

Online Bill Pay Quick Start Guide

With online Bill Pay, it's safe, fast and easy to manage your finances on your terms. Now you can do everything you need from home, work, or anywhere you have Internet access. Plus, you're not limited to business hours – online Bill Payment is open 24 hours a day, 7 days a week, 365 days a year.

- ❑ Pay anyone, anytime, online... with just a few clicks of the mouse
- ❑ Set up repeating payments to be paid automatically when you choose
- ❑ Schedule payments up to a year in advance of the due date.
- ❑ Receive bills electronically from leading merchants
- ❑ Have instant access to bill payment history

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How safe is it?

Let's put it this way:

You're more likely to win the lottery than to have the security of your Online Bill Payment transaction compromised. That's because Online Bill Pay uses the highest standards of encryption available.

It's guaranteed

Your Online Bill Pay transactions are protected by the same laws that protect you from credit card fraud, limiting your liability to a maximum of \$50 for unauthorized use of your account. You're also protected from late charges if a bill is not paid properly due to an error on our vendors' part.

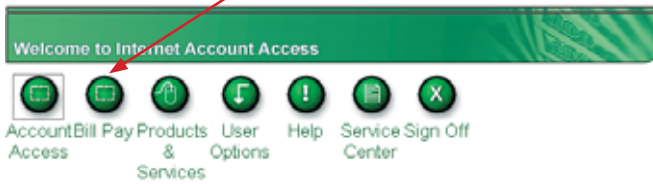
Logging in

Go to www.arhcu.org and enter your **Member Number** and **Touch Teller® Pin**.

A screenshot of the online banking login interface. It has a purple header with the text "Online-banking". Below the header are two input fields: "Member Number:" and "Touch Teller PIN:". At the bottom right of the form are two buttons: "» login" and "» options". Two red arrows from the text above point to the input fields.

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Then click on the **Bill Pay** button



Welcome to American River HealthPro Credit Union's Internet Account Access Service. You may select from one of the options shown below to begin accessing these services.

Your last successful log-in was on April 29, 2005.

Account Access - This feature allows you to access your various savings and loan accounts. With Account Access, you can view your current savings and loan balances, view several months of transaction history for each account and transfer funds between your accounts.

Bill Pay - Pay your bills, or turn your bills into e-bills, fast and easy with our new payit anywhere. Simply click on the Bill Pay button and register today!

Products & Services - This provides quick and easy access to other online financial products and services.

User Options - User Options allows you to change your password and customize the Internet Access Service.

Help - Help provides additional information about the Internet Access Service

Service Center - This provides a way to send online applications to the financial Institution.

Sign Off - Exit logs you off the Internet Access Service and returns you to the sign-in screen.

[[Account Access](#) | [Bill Pay](#) | [Products & Services](#) | [User Options](#) | [Help](#) | [Service Center](#) | [Sign Off](#)]



If you are not currently enrolled in Online-banking then please call 916.985.6700 to enroll.

Payment Center

You are now ready to enjoy the convenience of receiving and paying bills online.

If you want to pay someone not on this list, click "Add a Bill" tab to add them. Just fill in the amounts and payment date to pay your bills in minutes. You can schedule payments up to a year in advance.

[Payment Center](#) | [Add a Bill](#) | [Manage My Bills](#) | [My Accounts](#) | [My Profile](#)

The pay date is the date on which your payee will receive the payment. To avoid late payments please be sure to select pay dates on or before your bill's due date. Remember, some billers may take several days to post the payment to your account. Please factor that time into your selection of the pay date.

Features	Biller Name	Amount	Pay Date
ALLSTATE INSURANCE *1137		\$	
ALLSTATE INSURANCE - AUTO AND PR *0901		\$	
ALLSTATE INSURANCE - AUTO AND PR *0901		\$	
American Express *1004		\$	
AT&T BROADBAND *9022		\$	
CHASE MANHATTAN MORTGAGE CORPORA *4621		\$	
CHOICE VISA *8586		\$	
CITI *8586		\$	
CITIBANK *2314		\$	
COMCAST *9207		\$	
FIRST BANKCARD CENTER *6354		\$	
MBNA - STANDARD MASTERCARD & VIS *6842		\$	

Experience the Value of e-Bills

Click Here

Biller	Amount	Pay Date
PACIFIC BE... *4270	\$67.26	04/19
PACIFIC BE... *5549	\$46.35	04/19
Total	\$113.61	

*Please be aware that the total amount reflects pending payments to be processed, but does not include payments processed prior to today which have not yet cleared.

Biller	Amount	Pay Date
MBNA - STA... *6842	\$243.49	04/08

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Add a bill

A Biller is a person or company that you currently pay by check. This could be your utility provider, credit card company or even your babysitter. Some Billers can send you e-bills – electronic billing statements that save you even more time.

What you will need:

A bill or statement for each biller that shows your account number and their address and phone number.

