Paying your Bills

Bill Pay is an automated bill paying service that you can use to your schedule bills to be paid electronically, via paper check or via Person-to-Person transfers. You can pay corporations, individuals or send money to other entities such as PayPal® or other banks and credit unions. Bill pay also allows you to send checks to yourself without having to write a physical check.

Bill Pay is free to all OUFed members! The single sign on feature allows you to easily access Bill Pay from your desktop, tablet or mobile device.

After logging into the online banking system, choose "Pay Bills" from the left side of the Dashboard:
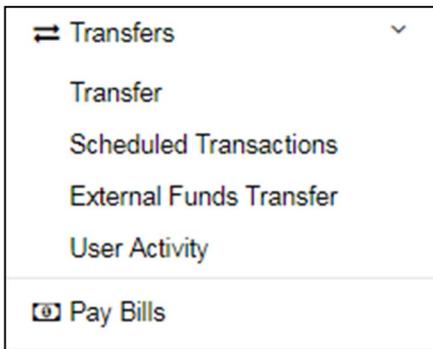
From a mobile device, Bill Pay will be listed in the menu of available options once you have logged into online banking. When logging in for the first time to the Mobile Bill Pay site, you will have to agree to the terms and conditions before proceeding.

The mobile Bill Pay site differs from the desktop version as to the choices you have. Mobile Bill Pay does not allow you to add payees, only to schedule payments for payees already set up through the desktop site. This is a security feature in the event that your phone is lost or stolen.

Dashboard

When logging into Bill Pay for the first time, you will see your Dashboard, which is a snapshot of current and pending activity as well as historical data.
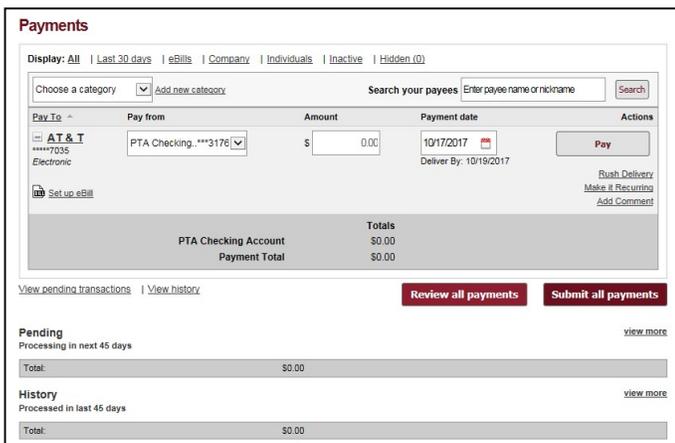
In this example, there is one payee that has been added, AT & T, and you have the option to schedule a payment, set up an eBill, set up a recurring payment, view pending transactions or view history. If you have multiple payees, you can choose to search using the "Search your payees" function located in the top right hand corner.

When scheduling a payment, you can choose the date that the payment will be delivered by clicking on the calendar.
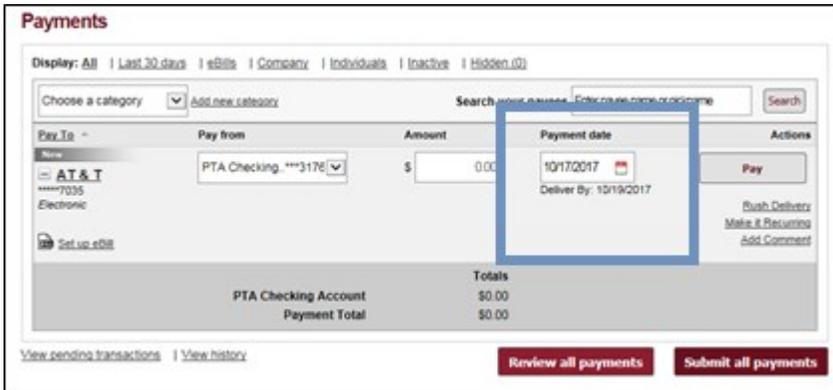
When choosing October 17, 2017 as the date the payment would be sent, the system will let the user know when it will be delivered to the biller. In this case, October 19, 2017.

This is an estimated time of delivery and is not guaranteed. You should always be sure to afford extra time for payments to arrive in order to avoid late fees and other charges.

Rush Payments

You can also schedule this as a "Rush Payment" if you need the payment there before October 19, 2017 (in this case). Additional charges apply when you choose the "Rush" option.

