ONLINE BILL PAY OVERVIEW

ADVANTAGE ONE CREDIT UNION

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.

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".

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.

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.

Bill Pay

Advantage One Credit Union

Payments

/2020 | ⏻ Log out
) | ▶ View demo

Add payee

Stay healthy at home ✕

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.

☑ Do not show me again

Cancel   Submit

I need to:

● Pay a con
○ Pay a per

Search or se

Search Payee   Add

○ A T AND
○ 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

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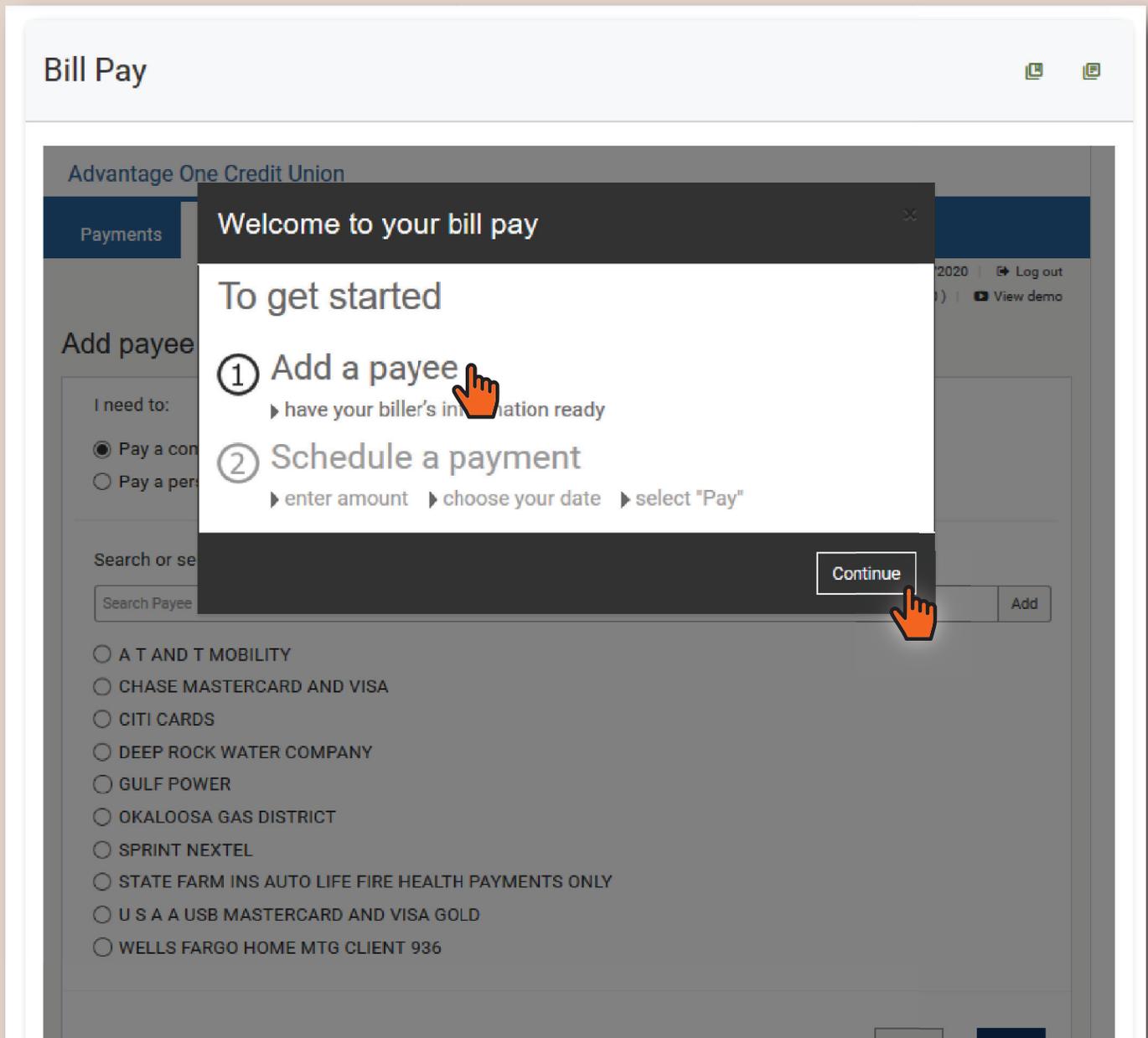
Bill Pay is arranged into seven tabs with each tab featuring specific Bill Pay tools & activities. The available tabs are:

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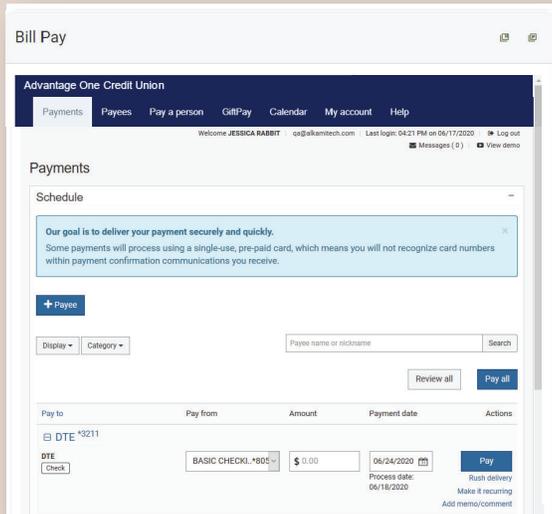
Payments

