TEXAS CAPITAL BANK™

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.

Welcome to BankNow Treasury Services Business Bill Pay!

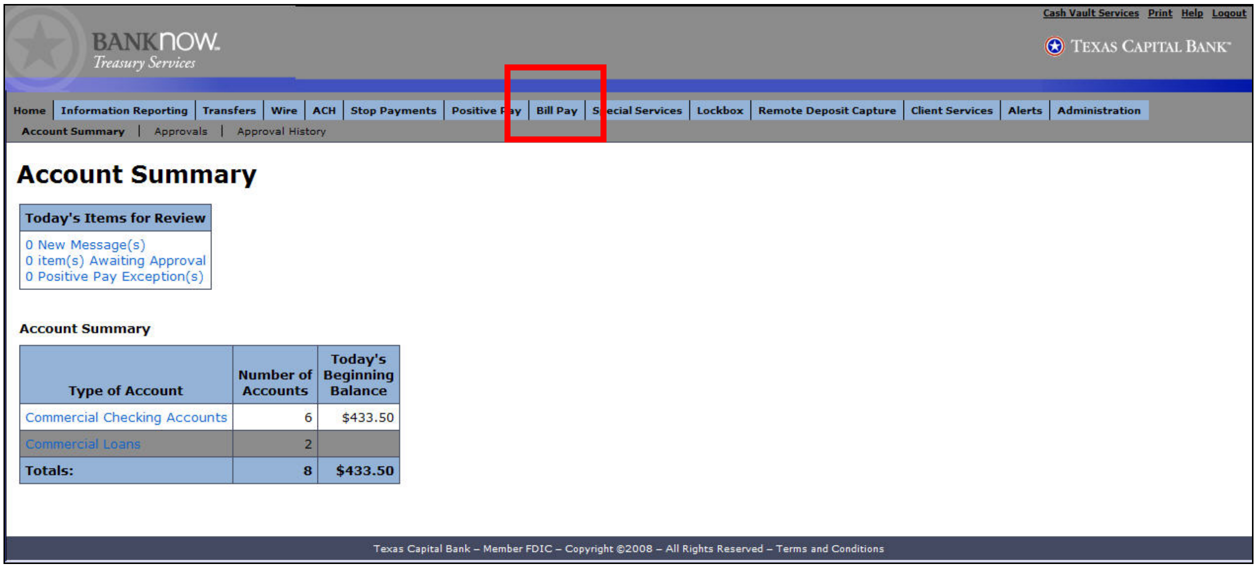
Texas Capital Bank's Business Bill Pay solution within BankNow® Treasury Services provides the tools your business needs to manage your vendor payments in a timely manner. Our solution is ten times safer than mailing checks to your vendors*. You have full control over your accounts payable and user permissions. 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:

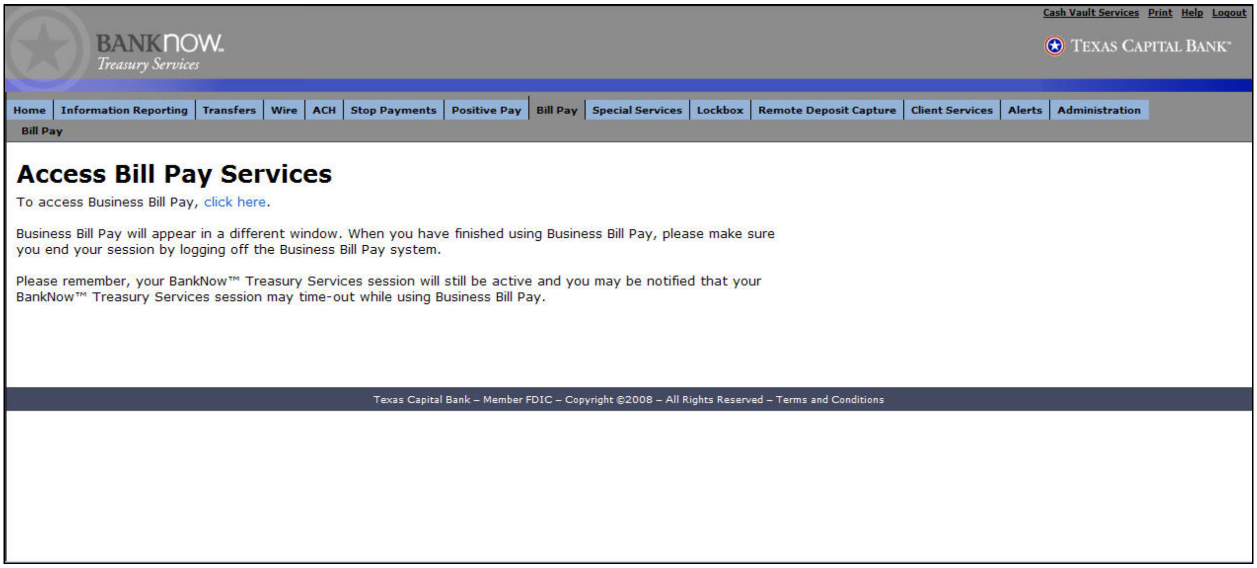
- Single and Recurring Payments
    - Send electronic payments to vendors.
    - Expedited payment option.
    - Payment activity calendar.
- Transfers
    - Transfer funds to other institutions.
    - Single and recurring transfers.
- Multi User Access
    - Role based permissions.
    - Dual signature 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.



Follow the on screen instructions.

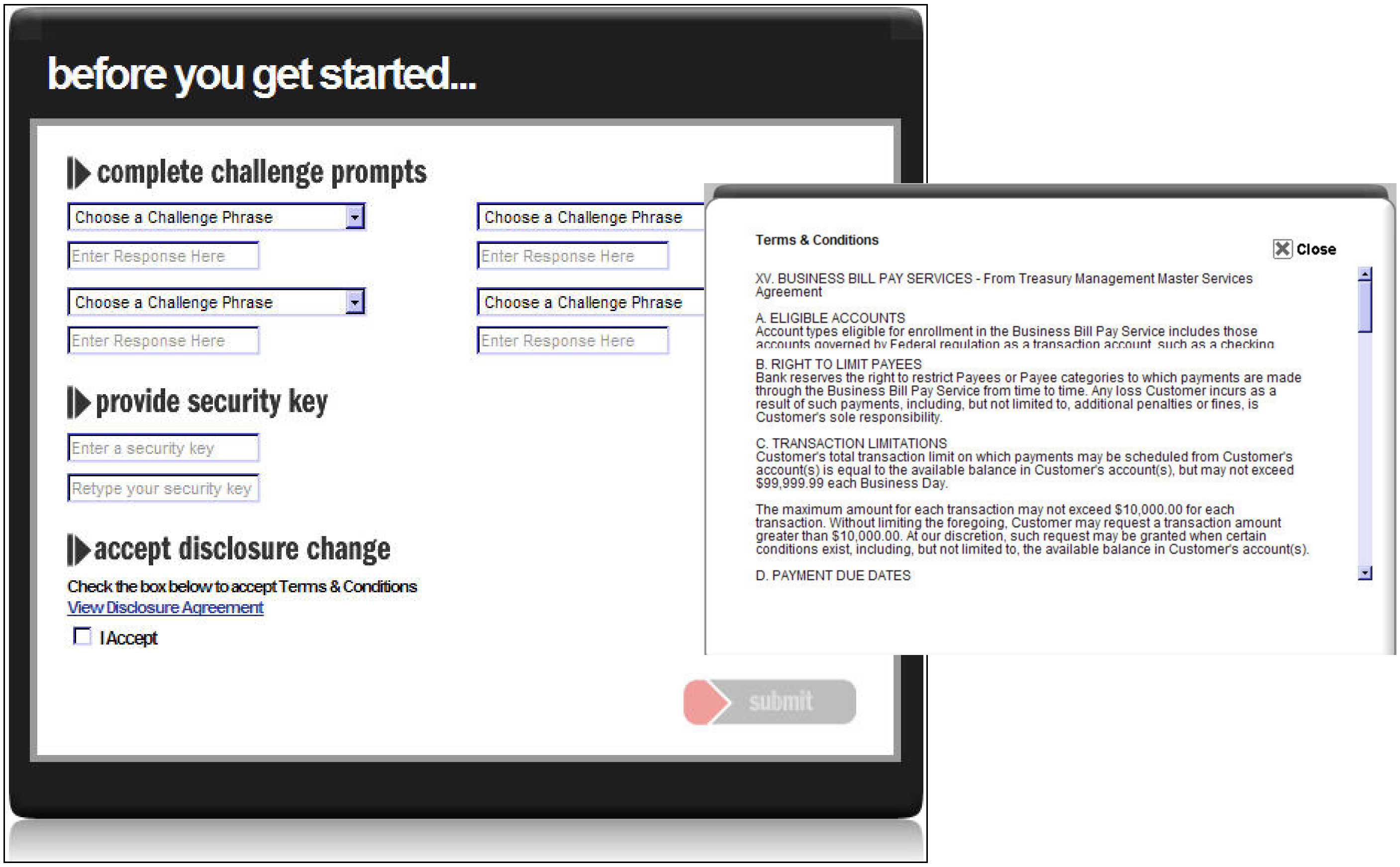


At the **first login**, the **before you get started…**screen will appear. This screen will only appear once, at the first login.

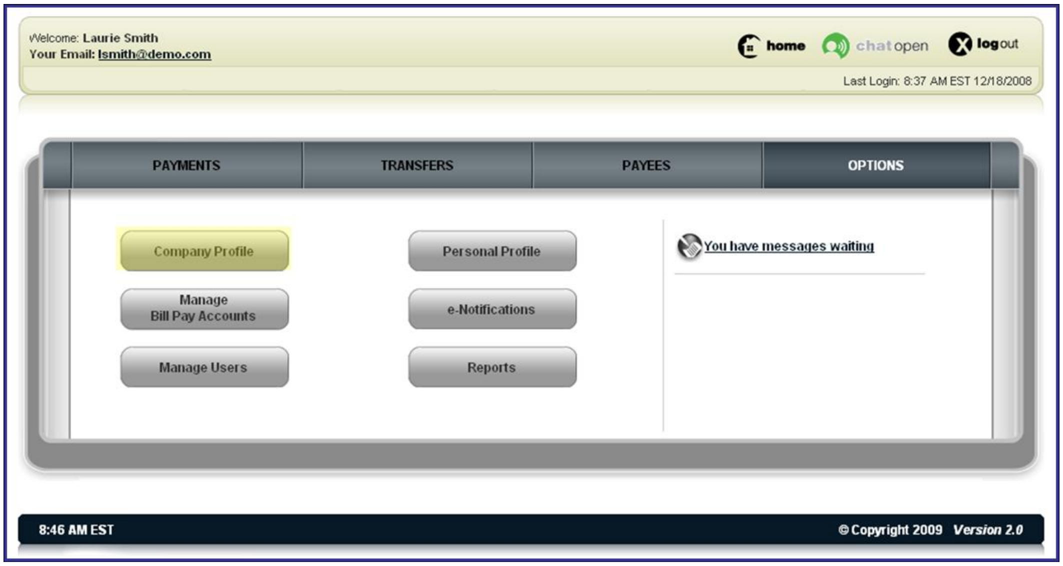
On this screen you are required to:

- 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.



The Options Tab

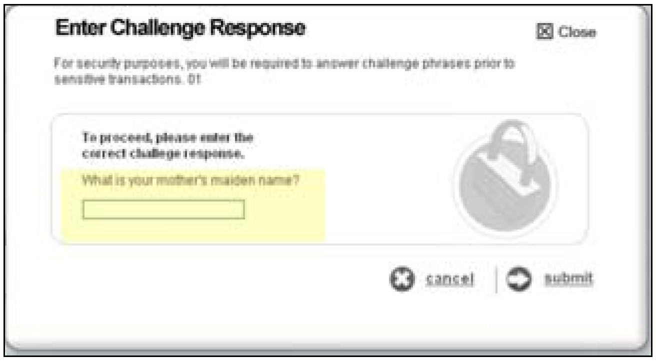


On the **Options Tab**, you may have the ability (with correct permissions) to:

- 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.

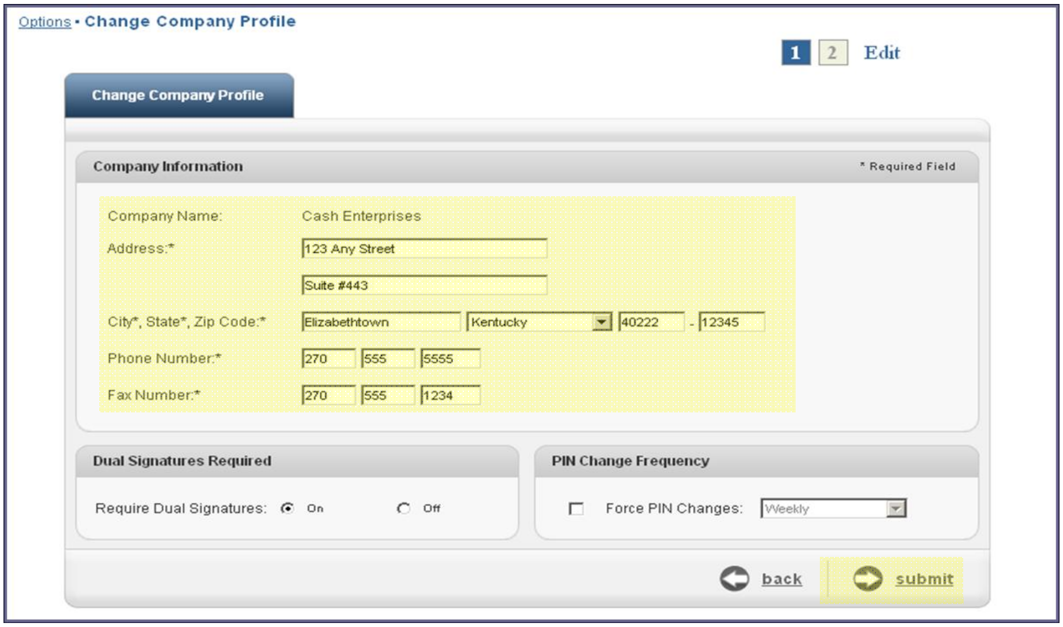
Change Company Profile



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.

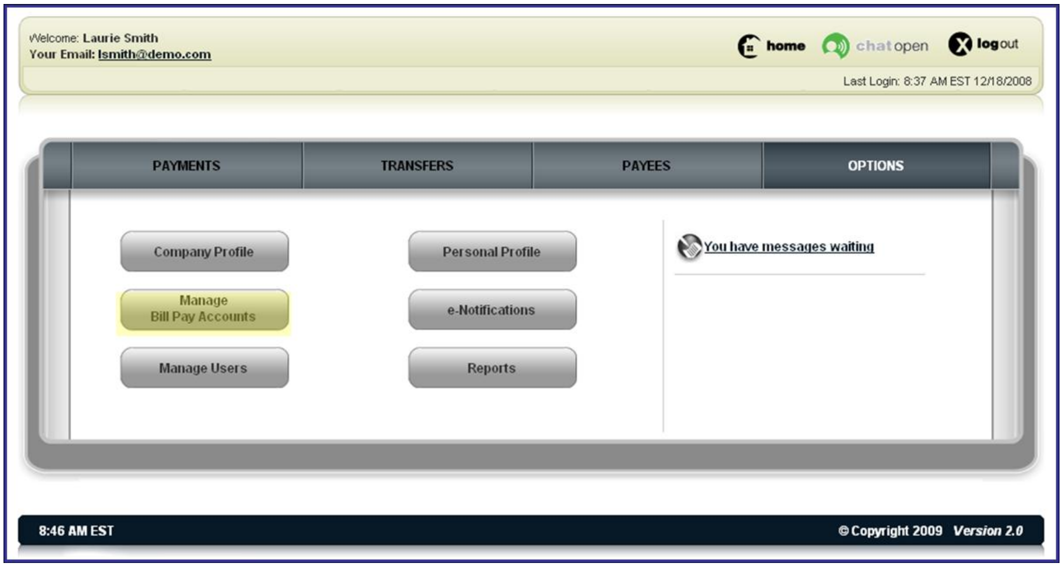


The **Change Company Profile** screen allows you to update your company's:

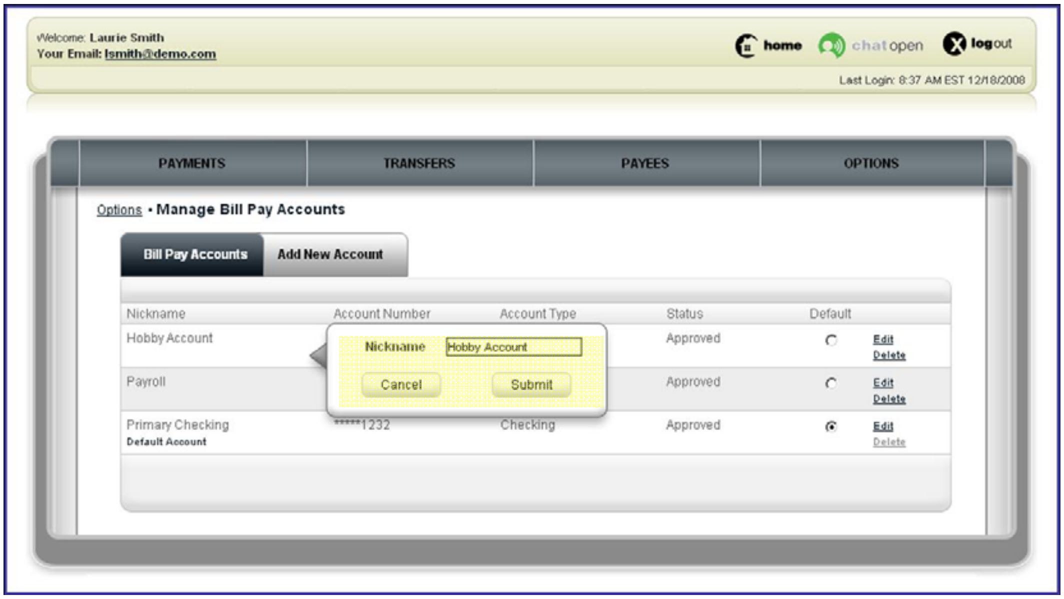
- Street address
- City
- State
- Zip code
- Phone number
- Fax number
- Requirement for dual signatures

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

Manage Bill Pay Accounts



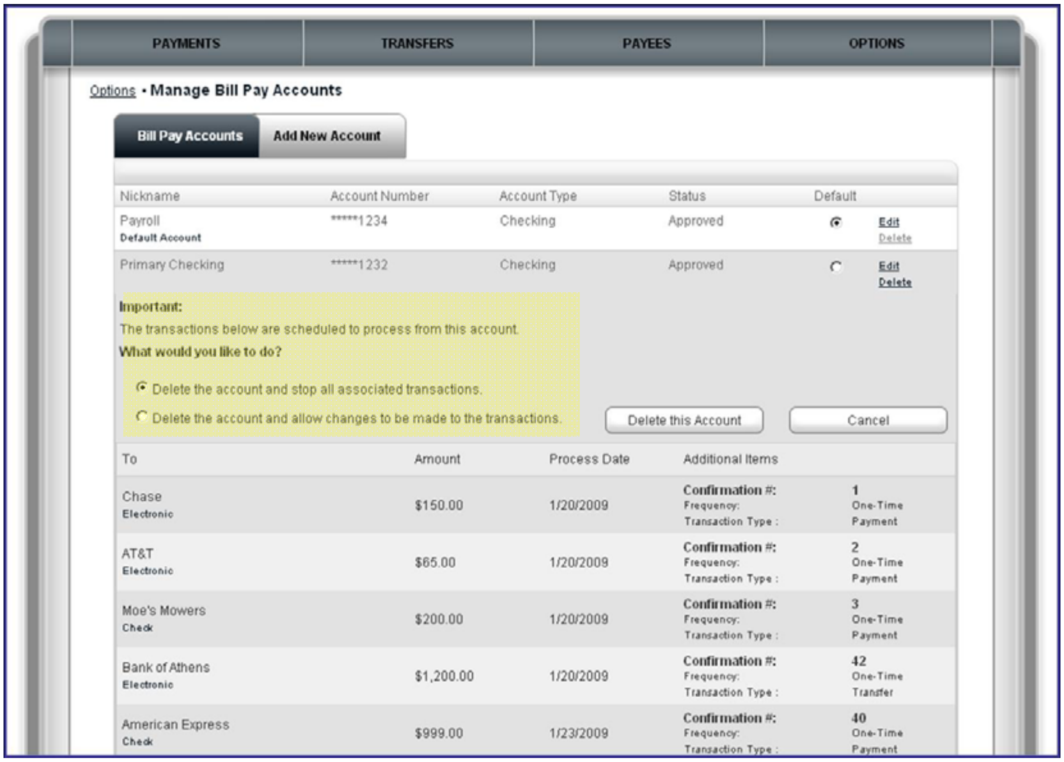
Click the **Manage Bill Pay Accounts** button.



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

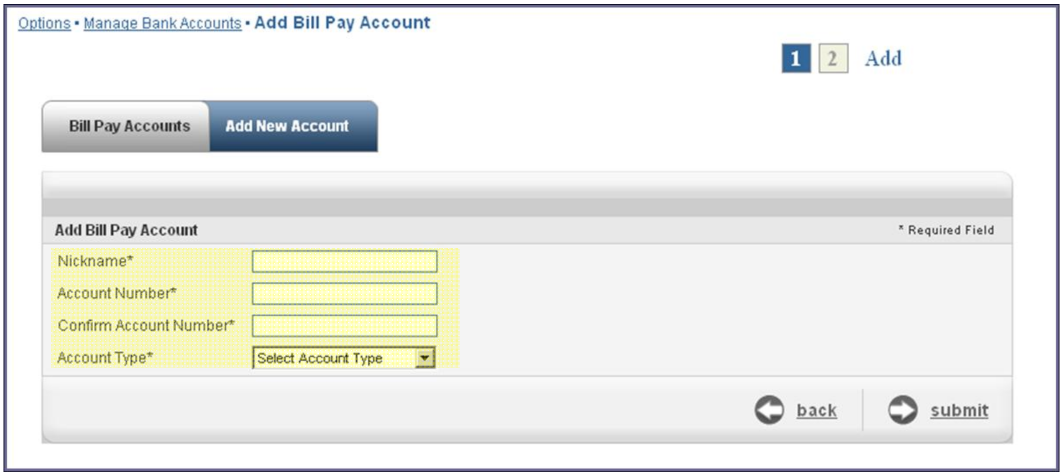
Delete Bill Pay Account

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



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.

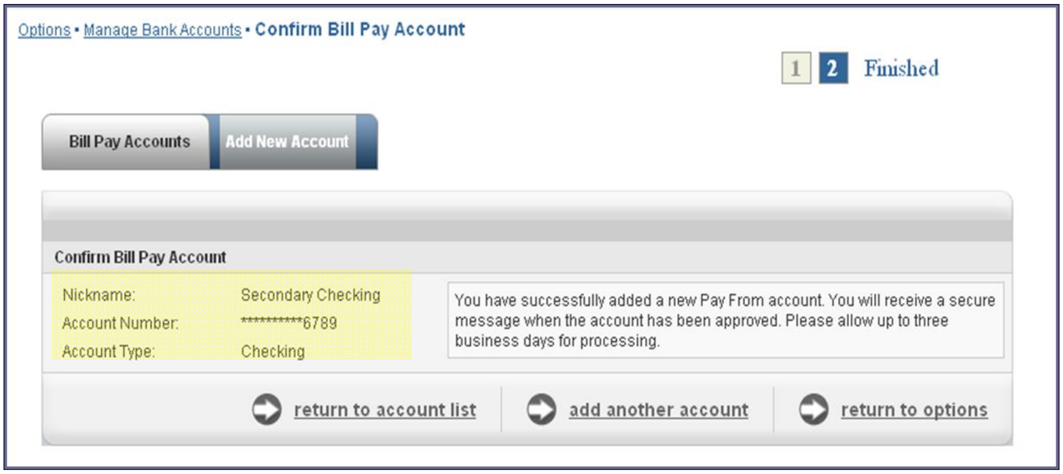
Add Bill Pay Account



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.



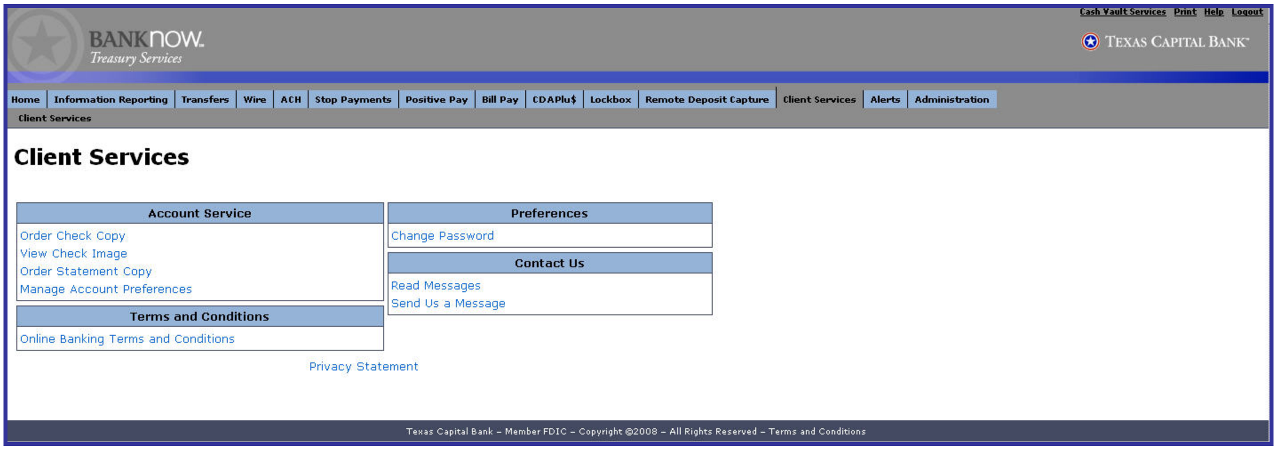
The **Confirm Bill Pay Account** screen will appear.

