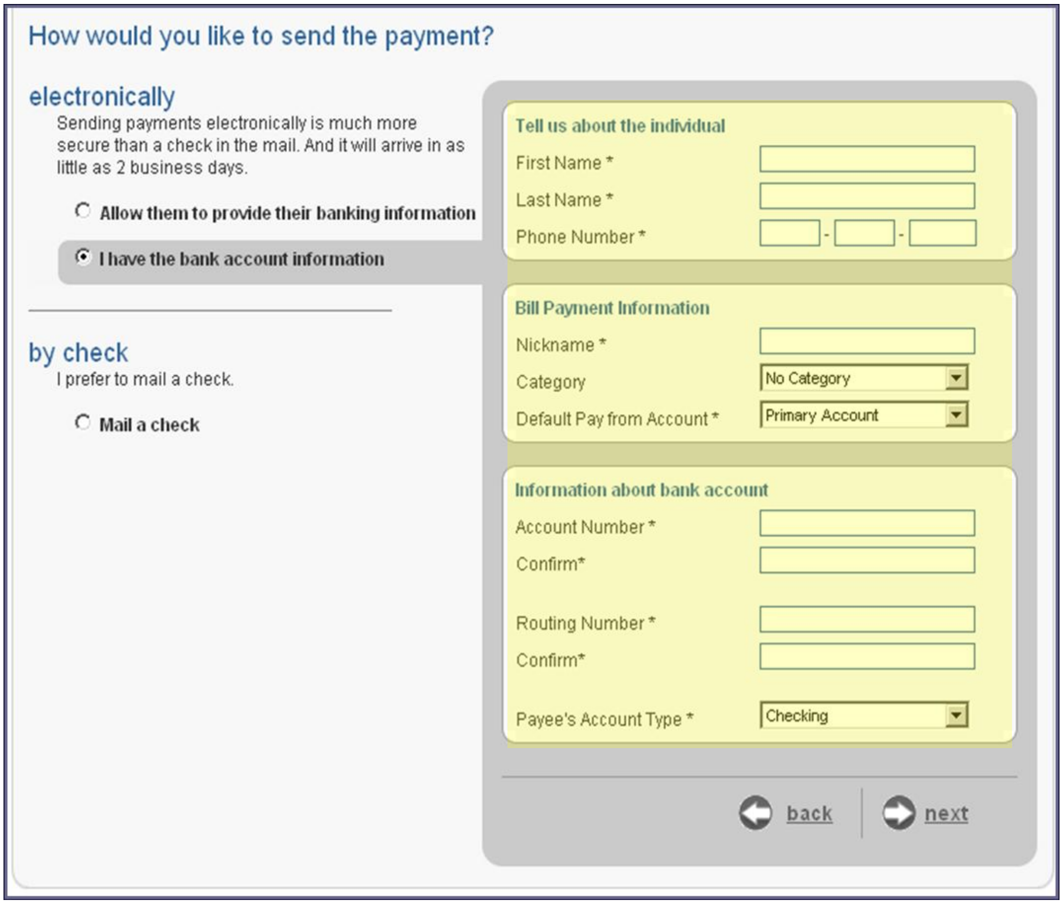
Second, a business user can choose to add **"An Individual"**.



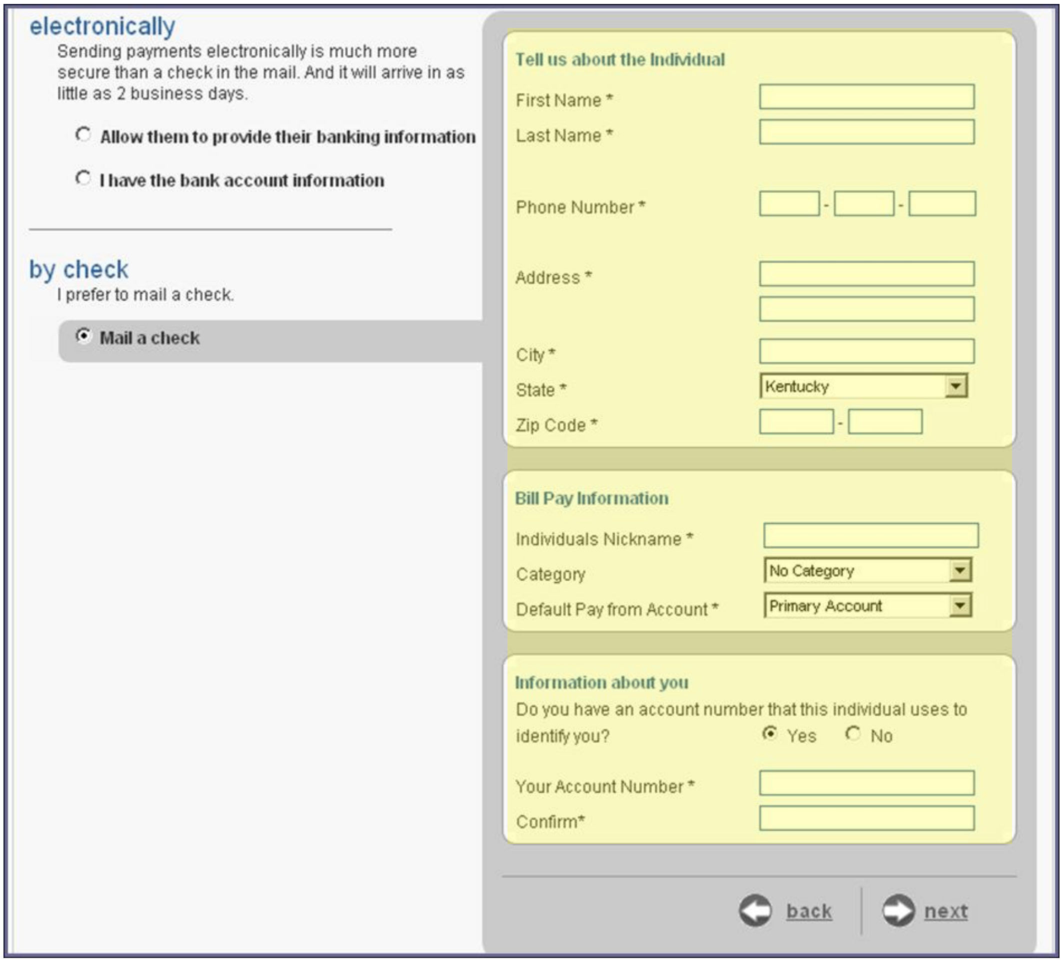
When the business user selects to add "An Individual" they will be diverted to this screen. From this screen the user can decide how their payee will receive their payments. If the business user wants their payee to enter their personal banking information they should select the "Pay a Person" option beside the statement, "Allow them to provide their banking information." If the business user is able to enter their payee's personal banking information themselves they should select the "Pay an Individual" option beside the statement, "I have the bank account information." Finally, if the business user would prefer the payment be sent by check, then the user should select the option beside the statement, "Mail a check".



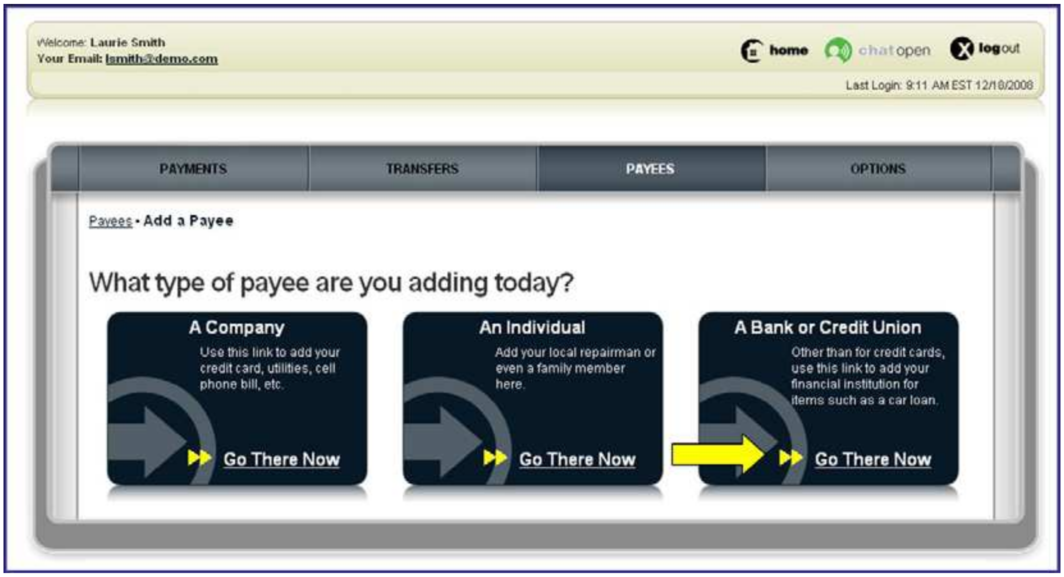
If the business user selects the statement, "Allow them to provide their banking information" the information displayed on this screen will need to be entered and submitted.



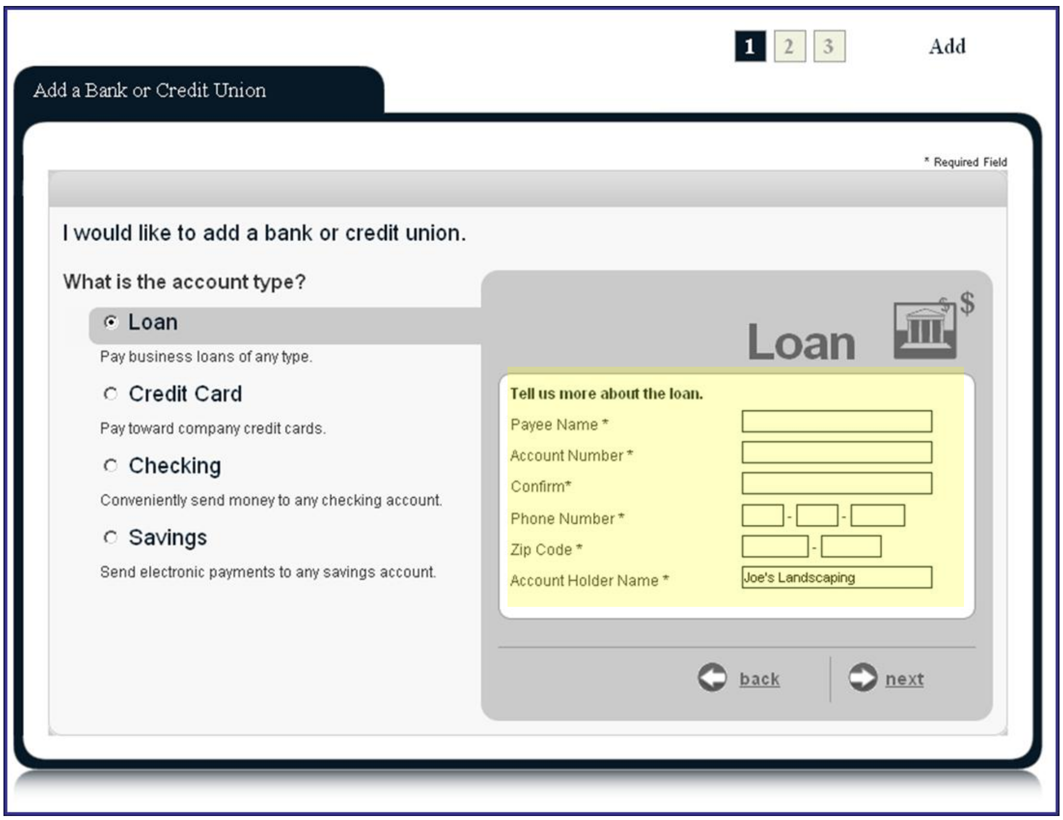
If the business user selects the statement, “I have the bank account information” the information on this screen will need to be entered and submitted.



If the business user selects the statement, “Mail a check” the information on this screen will need to be entered and submitted.

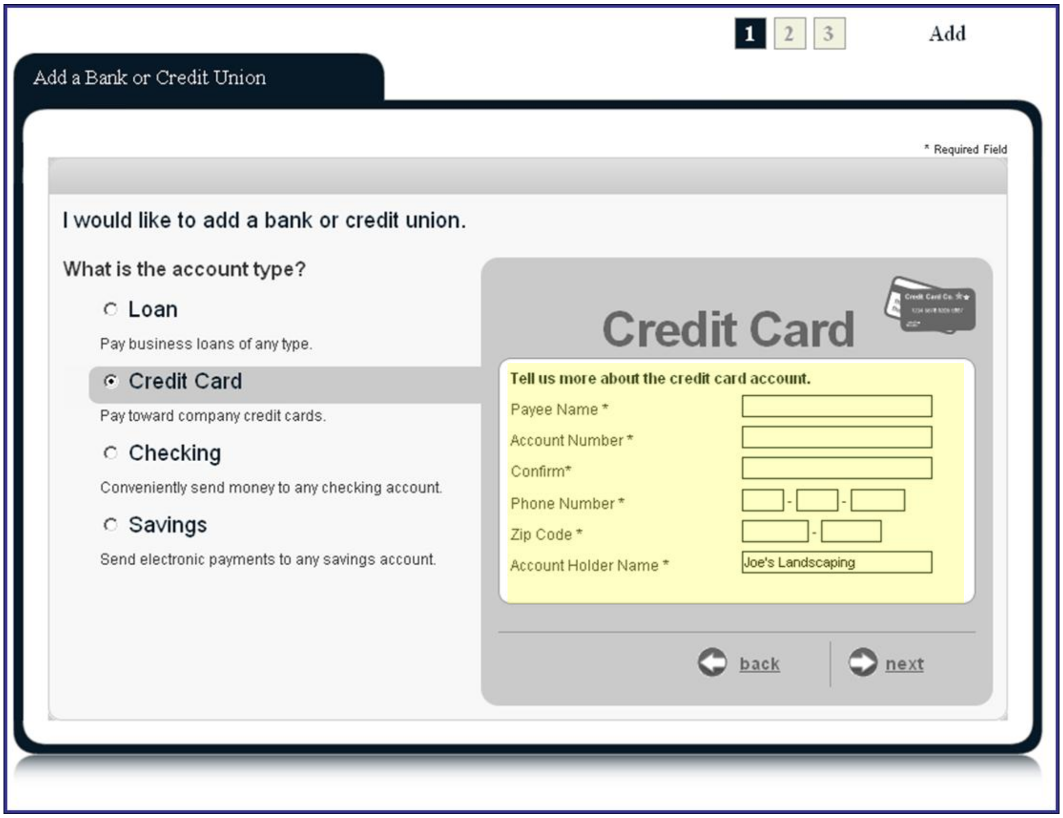


Finally, a business user will have the ability to add **"A Bank or Credit Union"**.

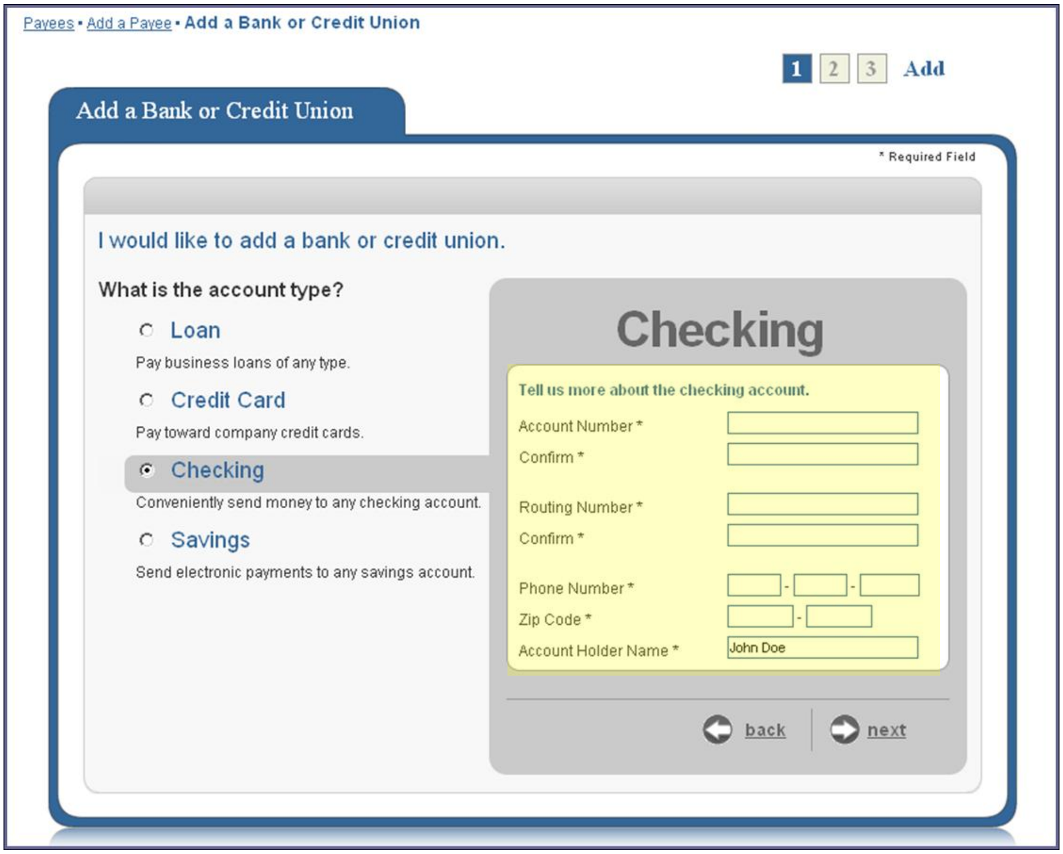


Business users will have the ability to choose from four different account types when choosing to **"Add a Bank or Credit Union"**.

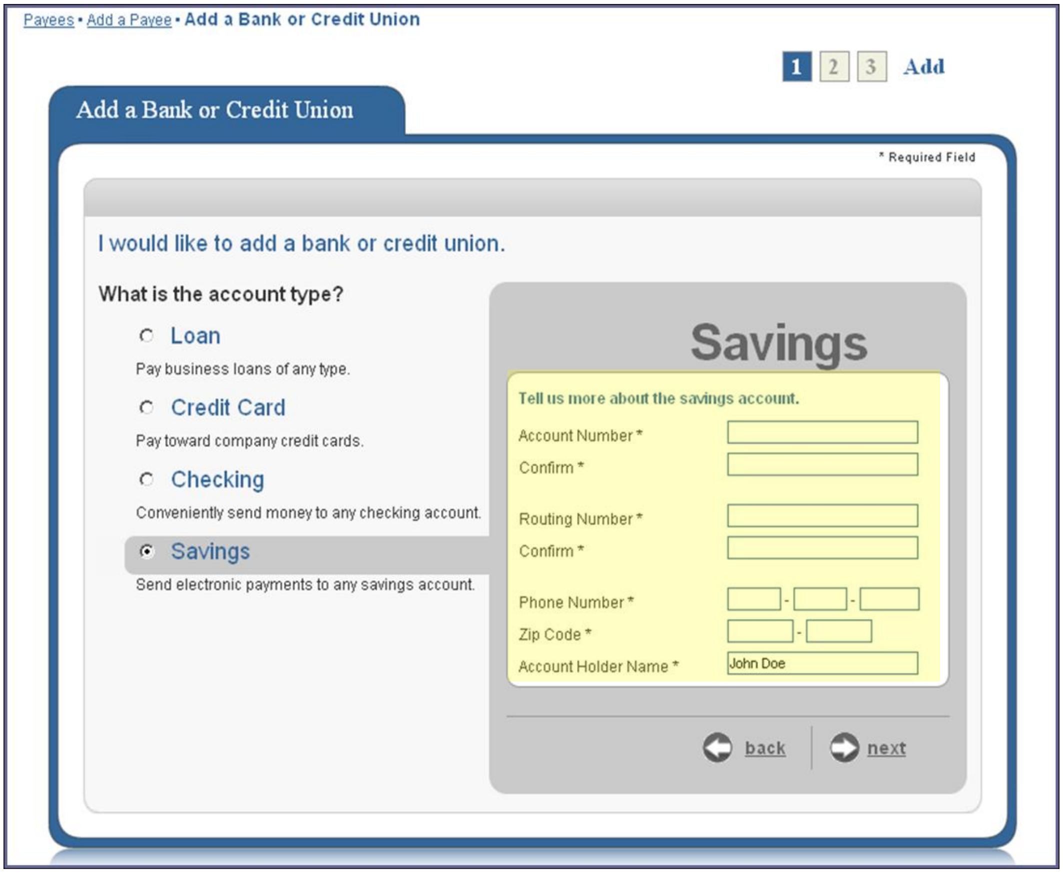
First, the business user can select the “Loan: Pay business loans of any type” option. When selecting this account type, the information displayed on this screen will need to be entered and submitted.



