

# How to Make Payments

Use this guide to make individual or multiple payments to a payee or on a specific bill that has been uploaded to your account.

1 Log in to your account at [paytrust.silverbills.com](https://paytrust.silverbills.com).

2 You will be directed to the "Pay" section of the "Bills" tab.

The screenshot shows the Paytrust Silverbills web application. The user is logged in as 'Goos Hoopdoy'. The interface has a left sidebar with navigation links: Bills (selected), Payees, Documents, Messages, Help, Settings, Roster, and Log Out. The main content area is titled 'Bills' and has a 'PAY' button highlighted with an orange circle. Below the 'PAY' button is a 'Total Selected:' section with a '+ Make a Payment' button. The main table lists three bills, all marked as 'Overdue' in red. Each bill entry includes the name 'test', the amount '\$555.00', the due date 'Overdue January 24, 2024', an 'Amount' input field with '0.00', and a 'Send On' button with a 'Select' dropdown. Each bill entry also has 'Options' and 'View Bill' links. The footer of the sidebar contains the phone number '1-800-836-7562' and the email 'support@paytrust.com'.

test	Amount	Send On
\$555.00 Overdue January 24, 2024	0.00	Select
test		
\$555.00 Overdue January 24, 2024	0.00	Select
test		
\$555.00	0.00	Select

### 3 All of your bills will be displayed in chronological order by due date on this page.

On the left side of each entry, you will be able to view your the bill's full balance, the minimum balance due if applicable, and you may view your bill by clicking on "View Bill" under the bill details.

no autopay \$500.00 Min Due: \$10.00 Overdue January 31, 2024 Options View Bill	Amount 0.00	Send On Select	Memo Memo Deliver by: Select send on date Pay From* test checking.....2222 >
PIR - full, otherwise \$66.00 Min Due: \$1.00 Overdue January 31, 2024 Options View Bill	Amount 0.00	Send On Select	Memo Memo Deliver by: Select send on date Pay From* test checking.....2222 >
1325 Cabrillo Landlord \$345.00 Min Due: \$123.00 Overdue February 09, 2024 Options View Bill	Amount 0.00	Send On Select	Memo Memo Deliver by: Select send on date Pay From* test checking.....2222 >
American Electric Power \$444.00 Min Due: \$4.00 Overdue February 12, 2024 Options View Bill	Amount 0.00	Send On Select	Memo Memo Deliver by: Select send on date Pay From* test checking.....2222 >

LOAD MORE

Total Selected: \$0.00 Review & Pay

## Making Bill Payments



Please note: any bills that are not on Autopay, can be scheduled manually from the "Pay" tab. Those that are set to be paid by Autopay, will instead go directly to the "Scheduled" section upon arrival of the bill, unless they have been automatically canceled by exceeding an autopay limit that you set or the daily transaction limits for your account.

4

You can now make multiple payments at once, or pay each payee individually. To start the payment process, find a bill you would like to pay and enter the amount.

oopdoy

Search

PAY SCHEDULED HISTORY

Total Selected: \$0.00 Review & Pay

+ Make a Payment

test  
\$555.00  
Overdue January 24, 2024  
Overdue

Amount: 0.00 Send On: Select Memo: Memo

Options View Bill

test  
\$555.00  
Overdue January 24, 2024

Amount: 0.00 Send On: Select Memo: Memo

Options View Bill

test  
\$555.00  
Overdue January 24, 2024

Amount: 0.00 Send On: Select Memo: Memo

Options View Bill

test

Amount: 0.00 Send On: Select Memo: Memo

Options View Bill

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t@paytrust.com  
1.5.2.202402137

5

Once you have selected an amount, click the calendar to choose a date.