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.

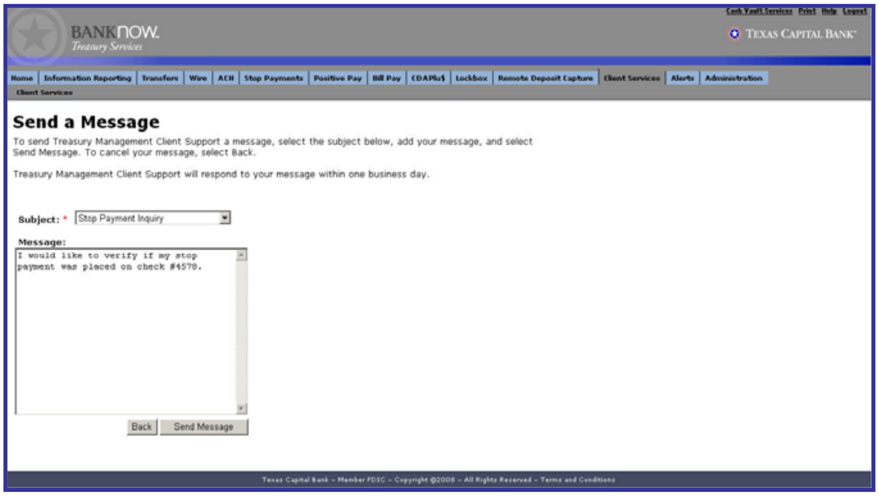


Click the **Send Us a Message** link. The **Send a Message** screen will appear.

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

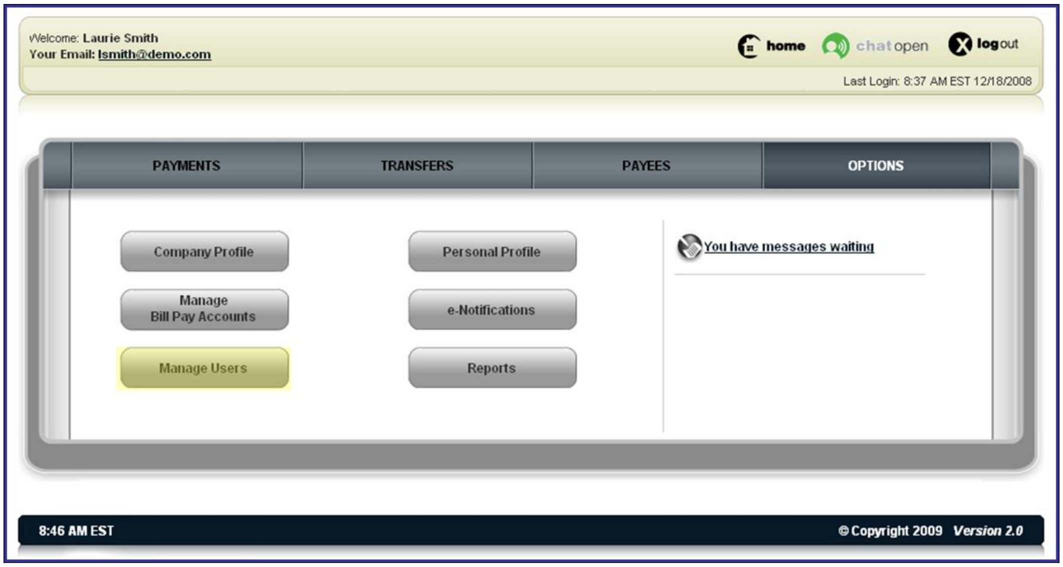
Click the **Send Message** button.



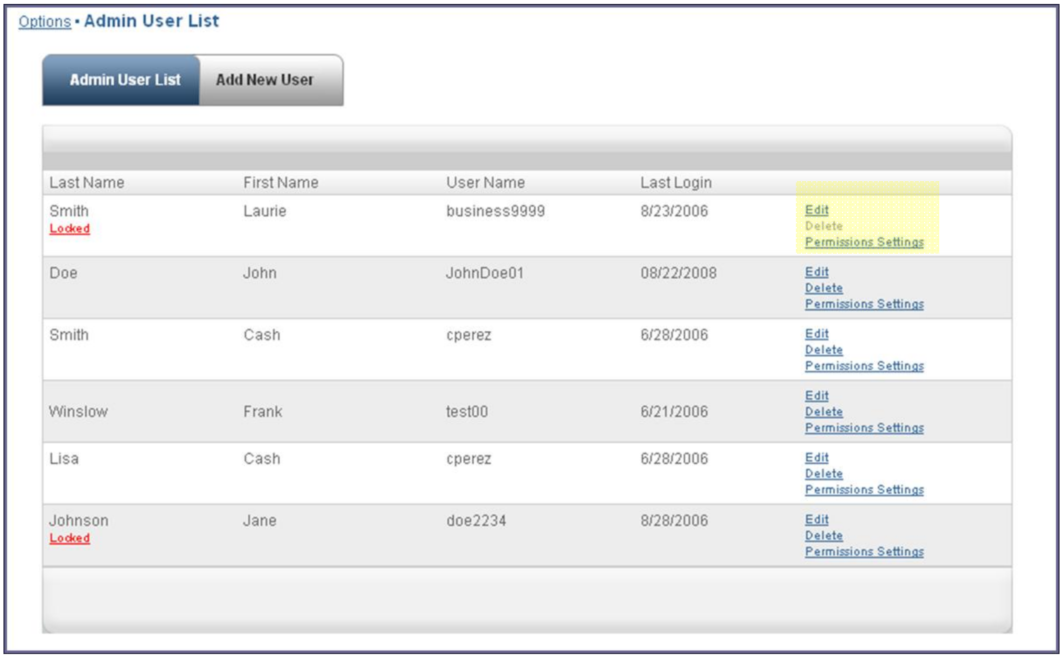
Once Treasury Management Client Support has received your request, you will be notified when the sub user has been added. Upon receiving the notification, you will be able to manage bill pay entitlements for your sub users.

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

Managing an Existing User

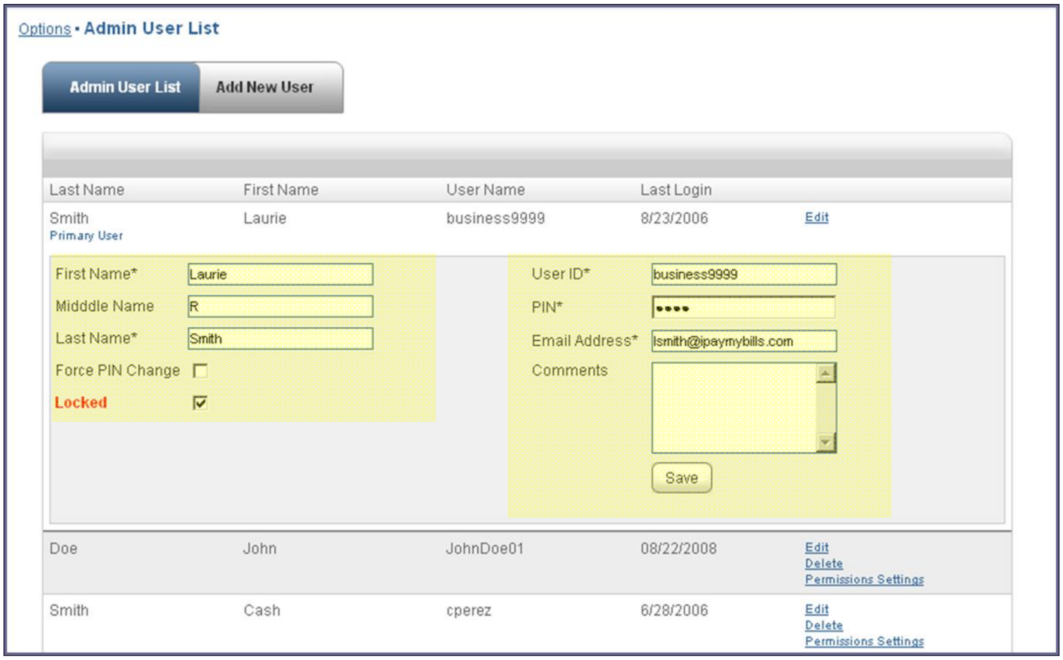


With the correct permissions you will have the ability to **Manage Users** access to the business bill pay account. Click the **Manage Users** button.



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

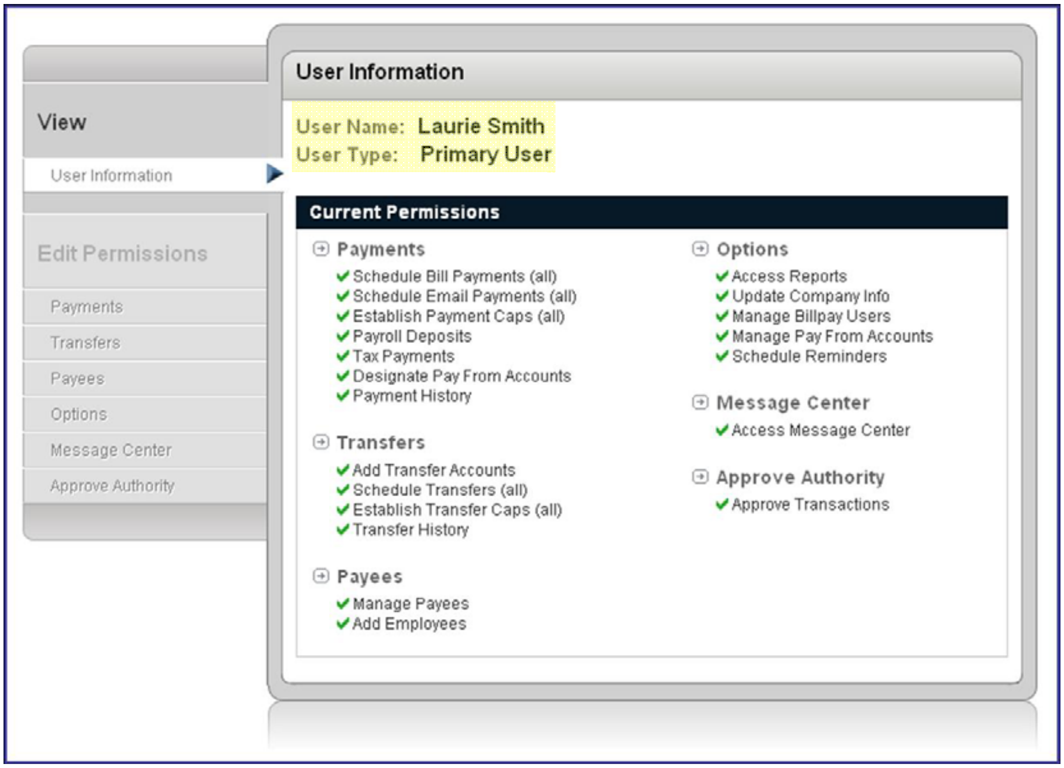


With the correct permissions you will have the ability to **Manage Users** access to the business bill pay account. Click the **Edit** link. The **Admin User List** screen will appear.

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



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

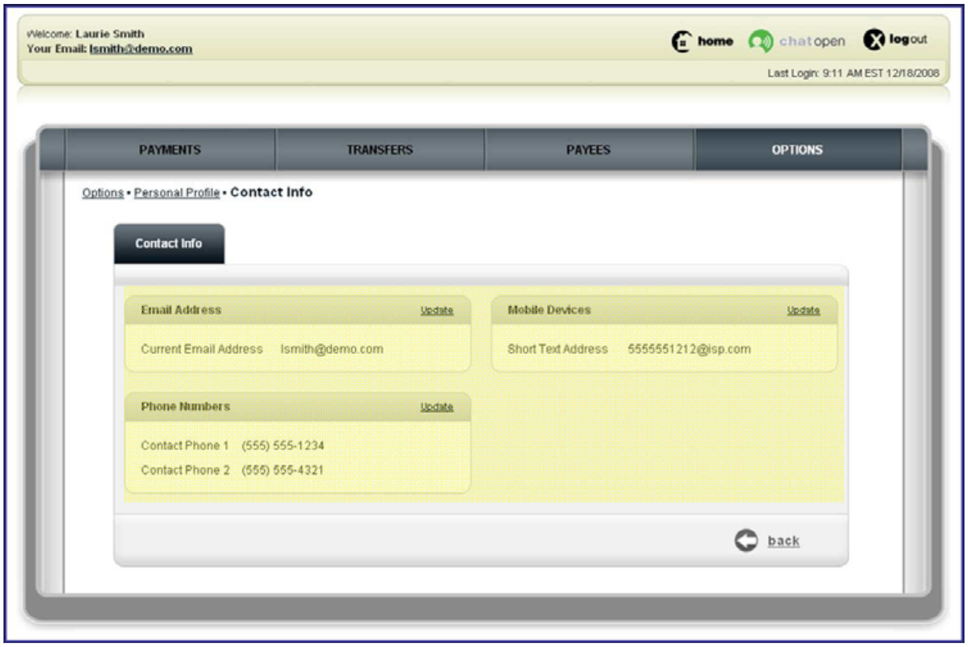
You will see the current permission available for that user. Permissions are divided into separate categories that include:

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

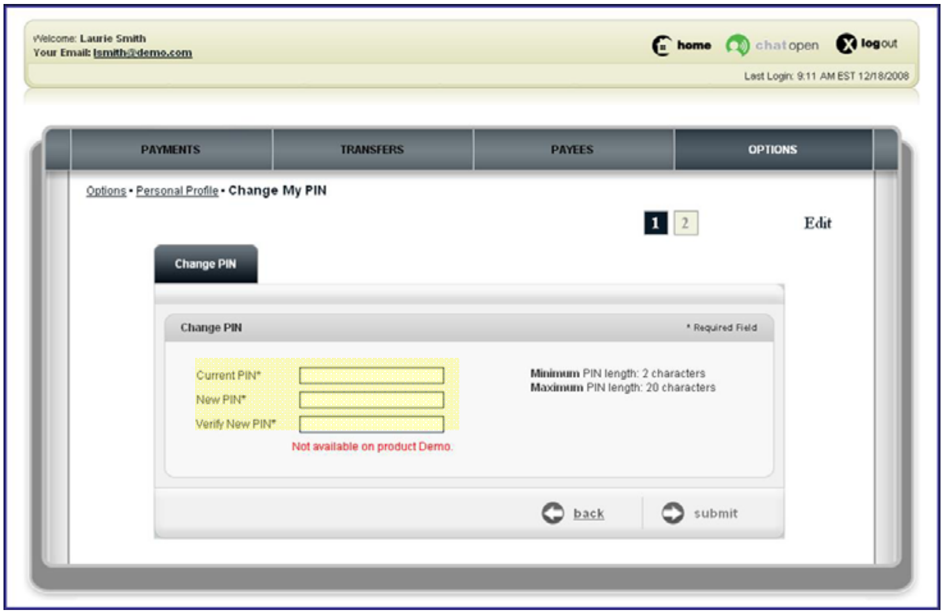
To grant new permissions, or take away permissions, select the **Edit User Permissions** button.

Personal Profile

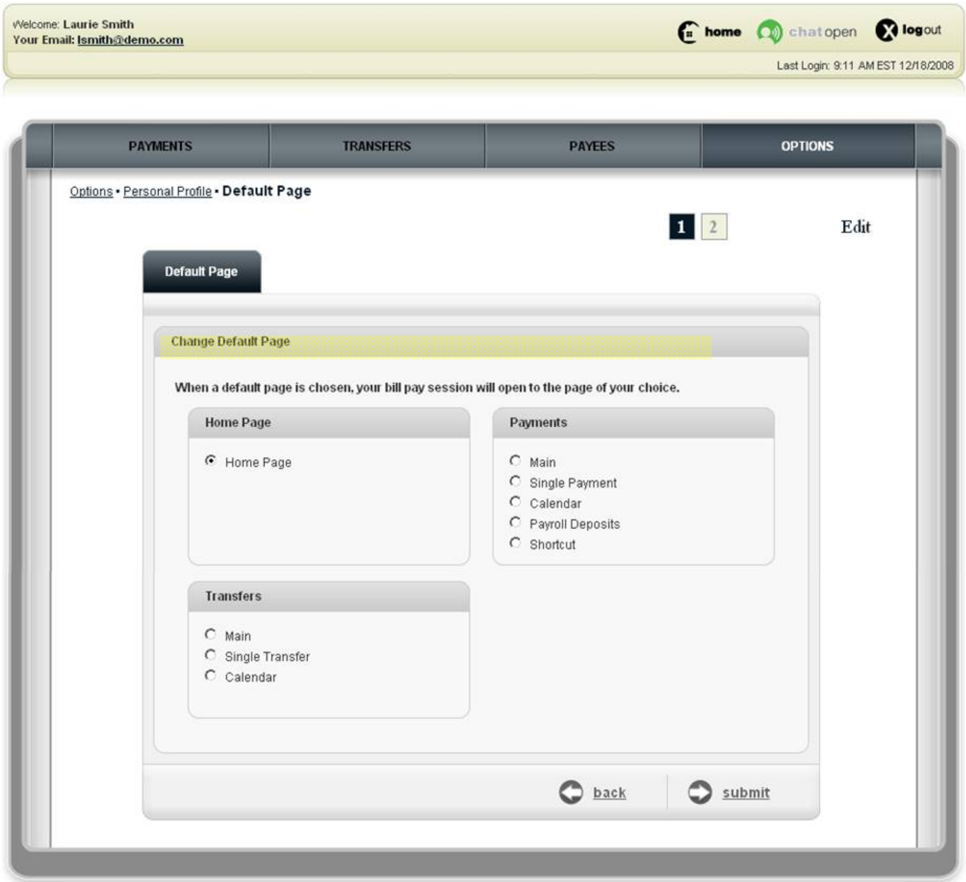
From the **Personal Profile** screen you can view your personal contact information, change your default page, and manage your Challenge Prompts.



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



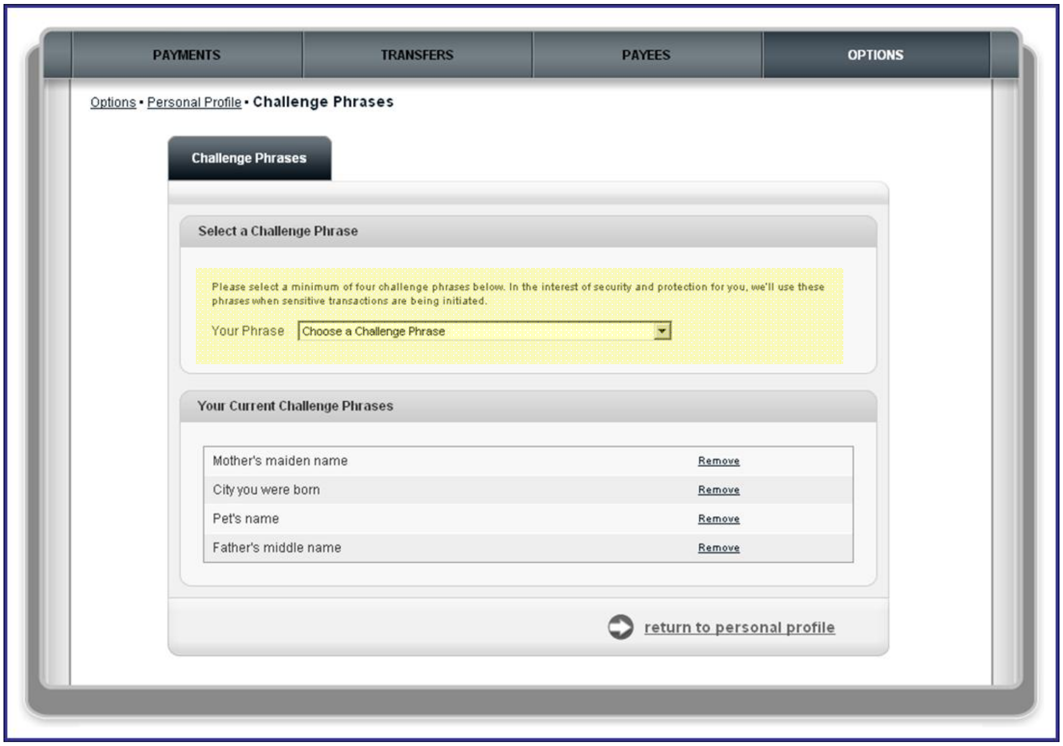
Changing your Default Page



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**.

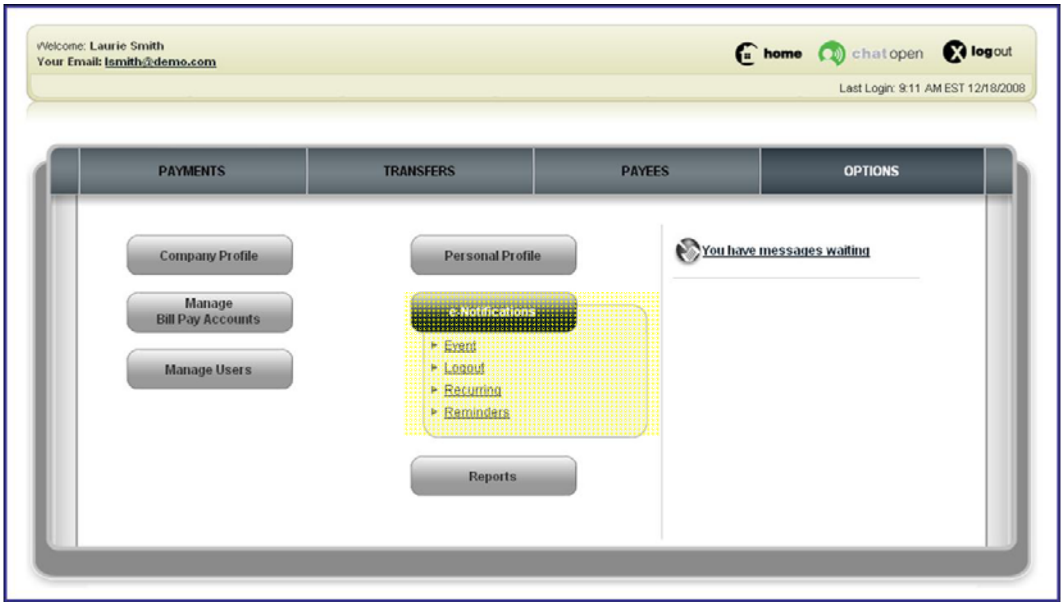
After selecting the new default page, click the **Submit** button. The changes will take effect at your next login.

Challenge Phrases



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.

