



Guide to Bill Pay

If you are a new user, you'll be prompted to add a payee before you get started.
Please navigate to the Payees section to learn more.

Click a tab below to learn more or navigate to each page listed

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Quick Pay

When you click on the Bill Pay widget, you'll go to Quick Pay where you can make a one-time payment by following these steps:

1. **Choose a payee** – Search for an active payee or click View All to see all active Payees.
2. **Enter the payment amount** – Type in the amount you would like to pay, or click Last Paid to pay the same amount as your last payment.
3. **Select the delivery option** – You'll choose the account where the funds are being withdrawn and then the date for when you would like this payment to be made. When you've made your selections, deliver by date and indicator for paper check or electronic payment are shown.

When you submit your payment, the confirmation number is shown at the top of the screen for 30 seconds in the green bar:



A note about these [eBill](#) icons:



eBill status



Autopay status

- **Green marks** indicate eBills are being received and/or payee is enrolled in Autopay
- **Red X** indicates that a payee is NOT receiving eBills and/or is NOT enrolled in Autopay
- **Red (!)** indicates a problem with eBill enrollment

Autopay is not the same thing as a scheduled payment and only applies to eBills. When an eBill is received and enrolled in Autopay, the payment is made automatically. Go to the [Payees section](#) to learn more.

Bill Pay New Payee

Quick Multi Classic Scheduled History Payees

Active Payees 1 View All

Search active payees

All Businesses People

LAST \$100.00, On 2/26/2018
NEXT \$33.00, On 3/15/2018

LAST \$97.42, On 2/21/2018
NEXT None Scheduled

Amount 2

50.00

Last Paid \$100.00

Payment Options 3

From Account ADDVANTAGE CHECKING

Send On

March 2018

SU	MO	TU	WE	TH	FR	SA
25	26	27	28	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	31

Standard Electronic

ADDITIONAL FEE	SEND ON	DELIVER BY
None	3/13/2018	3/14/2018

Rush Electronic

ADDITIONAL FEE	SEND ON	DELIVER BY
\$5.00	3/8/2018	3/9/2018

Expedited Check

ADDITIONAL FEE	SEND ON	DELIVER BY
\$30.00	3/8/2018	3/9/2018

Funds are typically withdrawn from the funding account the day of the send-on date.

Submit Payment

Multi Pay

Pay multiple bills at the same time. Active payees will automatically show up for quick access. Leave the amount at 0.00 if you do not wish to make a payment.

Bill Pay New Payee

Quick **Multi** Classic Scheduled History Payees

Search Payees Expand All Clear All

Showing all payees.

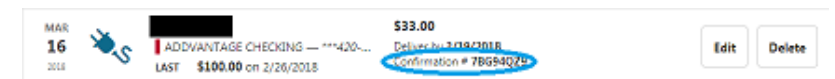
	LAST \$100.00 , on 2/26/2018	NEXT \$33.00 , on 3/15/2018		
PAYMENT METHOD	FROM ACCOUNT	AMOUNT	SEND ON	Clear
Standard Electronic	ADVANTAGE CHECKING	25.00	03/09/2018	
	LAST \$97.42 , on 2/21/2018	NEXT None Scheduled		
PAYMENT METHOD	FROM ACCOUNT	AMOUNT	SEND ON	Clear
Standard Electronic	ADVANTAGE CHECKING	0.00	03/09/2018	
	MINIMUM: \$97.42	DUE 3/9/2018		
	BALANCE: \$97.42			
TOTAL PAYEES 1		TOTAL AMOUNT \$25.00		Submit Payment

1. If necessary, adjust the From Account where funds will be withdrawn.
2. Enter the amount you wish to pay.
3. Choose the Send On date.
4. Review the total number of payees being paid and the total amount.
5. Click Submit Payments.

When you submit your payment, confirmation is shown at the top of the screen for 30 seconds in the green bar:



To find the confirmation number before the payment is made, click on the **Scheduled Payments** tab, and find your scheduled payment. The Confirmation number is listed under the amount paid.



To find the confirmation number after a payment has been made, navigate to the History tab.



