MISSION BANK

Treasury Management Services
Business Bill Pay Guide

Contents

Getting Started 1
- Enrollment 1
- Home Screen Features 2

Adding Payees 3
- Add a Company 3
- Add an Individual 3

Payments 5
- One-time Payments 5
- Recurring Payments 5
- Scheduled Payments 6
- Stop Payments 8

Transfers 8

Options 9
- e-Notifications 9
- Reports 10

Payroll Deposits 11

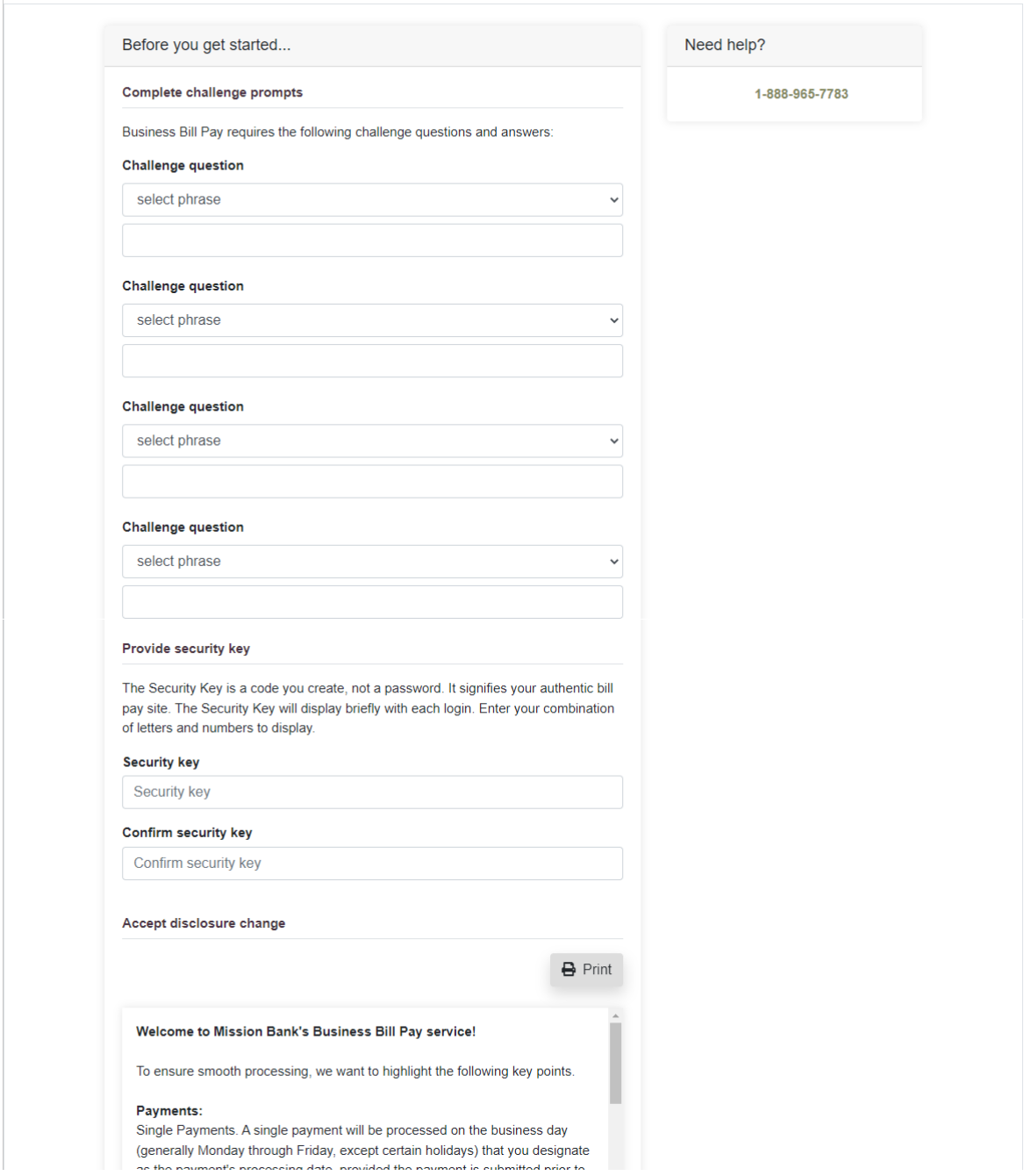
Bill Pay on the Mobile App 12

Getting Started

Enrollment

A company administrator must activate Business Bill Pay (BBP) before it is available to users. Company administrators assign user privileges and accounts within BBP, so your user access may not include all features mentioned in this guide.

