

How to: Enrollment and Use of Bill Pay



Enrolling and Using Bill Pay

Personal information has been blocked for security purposes

Step 1: Log into your It's Me 247 online banking account



Step 2: Hover over the "Pay and Transfer" tab in the menu.

Step 3: Click "Enroll in Bill Pay" on the left side of the drop down.

The screenshot shows the It's Me 247 Online Banking interface. At the top, there's a navigation bar with links: HELP, CONTACT US, CREATE MY SECURITY, and LOGOUT. Below this is a banner for "NO NEED TO HIDE" with a "CLICK FOR MORE INFO" link. The main menu includes "Info Center", "My Accounts", "New Accounts", "Pay & Transfer" (highlighted with a red box), "My Documents", and "Go Mobile". Under the "Pay & Transfer" menu, there's a "West Michigan CU Bill Pay" section with a clock icon and a description: "Schedule and pay all your bills online, electronically or by check." Below this is a button labeled "Enroll in Bill Pay" (highlighted with a red box). To the right is a "Transfer Money" section with a dollar sign icon and a description: "Move your money between your accounts or to other members of the credit union." Below this is a "Transfer Money" button. At the bottom, there's a "Reward Points" section with a "View Point Details" button. On the right, there's a table of "Online Accounts" with columns: Account, Name, Available Balance, Actual Balance, Last Transaction, and Accrued Dividends. The table lists three accounts: SAVINGS, CHRISTMAS CLUB, and SIMPLY BETTER C.

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
	SAVINGS				
	CHRISTMAS CLUB				
	SIMPLY BETTER C				

Step 4: Some of the information will fill in automatically or you may need to enter in the following information:

- Email Address
- Primary Account
- Security Question
- Security Question Answer

Then select, “Next”.

My Account

REWARDS

MEMBER REWARDS

Reward Points

Earned Last Month

View Point Details

Messages

Messages

Members

CU*SECURE Are You Safe?

BILL PAY | I'M A MEMBER REWARDS MEMBER

Bill Pay Enrollment

Welcome to West Michigan Credit Union Bill Payment--the easiest and fastest way to pay all your bills online, right from your credit union checking account! .

Fees:

20 payments per month free, then \$0.50 each.

PopMoney Send--\$0.50 for 3 day and next day PopMoney Request--\$0.75

A2A--\$2.00 outbound

Contact your local office for additional information

Please select your enrollment options then Click the "Next" button below to proceed to the next step in the enrollment process.

Enter your Information:

Email Address:

Primary Account:

Security Question:

Security Answer:

Next

Page will timeout in 14:54

Step 5: Review the information you entered into the previous screen and select “Sign me up!” or “back” to edit your answers before you submit.

My Account

REWARDS

MEMBER REWARDS

Reward Points

Earned Last Month

View Point Details

Messages

Messages

Members

CU*SECURE Are You Safe?

BILL PAY | I'M A MEMBER REWARDS MEMBER

Bill Pay Enrollment

Validation

Please review your enrollment information carefully. If you wish to change it, you can still click the "Back" button. Otherwise, click the "Sign me up!" button to complete the enrollment process.

Email Address:

Primary Account:

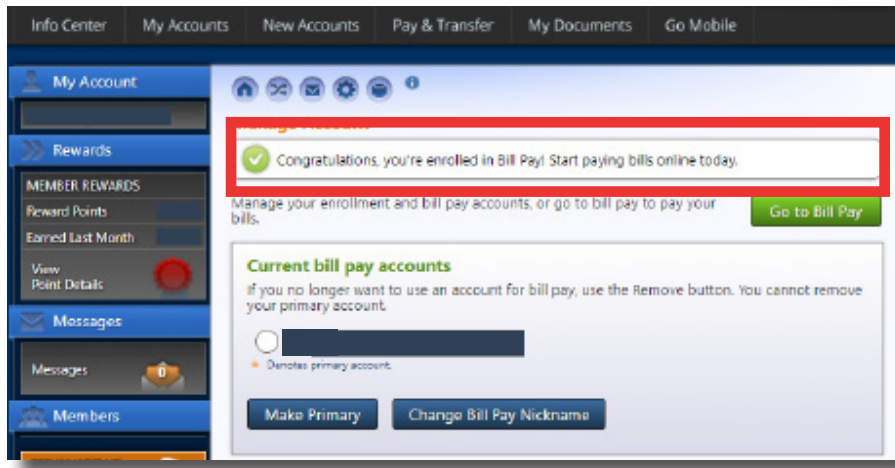
Security Question:

