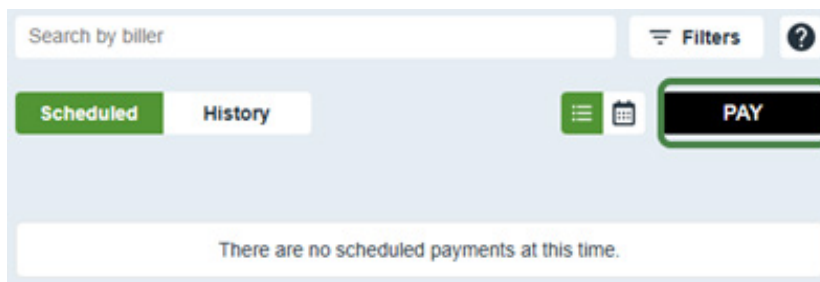


User Guide for Bill Pay, Person to Person Transfers, and External Transfers

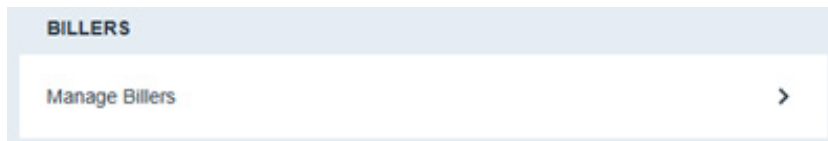
BILL PAY

Adding a New Biller

1 Click **Pay**.



Note: Members can also add new billers by going to **Settings** and clicking the arrow for Manage Billers.



2 Click **Add Biller**.

3 Search for biller.

Note: **Popular Billers** simplifies the setup process by pre-populating biller details when login credentials associated with that biller are entered, reducing manual entry.

4 Click **+ADD**.



• — **CLICK HERE**

5 Complete the biller details:

- Biller Name
- Account Number
 - If no account number available, full biller address is required
- Biller ZIP Code

Note: When the biller account information is not found it will result in the error below and the full biller address will be required.

We are unable to match your billing account information to an electronic biller.
Please enter the account number (if applicable) and address as listed on your
billing statement or invoice.

- *Optional* - Add a nickname
- *Optional* - Add a memo

6 Click **Next**.

7 Choose where to receive the 2-Step Verification Code.

Note: If adding multiple contacts in one session, verification is only required once.

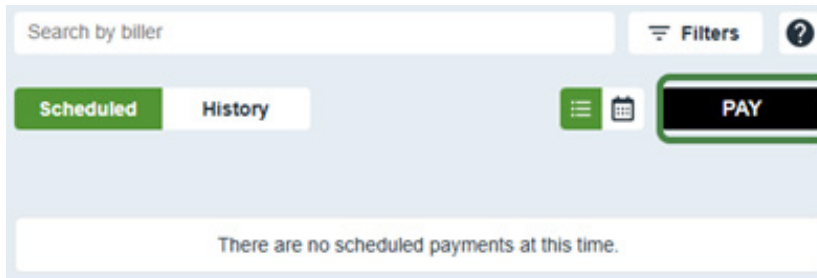
8 Enter the 6-digit verification code and click **Verify Code**.

9 A confirmation message will appear: **“Biller added successfully.”**

Biller added successfully

Paying a New Biller

- 1 Click **Pay**.



- 2 Locate biller.

- 3 Click the arrow to expand payment details.



- 4 Enter the **payment amount**.

- 5 Select the **Deliver Date**.

- 6 Set the payment frequency (one-time or recurring).

- 7 *Optional* - Add a nickname.

- 8 Click **Pay**.

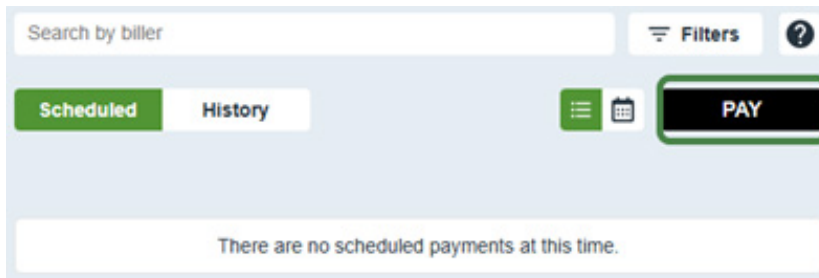
- 9 Review all payment details.

