

Pay My Bill User Guide



Count on more.

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UMB Commercial Card

Pay My Bill – User Guide

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Reg. U.S. Pat. & Tm. Off.

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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 deposit account using the ID values below.

UMB Commercial Card: 1980455904
UMB Card Services: 9470535472

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.

Account Search ?

<p>Account Number (Last 4 Digits) <input type="text"/></p> <p>Account Issuer <input type="text" value="UMB Bank"/></p> <p>Account Type <input type="text" value="[All Types]"/></p> <p>Account Status <input type="text"/></p> <hr/> <p>Company Unit <input type="text" value="[All]"/></p> <p>Employee ID <input type="text"/></p> <p>Search Name by <input checked="" type="checkbox"/> Employee Name <input type="checkbox"/> Account Name</p> <p>First Name <input type="text"/></p> <p>Last Name <input type="text"/></p> <hr/> <p>Export File Name <input type="text"/></p> <p>Export File Type <input type="text"/></p> <hr/> <p>Result View <input checked="" type="checkbox"/> Summary - Issuer <input type="checkbox"/> Summary - Company Unit <input type="checkbox"/> Account Listing <input type="checkbox"/> Employee Setup Assistant <input type="checkbox"/></p> <p>Grouping Restriction <input type="checkbox"/> Unmapped Details <input type="checkbox"/></p>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>Account Details ▼</p> <p>Account Mapping <input checked="" type="checkbox"/> All accounts <input type="checkbox"/> Mapped accounts only <input type="checkbox"/> Unmapped accounts only</p> <p>Account Activity <input checked="" type="checkbox"/> All accounts <input type="checkbox"/> Used accounts only <input type="checkbox"/> Unused accounts only</p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>Account Date Ranges ▲</p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>Account Limits ▲</p> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>Additional Fields ▲</p> </div> <div style="border: 1px solid #ccc; padding: 5px;"> <p>Report Templates ▲</p> </div>
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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.

Account Search
All accounts matching your search criteria are listed below

Account Issuer	Unmapped	Open	Closed	Expired	Suspended	Blocked	Removed
UMB Bank, n.a	2	-	-	3	-	-	-
Total	2	-	-	3	-	-	-

[Export to Excel](#) [Export to PDF](#)

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

Account Search
All accounts matching your search criteria are listed below

Filter

Account Issuer	Status	Employee Name	Account Name	Account	Credit Limit		
UMB Bank, n.a	Expired	-	Kyilee Johnston	7694	5,000.00		
UMB Bank, n.a	Expired	-	Michael Becker	7881	5,000.00		

[Export to Excel](#) [Export to PDF](#)

Icon	Function	Description
	View account details	Opens the View & 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.
	Map account	Opens the Employee Search window, where you can perform a search and then map a specific employee to the account using the corresponding icon
	Clear mapping	Clears the account mapping from an employee. A warning message will be displayed. Click OK to complete the process.
	Delegate Account	Opens the Employee Search window, where you can perform a search and then delegate a specific employee to the account using the icon

Steps to Make a Payment

Accessing the Payment Screen

If you have:

- a Control and/or Individual Bill account mapped/linked 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

MY EXPENSES

Control Account | *-****-****-0089**

UMB Bank

Last Statement Balance (USD)	Current Balance (USD)	Credit Limit (USD)
25.00	31.04	626.00

Statement Period Start: 01/13/2018 Statement Period End: 01/19/2018

[Pay](#) [Payment History](#)

Cash Expenses

Action Required	Pending Approval
0	0

Announcements

Issuer Message
Thank you for choosing UMB Commercial Card as your card of choice.
Please click on UMB.com for more information.
Remember no one at UMB will ever ask for your password.
Enjoy our new system. - UMB

Important Note
We will never ask you to provide credit card details, password credentials, or any personal information in an email or over the phone. If you do receive a request like this please report it immediately to your Administrator.

Last visit: 01/26/2018

Account Listing Screen

Accounts • Statements ▾ Reports ▾

Corporate Accounts

Issuer	Card Type	Card Number	Card Status
UMB Bank	Corporate Card	***-****-****-0089	Open

Available Credit (USD): 10.00

[Statements](#) [Payment Details](#)

Due Date: 04/15/2018 Minimum Amount Due (USD): 71.89 Credit Limit (USD): 10.00

[Pay](#)

Auto Pay
[Schedule Auto Pay](#)

Making a Payment

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


Payment Amount Options

Statements	Payment Details
< Back	
<h3>Pay My Bill</h3>	
Statement Date 01/27/2023	
Amount to Pay <ul style="list-style-type: none"> <input checked="" type="radio"/> Amount Due 38.25 <input type="radio"/> Minimum Amount Due 38.25 <input type="radio"/> Custom amount - not taking scheduled payments into account. 	

