User Guide

BILL PAY

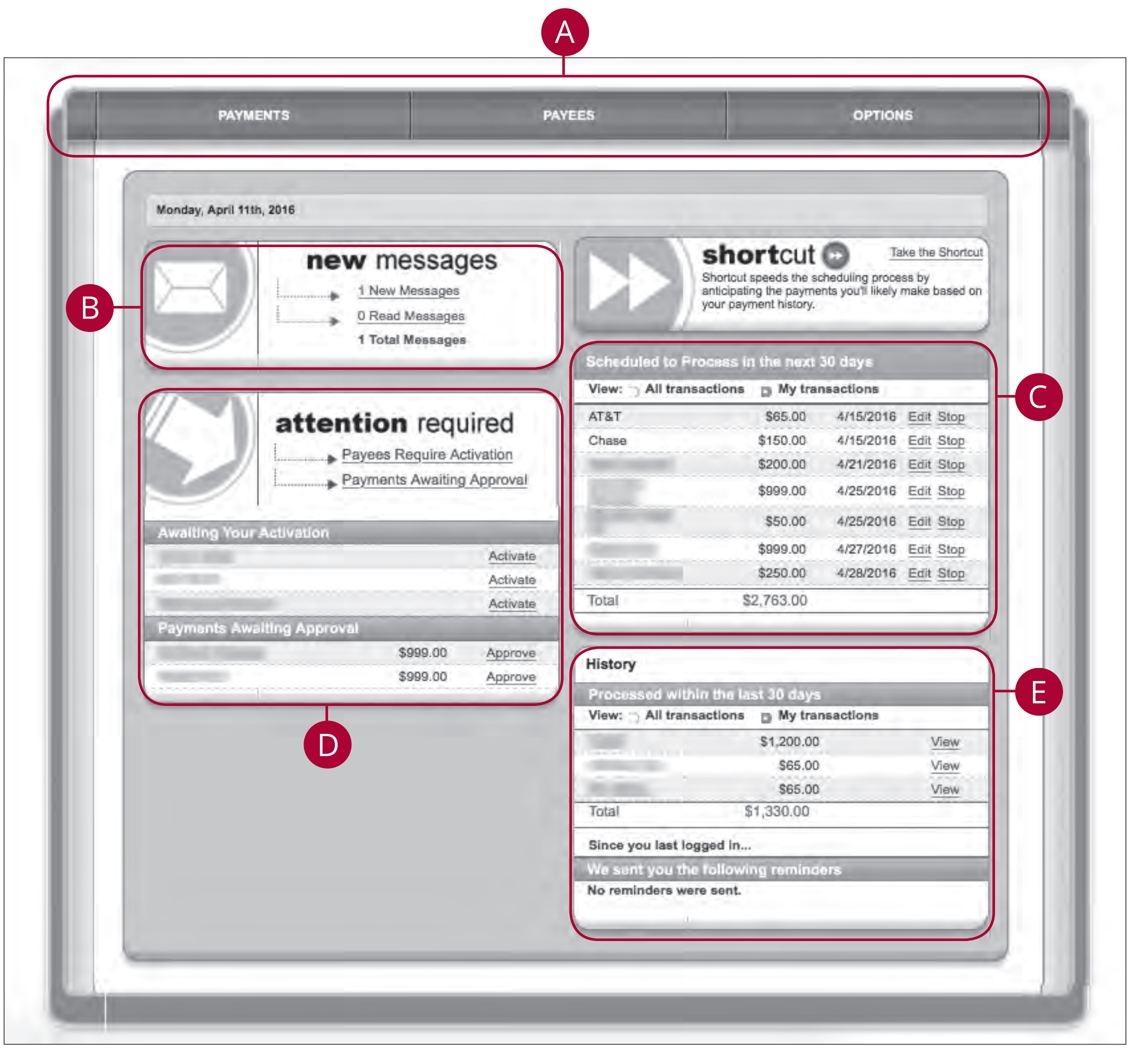
csb
community state bank

Business Bill Pay

Home Page Overview

Business Bill Pay with CSB allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

The first time that you click the **Business Bill Pay** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



Note: The letters correspond to several available features on the Bill Pay Home page.

In the **Payments** tab, click on **Business Bill Pay**.

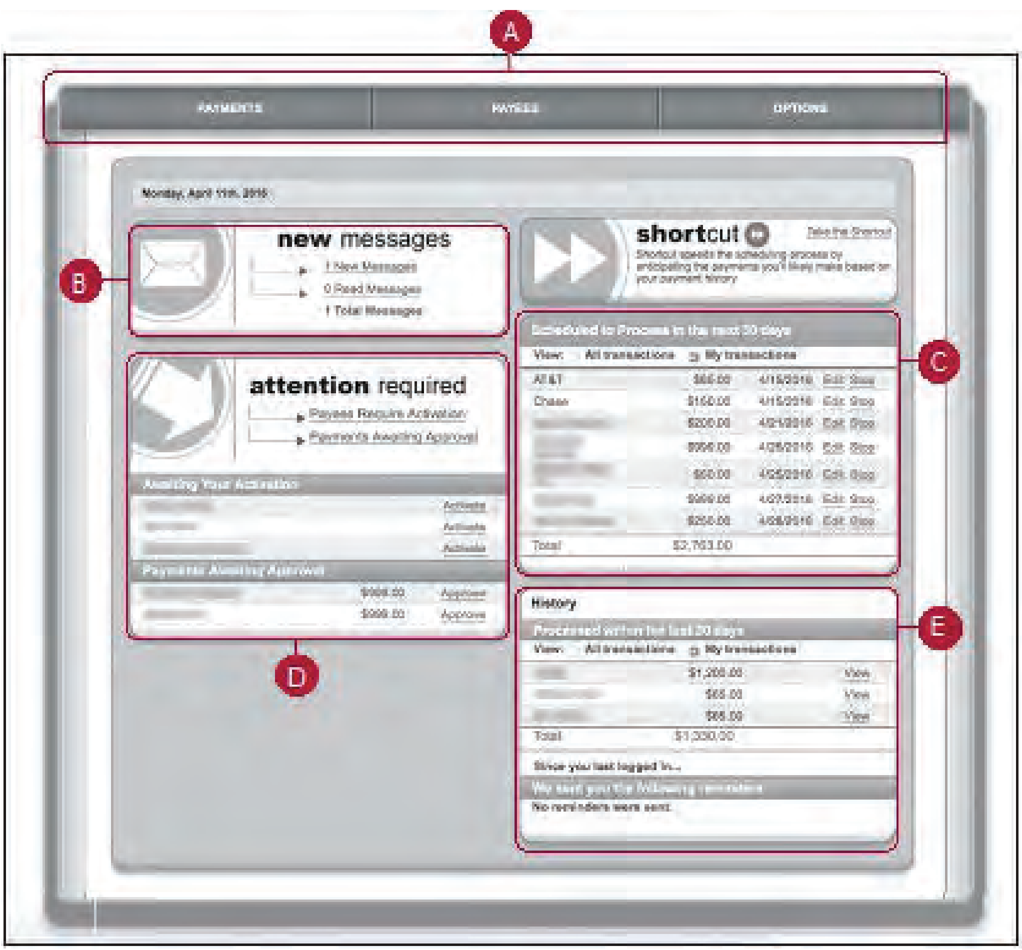
A. Across the top, you see the Payments, Payees and Options tabs where you can quickly navigate to the different areas of Bill Pay.

B. New or unread messages are under the New Messages tab.

C. The Scheduled to Process section shows the next thirty days of scheduled transactions. You can edit a transaction by clicking the “Edit” link, or you can stop a transaction by clicking the “Stop” link.

D. The Attention Required sections shows a list of payees awaiting activation or payments waiting approval.

E. You can view your processed transactions under the History section. Click the “View” link to see more details about a transaction.



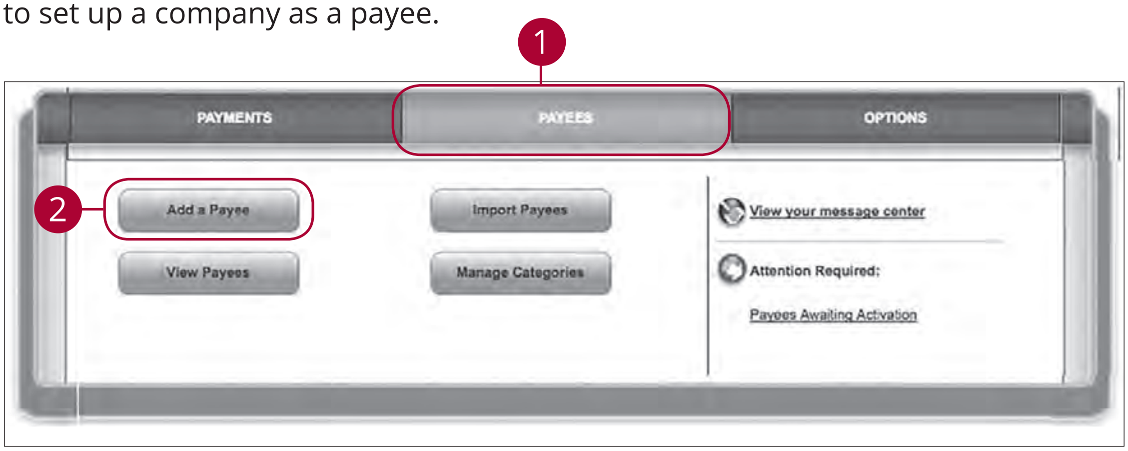
Business Bill Pay

Add a Payee

The individual or company that receives your payments is known as a payee. You can pay just about any company, person, loan or account using our bill pay system. Before you can begin making payments, you need to decide on what type of payee to create.

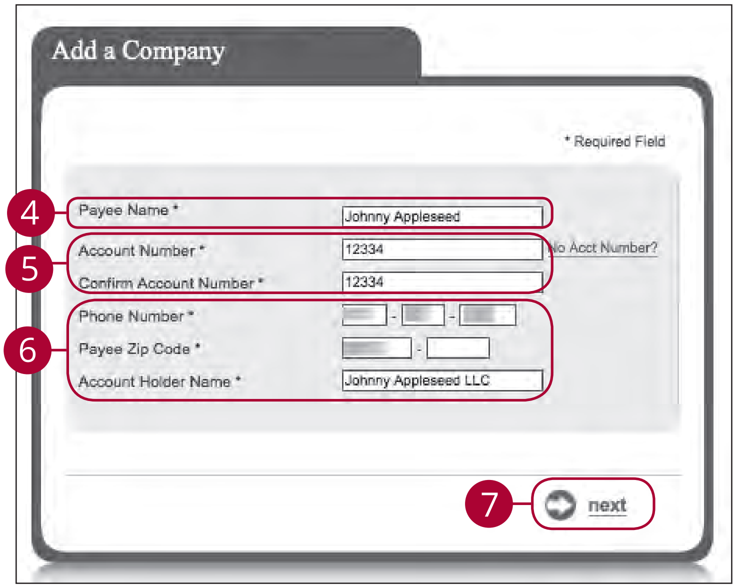
Company

You can electronically pay a company such as your mobile phone provider, utility company or even your dentist. The information printed on your bill is all you need to set up a company as a payee.



In the **Payments** tab, click on **Business Bill Pay**.

1. Click the Payees tab.
2. Click the **Add a Payee** button.
3. Click the "Go There Now" link within the "A Company" tile.