- 10 Click **Confirm**.

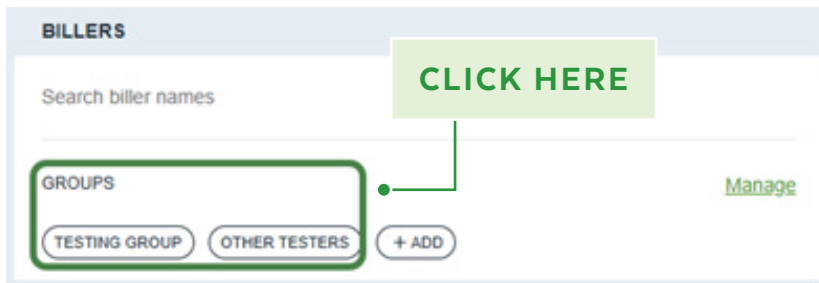
- 11 A confirmation screen will appear. Click **Done**.

Paying a Group

- 1 Click **Pay**.



- 2 Select Group.



- 3 Enter the amount for each biller.
- 4 Click **Pay**.
- 5 Review all payment details.
- 6 Click **Confirm**.
- 7 A confirmation screen will appear. Click **Done**.

Settings

OPEN SETTINGS

- Click the **gear icon** to open Settings.



• — [CLICK HERE](#)

PREFERENCES

- Set your **Default Funding Account** by clicking the arrow to view and choose account.

PAYMENT ALERTS

- Choose email or text (SMS) for alerts.
- Toggle alerts on/off for:
 - When payment is sent.
Note: Green toggle indicates alerts are enabled.
- Set the number of days in advance to receive alerts.

CONTACTS

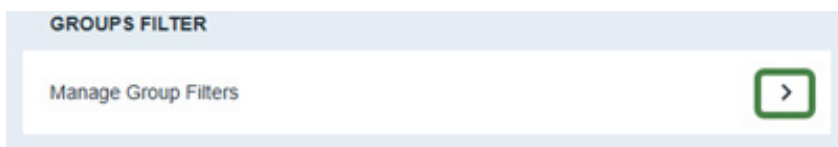
- Click the arrow to manage your billers.

[CLICK HERE](#)



GROUP FILTERS

- Click the arrow to customize and manage group filters.

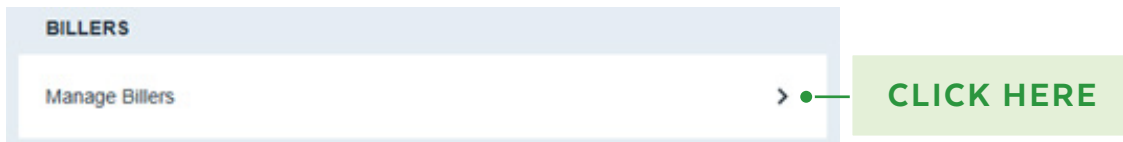


• — [CLICK HERE](#)

Managing Billers

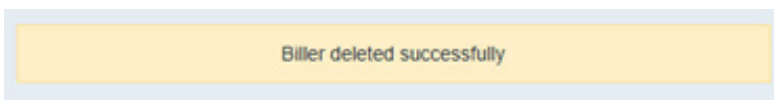
ACCESS MANAGE BILLERS

- 1 Click the **gear icon** to open Settings.  [CLICK HERE](#)
- 2 Under **billers**, click the arrow to manage.



REMOVING A BILLER

- 1 Select the biller.
- 2 Select the  icon.
- 3 Click **Confirm**.
- 4 A confirmation message will appear: “Biller deleted successfully.”



EDITING A BILLER

- 1 Select the biller.
- 2 Update any of the following:
 - Account Number
 - Nickname
 - Biller Address
 - Manage Group Filters
- 3 Click **Confirm**.
- 4 A confirmation message will appear: “Your changes have been saved.”

Your changes have been saved

Managing Groups

ACCESS MANAGE GROUP FILTERS

- 1 Click the **gear icon** to open Settings.  [CLICK HERE](#)
- 2 Under **Group Filters**, click the arrow.

GROUPS FILTER

Manage Group Filters



[CLICK HERE](#)

CREATING A GROUP

- 1 Click **Create Group**.
- 2 Enter a group name.

