

Online Bill Pay

Quick Reference Guide



MY CU[®] Services, LLC

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What is Online Bill Pay?

Online bill pay allows you to pay virtually anyone or any company through your online banking account. You determine who you want to pay, when you want to make the payment, and the account you want the payment to come from.

What are the benefits of Online Bill Pay?

Online bill pay saves you time and money versus sending payments through the mail.

Save time – It takes only minutes to pay your bills each month. You save time on trips to the post office and writing checks. Features such as recurring payments allow you to set up a schedule to pay your bills automatically.

Save money – Online bill pay saves you money on postage, late fees, and checks. Customers save on average \$145* per year.

Stay organized – Your payment history is stored online so you won't have to file and sort through paper receipts.

Gain peace of mind – You can schedule payments in advance so you won't have to worry about paying bills when you travel. Bill pay reminders are also available that notify you it's time to pay your bill.

Helps the environment & saves paper - there are no checks to write or envelopes to mail. Plus, you'll do your part to ease emissions from transporting your bill from your home to your biller.

*Based on average postage, late fees, and interest paid per year

How to Make a Payment

You can make single or recurring payments using online bill pay.

- **Single payments** are payments that are made one time only.
- **Recurring payments** are payments that are made regularly such as weekly, monthly, etc. for the same amount, such as mortgage payments or subscription services.

To make a single payment:

1. Go to the "Payments" tab on the navigation bar and select "Single Payment"
2. Select the payee you wish to pay
3. Select the pay from account (if applicable), enter the amount to pay and process date
4. Click "Next" to review
5. Click "Submit Payment". Your payment will be processed on the date indicated

The screenshot shows a web interface for online bill pay. At the top, there is a navigation bar with tabs: Payments, Transfers, Payees, Options, and Calendar. The 'Payments' tab is selected, and a dropdown menu is open, showing options: Single Payment, Recurring Payment, Scheduled Payments, Payment History, and Add a Payee. A yellow callout '1' is placed over the 'Payments' tab. Below the navigation bar, there are three sticky notes: 'Click for Returned Payments', 'Click here to Associate Payees', and 'Do You Have a New Message?'. To the right of the sticky notes are links for 'home', 'chat open', and 'logout'. The main content area is titled 'Pay a Bill' and has three tabs: 'Schedule', 'Review', and 'Finished'. Below the tabs, there is a 'shortcut' section with a play button icon and text: 'Speed up your payment scheduling! We can pre-load your bills based on your payment history. Take the shortcut'. Below this is a table with columns: Pay To, Pay From, Amount, and Process Date. The 'Pay To' column contains 'American Express' with a yellow callout '3' next to it. The 'Pay From' column contains a dropdown menu with 'Primary Checking' selected. The 'Amount' column contains a text input field with a dollar sign. The 'Process Date' column contains a date field with '6/26/2009' and a calendar icon. Below the table, there is a note: 'Last Paid On: 6/19/2009 Amount Paid: \$150.00' and 'Est. Arrval: 6/30/2009'. Below the note, there is a text prompt: 'Select a payee from the left menu. Select again to remove it.' At the bottom of the main content area, there is a 'Next' button. On the left side of the interface, there is a sidebar with several sections: 'Single Payment' with radio buttons for 'Pay a Bill', 'Pay a Person', 'Transfer Funds', 'Send a Donation', and 'Send a Gift Check'; 'Select a Category' with a dropdown menu set to 'All Categories'; and 'Select Payee(s)' with a list of payees: American Express (checked), Car Loan, Cellular One, Day Care, Lawn Service, Mort's Auto Service, Office Depot, Phone, and Susan Goldman. A yellow callout '2' is placed over the 'Select Payee(s)' section.

Make a recurring payment

1. Go to the "Payments" tab on the navigation bar and select "Recurring Payment"
2. Select the payee you wish to pay
3. Select the pay from account (if applicable), the amount you want to pay, how much, how often to pay, and whether to pay 'before' or 'after' if payment were to occur on a non-processing day

Example: Mortgage payments due on the 3rd of each month

1

2

3

Next

4. Click "Next" to review
5. Click "Submit Payment". Your first payment will be processed on the date indicated

Payment History Prior to Bill Pay Upgrade Date

In addition to the standard of up to 18 months of payment history storage, you will also be able to view your payment history prior to the date you converted to this online bill pay system.

