

Mobile Access

for every phone



brought to you by ATFCU

Mobile Bill Pay User's Guide

mAccess

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Please note: All images used in the guide are examples. What you see may look different depending on the capabilities of your phone.

Mobile Bill Pay

Mobile Bill Pay is an extension of Online Bill Pay. In order to use the service, members should be:

1. Enrolled in mAccess (mobile services)
2. Enrolled/Active in Online Bill Pay (from our Online Access)

For information on enrolling in mAccess and/or Online Bill Pay, please visit our website at www.atfcu.com

Pay Bills

The Pay Bills option allows you to pay your bills, view or cancel scheduled bill payments, and view recent bill payments using your mobile phone.

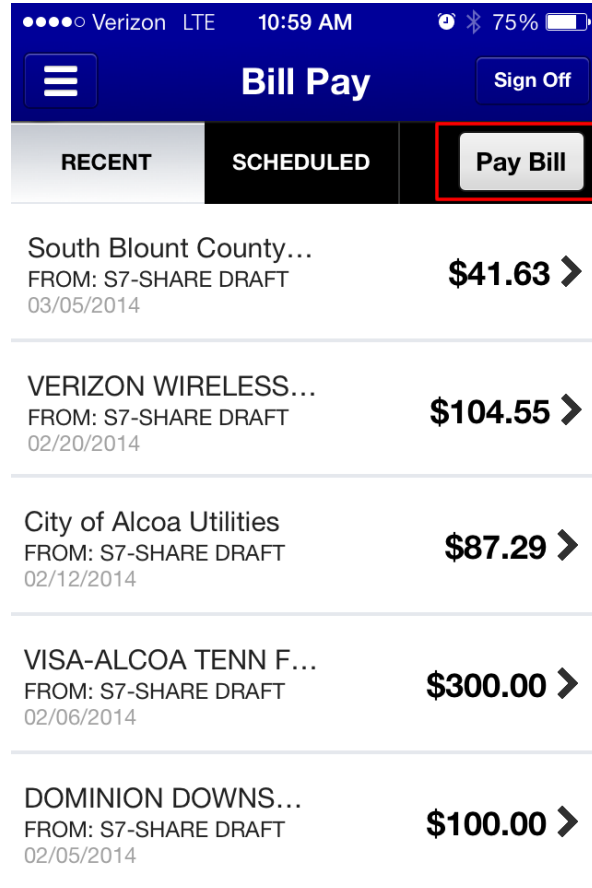
Please note: New bills or modifications to existing bills (address, account number changes, etc.) must be setup through the Online Bill Pay system via Online Access from our website, www.atfcu.com

Step 1 – From the mAccess menu, select “Bill Pay”:



From the Pay Bills screen you can: Pay Bills, view Scheduled Payments, and view Recent Payments.

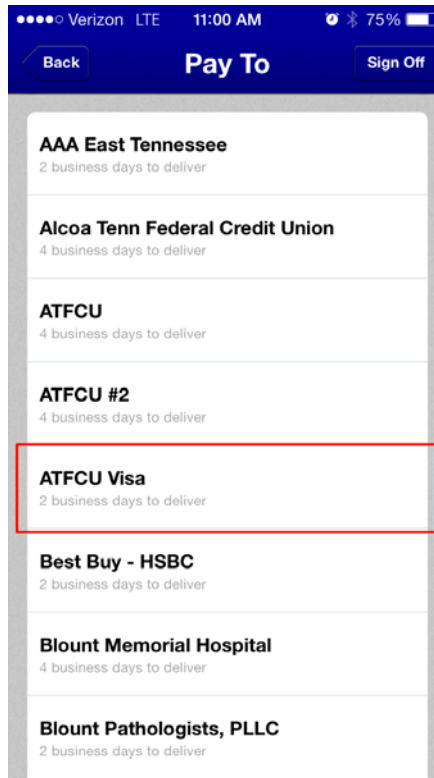
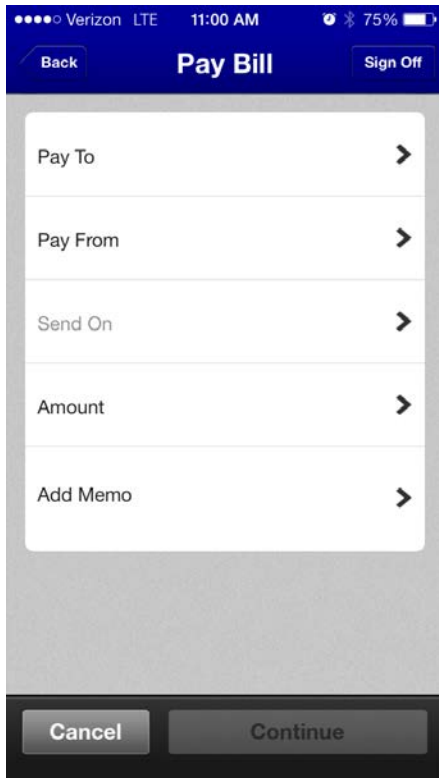
Step 2 –select “Pay Bill”:



Step 3 – Select “Pay to”, then select the payee to whom you wish to make a payment. If the payee you wish to select is not listed, select the “More” option at the end of the list and a new list of your additional payees will appear.

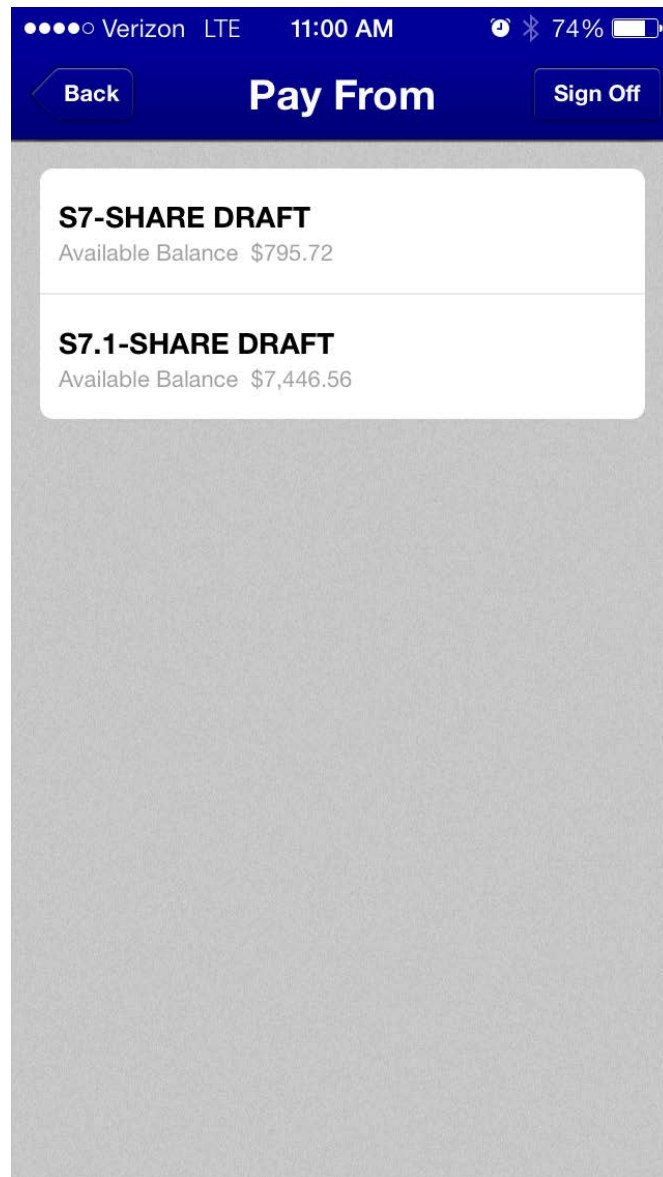
Please note: Payees cannot be added using the mobile device. To add a payee, log into Online Bill Pay through Online Access at www.atfcu.com

In this example, we will select the payee, ATFCU Visa:



Step 4 – Select the account from which you wish to make payment (if available).

In this example, we will select “S7- Share Draft”



Step 5— The Pay Bill screen will reflect the payee and info. Select “Amount” then enter the **Payment Amount**. In this example we will pay, \$100, then select “Done”

The image displays two sequential screenshots of a mobile application interface for paying a bill. Both screenshots show a status bar at the top with 'Verizon LTE', '11:01 AM', and '74%' battery.

The left screenshot is titled 'Pay Bill'. It features a 'Back' button and a 'Sign Off' button. The main content area includes fields for 'Pay To' (ATFCU Visa, 2 business days to deliver), 'Pay From' (S7-SHARE DRAFT, Available Balance \$795.72), 'Send On' (03/11/2014), 'Amount' (highlighted with a red box), and 'Add Memo'. At the bottom are 'Cancel' and 'Continue' buttons.

