Silicon Valley Bank
A Member of SVB Financial Group

SVB PayAbility

Frequently Asked Questions

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General Information

1. **How do I start the application?**
   Click on the SVB PayAbility icon in the start menu, and provide your login information when prompted.

   If your session has timed out, the login window should appear. If it does not, then right click on the taskbar icon and select "SVB PayAbility" to bring up the login window.

   To launch SVB PayAbility Desktop Approval, click on the SVB PayAbility Approval icon in the start menu, and provide your login information when prompted.

   To launch SVB PayAbility iPad Approval, tap on the SVB PayAbility icon on your home screen, and provide your login information when prompted.

2. **I'm locked out of my account. How do I reset my password?**
   A Client Support Advisor is available to assist you with resetting your password at 1-800-774-7390 from 5:00am PT to 5:30pm PT, Monday through Friday.

3. **How do I exit the application?**
   To log out of the SVB PayAbility application, click X button in the upper right of SVB PayAbility. Right click the SVB PayAbility icon on your taskbar and select "Exit" to close the QuickBooks® syncing mechanism.

4. **I didn't receive an email with my installation invitation. What should I do?**
   The installation invitation from SVBPayAbility@svb.com may have gone to your spam folder. If it is not there, please contact your assigned Implementation Specialist and he/she will be able to send an additional installation invitation to your email.

5. **I received an invitation, but the download links do not work. What should I do?**
   The license key expires after 72 hours. To ensure a smooth installation, download the application immediately upon receiving the invitation. If your link has expired, contact your SVB Implementation Specialist to request a new invitation.

6. **How long is my temporary password valid?**
   Your temporary password will not expire, but upon your first login you will be prompted to reset your password.

7. **Why do I keep getting the error message: "Unable to connect to server"?**
   This message may occur due to your Internet connectivity. If you are connected to the Internet, ensure you have your pop-up blocker deactivated. If the issue persists, please contact the Client Service Center at 1-800-774-7390 from 5:00am PT to 5:30pm PT, Monday through Friday.

8. **How long do I have until PayAbility or PayAbility Approval "time-out"?**
   PayAbility and PayAbility Approval will "time-out" after 15 minutes of no activity. If this occurs, simply log back into the system.

9. **PayAbility is running slow.**
   Complete the following steps in the order in which they are listed. If any one of the steps seems to fix the problem, it is not necessary to complete the remaining steps:
   1. Try closing out of both QuickBooks and PayAability. Then re-open both QuickBooks and then PayAbility.
   2. Close out of both QuickBooks and PayAability again. Check the "Processes" tab on your Task Manager for qbbridge.exe and any other QuickBooks-Sync.exe. End any of these processes, then restart both QuickBooks and PayAability.

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3. Reboot your entire work station.
4. Still slow? Contact the Client Service Center at 1-800-774-7390 from 5:00am PT to 5:30pm PT, Monday through Friday.

Two-Factor Authentication

10. **What is two-factor authentication?**
    Two-factor authentication adds an additional layer of security to your payments process. New users of PayAbility are asked to provide up to three phone numbers at which they can receive either SMS messages or phone calls while using PayAbility. After entering your password on the login screen, you will see an additional screen, indicating where your security token was sent. If you would like to direct your security token to a different number that you have registered, follow the prompts on the screen. Enter the security token to complete your login.

11. **Is two-factor authentication enabled for my account?**
    Yes, all accounts are set up with two-factor authentication. If you would like to remove two-factor authentication, you will need to contact our Client Support Center at 1-800-774-7390 from 5:00am PT to 5:30pm PT, Monday through Friday. They will provide you with the necessary forms to opt out of the additional layer of security.

12. **I lost my mobile phone and can't log in. What should I do?**
    When you registered, a secondary phone number was also provided. You can use this number to authenticate by choosing to have the security token sent to that secondary phone number. This option appears after you have entered your password.

    If you have not registered another phone number, contact the Client Support Center at 1-800-774-7390 from 5:00am PT to 5:30pm PT, Monday through Friday.

13. **I lost my iPad, what should I do?**
    - Contact the Client Support Center to have all PayAbility Approval users that use/have used that iPad locked. Locking a user will "invalidate" all active sessions so if there was a session active when the iPad was lost/stolen it will no longer be active.
    - Request the affected user(s) change their email password and "wipe" their iPad remotely. See notes below of "wiping" the iPad. This will prevent access to the user's email on the lost/stolen iPad.
    - Once this has been completed, the user can be unlocked and sent a new download invitation for their new iPad.