\$500.00 Review & Pay

Overdue

Amount: 500.00 Send On: Select Memo: Memo

Options View Bill

test  
\$555.00  
Overdue January 24, 2024

Amount: 0.00 Send On: Select Memo: Memo

Options View Bill

test  
\$555.00  
Overdue January 24, 2024

Amount: 0.00 Send On: Select Memo: Memo

Options View Bill

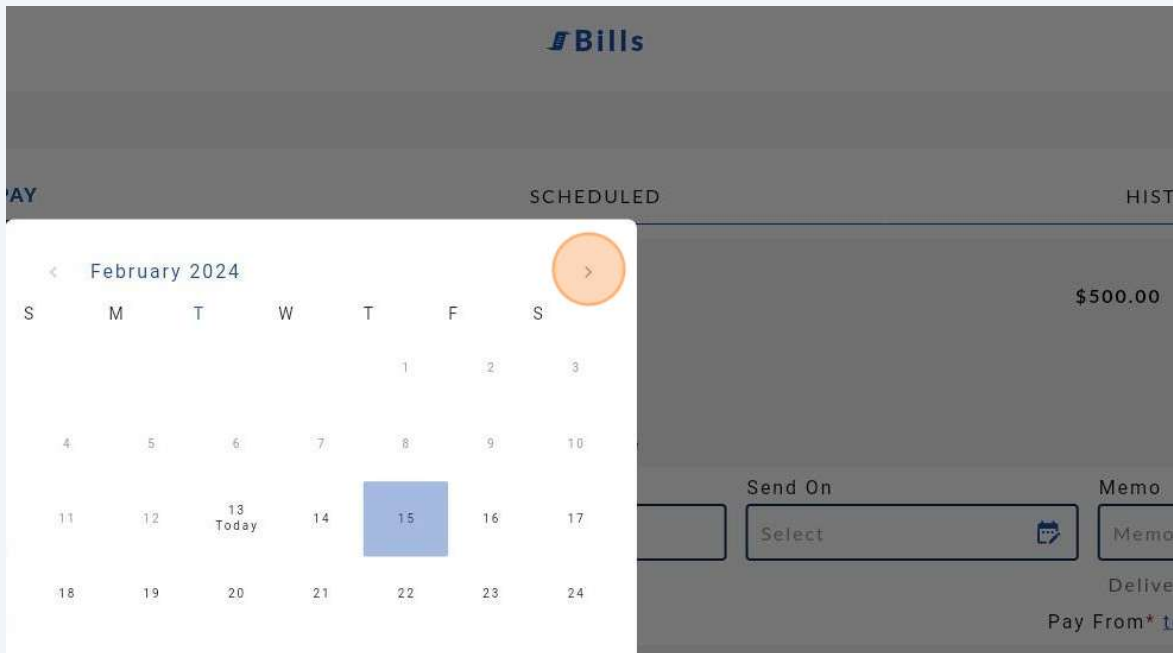
test

Amount: 0.00 Send On: Select Memo: Memo

Options View Bill

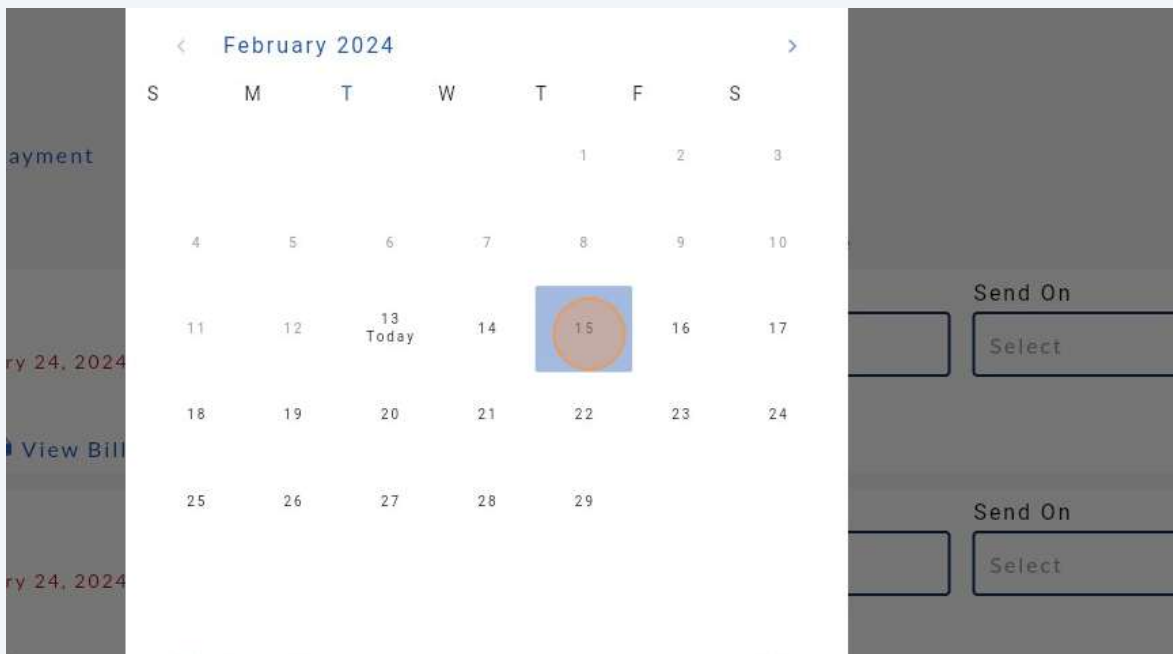
6

A calendar will pop up. You can toggle the months by clicking the arrows at the top.



7

Select the date you would like to start the payment process.





**Paytrust has a Verified Funds model of payment, which means funds must be in your funding account on the payment's scheduled date. It works like this for electronic payments:**

**1.) You schedule your payment for funds to go out on a specific day and the funds need to be in your designated funding account. When that date arrives, Grasshopper Bank (our banking partner to facilitate payments for your Paytrust account) gets the memo to pull your funds via ACH.**

**2.) Grasshopper Bank then pulls the funds on the same or next business day.**

**3.) After verifying that the funds are indeed "good," which takes up to 2 business days, we send the funds out to your Payee.**

**4.) Your Payee should receive the payment within 1-2 more business days. This is why the Estimated Delivery Date is 5-6 business days. However, We cannot guarantee payee processing times for incoming ACHs.**

**5.) For payments made by check, the process is the same, but the Estimated Delivery Date will be longer to account for mailing times. We recommend 10-12 days although we cannot guarantee mailing times.**

**8**

Click "Apply" to select the date you would like payments to start processing.

