

## **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.
  - Associate invoice and discount information with your payment.
  - Schedule recurring payments to any biller and modify repeating payment details as necessary before they are sent.
  - Categorize your payments to create reports.
  - Download your bill payment history.
  - 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

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**Business Bill Payment Services****Table of Contents**

<b>A. Getting Started .....</b>	<b>3</b>
<b>B. Add the Biller Information.....</b>	<b>4</b>
<b>C. Schedule the Payment.....</b>	<b>5</b>
<b>D. Add Invoice Information.....</b>	<b>6</b>
<b>E. Pending Payments/Unapproved Bill Payments.....</b>	<b>10</b>
- View Pending Payments	
- View Payments Requiring Your Approval	
<b>F. Bill History.....</b>	<b>12</b>
<b>G. Manage My Bills .....</b>	<b>13</b>
- Schedule automatic payments	
- Set up reminders	
- Update biller information	
- Delete a biller	
<b>H. Messages.....</b>	<b>14</b>
<b>I. More Features.....</b>	<b>16</b>
- eBills	
- Nicknames	
- Categorize a Biller	
- Groups	

## 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.

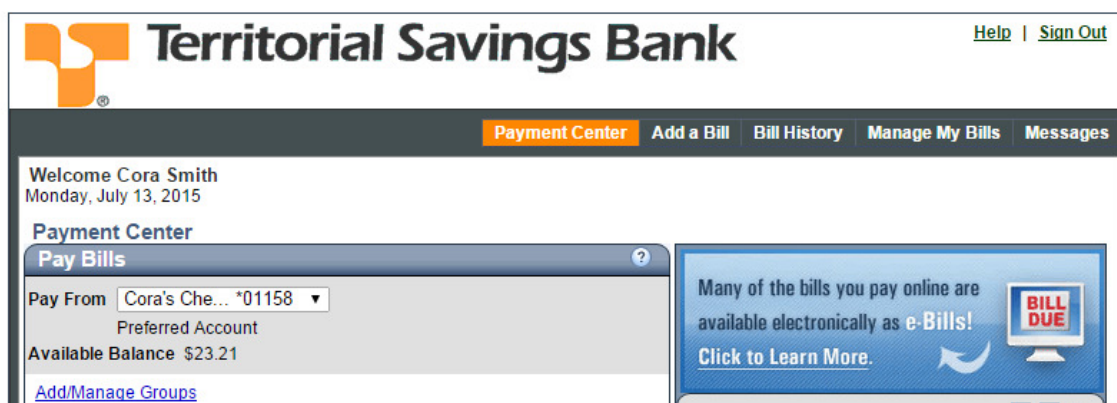
### Quick Launch

Bill Payments

Service Info and Updates

Holiday Schedule

### Payment Center (Bill Payment Home page)



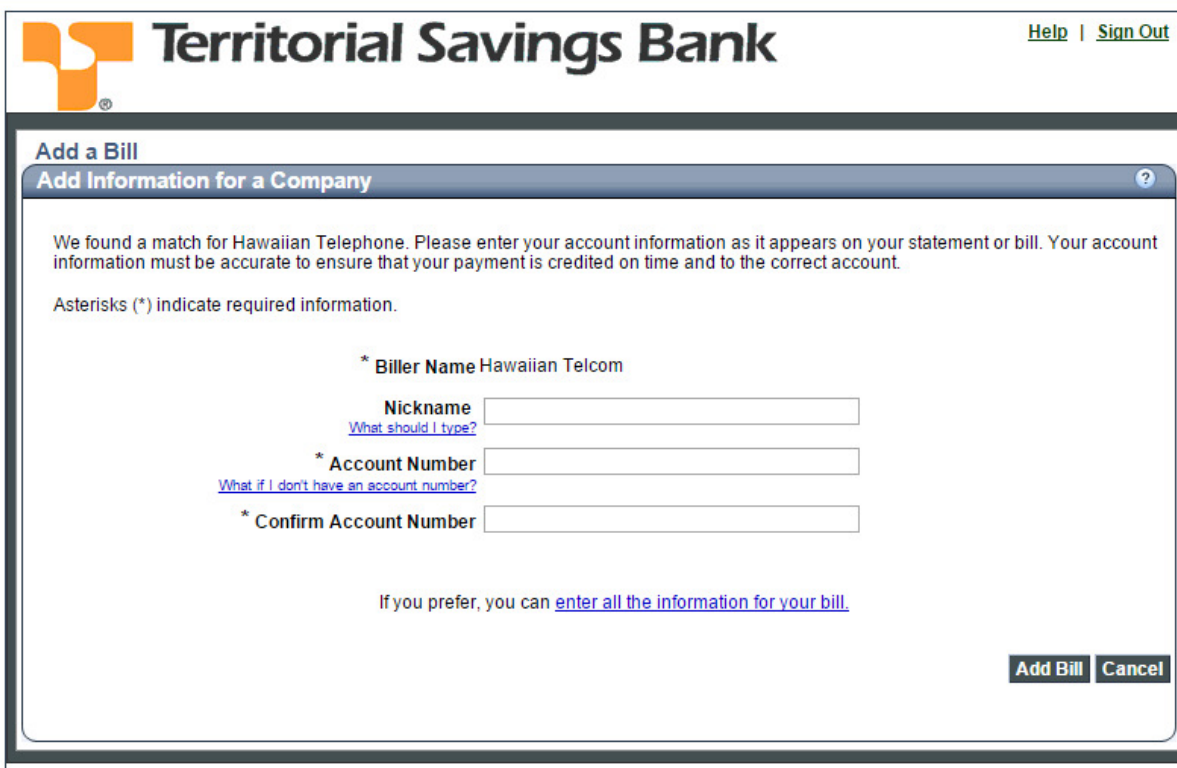
From the **Payment Center**, you can schedule payments, identify if there are any Bill Payments that require your review or approval, view scheduled payments that are pending and will be processed, and view recent payments.


