

# Business Banking Anywhere

Do all your everyday banking, quickly, easily and safely.

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## Learn how to Create and Manage Bill Payments

Small Business Online Banking



Online Guide

For more ways to bank from home, visit:  
[www.meridiancu.ca/businessbankanywhere](http://www.meridiancu.ca/businessbankanywhere)

**Meridian**<sup>TM</sup>  
Where banking feels good.

## Create a Payee

### Step 1: Go to the Bill Payments tab

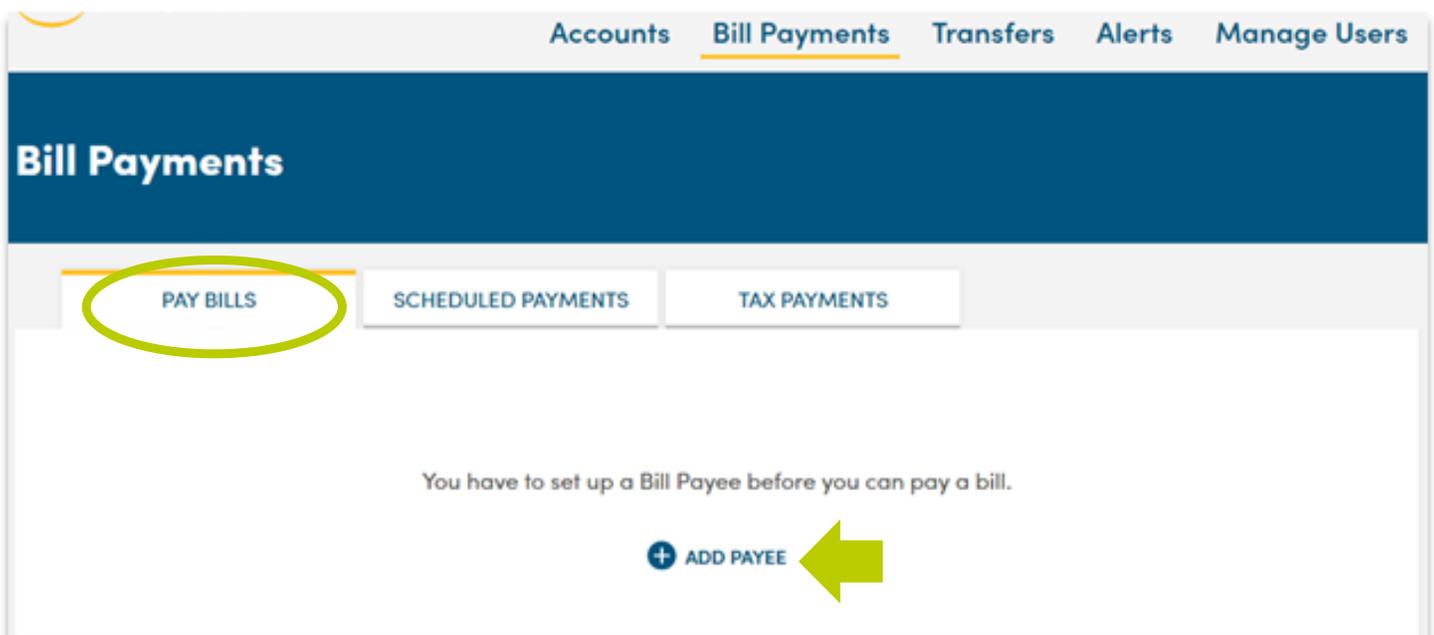
Once you have signed in to Online Banking, select the *Bill Payments* tab



### Step 2: Add Payee(s)

2.1 You will be brought to the *Pay Bills* tab.

Select the *Add Payee* link to get started.



2.2 In the box below, begin searching for the **bill payee** in order to pull a list of results. Ensure you cross-reference any documentation received by the payee to confirm their name for searching.

2.3 Once your payee is found, click on the **payee name**.

Note: If you have not found your payee, **contact us** to have your payee added to the online banking platform.

The **Cancel** button is also available should you wish to cancel adding a bill payee.

**Payees**

### Add a Bill Payee

Start typing in the box below and select your Bill Payee from the list of results.

Niagara Pen

Can't find a Payee? [Contact Us](#)

NIAGARA PENINSULA ENERGY NIAGARA FALLS HYDRO

CANCEL

2.4 Enter the **account number** provided by your payee in both the Account Number and Confirm Account Number. Ensure to double check that the account number is correctly entered.

When ready, click **Next** to continue.

