



Electronic Bill Pay Quick Steps Pay On Account

Version 1.0

Release Date: 3/20/2018

Disclaimer

The information furnished herein is proprietary and confidential and is intended. It should not be duplicated, published, or disclosed in whole or in part without the permission of your company.

Contents

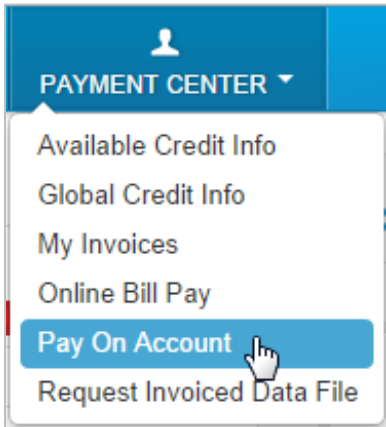
- Overview 1
- Setting Up Payment Methods..... 2
 - Setting up a Bank Account 2
 - Editing an Existing Bank Account 4
- Making Payments..... 5
- Reviewing Payment Activity..... 9



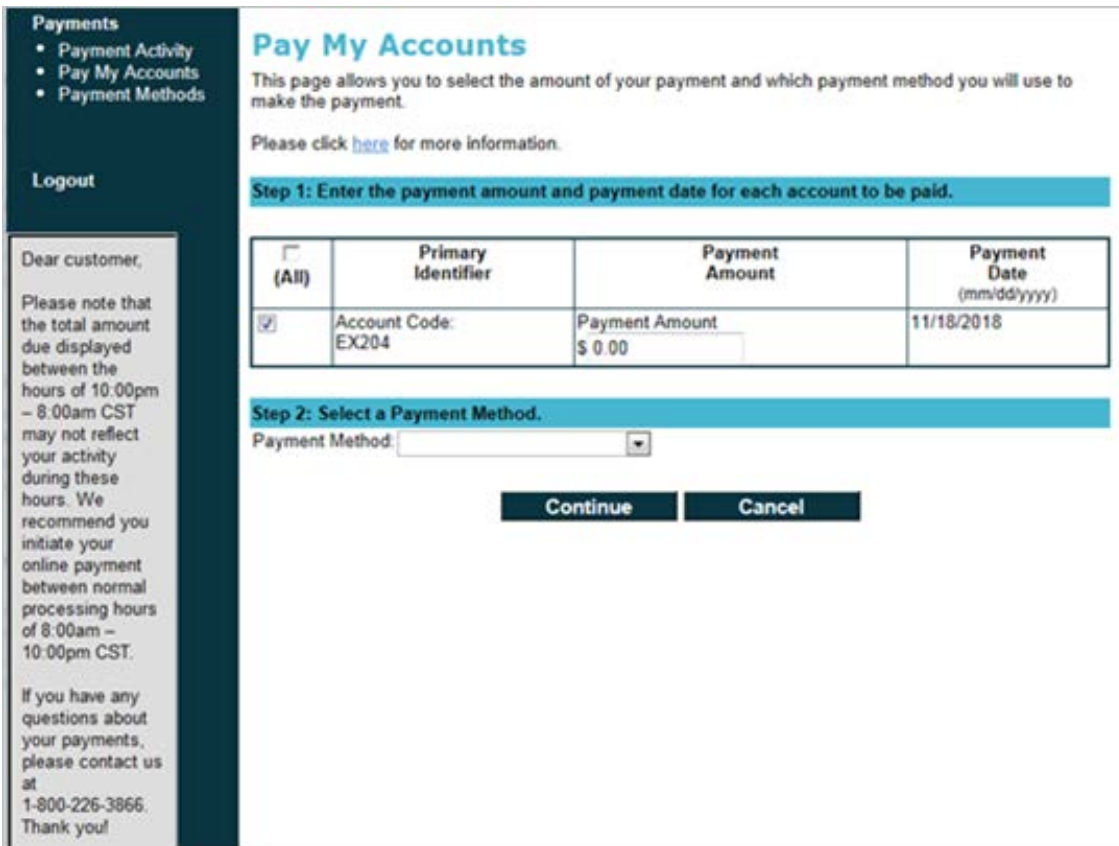
Overview

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.

