Citizens Business Bank
A Financial Services Company

Your New Business Online Banking

Business Bill Pay Administration
Quick Reference Guide

Important Dates

June 17, 2026 | 11:00 PM (Pacific)

Your existing Bill Payment service will be unavailable. Payments scheduled for June 17, 2026, will be the final batch of payments processed on your existing Bill Payment service.

June 17, 2026, through June 21, 2026

Automated conversion of your Bill Payment information

June 22, 2026 | 7:00 AM

Your new Bill Payment service will become available for use. Previously created payments, including recurring payments with a June 18, 2026, or later date will be processed by your new Bill Payment service.

Business Bill Payment – Company Administrators

Critical: Company Administrators must enable sub-users before they can access and use Bill Payment services.

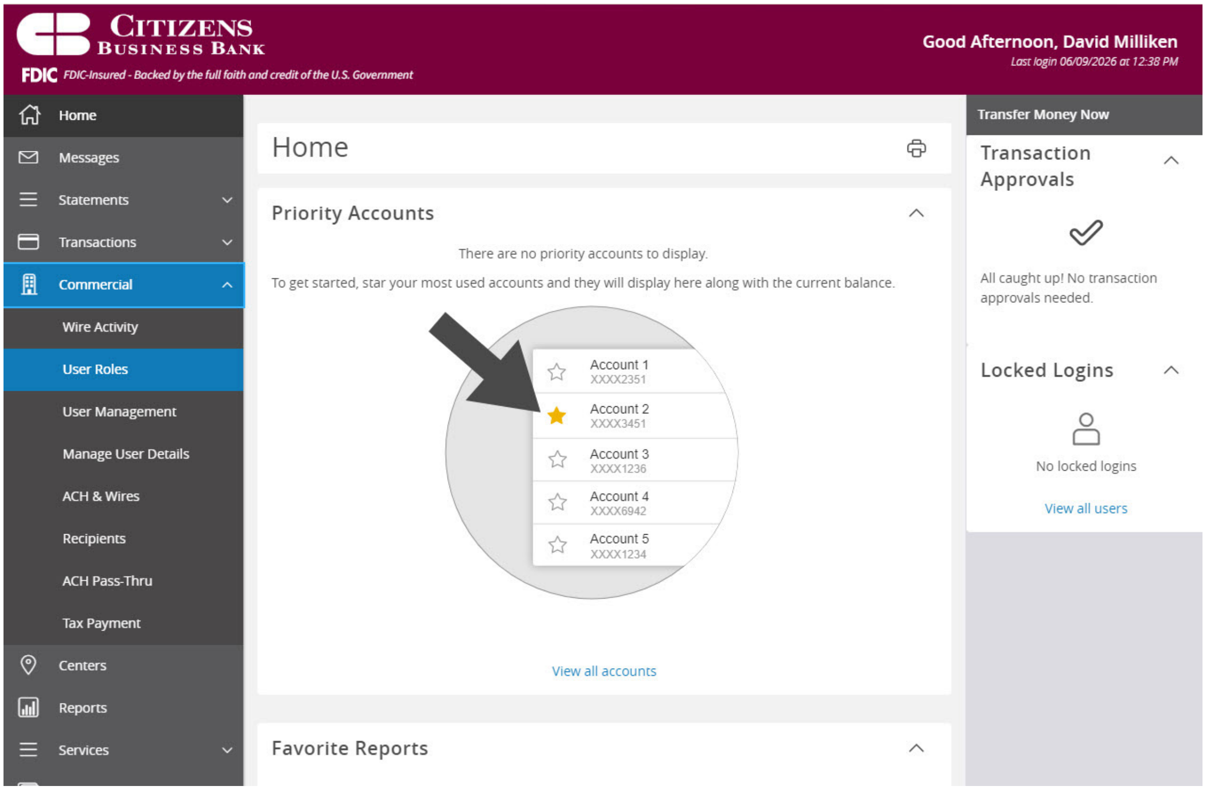
1. Select **Bill Pay** to review and accept the required disclosure
   - Accepting the disclosure is required before access is granted, which ensures compliance and activates full Bill Pay functionality and Admin tools.
2. Choose **Bill Pay Admin** to access Administrative features.

Customer Support

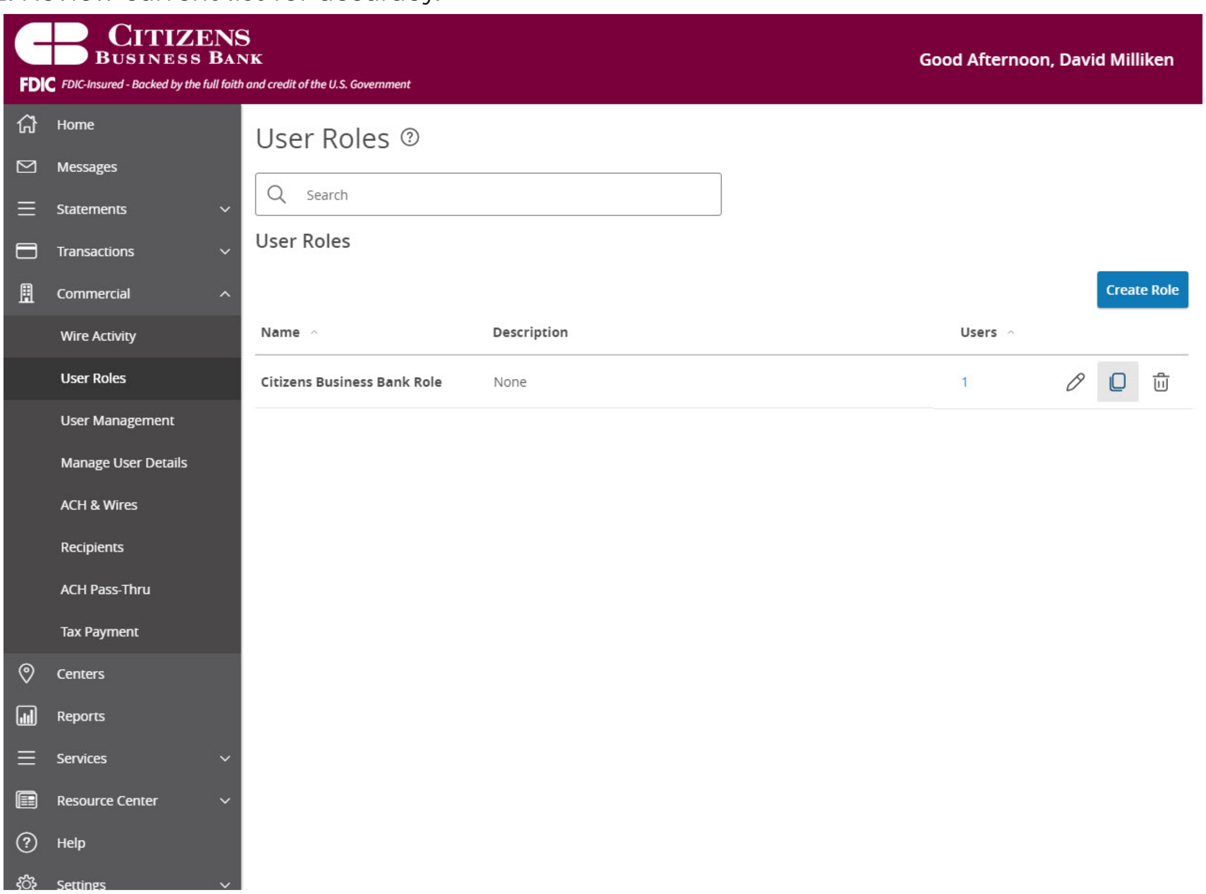
If you have any questions, please contact your Relationship Manager, your Business Financial Center, or our Conversion Support Line at 800.796.4777, Option 3.

