



MISSION BANK

Online Banking

Business Bill Pay Guide

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Getting Started

Enrollment

The bank enrolls users in Business Bill Pay (BBP), then the company administrators assign user privileges and accounts within BBP, so your user access may not include all features mentioned in this guide.

The first time BBP is accessed, each user must establish a security profile. There is also a disclosure that must be accepted before the site is available for use.

Before you get started...

Complete challenge prompts

Business Bill Pay requires the following challenge questions and answers:

Challenge question

select phrase

Challenge question

select phrase

Challenge question

select phrase

Challenge question

select phrase

Provide security key

The Security Key is a code you create, not a password. It signifies your authentic bill pay site. The Security Key will display briefly with each login. Enter your combination of letters and numbers to display.

Security key

Security key

Confirm security key

Confirm security key

Accept disclosure change

Need help?

1-888-965-7783

Welcome to Mission Bank's Business Bill Pay service!

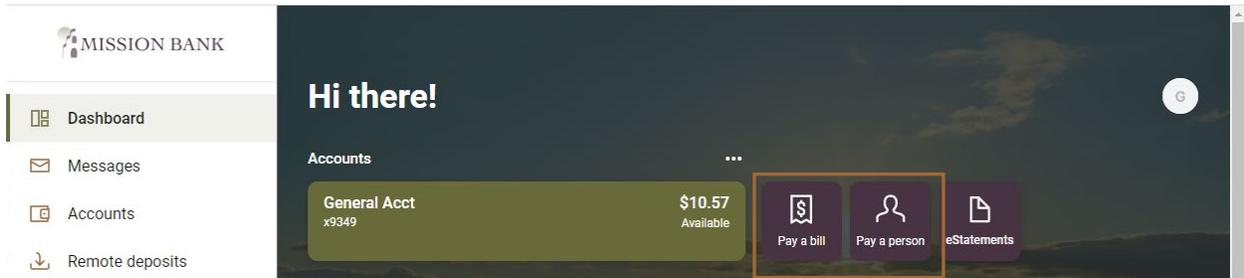
To ensure smooth processing, we want to highlight the following key points.

Payments:
Single Payments. A single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's processing date, provided the payment is submitted prior to

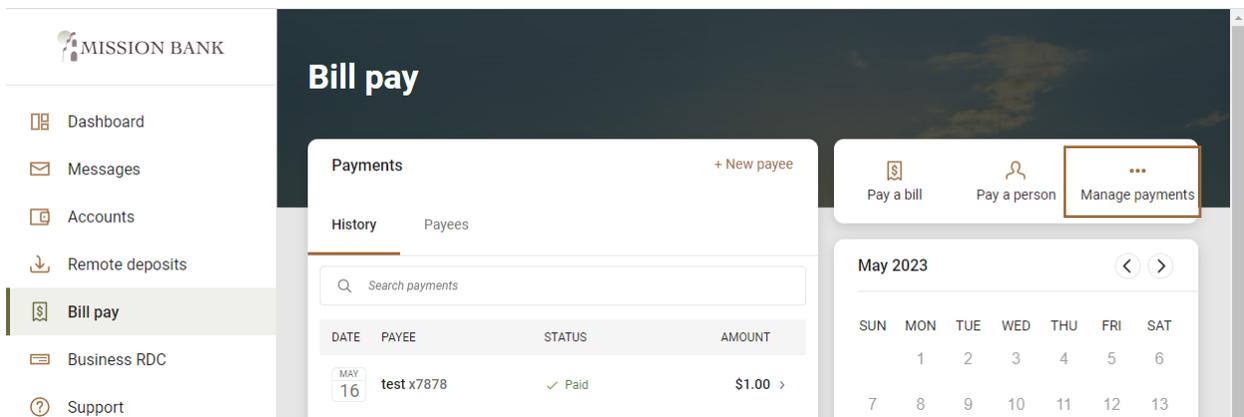
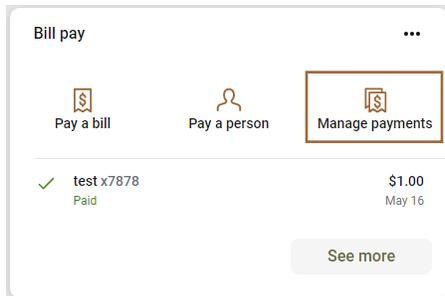
Please Note: After the user security set-up is complete, the company administrator must establish user permissions, so the necessary functions are available.

