



# USER GUIDE

September 2019

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## Overview

We continue to simplify and improve our Bill Pay. Using the valuable feedback of our members, both our browser-based and mobile banking now operate exactly the same way. Now, whether you have one bill to pay or 10, the process is the same. This makes using our Bill Pay simpler to use.

And, better yet, now as you select **SUBMIT PAYMENT** to pay a bill, the available balance in your deposit account reflects that payment, showing you how much money you still have available to spend. Those funds are held until the payee clears the payment (whether it's a live check or electronic payment).

As you begin to use Bill Pay, refer to this User Guide for screen-by-screen instructions.

### Important to Know

We want your mobile Online Banking experience to be the best it can be. So, if you use your **Smartphone** to get your online banking done on the go, please be sure to use our **Mobile Banking App**.

The App is designed and optimized for Smartphones, and has all of the same features that are available on our browser-based system. When you use your browser instead of the App, you'll be very frustrated because the screens will not display properly on your phone.

Save yourself that frustration and download the Mobile App today!



## Benefits of Bill Pay

### Seamless Operation

New Bill Pay is integrated into your online banking platform to provide you with even more secure access. It is no longer necessary to leave one site for another when you want to pay your bills.

### Easier, Cleaner Interface

Both the browser-based and Mobile Banking App (MBA) Bill Pay operate exactly the same way. We kept all of the important features and cleaned up the screens to make processing a payment faster.

### Save Time: Pay All Your Bills At Once

Choose the payees you want, set up the payment, review all of your payments at once and click **SUBMIT PAYMENT**. Our improved Bill Pay speeds up processing numerous bills at the same time.

### Payments Deducted Immediately to Minimize Mistakes

You provided feedback. We listened. Now, once you submit a payment, those funds are no longer available and reside in a pending account until the payment clears the payee. Whether the payment is transacted electronically (the process used by most large merchants) or with a “live check,” we deduct the funds from the designated deposit account immediately. This prevents you from accidentally using the funds twice, which can result in returned checks or overdraft fees. This advanced feature is not available with many Bill Pay systems and returns our Bill Pay to the way it was a few years ago.

**Important Reminder:** You must have sufficient funds at the time you are making your bill payments.

### PicturePay

Paying a bill is as fast as taking a picture of the bill. We use the latest Optical Character Recognition (OCR) technology, so you may now populate the fields necessary to set up a payee in a few seconds, then pay the bill. This eliminates the need to type in all of the information yourself. Nice, huh? After the bill is paid, your new payee is set up for future use.

### Good to Know

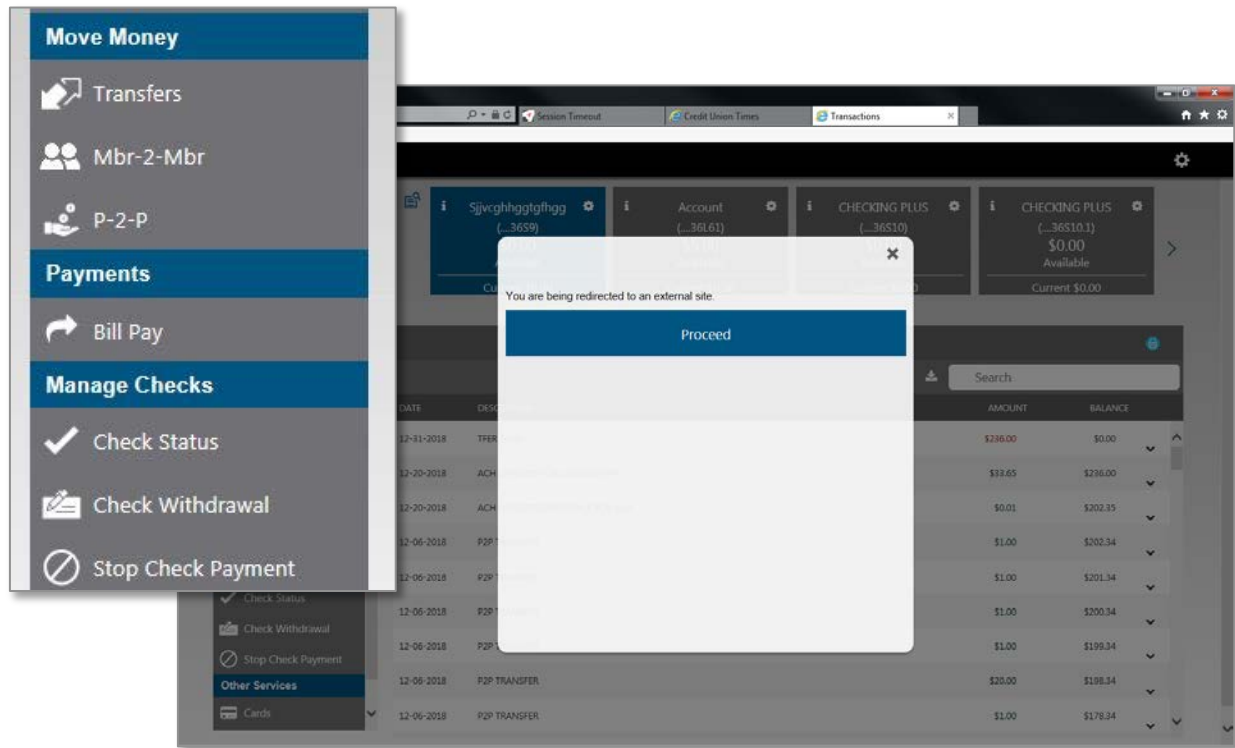
The great majority (currently 92%!) of payments to nationally recognized merchants are paid electronically.

That means that your funds are deducted from your account and are received by your at virtually the same time.



## Browser-Based Bill Pay

Log in to online banking by selecting **BILL PAY** and clicking on **PROCEED**, which launches our secure embedded Bill Pay system.

