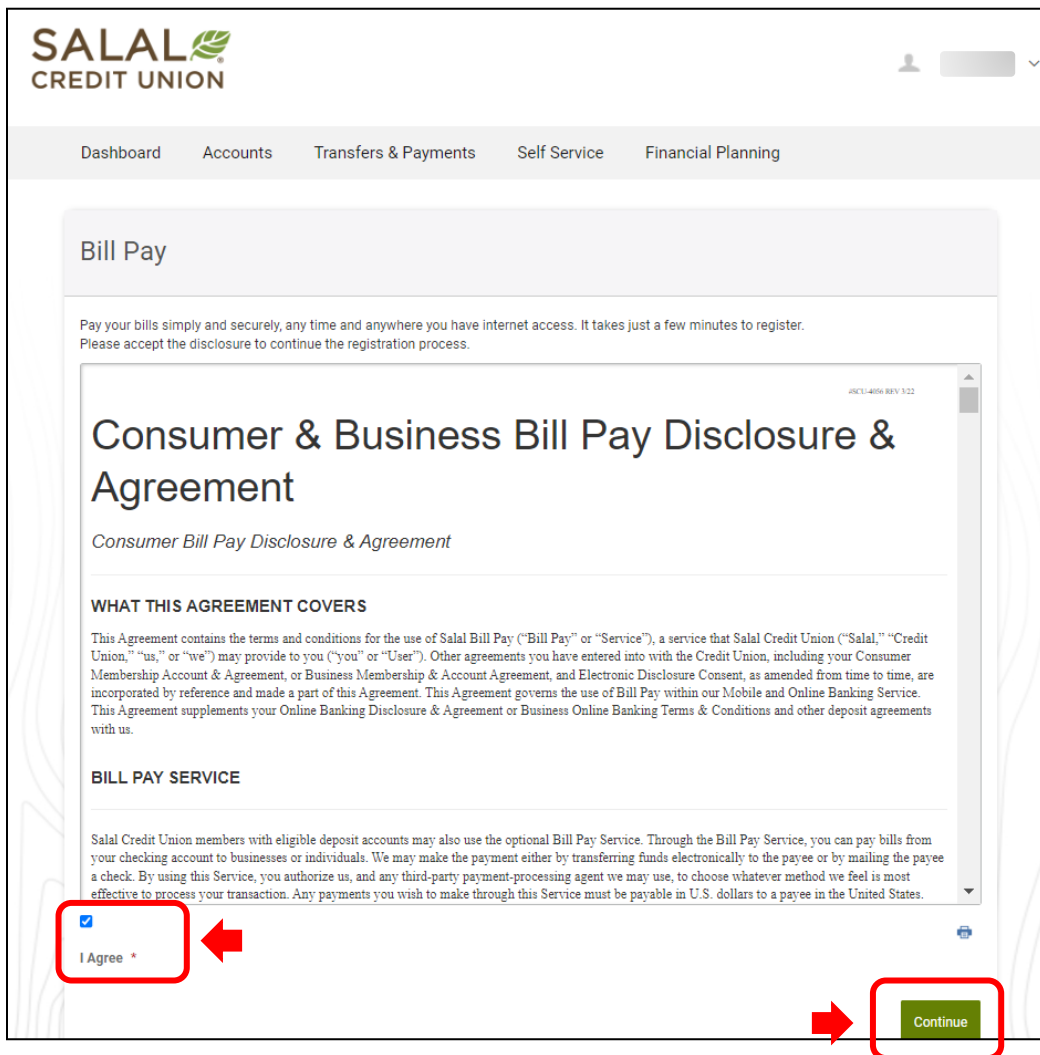



Bill Pay - Desktop

Bill Pay allows you to pay your bills to businesses or people through your Mobile or Online Banking account. Follow the steps below to learn how to make payments to both businesses and individuals. Note, Bill Pay is only available to members with an open checking account at Salal.

