

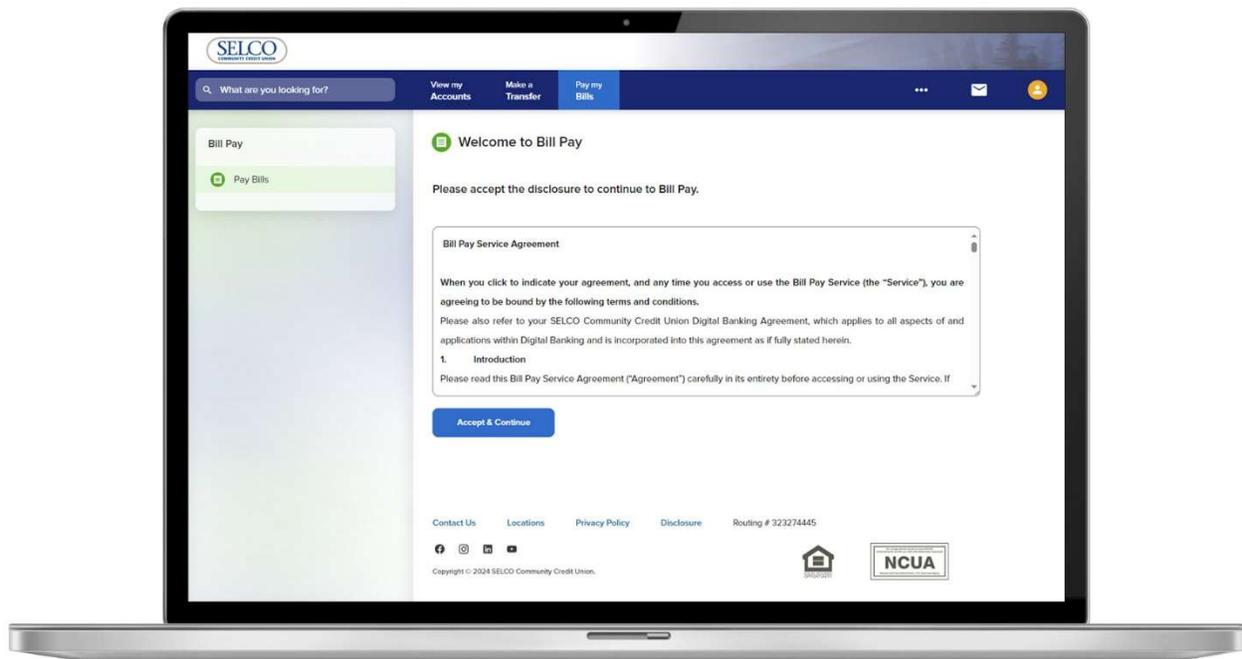
Commercial & Business Banking  
**Bill Pay Guide**

# Welcome

Thank you for choosing SELCO Community Credit Union for your business banking needs. This guide provides everything you need to get started using the Bill Pay feature in business banking, from adding payees to scheduling payments—and everything in between. To navigate to specific instructions, click a topic or feature in the Table of Contents.

## Questions?

If you have additional questions, call us at **541-744-7787** or email us at **cashmanagement@selco.org**. We're available Monday through Friday from **8:00am-5:00pm** and always happy to help.

