
“It’s Me 247” Bill Pay (Fiserv)



Product Overview & User Guide

INTRODUCTION

CU*Answers is pleased to offer electronic bill presentment and payment service through a relationship with **Fiserv**. We offer to options which are outlined in this document.

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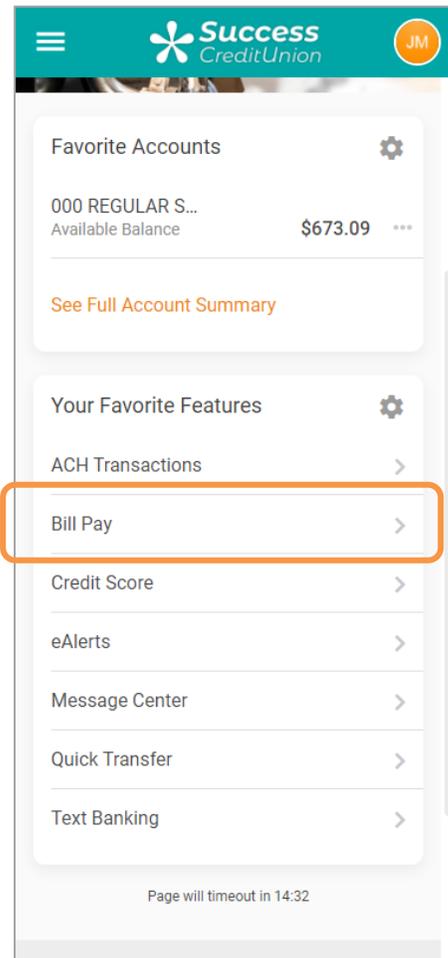
ACCESSING BILL PAY

BUILT IN ACCESS TO BILL PAY

Once bill pay is activated, members can go to the enrollment screen or access bill pay via the Favorite Features section that is listed under the accounts on the entry screen. This is shown in the example below.

- NOTE: this will not show in the Favorite Features listing if you have not activated bill pay.

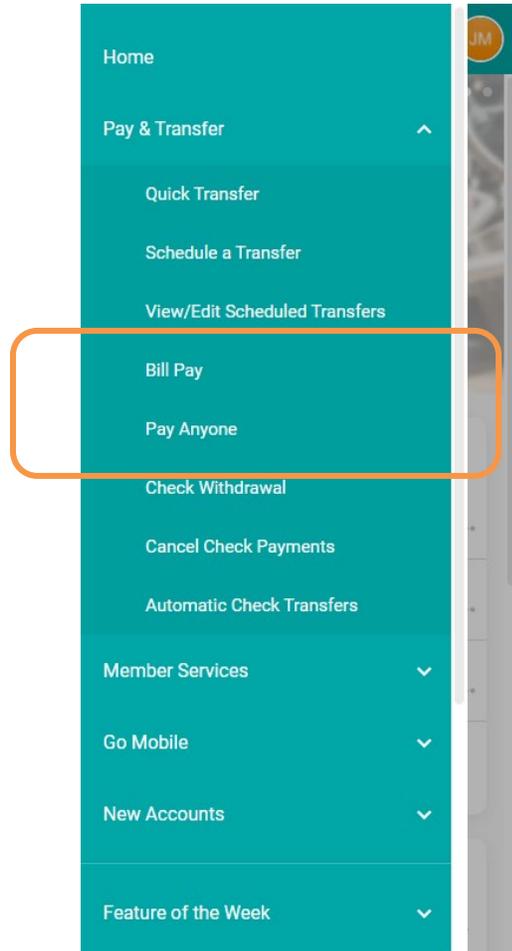
Member Accesses Bill Pay



GRANTING EXTRA ACCESS TO BILL PAY

For the member to access bill pay any other way online, you must grant them access points using ItsMe247 Manager. For example, the Pay & Transfer section in the Mega Menu provides a great place to add access to bill pay. In this example below, access was granted to the Pay Anyone feature as well since this credit union offers both features.

Additional Access to Bill Pay



Other options and wording are available.

For more information contact the Internet Retailer Support Center at irsc@cuanswers.com. To purchase ItsMe247 Manager go to the CU*Answers store at <https://store.cuanswers.com/store/irsc/cupublisher-self-service/>

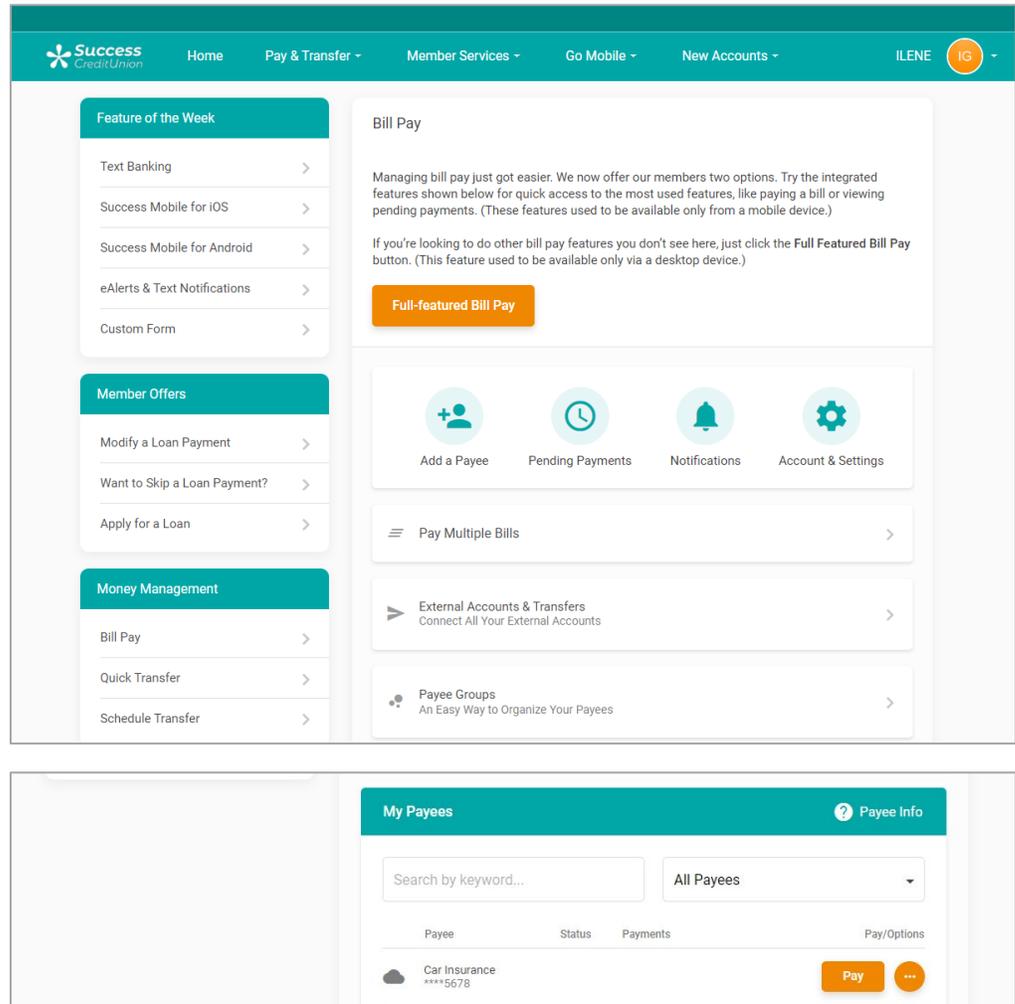
OPTION 1: NATIVE SOLUTION

There are two options you have for **It's Me 247** Bill Pay with payment processing by Fiserv. The first option allows the member to do more bill pay features while still in online banking while still giving them access to the full Fiserv bill pay site. This option is covered in this section of the document.

A LOOK AT THE INTERFACE

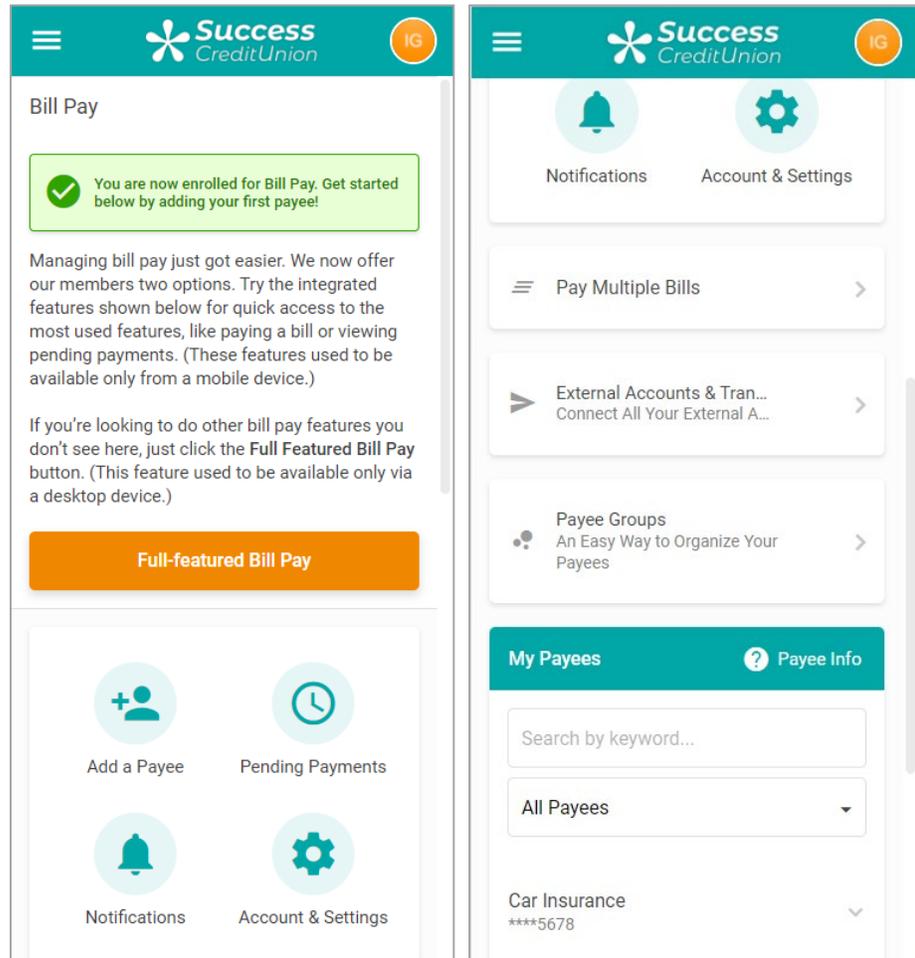
Here is a look of the basic bill pay layout of that a member will see on their desktop for the native solution.