The screenshot shows a payment scheduling interface. A date picker is open, displaying a calendar for February 2024. The date 26 is selected, and the text "Deliver by: 02/26/2024" is shown. An orange "Apply" button is visible. The background shows a list of payment entries with fields for "Amount" and "Send On".

9

You may fill in a memo for the payment in the "Memo" field. This field is not required in order to make a payment.

\$500.00 [Review & Pay](#)

**Overdue**

Amount	Send On	Memo
00.00	February 15, 2024	Memo
Deliver by: February 26, 2024		
Pay From* <a href="#">test checking .....2222</a> >		

Amount	Send On	Memo
00	Select	Memo
Deliver by: Select send on date		
Pay From* <a href="#">test checking .....2222</a> >		

10

Click the "Pay From" checking account listed below to pull up a dropdown list of funding accounts that you have saved in the portal.

If you do not decide to choose a funding account, your payment will be made from your default funding account on file.

**Overdue**

Amount	Send On	Memo
00.00	February 15, 2024	Test Payment
Deliver by: February 26, 2024		
Pay From* <a href="#">test checking .....2222</a> >		

Amount	Send On	Memo
00	Select	Memo
Deliver by: Select send on date		
Pay From* <a href="#">test checking .....2222</a> >		

Amount	Send On	Memo

11

Click on the funding account you would like to use to make payment. In this case, the client had only one funding account, however if you have more funding accounts, you will see multiple.

