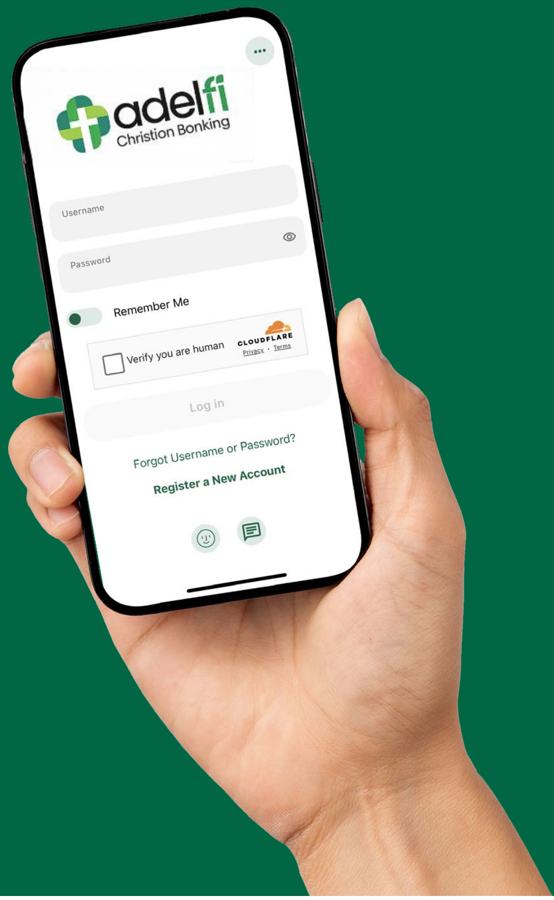
AdelFi's Personal Online Banking User Guide:

Bill Pay



Welcome to the AdelFi Credit Union Bill Pay User Guide!

We're excited to introduce our upgraded online banking platform, designed to enhance your digital banking experience. Our goal is to provide you with a convenient, user-friendly environment that allows you to manage your personal and business finances anytime, anywhere.

This guide will help answer your questions as you navigate our new banking platform. Thank you for being a part of the AdelFi community!

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Christian Banking

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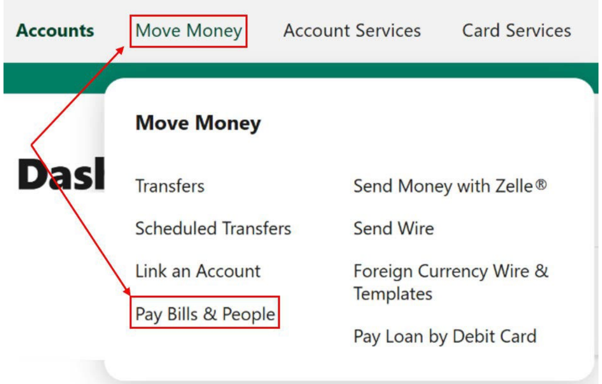
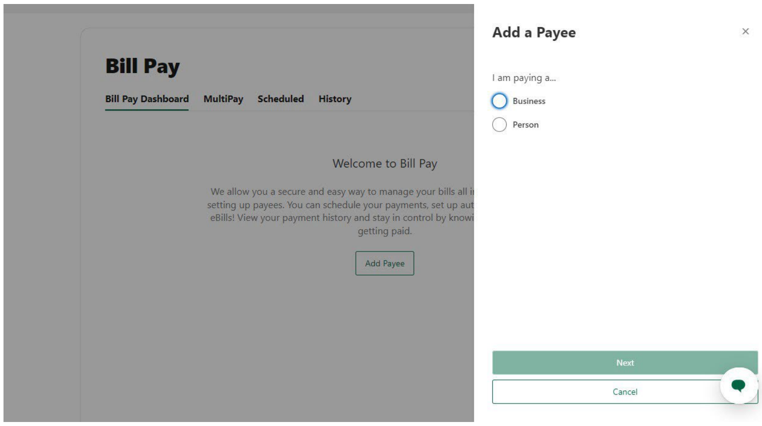
Pay Bills & People

To add or edit a payee in Bill Pay:

1. Select **Pay Bills & People** under **Move Money.**
2. Click **Add Payee.**
3. On the following screen, select either **Business** or **Person** and follow the remaining steps below.

