Territorial Savings Bank

Business Bill Payment User Guide

Overview

Thank you for enrolling for TSB Monarch Business Bill Pay services.

You can use Business Bill Payment to help you better manage the payment of all your bills. Designed for businesses, you can include invoice information to the payment, restrict Users, and more:

- Receive e-Bills or an electronic version of your bill.
- Pay bills to companies and people in the United States.
    - o Associate invoice and discount information with your payment.
    - o Schedule recurring payments to any biller and modify repeating payment details as necessary before they are sent.
    - o Categorize your payments to create reports.
    - o Download your bill payment history.
    - o Set up reminders to help you track when bills are due.
- Control: Review and approve payments created by Users before it's submitted for payment.
- Customer Support: Open a case online to validate or research a payment status.

If you have any questions, please feel free to call Electronic Banking Services.

808-946-1400 or toll-free at 1-800-951-8418
Monday – Friday from 8:00 am – 4:30 pm Hawaii Time

Business Bill Payment Services

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A. Getting Started

From the Business Online Banking **Home** page, go to **Quick Launch** and click on the **Bill Payments** link. Or go to **Management Tools** and click on **Bill Payment**. After you click on the **Bill Payments** link, you will be on the **Payments Center** page.
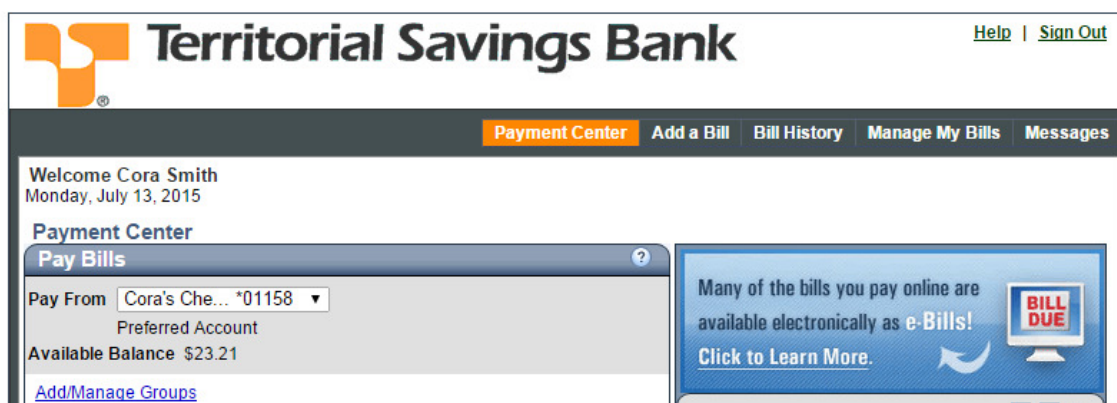

