

Associated Connect[®]

Bill Pay Guide and FAQs













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Portal Access

The Associated Connect portal allows users to access all Associated Connect services through an easy-to-use single sign-in. To access the portal, sign in to Associated Connect directly from Associated Bank's website at **AssociatedBank.com/Business** or **AssociatedBank.com/Commercial**. The portal has been divided into three sections:

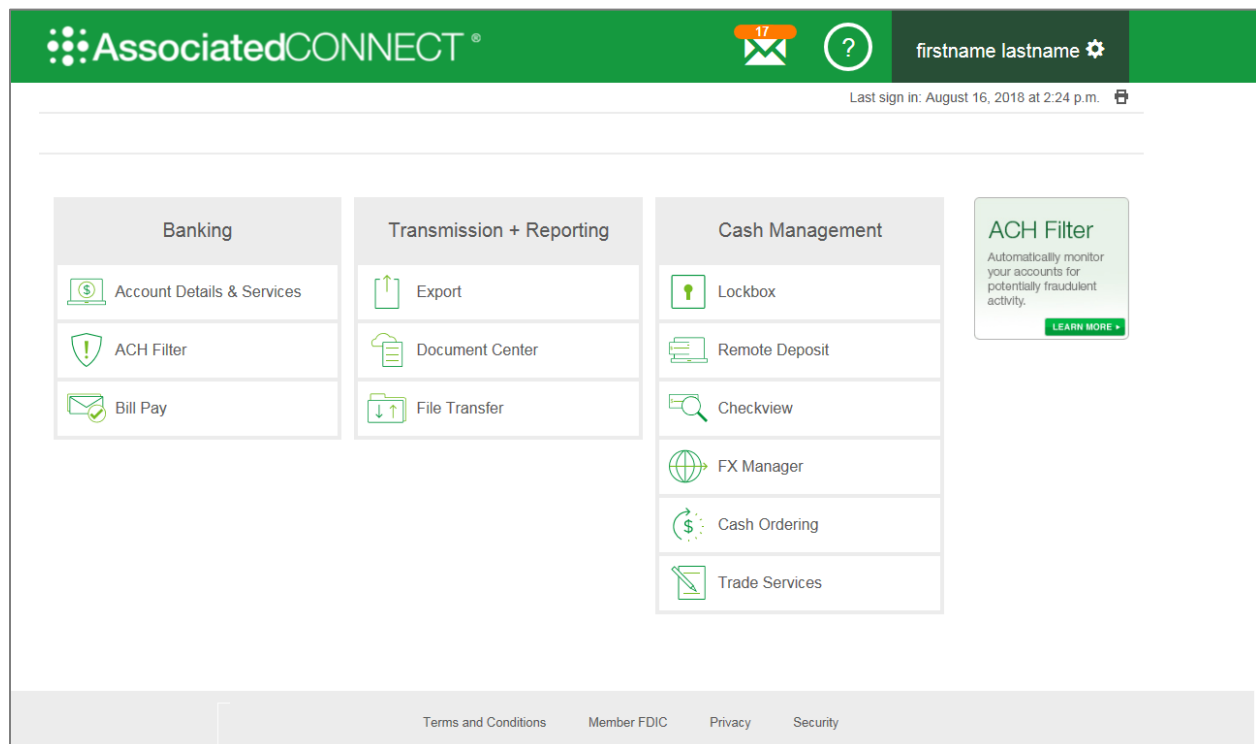
Category	Icon	Definition
Banking		Account Details and Services (Includes Account Balances, Account Transfers, ACH Origination, Check Inquiry, Image Search Transaction Activity, Positive Pay, Stop Payments and Wire Transfers.)
		Account Summary Page (Includes Ledger Balance, Available Balance, Collected Available Balance, Float Next Business Day, Float 2+ Days and Transactions and Details for each account)
		ACH Filter
		Bill Pay
Cash Management		Lockbox
		Remote Deposit
		Checkview
		FX Manager
		Cash Ordering
		Trade Services
Transmission and Reporting		Export
		Document Center
		File Transfer

To access Associated Connect, you will be required to verify your identity through one of two methods:

1. For clients who have access to high-risk services such as Bill Pay, ACH and Wire Transfers, you will sign in with your username and password, and then will be required to verify your identity through multi-factor authentication. Associated Connect users will be required to enter a unique access code generated by either a mobile or physical token to gain access to the portal. Additional information about how to set up, use and obtain a token from Associated Bank can be found in the Multi-Factor Authentication and Password Management Guide or by contacting Customer Care at 800-728-3501.
2. For clients who only have low-risk services, you will sign in with your username and password. Periodically, you will be asked a series of challenge questions to confirm your identity.