Second, the business user can select the “Credit Card: Pay toward company credit cards” option. When selecting this account type, the information displayed on this screen will need to be entered and submitted.

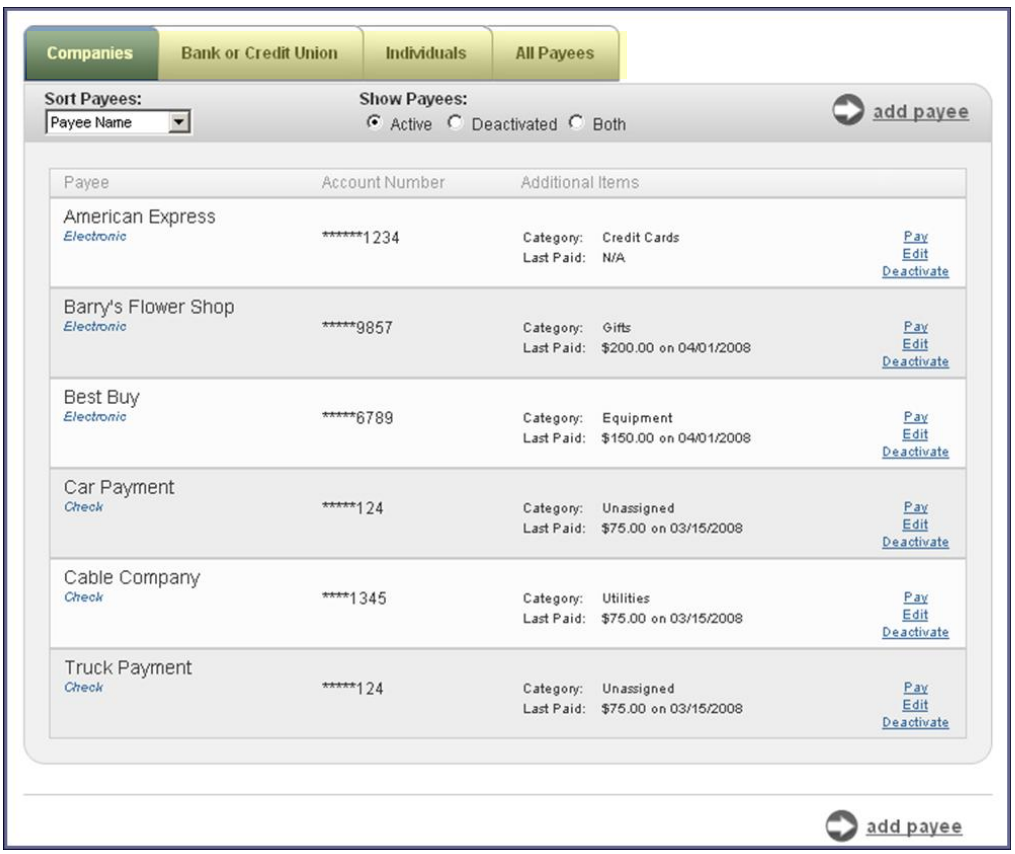


Third, the business user can select the “Checking: Conveniently send money to any checking account” option. When selecting this account type, the information displayed on this screen will need to be entered and submitted when the business user does not have access to the “Transfers” feature. The business user is directed to the Transfers tab when they do have access to the transfers feature.



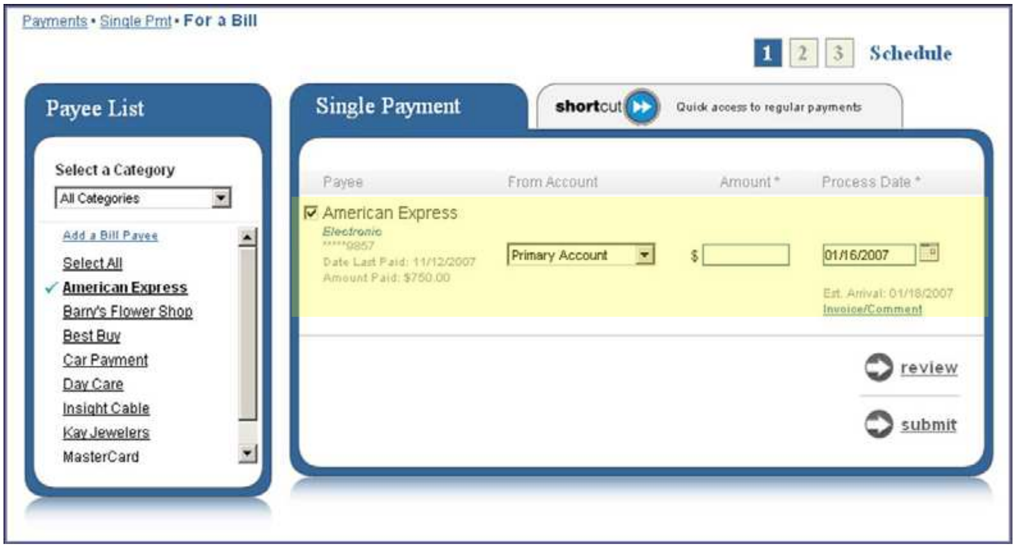
Finally, the business user can select the “Savings: Send electronic payments to any savings account” option. When selecting this account type, the information displayed on this screen will need to be entered and submitted when the business user does not have access to the “Transfers” feature. The business user is directed to the Transfers tab when they do have access to the transfers feature.

Business users will have the ability to **"View Payees"** in their business product. When selecting this button the business user will be diverted to a page that displays those payees that have been added to their business product.

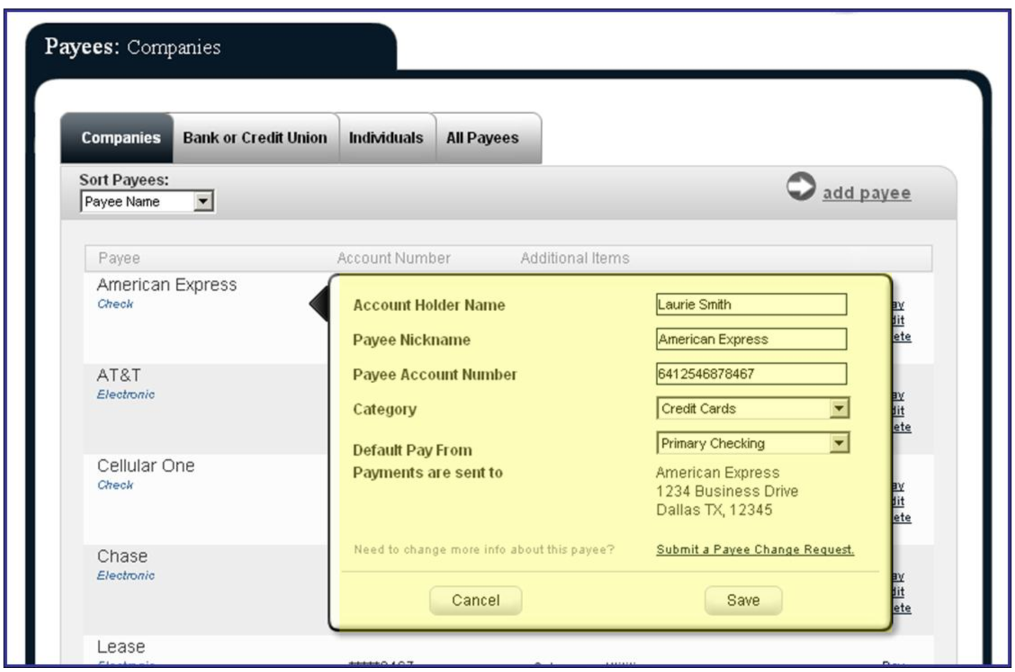


When selecting the **"View Payees"** option, the business user will be diverted to this screen. From this screen the business user can decide how they would like to view their payee lists. The user can view "All Payees", or they can view payees added as companies, payees added as a bank or credit union, and payees added as individuals.

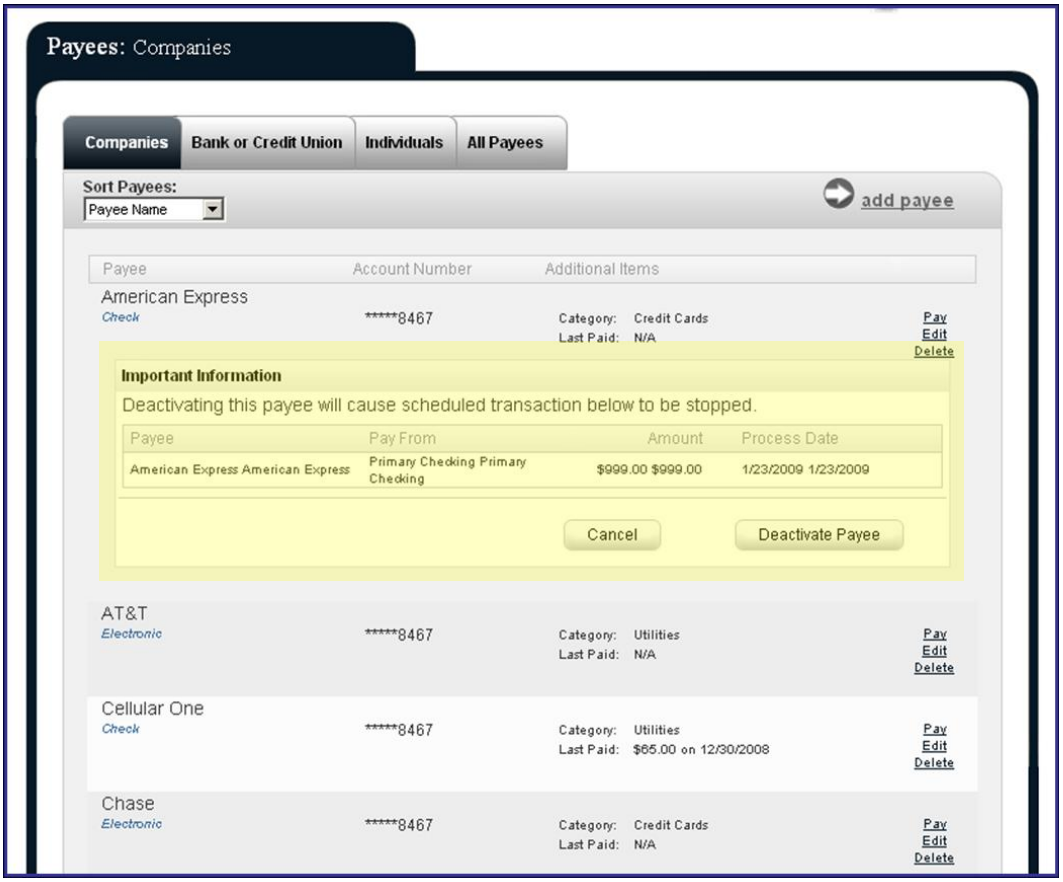
In addition, business users have the ability to pay their payees, edit their payees and delete their payees from the “View Payees” screen.



When the business user chooses to “Pay” one of their payees they will be diverted to this screen.

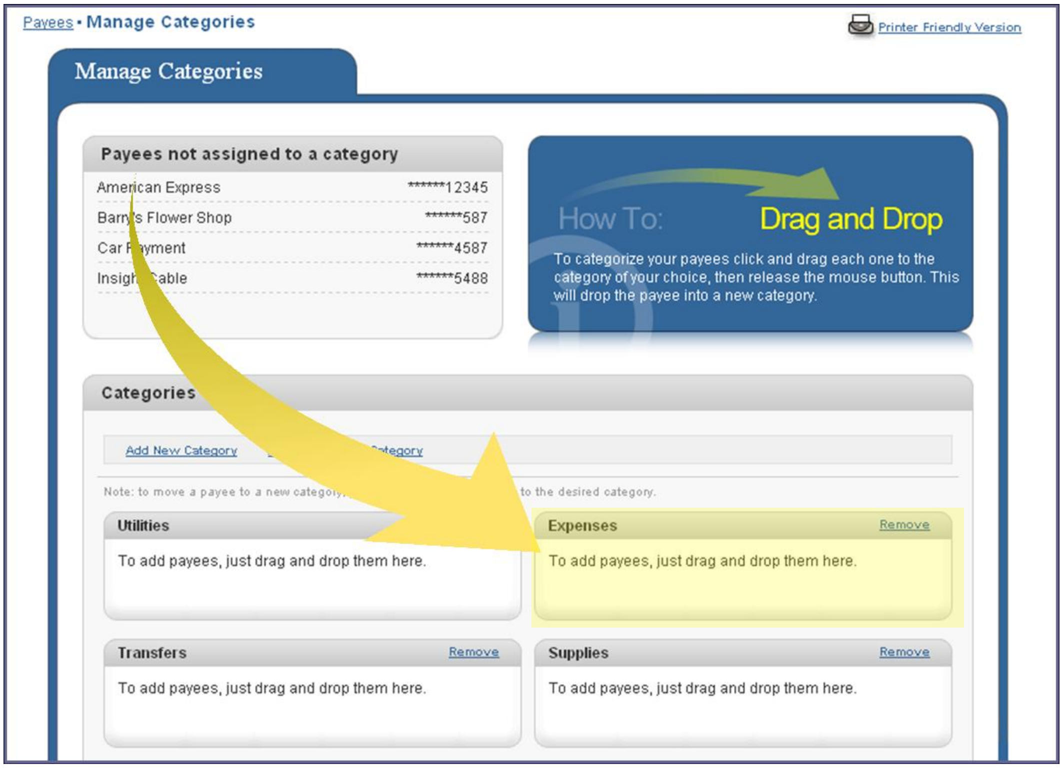


When the business user chooses to “Edit” one of their payees they will encounter this pop-up layer.



Finally, when the business user chooses to delete a payee the above options can be displayed to the user, depending on whether or not there are payments scheduled to the chosen payee.

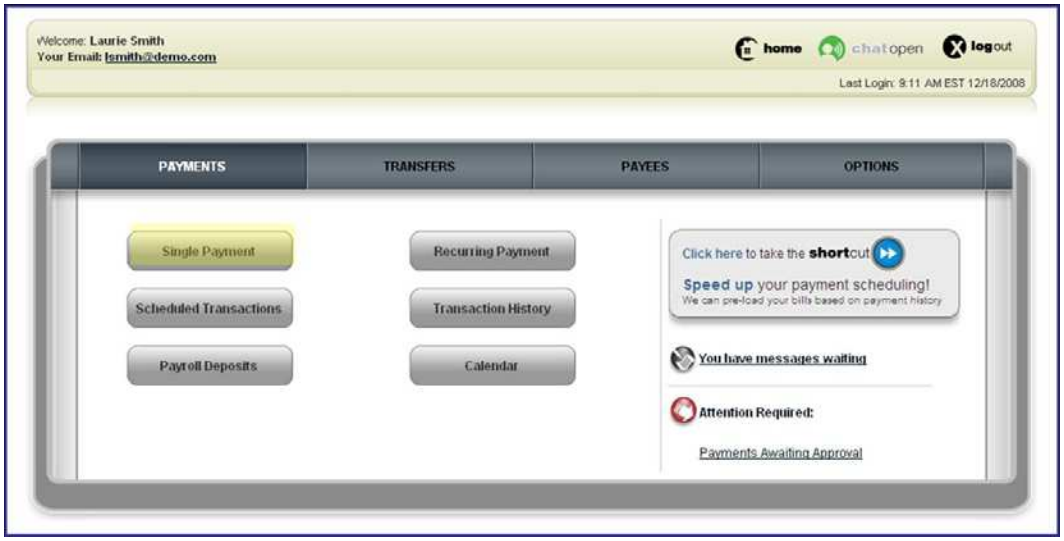
The final option that a business user can select under the Payees tab is the **"Manage Categories"** button.



When the business user selects the **"Manage Categories"** option they will be diverted to this screen. From this screen the business user can add new categories, assign payees to categories, remove unwanted categories, and utilize the "Drag and Drop" feature to manage their categories.

Section Four

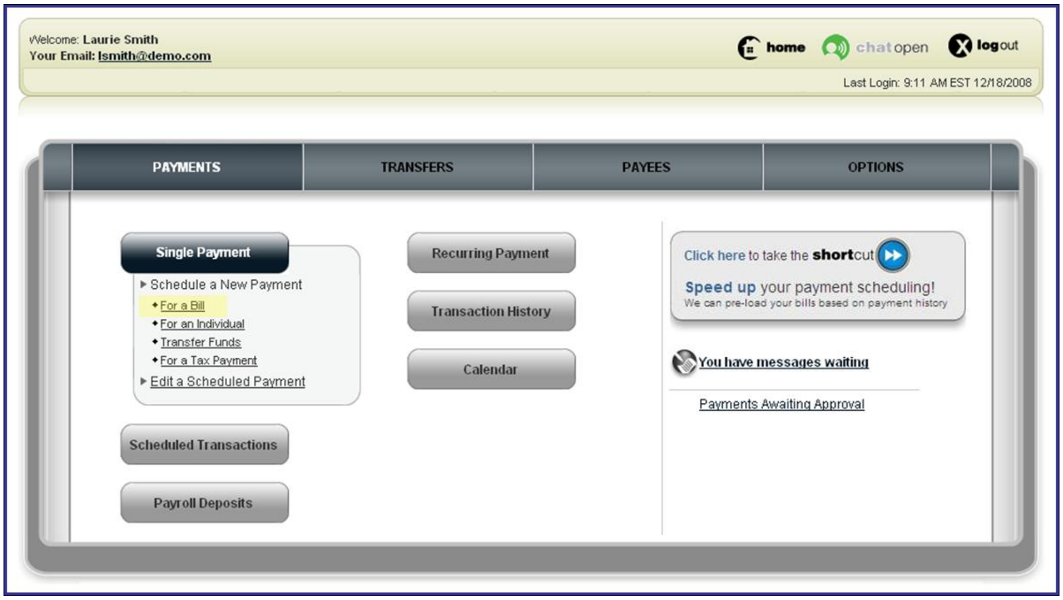
Payments Tab



Third, let’s discuss the **“Payments Tab”** in the business product.

There are several functions that can be accomplished by a business user under the payments tab. These functions include scheduling single and recurring payments, viewing scheduled transactions and transaction history, managing payroll deposits, and utilizing the calendar function.

We will start by taking a look at the **“Single Payment”** option.

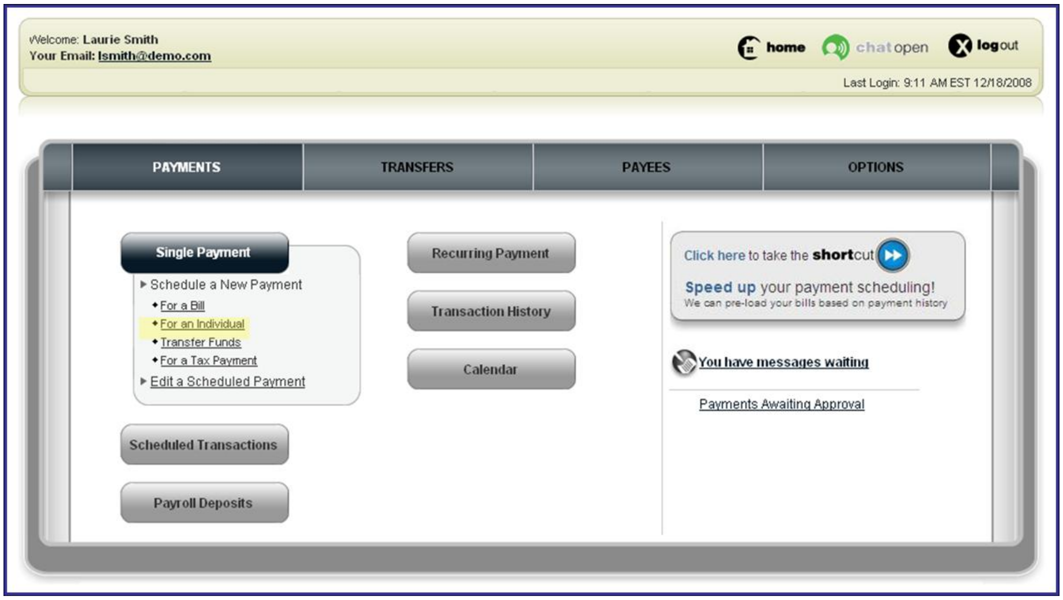


When choosing the **"Single Payment"** button, the business user will encounter this dropdown menu of information. From this menu the business user may choose to schedule a payment for a bill or for an individual, transfer funds, schedule a tax payment, or edit their scheduled payments.