- 3 Select billers to include.
Note: Members can use the search bar to find billers quickly.
- 4 Click **Save**.
- 5 A confirmation message will appear: “Your group has been saved.”

Your group has been saved

EDITING A GROUP

- 1 Click the group.
- 2 Update the **group name** and/or **billers**.
- 3 Click **Update**.
Note: If no billers remain in the group, the group will be automatically deleted.
- 4 A confirmation message will appear: “Your group filter ‘Group Name’ has been updated.”

Your group filter 'Edit' has been updated

REMOVING A GROUP

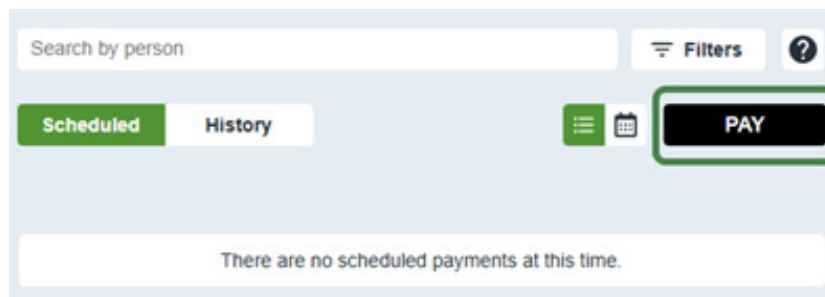
- 1 Select the group.
- 2 Select the  icon.
- 3 Click **Confirm**.
- 4 A confirmation message will appear: “Group Filter has been removed.”

User Guide for Bill Pay, Person to Person Transfers, and External Transfers

PERSON TO PERSON TRANSFERS

Adding a New Contact

1 Click **Pay**.



CLICK HERE

Note: Members can also add new contacts by going to Settings and clicking the arrow for Manage Contacts.



CLICK HERE

2 Select **Add Contact**.

3 Choose where to receive the 2-Step Verification Code.

Note: If adding multiple contacts in one session, verification is only required once.

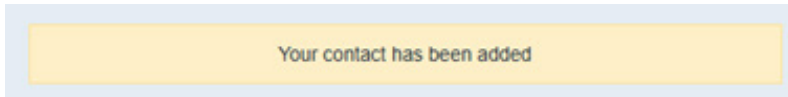
4 Enter the 6-digit verification code and click **Verify Code**.

5 Complete the contact details:

- First Name
- Last Name
- Mobile Number and/or Email

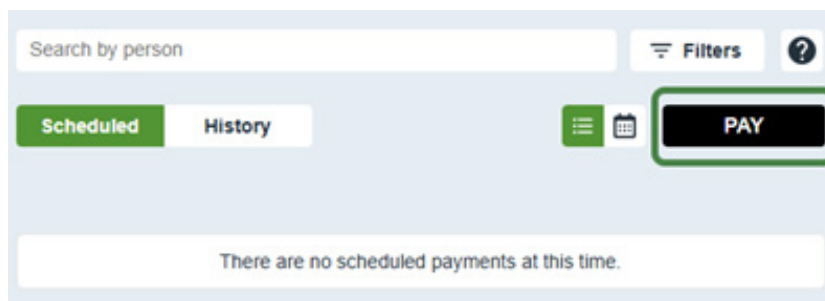
6 Confirm the **payment delivery method**.

- 7 Set a **security question** and **answer** that the contact must provide to receive payment.
- 8 Click **Save**.
- 9 A confirmation message will appear: *"Your contact has been added."*



Paying a Contact

- 1 Click **Pay**.



CLICK HERE

- 2 Select the contact.
- 3 Click **Next**.
- 4 Enter the **payment amount**.
- 5 *Optional* - Add a memo.
- 6 Confirm the **funding account**.
- 7 Select the **send date**.
- 8 Set the payment frequency (one-time or recurring).

9

Select **Pay**.

Note: Payments to contacts with pending transactions will result in the error below until original payment has been processed.

Additional Payments cannot be scheduled for this contact until the current pending payment has been processed.

10

Review all payment details.

11

Click **Confirm**.