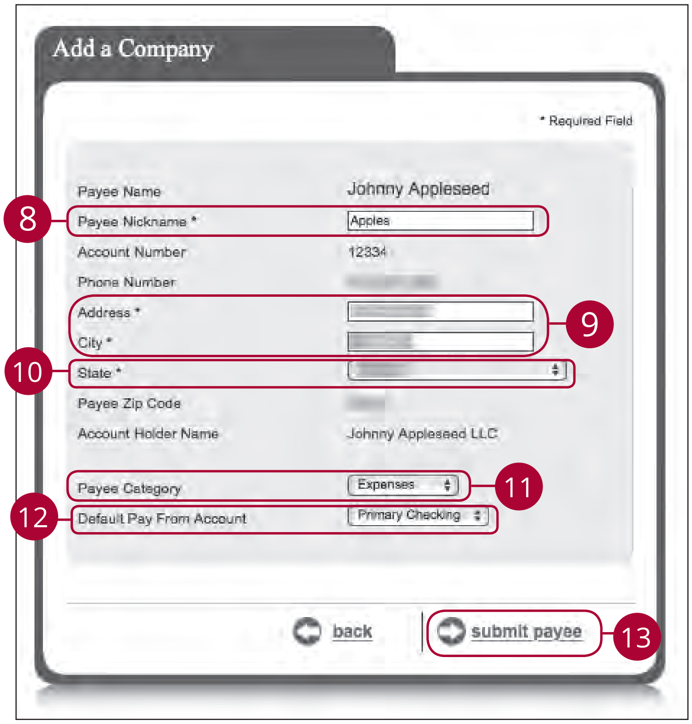


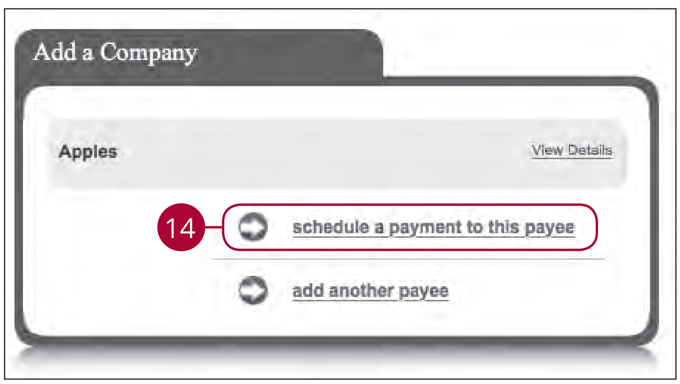
4. Enter the payee's name.

5. Enter the account number and reenter the number to confirm it is correct.

6. Enter the payee's phone number, zipcode and the account holder's name.

7. Click the "Next" link.





8. Enter a nickname for the payee.

9. Enter the payee's street address, and city.

10. Select the state from the "State" drop-down.

11. Use the "Category" drop-down to select a category for the payee.

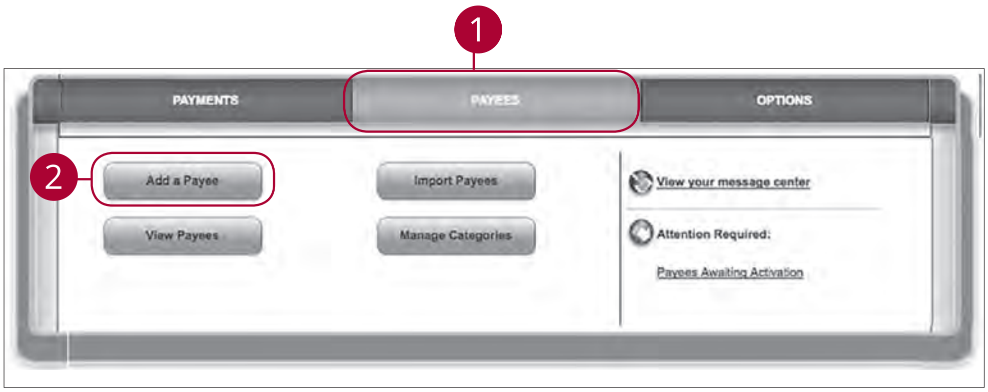
12. Select the account to withdraw from using the "Default Pay From Account" drop-down.

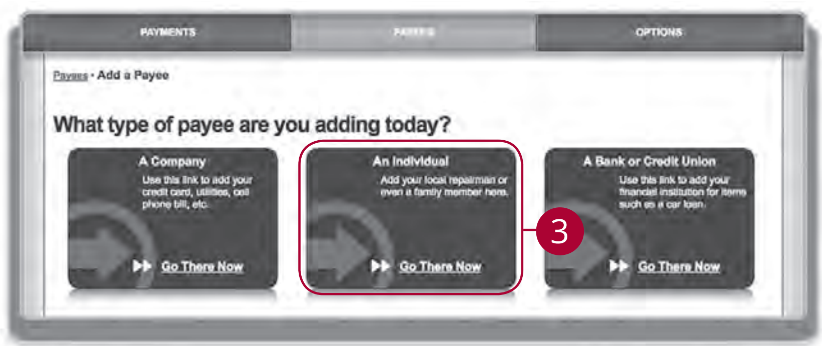
13. Click the "Submit Payee" link.

14. (Optional) Click the "Schedule a payment to this payee" link if you wish to send a payment now. Follow the steps on page 15 for a single payment or page 18 to send a recurring payment.

Individual

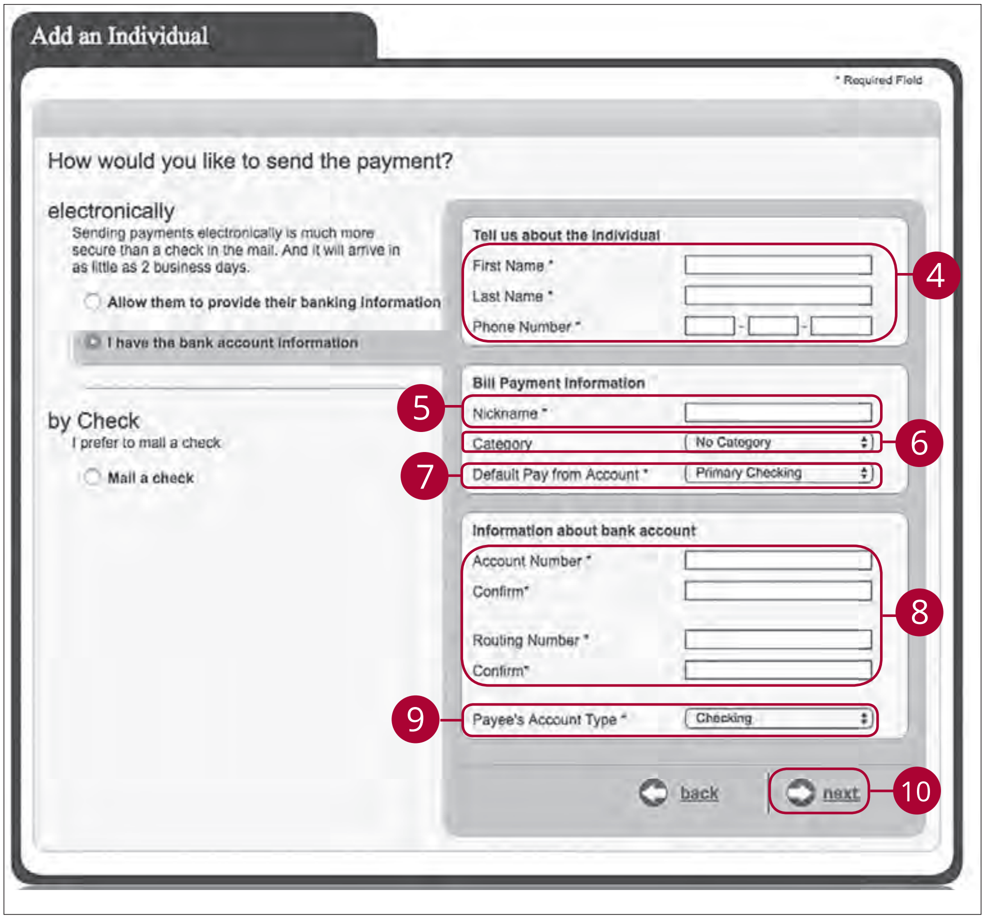
You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in our online bill pay system.





In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Payees** tab.
2. Click the **Add a Payee** button.
3. Click the "Go There Now" link within the "An Individual" tile.



4. Enter the payee’s first and last name and phone number.

5. Enter a nickname for the payee.

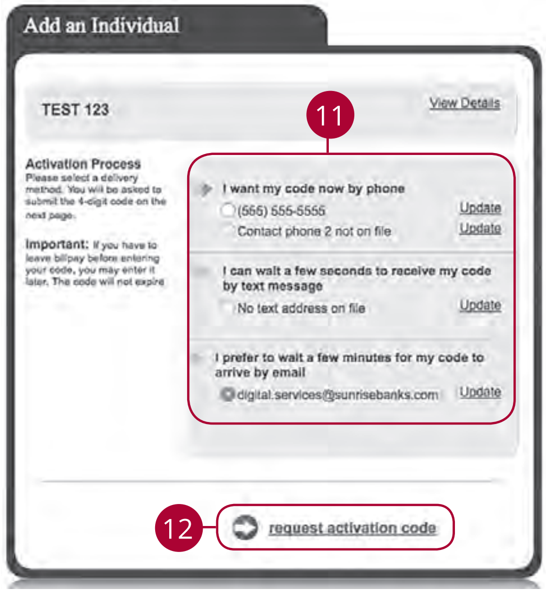
6. Use the “Category” drop-down to select a category for the payee.

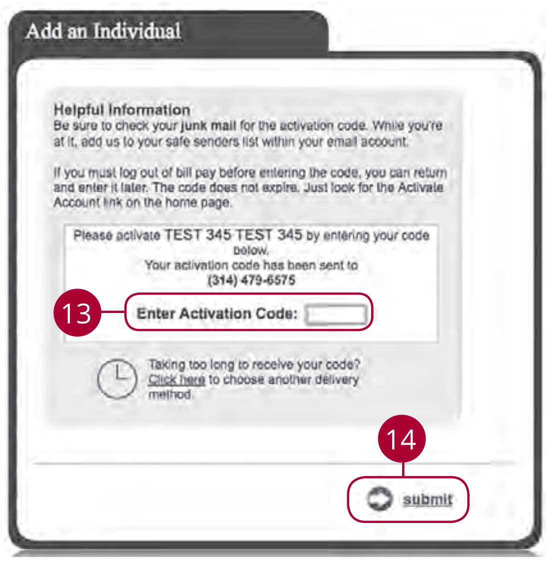
7. Select the account to withdraw from using the “Default Pay From Account” drop-down.

