

Santander Treasury Link Online Bill Payment User Guide

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Introduction to BillPay

BillPay is an online payment feature that allows you to pay bills from within Santander Treasury Link.

You can pay anyone in the United States that you would normally pay by check or automatic debit. Even if you don't receive bills from the company or person you want to pay, you can still add the information we use to make payments. You can pay large and small companies, as well as individuals such as maintenance or cleaning contractors.

When you pay a bill, Santander Treasury Link sends the payment electronically whenever possible. If the company or person cannot receive electronic payments, Santander Treasury Link prints a check and sends it to the address you provide when you add the bill.

To access the Santander Treasury Link BillPay feature, click "Bill Pay" in the top navigation and select "Bill Pay" in the drop-down menu.

BillPay will open, displaying the Payment Center page.

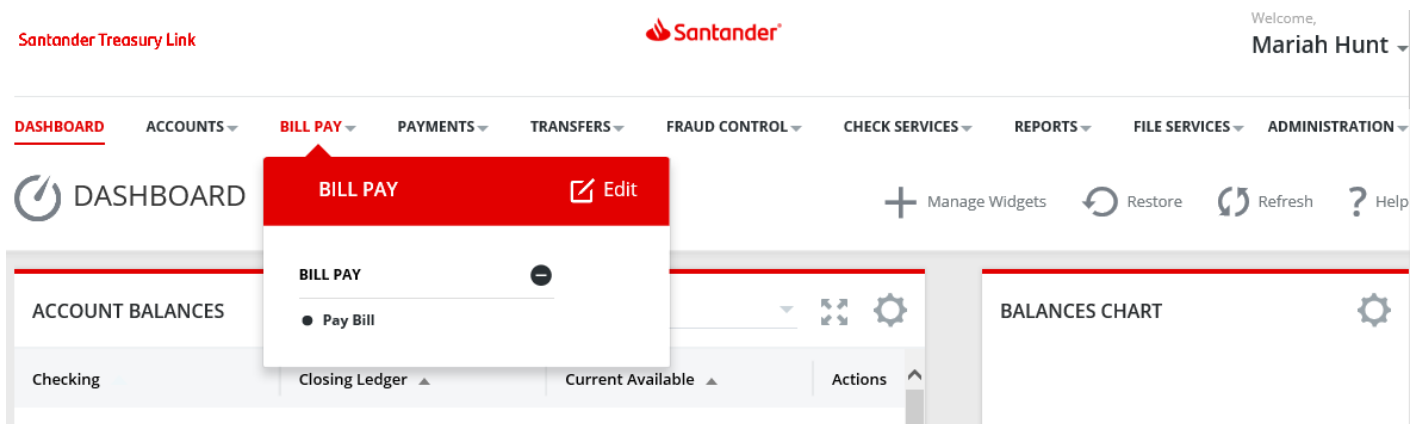


Figure 1: BillPay Menu

Page Overview

The **Payment Center** page in BillPay shows bills and recent payments.

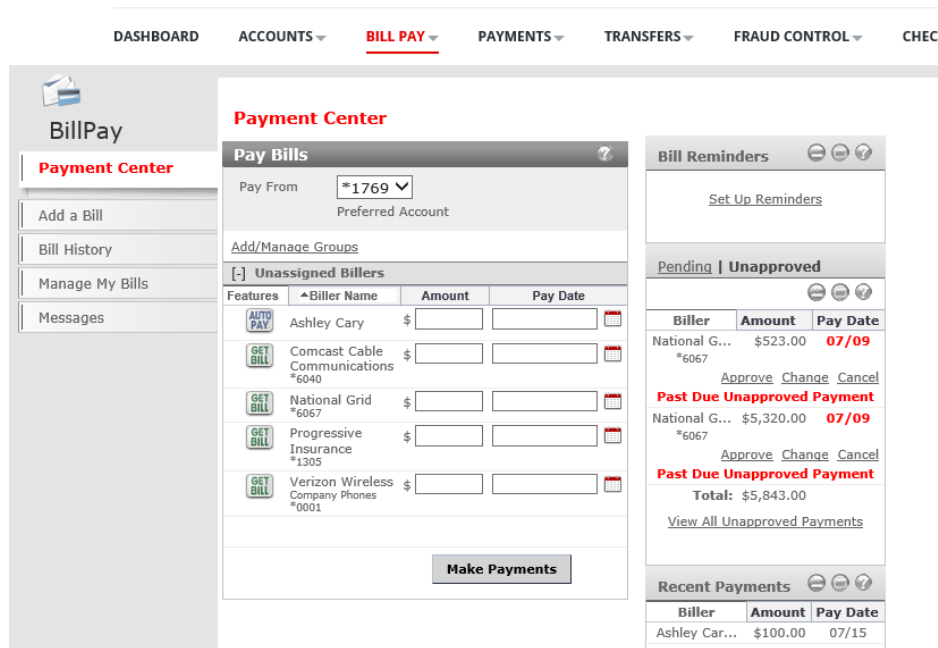


Figure 2: BillPay Payment Center page

Payment Center page features:

1. The page navigation menu appears on all pages.
2. In the Pay Bills list, you can select a payment account, organize billers into groups, and make payments.
3. Three tabs provide access to collapsible/expandable sections showing bill reminders, pending and unapproved payments, and recent payments. Click the center icon in a section to expand it. Click the left icon to collapse it.

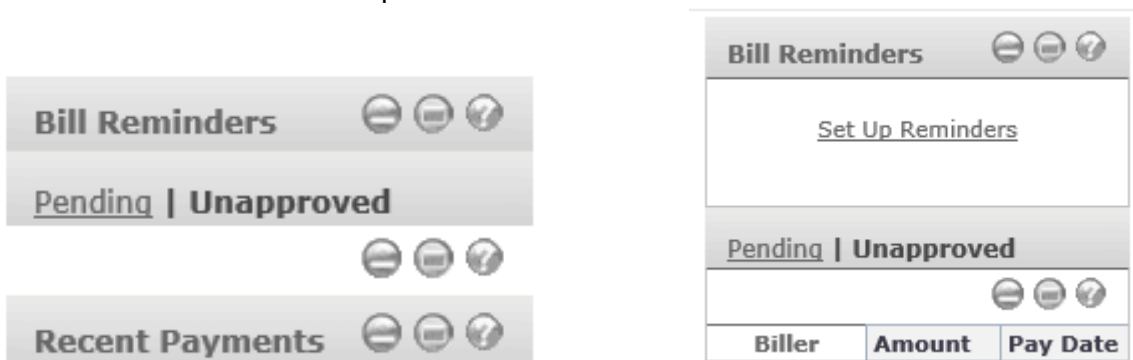


Figure 3: Expanding and collapsing Payment Center sections

The **Add a Bill** page allows you to quickly add a company or person to pay.

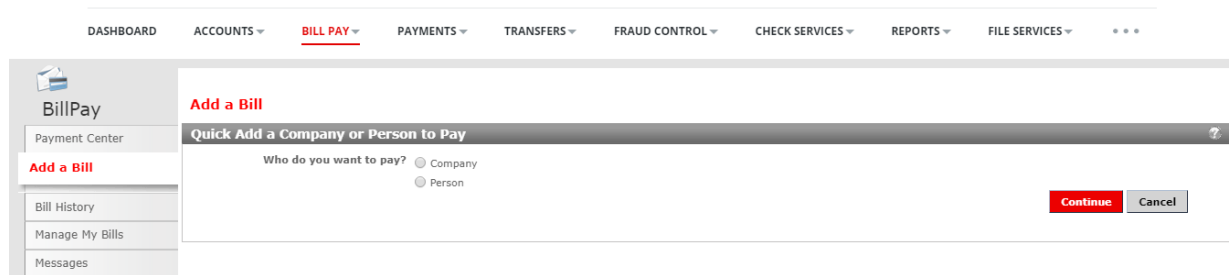


Figure 4: Add a Bill page

The **Bill History** page allows you to review payment history for the last 18 months from the current date, including invoices.

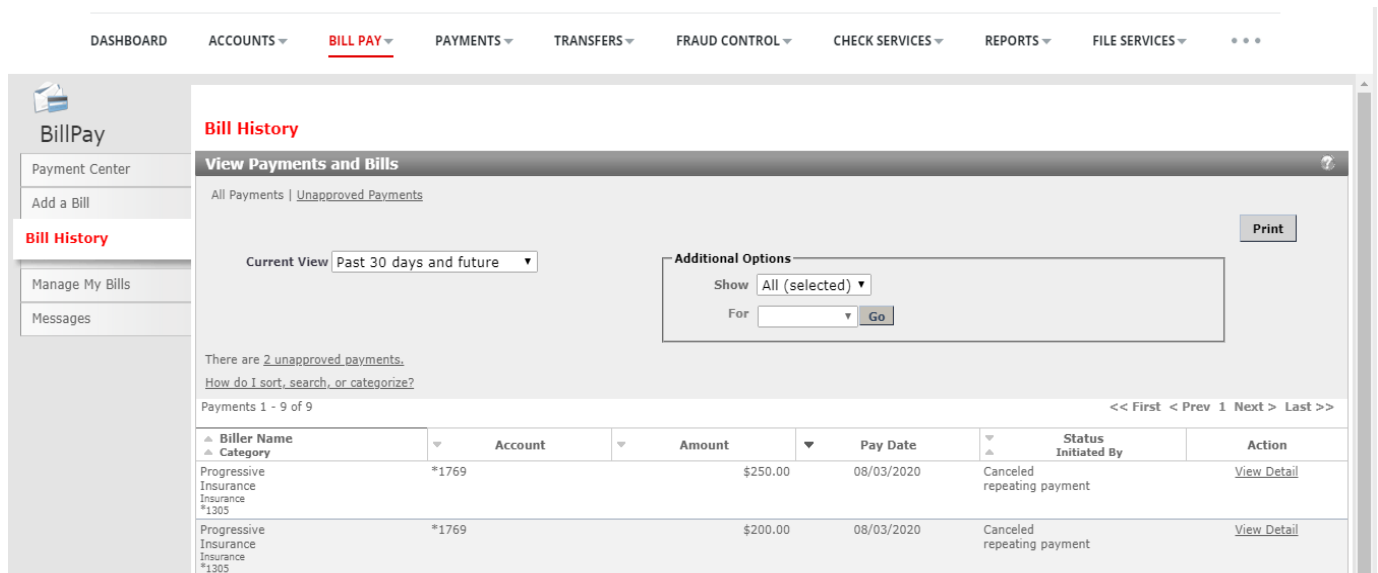


Figure 5: Bill History page

The **Bill History** page features:

1. The Current View list allows you to select a preset date range for viewing payments and bills.
2. Additional Options allows you to filter the list by Biller Name, Category, Account, Initiated By, or Status.
3. Print sends the list currently displaying to your printer.
4. The list can be sorted in ascending or descending order by various column headings.

The **Manage My Bills** page allows you to update biller information, set up bill reminders or automatic payments, receive your bill online, and delete the biller.

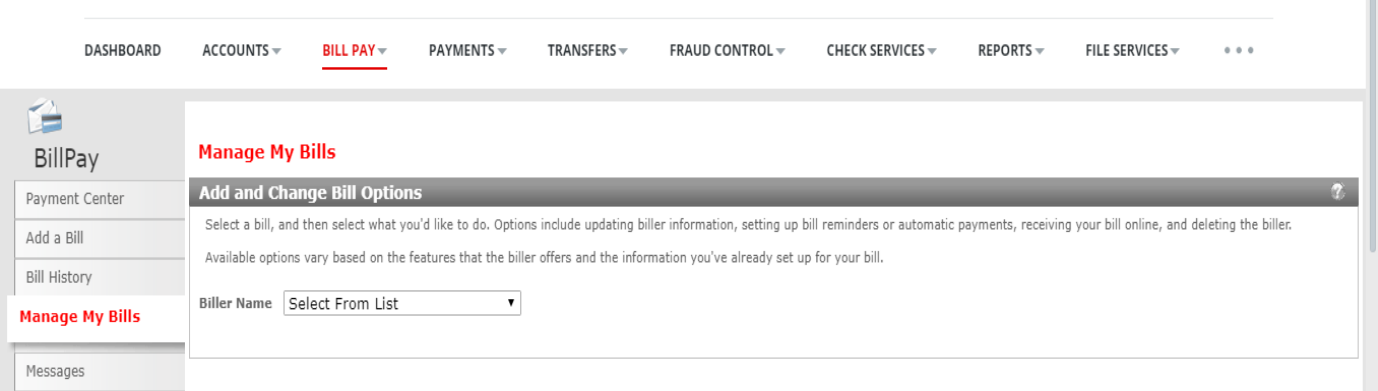
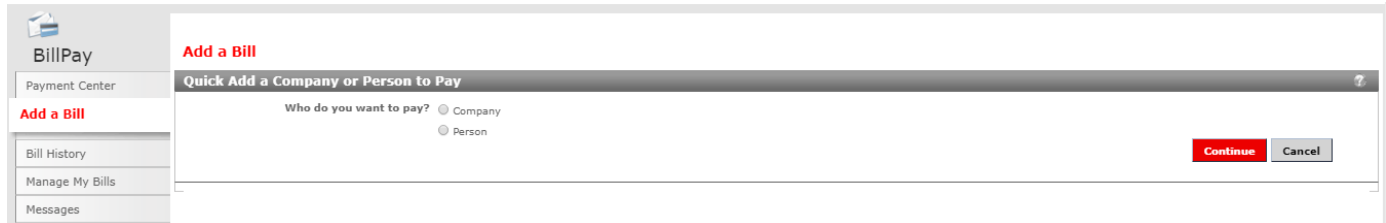


Figure 6: Manage My Bills page

Adding a Bill

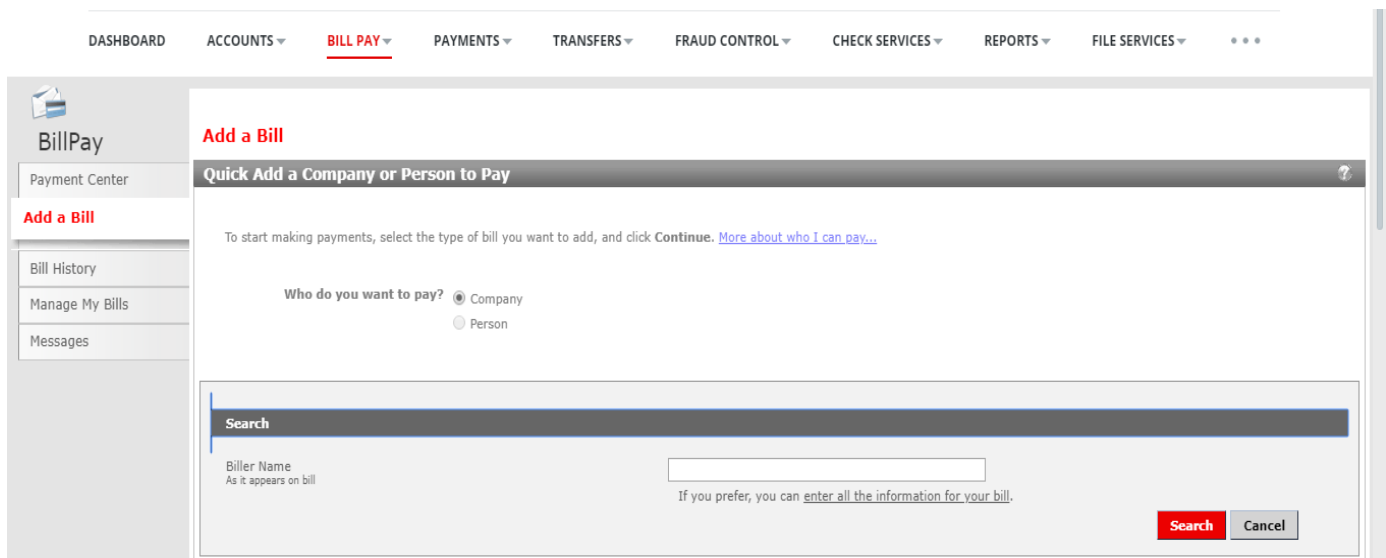
To add a company or person to pay, open the Add a Bill page. Select either “Company” or “Person” and click “Continue.”



