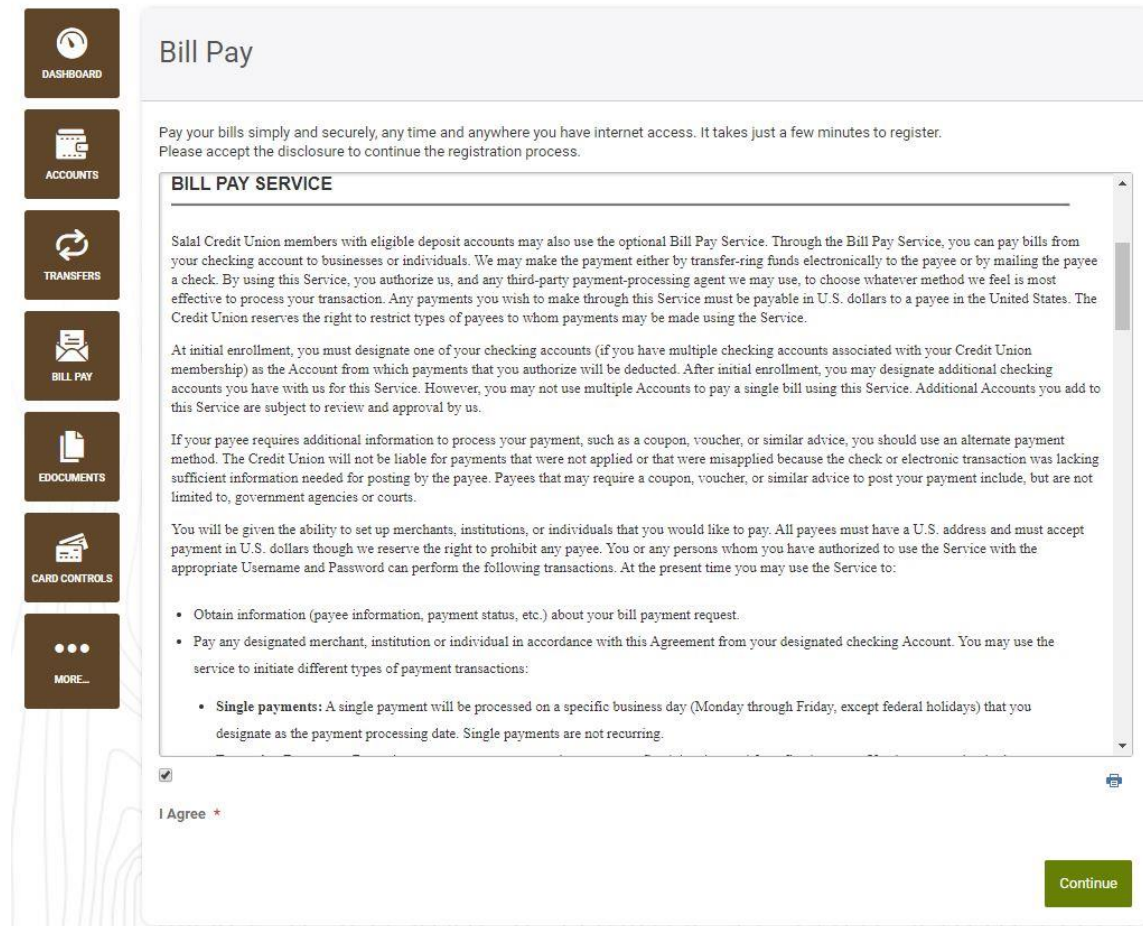


## Bill Pay

Bill Pay allows you to pay your bills to businesses or people through your Mobile and Online Banking account. Follow the steps below to learn how to make payments to both businesses and individuals.

### Bill Pay Service Agreement

If this is your first time using the Bill Pay Service, you will have to read the disclosure and then choose “I Agree” and select “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.

