

# Bill Pay<sup>XL</sup> Feature Comparison Chart

Feature	Bill Pay (previous version)	Bill Pay <sup>XL</sup> (new bill pay system)
Tabs on Virtual Branch landing page	The <b>Bill Pay</b> tab does not appear if you have not enrolled in bill pay.	The Bill Pay <sup>XL</sup> tab appears for everyone – even if you have not enrolled in bill pay.
Payment calendar	The <b>Payment Calendar</b> hyperlink under the Bill Pay tab displays scheduled bill payments on a five week (Sunday to Saturday) calendar.	A payment calendar does not exist. Instead, once you have scheduled your payment, it appears on the <b>Payment Center</b> page under the <b>Pending Payments</b> section.
Scheduling payments	You choose the <b>“Send On”</b> date. The system designates the <b>“Deliver By”</b> date which is typically three business days for electronic payments and five business days for paper checks.	You choose the date you want the payee to receive the payment. <i>There is a small fee for same day or next day payments. For dates selected beyond tomorrow or the next day, no fee will be assessed.</i>
When funds are deducted from the checking account	The funds are deducted on the evening of the <b>“Send On”</b> date.	The funds are deducted after the payee receives the funds and presents a clearing request to the Credit Union.
Scheduling Account to Account transfers	The <b>Account to Account</b> link under the <b>Account Access</b> tab has been removed.	First select the <b>Bill Pay<sup>XL</sup></b> tab then select the <b>Transfer Money</b> tab.
Scheduling Popmoney payments	The <b>Popmoney</b> tab has been removed from the Virtual Branch landing page.	First select the <b>Bill Pay<sup>XL</sup></b> tab then select the <b>Popmoney</b> tab. Popmoney is sometimes referred to as P2P or Person to Person payments.
eBills	Not offered	eBills are delivered electronically from merchants to Bill Pay <sup>XL</sup> . Many merchants participate.



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