iPay
Online Bill Pay

iPay *Online Bill Pay*

Making bill payments has never been easier! With iPay Online Bill Pay, available through NetTeller Online Banking, you can schedule one-time payments, recurring payments, and even person-to-person payments! That's right! Pay your friends back easily with iPay Online Bill Pay – all you need is your friend's email address to get started!
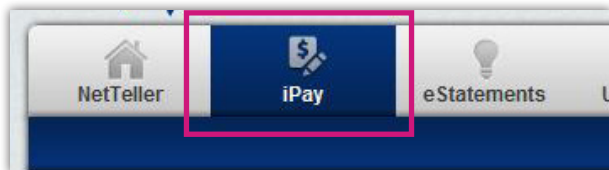
iPay Features:

- **Single One-time Payments**
  Schedule payments to be paid one time

- **Person-to-Person Payments**
  Pay back a friend by sending a payment, all you need to get started is their email address!

- **Recurring Payments**
  Schedule payments to be paid on a recurring basis

- **Payment History**

- **Payments Calendar**
  View a "snap shot" of the entire months bill payment activity. View previous and future months as well!

- **e-Notifications**
  Monitor activity and assist with detecting fraud on your bill pay account. Notifications can be sent to email, text message, or both

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iPay Enrollment

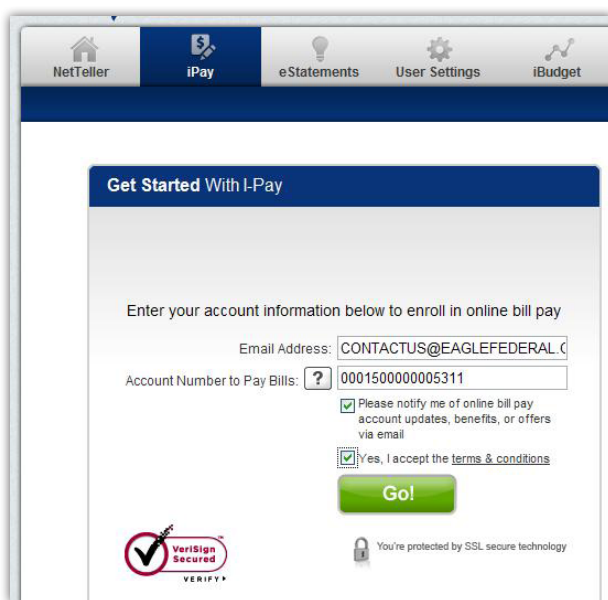### Step 1: Log into NetTeller Online Banking

First you will need to log into NetTeller Online Banking. If you are not a user, please refer to the **NETTELLER ENROLLMENT** *instructions available on the NetTeller page at www.eaglefederal.org. Once logged into NetTeller, click on the* **IPAY** *tab at the top of the page.*

Step 2: Get Started

Enter your email address and the Account Number to Pay Bills. Click on **TERMS & CONDITIONS** *to review the online agreement, check* **YES, I ACCEPT THE TERMS & CONDITIONS**, *and hit* **GO** *to continue.*

NOTE: Having trouble with your Account Number to Pay Bills? Click the "?" located next for further explanation of what is needed.

Step 3: Enrollment Complete!

CONGRATULATIONS! *You are now enrolled in iPay available through NetTeller Online Banking!*

iPay FAQ

What is iPay Online Bill pay?

iPay Online Bill pay is a service that allows you to pay virtually anyone or any company through your online banking account. You determine who you want to pay, when you want to make the payment, and which account you want the payment to come from. It's safe, secure and easy to use.

Who can I pay with iPay online bill pay?

You can pay virtually any business or individual with a mailing address within the United States and Puerto Rico. For example, you can pay utilities, cable bills or credit cards, or individuals such as a landlord, babysitter, or relative

How do I enroll in iPay online bill pay?

You can enroll for online bill pay in three easy steps:

1. *Login to your NetTeller account by going to www.eaglefederal.org.*
2. *Use the "iPay" link to access the enrollment form.*
3. *Complete the enrollment form and click submit.*

How do I start using online bill pay?

First, you need to enroll to activate your online bill pay account. If you haven't enrolled, please follow the enrollment instructions on the previous page. If you have enrolled, you can make a payment in four easy steps.

4. *Grab a bill and login to your NetTeller account at www.eaglefederal.org.*
5. *Click on the "iPay" link.*
6. *Add your payee from the "Payees" tab.*
7. *Enter the amount you want paid and make your payment.*

How are online payments delivered?

Payments are sent one of two ways—electronically or by paper checks. The majority of payments are delivered electronically. Your payment information, such as your account number, is sent via secure transmission. All other payments are made by paper checks that are mailed via the U.S. Postal Service.

How long does it take before my payment is received?

Generally, your payment is received within 2 to 7 days, depending on whether or not it is sent electronically or via paper check.

How are scheduled payments processed with iPay?

Most scheduled payments are sent electronically and funds are withdrawn from your account on the payment date.

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eBill FAQ

Is online bill pay secure?

Paying bills online is one of the safest ways to pay your bills. iPay helps guard against identity theft from lost or stolen checkbooks, bills and statements. It also increases your privacy because only you can access your account information, account numbers and payment history. As a result, you maintain tighter control of your account with real time access to your payments activity.

What are the primary benefits of iPay?

Here's a quick list of the many ways you can benefit from using online bill pay.

1. *Save time. It takes only minutes to pay your bills each month. You save time on trips to the post office and filing away paper receipts. In addition, smart features such as recurring payments allow you to set up a schedule to pay your bills automatically.*

2. *Save money. Online bill pay saves on postage, envelopes, late fees, and checks. If you pay just 10 bills per month, you can easily save over $75.00*/year.*

3. *Stay organized. Your payment history is stored online so you won't have to file and sort through paper receipts.*

4. *Gain peace of mind. You can schedule payments in advance when you travel. Bill pay reminders are also available to notify you it's time to pay your bill.*

5. *Help the environment by saving paper. With iPay, there are no checks to write or envelopes to mail. That's good news for you and the environment.*

*Savings are approximate and based upon the average annual cost of stamps, envelopes, and checks required for paying ten bills per month.

What is eBill?

eBill is a feature that allows you to receive and pay electronic summary versions of paper bills directly from your iPay account.

How do eBills work?

eBills are delivered directly to your iPay account. Once you set up an individual eBill for a company you do business with, an eBill comes directly from that payee to your account. Examples of businesses that offer eBills are cable service providers, phone service providers, utility providers and credit card companies.

Will I still receive paper statements when I have eBill?

You will also continue to receive paper bill statements unless you contact the payee to stop sending those statements.

How will I know if eBill is available for a payee?

There are two easy ways to determine if a payee offers eBill. You can check to see if there is a "Setup eBill" link next to their listing on your online bill pay home page, or look for the "Sign Up" icon under their name in the "View Payees" section.

What are the primary benefits of eBill?

With eBill, everything you need is in one convenient location. Using eBill allows you to streamline your bill pay routine and have online access to your bills. That means you won't have to keep track of paper bills. In addition, you can view past bill summaries at a glance.

What information is included in an eBill?

Balance due, due date and minimum payment amount are included in your eBill. If you need additional details, there will be a link that lets you login to your account on your payee's website, or you can check your paper statement.

How do I pay an eBill?

To pay an eBill, simply choose the account you want to pay from, enter the amount you want to pay, and schedule when you want the payment delivered.

How do I know when I have received an eBill?

You can sign up to receive an electronic notice to alert you when an eBill has been delivered to your account. You can receive these notices in the form of emails or text alerts to provide an extra reminder when a payment is due.