

ePayments: Frequently Asked Questions

Background and Overview

1. Q: What are ePayments?

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

2. Q: Who is Nvoicepay?

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

Nvoicepay was selected in a competitive Request for Proposal (RFP) solicitation. Although competing proposals were received from national financial institutions, local banks in the State of Hawaii declined to submit proposals as they did not have an ePayments program that met the requirements of the RFP.

3. Q: What are ACH payments?

A: Automated Clearing House ("ACH") payments are electronic payments that are directly deposited into a vendor's or employee's 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 is 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 be prompted 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 prior to enrolling 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: Can UH employees register with Nvoicepay?

A: Yes. RCUH and UH employees can register with Nvoicepay. Employees must be registered in the RCUH Financial Portal in order to enroll with Nvoicepay.

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

A: Employees are not required to provide their home address; a work address may be used. Employees also need to provide their email address for Nvoicepay to send the registration confirmation and payment notifications to.

ePayments: Frequently Asked Questions

9. Q: The Direct Deposit Enrollment Form for employees requires the employee to attach a copy of a voided check. What if the employee does not have checks or a checking account?

A: The employee should request a letter from their bank (on bank letterhead) that verifies the employee name, bank name, account type, ABA routing number, and bank account number.

10. Q: How can I check if the vendor or employee has signed up for ePayments?

A: The payment type is available in the RCUH Financial Portal – Miscellaneous Menu – Search Vendors. It is also provided in the Remittance Information section on each payment form.

Vendor preferred payment type	ACH	as of	2/09/2018 3:00 AM	Questions on Remittance? - Call
☐ Override vendor preferred payment type and return this check and remittance advice to fiscal office instead. What's This?				Name Phone Number

11. Q: When is the vendor preferred payment type updated in the RCUH Financial Portal?

A: When a vendor or employee registration is confirmed by Nvoicepay via email, the updated payment method will be reflected in the RCUH Financial Portal within two business days. If a vendor or employee changes their payment method (by contacting Nvoicepay), the updated payment method will be reflected in the RCUH Financial Portal within two business days.

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

A:

- ACH: Nvoicepay will contact the vendor or employee to obtain 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 obtain the correct or updated email address.
- Check: When RCUH Accounting receives returned mail for an undeliverable mailing address, the check is forwarded to the fiscal office.

13. 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. The Nvoicepay registration is only for employee reimbursements, not payroll direct deposits. Nvoicepay has an established enrollment method for collecting this information. Accordingly, rather than having RCUH develop a separate method to collect this information, employees are required to use Nvoicepay's enrollment method.

14. Q: Is the data transmitted to Nvoicepay secure?

A: RCUH will not be providing personally identifiable information (e.g., 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.

ePayments: Frequently Asked Questions

Payment Processing

15. Q: How can I change the vendor preferred payment type (e.g., from TBD to ACH, or ACH to Card)?

A: The vendor preferred payment type cannot be modified or changed in the RCUH Financial Portal. The vendor or employee will need to register with Nvoicepay to receive ePayments, or contact Nvoicepay to change their payment method.

16. 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.

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

17. 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 be returned by issuing a check payable to RCUH. Some vendors may issue a credit memo. If Nvoicepay makes an error, Nvoicepay is responsible for correcting the error.

18. 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.

19. 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 be prompted to login with their email and password to obtain the payment advice with the card information.

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

A: Yes.

21. 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 (ACH or Card). Vendors and employees that choose not to register with Nvoicepay will continue to receive check payments from RCUH. Check payments for travel advances and vendor advances will be returned to the fiscal office (they will not be mailed to the vendor or employee).

22. 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 will be considered for future implementation.

ePayments: Frequently Asked Questions

Payment Status

23. Q: When will the vendor or employee receive their ACH payment?

A: It generally takes 4 business days (Monday to Friday, excluding holidays) from the date the payment is approved in the RCUH Financial Portal, to the date the ACH is credited to the vendor's or employee's bank account. For example, if the payment is approved in the RCUH Financial Portal on Monday, the ACH funds should be credited to the vendor's or employee's bank account on Thursday.

24. 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.

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 the date of issue.

Other Questions

Questions On	Please Contact
Vendor or Employee Enrollment	Nvoicepay Vendor Support Team (877) 626-6332 vendors@nvoicepay.com
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