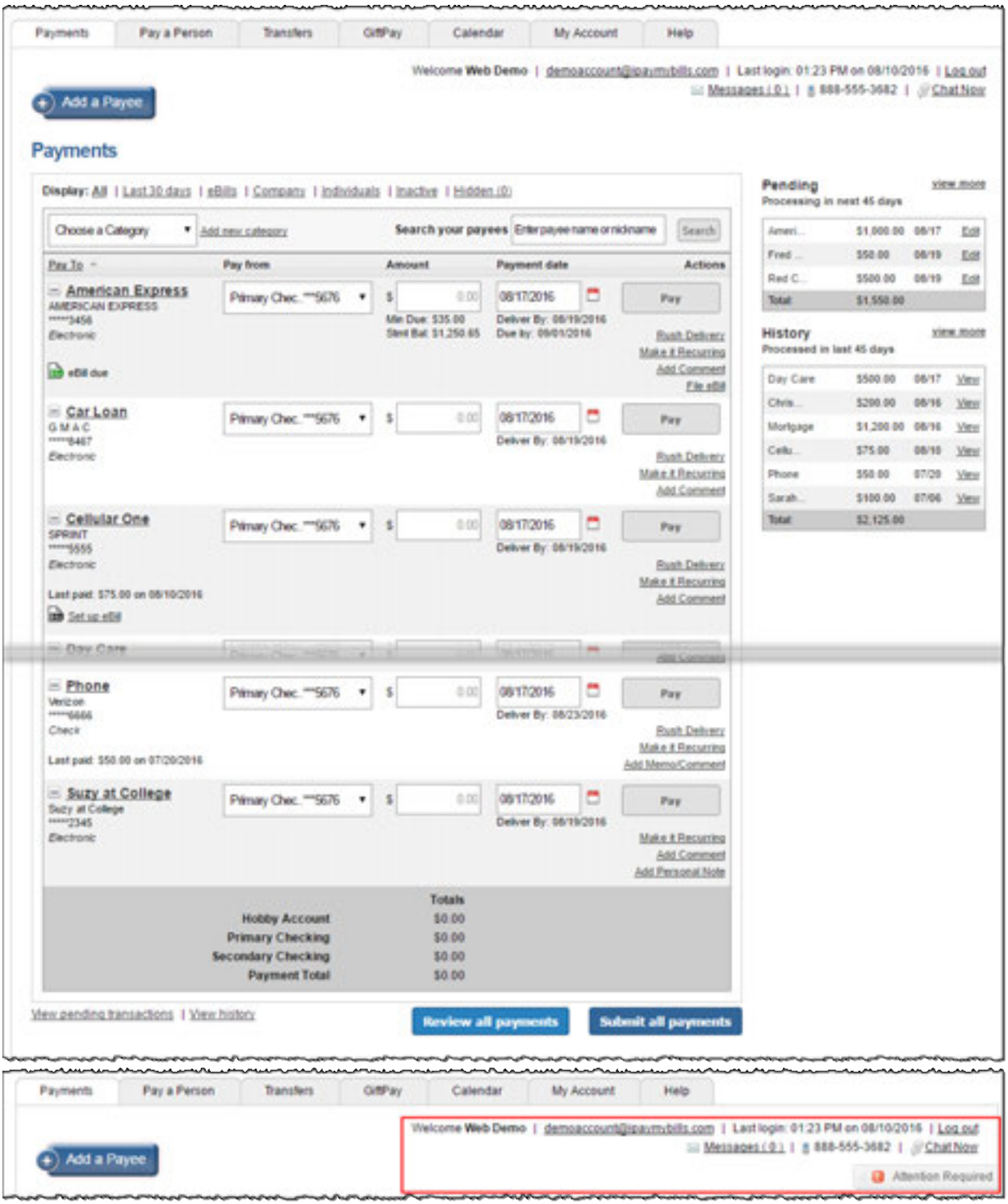
SIMPLICITY
CREDIT UNION

SimpliPay User Guide

Payments Tab

Please note: The screens you see in this guide are subject to change.



SIMPLICITY CREDIT UNION

Messages

The secure message center displays communications regarding your bill pay account.

Support Number

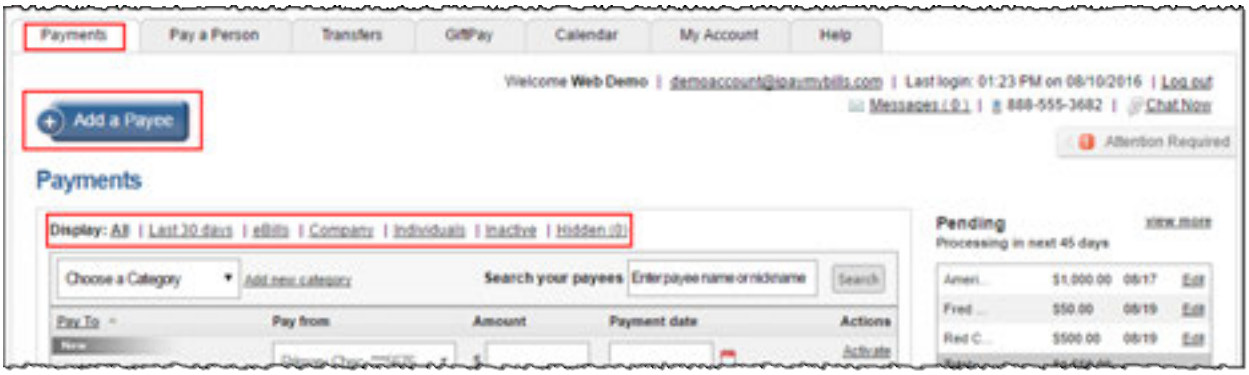
The number to contact specifically for bill pay support.

Attention Required

A button displays when actions must be taken within the bill pay site.

Add a Payee

Allows payees to be added to bill pay.



Display and Payee List

Payees are listed in alphabetical order with the option to schedule payments.

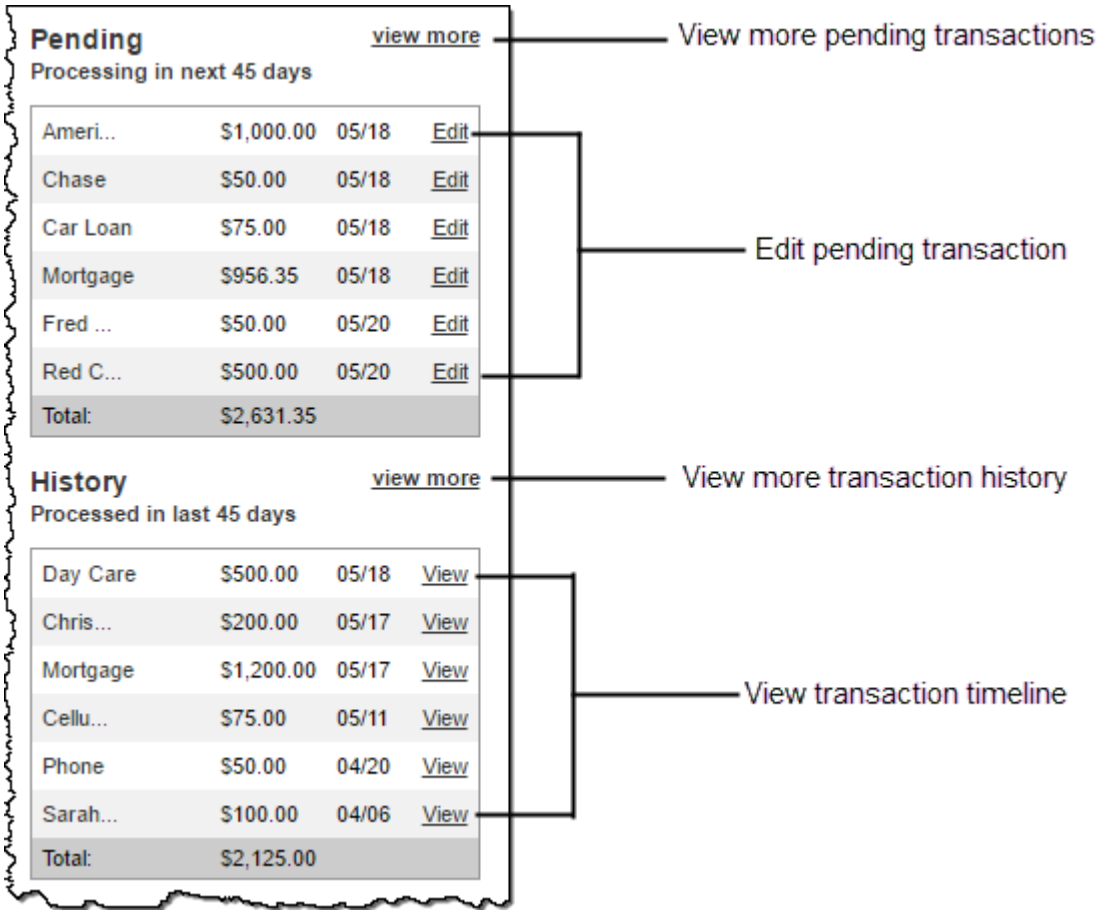
- **All** - Displays a full list of your payees.
- **Last 30 Days** - Displays payees that have received a payment within the last 30 days.
- **eBills** - Displays payees enabled for eBill.
- **Company** - Displays payees added as a company.
- **Individuals** - Displays payees added as a person.
- **Inactive** - Displays payees added in the last 28 days where no payments were scheduled or payees that have not been paid in the last 181 days.
- **Hidden** - Displays payees you chose to hide by clicking the minus button to the left of the payee name.
- **Search your payees** - Allows you to search for your payees by the their full or partial name or nickname.

Pending

Transactions scheduled to process within the next 45 days display.

History

Transactions processed or paid within the last 45 days display.

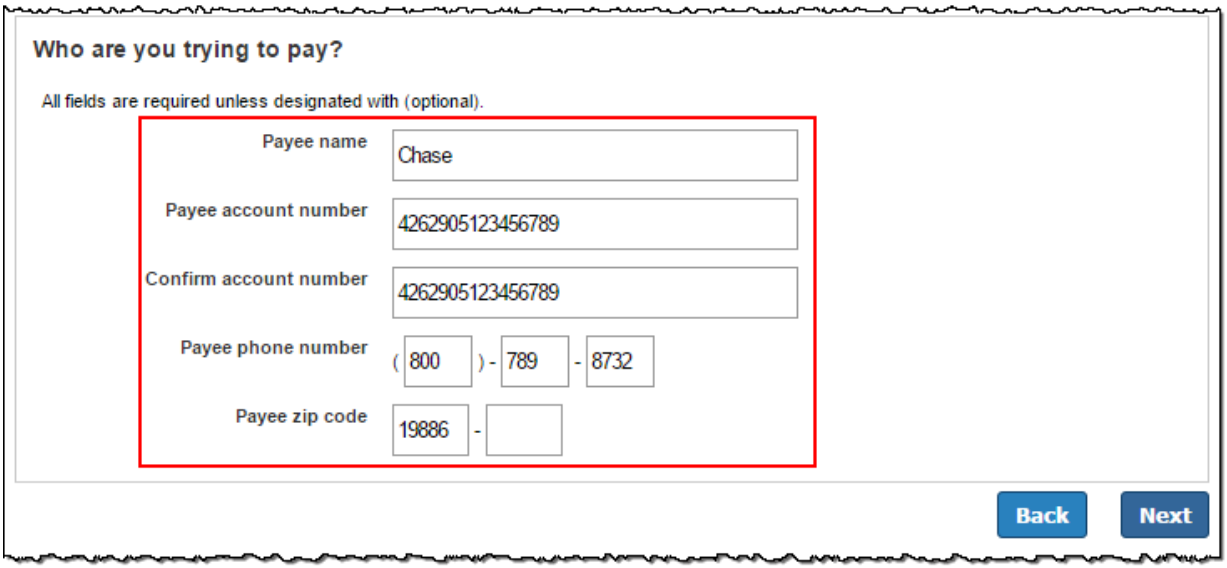


Add a Payee

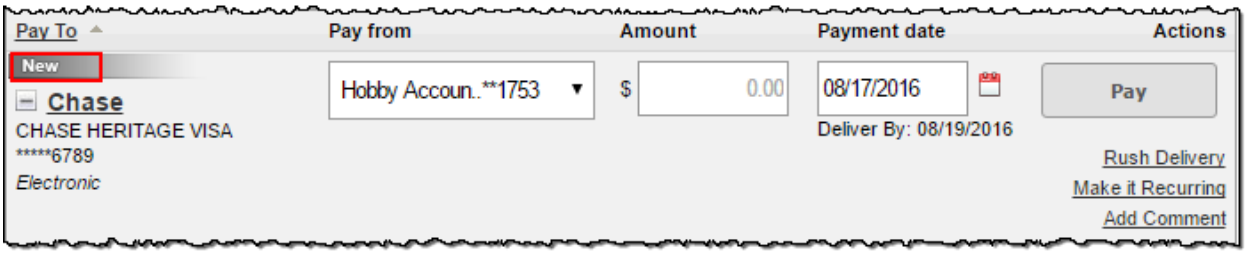
Add your payees to the bill pay system.

Pay a Company

When adding a company, enter information from your statement. The bill pay platform attempts to locate a payee match based on that information.



Newly added payees are placed at the top of the payee list with a **new** indicator for the remainder of the bill pay session.

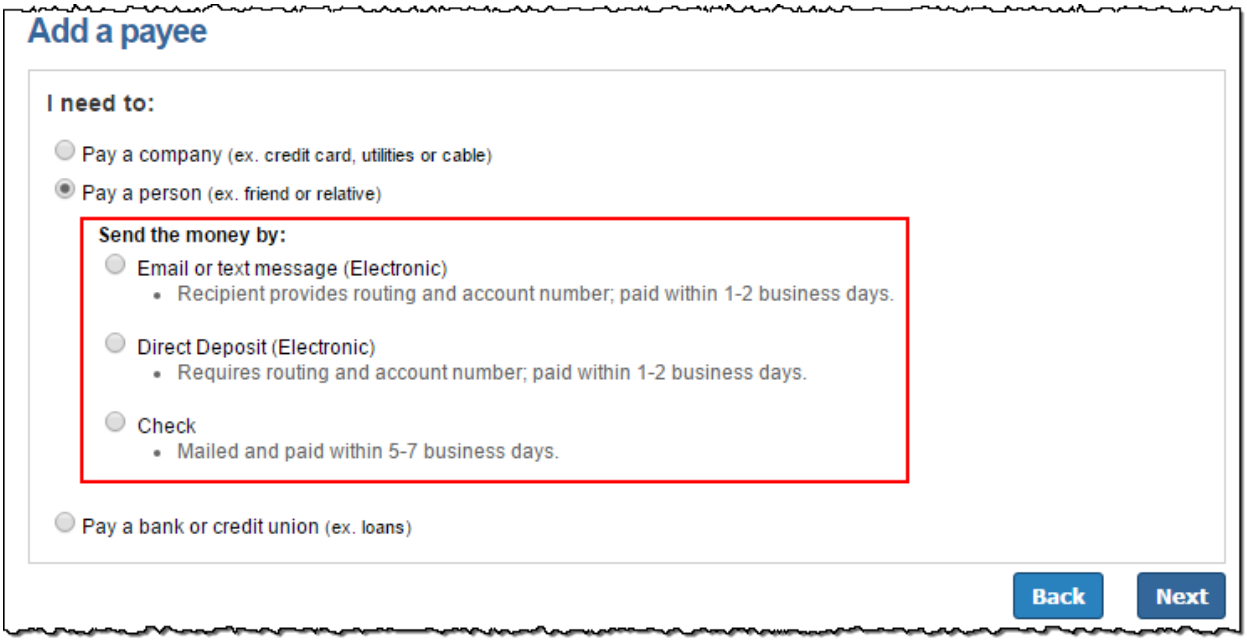


Pay a Person

There are three options to add a person as a payee:

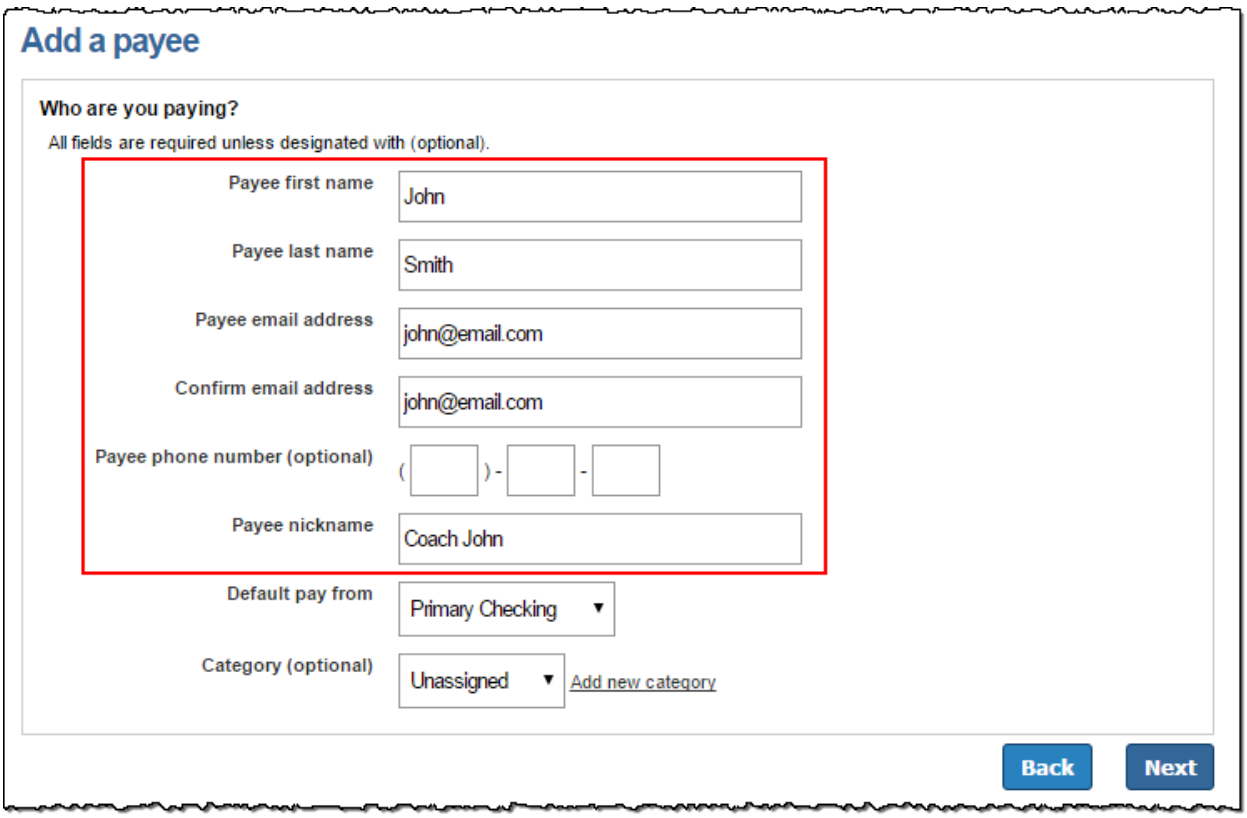
- Email
  - The recipient provides their account information through a secure process.

- Direct Deposit
    - You provide the recipient's account information.
- Check
    - A check is mailed to the recipient.



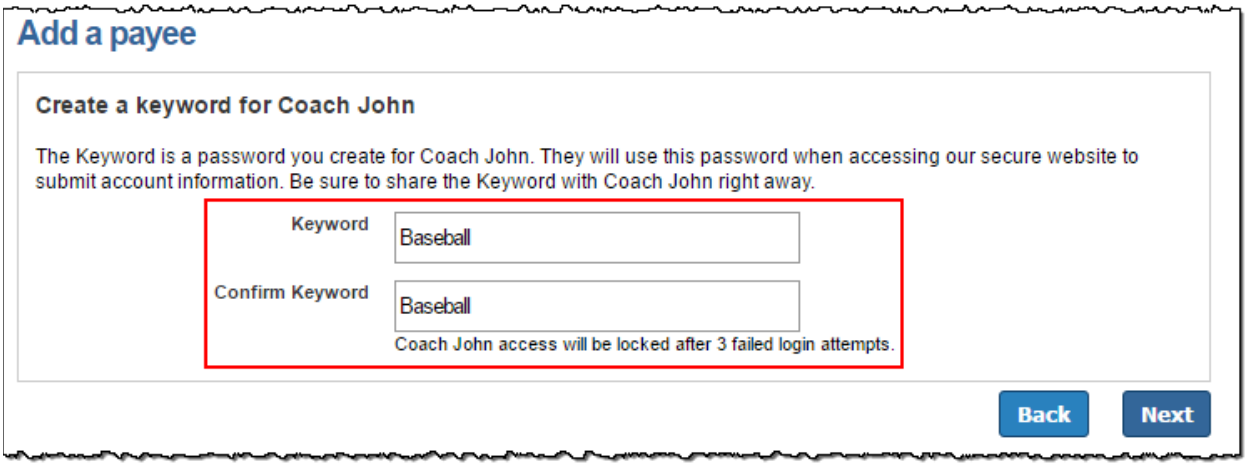
Email (Electronic)

Input the Payee's information: Name, Phone Number, and Email Address



Create a **Keyword**
This is a word or phrase created by you that is communicated to the payee.

- The payee is required to enter this as a security measure. When entered correctly, the system prompts them to enter their bank account information.
    - You can view the keyword when you edit the payee.



