



BANKnow®
Texas Capital Bank Online Banking

*Business Bill Pay
User Guide*

The screens you will see in this guide were made for demo purposes only, and may contain unrealistic payment and payee information. If you have questions that are not addressed in the tutorial, please contact Treasury Management Client Support at 1.800.839.2801.

Introduction	5
Logging into Business Bill Pay.....	7
Options Tab	9
Change Company Profile.....	10
Manage Bill Pay Accounts	12
Delete Bill Pay Account	13
Add Bill Pay Account	14
Manage Users	15
Managing an Existing User.....	16
Edit User Account	17
Edit Permission Settings.....	18
Personal Profile	19
e-Notifications	22
Reports	27
Payees Tab	29
Add a Payee	29
Add a Company	30
Add an Individual	31
View Payees	40
Manage Categories	43
Payments Tab.....	45
Single Payment	46
Recurring Payments	49
Scheduled Transactions	52
Transaction History.....	53
Calendar	54
Transfers Tab	61
Single Transfer	61
Recurring Transfer.....	62
Scheduled Transfers.....	63
Transaction History.....	64
Transfer Accounts.....	65
Add Account	71

Welcome to BankNow Treasury Services Business Bill Pay!

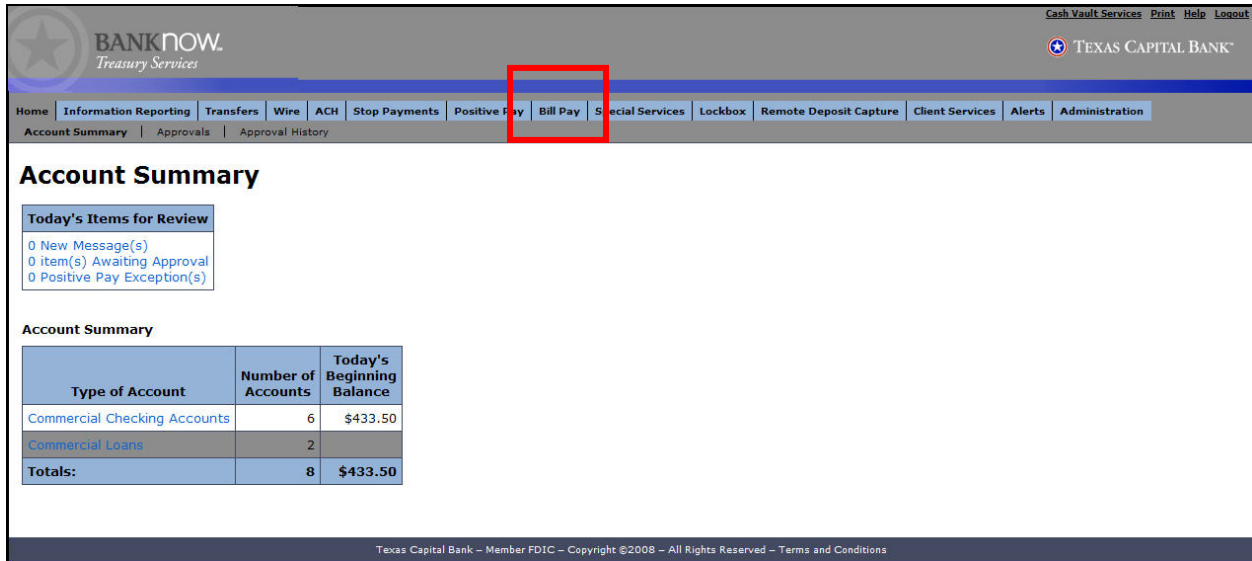
Texas Capital Bank's Business Bill Pay solution within BankNow® Treasury Services provides the tools your business needs to manage your vendor payments in a timely manner. Our solution is ten times safer than mailing checks to your vendors*. You have full control over your accounts payable and user permissions. Business Bill Pay is proven to reduce your operating costs and minimize the time required to pay your bills. It significantly reduces the risk of human error and late payments and most of all, its secure, fast and easy!

Our Business Bill Pay Solution offers all the features you need to manage your company's bills and resources:

- Single and Recurring Payments
 - Send electronic payments to vendors.
 - Expedited payment option.
 - Payment activity calendar.
- Transfers
 - Transfer funds to other institutions.
 - Single and recurring transfers.
- Multi User Access
 - Role based permissions.
 - Dual signature accommodation.
 - Permissions by specific payees.
 - Permissions by specific accounts.
 - Transaction caps at the payee level.
 - Payment activity calendar.
 - Single and recurring transfers.
- Extensive Administrative Reporting
- eNotifications
- Plus much more

The purpose of this user guide is to walk you through each of the features and functions of the Texas Capital Bank Business Bill Pay solution.

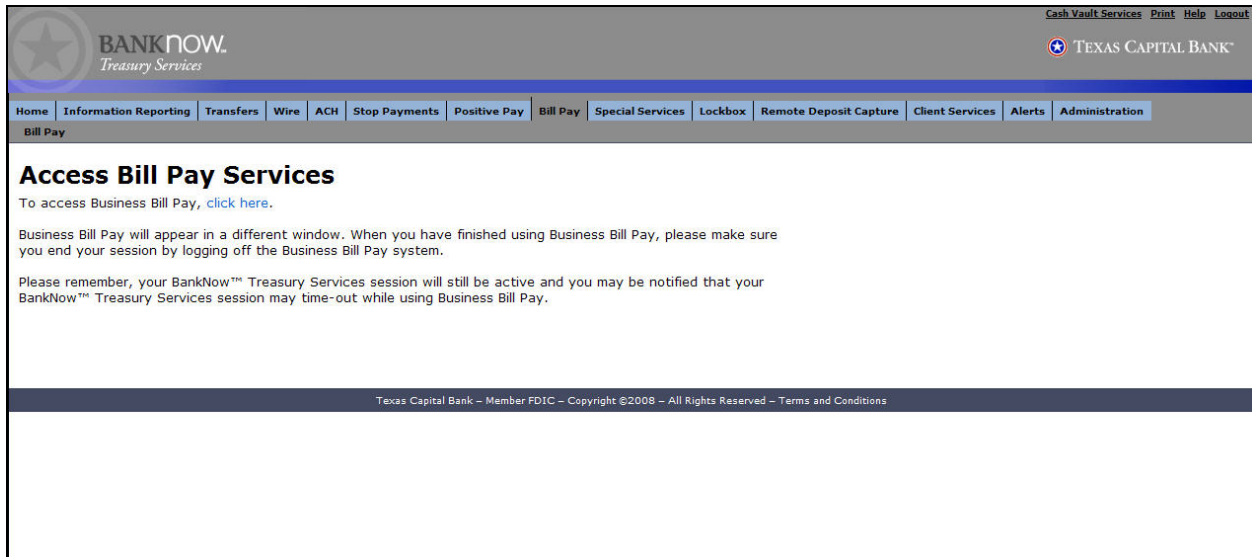
To access **Business Bill Pay**, login to BankNow® Treasury Services and click on the **Bill Pay** tab.



The screenshot shows the BankNow Treasury Services interface. The navigation menu at the top includes: Home, Information Reporting, Transfers, Wire, ACH, Stop Payments, Positive Pay, **Bill Pay** (highlighted with a red box), Special Services, Lockbox, Remote Deposit Capture, Client Services, Alerts, and Administration. Below the navigation menu, the 'Account Summary' section is visible, showing 'Today's Items for Review' and a table of account balances.

Type of Account	Number of Accounts	Today's Beginning Balance
Commercial Checking Accounts	6	\$433.50
Commercial Loans	2	
Totals:	8	\$433.50

Follow the on screen instructions.



The screenshot shows the 'Access Bill Pay Services' page. The navigation menu at the top includes: Home, Information Reporting, Transfers, Wire, ACH, Stop Payments, Positive Pay, **Bill Pay** (highlighted), Special Services, Lockbox, Remote Deposit Capture, Client Services, Alerts, and Administration. Below the navigation menu, the 'Access Bill Pay Services' section is visible, providing instructions on how to access Business Bill Pay.

Access Bill Pay Services

To access Business Bill Pay, [click here](#).

Business Bill Pay will appear in a different window. When you have finished using Business Bill Pay, please make sure you end your session by logging off the Business Bill Pay system.

Please remember, your BankNow™ Treasury Services session will still be active and you may be notified that your BankNow™ Treasury Services session may time-out while using Business Bill Pay.

At the **first login**, the **before you get started...** screen will appear. This screen will only appear once, at the first login.

On this screen you are required to:

- Select three additional Challenge Prompts.
- Confirm your email address.
- Provide your security key.
- Accept any disclosure statements.

After entering this information, select the **Submit** button to gain access to your Business Bill Pay account.

before you get started...

complete challenge prompts

Choose a Challenge Phrase
Enter Response Here

Choose a Challenge Phrase
Enter Response Here

provide security key

Enter a security key
Retype your security key

accept disclosure change

Check the box below to accept Terms & Conditions
[View Disclosure Agreement](#)
☐ I Accept

submit

Terms & Conditions [Close]

XV. BUSINESS BILL PAY SERVICES - From Treasury Management Master Services Agreement

A. ELIGIBLE ACCOUNTS
Account types eligible for enrollment in the Business Bill Pay Service includes those accounts governed by Federal regulation as a transaction account such as a checking

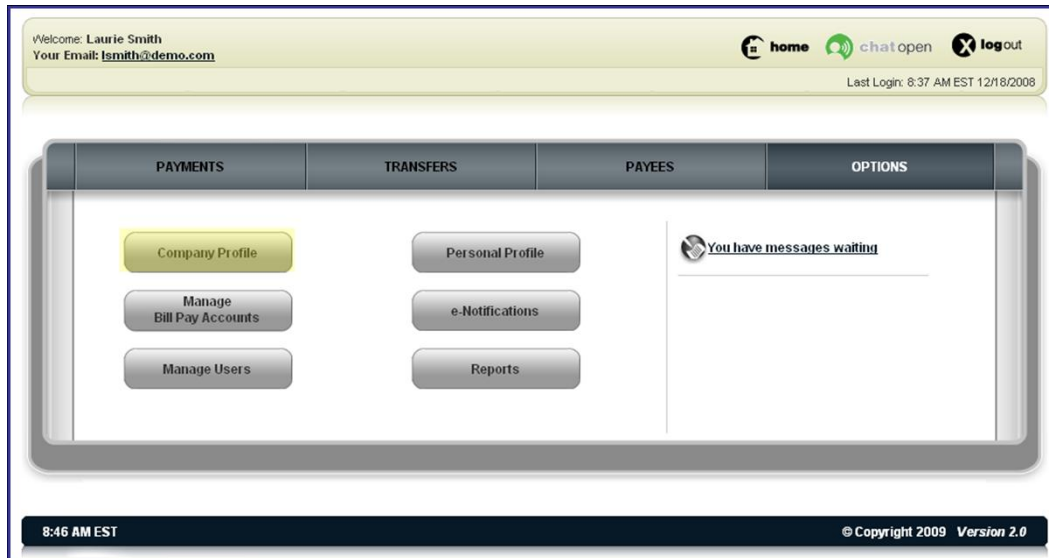
B. RIGHT TO LIMIT PAYEE'S
Bank reserves the right to restrict Payees or Payee categories to which payments are made through the Business Bill Pay Service from time to time. Any loss Customer incurs as a result of such payments, including, but not limited to, additional penalties or fines, is Customer's sole responsibility.

C. TRANSACTION LIMITATIONS
Customer's total transaction limit on which payments may be scheduled from Customer's account(s) is equal to the available balance in Customer's account(s), but may not exceed \$99,999.99 each Business Day.

The maximum amount for each transaction may not exceed \$10,000.00 for each transaction. Without limiting the foregoing, Customer may request a transaction amount greater than \$10,000.00. At our discretion, such request may be granted when certain conditions exist, including, but not limited to, the available balance in Customer's account(s).

D. PAYMENT DUE DATES

The Options Tab

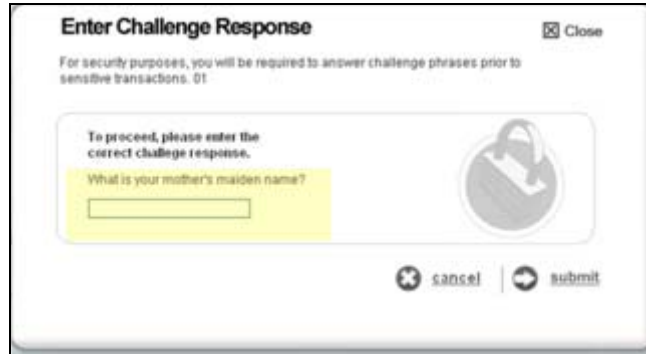


On the **Options Tab**, you may have the ability (with correct permissions) to:

- Update your company's profile.
- Manage your company's bill pay accounts (the pay from accounts).
- Manage users of your company's business bill pay product.
- Generate reports.
- Manage your company's e-Notifications.
- Update your personal profile.

Each of these functions is covered in detail on the following pages.

Change Company Profile

A screenshot of a web-based challenge response dialog box. The title is "Enter Challenge Response" with a "Close" button in the top right corner. Below the title, a message states: "For security purposes, you will be required to answer challenge phrases prior to sensitive transactions. 01". The main content area contains the instruction "To proceed, please enter the correct challenge response." followed by a specific challenge: "What is your mother's maiden name?". Below this text is a single-line text input field. To the right of the input field is a circular icon containing a padlock. At the bottom of the dialog, there are two buttons: "cancel" with a red 'X' icon and "submit" with a blue arrow icon.

Before accessing the Company Profile option, you must first correctly answer a Challenge Prompt.

This Challenge Prompt will be randomly selected by the system from the list of 4 or more Challenge Prompts that you created during your enrollment, or when you were added as a business user.

After correctly answering the Challenge Prompt, the **Change Company Profile** screen will appear.

Options • Change Company Profile

1 2 Edit

Change Company Profile

Company Information * Required Field

Company Name: Cash Enterprises

Address:* 123 Any Street
Suite #443

City*, State*, Zip Code:* Elizabethtown Kentucky 40222 - 12345

Phone Number:* 270 555 5555

Fax Number:* 270 555 1234

Dual Signatures Required

Require Dual Signatures: ☒ On ☐ Off

PIN Change Frequency

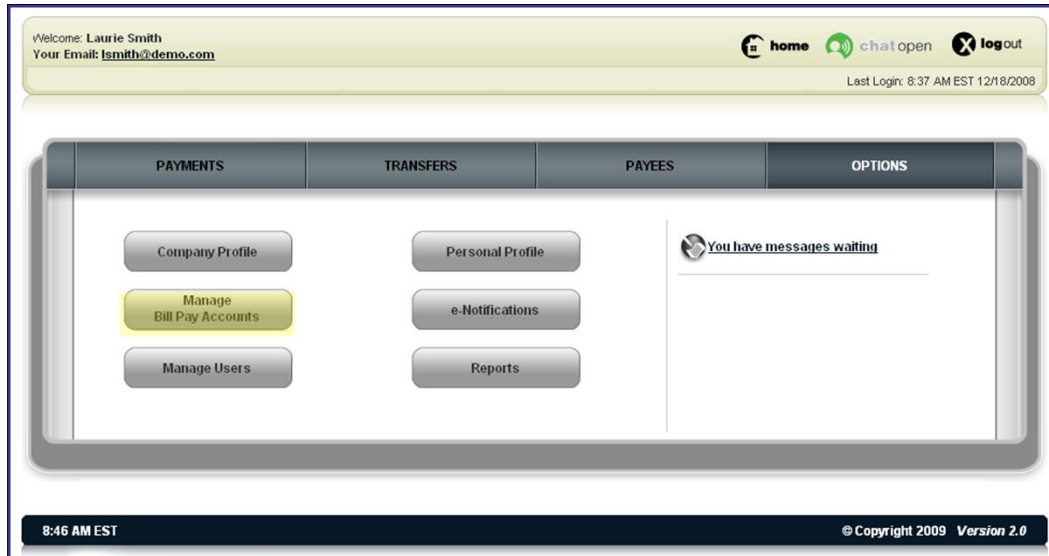
☐ Force PIN Changes: Weekly

back submit

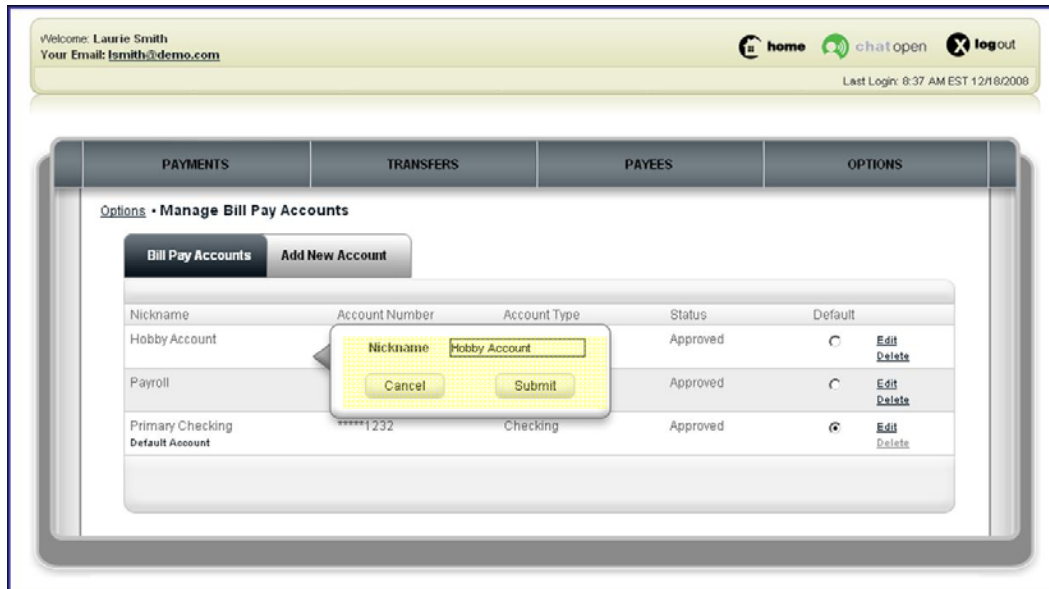
The **Change Company Profile** screen allows you to update your company's:

- Street address
- City
- State
- Zip code
- Phone number
- Fax number
- Requirement for dual signatures

After modifying the desired information, click the **Submit** button.

