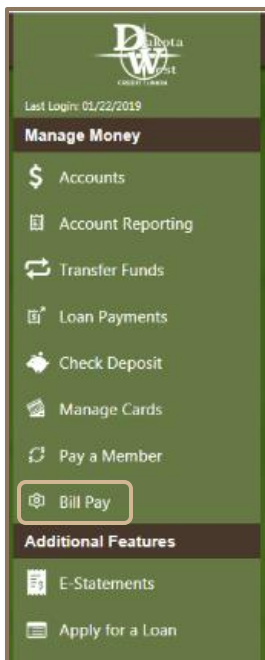




GETTING STARTED

Bill Pay is a quick and easy way to manage your outgoing finances from wherever you may be. Whether online or on the go, you can take advantage of Dakota West Credit Union's **Bill Pay** services.

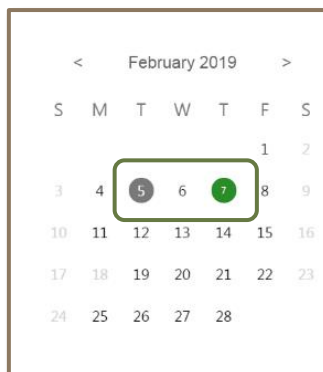
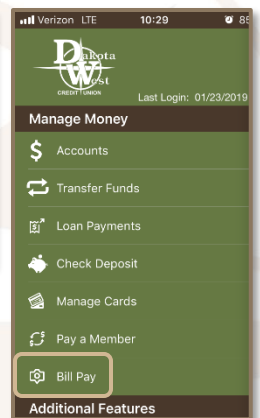


Once you [Create A Bill Payee](#), you're only a few clicks away from having your bill paid and on its way. Login to your online smart web app on your desktop computer, and select **Bill Pay** from the left menu. From your mobile device, you can login directly into the **Bill Pay** feature from the home screen, or navigate to the **Bill Pay** feature using the Menu icon in the top left corner of the screen.

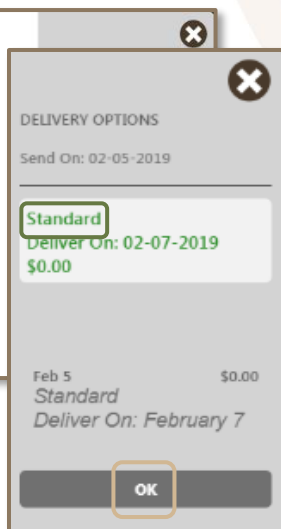
When online, your **Bill Pay** feature will open to Payees. On your phone, your app will open to the most recently used option. The current information visible will always be the darker box.

WHEN IS YOUR BILL DUE?

If you are paying bills through your desktop computer, all the information you need to pay your bills is already available on the bar with the name of the Payee. (Using the mobile app? Jump ahead to [MOBILE BILL PAYMENTS](#).)



EXAMPLE: This electronic payment will be deducted on February 5 (in gray) and arrive on February 7 (in green).



Select the account from which you would like the payment deducted. To choose the date you would like the payment sent, click into the "Click to select date" field. A pop-up window will open and show the range of dates when the payment will be sent, until the payment is expected to arrive with the Payee.

If a Payee will receive the payment electronically, we will deduct the funds from your account on the date you select to have the payment sent, and there is a two or three business-day window from when the payment is sent until when it is expected to be received by the payee. An electronic payment will be listed as "Standard." Click "OK" once a date had been selected.

Dakota West Credit Union works with a third-party bill payment provider who establishes relationships with each payee. Payments will always use the most efficient method of



electronic payment, including bulk payment by an independent credit card not associated with your account.

If a payment is to be sent as a paper check, the date range will determine when the payment is expected to arrive with the payee, not the date it will be removed from your account. Like any other check you may write, funds are debited from your account and appear in your **Account Transactions** history after the check has cleared. Typically this can occur within five business days or more. **If the funds are not available when the check clears, it will be returned.**

A payment made by paper check will be listed as "Standard US Mail," however if a payment is urgent, there is an option to select expedited delivery service from the United States Post Service. To select this option, click on the box for "Overnight Mail," however depending on the postal services available at the destination, it may still take two days to receive the check, which will be reflected on the calendar. There is a \$30 USPS fee for this service, which will be deducted from your account at the time the payment is processed, not when the bill pay clears your account.

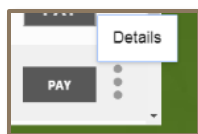
HOW MUCH DO YOU WANT TO PAY?

Click in the dollar field to type in the amount you want to pay, and don't forget to include the digits behind the decimal point.

If you want to add a memo to the payment, click on the note paper icon to make a note for yourself or for the payee.



REVIEW YOUR PAYMENT



If you want to review your previous payments to this payee, select the three dots to the right of the Payee, click on "Details," and see the past payments that have been made from your account.

At the bottom of this pop-up window, you have the ability to set a recurring payment to the Payee, edit the Payee, or delete the Payee. Information about setting up recurring bill payments may be done when you **Create A Bill Payee** or at anytime after creating the Payee.



VERIZON WIRELESS - VERIZON (.....0001) BADLANDS CHECKING (.....813590) Send On: 02-05-2019 \$120.00
 Set Recurrence Deliver On: 02-07-2019

PAY

Amount \$120.00

Pay From BADLANDS CHECKING (.....813590)

Payee VERIZON WIRELESS - VERIZON (.....0001)

Send On: 02-05-2019
Deliver On: 02-07-2019

Delivery Option Standard

double payment

Confirm

When you have entered the date and the amount, you are ready to send the money where it needs to go. Click on "Pay" to check all the details of your payment. If everything looks good, click "Confirm" and your payment will be on its way. Success!