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 <ul style="list-style-type: none"> <input type="radio"/> Due Date 02/21/2023 <input checked="" type="radio"/> Custom Date 03/09/2023 

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

The screenshot displays the UMB Corporate Accounts interface. At the top, there is a navigation bar with 'Home', 'Accounts', 'Statements', and 'Reports'. The main header shows 'Corporate Accounts' and a date of '02/13/2018'. Below this, there is a search bar and a 'Custom Date' field set to '01/30/2018'. The main content area is divided into two sections. On the left, under 'Corporate Accounts', there is a card for a 'Corporate Card' with an available credit of '594.96'. On the right, the 'Pay with' section is active. It features a 'Remember my payment details' checkbox that is checked and highlighted with a red box. Below this, there is a warning message: 'Submit payments from business/commercial banking accounts only. Payments from personal banking accounts are not accepted.' The form includes the following fields: 'Account Description' (UAT Test Checkings), 'Account Type' (Checking), 'Routing Number' (101000019), and 'Account Number' (XXXXXXXXXX1122). At the bottom of the form are 'Next' and 'Cancel' buttons.

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.

Corporate Accounts

Pay My Bill

Account: ***-****-****-0089 Account Status: Open Statement Date: 01/19/2018 Due Date: 02/13/2018

Available Credit (USD): 594.96

Confirm Payment

Amount to Pay

Custom Amount: 0.20

Payment Date

Due Date: 02/13/2018

Payments submitted after 3:00 PM Central Time will be processed on the next business day.

Pay with

Account Description	Account Type	Routing Number	Account Number
UAT Test Checkings	Checking	101000019	x000000001122

Confirm Edit

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.

Corporate Accounts

Payment Details

Issuer: UMB Bank Card Type: Corporate Card Card Number: ***-****-****-0089

Available Credit (USD): 594.96

Future Payments

Date	Amount	Status
02/29/2020	0.01	Scheduled
01/29/2018	0.01	Successful
01/29/2018	0.02	Successful

Cancel Payment

Payment History

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.

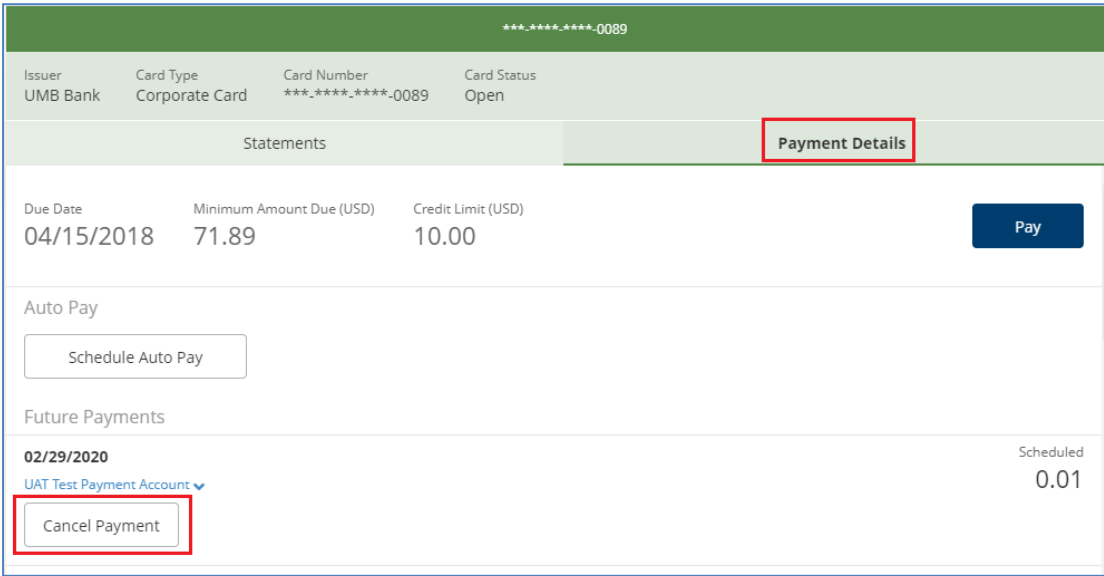
Cannot submit for processing: If for some reason you are unable to submit a payment on **UMB Commercial Card** platform, try again after some time, and if still unsuccessful, try other alternative methods to make payment.

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 it 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”

The screenshot shows the UMB Commercial Card account management interface. The top navigation bar includes 'Home', 'Administration', 'Accounts' (highlighted with a red box), 'Statements', and 'Reports'. The main content area is titled 'Corporate Accounts' and displays a table of accounts. The selected account is '***.****.****-0089 Corporate Card' with an available credit of 10.00 USD. The 'Payment Details' section is highlighted with a red box and shows the following information:

Due Date	Minimum Amount Due (USD)	Credit Limit (USD)
04/15/2018	71.89	10.00

Below the payment details, the 'Auto Pay' section is visible, with a 'Schedule Auto Pay' button highlighted by a red box.

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.