Manage Bill Pay Accounts

Click the **Manage Bill Pay Accounts** button.



Select **Edit** to modify the pay from account's Nickname. After modifying this information, click the **Submit** button.

Delete Bill Pay Account

Select **Delete** to remove the pay from account.

The screenshot shows the 'Options • Manage Bill Pay Accounts' window. It has tabs for 'PAYMENTS', 'TRANSFERS', 'PAYEES', and 'OPTIONS'. The 'Options' tab is active, showing 'Bill Pay Accounts' and 'Add New Account' buttons. A table lists two accounts: 'Payroll Default Account' (Account Number *****1234, Checking, Approved, Default) and 'Primary Checking' (Account Number *****1232, Checking, Approved). The 'Primary Checking' account is highlighted in yellow, and a yellow box contains an 'Important!' message: 'The transactions below are scheduled to process from this account. What would you like to do?'. Below this, two radio buttons are shown: 'Delete the account and stop all associated transactions.' (selected) and 'Delete the account and allow changes to be made to the transactions.' To the right are 'Delete this Account' and 'Cancel' buttons. Below the message is a table of scheduled transactions:

To	Amount	Process Date	Additional Items
Chase Electronic	\$150.00	1/20/2009	Confirmation #: 1 Frequency: One-Time Transaction Type: Payment
AT&T Electronic	\$65.00	1/20/2009	Confirmation #: 2 Frequency: One-Time Transaction Type: Payment
Moe's Mowers Check	\$200.00	1/20/2009	Confirmation #: 3 Frequency: One-Time Transaction Type: Payment
Bank of Athens Electronic	\$1,200.00	1/20/2009	Confirmation #: 42 Frequency: One-Time Transaction Type: Transfer
American Express Check	\$999.00	1/23/2009	Confirmation #: 40 Frequency: One-Time Transaction Type: Payment

If the pay from account you are deleting has transactions scheduled to process from it, this screen will appear. You will have the option to delete the account and stop all associated transactions, or delete the account and allow changes to be made to the associated transactions.

Add Bill Pay Account

Options > Manage Bank Accounts > Add Bill Pay Account

1 2 Add

Bill Pay Accounts Add New Account

Add Bill Pay Account * Required Field

Nickname*

Account Number*

Confirm Account Number*

Account Type*

back submit

With the correct permissions you will have the ability to **add new pay from accounts**. When adding a new pay from account, enter the:

- Account nickname
- Account number
- Account type (checking or savings)

Click the **Submit** button.

Options > Manage Bank Accounts > Confirm Bill Pay Account

1 2 Finished

Bill Pay Accounts Add New Account

Confirm Bill Pay Account

Nickname: Secondary Checking

Account Number: *****6789

Account Type: Checking

You have successfully added a new Pay From account. You will receive a secure message when the account has been approved. Please allow up to three business days for processing.

return to account list add another account return to options

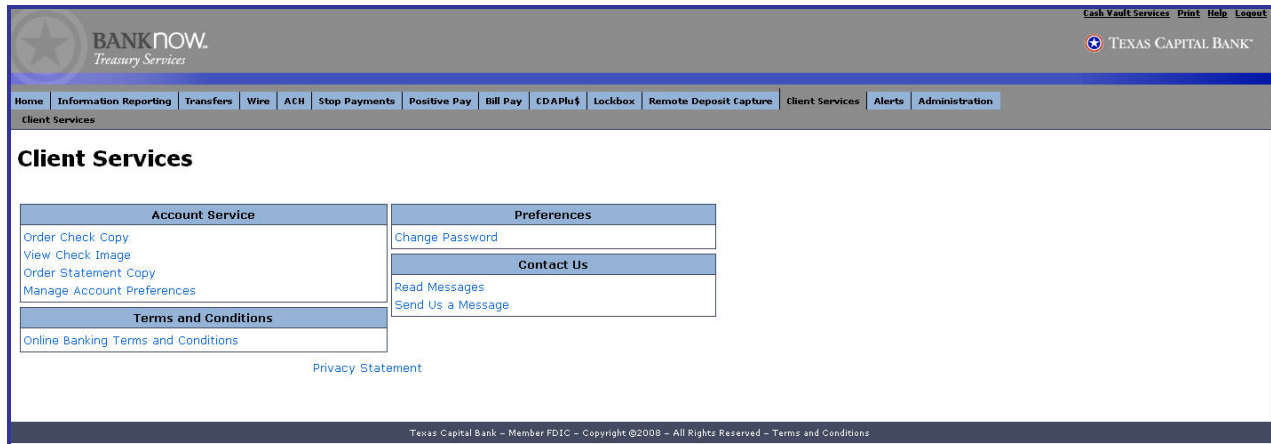
The **Confirm Bill Pay Account** screen will appear.

Manage Users

Adding a User (System Administrator Only)

To add a user to Business Bill Pay, please send a secure message within BankNow® Treasury Services.

To begin, click on the **Client Services** Tab. The **Client Services** screen will appear.

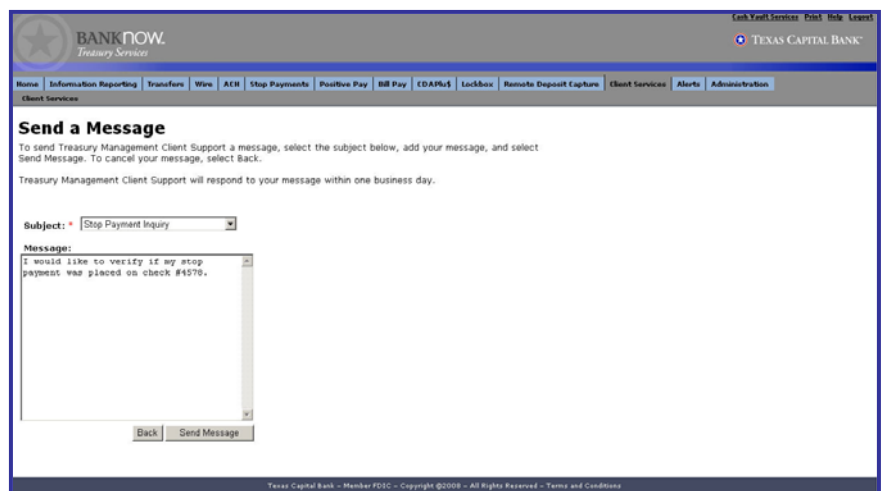


Click the **Send Us a Message** link. The **Send a Message** screen will appear.

Select the subject **Bill Pay Inquiry** from the drop-down field and input the following sub user information into the **Message** field:

- First and last name
- Social Security number
- Date of birth
- Email address

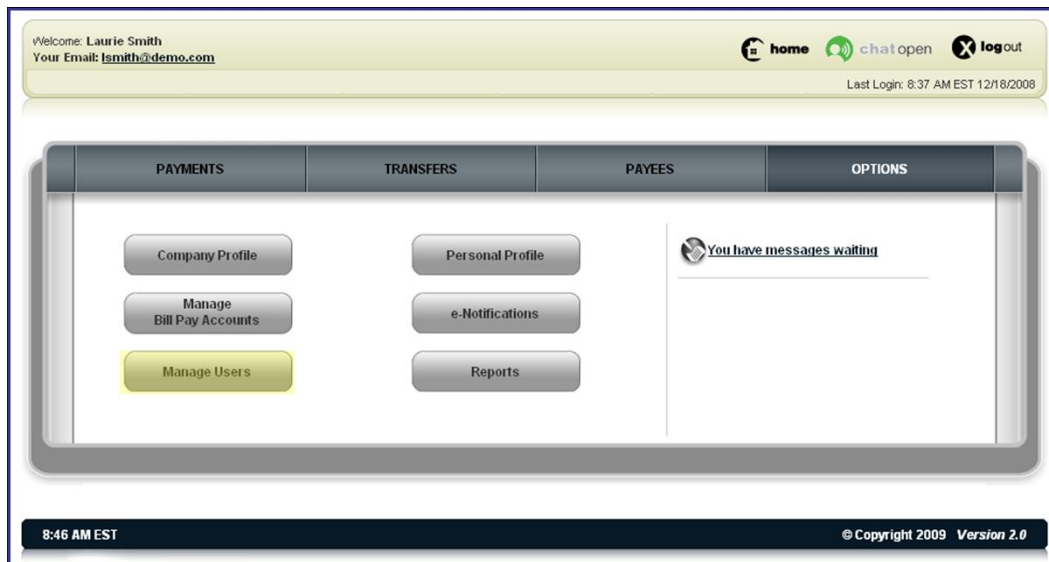
Click the **Send Message** button.



Once Treasury Management Client Support has received your request, you will be notified when the sub user has been added. Upon receiving the notification, you will be able to manage bill pay entitlements for your sub users.

NOTE: Within BankNow® Treasury Services, you must enable your sub user's Role to have access to TCB Bill Pay.

Managing an Existing User



With the correct permissions you will have the ability to **Manage Users** access to the business bill pay account. Click the **Manage Users** button.

Options • Admin User List

Admin User List Add New User

Last Name	First Name	User Name	Last Login	
Smith <i>Locked</i>	Laurie	business9999	8/23/2006	Edit Delete Permissions Settings
Doe	John	JohnDoe01	08/22/2008	Edit Delete Permissions Settings
Smith	Cash	cperez	6/28/2006	Edit Delete Permissions Settings
Winslow	Frank	test00	6/21/2006	Edit Delete Permissions Settings
Lisa	Cash	cperez	6/28/2006	Edit Delete Permissions Settings
Johnson <i>Locked</i>	Jane	doe2234	8/28/2006	Edit Delete Permissions Settings

From the **Admin User List** screen, you will be able to edit and delete users, and modify permissions. Select the appropriate link from the list for the desired action.

Edit User Account

Options • Admin User List

Admin User List Add New User

Last Name	First Name	User Name	Last Login	
Smith	Laurie	business9999	8/23/2006	Edit
<i>Primary User</i>				

First Name*
Middle Name
Last Name*
Force PIN Change ☐
Locked ☒

User ID*
PIN*
Email Address*
Comments

Doe	John	JohnDoe01	08/22/2008	Edit Delete Permissions Settings
Smith	Cash	cperez	6/28/2006	Edit Delete Permissions Settings

With the correct permissions you will have the ability to **Manage Users** access to the business bill pay account. Click the **Edit** link. The **Admin User List** screen will appear.

This screen allows you to edit the user's name and email address.

In addition, a Primary Business User (System Administrator) has the ability to unlock business users that have become locked out due to Challenge Prompt failures.

Edit Permission Settings

The screenshot shows a web application interface for editing user permissions. On the left is a sidebar with a 'View' button and a list of options: 'User Information', 'Edit Permissions', 'Payments', 'Transfers', 'Payees', 'Options', 'Message Center', and 'Approve Authority'. The 'User Information' option is selected, showing details for 'Laurie Smith', a 'Primary User'. The main area, titled 'Current Permissions', lists permissions grouped into six categories, each with a plus icon and a list of items, all marked with green checkmarks indicating they are active.

User Information	
User Name:	Laurie Smith
User Type:	Primary User

Current Permissions	
Payments	Options
<ul style="list-style-type: none"> ✓ Schedule Bill Payments (all) ✓ Schedule Email Payments (all) ✓ Establish Payment Caps (all) ✓ Payroll Deposits ✓ Tax Payments ✓ Designate Pay From Accounts ✓ Payment History 	<ul style="list-style-type: none"> ✓ Access Reports ✓ Update Company Info ✓ Manage Billpay Users ✓ Manage Pay From Accounts ✓ Schedule Reminders
Transfers	Message Center
<ul style="list-style-type: none"> ✓ Add Transfer Accounts ✓ Schedule Transfers (all) ✓ Establish Transfer Caps (all) ✓ Transfer History 	<ul style="list-style-type: none"> ✓ Access Message Center
Payees	Approve Authority
<ul style="list-style-type: none"> ✓ Manage Payees ✓ Add Employees 	<ul style="list-style-type: none"> ✓ Approve Transactions

Click the **Edit Permission Setting** link. The **Edit Permissions** screen will appear.

You will see the current permission available for that user. Permissions are divided into separate categories that include:

- Payments
- Transfers
- Payees
- Options
- Message Center
- Approve Authority

To grant new permissions, or take away permissions, select the **Edit User Permissions** button.

Personal Profile

From the **Personal Profile** screen you can view your personal contact information, change your default page, and manage your Challenge Prompts.

The screenshot shows the 'Personal Profile - Contact Info' screen. At the top, a yellow banner displays 'Welcome: Laurie Smith' and 'Your Email: lsmith@demo.com'. Navigation links include 'home', 'chat open', and 'log out'. The 'Last Login' is '9:11 AM EST 12/18/2008'. Below the banner is a dark grey navigation bar with tabs: 'PAYMENTS', 'TRANSFERS', 'PAYEES', and 'OPTIONS'. The 'OPTIONS' tab is selected. The main content area has a breadcrumb trail 'Options > Personal Profile > Contact Info' and a 'Contact Info' button. The form contains three sections: 'Email Address' with 'Current Email Address: lsmith@demo.com' and an 'Update' link; 'Mobile Devices' with 'Short Text Address: 5555551212@isp.com' and an 'Update' link; and 'Phone Numbers' with 'Contact Phone 1: (555) 555-1234' and 'Contact Phone 2: (555) 555-4321', both with 'Update' links. A 'back' button is at the bottom right.

You can edit your email address, phone numbers, modify your short text address and add additional short text addresses.

The screenshot shows the 'Personal Profile - Change My PIN' screen. It features the same top banner and navigation bar as the previous screen. The breadcrumb trail is 'Options > Personal Profile > Change My PIN'. There are two tabs, '1' and '2', with '1' selected. An 'Edit' link is in the top right. A 'Change PIN' button is at the top left of the form. The form has a 'Change PIN' header and a '* Required Field' note. It contains three input fields: 'Current PIN*', 'New PIN*', and 'Verify New PIN*'. To the right of these fields, it states 'Minimum PIN length: 2 characters' and 'Maximum PIN length: 20 characters'. A red note at the bottom of the form says 'Not available on product Demo.' At the bottom of the form are 'back' and 'submit' buttons.

Changing your Default Page

The screenshot shows a web application interface. At the top, a yellow banner contains the text "Welcome: Laurie Smith" and "Your Email: lsmith@demo.com". To the right of the banner are links for "home", "chat open", and "logout", along with the text "Last Login: 9:11 AM EST 12/18/2008". Below the banner is a navigation bar with tabs for "PAYMENTS", "TRANSFERS", "PAYEES", and "OPTIONS". The "OPTIONS" tab is selected. The main content area shows a breadcrumb trail: "Options > Personal Profile > Default Page". There are two tabs, "1" and "2", and an "Edit" link. The "Default Page" tab is active. The form is titled "Change Default Page" and includes the instruction: "When a default page is chosen, your bill pay session will open to the page of your choice." There are three sections of radio buttons: "Home Page" with "Home Page" selected, "Payments" with "Main" selected, and "Transfers" with "Main" selected. At the bottom of the form are "back" and "submit" buttons.

You have the ability to select the page that displays after logging in to your business bill pay account. The default selection is the **Home Page**.

After selecting the new default page, click the **Submit** button. The changes will take effect at your next login.