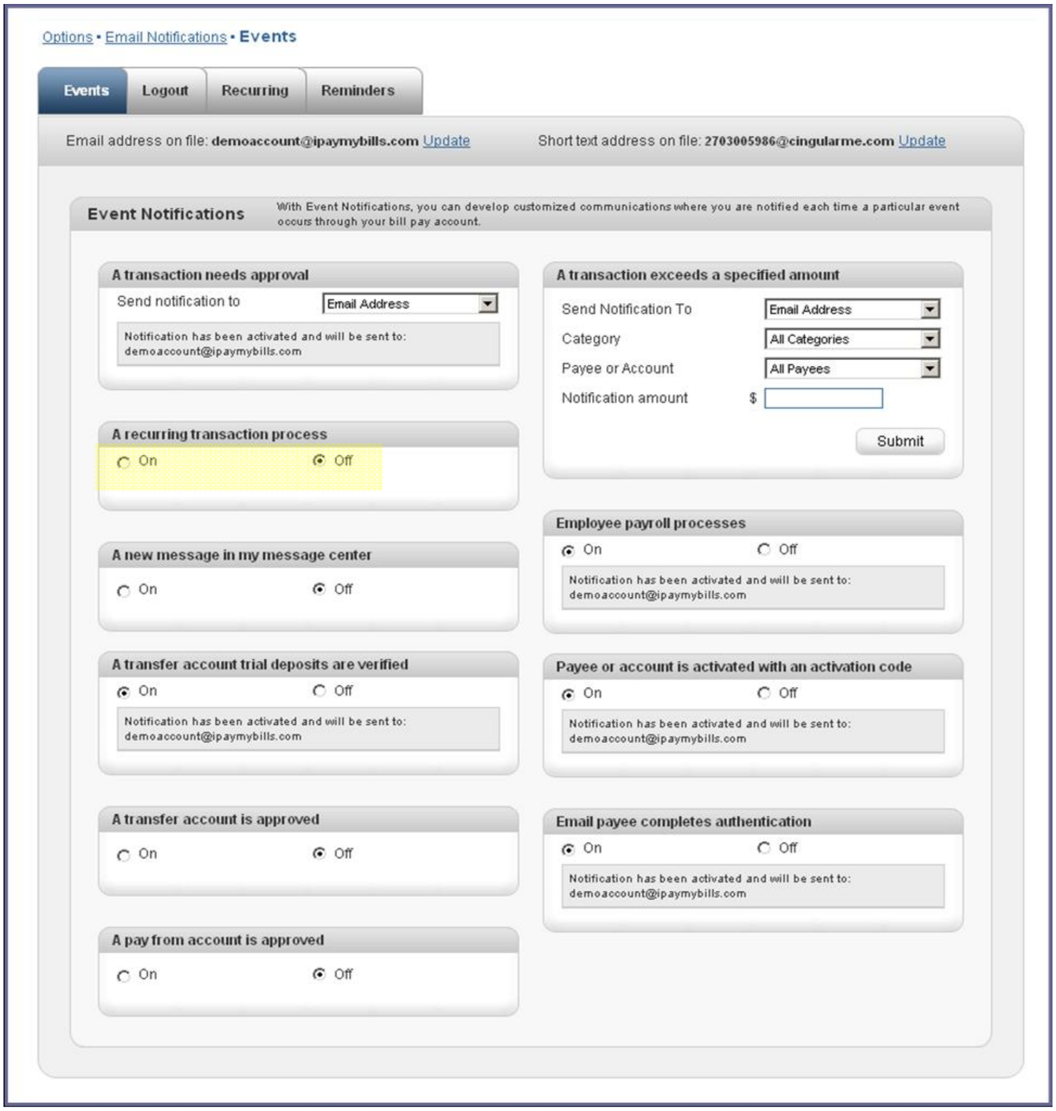
e-Notifications



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

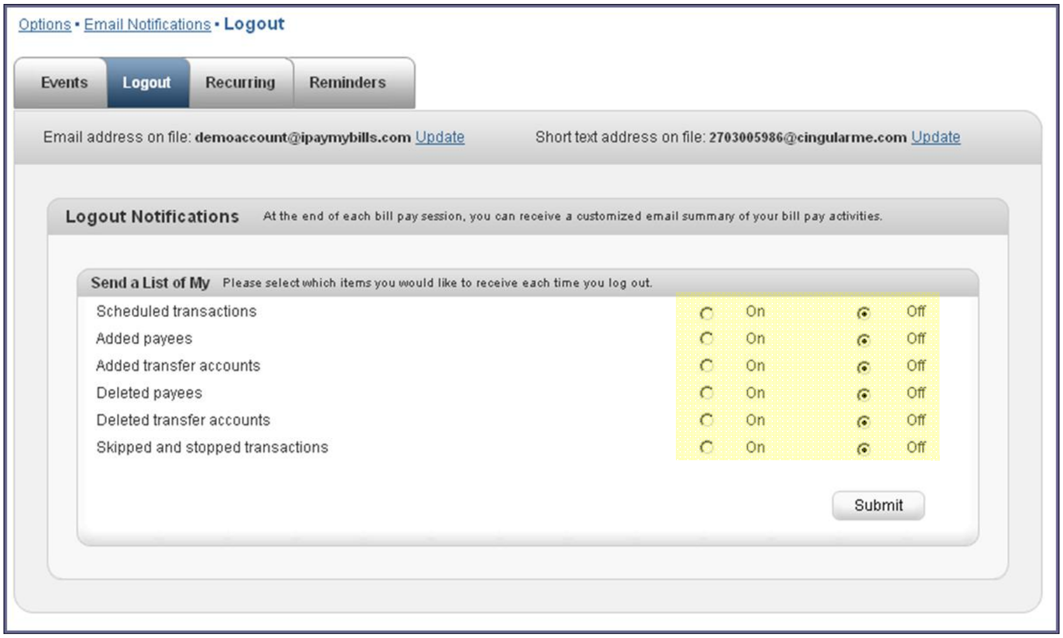
- **Event** notifications
- **Logout** notifications
- **Recurring** notifications
- **Reminders**

Event Notifications



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

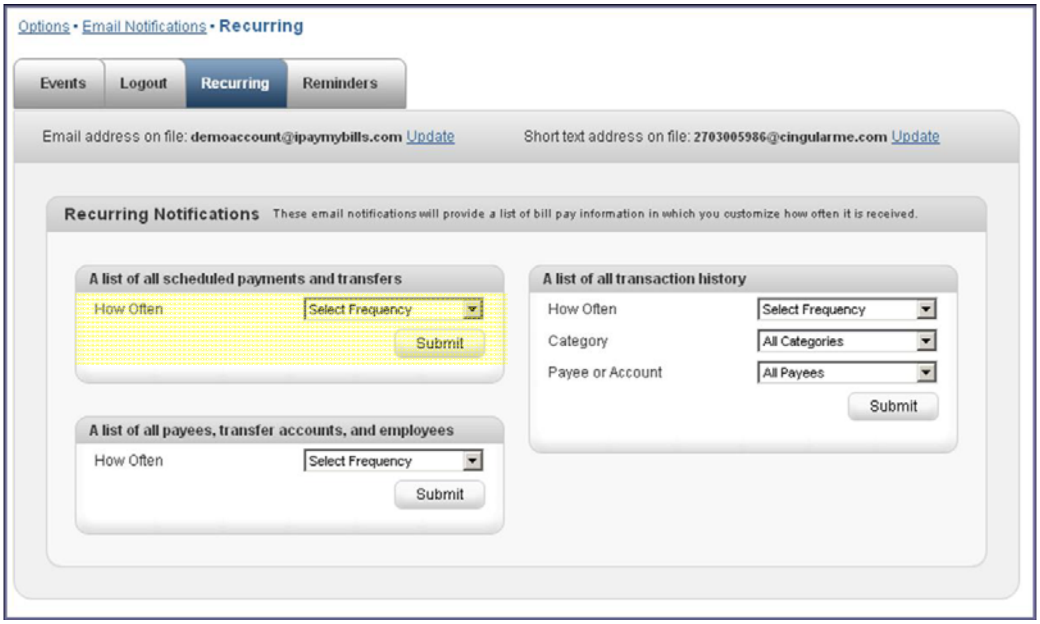


All **Logout Notifications** are sent after you log out of your business bill pay session. Select **On** or **Off** for each notification.

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

Click **Submit** to save your changes.

Recurring Notifications



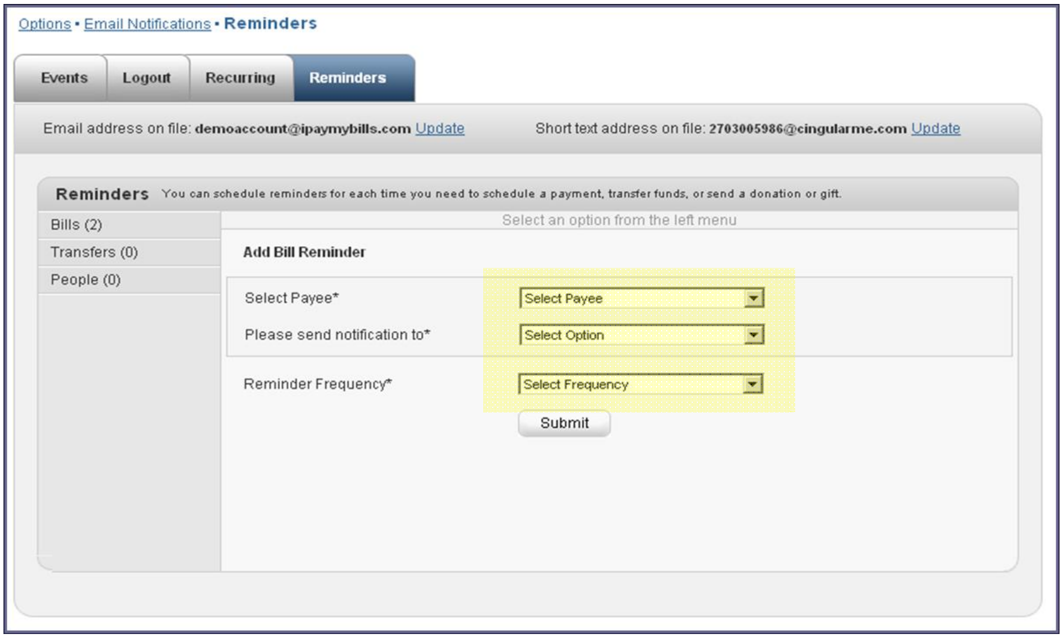
You have the ability to receive **Recurring Notifications**.

- 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.

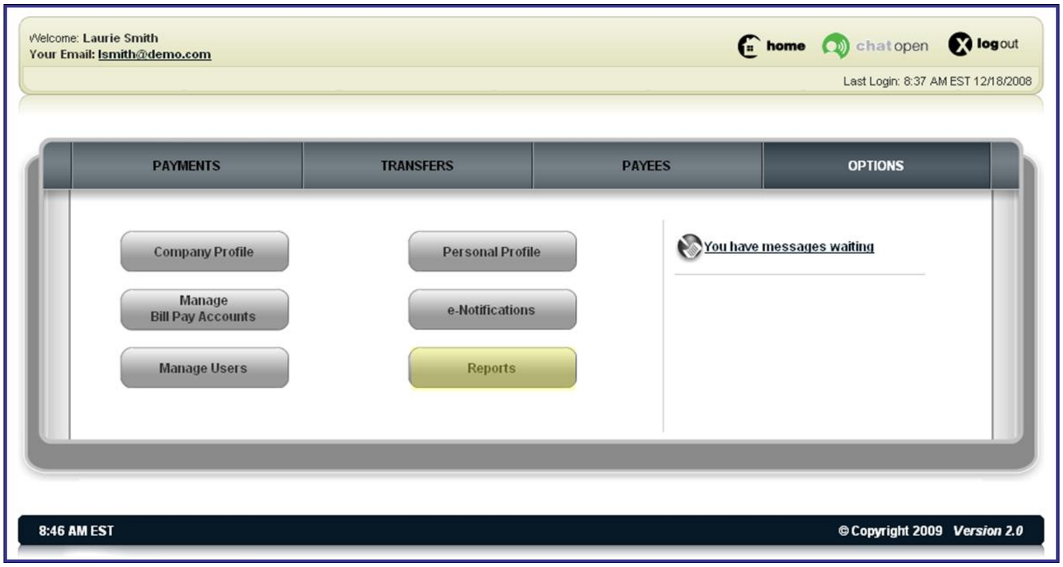
Click **Submit** to save your changes.

Reminders

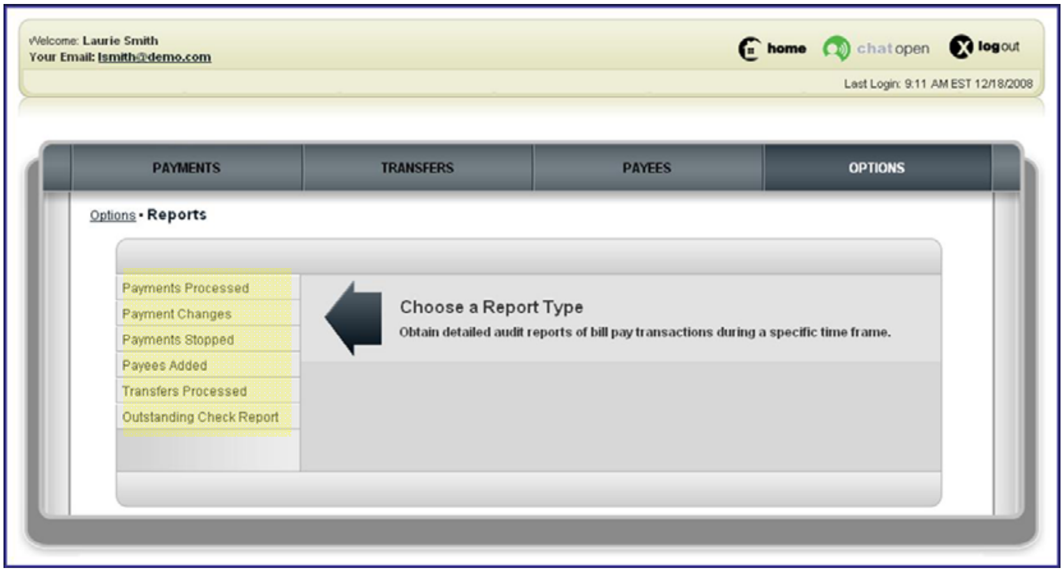


Reminders can be scheduled to remind you to schedule a bill payment, transfer funds, or schedule a payment to an individual.

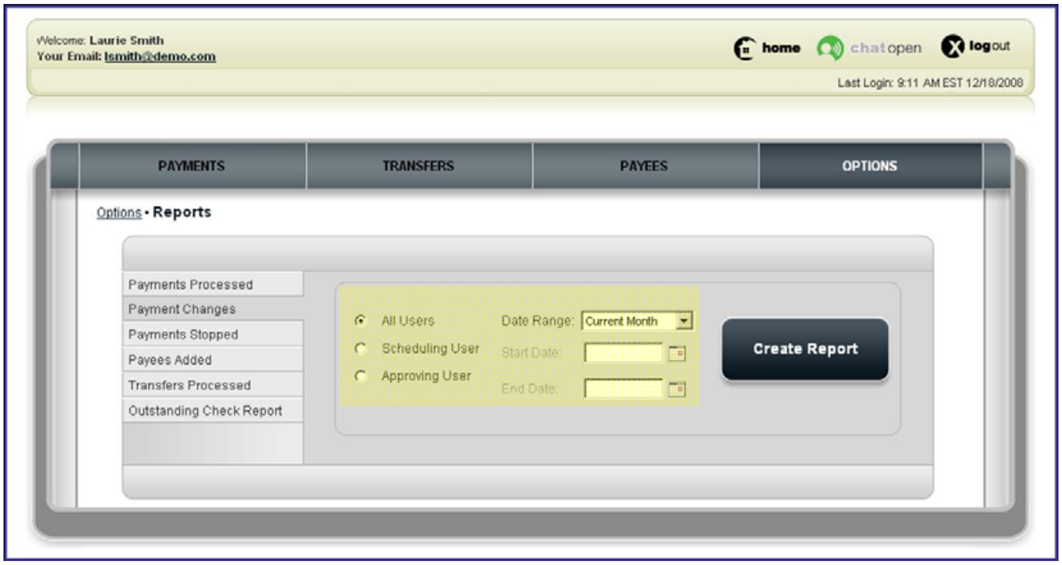
Reports



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**.



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**.

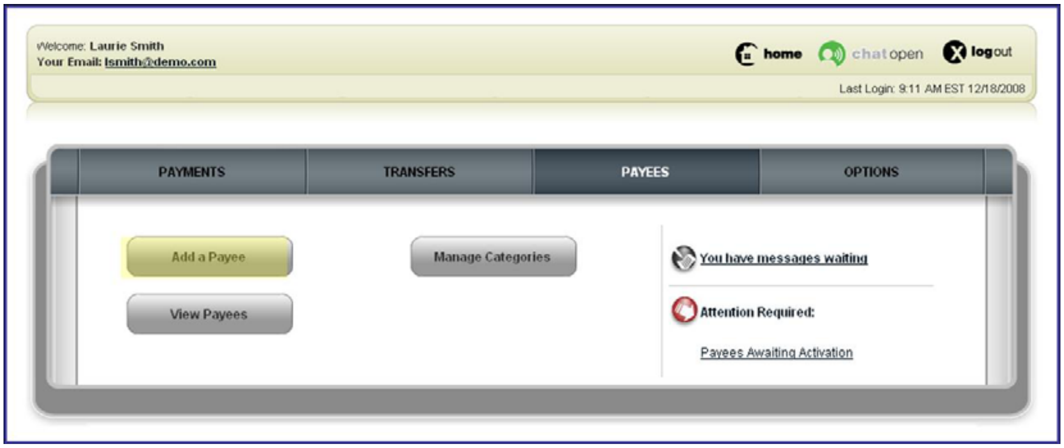
Next, create a date range for the report.

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

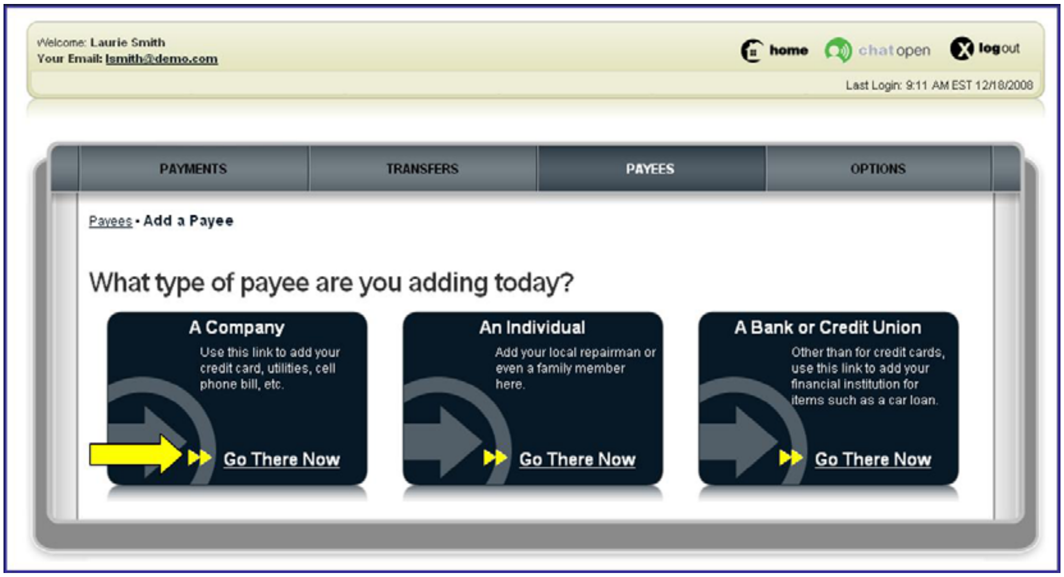
There are several functions that can be accomplished under the **Payees** tab. These functions include:

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

Add a Payee



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

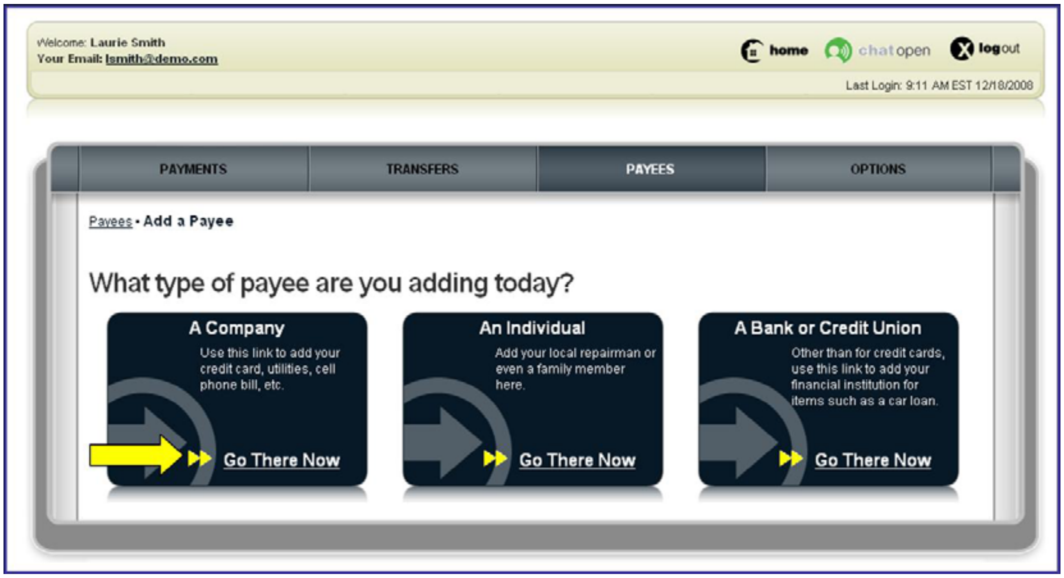


From this screen choose to add:

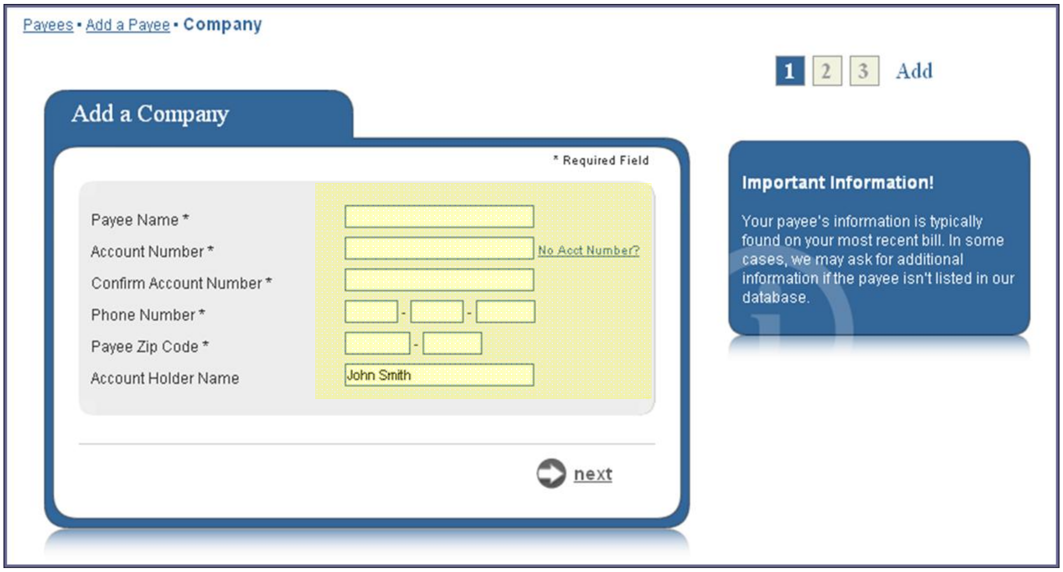
- **A Company**
- **An Individual**
- **A Bank or Credit Union**.

Add a Company

Click the **Add a Company** button.



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



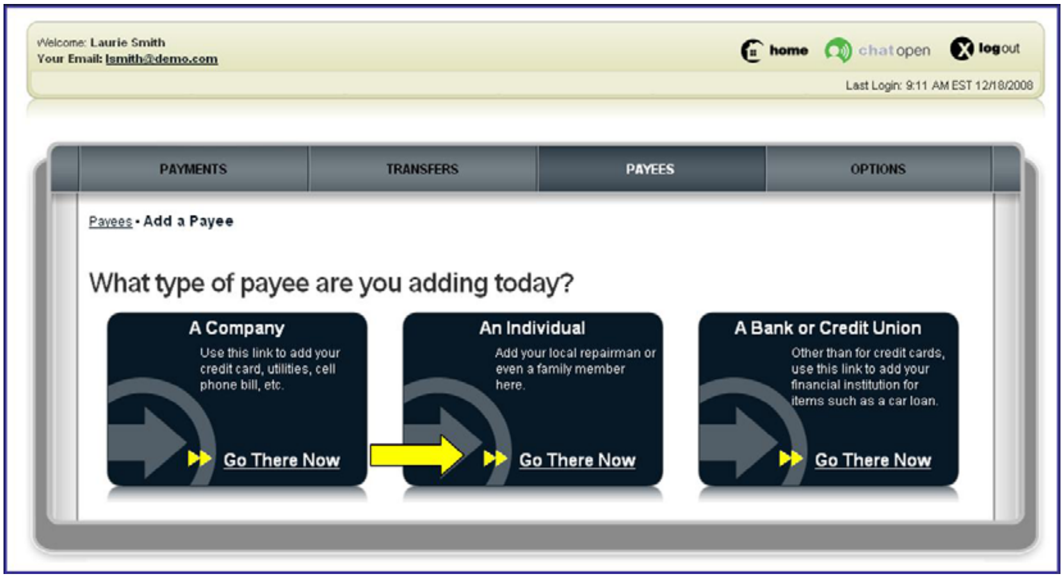
Input:

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

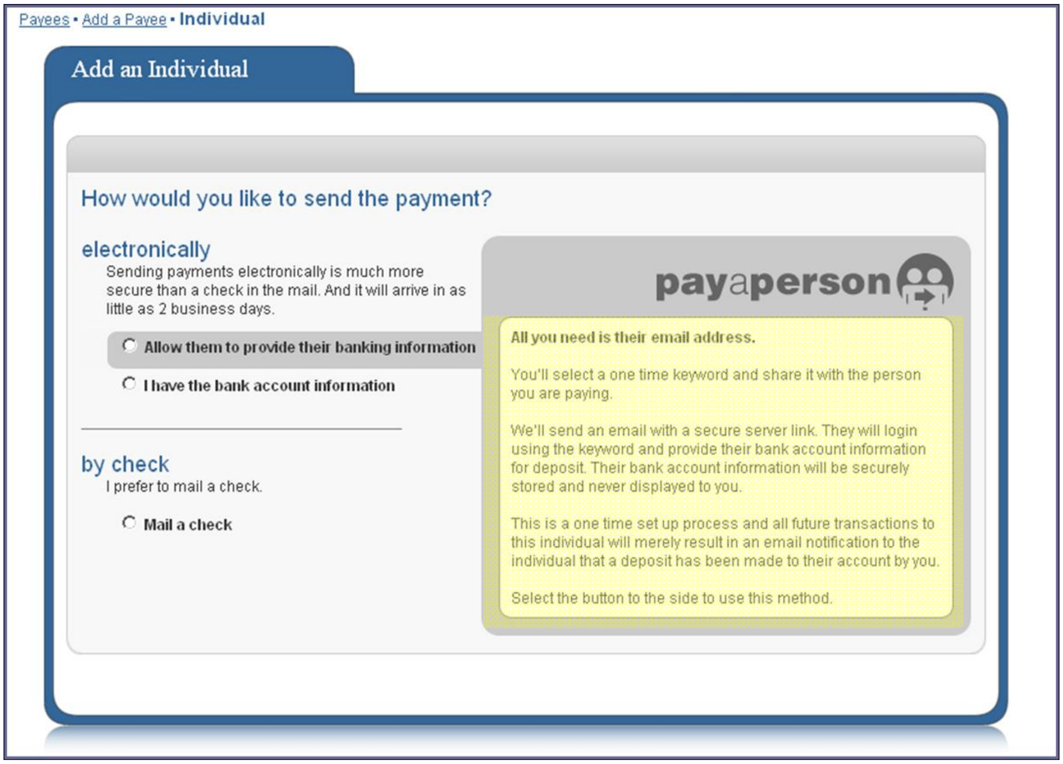
Click the **Next** button. Review the information, and submit for approval.