Classic Pay

This type of payment gives you the most options, including a space to write a memo and the ability to expedite your payment (for a fee).

The screenshot shows the 'Classic' payment interface. On the left, the 'Payment Details' section includes fields for Payee, Account (ADDVANTAGE CHECKING), Last Payment (\$100.00 on 2/26/2018), Next Payment (\$33.00 on 3/15/2018), Amount (\$50.00), Frequency (One Time), Send On (03/08/2018), and a Memo (Monthly payment). The 'Payment' section offers three options: Standard Electronic (no fee, deliver by 3/12/2018), Rush Electronic (\$5.00 fee, deliver by 3/9/2018), and Expedited Check (\$30.00 fee, deliver by 3/9/2018). On the right, the 'Payment Confirmation' section shows the payee as Capital One, the from account as ADDVANTAGE CHECKING with a balance of \$176.83, the amount as \$50.00, the frequency as One Time, the send on date as 3/8/2018, the payment method as Rush Electronic, and a fee of \$5.00. A 'Submit Payment' button is located at the bottom of the confirmation section.

1. Select a Payee from the dropdown menu.
2. Choose the account you want the funds to be withdrawn from.
3. Enter the amount you wish to pay.
4. Choose the frequency

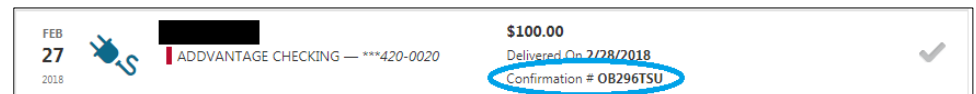
A dropdown menu showing various payment frequency options: One Time, Weekly, Every 2 weeks, Every 4 weeks, Monthly, Every other month, Quarterly, Every 6 months, and Annually. The 'One Time' option is highlighted.

5. Select the Send On date and Delivery method.
6. You have the option to add a memo describing the payment.
7. Review the Payment Confirmation and then click the Submit Payment button.

When you submit your payment, the confirmation number is shown at the top of the screen for 30 seconds in the green bar:



To find the confirmation number before the payment is made, click on the **Scheduled Payments** tab, and find your scheduled payment. To find the confirmation number after a payment has been made, navigate to the History tab.



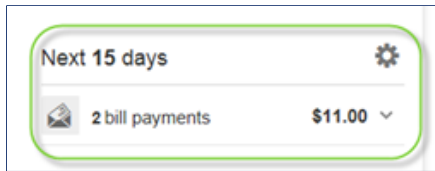
Scheduled

Payments that are pending can be found under the Scheduled tab. The calendar shows scheduled payments with a dot underneath the date or get highlighted when you click on a payment. Beneath each calendar month is a total of scheduled payments for that month. The Search feature is available to locate scheduled payments by funding account, dates, or payees.