The screenshot shows the 'Add a Bill' page. On the left is a sidebar with 'BillPay' and 'Payment Center' links. The main content area has a header 'Add a Bill' and a sub-header 'Quick Add a Company or Person to Pay'. Below this is a section 'Who do you want to pay?' with two radio buttons: 'Company' (selected) and 'Person'. At the bottom right are 'Continue' and 'Cancel' buttons.

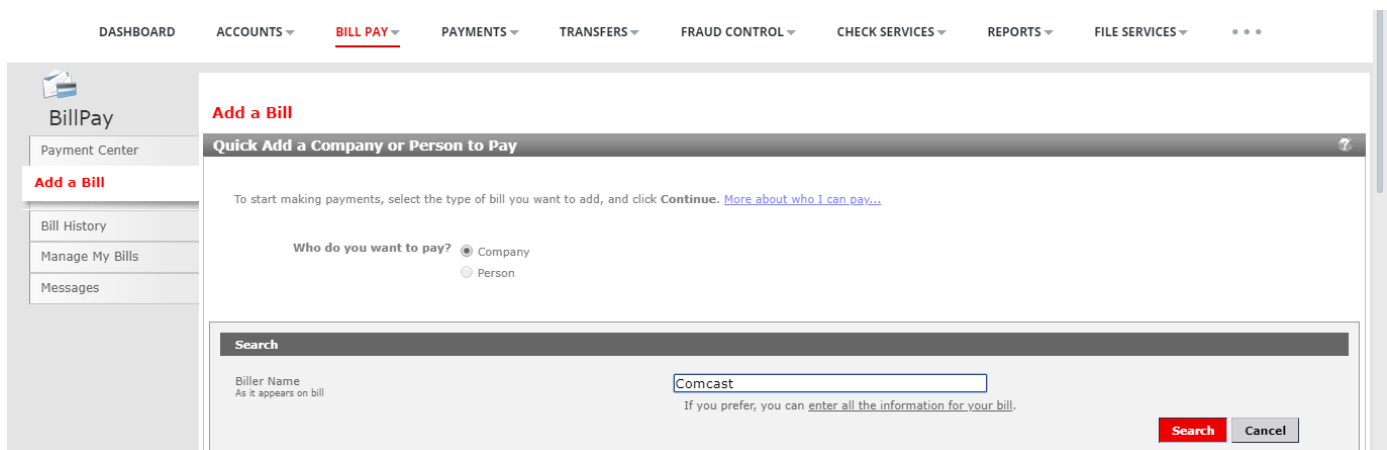
Figure 7a: Adding a Company or Person to Pay

A search box will open. You can either enter the biller name and have BillPay search for the address or click the text link to enter all the information yourself. In this example, we’re having BillPay search.



This screenshot shows the same 'Add a Bill' page, but now a search box is open. The 'Who do you want to pay?' section still has 'Company' selected. Below the radio buttons is a search box with the placeholder text 'Search'. Below the search box is a label 'Biller Name' with the subtext 'As it appears on bill'. To the right of the search box is a text input field. Below the input field is a link: 'If you prefer, you can enter all the information for your bill.' At the bottom right are 'Search' and 'Cancel' buttons.

Figure 7b: Adding a company bill



This screenshot shows the same 'Add a Bill' page, but now the search box contains the text 'Comcast'. The 'Who do you want to pay?' section still has 'Company' selected. The 'Search' button is highlighted in red.

Figure 8: Searching for the biller’s address

If the search returns more than one result, select the correct one and click “Continue.”

The screenshot shows the 'Add a Bill' interface. At the top, there is a navigation bar with links: DASHBOARD, ACCOUNTS, BILL PAY (highlighted), PAYMENTS, TRANSFERS, FRAUD CONTROL, CHECK SERVICES, REPORTS, and FILE SERVICES. On the left, a sidebar contains 'BillPay' and a menu with 'Payment Center', 'Add a Bill', 'Bill History', 'Manage My Bills', and 'Messages'. The main content area is titled 'Add a Bill' and features a 'Select a Company' dropdown menu. The dropdown is open, showing two options: 'Comcast Cable Communications' and 'Comcast Digital Phone'. At the bottom right of the main area, there are two buttons: 'Continue' (in red) and 'Cancel' (in gray).

Figure 9: Selecting the biller from the search results

Once BillPay has found the biller, you may enter a descriptive nickname to identify the account in your list. You will need to enter and confirm your account number, then click “Add Bill.”

The screenshot shows the 'Add a Bill' interface with the 'Add Additional Information' form. The navigation bar and sidebar are the same as in Figure 9. The main content area is titled 'Add a Bill' and features a form with the following fields: 'Biller Name' (Comcast Cable Communications), 'Nickname' (Cable), 'Account Number' (87x320112801x931), 'Confirm Account Number' (87x320112801x931), 'Biller Address 1' (Where you would mail payments), 'Biller Address 2', 'Biller City / State' (with a dropdown for State), 'Biller ZIP Code' (xxxxx-xxxx), and 'Biller Phone Number' ((xxx) xxx-xxxx). At the bottom right of the main area, there are two buttons: 'Add Bill' (in red) and 'Cancel' (in gray).

Figure 10a: Entering a nickname and the account number

BillPay will confirm that the biller has been added, and you will receive an email confirmation. If the Get Bill icon and the text link appear, you can sign up to receive your bill electronically. You can also do this later from the Manage Bills page or the Payment Center page. Click “Finished” when done.

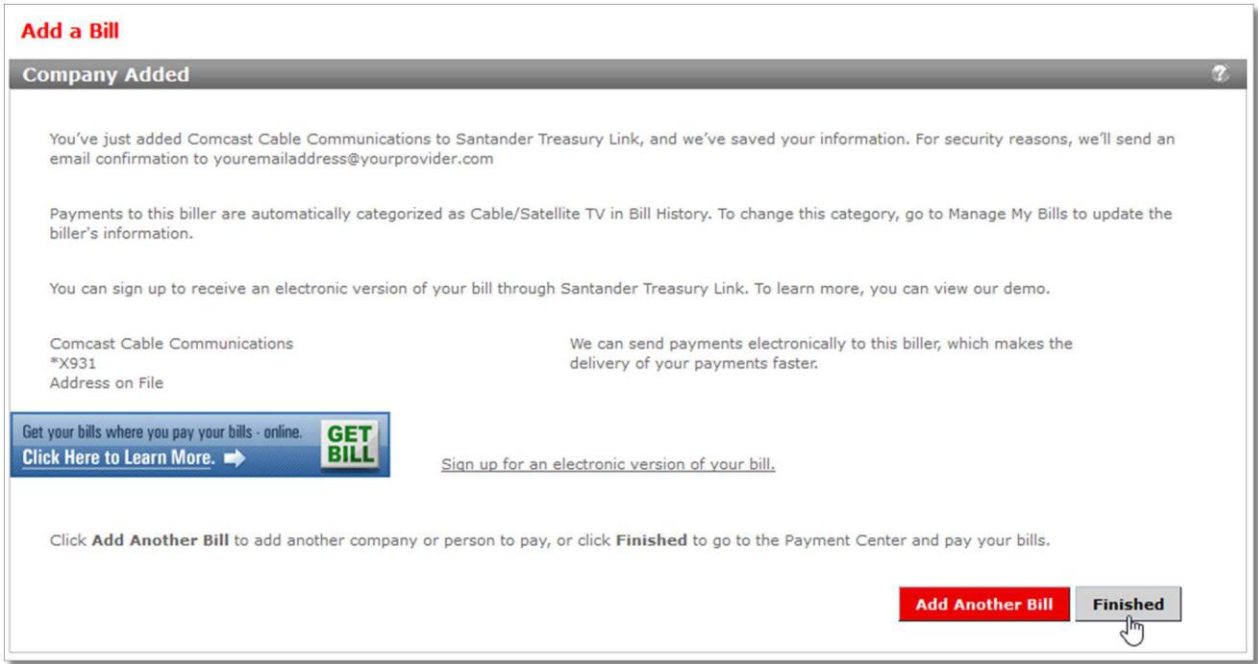


Figure 10b: Confirmation of added biller

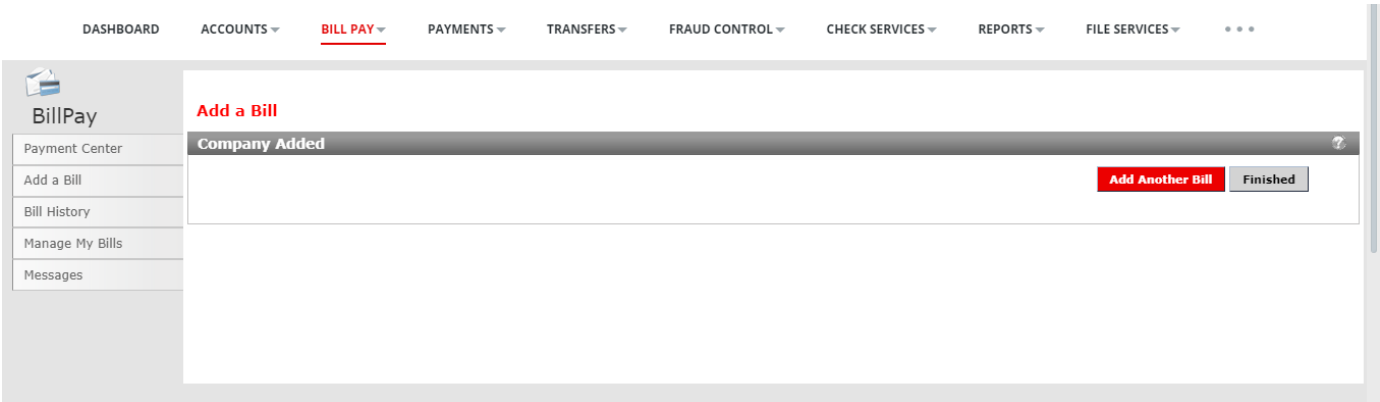


Figure 10c: Confirmation of biller added

The biller you added will appear in the **Payment Center** Pay Bills list.

BillPay

Payment Center

Add a Bill

Bill History

Manage My Bills

Messages

Payment Center

Pay Bills

Pay From: *1769 Preferred Account

Add/Manage Groups

[-] Unassigned Billers

Features	Biller Name	Amount	Pay Date
	Ashley Cary	\$	
	Comcast Cable Communications Cable *x931	\$	
	Comcast Cable Communications *6040	\$	
	National Grid *6067	\$	
	Progressive Insurance *1305	\$	
	Verizon Wireless Company Phones *0001	\$	

Make Payments

Bill Reminders

Set Up Reminders

Pending | Unapproved

Biller	Amount	Pay Date
National G... *6067	\$523.00	07/09
Approve Change Cancel		
Past Due Unapproved Payment		
National G... *6067	\$5,320.00	07/09
Approve Change Cancel		
Past Due Unapproved Payment		
Total: \$5,843.00		
View All Unapproved Payments		

Recent Payments

Biller	Amount	Pay Date
Ashley Car...	\$50.00	07/31
Ashley Car...	\$100.00	07/15
National G...	\$100.00	07/13

Figure 11: New biller added to Payment Center list

Billing and Payment Feature Icons

Icons in the Features column in the Pay Bills list indicate billing status and automatic payment as shown in the table below:






Icon	Definition
	The biller offers electronic billing. Click the icon to request e-billing.
	Electronic billing has been activated, but you have not yet received the first e-bill, or there is no bill currently due.
	You have an electronic bill that is due.
	You have set up automatic payment with this biller.

Figure 12a: Feature icons



BillPay

Payment Center

- Add a Bill
- Bill History
- Manage My Bills
- Messages












Payment Center

Pay Bills

Pay From *1769 ▼
Preferred Account

[Add/Manage Groups](#)

Unassigned Billers

Features	▲ Biller Name	Amount	Pay Date
	Ashley Cary	\$ <input type="text"/>	<input type="text"/> 
	Comcast Cable Communications Cable *x931	\$ <input type="text"/>	<input type="text"/> 
	Comcast Cable Communications *6040	\$ <input type="text"/>	<input type="text"/> 
	National Grid *6067	\$ <input type="text"/>	<input type="text"/> 
	Progressive Insurance *1305	\$ <input type="text"/>	<input type="text"/> 
	Verizon Wireless Company Phones *0001	\$ <input type="text"/>	<input type="text"/> 

Make Payments

Bill Reminders

[Set Up Reminders](#)

Pending | Unapproved

Biller	Amount	Pay Date
National G... *6067	\$523.00	07/09
Approve Change Cancel		
Past Due Unapproved Payment		
National G... *6067	\$5,320.00	07/09
Approve Change Cancel		
Past Due Unapproved Payment		
Total: \$5,843.00		
View All Unapproved Payments		

Recent Payments

Biller	Amount	Pay Date
Ashley Car...	\$50.00	07/31
Ashley Car...	\$100.00	07/15

Figure 12b: Feature column icons

Adding and Managing Groups

You can organize your billers in groups to make them easier to find.

For example, you can create a Utilities group to organize your electric, gas, and phone billers or a Consultants group to organize billers who provide consultation services. You can create up to 60 groups.

The way you organize your billers doesn't affect what other users see. For example, you might group billers by payment frequency (annually, monthly, and quarterly) and another user might group billers by vendor type (insurance, consultants, and utilities).

Groups are always sorted in alphabetical order. At first, all of your billers are listed in the Unassigned Billers group. After you create a group, you can move billers to the new group. You can sort the billers within a group in ascending or descending order by clicking the arrow icon in the group's Biller Name column.

By default, all groups appear in the Payment Center. If you no longer need to see a group in the Payment Center, but you don't want to delete it, you can hide the group. For example, a group might contain a list of billers that no longer need to be paid, but you want to keep the billers grouped together in case you need to review the payments.

You can also collapse a group to hide the list of billers and only display the group's name. You can expand the group if you need to view the list of billers.

Adding a Group

To add a group, click the "Add/Manage Groups" text link on the Payment Center page.