Bill Pay Service Agreement

To begin, select **Bill Pay** from the “Transfers & Payments” menu. If this is your first time using the Bill Pay service, you will have to read the disclosure and then choose **I Agree** and select **Continue**.



SALAL 
CREDIT UNION

Dashboard Accounts Transfers & Payments Self Service Financial Planning

Bill Pay

Pay your bills simply and securely, any time and anywhere you have internet access. It takes just a few minutes to register. Please accept the disclosure to continue the registration process.

Consumer & Business Bill Pay Disclosure & Agreement

Consumer Bill Pay Disclosure & Agreement

WHAT THIS AGREEMENT COVERS

This Agreement contains the terms and conditions for the use of Salal Bill Pay (“Bill Pay” or “Service”), a service that Salal Credit Union (“Salal,” “Credit Union,” “us,” or “we”) may provide to you (“you” or “User”). Other agreements you have entered into with the Credit Union, including your Consumer Membership Account & Agreement, or Business Membership & Account Agreement, and Electronic Disclosure Consent, as amended from time to time, are incorporated by reference and made a part of this Agreement. This Agreement governs the use of Bill Pay within our Mobile and Online Banking Service. This Agreement supplements your Online Banking Disclosure & Agreement or Business Online Banking Terms & Conditions and other deposit agreements with us.

BILL PAY SERVICE

Salal Credit Union members with eligible deposit accounts may also use the optional Bill Pay Service. Through the Bill Pay Service, you can pay bills from your checking account to businesses or individuals. We may make the payment either by transferring funds electronically to the payee or by mailing the payee a check. By using this Service, you authorize us, and any third-party payment-processing agent we may use, to choose whatever method we feel is most effective to process your transaction. Any payments you wish to make through this Service must be payable in U.S. dollars to a payee in the United States.

I Agree *

Continue

Setting Up Bill Pay

Welcome to Bill Pay

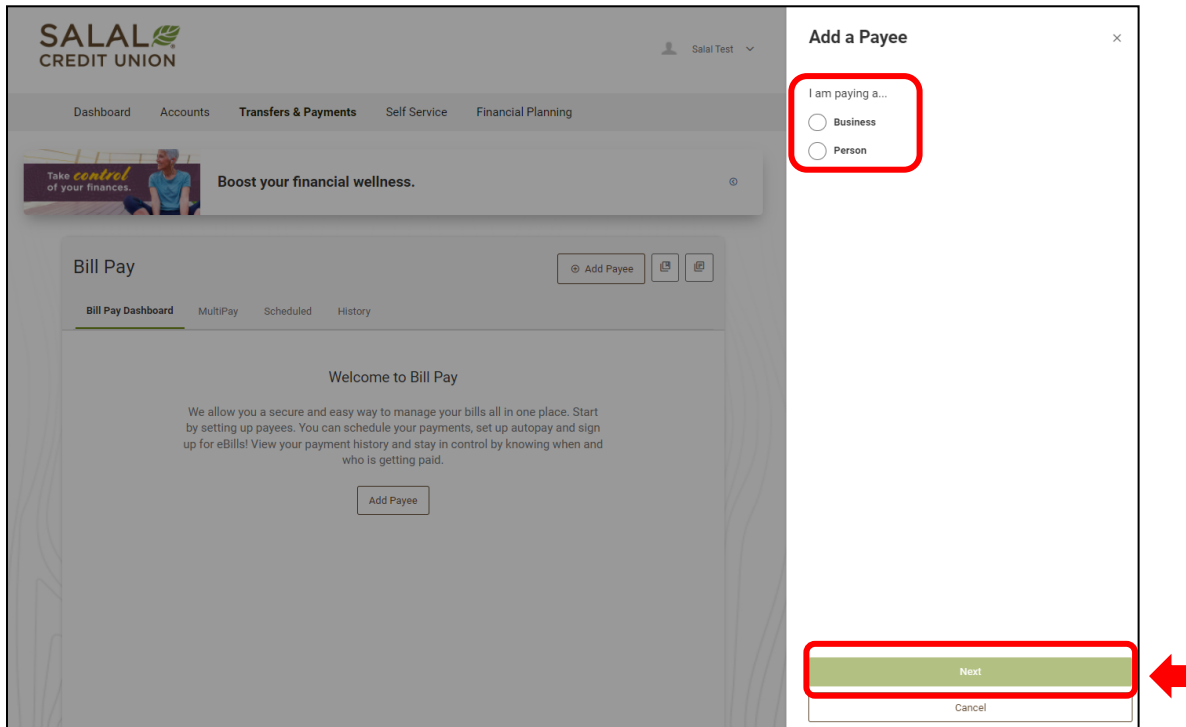
First you will need to set up a payee. Select the **Add Payee** button to add payee information.