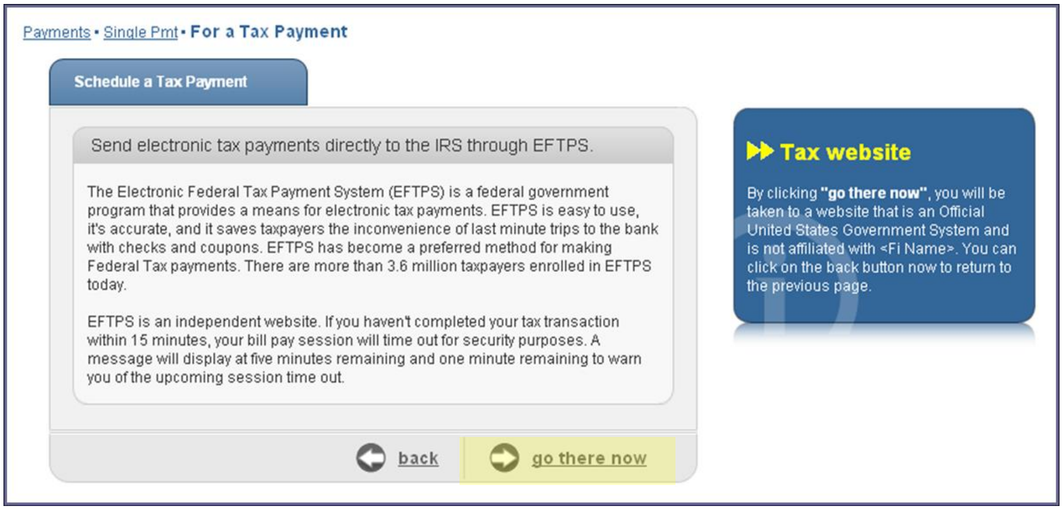
Let's first examine the **"For a Bill"** option.

When the business user decides to schedule a payment **"For a Bill"** they will be diverted to this page. From this page the user should first select those payees they wish to submit a payment to. After selecting their desired payees, the business user should next enter the information requested on this screen and submit the information. The payment will now be processed as scheduled by the business user.

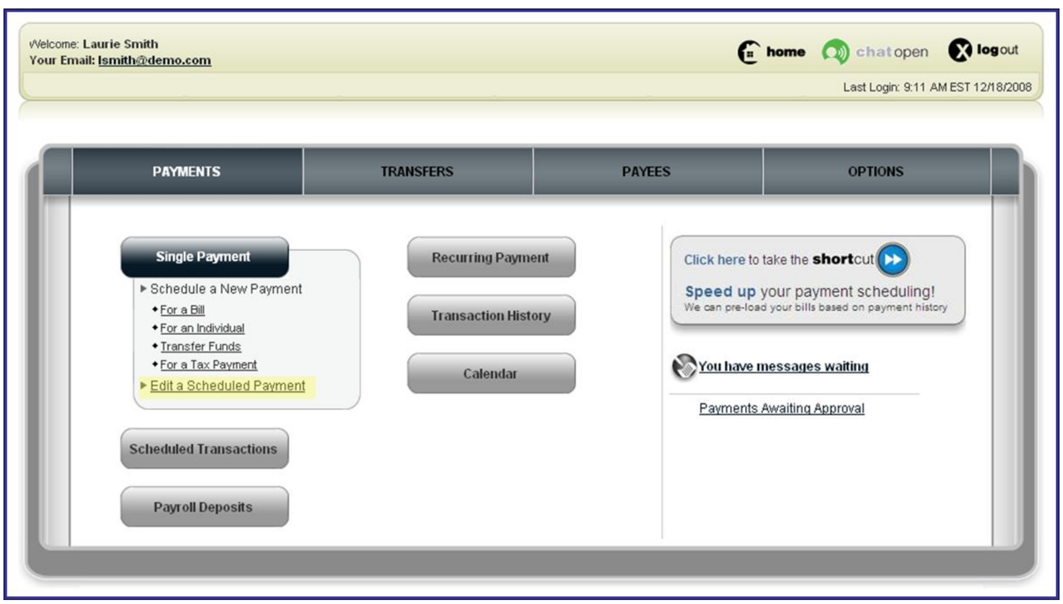
The same steps and procedures discussed here will also apply to the **"For an Individual"** function in the business product.



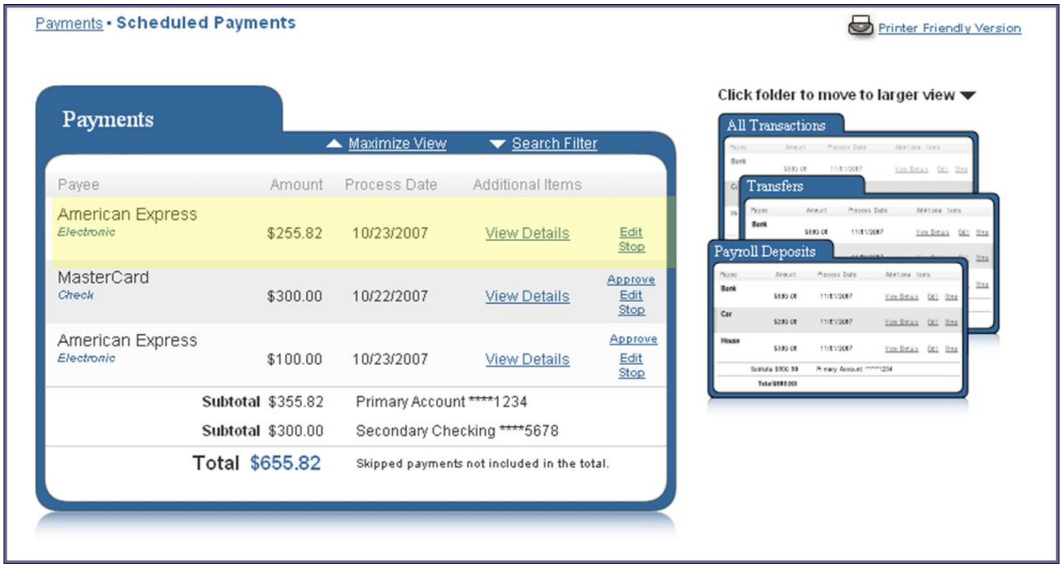
Business users can choose to schedule a single payment **"For a Tax Payment"** from this screen.



When the business user selects the “For a Tax Payment” option they will be diverted to this screen. From this screen the business user will be directed to the external EFTPS site.



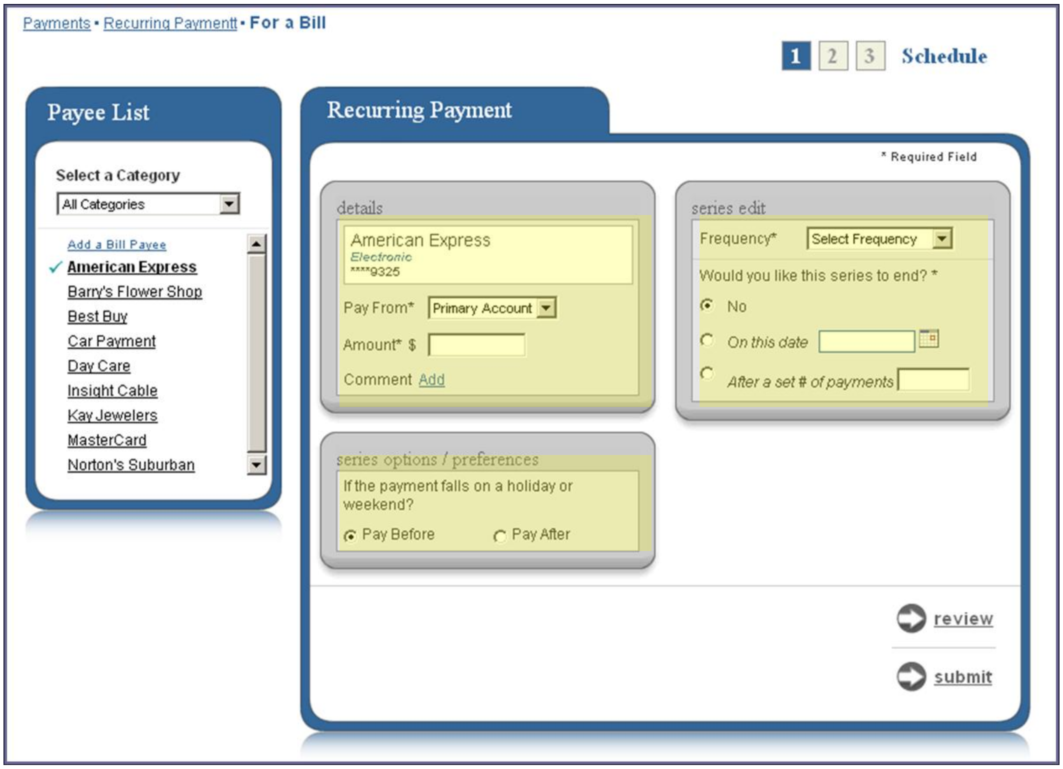
(Transfer Funds will be covered later in this document)
Finally, under the Single Payment button, the business user can choose to **“Edit a Scheduled Payment”**.



When selecting the “Edit a Scheduled Payment” option the business user will be diverted to this screen. From this screen the business user can edit not only their payments, but also their payroll deposits, transfers, and all transactions.

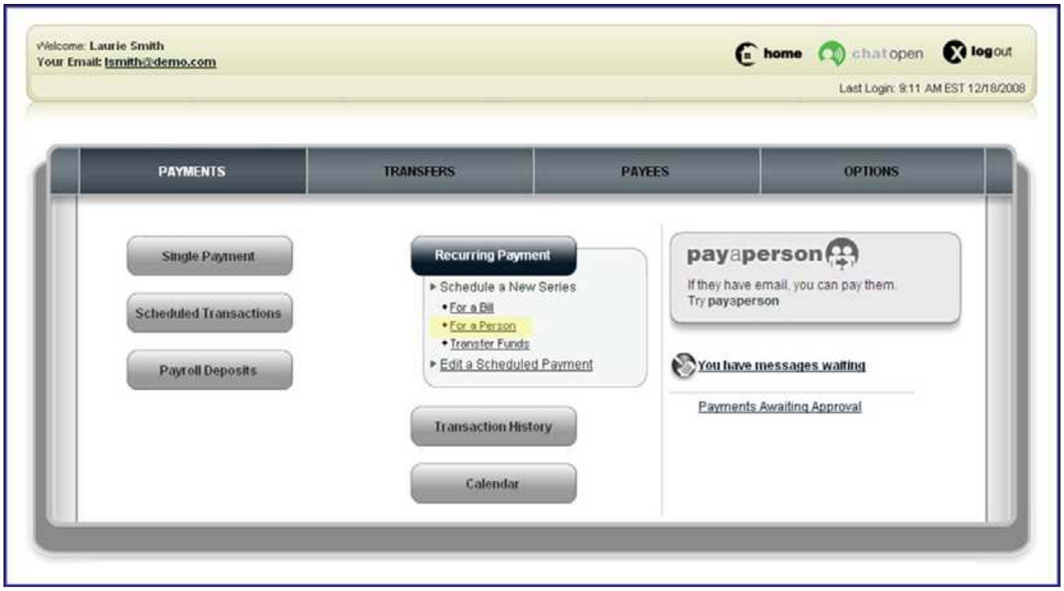
When choosing the **“Recurring Payments”** button the business user will encounter this dropdown menu of information. From this menu the business user will be able to schedule a new recurring payment series for a bill or an individual, transfer funds on a recurring basis, and edit a recurring payment series.

Let’s first explore the option schedule a new series **“For a Bill”**.

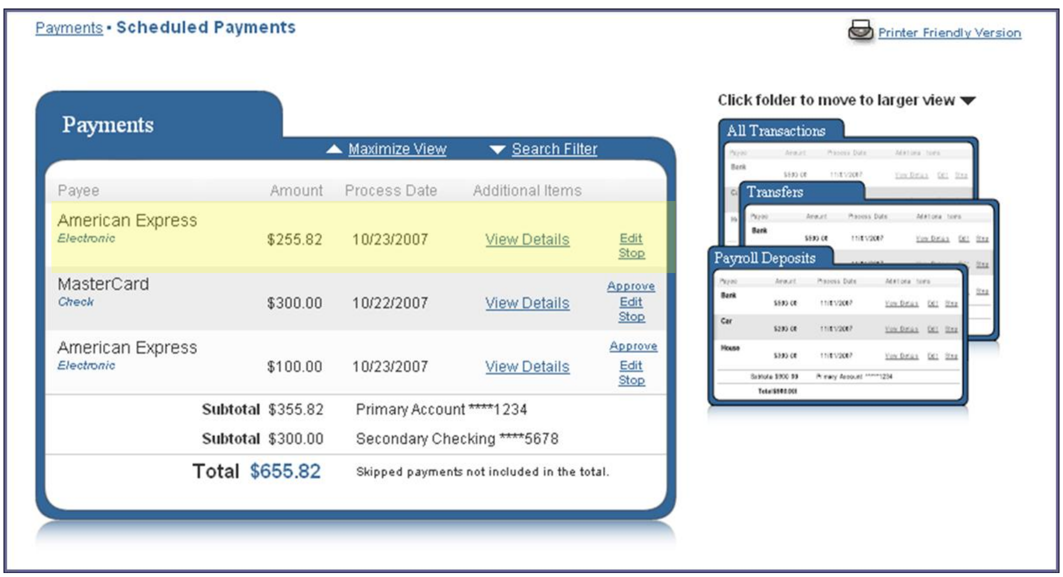


When selecting the “For a Bill” option, the business user will be diverted to this screen. After choosing a payee to schedule a recurring payment series to, the business user must enter all of the information requested on this screen. After entering the information, the business user will review and submit the information, thus successfully scheduling a recurring payment series to their chosen payee.

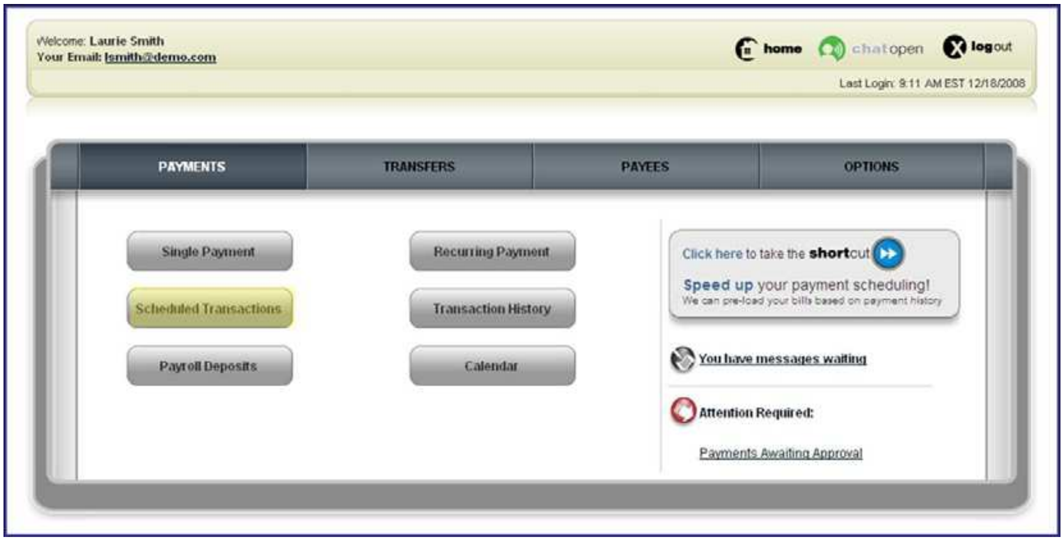
The same steps and procedures discussed here will also apply to the **“For an Individual”** function in the business product.



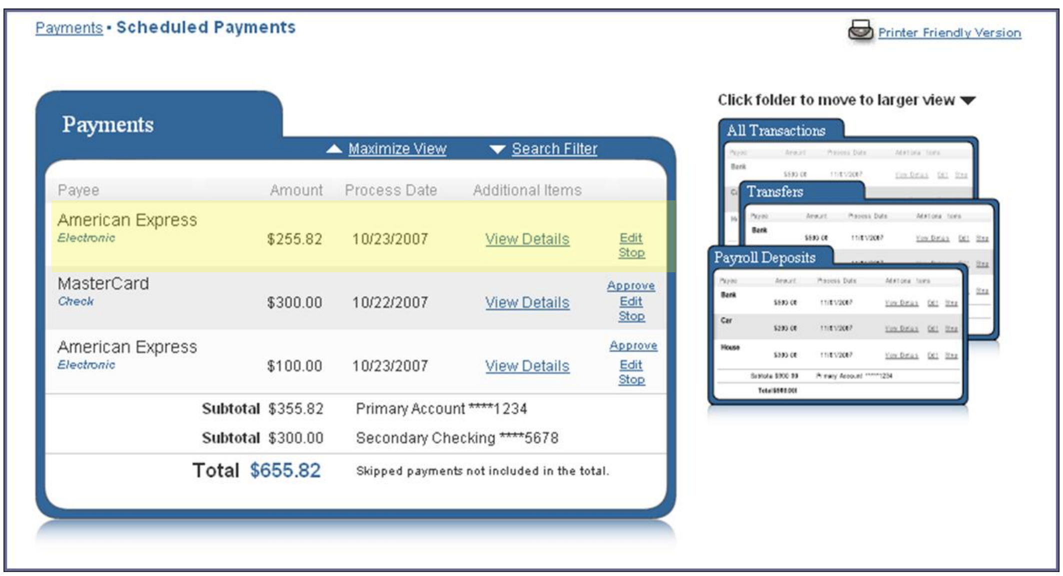
(Transfer Funds will be covered later in this document)
Finally, the business user will be able to edit a recurring scheduled payment from this screen by selecting the **"Edit a Scheduled Payment"** option under the Recurring Payments button.



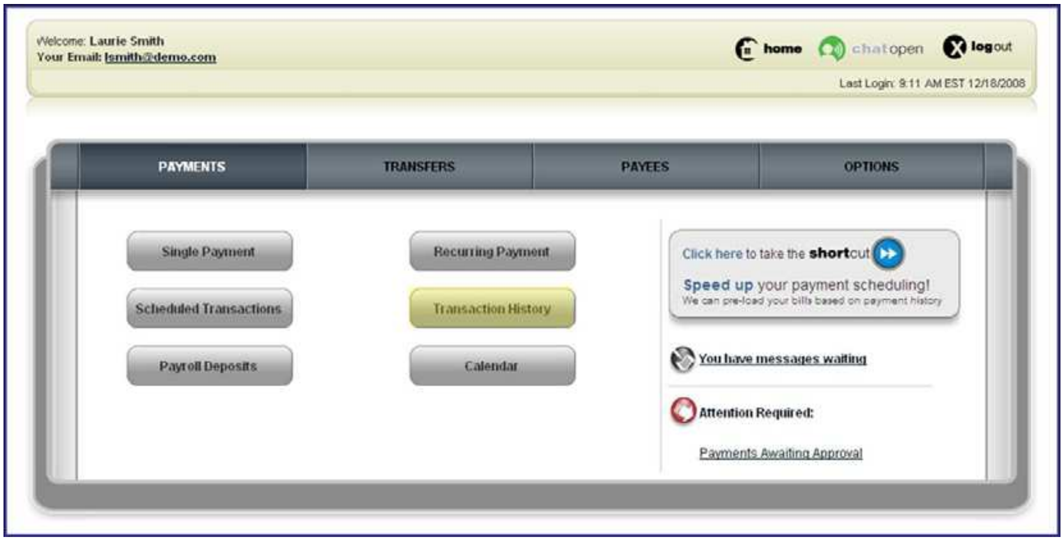
When selecting the "Edit a Scheduled Payment" option under the recurring payments button the business user will be diverted to this screen. From this screen the business user will be able to edit not only their scheduled recurring payments, but also their payroll deposits, recurring transfers, and all transactions.



