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.”
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.
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.
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.
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.

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

![Verification Code Example via SMS](Image)

Salal Credit Union One Time Password

Verification Code: 551218
Expiration Date:
5/29/2020 10:01:55 AM
Eastern Standard Time

Once you have your verification code, log back into Mobile or Online Banking and enter the code to confirm and add payee.
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.”
You can also select the frequency, choosing from the dropdown list.

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.
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.
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.
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.

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.