Electronic Bill Pay
Quick Steps
Pay On Account

Version 1.0

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Disclaimer

Contents

Overview

If your account is setup for Electronic Bill Pay (EBP), then your users will have access to the Pay On Account feature in iConnectData (ICD). Pay On Account allows you to remit payments on your account when you have invoices available and ready to be paid.

Please note that if your account has a payment method other than EBP, then you will not have access to this module. To access, select **Pay On Account** from the ICD home page (**Payment Center > Pay On Account**).
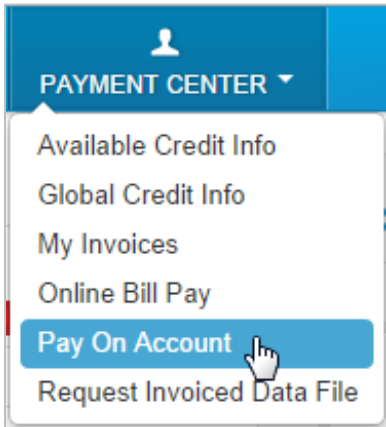
You will be directed to the Pay My Accounts page.
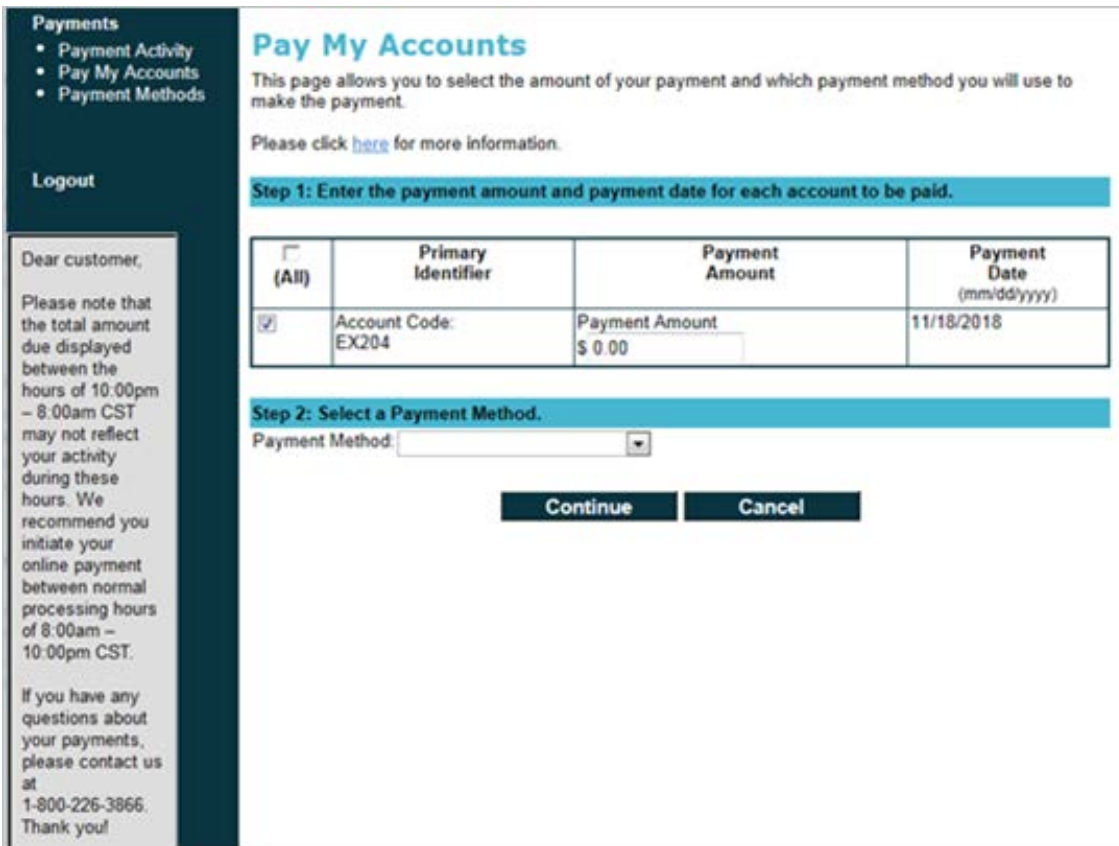
Setting Up Payment Methods

As a first-time user, you will need to set up and store your checking and/or savings account information for use in making payments. Once you have a payment method set up, you can edit or delete it, if necessary.