Payment Center

Pay Bills

Pay From: *1769 ▼ Preferred Account

[Add/Manage Groups](#)

[-] Unassigned Billers

Features	▲Biller Name	Amount	Pay Date
	Ashley Cary	\$ <input type="text"/>	<input type="text"/>
	Comcast Cable Communications Cable *x931	\$ <input type="text"/>	<input type="text"/>
	Comcast Cable Communications *6040	\$ <input type="text"/>	<input type="text"/>
	National Grid *6067	\$ <input type="text"/>	<input type="text"/>
	Progressive Insurance *1305	\$ <input type="text"/>	<input type="text"/>
	Verizon Wireless Company Phones *0001	\$ <input type="text"/>	<input type="text"/>

Make Payments

Bill Reminders

[Set Up Reminders](#)

Pending | Unapproved

Biller	Amount	Pay Date
National G... *6067	\$523.00	07/09
Approve Change Cancel		
Past Due Unapproved Payment		
National G... *6067	\$5,320.00	07/09
Approve Change Cancel		
Past Due Unapproved Payment		
Total: \$5,843.00		
View All Unapproved Payments		

Recent Payments

Biller	Amount	Pay Date
Ashley Car...	\$50.00	07/31
Ashley Car...	\$100.00	07/15

Figure 13: Opening Add a Group and Manage Groups

The **Add a Group and Manage Groups** page will open. To add a group, type a name in the Group Name field and click “Add Group.”

Add a Group and Manage Groups

Group Name: **Add Group** [Tips for naming groups](#)

[Return to Payment Center](#)

Show	Unassigned Billers	
<input checked="" type="checkbox"/>	Ashley Cary	Change Group ▼
<input checked="" type="checkbox"/>	Comcast Cable Communications Cable *x931	Change Group ▼
<input checked="" type="checkbox"/>	Comcast Cable Communications *6040	Change Group ▼
<input checked="" type="checkbox"/>	National Grid *6067	Change Group ▼
<input checked="" type="checkbox"/>	Progressive Insurance *1305	Change Group ▼
<input checked="" type="checkbox"/>	Verizon Wireless Company Phones *0001	Change Group ▼

[Return to Payment Center](#)

Figure 14: Adding a group

The new group will show in the list of groups below.

Note that you have the option to show or hide the group, as well as options to rename and delete the group.

Add a Group and Manage Groups

Group Name: **Add Group** [Tips for naming groups](#)

[Return to Payment Center](#)

Show	Unassigned Billers	
<input checked="" type="checkbox"/>	Communications Providers	Rename Group Delete Group
<input checked="" type="checkbox"/>	Ashley Cary	Change Group ▼
<input checked="" type="checkbox"/>	Comcast Cable Communications Cable *x931	Change Group ▼
<input checked="" type="checkbox"/>	Comcast Cable Communications *6040	Change Group ▼
<input checked="" type="checkbox"/>	National Grid *6067	Change Group ▼
<input checked="" type="checkbox"/>	Progressive Insurance *1305	Change Group ▼
<input checked="" type="checkbox"/>	Verizon Wireless Company Phones *0001	Change Group ▼

[Return to Payment Center](#)

Figure 15: New group added

To assign a biller to the group, select the group name from the Change Group drop-down list on that biller’s line in the Unassigned Billers list.

Add a Group and Manage Groups

Group Name: **Add Group** [Tips for naming groups](#)

[Return to Payment Center](#)

Show	Unassigned Billers	
<input checked="" type="checkbox"/>	Communications Providers	Rename Group Delete Group
<input checked="" type="checkbox"/>	Ashley Cary	Change Group ▼
<input checked="" type="checkbox"/>	Comcast Cable Communications Cable *x931	Change Group ▼
<input checked="" type="checkbox"/>	Comcast Cable Communications *6040	Change Group ▼
<input checked="" type="checkbox"/>	National Grid *6067	Change Group ▼
<input checked="" type="checkbox"/>	Progressive Insurance *1305	Change Group ▼
<input checked="" type="checkbox"/>	Verizon Wireless Company Phones *0001	Change Group ▼

[Return to Payment Center](#)

Figure 16: Assigning the biller to the group

The biller will now appear in the new group on the Add a **Group and Manage Groups** page. When you're done adding billers to the group, click the "Return to Payment Center" button.

Figure 17: Biller added to the new group

The biller will also appear under the new group in the Pay Bills section on the Payment Center page.

Biller	Amount	Pay Date
National G... *6067	\$523.00	07/09
National G... *6067	\$5,320.00	07/09
Total: \$5,843.00		

Biller	Amount	Pay Date
Ashley Car...	\$50.00	07/31
Ashley Car...	\$100.00	07/15

Figure 18: Biller in new group in Payment Center

Hiding or Showing a Group

To Hide a Group in the **Payment Center**, click the “Add/Manage Groups” text link.

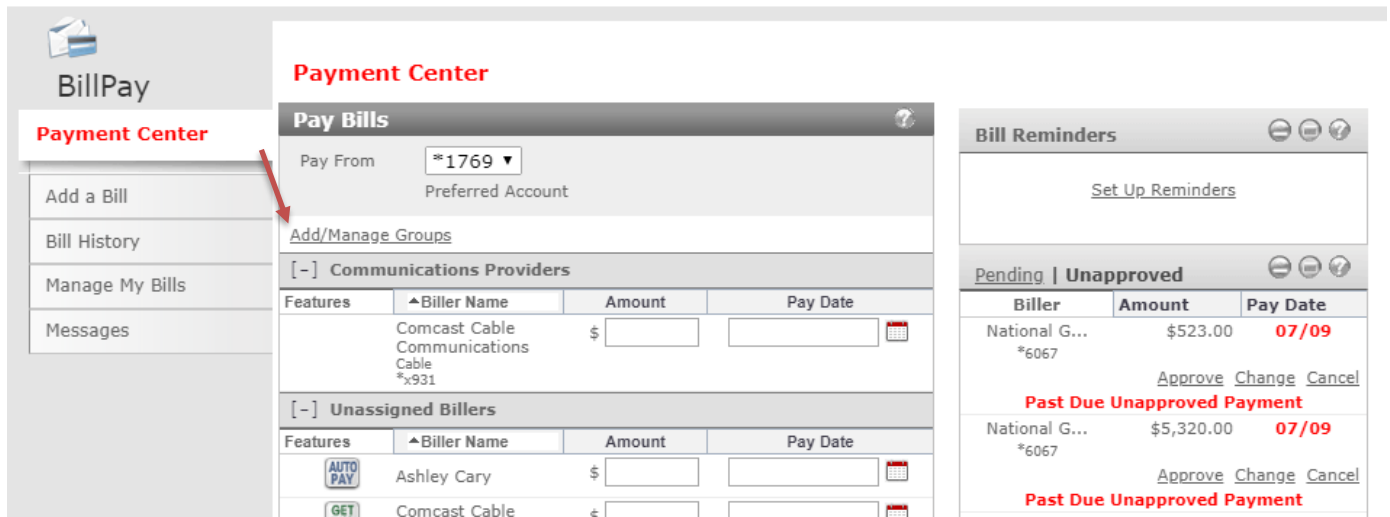


Figure 19: Opening Add a Group and Manage Groups

Uncheck the Show check box to the left of the group name, then return to the Payment Center.

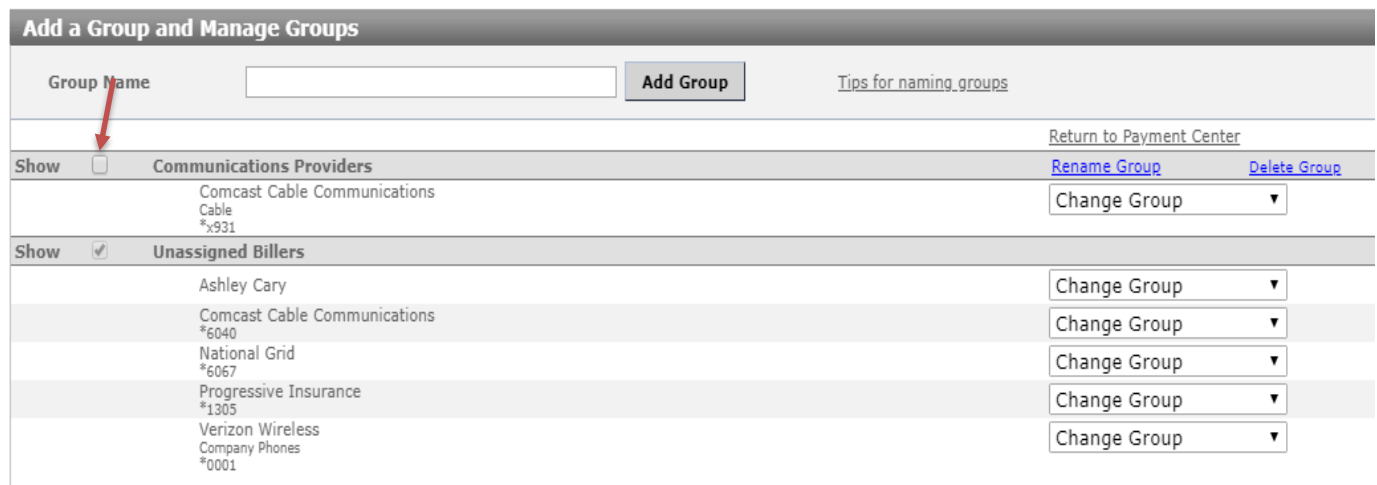


Figure 20: Unchecking the Show check box

The group will no longer appear in the **Payment Center**.

To restore the group, go back to the Add a Group and Manage Groups page and check the box again.

Payment Center

Pay Bills

Pay From *1769 Preferred Account

Add/Manage Groups

[-] Unassigned Billers

Features	▲Biller Name	Amount	Pay Date
AUTO PAY	Ashley Cary	\$	
GET BILL	Comcast Cable Communications *6040	\$	
GET BILL	National Grid *6067	\$	
GET BILL	Progressive Insurance *1305	\$	
GET BILL	Verizon Wireless Company Phones *0001	\$	

Make Payments

Bill Reminders

Set Up Reminders

Pending | Unapproved

Biller	Amount	Pay Date
National G... *6067	\$523.00	07/09
Approve Change Cancel		
Past Due Unapproved Payment		
National G... *6067	\$5,320.00	07/09
Approve Change Cancel		
Past Due Unapproved Payment		
Total: \$5,843.00		
View All Unapproved Payments		

Recent Payments

Biller	Amount	Pay Date
--------	--------	----------

Figure 21: Group hidden from Payment Center

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Collapsing or Expanding a Group

To collapse a group on the Payment Center page, simply click the [-] icon to the left of the group name

Payment Center

Pay Bills

Pay From: *1923 (Preferred Account)

[Add/Manage Groups](#)

[-] Communications Providers

Bill	Bill Name	Amount	Pay Date
	Comcast Cable Communications Comcast *8931	\$ []	[]

[-] Unassigned Billers

Features	Bill Name	Amount	Pay Date
AUTO PAY	ENSTAR Natural Gas Company Electric *1212	\$ []	[]

Bill Reminders

Pending | Unapproved

Recent Payments

Bill	Amount	Pay Date
Comcast Ca... *8931	Canceled	06/06
Comcast Ca... *8931	\$180.61	06/05
Tom Smith	\$400.00	06/05
Verizon *5678	\$258.90	06/05
ENSTAR Nat... *1212	Canceled	06/02
ENSTAR Nat... *1212	\$500.00	06/01

Figure 22: Collapsing a group

To expand the group, click the [+] icon.

Payment Center

Pay Bills

Pay From: *1923 (Preferred Account)

[Add/Manage Groups](#)

[+] Communications Providers

Unassigned Billers

Features	Bill Name	Amount	Pay Date
AUTO PAY	ENSTAR Natural Gas Company Electric *1212	\$ []	[]
AUTO PAY	Verizon *5678	\$ []	[]
	Verizon Wireless Cell *8877	\$ []	[]

Bill Reminders

Pending | Unapproved

Recent Payments

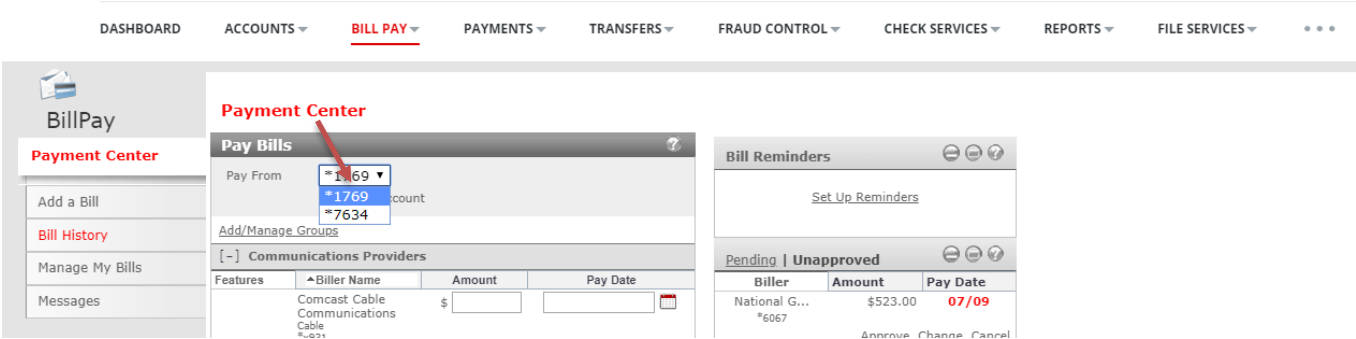
Bill	Amount	Pay Date
Comcast Ca... *8931	Canceled	06/06
Comcast Ca... *8931	\$180.61	06/05
Tom Smith	\$400.00	06/05
Verizon *5678	\$258.90	06/05
ENSTAR Nat... *1212	Canceled	06/02
ENSTAR Nat... *1212	\$500.00	06/01

Figure 23: Expanding a group

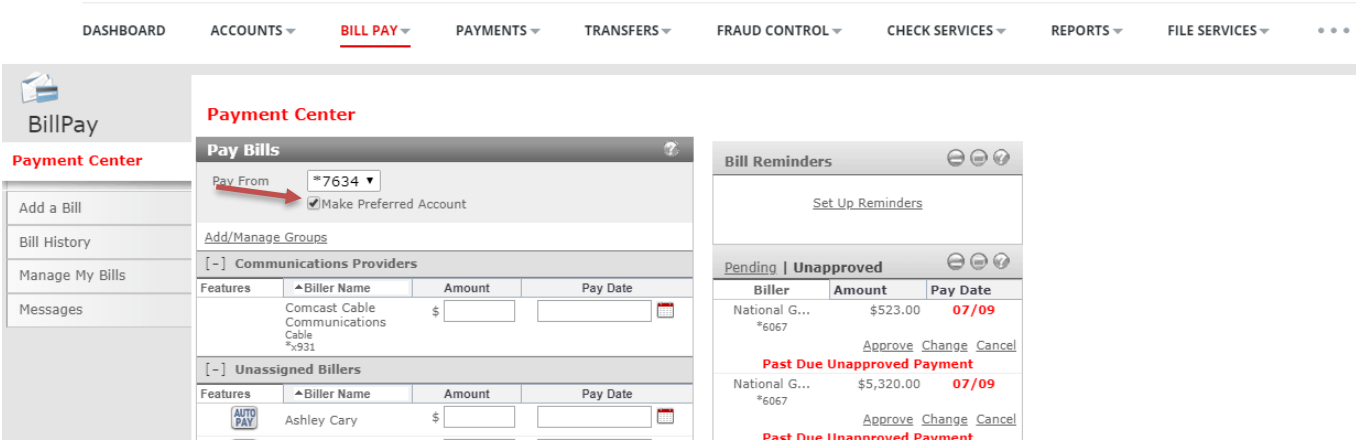
Paying Bills

Preferred Account

If your business has more than one payment account, the accounts will be listed in the Pay From drop-down menu on the **Payment Center** page. To set an account as the preferred account, select the account from the list, then check the box next to Make Preferred Account.