Payee Activation Process

Payee activation is an additional security feature specific payees:

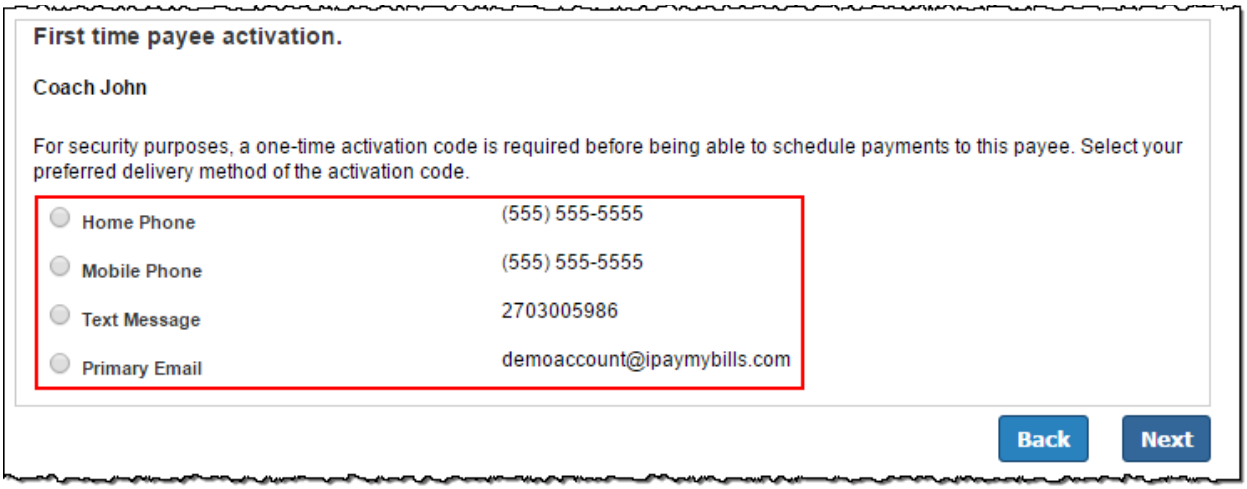
- **A Person**
- **Bank** or **Credit Union**

    - Checking and Savings options always require an activation code.
    - Loan and Credit Card only require an activation code if we are unable to locate a match in the payee database.
- **Transfers**

Activation Code Details
This is a one-time, system-generated code.

- The activation code is specific to each payee and expires if you:
    - Request a new code for the payee.
    - End the bill pay session.
- Payments cannot be scheduled until this step is complete.

Activation Code Steps
Select the preferred delivery method to receive the activation code by phone, email, or text.

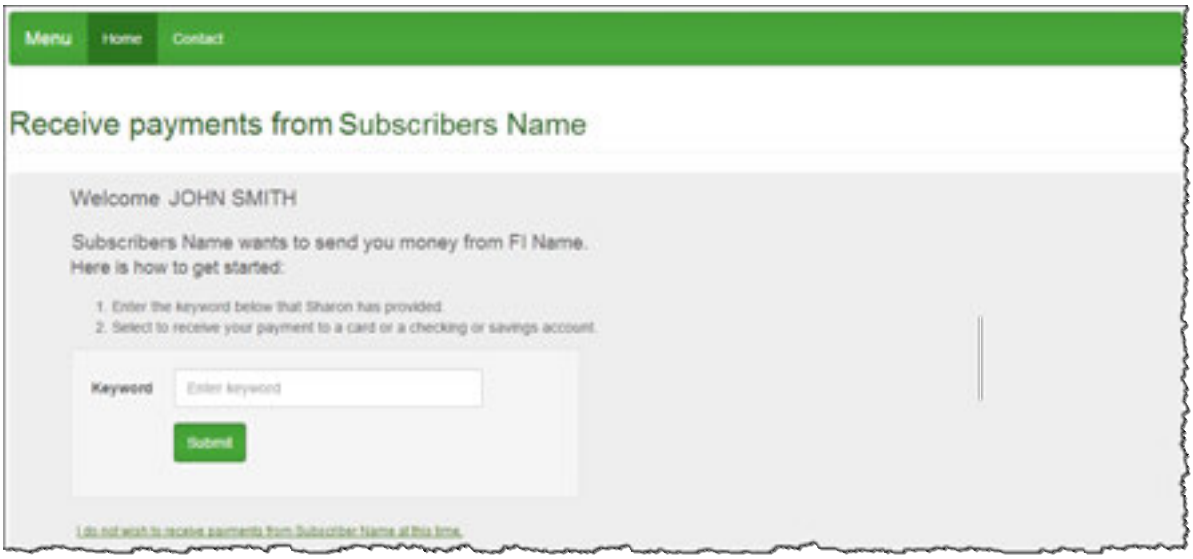


Enter Activation Code into field and click **next**.

An email is sent to the payee. They have nine days to enter their keyword and account information.

- Scheduled payments cannot process until the payee enters their account information.

Payee Site Sample Screen

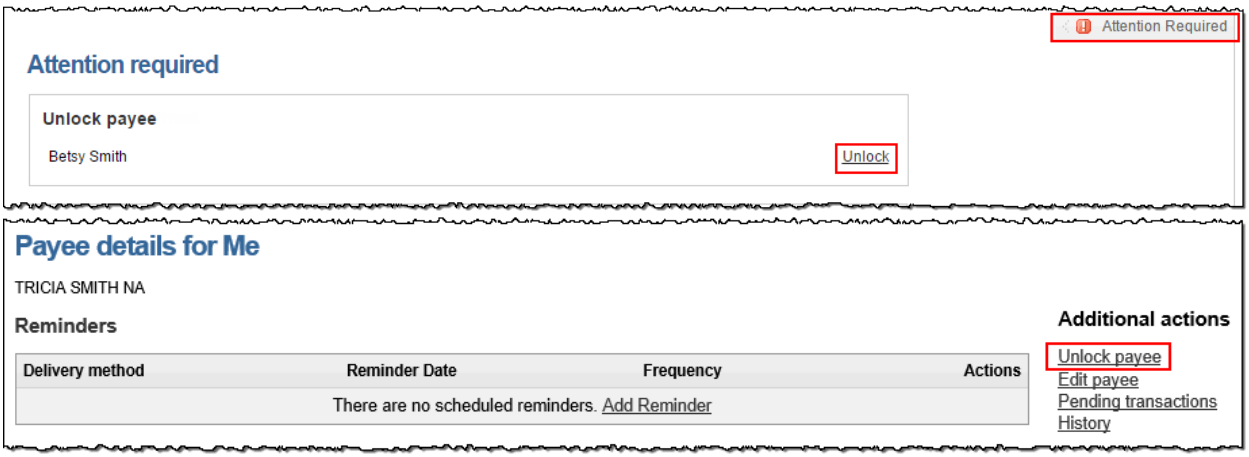


Payee Locked Out

Email payees can be locked out for entering the keyword incorrectly three times. After the third lockout (nine total failed attempts), the system deletes the payee.

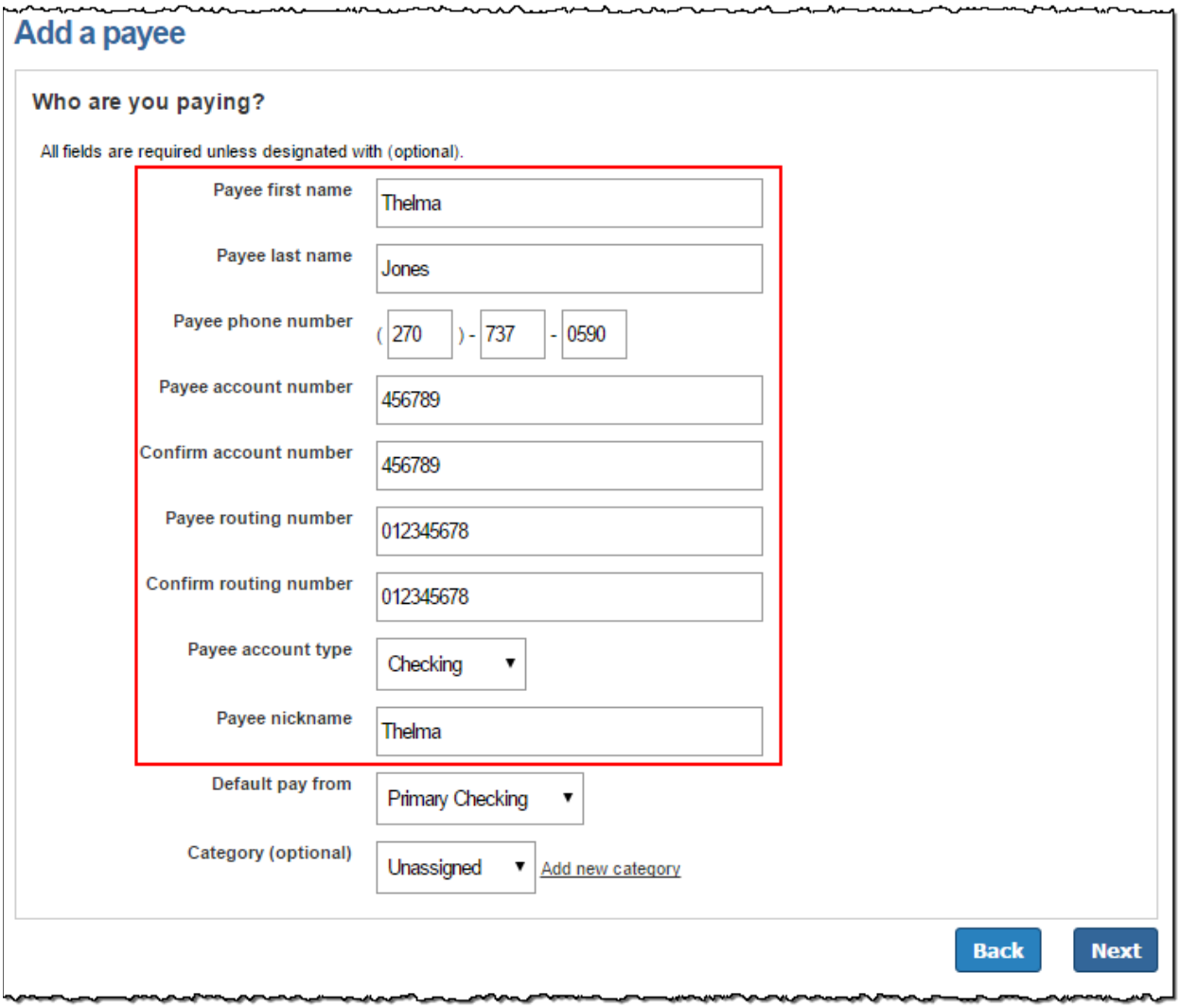
After the initial lockout (three failed attempts), the system automatically unlocks the payee after 24 hours.

To unlock the Payee via the Bill Pay site:
Click unlock beside the payee's name under **Attention Required** or click the payee name from the landing page, then **Unlock Payee**.



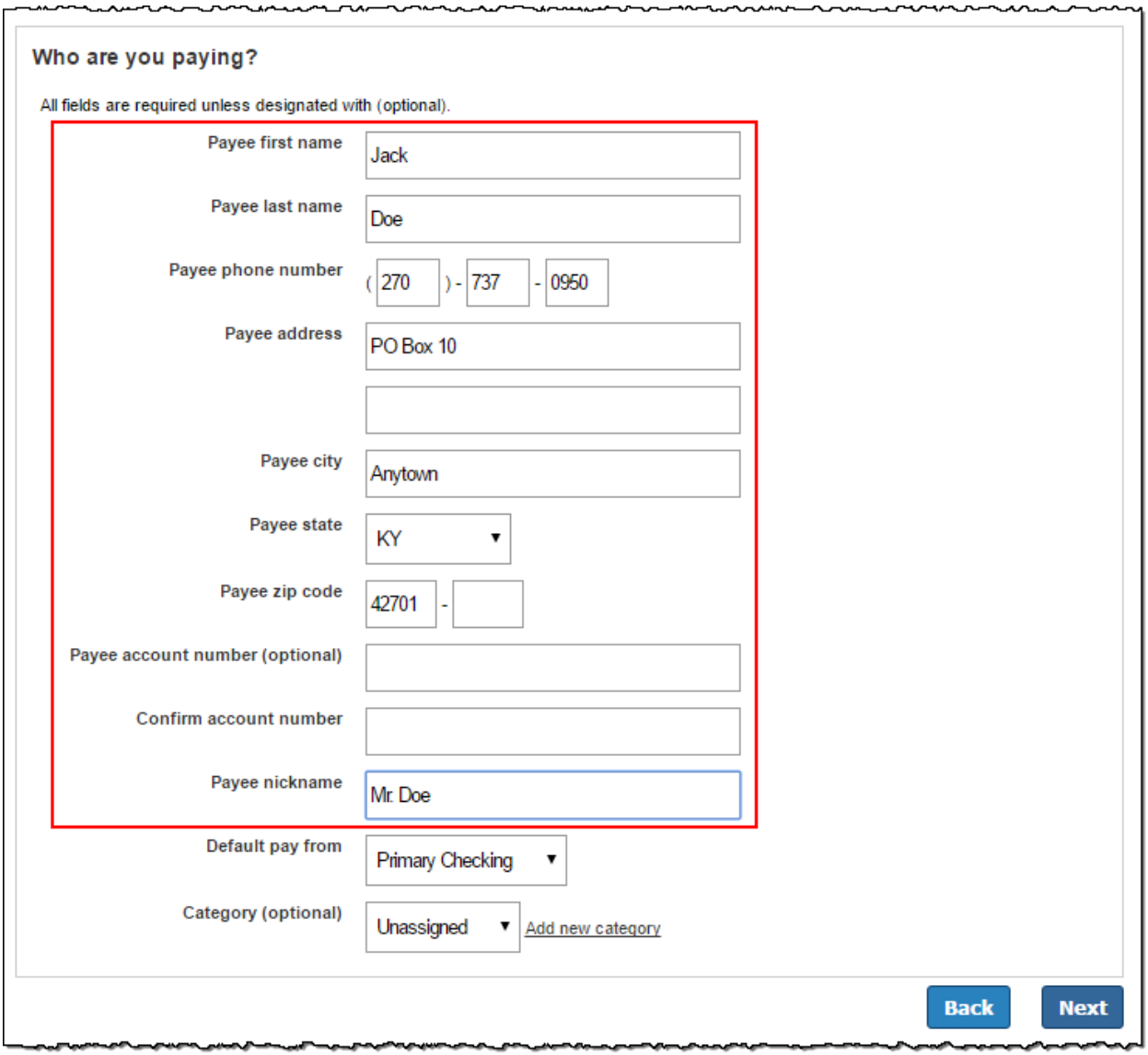
Direct Deposit (Electronic)

You can add a person to receive ACH deposits. You need their account information.



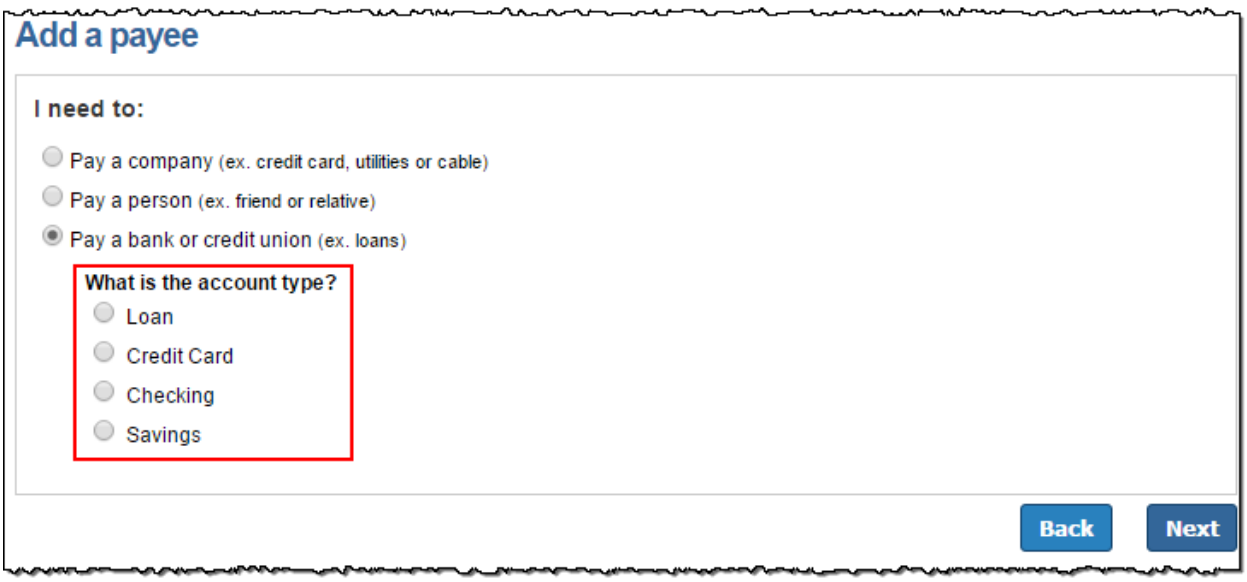
Mail a check

You are required to enter the payee's address.

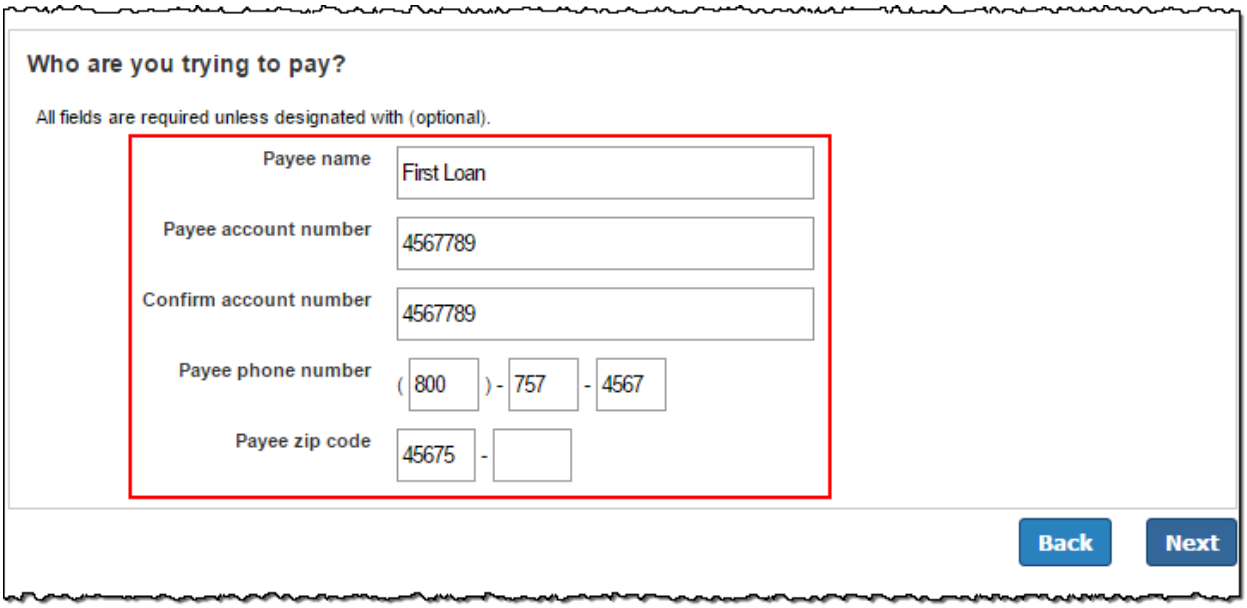


Pay a Bank or Credit Union

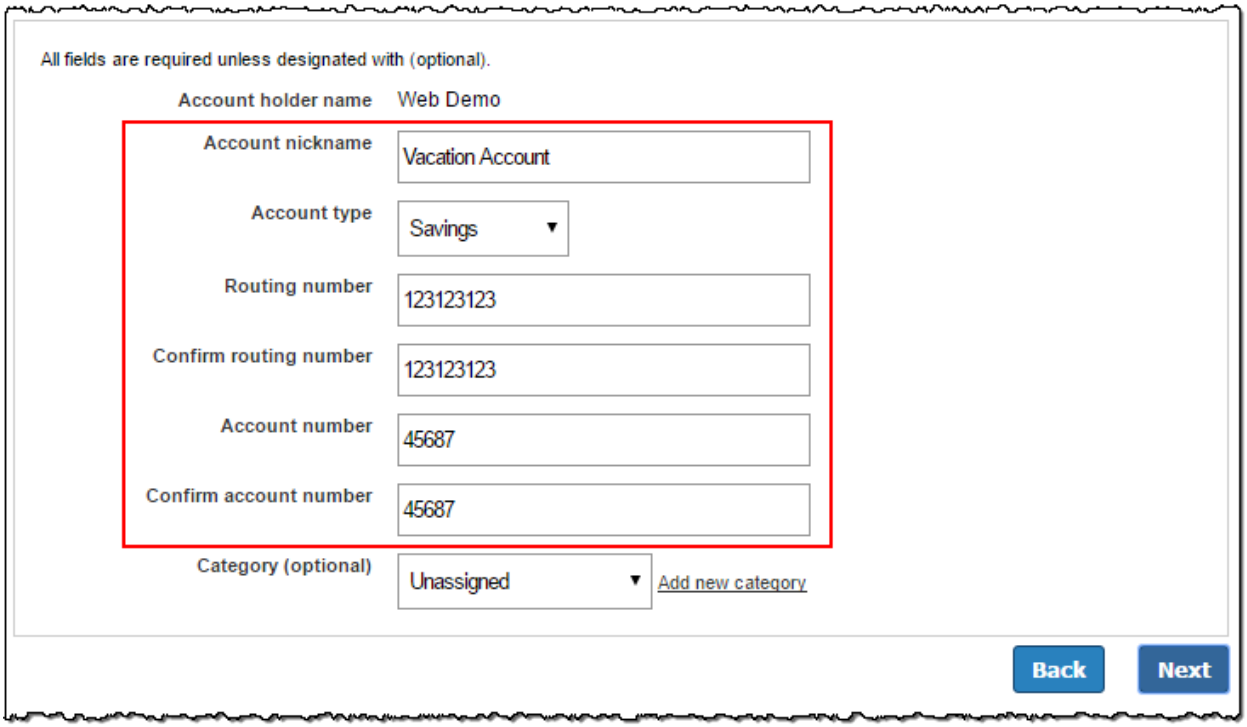
You can pay a bank or credit union for a loan, credit card, checking or savings account. A payee activation code may be required.