Associated Connect Portal

The Associated Connect Portal is the first screen you will see after signing in. This provides access to all of your online banking services.



Business Online Bill Pay

Welcome to Associated Bank's Business Online Bill Pay Service, a convenient integrated electronic bill payment, invoicing and receivables service for business customers. With Bill Pay, you can spend more of your time running your business rather than doing paperwork. It's easy to create and send invoices, receive customer payments, pay your vendors and check the status of your receivables as often as you like from any location.

Entitling Bill Pay in Associated Connect

In order to utilize Bill Pay, each user will need to be entitled to the service in the Associated Connect portal. When adding a user, they will also need to be assigned a user level. Additional information on each user level is below for you to review.

User Type	Definition	Description
Level 1 User	The administrative User who enrolled in the service and is responsible for the business account.	Full access to product's payment functionality, including: <ul style="list-style-type: none"> Add, change, cancel, and approve payments, including automatic payments. Manage billers and electronic bills. Manage payment accounts. Manage administration options.
Level 2 User	Users who have the authority to commit to expenditures and approve the disbursement of funds on behalf of the business.	Full access to the product's payment functionality, including: <ul style="list-style-type: none"> Add, change, cancel, and approve payments, including automatic payments. Manage billers and electronic bills. Manage payment accounts. Level 2 Users can manage their own information and the information for all Level 3 Users.
Level 3 User	Users who have limited authority to commit to expenditures on behalf of the business.	Restricted access to product's payment functionality, including: <ul style="list-style-type: none"> Add payments, which must be approved by a user of higher authority. Manage billers and electronic bills, but only when there are no pending payments that have already been approved. Manage payment accounts. Level 3 Users can only manage their own information.

When entitling a user to Bill Pay, you will need to select the correct level from the drop-down menu.

Action

SSN

Level

Date of Birth

Back

Reset

Next

Note: A social security number is not required. Any nine-digit number can be entered into this field, but it should be a number that is unique to the user.

Frequently Asked Questions

Q: What is Business Online Bill Pay?

A: Business Online Bill Pay lets you pay your bills online through Associated Bank's business online banking service, Associated Connect. You can pay virtually anyone in the United States that you would normally pay by check or automatic debit; even if you do not receive bills from the company or individual you want to pay.

Quick Facts about Business Online Bill Pay

- You can pay all your bills from the Welcome page. You can also see a summary of your pending payments.

The screenshot displays the 'Payment Center' interface. At the top, there are navigation tabs: 'Payment Center', 'Add a Bill', 'Bill History', 'Manage My Bills', 'My Accounts', and 'Messages'. The main section is titled 'Pay Bills' and shows a 'Pay From' field set to 'QA3 *3012'. Below this is a link 'Add/Manage Groups'. A table titled '[-] Unassigned Billers' lists two billers: 'Electric Company Power *7890' and 'John Doe JD'. Each biller has an 'Amount' field set to '\$ 0.00' and a 'Pay Date' field. Below the table is a 'Make Payments' button. To the right, there are two panels. The 'Bill Reminders' panel explains that reminders can be set up to track bills and includes a 'Set Up Reminders' link. The 'Pending | Unapproved' panel states that there are no unapproved payments for the last 45 days and includes a 'View All Unapproved Payments' link. At the bottom right, the 'Recent Payments' panel shows a table with columns 'Billers', 'Amount', and 'Pay Date', with a total of '\$0.00' and a 'View Bill History' link.

Features	Billers Name	Amount	Pay Date
	Electric Company Power *7890	\$ 0.00	05/01/2018
	John Doe JD	\$ 0.00	04/25/2018

- You can receive your bills online through Business Online Bill Pay from hundreds of billers nationwide, if eligible, within the Add a Bill section.
- You can set up and schedule one-time or reoccurring automatic payments through Mange My Bills.

What would you like to do?

☒ Add an automatic payment

Asterisks (*) indicate required information.