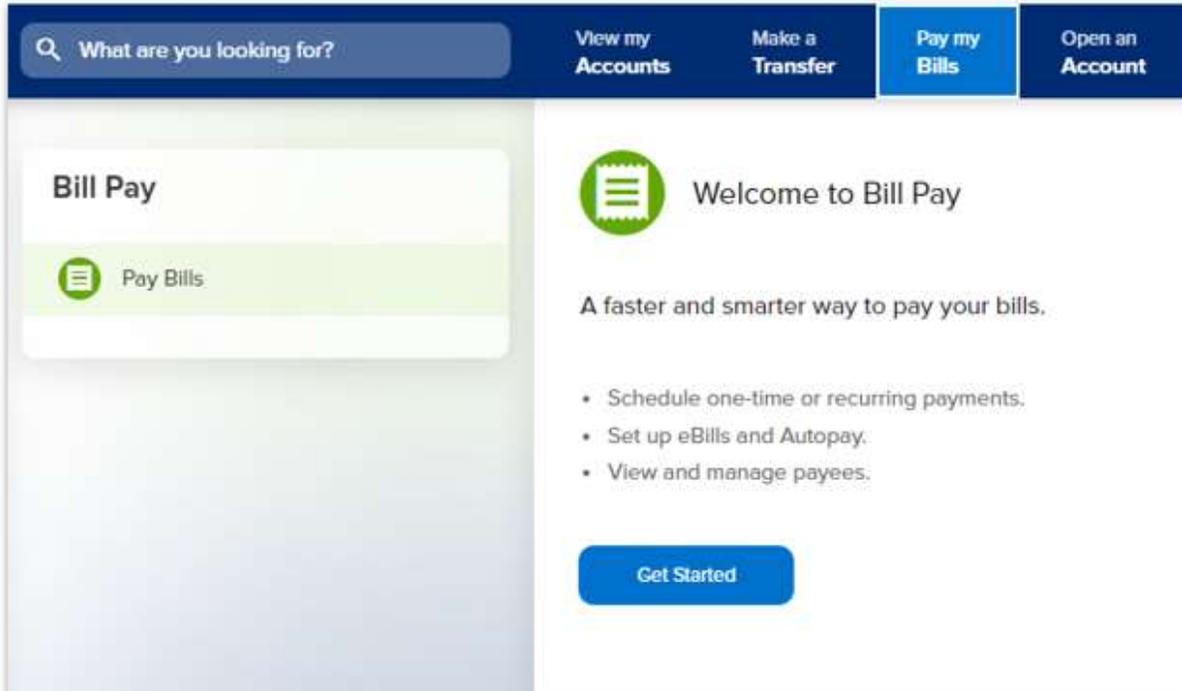


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## Getting Started with Bill Pay

1. Log into your SELCO Digital Banking account from a compatible desktop browser. From the accounts main dashboard page click on the **Pay my Bills** option. This will bring you to the Bill Pay screen.
2. Click the **Get Started** button to begin using Bill Pay.



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## Adding and Managing Payees

You can start utilizing Bill Pay by adding and managing your Payees.

### Payee Types

Two Payee types are offered:

- **Individual Payees (Individual Name):** Pay an individual relating to the business – employee, individual contract work, etc. Individual payments may be sent by check, or

electronically if you know the individual's account and routing number. Note: SELCO also offers the member-to-member option to send money to a person who has an account at SELCO.

- **Company Payees (Company/Business Name):** Send payment to a business, such as a utility company, a bank, or property management. Company Payees may be sent by check or electronically depending on their preference and relationship with the bill pay processing company. You must have the routing and account number to send the payment electronically.

### Add a New Payee

Who are you paying?

Please select the type of recipient you are intending to pay.

 Individual

 Company

#### Add a Payee from a Desktop Browser

1. From the desktop, click **Pay my Bills** from the main navigation at the top.
2. Click **Add Your First Payee** or **Add a New Payee**.
3. Select Company or Individual.
4. Enter Payee information and click Next.
5. The Payee's phone number is always needed.
6. **Send by check:** Enter Payee Primary Address and submit.
7. **Send electronically:** Enter Payee's routing and account number and submit.
8. A confirmation will be displayed.
9. Click Done or Schedule a Payment if desired.