### 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](#).

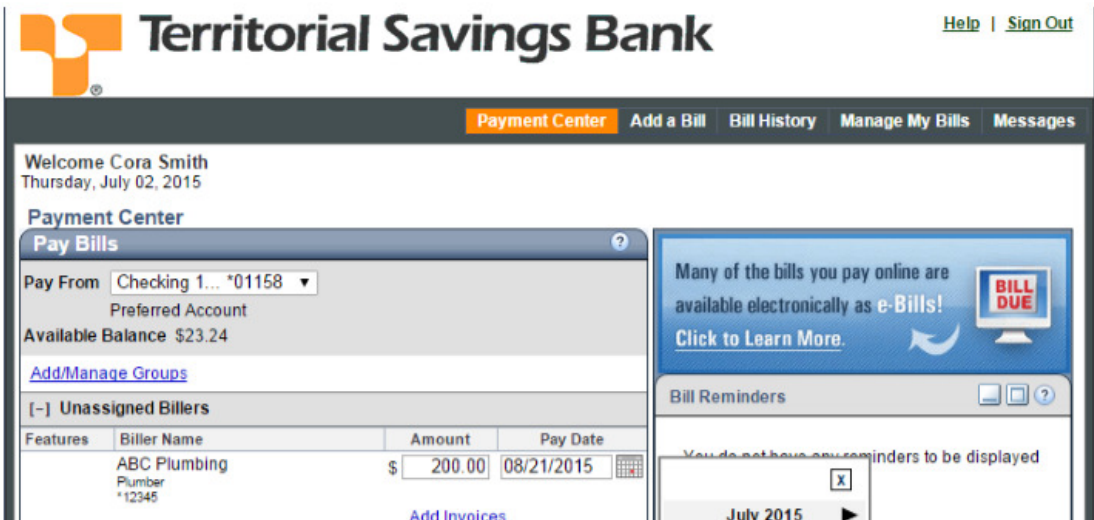
**Add Bill** **Cancel**

### 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.



**Territorial Savings Bank** [Help](#) | [Sign Out](#)

**Payment Center** | [Add a Bill](#) | [Bill History](#) | [Manage My Bills](#) | [Messages](#)

Welcome Cora Smith  
Thursday, July 02, 2015

**Payment Center**

**Pay Bills**

Pay From: Checking 1... \*01158 ▼  
Preferred Account  
Available Balance \$23.24  
[Add/Manage Groups](#)

**[-] Unassigned Billers**

Features	Biller Name	Amount	Pay Date
	ABC Plumbing Plumber *12345	\$ 200.00	08/21/2015

[Add Invoices](#)

Many of the bills you pay online are available electronically as e-Bills! **BILL DUE**  
[Click to Learn More.](#)

