



Bill Pay User Guide

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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.

Make a Single Payment

Select a “Pay From” account, “Amount,” and the “Payment Date.”

The screenshot shows a web interface for online bill pay. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below these is a blue button with a plus sign and the text "Add a Payee". The main heading is "Payments". Underneath, there are filter options: "Display: All | Shortcut | Last 30 days | eBills | Company | Individuals | Inactive | Hidden (0)". A search bar is present with the text "Search your payees" and a placeholder "Enter payee name or nickname", followed by a "Search" button. Below the search bar is a table with columns: "Pay To", "Pay from", "Amount", "Payment date", and "Actions". The first row is for "American Express" (****3456, Electronic). The "Pay from" dropdown is set to "Primary Chec..***5676", the "Amount" field is empty, and the "Payment date" is "02/27/2014". The "Actions" column includes a "Pay" button and links for "Rush Delivery", "Make it Recurring", and "Add Comment". The second row is for "Car Loan" (Last paid: \$30.00 on 02/03/2014). The third row is for "Suzy at College" (****2345, Electronic). The "Pay from" dropdown is set to "Primary Chec..***5676", the "Amount" field is empty, and the "Payment date" is "02/27/2014". The "Actions" column includes a "Pay" button and links for "Make it Recurring" and "Add Comment". At the bottom of the table is a "Totals" section with the following data:

	Totals
Primary Checking	\$0.00
Secondary Checking	\$0.00
Hobby Account	\$0.00
Payment Total	\$0.00

At the bottom of the interface, there are two links: "View pending transactions" and "View history". On the right side, there are two blue buttons: "Review all payments" and "Submit all payments".

“Payment Date” Calendar

Process Date: This is the day that the payment will be processed for an electronic payment or draft check.

Deliver by Date: This is the date we anticipate the payment will be delivered to the payee and the funds will be withdrawn from the account.

2: Click “**Submit All Payments**” to receive the Confirmation Number

Payments scheduled

Pay to	Pay from	Amount	Payment date	Additional items
American Express ****3456 Electronic	Primary Checking ****5678	\$40.00	02/27/2014	Conf # 26 Delivery: Standard
Totals				
	Primary Checking	\$40.00		
	Secondary Checking	\$0.00		
	Hobby Account	\$0.00		
	Payment Total	\$40.00		

[Schedule more](#)

✔ Payments scheduled

Important Payment Processing Change:

Money will remain in your account until the payment is processed.

Please be advised with our new Bill Pay system funds will not be withdrawn from your account until the date of payment or the check clears.

In our previous Online Banking system payments were deducted when the payment was scheduled and submitted for processing.

Please plan accordingly.

Make a Recurring Payment

1. Select a **"Make it Recurring"**
2. Enter the **"Pay From"** account, **"Amount"**, **"Frequency"** and the **"First Payment Date"**.
3. Click "Submit" to receive confirmation number.
4. If the payment is for a set period of time, schedule the payment series to end

Pay To	Pay from	Amount	Payment date	Actions
American Express *****3456 <i>Electronic</i>	Primary Chec...***5676	\$	02/28/2014 Deliver By: 3/4/2014	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Comment

Setup recurring payment

Pay to **American Express**
*****3456
Electronic

Pay from **Primary Chec...***5676**

Amount \$ **50.00**

Frequency **Monthly** **10**

Select first payment date (mm/dd/yyyy) **03/10/2014**
Deliver By: 03/12/2014

If the payment falls on a holiday or weekend, what would you like to do?
 Pay Before Pay After

Will this payment series end?
 Yes No

On this date (mm/dd/yyyy)
 After payments

Payment History Prior to Bill Pay Upgrade Date

There are 18 months of payment history storage (12 months of history from our previous Bill Pay service).

To view your account history click on the *View history* link at the bottom of the page. You will be taken to a new page displaying payment details and display options.

Display Options:

- History – Changes will display the current bill pay history.
- View in Excel
- View PDF
- Results will be sorted by date with most current payment at the top of the page.

View Options:

- You can view 50 or 100 payments per page.