The right screenshot is titled 'Amount'. It features a 'Back' button and a 'Sign Off' button. The main content area displays '\$100.00' in large text. Below this is a numeric keypad with buttons for digits 1-9, 0, a 'Done' button, and a backspace button. The 'Done' button is highlighted in blue.

Step 6— Enter a **Send Date**. The Send Date automatically populates with the next available payment date. A future date can be selected by following the steps below:

1. Select the new date.
2. Select save or ok.

In this example, we have selected March 12, 2014.

The screenshot shows a mobile application interface with a dark blue header. The status bar at the top displays 'Verizon LTE', '11:01 AM', and '74%' battery. The header contains a 'Back' button, the title 'Send On', and a 'Sign Off' button. Below the header, a message states: 'After business hours, transfer request will be for next day.' A grey box indicates '2 business days to deliver' with a clock icon. The main content is a calendar for the month of March. The calendar grid shows dates from 23 to 5. The date '11' is highlighted in a dark blue box, and the date '10' is highlighted in a lighter blue box. At the bottom, there is a large grey button labeled 'Send On Selected Date'.

March						
S	M	T	W	T	F	S
23	24	25	26	27	28	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5

Send On Selected Date

Step 7— Enter a memo (optional).

The screenshot shows a mobile application interface for paying a bill. The status bar at the top indicates Verizon LTE, 11:01 AM, and 74% battery. The app's header is dark blue with a 'Back' button on the left, the title 'Pay Bill' in the center, and a 'Sign Off' button on the right. The main content area is a light gray card with several white rows. The first row is 'Pay To' with 'ATFCU Visa' and a right arrow, with '2 business days to deliver' in smaller text below. The second row is 'Pay From' with 'S7-SHARE DRAFT' and a right arrow, with 'Available Balance \$795.72' below. The third row is 'Send On' with '03/12/2014' and a right arrow. The fourth row is 'Amount' with '\$100.00' and a right arrow. The fifth row is 'Add Memo' with a right arrow; this row is enclosed in a red rectangular border. At the bottom of the screen is a dark gray bar with two buttons: 'Cancel' and 'Continue'.

Pay To	ATFCU Visa >
2 business days to deliver	
Pay From	S7-SHARE DRAFT >
Available Balance \$795.72	
Send On	03/12/2014 >
Amount	\$100.00 >
Add Memo	>

Cancel Continue

Step 8– Select Continue

The screenshot shows a mobile application interface for paying a bill. At the top, a dark blue header bar contains a 'Back' button on the left, the title 'Pay Bill' in the center, and a 'Sign Off' button on the right. Below the header, the main content area is a light gray rectangle with a white rounded rectangle inside. This inner rectangle contains five rows of payment information, each with a right-pointing chevron icon:

- Pay To:** ATFCU Visa, with a subtext '2 business days to deliver'.
- Pay From:** S7-SHARE DRAFT, with a subtext 'Available Balance \$795.72'.
- Send On:** 03/12/2014.
- Amount:** \$100.00.
- Add Memo:**

At the bottom of the screen, there is a dark gray bar with two buttons: 'Cancel' on the left and 'Continue' on the right. The 'Continue' button is highlighted with a red rectangular border.

Step 9– Confirm the payment is correct.

1. Verify the information is correct.
2. You can select Approve or Cancel.

In this example, we have selected Approve

Verizon LTE 11:01 AM 74%

Approve Payment

Review payment details before approving

Pay To	ATFCU Visa 2 business days to deliver
Pay From	S7-SHARE DRAFT Available Balance \$795.72
Send On	03/12/2014
Amount	\$100.00
March payment	

