



Make it easy. Remove the hassle from paying bills.

Manage and pay all your bills in one secure place,
from any device.

- Easily add bills to pay
- View what's due and when; Monitor account balances
- No need to make payments at separate biller websites



CONVENIENT

- Send payments to any business or anyone in the U.S. from online banking or our mobile app
- Get up-to-date bill balances and bill statements from billers via eBills
- Make payments quickly, on the date you specify, even at the last minute

SIMPLE

- Easily add bills to pay following on-screen prompts with eBills, or snap a picture of a bill using our mobile app
- Schedule one-time or recurring bill payments
- Set up reminders when an eBill is due

SECURE

- Access bill pay using one, secure digital banking login; No separate bill pay login is required
- Ease with eBills—No need to remember multiple logins to biller websites.
- Get confirmation from your eBillers when payment is made.

How to Pay Your Bills from our Mobile App

1.

SIGN IN: Sign in to MyC1CU online banking or the new MyC1CU Mobile app. Select **Pay Bills** from the navigation menu.

2.

ADD A PAYEE: From the “I want to...” dropdown menu, select “**Pay with Picture.**” Take a picture of your bill (even if it's handwritten!). Enter the amount and confirm the payment date and Pay From account information.

3.

PAY YOUR BILL: Click “**Submit Payment.**” Once you have paid, the payee is automatically added to your bill pay dashboard. From here, you can also set up recurring payments, notifications, etc.



To Pay with Picture (& Automatically Add Payee):

1. Sign in to MyC1CU mobile app.
2. Click the + button, then select the **“Pay with Picture”**
3. Click the **“Take Picture”** button to take a picture of your bill, following the on-screen instructions.
4. Enter the amount; validate the payment date and Pay from account information. Click **“Pay Bill.”**
5. On the confirmation screen, select **“Done,”** or **“Pay Another”** to pay another bill with a photo. Payees are added automatically to your bill pay dashboard.

To Add a Payee (desktop):

1. Sign in to MYC1CU online banking or the MYC1CU mobile app. Select **“Pay Bills”** from the navigation menu.
2. Click the **“Add Payee”** button at the top
3. Select a logo from the list of Payees or Enter the name of a Payee into the Search box, then select the logo from the resulting Payees list.
4. If the Payee is not there, click the **“Add Payee Manually”** button or select **“Search by Category.”** Fill out payee information on the next screen.
5. Once you select the Payee, enter your login credentials in the Login window. Hit the **“Sign in and Get My Bills”** Button.
6. Once the account is linked, click **“Go to Pay Bills”** or **“Manage Notifications.”**

To Make a One-Time or Recurring

1. From the Bill Pay dashboard, enter the amount and due date next to the name of the payee.
2. You may edit the **“Pay From”** account and add details by selecting the arrow to the left of the biller name to expand the information area.
3. Click the **“Pay Bills”** button.
4. To make a Recurring Payment, Select the **“Off”** button to the right of the biller name.
5. Enter the amount, payment date, Pay From account information, frequency, and end date.
6. Click **“Save.”**

eBill Notifications:

1. From the Bill Pay dashboard, expand the payee information by selecting the arrow to the left of the payee name.
2. Click the **“eBilling”** button.
3. Select “Notifications” from the drop-down menu. Select notifications preferences. Click the “Save” button.



Payment Notifications:

1. From the Bill Pay dashboard, select “**Update my Preferences**” from the “**I want to...**” dropdown menu
2. Select the notification preferences. Click the “**Save**” button.

Frequently Asked Questions

How does Bill Pay work?

Bill Pay allows you to manage and pay your bills in one place via online or mobile banking. You can pay almost any company or person with a U.S. mailing address. Payments are secure, and we make most of them electronically because that’s how most companies are set up to receive them. For individuals or companies that don’t accept electronic payments, we send a paper check via U.S. Mail. With eBills, you can get your statements (PDF) delivered right to the MyC1CU app or online.

How do I know if a payee accepts digital payments?

On your Bill Pay dashboard, there is a lightning bolt icon (⚡) displayed next to each biller that accepts electronic payments, and a leaf icon (🍃) next to each biller that offers eBills.

Is there a limit on the number of bills I can pay with online/mobile Bill Pay?

No. There is no limit on the number of bills.

To meet your due dates, we recommend:

- *For check payments*, schedule payments at least 5 days in advance (this does not mean you pay your bill ahead of its due date, only that you schedule it to arrive by the due date), in order to give us enough time to process and mail the check.
- *For electronic payments*, schedule payments at least 2 days in advance.
- *For rush payments*, refer to the “Earliest Send On” and “Earliest Deliver By” dates.

What is PicturePay®

PicturePay® is a payment product included in your Bill Pay platform that allows you to pay a bill using a simple, 3-step process: Snap a picture of the bill, Enter the dollar amount, and Click to pay. This innovative technology eliminates the need to manually enter payee information to pay bills. Once you pay a bill using PicturePay, the payee is automatically added to your Bill Pay dashboard.



What are eBills?

eBills is a feature that allows you to receive electronic (PDF) versions of paper bills and pay them directly from your Bill Pay account. Once you set up an individual eBill for a company, an eBill is delivered directly from that payee to your Bill Pay account. Examples of businesses that offer eBills are cable service providers, phone service providers, utility providers, and credit card companies. eBills are not the same as recurring payments, which you must schedule. On your Bill Pay dashboard, there will be a “Sign up for eBilling” button next to each payee that offers eBills. A leaf icon (🍃) is displayed next to each payee that you have linked to eBills.

Can I set up notifications with Bill Pay?

Yes. The following notifications—sent via email or text—are available for eBills:

- Payment due reminder
- Payment due today
- Payment past due
- Payment scheduled
- Payment posted
- Balance more than the specified amount

For billers that do not offer eBills, we can email you the following notifications: a summary of daily payments; when a payee is created; and when payments over a specified amount are scheduled.

Bill Pay Key Terms

Electronic Payee: A biller that allows payments to be processed electronically. We will deliver the payment to the biller by the delivery date; however, the biller may take 1 to 2 business days to post the payment to your account.

Paper Check Payee: A biller that will receive a physical check in the mail delivered by the United States Postal Service (USPS), which can take 3 to 4 business days. Please allow 1 to 2 business days for the merchant to post the payment to your account.

Recurring Payment: Ongoing, periodic payment to a biller. You define payment amount, frequency, and start and end cycle.

P2P Payment: P2P (Pay-a-Person) payments allow you to safely and quickly send money to any individual located in the United States with an account in the U.S. banking system, whether they have a Community 1st Credit Union account or not. Payments are initiated using the P2P app available within Bill Pay. The recipient can accept the funds immediately via debit card or within 1 to 2 days using a financial institution routing and account number.

Bill Pay User Guide



A2A Payment: A2A (Transfer between my Accounts) payments allow you to securely move funds between Community 1st Credit Union and accounts at another financial institution. Instant account verification eliminates the need for micro-deposit set-up, and you can schedule a transfer to/from that account within the same session.