Pay From

*Payment Amount \$

☒ All payments are the same amount
☐ The amount of the last payment should be \$

*Send First Payment On

*Payment Frequency

Send Payments Until ☒ I change or cancel this payment
☐ A total of payments are sent
☐ But not after

You can also receive email about your automatic payments.

Email address

☐ Email me when the payment is pending
☐ Email me when the payment has been sent
☐ Email me before sending the last payment

☐ Set up reminders for this bill
☐ Update biller information
☐ Delete this biller

You can review your bills and payments for the past six months.

Bill History

View Payments and Bills

All Payments | [Unapproved Payments](#)

To view payments and bills for a different date range, select an option in Current View. Use Additional Options to search for specific payments.

Current View

Additional Options

Show
 For

There are [0 unapproved payments](#).
[How do I sort, search, or categorize?](#)

Payments 1 - 1 of 1 << First < Prev 1 Next > Last >>

Biller Name Category	Account	Amount	Pay Date	Status Initiated By	Action
Electric Company Uncategorized Power *7890	QA3 *3012	\$150.00	04/02/2018	Pending 45732_85681	View Detail Change Cancel

Payments 1 - 1 of 1 << First < Prev 1 Next > Last >>

Q: How does Business Online Bill Pay work?

A: Before you can pay your bills through Business Online Bill Pay, you must add your account and billing information found on your invoice or payment stub from the biller. We use this information to process your payments and deliver them to your biller. If your account or billing information is not correct, the payment may not be delivered correctly, or the biller may not be able to credit your account properly.

Add a Bill

Add a Company With an Account Number

Please enter your account information as it appears on a statement or bill from the company you want to pay. Your account information must be accurate to ensure that your payment is credited on time and to the correct account.

Asterisks (*) indicate required information.

* Biller Name

Electric Company

Nickname

What should I type?

* Account Number

What if I don't have an account number?

* Confirm Account Number

* Biller Address 1

Where you would mail payments

Biller Address 2

* Biller City / State

State

* Biller ZIP Code

-

XXXXX-XXXX

* Biller Phone Number

-

-

(xxx)xxx-xxxx

Add Bill

Cancel

After you add your bills, you can click the **Pay Bills** icon to go to the Welcome page. The Pay Bills section of the Welcome page lists all of the bills you've added in Business Online Bill Pay. To pay a bill, you must enter an amount and the date the biller should receive your payment. You can also select this date from the calendar. You can pay as many bills as you want at the same time from the Welcome page.

After you pay your bill, it may move to either the Pending Payments section or the Payments section of the Welcome page.

- The Pending Payments section provides a quick summary of the payments that have not been processed yet.
- The Payments section provides a list of the bills that have been paid in the current month.

If you pay a bill at the end of the month, it may not appear in the Payments list, but you can go to the Bill History page to find it. Bill History shows all of the bills you paid in the past six months, including electronic bills and the bills that you pay automatically.

Q: How secure is my bill payment and personal information?

A: Business Online Bill Pay uses several methods to ensure that your information is secure.

- Username and Password: Usernames and passwords are unique identifiers that only you know. Do not share credentials in order to prevent unauthorized access.
- SSL: Business Online Bill Pay uses SSL (secure sockets layer) which ensures that your connection and information are secure from outside inspection.
- Encryption: Business Online Bill Pay uses 128-bit encryption to make your information unreadable as it passes over the Internet.
- Automatic Sign Out: Business Online Bill Pay automatically signs you out of a session if you are inactive for 10 minutes. It is best if you sign out immediately after you finish your tasks in Business Online Bill Pay.

Q: What are Terms and Conditions?

A: The Terms and Conditions document is the agreement between you and Associated Bank regarding your Business Online Bill Pay service. The Terms and Conditions document provides detail on a variety of topics including the following items:

- Payments that are prohibited
- Password and security information
- Your liability if unauthorized transfers occur
- Errors or questions about your transactions
- Situations in which your account information can be disclosed to third parties
- Charges assessed based on services provided
- Service transactions that are returned
- Notification requirements for termination or discontinuation of the service
- Types of payments and limitations on billers

A link to the Terms and Conditions appears in Help section of the Associated Connect Portal.