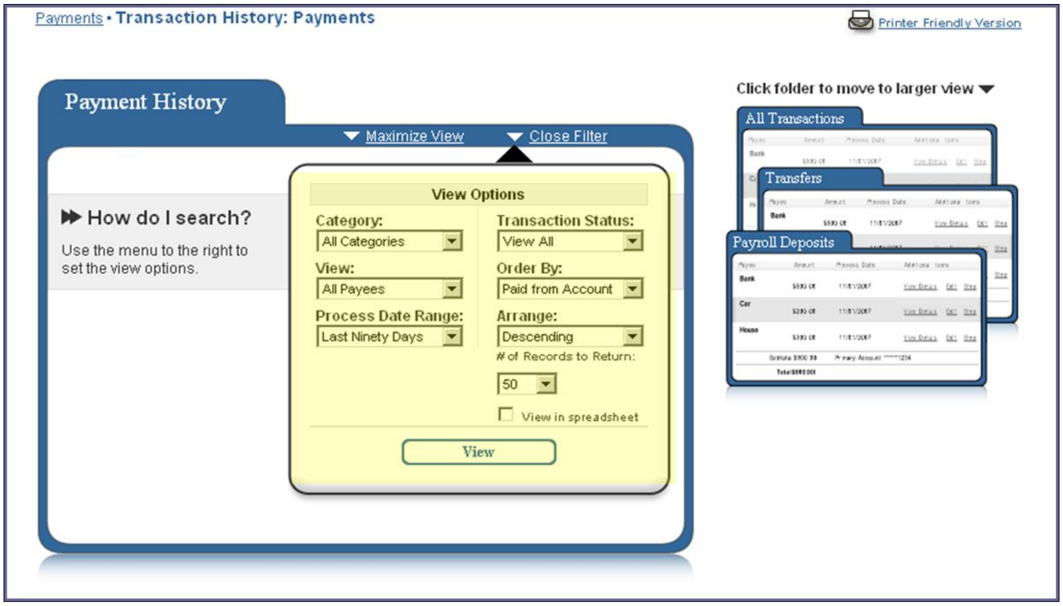
Business users can also view a listing of the transactions they have scheduled in their business product. The users can view this information by selecting the **"Scheduled Transactions"** button.



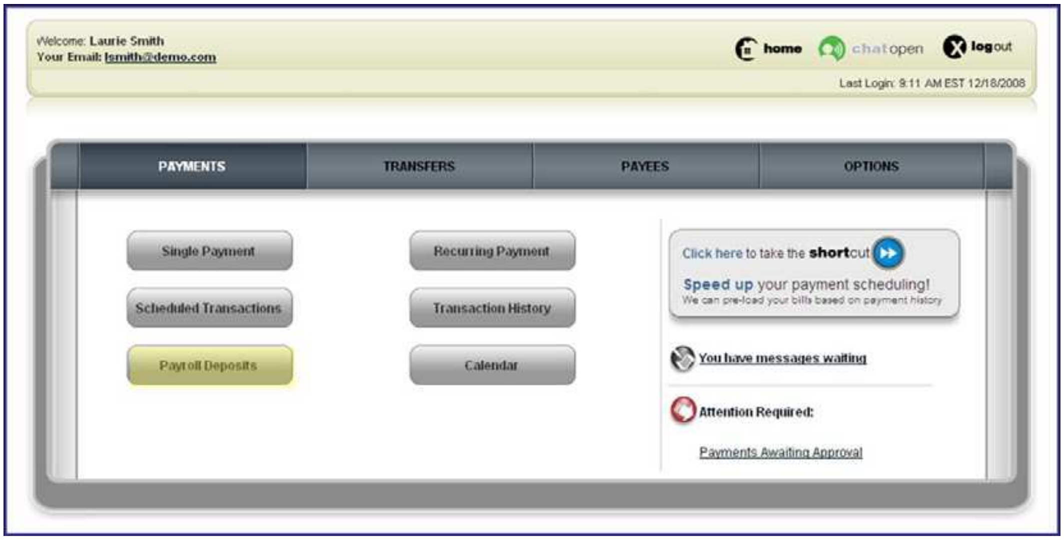
When choosing to view their Scheduled Transactions, the business user will be diverted to this screen.



Business users have the ability to view their transaction history in their business product. To view this history, the business user can select the **"Transaction History"** button on this screen.



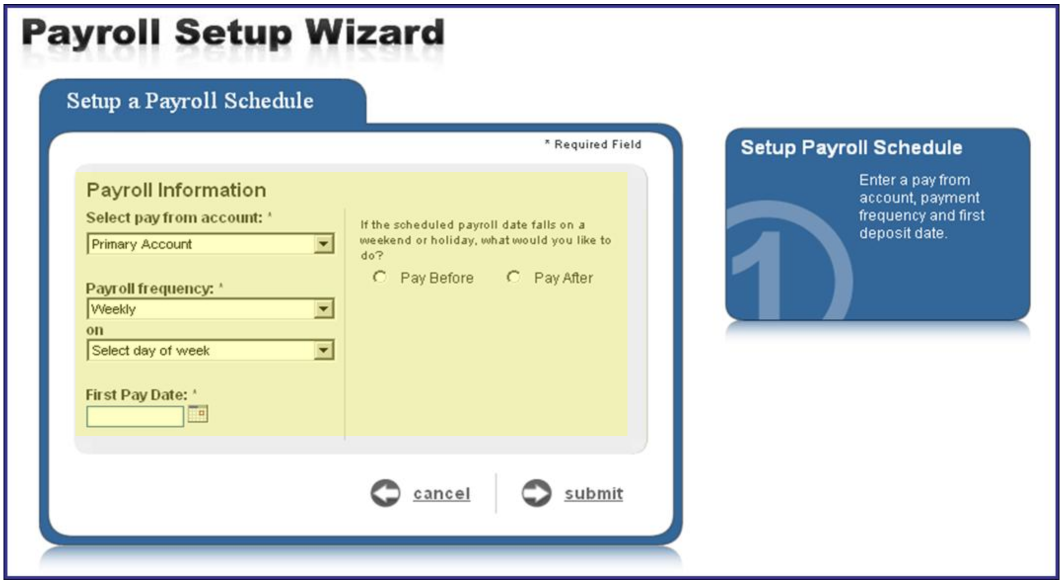
When selecting the **"Transaction History"** button the business user will be diverted to this screen. From this screen the business user can not only view their payment history, but also their history related to payroll deposits, transfers, and all transactions. The business user will need to specify the exact type of history they seek by utilizing the search functions that can be seen here on this screen.



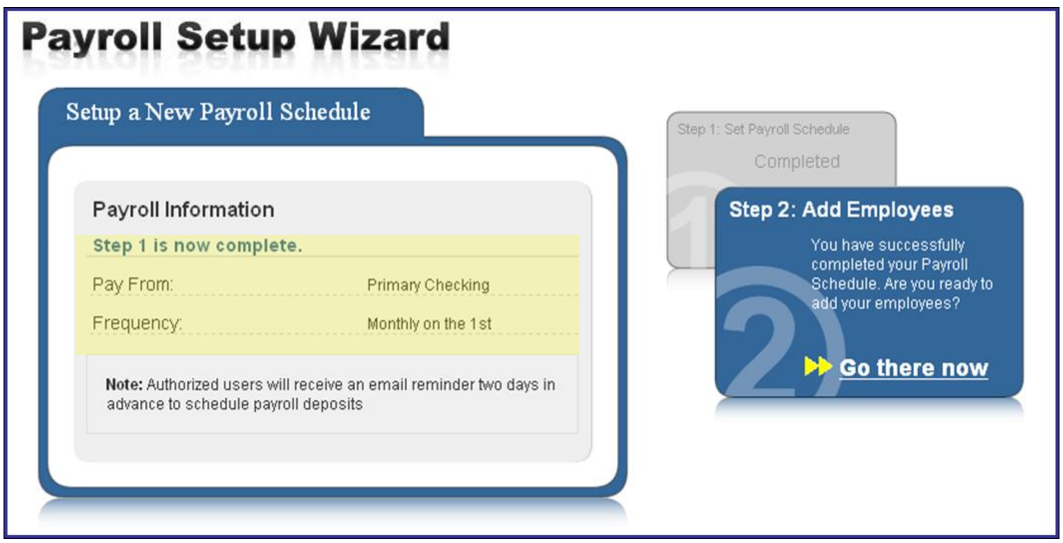
Business users that have access to the “Payroll Deposits” feature can access the features functionality by selecting the aptly titled button **“Payroll Deposits”**.

For those business users that are new to the product, and for those business users that are new to the Payroll Deposits feature, the **“Payroll Setup Wizard”** will appear to assist with the initial payroll deposit setup. This setup wizard will walk the business user through a simple three step process as is outlined on this screen.

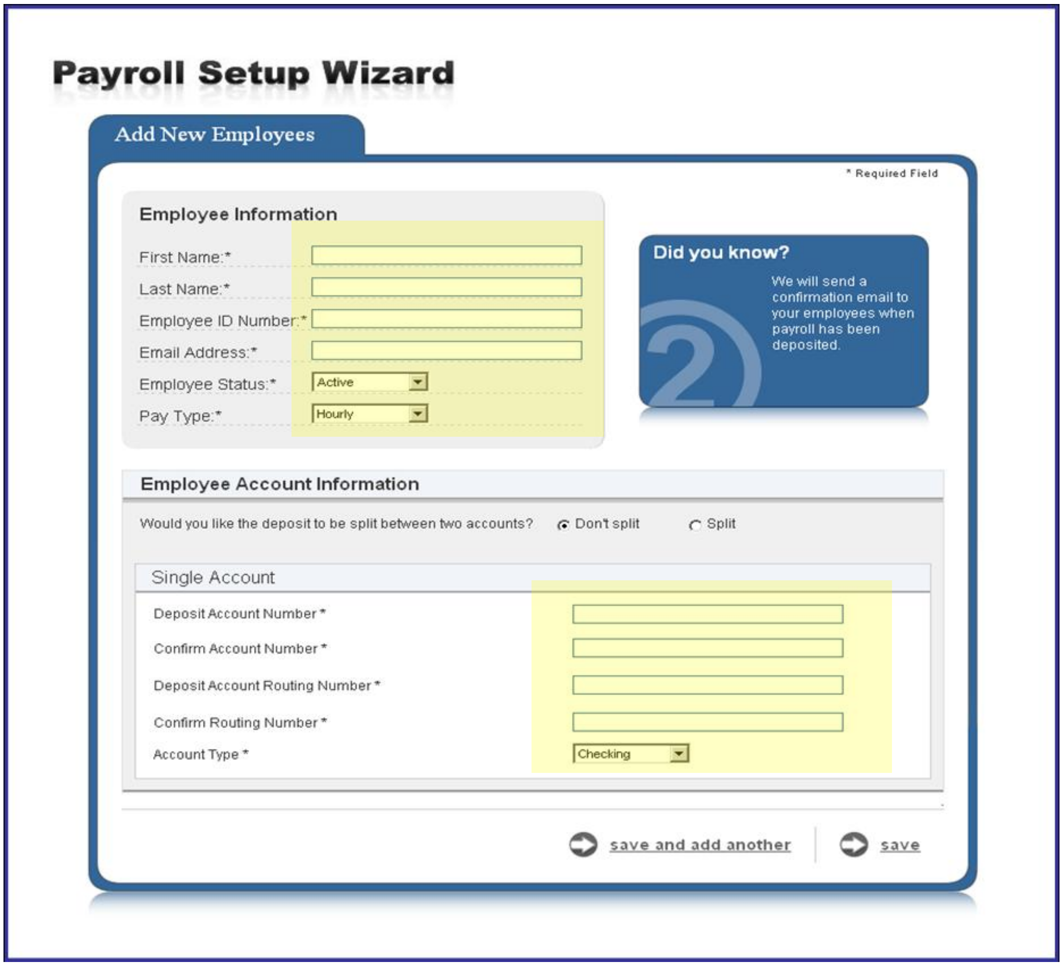
Let’s first take a look at Step 1.



The first step of the payroll wizard is to setup the payroll schedule. The business user will enter the required data on this screen and select "Submit".

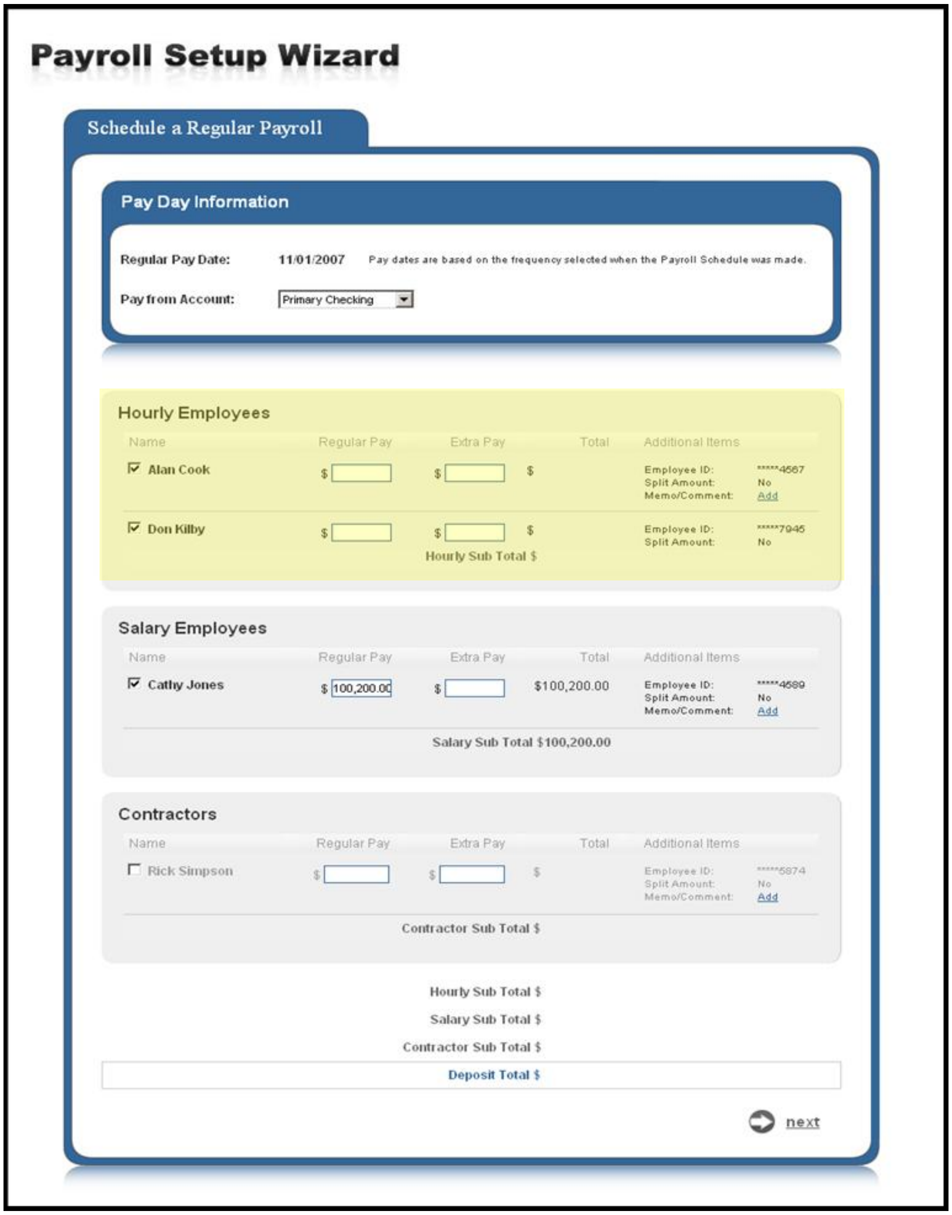


The second step of the payroll wizard involves adding employees. To initiate this process the business user should select the "Go there now" link in the "Step 2" window.



After initiating the “Add employees” function the business user will be diverted to this screen. From this screen the business user should add the required information regarding each employee to be added.

After adding the desired employees, the business user can next initiate Step 3 of the payroll wizard, **"Schedule a Deposit"**. To initiate this step the business user should select the "Schedule Pay Day" link in the "Step 3" window.



After initiating the “Schedule a Deposit” process the business user will be diverted to this screen. From this screen the business user can schedule a payroll deposit to their hourly employees, salary employees and contractors. After entering the information the business user should submit the information for the payroll deposit function to be executed.

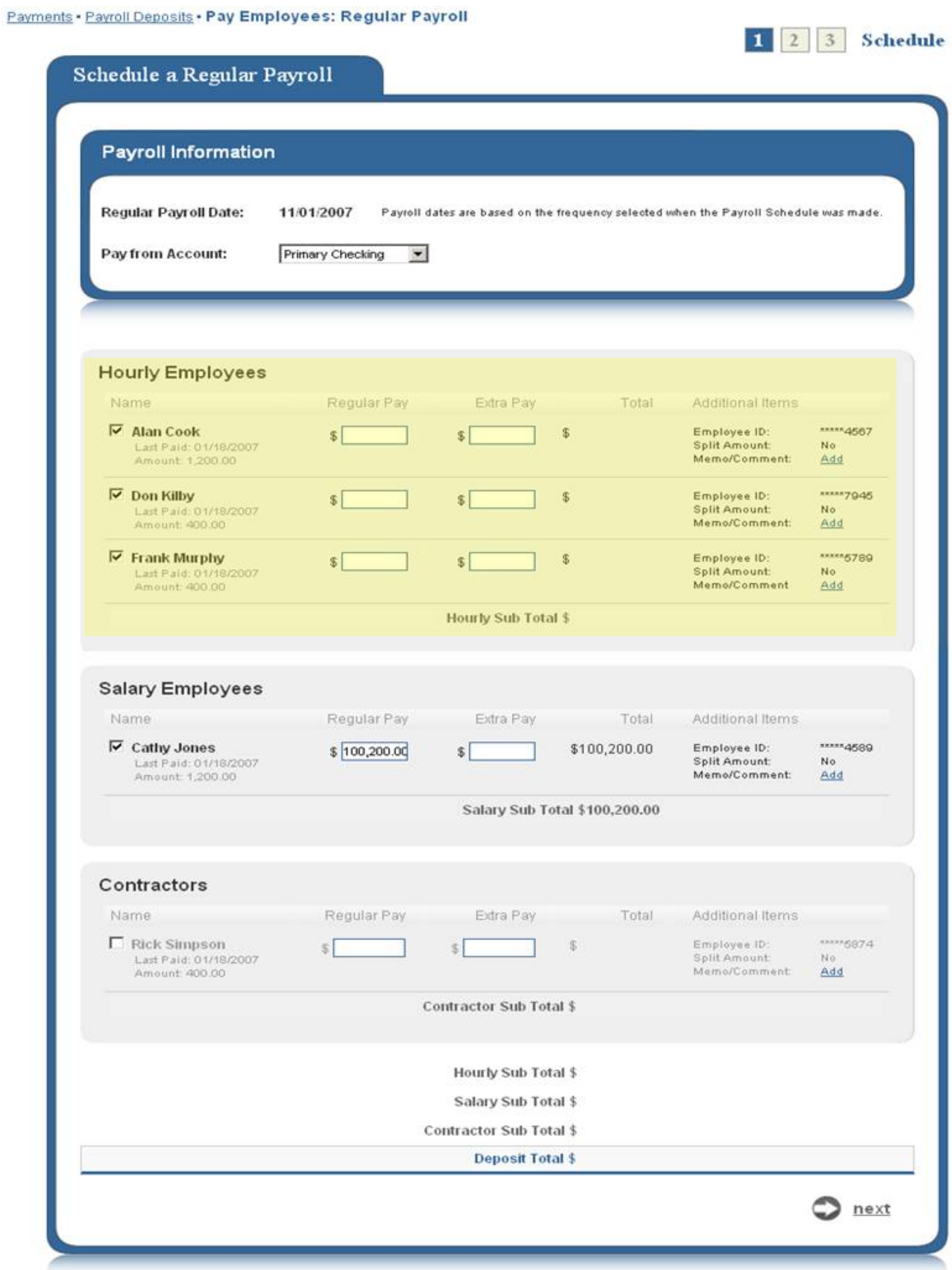
Business users will encounter this screen, the **Payroll Deposits landing screen**, in two different situations.

First, after completing the Payroll Setup Wizard, the business user will be diverted to this page. **Second**, for those business users that previously utilized the payroll deposits feature in the Business 1.9 product, these users will not see the Payroll Deposits Wizard, but will rather only encounter this landing page.

From this landing page the business user can complete several functions. These functions include paying employees, viewing and editing employee information, editing their payroll schedule, viewing their scheduled deposits, and viewing their payroll history.