**Name:**  
NIAGARA PENINSULA ENERGY NIAGARA  
FALLS HYDRO

Account number will be between 8 and 9 characters long.  
It will only contain numbers.

**Account Number (no spaces or dashes):**   
123456789

**Confirm Account Number:**   
123456789

**Create a nickname to quickly identify your payee:**   
Hydro Bills

**TIP:**  
If you have multiple or similar payees, you can create a nickname to quickly identify your payee

**CANCEL** **NEXT** 

2.5 Review your Bill Payee information to confirm that the information entered is correct.

Click on the *Finish* button to complete creating a bill payee.

**Payees**

**Review your Bill Payee**

 EDIT

**Name:**  
NIAGARA PENINSULA ENERGY NIAGARA  
FALLS HYDRO

**Account Number:**  
123456789

**Nickname:**  
Hydro Bills

**Note:** You'll receive a notification (via your [alert preferences](#)) when a bill payee is added or modified.

CANCEL **FINISH**

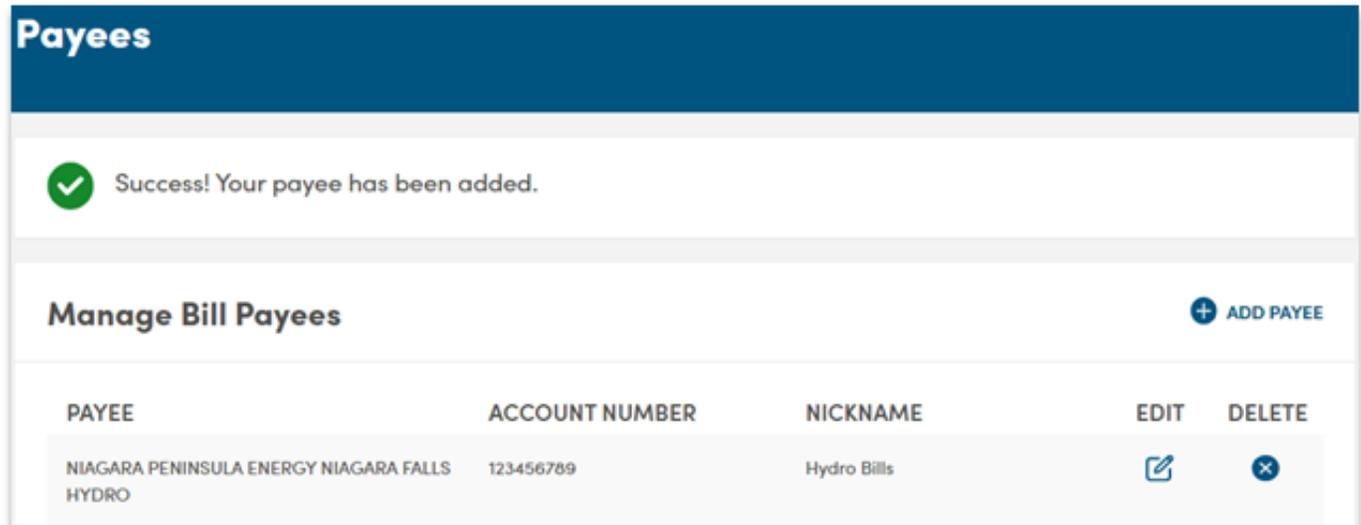


2.6 A confirmation message will display to confirm that the payee has been added to your online banking. The payee's information will display in the **Manage Bill Payees** section that will appear.

To add another payee, click on the **Add Payee** button.

To edit the account number or nickname, click on the **Edit** button.

To delete the payee, click on the **Delete** button.



The screenshot shows a web interface for managing bill payees. At the top, a dark blue header contains the word "Payees" in white. Below the header, a white notification box with a green checkmark icon contains the text "Success! Your payee has been added." Below this, a section titled "Manage Bill Payees" is displayed. On the right side of this section is a blue button with a plus sign and the text "ADD PAYEE". Below the section title is a table with the following columns: "PAYEE", "ACCOUNT NUMBER", "NICKNAME", "EDIT", and "DELETE". The table contains one row of data: "NIAGARA PENINSULA ENERGY NIAGARA FALLS HYDRO" under "PAYEE", "123456789" under "ACCOUNT NUMBER", "Hydro Bills" under "NICKNAME", a pencil icon under "EDIT", and a blue circle with a white 'x' under "DELETE". Two green arrows point to the right from the right edge of the screenshot, one pointing to the "ADD PAYEE" button and the other pointing to the "DELETE" button.

