PEOPLES
CREDIT UNION

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

GET STARTED

Don't have online access? Enroll peoples-credit-union.com/
Pay from your phone: Download the free app [Google Pay or App Store]

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, and many 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 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 Peoples Credit Union online banking or the Peoples Credit Union Iowa mobile app. Select "Bill Payment" 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.

BILL PAY FAQs–LAST PAGE

To Pay with Picture (& Automatically Add Payee):

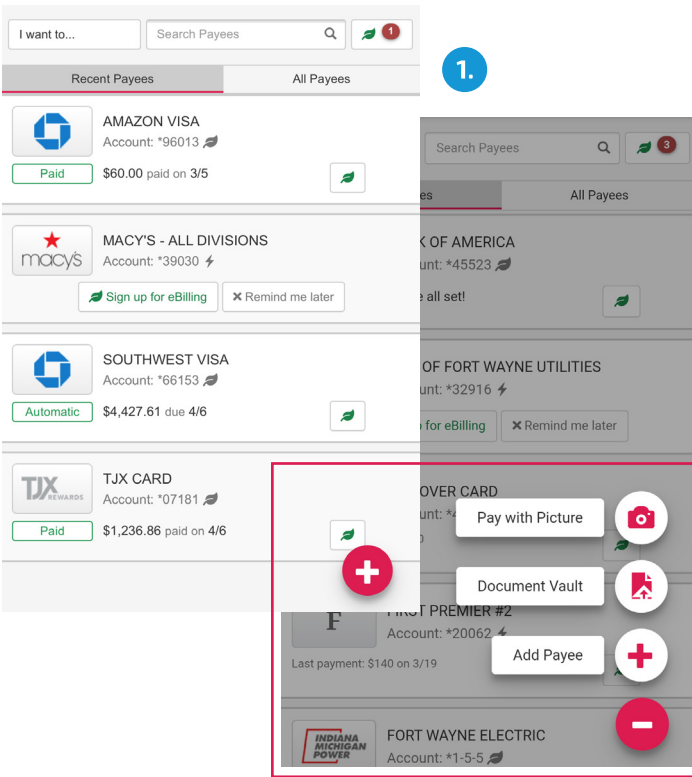1. Sign in to Peoples Credit Union Iowa mobile app.

   Click the ➕ button, then select the "Pay with Picture" button.

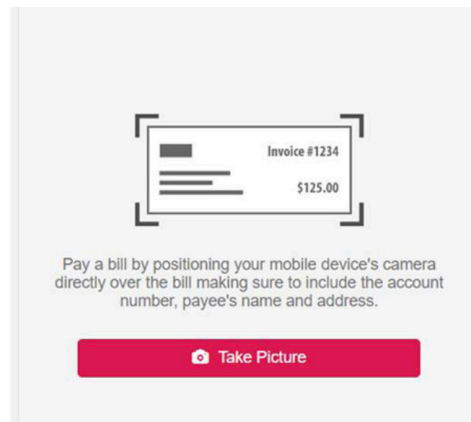2. Click the "Take Picture" button to take a picture of your bill, following the on-screen instructions.

3. Enter the amount; validate payment date and Pay From account information. Click "Bill Payment."
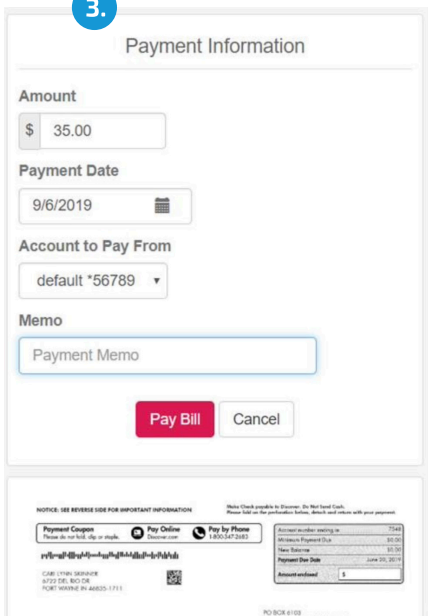
4. Review payment details. Click "Submit Payment."

