

YOUR DIGITAL BAKING GUIDE

QUICK PAYMENTS START HERE

**HOW TO PAY A BILL
OR A FRIEND**



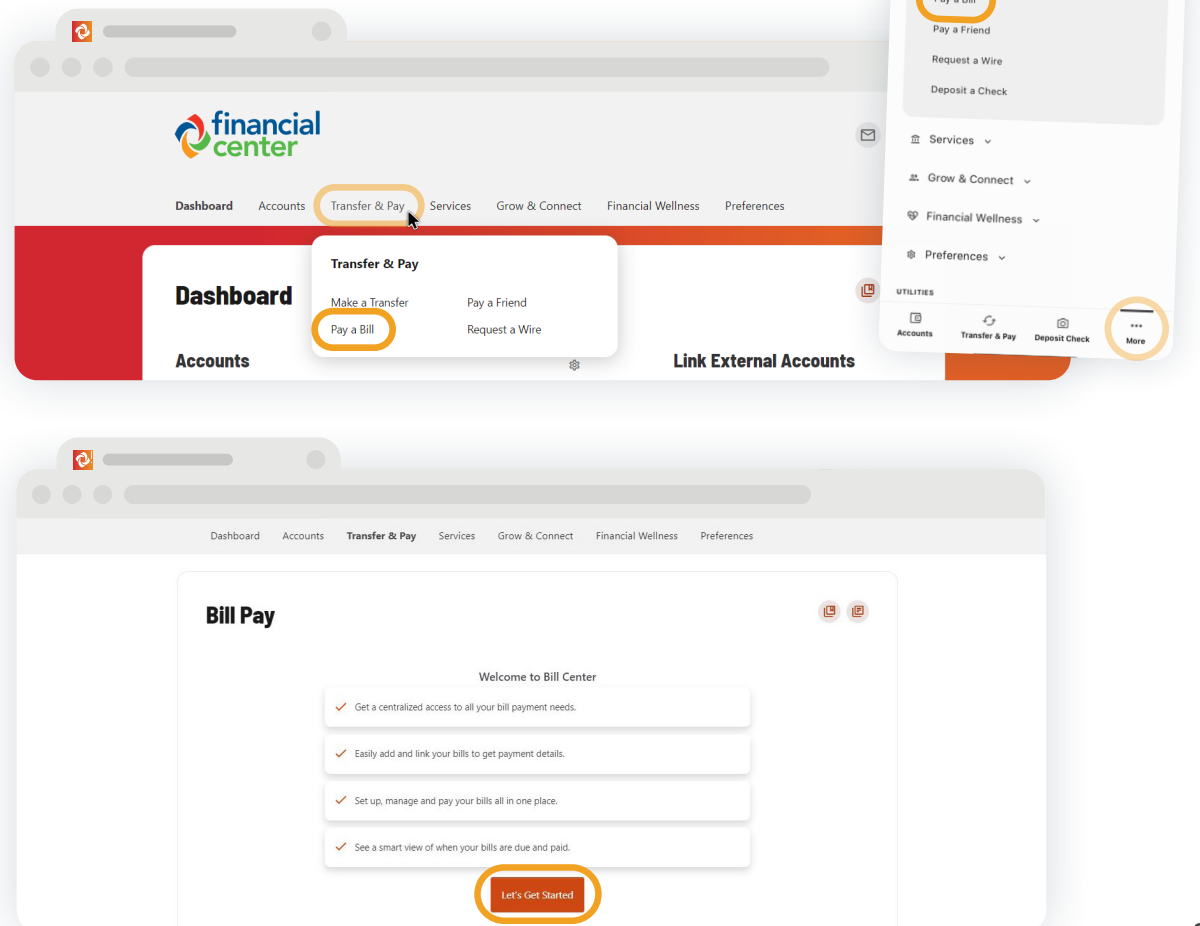
HOW TO PAY A BILL



PAYING A FRIEND? Skip to page 6 for instructions.

STEP 1: NAVIGATE TO PAY A BILL

- To Pay a Bill to a company, hover over **Transfer & Pay**.
- Select **Pay a Bill**.
- Click **Let's Get Started**.