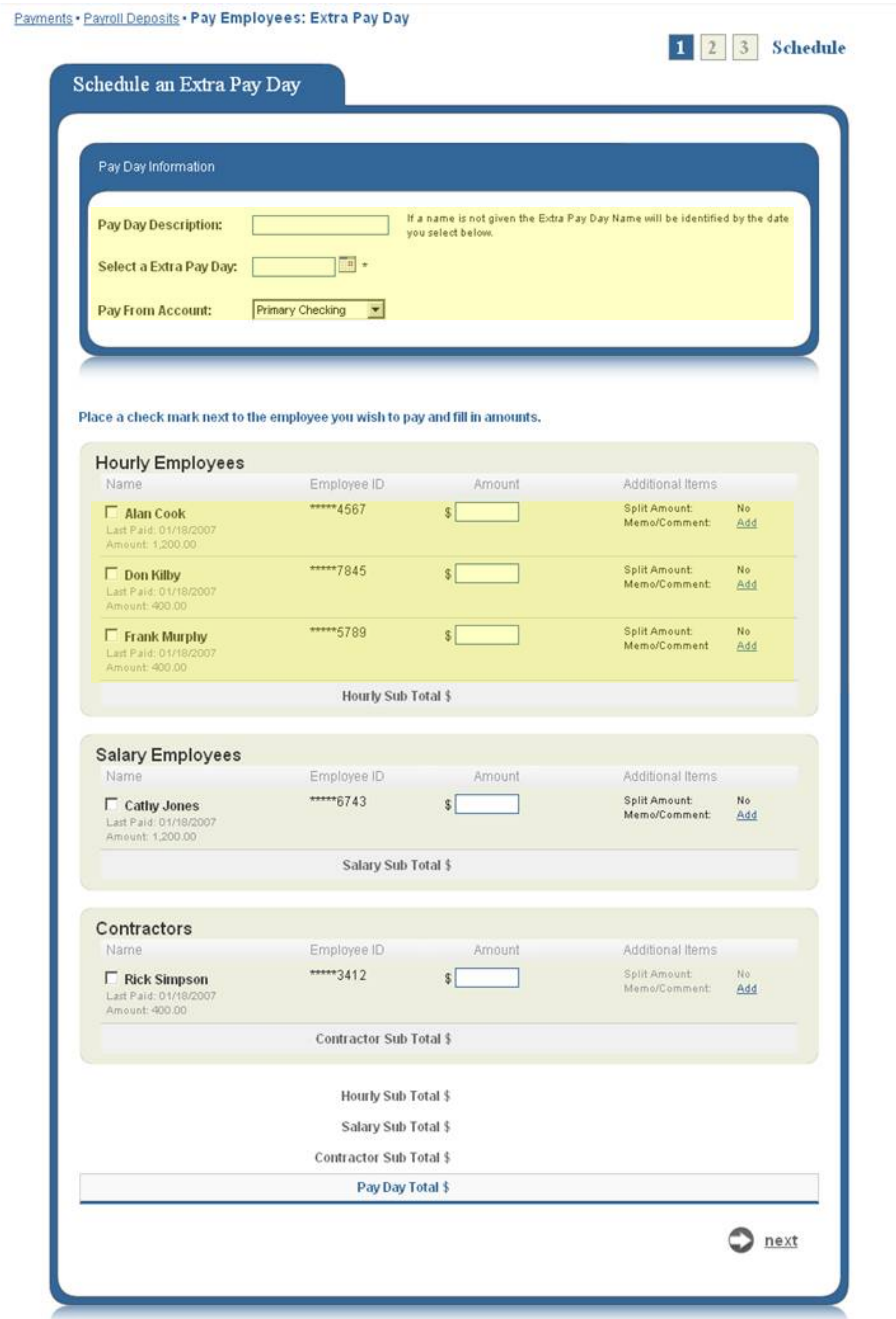
When the business user selects the “Pay Employees” feature they will be presented with this dropdown menu of choices: “Regular Pay Day” and “Extra Pay Day”.

Let's first look at the **"Regular Pay Day"** feature.



When choosing to schedule a Regular Pay Day, the business user will be diverted to this screen. From this screen the business user must enter the required information and submit it for processing.

Next, let's take a look at the **"Extra Pay Day"** feature.



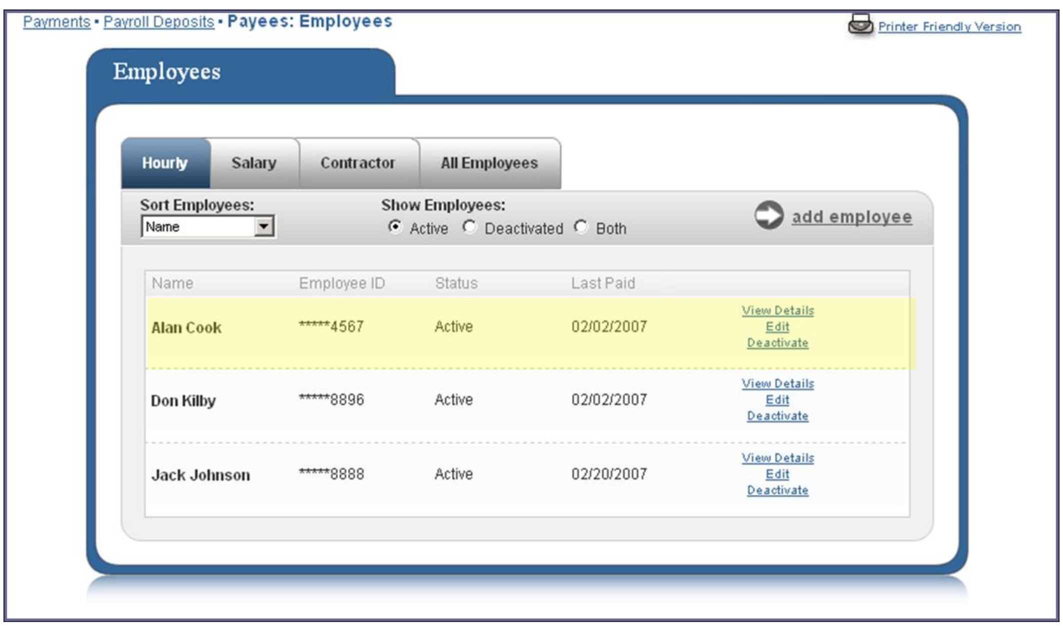
When choosing to schedule an Extra Pay Day, the business user will be diverted to this screen. From this screen the business user must enter the required information and submit it for processing.

When the business user chooses **"Employee Information"** they will be presented with a dropdown menu of information that includes the ability to add new employees and view/edit their employees.

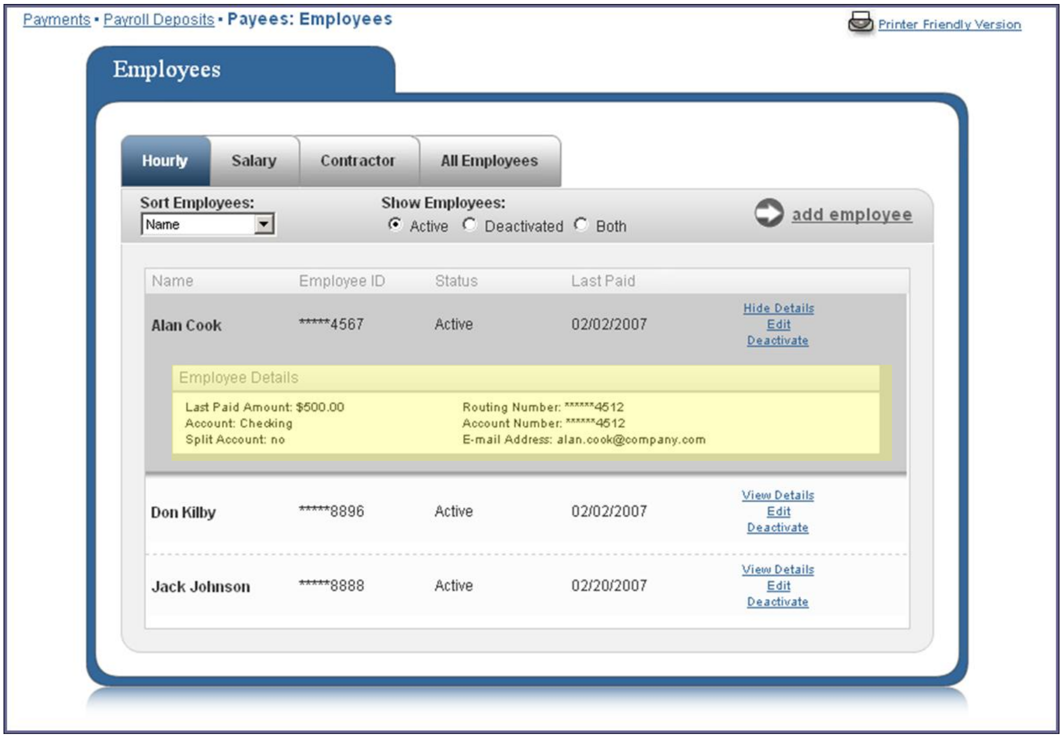
Let's first take a look at how the business user can add new employees.

(See graphic above) When selecting the **"Add New Employee"** feature the business user will be diverted to this screen. In order to add new employees, the business user should enter the required information and submit this information. After adding the new employees, the business user will now be able to schedule payroll deposits to the new employees.

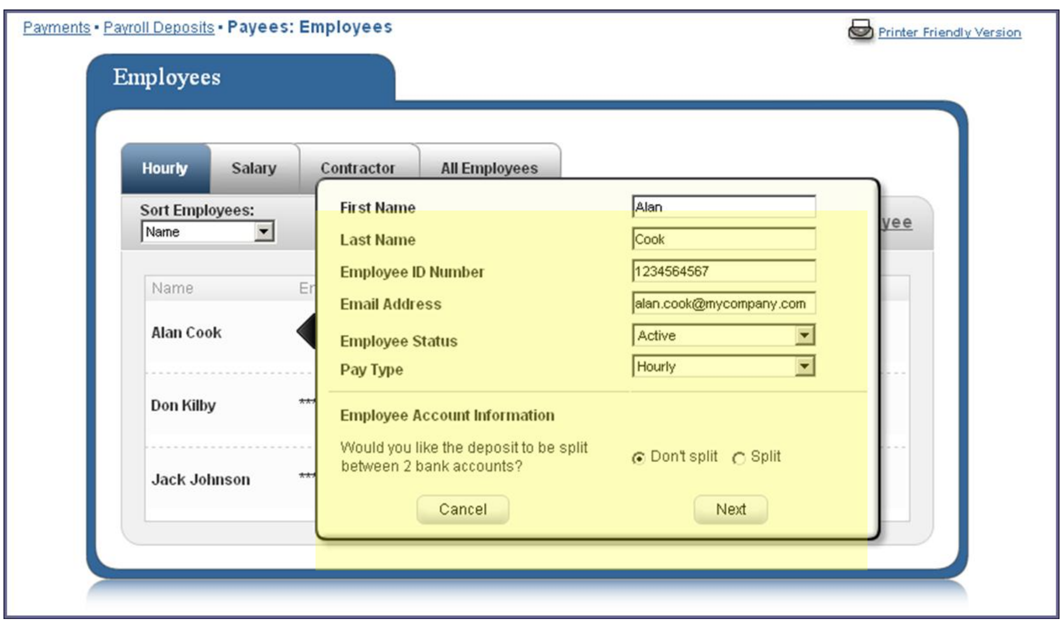
Next let's take a look at the view/edit employees feature.



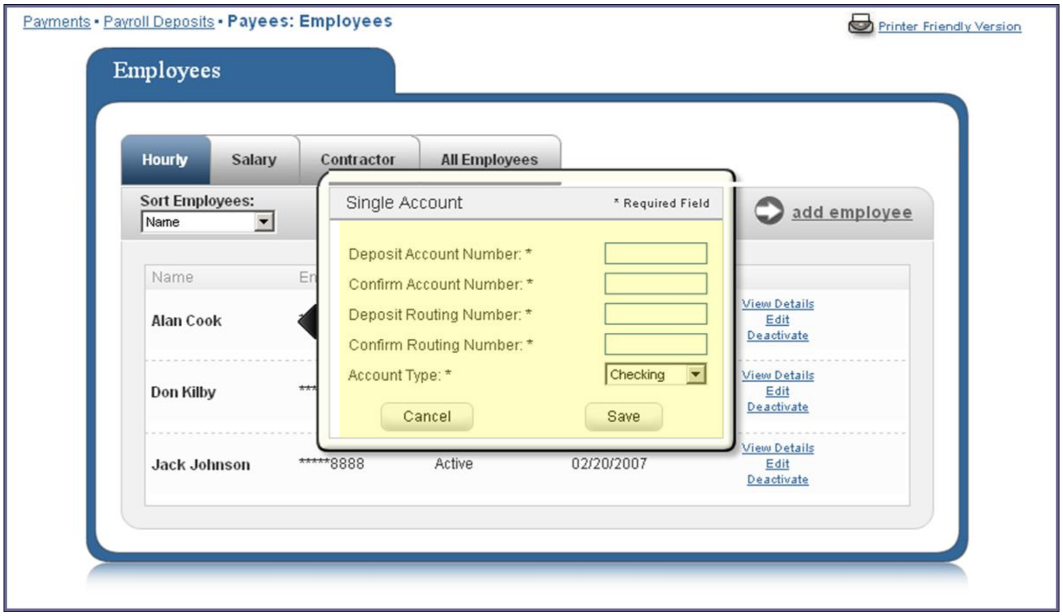
When selecting the **"View/Edit Employees"** feature, the business user will be diverted to this screen. From this screen the business user will be able to view their employees' details, edit their employees' information, and delete their employees. Employees can be viewed in categories such as hourly, salary, contractor and all employees.



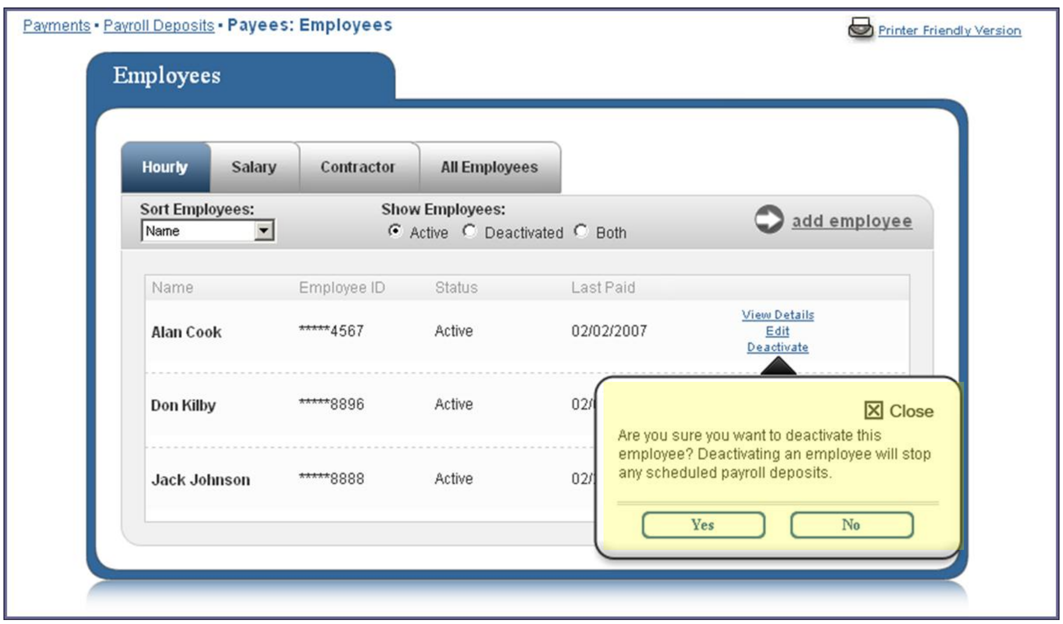
When selecting the **"View Details"** option the business user will be presented with this pop-up layer. The business user can view the last 4 digits of their employees routing and account numbers, their account type, email address, and last paid amount.



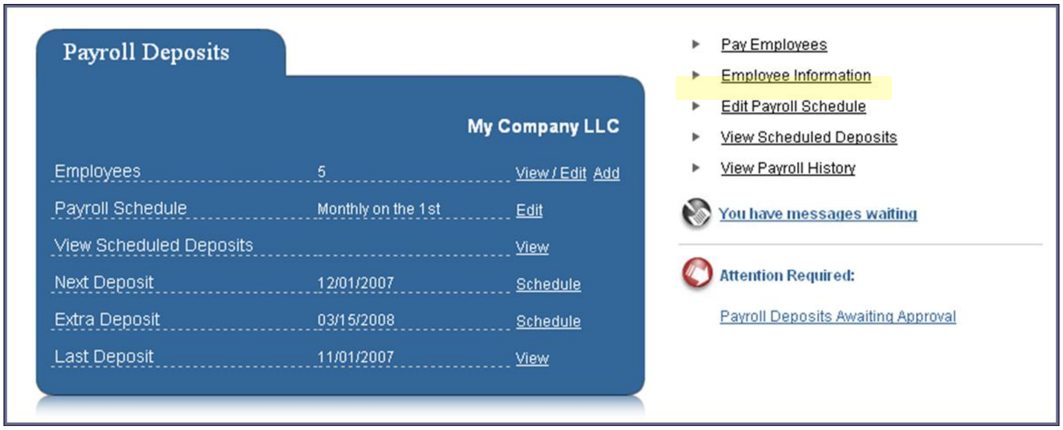
When selecting the **"Edit"** option the business user will be presented with this pop-up layer. The user may edit the visible fields and select "Next".



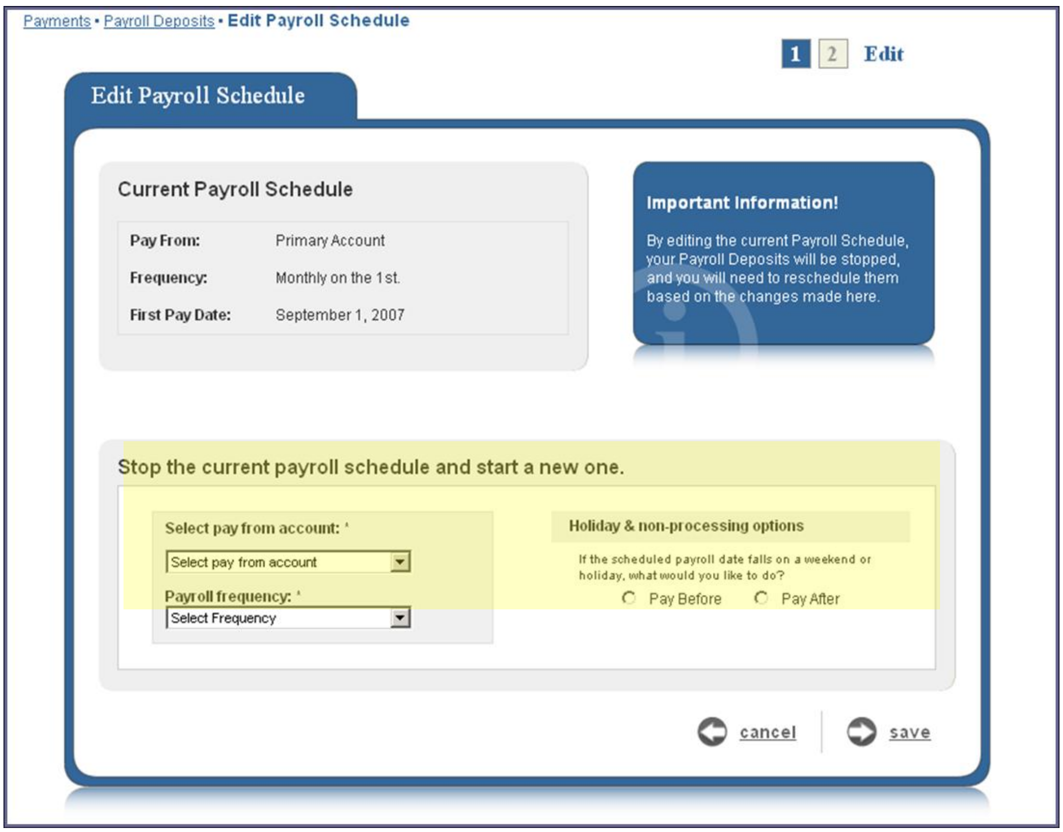
After selecting "Next" the business user will be presented with this pop-up layer. The user may enter the employees account and routing numbers on this layer.



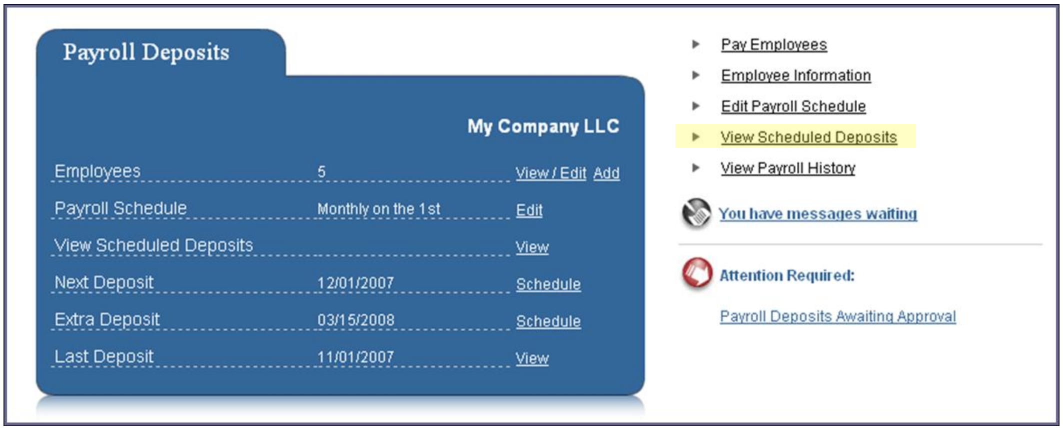
When selecting the **"Deactivate"** option the business user will be presented with this pop-up layer. The message on this layer warns the user that deactivating the employee will stop their scheduled payroll deposits.