**BILL PAY SERVICE**

SALAL Credit Union members with eligible deposit accounts may also use the optional Bill Pay Service. Through the Bill Pay Service, you can pay bills from your checking account to businesses or individuals. We may make the payment either by transfer-ring funds electronically to the payee or by mailing the payee a check. By using this Service, you authorize us, and any third-party payment-processing agent we may use, to choose whatever method we feel is most effective to process your transaction. Any payments you wish to make through this Service must be payable in U.S. dollars to a payee in the United States. The Credit Union reserves the right to restrict types of payees to whom payments may be made using the Service.

At initial enrollment, you must designate one of your checking accounts (if you have multiple checking accounts associated with your Credit Union membership) as the Account from which payments that you authorize will be deducted. After initial enrollment, you may designate additional checking accounts you have with us for this Service. However, you may not use multiple Accounts to pay a single bill using this Service. Additional Accounts you add to this Service are subject to review and approval by us.

If your payee requires additional information to process your payment, such as a coupon, voucher, or similar advice, you should use an alternate payment method. The Credit Union will not be liable for payments that were not applied or that were misapplied because the check or electronic transaction was lacking sufficient information needed for posting by the payee. Payees that may require a coupon, voucher, or similar advice to post your payment include, but are not limited to, government agencies or courts.

You will be given the ability to set up merchants, institutions, or individuals that you would like to pay. All payees must have a U.S. address and must accept payment in U.S. dollars though we reserve the right to prohibit any payee. You or any persons whom you have authorized to use the Service with the appropriate Username and Password can perform the following transactions. At the present time you may use the Service to:

- Obtain information (payee information, payment status, etc.) about your bill payment request.
- Pay any designated merchant, institution or individual in accordance with this Agreement from your designated checking Account. You may use the service to initiate different types of payment transactions:
  - **Single payments:** A single payment will be processed on a specific business day (Monday through Friday, except federal holidays) that you designate as the payment processing date. Single payments are not recurring.

