

# 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.

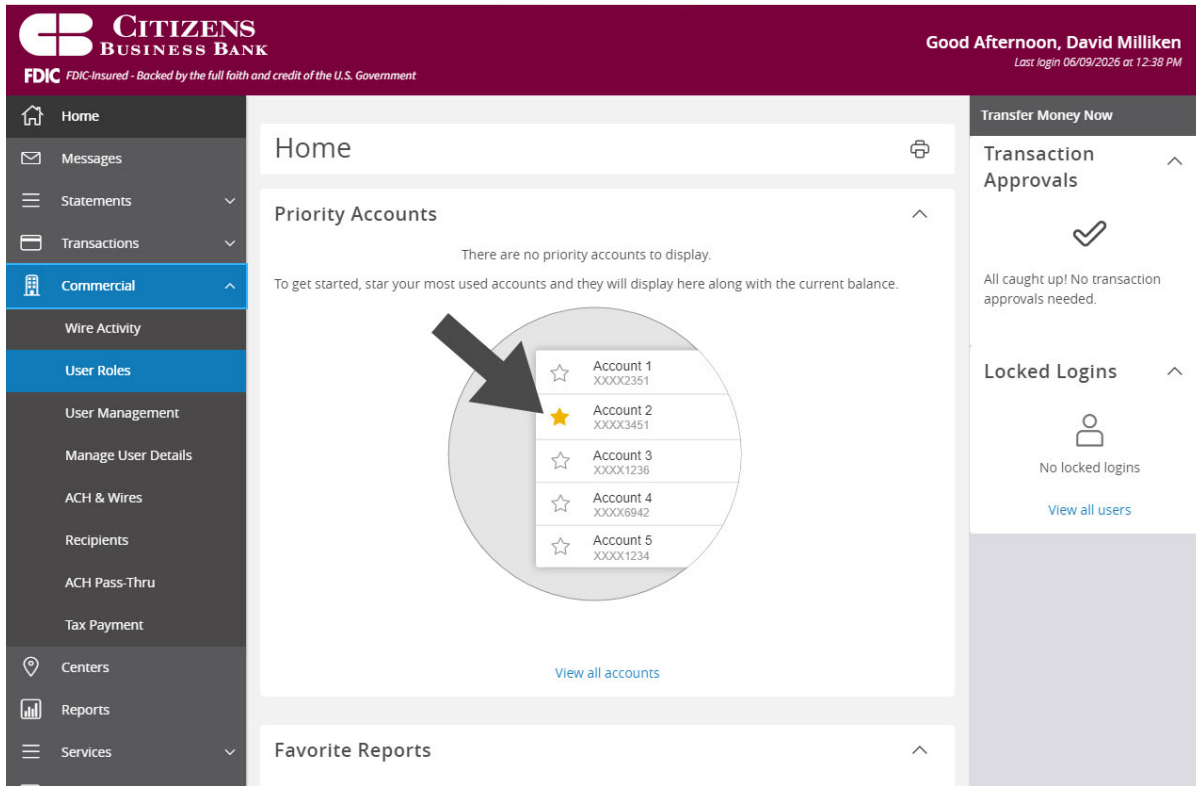
1. Select **Bill Pay** to review and accept the required disclosure
  - Accepting the disclosure is required before access is granted, which ensures compliance and activates full Bill Pay functionality and Admin tools.
2. Choose **Bill Pay Admin** to access Administrative features.