Once clicked, a check mark will appear next to the funding account you've selected. You can now click anywhere on the "Pay" screen behind the drop down menu to set the new funding account.

**Overdue**

Amount	Send On	Memo
100.00	February 15, 2024	Test Payment
Deliver by: February 26, 2024		
Pay From* test checking ....2222 >		
Amount	Send On	
00	Select	
Deliver by: Select send on date		
Pay From* test checking ....2222 >		
Amount	Send On	Memo
00	Select	Memo
Deliver by: Select send on date		

test checking

Active • Default

12

You may now continue filling in the payment details using the same steps listed above for any other bills that you would like to pay. You do not need to add anymore payments if you choose to only pay one bill at a time.

PAY

SCHEDULED

HISTORY

Total Selected:

\$500.00

Revi

+ Make a Payment

Overdue

test

\$555.00

Overdue January 24, 2024

Options

View Bill

Amount

\$500.00

Send On

February 15, 2024

Memo

Test Payment

Deliver by: Febru

Pay From\* test checkin

test

\$555.00

Overdue January 24, 2024

Options

View Bill

Amount

0.00

Send On

Select

Memo

Memo

Deliver by: Select

Pay From\* test checkin

test

\$555.00

Overdue January 24, 2024

Options

View Bill

Amount

0.00

Send On

Select

Memo

Memo

Deliver by: Select

Pay From\* test checkin

test

Amount

Send On

Memo

Overdue

Amount

\$500.00

Send On

February 15, 2024

Memo

Test Payment

Deliver by: Februar

Pay From\* test checking

Amount

\$245.00

Send On

Select

Memo

Memo

Deliver by: Select se

Pay From\* test checking

Amount

0.00

Send On

Select

Memo

Memo

Deliver by: Select se




Overdue

Amount

10.00

Send On

February 15, 2024



Memo

Test Payment

Deliver by: February 26, 2024


Pay From\* [test checking .....2222](#) >

Amount

45.00

Send On

Select



Memo

Memo

Deliver by: Select send on date

Pay From\* [test checking .....2222](#) >

Amount

00

Send On

Select



Memo

Memo

Deliver by: Select send on date

Pay From\* [test checking .....2222](#) >

Calendar

4

5

6

7

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9

10

11

12

13 Today

14

15

16

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29

Deliver by: 03/07/2024

TODAY

Clear

Apply

Today 19 20 21 22 23 24  
26 27 28 29

Deliver by: 03/07/2024

AY Clear Apply

February 15, 2024

Pay Fr

Send On

Select

0.00

Send On

Select

Amount

Send On

00.00 February 15, 2024 Test Payment

Deliver by: February 26, 2024

Pay From\* [test checking .....2222](#) >

unt Send On Memo

45.00 February 28, 2024 Memo

Deliver by: March 07, 2024

Pay From\* [test checking .....2222](#) >

unt Send On Memo

00 Select Memo

Deliver by: Select send on date

Pay From\* [test checking .....2222](#) >

unt Send On Memo

00.00	February 15, 2024	Test Payment
Deliver by: February 26, 2024		
Pay From* <a href="#">test checking ....2222</a> >		
unt	Send On	Memo
45.00	February 28, 2024	Memo
Deliver by: March 07, 2024		
Pay From* <a href="#">test checking ....2222</a> >		
unt	Send On	Memo
00	Select	
Deliver by: Select send on date		
Pay From* <a href="#">test checking ....2222</a> >		
unt	Send On	Memo

13

On your list of bills in the "Pay" screen, you may also scroll down to see more populate. Once you've hit the end of the page, you can click "Load More" so that more of your bills will populate.