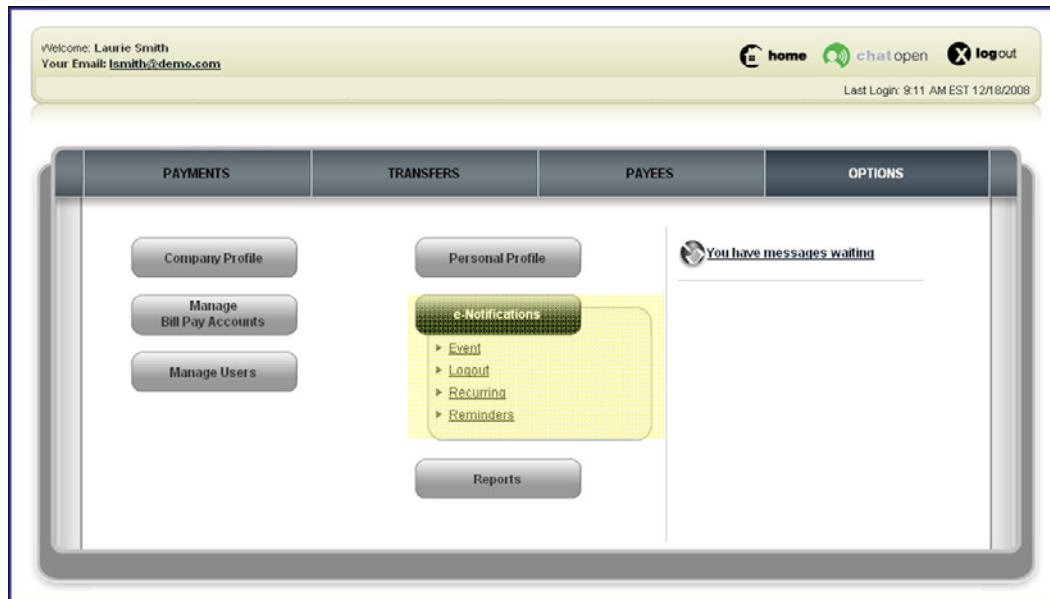
Challenge Phrases

The screenshot shows a web interface for managing challenge phrases. At the top, there is a navigation bar with tabs: PAYMENTS, TRANSFERS, PAYEES, and OPTIONS. Below the navigation bar, the breadcrumb trail reads: Options • Personal Profile • Challenge Phrases. The main content area is titled 'Challenge Phrases' and contains two sections. The first section, 'Select a Challenge Phrase', has a yellow background and contains the instruction: 'Please select a minimum of four challenge phrases below. In the interest of security and protection for you, we'll use these phrases when sensitive transactions are being initiated.' Below this instruction is a label 'Your Phrase:' followed by a dropdown menu with the text 'Choose a Challenge Phrase'. The second section, 'Your Current Challenge Phrases', contains a table with four rows, each representing a selected phrase and a 'Remove' link. At the bottom of the page, there is a button with a left-pointing arrow and the text 'return to personal profile'.

Your Current Challenge Phrases	
Mother's maiden name	Remove
City you were born	Remove
Pet's name	Remove
Father's middle name	Remove

[return to personal profile](#)

You have the ability to manage your **Challenge Phrases** within the business bill pay product. You are required to maintain a minimum of four challenge phrases on your personal account. You can add and remove challenge phrases; however, the answers will not be visible.

e-Notifications

Four different types of **e-Notifications** are available in the business bill pay product including:

- **Event** notifications
- **Logout** notifications
- **Recurring** notifications
- **Reminders**

Event Notifications

[Options](#) • [Email Notifications](#) • [Events](#)

Events Logout Recurring Reminders

Email address on file: [demoaccount@ipaymybills.com](#) [Update](#) Short text address on file: [2703005986@cingularme.com](#) [Update](#)

Event Notifications With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.

A transaction needs approval

Send notification to

Notification has been activated and will be sent to:
demoaccount@ipaymybills.com

A transaction exceeds a specified amount

Send Notification To

Category

Payee or Account

Notification amount \$

A recurring transaction process

☒ On ☐ Off

A new message in my message center

☐ On ☒ Off

A transfer account trial deposits are verified

☒ On ☐ Off

Notification has been activated and will be sent to:
demoaccount@ipaymybills.com

Employee payroll processes

☒ On ☐ Off

Notification has been activated and will be sent to:
demoaccount@ipaymybills.com

Payee or account is activated with an activation code

☒ On ☐ Off

Notification has been activated and will be sent to:
demoaccount@ipaymybills.com

A transfer account is approved

☐ On ☒ Off

Email payee completes authentication

☒ On ☐ Off

Notification has been activated and will be sent to:
demoaccount@ipaymybills.com

A pay from account is approved

☐ On ☒ Off

Event Notifications are sent when specific events occur regarding the business bill pay account. You can choose to have **Event Notifications** sent via email, text message, or both. Select **On** or **Off** for each notification.

Logout Notifications

[Options](#) • [Email Notifications](#) • **Logout**

Events **Logout** Recurring Reminders

Email address on file: [demoaccount@ipaymybills.com](#) [Update](#) Short text address on file: [2703005986@cingularme.com](#) [Update](#)

Logout Notifications At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.

Send a List of My Please select which items you would like to receive each time you log out.

Scheduled transactions	<input type="radio"/> On	<input checked="" type="radio"/> Off
Added payees	<input type="radio"/> On	<input checked="" type="radio"/> Off
Added transfer accounts	<input type="radio"/> On	<input checked="" type="radio"/> Off
Deleted payees	<input type="radio"/> On	<input checked="" type="radio"/> Off
Deleted transfer accounts	<input type="radio"/> On	<input checked="" type="radio"/> Off
Skipped and stopped transactions	<input type="radio"/> On	<input checked="" type="radio"/> Off

[Submit](#)

All **Logout Notifications** are sent after you log out of your business bill pay session. Select **On** or **Off** for each notification.

- **Scheduled transactions**
- **Added payees**
- **Added Transfer accounts**
- **Deleted payees**
- **Deleted transfer accounts**
- **Skipped and stopped transactions**

Click **Submit** to save your changes.

Recurring Notifications

The screenshot shows the 'Recurring' tab selected in the top navigation bar. Below the navigation bar, there are two email addresses with 'Update' links: 'demoaccount@ipaymybills.com' and '2703005986@cingularme.com'. The main content area is titled 'Recurring Notifications' with a subtitle: 'These email notifications will provide a list of bill pay information in which you customize how often it is received.' There are three notification categories, each with a 'How Often' dropdown menu and a 'Submit' button:

- A list of all scheduled payments and transfers**: The 'How Often' dropdown is highlighted in yellow.
- A list of all payees, transfer accounts, and employees**: The 'How Often' dropdown is visible.
- A list of all transaction history**: This category includes additional dropdowns for 'Category' (set to 'All Categories') and 'Payee or Account' (set to 'All Payees'), along with a 'Submit' button.

You have the ability to receive **Recurring Notifications**.

- A list of all scheduled payments and transfers.
- A list of all payees, transfer accounts, and employees
- A list of all transaction history

Select how frequently you would like to receive these recurring notifications. The notification is sent as a list.

Click **Submit** to save your changes.

Reminders

[Options](#) • [Email Notifications](#) • **Reminders**

Events **Logout** **Recurring** **Reminders**

Email address on file: [demoaccount@ipaymybills.com](#) [Update](#) Short text address on file: [2703005986@cingularme.com](#) [Update](#)

Reminders You can schedule reminders for each time you need to schedule a payment, transfer funds, or send a donation or gift.

Select an option from the left menu

Add Bill Reminder

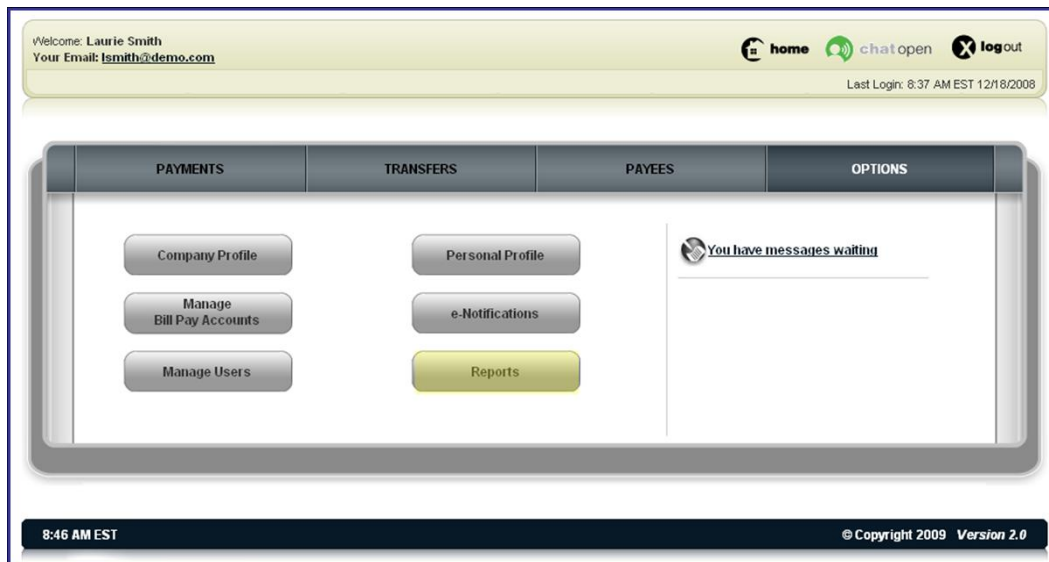
Select Payee*

Please send notification to*

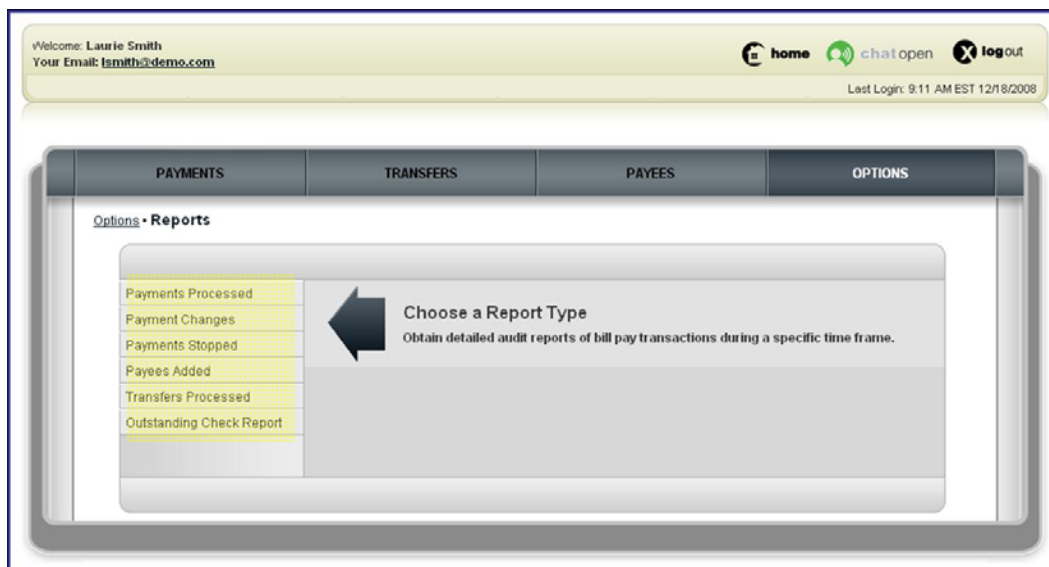
Reminder Frequency*

Reminders can be scheduled to remind you to schedule a bill payment, transfer funds, or schedule a payment to an individual.

Reports



Click the **Reports** button to access the reports functionality. The **Reports** screen will appear.



Select the **Report Type** from the menu at the left of the page. Your choices include; **Payments Processed**, **Payment Changes**, **Payments Stopped**, **Payees Added**, **Transfers Processed**, and **Outstanding Check Report**.

The screenshot shows a web application interface for Business Bill Pay. At the top, a yellow banner displays a welcome message: "Welcome: Laurie Smith" and "Your Email: lsmith@demo.com". To the right of the banner are links for "home", "chat open", and "logout", along with the text "Last Login: 9:11 AM EST 12/18/2008". Below the banner is a navigation bar with four tabs: "PAYMENTS", "TRANSFERS", "PAYEES", and "OPTIONS". The "OPTIONS" tab is selected. Under the "OPTIONS" tab, there is a sub-section titled "Options • Reports". On the left side of this section is a list of report types: "Payments Processed", "Payment Changes", "Payments Stopped", "Payees Added", "Transfers Processed", and "Outstanding Check Report". The "Payments Processed" report type is selected. To the right of this list is a form for configuring the report. It includes three radio buttons for "All Users" (selected), "Scheduling User", and "Approving User". There is also a "Date Range" dropdown menu set to "Current Month", and two date input fields labeled "Start Date" and "End Date". A "Create Report" button is located to the right of these fields.

After selecting a **Report Type**, determine if the report will represent the actions taken on the account by: **All users**, **Scheduling Users**, or **Approving Users**.

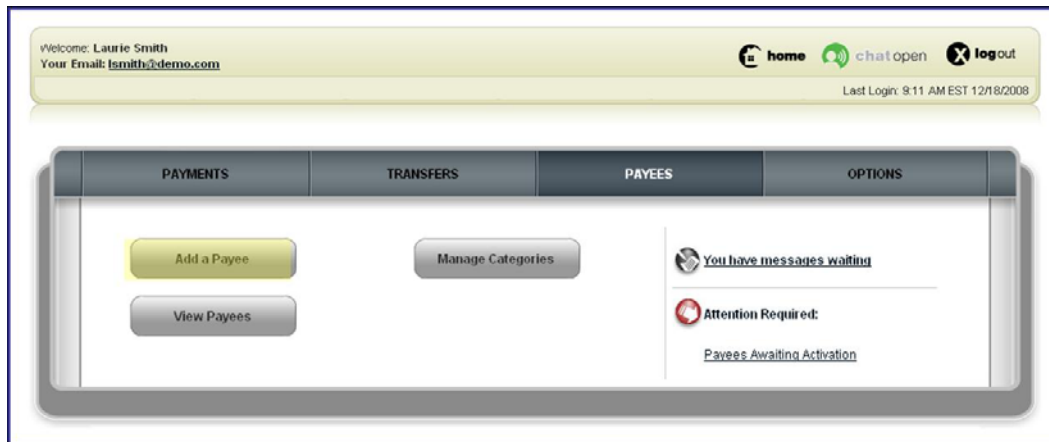
Next, create a date range for the report.

When you have finished, click the **Create Report** button.

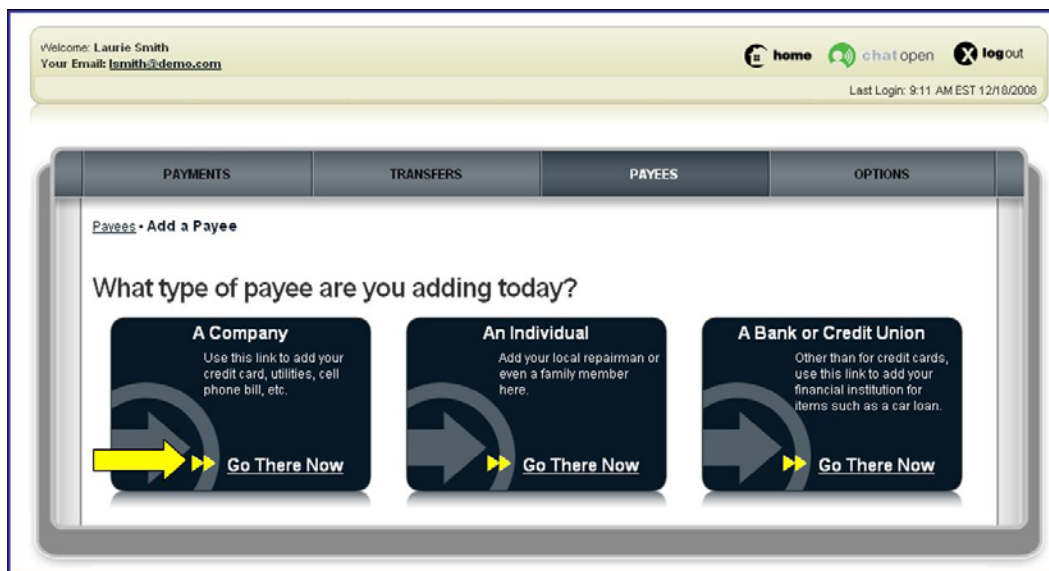
There are several functions that can be accomplished under the **Payees** tab. These functions include:

- **Adding a payee**
- **Viewing payees**
- **Managing categories**

Add a Payee



Click the **Add a Payee** button. The **Add a Payee** screen will display.

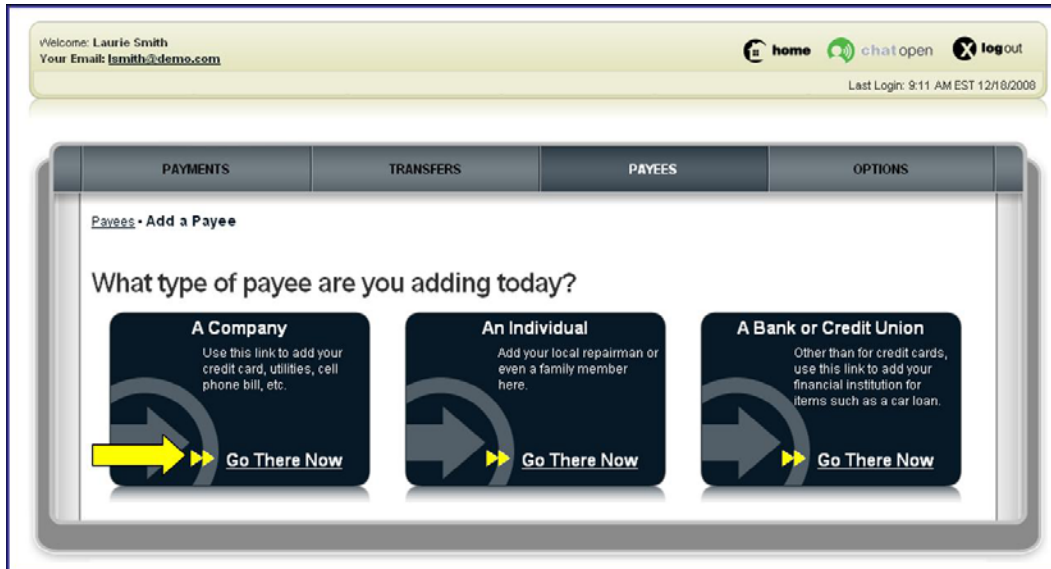


From this screen choose to add:

- **A Company**
- **An Individual**
- **A Bank or Credit Union.**

Add a Company

Click the **Add a Company** button.