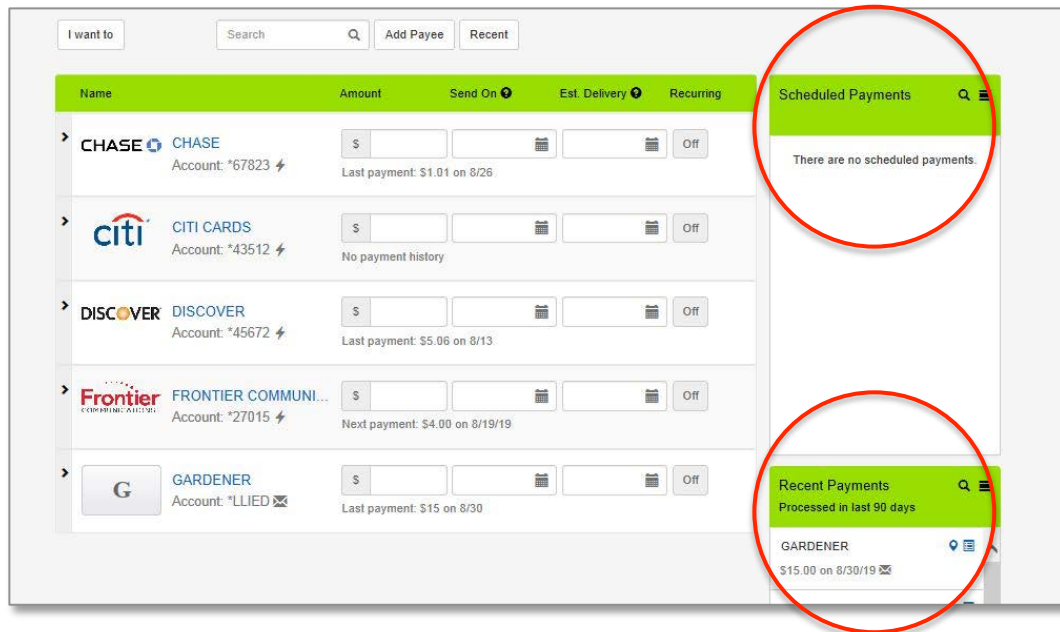


### Important to Know

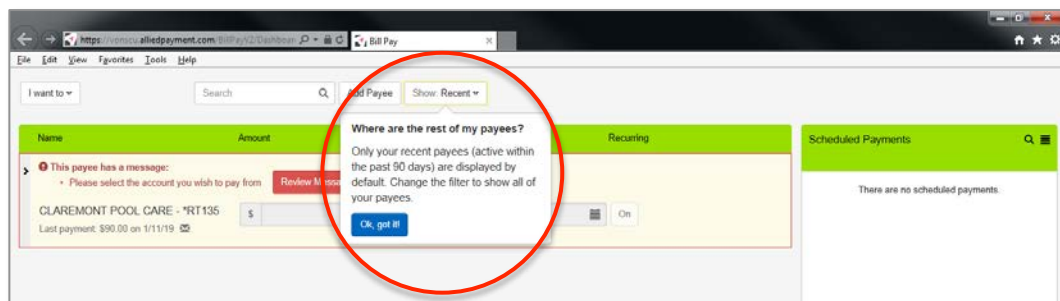
Based on your feedback, we have changed the payment methodology of Bill Pay. Review the information in the **Important to Know** box on page 8 to understand the change.



Your main screen will appear and displays any alert messages, scheduled payments and recent payments.



**NOTE:** All payees are available, with the most recent ones visible initially. Select **Show All** for a complete view.



## Add a Payee

There are three methods for adding a payee.

### Add a Payee: Manual Method

The manual method presents a screen where you enter all pertinent information.

A screenshot of a web browser showing the 'Add Payee' form. The browser address bar shows 'https://secure.alliedpayment.com/billpay/Template...'. The page title is 'Add Payee'. The form is titled 'Add Payee' and has a green header 'Payee Information'. It contains the following fields: 'Payee Name' (text input), 'Payee Address' (text input with a menu icon), 'Account Number' (text input), 'Pay From Account' (dropdown menu showing 'Sjvsgghgghgghg \*27360'), and 'More Payee Options (nickname, email and memo)' (text input). At the bottom are 'Create Payee' and 'Cancel' buttons. The version number 'Version 1.1.100.0' is visible in the bottom right corner.

### Add a Payee: PicturePay

A picture pay method is available.

**NOTE:** If you prefer to take a snap of your bill for payee set-up, we recommend that you download our Mobile Banking App and use it for Bill Pay. Smartphones have built-in cameras making Picture Pay feature much faster and easier than uploading a file from your computer. This method requires a few more steps.

A screenshot of the 'PicturePay' upload screen. It features a placeholder image of a bill with 'Invoice #1234' and '\$125.00'. Below the image, it says 'Pay a bill by uploading a picture of your bill making sure to include the account number, payee's name and address.' At the bottom is a blue 'Upload Picture' button with a camera icon, and the text 'or drag and drop file here' below it.

## Add a Payee: Pre-Configured List of Common Payees

Many of the most common national payees have been pre-loaded for you. If you are paying one of these bills, simply choose from the list. If not, click **Add A Payee**.

### Good to Know

Many merchants have multiple addresses for payment receipt, depending on service area.

Verify that you have the correct one by comparing to your printed or online bill.



## Schedule a Payment and Pay Your Bills

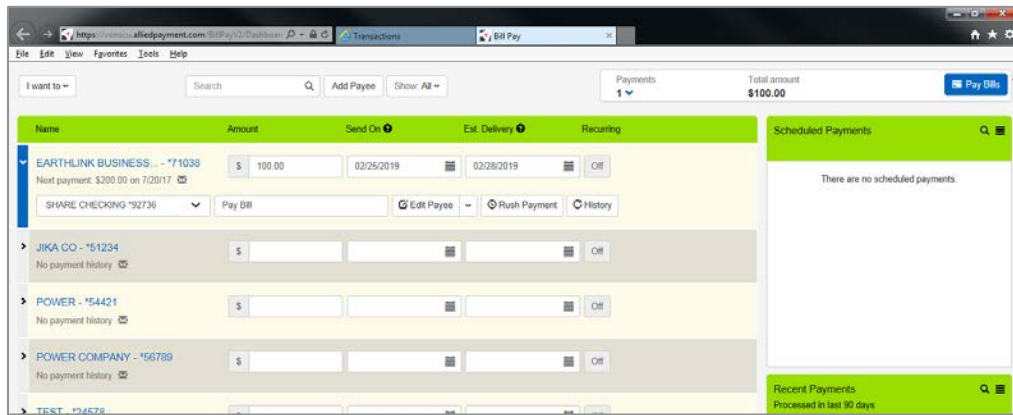
General operation is very straightforward. First, select Pay Bills from the dropdown menu. Input the amount you want to pay next to the selected payee, choose a deposit account from which to deduct the funds and choose an Estimated Delivery date. Based on the history of payments for that particular payee in the system, a Send On date will appear using that same history.

