
“It’s Me 247” Bill Pay (Fiserv) (Builder)



Product Overview & User Guide

INTRODUCTION

CU*Answers is pleased to offer electronic bill presentment and payment service through a relationship with **Fiserv**. More than just a link to the leading provider of financial e-commerce products and services, bill payment via **It’s Me 247** lets members pay bills on line while still maintaining connectivity via online banking. They can even pay their bills online using mobile banking.

Your members can easily enroll on line and can perform a variety of services, including viewing bills electronically (from participating vendors), and approving payments in a matter of minutes.

To eliminate the worry of an invalid or non-existent account being selected, the enrollment process automatically provides a list of approved demand accounts from which payments can be made, keeping your credit union in control. Members can pay anyone—if the biller can’t receive electronic payments, Fiserv will issue a check drawn on the member’s account.

And with a consolidated log-on feature, CU*Answers passes your member directly from your credit union web site to online banking and Fiserv, so that your member only has to log on once!

This booklet also describes the steps required in order for your credit union to begin offering **It’s Me 247** (Fiserv) bill pay services to your members. It also includes configuration instructions and daily procedures involved in providing bill payment services to your members.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<https://www.cuanswers.com/resources/doc/cubase-reference/>
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PRODUCT FEATURES

The “Pay & Transfer” area in **It’s Me 247** online banking gives the member access to the Fiserv bill pay website which shows bills to pay, reminders, scheduled payments, and payment history all in one place.

Other bill pay features include:

- Enter an amount, and bill pay will automatically fill in the earliest possible date the biller can receive payment
- Billers offering e-bills will be indicated. An e-bill can even be set up to pay automatically when it is received, either in full or up to a certain dollar amount.
- You can get an email reminder when a new bill arrives. (You’ll still log in to **It’s Me 247** and access bill pay to take care of the bill.)
- When scheduling a check payment, you can add a memo to print on the check.
- Online help is available to explain how all features work.

Easy Enrollment through “It’s Me 247”

- Enrollment can be done by member through **It’s Me 247**.
- Enrollment is activated immediately and member can begin setting up payees and making payments.
- Members can choose as many accounts to pay bills (no savings types); enrollment allowed only for members with active “SD” account. One account is designated as a primary account.

“Single Sign-On” Makes “It’s Me 247” Bill Pay (Fiserv) a Credit Union Product

- “Consolidated Logon” means member does not use a URL to go to Fiserv site— **It’s Me 247** passes all required account information direct to Fiserv so member does not need to “log on” manually
- **It’s Me 247** remains active using the timeout value assigned to that page); **It’s Me 247** Bill Pay (Fiserv) opens in separate browser window

Fiserv Support for Resolving Credit Union Questions

- Credit Unions can call Fiserv directly at 877-570-7141 for resolving support.

Fiserv Support for Resolving Member Questions

- Fiserv offers a toll free number to resolve issues directly with the member to handling their inquiries. Each credit union will have its own support number.

Miscellaneous Features

- Secure; remains in encrypted state throughout member’s interaction with site
- **Bill Presentment** - Member can elect to receive bills from all merchants approved by Fiserv
- Download transaction information to both Quicken and Microsoft Money via **It’s Me 247**

Note on Fiserv and Foreign Addresses

When an enrollment is processed, Fiserv looks at the address, and if it is non-domestic, they will decline the enrollment. Why? Fiserv is responsible for collection efforts, not the credit union. Therefore, they choose not to extend those efforts outside of the U.S. This may be an issue with some credit unions with members who live in Canada.

TOOLS FOR RISK MITIGATION

Regulatory Compliance

Fiserv complies with all regulatory requirements in regard to bill pay services, including, but not limited to, OFAC, ACH rules and regulations, and the FACT Act. For due diligence documents, contact Fiserv.

Transaction Limits

Transaction limits are configured per your contract with Fiserv.

FraudNet Service

Fiserv will provides additional bill pay protection for your members with FraudNet, a service that uses a sophisticated analytics engine to detect unauthorized payments before they are completed.

FraudNet is a centralized fraud detection and integrated case management system that scores each online bill payment and halts the processing of suspicious transactions until they have been reviewed by fraud specialists. The sophisticated FraudNet engine leverages advanced algorithms and proprietary negative file history, making it extremely accurate in detecting fraudulent transactions before they are processed.

When a suspicious transaction is identified, Fiserv contacts the member to determine if it is of concern.

PAY BILLS – ON YOUR PHONE

Members will appreciate the convenience of being able to pay their bills – right from their phone. Once your member is enrolled in **It's Me 247** Bill Pay (Fiserv), your members can immediately begin using this feature and paying bills on their phone via Mobile Web Banking.