## Customer Support

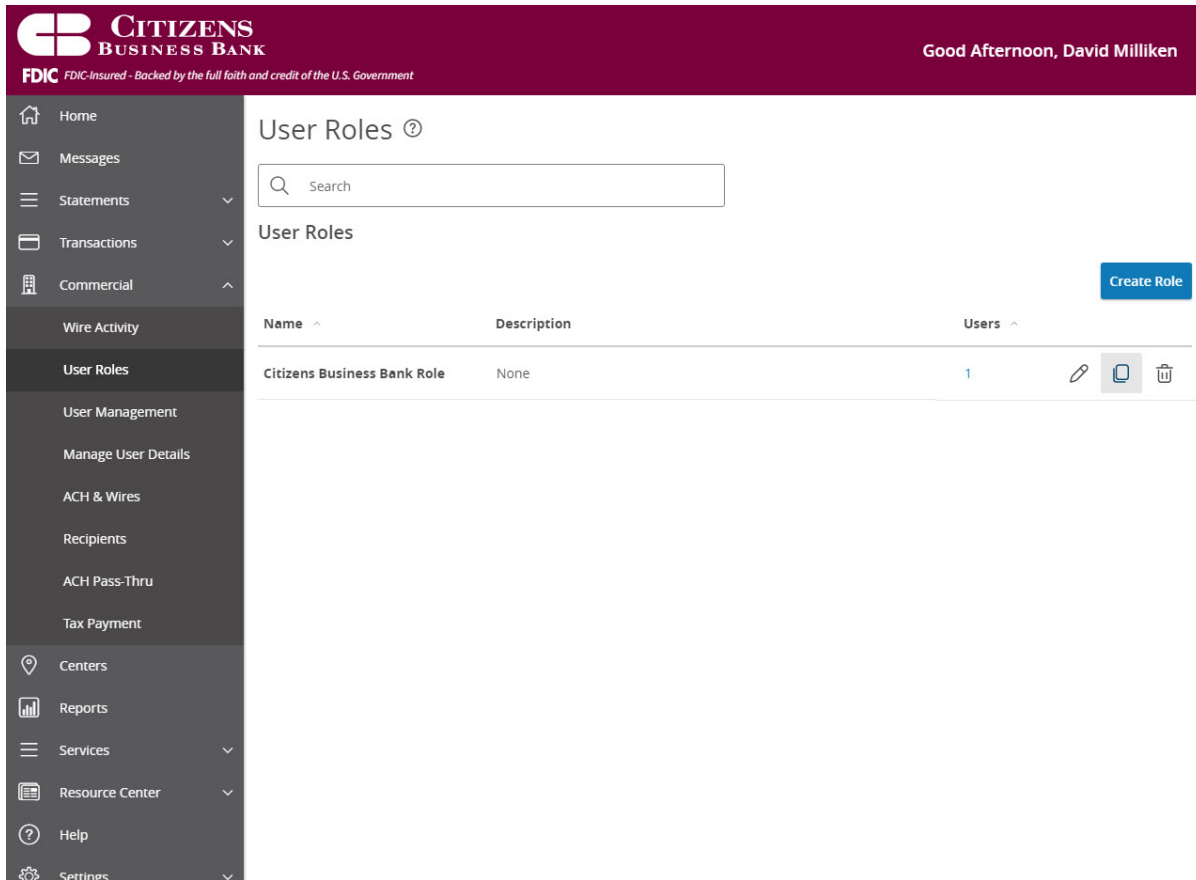
If you have any questions, please contact your Relationship Manager, your Business Financial Center, or our Conversion Support Line at 800.796.4777, Option 3.

# 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.

The screenshot shows the Citizens Business Bank user interface. At the top, the logo and "FDIC" are on the left, and "Good Afternoon, David Milliken" is on the right. A dark sidebar on the left contains navigation options: Home, Messages, Statements, Transactions, Commercial, Wire Activity, User Roles (selected), User Management, Manage User Details, ACH & Wires, Recipients, ACH Pass-Thru, Tax Payment, Centers, Reports, Services, and Resource Center. The main content area is titled "User Roles" and includes a search bar. Below the search bar is a table with columns "Name", "Description", and "Users". One row is visible with "Citizens Business Bank Role" and "None". To the right of the table is a "Create Role" button and a "Users" column with a "1" and icons for edit, copy, and delete. A tooltip "Copy Citizens Business Bank Role" is shown over the copy icon.

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.

The screenshot shows the "New User Role" form. The header and sidebar are identical to the previous screenshot. The main content area is titled "New User Role" and has a close button (X) in the top right. It contains two input fields: "Role Name" with the text "Copy of Citizens Business Bank Role" and "Description (optional)" which is empty. At the bottom are "Cancel" and "Ok" buttons.

