

Bill Pay

The Bill Pay feature allows organizations to schedule and make payments to various payees, like utility companies, credit card issuers or other vendors. It simplifies the process of paying bills by eliminating the need to write checks, buy stamps, or physically mail payments; Bill Pay does this on your behalf.

Even better: If your payee participates in our Bill Pay system, your payment could be turned into an electronic transfer (instead of a physical check).

WALDEN MUTUAL.

Dashboard Accounts **Money Movement** Business Services Communications Tools Impact

Bill Pay

Payments Multiple Payments Settings Manage Payees Pay Invoice

Single Payment

Please select the payment options and click on Submit
 Note: If the payment date requested is not available, the payment will be submitted on the next available day.

Select Account: Spend Local Business - \$...
 Select Payee: Select a payee...
 Select Amount: Select an Amount
 Select Frequency: One time
 Select Date: 10/17/2025

Payment Activity

October 2025 [Prev] [Next] [Calendar]

Pending \$0.00
 No pending transactions to display

Processed \$0.00
 No processed transactions to display

Total Payments: **\$0.00**

NOTE: Any online banking user attempting to utilize Bill Pay must have a valid address defined in their profile settings (can be the business address) on their profile. If they don't, they see:

Bill Pay

Payments Multiple Payments Settings

Enrollment Failed

Profile Error
 We could not initialize your payment profile.
 Please contact customer support

IMPORTANT BILL PAY INFORMATION

Processing **cut off time is 5PM ET**. You can still submit payment after our cut off time, but they will process the next day of business.

Bill Pay can only be used for **transactions and payees within the United States**.

For payments sent electronically, accounts will be debited on the day that the transfer is sent (identified as the **Transfer Date**).

Most electronic payments set-up before the designated cut-off time on the **Send Date** will be delivered **one business day later**.

Payments processed through the ACH network will be delivered **two business days** after the **Send Date**.

Based on average United States Postal Service mailing times, payments sent by check that are set-up before the designated cut-off time on the **Send Date** will be **delivered in ten business days**.

Is it the responsibility of the organization to set-up bill payments with sufficient time for their Payees to both receive the payments and post them to their accounts before the due dates.

DEFAULT LIMITS

Max Payment Amount: \$25K

Max Daily Amount: \$75K

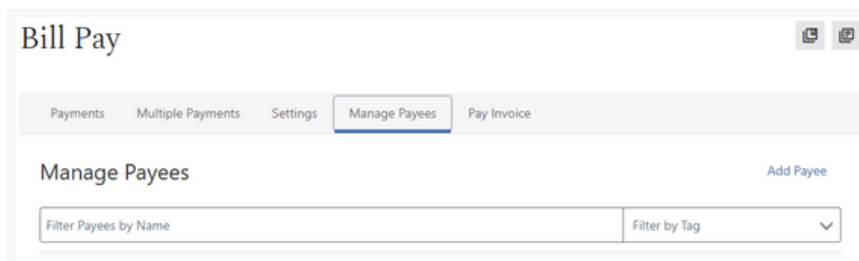
Max Monthly Amount: \$150K

NOTE: The Bill Pay **Submit Up To** feature does not work. If you enter an amount, the user will still be able to submit payments for amounts greater than the designated limit. Sorry for the confusion!

NOTE: If a Bill Pay check is lost in the mail, a Stop Payment will need to be placed to ensure the check isn't deposited by someone other than the payee. To place a Stop Payment, go to **Tools** → **Stop Payment** → **New Stop Pay Request**. A fee applies (see waldenmutual.com/fees for details).

CREATING A BILL PAY PAYEE

To create a payee go to **Money Movement** → **Bill Pay** → **Manage Payees**. Click **Add Payee**.



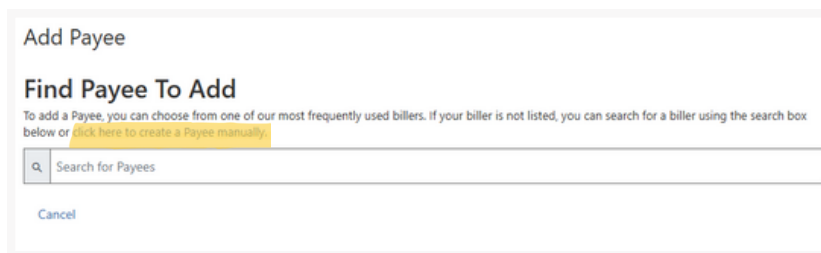
Bill Pay

Payments Multiple Payments Settings **Manage Payees** Pay Invoice

Manage Payees [Add Payee](#)

Filter Payees by Name Filter by Tag

To add a payee, you can choose from one of our most frequently used billers. If your biller is not listed, you can search for a biller using the search box below or select **click here to create a Payee manually**.