You may delete a scheduled payment or make edits to

- the amount
- send on date
- memo description

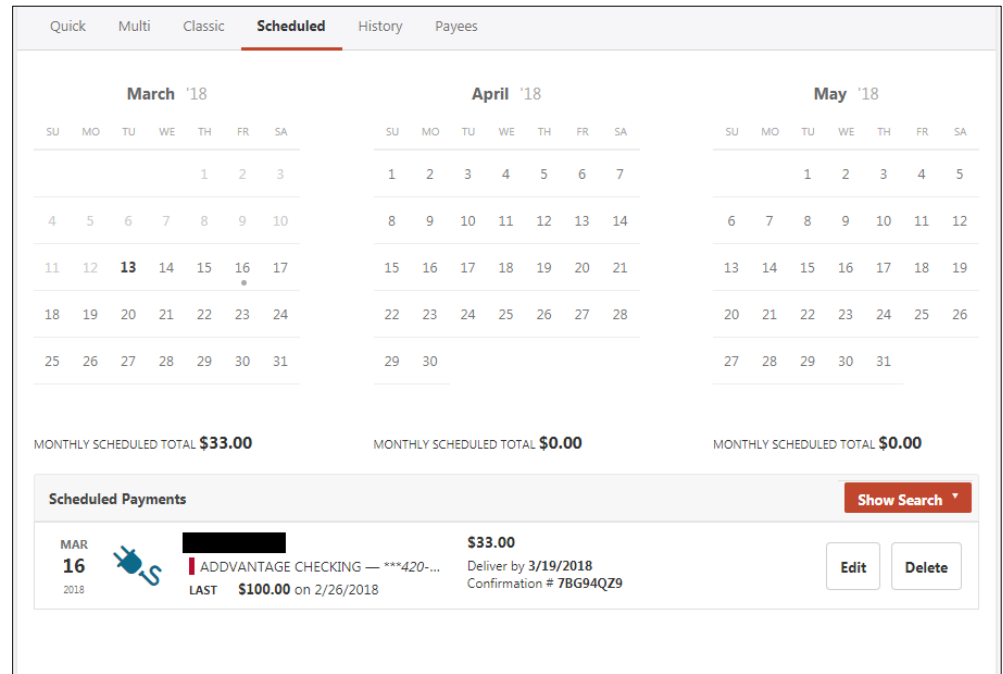
Scheduled payments also show up on your dashboard. To turn this on or off, you can go into the settings by clicking on the gear by where it says “Next XX days” and choosing Bill Payments.



History

The History tab shows all bill payments with current status (pending, delivered, failed, and canceled) as well as the confirmation number. The most current payments are at the top of the list.

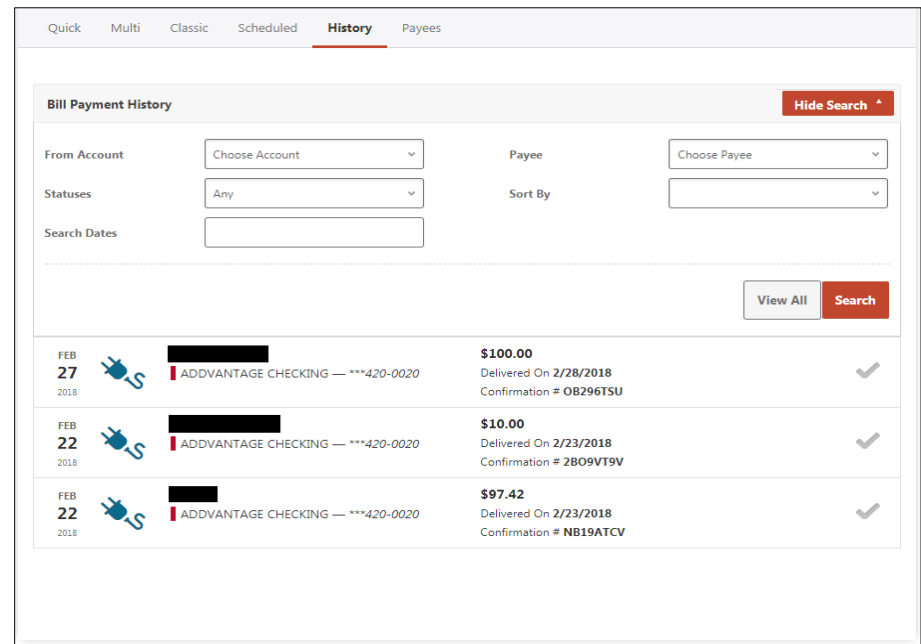
A Search feature is also available to locate payments by: funding account, status, dates, payee, and a sort by feature.



Month	Monthly Scheduled Total
March '18	\$33.00
April '18	\$0.00
May '18	\$0.00

Scheduled Payments Show Search

Date	Amount	Payee	Status	Confirmation #
MAR 16 2018	\$100.00	ADDVANTAGE CHECKING — ***420-...	LAST	7BG94QZ9



Bill Payment History Hide Search

From Account: Choose Account | Payee: Choose Payee | Statuses: Any | Sort By: | Search Dates: | View All Search

Date	Amount	Payee	Status	Confirmation #
FEB 27 2018	\$100.00	ADDVANTAGE CHECKING — ***420-0020	Delivered On 2/28/2018	OB296TSU
FEB 22 2018	\$10.00	ADDVANTAGE CHECKING — ***420-0020	Delivered On 2/23/2018	2B09VT9V
FEB 22 2018	\$97.42	ADDVANTAGE CHECKING — ***420-0020	Delivered On 2/23/2018	NB19ATCV

eBills

Payees that support eBills (paperless electronic bills), will have the eBill icons.