The screenshot displays the SALAL Credit Union online banking interface. At the top left is the SALAL CREDIT UNION logo. To the right of the logo is a user profile icon labeled 'Salal Test'. Below the logo is a navigation menu with the following items: Dashboard, Accounts, **Transfers & Payments**, Self Service, and Financial Planning. A banner below the menu reads 'Take control of your finances. Boost your financial wellness.' The main content area is titled 'Bill Pay' and features a sub-menu with 'Bill Pay Dashboard', MultiPay, Scheduled, and History. A red box highlights the 'Add Payee' button, with a red arrow pointing to it.

Setting Up Bill Pay

Business Payee

If you are paying a business (example: AT&T or Target), select **Business** and then click the green **Next** button.



Setting Up Bill Pay

Adding Business Payee Information

Next, add the business's information. When adding a payee, it's helpful to have all the information you need before you begin. Having a bill from this business as reference can be helpful. First enter or select the following information:

- Name of business.
- Funding Account (to send money select your checking account from the dropdown menu).
- Account Number (your account number with the business you are paying).
- Re-enter account number to confirm.

Note: Payments to a business payee will be set up as either electronic or check, depending on the arrangement the company (i.e., AT&T) has with our Bill Pay provider and if you have entered the correct account number and address for the company you are paying.

When finished, select the green **Next** button.

The screenshot displays the SALAL Credit Union Bill Pay interface. On the right side, a modal window titled "Add a Payee" is open. The form fields within this modal are: "Name Of Business" (text input), "Zip Code" (text input), "Default Funding Account" (dropdown menu), "Account Number" (text input), and "Confirm Account Number" (text input). A red rounded rectangle highlights these five input fields. At the bottom of the modal, there are two buttons: a green "Next" button and a white "Cancel" button. A red rectangle highlights the "Next" button, and a red arrow points to it from the right side of the image. The background shows the main Bill Pay dashboard with a search bar for payees and a list of existing payees.

Setting Up Bill Pay

Adding Business Address for the Payee

On the next screen, enter the address that the business provides for mailing payments, along with the business's phone number. Then give the payee a nickname. When finished, select the green **Add Payee** button.

Note: The **Add Payee** button will not enable until all the information is filled out.

The screenshot displays the 'Add a Payee' form within the SALAL Credit Union interface. The form is titled 'Add a Payee' and is for a 'Target' account. It contains the following fields:

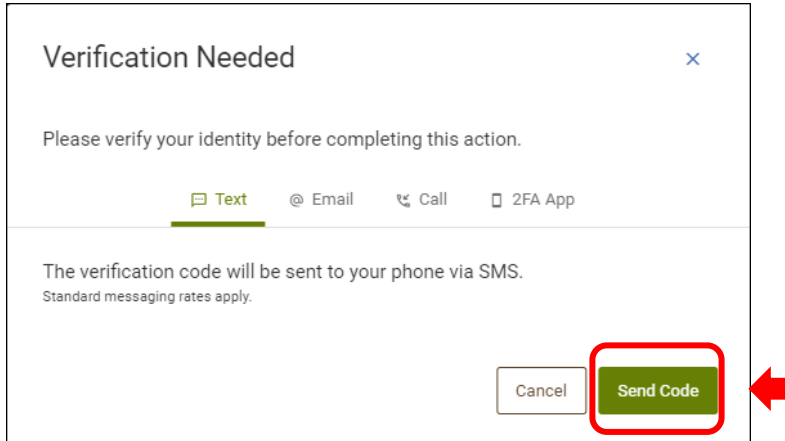
- Account number: 987654321
- Street Address 1: Enter address 1
- Street Address 2 (Optional): Enter address 2
- City: Enter city
- State: Select a state (dropdown menu)
- Zip Code: 98109
- Phone Number: (xxx) xxx-xxxx
- Nickname: Target

The 'Add Payee' button is highlighted in green and circled in red, with a red arrow pointing to it from the right. The background shows the 'Bill Pay' dashboard with a search bar and a list of payees, including 'Clark Kent'.

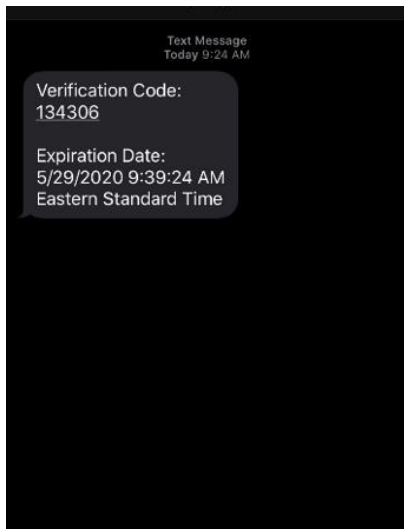
Setting Up Bill Pay

Verification Needed

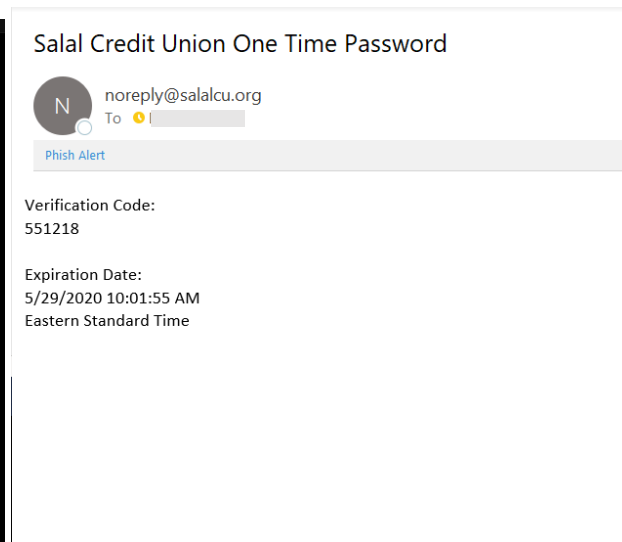
For your security, a verification code will be sent to verify your request for a new payee. Choose the method you want to use for verification and select the **Send Code** button.



Below are examples of verification code sent via SMS text message and email.



Smartphone



Email

Once you have your verification code, go back into Online Banking and enter the code to confirm and add the payee.

Setting Up Bill Pay

Making a Payment to the Business

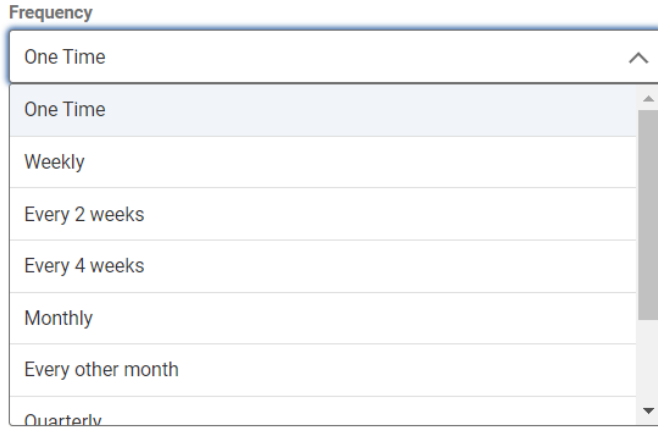
When scheduling a payment, please pay attention to the **Deliver by** date noted within the **Delivery Method** box; this is the expected time for the payment to arrive. For example, if your payment is due 05/25/2022, you would select the **Start Date** to be 05/20/2022 to be certain the payment is delivered by the due date. To change the “Deliver by” date, you will need to modify the **Start Date**.

