business gateway™ solutions

bill payment user guide

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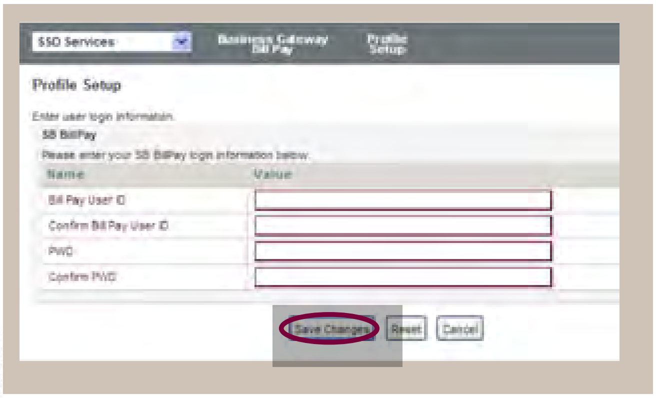
ACCESSING BILL PAY THROUGH BUSINESS GATEWAY

Step 1: In Business Gateway, select SSO Services from the dropdown menu and then click Business Gateway Bill Pay from the navigation bar.

Note: *If you are accessing the Bill Payment center while outside the United States, your ability to use the site securely may be limited due to limitations of using 128-bit encryption. Please refer to the Browser Requirements at the end of this manual.*

Step 2: For first time users, click on **Enter Login Information**.

Step 3: Enter your login credentials and click **Save changes.** You will only be required to enter your login credentials to enter the Bill Payment center the first time. For subsequent visits, you will simply click the **Login to SB BillPay** button.



PAYEE MANAGEMENT

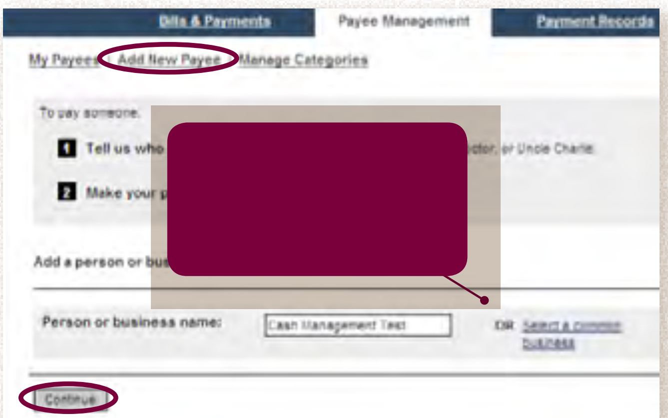
The Payee Management services option allows you to view current payees, add new payees, edit payees, and manage payment categories.

Add A New Payee

The Add New Payee option allows you to create a new payee in order to pay a bill, invoice, or statement for a product or service. Acceptable payees include any legal entity within the U.S. and its territories (APO, FPO, Guam and the U.S. Virgin Islands).

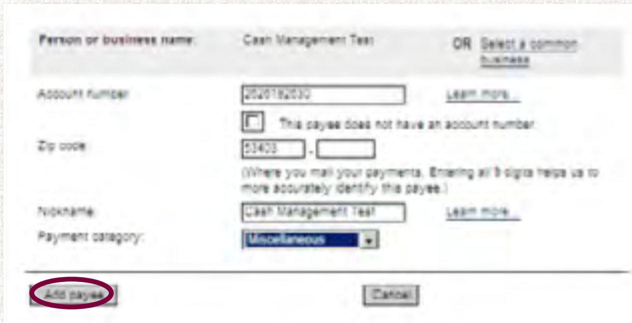
Step 1: From your navigation links, click **Payee Management** and then **Add New Payee.**

Step 2: Enter the name of the payee you want to add and click **Continue.**



Step 3: Enter the required information and click **Add payee.**

Note: *If your payee is recognized, you only need to provide the account number and Zip Code. If the payee is not recognized, additional information is required.*



MY PAYEES

My Payees is a list of the companies or organizations that you set up to pay a bill, invoice, or statement for a product or service. This option allows you to edit or delete existing payees.

Edit Or Delete A Payee

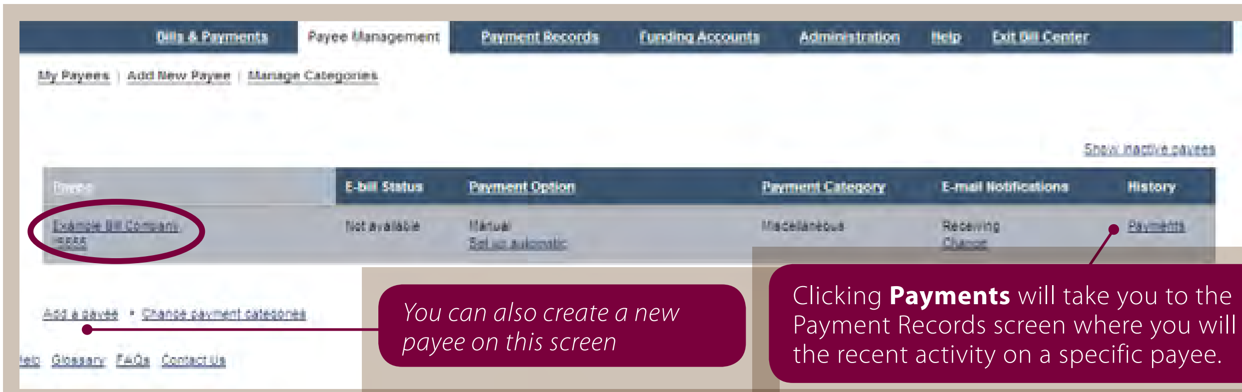
Step 1: From your navigation links, click **Payee Management.**

Step 2: From your payee list (found on the My Payees tab), click the name of the corresponding payee that you want to edit or Delete.

Step 3: From the Payee Information section click the **Change information** link to edit the payee or click the **delete** link.

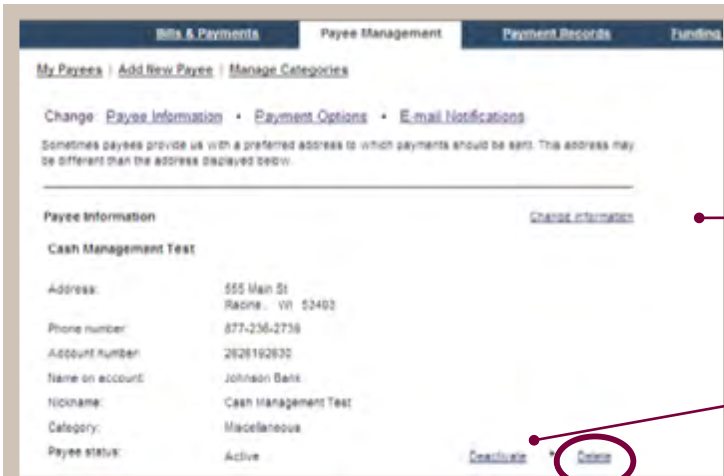
Note: If you edit a payee, you cannot send an expedited payment until the next business day.

Step 4: If you chose to delete your payee, review the information on the next page to ensure that this is the payee that you want to delete and click **Delete payee.**



You can also create a new payee on this screen

Clicking **Payments** will take you to the Payment Records screen where you will see the recent activity on a specific payee.



*You can edit a payee's name, address, phone number, web address, account number, name on the bill, payee nickname, and payment category by clicking **Change information**.*

You can Deactivate a payee in order to temporarily remove them from your Make a Payment screen until you reactivate them on this screen.