Add an Individual

Click the **An Individual** button.

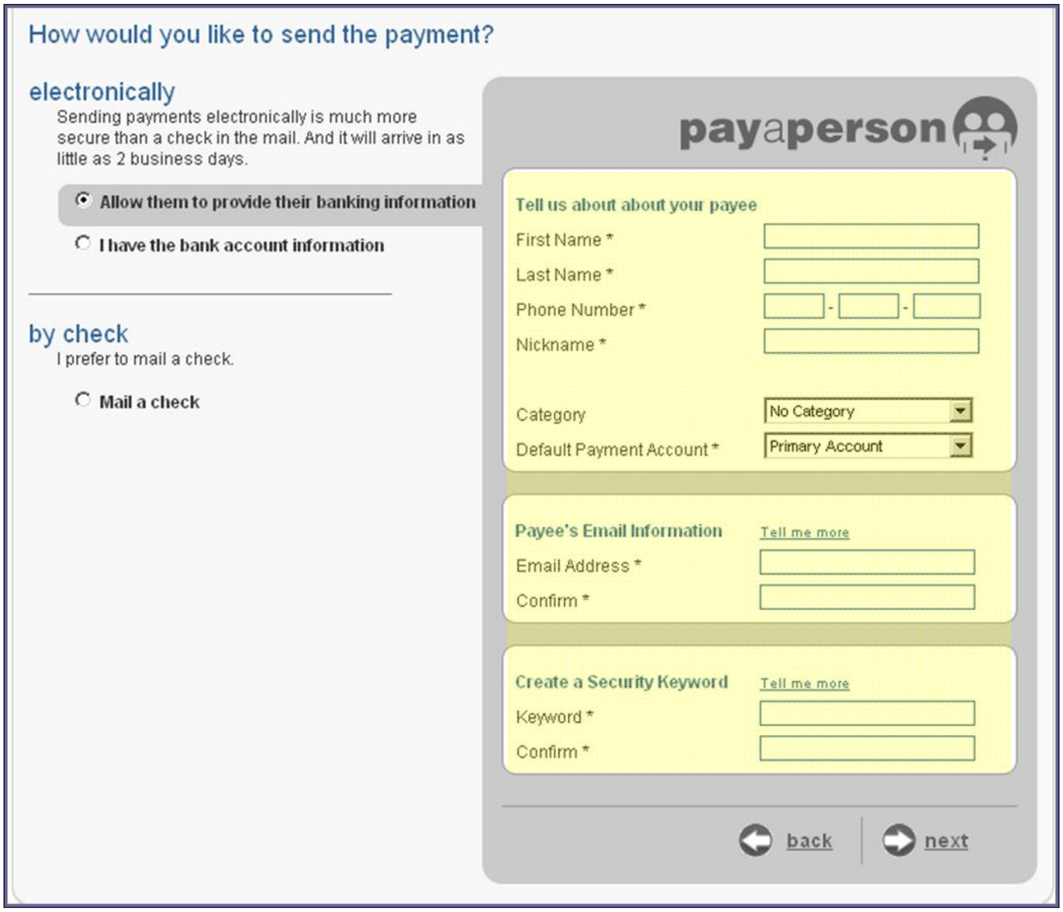


The **Add an Individual** screen will display.

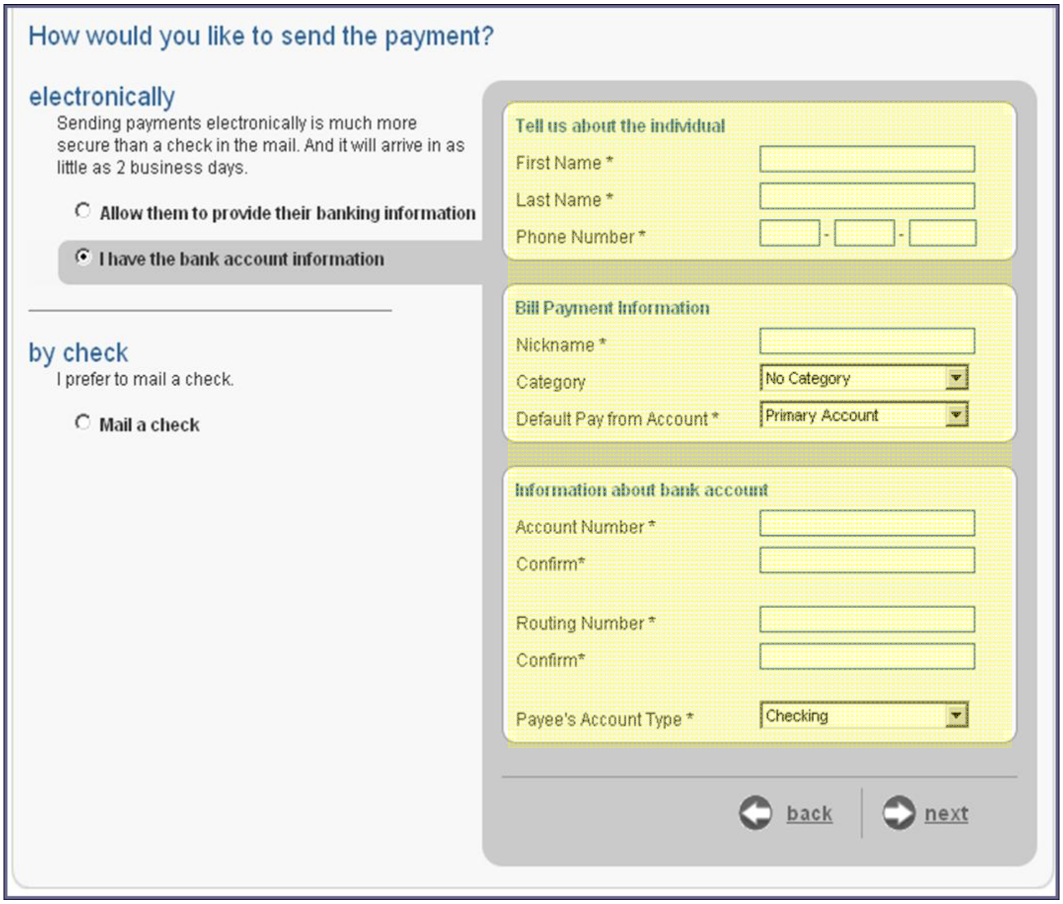


From this screen determine how the payee will receive their payments.

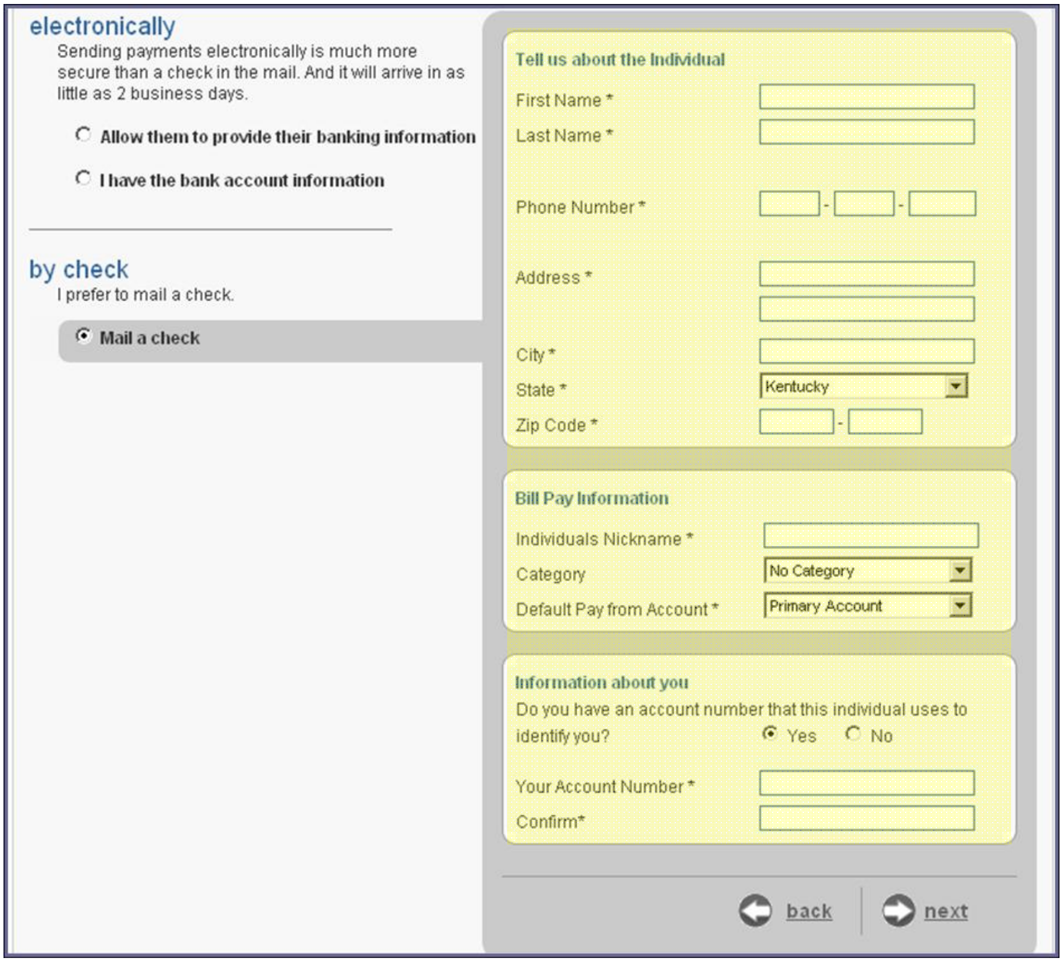
If you want the payee to enter their personal banking information, select the **Allow them to provide their banking information** option and complete the **Pay a Person** form.



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.

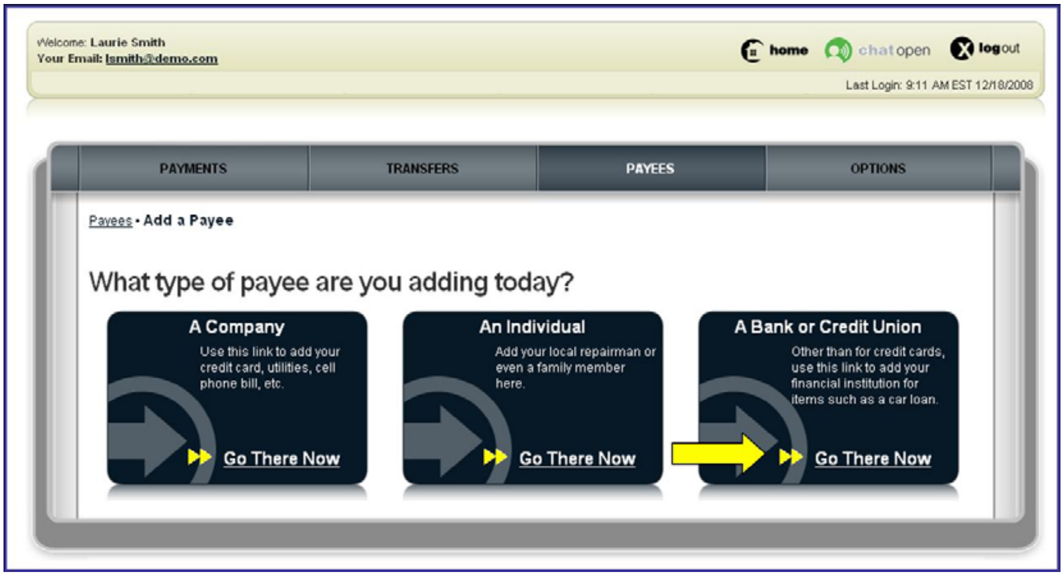


If the payment is sent by check, then select the **Mail a check** option and complete the form.

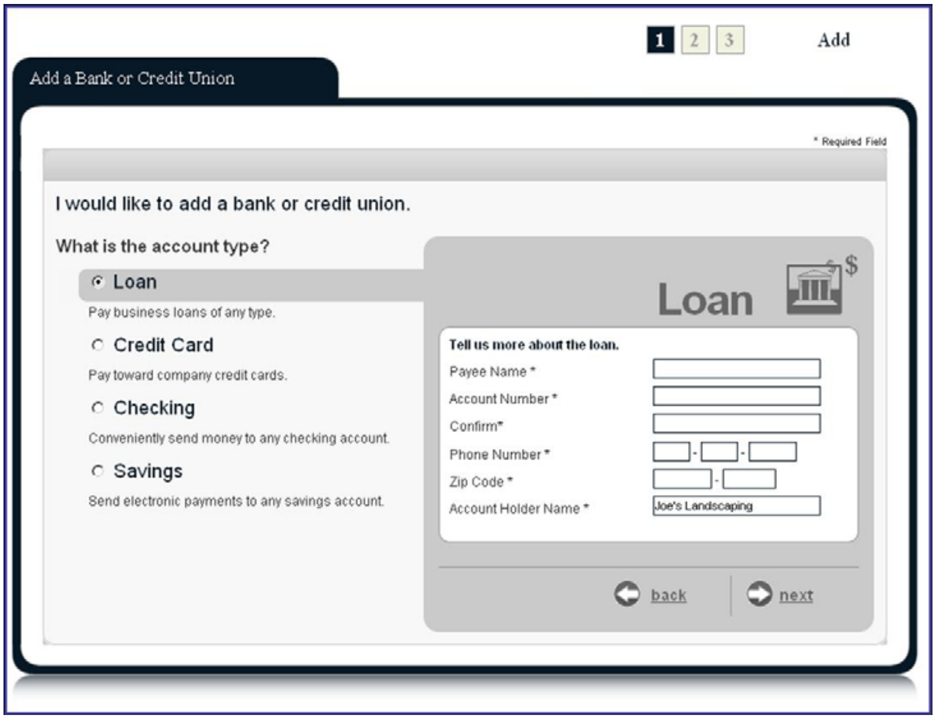


Add a Bank or Credit Union

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



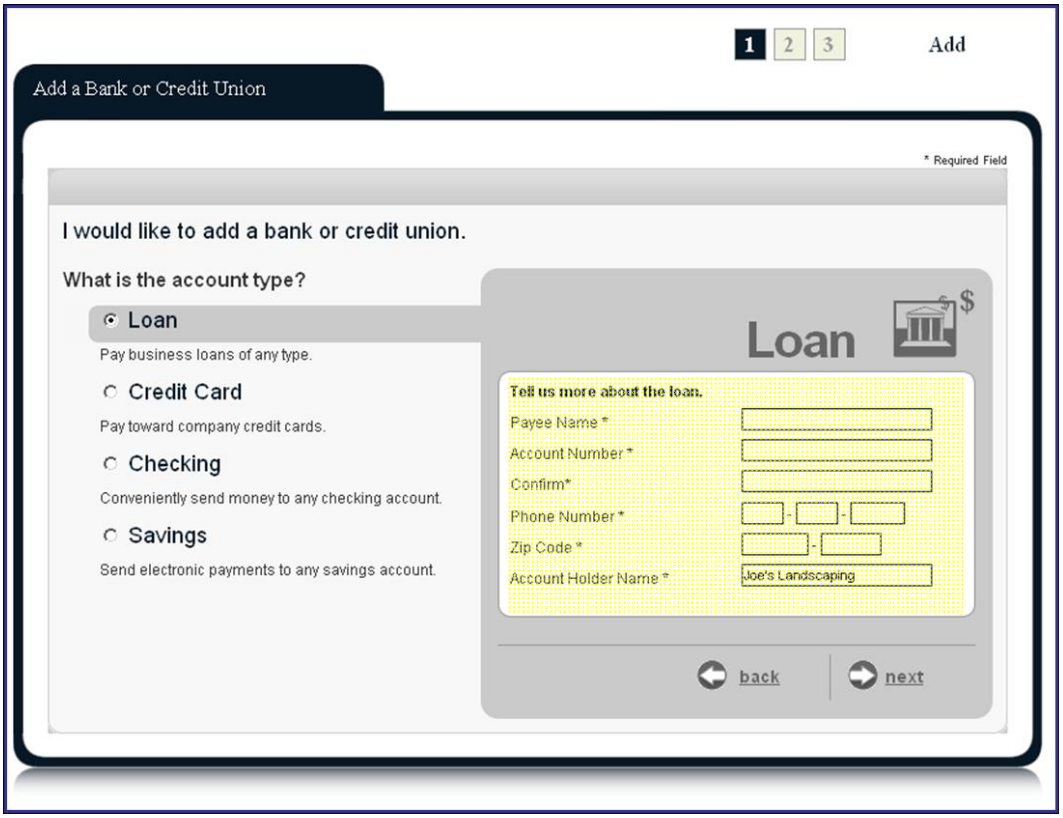
The **Add a Bank or Credit Union** screen will display.



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.

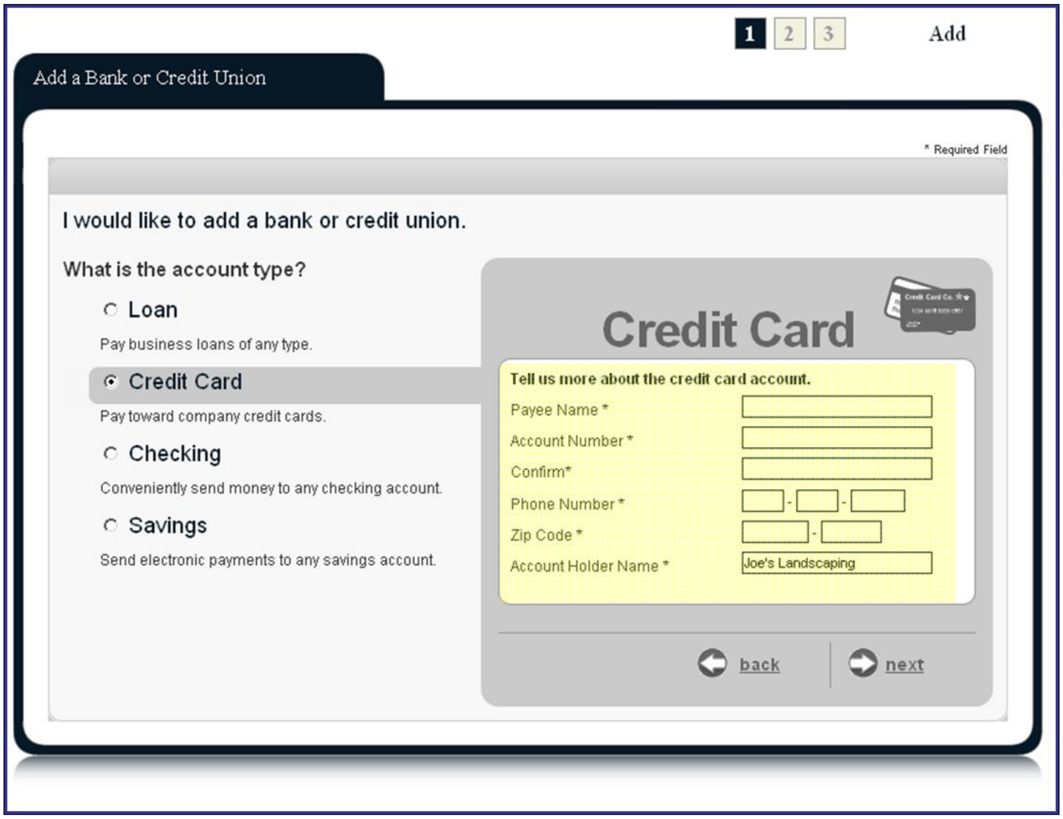
Loan Account

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



Credit Card Account

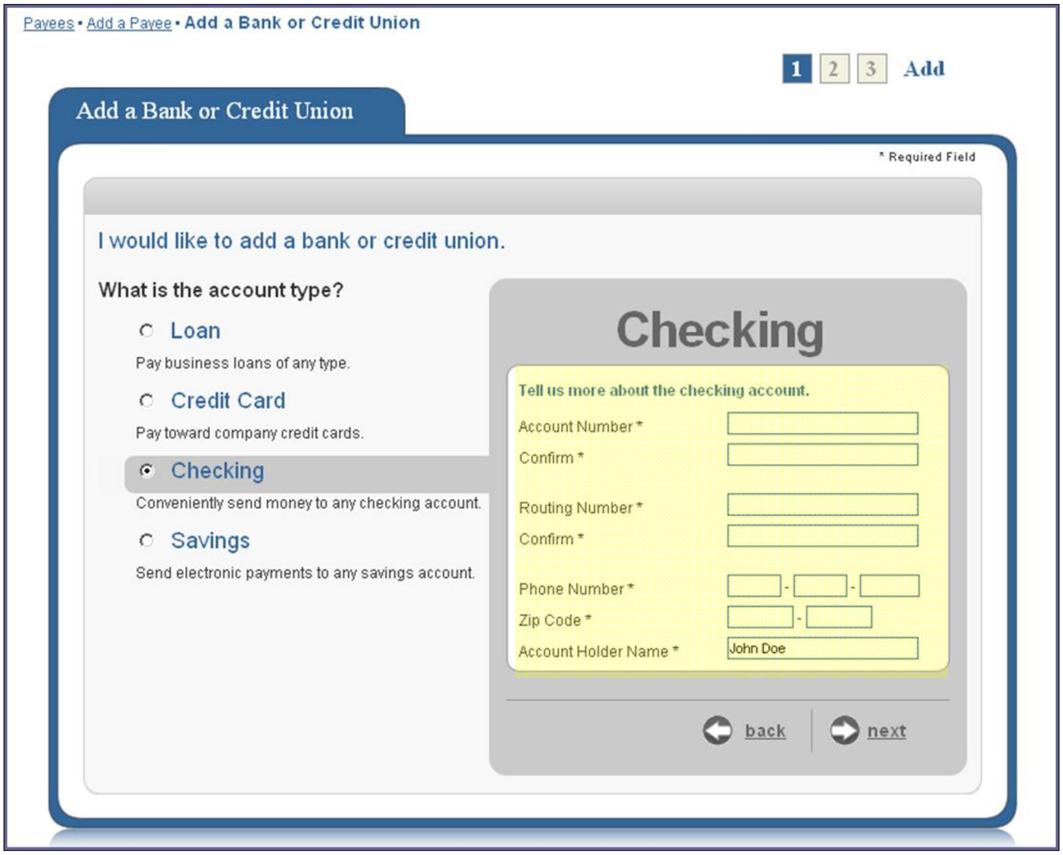
Select the **Credit Card: Pay toward company credit cards** option. Enter the required information, and click **Next** to continue.



Checking

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

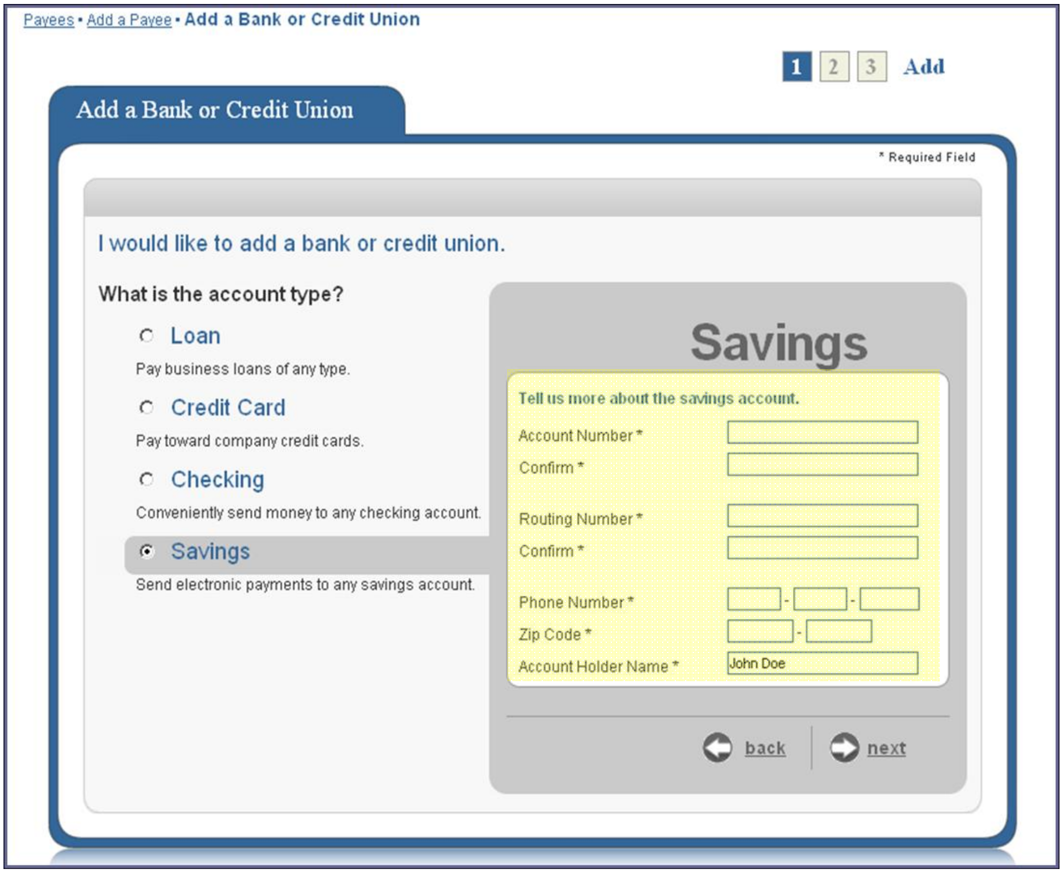
When selecting this account type, the information displayed on this screen will need to be entered and submitted when you do not have access to the **Transfers** feature. If you have access to the **Transfers** feature, you will be redirected to the **Transfers** Tab.