**Bill Reminders**

You do not have any reminders to be displayed

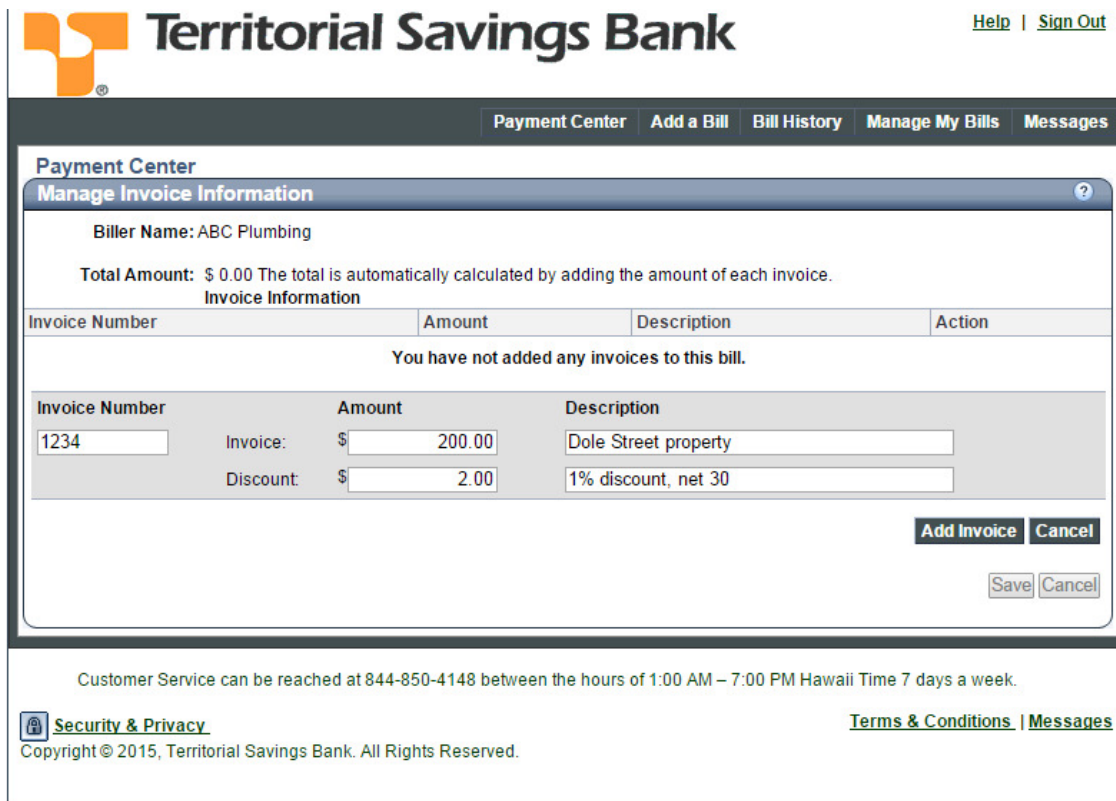
July 2015

#### 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.



**Territorial Savings Bank** [Help](#) | [Sign Out](#)

[Payment Center](#) [Add a Bill](#) [Bill History](#) [Manage My Bills](#) [Messages](#)

**Payment Center**  
**Manage Invoice Information**

**Biller Name:** ABC Plumbing

**Total Amount:** \$ 0.00 The total is automatically calculated by adding the amount of each invoice.

**Invoice Information**

Invoice Number	Amount	Description	Action
You have not added any invoices to this bill.			
1234	Invoice: \$ 200.00	Dole Street property	
	Discount: \$ 2.00	1% discount, net 30	

**Add Invoice** **Cancel**

**Save** **Cancel**

Customer Service can be reached at 844-850-4148 between the hours of 1:00 AM – 7:00 PM Hawaii Time 7 days a week.

[Security & Privacy](#) [Terms & Conditions](#) | [Messages](#)


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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.

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 **Territorial Savings Bank** [Help](#) | [Sign Out](#)

[Payment Center](#) [Add a Bill](#) [Bill History](#) [Manage My Bills](#) [Messages](#)


**Payment Center**  
**Manage Invoice Information** ?

**Biller Name:** ABC Plumbing  
**Total Amount:** \$ 198.00 The total is automatically calculated by adding the amount of each invoice.  
**Invoice Information**  
1234 \$200.00 Dole Street property [Change](#) | [Delete](#)  
Discount \$2.00 1%, net 30  
**Total: \$198.00**

[Add an Invoice](#)

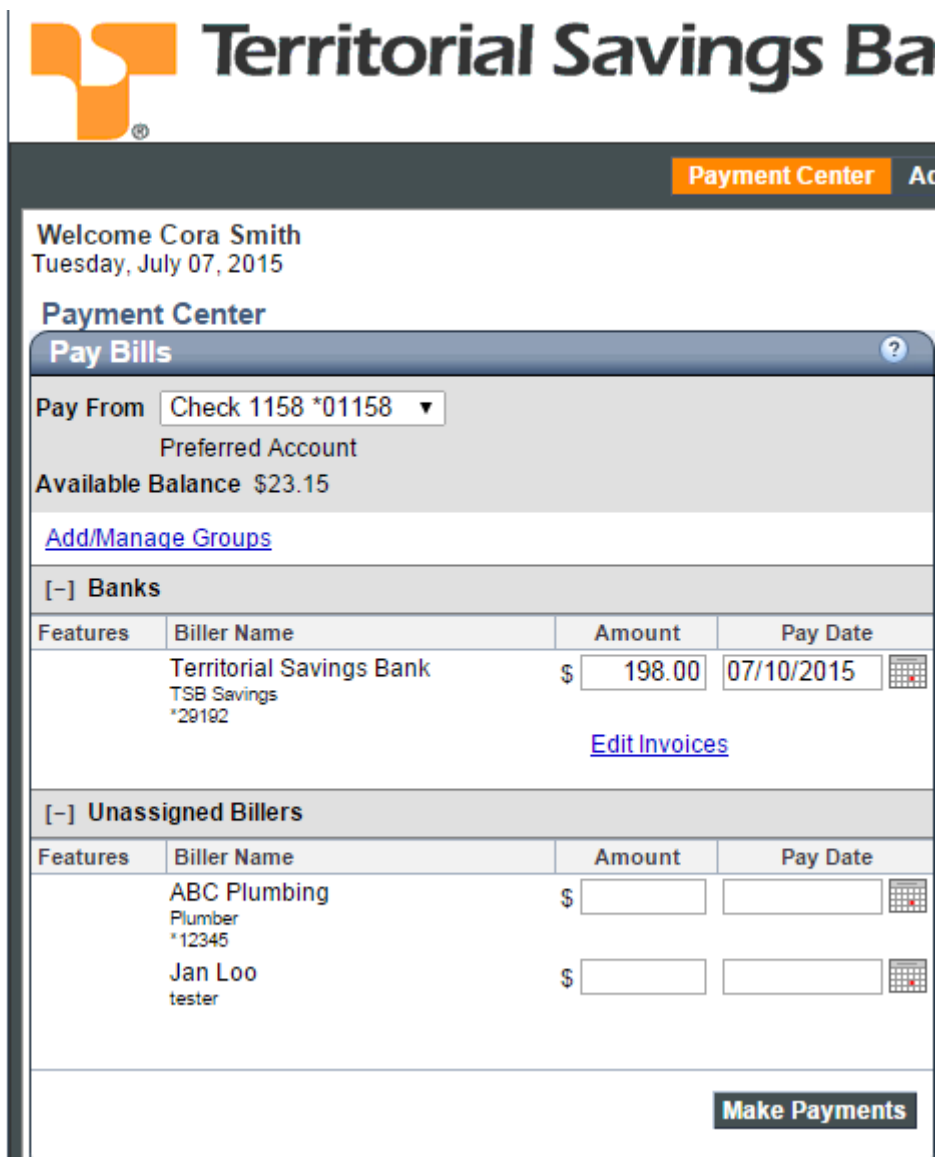
**Save** **Cancel**

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



**Territorial Savings Bank**

**Payment Center**

Welcome Cora Smith  
Tuesday, July 07, 2015

**Payment Center**

**Pay Bills**

Pay From:  ▼  
Preferred Account  
Available Balance \$23.15

[Add/Manage Groups](#)