COMMERCIAL/USER ROLES

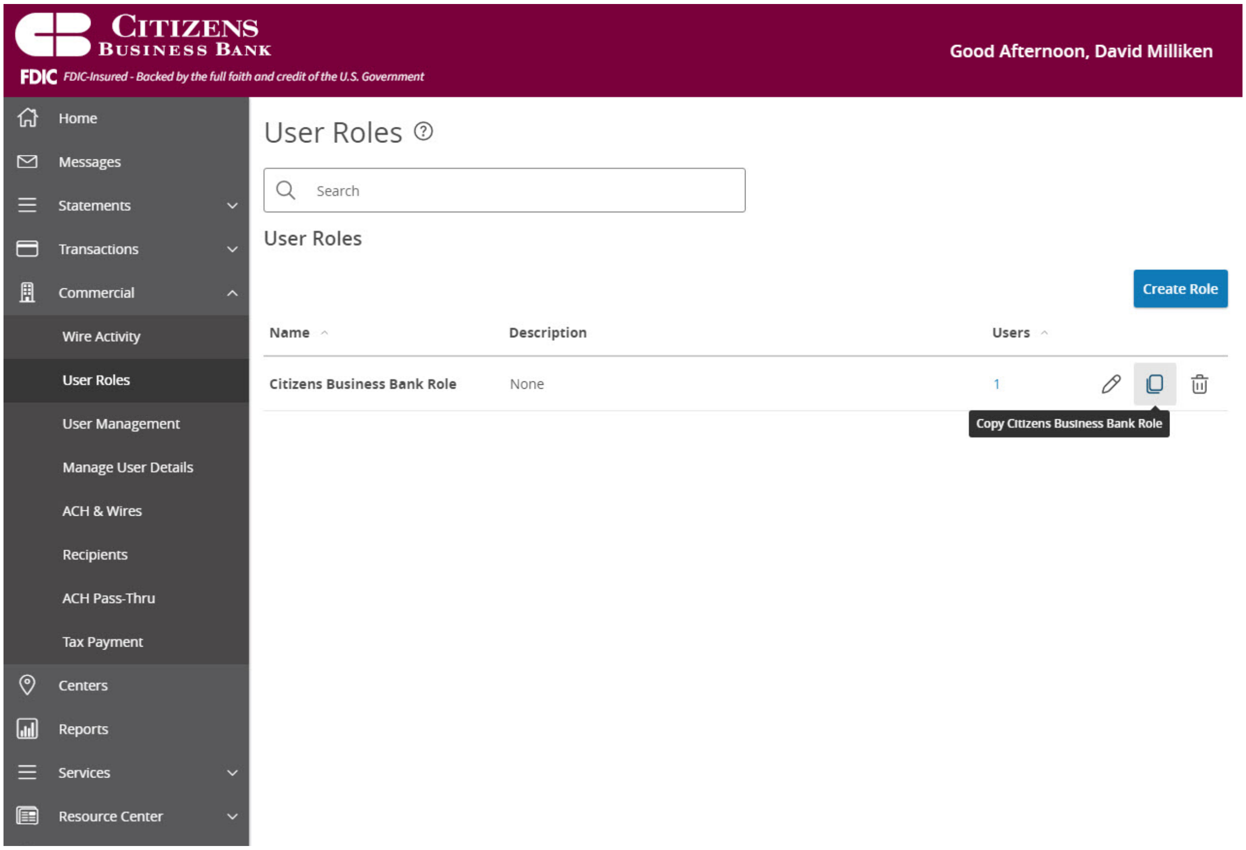
1. Open **Commercial** heading and select **User Roles.**



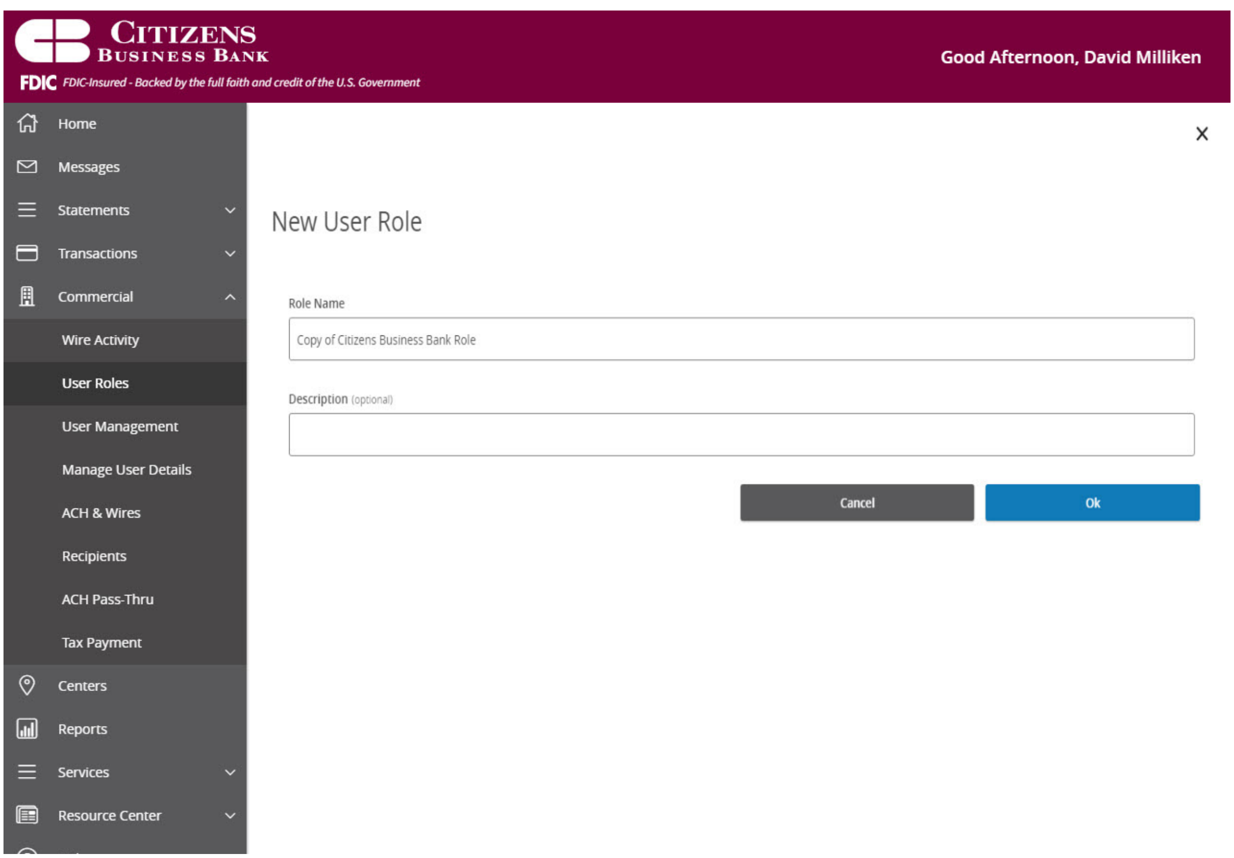
2. Review current list for accuracy.