Security Answer:

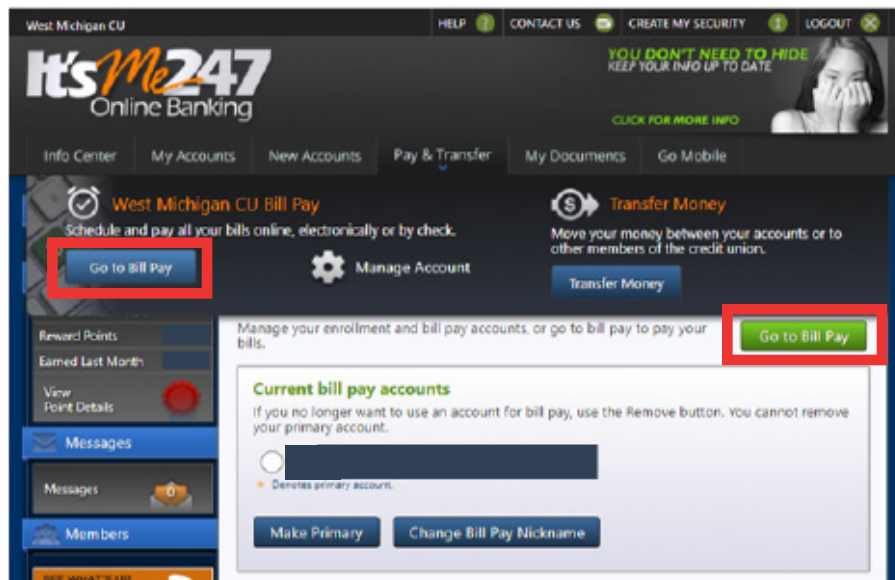
Cancel Back Sign me up!

Page will timeout in 12:10

Step 6: A confirmation screen will appear once you have successfully enrolled in Bill Pay!



Step 7: Go to Bill Pay by selecting "Go to Bill Pay" on the previous screen or enter through the "Pay and Transfer" Tab and the "Go to Bill Pay" Button.



Step 8: This will launch a new screen that does not look like It's Me 247.

Step 9: Review and check the box next to “I Accept”, then select “Continue”.

WEST MICHIGAN CREDIT UNION Sign Out

Sign In: Terms of Service

Legal Agreements

Terms of Service [Print](#)

[About updates to the Terms of Service](#)

IMPORTANT: To proceed, you must read the following agreement, check "I Accept," and click Continue.

TERMS OF SERVICE

Last updated August 10, 2015

GENERAL TERMS FOR EACH SERVICE

1 Introduction. This Terms of Service document (hereinafter "Agreement") is a contract between you and West Michigan Credit Union (hereinafter "we" or "us") in connection with each service that is described in the rest of this Agreement that applies to services you use from us, as applicable (each, a "Service") offered through our online banking site or mobile applications (the "Site"). The Agreement consists of these General Terms for Each Service (referred to as "General Terms"), and each set of Terms that follows after the General Terms that applies to the specific Service you are using from us. This Agreement applies to your use of the Service and the portion of the Site through which the Service is offered.

