ECHOBILT
A PAYMENTS NETWORK

# The ECHOBILT Network

## ECHOBILT Payee Portal User Guide

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# Overview of ECHOBILT Portals

## Enrollment Portal

If you have received a payment(s) in the form of a virtual card from ECHOBILT, or if you haven't received a payment yet but have received an invitation that includes an Enrollment Code, then use our enrollment portal located at https://enroll.tenb.com

Enrollment portal allows the user to:

1. Register for a payment method*: If the user has not processed/accepted the virtual card they received, then the payment received from ECHOBILT is eligible to be reissued in the preferred payment method as selected during this enrollment process.
2. Create a user account: Having a user account with ECHOBILT allows the user to manage their current/future payments and preferences with ease.
3. Pre-enroll (before a payment): If the user has received an Enrollment Code, then they may use that code to create a user account with ECHOBILT, which will make it easy to receive and manage future payments.

## Payee Portal

If you have received a payment in the form of paper check from ECHOBILT, then use the payee portal located at https://portal.tenb.com to register a new account with ECHOBILT and to manage all your future payments and preferences.

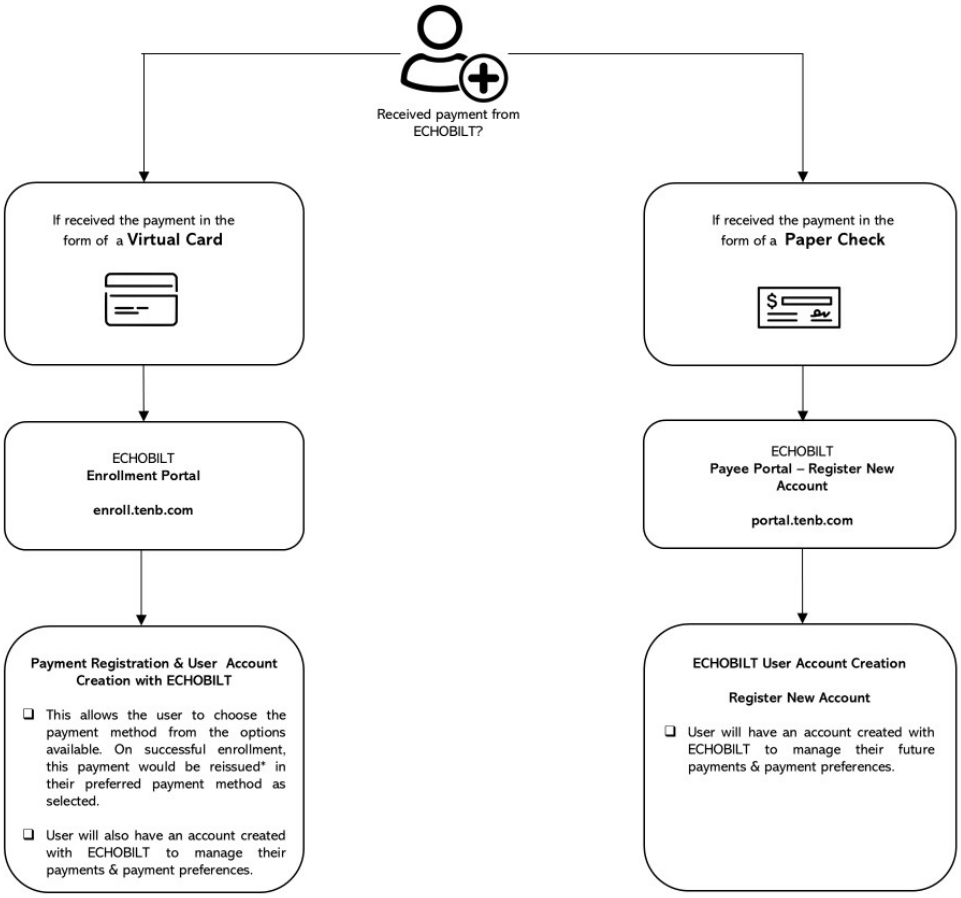



*Figure 1*

**Note:** If the user has already processed/accepted the default virtual card payment(s), then the payment preferences selected will ONLY apply to their future payments.

# Enrollment Portal

## Scope

If you have payment(s) received from ECHOBILT in the form of a Virtual Card, or if you haven't received a payment yet but have received an invitation that includes an Enrollment Code, then this is the place to have an ECHOBILT user account created and register your preferred payment method. This account helps you to manage your current and future payment preferences with ease.

On successful enrollment, you will have your payment(s) reissued if the virtual cards are not processed/accepted. Otherwise, your preferred payment method will ONLY apply to your future payments.

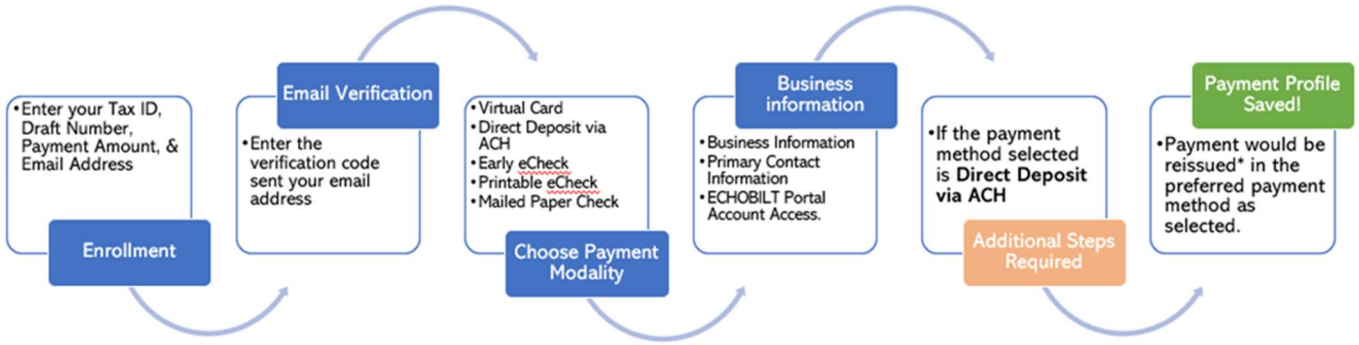



*Figure 2*

## Step 1a: Enrollment, when having received a Virtual Card Payment

The following details are required (Figure 3):

- **Tax ID:** Enter your 9-digit Tax Identification Number without spaces or dashes.
- **Draft Number:** The Draft Number can be found on the document that was sent with your virtual card payment. It is the number located under the card image and labeled Tran Nbr.
- **Payment Amount:** Enter the amount of the payment you received.
- **Email Address:** Enter an email address that you are actively monitoring so that you do not miss any important notifications with respect to your ECHOBILT account.

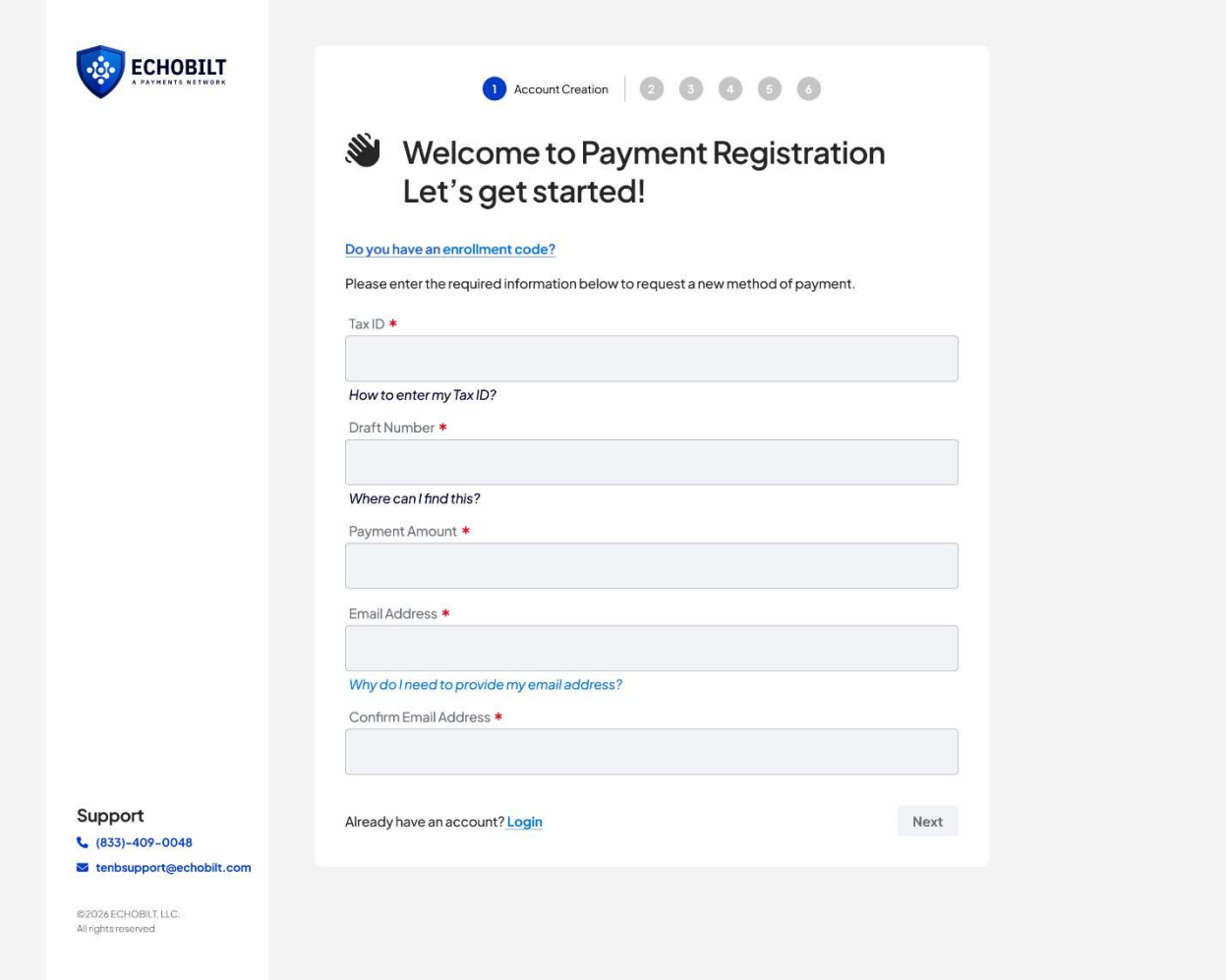



*Figure 3*

## Step 1b: Enrollment, when having received an invitation with an Enrollment Code

The following details (Figure 4) are required after clicking on "Do you have an enrollment code?" (Figure 3):

- **Tax ID:** Enter your 9-digit Tax Identification Number without spaces or dashes.
- **Enrollment Code:** The Enrollment Code can be found on the document that was sent with your invitation to set up your ECHOBILT account. It will be a 6-digit alphanumeric sequence.
- **Zip Code:** Enter the Zip Code of your payment address.
- **Email Address:** Enter an email address that you are actively monitoring so that you do not miss any important notifications with respect to your ECHOBILT account.

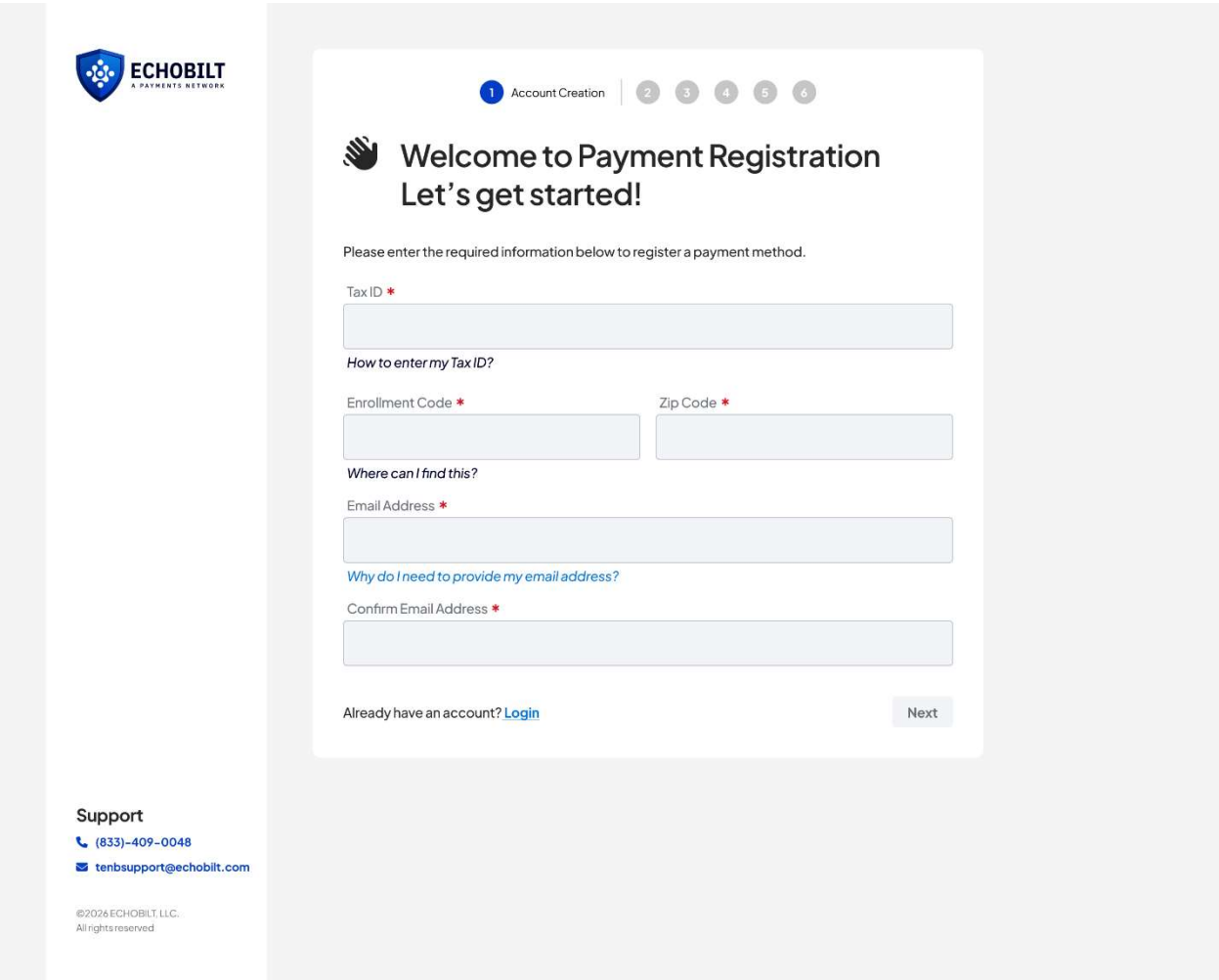

ECHOBILT
A PAYMENTS NETWORK
1 Account Creation
2 3 4 5 6
Welcome to Payment Registration
Let's get started!
Please enter the required information below to register a payment method.
Tax ID *
How to enter my Tax ID?
Enrollment Code *
Zip Code *
Where can I find this?
Email Address *
Why do I need to provide my email address?
Confirm Email Address *
Already have an account? Login
Next
Support
(833)-409-0048
tenbsupport@echobilt.com
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*Figure 4*

## Step 2: Enrollment Email Verification

After successfully entering the enrollment details in Step 1, you will be taken to the “Enrollment Email Verification” screen (Figure 5).

By this step, you should have received a verification code for the email address registered in the previous step. This verification code will expire in three days. If you did not receive a verification code, you can request a new code by clicking on Resend Code. Resend Code becomes enabled 60 seconds after one verification attempt is made.

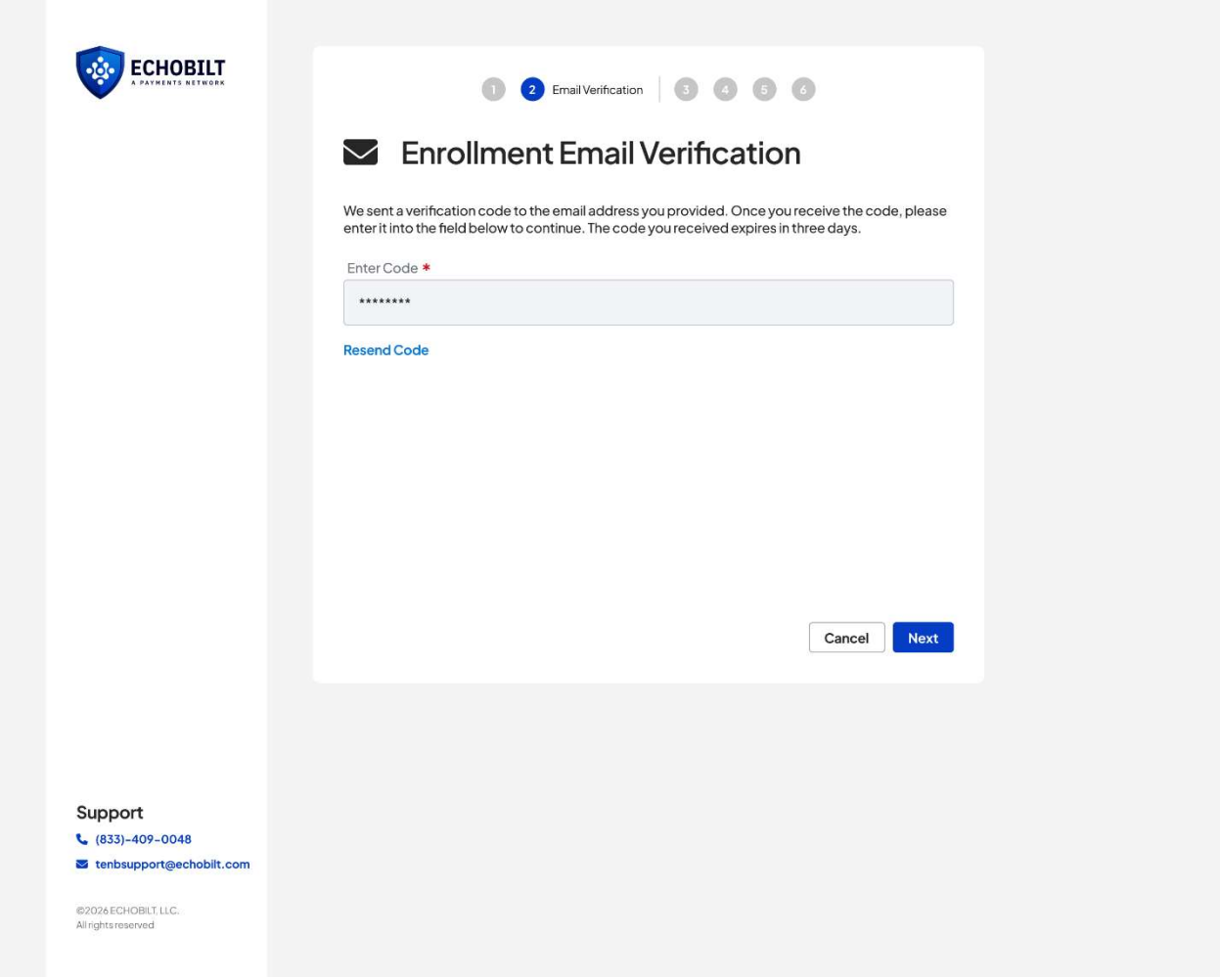



*Figure 5*

## Step 3: Welcome Screen

On successful Email Verification, you will be taken to a Welcome screen (Figure 6). This screen helps you with the direction on the next steps.

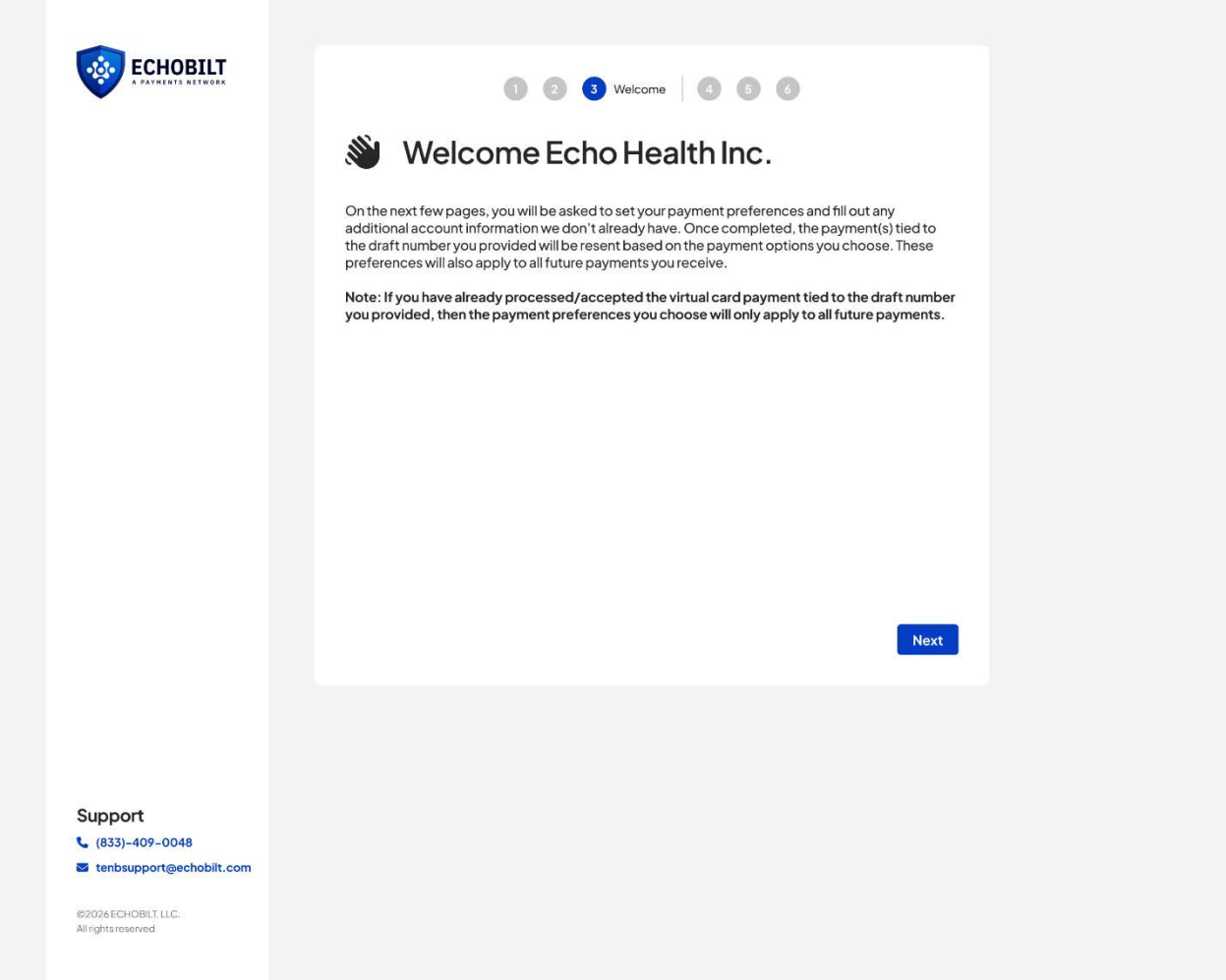



*Figure 6*

**Note:** A pre-enrollment will not be tied to any payments. For a regular enrollment, if you have already processed/accepted the virtual card payment tied to the draft number you provided, then the payment preferences you choose will only apply to all future payments.

On clicking Next in the Welcome screen, you will then be directed to the Payment Method Selection (Figure 8).

## Step 4: Choose your Payment Modality

This is the screen (Figure 8) where you will be given the options to select your preferred payment method. You can click on the information icon displayed next to the payment method to have detailed information on that payment mode.

Virtual cards will be the default payment method unless you choose any other payment option.




*Figure 7*

**Note:** For Direct Deposit via ACH, there will be some additional steps to collect your account details to complete the enrollment (Payment method: Direct Deposit via ACH).

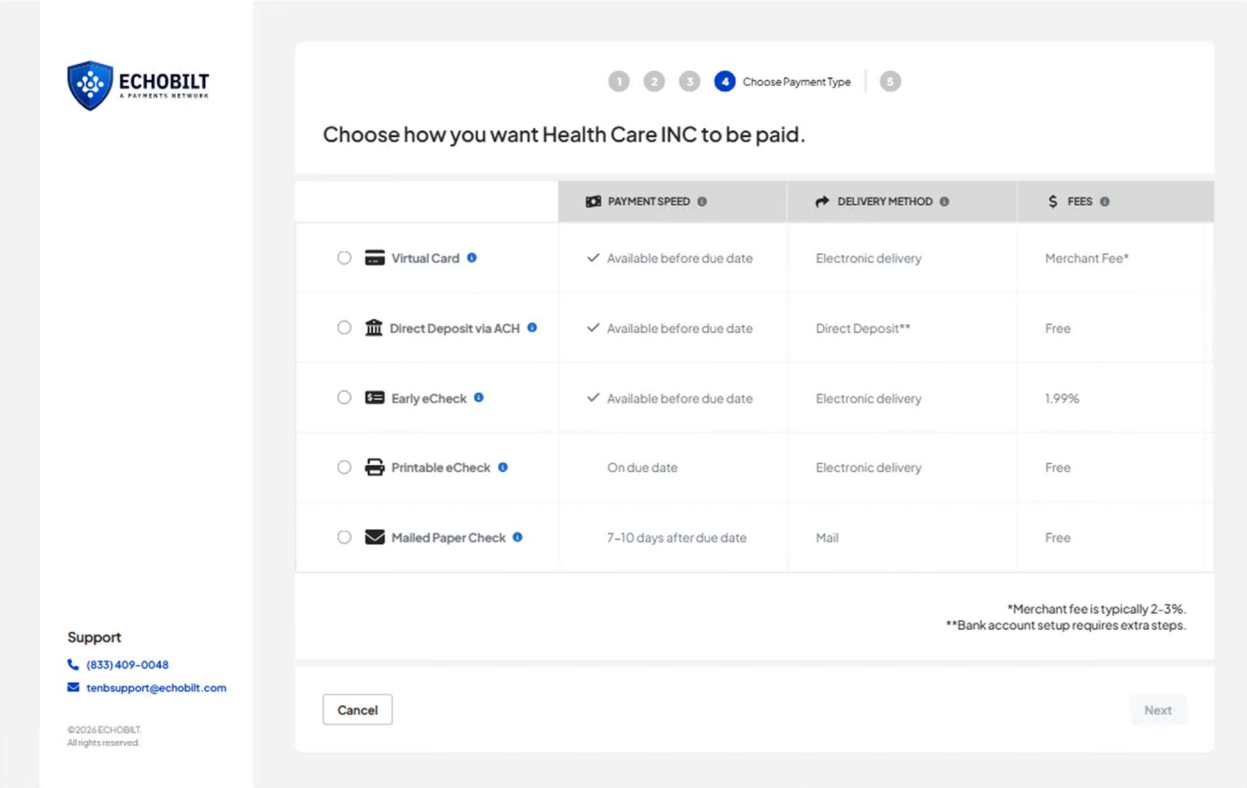



*Figure 8*

## Step 5: Enter your Business Information below

### *Payment method: Virtual Card or Early eCheck or Regular eCheck*

If the selected payment method is Virtual Card, Early eCheck, or Regular eCheck, then you will be taken to a screen (Figure 9) to confirm your Business Information and to collect your Primary Contact Information.

You will also be asked to set up your account access so that you can manage your business payments using the ECHOBILT payee portal.

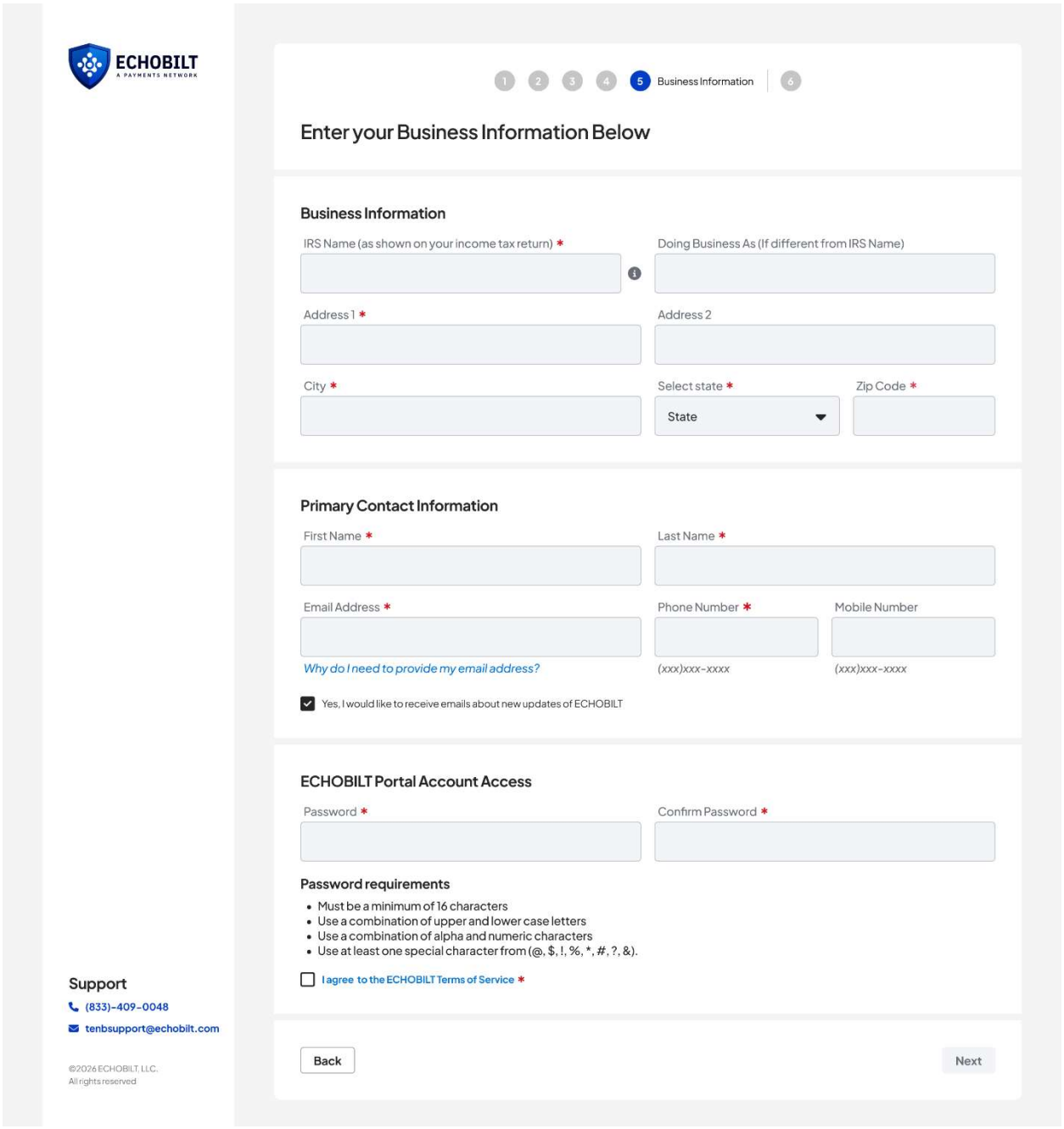

ECHOBILT
A PAYMENTS NETWORK
1 2 3 4 5 Business Information 6
Enter your Business Information Below
Business Information
IRS Name (as shown on your income tax return) *
Doing Business As (If different from IRS Name)
Address 1 *
Address 2
City *
Select state *
State
Zip Code *
Primary Contact Information
First Name *
Last Name *
Email Address *
Phone Number *
Mobile Number
Why do I need to provide my email address?
(xxx)xxx-xxxx
(xxx)xxx-xxxx
Yes, I would like to receive emails about new updates of ECHOBILT
ECHOBILT Portal Account Access
Password *
Confirm Password *
Password requirements
Must be a minimum of 16 characters
Use a combination of upper and lower case letters
Use a combination of alpha and numeric characters
Use at least one special character from (@, $, !, %, *, #, ?, &).
I agree to the ECHOBILT Terms of Service *
Back
Next
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*Figure 9*

*Payment method: Direct Deposit via ACH*

If you choose Direct Deposit via ACH as your payment preference, you will be taken to a screen where you will begin the ACH enrollment (Figure 10).

