

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.

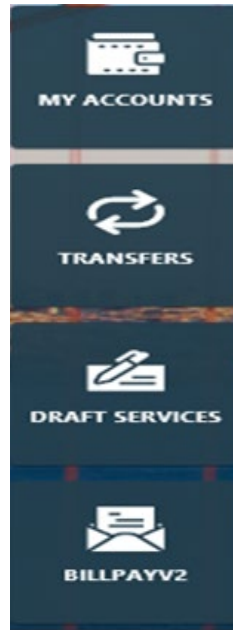
Examples: utilities, cable, cell phone, credit cards, or individuals such as landlord, babysitter...

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.



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.

Adding a Payee via Mobile

The image shows a smartphone screen with 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. The form is organized into several sections:

- PAYEE INFORMATION**
 - 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 form, there is a "View Full Site" link with a mobile icon, and a footer containing "Contact Us | Privacy Policy" and social media icons for Facebook and Twitter. The NCUA logo is visible at the very bottom of the screen.



Scheduling Payments

There are two ways to set up payments – Bill Pay Dashboard and Multi Pay.

- Bill Pay Dashboard- 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 prefer 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 Bill Pay Dashboard

BillPayV2

Bill Pay Dashboard MultiPay Scheduled History

< Lakes Gas Co *2732
Last paid \$150.00 on 13 FEB 2020

Make a Payment Manage Activity

Pay From

ASASA CASH BACK CHECKING \$240.72

Amount

\$ Amount

Last Amount \$150.00

Frequency

One Time

Start Date

3/19/2020

Delivery Method

Standard Check Deliver by 3/19/2020

+ 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

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 3/13/20 to be delivered by 3/19/20. Payee could receive sooner or later 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.

 **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"/> 	Clear

 **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"/> 	Clear

TOTAL PAYEES 2
TOTAL AMOUNT \$150.00

[Submit Payment](#)



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

Scheduled Payments

PAY TO: AT&T U-verse

PAY FROM: [REDACTED]

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 are a variety of search options to customize the History to be viewed.

The screenshot displays the BillPayV2 interface. At the top, there are navigation tabs: Quick Pay, Multi Pay, Classic Pay, Scheduled, History (selected), and Payees. To the right, there are buttons for '+ New Payee', a graduation cap icon, and a document icon. Below the tabs 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 history table shows four payments:

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. To reactivate, you will need to search for the payee and make them Active again.
- 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.