

Payments – Business Bill Pay

Enrollment

As an Administrator, the first time you click on **the Bill Pay** menu, you will need to enroll the account for Bill Pay. Select the account you wish to enroll.

You will receive the Pending Enrollment message until our Treasury Management Support Team has completed the enrollment.

First Time Using Bill Pay

Once your enrollment has been confirmed, the next time you select the Bill Pay menu, you will be asked to set up challenge questions, a security key phrase and to accept the terms and conditions.

The challenge questions are prompted whenever a payment or change is made. The security key is a phrase that appears when you first go to the Bill Pay menu to let you know it is a secure site.

The screenshot displays the Treasury Management web application interface. At the top, there is a navigation bar with the following elements: a Message Center icon, a Notifications icon with a red '8', a Cut-Off Times icon, the text 'Last Login: 08/26/2024, 03:55 PM, EST', and a user profile 'Hi, ksmerlas (PAA2266)'. Below this is a main menu with 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'RECEIVABLES', 'REPORTING', and 'ADMIN'. The 'PAYMENTS' menu is highlighted with a green box. On the right side, there is a 'Bill Pay' section with a sub-menu where 'Business Bill Pay' is highlighted with a green box. Below the navigation is a large notification box with a dark blue header containing a clock icon and a checkmark icon, followed by the text 'Pending Enrollment'. The main body of the notification is light gray and contains the text: 'Your bill pay enrollment has not yet been approved.' and 'Please allow up to 3 business days for your bill pay enrollment to be processed. If you have questions concerning your enrollment, please contact The National Bank of Indianapolis bill pay administrator.'

TREASURY MANAGEMENT

Payments – Business Bill Pay

Home Dashboard

The home dashboard has several shortcuts to help you make a payment or view your payment history.

- **PAYMENTS:** Once your bills and payees are set up, you may choose the “Payments” tab to make a single payment or schedule auto payments.
- **PAYEES:** To set up your payees, choose the “Payees” menu.
- **PAYROLL:** Setup employees to receive payroll deposit. (Note: This is not a true payroll system. It does not calculate taxes or tax documents. It only allows you to send payments.)
- **CALENDAR:** View an overview of processed payments and scheduled payments.
- **OPTIONS:** Allows you to set up permission controls and final approvals for internal controls and security with payments.

Home Payments Payees Payroll Calendar Options FAQ

Welcome: Kristen Smerlas kristensmerlas@nbofi.com Last login: 11:00 AM ET 8/22/2024

Profile Chat Now Messages (0)

Reminders View

Shortcuts Take shortcut

Payments Make payment

Payroll View

Scheduled to process in the next 30 days

All transactions My transactions

No transactions are scheduled.

