Faster Payments Guide

March 2022

Earnie™

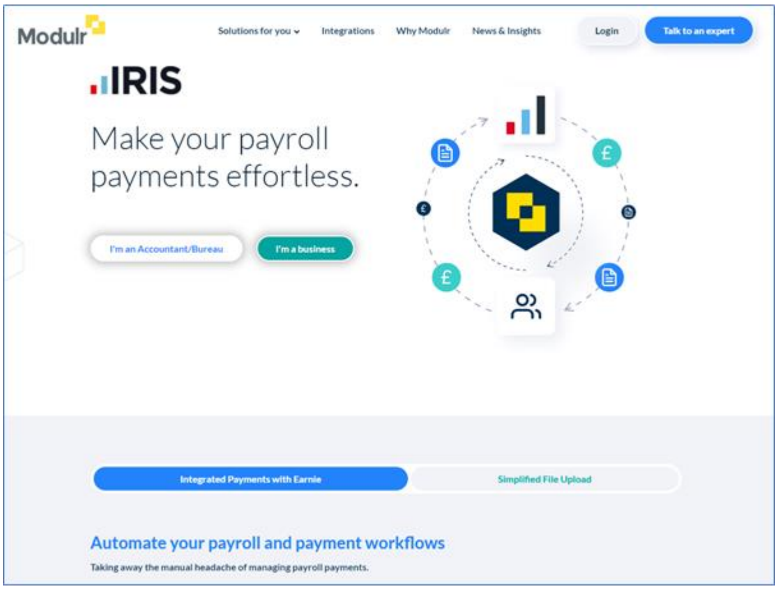
IRIS. Look forward

Contents

Dear Customer,

Welcome to your faster payments guide. This guide explains how to create login details for Modulr, sign in to your Modulr account from Earnie and send your first faster payment.

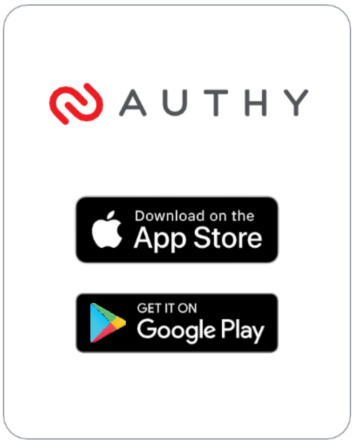
Please note, before following the steps detailed in this guide, you must create a Modulr account **here**. Alternatively, in Payroll, go to **Faster Payments | Find Out More.**



Log into Your Modulr Account

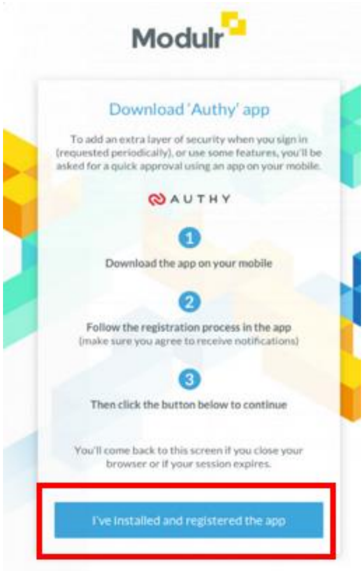
1. After signing up to Modulr, check your inbox for a 'welcome' email
2. The email will contain your username and a link directing you to Modulr's portal. Here you can set up your login access (you will need these login credentials when signing in from payroll, so ensure to remember them)

After creating your login credentials, to sign into the portal, Modulr requires you to download the Authy™ authentication app on your phone (available for iOS and Android) to verify your information.