Asterisks (*) indicate required information.

Who do you want to pay? Company Individual

*Biller Name

Description

I do not have an account number

*Account Number
Enter as appears on bill

*Confirm Account Number

Biller Address 1
What should I type?

Address 2

Biller City/State State

*Biller ZIP code -

Biller Phone Number
XXXX-XXXX-XXXX

e-bills

Requesting e-bills

Some large companies can send electronic “e-bills” directly to your Online Bill Pay account. You get the same information as on your paper bill. You can go to “Manage your bills” tab and check “add an electronic version of my bill”.

Receiving e-bills

Just like getting a paper bill in your mailbox, when you log in to Online Bill Pay, you will be notified in the Payment Center next to the biller’s name. Or, if you have selected the option to receive e-bills in your e-mail box, you will receive an e-mail notification that the e-bill is ready for viewing.

Account: *0000

Features	Biller Name	Amount	Pay Date
	ALLSTATE INSURANCE *1137	\$	
	ALLSTATE INSURANCE - AUTO AND PR *0901	\$	
	ALLSTATE INSURANCE - AUTO AND PR *0901	\$	
	American Express *1004	\$	
	AT&T BROADBAND *9022	\$	
	CHASE MANHATTAN MORTGAGE CORPORA *4621	\$	
	CHOICE VISA *8586	\$	
	CITI *8586	\$	
	CITIBANK *2314	\$	
	COMCAST *9207	\$	
	FIRST BANKCARD CENTER *6354	\$	
	MBNA - STANDARD MASTERCARD & VIS *6842	\$	
	e PACIFIC BELL RESIDENTIAL *5549	\$	
	e PACIFIC BELL RESIDENTIAL *4270	\$	
	PACIFIC GAS & ELECTRIC *94-7	\$	
	SACRAMENTO BEE *6334	\$	
	SACRAMENTO MUNICIPAL UTILITY DIS *9470	\$	
	SAKS FIFTH AVENUE *1571	\$	
	SUREWEST *34 8	\$	

Experience the Value of e-Bills [Click Here](#)

Biller	Amount	Pay Date
PACIFIC BE... *4270	\$67.26	04/19
PACIFIC BE... *4270	\$50.00	04/19
PACIFIC BE... *5549	\$46.35	04/19
PACIFIC BE... *5549	\$40.00	04/19
Total \$203.61		

*Please be aware that the total amount reflects pending payments to be processed, but does not include payments processed prior to today which have not yet cleared.

Biller	Amount	Pay Date
MBNA - STA... *6842	\$243.49	04/08
PACIFIC BE... *4270	CANCELED	04/07
PACIFIC BE... *5549	CANCELED	04/07
Total \$243.49		

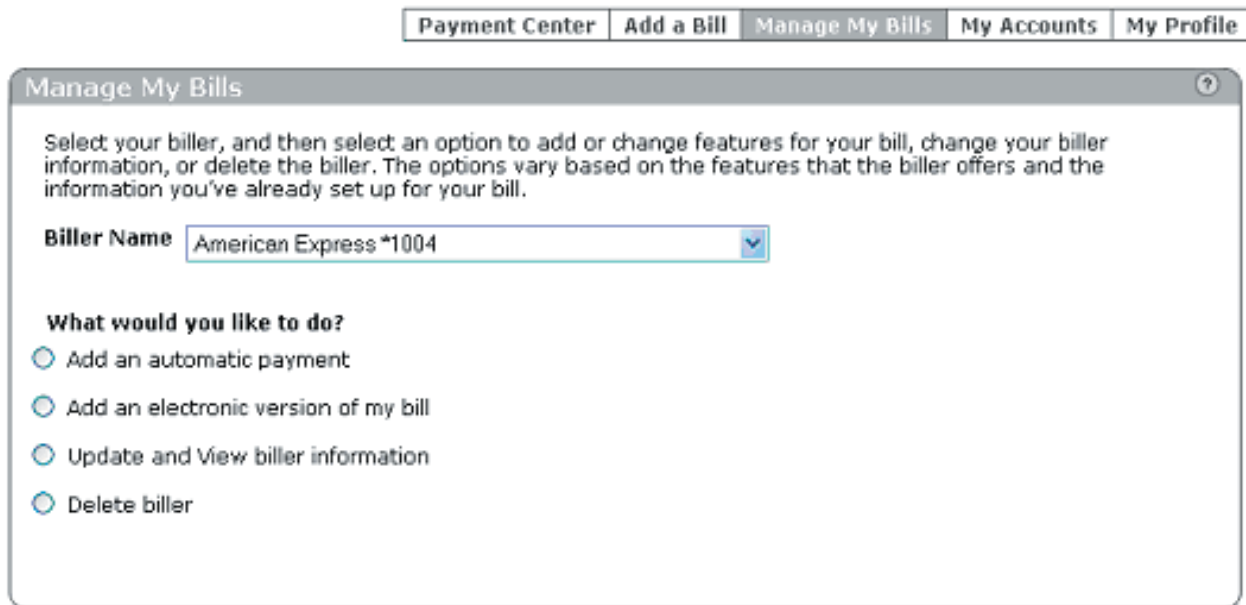
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Manage my bills

Keep track of payments is easy. View your payment history for the past 180 days.

