MMFCU BILL PAY

Personal Accounts

What is Bill Pay?

Bill pay is a service that allows you to pay virtually anyone or any company with a mailing address within the U.S. and Puerto Rico through your Online Banking account. You determine who you want to pay, when you want to make payment, and which account you want to the payment to come from. It's safe, secure, and easy to use.

Examples: utilities, cable, cell phone, credit cards, or individuals such as landlord, babysitter…

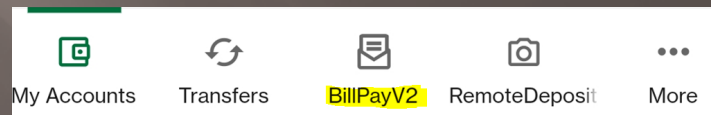Bill pay is available for both consumer (personal) and business members.

Enrollment for Bill Pay

Whether you are an existing or new Online Banking user, enrolling in Bill Pay is simple.

From a desktop device or browser, click on Transfer & Pay, then select Bill Pay:

Dashboard   Accounts   Transfer & Pay

Transfer & Pay

Transfers

Bill Pay

Draft Services
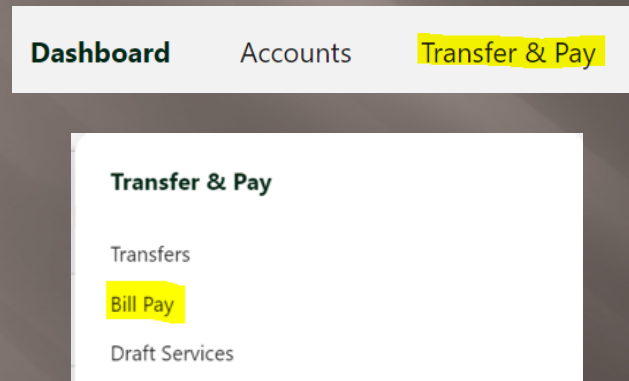
From the mobile app, click on BillPayV2:

My Accounts   Transfers   BillPayV2   RemoteDeposit   More

Feature Highlights

Add/Edit Payees

Make payments to a business or a person

Manage One-time Payments
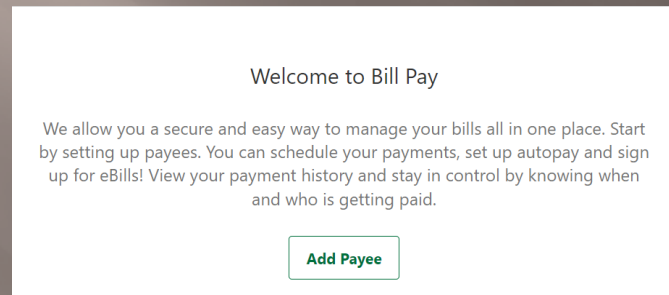
Manage Recurring / Scheduled Payments

Maintain Payment History

Payee Management

Adding Payees To Pay a Business

Click on the Add Payee button:

Welcome to Bill Pay

We allow you a secure and easy way to manage your bills all in one place. Start by setting up payees. You can schedule your payments, set up autopay and sign up for eBills! View your payment history and stay in control by knowing when and who is getting paid.

Add Payee

Enter the billing/contact information as it appears on the billing statement (Example: address and phone number).

Please note: Payees must have a U.S. or Puerto Rico mailing address.

Payees whether business or person can also be set up on the mobile app.

Choose pay a business.

Next, enter the info based on the business you are sending funds to and select the funding account.

Finally, enter the address and phone number then click Add Payee to complete the addition.

Add a Payee

I am paying a...

○ Business

○ Person

Next

‹ Add a Payee

Name Of Business

Enter Name

Zip Code

Enter zip code

Default Funding Account

Select from account ⌄

Account Number

Enter account number

Confirm Account Number

Reenter account number

Next

‹ Add a Payee

John Doe Company
Account number ▮▮▮▮▮▮

Street Address 1

Enter address 1

Street Address 2 *(Optional)*

Enter address 2

City

Enter city

State

Select a state ⌄

Zip Code

56401

Phone Number

(xxx) xxx-xxxx

Add Payee

Adding Payees To Pay a Person

Click on the Add Payee button

- Enter the recipient's name, Payee Category (if applicable), Payment Method, and Default Funding Account.
- There are four different routes for the Payment Method:

Method	Required Recipient Information	Description
Check	Address Phone Number	Mail a check to an address
Electronic	Bank Account Number Routing Number	Send funds via ACH
Email	Email Address Shared Secret	The recipient receives an email containing the shared secret and a link to the IPay site. The recipient navigates to the link, enters in the shared secret and registers with IPay to receive the funds. This process must be done before you are able to set up payments to the recipient.
SMS (Text Message)	Phone Number Shared Secret	The recipient receives an SMS (text) containing the shared secret and a link to the IPay site. The recipient navigates to the link, enters in the shared secret and registers with IPay to receive the funds. This process must be done before you are able to set up payments to the recipient.