Welcome Web Demo
Last Login: 2:42 PM on 6/9/2009 EST
Your Email: demos@obunt@mybills.com

Payment Search

Category:
All Categories

Pay To:
All Payees

Process Date Range:
 Current Month
 Previous Month
 Last Thirty Days
 Custom Date

For payment history prior to April 2, 2009, [click here](#)

Payment History

Printer Friendly Version

Paid From Hobby Account *****1753

Pay To	Amount	Frequency	Process Date
Mortgage <i>Electronic</i>	\$1,200.00	One Time	6/15/2009
American Express <i>Electronic</i>	\$150.00	One Time	6/8/2009

The payment history prior to your conversion date will be displayed on a screen similar to this. You may export this data to a CSV file or PDF file, as well as print the data for your records.

Payment History prior to April 2, 2009

Payment history prior to April 2, 2009

Payment Date	Payee Name	Payee Account Number	Payment Amount
03/21/2009	Verizon Wireless	021151148	\$122.00
03/19/2009	Susan Smith	2154487336	\$45.00
03/02/2009	Insight Cable	02514487366	\$124.00
01/04/2009	Water and Gas Company	12365889842	\$35.00
12/06/2008	Sears	120203658893	\$346.00
10/15/2008	USAA	62891506634	\$223.00

Close Print

Export to: Export

How to Add a Payee

You can add a company payee, such as your cell phone or insurance provider, or an individual payee, such as your electrician or friend.

Adding a company payee

1. Go to the "Payees" tab on the navigation bar and select "Add a Payee"
2. Select "Add a Bill"
3. Select "Company" as the type of payee to add

The screenshot shows a web application interface. At the top, there is a navigation bar with tabs: Payments, Transfers, Payees, Options, and Calendar. The 'Payees' tab is selected, and a dropdown menu is open showing 'Add a Payee', 'View Payees', and 'Categories'. Below the navigation bar, there is a header area with 'Welcome Web Demo', 'Last Login: 2:13 PM on 6/19/2009 EST', and 'Your Email: pampaaccount@lpl.com/bills.com'. There are also links for 'home', 'chat open', and 'logout'. On the left side, there is a sidebar with 'Add a Payee' and 'Add a Bill' sections. The 'Add a Bill' section is expanded, showing options: 'Add a Bill' (selected), 'Add a Person', 'Add a Charity', and 'Add a Gift Recipient'. The main content area is titled 'Add a Bill' and has a progress bar with 'Add', 'Review', and 'Finished' stages. Below the progress bar, there is a question: 'What type of payee do you want to add?'. There are three radio button options: 'Company' (selected), 'Individual', and 'Bank or Credit Union'. To the right of these options is a button that says 'Show me Popular Payees'.

4. You will automatically move to the next screen. Add the name of the company you would like to pay, your payee's account number, the payee's phone number and payee's zip code. You can find this information on your most recent paper bill. Click "Next".

The screenshot shows the 'Add a Bill' form with the following fields: 'Payee Name *', 'Account Number *', 'Confirm Account Number *', 'Phone Number *', 'Payee Zip Code *', and 'Account Holder Name'. The 'Account Holder Name' field has a dropdown menu with 'Web Demo' selected. To the right of the form, there is a note: 'The account number usually appears on your bill or monthly statement to help the merchant recognize you as a customer. If you do not have an established account number, please include any identifying information within the Account Number field. Example: "Pay to the account of John Doe"'. At the bottom of the form, there is a 'Next' button.

5. Review your information and click "Submit". You've successfully added a company payee and can now make payments.

How to Add a Payee

You can add a company payee, such as your cell phone or insurance provider, or an individual payee, such as your electrician or friend.

Adding a company payee

1. Go to the "Payees" tab on the navigation bar and select "Add a Payee"
2. Select "Add a Bill"
3. Select "Company" as the type of payee to add

The screenshot shows a web application interface. At the top, there is a navigation bar with tabs: Payments, Transfers, Payees (selected), Options, and Calendar. Below the navigation bar, there is a header area with the text: "Welcome Web Demo", "Last Login: 2:13 PM on 6/19/2009 EST", and "Your Email: demoes@acct.com@paymybills.com". There are also links for "home", "chat open", and "logout".

Step 1: The "Payees" tab is selected, and a dropdown menu is open showing "Add a Payee", "View Payees", and "Categories".

Step 2: The "Add a Payee" sidebar is visible on the left. It has a "Add a Bill" option selected. Below it, there is a section titled "Add a Bill" with instructions: "Add your cable, phone, and electric company bills. Add any of those companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost."