## Pay Bills

[+ Add a New Payee](#)

Make multiple one-time payments with a few clicks. [Launch Quick Pay](#)

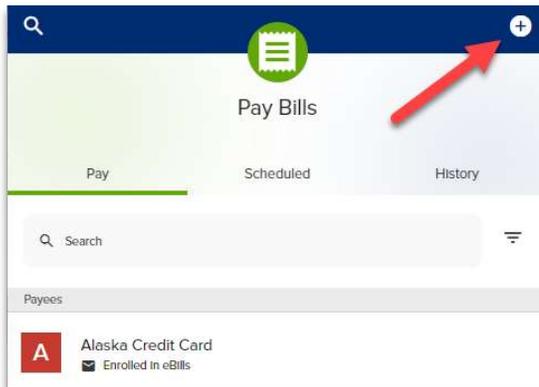
Search

Sort & Filter

Payees

### Add a Payee from Mobile

1. From mobile, click **Pay** from the bottom tray navigation.
2. Click the plus sign (+) in the top right corner.
3. Select Company or Individual.
4. Enter Payee information and click Next.
5. The Payee's phone number is always needed.
6. **Send by check:** Enter Payee Primary Address and submit.
7. **Send electronically:** Enter Payee's routing and account number and submit.
8. A confirmation will be displayed.
9. Click Done or Schedule a Payment if desired.



### Edit an Existing Payee

1. Click **Pay my Bills**.
2. Then click on an existing Payee.
3. Select **Manage**.
4. Click **Edit Payee** (top right).
5. Edit the Payee information and click **Save**.

Pay [Manage](#)

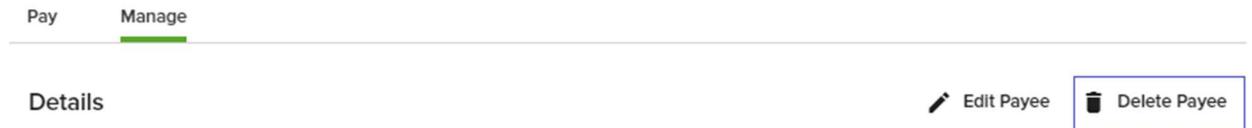
Details

[Edit Payee](#)

[Delete Payee](#)

## Delete an Existing Payee

1. Click **Pay my Bills**.
2. Then click on an existing Payee.
3. Select **Manage**.
4. Click **Delete Payee** (top right) and save.



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## Scheduling Payments

You will have the option to schedule a payment as soon as the Payee is added or at any time after.

### Payment Processing

- Funds are withdrawn when payment processing begins on the send date. Bill Pay is processed at 5am and at 12 noon on business days.
- If you are scheduling a payment to be sent out the following business day, you need to have the payment scheduled before 12pm on the current business day. 12pm is the cut off time to get it scheduled.
- When a recurring scheduled payment falls on a weekend or holiday the payment is withdrawn and processed on the next business day.
- Electronic payments are completed within 1-2 business days.
- Check payments take 4-7 business days to arrive to the Payee. It may take the Payee additional days to route and process the check.
- A Payee can be identified as electronic immediately upon creating the Payee with their routing and account information. If the Payee is added as a check, the system reviews Payees daily looking for check Payees that can be updated to electronic payment.

### Payment Frequencies

The following frequencies are available when scheduling recurring payments:

- Once
- Once a week
- Every two weeks
- Every four weeks
- Twice a month
- Once a month

- Every two months
- Every three months
- Every six months
- Once a year

## Schedule a Payment

1. Navigate to **Pay my Bills** via desktop or **Pay** on mobile.
2. Click on Payee.
3. Select a funding account from the Pay from drop-down menu.
4. Enter a payment amount.
5. Select a frequency from the drop-down menu.
6. Select a **Send on date** and take note of the **Delivery by date** highlighted in green, then click **Done**.
7. Add an optional memo. Memos may be up to 25 characters long.
8. Click **Pay** to schedule the payment.
9. Review the payment details and click **Confirm Payment**.
10. Click **Done**.