5. On confirmation screen, select "Done," or "Pay Another" to pay another bill with photo. **Payees are added automatically to your bill pay dashboard.**
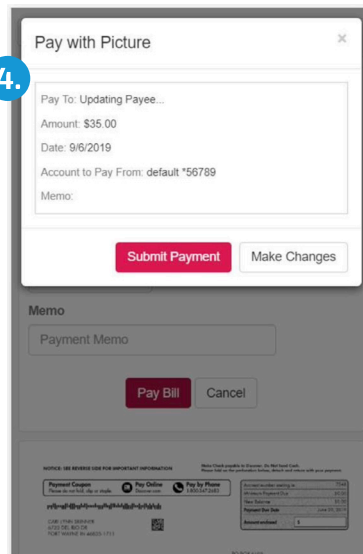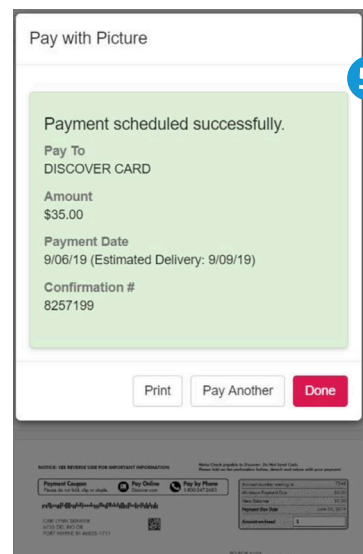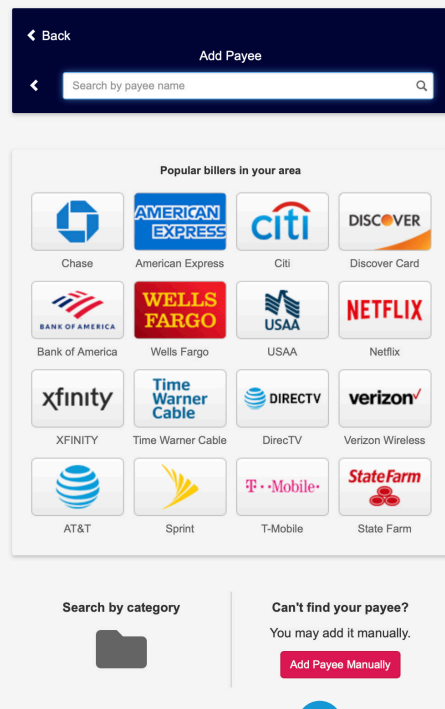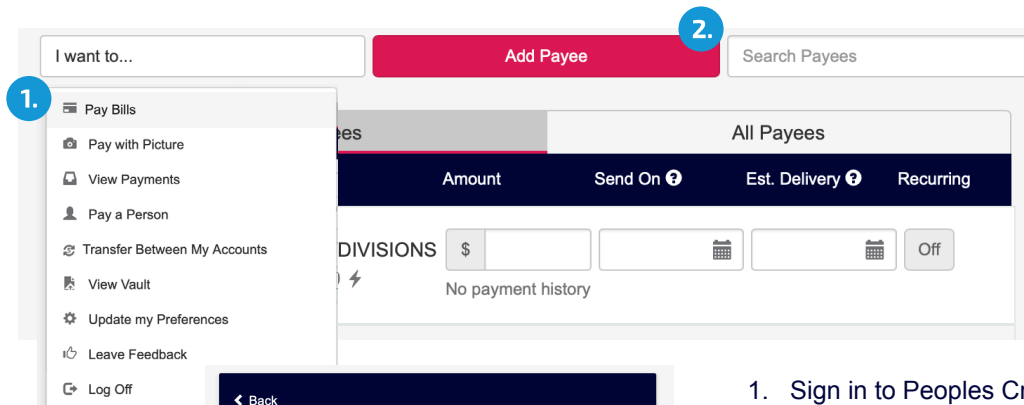
To Add a Payee (online):

I want to...

2. Add Payee

Search Payees

1.
- Pay Bills
- Pay with Picture
- View Payments
- Pay a Person
- Transfer Between My Accounts
- View Vault
- Update my Preferences
- Leave Feedback
- Log Off

	Amount	Send On ❓	Est. Delivery ❓	Recurring
DIVISIONS	$	🗓	🗓	Off
⚡	No payment history			

3.

