

# 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.

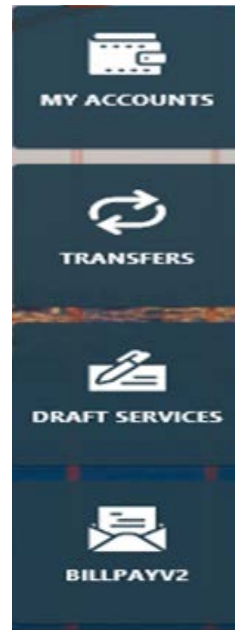
Examples: utilities, cable, cell phone, credit cards, or individuals such as landlord, babysitter...

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 as simple as clicking on the “Bill Pay” widget on a desktop computer or mobile device.



# 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:

Enter the billing/contact information as it appears on a 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.



## Add Payee



I'm paying a...

Business

Person

Name Of Business \*

ABC Utility Company

Default Funding Account \*

████████ SIMPLY FREE CHECKI... ▾

Payee Category

Bills & Utilities ▾

Account Number \*

123456

Confirm Account Number \*

123456



Cancel

Next

Payee Name

ABC Utility Company

Account Number

123456

Street Address 1 \*

123 Test Drive

Street Address 2

Payee Address Line 2

City \*

Baxter

State \*

Minnesota ▾

Zip Code \*

56425

Phone Number \*

218-829-0371

Payee Image



Upload Image

Nickname \*

ABC Utility Company



Name On Account

John Doe

Back

Save

## Add Payee



You can now start sending payments to this payee.

Payee Name

ABC Utility Company

Nickname

ABC Utility Company

Payee Image



Done



# 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.

### Add Payee ✕

I'm paying a...

**Business** **Person**

**Payee Name \***

**Payee Category**

**Payment Method \***

**Default Funding Account \***

### Add Payee ✕

**Payee Name** John Doe

**Payment Details** We will send email payments to the payee using the email address supplied below.

**E-Mail Address \***

**Shared Secret ? \***

**Payee Image**

**Nickname \***

**Name On Account \***

### Add Payee ✕

You can now start sending payments to this payee.

**Payee Name** John Doe

**Nickname** John Doe

**Payee Image**





# Adding a Payee via Mobile

The image shows a smartphone screen displaying a mobile application interface for adding a new payee. The screen is titled "New Payee" and has a "Cancel" button in the top right corner. Below the title, there is a section labeled "PAYEE INFORMATION" which contains several input fields:

- NAME OF BUSINESS**: As it appears on a bill
- ACCOUNT NUMBER**: Enter number as it appears on a bill
- CONFIRM ACCOUNT NUMBER**: Enter number as it appears on a bill
- ZIP CODE**: Enter ZIP Code
- PAYEE CATEGORY**: Choose Category
- FUNDING ACCOUNT**: Choose Account

At the bottom of the form is a blue "Continue" button. Below the button, there is a link "View Full Site" with a mobile icon. At the very bottom of the screen, there is a footer with "Contact Us | Privacy Policy" and social media icons for Facebook and Twitter. The NCUA logo is visible in the bottom left corner of the screen.





# Scheduling Payments

There are three ways to set up payments-Quick Pay, Multi Pay, & Classic Pay.

- Quick Pay-This option is used to make a one-time payment to a payee quickly and efficiently.
- Multi Pay- This is designed for users that have a need to pay several payees all in a single transaction.
- Classic Pay-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.
- Only single payments can be scheduled via mobile—recurring payments can only be scheduled via a desktop computer.
- 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 scenes 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 Quick Pay


BillPayV2 New Payee  

**Quick** Multi Classic Scheduled History Payees

**Active Payees** [View All](#)

Search active payees

All **Businesses** People

 **ABC Utility Company**  
LAST NEXT No Payment History None Scheduled

Showing 1 of 3 payees

**Amount** 100.00

**Payment Options**

From Account ██████████ SIMPLY FREE CHEC...

Deliver By

April 2018

SU	MO	TU	WE	TH	FR	SA
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	1	2	3	4	5

**Standard Check**

ADDITIONAL FEE	SEND ON	DELIVER BY
None	4/5/2018	4/11/2018



Funds are typically withdrawn from the funding account the day of the send-on date.

**Submit Payment**

The Calendar will show the first Deliver By date. This is based on the payment method determined in the behind the scenes process. Here is an example of a check payment. It will start processing on 4/5/18 to be delivered by 4/11/18. Payee could receive sooner than the Deliver By date depending on USPS.