The **Add a Company** screen will display.

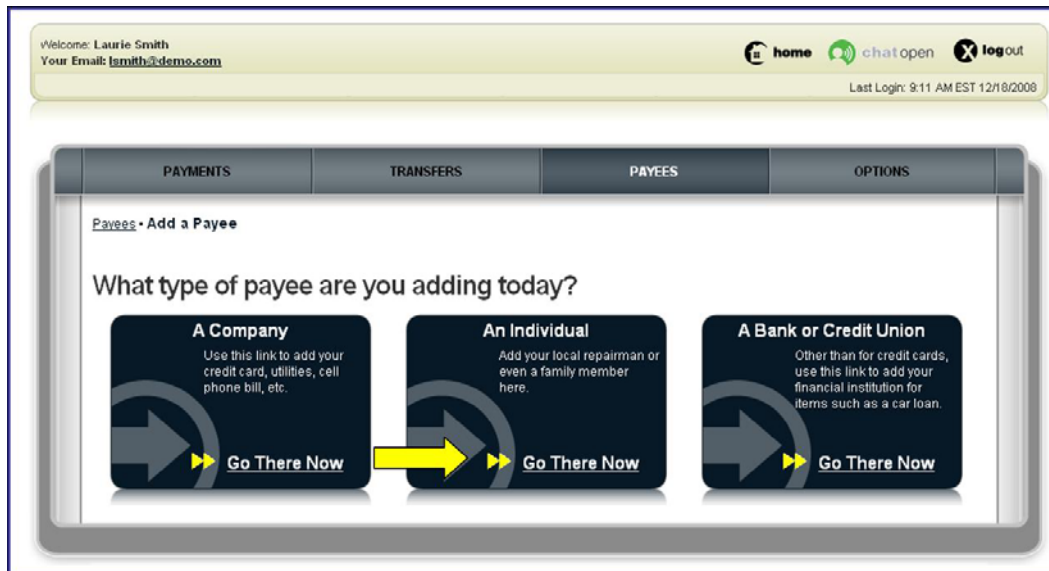
Input:

- **Payee Name**
- **Account Number**
- **Phone Number**
- **Payee Zip Code**
- **Account Holder Name**

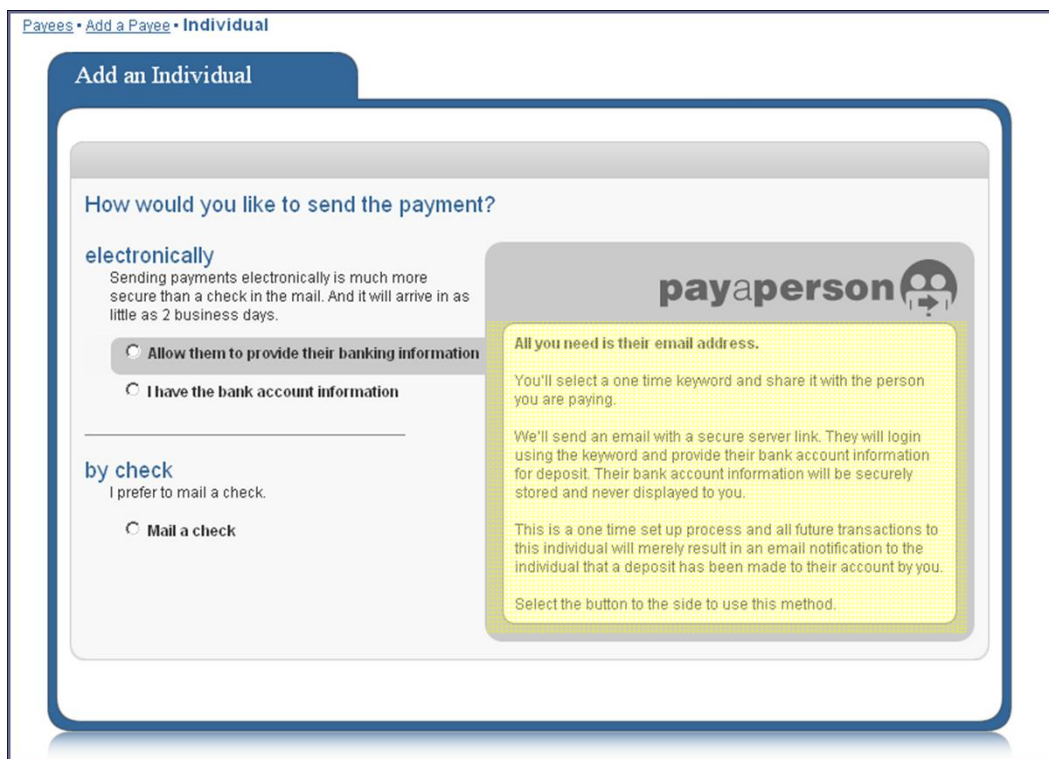
Click the **Next** button. Review the information, and submit for approval.

Add an Individual

Click the **An Individual** button.



The **Add an Individual** screen will display.



From this screen determine how the payee will receive their payments.

If you want the payee to enter their personal banking information, select the **Allow them to provide their banking information** option and complete the **Pay a Person** form.

How would you like to send the payment?


electronically
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

by check
I prefer to mail a check.

☐ Mail a check

payaperson 

Tell us about your payee

First Name *

Last Name *

Phone Number * - -

Nickname *

Category

Default Payment Account *

Payee's Email Information [Tell me more](#)



Email Address *

Confirm *

Create a Security Keyword [Tell me more](#)

Keyword *

Confirm *

 [back](#) | [next](#) 

If you are able to enter their payee's personal banking information select the **I have the bank account information** and complete the **Pay a Person** form.

How would you like to send the payment?

electronically
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

by check
I prefer to mail a check.

☐ Mail a check

Tell us about the individual

First Name *

Last Name *

Phone Number * - -

Bill Payment Information

Nickname *

Category

Default Pay from Account *

Information about bank account

Account Number *

Confirm*

Routing Number *

Confirm*

Payee's Account Type *

[back](#) | [next](#)

If the payment is sent by check, then select the **Mail a check** option and complete the form.

electronically

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

by check

I prefer to mail a check.

☒ Mail a check

Tell us about the individual

First Name *

Last Name *

Phone Number *

Address *

City *

State * Kentucky

Zip Code *

Bill Pay Information

Individuals Nickname *

Category No Category

Default Pay from Account * Primary Account

Information about you

Do you have an account number that this individual uses to identify you? ☒ Yes ☐ No

Your Account Number *

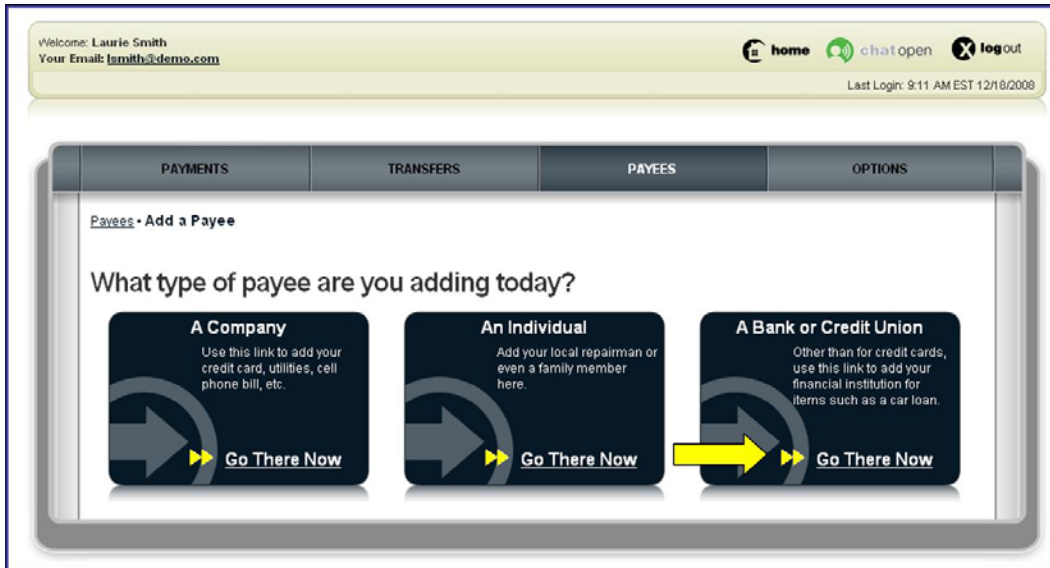
Confirm*

back

next

Add a Bank or Credit Union

Click the **A Bank or Credit Union** button.



The **Add a Bank or Credit Union** screen will display.

1 2 3 Add

Add a Bank or Credit Union

* Required Field

I would like to add a bank or credit union.

What is the account type?

☒ **Loan**
Pay business loans of any type.

☐ **Credit Card**
Pay toward company credit cards.

☐ **Checking**
Conveniently send money to any checking account.

☐ **Savings**
Send electronic payments to any savings account.

Loan

Tell us more about the loan.

Payee Name *

Account Number *

Confirm*

Phone Number * - -

Zip Code * -

Account Holder Name *

back next

You have the ability to choose from four different account types when choosing to **Add a Bank or Credit Union**: Loan, Credit Card, Checking or Savings.

Loan Account

Select the **Loan: Pay business loans of any type** option. Enter the required information, and click **Next** to continue.

The screenshot shows a web form titled "Add a Bank or Credit Union" with a progress indicator (1, 2, 3) and an "Add" button. The form is divided into two main sections. The left section, titled "What is the account type?", lists four options: "Loan" (selected), "Credit Card", "Checking", and "Savings". Each option has a brief description. The right section, titled "Loan", contains a "Tell us more about the loan." form with fields for "Payee Name *", "Account Number *", "Confirm*", "Phone Number *", "Zip Code *", and "Account Holder Name *". The "Account Holder Name" field is pre-filled with "Joe's Landscaping". At the bottom of the form are "back" and "next" buttons.

1 2 3 Add

Add a Bank or Credit Union

* Required Field

I would like to add a bank or credit union.

What is the account type?

☒ **Loan**
Pay business loans of any type.

☐ **Credit Card**
Pay toward company credit cards.

☐ **Checking**
Conveniently send money to any checking account.

☐ **Savings**
Send electronic payments to any savings account.

Loan

Tell us more about the loan.

Payee Name *

Account Number *

Confirm*

Phone Number * - -

Zip Code * -

Account Holder Name *

back next

Credit Card Account

Select the **Credit Card: Pay toward company credit cards** option. Enter the required information, and click **Next** to continue.

The screenshot shows a web form titled "Add a Bank or Credit Union" with a progress indicator at the top showing steps 1, 2, and 3, with step 1 being the current step. The form has a tab labeled "Add a Bank or Credit Union". The main heading is "I would like to add a bank or credit union." Below this, the question "What is the account type?" is followed by three radio button options: "Loan" (with subtext "Pay business loans of any type."), "Credit Card" (which is selected and has subtext "Pay toward company credit cards."), and "Checking" (with subtext "Conveniently send money to any checking account."). Below these is a "Savings" option (with subtext "Send electronic payments to any savings account."). To the right of these options is a "Credit Card" section with a yellow background. It contains the heading "Tell us more about the credit card account." and several input fields: "Payee Name *", "Account Number *", "Confirm*", "Phone Number *" (with a format of [] - [] - []), "Zip Code *" (with a format of [] - []), and "Account Holder Name *" (with the example text "Joe's Landscaping"). A small credit card icon is shown in the top right of this section. At the bottom of the form are "back" and "next" buttons with arrows.

1 2 3 Add

Add a Bank or Credit Union

* Required Field

I would like to add a bank or credit union.

What is the account type?

☐ Loan
Pay business loans of any type.

☒ Credit Card
Pay toward company credit cards.

☐ Checking
Conveniently send money to any checking account.

☐ Savings
Send electronic payments to any savings account.

Credit Card

Tell us more about the credit card account.

Payee Name *

Account Number *

Confirm*

Phone Number * [] - [] - []

Zip Code * [] - []

Account Holder Name * Joe's Landscaping

back next

Checking

Select the **Checking: Conveniently send money to any checking account** option.

When selecting this account type, the information displayed on this screen will need to be entered and submitted when you do not have access to the **Transfers** feature. If you have access to the **Transfers** feature, you will be redirected to the **Transfers** Tab.

The screenshot shows a web form titled "Add a Bank or Credit Union" with a breadcrumb trail: "Payees • Add a Payee • Add a Bank or Credit Union". A progress indicator at the top right shows steps 1, 2, and 3, with "Add" as the final step. The form has a tab labeled "Add a Bank or Credit Union". Below the tab, a message states "I would like to add a bank or credit union." The section "What is the account type?" contains three radio button options: "Loan" (with subtext "Pay business loans of any type."), "Credit Card" (with subtext "Pay toward company credit cards."), and "Checking" (which is selected and has subtext "Conveniently send money to any checking account."). Below "Checking" is the "Savings" option (with subtext "Send electronic payments to any savings account."). To the right of the radio buttons is a yellow box titled "Checking" with the instruction "Tell us more about the checking account." Inside this box are input fields for "Account Number *", "Confirm *", "Routing Number *", "Confirm *", "Phone Number *" (formatted as [] - [] - []), "Zip Code *" (formatted as [] - []), and "Account Holder Name *" (with the example text "John Doe"). A legend indicates that an asterisk (*) denotes a required field. At the bottom of the yellow box are "back" and "next" navigation buttons.

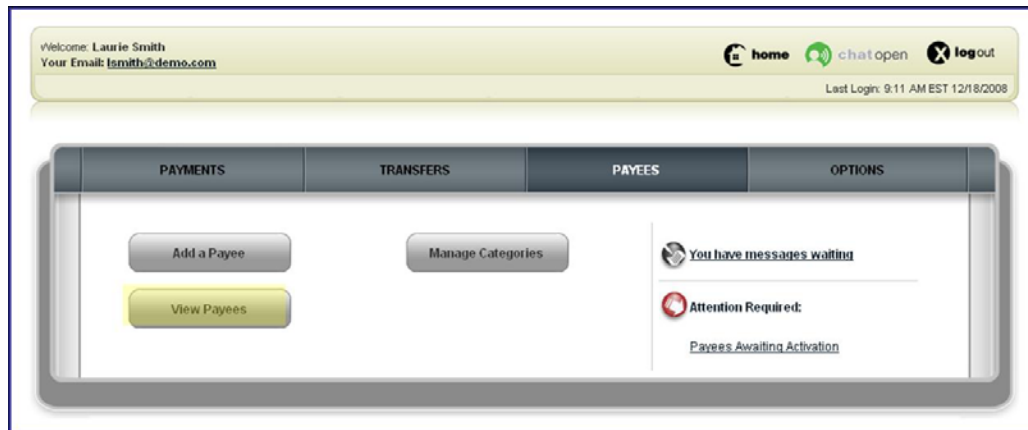
Savings

Select the **Savings: Send electronic payments to any savings account** option.

When selecting this account type, the information displayed on this screen will need to be entered and submitted when you do not have access to the **Transfers** feature. If you have access to the **Transfers** feature, you will be redirected to the **Transfers** Tab.

The screenshot shows a web interface for adding a bank or credit union. At the top, there is a breadcrumb trail: [Payees](#) • [Add a Payee](#) • [Add a Bank or Credit Union](#). In the top right corner, there are three numbered tabs: 1 (selected), 2, and 3, followed by an 'Add' button. The main heading is 'Add a Bank or Credit Union'. Below this, a message states: 'I would like to add a bank or credit union.' The section 'What is the account type?' lists four options:
• **Loan**: Pay business loans of any type.
• **Credit Card**: Pay toward company credit cards.
• **Checking**: Conveniently send money to any checking account.
• **Savings** (selected): Send electronic payments to any savings account.
To the right of the account type selection is a form titled 'Savings' with the sub-header 'Tell us more about the savings account.' The form contains the following fields:
• Account Number * (required)
• Confirm *
• Routing Number *
• Confirm *
• Phone Number * (formatted as [] - [] - [])
• Zip Code * (formatted as [] - [])
• Account Holder Name * (pre-filled with 'John Doe')
At the bottom of the form are 'back' and 'next' navigation buttons.