**NOTE:** The system will not allow you to pick a delivery date that cannot be accomplished and grays out those dates.

# Bill Pay

The fast, convenient way to pay your bills

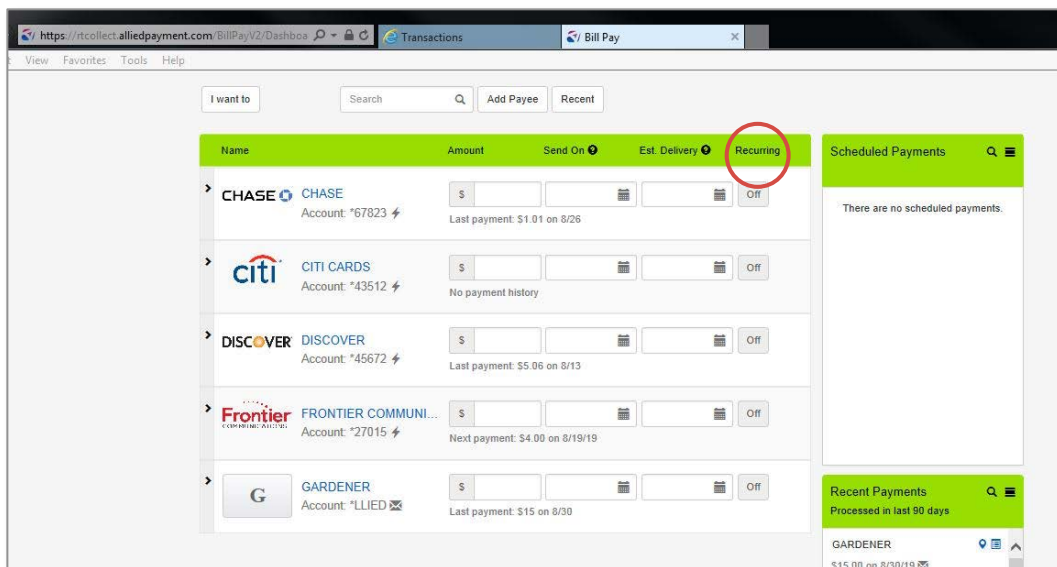
## USER GUIDE



Once a bill has been scheduled to pay, it appears in this area. It is ready to pay all-at-once after any additional bills have been scheduled.

### Recurring Payments

Changing **OFF** to **ON** under Recurring (circled) allows you to schedule recurring payments by payee. The system defaults to a one-time only payment. If you wish to set up a recurring payment on a pre-set schedule, select **ON**.



## Payments Deducted Immediately to Minimize Mistakes

### Important *to* Know

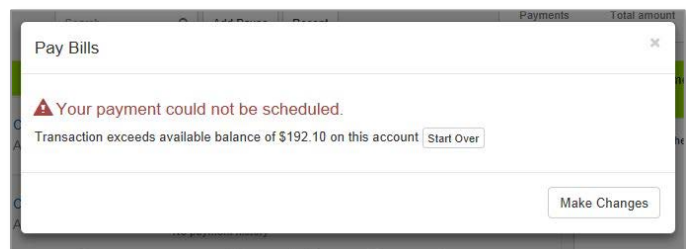
You provided feedback. We listened. Now, once you submit a payment, those funds are no longer available and reside in a pending account until the payment clears the payee. Whether the payment is transacted electronically (the process used by most large merchants) or with a "live check," the funds are deducted immediately from that deposit account. This prevents you from accidentally using the funds twice, which can result in returned checks or overdraft fees. This advanced feature is not available with many Bill Pay systems and returns our Bill Pay to the way it was a few years ago. We call it Real-Time Bill Pay!

**Important Reminder:** You must have sufficient funds at the time you are making your bill payments.



## Insufficient Funds Notification

When the deposit account does not have sufficient funds at the time of payment submittal, the payment will be rejected with the message to the right, allowing you to change the payment to a smaller amount and re-submit.



In this example, the member is attempting to make a \$200.00 payment to their Citi Card. However, the member only has \$192.50 in their share checking account.

Payee	Amount	Send On	Estimated Delivery	Type
CITI CARDS - *43512	\$200.00	9/3/2019	9/4/2019	Electronic
Pay From: SHARE CHECKING *27360			Standard	
Total		\$200.00		

Attach a Picture

Upload Picture

**Submit Payments** **Make Changes**

# Bill Pay

The fast, convenient way to pay your bills

## USER GUIDE

The lightning bolt (circled) designates an Electronic delivery method.

Account: \*43512 ⚡

\$ 200.00 09/03/2019 09/04/2019 Off

No payment history

SHARE CHECKING \*: Notes Edit Rush History

For some payees, we must send a live check. An envelope (circled) designates when a live check will be mailed to the payee. Please note that the estimated delivery time is longer for these payees. An overnight delivery option is available for an additional charge.

Account: \*LLIED ✉

\$ 15.00 08/30/2019 09/04/2019 Off

Last payment: \$4 on 8/15

SHARE CHECKING \*: Memo Edit Rush History

Delivery Option	Fee	Earliest Send On	Earliest Deliver By
<input checked="" type="radio"/> Standard US Mail	\$0	08/30/2019	09/04/2019
<input type="radio"/> Overnight Mail	\$19.95	08/30/2019	09/03/2019

Our Bill Pay is fast and easy to use. When all of your payments are scheduled, simply click Submit Payments. All of the bills pay in the order that they were scheduled.