PAYEE	ACCOUNT NUMBER	NICKNAME	EDIT	DELETE
NIAGARA PENINSULA ENERGY NIAGARA FALLS HYDRO	123456789	Hydro Bills		

## Step 3: Make a Payment

3.1 Navigate to the *Pay Bills* tab.

Select which account you would like to use as the *default account* to pay bills. By default, the first chequing account opened will be displayed in this field and can be changed at any time.

Click on the *payee name* that will receive funds.

**Bill Payments**

Pay bills, and get organized with scheduled payments. You can manage and add payees here too.

**PAY BILLS** SCHEDULED PAYMENTS TAX PAYMENTS

**Pay Bills** MANAGE PAYEES ADD PAYEE

To pay a bill, simply click on a payee below to get started. Paying multiple bills has never been easier.

**Select Default Account**

Day to Day Business Expenses \$2000.00

**Hydro Bills**  
123456789

3.2 Under the payee name, additional fields will appear.

Select an account that the funds will be drawn from in the **From Account** field.

Note: By default this field will display the account chosen in the previous step.

Enter the amount you wish you pay into the **Amount** field.

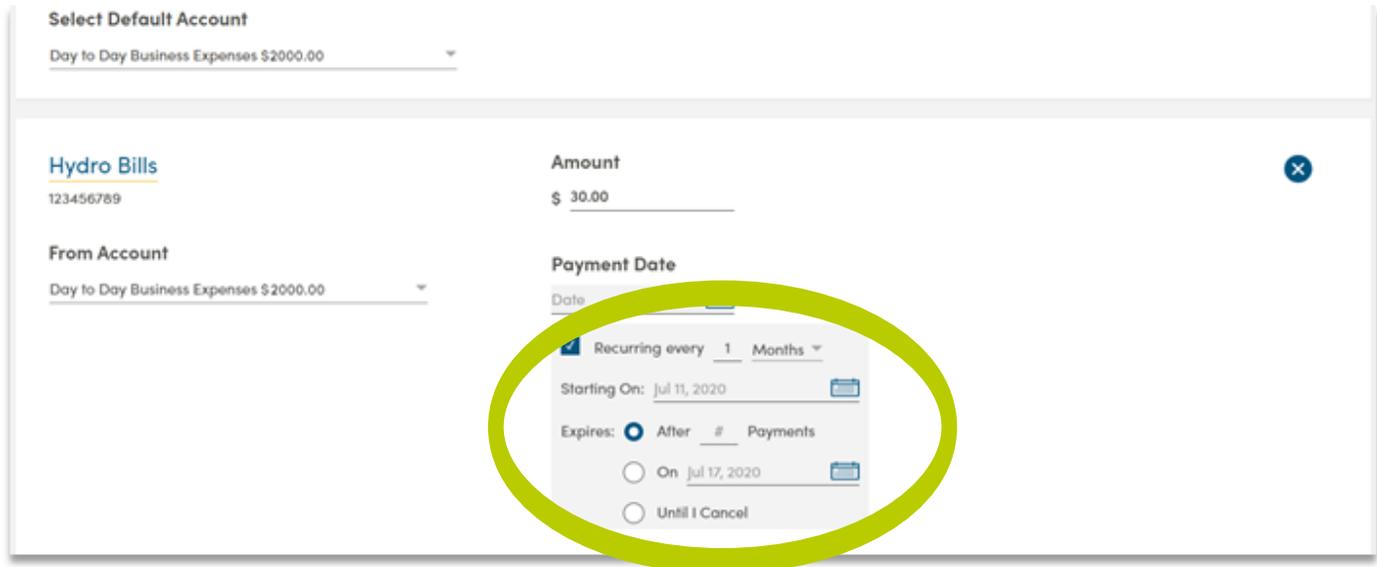
Select a **Payment Date**. By default this will be set to today's date.

If needed, you can also enter a memo note into the **Memo** field for future reference.

Then click the **Next** button to continue.