Setting up a Bank Account

1. On the Pay My Accounts main page, select **Payment Methods** from the left-hand menu.
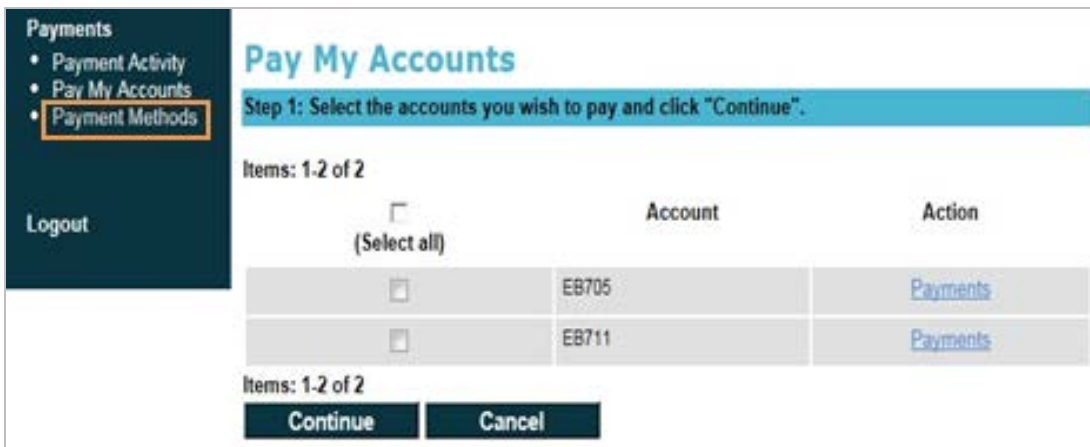
2. On the Payment Methods page, select **Add a new bank account** from the drop-down and then select **Go**.
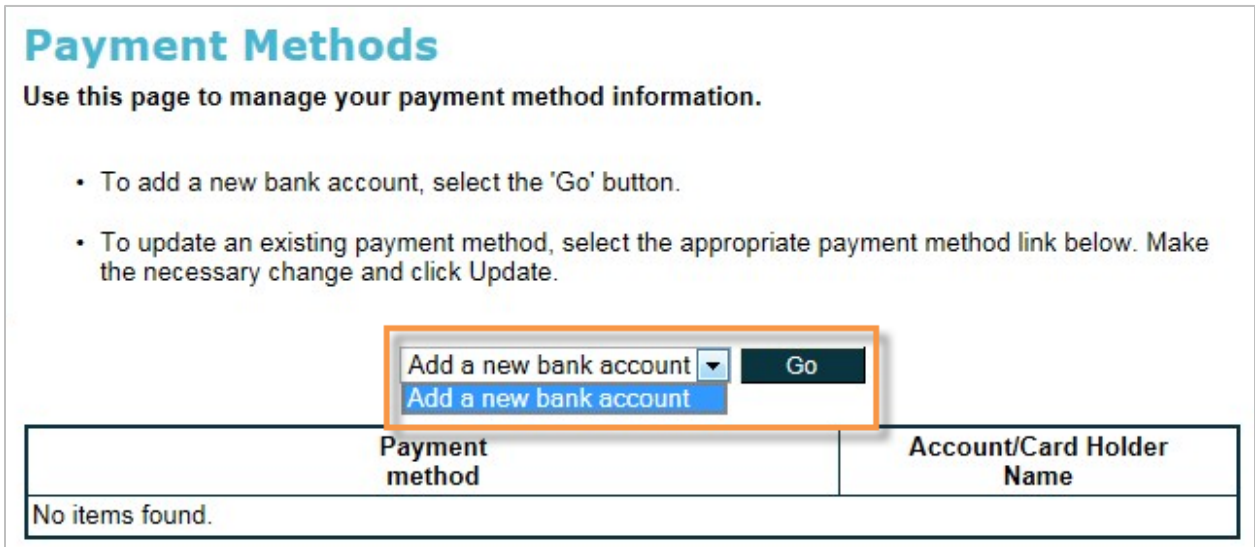
3. On the Add New Bank Account page, complete each field with your bank account information. Select **Add** when finished. Please note:

- If you enter an account nickname, ensure that it can be easily identified if you use several bank accounts.

- You must select the check box at the bottom of the page to agree to the authorization agreement terms and conditions. It is recommended that you first select the link to read the authorization agreement.

4. A confirmation message will display with your bank account information. Ensure everything is correct. If not, return to the Payment Methods page and make edits.

Editing an Existing Bank Account

You can edit a payment method from the main Payment Methods page. You can make corrections, update information, or even delete an account.

1. Select the account you want to edit from the **Payment method** column. Note that if a nickname was entered during setup, that nickname will display as the account's name. If no nickname was entered, the masked bank account and routing number will display, as shown below.

2. Make changes to any of the fields and select **Update** when finished. Note that selecting **Delete** permanently removes the account, but you can add it back at any time.

Making Payments

Once your payment method is set up, you can begin remitting payments.