If choosing the "Rush" option, you will be given choices as to how you'd like the payment delivered and the cost associated with the rush.
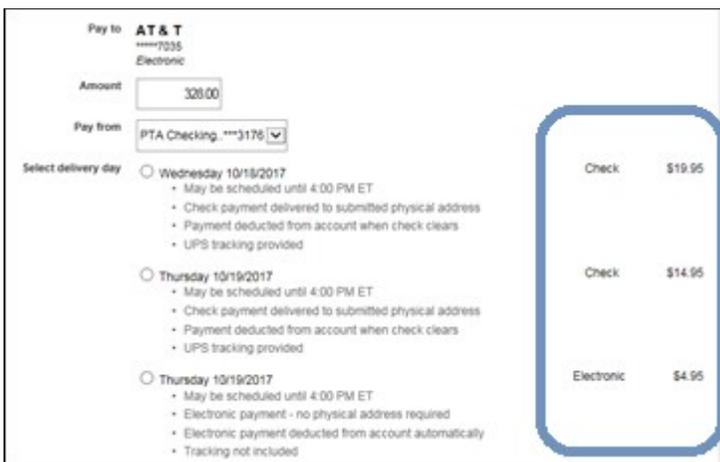
Given the current date, the earliest delivery would be Wednesday, October 18, sent via check at a cost of $19.95. If the you chooses Thursday, the payment can be sent via check for $14.95 or electronically for a fee of $4.95.

When clicking next, the preferences and cost will be confirmed and the rush delivery fees will be outlined.

Pending Transactions

Pending transactions are listed below the active payees section and the last 45 days of payee history appears at the very bottom. You can extend the amount of time for the transactions listed by clicking on the "View More" link in the top right hand corner.

If you wanted to edit a "Pending" transaction to change the date it arrives or the amount, you can click on "Edit"

The payment can be edited from the "Pending" tab of the Dashboard and then re-saved with the new information. You can also add a comment, up to 1,000 characters.

You can quickly stop the bill from being paid by clicking the "I would like to stop this payment" and clicking "Submit."

You will receive a confirmation that the payment has been cancelled and the dashboard will no longer reflect this payment as "Pending."

My Account

You can choose which accounts to pay from by clicking on the "View Accounts" link. For those with multiple checking accounts, or those who are joints on more than one account, it will be important to ensure that bill pay funds are pulled from the appropriate account.

When you click on "View Accounts," the list of available accounts appears. The primary Account will show as the "Default" account.

To change the name of the account, you can click "Edit" and change the name. It will default to "Primary" but this can be changed within the Bill Pay system.

Once the change has been made, the new name will appear when you click on "View Account."

To add another account to the Bill Pay system, you can add a second checking account to your profile as well.

When adding another checking account to a user bill pay profile, the request is sent to a Bill Pay administrator for approval. You will receive a confirmation message once the account has been added.

Notifications

You can create notifications for bill pay activities, in the form of Alerts and Reminders.

To set up an alert, click on "View Alerts" from the Notifications menu.

You can choose emails or mobile alerts for different transaction types.

Email	Mobile	Alert
☐	☐	Notify me each time an occurrence of a recurring series processes
☐	☐	Notify me when a recurring series has only one remaining occurrence
☐	☐	Notify me when I have a new secure message
☐	☐	Notify me when a payment is scheduled that exceeds
☐	☐	Notify me when a transaction is scheduled

You will click Update to make changes or modifications.

You are automatically alerted via email when a new payee has been added to the bill pay account and when payee information has been changed. This is a security feature of our system

Personal Information

You can update your personal information by choosing "View/Edit Personal Information." You will need to answer a challenge prompt prior to being able to edit your information.

Personal information

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

View/Edit personal information

Challenge Prompt

You can change your challenge prompt questions and answers by choosing "Add/Remove Challenge Phrases."

Security information

Add/Remove challenge phrases

Payee Categories

You can categorize your bills for budget or tax purposes by creating Categories on the "Payees" dashboard.

To add a payee category, click on the + sign from the Payees dashboard or you can use one of the categories created by the system.

| All | Entertainment | Utilities | Babysitter | ✚ |

From the "Add Category" menu, select your drop down menu and choose "New Category."

Add category   ✕

Categories *   Choose ▾

Choose
Credit Cards
Household
Insurance
Loans
Medical
Mortgage/Rent
Phone

New category

Cancel

You will enter the new name of the category and click "Submit."

Add A Payee

There are three options for paying bills through Bill Pay- you can pay a company, pay an individual or send money to a bank or credit union.

In each case, it may be necessary to have the Company or Bank/Credit Union name, Address, City/State and Zip Code as well as a Contact Phone Number. Moreover, if going to a company or a Bank/Credit Union, you must have a valid account number.
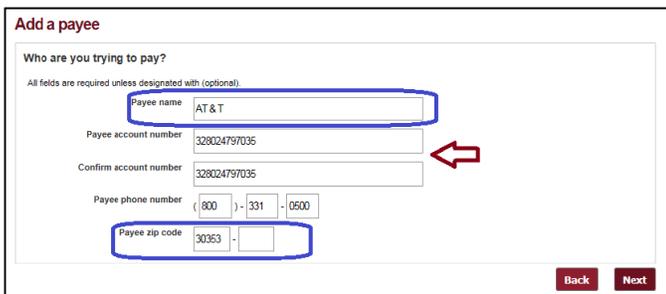
When the you click "Next," the Bill Pay system will look to see if it has a matching Payee with that billing zip code on file. When the payee is shared by large groups of people, bill pay systems will have the information on file so that the you may not have to enter the physical address including the city and state.

