

The following instructions will provide you with step-by-step details of Bill Pay within Business Connect. If you have any questions or need additional assistance, please reach out to Business Services directly. If you are a business owner and would like to apply for Business Connect, [CLICK HERE](#). If you are a business that currently uses Business Connect and have questions, [CLICK HERE](#).

INFO

Bill Pay can be accessed from both WESTconsin Business Connect and the WESTconsin Business Connect Mobile App. When accessing Bill Pay, there are two screen views when viewing payees: single pay or multi pay. Payments are sent one of two ways, by check or electronic (ACH) by our Bill Pay processor. Business Administrators will receive an email confirming their access to Bill Pay after WESTconsin Credit Union has enabled the feature. Permitted Business Administrator(s) and Business User(s) can access Bill Pay.

Accessing Bill Pay:

1. **Login** to Business Connect
2. **Click** “Bill Pay”
3. **Select** a Tax ID if more than one is available

PAYEE MAINTENANCE

Add a payee:

1. **Click** “Pay someone new”
 - Popular payees show on the left, **click** on payee if listed **OR** enter payee name in “Enter Any Person or Business” field > **click** “add”
 - Payments can be sent to anybody or any business in the US
2. **Complete** the required fields > **click** confirm when done
 - Fields required depend on whether or not the payee has a relationship with our Bill Pay processor
 - Categorize a payee to see where funds are being spent within the Bill Pay Report
 - If desired, **set up** an automatic payment, a reminder, or eBills (if available) from the confirmation screen by **clicking** on the corresponding option
 - Once added, the payee will be added to the list of payees in alphabetical order
 - Method of payment (check or electronic) will show after clicking payee

Manage payees:

- There are two ways to view and manage payees; single pay or multi pay
- **Search** “Find a Biller” for payees; once done, **clear** the search box to view all payees again
- Manage various views of payees by **selecting** the “View: All” drop down next to the search box
 - The last view that is selected will be the default view upon the next visit
 - Delete a custom view by **selecting** “Manage Custom Views” from the “View: All” drop down menu

Update payee information:

1. **Click** payee name
2. **Multi pay-** **Click** the drop down menu next to the payee name
Single pay- **Click** “options” within the payee tile

- If an account number is changed for an electronic payee and the new account number does not match the payees expected format, the delivery method may change from electronic to check

3. **Click** “confirm”

Delete or hide a payee:

1. **Click** payee name
2. **Multi pay-** **Click** the drop down menu next to the payee name
Single pay- **Click** “options” within the payee tile
3. **Select** “delete” or “hide”
 - Deleting a payee cancels all pending payments and scheduled payments as well as the payee history
 - Hiding a payee allows all scheduled and pending transactions to process but will hide it from the current payee list

Unhide a payee:

1. **Click** the drop-down arrow next to “View: All”
2. **Click** “hidden”
3. **Multi pay-** **Click** the drop down menu next to the payee name
Single pay- **Click** “options” within the payee tile
4. **Click** “show”

MAKE PAYMENTS

In multi pay view, Business Administrators and Business Users are able to pay multiple bills from the same screen and confirm them all at the same time.

1. **Click** “Bill Pay”
2. **Click** “multi pay” to see all payees
3. **Find** payee by scrolling or using search bar at top of screen
4. **Enter** amount
 - After clicking the amount box, the last payment amount will show
 - If eBills are being received, the total and minimum due will display
5. **Click** calendar icon to the right of the “deliver by date” field to change the delivery date, weekends and Federal Reserve holidays are greyed out
 - The earliest deliver by date will show in the deliver by date field
 - **Electronic payments will debit the account on the deliver on date**
 - **Check payments will debit the account when the payee deposits or cashes the check**
 - If the payment is sent by check, **add** a memo by clicking “memo”, this is printed on the check
 - **Add** a note about the payment for record keeping by **clicking** “note”, this is not printed on the check
 - **Add** an invoice by **clicking** “invoice”; this will automatically send the payment by check
6. **Click** “Confirm all payments”
7. **Click** “Confirm”
 - A confirmation pop up will appear, options to print and close this screen are available

In single pay view, the payee can be entered in the “pay to” field or clicked on from the payee tiles above. Before completing a payment, the following options are available: select a category, enter a memo, click “add a note”, select a deliver by date, enter the amount to pay, and chose a funding account.