2 Service Providers. We are offering you the Service through one or more Service Providers that we have engaged to render some or all of the Service to you on our behalf. However, notwithstanding that we have engaged such a Service Provider to render some or all of the Service to you, we are the sole party liable to you for any payments or transfers conducted using the Service and we are solely responsible to you and any third party to the extent any liability attaches in connection with the Service. You agree that we have the right under this

☐ I Accept

I have reviewed and agree to the Terms of Service, which apply to:

- Bill Pay
- Popmoney
- Account to Account Transfer

[Continue](#) [Cancel Sign In](#)

Bill Pay Member Service can be reached at 844-596-1553 between the hours of 7:00 AM - 1:00 AM ET, 7 days a week

[View the Security & Privacy Policy](#) [View the Terms & Conditions](#)

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Step 10: You will be taken to a screen that looks similar to this, except you will need to set up your payment options. Continue in the tutorial to learn how to set up a payment.

Payment Center Activity Popmoney Transfer Money Accounts Profile Help Center

Tuesday, January 19, 2021

Payment Center

Send Money Split an Expense [How To?](#) [Settings](#)

Pay From [Add a Company or Person](#)

[Activity](#) [AutoPay](#) [Rush Delivery](#)

[USAA](#) [Activity](#) [Reminders](#) [AutoPay](#) [Rush Delivery](#)

[Wells Fargo Credit Cards](#) [Activity](#) [Reminders](#) [AutoPay](#) [Rush Delivery](#)

[Send Money](#)

INCOMING PAYMENTS

This section lists only those incoming payments you need to take action on.

BILLS DUE

Reminders help you track when a payment is due.

PENDING PAYMENTS

Outgoing Incoming

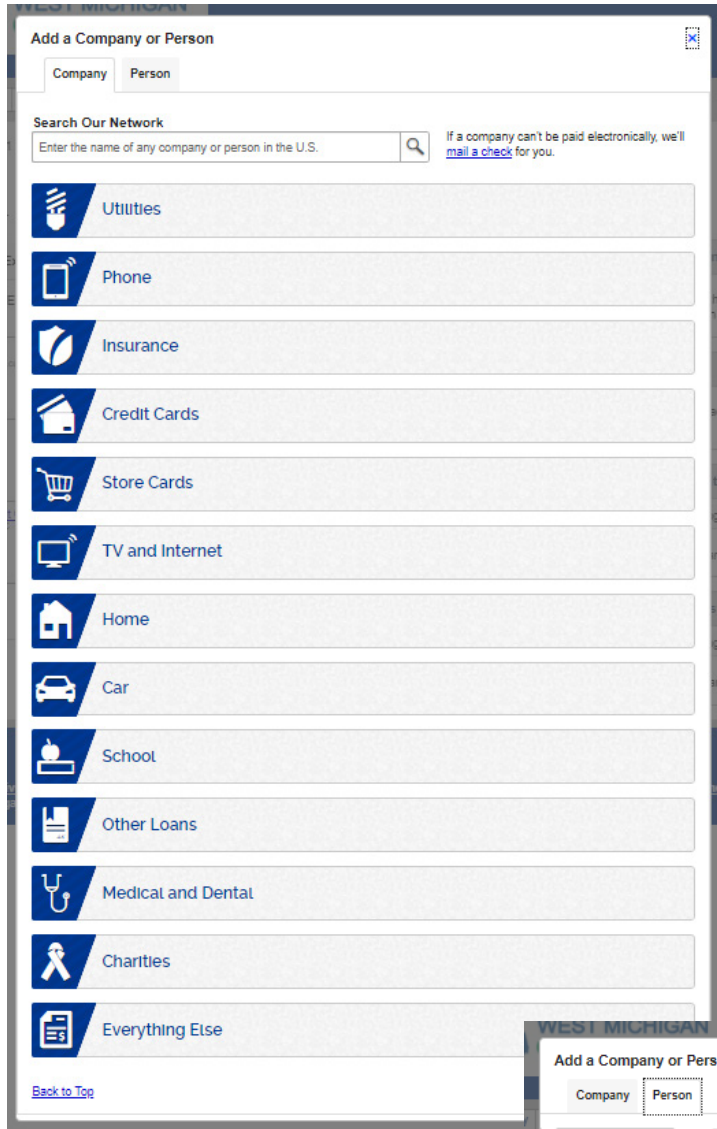
Scheduled payments are listed here.