**1. Review your existing Virtual Card payments**

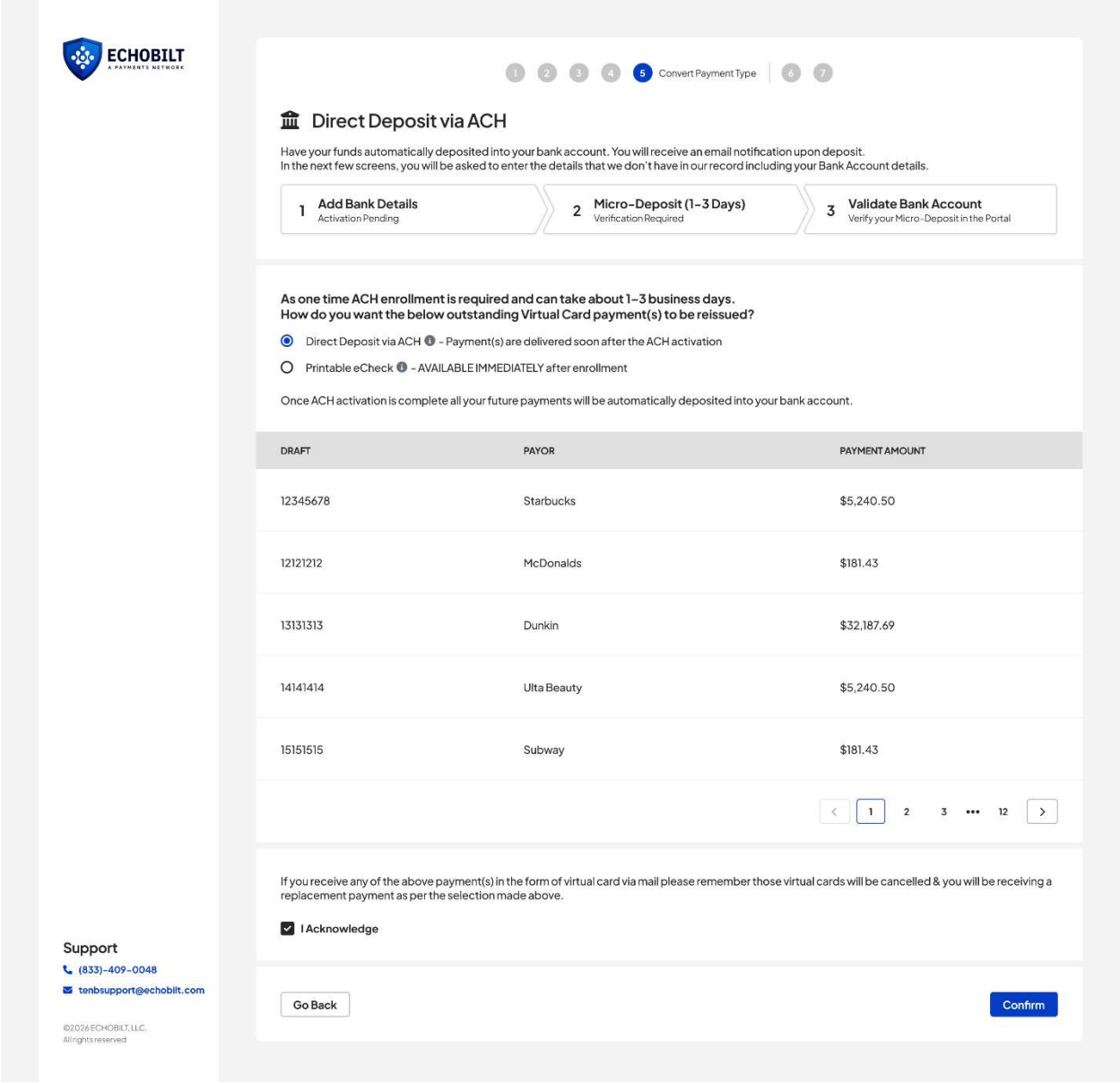



*Figure 10*

On this screen you will choose how any existing Virtual Card payments should be reissued to you.

**Option 1:** Hold the payments until the ACH activation is completed, and they will be released as ACH payments once the activation is complete.

**Option 2:** Have the payments made immediately available as Printable eChecks

**2. Enter your Bank Account Information and create an ECHOBILT user account**

Next, you will be taken to a screen (Figure 11) with four sections:

- Bank Account Information
- Business Information
- Primary Contact Information
- ECHOBILT Portal Account Access

After entering all the required fields, Click Submit.

**Note:** To set Direct Deposit via ACH as your preferred payment method, enrollment is required and may take 1-3 business days.

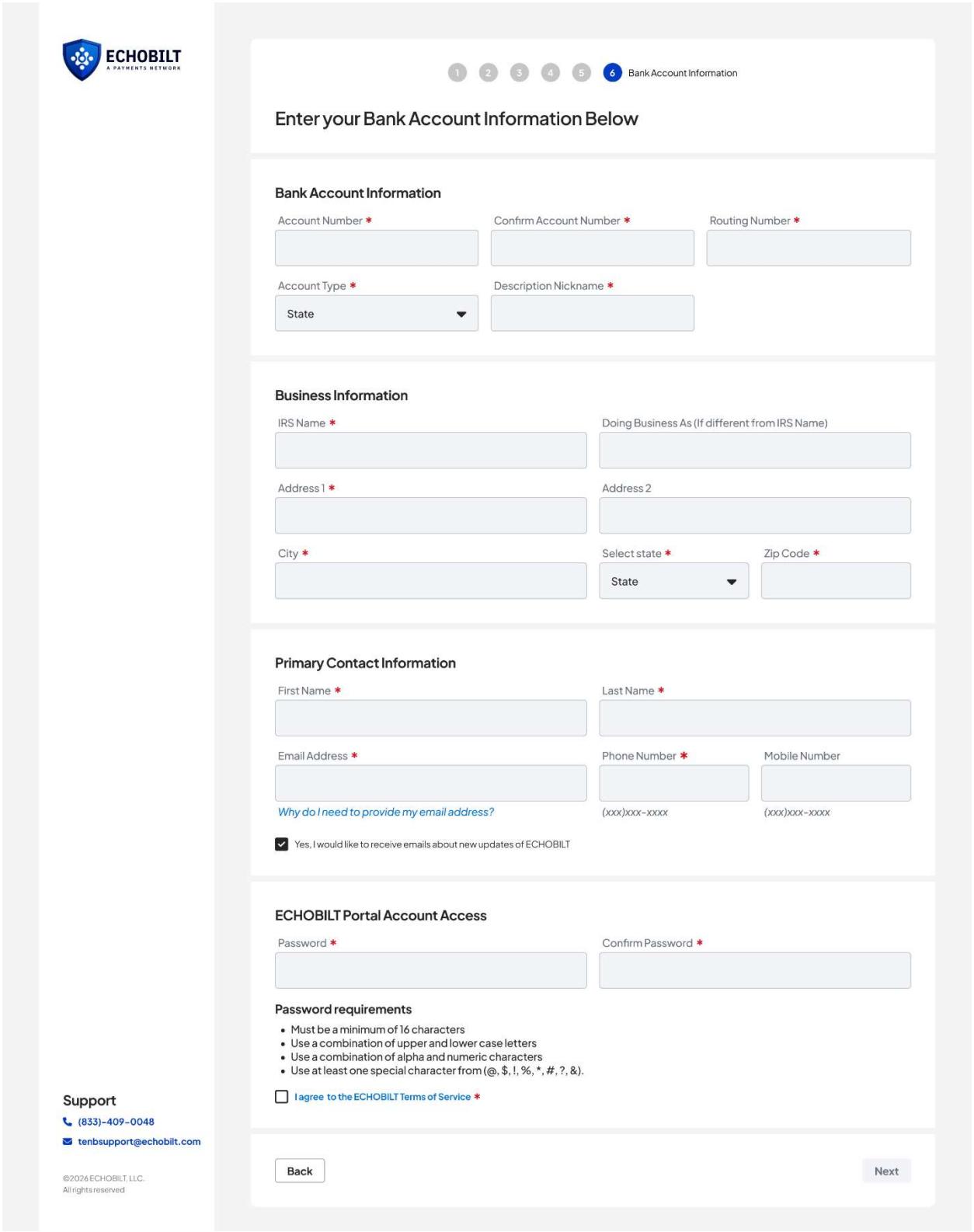

ECHOBILT
A PAYMENTS NETWORK
1 2 3 4 5 6 Bank Account Information
Enter your Bank Account Information Below
Bank Account Information
Account Number *
Confirm Account Number *
Routing Number *
Account Type *
State
Description Nickname *
Business Information
IRS Name *
Doing Business As (If different from IRS Name)
Address 1 *
Address 2
City *
Select state *
State
Zip Code *
Primary Contact Information
First Name *
Last Name *
Email Address *
Why do I need to provide my email address?
Phone Number *
(xxx)xxx-xxxx
Mobile Number
(xxx)xxx-xxxx
Yes, I would like to receive emails about new updates of ECHOBILT
ECHOBILT Portal Account Access
Password *
Confirm Password *
Password requirements
Must be a minimum of 16 characters
Use a combination of upper and lower case letters
Use a combination of alpha and numeric characters
Use at least one special character from (@, $, !, %, *, #, ?, &).
I agree to the ECHOBILT Terms of Service *
Back
Next
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*Figure 11*

- Login to your ECHOBILT payee portal using the credential that was just created.
    - Switch to Payment tab
- **Activation Pending (NO ACTION REQUIRED):** This is the status that is displayed next to your bank account.
    - This status indicates your bank account information is in the process of being verified and then a small deposit will be made to this account.
    - Once the deposit is successfully made this message will be changed to Verification Required.
- **Verification Required (ACTION REQUIRED):** On clicking the hyperlink Verification Required, you will be asked to enter the amount of the deposit made to your bank account to finish the verification process.
- **Finish Account Setup:** On successfully completing the verification process by clicking on Finish Account Setup and then Activate, this bank account will then be activated and Direct Deposit via ACH using that bank account will become your primary payment preference.

Please refer to Primary Payment Method for screenshots.

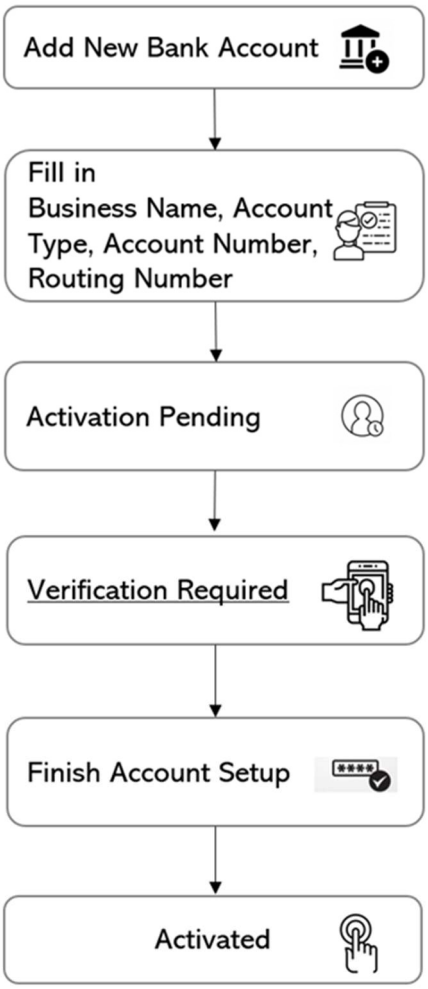

Add New Bank Account
Fill in
Business Name, Account Type, Account Number, Routing Number
Activation Pending
Verification Required
Finish Account Setup
Activated

*Figure 12*

### *Payment method: Paper Check*

If Paper Check is selected as your preferred payment method, a screen will display giving information recommending printable eChecks as a quicker and safer way to receive a check. (Figure 13)

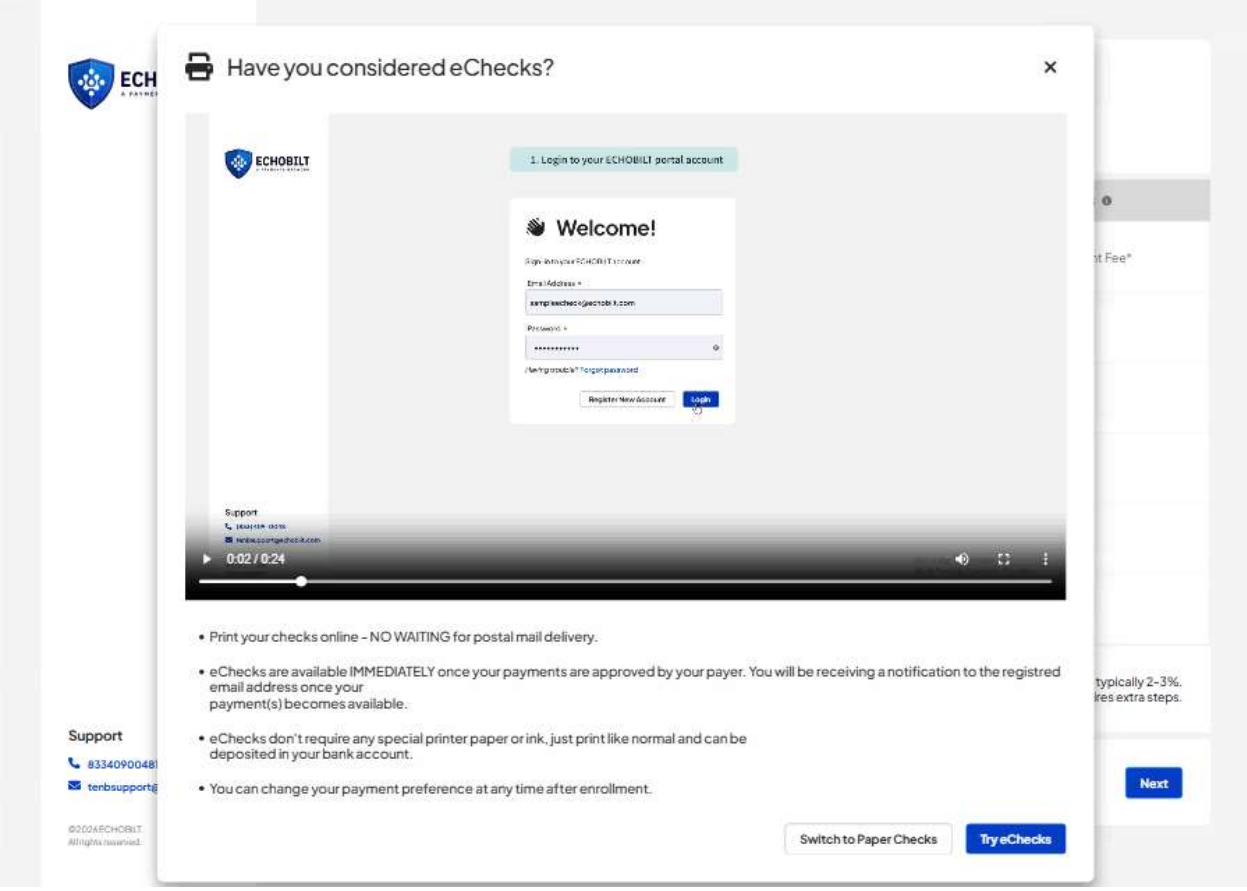



*Figure 13*

If you prefer to receive Mailed Paper Checks, an acknowledgement screen appears (Figure 14).

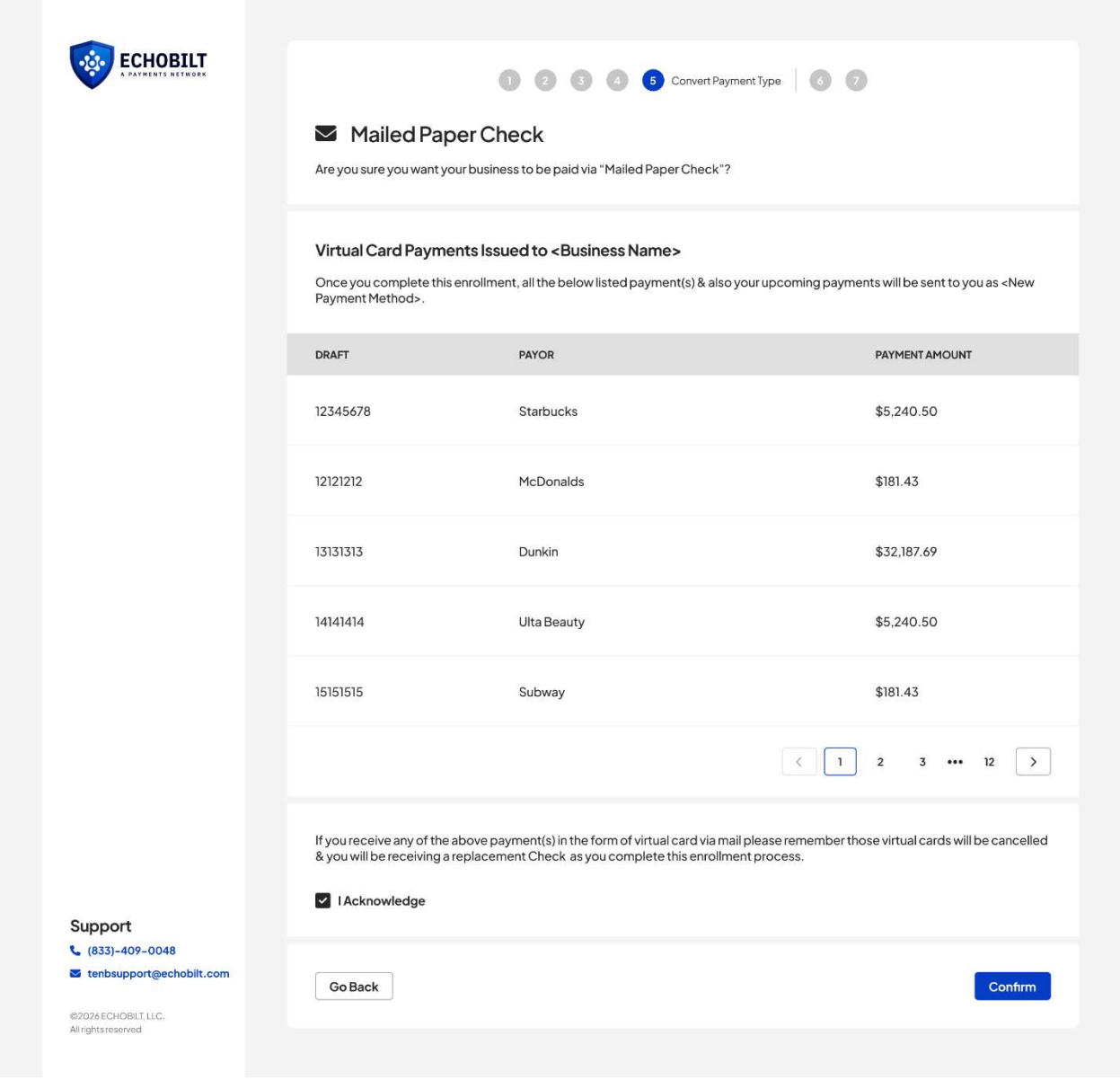



*Figure 14*

## Successful Payment Registration

After entering all the required details, you will see the success message “Your Payment Profile has been saved” along with the next steps applicable to the payment method that has been selected. Figure 15 shows the success message of a user who has opted for eChecks.

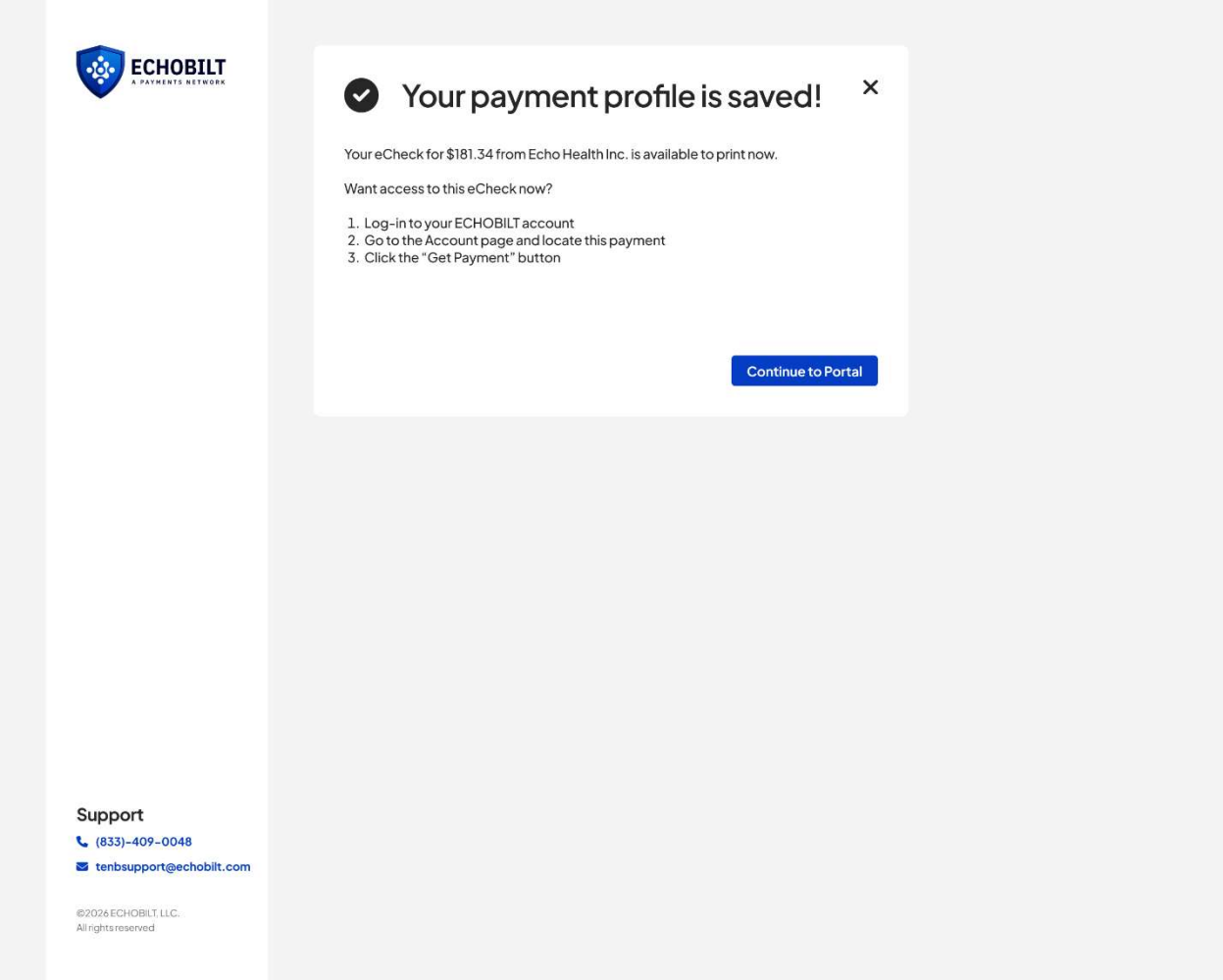



*Figure 15*

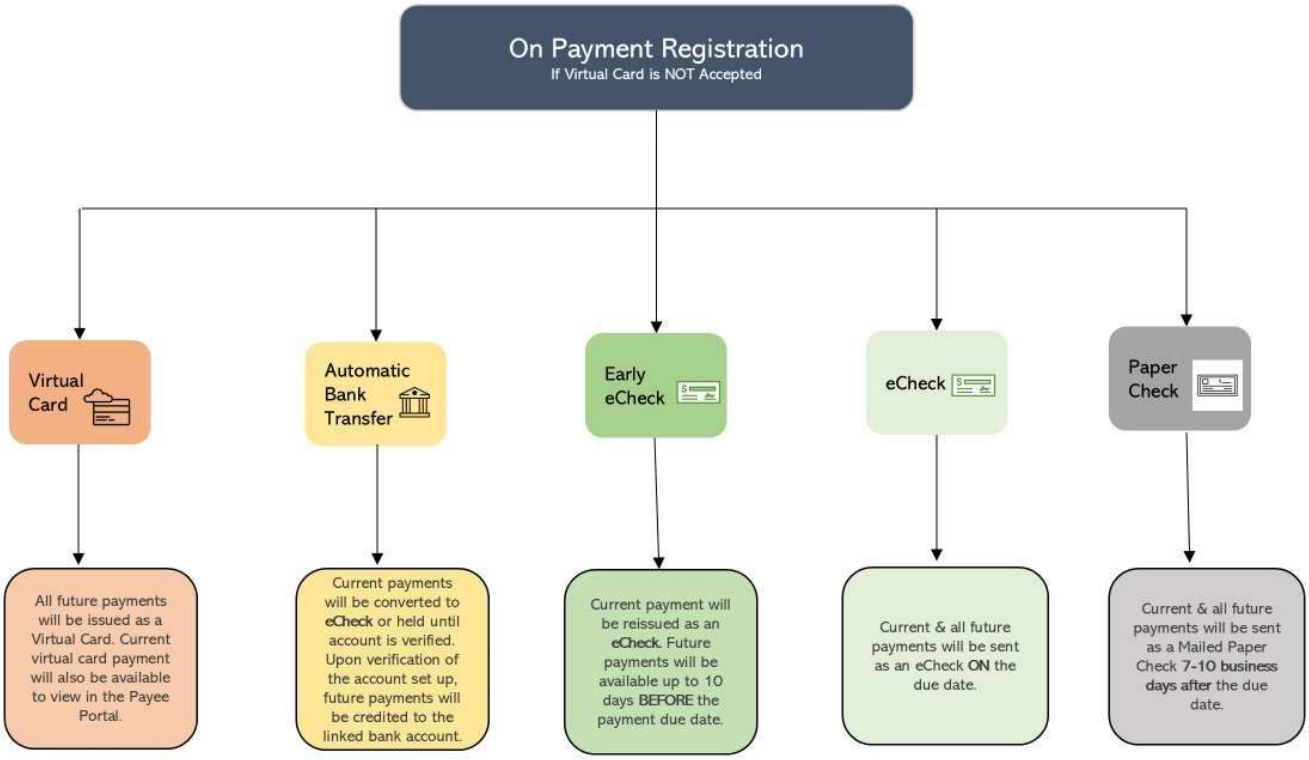



*Figure 16*

Enrollment is a 'one-time' activity. Once enrolled you can always login to your ECHOBILT payee portal using the credentials you just created & can manage all your current and future payment(s).

We also allow our users to manage multiple business accounts using one ECHOBILT user account. This is explained in detail in the later section: Manage Multiple Business Account(s).

# Payee Portal – User Registration

Register New Account: Account Registration with ECHOBILT

## Scope

If you have payment(s) received from ECHOBILT in the form of paper check, this is where you create your user account to manage all your future payments.

On successful registration, you will gain access to your ECHOBILT portal account where you can view and manage all your current and future payment preferences.

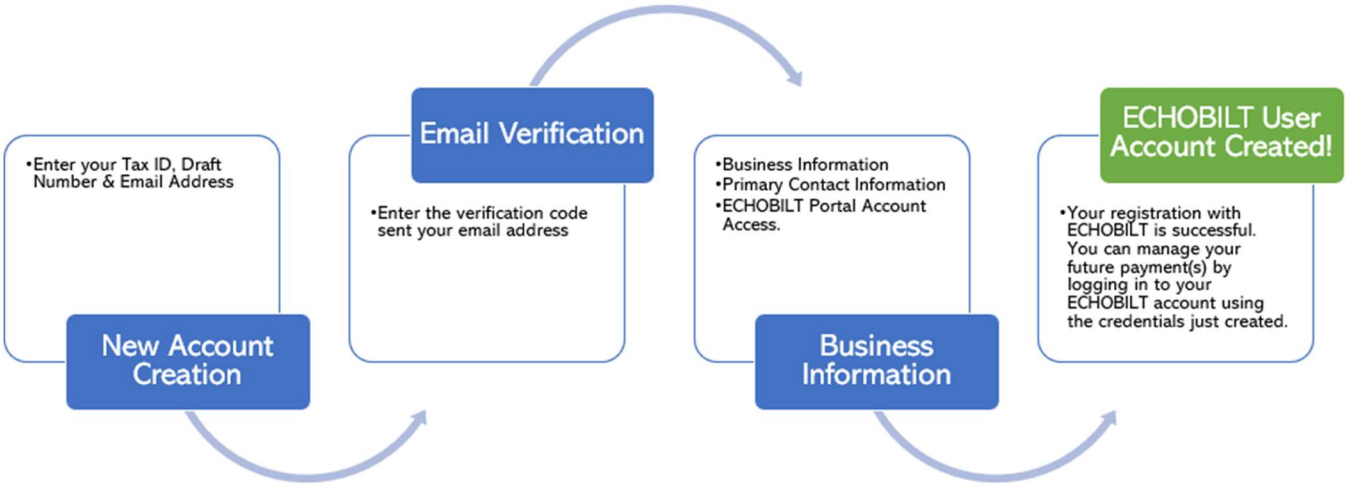



*Figure 17*

## Step 1: Register New Account

Click on Register New Account from the Payee Portal Login screen (Figure 18).