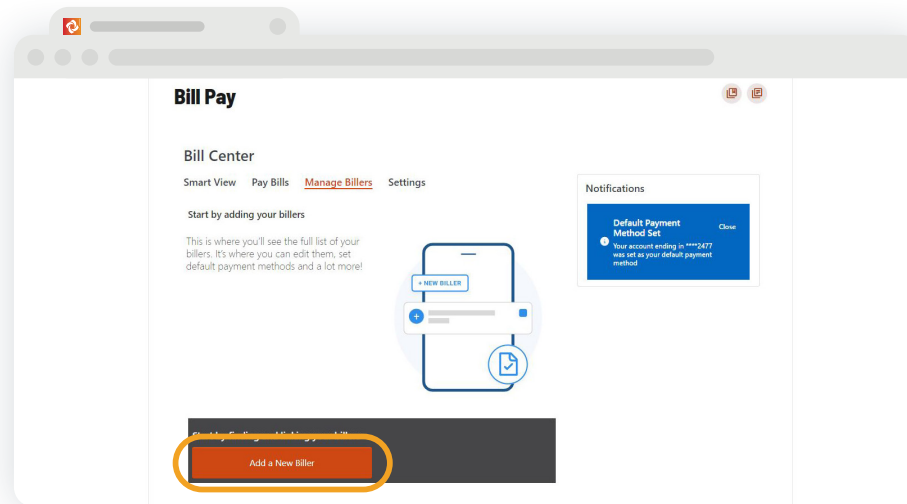


HOW TO PAY A BILL



STEP 2: ADD A NEW BILLER

- If you previously had Bill Payees set up, you should see them here.
- If this is your first time using Bill Pay, click on **Add a New Biller** to get started.
- After your first use, you'll be able to select previously used billers or add new ones manually.
- If adding a new user, simply fill in all required information.
- Click **Add Biller**.

A screenshot of a web browser showing the 'Enter your account details' form. The form includes fields for Name, Account Number (Optional), Address, Address Line 2 (Optional), City, State, and Zip Code. The 'Add Biller' button at the bottom is highlighted with an orange circle.

Enter your account details
Fields marked with an asterisk (*) are required.

Name *
Kennedy Smith

Account Number (Optional)
Account number

Address *
7101 East 56th Street

Address Line 2 (Optional)
Address line 2

City *
Indianapolis

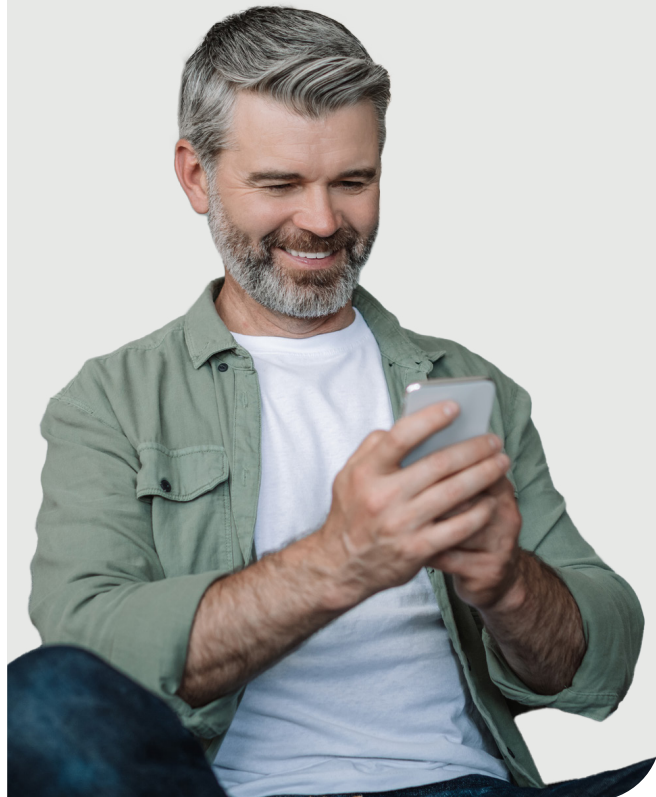
State *
Indiana

Zip Code *
46031

+ Additional Details (optional)

Add Biller

HOW TO PAY A BILL



STEP 3: PAYMENT SETUP

- Proceed to paying a bill and add the amount, date, and whether it's a one-time or recurring payment.
- Finally, click **Submit Payment**.