Add Payee

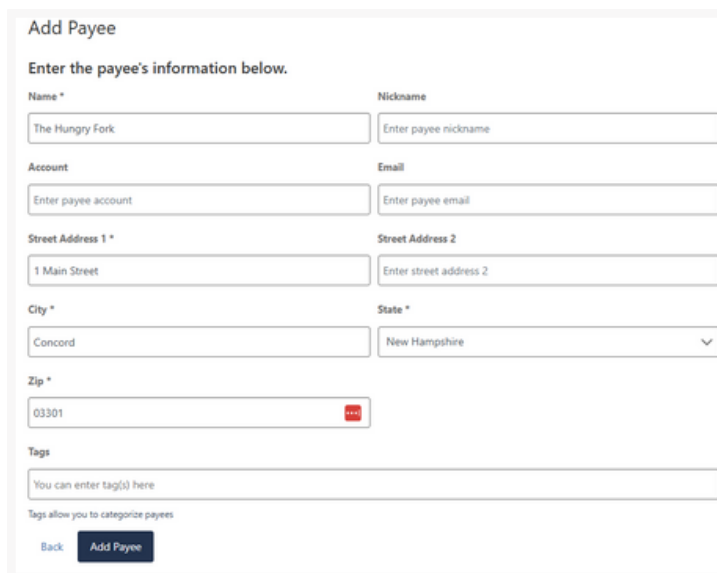
Find Payee To Add

To add a Payee, you can choose from one of our most frequently used billers. If your biller is not listed, you can search for a biller using the search box below or [click here to create a Payee manually](#).

Search for Payees

Cancel

Enter the payee's information. **Name, Street Address, City, State and Zip** are required. All other fields are optional.



Add Payee

Enter the payee's information below.

Name * The Hungry Fork Nickname Enter payee nickname

Account Enter payee account Email Enter payee email

Street Address 1 * 1 Main Street Street Address 2 Enter street address 2

City * Concord State * New Hampshire

Zip * 03301

Tags You can enter tag(s) here

Tags allow you to categorize payees

Back Add Payee

Click **Add Payee** to save the payee.

SUBMITTING A SINGLE BILL PAY PAYMENT

To submit a bill payment, go to **Money Movement** → **Bill Pay** → **Payments**. Select **Account**, **Payee**, **Frequency**, **Date** and enter the **Payment Amount**. **Memo** and **Payment Alerts** are optional fields.

The screenshot shows the 'Single Payment' form with the following fields and options:

- Navigation:** Payments (selected), Multiple Payments, Settings, Manage Payees, Pay Invoice.
- Instructions:** Please select the payment options and click on Submit. Note: If the payment date requested is not available, the payment will be submitted on the next available day.
- Select Account:** Spend Local Business - \$...
- Select Payee:** John Smith (with a 'Show activity' link).
- Select Amount:** \$1.00
- Select Frequency:** One time
- Select Date:** 11/20/2025 (with a calendar icon). Below the date, it says: 'Your payment will be delivered on 12/02/2025'.
- Memo:** Egg Payment
- Additional Payment Options:**
 - ☐ Enable Payment Alert (Alert me when this payment is completed)
 - ☐ Expedite Payment
- Payment Activity:**
 - October 2025 (with 'Prev', 'Next', and a calendar icon).
 - Pending:** \$0.00. No pending transactions to display.
 - Processed:** \$0.00. No processed transactions to display.
 - Total Payments:** \$0.00
- Buttons:** Next

NOTE: You can also expedite payments initiated before 5PM ET. The payments will be sent with two business day delivery. Additional fees will apply for expedited payments.

Click **Next**. Review the payment then click **Confirm and Submit** to process the payment.

The screenshot shows the payment review screen with the following elements:

- Alert Before Payment:** No
- Memo:** Egg Payment
- Buttons:** Edit Payment, Confirm and Submit

A green information message will display when the Bill Pay payment is successfully submitted.