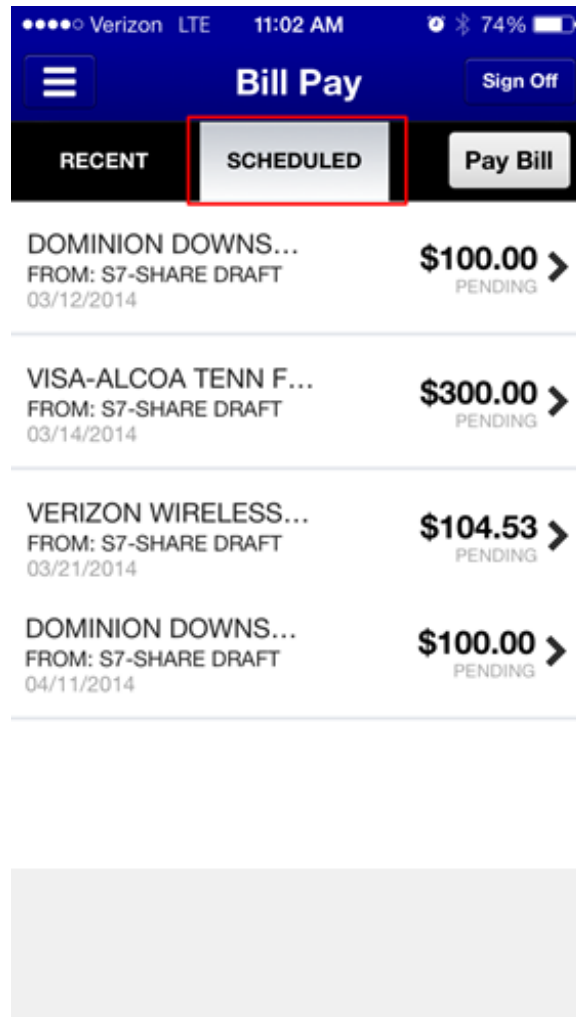
Cancel **Approve**

View Scheduled Payments

The Scheduled Payments option allows you to view payments that are in “Pending” or “processing” status. A Pending payment is one that has not yet been paid and can be cancelled if needed. A processing payment is one that is in process and cannot be cancelled.

Step 1 – From the Pay Bills menu, select **“Scheduled Payments”**

The list of payments in Pending status displays.



Step 2 – Select a scheduled payment to view.

In this example, we have selected Visa- Alcoa Tenn Federal Credit Union

The information displayed here is for view purposes only and it cannot be changed. If you want to make changes to the payment, you will have to cancel the payment and schedule a new one.

The screenshot shows a mobile application interface with a dark blue header bar. The status bar at the top indicates 'Verizon LTE', '11:02 AM', and '74%' battery. The header bar contains a 'Back' button, the title 'Payment Details', and a 'Sign Off' button. The main content area is a light yellow card with a list of payment details separated by dashed lines. At the bottom of the card is a 'Cancel Payment' button.

Pay To	VISA-ALCOA TENN FEDERAL CU
Pay From	S7-SHARE DRAFT
Send On	03/14/2014
Amount	\$300.00
Status	pending
Ref #	2014020603141319 6654

Cancel Payment

Step 3 – If you do not want to cancel a payment, select the “Back” option to return to the previous menu.

The screenshot shows a mobile application interface for a payment screen. At the top, a status bar displays 'Verizon LTE', '11:02 AM', and '74%' battery. Below this is a dark blue header with a 'Back' button (highlighted with a red box), the title 'Payment Details', and a 'Sign Off' button. The main content area is a light yellow card with the following details: 'Pay To' is 'VISA-ALCOA TENN FEDERAL CU', 'Pay From' is 'S7-SHARE DRAFT', 'Send On' is '03/14/2014', 'Amount' is '\$300.00', 'Status' is 'pending', and 'Ref #' is '2014020603141319 6654'. At the bottom of the card is a 'Cancel Payment' button.

Pay To	VISA-ALCOA TENN FEDERAL CU
Pay From	S7-SHARE DRAFT
Send On	03/14/2014
Amount	\$300.00
Status	pending
Ref #	2014020603141319 6654

Cancel Payment

Cancel Scheduled Payments

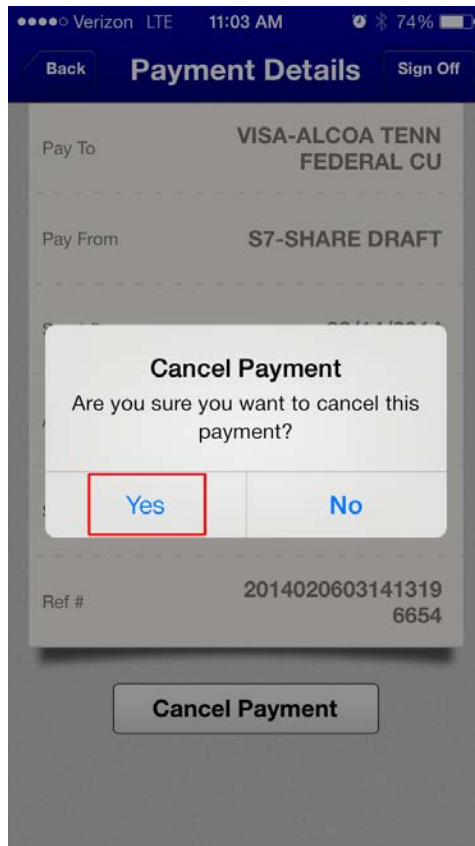
Step 1 – Following the steps listed above in the “View Scheduled Payment” section, you can select “**Cancel Payment**”.

