



 **Texas Capital Bank**
Integrated Payables FAQ



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USER ROLES

How many user roles are in Integrated Payables?

There are 4 user roles in Integrated Payables

- **Accounting Manager:** Submits invoices, codes invoices, sends invoices to approvers, posts invoices to ERP, selects invoices for payment, submits payments for approval
- **Invoice Approver:** Approves or rejects invoices
- **Payment Authorizer (Approver):** Approves or rejects payments
- **Read-Only Auditor:** Ability to view & search all document, approvals, and payments in a read-only capacity

Are there separation of duty assignments in Integrated Payables?

Yes, the Accounting Manager and Payment Authorizer cannot be the same user. This is an anti-fraud control to ensure that somebody who can approve and invoice cannot also approve it's payment.

SYNC

What are sync intervals to my Accounting System?

Sync frequencies/intervals are based on accounting packages. Product Name makes best efforts to sync during the following frequencies.

- **Microsoft Dynamics GP:** 15 minutes
- **Netsuite:** 15 minutes
- **Quickbooks Desktop:** 5 minutes
- **Quickbooks Online:** 15 minutes
- **Sage Intacct:** 15 minutes
- **Xero:** 15 minutes
- **Sage 100:** You can choose the sync intervals in minutes, hours or days

Does Integrated Payables provide information on sync errors with my accounting system?

Yes, under the Reports tab you can run the "Invoice Sync Failures" and "Payment Sync Failures" reports. These reports display the invoices and payments that failed to sync and the error related to the sync, as well as instructions on how to resolve. For cases without an error description, please contact Support.

SUPPORT

Who do I contact for support with Integrated Payables?

Please contact your Bank Customer Support team using below:

- **Name**
- **Email**
- **Phone**

INVOICE CREATION

How do Invoices get uploaded into Integrated Payables?

There are 3 ways to upload an invoice:

- Send or Forward an email with the Invoice attached to the company's unique email address for capture
- Manually upload directly within Integrated Payables by choosing Inbox & clicking the "Upload" button.
- Enter the invoice into your ERP and wait for details to sync as an unpaid Invoice to Integrated Payables.

Where can I see what email address is assigned to my company?

By clicking your initials on the top right of the navigation bar you can choose Company Profile. On the settings tab the unique company email address is next to "Email Documents To:".

What are the document requirements when emailing files to Integrated Payables?

Document requirements are:

- Total file size per email: 50MB
- Individual file/attachment size: 20MB
- Filename length: not to exceed 128 characters including file extension
- All document types, with exception of image files (.png, .jpg, .jpeg) and text files (.txt) files created from the body of an email

What if I don't have an invoice, but need to send out a payment right away?

You can manually create an invoice to pay within the Inbox.

How do I delete an Invoice in Integrated Payables?

From the Invoices or Search tab, click on the invoice number to go to the Invoice Details screen and then click the trashcan icon located in the upper right. If the invoice has payments linked to it, the trashcan icon will not display and you will need to void these payments before you can delete the invoice. After you delete the invoice in Integrated Payables, you will also have to manually delete the invoice in your accounting system, as deletes do not sync. The exception is Intacct which does sync deletes.

INVOICE APPROVAL

How do I create an Invoice Approval Rule?

There are two places you can create an Invoice Approval Rule:

1. Accounting Managers can create invoice approval rules by navigating to Company Profile by clicking your initials on the top right of the navigation bar:
 - Click on the Invoice Approval Rules tab
 - Click the Add New Approval Rule button
 - Select the attribute you want to make the rule for. Available options are below and dependent on the specific ERP
 - › Location
 - › Department
 - › Class

- › Vendor
- › Account (GL or Expense)

- Start typing the attribute name (e.g. “Staples” for vendor) and select from the dropdown menu
- Click the magnifying glass icon
- Fill in the information for the invoice approver. If the invoice approver is already in the system, their name will populate and you can press Save. If not, you can add their email address and select Add a New Approver
- From there you will be prompted to add the new Invoice Approver’s first and last name. Make certain to click Add before clicking Save

2. Accounting Managers can also create invoice approval rules on the Vendor Details page for specific vendors.

How do I send an invoice to an Invoice Approver?

Once the approver has been added (via rule or on an individual invoice), an email is generated to the invoice approver once the invoice has been reviewed by the Accounting Manager. You can also opt to have the invoice route to the approver before the Accounting Manager reviews. Please contact support if you would like enabled.

PAYMENTS

What are the types of payments processed through Integrated Payables?

- **ACH:** ACH is a debit from your bank account
- **Check:** A check is issued through the application and cut on the company’s behalf using the company’s signature and information.
- **Virtual Card:** A secured, tokenized one-time use payment sent to a vendor

What are average payment delivery times?

- **ACH:** 2-3 Business Days
- **Check:** Payment date + 3-5 business days
- **Virtual Card:** Same day (cut-off 6:00 pm ET)

What are the Payment Status Definitions?