Payments 1 Total amount \$100.00 Pay Bills

Recurring Scheduled Payments

Payee	Amount	Send On	Estimated Delivery	Type
GARDENER - *LLIED Pay From: SHARE CHECKING *27360	\$15.00	8/30/2019	9/4/2019 Standard US Mail	Check
FRONTIER COMMUNICATIONS - *2... Pay From: SHARE CHECKING *27360	\$85.00	8/30/2019	9/3/2019 Standard	Electronic
Total	\$100.00			

Submit Payments Make Changes

Account: \*45672 ⚡

Before submitting the bill for payment, this screen allows you to review your scheduled payment. Click on the payee name to activate the Payment Details screen.

Payment Details

Payment Information

Amount	\$15.00	Payment Created	08/29/19 06:51 PM
Status	PROCESSED	Send On	08/30/19
Payment Type	Check	Estimated Delivery	09/04/19
Confirmation #	2354194	Pay From	SHARE CHECKING *27360

If the bill is paid with a live check, tracking is available. Electronic bills pay almost immediately and don't require tracking.

Payment Tracking Information

Payment Information

Amount	\$15.00	Payment Created	08/29/19 06:51 PM
Payee Name	GARDENER	Send On	08/30/19
Confirmation #	2354194	Estimated Delivery	09/04/19
		Payee Address	3202 STELLHORN ROAD FORT WAYNE, IN 46815

Tracking Information

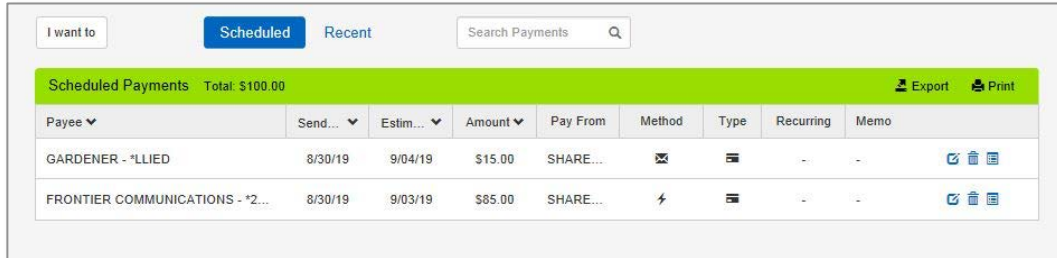
Description	Location	When
Check Printed and Sent to PO	FORT WAYNE, IN	8/30/2019 10:47:29 AM

Print
Close

## Canceling a Scheduled Payment

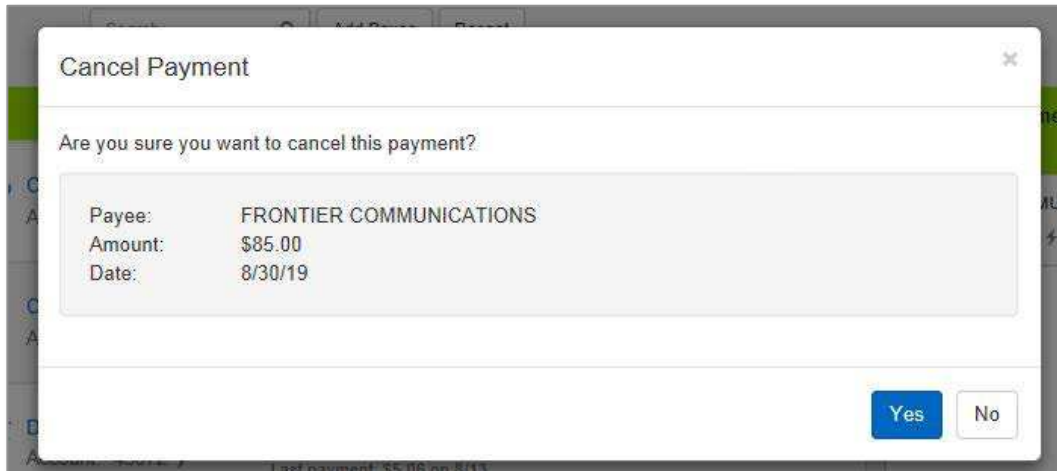
Occasionally, you will need to cancel a payment after you have submitted it. There is a short period of time after submitting your payment that it may be cancelled.

- Payments submitted from 3:00p PT to 9:59a PT, may be cancelled up to the 10:00a PT cutoff.
- Payments submitted from 10:00a PT to 2:59p PT may be cancelled up to the 3:00p PT cutoff.



I want to		Scheduled	Recent	Search Payments						Export	Print
Scheduled Payments Total \$100.00											
Payee	Send...	Estim...	Amount	Pay From	Method	Type	Recurring	Memo			
GARDENER - *LLIED	8/30/19	9/04/19	\$15.00	SHARE...							
FRONTIER COMMUNICATIONS - *2...	8/30/19	9/03/19	\$85.00	SHARE...							

Click on the trash can icon; if the payment can be cancelled, this screen will appear. Simply click Yes,



**Cancel Payment**

Are you sure you want to cancel this payment?

Payee: FRONTIER COMMUNICATIONS

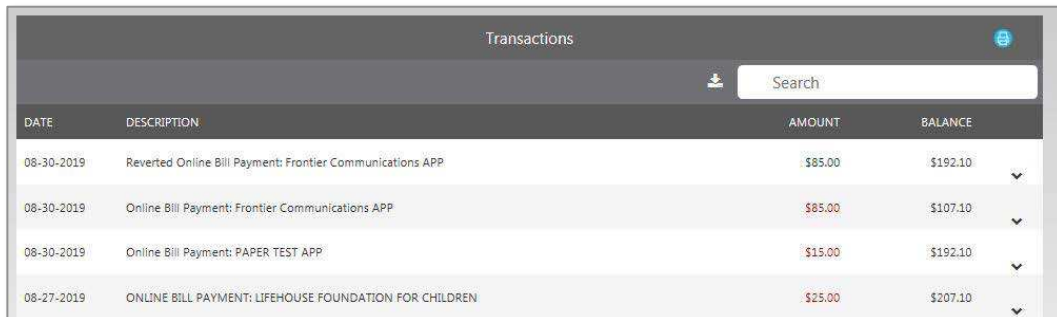
Amount: \$85.00

Date: 8/30/19

Yes

No

Within 2-3 minutes, the funds will re-appear in your deposit account.