‹ Back

Add Payee

‹ Search by payee name 🔍

Popular billers in your area

Chase	American Express	Citi	Discover Card
Bank of America	Wells Fargo	USAA	Netflix
XFINITY	Time Warner Cable	DirecTV	Verizon Wireless
AT&T	Sprint	T-Mobile	State Farm

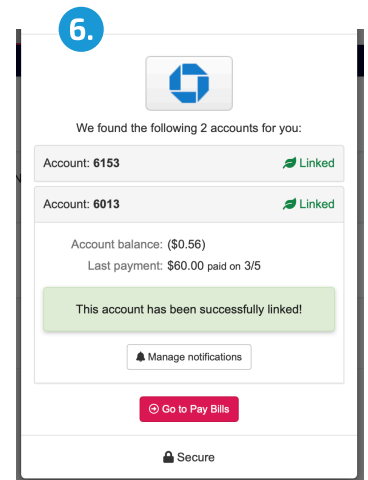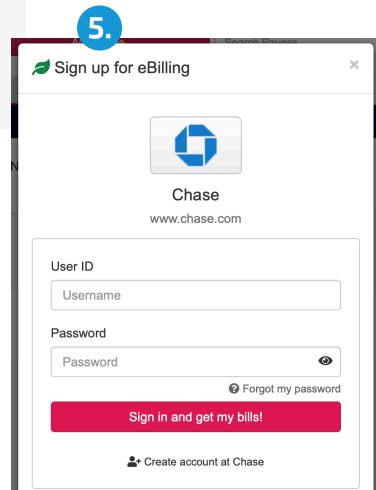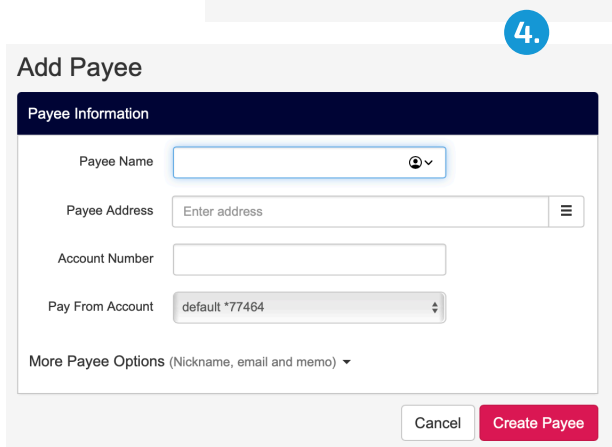**Search by category**
📁

Can't find your payee?
You may add it manually.
Add Payee Manually

1. Sign in to Peoples Credit Union online banking or the Peoples Credit Union Iowa mobile app. Select "Bill Payment" 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 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."

4.

Add Payee

Payee Information

Payee Name	[input] 👤⌄
Payee Address	Enter address ☰
Account Number	[input]
Pay From Account	default *77464

More Payee Options (Nickname, email and memo) ⌄

Cancel | **Create Payee**

5.

🌿 Sign up for eBilling ✕

Chase
www.chase.com

User ID
Username

Password
Password 👁

Forgot my password

Sign in and get my bills!

👤➕ Create account at Chase

6.

We found the following 2 accounts for you:

Account: 6153 — 🍃 Linked

Account: 6013 — 🍃 Linked

Account balance: ($0.56)
Last payment: $60.00 paid on 3/5

This account has been successfully linked!

🔔 Manage notifications

⊕ Go to Pay Bills

🔒 Secure

To Make a One-Time or Recurring Payment:

	Payments	Total amount	
	1 ⌄	$45.00	🖅 Pay Bills

3.

Recent Payees					All Payees	
Name		Amount	Send On ❓	Est. Delivery ❓	Recurring	

1.

	MACY'S - ALL DIVISIONS	$ ____	📅 ____	📅 ____	Off
	Account: *39030 ⚡	No payment history			

2.

	SOUTHWEST VISA	$ 45.00	03/09/2021 📅	03/11/2021 📅	Off
	Account: *66153 🍃	Paid $100.00 paid on 3/5			

4.

| default *77464 ⬍ | Notes | ☑ Edit ⬇ | 🕐 Rush | ↻ History | 🍃 eBilling |

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 "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. Click "Save."

5.

Recurring Payment SOUTHWEST VISA

Payment Details

Payment Amount	Send On	Est. Delivery	Pay From Account
$ 0.00	3/9/2021 📅	3/11/2021	default *77464 ⬍

Delivery Options

Payment Frequency	Non-Business Day Option
Once Every Month ⬍	Pay Previous Business Day ⬍