Processed within the last 30 days

All transactions My transactions

Pennsylvania...	\$0.30	View
Total	\$0.30	

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TREASURY MANAGEMENT

Payments – Business Bill Pay

Payments Menu

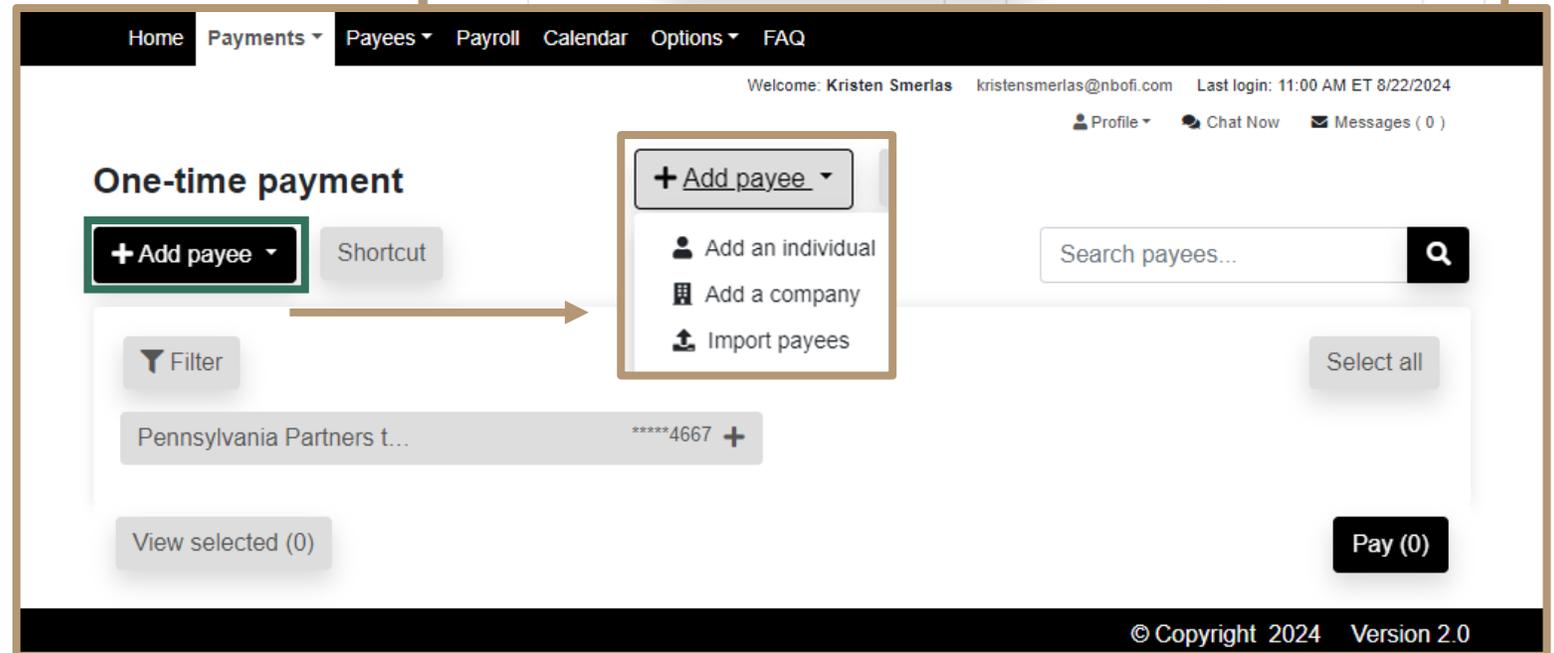
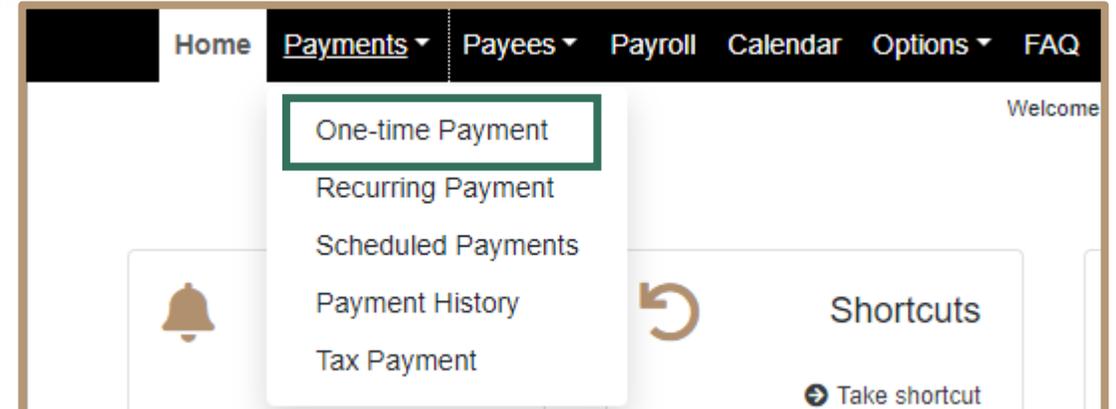
To make a payment, select whether you want to make a **One-time Payment** or a **Recurring Payment**. If you need to expedite a payment, you can choose **Rush Delivery** (additional fees may apply).

If you have set up approvals for your bill payments, manage your **Scheduled Transactions** and approve them. Search your **Transaction History** for a specific payee or by date for better tracking of your payments.

Payments Menu : One-time Payment

To make a **One-time Payment** you can use an existing template or select **Add payee** to create a new payment.

Click the **+** by each existing template to pay multiple companies or individuals at once.



TREASURY MANAGEMENT

Payments – Business Bill Pay

Payments Menu: Recurring Payment

To make a **Recurring Payment**, select the payee or Add payee, then fill in the recurring payment details.

The screenshot shows the Treasury Management web interface. The navigation bar includes Home, Payments, Payees, Payroll, Calendar, Options, and FAQ. The user is logged in as Kristen Smerlas. The Recurring Payment menu is open, showing options for One-time Payment, Recurring Payment (highlighted), Scheduled Payments, Payment History, and Tax Payment. A search bar contains 'Pennsylvania Partners test' with a masked account number '*****4667'. A 'Company' button is visible.