5. Review user current rights and click Save.

The screenshot shows the 'User Roles > Bill Payment' configuration page. The left sidebar contains navigation options like Home, Messages, Statements, Transactions, Commercial, Wire Activity, User Roles, User Management, Manage User Details, ACH & Wires, Recipients, ACH Pass-Thru, Tax Payment, Centers, Reports, Services, Resource Center, Help, and Settings. The main content area is titled 'User Role Policy' and includes tabs for Transactions, Features, and Accounts. A filter dropdown is set to 'All'. Below, there are sections for 'ACH BATCH' (Enabled), 'ACH Collection' (\$100,000.00), 'ACH Pass Thru' (\$100,000.00), and 'ACH Payment' (\$100,000.00). An 'Approval Limits' table is also present:

	Maximum Amount	Maximum Count
Per Transaction	\$ 100,000.00	
Daily Per Account	\$ 100,000.00	10,000
Daily	\$ 100,000.00	10,000
Monthly	\$ 100,000.00	10,000

6. User New Role will appear in the menu.

The screenshot shows the 'User Roles' list page. The left sidebar is the same as in the previous screenshot. The main content area is titled 'User Roles' and includes a search bar and a 'Create Role' button. A table lists the roles:

Name	Description	Users	
Company Admin - Bill Pay L1 (Admin)	Has access to all features, accounts, and enabled trx types with full amount (per Bank policy) for draft, approve, cancel trx rights. The Admin Role also has the maximum Role Approval Limits per Company Policy and the ability to View all User Roles trx activity.	1	
Bill Payment	Bill Payment	None	

## USER ROLES - DELETE

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

The screenshot shows the Citizens Business Bank user interface. The top navigation bar includes the bank logo, the text "CITIZENS BUSINESS BANK", and "FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government". On the right, it says "Good Afternoon, David Milliken". A left-hand navigation menu lists various services like Home, Messages, Statements, Transactions, Commercial, Wire Activity, User Roles (selected), User Management, Manage User Details, ACH & Wires, Recipients, ACH Pass-Thru, Tax Payment, Centers, Reports, Services, and Resource Center. The main content area is titled "User Roles" and features a search bar. Below the search bar is a table with columns for "Name", "Description", and "Users". One row is visible with "BILL Payment" in the Name column and "Bill Payment" in the Description column. To the right of this row are three icons: a pencil, a mobile phone, and a trash can. A tooltip labeled "Delete BILL Payment" is visible over the trash can icon. A "Create Role" button is located in the top right corner of the table area.

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

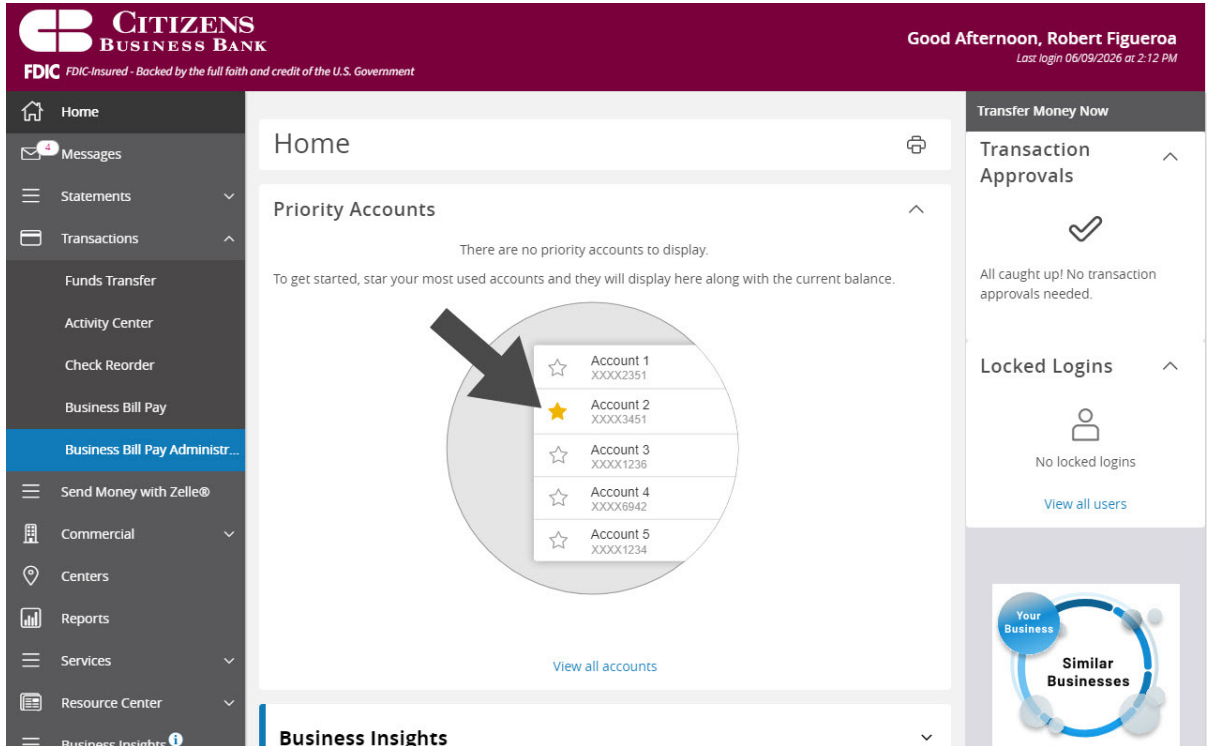
This screenshot shows the same interface as the previous one, but with a confirmation dialog box overlaid in the center. The dialog box has a white background and a dark border. At the top, there is an orange warning icon (an exclamation mark inside a circle). Below the icon, the text reads "Delete User Role" in a bold font, followed by the question "Are you sure you want to delete this user role?". At the bottom of the dialog box, there are two buttons: a grey "Cancel" button on the left and a blue "Delete" button on the right. The background interface is dimmed, showing the "User Roles" table and the "Delete BILL Payment" tooltip.