*Note: If a recurring payment lands on a Holiday, Weekend, or day that does not exist in the Month, payment will be sent on the nearest business day after the scheduled date.*

The screenshot shows the 'Pay' screen for an Alaska Card. The payee is SELCO SELECT CHECKING. The payment amount is \$0.52. The frequency is set to 'Once'. The 'Send on' date is 10/04/2022. A calendar overlay is open, showing the 'Send on' date as Oct 4, 2022 and the 'Delivers by' date as Oct 5, 2022. A red arrow points to the 'Delivers by' date with the text 'Delivery Date'.

## Schedule Multiple Payments Using “Quick Pay”

1. Navigate to **Pay my Bills**.
2. Select **Launch Quick Pay**.
3. Select the funding account from the **Pay From** drop-down menu.
4. Enter send dates and amount for multiple Payees.

Quick Pay 0 payment(s) ready for review X

Total \$0.00

---

Make multiple one-time payments with a few clicks. Just select a payment account, deliver by date, and amount.

Pay from

\$ SELCO SELECT CHECKING \$0.00 v

---

Q Search

<span style="background-color: #ffc107; border-radius: 50%; padding: 2px 6px; font-weight: bold;">A</span>	Alaska Card <span style="background-color: #ccc; display: inline-block; width: 50px; height: 15px;"></span>	<input checked="" type="checkbox"/> Send on <span style="font-size: small;">v</span>	<span style="font-size: small;">\$</span> Amount
<span style="background-color: #6f42c1; border-radius: 50%; padding: 2px 6px; font-weight: bold;">C</span>	CCU Mortgage <span style="background-color: #ccc; display: inline-block; width: 50px; height: 15px;"></span>	<input checked="" type="checkbox"/> Send on <span style="font-size: small;">v</span>	<span style="font-size: small;">\$</span> Amount
<span style="background-color: #dc3545; border-radius: 50%; padding: 2px 6px; font-weight: bold;">J</span>	Jen's Cell Phone <span style="background-color: #ccc; display: inline-block; width: 50px; height: 15px;"></span>	<input checked="" type="checkbox"/> Send on <span style="font-size: small;">v</span>	<span style="font-size: small;">\$</span> Amount
<span style="background-color: #28a745; border-radius: 50%; padding: 2px 6px; font-weight: bold;">M</span>	My Mortgage <span style="background-color: #ccc; display: inline-block; width: 50px; height: 15px;"></span>	<input checked="" type="checkbox"/> Send on <span style="font-size: small;">v</span>	<span style="font-size: small;">\$</span> Amount

Show More

5. Click Review after entering the desired payments.
6. Review the list of payments to ensure accuracy.
  - Click Edit to make changes.
  - Click Delete to remove a payment.
  - Click Cancel to cancel all payments.
  - Click Confirm to schedule all the payments.
7. The payment confirmation window opens to display your list of confirmed payments. Click the X in the upper right corner to return to the Pay Bills tab.

## Cancel a Payment

A one-time payment can be cancelled if it is still pending. Future recurring payments can be cancelled by selecting the next payment or all future payments.

1. Navigate to **Pay my Bills**. (From mobile select **Pay**)
2. Select **Scheduled Payments** from the left menu. (If using mobile select **Scheduled**)
3. Next to the scheduled payment, select **Cancel**.
  - Recurring payments will have **Cancel Next** or **Cancel All**.
4. Once selected a pop-up modal will ask, "Are you sure you want to cancel this payment?" Click the button to cancel the payment.
5. A green success message will appear momentarily at the bottom of the screen showing the changes that have been made.

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## Rush Payments

You have the option to opt to send bill payments faster than the typical delivery for a fee.