- NOTE: For enrollment and to access all the bill pay features, such as creating new payees, the member must access **It's Me 247** Bill Pay (Fiserv) via the main **It's Me 247** website.

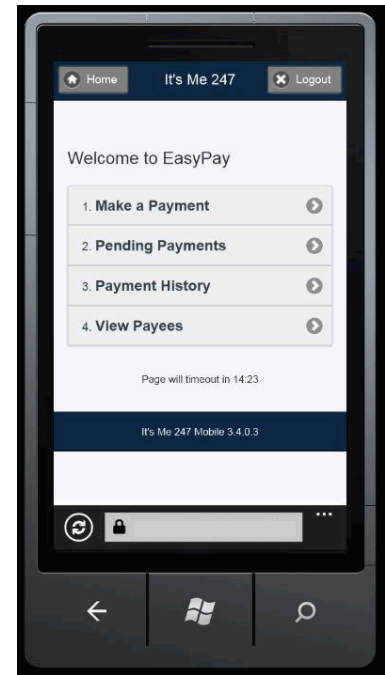
This feature is automatically activated when Mobile Web Banking is activated at your credit union.

Following are standard feature for bill pay via Mobile Web Banking:

- Schedule a new payment
- Pay an e-Bill – if one is available
- Manage an existing (pending) payment
- View payment history
- View existing payees

To pay bills online, the member simply selects the first option on the Mobile Banking screen, “Make a Payment”. (See image above.)

- **It's Me 247** Bill Pay (Fiserv) offers the members the opportunity to pay eBills on their phone. Members can elect to receive bills from all merchants via the full **It's Me 247** bill pay site.



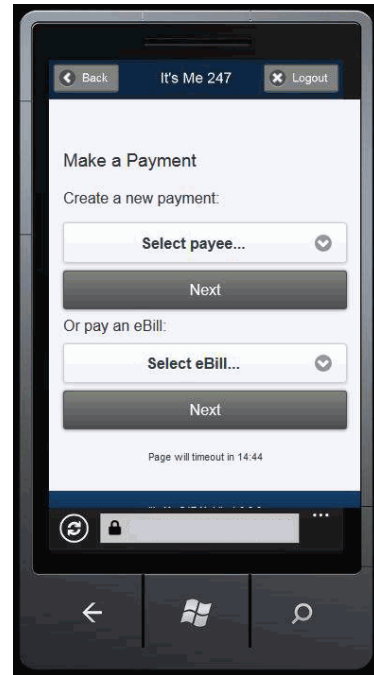
Make a Payment (1)

Once a member selects “Make a Payment”, the member will be presented with one of the screens to the right.

- If a member does not have any payees configured, the member will receive a message telling them to go to the full site to set up payees.

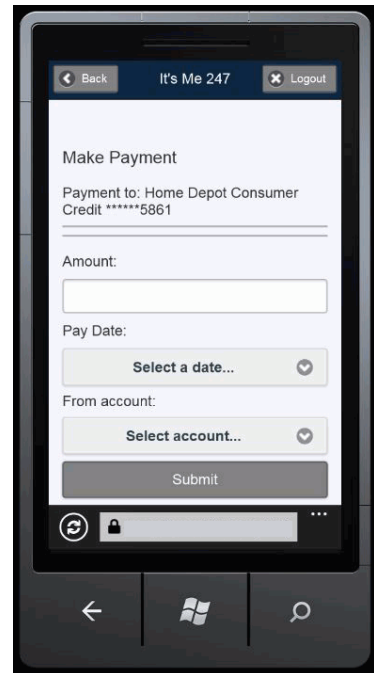
Members will also be able to select to pay an eBill. (This eBill selection will only appear if an eBill is available for payment.)

Entry Screen



Make a Payment (2)

After selecting a payee and the “Next” button, the member then enters the amount and date of the payment and the account the funds will be drawn from.

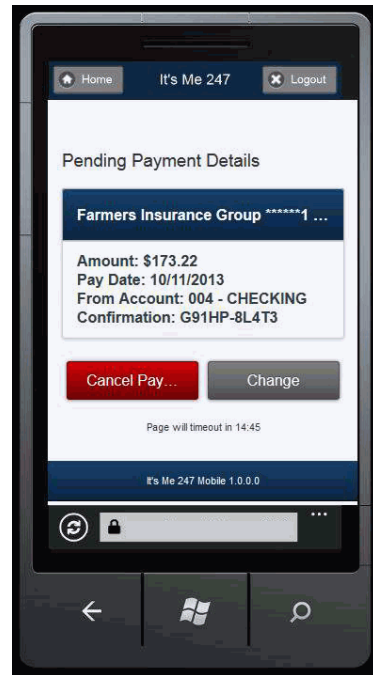
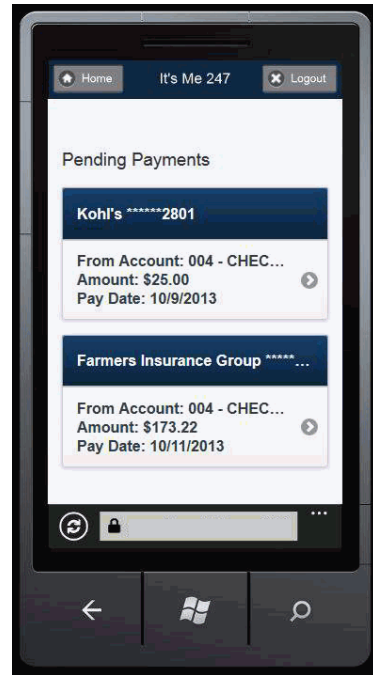


