Managing the payment activity for your business is easy with Smart Bill Payer from Three Rivers FCU. Make payments to your vendors, issue payments to individuals, even make your payroll payments without writing one check! This helpful instruction guide will show you how.

To access or enroll in Smart Bill Payer, simply click the On-Line Bill Payer Link from On-Line Account Access. Complete the brief enrollment and your request will be processed within 24 business hours. If you are already enrolled, simply enter your signon information to access.

Once you sign on, your security key will appear. This key is a protection device that is selected by you upon your first access. Your key should be unique and never shared with another Internet site or person. It will display each time you access so you can be sure it is your true and legitimate bill payment site. If no key displays, it may mean you've been phished and you should close the browser window and report the activity to Three Rivers FCU immediately.

Now that you have signed on and authenticated the session, it is time to begin setting up your Smart Bill Payer. The remainder of this user guide will offer step-by-step information about each of the included tabs you see.

Payments

- Make Payments

After you have created your Payees (*see Manage Payees section*), it is time to issue payments to them. Click this link and then select the payment type (single or recurring).

- Single Payment:
The next screen will present all your listed payees. Click on the check box (far left column) of each payee you wish to pay. Next, select the "Pay From" Account using the dropdown menu in the row of each payee. Then, enter the amount of the payment for each payee followed by a process date for each payee. Finally, if you wish to do so, you may enter an invoice comment for your payments by clicking the link(s) in the far right column and following the instructions in the popup window.

- Recurring Payment:
Recurring payments must be set up individually. When you select this type of payment, the next screen will present detailed instructions on setting up the recurring payment. After each step is complete, the next one will become available to you.

- Manage Payees

Before you can issue payments, you must add payees. To do so, click the Manage Payees link and click the "Add New Payee" link on the next screen. You will be prompted to select the payee type (company, individual or transfer funds). After setting up your payees, you can review them and edit them at any time from this page.

- Company:
Before you can enter a payee, you will prompted to complete a challenge phrase. After doing so, you can search for a payee by entering the payee name and clicking the "Search" button. You will be prompted to enter your account number with the payee. After doing so, it will be matched against our database to determine if the payee already exists. If it does, you will be able to click the appropriate link to select the payee with the correct remittance address. If there is no match, you will be able to add the payee manually by entering the remittance information. Your new payee will be in a pending status until contact information can be confirmed (this process is most often complete within 24 business hours).

- Individual:
If you have a current e-mail address on file, you can set up individuals as payees. The first time you set up a new email payee, you will be asked for a **keyword** that you will need to share with the payee as a means of authenticating you and the payee. You and your new email payee will receive an email you both must act upon. Failure to do so will result in the transaction being cancelled.

- Tell the payee you'll send a payment by email and provide them with the **keyword**.
- Enter all the requested information.
- Watch your email for your confirmation request.
- Once you and your new email payee have **<u>both</u>** completed the confirmation process, payments can be processed.
- All future payments will process WITHOUT need for another keyword confirmation.

- Transfer Funds:
Select this payee type if you have accounts at other institutions, so you can issue payments to those accounts. Simply enter the requested information and click "Next" and confirm the information on the next step by clicking the "Finish" button.

➢ Manage Payments
There may be times when you need to modify payments you have already scheduled. To do so, click the "Manage Payments" link. From this screen, you can stop or change a pending payment by clicking the appropriate link and following the instructions that follow. You can alter pending payments until to 2:00 PM EST on the day the payment process date.

➢ Payment Calendar
This feature will provide you with a graphical display of the total amounts going out on each day of the month. If you want details of those payments, click the link on the day in question.

➢ Payment History
If you would like to find out the payment history of any one or all of your payees, or by category, use this tool to produce a report of this information. Click the checkbox for the "View in Microsoft Excel" option to produce your data in a spreadsheet.

➢ Help
The help menu appears on all the tabs. Click to receive information on available help topics.

➢ Logout
The logout link appears on all the tabs. Click to close the secure connection and sign out.

<u>Employee Deposits</u>

➢ Schedule Deposits
After your employees have been added, select the "Schedule Deposits" link to issue payments to them. Follow the on-screen instructions to issue the payments. Just like making a single payment (see above), you will need to check the checkbox on the left hand side next to each employee before you can edit the payment information for that employee.