Payment Details:

- **Payee Name** – Name of the payee
- **Payee Account Number** – Payee account number
- **Payment Date** – Date the payment was sent
- **Payment Amount** – Amount of the payment

The screenshot shows the account history page with a search filter set to "History prior to Oct 1, 2016". The filter is highlighted with a red box. Below the filter, there is a table with the following data:

Pay to	Pay From	Amount	Deliver by date	Additional Items
American Express ****1234 Electronic	Primary Account ****123	\$70.00	10/1/2016	Conf. #1 Frequency: One time Delivery: Standard Status: Paid

The screenshot shows the account history page with a search filter set to "History prior to 10/01/2016". The filter is highlighted with a red box. Below the filter, there is a table with the following data:

Payee name	Payee account number	Payment date	Payment amount
American Express	4598231148	10/1/2016	\$70.00
Insight cable	4562317366	10/1/2016	\$130.00
Sears	9532148893	10/1/2016	\$200.00
Susan Smith		10/1/2016	\$50.00
USAA	5897416631	10/1/2016	\$370.00
Water and Gas Company	2658975584	10/1/2016	\$60.00

**If you used Bill Pay in our previous Bill Pay system
your payee information will transfer to the new system**

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.

To add payees first, from the “**Payments**” tab select “**Add a Payee.**” Once there, select the type of payee you wish to add.

Add a payee

I need to:

Pay a company (ex. credit card, utilities or cable)

Pay a person (ex. friend or relative)

Pay a bank or credit union (ex. loans)

Popular payees

We make bill pay easy by presenting a list of the most popular payees for you.

[View popular payees](#)

[Back](#) [Next](#)

Website created for [Freedom Credit Union](#) by iPay Solutions.
Use of this system is limited to authorized users only and may be monitored.
Any unauthorized use is prohibited and will be prosecuted.

Adding a Company

Step 1: When adding a company, you will need to enter the information from your remittance statement.

Add a payee

Who are you trying to pay?

All fields are required unless designated with (Optional).

Payee name

Account number

Verify account number

Phone number () - -

Zip code -

Payee Information must be entered here

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Step 2: The Bill Pay system will attempt to locate a match based off of the information you entered for the payee.

Add a payee

Review your payee

Payee address on file. We have established a relationship with **Nolin RECC** to remit your payment in the most efficient manner.

All fields are required unless designated with (Optional).

Payee name **Nolin RECC**
[This is not my payee](#)

Account number 1024564

Phone number 270-737-4502

Zip code 42701-6767

Account holder name **Web Demo**

Nickname **Nolin RECC**

Default pay from **Primary Checking**

Category (optional) **Unassigned**

Unassigned
Unassigned
Mortgage/Rent
Phone
Utilities
Credit Cards
Insurance
Loans
Medical
Household

Primary Checking
Primary Checking
Secondary Checking
Hobby Account

Back **Submit**

Newly added payees will be placed at the top of the payee list for the remainder of the bill pay session.

Display: [All](#) | [Shortcut](#) | [Last 30 days](#) | [eBills](#) | [Company](#) | [Individuals](#) | [Inactive](#) | [Hidden \(0\)](#)

Choose a Category Search your payees Enter payee name or nickname Search

Pay To	Pay from	Amount	Payment date	Actions
New Nolin RECC *****4564 Electronic	Primary Chec...5676	\$	02/27/2014 Deliver By: 3/3/2014	Pay Rush Delivery Make it Recurring Add Comment

Adding an Individual Payee

Three options to add an individual:

- Allow them to provide their banking information
- I have their bank account information
- Mail a check



Activation Code required

Add a payee

Help me choose

Allow them to provide their banking information

This payment option requires the recipient's email address and a keyword of your choosing. Your recipient will log in to a secure site using that keyword and provide deposit account information.

I have their bank account information

This option requires you to provide the recipient's bank routing number and deposit account information.

Mail a check

This option requires you to provide the recipient's mailing address.

How would you like to send the payment?

- Allow them to provide their banking information (Electronic)
- I have their bank account information (Electronic)
- Mail a check

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Allow To Payee Provide Banking Information (Email)

Step 1: Input the Payee's information: Name, Phone Number, and Email Address

Add a payee

Who are you paying?
All fields are required unless designated with (Optional).