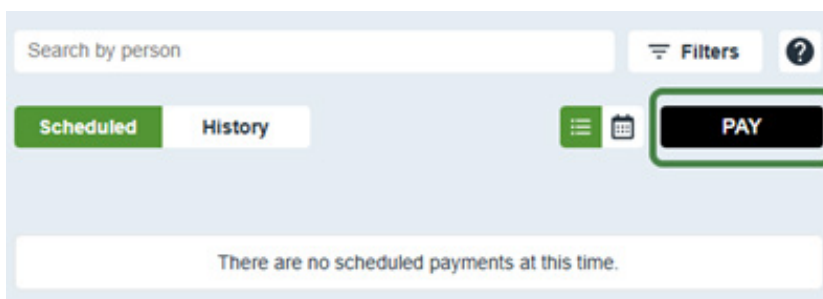
12

A confirmation screen will appear. Click **Done**.

Paying a Group **NEW**

1

Click **Pay**.



CLICK HERE

2

Select Group.

3

Click **Select All Contacts Below** or choose individual contacts.

Note: Contacts with a checkmark will be included. ✓

4

Click **Next**.

5

Complete one of the following:

- Enter an amount applicable to each contact.
- Click **Custom Amounts** to enter individual amounts per contact.

- 6 Optional - Add a memo.
- 7 Confirm the funding account.
- 8 Select the **send date**.
- 9 Set the payment frequency (one-time or recurring).
- 10 Click **Pay**.
- 11 Review all payment details.
- 12 Click **Confirm**.
Note: If a contact has a pending payment, any additional payment attempts will result in the error shown below until the original payment is processed. Payments to contacts without pending transactions will process as expected.

Some payments failed. [View Details](#)
- 13 A confirmation screen will appear. Click **Done**.

Settings

OPEN SETTINGS

- Click the **gear icon** to open Settings.



PREFERENCES

- Set your **Default Funding Account** by clicking the arrow to view and choose account.

PAYMENT ALERTS

- Choose email or text (SMS) for alerts.
- Toggle alerts on/off for:
 - When payment is sent.
 - When payment is delivered.*Note: Green toggle indicates alerts are enabled.*
- Set the number of days in advance to receive alerts.

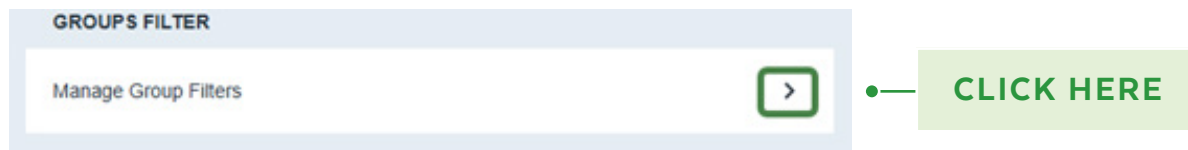
CONTACTS

- Click the arrow to manage your billers.



GROUP FILTERS

- Click the arrow to customize and manage group filters.



Managing Contacts

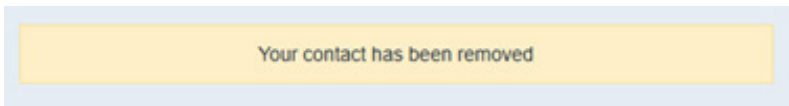
ACCESS MANAGE CONTACTS

- 1 Click the **gear icon** to open Settings.  [CLICK HERE](#)
- 2 Under **Contacts**, click the arrow to manage.



REMOVING A CONTACT

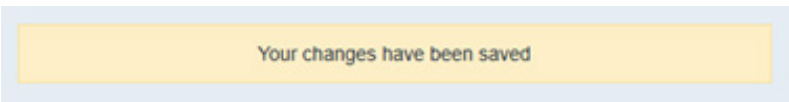
- 1 Select the contact.
- 2 Select the  icon.
- 3 Confirm by clicking **Delete**.
- 4 A confirmation message will appear: “Your contact has been removed.”



EDITING A CONTACT

- 1 Select the contact.
- 2 Update any of the following:
 - First Name
 - Last Name
 - Mobile Number and/or Email
 - Preferred Payment Method
 - Security Question
- 3 Click **Save Changes**.

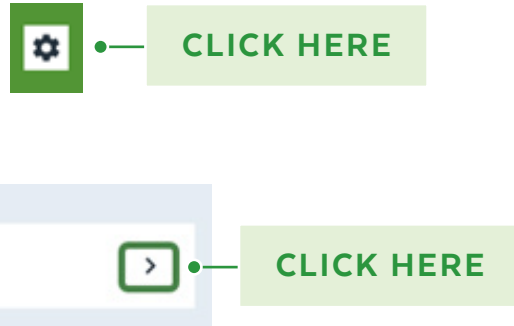
Note: Updating details resets verification. The contact will receive a new link and must answer the security question to proceed.
- 4 A confirmation message will appear: “Your changes have been saved.”