Standard View



Below is the layout on a mobile device, with the first picture showing what is at the top of the page and the second what the member sees as they scroll down the page.

Mobile View



ENROLL IN BILL PAY

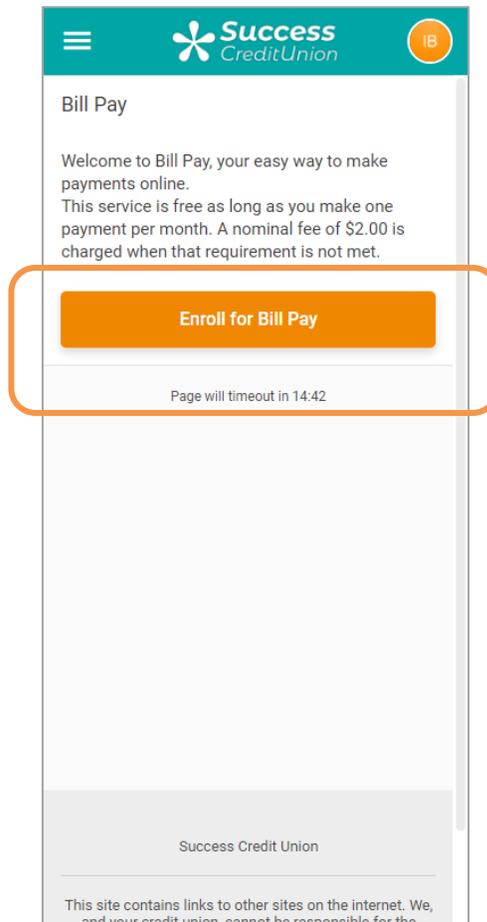
Members cannot enroll in bill pay if they:

- Are blocked from using bill pay with their Personal Internet Branch (PIB) profile.
- Do not have an email address or have an email address marked as invalid.
- Do not have a checking account.
- Have an address marked as a foreign address.
- Are on the bill pay fraud block list. See page 47.

To begin the enrollment process, select one of the access points covered on page 3.

Then click *Enroll for Bill Pay*.

Enrolling in Bill Pay



Next select a checking account from the *Primary Bill Pay Account* drop-down menu to fund the bill pay payments.

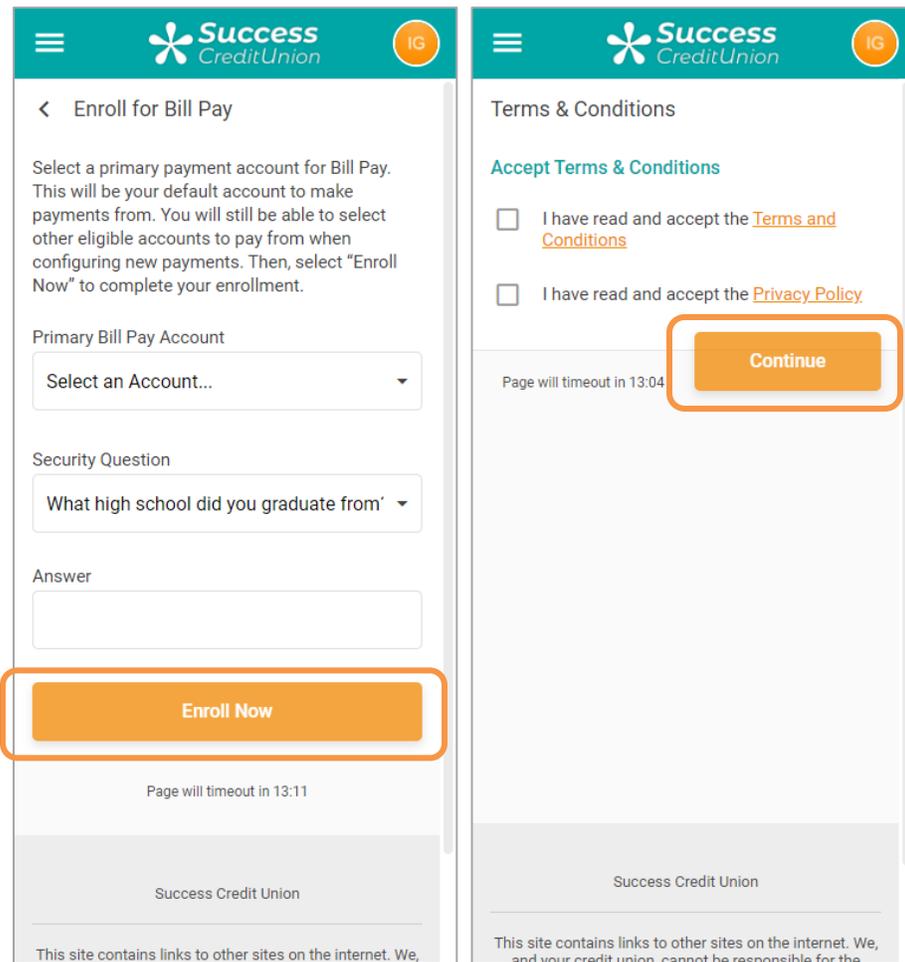
- You can select a different checking account when you make your payment if your membership has more than one checking account.
- Only checking accounts can be used to pay a bill. Savings products, including the base shares, cannot.

Select one of four security questions and type your answer.

Click *Enroll Now*. (See first graphic below.)

You will then be presented the terms and conditions and privacy policy to read and need to accept that they are read. To read them, click on the links provided, and they will open in a separate window. Click *Continue*. (See second graphic below.)

Enrolling in Bill Pay



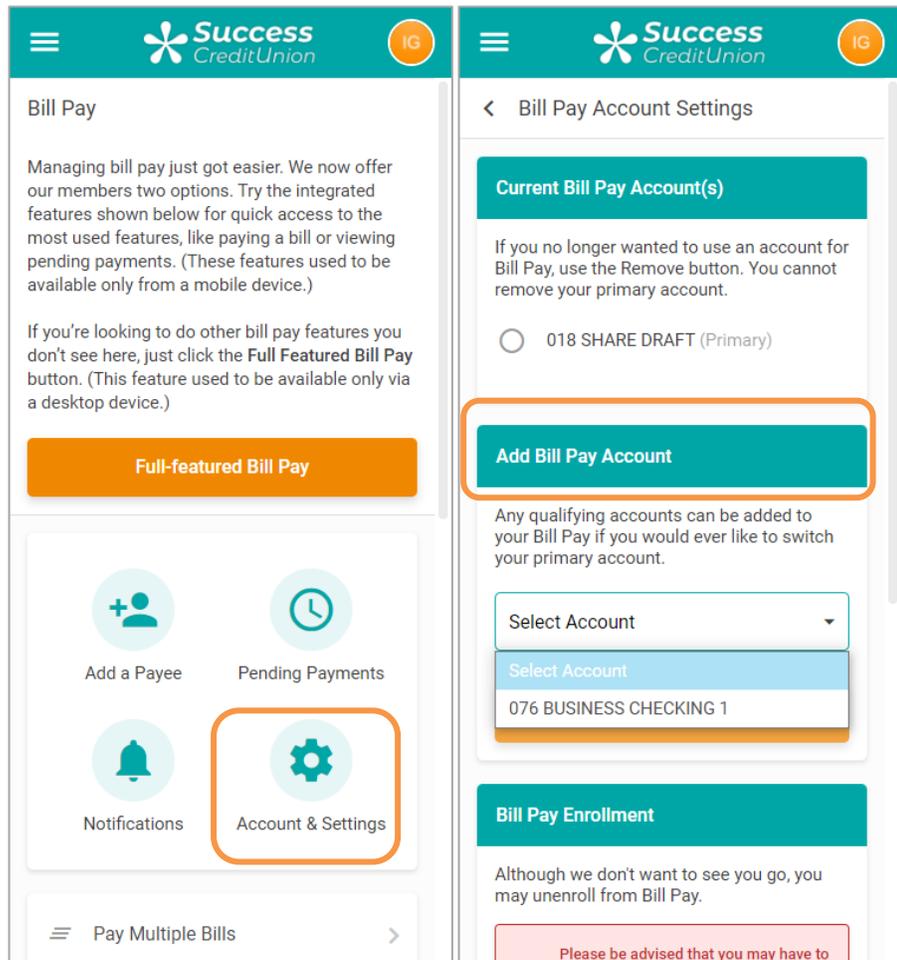
ADD A FUNDING ACCOUNT OR CHANGE THE FUNDING ACCOUNT

Your funding account is used to pay your bills. This account must be a checking account from your membership (account). Accounts outside of the membership (or credit union) cannot be selected as funding accounts.

To add an additional funding account or change the funding account, select *Accounts & Settings*.