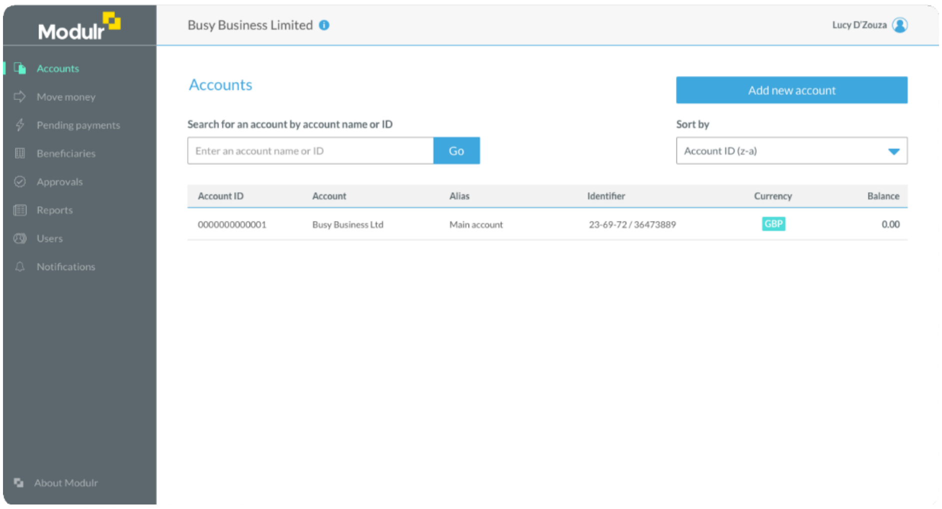
Authy provides an extra layer of security, ensuring you can navigate around the portal and perform actions securely.

3. Follow the steps to set up Authy in Modulr and click **I've installed and registered the app**

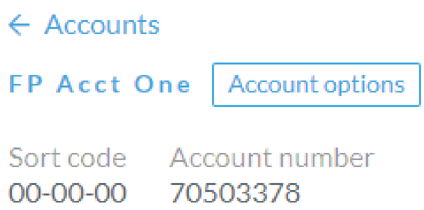


4. The **Sign In** screen will open. Enter your login details into the relevant fields

5. Once you have logged in, the next screen will show details of your account(s)



6. Under the **Accounts** tab, you will see a list of your companies. Click on the required company to display the **Sort code** and **Account number**



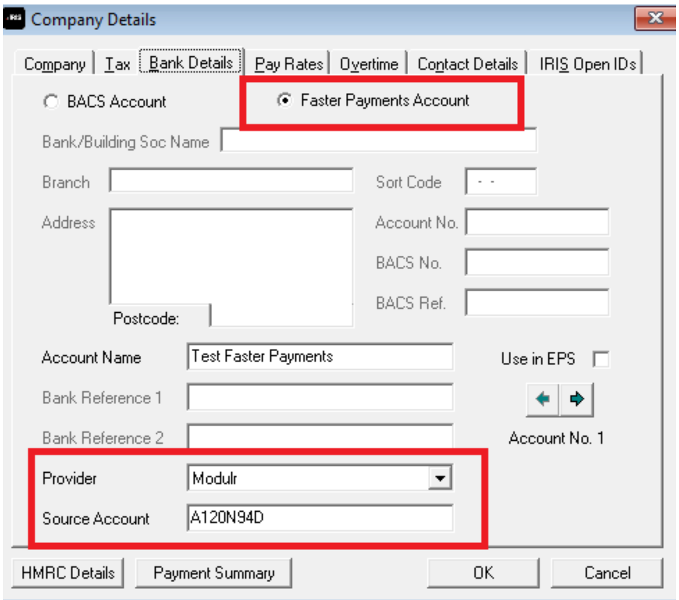
7. Since you have registered your details and signed into Modulr, you are now ready to configure your payments link in Earnie

Set up Employer Payment Account from Payroll

For Company

1. To enable Faster Payments for a company, open Payroll and go to **Company | Alter Company Details | Bank Details** and select the **Faster Payments Account** radio button

2. In the **Provider** drop-down, select Modulr and enter the **Account Name** and **Source Number** into the relevant fields. (**Account ID** in Modulr is the same as the source number)



Assign to Employees

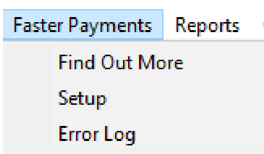
1. To enable Faster Payments for employees, choose **Employee** | **Period** and select **Faster Payments**

   Note: When setting the **Faster Payments** indicator, you must also complete the fields listed on the **Bank** tab

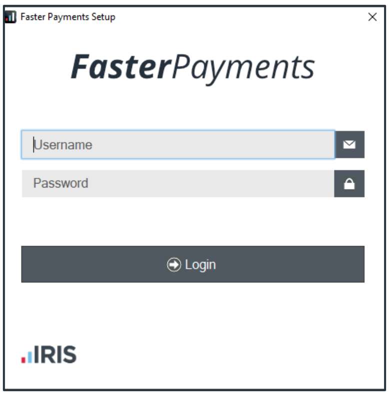
Logging into Modulr from Payroll

1. On the **Faster Payments** menu, you will see the following drop-down options:

   - **Find Out More**
   - **Setup**
   - **Error Log**



2. Choose **Setup** and enter the **Username** and **Password** you registered with Modulr and then click the **Login** button