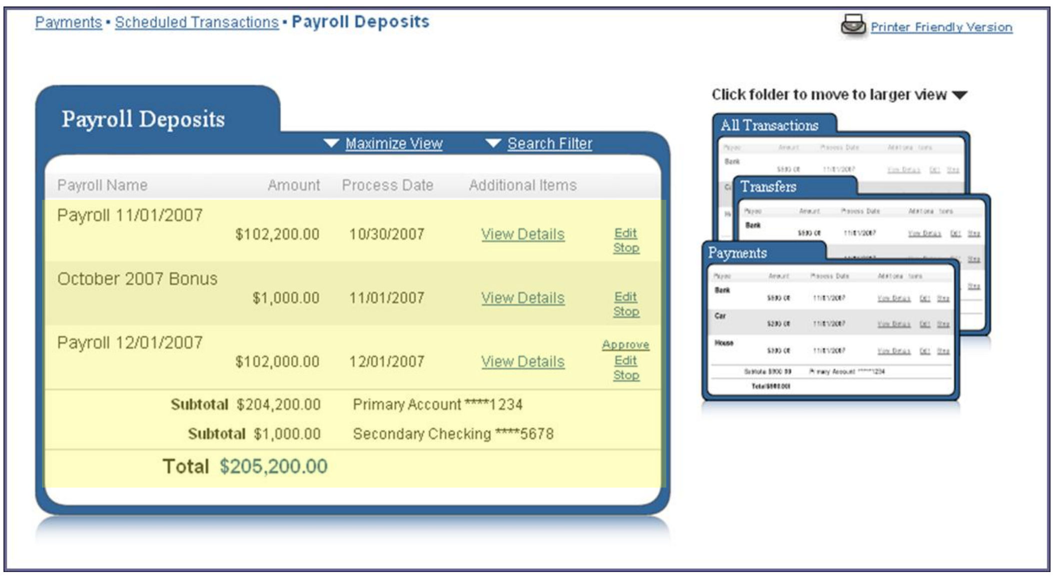
Business users have the ability to edit their payroll schedule from the payroll deposits landing page. A business user can initiate this type of edit by selecting the **"Edit Payroll Schedule"** feature.



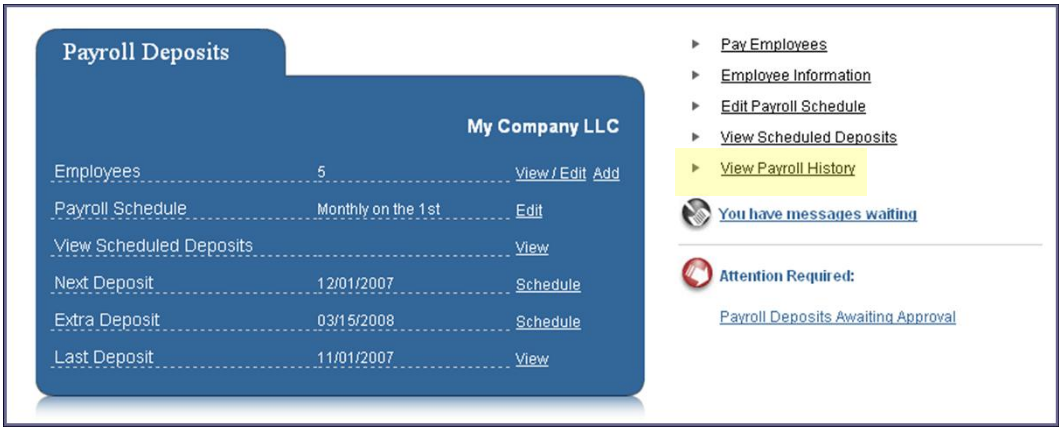
When selecting the **Edit Payroll Schedule** feature, the business user will be diverted to this screen. From this screen the business user will have the ability to edit their pay from account, their payroll frequency and whether they want their payroll to be processed before or after weekends and holidays.



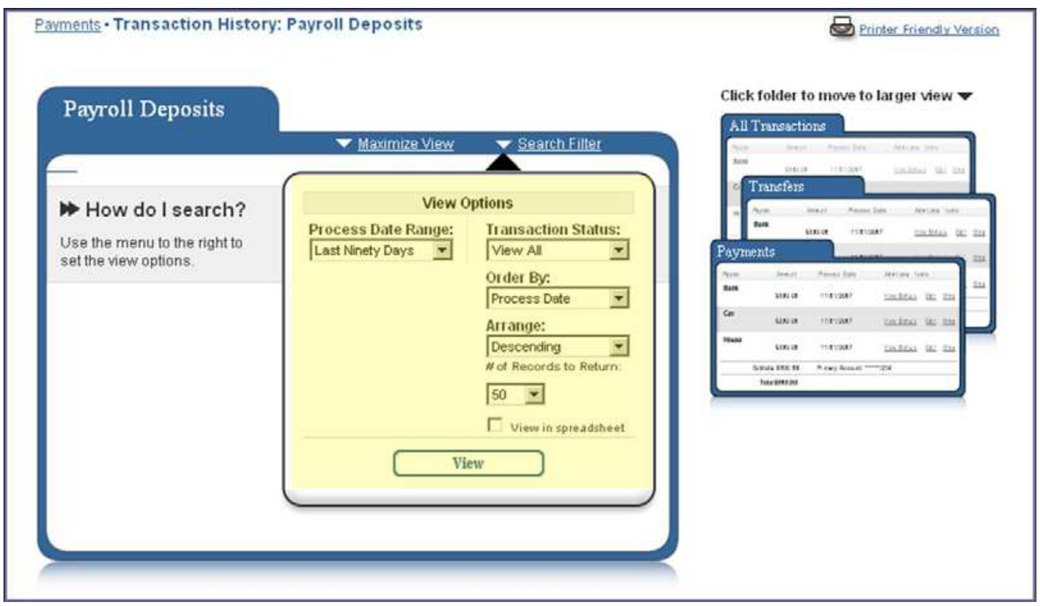
Business users will also have the ability to view their scheduled deposits. In order to view their scheduled deposits the business user should select the **"View Scheduled Deposits"** feature.



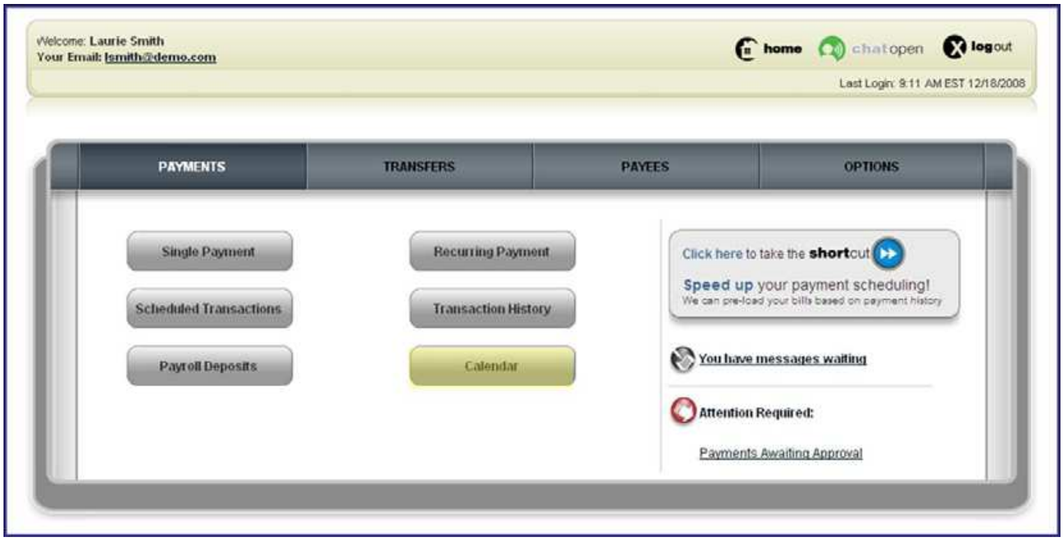
After selecting the View Scheduled Deposits feature the business user will be diverted to this screen. From this screen the user can view their payroll deposit history, as well as their payment, transfer and all transaction history.



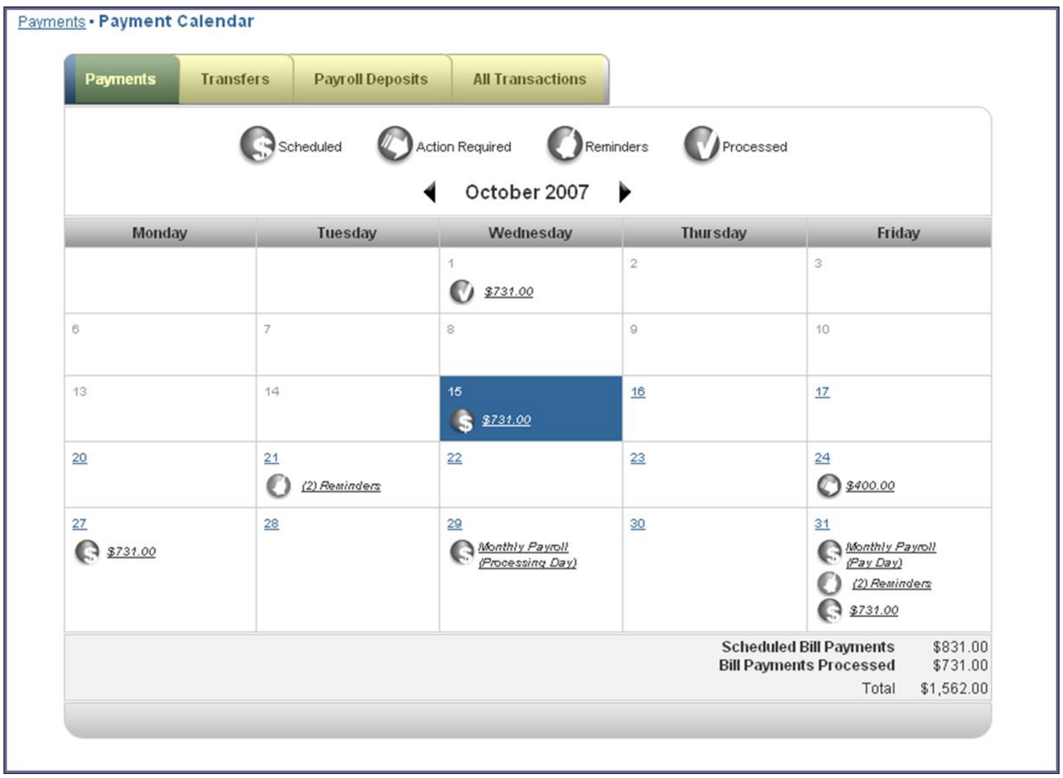
Business users will have the ability to view their payroll history under the Payroll Deposits tab. To access this payroll history the business user should select the **"View Payroll History"** feature.



When selecting the **View Payroll History** feature the business user will be diverted to this screen. From this screen the user can customize their search to view their payroll deposit history, payment and transfer history, and all transaction history.

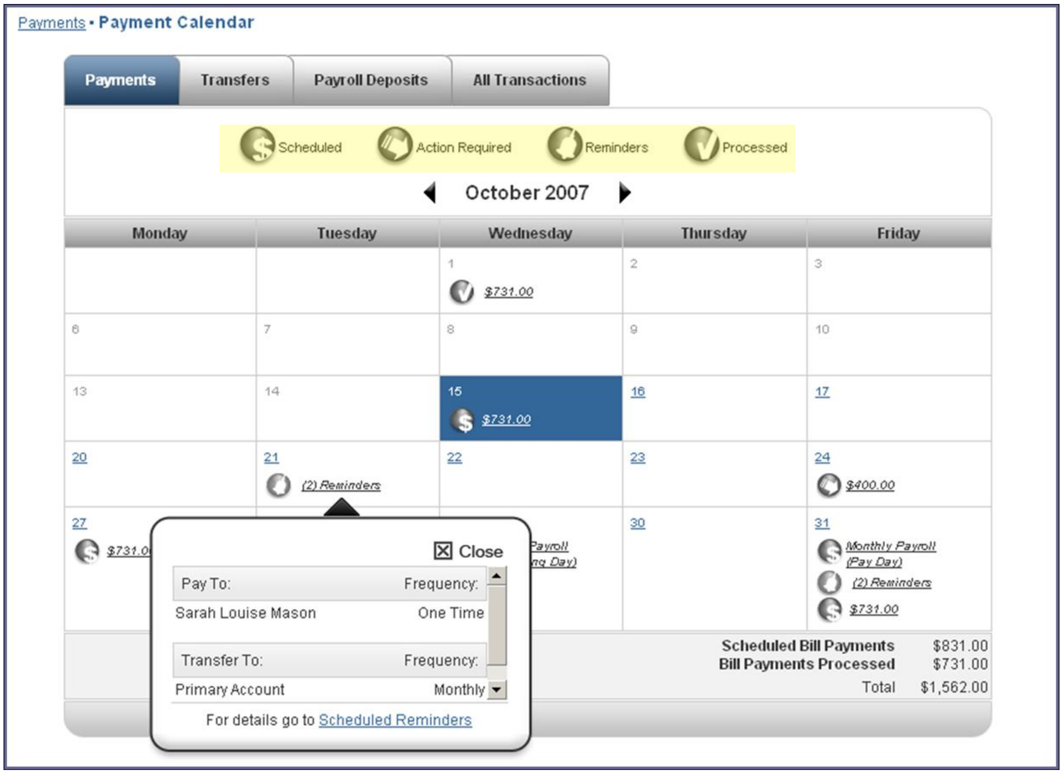


Finally, business users will be able to access a **Calendar** feature under the Payments Tab. To access this functionality the business user must select the Calendar button from this screen.

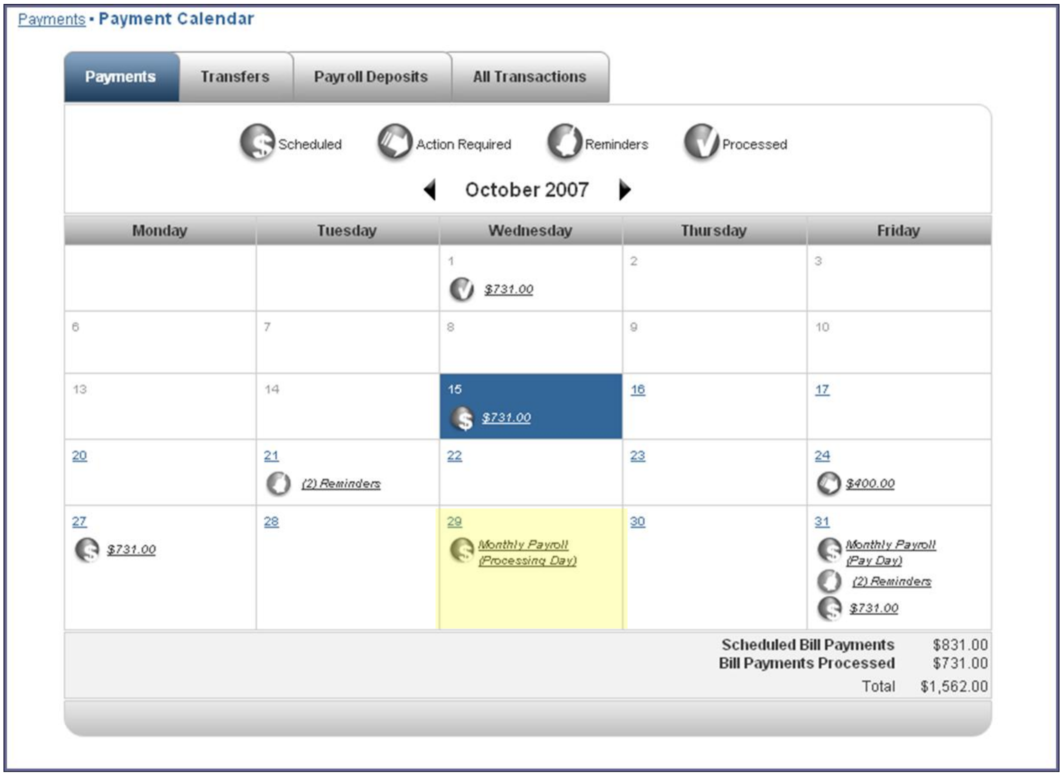


When selecting the Calendar feature the business user will be diverted to this screen. The business user can customize the calendar view by utilizing the tabs located at the top of the screen (Payments, Transfers, Payroll Deposits, All Transactions).

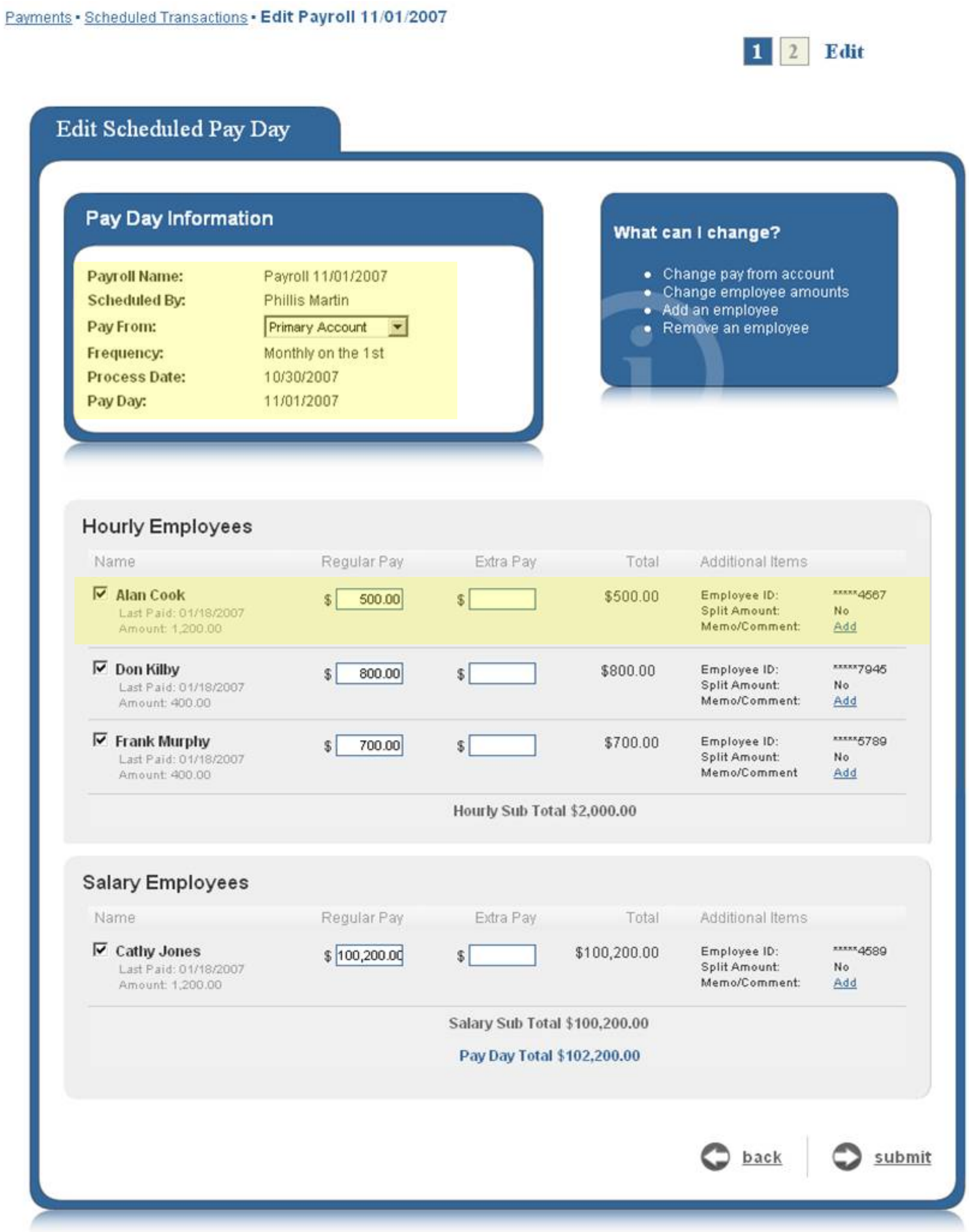
In addition, the business user may utilize the symbol key to recognize scheduled payments, actions required, reminders and processed payments.