When adding a biller for the first time, you will be prompted to include the Company Name, Account Number, Phone Number and Zip Code. The system will automatically search its database to find a matching payee prior to making you add the company manually. If no match is found, you will be prompted to add the address as well.
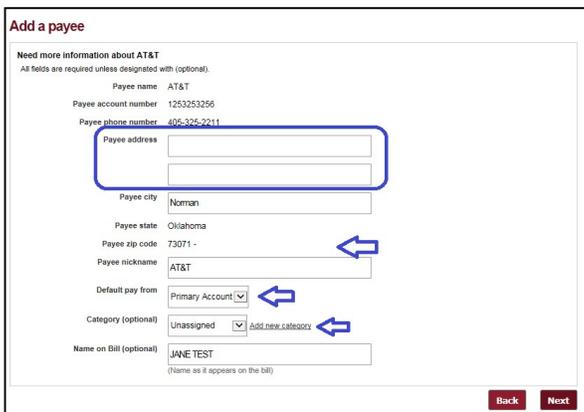
In this case, the Bill Pay system does not have a matching company with a Norman, OK address. Therefore, you will need to add the payee's address from their bill.

You can choose a Nickname for the biller or it will default to the company name.

You can also assign a category to the payee if you have previously set up categories. Categories help you to manage your budget in more efficient ways.

The final step in adding a payee whose address is on file is to confirm the default checking account for the payment to be pulled from and to confirm the name on the bill. You can also choose to categorize the bill in order to track expenses back to a budget.

Review your payee

Payee address on file. We have established a relationship with **AT & T** to remit your payment in the most efficient manner.

All fields are required unless designated with (optional).

Payee name	**AT & T**
	This is not my payee
Payee account number	328024797035
Payee phone number	800-668-3288
Payee zip code	601976416
Payee nickname	AT & T
Default pay from	PTA Checking Account
Category (optional)	Unassigned Add new category
Name on Bill (optional)	JANE TEST
	(Name as it appears on the bill)

Back   Submit

Pay A Person

There are a few options that you can use to pay a person- these include email or text messages, direct deposit or a paper check. When sending money to an individual, it is not necessary for you to have their banking information.

Send the money by:
- ● Email or text message (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.

The estimated number of days is included next to each option.

Email or Text Message

Complete the information requested, including the Payee's first and last name, the notification method (text or email) as well as a nickname (if desired) as well as the account to draw the funds from and a category (Optional).

Payee first name *	Kayla
	(Visible in all correspondence with the payee.)
Payee last name *	Wilham
	(Visible in all correspondence with the payee.)
Send notification to payee by *	● Text (405) 501 - 1246
	○ Email
Payee phone number	(405) 501 - 1246
Payee nickname *	Momma KK
Default pay from *	Primary Account
Category	Babysitter
	Add new category

Click "Next"

You will next create a Keyword that serves as a password. You must share this password with the person you are sending money to so they can access it.

Create a keyword for Momma KK

The Keyword is a password you create for Momma KK. They will use this password when accessing our secure website to submit account information. Be sure to share the keyword with Momma KK right away.

* Required field

Keyword *	Sooners
Confirm keyword *	Sooners
	Momma KK access will be locked after 3 failed login attempts

Click "Next"

For security purposes a one-time activation code is required for the funds to be sent. This is only required when setting up the payee for the first time. The phone number and email address will default to what is already listed on the Bill Pay profile.

The access code will be sent via email from "OU FCU." Be sure to check your Junk folder in the event that it is filtered out.

Once the payee has been confirmed, Momma KK is now listed on the user's dashboard as an "Electronic" payee.
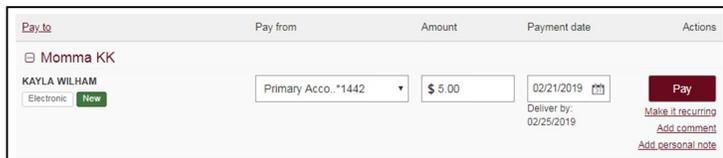
In this example, we have set up a $5 payment to Momma KK.

