



Welcome to
Bill Pay & eBills



www.mafcu.org

ABOUT
THIS
GUIDE

Welcome to our robust online bill pay system. Whether you have a detailed budget for your finances or you manage bills on a month-to-month basis, making sure your payments are on time is the first step in any financial plan. Our online bill pay system allows you to pay just about anyone with a few clicks. This guide highlights the key features and benefits of online bill pay.



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PAYMENTS OVERVIEW

Everything you need to stay on top of your finances is accessible through the Payments Overview page. Here, you can electronically write checks and send payments to your billers—all in one place! All you need to do is log in to your online banking system and select “Bill Pay” to begin scheduling payments.

You can send all your payments from this page. View page 9 for more information.

Payments | Pay a Person | Transfers | GiftPay | Calendar | My Account | Help

Welcome MARIE CAVANAUGH | marketing@mafcu.org | Last login: 08:34 AM on 12/20/2017 | [Log out](#)
[Messages \(0 \)](#) | 844-599-6564 | [Chat Now](#) | [View demo](#)

Payments

Display: All | Last 30 days | eBills | Company | Individuals | Inactive | Hidden ID

Choose a category | Add new category | Search your payees: Enter payee name or nickname | Search

Review all payments | Submit all payments

Pay To	Pay from	Amount	Payment date	Actions
Blackrock Center For The Arts BLACKROCK CENTER FOR THE ARTS *****2345 Check	CHK Acct: **.***6500	\$ 0.00	12/27/2017 Process Date: 12/20/2017	Pay Rush Delivery Make it Recurring Add Memo/Comment
DIRECTV DIRECTV *****2345 Electronic	CHK Acct: **.***6500	\$ 0.00	12/27/2017 Process Date: 12/20/2017	Pay Rush Delivery Make it Recurring

After you set up a bill, you can pay it again from this page. Click on a payee for more details.

Pending [view more](#)
Processing in next 45 days
Total: \$0.00

History [view more](#)
Processed in last 45 days
Total: \$0.00

This window shows all of your pending payments.

All of your previously paid bills are displayed here.

CREATING PAYEES

The individual that receives your payments is known as a payee. You can pay just about any company, person, loan or account using our bill pay system. Before you can begin making payments, you need to decide on what type of payee to create and how they receive funds.

- **Company:** Electronically pay a company such as your mobile phone provider, utility company or even your dentist.
- **Person:** There are multiple ways you can pay a person.
 - a. **Person via email:** Pay any individual with an email address. When the payee receives the email, they are offered instructions for directing the funds to their account.
 - b. **Person via direct deposit:** Send money directly to someone's account using their routing and account numbers.
 - c. **Person via check:** Request a check to be sent to a payee. We print it and drop it in the mail for you.
- **Pay a loan, credit card or account:** Your payment is applied directly to your loan, credit card or account electronically.

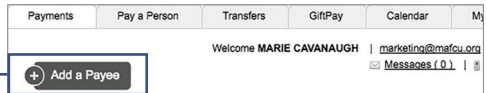
CREATING PAYEES: COMPANY

The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: Known and unknown.

Known: If the company you need to pay is preloaded in our database, you have the option to send a Rush Delivery or sign up for eBills. For more information, visit page 10 for a Rush Delivery and page 13 for eBills.

Unknown: If you have a payee who is not in our system, no problem! You can add their contact information, but you may not be able to send a Rush Delivery or sign up for eBills.

Click on the **Add a Payee** button on the Payments Overview page.



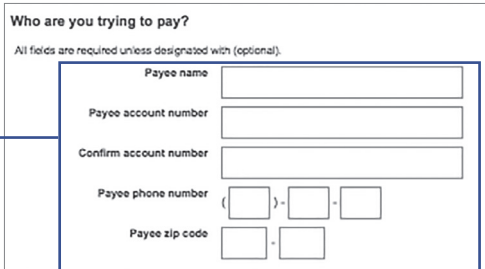
The screenshot shows a navigation bar with tabs: Payments, Pay a Person, Transfers, GiftPay, Calendar, and M. Below the navigation bar, there is a header area with the text "Welcome MARIE CAVANAUGH" and a user profile icon. A "Messages (0)" link is visible. The "Add a Payee" button is highlighted with a blue box.

I need to:

- Pay a company (ex. credit card, utilities or cable)
- Pay a person (ex. friend or relative)
- Pay a bank or credit union (ex. loans)

In the next window, select "Pay a company."

Enter the payee's account and address information. When you are finished, the new payee shows up on the Payments Overview page.