**[ - ] Banks**

Features	Biller Name	Amount	Pay Date
	Territorial Savings Bank TSB Savings *29192	\$ 198.00	07/10/2015
<a href="#">Edit Invoices</a>			

**[ - ] Unassigned Billers**

Features	Biller Name	Amount	Pay Date
	ABC Plumbing Plumber *12345	\$ <input type="text"/>	<input type="text"/>
	Jan Loo tester	\$ <input type="text"/>	<input type="text"/>


**Make Payments**

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.


**Territorial Savings Bank**


**Pay Bills**  
**Review Payments**

You're making payments for the following bills. Please review the information and click **Submit Payments**.

Banks				
Biller Name	Account	Amount	Pay Date	
Territorial Savings Bank TSB Savings *29192	Check 1158 *01158	\$198.00	07/10/2015	Check Number: <input type="text"/>
		<b>Total: \$198.00</b>		

**Submit Payments**
**Make Changes**
**Cancel**

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.


**Territorial Savings Bank**

**Pay Bills**  
**Payment Confirmation**

Print

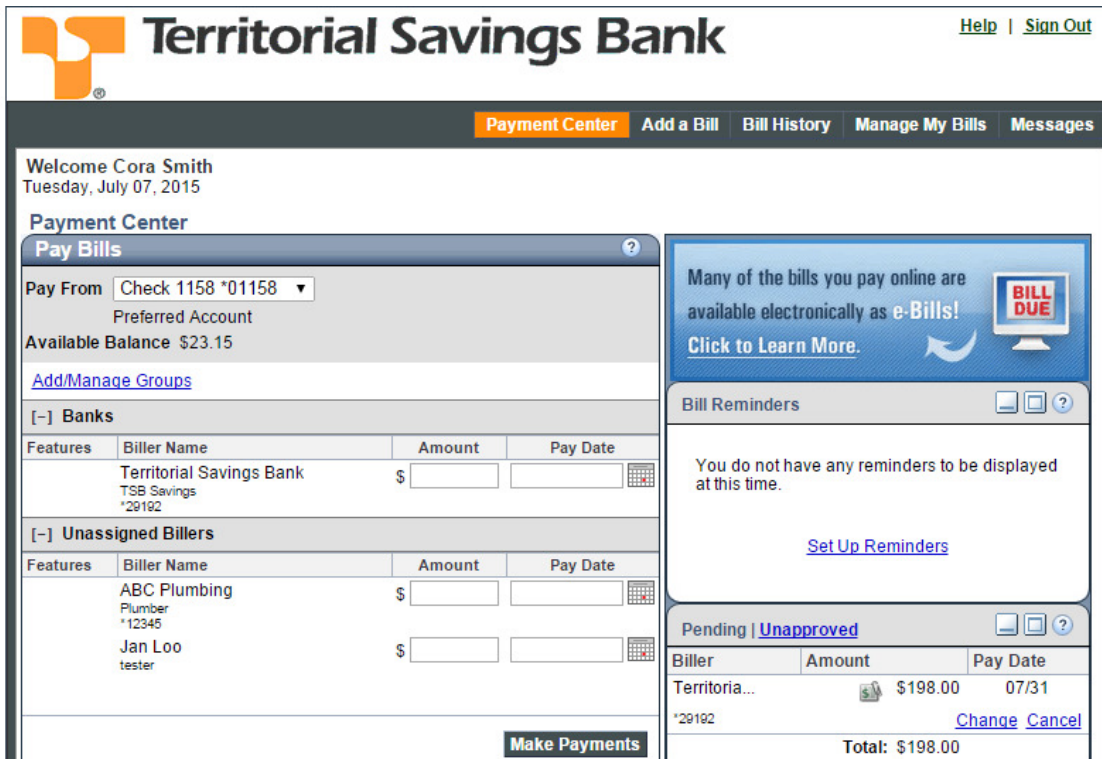
You've paid the following bills. If you want to keep any additional information on file with the bill, click the **Note** link.

Banks					
Biller Name	Account	Amount	Pay Date	Confirmation	
Territorial Savings Bank TSB Savings *29192	Check 1158 *01158	\$198.00	07/10/2015	JFFKP-0F1R8	<a href="#">Note</a>
		<b>Total: \$198.00</b>			

Check Number: 4564  
**Finished**

11. Click the **Finished** button. You will be taken to the **Payment Confirmation** page.

## Pending Payments/Unapproved Bill Pay



Welcome Cora Smith  
Tuesday, July 07, 2015

**Payment Center** [Add a Bill](#) [Bill History](#) [Manage My Bills](#) [Messages](#)

**Payment Center**  
**Pay Bills**

Pay From:  Preferred Account  
Available Balance: \$23.15  
[Add/Manage Groups](#)