### Rush Fees

- Next Business Day Check Delivery = \$35.95
- Second Business Day Check Delivery = \$29.95
- Second Business Day Electronic Delivery = \$6.95

### Steps to Schedule a Rush Payment

1. Navigate to **Pay my Bills** via desktop or **Pay** on mobile.
2. Click on a payee.
3. Select a funding account from the **Pay** from drop-down menu.
4. Enter a payment amount.
5. Select a frequency from the drop-down menu.
6. Select a **Send on** date and click **Need this Paid Faster?**
7. Select a delivery method and click save.
8. Add an optional memo. Memos may be up to 25 characters long.
9. Click **Pay** to schedule the payment.
10. Review the payment details and click **Confirm Payment**.
  - Note that rush checks may not be canceled!
11. Click **Done**.

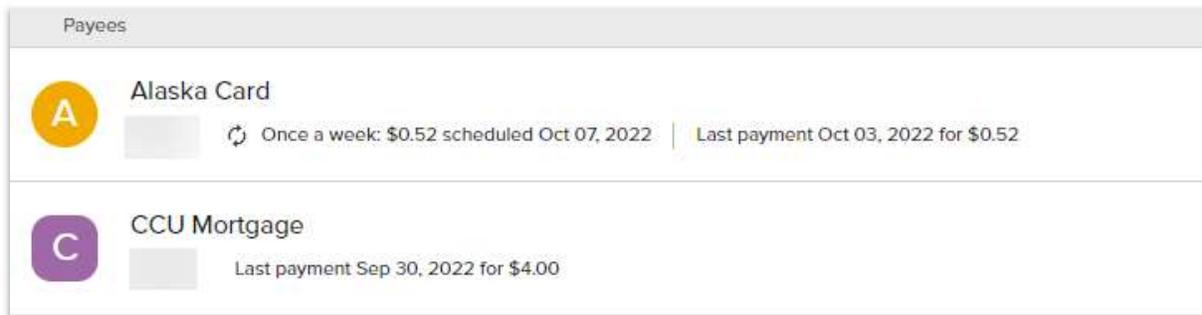
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## View Scheduled Payments and History

You can view the scheduled payments and history in multiple places.

[View Summary from Payee List](#)

A high-level summary of the next one-time payment, next recurring payment, and last payment sent display on the Bill Pay landing page within the list of payees.



[View Scheduled Payments](#)

All currently scheduled payments are displayed on the **Scheduled Payments** page.

- A summary of the next 45 days will be displayed at the top including the total dollars scheduled and the number of payments.
- The search bar can be used to look up payment by payee name or nickname.
- **Sort & Filter** can be used to search by time span, date, or name.
- You will also have the option to cancel scheduled payments.
- Payments are listed by send date.

Navigate to Scheduled Payments:

1. Navigate to **Pay my Bills**. (If using mobile select **Pay**)
2. Choose **Scheduled Payments** from the left menu. (If using mobile select **Scheduled**).
3. Review scheduled payments.
4. Click on a payment to edit or view more details.
  - a. To see the delivery date, click on the date under **Send on**.
5. Click **Sort & Filter** to filter by time span, and sort by date or name.

[View Payment History](#)

Payment History is displayed on the **Payment History** page.

- A summary of the previous 45 days will be displayed at the top including the total dollars scheduled and the number of payments.
- Search bar can be used to look up by Payee name, or nickname.
- Sort & Filter icon can be used to search by time span, date, or name.

Navigate to Payment History:

1. Navigate to **Pay my Bills**. (If using mobile select **Pay**)
2. Choose **Payment History** from the left menu. (If using mobile select **History**).
3. Payments are displayed by date.
4. Click on a payment to view more details.
5. Click **Sort & Filter** to filter by time span, and sort by date or name.