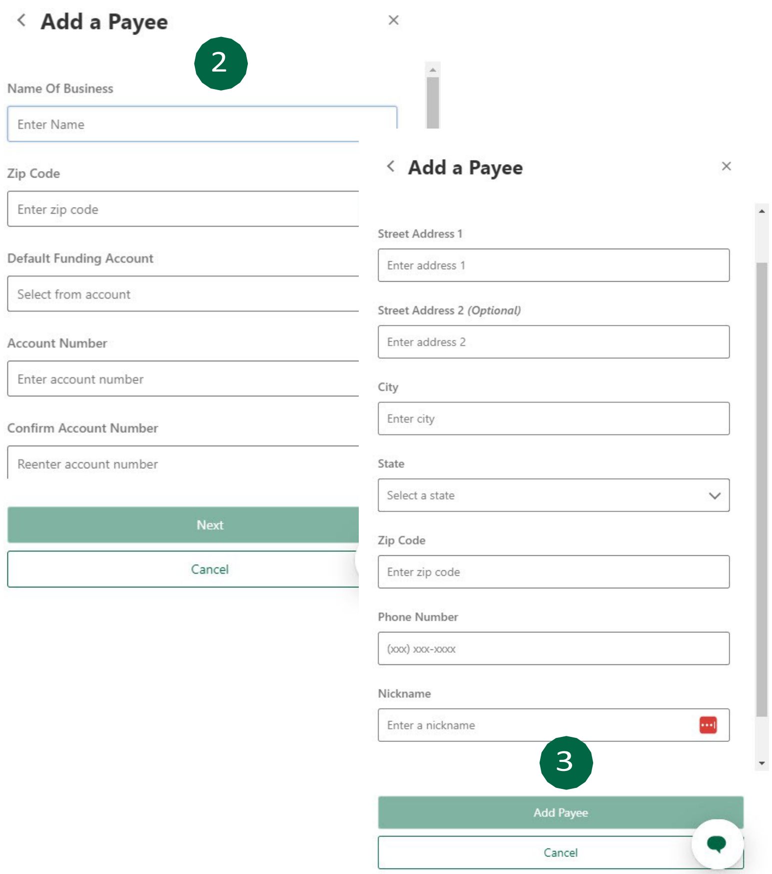




Add a Payee–Business

To add a business payee in Bill Pay:

1. In the previous pop-up box, select **Business** and click **Next**.
2. Enter the **Name of Business, Zip Code, select a Default Funding Account**, the recipients **Account Number, Confirm Account Number** and click the **Next** button.
3. Enter **Business Address, Phone Number, Nickname** and click **Add Payee.**