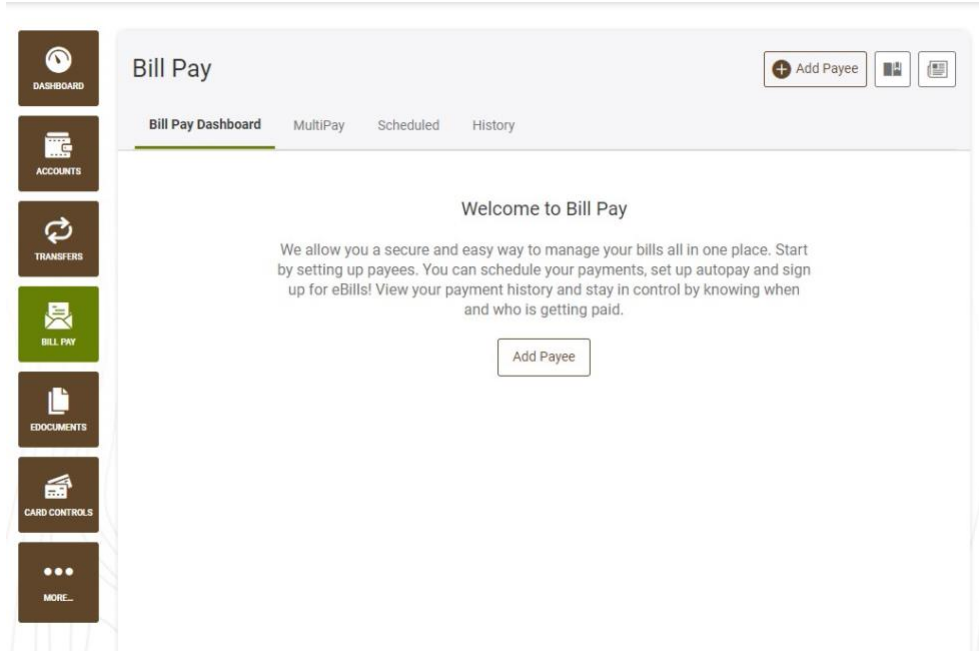
I Agree \*

Continue

## Setting Up Bill Pay

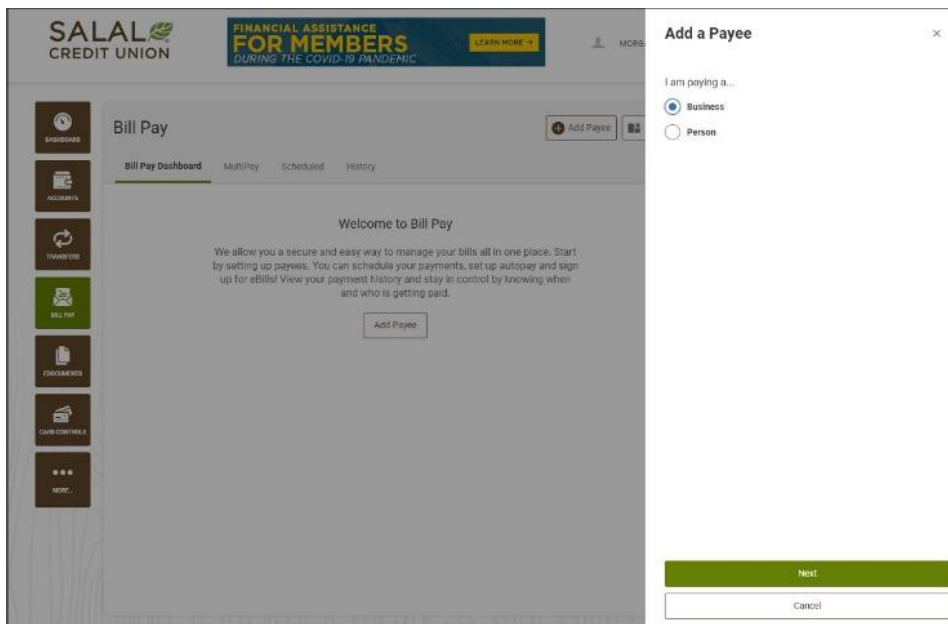
### Welcome to Bill Pay

First you will need to set up a payee. Select the “**Add Payee**” button to add payee information.



### Business Payee

If you are paying a business (example: AT&T or Target), select “**Business**” and then click the green “**Next**” button.



## Setting Up Bill Pay

### Adding Business Payee Information

Next, add the business's information. When adding a payee, it's helpful to have all the information you need before you begin. Having a bill from this business as reference can be helpful. First enter or select the following information:

- Name of business.
- Funding Account (to send money select your checking account from the dropdown menu).
- Account Number (your account number with the business you are paying).
- Re-enter account number to confirm.

**Note:** Payments to a business payee will be set up as either electronic or check, depending on the arrangement the company (i.e. AT&T) has with our Bill Pay provider and if you have entered the correct account number and address for the company you are paying.

When finished, select the green "Next" button.

The screenshot displays the SALAL Credit Union Bill Pay dashboard. The main content area shows a 'Welcome to Bill Pay' message and an 'Add Payee' button. A modal window titled 'Add a Payee' is open, containing the following fields:

- Name Of Business:** Enter Name
- Default Funding Account:** Select from account (dropdown menu)
- Account Number:** Enter account number
- Confirm Account Number:** Reenter account number

At the bottom of the modal, there are two buttons: a green 'Next' button and a white 'Cancel' button.

## Setting Up Bill Pay

### Adding Business Address for the Payee

On the next screen, enter the address that the business provides for mailing payments, along with the business's phone number. Then give the payee a nickname. When finished, select the green "Add Payee" button.