Transactions			
Search			
DATE	DESCRIPTION	AMOUNT	BALANCE
08-30-2019	Reverted Online Bill Payment: Frontier Communications APP	\$85.00	\$192.10
08-30-2019	Online Bill Payment: Frontier Communications APP	\$85.00	\$107.10
08-30-2019	Online Bill Payment: PAPER TEST APP	\$15.00	\$192.10
08-27-2019	ONLINE BILL PAYMENT: LIFEHOUSE FOUNDATION FOR CHILDREN	\$25.00	\$207.10

## Logout

When you are finished paying your bills, simply close your browser.

## Bill Pay on the Mobile Banking App

### Important to Know

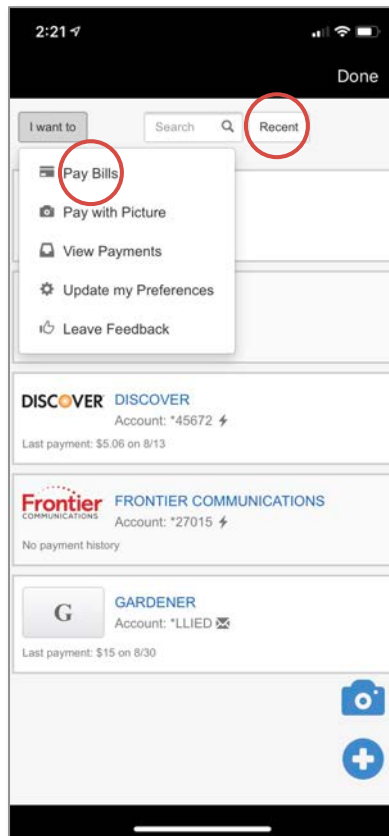
We want your mobile Online Banking experience to be the best it can be. So, if you use your Smartphone to get your online banking done on the go, please be sure to use our Mobile Banking App.

The App is designed and optimized for Smartphones and Smart devices (e.g., iPad), and has all of the same features that are available on our web-based system. When you use your browser instead of the App, you'll be very frustrated because the screens will not display properly on your phone.



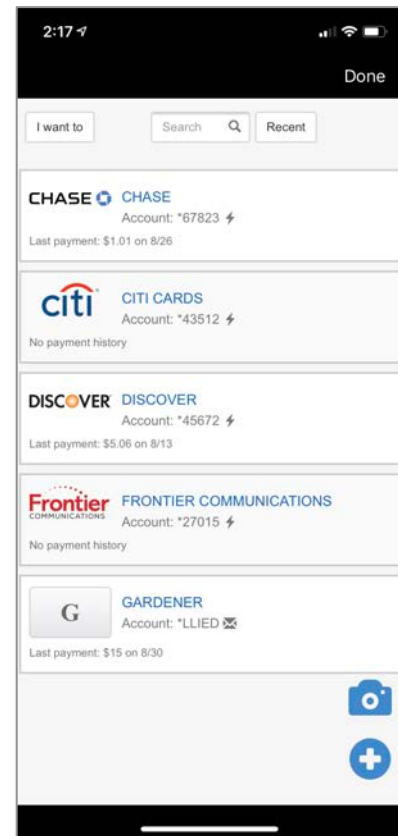
## Getting Started

Log in to the Mobile Banking App, then select **Bill Pay**, which launches our secure embedded Bill Pay system. Then, use the **I want to** menu to Pay Bills.



**NOTE:** Your main screen will appear and display any alert messages, scheduled payments and recent payments.

All payees are available, with the most recent ones visible initially. When you press **Recent**, you will see all of your payees.



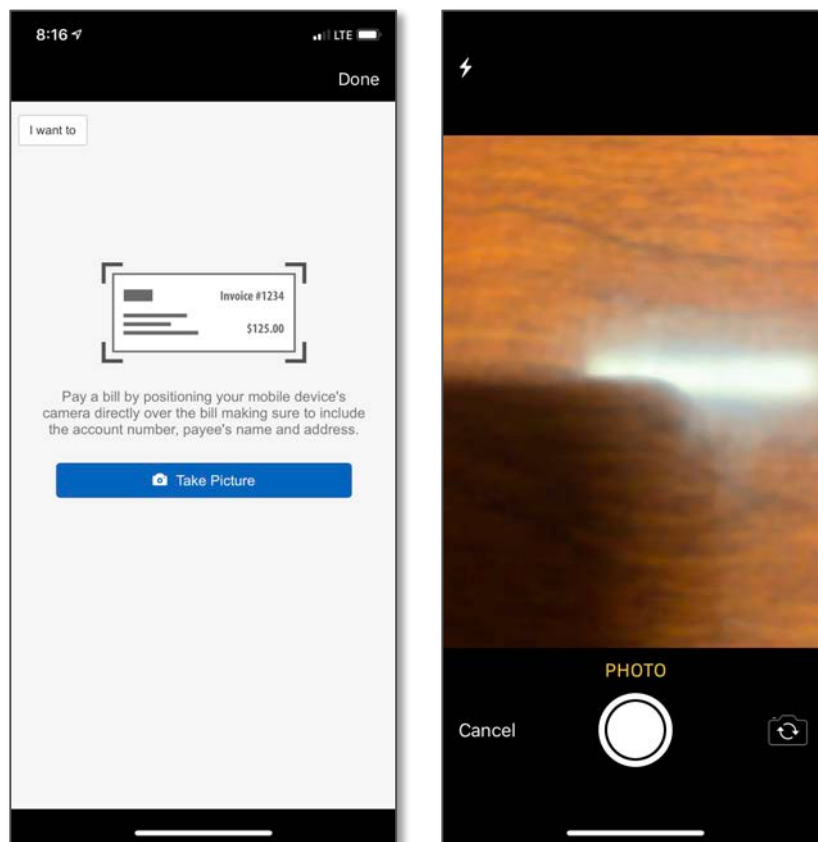
## Add a Payee

Paying a bill is as fast as taking a picture of the bill. We use the latest Optical Character Recognition (OCR) technology, so you may now populate the fields necessary to set up a payee in a few seconds, then pay the bill. This eliminates the need to type in all of the information yourself. Nice, huh? After the bill is paid, your new payee is set up for future use.