Step 3: The main content area is titled "Add a Bill" and has a progress bar with "Add", "Review", and "Finished" stages. Below the progress bar, there is a question: "What type of payee do you want to add?". There are three radio button options: "Company (ex. Credit Card, utilities or cable)", "Individual (ex. landlord or daycare)", and "Bank or Credit Union (ex. loans)". The "Company" option is selected.

There are also some sticky notes on the screen: "Signatures", "Payees", and "Do you know a 'Add a Payee'?"

4. You will automatically move to the next screen. Add the name of the company you would like to pay, your payee's account number, the payee's phone number and payee's zip code. You can find this information on your most recent paper bill. Click "Next".

The screenshot shows the "Add a Bill" form. It has a progress bar with "Add", "Review", and "Finished" stages. The form has the following fields:

- Payee Name *
- Account Number *
- Confirm Account Number *
- Phone Number *
- Payee Zip Code *
- Account Holder Name (with a dropdown menu showing "Joes Doms")

There is a "Next" button at the bottom of the form. On the right side of the form, there is a note: "The account number usually appears on your bill or monthly statement to help the merchant recognize you as a customer. If you do not have an established account number, please include any identifying information within the Account Number field. Example: *Pay to the amount of some \$100.*"

5. Review your information and click "Submit". You've successfully added a company payee and can now make payments.

Other Bill Pay Features

How to View Scheduled Payments

Easily review your upcoming payments by clicking on the Payments Menu and selecting Scheduled Payments.

- A list of all payments will be displayed with details including payee amount and process date.
- The View Options box in the left hand corner allows you to modify your search options, sorting by date range, payee, amount, frequency and more!

How to View Payment History

View the status of all your past payments with the flexibility to search your payment history up to 18 months.

Go to the Payments Menu and select Payment History. You will notice the Payment Search option located in the top left corner of this page. Select the Process Date Range and click New Search located at the bottom of the left pane.

- Search by multiple categories or a specific category
- Search by all payees or a specific payee
- Search by process date range

A Display Options tool is available, located in the box directly below the Payment Search allowing you to sort based on Payment Status.

Enjoy full payment visibility in one simple to use tool, making it easier to balance your checkbook without having to write a single thing down.

How to Edit Contact Information

Has any of your contact information changed? Keeping this information current is critical to your bill pay needs! Should your email address or cell phone number change (or other personal information), update it by following these simple steps.

- Go to the Options Menu and select View Contact Info.
- To change or add information, click on the Update button next to the respective category that you wish to edit. The options include: Address, Phone Numbers, Email Address, and Mobile Devices.
- You will then be prompted to answer a challenge question. Enter your response and click Submit.
- Type in the information you want to update and simply click on Submit to save.

How to Edit Payee Information

Once you've added your payees, you can edit certain information. Here's how:

- Go to the Payees Menu and select View Payees.
- Scroll down through the page to locate the specific payee that needs editing.
- Once you have found the payee, click the Edit option to the right of the Payee's name.
- You will be prompted to answer a challenge question. Enter your response and click Submit.
- From this screen, you will be able to edit Payee Nickname, Payee Account Number, Payee Category, and Default Pay From Account. Finalize your edits by clicking Submit Changes.
- To return to the previous page, click on Return to View Payees.
- If you need to change information about the payee that is found in a locked field, click the Submit a Payee Change Request link at the bottom of the edit page. Next, enter the correct information. Changes of this nature must be researched by a representative, and you will receive a response within 1 to 2 business days in your secure message center.

Paying Bills from More Than One Account *(Optional: Available for Plus Product Only)*

Interested in paying bills from multiple accounts within the same financial institution? It's easy to add a pay from account:

- Go to the Options Menu and select Pay From Account
- Under View Options, select Add Account
- Enter the draft account information and click Submit Account

An email notification will be posted in the Secure Message Center when the account has been approved by your financial institution, and then you are ready to make payments!

Why do we use challenge phrases? And what happens when I don't know the answer?

Our Challenge Phrases are included in bill pay as an additional security measure. There are certain times in bill pay when a Challenge Phrase will be presented. The Challenge Phrase must be answered correctly to continue.

Occasionally you might enter an incorrect answer, after '3' failed attempts the system will be locked out. If you are locked out of your bill pay site due to an incorrect challenge phrase response, you will need to contact a Subscriber Support Representative at your financial institution. The Subscriber Support Representative (SSR) will be able to instantly unlock the account once you have provided information that verifies you are the Account Holder.