Manage a Pending Payment

If the member selects “Manage a Pending Payment,” the member will first select the pending payment to edit it.

- **It's Me 247** (Fiserv) displays payments scheduled for up to 90 days with a limit of 75 payments.

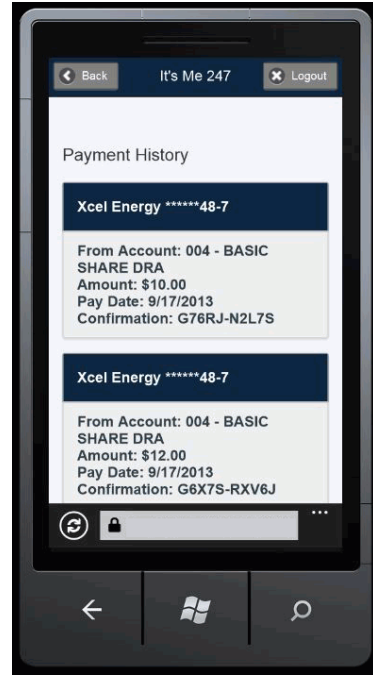
(This screen is accessed when a pending payment is selected from the previous screen.)



View Payment History

Selecting “Payment History” shows a detail of the Payments.

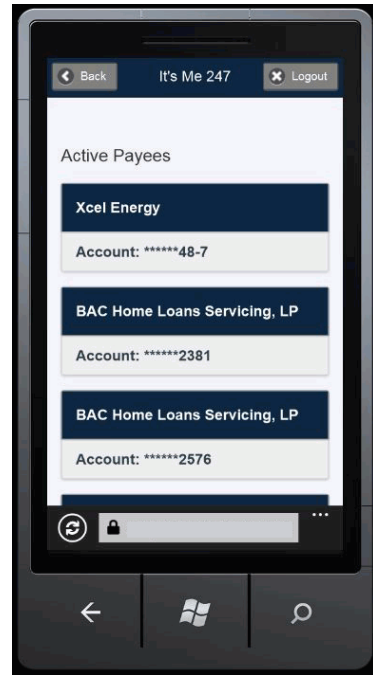
- **It’s Me 247** (Fiserv) payment history is 90 days with a limit of 75 payments.



View Active Payees

Selecting “Active Payees” shows a listing of payees the member has created.

Payees must be configured on the Fiserv website.



HOW PAYMENTS ARE PROCESSED

HOW PAYMENTS WILL CLEAR A MEMBER'S ACCOUNT

Payments will clear out of a member's checking account in one of two ways: an incoming ACH debit, or a check drawn on the member's account and presented through regular share draft processing.

What if the Member Has Insufficient Funds?

If a member has insufficient funds in their funding account(s) at the time of payment, negative balance (ANR) funds available to the member will also be used (as with normal ACH Debit or check processing). If the member is still deemed to have insufficient funds, the member will be handled according to the credit union's policies (and will be charged any NSF fees that apply).

ACH Debits

In most cases, member bills will be paid via the ACH system as an electronic payment or a corporate check. Items will come through the ACH system like any other debit, and normal ACH handling will apply, including your credit union's configured NSF fees.

Following is an example of how these transactions would appear to a member in **It's Me 247**:

11/24/2006	ACH/GAINES CHARTER T ONLINE PMT	(\$189.73)	\$4,297.80
------------	------------------------------------	------------	------------

NOTE: If this payment was sent to the biller via a Fiserv corporate draft, the item looks the same to the member in **It's Me 247**, but will show a longer check number (not in the 5000 series) when viewing biller history in **It's Me 247** (Fiserv).