1. If the payment has not been processed yet, you may change it by clicking here.
2. Click here to see when the payment was actually processed.

[Help](#) | [Message](#)



Payment Center | Add a Bill | **Manage My Bills** | My Accounts | My Profile

Manage My Bills

Select your biller, and then select an option to add or change features for your bill, change your biller information, or delete the biller. The options vary based on the features that the biller offers and the information you've already set up for your bill.

Biller Name American Express *1004

What would you like to do?

- Add an automatic payment
- Add an electronic version of my bill
- Update and View biller information
- Delete biller

Help

Logging on

- ❑ Go to www.arhcu.org and enter your Online-banking username and password.
- ❑ Click the “Bill Pay” tab

Setting up Billers

- ❑ First log on to Online Bill Pay username and password.
- ❑ Click the “Add a Bill” tab.
- ❑ Enter payment information as it appears on your billing statement.
- ❑ Use e-bills to receive bills electronically



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Paying bills

- ❑ First, log on to Online Bill Pay username and password.
- ❑ At the Payment Center select the biller.
- ❑ Enter the payment date and amount, and select the account from which to pay. Click **“Send Payment”** button. Click Confirm payment.



payment to your account. Please factor that time into your selection of the pay date.

Should you want to cancel payment, click the **“cancel”** button under pending payments in the payment center.

The screenshot displays the 'Pay Bills' interface. At the top, there is a dropdown menu for 'Account' set to '*0000'. Below this is a table with columns for 'Features', 'Biller Name', 'Amount', and 'Pay Date'. The table lists various bills such as ALLSTATE INSURANCE, American Express, AT&T BROADBAND, CHASE MANHATTAN MORTGAGE, CHOICE VISA, CITI, CITIBANK, COMCAST, FIRST BANKCARD CENTER, MBNA - STANDARD MASTERCARD & VIS, PACIFIC BELL RESIDENTIAL, PACIFIC GAS & ELECTRIC, SACRAMENTO BEE, SACRAMENTO MUNICIPAL UTILITY DIS, and SAKS FIFTH AVENUE. To the right of the table is a 'Pending Payments' section with a 'Click Here' button circled in red. Below this is a table of pending payments with columns for 'Biller', 'Amount', and 'Pay Date'. The table lists T Mobile, PACIFIC BE..., PACIFIC BE..., PACIFIC BE..., and PACIFIC BE... with amounts ranging from \$40.00 to \$67.26 and pay dates of 04/19 or 04/25. A 'Cancel' button is visible next to the T Mobile entry. Below the pending payments table is a 'Total' of \$253.61 and a disclaimer: '*Please be aware that the total amount reflects pending payments to be processed, but does not include payments processed prior to today which have not yet cleared.' At the bottom right, there is an 'April Payments' section with a table listing bills like MBNA - STA... and PACIFIC BE... with amounts and pay dates.

Features	Biller Name	Amount	Pay Date
	ALLSTATE INSURANCE *1137	\$	
	ALLSTATE INSURANCE - AUTO AND PR *0901	\$	
	ALLSTATE INSURANCE - AUTO AND PR *0901	\$	
	American Express *1004	\$	
	AT&T BROADBAND *9022	\$	
	CHASE MANHATTAN MORTGAGE CORPORA *4621	\$	
	CHOICE VISA *8586	\$	
	CITI *8586	\$	
	CITIBANK *2314	\$	
	COMCAST *9207	\$	
	FIRST BANKCARD CENTER *6334	\$	
	MBNA - STANDARD MASTERCARD & VIS *6842	\$	
e	PACIFIC BELL RESIDENTIAL *5549	\$	
e	PACIFIC BELL RESIDENTIAL *4270	\$	
	PACIFIC GAS & ELECTRIC *94-7	\$	
	SACRAMENTO BEE *6334	\$	
	SACRAMENTO MUNICIPAL UTILITY DIS *9470	\$	
	SAKS FIFTH AVENUE	\$	

Biller	Amount	Pay Date
T Mobile *3855	\$50.00	04/25
PACIFIC BE... *4270	\$67.26	04/19
PACIFIC BE... *4270	\$50.00	04/19
PACIFIC BE... *5549	\$46.35	04/19
PACIFIC BE... *5549	\$40.00	04/19

Total \$253.61

*Please be aware that the total amount reflects pending payments to be processed, but does not include payments processed prior to today which have not yet cleared.

Biller	Amount	Pay Date
MBNA - STA... *6842	\$243.49	04/08
PACIFIC BE...	CANCELLED	04/07