There are three methods of adding a payee: With your camera, pre-configured list and manual.

### Add a Payee: Take a Photo

Choosing  brings up the first screen below. Press Take Picture and then Accept.



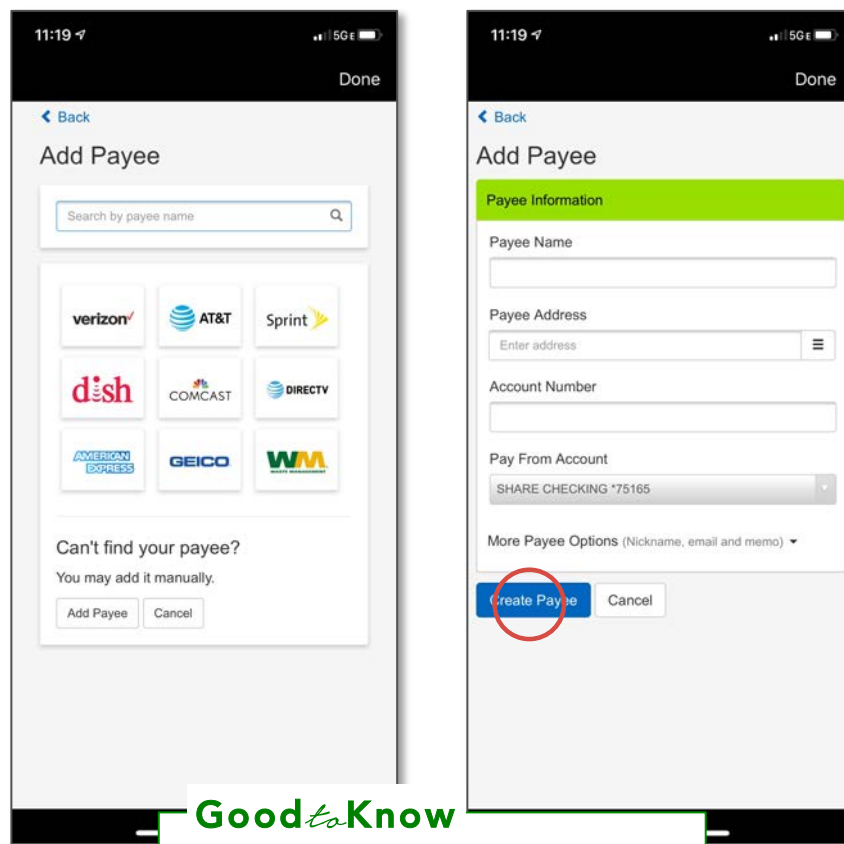
**NOTE:** Be sure to follow the instructions provided for the fastest, highest quality result. It may take a few minutes for the data to load.

## Add a Payee: Pre-Configured List & Manual Method


Many of the most common national payees have been pre-loaded for you. If you are paying one of these bills, simply choose from the list.

If you cannot find your payee in the pre-loaded list, press **Add A Payee** at the bottom of the screen. With this method, you will manually enter all information into each field and press **Submit payee**. It will be necessary to have your billing information in order to add the correct information. If all of the information is correct on the screen, press **Confirm Payee**.

Regardless of which method you choose, the next time you open Bill Pay, your payee will be there and all you need to do is enter the amount and the payment date.



### Good to Know

When using Bill Pay on our Mobile Banking App, many of the screens may be viewed in landscape mode,  which gives you the same view you would have when using browser-based Bill Pay.

This gives you visibility of common Bill Pay functions. Kinda cool.