Checks Drawn on the Member's Account

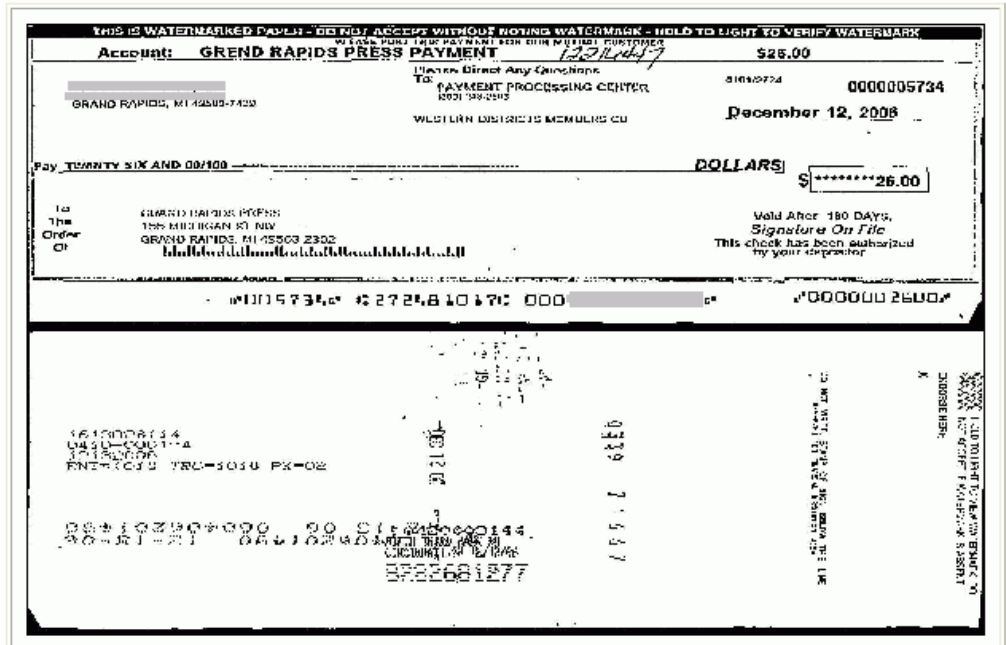
Depending on the biller and other factors, the bill may instead be paid via a printed check drawn on the member's checking account, **with the member's MICR line on the printed check**, cleared through your normal share draft processing. (These are sometimes referred to as "member drafts" or simply "drafts.")

These items will be given a check number so that they will behave exactly like the member's other checks, and will appear in the draft recon section of their statement. **Fiserv will issue these checks using a numbering sequence starting with 5000.**

Following is an example of how the item would appear to a member in **It's Me 247**:

02/15/2007	DRAFT 03856 View Check	(\$75.00)	\$36,551.92
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If check images are currently available to your members via online banking, these will be included as well, and will appear similar to the sample shown below. At the top of the check the company name will appear as "PAYMENT PROCESSING CENTER."



When payments are processed as member checks made payable to a biller, keep in mind that **the date on the check will always be the date that the member scheduled the payment to be made.** This will not necessarily match the date on which the item clears the member’s account. For example:

A member schedules a payment to ABC Lawn Care with a Pay Date of 10/18/06.

Fiserv determines that payment will be made in the form of a member check.

In order for the check to be received on the 18th, Fiserv produces the check on 10/13/06 (the Remit Date). The date on the physical check will be 10/18/06.

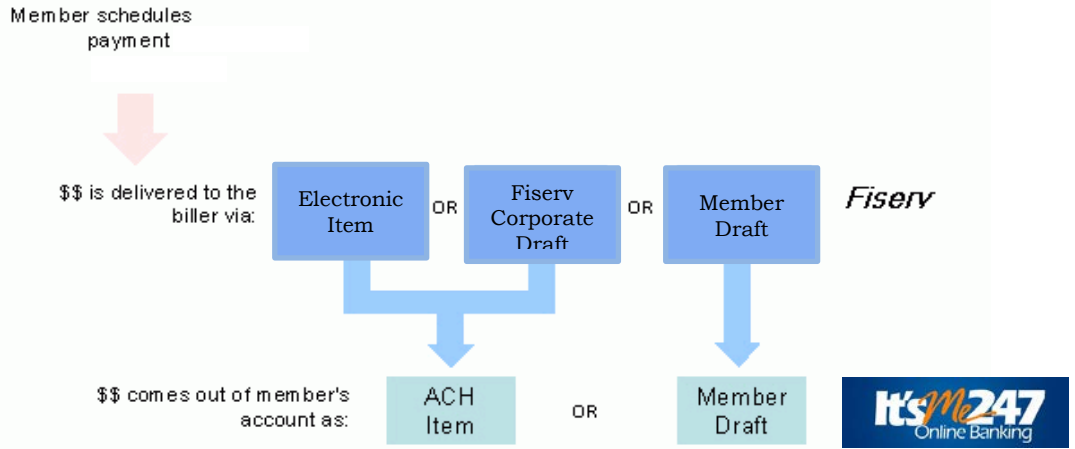
NOTE: *If the biller happens to receive the payment early, it is possible the item might be deposited prior to the date on the check, although this is not typical.*

The item would then clear the member’s account after it is deposited/cashed by the biller.