E-BILL STATUS

Set Up An E-Bill

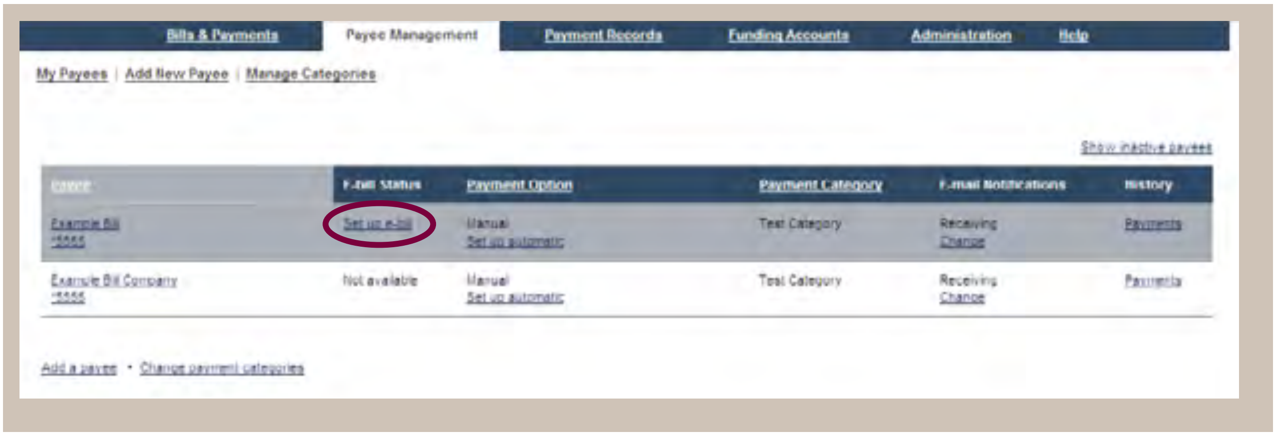
E-bills are electronic copies of your paper bills that make paying your bills online even faster and easier. ***Note:*** *E-bills are not available for all payees.*

Step 1: From your navigation links, click **Payee Management.**

Step 2: From your payee list (found on the My Payees tab), if E-bills are available for a payee click the **Set up e-bill** link on the corresponding payee.

Step 3: Provide the necessary e-bill information and click **Save changes.**

Note: *E-bills can also be set up on the Make Payments page, the My Payees page, or the Payee Details page.*



Cancel An E-Bill

Step 1: From your navigation links, click **Payee Management.**

Step 2: Within the E-Bill Status column, click the **Cancel e-bill** link corresponding to the payee for which you no longer want to receive an e-bill.

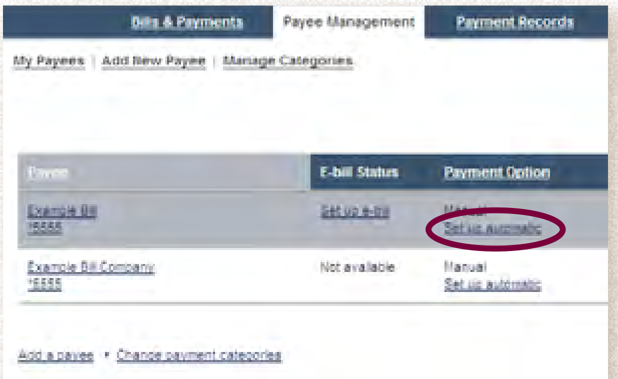
PAYMENT OPTIONS

The Payment Options allows you to set up or cancel automatic payments and add a memo to a bill payment.

Set Up Automatic Payments

Step 1: From your navigation links, click **Payee Management.**

Step 2: Within the Payment Options column, click the **Set up automatic** link for the corresponding payee.



Step 3: From the Funding account box, select the funding account. All future payments to this payee will be made from this account.

Note: *If you chose the "Always use my default" option and change your default funding account, the account that will be debited for your automatic payment will automatically change to the new default funding account. This does not apply to one time payments.*

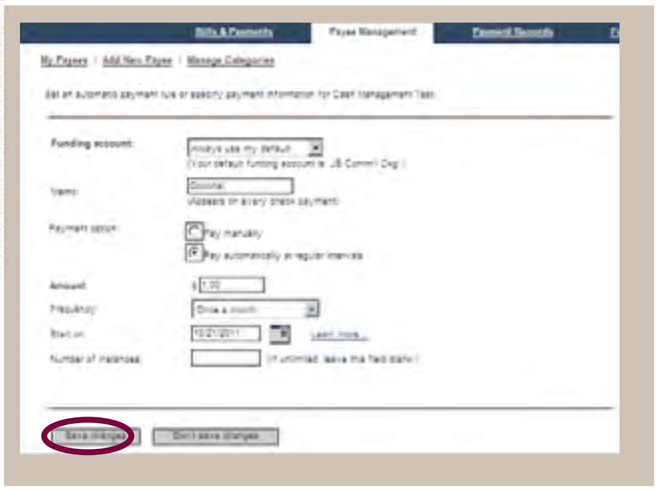
Step 4: Enter an optional memo, which will appear on check payments only.

Step 5: Select **Pay automatically at regular intervals** for your payment option.

Step 6: Fill in the Amount box, Frequency of the payment, Start Date and the Number of instances.

Note: *If the Number of instances box is left empty, an automatic payment will be sent according to your frequency method until you edit or delete the payment.*

Step 7: Click **Save Changes**.



Cancel An Automatic Payment

Step 1: From your navigation links, click **Payee Management.**

Step 2: Within the Payment Options column, click the **automatic option** that is currently in place for this payee.

Step 3: From the Payment option field, select **Pay manually**.

Step 4: Click **Save Changes.**

Add a Memo

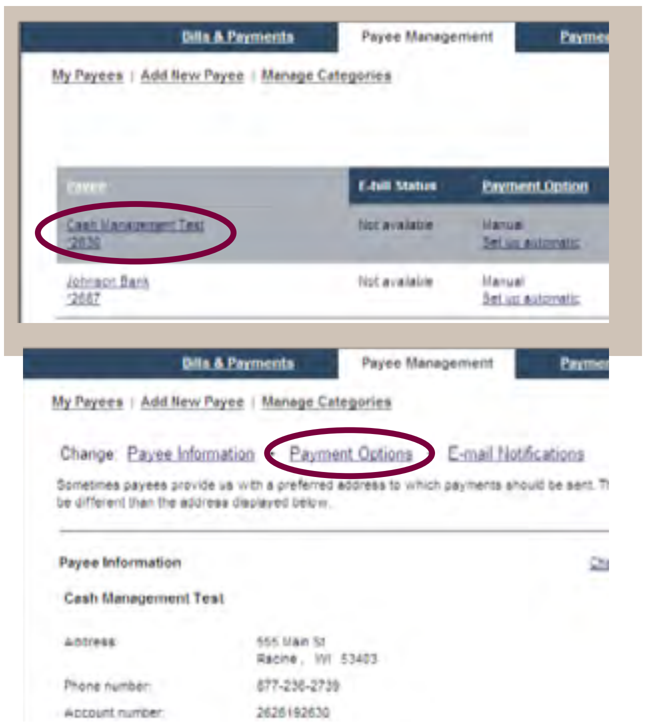
If a memo is created for a payee, it will appear on selected pages within the site for all payments for this payee, both check and electronic, but it will only be sent to the payee for check payments. The memo field is 50 characters long. You may overwrite the default payee memo by editing a payment.

Step 1: From your navigation links, click **Payee Management**.

Step 2: Click the name the appropriate payee for which you want to add a memo.

Step 3: Click the **Payment Options** link.