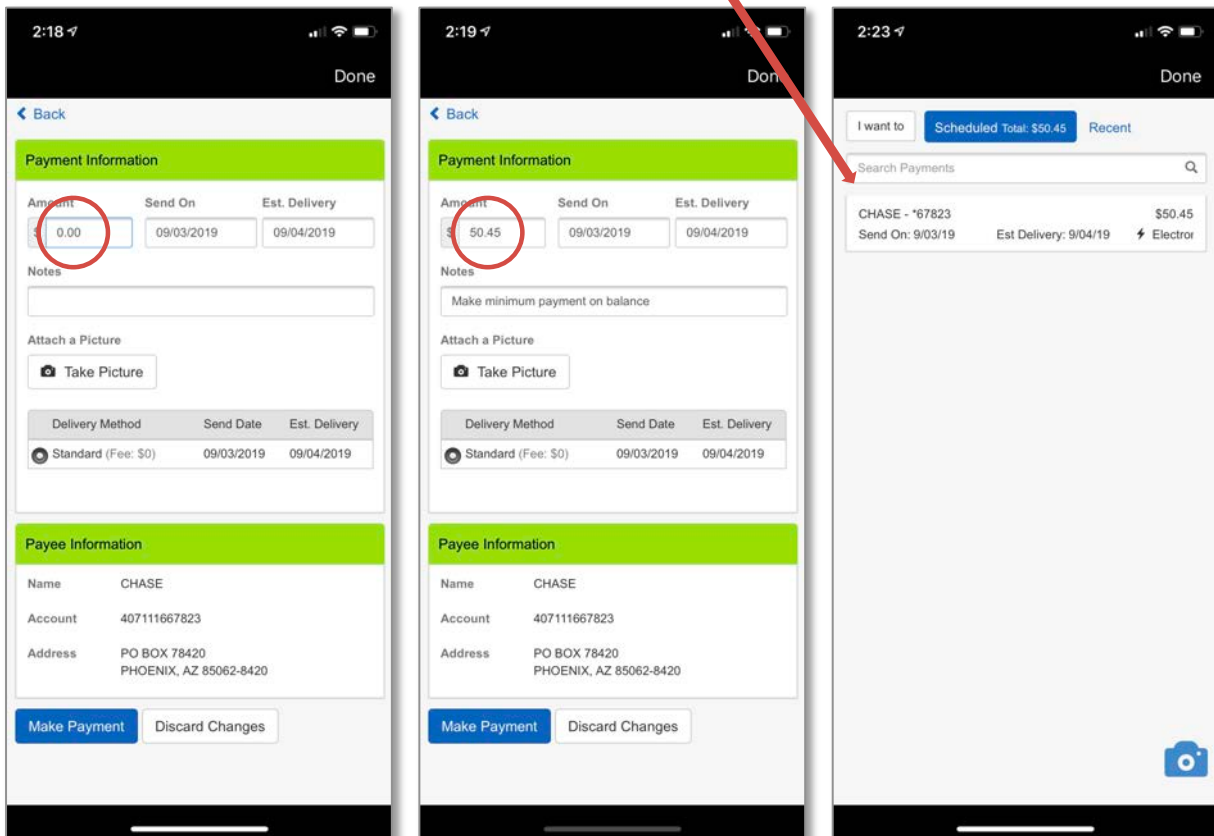


## Schedule a Payment and Pay Your Bills

General operation is very straightforward. First, select **Pay Bills** from the dropdown menu. Input the amount you want to pay, choose a deposit account from which to deduct the funds and choose an Estimated Delivery date. Based on the history of payments for that particular payee in the system, a Send On date will appear using that same history.

**NOTE:** The system will not allow you to pick a delivery date that cannot be accomplished and grays out those dates.

Once a bill has been scheduled to pay, it appears in this area. It is ready to pay all-at-once after any additional bills have been scheduled.



The first two screenshots show the 'Payment Information' screen. The 'Amount' field is circled in red. The 'Send On' and 'Est. Delivery' dates are 09/03/2019 and 09/04/2019 respectively. The 'Payee Information' section shows the name 'CHASE', account '407111667823', and address 'PO BOX 78420 PHOENIX, AZ 85062-8420'. The third screenshot shows the 'Scheduled Payments' list with a red arrow pointing from the text above to a scheduled payment entry.

Delivery Method	Send Date	Est. Delivery
Standard (Fee: \$0)	09/03/2019	09/04/2019

Name	Account	Address
CHASE	407111667823	PO BOX 78420 PHOENIX, AZ 85062-8420

Search Payments	
CHASE - *67823	\$50.45
Send On: 9/03/19	Est Delivery: 9/04/19
	Electron

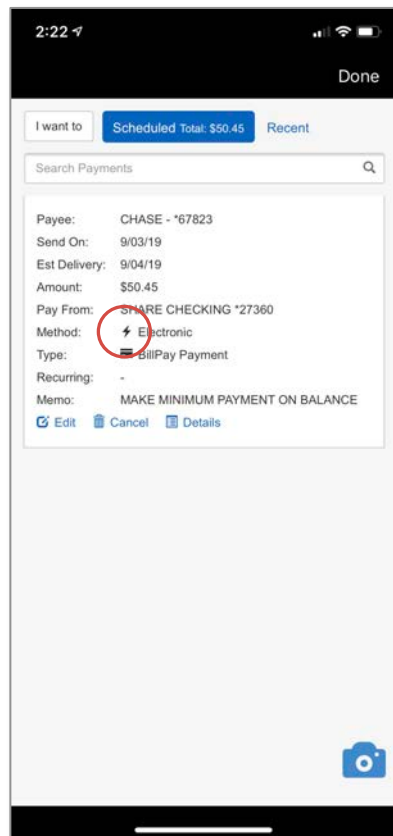
### Important to Know

Based on your feedback, we have changed the payment methodology of Bill Pay. Review the information in the **Important to Know** box on page 8 to understand the change.

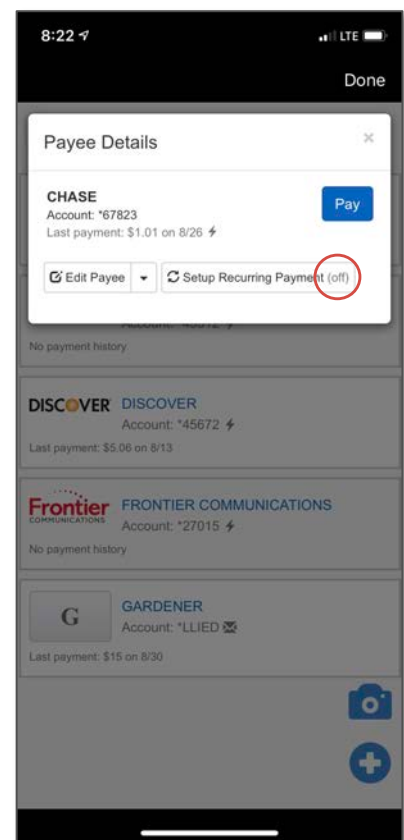
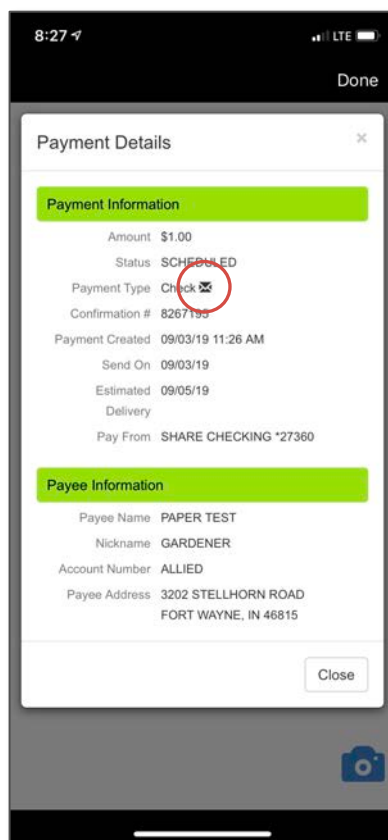


## Recurring Payments

Changing **OFF** to **ON** (circled to the right) under Setup Recurring Payment allows you to schedule recurring payments by payee. The system defaults to a one-time only payment. If you wish to set up a recurring payment on a pre-set schedule, select **ON**.