MODIFY/CANCEL PAYMENTS

All payments will appear in the Activity tab (right side of screen) and can be clicked on to view payment details, confirmation number, make modifications, or cancel. If the payment is part of a reoccurring series, the option to modify/cancel one payment or the automatic rule will show.

1. **Click** the “Activity” tab (right of the screen)
2. **Click** a payment
3. **Choose** “cancel payment” or “modify payment”
 - If modifying, options are the following: amount, category, deliver by date, or memo

HISTORY

24 months of payment and eBill history is available to view.

View a specific payee’s history:

1. **Multi pay-** Click the drop-down menu next to the payee name
Single pay- Click “options” within the payee tile
2. **Click** “View Payment History”
3. A graph (or bar chart, if selected) will show with payment history below it including:
 - Due date (if applicable)
 - Pay from-funding account
 - Funding account
 - Amount sent
 - Confirmation number

View all payment history:

1. **Click** the “History” tab (right of the screen)
 - Print option is available

EXPEDITED PAYMENTS

To make payments faster than normal, expedited payments can be used. There is an additional fee to process expedited payments. **Once an expedited payment is scheduled, it cannot be edited or canceled.** The payment and expedited fee will show as two separate transaction on the account.

1. **Multi pay-** Click the drop down menu next to the payee name
Single pay- Click “options” within the payee tile
2. **Click** “Need to pay it faster?”
3. **Fill out** the required information > **click** “Continue”
4. **Review** confirmation screen > **click** “continue”
 - The payment immediately moves to the scheduled payments area and cannot be edited or cancelled

AUTOMATIC PAYMENTS

Setting up automatic or reoccurring payments is recommended for payees whose payment amounts do not vary month to month.

1. **Multi pay-** Click the drop-down menu next to the payee name

- Single pay- Click “options”** within the payee tile
- 2. **Click “Set up auto-pay”** or “modify auto-pay”
 - If eBills are available, the option to “set auto-pay in response to an e-bill” is available
- 3. **Choose** funding account, amount, frequency, start on date, and duration
- 4. **Click “Save auto-pay options”**
- 5. **Click “close”**
 - The next scheduled payment shows in the scheduled payments area

Cancel auto payments:

- 1. **Multi pay- Click** the drop down menu next to the payee name
Single pay- Click “options” within the payee tile
- 2. **Click** modify “auto-pay”
- 3. **Choose** from options to “turn off auto-pay and cancel payments” OR “modify auto-pay settings”
- 4. **Click “Save auto-pay options”**

EBILLS

When creating a payee, if eBills are available, a prompt to set up eBills will display.

- 1. **Multi pay- Click** the drop down menu next to the payee name
Single pay- Click “options” within the payee tile
- 2. **Click “view bill here”**
- 3. The type of eBill depends on the payee
 - There are 2 types of eBills: regular and scraped
 - Regular eBills: select the frequency of the eBill and accept the payee’s terms and conditions if required
 - Scraped eBills: Provide username and password to the payee’s website, complete the security feature for login. If this information is ever changed, it will need to be updated within Bill Pay as well to continue to receive eBills successfully.

In both single pay and multi pay, when a new eBill arrives, the due date of the bill will display within the payee tile. View the details of the eBill by **clicking** either the due date or the eBill symbol within the payee tile. If the bill is paid outside of Bill Pay, **clicking** on “File eBill” will move it to the eBill history

Modify or delete eBills:

- 1. **Multi pay- Click** the drop down menu next to the payee name
Single pay- Click “options” within the payee tile
- 2. **Click** on “Modify e-bill settings” or “Cancel e-bill”.
 - This cannot be completed if a current eBill is pending to be paid
 - The modify option can be used to update login credentials for the payee’s website, if needed
 - If an eBill is canceled, it can take 1-2 billing cycles before receiving paper bills in the mail again
 - Deleting a payee also cancels eBill

REMINDERS

Create a reminder for a payee that does not have an eBill or an automatic payment set up.