View Payees

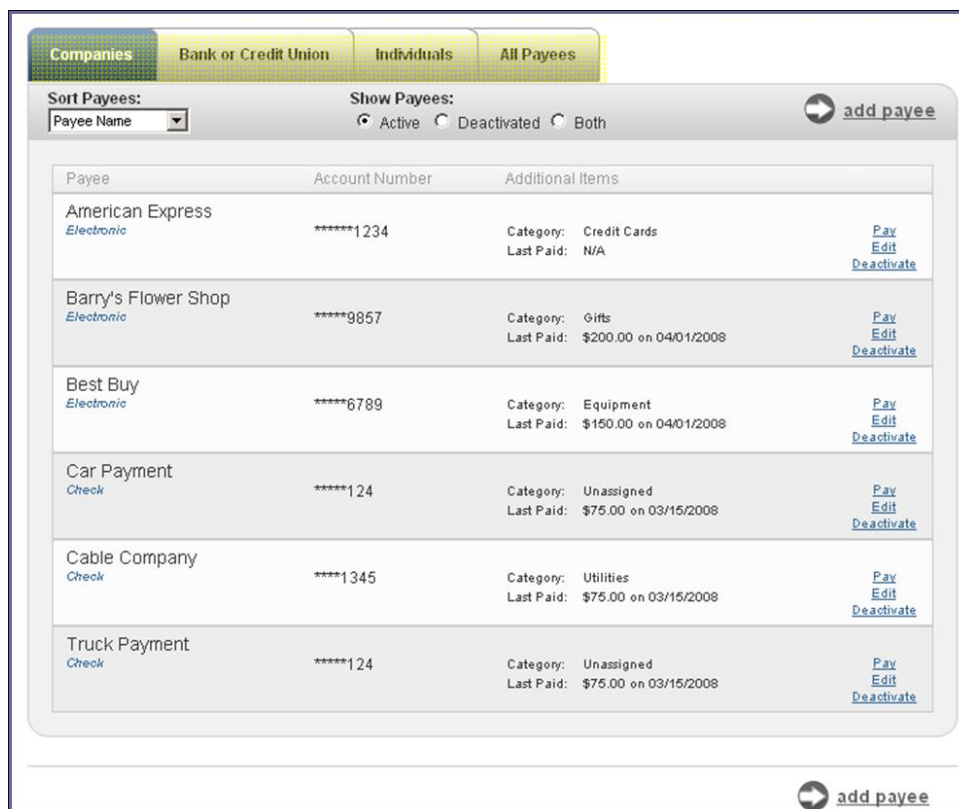


Click the **View Payees** button. The **Payees** screen will appear.

Select how to view payees using the tabs at the top of the screen. View payees added as:

- **Companies**
- **Payees Added as a Bank or Credit Union**
- **Payees Added as Individuals**
- **All Payees**

In addition, you have the ability to pay, edit and delete your payees from this screen.



Payments

Click the **Pay** link. The **Single Payment** screen will appear.

The screenshot shows the 'Single Payment' screen. On the left is a 'Payee List' with a 'Select a Category' dropdown set to 'All Categories'. Below it is a list of payees: American Express (checked), Barn's Flower Shop, Best Buy, Car Payment, Day Care, Insight Cable, Kay Jewelers, and MasterCard. The main area is titled 'Single Payment' and contains a 'shortcut' button for 'Quick access to regular payments'. It features a table with columns: Payee, From Account, Amount, and Process Date. The first row is for 'American Express' (Electronic), with a 'Primary Account' selected, an empty amount field, and a process date of '01/16/2007'. Below the table are 'review' and 'submit' buttons.

Edit

Click the **Edit** link. A dialog box where account details can be edited will appear.

The screenshot shows the 'Payees: Companies' screen. At the top are tabs for 'Companies', 'Bank or Credit Union', 'Individuals', and 'All Payees'. Below is a 'Sort Payees' dropdown set to 'Payee Name'. A list of payees is shown: American Express (Check), AT&T (Electronic), Cellular One (Check), Chase (Electronic), and Lease. An 'add payee' button is in the top right. An 'edit' link is visible next to the 'American Express' entry. A yellow dialog box is open over the list, containing fields for: Account Holder Name (Laurie Smith), Payee Nickname (American Express), Payee Account Number (6412546878467), Category (Credit Cards), Default Pay From (Primary Checking), and Payments are sent to (American Express, 1234 Business Drive, Dallas TX, 12345). It also has a 'Need to change more info about this payee?' link and 'Submit a Payee Change Request' button. At the bottom of the dialog are 'Cancel' and 'Save' buttons.

Delete

Click the **Delete** link. If payments are scheduled for the chosen payee, you will see additional options. Choose **Cancel** to keep the payee and all corresponding transactions. Choose **Deactivate Payee** to stop any scheduled transactions and delete the payee.

Payees: Companies

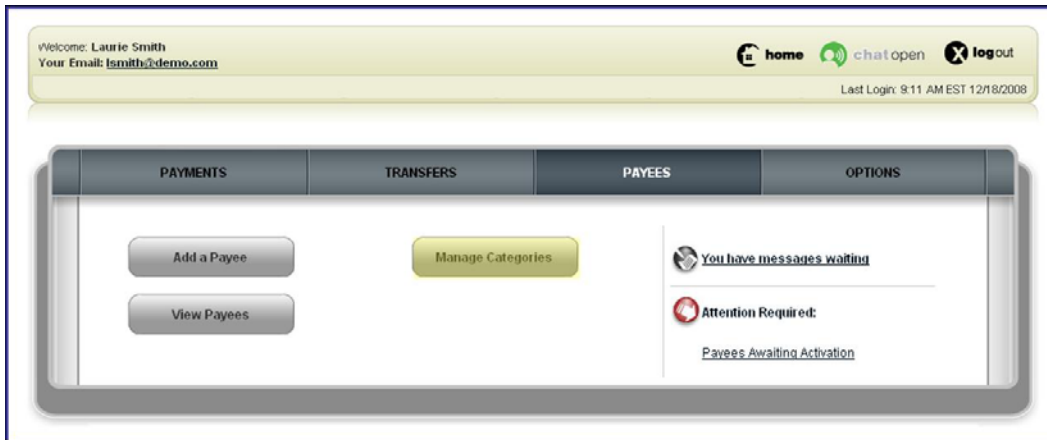
Companies Bank or Credit Union Individuals All Payees

Sort Payees: Payee Name [add payee](#)

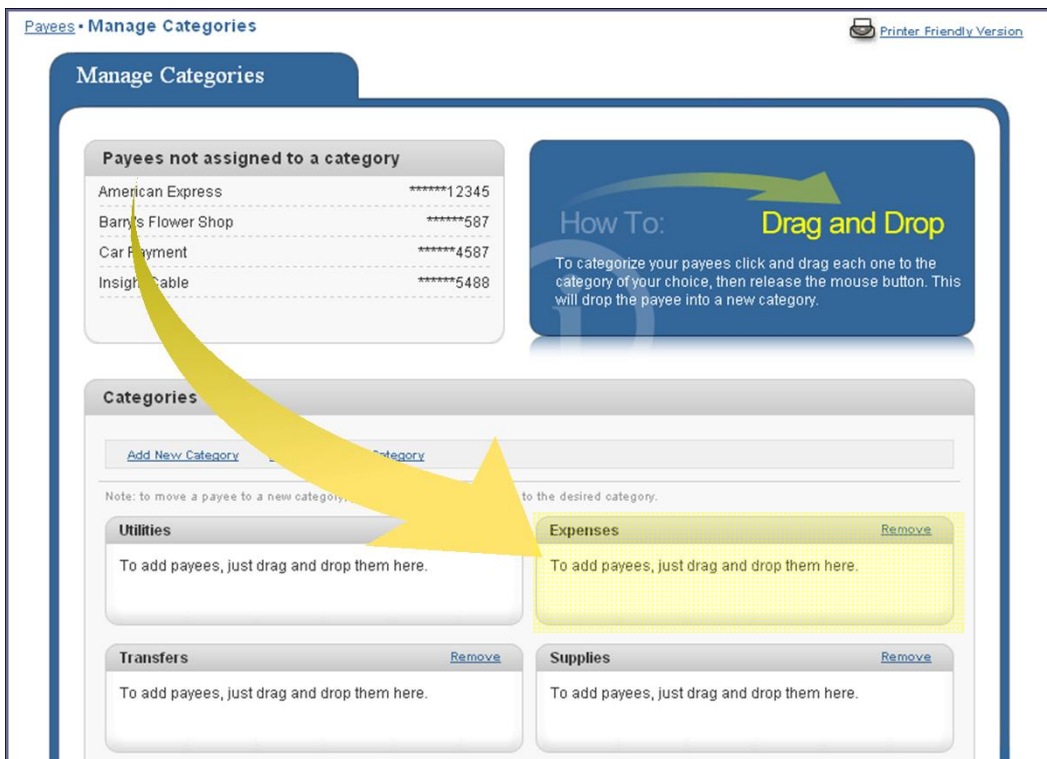
Payee	Account Number	Additional Items									
American Express <i>Check</i>	*****8467	Category: Credit Cards Last Paid: N/A	Pay Edit Delete								
Important Information Deactivating this payee will cause scheduled transaction below to be stopped.											
<table><thead><tr><th>Payee</th><th>Pay From</th><th>Amount</th><th>Process Date</th></tr></thead><tbody><tr><td>American Express American Express</td><td>Primary Checking Primary Checking</td><td>\$999.00 \$999.00</td><td>1/23/2009 1/23/2009</td></tr></tbody></table>				Payee	Pay From	Amount	Process Date	American Express American Express	Primary Checking Primary Checking	\$999.00 \$999.00	1/23/2009 1/23/2009
Payee	Pay From	Amount	Process Date								
American Express American Express	Primary Checking Primary Checking	\$999.00 \$999.00	1/23/2009 1/23/2009								
<div>Cancel Deactivate Payee</div>											
AT&T <i>Electronic</i>	*****8467	Category: Utilities Last Paid: N/A	Pay Edit Delete								
Cellular One <i>Check</i>	*****8467	Category: Utilities Last Paid: \$65.00 on 12/30/2008	Pay Edit Delete								
Chase <i>Electronic</i>	*****8467	Category: Credit Cards Last Paid: N/A	Pay Edit Delete								

Manage Categories

Click the **Manage Categories** button.



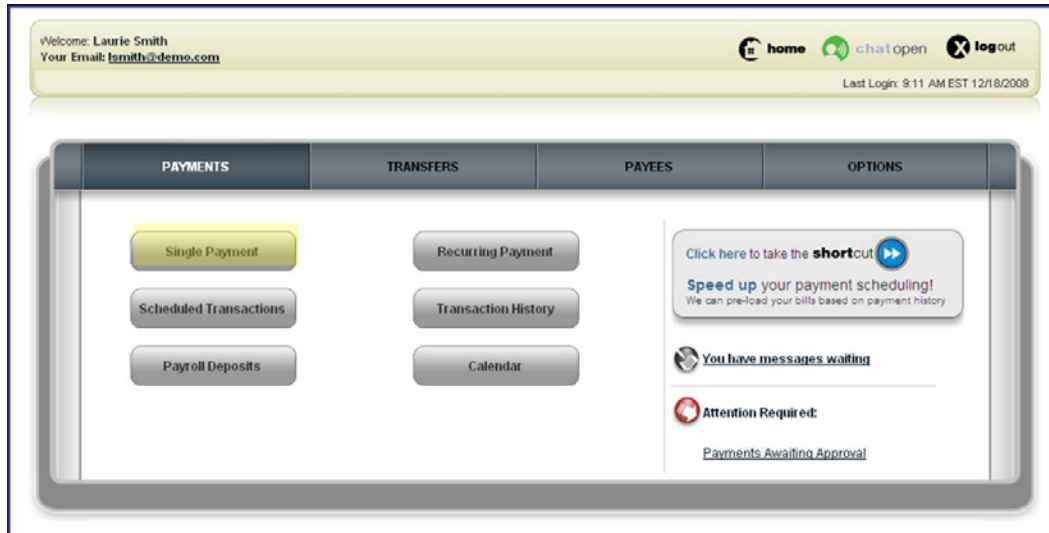
The **Manage Categories** screen will appear.



From this screen you can add new categories, assign payees to categories, remove unwanted categories, and utilize the "Drag and Drop" feature to manage your categories.

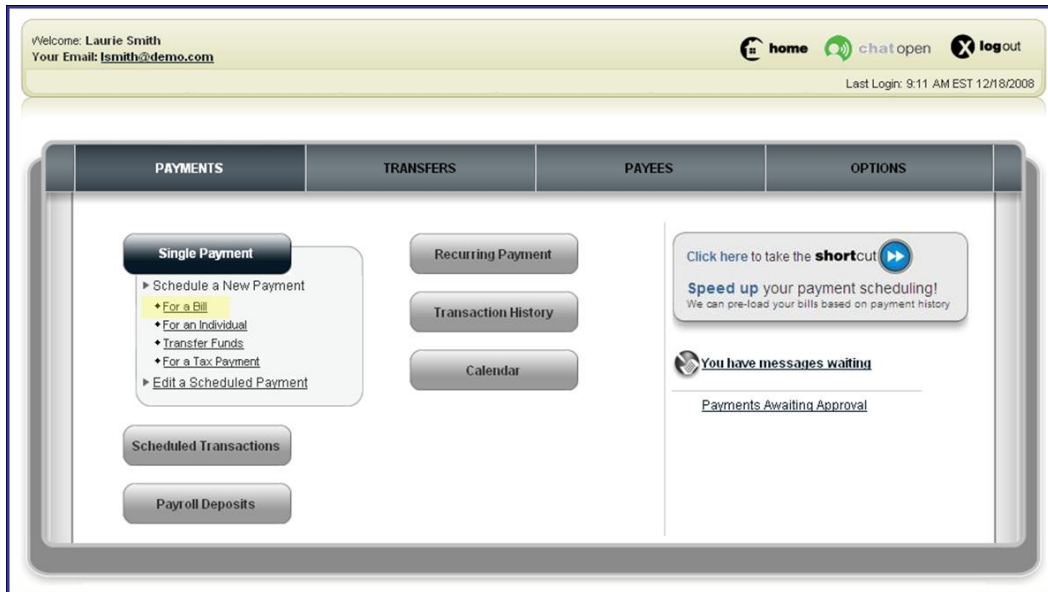
There are several functions that can be accomplished under the **Payments** Tab. These functions include:

- Scheduling single and recurring payments
- Viewing scheduled transactions and transaction history
- Managing payroll deposits
- Utilizing the calendar function



Single Payment

Click the **Single Payment** button. A dropdown menu will appear.



From this menu choose to schedule a payment for a bill or for an individual, transfer funds, schedule a tax payment, or edit your scheduled payments.

For a Bill and For an Individual

Payments • Single Pmt • For a Bill

1 2 3 Schedule

Payee List

Select a Category
All Categories

Awaiting Activation
[Retirement Account](#)
[Add a Bill Payee](#)
[Select All](#)
✓ [American Express](#)
✓ [AT&T](#)
[Cellular One](#)
[Chase](#)

Single Payment shortcut Quick access to regular payments

Payee	From Account	Amount *	Process Date *
✓ American Express Check *****9407 Date Last Paid: Amount Paid: \$0.00	Primary Checking	\$	1/20/2009 Est. Arrival: 1/22/2009 Invoice/Comment
✓ AT&T Electronic *****9407 Date Last Paid: Amount Paid: \$0.00	Primary Checking	\$	1/20/2009 Est. Arrival: 1/22/2009 Invoice/Comment

[review](#)

[submit](#)

From this page select the payees you wish to submit a payment. After selecting the desired payees, enter the information requested on this screen and submit the information. The payment will now be processed as scheduled.

NOTE: The same steps and procedures apply to the **For an Individual** function.