Step 4: Add your memo in the memo box and click **Save Changes.**



E-MAIL NOTIFICATIONS

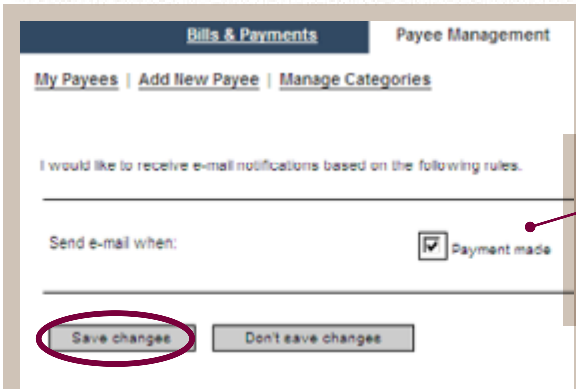
E-Mail notifications can be set up in order to receive notification when a bill payment is made to a payee. For payees that are set-up to receive e-bills, you also have the option to receive email notifications when a bill is received, no bill is received within a certain number of days and when no payment is made within a certain number of days.

Add An E-Mail Notification

Step 1: From your navigation links, click **Payee Management.**

Step 2: In the E-mail Notification column, click the **Change** link for the corresponding payee.

Step 3: Select the appropriate e-mail notification rule and click **Save changes.**



If you would like to remove an e-mail notification you would simply remove the check mark and click **Save changes.**

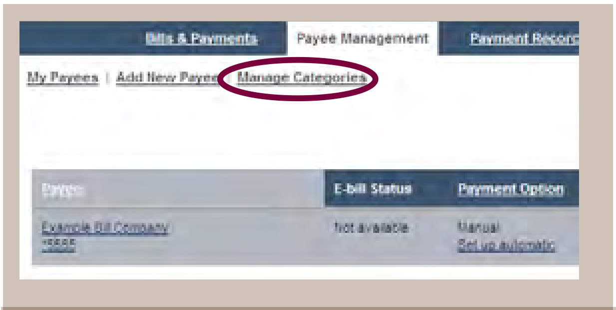
Note: *Only one email can be used, so be sure the appropriate e-mail address is set up for your notifications. You can double check your e-mail on your business profile (For more information on how to access your business profile, go to page 21).*

MANAGE CATEGORIES

A payment category is a group that you assign to a payee to during setup. The Manage Categories option allows you to group similar payees into a category in order to better manage your payments.

Add a Payment Category

Step 1: From your navigation links, click **Payee Management** and then **Manage Categories.**

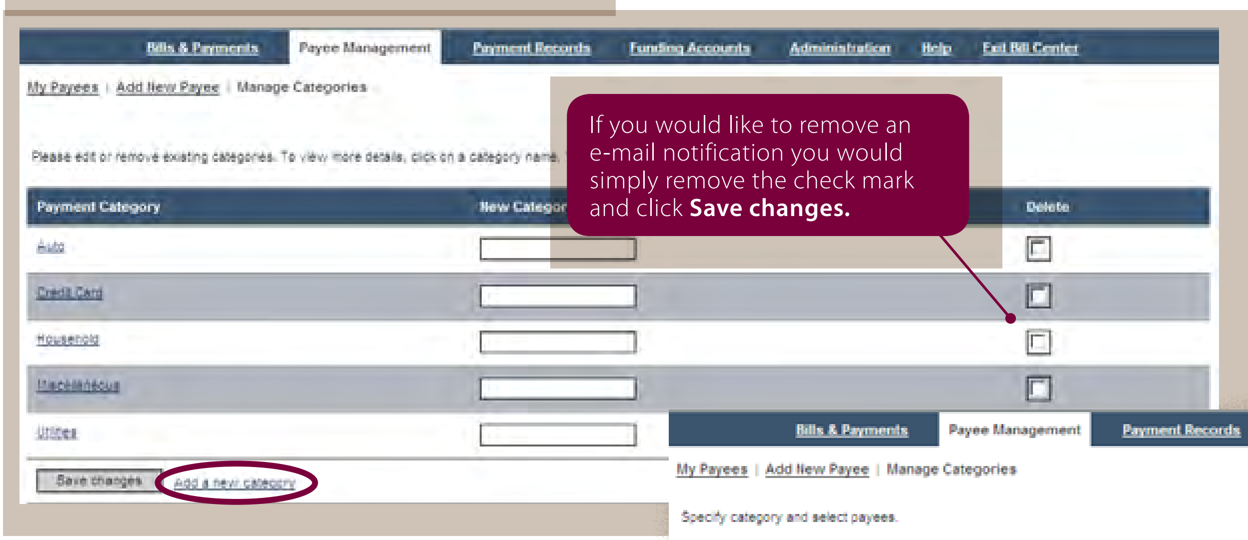


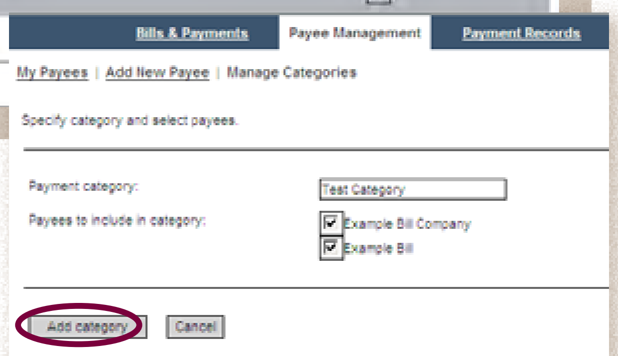
Step 2: Click the **Add a new category** link.

Step 3: In the Payment category field, enter the name of the payment category you wish to create.

Step 4: Select the payees you would like to include in this payment category.

Step 5: Click **Add category.**





BILLS & PAYMENTS

The Bills & Payments option allows you to view incoming and pending bills, approve pending payments, make payments and pay invoices.

MY BILLS

All of your current bills are listed on the My Bills page. Bills that are waiting approval are listed under Incoming Bills; bills that are scheduled for payment are listed under Pending Payments. The My Bills page allows you to perform most of your tasks, including:

- reviewing pending bills
- reviewing scheduled payments
- reviewing notices from payees
- viewing images of your bills and notices
- approving and scheduling payment
- canceling payments

When we receive a bill, we process the bill according to the options you specified for the payee. If there is no automatic payment option specified for the payee or if the bill is for more than the maximum automatic payment amount for the payee, you must approve the payment before it is sent. If you have an automatic payment option set up for the payee and the bill is for less than the maximum automatic payment amount, a payment for the bill is scheduled and placed in the Pending Payments section.

Edit A Payment

The Edit option allows you to change the Dollar Amount, Deliver by Date, the funding account or Payment Category, and add, change, or delete a memo or invoice information.