    We also strongly recommend the following:
    - Have Passcode enabled on all iPads using the PayAbility Approval application
    - All PayAbility Approval iPad users should sign up for the "Find My iPad" (http://www.apple.com/ipad/find-my-ipad.html) service. When their iPad is lost or stolen they will then be able to remotely wipe out all data on that device.

14. **Can I turn off two factor authentication?**
    Please contact the Client Support Center to receive the appropriate forms to turn off the additional layer of security.

Account Setup

15. **How do I add or delete users?**
    Contact the Client Support Center and fill out a modification form. The Client Support Center is available at 1-800-774-7390 from 5:00am PT to 5:30pm PT, Monday through Friday.

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16. **Why does my account information not appear in the Accounts section of the Profile?**
    Best practice is to close out the application and re-launch. If the account information is still not showing, please contact the Client Support Center.

17. **Why can I not open the tools menu?**
    Verify that you are using Internet Explorer 8 or 9. The features of SVB PayAbility will not work correctly if you are using previous versions of Internet Explorer.

18. **How do I know when the initial sync to QuickBooks is complete?**
    Once you are logged in to SVB PayAbility for the first time, wait for the PayAbility taskbar icon to list status as "Connected." Click the refresh button in SVB PayAbility to display the unpaid bills synced from QuickBooks.

    The initial sync process will first sync only the unpaid bills. Then, the paid history is synchronized in the background as you start to use the application. When PayAability finishes "Synchronizing History" all the paid bills will be available as well.

DOCUMENTS AND VENDOR INFORMATION

19. **Can I attach more than one document to a bill?**
    Yes. Multiple documents can be attached to each bill, including a copy of the invoice, email approvals, etc.

20. **Which document formats can I upload?**
    We support the following file types: .txt, .csv, .rtf, .html, .htm, .doc, .docx, .gif, .jpg, .odt, .png, .xls, .xlsx, .ods, .pdf, .ppt, .pptx.

21. **Why can I not search or view the thumbnail of some PDF documents?**
    There is some inconsistent ability to review thumbnail preview and search the content of certain PDF document types that have been uploaded into the document management section of SVB PayAbility. This is a temporary problem existing in this release.

    If the outline of the thumbnail appears without the content, the expanded view of the document is still available by clicking the outline of the thumbnail.

    When creating a PDF document, create a PDF file type by "printing to" a PDF instead of "saving as" as PDF. Generally, most PDFs created using the print command through a PDF converter are searchable.

    In the event that the PDF document is still not searchable, save the document with a logical document name such as Vendor Name and Invoice Number to allow for easy identification when attaching documents to bills.

22. **Why does my search return no results?**
    Edit the date range for your search.

    Make sure that you are search the entire vendor name or invoice number. Partial searches do not work. Furthermore, you are unable to search amount due or invoice date from the search bar. If you are searching a document, the search will only return results if your search matches the document format exactly, i.e. if you search 1,500, and the document has $1,500, your search will not work.

    You can complete partial searches of individual documents by maximizing a document and entering your query into the search bar at the top of the page.

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23. **How do I attach a document after a bill has been recommended or paid?**
In the payments tab, click the document icon that corresponds to the bill. The documents tab will open, and the bill information is displayed in the middle of the left panel. In the documents panel, locate the document that you want to attach and click the attach button at the bottom of the screen.

You can also search for paid bills from the search bar in the *Documents* tab.

24. **How do I edit vendor address information?**
After the history sync has completed vendor address information can be edited either in QuickBooks or in PayAbility.

The vendor address cannot be changed after a payment has been submitted for approval. To update a vendor address on a payment that is pending approval the payment must be rejected within PayAbility Approval.

MAKING PAYMENTS

25. **Do I still process payables transactions in QuickBooks?**
Generally, only payment related transactions are recorded in SVB PayAbility. You can enter vendor bills, void bills, or edit bills in QuickBooks. You can still use QuickBooks to pay bills, and the payment transaction will be reflected in SVB PayAbility after the next sync. All void payment transactions should be recorded in SVB PayAbility.

26. **What bills are included in the Payables aging summary on the Dashboard?**
The Payables aging summary on the Dashboard reflects only unpaid bills that have not yet been submitted for payment approval. Payments that have been submitted for approval are recorded on the PayAbility Dashboard, but they are not included in the Payables Aging Summary. Payments that are awaiting approval are included in the QuickBooks Aging Summary.

The Payables amounts displayed throughout SVB PayAbility are rounded to the nearest dollar. Individual bills and payments display exact amounts.

The default date for AP reports in QuickBooks is set for "Today." As a result, any unpaid bills with future invoice dates will not be displayed in the default QuickBooks AP Aging Summary. Include all unpaid bills in the QuickBooks report by changing the report date setting to "All." The Aging summary in SVB PayAbility includes all unpaid bills.