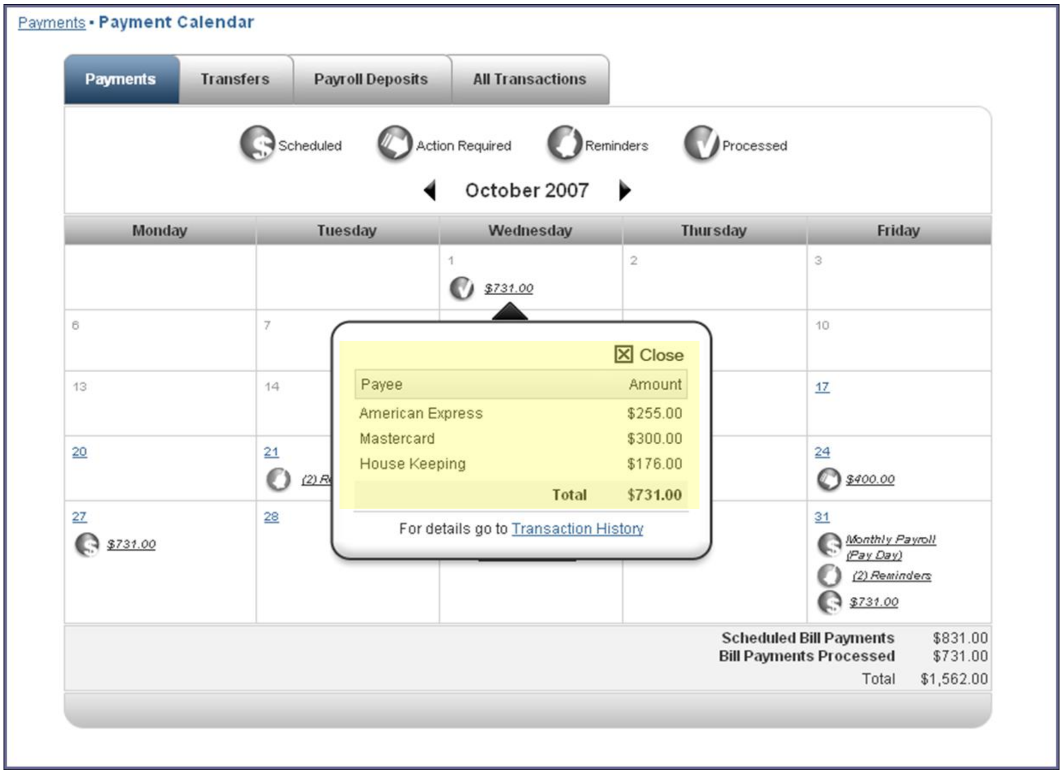
When selecting reminders the business user will encounter a pop-up layer similar to this. If the business user desires to modify their reminders they may choose the “Scheduled Reminders” link to make these changes.



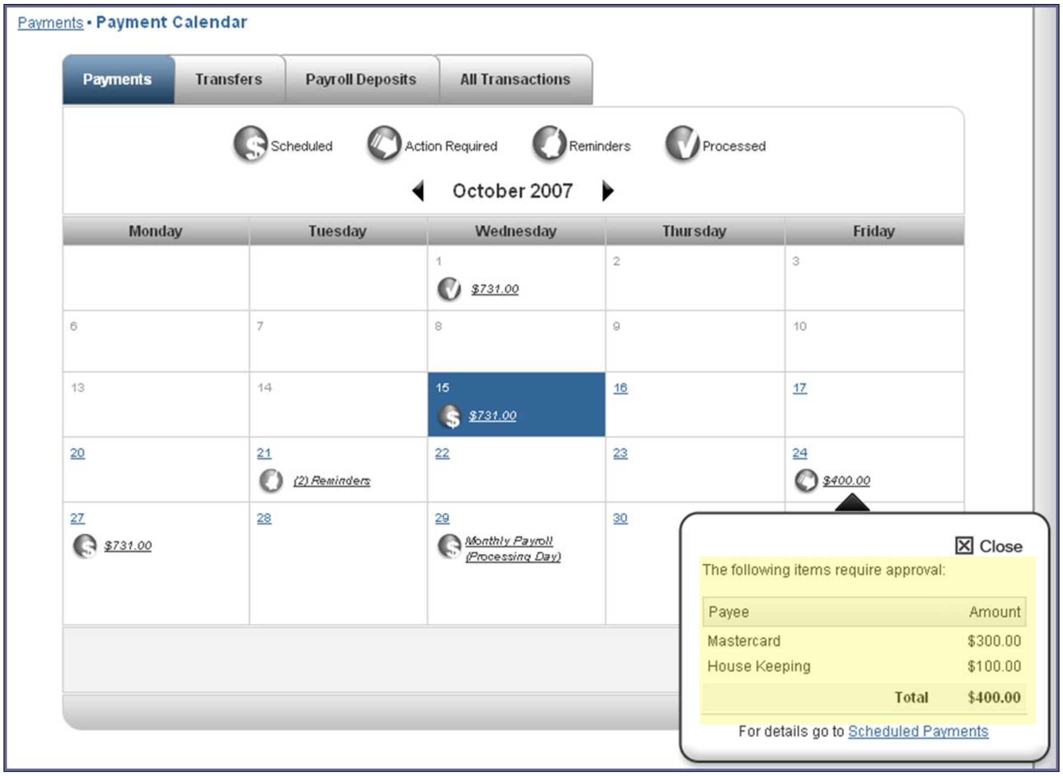
Business users may access the transactions scheduled to process on a specific calendar day. To access this information the business user should select the "Scheduled" icon.



When selecting the "Scheduled" icon the business user will be diverted to the normal "Edit Scheduled Pay Day" screen where they can make the changes they desire.



When choosing to view their processed transactions, the business user will encounter a pop-up layer similar to this. If the business user desires to view more detailed information about their processed transactions they may select the "Transaction History" link from within this pop-up layer.

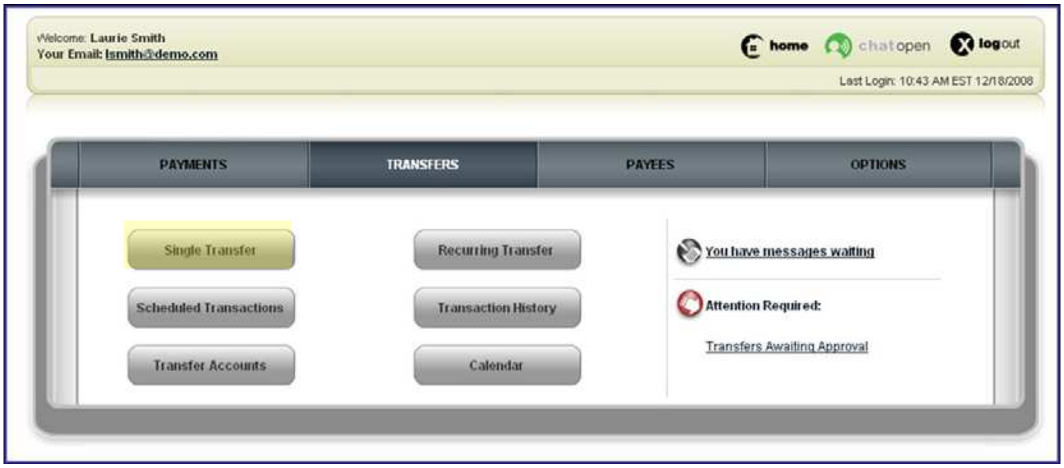


Finally, when the business user chooses the calendar icon "action required" the user will encounter a pop-up layer similar to this. If the user desires to initiate the required action they may select the "Scheduled Payments" link within this pop-up layer.

Note: Business users may click on a blank date on the calendar to enable functionality allowing them to schedule a payment, transfer, payroll deposit or reminder.

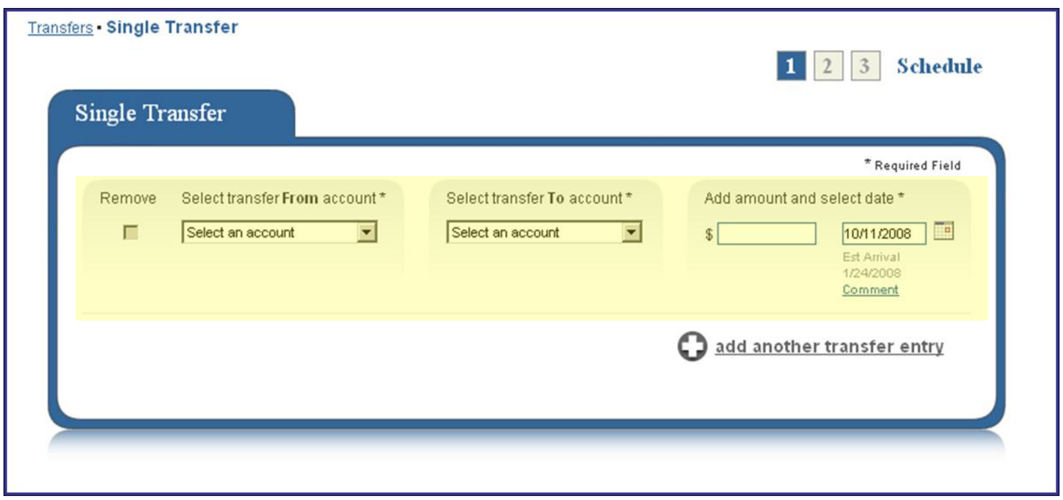
Section Five

Transfers Tab



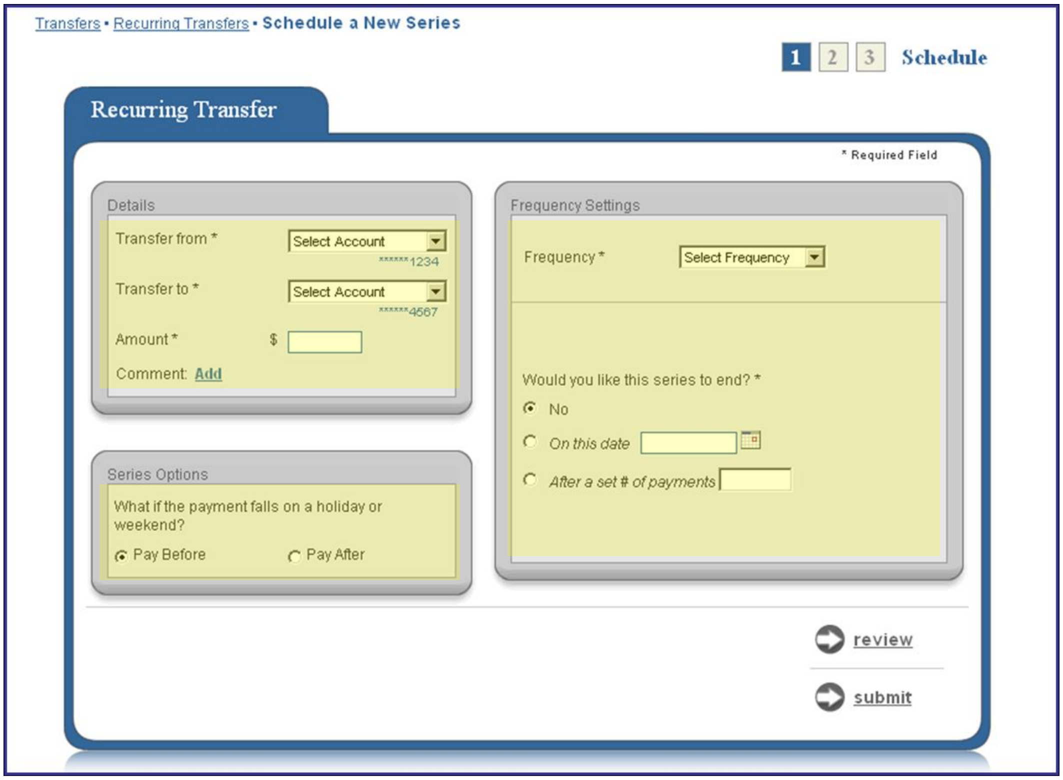
The final tab to discuss in the Business 2.0 product is the Transfers Tab. When selecting this tab the business user will see that they have the ability to schedule both single and recurring transfers, view their scheduled transfers and transfer history, access their transfer accounts and view their transfer calendar.

Let's first take a look at how to schedule a **Single Transfer** in the Business 2.0 product.



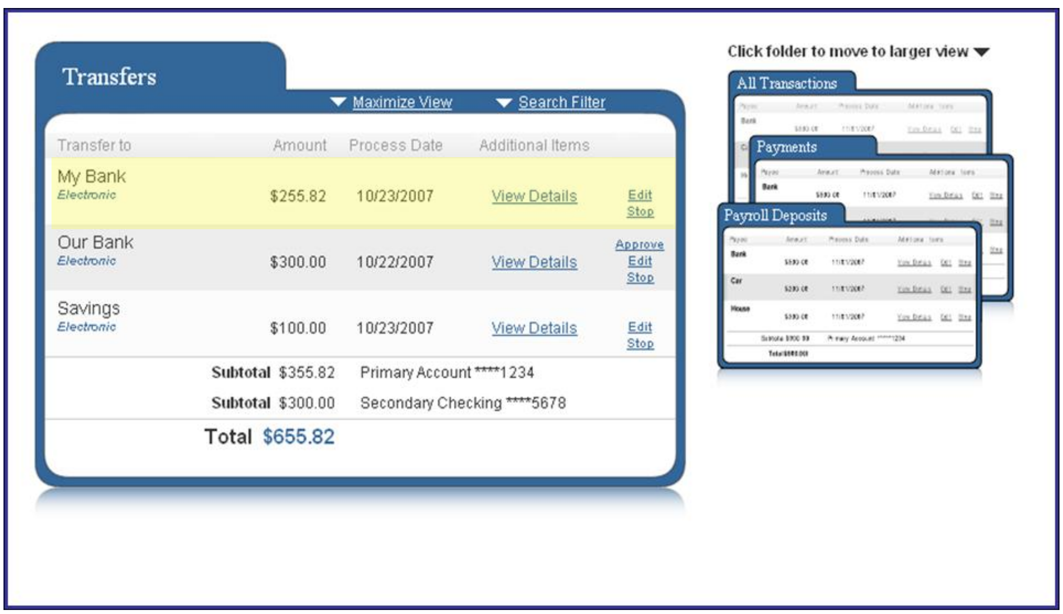
When choosing the **Single Transfer** feature the business user will be diverted to this screen. The business user should enter the information required on this screen and submit the information to process their single transfers.

Business users can also schedule recurring transfers under the Transfers Tab. Users can access this functionality by selecting the **Recurring Transfer** feature on this screen.



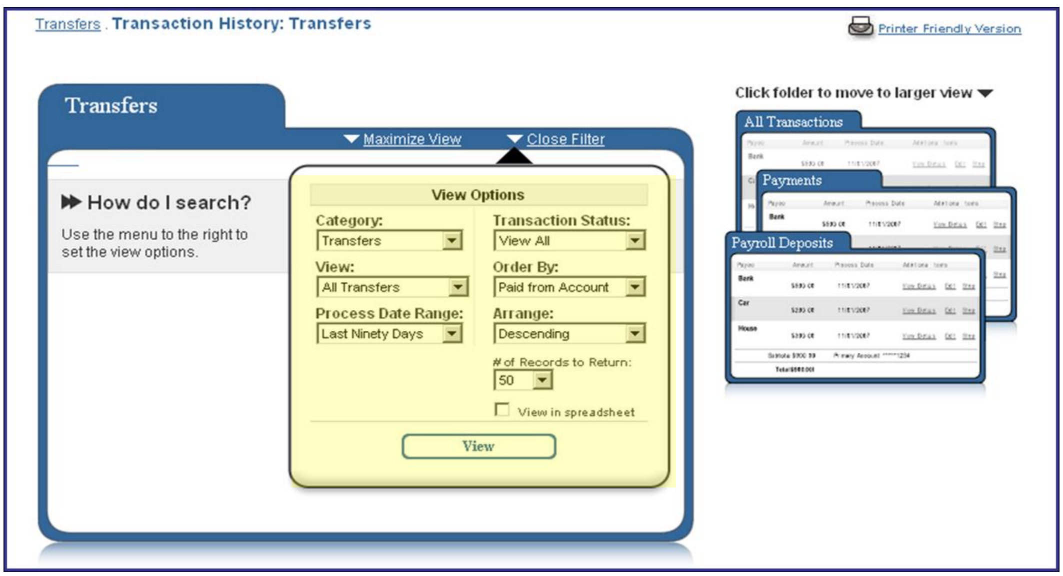
When selecting the **Recurring Transfer** feature, the business user will be diverted to this screen. From this screen the business user should enter the required information and submit the information in order for their recurring transfers to process.

Business users will have the ability to access their scheduled transfers within the Business 2.0 product. To access this information the business user should select the **Scheduled Transfers** feature from this screen.



When selecting the **Scheduled Transfers** feature the business user will be diverted to this screen. From this screen the business user will have the ability to view their scheduled transfers, as well as their scheduled payroll deposits and payments and all of their scheduled transactions.

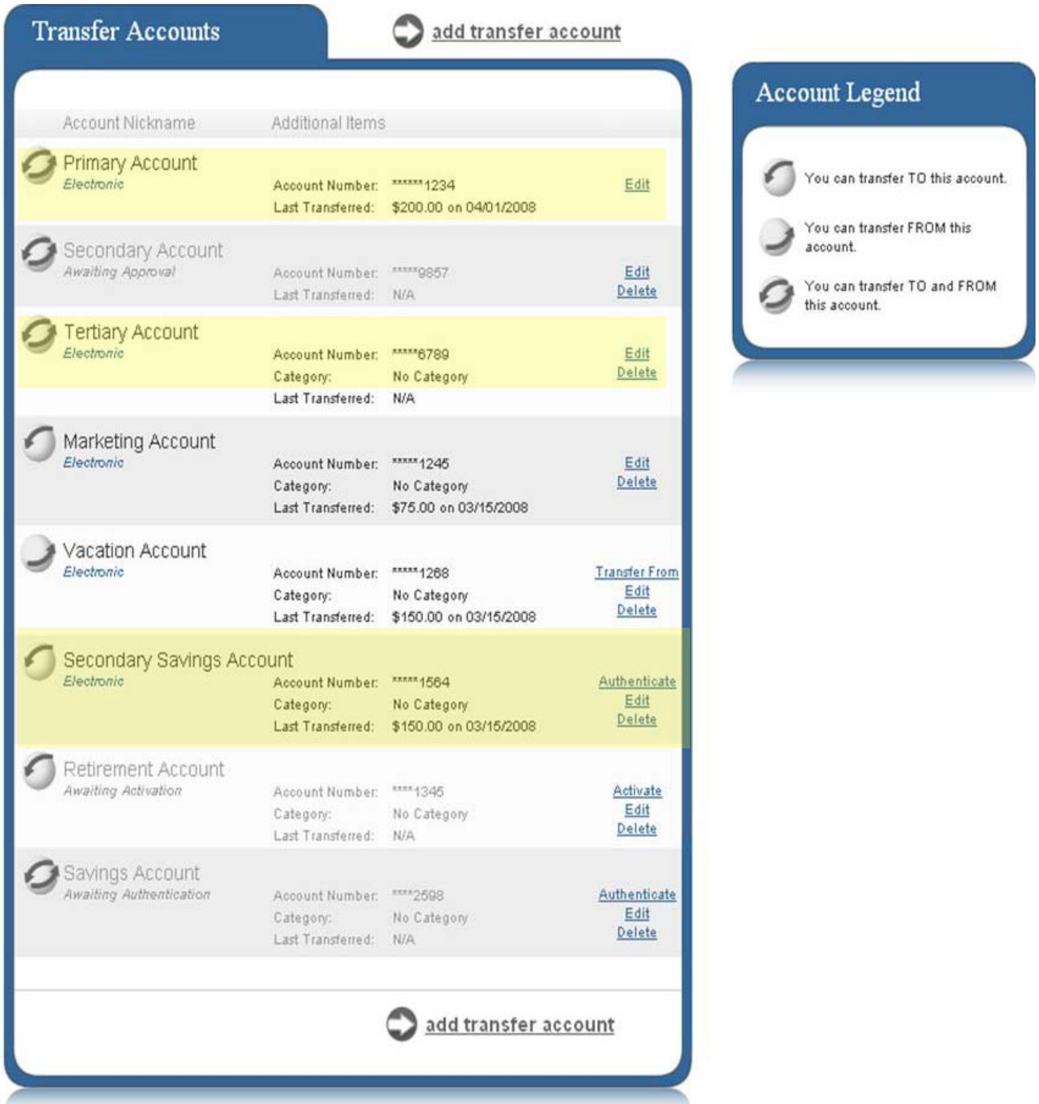
Business users will have the ability to view their transaction history within the Business 2.0 product. To access this information the business user should select the **"Transaction History"** feature from this screen.