8. Enter the payee’s account and routing number and reenter it to confirm that is it correct.

9. Using the “Payee’s Account Type” drop-down, select what type of account the payee has.

10. Click the “Next” link.





11. Select how you would like to receive the activation code.

12. Click the "Request Activation Code" link.

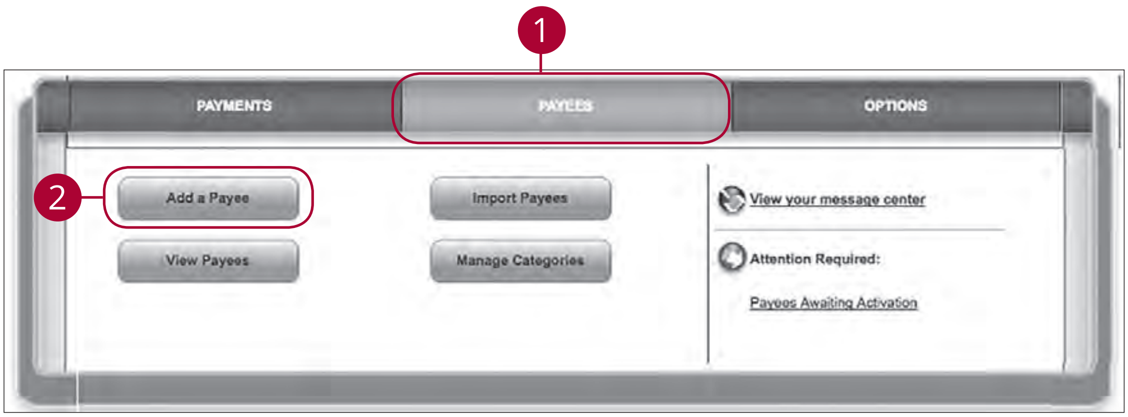
13. Enter the activation code.

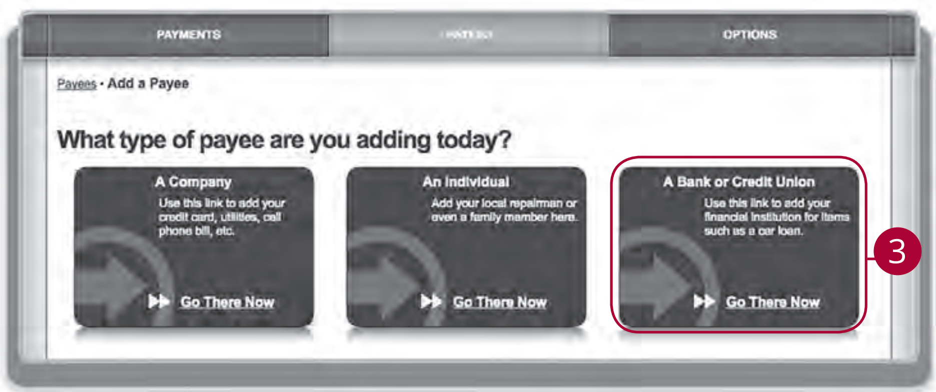
14. Click the "Submit" link when you are finished.

Note: To activate an individual payee at a later time, click the Payments tab, click the **View Payees** button, then click the "Activate" link.

Bank or Credit Union

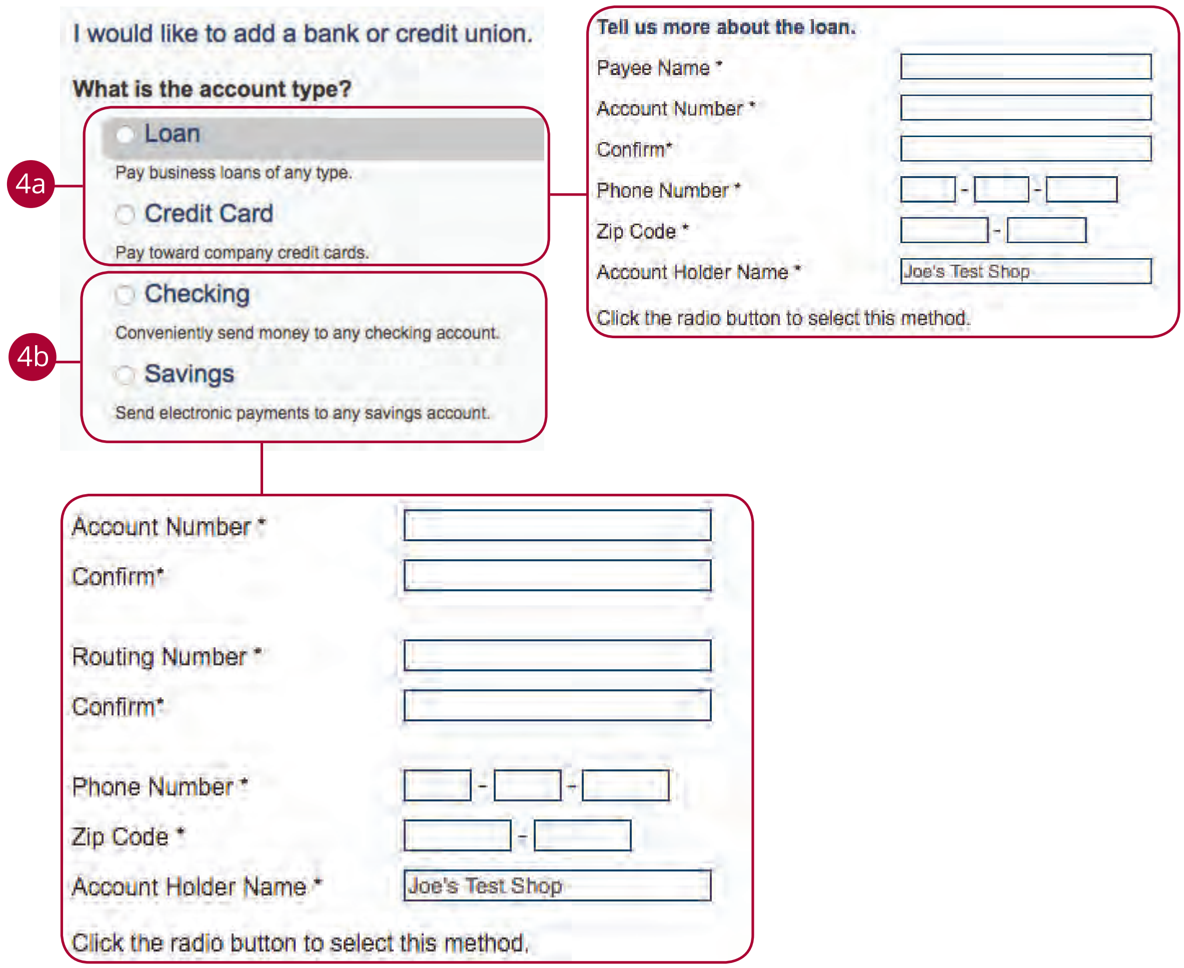
You can set up a financial institution as payee in order to apply payments to your loans, credit cards or another account, all in one convenient place.





In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Payees** tab.
2. Click the **Add a Payee** button.
3. Click the “Go There Now” link within the “A Bank or Credit Union” tile.



4. Select the account type. The required fields will vary depending on your selection.

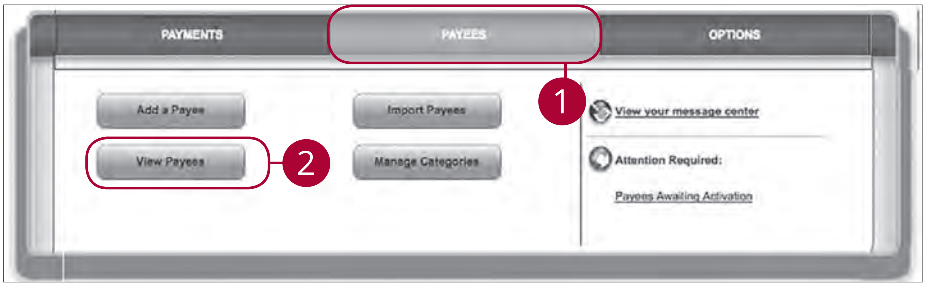
  a. **Loan and Credit Card**: Enter the payee's name, account number, phone number, zipcode and account holder nickname.

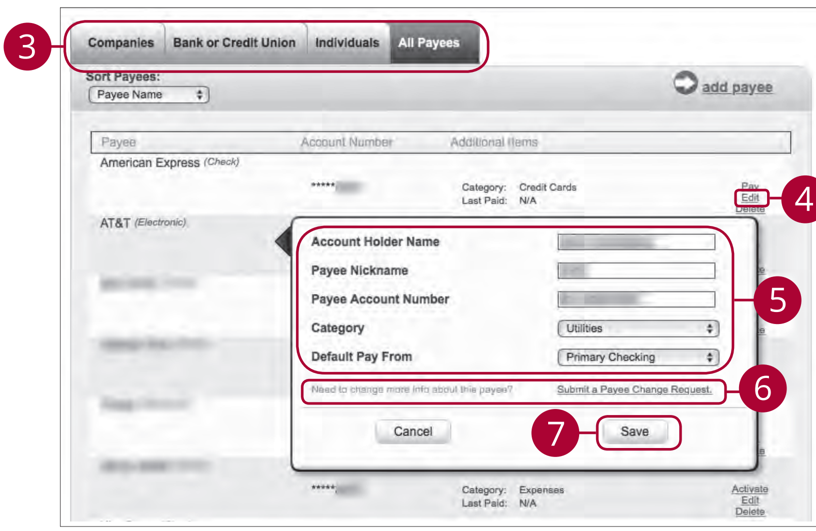
  b. **Checking and Savings**: Enter the payee's account number, routing number, phone number, zipcode and account holder name.

Business Bill Pay

Edit a Payee

Editing the details of a payee is easy within your Bill Pay. For more complicated changes, please submit a Payee Change Request to CSB.





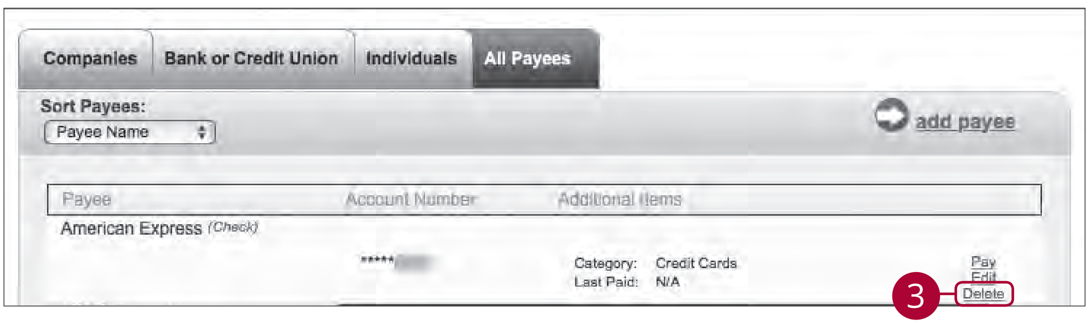
In the **Payments** tab, click on **Business Bill Pay**.

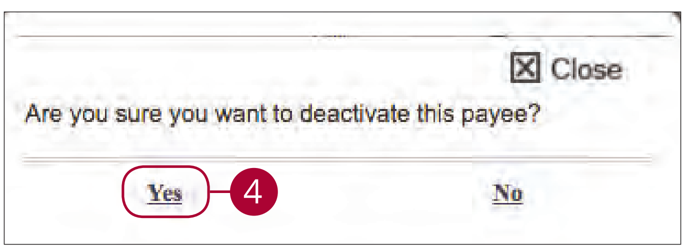
1. Click the **Payees** tab.
2. Click the **View Payees** button.
3. Sort payees by clicking the tabs across the top.
4. Click the “Edit” link at the end of the payee’s row to edit a payee.
5. Make the necessary changes.
6. (Optional) Click **Submit a Payee Change Request** if additional payment details for this payee need to be changed.
7. Click the **Save** button when you are finished making changes.

Business Bill Pay

Delete a Payee

If a payee is no longer needed, you can permanently delete them. This will not erase date from an existing payment using this payee.





