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Document Purpose

The purpose of this document is to provide you, the end-user, with instructions to successfully use the Pay My Bill functionality to make payments on the UMB Commercial Card platform.

Module Purpose

The Pay My Bill module allows users and delegates mapped/linked to a Control or Individual Bill accounts, to make payments from a nominated business/commercial bank account.

Important Notices

**UMB Commercial Card** allows for you to view your Control Account balance and submit payments for your program online. This is all managed with the Pay My Bill module.

The time for submitting payments to be processed that same business day is 3:00pm Central Time. At that time, all payments scheduled to occur that day will be submitted to UMB for processing. The following two events occur at processing cutoff:

**ACH Origination** – UMB will initiate the process to debit your program’s bank account for the amount of payment submitted.

**Payment Posting** – the credit for your program’s payment will be posted to UMB’s card processing platform, with credit available the following day.

In the “Pay With” section of Pay My Bill, you will enter the bank account details (Routing Number and Account Number) for the deposit account you will use in the payment.

Upon processing a payment, UMB will originate an ACH debit to pull the payment funds from the account you assigned in Pay My Bill. If you use an ACH debit block on your deposit account, please contact your bank to update your ACH debit block to allow UMB to debit your account using the ID value below.

If you have an ACH debit block on your deposit account, please contact your bank to update your update your preferences to allow UMB to debit your account using the ID value below.

**UMB Commercial Card ID:** 1980455904
Configuring Access to Pay My Bill

The **Pay My Bill** module is automatically available to any program administrator who is mapped or delegated to the account with the balance due.

Most programs with UMB will have consolidated billing, whereby the individual card account balances roll up to a consolidating account at the end of the billing statement period. This consolidating account is called the **Control Account**.

If you are the program administrator with responsibility for making payment on the Control Account for your program, please review the steps to ensure that your access profile is mapped or delegated to the Control Account.

**Mapping/Delegating to the Control Account**

Any account in a program can only be mapped to one employee. Additional employees can have access to that same account through delegation. Mapping and delegating accounts are all managed in the **Account Management** module of the platform.

In **Administration > Overview**, click **Account Management**.

In the **Account Search** window enter the criteria to locate accounts and then click Search.

**Note:** For example, if you want to specifically locate the Control Account, enter “Control” in the FirstName and “Account” in the Last Name fields.
The results screen displays the number of accounts per status for each account issuer. To display a list of accounts associated with the status, click the corresponding number.

From the list of accounts, click the appropriate icon or link to perform the functions described in the following table.

<table>
<thead>
<tr>
<th>Icon</th>
<th>Function</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>📊</td>
<td>View account</td>
<td>Opens the View &amp; Maintain Account Details window, which displays details such as card address and credit limit. You can also set the transaction monitoring limit and account delegation here.</td>
</tr>
<tr>
<td>🗿</td>
<td>Map account</td>
<td>Opens the Employee Search window, where you can perform a search and then map a specific employee to the account using the corresponding icon 🗿.</td>
</tr>
<tr>
<td>⚠️</td>
<td>Clear mapping</td>
<td>Clears the account mapping from an employee. A warning message will be displayed. Click OK to complete the process.</td>
</tr>
<tr>
<td>🕵️</td>
<td>Delegate Account</td>
<td>Opens the Employee Search window, where you can perform a search and then delegate a specific employee to the account using the icon 🕵️.</td>
</tr>
</tbody>
</table>
Steps to Make a Payment

Accessing the Payment Screen

If you have:

- a Control and/or Individual Bill account mapped/link to you, and
- a current balance over $0

You can access the “Pay” button & “Payment History” options from three different screens.

**Control Panel on the Home screen**

**Statements Screen**
Making a Payment

Regardless of what screen you clicked “Pay” on, you will see the same payment screen.

Payment Amount Options

Payment amount options available:

- Amount Due – amount due on the account
- Minimum Amount Due – minimum amount payable on the account.
  Note: most programs are billed balance due in full, so the “Amount Due” and “Minimum” may be the same.
- Custom Amount – any amount not greater than the current balance

Payment Date Options

Payment date options available:

- Due Date – chosen payment amount processed on the payment due date
- Custom Date – allows payment scheduling for processing on the current date or a future date

Note: A warning will appear if a payment is attempted when a scheduled payment is in effect. If a scheduled payment needs correction, it should be cancelled before 3:00pm Central of the selected payment date, going to the “Payment Details” tab and clicking “Cancel Payment”. Refer to section Cancel a Payment for details.
Payment Account Information

Fields available on the “Pay with” section of the payment screen are:

- Banking Account – choose whether paying from a Personal or Business/Commercial account
- Account Description – name of account being used for payment
- Account Type – choose between checking and savings accounts
- Routing Number – routing number of the business/commercial account being used for payment
- Account Number – account number of the business/commercial account being used for payment

There is also the option for Remember my payment details. Slide this to show the green check mark if you wish for the platform to store the payment account information for future payments.
Confirm Payment

Clicking on the “Next” button will take you to the payment confirmation screen which will allow you to confirm payment submission.