Figures 24a: Selecting a preferred payment account



Figures 24b: Selecting a preferred payment account

Electronic bills

You can receive electronic bills through Santander Treasury Link. If you’ve added a biller that provides electronic billing, the Get Bill icon  appears next to the biller in the Pay Bills list. Click the icon to go to the Add an Electronic Version of My Bill form.

Payment Center

Pay Bills

Pay From

*7634

Make Preferred Account

Add/Manage Groups

[-] Communications Providers

Features	▲Biller Name	Amount	Pay Date
	Comcast Cable Communications Cable *x931	\$	

[-] Unassigned Billers




Features	▲Biller Name	Amount	Pay Date
	Ashley Cary	\$	
	Comcast Cable Communications *6040	\$	
	National Grid *6067	\$	

Figure 25: Initiating electronic billing

Complete all the required (*) information on the form, then check the box next to the Terms & Conditions agreement statement and click the "Add Feature" button.

Add a Bill

Add an Electronic Version of My Bill



From the Mailbox...
...to your Inbox

[View demo to learn more](#)

Begin receiving your bills electronically today!

To add an electronic version of your bill, which you can view in the Payment Center, enter the information required by Comcast Cable Communications and click **Add Feature**.

Include all 14 or 16 digits that appear to the right of "Account Number:" Example: 8772 15 164 9999999 or 06104 999999 88 7. Do not enter spaces or dashes.

Asterisks (*) indicate required information.

*Account Number

In addition to seeing your bill in the Payment Center, each time a new bill arrives, you'll receive a text email notification with summary information such as the amount due and due date.

☒ Send my email notifications using HTML email. [What is HTML email?](#)
☐ Notify me by email when the first bill arrives.
☐ Don't notify me by email when the first bill arrives.

*Email Address

You can send my email address to this biller ☒ Yes ☐ No

The name and address below should match the biller's records for the name on the account and the address where the biller is providing service. Enter any changes necessary to match the information on your bill.

* First Name/Middle Initial

* Last Name

* Address 1

Address 2

* City

* State/ZIP Code -


Thank you for signing up to receive your Comcast bill online. Paper bills will be discontinued within one-two billing cycles after enrollment. Billing questions? Call us at 1-800-Comcast to resolve.

[View the biller's Terms & Conditions](#)

☒ I have read and agree to the biller's Terms & Conditions.

Add Feature **Cancel**

Figure 26: Requesting electronic billing from a biller

The icon in the Features column next to the biller in the Pay Bills list will change to Bill  to indicate that you have requested electronic billing.

Payment Center

Pay Bills







Pay From

*1923

 Preferred Account

[Add/Manage Groups](#)

Unassigned Billers

Features	▲Biller Name	Amount	Pay Date
	Comcast Cable Communications Cable *X931	\$ <input type="text"/>	<input type="text"/> 
	ENSTAR Natural Gas Company Electric *1212	\$ <input type="text"/>	<input type="text"/> 
	Tom Smith	\$ <input type="text"/>	<input type="text"/> 
	Verizon *5678	\$ <input type="text"/>	<input type="text"/> 

Make Payments

Figure 27: E-billing set up for biller

Review Payments

The **Review Payments** page shows each payment and the total amount for all payments you are making.

If a Memo box appears next to a payment, Santander Treasury Link will send that payment by check. Information that you type into the box (up to 34 characters) will be printed on the check that is sent to the biller.

In the Check Number box, you can type a reference number for each payment. If you don't type a number, Santander Treasury Link will assign one. The check number is printed on the check sent to the biller. If the payment is electronic, the check number is replaced by a transaction number.

Review your payment information on the Review Payments page and click "Submit Payments."

Pay Bills

Payment Center

Review Payments

Communications Providers

Biller Name	Account	Amount	Pay Date	
Comcast Cable Communications Cable *x931	*1769	\$108.56	08/04/2020	
Total:		\$108.56		

Memo: Cable Bill June

Check Number: 1234

Submit Payments **Make Changes** **Cancel**

Figure 30: Reviewing and submitting payments

The Payment Confirmation page will display the confirmation numbers automatically assigned to each of the payments.

Pay Bills

Payment Confirmation

Communications Providers

Biller Name	Account	Amount	Pay Date	Confirmation	
Comcast Cable Communications Cable *x931	*1769	\$108.56	08/05/2020	QKY4T-2GNKR	Cable Bill July
Check Number:		1235			
Total:		\$108.56			

Print

Note

Finished

Figure 31: Payment confirmation

If you wish, you can add a note to any payment in Santander Treasury Link. Click the "Note" text link to add descriptive information (up to 256 characters) to keep on file with the payment. The note isn't sent with the payment.

Click "Print" if you wish to print the payment confirmation.

Click "Finished" when done.

The paid bills will be listed in the Pending section of the Payment Center.

Pay Bills

Pay From

*1769 ▼

Preferred Account

Add/Manage Groups

[-] Communications Providers

Features	▲Bill Name	Amount	Pay Date
	Comcast Cable Communications Cable *x931	\$	

[-] Unassigned Billers

Features	▲Bill Name	Amount	Pay Date
	Ashley Cary	\$	
	Comcast Cable Communications *6040	\$	
	National Grid *6067	\$	
	Progressive Insurance *1305	\$	
	Verizon Wireless Company Phones *0001	\$	

Make Payments

Bill Reminders

Set Up Reminders

Pending | Unapproved

Bill	Amount	Pay Date
Ashley Car...	\$25.00	08/07
		Change Cancel
Comcast Ca... *x931	\$108.56	08/05
		Change Cancel
Comcast Ca... *x931	\$108.56	08/04
		Change Cancel
Total: \$242.12		

Recent Payments

Bill	Amount	Pay Date
Ashley Car...	\$50.00	07/31
Ashley Car...	\$100.00	07/15
National G... *6067	\$100.00	07/13
Comcast Ca... *6040	\$69.56	07/09
Verizon Wi... *0001	\$25.00	07/09
Total: \$344.56		
View Bill History		

Figure 32: Pending payments

When the payments are processed, they will appear in the Recent Payments section.

Payment Center

Pay Bills

Pay From

*1769 ▼

Preferred Account

Add/Manage Groups

[-] Communications Providers

Features	▲Bill Name	Amount	Pay Date
	Comcast Cable Communications Cable *x931	\$	

[-] Unassigned Billers

Features	▲Bill Name	Amount	Pay Date
	Ashley Cary	\$	
	Comcast Cable Communications *6040	\$	
	National Grid *6067	\$	
	Progressive Insurance *1305	\$	
	Verizon Wireless Company Phones *0001	\$	

Bill Reminders

Set Up Reminders

Pending | Unapproved

Recent Payments

Bill	Amount	Pay Date
Ashley Car...	\$50.00	07/31
Ashley Car...	\$100.00	07/15
National G... *6067	\$100.00	07/13
Comcast Ca... *6040	\$69.56	07/09
Verizon Wi... *0001	\$25.00	07/09
Total: \$344.56		
View Bill History		

Figure 33: Recent payments

Approving payments

When a level 3 user schedules a payment, the payment appears in the Unapproved list on the **Payment Center** page.

The screenshot shows the 'Payment Center' interface. On the left, the 'Pay Bills' section includes a 'Pay From' dropdown set to '*1769' (Preferred Account) and a table of 'Unassigned Billers'. The table lists four billers: Ashley Cary, Comcast Cable Communications, National Grid, and Progressive Insurance, each with an amount field and a pay date calendar icon. On the right, the 'Bill Reminders' section has a 'Set Up Reminders' link and a 'Pending | Unapproved' tab. A red arrow points to the 'Unapproved' tab. Below the tab is a table of unapproved payments:

Billers	Amount	Pay Date
National G... *6067	\$523.00	07/09
Approve Change Cancel		
Past Due Unapproved Payment		
National G... *6067	\$5,320.00	07/09
Approve Change Cancel		
Past Due Unapproved Payment		
Total: \$5,843.00		
View All Unapproved Payments		

At the bottom of the 'Bill Reminders' section is a 'Recent Payments' link.

Figure 34: Unapproved payment

Since Level 3 users can only change or cancel unapproved payments, a Level 1 or Level 2 user must approve payments scheduled by Level 3 users in order for them to process.

Single payment

To approve a single payment, click the “Approve” text link.

The screenshot shows the 'Bill Reminders' interface with the 'Unapproved' tab selected. A tooltip is displayed over the 'Approve' link for the National Grid payment, stating: 'Approve the payment to National Grid on 07/09.' The table of unapproved payments is as follows:

Billers	Amount	Pay Date
National G... *6067	\$523.00	07/09
Approve Change Cancel		
Past Due Unapproved Payment		
National G... *6067	\$5,320.00	07/09
Approve Change Cancel		
Past Due Unapproved Payment		
Total: \$5,843.00		
View All Unapproved Payments		

Figure 35: Initiating approval of a single payment

Confirm the payment by clicking “Approve Payment.”

Payment Center

Confirm Approve Payment

Billers Name	Account	Amount	Pay Date	Initiated By
National Grid *6067	*1769	\$523.00	07/29/2020 **	hyjx6fmfufw7aiqc

Check Number: 5006

Total: \$523.00

Approve Payment

Cancel

* Because you're approving this payment after the pay date has passed, the pay date has been adjusted to fall on the next available payment date.

Figure 36: Confirming approval of the single payment

The approved payment will be added to the list of Pending payments.

Payment Center

Pay Bills

Pay From

*1769 ▼

Preferred Account

Add/Manage Groups

[-] Communications Providers

Features	▲Billers Name	Amount	Pay Date
	Comcast Cable Communications Cable *x931	\$	

[-] Unassigned Billers

Features	▲Billers Name	Amount	Pay Date
	Ashley Cary	\$	
	Comcast Cable Communications *6040	\$	
	National Grid *6067	\$	
	Progressive Insurance	\$	

Bill Reminders

Set Up Reminders

Pending | Unapproved

Billers	Amount	Pay Date
Ashley Car...	\$25.00	08/07
Comcast Ca... *x931	\$108.56	08/05
Comcast Ca... *x931	\$108.56	08/04
National G... *6067	\$523.00	07/29
Total:		\$765.12

Recent Payments

Figure 37: Approved payment added to Pending list

Multiple Payments

To approve multiple payments, click “View All Unapproved Payments” text link in the Unapproved list in the Payment Center.

Payment Center

The screenshot shows the 'Pay Bills' section on the left and 'Bill Reminders' on the right.

Pay Bills Section:

- Pay From: *1769 (Preferred Account)
- Add/Manage Groups
- [-] Communications Providers

Features	▲ Biller Name	Amount	Pay Date
	Comcast Cable Communications Cable *x931	\$	
- [-] Unassigned Billers

Features	▲ Biller Name	Amount	Pay Date
AUTO PAY	Ashley Cary	\$	
GET BILL	Comcast Cable Communications *6040	\$	
GET BILL	National Grid *6067	\$	
GET BILL	Progressive Insurance *1305	\$	
GET BILL	Verizon Wireless Company Phones *0001	\$	

Bill Reminders Section:

- Set Up Reminders
- Pending | Unapproved

Biller	Amount	Pay Date
National G... *6067	\$5,320.00	07/09

Approve Change Cancel

Past Due Unapproved Payment

Total: \$5,320.00

[View All Unapproved Payments](#)
- Recent Payments

Biller	Amount	Pay Date
Ashley Car...	\$50.00	07/31
National G... *6067	\$523.00	07/29
Ashley Car...	\$100.00	07/15
National G... *6067	\$100.00	07/13

Figure 38: Viewing unapproved payments

Alternatively, you can click either of the Unapproved Payments text links if you’re already on the **Bill History** page.

The screenshot shows the 'Bill History' page with a navigation bar at the top: DASHBOARD, ACCOUNTS, BILL PAY, PAYMENTS, TRANSFERS, FRAUD CONTROL, CHECK SERVICES, REPORTS, FILE SERVICES, and more.

Left Sidebar:

- BillPay
- Payment Center
- Add a Bill
- Bill History (highlighted)
- Manage My Bills
- Messages

Main Content Area:

- Bill History** (highlighted with a red arrow)
- View Payments and Bills**
 - All Payments | [Unapproved Payments](#) (highlighted with a red arrow)
 - Current View: Past 30 days and future
 - Additional Options: Show All (selected), For [] Go
 - Print button
- There is 1 unapproved payment. [How do I sort, search, or categorize?](#)
- Payments 1 - 12 of 12

▲ Biller Name ▲ Category	Account	Amount	Pay Date	▼ Status ▲ Initiated By	Action
Ashley Cary Uncategorized	*7634	\$25.00	08/07/2020	Pending repeating payment	View Detail Change Cancel
Comcast Cable Communications Uncategorized Cable	*1769	\$108.56	08/05/2020	Pending xfjbl10q2580a6	View Detail

Figure 39: Unapproved payments links on Bill History page.

The **Bill History** page will list only the unapproved payments, with a column of Approve check boxes. Either check the individual boxes for the payments you wish to approve or click “Select All” to check all of them.

Bill History

Unapproved Payments

[All Payments](#) | Unapproved Payments

Current View: Past 30 days and future ▼

Additional Options: Show: All(selected) ▼ For: ▼ Go

Print

Approve	Biller Name	Account	Amount	Pay Date	Initiated By	Action
<input type="checkbox"/>	National Grid *6067	1769	\$5,320.00	07/09/2020**	hyjjx6fmfutfw7aiqc	Change Cancel

Check Number: 5007

[Select All](#) | [Clear All](#)

Continue

Figure 40: Selecting all unapproved payments

Bill History

Unapproved Payments

[All Payments](#) | Unapproved Payments

Current View: Past 30 days and future ▼

Additional Options: Show: All(selected) ▼ For: ▼ Go

Print

Approve	Biller Name	Account	Amount	Pay Date	Initiated By	Action
<input checked="" type="checkbox"/>	National Grid *6067	1769	\$5,320.00	07/09/2020**	hyjjx6fmfutfw7aiqc	Change Cancel

Check Number: 5007

[Select All](#) | [Clear All](#)

Continue

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Figure 41: Continuing to approve payments

When you’ve selected the payments you wish to approve, click “Continue.”

Review the payments in the Confirm Approve Payments list. Click “Approve Payments” to confirm approval.

Bill History

Confirm Approve Payments

Billers Name	Account	Amount	Pay Date	Initiated By
National Grid *6067	*1769	\$5,320.00	07/31/2020	hyjjx6fmfufw7aiqc
		Check Number: 5007		
Total:		\$5,320.00		

Approve Payments **Cancel**

Figure 42: Approving the payments

The approved payments will now appear in the Pending list in the Payment Center.

Payment Center

Pay Bills

Pay From: *1769
Preferred Account

[Add/Manage Groups](#)

[-] Communications Providers

Features	▲ Biller Name	Amount	Pay Date
	Comcast Cable Communications Cable *x931	\$	

[-] Unassigned Billers

Features	▲ Biller Name	Amount	Pay Date
(AUTO)			

Bill Reminders

[Set Up Reminders](#)

Pending | Unapproved

Biller	Amount	Pay Date
Ashley Car...	\$25.00	08/07
		Change Cancel
National G... *6067	\$5,320.00	07/31
		Change Cancel
Total:		\$5,345.00

Figure 43: Approved payments added to Pending list

Managing Bills

Santander Treasury Link BillPay provides ways to manage bills for your convenience. You can set up automatic payments, add electronic billing, set up reminders for bills coming due, update biller information, and delete billers.