The dialog box is titled 'Set up Pennsylvania Partners test recurring payment'. It contains the following sections:

- Details:** Name: Pennsylvania Partners test; Pay from*: Primary Checking; Amount*: \$ [input field]; Add comment button.
- Frequency edit:** Frequency*: Select a frequency; Would you like this series to end?*: No (checked), On this date [input field], After a set # of payments [input field].
- Buttons: Cancel, Review, Submit.
- Footer: By clicking submit, you authorize us to debit the indicated account for the amount of each payment.

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Questions? Please contact our Treasury Management Support Team at 317-261-0333 or treasurymanagement@nbofi.com.

TREASURY MANAGEMENT

Payments – Business Bill Pay

Payments Menu

Select **Scheduled Payments** to review any payments that are scheduled to be paid.

Select **Payment History** to view processed payments from your defined search criteria.

The screenshot shows the Treasury Management interface. At the top, a navigation bar includes 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', 'Options', and 'FAQ'. The 'Payments' dropdown menu is open, showing options: 'One-time Payment', 'Recurring Payment', 'Scheduled Payments' (highlighted with a green box), 'Payment History' (also highlighted with a green box), and 'Tax Payment'. An arrow points from the 'Scheduled Payments' option to the 'Scheduled payments' section of the main interface below. Another arrow points from the 'Payment History' option to the 'View options' sidebar on the right. The sidebar contains filters for 'Category' (All Categories), 'View' (All Payees), 'Deliver by date range' (Current Month), 'Transaction status' (View All), 'Order by' (Process Date), 'Arrange' (Ascending), and '# of records to return' (10). There is a 'View in spreadsheet' toggle and 'Close' and 'View results' buttons at the bottom of the sidebar. The main interface shows the 'Scheduled payments' section with a search filter, a 'Print' button, and a message: 'There are no scheduled payments to display'. The footer of the main interface reads '© Copyright 2024 Version 2.0'.

TREASURY MANAGEMENT

Payments – Business Bill Pay

Payments Menu: Tax Payment

Select **Tax Payment**, and then select **Go there now**, to be redirected to the Tax website.

Home Payments Payees Payroll Calendar Options FAQ

Welcome: Kristen Smerias kristensmerias@nbofi.com Last login: 11:00 AM ET 8/22/2024

Profile Chat Now Messages (0)

Schedule a tax payment

Send electronic tax payments directly to the IRS through EFTPS.

i Tax website
By clicking "Go there now," you will be taken to a website that is an Official United States Government System and is not affiliated with The National Bank of Indianapolis. You can click on the back button now to return to the previous page.

The Electronic Federal Tax Payment System (EFTPS) is a federal government program that provides a means for electronic tax payments. EFTPS is easy to use, it's accurate, and it saves taxpayers the inconvenience of last minute trips to the bank with checks and coupons. EFTPS has become a preferred method for making Federal Tax payments. There are more than 3.6 million taxpayers enrolled in EFTPS today.

EFTPS is an independent website. If you haven't completed your tax transaction within 15 minutes, your bill pay session will time out for security purposes. A message will display at five minutes remaining and one minute remaining to warn you of the upcoming session time out.

[Go there now](#)

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Payments – Business Bill Pay

Payees Menu:

You have the option to **Add a Company** or **Add an Individual** or **Import Payees** using a .CSV file. You can also **Manage Payees** and **Manage Categories** within the Payees menu.

Add a Company allows you to send funds to any business account. Add the Payee name, account number, phone number, and payee ZIP code.

Add an Individual allows you to send funds electronically to an individual's bank account or mail a check. If paying electronically, you can request that the payee provide their own bank account information if you do not have it.

The screenshot shows the 'Add a company' form. At the top, there is a navigation bar with 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', 'Options', and 'FAQ'. The 'Add a company' form includes a 'Send the money by' dropdown menu, a list of options: 'Add a Company' (highlighted with a green box), 'Add an Individual', 'Import Payees', 'Manage Payees', and 'Manage Categories'. Below this, there are two toggle switches: 'Entering information on my billing statement' (checked) and 'Entering account and routing number' (unchecked). The form also has input fields for 'Payee name *', 'Account number *', 'Confirm account number *', 'Phone number *', and 'Account holder name *'. The 'Account holder name' field contains the text 'PENNSYLVANIA PROJECTS'.