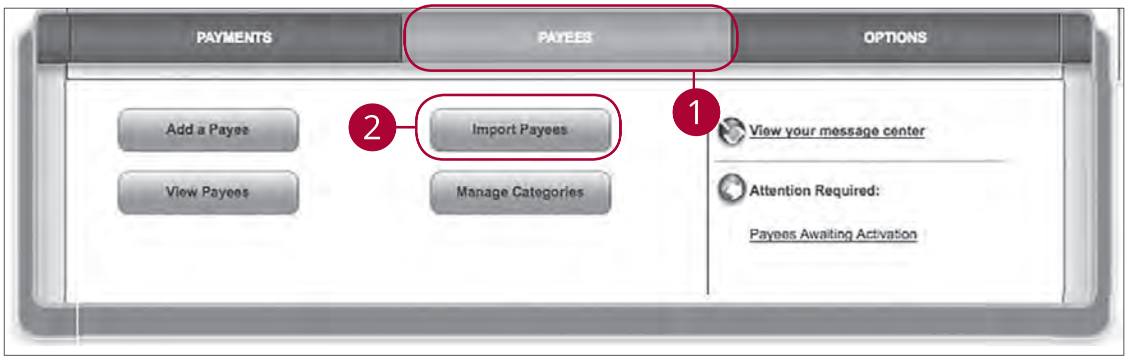
In the **Payments** tab, click on **Business Bill Pay**.

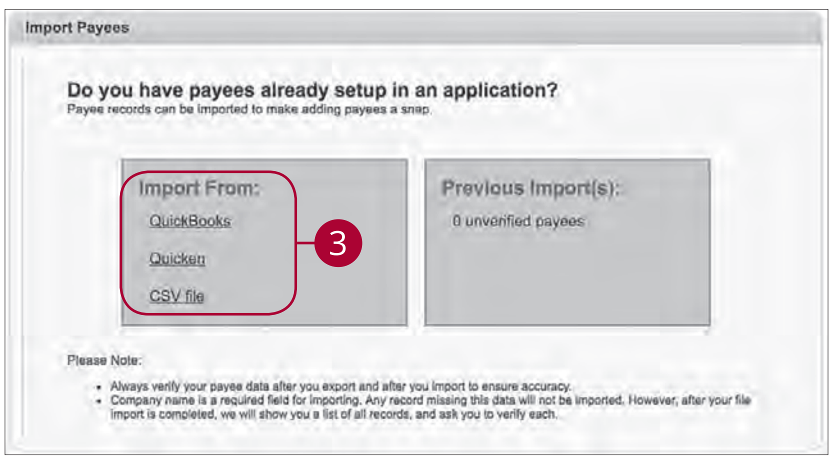
1. Click the **Payees** tab.
2. Click the **View Payees** button.
3. Click the “Delete” link at the end of the payee’s row to delete a payee.
4. Click the “Yes” link to permanently delete it.

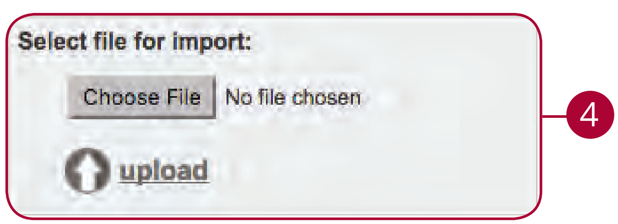
Business Bill Pay

Import Payees

Payees used in QuickBooks or Quicken can be imported easily through the Import Payees function.







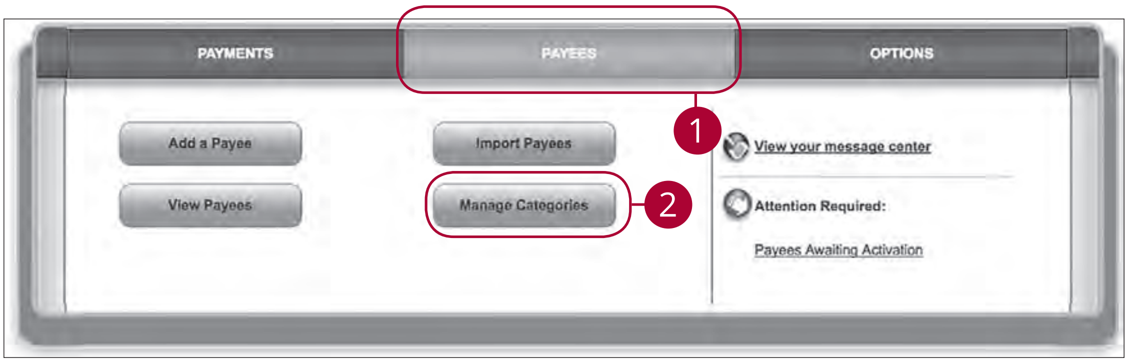
In the **Payments** tab, click on **Business Bill Pay**.

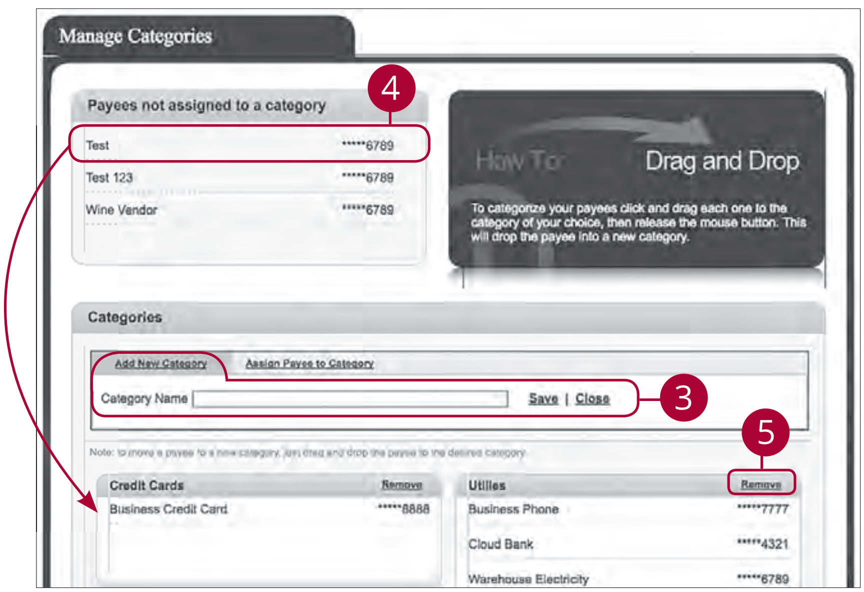
1. Click the **Payees** tab.
2. Click the **Import Payees** button.
3. Click the link to import payees from QuickBooks or Quicken.
4. Review the directions on how to import your document. Click the **Choose File** button and select your file, then click the “Upload” link to import it.

Business Bill Pay

Add and Manage Categories

Categories are groups of payees that help organize your bills and create your budgets.





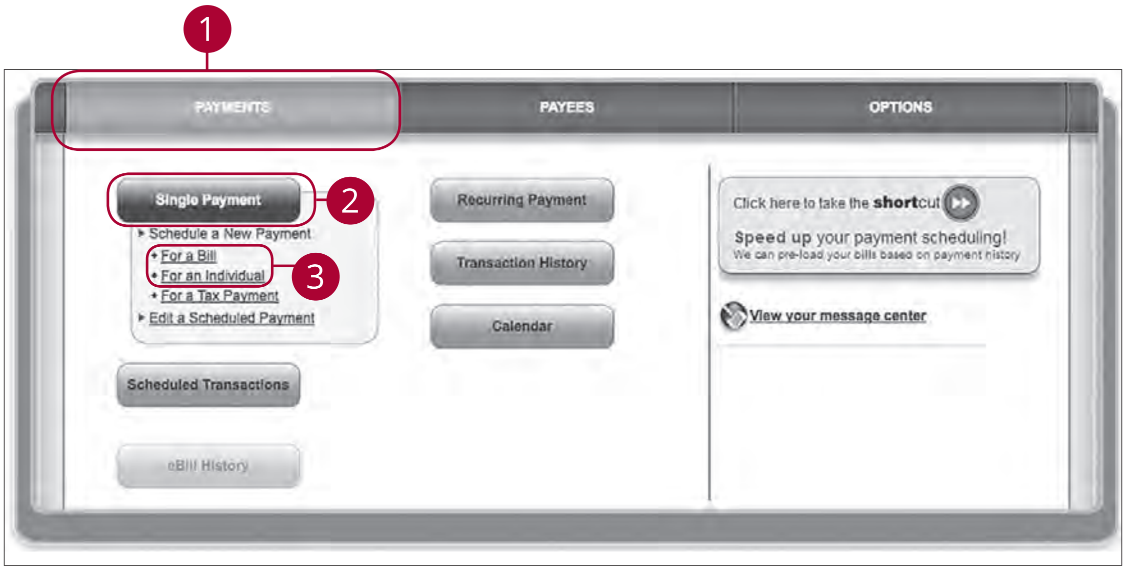
In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Payees** tab.
2. Click the **Manage Categories** button.
3. Click “Add New Category” link to create a new category. Enter a category name and click the “Save” link.
4. Move payees into new categories by clicking and dragging their names into the category.
5. Remove a category by clicking the “Remove” link. All payees in that category will now appear in the Payees Not Assigned to a Category section at the top.

Business Bill Pay

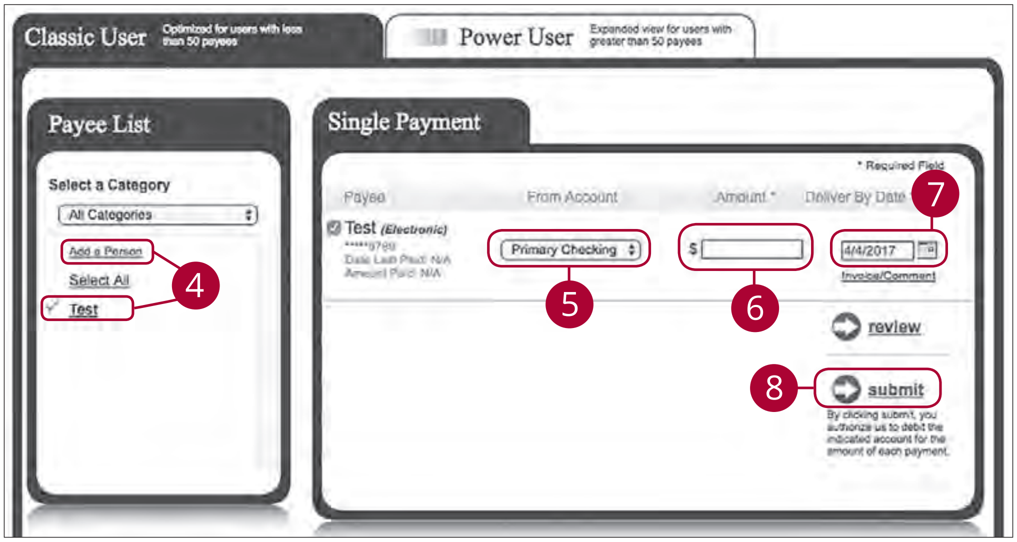
Single Payment

It is easy to pay your bills after creating your payees. Within the Single Payments button, you can see all the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.



In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Payments** tab.
2. Click the **Single Payment** button
3. Click either the "For a Bill" or "For an Individual" link.



