

AOCU 2.0 ONLINE BANKING

ONLINE BILL PAY OVERVIEW



FOR MORE UPGRADE DETAILS VISIT [MYAOCU.COM/AOCU2](https://myaocu.com/aocu2)

Online Bill Pay lets you pay just about any company or person in the United States. And most common businesses already have an agreement with Bill Pay that allows for same day, next day and scheduled payments. Bill Pay can even pay via check if your recipient cannot accept electronic payments. They handle the check and mailing, which means no more paper checks, stamps, envelopes or trips to the post office for you! And best of all, regardless of whether the payment is electronic or paper check, you get to choose the process date, so you know when the funds will be taken from your account, as well as when the payment will arrive. You're going to love the convenience and security of Bill Pay, so let's get started!

Log In to Online Banking.

From the Dashboard, select the Bill Pay widget in the left-hand column.

If you do not see the Bill Pay widget, scroll to the bottom of the widget column and click on the "More" widget. Bill Pay will be available in the fly-out menu.

ADVANTAGE ONE CREDIT UNION

THE OPEN ROAD IS CALLING, & SO IS YOUR \$100 CASH BACK! [LEARN MORE](#)

Jessica ▾

AUTO LOAN SPECIAL
Drive Away with Cash Back

Dashboard [Help](#)

Accounts Last 7 days

Account	Balance
Checking	\$0.00
My Checking	\$0.00
Savings	\$105.17
PRIMARY SAVINGS	\$100.69
SECONDARY SAVINGS	\$4.48

Next 3 days

There is no activity scheduled for the next 3 days.

Link External Accounts

[Get Started](#)

More...

Assuming that this is your first use of Bill Pay, you will have to accept the disclosure by simply reading it and clicking the "I Agree" check box and then clicking "Continue".

Bill Pay

Pay your bills simply and securely, any time and anywhere you have internet access. It takes just a few minutes to register. Please accept the disclosure to continue the registration process.

The following terms and conditions apply to your use of the Credit Union's bill paying service, Bill Pay. These terms and conditions are in addition to the terms, conditions and limitations found in the Online and Mobile Banking Agreement and Disclosure, which are also applicable to Bill Pay. Please refer to the Online and Mobile Banking Agreement and Disclosure for those terms and conditions.

You may use the Credit Union's bill paying service, Bill Pay, to direct the Credit Union to make payments from your designated checking account to the "Payees" you select in accordance with terms and conditions set forth below.

- 1. Eligible Transaction Account.** In order to use Bill Pay, you must have a checking Account with the Credit Union. The Checking Account must be designated as your "Eligible Transaction Account" for transactions accomplished through the Bill Pay service.
- 2. Log-In and Security Procedures.** You represent that you have considered the security procedures of Bill Pay and find that the security procedures are commercially reasonable for verifying that an online bill payment, is in fact, yours. In reaching this determination, you have considered the size, type and frequency of bill payments that you anticipate issuing to the Credit Union. If, in your judgment, the security procedures are not commercially reasonable, or if the size, type and frequency of your transfers change, and the result is that the security procedures cease to be commercially reasonable, you must inform us within 30 days.
- 3. Instructions for Setting up Payees & Payments**
 - **Payees:** If you want to add a new Payee, first select the "Payee" tab or speak to a service representative. You may pay any "Payee" with-in the United States (including U.S. territories and APOs / AEOs). The Credit Union reserves the right to refuse the designation of a Payee for any reason in its sole discretion.
 - **Payments:** You may add a new payment to a Payee by entering the appropriate information. Most other additions, deletions, or changes can be made in writing or through the Bill Pay service.

The Credit Union is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.

4. The Bill Paying Process

I Agree *

Continue

You will be prompted to set up a few security questions. Each question space has a number of alternate questions from which to choose. Choose those that work best for you. When you have answered them appropriately, click "Submit" to continue.

Bill Pay

Advantage One Credit Union

Before you start...

* Required field

Complete challenge phrases

Challenge phrase *	Father's middle name	Father's middle name
Challenge response *	James	
Challenge phrase *	Favorite vacation spot	Favorite vacation spot
Challenge response *	The Mystery Spot	
Challenge phrase *	Maternal grandmother's maiden name	Maternal grandmother's maiden name
Challenge response *	Smith	
Challenge phrase *	Favorite aunt's first name	Favorite aunt's first name
Challenge response *	Mary	

Submit

- Father's middle name
- Favorite vacation spot
- Maternal grandmother's maiden name
- Favorite aunt's first name
- Oldest niece's first name
- Oldest nephew's first name
- Favorite sport
- Best friend's first name
- Favorite food
- Childhood nickname
- Model of the first car you owned (i.e. Explorer)
- Name of your favorite school teacher
- First live concert you attended
- City where you spent your honeymoon

If there are any system-wide messages or offers that are active for you, they will display as a pop-up message box like the one below.

