

ONLINE BILL PAY

Basics Tutorial Guide

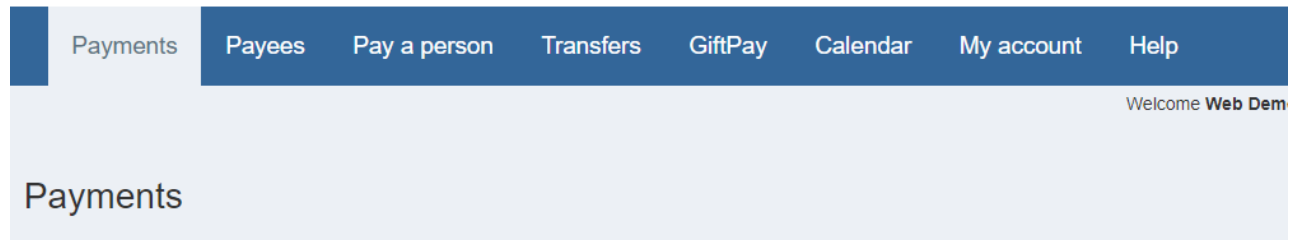
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It's Easy to Get Started with Online Bill Pay

When logging into bill pay, you will see the following choices across the top of your screen.



Payees

What is a payee?

A payee is the issuer of a bill that is due to be paid by you.

How do I add a payee?

Clicking “Add payee” at the top of the payments page will walk you through a one-time, step-by-step setup process to gather key information used to send your payments. Please see the steps below:

The screenshot shows the 'Payments' section of an online bill pay system. The 'Schedule' tab is active, and the '+ Payee' button is highlighted with a red box. Below this, there are search filters and a table of scheduled payments. The table has columns for 'Pay to', 'Pay from', 'Amount', 'Payment date', and 'Actions'. Three payments are listed: American Express, Car Loan, and Cellular One. Each row has a 'Pay' button and links to 'Make it recurring' and 'Add comment'. To the right, there are 'Pending' and 'History' sections, each showing a table of transactions with columns for 'Payee', 'Amount', and 'Date'.

Pay to	Pay from	Amount	Payment date	Actions
American Express *3456 AMERICAN EXPRESS Electronic	Primary Chec. *5676	\$ 0.00	12/19/2019 Deliver by: 12/29/2019	Pay Make it recurring Add comment
Car Loan *8467 G M A C Electronic	Primary Chec. *5676	\$ 0.00	12/19/2019 Deliver by: 12/29/2019	Pay Make it recurring Add comment
Cellular One *5555 SPRINT Last paid: \$75.00 on 12/12/2019 Electronic	Primary Chec. *5676	\$ 0.00	12/19/2019 Deliver by: 12/29/2019	Pay Make it recurring Add comment

Payee	Amount	Date	Actions
American Express	\$1,000.00	12/19/2019	Edit
Fred Andrew Nelson	\$50.00	12/23/2019	Edit
Red Cross	\$500.00	12/23/2019	Edit
Total: \$1,550.00			

Payee	Amount	Date	Actions
Day Care	\$500.00	12/19/2019	View
Christmas Account	\$200.00	12/19/2019	View
Mortgage	\$1,200.00	12/19/2019	View
Cellular One	\$75.00	12/12/2019	View
Phone	\$50.00	11/21/2019	View
Sarah Louise Mason	\$100.00	11/05/2019	View
Total: \$2,125.00			

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Step 1. Grab one of your bills. On the home page, select “Add Payee.”

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Add payee

I need to:

☒ Pay a company (e.g. credit card, utilities or cable)

☐ Pay a person (e.g. friend or relative)

Search or select from frequently used payees:

Search Payee

☐ BEST BUY COMPANY H R S U S A

☐ CAPITAL ONE

☐ CHASE HOME FINANCE

☐ CHASE MASTERCARD AND VISA

☐ CITI CARDS

☐ DIRECTV

☐ LOWES

☐ U S BANK ELAN FINANCIAL SERVICES BUSINESS CARD

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Step 2. Select “Pay a company.” Then select “Next.”

Add payee

Who are you trying to pay?