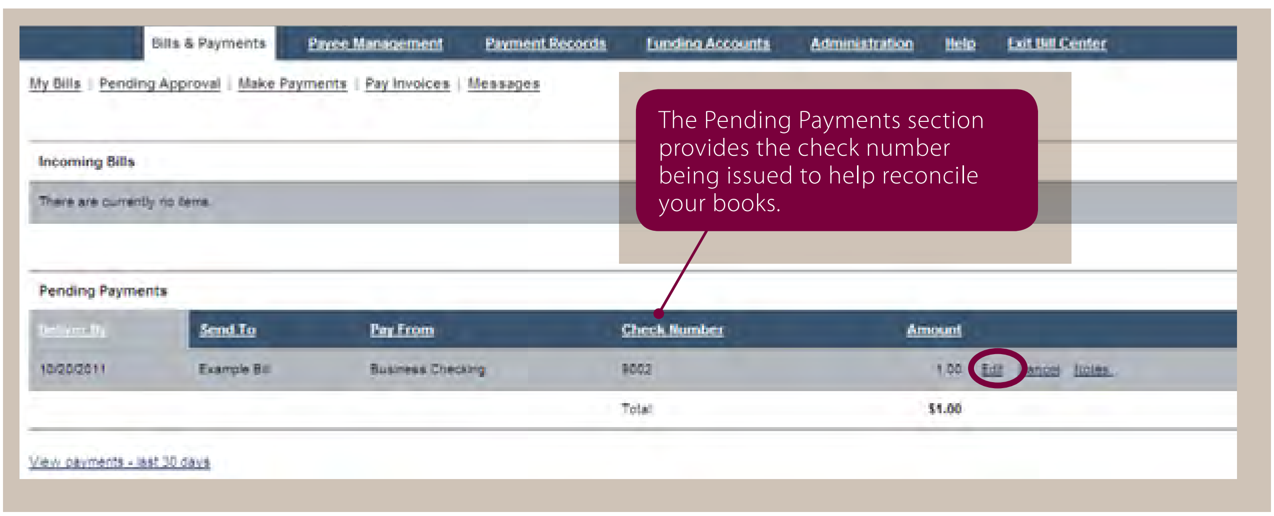
Step 1: From your navigation links, click **Bills & Payments.**

Step 2: From your Pending Payments section on the My Bills page, click the **Edit** link for the appropriate payment.

NOTE: *You can only edit a payment if it has not been processed. You can add a note to a processed payment.*

Step 3: Specify your changes to this payment.

Step 4: Click **Save changes.**

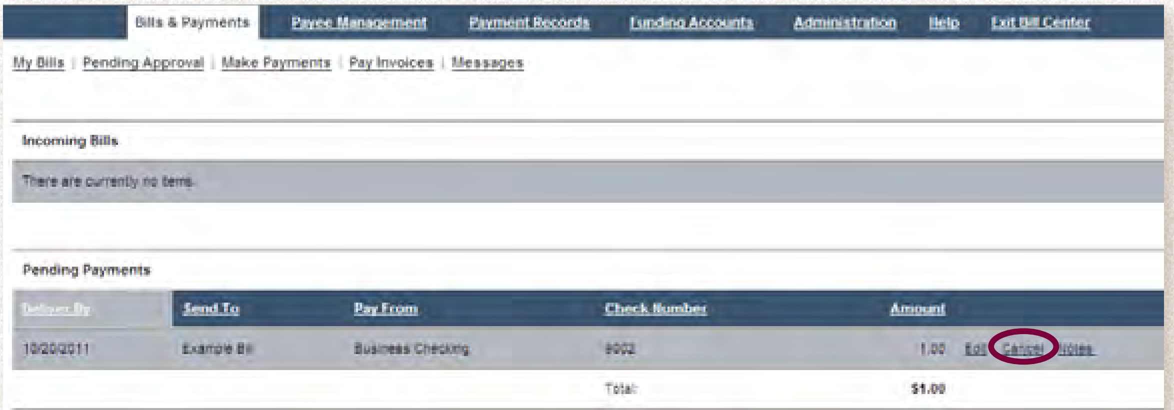


Cancel A Payment Or Invoice

Step 1: From the Pending Payments section on the My Bills page, click the **Cancel** link for the appropriate payment.

Step 2: An alert box will appear making sure you want to delete this payment/ invoice, click **OK.**

Note: You cannot cancel a payment once it is in process status. Either place a stop payment through Business Gateway or call your Johnson Bank Cash Management Representative.



Add A Note

You can add a note about a payment, up to 500 characters, to remind yourself of any special event associated with it. Special circumstances could be a dispute surrounding the payment, a record of a conversation with customer service, or anything else you want. **Unlike a memo, notes are not shared with the payee, and they can be added at any time, even after the payment has been processed.**

Step 1: From the Pending Payments section on the My Bills page, click the **Notes** link for the appropriate payment.

Step 2: Enter your note and click **Save**.

Note: *You may also add a note from the Payment Confirmation, View Reports, Payment History, or Search Records pages.*

PENDING APPROVAL

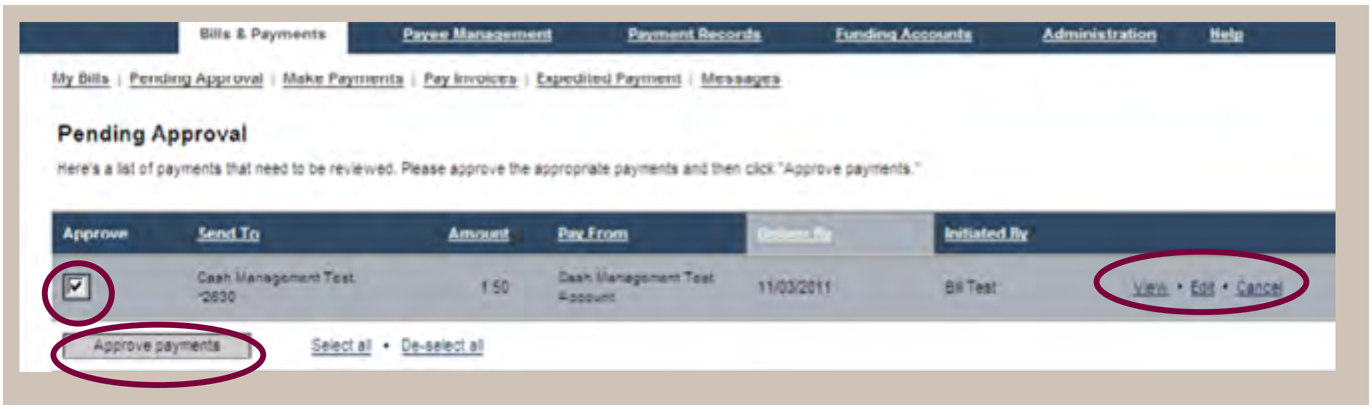
The Pending Approval option allows the administrator to monitor another bill pay user's activity by requiring a user to approve another user's payment. The Pending Approval option is also used to approve an automatic payment that is set up for less than the incoming bill. All users can view pending payments but only users that have access to approve a payment will be able to approve the payment. To set up approval limits, see the **Add a User** section on page 22.

Note: When you add approval limits, there will not be alerts sent stating that a payment needs to be approved or awaiting approval.

Approve A Pending Payment

Step 1: From your navigation links, click **Bills & Payments** and then **Pending Approval.**

Step 2: Review the payments on the list, check the box next to the payments you want to approve and click **Approve Payments.** ***Note:*** *You may also edit or cancel a payment that is in a pending approval status.*



MAKE PAYMENTS

The Make Payments option allows you to make a payment to your active payees.