You will receive confirmation of the accounts being connected:
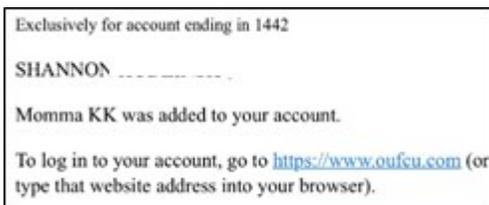
Individuals receiving the funds will go through the following process.

1. Receive Text Message with link to enter banking information:
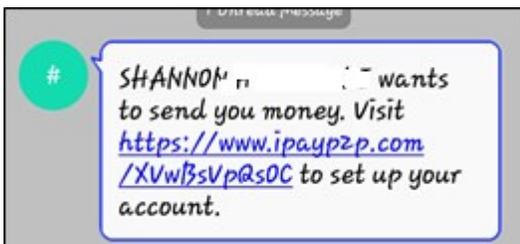
You will enter the keyword that was set up during the transfer. In this case, Sooners.
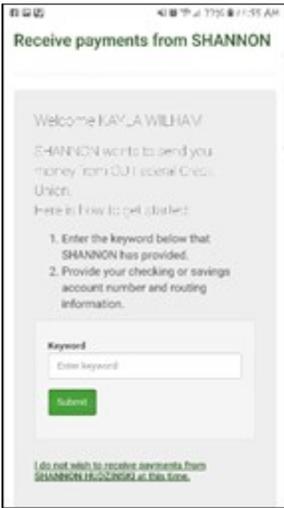
Enter your banking information for where the funds should go, including the routing number and account number.
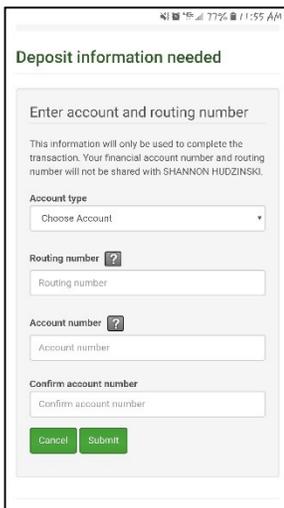
You will receive a confirmation screen for the transfer.

Direct Deposit

When setting up the "Direct Deposit" option, this involves a bank-to-bank transfer within Bill Pay to a specific account. You must complete all fields and then click "Next."

First Time Payment Activation is required for this process as well (the steps are the same as before).

Once the confirmation process has been completed, the new payee will appear on the user dashboard.

Cancel Payments

To cancel payments that have been scheduled, under the Pending Menu, click Edit next the transactions you'd like to cancel
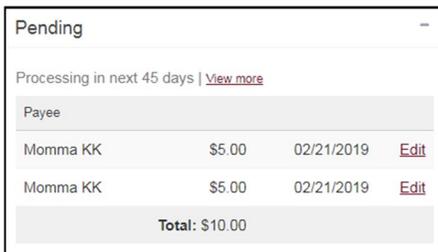
Pending				–
Processing in next 45 days	View more				
Payee				
Momma KK	$5.00	02/21/2019	Edit
Momma KK	$5.00	02/21/2019	Edit
Total: $10.00				

Scroll to the bottom and choose "I would like to stop this payment," then click "Submit"
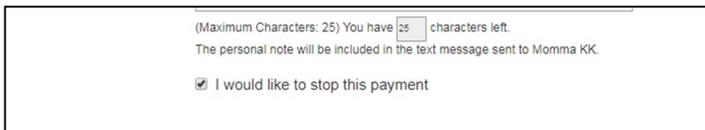
(Maximum Characters: 25) You have 25 characters left.
The personal note will be included in the text message sent to Momma KK.

☑ I would like to stop this payment

Once the payments have been cancelled, they will no longer show up in the Pending Menu.

Send a Check

To send a check to an individual, you will add the payee to your active accounts and then schedule a payment as you would to your credit card or cable company.

Help

The help tab is designed to provide answers to the most common types of questions you may have. You can also use this tab to find answers to questions you may have about the system. You can also use Ctrl+F to search for a specific topic, such as eBills, and it will automatically take you to that question and answer.

Calendar

The calendar tab allows you to see the days when bills can be sent. In this example, Monday, February 18, which was a holiday, is shaded and marked as "No Transaction Processing."
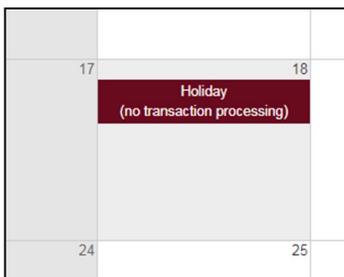
17	18
Holiday (no transaction processing)	
24	25

You will be prompted to select a later date to send your payment.

eBills

Certain companies have the availability of eBills whereby you receive your bill from them electronically. When an eBill is available, you will receive an email notifying you that it is ready for viewing. It will be necessary for you to schedule payment unless you have made prior arrangements for auto pay.