The screenshot shows the 'Bill Pay' interface for Target. The page title is 'Bill Pay' and the payee is 'Target *4321'. The 'Delivery Method' is set to 'Standard Check' and the 'Deliver by' date is '5/25/2022'. A red box highlights the 'Deliver by 5/25/2022' dropdown, with a red arrow pointing to it. The 'Start Date' is set to '5/20/2022'. The 'Amount' is '\$ 75.00' and the 'Frequency' is 'One Time'. The 'Pay From' account is 'MY CHECKING' with a balance of '\$332.74'. There are 'Back' and 'Submit Payment' buttons at the bottom.

Setting Up Bill Pay

You can also select the frequency, choosing from the dropdown list.

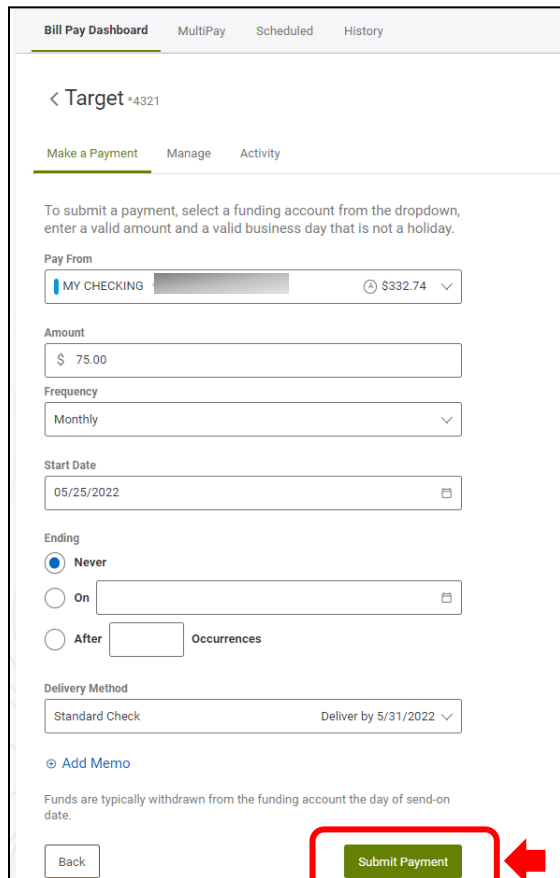
Frequency



- One Time
- Weekly
- Every 2 weeks
- Every 4 weeks
- Monthly
- Every other month
- Quarterly

If you select a recurring payment, your payment will repeat on the day of the week you selected unless that day falls on a weekend or federal holiday, in which case the payment will be sent the business day immediately before the weekend or federal holiday to ensure it arrives on time.

Once you have chosen your payment frequency, select the green **Submit Payment** button.



Bill Pay Dashboard MultiPay Scheduled History

< Target *4321

Make a Payment Manage Activity

To submit a payment, select a funding account from the dropdown, enter a valid amount and a valid business day that is not a holiday.