Note: *Tax payments, court ordered payments, and payments made outside the U.S. and its territories are unsupported and not recommended.*

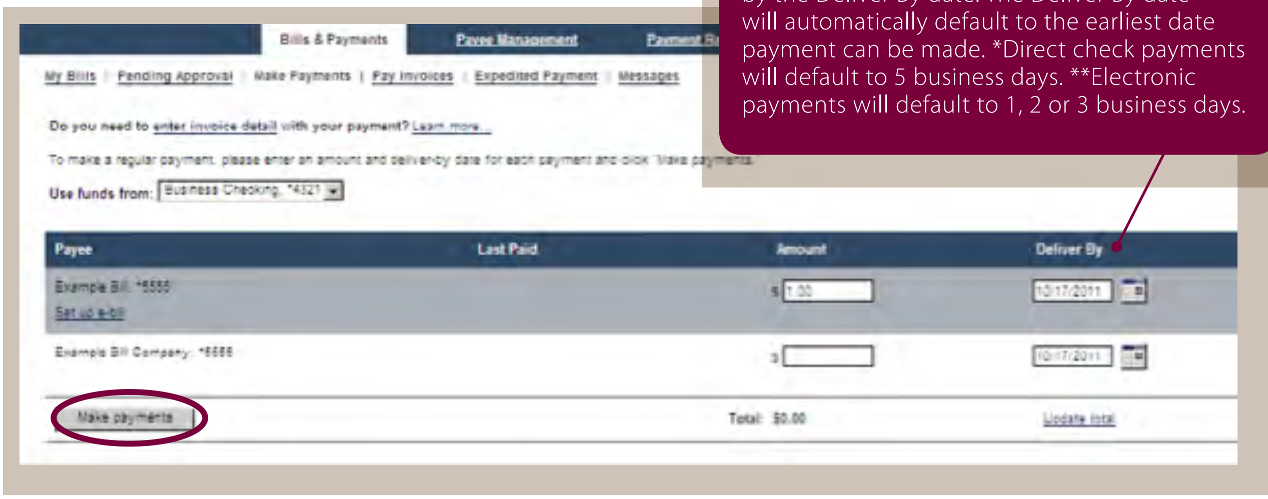
Make a Payment

Step 1: From your navigation links, click **Bills & Payments** and then **Make Payments.**

Step 2: Specify the details for each payment and click **Make payments.**

Note: *A payment will only be made for a payee that has a dollar amount in the "Amount" box.*

All payments are guaranteed to be delivered by the Deliver By date. The Deliver By date will automatically default to the earliest date payment can be made. *Direct check payments will default to 5 business days. **Electronic payments will default to 1, 2 or 3 business days.



**A direct check is a check that is drawn from your checking account. Your account is not debited until the payee cashes or deposits the check.*

Note: *A check can clear your account up to 4 business days before the Deliver By date; therefore, your account must be funded 5 business days prior to the Deliver By date.*

***An electronic check is when your account is debited via ACH posting up to 2 business days before the Deliver By date.*

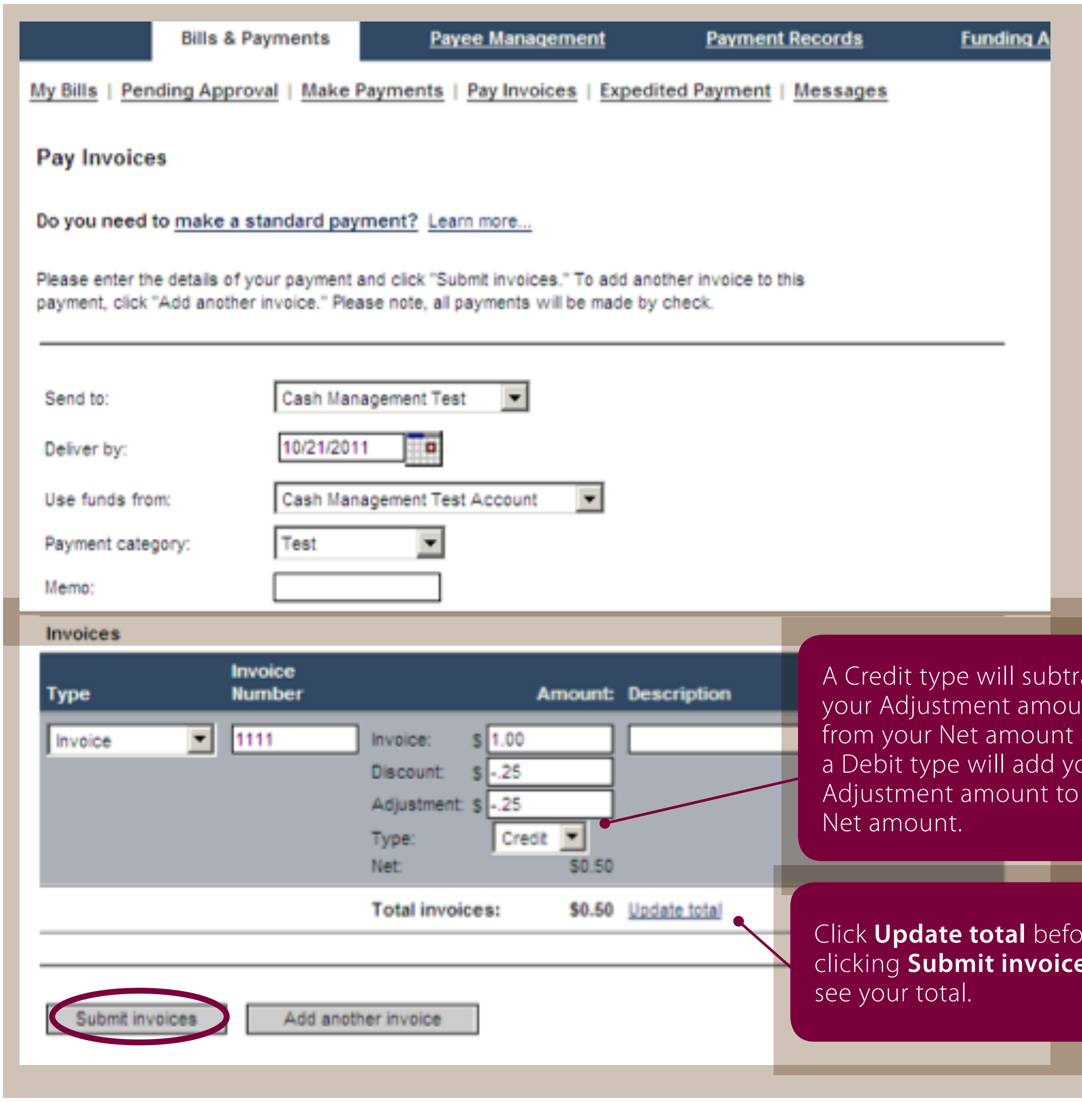
PAY INVOICES

The Pay Invoices option allows you to pay a bill to one of your payees that requires invoice information.

Step 1: From your navigation links, click **My Bills** and then **Pay Invoices**.

Step 2: Specify the details related to the payment, including any invoice information. If you have more than one invoice associated with your payment, click **Add another invoice** and another entry section for invoice information will be added to your page.

Step 3: Click **Submit invoices.**



A Credit type will subtract your Adjustment amount from your Net amount and a Debit type will add your Adjustment amount to your Net amount.

Click **Update total** before clicking **Submit invoices** to see your total.

EXPEDITED PAYMENTS

The Expedited Payments option allows you to make an overnight payment to selected payees for an additional fee.

Note: *If you edit a payee, you cannot send an expedited payment until the next business day.*

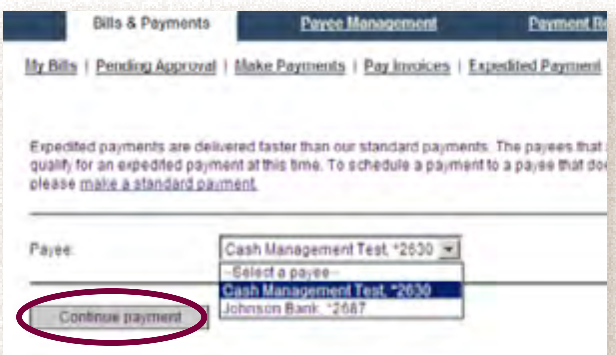
Step 1: For the navigation links, click **Bills & Payments** and then click **Expedited Payments**.