Bill Pay

Add Biller Manually

Billers Successfully Added

KS Kennedy Smith
Uncategorized

You have added this biller and now you can:

- ✓ Make a payment toward this biller
- ✓ Set up recurring payments
- ✓ Finish and go to Manage Billers

Make a Payment

Done

Payment Setup

Payment Date & Amount
Next: Notifications 2 of 4

KS Kennedy Smith
Uncategorized

Amount to Pay

Pay a Specific Amount

\$100.00

When to Pay

Earliest Send Date Oct 23, 2024

Specific Send Date

10/23/2024

Delivery Date 11/01/2024

Expedited Payment (Oct 25, 2024) \$24.95 fee Details

Recurring Payment OFF ON

Cancel Payment Setup

Payment Method Notifications

Payment Confirmation

Review & Confirm 4 of 4

JE Jacob Engle
Uncategorized

Payment Information	Edit
Payment Method	Stress-Free Checking
Send On	Oct 23, 2024
Estimated Delivery	Nov 1, 2024
Recurring Payment	No
Payment Amount	\$1.00
Total to Pay	\$1.00

Notifications

	Edit
When Payment is Delivered	Yes
Memo (optional)	Yes
Landscaping Bill	Yes

Cancel Payment Setup

Submit Payment

Payment Scheduled

JE Jacob Engle
Uncategorized

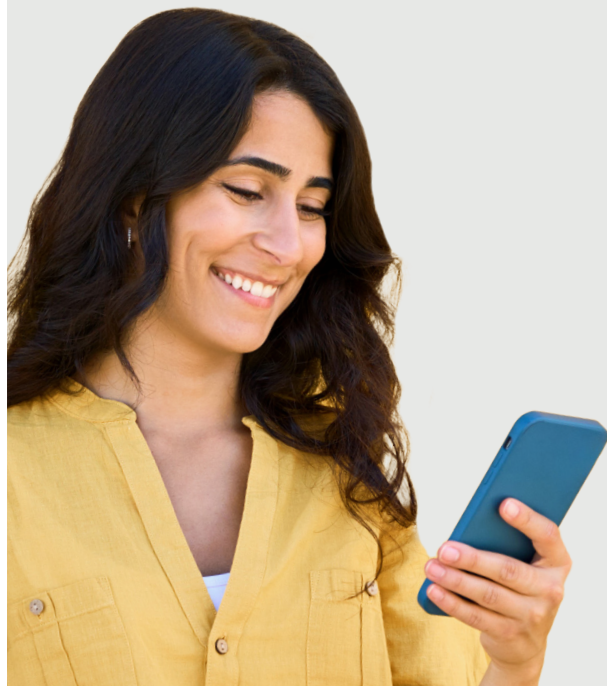
Payment Scheduled!
You scheduled a \$1.00 payment

JE Jacob Engle
Uncategorized

Bill Center Ref #	153052625
Payment Method	Stress-Free Checking
Estimated Delivery	Nov 1, 2024
Send On	Oct 23, 2024
Recurring Payment	No
Total	\$1.00

Done

HOW TO PAY A BILL



MAKING CHANGES TO BILL PAYMENTS

Once you've set up your payments, we realize that sometimes things change.

- To make edits, click the three dots next to the scheduled payment.
- You'll be able to edit or delete the payment or biller.
- Plus, you can export your payments as a CSV file for quick reference, if needed!

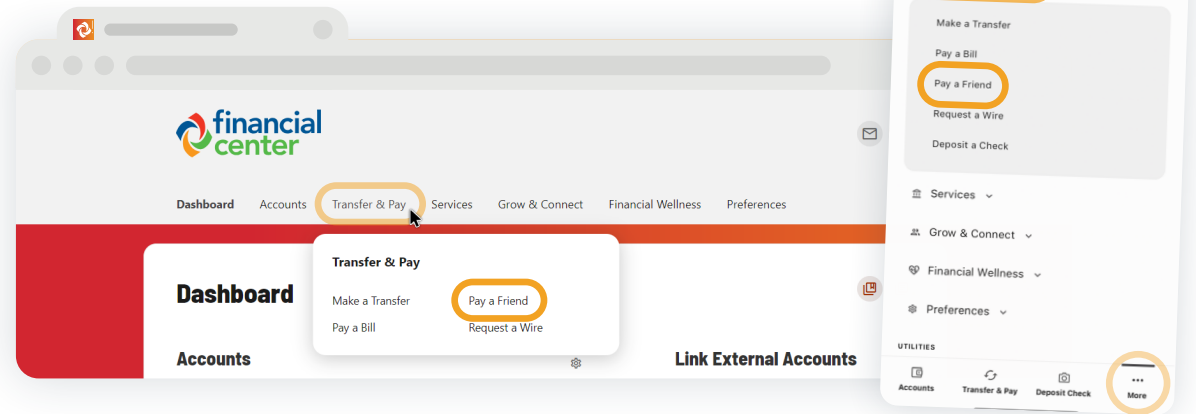
The screenshot displays the 'Bill Center' interface. At the top, there are tabs for 'Smart View', 'Pay Bills', 'Manage Billers', and 'Settings'. Below the tabs, it says 'Today is October 29, 2024' and includes a search bar. The main content area is divided into sections: 'Upcoming (next 7 days)' (showing 'You have no upcoming bills or scheduled payments'), 'Later' (showing a bill for \$1.00 due on 11/13/2024), and 'Paid/Pending (last 30 days)' (showing 2 payments totaling \$2.00). A modal is open for the \$1.00 bill, showing options to 'View Activity', 'View | Edit Biller', 'Pay', 'Edit Payment', and 'Delete Payment'. The 'Delete Payment' option is highlighted with an orange circle. To the right, there are sections for 'Add New Billers' and 'Export Payments'. Below the main interface, a 'Delete Scheduled Payment' modal is shown, asking 'Would you like to delete this payment?' and providing 'Delete Scheduled Payment' and 'Do Not Delete' buttons.