**[ - ] Banks**

Features	Bill Name	Amount	Pay Date
	Territorial Savings Bank TSB Savings *29192	\$ <input type="text"/>	<input type="text"/>

**[ - ] Unassigned Billers**

Features	Bill Name	Amount	Pay Date
	ABC Plumbing Plumber *12345	\$ <input type="text"/>	<input type="text"/>
	Jan Loo tester	\$ <input type="text"/>	<input type="text"/>

**Make Payments**

Many of the bills you pay online are available electronically as e-Bills!  
[Click to Learn More.](#)

**Bill Reminders**

You do not have any reminders to be displayed at this time.  
[Set Up Reminders](#)

**Pending | Unapproved**

Bill	Amount	Pay Date
Territoria... *29192	\$198.00	07/31
		<a href="#">Change</a> <a href="#">Cancel</a>
<b>Total:</b>		<b>\$198.00</b>

### 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 **Payment 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.

Payment Center
Add a Bill
Bill History
Manage My Bills
Messages

### Bill History

#### View Payments and Bills

All Payments | [Unapproved Payments](#)

To view payments and bills for a different date range, select an option in **Current View**. Use **Additional Options** to search for specific payments. Print



Current View Past 30 days and future

Additional Options

Show All (selected)
For  Go

There are [0 unapproved payments](#).  
[How do I sort, search, or categorize?](#)

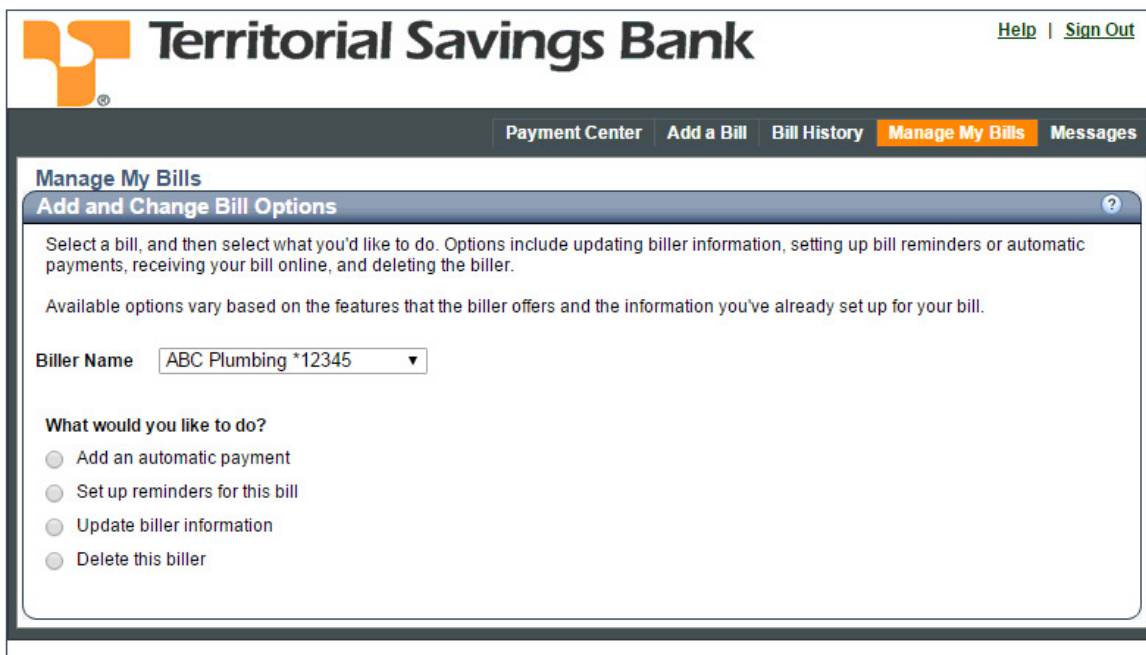
Payments 1 - 12 of 12 << First < Prev 1 Next > Last >>

Billers Name Category	Account	Amount	Pay Date	Status Initiated By	Action
ABC Plumbing Uncategorized Plumber *12345	Check 1158 *01158	 \$198.00	08/21/2015	Canceled csmith	<a href="#">View Detail</a>
ABC Plumbing Uncategorized Plumber *12345	Check 1158 *01158	 \$198.00	07/08/2015	Canceled csmith	<a href="#">View Detail</a>