Frequently Asked Questions

There will be situations when customers/members have additional questions about bill pay. Outlined below are some frequently asked questions and suggested responses:

<p><i>How will bill pay save me time?</i></p>	<p>I know your time is important. Online bill pay eliminates writing checks, addressing envelopes, walking to the mailbox, or driving to the post office. You will have your bills paid in minutes, plus you can schedule all your payments to be paid automatically. It's that quick and simple!</p> <p>If you would like, we can set up a time for you to come in so we can walk through the process together. Or, take this "How To" brochure*; it highlights the benefits of bill pay and walks you through adding a payee and scheduling a payment.</p> <p><i>**How To" brochure is a resource available through iPay. Contact your Relationship Marketing Manager for more information.</i></p>
<p><i>Is online bill pay safe and secure?</i></p>	<p>Online bill pay is both safe and secure.</p> <ul style="list-style-type: none"> • To prevent identity thieves from logging in using your sensitive information, our system logs you off if you have been idle for a certain amount of time. • Fraudsters want to make transfers or payments to individuals – using themselves as the payee. To prevent this, we require authorization confirming via email that you truly want to pay a person through your bill pay site. The email asks for a challenge response that only you know. We also prompt you for a challenge response at any point during your bill pay session when you are performing actions that are considered high risk. • We also protect your information behind powerful firewalls that prevent identity theft. That is something you can't be assured of when you send a hand written check through the mail.
<p><i>I don't have any bills with me to get started. Can you still help?</i></p>	<p>We can get started today! I'll start by showing you the online bill pay demo. Then, we can schedule another time this week when you could come in with a bill so we can go through the process together.</p> <p><i>Alternate solution: Offer to set up an appointment via phone at a convenient time for the subscriber to walk them through the online bill pay demo and/or setting up their payees and payments.</i></p>
<p><i>How much does online bill pay cost*?</i></p> <p><small>*If applicable</small></p>	<p>I understand you want to save money. That's why we're suggesting online bill pay.</p> <p>Consider how much you spend each month for stamps and for the gas to drive to the post office. Also, how much do you spend buying checks? If you switched to online bill pay, you would actually be <u>saving up to \$145* a year.</u></p> <p><small>*Based on average postage, late fees, and interest paid per year</small></p>

<p><i>I currently use Quicken or MS Money to manage my finances. How is online bill pay different?</i></p>	<ul style="list-style-type: none"> • Bill pay allows you to pay your bills from one secure website by utilizing your financial institution account. • Quicken and MS Money software are cash management systems that allow you to track your expenses and include other features such as budgeting, etc. However, these products do not provide online bill payment capability through your financial institution.
<p><i>Can I see when my checks have cleared?</i></p>	<p>Yes. With the online bill pay system, you are able to:</p> <ul style="list-style-type: none"> • View and print front and back images of check payments that have cleared • Track check payments through the US Postal Service until they reach your payee • Search for and review Payment History
<p><i>How do I add a payee?</i></p>	<p><i>Refer to the "How to Add a Payee" section below.</i></p>
<p><i>How does the payment process work?</i></p>	<ul style="list-style-type: none"> • <i>Refer to "How to Add a Payment" section.</i> • What the "Estimated Arrival Date" is and where to find it when scheduling a payment. • The "Estimated Arrival Date" gives an idea of how long the payment may take depending on payment method and payee location. • The payment process--the process date is the date on which we request the funds for the payment and begin processing the payment. • The payment must still travel to the payee. • Offer to see if check payee can be sent electronically. • Show subscriber how to schedule recurring payment to prevent future late fees.
<p><i>I don't know how to use your bill pay. Can you help get me started?</i></p>	<p>Absolutely! We can get you started and show you some of the features that make our service unique, user friendly and efficient.</p> <ul style="list-style-type: none"> • Ask them if they have a recent bill statement. Offer to walk them through adding a new payee and making a payment. • If a payee is already set up, show them how they can schedule a payment in advance. • Demonstrate the Shortcut feature: Anticipates their payments based on payment history. • Demonstrate the Payment Calendar: Pay all their bills without navigating through the whole bill pay site.

Still have questions about Bill Pay?

Subscriber Support is here to help! Contact Information for Subscriber Support can be found on the Home Page (details can also be found in the Footer of every page by clicking 'Contact') of your bill pay site. There are three ways in which you can contact Subscriber Support for any question or issue you may be experiencing.

1. Chat – this feature is always located in the top right-hand corner, and can also be found in the Contact link that is located in the footer of the bill pay site. Live chat is always available during support center hours. *If applicable.*
2. If you prefer a phone call, contact your Subscriber Support Representative. This number is displayed in the footer of the bill pay site, as well as within the Contact link mentioned above.
3. If you prefer email communication simply select the email link in the footer of the bill pay site.