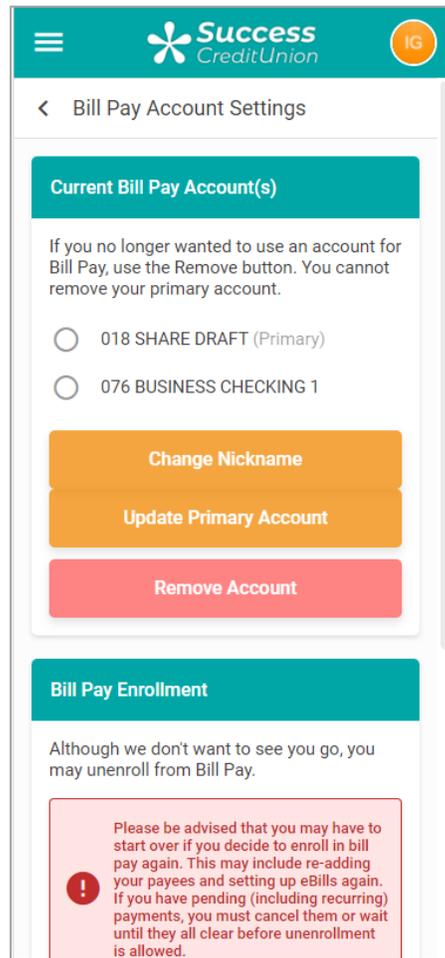
Pick a checking account from the list under *Add Bill Pay Account*.

Changing Funding Account for Bill Pay



To update the primary account, click *Update Primary Account*.

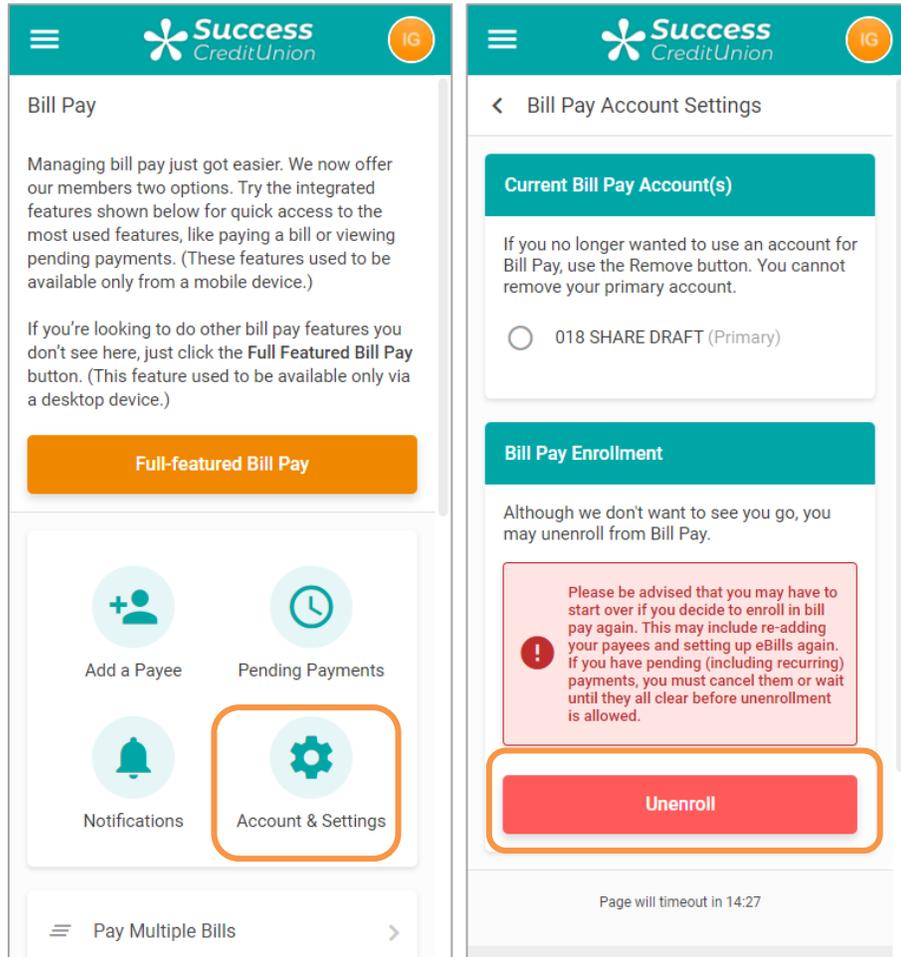
You can also remove an account from this screen by selecting the account and *Remove Account*.



UNENROLL FROM BILL PAY

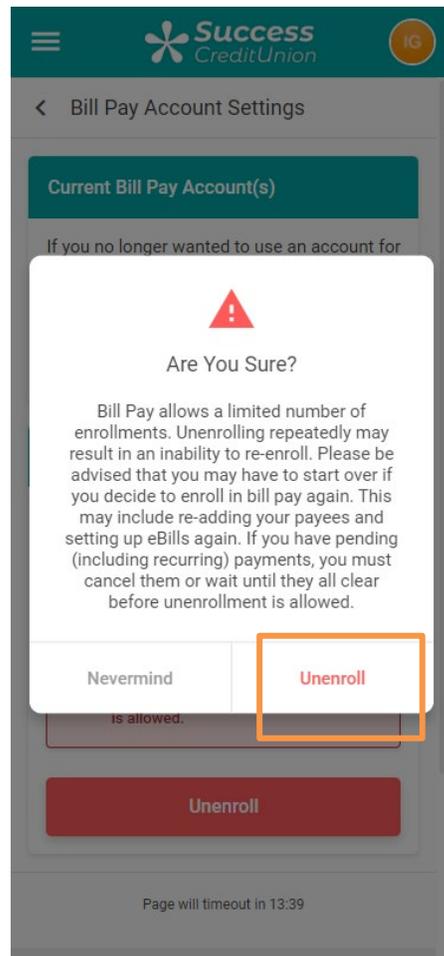
To unenroll from bill pay, click *Accounts & Settings*. Then click *Unenroll*.

Unenrolling from Bill Pay



Select *Unenroll* button to confirm the unenrollment. The bill pay enrollment screen will appear.

Confirming Unenrollment from Bill Pay

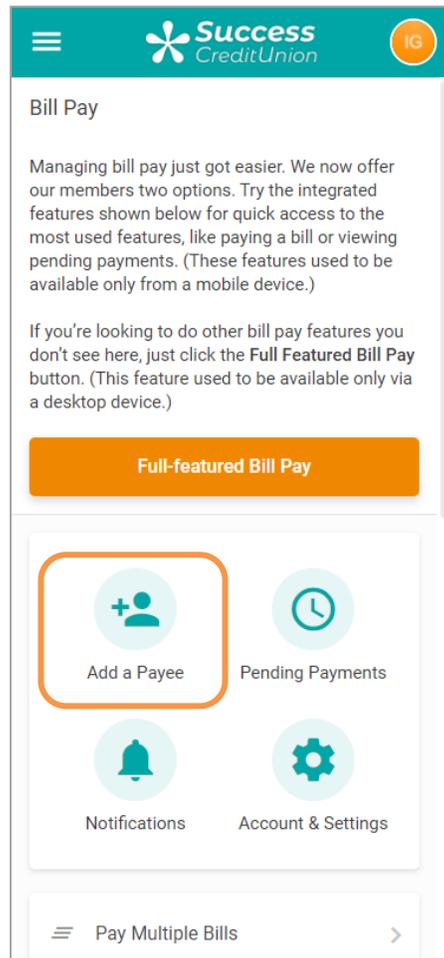


ADD AN ELECTRONIC PAYEE

Electronic payees are paid electronically directly to the merchant and are the fastest way make a payment since they are received in one to two business days.

To add an electronic payee, click *Add a Payee*.

Adding an Electronic Payee



To create an electronic payee, click *Select a Payee* and a list will be provided. Select your payee from the list. If the name does not appear on the list, enter the name in the *Payee Name* field.

- When adding a new payee and entering a name of a big-company payee, like AT&T, for example, you may get multiple results since AT&T has multiple divisions under the same corporation (such as AT&T home, AT&T business, etc.). In this case select the one that corresponds to your account.
- **IMPORTANT NOTE:** If you type the name of the payee in the field provided and it does not appear on the list, the payee may be added as a check payee. (See following directions for adding a check payee.)
- The fields are conditional depending on whether you select to add an electronic payee or a check payee.

Click *Continue*.

Adding an Electronic Payee

The image displays two side-by-side screenshots of the Success Credit Union mobile app interface for adding a payee.

Left Screenshot: "Add a Payee" screen

- Header: Success Credit Union logo and user initials "JM".
- Back arrow and title: "Add a Payee".
- Text: "A payee can be an individual, business or an organization. More common payees, like phone or internet bills, can be set up for electronic payments, whereas people and organizations without electronic billing can be mailed a check."
- Section: "Step 1: Select Payee".
- Text: "Please enter the name of your payee, or select one from the 'Popular Payees' dropdown. If the payee does not appear in either list, you can skip to **Setup a Check Payee**." (Note: "Setup a Check Payee" is highlighted in orange in the original image).
- Warning box: "If you are adding a payee with which you have an account number, find your most recent bill for your account information." (Note: This box is highlighted in orange in the original image).
- Form: "Payee Name" text input field (highlighted in orange in the original image).
- Text: "Or, Select a Popular Payee – *Optional*".
- Form: "Select a Payee..." dropdown menu (highlighted in orange in the original image).
- Button: "Continue" (highlighted in orange in the original image).

Right Screenshot: "Select a Payee" dropdown menu

- Header: "Select a Payee" and user initials "IG".
- Dropdown list (highlighted in orange in the original image):
 - 1st Financial Bank USA
 - AAA Life Insurance
 - AAA N. CA, NV & UT
 - AAFES
 - AARP Insurance Program
 - ACN Communications Services Inc
 - ACS Education Services-FFEL
 - ADT, LLC
 - Advanced Disposal
 - Advanta Card
 - Advantra RX
 - Aegon Consumer Direct
 - AEP - American Electric Power
 - Aflac
 - AICPA Insurance Trust
 - Alaska Communications Landline
 - Allstate Insurance
 - Allstate Life Insurance
- Text: "Select a Payee..." (highlighted in orange in the original image).
- Button: "Continue" (highlighted in orange in the original image).
- Footer: "Page will timeout in 14:11".

Enter the payee account number, re-enter the payee number, and type the ZIP code where the payee requests that payments to be sent.

You may also enter optional information, but this is only retained for your information and is not delivered with the payment. If a nickname is entered, you will see that name when you view the payee later.