Loan or Credit Card

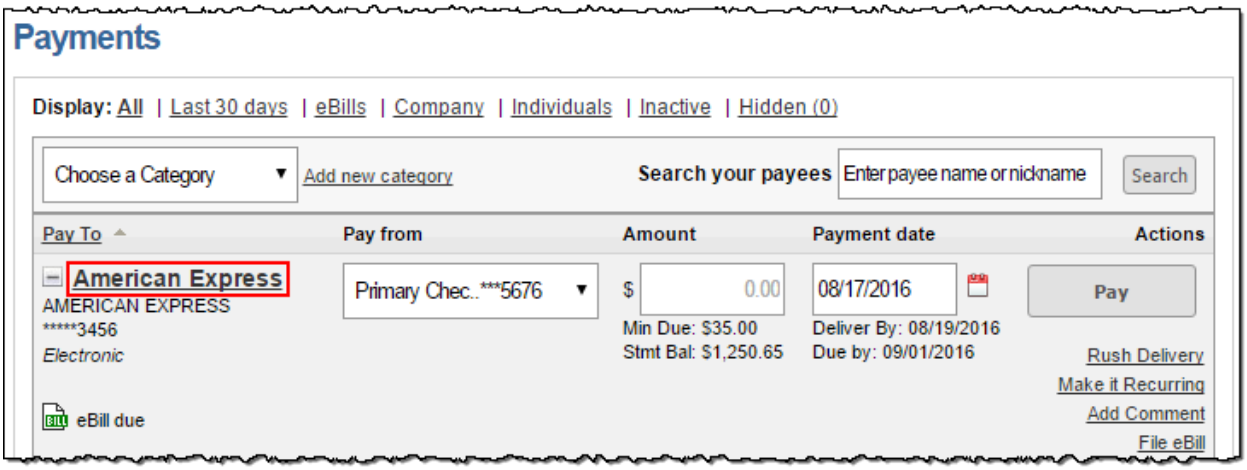


Checking or Savings Account

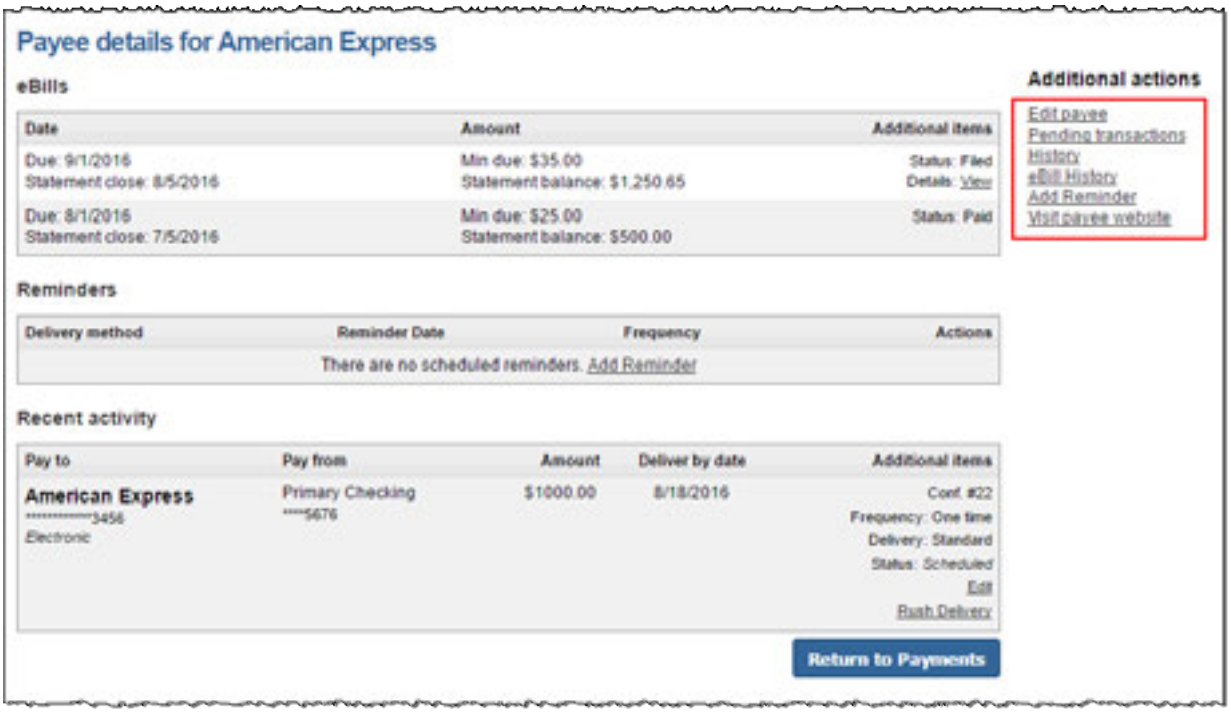


Manage Payees

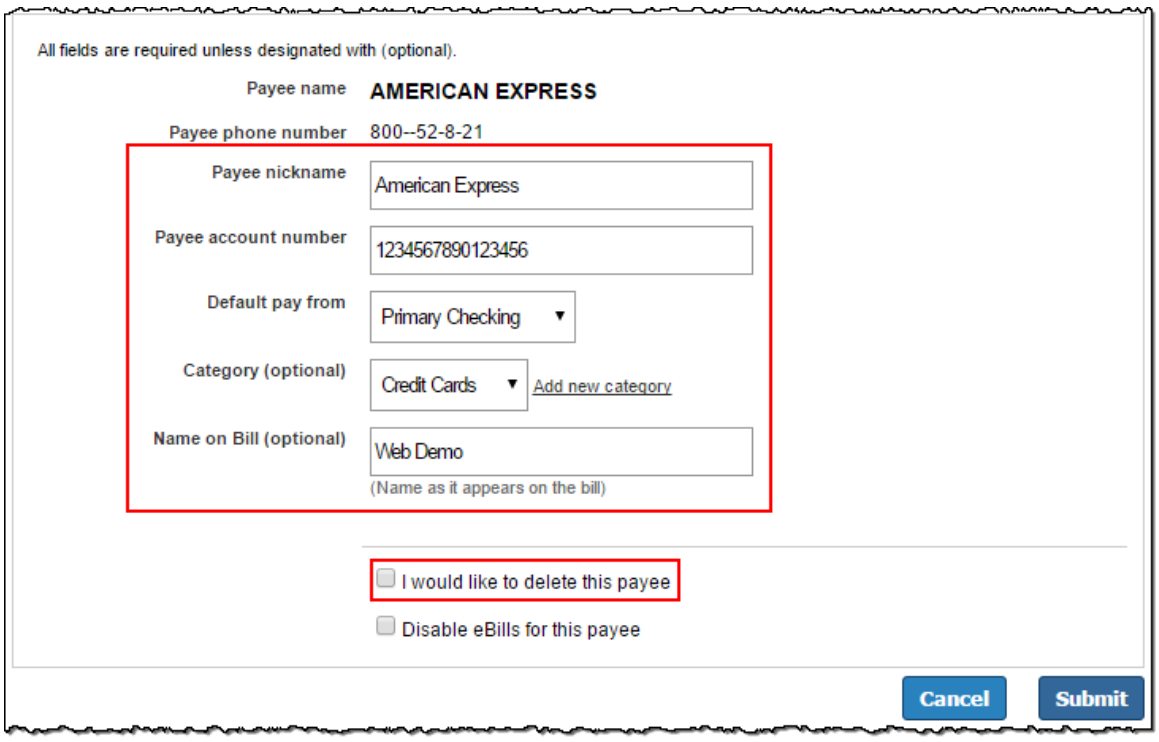
Payees are listed on the **Payments** tab.



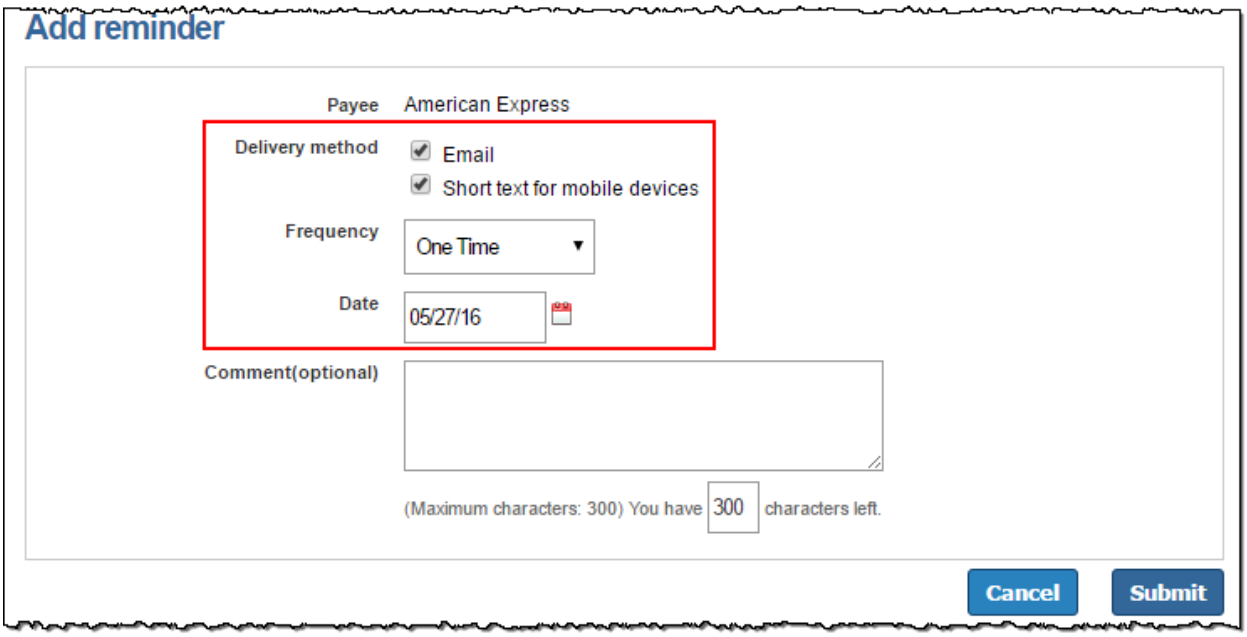
You manage payees by clicking on the payee name.

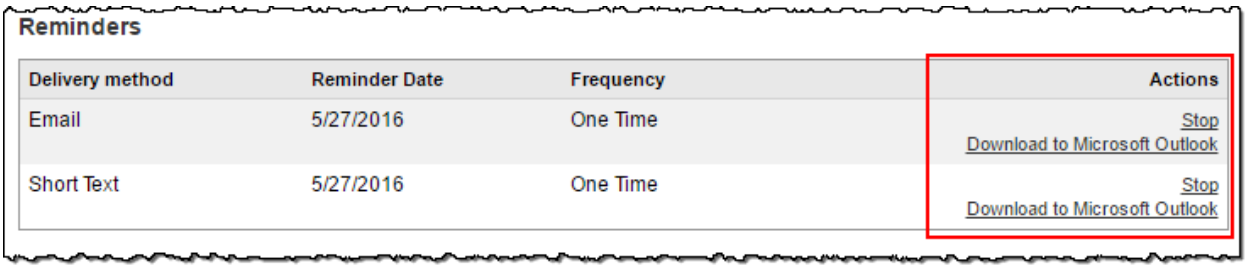


Edit: Allows you to change the payee account information or delete the payee.



Add Reminder: These are reminders to pay a bill.





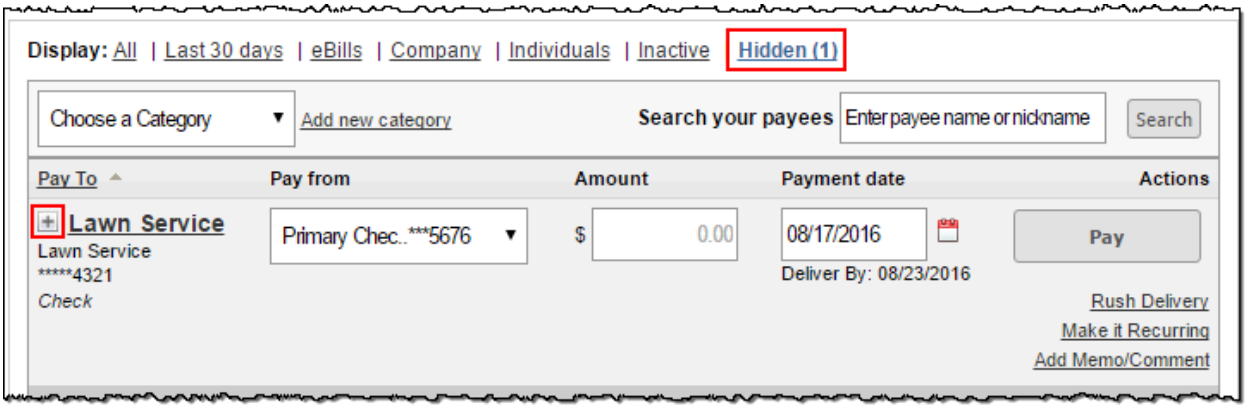
Hide Payee

You can hide payees by clicking the minus icon beside the payee name.

- Payees remain hidden until you take action to show them.
- Scheduled payments and reminders are not affected by hiding the payee.

Show Hidden Payees

Under the **Hidden** display view, the plus icon allows you to show a payee again. This returns the payee to **All** display view.

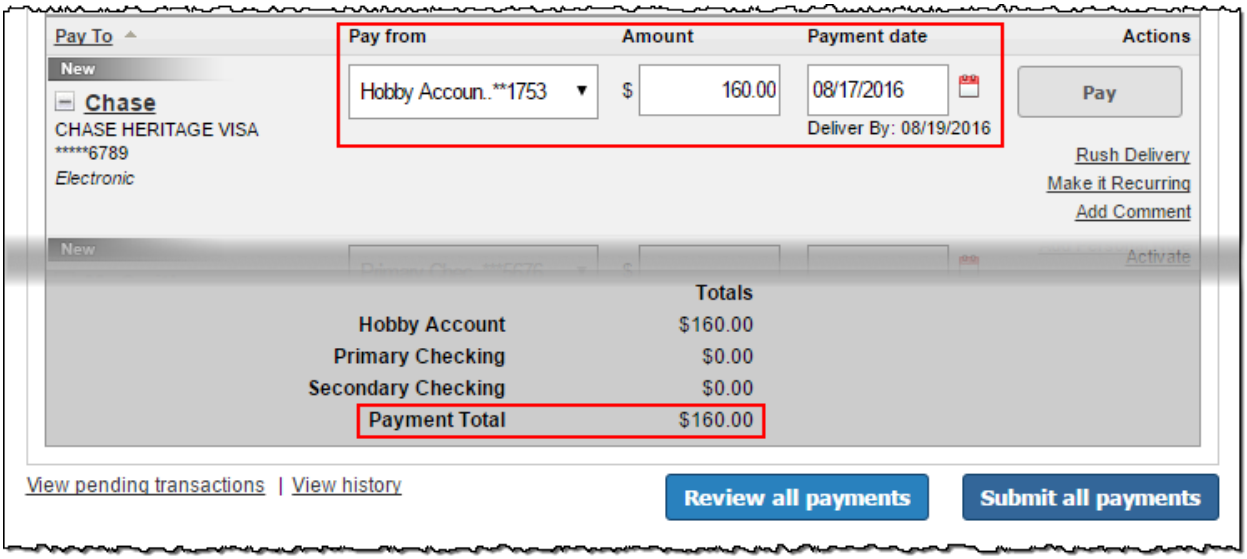


Scheduling Payments

You are able to schedule one-time, rush, or recurring payments.

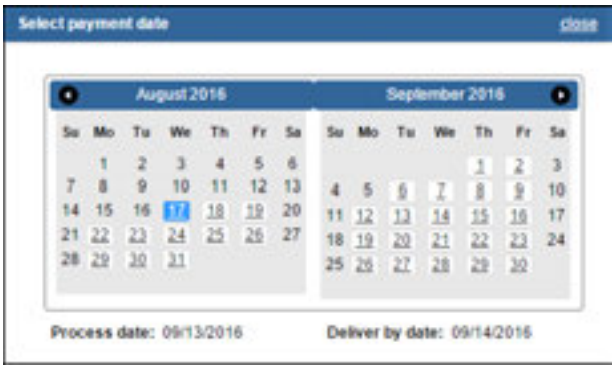
One-Time Payments

Select a **Pay From** account, **Amount**, and **Payment Date.**
The first available payment date is prefilled.

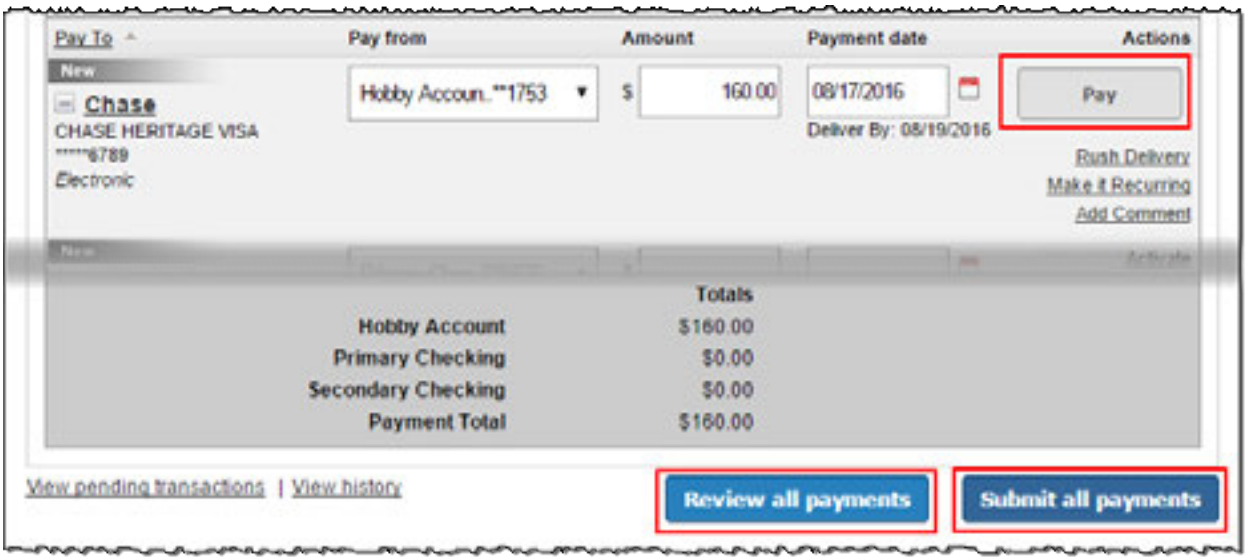


Payment Date Calendar

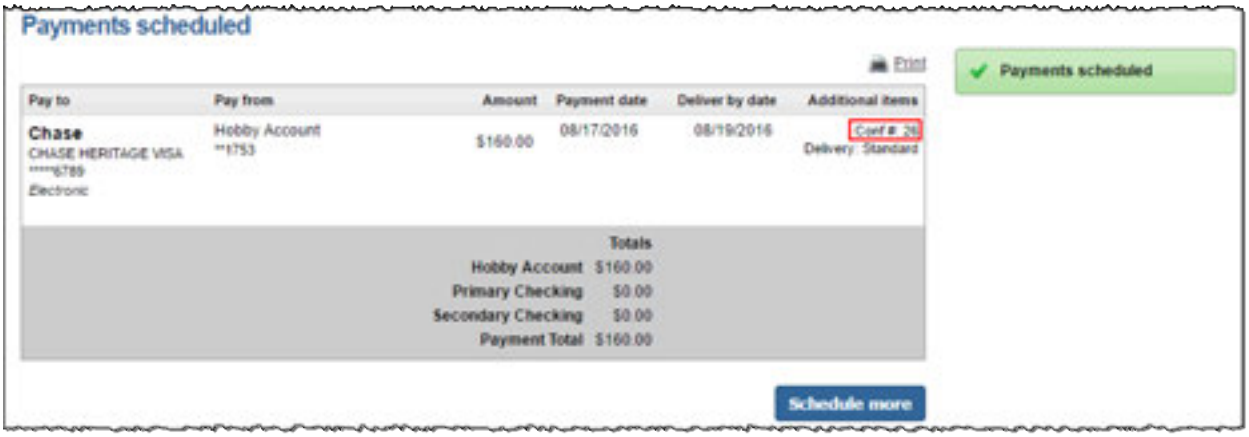
SIMPLICITY CREDIT UNION



Click **Pay** to schedule a one-time payment, **Review all payments** to review single or multiple payments before submitting, or click **Submit all payments** to schedule multiple payments at once.



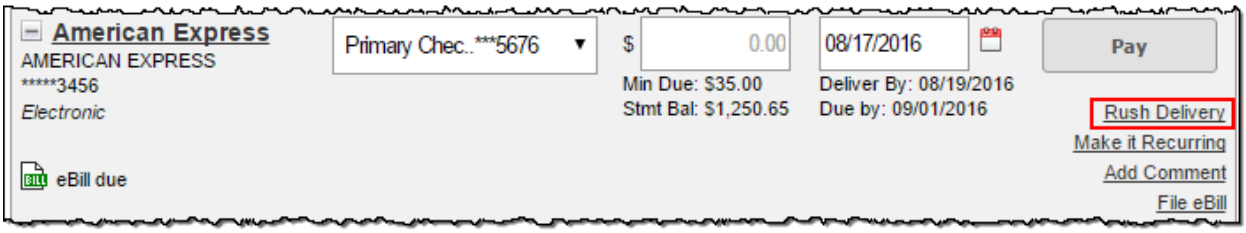
A confirmation screen shows the successfully scheduled payment(s).



