Business Bill Pay

User Guide

November 2020

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Business Bill Pay Overview

Making a payment has never been easier. Business Bill Pay is the online tool you can use to issue a payment to any person or business with a U.S. mailing address. From this single resource, you can save payee information for future payments, schedule recurring payments, easily review transaction information, upload payment information to various accounting software platforms, and more.

Features include:

- Integrated with City National Online
- Make payments online to any person or business with a U.S. mailing address
- Payments can be scheduled for the current business day or up to 12 months in advance (payments sent on business days only).
- Schedule recurring payments for any amount up to $50,000.00
- Issue payments from up to 99 different accounts
- View 12 months history for all payments, including those that are approved or pending approval
- See pending transactions and make changes up to the scheduled payment date
- Mobile device access can enable payments to payees previously established through your desktop computer or laptop.

Benefits of Business Bill Pay

- Provides a simple, online method for issuing payments
- There is no complicated software or hardware installation
- You can store frequently used payee information to expedite the process for subsequent payments
- Automates your payment issuing process through scheduled future or recurring payments
- Offers a significant savings on the costs associated with printing and mailing checks

As described below, you are provided with the information you need to:

- create a new payee
- create single and multiple payments and approve payments
- access reports,
- set up alerts

To access the Bill Pay service, select the **Payments** menu and click **Bill Pay**

Learn Business Bill Pay with Video Training

Please refer to the Business Bill Pay Training Video, found here:

https://cnb.wistia.com/medias/hbc31a8pmz

Comparison of Treasury Net/Business Online Bill Pay with Business Suite/Business Essentials Bill Pay

Users who have used Business Bill Pay with Treasury Net or Business Online will be pleased with features that are now available through City National Business Suite® or Business Essentials.

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Business Bill Pay Updated Capabilities		
Functionality	**Current (accessible through Treasury Net)**	**New (accessible through Business Suite)**
User Administration	Separate user setup process	User setup is one streamlined workflow
User Registration/Activation	Required	Not Required
Payment Views	Multi-pay only	Single or multi-pay options
Funding account selection	Single funding account allowed for multi-pay submission	Allows varied funding accounts for multi-pay submission
Payment dashboard	Separate view for pending activity vs. payment initiation	Combined view of pending payments and payment initiation screen
Payee Search	Must select from payee list	Smart search from payee entry field
Payee setup options	Must first set up payee before first payment	Option to create payee with first payment initiation
Spending Report	Not available	New graphical spending report by payment category
Forecast Balance Worksheet	Not available	Forecast account balance with upcoming payment activity
Alerts Management	All Automated	Manage non-security alerts per user preference
Alert Recipients	Only provided to Admin	Available for all users
Payee List	Available from Payee Module	Available only from Multi-Pay Page

Accessing Bill Pay

1. To access the Bill Pay service, log in to the Business Online Portal as described in the General Overview User Guide. Select the **Payments** menu and click **Bill Pay**.
2. The main Bill Pay screen shows your upcoming payments and bill pay activity.
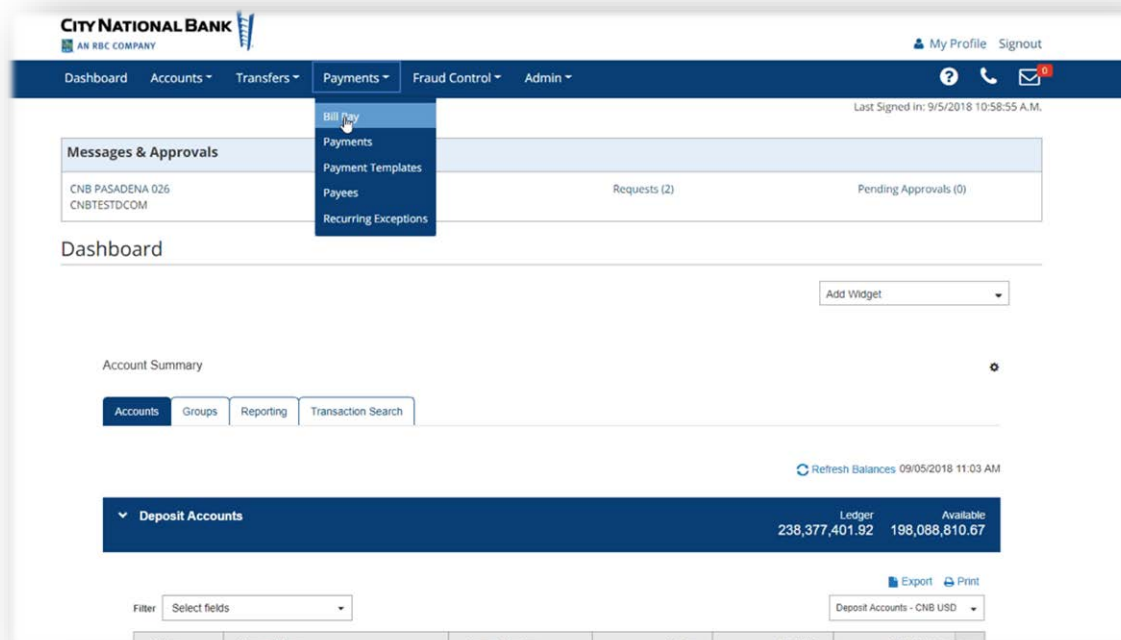
Adding Payees

