

ePayments: Frequently Asked Questions

Background and Overview

1. Q: What are ePayments?

A: ePayments, or electronic payments, are a method to pay our vendors and employees electronically (and eliminate the need for paper checks). Electronic payment methods include ACH direct deposits and virtual credit card payments.

2. Q: Who is Nvoicepay?

A: RCUH is working with Nvoicepay to implement and maintain the ePayment program. Nvoicepay is financial technology company that provides a payment automation software solution. Nvoicepay will enroll RCUH vendors and employees in the ePayment program, and process ePayments on behalf of RCUH.

Nvoicepay was selected in a competitive Request for Proposal (RFP) solicitation. Competing proposals were received from three service providers, including Bank of America and Commerce Bank. Local banks in the State of Hawaii declined to submit proposals as they did not have an ePayment program that met the requirements of the RFP.

3. Q: What are ACH payments?

A: ACH (Automated Clearing House) payments are electronic payments that are directly deposited into the vendor or employee checking or savings account.

4. Q: What are virtual credit card payments?

A: A virtual credit card (Card) is a randomly generated 16-digit card number that's created to pay for a single transaction with a predetermined amount. The virtual credit card number is emailed to the vendor (via secured email). The vendor is asked to click on a hyperlink in the email and will be redirected to the Nvoicepay Vendor Portal where they will have to login with their email and password to obtain the payment advice with the card information. The vendor will process the credit card number as a "card not present" transaction in their credit card terminal. This is a single use card with a set payment amount, so the card number cannot be used again and cannot be used for a different amount.

Vendor and Employee Enrollment

5. Q: Do I still Create New Vendors in the RCUH Financial Portal?

A: Yes. The RCUH Financial Portal will remain the official vendor database. Vendors and employees must be registered in the RCUH Financial Portal in order to enroll with Nvoicepay.

6. Q: Are vendors and employees required to register with Nvoicepay?

A: No. Vendors and employees that choose not to register with Nvoicepay will continue to receive check payments from RCUH.

7. Q: What address do employees enter on the enrollment form?

A: Employees are not required to provide their home address; it is okay if they only provide their work address. Employees need to provide their email address for Nvoicepay to send payment notifications to.

8. Q: What happens if a vendor's address, email, or banking information changes and they do not inform RCUH or Nvoicepay?

A:

- Check: When RCUH Accounting receives returned mail for an undeliverable mailing address, we forward the check to the fiscal office.

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- ACH: Nvoicepay will contact the vendor or employee to get the correct bank account information and resend the payment.
- Card: Nvoicepay will monitor returned or bounced-back emails and attempt to contact the vendor to get the correct or updated email address.

9. Q: If RCUH employees have already provided their direct deposit information to RCUH Payroll, why do RCUH employees also have to register with Nvoicepay?

A: When employees provided their sensitive information (SSN, banking information, etc.) to RCUH for payroll direct deposit purposes, they did not authorize RCUH to provide such information to third parties. Nvoicepay has an established enrollment method for collecting this information. Accordingly, rather than having RCUH develop a separate method to collect this information, Nvoicepay's enrollment method will be used.

10. Q: Can a vendor or employee change their payment method or cancel ePayment?

A: Yes, the vendor or employee will need to contact Nvoicepay to change their payment method. If the vendor or employee cancels ePayment, they will receive check payments from RCUH.

11. Q: Will the vendor payment method be available in the RCUH Financial Portal Search Vendors list?

A: Yes, the vendor payment type will be available in the RCUH Financial Portal Search Vendors. It will also be provided in the Remittance Information section on each payment form.

12. Q: Data Security?

A: RCUH will not be providing personal identification information (SSN, TIN) to Nvoicepay. Nvoicepay obtains an annual audit for SOC 1 Type 2 Report on Internal Controls over payment services. Nvoicepay is Payment Card Industry (PCI) Level One Compliant, the highest level of PCI compliance in the payment industry. Annual PCI audits ensure that Nvoicepay continues to provide customers with the strictest security standards possible.

Payment Processing**13. Q: What if I need a check? Will I have the ability to override the vendor payment type?**

A: Yes. RCUH will provide an option on the payment form in the Remittance Information section to indicate whether you need to pay the vendor by check (and override the vendor's preferred payment type). These checks will be returned to the fiscal office.