The image is a screenshot of a mobile application interface. At the top, a status bar shows 'Verizon LTE', '11:02 AM', and '74%' battery. Below this is a dark blue header with a 'Back' button on the left, the title 'Payment Details' in the center, and a 'Sign Off' button on the right. The main content area has a light beige background and displays payment information in a list format, separated by dashed lines. The information includes: 'Pay To' (VISA-ALCOA TENN FEDERAL CU), 'Pay From' (S7-SHARE DRAFT), 'Send On' (03/14/2014), 'Amount' (\$300.00), 'Status' (pending), and 'Ref #' (2014020603141319 6654). At the bottom of the screen, a grey button labeled 'Cancel Payment' is highlighted with a red rectangular border.

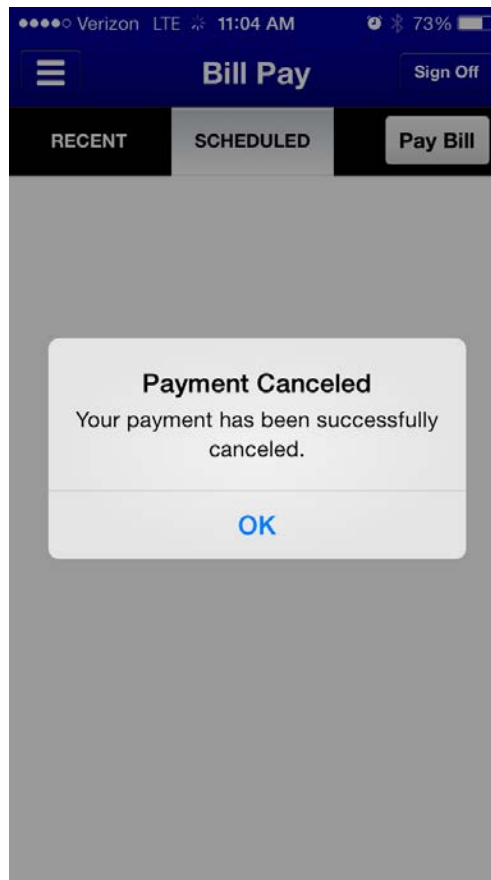
Pay To	VISA-ALCOA TENN FEDERAL CU
Pay From	S7-SHARE DRAFT
Send On	03/14/2014
Amount	\$300.00
Status	pending
Ref #	2014020603141319 6654

Cancel Payment

Step 2 – Verify that you want to cancel the payment by selecting **“Cancel Payment”**.

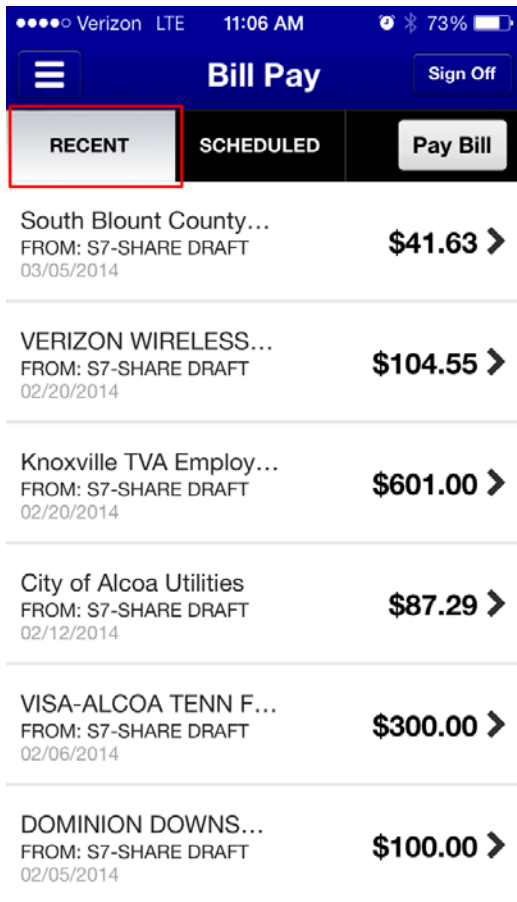


Step 3 – A Payment Canceled Screen will appear. Select **“ok”**



View Recent Payments

Step 1 – Select “Recent Payments”



Step 2 – Select a payment to view.

This page provides details of the payment. No action can be taken.