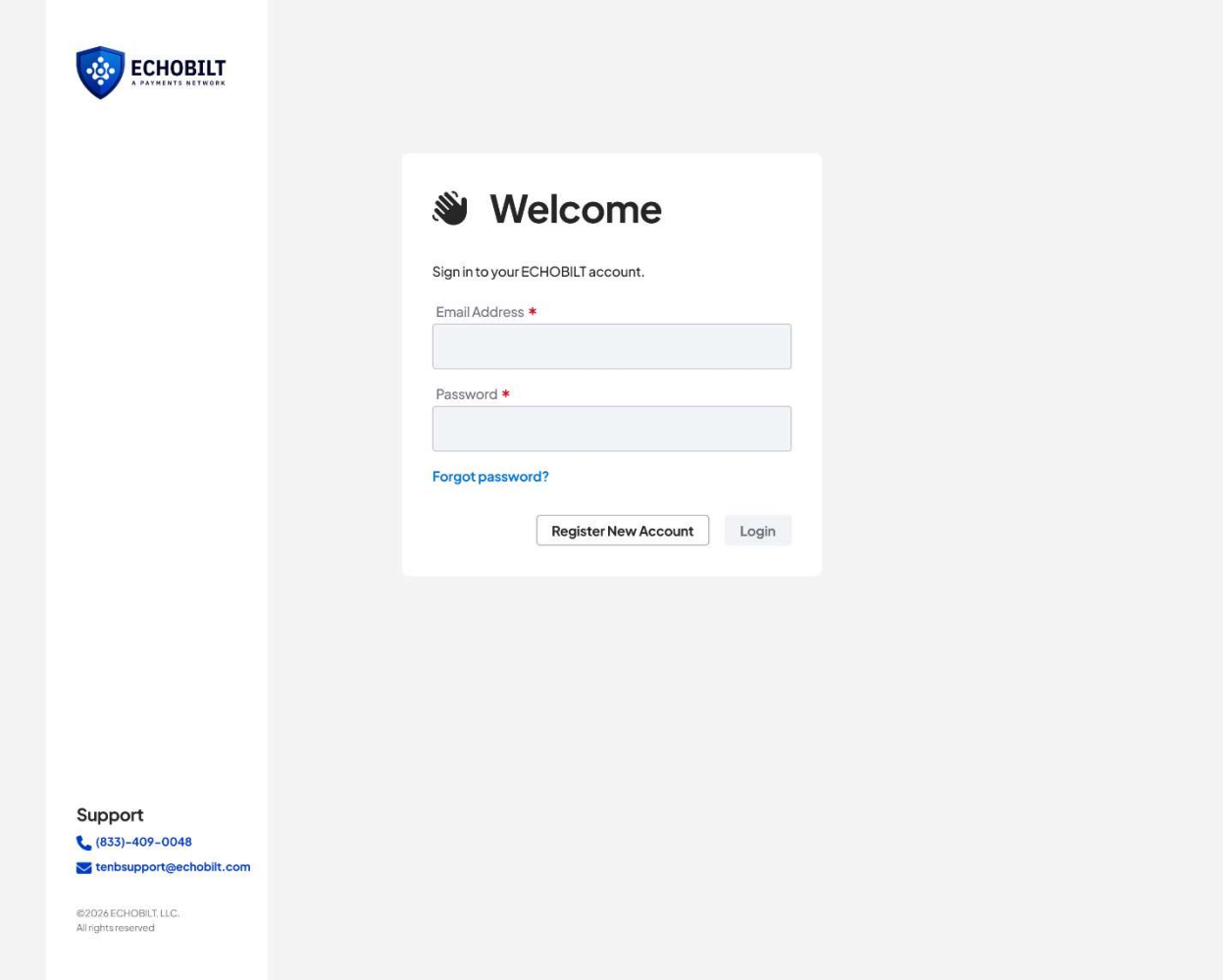



*Figure 18*

The following details are required (Figure 19):

- **Tax ID:** Enter your 9-digit Tax Identification Number without spaces or dashes.
- **Draft Number:** The Draft Number can be found on your paper check. It is the number located in the top right corner and labeled DRAFT NO.
- **Payment Amount:** Enter the amount of the payment you received.
- **Email Address:** Enter an email address that you are actively monitoring so that you do not miss any important notifications with respect to your ECHOBILT account.

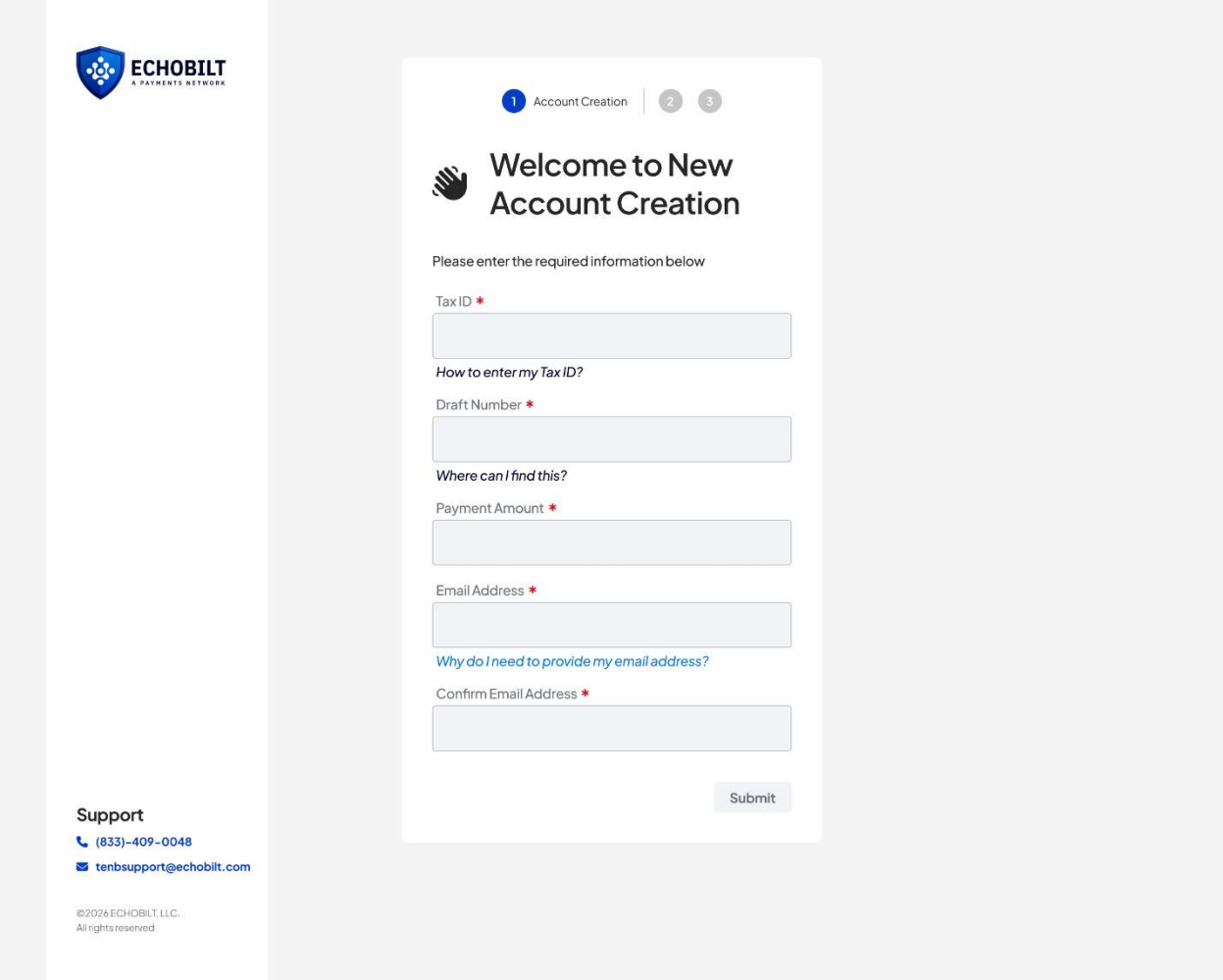



*Figure 19*

## Step 2: Enrollment Email Verification

- On successful validation of the entered details (Tax ID, Draft Number, Email Address) you will be taken to the next screen “Enrollment Email Verification” (Figure 20).
- By this step, you will have received a verification code for the email address you just entered.
- This verification code will expire in three days.
  If you did not receive a verification code, you can request a new code by clicking on Resend Code.
  Resend Code becomes enabled 60 seconds after one verification attempt is made.

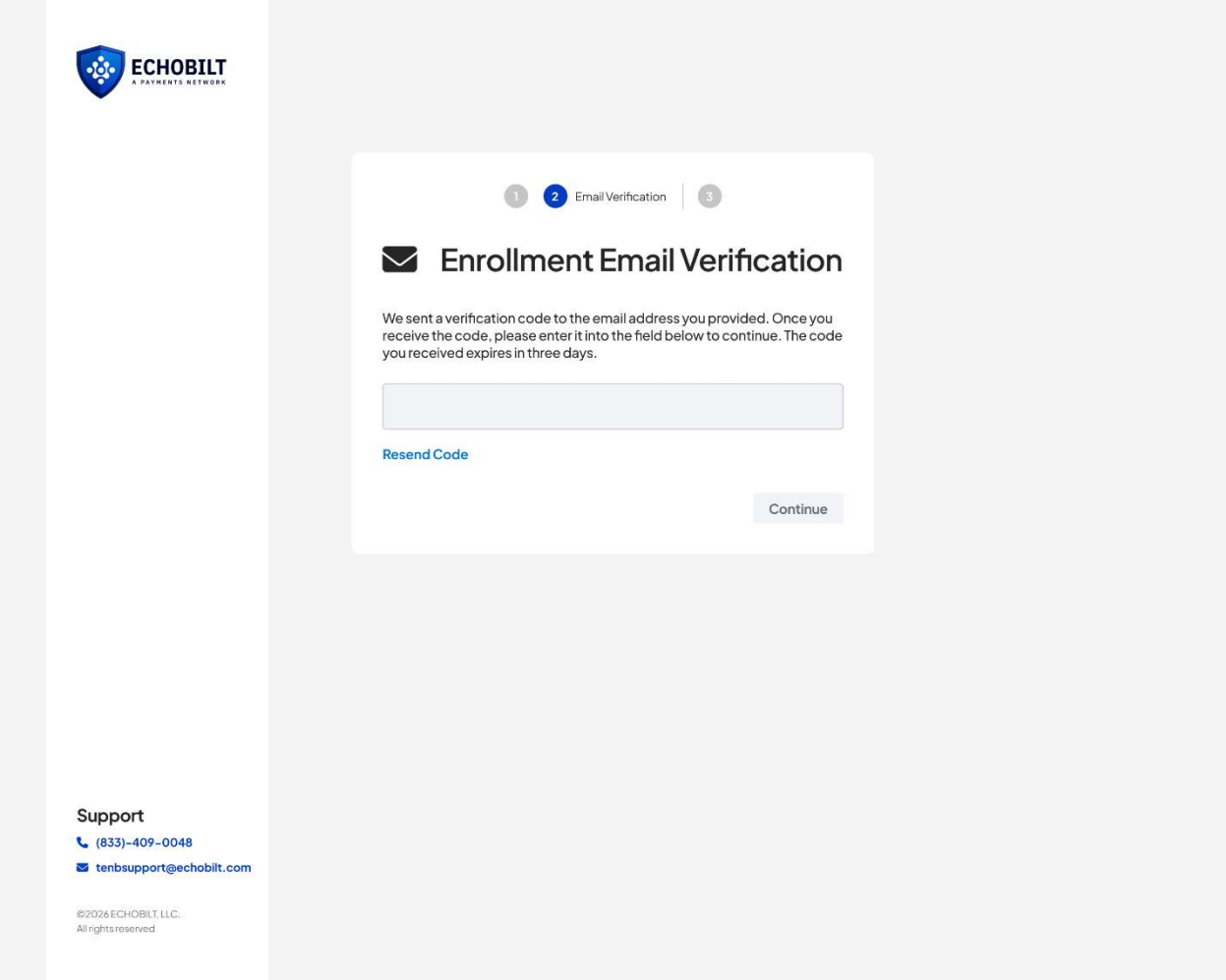



*Figure 20*

## Step 3: Business Information

- This is the screen (Figure 21) to confirm your Business Information and to enter your Primary Contact Information.
- You will be asked to set up your ECHOBILT portal account access so that you can manage your business payments using the ECHOBILT payee portal.

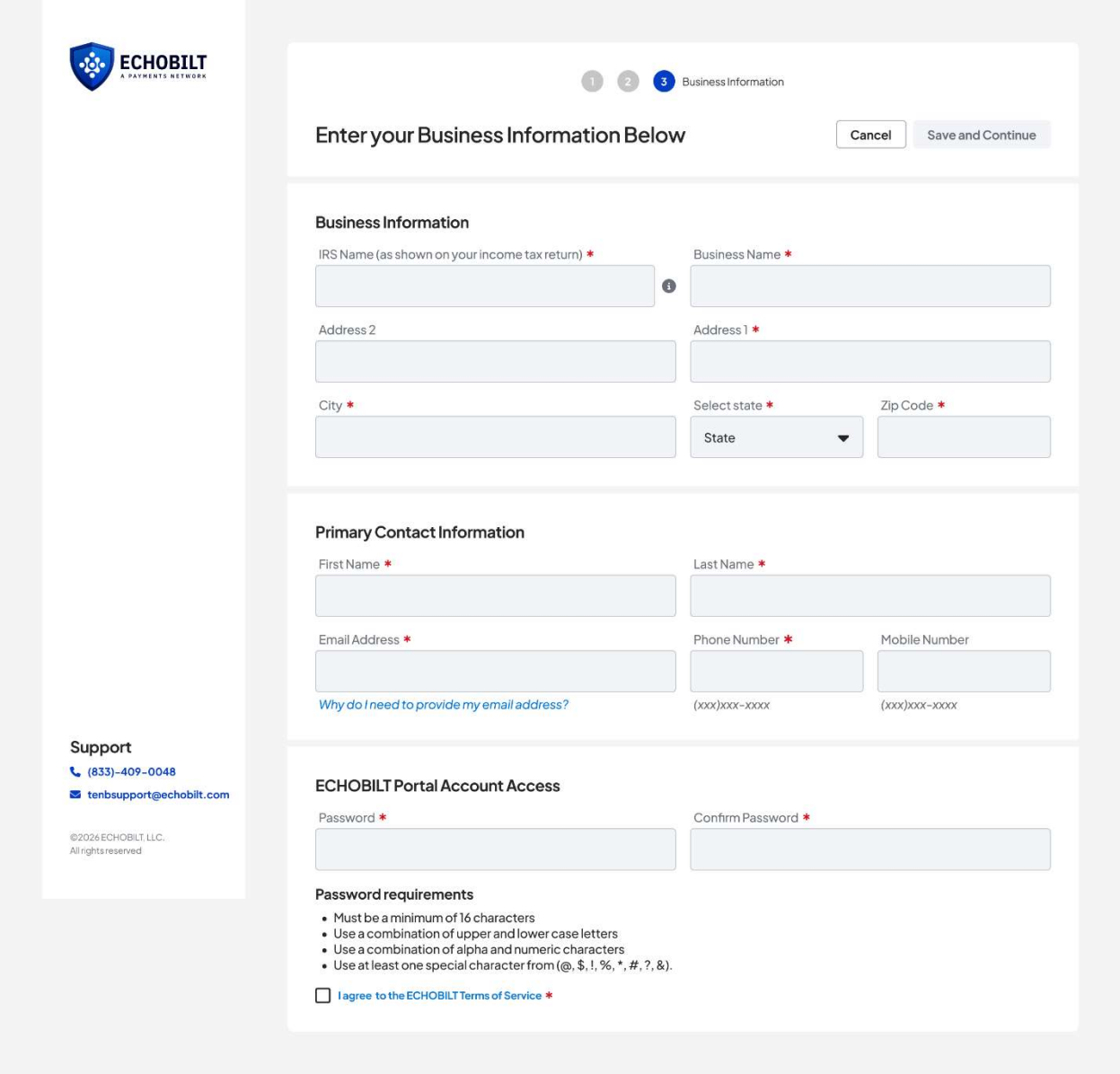



*Figure 21*

## Step 4: ECHOBILT User Account Created

- Your user registration with ECHOBILT is completed (Figure 22).
- You can use the credentials that you just created to log in to your company's ECHOBILT payee portal.

Having a user account created with ECHOBILT allows you to manage all your current and future payments with ease.

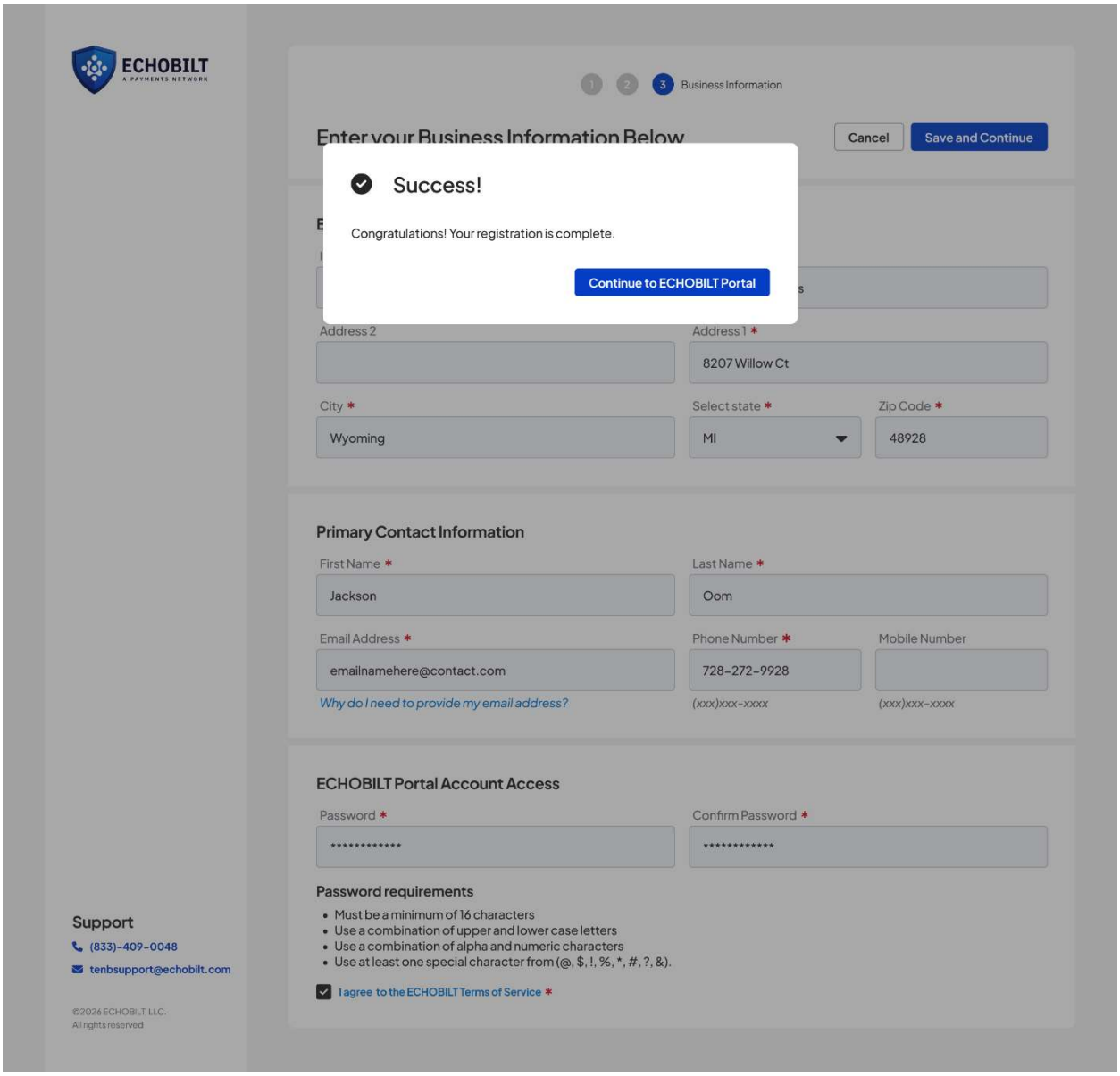



*Figure 22*

# Payee Portal – Login Onboarding

## Login

If you have already registered (i.e., have an account) with ECHOBILT, then enter your registered Email ID and Password (as given during the ECHOBILT user account registration) and click the “Login” button (Figure 23).

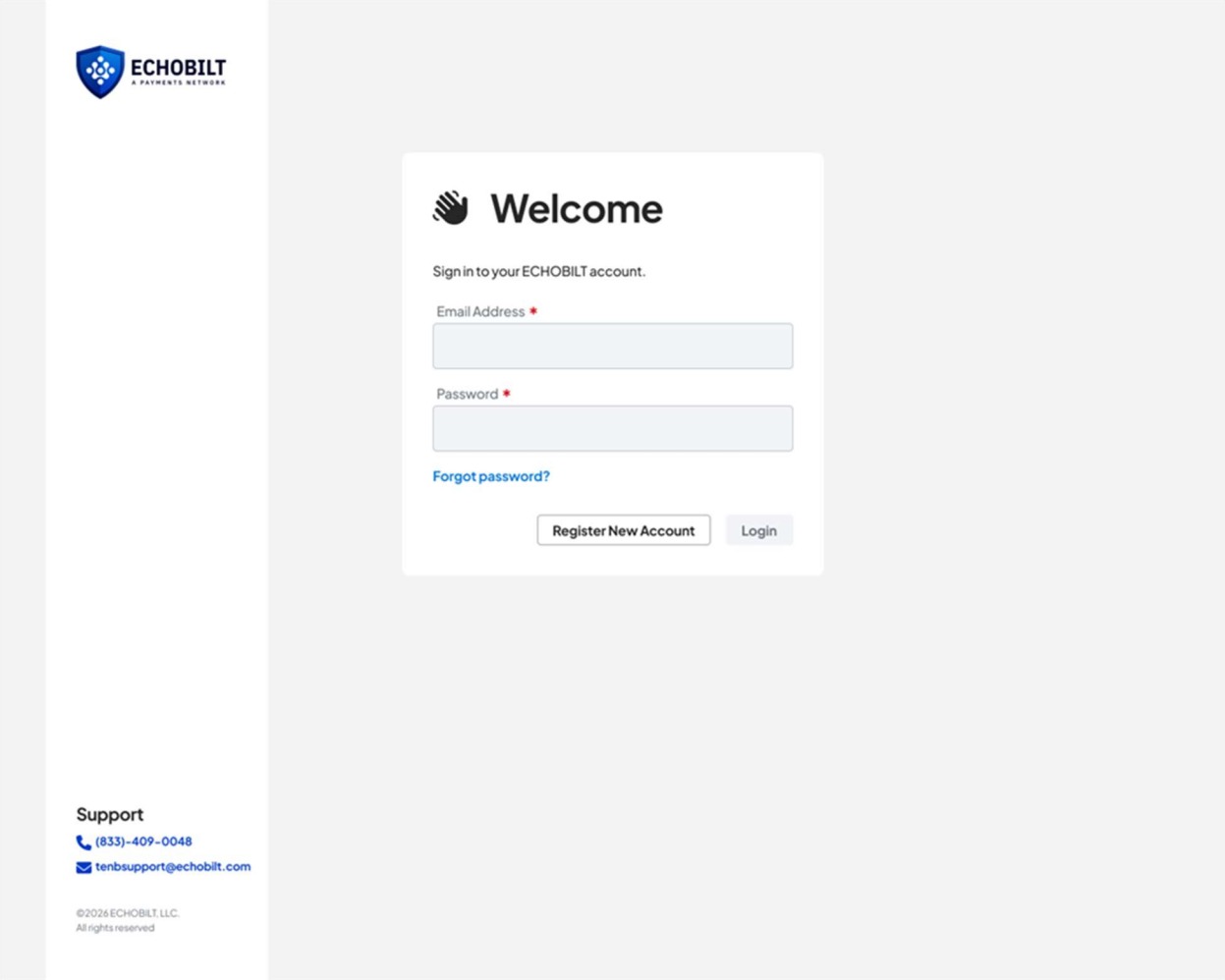



*Figure 23*

### *Multi Factor Authentication*

On this screen (Figure 24), you will be asked to enter the One-Time Password (OTP) sent to your registered email address. Multi Factor Authentication is enabled to reduce the security risks.

After entering the code received to your registered email address and on clicking Submit, you will be taken to the dashboard of your company's ECHOBILT account.

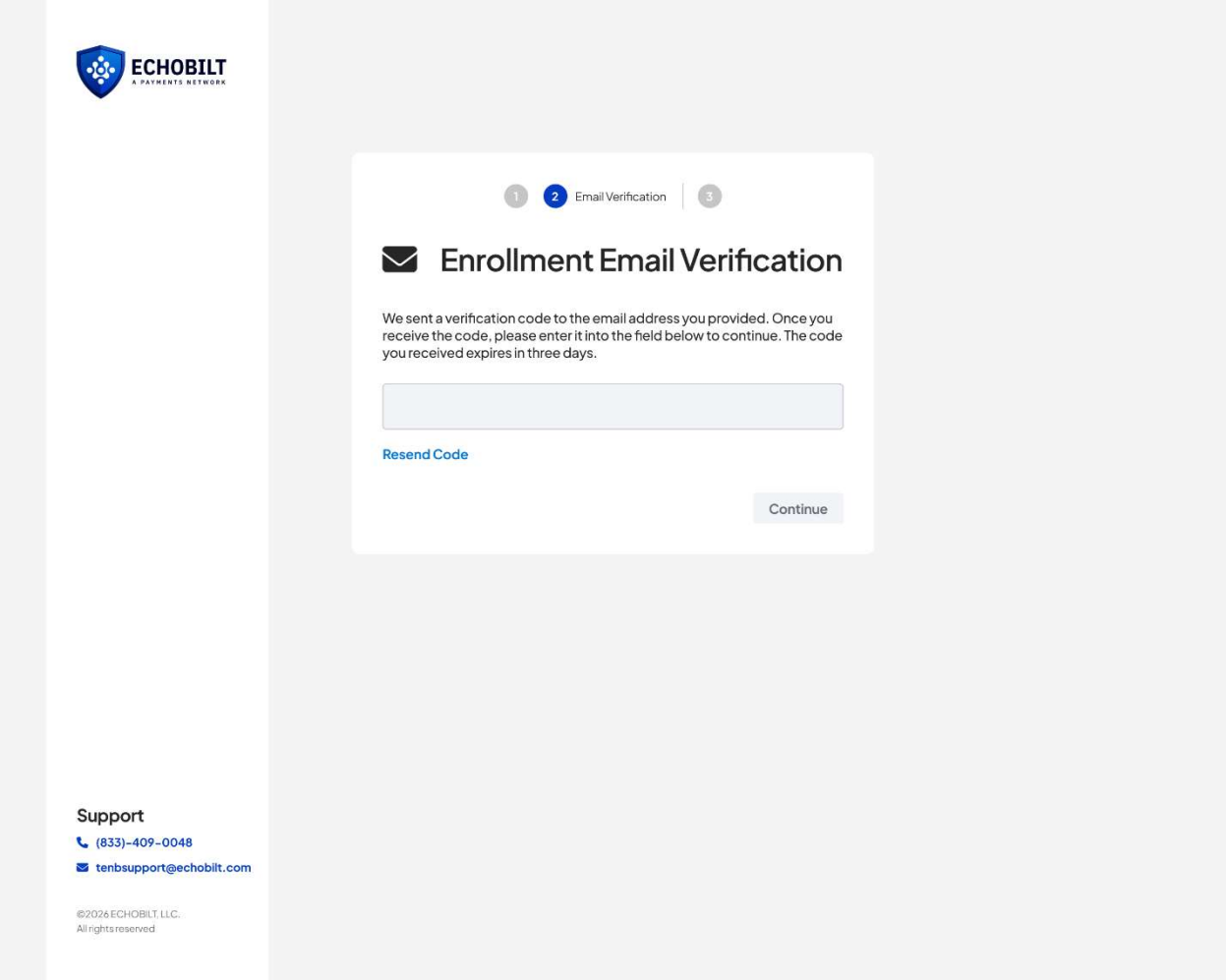



*Figure 24*

## ECHOBILT Dashboard

Once you have successfully logged in to your company's ECHOBILT portal, you will land on the Summary screen that displays the payments that are available.

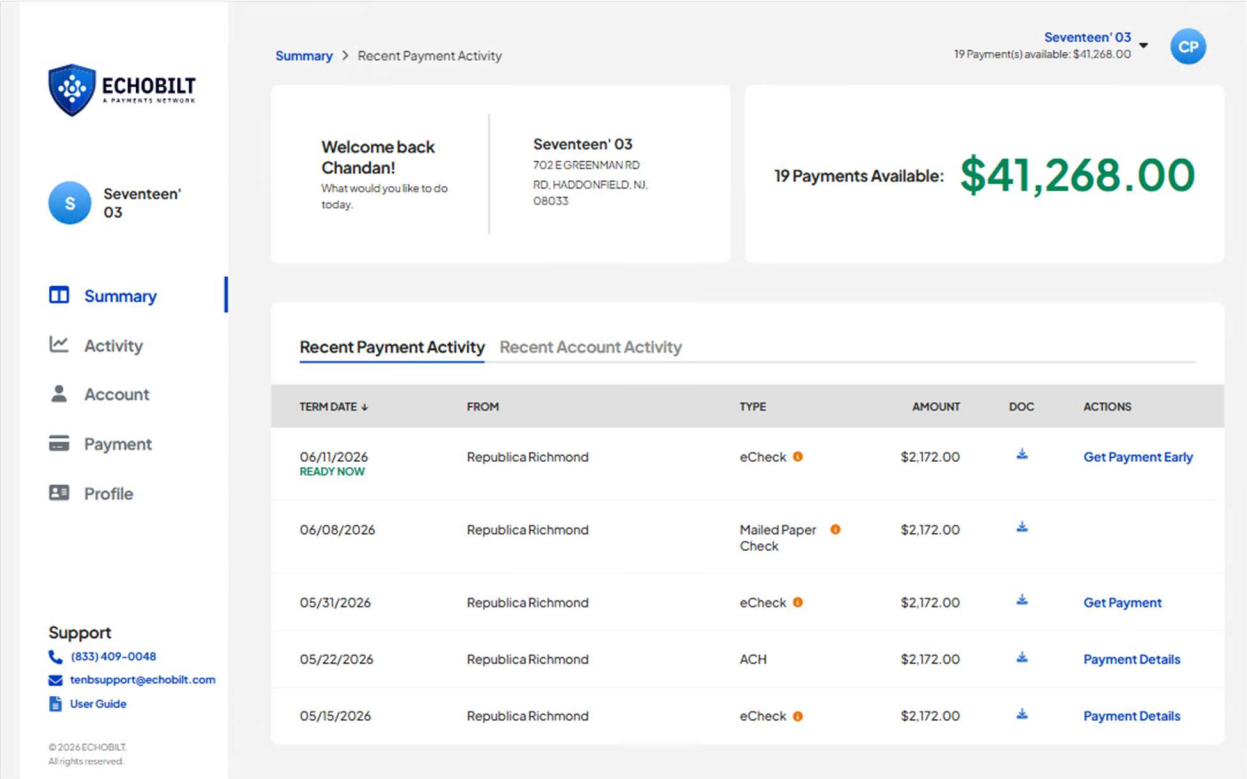



*Figure 25*

On the Summary screen, you will also have the visibility to different tabs as below:

- Summary (Landing screen)
- Activity
- Account
- Payment
- Profile

## Summary

This is the screen ( Figure 25) displayed after successful login if there is only ONE business account maintained by that user.

If there are multiple business accounts maintained by a user, then there will be a Business Account Selection screen which is explained in detail in Manage Multiple Business Accounts.

Here you can see your most recent payment and account activities by simply clicking on the respective tabs.

### *Recent Payment Activity*

This is the section where you can view your most recent payment activities.

This includes:

- **TERM DATE:** Payment due date
- **FROM:** Payer's Business Name
- **TYPE:** Payment Modality, i.e. How the payment would be sent
- **AMOUNT:** Value in dollars ($)
- **DOC:** On clicking, will download the remittance document for this payment
- **ACTIONS:** You might see one of the following
    - Get Payment Early
    - Get Payment
    - Payment Details

## *Actions*

### *Get Payment Early*

If you would like to receive your payment(s) prior to the payment's invoice due date, then use the Get Payment Early option.

On clicking Get Payment Early ( Figure 25), you will be taken to a new screen ( Figure 27) with two payment options that allow you to have your payment available instantly.