## 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.

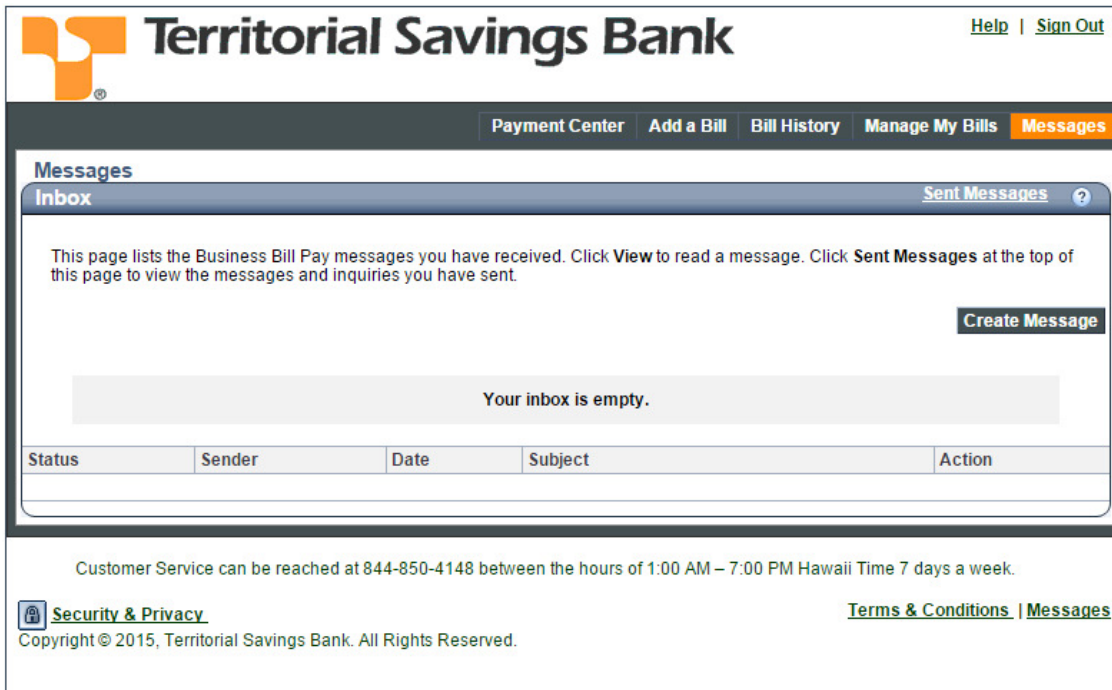


The screenshot shows the Territorial Savings Bank website. At the top is the bank's logo and name. To the right are links for 'Help' and 'Sign Out'. Below the header is a navigation bar with buttons for 'Payment Center', 'Add a Bill', 'Bill History', 'Manage My Bills' (which is highlighted), and 'Messages'. The main content area is titled 'Manage My Bills' and 'Add and Change Bill Options'. It includes instructions: 'Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, receiving your bill online, and deleting the biller.' Below this, it states: 'Available options vary based on the features that the biller offers and the information you've already set up for your bill.' There is a 'Biller Name' dropdown menu currently showing 'ABC Plumbing \*12345'. Under the heading 'What would you like to do?', there are four radio button options: 'Add an automatic payment', 'Set up reminders for this bill', 'Update biller information', and 'Delete this biller'.

- **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**.



The screenshot shows the Territorial Savings Bank website's Messages section. At the top, there's a navigation bar with links for Help, Sign Out, Payment Center, Add a Bill, Bill History, Manage My Bills, and Messages (which is highlighted). Below the navigation bar, the Messages section has tabs for Inbox and Sent Messages. The Inbox tab is active, showing a message that the page lists Business Bill Pay messages. A 'Create Message' button is visible. Below the message list, a grey box states 'Your inbox is empty.' At the bottom, there's a table with headers: Status, Sender, Date, Subject, and Action. The footer contains customer service contact information, links for Security & Privacy, Terms & Conditions, and Messages, and a copyright notice for 2015.

**Territorial Savings Bank** [Help](#) | [Sign Out](#)

[Payment Center](#) [Add a Bill](#) [Bill History](#) [Manage My Bills](#) **Messages**

**Messages**

**Inbox** [Sent Messages](#) ?

This page lists the Business Bill Pay messages you have received. Click **View** to read a message. Click **Sent Messages** at the top of this page to view the messages and inquiries you have sent.

[Create Message](#)

Your inbox is empty.

Status	Sender	Date	Subject	Action

Customer Service can be reached at 844-850-4148 between the hours of 1:00 AM – 7:00 PM Hawaii Time 7 days a week.

[Security & Privacy](#) [Terms & Conditions](#) | [Messages](#)

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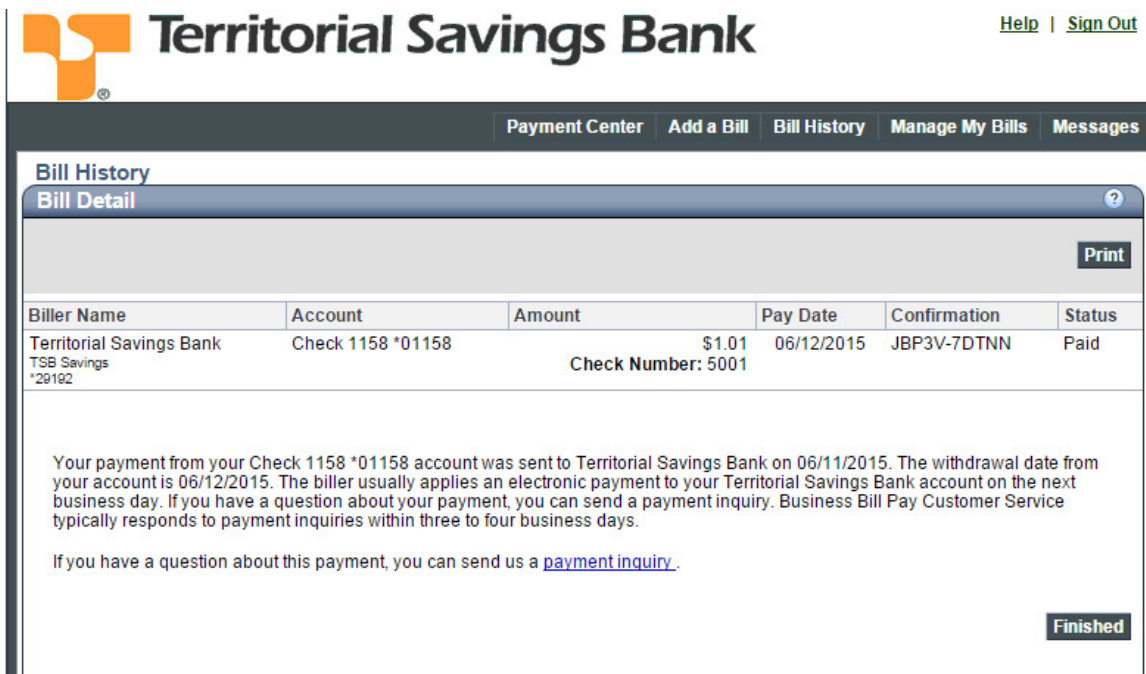
## Payment Inquiries

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.