When selecting the **Transaction History** feature the business user will be diverted to this screen. From this screen the business user will have the ability to customize their history search for transfer history, payroll deposit history, payments history, and all transaction history.

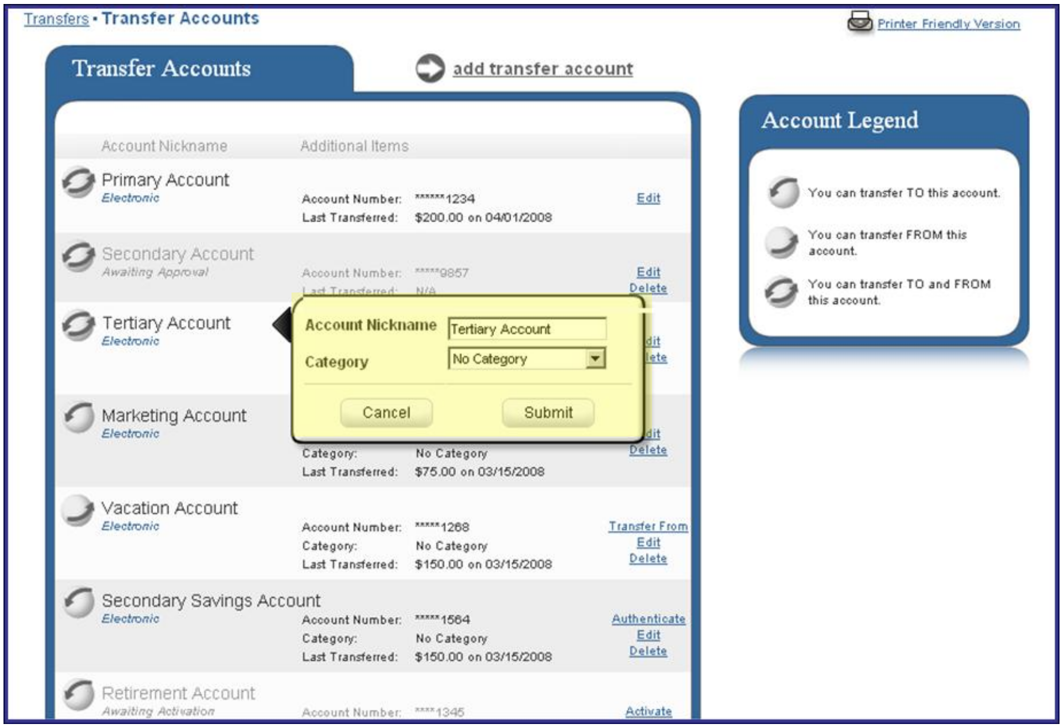
Business users will have the ability to view their transfer accounts in the Business 2.0 product. When selecting the "Transfer Accounts" feature, the business user will encounter this dropdown menu. The business user can choose to view their transfer accounts or add another transfer account from this dropdown menu.

Let's first look at **"View Transfer Accounts"**.

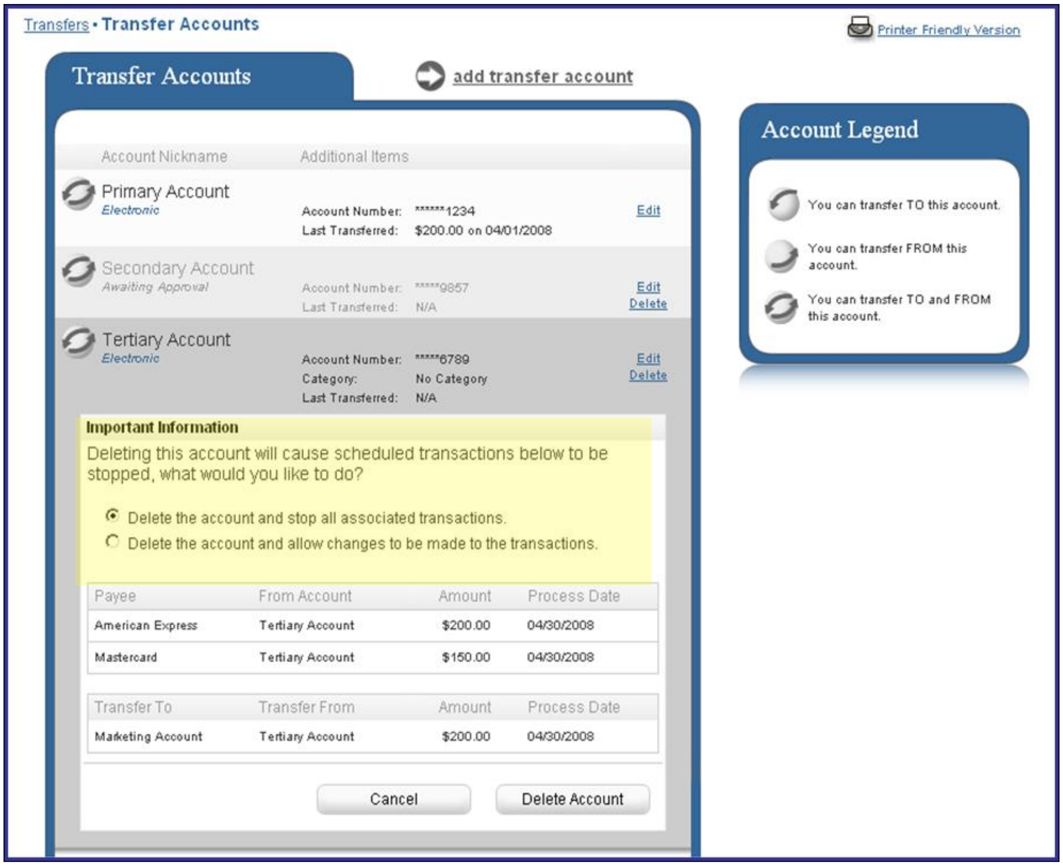


When choosing to **View Transfer Accounts**, the business user will be diverted to this screen. From this screen the business user can edit, delete and authenticate their transfer accounts.

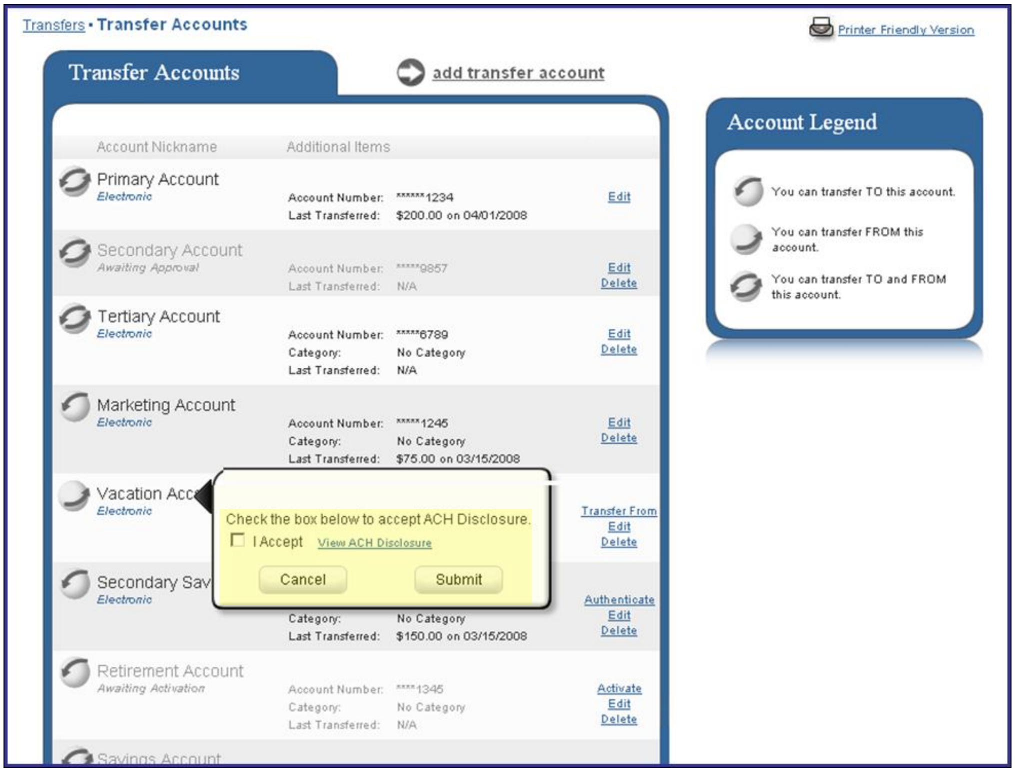
In addition, the business user can utilize the Account Legend on the right side of this screen to recognize the type of transfer account that they are dealing with.



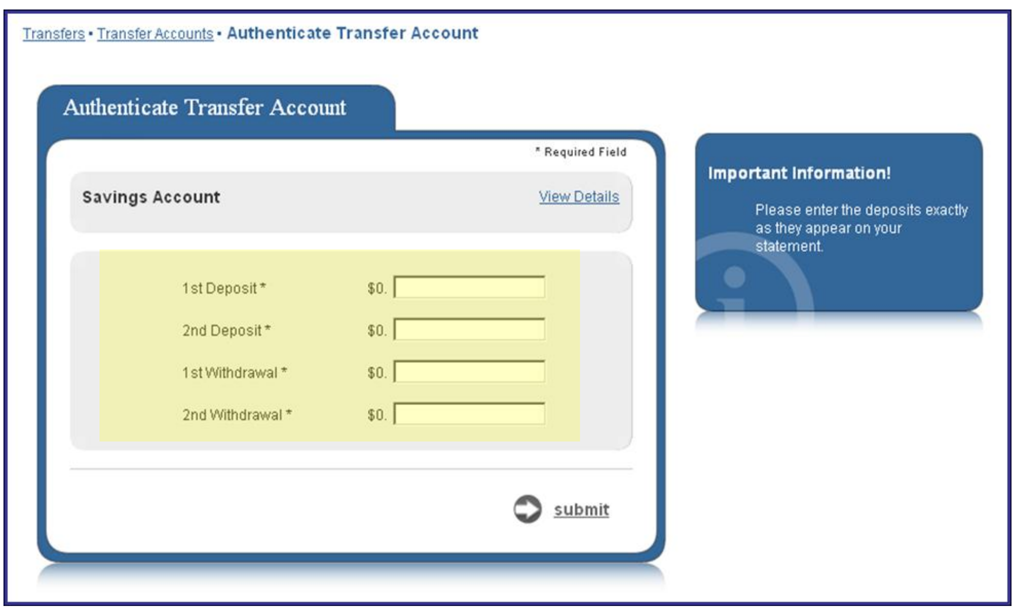
When the business user chooses to **Edit** their transfer account they will be presented with this pop-up layer. This layer will allow the business user to edit the transfer account's nickname and category. After making the edits, the business user should select the submit button for these edits to take effect.



Business users can also decide to **Delete** their transfer accounts. If the transfer account has scheduled transactions, the business user will be presented with this screen. The user will be given the option to delete the transfer account and stop the associated transactions, or delete the transfer account and allow changes to be made to the transactions.

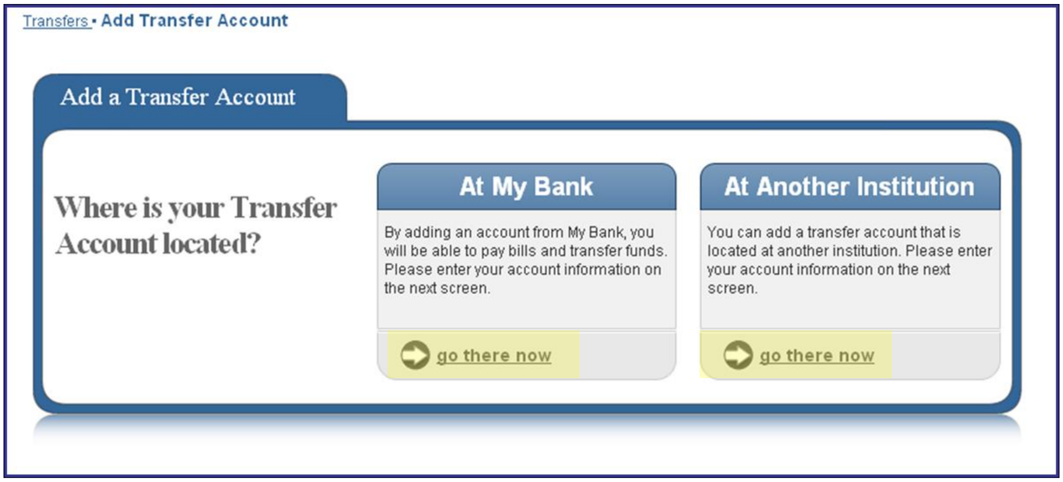


When **Authenticating** an Inbound Transfer account, the business user will need to accept their Financial Institution's ACH disclosure statement.

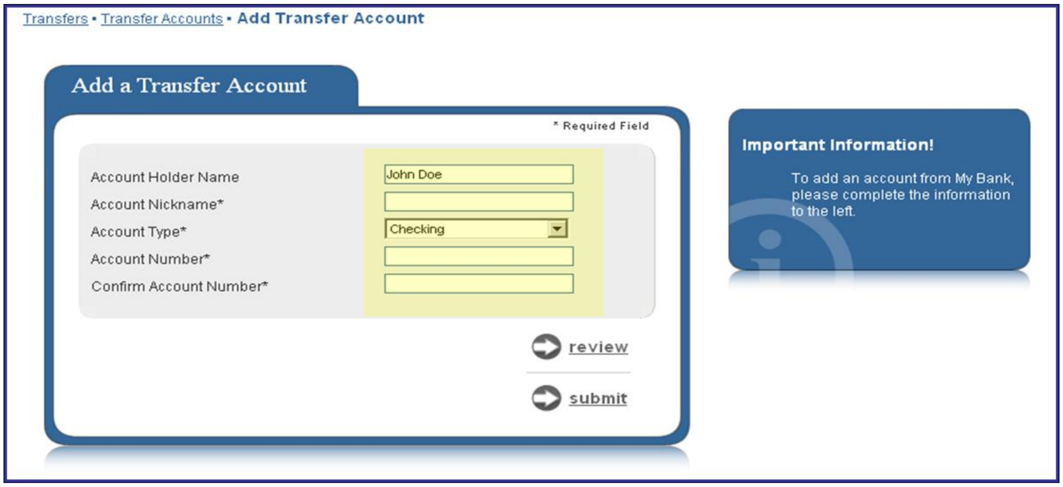


After accepting the ACH disclosure statement, the business user will need to enter accurate deposit and withdrawal information to complete the Inbound Transfer authentication.

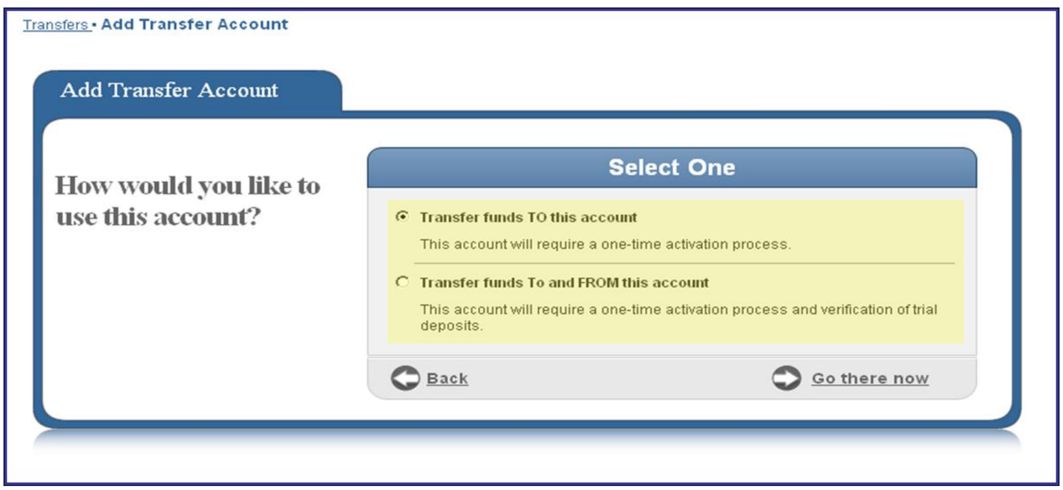
Next let's take a look at adding a new transfer account. To initiate this process the business user should select the **"Add Account"** feature from this screen.



When choosing to add a new transfer account, the business user will be diverted to this screen. From this screen the business user must indicate if their Transfer Account is located at their Business product FI ("At My Bank") or "At Another Institution". The business user can begin the add process by selecting the "Go There Now" feature in the appropriate window.

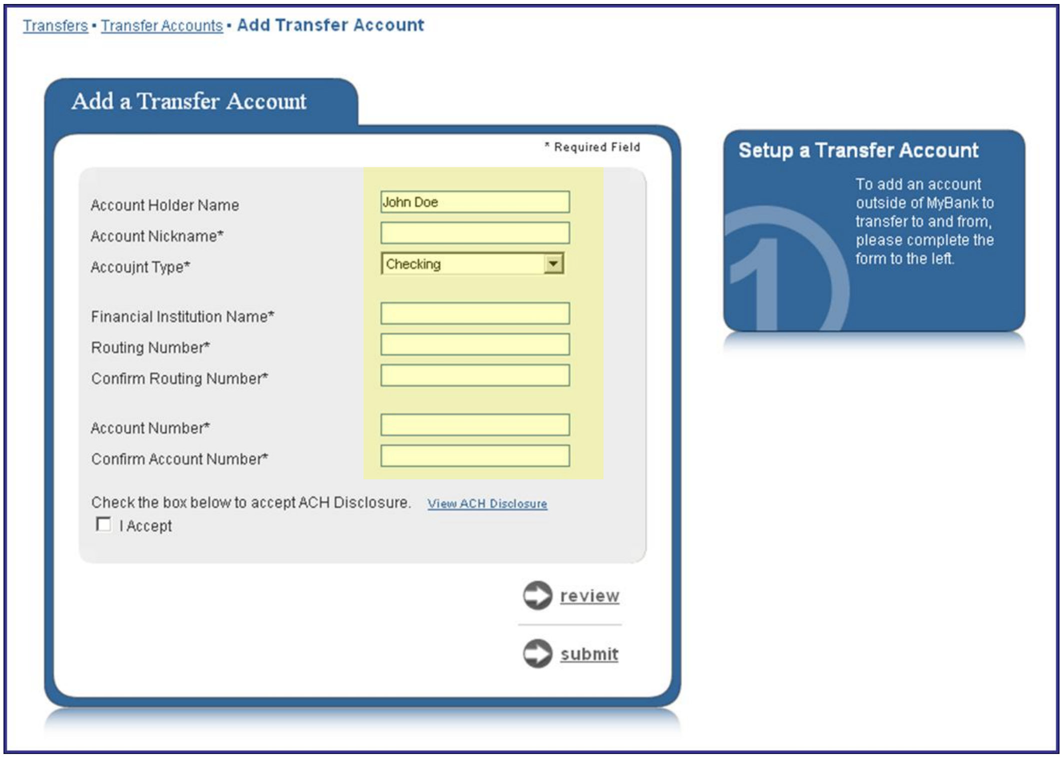


When the business user chooses the **"At My Bank"** option they will be diverted to this screen. The only required information to add the transfer account will be an account nickname, account type, and account number.



When the business user selects the **"At Another Institution"** option they will be diverted to this screen. From this screen the business user if they would like to only transfer funds TO this new account, or if they prefer to send funds both TO and FROM this account.

After choosing the desired option the business user should select the "Go there now" link.

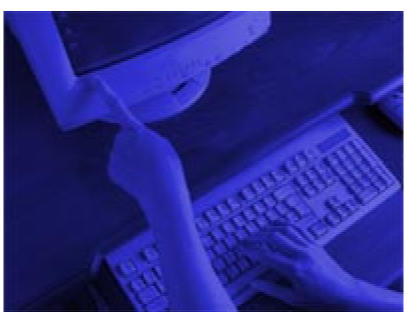


Next, the business user will need to enter the required information from this screen. After inputting the information, the business user should submit the information. The business user will be required to successfully request and enter an activation code for this transfer account. If the transfer account will be used for inbound transfers, the business user will also have to successfully input the two deposits and withdrawals that will be made on their account before the new transfer account will become active.

Congratulations!

You have successfully completed the navigation tutorial for Business 2.0!

This concludes our tour of the Business 2.0 product. Once you have completed your training session, simply **Logout.**



Please feel free to print and use this tutorial at any time to navigate, and don't forget to sign yourself up for this great service if you haven't already!