**Note:** the "Add Payee" button will not enable until all the information is filled out.

The image shows a screenshot of the SALAL Credit Union website's Bill Pay section. On the left is a navigation menu with icons for Dashboard, Accounts, Transfers, Bill Pay (highlighted), Documents, Card Controls, and More. The main content area is titled "Bill Pay" and includes a "Bill Pay Dashboard" with tabs for MultiPay, Scheduled, and History. A "Welcome to Bill Pay" message is displayed, along with an "Add Payee" button. An "Add Payee" modal window is open on the right, containing the following fields:

- Street Address 1: Enter address 1
- Street Address 2 (Optional): Enter address 2
- City: Enter city
- State: Select a state (dropdown menu)
- Zip Code: Enter zip code
- Phone Number: (xxx) xxx-xxxx
- Nickname: Tommy Test

At the bottom of the modal are two buttons: "Add Payee" (highlighted in green) and "Cancel".

## Setting Up Bill Pay

### Verification Needed

For your security, a verification code will be sent to verify that you are setting up the transfer. Choose the method you want to use to verify and select the green **“Send Code”** button. You also have the option of answering security questions.

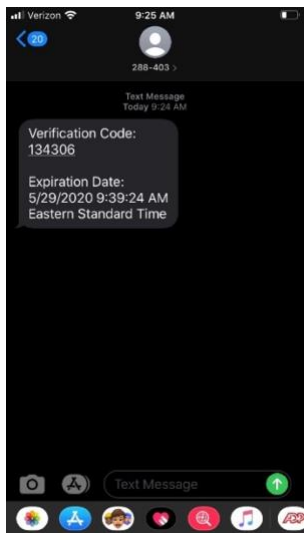
### Verification Needed

Please verify your identity before completing this action.

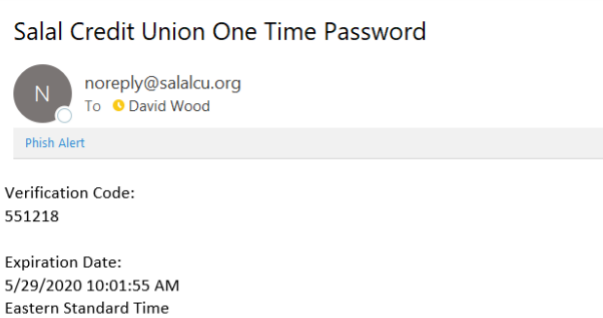
Text  Email  Call  Questions

The verification code will be sent to your phone via SMS.  
Standard messaging rates apply.

Below are examples of verification code sent via SMS text message and email.



Smartphone



Email

Once you have your verification code, log back into Mobile or Online Banking and enter the code to confirm and add payee.

## Setting Up Bill Pay

### Making a Payment to the Business

When scheduling a payment, please pay attention to the **“Deliver by”** date noted within the “Delivery Method” box; this is the expected time for the payment to arrive. For example, if your payment is due 5/13/2020, you would select the **“Start Date”** to be 05/07/2020 to be certain the payment is delivered by the due date. To change the “Deliver by” date, you will need to modify the **“Start Date.”**

The screenshot displays the 'Bill Pay' interface. On the left is a vertical navigation menu with icons for Dashboard, Accounts, Transfers, Bill Pay (highlighted), Documents, Card Controls, and More. The main content area is titled 'Bill Pay' and includes a sub-header 'Bill Pay Dashboard' with tabs for MultiPay, Scheduled, and History. The current view is for a payee named 'Tommy Test', with sub-tabs for Make a Payment, Manage, and Activity. The 'Make a Payment' tab is active, showing a form with the following fields: 'Pay From' (S0040 EMPLOYEE C \*\*\*\*125-0040, \$25.28), 'Amount' (\$ 0.00), 'Frequency' (One Time), 'Start Date' (5/4/2020), and 'Delivery Method' (Standard Check, Deliver by 5/8/2020). There is an 'Add Memo' link and a note: 'Funds are typically withdrawn from the funding account the day of send-on date.' At the bottom are 'Back' and 'Submit Payment' buttons.