4. Select the payee from the Payee List. If you need to add a payee click the "Add a Person" link and follow the steps.

5. Choose the account to withdraw from using the "From Account" drop-down.

6. Enter the amount of the payment.

7. Select the "Deliver By Date" using the calendar feature.

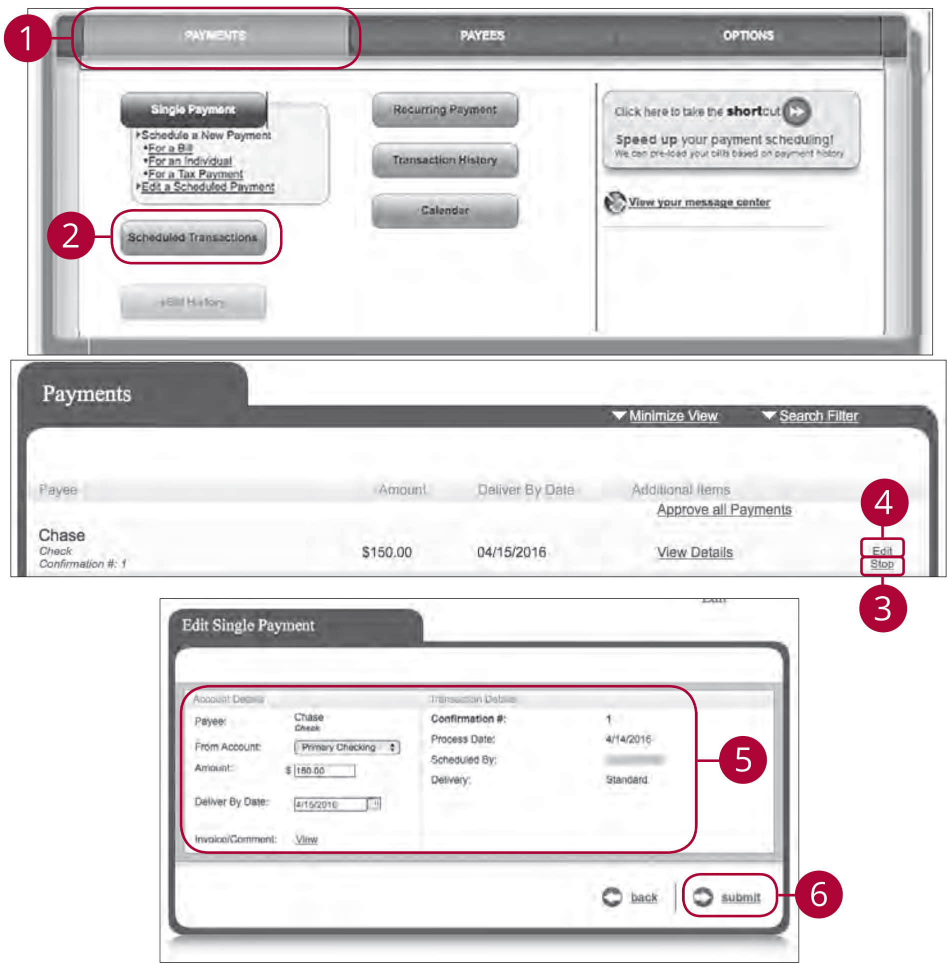
8. Click the "Submit" link when you are finished.

Note: A payee must be activated before a payment can be scheduled. This can be done in the Payee list or in e-Notifications.

Business Bill Pay

Edit a Single Payment

Changes can be made to a scheduled payment up until the time of processing.



In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Payments** tab.
2. Select the **Scheduled Transactions** button.
3. Click the “Stop” link to stop the payment.
4. Click “Edit” link to edit the details of the transaction.
5. Make the necessary changes.
6. Click the “Submit” link when you are finished making changes.

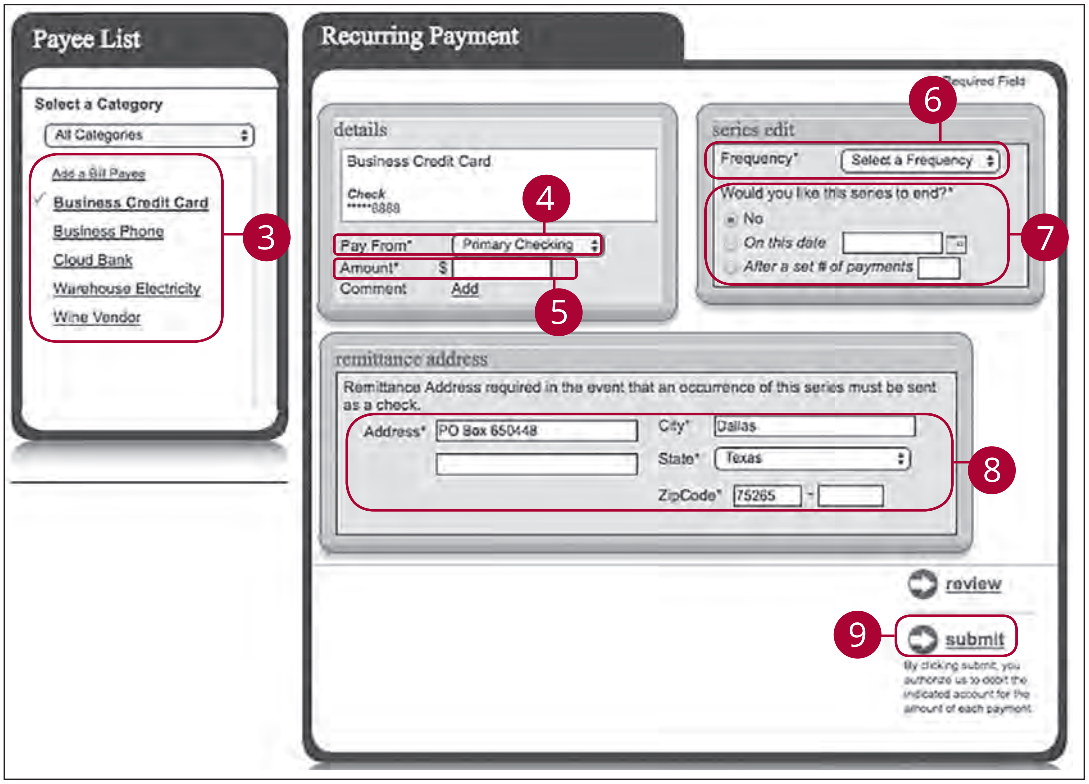
Business Bill Pay

Create a Recurring Payment

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Payments** tab.
2. Click the **Recurring Payment** button and click the “For a Bill” or “For an Individual” link.



3. Select a payee from the list.

4. Select an account to withdraw from using the “Pay From” drop-down.

5. Enter the amount of the payment.

6. Select how often the payment should recur using the “Frequency” drop-down.

7. Select when you would like the series to end.

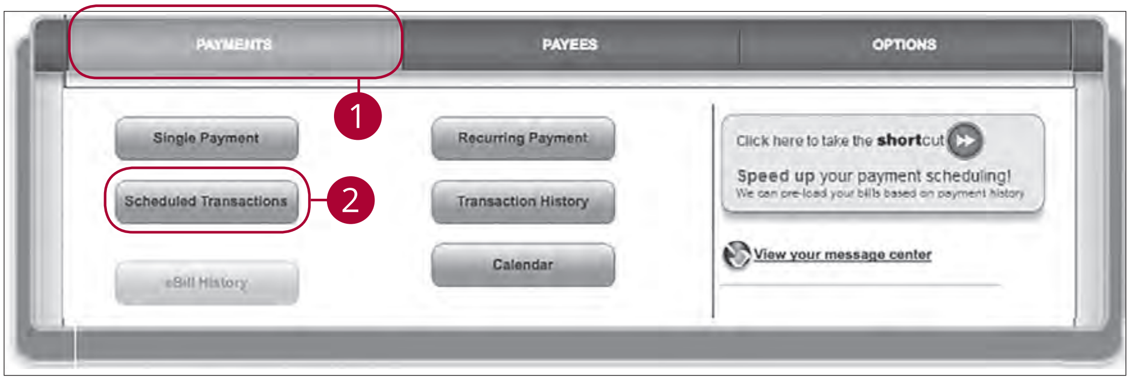
8. Enter the payee’s street address, city, state and zipcode.

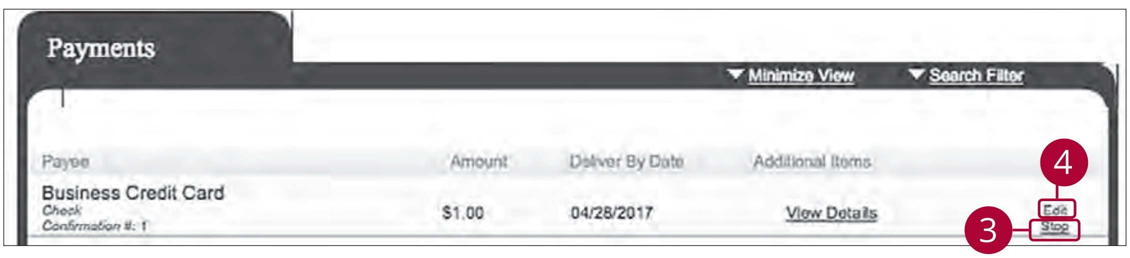
9. Click the “Submit” link when you are finished.

Business Bill Pay

Edit or Cancel a Pending Payment

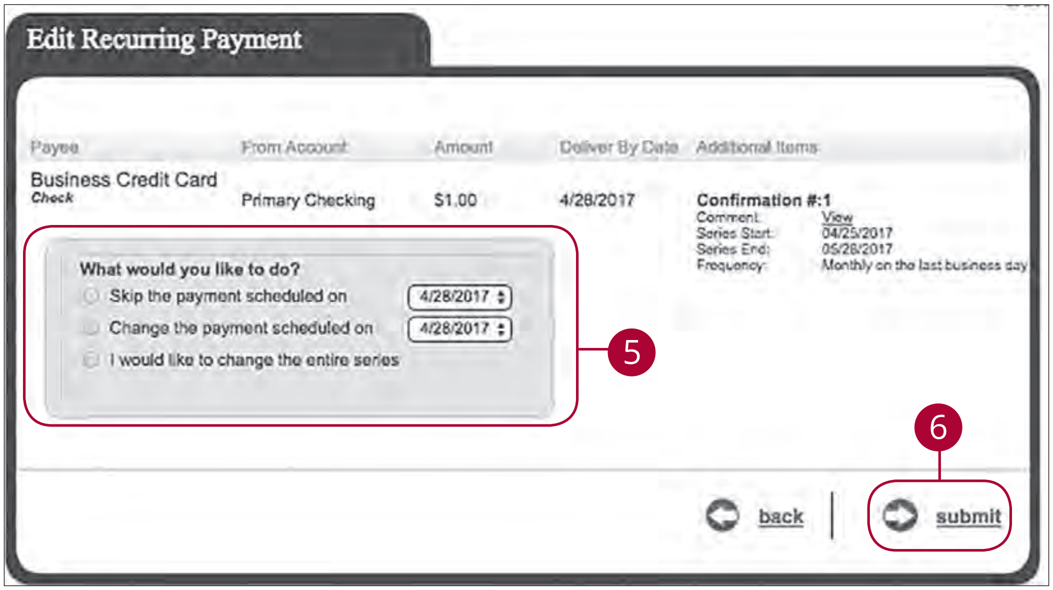
You can change or cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.





