



AMERICA'S CHRISTIAN
CREDIT UNION

Bill Pay Guide

Bill Pay

Bill Pay allows you to make bill payments and send funds to a person, vendor or Organization.

- Bill pay will send the funds via check by mail or electronic transfer. ACCU does not determine how the funds will be sent, this depends on how the person, vendor or organization receives bill payment funds
- Bill payments sent via check by mail can take a few days to a week to be received by the payee
- Bill payments sent via electronic transfer can take a few days to be received by the payee
- *Only Checking Accounts can be used for Bill Pay*

Bill Payment

To get started you will first need to enroll by selecting the accounts you would like to use for Bill Pay.

Select Options and Edit “Pay from” accounts

The screenshot shows the 'Bill Pay' interface with two tabs: 'Pay Bills' (active) and 'Payment Activity'. A search bar for payees is at the top left. Below it is a table with columns for 'Payee', 'Pay from', 'Amount', and 'Send on date'. An 'Options' menu is open over the table, listing: 'Visit Bill Pay Site', 'Edit "Pay from" accounts', and 'Delete a payee'. At the bottom right, it says 'Total for 0 payments: \$0.00' and a 'Review Payments' button.

Select the accounts you would like to use for Bill Pay

The screenshot shows the 'Bill Pay' enrollment screen. On the left is a navigation menu with 'Home', 'Messages', 'Transactions', 'Funds Transfer', and 'Bill Payment'. The main area has a heading 'Bill Pay' and a message: 'Please select at least one account below to enroll in Bill Pay'. Below this are four checkboxes with account names and balances: 'CORP CHECKING XXX3456 \$0.00', 'PREMIER CHECKING XXX8205 \$50.00', 'PREMIER CHECKING XXX8224 \$50.00', and 'PREMIER CHECKING XXX6366 \$0.00'. At the bottom are 'Enroll in Bill Pay' and 'Cancel' buttons.

Now that you are enrolled you can add payees.

Pay Bills tab

This is where you can set up bill payees and send payments

Add Payee

1. Click “Add Payee” and input all the payee’s information.

Bill Pay

Pay Bills Payment Activity

Search payees + Add payee Options

Payee ^	Pay from	Amount	Send on date
No Payees available			

Total for 0 payments: \$0.00 Review Payments

- **Name:** Payee's full name
- **Payee Nickname:** This will only show for this payee in your Online Banking
- **Address:** Mailing address
- **Phone:** Payee's phone number
- **Account Number:** Payee's account number at their financial institution

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Add Payee

Name
PAYEE NAME

Payee Nickname (optional)

Address 1
PAYEE ADDRESS

Address 2 (optional)

City
PAYEE CITY

State
California

ZIP
99999-9999

Area Code
(999)

Phone
999-9999

Enter Payee Account Number (optional)
*****9999

Confirm Payee Account Number
*****9999

Cancel Preview

2. Click Preview, check all information and click Save Payee. This payee is now saved for later.

Edit/Delete Payee

If you need to edit or delete the payee click on the three verticals dots

The screenshot shows the 'Payment Activity' tab with a search bar for payees, an '+ Add payee' button, and an 'Options' button. Below is a table with columns: Payee, Pay from, Amount, and Send on date. The 'Payee' column shows 'PAYEE NAME' with a dropdown menu open, listing 'Pay now', 'Edit payee', and 'Delete payee'. The 'Pay from' column shows 'Basic: XXX4385'. The 'Amount' column shows '\$0.00'. The 'Send on date' column is empty. At the bottom, it says 'Total for 0 payments: \$0.00' and has a 'Review Payments' button.

Review and Submit Payments

Input the amount and date you would like the payment to be sent, click Review Payments

The screenshot shows the 'Payment Activity' tab with a search bar for payees, an '+ Add payee' button, and an 'Options' button. Below is a table with columns: Payee, Pay from, Amount, and Send on date. The 'Payee' column shows 'PAYEE NAME' with a dropdown menu. The 'Pay from' column shows 'Basic: XXX4385'. The 'Amount' column shows '\$100.00'. The 'Send on date' column shows '08/11/2021' with a calendar icon and 'Estimated delivery date: 8/11/2021'. At the bottom, it says 'Total for 1 payment: \$100.00' and has a 'Review Payments' button.