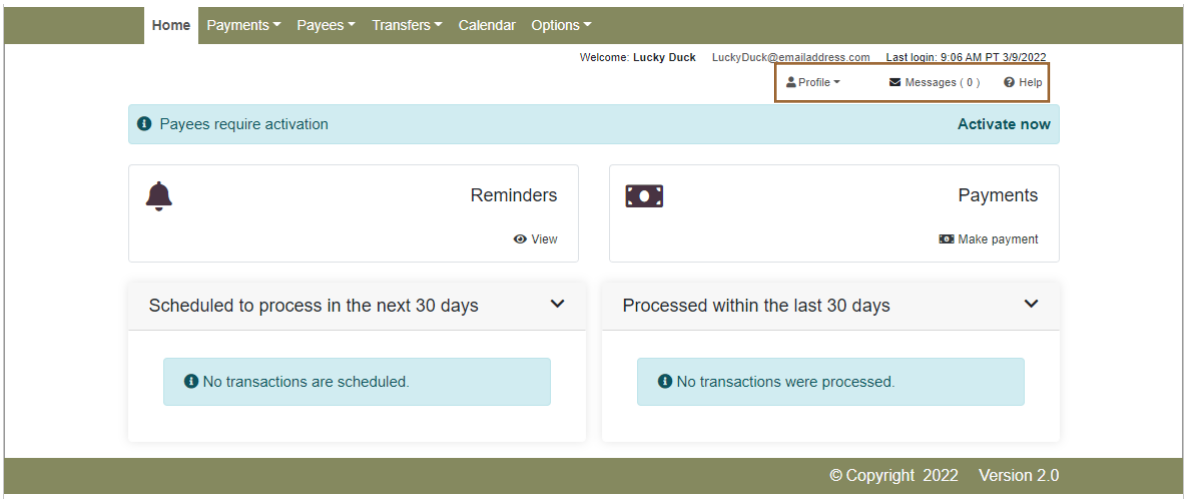
The first time BBP is accessed, each user must establish a security profile. There is also a disclosure that must be accepted before the site is available for use.



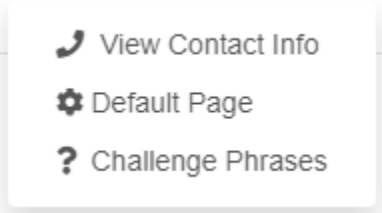
Please Note: *After the user security set-up is complete, the company administrator must establish user permissions, so the necessary functions are available.*

Home Screen Features

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



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



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

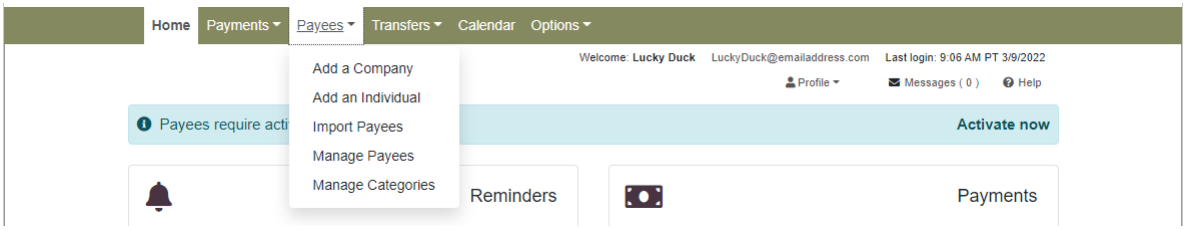
There are "how-to" tutorials for the various functions of BBP. They are located by clicking Help in the upper right corner of the screen.

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

Adding Payees

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

The first step is to choose the type of payee that will be added – either a company or an individual.



Add a Company

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

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

Local service providers are typically paid by check.

