

# Online Banking Desktop Guide



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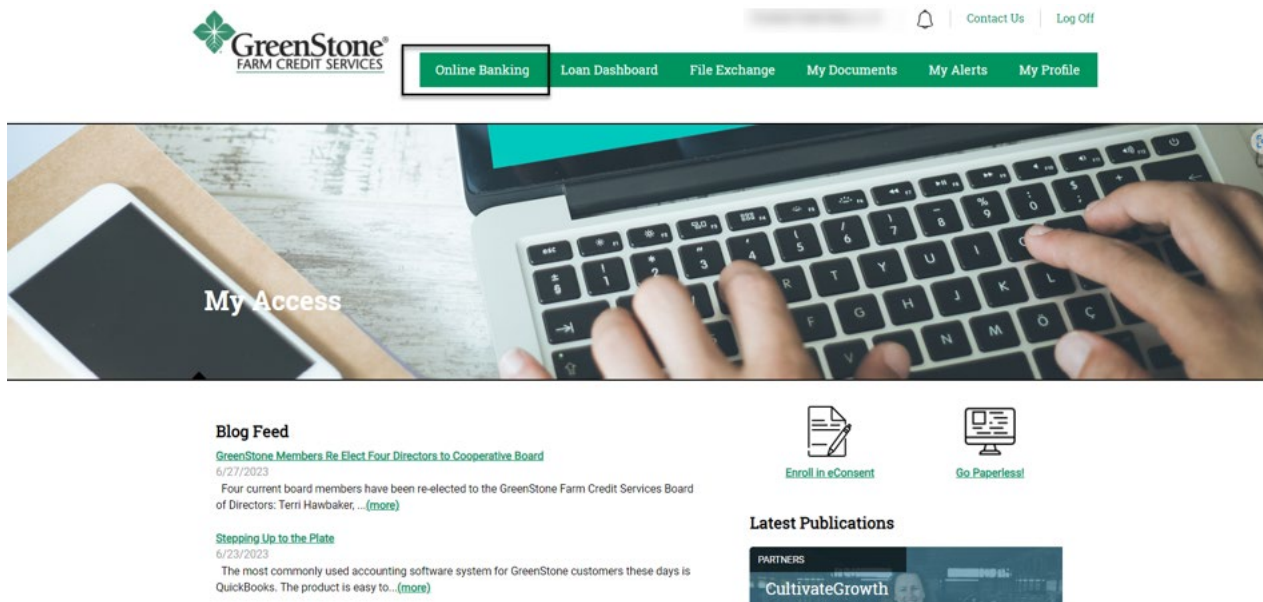
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## Accessing Online Banking

To access Online Banking the user must navigate to [My Access - My Access \(mygreenstoneaccess.com\)](https://mygreenstoneaccess.com) and login with their My Access username and password.

*Note: Users may periodically be asked to update their username, password, or security questions for added safety.*

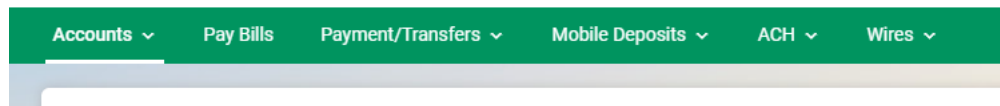
Once the user is logged into My Access use the main navigation to select Online Banking



The screenshot displays the GreenStone Farm Credit Services website. At the top, the GreenStone logo is on the left, and a navigation bar on the right includes a bell icon, 'Contact Us', and 'Log Off'. Below the logo, a green navigation menu contains links: 'Online Banking' (highlighted with a red box), 'Loan Dashboard', 'File Exchange', 'My Documents', 'My Alerts', and 'My Profile'. The main content area features a large image of hands typing on a laptop keyboard with the text 'My Access' overlaid. Below this, there is a 'Blog Feed' section with two articles: 'GreenStone Members Re-Elect Four Directors to Cooperative Board' dated 6/27/2023, and 'Stepping Up to the Plate' dated 6/23/2023. To the right of the blog feed are two icons: 'Enroll in eConsent' and 'Go Paperless!'. Below the blog feed is a 'Latest Publications' section featuring a 'PARTNERS' banner and a 'CultivateGrowth' article.

# Navigation

There is one main navigation area to access the features available to the user.



## Landing Page – Account Summary

After logging in successfully, the accounts page is displayed.

A screenshot of the "Account Summary" page in the GreenStone system. The page has a green header with the same navigation bar as above. Below the header, the title "Account Summary" is displayed. There is a search bar with a magnifying glass icon and the word "Search". The main content area is divided into two sections: "Loans - Operating" and "Loans - Intermediate". The "Loans - Operating" section contains a table with four columns: "Account", "Balance", "Available Balance", "Amount Due", and "Date Due". It lists four loan accounts with their respective balances and due dates. The "Totals" row shows a total balance of \$1,105,903.05 and an available balance of \$6,560,480.79. The "Loans - Intermediate" section is partially visible at the bottom, showing a table with columns for "Account", "Balance", "Amount Due", and "Date Due".

Account	Balance	Available Balance	Amount Due	Date Due
Operating Loan #1 x548200	\$1,012,919.61	\$6,487,080.39	\$0.00	08/01/2023
Operating Loan #2 x548200	\$69,983.44	\$30,016.56	\$0.00	08/01/2023
Operating Loan #3 x176800	\$0.00	\$43,383.84	\$0.00	07/01/2023
Operating Loan #4 x315200	\$23,000.00	\$0.00	\$26,204.14	05/01/2023
<b>Totals</b>	<b>\$1,105,903.05</b>	<b>\$6,560,480.79</b>		

# Account Details

The details of an account are found by selecting the account from the summary.

By default, the last 30 days of transactions are shown.

\$1,012,919.61

Current Balance

\$6,487,080.39

Available Credit

History

Search

Download

Displaying: Transaction Type: All Transaction Types; Date Range: Last 30 Days

Date	Description	Amount	Principal	Interest
Pending				
> 06/15/2023	Test	-\$12.00		
Posted				
> 06/30/2023	PREAUTH ADVANCE - 0000183557 - COWMANAGER BV - ach	+\$2,298.99	+\$2,298.99	\$0.00
> 06/05/2023	PRIN PMT PRE AUTH - GREENSTONE FARM - Test	-\$350.00	-\$350.00	\$0.00
> 06/05/2023	PRIN PMT PRE AUTH - GREENSTONE FARM - Test	-\$350.00	-\$350.00	\$0.00
> 06/01/2023	INTEREST PAYMENT	-\$3,973.54	\$0.00	-\$3,973.54
> 06/01/2023	PREAUTH ADVANCE - GREENSTONE - ACHPAYMENT	+\$17,654.75	+\$17,654.75	\$0.00
> 06/01/2023	PREAUTH ADVANCE - GREENSTONE - ACHPAYMENT	+\$13,951.09	+\$13,951.09	\$0.00
> 06/01/2023	PREAUTH ADVANCE - GREENSTONE - ACHPAYMENT	+\$6,208.67	+\$6,208.67	\$0.00
> 06/01/2023	PREAUTH ADVANCE - GREENSTONE - ACHPAYMENT	+\$12,858.28	+\$12,858.28	\$0.00
> 06/01/2023	PREAUTH ADVANCE - GREENSTONE - ACHPAYMENT	+\$12,843.83	+\$12,843.83	\$0.00

Selecting Search Options allows users to search descriptions, date range and transaction type.

History

Search

Download

SEARCH

Transaction Type

All Transaction Types

Date Range

Last 30 Days

Description

Search by Amount & Check Number

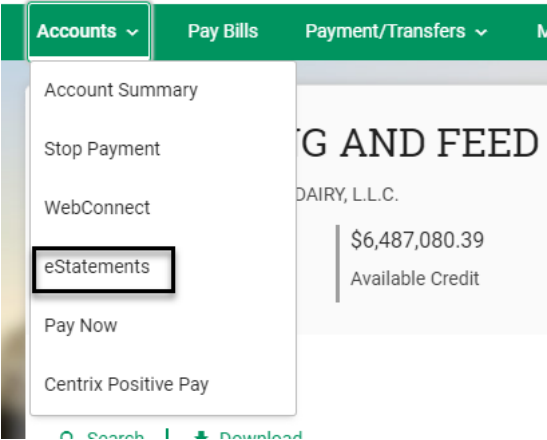
Clear

Search

Page | 7

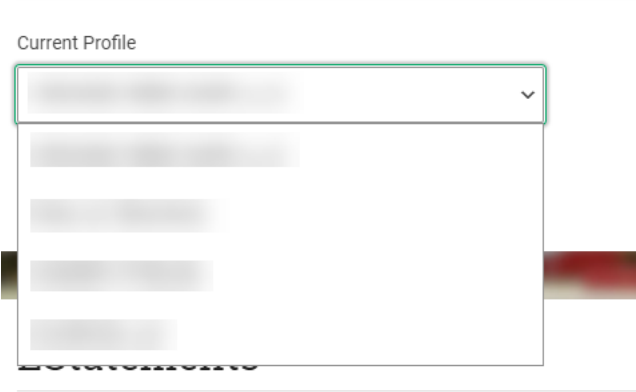
# eStatements

Users access eStatements for their own or any linked accounts they have set up by going to the eStatements option under the Accounts header within the hamburger menu.

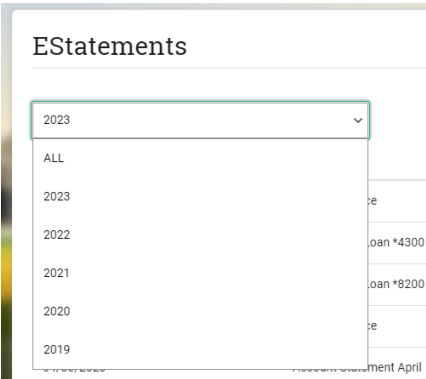


If the users have any linked accounts, a Select Profiles section is displayed.

## Select Profiles



A dropdown containing a list of years allows the user to view previous statements.





EStatements

## Stop Payments

2. *Account, Single or Range of checks, and the Check Number(s)* are required. Optionally, an *Amount* can be entered.

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# WebConnect

For those using WebConnect, it allows a user to take the transaction history of a loan and export it as a QuickBooks or Quicken file. The user is then able to import the file into the respective application to balance their accounts.

WebConnect

Account

- Select an Account -

Start Date

04/16/2023

End Date

06/29/2023

Download Format

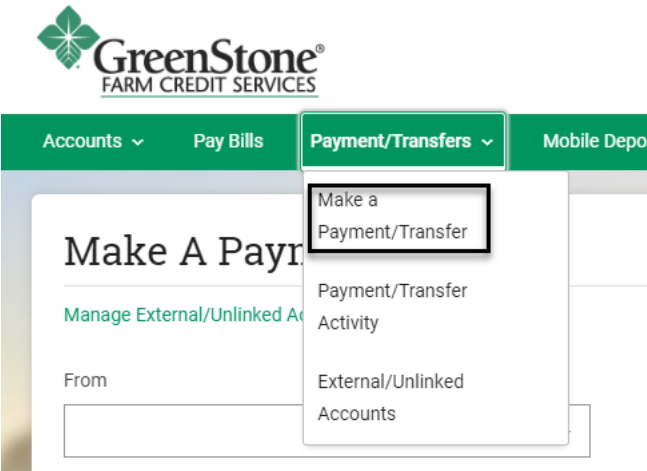
☒ Quicken☐ QuickBooks

Download

1. Navigate to Accounts and select WebConnect from the submenu.
2. Select the loan to pull down the transaction history for.
3. Choose the date range for the transactions.
4. Select the option for either Quicken or QuickBooks.
5. The file is saved to the download section of the browser. Once the file is downloaded, it may be imported into the application.

# Transfers

Online Banking allows users to initiate internal and external transfers. The cut off time for transfers is 4:00 PM CST.



1. Select an account to transfer from and an account to transfer to.	

## Make A Payment/Transfer

[Manage External/Unlinked Accounts](#)

From

To

### 2. Select the type of payment/amount

Payment Option

Principal-Only Payment

Interest-Only Payment

### 4. Verify the information is correct, select a Scheduling Option, and optionally enter a description

## Make A Payment/Transfer

[Manage External/Unlinked Accounts](#)

From

To

Payment Option

Amount

Schedule

Internal transfers initiated as current day are effective today - excludes holidays and weekends. The cut off time is 4:30PM Central, 5:30PM Eastern.