Welcome: Laurie Smith
Your Email: lsmith@demo.com

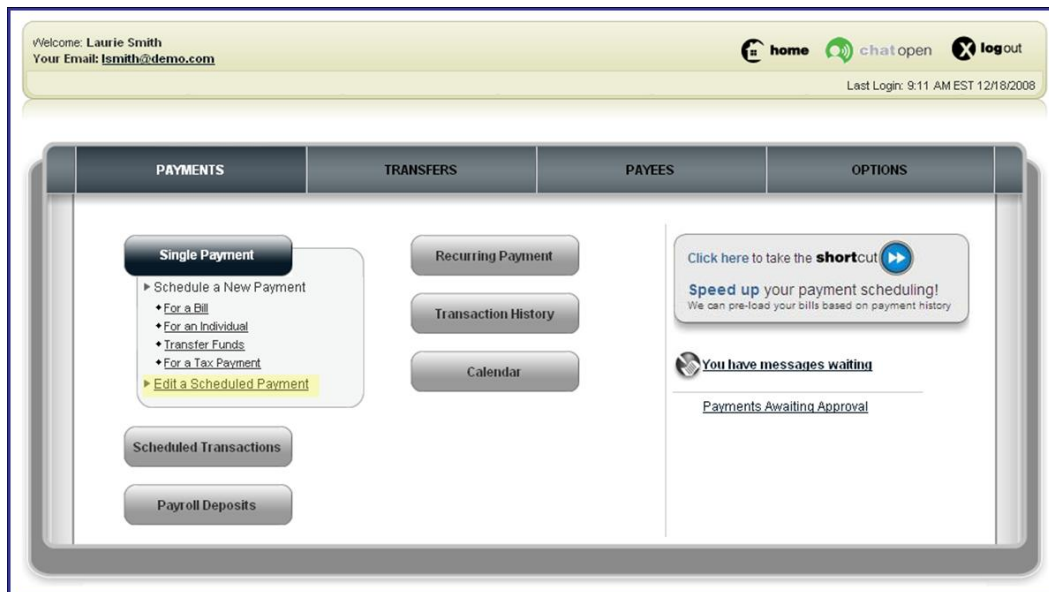
home chat open log out

Last Login: 9:11 AM EST 12/18/2008

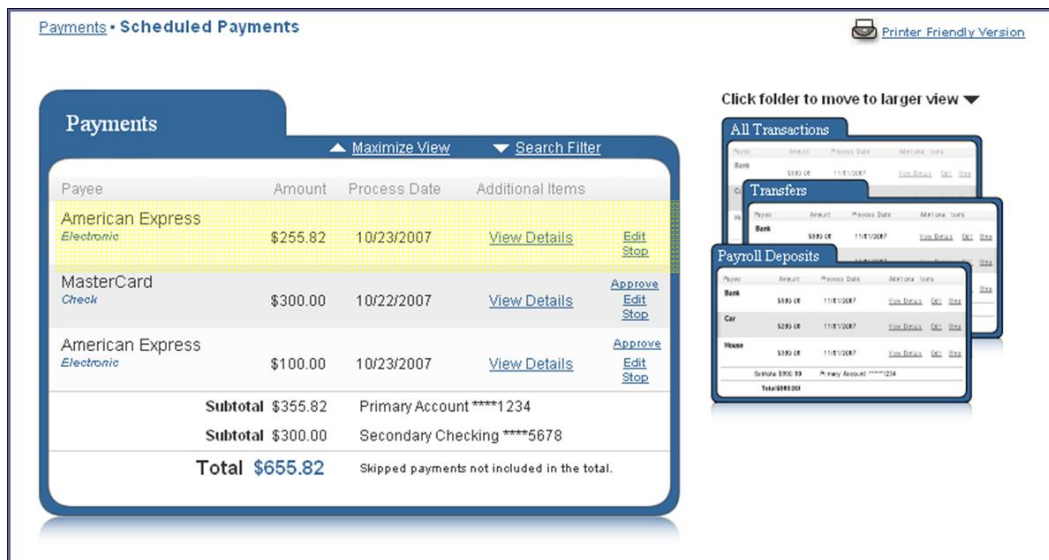
PAYMENTS	TRANSFERS	PAYEES	OPTIONS
<p>Single Payment</p> <ul style="list-style-type: none"> Schedule a New Payment <ul style="list-style-type: none"> For a Bill For an Individual Transfer Funds For a Tax Payment Edit a Scheduled Payment <p>Scheduled Transactions</p> <p>Payroll Deposits</p>	<p>Recurring Payment</p> <p>Transaction History</p> <p>Calendar</p>	<p>Click here to take the shortcut</p> <p>Speed up your payment scheduling! We can pre-load your bills based on payment history</p> <p>You have messages waiting</p> <p>Payments Awaiting Approval</p>	

Edit a Scheduled Payment

Click the **Edit a Scheduled Payment** link.



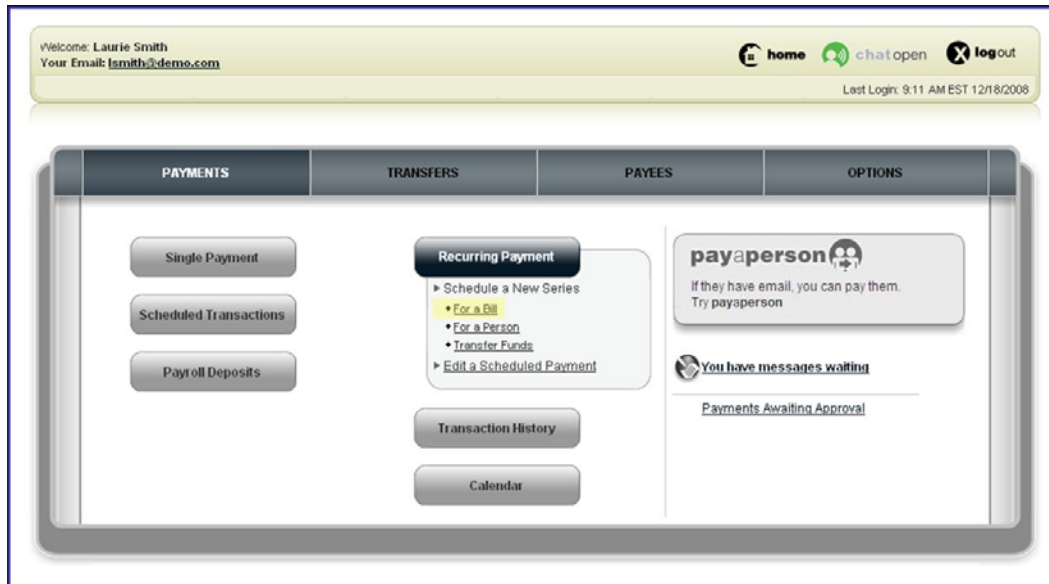
The **Scheduled Payments** screen will appear.



From this screen can edit payments, payroll deposits, transfers, and all transactions.

Recurring Payments

Click the **Single Payment** button. A dropdown menu will appear.



From this menu schedule a new recurring payment series for a bill or an individual, transfer funds on a recurring basis, and edit a recurring payment series.

For a Bill and For an Individual

Payments • Recurring Payment • For a Bill

1 2 3 **Schedule**

Payee List

Select a Category

All Categories

[Add a Bill Payee](#)

- ✓ American Express
- Barn's Flower Shop
- Best Buy
- Car Payment
- Day Care
- Insight Cable
- Kay Jewelers
- MasterCard
- Norton's Suburban

Recurring Payment

* Required Field

details

American Express
Electronic
****9325

Pay From* Primary Account

Amount* \$

Comment [Add](#)

series edit

Frequency* Select Frequency

Would you like this series to end? *

☒ No

☐ On this date

☐ After a set # of payments

series options / preferences

If the payment falls on a holiday or weekend?

☒ Pay Before ☐ Pay After

[review](#)

[submit](#)

After choosing a payee to schedule a recurring payment series, enter all of the information requested on this screen. After entering the information, review and submit the information.

NOTE: The same steps and procedures apply to the **For an Individual** function.

Welcome: Laurie Smith
Your Email: lsmith@demo.com

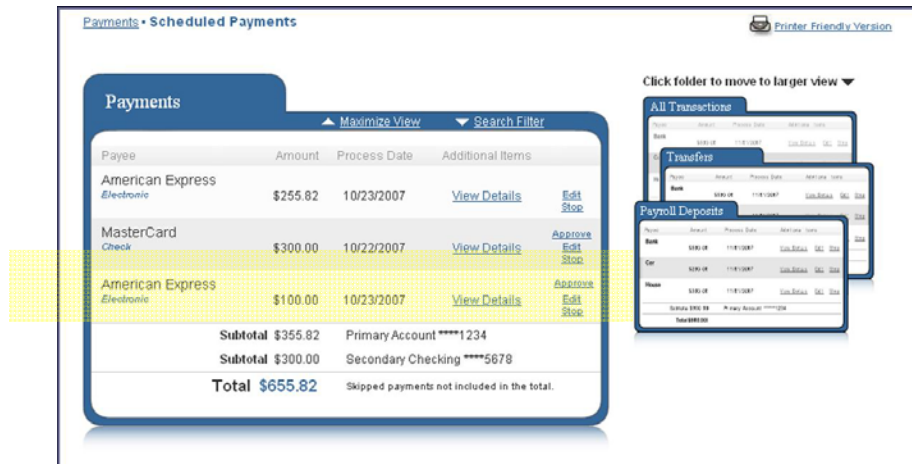
home chat open logout

Last Login: 9:11 AM EST 12/18/2008

PAYMENTS	TRANSFERS	PAYEES	OPTIONS
<p>Single Payment</p> <p>Scheduled Transactions</p> <p>Payroll Deposits</p>	<p>Recurring Payment</p> <ul style="list-style-type: none"> Schedule a New Series <ul style="list-style-type: none"> For a Bill For a Person Transfer Funds Edit a Scheduled Payment <p>Transaction History</p> <p>Calendar</p>	<p>payaperson</p> <p>If they have email, you can pay them. Try payaperson</p> <p>You have messages waiting</p> <p>Payments Awaiting Approval</p>	

Edit a Scheduled Payment

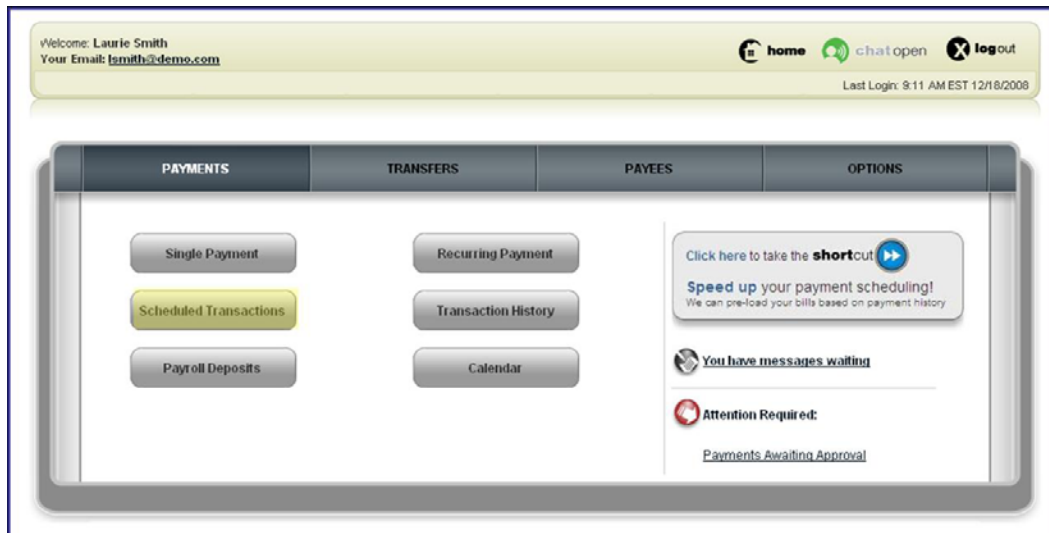
Click the **Edit a Scheduled Payment** link. The **Scheduled Payments** screen will appear.



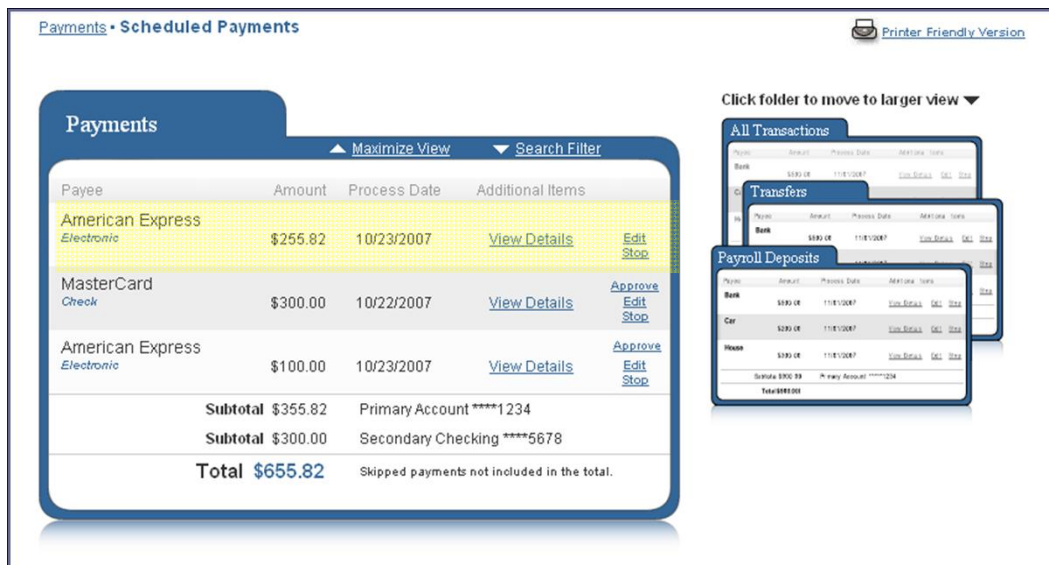
From this screen edit your scheduled recurring payments, payroll deposits, recurring transfers, and all transactions.

Scheduled Transactions

Use **Scheduled Transactions** to view a listing of the currently scheduled transactions.

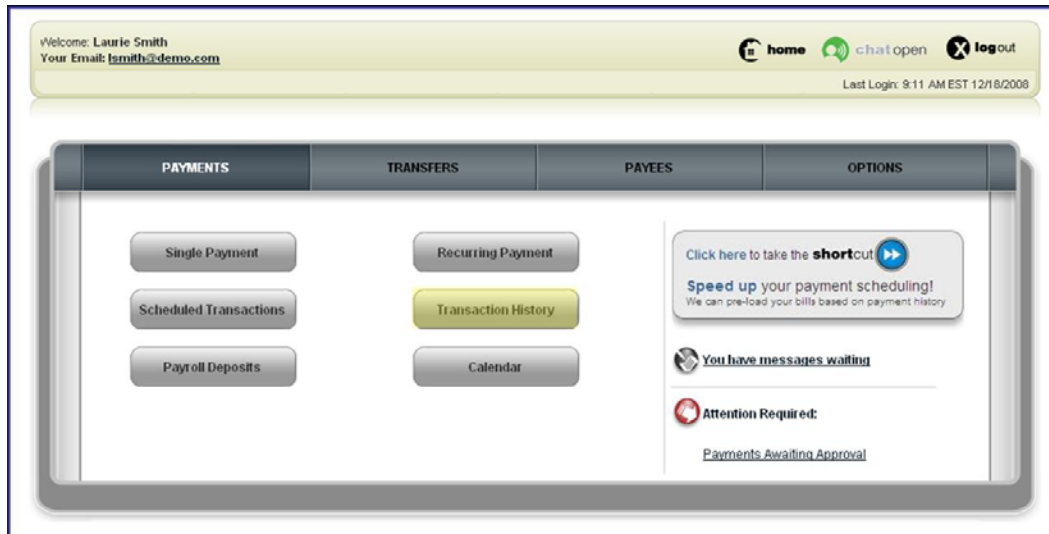


Click the **Scheduled Transactions** button. The **Scheduled Payments** screen will appear.

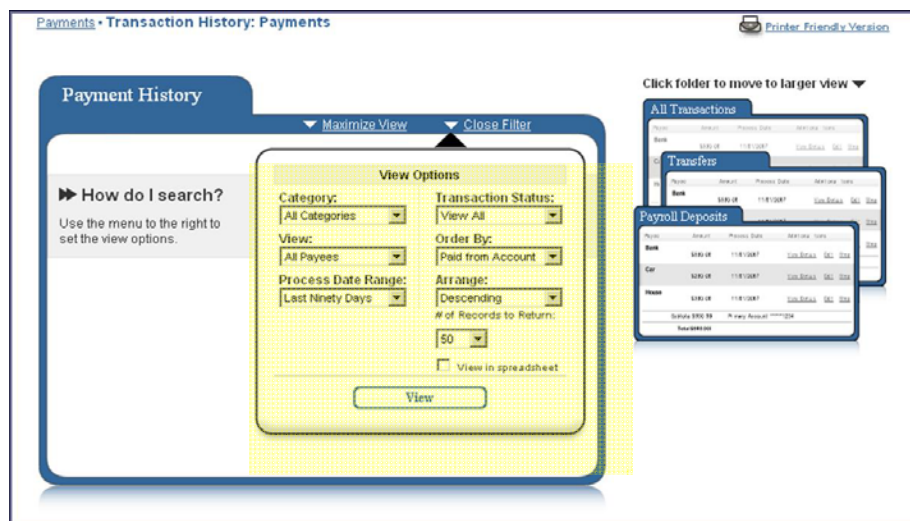


Transaction History

To view your transaction history, click the **Transaction History** button.



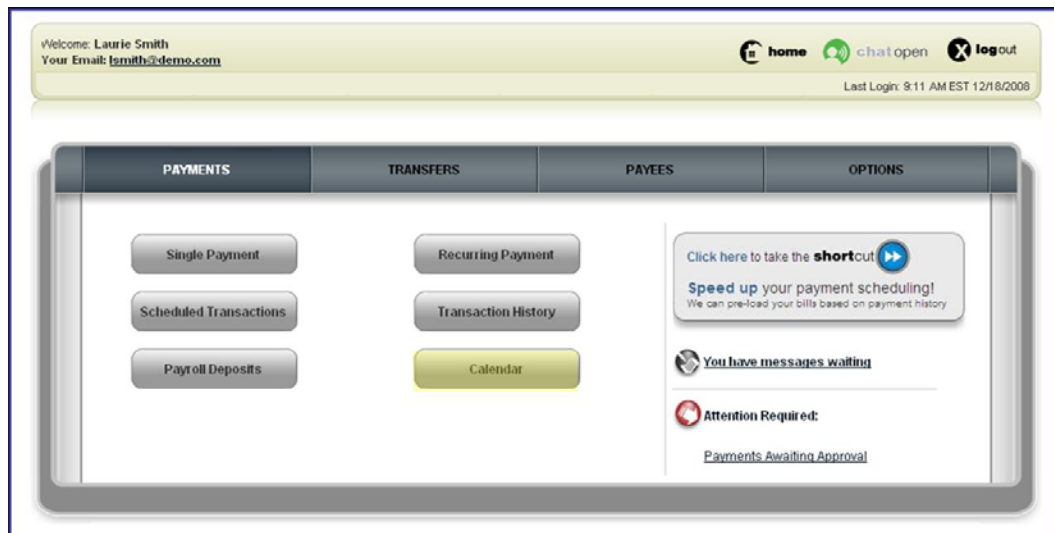
The **Payment History** screen will appear.