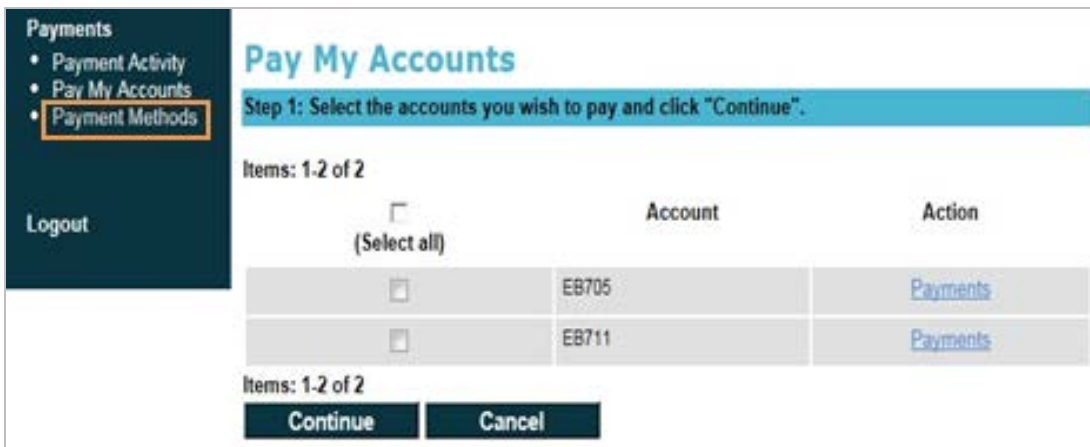


Setting Up Payment Methods

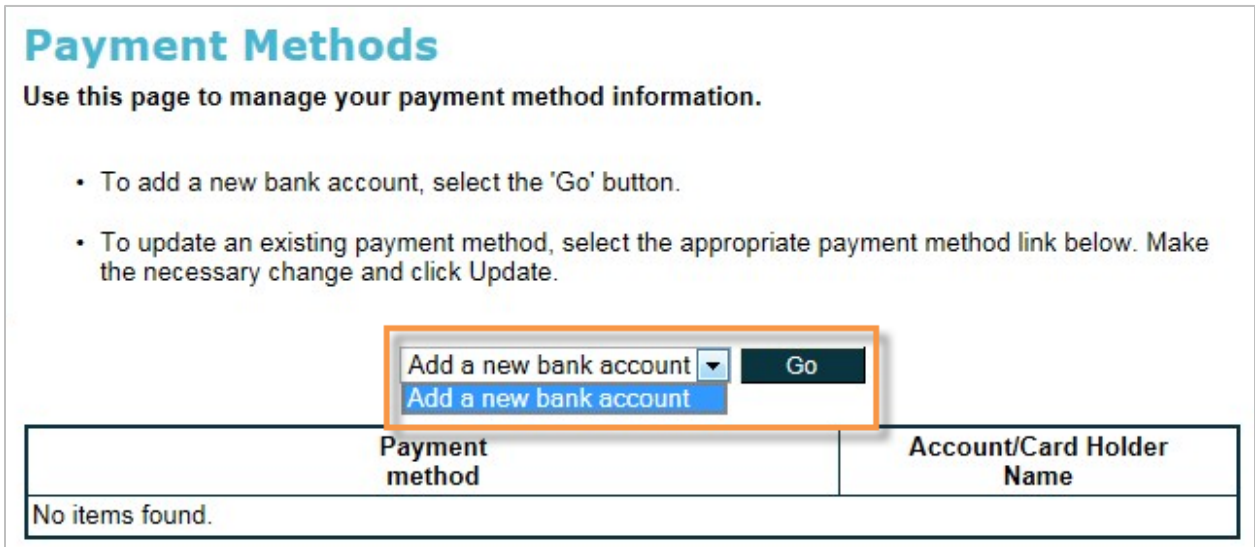
As a first-time user, you will need to set up and store your checking and/or savings account information for use in making payments. Once you have a payment method set up, you can edit or delete it, if necessary.