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

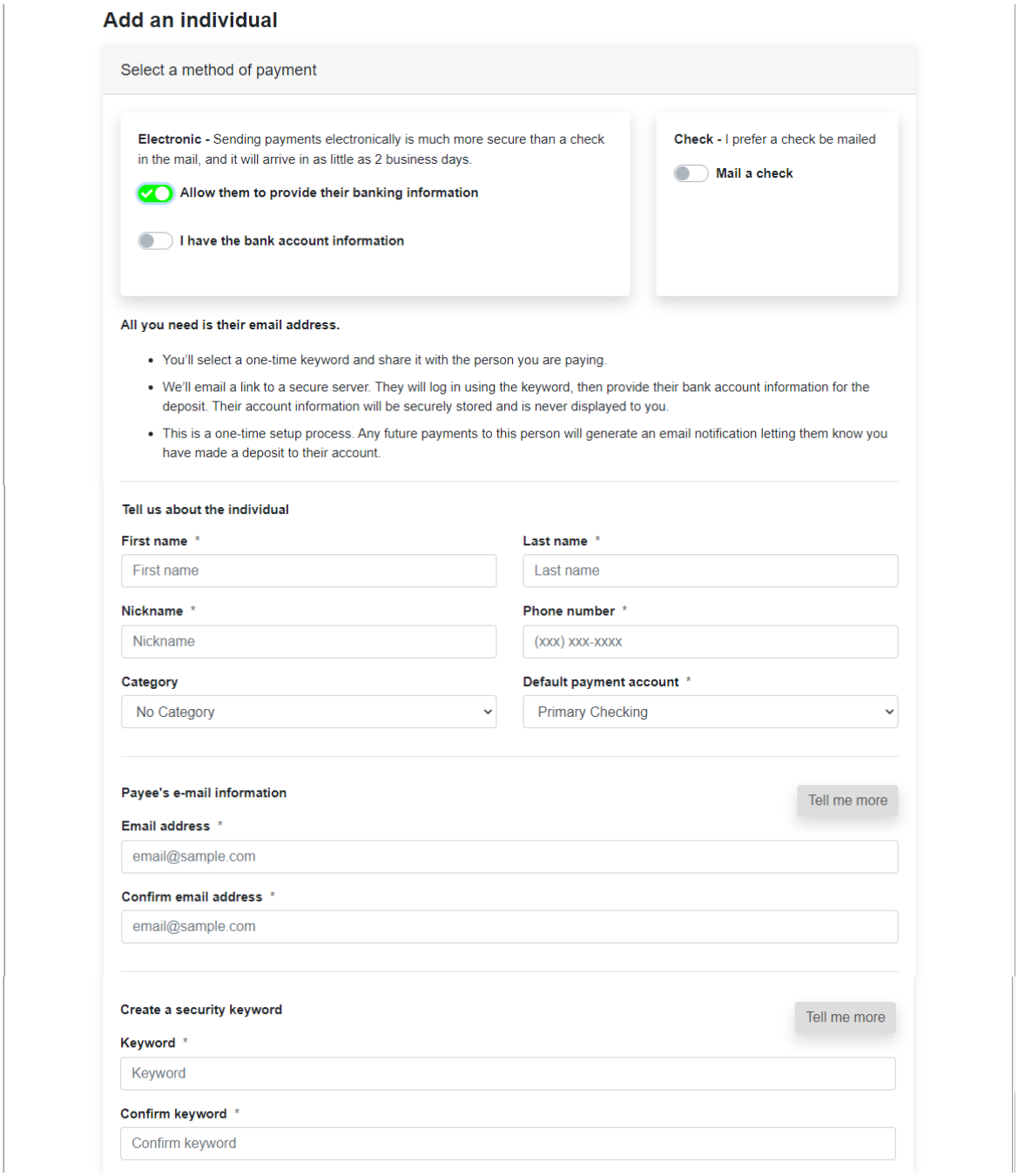
Larger companies can often deliver eBills, which will send payment information and due dates directly to BBP. If eBills are available, there will be an on-screen option for set-up. (An online account must be established with the payee before enrollment can be completed for an eBill.)