HOW TO PAY A FRIEND



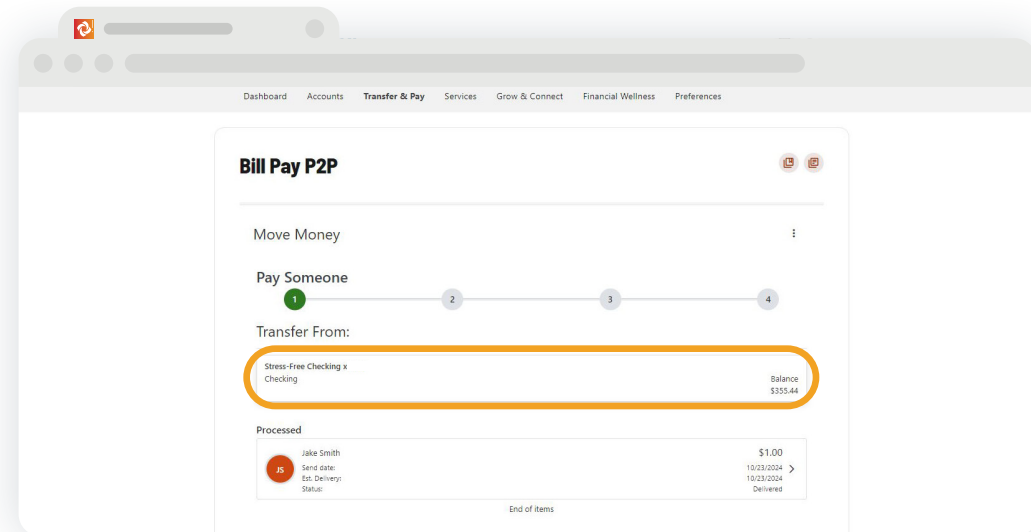
STEP 1: NAVIGATE TO PAY A FRIEND

- To Pay a Friend, hover over **Transfer & Pay**.
- Select **Pay a Friend**.

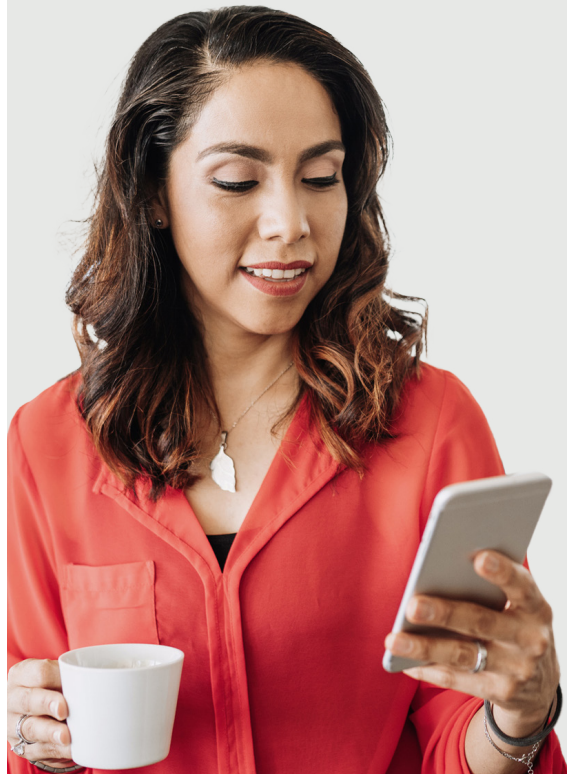


STEP 2: SELECT YOUR ACCOUNT

- Select your "transfer from" account.