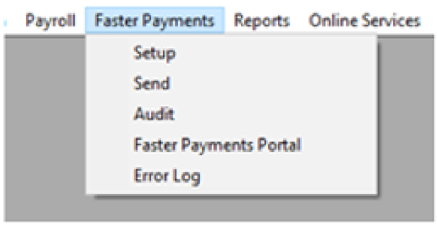


3. After clicking **Login**, you should receive a message on your device to complete the two-factor authentication. A pop-up will also appear in payroll instructing you to follow the steps outlined on the Authy app. You must approve the authentication to proceed with the setup process

If you do not receive a message, ensure you have downloaded and registered your details on Authy

4. Upon authenticating your details, on the **Faster Payments** menu, you will see three more options:

   - **Send**
   - **Audit**
   - **Faster Payments Portal**



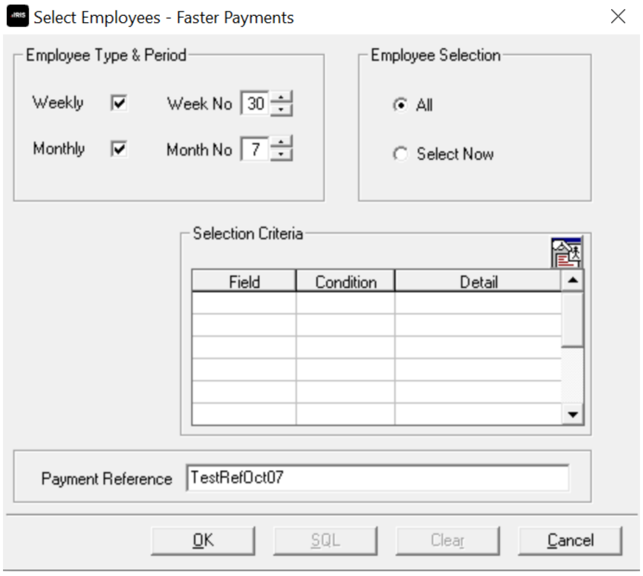
5. At this stage, you will have created login details for Modulr, signed in and linked the company account in Earnie

6. After logging in on the **Faster Payments Setup** screen and once you have run the payroll, you can then send your first faster payment

Sending Faster Payments from Payroll

1. To submit a faster payment, go to the **Faster Payments** menu and click **Send**

2. Complete the fields displayed on the **Select Employees – Faster Payments** screen, ensuring to enter a **Payment Reference** (this field has an 8-character minimum). Then click **OK**



3. The **Faster Payments Preview** screen will open, showing details of the faster payment before you submit it to Modulr

4. Once you are happy with the information displayed, click **Send**

5. You should now receive a message on your device as part of the two-factor authentication. Follow the instructions to approve the payment

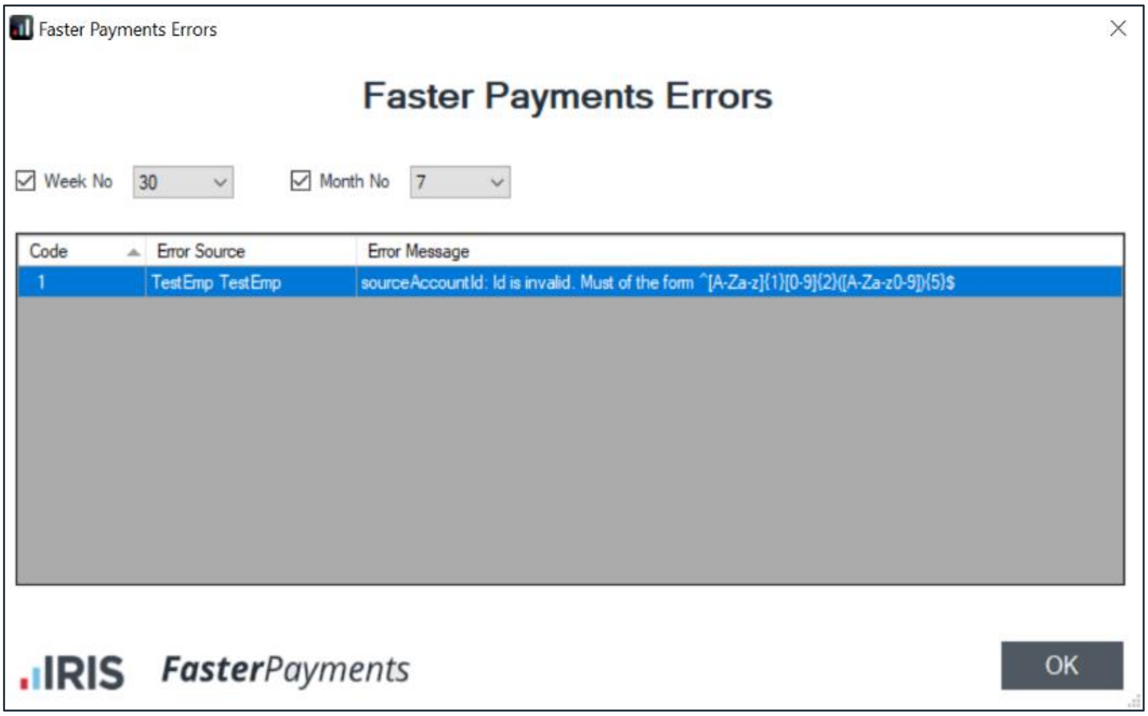
6. If the payment sends to Modulr with no issues, a success message to confirming this