Description (Optional)

[Continue](#)

#### 4a. Scheduling Options

Amount

\$

Schedule

Immediate Internal Transfer

Immediate Internal Transfer

One Time

Recurring

4b. If *Future-Dated (One Time)* is selected, a *Payment/transfer date* appears.

9:44



\$

Schedule

One Time

Payment/Transfer Date

06/15/2023



June 2023

Today

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

5. Users can check to receive an alert when the transfer is executed. Click continue to review the transfer/payment before clicking transfer to complete the payment/transfer.

Description (Optional)

☐

Send me an email when this transfer is completed

Continue

The user will receive a confirmation notification.

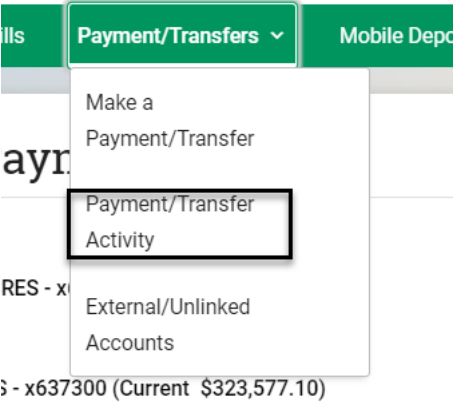


Your transfer has been successfully scheduled.



## Payment/transfer Activity

Users can view scheduled or past transfers by going to the **Payment/Transfer Activity** section underneath **Payment/Transfers**.



A menu is displayed, allowing users to view schedule transfers and transfer history.

Payment/Transfer Activity				
SCHEDULED TRANSFERS		TRANSFER HISTORY		
From	To	Frequency	Next Transfer	Amount
>		Monthly	07/01/2023	\$123.00
>		One time	07/28/2023	\$100.00

Selecting the arrow next to a schedule transfer brings up the transfer details and buttons to edit and cancel the transfer.

From	To	Frequency	Next Transfer	Amount
▼		Monthly	07/01/2023	\$123.00
TRANSFER DETAILS				✕
Type				
Internal Transfer				
Schedule				
Every month, starting on 07/01/2023				
Note				
N/A				
<a href="#">Edit Transfer</a>				
<a href="#">Cancel Transfer</a>				

# External/Unlinked Accounts

External accounts can be added, verified, and deleted.

1. Navigate to *Payment/Transfers* and select *External/unlinked Accounts*

Payment/Transfers

Make a Payment/Transfer

Payment/Transfer Activity

External/Unlinked Accounts

External/Unlinked Accounts

Add Account

External Accounts

Nickname	Financial Institution	Account Type	Account	Status	
> Account 1		Checking		Pending	Verify
> Account 2		Savings		Pending	Verify
> Account 3		Savings		Pending	Verify
> Account 4		Checking		Pending	Verify

2. If any external accounts have been set up, they appear below.

External/Unlinked Accounts

Add Account

External Accounts

Nickname	Financial Institution	Account Type	Account	Status	
> Account 1		Checking		Pending	Verify
> Account 2		Savings		Pending	Verify
> Account 3		Savings		Pending	Verify
> Account 4		Checking		Pending	Verify

3. To add a new account, select *Add External Account*

External/Unlinked Accounts

Add Account

External Accounts

4. Select whether the account is a financial institution or another GreenStone customer. Enter in the Routing Number of the institution and select *Verify*

Add External/Unlinked Account

Add:

My Account At Another Financial Institution

Someone Else's Account At GreenStone Farm Credit Services

Accounts added here are for transferring funds only.

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### Add External Account



information, two small deposits will be made to your external account. To complete the setup of your external account, return to the External/Unlinked Accounts page and verify the amount of the deposits.

Account Nickname ⓘ

Routing Number ⓘ

Financial Institution

**No valid routing number entered.**

Account Type

Account Number ⓘ

Confirm Account Number

Back

Add Account

### 5. Enter in the *Account Number*, a *Nickname*, and select whether it is a *Checking* or *Savings* account.

Account Nickname ⓘ

Routing Number ⓘ

Financial Institution

**No valid routing number entered.**

Account Type

Account Number ⓘ

Confirm Account Number

Back

Add Account

## Verifying

Before an external account can be used for transfers, it must be verified. Accounts that have not been verified, are shown as pending.

### External Accounts

Nickname ↑	Financial Institution ↑↓	Account Type ↑↓	Account	Status ↑↓	
> Account 1	[REDACTED]	Checking	[REDACTED]	Pending	Verify
> Account 2	[REDACTED]	Savings	[REDACTED]	Pending	Verify

1. Select the account that is in Pending status.

2. Select verify

#### External Accounts

Add External Account

#### Farm Account – x6789

Institution Name: JPMORGAN CHASE

Status: Pending

Account 1 PNC BANK, OHIO Checking x5997 Pending Verify

#### ACCOUNT DETAILS

Routing Number

041000124

Date Added

04/24/2023

Verify

Edit Account

Remove Account

3. Enter in the two deposits located in the external account

4. A success message display.

#### Verify Account

Two small deposits of less than \$1 have been made into your account at the other financial institution. Please check your statement or contact your other financial institution to find the amounts of these deposits and enter them below. You may enter them in any order.

Deposit Amount 1

\$

Deposit Amount 2

\$

Account Nickname

Account 1

Routing Number

041000124

Financial Institution

Cancel

Verify

✓ Successfully verified account.

#### External Account Details

Nickname Farm Account

Type Checking

Institution Name JPMORGAN CHASE

Account Number x6789

Routing Number 122100024

Status Active

Delete

Edit



# Bill Pay

Bill Pay is accessed through the main header navigation.



## Enrollment

When accessing Bill Pay for the first time, users will be shown a screen listing all available operating loans eligible for Bill Pay.

<div>1. Click on <b>Sign Up for Bill Pay</b></div> <div></div> <div><b>Note: clicking on No Thanks redirects back to the Account Summary screen.</b></div>	
2. Review the Terms of Services click the <b>checkbox</b> next to I Accept and click <b>Continue</b> .	3. Review the Privacy Policy, click the <b>checkbox</b> next to I Accept and click <b>Continue</b> .

Legal Agreements

Terms of Service

About updates to the Terms of Service

Print

IMPORTANT: To proceed, you must read the following agreement, check "I Accept," and click Continue.

TERMS OF SERVICE

GENERAL TERMS FOR EACH SERVICE

1. Introduction.

This Terms of Service document (hereinafter "Agreement") is a contract between you and GreenStone Farm Credit Services (hereinafter "we" or "us") in connection with each service that is described in the rest of this Agreement that applies to services you use from us, as applicable (each, a "Service") offered through our online banking site or mobile applications (the "Site"). The Agreement consists of these General Terms for Each Service (referred to as "General Terms"), and each set of Terms that follows after the General Terms that applies to the specific Service you are using from us. This Agreement applies to your use of the Service and the portion of the Site through which the Service is offered.

2. Service Providers.

We are offering you the Service through one or more Service Providers that we have engaged to render some or all of the Service to you on our behalf. However, notwithstanding that we have engaged such a Service Provider to render some or all of the Service to you, we are the sole party liable to you for any payments or transfers conducted using the Service and we are solely responsible to you and any third party to the extent any liability attaches in connection with the Service. You agree that we have the right under

☐ I Accept

I have reviewed and agree to the Terms of Service, which apply to:

- GreenStone Farm Credit Services Bill Pay

Continue

Cancel Sign In

GreenStone Farm Credit Services Bill Pay Customer Service can be reached at 855-895-2761 between the hours of M-F: 7:30 a.m. – 8 p.m. ET and Sat: 9 a.m. – 3 p.m. ET

View the Security & Privacy Policy

Copyright © GreenStone Farm Credit Services 2023. All rights reserved.

View the Terms & Conditions

Legal Agreements

Privacy Policy

About updates to the Privacy Policy

Print

IMPORTANT: To proceed, you must read the following agreement, check "I Accept," and click Continue.

PRIVACY POLICY (for Bill Presentment, Bill Payment, and Popmoney™ Personal Payments Services)

Last updated June 9, 2012

1. Introduction.

The following privacy disclosures are provided by GreenStone Farm Credit Services (hereinafter "we" or "us") in connection with the Bill Payment, Bill Presentment and Popmoney™ Personal Payments Services (the "Services") offered through our online banking site (the "Site"), and describe the types of "Personal Information" (information that is identifiable to a particular person) that we (directly or through our service providers) collect in connection with the Services, and how we use, share and protect that Personal Information. These disclosures supplement the disclosures that you have already been provided in connection with our Site and the other services offered through the Site. Some of this information is required by U.S. federal law or other law. Please read this policy carefully to understand what we do.

2. Eligibility.

The Site and the Services are offered only to individual residents of the United States and its permitted territories who can form legally binding contracts under applicable law, without limiting the foregoing, the Site and Services are not offered to minors. Other restrictions and eligibility requirements for certain Services may apply as described in the Terms and Conditions or other disclosures on the Site. We do not

☐ I Accept

I have reviewed and agree to the PRIVACY POLICY (for Bill Presentment, Bill Payment, and Popmoney™ Personal Payments Services).

Continue

Cancel Sign In

GreenStone Farm Credit Services Bill Pay Customer Service can be reached at 855-895-2761 between the hours of M-F: 7:30 a.m. – 8 p.m. ET and Sat: 9 a.m. – 3 p.m. ET

View the Security & Privacy Policy

View the Terms & Conditions

4. Two options are shown to add existing bills into Bill Pay; Bills from our biller network or Your credit report. Note: consenting to the credit report access will not affect the users' credit score.

Add a Company or Person

Company

Person

Find My Bills

We'll find your current bills. Pick the ones you want to pay.

☐ Bills from our biller network

If you select this box, we'll see if your profile matches any bills we already have.

- You'll choose bills from companies in our service provider's network.
- We'll use the bill info to make it easier for you to add them.

☐ Your credit report

If you select this box, you're consenting to our service provider accessing your consumer credit report from a credit bureau to help you add your bills.

- The report won't have your credit score.
- Accessing it won't impact your score.
- Your info won't be shared and will only be used to find the bills you pay.

Skip

Find My Bills

## Payment Center

The main landing page of Bill Pay is accessed once a user adds a biller or schedules a payment. If there are five or more payees, users can group companies by clicking on "Organize my list", view payments and use the Action Buttons to setup reminders, eBills, or AutoPay.

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## Add a Company


Under each category there are preloaded companies that only require the user to provide their account information to finish the set up. If a company is not listed in the list of categories, additional information such as an address is required before adding the company as a payee.

1. On the Add a Company or Person pop up, search for the company.

Note: If the user closes out of this screen, they can also click on the **Add a Company or Person** button to bring this window up.

2. Enter the account information, then click **Add**.

3. Users will see a success message and the company will be added to their Payment Center.

1. On the Add a Company or Person pop up, search for the company.	2. Enter the account information, then click <b>Add</b> .
<p><b>Add a Company or Person</b> <span>✕</span></p> <p>Company Person Find My Bills</p> <p>Search Our Network <input type="text"/> <input type="button" value="🔍"/> If a company can't be paid electronically, we'll <a href="#">mail a check</a> for you.</p> <ul style="list-style-type: none"><li>Utilities</li><li>Phone</li><li>Insurance</li><li>Credit Cards</li><li>Store Cards</li><li>TV and Internet</li><li>Home</li><li>Car</li><li>School</li></ul>	<p><b>Add a Company or Person</b></p> <p>Company Person Find My Bills</p> <div><div><p>Nicor Gas Account Number <input type="text"/></p><p>Confirm Account Number <input type="text"/></p><p>Nickname (Optional) <input type="text"/></p><p><input type="button" value="Add"/> <input type="button" value="Cancel"/></p></div></div>

## Add a Person

Adding a person with an address sends a paper check on the users' behalf.