HOW TO PAY A FRIEND

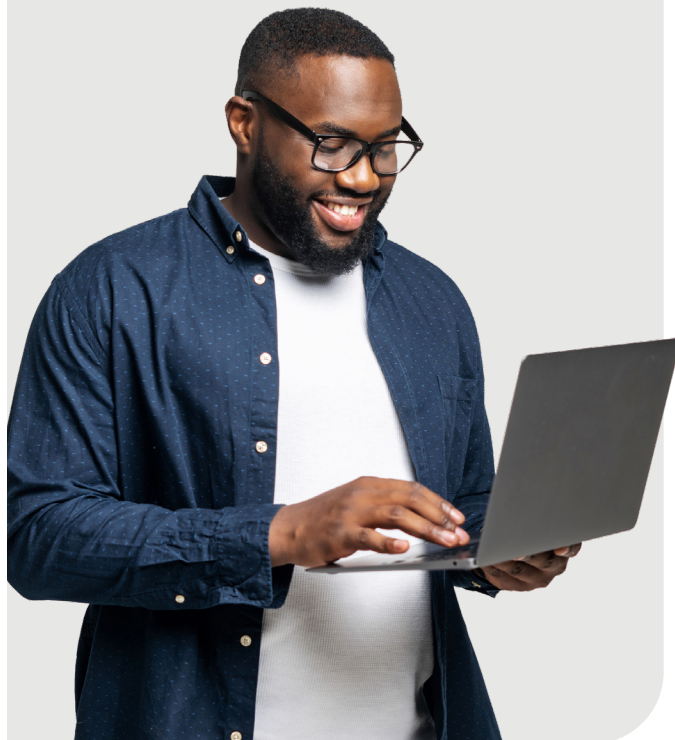


STEP 3: ADD NEW CONTACT TO PAY

- Click **Add New Contact** in the top right.
- Enter their name and phone number or email address.
- Click **Add Contact**.

This screenshot shows the 'Bill Pay P2P' interface. At the top, there's a navigation bar with links: Dashboard, Accounts, Transfer & Pay, Services, Grow & Connect, Financial Wellness, and Preferences. The main heading is 'Bill Pay P2P'. Below it, there's a 'Move Money' section with a dropdown menu. Underneath is a 'Pay Someone' section with a progress bar showing four steps. Step 1 is 'Transfer To:', which is currently active. A button labeled '+ Add New Contact' is highlighted with an orange circle. Below the progress bar, there's a search bar labeled 'Search by name' and a list of contacts, including 'Jake Smith (812) 528-...'.This screenshot shows the 'Add New Contact' form. The heading is 'Add New Contact' with a sub-heading 'Add a new contact' and a note 'Add details for your new contact.' There are three input fields, each highlighted with an orange box: 'Name' (containing 'Jake Smith'), 'Email Address Or Phone Number' (containing 'jakesmith@email.com'), and 'Confirm Email Address Or Phone Number' (containing 'jakesmith@email.com'). Below these fields is a disclaimer: 'By entering a mobile number, I represent that I have my recipient's consent to receive a text message.' At the bottom right, there is an 'Add contact' button highlighted with an orange circle.

HOW TO PAY A FRIEND



STEP 4: ENTER PAYMENT DETAILS

- Enter the amount.
- Select the payment date.
- Toggle on **Auto Pay** if you want to make this a recurring payment.
- Click **Continue**.

STEP 5: SUBMIT YOUR SECURE PAYMENT

- Add a personal message for the receiver if needed.
- Set up a security question by entering a question only your receiver can answer, and inputting the answer they'll give.
- Acknowledge & Authorize.
- Finally, click **Submit**.

FREQUENTLY ASKED QUESTIONS

Learn more about your new
Digital Banking experience at
fcfcu.com/betterbanking
or call our dedicated hotline at
317.916.6104 for support.

What is a recurring payment?

In both Pay a Bill and Pay a Friend, you'll have the opportunity to set up a recurring payment, should that make sense for you. You could use this to consistently make a payment to a business or financial institution – such as your Auto Loan payment – or to a friend – such as your cell phone bill monthly to a family member.

How will a business receive the payment?

We want to make it seamless to pay your bills! If you have the account number information for the business you're paying, these will be delivered as an ACH payment – typically in about two to three business days. Otherwise, the business will receive a check from Financial Center in the mail.

How will my friend receive the payment?

It's easy! They will receive a text or email and can claim it quickly by answering the security question and entering their account information or debit card number for fast payment. They can expect to see the funds hit their account typically in about one business day, but this could take up to three in some cases.