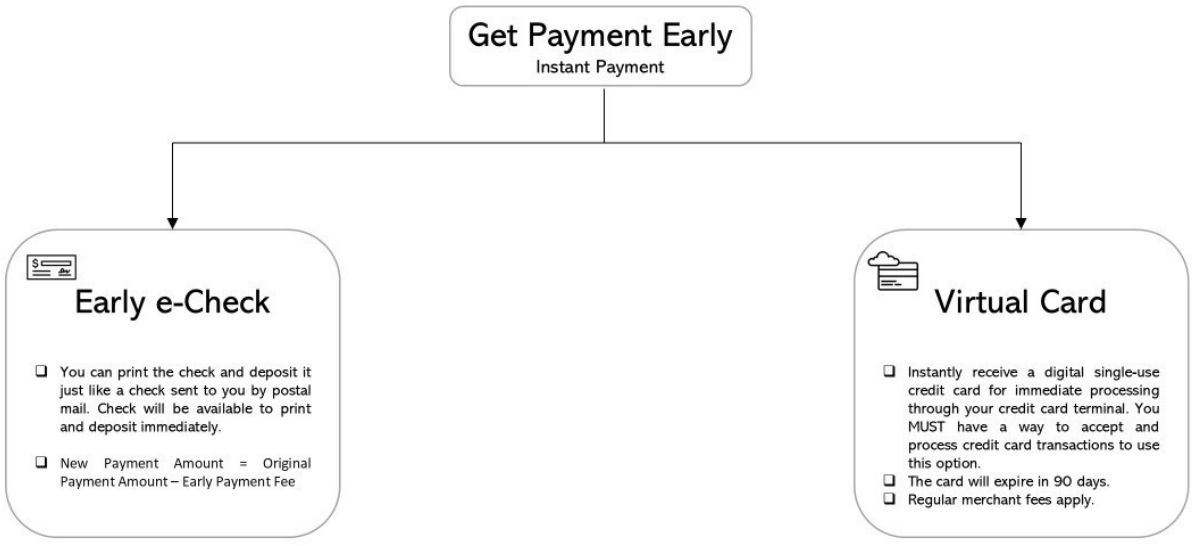



*Figure 26*

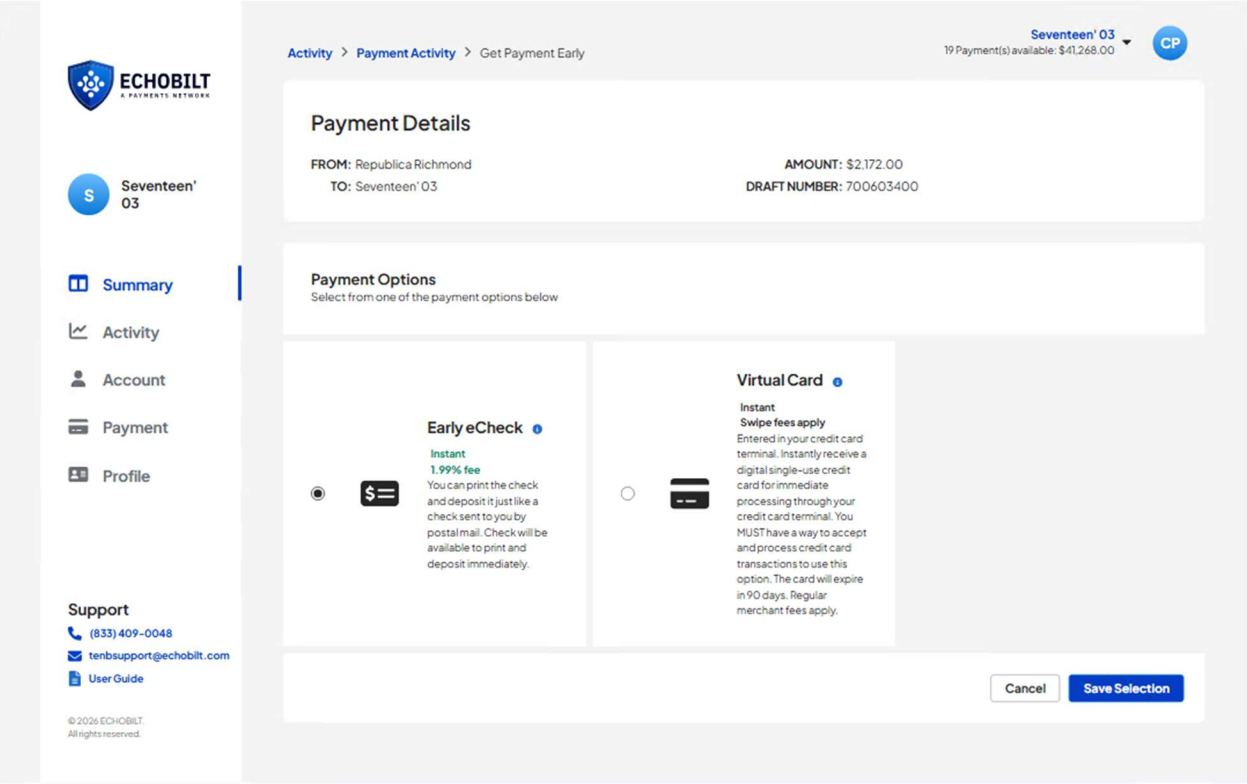



*Figure 27*

- New Payment Amount = Original Payment Amount – Early Payment Fee
- You can select any one of the payment modalities from the options given and click Confirm on the New Payment Amount calculated.
- On clicking Confirm (Figure 28), your payment is instantly issued in the payment method that you selected.

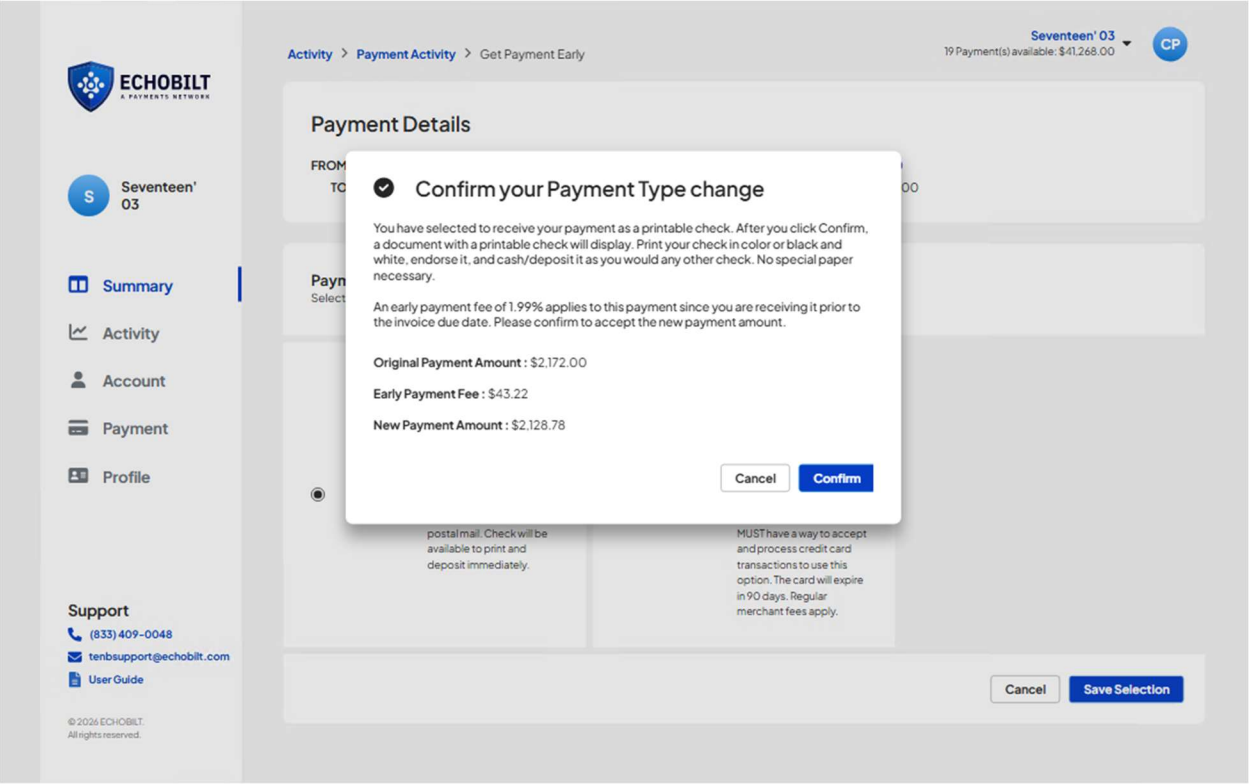



*Figure 28*

### *Get Payment*

This is enabled when a payment has been issued on the invoice due date for a specific set of payment methods.

If the selected payment method is either a **Virtual Card** or a **printable eCheck** then you can have the payment details revealed by clicking on Get Payment. This will take you to the Confirm your Payment dialog (Figure 29).

- If the payment method is a Virtual Card, which is a digital single-use credit card for immediate processing through your credit card terminal, you will be shown the virtual card details.

- If the payment method is a printable eCheck, you will be shown the eCheck which you can print and deposit just like a check sent to you by postal email. This check will be available to print and deposit immediately.

For Direct Deposit via ACH, the payment will be deposited directly to the linked bank account.

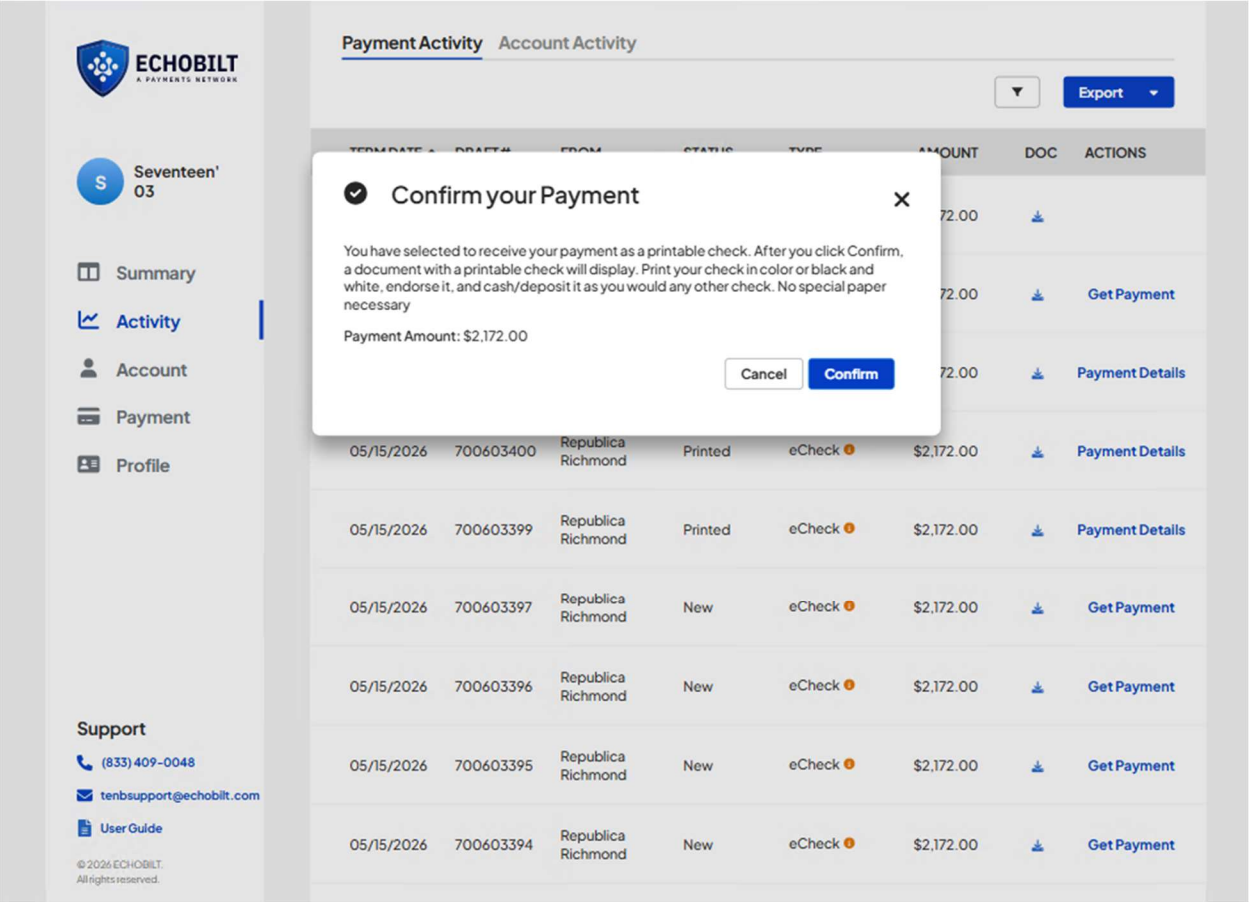



*Figure 29*

**Note:** Your eCheck or Virtual Card will be always available in the Payment Details screen (Figure 29).

Click Print Check to display your eCheck or Reveal Card to display your Virtual Card details.

*Payment Details, View Remittance*

- Payments that are already issued, viewed, or printed will have the Payment Details link enabled.
    - Issued in the case of ACH
    - Viewed/Printed in the case of Virtual Card or printable eCheck
- On clicking Payment Details (Figure 29), you will be able to see the following (Figure 30):
    - **DRAFT NUMBER:** Number that is tied to this payment
    - **AMOUNT:** Net amount
    - **FEE AMOUNT:** Fee (if applicable)
    - **PAYMENT/DEPOSITED AMOUNT:** AMOUNT – FEE AMOUNT
    - **From:** Payer details (Business Name and Address)
    - **To:** Payee name
    - **Date/Due Date:** Payment issued date
    - **Sent/Deposited To:** Payee details (Business Name, Address, Account Name, Account Number)
- Item Activity: Captures all the activities that have been triggered in relation to this payment along with the date and time.
- On clicking Remittance, you will download that payment's remittance document. You will then be able to view the document.

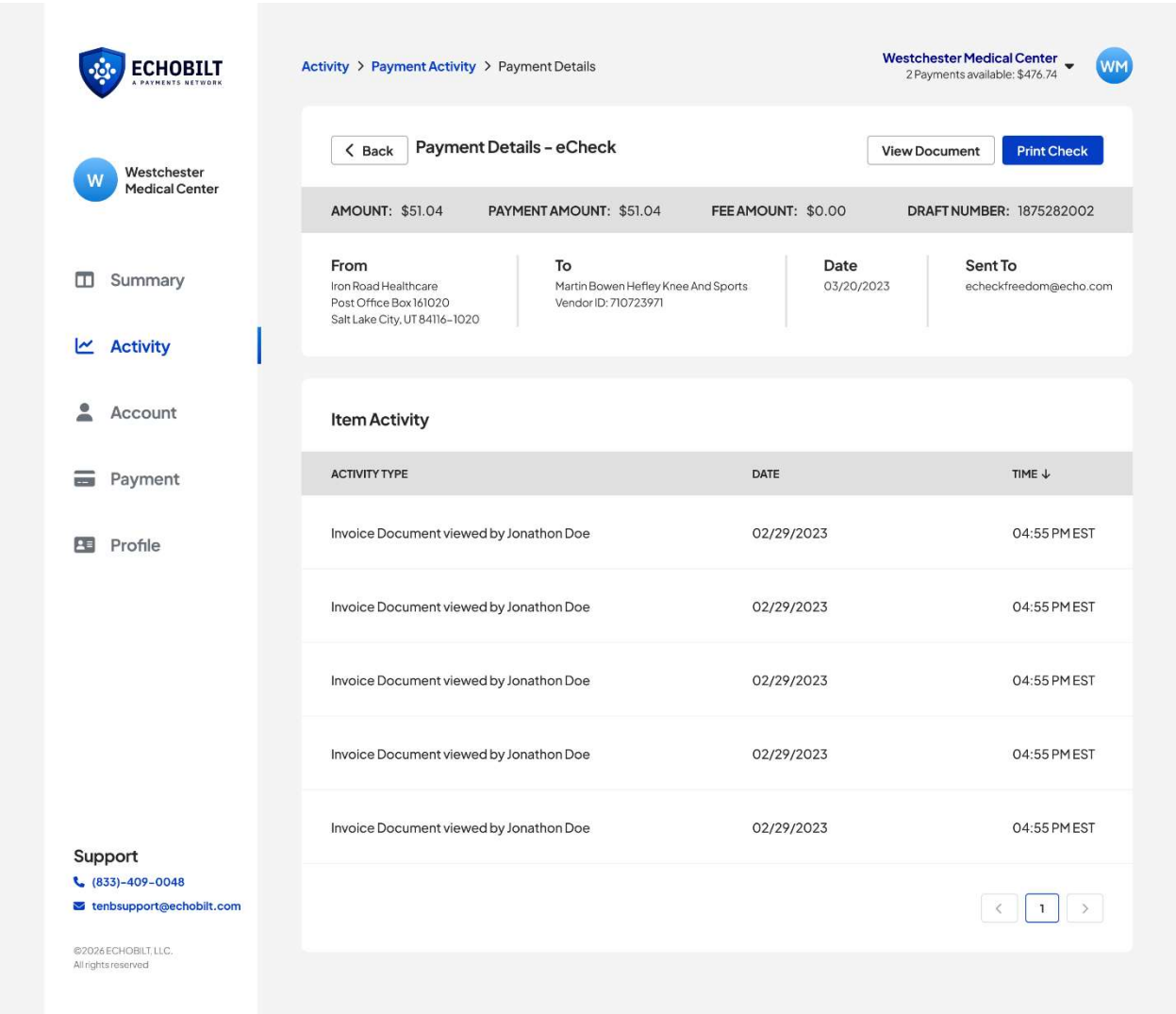

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Westchester Medical Center
Summary
Activity
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(833)-409-0048
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Activity > Payment Activity > Payment Details
Westchester Medical Center
2 Payments available: $476.74
WM
Back
Payment Details – eCheck
View Document
Print Check
AMOUNT: $51.04
PAYMENT AMOUNT: $51.04
FEE AMOUNT: $0.00
DRAFT NUMBER: 1875282002
From
Iron Road Healthcare
Post Office Box 161020
Salt Lake City, UT 84116-1020
To
Martin Bowen Hefley Knee And Sports
Vendor ID: 710723971
Date
03/20/2023
Sent To
echeckfreedom@echo.com
Item Activity
ACTIVITY TYPE
DATE
TIME
Invoice Document viewed by Jonathon Doe
02/29/2023
04:55 PM EST
Invoice Document viewed by Jonathon Doe
02/29/2023
04:55 PM EST
Invoice Document viewed by Jonathon Doe
02/29/2023
04:55 PM EST
Invoice Document viewed by Jonathon Doe
02/29/2023
04:55 PM EST
Invoice Document viewed by Jonathon Doe
02/29/2023
04:55 PM EST
1

*Figure 30*

### *Recent Account Activity*

This is the section where you will be able to view your most recent account activities (Figure 31)

This includes the following:

- **DATE/TIME:** Timestamp of that account activity
- **USER:** As there can be multiple users associated with one ECHOBILT account, this field will help you with the details of the user that performed the activity
- **AREA:** Section of the ECHOBILT portal where the activity was made
- **ACTION:** What action was taken
- **IP ADDRESS:** From which IP address
- **DESCRIPTION:** On clicking View Details under Description, you will be able to see detailed information on the activity performed. This gives the full picture of who made the change, what the change was and when the change happened. (Figure 32Figure 31).

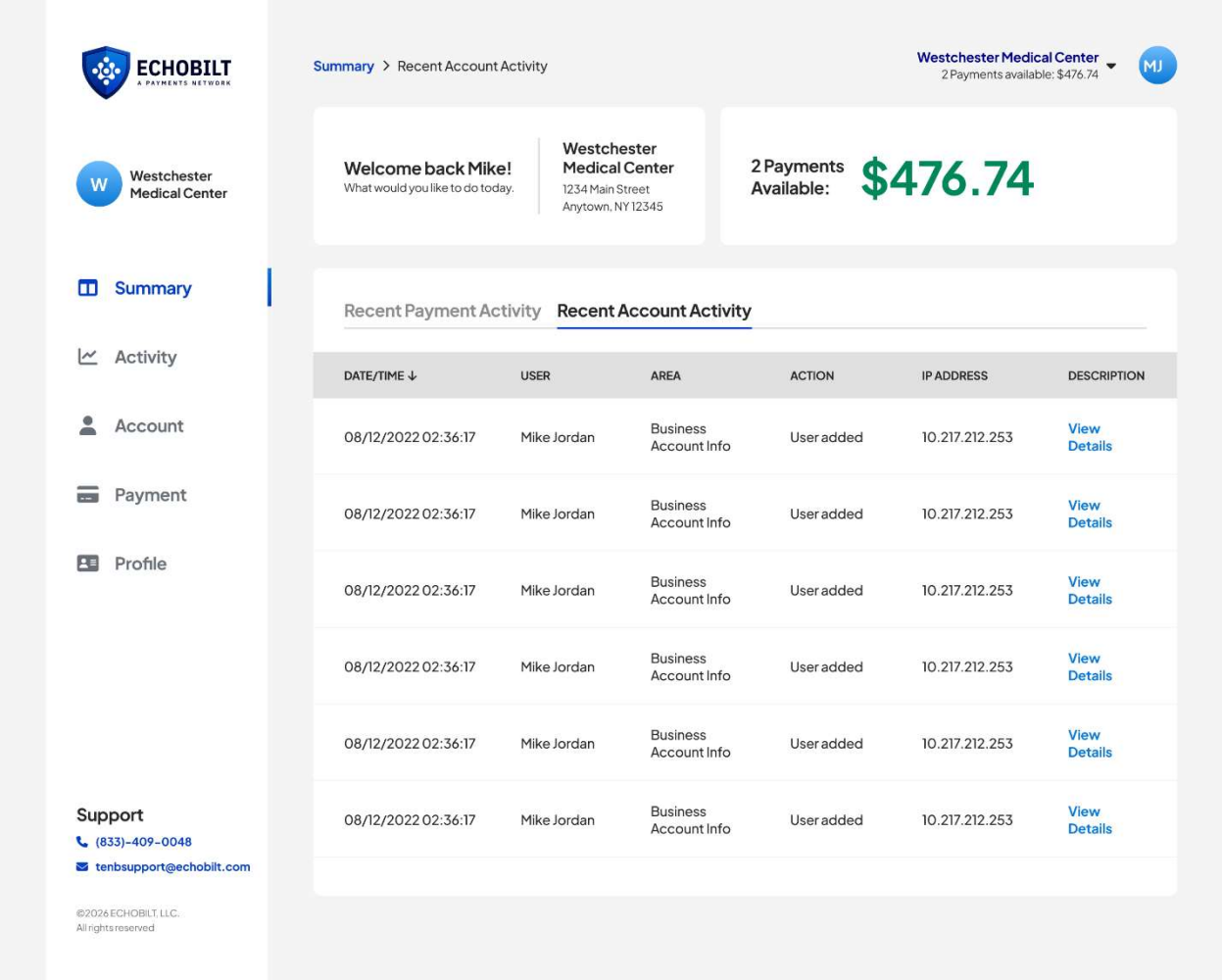



*Figure 31*

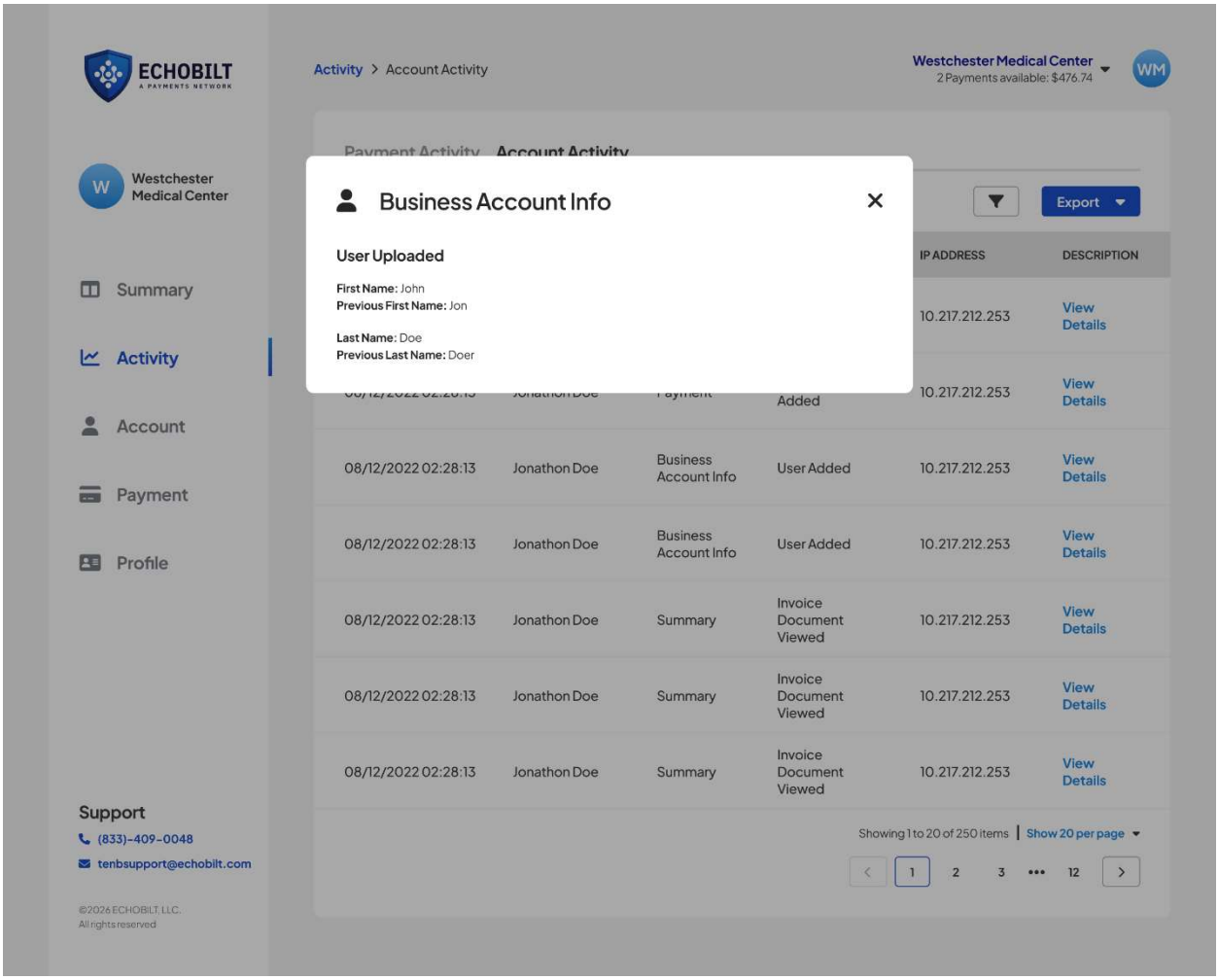

ECHOBILT
A PAYMENTS NETWORK
Activity > Account Activity
Westchester Medical Center
2 Payments available: $476.74
WM
W
Westchester Medical Center
Summary
Activity
Account
Payment
Profile
Payment Activity
Account Activity
Business Account Info
User Uploaded
First Name: John
Previous First Name: Jon
Last Name: Doe
Previous Last Name: Doer
Export
IP ADDRESS
DESCRIPTION
10.217.212.253
View Details
Added
08/12/2022 02:28:13
Jonathon Doe
Business Account Info
User Added
Summary
Invoice Document Viewed
Showing 1 to 20 of 250 items
Show 20 per page
1
2
3
12
Support
(833)-409-0048
tenbsupport@echobilt.com
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*Figure 32*

## Activity

This is the section where you have the complete view of all the activities completed with respect to your payments and account. You can switch between Payment Activity and Account Activity by just clicking on the respective tab.

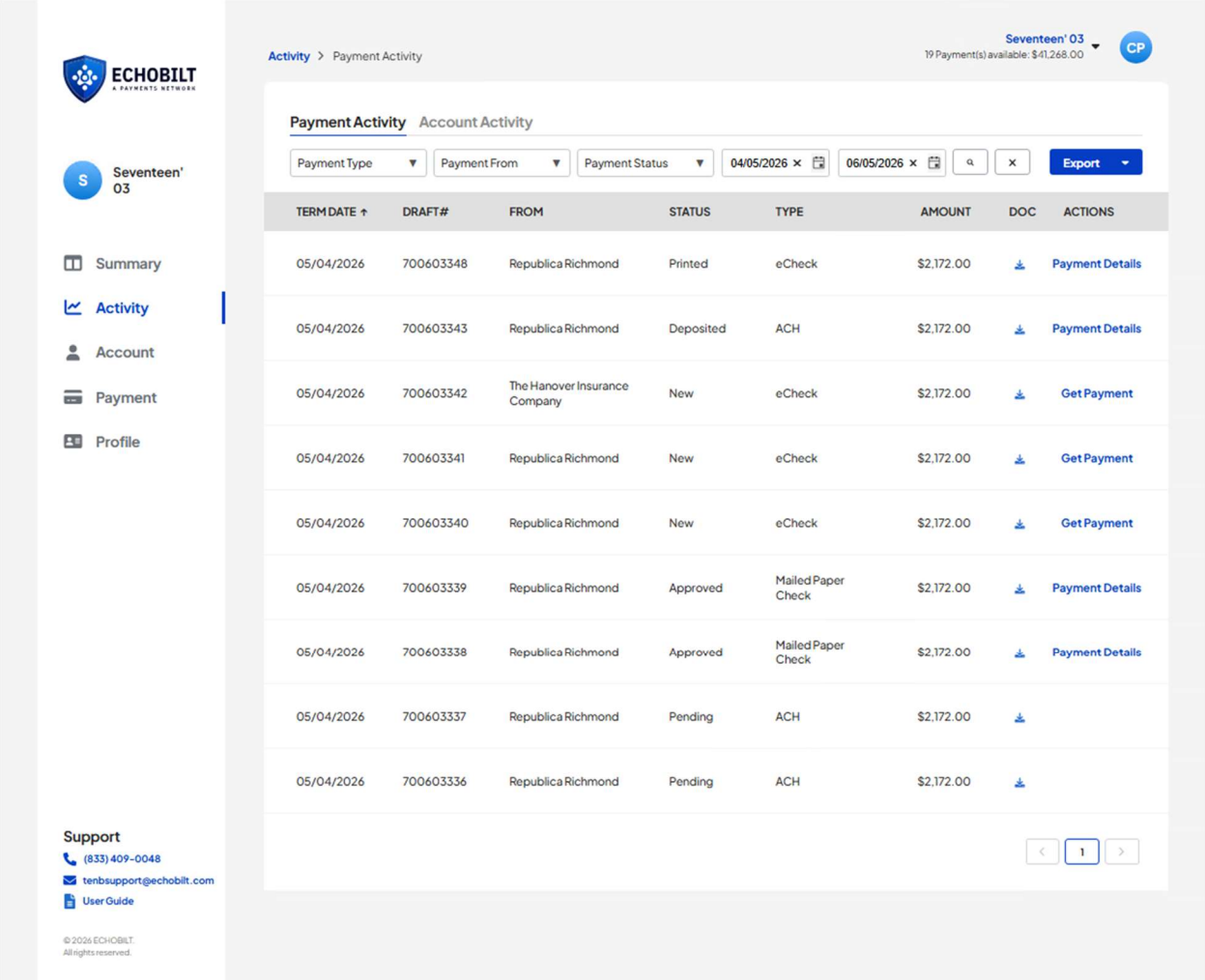



*Figure 33*

### *Payment Activity*

This section (Figure 33) allows you to view and manage detailed information on your payments. The following details are provided:

- **TERM DATE:** Payment's due date
- **DRAFT#:** Draft number tied to the Payment
- **FROM:** Payer Business Name
- **STATUS:** Payment Status, e.g. New, Pending, Deposited, Issued, Cleared, Voided
- **TYPE:** Payment Modality, i.e. How the payment was/is sent
- **AMOUNT:** Value in dollars ($)

- **DOC:** On clicking, will download the remittance document for this payment
- **ACTIONS:** You might see one of the following options (This is explained in detail on pg. 32):
    - Get Payment Early
    - Get Payment
    - Payment Details / View Docs

On clicking the Funnel icon on the top right, the available filter options become visible. There are various filters implemented to make searching your payments easy.