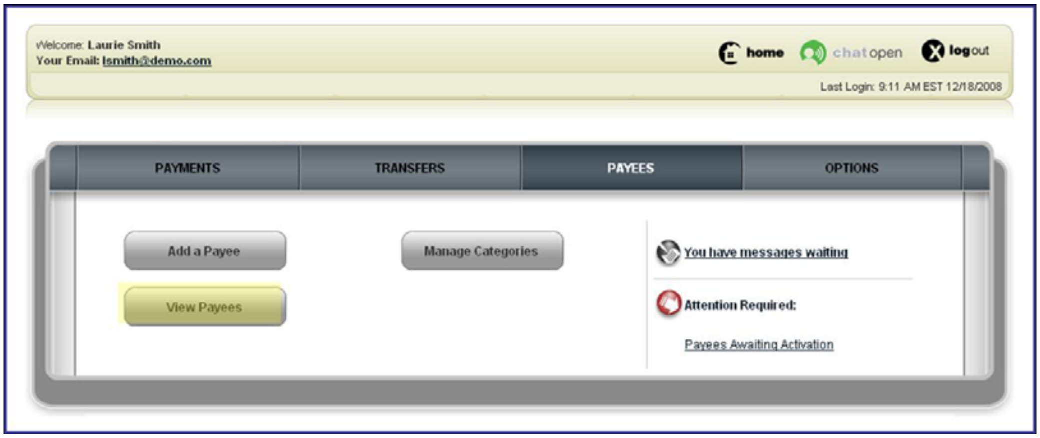
Savings

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.



View Payees

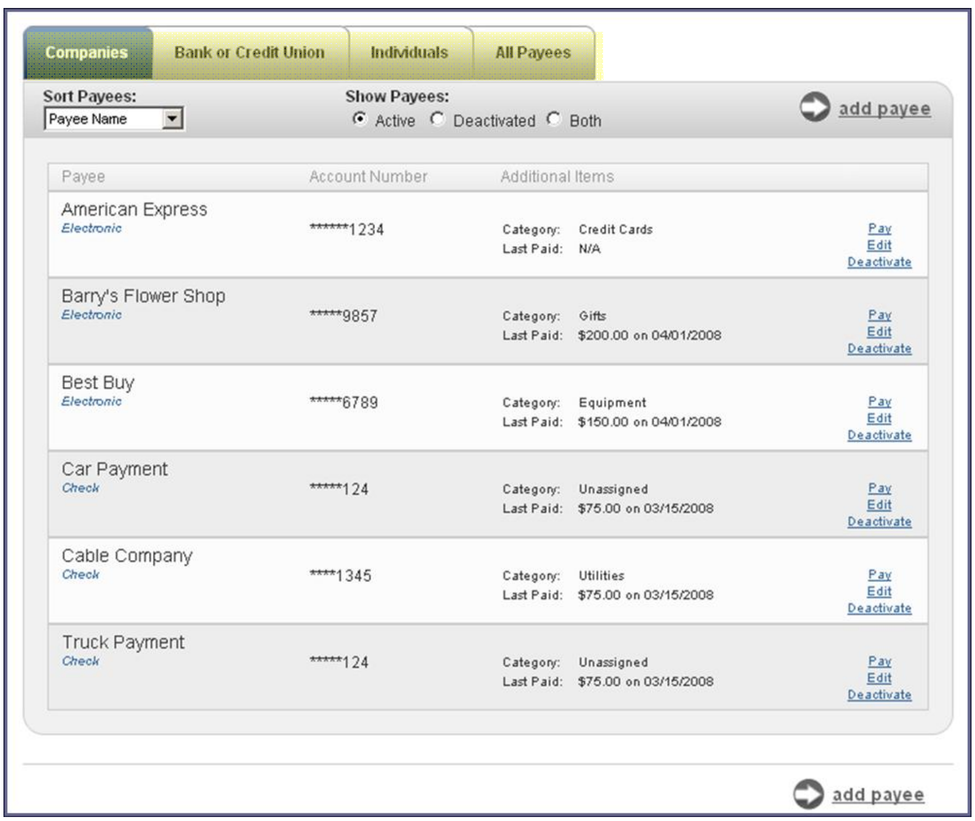


Click the **View Payees** button. The **Payees** screen will appear.

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

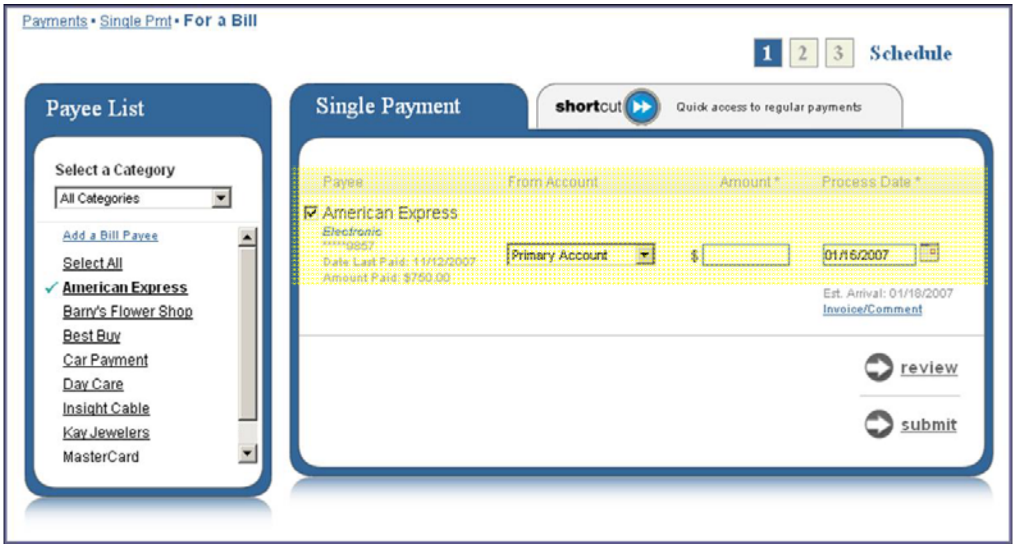
- **Companies**
- **Payees Added as a Bank or Credit Union**
- **Payees Added as Individuals**
- **All Payees**

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



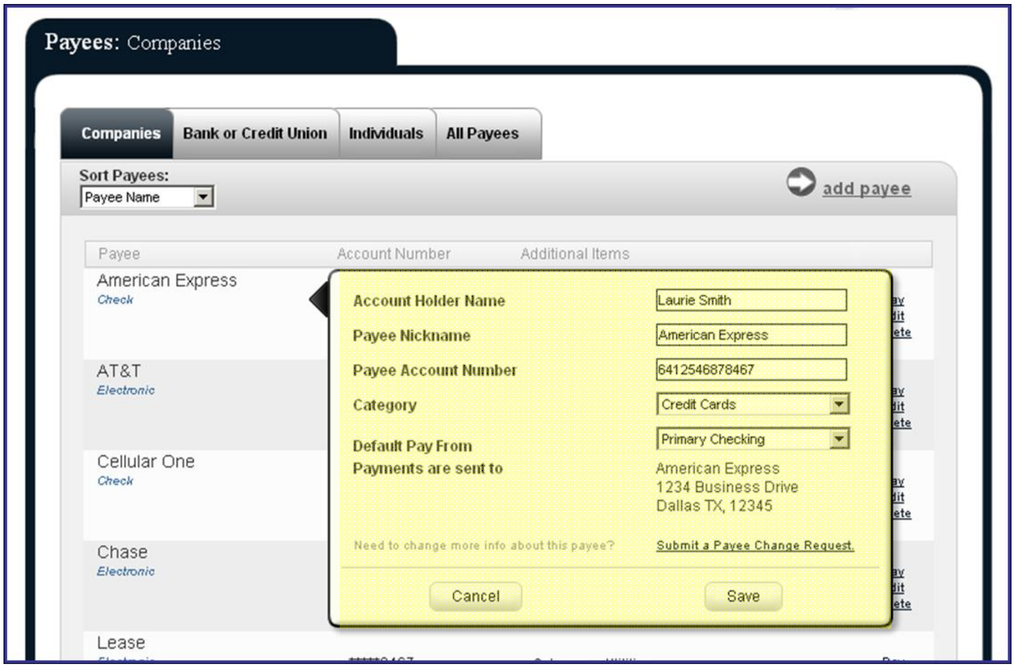
Payments

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



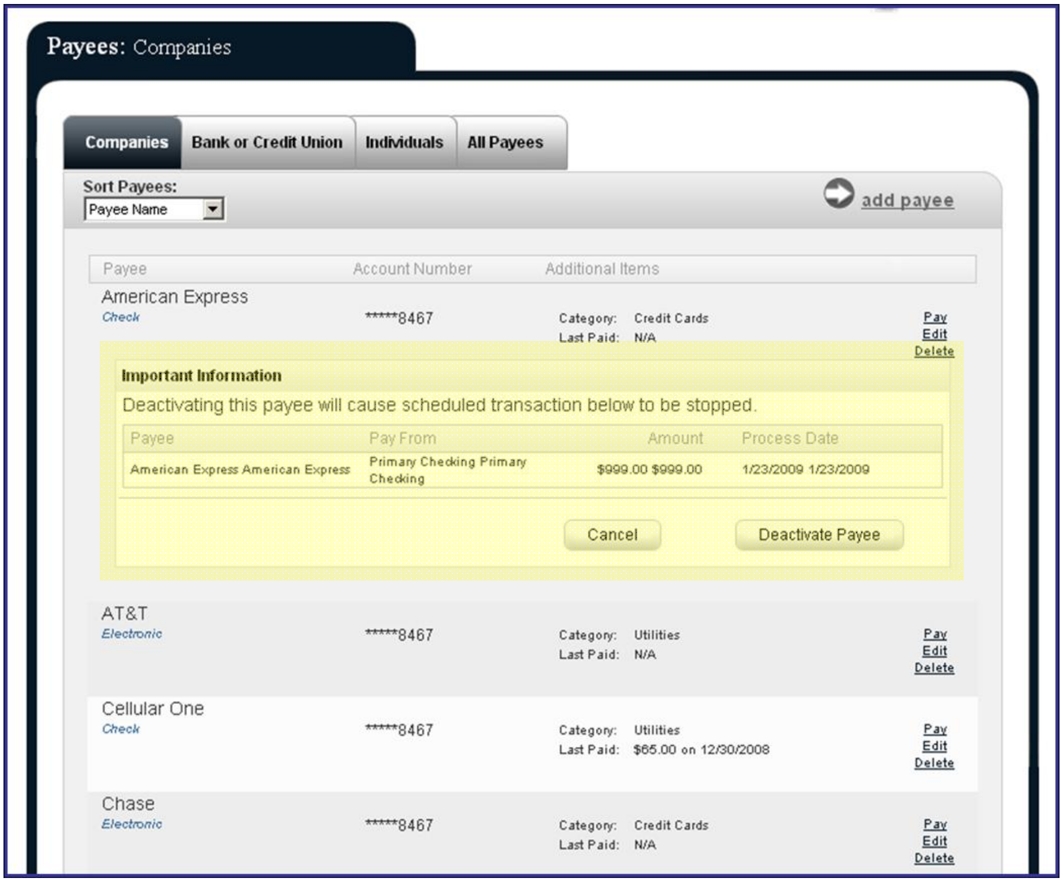
Edit

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



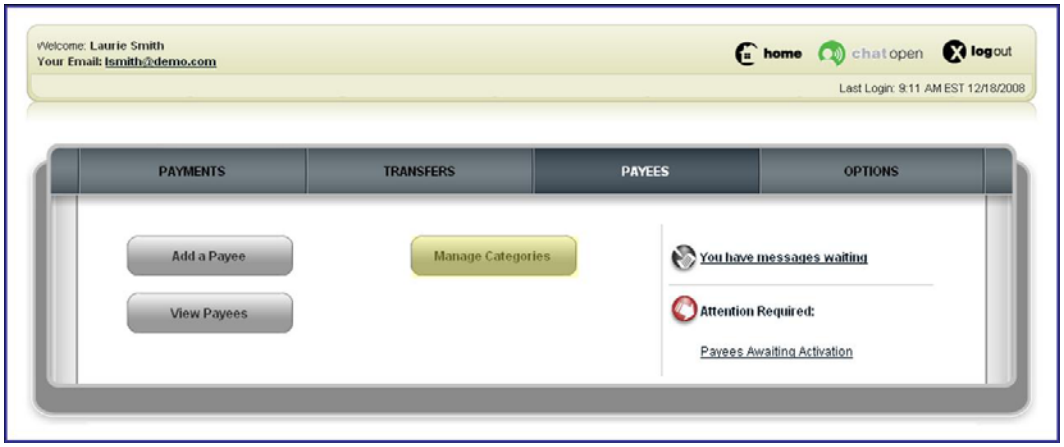
Delete

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.

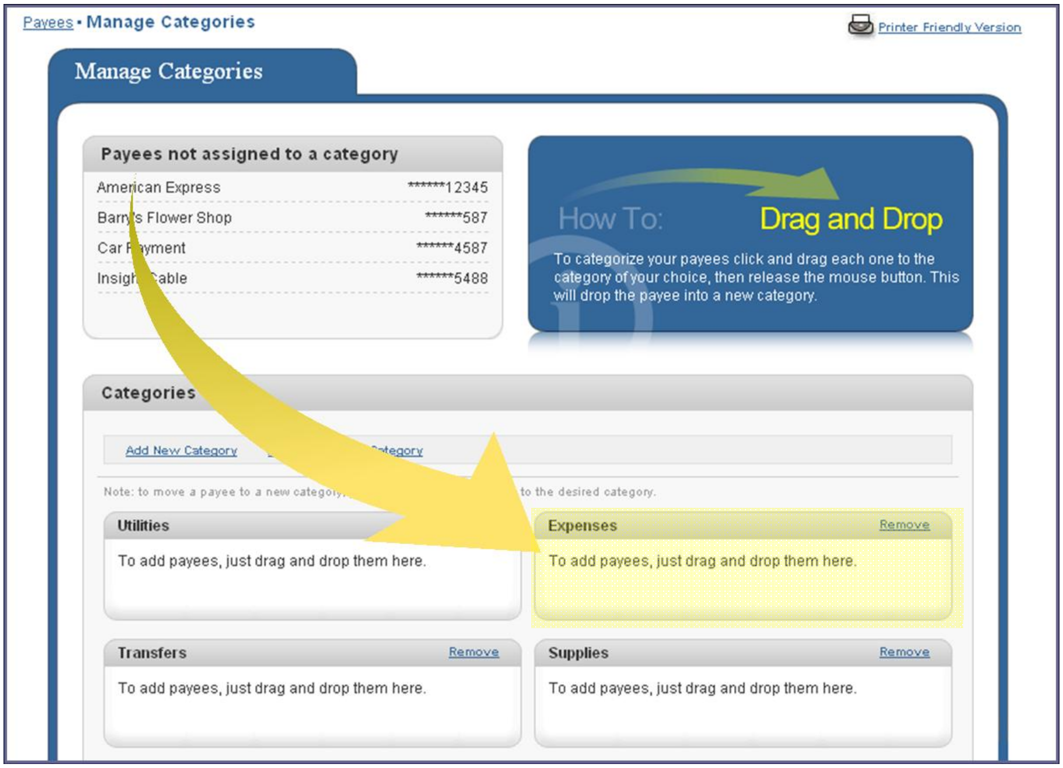


Manage Categories

Click the **Manage Categories** button.



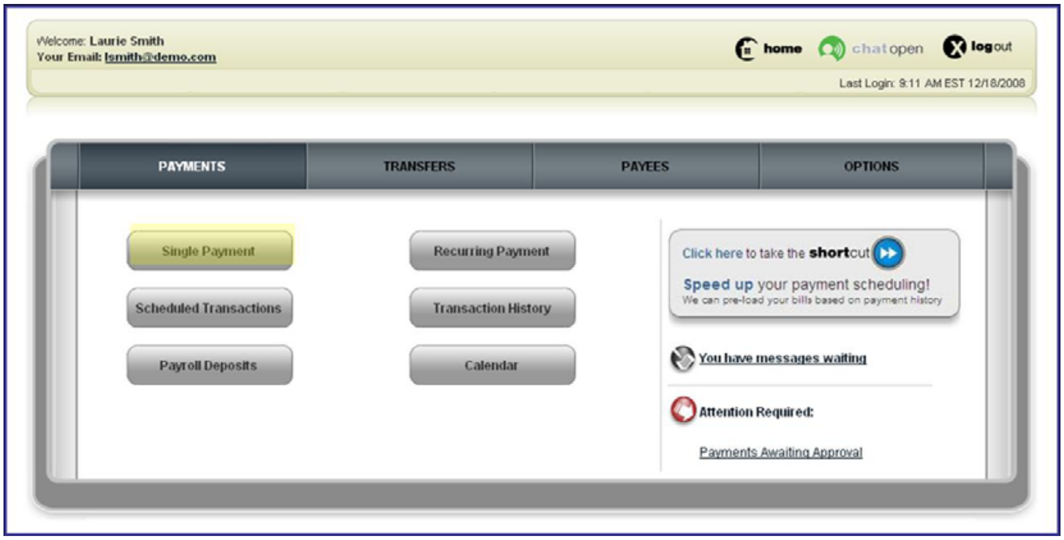
The **Manage Categories** screen will appear.



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.

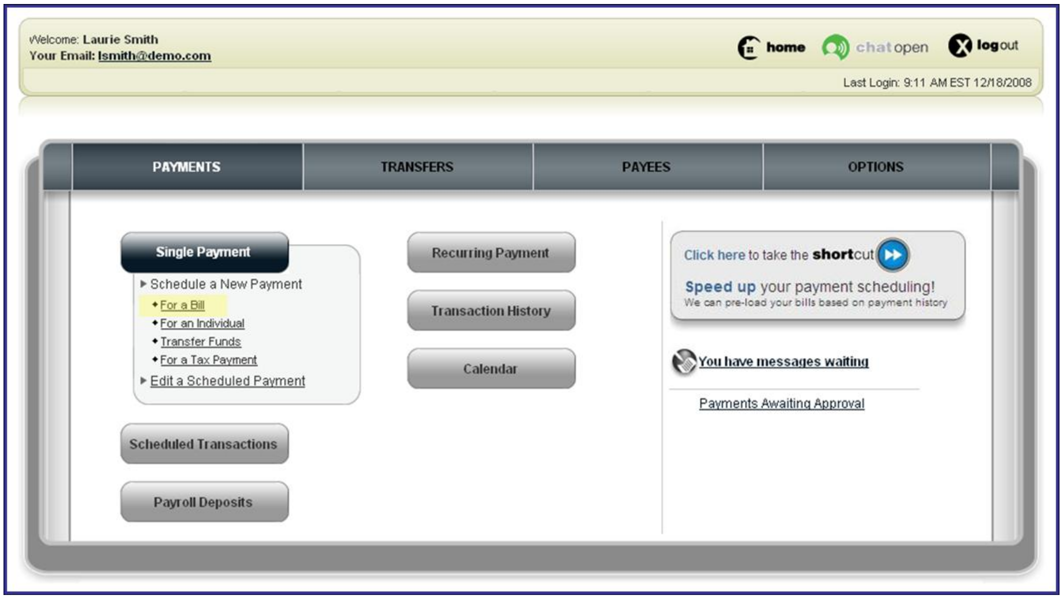
There are several functions that can be accomplished under the **Payments** Tab. These functions include:

- 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.

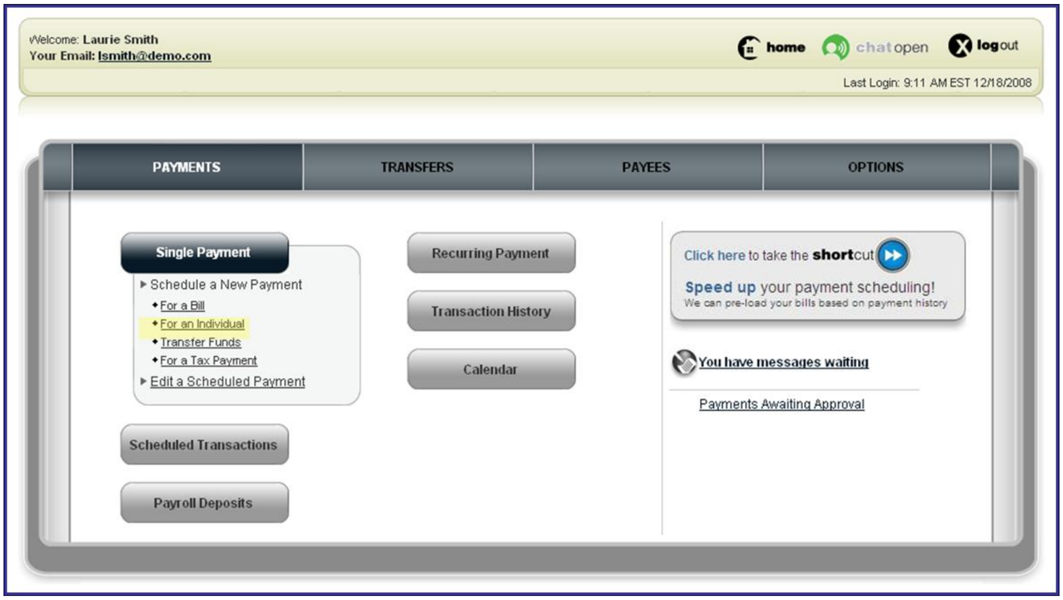


From this menu choose to schedule a payment for a bill or for an individual, transfer funds, schedule a tax payment, or edit your scheduled payments.

For a Bill and For an Individual

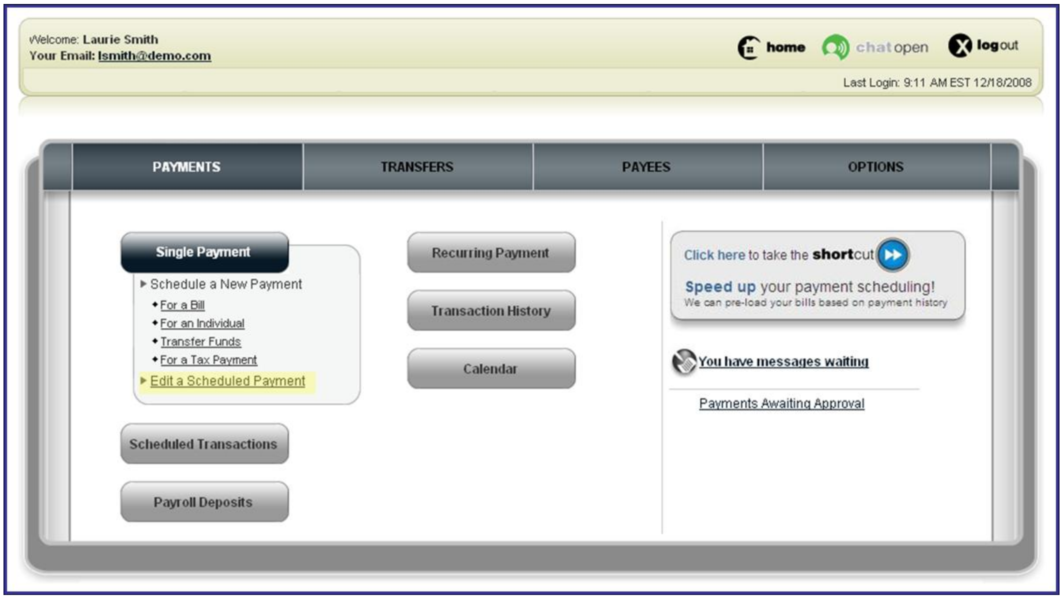
From this page select the payees you wish to submit a payment. After selecting the desired payees, enter the information requested on this screen and submit the information. The payment will now be processed as scheduled.