## Setting Up Bill Pay

You can also select the frequency, choosing from the dropdown list.

### Frequency

One Time

One Time

Weekly

Every 2 weeks

Every 4 weeks

Monthly

Every other month

Quarterly

### My Scheduled Payments

Filter

June 2020							July 2020							August 2020									
SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT			
	1	2	3	4	5	6				1	2	3	4							1			
	7	8	9	10	11	12	13		5	6	7	8	9	10	11		2	3	4	5	6	7	8
	14	15	16	17	18	19	20		12	13	14	15	16	17	18		9	10	11	12	13	14	15
	21	22	23	24	25	26	27		19	20	21	22	23	24	25		16	17	18	19	20	21	22
	28	29	30						26	27	28	29	30	31			23	24	25	26	27	28	29
																	30	31					
MONTHLY SCHEDULED TOTAL \$2.00							MONTHLY SCHEDULED TOTAL \$5.00							MONTHLY SCHEDULED TOTAL \$4.00									

View All

SEND ON	AMOUNT	TRANSACTION DETAILS
JUN 18 2020	\$1.00	FPL #9312 Confirmation # 0000000157541970000300026

Scheduled

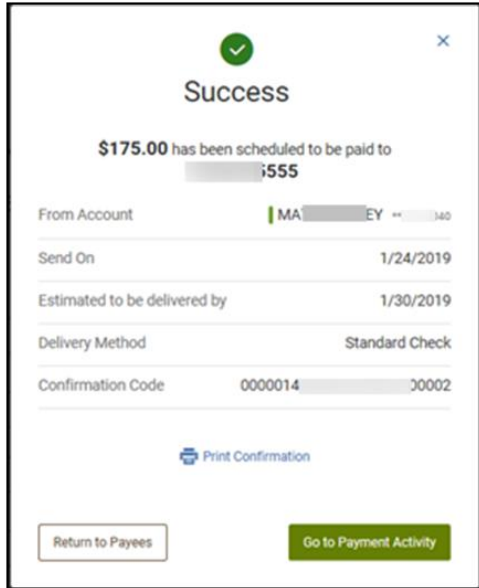
SCHEDULED

If you select a recurring payment, your payment will repeat on the day of the week you selected unless that day falls on a weekend or federal holiday, in which case the payment will be sent the business day immediately before the weekend or federal holiday to ensure it arrives on time.

Once you have chosen your payment frequency, select the green “Submit Payment” button.