In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Payments** tab.
2. Click the **Scheduled Transactions** button.
3. Click the “Stop” link to cancel this transaction.
4. Click the “Edit” link to change the details of the transaction. Scheduled transactions can be skipped or changed.



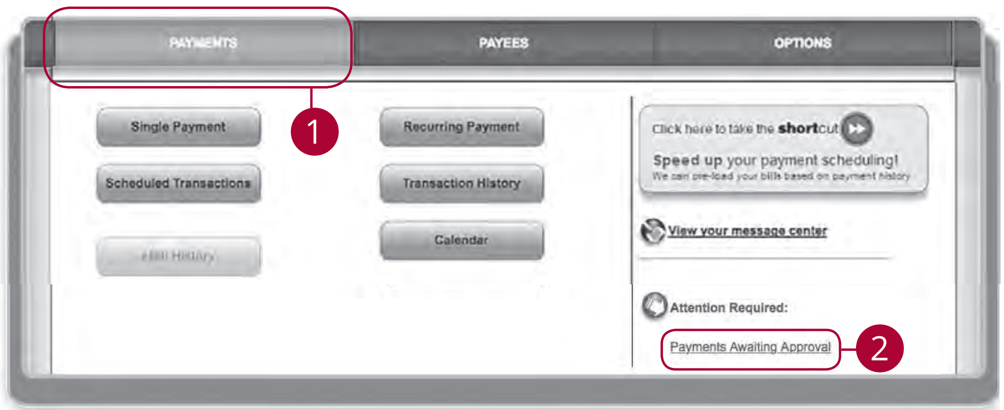
5. Make the necessary changes. The fields vary depending on if you are editing a single or recurring payment.

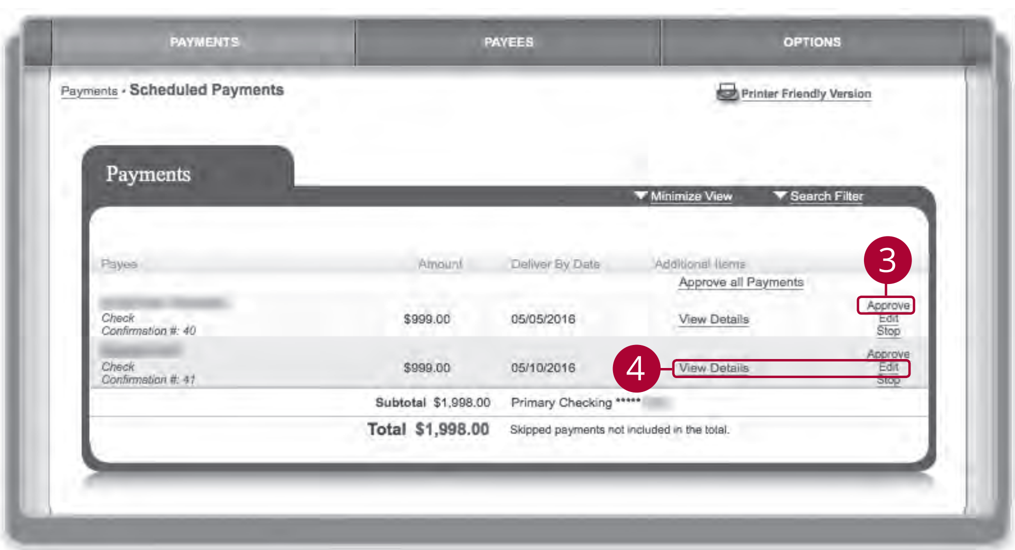
6. Click the "Submit" link when you are finished making changes.

Business Bill Pay

Payment Approval

Depending on which rights are assigned to the user, a payment can be designated as "needs approval." You can see notifications of payments awaiting approval in the Attention Required Area center. An authorized user must log in to approve each transaction that matches certain criteria.





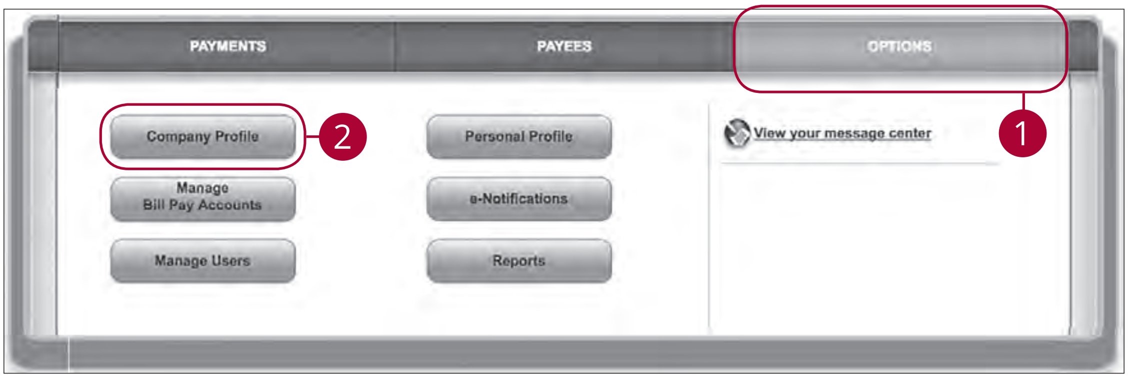
In the **Payments** tab, click on **Business Bill Pay**.

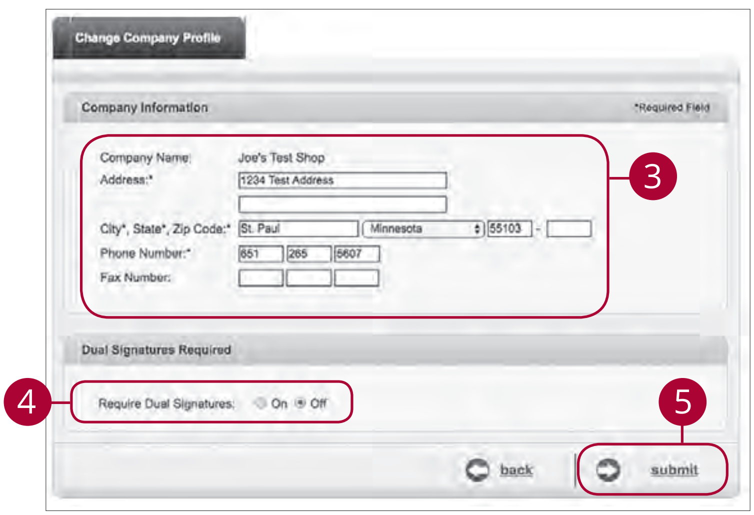
1. Click the **Payments** tab.
2. Click the "Payments Awaiting Approval" link on the right side of the screen.
3. Click the "Approve" link to authorize each transaction.
4. View or edit a transaction by clicking the "View Details" or "Edit" links.

Business Bill Pay

Company Profile

Easily change information associated with your account at CSB by modifying your company profile.





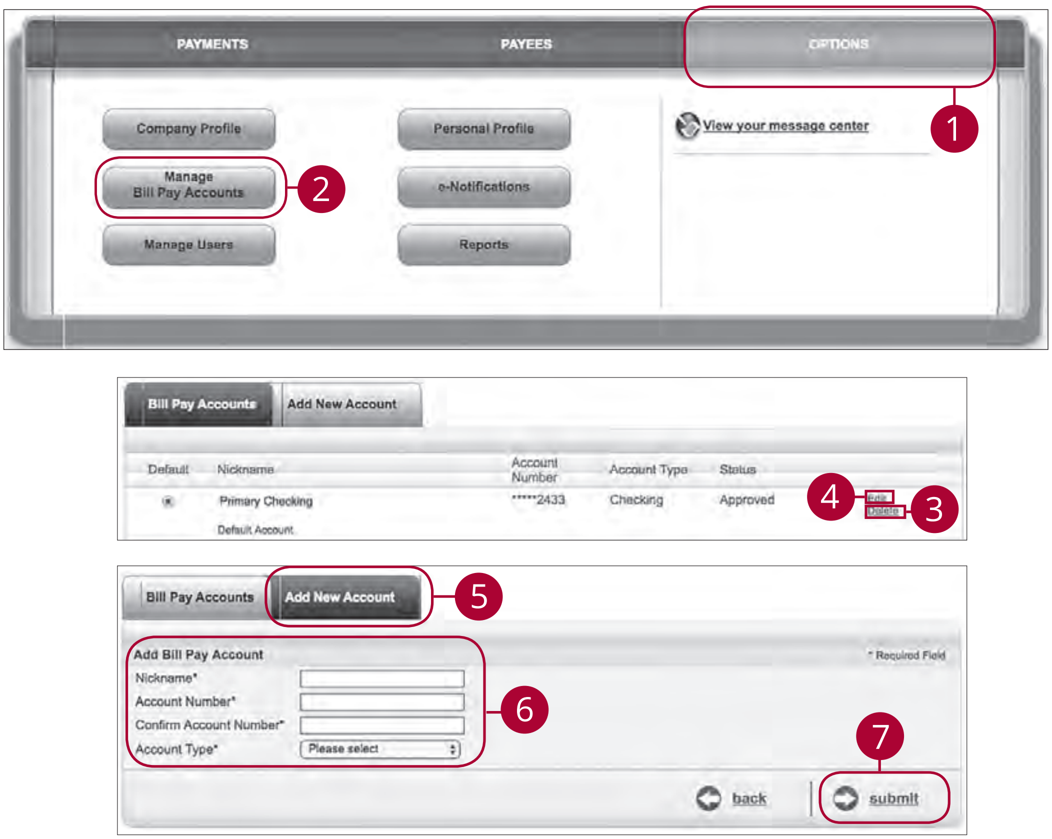
In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Options** tab.
2. Click the **Company Profile** button.
3. Change the information that CSB has on file for your company.
4. Change whether dual requirements are required by selecting “On” or “Off.”
5. Click the “Submit” link when you are finished making changes.

Business Bill Pay

Edit or Delete Bill Pay Accounts

Add or edit your Bill Pay accounts through the Manage Bill Pay Accounts function.



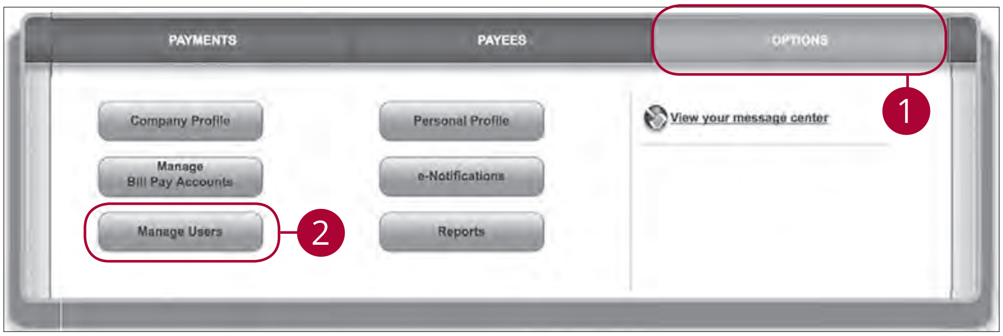
In the **Payments** tab, click on **Business Bill Pay**.