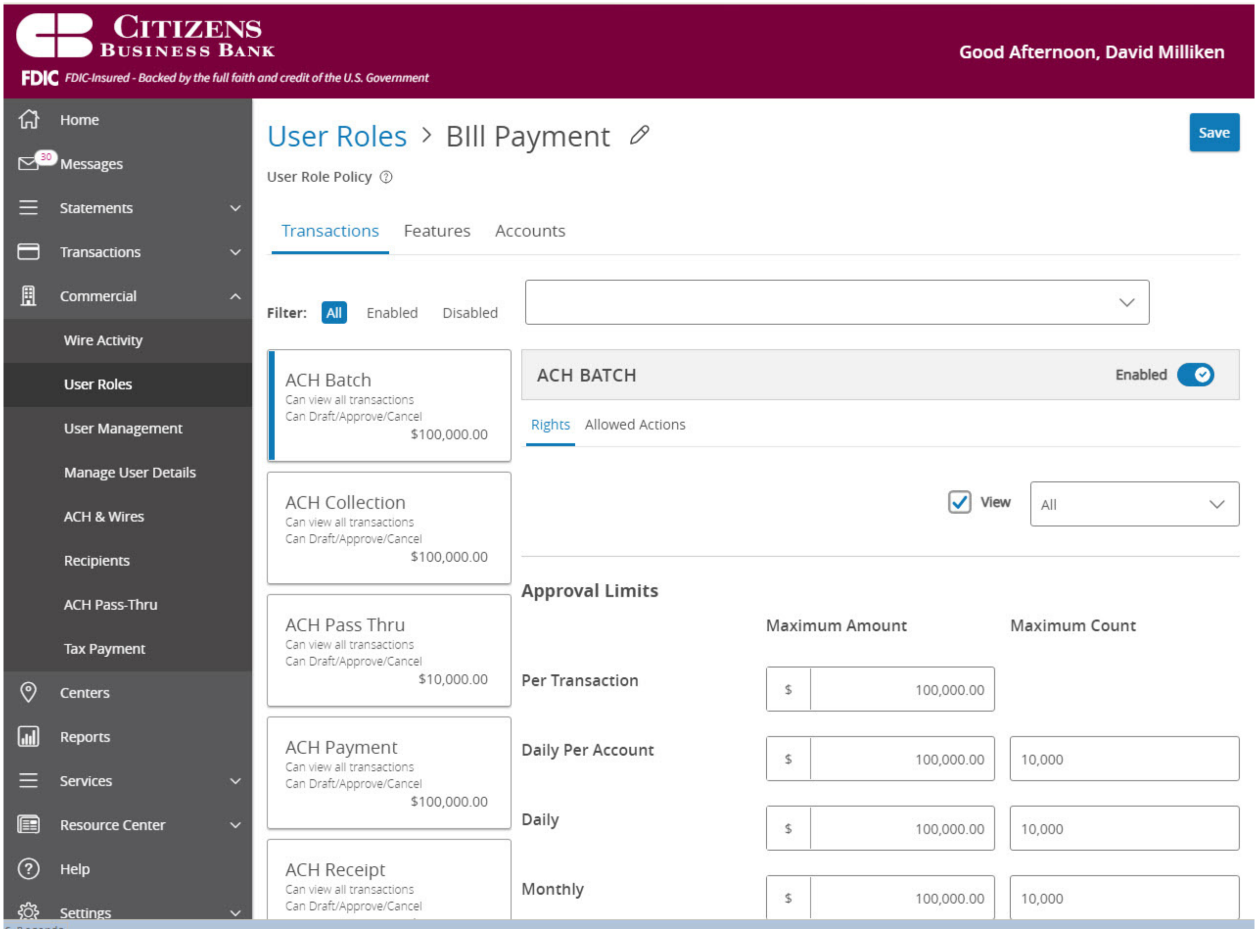
3. Create a new role for each Bill Pay user based upon level of access (Level 2 or Level 3). Locate current user role and click **Copy**. A new user role screen will appear.