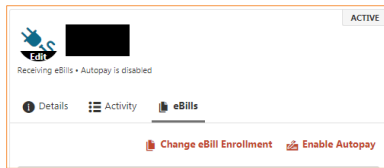
eBill status



Autopay status

- **Green marks** indicate eBills are being received and/or payee is enrolled in Autopay
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- **Red (!)** indicates a problem with eBill enrollment

To set up eBill Autopay:



1. Go to the Payees tab, choose the payee, and click Enable Autopay.
2. Choose a rule for when a bill arrives.
3. Select when you would like the payment to be delivered.
4. Select where funds are being withdrawn.
5. Click Save.

Autopay settings

Enable Autopay
pay bills automatically upon receipt

Disable Autopay
pay bills manually

When a bill arrives...

Pay the full balance

Pay the minimum due

Set custom payment rules based on the bill amount

Payment Delivery Options

Send payment 10 calendar days prior to due date

Send payment when the eBill arrives

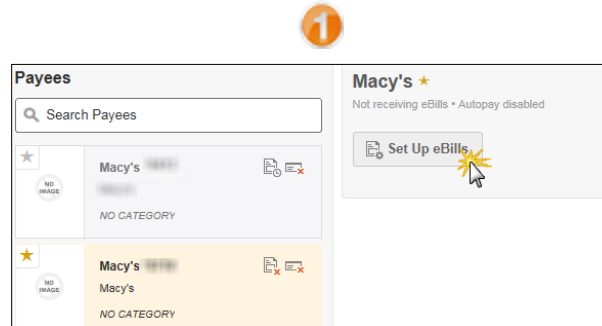
Funding Account

Withdraw payment from:

Cancel Save

To set up eBills:

1. Go to the Payees tab, choose the payee, and click on the Set Up eBills button.
2. Fill out "Verify Your Account" page and click Continue.
3. Click Done.



Set Up eBills

eBill Setup is Complete

We will retrieve your latest billing each time you log in to online banking. Billing information will display in various locations throughout the site:

- Your next payment amount is displayed in Quick Pay, Classic Pay, and Multi Pay tabs.
- All available billing information is accessible by selecting the eBills icon next to the payee name.
- Update eBill login credentials by editing the payee in the Payees tab where the eBill status icon appears.
- If you have enrolled in error or wish to discontinue eBills, you can unenroll from eBills for this payee once the activation process has completed. This may take a couple of days.

Done

Verify Your Account

We will use your information to retrieve your billing information. To retrieve your billing information, your biller may require validation of your username and password for their site. This is required by the biller, not Inspirus Credit Union, and is required only to obtain an eBill. If you do not feel comfortable providing such information, please do not proceed further in attempting to establish an eBill relationship with this biller.

Email Address *

Password *

If you selected security questions and answers on the Macy's website, please select the same security questions and answers below. If you did NOT select security questions and answers you are not required to complete them now. If you have forgotten your questions and answers, please sign on to the Macy's website and from the "Manage My Account" menu, point to the "Update Personal Profile" option and select "Edit Security Questions."