Pay From
MY CHECKING [REDACTED] \$332.74

Amount
\$ 75.00

Frequency
Monthly

Start Date
05/25/2022

Ending
 Never
 On [REDACTED]
 After [REDACTED] Occurrences

Delivery Method
Standard Check Deliver by 5/31/2022

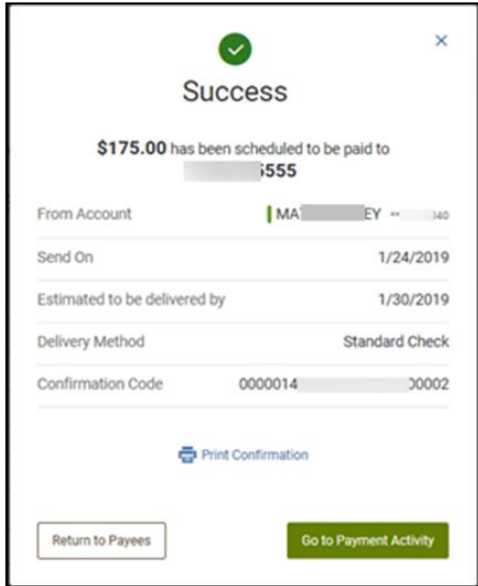
[Add Memo](#)

Funds are typically withdrawn from the funding account the day of send-on date.

[Back](#) [Submit Payment](#)

Setting Up Bill Pay

Once your payment has been successfully submitted, you will receive a confirmation code and the payment will now show in the Bill Pay **History** tab.

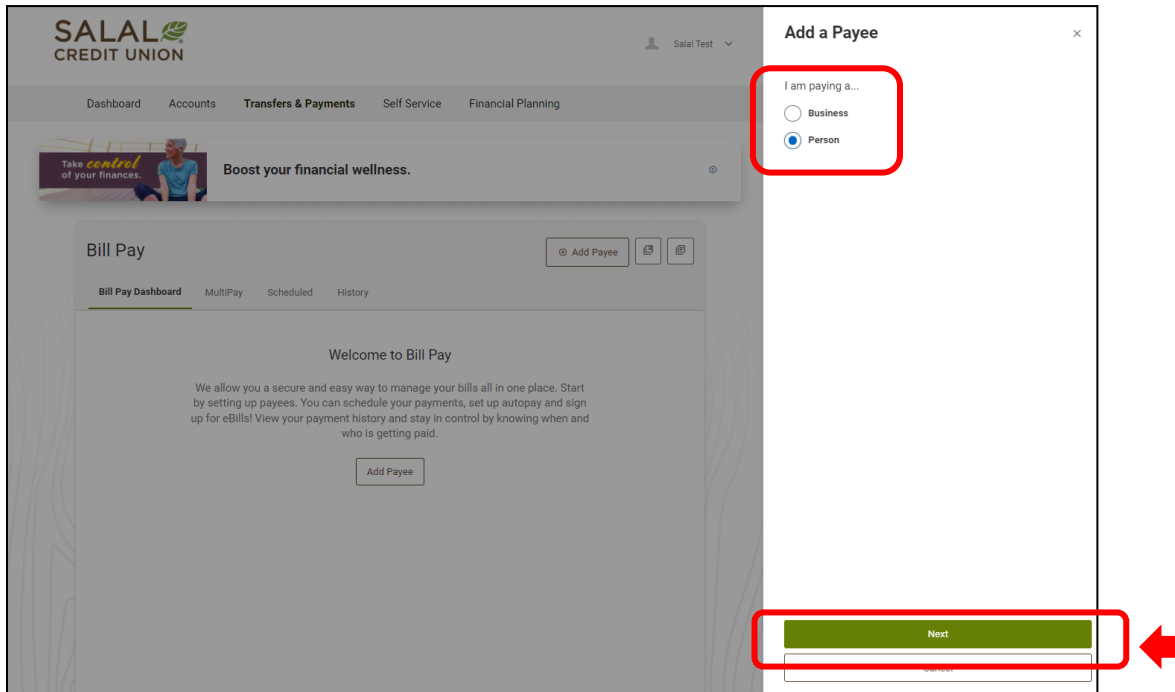


Setting Up Bill Pay

Pay a Person (P2P)

If you wish to pay an individual (not a business), please select **Person** on the **Add a Payee** screen. Then select the green **Next** button.