To access these features, either click “Manage My Bills” in the page navigation menu or click the “Set Up Reminders” text link in the Bill Reminders section of the **Payment Center** page.

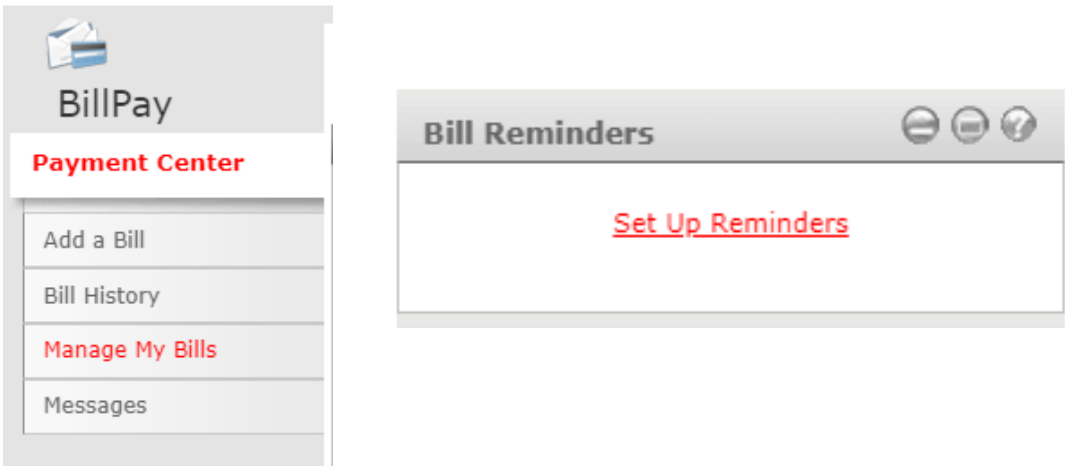


Figure 44: Opening the Manage My Bills page

On the **Manage My Bills** page, select the bill you want to manage from the drop-down list.

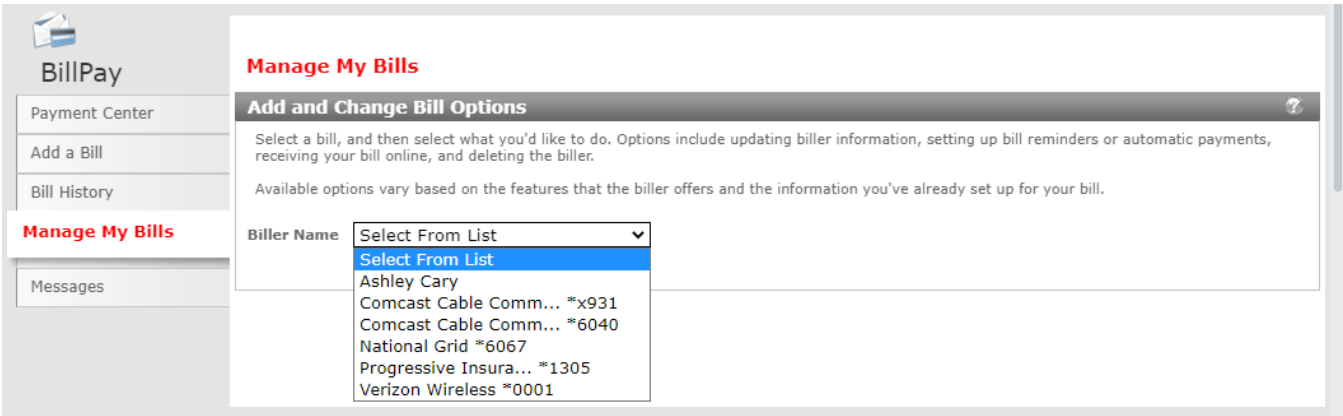
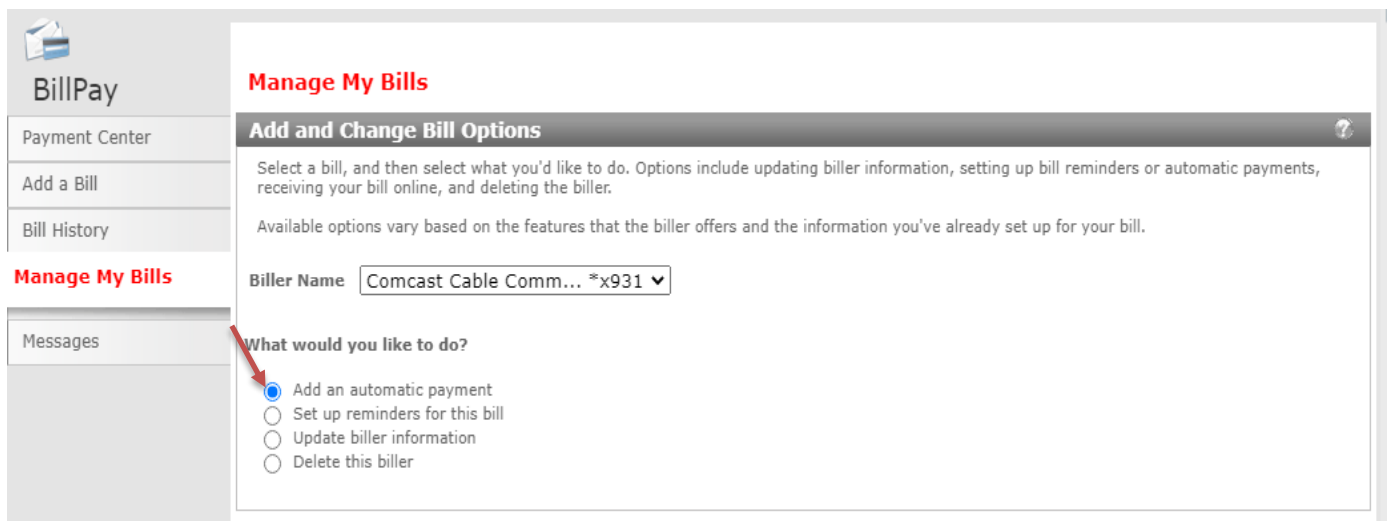


Figure 45: Selecting a biller to manage

When you select a bill, you see a list of options that are available for managing it. These options vary based on the biller and the type of features already set up to pay the bill. When you select an option, Santander Treasury Link displays the appropriate information so that you can make your changes or add new features.

Adding Automatic Payments

In this example, we're setting up automatic payments for a bill without e-billing.



BillPay

Payment Center

Add a Bill

Bill History

Manage My Bills

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.

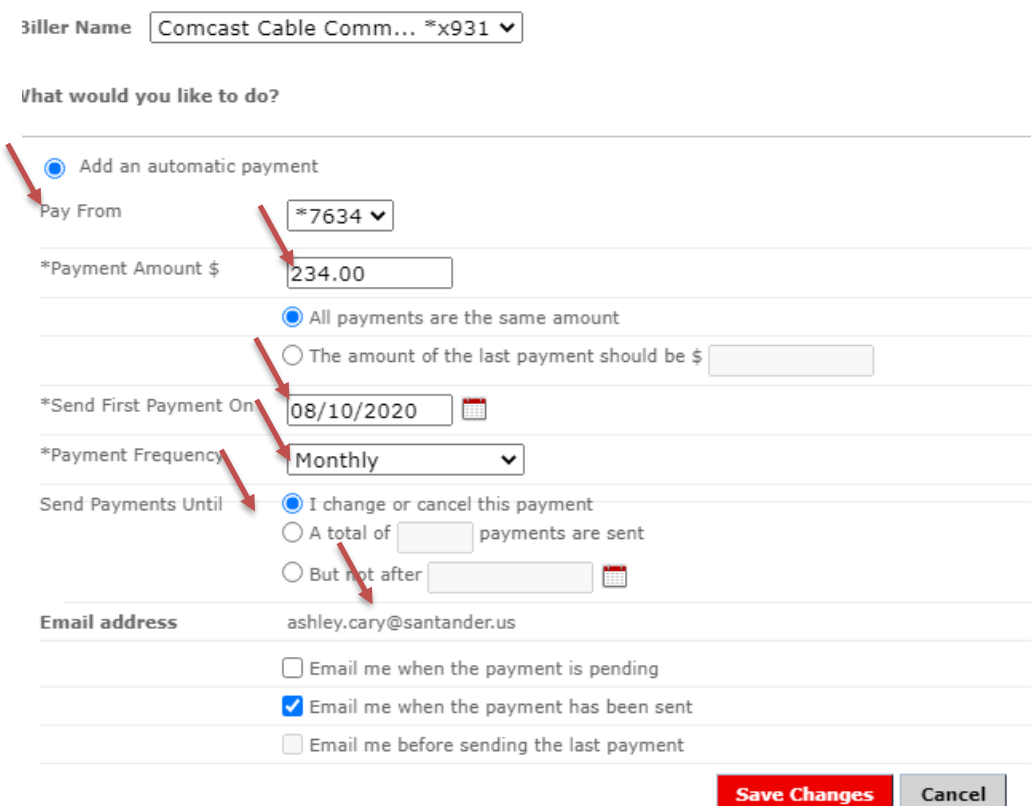
Biller Name: Comcast Cable Comm... *x931

What would you like to do?

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

Figure 46: Adding automatic payment to a bill

Select the Pay From account and enter the payment amount. Select the first payment date and payment frequency. Select Send Payments and Email options. Click "Save Changes" when done.



Biller Name: Comcast Cable Comm... *x931

What would you like to do?

- ☒ Add an automatic payment

Pay From: *7634

*Payment Amount \$: 234.00

☒ All payments are the same amount

☐ The amount of the last payment should be \$

*Send First Payment On: 08/10/2020

*Payment Frequency: Monthly

Send Payments Until:

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

Email address: ashley.cary@santander.us

☐ Email me when the payment is pending

☒ Email me when the payment has been sent

☐ Email me before sending the last payment

Save Changes **Cancel**

Figure 47: Providing automatic payment details

The **Manage My Bills** page will show new automatic payment options for the biller, and the **Payment Center page** will show an Auto Pay icon next to the biller.

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: Comcast Cable Comm... *x931

What would you like to do?

- ☐ Add automatic payment
- ☐ Update automatic payment 1
- ☐ Delete automatic payment 1
- ☐ View automatic payment 1
- ☐ Stop automatic payment
- ☐ Update biller information
- ☐ Delete this biller

Payment Center

Pay Bills

Pay From: *1769 (Preferred Account)

[Add/Manage Groups](#)

[-] Communications Providers

Features	▲ Biller Name	Amount	Pay Date
	Comcast Cable Communications Cable *x931	\$	

Figure 48: Automatic payments set up

Setting Up Bill Reminders

You can set up reminders to notify you when payments are due. Bill reminders are available as online notifications that appear in the Payment Center and as email reminders.

The Bill Reminders section lists the amount due and due date for each of the bills that you set up reminders for. Also, if your business receives an electronic version of a bill, it automatically appears in this section as soon as we receive it from the biller.

Online reminders

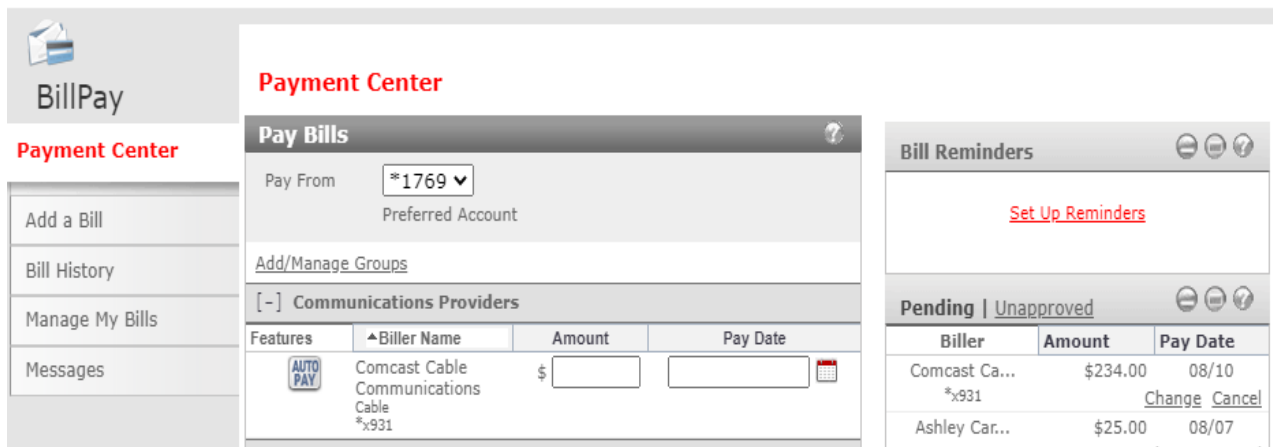
You don't need to set up online reminders for a bill if you:

- Receive an electronic version of the bill. The reminders automatically appear in the Bill Reminders section of the Payment Center.
- Set up automatic payments for the bill. Those payments automatically appear in the Pending Payments section of the Payment Center.

Email reminders

You can also set up email reminders to notify you when a payment has been sent and when bills are past due. Email reminders can be associated with any bills, including electronic bills and automatic payments. You can select which bill-related events you want to receive email reminders for. Some email reminders contain links that you can click to view and pay the bill.

To set up either kind of reminder, click the “Set Up Reminders” text link in the Bill Reminders section of the **Payment Center** page.

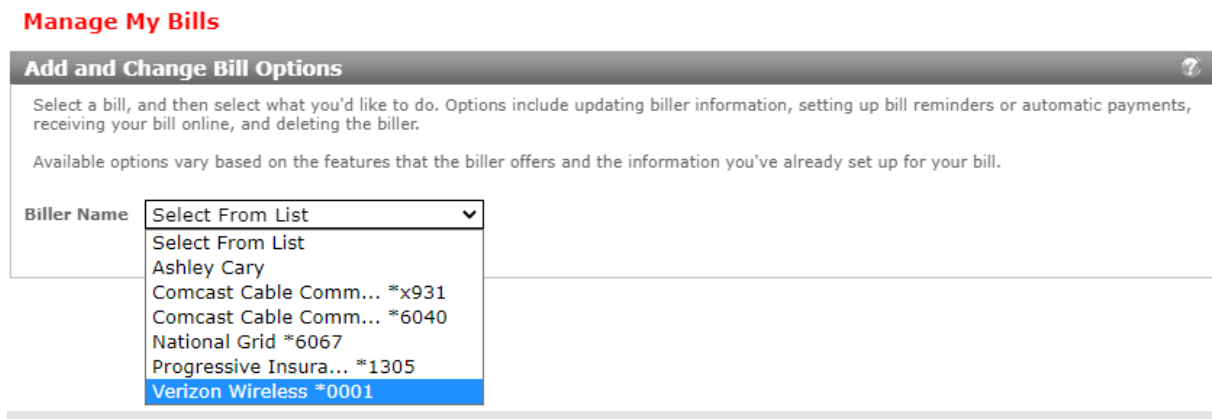


Features	Bill Name	Amount	Pay Date
AUTO PAY	Comcast Cable Communications Cable *x931	\$	

Bill	Amount	Pay Date
Comcast Ca... *x931	\$234.00	08/10
Ashley Car...	\$25.00	08/07

Figure 49: Beginning to set up a reminder

The **Manage My Bills** page will open. Select the biller from the Biller Name drop-down list.