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

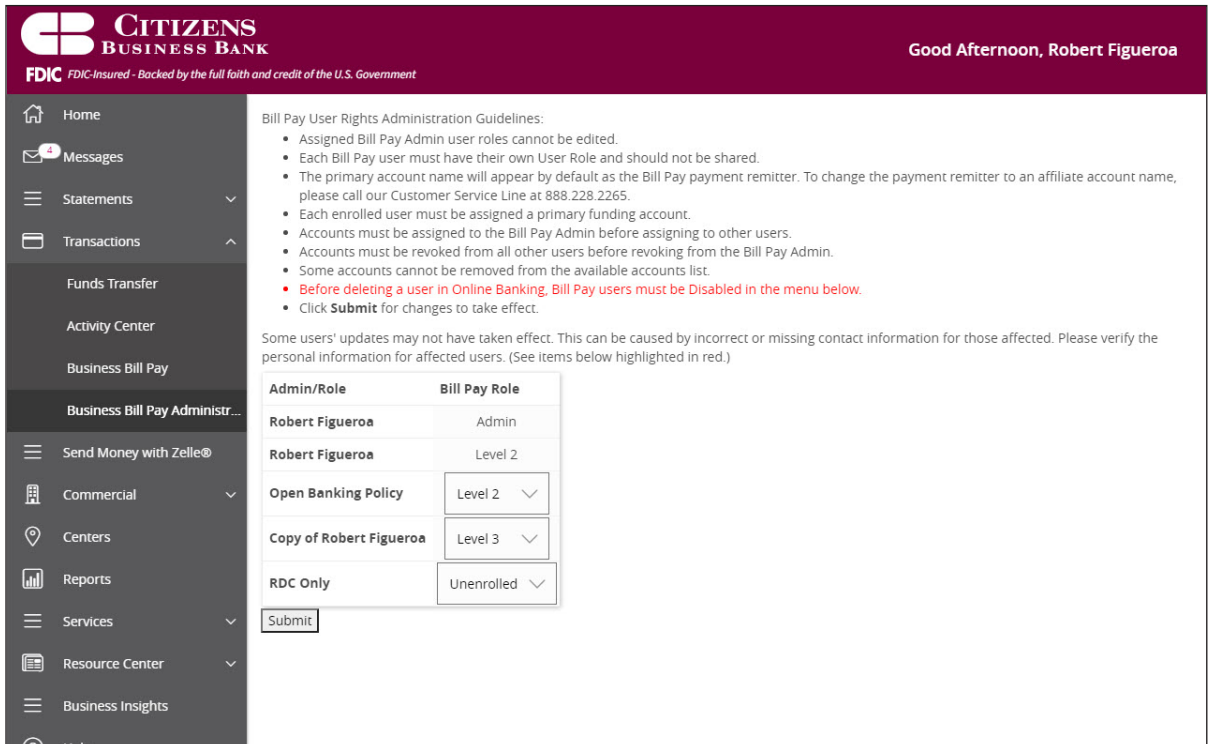
The screenshot shows the Citizens Business Bank user management interface. A central modal window displays the message "Policy Deleted" with a sub-message "Your policy has been deleted" and an "Ok" button. The background interface includes a navigation menu on the left with options like Home, Messages, Statements, Transactions, Commercial, Wire Activity, User Roles, User Management, Manage User Details, ACH & Wires, Recipients, ACH Pass-Thru, Tax Payment, Centers, Reports, Services, and Resource Center. The top right corner shows the user's name "Good Afternoon, David Milliken" and a "Create Role" button. A table with columns "Name", "Description", and "Users" is partially visible behind the modal.