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.

Add New Bank Account

Example of Check (do not use a deposit slip)

John Smith
100 Main Street
Anytown, NY 10012 102

PAY TO THE ORDER OF _____ \$ _____
_____ DOLLARS

MEMO _____

⑆125598569⑆ 102 125456987⑈⑈

Routing/Transit Number (9 digits) Account Number

Bank Account Type:

Account Holder Name:

Routing Number:

Account Number:

Account nickname:

Note: You need to enter an account nickname only if you choose to store this payment method for future use.

[View authorization agreement for direct payment \(ACH debits\) and bank account payment method storage terms & conditions.](#)

I agree to the authorization agreement for direct payment (ACH debits) and bank account payment method storage terms & conditions and would like the above payment method stored for use in Pay My Accounts.

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.

Payment Method Added

The payment method below has been added.

Payment Method - Bank Account

Bank Account: **Checking**

Account Holder Name: **Bob Smith**

Routing Number: *******0017**

Account Number: *******2333**

Bank Name: **REGIONS BANK**

Account nickname:

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.

Payment Methods

Use this page to manage your payment method information.

- To add a new bank account, select the 'Go' button.
- To update an existing payment method, select the appropriate payment method link below. Make the necessary change and click Update.

Add a new bank account ▾ Go

Items: 1-1 of 1

Payment method	Account/Card Holder Name
Checking *****0017 - *****2333	Bob Smith

Items: 1-1 of 1

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.

Payment Method - Bank Account

Example of Check (do not use a deposit slip)

John Smith 102
 100 Main Street
 Anytown, NY 10012

PAY TO THE ORDER OF _____ \$ _____
 _____ DOLLARS

MEMO _____

⑆125598589⑆ 102 ⑆125456987⑆

Routing/Transit Number (9 digits) Account Number

Bank Account Type: Checking ▾

Account Holder Name:

Current Routing Number: *****0017

New Routing Number:

Current Account Number: *****2333

New Account Number:

Bank Name: **REGIONS BANK**

Account nickname:

[Authorization Agreement for storage of direct payment \(ACH Debits\) payment method.](#)

Update
Delete
Cancel

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**.

The screenshot shows the 'Pay My Accounts' page. On the left is a dark sidebar with 'Payments' selected, containing links for 'Payment Activity', 'Pay My Accounts' (highlighted), and 'Payment Methods', along with a 'Logout' button. The main content area has the heading 'Pay My Accounts' and a blue instruction bar: 'Step 1: Select the accounts you wish to pay and click "Continue".' Below this, it says 'Items: 1-2 of 2'. A table lists two accounts: EB705 and EB711. Each row has a checked checkbox, the account number, and a 'Payments' link. Below the table, it says 'Items: 1-2 of 2' and has two buttons: 'Continue' (highlighted with a red box) and 'Cancel'.

2. The next page displays the amount due for each account you selected. Note that:
 - 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.
 - Payments must be entered with a decimal.
 - The **Payment Date** will always be the current date and cannot be changed.
 - If you don't want to pay on an account in the list, uncheck the box next to the account
 - The **Cancel** button will direct you to the Payment Activity page
 - 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.
 - 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.
 - 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.
 - 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.
 - You are limited to only one payment per day on each of your accounts.

(see image on next page)

Pay My Accounts

This page allows you to select the amount of your payment and which payment method you will use to make the payment.

Please click [here](#) for more information.

Step 2: Enter the payment amount and payment date for each account to be paid.