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

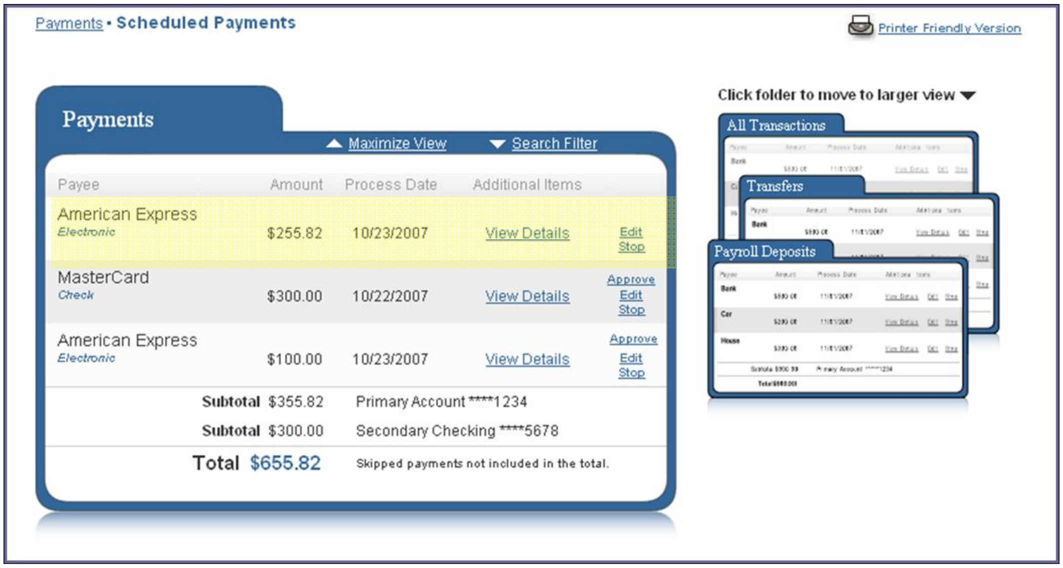


Edit a Scheduled Payment

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



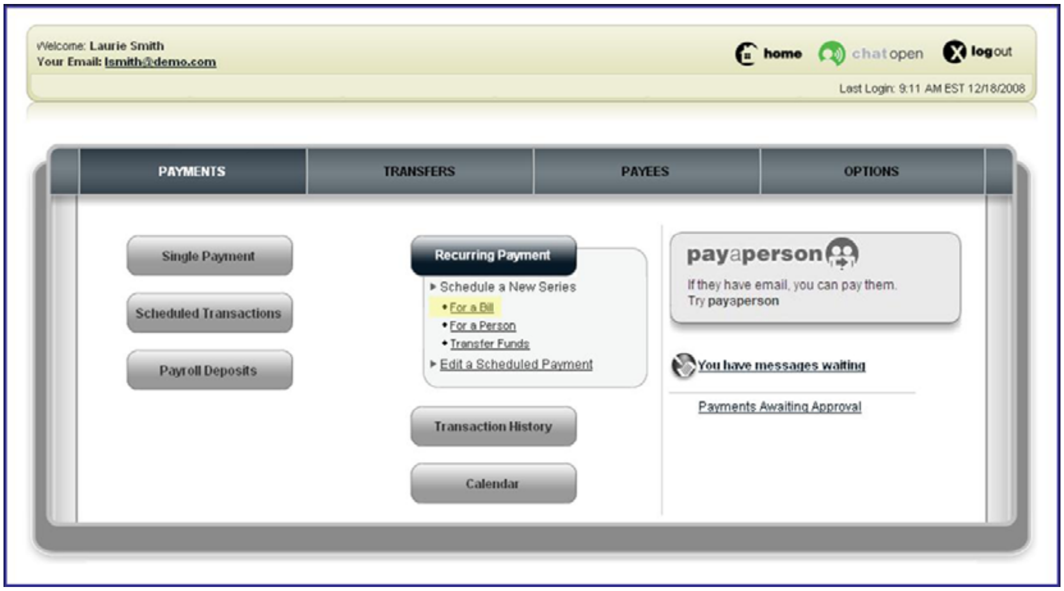
The **Scheduled Payments** screen will appear.



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

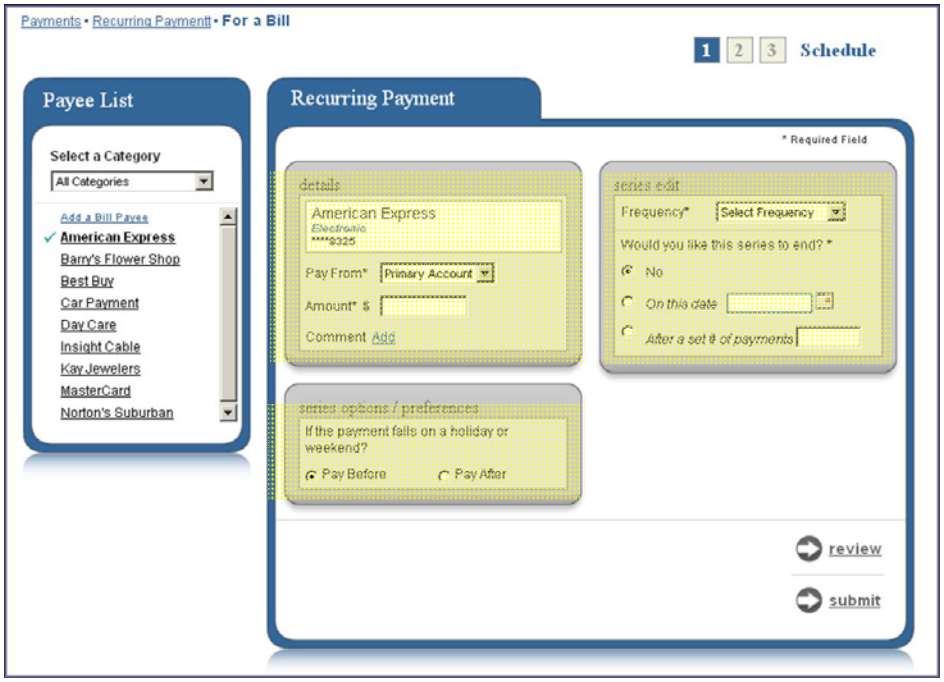
Recurring Payments

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



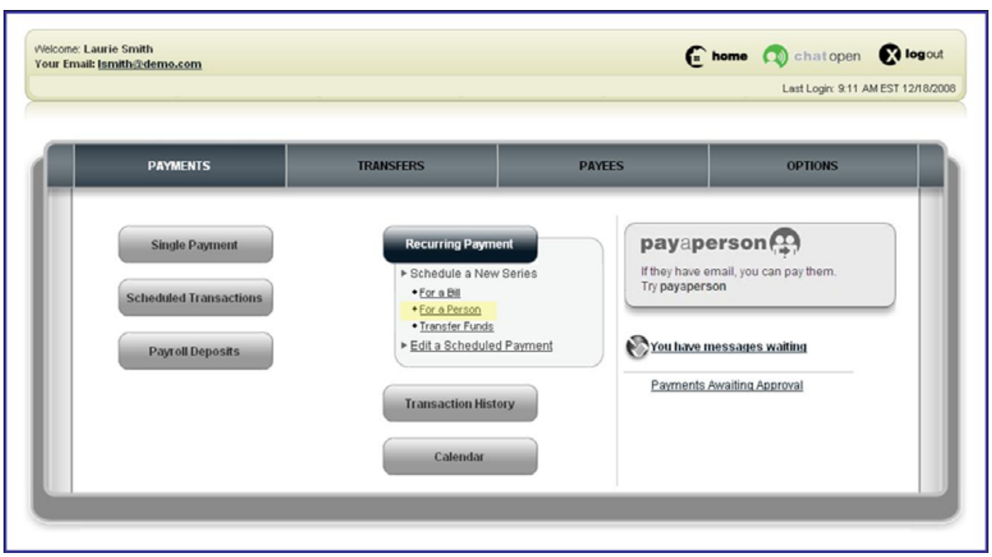
From this menu schedule a new recurring payment series for a bill or an individual, transfer funds on a recurring basis, and edit a recurring payment series.

For a Bill and For an Individual



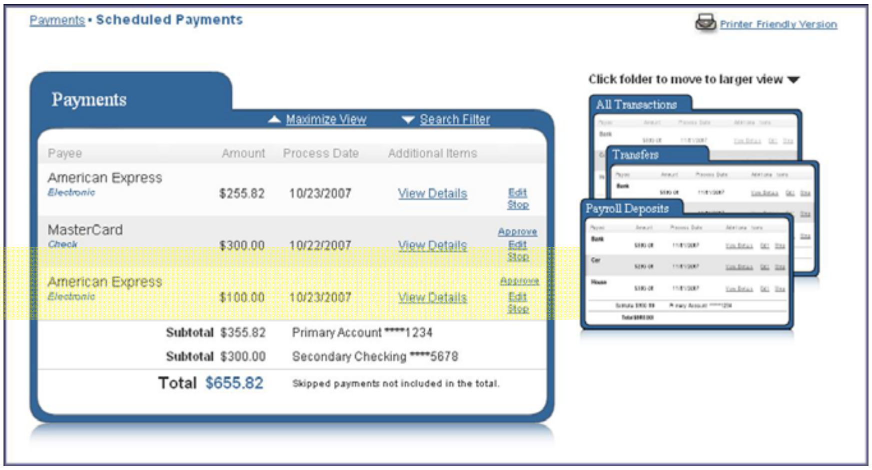
After choosing a payee to schedule a recurring payment series, enter all of the information requested on this screen. After entering the information, review and submit the information.

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



Edit a Scheduled Payment

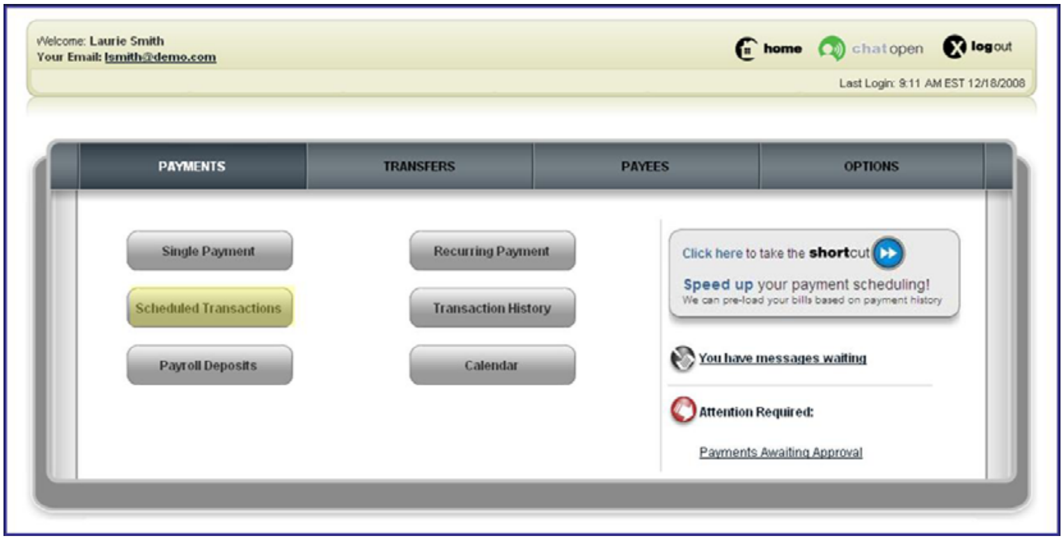
Click the **Edit a Scheduled Payment** link. The **Scheduled Payments** screen will appear.



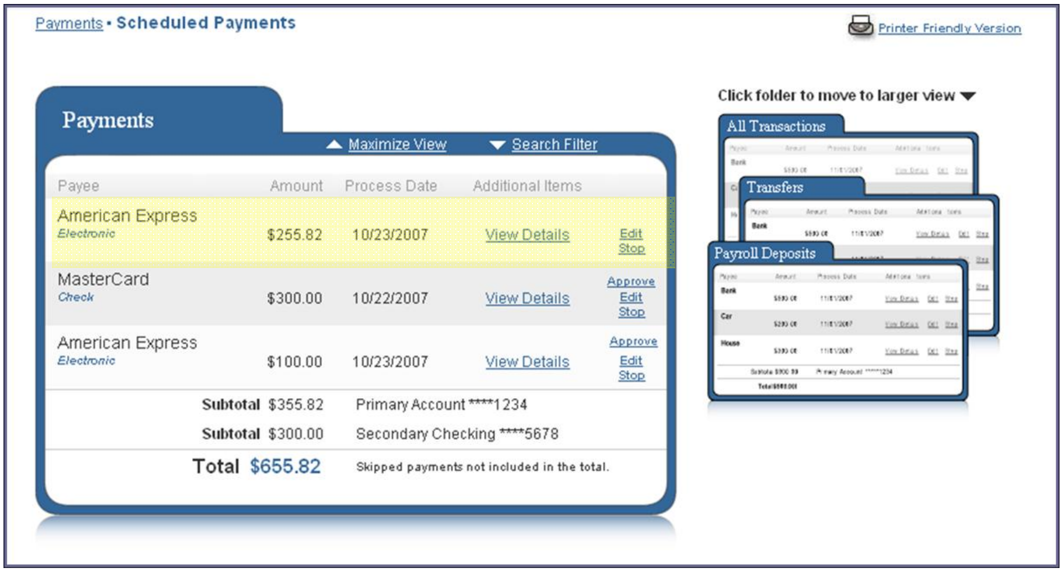
From this screen edit your scheduled recurring payments, payroll deposits, recurring transfers, and all transactions.

Scheduled Transactions

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

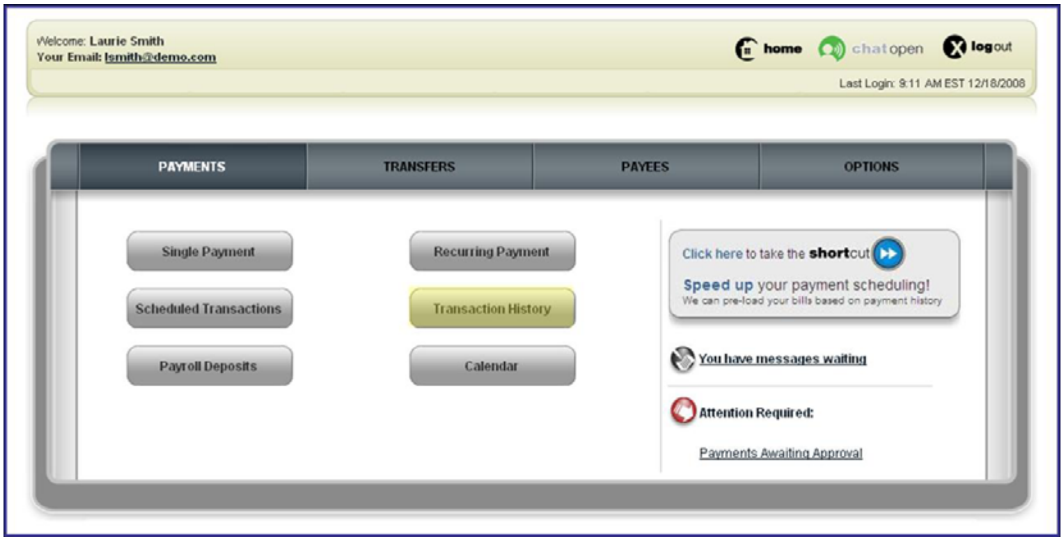


Click the **Scheduled Transactions** button. The **Scheduled Payments** screen will appear.

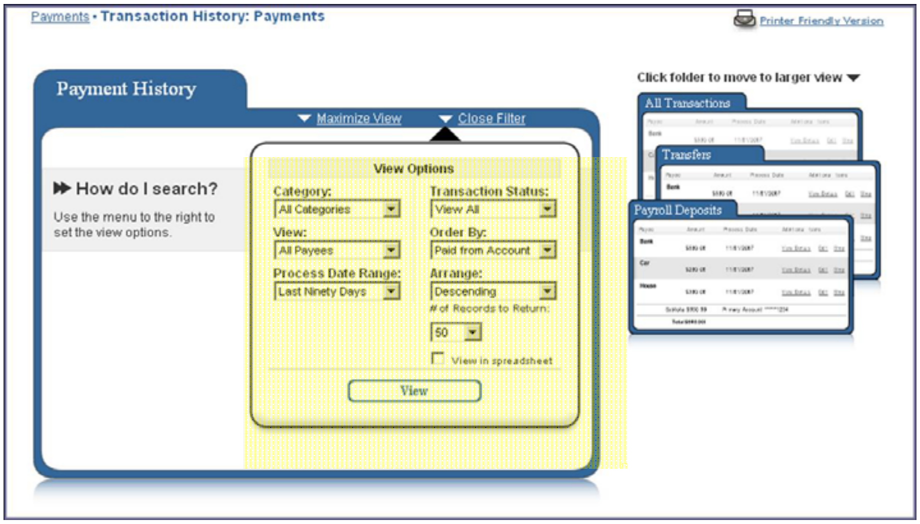


Transaction History

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



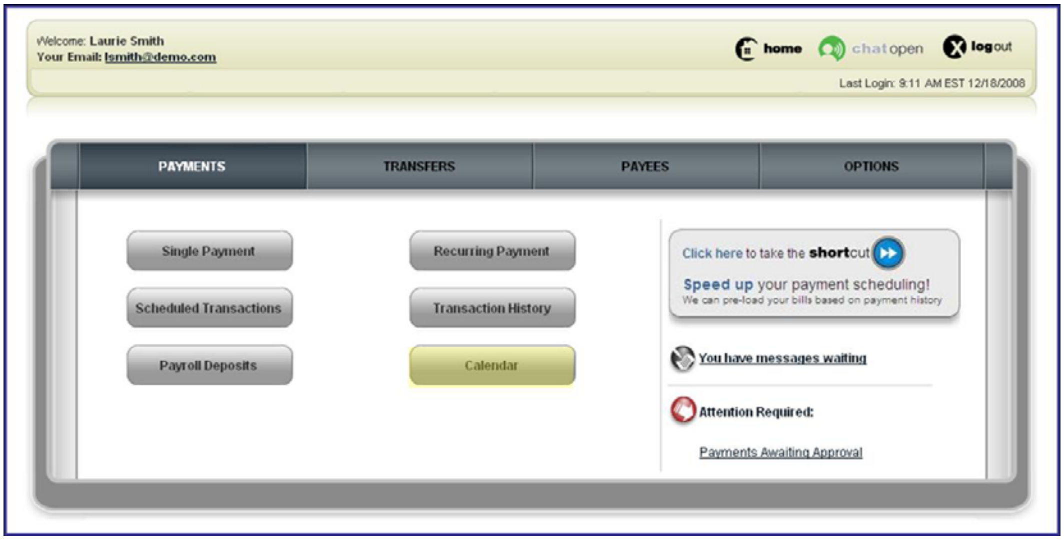
The **Payment History** screen will appear.



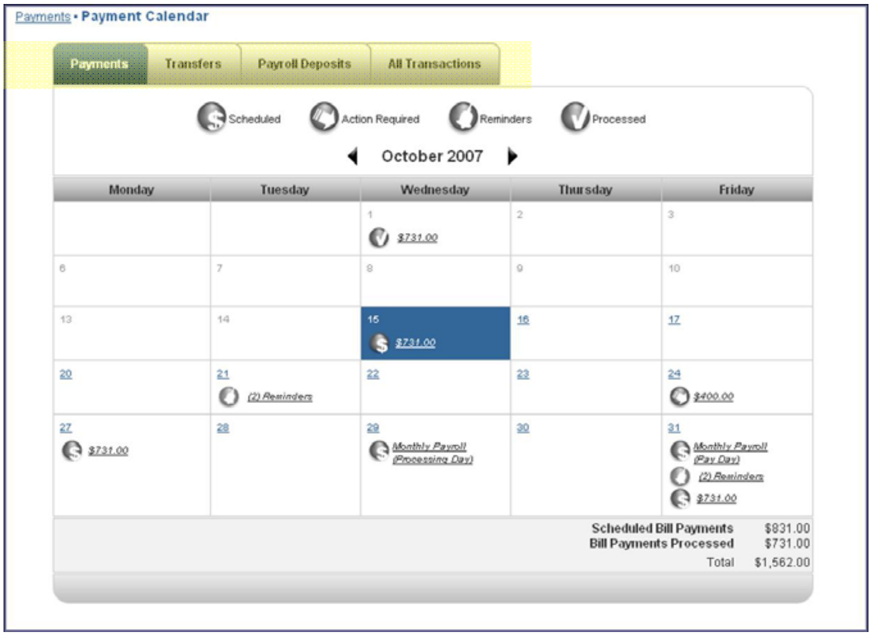
From this screen view payment history, history related to payroll deposits, transfers, and all transactions. Specify the exact type of history by utilizing the search functions found on this screen.

Calendar

Click the **Calendar** button.

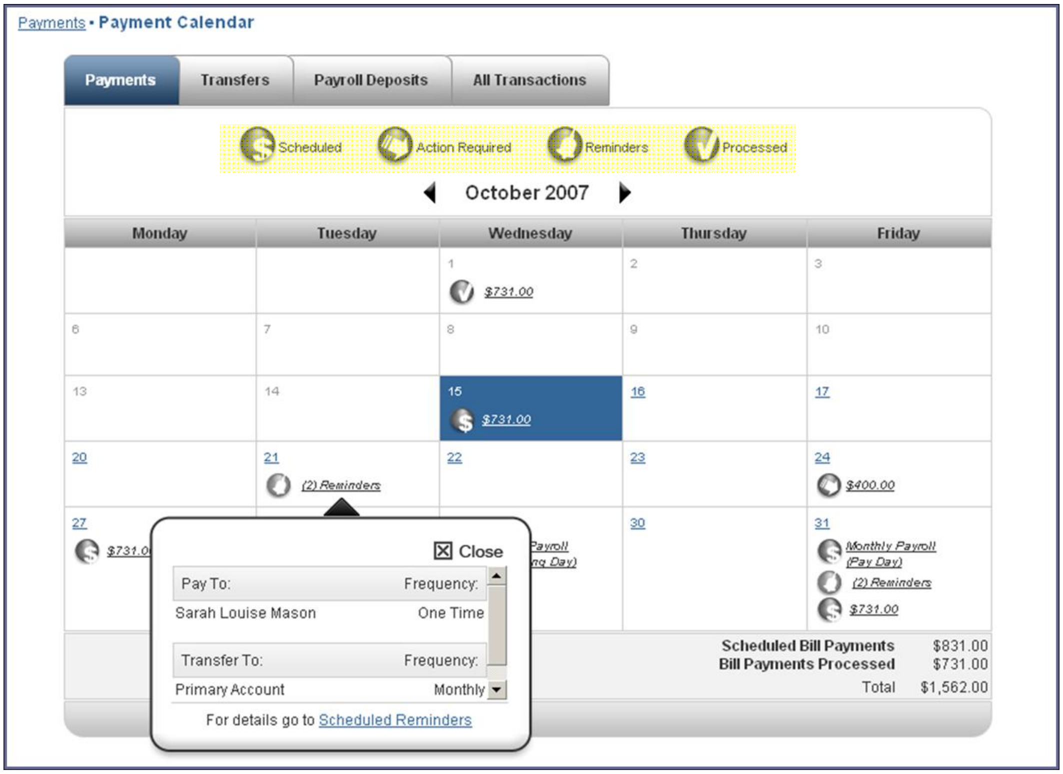


The **Payment Calendar** screen will appear.



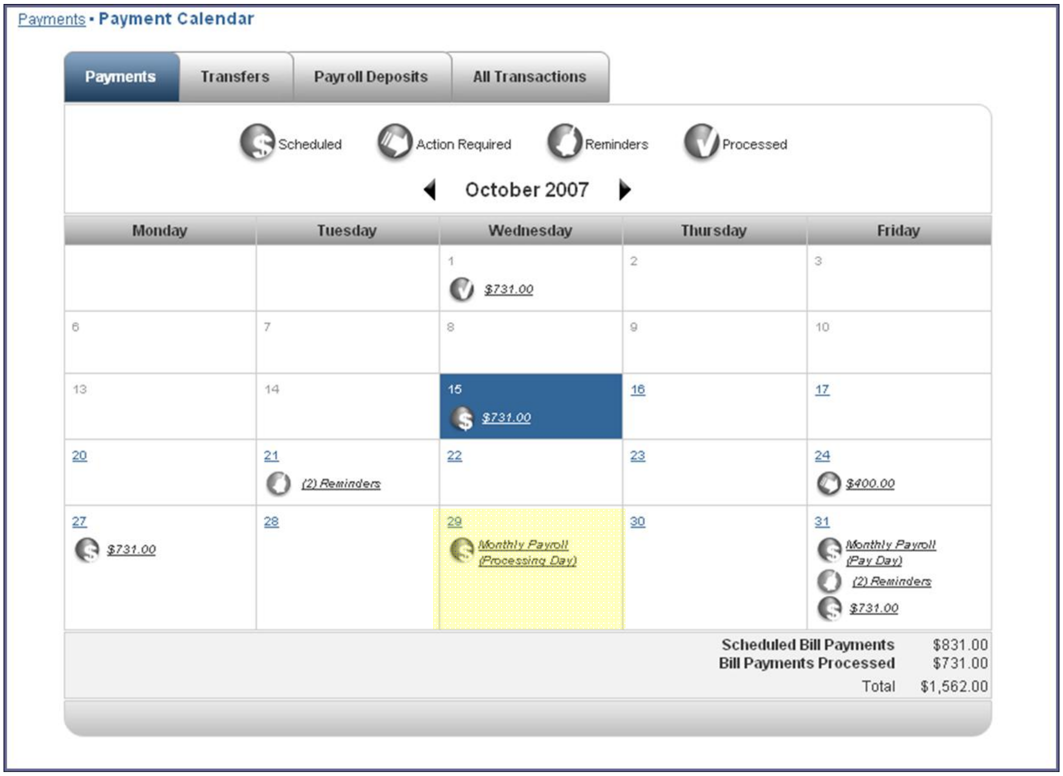
Customize the calendar view by utilizing the tabs located at the top of the screen (**Payments**, **Transfers**, **Payroll Deposits**, **All Transactions**).