Managing Groups

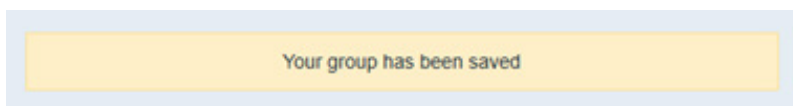
ACCESS MANAGE GROUP FILTERS

- 1 Click the **gear icon** to open Settings.
- 2 Under **Group Filters**, click the arrow.



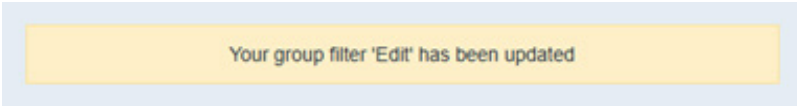
CREATING A GROUP

- 1 Click **Create Group**.
- 2 Enter a group name.
- 3 Select contact to include.
Note: Members can use the search bar to find contacts quickly.
- 4 Click **Save**.
- 5 A confirmation message will appear: “Your group has been saved.”



EDITING A GROUP

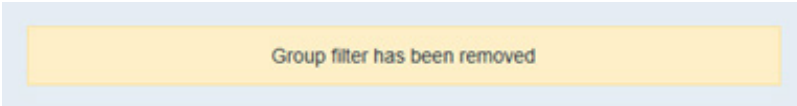
- 1 Click the group.
- 2 Update the **group name** and/or **contacts**.
- 3 Click **Update**.
Note: If no contacts remain in the group, the group will be automatically deleted.
- 4 A confirmation message will appear: “Your group filter ‘Group Name’ has been updated.”

A screenshot of a confirmation message box. It has a light blue border and a yellow background. The text inside reads: "Your group filter 'Edit' has been updated".

Your group filter 'Edit' has been updated

REMOVING A GROUP

- 1 Select the group.
- 2 Select the  icon.
- 3 Click **Confirm**.
- 4 A confirmation message will appear: “Group Filter has been removed.”

A screenshot of a confirmation message box. It has a light blue border and a yellow background. The text inside reads: "Group filter has been removed".

Group filter has been removed

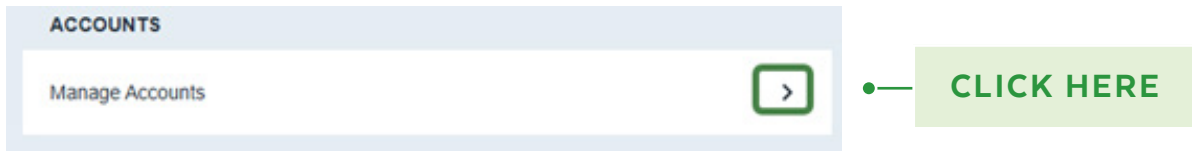
User Guide for Bill Pay, Person to Person Transfers, and External Transfers

EXTERNAL TRANSFERS

Adding an External Account

- 1 Click the **gear icon** to open Settings.  [CLICK HERE](#)

- 2 Under **Accounts**, click the arrow to manage.



- 3 Click the + icon.

- 4 Choose where to receive the 2-Step Verification Code.
Note: If adding multiple contacts in one session, verification is only required once.

- 5 Enter the 6-digit verification code and click **Verify Code**.

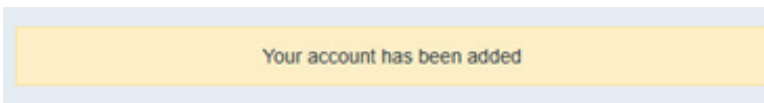
- 6 Search for the bank and click on the one that matches.

- 7 Enter your login credentials for the selected bank and follow the steps to add the account you want.

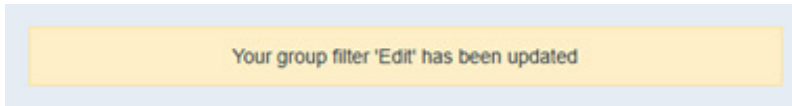
Note: If you don't have a checking or savings account with the selected bank, you'll see error message: "We couldn't find an eligible account."