Payment Center (Bill Payment Home page)
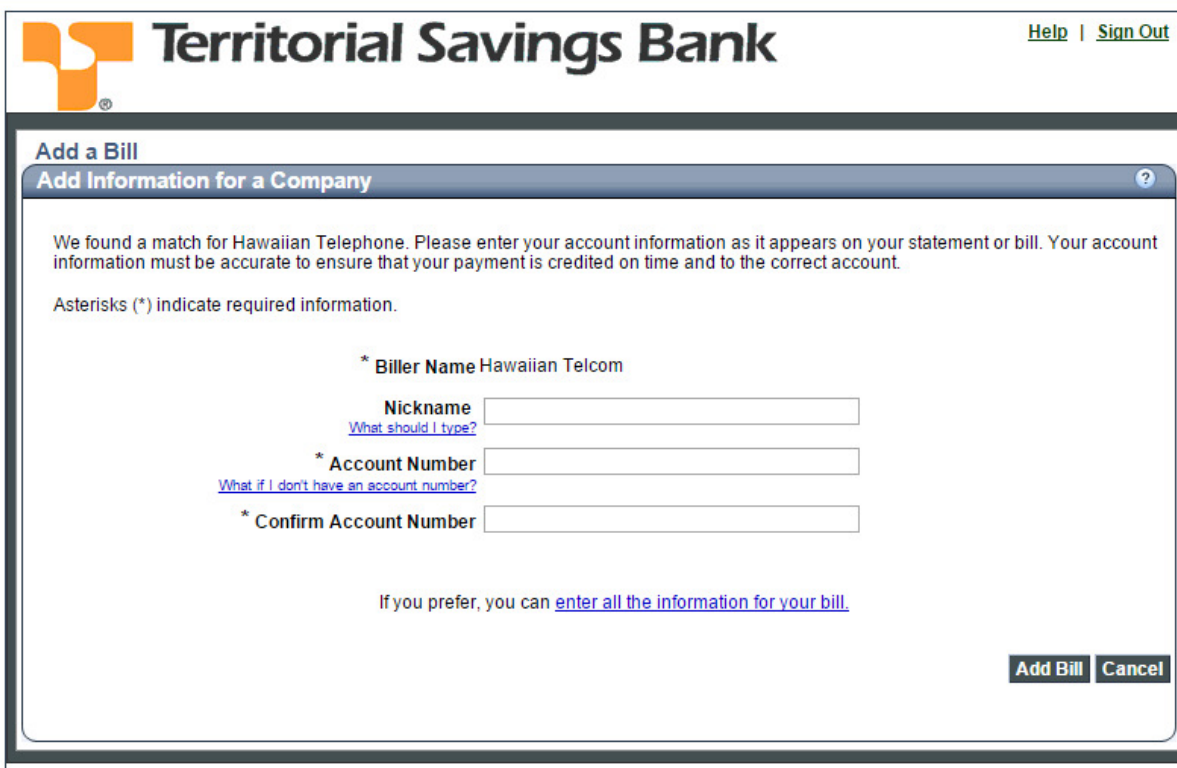
From the **Payment Center**, you can schedule payments, identify if there are any Bill Payments that require your review or approval, view scheduled payments that are pending and will be processed, and view recent payments.

Sending a Bill Payment is an easy 2 step process:
1. **Add the Biller information**
2. **Schedule the Payment**

B. Add the Biller Information

1. Go to **Add a Bill** on the Menu bar.

- Select **Company** or **Person**, then click **Continue.**
- **Search:** Enter the Biller's name. If it's a large or known biller, we may already have the address on file for you. Example of large billers include utility companies, national credit card companies, insurance companies, national retailers. If there's a match, you will be prompted to add additional information to process your payment. If there's no match, you will be prompted to add Biller Information to process your payment.

2. Click **Add Bill.**

Then click **Add Another Bill** or **Finished**.

Territorial Savings Bank   Help | Sign Out

Add a Bill

Add Information for a Company   ?

We found a match for Hawaiian Telephone. Please enter your account information as it appears on your statement or bill. Your account information must be accurate to ensure that your payment is credited on time and to the correct account.

Asterisks (*) indicate required information.

* **Biller Name** Hawaiian Telcom

Nickname
What should I type?   [   ]

* **Account Number**   [   ]
What if I don't have an account number?

* **Confirm Account Number**   [   ]