UNDERSTANDING HOW PAYMENTS ARE PROCESSED

When answering member inquiries about specific bill payments, it is helpful to understand a little bit about how Fiserv processes payments behind the scenes.

In a nutshell, while there are only two ways a payment can clear a member’s account, there are actually three different ways a biller (such as a utility company, mortgage lender, babysitter, etc.) can receive the payment: a member draft, and electronic item, or a corporate draft issued by Fiserv.



As far as the member is concerned, however, no matter whether a payment is made via ACH or a Fiserv corporate draft, the item will look exactly the same when viewing their transaction history in **It's Me 247**.

The only time the member might notice that a Fiserv corporate draft was used will be when viewing payment history detail in **It's Me 247** (Fiserv), as in the following samples:

This item was paid to the biller as a member draft (note the 5xxx check number) and presented through share draft processing:

Credit union name here
[Help](#) | [Sign out](#)

Payment Center
Add a Bill
Bill History
Manage My Bills
Transfer Money
My Accounts
My Profile

Bill History

Bill Detail

[Print](#)

Billers Name	Account	Amount	Pay Date	Confirmation	Status
Angel's Learning Center test biller *58789	Test Account *54321	\$50.00	06/15/2012	DP2FR-SVMX0	Paid

Check #5036 from your Test Account *54321 account was mailed to Angel's Learning Center for receipt by 06/15/2012. Funds for the payment will be withdrawn from your account when Angel's Learning Center cashes the check.

If you have a question about your bill or about crediting the payment to your biller account, please contact Angel's Learning Center directly.

If you have a question about this payment, you can send us a [payment inquiry](#).

[Finished](#)

The following item was paid as a corporate draft (notice the check number) and presented to the member as an ACH debit:

Credit union can select how much to charge for the fee, if there is a charge, it would appear here. Here we may also see an overnight fee.

Credit union name here [Help](#) | [Sign out](#)

[Payment Center](#) [Add a Bill](#) [Bill History](#) [Manage My Bills](#) [Transfer Money](#) [My Accounts](#) [My Profile](#)

Bill History

Bill Detail [Print](#)

Biller Name	Account	Amount	Pay Date	Confirmation	Status
Gaines Charter Township OVERNIGHT PAYEE *klics	Test Account *54321	\$10.00	06/14/2012	DPQCN-Q94WW	Processing

Delivery Address 6000 28th Street, Grand Rapids, MI, 49546... **UPS Tracking Number** PENDING

Check #7223193 from our account was mailed to Gaines Charter Township on 11/20/2006. Funds were withdrawn from your Jim's Account *80011 account on 11/24/2006. Contact your financial institution if you have a question about when your funds were withdrawn.

[Finished](#)

How does Fiserv determine what payment method will be used?

“Fiserv evaluates payment direction based on a proprietary algorithm that takes into account many factors. Some evaluation is done at the sponsor level, some at the merchant level, and some at the subscriber/member level. Sponsor level information determines what check types are acceptable – draft only or draft and corporate. Merchant level information determines the preferred payment method for that payee (electronic or paper) and if the merchant assumes responsibility for returns. Subscriber/member level information such as claims and payment history also factor into the decision.

“Each payment request is evaluated individually and may change each time a payment processes. That’s why, in some cases, payments made by the same subscriber to the same merchant may result in different payment methods. The only true difference between these remittance methods is the timing of the debit. For corporate checks, the debit occurs on the date the payment is due, regardless of when the payment posts at the merchant. For draft payments, the debit occurs on the date the merchant posts the funds to the subscriber’s/member’s account.

The bottom line is that there is no way to know in advance how a payment will be processed, but as far as the member is concerned, it really doesn’t matter. The payment will be processed so that the payment will be made to the biller on the date the member designated.

Why corporate checks?

The following explanation was provided by Fiserv:

“We use corporate checks for a couple of reasons. The majority of our customers like corporate checks because the timing of the debit is consistent with the date the customer schedules for delivery of the payment. With drafts, we are dependent on the US Mail which means the timing of the debit is not 100% guaranteed. Also, customers tend to like corporate checks because the merchant name is posted on their bank statement. With drafts, the subscriber gets a check number and amount but no merchant name.”

COLLECTIONS PROCEDURE

Because funds are withdrawn from member accounts via ACH debits or a member check, the Fiserv Bill Pay Support team will be responsible for handling any collections issues that arise, similar to any other type of ACH items where an outside company (utility, insurance company, etc.) directly debits a member's account. The credit union will generally not be involved other than to assist Fiserv representatives in verifying funds availability, if appropriate.