Home Screen Features

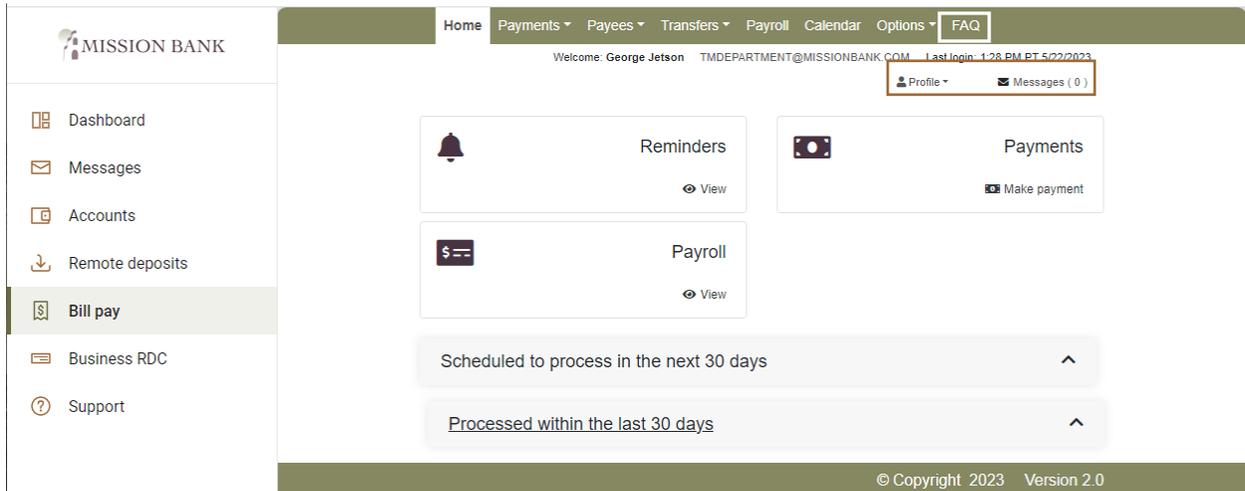
Once BPP is set up and payees have been added, most payments can be made directly from the dashboard of Online Banking by choosing the buttons shown below.



If it is necessary to add or update payees or view payment details, Manage Payments is accessible from the Bill Pay card on the dashboard or the Bill Pay menu option.



The BBP home page provides an overview of recent activity, along with alerts and reminders for any activities that need action.



Selecting Profile at the top of the screen allows the user to manage their personal profile, including the option to choose a default landing page for BBP.

If any communication is sent to users regarding the bill payment site or activity, the message will be sent through the secure Messages link at the top of the screen.

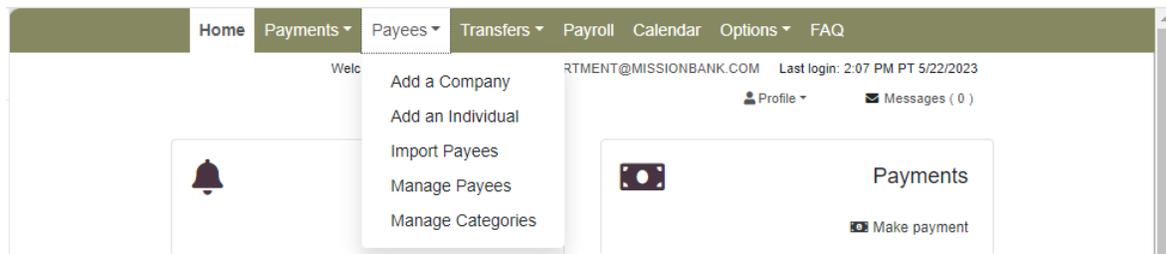
There are “how-to” tutorials for the various functions of BBP. They are located by clicking FAQ on the upper menu bar of BPP.

The BBP cut-off time is noon on bank business days. Any payments entered after noon will be processed the following business day.

Adding Payees

Users with the permission to manage payees will be presented with one of their challenge questions when adding or editing payees.

Choose the type of payee that will be added – either a company or an individual.



Add a Company

The first step when adding a new company is to create the payee's profile.

Larger regional or national vendors may be registered in a special database that allows them to receive payments electronically. If they are not in this special database, then a check will be issued.

Local service providers are typically paid by check.

Payee details are entered using the information from their billing statement. The bill pay platform will attempt to locate a payee match in its database based on that information. If no match is found or an incorrect match is found, the user must enter the payee's address.

Larger companies can often deliver eBills, which will send payment information and due dates directly to BBP. If eBills are available, there will be an on-screen option for set-up. (An online account must be established with the payee before enrollment can be completed for an eBill.)

Add an Individual

There are three payment options when adding an individual as a payee:

- Allow them to provide their bank account information through a secure email process and send an electronic payment.
- Enter bank account information they have provided to you and send an electronic payment.
- Send a check to the recipient.

To guard against fraud, there are limits when making electronic payments to individuals.

If the secure email process is used to obtain payee bank account information, the maximum daily payment amount is \$2,500.

If bank account information has been provided by the payee, the maximum daily limits are \$3,500 for a single payment, and \$6,000 in total daily payments.

There are on-screen instructions once a payment option is selected. The sample below is for the secure email process.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

Allow them to provide their banking information

I have the bank account information

Check - I prefer a check be mailed

Mail a check

All you need is their email address.