- **Payment Type**
    - ACH
    - Default VCard
    - Early eCheck
    - eCheck
    - Mailed Paper Check
    - Virtual Card
- **Payment From**
    - Payer's Name
- **Payment Status**
    - Approved
    - Available
    - Cleared
    - Deposited
    - Issued
    - Mailed
    - New
    - Pending
    - Printed
    - Voided
- **Date Range**
    - Begin Date and End Date

### *Actions*

This remains the same as described in Get Payment and Get Payment Early.

- When there is NO Action described, it means that payment is successfully issued (in case of ACH), deposited (in case of eCheck or early eCheck) or swiped (in case of Virtual card).

### *Export*

You can export your payment activity list in the desired format by clicking on Export (Figure 33).

Export is possible in the following formats:

- Excel
- XML
- PDF

### *Account Activity*

This section helps you to view all your account-related activities (Figure 34). This screen gives detailed information about all your account activity such as User, Area impacted, Action Made, IP Address, Date and Time, and Description. This allows you to look at the action in detail by clicking on View Details.

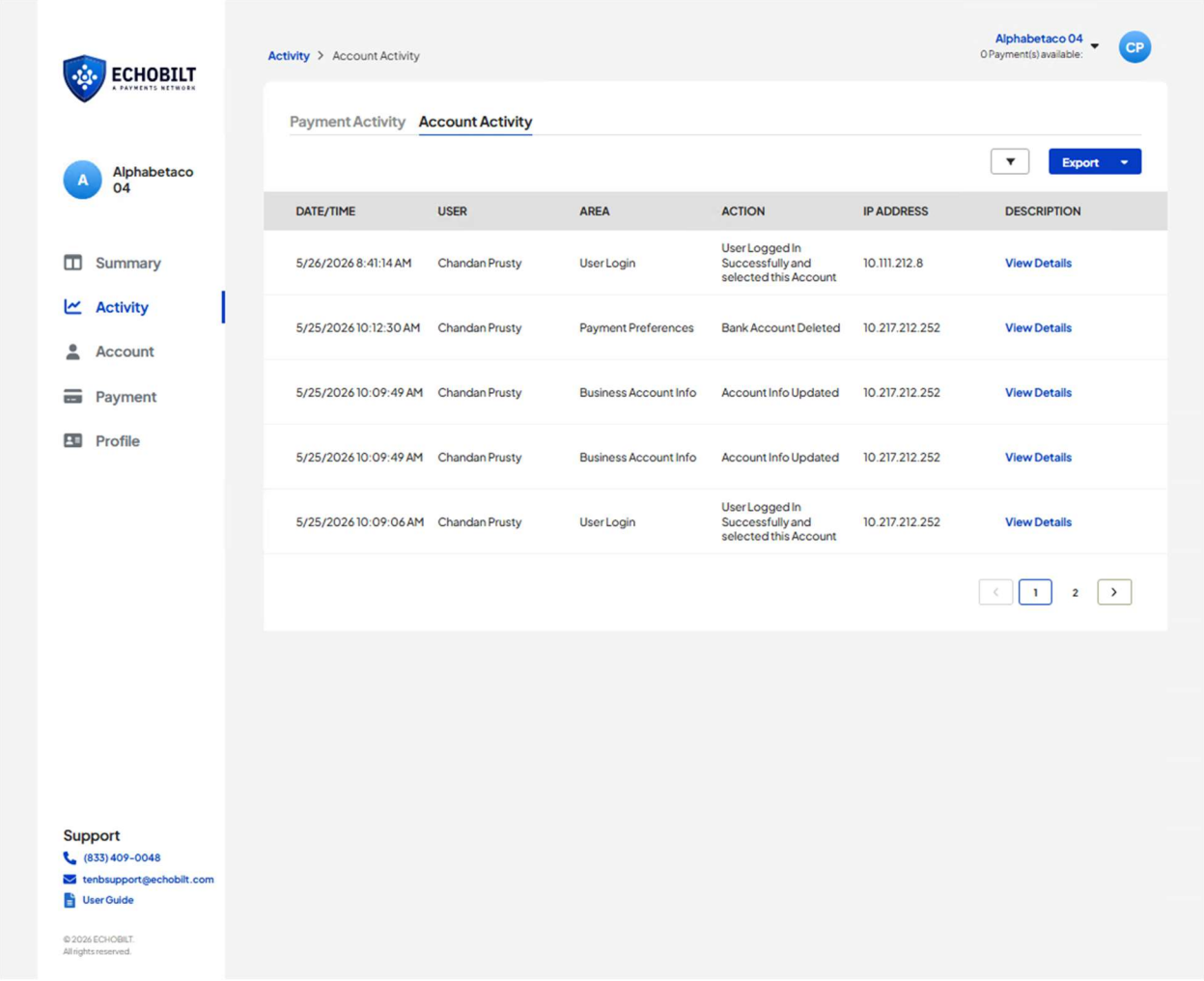



*Figure 34*

You can also make use of the filters (as listed below) to search for any specific activity.

On clicking the Funnel icon on the top right, the available filter options become visible. There are various filters implemented to ease the search for an activity.

- **User:** Users tied to this ECHOBILT Business Account

- **Area:** Where in the ECHOBILT payee portal the action took place:
    - Activity
    - Business Account Info
    - Get Payment Early
    - Payment Preferences
    - Payment Details
    - Summary
    - User Login
    - User Registration
- **Date Range**
    - Begin Date & End Date

### *Export*

You can export your payment activity list in the desired format by clicking on Export (Figure 34).

Export is possible in the following formats:

- Excel
- XML
- PDF

## Account

This section is widely categorized into two sections, i.e., Business Account Information and Additional Contact Information.

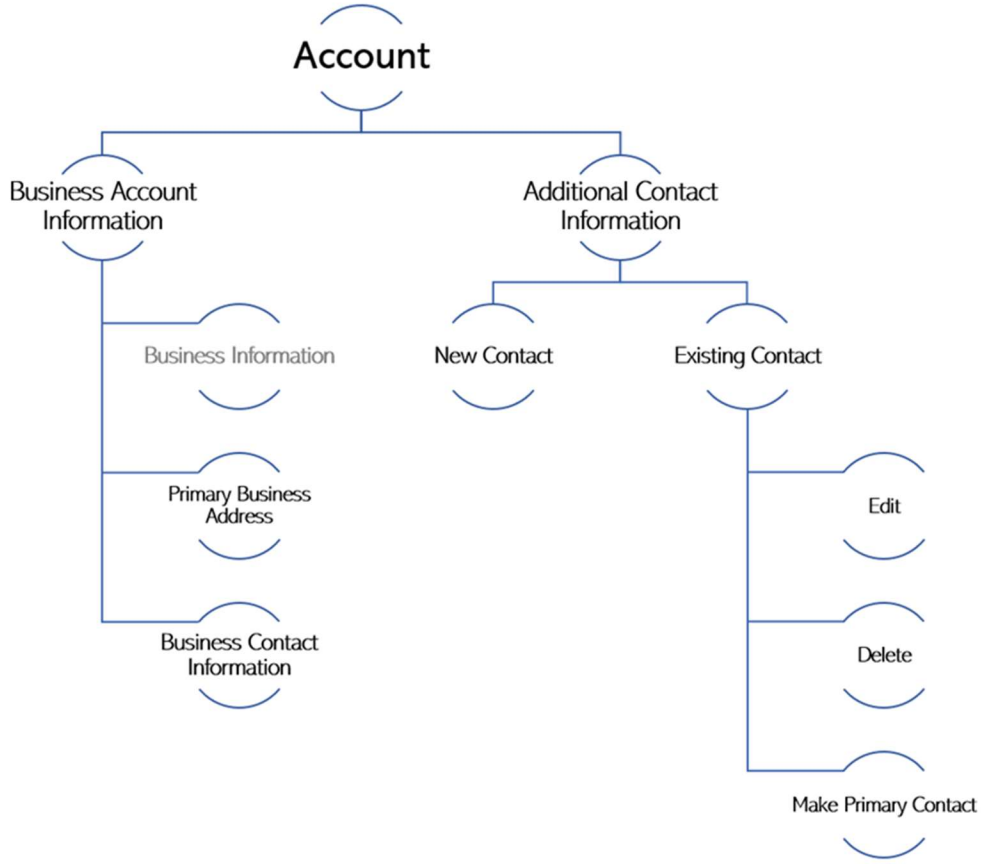



*Figure 35*

### *Business Account Information*

This includes:

- Business Information
  - IRS Name, Doing Business As, and Tax ID – Non editable
- Primary Business Address
- Business Contact Information

You can verify your Primary Business Address and Business Contact Information. You can always have this information updated by clicking Save (Figure 36).

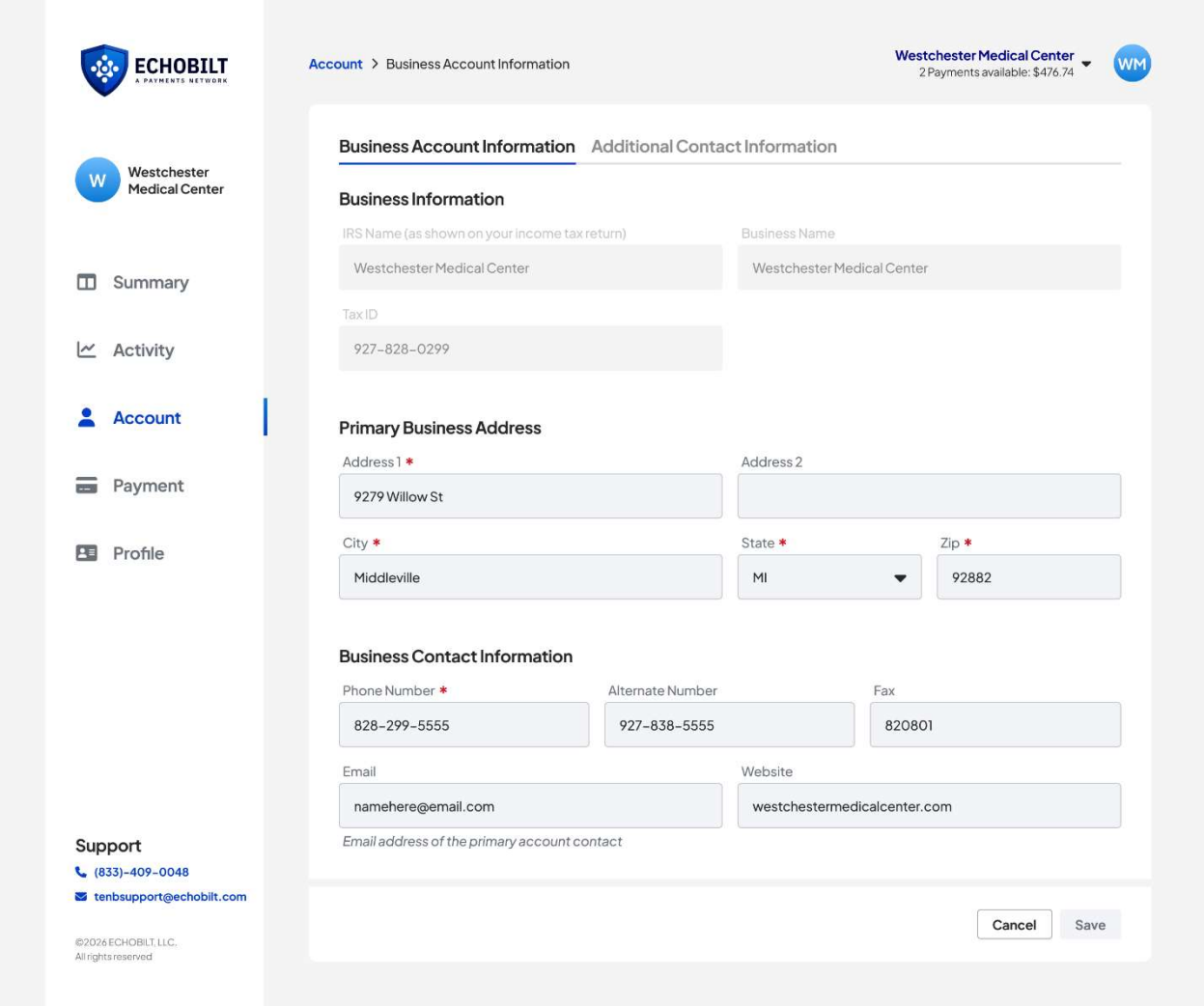



*Figure 36*

### *Additional Contact Information*

This is the section that displays all the authorized users from your business who have access to your company's ECHOBILT account.

Here's how it works:

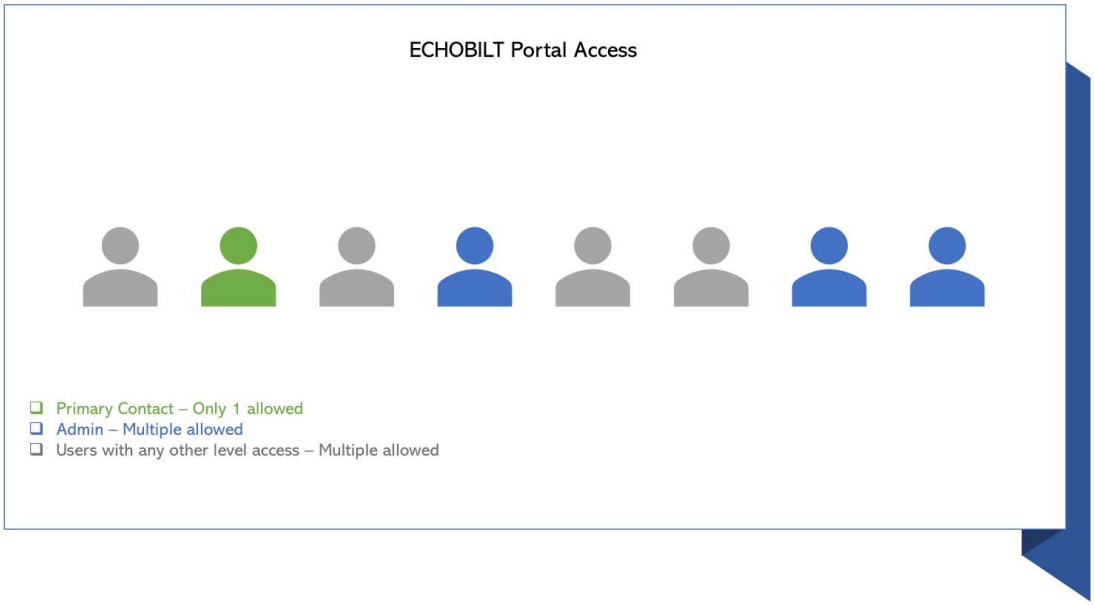



*Figure 37*

- You can add as many contacts as you want to manage your company's ECHOBILT account, but you can make only one person the Primary Contact.
- However, you can have multiple users with Admin permissions. Admins have all levels of access to manage the ECHOBILT account.

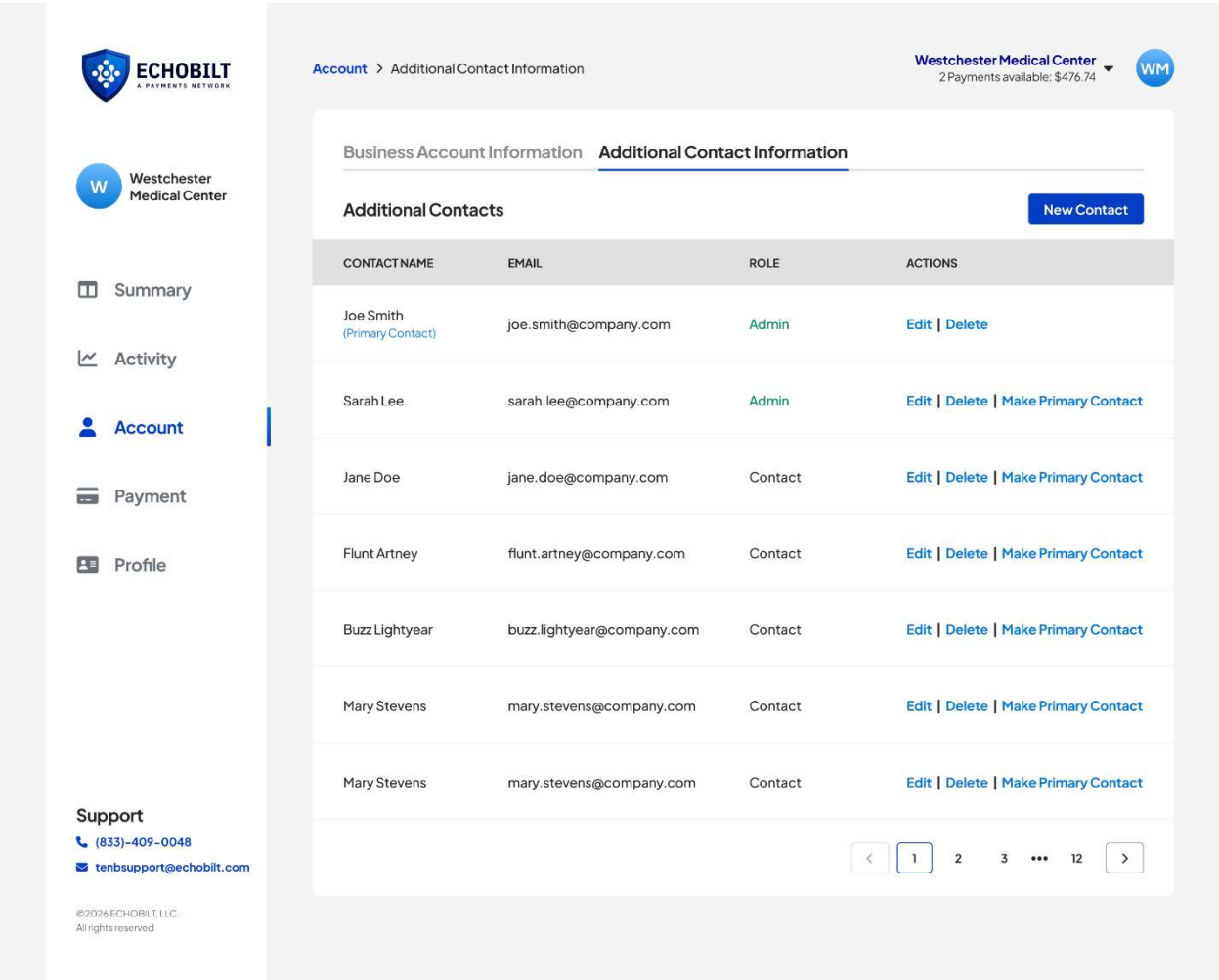

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Account > Additional Contact Information
Westchester Medical Center
2 Payments available: $476.74
WM
Business Account Information
Additional Contact Information
Additional Contacts
New Contact
CONTACT NAME
EMAIL
ROLE
ACTIONS
Joe Smith (Primary Contact) joe.smith@company.com Admin Edit | Delete
Sarah Lee sarah.lee@company.com Admin Edit | Delete | Make Primary Contact
Jane Doe jane.doe@company.com Contact Edit | Delete | Make Primary Contact
Flunt Artney flunt.artney@company.com Contact Edit | Delete | Make Primary Contact
Buzz Lightyear buzz.lightyear@company.com Contact Edit | Delete | Make Primary Contact
Mary Stevens mary.stevens@company.com Contact Edit | Delete | Make Primary Contact
Mary Stevens mary.stevens@company.com Contact Edit | Delete | Make Primary Contact
1 2 3 ••• 12

*Figure 38*

### *Account Access*

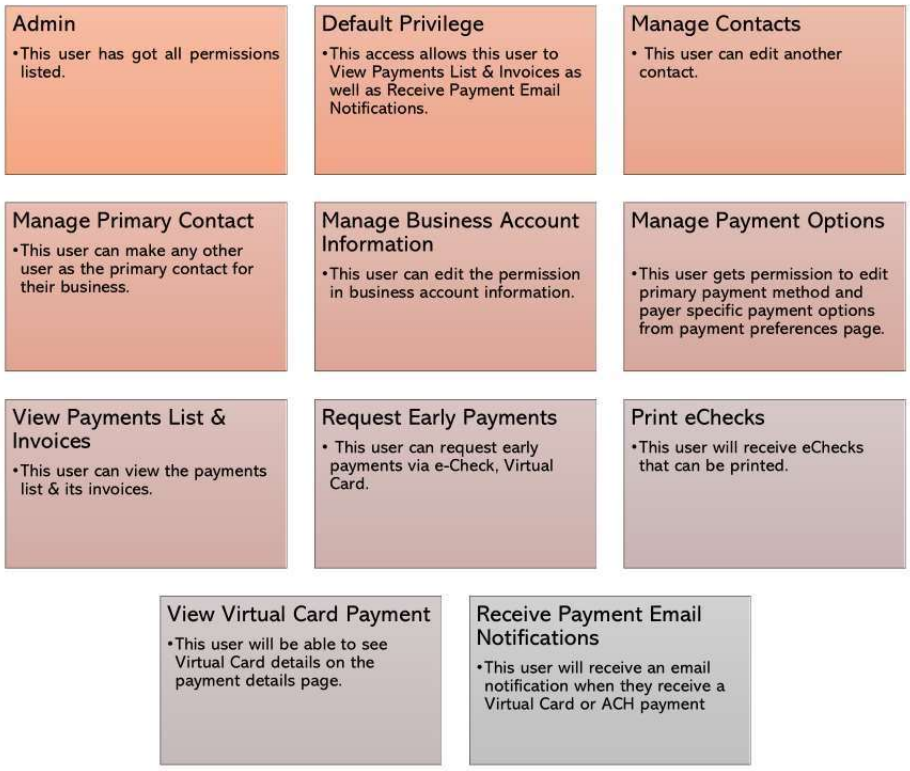



*Figure 39*

### *How to Add New Contact?*

To add a new user to your company's ECHOBILT account, click New Contact as shown in Figure 38, then you will be taken to Add New Contact screen (Figure 40).

On this screen you will be asked to fill in the required details of the user you want to add.

You will need the following information:

- First name
- Last Name
- Email
- Primary Phone – Used for multi-factor identification via Text or Call
- Secondary Phone – Optional

Once the required information is entered, you will select the level of account access for the new user. You can select as many privileges as you want to assign the new user. Once the inputs are filled in, click on Save.

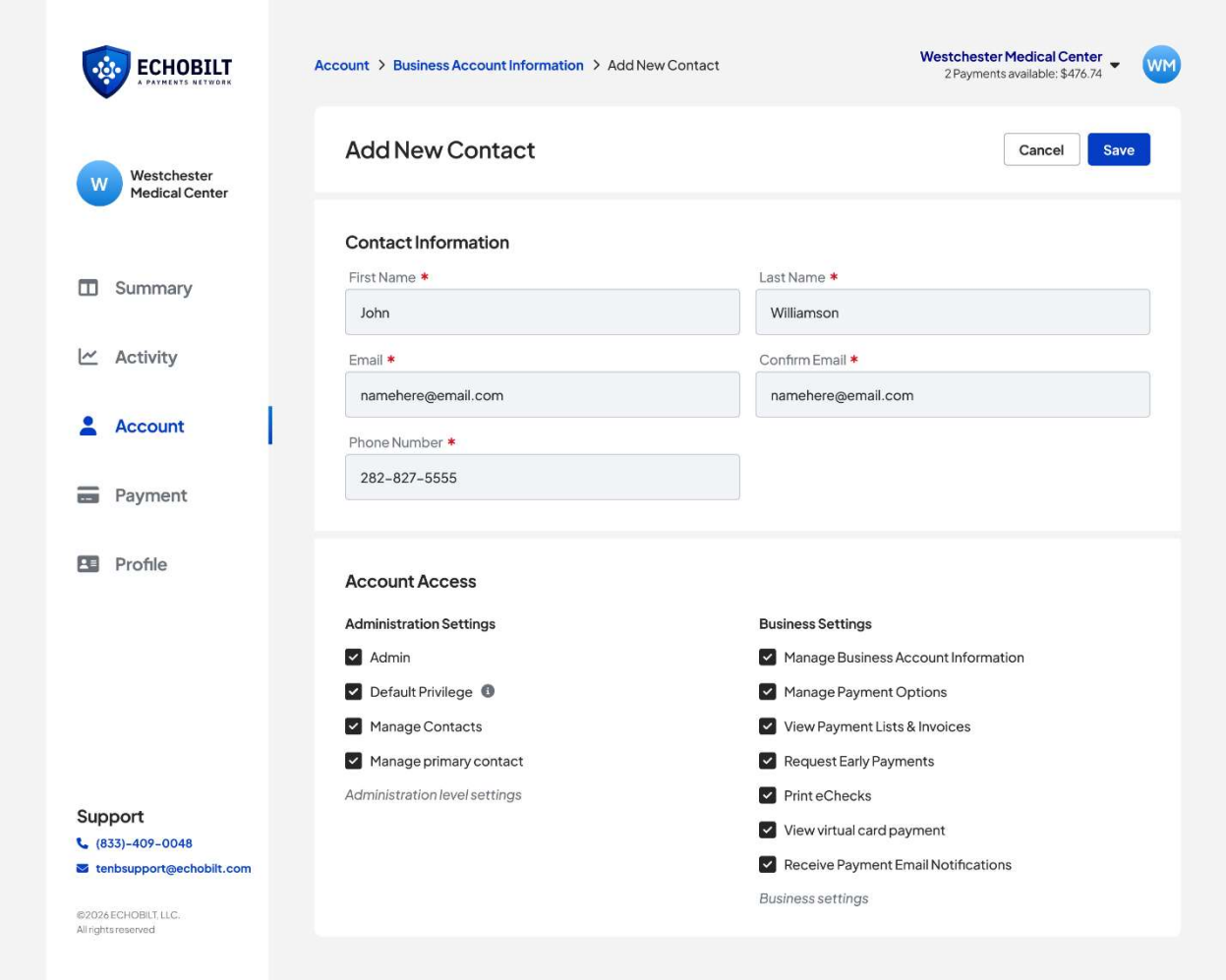



*Figure 40*

On clicking Save:

- ECHOBILT sends an email with the activation link to the new user's registered email ID. This link will remain valid for 60 minutes.
- When the new user clicks the activation link, they are taken to a new screen to set up their ECHOBILT account access. This requires a password to be created.
- On successful completion of ECHOBILT account set up, the new user will be able to login to their company's ECHOBILT portal and can manage the account with respect to the access given.

**Note:** ONLY Admins are granted access to the Add Contact feature.

You can have the access level changed anytime by contacting your ECHOBILT payee portal administrator.

Admins can edit the access level of a user by clicking Edit next to the user's name, making the applicable changes and clicking Save. Similarly, a user can be deleted by clicking Delete either at the Additional Contact Information (Figure 38) or in the Edit Contact Screen (Figure 42).

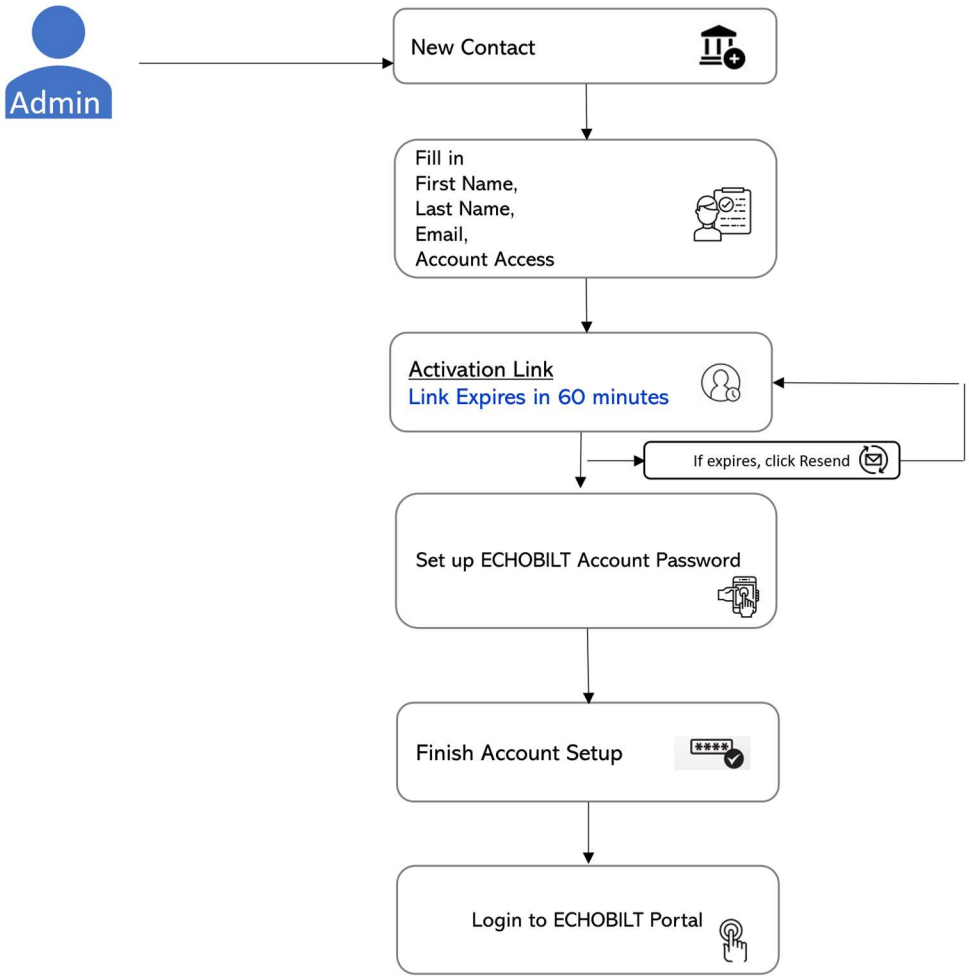



*Figure 41*

**Note:** If the activation link is not used within 60 minutes and expires, the user will have the opportunity to request a new activation link.