- NOTE: If you enter a nickname, it will replace the name you see for this payee throughout bill pay.

Click *Add Payee*. The payee is added and you return to the home page.

Adding an Electronic Payee

Success Credit Union JM

< Add a Payee

A payee can be an individual, business or an organization. More common payees, like phone or internet bills, can be set up for electronic payments, whereas people and organizations without electronic billing can be mailed a check.

Step 2: Account Information

For Allstate Insurance

Payee Account Number
123456

Retype Payee Account Number
123456

Payee ZIP Code
60197-4310

Add a Nickname – *Optional*
Car Insurance

Payee Email Address – *Optional*

Retype Payee Account Number

Payee ZIP Code

Add a Nickname – *Optional*

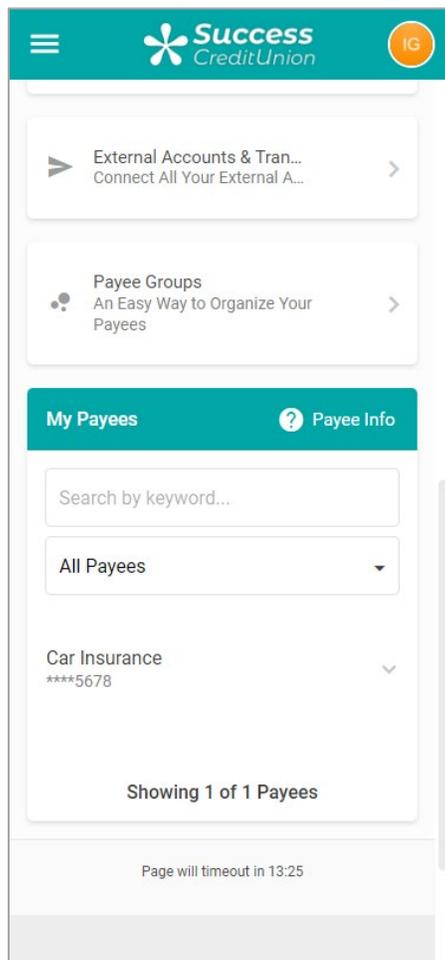
Payee Email Address – *Optional*

Payee Phone Number – *Optional*

Back Add Payee

Page will timeout in 14:39

The payee is added and you return to the home page.

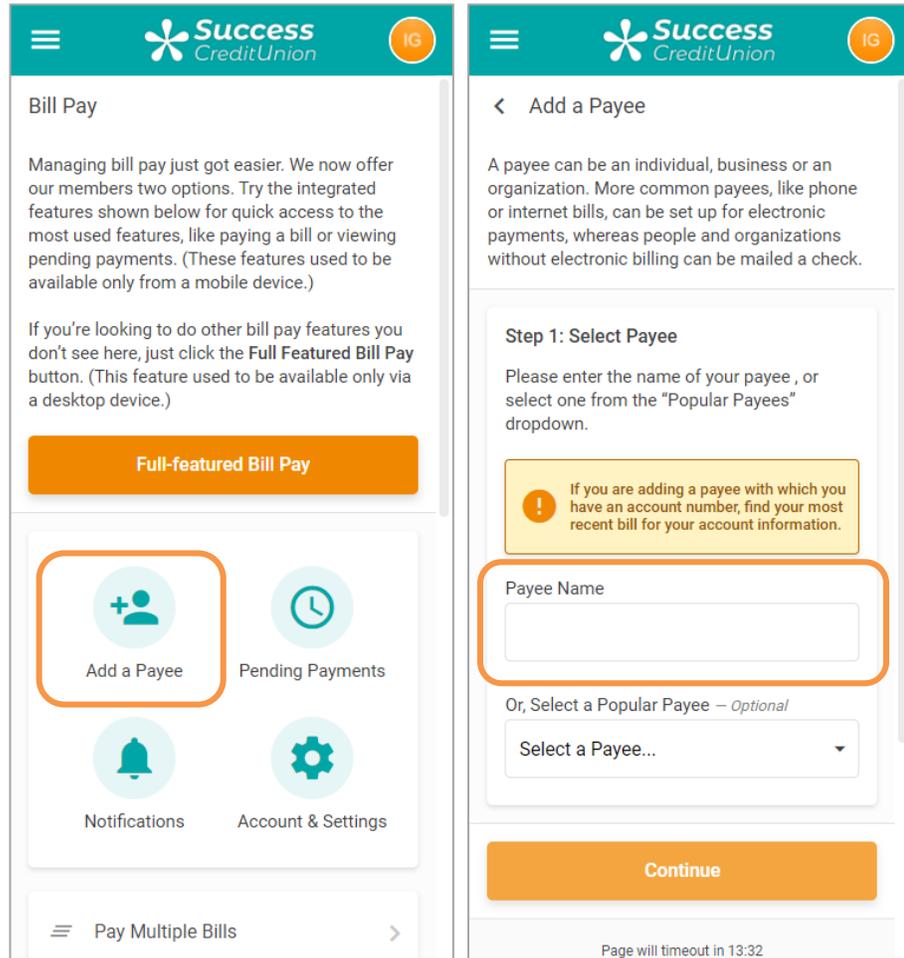


ADD A CHECK PAYEE

For a check payee instead of selecting a configured biller you enter the payee name instead. Click the *Add Payee* icon on the Bill Pay home screen.

Enter the payee name in the *Payee Name* field.

Adding a Check Payee by Selecting “Set Up a Check Payee”



- The fields that appear next are conditional and depend on whether the member is adding an electronic or check payee.

Enter the address of the payee and the payee phone number.

- You may also enter optional information. This is retained in bill history.
- If a nickname is entered, you will see that name when you view the payee at a later time.
- NOTE: Fiserv will convert your payee to an electronic payee if it can send the payment more quickly that way.

Click *Add Payee*.

Adding a Check Payee

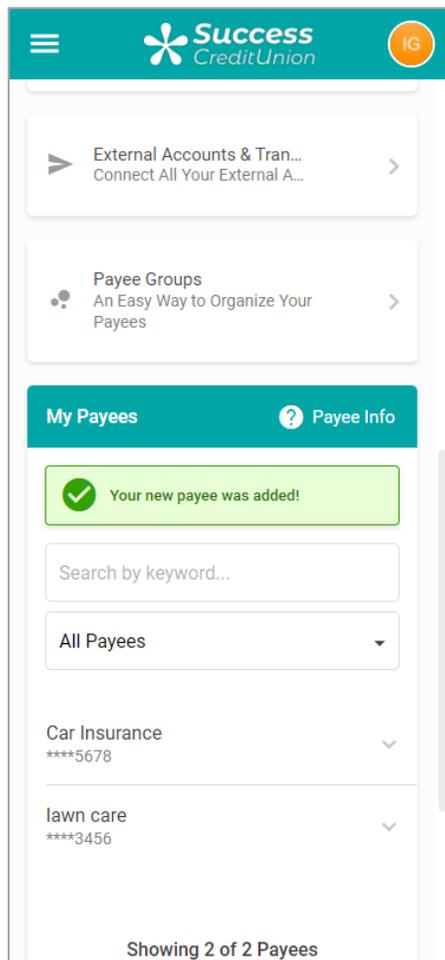
The image shows two side-by-side screenshots of the Success Credit Union mobile app interface for adding a check payee.

Left Screenshot: The screen is titled "Add a Payee". Below the title is a paragraph: "A payee can be an individual, business or an organization. More common payees, like phone or internet bills, can be set up for electronic payments, whereas people and organizations without electronic billing can be mailed a check." Below this is a section titled "Step 2: Account Information" with the text: "You may need to refer to your most recent bill or contact your payee for this information." Underneath, it says "For Grand Rapids Construction LLC" and lists several input fields: "Payee Account Number", "Retype Payee Account Number", "Payee Address Line 1", and "Payee Address Line 2".

Right Screenshot: This screen shows the continuation of the form. It includes input fields for "Payee City" (Grand Rapids), "Payee State" (Michigan), "Payee ZIP Code" (59503), "Add a Nickname - Optional" (lawn care), "Payee Category - Optional", and "Payee Phone Number" ((616) [redacted]). At the bottom, there are two buttons: "Back" and "Add Payee". A footer at the bottom of the right screenshot reads "Page will timeout in 12:21".

You will see a confirmation message and the payee will show in the listing.

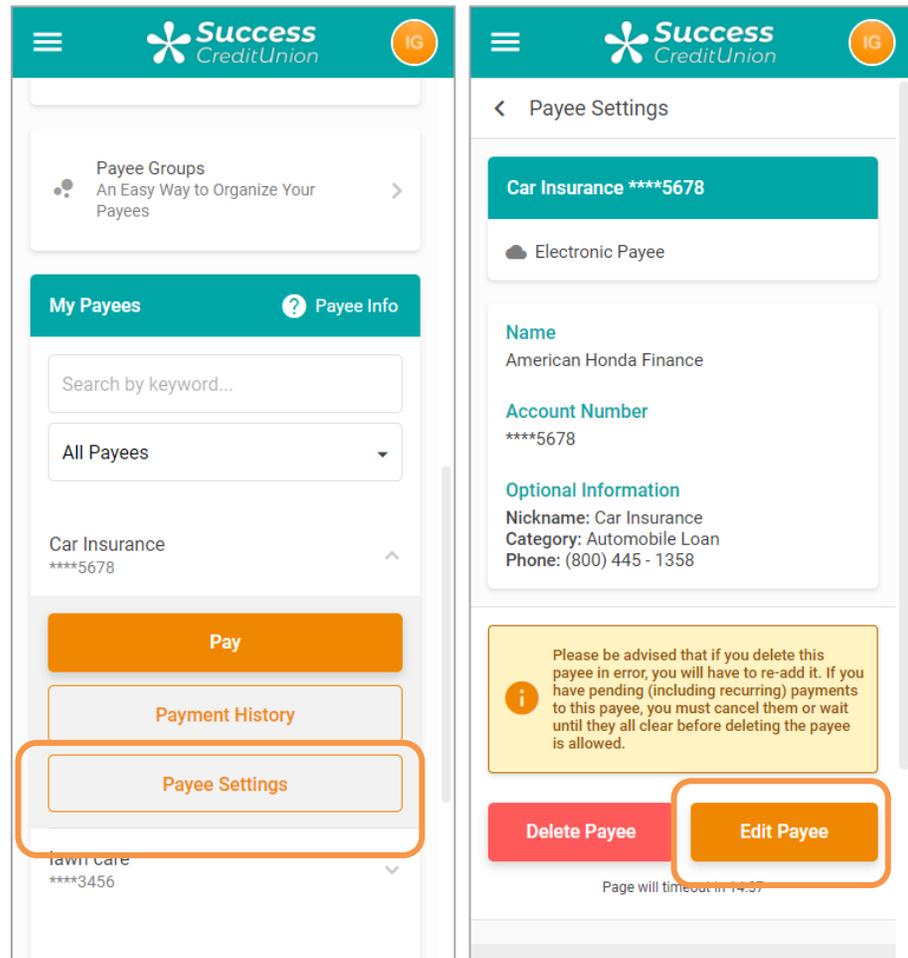
Confirmation of Adding a Check Payee



EDIT A PAYEE

To edit a payee, select *Payee Settings* from the Payee Info section. Then select *Edit Payee*.