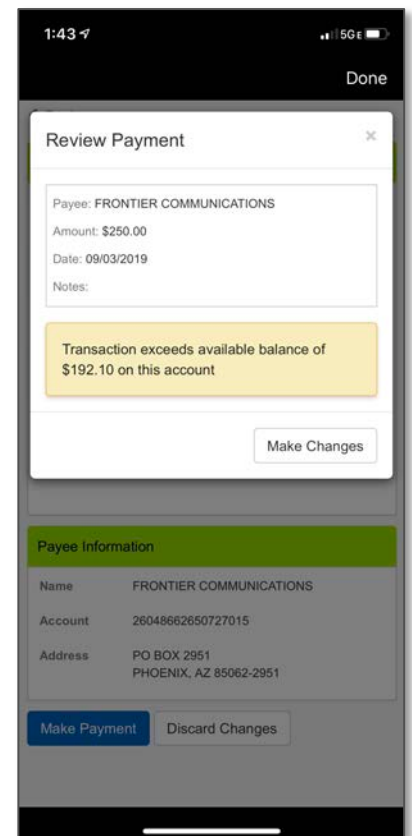
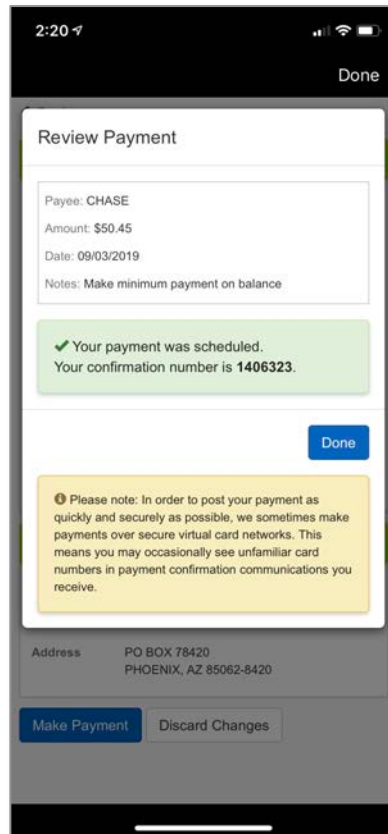
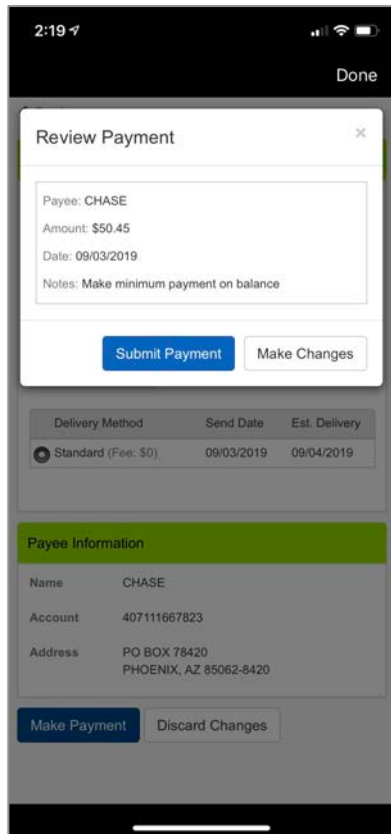
The lightning bolt (circled to the left) designates an Electronic delivery method.



For some Payees, we must send a live check. An envelope (circled to the left) designates when a live check will be mailed to the Payee. Please note that the estimated delivery time is longer for these Payees. An overnight delivery option is available for an additional charge.

Our Bill Pay is fast and easy to use. When all of your payments are scheduled, simply press **Submit Payment**. All bills will pay in the order that they were scheduled.

If the bill is paid with a live check, tracking is available. Electronic bills pay almost immediately and don't require tracking.



## Insufficient Funds Notification

When the deposit account does not have sufficient funds at the time of payment submittal, the payment will be rejected and display the message to the right, allowing you to change the payment to a smaller amount and re-submit.

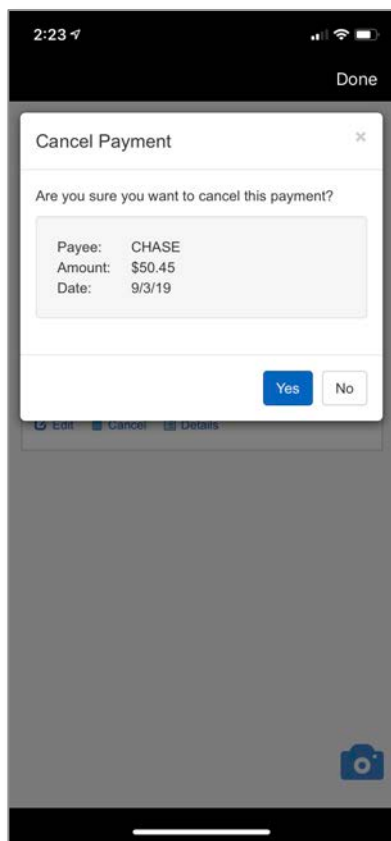
In this example, the member is attempting to make a \$250.00 payment to their Frontier Communications account. However, the member has only \$192.50 in their share checking account.

## Canceling a Scheduled Payment

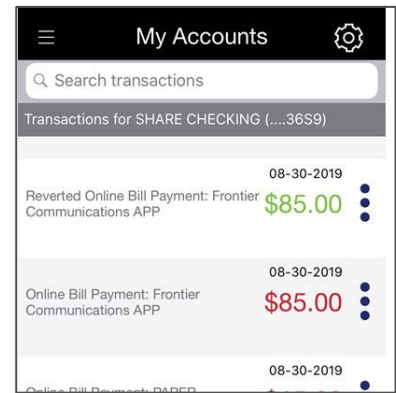
Occasionally, you will need to cancel a payment after you have submitted it. There is a short period of time after submitting your payment that it may be cancelled.

- Payments submitted from 3:00p PT to 9:59a PT, may be cancelled up to the 10:00a PT cutoff.
- Payments submitted from 10:00a PT to 2:59p PT may be cancelled up to the 3:00p PT cutoff.

Press the trash can icon; if the payment can be cancelled, this screen will appear. Simply press **Yes**,



Within 2-3 minutes, the funds will re-appear in your deposit account.



## Logout

When you have finished paying your bills, simply press **DONE** in the upper-right hand corner.