*****-0089				
Issuer	Card Type	Card Number	Card Status	
UMB Bank	Corporate Card	***_****_****-0089	Open	
Statements		Payment Details		
< Back				
Confirm Auto Pay				
Amount to Pay				
Amount Due				
Pay with				
Banking Account	Account Description	Account Type	Routing Number	Account Number
Business / Commercial	Sample account	Checking	101000695	210
Auto Pay scheduled on a due date after 3:00 pm Central Time will take effect on the next due date.				
I authorize UMB Bank to deduct my monthly credit card payments from the bank account assigned on this system. The payment amount will be either the minimum payment due or the new balance due, as specified in my selection on this system. I understand my automatic payment will be deducted each month on my payment due, as shown on my statement. I agree that if my bank account does not have sufficient funds on the day UMB Bank attempts to deduct the payment, the deduction may not be made. Until such time that payment is made, I understand I am responsible to make such payment and any other payments that may be due.				
Confirm		Edit		

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](#).

The screenshot shows the UMB Corporate Accounts interface. The top navigation bar includes 'Home', 'Administration', 'Accounts', 'Statements', and 'Reports'. The main content area is titled 'Corporate Accounts' and displays details for a corporate card with ID '***.****.****.0089'. The card is issued by UMB Bank and has a status of 'Open'. The available credit is \$10.00. The due date is 04/15/2018, and the minimum amount due is \$71.89. The credit limit is \$10.00. The 'Auto Pay' feature is currently enabled, indicated by a green checkmark in a toggle switch. Below this, the banking account information is shown: Business / Commercial Checking account with routing number 101000695 and account number xxxxxx3210. The 'Edit Auto Pay' button is highlighted with a red rectangular box.

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

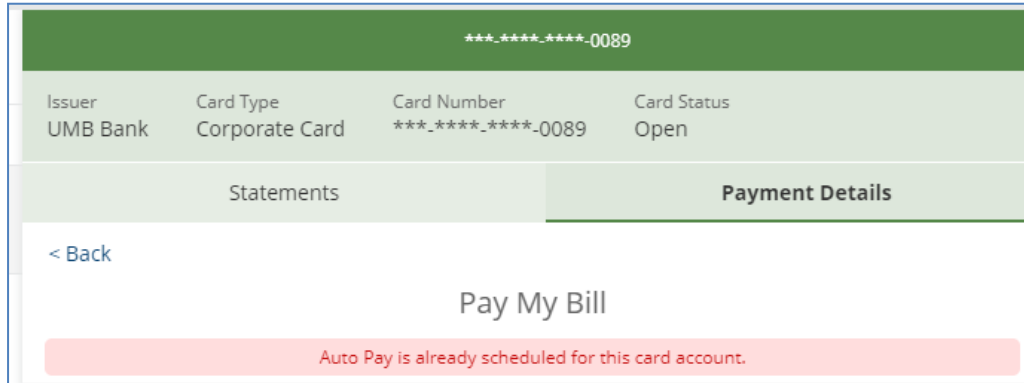
- **Amount to Pay:** switch from “Amount Due” or “Minimum Amount Due”
- **Pay With:** edit the bank account information that is currently used for automatic payments.

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

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

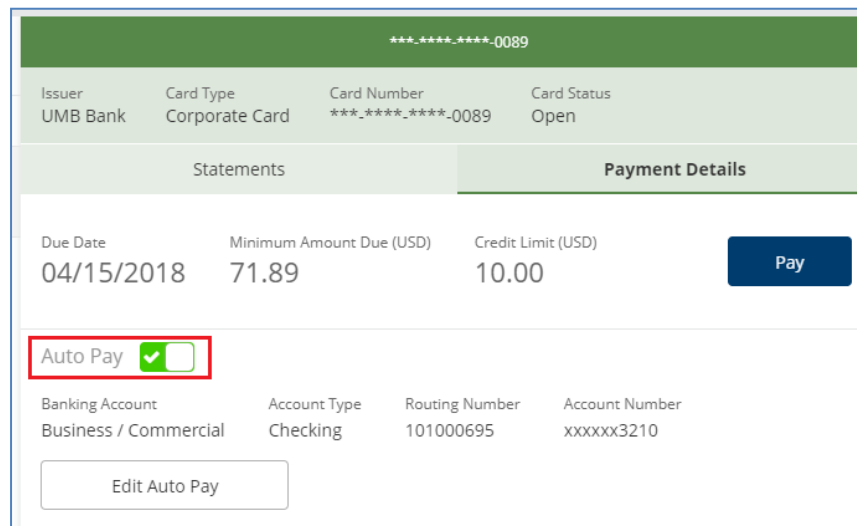
Cancel Auto Pay

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](#)).

The screenshot displays the UMB Commercial Card portal interface. At the top, there is a navigation bar with the UMB logo and links for Home, Accounts, Statements, and Reports. On the right side, there is a 'Cardholder' dropdown menu. The main content area is divided into three sections: 'Pinned' (with a message about pinning items), 'MY EXPENSES' (showing account details for 'Control Account' and a table of balances), and 'Announcements' (with an issuer message). A 'Cardholder' dropdown menu is open on the right, listing options: Language, Personal Settings, Password, Help, Contact, and Log Out. Two yellow arrows point to the 'Help' and 'Contact' options in this menu. At the bottom of the page, there is a footer with the copyright notice '©2018 UMB Commercial Card. All rights reserved' and three links: Resources, Legal notice, and Privacy policy. A yellow arrow points to the 'Resources' link.

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[Resources](#) [Legal notice](#) [Privacy policy](#)