- 8 Click **Continue**.

- 9 A confirmation message will appear: "Your account has been added."



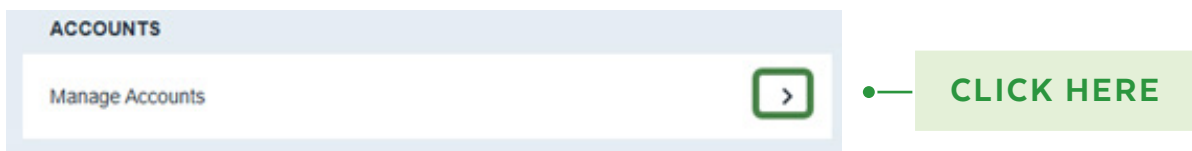
- 4 A confirmation message will appear: “Your group filter ‘Group Name’ has been updated.”



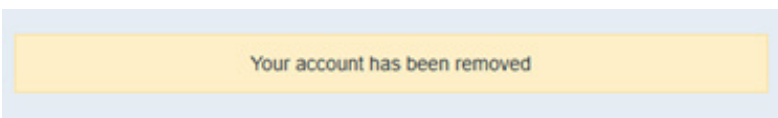
Removing an External Account

- 1 Click the **gear icon** to open Settings.  [CLICK HERE](#)

- 2 Under **Accounts**, click the arrow to manage.

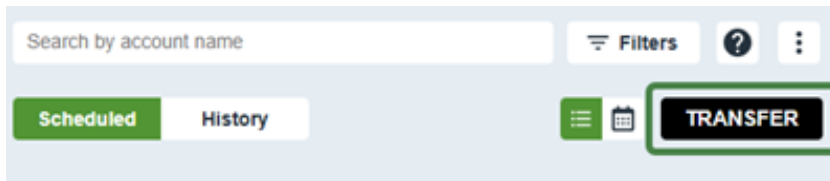


- 3 Select the account.
- 4 Select the  icon.
- 5 Click **Delete**.
- 6 A confirmation message will appear: “Your account has been removed.”



Making a Transfer

- 1 Click **Transfer**.



- 2 Enter the transfer amount.
- 3 Select **from** account.
- 4 Select **to** account.
- 5 *Optional* - Add a memo.
- 6 Set the payment frequency (one-time or recurring).
- 7 Click **Transfer**.
- 8 Review all payment details.
- 9 Click **Confirm**.
- 10 A confirmation screen will appear. Click **Done**.

Settings

OPEN SETTINGS

- Click the **gear icon** to open Settings.



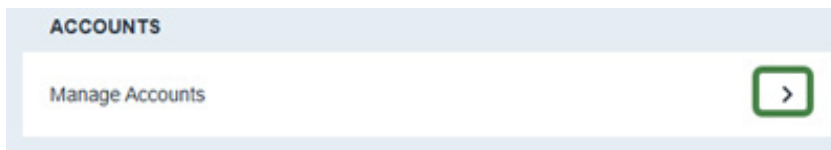
• — **CLICK HERE**

TRANSFER ALERTS

- Choose email or text (SMS) for alerts.
- Toggle alerts on/off for:
 - When transfer is sent.
Note: Green toggle indicates alerts are enabled.
- Set the number of days in advance to receive alerts.

ACCOUNTS

- Click the arrow to manage your external accounts.



• — **CLICK HERE**

User Guide for Bill Pay, Person to Person Transfers, and External Transfers

FREQUENTLY ASKED QUESTIONS

Q Why is this change taking place?

A We are so excited to provide our members with upgrades to provide an optimal digital experience. Enjoy new features such as:

- **Improved navigation** in both Bill Payer and Person to Person (P2P).
- **Simplified payment editing** for greater convenience in Bill Payer and P2P.
- **Distinct transaction tabs** to improve clarity in Bill Pay.
- **Group payment capability**, allowing you to pay multiple people or businesses in different amounts within P2P.

Q Do I need to do anything extra to access the updated services?

A No, you will automatically be in the updated services when you login with your regular credentials through Mobile or Internet Banking.

Q What if I have more questions?

A You can read our FAQs [here](#).

Q Where can I find further updates?

A For up-to-date information, you can watch our video tutorials [here](#).