7. At this point, ensure to complete any outstanding tasks in Modulr

8. In payroll, all successful submissions display under **Faster Payments | Audit**

9. Any errors found during the transmission process will display under **Faster Payments | Error Log**

Note: You cannot send data from Earnie to Modulr before resolving the issues displayed on the error log. After every successful submission, the **Error Log** will repopulate with new data



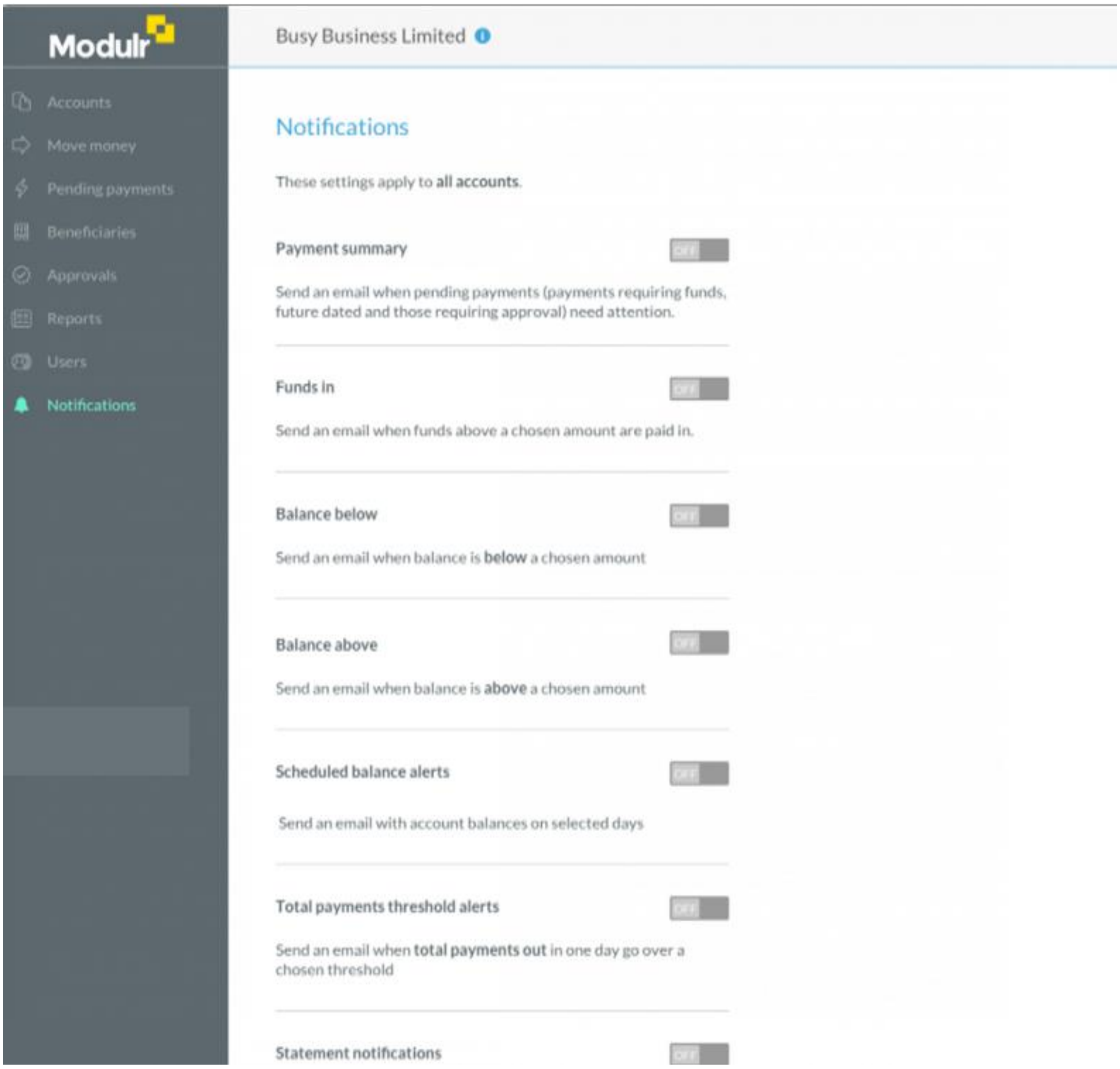
Note: If you send more than 1000 employee payments in one submission and an error occurs, this can result in incomplete requests. If you are required to resend the file, please ensure that all existing payments have been deleted in the Modulr portal before resubmitting the payments.