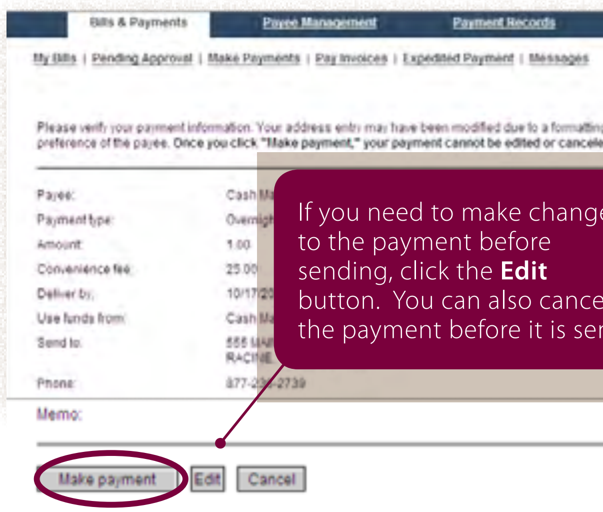
Step 2: From the Payee dropdown menu, select the Payee you want to send an expedited payment to and click **Continue Payment**.

Step 3: The screen will display the additional fee for the expedited payment service. Choose the payment type, input the payment amount, select the funding account, type the payee address and click **Continue Payment**.

Note: *If you choose "Over Night Check" as the payment type, your account will not be debited for the amount you are sending to the payee until the check is cashed; however, your account will be debited the expedited payment fee at the time of service.*

Step 4: Review the payment details to verify the information and click **Make Payment**.





If you need to make changes to the payment before sending, click the **Edit** button. You can also cancel the payment before it is sent.

STOP PAYMENTS

If your payee is claiming they have not received your payment, you sent a payment in error, or you have changed your mind about a payment and you need to place a stop payment, you will need to place a stop payment within Business Gateway or contact your Johnson Bank Cash Management Representative.

Note: *You can only place a stop payment within Business Gateway for payments that were made by check. You can obtain the check number from the Payment Records screen.* *(see page 18)*

PAYMENT RECORDS

The Payment Records option allows you to create and view reports of your bill payment history as well as search for bill payments.

Note: *The Business Gateway Bill Pay Center shows 12 months of historical information.*

VIEW REPORTS

The View Reports option allows you to create new reports, view your existing reports, as well as view your current month's bill payment history.

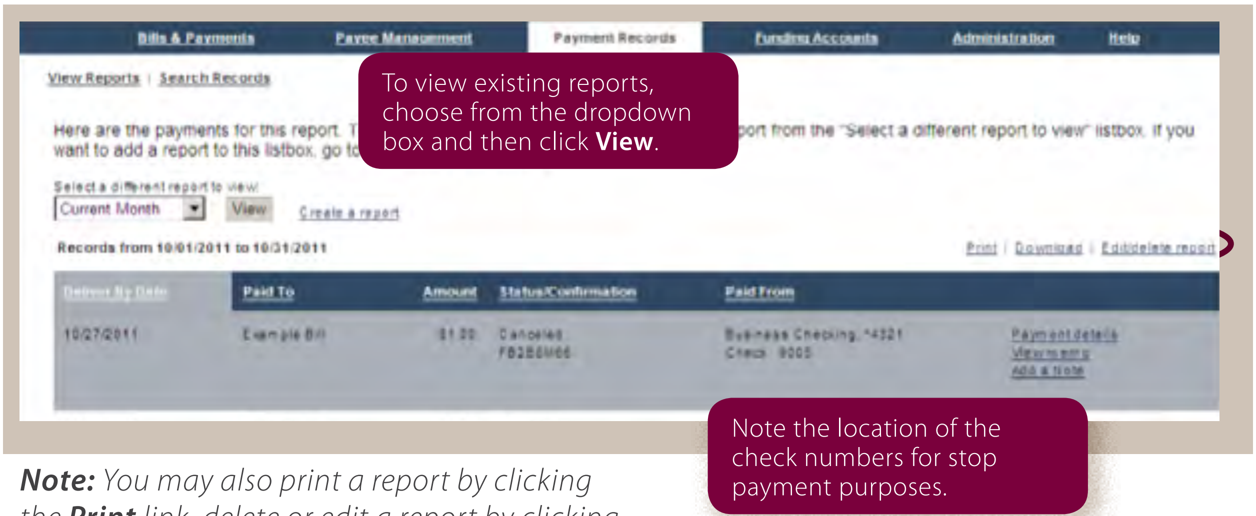
Create A Report

Step1: From your navigation links, click **Payment Records.**

Note: *Unless you change your default report, the current month report will show on the bottom of the screen.*

Step 2: Click the **Create a Report** link.

Step 3: Enter the required information, click **Create a report.**



Note: *You may also print a report by clicking the **Print** link, delete or edit a report by clicking the **Edit/Delete report** link, or download a report to Quicken, Quickbooks, Money (QIF), and text or CVS by clicking the **Download** link.*

SEARCH RECORDS

The Search Records option allows you to search your entire bill payment history without having to create a report. If you do decide you want your search to be a permanent report, you can also create your report using this option.

Step 1: From your navigation links, click **Payment Records** and then click **Search Records.**

Step 2: Select a specific payee or "All payees" from the Payee box.

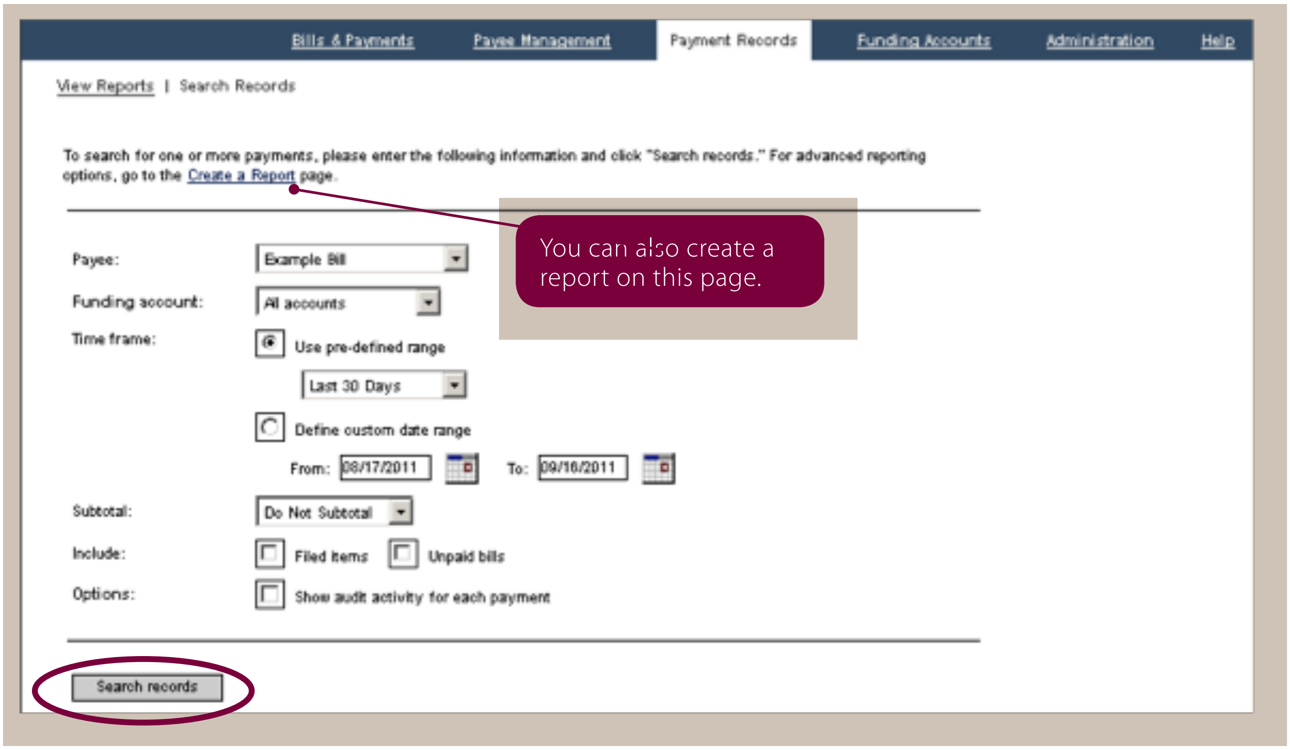
Step 3: Select a specific funding account or "All accounts" from the Funding account box.