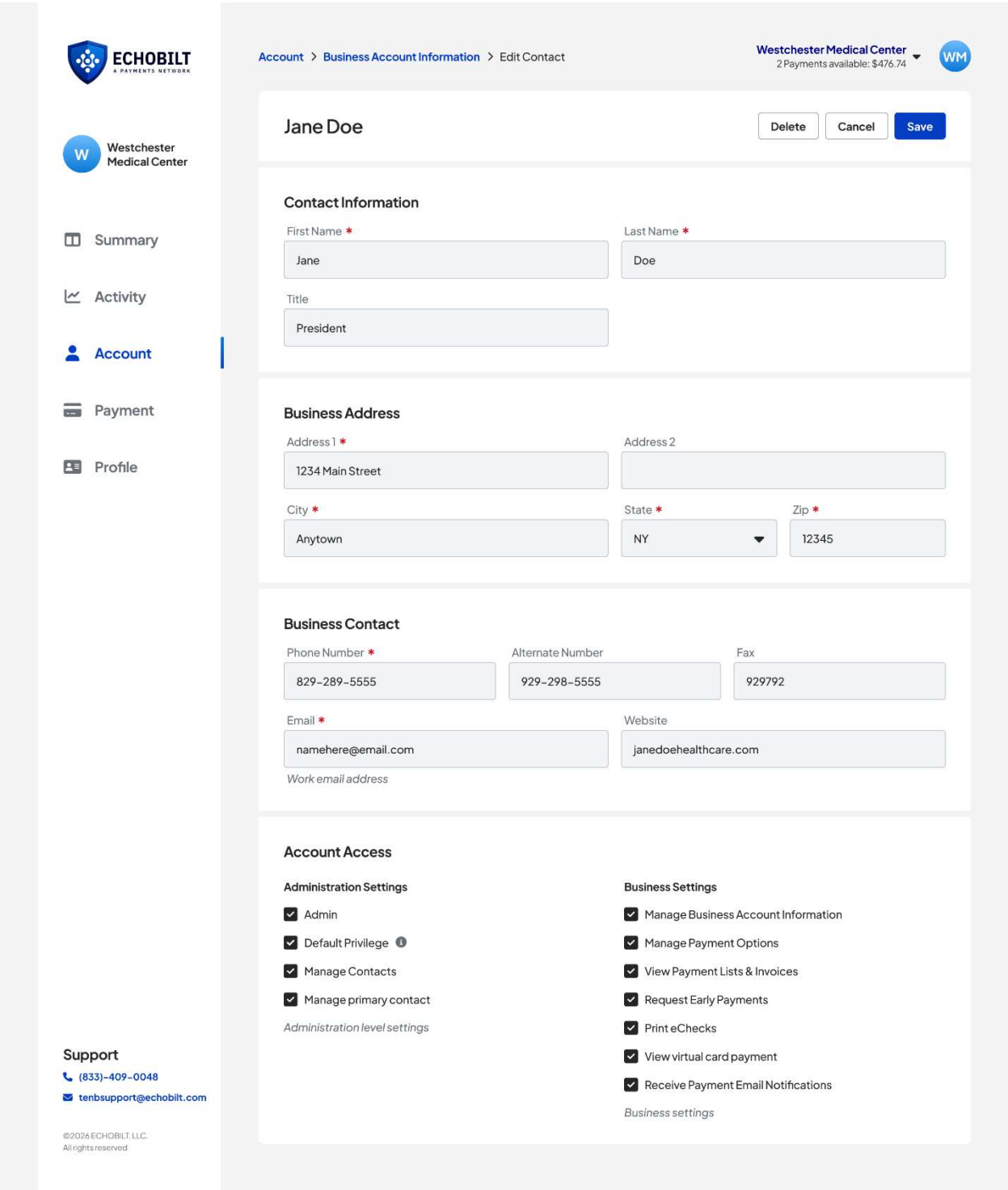

ECHOBILT
A PAYMENTS NETWORK
Account > Business Account Information > Edit Contact
Westchester Medical Center
2 Payments available: $476.74
WM
W
Westchester Medical Center
Summary
Activity
Account
Payment
Profile
Jane Doe
Delete
Cancel
Save
Contact Information
First Name *
Jane
Last Name *
Doe
Title
President
Business Address
Address 1 *
1234 Main Street
Address 2
City *
Anytown
State *
NY
Zip *
12345
Business Contact
Phone Number *
829-289-5555
Alternate Number
929-298-5555
Fax
929792
Email *
namehere@email.com
Website
janedoehealthcare.com
Work email address
Account Access
Administration Settings
Admin
Default Privilege
Manage Contacts
Manage primary contact
Administration level settings
Business Settings
Manage Business Account Information
Manage Payment Options
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Request Early Payments
Print eChecks
View virtual card payment
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*Figure 42*

### *Payment Preferences*

This is the section where the user can view the payment method selected for all their payments.

This includes:

- **Primary Payment Preference:** Payment Method for all payers
- **Payer Specific Payment Preference:** Customize your payment method for specific payers.

Users with access to Manage Payment Options can manage the payment modality of all their payers or only specific payers.

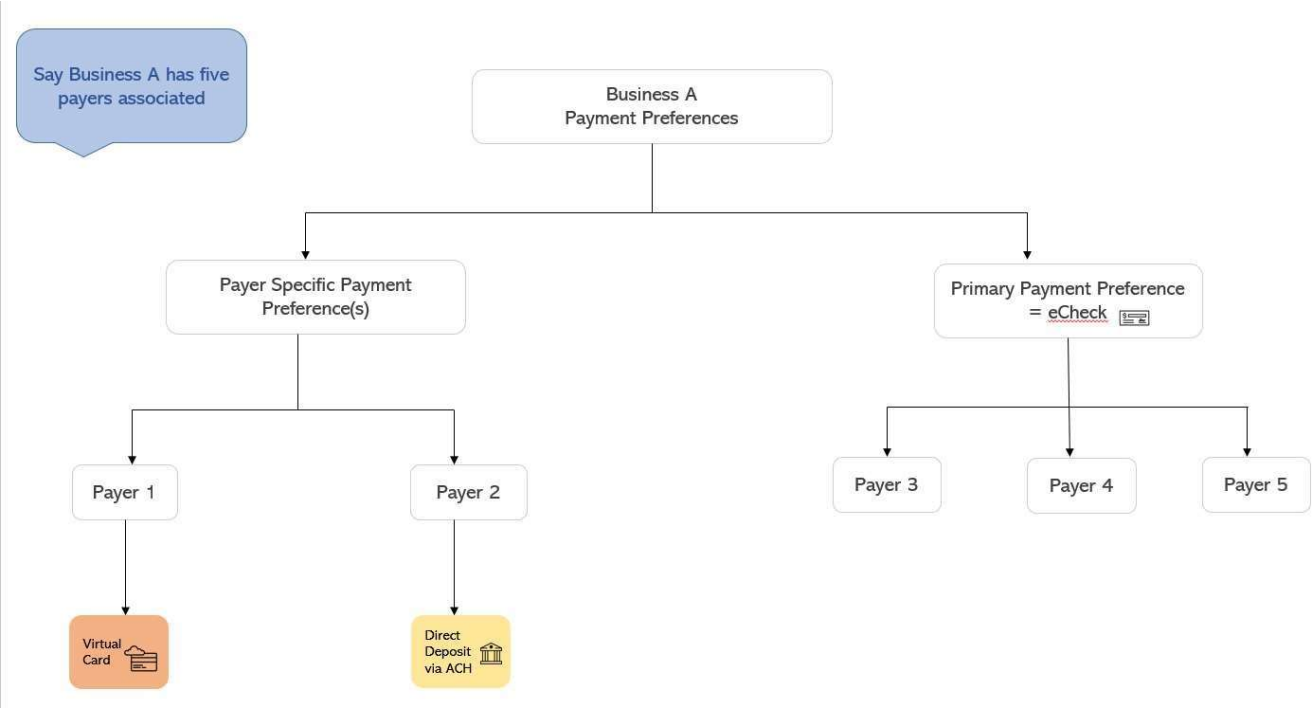



*Figure 43*

### *Primary Payment Method*

You can select the payment method of your choice from the given options (Figure 44) to make that your primary payment method. The payment method selected will become your default payment method i.e., all your payments from all your payers (unless specified in Payer Specific Payment Preferences) will be sent as the selected payment method.

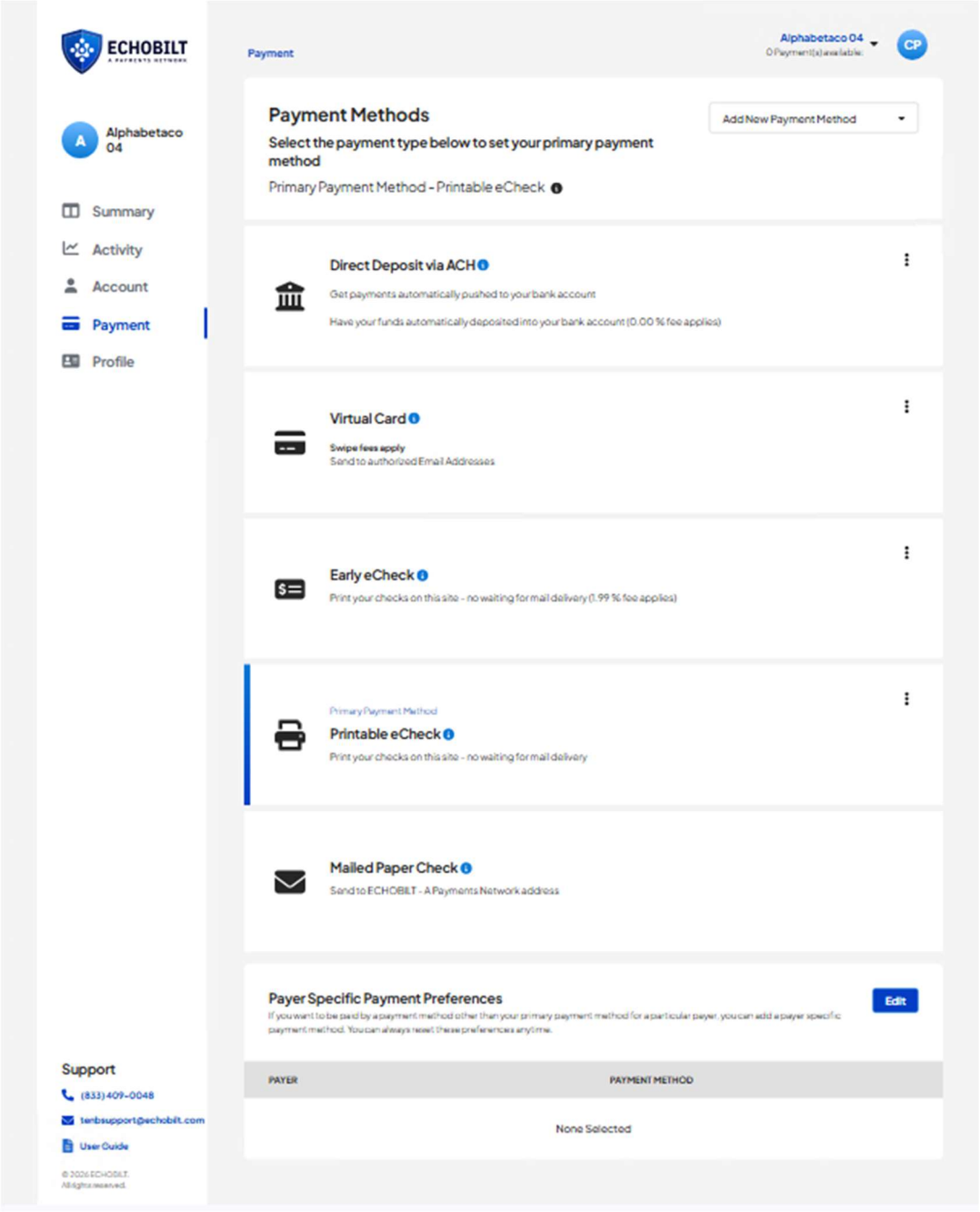



*Figure 44*

How to set your primary payment method?

- Click the three dots placed inside the payment method of your choice. You will be given an option to Make as Primary Payment Method (Figure 45).
    - Direct Deposit via ACH (Can see this option enabled only when a bank account is activated)
    - Virtual Card
    - Early eCheck
    - Printable eCheck
    - Mailed Paper Check
- From the cards available, you can select any **ONE** payment method as your primary payment method.

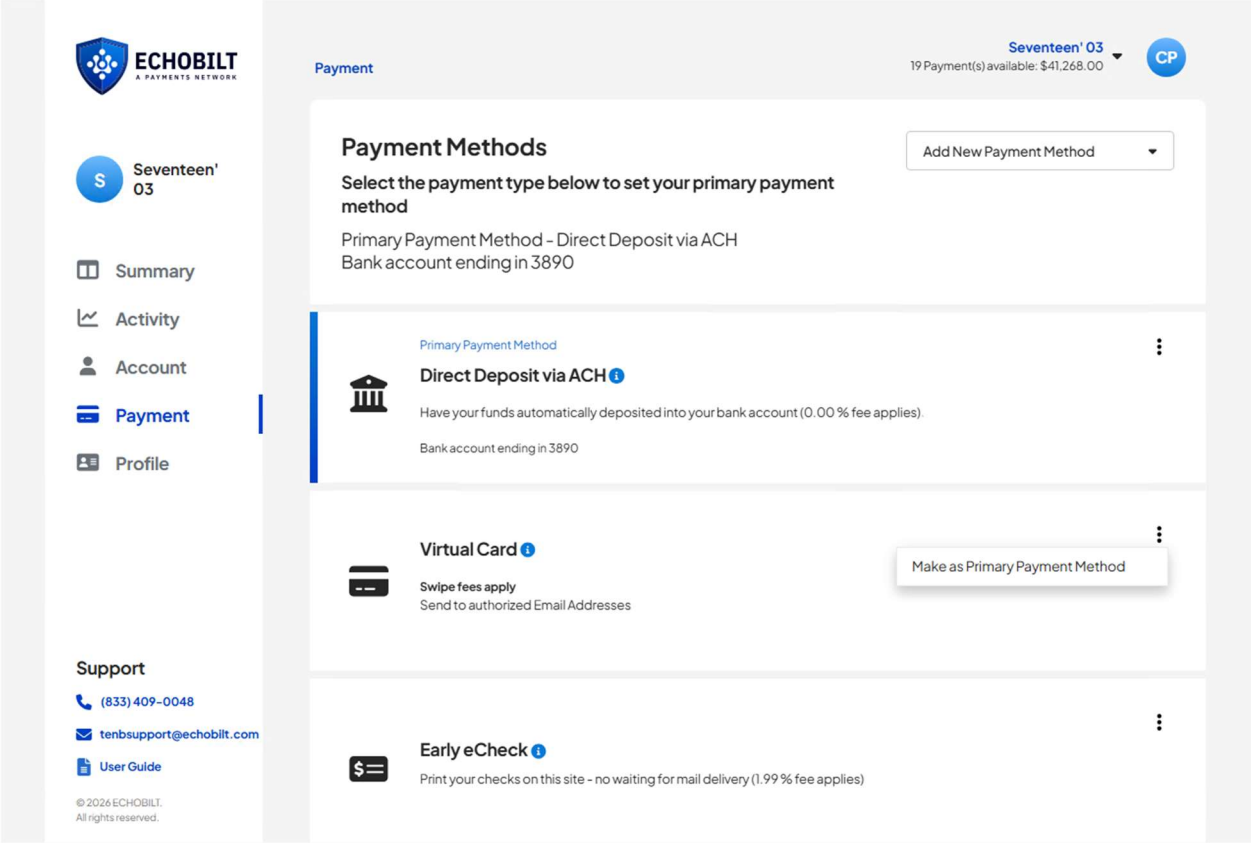



*Figure 45*

**Note:** Early eCheck, Regular Check, Virtual Card can be selected without any preconditions. For Direct Deposit via ACH, there will be some additional steps to collect your bank account details.

*How do I set up a Bank Account?*

Figure 46 outlines the steps you will go through to set up a bank account.

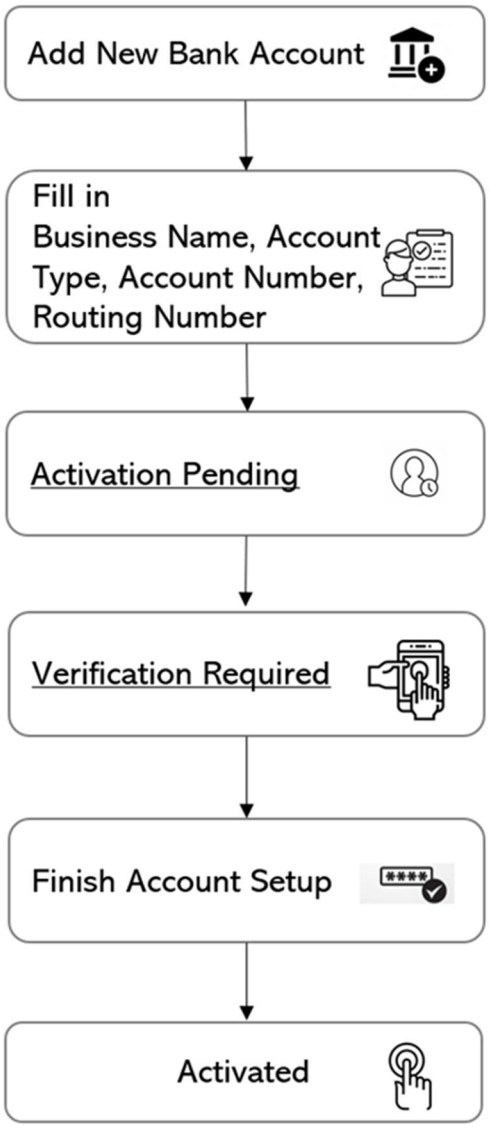



*Figure 46*

- Click Add New Payment Method drop-down (Figure 47). Select “Direct Deposit via ACH”.
- You will be taken to a new screen to collect your bank account information that you would like to link (Figure 48). Please be ready with your Account Number and Routing Number to link your bank account.

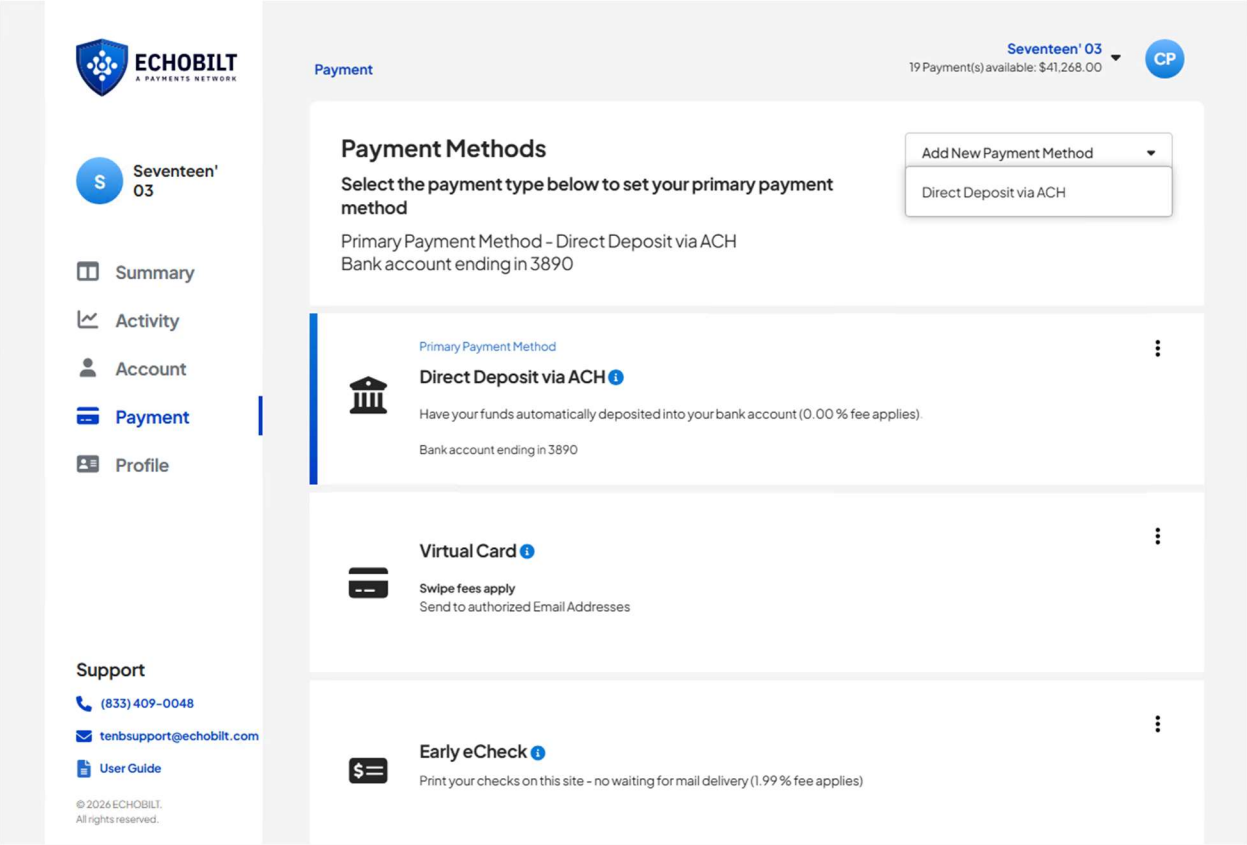

ECHOBILT
A PAYMENTS NETWORK
Payment
Seventeen' 03
19 Payment(s) available: $41,268.00
CP
S
Seventeen' 03
Summary
Activity
Account
Payment
Profile
Payment Methods
Select the payment type below to set your primary payment method
Primary Payment Method - Direct Deposit via ACH
Bank account ending in 3890
Add New Payment Method
Direct Deposit via ACH
Primary Payment Method
Direct Deposit via ACH
Have your funds automatically deposited into your bank account (0.00 % fee applies).
Bank account ending in 3890
Virtual Card
Swipe fees apply
Send to authorized Email Addresses
Early eCheck
Print your checks on this site - no waiting for mail delivery (1.99 % fee applies)
Support
(833) 409-0048
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User Guide
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*Figure 47*

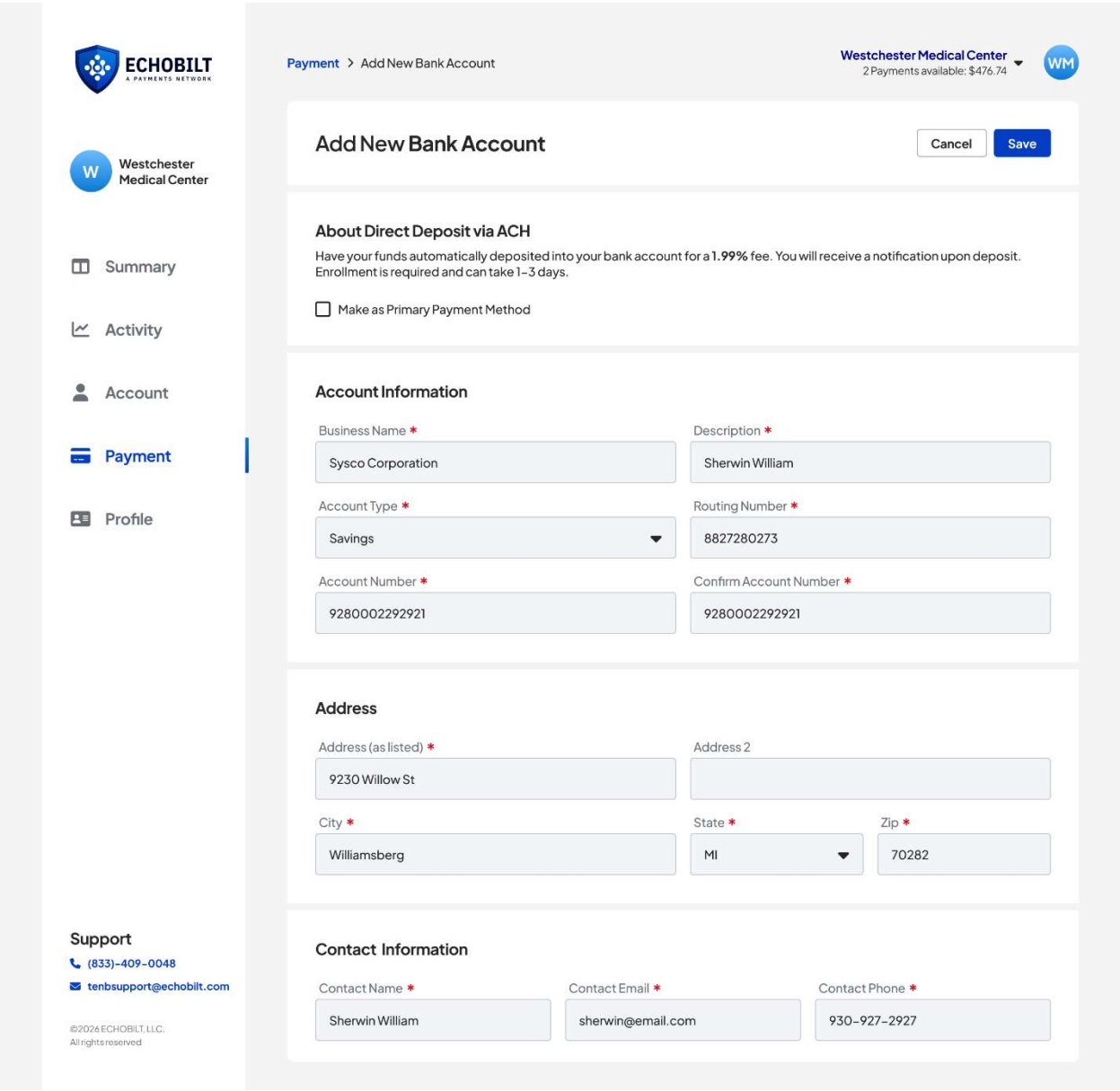

ECHOBILT
A PAYMENTS NETWORK
Payment > Add New Bank Account
Westchester Medical Center
2 Payments available: $476.74
WM
W
Westchester Medical Center
Summary
Activity
Account
Payment
Profile
Add New Bank Account
Cancel
Save
About Direct Deposit via ACH
Have your funds automatically deposited into your bank account for a 1.99% fee. You will receive a notification upon deposit. Enrollment is required and can take 1–3 days.
Make as Primary Payment Method
Account Information
Business Name *
Sysco Corporation
Description *
Sherwin William
Account Type *
Savings
Routing Number *
8827280273
Account Number *
9280002292921
Confirm Account Number *
9280002292921
Address
Address (as listed) *
9230 Willow St
Address 2
City *
Williamsberg
State *
MI
Zip *
70282
Contact Information
Contact Name *
Sherwin William
Contact Email *
sherwin@email.com
Contact Phone *
930-927-2927
Support
(833)-409-0048
tenbsupport@echobilt.com
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*Figure 48*

- **<u>Activation Pending</u> (NO ACTION REQUIRED):** This message is displayed in the Payment tab next to your bank account. (Figure 49)
    - This status indicates your bank account information is being verified. This process can take 1-3 business days to complete.
    - After the bank account information has been verified, a small deposit will be made to that account.
    - Once the deposit is successfully made, this link will display as Verification Required.

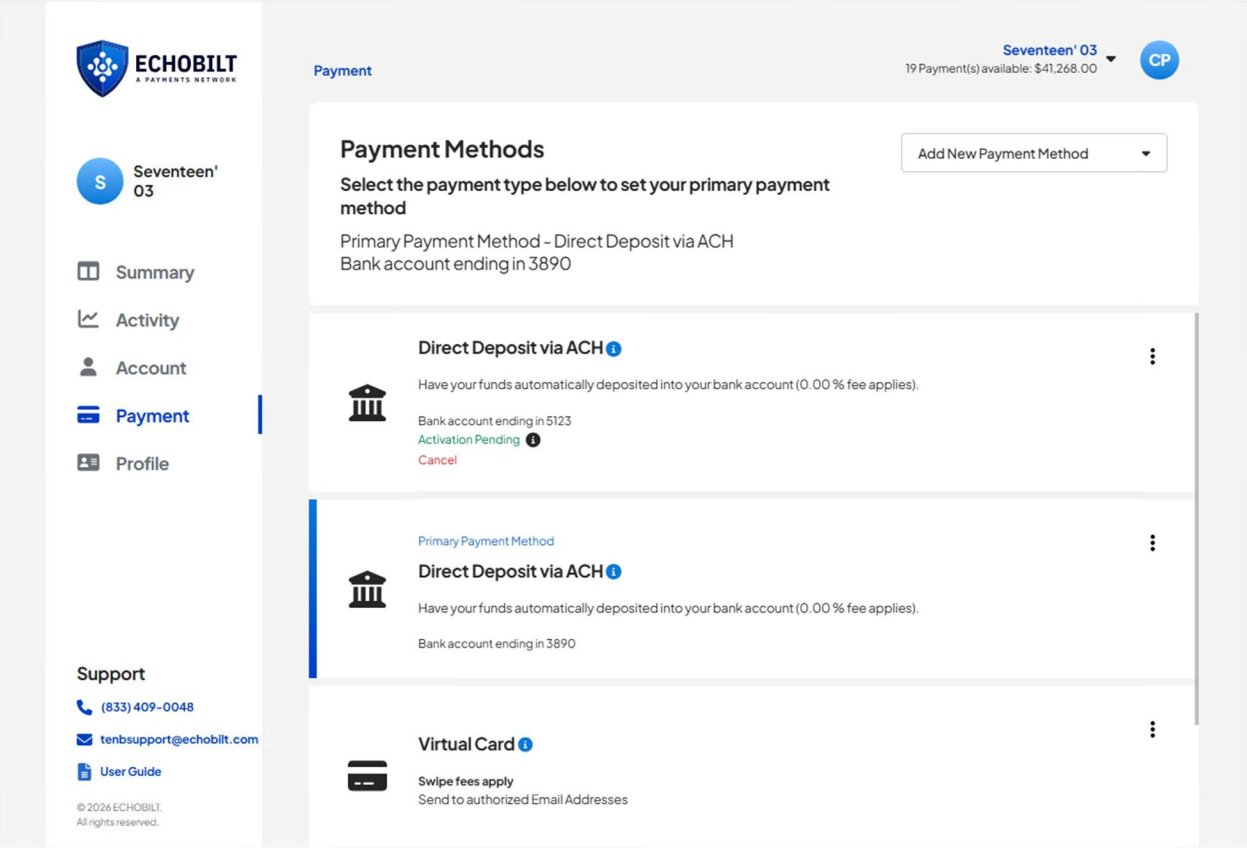



*Figure 49*

**Note:** To make switching between linked bank accounts easier, each bank account will have its own associated tile for Direct Deposit via ACH. The last 4 digits of the account number are listed on each tile.

- **Verification Required (ACTION REQUIRED):** On clicking the hyperlink Verification Required, you will be asked to enter the amount of the deposit made to your bank account to finish the verification process. (Figure 51).

If for any reason you do not want to proceed with linking this bank account, you may opt out by clicking Cancel next to the status displayed inside the card (Figure 50).