- 1. **Multi pay- Click** the drop down menu next to the payee name
Single pay- Click “options” within the payee tile
- 2. **Click “Add reminder”**
- 3. **Choose** frequency, next payment date, lead time for reminder, and amount (optional)

4. **Click** “Add reminder” > **Click** “close” after confirming summary of reminder
 - Payee will now have the reminder icon within their tile, under “coming due” column

Skip/modify/delete reminders:

1. **Click** the drop down menu next to the payee name in multi pay view, or options within the payee tile in single pay view
2. **Select** action modify/skip/delete
3. **Confirm** action

ALERTS

Alerts are automatic emails received regarding payees, payments, and eBills. All alerts are enabled by default.

To manage alerts:

1. **Click** “More” tab (right of the screen)
2. **Click** “Alert Preferences”
3. **Check** or **uncheck** the box next to the alert to toggle it on or off
 - a. Certain alerts cannot be turned off, these alerts have a greyed out check box
4. **Click** “Save”

FUNDING ACCOUNTS

Multiple funding accounts can be added to make payments. One funding account must be selected as the default funding account. The funding account can only be added by *WEST*consin Credit Union.

Manage Funding Accounts:

1. **Click** “More” tab (right side of screen)
2. **Click** “Funding Accounts”
 - Change default funding account
 - **click** “change” button, follow on screen directions
 - Update funding account nickname and starting check number
 - **click** the account name or starting check number, make changes, **click** “Save changes”
 - Delete a funding account
 - This is only available if there is another funding account available and the funding account to be deleted is not the default funding account
 - Deleting a funding account is not available if there are payments scheduled

INVOICES

Invoices can be used to send payments to payees. Options include invoices, bills, credit memos, and prepaid checks. **All payments sent using invoices are sent via check since there is an invoice included, even if it normally goes electronically.**

To add an invoice:

1. **Click** on the drop down menu next to the payee name in multi pay view, the payee tile in single pay view, or **click** modify after selecting a scheduled/pending payment that has not processed yet within the “Activity” tab (right side of screen)

2. **Click** “Add invoice”
3. **Fill** in the appropriate fields, **click** “Add invoice”
4. **Schedule** a payment by selecting the funding account, deliver by date, category, and adding a memo
 - Additional invoice can be added for the same payee by **selecting** “add an invoice” under invoice number
 - Amount is prefilled based on the invoice(s) total
5. **Click** “Make payment”
6. **Click** “Confirm”
7. **Click** “Confirm”

BALANCE WORKSHEET

Balance worksheet helps to track account balances against scheduled bill payments and other transactions to help guide the tracking of funds to cover upcoming bills.

Calculate the “What’s left” total:

1. **Click** “Activity” tab (right side of screen)
2. **Click** “forecast your balance”
3. **Choose** the funding account (if applicable)
4. **Choose** the “activity through” date
 - 90 days into the future is the furthest this date can be toggled
5. **Select** what criteria to include
 - Scheduled transaction and unscheduled eBills and reminders
6. **Enter** the current account balance
7. If eBills are included, **select** the amount that will be payed
8. **Use** the “add additional row” button to add a payment or deposit that has/will occur outside of Bill Pay to be included in the calculation
9. **View** “What’s left” balance at the bottom of the screen

REPORTS

The spending report helps show how funds are being used based on the categories selected when payees were added.

Access Reports:

1. **Click** the “History” tab (right side of screen)
2. **Click** “Create spending report”
3. Payment history is available for the past 24 months
4. Reporting options: Modify, download (CSV or QuickBooks), create new report, hide chart, and print