1. Click on the <b>Add a Company or Person</b> button and click on the <b>Person</b> tab.	2. Complete the fields with the payee's information and click add.
---	--

Add a Company or Person

Company

Person

Find My Bills

Person

First and Last Name

Nickname (Optional)

Address Line 1

Address Line 2 (Optional)

City

State

State

ZIP Code

-

Phone Number

-

Mobile Number (Optional)

-

Email Address (Optional)

Add

Cancel

Address Line 1

PO Box 68

Address Line 2 (Optional)

City

Dublin

State

OH

ZIP Code

43017

-

Phone Number

614

555

-

6565

Mobile Number (Optional)

-

Email Address (Optional)

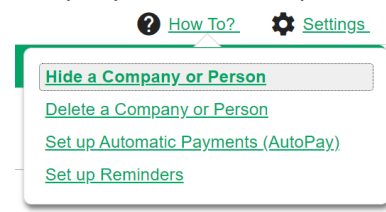
Enter email

Add

Cancel

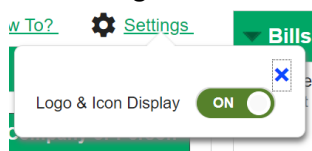
## How To?

At the top of the Payment Center there is a link that walks users through how to do a few basic tasks; Hide or Delete a Company/Person, Set up Automatic Payments, and Set up Reminders.



## Settings

The Settings link allows users to turn off the logo/icon listed next to each payee and only display the text.



## Action Buttons

The links listed below each payee grouped together are called Action Buttons. This includes Activity, Reminders, AutoPay, and eBills.

The screenshot shows the top section of a payment interface for Bank of America. It includes the bank's logo, a test account number (\*7038), a dropdown menu for 'Select an account', a dollar sign icon, a 'Rush Delivery' button, and a 'Get eBills' button. Below these elements is a horizontal bar with four tabs: 'Activity', 'Reminders', 'AutoPay', and 'eBills'. The 'Activity' tab is currently selected and highlighted with a blue border.

## Activity

The Activity section shows previous and future/pending activities. Clicking on the payment amount, opens the Payment Details window showing the pay from account and when the amount is going to be withdrawn.

If a payment is still in the pending status, it allows the payment to be cancelled by clicking the **Cancel** option at the bottom of the page.

When a payment is being sent electronically, users can also change the payment by clicking **Change** on the Payment Details page.

## Reminders

Reminders allows the user to set up or review reminders when it is time to pay a bill. Clicking on **Reminders**, then **Set Up Reminders** displays a prompt to enter in a due date, amount, frequency of the bill, and how far in advance to send the reminder.

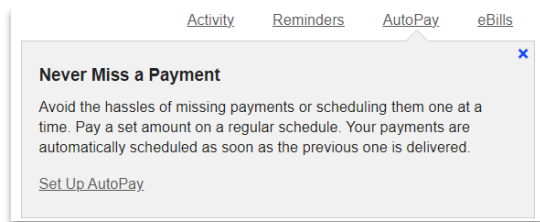
This screenshot shows a modal window titled 'Know When Payments Are Due'. It contains the following text: 'Reminders alert you when your payments are due. They appear in Payment Center. You can also get email reminders to track the status of the payment.' At the bottom, there is a link that says 'Set Up Reminders'. The window has a close button (X) in the top right corner.

When a reminder has been set up, the user can **Change** or **Stop Reminders** or edit the email address where the reminders are sent.

This screenshot shows a modal window with two columns. The left column is titled 'Payment Center Reminders' and contains the text 'Reminders appear 10 days before the payment is due.' Below this, it shows 'Frequency' set to 'Monthly' and 'Typical Amount' set to '\$123.45'. At the bottom of this column are links for 'Change Reminders' and 'Stop Reminders'. The right column is titled 'Email Reminders' and contains the text 'Get email reminders to track the status of the payment.' Below this is a link for 'Set Up Email Reminders'. The window has a close button (X) in the top right corner.

## AutoPay

Bills can be paid automatically through the AutoPay option by clicking on **AutoPay** and Set Up AutoPay. A window appears with the same information as they are setting up a reminder.



if the AutoPay date is on a non-business day, the payment is processed on the previous business day.

The following are the available frequencies and their definition:


<b>Weekly</b>	<b>Every 2 weeks</b>	<b>Twice a month</b>	<b>Every 4 weeks</b>
Every week on the same day of the week it was scheduled for the first payment.	Every other week on the same day of the week it was scheduled for the first payment.	Every month sets the second date 15 days after the first date chosen (for example 1st of month and 16th).	Every 28 days from the previous payment date, starting with the first payment date.
<b>Monthly</b>	<b>Every 2 months</b>	<b>Every 3 months</b>	<b>Every 6 months</b>
Every month on the same date it was scheduled for the first payment.	Every other month on the same date it was scheduled for the first payment.	Every 3 months on the same date it was scheduled for the first payment.	Every 6 months on the same date it was scheduled for the first payment.
<b>Annually</b>			
Every 12 months on the same date it was scheduled for the first payment.			


<p>1. Click on the <b>AutoPay</b> link and select <b>Set Up AutoPay</b>.</p>	<p>2. Enter information or select from the dropdowns for the <b>Amount, First Delivery Date, Frequency, and Duration</b> fields.</p>

<p>3. Enter in the email address in the <b>Email Address</b> field. <i>Optionally, check the three checkboxes on what notification(s) to receive and click <b>Start Sending Payments</b>.</i></p>	<p>4. Verify information is correct on the confirmation screen and click <b>Close</b>.</p>
<p>Email Address</p> <input type="text"/> <p><input checked="" type="checkbox"/> Email me when my payment is pending  <input checked="" type="checkbox"/> Email me when the payment has been sent  <input type="checkbox"/> Email me before sending the last payment</p> <p><b>Start Sending Payments</b> <a href="#">Cancel</a></p>	<p>Pay From Account UMJS *7147  Payment Amount \$750.00  First Delivery Date 05/22/2023  Payments that fall on a weekend or holiday, will be changed to previous business day.  Frequency monthly  Every month on the same date you scheduled for the first payment.  Until I stop these automatic payments</p> <p><b>Close</b> <a href="#">Please print for your records</a></p>
<p>5. Verify the ON icon appears next to the AutoPay link and the correct amount and frequency displays from what was entered.</p>	<p>6. Once the date passes, verify the payment appears in the <b>Recent Payments</b> grid.</p>
<p>Activity Reminders AutoPay <b>ON</b> eBills</p> <p><b>Manage Your AutoPay</b> <span>✕</span></p> <p>You're automatically sending <b>\$750.00 monthly.</b></p> <p><a href="#">Set Up Another AutoPay</a> <a href="#">Stop AutoPay</a>  <a href="#">Change AutoPay Options</a></p>	


## eBills

If a payee offers eBills, users are able to sign up and receive their bill directly in Bill Pay. Payees that offer eBills have an icon below their name and has the eBills link in the Action Button section.


Bank of America ...  
Test  
\*7038

Select an account 

\$



[Rush Delivery](#)

[Get eBills](#)

[Activity](#)
[Reminders](#)
[AutoPay](#)
[eBills](#)

1. Click on the **eBills** link and select **Get My Bill Here** or click the **Get eBills** flag below the payee.

Bank of America ...  
Test  
\*7038  
[Details](#)

Pay From: Select an account  
Amount: \$  
Deliver By:

[Rush Delivery](#)

[Activity](#) [Reminders](#) [AutoPay](#) [eBills](#)

**Get eBills**

**Get eBills Directly from Bank of America Vehicle Loan**

Know when the bill is due and how much you owe without going to multiple websites. We'll send you a reminder when your bill is due. You can cancel them anytime.

**Get My Bill Here**

2. Depending on the biller added, the next screen differs. "eBill Lite" billers and only require users to review and **accept** the biller's terms of service.

Have your bills delivered here, safely and securely.

Asterisks(\*) indicate required information.

TEN CHARACTER NUMERIC

**Account Number** Test Biller 2 \*0508

**Service Name and Address**  
[Change](#)  
BZPMG J Fnimzswjtpi  
1234 Street  
SMALLVILLE, MI 48823 - 0000

Please read the following agreement. It contains specific information regarding Terms and Conditions of your e-bill service.

**YOUR CONSENT TO ELECTRONIC DELIVERY**  
("Consent Statement")  
*Effective Date: October 28, 2011*

**Items Covered By This Consent Statement**  
You have the right to receive your billing statements, certain legal disclosures and other items listed below of which we provide through your billing statements (together the Your bill will be delivered here. You can cancel at any time.

☒ I have read and agree to the biller's Terms & Conditions

SAMPLE MESSAGE


☐ I agree that you may share my email address with the selected billers, and they may send me email about their services.

**Submit** [Cancel](#)



Other billers require additional information. In this example, Test Biller 1 requires the amount of the last bill (which is any dollar value without the dollar sign) and a zip code.

**Test Biller 1**



Asterisks(\*) indicate required information.

TEN CHARACTER ALPHA

**Account Number** Test Biller 1 \*LQMI

Additional information required by Test Biller 1 to assist in enrollment validation.

**\*Amount of Last Bill**

**\*5 Digit Billing Zip Code**

**Terms of Use**


Your bill will be delivered here and will no longer be delivered in the mail. You can cancel at any time.

☒ I have read and agree to the biller's [Terms & Conditions](#)

[Skip This Biller](#)

3. After all information is entered, click **Add** or **Submit** and click **Close** on the confirmation screen.

Have your bills delivered here, safely and securely.

-  The following e-bill request is pending  
Test Biller 2 \*0508  
Here's what to expect next:
- It can take one or two billing cycles to receive your first bill here.
  - When your bill arrives, you'll see the due date next to biller name in the Payment Center.
  - You'll receive an e-mail notification of your bill statement at the address we have on file: cris.mcrae@fiserv.com

After eBills are enabled, the eBills message informs the user that “it can take one or two billing cycles to receive your first eBill.”

[Activity](#) [Reminders](#) [AutoPay](#) [eBills](#)

**Your Bill Is Coming**  
Test Biller 2 hasn't activated your eBill service. It can take one or two billing cycles to receive your first eBill.

When a bill is available in Bill Pay, the information below the payee's name displays the due date and the amount due.

The screenshot shows the Bill Pay interface. At the top, there's a header with a house icon and "Test Biller 3". Below it, a dark bar indicates "DUE JUL 14 \$0.40". The main content area shows "Test Biller 1" with a house icon and "\*LQMI Details". A dark bar below this indicates "DUE JUN 10 \$250.00". To the right, there are input fields for "Amount" (with a dollar sign) and "Deliver By" (with a calendar icon). Below these are tabs for "Activity", "Reminders", "AutoPay ON", and "eBills ON". A modal window titled "Bill Due" is open, showing a preview of a bill and a summary table. The summary table lists: Due Jun 10, Min Due \$249.00, Amt Due \$250.00, and Balance \$400.00. Below the table are links for "View Bill" and "File Bill". A note at the bottom of the modal says "You can cancel eBills anytime."

Expanding the **eBills** link shows the bill details and allows the user to **View**, **File**, or **Cancel** the bill.

Selecting **View Bill** opens up a preview of the bill in a new window.

Selecting **File Bill** requires the user to select a **Payment Method** and enter in an optional note.

The screenshot shows the "File Bill from Test Biller 1" form. It has a title "File Bill from Test Biller 1" and a sub-header "\*LQMI". Below this is a "Payment Method" section with a dropdown menu labeled "Select a payment method". There is a "Note (Optional)" section with a text input field. At the bottom, there are two buttons: "File Bill" and "Cancel".

## Adding Multiple eBills

When a user has multiple billers that allow eBills, and are not yet enrolled, clicking on the eBills option shows all Available Bills and allows the user to go through each one and submit all at the same time.

The screenshot shows the "Have your bills delivered here, safely and securely." form. It has a title "Have your bills delivered here, safely and securely." and a sub-header "Up to 2 bills can be delivered here. Complete the information for each biller you want to receive e-bills from and click Add. When you're finished, click Submit to request e-bills from the selected billers." Below this is a table with two columns: "Available Bills" and "Ready to Submit". The "Available Bills" column has a count of 2 and lists "Test Biller 2" and "Bank of America Credit Card". The "Ready to Submit" column has a count of 0. Below the table is a "Service Name and Address" section with a "Change" link and the address "Ellie A Williams, K.E. Pec 11, BESOGWAG, MI 93641 - 0000". To the right of the address is a "Review Terms & Conditions" section with a "Please read the following agreement. It contains specific information regarding Terms and Conditions of your e-bill service." and a "YOUR CONSENT TO ELECTRONIC DELIVERY ('Consent Statement')". Below this is a "Items Covered By This Consent Statement" section with a "You have the right to receive your billing statements, certain legal disclosures and other items listed below of which we provide Your bill will be delivered here. You can cancel at any time." and a checkbox "I have read and agree to the biller's Terms & Conditions". At the bottom, there are "Add" and "Skip This Biller" buttons, and a "Submit" button with a "Cancel" link. A checkbox at the bottom left says "I agree that you may share my email address with the selected billers, and they may send me email about their services."

