free online bill payment

Pay all your bills online in one convenient place. Check your account balances and pay your bills from the same secure credit union connection. Save time by not writing monthly checks and juggling paper statements.

How do I sign up for Bill Payment?

*You must have a Prospera checking account and have activated your online account access prior to enrolling for bill pay.

1. Go to myprospera.com.

2. Log in to online banking from the upper right hand corner.

3. There are two ways to enroll in bill pay:
   i. Click **Enroll in Bill Pay** from the **Quick Pay menu** located on the left side of the page
   ii. Hover over **Pay & Transfer** from the top menu bar and click the **Enroll in Bill Pay** button

4. Enter your **email address and choose your primary account**. (Your primary account must be a Prospera checking account.) Click **Next** and then **Sign Me Up**!

5. The system will automatically bring you to the **Add a Payee** screen. A payee can be an individual, business or an organization. **More common payees can be set up for electronic payments**, whereas **people and organizations without electronic billing can be mailed a check**. Begin by typing in an individual, business or organization name. If a list appears with your payee's name, the payee is already in our system and you can select it from the list. If we don't have your payee in our current system, you can still set up your payee with check payments to be sent by mail. Just type in the name and click continue.

6. Follow the onscreen prompts to set up your payee(s).

7. Once your payee(s) are added, hover over **Pay & Transfer** from the top menu bar **to view the Bill Pay Menu**. From the **left menu** you can choose **Bill Pay Home, Add Payee, Pay Multiple Bills** and **Notification**s. The **right menu** provides the **Pay Anyone** option. (Send money to anyone - all you need is that person's email address or a phone number where they can receive a text message.)

How do I schedule a bill payment?

1. There are several ways to pay a bill:
   a. Hover over **Pay & Transfer** from the top menu bar and choose **Bill Pay Home,** then click the **plus sign icon** to the right of the desired payee
   b. Hover over **Pay & Transfer** from the top menu bar and choose **Pay Multiple Bills**; this allows you to key in payments for several payees from the same page
   c. Hover over **My Payees** from the **Quick Pay** menu on the left side of the page; your list of payees will appear – **choose the desired payee**

2. Follow the onscreen prompts to set up payments.

*When scheduling payments, please note you are choosing the **send date**; the system will then calculate the **estimated delivery date**. Electronic payments take an estimated 1-3 business days and check payments take up to 7.