Step 4: Indicate the timeframe for the data to be selected. Select either a standard list of timeframes or enter a "start" and "end" date.

Step 5: Select your subtotal preference.

Step 6: If desired, select additional items to include in your search, such as non-bill notices, filed items, unpaid bills, and pending payments.

Step 7: Click **Search records.**



FUNDING ACCOUNTS

Your funding account is your Johnson Bank checking account that will be debited when you create a bill payment.

FUNDING ACCOUNT LIST

The Funding Account List option shows you your current Johnson Bank accounts that you can choose to have debited when you create a bill payment and allows you to edit only the funding account nickname as well as the starting check number.

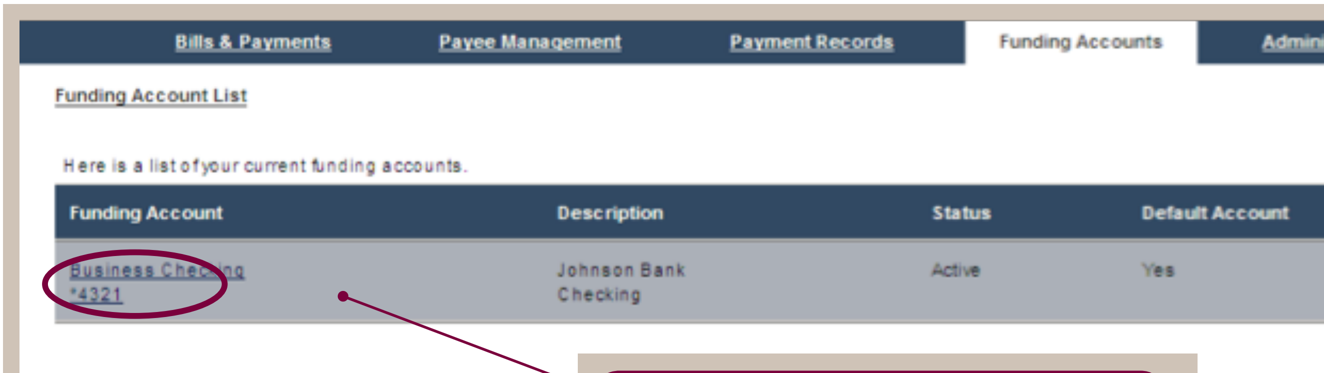
Note: *Contact your Johnson Bank Cash Management Representative in order to add a new funding account.*

Edit A Funding Account

Step 1: From your navigation links, click **Funding Accounts.**

Step 2: Click the name of the funding account that you would like to edit.

Step 3: Make the required changes and then click **Save changes.**



You may delete a funding account that is not your default funding account and does not have pending payments by clicking the **Delete** link. You can also change the default funding account by clicking the **Change** link in the row of your new default funding account.

Note: Any automatic payment set up using the default funding account will automatically change to your new choice.

ADMINISTRATION

The Administration option allows you to view and edit your business profile as well as view, edit, and add new bill payment users.

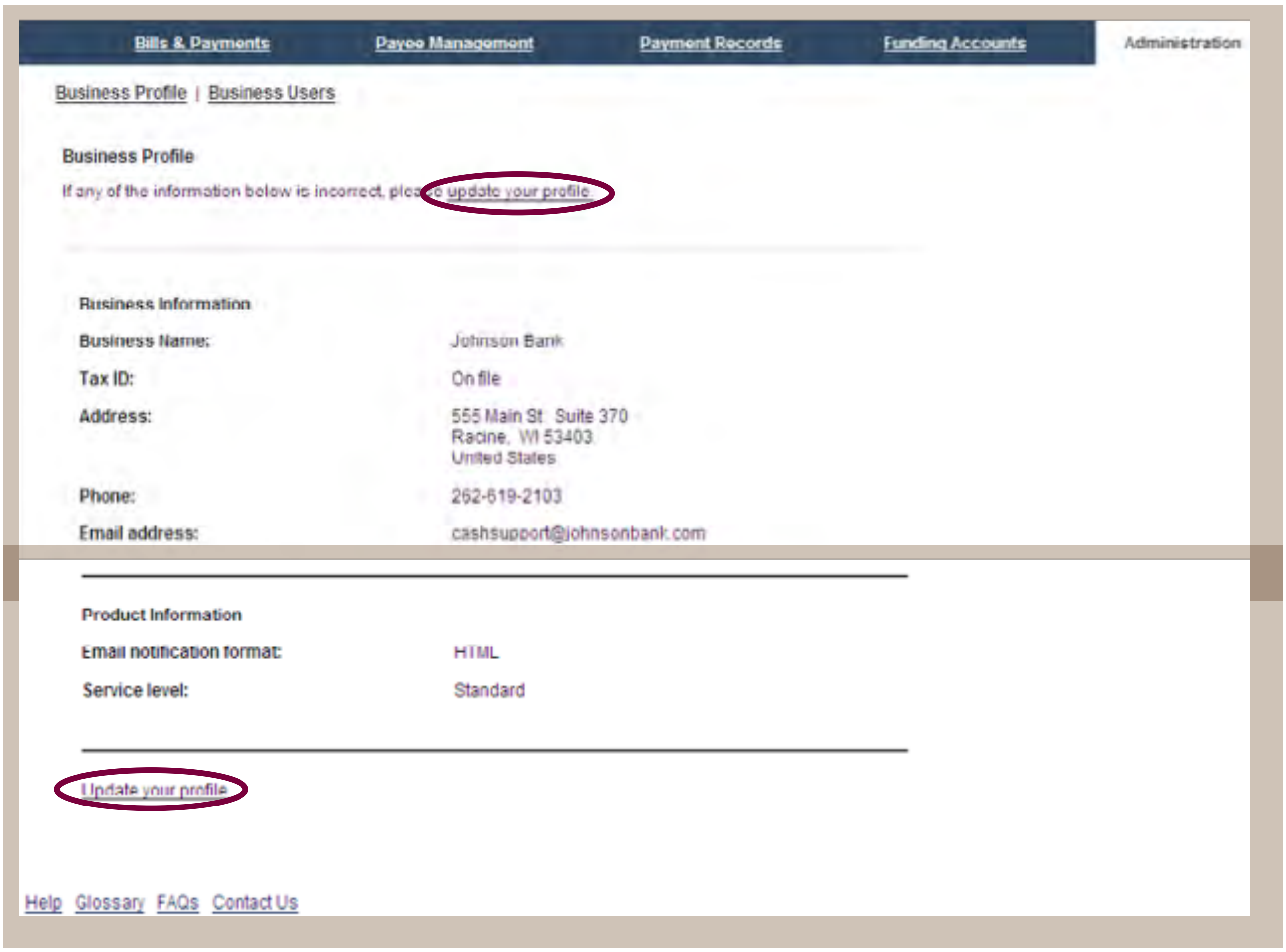
BUSINESS PROFILE

The Business Profile option allows you to view your current business profile as well as make changes to your profile.

Update Your Business Profile

Step 1: From the Navigation links, click **Administration** and then click the **update your profile** link.