SIMPLICITY CREDIT UNION

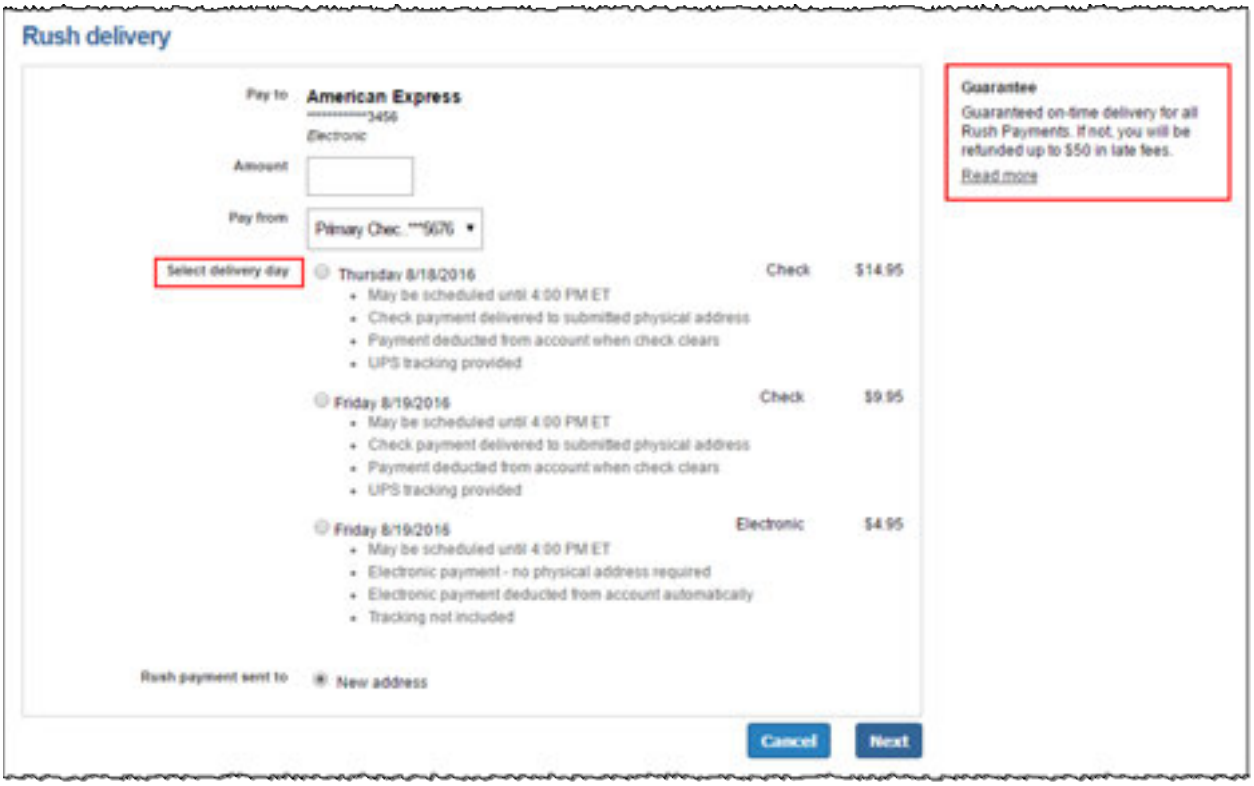
Rush Payments

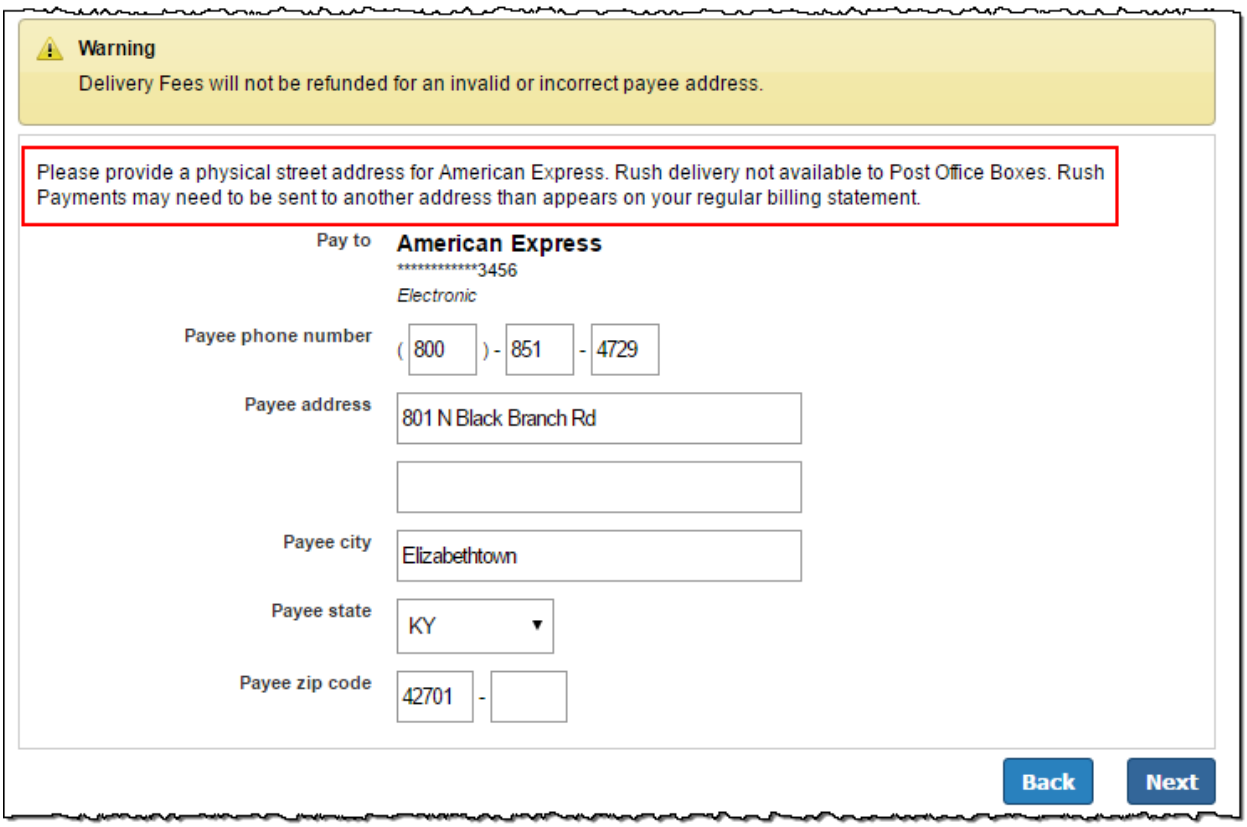
Rush Delivery guarantees that the payment is delivered by the specified date. Choose a **Pay From** account and enter the Amount, then click **Rush Delivery**.



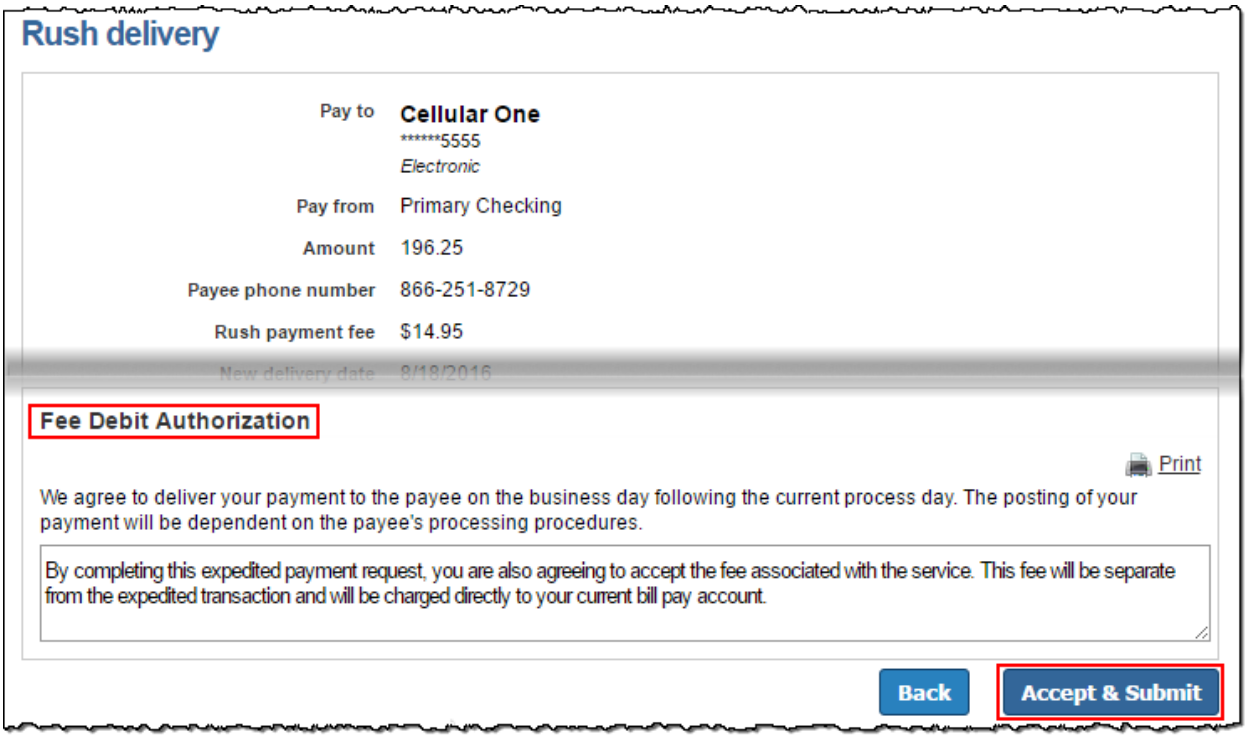
Three Types of Rush Payments

- **$14.95** (Draft Check) Next business day
- **$9.95** (Draft Check) Second business day
- **$4.95** (Electronic) Second business day





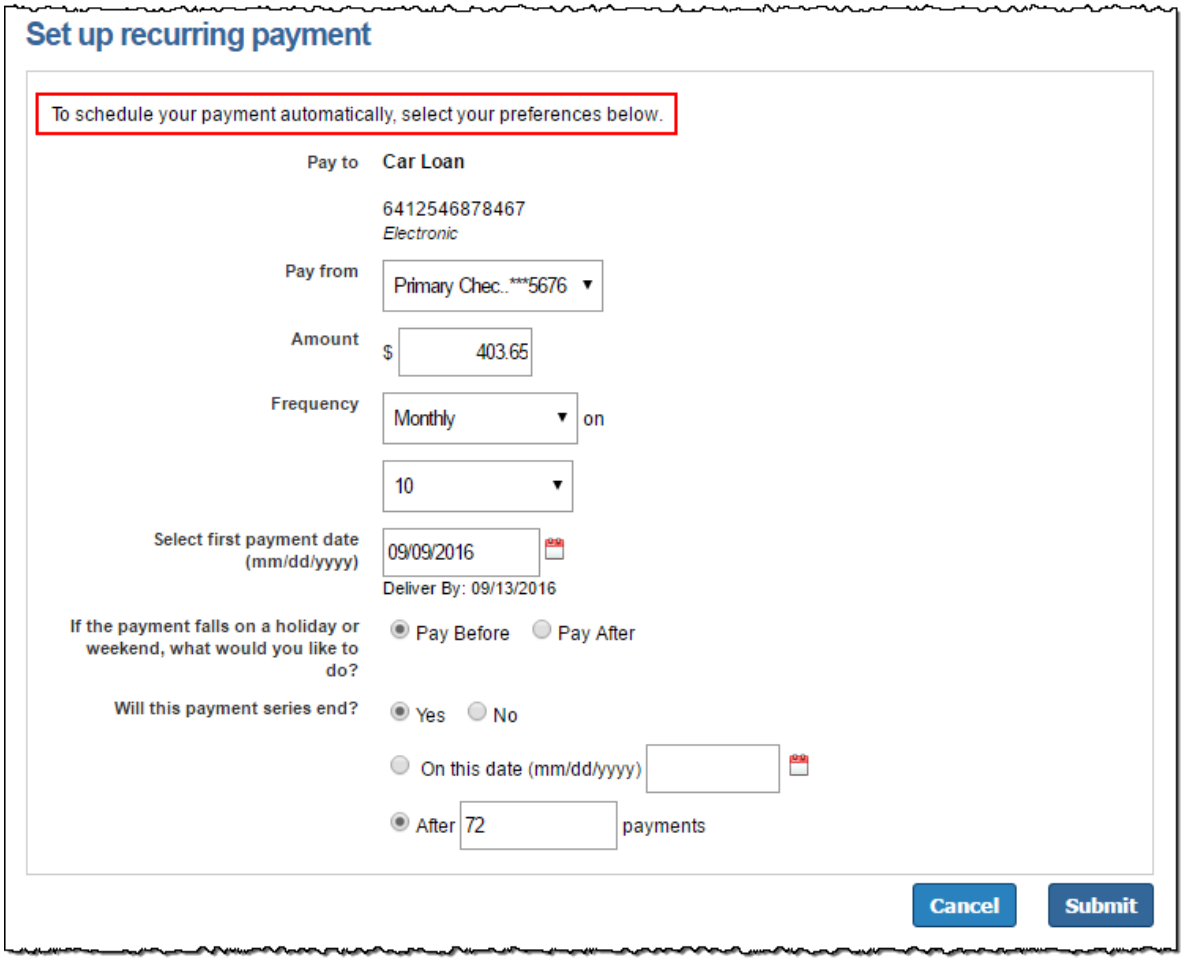
You must agree to the **Fee Debit Authorization** in order to schedule the rush payment.

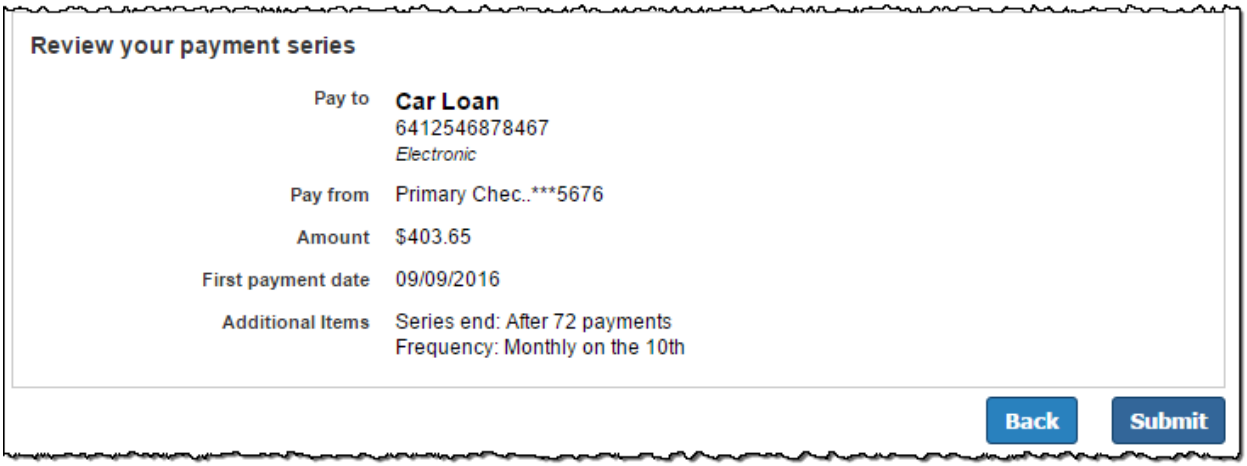


Recurring Payments

You can set payments to be paid automatically on the frequency of your choice:

- Weekly
- Every other week
- Every four weeks
- Monthly
- Every other month
- Twice monthly
- Every three months
- Every six months
- Annually



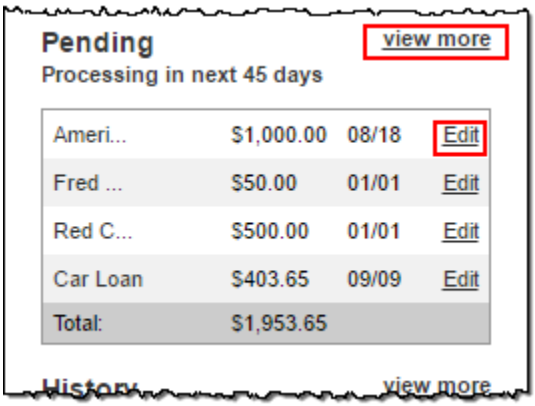


SIMPLICITY CREDIT UNION

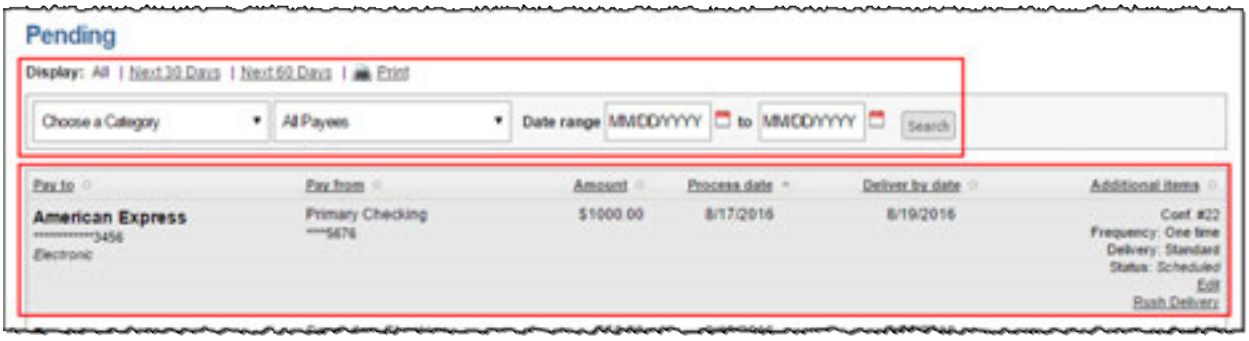
You can receive alerts when there is one payment remaining in the series.
**See Alert section below.*

Pending

Pending displays transactions (payments, gift pay and transfers) scheduled to process in the next 45 days. These transactions can be edited or stopped.



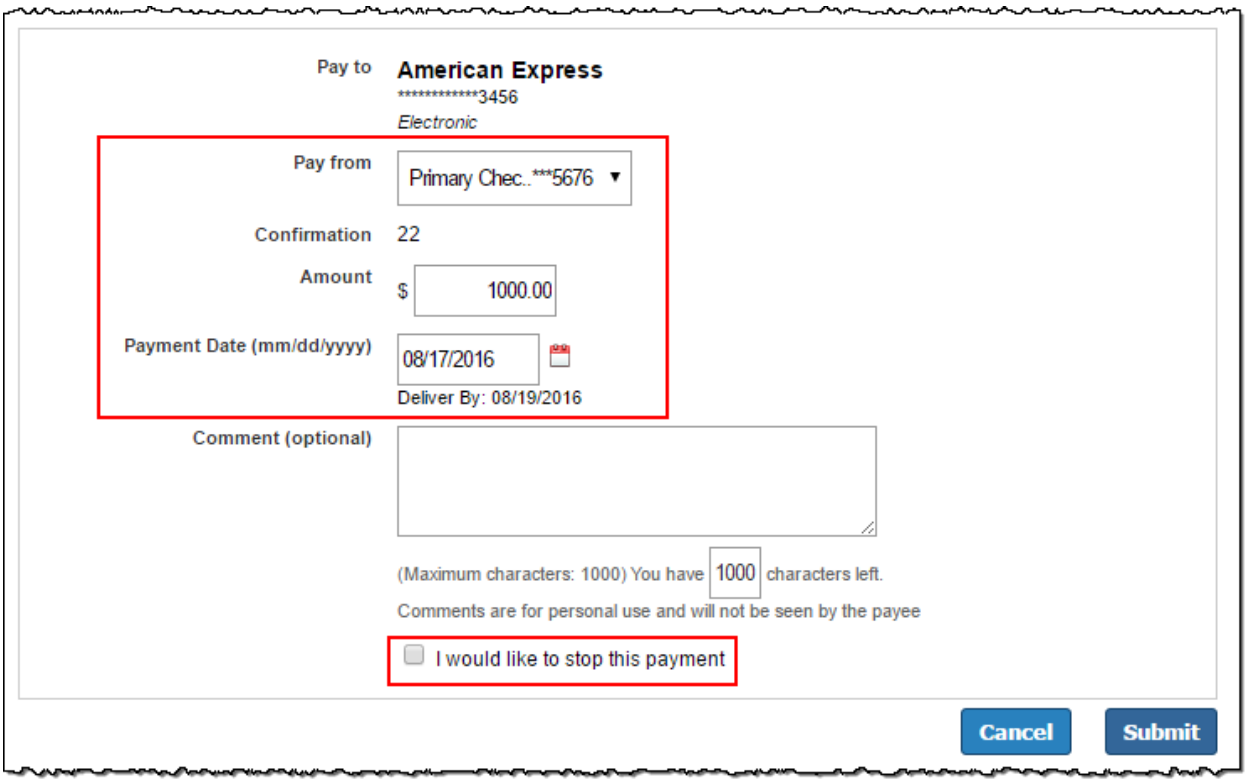
View more directs you to the full pending transaction list with additional details.