RECENT PAYMENTS

Outgoing Incoming

Completed payments are listed here for 45 days.

Step 11: There are many different types of accounts that you can set up a Bill Pay transaction for including the list below or person to person.

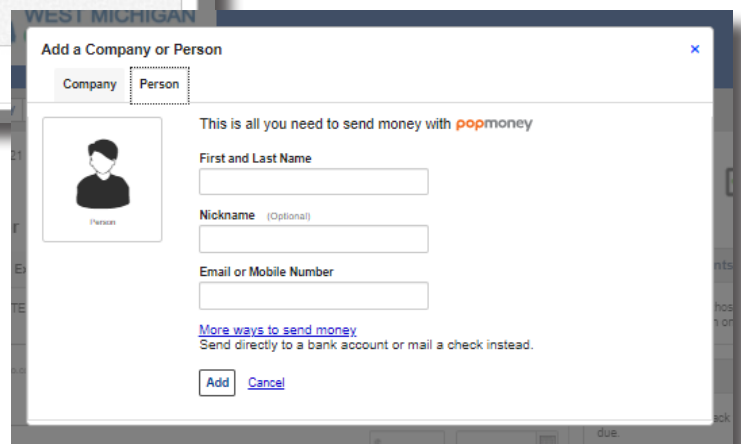


The screenshot shows a web interface titled "Add a Company or Person". It has two tabs: "Company" and "Person". Under the "Company" tab, there is a search bar labeled "Search Our Network" with the placeholder text "Enter the name of any company or person in the U.S." and a magnifying glass icon. To the right of the search bar, it says "If a company can't be paid electronically, we'll [mail a check](#) for you." Below the search bar is a list of 14 categories, each with an icon and a label: Utilities (lightning bolt), Phone (phone), Insurance (shield), Credit Cards (credit card), Store Cards (shopping cart), TV and Internet (TV), Home (house), Car (car), School (graduation cap), Other Loans (document), Medical and Dental (stethoscope), Charities (ribbon), and Everything Else (document with checkmark). At the bottom left, there is a link "Back to Top".

- Utilities
- Phone
- Insurance
- Credit Cards
- Store Cards
- TV and Internet
- Home
- Car
- School
- Other Loans
- Medical and Dental
- Charities
- Everything Else

-OR-

- Person to Person



The screenshot shows a web interface titled "Add a Company or Person" with the "Person" tab selected. It features a profile icon placeholder labeled "Person". To the right, the text says "This is all you need to send money with **popmoney**". Below this are three input fields: "First and Last Name", "Nickname (Optional)", and "Email or Mobile Number". At the bottom, there is a link "More ways to send money" with the text "Send directly to a bank account or mail a check instead." and two buttons: "Add" and "Cancel".

Step12: If you are looking to set up a company to perform a transaction with, select the category of what you are looking to pay, then select the provider you are looking to make a payment towards. For this example, I am selecting "Credit Card", "Wells Fargo". There are "other company" and "person" options available if your option is not shown.

Add a Company or Person

Company

Person

Search Our Network

Enter the name of any company or person in the U.S.

🔍

If a company can't be paid electronically, we'll [mail a check](#) for you.