* Required field

Payee name *

Payee account number *

Confirm account number *

Payee zip code *

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Step 3. Enter the information for the company in the provided fields, then select “Next.”

Online Bill Pay Basics Tutorial Guide

≡ Learn how to:

Chapter 1: Pay a Bill

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Next >

Add payee

Need more information about Advanced Pool Services

* Required field

Payee nameAdvanced Pool Services

Payee account number44445792

Address you use to send payments to Advanced Pool Services:

Address *

City *

StateIllinois

Zip code60191

Payee nickname *Advanced Pool Services

Default pay from *Primary Checking

CategoryUnassigned

Name on billWeb Demo

BackNext

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Step 4. Fill out the additional fields and select “Next.”

Payments

Schedule

+ Payee

Display - Category -

Payee Search Search

Pay ToPay fromAmountPayment dateActions

Advanced Pool Services
Advanced Pool Service
CheckNew

Primary Checking\$ 0.0003/03/2020
Deliver By: 03/05/2020

Pay
Make it Recurring
Add Comment
Add Personal Note

Cable Bill
Entertainment Cable
Last paid: \$65.00 on 02/02/2020
Electronic

Primary Checking\$ 0.0003/03/2020
Deliver By: 03/05/2020

Pay
Pay by card
Pay Rush
Make it Recurring
Add Comment

Car Loan
Car Loan Company
Last paid: \$350.00 on 02/02/2020
Electronic

Primary Checking\$ 0.0003/03/2020
Deliver By: 03/05/2020

Pay
Pay Rush
Make it Recurring
Add Comment

Pending

Processing in next 45 days | view more

Payee

American Express\$1,000.0003/04/2020
Fred Andrew Nelson\$50.0003/06/2020
Red Cross\$500.0003/06/2020

Total: \$1,550.00

History

Processed in last 45 days | view more

Payee

Day Care\$500.0003/04/2020
Christmas Account\$200.0003/03/2020
Mortgage\$1,200.0003/03/2020

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Step 5. Your new payee will be listed on your home page. That means you can make a payment right away or schedule one for a future date.

Online Bill Pay Basics Tutorial Guide

Step 6. Choose the account you want to pay from. Enter the amount and payment date, then select "Pay."

What are payee categories?

Categories allow you to group your payees for customized listings, whether you're scheduling payments, viewing pending transactions or researching your transaction history.

You can manage your categories under my account and assign a payee to a category when adding or editing them.

Can I make payments on a holiday or weekend?

No. Holidays and weekends are designated as ineligible for payment processing and will affect the dates available to select when scheduling your payments.

How do check memos work?

Memos are available for use when there is additional information about the payment you need to disclose. (Example: adding “apply extra payment to principal” on a mortgage payment)

How do I set up recurring payments?

To set up a recurring payment, click the “make it recurring” link located in the “Action” column of your payee on the payment page. Enter the amount; select the pay from account and the frequency you want your payments to be automatically scheduled.

Can I see payments that will process more than 45 days from now?

Yes. You can view all your scheduled payments by clicking the “View more” link located in the “Pending” section of your payment page or the “View pending transactions” link available below the schedule payment section of your payment page.

Is there a cutoff date for editing or stopping a payment?

Yes. You may edit or stop a payment prior to **2:00 PM** EST on the date the payment is scheduled to process.

What is my transaction history?

Your transaction history helps you keep track of your payments with customized reports and providing a detailed timeline of each transaction that you have scheduled within bill pay.

How long are records stored in my transaction history?

Your transaction history will allow you to report transactions up to **18** months from the current date.

Why is there a limit on the number of payees I can pay at one time?

A payee limit is set to ensure your payments are processed as efficiently as possible.

How are my payments processed?

Payments may process electronically or by check. Electronic payments will either process through ACH or by a virtual card. The goal is to deliver your payment securely, using the fastest method available for your payee.

What is a virtual card?

A virtual card is a single-use, pre-paid card. Because the card is single-use, you will not recognize card numbers in payment confirmations you may receive from payees.

Is this a card in my name?

No. The only information associated with the card is: card number, expiration date, and card processor name.