To add a payee, proceed as follows:

1. Click on the **Pay someone new** hyperlink
2. On the **Pay someone new** screen that appears, select from a list of commonly used billers or enter a payee manually. (NOTE: Using commonly used billers, when available, ensures that the payment will be sent out electronically.)
3. Enter the name for the payee in the field at the right side of the screen, as shown below. Click **Add**.

4. Enter the billing information as shown below. NOTE: It is recommended that you enter a phone number for the payee in the event that there are any delivery

questions. The city and state auto populate when you enter the ZIP code.

5. Click the optional **Category** dropdown arrow and select the category. You can change the icon for easy identification. Click **Confirm** when complete.

Making a Payment

1. From the **Bill Pay** menu bar, select the **Single Pay** option. Your payees will be displayed across the top of the Bill Pay screen.
2. Select the payee you wish to pay and enter or confirm the payment fields.

Note: The payment method and delivery date are defined by the payee type. (If a payee is not in the Bill Pay System's commonly used billers list, payment will default to payment via check with the 5 business day date.) Payees that receive 50+ payments on a monthly basis (from all payors, not just your business) can be added to the vendor database maintained by the Business Bill Pay provider to establish electronic payment option instead of by check. Your payee must request this on their own behalf.

3. Choose a date to Deliver By. The field is defaulted to the earliest date that this payment can be made.

   Electronic payments are delivered within two business days from the business day of the request (or from the first business day after a request made on

weekend or holiday), and check payments are delivered within 5 business days from the business day of the request.

4. To expedite a check or electronic payment, click the **need to pay it faster** hyperlink. (Note: To request expedited payment, you must be entitled by your Administrator to do so. A convenience fee applies and is displayed on the screen to assist you.)

If you expedite payment before 1:00 p.m. Pacific Time, an electronic payment can be made the same day and a check payment can be delivered the next business day by FedEx.

Multiple Payments Setup

1. To begin, click **Multi Pay**. Your upcoming bills are displayed. To filter the payments, click the **View** dropdown menu in the dark blue bar and select desired preference. Options are All Payments or view of payments due in 30, 60 or 90 days or you may create a custom view by clicking on **Manage Custom Views**. You may also sort by Pay To, Coming Due or Last Scheduled, in ascending or descending order, by clicking on the column hyperlink.

2. Enter an amount and delivery date for each payee.

Additional tools to help you make payments are:

- Create a custom view of the payment window
- Utilizing the note option to enter information, such as the invoice number or other notes about the payment
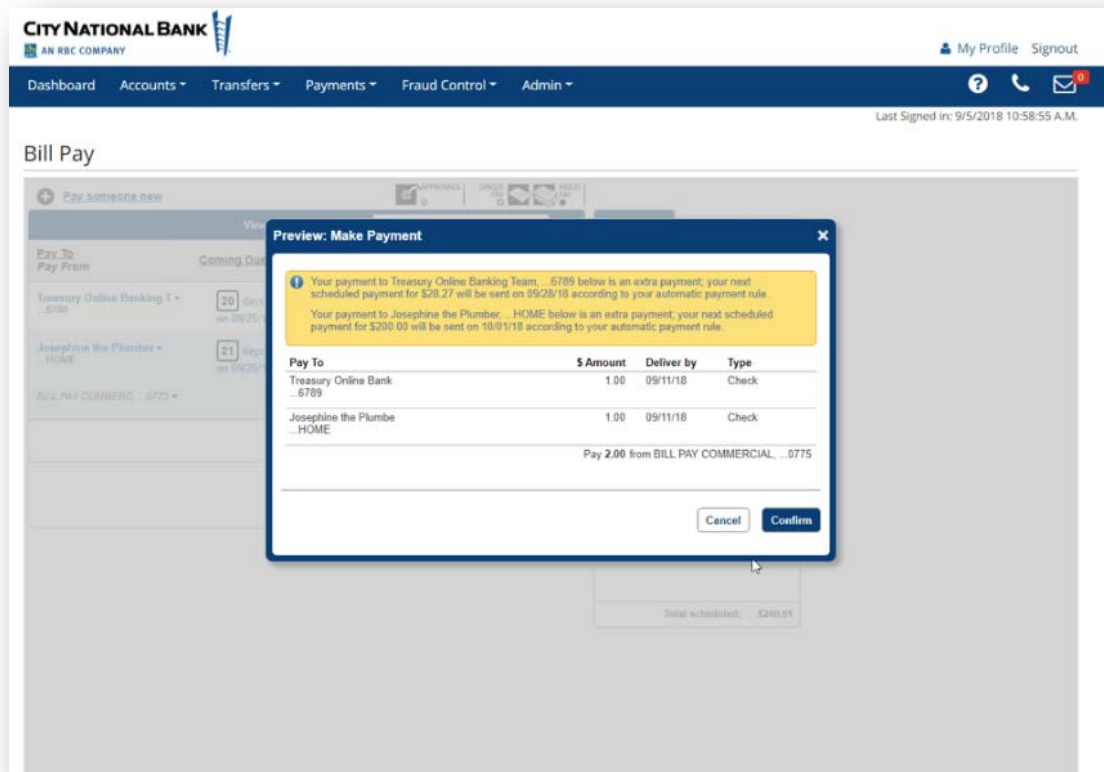
3. When complete, click **Confirm All payments**.

4. Review the payments and click **Confirm**.

Note: Additional options are available for your payments. For example, you can add invoice information, make an extra payment, and more.

Timing of Debits and Payments

Payments are debited from your account on the scheduled delivery date for payments sent electronically. For payments issued by check, your account will be debited when the check is presented to City National Bank for payment. Checks are issued and mailed via USPS for delivery by or before the 5th business day after you submit the payment request. Be aware your account may be debited anytime it is presented to City National Bank for payment, which in some cases may be prior to the 5th business day after you submit the payment request.

Note: Clicking the **Options** link in the window showing your vendor/payee allows you to do the following, as allowed by your permissions in the system.

- Add an invoice

- Designate a faster payment option (if available). You must have permissions established on the system to make this selection.

- Establish an auto pay process for this payee

- Add a reminder to alert you before a payment is due for that payee

- View the payment history for this payee

4. When complete, click **Make Payment**. Click **Confirm** upon reviewing the Preview window and click **Close** on the Confirmation window.

Auto Pay and Payment Reminders

Auto Pay Setup

Auto Pay sends payments automatically based on the rules you define.
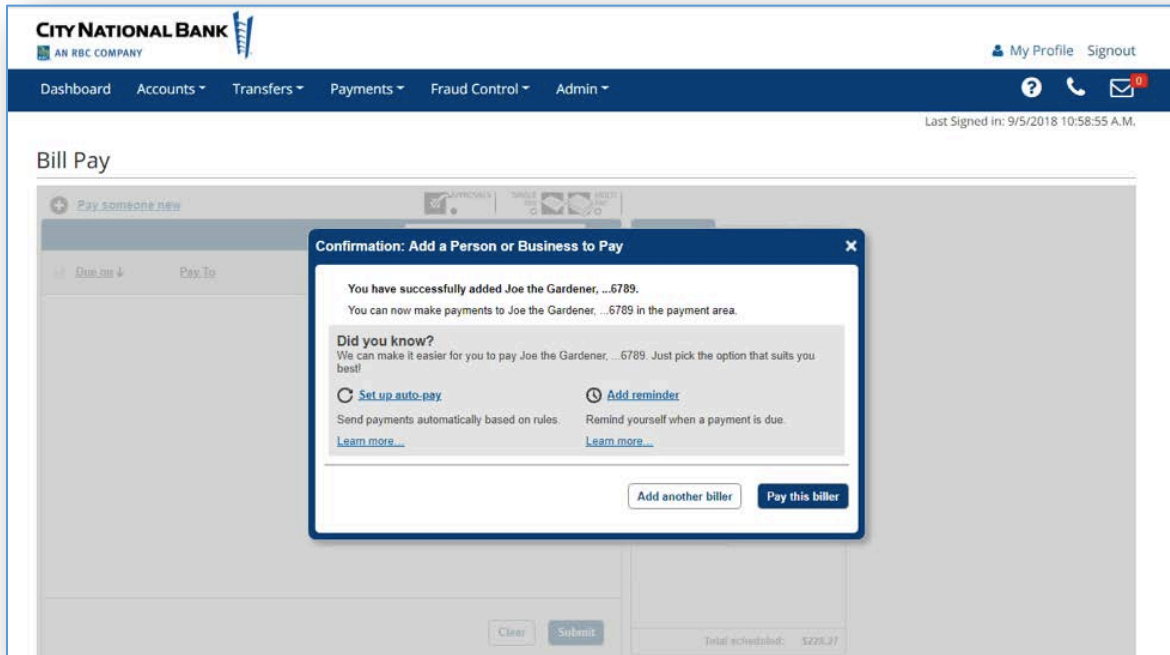
1. Select the account you will pay from and select **Auto-Pay** (it is in the drop down options, not on the default screen).
2. Enter the amount of the payment.
3. Select the frequency of this payment.
4. Specify the date when the first payment will be made and when the payments will stop.
5. Click **Save auto-pay options**, as shown in the screen below.