Add an Individual

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

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

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



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

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

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

Payments

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

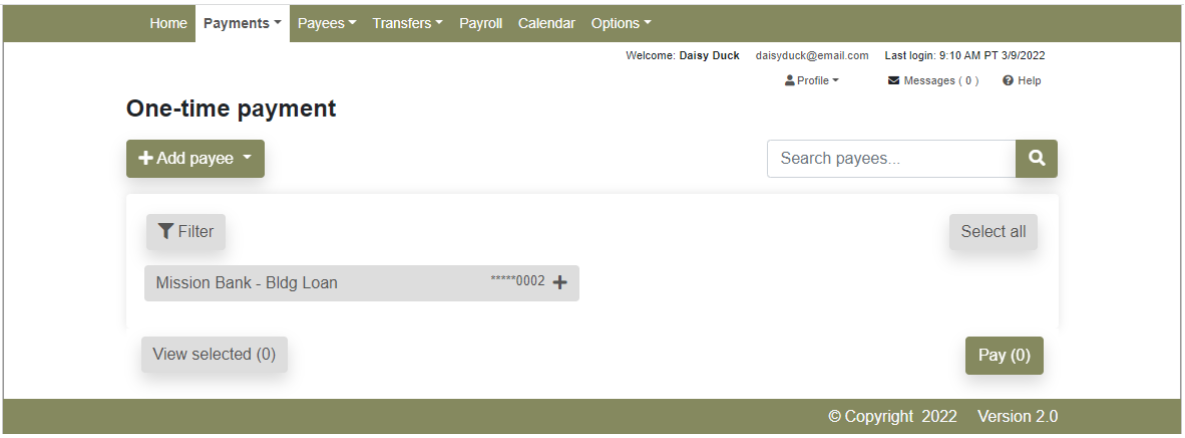
- Electronic payments are normally received by the payee the next business day following the processing date
- Check payments can take up to seven days after the processing date to reach the payee