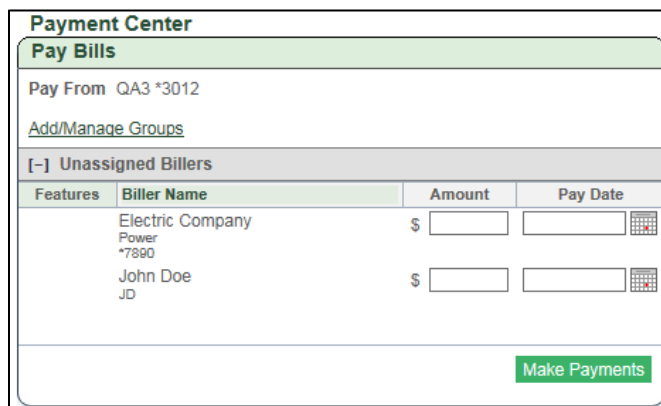
Payments Questions

Q: Are there payment limits?

A: Yes, the limit for a payment is \$999,999.99, but there is no limit as to how many payments are made at that amount each day.

Q: How can I keep track of my bills in Business Online Bill Pay?

A: The Pay Bills section of the Welcome page lists all the bills you've added in Business Online Bill Pay. You can scroll through the bills list alphabetically in ascending or descending order by clicking on the **Biller Name** column.



The screenshot shows the 'Payment Center' interface with a 'Pay Bills' section. It includes a 'Pay From' field set to 'QA3 *3012' and a link to 'Add/Manage Groups'. Below is a table titled '[-] Unassigned Billers' with columns for 'Features', 'Biller Name', 'Amount', and 'Pay Date'. Two bills are listed: 'Electric Company Power *7890' and 'John Doe JD'. Each bill has input fields for the amount and pay date, along with a calendar icon. A 'Make Payments' button is located at the bottom right of the table.

Features	Biller Name	Amount	Pay Date
	Electric Company Power *7890	\$ <input type="text"/>	<input type="text"/>
	John Doe JD	\$ <input type="text"/>	<input type="text"/>

[Make Payments](#)

Q: How do I know if the biller received my payment?

A: Look for the payment to move from the Pending Payments section of the Welcome page to the Payments section, which lists the bills that you paid in the current calendar month. If the payment was processed normally,

you'll see the amount of the payment. If you canceled the payment or if it "failed" during processing, you'll see the status of the payment. You can also check the status of the payment on the Bill Detail page. If the status is listed as Paid, the payment has been sent to the biller. In some cases, you may see the date when the biller posted the payment to your account on the Bill Detail page. If you want to confirm that your biller has posted the payment to your account, call your biller as it may take the biller a few days for funds to be credited.

Q: How can I add some descriptive information to my payment?

A: You can add a note to your payment, which is similar to the memo line of a check.

To add a note to your payment, click the **Add Note** link on the Confirm Payment page and type the text of the note in the Payment Note box. You can type a maximum of 80 characters.

Unassigned Billers					
Biller Name	Account	Amount	Pay Date	Confirmation	
Electric Company Power *7890	QA3 *3012	\$100.00	04/02/2018	MR0X6-RC4V5	Note

Check Number:

You can add a note for your own use that we keep on file with the payment. You can view a note you've entered on the Bill Detail page.

OK
Cancel

Q: How is the note used?

A: The note provides a means for you to record additional information about the payment. For example, you might add a note that describes the purpose of the payment. The note appears on the Confirm Payment page after you confirm your payments and the Bill Detail page when you view the details of your bill. If the biller cannot receive electronic payments, Business Online Bill Pay prints a check and sends it to the biller's address. The paper check contains the first 34 characters of the note. Size restrictions prevent us from printing the full 80 characters allowed for the note.

Q: Can I change a payment?

A: Not if the payment has started processing. You will need to make arrangements through the biller's accounts payable department. If you received a late fee, but scheduled your payment on time, ask the biller to waive any late fees or finance charges. If the problem still isn't resolved, send us a payment inquiry. Simply find the payment on the Bill History page, click **View Detail**, and click the payment inquiry link. Select a reason for the inquiry and

include all of the information you gathered when you contacted the biller's department. The more details you provide, the better we can assist you. We will contact the biller on your behalf in an attempt to resolve the problem.

Q: How do I cancel a payment?