Amount	Send On
0.00	Select

✓ LOAD MORE

14

Once you have entered the information for any and all payments you want to make, click "Review and Pay."

oopday

Search

Bills

PAY SCHEDULED HISTORY

Total Selected: \$745.00 [Review & Pay](#)

+ Make a Payment

Overdue

test	Amount	Send On	Memo
\$555.00 Overdue January 24, 2024	\$500.00	February 15, 2024	Test Payment
Deliver by: February 26, 2024 Pay From* test checking.....2222 >			
Options View Bill			
test	Amount	Send On	Memo
\$555.00 Overdue January 24, 2024	\$245.00	February 28, 2024	Memo
Deliver by: March 07, 2024 Pay From* test checking.....2222 >			
Options View Bill			
test	Amount	Send On	Memo
\$555.00 Overdue January 24, 2024	0.00	Select	Memo
Deliver by: Select send on date Pay From* test checking.....2222 >			
Options View Bill			
test	Amount	Send On	Memo

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Please note, that an amount and date will need to be entered for each payment you would like processed. If only one of these fields are completed for any payment, you will get an error message when trying to process payment, and will need to either complete the other field for the payment or remove all information for that payment entry.

Also, please remember to check that you have chosen the correct funding account for each payment. Otherwise, your payments will be made from the default funding account on file.

15

You will be directed to a screen which shows all payment details, including estimated delivery dates for each payment.

When you are ready to make your payment(s) click the "Pay," icon with the total payment amount at the bottom right.

#### Details

##### Ready to pay?

Please review all bills selected to pay, and press pay button.

test	\$500.00
test checking ....2222	
Send on February 15, 2024	
Estimated Delivery Date: February 26, 2024	
Memo: <b>Test Payment</b>	
<a href="#">Remove</a>	

test	\$245.00
test checking ....2222	
Send on February 28, 2024	
Estimated Delivery Date: March 07, 2024	
Memo:	
<a href="#">Remove</a>	

Pay \$745.00

16

The following screen will appear, confirming that your payments have been scheduled.

Details

✓ Total Scheduled:

\$7.

test

\$5

test checking ....2222

Send on February 15, 2024

Estimated Delivery Date: February 26, 2024

Memo: **Test Payment**

test

\$2.

test checking ....2222

Send on February 28, 2024

Estimated Delivery Date: March 07, 2024

Memo:

Back To

View Sched

17

You will be able to view them in the "Scheduled" section or go back to your bills from this menu.

PAYTRUST

Goos Hoopdoy

Bills

Payees

Documents

Messages

Help

Settings

Roster

Log Out

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support@paytrust.com  
Version 1.5.2.202402137

Details

✓ Total Scheduled:

\$745.00

test

\$500.00

test checking ....2222

Send on February 15, 2024

Estimated Delivery Date: February 26, 2024

Memo: **Test Payment**

test

\$245.00

test checking ....2222

Send on February 28, 2024

Estimated Delivery Date: March 07, 2024

Memo:

Back To Bills

View Scheduled

## Making Manual Payments Without Bills



In addition to paying incoming bills, you can make one or more individual payments to any of your payees from the "Pay" Section of the "Bills" Tab

18 Click the "+" next to "Make a Payment."

**TRUST**

Goos Hoopdoy

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Search

PAY

Total Selected:



Make a Payment

test

\$555.00

Overdue January 24, 2024



Options



View Bill

test

19

A new payment field will pop up for you to enter payment data. Start by selecting the dropdown menu for the payee you would like to make a payment for.

**PAY** SCHEDULED HISTORY

Total Selected: \$0.00 [Review & Pay](#)

[+ Make a Payment](#)

Payee: Select Amount: 0.00 Send On: Select Memo: Memo

[Remove](#)

Deliver by: Select send on  
Pay From\* [test checking .....222](#)

**Overdue**

test  
\$555.00  
Overdue January 24, 2024  
[Options](#) [View Bill](#)

test  
\$555.00  
Overdue January 24, 2024  
[Options](#) [View Bill](#)

20

Enter the payee's name or nickname in the search bar, or scroll down until you find your payee.