The screenshot shows the 'Add an individual' form. At the top, there is a navigation bar with 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', 'Options', and 'FAQ'. The 'Add an individual' form includes a 'Select a method of payment' dropdown menu, a list of options: 'Add a Company', 'Add an Individual' (highlighted with a green box), 'Import Payees', 'Manage Payees', and 'Manage Categories'. Below this, there are two toggle switches: 'Allow them to provide their banking information' (checked) and 'I have the bank account information' (unchecked). The form also has a section for 'Check - I prefer a check be mailed' with a 'Mail a check' toggle switch. The top right corner of the form shows the user's name 'Kristen Smerlas', email 'kristensmerlas@nbofi.com', and last login time '9:55 AM ET 8/29/2024'. There are also links for 'Profile' and 'Messages (0)'.

TREASURY MANAGEMENT

Payments – Business Bill Pay

Payees Menu: Import Payees

If you already have a payee setup in another application or accounting software, you may have the option to import payee information.

The file must be in .CSV format. Select **Import from: .CSV file** to view the requirements and column order. The minimum required fields are Company name, Account number, First name and Last name.

Once your file is formatted correctly, **Choose File** and **Upload**.

Verify the imported payees and toggle to add. If required information is missing, you will be prompted to add that information. Then select **Submit**.

Home Payments Payees Payroll Calendar Options

Import payees

Do you have payees already setup in an application?

Payee records can be imported to make adding payees a snap.

Import from: .CSV file

Previous import(s): 0 unverified payees

Please note:

- Always verify your payee data after you export and after you import to ensure accuracy
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records, and ask you to verify each.

Step 2: Click the "Choose File" button, select your CSV file and click "Upload" button.

Choose File No file chosen

Upload

Successfully imported 1 payee record

The following Payee records need to be verified.

Please verify the payee you would like to add. If the payee is missing required information you will need to update the information before the payee is added. To return to your unverified payee list, go to Import payees.

Payees	Account number	Actions
<input checked="" type="checkbox"/> ABC LLC	58967458	+ Add Cancel Submit

TREASURY MANAGEMENT

Payments – Business Bill Pay

Payees Menu: Manage Payees

Use **Manage Payees** to view, edit, delete, or add a payee or to make a payment.

The screenshot displays the Treasury Management web application interface. At the top, a navigation bar includes links for Home, Payments, Payees, Payroll, Calendar, Options, and FAQ. A user profile section shows the name Kristen Smerlas, email kristensmerlas@nbofi.com, and last login time of 9:55 AM ET 8/29/2024. The main content area is titled 'Manage payees' and features a '+ Add payee' button, a search bar, and a 'Print' button. A dropdown menu is open under the 'Payees' navigation item, listing options: Add a Company, Add an Individual, Import Payees, Manage Payees (highlighted with a green box), and Manage Categories. Below the search bar are filters for 'All payees', 'Companies', and 'Individuals', along with a 'Sort payee by...' dropdown. The 'All Payees' section contains a table with the following data:

Payees	Account number	Additional items
Pennsylvania Partners test (Electronic)	*****4667	Category Unassigned Last \$0.25 on paid 9/8/2024

Each row in the table includes action buttons: 'Pay', 'Edit', and 'Delete'. The footer of the application shows '© Copyright 2024 Version 2.0'.

TREASURY MANAGEMENT

Payments – Business Bill Pay

Payees Menu: Manage Categories

In **Manage Categories**, you can create categories and assign payees to categories.

The screenshot displays the 'Manage categories' interface. At the top, there is a navigation bar with 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', 'Options', and 'FAQ'. The 'Payees' dropdown menu is open, showing options like 'Add a Company', 'Add an Individual', 'Import Payees', 'Manage Payees', and 'Manage Categories' (which is highlighted). The main content area has a 'Manage categories' button and a 'Filter categories' dropdown. A search bar labeled 'Search payees...' and a 'Print' button are also present. A table with columns 'Account number' and 'Category' is shown. The 'Account number' column contains '****4667'. The 'Category' column has a dropdown menu open, showing options: 'Unassigned', 'Unassigned', 'Partner Disbursements', 'Property Taxes', and 'Utilities'. A modal window titled 'Manage categories' is open on the left, showing a 'Category name' input field, an 'Add category' button, and a list of existing categories: 'Partner Disbursements', 'Property Taxes', and 'Utilities', each with a 'Delete' button.