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.

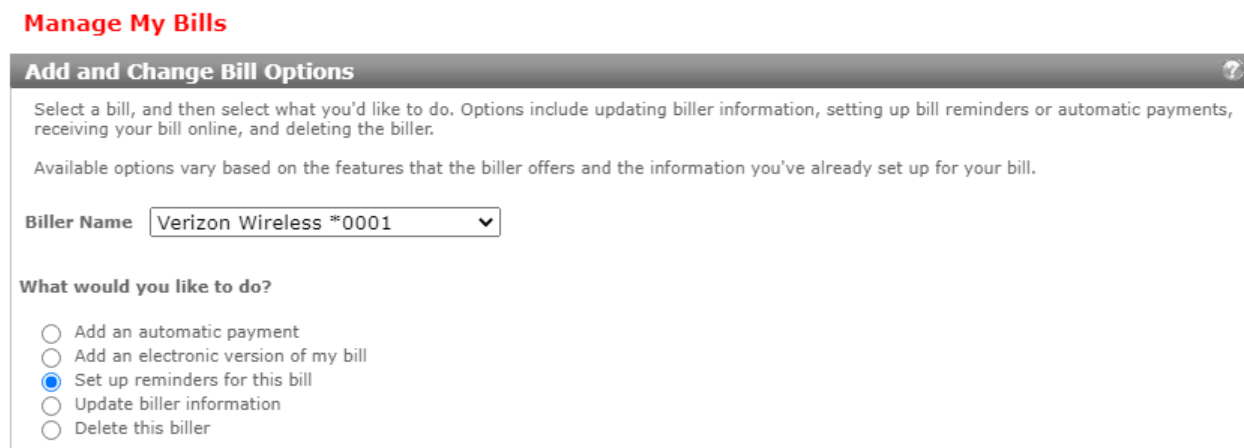
Available options vary based on the features that the biller offers and the information you've already set up for your bill.

Biller Name: Select From List

- Select From List
- Ashley Cary
- Comcast Cable Comm... *x931
- Comcast Cable Comm... *6040
- National Grid *6067
- Progressive Insura... *1305
- Verizon Wireless *0001

Figure 50: Selecting a biller for setting up a reminder

Select “Set up reminders for this bill.”



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: Verizon Wireless *0001

What would you like to do?

- ☐ Add an automatic payment
- ☐ Add an electronic version of my bill
- ☒ Set up reminders for this bill
- ☐ Update biller information
- ☐ Delete this biller

Figure 51: Selecting to set up reminders

The section will expand to provide you with options. Enter or select all the required (*) options. If you wish, you can also enter a typical amount due for this bill and select one or more email options. When finished, click "Save Changes."

Biller Name: Verizon Wireless *0001

What would you like to do?

☐ Add an automatic payment
☐ Add an electronic version of my bill
☒ Set up reminders for this bill

[View Demo](#)

Type the typical due date for this bill.
 Select how often you receive this bill.
 Type the typical amount due.
 Select how far in advance of the due date you want to receive a reminder.

*Typical due date: 08/07/2020

*Bill Received: Monthly

Typical Amount Due \$: 64.00

*How far in advance of the due date you want to be reminded of this bill: 10 days

*Email address: ashley.cary@santander.us

☒ Email me to remind me my bill is due.
☐ Email me if not paid by the due date.
☒ Email me when the payment has been sent.

Save Changes **Cancel**

Figure 52: Selecting and saving reminder options

Once you've set up the reminder, it will appear in the Bill Reminders section within the time you specified in advance of the due date.

Payment Center

Pay Bills

Pay From: *1769 Preferred Account

[Add/Manage Groups](#)

[-] Communications Providers

Features	▲ Biller Name	Amount	Pay Date
	Comcast Cable Communications	\$	

Bill Reminders

Biller	Amount	Due Date
Verizon Wi... *0001	\$64.00	08/07
Total: \$64.00		
Set Up Reminders		

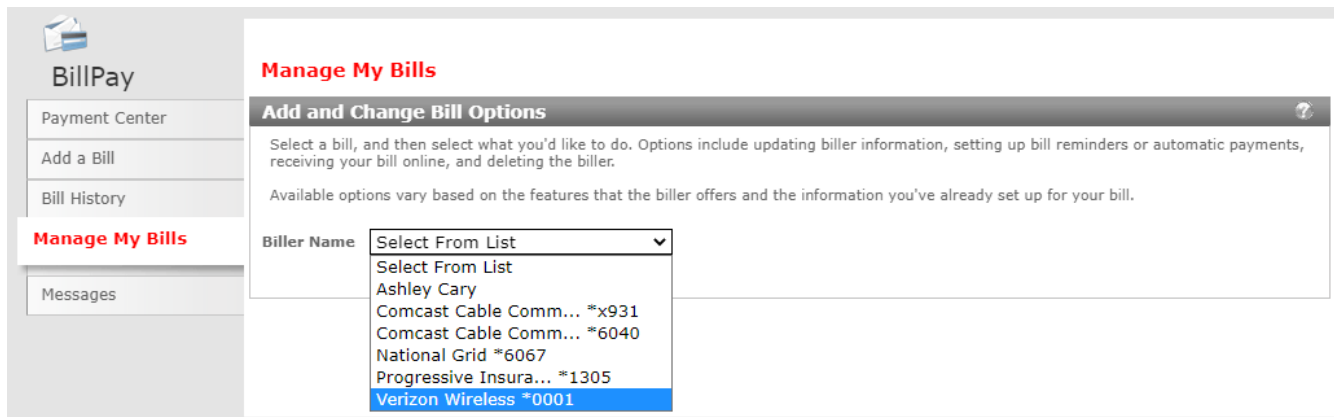
Figure 53: Bill reminder added

Changing Bill Reminders

You can change the reminder options you've set up for a bill. Any changes affect future reminders for that bill.

Note: If you change a reminder for a bill with an online notification appearing in the Payment Center, that notification may be removed until the new reminder options take effect. Email reminders may also be sent to you again.

To change a bill reminder, select the biller from the Biller Name list on the **Manage My Bills** page.

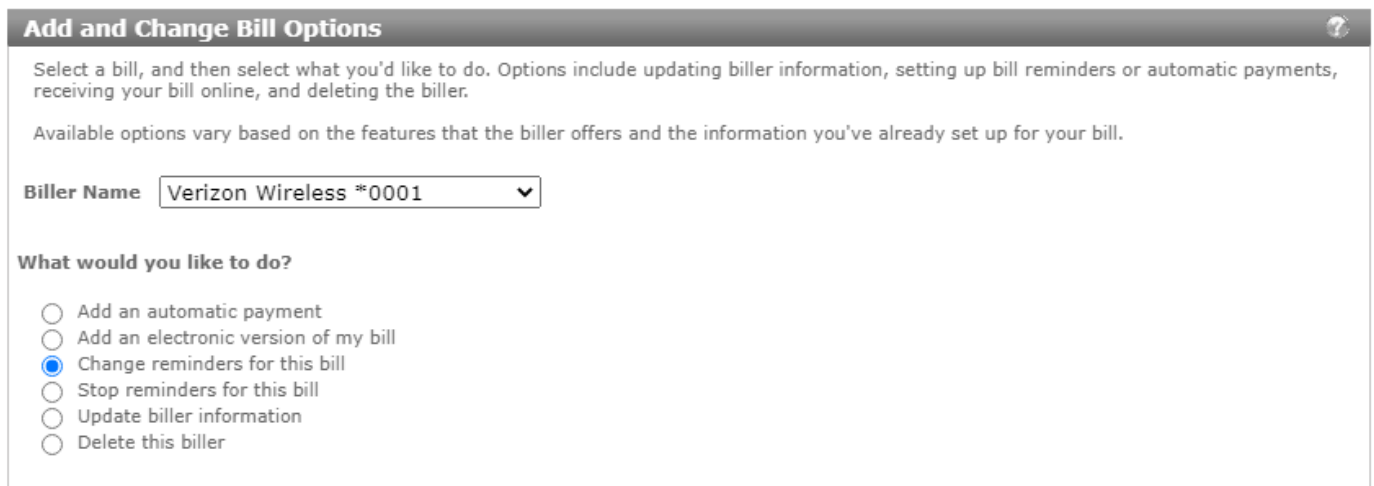


The screenshot shows the 'Manage My Bills' page. On the left is a sidebar with links: BillPay, Payment Center, Add a Bill, Bill History, Manage My Bills (highlighted), and Messages. The main content area is titled 'Manage My Bills' and 'Add and Change Bill Options'. It contains instructions: 'Select 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.' and 'Available options vary based on the features that the biller offers and the information you've already set up for your bill.' Below this is a 'Biller Name' dropdown menu. The dropdown is open, showing a list of billers: 'Select From List', 'Select From List', 'Ashley Cary', 'Comcast Cable Comm... *x931', 'Comcast Cable Comm... *6040', 'National Grid *6067', 'Progressive Insura... *1305', and 'Verizon Wireless *0001' (which is highlighted in blue).

Figure 54: Selecting a biller for changing a reminder

Select "Change reminders for this bill."

Manage My Bills



The screenshot shows the 'Manage My Bills' page, specifically the 'Add and Change Bill Options' section. It contains the same instructions as Figure 54. The 'Biller Name' dropdown menu is now set to 'Verizon Wireless *0001'. Below this is a section titled 'What would you like to do?' with a list of radio button options: 'Add an automatic payment', 'Add an electronic version of my bill', 'Change reminders for this bill' (which is selected with a blue dot), 'Stop reminders for this bill', 'Update biller information', and 'Delete this biller'.

Figure 55: Selecting to change reminders

Enter the appropriate changes to the bill reminders. When finished, click “Save Changes.”

Biller Name

Verizon Wireless *0001

What would you like to do?

Add an automatic payment

Add an electronic version of my bill

Change reminders for this bill

Type the typical due date for this bill.

Select how often you receive this bill.

Type the typical amount due.

Select how far in advance of the due date you want to receive a reminder.

*Typical due date

08/07/2020

*Bill Received

Monthly

Typical Amount Due \$

74.00

*How far in advance of the due date you want to be reminded of this bill

10 days

*Email address

ashley.cary@santander.us

☒

Email me to remind me my bill is due.

☐

Email me if not paid by the due date.

☒

Email me when the payment has been sent.

Save Changes

Cancel

Figure 56: Changing and saving reminder options

V
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Stopping Bill Reminders

You can stop receiving reminders you've set up for a bill. When you stop reminders for a bill, the bill no longer appears in the Bill Reminders section of the Payment Center. You also stop receiving any email notifications you've set up.

To stop reminders for a bill, select the biller from the Biller Name list on the **Manage My Bills** page.

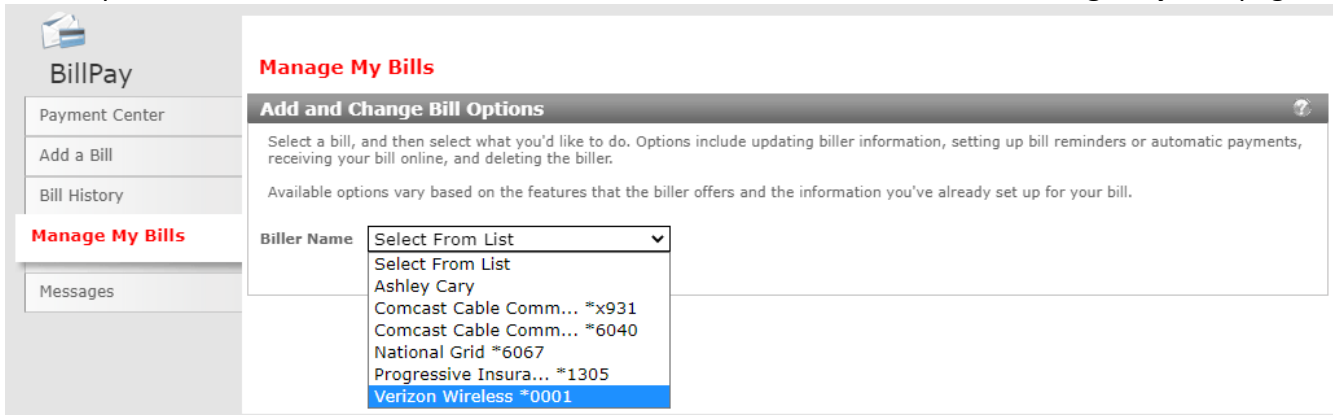


Figure 57: Selecting a biller for stopping reminders

Select "Stop reminders for this bill."

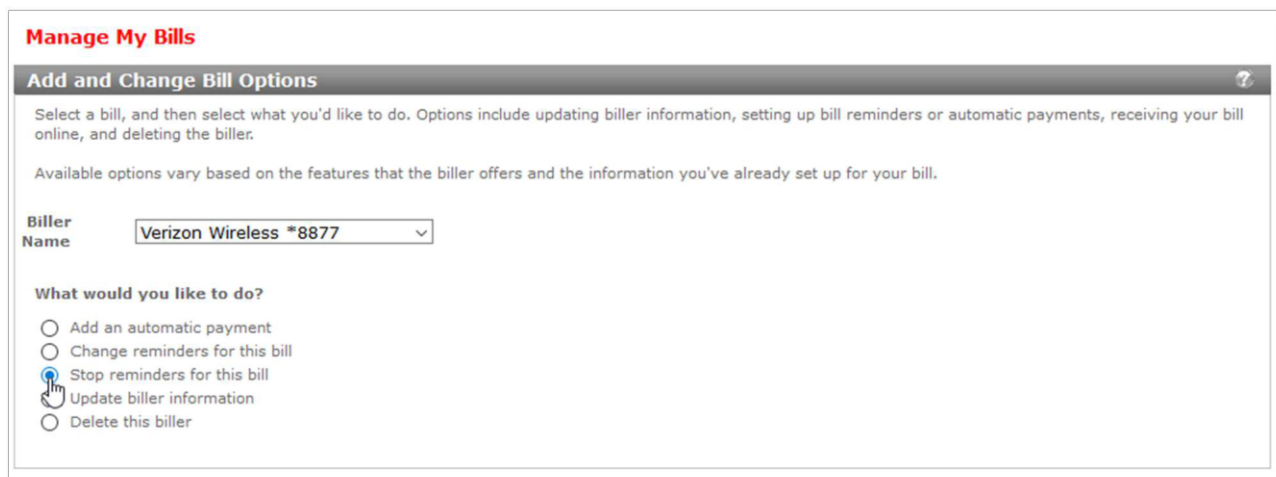


Figure 58: Stopping reminders

At the prompt, click "OK."

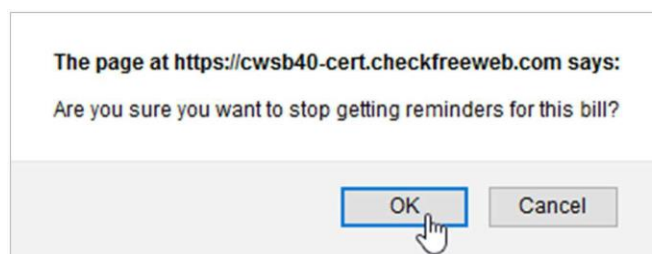


Figure 59: Confirming to stop reminders

Updating Biller Information

Santander Treasury Link determines the information that you can change for the biller based on the type of bill you select. For your convenience, we maintain the addresses for some of the billers on our list. The biller notifies us of any changes, and we automatically apply these changes to the account information.