Payment for John Smith was successfully scheduled. Confirmation Number: 192217267. Amount: \$1.00 Delivery Date: 12/2/2025



SUBMITTING MULTIPLE BILL PAY PAYMENTS

To submit multiple bill payments, go to **Money Movement** → **Bill Pay** → **Multiple Payments**. Enter the **Amount** and select the **Process Date** next to each **payee** you would like to create a payment for.

Payments Multiple Payments Settings Manage Payees Pay Invoice

Multiple Payments

Select an account to pay from, then enter amounts and dates for each payee you would like to pay.

Pay From Spend Local Business - \$92.00

Filter Payees by Name Filter by Tag

NAME	AMOUNT	PROCESS DATE
John Smith	\$1.00	11/20/2025
Your payment will be delivered on 12/02/2025		
Moo La Land	\$1.00	11/20/2025
Your payment will be delivered on 12/02/2025		
Test	Enter payment amount...	10/30/2025

Next

Click on the **carrot icon** ("^") to select the **Frequency** and add a **Memo** or to select **Payment Alert** or **Expedite Payment**.

NAME	AMOUNT	PROCESS DATE
John Smith	\$1.00	11/20/2025
Your payment will be delivered on 12/02/2025		
Moo La Land	\$1.00	11/20/2025
Your payment will be delivered on 12/02/2025		

Select Frequency: One time

Memo: Cow Payment

☒ Payment Alert
Alert me when this payment is completed

☐ Expedite Payment
Send this payment faster!

Click **Next**, then review and confirm your payments by clicking **Next** again. A **Success** message will display when the bill pay payment has been successfully submitted.

Success
The payment(s) below have been submitted!

CREATING AND SUBMITTING A BILL PAY INVOICE

To create and submit an invoice via Bill Pay, go to **Money Movement** → **Bill Pay** → **Pay Invoice**. Select the **Account**, **Payee**, and **Date**. Enter the **Invoice Number**, **Line Item Description** and **Amount**.

The screenshot shows the 'Pay Invoice' form with the following fields and values:

- Navigation:** Payments, Multiple Payments, Settings, Manage Payees, Pay Invoice
- Section:** Invoices
- Create an invoice:** All invoice payments are sent by check.
- Select Account:** Spend Local Business - \$92.00
- Select Payee:** Moo La Land
- Invoice Number:** 123456
- Select Date:** 11/20/2025
- Delivery Date:** Your payment will be delivered on 11/13/2025
- Four line items (up to 15):**

Line Item Description	Amount	
Cow Payment	\$1.00	
Enter item description	Enter an Amount	
- Invoice Total:** \$1.00
- Next:** [Next](#)

NOTE: After you enter one Line Item Description, another field will appear (so you can enter up to 15).

Click **Next** to review the invoice, then click **Submit** to submit the invoice for processing. A green success message will display when the payment has been successfully submitted.

Payment for Moo La Land was successfully scheduled. Confirmation Number: 192231183. Amount: \$1.00 Delivery Date: 12/2/2025

NOTE: All invoice payments are sent by check.

CANCELING OR EDITING A FUTURE BILL PAY PAYMENTS

To cancel or edit a pending bill payment go to **Money Movement** → **Bill Pay** → **Payments**. The **Payment Activity** calendar will show **Pending** and **Processed** payments. If a payment is in **Pending** status, it can be deleted and edited. If a payment is in **Processing** status, the payment can not be deleted or edited and will continue to be sent to the Payee as is.

Bill Pay

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Single Payment

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Note: If the payment date requested is not available, the payment will be submitted on the next available day.

Select Account: Spend Local Business - \$...
Select Payee: Select a payee...
Select Amount: Select an Amount
Select Frequency: One time
Select Date: 10/30/2025
Memo: You can enter a memo here
Additional Payment Options:
☐ Enable Payment Alert
Alert me when this payment is completed
Next

Payment Activity

November 2025 Prev Next

Payments eBills

Pending \$4.00

11/20/2025	John Smith	\$1.00	>
	Ⓢ Pending	View/Edit Details	
11/20/2025	John Smith	\$1.00	>
	Ⓢ Pending	View/Edit Details	
11/20/2025	Moo La Land	\$1.00	>
	Ⓢ Pending	View/Edit Details	
11/20/2025	Moo La Land	\$1.00	>
	Ⓢ Pending	View/Edit Details	

Processed \$0.00
No processed transactions to display
Total Payments: \$4.00

Click **View/Edit Details** on the payment you would like to cancel or edit.