If you wish to see the message again the next time you log in, simply click Submit.

Click "Do not show me again" if you do not need to see the message again as a reminder.

Click "Submit" to advance past the message.

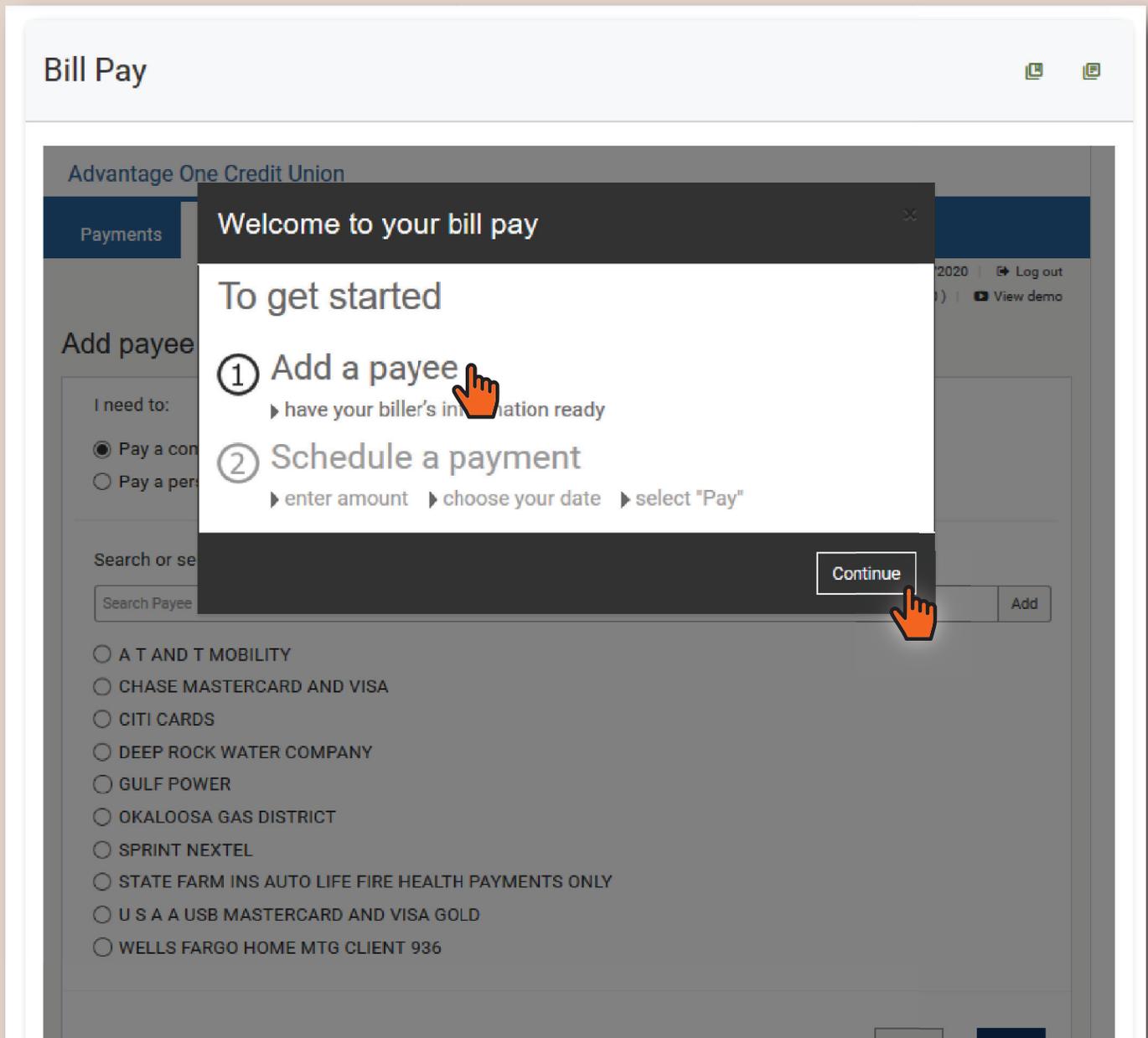
The screenshot shows a web application interface for 'Bill Pay' on the 'Advantage One Credit Union' website. A dark grey pop-up message box is centered on the screen. The message box has a title 'Stay healthy at home' and a close button (X) in the top right corner. The main text of the message reads: 'The coronavirus (COVID-19) pandemic has changed how we live, work, and play. However, it has not affected our commitment to serving you and processing your payments, safely and securely. Our teams remain committed to providing the exceptional service you expect for all your bill pay needs, including person-to-person payments, charity donations and bill pay alerts to help prevent fraudulent account activities.' Below the text is a checkbox labeled 'Do not show me again' which is checked. At the bottom of the message box are two buttons: 'Cancel' on the left and 'Submit' on the right. Two orange hand icons are overlaid on the image, one pointing to the 'Do not show me again' checkbox and the other pointing to the 'Submit' button. The background interface is dimmed and shows a 'Payments' tab, an 'Add payee' section with a search bar, and a list of payee options including 'A T AND T', 'CHASE MASTERCARD AND VISA', 'CITI CARDS', 'DEEP ROCK WATER COMPANY', 'GULF POWER', 'OKALOOSA GAS DISTRICT', 'SPRINT NEXTEL', 'STATE FARM INS AUTO LIFE FIRE HEALTH PAYMENTS ONLY', 'U S A A USB MASTERCARD AND VISA GOLD', and 'WELLS FARGO HOME MTG CLIENT 936'. In the top right corner of the background interface, there are links for '2020', 'Log out', and 'View demo'.