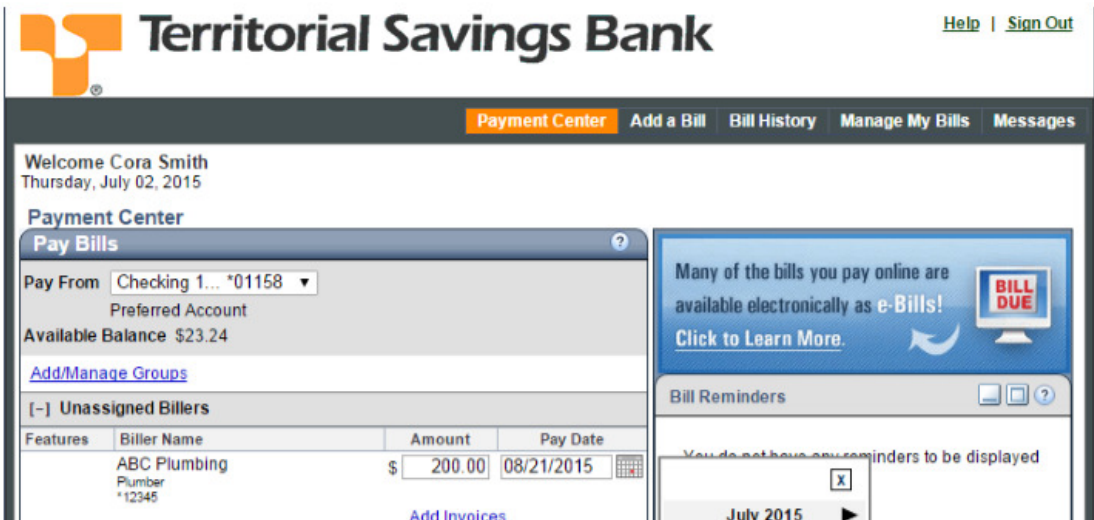If you prefer, you can enter all the information for your bill.

Add Bill **Cancel**

C. Schedule the Payment

1. Go to the **Payment Center**.

2. **Pay From**: If you have more than one checking account that will be used to pay your Bills, select the account that will be used to pay for this payment from the drop-down menu.

3. Select the biller you wish to pay. Enter the **Amount** and **Pay Date**.
   Pay Date is the Payment Due Date or the Date you want the payment received by the Biller.

   If you do not wish to tie this payment to an Invoice, click the **Make Payments** button on the bottom of the biller list.

   Note: The maximum payment amount is $9,999.99, however, you can schedule multiple payments to a Biller. For security purposes, the system will detect duplicate payments and not process them. As such, if submitting more than one payment to a biller for the same day, please differ the amounts.
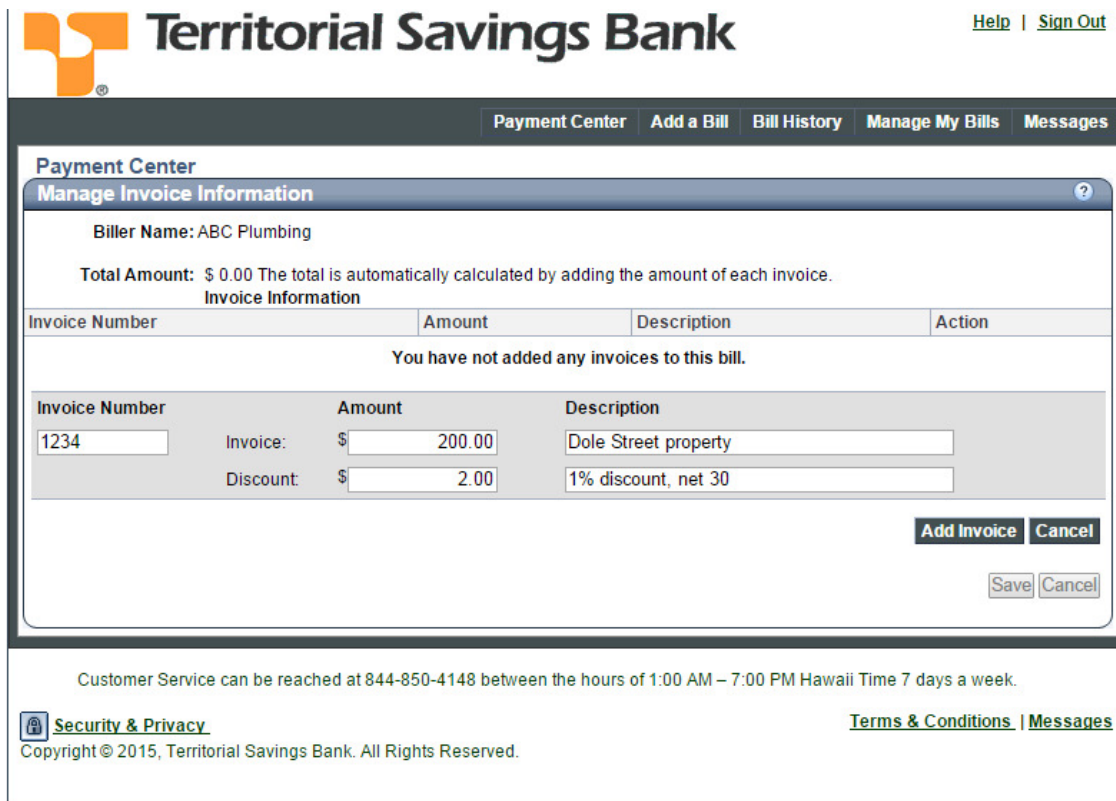
D. Add Invoice Information

