FAQ's

Frequently asked questions about Epay Manager. For more information, please call 800.240.1824.

Introduction

This document was created to help you answer a few of the more common questions about Epay Manager. Browse through this list to answer any initial questions you may have about the system, how it works, security, etc.

If an answer to your question cannot be found, please contact one of our support staff members, they'll be happy to help you.

For additional information, please contact us at 1.800.240.1824. Or visit our website at www.epaymanager.com

What is Epay Manager?

Epay Manager is an electronic payment system developed by Level One Technologies, Inc. in St Louis, Missouri. The application was designed for the transportation industry, to deliver electronic payment solutions to shippers, carriers and third party logistics providers and meet the unique business requirements of the industry. Epay reduces the audit process, eliminates mail time, improves productivity and lowers costs. It bridges the communication gap between shippers and carriers and provides its members with valuable tools to more efficiently manage invoices and collect documentation.

Who can use Epay Manager?

Any company that has a high volume of freight payables can use Epay Manager. Any company that is interested in automating its payables process and reducing costs is eligible to use the system. The application works best for companies that have at least 100 weekly transactions and store rated transactional information in a transportation management system (TMS).

How will Epay Manager benefit my company?

Because Epay Manager is electronic and paperless it will dramatically reduce the time to complete the payment cycle, by eliminating the traditional processing time of invoices. Shippers and 3PL's benefit by offering favorable payment alternatives to carriers as an inducement to haul their loads. Carriers benefit by receiving faster payment for their services and eliminating the high risk and costs associated with receivable financing or factoring companies.

How does Epay Manager compare to outsourcing?

The main difference is that Epay allows companies to retain in-house control over all freight payables. One of the primary functions of a third party payment agency is to audit freight bills. Because Epay is web based, we can integrate with the software of our members and import transactional data. Once this data is received it cannot be changed by the carrier. As a result, Epay eliminates many auditing requirements.

Also, outsourcing does not eliminate paperwork, it simply transfers the responsibility to receive, verify and store paperwork from the shipper's office to the third party's office. Epay actually eliminates paperwork and streamlines the flow of information between the shipper and carrier.

How is Epay Manager different from EDI?

Epay Manager eliminates the time and expense of setup and maintenance inherent in most EDI systems. Although EDI software is used to process data in our back end systems, it does not require the user to have any EDI capabilities. Instead, members use the Internet to transfer and present data between companies without standardized data sets required by EDI applications. As a result, Epay Manager creates a seamless process of electronic invoicing and presentment that results in funds transfer between U.S. bank accounts. Data can be sent to Epay using EDI for any company already EDI capable.

How is Epay Manager different from other electronic payment programs?

There are competing electronic payment systems on the market today but most are business to consumer models. The business to business models often focus on purchasing and tend to ignore transportation costs. Epay Manage is a business to business application designed specifically for the transportation industry. The system features transactional templates, organized lists by status, integrated rate agreements, invoices and the ability to index proof of delivery documents with a corresponding invoice. Epay also does not require a separate, pre-funded bank account or the installation of proprietary software as it is designed to work together with existing management systems and bank accounts.

Are there any limits to the amount of money that can be transferred?

Yes, the minimum single transaction amount is $25.00 and the maximum amount is $10,000.00. Members that have needs that are outside of these limits may contact a sales representative to discuss those special circumstances.

Is Epay Manager secure?

Yes, all information is managed using the latest and most secure encryption software. All communications between a member's web browser and Epay Manager are encrypted using 128 bit SSL encryption which is an industry standard. All private data is stored and fully encrypted on our database server. In addition, our web and database servers are kept behind a multi-level network firewall designed to allow only valid access to your data. Passwords are encrypted so that only the user knows the password.

Who authorizes the withdrawal of funds from my bank account?

The member whose account is debited controls the funds for that account. No funds may be debited or removed from that account without the express approval of that member. To ensure against the unauthorized disbursement of funds, members may set up a custom approval chain that requires multiple approvals before funds are transferred. If the Federal Reserve notifies Epay Manager of an account with insufficient funds, we will make additional attempts to collect the balance electronically. Epay reserves the right to withdraw the exact amount previously deposited into an account to reverse an insufficient funds transfer. If a reversal occurs, the user will be notified of the date and dollar amount of the reversal.

What happens if someone misuses uses my banking information?

The FDIC allows sixty-days from the date of any transaction to make a claim for an improper withdrawal from your bank account. If any irregularities appear on your monthly bank statement, you should notify an officer of your bank immediately. Epay Manager and Level One Technologies, Inc. will assist your bank in tracking any unauthorized use of your bank account, by providing the routing or tracing information required to identify the fraudulent use of your account. Epay Manager protects its members with an e-commerce liability insurance policy to cover any loss resulting from such misuse that is not recovered by the bank or insured by the FDIC.

Can I trust Epay Manager with information about my bank account?

The risk associated with processing a transaction electronically through Epay Manager or any other online payment service is very low. The information you provide to make an electronic payment is the same information that appears on any check that you currently issue. All banking information submitted to the system is verified for accuracy by a series of formulas and logarithms. The information is then converted into a file format accepted by US banks. Although Epay Manager represents a new opportunity to pay carriers and independent contractors online, the concept of electronic payment is not new. The US commercial banking system supports the use of electronic payment and the FDIC insures all accounts in the amount of $100,000.00. An important note of clarification is that Epay doesn't actually debit or credit any account, it simply provides members with access to the Federal Reserve to send payment instructions. All information is 100% controlled by the member.

What happens if I lose or forget my password?

Password information is only stored in an encrypted format so our Customer Service representatives will not be able to access the password. Passwords can only be reset. This can be accomplished by clicking the Forgot Password link located on the login page for Epay Manager. The user simply types in their email address or username and a new, temporary password will be sent automatically.

How can I verify the payment of an invoice?

Epay Manager provides accessible records, in a user-friendly format, for all users in the system. Transactions are grouped by status, in the following order: Pending, Invoiced, Approved, Paid, and Archived. You may view the status of any transaction at any time, by logging on to your site using your unique username and password.

How am I notified of a request to be paid or payment has been received?

All notifications and requests for approval will be sent to the billing email address that you provide at the time of registration. This email address should only be accessible to those who are authorized to approve payment from your company's account. A summary of the transaction is also placed on each company's pending.

Can the results of Epay transactions be posted to my accounting program?

Yes, but there may be additional programming required to transfer data to and from certain accounting programs. For more information regarding customized accounting interfaces, please contact our customer service department at 800-240-1824.

Can I make other payments online that are not transportation related?

Epay Manager is currently designed to send or receive transportation related payments only and is not designed to process other payment types. We are currently developing an application to process general vendor payments for companies in other industries.

Can I pay with a credit card?

No, Epay transactions are currently funded by debiting and crediting commercial bank accounts.

Can I have multiple users?

Yes, the system is designed to allow members to have multiple users with separate passwords. The system designates the first registrant as the administrative level user. This user is responsible for creating additional users and restricting their access. This feature allows companies to trace specific actions to individual users.

Can I require multiple parties to approve a transaction?

Yes. The application allows each company's administrator to create an approval sequence to approve invoices. Once an approval sequence has been created, the application sends an invoice electronically to the first person in the approval sequence. Once approved, the invoice is forwarded electronically to the next person. The sequence of approvals continues until all users in the chain approve the invoice.

For More Information

Please contact someone from our support staff at info@epaymanager.com. Or call toll free 1.800.240.1824. You may also find answers to your questions at www.epaymanager.com.