**PAY** SCHEDULED HISTORY

Total Selected: \$0.00 [Review & Pay](#)

[+ Make a Payment](#)

Payee: Select Amount: 0.00 Send On: Select Memo: Memo

**Payees**

[Add a Payee](#)

Name (ascending) ▼ Show Hidden Payees

A-1 Integrity Services  
...C/a

AAA  
...3123

AB Design-Drafting

est Amount Send On Memo

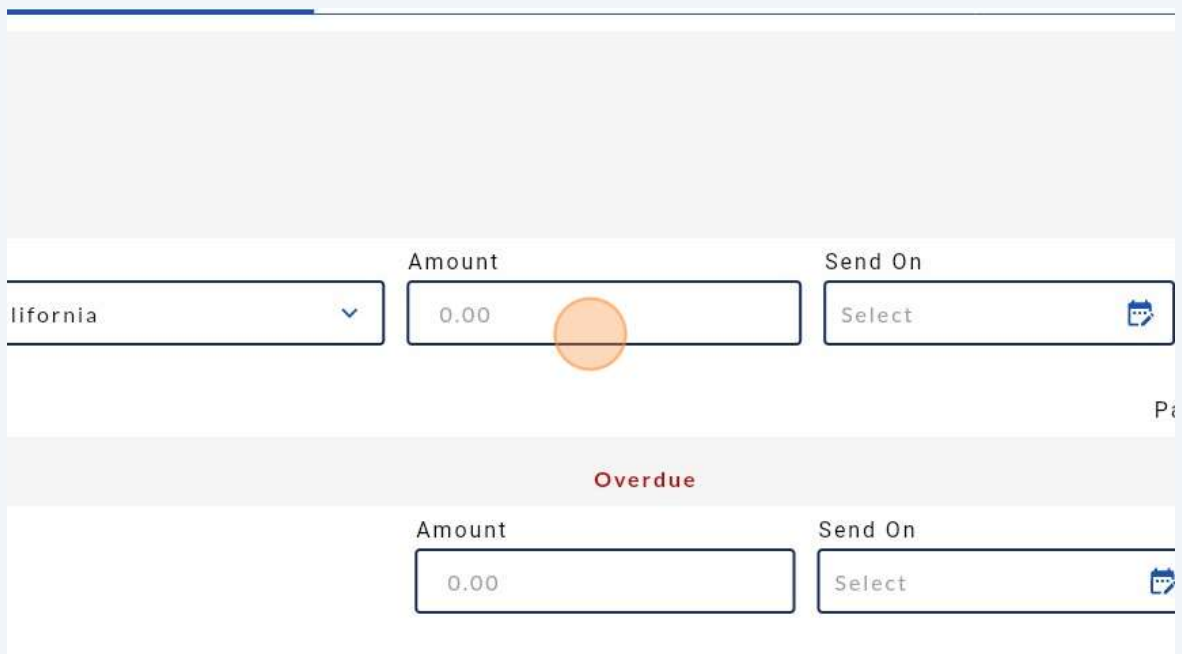


21 Select the Payee from the menu.



The screenshot shows a 'Payees' menu interface. At the top right, there is a header 'Payees' with a person icon. Below it, there is a search bar with the text 'Anth' and a magnifying glass icon. To the left of the search bar is a button labeled 'Add a Payee'. Below the search bar, there is a dropdown menu labeled 'Name (ascending)' with a downward arrow. The dropdown menu is open, showing a list of payees. The first payee is 'Anthem Blue Cross of California' with a truncated ID '...8212'. An orange circle highlights this payee. Below the dropdown menu, there is a table with two columns: 'test' and 'Amount'. The 'test' column contains the value '\$111.00' and the text 'Overdue January 24, 2024'. The 'Amount' column contains the value '0.00'.