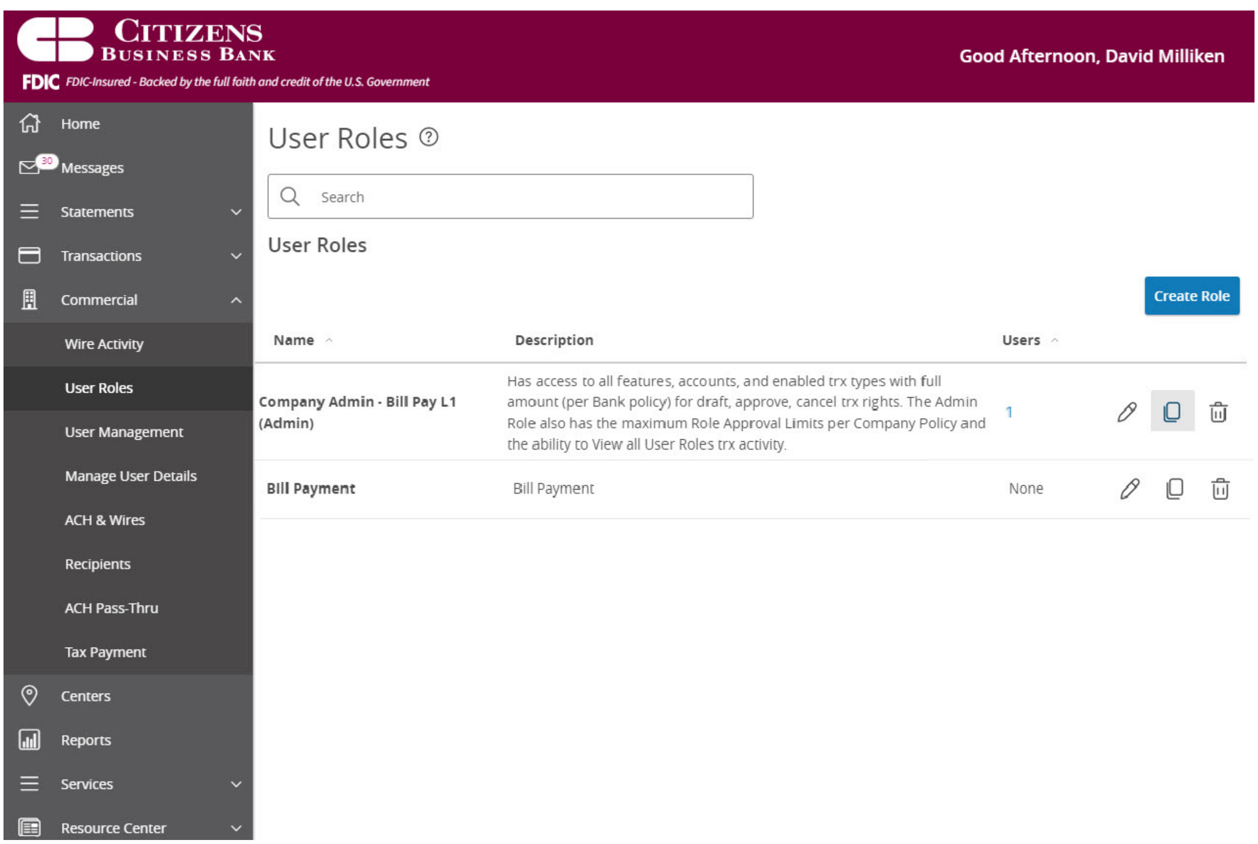
4. Update role name to include user's name and level of bill pay access. Click **OK**.
OPTIONAL: Use **Description** to notate user rights within Online Banking.