- You'll select a one-time keyword and share it with the person you are paying.
- We'll email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Tell us about the individual

First name * <input type="text" value="First name"/>	Last name * <input type="text" value="Last name"/>
Nickname * <input type="text" value="Nickname"/>	Phone number * <input type="text" value="(xxx) xxx-xxxx"/>
Category <input type="text" value="No Category"/>	Default payment account * <input type="text" value="Primary Checking"/>

Payee's e-mail information [Tell me more](#)

Email address *

Confirm email address *

Create a security keyword [Tell me more](#)

Keyword *

Confirm keyword *

Payments

The bill payment cut-off time is noon (Pacific time) on bank business days. If an entry is made after the cut-off time, the earliest available processing date will be the following business day.

- Electronic payments are normally received by the payee the next business day following the processing date.

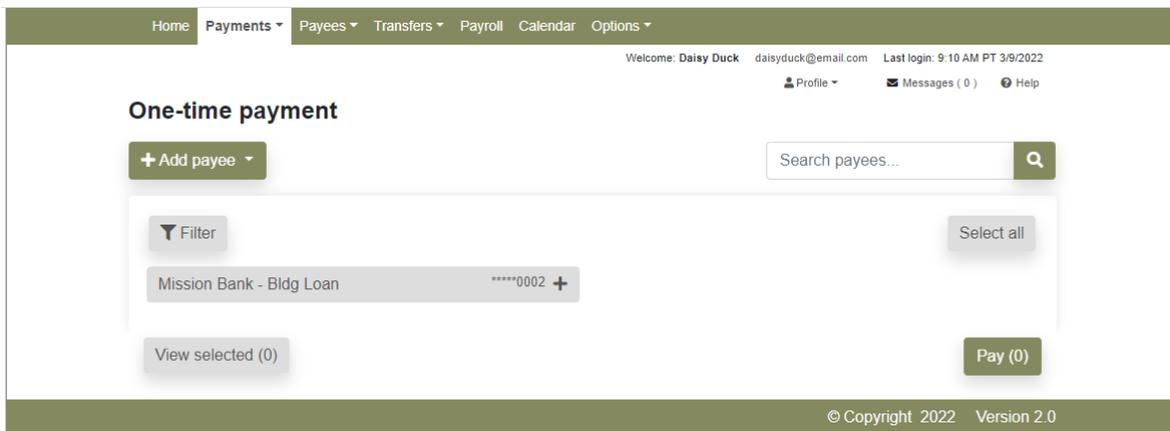
- Check payments can take up to seven days after the processing date to reach the payee.

Funds are debited from the sending account on the Process Date. If there aren't sufficient funds in the account another processing attempt will be made the following business day; if funds are still insufficient the payment will be cancelled.

Deletions or edits of payments that were scheduled in advance of the processing date must be made before 8 a.m. Pacific time on the payment's Process Date.

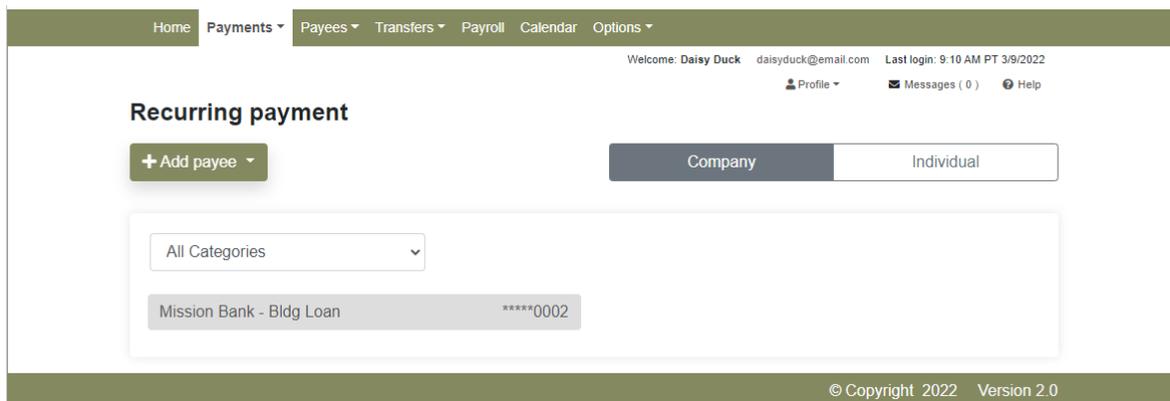
One-time Payments

When sending a one-time payment, it is not necessary to establish a payee first, the payee can be added directly from the Payments menu, or it can be selected from already-established payees.



Recurring Payments

If a payment schedule was not set up when the payee was added, a recurring schedule can be established from the Payments menu by choosing the appropriate payee.



