

Bill Pay^{XL} Feature Comparison Chart

Feature	Bill Pay (previous version)	Bill Pay ^{XL} (new bill pay system)
Tabs on Virtual Branch landing page	The Bill Pay tab does not appear if you have not enrolled in bill pay.	The Bill Pay ^{XL} tab appears for everyone – even if you have not enrolled in bill pay.
Payment calendar	The Payment Calendar 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 Payment Center page under the Pending Payments section.
Scheduling payments	You choose the “Send On” date. The system designates the “Deliver By” 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 “Send On” 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 Account to Account link under the Account Access tab has been removed.	First select the Bill Pay^{XL} tab then select the Transfer Money tab.
Scheduling Popmoney payments	The Popmoney tab has been removed from the Virtual Branch landing page.	First select the Bill Pay^{XL} tab then select the Popmoney 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 ^{XL} . Many merchants participate.



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