A: Look for the payment in the Pending Payments section of the Welcome page. Click the **Cancel** link and confirm that you want to cancel the payment. You can also cancel the payment on the Bill Detail page. Go to the Bill History page and find the payment, and then click **View Detail** to check the status of the payment. If the payment has not started processing, click the **Cancel** link and confirm that you want to cancel payment. After the payment has been processed, the Paid status appears instead of the Cancel link.

Q: What happens when I cancel a payment?

A: After you cancel a payment, its status changes to Canceled. Canceled payments appear in your payments list and bill history. To cancel all payments that you've scheduled to be paid automatically, go to the Manage My Bills page, select the biller's name, and then select the option to delete the automatic payment.

Note: *If you cancel an automatic payment, only the selected payment is canceled. You do not cancel any future payments in the payment schedule.*

Scheduling Payments

Q: What is the earliest date I can send a payment?

A: Some billers allow you to send payments on the current business day or the next business day. For most bills, it can take two to four business days to send the payment. When you click the calendar icon, you'll see the earliest date you can select to have your account debited and the payment begin processing. The date when the biller should receive the payment is highlighted as the Pay Date. This date also appears in the Pay Date column of the Pay Bills section.

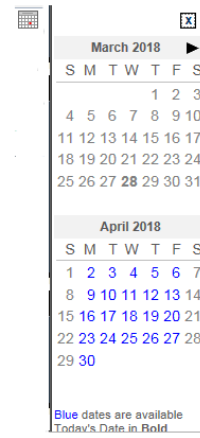
Q: How far in advance of the due date should I send my payments?

A: Some billers allow you to send payments on the current business day or the next business day.

Tip	Example
For most bills, you should enter a debit date that is at least four business days before the actual due date on your bill.	If you have a bill due on the 15th of the month, enter the debit date as the 11th of the month or earlier if the time period includes any weekends or holidays. The debit date is the date when your account is debited and your payment begins processing. When you enter a debit date, the date when the biller should receive the payment appears in the Pay Date column.
Click the calendar icon to determine the earliest date you can select for paying the bill. The calendar shows	If you have a bill due on the 15th of the month, sign in to Business Online Bill Pay and pay your bill at least

the earliest available debit date for your biller and the date when the biller should receive the payment. Choose a pay date that is at least two to four business days from today. The pay date is the date when you want the biller to receive the payment.

by the 13th of the month or earlier if the biller requires more than two days for processing or if the time period includes any weekends or holidays.



Q: How far in advance can I send my payments?

A: You can send a payment up to a year (365 days) from today's date.

Q: When is the money for the payment withdrawn from my account?

A: The Bill Pay provider determines which of three payment methods are used for the payment:

- Electronic Payments - the funds for the payment clear your account on the selected pay date.
- Physical Corporate Check – these checks are drawn off the Bill Pay provider's account, so the funds for the payment clear your account on the selected pay date.

Note: *This does not mean that the check has been deposited.*

- Physical Draft Check – these checks are drawn off your account, and the funds for the payment clear your account when the check has been deposited.

Keep in mind, as it will not be communicated as to which payment method has been chosen funds should always be available to cover your payment.

Q: When does a biller receive my payment?

A: The biller will receive your payment by the selected pay date.

Note: *Some billers may not always credit your account on the same day that they receive the payment. Allow for extra time in this situation so the payment is not considered late.*

Automatic Payments

Q: What are automatic payments?

A: Automatic payments provide a means for automatically scheduling payments in Business Online Bill Pay based on the options you select. You can set up two different types of automatic payments.

- **Automatic Payments for Electronic Bills:** If you receive electronic bills, some billers allow you to set up options for paying them automatically. These options allow you to always pay the amount due or to set a limit on the amount for automatically paying the bill. You can decide whether to send the payment on the due date or on the earliest date available after you receive the bill.
- **Automatic Payment Schedules:** You can set up an automatic payment schedule to pay bills of a set amount at regular intervals. For example, you can schedule a payment at the first of each month to pay your mortgage or rent. This type of automatic payment is always available to you, regardless of whether you receive electronic bills from the biller or whether the biller lets you pay your electronic bills automatically.

Q: How do I add or change an automatic payment?

A: Go to the Manage My Bills page where you can change the options for your automatic payment. These options affect all current and future payments for the bill that are scheduled automatically.

Payment Center	Add a Bill	Bill History	Manage My Bills	My Accounts	Messages
--------------------------------	----------------------------	------------------------------	---------------------------------	-----------------------------	--------------------------

Manage My Bills

Add and Change Bill Options

Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, receiving your bill online, and deleting the biller.