Approving Payments

1. First, click **Approvals**.

2. All payments that require approval are displayed. Simply mark any of the payments you wish to approve.
3. When complete, click **Submit**.

4. Review the payments and click **Continue**.

- **Note:** To the right of the Single Pay or Multi-Pay view, included are three tabs allowing for additional information on your Bill Pay system. These are described in the Bill Pay Reporting section below.

- o   Recent bill pay activity (See Bill Pay Reporting below)
- o   History of payments for this payee
- o   More
- Clicking the **More** tab on the side allows the following actions:
  - o   Reports – To choose from the reports available
  - o   Balance worksheet – Allowing for cash flow forecasting based on payments scheduled and the deposit account balances
  - o   Alert preferences – To change how alerts are presented to you
  - o   Add/modify categories – Allows you to group your payees and payments within default categories or create special categories you desire
  - o   Funding accounts – To select from funding accounts you have connected to your Bill Pay service

Bill Pay Reporting

1. The **Activity** tab shows the bill payments you scheduled today. The **History** tab shows a full history of all payments.

2. You can view payments that occurred in the last 30 days up to the last 12 months. The **More** tab provides access to additional Bill Pay reports.

Downloading Reports and Information from Bill Pay

The following procedures allow you to download reporting from Business Bill Pay for your archive or reference purposes.

1. Click the **Reports** drop down on your Bill Pay screen, as shown below. The Reports popup screen will appear as shown below.
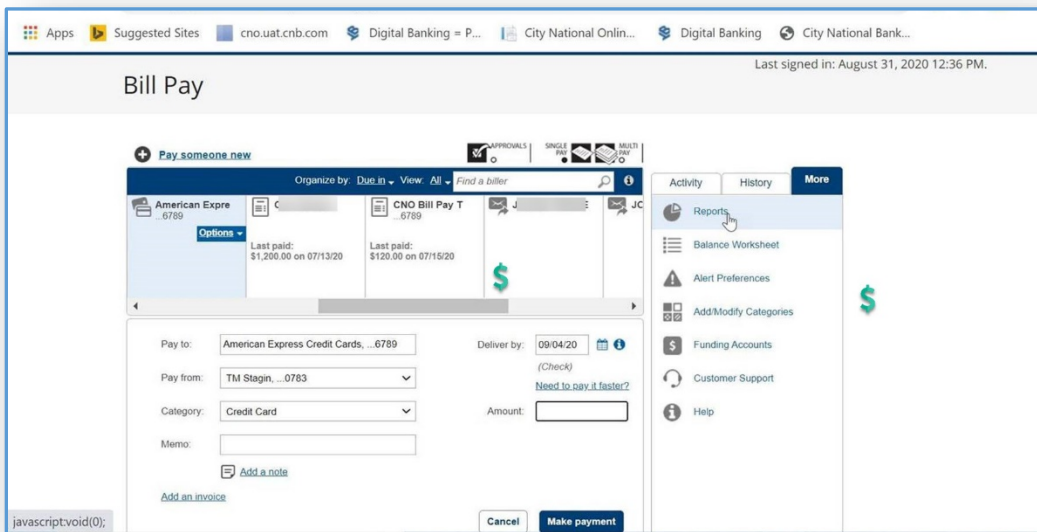
2. Choose your preferred download option from the **Download** dropdown menu, as shown below.
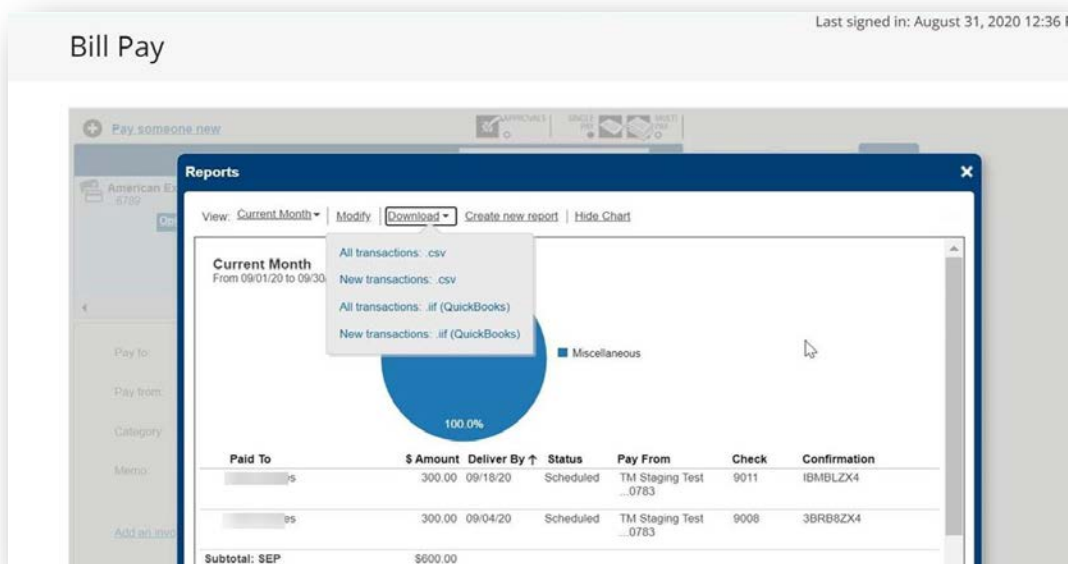
Payment Method Verification (Check vs. Electronic)