27. **How do I change to ACH payment method?**
You can reflect ACH as the default payment method from the vendors tab. You must provide a valid routing number and account number, and it is recommended that you also provide an email address for remittance information.

If you have already selected bills to recommend for payment in the Payments tab, you can change the payment method on that tab. Review the ACH information in the vendor tab to ensure that you have listed the required information.

28. **I selected ACH as my default payment type, but I cannot actually make an ACH payment. What's wrong?**
Verify that you have entered all of the necessary ACH information in the *Vendors* tab. If all of the information has been entered correctly, and you are still unable to make an ACH payment, please contact the Client Support Center.

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29. **I accidentally submitted a payment for approval. How do I cancel the request?**
    Once you have submitted a payment for approval, you cannot cancel the request from within SVB PayAbility. Instead, you must request that the payment be rejected within PayAbility Approval.

30. **Can I change a bill that is included in a payment pending approval?**
    To edit a bill that is pending approval the payment must be rejected. Once the payment is rejected, unselect the bill from the payment and edit the bill in QuickBooks.

31. **What do I do with a rejected payment?**
    Payments can be rejected for a variety of reasons:
    - If the payment was rejected because it was incorrectly entered in QuickBooks, edit the bill and then resubmit the payment request with an explanatory comment.
    - If the payment was rejected because it was a duplicate or should otherwise be voided, void the bill in QuickBooks. Always use the void function rather than deleting a bill in QuickBooks.
    - If the payment was rejected because of incorrect or insufficient documentation, make the necessary changes and resubmit the payment request.
    - If the payment was rejected to postpone payment, simply resubmit the payment request at a future date.

32. **Can I make a partial payment?**
    Yes. The default payment amount is set to the full amount due, but you are free to edit the payment amount from the payments screen in the Payables tab. The remaining balance will appear as an unpaid bill in SVB PayAility.

Vendor Credits & Early Pay Discounts

33. **Can I apply a vendor credit?**
    Vendor credits should be applied in QuickBooks and the remaining balance will be reflected in the SVB PayAility unpaid bills list.

    A dollar bill icon appears to the right of an unpaid bill in SVB PayAility if there is a credit associated with that vendor.

34. **Where are the unapplied credits?**
    Because the unapplied credits are not unpaid bills, they do not appear in the unpaid bills list. Once they are applied to unpaid bills in QuickBooks, the remaining balance is reflected in the unpaid bills list in SVB PayAility.

    A dollar bill icon appears to the right of an unpaid bill in SVB PayAility if there is a credit associated with that vendor.

35. **How do I apply an early pay discount?**
    A green discount tag to the right a bill's "Amount to Pay" indicates that there is an early pay discount associated with that bill. When you select the bill for payment, SVB PayAility automatically adjusts the "Amount to Pay" to account for the discount. After the payment is approved, apply the discount in QuickBooks to close out the bill.

Voiding Payments

36. **Should I void or delete bills and payments in QuickBooks?**
    Never delete vendor bills or payments in QuickBooks. It is very important to use the void functionality whenever bills or payments need to be removed from the QuickBooks general ledger.

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37. **What happens when I void a payment?**
If a payment is voided before 1:30PM PT, then a payment that was approved and submitted to the bank within PayAbility Approval will be cancelled and the payment will not be made. After 1:30PM PT, all approved payments that have not been voided are submitted to the bank. At that point, the void button is only to be used when a payment fails while being processed at the bank for reasons such as incorrect account or routing number.

38. **Where should I void a payment that was made using QuickBooks?**
Payments should be voided using the void feature in SVB PayAbility rather than in QuickBooks. This will mark the bills included on that payment as unpaid and available to pay in the future using SVB PayAbility. Generally, this will properly post back to QuickBooks as a voided transaction. If a payment that was made prior to the initial sync of SVB PayAbility is voided within SVB PayAbility, you must also record the void transaction in QuickBooks.

Payment Information

39. **Can I view paid bill history older than 30 days?**
Yes. The default is set to show the last 30 days of "Paid" bills, but you can select a wider date range in the search field. Payment history will be available in the system for up to 7 years.