🏠

Utilities

📞


Phone

🛡️


Insurance

🏠


Credit Cards




Bank of America




Chase Credit Cards




Capital One Credit Cards




PNC Bank Credit Cards




Discover Card




Elan Financial Services




Synchrony Bank credit card




US Bank Credit Card




barclaycard



Wells Fargo Credit Cards



Other Company

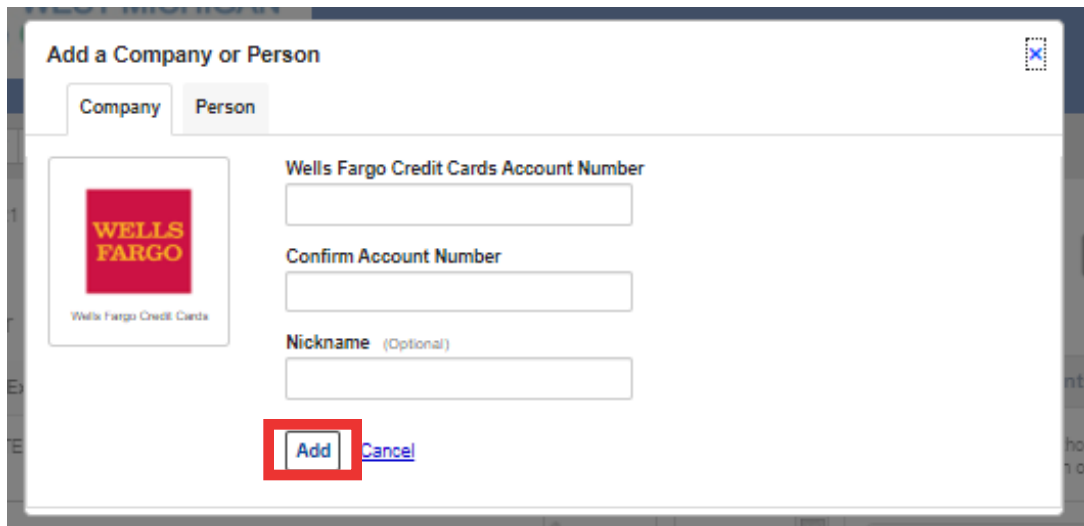


Person

🛒

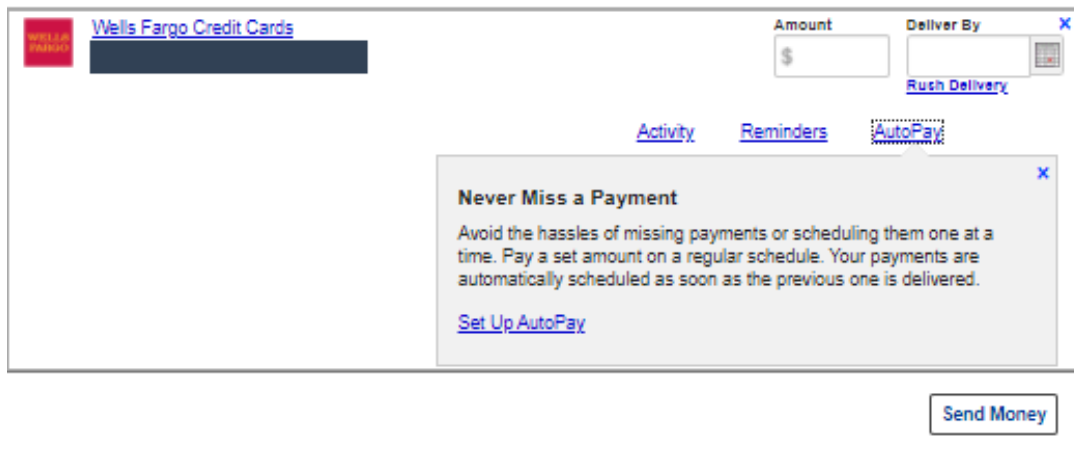
Store Cards

Step 13: Enter your information, including; your account number and a nickname for the account if you plan to set up multiple accounts. Then click “Add”.



The screenshot shows a dialog box titled "Add a Company or Person" with a close button in the top right corner. It has two tabs: "Company" and "Person". The "Person" tab is selected. On the left, there is a Wells Fargo logo and the text "Wells Fargo Credit Cards". On the right, there are three input fields: "Wells Fargo Credit Cards Account Number", "Confirm Account Number", and "Nickname (Optional)". At the bottom, there are two buttons: "Add" (highlighted with a red box) and "Cancel".