## Have your bills delivered here, safely and securely.

Up to 2 bills can be delivered here. Complete the information for each biller you want to receive e-bills from and click **Add**. When you're finished, click **Submit** to request e-bills from the selected billers.

### Available Bills

0

### Ready to Submit

[View Summary](#)

2



**Test Biller 2**  
\*2099



**Bank of America Credit Card**  
\*7038

### E-bill Request Summary

You have **2** e-bill requests ready to submit.

**Test Biller 2\*2099**

**Bank of America Credit Card\*7038**

Click **Submit** to add e-bills for the selected bills. To remove an e-bill request, select the bill in the Ready to Submit section and click the **x**.

**Submit** [Cancel](#)

☐ I agree that you may share my email address with the selected billers, and they may send me email about their services.

## Changing Account Numbers

If the user gets the following error adding an eBill, the account number that was entered needs to be changed.

## Have your bills delivered here, safely and securely.



This account number is already active for eBills. eBills can only be associated with one user name.


**Close**


### 1. Click on the **payee** name



### 2. Click on the **Change** link.


**Test Biller 4**  
\*0abc

  
Test Biller 4

 **Delete**  
Test Biller 4

**Company Name**  
Test Biller 4  
The company contacts us directly if the address changes.

**Nickname**

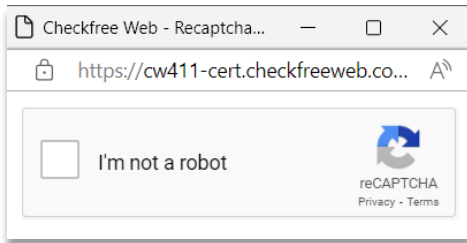
**Category**  
Miscellaneous   
[About adding categories](#)

**Account Number**  
\*0abc [Show](#) **Change**  
For your protection, we show only part of your account number.

**Phone Number**  
  -

**Save Changes** [Cancel](#)

3. Check the **checkbox** in the Captcha pop up.



4. Enter in a new **account number** and click **Save Changes**.

Account Number

**Change Account Number**

Account Number

Confirm Account Number

Phone Number

**Save Changes** [Cancel](#)


## Cancelling eBills

Users can cancel their eBill by clicking on the eBills link and selecting cancel eBills.

[Activity](#) [Reminders](#) [AutoPay](#) **ON** [eBills](#) **ON**

**Bill Due (Bill 1 of 21)**

This bill is ready to be paid. File the bill if you paid it elsewhere.



<b>Due</b>	Jul 14
<b>Min Due</b>	<a href="#">\$0.60</a>
<b>Amt Due</b>	<a href="#">\$0.40</a>
<b>Balance</b>	<a href="#">\$600.00</a>

[View Bill](#) [File Bill](#)

You can [cancel eBills](#) anytime.

They are prompted with a confirmation screen and must select Stop eBills.

### Confirm Stop

Are you sure you want to stop receiving eBills from Test Biller 3?

**Stop eBills** [Don't Stop](#)

The ON icon next to the eBills link disappears to indicate that biller is no longer receiving eBills.

## Activity List

Located at the right-hand side of the screen, the activity list displays the eBills that are coming due and see pending and recent payments.

## Bills Due

When a payment is due, it appears in the Bills Due section.

Users can **File** the bill if they have paid it by other means, or they can click **Pay** to make a payment.

Bills Due		
Test Biller 3 ambertest *LE01	\$0.40	6-30-23
<a href="#">File</a>   <a href="#">Pay</a>		


1. Click on the **Pay** link.

Bills Due		
Test Biller 3 ambertest *LE01	\$0.40	6-30-23
<a href="#">File</a>   <a href="#">Pay</a>		

2. On the Make Payment window, select one of the four **Amount** options.


**Make Payment** ✕

Your eBill is due on 6-30-23.

 Test Biller 3  
ambertest  
\*LE01

Pay From  
RLOC \*9500

Amount  
☐ \$0.60 - Min Due  
☐ \$0.40 - Amt Due  
☐ \$600.00 - Balance  
☐ Other \$


Deliver By  
06/30/2023 

[Review Payment](#) [Cancel](#)

3. Clicking on the **calendar** icon, opens up the calendar showing the date the bill is due and the available delivery dates. Select a date **one week** in the future.


**Make Payment** ✕

Your eBill is due on 6-10-23.

 Test Biller 1  
\*LOMI

Pay From  
UMJS \*7147

Amount  
☒ \$249.00 - Min Due  
☐ \$250.00 - Amt Due  
☐ \$400.00 - Balance

Deliver By  
06/09/2023 

**Today is Thursday, May 11** ✕

May 2023

June 2023

Su	1	2	3	4	5	6	Su	Mo	Tu	We	Th	Fr	Sa
											1	2	3
7	8	9	10	11	12	13	4	5	6	7	8	9	10
14	15	16	17	18	19	20	11	12	13	14	15	16	17
21	22	23	24	25	26	27	18	19	20	21	22	23	24
28	29	30	31				25	26	27	28	29	30	

☐ eBill Due  
☐ Delivery Dates

4. Click **Review Payment** and then **Submit Payments**.

## Review Payments



Test Biller 3  
ambertest  
\*LE01

**Pay From** RLOC \*9500

**Amount** \$600.00

**Withdraw On** Jun 30, 2023

DELIVER BY

**Jun  
30**

**Payment Total** \$600.00

**Submit Payments**

[Cancel](#)

5. Confirm the **Payment Confirmation** screen displays the correct information and click **Return to Payment Center**.

### Payment Confirmation



Test Biller 3  
ambertest  
\*LE01

[Add a Note](#)



Your \$600.00 payment has been submitted.

ELECTRONIC

DELIVER BY

**Jun  
30**

**Confirmation** V2FLV-LMGYW

**Payment Total** \$600.00

**Return to Payment Center**

[Print](#)

6. The payment now appears in the Pending Payments box.

Pending Payments			<a href="#">Sort</a>
All Pay From Accounts			▼
Test Biller 7	<u>\$100.00</u>	6-6-23	
OVERNIGHT ...	Fee + \$14.95		
*elle			
Processing			

## Pending Payments

The Pending Payments section allows the user to Change and Cancel the payment.

1. Click on the **Change** link for a payment that is pending.

Pending Payments			Sort
All Pay From Accounts			
Test Biller 7 OVERNIGHT ... *elle	\$100.00 Fee + \$14.95	6-6-23	
Processing			
Test Biller 3 ambertest *LE01	\$600.00	6-30-23	
<a href="#">Change</a> <a href="#">Cancel</a>			
Test Biller 3 ambertest *LE01	\$100.00	6-30-23	
<a href="#">Change</a> <a href="#">Cancel</a>			
Total	\$814.95		

2. On the Change Payment screen, users can change the amount, delivery date, or cancel the payment. Update the **Amount** and/or **Deliver By** date and click **Save Changes**.

Payment Center

Activity

Accounts

Profile

Help Center

Change Payment

Test Biller 3  
ambertest  
\*LE01

Confirmation

V2FLV-LMGYW

ELECTRONIC

DELIVER BY

Jun 30

Pay From

RLOC \*9500

Amount

\$ 600.00

Deliver By

06/30/2023

Numeric date starting with the month

Save Changes

Don't Save Changes

Cancel Payment

3. On the Change Confirmation window, click **View Details** and confirm the changes are correct.

Payment Center

Activity

Accounts

Profile

Help Center

Change Confirmation

Test Biller 3  
ambertest  
\*LE01

Your payment has been changed.

[View Details](#)

Confirmation

V2FLV-LMGYW

ELECTRONIC

DELIVER BY

Jun 30

Return to Payment Center

[Print](#)


Page | 31

4. To Cancel a pending payments, click on the **Cancel** link for a payment that is pending.

Pending Payments		Sort
All Pay From Accounts		
Test Biller 7 OVERNIGHT ... *elle	\$100.00	6-6-23
Fee + \$14.95		
Processing		
Test Biller 3 ambertest *LE01	\$600.00	6-30-23
<a href="#">Change</a>		<a href="#">Cancel</a>
Test Biller 3 ambertest *LE01	\$100.00	6-30-23
<a href="#">Change</a>		<a href="#">Cancel</a>
Total	\$814.95	

5. On the Cancel Payment screen, click **Cancel Payment**. This will take the user to a confirmation screen.

Cancel Payment



Test Biller 3  
ambertest  
\*LE01

Pay From RLOC \*9500

Amount \$600.00


Withdraw On Jun 30, 2023

Category Miscellaneous

ELECTRONIC

DELIVER BY

Jun 30



Due Jun 30

Min Due \$0.60

Amt Due \$0.40

Balance \$600.00

[View](#)

Confirmation V2FLV-LMGYW

[Cancel Payment](#) [Do Not Cancel Payment](#) [Change Payment](#)

Recent Payments

Recent Payments		<a href="#">Sort</a>
All Pay From Accounts		
Test Biller 3 ambertest *LE01	<u>\$6.00</u>	6-7-23
Bank of Am... Test *7038	<u>\$600.00</u>	6-5-23
Test Biller 3 ambertest *LE01	<u>\$100.00</u>	6-2-23
Test Biller 3 ambertest *le01	<u>Canceled</u>	6-1-23
Total	\$706.00	
<a href="#">View Activity</a>		

Recent Payments show any payments that have been made or cancelled in the last 45 days.

Clicking on the link in each line item shows the details of that payment.

Users can sort the recent payments list by clicking the **Sort** link in the header and choosing an option from the list.



## Organize My List

Organize My List is an optional feature and only available when a user has more than five payees added.

1. Click on the **Organize My List** link at the top of the Payment Center.

**Send Money**

[Organize My List](#) **Add a Company or Person**

[Sort](#)

2. In the **Group Name** text field, enter the name of the group and click **Add Group**.

**Group Name**

**Add Group**


3. Select the **Change Group** dropdown next to one of the billers and select the name for the group.

 Bank of America Vehicle Loan  
Test  
\*7038

Change Group ▼  
Change Group  
Utilities

4. Verify the biller is moved to the new group.


▼ ☒ **Show** **Utilities** [Rename Group](#) [Delete Group](#)

 Bank of America Vehicle Loan  
Test  
\*7038

Change Group ▼


5. Click on **Return to Payment Center** to see the biller added to the new group.

**▼ Utilities**

 [Bank of America ...](#)  
Test  
\*7038

Select an account ▼

\$




[Rush Delivery](#)

[Get eBills](#)


[Activity](#) [Reminders](#) [AutoPay](#) [eBills](#)

**▼ Default Group**

 [Jane Test](#)

Select an account ▼


\$




[Rush Delivery](#)

[Activity](#) [Reminders](#) [AutoPay](#)

Within the main Payment Center section, users can pay one or more payees at once by entering information in each of the payee rows.

- 

**Test Biller 3**  
 ambertest  
 \*LE01




**Test Biller 7**  
 test  
 \*elle

[Activity](#)
[Reminders](#)
[AutoPay ON](#)
[eBills ON](#)

[Rush Delivery](#)

[Activity](#)
[Reminders](#)
[AutoPay](#)
[eBills](#)

☒ Always show **Send Money**

- 

Test Biller 3  
ambertest  
\*LE01


RLOC \*9500

▼

\$

1.00


06/15/2023



DUE JUL 14 \$0.40

[Activity](#)
[Reminders](#)
[AutoPay](#) **ON**
[eBills](#) **ON**

---



Test Biller 7  
test  
\*elle


CARDINAL CAP RLOC \*3900

▼

\$

1.00

06/22/2023



[Get eBills](#)


[Rush Delivery](#)

[Activity](#)
[Reminders](#)
[AutoPay](#)
[eBills](#)

☒ Always show **Send Money**

**Total: \$2.00**  
2 Payments

**Send Money**


[Test Biller 3](#)  
 ambertest  
 \*LE01  
[Details](#)

Pay From

RLOC \*9500

▼

RLOC \*9500


CARDINAL CAP RLOC \*3900

Amount

\$ 1.00

Deliver By

06/15/2023



DUE JUL 14 \$0.40

[Reminders](#)
[AutoPay ON](#)
[eBills ON](#)

- Page | 34

## Review Payments

Test Biller 3  
ambertest  
\*LE01

Pay From RLOC \*9500  
Amount \$1.00  
Withdraw On Jun 15, 2023

DELIVER BY  
Jun 15

Apply Payment To  
eBill due: 7/14/2023 Amount Due: \$0.40

All other bills should be filed so they won't appear as due.