Bill Pay payments are generally transmitted to recipients by ACH, unless the payee does not have account information in the system, in which case, a check will be issued

by the offsite check payment service. Whether a payment can be stopped or cancelled is determined by whether the payment is sent via ACH or check. To determine how a payment was processed, proceed as follows:

1. Click on the **Activity** tab to the right of the Business Bill Pay screen.
2. Click the appropriate payment from the list of pending payments to display payment details.
3. Delivery Type will show as Check or Electronic.

Cancel Single/Recurring (automatic payments)

1. From the **Activity** tab, click on the appropriate payment to display the payment details.
2. For Single Payments click **Cancel payment** and **confirm**
3. For Recurring Payments click **Cancel payment**
   a. Select **Cancel just this payment** to cancel one payment
   b. Select **Cancel automatic rule** to cancel all recurring payments

Note: If a payment is sent electronically (via ACH), it cannot be stopped once processed.

Business Bill Pay Stop Payment Requests (Checks Only)

Clients who are enrolled in Business Bill may place stop payments online, using Business Suite or Business Essentials. Clients may request six (6)-months, two (2) years or a permanent stop payment, per single item or a range of up to 10 checks. Fees vary according to duration. To request a stop payment for a range larger than 10 checks, clients must contact the Client Contact Center or visit a Branch.

Note: THE BANK DOES NOT ACCEPT STOP PAYMENT REQUESTS FOR ELECTRONIC PAYMENTS (ACH).

Business Suite Stop Payments

To place a stop payment for a check(s) online using **Business Suite** the client must:

1. Sign onto Business Suite and click **Accounts** from the top navigation menu.
2. Click **Stop Pay Requests**.
3. Click **Add Stop Payment Request**.
4. Select the appropriate account and complete the appropriate fields.
5. Click **Save.**
6. Confirmation message will display when completed successfully. (Request may require an approval if the client company is setup with Single Approval not Allowed.)

Business Essentials Stop Payments

To place a stop payment for a check(s) online using **Business Essentials** the client must:

1. Sign onto Business Essentials and click **Stop Pay Requests** from the **Account Services** menu.
2. Click **Add Stop Payment Request**.
3. Select the appropriate account and complete the appropriate fields.
4. Click **Save.**
5. Confirmation message will display when completed successfully.

Standard stop payment charge(s) will be assessed according to the **Business Suite** or **Business Essentials** applicable Fee Schedule. Clients can view active stop payments from the Stop Payment Request list view or by clicking **Checks and Stops Inquiry** from the **Accounts** menu to search for a specific stop payment or range.