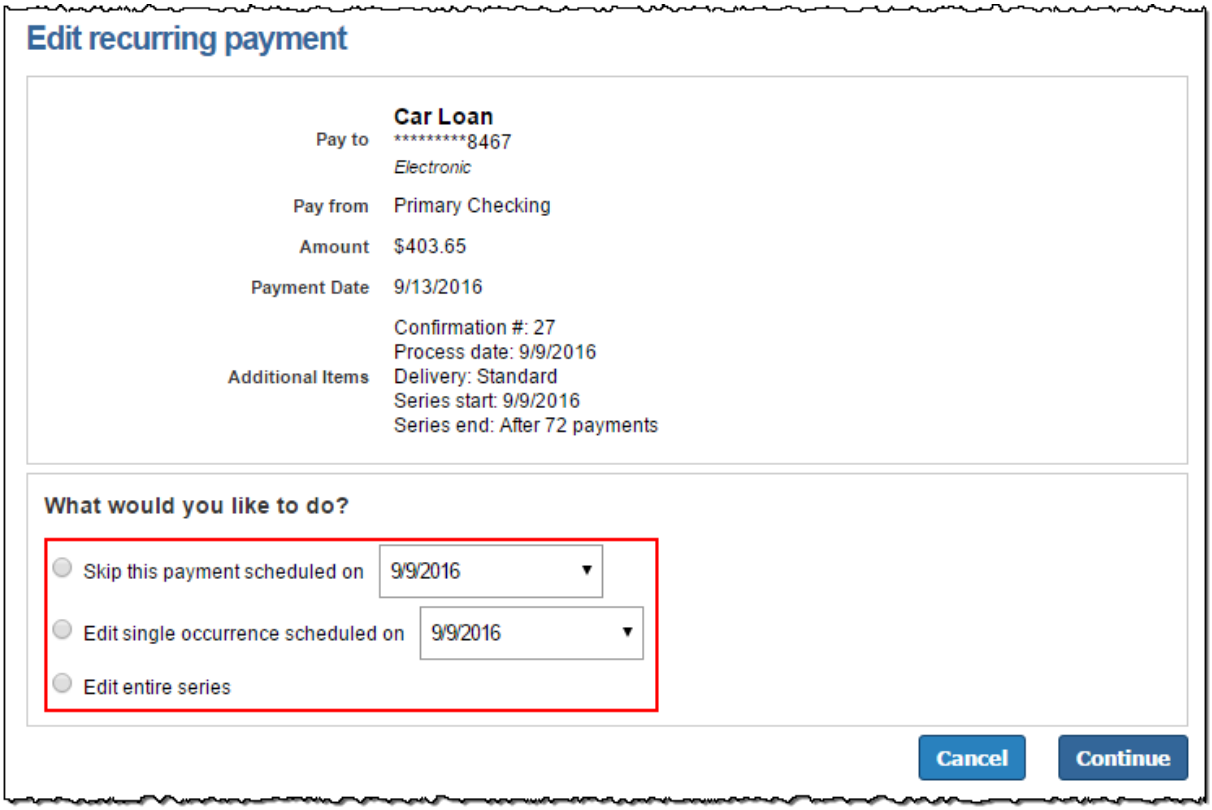
Edit Options:

- Edit pay-from account
- Edit amount
- Edit payment date
- Stop payment

Single



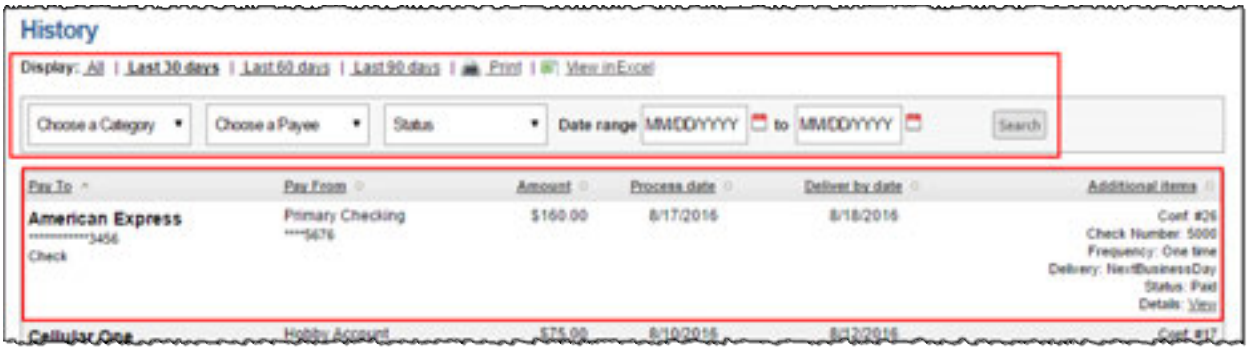
Recurring



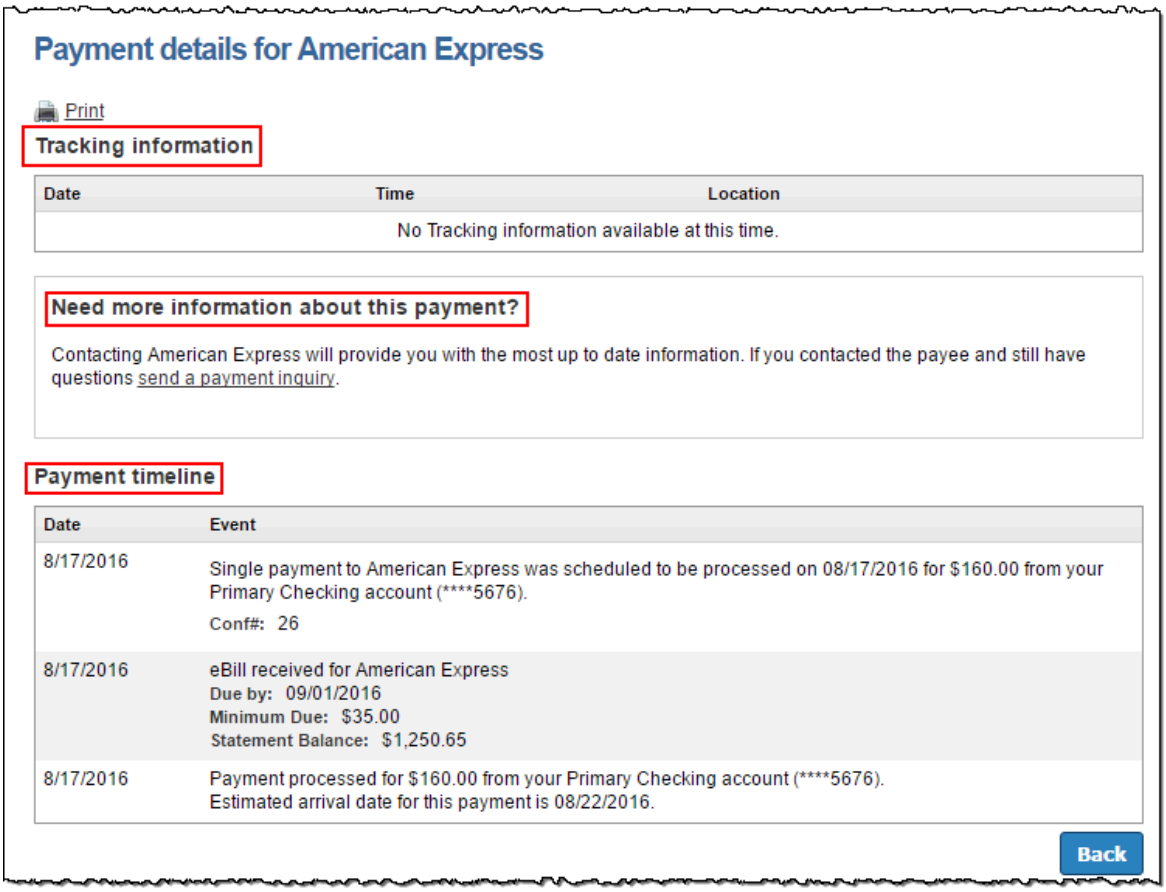
History

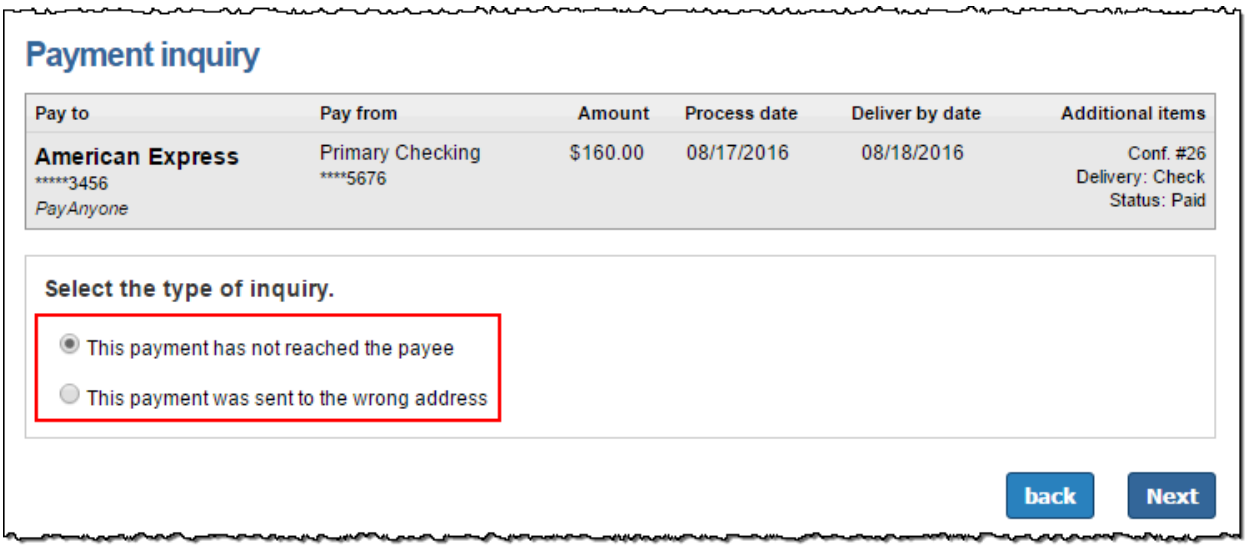
History displays transactions (payments, gift pay and transfers) processed in the last 45 days. **View** allows you to access the timeline of the payment.

View more directs you to the full history list with additional details. Payment history is stored for 18 months.



You can submit a **Payment Inquiry** if a payment needs research.

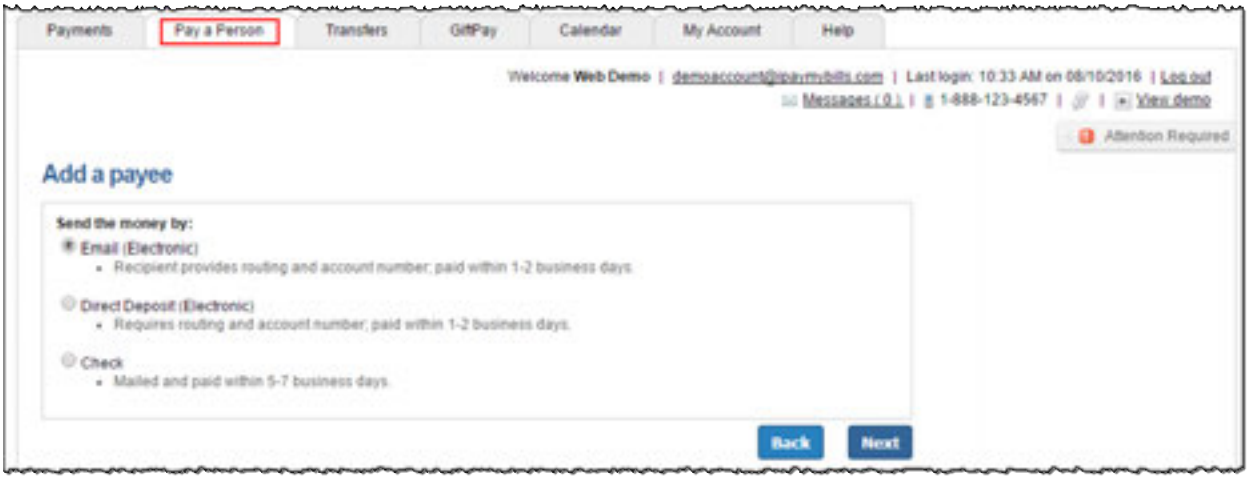




Pay a Person

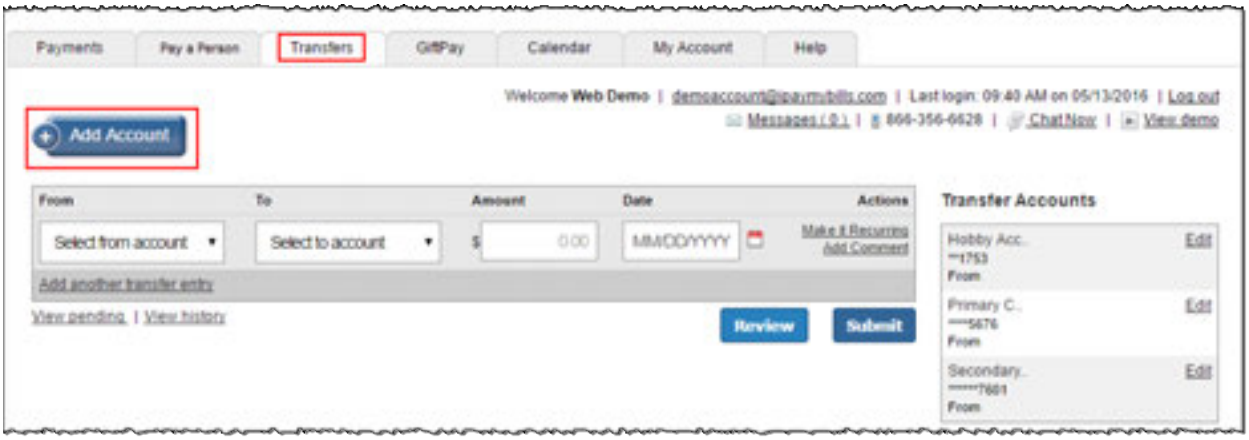
The Pay a Person tab easily navigates you to the options for adding a person. These are the same options when adding a payee from the **Payments** tab.

- Email
  - The recipient provides their account information through a secure process.
- Direct Deposit
  - You provide the recipient's account information.
- Check
  - A check is mailed to the recipient.



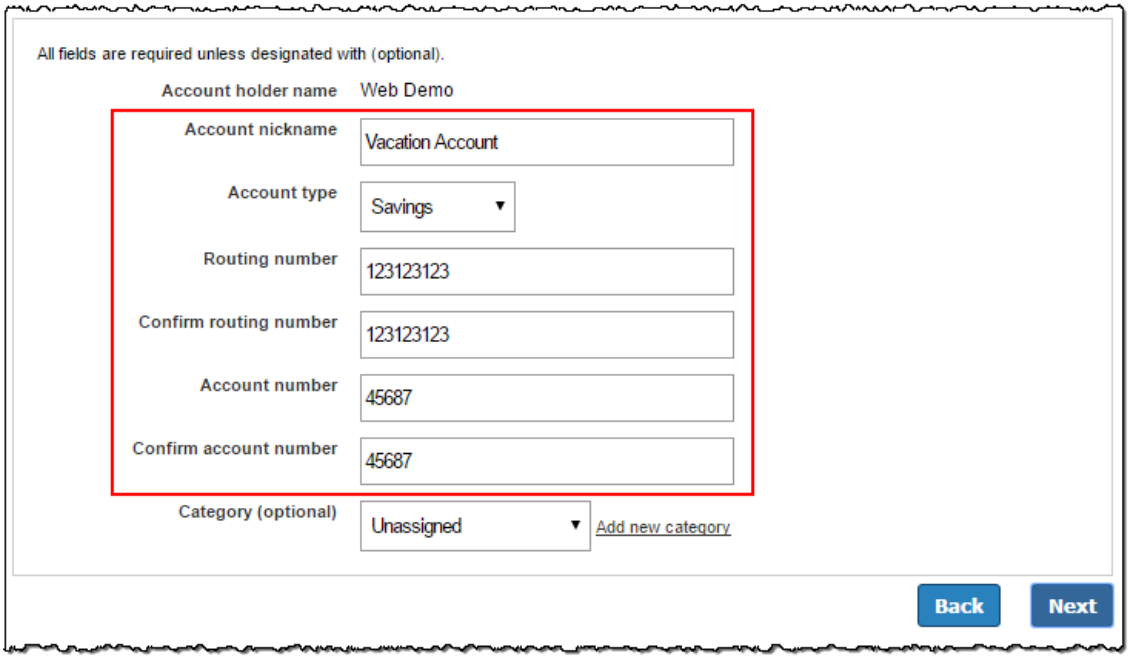
Transfers

Transfers funds from your account at the bill pay institution to your account at another institution.



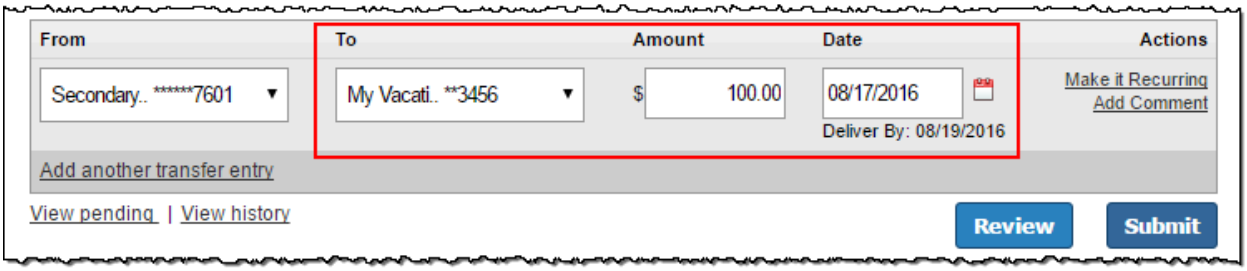
Add Account

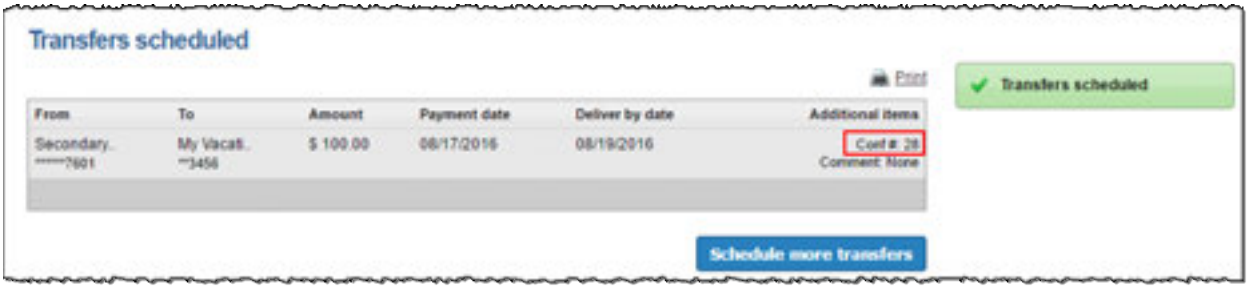
You add accounts in your name with other institutions. These accounts require an activation code.



Schedule Transfer

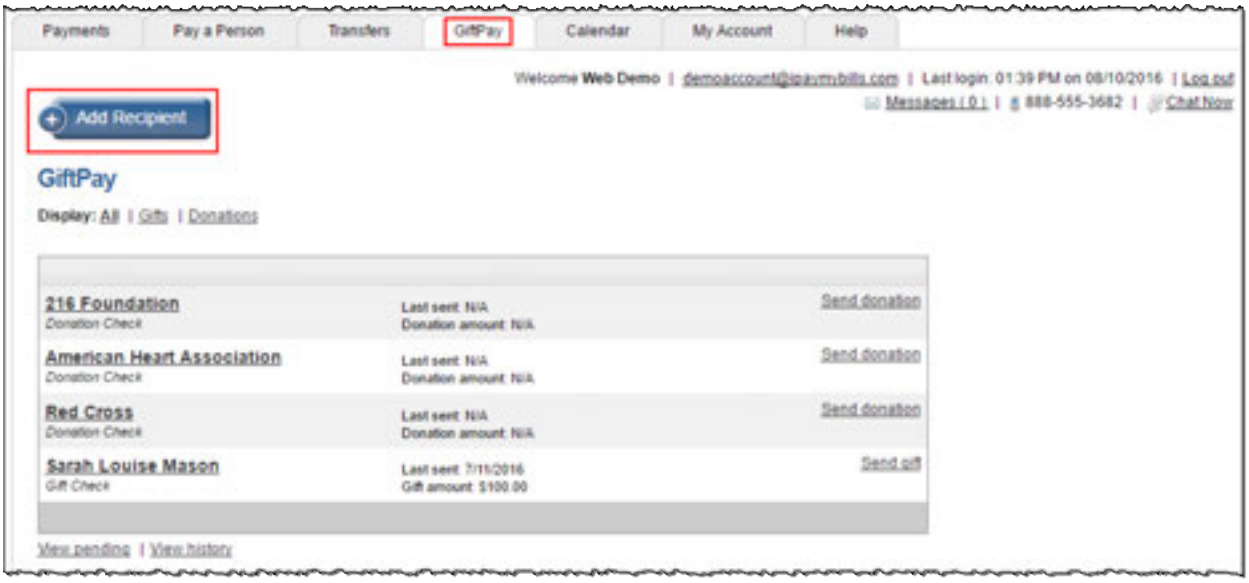
Select **From** account, **To** account, **Amount**, and the transfer **Date**. Multiple transfers may be scheduled at one time by clicking Add another transfer entry.





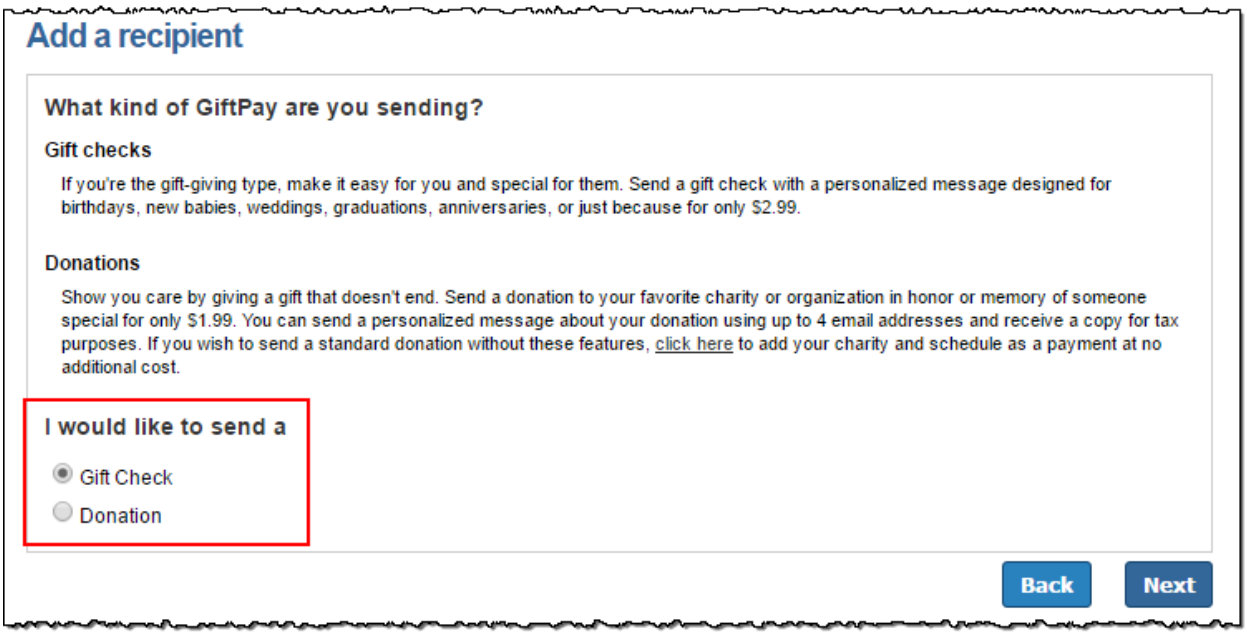
Gift Pay

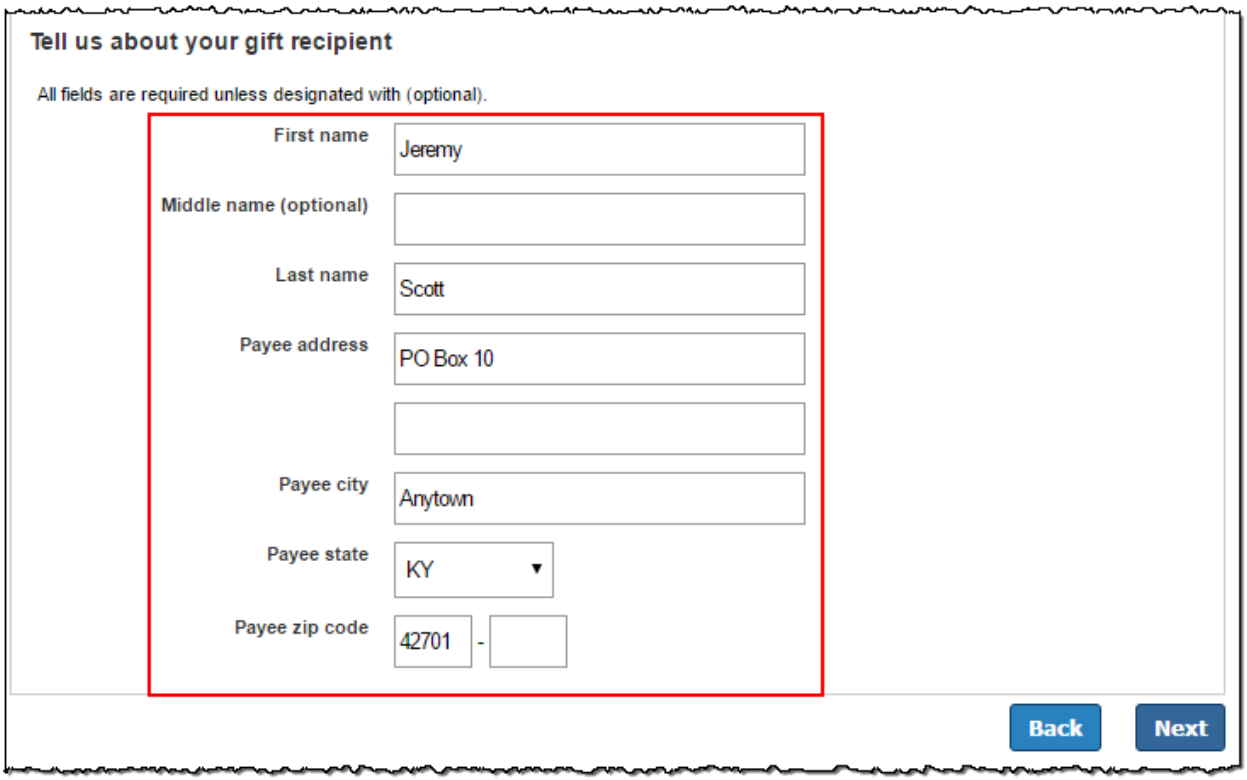
You can send donations to charities and gift checks to individuals for special occasions. These payments are **draft checks.** The funds are not withdrawn from your account until the recipient cashes the check.