Recurring payment frequencies can range from weekly to annually. Users schedule the processing date for the payment and the system estimates the arrival date based on whether the payee receives payment electronically or by check.

Scheduled Payments

From the Payments menu a list of all scheduled payments can be displayed. Details of the payment are available, and actions can be taken to manage or change the payments.

Payee	Amount	Process date	
Mission Bank - Bldg Loan Check Confirmation #:1	\$1,025.00	03/15/2022	Details Edit Stop
Subtotal	\$1,025.00		Primary Checking *****7878
Total	\$1,025.00		Skipped payments not included in the total.

The edit function allows the user to skip certain payments, change a payment, or change the entire series of payments.

The screenshot shows the 'Edit recurring payment' page. At the top, there is a navigation bar with 'Home', 'Payments', 'Payees', 'Transfers', 'Payroll', 'Calendar', and 'Options'. Below the navigation bar, the user's name 'Daisy Duck' and email 'daisyduck@email.com' are displayed, along with the last login time '5:12 PM PT 3/9/2022'. There are also links for 'Profile', 'Messages (0)', and 'Help'.

The main heading is 'Edit recurring payment'. Below it is a table with the following columns: 'Payee', 'From account', 'Amount', 'Process date', and 'Additional items'. The table contains one row for 'Mission Bank - Bldg Loan' with a 'Check' link. The 'From account' is 'Primary Checking', the 'Amount' is '\$1,025.00', and the 'Process date' is '3/15/2022'. The 'Additional items' section includes 'Confirmation # 1', 'Est. arrival 3/18/2022', 'Comment None', 'Series start 03/15/2022', 'Series end None', and 'Frequency Monthly on the 15th'.

Below the table, there is a section titled 'What would you like to do?'. It has three options:

- Skip the payment scheduled on 3/15/2022
- Change the payment scheduled on 3/15/2022
- I would like to change the entire series

Scheduled payments are also displayed on the home page of BBP and they can be edited or stopped without going to the Payments menu.

The screenshot shows the home page of the Business Bill Pay system. At the top, there is a navigation bar with 'Home', 'Payments', 'Payees', 'Transfers', 'Payroll', 'Calendar', and 'Options'. Below the navigation bar, the user's name 'Daisy Duck' and email 'daisyduck@email.com' are displayed, along with the last login time '5:12 PM PT 3/9/2022'. There are also links for 'Profile', 'Messages (0)', and 'Help'.

Below the navigation bar, there is a notification banner that says 'Payees require activation' with an 'Activate now' button. Below the banner, there are three main sections: 'Reminders' with a 'View' link, 'Payments' with a 'Make payment' button, and 'Payroll' with a 'View' link.

Below these sections, there are two main panels: 'Scheduled to process in the next 30 days' and 'Processed within the last 30 days'. The 'Scheduled to process in the next 30 days' panel has a dropdown menu and two tabs: 'All transactions' and 'My transactions'. Below the tabs, there is a table with the following columns: 'Payee', 'Amount', 'Edit', and 'Stop'. The table contains one row for 'Mission Ban...' with an amount of '\$1,025.00' and a date of '3/15/2022'. Below the table, there is a 'Total' row with an amount of '\$1,025.00'.

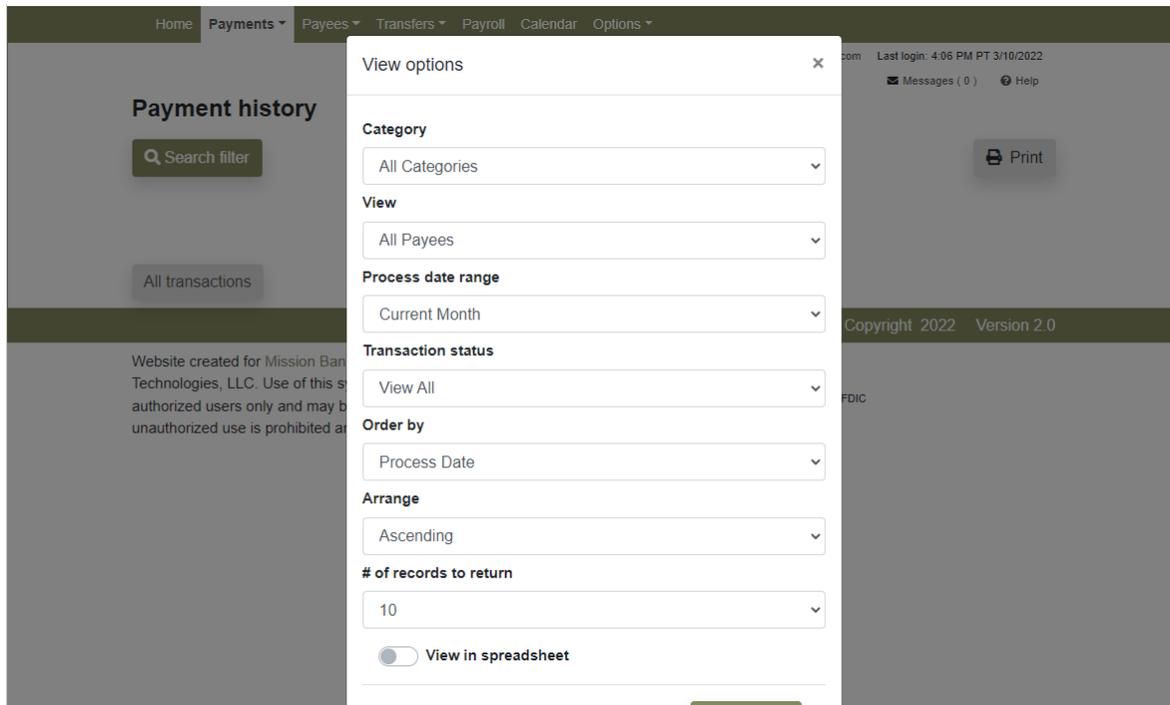
The 'Processed within the last 30 days' panel has a dropdown menu and two tabs: 'All transactions' and 'My transactions'. Below the tabs, there is a message that says 'No transactions were processed.'