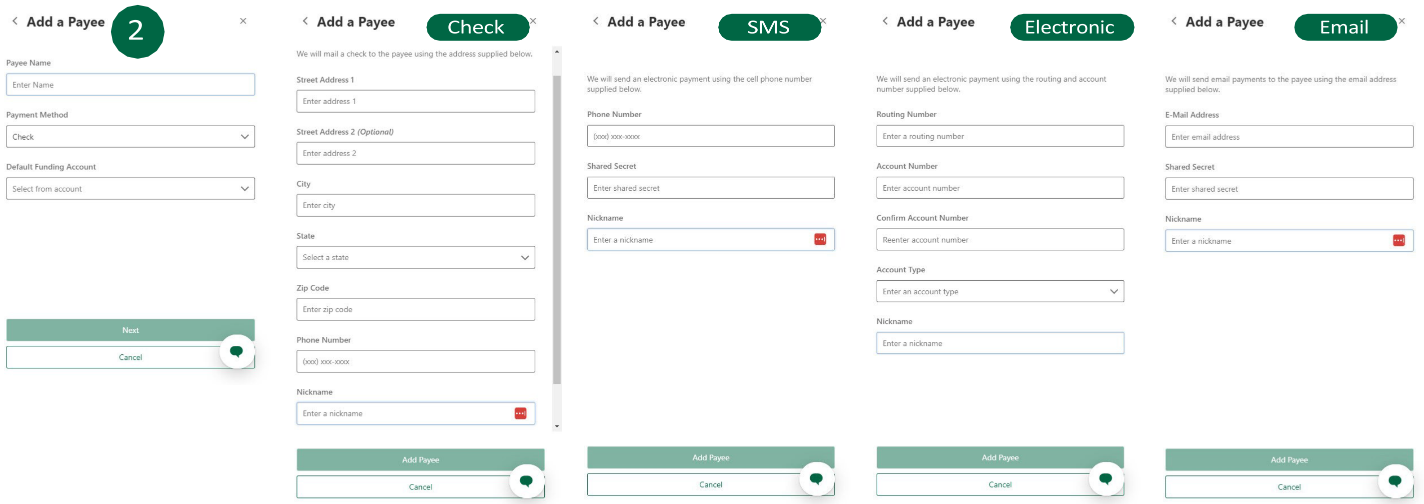


Add a Payee – Person

To add a personal payee in **Bill Pay**:

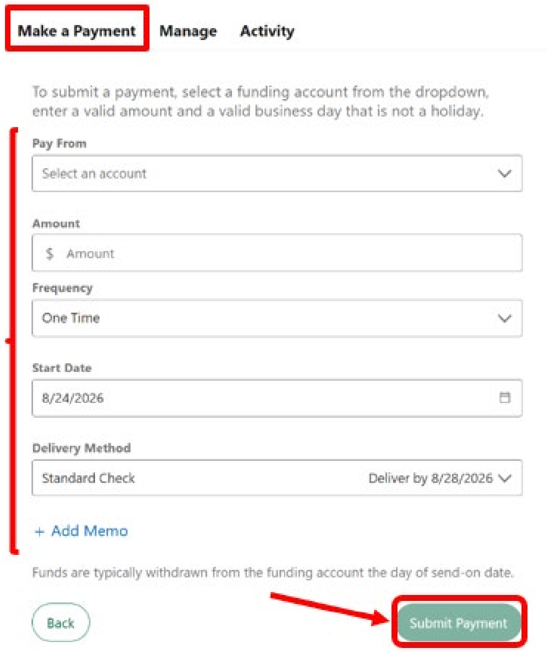
1. In the previous pop-up box, select **Person** and click **Next**.
2. Enter the payee's **Name**, select **Payment Method**, select **Default Funding Account** and click **Next**.
3. Depending on the **Payment Method (Check, SMS, Electronic, or Email)**, enter the required information and click **Add Payee**.

Note: Duplicate payees will only be rejected if the nickname, account number, and address are all the same.



Make a Payment

To initiate a payment, select the **Payee** from the **Bill Pay** Dashboard tab. From here you can make a payment and manage or view the activity for this payee. On the **Make A Payment** tab, select the **Pay from** account, enter an **amount**, choose **frequency** of payment, **start date** and select a **delivery method**. **Add a Memo** if you prefer and select **Submit Payment**. You will be prompted to review your payment details and select Confirm Payment.



Manage Payee or Sender Information

To manage your payee or sender information from your default funding account in Bill Pay:

1. Click the **Edit** (pencil) icon next to the **Payee Information** or **Sender Information** and save the changes.
2. To delete a payee, click the **Delete Payee** link and confirm by selecting the **Delete Payee** button.
3. Use **Manage** button within each Payee to edit icons, to update payee information, or the default funding account.
4. You will use the **Active** and **Inactive** slider to manage the status of the Payee.