Nevertheless, there may be times when you need or wish to change certain information for a biller. To do this, select the biller name from the list on the **Manage My Bills** page.

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

Select From List

Select From List

Ashley Cary

Comcast Cable Comm... *x931

Comcast Cable Comm... *6040

National Grid *6067

Progressive Insura... *1305

Verizon Wireless *0001

Figure 60: Selecting the biller

Select “Update biller information.”

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

National Grid *6067

What would you like to do?

☐ Add an automatic payment

☐ Add an electronic version of my bill

☐ Set up reminders for this bill

☒ Update biller information

☐ Delete this biller

Figure 61: Selecting to update biller information

The section will expand to show the current biller information. Make the changes you wish to make, keeping in mind the following notes:

Categories

Santander Treasury Link automatically assigns a category to each biller based on standard industry codes. If a biller does not have a standard code associated with it, it is assigned the category "Uncategorized." The category list includes the most common industry codes. If you don't see a category that suits your needs, you can add one. Keep in mind that you cannot delete a category or change a category name. You can, however, assign any new or existing category to the biller.

Account Numbers

For your security, only part of the account number is displayed. To change the account number, you must type the entire number, not just part of it.

Electronic Bills

If you receive an electronic version of the bill through Santander Treasury Link, you cannot change the account number or the biller's address. To change the account number, you must delete the biller and add the bill again. However, the biller may send us an updated account number, in which case we notify you of the change.

When you're done updating the biller, click "Save Changes".

Biller Name

What would you like to do?

- ☐ Add an automatic payment
- ☐ Add an electronic version of my bill
- ☐ Set up reminders for this bill

☒ Update biller information

Biller/Person Name

Nickname

Category

[Can I add a category?](#)

*Account Number

To change, type the entire number

*Confirm Account Number

Biller Phone Number
xxx-xxx-xxxx

Address on File - Because we have a relationship with this biller, we maintain the biller's current mailing address. The biller contacts us directly if the address changes.

Account Number — For your protection, we show only part of your account number.

☒ Apply changes to pending payments

Save Changes

Cancel

Figure 62: Updating the biller and saving the changes

Deleting a biller

If you are no longer receiving bills from a biller, you can delete the biller from your biller list. When you delete a biller, you cancel any pending payments for the biller, including any payments that are scheduled automatically.

Tip: You may want to review the pending payments list on the Payment Center before you delete a biller.

Effect on electronic billing

If you delete a biller that sends you an electronic version of a bill:

- You cannot pay any unpaid electronic bills you’ve received from the biller.
- You start receiving bills directly from the biller. Depending on the billing cycle for the account, it may take a month or two to stop receiving electronic bills through Santander Treasury Link.

If you receive an electronic bill after you deleted the biller, you can pay the bill using Santander Treasury Link by adding the bill again. To have the payment associated with the electronic bill, you must also add the electronic version of the bill. You can also pay the bill by some other means, such as sending a check.

Note: You cannot delete a biller if you’ve added an electronic version of the bill and the request is pending. You must wait until you receive the first electronic bill to delete the biller.

To delete a biller, select the biller name from the list on the Manage My Bills page.

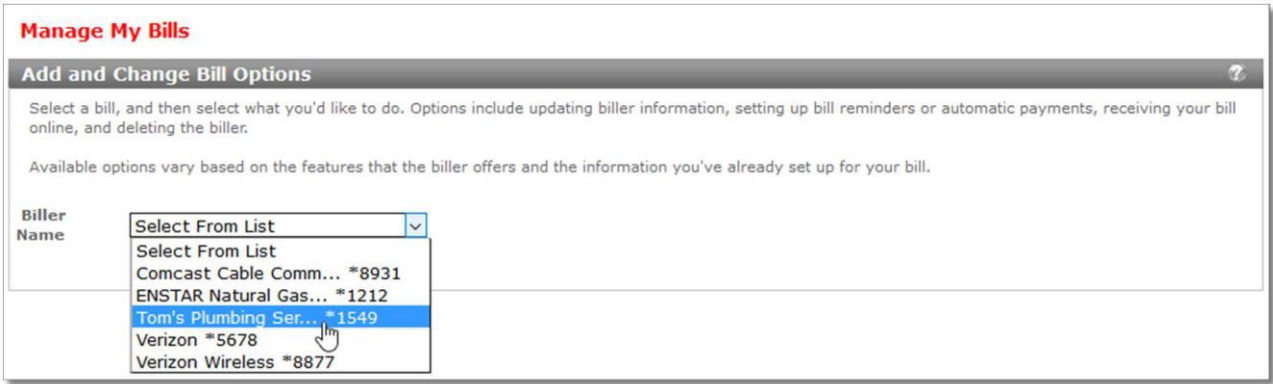
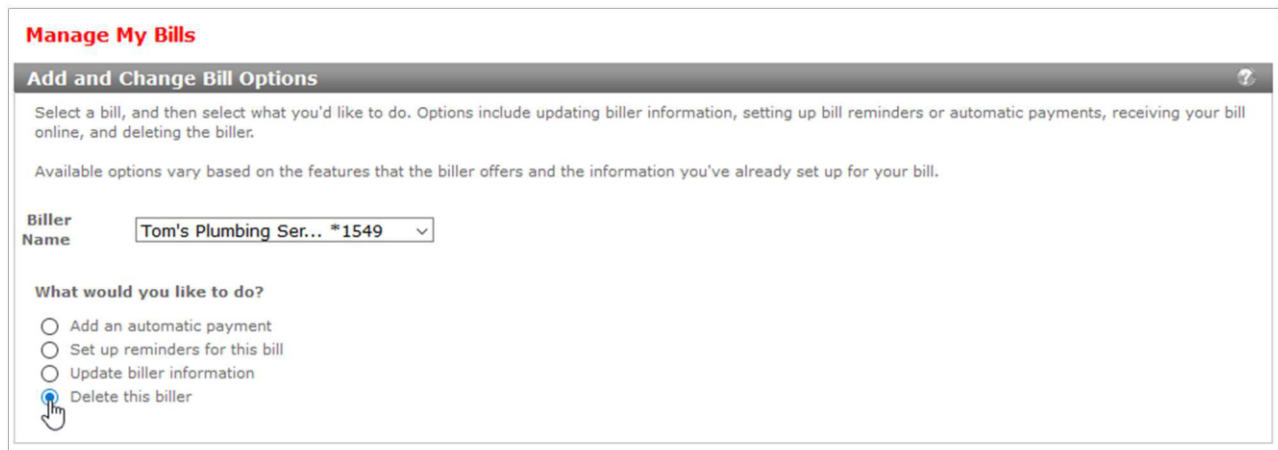


Figure 63: Selecting a biller to delete

Select “Delete this biller” after selecting the biller name from the drop-down list.



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.

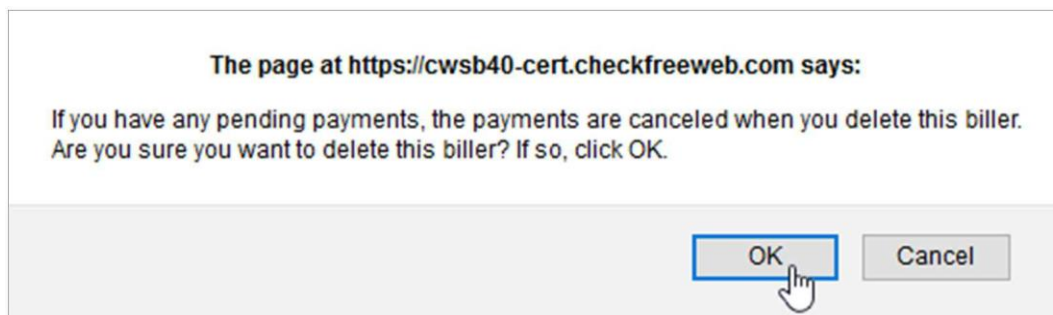
Biller Name Tom's Plumbing Ser... *1549 ▾

What would you like to do?

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

Figure 64: Deleting the biller

At the prompt, click “OK” to confirm the deletion.



The page at <https://cwsb40-cert.checkfreeweb.com> says:

If you have any pending payments, the payments are canceled when you delete this biller. Are you sure you want to delete this biller? If so, click OK.

OK Cancel

Figure 65: Confirming the deletion

Bill History

The **Bill History** page allows you to view all payments and bills for up to the past 18 months, including electronic bills and the bills that are paid automatically.

The screenshot shows the 'Bill History' page with a sidebar on the left containing links like 'Payment Center', 'Add a Bill', 'Manage My Bills', and 'Messages'. The main content area is titled 'View Payments and Bills' and includes a 'Current View' dropdown set to 'Past 30 days and future'. There are also 'Additional Options' for showing and filtering payments. A table lists payments with columns for Biller Name, Account, Amount, Pay Date, Status, and Action. The table shows three entries: Comcast Cable Communications, Ashley Cary, and Comcast Cable Communications.

Biller Name Category	Account	Amount	Pay Date	Status Initiated By	Action
Comcast Cable Communications Uncategorized Cable *x931	*7634	\$234.00	08/10/2020	Pending repeating payment	View Detail Change Cancel
Ashley Cary Uncategorized	*7634	\$25.00	08/07/2020	Pending repeating payment	View Detail Change Cancel
Comcast Cable Communications Uncategorized Cable *x931	*1769	\$108.56	08/05/2020	Pending xfjbl10q2580a6	View Detail
Comcast Cable	*1769	\$108.56	08/04/2020	Pending	View Detail

Figure 66: Bill History page

On this page, you can do all the following:

- Search for a bill
- Check the status of a bill
- View bill details
- Change a payment
- Cancel a payment
- Manage invoices

Note: You can change or cancel a payment only if hasn't started processing.

You can also sort the list of payments and bills in ascending or descending order by clicking on any of the column headers (except Action).

The screenshot shows the 'Bill History' page with the list sorted by 'Biller Name'. A tooltip is visible over the 'Biller Name' column header, indicating the sort order. The table shows one entry: Comcast Cable Communications.

Biller Name Category	Account	Amount	Pay Date	Status Initiated By	Action
Comcast Cable Communications Cable/Satellite TV	1923	\$180.61	07/06/2017	Canceled repeating payment	View Detail

Figure 67: Sorting the list by Biller Name

Bill and Payment Status

Bill History provides the following bill and payment Status:

Status	Definition
Paid	The payment has been processed. Normally, the biller receives the payment on the pay date and credits the account. Sometimes, however, the biller may take a few days to credit the account.
Pending	The payment has not been processed yet.
Unpaid	The electronic bill has not been paid using Santander Treasury Link.
Canceled	You canceled the payment for this bill.
Failed	The bill payment was not successful.
Filed	You filed the electronic bill.
Unapproved	The payment has been entered by a Level 3 user, but has not been approved by a Level 1 or 2 approver.

Figure 68: Bill Payment Status

Searching for a Bill

Select a date range in the Current View drop-down list for your search.

Note: You might not have 18 months of bill payment history available in Santander Treasury Link yet. The ability to store 18 months of bill history is a recent feature, so it may take about a year to accumulate 18 months of bill history.

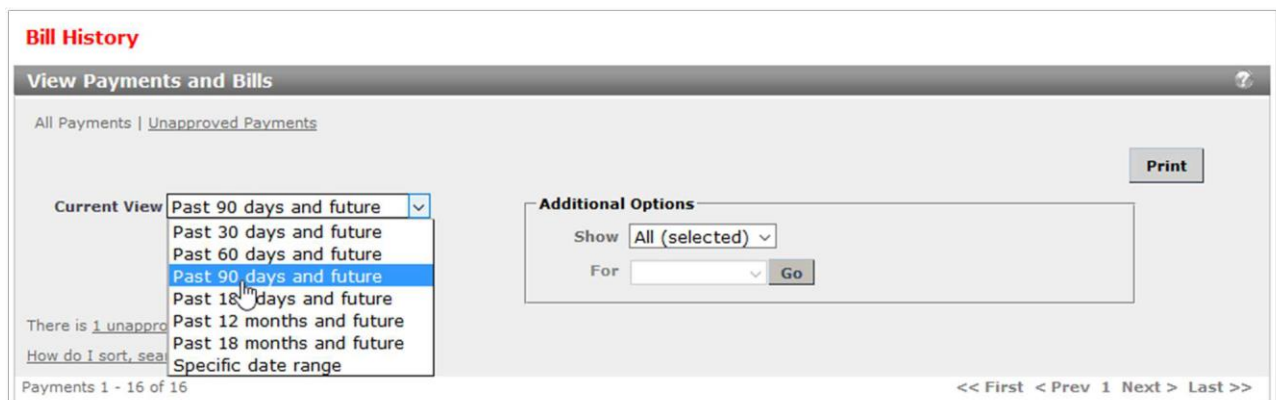


Figure 69: Selecting a preset date range

You may either select a preset range or select “Specific date range” and enter the dates under Additional Options.

Bill History

The screenshot shows the 'View Payments and Bills' interface. The 'Current View' is set to 'Specific date range'. The 'Additional Options' section contains the following fields:

- From: 01/02/2020
- To: 07/31/2020
- Show: All (selected)
- For: (empty dropdown)
- Go button

A 'Print' button is located in the top right corner.

Figure 70: Entering dates for a specific date range

You can narrow your search by selecting additional options in the “Show” and “For” lists.

Bill History

The screenshot shows the 'View Payments and Bills' interface with the 'Additional Options' section expanded. The 'Show' dropdown is set to 'Status' and the 'For' dropdown is set to 'Bill Name'. The 'Go' button is visible. Below the 'Additional Options' section, there is a list of search results:

Amount	Pay Date	Status	Initiated By	Action
\$50.00	07/31/2020	Pending repeating payment	Ashley Cary	View Detail
\$100.00	07/15/2020	Paid	vb1z8pn8yy3te4hk8qgbio2qagtxv	View Detail

Figure 71: Selecting additional search options

The page will list the results of your search, which you can print by clicking the “Print” button or download by clicking the “Download File” button.

Bill History

The screenshot shows the 'View Payments and Bills' interface with the 'Additional Options' section expanded. The 'Show' dropdown is set to 'Bill Name' and the 'For' dropdown is set to 'Ashley Cary'. The 'Go' button is visible. Below the 'Additional Options' section, there is a list of search results:

Bill Name	Account	Amount	Pay Date	Status	Initiated By	Action
Ashley Cary	*7634	\$50.00	07/31/2020	Pending repeating payment	Ashley Cary	View Detail
Ashley Cary	*1769	\$100.00	07/15/2020	Paid	vb1z8pn8yy3te4hk8qgbio2qagtxv	View Detail

A 'Print' button is located in the top right corner. A 'Download File' button is located at the bottom right.

Figure 72: Bill history search results

Viewing Bill Details

To view a bill's details, click the "View Detail" text link in the Action column.