The screenshot shows the Territorial Savings Bank website interface. At the top is the bank's logo and name. Below the header is a navigation bar with links: Payment Center, Add a Bill, Bill History, Manage My Bills, and Messages. The main content area is titled "Bill History" and "Bill Detail". It features a table with columns: Biller Name, Account, Amount, Pay Date, Confirmation, and Status. The table contains one entry for a payment of \$1.01 on 06/12/2015 to Territorial Savings Bank, with a confirmation code JBP3V-7DTNN and a status of "Paid". Below the table, there is a paragraph explaining the payment and a link to "payment inquiry". A "Print" button is located in the top right corner of the table area, and a "Finished" button is in the bottom right corner.

Biller Name	Account	Amount	Pay Date	Confirmation	Status
Territorial Savings Bank TSB Savings *29192	Check 1158 *01158	\$1.01 Check Number: 5001	06/12/2015	JBP3V-7DTNN	Paid

Your payment from your Check 1158 \*01158 account was sent to Territorial Savings Bank on 06/11/2015. The withdrawal date from your account is 06/12/2015. The biller usually applies an electronic payment to your Territorial Savings Bank account on the next business day. If you have a question about your payment, you can send a [payment inquiry](#). Business Bill Pay Customer Service typically responds to payment inquiries within three to four business days.

If you have a question about this payment, you can send us a [payment inquiry](#).

## I. More Features

### eBills

If your 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.



MACY'S - ALL DIVISIONS  
MACY STORE

### 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**

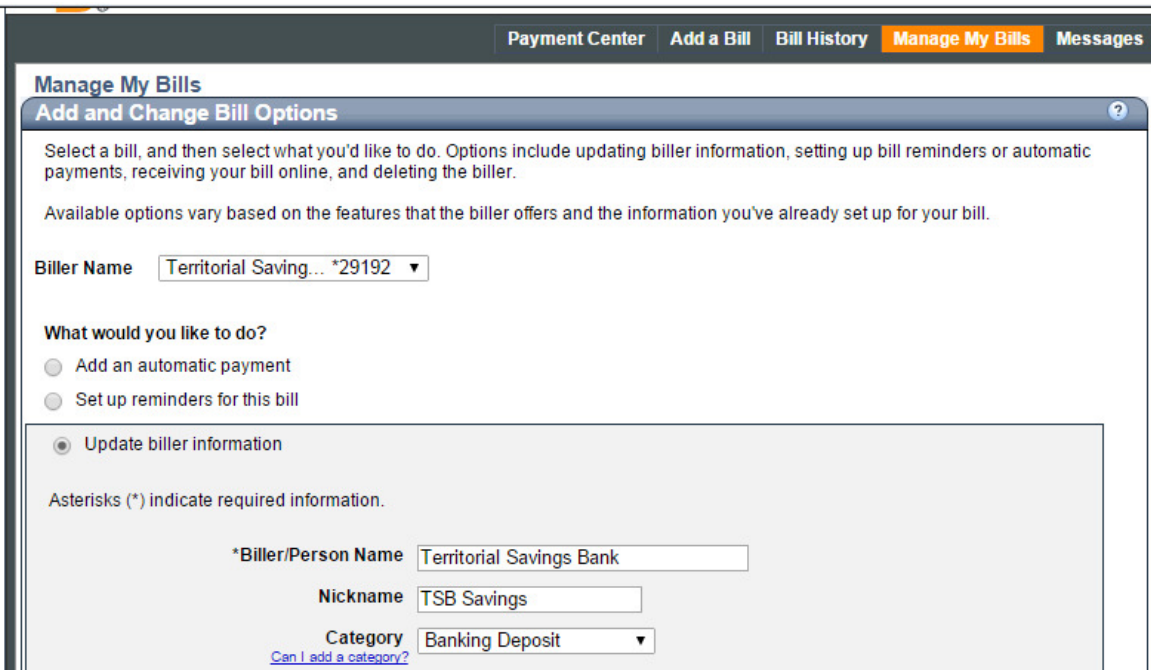
Business Bill Pay automatically assigns a category to each biller based on standard industry codes. If a biller does not have a standard code associated with it, it is assigned the category **Uncategorized**. For example, you may have an individual that you pay for maintenance or repair services. In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



Payment Center Add a Bill Bill History **Manage My Bills** Messages

### Manage My Bills

#### Add and Change Bill Options

Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, receiving your bill online, and deleting the biller.

Available options vary based on the features that the biller offers and the information you've already set up for your bill.

**Biller Name** Territorial Saving... \*29192 ▼

**What would you like to do?**

☐ Add an automatic payment

☐ Set up reminders for this bill

☒ Update biller information

Asterisks (\*) indicate required information.