5. Review user current rights and click Save.

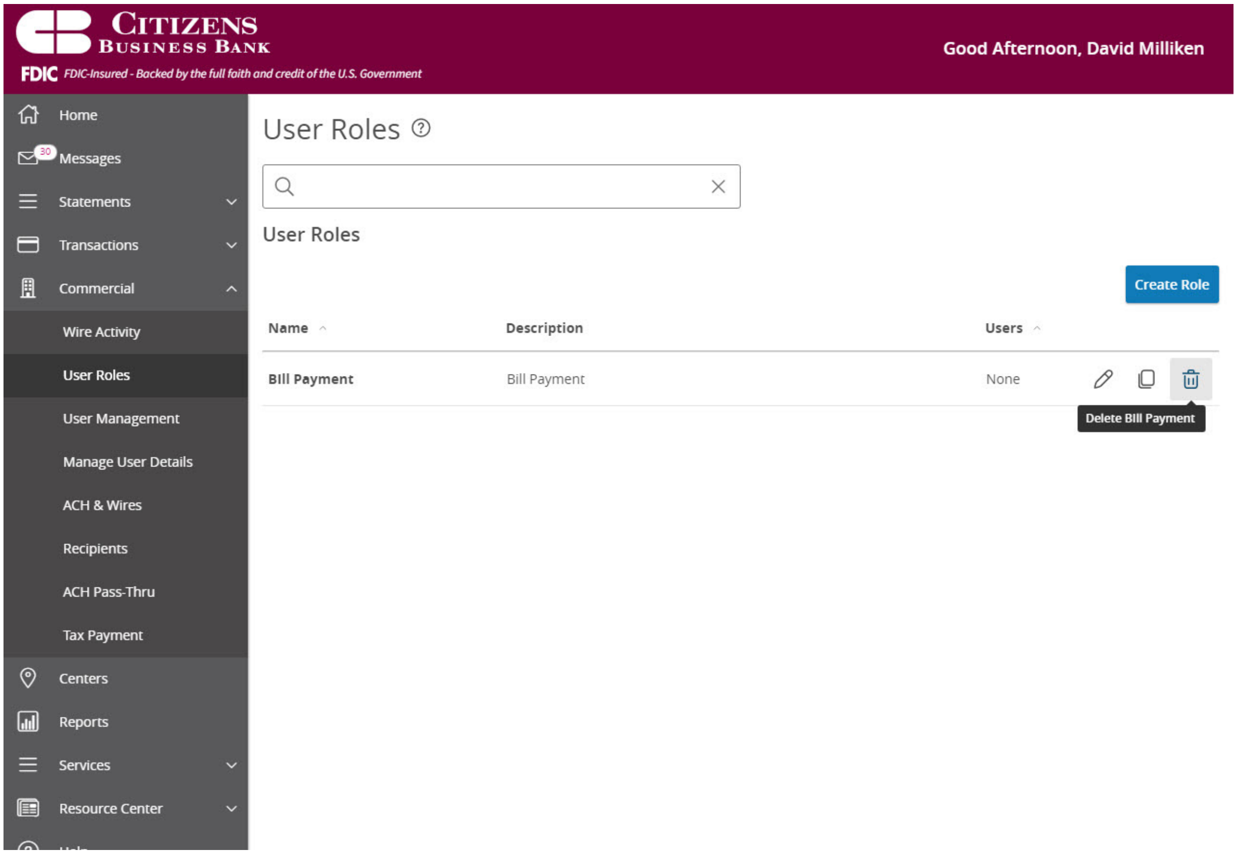


6. User New Role will appear in the menu.

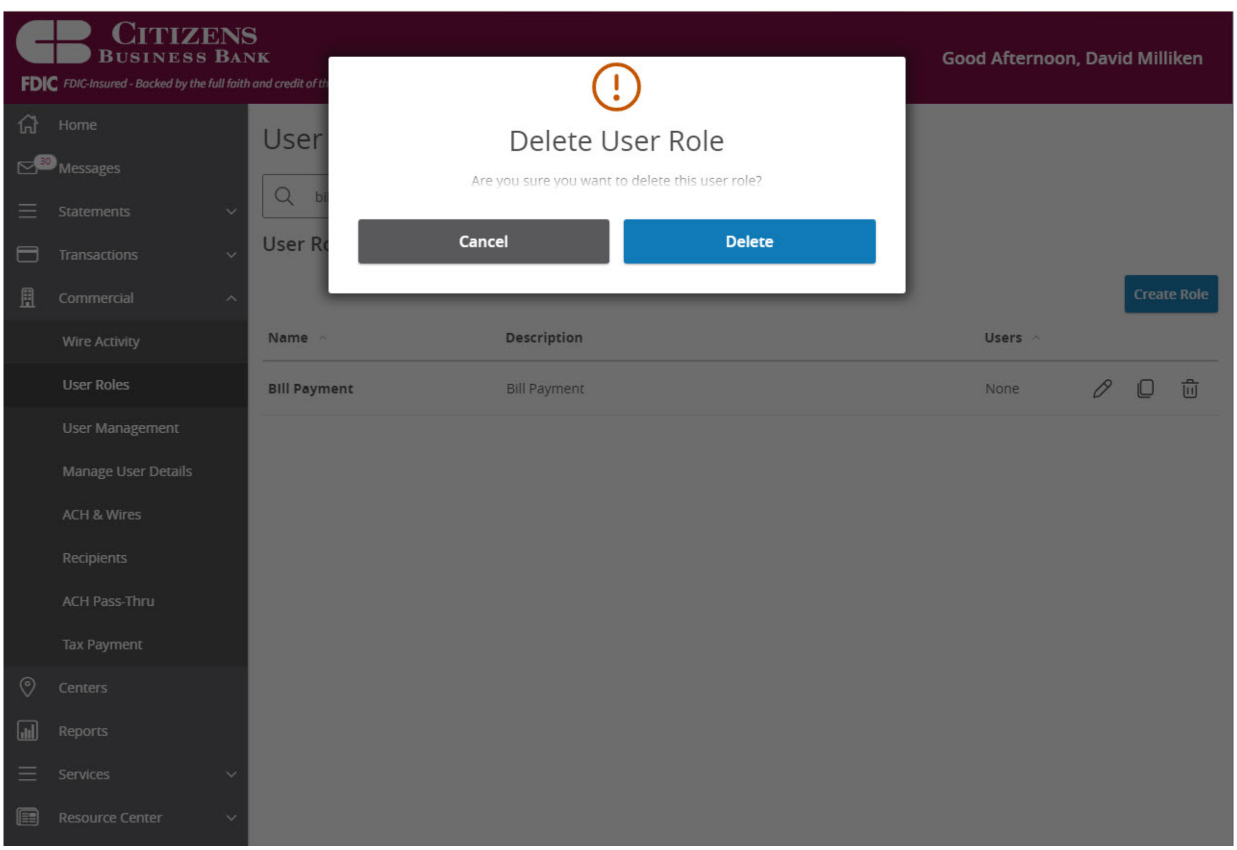


USER ROLES - DELETE

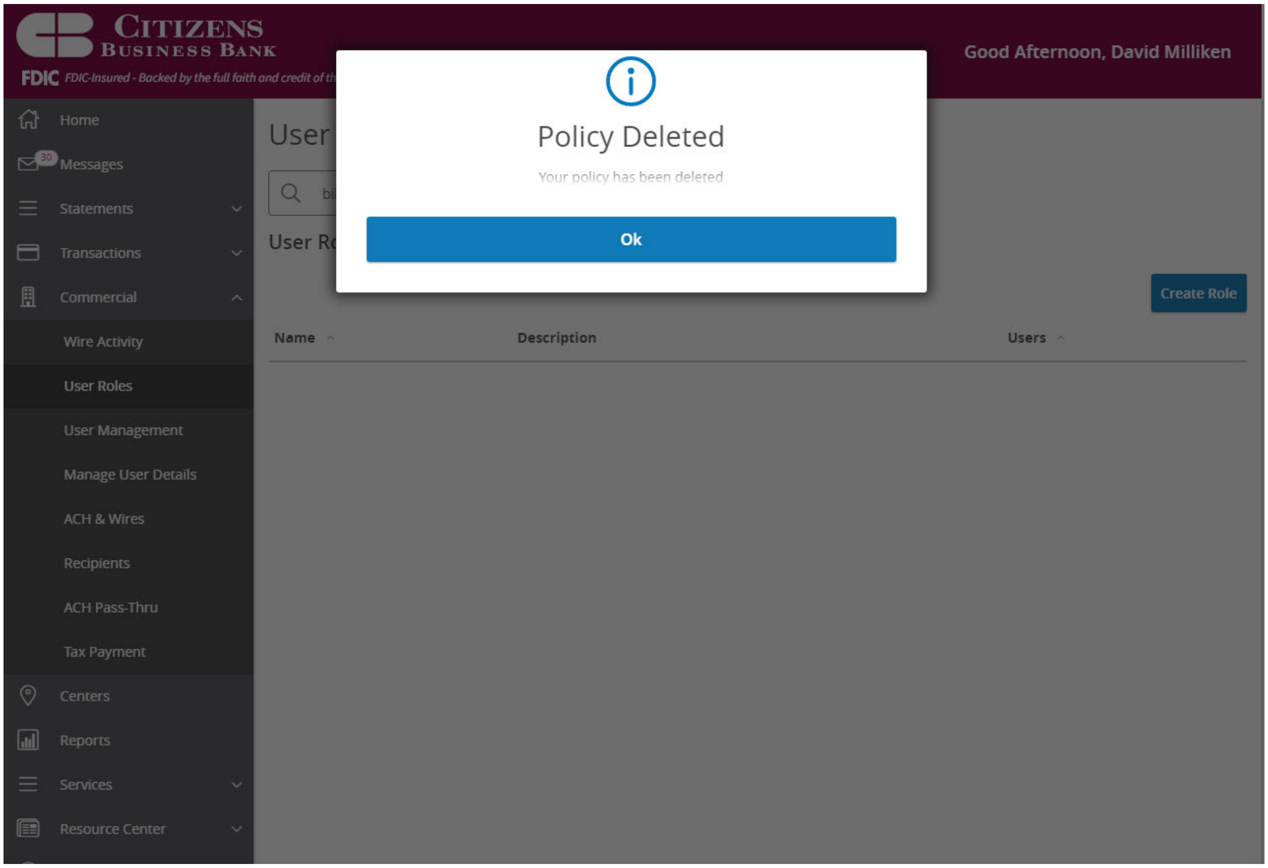
1. Select user previous role and click **Delete.**