Stop Payments

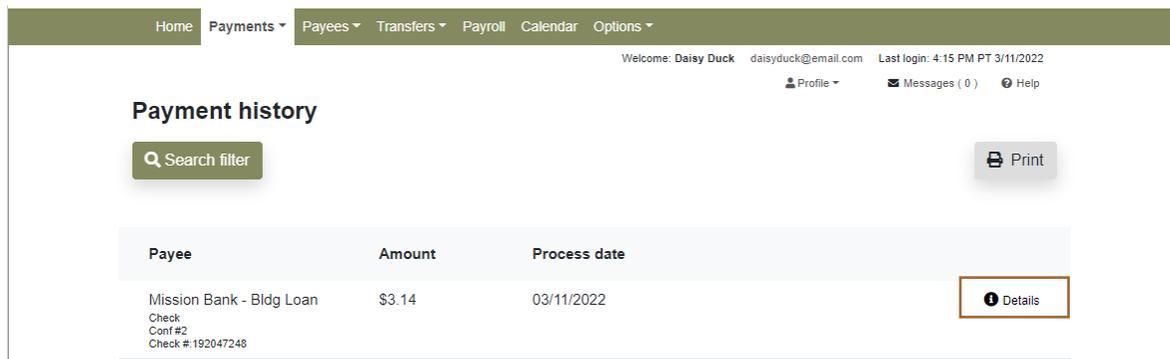
Please Note: Electronic payments made through BBP must be stopped prior to noon on the payment's Process Date.

Stop payments can be placed on outstanding checks by going to Payment History from the Payments menu.

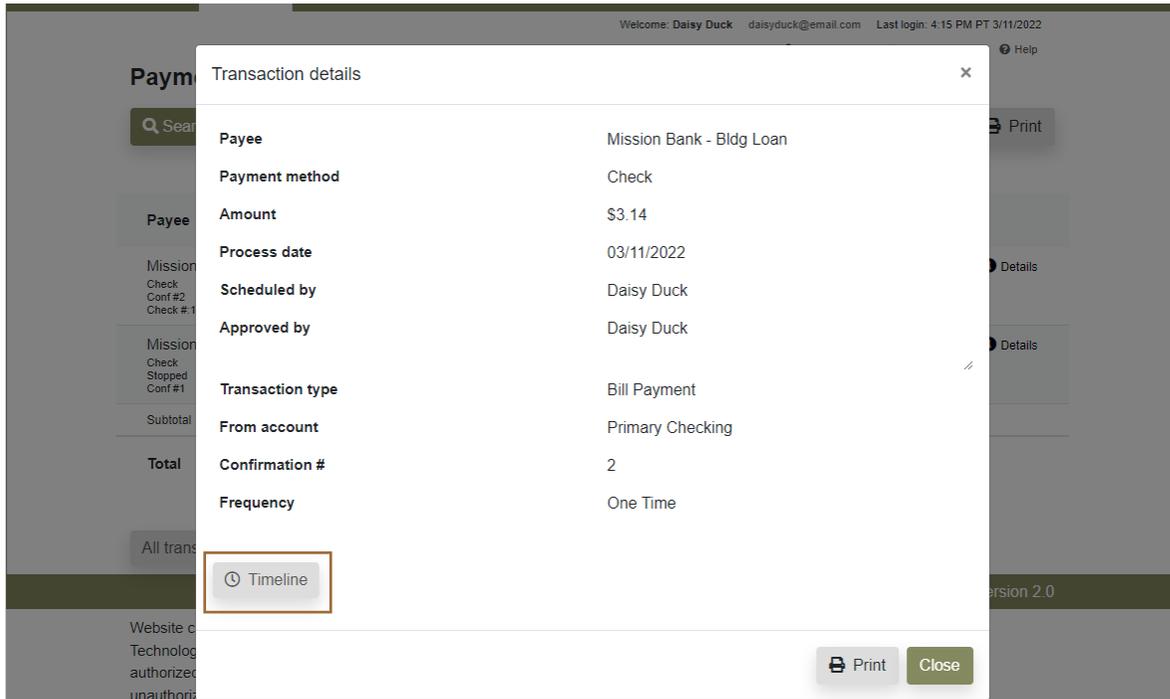
A search filter will open and can be used to locate the applicable transaction.