# 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).

**CITIZENS BUSINESS BANK**  
 FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government  
 Good Afternoon, Robert Figueroa

Home  
 Messages  
 Statements  
 Transactions  
 Funds Transfer  
 Activity Center  
 Business Bill Pay  
 Business Bill Pay Administr...

Bill Pay User Rights Administration Guidelines:

- Assigned Bill Pay Admin user roles cannot be edited.
- Each Bill Pay user must have their own User Role and should not be shared.
- The primary account name will appear by default as the Bill Pay payment remitter. To change the payment remitter to an affiliate account name, please call our Customer Service Line at 888.228.2265.
- Each enrolled user must be assigned a primary funding account.
- Accounts must be assigned to the Bill Pay Admin before assigning to other users.
- Accounts must be revoked from all other users before revoking from the Bill Pay Admin.
- Some accounts cannot be removed from the available accounts list.
- Before deleting a user in Online Banking, Bill Pay users must be Disabled in the menu below.**
- Click **Submit** for changes to take effect.

Some users' updates may not have taken effect. This can be caused by incorrect or missing contact information for those affected. Please verify the personal information for affected users. (See items below highlighted in red.)

Admin/Role	Bill Pay Role	Funding Accounts
Robert Figueroa	Admin	Select All
Robert Figueroa	Level 2	Deselect All
Open Banking Policy	Level 2	XXXXXX1111
Copy of Robert Figueroa	Level 3	XXXXXX0056
		XXXXXX3123
		XXXXXX6456
RDC Only	Unenrolled	
	Unenrolled	
	Level 3	
	Level 2	

Submit

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.

**CITIZENS BUSINESS BANK**  
 FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government  
 Good Evening, Robert Figueroa

Home  
 Messages  
 Statements  
 Transactions  
 Funds Transfer  
 Activity Center  
 Check Reorder  
 Business Bill Pay  
 Business Bill Pay Administr...

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- Click **Submit** for changes to take effect.

JavaScript Confirm - https://securebanking.cbcbank.com

This will save your edits in Online Banking and submit them to the Billpay service.

OK Cancel

Admin/Role	Bill Pay Role	Funding Accounts
Robert Figueroa	Admin	Select All
Robert Figueroa	Level 2	Deselect All
Company Admin - Bill Pay L2	Level 2	
John Snow - Bill Pay	Disabled	
Wade Wilson - Bill Pay	Level 3	

Submit

## 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.

- Can add, change, cancel and approve payments, including automatic payments.
- 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.

- Can add, change, cancel and approve payments, including automatic payments.
- Manage billers, electronic bills, and payment accounts.

### Level 3 User – restricted access

Level 3 Users can only manage their own information.

- Can 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.

**CITIZENS BUSINESS BANK** Good Afternoon, Robert Figueroa  
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Home  
Messages  
Statements  
Transactions  
Funds Transfer  
Activity Center  
Business Bill Pay  
Business Bill Pay Administr...  
Send Money with Zelle®  
Commercial  
Centers  
Reports  
Services  
Resource Center  
Business Insights  
Help  
Settings  
Log Off

Bill Pay User Rights Administration Guidelines:

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Admin/Role	Bill Pay Role
Robert Figueroa	Admin
Robert Figueroa	Level 2
Open Banking Policy	Level 2
Copy of Robert Figueroa	Level 3
RDC Only	Unenrolled

**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**