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

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

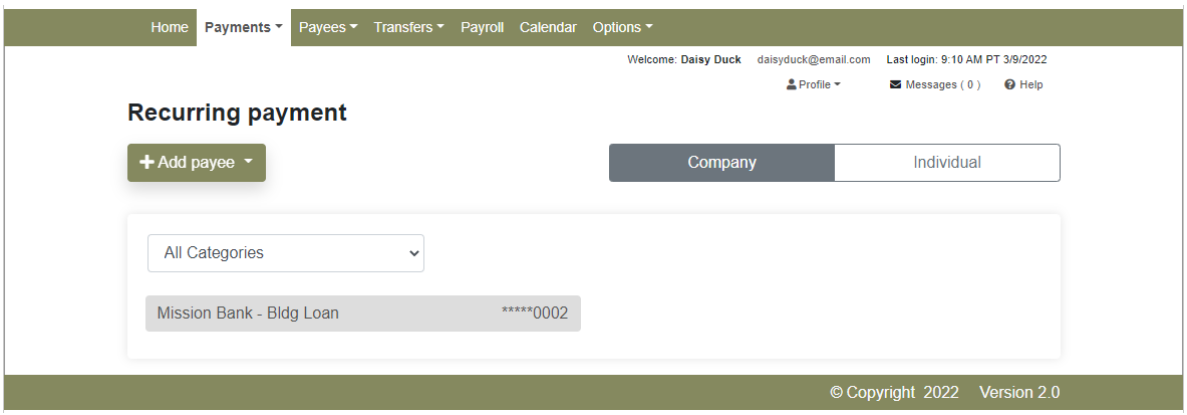
One-time Payments

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

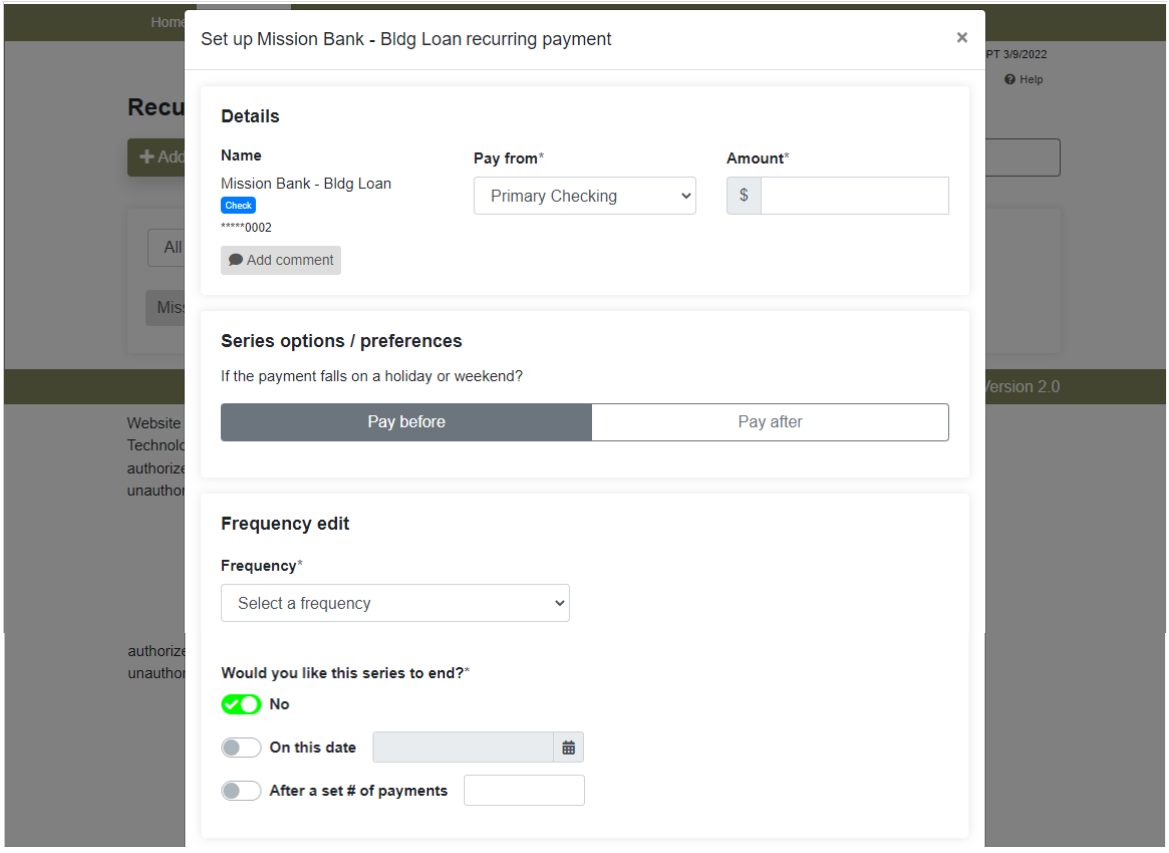


Recurring Payments

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

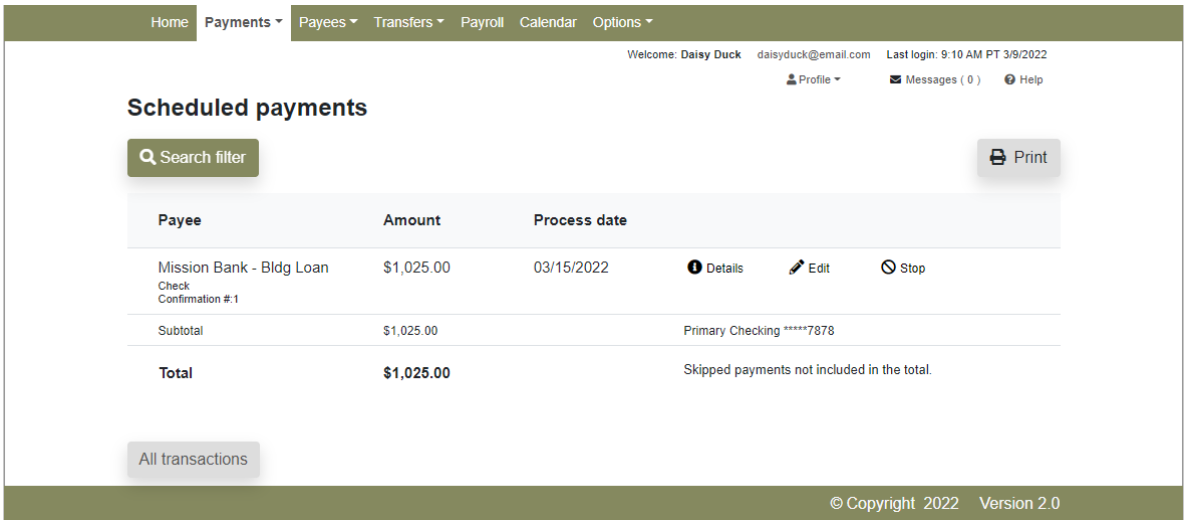


Recurring payment frequencies can range from weekly to annually. Users schedule the processing date for the payment and the system estimates the arrival date based on whether the payee receives payment electronically or by check.

