Online Bill Pay

Quick Reference Guide

MY CU® Services, LLC

Table of Contents

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

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 where to occur on a non-processing day

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

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.

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.

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
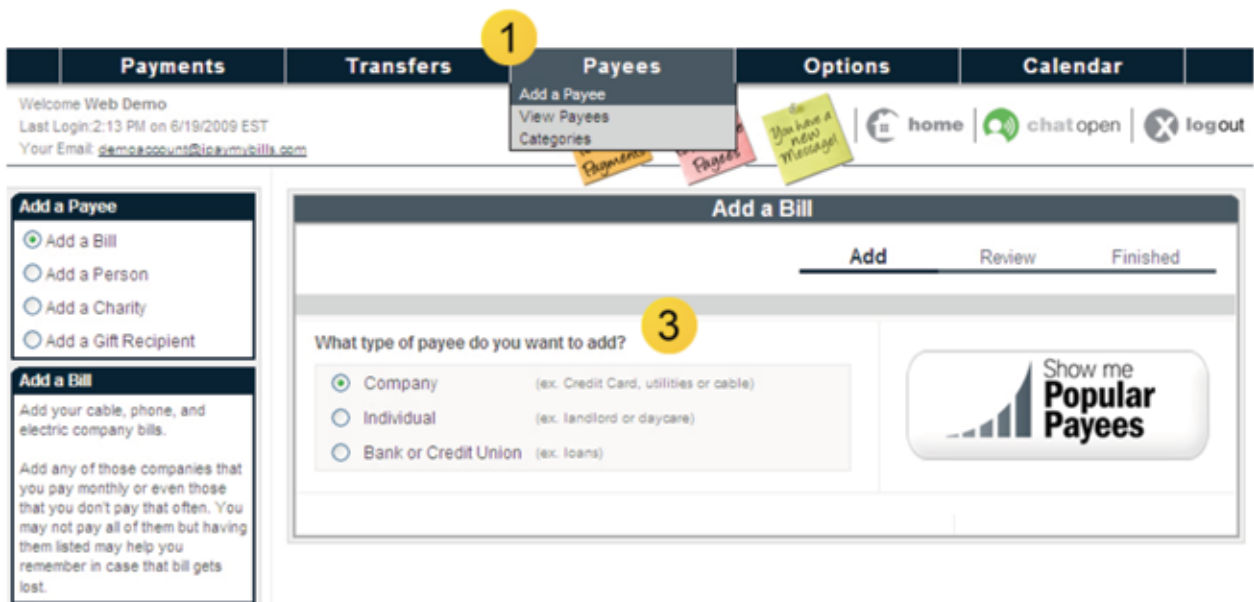
4. You will automatically move to the next screen. Add the name of the company you would like to pay, your payee's account number, the payee's phone number and payee's zip code. You can find this information on your most recent paper bill. Click "Next".
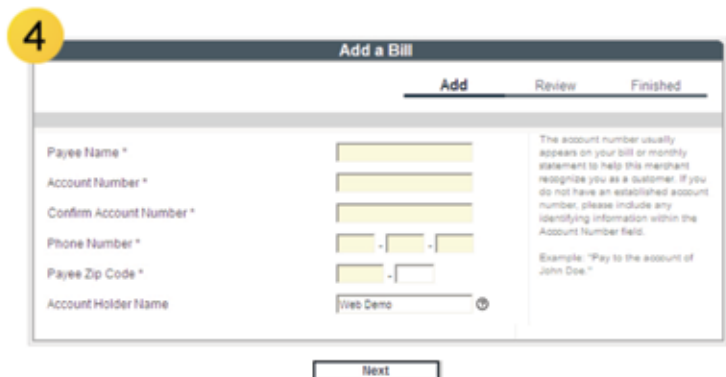
5. Review your information and click "Submit". You've successfully added a company payee and can now make payments.

Adding an individual payee

If you have the individual's account information:
1. Go to the "Payees" tab on the navigation bar and select "Add a Payee"
2. Select "Add a Bill"
3. Select "Individual" as the type of payee to add; You will be prompted to enter a challenge phrase

4. Enter the individual's name you would like to pay
5. Enter a nickname for the payee. The nickname will appear as the payee when you make payments. Examples of nicknames would be "Joe's Plumbing".
6. Choose how you would like your payment to be made
7. Enter their account information

   - **Electronic payments** are deposited directly into your payee's bank account. You will need to obtain bank account and routing information from your payee.

   - **Check payments** are made if your payee's bank account information is unavailable. You will need to provide your payee's mailing address.

8. Click "Next" and review the information you entered on the previous page
9. Click "Activate Payee Now"
10. The last step will be obtaining an activation code for the payee you entered. Select the preferred delivery method and click "Request Code Now".
11. Once you received the activation code from the preferred delivery method, you will enter the code and click "Submit". You can now make payments to this payee.

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:

How will bill pay save me time?	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! 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 ands walks you through adding a payee and scheduling a payment. *"How To" brochure is a resource available through iPay. Contact your Relationship Marketing Manager for more information.*
Is online bill pay safe and secure?	Online bill pay is both safe and secure. • 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.
I don't have any bills with me to get started. Can you still help?	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. *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.*
How much does online bill pay cost?* *If applicable	I understand you want to save money. That's why we're suggesting online bill pay. 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 *saving* up to **$145* a year.** *Based on average postage, late fees, and interest paid per year*

I currently use Quicken or MS Money to manage my finances. How is online bill pay different?	• 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.
Can I see when my checks have cleared?	Yes. With the online bill pay system, you are able to: • 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
How do I add a payee?	*Refer to the "How to Add a Payee" section below.*
How does the payment process work?	• *Refer to "How to Add a Payment" section.* • 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.
I don't know how to use your bill pay. Can you help get me started?	Absolutely! We can get you started and show you some of the features that make our service unique, user friendly and efficient. • 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.