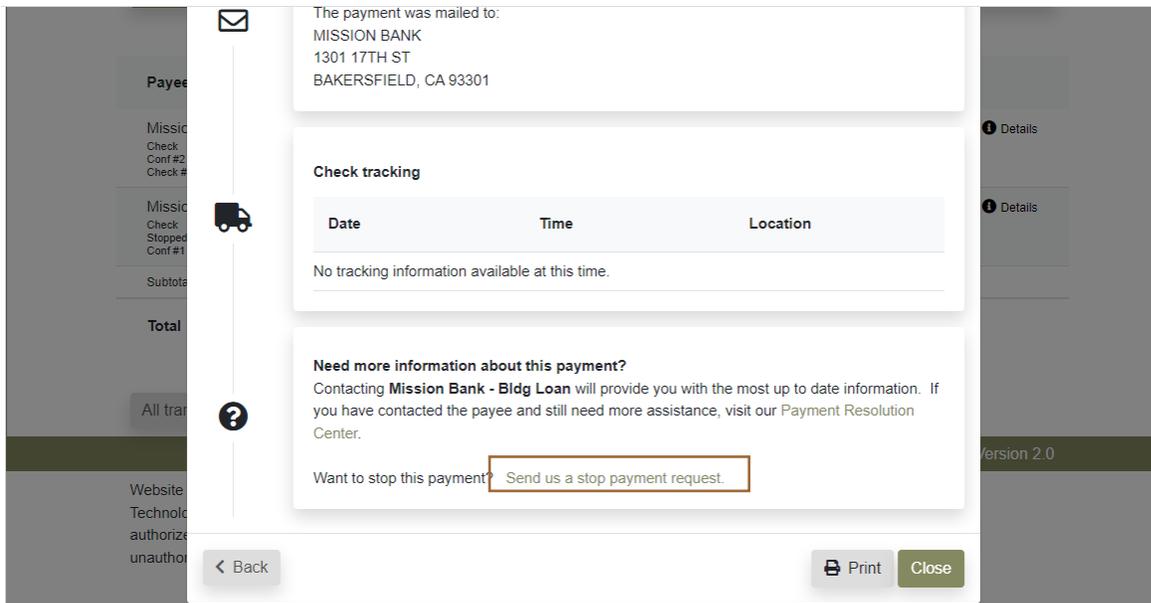
Open the details for the transaction.



From the transaction details, open the timeline.



At the bottom of the Timeline screen is a link to the stop payment request.



Mission Bank - Bldg Loan

Check

Primary Checking

\$3.14

Process date:
3/11/2022

I would like to stop this payment to Mission Bank - Bldg Loan.

While stopping a payment is free of charge from my bill pay service, I understand that I may incur a stop payment fee from **Mission Bank** or **Mission Bank - Bldg Loan**.

ⓘ Please note:

- Stop payment request may be completed until 1 PM EST Monday - Friday excluding federal holidays.
- Any stop payment requests submitted after 1 PM EST may not be completed until the next business day.
- In the event that this check is set to clear the day of the stop payment, we will notify you within 1 to 2 business days.

I have read the statements above and accept responsibility for any fees incurred from Mission Bank - Bldg Loan.

< Back
Next

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At the next screen provide the preferred contact method, then provide instructions regarding the final disposition of the stopped payment.

Profile Messages (0) Help

Stop payment request

Mission Bank - Bldg Loan

Check

Primary Checking

\$3.14

Process date:
3/11/2022

Please select one of the following*

Please stop this check and refund the funds to my account.

Please stop the check and reissue a new check.

< Back
Submit

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A message will be sent to the user confirming receipt of the request.