➢ Add/Update Employees
Enter the requested information to add an employee for employee deposits. Click the radial button to view/edit an employee if the information pertaining to that employee changes. Note

that you will need to know the employee routing number, account number and account type before entering the information.

- Processing Dates

From the "Employee Deposits" page, you can click the "Edit Employee Deposit Frequencies" link to set up your "Pay Day" information. Once you do so, you can use this calendar to see a graphical representation to help you schedule your employee deposits. You can also click links to edit your "Pay Day" information and view employee payment history on this page.

- Manage Deposits

Just like editing pending payee payments, you can edit pending employee deposits from here.

- History

Just like viewing payee payment history, view employee deposit information here.

- Preferences

There are two options for employee deposits:

> *- Employee Deposit Emails:*
> This allows you to receive e-mail reminders to schedule your employee deposits
>
> *- Employee Deposit Security:*
> Force a successful response to your Challenge Phrase before adding employees, deactivating/reinstating employees or changing employee deposit default settings.

Admin Tools

- Manage Users

If there will be more than one user of your Smart Bill Pay service, this will likely be the place you start. Click the "Add User" button, answer the challenge phrase and follow the on-screen instructions to add authorized users to your signon. Please note that the person who enrolled in Smart Bill Payer will be considered the primary user and have the authority to set additional user information. You will be responsible for setting up and administering signon ID and password information for each user, as well as assigning applicable permission settings for your users. For a description of each permission, hold your mouse cursor over the setting and a brief definition will appear.

- Manage Bank Accounts

If you have more than one checking account with Three Rivers FCU, you can add them as Smart Bill Payer funding accounts. Simply click the "Add Another Account" link from this page and complete the on-screen instructions. Similarly, if you choose to no longer have an account available for bill payments, you can remove it by clicking the "Delete" link next to the account on this page and following the instructions to confirm after doing so.

> ***Note:*** *The funding account(s) for Smart Bill Payer must be a Three Rivers FCU checking account. We do not allow payments from accounts outside of Three Rivers FCU, nor do we allow them from any non-checking account.*

- Bill Pay Reminders

Use this menu to create reminders for: payment due dates; miscellaneous events like pending payments; payment history notices that a payment has been made; and session e-mails that immediately e-mails your session activity once you sign out. The latter option is an additional tool you can utilize for extra security so you know every time your Smart Bill Pay service has been accessed and what was done during that session.

- Security Features

This menu allows you to set up security options to create dual signature settings, payment thresholds, challenge phrase prompting and schedule enforced PIN changes. Simply click the link of the desired function on this screen and follow the on-screen instructions to set them up.

- Payee Categories

These options allow you to create categories and assign payees to them. You can also use this feature to produce category payment reports to determine spending levels during a selected timeframe for each category.

Reports

- Account Summary

This report will provide you with summary information of your payment history during a selected timeframe. Select the report of your choice from the dropdown menu to produce the report. If you wish to see the information in graph form, click the link on this page to do so.

- Auditing Reports

This report provides detailed information about each of your payments over a desired timeframe.

- Payment Activity

This report provides you with a concise view of your pending payment activity for the day and month. Additionally, it provides you with month-to-date payment statistics. If you wish to see the information in graph form, click the link on this page to do so.

Preferences

- Default Page

Select the page you would like each Smart Bill Payer session to start on.

- Change PIN

It is recommended that you periodically change your PIN for Smart Bill Payer. To do so, click this link and follow the on-screen instructions.

- Change E-Mail Address

Use this preference to change the e-mail address you would like to be contacted at for Smart Bill Payer communications.

Questions?

On every page within Smart Bill Payer, there is a link to a secure on-line messaging center that you can utilize to ask questions and seek assistance with your payments. There is also a link to other contact methods and a phone number if you wish to call for live help Monday through Friday *from 7:30 AM - 5:30 PM Eastern Time.*

Also, any Three Rivers FCU representative will be happy to assist you with any portion of Smart Bill Payer – from enrollment to setting up payees and issuing payments. Feel free to visit any of our branch locations or contact our Member Relations Center at 260.490.8328 (toll-free at 800.825.3641), ext. 2940.