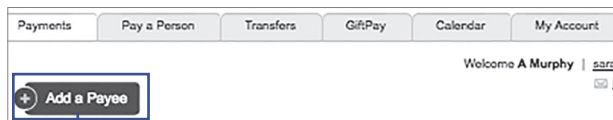
The form is titled "Who are you trying to pay?" and includes a note: "All fields are required unless designated with (optional)". The form contains the following fields:

- Payee name: [Text input field]
- Payee account number: [Text input field]
- Confirm account number: [Text input field]
- Payee phone number: ([]) - [] - []
- Payee zip code: [] - []

Note: Whether setting up a known or unknown biller, it is critical that you have the correct account number.

CREATING PAYEES: PERSON

You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in our online bill pay system.



Click on the Add a Payee button on the Payments Overview page.

I need to:

- Pay a company (ex. credit card, utilities or cable)
- Pay a person (ex. friend or relative)
- Pay a bank or credit union (ex. loans)

In the next window, select
"Pay a person."

I need to:

- Pay a company (ex. credit card, utilities or cable)
- Pay a person (ex. friend or relative)

Send the money by:

- Email (Electronic)
 - Recipient provides routing and account number; paid within 1-2 business days.
 - Direct Deposit (Electronic)
 - Requires routing and account number; paid within 1-2 business days.
 - Check
 - Mailed and paid within 5-7 business days.
- Pay a bank or credit union (ex. loans)

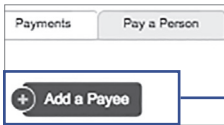
Select one of the three options:

- **Email:** To send an email to a payee, you need their email address. The payee receives an email with a link to a secure web page. They then enter the keyword you created to access the funds.
- **Direct Deposit:** To deposit the funds into the payee's account, you need access to the payee's routing and account numbers.
- **Check:** To send a payee a paper check on your behalf, you need their address.

Note: In order to activate a person as a payee, your last step is to enter a one-time activation code sent by email, text or phone.

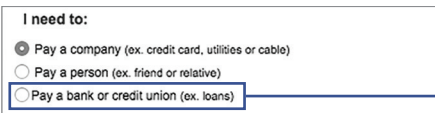
CREATING PAYEES: BANK OR CREDIT UNION

You can set up a financial institution as payee in order to apply payments to your loans, credit cards or another account, all in one convenient place. For example, you can make a payment to a student loan from a different financial institution, preventing you from missing a payment.



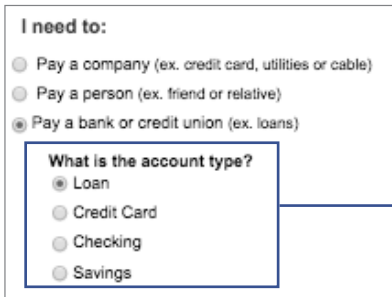
The screenshot shows a web interface with a 'Payments' tab and a 'Pay a Person' sub-tab. Below the tabs is a button with a plus sign and the text 'Add a Payee'. A blue line connects this button to the first blue callout box.

Click on the **Add a Payee** button on the Payments page. The easiest way to set up a bank or credit union as a payee is to find your most recent bill.



The screenshot shows a form titled 'I need to:' with three radio button options: 'Pay a company (ex. credit card, utilities or cable)', 'Pay a person (ex. friend or relative)', and 'Pay a bank or credit union (ex. loans)'. The third option is selected and highlighted with a blue box. A blue line connects this box to the second blue callout box.

In the next window, select "Pay a bank or credit union."



The screenshot shows a form titled 'I need to:' with three radio button options: 'Pay a company (ex. credit card, utilities or cable)', 'Pay a person (ex. friend or relative)', and 'Pay a bank or credit union (ex. loans)'. The third option is selected. Below it is a sub-form titled 'What is the account type?' with four radio button options: 'Loan', 'Credit Card', 'Checking', and 'Savings'. The 'Loan' option is selected and highlighted with a blue box. A blue line connects this box to the third blue callout box.

Select one of the four options:

- **Loan or Credit Card:** To send funds directly to a loan or credit card, you need the account number.
- **Checking or Savings:** To send funds directly to an account at another financial institution, you need the routing and account numbers.

Note: Whether setting up a known or unknown biller, it is critical that you have the correct account number. For more information about a known biller, visit page 5. To send a rush payment, see page 10, and to set up an eBill, see page 13.

EDITING OR DELETING A PAYEE

If you move, be sure and check if the account numbers for billers such as power, water and cable services change. You can make changes to an existing payee at any time.

Click on the payee you wish to delete or edit.

DIRECTV
DIRECTV
*****2345
Electronic

Payee details for DIRECTV

DIRECTV *****2345

[Edit payee](#)

Click on the "Edit payee" link.

