

Bill Pay Pricing is Going Down!

CU*Answers' clients using Fiserv Bill Pay will have the opportunity to lower their costs of for Bill Pay by 15% and gain some great new features! *You should already have an email with the agreement and paperwork that needs to be signed and returned!*

For more information contact Barb Cooper in SettleMINT: bcooper@cuanswers.com
(616) 285-5711 ext. 205

Are you ready to save more than 15%?

Additional Fiserv Bill Pay Features Scheduled for June 27, 2012!
We are pleased to announce new Fiserv Bill Pay features and reduced monthly pricing. All you need to do is sign and return the Schedule P Electronic Commerce Service Agreement and Exhibit B!

CU*Answers will be releasing new Fiserv Bill Pay features within **It's Me 247** that include:

- Account-to-Account (A2A)** - Similar to the CU*BASE feature for A2A, members can schedule and transfer funds between their credit union accounts and their accounts at other financial institutions through their bill payment processing. Recurring transfers with reminders are included.
Member Cost: \$1.00 CU Profit: \$0.65
- Same Day Bill Payments** - Enables your members to schedule certain electronic payments to a large list of popular merchants across many different markets. This convenient option is ready when the member needs to use it. This feature will also display the associated fee for the member approval.
Member Cost: \$9.95 CU Profit: \$1.95
- Overnight Checks** - Enables members to schedule certain paper payments to be delivered within one business day rather than the standard multi-business day window. This feature will also display the associated fee for the member approval.
Member Cost: \$15.95 CU Profit: \$3.00

Future Additions

- FraudNet - Delivery January 2013** - A centralized fraud detection and integrated case manager system for financial institutions. It scores consumers' bill pay transactions against negative files, activity profiles and advanced rule sets and algorithms, adding fraud alerts in reviewing and making decisions on suspicious payments. This collective intelligence of all participating network partners in a real-time environment allows for the review of suspicious activity enables credit unions to reduce the impact of fraud on their online bill pay members and the operational costs associated with investigating fraud and attempting to recover losses. A2A, P2P, Same Day Bill Payments and Overnight Checks are automatically integrated with FraudNet. CU*Answers will be monitoring the system that sends the alerts for suspicious payments.
- Person-to-Person (P2P)** - Negotiations are in process for a release date - Members can schedule and transfer funds directly to another person or account without knowing account information.
- Mobile Web Banking - Target Delivery Date of July 2012** - Within Mobile Web Banking follow the link that says Pay My Bills. Mobile Web Bill Pay allows you to make a payment, manage pending payments, view payment history and view payees.

All This at Reduced Pricing!
Active and Inactive Subscriber Fees, go away

Transaction Fee	\$0.675
	price effective 10/1/2012

Easy Pay
fiserv.

2012
Cooperatives

We Need You To Take Action:
You must sign and return the attached Schedule P Electronic Commerce Service Agreement and Exhibit B and the Cooperative Site sign-up form.
Send the completed documents to:
Esteban Camargo
ecamargo@cuanswers.com
or fax to: (616) 977-8553
no later than 07/02/12.

Additional Fiserv Bill Pay Features and Reduced Pricing Coming Soon!
We are pleased to announce new Fiserv Bill Pay features and reduced monthly pricing that will be available to you, if you migrate to our Cooperative Site model. We are offering this migration at a savings of \$3000.00.

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All this if you migrate to the Cooperative Site model!
With **It's Me 247** Mobile Web Banking you can instantly know your account balance and pay your bills, and it's the quickest, most convenient way to stay connected to your credit union!

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ACT NOW!

Look for one of these two flyers in your email

All pricing effective for transactions after 9/30/2012