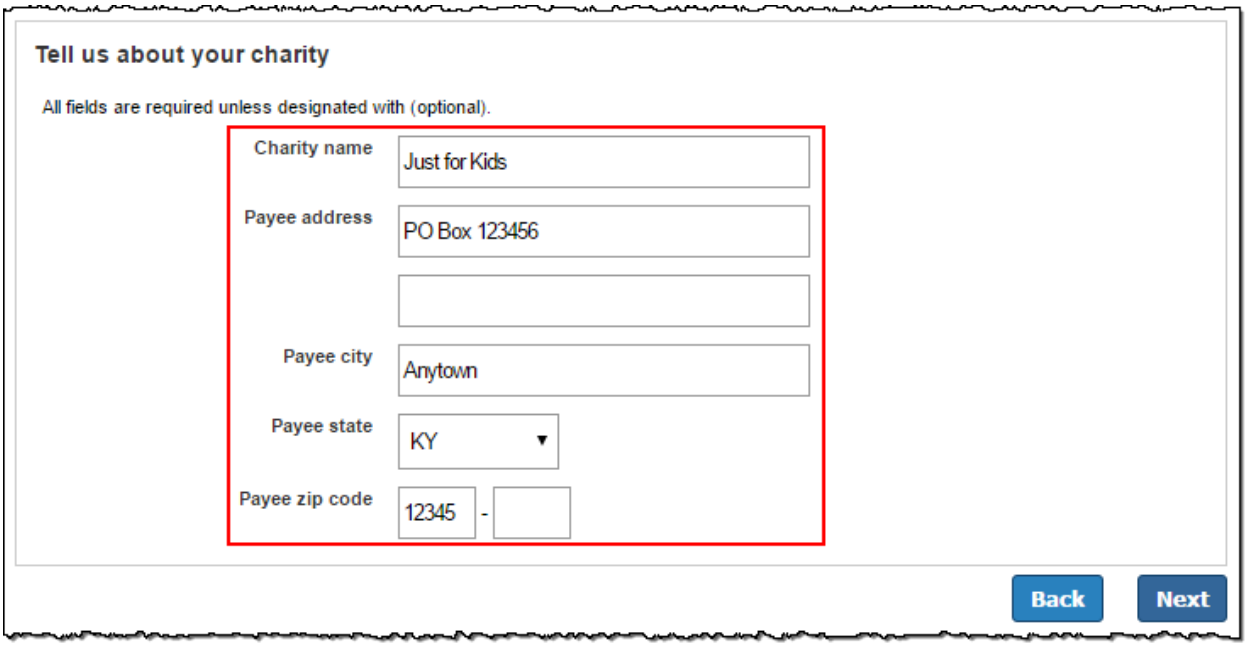
Add Recipient

To add a recipient for a gift check or donation, you enter their name and address.





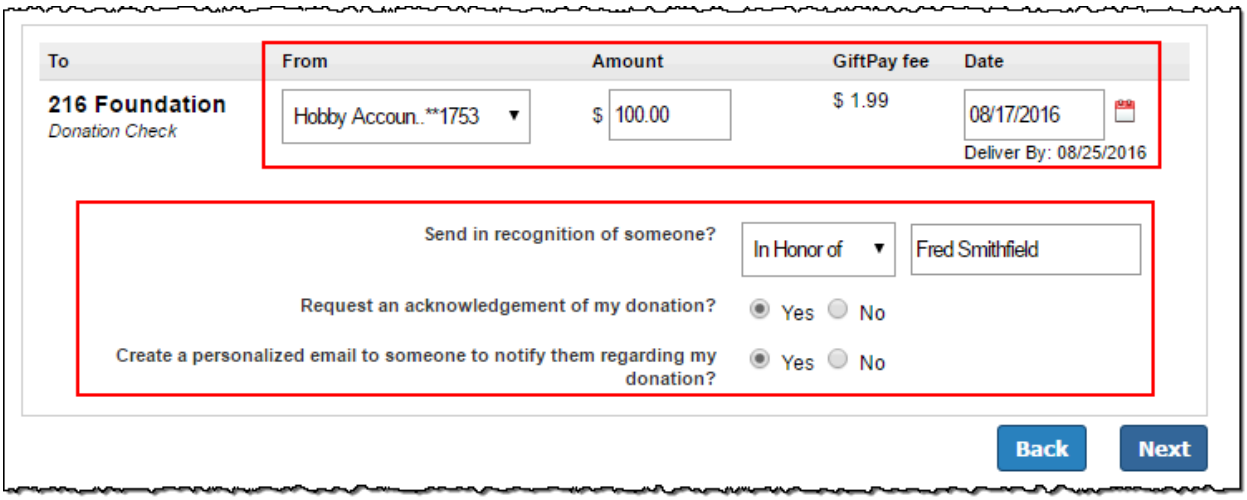
SIMPLICITY CREDIT UNION



Send a Donation

You can send a personalized donation to a charity or organization.

- Fee is $1.99 per donation
- Donation can be sent in honor or memory of someone
- Personalized email can be sent to as many as four email addresses



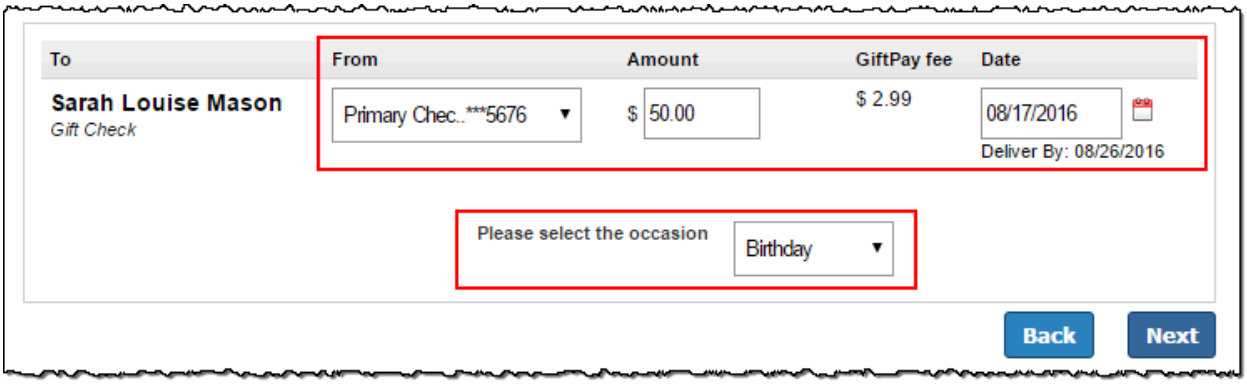
SIMPLICITY CREDIT UNION

Send a Gift Check

You can send a personalized gift check to an individual for a special occasion.

- Fee is $2.99 per donation
- Personalized gift check and message

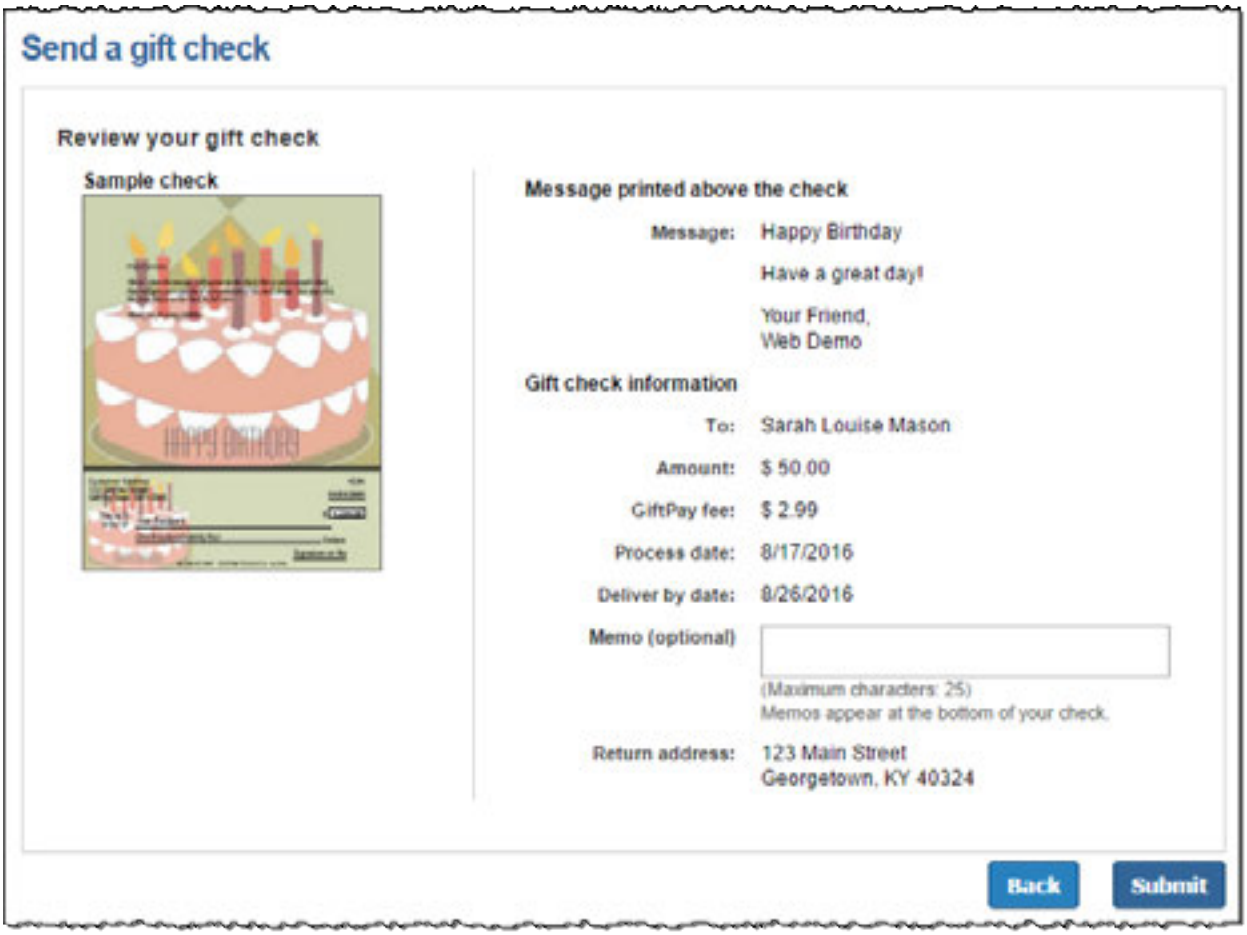
Enter the details of the payment and select the occasion.



Select a gift check design.

Personalize a message.

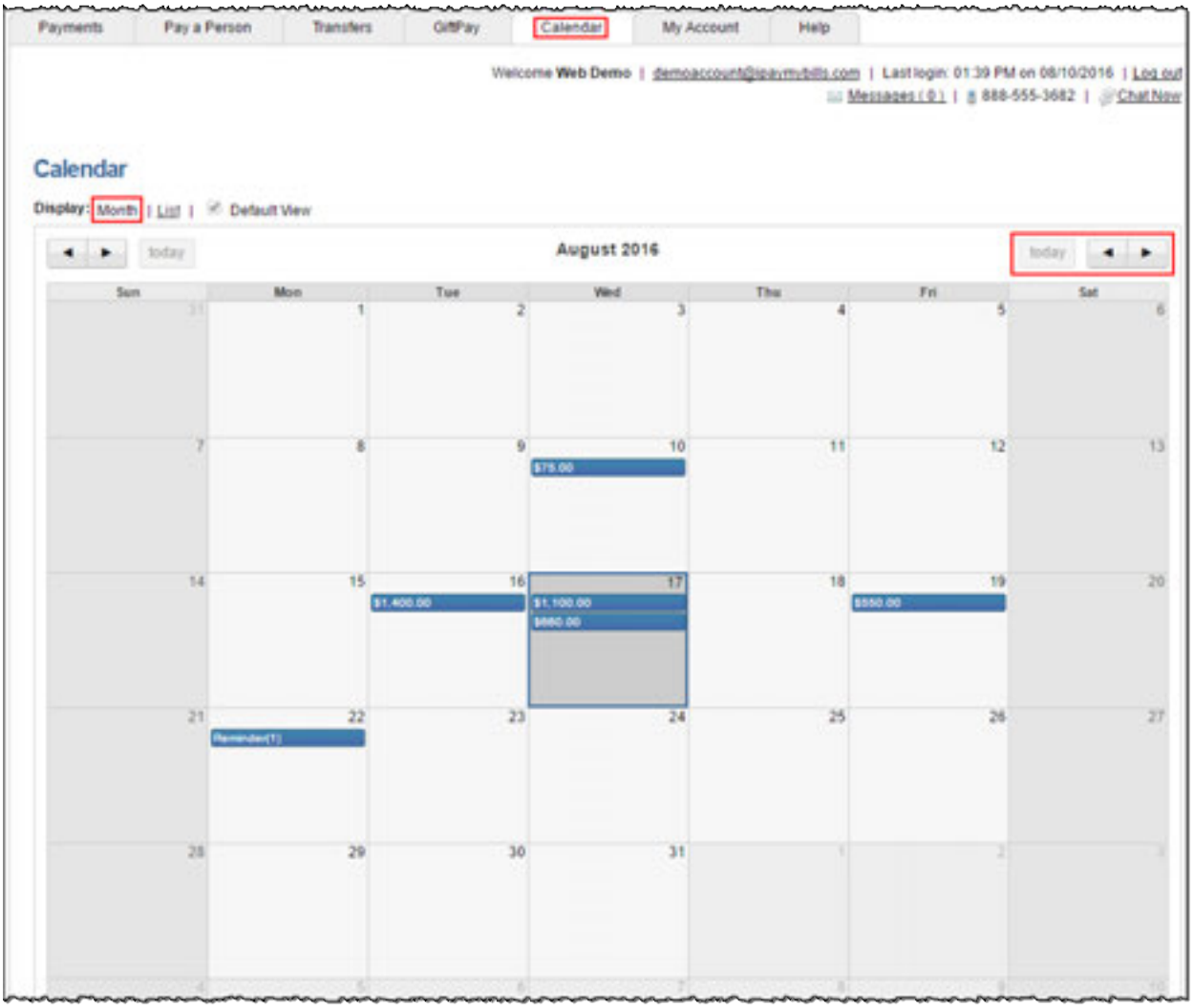
Review your gift check and **Submit**.



Calendar

The calendar provides a snapshot view of bill payment activity for an entire month.

- The calendar has two display formats: *Month* and *List*.
- Both calendars are interactive and allow you to access **reminders**, **pending transactions**, and **pending history**.
    - The *Month* view directs you to the details for the specific day.
    - The *List* view directs you to the details for the specific transaction or reminder.
- You can also view previous months, as well as look ahead to upcoming months.

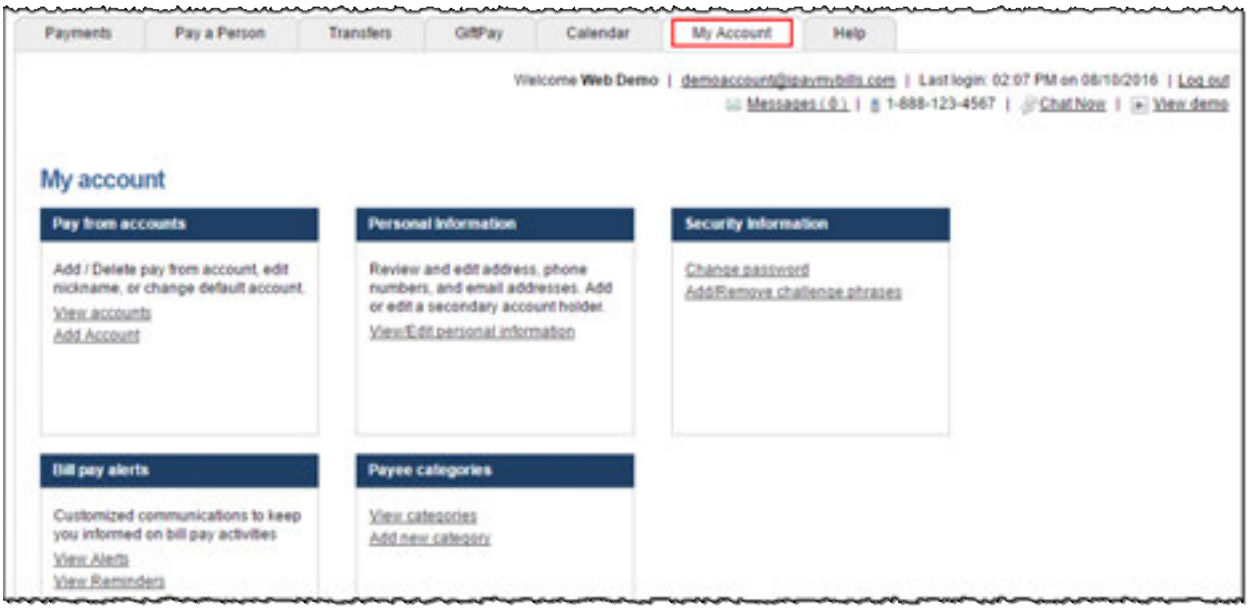


SIMPLICITY CREDIT UNION

My Account

You have several options to assist in managing your bill pay account.

- *Change Password only appears for Dual Sign-On (DSO) institutions.*



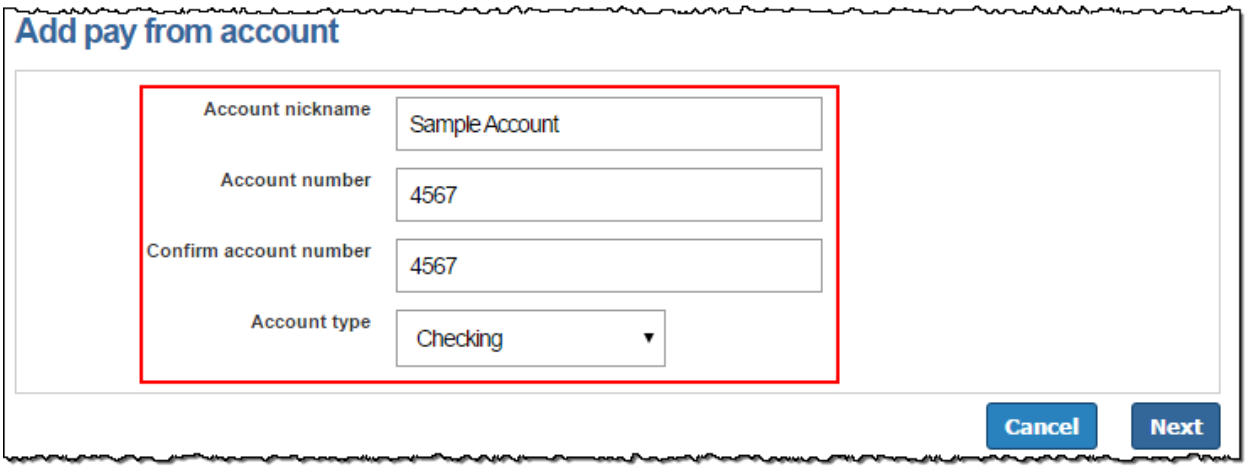
SIMPLICITY CREDIT UNION

Pay-From Accounts

You can request to add additional accounts to pay from.

Add Accounts

Your institution has to approve new pay-from accounts.

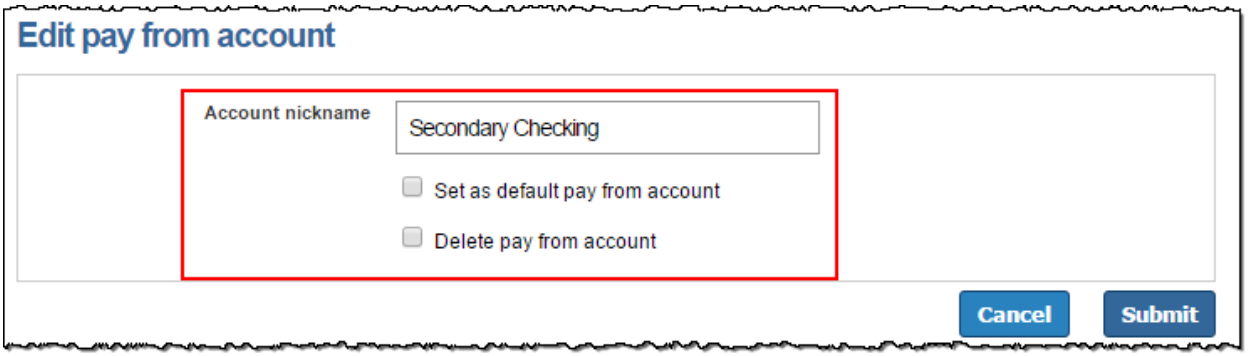


SIMPLICITY CREDIT UNION

View Accounts

You can view a list of *pending* and *approved* pay-from accounts.