From this screen, you can update important information, which is relied upon during the bill payment process, to get your bills paid accurately and on time.

Items you can update:

- Payee's name
- Payee's street address
- Payee's nickname
- Payee's account number
- The account funds are taken from

All fields are required unless designated with (optional).

Payee name	TESTER2
Payee phone number	571-555-5555
Payee address	1234 Office Blvd
Payee city	Springfield
Payee state	IL
Payee zip code	63584
Payee nickname	tester2
Payee account number	123456789
Default pay from	Primary Account
Category (optional)	Unassigned Add new category
Name on Bill (optional)	A.Murphy <small>(Name as it appears on the bill)</small>

I would like to delete this payee

Click the box next to "I would like to delete this payee" if you wish to delete the payee.

ONE TIME PAYMENTS

If you're the type of person who collects their bills throughout the month and pays them all at once, you can schedule payments quickly and conveniently with online bill pay. To begin, click on the Payments tab to begin.

Locate the payee you wish to pay. Select the account funds are taken from and enter the payment amount.

Click the Pay or Submit all payments button when you are finished.

Pay To	Pay from	Amount	Payment date	Actions
<input type="checkbox"/> Blackrock Center For The Arts BLACKROCK CENTER FOR THE ARTS *****2345 Check	CHK Acct: **..***6500	\$ 0.00	12/27/2017 Process Date: 12/20/2017	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Memo/Comment

Based on the payment type and what is known about the payee, we estimate a delivery day.

- **Payment Date:** The date you would like your bill to be paid.
- **Process Date:** The date funds are debited from your account.

Note: If you are making a payment requiring a coupon or piece of paper to go with your payment, we strongly suggest that you manually write a paper check and mail it along with the coupon. Although rare, court-ordered payments and other government payments may require a coupon for timely processing.

RUSH PAYMENTS

If you need to send a payment faster, you may be able to send a rush payment. Rush payments are available for known companies and are indicated by the providing the option to make a Rush Delivery.

Find the known payee you wish to send a rush payment to and click the “Rush Delivery” link.

Pay To ^	Pay from	Amount	Payment date	Actions
<input type="checkbox"/> Blackrock Center For The Arts BLACKROCK CENTER FOR THE ARTS *****2345 Check	CHK Acct: **.***6500	\$ 0.00	12/27/2017 Process Date: 12/20/2017	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Memo/Comment

Pay to *****
Electronic

Amount

Pay from Primary Acct.***

Select delivery day

- Wednesday 5/20/2015 Check \$14.95
 - May be scheduled until 4:00 PM ET
 - Check payment delivered to submitted physical address
 - Payment deducted from account when check clears
 - UPS tracking provided
- Thursday 5/21/2015 Check \$9.95
 - May be scheduled until 4:00 PM ET
 - Check payment delivered to submitted physical address
 - Payment deducted from account when check clears
 - UPS tracking provided
- Thursday 5/21/2015 Electronic \$4.95
 - May be scheduled until 4:00 PM ET
 - Electronic payment - no physical address required
 - Electronic payment deducted from account automatically
 - Tracking not included

Rush payment sent to Address on file
1234 Main St. Springfield, IL 63854

New address

To send a Rush Delivery:

- Enter the payment amount
- Select the account to take funds from
- Choose a delivery date and if you would like the payment sent electronically or by check. Fees may apply.

Note: To finish sending your rush payment, you need your payee's address, which should be located on your paper bill.

RECURRING PAYMENTS

While some bills vary in amount each month, some stay the same, such as car loans or your mortgage payment. With our recurring payment feature, you can set up a series of repeating payments.

Pay To ^	Pay from	Amount	Payment date	Actions
Blackrock Center For The Arts BLACKROCK CENTER FOR THE ARTS *****2345 Check	CHK Acct: **..***6500 ▾	\$ <input type="text" value="0.00"/>	12/27/2017 Process Date: 12/20/2017	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Memo/Comment

Find the payee you wish to set up a recurring payment for and click the “Make it Recurring” link.

To schedule your payment automatically, select your preferences below.

Pay to **Blackrock Center For The Arts**
*****2345
Check

Pay from

Amount \$

Frequency

Select first payment date (mm/dd/yyyy)

Will this payment series end? Yes No

Memo
(Maximum characters: 25)

To send a recurring payment:

- Choose the account to take funds from
- Enter the amount
- Choose the frequency
- Select the payment date
- Choose when to end the series
- Add a Memo

EDITING OR DELETING PAYMENTS

Once you schedule a payment, you can change or cancel it up until the day before its processing date.