TREASURY MANAGEMENT

Payments – Business Bill Pay

Payroll Menu

The **Payroll** feature can be used to pay employees.

This is not a true payroll system that calculates taxes. It will only allow you to electronically send funds to an employee.

The screenshot shows the 'Payroll setup' page in a web application. At the top, there is a navigation bar with links for Home, Payments, Payees, Payroll, Calendar, Options, and FAQ. Below the navigation bar, the user is logged in as Kristen Smerlas (kristensmerlas@nbofi.com) with a last login time of 9:55 AM ET 8/29/2024. There are also links for Profile and Messages (0). The main heading is 'Payroll setup'. Below this, a paragraph explains that the Payroll Setup Wizard is a step-by-step guide for creating electronic payroll deposits and that progress is saved. The wizard consists of three steps: 1. Setup payroll schedule (with a calendar icon and a 'Schedule now' button), 2. Add employees (with a person icon and a plus sign), and 3. Schedule a deposit (with a calendar icon). The footer of the page contains the copyright information: © Copyright 2024 Version 2.0.

TREASURY MANAGEMENT

Payments – Business Bill Pay

Calendar Menu

This displays a payment calendar for payments that have been processed and any upcoming scheduled or recurring payments.

You can select the payment amount for more information or to be redirected to **Scheduled Payments**.

The screenshot shows the Treasury Management interface with a navigation bar at the top containing 'Home', 'Payments', 'Payees', 'Payroll', 'Calendar', 'Options', and 'FAQ'. The user is logged in as Kristen Smerlas. The main area is titled 'Calendar' and features three tabs: 'All Transactions', 'Payroll Deposits', and 'Bill Payments'. The calendar is for September 2024. A payment of \$0.10 is shown on Tuesday, September 3rd, and a payment of \$0.25 is shown on Friday, September 6th. A modal window titled 'Processed' is open, showing details for the payment on Tuesday, September 3rd, 2024. The modal includes a table with the following data:

Payee	Amount
Pennsylvania Partners test	\$0.10
Total	\$0.10

The modal also includes a 'Details' button. At the bottom of the calendar, there is an 'All details' button and a 'Total \$0.35' label.

TREASURY MANAGEMENT

Payments – Business Bill Pay

Options Menu

In the **Options** menu, you can manage the following:

- **Company Profile:** keep the address and phone number for the business up to date.
- **Bill Pay Accounts:** add/delete additional offset accounts to the Bill Pay profile. You will need to enter the full account number and it will be **Pending** the bank's approval.
- e-notifications
- Users
- Reports

Home Payments Payees Payroll Calendar Options FAQ

Welcome: **Kristen Smerias** kristensmerias@nbofi.com Profile

Company profile

Change company information

Company name: PENNSYLVANIA CONSULTING

Address:
107 N PENNSYLVANIA ST STE 700

City: INDIANAPOLIS State: Indiana ZIP Code: 46204-0000

Phone number: (317) 261-9000 Fax number: (xxx) xxx-xxxx

Manage bill pay accounts

+ Add new account

Default	Nickname	Account number	Account type	Status		
<input checked="" type="radio"/>	Primary Checking	****6821	Checking	Approved	Edit	Delete
Default Account						
<input type="radio"/>	Secondary Account	****4675	Checking	Pending	Edit	Delete



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Payments – Business Bill Pay

Options Menu: e-Notifications

For **e-Notifications**, preferences for notifications can be created for **Event, Logout, Recurring, and Reminders**.

Start by ensuring your **email address on file** is accurate and adding a **short text address** if you choose.

Event notification options are focused on payment activity through the Bill Pay account. Review the options and toggle on the notifications for each category and select **Submit**.

Logout notifications are for security and at the end of each bill pay session, you can receive a customized email summary of your bill pay activities. These include **scheduled transactions, added/deleted payees, skipped/stopped transactions** and **added admin user**.

Home Payments Payees Payroll Calendar Options FAQ

Welcome: Kristen Smerias kristensmerias@nbofi.com Last login: 5:28 AM ET 9/11/2024

Profile Messages (0)

e-Notifications

Event Logout Recurring Reminders

Email address on file: kristensmerias@nbofi.com [Edit]

Short text address on file: N/A [Edit]

Event Notifications

With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.