<input type="checkbox"/> (All)	Primary Identifier	Payment Amount	Payment Date (mm/dd/yyyy)
<input checked="" type="checkbox"/>	Account Code: EB705	Payment Amount \$ 2244.89	02/27/2018
<input checked="" type="checkbox"/>	Account Code: EB711	Payment Amount \$ 556.00	02/27/2018

Step 3: Select a Payment Method.

Payment Method:

Continue **Cancel**

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.

Pay My Accounts

This page allows you to select the amount of your payment and which payment method you will use to make the payment.

Please click [here](#) for more information.

Step 2: Enter the payment amount and payment date for each account to be paid.

<input type="checkbox"/> (All)	Primary Identifier	Payment Amount	Payment Date (mm/dd/yyyy)
<input checked="" type="checkbox"/>	Account Code: EB705	Payment Amount \$ 2244.89	02/27/2018
<input checked="" type="checkbox"/>	Account Code: EB711	Payment Amount \$ 556.00	02/27/2018

Step 3: Select a Payment Method.

Payment Method:

Continue **Cancel**

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.

Payments

- **Payment Activity**
- Pay My Accounts
- Payment Methods

Logout

Pay My Accounts

Step 1: Select the accounts you wish to pay and click "Continue".

Items: 1-2 of 2

(Select all)	Account	Action
<input type="checkbox"/>	EB705	Payments
<input type="checkbox"/>	EB711	Payments

Items: 1-2 of 2

Continue **Cancel**

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

- **Payments for all active accounts.** Displays all payments for all of your active accounts. This option is defaulted.
- **My payments.** Displays only initiated payments
- **Account Name (example: EB711).** Displays only the payments associated to an individual account

Payments

- **Payment Activity**
- Pay My Accounts
- Payment Methods

Logout

Payment Activity

This page displays your recent payment activity. If you have more than one account, you may view activity for individual accounts by using the drop-down list beside Display. Choose the account and then click Go.

To view payment details, click on the blue reference ID. The next page will display the payment and bank account information.

Click [here](#) for more information on Payment Status.

Display: **Payments for all active accounts** **Go**

Items: 1-23 of 23

Reference Id	Payment Date	Account	Payment Amount	Payment method	Status
--------------	--------------	---------	----------------	----------------	--------

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

Payment Activity

This page displays your recent payment activity. If you have more than one account, you may view activity for individual accounts by using the drop-down list beside Display. Choose the account and then click Go.

To view payment details, click on the blue reference ID. The next page will display the payment and bank account information.

Click [here](#) for more information on Payment Status.

Display:

Items: 1-25 of 25

Reference Id	Payment Date	Account	Payment Amount	Payment method	Status
1384677003	12/23/2017	EB711	\$556.00	Checking *****0017 - *****2333	Failed
1384676003	12/23/2017	EB711	\$556.00	Checking *****0017 - *****2333	Submitted

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

Payment Details

Reference ID: **1384676003**
 Status: **Submitted**

Payment Transaction Information
 Payment Date: **12/23/2017**
 (mm/dd/yyyy)
 Creation Date: **12/23/2017 12:35:53 (CDT)**
 (mm/dd/yyyy)
 Submitted by: **Customer: BSMITH**

Payment Information
 Account Code: **EB711**
 Payment Amount: **\$556.00**
 Payment Method: **Bank Account**

Contact Information
 First Name: **Bob Smith Trucking**
 Middle Initial:
 Last Name: **Bob Smith**

Address: **123 Elm Street**
 City: **Anytown**
 State/Province: **Tennessee**
 ZIP/Postal Code: **37123**
 Country: **United States**

Daytime Phone Number: **(615) 555-5555**
 E-mail Address: **BSMITH@ABC.COM**

Payment Method - Bank Account
 Bank Account Type: **CHECKING**
 Account Holder Name: **Bob Smith Trucking Bob Smith**
 Routing Number: *******0017**
 Account Number: *******2333**
 Bank Name: **REGIONS BANK**