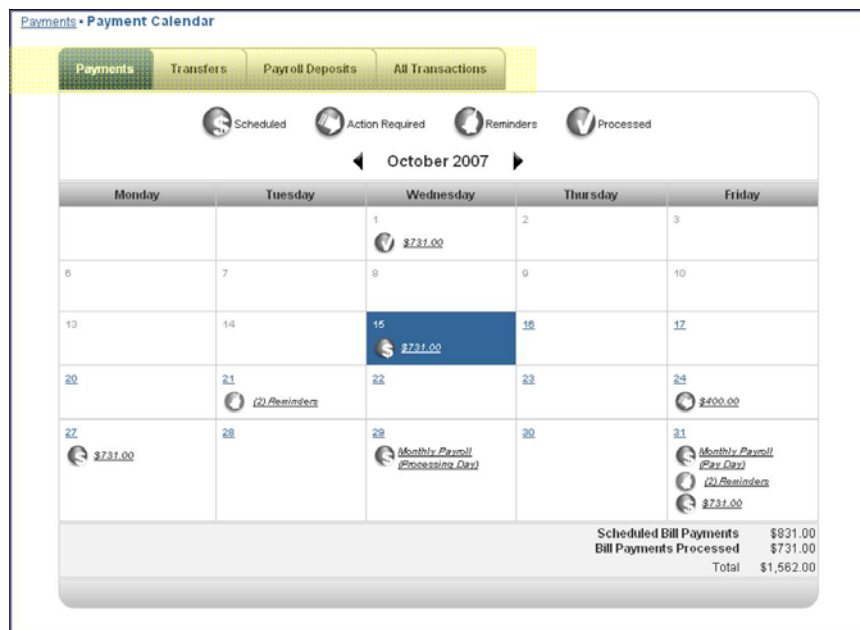
From this screen view payment history, history related to payroll deposits, transfers, and all transactions. Specify the exact type of history by utilizing the search functions found on this screen.

Calendar

Click the **Calendar** button.



The **Payment Calendar** screen will appear.



Customize the calendar view by utilizing the tabs located at the top of the screen (**Payments, Transfers, Payroll Deposits, All Transactions**).

Utilize the symbol key to recognize scheduled payments, actions required, reminders and processed payments.

Payments • **Payment Calendar**

Payments Transfers Payroll Deposits All Transactions

Scheduled
 Action Required
 Reminders
 Processed

◀ October 2007 ▶

Monday	Tuesday	Wednesday	Thursday	Friday
		1 \$731.00	2	3
6	7	8	9	10
13	14	15 \$731.00	16	17
20	21 (2) Reminders	22	23	24 \$400.00
27 \$731.00			30	31 Monthly Payroll (Pay Day) (2) Reminders \$731.00

Close

Pay To: Sarah Louise Mason Frequency: One Time

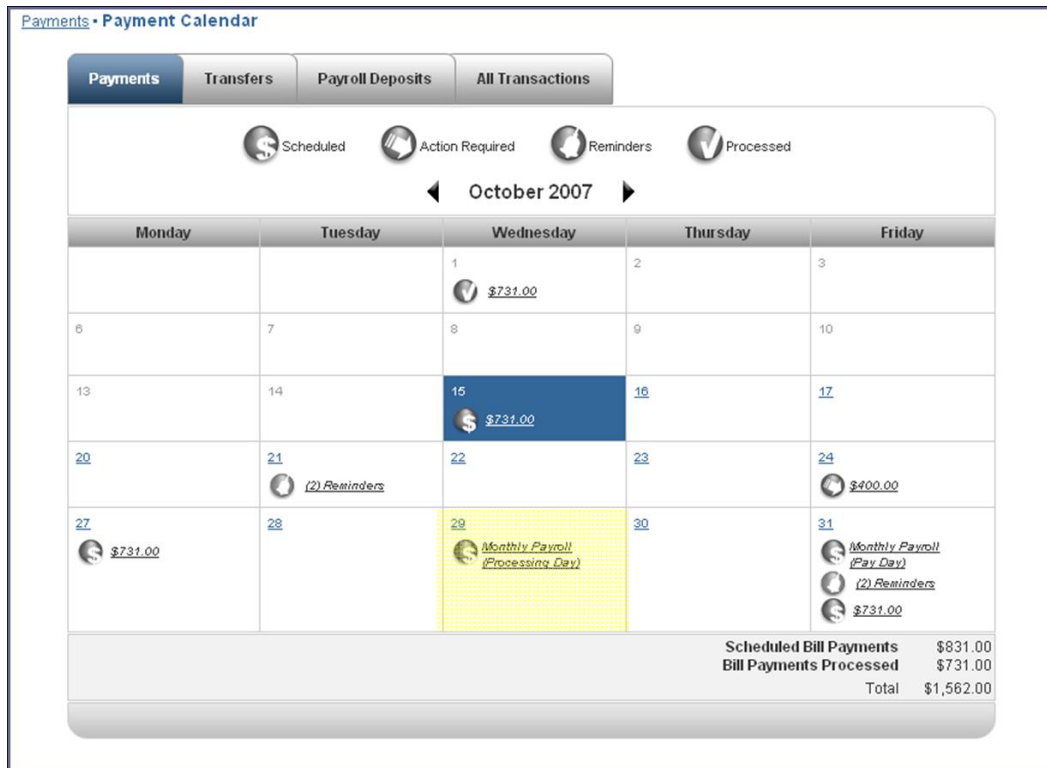
Transfer To: Primary Account Frequency: Monthly

For details go to [Scheduled Reminders](#)

Scheduled Bill Payments	\$831.00
Bill Payments Processed	\$731.00
Total	\$1,562.00

When selecting reminders, a pop-up screen will appear. If you wish to modify your reminders, choose the **Scheduled Reminders** link to make changes.

Access the transactions scheduled to process on a specific calendar day by selecting the **Scheduled** icon.



The **Edit Scheduled Pay Day** screen will appear. Make any changes and click the **Submit** button.

[Payments](#) • [Scheduled Transactions](#) • [Edit Payroll 11/01/2007](#)

1 **2** [Edit](#)

Edit Scheduled Pay Day

Pay Day Information

Payroll Name: Payroll 11/01/2007
 Scheduled By: Phillis Martin
 Pay From: Primary Account
 Frequency: Monthly on the 1st
 Process Date: 10/30/2007
 Pay Day: 11/01/2007

What can I change?

- Change pay from account
- Change employee amounts
- Add an employee
- Remove an employee

Hourly Employees

Name	Regular Pay	Extra Pay	Total	Additional Items	
<input checked="" type="checkbox"/> Alan Cook Last Paid: 01/18/2007 Amount: 1,200.00	\$ 500.00	\$	\$500.00	Employee ID: *****4567	No
				Split Amount:	Add
<input checked="" type="checkbox"/> Don Kilby Last Paid: 01/18/2007 Amount: 400.00	\$ 800.00	\$	\$800.00	Employee ID: *****7945	No
				Split Amount:	Add
<input checked="" type="checkbox"/> Frank Murphy Last Paid: 01/18/2007 Amount: 400.00	\$ 700.00	\$	\$700.00	Employee ID: *****5789	No
				Split Amount:	Add
				Memo/Comment:	
Hourly Sub Total \$2,000.00					

Salary Employees

Name	Regular Pay	Extra Pay	Total	Additional Items	
<input checked="" type="checkbox"/> Cathy Jones Last Paid: 01/18/2007 Amount: 1,200.00	\$ 100,200.00	\$	\$100,200.00	Employee ID: *****4589	No
				Split Amount:	Add
				Memo/Comment:	
Salary Sub Total \$100,200.00					
Pay Day Total \$102,200.00					

[back](#)

[submit](#)

When selecting processed transactions, a pop-up screen will appear. If you wish to view more detailed information about the processed transaction, choose the **Transaction History** link inside the pop-up screen.

Payments • Payment Calendar

Payments Transfers Payroll Deposits All Transactions

Scheduled Action Required Reminders Processed

◀ October 2007 ▶

Monday	Tuesday	Wednesday	Thursday	Friday
		1 \$731.00	2	3
6	7			10
13	14			17
20	21 (2) \$176.00			24 \$400.00
27 \$731.00	28			31 Monthly Payroll (Pay Day) (2) Reminders \$731.00

☒ Close

Payee	Amount
American Express	\$255.00
Mastercard	\$300.00
House Keeping	\$176.00
Total	\$731.00

For details go to [Transaction History](#)

Scheduled Bill Payments	\$831.00
Bill Payments Processed	\$731.00
Total	\$1,562.00

When selecting the **Action Required** icon, a pop-up screen will appear. If you wish to initiate the required actions, choose the **Scheduled Payments** link inside the pop-up screen.

Payments • Payment Calendar

Payments Transfers Payroll Deposits All Transactions

Scheduled Action Required Reminders Processed

◀ October 2007 ▶

Monday	Tuesday	Wednesday	Thursday	Friday
		1 \$731.00	2	3
6	7	8	9	10
13	14	15 \$731.00	16	17
20	21 (2) Reminders	22	23	24 \$400.00
27 \$731.00	28	29 Monthly Payroll (Processing Day)	30	

Close

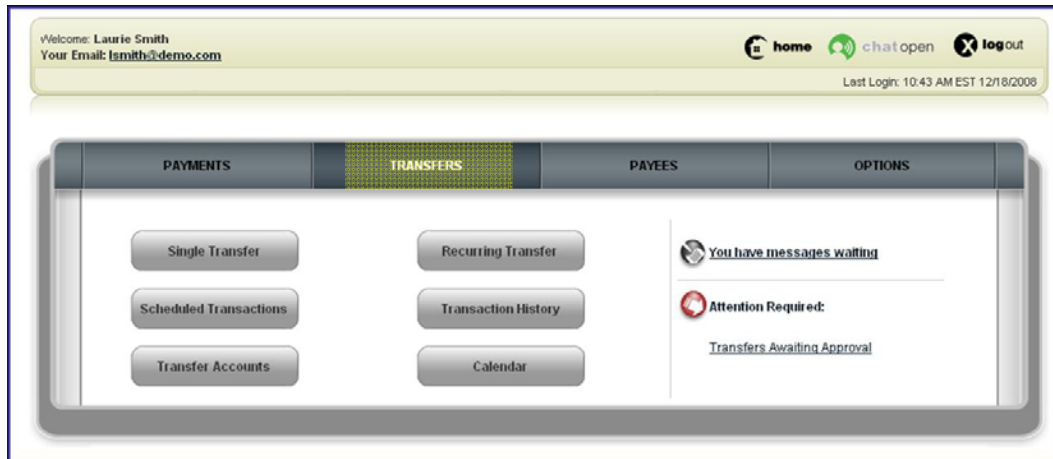
The following items require approval:

Payee	Amount
Mastercard	\$300.00
House Keeping	\$100.00
Total	\$400.00

For details go to [Scheduled Payments](#)

NOTE: Click on a blank date on the calendar to enable functionality to schedule a payment, transfer, payroll deposit or reminder.

The **Transfers** Tab allows you to schedule both single and recurring transfers, view your scheduled transfers and transfer history, access your transfer accounts and view your transfer calendar.



Single Transfer

Click the **Single Transfer** button. The **Single Transfer** screen will appear.

A screenshot of the "Single Transfer" screen. At the top, there is a breadcrumb trail: "Transfers > Single Transfer". To the right of the breadcrumb are three numbered tabs: "1", "2", and "3", followed by a "Schedule" link. Below the tabs is a blue header bar with the text "Single Transfer". The main content area is a yellow box with a grid pattern. Inside the grid, there are four fields: "Remove" with a checkbox, "Select transfer From account *" with a dropdown menu showing "Select an account", "Select transfer To account *" with a dropdown menu showing "Select an account", and "Add amount and select date *" with a text input for the amount and a date picker set to "10/11/2008". Below the date picker, it says "Est. Arrival 1/24/2008" and "Comment". Below the yellow box is a plus icon followed by the text "add another transfer entry".

Enter the information required on this screen and submit the information to process single transfers.

Recurring Transfer

Click the **Recurring Transfer** button.

The screenshot shows the Business Bill Pay user interface. At the top, a yellow banner displays the user's name "Welcome: Laurie Smith" and email "Your Email: lsmith@demo.com". Navigation links include "home", "chat open", and "log out". The last login time is "10:43 AM EST 12/18/2008". Below the banner is a navigation bar with four tabs: "PAYMENTS", "TRANSFERS", "PAYEES", and "OPTIONS". The "TRANSFERS" tab is selected. Under this tab, there are six buttons: "Single Transfer", "Recurring Transfer" (highlighted in yellow), "Scheduled Transactions", "Transaction History", "Transfer Accounts", and "Calendar". To the right of the buttons, there are two messages: "You have messages waiting" and "Attention Required: Transfers Awaiting Approval".

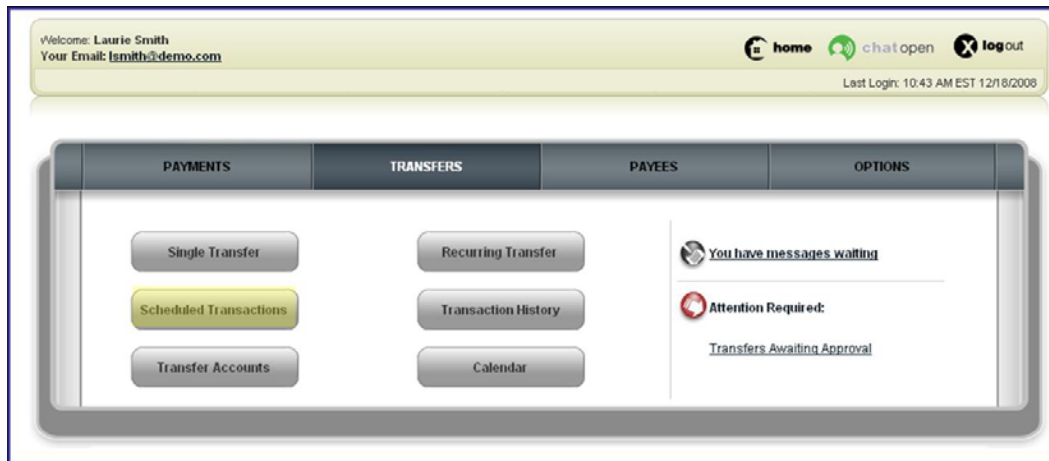
The **Recurring Transfer – Schedule a New Series** screen will appear.

The screenshot shows the "Recurring Transfer – Schedule a New Series" screen. The breadcrumb trail at the top is "Transfers > Recurring Transfers > Schedule a New Series". There are three numbered steps: 1, 2, and 3, with "Schedule" being the current step. The screen is divided into two main sections: "Details" and "Frequency Settings". The "Details" section includes fields for "Transfer from *" (with a dropdown menu), "Transfer to *" (with a dropdown menu), "Amount *" (with a dollar sign and a text input), and a "Comment" field with an "Add" link. The "Frequency Settings" section includes a "Frequency *" field (with a dropdown menu) and a section titled "Would you like this series to end? *" with three radio button options: "No", "On this date" (with a date picker), and "After a set # of payments" (with a text input). At the bottom right, there are two buttons: "review" and "submit".

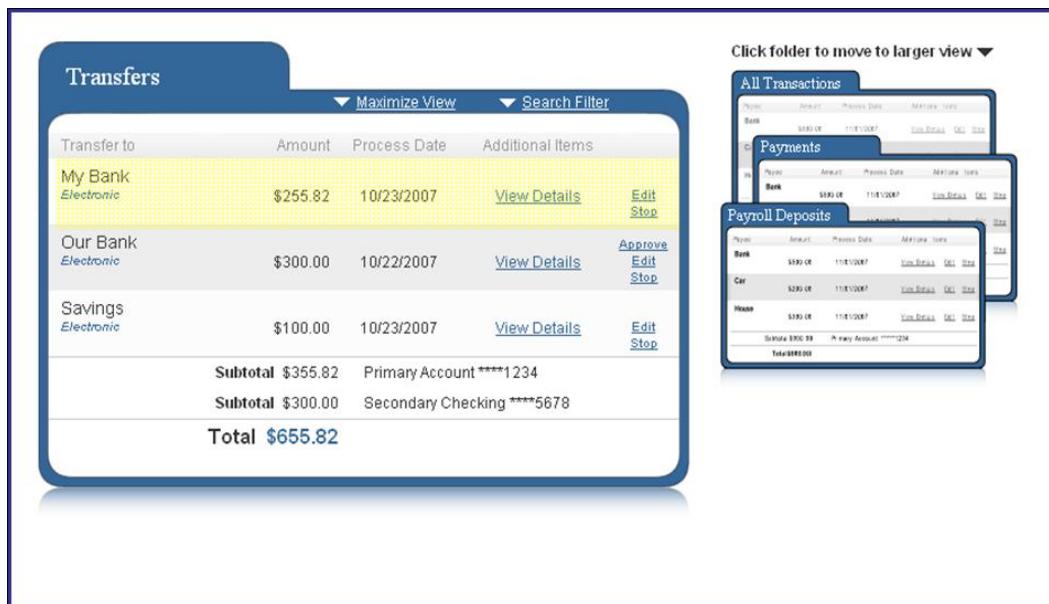
Enter the information required on this screen and submit the information to process recurring transfers.

Scheduled Transfers

Click the **Scheduled Transactions** button.