Message information
✕

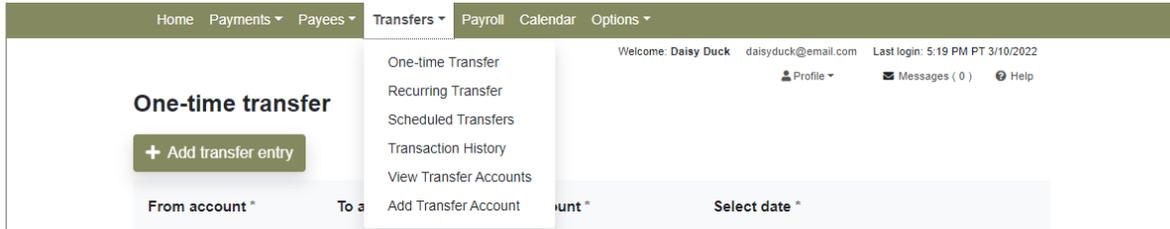
From	Subscriber Services
Subject	Payment Inquiry regarding Mission Bank - Bldg Loan
Date	03/14/2022

Daisy Duck,Your inquiry regarding Mission Bank - Bldg Loan has been received and you will receive a response within 1 to 2 business days.Your reference number for this inquiry is: 617346. The following update for Mission Bank - Bldg Loan has been requested: Please stop payment on this check and refund to my bill pay account. If you have any questions regarding your bill pay account, call 1-888-965-7783 and a customer service representative will assist you. Thank you for using online bill pay. We will be sending an email notification to you when an answer for this inquiry has been posted in your messaging center. Regards, Business Bill Pay Customer Service

Done

Transfers

Outbound transfers of up to \$6,000 can be made from your account at Mission Bank and sent electronically to your account at another institution. If a transfer is entered prior to the noon deadline, it will normally deposit to the receiving account the following business day.



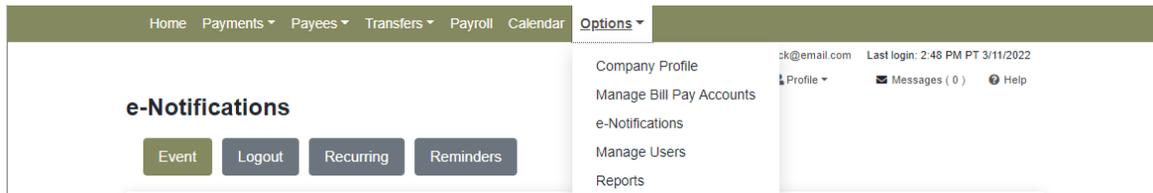
After adding the information for a new transfer account, a confirmation of successful entry will generate, and the account must be activated by Mission Bank. Please allow up to 24 hours for activation of a new transfer account.

Please Note: Transfers through BBP are not same-day transactions and may not be practical for transfers between Mission Bank accounts. Real-time transfers between Mission Bank accounts can be processed using the transfer option from the Online Banking dashboard.

Options

The entitlements shown on the menu below are for an administrator of the Business Bill Pay site. Actual entitlements may vary based on the user's permissions.

The options in this area pertain to BBP only – users can manage their Online Banking user profile from the dashboard under My Profile.



The e-Notifications and Reports are frequently used options and are described below.

e-Notifications

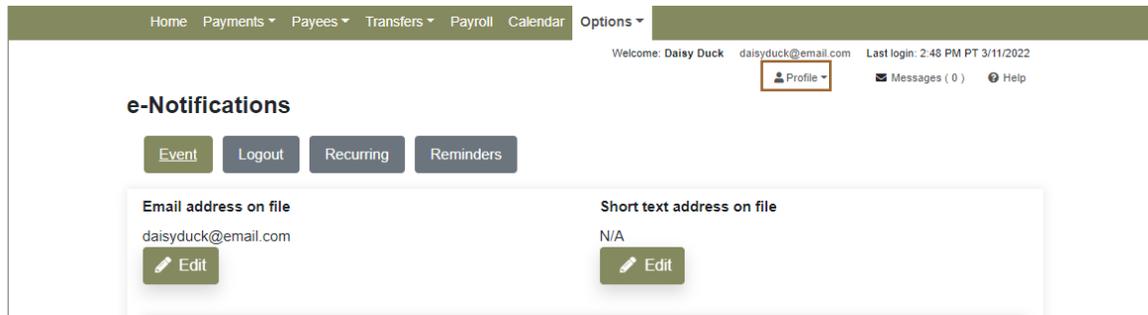
There are four categories of alerts that can be established by each user.

Event Notifications: The user can develop customized communications where they are notified each time a particular event occurs through a bill pay account.

Logout Notifications: At the end of each bill pay session, the user can receive a customized email summary of their bill pay activities.

Recurring Notifications: These email notifications provide various lists of bill pay information and the user can customize how often it is received.