Editing a Payee



What you are allowed to change on the next screen depends on if it is a check payee or an electronic payee.

For an electronic payee, you can only change certain fields: nickname, payee category, or phone. For a check payee (not shown), you can change any field. Click *Update* to complete the process.

Finalizing Editing a Payee

The image displays two side-by-side screenshots of the Success Credit Union mobile app interface, specifically the 'Edit Payee Settings' screen for a payee named 'Car Insurance ****5678'.

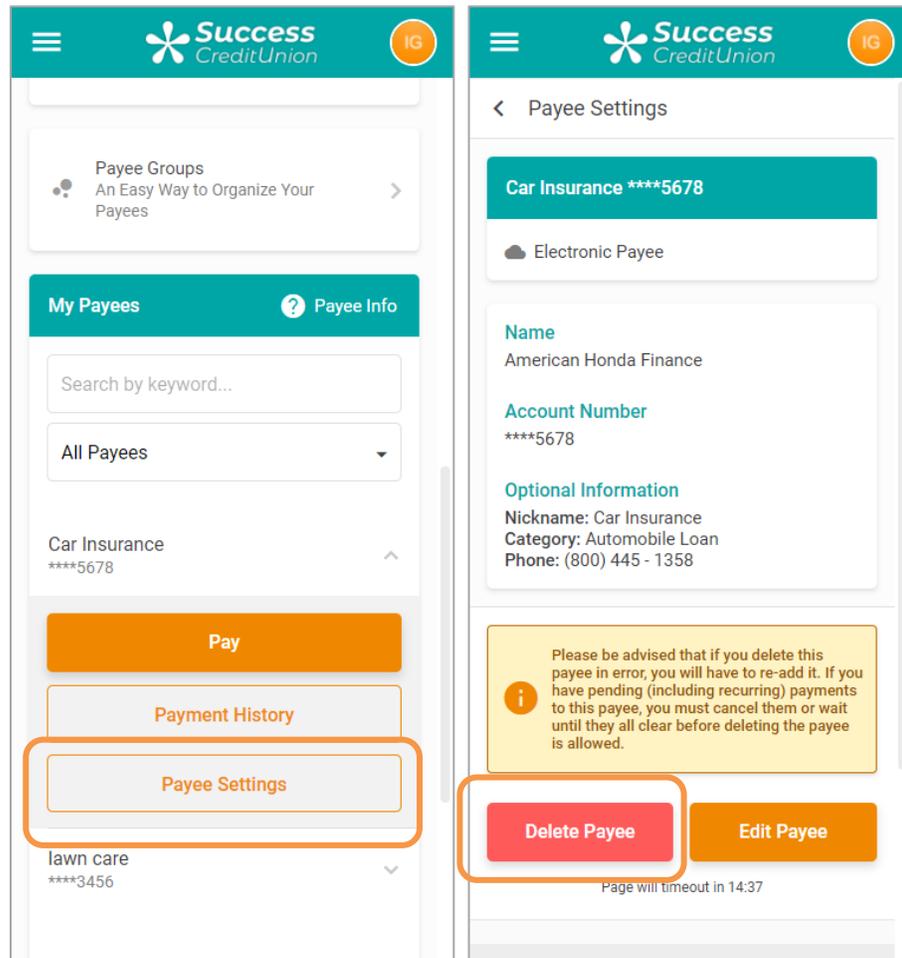
Left Screenshot: Shows a warning message in a red box: "Only payee Nickname, Category, and Phone can be changed. In order to change any other data, the payee must be deleted and re - entered to be re - verified in the system." Below the warning, the fields are: Name (American Honda Finance), Account Number (****5678), and Optional Information (Add a Nickname - Optional: Car Insurance; Payee Category - Optional: Automobile Loan; Payee Phone Number - Optional: (800) [redacted]).

Right Screenshot: Shows the same screen with the 'Update' button highlighted with an orange border. The 'Cancel' button is also visible. Below the buttons, a timer indicates 'Page will timeout in 12:01'. The footer shows 'Success Credit Union' and a disclaimer: 'This site contains links to other sites on the internet. We,'.

DELETE A PAYEE

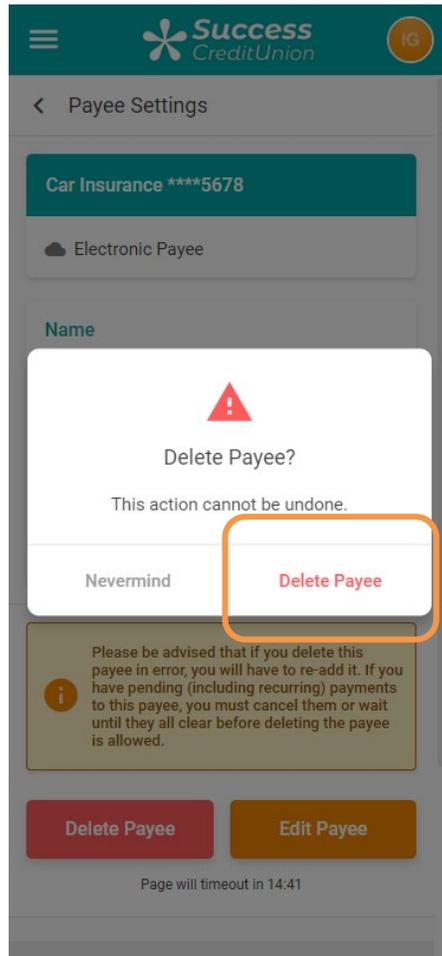
To delete a payee, select *Payee Settings* from the Payee Info section. Then select *Delete Payee*.

Deleting a Payee



Click *Delete Payee* to complete the deletion of the payee.

Confirmation of Deleting a Payee



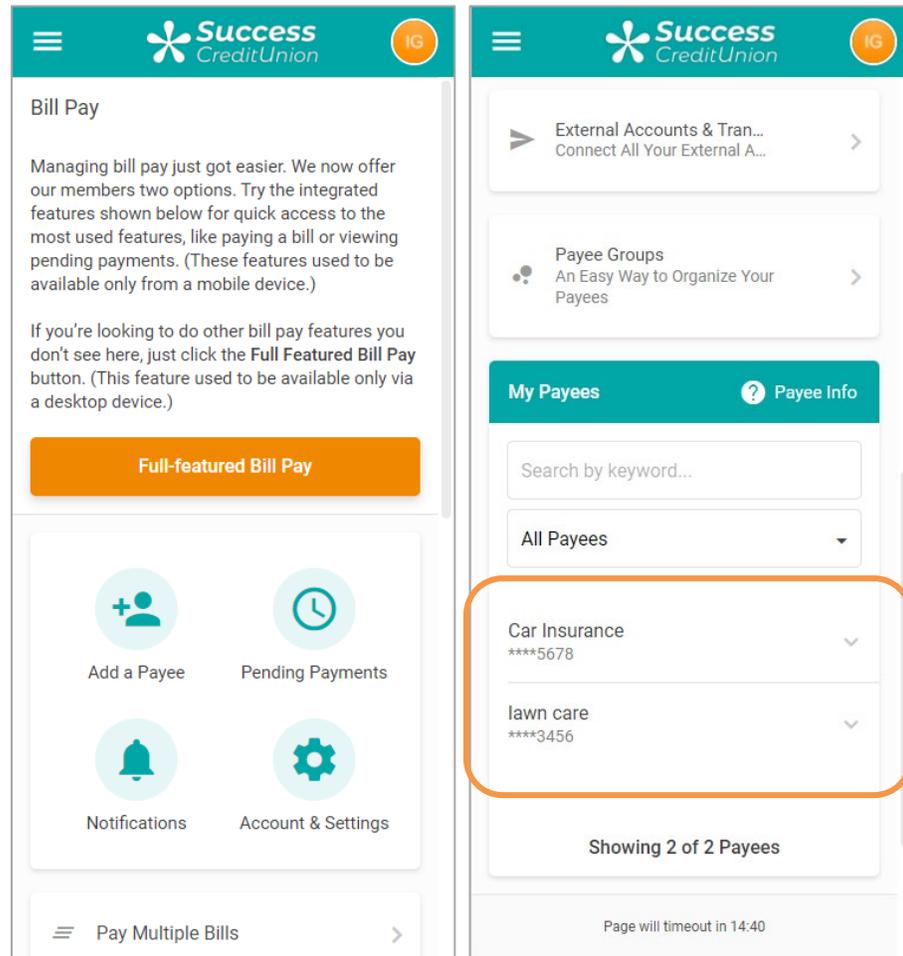
PAY A BILL

There are two ways a member can pay a bill.