Test Biller 7  
test  
\*elle

Pay From CARDINAL CAP RLOC \*3900  
Amount \$1.00

DELIVER BY  
Jun 22  
(Estimated)

Your check may be cashed, and the money withdrawn, before, on, or after Jun 22, 2023.

Memo  
Printed on Check

Payment Total \$2.00 [Submit Payments](#) [Make Changes](#) [Cancel](#)

- Select an eBill, if available, add text into any Memo field(s), and click **Submit**. Clicking **Make Changes** brings the user back to the Payment Center screen to edit any amounts or dates.

- The Payment Confirmation screen appears with a confirmation ID for each successful payment and the details of each payment.

## Payment Confirmation

Payments Submitted

Test Biller 3  
ambertest  
\*LE01  
[Add a Note](#)

Your \$1.00 payment has been submitted.  
[View Details](#)  
Confirmation V2FQ3-3WGHS

ELECTRONIC  
DELIVER BY  
Jul 28

Test Biller 7  
test  
\*elle  
[Add a Note](#)

Your \$1.00 payment has been submitted.  
[View Details](#)  
Confirmation V2FQ3-3WR4L

CHECK  
DELIVER BY  
Jul 13  
(Estimated)

Your check may be cashed, and the money withdrawn, before, on, or after Jul 13, 2023.

Payment Total \$2.00 [Return to Payment Center](#) [Print](#)

- Click **Return to Payment Center** and verify the payments are showing in the Pending Payments section.

Pending Payments				Sort
All Pay From Accounts				
Test Biller 7 OVERNIGHT ... *elle	\$100.00 Fee + \$14.95	6-6-23		
Processing				
Test Biller 3 ambertest *LE01	\$600.00	6-30-23		
	<a href="#">Change</a>	<a href="#">Cancel</a>		
Test Biller 3 ambertest *LE01	\$100.00	6-30-23		
	<a href="#">Change</a>	<a href="#">Cancel</a>		
Test Biller 7 test *elle	\$1.00	7-13-23		
	<a href="#">Change</a>	<a href="#">Cancel</a>		
Test Biller 3 ambertest *LE01	\$1.00	7-28-23		
	<a href="#">Change</a>	<a href="#">Cancel</a>		

## eBills

If an eBill is available, users can click on the eBills link which displays the eBills that are ready to be paid. Clicking on any of the amount options enters that number in the Amount field.

1. Click on the **eBills** option of a biller that has eBills active and has been delivered.
2. All available bills are shown and can be cycled through by clicking the left and right arrows.

The screenshot shows the top of the eBills interface for 'Test Biller 3'. It includes a header with the biller name and a 'DUE JUL 13 \$0.40' badge. Below the header is a 'Pay From' dropdown menu set to 'RLOC \*9500'. To the right of the dropdown is a currency symbol '\$' and a calendar icon. At the bottom of the header are four links: 'Activity', 'Reminders', 'AutoPay ON', and 'eBills ON'.

The screenshot shows a modal titled 'Bill Due (Bill 1 of 19)'. It contains a message: 'This bill is ready to be paid. File the bill if you paid it elsewhere.' Below the message is a small thumbnail of a bill. To the right of the thumbnail is a table with the following data:

	Due Jul 13
Min Due	\$0.60
Amt Due	\$0.40
Balance	\$600.00

Below the table are two links: 'View Bill' and 'File Bill'. At the bottom of the modal is a message: 'You can [cancel eBills](#) anytime.'


3. Clicking on one of the amount fields, the value is populated in the Amount field above.

The screenshot shows the eBills interface with the 'Amount' field populated. The 'Pay From' dropdown is still set to 'RLOC \*9500'. The 'Amount' field now contains '\$0.40'. The 'Deliver By' date is '07/13/2023'. The 'eBills ON' link is highlighted. The 'Bill Due (Bill 1 of 19)' modal is still open, showing the same data as before, but the 'Amt Due' value is now \$0.40.

4. Scroll down to the bottom of the grid and click **Send Money**.

5. On the Review Payments screen, verify the correct bill is selected in the **Apply Payment To** dropdown and click **Submit Payments**.

#### Review Payments



Test Biller 3  
ambertest  
\*LE01

Pay From RLOC \*9500

Amount \$1.00

Withdraw On Jul 13, 2023

DELIVER BY  
Jul 13

Apply Payment To  
eBill due: 7/13/2023 Amount Due: \$0.40  
All other bills should be filed so they won't appear as due.Payment Total \$1.00 [Submit Payments](#) [Make Changes](#) [Cancel](#)

6. Click **Return to Payment Center** and verify the payments are showing in the Pending Payments section.

## Rush Delivery

**Rush Delivery** allows users to send payment outside of the normal schedule. This feature isn't available for all payees. Users receive the following error if they are unable to perform a Rush Delivery payment:


Bank of America Credit Card  
\*7038  
[Details](#)

Amount \$ 1.25  
Fee + \$9.95

Deliver By 05/18/2023  
[Don't Rush Delivery](#)

⚠ Enter a date on or after 05/19/2023. Additional time is needed to deliver this payment.

If the payee allows for Rush Delivery, a **Rush Delivery** link displays below the delivery date text field.



John Testing  
[Details](#)

Pay From  
Select an account

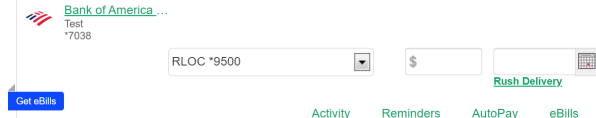
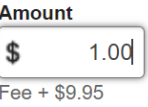

Amount \$

Deliver By  
[Rush Delivery](#)

[Activity](#) [Reminders](#) [AutoPay](#)

## Same Day Payment

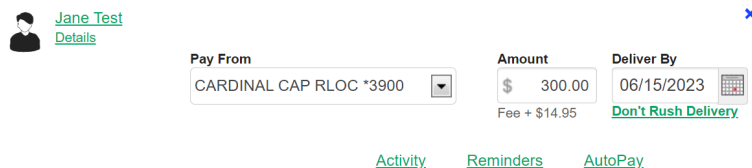
Same Day payments allow the user to request payments be sent to a biller same day. They are not available for all payees.

1. Navigate to the payee.	2. Enter in a <b>dollar amount</b> and <b>click the Rush Delivery</b> link. The date updates to today's date. Note: if the payee doesn't have a Rush Delivery option, it means that it isn't available for this payee.
	
3. Note there is a \$9.95 fee for same day payments.	4. Click <b>Send Money</b> at the bottom of the grid.
	
5. The Payment Confirmation screen displays that displays the total payment including all fees.	
6. Click <b>Return to Payment Center</b> and verify the payments are showing in the <i>Pending Payments</i> section.	

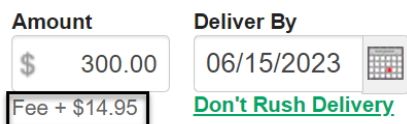
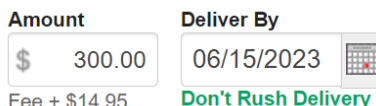
## Overnight Payment

To test Overnight Payments, add any person payee or Test Biller 7 through 10.

1. Navigate to the payee.
2. Enter in a **dollar amount** and **click the Rush Delivery** link. The date updates to today's date. Note: if the payee doesn't have a Rush Delivery option, it means that it isn't available for this payee.



3. Note: Overnight Payments require a **\$14.95** fee
4. Click **Send Money** at the bottom of the grid.


5. Since it is an overnight payment, an address is required. Enter in a **valid US address**, click **Confirm Address**, and **Submit Payments**.

Pay From

Amount \$300.00

Fee \$14.95

Rush Delivery

DELIVER BY

Jun 15

Memo

Printed on Check

Delivery Address

To rush the delivery of your payment, we send a check through an overnight delivery service that requires a street address, not a P.O. box.

Street Address

City

State

State

Continental U.S. Only

ZIP Code

Confirm Address

Payment Total \$314.95 Includes Fees [Submit Payments](#) [Make Changes](#) [Cancel](#)

## Activity

The Activity page allows the user to view or file eBills, show and download payment history, and submit an inquiry for any processed payments.

[Payment Center](#) [Activity](#) [Accounts](#) [Profile](#) [Help Center](#)

### Activity



#### Reminders

Due Date	Description	Amount Due
▶ 6-30-23	Test Biller 3 ambertest *LE01	\$0.40
▶ 7-1-23	Test Biller 3 ambertest *LE01	\$0.40
▶ 7-1-23	Test Biller 3 ambertest *LE01	\$0.40
▶ 7-2-23	Test Biller 3 ambertest *LE01	\$0.40
▶ 7-2-23	Test Biller 3 ambertest *LE01	\$0.40
▶ 7-5-23	Test Biller 3 ambertest *LE01	\$0.40

Reminders

Expanding a row in the Reminders grid, provides the user the option to **View** or **File** the eBill.

Reminders

Due Date	Description	Amount Due
6-30-23	Test Biller 3 ambertest *LE01	\$0.40
<div><div></div><div></div><div><div>Min Due: \$0.60</div><div>Amt Due: \$0.40</div><div>Balance: \$600.00</div></div><div><a href="#">View</a> <a href="#">File</a></div></div>		

Payments

The payments grid allows the user to view recent payments via a Date Range, Recipient Name, Category, Status, or Account

Payments

Date Range

Past 30 days

Apr 11, 2023 and future

Filter By

All

All

Recipient Name

Category

Status

Account

Once a filter has been applied, users can clear the filter by clicking **Clear Filter**.

Payments

Date Range

Past 30 days


Apr 11, 2023 and future

Filter By

Recipient Name

▶

Test Biller 1 \*LQMI

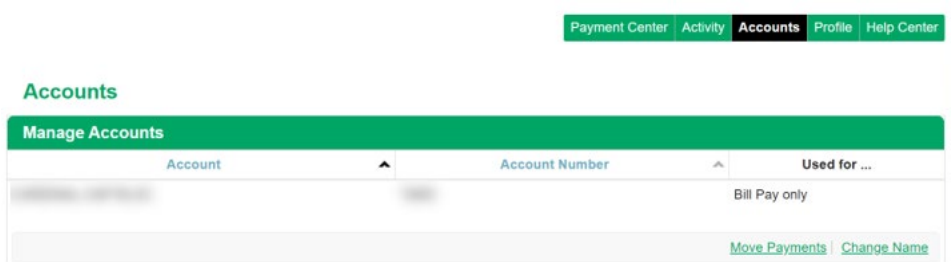


Showing Test Biller 1 payments. [Clear Filter](#)



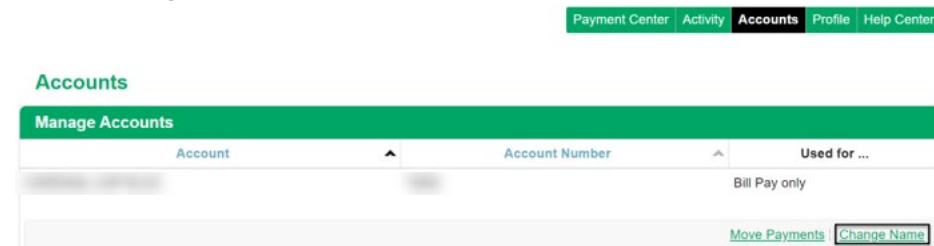
## Accounts

The only item that the user can change on this page is the nickname.



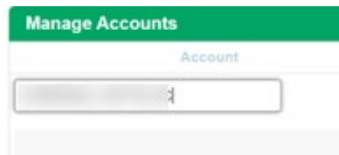
The screenshot shows the 'Accounts' section with a navigation bar containing 'Payment Center', 'Activity', 'Accounts' (selected), 'Profile', and 'Help Center'. Below the navigation bar is the 'Accounts' heading and a 'Manage Accounts' table. The table has three columns: 'Account', 'Account Number', and 'Used for ...'. The first row shows an account with a blurred name, a blurred number, and 'Bill Pay only' as its use. Below the table are two links: 'Move Payments' and 'Change Name'.