▲ Biller Name ▲ Category	▼ Account	▼ Amount	▼ Pay Date	▼ Status ▲ Initiated By	Action
Ashley Cary Uncategorized	*7634	\$25.00	08/07/2020	Pending repeating payment	View Detail Change Cancel
Ashley Cary Uncategorized	*7634	\$50.00	07/31/2020	Pending repeating payment	View Detail
Ashley Cary Uncategorized	*1769	\$100.00	07/15/2020	Paid vblz8pn8yy3te4hk8qgbio2qagtx3v	View Detail

Figure 73: Opening Bill Detail

The Bill Detail page will show complete information about the bill. You may print the information by clicking Print. When done, click "Finished" to return to the list.

Bill History

Bill Detail

Print

Biller Name	Account	Amount	Pay Date	Confirmation	Status
Ashley Cary	*7634	\$25.00	08/07/2020	QKXNN-DQFTT	Pending

Check Number: 5002

Finished

Invoice Information

Invoice Number	Amount	Description
You have not added any invoices to this bill.		

Audit Information

Initiated By	Initiated Date	Modified By	Modified Date	Approved By	Approval Date
repeating payment	7/28/2020	bybrpgn2	7/28/2020	repeating payment	

Figure 74: Viewing the bill's details

Changing a Payment

You can change a payment only if it has not started processing. You may have a pending payment that has started processing. In this case, you cannot change it, and the Change link does not appear next to the payment.

Note: If you change a payment that is part of an automatic payment schedule, only the selected payment is changed. You do not change any future payments in the payment schedule.

To change all payments in an automatic payment schedule, go to **Manage My Bills** page and change the automatic payment.

To change a payment, click the “Change” text link in the Action column.

▲ Biller Name ▲ Category	▼ Account	▼ Amount	▼ Pay Date	▼ Status ▲ Initiated By	Action
Ashley Cary Uncategorized	*7634	\$25.00	08/07/2020	Pending repeating payment	View Detail Change Cancel

Figure 75: Opening Change Payment

Note: You can also click the “Change” text link in the Pending | Unapproved section of the **Payment Center** page to initiate a change.

BillPay

Payment Center

- Add a Bill
- Bill History
- Manage My Bills
- Messages

Payment Center

Pay Bills

Pay From: *1769 ▼
Preferred Account

[Add/Manage Groups](#)

[-] Communications Providers

Features	▲ Biller Name	Amount	Pay Date
	Comcast Cable Communications Cable *x931	\$ <input type="text"/>	<input type="text"/>

[-] Unassigned Billers

Features	▲ Biller Name	Amount	Pay Date
	Ashley Cary	\$ <input type="text"/>	<input type="text"/>
	Comcast Cable Communications *6040	\$ <input type="text"/>	<input type="text"/>
	National Grid	\$ <input type="text"/>	<input type="text"/>

Bill Reminders

Biller	Amount	Due Date
Verizon Wi... *0001	\$74.00	08/07
Total: \$74.00		
Set Up Reminders		

Pending | Unapproved

Biller	Amount	Pay Date
Comcast Ca... *x931	\$234.00	08/10
Ashley Car...	\$25.00	08/07
National G... *6067	\$5,320.00	07/31
Total: \$5,579.00		

Figure 76: Opening Change Payment from the Pending list

Make the changes you wish to make in the Change Payment window, then click “Save Changes.”

Bill History

Change Payment

Billers

Confirmation

Billers

Confirmation

Cancel This Payment

Pay From

*7634

Pay Date

08/07/2020

Amount \$

25.00

Memo

Check Number

5002

Save Changes

Do Not Save Changes

Invoice Information

Total Amount: \$0.00

Invoice Number

Amount

Description

You have not added any invoices to this bill.

Audit Information

Initiated By

Initiated Date

Modified By

Modified Date

Approved By

Approval Date

repeating payment

7/28/2020

bybrpgn2

7/28/2020

repeating payment

Figure 77: Making and saving changes to the payment

Canceling a Payment

You can cancel a payment only if it has not started processing. You may have a pending payment that has started processing. In this case, you cannot cancel it, and the [Cancel](#) link does not appear next to the payment.

Note: If you cancel a payment that is part of an automatic payment schedule, only the selected payment is canceled. You do not cancel any future payments in the payment schedule. To cancel all payments in an automatic payment schedule, go to Manage My Bills and cancel the automatic payment.

To cancel a payment, click the “Cancel” text link in the Action column.

▲ Biller Name ▲ Category	▼ Account	▼ Amount	▼ Pay Date	▼ Status ▲ Initiated By	Action
Ashley Cary Uncategorized	*7634	\$25.00	08/07/2020	Pending repeating payment	View Detail Change Cancel

Figure 78: Opening Cancel Payment

Note: You can also click the “Cancel” text link in the Pending | Unapproved section of the **Payment Center** page to initiate cancellation of the payment.

Payment Center

Pay Bills

Pay From: *1769
Preferred Account

[Add/Manage Groups](#)

[-] Communications Providers

Features	▲ Biller Name	Amount	Pay Date
	Comcast Cable Communications Cable *x931	\$	

[-] Unassigned Billers

Features	▲ Biller Name	Amount	Pay Date
	Ashley Cary	\$	
	Comcast Cable Communications *x931	\$	

Bill Reminders

Biller	Amount	Due Date
Verizon Wi... *0001	\$74.00	08/07
Total: \$74.00		
Set Up Reminders		

Pending | Unapproved

Biller	Amount	Pay Date
Comcast Ca... *x931	\$234.00	08/10
Ashley Car...	\$25.00	08/07
National G... *6067	\$5,320.00	07/31

[Change](#) [Cancel](#)

[Change](#) [Cancel](#)

[Change](#) [Cancel](#)

Figure 79: Opening Cancel Payment from the Pending list

In the Cancel Payment window, click “Cancel Payment” to confirm cancellation.

Payment Center

Cancel Payment

Billers Name	Account	Amount	Pay Date	Confirmation
Ashley Cary	*7634	\$25.00	08/07/2020	QKXNN-DQFTT

Memo:

Check Number: 5002

Note:

[Cancel Payment](#)
[Do Not Cancel Payment](#)

Invoice Information

Total Amount: \$0.00

Invoice Number	Amount	Description
Audit Information		

Initiated By	Initiated Date	Modified By	Modified Date	Approved By	Approval Date
repeating payment	7/28/2020	bybrpgn2	7/28/2020	repeating payment	

Figure 80: Confirming cancellation

A message will inform you that your payment has been canceled. Click “Finished” to return to the **Bill History** or **Payment Center** page.

Payment Center

Cancel Payment

Biller Name	Account	Amount	Pay Date	Status
Ashley Cary	*7634	\$25.00	08/07/2020	Canceled

Memo:

Check Number: 5002

Finished

Figure 81: Payment canceled

Client Administration

Santander Treasury Link BillPay provides three authority levels for users.

Generally, Level 1 users have complete authority to schedule, change, and approve payments, as well as to manage bills. Level 2 users have similar authority, but must have account access for payment-related tasks. Level 3 users have limited payment and bill management authority.

The tables below detail the capabilities for each authority level. Items marked with an asterisk (*) indicate that the user must have account access to perform the task, if the bank accounts permissions feature is enabled.

Payment Center and Bill History	Level 1	Level 2	Level 3
Approve a payment	Yes	Yes,* for Level 3	No
Change or cancel an approved (pending) payment	Yes	Yes*	No
Change or cancel an unapproved payment	Yes	Yes*	Yes*
Schedule a single payment in approved (pending) status	Yes	Yes*	No
Schedule a single payment in unapproved status	No	No	Yes*
Set the preferred account	Yes	Yes	Yes

Manage Bills and Add a Bill	Level 1	Level 2	Level 3
Add a biller	Yes	Yes	Yes
Add, change, or cancel an automatic payment (recurring payment or automatic e-bill payment)	Yes	Yes*	No
Add, update, or delete bill reminders	Yes	Yes	Yes
Cancel e-bill service	Yes	Yes	Yes, unless automatic payment is active
Change or delete a biller	Yes	Yes	Yes, unless there are pending payments
View bill detail and bill history	Yes	Yes	Yes

Entitling Users for BillPay

BillPay users are entitled through the Client Administration function in Santander Treasury Link. A user must already be entitled for account and functional access before they can be entitled for BillPay. Once the user has been granted initial entitlements, you can edit the user to add BillPay.

To entitle an existing user for BillPay, open the Manage Users page from the Administration menu.

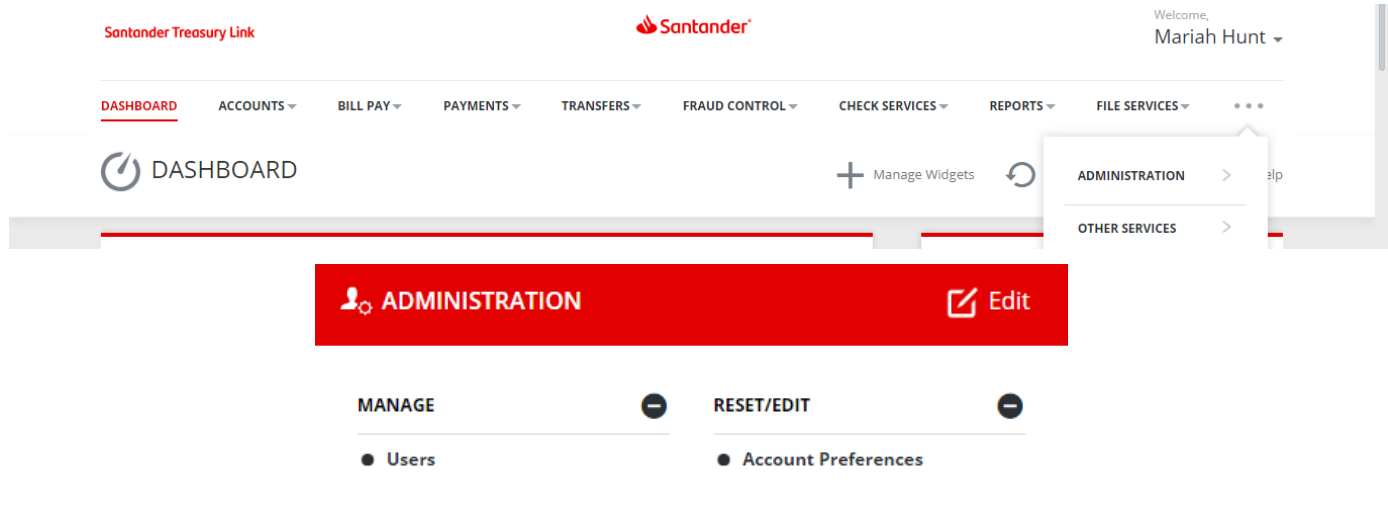


Figure 82: Opening Manage Users

Locate the user in the list and click on the User ID to open the **View User** page.

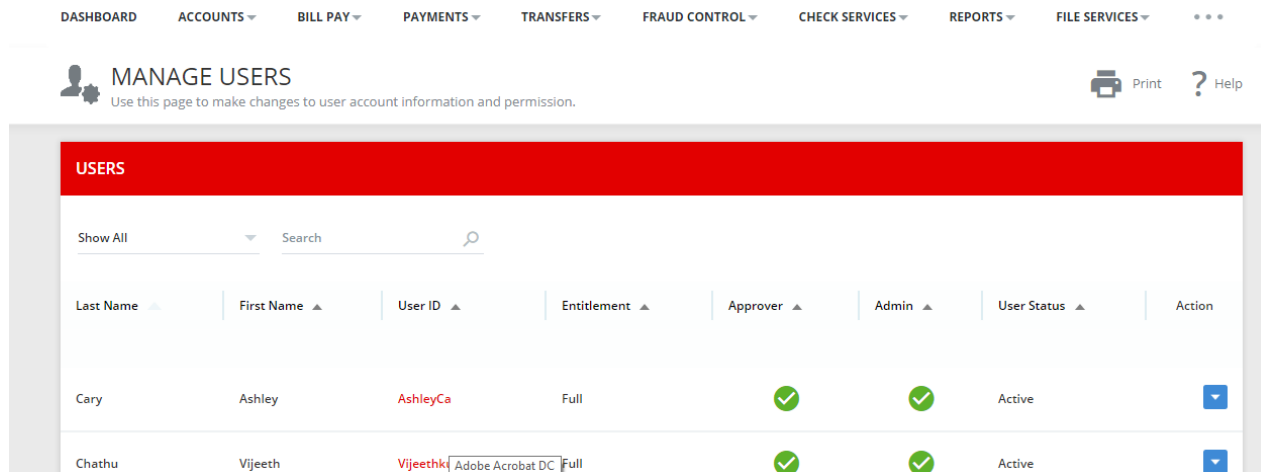


Figure 83: Opening View User

On the View User page, click “Edit User.”

USERS							
Show All ▾		Search 🔍					
Last Name ▴	First Name ▴	User ID ▴	Entitlement ▴	Approver ▴	Admin ▴	User Status ▴	Action
Cary	Ashley	AshleyCa	Full	✓	✓	Active	▾
Chathu	Vijeeth	Vijeethku	Full	✓	✓	Active	▾
Chettri	Pratima	pratimac	Full	✓	✓	Active	▾
Cupeles	Victor	VictorCup	Full	✓	✓	Active	▾
Domitrovich	Michael	MichaelID	Full	✓	✓		▸
Gonzalez	Dee	deegonz	Full		✓		▸
Gupta	Akanksha	Akanksha	Custom	✓	✓		▸
Hastings	Ashley	ashleyhastings	Full		✓	Active	▾

Figure 84a: Opening Edit User

EDIT USER				Required Fields		
Step 1 of 3: Use this page to modify user contact information						
User Status	<input checked="" type="radio"/> Active <input type="radio"/> Inactive					
User Name *	Victor		Enter Middle Name			
	* Cupeles		Select a Suffix			
Email Address *	victor.cupeles@santander.us					
Primary Phone Number	United States (+1) ▾		Enter Primary Phone Number			
Mobile Number	United States (+1) ▾		2147974729			
Additional Numbers	<input type="checkbox"/> Secondary Phone Number					
	<input type="checkbox"/> Fax					
		Cancel	Next			

Figure 84b: Viewing the User Page to be Edited

Click “Next”

Click “Next” again

EDIT USER

Required Fields ? X

Step 2 of 3: Use this page to modify user login and credentials

User ID *

VictorCup

Default Language *

English

Cancel

Back

Next

Figure 85: Modifying User Credentials

In the Single Sign On Services section toward the bottom of the Edit User page, click “Generate ID” to create a random ID number for the user.

EDIT USER

Required Fields ? X

Step 3 of 3: Use this page to modify security privileges

Security Level

☒ System Administrator

☒ Manage Confidential Batches

Approvals

☐ None

☒ Custom

Set Approvals

Payment Limits

☒ Unlimited

☐ Custom

Access Schedule

☒ Unlimited

☐ Custom

User Entitlements

☐ None

☐ Custom

☒ Full

☒ View Full

SINGLE SIGN ON SERVICES

Santander Bill Pay User Enroll...

☒ Active

☐ Inactive

Santander Bill Pay User Identi... *

HYjJx6fMFutfw7AlqC

User Level *

Level 3

Figure 86a: Generating a User ID

SINGLE SIGN ON SERVICES

Santander Bill Pay User Enroll...

☒ Active ☐ Inactive

Santander Bill Pay User Identi... *

HYJjx6fMFutfw7AlqC

User Level *

Level 2

Cancel

Back

Save

Figure 88: Saving the User's Information