On your very first visit to Bill Pay, you will receive the welcome pop-up. This menu gives you the ability to quickly start adding payees, or schedule a payment.

Clicking "Add a Payee" will transport you to the "Payees" tab, while clicking "Schedule a Payment" will take you to the Payments tab.

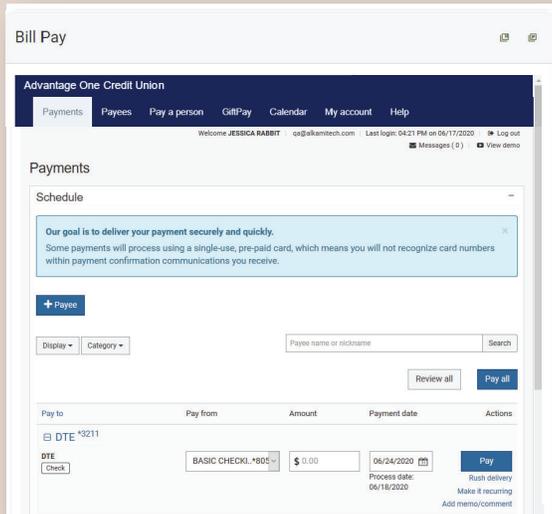
Without any Payees, you will not be able to make a payment. Unless you've used Bill Pay in the past, selecting "Add a payee" is likely the best choice.

On the next two pages, we have provided a quick summary of the purpose of all of the tabs, to continue directly to Payees, skip to page 8.



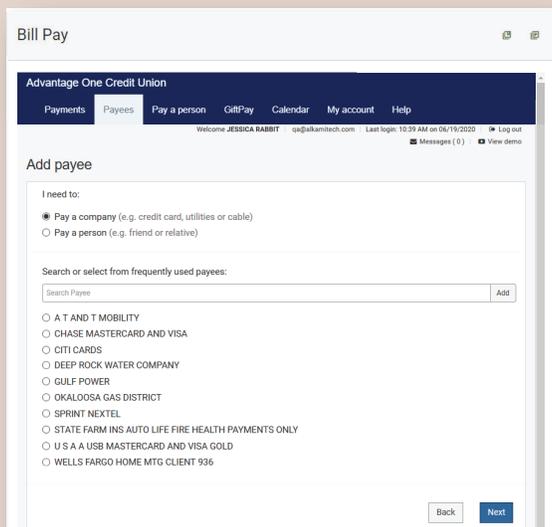
Bill Pay is arranged into seven tabs with each tab featuring specific Bill Pay tools & activities. The available tabs are:

- Payments
- Payees
- Pay a Person
- GiftPay
- Calendar
- My Account
- Help



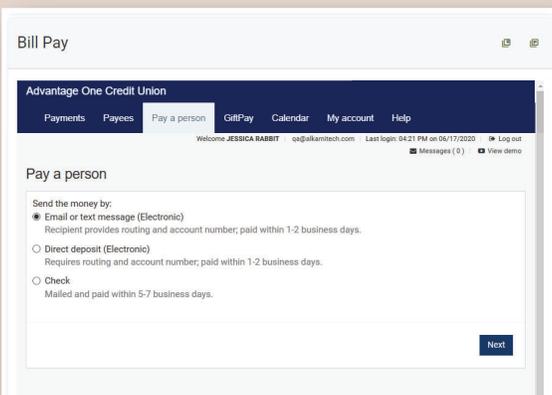
Payments

Schedule payments to your available Payees. The Payments screen lets you see who the payment will go to, the account the payment will come from, when funds will be withdrawn (Process Date) and the date that your payment will be arrive at the Payee (Payment Date). You can pay individual or multiple payees, and your total in payments is available on a Preview screen prior to submitting payments.



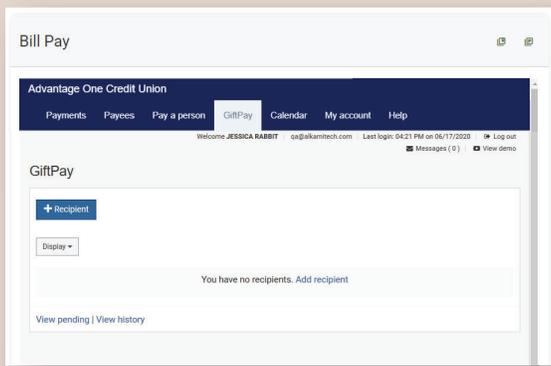
Payees

Setup businesses or people for payments. Search our huge database of popular payees, or simply use your bill to enter the information needed to submit a payment. Payment via electronic or paper check is available, so there's never a need to write a paper check again.



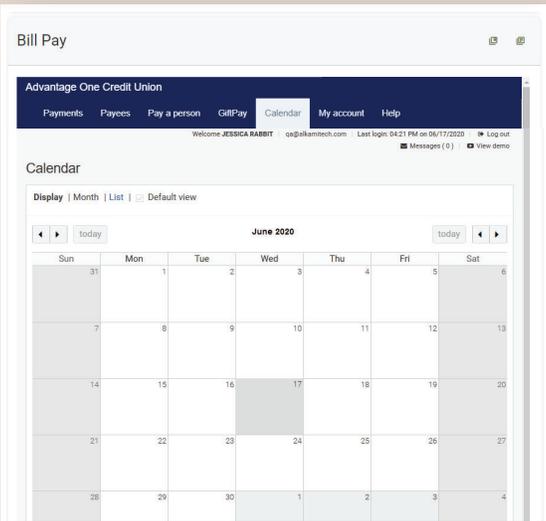
Pay a Person

Multiple options to pay a U.S. individual electronically, or via check. Funds are transferred through our bill pay provider via check, or right to your payees account.



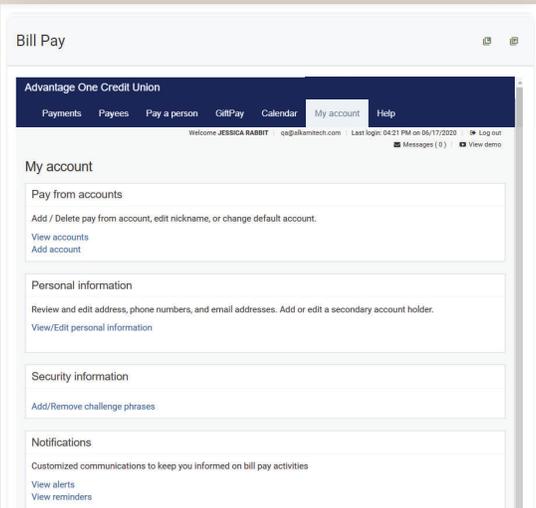
GiftPay

Send a gift check for special occasions such as graduations, weddings, memorial donations, etc. Multiple check designs are available so you're sure to find one that fits your occasion perfectly. Finally, GiftPay lets you easily add a personalized message to your gift check.