22 Now, enter the amount you would like to pay.




The screenshot shows a payment form interface. At the top, there is a horizontal bar with a blue gradient. Below it, there is a large gray rectangular area. Below the gray area, there is a form with three main sections. The first section is a dropdown menu with the text 'lifornia' and a downward arrow. The second section is a text input field labeled 'Amount' with the value '0.00'. An orange circle highlights this input field. The third section is a text input field labeled 'Send On' with the value 'Select' and a calendar icon. Below these three sections, there is a horizontal bar with a gray gradient. Below the gray bar, there is a text label 'Overdue' in red. Below the 'Overdue' label, there is another form with two main sections. The first section is a text input field labeled 'Amount' with the value '0.00'. The second section is a text input field labeled 'Send On' with the value 'Select' and a calendar icon.

23


Use the calendar icon in the "Send On" field to find the date that you would like to start the payment process, then click apply.

\$250.00 [Review & Pay](#)

Amount  Send On   Memo

Deliver by: Select send on date  
Pay From\* [test checking .....2222](#) >

**Overdue**

Amount  Send On   Memo

Deliver by: Select send on date

**Make a Payment**

Payee  
Anthem Blue Cross of

[Remove](#)

est  
555.00  
overdue January 24, 2024

Options [View Bill](#)

est  
555.00  
overdue January 24, 2024

< February 2024 >

S	M	T	W	T	F	S
					1	2
					3	
4	5	6	7	8	9	10
11	12	13 Today	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

TODAY Clear Apply

Today 14

18 19 20 21 22 23 24

25 26 27 28 29

Deliver by: Loading

TODAY Clear Apply

Send On Select

Send On Select

Send On Select

Amount 0.00

Send On Select

**24** Add a memo to the payment if you would like. This step is optional.

SCHEDULED HISTORY

\$250.00 Review & Pay

Amount 0.00 Send On February 14, 2024 Memo Memo

Deliver by: Select send on date

Pay From **test checking ...2222**

Overdue

Amount 0.00 Send On Select Memo Memo

**25** Select your funding account if you do not want the payment to be made from your default funding account on file.

\$250.00

Review & Pay

Amount	Send On	Memo
0.00	February 14, 2024	Memo
Deliver by: Select send on date		
Pay From* <a href="#">test checking ....2222</a> >		

Overdue

Amount	Send On	Memo
0.00	Select	Memo
Deliver by: Select send on date		
Pay From* <a href="#">test checking ....2222</a> >		

PAY

SCHEDULED

HISTORY

Total Selected:

\$250.00

Review & Pay

+ Make a Payment

Payee	Amount	Send On	Memo
Anthem Blue Cross of California	\$250.00	February 14, 2024	Memo
Deliver by: Select send on date			
Pay From* <a href="#">test checking ....2222</a> >			

Remove

Overdue

test checking  
Active • Default  
...2222 ✓

test	Amount	Send On	Memo
\$555.00 Overdue January 24, 2024	0.00	Select	Memo
Deliver by: Select send on date			
Pay From* <a href="#">test checking ....2222</a> >			

Options View Bill

test	Amount	Send On	Memo
\$555.00 Overdue January 24, 2024	0.00	Select	Memo
Deliver by: Select send on date			
Pay From* <a href="#">test checking ....2222</a> >			

Options View Bill

test	Amount	Send On	Memo
\$111.00 Overdue January 24, 2024	0.00	Select	Memo
Deliver by: Select send on date			
Pay From* <a href="#">test checking ....2222</a> >			

Options View Bill

26

Once you have finished entering the payment info, you can choose to fill out payment fields for your bills as well, or click the "+" again and follow the steps as many times as you need to make multiple payments. Once all payments are ready, click "Review and Pay."

oopsy

PAY SCHEDULED HISTORY

Total Selected: \$250.00 [Review & Pay](#)