2. Click **Delete User Role** to confirm deleted user role.

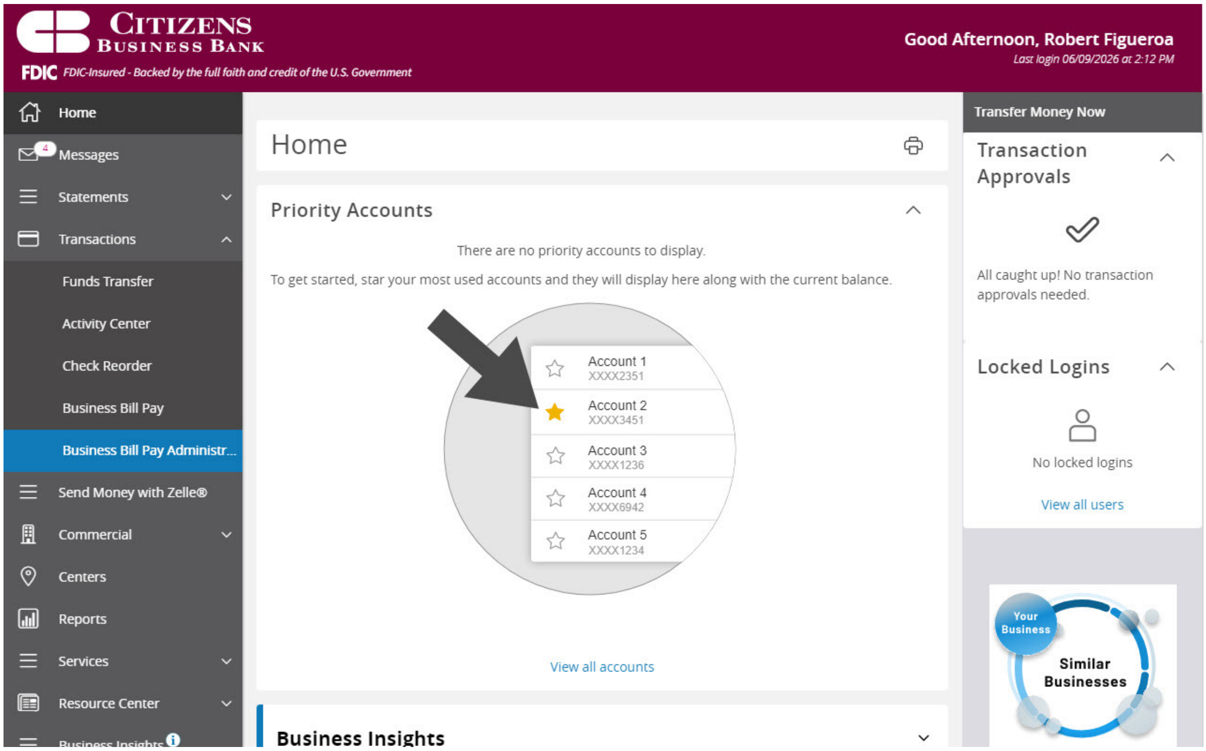


3. Alert **Policy Delete** will appear to confirm role no longer appears in the menu.

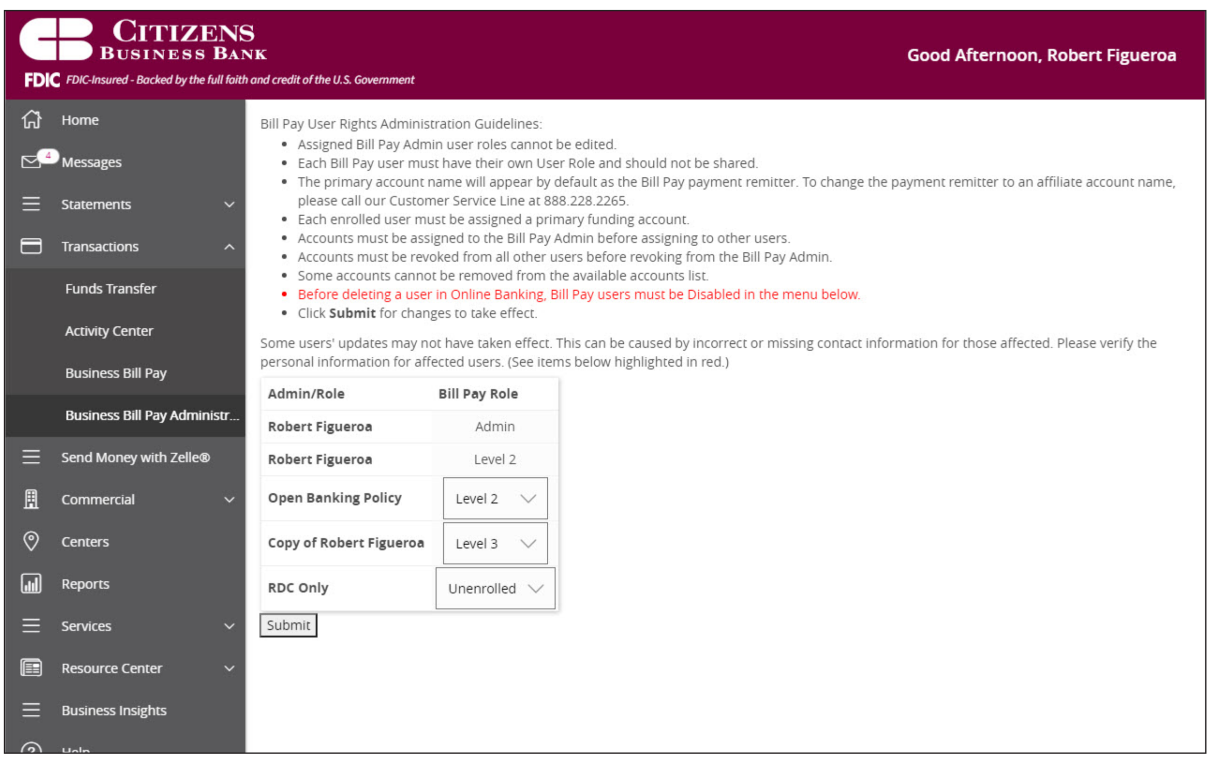


BILL PAY ADMINISTRATOR

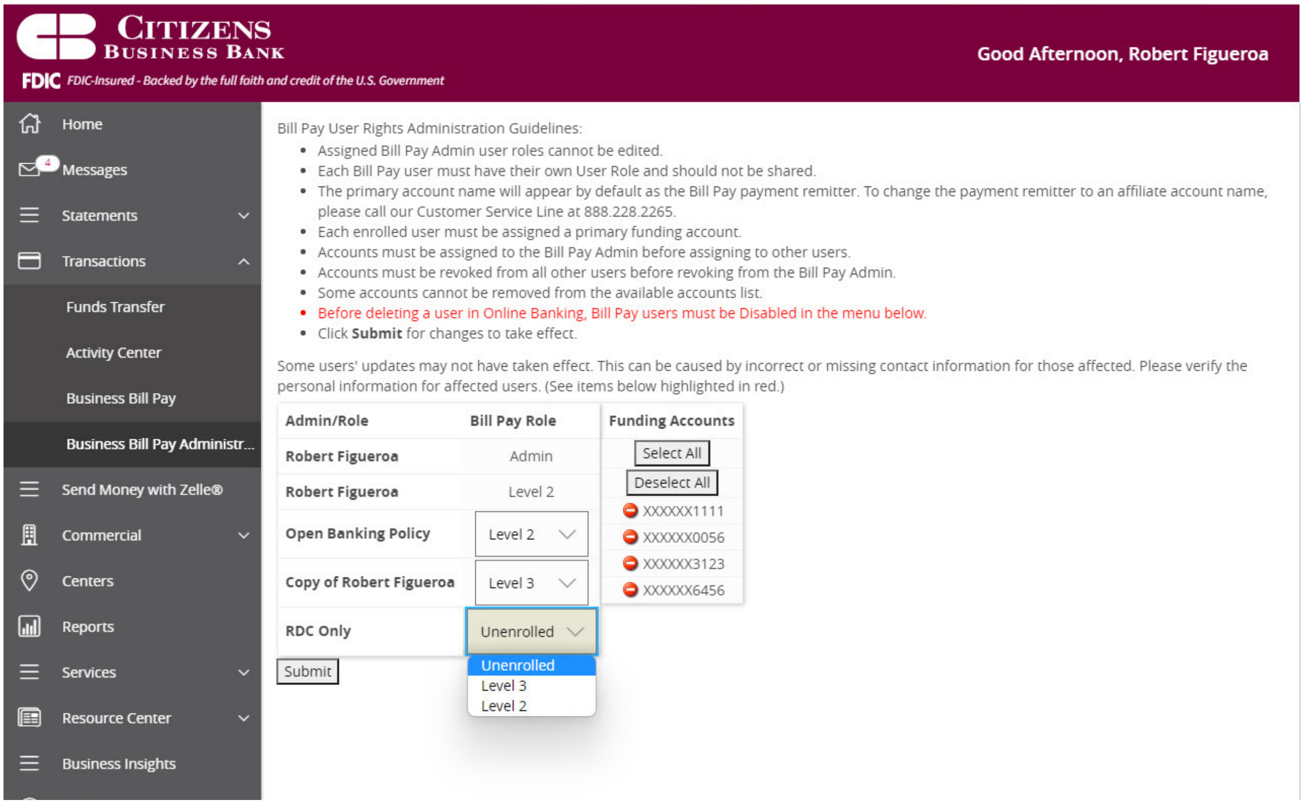
