



Virtual Branch - Bill Pay User Guide

Virtual Branch Bill Pay Service is an option that can be added to your Virtual Branch access with BBCU. With Bill Pay you can direct BBCU to make payments from your share draft account to merchants of your choosing, from the convenience and comfort of your personal computer, 24 hours a day, 7 days a week.

There is a monthly fee for the Bill Pay service, please refer to your BBCU fee schedule.

Payment Types:

You can schedule 3 different types of payments using Bill Pay:

- **On Demand Payments** - payments made one time to the requested merchant
- **Future Payments** - payments initiated manually each time by setting the payment amount and the payment date.
- **Recurring Payments** - payments that are recurring on a fixed date and for a fixed amount.

Payment Processing: Payments must be scheduled prior to 2:00 p.m. EST on the date that you wish the payment to be sent to the merchant. Payments are processed on Business-Days only (Mon. - Fri. excluding holidays). If a scheduled payment date falls on a non-business day, the payment will be processed on the next Business day.

To Cancel a Scheduled Payment:

If you wish to cancel a scheduled payment you must do so prior to 2:00p.m. EST

Click on Scheduled Payments,

Click Delete

Confirm that you wish to delete that scheduled payment

OR

Click on the Merchant name,

Click Delete

Confirm that you wish to delete that scheduled payment

To Submit a Research Request:

If you need to get more detail about a payment that was previously processed you can submit a research request.

Before you submit a payment research request, please verify that the payment was setup with the correct address and account number. It is also recommended that you contact the merchant to confirm whether the payment has been received since your statement was printed.

Click on Payment history

You can search for payment using a combination of:

- The Merchants name
- The date range the payment was made
- Payment Amount, OR
- Payment Conformation Number

Enter your search criteria and click OK.

Click on the Merchant Name to view the payment details.

Click Research Request

Enter all of the requested information

Enter a fax number if you are requesting proof of payment

Click Send

You should receive a response form the Virtual Branch research team with 3 to 5 business days.

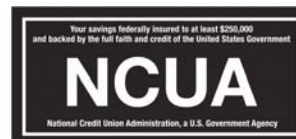


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(248) 683-2920

www.bbcu.org



Getting Started:

Visit BBCU's homepage at www.bbcu.org, click on **Login to your Account**.

Logon to Virtual Branch using your existing logon information. If you are a new user to Virtual Branch, your logon information was provided to you in your "Welcome to Virtual Branch" email. If you have not signed up for Virtual Branch you can find an application at either of our offices, or on our website www.bbcu.org.

To Access the Bill Pay in Virtual Branch:



Click on the **Pay IT** tab

To Add a New Merchant:

(Merchants need to be added in order to make payments)

Click on Merchant Accounts

Click on New Merchant

Fill in:

- Merchant Name
- Mailing Address
- Phone Number
- Your Account Number with the Merchant
- You can select to add Merchant to frequently used Merchant list
- Click OK
- Confirm the information

To Delete a Merchant from Bill Pay:

Click Merchant Accounts

Click Delete on the row the Merchant is listed

Confirm you wish to delete the Merchant

To Make a Payment Using Quick Pay:

If the Merchant you wish to pay is a frequently used Merchant you can use the Quick Pay option.

- Select the Checking account (if you have multiple checking accounts at BBCU)
- Enter the Payment Amount
- Enter The Send on Date
- Select the payment frequency
- Number of Payments (for recurring)

Click Schedule Payment, once you have entered all of the information for the payment(s).

To Make a Payment Using Pay Bills:

Click Pay Bills

Select the Merchant you wish to schedule a payment for.

- Enter the Send on Date
- Enter the Payment Amount
- Select the Checking account (if you have multiple checking accounts at BBCU)
- Select the frequency
- Number of payments (for recurring)
- Click OK
- Confirm the information

To View Scheduled Payments:

Click on Scheduled Payments

To see more detail on a specific payment, click on the Merchants name.

Viewing the Payment Calendar:

The payment calendar shows you payments that have been paid and payments that are scheduled to be paid, in calendar form.

To view details of a past or future payment, click the payment amount.

Viewing the Payment History:

Click on Payment history

You can search for payment using a combination of:

- The Merchants name
- The date range the payment was made
- Payment Amount, OR
- Payment Confirmation Number

Enter your search criteria and click OK.

Click on the Merchant Name to view the payment details.

You will see

- Merchant Name
- Payment Date
- Payment Amount
- Confirmation Number
- Payment Method (Check or Electronic)
- Check Number (if sent by Check)
- Date Check Cleared (if sent by Check)

To Edit a Scheduled Payment:

Payments must be edited prior to 2:00pm EST

You can change:

- The Send on Date
- Payment Amount
- Checking Account (if you have multiple checking accounts at BBCU)
- Frequency
- Number of Payments

Click on Scheduled Payments

Click on the Merchant name

Edit the necessary information

Click Ok

Confirm the information