Calendar

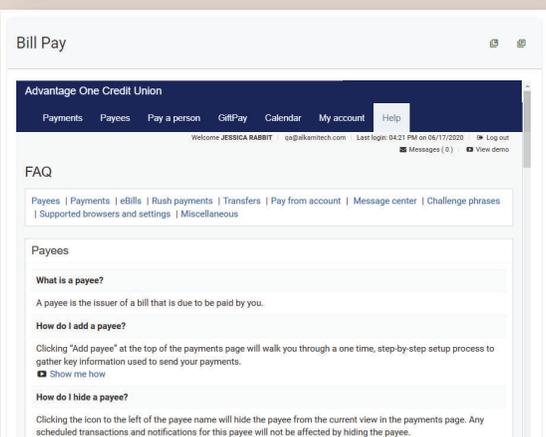
See your Bill Pay payments in a calendar view. Amounts are displayed on the calendar with payment amounts on the process date. Click on the amounts to see all of the payment details. Multiple payments on a particular day will be summed on the monthly summary view. You can also view your transactions in a handy list view sorted by date.



My Account

The My Account tab allows you to control a number of specialized facets of your Bill Pay Account. These options include:

- The accounts you can use to pay bills
- Your personal information, such as your email address and phone number for messaging and alerts
- Your challenge phrases and answers
- The notifications you receive from Bill Pay



Help

Online Bill Pay features a robust help system including a glossary of terms, frequently asked questions, and video walk-throughs of specific Bill Pay tasks, such as creating a payee, paying a bill to a company and paying a person using Bill Pay. We highly encourage you to browse the help section as you familiarize yourself with Bill Pay.

Add a Payee

On the Payees tab, you will decide whether you are paying a company, or an individual. For purposes of this example we will pay a company. As you can see below, frequent Payees are already listed for you. Simply start typing and Bill Pay will start to search it's nationwide database for your payee. Many payees will be available and you will simply click them from the list, but we're going to assume your payee does not show up in the list.

Advantage One Credit Union

Payments Payees Pay a person GiftPay Calendar My account Help

Welcome JESSICA RABBIT | qa@alkamitech.com | Last login: 10:39 AM on 06/19/2020 | Log out

Messages (0) | View demo

Add payee

I need to:

Pay a company (e.g. credit card, utilities or cable)

Pay a person (e.g. friend or relative)

Search or select from frequently used payees:

ToonTown Physicians

A T AND T MOBILITY

CHASE MASTERCARD AND VISA

CITI CARDS

DEEP ROCK WATER COMPANY

GULF POWER

OKALOOSA GAS DISTRICT

SPRINT NEXTEL

STATE FARM INS AUTO LIFE FIRE HEALTH PAYMENTS ONLY

U S A A USB MASTERCARD AND VISA GOLD

WELLS FARGO HOME MTG CLIENT 936

If your search does not produce a match, simply click “Add” and then “Next” to manually input your payees information. You’ll want to copy the information directly from your statement or bill to ensure accuracy.

- **Fill out the Payee name.**
Some companies may specify a specific “Pay to” name that they wish to see.
- **Fill in your account number with the company.**
If a small local company does not use account numbers, your street address is a good substitute.
- **Enter the payee zip code.**
This is used in cases where your payee cannot accept electronic payment and a physical check needs to be mailed to the payee.

Click “Next” to continue.

Advantage One Credit Union

Payments Payees Pay a person GiftPay Calendar My account Help

Welcome JESSICA RABBIT | qa@alkamitech.com | Last login: 10:39 AM on 06/19/2020 | Log out

Messages (0) | View demo

Add payee

Who are you trying to pay?

* Required field

Payee name *

Payee account number *

Confirm account number *

Payee zip code *

After completing the initial information, we check to see if your payee is able to receive electronic payments. If they are not, you may need to provide additional information about the payee. This information is usually available on your bill or invoice.

Click “Next” to continue.

Messages (0) | View demo

Add payee

Need more information about ToonTown Physicians

* Required field

Payee name ToonTown Physicians

Payee account number 123456

Payee phone number

Address you use to send payments to ToonTown Physicians:

Address *

City * Schenectady

State New York

Zip code 12345 - 6789

Payee nickname * ToonTown Physicians

Default pay from * BASIC CHECKING

Category Unassigned

Add new category

Name on bill JESSICA RABBIT
(Name as it appears on the bill)

Back Next

Your payee is added and now available to select on your Payees tab in Bill Pay. Whether it's a weekly, monthly or even only a yearly payment, it's usually worth the time to input the company information once, and be able to use it whenever needed.

Another advantage of adding a payee is that you don't have to pay for the paper check, the envelope or the stamp, and you don't have to worry about getting it in the mail.