Who issues the card and is it secure?

Payments are made securely by Visa, Mastercard, or Discover. The single-use cards are not tied to your account. The card processors only receive information that is required to make your payment and do not have access to your account information.

Why does my payment look like it came from somewhere else?

Your payees establish relationships to receive electronic payments through different payment processors. These processors partner with one another so more payments can be sent electronically. This means your payment gets there faster.

Will my payment always process the same way?

Not necessarily. If your payee establishes new electronic payment relationships or discontinues them, your payment processing method may be impacted. A check payment may start processing electronically, or vice versa depending on the payee.

Do virtual card payments cost me anything?

No, you should not be charged fees for use of a virtual card. If you feel you were charged, please contact support to research the fee.

eBills

What is an eBill?

eBills present due dates and amounts from your billing statement to alert you when it's time to schedule payments.

How do I set up an eBill?

Your payee must have a website available to view your bill online to be eligible for eBills. If your payee is eligible for eBills in bill pay you will need to provide the credentials to access the bill information for that payee.

Online Bill Pay Basics Tutorial Guide

Payments

Schedule

[+ Payee](#)

Display Category Payee name or nickname Search

Review all Pay all

Pay to	Pay from	Amount	Payment date	Actions
American Express *3456 AMERICAN EXPRESS Electronic	Primary Chec. *5676	\$ 0.00	03/04/2020 Deliver by: 03/05/2020	Pay Make it recurring Add comment
Car Loan *8467 GMAC Electronic	Primary Chec. *5676	\$ 0.00	03/04/2020 Deliver by: 03/05/2020	Pay Make it recurring Add comment

Billers connect

[Water Bill 2020](#)
Set up eBill

Pending

Processing in next 45 days | [View more](#)

Payee	Amount	Payment date	Actions
American Express	\$1,000.00	03/03/2020	Edit
Fred Andrew Nelson	\$50.00	03/05/2020	Edit
Red Cross	\$500.00	03/05/2020	Edit
Total:	\$1,550.00		

History

Step 1. On your home page, when a payee is eligible and accepts eBill, it will appear under Billers connect. Select "Set up eBill" to complete setup.

Transfers

Transfers

Accounts

[+ Account](#)

From	To	Amount	Date	Actions
Select from acc	Select to accou	\$ 0.00	MM/DD/YYYY	Make it recurring Add comment

[+ Add transfer entry](#)

[Review](#) [Submit](#)

[View pending](#) [View history](#)

Transfer accounts

Hobby Account From	Edit
Primary Checking From	Edit
Secondary Checking From	Edit

What are transfers?

Transfers are electronic transactions that move money from one deposit account to another.

Can I transfer funds to accounts at another financial institution?

Yes. Click 'Add account' under Transfers to begin the account setup process.

Once the setup process is complete, you can schedule transactions to move funds from your financial institution to an account at another financial institution.

Pay From Account

Can I add another pay from account?

A pay from account can be added by accessing "My account" and clicking the "Add account" link located in the pay from account section.

How do I edit pay from account information?

A pay from account can be edited by accessing "My account", clicking the "View account" link and clicking "Edit" next to the pay from account.

Message Center

What is my Message center, and how does it work?

The Message center is a location within bill pay where communication regarding your account or payments can be shared securely.

How long are my messages stored?

Messages are retained for 180 days from the date the message was received or sent and will be systematically deleted after that time elapses.

Challenge Phrases

What are challenge phrases?

Challenge phrases are questions and responses known only by you to secure access to sensitive account and payment information.

Can I change my challenge phrases?

Yes. You may add or remove challenge phrases at any time from "My account" within the "Security information" section of the page.

Pay A Person

The screenshot shows the 'Pay a person' interface. At the top, a navigation bar includes 'Payments', 'Payees', 'Pay a person' (active), 'Transfers', 'GiftPay', 'Calendar', 'My account', and 'Help'. A user header on the right says 'Welcome Web Demo' followed by a redacted name, 'Last login: 02:46 PM on 05/18/2022', and links for 'Log out', 'Messages (0)', and 'Help'. The main heading is 'Pay a person'. Below it, the section 'Send the money by:' contains three radio button options: 'Email (Electronic)' (selected with a green checkmark), 'Direct deposit (Electronic)', and 'Check'. Each option has a brief description of the payment method and its processing time. A 'Next' button is located at the bottom right of the form area.