If an ACH debit is returned due to insufficient funds, Fiserv will send a letter to the member notifying them that another attempt will be made, and will present the item at least one more time.

If the item is returned again, additional collections letters will be mailed at regular intervals while Fiserv attempts to contact the subscriber (the member) and work out a method for payment. (For example, the member might be asked to send a check directly to Fiserv or deposit funds into his account as of a promised date). All letters will direct the member to contact Fiserv Bill Pay Support directly, not the credit union.

After a period of 60-63 days, if the funds have still not been received, Fiserv may turn the case over to an outside collections agency for further action.

In most cases, Fiserv will place a freeze on the member's access to **It's Me 247** Bill Pay (Fiserv), while the unpaid funds are collected or while another issue (such as a closed account or frozen account balance) is being resolved. **This type of freeze WILL stop any pending payments already scheduled from being paid.**

If a member complains that he or she cannot access bill pay from online banking, it may be that Fiserv is attempting to resolve a collections issue.

Checks drawn on the member's account will be handled the same as any other member check that is returned NSF. Obviously your credit union's ODP and ANR/Courtesy Pay policies will be important in helping members avoid returned items.

GETTING STARTED: STEP BY STEP

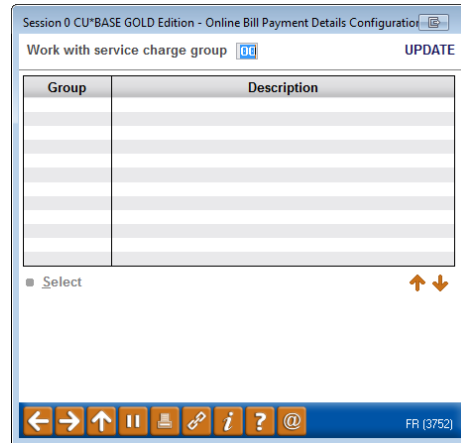
A lead time of approximately two months will be required for preparation and to help ensure a successful product roll-out. Following is the blueprint for getting started:

1. Assign an internal **Project Manager** responsible for this project.
2. Work with SettleMINT to complete the **Setup form** (found in the Appendix)

CONFIGURING BILL PAY SERVICE CHARGE CODES

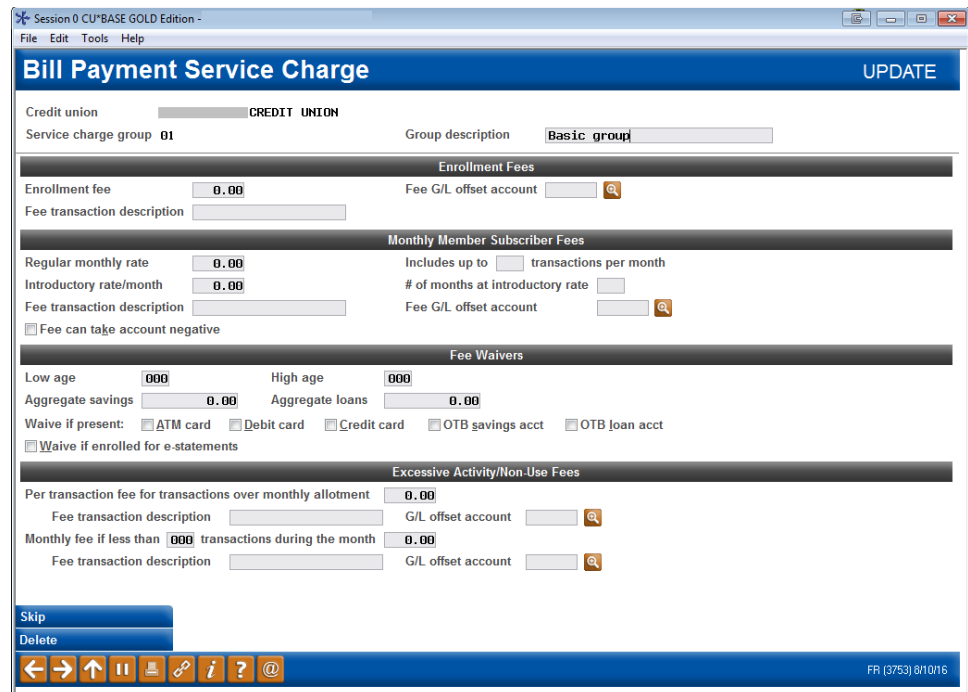
While service charges are not charged for bill pay via CU*BASE, this field is a required field for the bill pay enrollment file. Only one bill pay service charge is required and all members who enroll are automatically assigned service charge code 01.