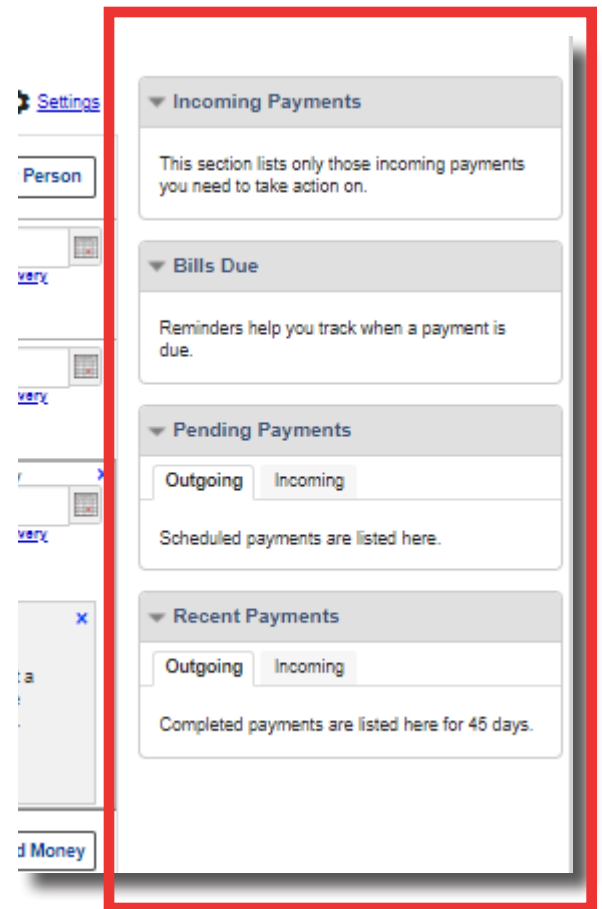
Step 14: Once you have successfully added a new account to your Bill Pay, it will appear on the main page as an option to “Send Money”. You can even set up auto-pay to schedule a set amount on a recurring basis.



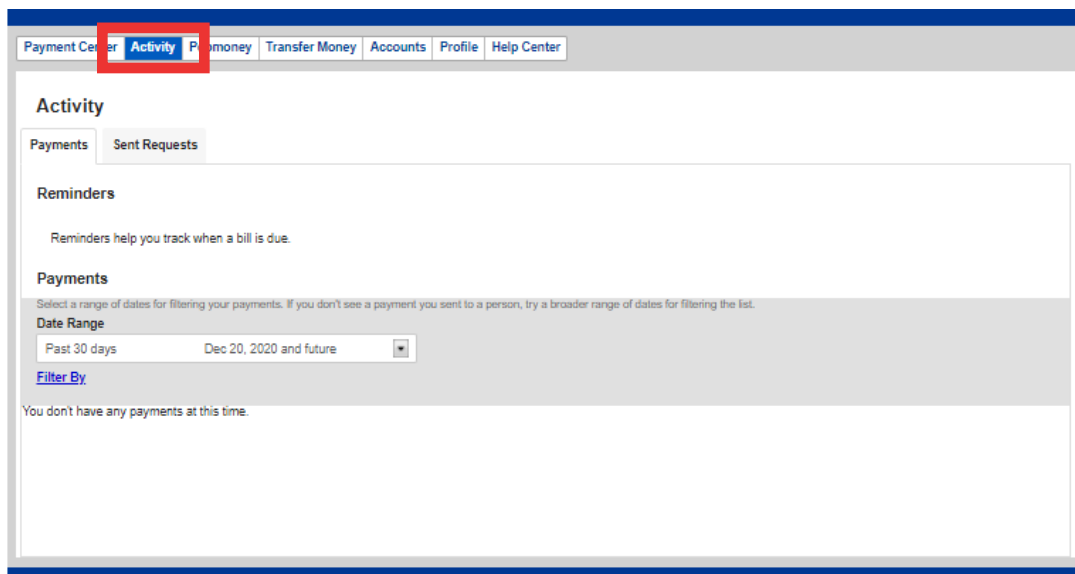
The screenshot shows the main Bill Pay interface. At the top left, there is a Wells Fargo logo and a link to "Wells Fargo Credit Cards". To the right, there are fields for "Amount" (with a dollar sign icon) and "Deliver By" (with a calendar icon). Below these fields, there is a "Rush Delivery" link. In the center, there are three links: "Activity", "Reminders", and "AutoPay". At the bottom right, there is a "Send Money" button. A pop-up box titled "Never Miss a Payment" is displayed in the center, containing text about scheduling payments and a link to "Set Up AutoPay".