Modulr – Notifications

Notification Settings

1. From the Modulr portal, you can manage email notifications for your accounts. To do this, go to the side menu and select the **Notifications** option

2. Set each notification by adjusting the toggle next to each option to either **ON** or **OFF**



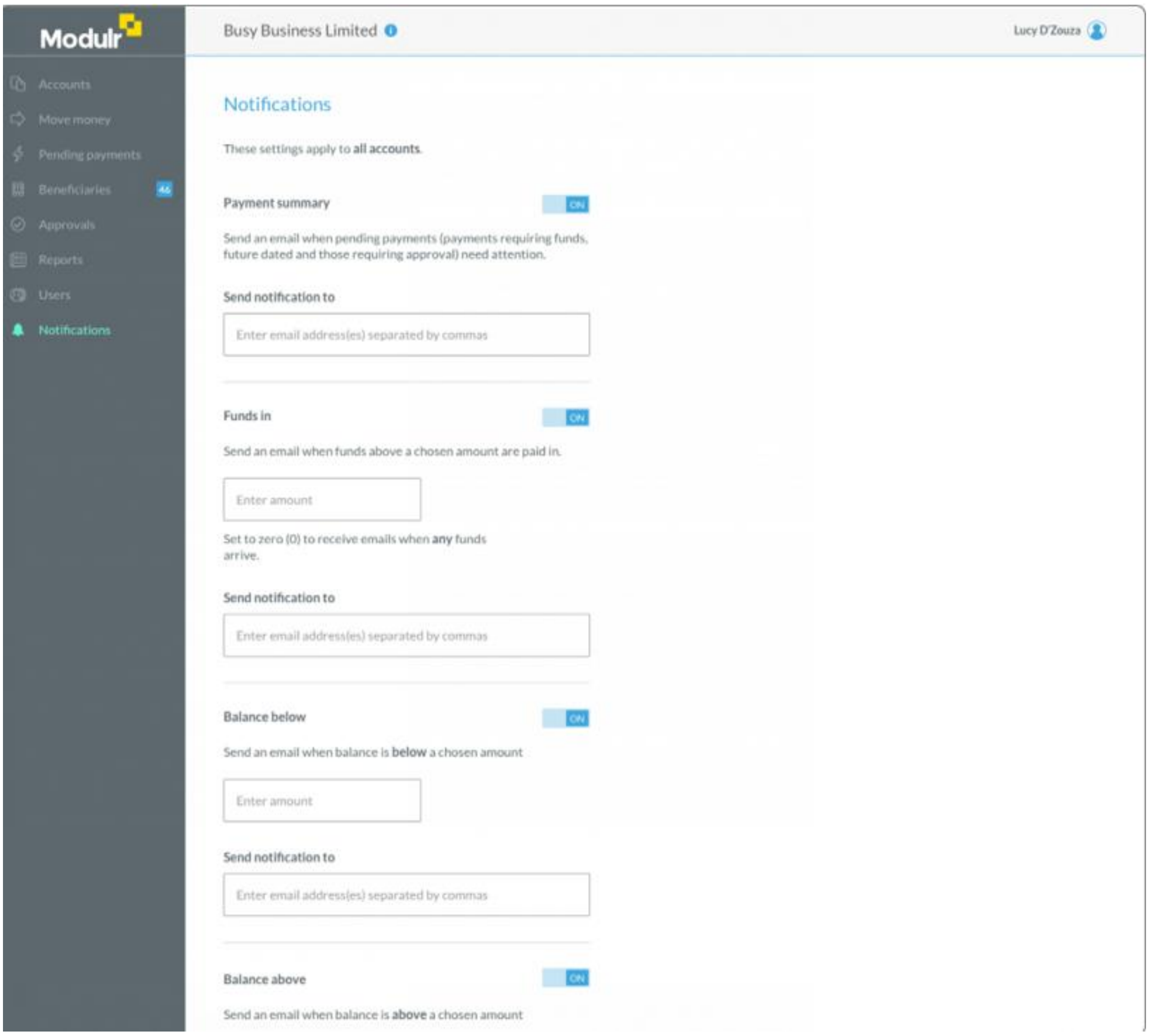
About Notifications

- Approval notifications are automatically sent to any user that has Approval permissions. These are sent daily at 9am and not configurable by users