\*Biller/Person Name Territorial Savings Bank

Nickname TSB Savings

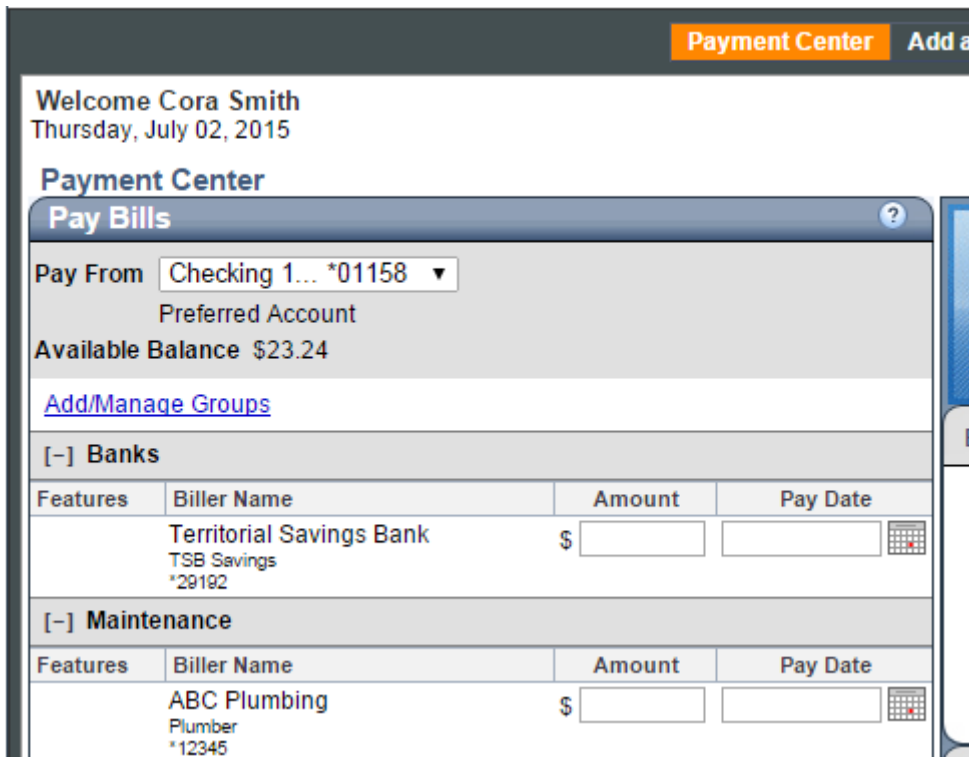
Category Banking Deposit ▼

[Can I add a category?](#)

### 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.



**Payment Center** **Add a**

Welcome Cora Smith  
Thursday, July 02, 2015

**Payment Center**

**Pay Bills**

Pay From Checking 1... \*01158 ▼  
Preferred Account

Available Balance \$23.24

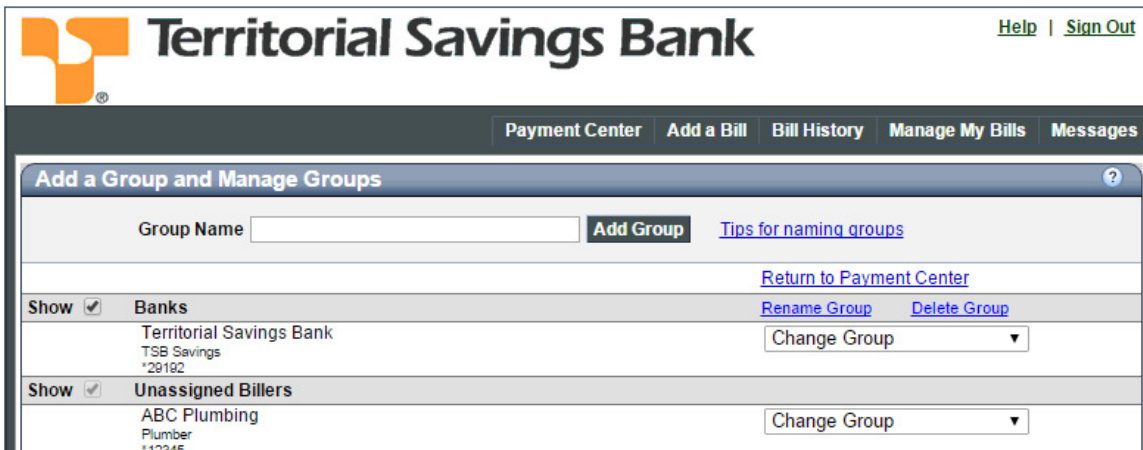
[Add/Manage Groups](#)

**[ - ] Banks**

Features	Biller Name	Amount	Pay Date
	Territorial Savings Bank TSB Savings *29192	\$ <input type="text"/>	<input type="text"/>

**[ - ] Maintenance**

Features	Biller Name	Amount	Pay Date
	ABC Plumbing Plumber *12345	\$ <input type="text"/>	<input type="text"/>



**Territorial Savings Bank** [Help](#) | [Sign Out](#)

**Payment Center** **Add a Bill** **Bill History** **Manage My Bills** **Messages**

**Add a Group and Manage Groups**

Group Name  **Add Group** [Tips for naming groups](#)

[Return to Payment Center](#)

**Show** ☒ **Banks**

Features	Biller Name	Change Group
	Territorial Savings Bank TSB Savings *29192	<input type="text"/>

**Show** ☒ **Unassigned Billers**

Features	Biller Name	Change Group
	ABC Plumbing Plumber *12345	<input type="text"/>