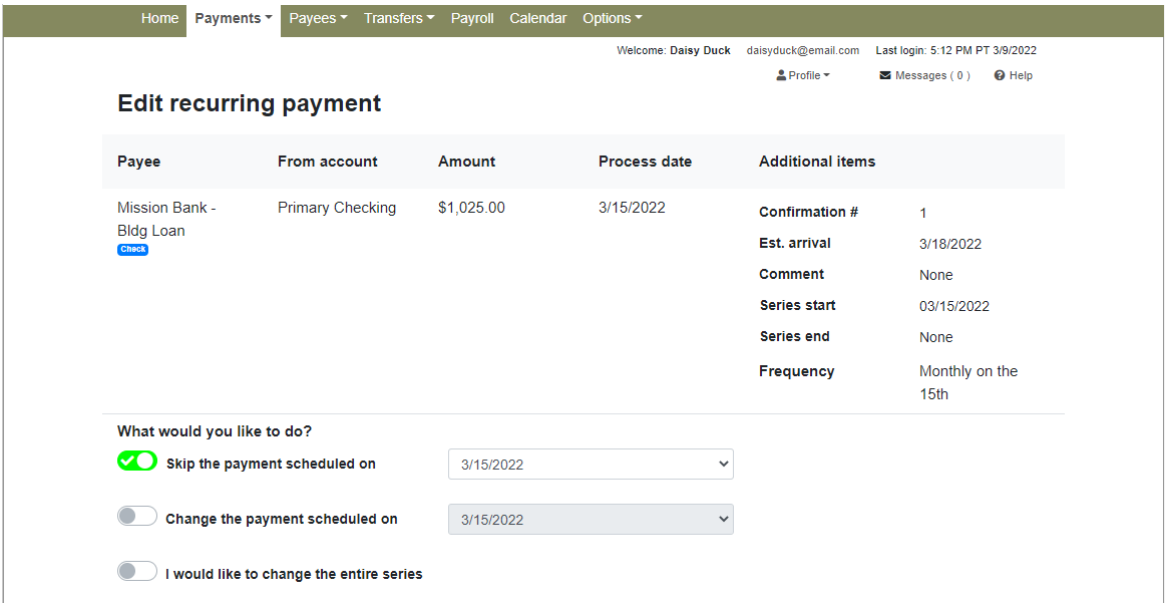


Scheduled Payments

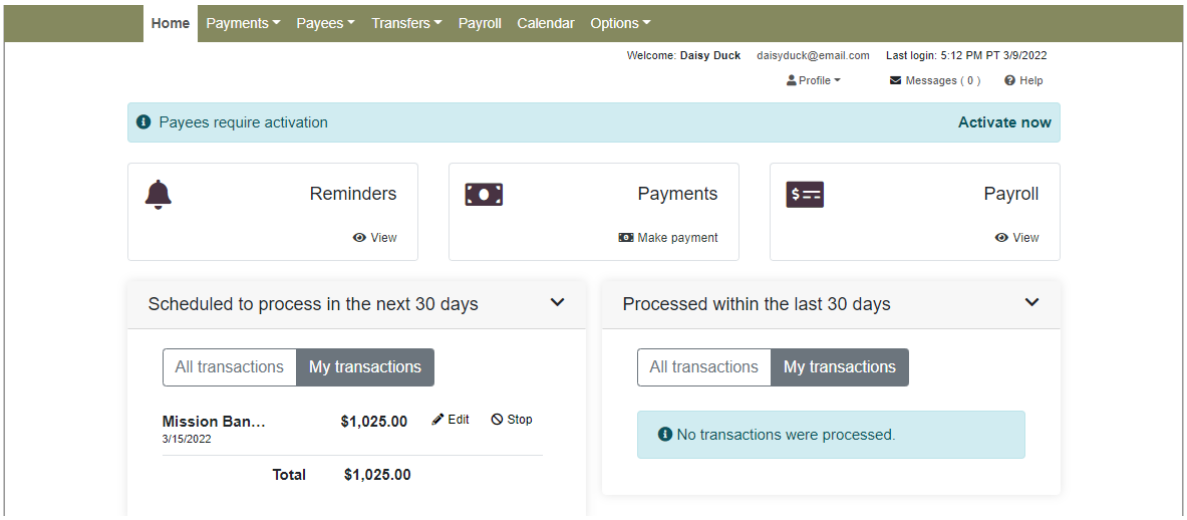
From the Payments menu a list of all scheduled payments can be displayed. Details of the payment are available, and actions can be taken to manage or change the payments.