This screenshot shows the same 'Pay a person' interface, but with the 'Email or text message (Electronic)' option selected and highlighted by a red rectangular box. The other options and their descriptions remain visible. The 'Next' button at the bottom right is also highlighted with a red rectangular box. The user header now shows 'Welcome Web Demo' followed by the email address 'demoaccount@mycitybills.com' and 'Last login: 02:45 PM on 02/06/2020'. There are also links for 'Log out', 'Messages (0)', and 'View demo'.

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Step 2. Choose how you would like to send money and select “Next.” In this demo, we’ll choose “Email or text message (Electronic).”

Online Bill Pay Basics Tutorial Guide

≡ Learn how to:

Chapter 2: Pay a Person

< Prev

Next >

Who are you paying?

* Required field

Payee first name *

(Visible in all correspondence with the payee.)

Payee last name *

(Visible in all correspondence with the payee.)

Send notification to payee by *

☐ Text

() -

☐ Email

Payee phone number

() -

Payee nickname *

Default pay from *

Primary Checking

Category

Unassigned

[Add new category](#)

Back

Next

Step 3. Fill in the payee information, including their mobile phone number or email address, payee nickname and default pay from account. Then select “Next.”

≡ Learn how to:

Chapter 2: Pay a Person

< Prev

Next >

Payments

Payees

Pay a person

Transfers

GiftPay

Calendar

My account

Help

Welcome Web Demo | [demoaccount@mywebdemo.com](#) | Last login: 02/01/2020 on 02/01/2020 | [Log out](#)
[Resources \(0\)](#) | [View items](#)

Add payee

Create a keyword for Abby

The Keyword is a password you create for Abby. They will use this password when accessing our secure website to submit account information. Be sure to share the keyword with Abby right away.

* Required field

Keyword *

Confirm keyword *

Abby access will be locked after 3 failed login attempts

Back

Next

Step 4. Create a keyword for your payee, then select “Next.” Share this keyword with your payee as soon as possible.

Online Bill Pay Basics Tutorial Guide

Learn how to: Chapter 2: Pay a Person < Prev Next >

Payments Payees Pay a person Transfers GiftPay Calendar My account Help

Welcome Web Demo demoaccount@ipaymybills.com Last login: 02:45 PM on 02/06/2026 Log out Messages (0) View demo

Add payee

First time payee activation for Abby

* Required field

For security purposes, a one-time activation code is required before being able to schedule payments to this payee.

Delivery method for activation code *

☐ Home phone: (555) 555-5555

☐ Mobile phone: (555) 555-5555

☐ Text message: 2703005898

☐ Primary email: demoaccount@ipaymybills.com

Back Next

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Step 5. For security purposes, a one-time activation code is required before you can send money to your new payee. Choose your preferred delivery method and select “Next.”

Learn how to: Chapter 2: Pay a Person < Prev Next >

Payments Payees Pay a person Transfers GiftPay Calendar My account Help

Welcome Web Demo demoaccount@ipaymybills.com Last login: 02:45 PM on 02/06/2026 Log out Messages (0) View demo