1. On the Pay My Accounts page, select the check box for each account you want to pay and then select **Continue**.

2. The next page displays the amount due for each account you selected. Note that:

   o The **Payment Amount** method column contains the total amount due that you will pay when you select **Continue**. You can change this to any other amount, but it cannot be lower than $1.00 or higher than the total amount due.

   o Payments must be entered with a decimal.

   o The **Payment Date** will always be the current date and cannot be changed.

   o If you don't want to pay on an account in the list, uncheck the box next to the account

   o The **Cancel** button will direct you to the Payment Activity page

   o The total amount due displayed between the hours of 10:00 pm - 8:00 am CDT may not reflect your activity during these hours. It is recommended that you initiate your payments during the normal processing hours of 8:00 am - 10:00 pm CDT.

   o If you have access to pay unbilled amounts, the system will send the lessor of your unbilled amount and unbilled limit and add it to your amount due. For example, if you have an unbilled amount of 224.68 and your unbilled limit is 250.00, 224.68 will be added to your amount due. However, if your unbilled amount exceeds your unbilled limit, the total limit plus your updated balance will be added to the amount due. In this case, 250 plus any additional charge will be added.

   o If you have access to pay unbilled amounts, *it is highly recommended to make payments before 3:00 pm CDT*. Paying after 3:00 pm CDT will delay funds posting to your account.

   o If you are set up to pay only one account, this is the first page you will see when selecting **Pay My Accounts**. Step 2 will be replaced with Step 1.

   o You are limited to only one payment per day on each of your accounts.

(see image on next page)

3. Select a saved bank account from the **Payment Method** drop-down and then select **Continue**. If you do not have any bank accounts saved, you must select **Enter a new bank account** before you can proceed. See Setting Up Payment Methods for more information.

4. Review your payment information to verify everything is accurate. To make edits, select **Change** to return to the previous page. Select **Delete** to remove a payment. Select **Cancel** to go to the Payment Activity page.

   In the example image below, a payment was already made earlier in the day for this account. Since only one payment is allowed per account each day, a warning message is displayed, stating that their payment (Payment 2 only) will not process. However, the payment will be stored for future use.

   If everything is correct, select **Make Payment**.

   Note: Delete is not an option if you have only one account listed on this page.

Pay My Accounts

This page allows you to review the accuracy of your payment choices before the payment is complete. You can choose to change the payment amount or you can choose to change your payment method.

Clicking on Make Payment creates a payment record that will be transmitted to your financial institution.

Step 5: Confirm your payment information and click "Make Payment".

Payment 1 [Change] [Delete]

Account Code:	EB705
Payment Amount:	$2,244.89
Payment Date: (mm/dd/yyyy)	02/27/2018

Payment 2 [Change] [Delete]

▶ Duplicate Payment Warning: A payment in the amount of $556.00 was recently made for this account.

Account Code:	EB711
Payment Amount:	$556.00
Payment Date: (mm/dd/yyyy)	02/27/2018

Payment Method [Change]

Payment Method	Bob Checking Acct

[Make Payment] [Cancel]

5. The Payment Request Submitted page displays after confirming your payment. Select **print this page** at the top of the page to print a copy for your records.

Payment Request Submitted

Thank you - the payments below have been submitted. Please print this page or make note of the Reference IDs.

Payment 1

Reference ID:	1385200003
Payment Status:	Payment Submitted
Date and Time: (mm/dd/yyyy)	02/30/2018 10:41:30 (CDT)
Account Code:	EB705
Payment Amount:	$2,244.89
Payment Date: (mm/dd/yyyy)	02/30/2018
Customer Name:	Bob Smith Trucking Bob Smith
Payment Method:	BOB Payment method added successfully

Payment 2

Reference ID:	1385201003
Payment Status:	Payment Submitted
Date and Time: (mm/dd/yyyy)	02/30/2018 10:41:32 (CDT)
Account Code:	EB711
Payment Amount:	$556.00
Payment Date: (mm/dd/yyyy)	02/30/2018
Customer Name:	Bob Smith Trucking Bob Smith
Payment Method:	BOB Payment method added successfully

Back to Payment Activity

Reviewing Payment Activity

The Payment Activity page displays transactions for all of your associated active accounts. You can review the status of transactions and drill into more detail.

1. Select **Payment Activity** from the left-hand menu.

2. In the **Display** drop-down, you can select:

   o **Payments for all active accounts.** Displays all payments for all of your active accounts. This option is defaulted.

   o **My payments.** Displays only initiated payments

   o **Account Name (example: EB711).** Displays only the payments associated to an individual account

3. To drill down into more details on an individual payment, select the link in the **Reference Id** column.

4. The Payment Details page opens, displaying all information associated with the selected payment. (***Note:*** *Image below is a split image of the full screen.*)