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



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

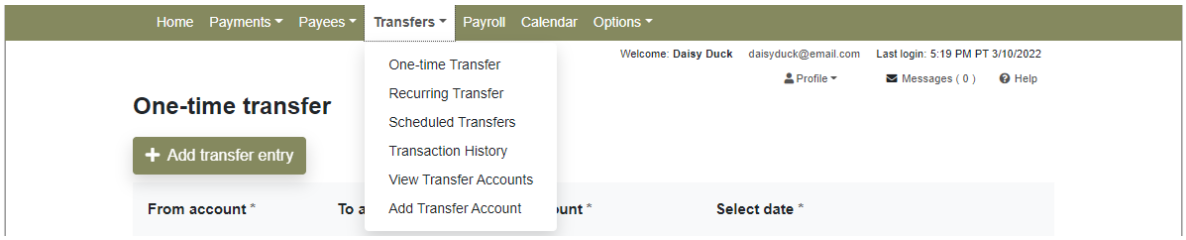


Stop Payments

Please Note: *Electronic payments made through BBP must be stopped prior to noon on the payment's Process Day and for Check payments must reach out to the BBC in order to put the stop payment on the outstanding check*

Transfers

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



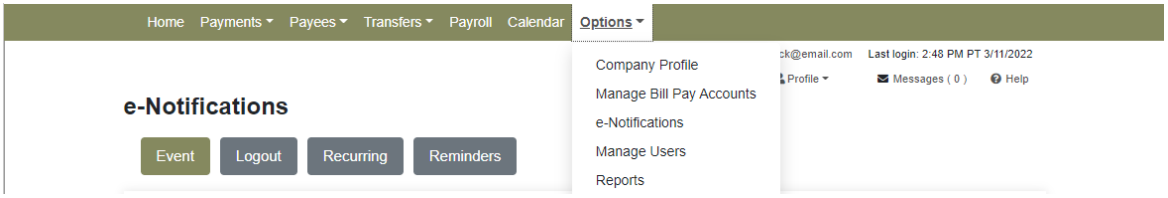
After adding the information for a new transfer account, a confirmation of successful entry will generate and the account must be activated by Mission Bank. Please allow up to 24 hours for activation of a new transfer account.

Please Note: *Transfers through BBP are not same-day transactions and may not be practical for transfers between Mission Bank accounts. Real-time transfers between Mission Bank accounts can be processed using the NetTeller tab's transfer option.*

Options

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

The options in this area pertain to BBP only – Profile & Preferences in the user menu of TMS should be used to manage the user's online banking profile.



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

e-Notifications

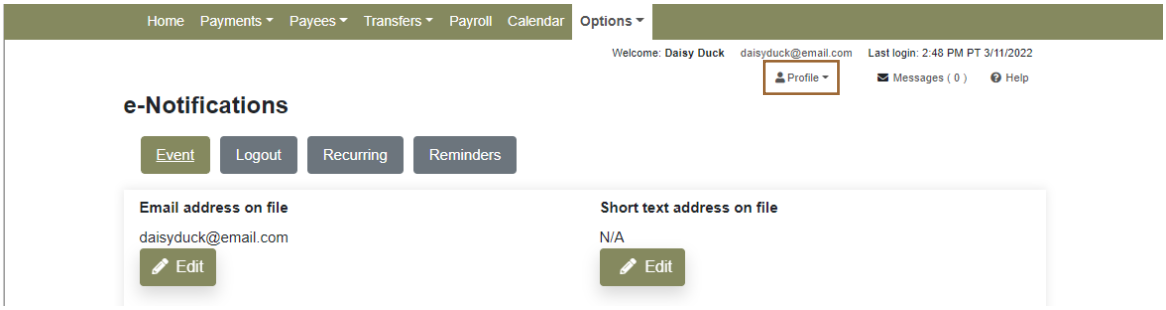
There are four categories of alerts that can be established by each user.