You can attach as many as 10 invoices to a single payment. Adding invoice(s) allows you to track additional information related to the payment, including any discounts that may apply. After you add the invoice information, Bill Pay displays the total invoice amount as the payment amount. You can enter a different payment amount if necessary.

Note: Because invoices cannot be attached to electronic payments, we send the payment by check in the U.S. mail. The check will include all of the invoice information.

1. In the **Payment Center**, select the biller you wish to pay.

2. Click on the **Amount** field. The **Add Invoice link** will appear.

3. Click on the **Add Invoice** link**.**   You will be taken to the **Manage Invoice Information** page.

4. Complete the information on the **Manage Invoice Information** page. You are required to enter the Invoice number, Invoice Amount and Discount amount (if any).

5. Click the **Add Invoice** button.

6. The Payment amount has been adjusted to include the discount. If the information looks correct, click the **Save** button. You will be taken back to the **Payment Center** page to review your adjusted payment amount.

If you would like to Change or Delete the Invoice information you entered, click on the **Change** or **Delete** link.   After you make the changes, click the **Save Changes** button. Review your changes then click **Save** or **Cancel**.

 You will be taken back to the **Payment Center** page to review your adjusted payment amount.

7. Review your payment, enter the **Pay Date,** then click **Make Payments**. You will be taken to the **Review Payments** page.

8. On the **Review Payments** page, enter a **Check Number** or a check number will be assigned by the Bill Payment service.

Important: Payments attached to an invoice will be sent out as a draft drawn off your checking account. After the biller processes the payment, the draft will post to your checking account.