14. Q: What if I processed a payment in error, and need to cancel the payment?

A: Please contact RCUH Accounting as soon as possible to initiate payment cancellation.

- Check: Refer to RCUH [Policy 4.250](#) Replacement or Cancellation of Vendor Checks
- ACH: RCUH Accounting will work with Nvoicepay to void the payment.
- Card: RCUH Accounting will work with Nvoicepay to void the payment.

15. Q: What if I processed a payment in error, and the vendor or employee already received the funds (i.e. funds were credited to the vendor's bank account)?

A: Please contact the vendor or employee and request that the funds are returned by issuing a check payable to RCUH. Some vendors may issue a credit memo. If Nvoicepay makes an error, then Nvoicepay is responsible for correcting the error.

16. Q: Is there a way to delay or hold an ePayment?

A: Yes. Please contact RCUH Accounting, and RCUH Accounting will work with Nvoicepay to put the payment on hold.

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17. Q: How will payments be grouped? Will payments approved by my fiscal office be grouped with payments from other fiscal offices?

A: Payments will be grouped by the RCUH Payment Request Number. If there are multiple payments approved to the same vendor on the same day, then multiple payments will be sent to the vendor. Payments approved by your fiscal office will not be grouped with payments from other fiscal offices.

18. Q: How secure is the credit card payment when emailed to the vendor?

A: Emails are password protected and encrypted. When the vendor receives the remittance email, they will be asked to click on a hyperlink in the email and will be redirected to the Nvoicepay Vendor Portal where they will have to login with their email and password to obtain the payment advice with the card information.

19. Q: Will employees receive an email for payment notification?

A: Yes.

20. Q: How will travel advances and vendor advances be paid?

A: Vendors and employees who register with Nvoicepay will receive their advance payment via their selected payment type (Card or ACH). Vendors and employees that choose not to register with Nvoicepay will continue to receive check payments from RCUH.

21. Q: Will ePayments include payments to foreign vendors? Will wires still be processed by RCUH?

A: Payments to foreign vendors will continue to be processed manually by RCUH Disbursing, and foreign vendors will continue to be paid via wires or checks. However, ePayments to foreign vendors is something we may implement in the future.

Payment Status

22. Q: What payment information will be shown in the RCUH Financial Portal listing screens?

A: The Approved Listing screens will include Check Date, Check Number, and a new column for Payment Type (Check, ACH, Card).

23. Q: Will we be able to verify whether a check was cashed or ePayment was processed by the vendor?

A: Please contact RCUH Accounting if you have questions on payment status. The ability to view clearance information in the Financial Portal is a possible future enhancement.

24. Q: What happens if the check is not cashed or ePayment is not processed?

A:

- Check: Checks are considered stale-dated if they are not cashed within 120 days after the check date. Refer to RCUH [Policy 4.250](#) Replacement or Cancellation of Vendor Checks.
- ACH: Nvoicepay will reach out to the vendor 3 times via phone and email to resolve the problem. If Nvoicepay is not able to resolve the problem, Nvoicepay will reissue the payment as a check within 7 business days.
- Card: Nvoicepay will reach out to the vendor 3 times via email. For any payments not processed after 7 days, Nvoicepay calls the supplier to request processing of the payment. Should the payment remain outstanding for 60 days, Nvoicepay will refund RCUH. RCUH Accounting will work with you to reissue a check or cancel the payment.

25. Q: Is there a time limit to access ePayment records? What is Nvoicepay's record retention policy?

A: Nvoicepay maintains payment history for 7 years from date of issue.



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Other

26. Q: Who can I contact if I have questions?

Questions On	Please Contact
Vendor or Employee Enrollment	Nvoicepay Vendor Support Team (877) 626-6332
Updating Vendor Records in RCUH (Employee ID, Vendor Address, etc.)	RCUH Disbursing rcuhdisb@rcuh.com
Financial Portal Processing Problems	Rick Fujioka (808) 988-8346 rfujioka@rcuh.com
Payment Status or to Request Payment Cancellation	Liane Murai (808) 988-8342 lmurai@rcuh.com Rochelle Fujisawa (808) 988-8347 rfujisawa@rcuh.com