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

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

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

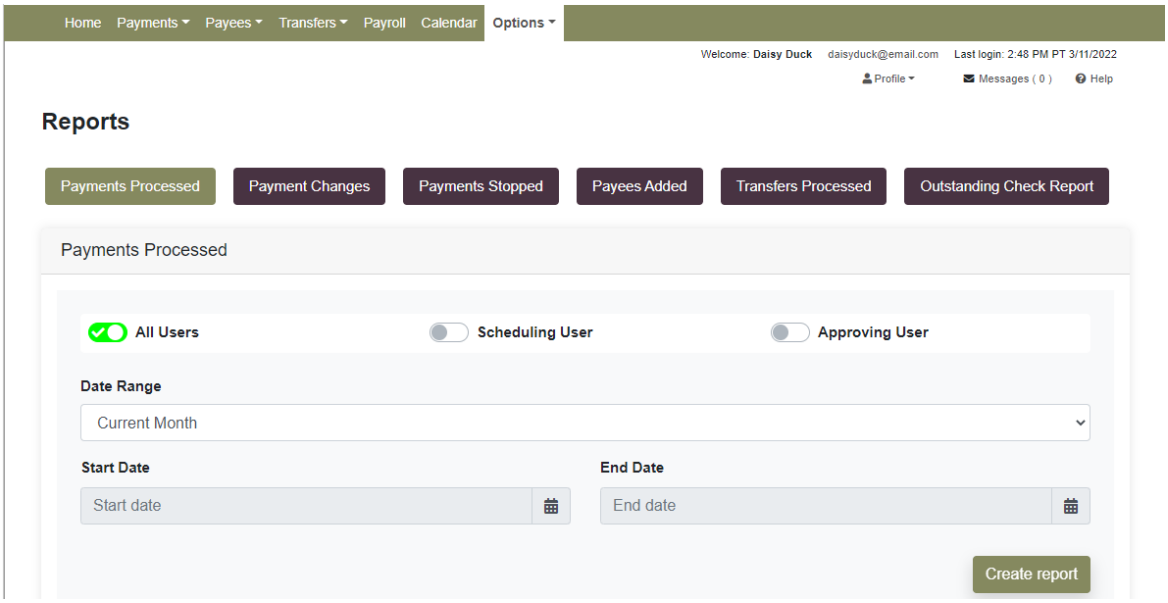
Reminders Notifications: Users can schedule reminders for each time they need to schedule a payment or transfer funds.



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

Reports

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

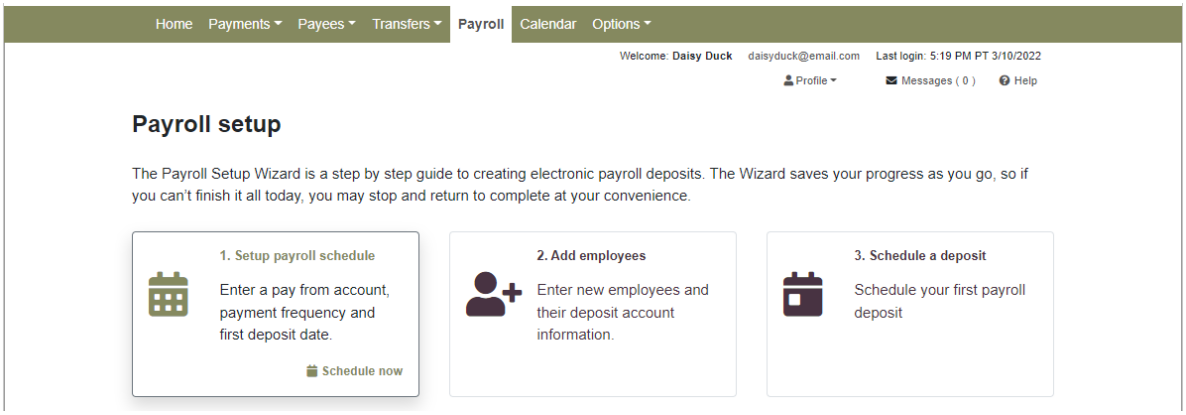


Reports can be printed in a reader-friendly format, or the data can be exported to a spreadsheet, if desired.

Payroll Deposits

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

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



Key features and points to note:

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

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

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

Bill Pay on the Mobile App

Users with entitlements to BBP can make payments through the mobile app if they choose.

Payments can be made to payees that have been established from desktop BBP; however, a payee cannot be added from a mobile device. Authorized users can release BBP payments that require approval. The mobile app also shows payment history and scheduled payments.