9. Click the **Submit Payments** button. You will be taken to the **Payment Confirmation** page.

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10. On the **Payment Confirmation** page, you can add a **Note** for your own use that we keep on file with the payment. You can view a **Note** you've entered on the Bill Detail page.
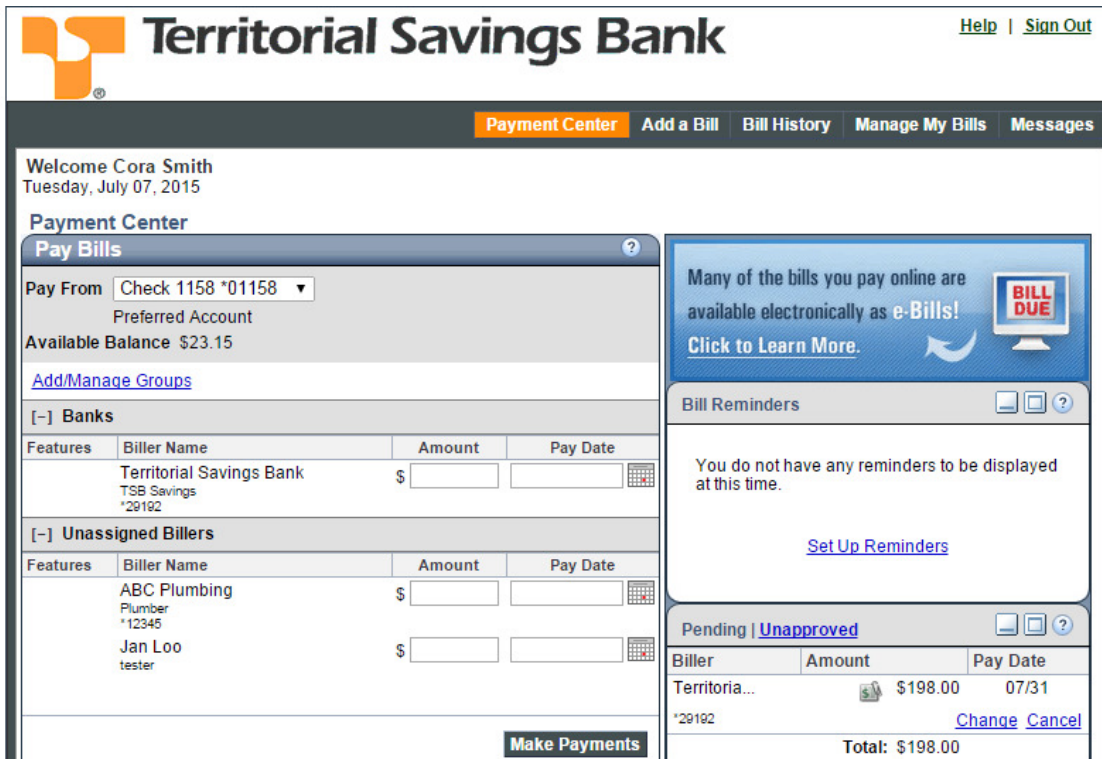
11. Click the **Finished** button. You will be taken to the **Payment Confirmation** page.

Pending Payments/Unapproved Bill Pay

Pending Payments

This section lists scheduled payments and provides a total amount for all approved pending payments.

    To go to the Pending Payments section:
1. Go to the **Payment Center.**
2. Go to the **Pending Payments** section.

    Tip: If you're having trouble recognizing a bill, you can move your mouse over a biller to see the biller's full name.

Note: If the **Unapproved Payments** section appears instead, you have payments that must be approved before they can be processed. You can either approve the payments, or click **Pending Payments** to open the **Pending Payments** section.

Unapproved Bill Payments

To go to the **Unapproved Payments** section:

1. Go to the P**ayment Center**

2. Go to the **Unapproved Payments** section.

3. To approve payments, click **Approve** for the payment you want to approve. The **Confirm Approve Payment** page appears.

4. Click **Approve Payment**. The **Payment Center** opens, and the payment no longer appears in the **Unapproved Payments** section.

Past Due Unapproved Payments: If a payment is not approved before the time required to process it by the selected pay date, Business Bill Pay changes the pay date to the earliest available date when you approve the payment.

Note: If the **Pending Payments** section appears instead, you don't have any payments that require approval.

F. Bill History

In this section, you can view the status of all bill payments that were processed, canceled or not approved. To download this information to your PC, click on the **Download** button on the bottom of the page.

G. Manage My Bills

Manage My Bills allows you to set up a **recurring bill payment** for a biller, set up bill payment **reminders**, **update biller information** or delete the biller.

1. Select a biller from the **Biller Name** drop-down list.

2. Then click on the action you would like to perform.

- **Add an automatic payment**: Set up a recurring payment schedule.

- **Set up reminders for this bill**: You can set up reminders to notify you when payments are due. Bill reminders are available as online notifications that appear in the **Payment Center** and as email reminders.

- **Update biller information:** Business Bill Pay determines the information that you can change for the biller based on the type of bill you select. For your convenience, we maintain the addresses for some of the billers on our list. The biller notifies us of any changes, and we automatically apply these changes to the account information.