Choose pay a person.

Next, enter the person's name you are sending funds to, payment method and select the funding account.

Finally, enter the person's address then click Add Payee to complete the addition.

Add a Payee   ✕

I am paying a...

◉ Business

◯ Person

Next

‹ **Add a Payee**   ✕

Payee Name

Enter Name

Payment Method

Check   ⌄

Default Funding Account

Select from account   ⌄

Next

‹ **Add a Payee**   ✕

Street Address 1

Enter address 1

Street Address 2 *(Optional)*

Enter address 2

City

Enter city

State

Select a state   ⌄

Zip Code

Enter zip code

Add Payee

Scheduling Payments

There are two ways to set up payments- Bill Pay Dashboard Make a Payment and Multi Pay.

- Bill Pay Dashboard Make a Payment- This allows users to schedule single and recurring payments to the selected payee using a variety of frequencies (Example: One Time, Weekly, Monthly to name a few…) and include a memo to their payment.

- Multi Pay- This is designed for users that have a need to pay several payees all in a single transaction.

- Bill pay does not offer same day payments as the number of days until a payment can be submitted will vary based upon the payment method (electronic or check).

- Each time a payment is scheduled, a behind the screens process takes place to determine whether a payment will be made electronically or if a check will be sent. Therefore, you may notice the payment method changing from one payment to the next.

- Funds are deducted from account for Electronic on the payment date and for checks when the payee cashes the check.

Example of Multi Pay

BillPayV2   ⊖ New Payee   📑   📰

| Quick | **Multi** | Classic | Scheduled | History | Payees |

🔍 Search Payees   Expand All   Clear All

Showing all payees.

🔌$ **ABC UTILITY COMPANY**   LAST   No payment history   NEXT   None Scheduled

PAYMENT METHOD	FROM ACCOUNT	AMOUNT	DELIVER BY	
Standard Check ⌄	▓▓▓▓▓▓ SIMPLY FREE C... ⌄	100.00	04/11/2018 📅	Clear

🚫 **JOHN DOE**   LAST   No payment history   NEXT   None Scheduled

PAYMENT METHOD	FROM ACCOUNT	AMOUNT	DELIVER BY	
Standard Email ⌄	▓▓▓▓▓▓ SIMPLY FREE C... ⌄	50.00 ✕	04/06/2018 📅	Clear

TOTAL PAYEES 2   **Submit Payment**
TOTAL AMOUNT $150.00

Example of Bill Pay Dashboard- Make a Payment

Bill Pay Dashboard	MultiPay	Scheduled	History

< John Doe *▬

Make a Payment   Manage   Activity

To submit a payment, select a funding account from the dropdown, enter a valid amount and a valid business day that is not a holiday.

Pay From

▮ ▬▬▬ SIMPLY FREE CHECKING ▬▬▬   Ⓐ ▬▬ ⌄

Amount

$ Amount

Frequency

One Time   ⌄

Start Date

10/24/2022   🗓

Delivery Method

Standard Check   Deliver by 10/24/2022 ⌄

+ Add Memo

Funds are typically withdrawn from the funding account the day of requested delivery, for Electronic payments. For Standard Check payments, funds are withdrawn when the check is presented to our Financial Institution, which could be earlier than the requested delivery date.

Back   Submit Payment

Bill Pay Dashboard-Make a Payment looks very similar to transfers in Online Banking.

On recurring scheduled payment, if a day of the month is a weekend or holiday, then the earliest business day is selected for that month only. The specified day of the month will be used again for the next month.

If expediting a check payment, a physical address is required- Cannot expedite to a PO BOX (may need to update the Payee address).

Managing One-Time Payments

- Users can view, edit, and delete single payments in both desktop and mobile.

- Payments that are already in a processing state cannot be edited.

Device	Items that can be Edited
Desktop	Payment Amount Payment Date Payment Memo
Mobile	Payment Amount

Managing Recurring / Scheduled Payments

- Users can view, edit, and delete recurring payments in both desktop and mobile. However, desktop will have more editing options. Edits to recurring payments will impact ALL the payments in the series.

- Users can opt to delete the next payment in the series or the entire payment series.

Maintain Payment History

- Payment history can be seen on both PC and mobile.
- On a PC, there will be a variety of search options to customize the History displayed.

Payee Management

- Payees can be viewed, edited, and deleted in both PC and mobile.

- Payees can be toggled between an Active and Inactive state. Inactive payees remain within the Bill Pay but are hidden from all make payment workflows.

- Transaction History for inactive payees will continue to display.

- Deleting a payee is irreversible and completely purges the payee from the system. This action will cancel all existing payments to the payee and remove all payee history.

Questions?

- For further information/questions on Bill Pay, please contact MMFCU.

- The sample screens shown in this presentation are based on the most common account settings.

- Individual bill pay screens/options may vary based on account set up, please contact MMFCU with questions.