Available options vary based on the features that the biller offers and the information you've already set up for your bill.

Biller Name ▼

What would you like to do?

☐ Add an automatic payment
☐ Set up reminders for this bill
☐ Update biller information
☐ Delete this biller

Q: What happens when I delete an automatic payment?

A: You cancel all payments that are scheduled automatically.

Processing Questions

Q: How many accounts can I add to Bill Pay?

A: 99 accounts can be added to the Bill Pay service.

Q: Are my payments guaranteed?

A: With the CheckFree Guarantee, you can be assured that your electronic payments are safe and reliable. When your payments are processed through CheckFree, you are protected in the unlikely event of unauthorized transactions or processing delays. For more information, reference the Terms and Conditions within the Help section of the Bill Pay application.

Q: What is printed on the physical checks?

A: The paper checks contain the following information:

- Company name and address
- The biller's name
- The payment amount
- The pay date
- Credited account number
- Additional notes (if applicable)
 - If you add a note to your payment, the paper check contains the first 34 characters of the note. (Size restrictions prevent us from printing the full 80 characters allowed for the note.)

Q: Why do you need four business days to process some payments?

A: Some billers cannot receive electronic payments. For these billers, Business Online Bill Pay prints a check and mails it to the biller's address. Four business days allows us time to send the payment to the biller. Some billers may not always credit your account on the same day that they receive the payment. Scheduling payments in advance of the due date on the bill allows enough time for the biller to receive the payment and credit it to your account.

Q: What do I do with the part of the bill statement that I used to mail back with my payment?

A: You don't need to do anything with your bill statement, as billers do not need that portion of your statement. All of the information you provide when you add and pay your bills in Business Online Bill Pay is sufficient for us to process the payment and for the biller to credit your account. If you want to, you can keep the statement for your own records.

Q: How do payments show up on my account statement?

A: When you receive your account statement, the payments made through Business Online Bill Pay usually appear as electronic withdrawals (similar to ATM withdrawals) even if Business Online Bill Pay sends a paper check to the biller.

Note: *In some cases, the paper checks are drawn against your business account. In this case, the payments appear on your account statement just like your other checks.*

Bill Payment History

Q: How do I know what the status of my payment is?

A: Go to the Bill History page and find the payment. If the payment is being processed normally, you'll see the confirmation number automatically assigned to it. For any electronic payments that are unpaid or filed, you'll see the current status. If you canceled the payment, or if it failed during processing, you'll see the status of the payment.

Status	Description
Canceled	You canceled the payment for this bill. You can cancel a payment on the Bill Detail page.
Failed	The payment was returned to us either because there was a problem when we tried to withdraw the payment from your account or because the account information sent with your payment wasn't sufficient for the biller to credit your account. This status can also occur when the account associated with the payment has been closed.
Filed	You specified that the electronic bill was either paid outside of Business Online Bill Pay or was not paid. You can file an electronic bill on the File a Bill page.
Unpaid	The electronic bill has not been paid using Business Online Bill Pay, and you have not filed it.
Paid	The pay date has arrived. Normally, the biller receives the payment on the pay date and credits your account. Keep in mind that the biller may take a few days to credit your account. The debit date has arrived. Normally, the biller receives the payment two to four days after the debit date.

Q: How long is my bill payment history stored?

A: Six months (180 days). If you need to view payment information older than 180 days, refer to your account statement or contact your biller directly.

Troubleshooting Payment Problems

Q: What if I made a mistake with my payment?

A: Only payments in a pending status can be editing or canceled. See Bill History for payment status. If the payment has been processed, please contact the billers to work towards a resolution.

Q: How can I inquire about a payment?

A: Send a message via Associated Connect Messaging or call Customer Care at 800-728-3501:

The following information will be requested from you to research your payment inquiry:

- A specific reason for your inquiry, such as the biller credited the payment as late
- The amount of any late fees or finance charges that were assessed
- The name and phone number of a person you contacted in the biller's department
- The date of contact

Q: What can I expect when I send a payment inquiry?

A: We will contact the biller on your behalf in an attempt to resolve the problem with the payment. You will receive an update in three to four business days.

Contact Information

If you have any further questions, please call our Customer Care team at 800-728-3501 for Associated Connect assistance.

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