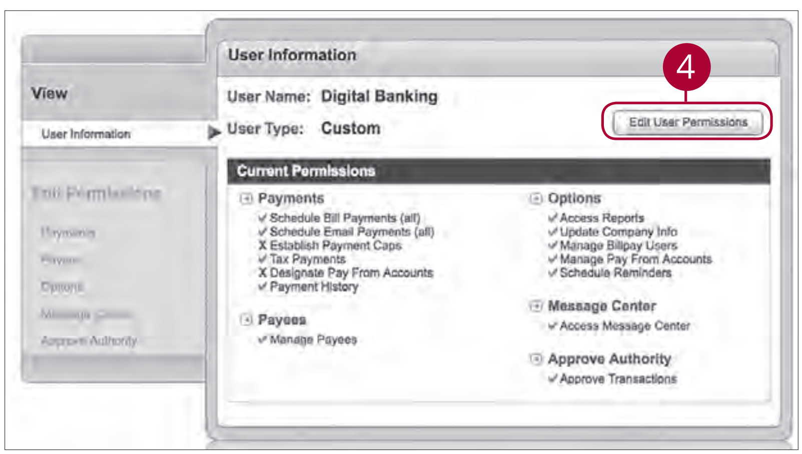
1. Click the **Options** tab.
2. Click the **Manage Bill Pay Accounts** button.
3. Click the “Delete” link within the Bill Pay Accounts tab to remove the account from your online bill pay.
4. Click the “Edit” link within the Bill Pay Accounts tab to make changes to the account nickname.
5. Add a new account by selecting the Add New Account tab.
6. Enter the nickname, account number and account type.
7. Click the “Submit” link when you are finished.

Business Bill Pay

Modify User Permissions

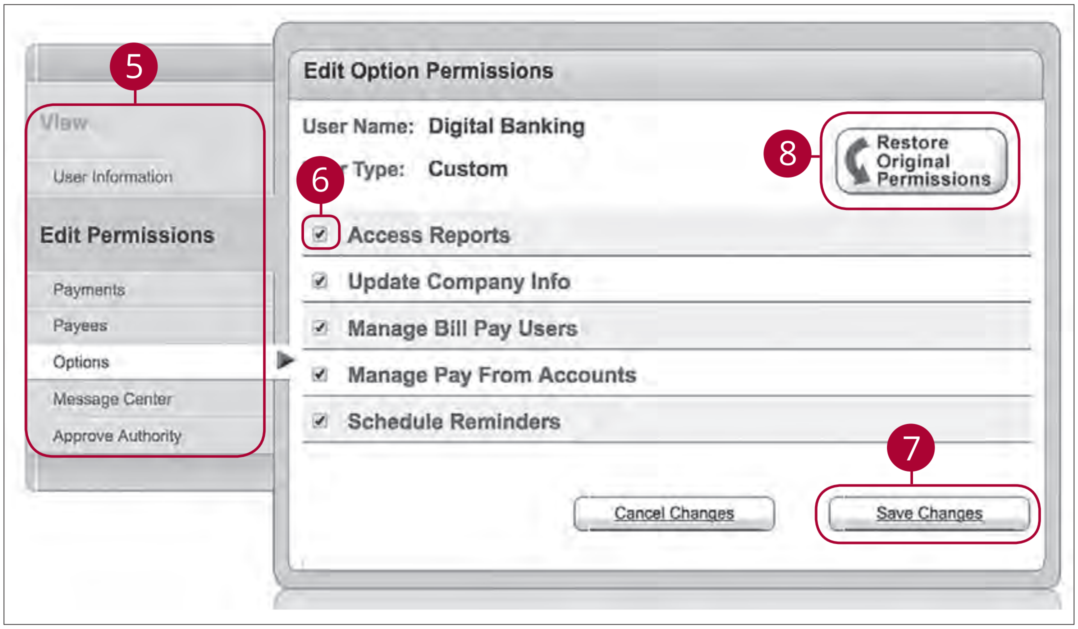
You can monitor the users that have access to your account. Utilizing User Permissions, you can give each user different access to your accounts, amount of debits allowed and designate other permissions. Consider each user's permissions carefully when assigning or updating them.





In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Options** tab.
2. Click the **Manage Users** button
3. Click "Permission Settings" link.
4. Click the **Edit User Permissions** button to change any elements.



5. Select the categories on the left.

6. Check or uncheck boxes next to permissions to make changes permissions.

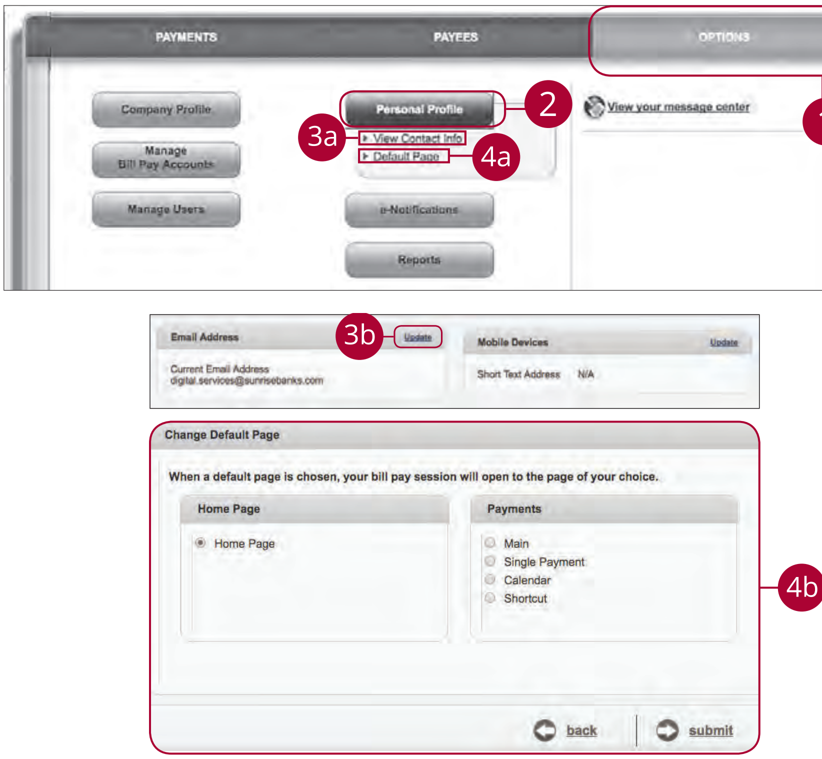
7. Click the **Save Changes** button when you are finished.

8. (Optional) Original permissions can be restored at any time by clicking the **Restore Original Permissions** button. This applies to all elements of user permissions for this particular user.

Business Bill Pay

Personal Profile

It is important to keep the contact information about your company up-to-date with CSB. You can easily change these elements and personalize your Bill Pay experience by following the steps below. Challenge phrases can also be altered here.



In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Options** tab.
2. Click the **Personal Profile** button.
3. To update contact info:
    a. Click the “View Contact Info” link.
    b. Click the “Update” link. Make your changes and click the **Save** button when you are finished.
4. To change your default page:
    a. Click the “Default Page” link.
    b. Choose what page you prefer your online bill pay to open with, such as Home Page, Main, Single payment Calendar or Shortcut. Click the “Submit” link when you are finished.

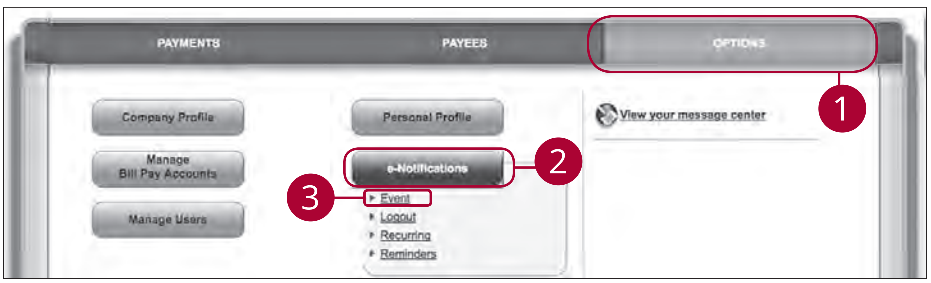
Business Bill Pay

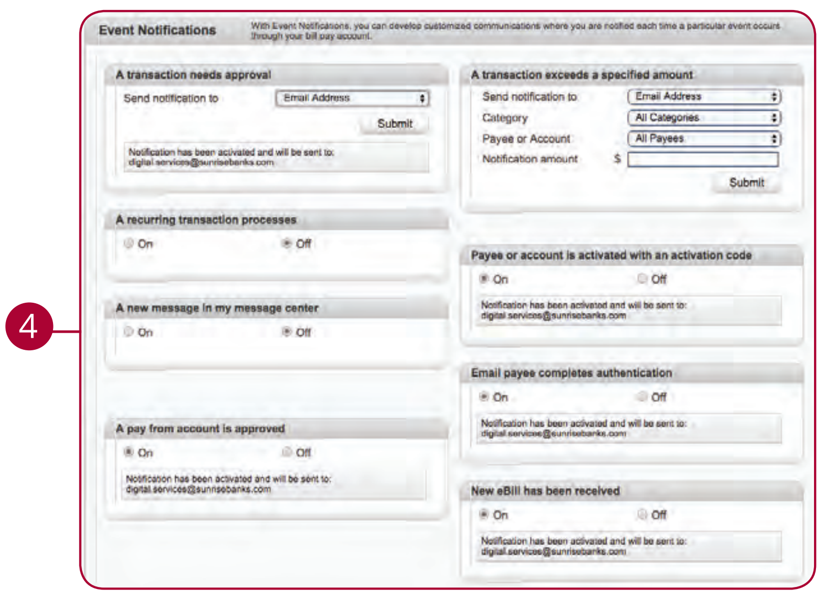
e-Notifications

CSB makes staying on top of payments and bills simple, but it becomes even easier when you set up e-Notifications in your account. There are several triggers that can send an e-Notification so that you are always up-to-date with what is happening with your accounts.

Events

With the Events features, you can develop customized communications to notify you each time a particular event occurs through your Bill Pay account.



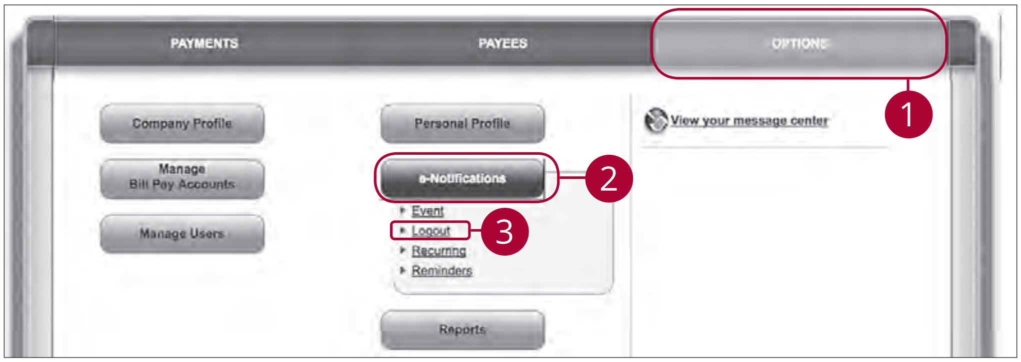


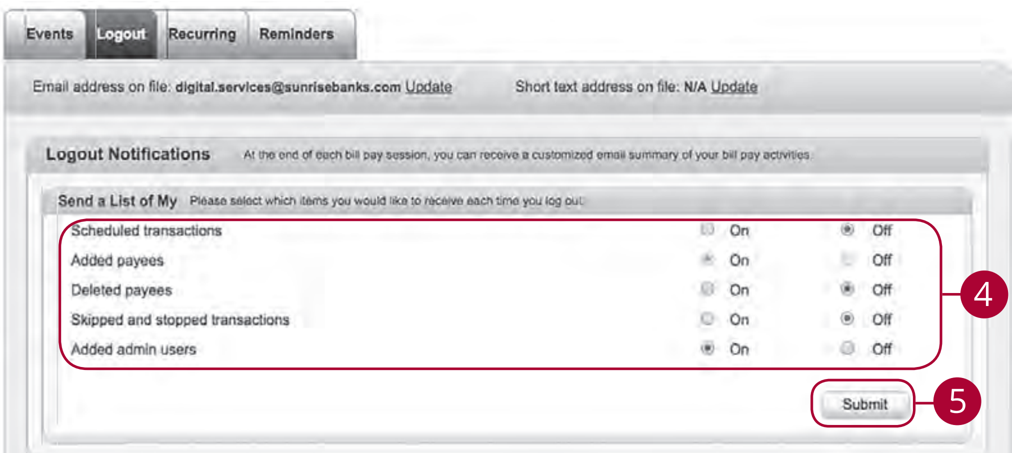
In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Options** tab.
2. Click the **e-Notifications** button.
3. Click the “Event” link.
4. Use drop-downs and selection buttons to create your custom event notifications.