Payment Activity

November 2025 Prev Next

Payments eBills

Pending \$4.00

11/20/2025	John Smith	\$1.00	>
	Ⓢ Pending	View/Edit Details	

←

Click **Edit** to update **Amount**, **Frequency**, **Date of Delivery** or **Memo**.

Payment Details

Select Account: Spend Local Business - \$10.00
Select Payee: John Smith
Show activity

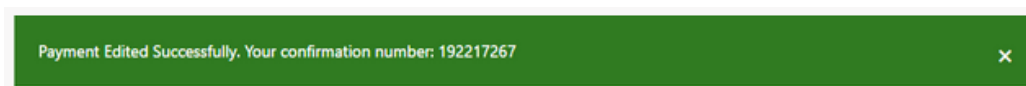
Select Amount: \$1.00
Select Frequency: One time
Select Date: 11/20/2025
Your payment will be delivered on 12/02/2025

Memo: Egg Payment

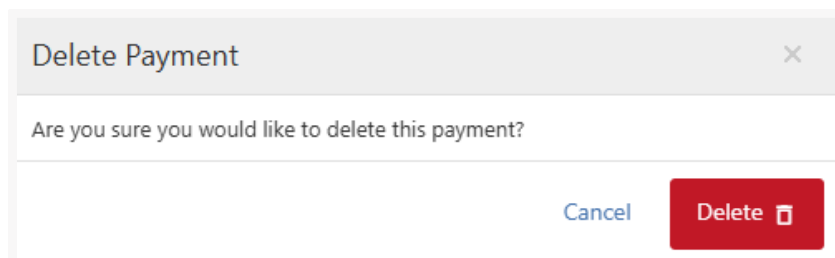
Additional Payment Options:
☐ Enable Payment Alert
Alert me when this payment is completed
☐ Expedite Payment
Expedited payments initiated before 5pm EST will be sent with 2 business day delivery. There is an additional fee of \$25.95 for expedited payments.

Cancel **Next**

Click **Next** to update the Bill Pay payment information. A green success message will display when the bill payment has been successfully updated.



Click **Delete**, then **Delete** again to delete the bill payment.

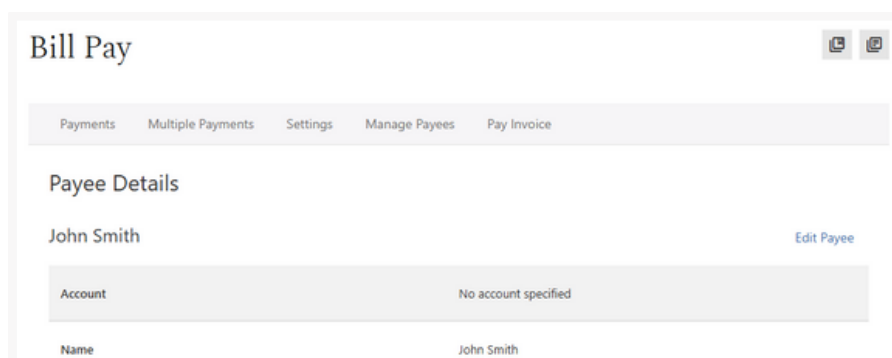


A green success message will display when the bill payment has been successfully deleted.



EDITING AND DELETING A BILL PAY PAYEE

To edit a Bill Pay payee, go to **Money Movement** → **Bill Pay** → **Manage Payees**. Click the **Payee** profile you need to edit then click **Edit Payee**.



Update the payee's profile, then click **Save Changes**.

Payee Details

Edit the payee's information below for John Smith

Name *	Nickname
John Smith	Enter payee nickname
Account	Email
Enter payee account	Enter payee email
Street Address 1 *	Street Address 2
66 N Park St	Enter street address 2
City *	State *
Co	New Hampshire
Zip *	
03301	
Tags	
You can enter tag(s) here	
Tags allow you to categorize payees	
Cancel	Save Changes

A green success message will display when the payee has been successfully updated.



You can also remove a payee from the system by clicking **Delete Payee** then **Delete**.

Tags

Tags allow you to categorize payees

[Cancel](#) [Save Changes](#)

[Delete Payee](#)