H. Messages

In **Messages**, you can send secured messages to the Bill Payment Customer Service team if you need assistance regarding the service or a payment.   Responses from Customer Services will also be posted in **Messages**.
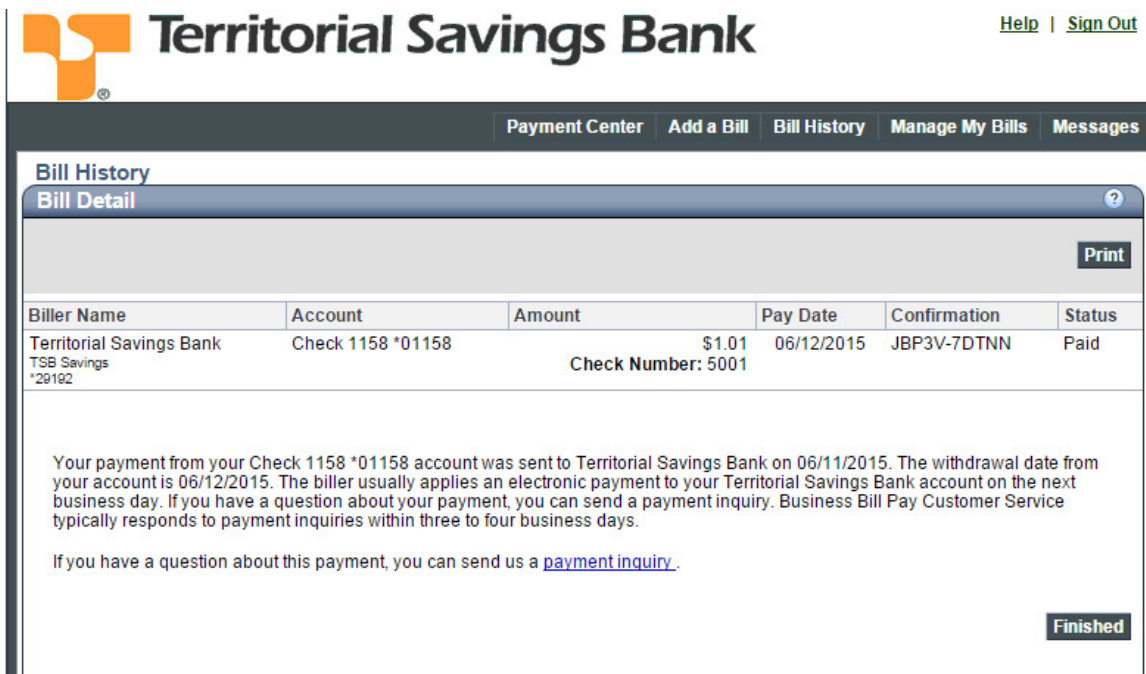
Payment Inquiries

If you have a problem with a processed payment, you can send us a payment inquiry. A payment inquiry includes the details of the payment, the amount of any late fees or finance charges that were assessed, and any comments you provide when you send the inquiry. Our Customer Service typically responds to payment inquiries within three to four business days.

   Note: You can only submit an inquiry on a payment processed within the past six months.

Send a Payment Inquiry
1. Click on **Bill History** on the Menu**.**   Find the payment you're interested in, view the payment details, and click the **payment inquiry** link. You will be taken to the **Payment Inquiry** screen.

2. Complete the information on the **Payment Inquiry** screen and click on the **Send Inquiry** button.

I. More Features

eBills

If you biller accepts eBills click on the **Get Bill** icon next to its name in the **Payment Center** and provide the information requested by your biller. You will receive an email notification whenever an eBill is ready to be viewed in Business Bill Pay.

Nicknames

The nickname is an optional description you give to the biller that helps you organize your bills. Use the nickname as a reminder of who the biller is or, if you have more than one account with this biller, to indicate the different accounts. For example, you might type "cell phone-home" and "cell phone-work."

The nickname appears below the biller name on the **Payment Center** and **Bill History** pages and in certain e-mail correspondence. Because the nickname can appear in public communication to you, please do not enter personal or sensitive information in this field.