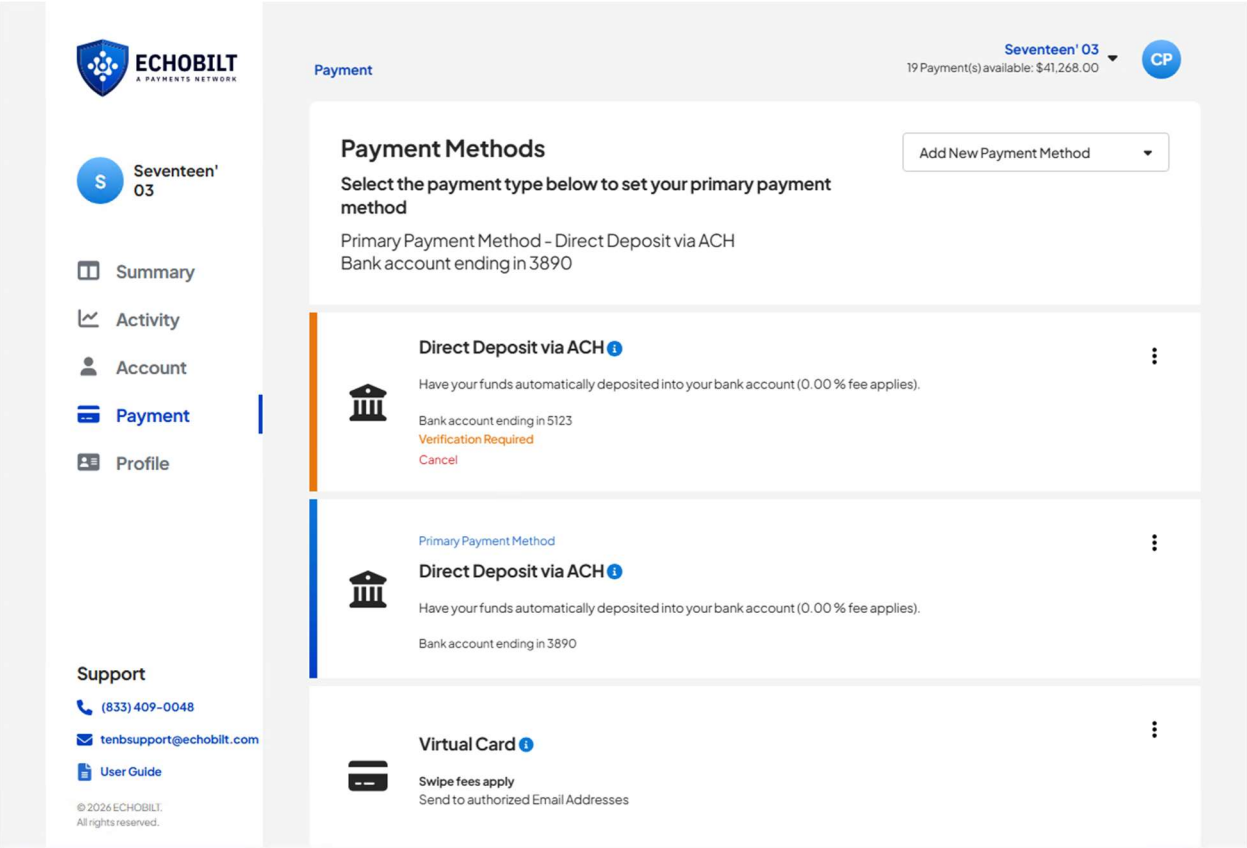



*Figure 50*

**Note:** To make switching between linked bank accounts easier, each bank account will have its own associated tile for Direct Deposit via ACH. The last 4 digits of the account number are listed on each tile.

- **Finish Account Setup:** On successfully completing the verification process by clicking on Finish Account Setup and then Activate, this bank account will be activated and becomes your primary payment preference (Figure 51)

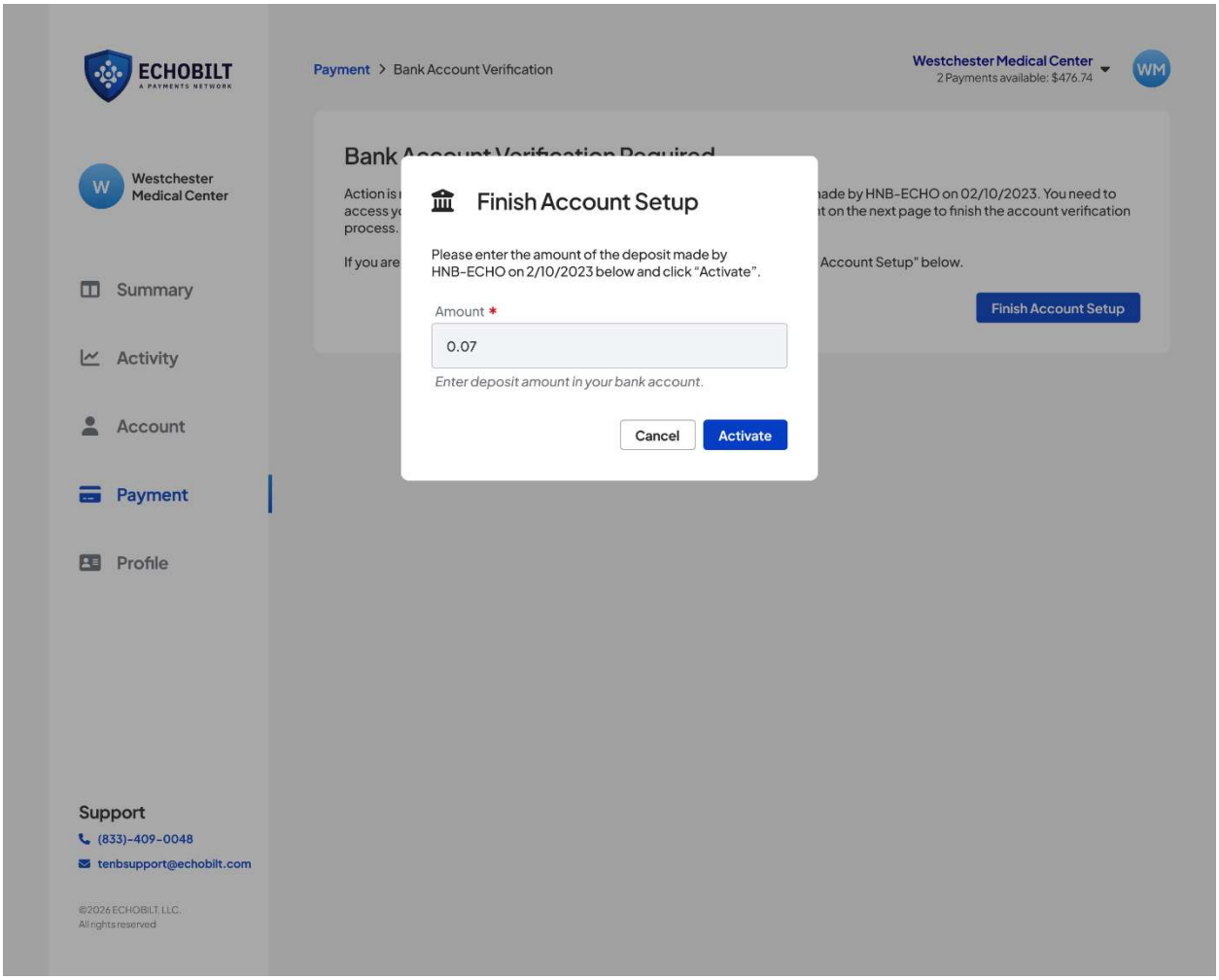



*Figure 51*

**Note:**

- To set Direct Deposit via ACH as the preferred payment, enrollment is required and may take 1-3 business days.
- Once you activate your bank account, it will automatically become your primary payment method.
- Users can have multiple bank accounts linked, however **only one account can be enabled at a time**.
- Users will always have the leverage to switch between different activated accounts. Account activation is required only once. Bank accounts can be switched anytime without any waiting time.
- At any point if you don't want to have a bank account linked, you can always delete it by clicking on the three dots placed inside the card next to that bank account, then clicking Delete Payment Method.

*Payer Specific Payment Preference*

This section allows you to set your payment preference for a specific payer or group of payers.

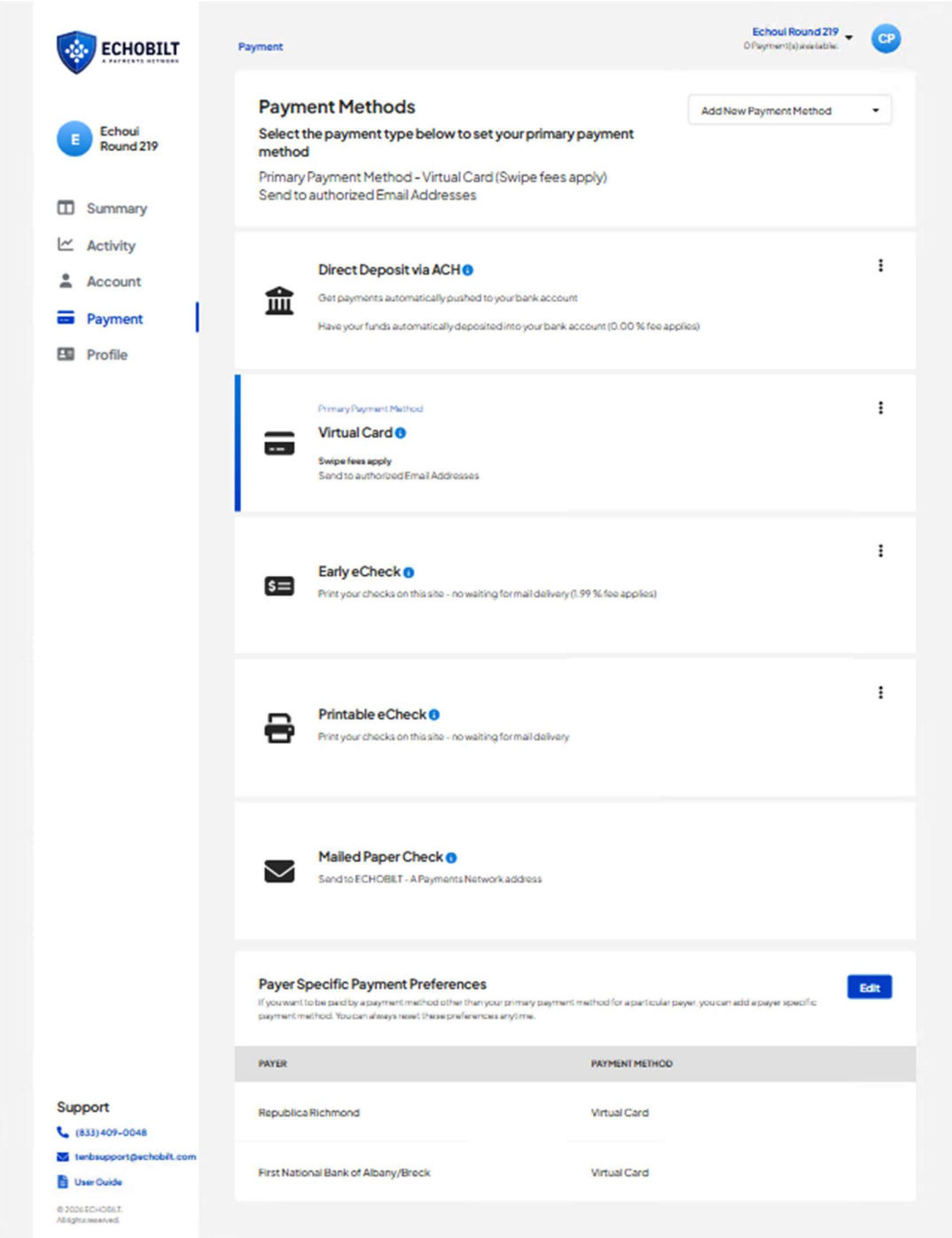



*Figure 52*

- If you would like to manage your payment modality for a specific payer or a group of payers, click Edit next to Payer Specific Payment Preferences (Figure 52)
- This directs you to a new screen (Figure 53), where you can make the payment preferences for one payer or a group of payers.

**Set Payer Specific Payment Preference for ONE Payer:** Click drop-down menu under Payment Method (Figure 53). Select the payment method of your choice and click Save.

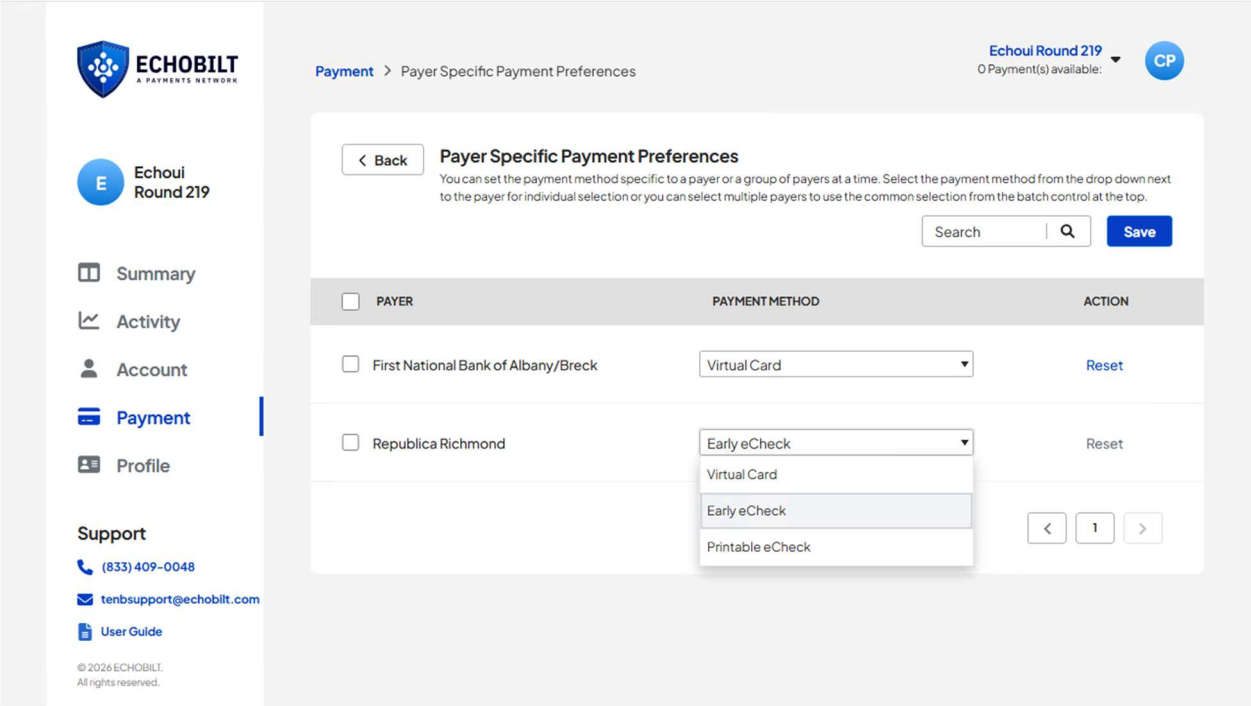



*Figure 53*

There are NO limitations on the number of payers that have a specific payment preference.

For instance,

- Payer A, B can have the payment modality as Virtual Card
- Payer C, D can have the payment modality as Printable eCheck
- Payer E can have the payment modality as Direct Deposit via ACH (if activated)

**Note:** Direct Deposit via ACH will only be enabled in this section when there is an active account enabled.

**Set Payer Specific Payment Preference for Group of Payers:** Select the group of payers by clicking on the check box in the left side, then click the drop-down menu at the top of the screen to select the preferred payment method. (Figure 54).

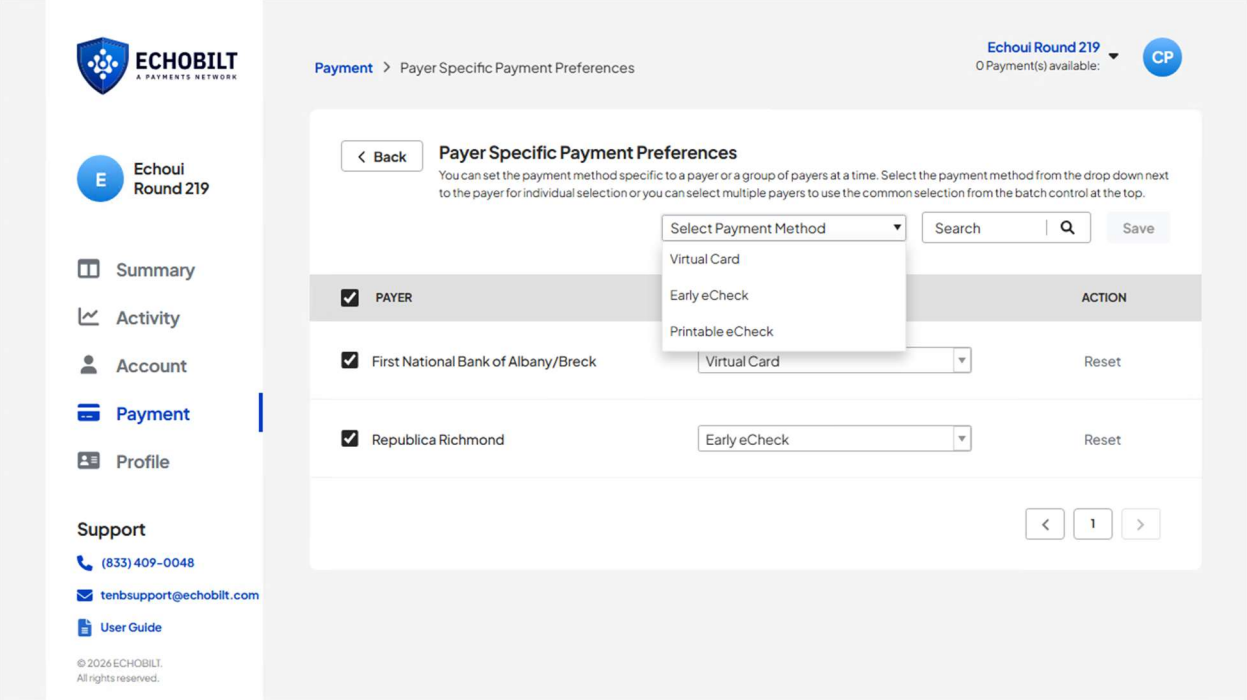



*Figure 54*

- If there are multiple bank accounts linked, there can only be ONE bank account enabled at a time.
- A bank account that has been set as the primary payment method can be the account that you can use in the payer specific payment method.

**Search:** You can search for a specific payer by using the Search input field as shown in Figure 54.

You can use the Payment tab to change or reset a payer specific preference.

## My Profile

This section helps you to manage your details such as your Contact Information, Address, and Account Information (Figure 55).

### *Update Profile*

You can have this section updated at any time by clicking Save Changes.

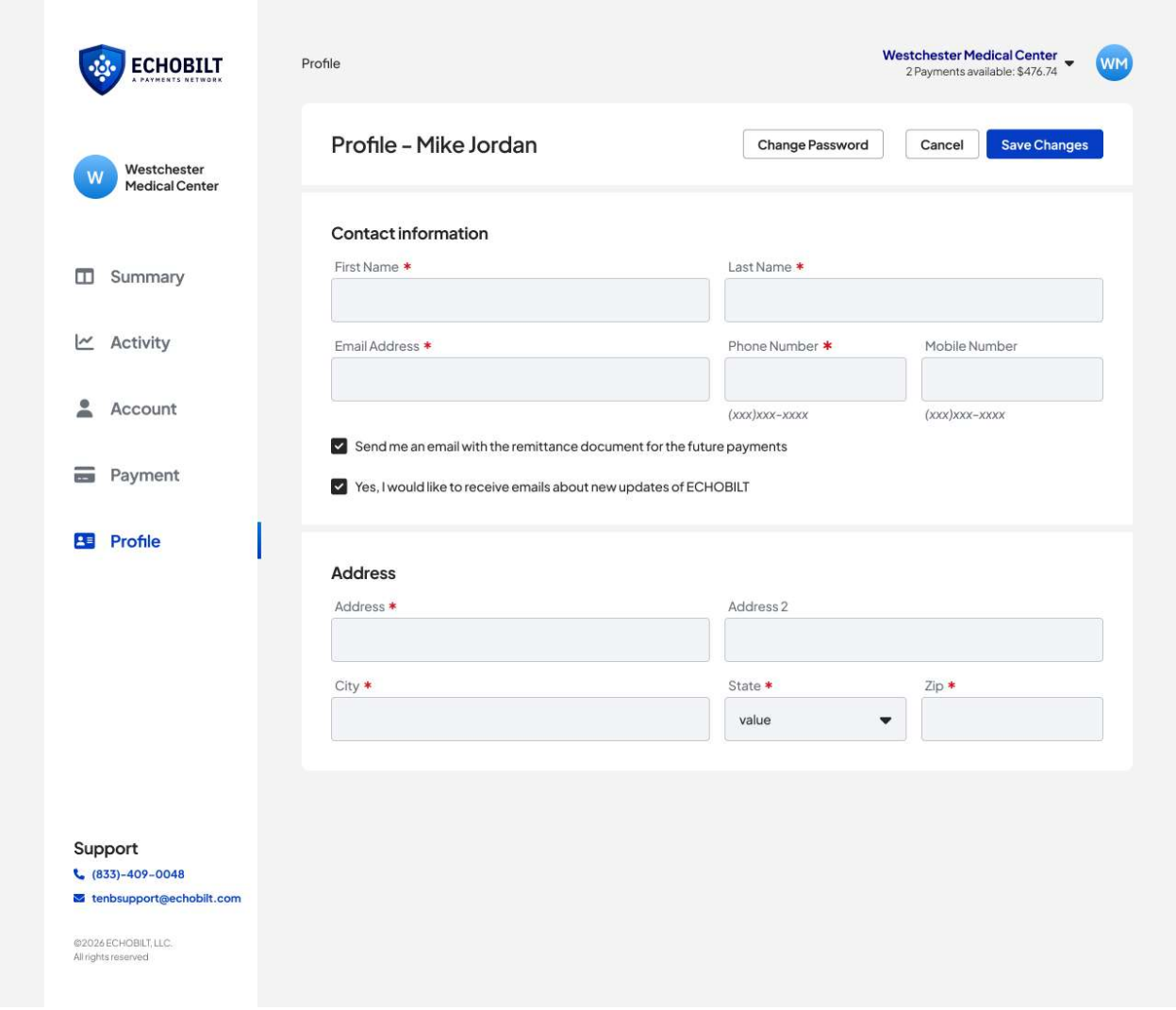



*Figure 55*

### *Receive Remittance Documents by Email*

The first checkbox option (Figure 55) is enabled by default. When it is enabled, you will receive remittance documents of all future payments emailed to your associated email address. The documents will be in PDF format.

### *Change Password*

You can change your ECHOBILT account password by clicking on Change Password. This will direct the user to a new screen (Figure 56) to authenticate and set the new password.

We recommend having your password changed at regular intervals to keep your account secure.

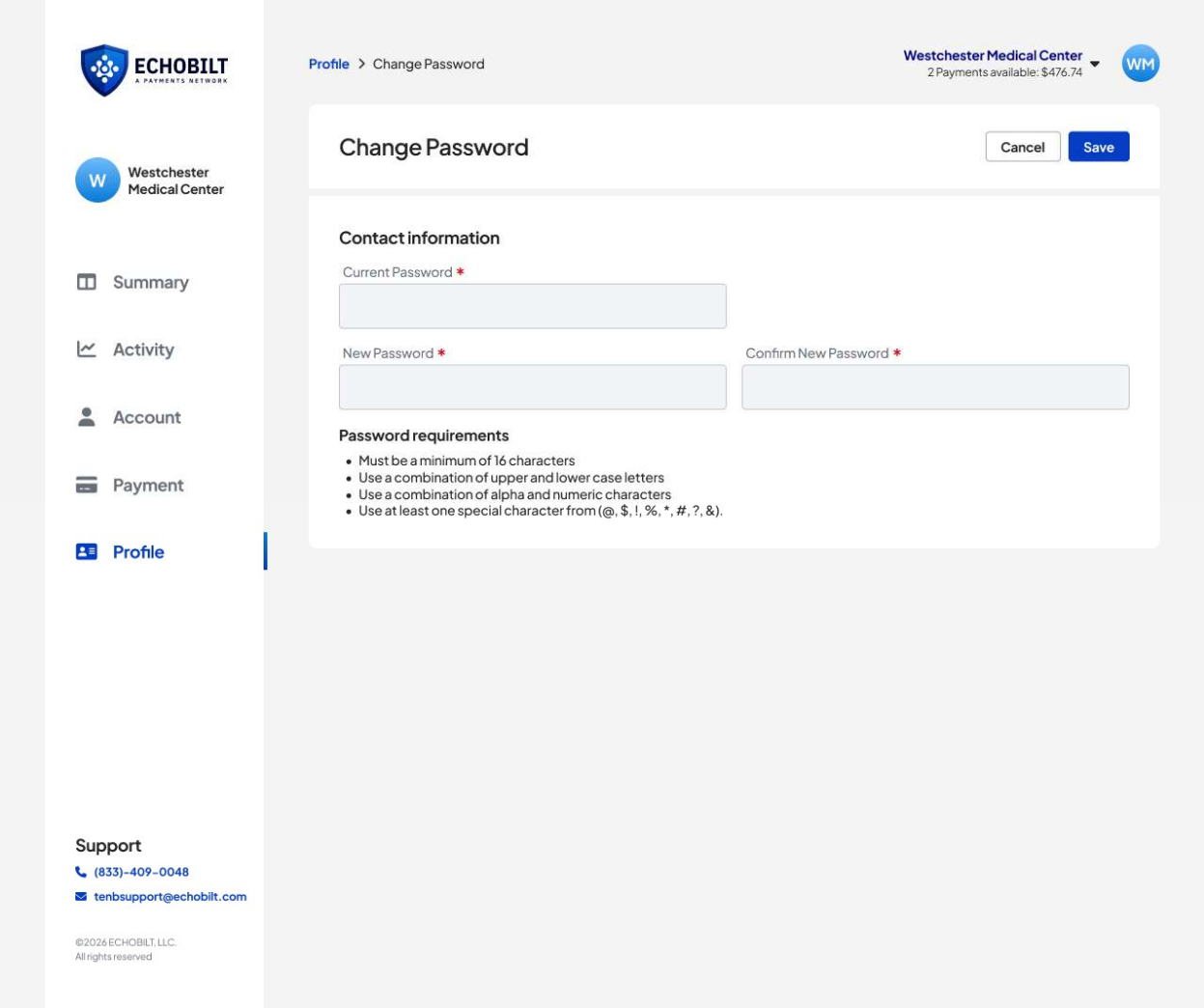



*Figure 56*

## Logout

It is recommended to safely log out from your ECHOBILT user account by clicking on Logout under your initials located at top right of the screen. This option is available on all screens.

## Forgot Password

If you have forgotten your ECHOBILT account password, you can reset your password to gain access.

- Click the “Forgot Password” link from the login screen of the ECHOBILT payee portal (Figure 57)

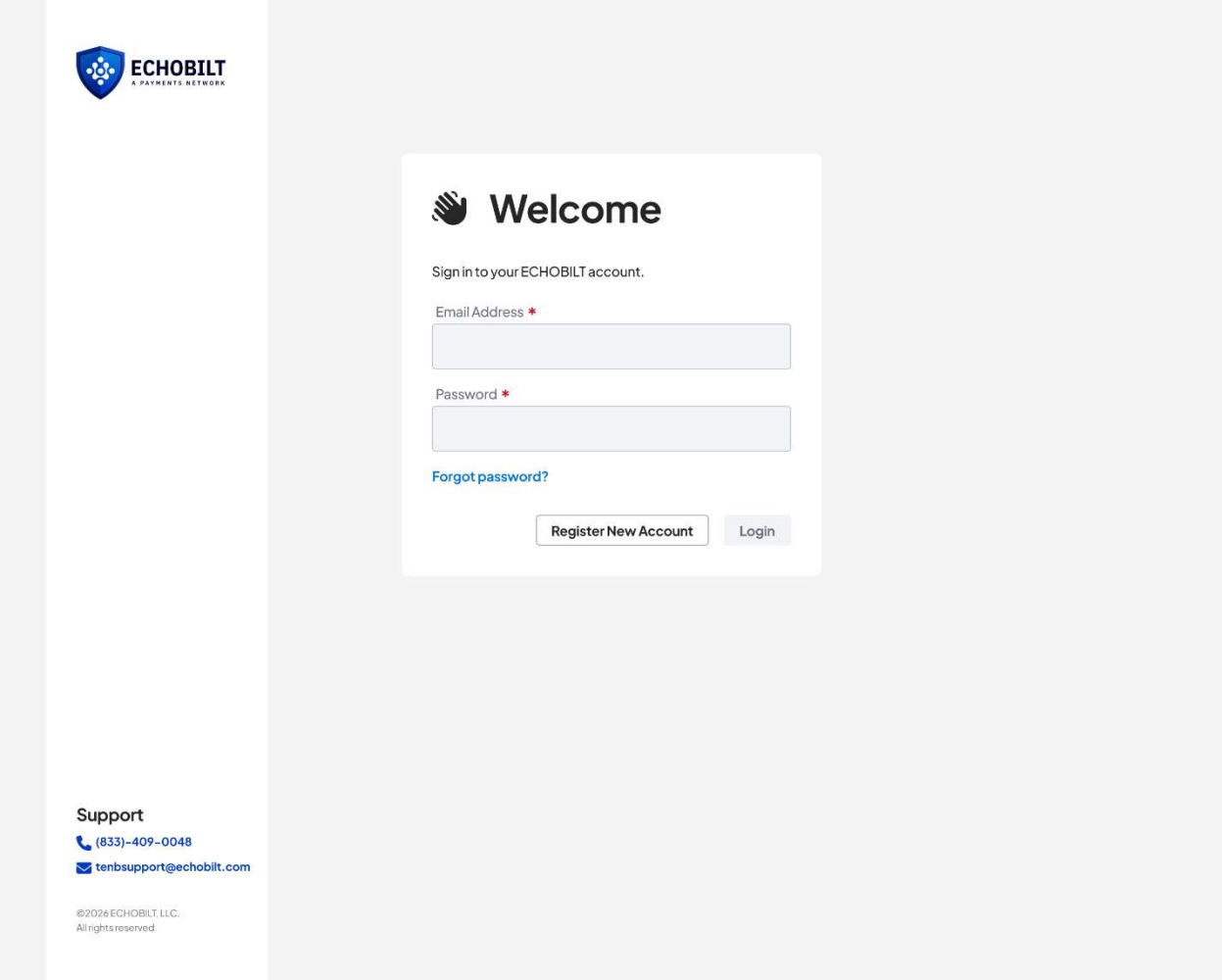



*Figure 57*

- You will be taken to a screen (Figure 58). Enter your email that is registered with ECHOBILT.