# Example of Multi Pay


BillPayV2 New Payee  


**Quick** Multi Classic Scheduled History Payees

Expand All Clear All


Showing all payees.



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

PAYMENT METHOD	FROM ACCOUNT	AMOUNT	DELIVER BY	
<input type="text" value="Standard Check"/>	<input type="text" value="SIMPLY FREE C..."/>	<input type="text" value="100.00"/>	<input type="text" value="04/11/2018"/> 	<span>Clear</span>

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

PAYMENT METHOD	FROM ACCOUNT	AMOUNT	DELIVER BY	
<input type="text" value="Standard Email"/>	<input type="text" value="SIMPLY FREE C..."/>	<input type="text" value="50.00"/> 	<input type="text" value="04/06/2018"/> 	<span>Clear</span>

TOTAL PAYEES 2  
TOTAL AMOUNT \$150.00

Submit Payment



# Example of Classic Pay

BillPayV2

New Payee

Quick Multi **Classic** Scheduled History Payees

## Payment Details

Payee \* ABC Utility Company

Account \* SIMPLY FREE CHECKING

Amount \* 100.00

Frequency Monthly

Starting \* 04/11/2018

Ending  Never

On

After Occurrences

Payment **Standard Check**  
ADDITIONAL FEE None SEND ON 4/5/2018 DELIVER BY 4/11/2018

Memo For Address 123 Test Drive Baxter

## Payment Confirmation

PAYEE ABC Utility Company

FROM ACCOUNT SIMPLY FREE CHECKING \$232.16

AMOUNT \$100.00

DELIVERS Monthly

STARTING 4/11/2018

ENDING Never

PAYMENT METHOD Standard Check

FEE None

MEMO For Address 123 Test Drive Baxter

Submit Payment

Classic Pay 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




# Screenshots of Deleting Single Payments

**Scheduled Payments** Show Search

SEP 28 2017	 <b>AT&amp;T U-verse</b> LAST \$1.34 on 8/23/2017	<b>\$150.34</b> Deliver by 10/2/2017 Confirmation # MBPB5ZGH	<a>Edit</a> <a>Delete</a>
OCT 3 2017	 <b>Jeff Chen</b> LAST \$3.33 on 8/22/2017	<b>\$80.45</b> every 2 weeks Deliver by 10/9/2017 Confirmation # 9390981	<a>Delete this payment?</a> <a>Yes, delete</a> <a>Cancel</a>

**Scheduled Payments**

PAY TO: AT&T U-verse

PAY FROM: 

AMOUNT: 150.34

DELIVERY METHOD: Standard Electronic

DELIVERY FEE: None

SEND ON: 28 Sep 2017

DELIVER BY: 2 Oct 2017

CONFIRMATION #: MBPB5ZGH

Delete Payment

Save Changes

View Full Site

**Scheduled Payments**

**Confirm Delete**


Are you sure you want to delete this payment?

Delete the Next Payment

Cancel

View Full Site

Contact Us | Privacy Policy



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# 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 in both desktop and mobile.
- In desktop, there will be a variety of search options to customize the History displayed.

The screenshot displays the BillPayV2 desktop interface. At the top, there is a navigation bar with tabs for 'Quick Pay', 'Multi Pay', 'Classic Pay', 'Scheduled', 'History', and 'Payees'. The 'History' tab is selected. To the right of the navigation bar are buttons for 'New Payee', a graduation cap icon, and a document icon. Below the navigation bar is the 'Bill Payment History' section, which includes search filters: 'From Account' (Choose Account), 'Payee' (Choose Payee), 'Statuses' (Any), and 'Search Dates'. There are also 'View All' and 'Search' buttons. The main content area shows a list of payments with columns for date, payee, amount, and status.

Date	Payee	Amount	Status
SEP 1 2017	Mr. 305, Inc.	\$2.75	Delivered On 9/1/2017 Confirmation # XB5BIZGG
AUG 24 2017	AT&T U-verse	\$1.34	Delivered On 8/28/2017 Confirmation # NB7B7ZGG
AUG 23 2017	Jeff Chen	\$3.33	Delivered On 8/29/2017 Confirmation # MB2B7ZGG
AUG 22 2017	Jeff Chen	\$5.00	Delivered On 8/28/2017 Confirmation # RBZB6ZGG



# Payee Management

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