Pay a Single Bill

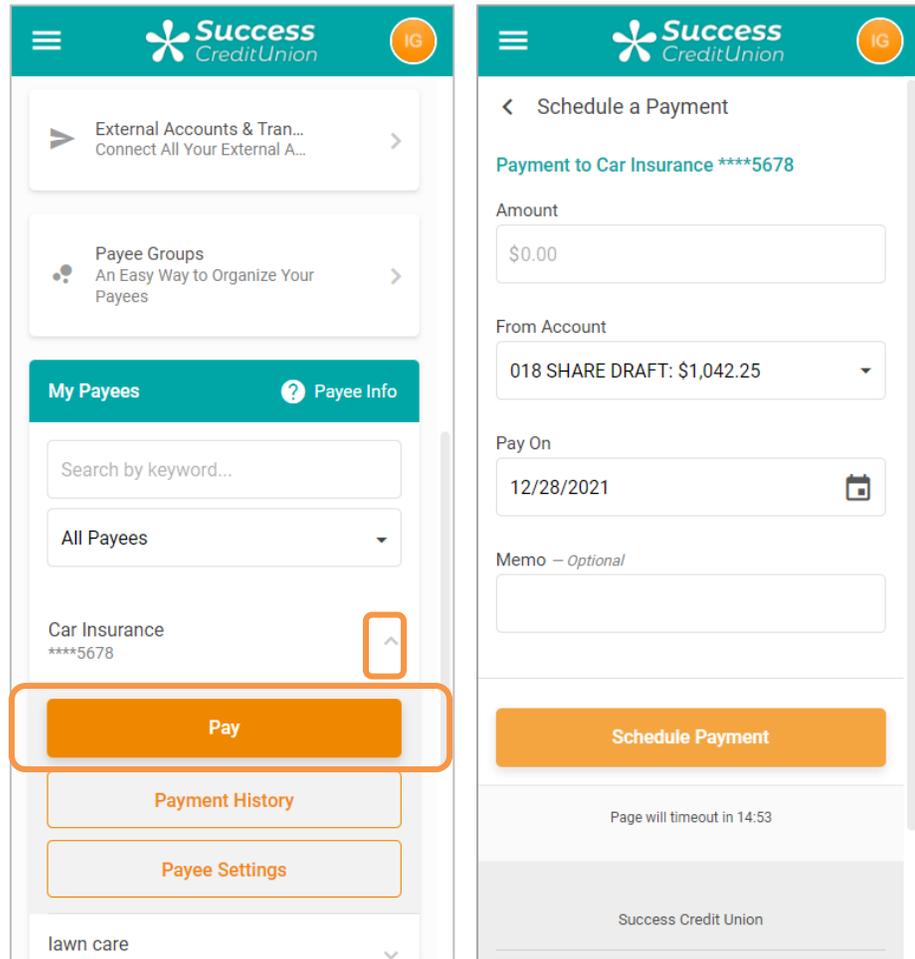
A single bill can be paid from the bill pay main menu screen. Scroll down the page to view your payees.

Scrolling Down the Page to Select Payee for Single Payment



Select your payee to expand the options for the payee. Then select *Pay* to view the *Amount* and *Pay On* fields.

Expand the Payee to View the Payment Fields



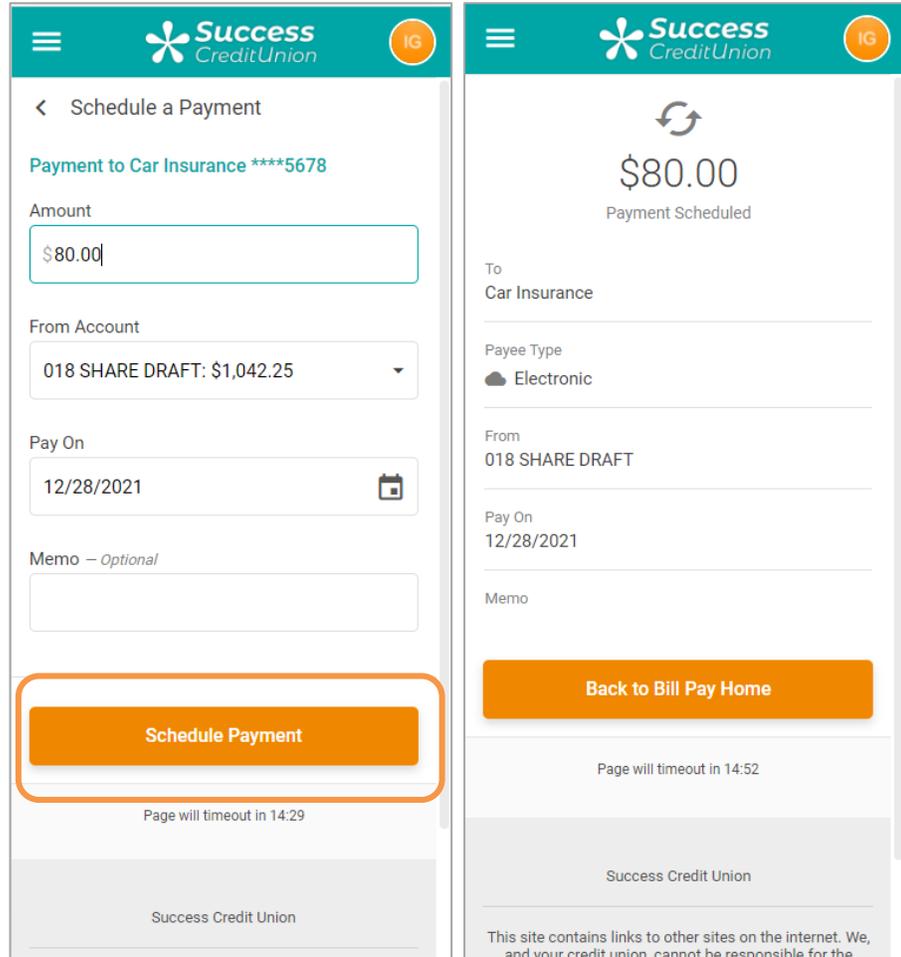
Enter the amount and select a date you wish the payment to be paid.

- Use the *Memo (Optional) field* if you want to add text that will appear in the bill pay history. This information will appear in the memo area of a check if this is a check payee.

Scroll down the page. Here you can also set up reminders and repetitive payments if desired.

Select *Schedule payment*. The payment is now scheduled.

Entering Payment Information and Scheduling Single Payment



PAY MULTIPLE BILLS AT ONE TIME

You can pay multiple bills at one time. Select *Pay Multiple Bills* to view all your payees in one location.

Paying Multiple Bills at One Time

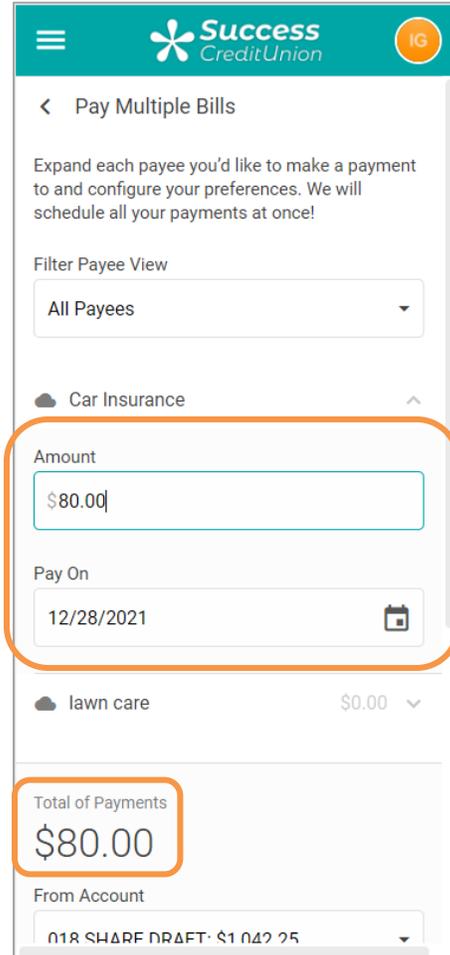
The image displays two screenshots of the Success Credit Union mobile application interface. The left screenshot shows the main menu with a teal header containing the Success Credit Union logo and a user icon labeled 'IG'. Below the header, there is a message: "If you're looking to do other bill pay features you don't see here, just click the Full Featured Bill Pay button. (This feature used to be available only via a desktop device.)" Below this message is an orange button labeled "Full-featured Bill Pay". The main menu consists of four icons: "Add a Payee", "Pending Payments", "Notifications", and "Account & Settings". At the bottom of the menu, there are three items: "Pay Multiple Bills" (highlighted with an orange box), "External Accounts & Tran... Connect All Your External A...", and "Payee Groups An Easy Way to Organize Your Payees".

The right screenshot shows the "Pay Multiple Bills" screen. It has a teal header with the Success Credit Union logo and the user icon 'IG'. Below the header is a back arrow and the title "Pay Multiple Bills". The main content area has a message: "Expand each payee you'd like to make a payment to and configure your preferences. We will schedule all your payments at once!". Below this is a "Filter Payee View" dropdown menu set to "All Payees". There is a list of payees: "Car Insurance" with a payment amount of "\$0.00" and "lawn care" with a payment amount of "\$0.00". This list is highlighted with an orange box. Below the list is a "Total of Payments" section showing "\$0.00". Underneath is a "From Account" dropdown menu set to "018 SHARE DRAFT: \$1,042.25". At the bottom of the screen is an orange button labeled "Schedule Payments". A footer message states "Page will timeout in 14:53".

Expand the options below the payee to show the *Amount* field. Enter the payment amount for each bill you want to pay and the date you want the payment to be paid. (You can use the calendar feature or just manually enter a date.) If desired, set up recurring payments and notifications.

When you scroll down the page, the *Total of Payments* will reflect this payment amount.

Making the First Payment When Paying Multiple Bills at One Time



Repeat the process with all other payees. The *Total of Payments* will reflect the additional payments.