1. Click **Change Name**.

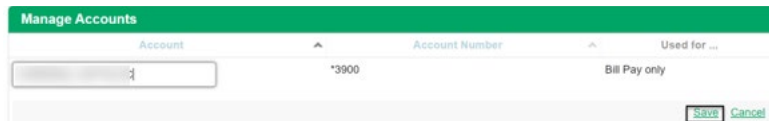


This screenshot is identical to the previous one, but the 'Change Name' button is highlighted with a red border to indicate it should be clicked.

2. The account name become editable.
3. Enter in a new account name in the text field and click Save.



A close-up of the 'Account' column in the 'Manage Accounts' table. The account name is now inside a text input field, indicating it is editable.

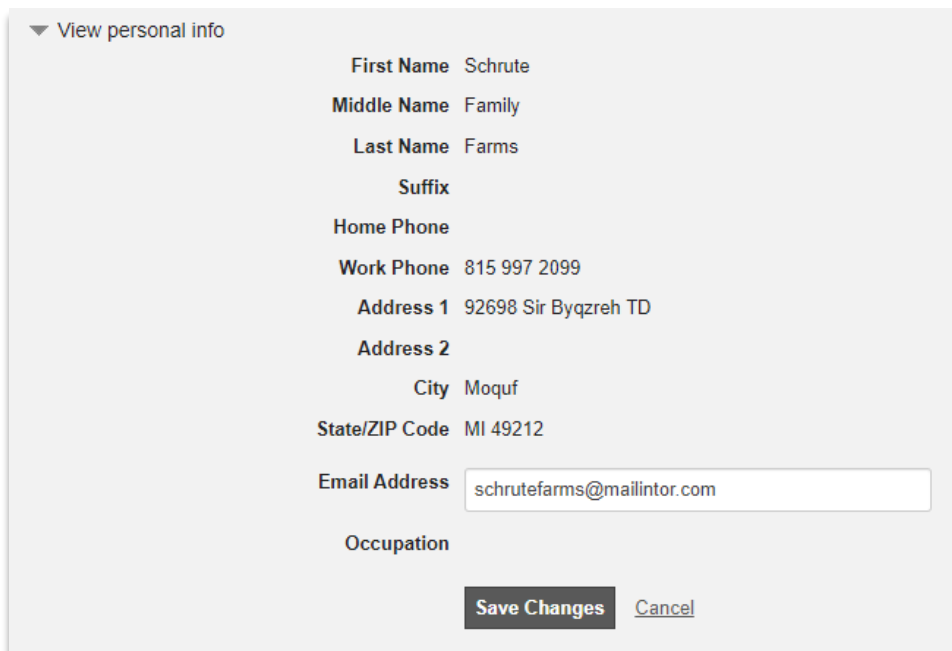


This screenshot shows the 'Manage Accounts' table after the account name has been changed. The 'Account' column now displays the new name. The 'Save' button is highlighted with a red border, indicating it should be clicked to save the changes.

## Profile

### View Personal Information

Displays a read only look at the demographic information.



The screenshot shows a 'View personal info' form with a dropdown arrow on the left. The form contains the following fields and values:

- First Name: Schrute
- Middle Name: Family
- Last Name: Farms
- Suffix: (empty)
- Home Phone: (empty)
- Work Phone: 815 997 2099
- Address 1: 92698 Sir Byqzreh TD
- Address 2: (empty)
- City: Moquf
- State/ZIP Code: MI 49212
- Email Address: schrute farms@mailintor.com
- Occupation: (empty)

At the bottom of the form are two buttons: 'Save Changes' and 'Cancel'.

## Cancel Service

Users can unenroll from Bill Pay themselves by clicking Cancel Service on the Profile page.

### Profile

#### Manage Bill Pay Profile Options

- ▶ View personal info
- ▶ View payment plan

#### Cancel service

Click **Cancel Service** to cancel your GreenStone Farm Credit Services Bill Pay service. Keep the following points in mind if you cancel your service: Pending payments, including automatic payments, are **not** paid.

Any payments that are in process when you cancel your service are paid.

You no longer have access to your bill history and the ability to send payment inquiries. You should wait until all of your pending payments are processed before you cancel your service. You can print a copy of your bill history information to keep for your records before you cancel your service.

After you cancel your service, your billers are notified to stop sending electronic versions of your bills. However, it can take a few days for the biller to process the request. Until you begin receiving paper bills again, you should contact the biller directly about your payment amount and due date.

[Cancel Service](#)[Don't Cancel Service](#)

## Help Center

The Help Center page is a FAQ page where users are able to review frequently asked questions regarding the Bill Pay, Payments, and eBills.

[Payment Center](#) [Activity](#) [Accounts](#) [Profile](#) [Help Center](#)

### Help Center

#### GreenStone Farm Credit Services Bill Pay FAQs

Info about GreenStone Farm Credit Services Bill Pay. How does it work? Is it secure?

##### Overview

- What Is GreenStone Farm Credit Services Bill Pay?
- [How does GreenStone Farm Credit Services Bill Pay work?](#)
- [Who can I pay using GreenStone Farm Credit Services Bill Pay?](#)
- [Who can't I pay with GreenStone Farm Credit Services Bill Pay?](#)
- [Is my info secure?](#)
- [Is my personal info kept private?](#)
- [Can I use assistive technologies to access GreenStone Farm Credit Services Bill Pay?](#)

[Adding and Managing Your Accounts](#)

[Managing Your Personal Profile](#)

[Troubleshooting](#)

##### Overview

###### What is GreenStone Farm Credit Services Bill Pay?

With GreenStone Farm Credit Services Bill Pay you can pay any company or person you owe.

###### Quick Facts

- Pay anyone in the United States that you would normally pay by check, automatic debit, or cash. We send the money electronically whenever we can. If the person or company can't accept electronic payments, we print a check and mail it for you.
- Review your payments and bills for the past 84 months in Activity. You can download your payment info to a comma-separated values (CSV) file. You can import the file into a number of different personal financial software applications.

###### More Convenience

- eBills.** Save a trip to the mailbox or another website to get your bills. Some of your bills can be delivered right in GreenStone Farm Credit Services Bill Pay. You can view your eBills in Payment Center and pay them with a few simple clicks. You decide how much you want to pay and when you want to send the payment.
- AutoPay.** You can set up automatic payments to be sent according to a schedule you set. You can change or cancel AutoPay at any time.
- AutoPay for eBills.** You can set up some eBills to be paid automatically according to options you set. You can change or cancel AutoPay for eBills at any time.

Did we answer your question? [Yes](#) [No](#)

#### Payments

Pay any company or person you owe.

#### eBills

Get your bills right where you pay them.

#### AutoPay and Reminders

Never forget to make a payment.

# ACH

---

ACH origination enables business users to originate a wide range of ACH payments and collection types, including vendor payments, and direct deposit of payroll. The ACH functionality is divided into two approaches when sending out payments.

- **Pass-Thru** provides an upload feature for those users who have another software that provides them a NACHA file. The customer imports the file to be processed on a specified date.
- Architect has the built in components to create **ACH batches** without existing NACHA files: Participants and Templates

## Participants

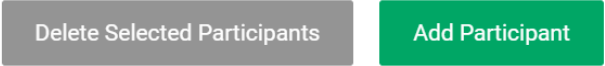
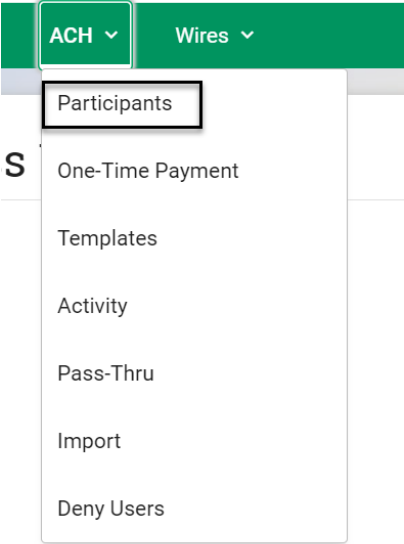
Authorized business users are able to setup ACH participants, which are external entities such as individuals, corporations, or government. The money may be transferred to or collected from the participants. Setting up participants involves adding key information about participants such as their name, financial institution information, unique identifier, bank account number, account type, and discretionary data. The participants may be grouped together based on type such as hourly employee, salaried employee, vendor, government etc. While keying in the participant financial institution information, the system auto completes the name of the financial institution and routing number based on the first few typed characters. The user may then select a financial institution from the pre-populated list to avoid a typing error.

*There are three ways to create participants:*

- One by one (seen in the steps below)
- Upload a .csv file at the time creating a template.
- From a NACHA import file.

# Create Participants Individually

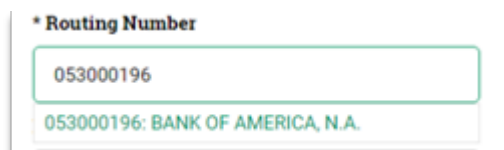
1. Click ACH, and select Participants.
2. Click Add Participant.



3. Fill in the information for the participant:

- Name - *required*
- Nickname - *required*
- Routing Number - *required*

After inputting the routing number, the bank name displays. If the name is clicked, the bank name is populated in the Institution Name automatically.

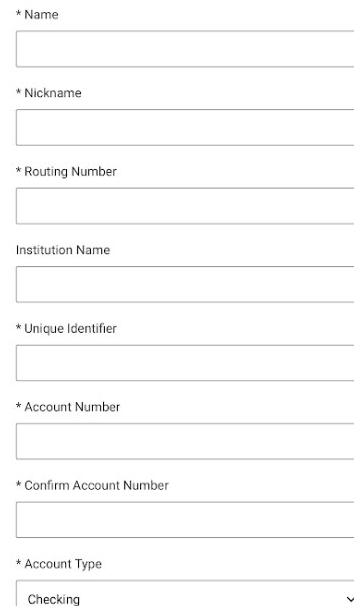


\* Routing Number

053000196

053000196: BANK OF AMERICA, N.A.

Participant Details



\* Name

\* Nickname

\* Routing Number

Institution Name

\* Unique Identifier

\* Account Number

\* Confirm Account Number

\* Account Type

Checking

- Institution Name - Bank name
- Unique Identifier – *required example: 01*
- Account Number - *required*
- Confirm Account Number - *required*
- Account Type – Checking, Savings, or Loan - *required*
- Status – Active or Hold - *required*
- Participant Group – a way to categorize participants for searching later. [See Searching by Group](#)
- Discretionary Data
- Distribute Payments – if the participant has multiple accounts for the payment to go to.


4. The user has the ability to mark the check box next to distribute Payments.

Once the box is checked additional menu options are shown.



☒ Distribute Payments

Payment Distribution

Priority	Name	Account Number	Account Type	Amount	Share Remaining	
	Primary			0.00	<input checked="" type="checkbox"/>	

5. The user can click the Add Distribution button to enter the distribution/split details.
6. Enter the account information, then enters a fixed payment amount. The user has the option to select the **Share Remaining** check box. If selected, the Share Remaining check box indicates that once distributions are complete, any remaining funds from the payment amount can be split with other accounts.

- The user may prioritize the accounts by clicking the arrows in the **Priority** column to move a distribution up or down in the priority list. Users may view, edit, or delete distributions. There is no limit to the number of distributions a user can have.
- Once the users have added the distributions, Click **Save**.

## Editing / Deleting Participants

Users can edit or delete participants by navigating to **ACH** and selecting **Participants**.

To edit the participant, click the **pencil** in line with the participant. The user may edit all information.

### ACH Participants

Group

Clear
Filter

<input type="checkbox"/>	Nickname ↑	Unique Identifier ↑↓	Created ↑↓	Group ↑↓	Account Number	Routing Number ↑↓	Account Type ↑↓	Status ↑↓	
<input type="checkbox"/>	ACH	123456	05/15/2023 1:34 PM	Payroll	123456789	123456789	Checking	Active	
<input type="checkbox"/>	ACH	123456	03/20/2023 12:26 PM	Payroll	123456789	123456789	Checking	Active	
<input type="checkbox"/>	ACH	123456	05/15/2023 1:34 PM	Payroll	123456789	123456789	Savings	Active	

To delete the participant, click the trash in line with the participant.