Once you’ve reviewed and are satisfied with the payment details entered, click the “Confirm” button to submit payment for processing.

Based on the type of payment, it appears either in the Future Payments section or Payment History section of the “Payment Details” tab.
Payment Details/Payment History

Future Payments

This section contains information about all the payments scheduled for a future date, including:

- The account details that identify the bank account used for payment.
- The payment status and amount of the scheduled payment. As it is a future payment, the status is always “Scheduled”.
- A “Cancel Payment” button that allows the user to submit the payment before it is submitted for processing.

Payment History

This section provides the following:

- The account details that identifies the bank account used for payment.
- The payment status and amount of the scheduled payment. The status can be successful, cancelled or failed. We will share more on these statuses in the next section on payment processing.

Payment Status & Descriptions

- **Scheduled** – the payment request is waiting processed
- **Cancelled** – the scheduled payment request has been cancelled
- **Successful** – the payment request has been processed successfully
- **Failed** – the payment request cannot be submitted for processing, or the processing has failed. The Failed status also displays an error message providing the reason of the failure when available.

Failed Payment – Next Steps

In the event of payment failures, within 10 days of successful processing of the ACH & the processor posting files UMB generates and transmits a returns file for processing into the **UMB Commercial Card** platform, so users are notified of any failed payments.

**Cannot submit for processing**: If for some reason you are unable to submit a payment on **UMB Commercial Card** platform, try again after some time, and if still unsuccessful, try other alternative methods to make payment.

**Payment processing failed**: If your payment was successfully submitted but showing as failed the following day, check the failure reason and either try paying from a different account, or try other alternative methods to make payment.
Cancel a Payment

Only a payment that is in a “Scheduled” status is eligible to be cancelled. Once a payment has been updated to “Successful” that means that is has been submitted to UMB for further processing.

On the Payment Details screen, locate the payment in the “Future Payments” section that is to be cancelled. There will be the Cancel Payment button below the payment.
Automatic Recurring Payments (Auto Pay)

**UMB Commercial Card** allows for you to enable Auto Pay, which is a feature that will always process a payment for you automatically each month, on the due date of the payment.

## Setting Up Auto Pay

To see the function for **Schedule Auto Pay**, you must navigate to the account through the Account Listing screen. Go to the “Payment Details” pane and look under the header labelled “Auto Pay”

### Auto Pay Options

To set up Auto Pay, the following sections must be completed:

**Amount to Pay**

Select from the two options available. These are the amounts that will be processed each month on the payment due date.

- **Amount Due** – amount due on the account
- **Minimum Amount Due** – minimum amount payable on the account.

*Note: most programs are billed balance due in full, so the “Amount Due” and “Minimum” may be the same.*
Pay With

Fields available on the “Pay with” section of the payment screen are:

- Banking Account – choose whether paying from a Personal or Business/Commercial account
- Account Description – name of account being used for payment
- Account Type – choose between checking and savings accounts
- Routing Number – routing number of the business/commercial account being used for payment
- Account Number – account number of the business/commercial account being used for payment

Confirm Payment

Clicking on the “Next” button will take you to the payment confirmation screen which will allow you to confirm Auto Pay setup.

Click “Confirm” and you will receive a message stating that Auto Pay was successfully set up.
Edit Auto Pay

Once Auto Pay has been enabled for an account, the Schedule Auto Pay option becomes replaced with Edit Auto Pay.

By clicking “Edit Auto Pay” you are able to return to the set up screen whereby you can change settings for:

- **Amount to Pay:** switch from “Amount Due” or “Minimum Amount Due”
- **Pay With:** edit the bank account information that is currently used for automatic payments.

Make any needed changes on the screen, the click “Next” to confirm.

From the “Confirm Auto Pay” screen, simply click “Confirm” to put the new changes in effect.
Cancel Auto Pay

Once Auto Pay is enabled, going forward you will receive the message *Auto Pay is already scheduled for this card account* if you attempt to go into Pay My Bill and schedule a one-time payment.

If you no longer wish to use Auto Pay, either temporarily or permanently, there is an easy way to disable Auto Pay.

From the Account Listing screen, look for the slider option that indicates *Auto Pay*.

Simply click the slider to the off position, and you will receive a message “Auto pay is disabled”

*Note: Auto pay can be re-enabled, with the current settings, by clicking the slider back to the on (green check mark) position.*
General Questions/Assistance

If you need assistance navigating, please access Help for online assistance with any screen in the platform. Simply select your name at the top right-hand side of the screen under your Personal Settings icon.

Additional information is also located under the Resources link at the bottom right-hand corner of each screen.

For further support, contact your company Administrator (details can be found under Contact).