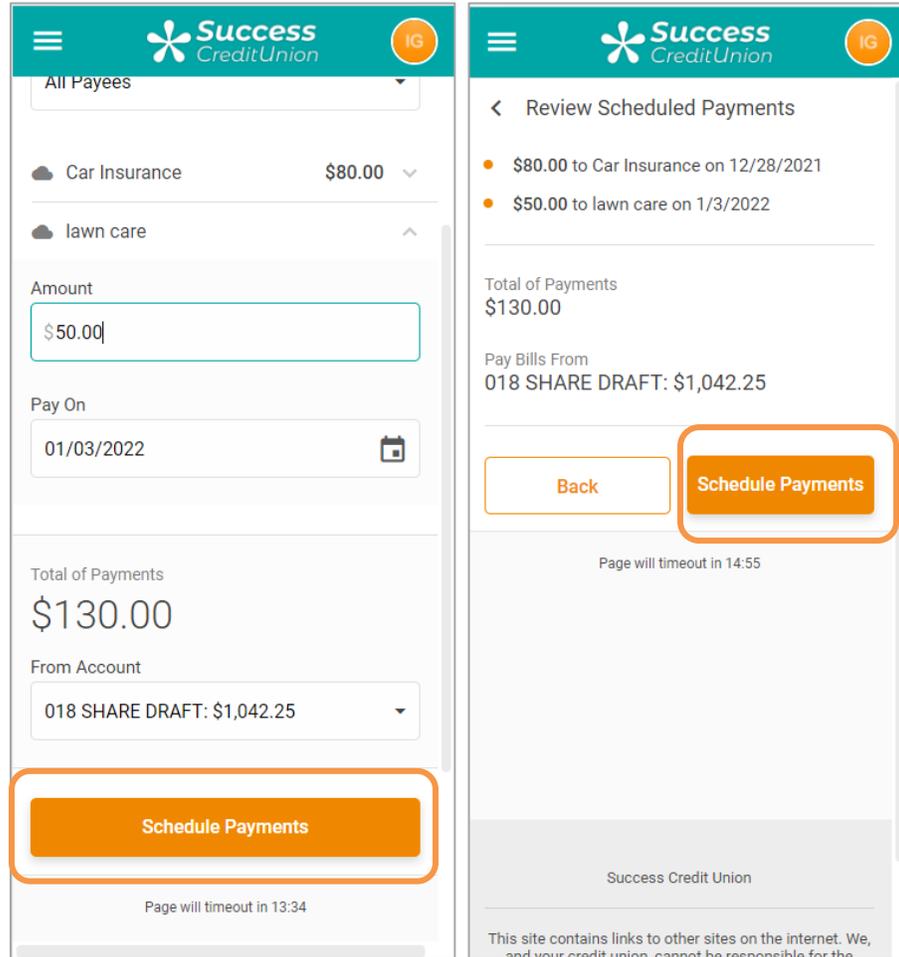
- NOTE: At this time, you can also elect to cancel your payment by removing the amount and closing the payee area.

Making Second Payment When Paying Multiple Bills At One Time

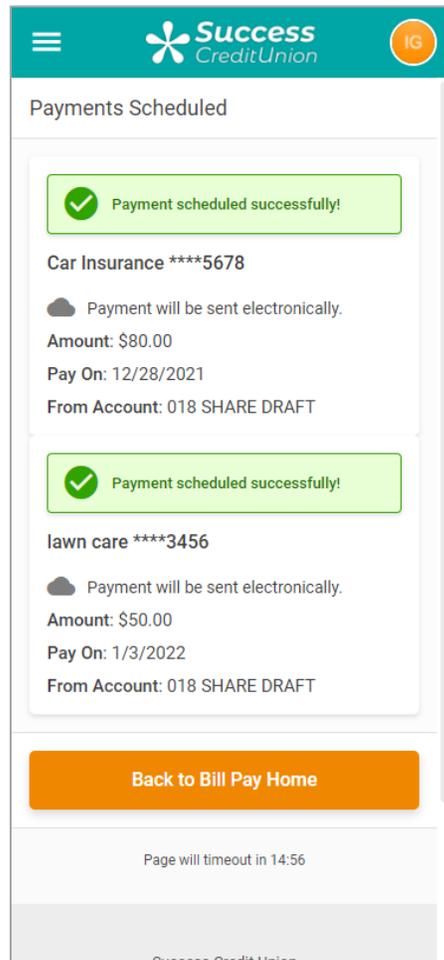
The screenshot shows the 'Pay Multiple Bills' interface in the Success Credit Union mobile app. At the top, there is a teal header with the Success Credit Union logo and a user profile icon labeled 'IG'. Below the header, the title 'Pay Multiple Bills' is displayed with a back arrow. A descriptive text states: 'Expand each payee you'd like to make a payment to and configure your preferences. We will schedule all your payments at once!'. A 'Filter Payee View' dropdown menu is set to 'All Payees'. The payee list includes 'Car Insurance' with a payment amount of '\$80.00' and 'lawn care' with a payment amount of '\$50.00'. The 'lawn care' entry is expanded to show an 'Amount' field containing '\$50.00' and a 'Pay On' date of '01/03/2022'. At the bottom, a 'Total of Payments' box shows '\$130.00', and the 'From Account' dropdown is set to '018 SHARE DRAFT \$1 042 25'.

Select *Schedule Payment* to see a list of payments scheduled. Click *Schedule Payments* again.

Finalizing Paying Multiple Bills at One Time



A confirmation screen will appear.



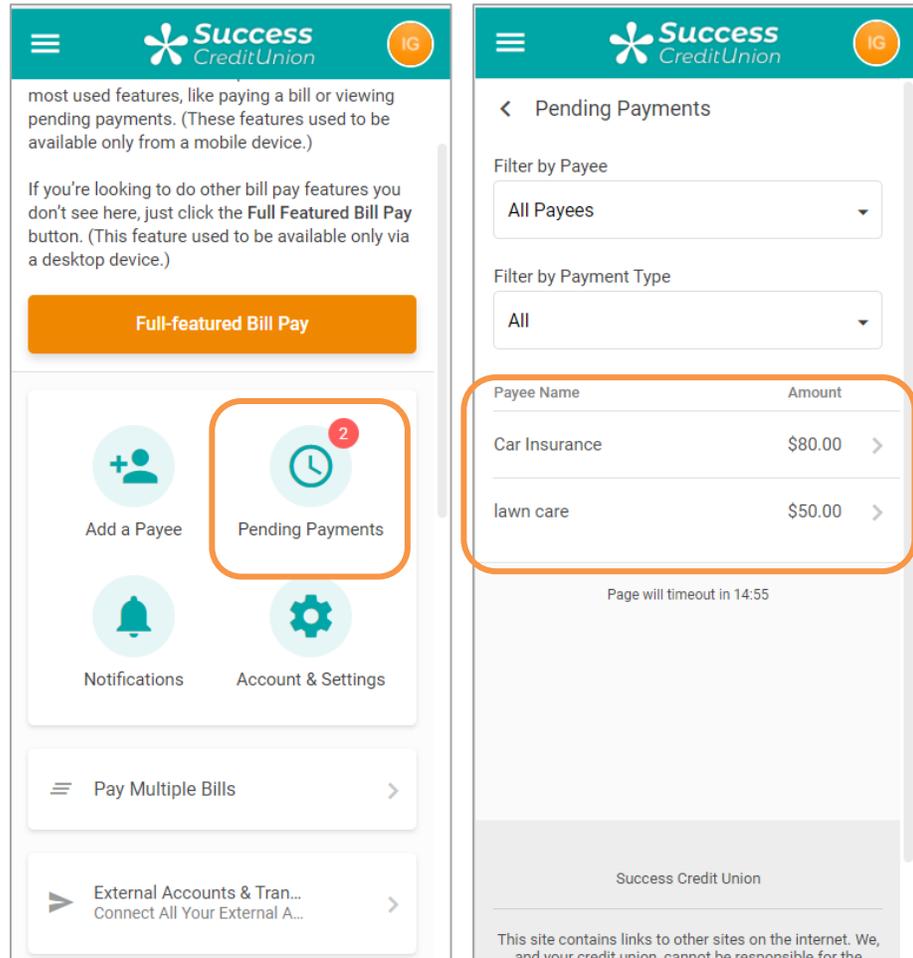
VIEW PENDING PAYMENTS

If a payee has one or more payments scheduled, a number will appear on the clock icon on the main bill pay menu.

To view pending payments, click *Pending Payments*.

The listing of pending payments will appear. From this page you can view your pending payments.

Select Pending Payments to View the Listing of Pending Payments



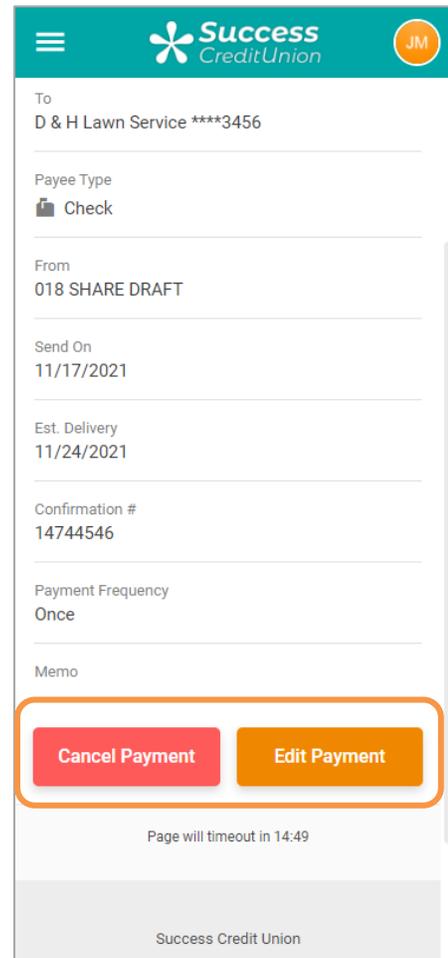
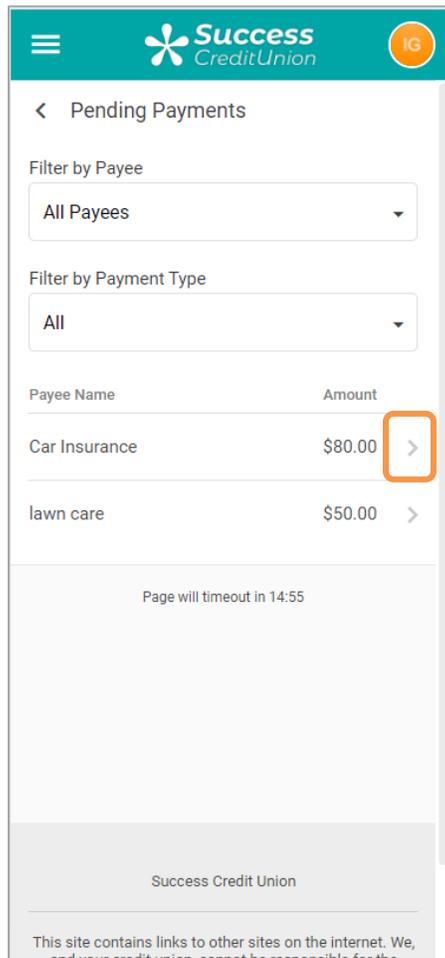
To view the detail of the pending payment, select it from the list.