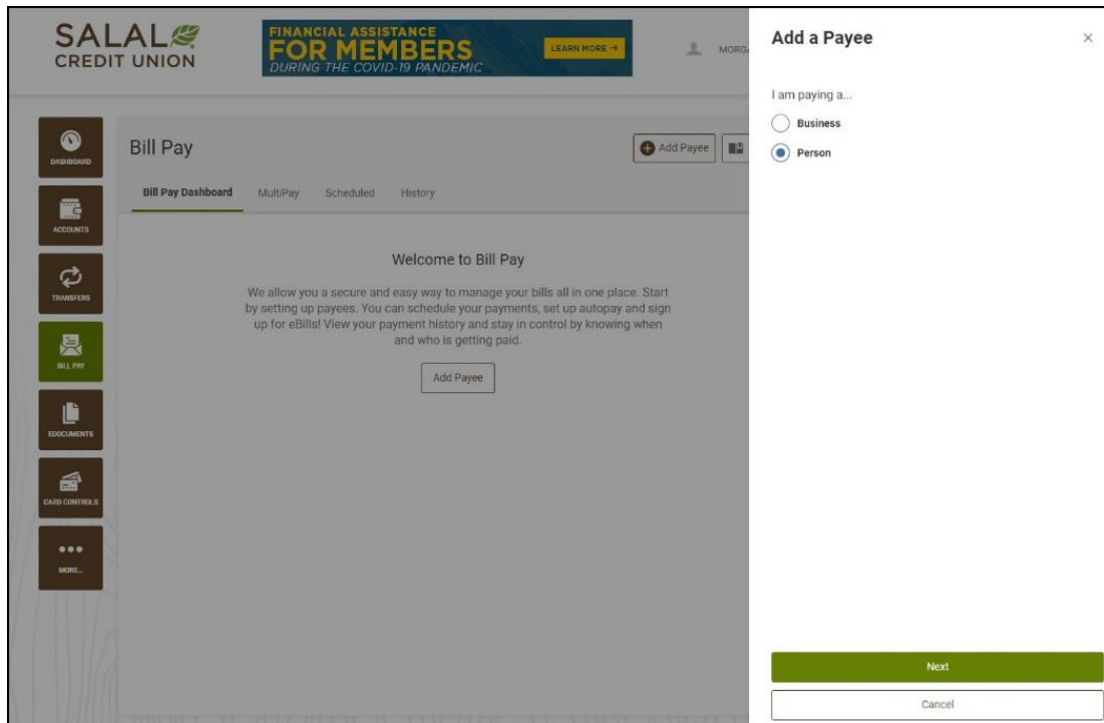
## Setting Up Bill Pay

Once your payment has been successfully submitted, you will receive a confirmation code and the payment will now show in the **Bill Pay History** tab.



## Person Payee

If you wish to pay an individual (not a business), please select **"Person"** on the **Add a Payee** screen. Then select the green **"Next"** button.





## Setting Up Bill Pay

### Adding Name of Payee and Payment Method

Next add the person's information. Again, when adding a payee, it's helpful to have all the information you need before you begin. (For example, if you are using the SMS payment method, you will need the payee's mobile phone number. If you are using the email method, you will need the payee's email, etc.) Choose the payment method you wish to use and select the green **"Next"** button.

The screenshot displays the SALAL Credit Union Bill Pay interface. The main dashboard shows a message: "You do not have any payees." with an "Add a Payee" button. An "Add a Payee" modal is open, showing the following fields:

- Payee Name:** TOMMY TEST
- Payment Method:** A dropdown menu with options: Check, Check, SMS, Electronic, and Email.

At the bottom of the modal, there are two buttons: a green "Next" button and a white "Cancel" button.

## Setting Up Bill Pay

### Mailing a Check to the Person Payee

If you chose the check option, please enter the mailing address and phone number for the person you are paying. When finished, select the green “**Add Payee**” button.

The screenshot displays the SALAL Credit Union Bill Pay dashboard. On the left is a navigation menu with icons for Dashboard, Accounts, Transfers, Bill Pay (highlighted), Documents, Card Controls, and More. The main content area shows a 'Welcome to Bill Pay' message and an 'Add Payee' button. An 'Add Payee' modal window is open on the right, containing the following fields:

- Street Address 1: Enter address 1
- Street Address 2 (Optional): Enter address 2
- City: Enter city
- State: Select a state (dropdown menu)
- Zip Code: Enter zip code
- Phone Number: (xxx) xxx-xxxx
- Nickname: Tommy Test

At the bottom of the modal are two buttons: a green 'Add Payee' button and a white 'Cancel' button.

### Making a Payment to the Person

To schedule a payment to a person, follow the same instructions as stated on page six above for paying a bill to a business. Again, make sure to pay attention to the “**Deliver by**” date to be certain the payment is delivered on the due date.

### Manage Payee Information

If you need to update or change information once you have created a payee, just go to the **Bill Pay** widget and select your payee. Then go to the “**Manage**” tab. Select the **pencil icon** to edit the information on the payee, then select the green “**Save**” button at the bottom of the screen. You can also delete a payee from this tab. **Note:** for your security, we will deactivate the Bill Pay feature if left unused for six months. You can always restart Bill Pay at a later time.

### Need Help? Give Us a Call

If you have questions or need further assistance, feel free to call our Virtual Branch at **206.298.9394**.