Bill Pay Service Charge Configuration (Tool #175) - Screen 1



Enter 01 and use Enter to proceed to the next screen.

Screen 2



The only required field is the *Group description* field. All other fields are not required for credit unions using the Fiserv Builder product. Press Enter to save.

CONFIGURING THE ENROLLMENT "MARKETING" MESSAGE

This message must be configured before you begin allowing your members to enroll for bill payment via **It's Me 247**.

Bill Pay Marketing Message (Tool #174)

To move to a new line, use Ctrl + Enter.

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Bill Payment Details Configuration CHANGE

Enter marketing and other disclosure information to be displayed on the introductory enrollment page for online Bill Payment services.

To include an optional link, enter a complete URL here

Open new window for link

Comments:

By continuing you are agreeing to the fees, terms and conditions

Welcome to It's Me 247 Bill Pay, ABC Credit Union's online bill payment system!

There is a monthly \$2.00 fee for the bill pay service and there are a few miscellaneous fees that will be assessed upon sending a payment inquiry.


Save Changes

MESSAGE TIP: If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste. WARNING: Never check the "Remember my decision" checkbox on this pop-up window.

Talking Points

FR (2633) 11/09/15

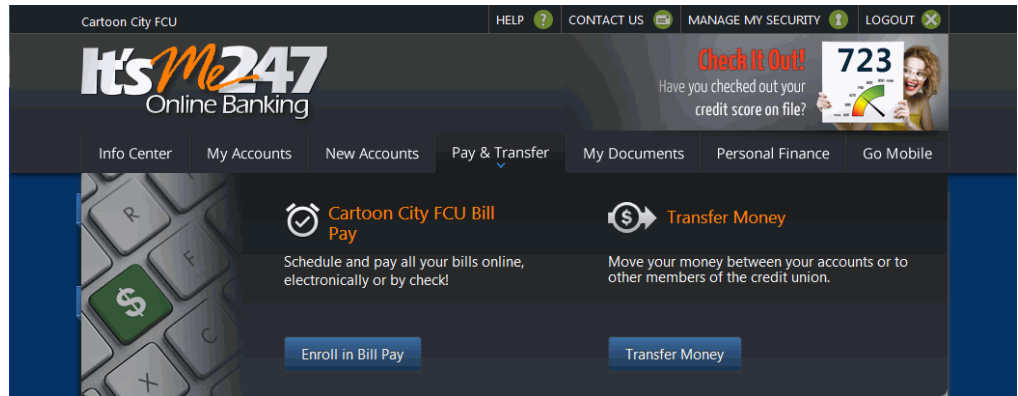
This credit union-defined message appears when a member clicks "Enroll in bill pay," if he or she is not already enrolled in bill pay. (See following section for pictures of what the member sees. It can contain a marketing statement, information about credit union fees, and warnings about how to schedule payments in advance of when they are due.

*For field descriptions and other details, please refer to CU*BASE Online Help by clicking  while working in these screens.*

ENROLLING MEMBERS IN BILL PAY

ENROLLING VIA “IT’S ME 247”

Members can enroll to pay bills themselves, using “Pay & Transfer” in **It’s Me 247**. Below is a sample of the page that will be displayed if the member has not already been enrolled:



Once the member selects “Enroll in Bill Pay,” the member will advance to the enrollment screen.

A screenshot of the 'BILL PAY' enrollment screen. At the top right, it says 'BILL PAY'. Below that is the 'Bill Pay Enrollment' heading. A disclaimer states: '***By continuing you are agreeing to the fees, terms and conditions*** Welcome to It's Me 247 Bill Pay, ABC Credit Union's online bill payment system! There is a monthly \$2.00 fee for the bill pay service and there are a few miscellaneous fees that will be assessed upon sending a payment inquiry.' The main content area contains instructions: 'Please select your enrollment options then Click the "Next" button below to proceed to the next step in the enrollment process.' Below this is the 'Enter your Information:' section with four fields: 'Email Address' (bugs.bunny@fakeemail), 'Primary Account' (001 - CHECKING), 'Security Question' (What high school did you graduate from?), and 'Security Answer' (George Washington Hi). A 'Next' button is at the bottom.

Notice that your configured enrollment message is displayed in the box at the top of the screen.

*Members can enroll in bill pay through **It’s Me 247** as long as the credit union’s PIB configuration allows this access. See the “PIB Configuration and User Guide” for more details.*

On the enrollment screen the member can add a primary checking account. Additional accounts can be added once the member is enrolled.

The member must choose from a list of Security Questions and provide an answer. This list comes from Fiserv and Fiserv may use the question and answer to verify the identity of a member if Fiserv is in a position of providing bill pay support directly to a member.

The member clicks *Next* to move to the confirmation screen.