For more details on using P2P, view our tutorial titled “Pay a Person Payments (P2P).”



Setting Up Bill Pay

Adding Name of Payee and Payment Method

Next, add the person's information. Again, when adding a payee, it's helpful to have all the information you need before you begin. (For example, if you are using the SMS payment method, you will need the payee's mobile phone number. If you are using the email method, you will need the payee's email, etc.) Choose the payment method you wish to use and select the green **Next** button.

The screenshot displays the 'Add a Payee' form within the SALAL Credit Union interface. The form includes a 'Payee Name' field containing 'Bruce Wayne' and a 'Payment Method' dropdown menu with options: Check, Check, SMS, Electronic, and Email. The 'Check' option is selected. At the bottom of the form, there are two buttons: 'Next' (highlighted in green) and 'Cancel'. A red arrow points to the 'Next' button. The background shows the SALAL Credit Union dashboard with navigation tabs for Dashboard, Accounts, Transfers & Payments, Self Service, and Financial Planning. The 'Bill Pay' section is active, showing 'My Payees' with a search bar and a list of payees: Clark Kent and Target *4321. There is also a '10 per page' dropdown and an 'Add Payee' button at the bottom of the list.

Setting Up Bill Pay

Manage Payee Information

If you need to update or change information once you have created a payee, just go to Bill Pay and select your payee. Then go to the **Manage** tab. Select the **pencil icon** to edit the information on the payee, then select the green **Save** button at the bottom of the screen. You can also delete a payee from this tab.

Hide or Unhide Payees

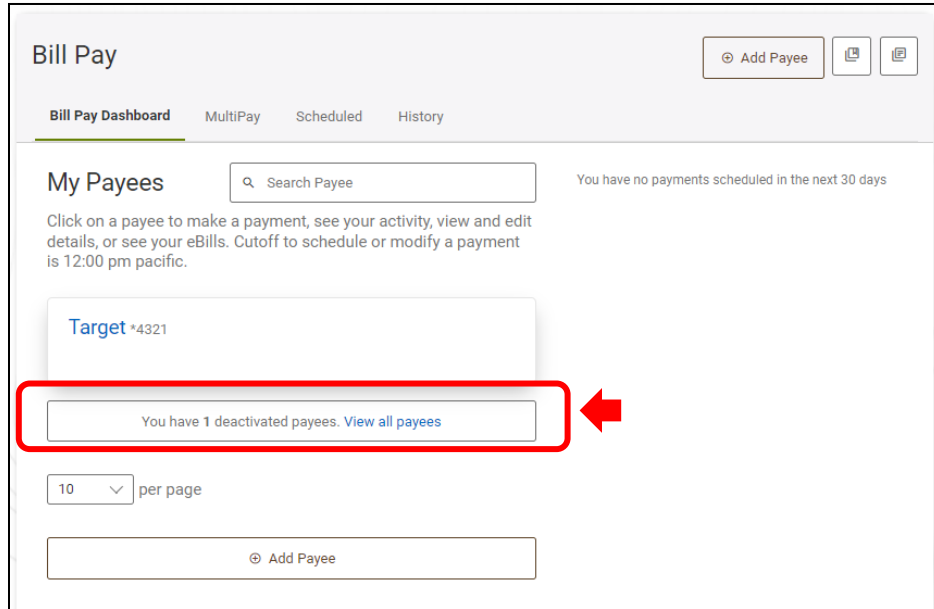
If you would like to keep a payee, but hide them because they are inactive at this time, you just need to go to Bill Pay, select the payee you would like to hide and click on the **Manage** tab. There is a slide button to mark the payee **Inactive**.