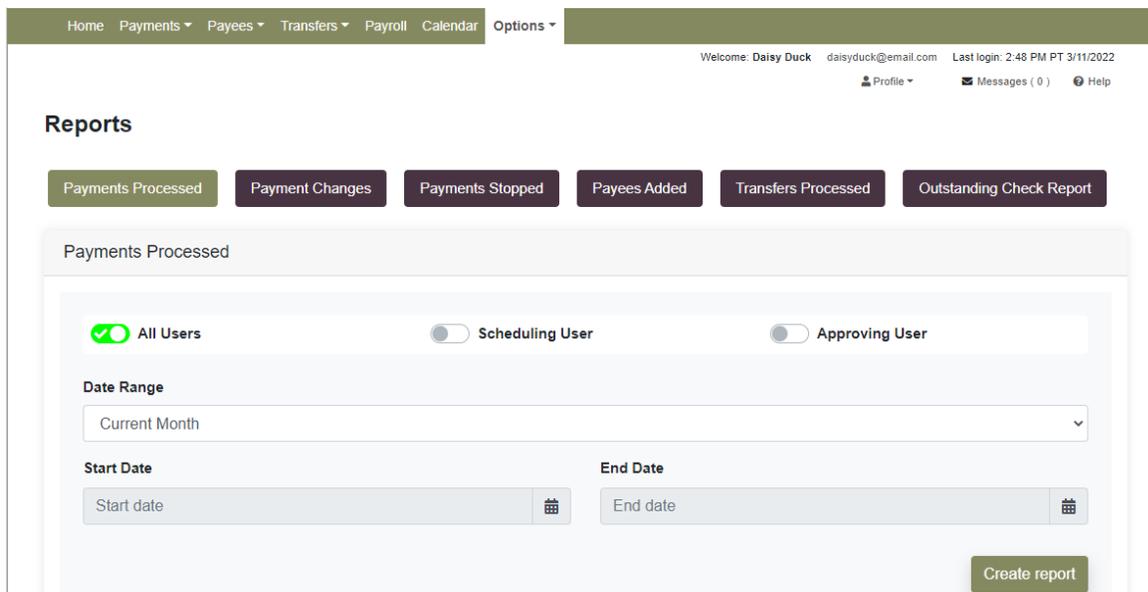
Reminders Notifications: Users can schedule reminders for each time they need to schedule a payment or transfer funds.



The delivery of e-Notifications can be via email or text message. The user chooses the preferred method when setting up notifications. (A mobile number must be added to the user's profile to choose text message delivery.)

Reports

Various types of BBP information can be obtained from the reports shown below and report content can be customized by the user.

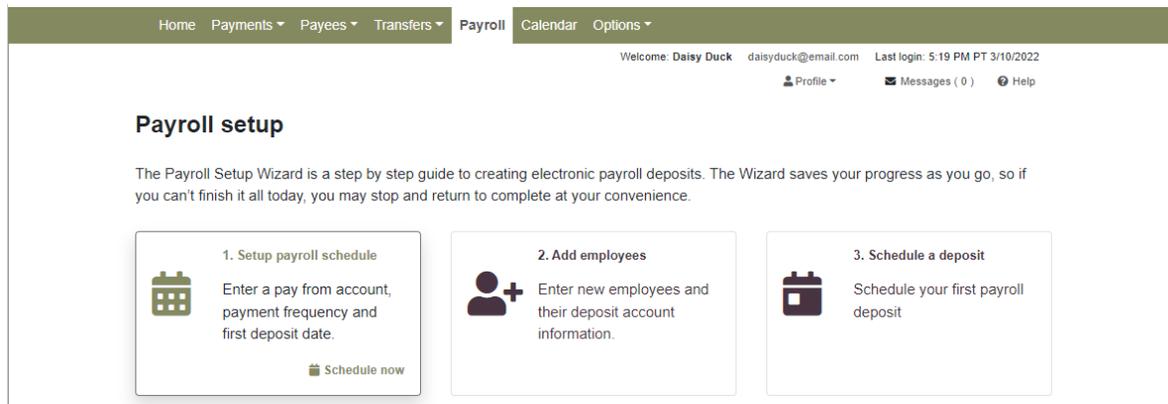


Reports can be printed in a reader-friendly format, or the data can be exported to a spreadsheet, if desired.

Payroll Deposits

If your company subscribes to this optional feature, direct deposit of payroll and/or employee expense reimbursements can be made through BBP. (Payroll Deposits only facilitates electronic deposits to employees, it is not a payroll software program.)

An easy-to-follow wizard assists in setting up direct deposits.



Key features and points to note:

- ✓ An authorization from each employee participating in direct deposit must be obtained. Contact us if you would like a sample authorization form.
- ✓ Employees can be separated into three categories: hourly, salary and contractors, but the actual pay days need to be the same for all employees.
- ✓ The roster of employees carries forward to each new payroll schedule – only the net pay amounts need to be entered or adjusted.
- ✓ If an email address is entered on an employee's profile, they will receive notification of their payroll deposit.
- ✓ A deposit can be split between two bank accounts, such as checking and savings, if your company chooses to offer that option.
- ✓ Although a payroll schedule is established the system does not automatically schedule payroll based on those dates. A reminder is sent one day prior to the pay date and a user must schedule the deposits.

Deposits must be scheduled before noon the day prior to the pay date.

Contact your Business Banker if you would like to enroll in Payroll Deposits.