The screenshot shows the 'Bill Payments' interface. At the top, there's a blue header with 'Bill Payments' and a sub-header with instructions: 'Pay bills, and get organized with scheduled payments. You can manage and add payees here too.' Below this are three tabs: 'PAY BILLS' (selected), 'SCHEDULED PAYMENTS', and 'TAX PAYMENTS'. The main section is titled 'Pay Bills' and includes 'MANAGE PAYEES' and 'ADD PAYEE' buttons. A note says 'To pay a bill, simply click on a payee below to get started. Paying multiple bills has never been easier.' There's a 'Select Default Account' dropdown set to 'Day to Day Business Expenses \$2000.00'. Below this are two payee cards. The first is 'Hydro Bills' (123456789) with a green arrow pointing to the 'From Account' dropdown. The second is 'Water Bills' (123456) with a green arrow pointing to the 'Next' button. The 'Hydro Bills' card is expanded to show fields: 'Amount' (\$ 30.00), 'Payment Date' (Jul 10, 2020), and 'Memo' (Optional (30 characters max.)). There's a 'Recurring' checkbox. At the bottom, a yellow bar shows '1 PAYMENT TODAY \$30.00' and a blue 'NEXT' button.

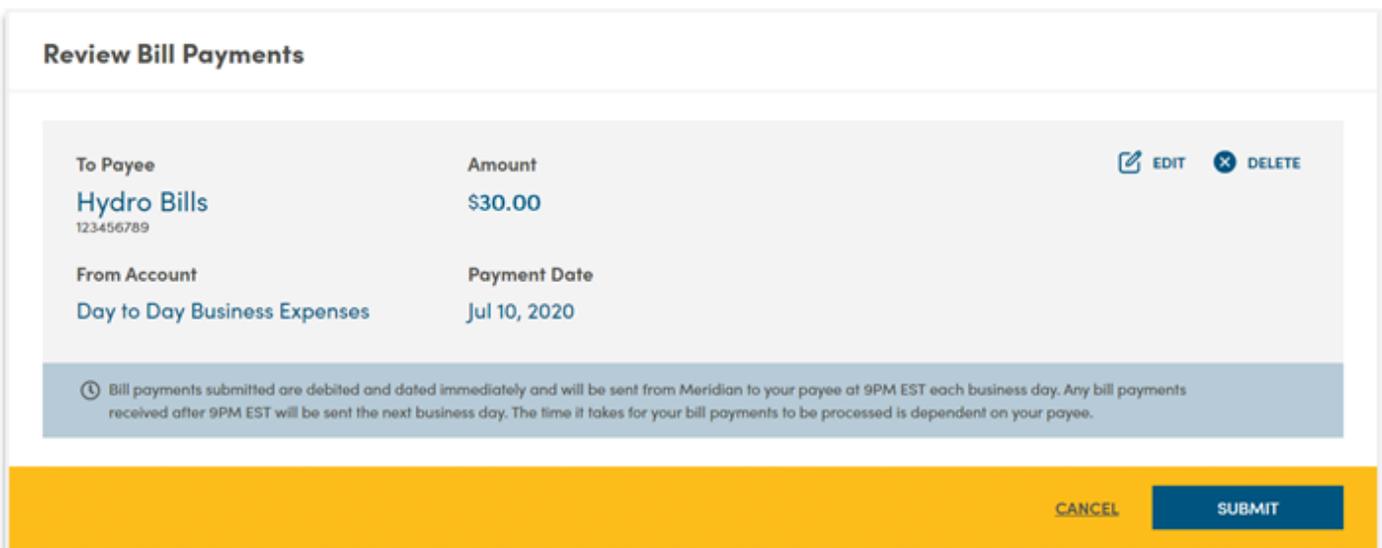
Note: Recurring payments can be setup for a payee using the **Recurring checkbox** under the **Payment Date** field. By selecting this checkbox, you can setup the frequency of payments as well as when the recurring payments start and expire.



The screenshot shows a payment setup form. At the top, there is a dropdown menu for "Select Default Account" with "Day to Day Business Expenses \$2000.00" selected. Below this, the payee information "Hydro Bills" and account number "123456789" is displayed. The "Amount" field is set to "\$ 30.00". The "From Account" dropdown also shows "Day to Day Business Expenses \$2000.00". The "Payment Date" section is highlighted with a green oval and contains the following options: "Recurring every 1 Months" (checked), "Starting On: Jul 11, 2020", "Expires: After # Payments" (selected), "On Jul 17, 2020", and "Until I Cancel".

3.3 Review the payment information before submitting to confirm all information entered is correct.

When ready, click on the **Submit** button to send a payment to your payee.



The screenshot shows the "Review Bill Payments" screen. It displays the following information: "To Payee: Hydro Bills (123456789)", "Amount: \$30.00", "From Account: Day to Day Business Expenses", and "Payment Date: Jul 10, 2020". There are "EDIT" and "DELETE" buttons. A disclaimer at the bottom states: "Bill payments submitted are debited and dated immediately and will be sent from Meridian to your payee at 9PM EST each business day. Any bill payments received after 9PM EST will be sent the next business day. The time it takes for your bill payments to be processed is dependent on your payee." At the bottom right, there are "CANCEL" and "SUBMIT" buttons. A green arrow points to the "SUBMIT" button.