1. Under **Transactions,** select **Business Bill Pay Admin**



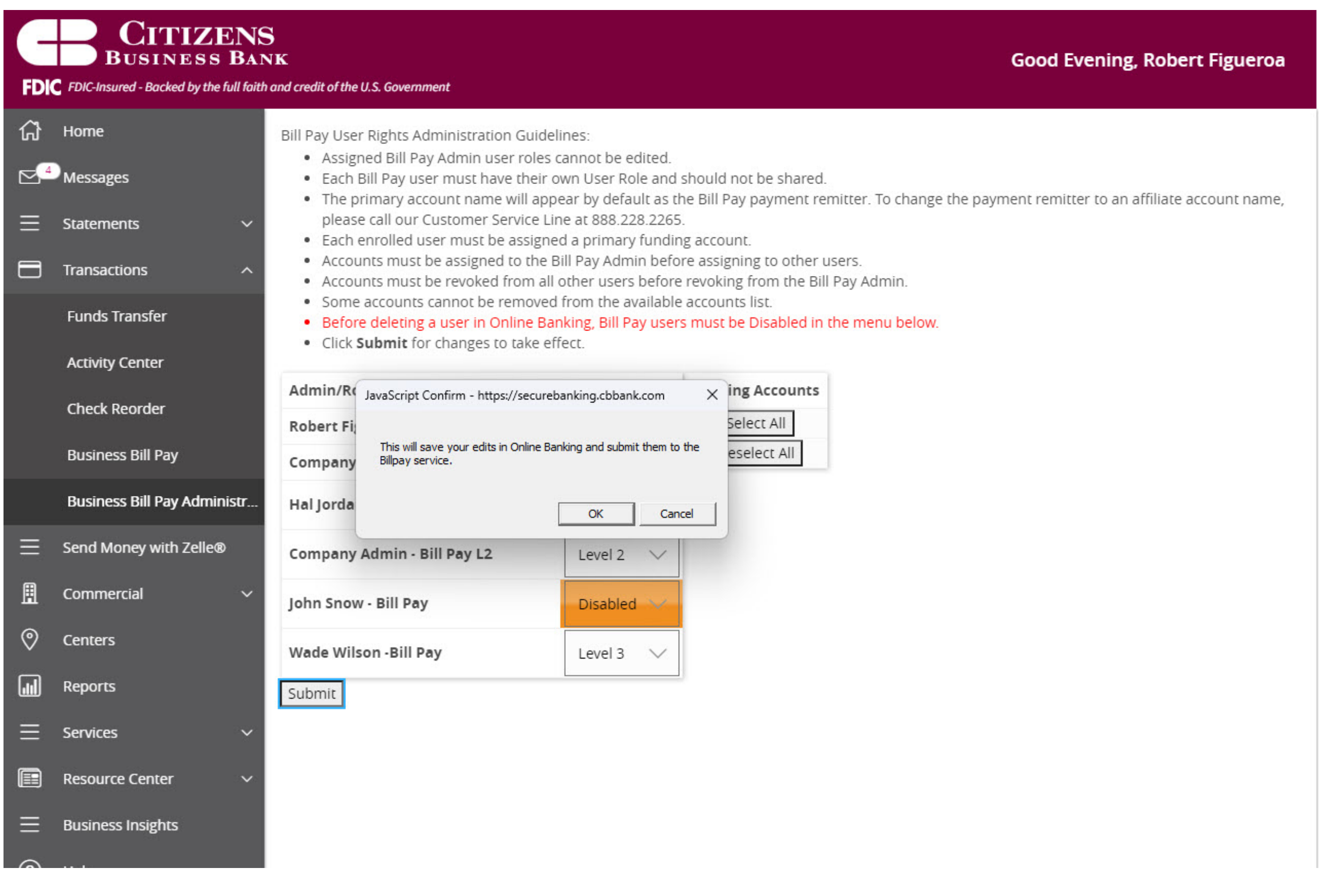
2. Assign user **Bill Pay Role,** next to user name and click **unenrolled**. From the dropdown menu, select **User Access Level** (Level 2 or Level 3).