The screenshot shows the 'Payment History' page with the following data:

Total History	Payments	Processed in the Past
\$19.86	11	45 Days

Date	Payee	Status	Method	Frequency	Amount	Account
Friday, Sep 30	Myself	Completed	Check	One Time	\$1.98	SELCO SELECT CHECKING *58-S10
	Jen's Cell Phone	Completed	Electronic	One Time	\$1.98	SELCO SELECT CHECKING *58-S10
	CCU Mortgage	Completed	Electronic	One Time	\$4.00	SELCO SELECT CHECKING *58-S10
	My Mortgage	Completed	Electronic	One Time	\$4.23	SELCO SELECT CHECKING *58-S10
	Alaska Card	Stopped	Electronic	One Time	\$1.67	SELCO SELECT CHECKING *58-S10
Tuesday, Sep 27	Alaska Card	Canceled	Electronic	One Time	\$2.98	SELCO SELECT CHECKING *58-S10
Monday, Sep 26						

### View Scheduled and History for a Specific Payee

Scheduled payments and history for a specific Payee is available from the Manage page for each Payee.

1. Navigate to **Pay my Bills**. (If using mobile select **Pay**)

2. Select a specific Payee from the list.
3. Click **Manage**.
4. About halfway down the page there are tabs for **Scheduled** and **History**. When selected the respective scheduled transaction and history for the specific Payee will display.

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## Email Security Notifications

Email security notifications will be sent from [billpaysupport@billpaysite.com](mailto:billpaysupport@billpaysite.com) “SELCO Community Credit Union Bill Pay” for the following reasons:

- Email/address change
- Payee information change
- Payment canceled
- Not able to process payment – processing date changed

Below are a few example notifications:

Exclusively for account ending in [REDACTED],

[REDACTED],

We were not able to process your payment to Alaska Card through Bill Pay. The payment is now set to process on 09/16/2022.

To log in to your account, go to [www.selco.org](http://www.selco.org) (or type that website address into your browser).

If you have any questions regarding your account, call 800-445-4483 and a customer service representative will assist you.

Regards,

Bill Pay Customer Service  
Selco Community Credit Union  
[800-445-4483](tel:800-445-4483)

Exclusively for account ending in [REDACTED],

[REDACTED],

Your payment to Alaska Card through Bill Pay was cancelled. To resubmit this payment, please log in to Bill Pay and follow the bill payment steps.

To login to your bill pay account, go to [www.selco.org](http://www.selco.org) (or type that website address into your browser), and click on the Bill Pay link.

If you have any questions regarding your bill pay account, call 800-445-4483 and a customer service representative will assist you.

Thank you for using online bill pay.

Regards,

Bill Pay Customer Service  
Selco Community Credit Union  
[800-445-4483](tel:800-445-4483)

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## Bill Pay Returns

When a Bill Payment is returned (not stopped by your own request).

Finding the Returned Bill Pay Transaction:

- Funds will automatically be returned into the funding account.
- The deposit description will not match the original withdrawal and the Payee name is not included. Instead the description will look similar to the following with Bill Payment ID: 9ZZZZZZZZZ, which is Ipay's company ID.

Deposit ACH SELCO Community TYPE: BILL PMT ID: 9ZZZZZZZZZ CO: SELCO Community Entry Class Code: PPD	\$4.23
	\$4.23

Payee & Payee History:

- To avoid having to resubmit payments to the payee with erroneous information, payees are deactivated when returned by the Payee. Typically, this is done due to an invalid account number or invalid address, etc.
- When the Payee is deactivated, you will no longer see the Payee in Bill Pay.
- When a Payee is deactivated, you will no longer see any historic payments to this Payee, including the returned transaction to Bill Pay. Transaction history remains available in the account history itself.

Notifications:

- When a return occurs, SELCO will send a notification to you that day via secure message.
- The notification includes details about the payment that was returned, the reason for the return, and confirms the Payee was deactivated.
- Below is a sample secure message when the payment has been returned and the Payee deactivated (highlighted fields will be updated with the relevant payment information):

SUBJECT: We're unable to make your requested payment

We're writing to let you know that we were unable to complete the following payment:

Payee: <<VENDOR>>  
Payment amount: <<AMOUNT>>  
Payment date: <<DATE>>  
Reason: <<returned by the payee/missing payment information>>

We've manually credited the payment back to your account. You'll be able to see the refunded amount by checking your transaction history in digital banking.