Review your payment before submitting then click Submit Payments.

The screenshot shows the 'Review payments' section with a table of payment details. At the bottom, it says 'Total for 1 payment: \$100.00' and has 'Edit Payments' and 'Submit Payments' buttons.

Payee	Amount	Pay from	Send on date	Estimated delivery date
PAYEE NAME	\$100.00	Basic: xxxxxx	8/11/2021	8/11/2021

Payment Activity tab

This will show you past payment history. You can also cancel a payment you have setup. To do this, select the payment you wish to cancel, then click on "Actions" and select Cancel.

The screenshot shows the 'Payment Activity' tab with a search bar for transactions, a 'Filters' button, and a 'Print' icon. Below is a table with columns: Send on date, Delivery date, Status, Payee, Pay from, Amount, and Actions.

Send on date	Delivery date	Status	Payee	Pay from	Amount	Actions
10/23/2020	10/27/2020 (Estimated)	✓ Completed	Water		\$1,831.44	Actions -
10/20/2020	10/26/2020 (Estimated)	✓ Sent	Gas		\$77.40	Actions -
9/30/2020	10/2/2020 (Estimated)	✓ Completed	Electricity		\$50.88	Actions -

Advances Bill Pay Site

Want to expedite a bill pay or create advanced settings for your bill payment? If so, select Options and Visit Bill Pay Site

The screenshot shows the 'Bill Pay' interface with two tabs: 'Pay Bills' and 'Payment Activity'. Below the tabs is a search bar labeled 'Search payees' and a '+ Add payee' button. A red 'Options' button is highlighted, and a dropdown menu is open, showing three options: 'Visit Bill Pay Site', 'Edit "Pay from" accounts', and 'Delete a payee'. Below the menu, there are columns for 'Payee', 'Pay from', 'Amount', and 'Send on date'. At the bottom right, it says 'Total for 0 payments: \$0.00' and a 'Review Payments' button.

You will be given the option to use already popular billers or lookup a popular biller or person that Bill Pay may already have in their system.

The screenshot shows a dialog box titled 'Add a Person or Business to Pay'. It has two main sections: 'Add a Popular Biller in Your Area' and 'Enter Any Person or Business'. The first section lists various popular billers such as Credit Cards, American Express Credit Cards, Bank of America Credit Cards, Capital One Credit Card, Chase Credit Card, Citibank Credit Cards, Kohl's, Macy's, AAA Southern California, and BAC Home Loans. The second section has a text input field with the placeholder 'Enter full name to ensure a better match' and an 'Add' button. Below the input field, it says 'Examples: Your cable company, your mobile phone provider, your credit cards, your sister, your gardener.' There is an 'OR' button in the center and a 'Close' button at the bottom right.

Advanced Settings

Need to pay it faster: Expedite your payment

Set up auto-pay: Setup this payment to be automatic

Add reminder: Setup a reminder that a payment needs to be made

View payment history: View past payment history for this payee

Modify: Modify the payee

Hide: Hide this payee

Delete: Delete this payee

The screenshot displays a bill payment management interface. At the top, there's a '+ Pay someone new' button and navigation options for 'MULTI PAY' and 'SINGLE PAY'. A search bar labeled 'Find a biller' is present. Below this is a table with columns: 'Pay To', 'Amount', and 'Send On'. A dropdown menu is open for the payee 'TEST, ...3767', showing options: 'Need to pay it faster?', 'Set up auto-pay', 'Add reminder', 'View payment history', 'Modify', 'Delete', and 'Hide'. The table shows a payment of \$12.97 due on 10/14/22. A 'Confirm all payments' button is at the bottom right.

Activity: View upcoming payments that you have setup

History: View previous payments that you have setup

More: Organize your payments and alerts

- **Reports:** Create reports to filter through unpaid and paid payments
- **Balance Worksheet:** Forecast your balance
- **Alert Preferences:** Setup activity alerts
- **Add/Modify Categories:** Create categories to organize your payees
- **Funding Accounts:** Accounts you use for bill payments

The 'More' menu is a vertical list of options, each with an icon: 'Reports' (gauge), 'Balance Worksheet' (list), 'Alert Preferences' (warning triangle), 'Add/Modify Categories' (grid), 'Funding Accounts' (dollar sign), 'Customer Support' (headset), and 'Help' (question mark).