40. **What do the different payment statuses mean?**
    - Unpaid indicates that a bill has not yet been selected for payment.
    - New indicates that a bill has been selected for payment, but not yet submitted to SVB PayAbility Approval
    - Awaiting Approval indicates that a bill has been submitted for approval, but it has not yet been approved.
    - On Hold is included within awaiting approval, and it indicates that the payment was expressly held within SVB PayAbility Approval.
    - Rejected indicates that a bill was submitted to SVB PayAbility Approval and was rejected. The bills can be resubmitted for payment, or unselected from the rejected payment and returned to unpaid bills.
    - Failed indicates an issue, such as incorrect ACH routing number, at the bank processing the payment.
    - Paid indicates that a payment has been approved and submitted to the bank.

41. **What if two signatures are required?**
At this time, dual approval signatures are not supported. For any checks requiring two signatures, make the payments directly in QuickBooks and print checks locally.

42. **What remittance information is provided?**
On printed checks, typical remittance information is listed on a remittance stub including amount paid and the invoice number.

    For ACH payments, an email providing this same remittance information is sent to the vendor email address reflected in the vendor information tab of SVB PayAbility.

43. **What information is printed on the check?**
In the current release, the vendor account number from QuickBooks does not print on the check. Nor does the Memo line from the bill header in QuickBooks print on the check. If you are paying a bill for a vendor that uses only account numbers and not invoice numbers, then put the vendor account number as the reference number of each bill so that the number will print on the remittance advice.

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44. **How do I see ACH return details?**
    If there is an ACH return on one of your payments, you may access specific ACH information by logging in to SVBeConnect and selecting Special Reports. If you have not yet been signed up for this special report, then contact your SVB Implementation Specialist to request this report.

45. **Why has a new transaction in QuickBooks not yet synced to SVB PayAbility?**
    Generally, new transactions entered in to QuickBooks will automatically be reflected in SVB PayAbility. If there is a lag, try the following troubleshooting techniques:
    - In order for newly entered QuickBooks transactions to sync to SVB PayAbility, any payables related reports must be refreshed in QuickBooks. This can be done manually, or QuickBooks can be set to automatically refresh reports. (Edit/Preferences/Reports & Graphs/Refresh Automatically).
    - Hit the refresh button in SVB PayAbility
    - Confirm that the QuickBooks-Sync taskbar icon reads "Connected." Check this status by hovering over the SVB icon. If the status reads "Waiting for login credentials," SVB PayAbility might have timed out. Log back in to SVB PayAbility to refresh.

46. **What are the bank cutoff times?**
    Any approved payments are submitted in a batch to the bank once daily at 1:30PM PT Monday through Friday, excluding bank holidays. Any payments approved after 1:30PM PT will be submitted the next bank business day.

    ACH payments included in the 1:30PM PT submitted batch will be processed the next bank business day. Check issuance date included in the 1:30PM PT submitted batch will be printed the next bank business day and mailed the second bank business day following the date submitted.

47. **What check number will my payments start with?**
    The check starting number is user definable within the QuickBooks application.

48. **Can I send checks internationally?**
    Yes – checks can be sent internationally from US banks. Postage rates will be affected and vary by destination. They would be at the USPS full first class rate.

49. **How will the transaction be shown in my eConnect account?**
    Checks that are cleared can be viewed from SVBeConnect in Statements. ACH payments are processed through SVB and will show in transaction details as well as statements.

TECHNICAL

50. **What versions of QuickBooks are supported?**
    - QuickBooks Pro and Premier (Windows) 2012, 2011, 2010, 2009, and 2008.
    - QuickBooks Enterprise Solutions 12, 11, 10, 9, and 8.
    - QuickBooks Online

    Generally, our support for QuickBooks versions follows Intuit's support on product versions. Intuit supports approximately the current and two previous years of application releases.

51. **Are there browser requirements?**
    SVB PayAability and SVB PayAability Desktop Approval require Internet Explorer 8 or 9.

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APPROVAL APPLICATION

52. **What is the difference between holding and rejecting a payment?**
    - Holding a payment means that it stays within SVB PayAbility Approval. Additional information can be requested, but the payment can also be approved without further action from the SVB PayAbility application.
    - Rejecting a payment reappears in the SVB PayAbility application for further action. Based on the comments that accompany the rejected payment, edit the bill in QuickBooks, attach additional documentation, void the bill in QuickBooks or simply resubmit the payment for approval at a later date.

53. **I accidentally approved and confirmed a payment. How do I cancel the payment?**
    Prior to 1:30PM PT, an approved payment may be cancelled. Cancelling a payment is done vie the "Void" function in the SVB PayAbility Application. Select the payment to be voided from the paid detail, and then click Void. The bills on that payment will revert to unpaid status.

    If this is not done prior to 1;30PM PT, the payment cannot be rescinded from the SVB PayAbility Approval Application. You must follow your standard procedure regarding reversing ACH payments and/or putting stop payments on checks through.

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