Pending [view more](#)
Processing in next 45 days

Gas Bill	\$1.00	03/20/2017	Edit
Test	\$1.00	03/20/2017	Edit
Total:	\$2.00		

In the Pending window, find the payment you wish to edit or delete. Click the "Edit" link.

Items you can edit:

- The account funds are taken from
- The payment amount
- The payment date

Pay to **Gas Bill**
****6789
Check

Pay from Primary Accto.***6700 ↕

Confirmation 5

Amount \$ 1.00

Payment Date (mm/dd/yyyy) 03/20/2017 📅

Comment (optional)

(Maximum characters: 1000) You have 1000 characters left.
Comments are for personal use and will not be seen by the payee

Memo (optional)

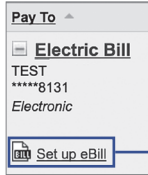
(Maximum characters: 25)

I would like to stop this payment

Click the box next to "I would like to delete this payment" if you wish to delete the payment.

SETTINGS UP EBILLS

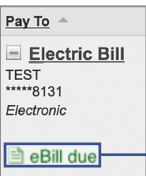
EBills offer the convenience of receiving your bills within your online bill pay. That means no more paper, so you never miss a bill!



If a biller can send you a bill through eBills, a link appears when you add them as a payee.

Sign in using your biller's log in credentials. Click the **Accept and Submit** button. Then click **Confirm** button to complete your eBill setup.

Note: When you set up an eBill, you continue to receive paper bills from your biller. In order to stop receiving them, you must contact the company.



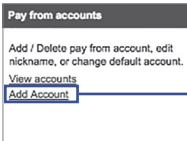
When your eBill is available, it shows up in green under the payee's name, or you receive an alert by email or phone. You can then pay your bill by sending a one-time payment or a recurring payment.

Note: To set up an eBill alert, click the My Account tab. Click the "View Alerts" link under the "Bill Pay Alerts" tile. Check either the mobile or email box next to the "Notify me when a new eBill is received" alert.

ADDING AN ACCOUNT

You can add any account to your online bill pay as long as you are a signer on the account.

For example, you can help a retired parent manage their bills by adding their account to your online bill pay. You can pay your personal bills as well as your parent's bills in one convenient place. The first step to adding an account is clicking the Accounts tab.



Pay from accounts

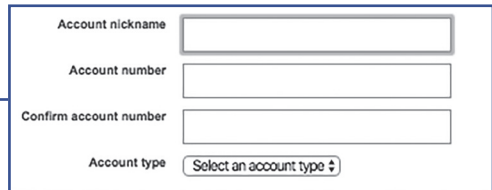
Add / Delete pay from account, edit nickname, or change default account.

[View accounts](#)

[Add Account](#)

Click the "Add Account" link under the "Pay from accounts" tile.

Enter an account nickname and the account number and then confirm the account number. Using the "Account Type" drop-down, select the account type.

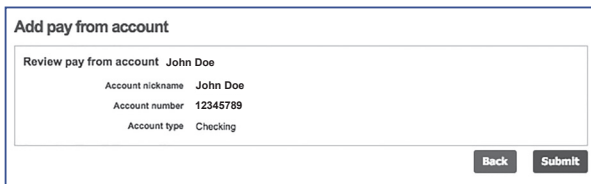


Account nickname

Account number

Confirm account number

Account type



Add pay from account

Review pay from account John Doe

Account nickname John Doe

Account number 12345789

Account type Checking

Review your account information and click the **Submit** button when you are finished.

Note: To delete an account, click the Accounts tab. In the "Pay Accounts" tile, click the "View Accounts" link. Click the "Edit" link next to the account you wish to delete. Check the box next to "Delete Pay From Account" and click the **Submit** button.

EDITING
PERSONAL
INFO

This screen is rarely used but can be very important in making sure your bills are paid after a life-event like getting married or moving billing locations.

To begin editing your personal information, click the My Account tab.

Personal Information

Review and edit address, phone numbers, and email addresses. Add or edit a secondary account holder.

[View/Edit personal information](#)

Click the "View/Edit personal information" link under the "Personal Information" tile.

From this screen, you can update important information.

You can update:

- Your street address
- Home, work and mobile number
- Email address
- Secondary account holders
- Text message number

Primary account holder: A Murphy

Address: 1234 Main St.

City: Springfield

State: IL

Zip code: 63854

Home number: (314) 555-5555

Work number (optional): () - () - ()

Mobile number (optional): () - () - ()

Primary email: john@doe.com

Secondary email (optional):

Secondary account holder (optional)

First name:

Middle name:

Last name:

Text messages for mobile devices (optional)

You may be charged by your mobile provider for text messages you receive.

Select your provider: Select Provider

Mobile number: () - () - () Send text message:



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Germantown, MD 20874
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