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.
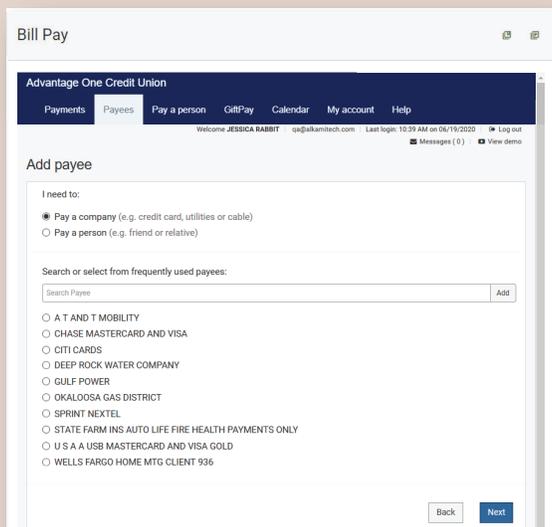
Payees

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.
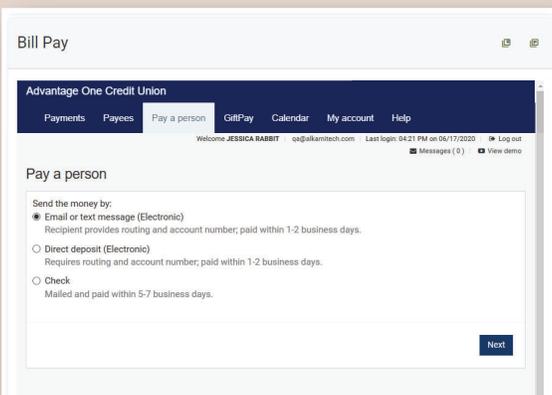
Pay a Person

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.
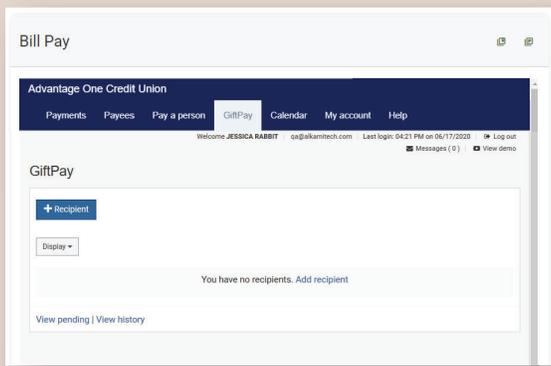
GiftPay

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 particula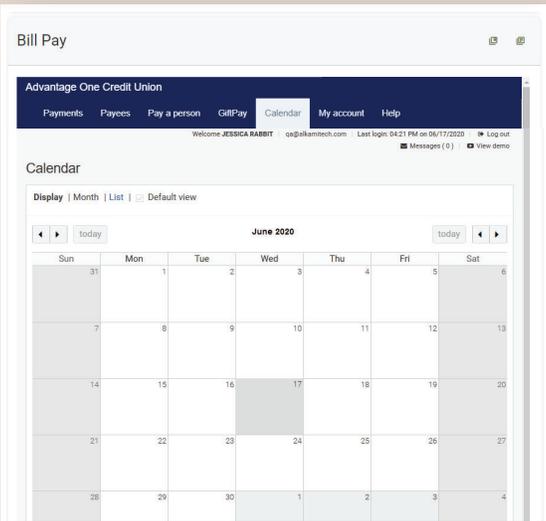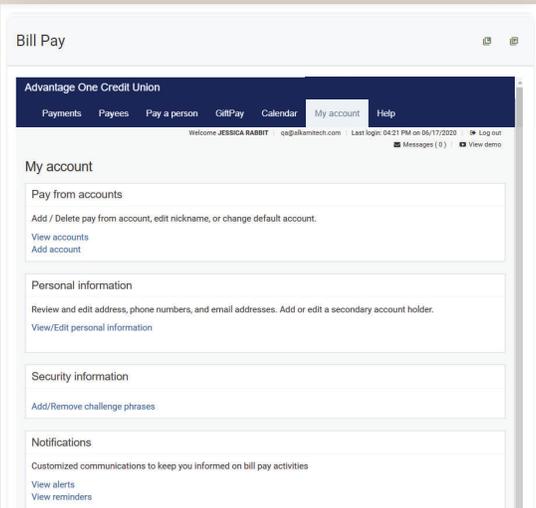r day will be summed on the monthly summary view. You can also view your transactions in a handy list view sorted by date.

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
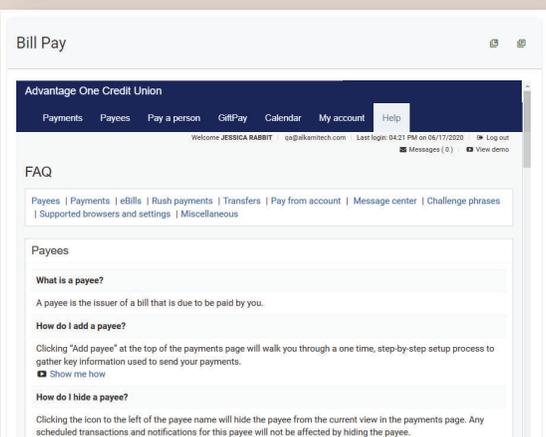
Help

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.

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.

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.

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!

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

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| 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 ▾ | | Payee name or nickname | Search |

Review all   **Pay all**

Pay to	Pay from	Amount	Payment date	Actions
⊟ DEEP ROCK WATER COMPANY *3456				
DEEP ROCK WATER COMPANY Electronic New	My Checking..*8058 ⌄	$ 0.00	06/22/2020 📅 Process date: 06/19/2020	**Pay** 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)

Masked Account #

Available Pay From Accounts

Payment Amount

Payment Date

Process Date

Pay Single

Other Payment Options

Nickname

Company Name

Payment Method

Pay From Account

Combined Payment Total

Review All Payments

Make All Payments

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

Review all   Pay all

View pending transactions | View history