- You can:
  - Change the Nickname.
  - Change the Default Pay From Account.
  - Delete the pay from account.

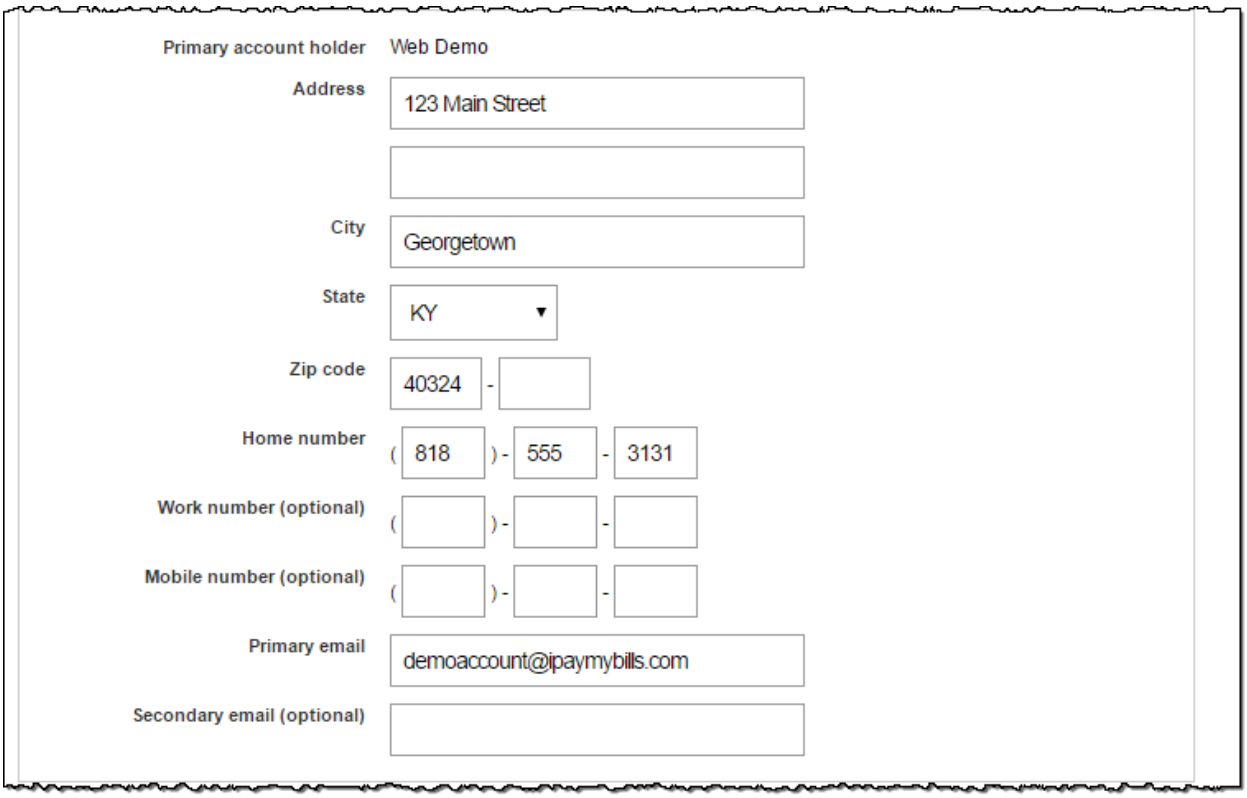


Deleting a pay-from account stops all pending transactions associated with it.

Personal Information

You can update your contact information, add a secondary user, and provide bill pay with your cell phone number and provider to enable text message alerts.

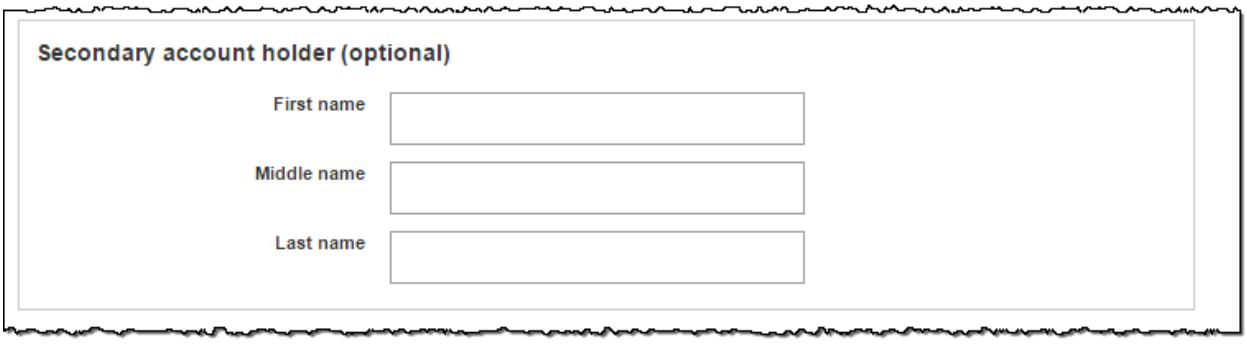
Contact Information



Secondary Account Holder

The primary user can add a secondary user to the bill pay account. This simply allows that secondary user to call or chat for support with the bill pay support center.

- Secondary Account Holders can only be added and viewed here.
- Secondary Users must be approved by your institution.



Short Text for Mobile Devices

Security Information

Add/Remove Challenge Phrases

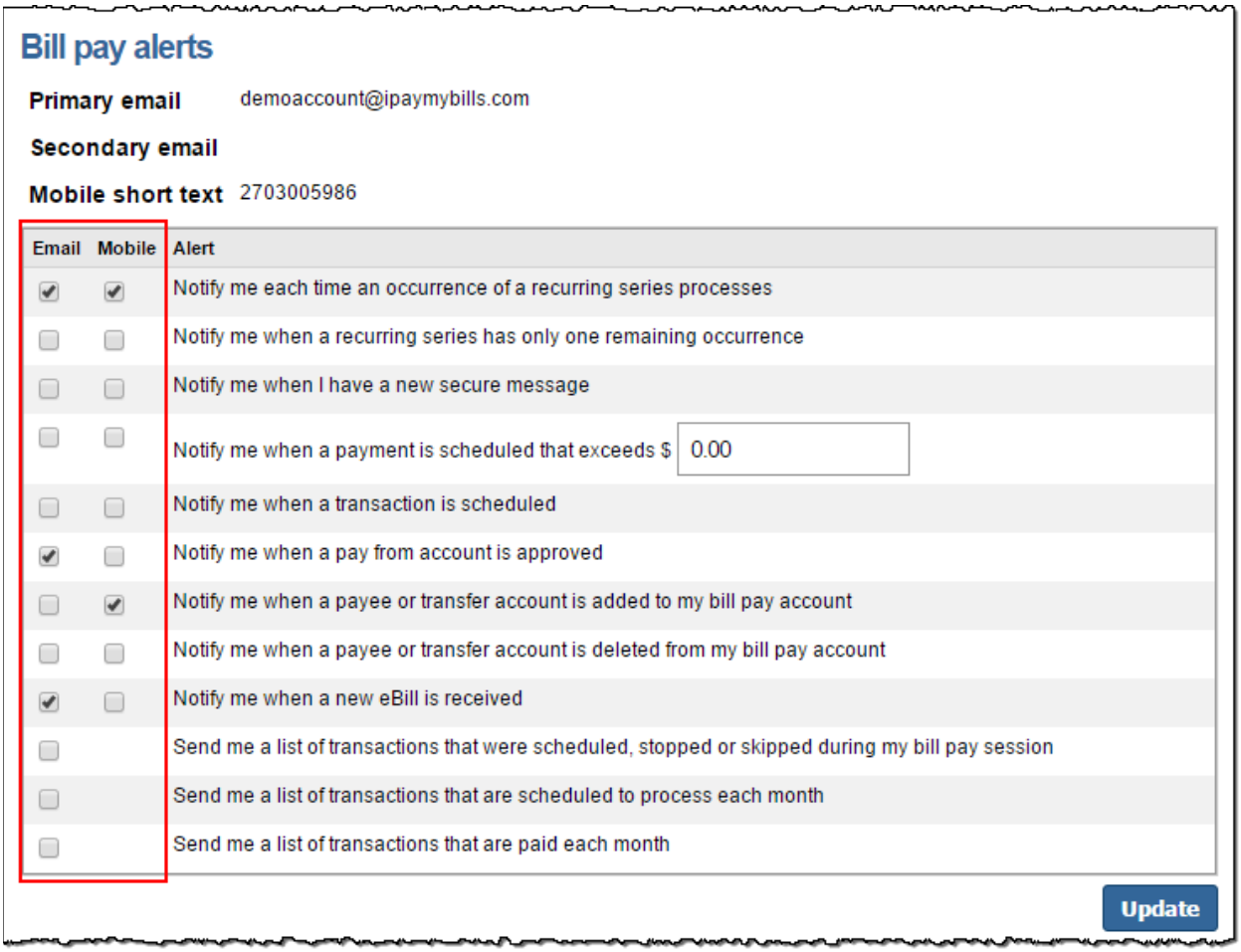
Four challenge phrase questions are required at all times.

- You must add another challenge response in order to remove one.
- You can be locked out for answering challenge responses incorrectly.

Bill Pay Alerts

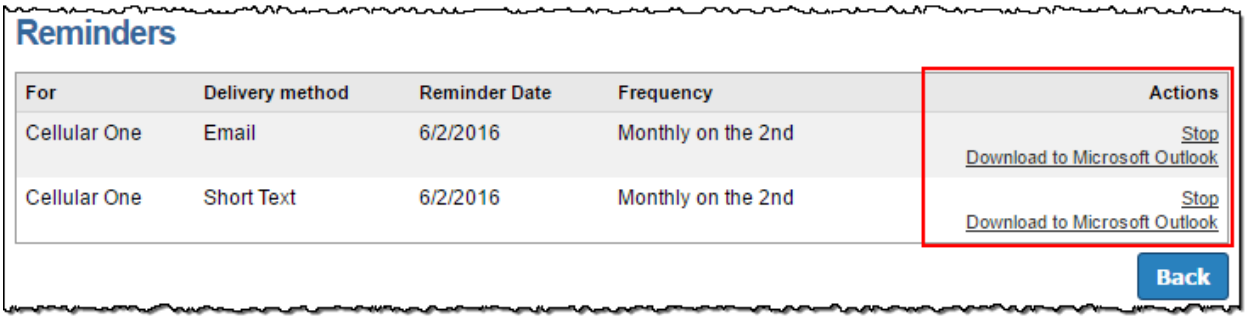
Alerts allow you to monitor activity and be proactive with detecting fraud. Alerts can be sent by:

- Email
- Text message
- Both



View Reminders

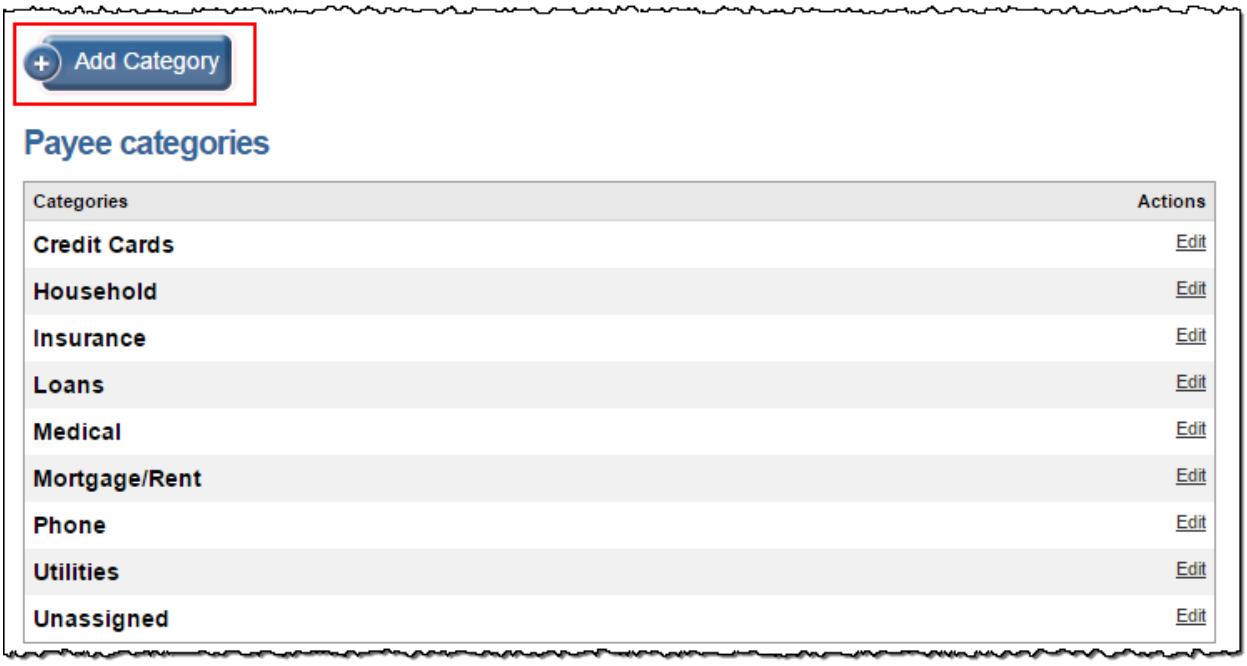
Displays current reminders.



Payee Categories

Add Categories

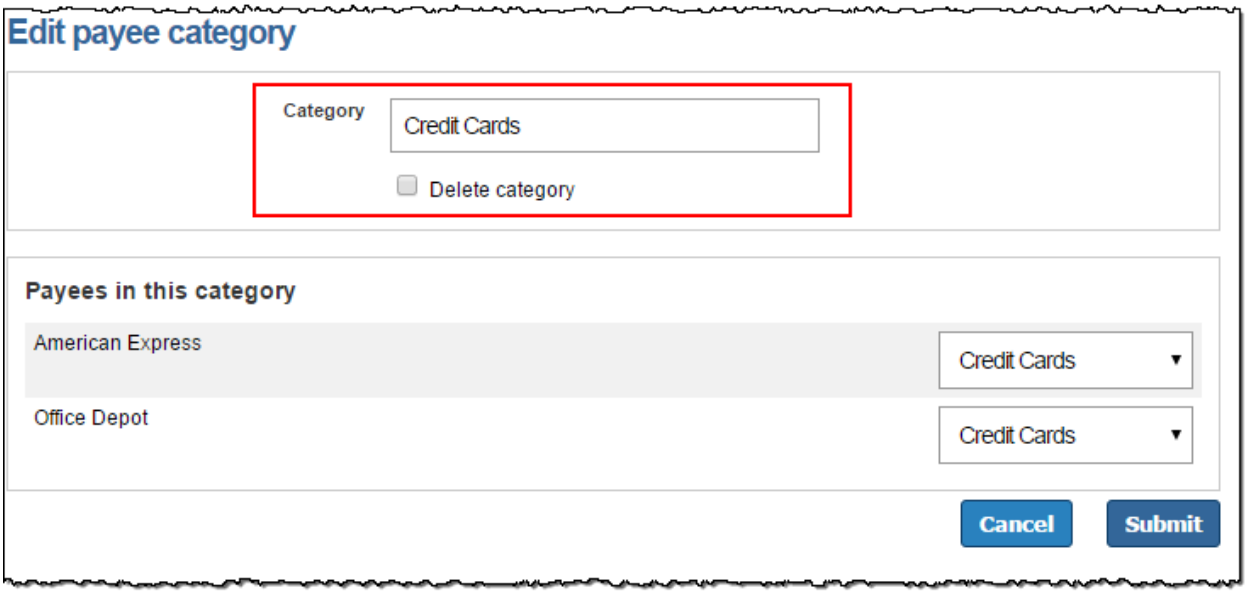
You can manage multiple payees by creating personalized categories.



View Categories

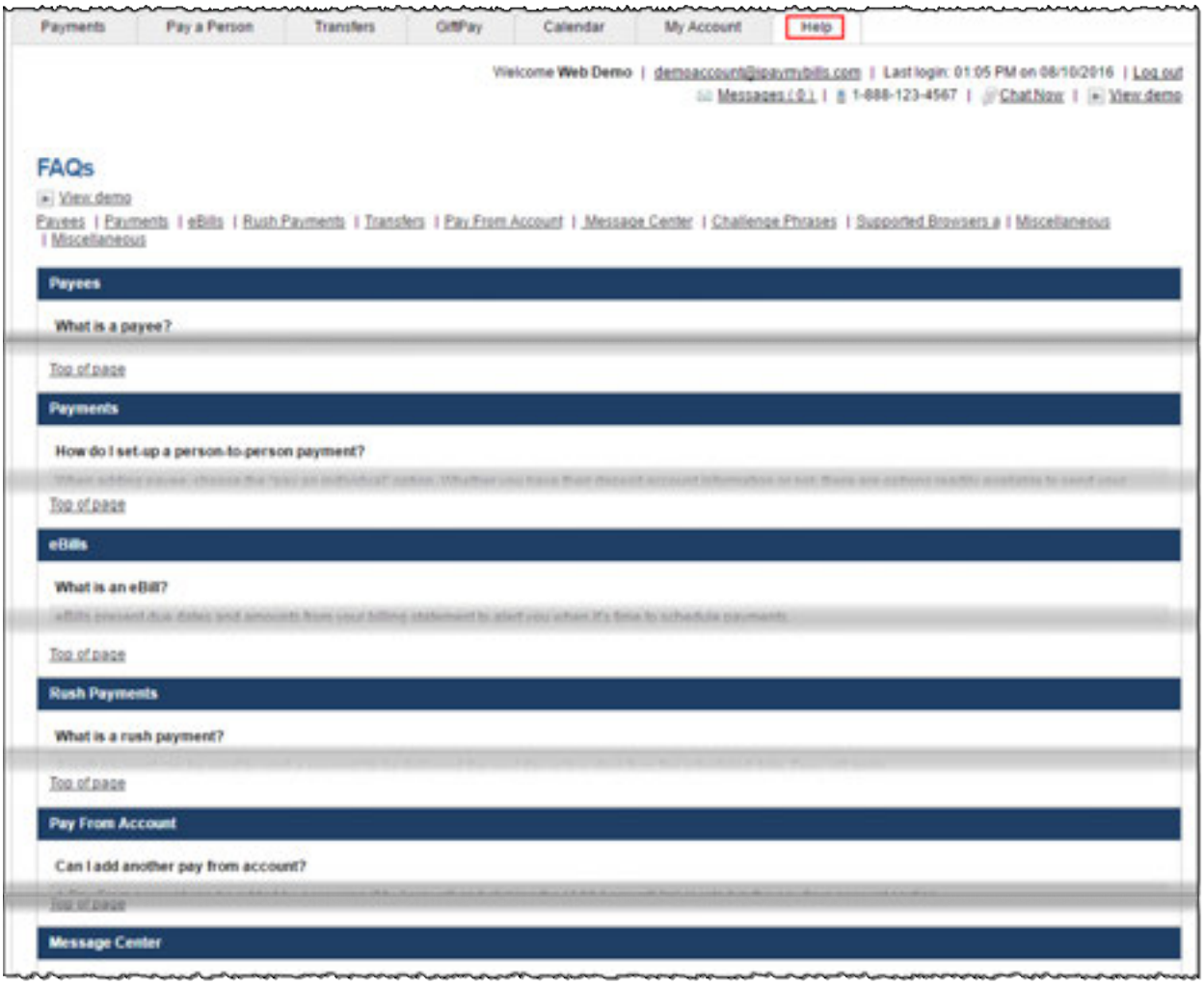
You can click **Edit** to view the details of the category.

- Payees who have not been assigned to a category appear under **Unassigned**.
    - To move payees to a specific category, click **Edit**, then re-assign the payee to a new category from the drop-down list on the right.



Help

Provides answers to assist you with the most frequently asked questions.

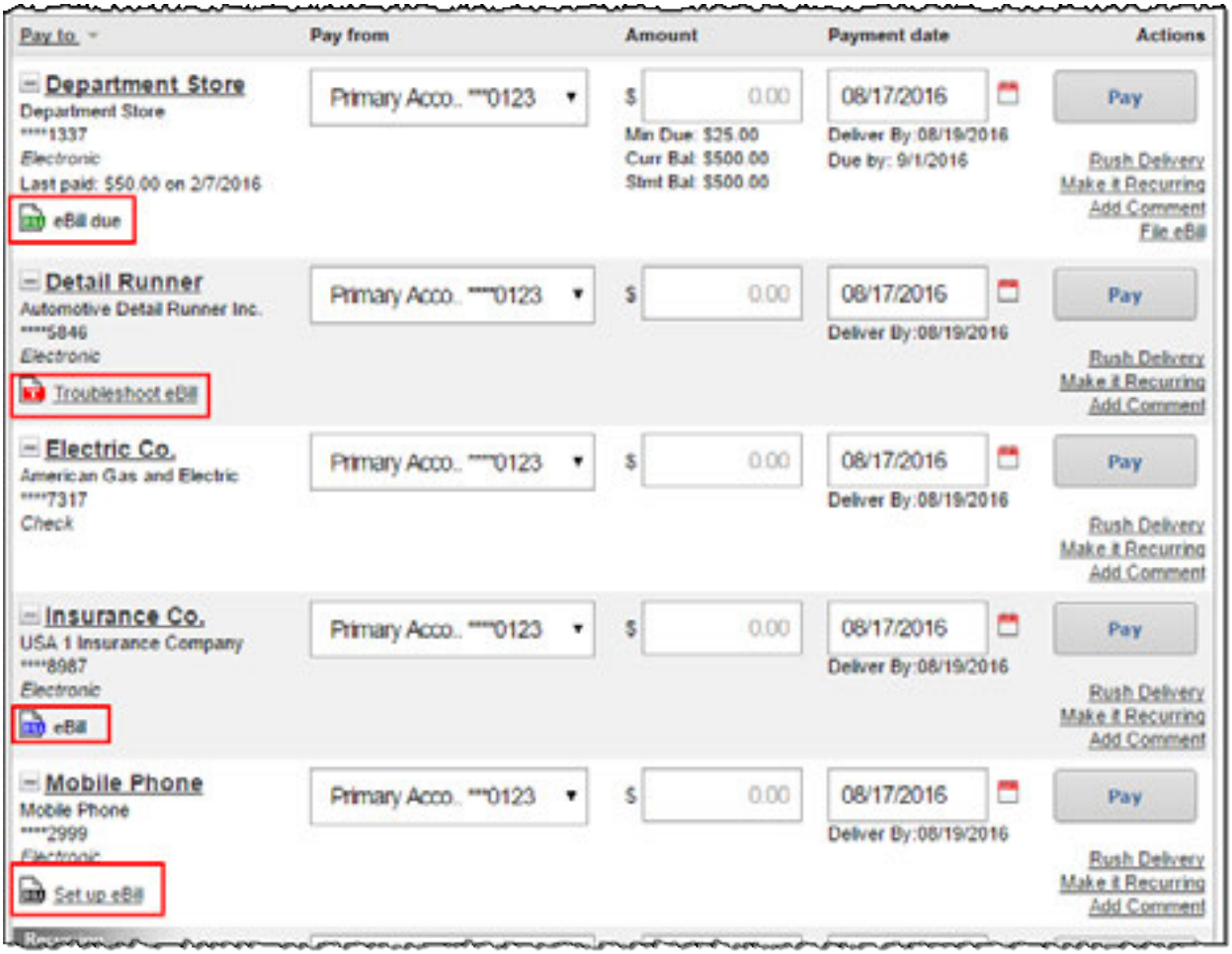


eBill

You can receive payment information for eligible payees. This information includes, but is not limited to, the minimum amount due and due date for your bill.