<input type="checkbox"/>	Nickname ↑	Unique Identifier ↑↓	Created ↑↓	Group ↑↓	Account Number	Routing Number ↑↓	Account Type ↑↓	Status ↑↓	
<input type="checkbox"/>	ACH	123456	05/15/2023 1:34 PM	Payroll	123456789	123456789	Checking	Active	

A prompt appears asking the user if they are sure they want to delete the Participant. The user clicks **OK**.

## Searching by Group for Participants

A group search filter field is available to search for ACH participant records.

- Easily search for ACH participants using the group field
- Filters the participant list when the group field contains the search criteria.
- Simplifies template creation for a large number of ACH participants.
- Simplifies finding groups of participants to edit.
- Available for New Template creation as well as the ACH Participant screen

Navigate to ACH and select **Participants**.

1. Type in the name of the group and click **Filter**.

## ACH Participants

Group

Clear

Filter

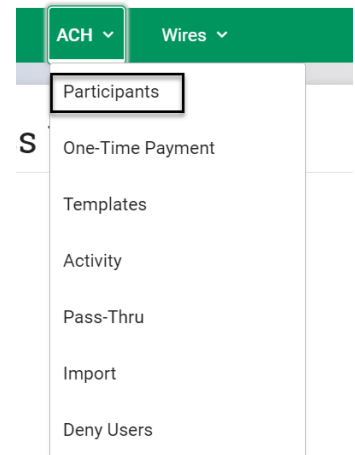
Only the participants with the group name entered then display.

## Templates

Templates are ACH batches that allow users to send one time or recurring payments to external accounts. Templates may be saved and ran as needed or set up to be recurring. Templates are often used for payroll or monthly expenses. When creating a template for the first time, participants may be uploaded at the time of creating the template.

## Adding a Template

The user can add a template by navigating to ACH and selecting Templates.







## Template Details

\* Template Name

\* Transaction Type

Company Discretionary Data

☐ Is Restricted

**Deny Specific Users**

\* Company Entry Description

\* Company

**Initiate Prenotes** **Save**

**Cancel** **Save And Close**

## Adding Participants

While creating a template, the customer may add an existing participant, create a new participant, or upload a .csv which automatically creates the participants with the information needed for the template.

### Adding from Existing Participants

1. If a participant(s) being added has Split Payments, select the checkbox.
2. Click **Add Participants** and.

**Batch Entries**

☐ Split Payments ?

Nickname	Unique Identifier	Account Number	Account Type	Hold	Prenote	Amount
There are no batch entries.						

Active Total \$0.00 ? Hold Total \$0.00 ? Prenotes 0

**Cancel** **Initiate Prenotes** **Add Participants** **Save** **Save And Close** **Import CSV**

**Choose a file..** No File Selected

3. Select from the participant list which participants should be added Click **Add Selected Participants**.

4. Check the boxes for **Hold** or **Prenote** if applicable and enter the amount for each participant.

<i>Split Payments</i>	Enables businesses to create multiple 'Distributions' under a participant. The amounts may be fixed or variable and may be assigned to each distribution without creating a second participant. The priority can be set for the primary participant and associated distribution participants.
<i>Prenote</i>	Sends 0-dollar transactions to bank account to verify it is legitimate before sending actual money.
<i>Hold</i>	If account is marked as hold, participants with the status of hold is not included in the batch and money is not sent.

**Batch Entries**

☒ Split Payments

Nickname	Unique Identifier	Account Number	Account Type	Hold	Prenote	Amount
Antonio Moreno Taquer?	x3432	Checking	<input type="checkbox"/>	<input type="checkbox"/>	\$	0 Addenda
Around the Horn	x9783	Checking	<input type="checkbox"/>	<input type="checkbox"/>	\$	0 Addenda

Active Total: \$0.00    Hold Total: \$0.00    Prenotes: 0

No File Selected

- Click **Save and Close** when all entries are complete.

☐ Split Payments ?

Nickname s	Unique Identifier s	Account Number	Account Type s	Hold	Prenote	Amount	
Antonio Moreno Taquer?	x3432	Checking	<input type="checkbox"/>	<input type="checkbox"/>	\$	0 Addenda	
Around the Horn	x9783	Checking	<input type="checkbox"/>	<input type="checkbox"/>	\$	0 Addenda	

Active Total: \$0.00 ? Hold Total: \$0.00 ? Prenotes: 0

## Editing a Template

Templates may be edited using the pencil icon in line with the template name.

## Deleting A Template

Templates may be deleted from two different buttons on this page.

- The pencil icon on the right side of the row.
- Select the check box of the template on the left then use the button at the bottom of the page and click **OK** to confirm it should be deleted.

## ACH Templates

☐ Show Search Options

<input type="checkbox"/>	Template ↑	Created ↑	Company	Transaction Type ↑	Amount ↑	# ↑	Effective Date	
<input type="checkbox"/>	None Participants Real Time (ACH) - OPERATING AND FEES	09/07/2020 2:32 PM	Bank LLC - 48785	ACH Credit - Consumer Credit	\$150.00	2	07/03/2023	

[Schedule This Batch](#)

## Scheduling a Batch Payment with a Template

To schedule a batch payment with a template. Navigate to **ACH**, and in the submenu click **Templates**.

1. Check the box of the template to initiate.
2. Input the **Effective Date**, the batch can only have a future date two business days away otherwise the batch will fail.
3. Click **Initiate**.

## ACH Templates

☐ Show Search Options

<input type="checkbox"/> Template ↑	Created ↑↓	Company	Transaction Type ↑↓	Amount ↑↓	# ↑↓	Effective Date
<input type="checkbox"/> <div>Name: Participant Fund Power: 1040200 CREDIT/DEBIT AND FEES: N</div>	09/07/2020 2:32 PM	Early LLC - 46789	PPD Credit - Consumer Credit	\$150.00	2	<div>07/03/2023 </div> <div>Schedule This Batch</div>
<input type="checkbox"/> <div>Name: Payroll Fund Power: 1040200 CREDIT/DEBIT AND FEES: N</div>	05/15/2023 9:41 AM	Early LLC - 46789	PPD Credit - Consumer Credit	\$25.00	2	<div>07/03/2023 </div> <div>Schedule This Batch</div>

Initiate Same Day

Initiate

Delete Selected Templates

Add Template

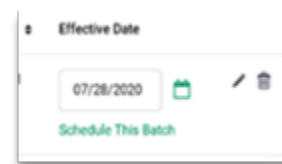
Initiated Same Day ACH will be sent today and effective date is not applicable.

*Initiate Same Day may be used if it is before the cut off for the day and if the customer has the permissions. In this case, Effective Date is not applicable. The cut off is 12:30 CST.*

## Recurring Batches

Batches may be scheduled as recurring as well as one time.

1. From the grid of templates, click **Schedule This Batch**.
2. The window opens to input what the recurrence.



Set the **Start Date**, **Frequency** and the length of time the recurring continues.

Recurring Batch Schedule

Batch

Payroll

Amount

\$25.00

Company

Dairy LLC

Transaction Type

PPD Credit - Consumer Credit

Fund From

x8200 - OPERATING AND FEED R

\* Start Date

06/30/2023

\* Frequency

Monthly

☒ No End Date

☐ End By

MM/DD/YYYY

☐ Number of Transfers

\* Frequency

Monthly

Weekly

Biweekly

Semimonthly

Monthly

Bimonthly

Quarterly

Semiannually

Annually

Weekly (limit to 4 per month, skip the FIRST transfer in

Batches that are scheduled show on the ACH Activity page.

Pass-Thru

ACH Pass-Thru is used when the user has software that generates the NACHA files for them. The customer simply needs to process the payments by using online banking as the sender in order to pull the money from their loans and make the appropriate payments.

Navigate to ACH and choose **Pass Thru**.

**Check the boxes if applicable for Override Past Effective Dates and Skip Invalid Effective Dates.**

when choosing to override past effective dates, the user must input the date for the transactions to be effective.

ACH

Wires

Participants

One-Time Payment

Templates

Activity

Pass-Thru

Import

Deny Users

**Note: This date cannot be future dated by more than 2 days.**

Click **Choose file...** and choose the NACHA file.

Click **Upload**.

A success message displays when there are not any issues with the file being imported.

## Pending ACH Pass-Thru

Please see Help in the top right for additional details on Skipping Invalid Effective Dates and Overriding Past Effective Dates.

☐ Override Past Effective Dates

☐ Skip Invalid Effective Dates

Maximum file size: 500 KB

Choose File

No file chosen

Upload

Created By Created Status File Name

There are no files to display.

## Viewing the detail of the pass thru

Navigate to **ACH** and choose **Pass Thru**.

Scroll down past the success message to see the pending NACHA file(s)

Click the **File Name** to see the details of the Pass Thru

### ACH Pass-Thru History

<input type="checkbox"/>	Created By	Created	Updated	Status	File Name
<input type="checkbox"/>		05/23/2023	05/23/2023	Downloaded By System	

## Deleting a Future Dated Pass Thru

If a Pass Thru file is future dated, the customer is able to delete the file prior to that day.

1. Navigate to **ACH** and choose **Pass Thru**, scroll to middle of the page where pending Pass Thru are found.
2. Click the trash can on the right side of the row of the Pass Thru
3. A confirmation dialog displays, click **OK**.

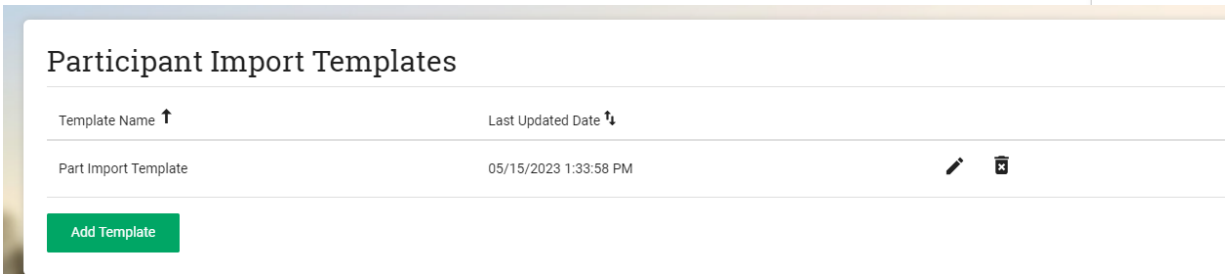
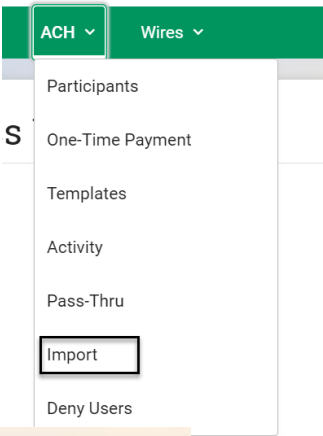
## Import

The import feature allows the user to import: Participants OR Create Templates & Participants based off an existing NACHA file.

### Participant Templates

These are the steps to set up how a participant template should be formatted. If a user wants to import participants, the first step is to set up a template.

- 1. Click **ACH**, in that sub menu click **Import**, and in that submenu click **Participant Templates**.
- 2. Click **Add Template**.
- 3. Name the template and choose whether to update existing participants by clicking the check box.



*If the user chooses to update existing participants, they can choose which criteria to match based on such as Name, Nickname, Unique Identifier, and Account Number.*

- 4. Underneath the Field Order section, set the order the fields as they correspond to the excel template uploaded. This sets the order of the columns in the template.
- 5. Click **Save**.

Participant Import Templates

\* Template Name

☒ Update Existing Participants

Match Criteria

☒ Name

☒ Nickname

☒ Unique Identifier

☒ Account Number

If Account Number is selected, Routing Number and Account Type will also be included as match criteria.

Field Order

\* Name

Nickname

Institution Name



## Import from CSV File

Importing from CSV file is how to import large batches of participants. ***Note that if these participants are in a transaction ACH file, and that file is uploaded, they are automatically uploaded.***

1. Click ACH, in that sub menu click Import, and scroll down to **Import Participants From A CSV File**

### Import Participants From A CSV File

---

\* Participant Import Template

Maximum file size: 500 KB

View Participants

Import

Choose File

No file chosen

2. Choose the Participant Template.

***NOTE: The user can click View Participants to see which participants are already added.***

3. Click Choose File and select the CSV file.
4. Click Import

## Import Templates and Participants from a NACHA File

There is the option to import from a NACHA file to create a template and its participants.