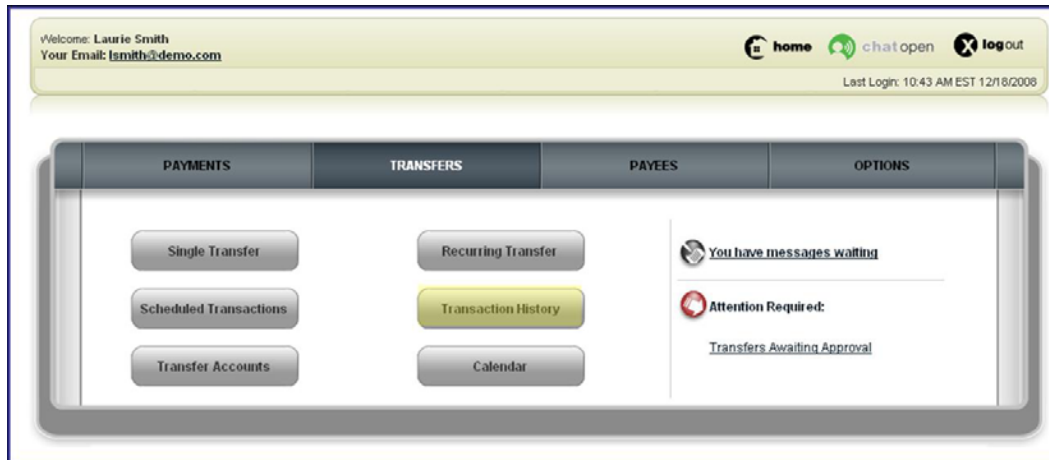
The **Transfers** screen will appear.



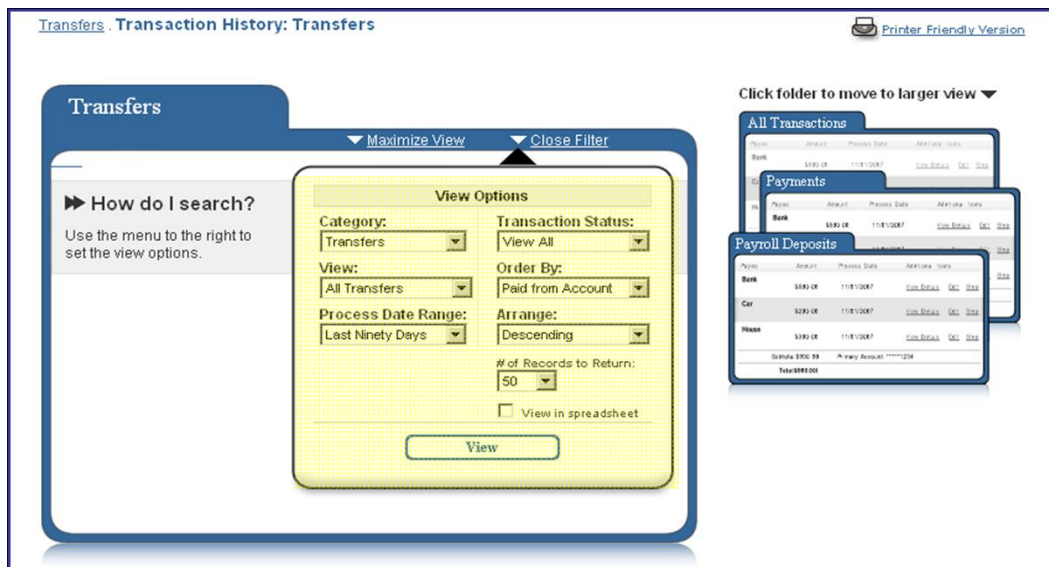
From this screen view scheduled transfers, scheduled payroll deposits and payments and all of scheduled transactions.

Transaction History

Click the **Transaction History** button.



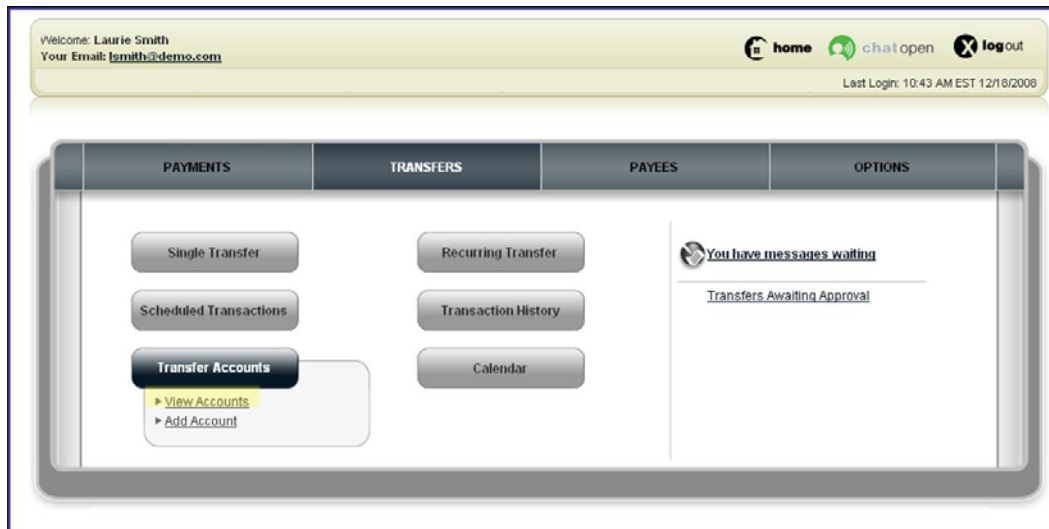
The **Transaction History: Transfers** screen will appear.



From this screen customize your history search for transfer history, payroll deposit history, payments history, and all transaction history.

Transfer Accounts

Click the **Transfer Accounts** button. A dropdown menu will appear.



View transfer accounts or add another transfer account from this dropdown menu.

View Transfer Accounts

Click the **View Accounts** link. The **Transfer Accounts** screen will appear.

The screenshot displays the 'Transfer Accounts' interface. At the top, there is a tab labeled 'Transfer Accounts' and a button with a circular arrow icon and the text 'add transfer account'. Below this is a table listing various accounts. Each row includes an account icon, a nickname, a status, and details like account number and last transfer date. Action links such as 'Edit', 'Delete', 'Authenticate', and 'Activate' are provided for each account. To the right of the table is an 'Account Legend' box that explains the icons used in the table.

Account Nickname	Additional Items
Primary Account <i>Electronic</i>	Account Number: *****1234 Last Transferred: \$200.00 on 04/01/2008 Edit
Secondary Account <i>Awaiting Approval</i>	Account Number: *****9857 Last Transferred: N/A Edit Delete
Tertiary Account <i>Electronic</i>	Account Number: *****6789 Category: No Category Last Transferred: N/A Edit Delete
Marketing Account <i>Electronic</i>	Account Number: *****1245 Category: No Category Last Transferred: \$75.00 on 03/15/2008 Edit Delete
Vacation Account <i>Electronic</i>	Account Number: *****1268 Category: No Category Last Transferred: \$150.00 on 03/15/2008 Transfer From Edit Delete
Secondary Savings Account <i>Electronic</i>	Account Number: *****1564 Category: No Category Last Transferred: \$150.00 on 03/15/2008 Authenticate Edit Delete
Retirement Account <i>Awaiting Activation</i>	Account Number: *****4345 Category: No Category Last Transferred: N/A Activate Edit Delete
Savings Account <i>Awaiting Authentication</i>	Account Number: *****2598 Category: No Category Last Transferred: N/A Authenticate Edit Delete

Account Legend

- You can transfer TO this account.
- You can transfer FROM this account.
- You can transfer TO and FROM this account.

From this screen edit, delete and authenticate your transfer accounts.

In addition, utilize the **Account Legend** on the right side of this screen to recognize the type of transfer account that you are dealing with.

Edit a Transfer Account

Click the **Edit** link. A pop-up dialog will appear.

The screenshot shows the 'Transfer Accounts' page. On the right, there is an 'Account Legend' box with three items:

- You can transfer TO this account.
- You can transfer FROM this account.
- You can transfer TO and FROM this account.

The main table lists several accounts. The 'Tertiary Account' is highlighted, and a yellow pop-up dialog is open over it. The dialog contains the following fields:

- Account Nickname:** Tertiary Account
- Category:** No Category
- Buttons:** Cancel, Submit

The background table shows the following accounts:

Account Nickname	Additional Items
Primary Account <i>Electronic</i>	Account Number: *****1234 Last Transferred: \$200.00 on 04/01/2008 Edit
Secondary Account <i>Awaiting Approval</i>	Account Number: *****9957 Last Transferred: N/A Edit Delete
Tertiary Account <i>Electronic</i>	Account Number: *****1268 Category: No Category Last Transferred: \$75.00 on 03/15/2008 Transfer From Edit Delete
Marketing Account <i>Electronic</i>	Account Number: *****1564 Category: No Category Last Transferred: \$150.00 on 03/15/2008 Authenticate Edit Delete
Vacation Account <i>Electronic</i>	Account Number: *****1345 Activate

Edit the transfer account's nickname and category. After making the edits, click the **Submit** button to save your changes.

Delete a Transfer Account

Click the **Delete** link.

Transfers • Transfer Accounts [Printer Friendly Version](#)

Transfer Accounts [add transfer account](#)

Account Nickname	Additional Items
Primary Account <i>Electronic</i>	Account Number: *****1234 Last Transferred: \$200.00 on 04/01/2008 Edit
Secondary Account <i>Awaiting Approval</i>	Account Number: *****9857 Last Transferred: N/A Edit Delete
Tertiary Account <i>Electronic</i>	Account Number: *****6789 Category: No Category Last Transferred: N/A Edit Delete

Important Information

Deleting this account will cause scheduled transactions below to be stopped, what would you like to do?

☒ Delete the account and stop all associated transactions.

☐ Delete the account and allow changes to be made to the transactions.

Payee	From Account	Amount	Process Date
American Express	Tertiary Account	\$200.00	04/30/2008
Mastercard	Tertiary Account	\$150.00	04/30/2008

Transfer To	Transfer From	Amount	Process Date
Marketing Account	Tertiary Account	\$200.00	04/30/2008

[Cancel](#) [Delete Account](#)

Account Legend

- You can transfer TO this account.
- You can transfer FROM this account.
- You can transfer TO and FROM this account.

If the transfer account has scheduled transactions, you will be presented with this screen. You have the option to delete the transfer account and stop the associated transactions, or delete the transfer account and allow changes to be made to the transactions.

Authenticating a Transfer Account

Transfers • Transfer Accounts [Printer Friendly Version](#)

Transfer Accounts [add transfer account](#)

Account Nickname	Additional Items	
Primary Account <i>Electronic</i>	Account Number: *****1234 Last Transferred: \$200.00 on 04/01/2008	Edit
Secondary Account <i>Awaiting Approval</i>	Account Number: *****9857 Last Transferred: N/A	Edit Delete
Tertiary Account <i>Electronic</i>	Account Number: *****6789 Category: No Category Last Transferred: N/A	Edit Delete
Marketing Account <i>Electronic</i>	Account Number: *****1245 Category: No Category Last Transferred: \$75.00 on 03/15/2008	Edit Delete
Vacation Account <i>Electronic</i>		Transfer From Edit Delete
Secondary Savings Account <i>Electronic</i>	Category: No Category Last Transferred: \$150.00 on 03/15/2008	Authenticate Edit Delete
Retirement Account <i>Awaiting Activation</i>	Account Number: *****1345 Category: No Category Last Transferred: N/A	Activate Edit Delete
Savings Account		

Check the box below to accept ACH Disclosure.

☐ I Accept [View ACH Disclosure](#)

[Cancel](#) [Submit](#)

Account Legend

- You can transfer TO this account.
- You can transfer FROM this account.
- You can transfer TO and FROM this account.

When **Authenticating** an inbound transfer account, you will need to accept their Financial Institution's ACH disclosure statement, and click **Submit** to continue.

Enter accurate deposit and withdrawal information to complete the inbound transfer authentication.

[Transfers](#) • [Transfer Accounts](#) • **Authenticate Transfer Account**


Authenticate Transfer Account

* Required Field

Savings Account

[View Details](#)

1st Deposit *	\$0.	<input type="text"/>
2nd Deposit *	\$0.	<input type="text"/>
1st Withdrawal *	\$0.	<input type="text"/>
2nd Withdrawal *	\$0.	<input type="text"/>

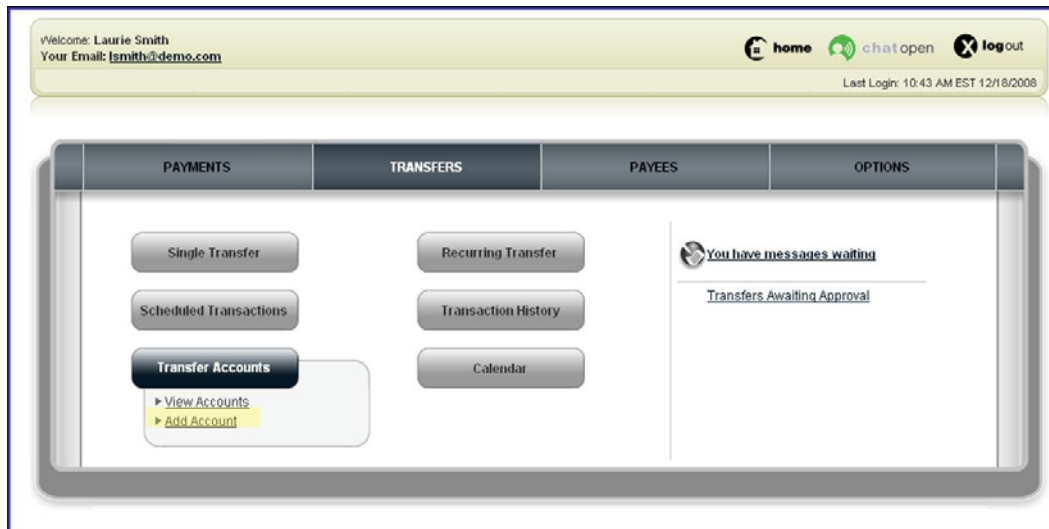
 **submit**

Important Information!

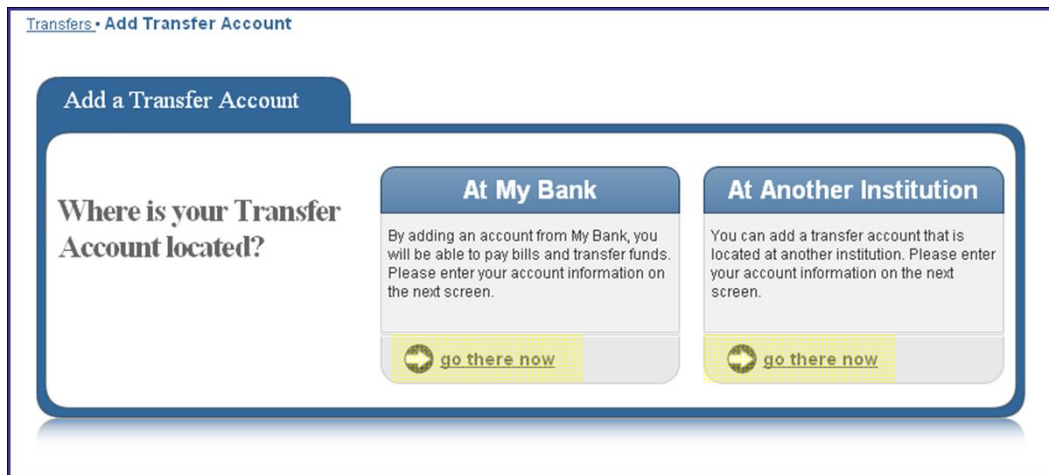
Please enter the deposits exactly as they appear on your statement.

Add Account

Click the **Add Account** link.



The **Add Transfer Account** screen will appear.



From this screen indicate if the transfer account is located at Texas Capital Bank (**At My Bank**) or **At Another Institution**. Begin the add process by selecting the **Go There Now** link in the appropriate window.

At My Bank

Click the **Go There Now** link under **At My Bank**. The **Add Transfer Account** screen will appear.

Transfers • Transfer Accounts • Add Transfer Account

Add a Transfer Account

* Required Field

Account Holder Name: John Doe

Account Nickname*:

Account Type*: Checking

Account Number*:

Confirm Account Number*:

[review](#)

[submit](#)

Important Information!

To add an account from My Bank, please complete the information to the left.

The only required information to add the transfer account will be an account nickname, account type, and account number.

At Another Institution

Click the **Go There Now** link under **At Another Institution**. The **Add Transfer Account** screen will appear.

Transfers • Add Transfer Account

Add Transfer Account

How would you like to use this account?

Select One

- ☒ Transfer funds TO this account
This account will require a one-time activation process.
- ☐ Transfer funds To and FROM this account
This account will require a one-time activation process and verification of trial deposits.

Back Go there now

From this screen select whether you want to only transfer funds TO this new account, or if you prefer to send funds both TO and FROM this account.

After choosing the desired option, click the **Go there now** link.

The **Setup a Transfer Account** screen will appear.

Enter the required information from this screen. After inputting the information, click the **Submit** button.

You will be required to successfully request and enter an activation code for this transfer account.

If the transfer account will be used for inbound transfers, you will also have to successfully input the two deposits and withdrawals that will be made on the account before the new transfer account will become active.