Finally, Bill Pay payments, even if made via paper check, will have a process date when funds are removed from your account. Now you don't have to worry about accounting for that check that doesn't get cashed for weeks after you've sent it. Bill Pay deducts your account on the process date and holds the funds until the payee cashes the check. And you're free to get on with more important things!

Advantage One Credit Union

Payments Payees Pay a person GiftPay Calendar My account Help

Welcome JESSICA RABBIT | qa@alkamitech.com | Last login: 10:39 AM on 06/19/2020 | Log out

Messages (0) | View demo

Payees

+ Payee

All Utilities Gifts +

Show 10 Search payees

Name
> DTE *3211
> Roger Rabbit *2345
> ToonTown Physicians *3456

Showing 1 to 3 of 3 payees

Payments

On the Payment tab, you simply select which payee you'd like to pay. You may pay individual payees one at a time, or you can schedule a number of payments to different payees for differing amounts and on different payment dates. You will see a total at the bottom of the page that keeps track of your running payment total.

Bill Pay

Advantage One Credit Union

Payments Payees Pay a person GiftPay Calendar My account Help

Welcome CRISTINA YANG | qa@alkamitech.com | Last login: 12:48 PM on 06/19/2020 | [Log out](#)
[Messages \(0\)](#) | [View demo](#)

Payments

Schedule

Our goal is to deliver your payment securely and quickly.

Some payments will process using a single-use, pre-paid card, which means you will not recognize card numbers within payment confirmation communications you receive.

[+ Payee](#)

Display ▾ Category ▾ Search

Review all Pay all

Pay to	Pay from	Amount	Payment date	Actions
DEEP ROCK WATER COMPANY *3456				
DEEP ROCK WATER COMPANY Electronic New	<input type="text" value="My Checking..*8058"/>	<input type="text" value="\$ 0.00"/>	<input type="text" value="06/22/2020"/>	Pay
			Process date: 06/19/2020	Rush delivery Make it recurring Add comment
Totals				
	My Checking	\$0.00		
	Payment total	\$0.00		

Review all Pay all

Make a Payment

Below is a summary of all of the information available on the Payment screen.

To make a payment:

- Find your desired Payee in the list
- Select your “Pay From” account if necessary (*your checking is set as default*)
- Determine how much you wish to pay and enter it in the payment amount field
- Select a Payment Date. The Process Date will update automatically.
- Click “Pay” at the end of the Payee row if you are making a payment to a single payee.
- If you are making payments to multiple payees, use the “Pay All” button
(*Pay All is conveniently located at both the top and bottom of the page.*)
- Options included beneath the Pay button include:
 - Rush payment options (*When available, extra fee applies*)
 - Payment recurrence options (*make payments recur automatically weekly, semi-weekly, monthly, etc.*)
 - Add a memo or comment to your payment
- Review All gives you a summary of the payments that you are currently scheduling
(*This eliminates scrolling up and down a lengthy page if you have many payees*)

The screenshot shows a payment interface with two payee rows and a summary table. Annotations with red lines point to various elements:

- Masked Account #**: Points to the account number field (DTE *3211).
- Available Pay From Accounts**: Points to the dropdown menu (BASIC CHECKI..*805).
- Payment Amount**: Points to the amount input field (\$ 0.00).
- Payment Date**: Points to the date input field (06/24/2020).
- Process Date**: Points to the process date field (06/18/2020).
- Pay Single**: Points to the Pay button.
- Other Payment Options**: Points to the Rush delivery, Make it recurring, and Add memo/comment options.
- Nickname**: Points to the payee name (DTE).
- Company Name**: Points to the payee name (ROGER RABBIT).
- Payment Method**: Points to the Check button.
- Pay From Account**: Points to the account dropdown menu.
- Combined Payment Total**: Points to the Payment total row in the summary table (\$0.00).
- Review All Payments**: Points to the Review all button.
- Make All Payments**: Points to the Pay all button.

Pay to	Pay from	Amount	Payment date	Actions
DTE *3211 DTE Check	BASIC CHECKI..*805	\$ 0.00	06/24/2020 Process date: 06/18/2020	Pay Rush delivery Make it recurring Add memo/comment
ROGER RABBIT *2345 ROGER RABBIT Check	BASIC CHECKI..*805	\$ 0.00	06/23/2020 Process date: 06/18/2020	Pay Rush delivery Make it recurring Add memo/comment

Totals	
BASIC CHECKING	\$0.00
Payment total	\$0.00