- The **Payment Summary** notification is sent at 9 a.m. every morning when there are active unapproved payments or beneficiaries in the system
- Other notifications are sent as events happen on the account

Notification Recipients

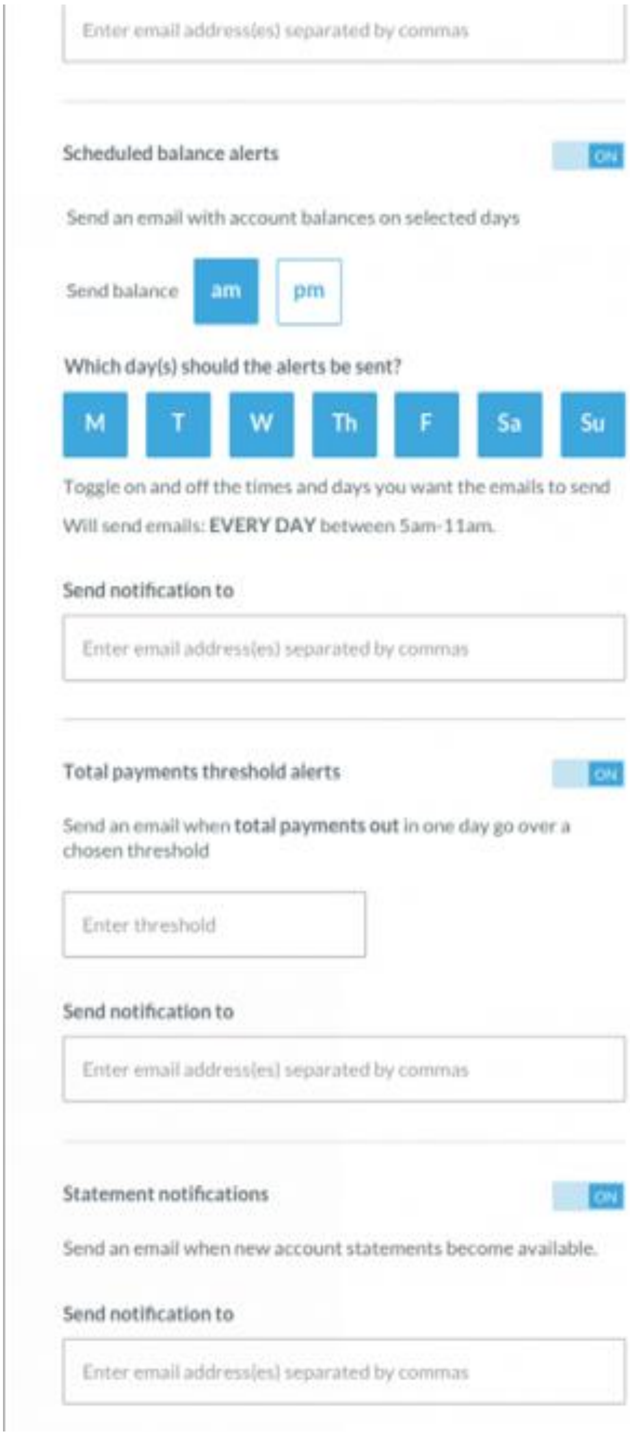
1. Simply turn on each individual notification using the **ON/OFF** toggle and enter the email address for the recipient in the **Send notification to** field

Note: Only Modulr users will be able to sign in using the link attached to the email.