1. -- Select a question --

Answer

2. -- Select a question --

Answer


3. -- Select a question --

Answer

Close Continue


Payees

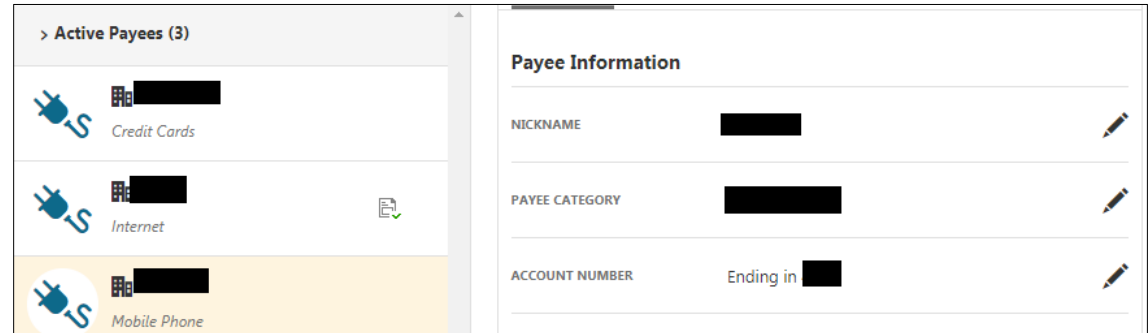
1. Add a New Payee – Click New Payee

- Select payee type: Business or Person and fill out required payee details
- Click Next
- Fill out required address details, click Save
- Verify identity (two-factor authentication/2FA)
- Click 

2. Payees Section – Defaults to All and lists all payees. You can sort by Business and People.

3. Payee Details – When you click on a payee, the details show on the right. Clicking the Stylus icon will allow you to edit the Information.

- Depending on the company, the address fields may not be available to edit.
- You may update: Nickname, Payee Category, Account Number, Address, Phone, Sender Information, and Payment Methods.
- Click Save Changes.
- To delete a payee click  **Delete Payee** then click the Delete Payee button for confirmation.



Deactivate a Payee - Click on the Deactivate link under a particular payee. Deactivating a payee “hides” the payee, but you can still view it from the Payee and History tabs. Please note: you may not Deactivate a payee with unpaid eBills or Scheduled Payments.



Other important information

Bill Pay Limits

Minimum Payment Amount: \$1.00

Maximum Payment Amount: \$10,000.00

Member Payments Daily Max: \$20,000.00

Send on Date: Defaults to the earliest date a payment can be sent
Payments can be scheduled up to 1 year in advance

Deliver By Date: *Electronic:* 3 business days after the Send On date
Checks: 5 business days after the Send On date

Date of Debit to Checking: 1-2 days after the Send On date

Weekend & Holidays: Recurring payments that fall on weekends or Federal Reserve holidays process the following business day

Domestic Payments Only: Bill Pay can only be used to make payments to companies and people in the US and US territories

Expedited payments (under Quick Pay and Classic Pay)

Members can send a rush payment (up to \$5,000.00) for delivery on standard business processing days (Monday through Friday, excluding Federal Reserve holidays) and subject to a fee.

- Fees: \$5.00 for electronic payments and \$30.00 for check payments. Once an expedited payment is made, the payment is processed immediately and cannot be stopped. The fee is debited directly from the checking account as a separate transaction.
- Expedited check payments **cannot be sent to an address in Hawaii, Alaska or a P.O. Box**. If the payee has a P.O. Box, the member will need to contact the payee to see if they have a separate address for expedited payments. If so, the member will have the ability to change the address for this payment only to that payee, so the payment will be made to the correct address.

The screenshot displays a Bill Pay interface with three main sections: Active Payees, Amount, and Payment Options.

- Active Payees:** Includes a search bar, tabs for 'All', 'Businesses', and 'People', and a list of payees. The first payee has 'No Payment History'. The second payee has a scheduled payment of \$100.00 on 2/26/2018. The third payee has a scheduled payment of \$97.42 on 2/21/2018.
- Amount:** Shows a 'Last Paid' amount of \$100.00.
- Payment Options:** Includes a dropdown for 'From Account' (ADDVANTAGE CHECKING), a calendar for 'March 2018' with the 13th selected, and three payment options:
 - Standard Electronic:** Additional Fee: None, Send On: 3/14/2018, Deliver By: 3/15/2018.
 - Rush Electronic:** Additional Fee: \$5.00, Send On: 3/13/2018, Deliver By: 3/14/2018.
 - Expedited Check:** Additional Fee: \$30.00, Send On: 3/13/2018, Deliver By: 3/14/2018.

A 'Submit Payment' button is located at the bottom right.