Click ACH, in that sub menu click Import, and scroll down to Import Templates and Participants from a NACHA File

### Import Templates And Participants From A NACHA File

- ☐ Add Participants If Not Existing
- ☐ Use First Company If Not Found
- ☐ Remove Invalid Entries from Template

Maximum file size: 500 KB

View Templates

View Participants

Import

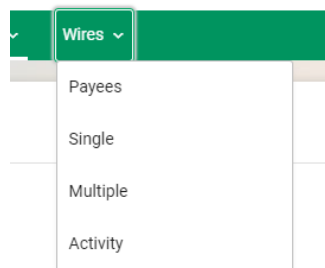
Choose File

No file chosen

1. Click **Choose a file**.
2. Choose the file and click **Open**.
3. Check the appropriate boxes of Add Participant if Not Existing, Use First Company If Not Found, Remove Invalid Entries from Template.
4. Click **Import**.
5. Success messages display for the participants added and the templates imported.
6. The template needs to be updated after the import is complete. Click **View Template**.
7. The name of the template will contain *"Import...Unbalanced"* Click the **pencil** to edit.
8. Update the **Name of the template**, **Company**, and the **Offset Account**

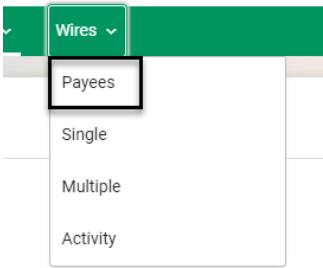
## Wires

Users with the wire feature enabled and access the **Wires** menu option in the hamburger menu.











# Adding Payees

To send a recurring wire the user must add a payee. Navigate to **Wires** and select **Payees** from the drop down.



Select Add Payee

## Wire Payees

Nickname ↑	Payee Name ↕	Account Number ↕	
			 
			 
			 
			 

Add Payee

Fill in the Payee Type, Payee Information, and Payee Financial information and click **Save**.

Payee Details

\* Payee Type

Domestic

Payee Information

\* Nickname

\* Payee Name

\* Account Number

\* Confirm Account Number

\* Address Type

Domestic

Foreign









\* Address Line 1

## Managing Payees

The user manages their payees at any time by navigating to Wire and selecting Payee.

The users can edit payees by selecting the pencil icon or delete them by selecting the trash icon.

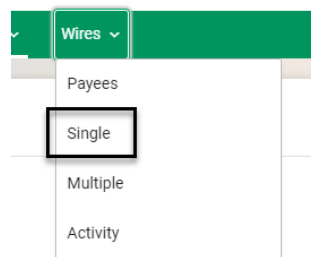
### Wire Payees

Nickname ↑	Payee Name ↕	Account Number ↕	
XXXXXXXX	ABC	XXXXXX	 
ABC	XXXXXXXX	XXXXXX	 
ABC	XXXXXX	XXXXXX	 
ABC	XXXXXX	XXXXXX	 

[Add Payee](#)

## Single Wire Transfer

The user can initiate a signal wire transfer by navigating to **Wires** and selecting **Single** from the hamburger menu.



Fill in the information on the Initiate Single Wire Transfer screen and click **Submit**.

### Single Wire

\* Payee  
– Select a Payee –

\* Funding Account  
– Select a Funding Account –

\* Amount

\* Scheduling Option  
– Select an Option –

Memo

[Cancel](#) [Submit](#)

## Multiple Wire Transfers

The user can initiate a signal wire transfer by navigating to **Wires** and selecting **Multiple** from the hamburger menu.

Wires

Payees

Single

Multiple

Activity

The page displays with all Payees that have been added by the user. From this page the user can fill in the payment information for multiple payees and click **Submit**.

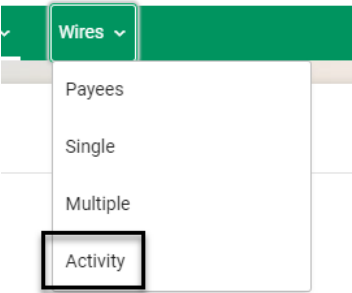
Multiple Wires

Payee Nickname	Payee Name	Wire Date
Joel	Joel Miller	06/30/2023
Type: Domestic		
Account:	Amount:	Last: N/A Scheduled: \$4.12
Memo: Test		
Elle	Elle Williams	06/30/2023
Type: Domestic		
Account:	Amount:	Last: N/A Scheduled: \$65.12
Memo:		
Blocked SMS	Block	06/30/2023
Type: Domestic		
Account:	Amount:	Last: N/A Scheduled: N/A
Memo:		
Test	Unicorn	06/30/2023
Type: Domestic		
Account:	Amount:	Last: N/A Scheduled: \$150.00
Memo: test		

Submit

# Wire Activity

The user can view pending wires, scheduled wires, and wire history by navigating to **Wires** and selecting **Activity** from the hamburger menu.








This will bring the user to the landing page for Activity.

Click the magnifying glass to view the details of that wire transfer.

From the Pending Wires section, the user can select wires to approved or reject.

Pending Wires

<input type="checkbox"/>	Payee ↑	Amount	Status	Wire Date	Initiated By	
	Payee: Ellie Funding Account: [redacted] Ref #: 10230	2.45	Pending Approval(s): 1	04/03/2023	Secondary User	
	Payee: Ellie Funding Account: [redacted] Ref #: 10231	2.45	Pending Approval(s): 1	05/03/2023	Secondary User	
	Payee: Ellie Funding Account: [redacted] Ref #: 10261	2.45	Pending Approval(s): 1	06/05/2023	Secondary User	
<input type="checkbox"/>	Payee: Ellie Funding Account: [redacted] Ref #: 10275	2.45	Pending Approval(s): 1	07/05/2023	Secondary User	
	Payee: Joel Funding Account: [redacted] Ref #: 10229	4.12	Pending Approval(s): 1	03/31/2023	Secondary User	

Reject

Approve

Scheduled Wires				
Ref #	Payee	Schedule	Amount	Next Wire Date ↑
11	Ellie	Every month, starting on 04/03/2023 and ending after 5 occurrences	\$2.45	08/07/2023

Wires History					
<input type="checkbox"/> Show Search Options					
Ref #	Payee	Funding Account	Amount	Status	Wire Date ↓
10275	Ellie	x548200	2.45	Pending Approval(s): 1	07/05/2023

Export

In the scheduled wires section, the user can delete recurring wires.

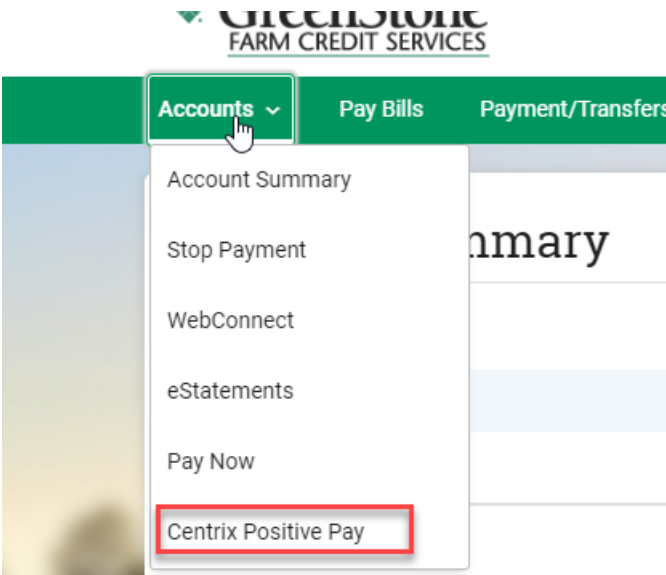
The wire history section allows the user to edit and delete wires and view the status of wires.

## Positive Pay

Positive Pay is a fraud prevention tool that allows users to enter information on check drafts they issue against their account and have them compared against the drafts presented for payment. If a draft is presented that does not match the issue information provided (loan number, draft number, and amount), the item is considered an exception item and is presented to the user for review before clearing.

The exception items are displayed in Positive Pay shortly after 9:00 AM CT. The user is responsible for reviewing all exceptions daily, before 12 noon CST, and entering a pay or return decision on each item. If the user does not update Positive Pay with a decision, the default decision will be applied to the items. The default decision is defined as “return” for all users. The decision file is generated by Positive Pay at 12:00 PM CT and it is used to update the system with the users pay or return decisions.

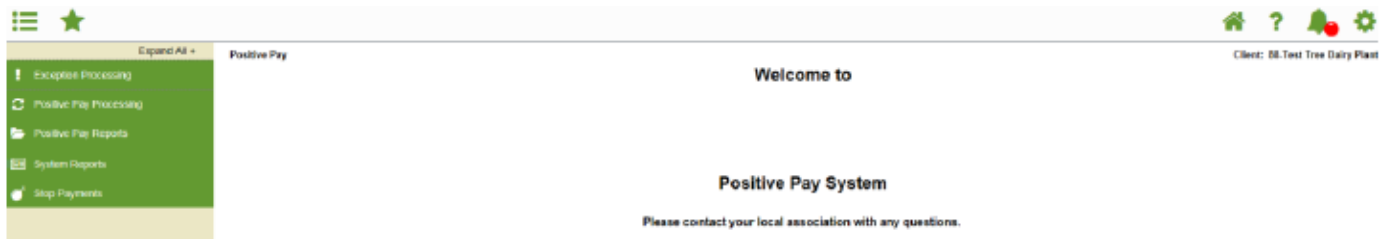
Users may access Positive Pay by navigating to Online Banking selecting accounts and Centrix Positive Pay from the drop down.









### Navigation:

- Once the user has reached Positive Pay, they have access to the following functionality:
- Issued draft management (submit issued draft files and/or manual input of issued drafts)
  - Draft file maintenance (ex: changing draft number, voiding a draft from an issue upload)
  - Access to daily draft exceptions

- Reverse positive pay and partial account reconciliation transaction extracts
- Online reporting



-  When selected, collapses Navigation bar completely
-  Manages user favorite screen selections
-  Returns user to the home screen
-  Online help
-  Client notifications (i.e. exceptions received; decisions not made, etc.)
-  Logout button



**Note: Help pages for each page of Positive Pay page are accessible by clicking the “?” icon in the top right. The user must be on the page that they are requesting help to view the respective help page.**

Below is a listing of each of the pages and their uses.

## Exception Processing

### *Quick Exception Processing*

The user can use the Quick Exception Processing page to manage exception item activity. They can make pay and return decisions on all items from this page.

## Positive Pay Processing

### *Submit Issued Draft File*

Users can upload issued check files to the FI from the Submit Issued Draft File page.

### *Add New Issued Draft*

Users can use the Add New Issued Check page if a check was manually written or was otherwise not included in the electronic issued check file that was submitted to the FI. Any checks entered on this page in the current session are displayed in the table below.

### *Void Issued Draft*

Use the Void a Check page to void an issued check on the client's account.

### *Draft Search/Edit*

Use the Check Search page to search for specific transactions.

### *Reverse Positive Pay Extract*

The Reverse Positive Pay/Transaction Extract page provides the client with an electronic file of paid checks to process (update) within another system. The format of the file is defined at the client level. Once complete, the file and report are automatically displayed at the bottom of the page. To save an extract file to a local workstation or network drive, select the **File / Save** menu option while viewing the file, or right click **View File** and select **Save Target As**.

Collapse All -	
!	Exception Processing
	Quick Exception Processing
↺	Positive Pay Processing
	Submit Issued Draft File
	Add New Issued Draft
	Void a Draft
	Draft Search/Edit
	Reverse Positive Pay Extract
📁	Positive Pay Reports
	Daily Drafts Issued Summary
	Stops and Voids
	Exception Items
	Stale Dated Drafts
🕒	System Reports
	Issued Draft File Processing Log
🛑	Stop Payments
	Existing Stop Payments

## System Reports

### *Issued Draft File Processing Log*

The Issued Check File Processing Log displays a list of all issued check files that have been electronically submitted using the Centrix Exact/TMS web interface.

## Stop Payments

### *Existing Stop Payments*

The Current Stop Payment Requests page displays all current stop payment requests on the account. This includes requests entered by the client through Centrix Exact/TMS and requests entered by the FI through other systems such as the core processing systems.