The screenshot displays the 'Bill Pay' section of a financial application. At the top, there is a navigation bar with 'Dashboard', 'Accounts', 'Transfers & Payments', 'Self Service', and 'Financial Planning'. Below this is a banner with the text 'Take control of your finances.' and 'Boost your financial wellness.' The main content area is titled 'Bill Pay' and includes an 'Add Payee' button and two document icons. Underneath, there are tabs for 'Bill Pay Dashboard', 'MultiPay', 'Scheduled', and 'History'. The 'Bill Pay Dashboard' tab is active, showing a breadcrumb '< Clark Kent'. Below the breadcrumb are three options: 'Make a Payment', 'Manage', and 'Activity'. The 'Manage' option is selected and highlighted with a red box. To the right of the 'Manage' option is a toggle switch labeled 'INACTIVE' and 'ACTIVE', which is currently set to 'INACTIVE' and is also highlighted with a red box. Below the toggle is a section for 'Payee Information' with a table:

| | | |
|----------|------------|--|
| Name | CLARK KENT | |
| Nickname | Clark Kent | |

Setting Up Bill Pay

To see any hidden payees, scroll down the bottom of your list of payees. You will see a note that says “You have 1 deactivated payees. View all payees.”



The screenshot shows the 'Bill Pay' dashboard. At the top right, there is an 'Add Payee' button and two icons. Below the title, there are tabs for 'Bill Pay Dashboard', 'MultiPay', 'Scheduled', and 'History'. The main section is titled 'My Payees' and includes a search bar. A message states: 'You have no payments scheduled in the next 30 days'. Below this, there is a card for 'Target *4321'. A red box highlights a message at the bottom: 'You have 1 deactivated payees. View all payees'. Below the message is a pagination control showing '10 per page' and another 'Add Payee' button.

Setting Up Bill Pay

When you click to **View all payees**, any deactivated payees will be listed with an **Inactive** note in the upper right corner. You can go in and mark a payee active at any time.

The screenshot shows the 'Bill Pay' dashboard. At the top right, there are buttons for 'Add Payee', a download icon, and a print icon. Below the title, there are navigation tabs: 'Bill Pay Dashboard' (selected), 'MultiPay', 'Scheduled', and 'History'. The main content area is titled 'My Payees' and includes a search bar labeled 'Search Payee'. A message states: 'You have no payments scheduled in the next 30 days'. Below this, there is a list of payees. The first payee is 'Target *4321'. The second payee is 'Clark Kent', which is highlighted with a red rectangular box and has a grey 'INACTIVE' label in its top right corner. Below the list, there is a button labeled 'Hide deactivated payees', a dropdown menu set to '10 per page', and another 'Add Payee' button at the bottom.

Setting Up Bill Pay

Delete Payee

To delete a payee, you will need to go into Bill Pay and click on the payee. Then go to the **Manage** tab and scroll down to find the **Delete Payee** button at the bottom.

Note: Once a payee is deleted, all the history for that payee will no longer be visible within the **Bill Pay Dashboard** tab. You can still see any payments that went out by reviewing your account statements.

The screenshot shows the 'Manage' tab for a payee. At the top, there are two tabs: 'Manage' (selected) and 'Activity'. Below the tabs, there is a 'Status' section with a toggle switch set to 'INACTIVE'. A note explains that toggling to 'Inactive' removes the payee from the default list. The 'Payee Information' section includes fields for Name (CLARK KENT), Nickname (Clark Kent), and Email (clarkkent@superman.com). The 'Sender Information' section shows 'Pay From' as 'MY CHECKING ***02 40'. The 'Default Payment Method' section shows 'Standard Email' as clarkkent@superman.com. At the bottom, a red box highlights the 'Delete Payee' button, with a red arrow pointing to it. A 'Back' button is located in the bottom left corner.

Note: For your security, we will deactivate the Bill Pay feature if left unused for six months. You can always restart Bill Pay later.

Need Help? Give Us a Call

If you have questions or need further assistance, feel free to call our Virtual Branch at **206.298.9394** or **800.562.5515**.