1. **Go to Manage My Bills**. Select the Biller from the **Biller Name** drop-down menu. Click on **Update biller information**.   Enter or Update the **Nickname** field on this page.
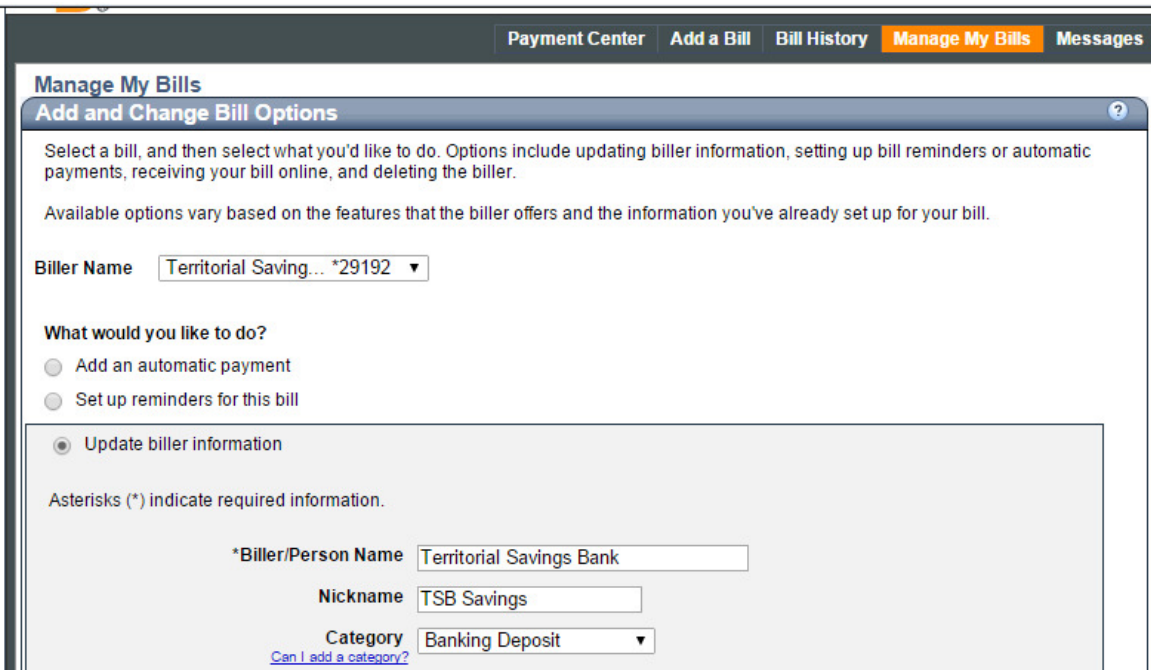
Categorize a Biller

Business Bill Pay automatically assigns a category to each biller based on standard industry codes. If a biller does not have a standard code associated with it, it is assigned the category **Uncategorized**. For example, you may have an individual that you pay for maintenance or repair services. In this case, you could change the category to one that describes the type of expenses you are paying.

The category list includes the most common industry codes. If you don't see a category that suits your needs, you can add one. Keep in mind that you cannot delete a category or change a category name. You can, however, assign any new or existing category to the biller.

1. **Go to Manage My Bills**. Select the Biller from the **Biller Name** drop-down menu. Click on **Update biller information**.
    - Select a category from the drop-down menu or create a new category.

Tip: When you go **Bill History**, it will list all payments processed and the details regarding the payments – including the biller's category. Information in **Bill History** can be downloaded to your PC to create reports.

Groups

Groups allow you to organize your billers to make them easier to find in the Payment Center. For example, you can create a Utilities group to organize your electric, gas, and phone billers or a Consultants group to organize billers who provide various consultation services.

1. Go to the **Payment Center**, and click on **Add/Manage Groups**. From this page, you can create Group names and list the Biller into the Group.