## Step 4: Manage scheduled and future-dated bill payments.

To manage your scheduled and future bill payments, click the Scheduled Payments tab under the *Bill Payments* section.

**Meridian** Accounts Bill Payments Transfers Alerts Manage Users

### Scheduled Payments

Review your scheduled payments here. You can edit or delete upcoming payments here too.

PAY BILLS **SCHEDULED PAYMENTS** TAX PAYMENTS

DATE	FROM ACCOUNT	TO PAYEE	AMOUNT	DETAILS
Jun 1, 2020	DAY TO DAY BUSINESS EXPENSES	NIAGARA HYDRO #0000725104	\$64.25	<a href="#">View</a>
Jun 7, 2020	Day to Day Business Expenses	NIAGARA HYDRO #0000725104	\$64.25	<a href="#">Hide</a>

### Payment Details

Frequency	Expires	Edit	Delete
Recurs every month	Expires on Jul 07, 2020		

# Manage Payee(s)

## Step 1: Go to the Bill Payments tab

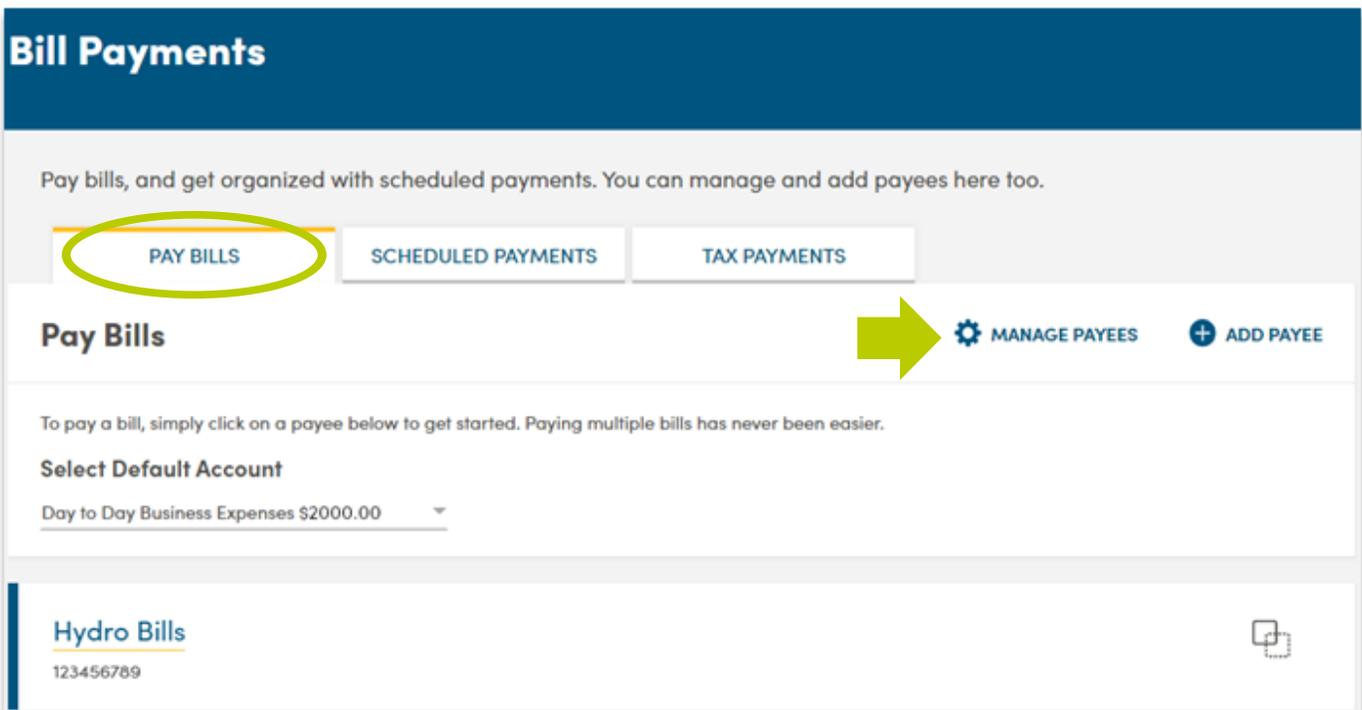
Navigate to the *Bill Payments* tab



## Step 2: Update Payee(s)

2.1 You will be brought to the *Pay Bills* tab.

Select the *Manage Payee* link to access a list of your payees.