Step 15: On the right side of your main screen, you can view any incoming payments, bills that are due (that you have set up), pending payments, and recent payments you have made.

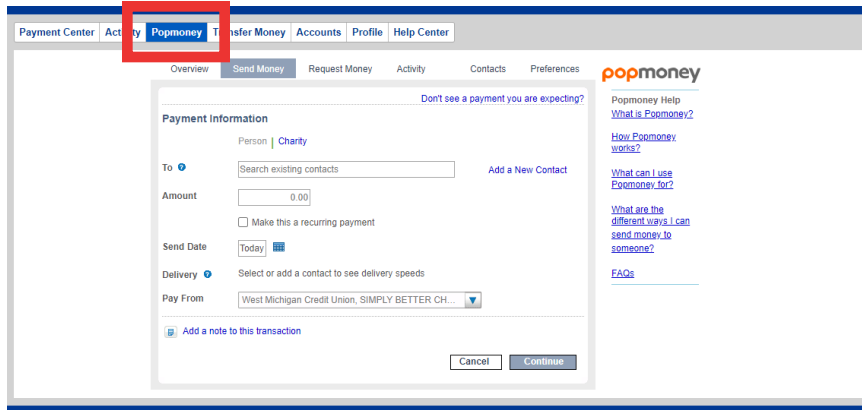
Pending payments and recent payments will show **both outgoing and incoming payments**.



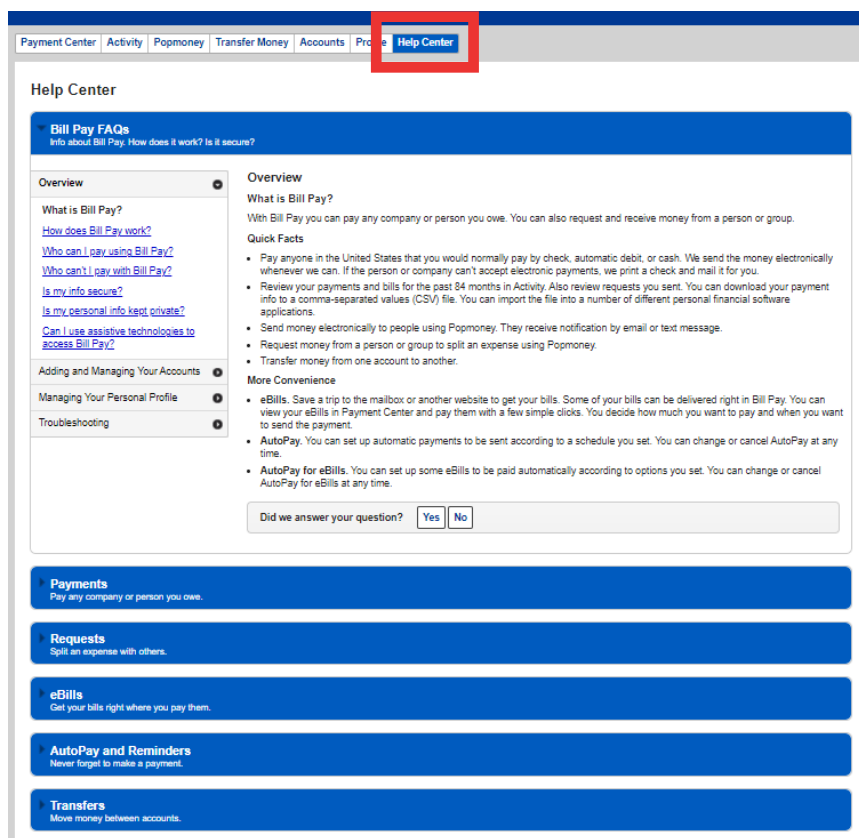
Step 16: Next to the “Payment Center” in the top menu, there are a few other options like “Activity”. The “Activity” tab shows pending transactions and reminders for a set date range.



