



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

Bill Pay

The screenshot shows the 'Pay Bills' tab selected. Below the tabs is a search bar labeled 'Search payees'. To the right of the search bar are two buttons: '+ Add payee' and 'Options'. The 'Options' button is open, showing a dropdown menu with three items: 'Visit Bill Pay Site', 'Edit "Pay from" accounts', and 'Delete a payee'. Below the search bar is a table with columns: 'Payee', 'Pay from', 'Amount', and 'Send on date'. The table is currently empty. At the bottom right of the table area, 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 sidebar with icons and labels: Home, Messages, Transactions, Funds Transfer, and Bill Payment. The main area is titled 'Bill Pay' and contains a message: 'Please select at least one account below to enroll in Bill Pay'. Below this message is a list of four accounts, each with a checkbox and a label: 'CORP CHECKING XXX3456 \$0.00', 'PREMIER CHECKING XXX8205 \$50.00', 'PREMIER CHECKING XXX8224 \$50.00', and 'PREMIER CHECKING XXX6366 \$0.00'. At the bottom right of the main area are two buttons: 'Enroll in Bill Pay' and 'Cancel'.

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](#)

[+ 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 (must be less than 30 characters, including spaces, and no special characters)
- **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

[Back to Pay Bills](#)

Add Payee

Name

Payee Nickname (optional)

Address 1

Address 2 (optional)

City

State

ZIP

Area Code

Phone

Enter Payee Account Number (optional)

Confirm Payee Account Number

[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

Pay Bills

Payment Activity

Search payees

+ Add payee

Options

| Payee ^ | Pay from | Amount | Send on date |
|--|---------------------------|-------------------|--------------|
| <div>PAYEE NAME<div>Options</div><div><div>Pay now</div><div>Edit payee</div><div>Delete payee</div></div></div> | <div>Basic: XXX4385</div> | <div>\$0.00</div> | <div></div> |

Total for 0 payments: \$0.00

Review Payments

Review and Submit Payments

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

Pay Bills

Payment Activity

Search payees

+ Add payee

Options

| Payee ^ | Pay from | Amount | Send on date |
|----------------------------------|---------------------------|---------------------|---|
| <div>PAYEE NAME<div></div></div> | <div>Basic: XXX4385</div> | <div>\$100.00</div> | <div>08/11/2021</div> <div>Estimated delivery date: 8/11/2021</div> |

Total for 1 payment: \$100.00

Review Payments

Review your payment before submitting then click Submit Payments.

Review payments

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

Total for 1 payment: \$100.00

Edit Payments

Submit Payments

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.

| Pay Bills | | Payment Activity | | | |
|--|------------------------|------------------|-------------|------------|------------|
| <input type="text" value="Search transactions"/> | | Filters | | | |
| Send on date ▾ | Delivery date ▾ | Status ▾ | Payee ▾ | Pay from ▾ | Amount ▾ |
| 10/23/2020 | 10/27/2020 (Estimated) | ✓ Completed | Water | | \$1,831.44 |
| 10/20/2020 | 10/26/2020 (Estimated) | ✓ Sent | Gas | | \$77.40 |
| 9/30/2020 | 10/2/2020 (Estimated) | ✓ Completed | Electricity | | \$50.88 |

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

Bill Pay

Pay Bills
Payment Activity

+ Add payee
Options

| Payee ▴ | Pay from | Amount | Send on date |
|--|----------|--------|--------------|
| <div> Visit Bill Pay Site Edit "Pay from" accounts Delete a payee </div> | | | |

Total for 0 payments: **\$0.00**
Review Payments

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.

Add a Person or Business to Pay

Add a Popular Biller in Your Area

| | |
|-------------------------------|---------------------------------|
| Credit Cards | Utilities |
| American Express Credit Cards | AT&T Mobility |
| Bank of America Credit Cards | Southern California Edison |
| Capital One Credit Card | Southern California Gas Company |
| Chase Credit Card | Spectrum fka Charter |
| Citibank Credit Cards | Time Warner Cable |
| Kohl's | Verizon Communications |
| Macy's | Verizon Wireless |
| Other Popular Billers | |
| AAA Southern California | Toyota Financial Services |
| BAC Home Loans | Wells Fargo Home Mortgage |

OR

Enter Any Person or Business

Enter full name to ensure a better match

Examples: Your cable company, your mobile phone provider, your credit cards, your sister, your gardener.

Add

Close

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

+

Pay someone new

MULTI PAY

SINGLE PAY

View: All

Find a biller

| Pay To | Sending Pay ↓ | Last Scheduled | \$ Amount | Send On |
|---|---------------|----------------|-----------|--|
| <div>TEST, ...3767</div> <div> <div>TEST, ...3767</div> <div> <div>Need to pay it faster?</div> <div>Set up auto-pay</div> <div>Add reminder</div> <div>View payment history</div> <div> <div>Modify</div> <div>Delete</div> <div>Hide</div> </div> </div> </div> | | | | <div>10/14/22</div> <div> <div>Deliver by: 10/20</div> <div>(Check)</div> <div>Pay it faster?</div> </div> |
| <div>Total:</div> <div>Pay from: XXXX8205, ...8205, \$12.97</div> | | | | |

Clear

Confirm all payments

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

Activity

History

More

Reports

Balance Worksheet

Alert Preferences

Add/Modify Categories

Funding Accounts

Customer Support

Help