2.2 A list of your payees will display. There are three options for managing payees:

- A. Adding a Payee: Click on the **Add Payee** button.
- B. Edit Payee Information: Click on the **Edit** button.
- C. Delete a Payee: Click on the **Delete** button.

**Payees**

**Manage Bill Payees** + ADD PAYEE

PAYEE	ACCOUNT NUMBER	NICKNAME	EDIT	DELETE
NIAGARA PENINSULA ENERGY NIAGARA FALLS HYDRO	123456789	Hydro Bills		
Water Bills	123456	Water Bills		

**A. Adding a Payee:**

After clicking on the **Add Payee** button, follow **Step 2** in the **Create a Payee** process to add another payee.

**Payees**

**Add a Bill Payee**

Start typing in the box below and select your Bill Payee from the list of results.

Niagara Pen i

Can't find a Payee? [Contact Us](#)

NIAGARA PENINSULA ENERGY NIAGARA FALLS HYDRO

## B. Edit a Payee:

After clicking on the *Edit* button, an *Edit Bill Payee* page will appear and the account number and nickname fields become available to update.

Update applicable field(s) and click on the *Next* button.

### Edit Bill Payee

**Name:**  
NIAGARA PENINSULA ENERGY NIAGARA  
FALLS HYDRO

Account number will be between 8 and 9 characters long.  
It will only contain numbers.

**Account Number (no spaces or dashes):**   
123456789

**Confirm Account Number:**   
123456789

**Create a nickname to quickly identify your payee:**   
Hydro Bills

**CANCEL** **NEXT** 

Review the information entered and click on the Finish button to accept the changes.

### Review your Bill Payee

 **EDIT**

**Name:**  
NIAGARA PENINSULA ENERGY NIAGARA  
FALLS HYDRO 

**Account Number:**  
123456789

**Nickname:**  
Hydro Bill

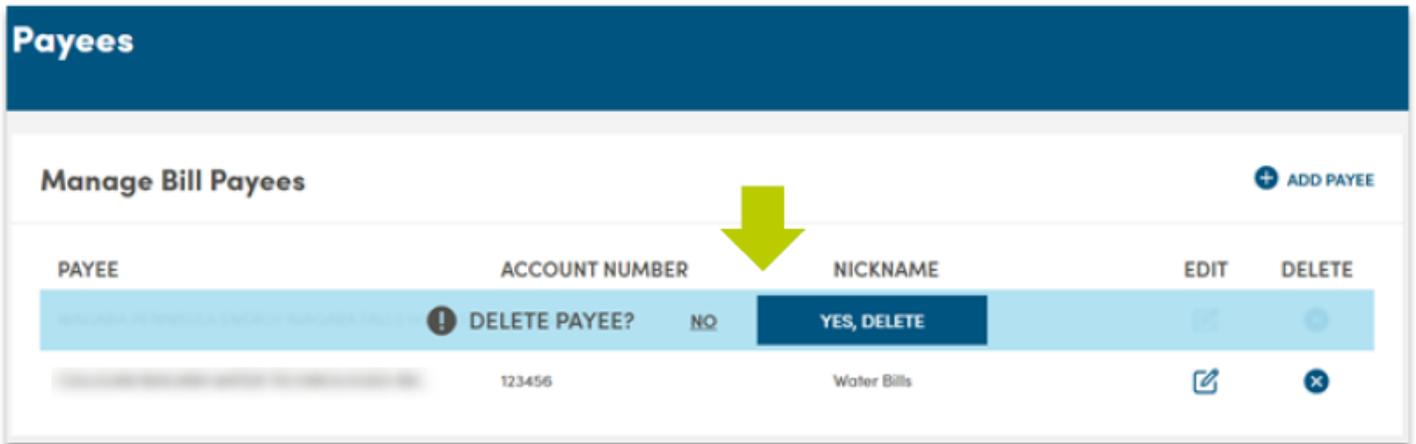
**Note:** You'll receive a notification (via your [alert preferences](#)) when a bill payee is added or modified.

**CANCEL** **FINISH** 

### C. Delete a Payee:

After clicking on the *Delete* button, a Delete Payee option will appear to confirm if you wish to delete the payee. Select either:

- a. **No** to not remove the payee, or
- b. **Yes, Delete** to proceed with deleting the payee from your online banking.



A confirmation message will appear to confirm that the payee has been removed from your list of payees.