**Please note, because the payment was returned due to an incorrect payee address or account number, the payee was automatically removed from your account to prevent a mistaken payment in the future.**

If you'd still like to make this payment, please visit the "Pay my Bills" tab in digital banking and add the payee again. Please make sure that the payee name and account number exactly match what is listed on your bill—even small changes to what the payee has requested may cause your payment to be unsuccessful.

We apologize for the inconvenience. If you have any questions, please send us a secure message or call 800-445-4483 and a Member Service Representative will be happy to help.

- Below is a sample secure message when a payment has been returned and the Payee may or may not have been deactivated (highlighted fields will be updated with the relevant payment information):

SUBJECT: We're unable to make your requested payment

We're writing to let you know that we were unable to complete the following payment:

Payee: <<VENDOR>>  
Payment amount: <<AMOUNT>>  
Payment date: <<DATE>>  
Reason: <<returned by the payee/missing payment information>>

We've manually credited the payment back to your account. You'll be able to see the refunded amount by checking your transaction history in digital banking.

**Please note, if the payment was returned due to an incorrect payee address or account number, then the payee was automatically removed from your account to prevent a mistaken payment in the future.**

If you'd still like to make this payment, please visit the "Pay my Bills" tab in digital banking and either add the payee again or verify that the payee name and account number exactly match what is listed on your bill—even small changes to what the payee has requested may cause your payment to be unsuccessful.

We apologize for the inconvenience. If you have any questions, please send us a secure message or call 800-445-4483 and a Member Service Representative will be happy to help.

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## Bill Payments Not Processing Due to Past Due Loan

Bill Payments will fail to process if you have a loan that is more than 45 days past due on the same membership account as the Bill Pay funding account. You will need to reschedule the payments once the loan is brought current and is no longer past due. If you need to bring your business loan current, please reach out to “CBB Support” at [cbbsupport@selco.org](mailto:cbbsupport@selco.org).

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## Status Definitions

The following information includes the bill pay status values:

When you see “Completed” = It maps to “Processed.”

- **Scheduled:** A payment or transfer that has been submitted but has not yet been processed.
- **Pending:** A payment or transfer that has been submitted but will not process until requirements are met to move the transaction into scheduled status. *Example:* a P2P transaction that has been submitted by the subscriber, but the P2P has not provided their bank account information.
- **Pending Skip:** An instance of a recurring payment or transfer that is selected by the subscriber and scheduled by the system to be skipped when its processing date occurs. *This payment/transfer will be reflected in Pending Payments until it is skipped.*
- **Processed:** A payment or transfer for which the funds have been debited from the account.
- **Paid:** A payment or transfer that has been processed and sent to the Payee.
- **Stopped:**
  - A payment or transfer that has been stopped by the subscriber before the payment cutoff time on the scheduled processing date.
  - A pending payment or transfer that has been stopped by the system when requirements to move the payment/transfer into scheduled status have not been met.
- **Cancelled:** A payment or transfer that has been processed by Ipay but was cancelled by the Financial Institution before the subscriber’s funding account was debited. *Example:* *the Financial Institution cancels a payment because the subscriber does not have sufficient funds for the payment.*
- **Refunded:** A returned payment that has been refunded to the subscriber.
- **Resubmitted:** A returned payment that has been resubmitted to the Payee.
- **Skipped:** An instance of a recurring payment or transfer that was selected by the subscriber and skipped by the system on its processing date. *This status will be reflected as Skipped in Transaction History after the processing date for the instance has passed.*

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## Resources

Resources for utilizing Bill Pay services found on SELCO's website: [SELCO Community Credit Union | SELCO](#).

- Pay a Bill utilizing SELCO's Desktop website: [Pay a Bill Desktop | SELCO](#)
- All Payments & Transfers: [Payments & Transfers | SELCO](#)
- Bill Pay FAQs: [Bill Pay | SELCO](#)