



BILL PAY OPTIONS

Using the Dakota West Credit Union smart web app or mobile app to pay your bills online or on your mobile device can be helpful for any bill or invoice you may want to pay, whether it's a routine bill or a one-time payment. If you have a payment you make regularly, like a utility bill or insurance payment, you can set up the Payee in the [Bill Pay](#) feature so you do not have to enter all of the information each time you want to pay a bill.

If you want to pay the exact same amount every week or every year, like a contribution to your local non-profit organization or a subscription fee, you can **Create a Bill Payee** and establish a recurring bill payment without worry.

You can also pay a one-time bill, like a doctor's bill or a company invoice, using [Picture Pay](#) on your Android or iPhone.

A NEW PAYEE

Navigate to the [Bill Pay](#) feature of your mobile app or online account and select "Add a Payee" to set up a new payee. Be sure to have the important information available. Both devices will ask for the name of the payee, the billing address, and your account number for the payee. Be sure to double check the account number to be certain it gets credited to the correct account.

When finished, "Submit" the information to have the Payee appear in your list of payees. To submit a payment, follow the [Bill Pay](#) instructions.

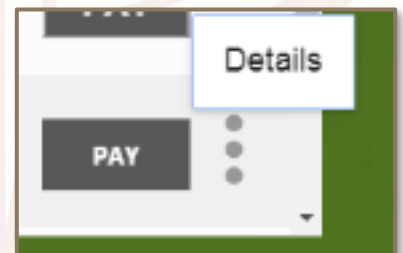
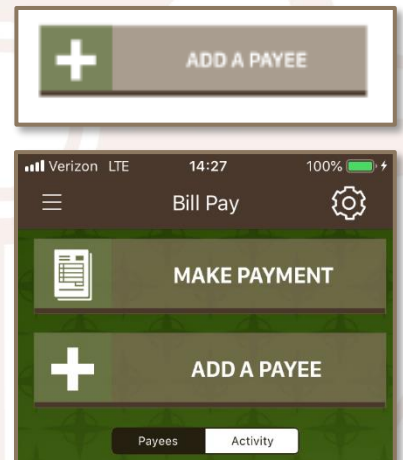
EDIT A PAYEE ONLINE

If the address where you pay a bill or the account number changes, you can make simple changes to the payee. Click on the three dots to the right of the Payee. On your computer, click on "Details" to view the list of payments made to the Payee. At the bottom of the pop-up window are three icons: [Recurrence](#), Edit, and Delete.

Click on the Edit icon to view the same screen of information

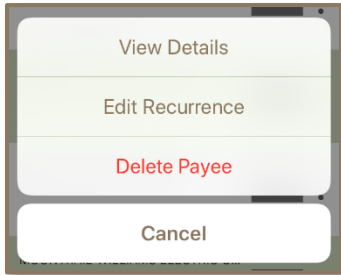


you used to create the payee, make the changes to the payee information, and save the updated payee details. The next time you make a payment from the Payee, the updated information will be ready to use.



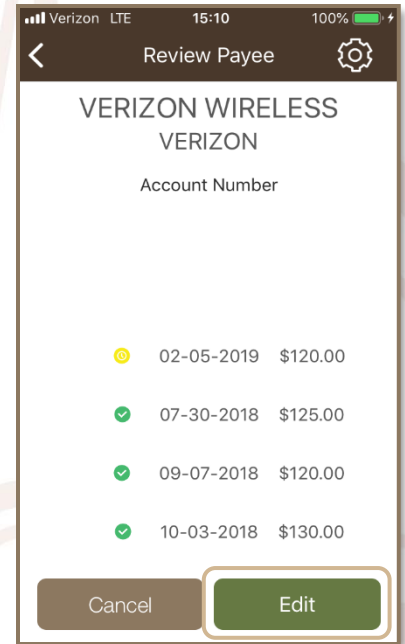
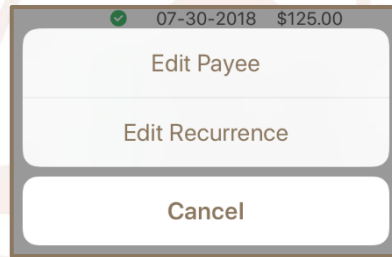


EDIT A PAYEE ON YOUR MOBILE DEVICE



Clicking on the three buttons to the right of a payee on your iPhone or Android will offer you the ability to View Details, Set Recurrence (or Edit Recurrence), and Delete Payee. “View Details” will display the information on the Payee for you to review and edit. Like the online version, you will see the most recent payments made to the Payee and you’ll also see the color-coded status of payments. Click “Edit” to begin the process of updating the Payee.

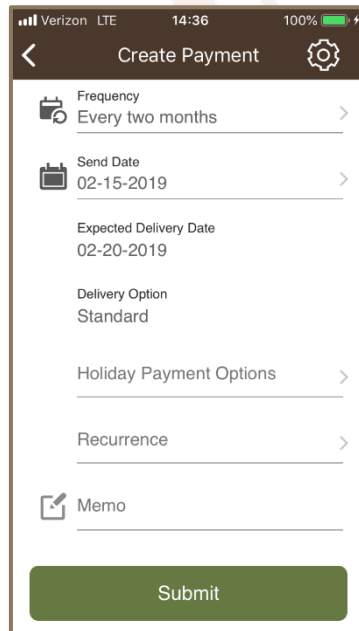
Two options will be available: Edit Payee and Edit Recurrence, even if you have never created a recurrence for this payee. Click “Edit Payee” to make the necessary changes. Remember, any changes you make on one device will automatically be updated on any other device where you access your Dakota West Credit Union accounts.



RECURRING PAYMENTS TO A PAYEE

Setting up a bill to pay automatically is more than just paying your monthly cell phone bill. Recurring payments may be made on whatever schedule suits your needs.

- Weekly
- Every two weeks
- Every four weeks
- Monthly
- Every two months
- Every three months
- Every six months
- Annually



Recurring bill payments will automatically be withdrawn from the the account set up when the Payee was originally created or edited.

When setting up the frequency, select a date to begin the payments. Like any other **Bill Pay**, the system will tell you which method will be used and when the payment is expected to arrive with the Payee.

The Holiday Payment Options allow you to decide, if a future payment date lands on a weekend or federal holiday, if you want the payment to be sent the business day before or the business day after its scheduled payment date.

You will have the option to set an end date, too, if the recurrence will only be for a specific time frame.

You may always cancel a recurring payment without deleting the Payee.

MEMBER TIP: You can set an alert for your account to notify you when a recurring transaction occurs. You may receive an alert based on the amount or keywords in the transaction. Alerts may be sent by email or text depending on your preference.