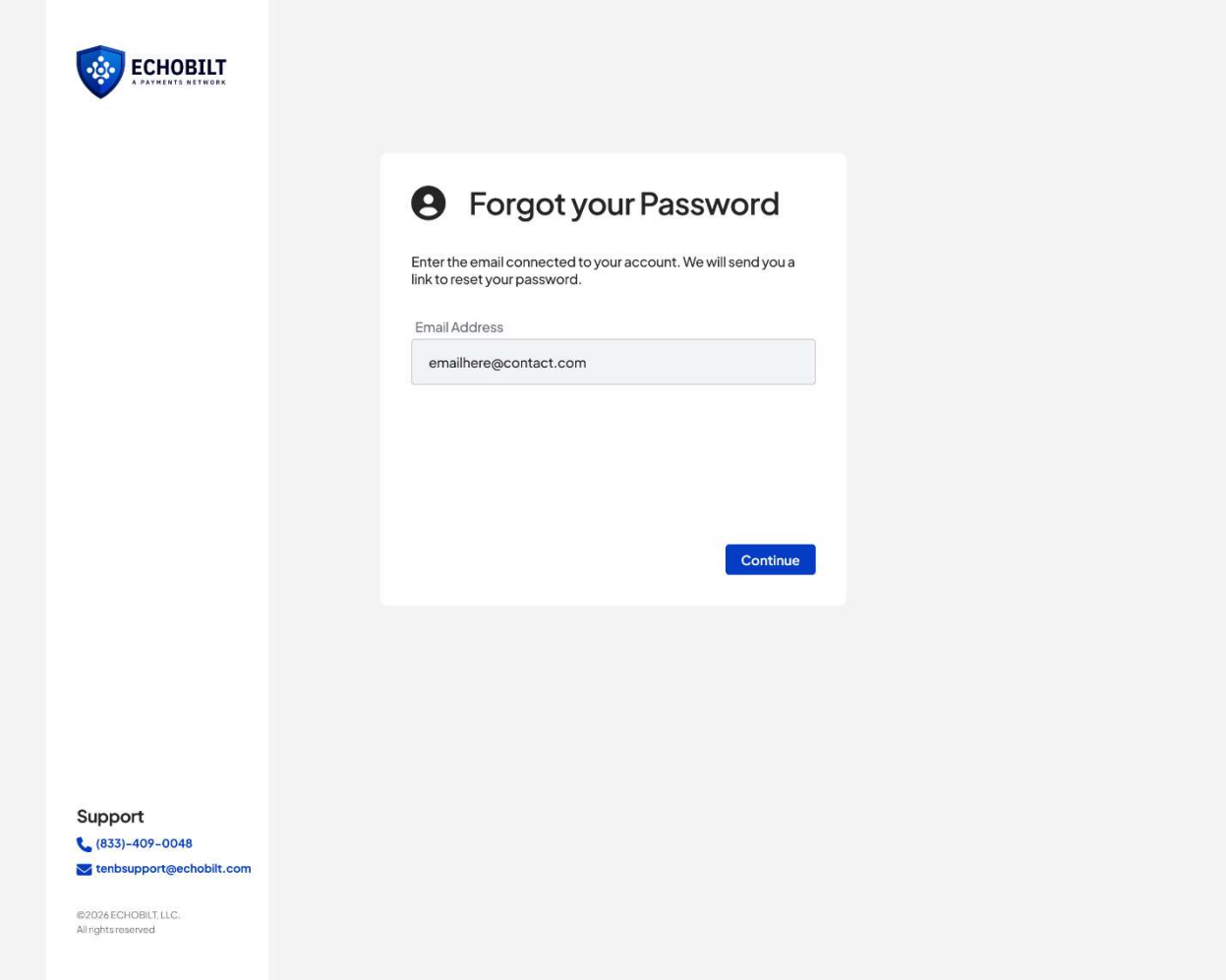



*Figure 58*

On submitting the email address you registered with ECHOBILT, a link to reset your password will be sent (Figure 59).

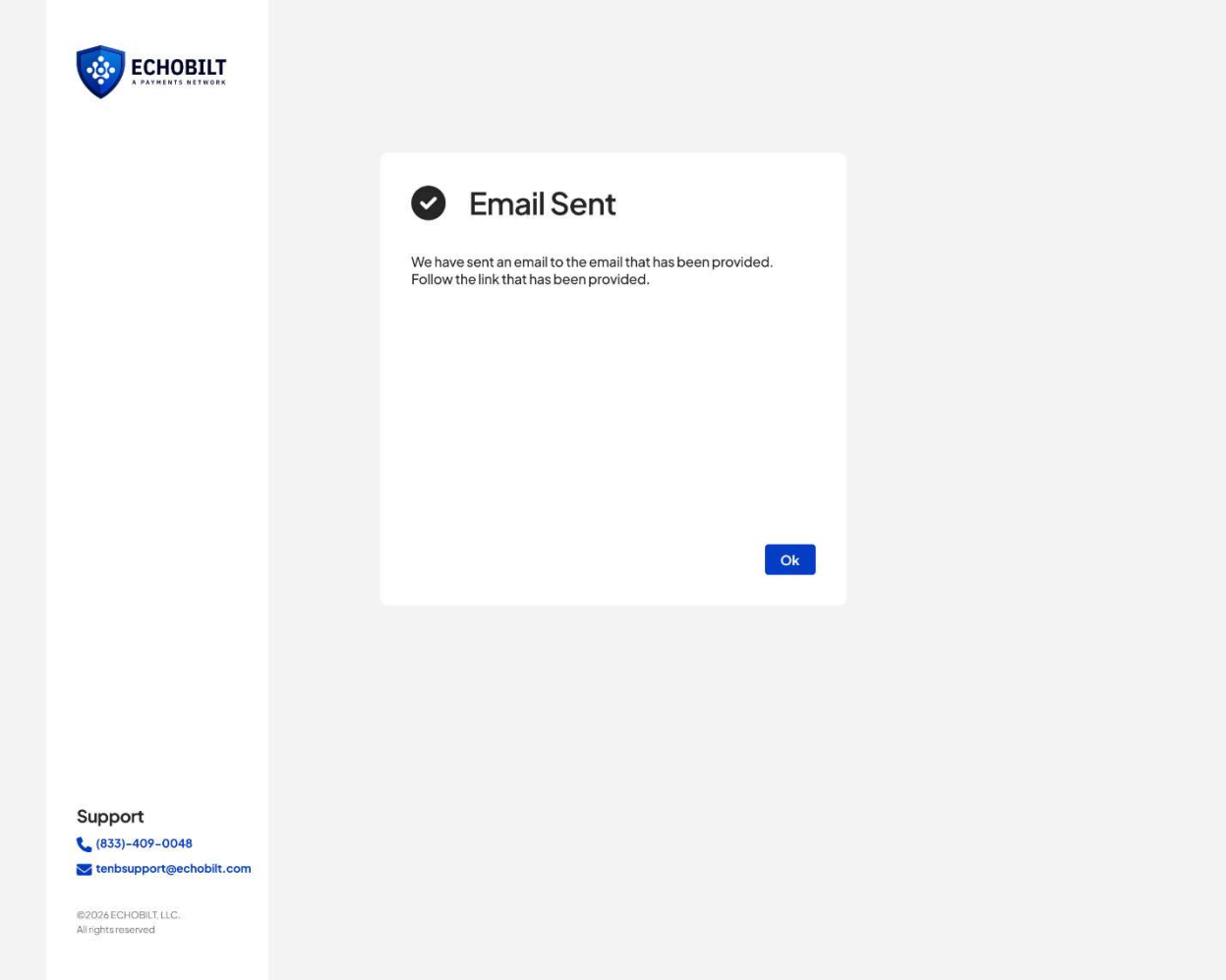



*Figure 59*

By clicking the link sent to your registered email address, you will have the privilege to reset your password. Enter your new password, meeting the below requirements:

*Minimum of 16 characters, combination of upper- & lower-case letters, alpha & numeric characters. Use at least one special character from @, $, %, *, #, & and then click on Save.*

On successfully meeting the password requirements, your new password will be activated, and you can use your new credentials to log in to your company's ECHOBILT account.

# Manage Multiple Business Accounts

Do you own multiple business accounts and would like to manage all their payments online?

You can use the same credentials (email ID & password) to manage multiple business accounts through our ECHOBILT payee portal.

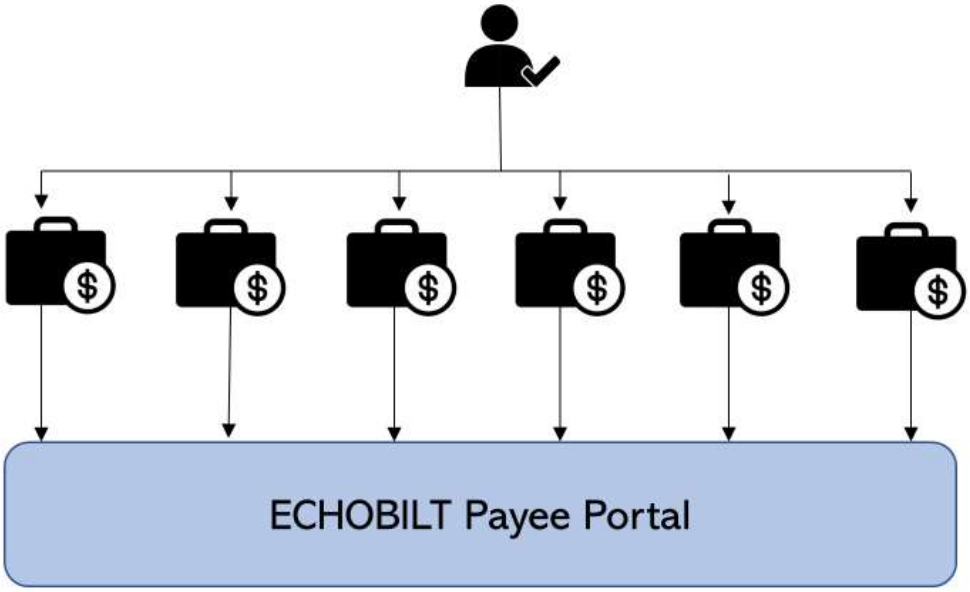



*Figure 60*

There is no limitation on the number of payee accounts a user account can hold within the ECHOBILT payee portal.

## How to enroll a second business account

If you are already an existing ECHOBILT user and want to register another business with ECHOBILT, you can follow the enrollment process as described in Overview of ECHOBILT Portals.

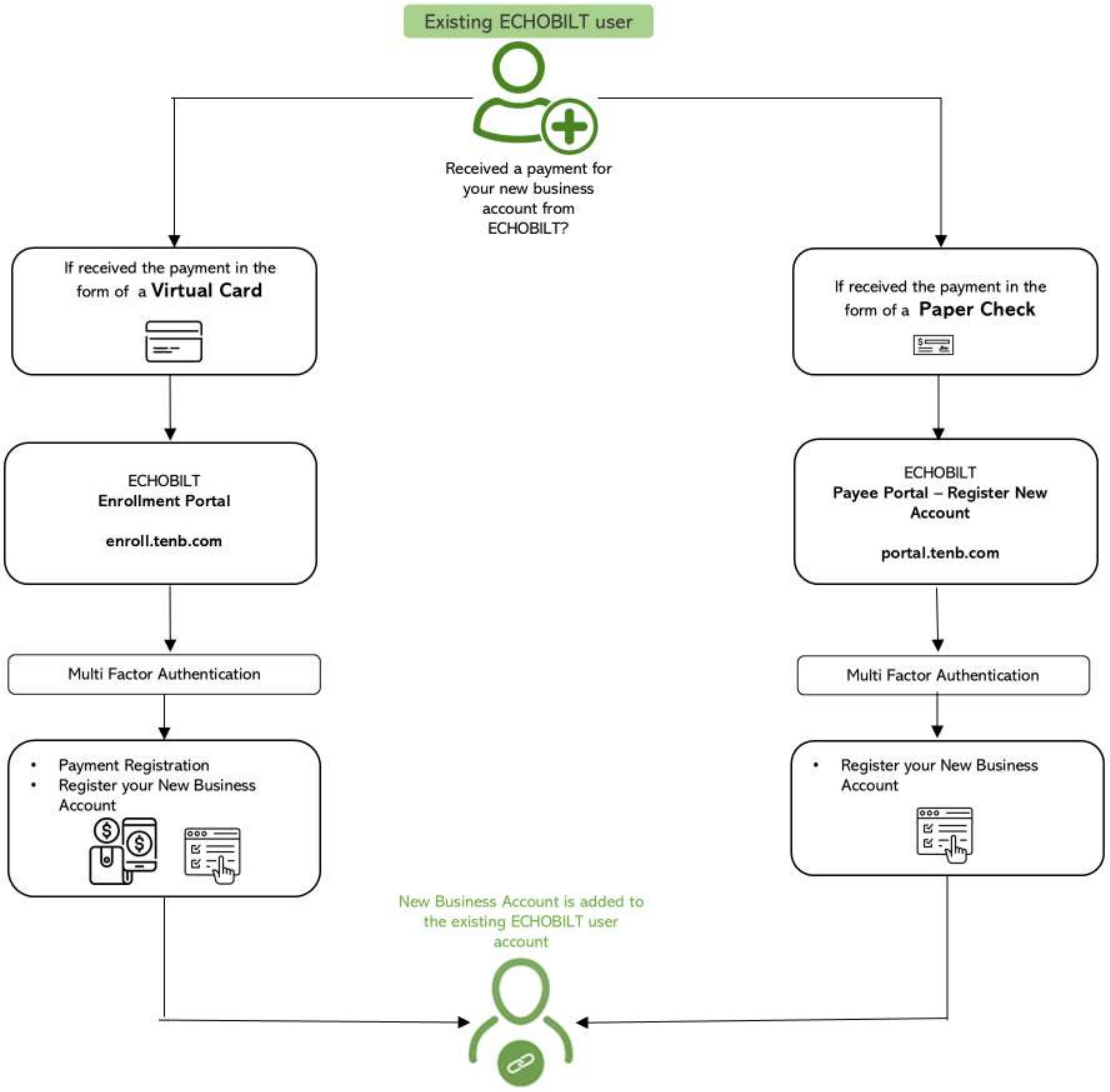



*Figure 61*

## Selecting the Business Account on Log-in

If you are an ECHOBILT user managing multiple business accounts, once you log in to your ECHOBILT payee portal you will be given the option to choose the Business Account you want to use.

Select the business account from the cards listed and click Continue.

You can use the page selector at the bottom right to locate the business account you want (Figure 62).

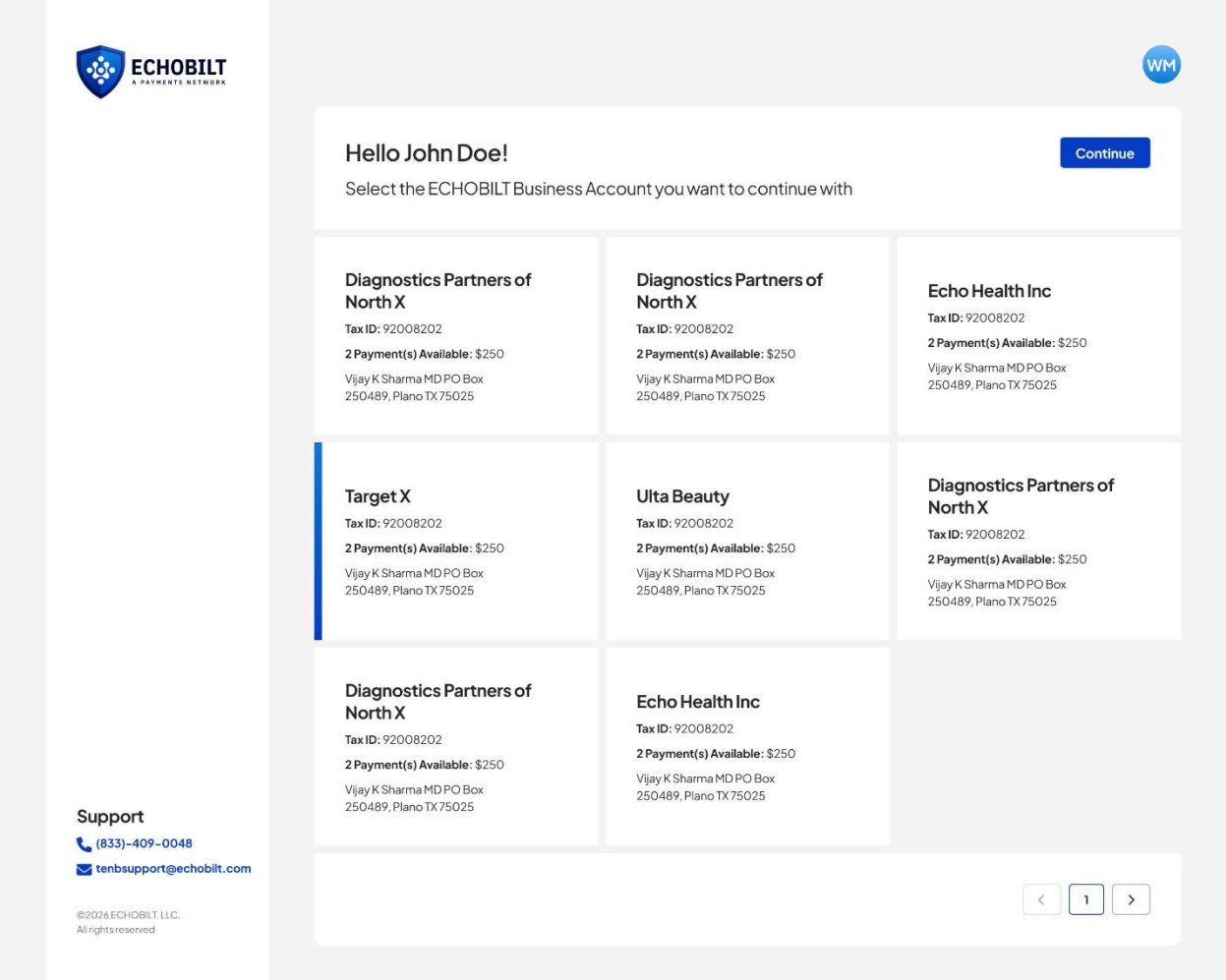



*Figure 62*

## Switching the Business Account after Log-in

Once you select the business account and are on the Summary screen of the ECHOBILT payee portal, you can switch to another business account by clicking on the down arrow at the top right corner of the screen (Figure 63). This option is available on all screens of your ECHOBILT portal.

In the dropdown, you can use the scroll bar to locate the business account of your choice.

You will be able to see the different business accounts that are tied to your ECHOBILT user account along with the number of payments and the amount available (Figure 63).

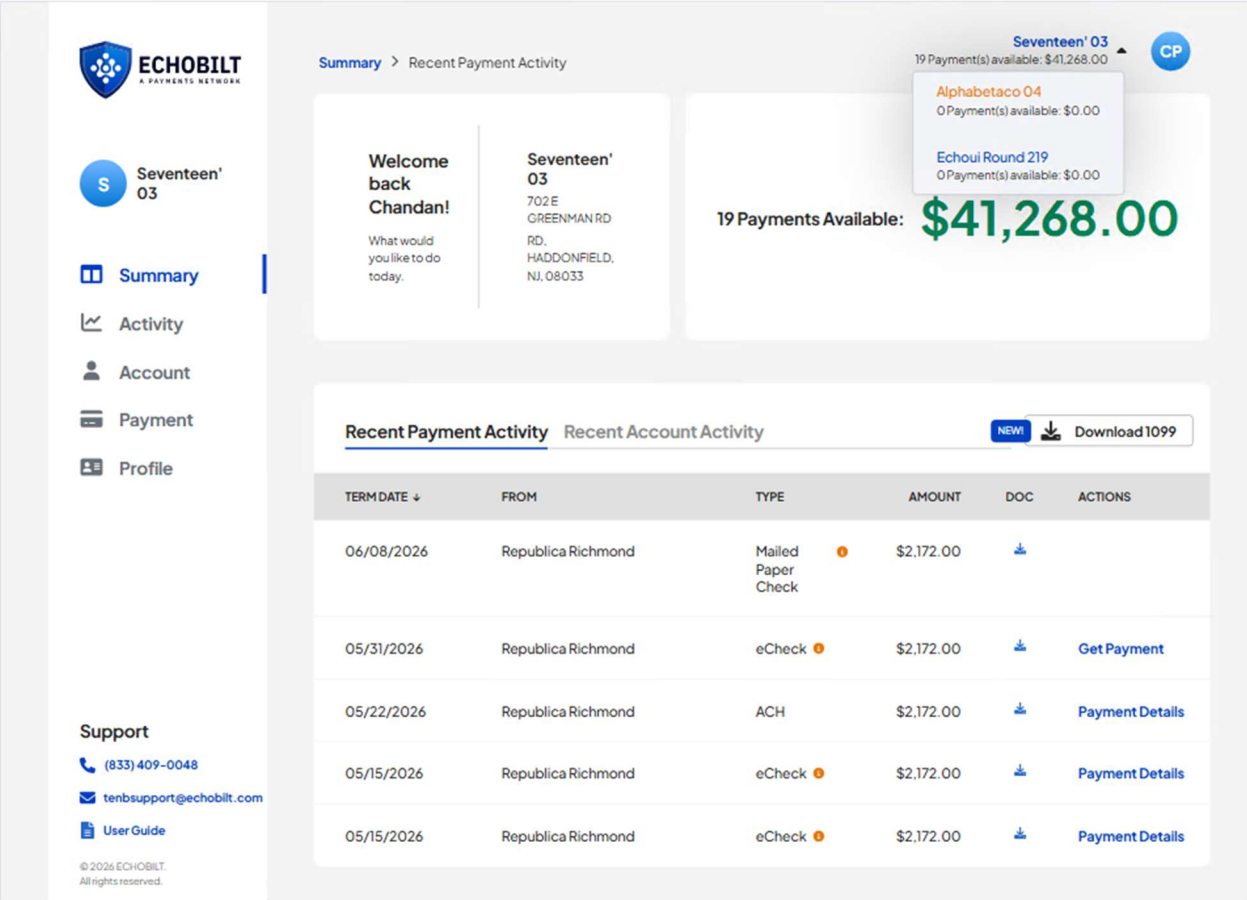



*Figure 63*

# Frequently Asked Questions

## Payments

### *Can I register a new payment method for a payment that is already issued?*

Yes, if you have received a virtual card which is not yet swiped or processed. You can register for your preferred payment method using our ECHOBILT enrollment application.

If you have already accepted the virtual card, then the payment method you select would ONLY apply for your future payments.

If you have received a paper check, then that check cannot be reissued as any other payment method.

### *What are the different payment methods available and how do they work?*

Currently, ECHOBILT offers FIVE payment options.

| | |
|---|---|
| **Virtual Card**<br>Available before due date<br>Electronic delivery<br>Merchant Fee apply | A Virtual card is not a physical plastic card, but rather a single-use, auto-generated string of 16 digits complete with a CVV code that a supplier can enter into their credit card platform the same as they would with any normal credit card. A one-time use credit card number is generated for the exact dollar amount identified on an invoice and is sent to the payee automatically through email or fax. After the payee charges that card number once, it can't be charged again. Virtual cards are great for anyone who wants a fast, secure, and convenient way to be paid. |
| **Bank Transfer**<br>Available before due date<br>Automatic Bank Transfer<br>1.99% Fee | A Bank Transfer payment is when a Supplier is paid for services by having funds directly transferred into their bank account from the Payer's bank account. Enrollment in Bank Transfer payments is not automatic and requires secondary security and fraud prevention checks before enrollment is complete. These secondary checks do make this payment method the most secure though, and it is one of the faster and more convenient ways to receive payments. Note: Due to the secondary screenings needed for enrollment, any current payments you've received will be reissued to you via paper check. All future payments will be delivered via bank transfer. |
| **Early eCheck**<br>Available before due date<br>Electronic delivery<br>1.99% Fee | This has all the benefits of a regular eCheck but has the bonus of being available up to 10 days BEFORE the payment due date! A brand-new option for those that want the speed of electronic payments, but the comfort of physical checks. This payment method uses proprietary technology to deliver printable checks directly to your account – no waiting for postal mail delivery. eChecks don't require any special printer on ink, just print them as you would any other document. Once printed, these checks can be deposited in your bank account just like the normal. This is great for anyone who wants a faster , easier, more cost-effective way of receiving payments, but isn't yet ready to go completely electronic. |
| **Regular eCheck**<br>On due date<br>Electronic delivery<br>Free | A brand-new option for those that want the speed of electronic payments, but the comfort of physical checks. This payment method uses proprietary technology to deliver free printable checks directly to your account - NO WAITING for postal mail delivery. eChecks don't require any special printer paper or ink, just print them as you would any other document. Once printed, these checks can be deposited in your bank account just like normal. This is great for anyone who wants a faster, easier, more cost-effective way of receiving payments, but isn't yet ready to go completely electronic. |
| **Paper Check**<br>7-10 days after due date<br>Mail<br>Free | This is a more traditional payment method still used by some businesses. A physical check is generated by a Payer and delivered via snail-mail to an address provided by the Supplier. Once received, the Supplier can deposit the check into their bank using their normal process. The benefits of this payment method are that it is "familiar" to most people and has no associated payment fees. The drawbacks of these payments are also well-known: They are the slowest method of payment, they require the most manual intervention by the payee, and they are the least secure with the highest chance of fraud. |

### *Are there any limitations on the number of times you can change your payment preference?*

No, there are no such limitations imposed. Users can change their payment preferences as many times as they want.

### *How do I know what my primary payment preference is?*

Your primary payment preference is highlighted in the Payment Tab. Refer to Figure 44.

### *What happens if I remove a Payer Specific Payment Preference?*

If you remove a Payer Specific Payment Preference, then any payments from that payer would be sent via the primary payment method as selected for that business account.

### *What does it mean if a payment is voided?*

Payments are voided when the payer raises a request to void that invoice. This can be for any reason, for instance, a duplicate payment.

### *Can I choose paper check as my payment preference using this ECHOBILT portal?*

There is an increased risk of fraud associated with the mailing of physical checks. We take your security very seriously and want to make sure we do everything we can to protect your payments.

At the time of registering your account, you may select Mailed Paper Check as your primary payment preference, as outlined in Payment method: Paper Check.

However, after you have registered your account and you want to select paper check as your preferred payment preference, please call our ECHOBILT Customer Service at (800) 555-44567 to complete payment set up.

*How many times can I print an eCheck?*

Until we get the status of the eCheck as 'Cleared, a user will be allowed to print. You will be updated with all the activities in the Account Activity section.

You will also see a pop-up message when you are trying to print the eCheck for the second time.

## Bank Accounts & Debit Cards

*How many bank accounts can I have linked?*

Users can have multiple bank accounts linked to their ECHOBILT account. There are no restrictions on the number of bank accounts a user can link. However, there can be ONLY ONE bank account enabled at a time.

Users will always have the option to switch between their bank accounts.

*How long will it take to activate my bank account?*

To set Direct Deposit via ACH as a preferred payment method, enrollment is required and may take 1-3 business days.

*Upon activating my bank account, would it become the primary payment method by default?*

Yes, as you activate your bank account it becomes your primary payment method.

*While setting up my bank account, how long do I have to complete the verification pending?*

You must complete your Bank Verification within 16 days from the day the status has been changed to VERIFICATION REQUIRED. If you exceed these 16 days, you must re-enroll your bank account.

*Can I delete a bank account if it is no longer used?*

At any point if you don't want to have a bank account linked, you can always delete it by clicking on the three dots placed inside the card next to that bank account, then clicking Delete Payment Method.

## Managing Users & Account Level Access

*Who can add a new contact?*

ONLY Admins can add a new contact.

*Can we have more than one admin to an account?*

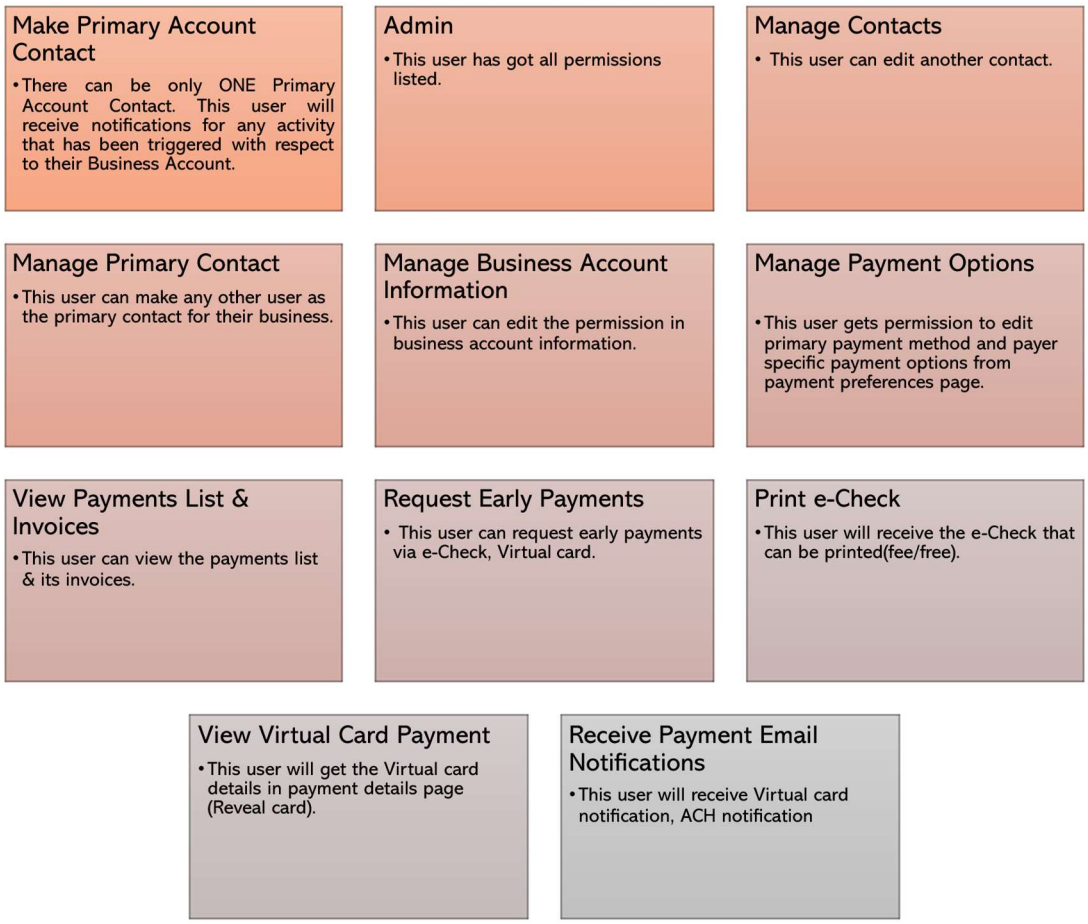
Yes, you can assign multiple users as admin.

*Are there any restrictions on the allowed number of users to the ECHOBILT portal?*

No, there are no such restrictions. You can authorize multiple users to your ECHOBILT payee portal.

*What are the different levels of account access?*

We currently have ELEVEN different account access levels.




### *What is the privilege of Primary Contact?*

There can be only ONE Primary Account Contact. This user will receive email notifications for any activity that has been triggered with respect to their business account.

### *How to remove a user who is no longer with the organization?*

A user can be deleted by clicking Delete either at the Additional Contact Information (Figure 38). We recommend monitoring your user list at standard intervals to ensure security.

### *Can I edit an access given to a user later in the stage?*

You can have the access level changed anytime by contacting your payee portal administrator.

Only Admins can edit the access level of the user. They do so by clicking Edit next to the user's name, making the needed changes and clicking Save.

### *What is the difference between an Admin & Primary Contact?*

An Admin is someone who has all levels of access. Primary Contact is the one who will receive all email notifications for any activity that has been triggered with respect to this business account.

### *What if I removed a user accidentally from ECHOBILT portal?*

You can add the user once again by following the same process. Refer to Figure 38.

## Administration

### *Why do they need my email address?*

We will use this email address as the primary point of contact regarding your payments and any account related communications. Your email will NEVER be used in solicitations or shared with third parties.

### *Can I change my registered email address later?*

No, you cannot edit your email address after registration.

### *Why do I see Admin related changes in the Account Activity?*

There are some activities that would be done by the System Admin of ECHOBILT. Those activities will also be recorded under Account Activity under the username System Admin.

### *What if I don't get a code during Enrollment Email Verification?*

If you did not receive a verification code, you can request a new code by clicking on Resend Code. Resend Code becomes enabled 60 seconds after one verification attempt is made.