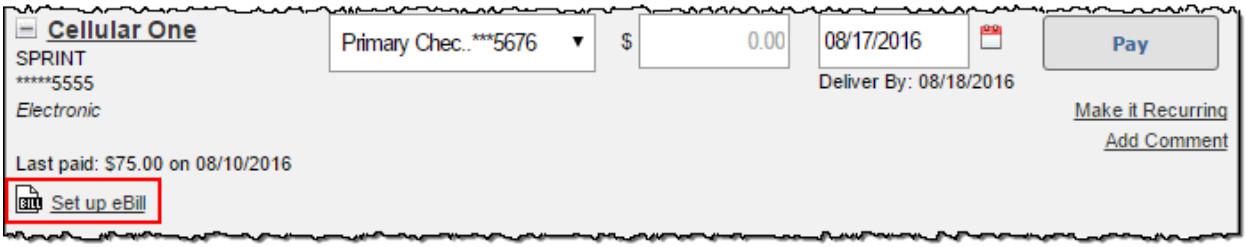
eBill features:

- View current billing information
- File eBill
- Set up automatic payments
- Manage automatic payments
- View eBill history

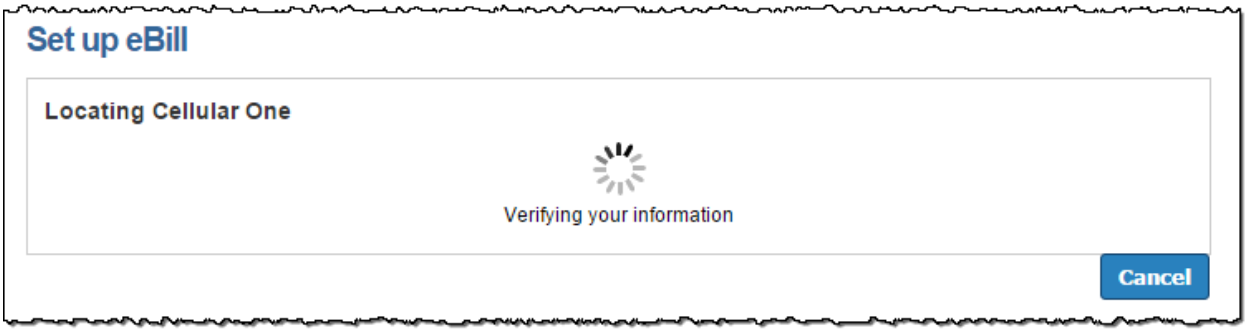


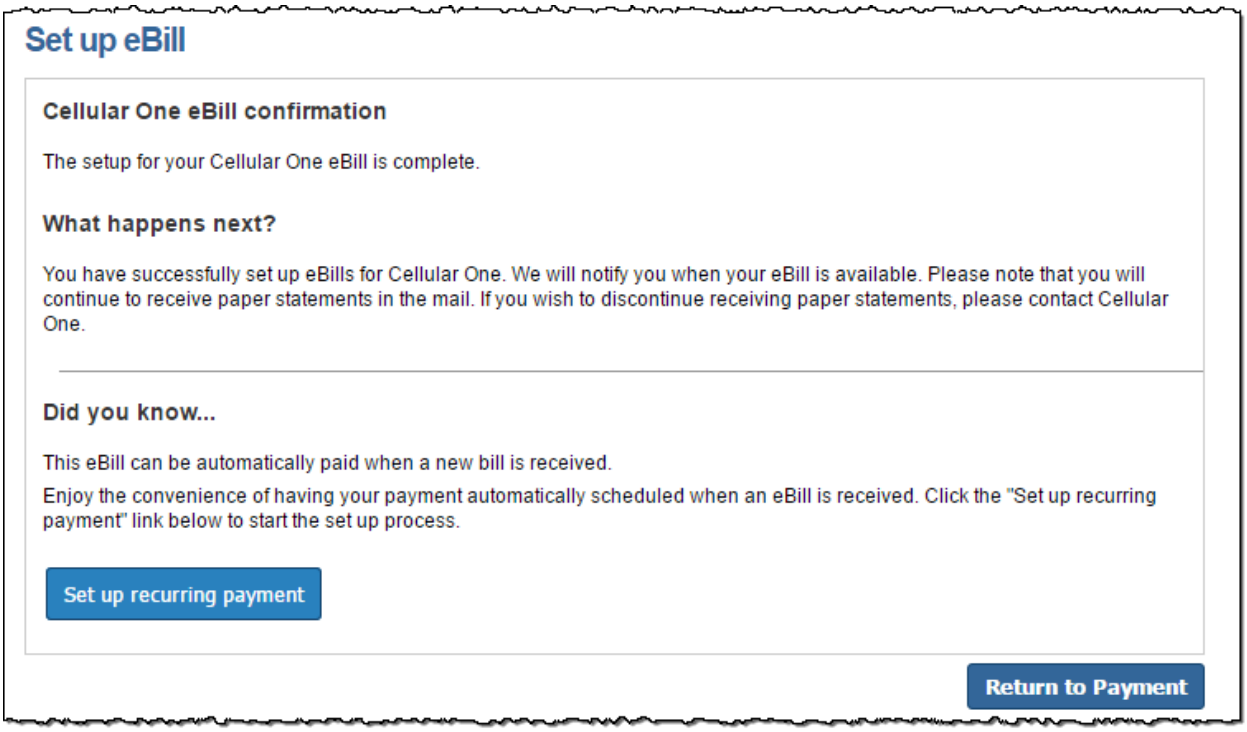
Set up eBill

You set up eBill by entering your login credentials for the payee's website. You are required to accept Terms & Conditions.


Cellular One
SPRINT
*****5555
Electronic
Primary Chec..***5676
$
0.00
08/17/2016
Deliver By: 08/18/2016
Pay
Make it Recurring
Add Comment
Last paid: $75.00 on 08/10/2016
Set up eBill

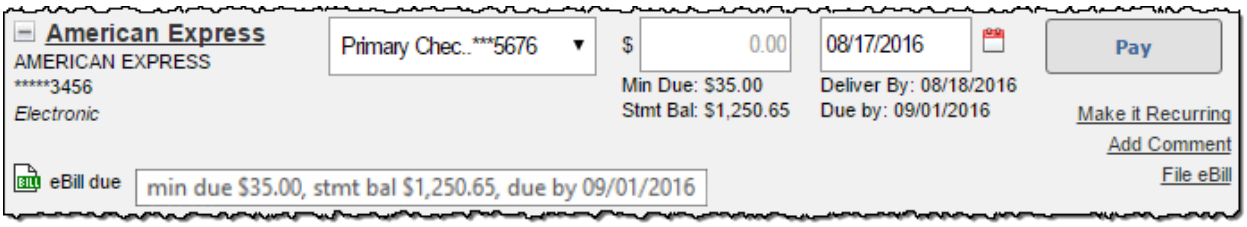
Set up eBill
Login credentials for Cellular One
To set up your eBill, please enter your login credentials for Cellular One's website. You must have access through Cellular One before we can add the eBill. If you do not have online access, please visit Cellular One.
All fields are required unless designated with (optional).
Username
test
Password
Account type
Bill
Terms and conditions
eBill Service User Agreement
Cancel
Accept and submit


Set up eBill
Locating Cellular One
Verifying your information
Cancel



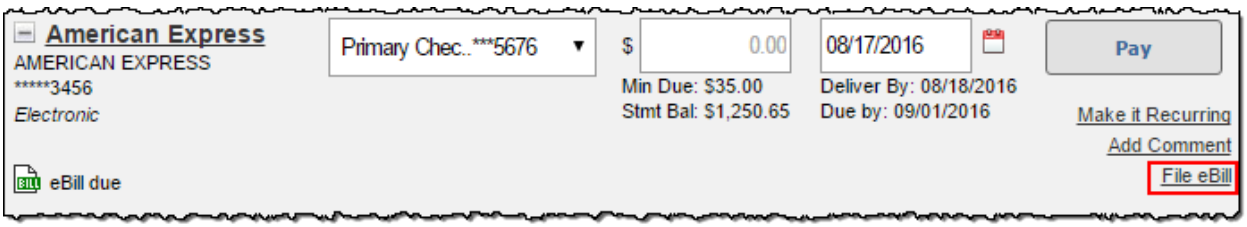
eBill Due

Hovering over *eBill due* allows you to see the amount due and the due date. This information displays under the Amount and Payment Date fields as well.

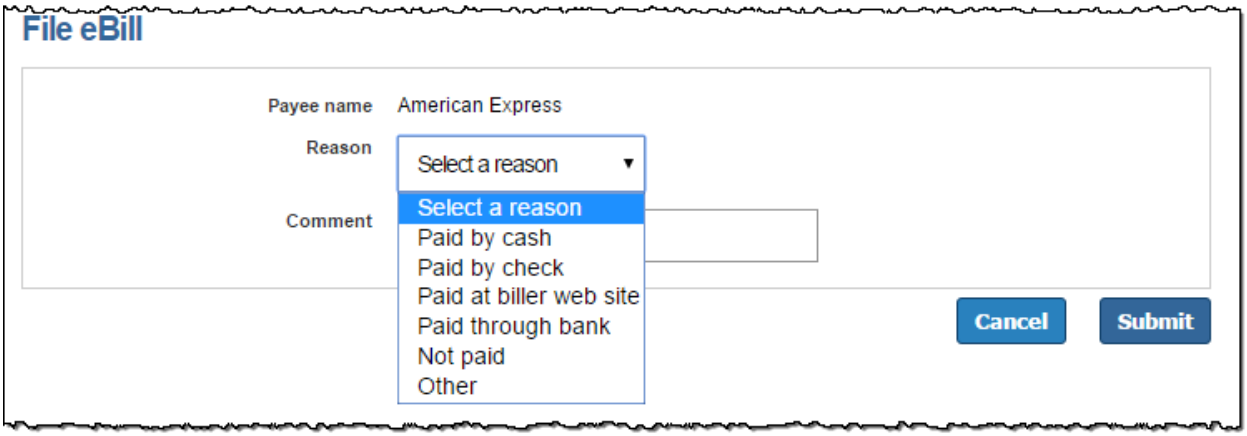


File eBill

You have the option to file eBills paid using another method or you no longer want to see the *eBill due* status.

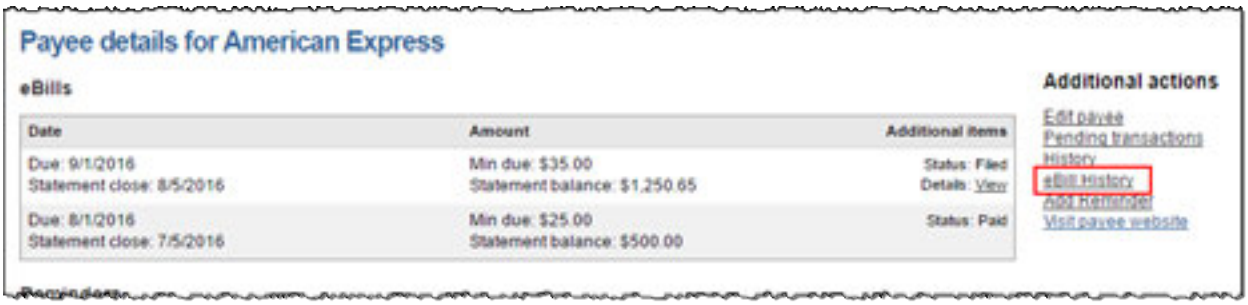


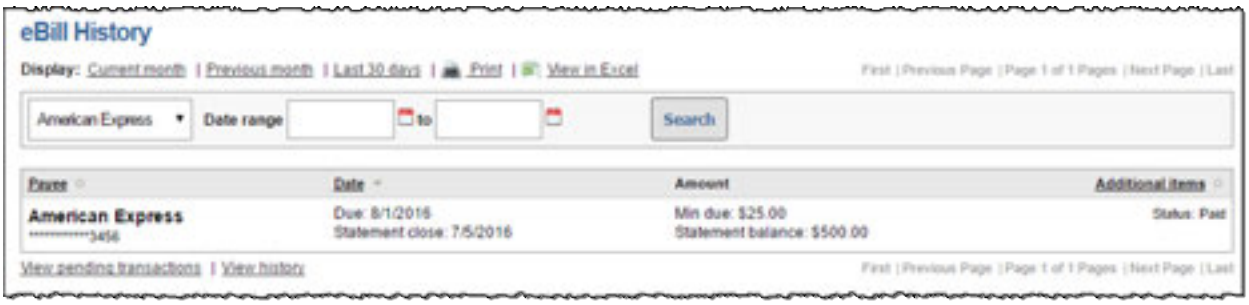
Filing the eBill allows you to clear the current *eBill due* details. The filed eBill is moved to **eBill History**.



eBill History

Current and past eBill data can be viewed for each payee that has been enabled for eBill. History is maintained for 18 months.



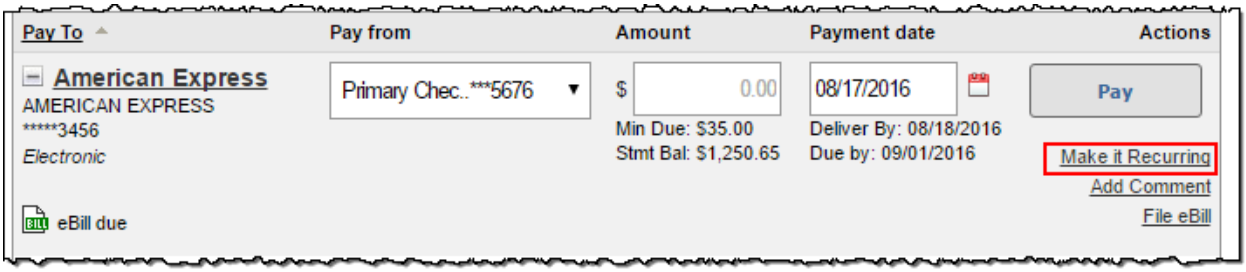


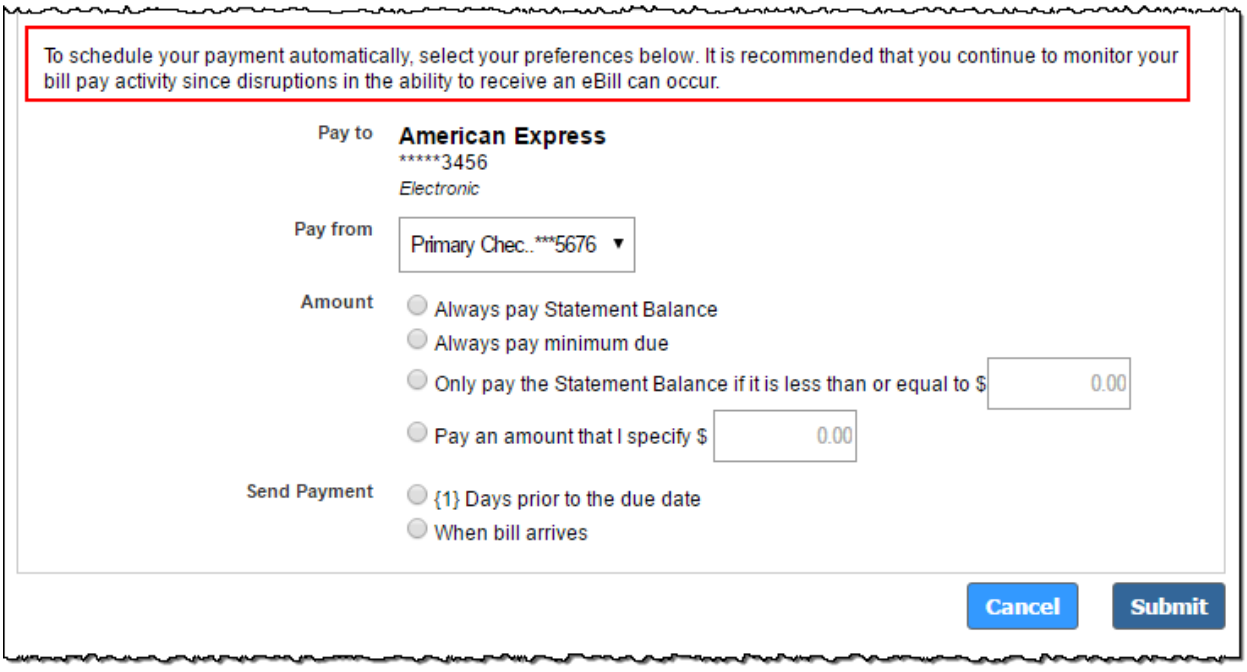
AutoPay

You have the ability to set up **AutoPay** for eBill payees.

Schedule AutoPay

The system automatically pays the bill based on your terms.

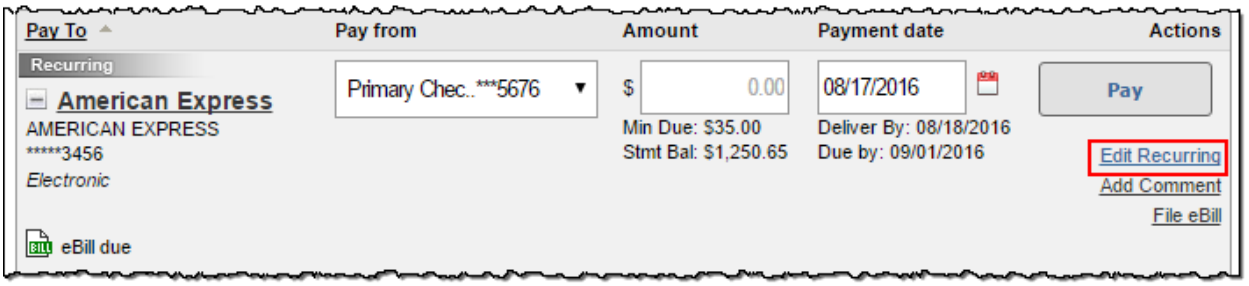


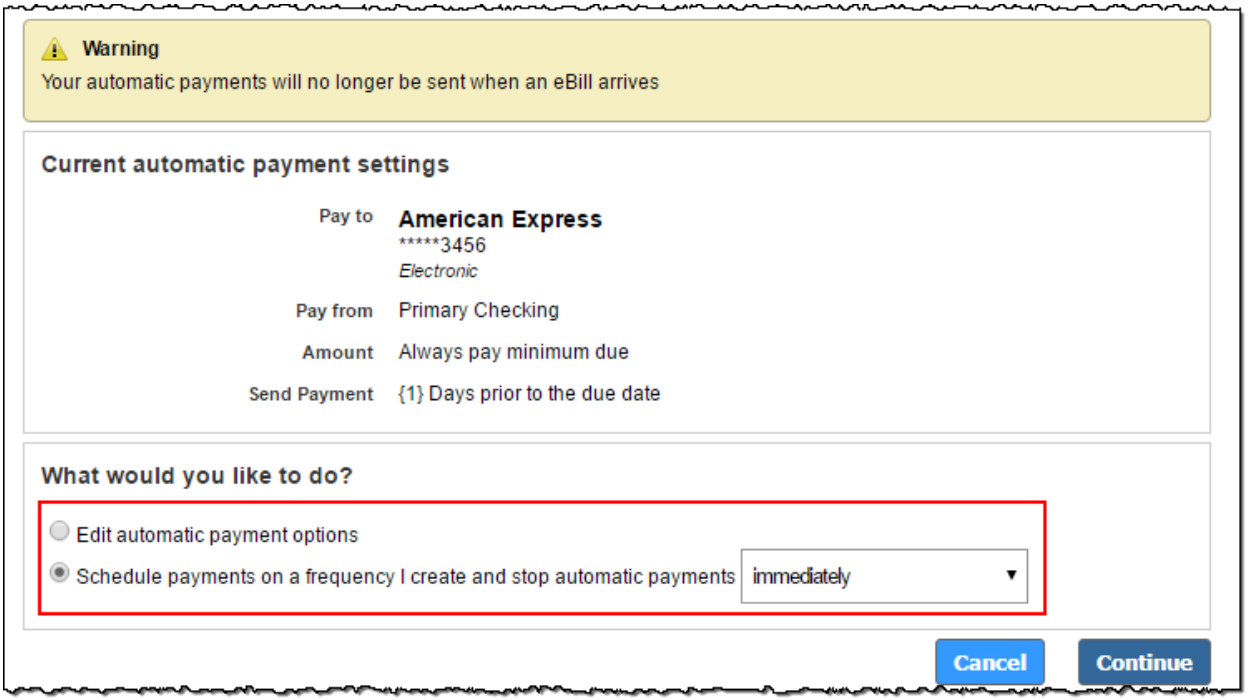


SIMPLICITY CREDIT UNION

Editing AutoPay

You can choose to edit AutoPay details by clicking **Edit Recurring**.





SIMPLICITY CREDIT UNION