Notification – Scheduled Balance Alert

1. From the scheduled bank alert section, configure a date and time when you require the balance to display to the recipient


Enter email address(es) separated by commas
Scheduled balance alerts
ON
Send an email with account balances on selected days
Send balance
am
pm
Which day(s) should the alerts be sent?
M
T
W
Th
F
Sa
Su
Toggle on and off the times and days you want the emails to send
Will send emails: EVERY DAY between 5am-11am.
Send notification to
Enter email address(es) separated by commas
Total payments threshold alerts
ON
Send an email when total payments out in one day go over a chosen threshold
Enter threshold
Send notification to
Enter email address(es) separated by commas
Statement notifications
ON
Send an email when new account statements become available.
Send notification to
Enter email address(es) separated by commas

Notification Settings

A summary of each notification's content and when they are sent.

Email name	Description	Contains	When sent
Payment Summary	Summary of Pending Payments across all accounts	▪ Summary of numbers of pending payments and their value ▪ Date/time when email is sent ▪ Number that are waiting for funds + value ▪ Number that are future dated (for tomorrow) + value ▪ Are due to expire tomorrow	▪ Sent each morning at 9am if accounts have items pending ▪ Sent day before future dated payments are due to send ▪ Sent day before payments that are due to expire
Approvals	Summary of Pending Payments across all accounts	▪ Customer name ▪ Date and time ▪ Number of payments awaiting approval + value ▪ Number of beneficiaries awaiting approval	▪ Whenever there are approvals outstanding ▪ Sent at 9am each day ▪ Automatically sent – only sent to users with admin + approver rights (can't add other email addresses)
Pay in	Receive a notification when a payment above a user-defined amount is received into an account	▪ Customer name ▪ Account alias(s) ▪ Amount paid in ▪ Reference(s)	On event When an account receives a pay-in above the user-defined amount
Balance below	Receive an email when a balance falls below a user-defined amount	▪ Customer name ▪ Account alias(es) ▪ Balance(s) ▪ Date and time	On event When an account's balance falls below the user-defined amount
Balance above	Receive an email when a balance goes above a user-defined amount	▪ Customer name ▪ Account alias(es) ▪ Balance(s) ▪ Date and time	On event When an account's balance goes above the user-defined amount
Scheduled balance alert	Receive an email containing account balances on user-selected day(s)	▪ Customer name ▪ Account alias(es) ▪ Account ID(s) ▪ Balance	Scheduled by user
Statement notifications	Receive an email when a new statement is downloadable	▪ Customer name ▪ Number of accounts statements are available for	On event Sent when statement is available at the beginning of each month

Available Features

This is a summary of the features available with your access.

Feature	Description
View your accounts	See all accounts you have access to and their balances
View individual accounts	View individual account details and transactions and manage their nickname and statements. You can also search and filter transactions on the account
Add new accounts	Create any number of new accounts you want, with an individual sort code and account number
Make payments	Send money to saved beneficiaries you have set up and transfers between your accounts
Create payment rules	Set up rules on your accounts to automatically split incoming payments to other destinations or sweep accounts at a given time. You can also set up a secondary funding account to make payments from if the sending account has insufficient funds
Pending payments	View payments that have not yet sent due to being scheduled for a future date, waiting for an approval, or waiting for funds. Failed payments will also be viewable
Manage beneficiaries	Create new or view and manage all the beneficiaries you have set up
Approve payments and new beneficiaries	View and approve (pending + approver permission) any payments waiting for an approval before they are sent, or newly created beneficiaries before they are active
Download reports	Download a spreadsheet of all transaction activity or user actions
Manage users	Create, delete, and manage other users who have access to your accounts (pending 'Admin' permission)
Set up notifications	Set up and control notifications for a variety of activity

Contact Support

Your Product	Phone/Contact Form	E-mail
Earnie	0344 815 5671	earniesupport@iris.co.uk
Modulr	Contact us by completing the enquiry form available here. A member of our team will be in touch as soon as possible in response to your query.	support@modulrfinance.com