Send Payments

🔘 Until I cancel this schedule

⚪ Until this date   mm/dd/yyyy 📅

⚪ Until 0 payments are made

| Discard Changes	Save

eBill Notifications:
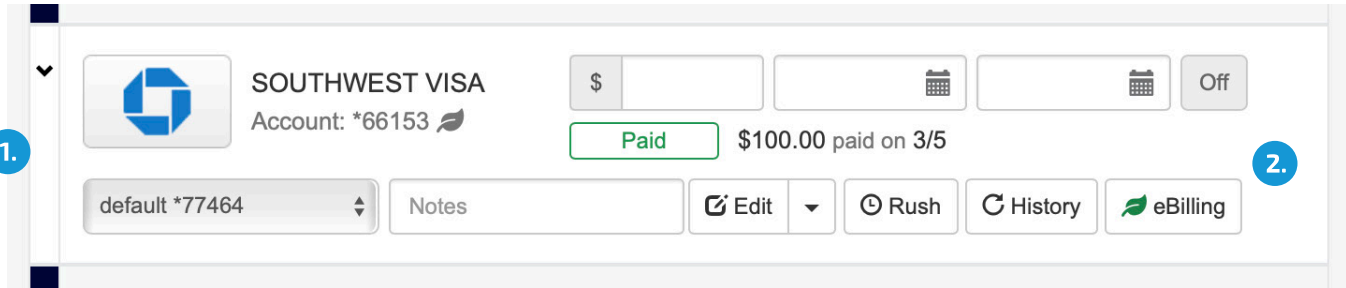
1. From the Bill Pay dashboard, expand the payee information by selecting the arrow to the left of the payee name.

2. Click the "eBilling" button.

3. Select "Notifications" from the dropdown menu. Select notifications preferences. Click "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 "Save" button.
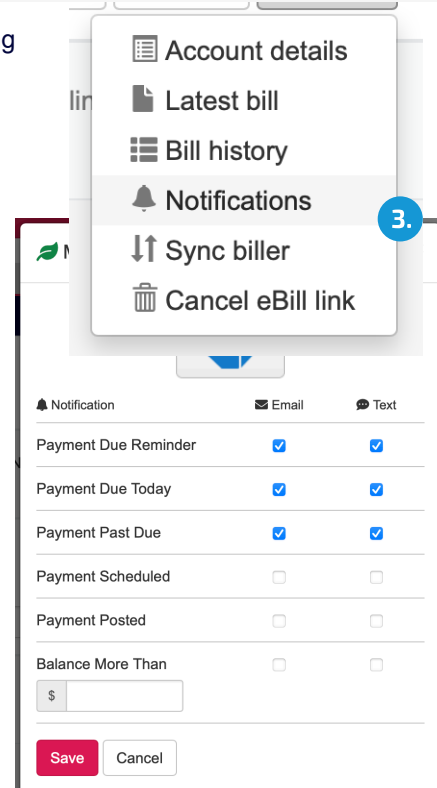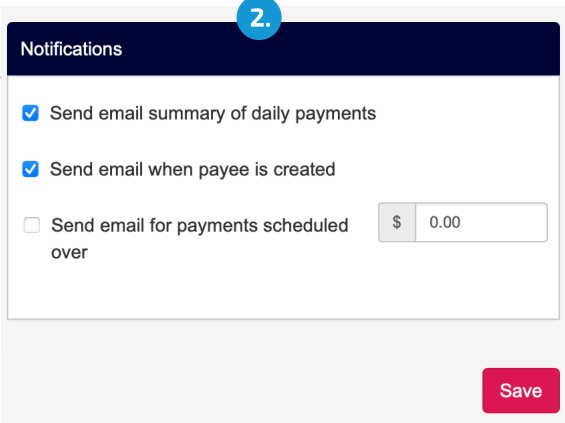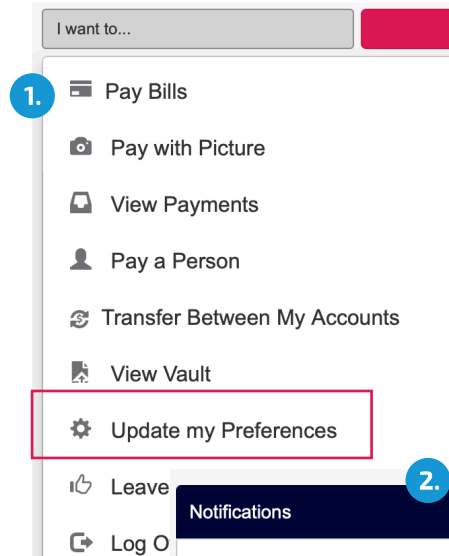
Frequently Asked Questions

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 [name of FI] 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.

How much does it cost to use Bill Pay?

There is no cost to use Bill Pay.

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. [$35 fee applies for each rush payments]

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 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.

Frequently Asked Questions

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 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, 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 System (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, 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 Peoples 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.

A2A Payment: A2A (Transfer between my Accounts) payments allow you to securely move funds between your Peoples 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.