- **Paid:** Payment has been approved and submitted to the vendor
- **Awaiting Approval:** Payment is awaiting authorization from one of more payment approvers
- **On Hold:** Payment has been moved to a separate “on hold” bucket in the payment authorization application. This payment does not require any additional input from an Accounting Manager prior to approval
- **Rejected:** Payment has been rejected by the Payment Authorizer and requires correction and resubmission by the Accounting Manager before it can be paid
- **Failed:** The payment has failed for one of two reasons:
 - › Error with the payment and could not be processed by the bank
 - › Important bill or vendor information was changed that affected this payment, and as a control mechanism, this payment failed and needs to be resubmitted by the Accounting Manager
- **Recalled:** Payment has been recalled from the Payment Authorizer application by the Accounting Manager. The payment must be re-submitted for approval

- **Scheduled:** The payment has been approved and will be processed at the appropriate payment cut-off time
- **Voided:** This payment has been in a “paid” state, but was subsequently voided. Additional steps may be required in order to fully cancel the payment (e.g. request a stop payment from your bank, and void the payment in the accounting system)

What if I need the invoice memo to print on the face of the check (check memo line)?

You can request that the invoice memo print on the face of the check and/or the remittance stub. Please contact our support team to enable.

Can manual or auto draft payments be tracked through Integrated Payables?

Yes, you can manually mark invoices as paid. This is useful if invoices were already paid outside of the application or your Accounting package. Manual payments (Check or Card) or Auto Draft payments (ACH) use the same steps and approval workflows as standard payments, though no payment will be sent out.

How do I apply credits in Integrated Payables?

All credits must be applied in your accounting system. Once they are applied to a specific bill in your accounting system, the change in balance on the bill will sync over to the application and you can pay the remaining balance on the bill. The remittance will include details on the credit(s) applied to the bill.

ACH PAYMENTS

Does Integrated Payables generate ACH files?

Yes, Integrated Payables generate ACH credit files (NACHA files) and generates them daily to your vendor’s bank via an SFTP file transmission.

What is the daily cut-off time for submitting ACH transactions?

Integrated Payables confirms to the Bank’s daily cut-off times.

How long do my ACH payments take to process?

Payment settlement time is the same as standard ACH credits which settle within 1 - 2 business days.

When will ACH transactions submitted on a Friday post?

ACH payments with dates on a Friday may be debited to your account the same day, but funds will not be transmitted until Monday.

How will the ACH transaction appear on my bank statement?

Each individual transaction will be recorded on a separate line on your bank statement.

How will the transaction appear on the payee’s bank statement?

The payee’s bank statement will show the payee’s name and transaction amount.

Can I recall an ACH payment?

You can recall an ACH Payment if the processing window for the bank has not already occurred. As the Accounting Manager, go to the Payments tab, find the payment to recall, click on the payment amount link and then click “Add to Queue”. This will bring the payment back to the Selected Payments queue in the Invoices tab, from which you can click “Remove All” to move this back to the Unpaid Invoices list.

Can I void an ACH payment? Do I still have to reverse the ACH with the bank?

Yes, to void a payment, as the Accounting Manager, go to the Payments or Search tab, find the payment to void, click on the payment amount link and then click “Void”. This will bring the invoice back to the Unpaid Invoices list. You will also have to manually void the payment in your accounting system as this does not sync automatically. You will need to contact the bank to reverse the ACH transaction as the void action in Integrated Payables only affects record keeping and does not cancel the actual payment.

CHECK PAYMENTS

What are next steps once a check payment has been approved?

Once a check payment has been approved, the check is printed and mailed from the check processing center the next business day.

When will the funds leave my account?

No settlement accounts are used, so the funds will only leave your account when the vendor deposits the check.

What days are checks printed?

Checks are printed Monday – Friday, with the exception of holidays.

What delivery method is used to mail checks?

Checks are sent via USPS First Class Mail. Vendors should expect to receive the check in 3 – 5 business days.

What should the vendors expect to receive?

Checks are packaged in a windowed envelope containing both the check and a tear-off remittance stub containing details about the payment.

How do I view a check image?

Images for check payments can be downloaded from the Integrated Payables portal application after 3:00pm ET. View the image by going to the Payment or Search tab and clicking the Payment Detail. From there, click on the check number link.

Can I recall a Check payment?

Yes, you can recall a Check Payment any time before midnight (EST) on the day it is approved. As the Accounting Manager, go to the Payments tab, find the payment to recall, click on the payment amount link and then click “Add to Queue”. This will bring the payment back to the Selected Payments queue in the Invoices tab, from which you can click “Remove All” to move this back to the Unpaid Invoices list.

Can I void a Check payment? Do I still have to place a stop payment with the bank?

Yes, to void a payment, as the Accounting Manager, go to the Payments or Search tab, find the payment to void, click on the payment amount link and then click “Void”. This will bring the invoice back to the Unpaid Invoices list. You will also have to manually void the payment in your accounting system as this does not sync automatically. You will need to contact the bank to place a stop payment as the void action in Product Name only affects record keeping and does not cancel the actual payment.