Step 2: Make the necessary changes and click **Save changes.**



BUSINESS USERS

The Business Users option allows you to view, edit and add new bill payment users.

Note: *A user cannot have access to add a memo to a payee; set up an automatic payment; send an expedited payment; view, edit, add or delete a user; edit or delete a funding account; and edit the Business Profile.*

Add A User

Step 1: From your navigation links, click **Administration** and then **Business Users.**

Step 2: Click the **add a user** link.

Note: *A user must be 18 years old in order to use Bill Pay.*

Step 3: Provide entries in the User Information, Login Information, and Privileges sections. User IDs and passwords are case sensitive.

Step 4: Click **Add user**.

Note: *If you would like a user's payments to be approved by another user, leave the "Approve payments" box under the Approvals and Authorization section unchecked. If you would like a user to be able to send up to a certain dollar amount before another user has to approve their payments, check the box next to "Approve Payments" and add the dollar limit that they can send without requiring an approval. Keep in mind when you add approval limits there will not be an alert after a payment is sent stating that a payment needs to be approved.*

Step 5: Check the Outbound SSO Service Permissions section. *(see page 13 in the Business Gateway Solutions User Guide found at johnsonbank.com/business/clients)*

Edit Or Delete A User

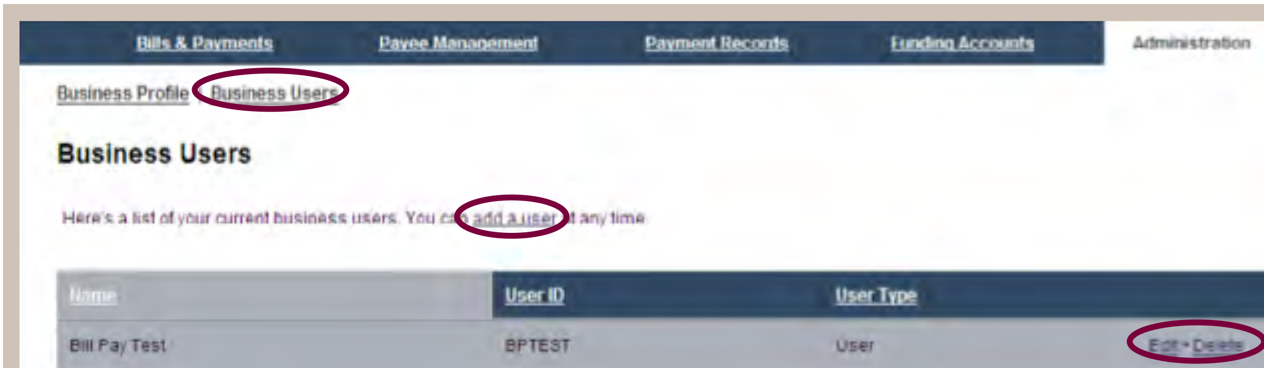
Step 1: From your navigation links, click **Administration** and then **Business Users.**

Step 2: Click the **Edit** or **Delete** link depending on what you would like to do.

Step 3: If you chose the **Edit** link, make your necessary changes and click **Save changes.**

Step 4: If you chose the **Delete** link, verify you would like to delete the user and click **Delete user.**

Step 5: Uncheck the Outbound SSO Services box in the User Service Permissions section. *(see page 13 in the Business Gateway Solutions User Guide found at johnsonbank.com/business/clients)*

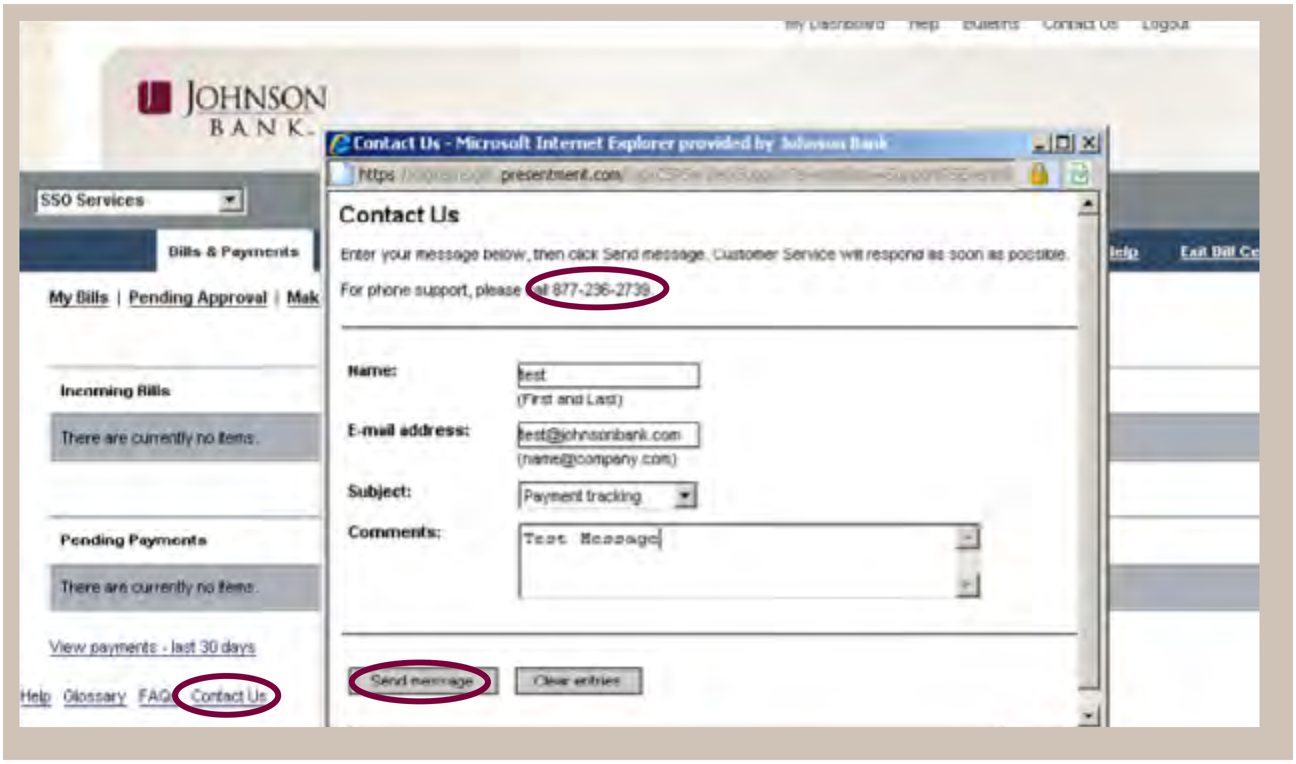


HELP

The Help service option retrieves a window that contains a **How Do I** guide for commonly used tasks, a Glossary of terms, and Frequently Asked Questions.

CONTACT US

At the bottom of any page within the Bill Payment services option, you can click the **Contact Us** link to either obtain the Cash Management toll free number or send an e-mail.



BROWSER REQUIREMENTS

Operating System	Microsoft Internet Explorer®	Apple Inc. Safari®	Mozilla Firefox®	Google Chrome®
Windows® XP SP2	7 or higher	5.x	3.x	6.x
Windows® Vista	7 or higher	5.x	3.x	6.x
Windows® 7	8	5.x	3.x	6.x
Mac OS X 10.5 (Leopard™)	N/A	5.x	3.x	6.x
Mac OS X 10.6 (Snow Leopard™)	N/A	5.x	3.x	6.x

Note: *Cookies and JavaScript must be enabled. Also, to protect your personal and financial information, we require that you log in using 128-bit RC4 encryption. If you are using any of the browsers listed above you are automatically equipped with this feature.*