[+](#) Make a Payment

Payee: Anthem Blue Cross of California Amount: \$250.00 Send On: February 14, 2024 Memo: Memo

[Remove](#) Deliver by: Select send on date Pay From\* test checking ....2222 >

**Overdue**

test \$555.00 Overdue January 24, 2024 Amount: 0.00 Send On: Select Memo: Memo

[Options](#) [View Bill](#) Deliver by: Select send on date Pay From\* test checking ....2222 >

test \$555.00 Overdue January 24, 2024 Amount: 0.00 Send On: Select Memo: Memo

[Options](#) [View Bill](#) Deliver by: Select send on date Pay From\* test checking ....2222 >

test \$111.00 Overdue January 24, 2024 Amount: 0.00 Send On: Select Memo: Memo

[Options](#) [View Bill](#) Deliver by: Select send on date Pay From\* test checking ....2222 >

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27

To remove any payments from your list before scheduling, click the "Remove" icon in red under the payment(s) you would like to delete.

## Details

### Ready to pay?

Please review all bills selected to pay, and press pay button.

**Anthem Blue Cross of California**

test checking ....2222

Send on February 14, 2024

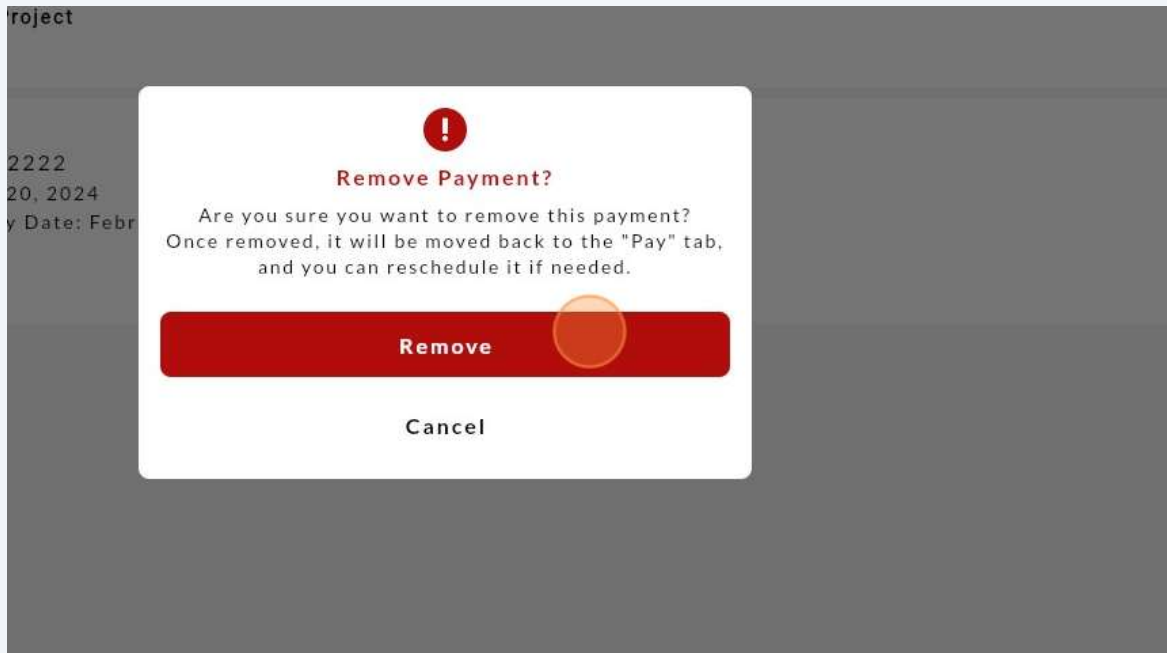
Estimated Delivery Date: -

Memo:

[Remove](#)

28

You will be asked if you are sure. Click Remove if so.



29

Once you have all the payments you would like to make listed, click "Pay" at the bottom of the confirmation screen to complete your payment(s).