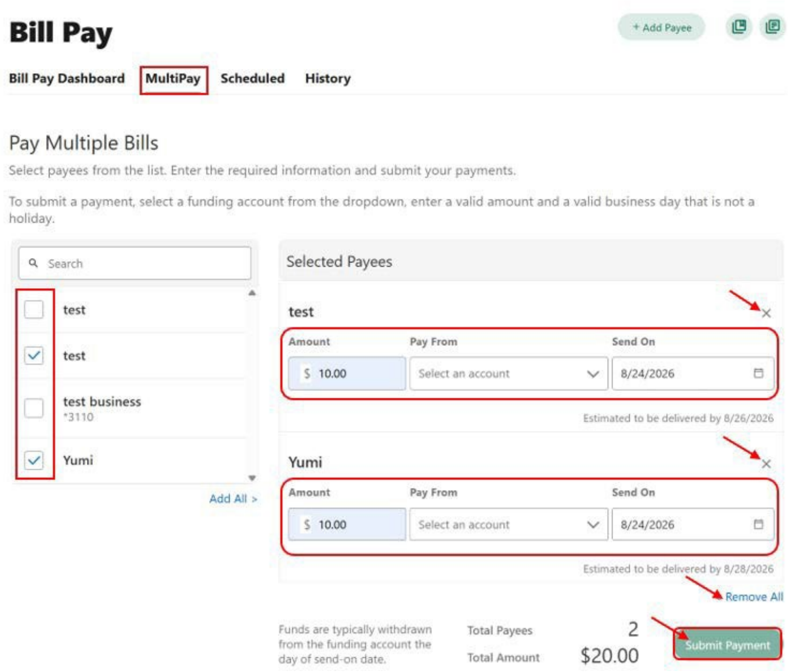
   Note: You cannot inactivate a Payee if they have active scheduled payments.

*Electronic bill payments typically take 2-3 business days to complete.

MultiPay

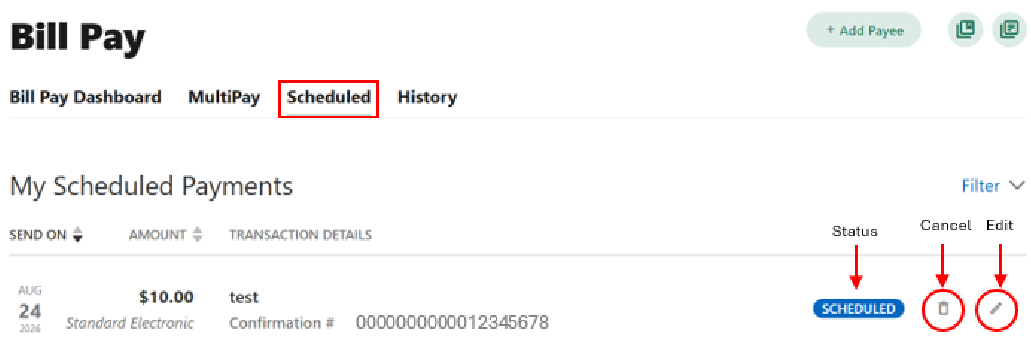
The **MultiPay** feature allows you to pay multiple payees in a single transaction. Note that it does not support setting up recurring payments; those must be scheduled in the **Make a Payment** tab.

1. To pay multiple bills using **MultiPay**, check the **checkbox** next to each payee's name.
2. Under **Selected Payees**, choose the appropriate account to **Pay From**, enter the **Amount** and select the **Date to Send On**.
3. After completing these steps, you will have the option to "**x**" above each payee, click **Remove All** to start over or **Submit Payment**. (Multi-Factor Authentication (MFA) verification may be required.)



Scheduled

Members can see scheduled payments that are set to go out on the **Scheduled** payments tab. From **Scheduled** payments you can edit the payment using **pencil icon**. You can also cancel the payment by clicking the **trash can** icon. This deletes it. Only payments that have not yet been processed can be cancelled.



History

The History tab will house up to 2 years of bill pay activity. Members can see sent or canceled payments. You can print activity or download and save. To download, select the download arrow icon right under the filter option. The file will download in CSV format.