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

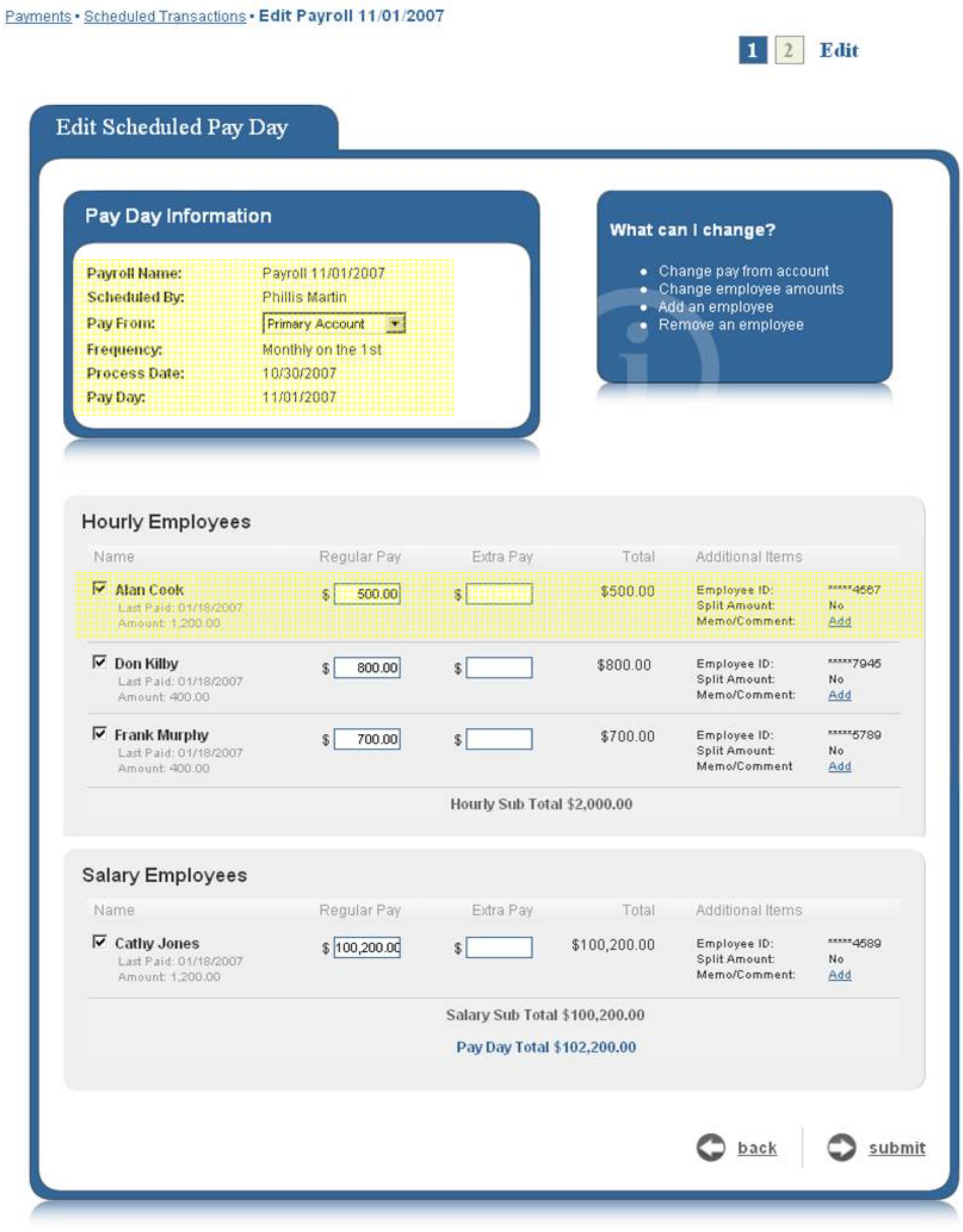


When selecting reminders, a pop-up screen will appear. If you wish to modify your reminders, choose the **Scheduled Reminders** link to make changes.

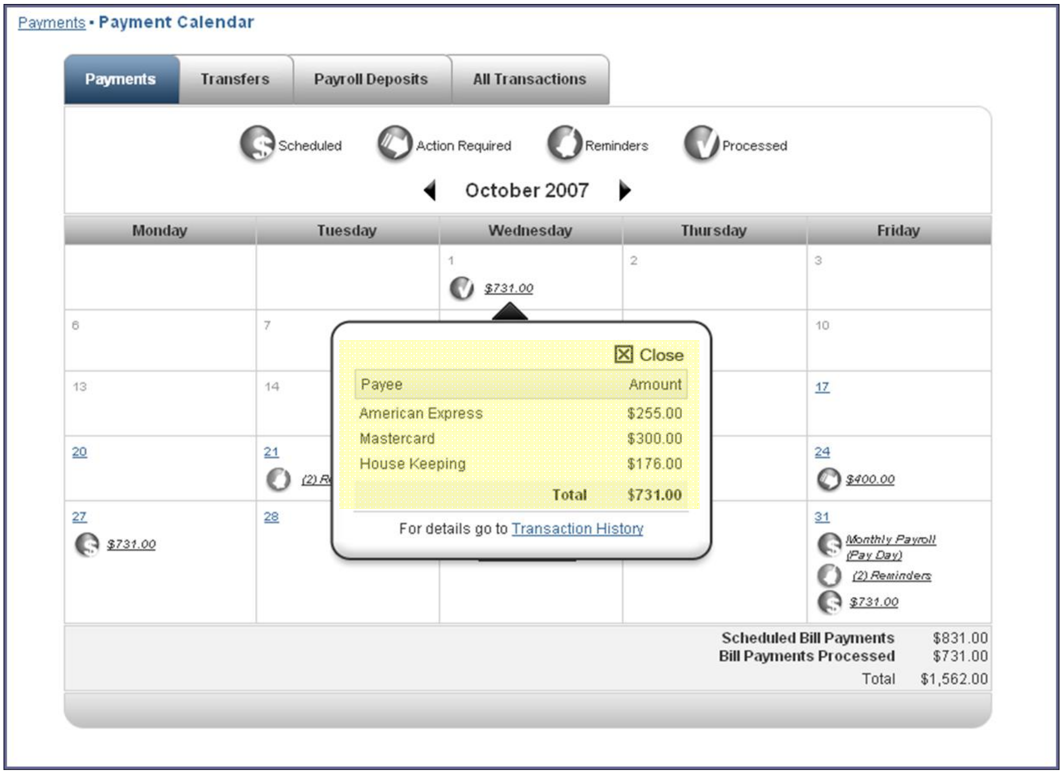
Access the transactions scheduled to process on a specific calendar day by selecting the **Scheduled** icon.



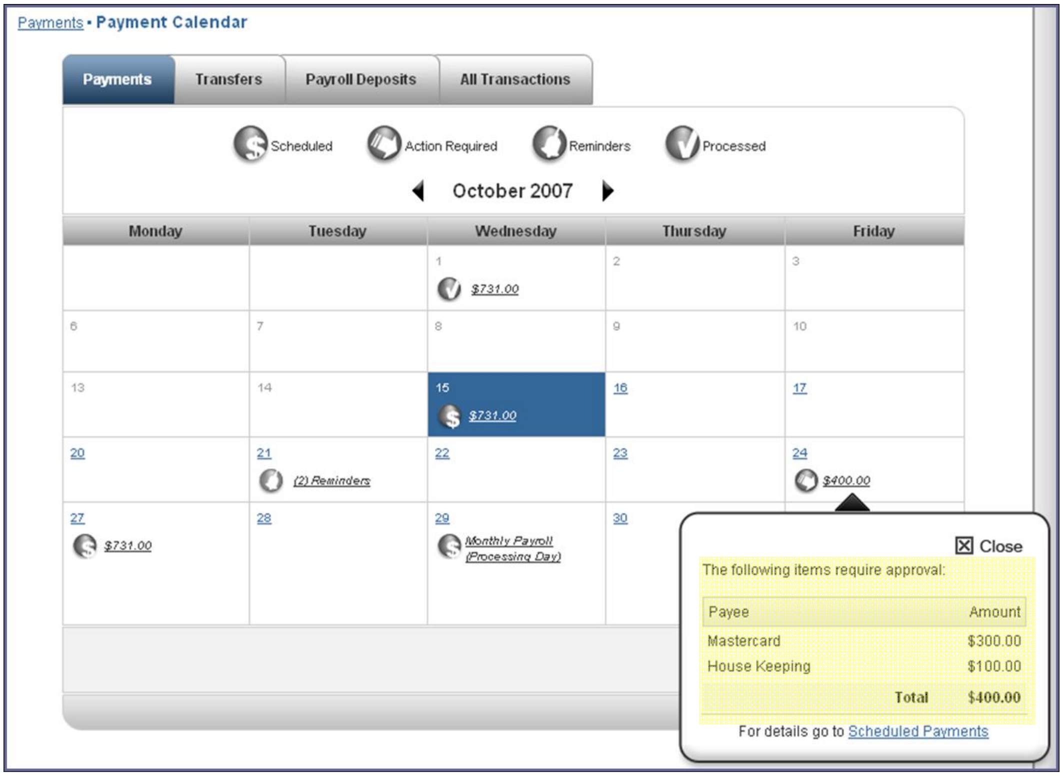
The **Edit Scheduled Pay Day** screen will appear. Make any changes and click the **Submit** button.



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.

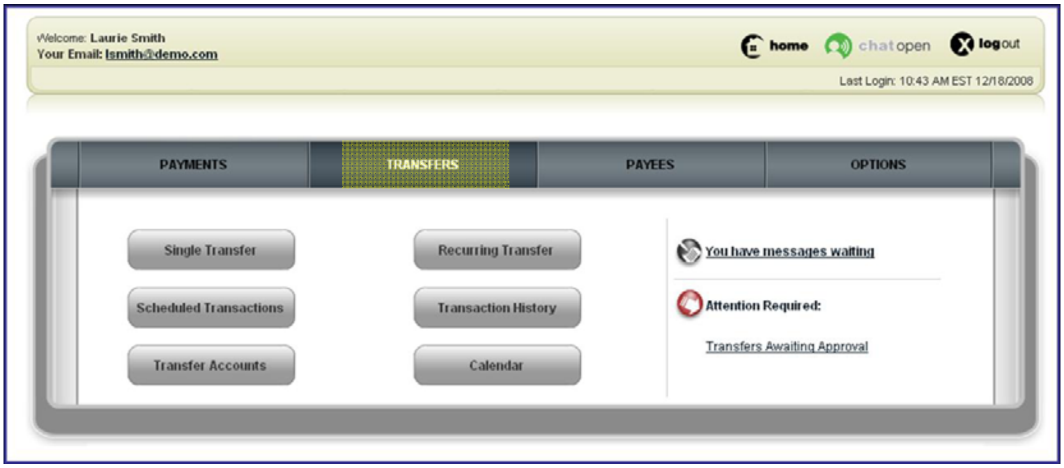


When selecting the **Action Required** icon, a pop-up screen will appear. If you wish to initiate the required actions, choose the **Scheduled Payments** link inside the pop-up screen.



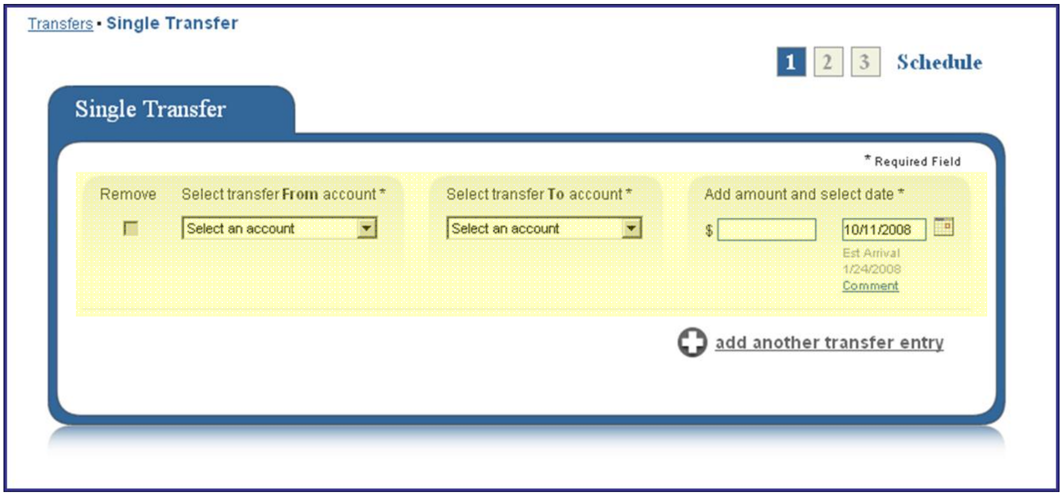
NOTE: Click on a blank date on the calendar to enable functionality to schedule a payment, transfer, payroll deposit or reminder.

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

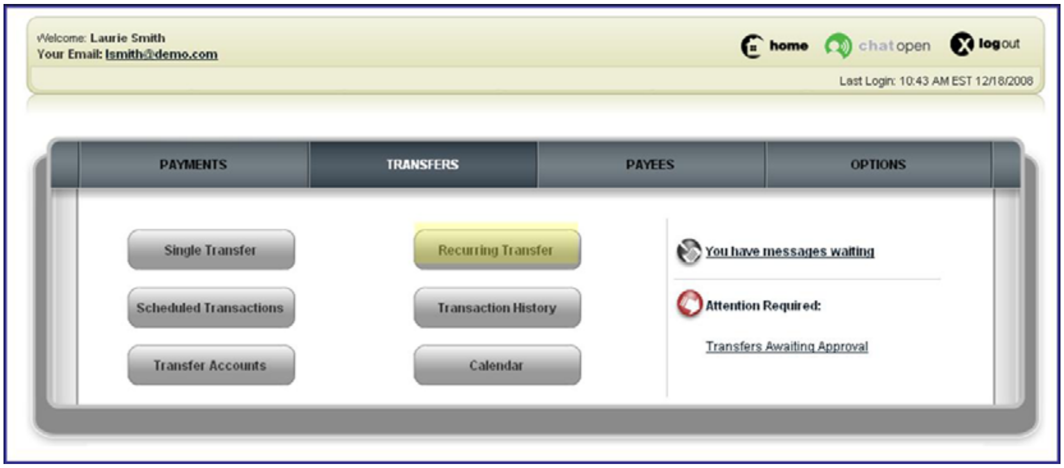
Click the **Single Transfer** button. The **Single Transfer** screen will appear.



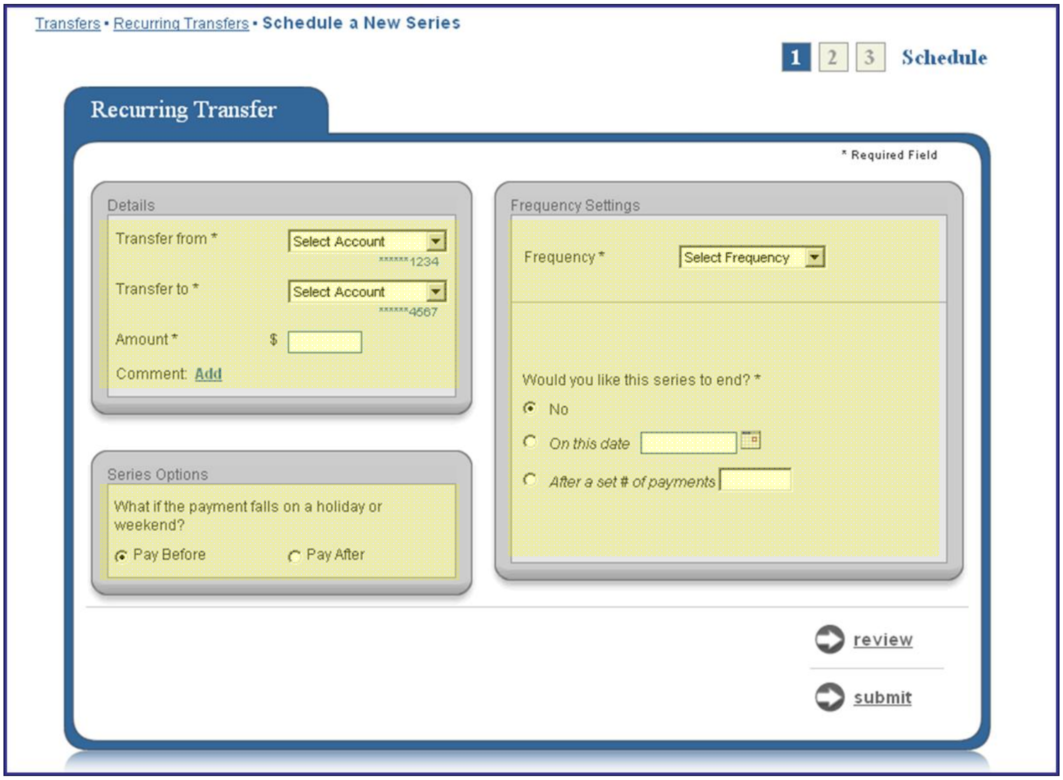
Enter the information required on this screen and submit the information to process single transfers.

Recurring Transfer

Click the **Recurring Transfer** button.



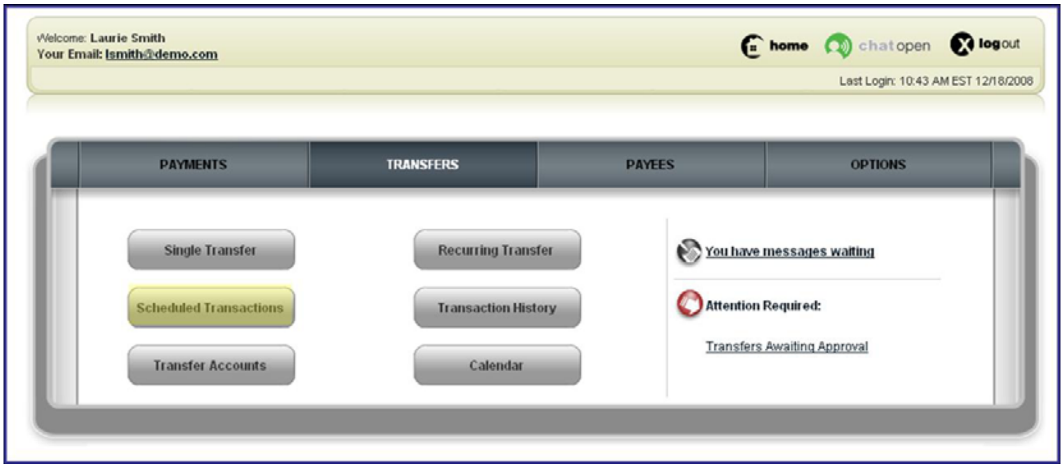
The **Recurring Transfer – Schedule a New Series** screen will appear.



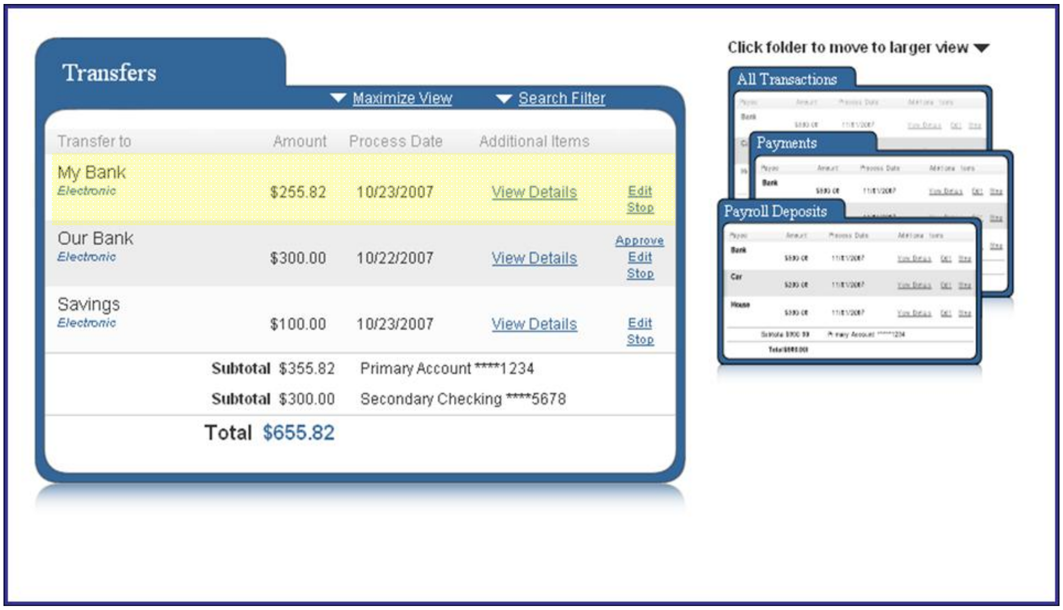
Enter the information required on this screen and submit the information to process recurring transfers.

Scheduled Transfers

Click the **Scheduled Transactions b**utton.



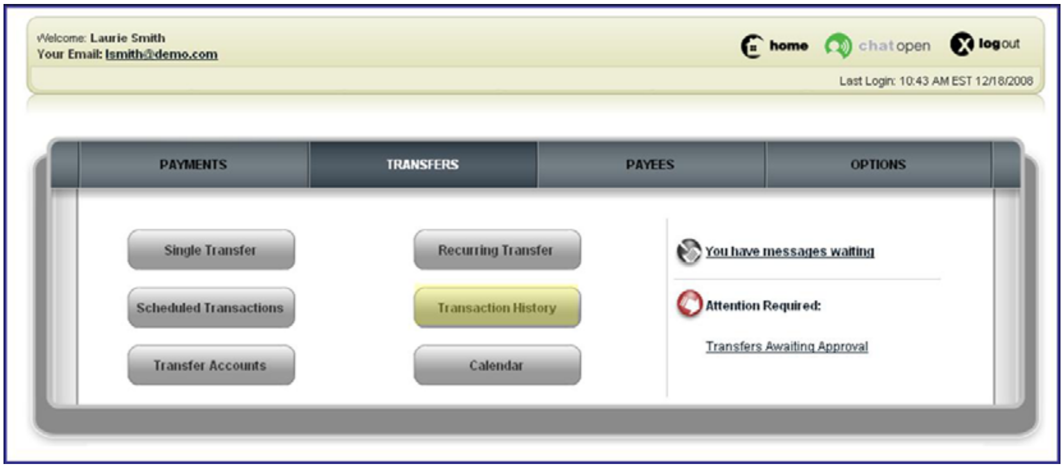
The **Transfers** screen will appear.



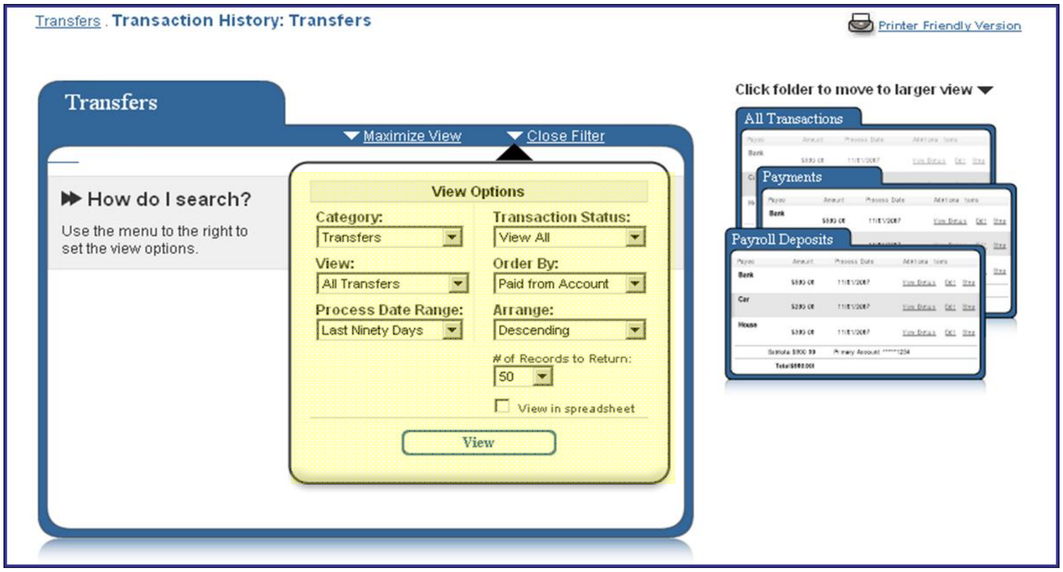
From this screen view scheduled transfers, scheduled payroll deposits and payments and all of scheduled transactions.

Transaction History

Click the **Transaction History** button.



