



With free Bill Pay from Afena, you can pay your bills online in seconds! You'll save time and money – no more writing checks, buying stamps or licking envelopes. You can pay your bills from any computer with Internet access. It's simple, safe and secure, and best of all...it's free! The financial freedom of Bill Pay is just a click away:

- **Make one-time payments**
- **Schedule a payment to be made at a later date**
- **Schedule recurring payments**
- **View payments**

Signing up

Signing up for free Bill Pay from Afena is simple, Just sign up for Home Banking first, and then follow these three easy steps:

- Log into CU Online and click on BILL PAY
- Click on **CLICK HERE** to get to the Bill Pay Application
- Complete the Bill Pay Application, read the disclosure, check the BILL PAY and "I have read and agree" boxes and click SUBMIT

When applying for Bill Pay, please allow 3 business days from the time you submit your application for your account to be set up. You will receive an email when you are ready to use Bill Pay.

Should you encounter problems accessing your account online, please notify us at www.afenafcu.org

Setting up a Payee

Now that you're registered for Bill Pay, where do you start? Well, here's a summary of the steps you need to start using Bill Pay. You'll only have to do this once for each payee.

- Log into CU Online & click on BILL PAY
- Enter the payee name at PAY SOMEONE NEW and click ADD
- Enter in the payee information and click CONTINUE
 - If the payee information is already in the database the address/phone # will populate for you
- Once the payee is saved click on GO TO MAKE PAYMENTS

Scheduling Payments

The payees are set up in your list, and now you're ready to pay your bills online. Here's how to schedule your payments.

Adding Payments:

- Your list of payees will appear on the MAKE PAYMENTS screen
- Select the payee and enter in the AMOUNT and SEND ON date and click PAY
- Repeat this step for each payment to be scheduled

Making Payments

Some bills vary from month to month. Others are the same amount every month. Here's how to pay both kinds online.

Single Payment:

Use this option for payments that are for different amounts and due on a different day each month. (i.e. – credit card, utilities, etc.) Each month, go into BILL PAY – MAKE PAYMENTS to have these payments sent to the payees.

*Send On Date – The Send On Date is the day when the payment will start to be sent. You must allow at least **3 business days for electronic payments** and at least **5 business days for check payments**. You'll know the payment is electronic or check by looking at the "Deliver by" date below your Send On Date on the Make Payments screen. Or once the payment has been sent, go to View Reports.

Recurring Payment:

Use this option for payments that are the same amount and same date each month. (i.e. – mortgage, rent, etc.) This will only need to be set up once and then it will automatically be debited from your account each month.

*Since no payments are processed on non-business days, your payment will be processed on the next business day.

- Click on the payee name at the MAKE PAYMENTS screen
- Select PAY AUTOMATICALLY
- At Payment Option choose PAY AUTOMATICALLY AT REGULAR INTERVALS
- Enter the AMOUNT to be paid
- Choose the FREQUENCY, the START ON date, and the END ON date
- Click SAVE CHANGES

Viewing and Modifying Payments

Now that your payments are set up to be paid, it's easy to confirm and keep track of them. You can even make changes, when necessary.

Pending Payments:

- Your list of scheduled payments will appear in PENDING PAYMENTS in the top right corner of the MAKE PAYMENTS screen
- Payments can be edited or cancelled up to 3:00 pm (CST) on the SEND date

Payment History:

- To research payments made Click on VIEW REPORTS or SEARCH RECORDS

Edit Payments:

- Select the payee in PENDING PAYMENTS
- Click on EDIT next to the payee payment you need to edit
- At the Edit screen you can change the Amount or the Send On date
- After changes are made, click SAVE

Cancel Payments:

- Select the payee in PENDING PAYMENTS
- Click on CANCEL next to the payee payment you want to Cancel
- Click CANCEL PAYMENT to confirm you want to cancel this payment