Step 17: You can also use Popmoney® through the Bill Pay feature to send money to other people. Using this feature, you can pay your family member, friend, or even a babysitter.



Step 18: If you are looking for additional assistance with how to perform a transfer request, look under the “Help Center” tab.



Step 19: You can choose to unenroll from Bill Pay at any time. To do so, you will need to go to the “Pay & Transfer” tab and select “Manage Account”. Click the “Unenroll” button shown below. **Please note,** you may have to start over if you decide to enroll in Bill Pay again!

The screenshot shows the 'Manage Account' page for Bill Pay in the 'It's Me247' Online Banking interface. The page is titled 'Manage Account' and features a navigation bar with links: Info Center, My Accounts, New Accounts, Pay & Transfer, My Documents, and Go Mobile. The left sidebar contains links for My Account, Rewards, Messages, and Members. The main content area displays a confirmation message: 'Congratulations, you're enrolled in Bill Pay! Start paying bills online today.' Below this, it says 'Manage your enrollment and bill pay accounts, or go to bill pay to pay your bills.' and includes a 'Go to Bill Pay' button. The 'Current bill pay accounts' section shows a list of accounts with a radio button to select a primary account. Below this are buttons for 'Make Primary' and 'Change Bill Pay Nickname'. The 'Bill pay enrollment' section shows the status as 'ACTIVE' and includes a warning message: 'Please be advised that you may have to start over if you decide to enroll in bill pay again. This may include re-adding your payees and setting up eBills again. Any scheduled payments that have not yet processed will be cancelled.' At the bottom of this section is a red-bordered button labeled 'Unenroll'. The footer indicates 'Page will timeout in 4:05'.

West Michigan CU

HELP ? CONTACT US CREATE MY SECURITY LOGOUT

It's Me247
Online Banking

Info Center My Accounts New Accounts Pay & Transfer My Documents Go Mobile

My Account

Rewards

MEMBER REWARDS

Reward Points

Earned Last Month

View Point Details

Messages

Messages 0

Members

SEE WHAT'S UP
Visit the Online Community

Manage Account

✓ Congratulations, you're enrolled in Bill Pay! Start paying bills online today.

Manage your enrollment and bill pay accounts, or go to bill pay to pay your bills. [Go to Bill Pay](#)

Current bill pay accounts

If you no longer want to use an account for bill pay, use the Remove button. You cannot remove your primary account.

☐ [Redacted Account Name]

★ Denotes primary account.

[Make Primary](#) [Change Bill Pay Nickname](#)

Bill pay enrollment

Status: ACTIVE

Although we don't want to see you go, you may unenroll from bill pay.

⚠ Please be advised that you may have to start over if you decide to enroll in bill pay again. This may include re-adding your payees and setting up eBills again. Any scheduled payments that have not yet processed will be cancelled.

[Unenroll](#)

Page will timeout in 4:05

Bill Pay Quick Tips:

Setting Up Recurring Payments - Frequency Cheat Sheet:



Weekly: Every week on the same day of the week you scheduled for the first payment.

Every 2 Weeks: Every other week on the same day of the week you scheduled for the first payment (*Ex. Every 2 weeks on a Wednesday*).

Twice a Month: Every month sets the second date 15 days after the first date chosen (*Ex. 1st of the month and the 16th*).

Every 4 Weeks: Every 28 days from the previous payment date, starting with the first payment date.

Monthly: Every month on the same date you scheduled for the first payment.

Every 2 Months: Every other month on the same date you scheduled for the first payment.

Every 3 Months: Every 3 months on the same date you scheduled for the first payment.

Every 6 Months: Every 6 months on the same date you scheduled for the first payment.

Annually: Every 12 months on the same date you scheduled for the first payment.

Duration: You can choose your payments to keep sending until:

- Until you stop these automatic payments
- Until a specified number of payments are sent
- Until, but not after a date you set

Payment Dates: Days not allowed to be set as a payment date.

- Weekends - Saturdays/Sundays
- Holidays