Logout

When you use the Logout feature, you can receive a customized email summary of Bill Pay activities each time you exit Bill Pay.



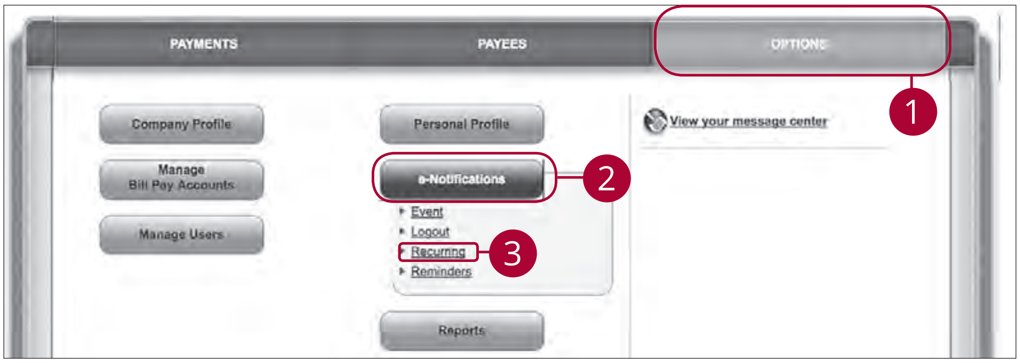


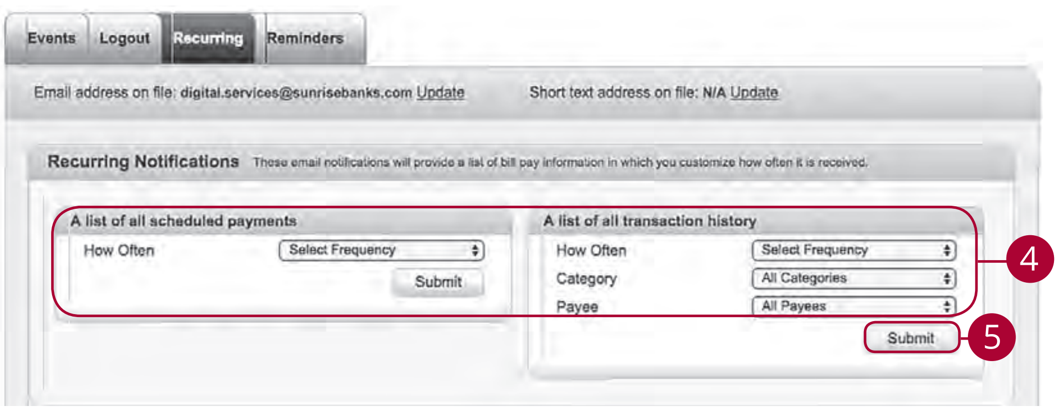
In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Options** tab.
2. Click the **e-Notifications** button.
3. Click the “Logout” link.
4. Select “On” or “Off” to receive a notification on a particular feature when you logout.
5. Click the **Submit** button when you are finished making changes.

Recurring

You can customize how often you receive email notifications on scheduled payments and transaction history.



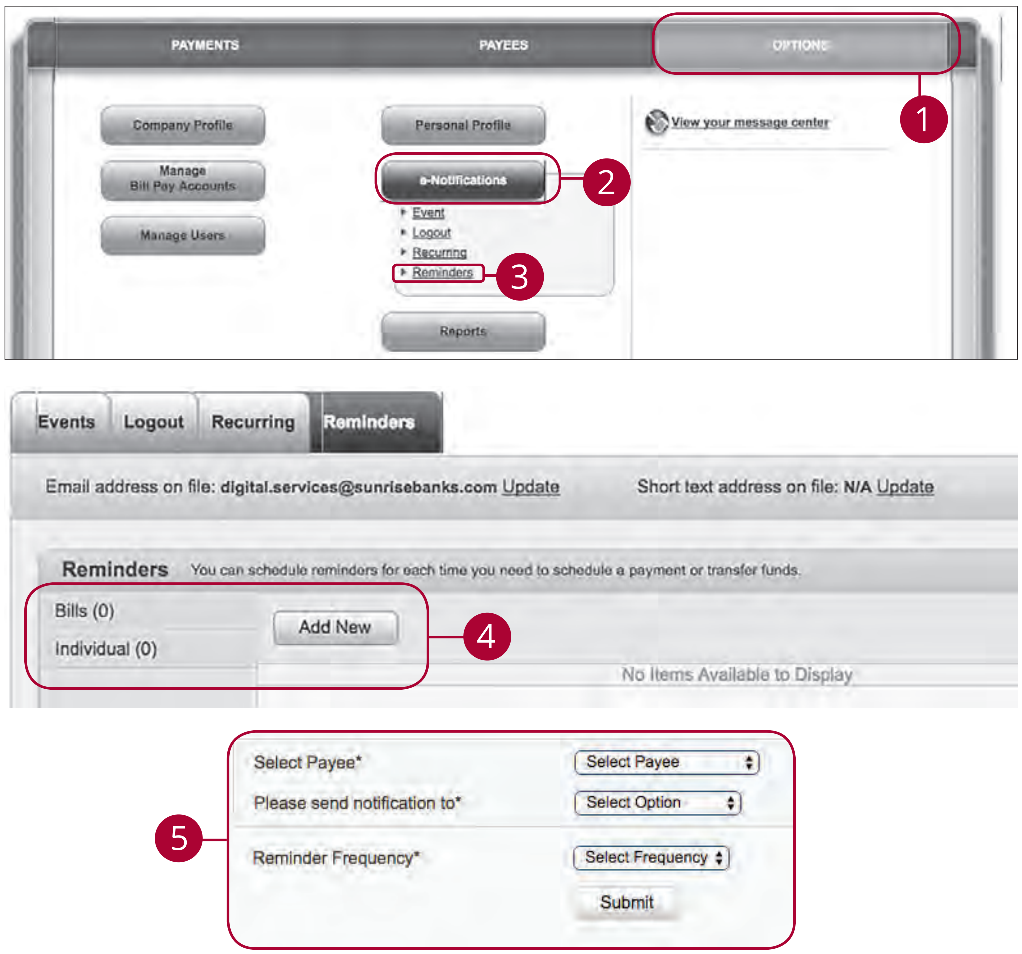


In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Options** tab.
2. Click the **e-Notifications** button.
3. Click the “Recurring” link.
4. Using the drop-downs, select when you would like receive notifications about scheduled payments and your transaction history.
5. Click the **Submit** button when you are finished making changes.

Reminders

You can schedule reminders for when you send or receive payments.



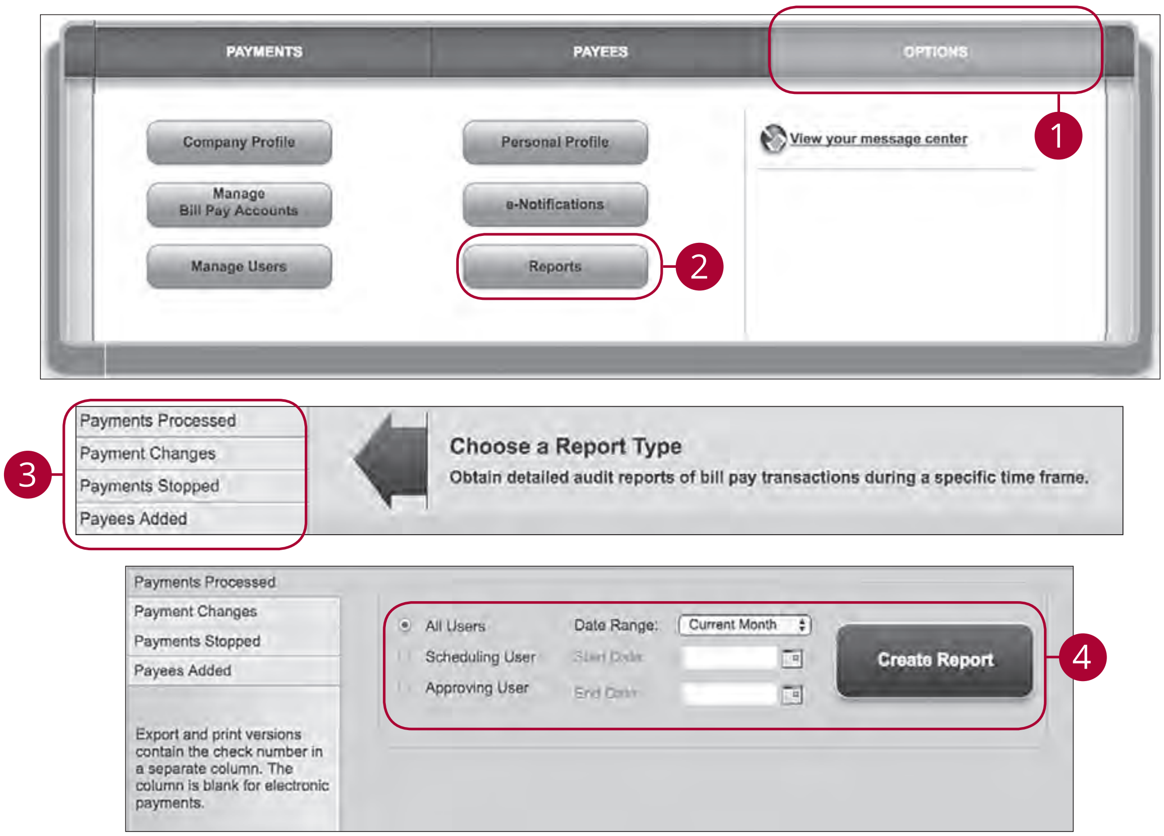
In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Options** tab.
2. Click the **e-Notifications** button.
3. Click the “Reminders” link.
4. Click Bills or Individual tab and click the **Add New** button.
5. Using the drop-downs, create a custom reminder. Click the **Submit** button when you are finished.

Business Bill Pay

Reports

You can create a report or detailed overview of your spending habits to help you better manage your finances. You can view them on your computer or download them locally to your hard drive or device.



In the **Payments** tab, click on **Business Bill Pay**.

1. Click the **Options** tab.
2. Click the **Reports** button.
3. Choose a report type listed on the left.
4. Customize your report using the calendars and drop-downs. Click the **Create Report** button when you are finished.