A transaction needs approval

A transaction needs approval

Send notification to: [Email Address] [Submit]

Notification has been activated and will be sent to: kristensmerias@nbofi.com

A transaction exceeds a specified amount

Send notification to: [Email Address] Category: [All Categories]

Payee or Account: [All Payees] Amount: [\$]

[Submit]

A recurring transaction processes

A recurring transaction processes

Send notification to: [Email Address] [Submit]

Employee payroll processes

Employee payroll processes

Send notification to: [Email Address] [Submit]

Notification has been activated and will be sent to: kristensmerias@nbofi.com

Payroll employee's information has been updated

Payroll employee's information has been updated

Send notification to: [Both] [Submit]

Notification has been activated and will be sent to: kristensmerias@nbofi.com & N/A

Payee information has been updated

Payee information has been updated

Send notification to: [Both] [Submit]

Notification has been activated and will be sent to: kristensmerias@nbofi.com & N/A

Payee or account is activated with an activation code

Payee or account is activated with an activation code

Send notification to: [Email Address] [Submit]

Notification has been activated and will be sent to: kristensmerias@nbofi.com

TREASURY MANAGEMENT

Payments – Business Bill Pay

Options Menu: e-Notifications

Recurring notifications will provide a list of bill pay information in which you customize how often it is received.

The **Reminders** category allows you to schedule reminders for each time you need to schedule a payment or transfer funds.

The screenshot shows the 'e-Notifications' page with the 'Reminders' tab selected. An 'Add reminder' modal is open, showing the following fields:

- What type of payee? *: Bills
- Pick a payee *: Select Payee
- Send notification to *: Select Option
- Reminder frequency *: Select Frequency

The modal also includes 'Close' and 'Submit' buttons.

The screenshot shows the 'e-Notifications' page with the 'Recurring' tab selected. The page includes the following sections:

- Email address on file:** kristensmerlas@nbofi.com (with an 'Edit' button)
- Short text address on file:** N/A (with an 'Edit' button)
- Recurring Notifications:** These email notifications will provide a list of bill pay information in which you customize how often it is received.
- A list of all scheduled payments:** Includes a 'How often' dropdown (Select Frequency) and a 'Submit' button.
- A list of all payees, transfer accounts and employees:** Includes a 'How often' dropdown (Select Frequency) and a 'Submit' button.
- A list of all transaction history:** Includes 'How often' (Select Frequency) and 'Category' (All Categories) dropdowns, a 'Payee' dropdown (All Payees), and a 'Submit' button.

TREASURY MANAGEMENT

Payments – Business Bill Pay

Options Menu: Manage Users

Here you can edit or delete users by selecting the different user permission tabs.

- User Information
- Payments & Payroll
- Payees
- Options
- Message Center
- Approve Authority

User Information

User name PENNSYLVANIA CONSULTING PENNSYLVANIA CONSULTING

User type Primary User

User information | Payments & payroll | Payees | Options | Message center | Approve authority

Current Permissions

- **Payments**
 - ✓ Schedule Bill Payments (all)
 - ✓ Schedule Email Payments(all)
 - ✓ Establish Payment Caps(all)
 - ✓ Tax Payments
 - ✓ Designate Pay From Accounts
 - ✓ Payment History
- **Payroll**
 - ✓ Payroll Deposits
 - ✓ Add Employees
- **Payees**
 - ✓ Manage Payees
- **Options**
 - ✓ Access Reports
 - ✓ Update Company Info
 - ✓ Manage Billpay Users
 - ✓ Manage Pay From Accounts
 - ✓ Schedule Reminders
- **Message Center**
 - ✓ Access Message Center
- **Approve Authority**
 - ✓ Approve Transactions

Admin user list

TREASURY MANAGEMENT

Payments – Business Bill Pay

New Users – Adding Additional Users to Bill Pay

An Admin user will need to login to online banking and give each user access to the Bill Pay module.

Navigate to the **Admin** menu → **User List** → **Edit User** → **Integrated Services**. Here you will check the box to give the user access to **Electronic Bill Payment**.

Be sure to **Save Changes** and **Submit for Approval**. Then navigate back into the **Bill Pay** module and follow the steps on the next page.