If you want to make any changes, simply close the pop-up window before confirming the payment and make any adjustments needed.

MOBILE BILL PAYMENTS

Within the app the steps are similar, but the screens may look different. When using your mobile device, your first step will be to click on "Pay" next to the name of one of your existing payees.

Success!

Payment submitted successfully
 Confirmation number: 1294512
 Delivery date: 02-07-2019

OK

Just like the online system, you will select the date you want the payment sent and the amount you want to pay. Within the mobile app, the calendars and colors will look different, but you will be able to see the expected delivery date and the method of delivery.

You'll review as you go, so once you've entered the amount, the send date, and a memo (if you want one), you are ready to hit "Submit."

If you want to create a recurring payment, you have the option to do this from this mobile screen. Whether you **Create A Bill Payee** or make payments recurring directly on your phone, it applies to both your mobile **Bill Pay** and your online **Bill Pay**.

Create Payment

Pay From BADLANDS CHECKING (.....813590)

Payee Name VERIZON WIRELESS - VERIZON

Amount \$120.00

Frequency One-Time

Send Date 02-05-2019

Expected Delivery Date 02-07-2019

Delivery Option Standard

Memo

Submit

Create Payment

Pay From BADLANDS CHECKING (.....813590)

Payee Name VERIZON WIRELESS - VERIZON

Amount \$120.00

Frequency One-Time

Clear Date Delivery Option Done

January 2019

23 Delivery Date

Bill Pay

ADD A PAYEE

Payees Activity

VERIZON WIRELESS - VERIZON (.....0001)
 Last Paid \$130.00 on 01-02-2019

PAY

Clear Date Delivery Option Done

February 2019

SUN	MON	TUE	WED	THU	FRI	SAT
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	1	2

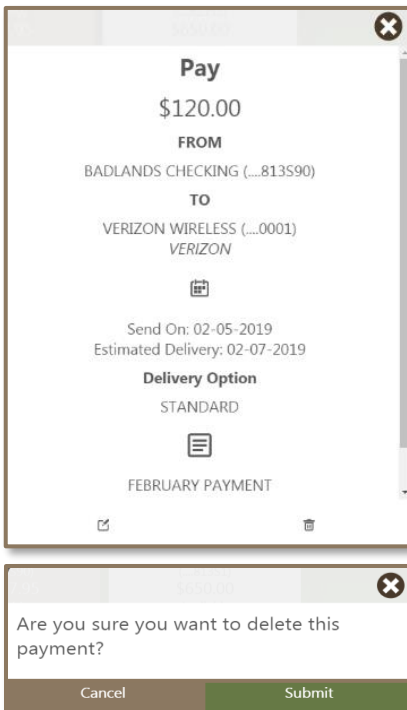
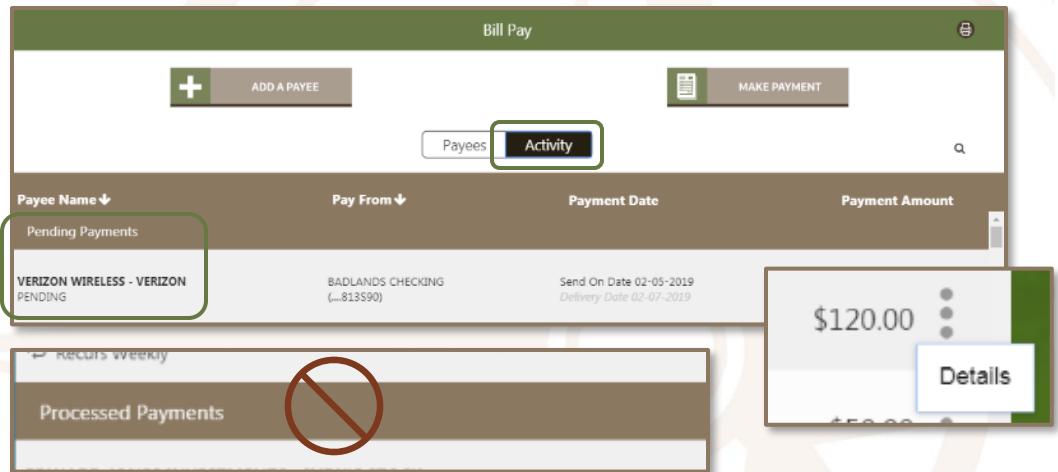


WHOOPS! HOW DO I UNDO?

Did you accidentally pay a bill twice, or did you pay too much? It's possible to make changes and even cancel a payment before it is processed. Switch your **Bill Pay** view to "Activity" to see all of the payments you have submitted. If a recent payment is listed under, "Pending Payments," you may still make changes. Once a payment is listed under "Processed Payments" you will not be able to make changes and you will need to contact Dakota West Credit Union for assistance. (A Stop Payment fee may apply.) The status of the payment appears below the name of the Payee and may include "Pending" or "Done."

Click on the three dots to the right of the payment to see the Details. A pop-up window will display the payment details. At the bottom are two icons: Edit and Delete.

Use these buttons to make changes to your payments, or to cancel them entirely. Once a payment is unable to be changed or deleted, these icons will not be visible at the bottom of the pop-up window.



WHOOPS! MOBILE VERSION

Yes, you can modify or cancel a payment from your mobile device, even if the payment was made online. While in the **Bill Pay** feature of the app, click on "Activity" and select the three dots to the right of the payment you would like to edit or delete. You will be given the option to View Details or Delete Payment. The View Details options will allow you to review the payment. Select the "Edit" button to make changes.

Once the payment is processed and unable to be changed, the "Cancel" and "Edit" buttons will no longer appear on the Review Payment screen.