3. Funding accounts – click on **Select All, Deselect All,** or select each account individual using the red button(s).



4. Before deleting a user in Online Banking, Bill Pay users must be disabled. Select user, click on the drop-down menu and select **Disabled** and click **Submit** when complete. A popup will appear, click **OK** to save edits.



USER LEVELS

Level 1 User (Senior Administrator) – full access

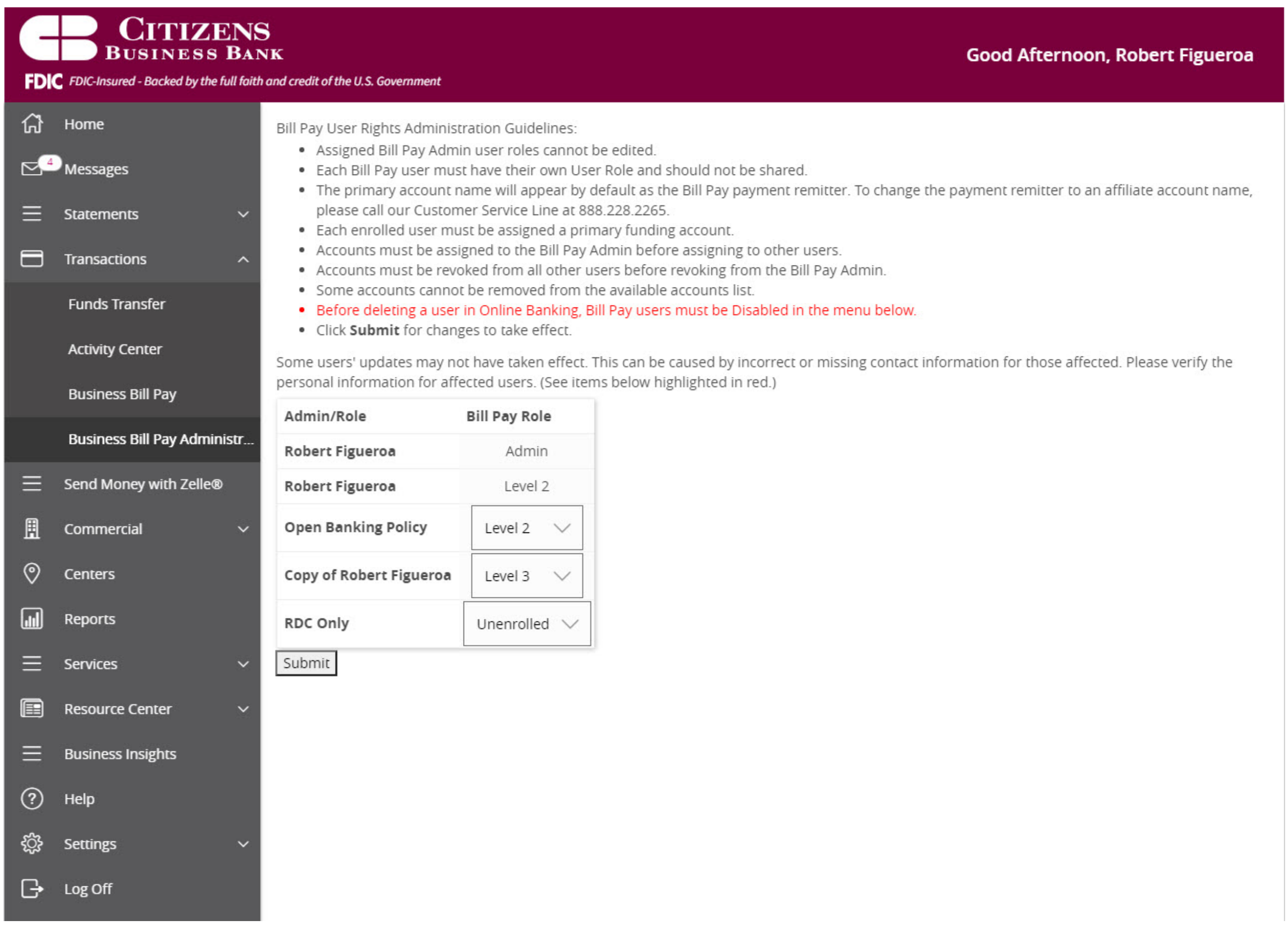
Level 1 users can manage their own information and the information for all Level 3 Users.
a. Can add, change, cancel and approve payments, including automatic payments.
b. Manage billers, electronic bills, and payment accounts.

Level 2 User – full access

Level 2 Users can manage their own information and the information for all Level 3 Users.
(1) Can add, change, cancel and approve payments, including automatic payments.
(2) Manage billers, electronic bills, and payment accounts.

Level 3 User – restricted access

Level 3 Users can only manage their own information.
(1) Can add payments, which must be approved by a user of higher authority.
(2) Manage billers and electronic bills, but only when there are no pending payments that have already been approved.
(3) Manage payment accounts.



Home | Payments ▾ | Payees ▾ | Calendar | Options ▾ | FAQ

ADD A COMPANY PAYEE

- Select **Add a Bill**, then select **Company** for who you want to pay
- Enter the **Biller Name** as it appears on the bill
- Select from matches found and click **Continue**. If the biller name does not match, select **Enter All The Information For Your Bill**
- Enter required fields
- Select **Add Bill**

SET UP A PAYMENT REMINDER

- Select **Payment Center**
- Select **Set Up Reminders** under **Bill Reminders**
- Select **Set up reminders for this bill**
- Enter required fields
- Select email reminder type
- Select **Save Changes**

ADD A PERSONAL PAYEE

- Select **Add a Bill**, then select **Person** for who you want to pay
- Enter **Phone Number,** and click **Search**
    - Select from matches found and click **Continue**. If the biller name does not match, select **Enter All The Information For Your Bill**
- Enter required fields

Select **Add Bill**

SEE PAYMENT HISTORY

- Select **Bill History**
- Select the **Current View**
- Search for specific information under **Additional Options**
- Change **All** to **Show** for desired search preference
- Select from **For** section
- Select transaction(s) from displayed list to view detailed information

MAKE A PAYMENT

- Select **Payment Center**
- Find the biller under **Pay Bills**
- Select withdrawal account under **Pay From**
- Enter **dollar amount** and **pay date**

NOTE: *Payments should be sent at least 4 days in advance of payment due date*

Select **Make Payment**

UPDATE A PAYEE

- Select **Manage My Bills**
- Select **Biller Name**
- Select **Update Biller Information**
- Change fields as needed
- Select **Save Changes**

DELETE A PAYEE

- Select **Manage My Bills**
- Select **Biller Name**
- Select **Delete this biller**
- If any payments are pending, you will be notified that pending payments will be deleted when payee is deleted
- Select **OK**