Add payee

First time payee activation for Abby

* Required field

Your activation code is being sent to demoaccount@ipaymybills.com

Enter activation code *

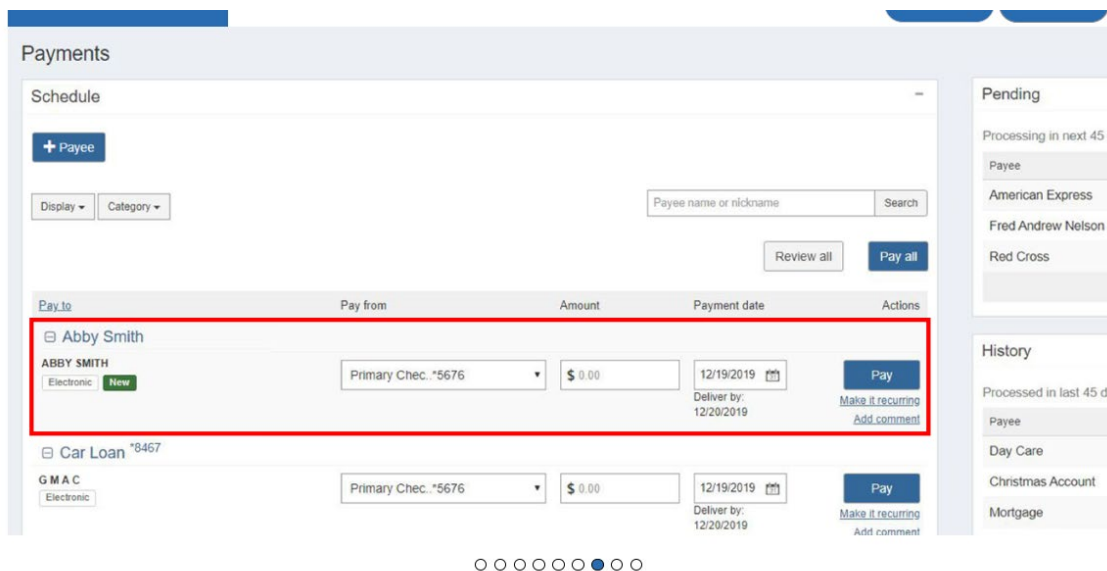
[Click here to resend code](#)

Back Next

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Step 6. Retrieve and enter your activation code. Select “Submit.”

Online Bill Pay Basics Tutorial Guide



Payments

Schedule

+ Payee

Display Category

Payee name or nickname Search

Review all Pay all

Pay to	Pay from	Amount	Payment date	Actions
Abby Smith ABBY SMITH Electronic New	Primary Chec. *5676	\$ 0.00	12/19/2019 Deliver by: 12/20/2019	Pay Make it recurring Add comment
Car Loan *8467 G M A C Electronic	Primary Chec. *5676	\$ 0.00	12/19/2019 Deliver by: 12/20/2019	Pay Make it recurring Add comment

Pending

Processing in next 45 d

Payee

American Express

Fred Andrew Nelson

Red Cross

History

Processed in last 45 d

Payee

Day Care

Christmas Account

Mortgage

Step 7. Your new payee should now appear on your home page, which allows you to send money to them. Please note, the money will not be sent until the payee finishes their part of the setup process.

Bob Smith
To: Abby Smith
Receive payment(s) from Bob Smith

Today at 9:42 AM

BS

ABBY SMITH,

Bob Smith wants to make a payment to you using online bill pay. A keyword will be provided to you by Bob Smith. Click on the link below (or copy and paste the link into your browser) to enter the keyword you were provided.

<https://www.billpaysite.com/RecipientSite/Home/Index/wX4GJudn6cy>

Once you have entered the keyword, you will need to enter the account number where payments from Bob Smith will be deposited. Your account information is never shared with Bob Smith.

If you do not have or do not remember the keyword, please contact Bob Smith.

You will be notified via email when Bob Smith sends a payment to you.

Regards,
Online Bill Pay Customer Service

Step 8. When you complete the setup process on your end, the payee will receive an email that contains a link to the secure setup site.

Stop Payments

How can I place a stop payment on a check?

You may place a stop pay on a check that has not cleared.

Step 1. Click on Payments and then Pending for payments that have not yet paid out or History for payments that have been sent out.

Step 2. After locating the payment, click on View More.

Step 3. Scroll to the bottom of this page.

Step 4. If the check has not cleared, you will see the option "I would like to stop this payment" and click Submit.

Comment

(Maximum characters: 1000) You have 100 characters left. Comments are for personal use and will not be seen by the payee

Memo

(Maximum characters: 25)

☐

I would like to stop this payment

Step 5. If payment was successfully stopped, you will receive confirmation.

Edit payment confirmation

✓

Payment successfully stopped

Note: If you need assistance with a stop payment, please contact your credit union.