Bill Pay Enrollment

Validation
Please review your enrollment information carefully. If you wish to change it, you can still click the "Back" button. Otherwise, click the "Sign me up!" button to complete the enrollment process.

Email Address:
bugs.bunny@fakeemail.com

Primary Account:
001 - CHECKING

Security Question:
What high school did you graduate from?

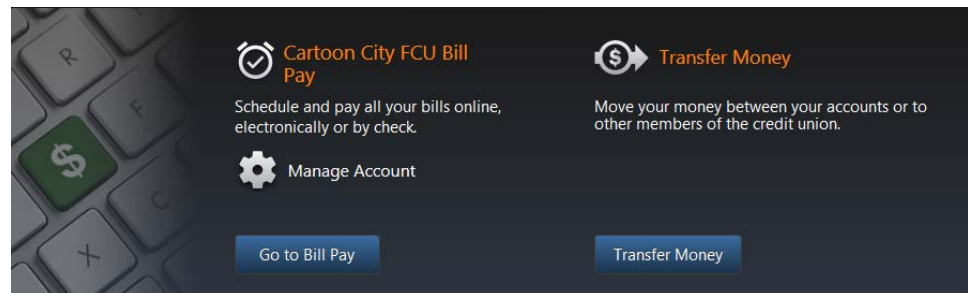
Security Answer:
George Washington High

Cancel Back Sign me up!

From here the member clicks *Sign me up!* The member's information is send directly to Fiserv and the member can begin adding payees and paying bills.

MANAGING BILL PAY

Once the member is enrolled in bill pay, the will view a *Manage Account* button. This will allow the member to add additional accounts and unenroll.



Once the member selects this area of the drop-down menu, the following screen will appear:

Manage Account
Manage your enrollment and bill pay accounts, or go to bill pay to pay your bills. [Go to Bill Pay](#)

Current Bill Pay Accounts
If you no longer want to use an account for bill pay, use the Remove button. You cannot remove your primary account.

- Primary Bills (004 - MY CHECKING) ***
- Cottage Bills (009 - BASIC SHARE DRAFT)**

* Denotes primary account.

[Make Primary](#) [Change Bill Pay Nickname](#) [Remove](#)

Add Bill Pay Accounts

- 005 - RAINY DAY**
- 006 - COLLEGE EXPENSE**
- 007 - SOME DOUGH**
- 008 - CHUMP CHANGE**

[Add](#)

Enrollment
Status: ACTIVE
Although we don't want to see you go, you may unenroll from bill pay.

! Please be advised that you may have to start over if you decide to enroll in bill pay again. This may include re-adding your payees and setting up eBills again. Any scheduled payments that have not yet processed will be cancelled.

[Unenroll](#)

Callout 1: This member has added an additional account described below. The asterisk designates the primary account.

Callout 2: This member has additional checking accounts, which the member can add to the list above to be used for making bill pay payments.

Callout 3: The member can also nickname this account. This name is used in the Fiserv site and in Mobile Web Banking.

Callout 4: An account at an external financial institution may be presented in this section if it was set up on the Fiserv side previously.

Callout 5: To unenroll from bill pay, the member clicks the button here. This is immediately sent to Fiserv.

UNENROLLMENT VIA "IT'S ME 247"

To unenroll from bill pay, the member clicks *Unenroll* as shown above.

APPENDIX A: GETTING STARTED

MATERIALS

- ♦ **It's Me 247** Bill Pay (Fiserv) Setup Form

Please fill out and return Setup Form to SettleMINT EFT at settleminteft@cuanswers.com.

“It’s Me 247” Bill Pay (Fiserv) (Builder) Setup Form

Revised: October 11, 2016

Credit Union Name: _____ CU#: _____

Setup Authorization

Yes, our credit union would like to proceed with implementing **It’s Me 247** Bill Pay (Fiserv) (Builder) bill pay services for our membership. Following is contact information for the person designated as the bill pay product manager at our credit union:

Contact name: _____

Contact phone #: _____

Checklist

SettleMINT EFT will assist you with the following tasks to ensure that you are ready to roll out **It’s Me 247** Bill Pay (Fiserv) to your members. We suggest you keep a copy of this document and use it as a checklist as you work through the steps together.

- Review the “**It’s Me 247** Bill Pay (Fiserv) (Builder) Product Overview & User Guide” booklet.
- Configure Service Charges
- Set up Marketing Messages and plan for marketing materials for members
- Schedule bill pay training for your support staff

Fax the completed form to:

CU*Answers
Attn: SettleMINT EFT
Fax # 616-285-5735

The SettleMINT EFT department will contact you to schedule time to review the configuration and set up an implementation timeline. If you need to contact the SettleMINT EFT team directly, email settleminteft@cuanswers.com or call 616-285-5711 x 309.