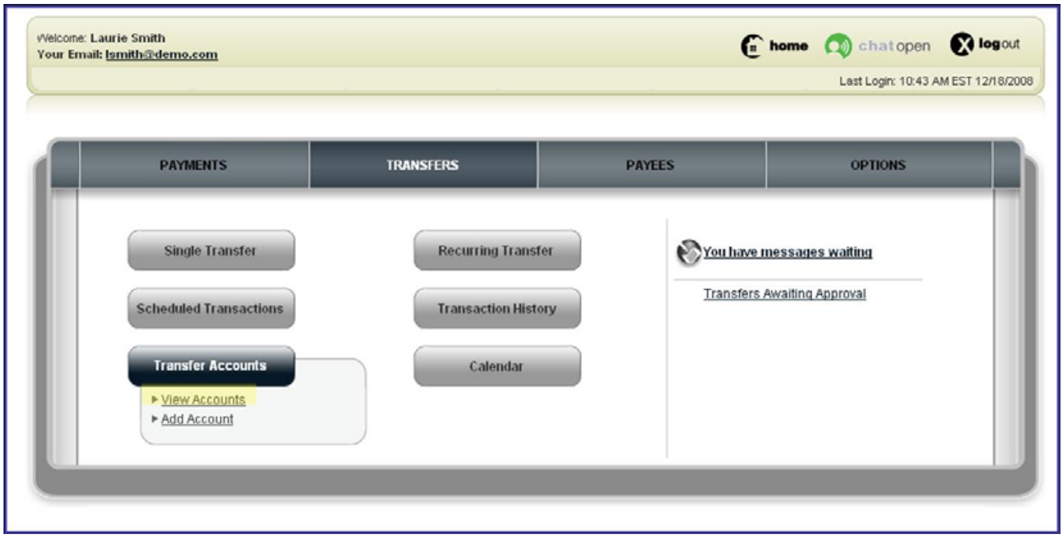
The **Transaction History: Transfers** screen will appear.



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

Transfer Accounts

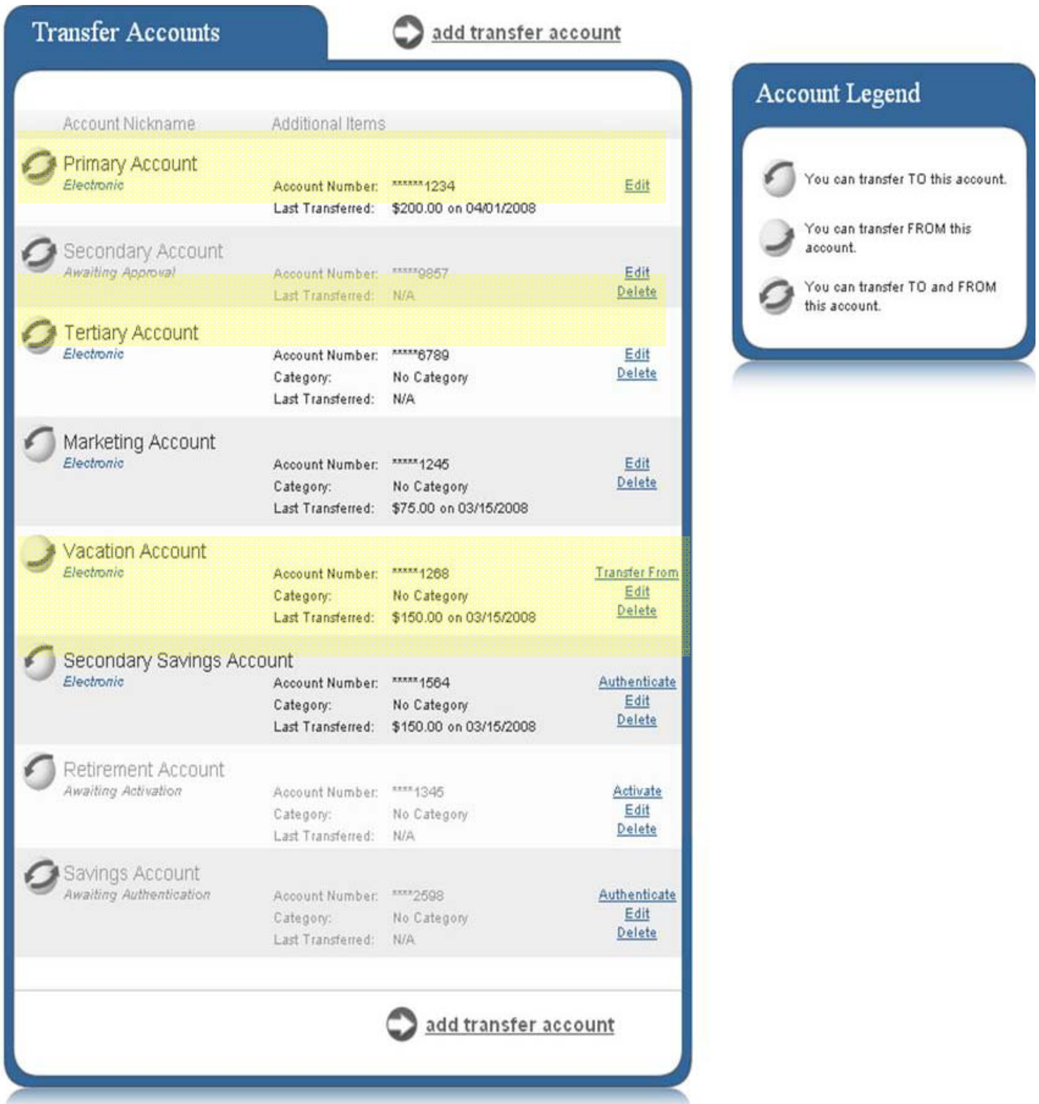
Click the **Transfer Accounts** button. A dropdown menu will appear.



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.

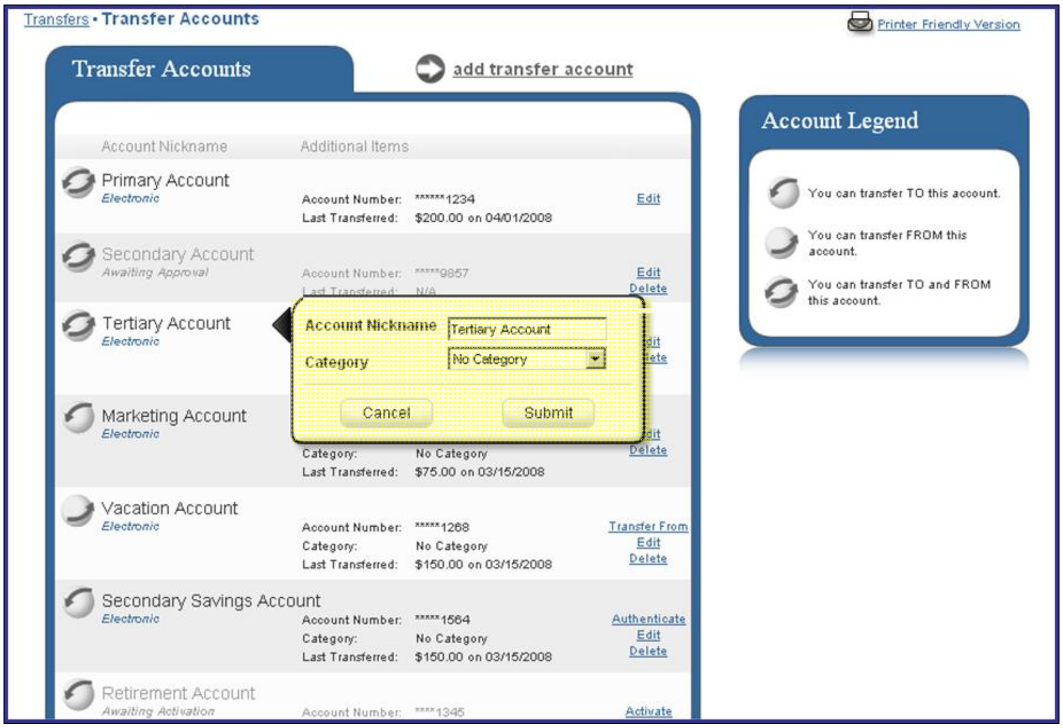


From this screen edit, delete and authenticate your transfer accounts.

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

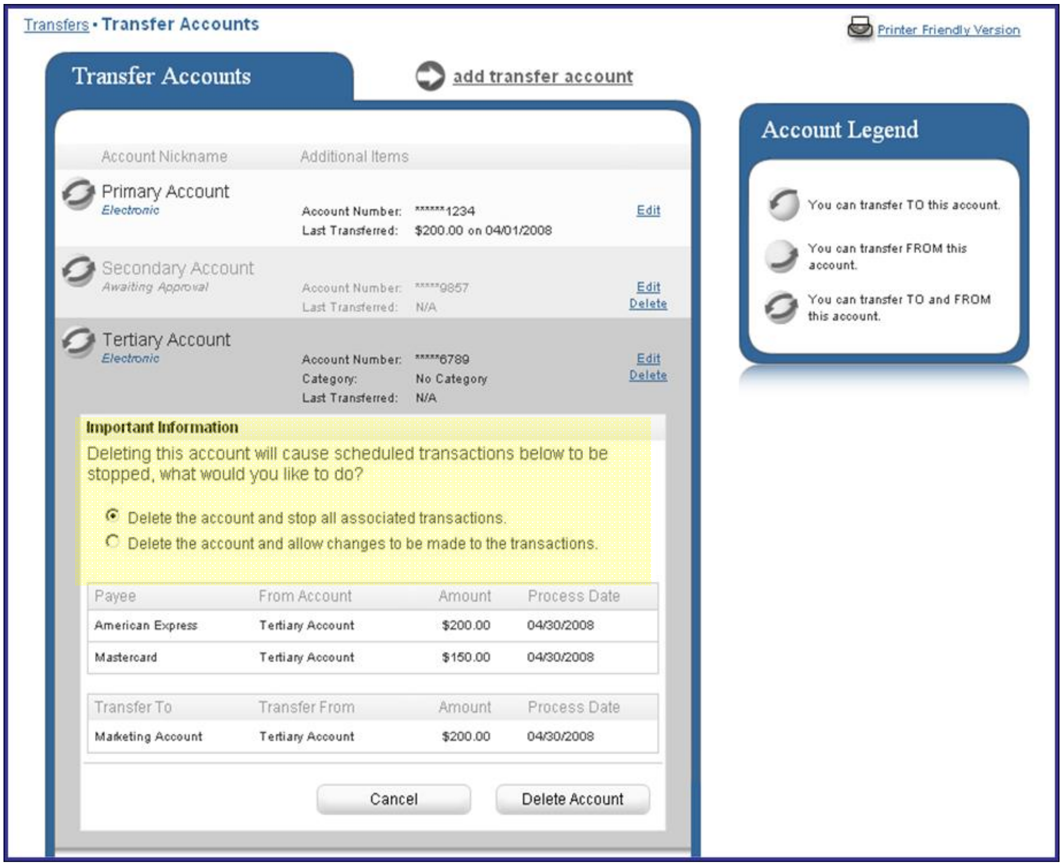
Click the **Edit** link. A pop-up dialog will appear.



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

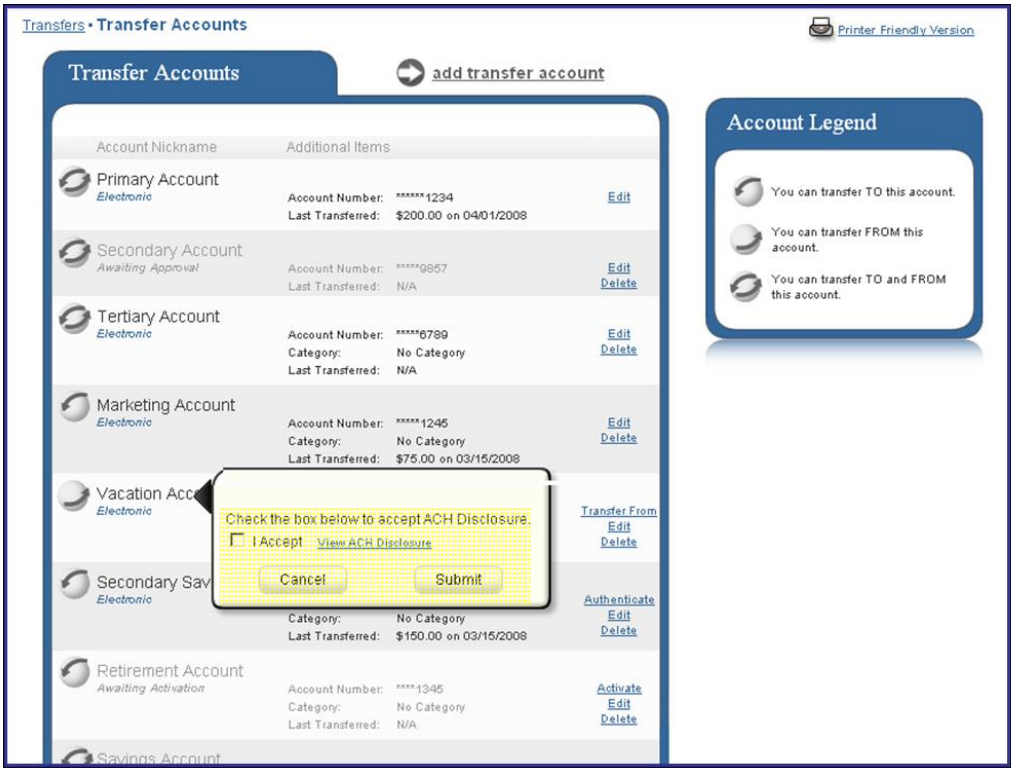
Delete a Transfer Account

Click the **Delete** link.



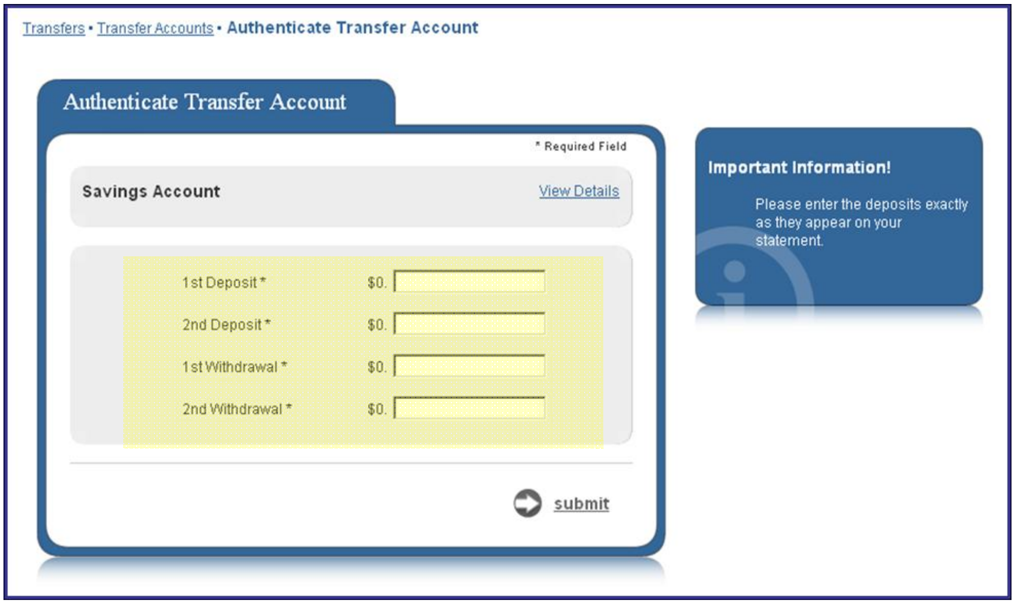
If the transfer account has scheduled transactions, you will be presented with this screen. You have the option to delete the transfer account and stop the associated transactions, or delete the transfer account and allow changes to be made to the transactions.

Authenticating a Transfer Account



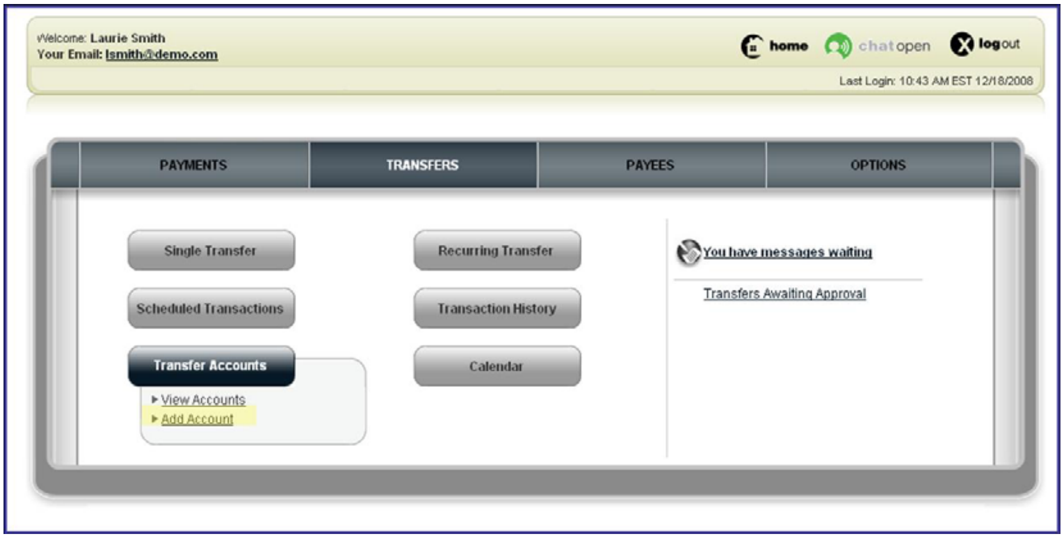
When **Authenticating** an inbound transfer account, you will need to accept their Financial Institution's ACH disclosure statement, and click **Submit** to continue.

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

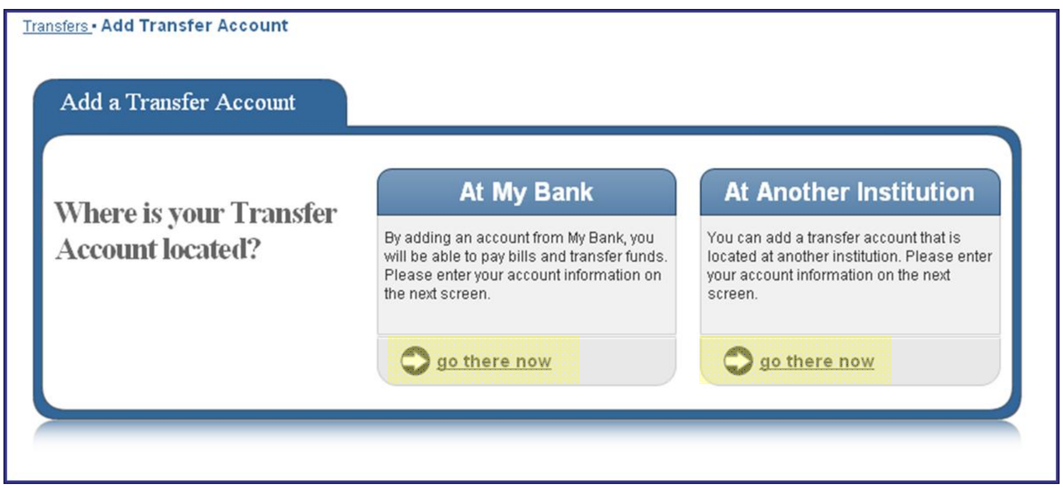


Add Account

Click the **Add Account** link.



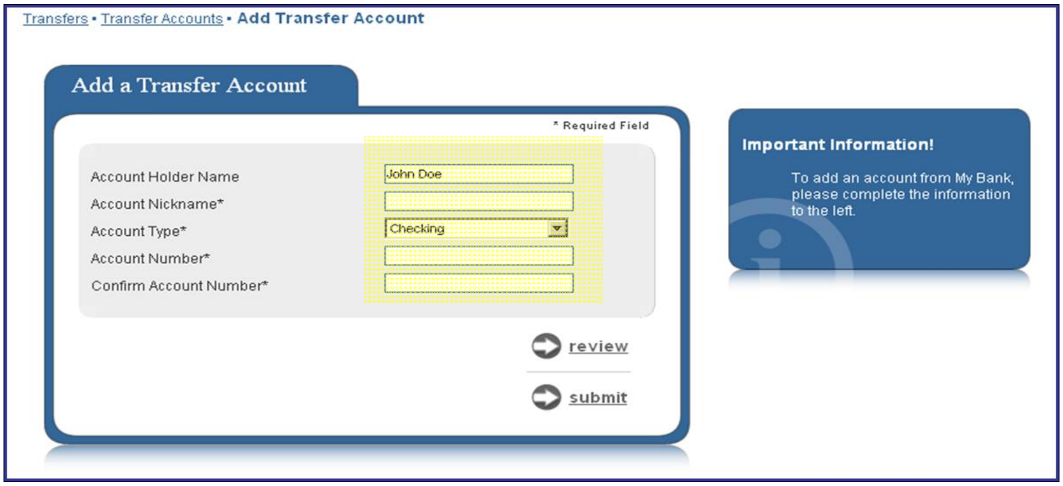
The **Add Transfer Account** screen will appear.



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

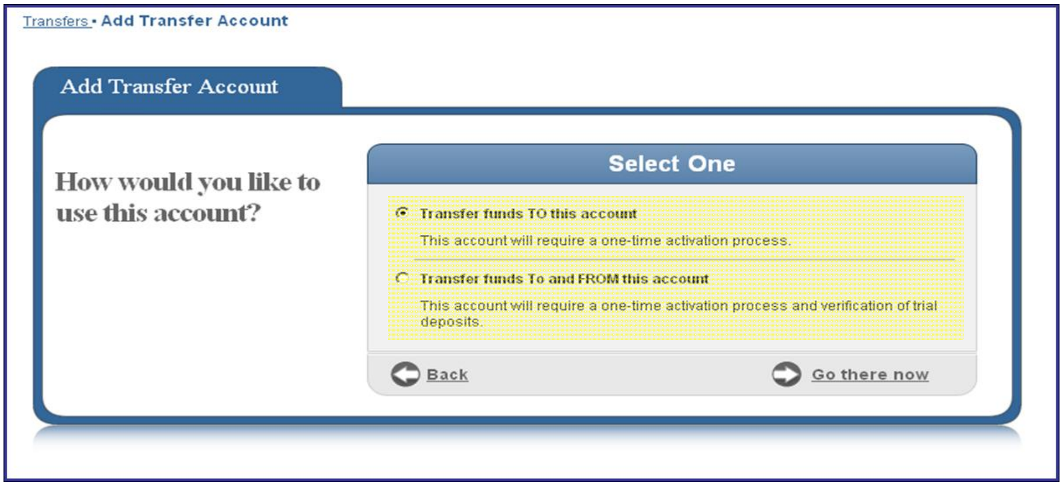
Click the **Go There Now** link under **At My Bank**. The **Add Transfer Account** screen will appear.



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

At Another Institution

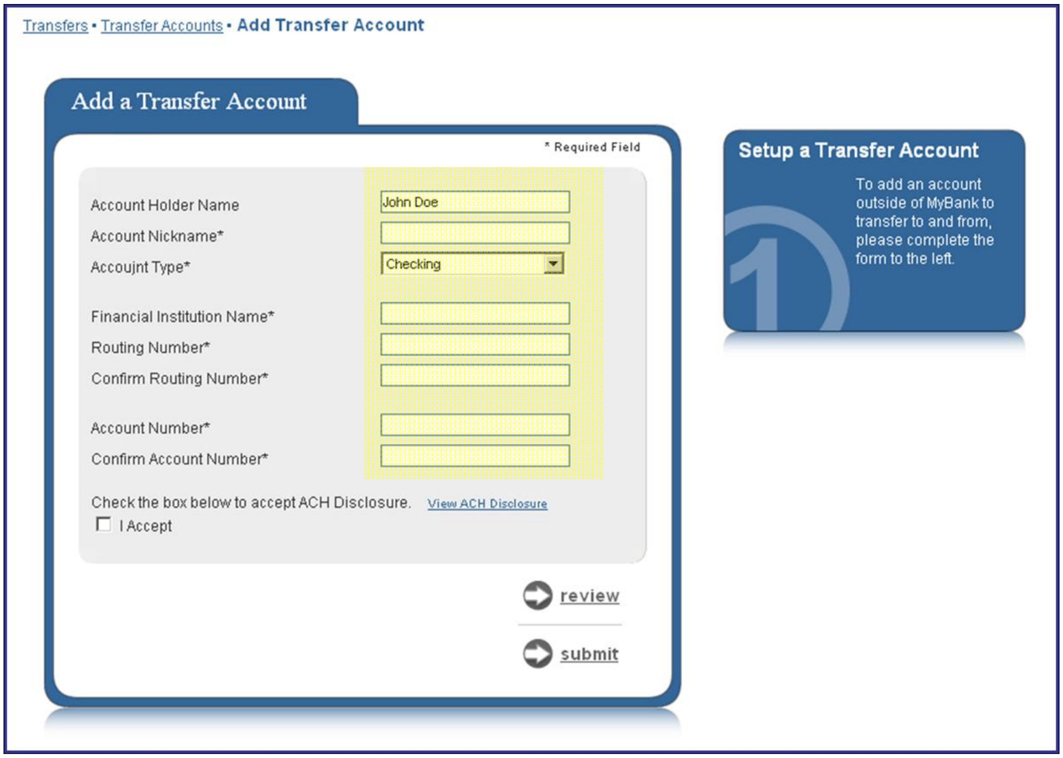
Click the **Go There Now** link under **At Another Institution**. The **Add Transfer Account** screen will appear.



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.