First name

Last name

Email address

Confirm address

Phone number (Optional) () - -

Nickname

Default pay from

Category (optional)

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Step 2: Choose a Keyword

Keyword: This can be any word that is communicated to the payee. The payee will be required to enter this as a measure of security which will then prompt them to enter in their bank account information.

- You can view or edit the keyword you created through the *edit payee* function

Add a payee

Create a keyword for John Smith

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

Keyword

Confirm Keyword

John Smith access will be locked after 3 failed login attempts.

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Step 3: Activate the Payee

- Payee is activated by a one-time system generated code.
- You can choose to activate payee now or later; however if they choose later, then they will be unable to schedule payment until the activation process is complete.

Activation Process

Payee Activation: Payee activation is an additional security feature for higher risk payees:

- Individual
- Bank or Credit Union
 - Checking and Savings options will always require an activation code.
 - Loan and Credit Card will only require an activation code if we are unable to locate a match in the payee database.
- Transfers

Activation Code Details

- One-time system generated code
- The activation code is specific to each and will expire if you:
 - Requests a new code for the payee
 - Ends the bill pay session
- You will be unable to select a delivery method if their information has been changed within the last 30 calendar days
 - This does not include information from enrollment

Activation Code

Step 1: Select “Preferred Delivery Method” to receive the activation code: Phone, Email, or Text

Add a payee

First time payee activation.

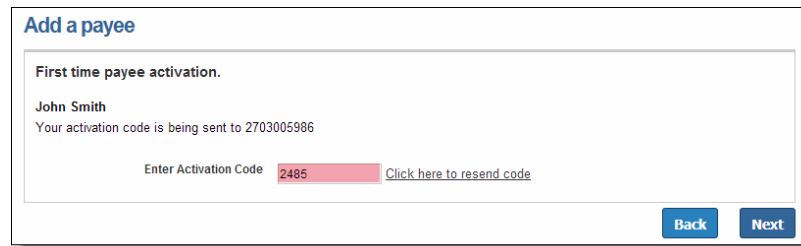
John Smith

For security purposes, a one-time activation code is required before being able to schedule payments to this payee. Select your preferred delivery method of the activation code.

<input type="radio"/> Home Phone	(555) 555-5555
<input type="radio"/> Mobile Phone	(555) 555-5555
<input type="radio"/> Text Message	2703005986
<input type="radio"/> Primary Email	demoaccount@ipaymybills.com

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Step 2: Enter Activation Code into field and then click “Next”



The screenshot shows a web form titled "Add a payee". Inside the form, it says "First time payee activation." followed by the name "John Smith" and the message "Your activation code is being sent to 2703005986". Below this, there is a label "Enter Activation Code" followed by a text input field containing the number "2485". To the right of the input field is a link that says "Click here to resend code". At the bottom right of the form are two buttons: "Back" and "Next".

Step 3: Payee will be sent an email where they must enter:

- Keyword
- Account Information

Please note: *The payee has nine days to enter their keyword and account information*

I Have The Payee's Bank Account Information (Electronic)

If you have the recipient's bank account information you may enter it here.

Add a payee

Who are you paying?

All fields are required unless designated with (Optional).

First name	John
Last name	Smith
Phone number	(270) - 737 - 1234
Account number	0000123
Confirm account number	0000123
Routing number	00000000
Confirm routing number	00000000
Account type	Checking
Nickname	John Smith
Default pay from	Primary Checking
Category (optional)	Unassigned

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**Routing numbers will need to be valid routing numbers for the external institution.*

Mail a Check To The Payee

A check will be sent to the recipient in the mail, please allow 5 -7 days for them receive it.

Add a payee

Who are you paying?

All fields are required unless designated with (Optional).

First name

Last name

Phone number

Address

City

State

Zip

Account number (optional)

Confirm account number

Nickname

Default pay from

Category (optional)

Still have questions about Bill Pay?

Support is here to help! Contact Information can be found on the Home Page of Bill Pay. There are two ways in which you can contact support for any question or issue you may be experiencing.

1. **Phone** – Contact your Member Support Representative at 1-866-370-9432. This number is displayed at the top right of the bill pay site
2. **Chat** – This feature is always located in the top right-hand corner. Live chat is always available during support center hours.

Support available 7:30am ET– 2:30am ET Monday – Friday.