The screenshot shows the user management interface for 'testuser01' (Status: Active). At the top right, there is a 'Submit for Approval' button. Below the header, a note states: 'Changes have been made to this user that have not been submitted for approval. You may resume editing, submit the current edits for approval, or you may take the option to discard all edits. Discard All Edits'. The main content area is divided into a left sidebar with 'User Information', 'Account Access', 'IP Access', 'Time Access', 'ACCOUNT RECONCILIATION REPORTING', and 'Entitlements'. The 'Integrated Services' tab is active, displaying a table with columns 'Product' and 'User Has Access'. The table contains two rows: 'Electronic Documents' with an unchecked checkbox, and 'Electronic Bill Payment' with a checked checkbox. At the bottom left, there is a 'Save Changes' button and a 'Reset' link. At the bottom right, there is another note: 'The save button below applies to the current tab only. Once all tabs have been completed and saved, click the submit button at the top of the page.'

Product	User Has Access
Electronic Documents	<input type="checkbox"/>
Electronic Bill Payment	<input checked="" type="checkbox"/>

TREASURY MANAGEMENT

Payments – Business Bill Pay

New Users – Adding Additional Users to Bill Pay

The new user will need to login to their online banking site and navigate to **Payment** → **Bill Pay** to establish their **Challenge Questions** and Security Key.

Then, an Admin user will need to go to **Options**, then **Manage Users** within Bill Pay. Here specific permissions can be assigned to each user by using the categorized menu options.

- User Information
- Payments & payroll
- Payees
- Options
- Message center
- Approve Authority

Home Payments ▾ Payees ▾ Payroll Calendar Options ▾ FAQ

Company Profile
Manage Bill Pay Accounts
e-Notifications
Manage Users
Reports

User Information

User name Kristen Smerlas
User type Custom

User information Payments & payroll Payees Options Message center Approve authority

Current Permissions

- Payments
 - ✓ Schedule Bill Payments (all)
 - ✓ Schedule Email Payments(all)
 - ✗ Establish Payment Caps
 - ✓ Tax Payments
 - ✗ Designate Pay From Accounts
 - ✓ Payment History
- Payroll
 - ✓ Payroll Deposits
 - ✓ Add Employees
- Payees
 - ✓ Manage Payees
- Options
 - ✓ Access Reports
 - ✓ Update Company Info
 - ✓ Manage Billpay Users
 - ✓ Manage Pay From Accounts
 - ✓ Schedule Reminders
- Message Center
 - ✓ Access Message Center
- Approve Authority
 - ✓ Approve Transactions

Admin user list

NOTE: Use caution when assigning a Bill Pay user the permissions to add new payees and create payments. These two functions create the ability to quickly add a payee and disburse funds. You should consider keeping them separate for maximum internal control over your payments.

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TREASURY MANAGEMENT

Payments – Business Bill Pay

New Users – Adding Additional Users to Bill Pay

The Bank highly recommends that there is separation with user functions. You can establish user permission to restrict one user from creating (schedule/manage) and submitting bill payments.

You can give certain users the ability to **Approve** bill payment transactions.

A screenshot of the user permissions interface. The top navigation bar includes 'User information', 'Payments & payroll' (highlighted with a green box), 'Payees', 'Options', 'Message center', and 'Approve authority'. Below the navigation bar, there are two sections: 'Schedule bill payments' and 'Schedule email payments'. Each section has a green checkmark icon and two buttons: 'Schedule to all [type] payees' and 'Schedule to specific [type] payees'.

A screenshot of the 'Edit Approve Authority Permissions' interface. It shows 'User name' as Kim Bailey and 'User type' as Custom. There is a 'Restore Permissions' button. Below this, there is a navigation bar with 'User information', 'Payments & payroll', 'Payees', 'Options', 'Message center', and 'Approve authority' (highlighted with a green box). The main content area shows a green checkmark icon and the text 'Approve transactions'.

A screenshot of the 'Edit Payee Permissions' interface. It shows 'User name' as Kim Bailey and 'User type' as Custom. There is a 'Restore Permissions' button. Below this, there is a navigation bar with 'User information', 'Payments & payroll', 'Payees' (highlighted with a green box), 'Options', 'Message center', and 'Approve authority'. The main content area shows a green checkmark icon and the text 'Manage payees'. Below this, there is a warning message: 'High risk permission warning: To protect against fraud, we highly recommend you restrict the combined permissions of Add a Payee and Schedule a Payment to owners, managers, or highly-trusted individuals such as your accountant.'

NOTE: If a user has permissions to Schedule, Manage, and Approve, it will NOT require another user to login and approve the transaction for processing. This user would have full access to make payments.