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

DELETE AND EDIT PAYMENTS

To edit a payment, select it from the pending list and then *Edit Payment*. To cancel that payment, select *Cancel Payment*.

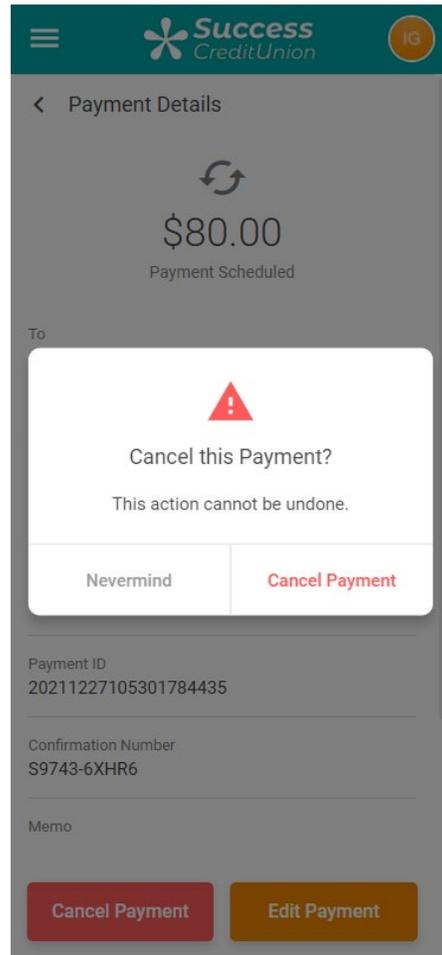
Deleting or Editing a Payment



Edit requires that you click *Update*.

Cancel payment has a warning message.

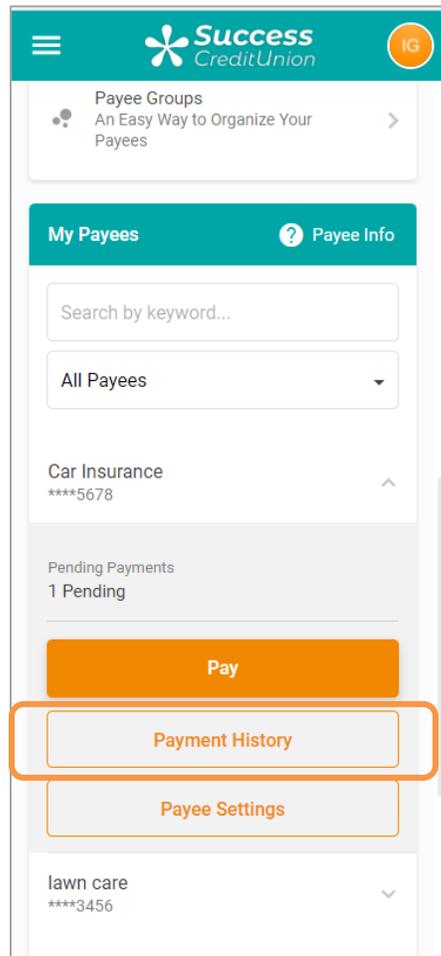
Finalizing Deleting a Payment (Finalizing Updating a Payment Not Shown)



ACCESS BILL PAY HISTORY

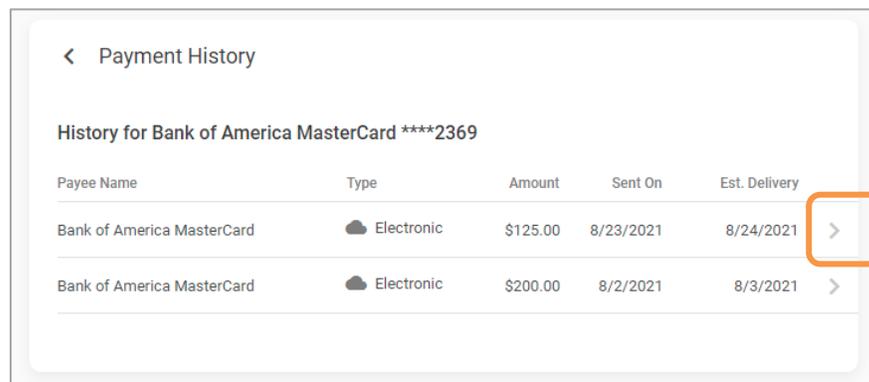
To access pay history for a payee, click *Payment History* in the drop-down area.

Accessing Payment History



A listing of the history will appear.

Viewing a Listing of Payment History



Select a payment to see the detail.

Viewing Detail of Payment History

< Payment Details


\$200.00
Completed

To	Bank of America MasterCard 2369
Payee Type	 Electronic
From	004 BASIC SHARE DRAFT
Sent On	8/2/2021
Est. Delivery	8/3/2021
Confirmation #	1630513452270
Payment ID	2053886572

You can view up to 90 days of bill payment history online with a limit of 75 payments.

ADDITIONAL BUILT-IN FEATURES AVAILABLE!

Additional features are available in **It's Me 247** including the ability add payee groups (such as grouping your credit card payees together) and perform external transfer (Account to Account (A2A) transfers).

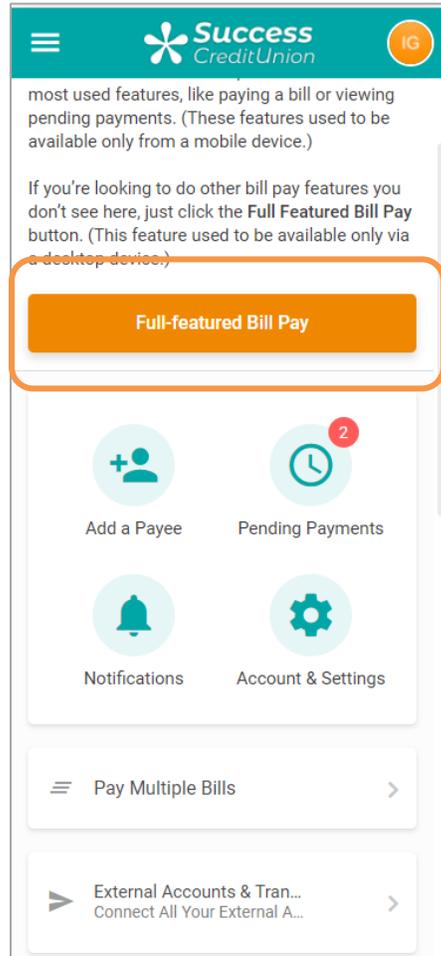
Contact the Cards & Payments team for more information.

FULL FEATURE BILL PAY

For all other features, including eBills, the member will need to click the Full Feature Bill Pay button on the Bill Pay Home screen. This will take them to the Fiserv bill pay site where they can do additional features, such as enroll in eBills.

It's Me 247 remains active using the timeout value assigned to that page); The Fiserv bill pay Single Sign On opens in separate browser window.

Select Pending Payments to View the Listing of Pending Payments



OPTION 2: SINGLE SIGN ON

With this option, the members accept the terms and conditions and add payees on the Fiserv site. Once completed, the member can do many other features covered in the previous option in **It's Me 247**.

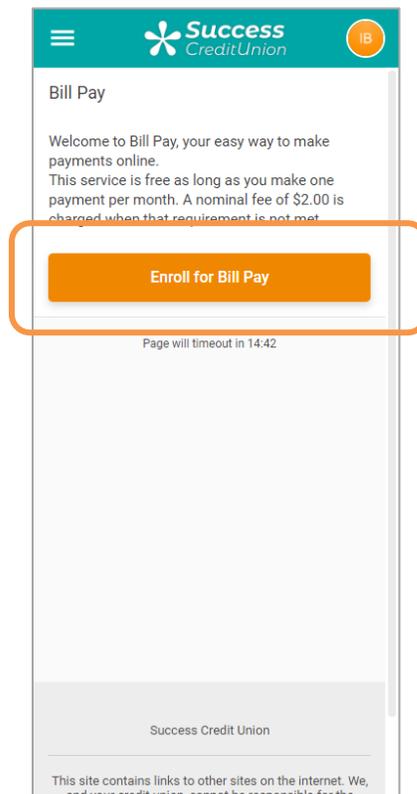
ENROLL IN BILL PAY

Members cannot enroll in bill pay if they:

- Are blocked from using bill pay with their Personal Internet Branch (PIB) profile.
- Do not have an email address or have an email address marked as invalid.
- Do not have a checking account.
- Have an address marked as a foreign address.
- Are on the bill pay fraud block list. See page 47.

To enroll in bill pay select one of the access points show starting on page 3 to begin the enrollment process. Click *Enroll for Bill Pay*.

Enrolling in Bill Pay



Next select a checking account from the *Primary Bill Pay Account* drop-down menu to fund the bill pay payments.

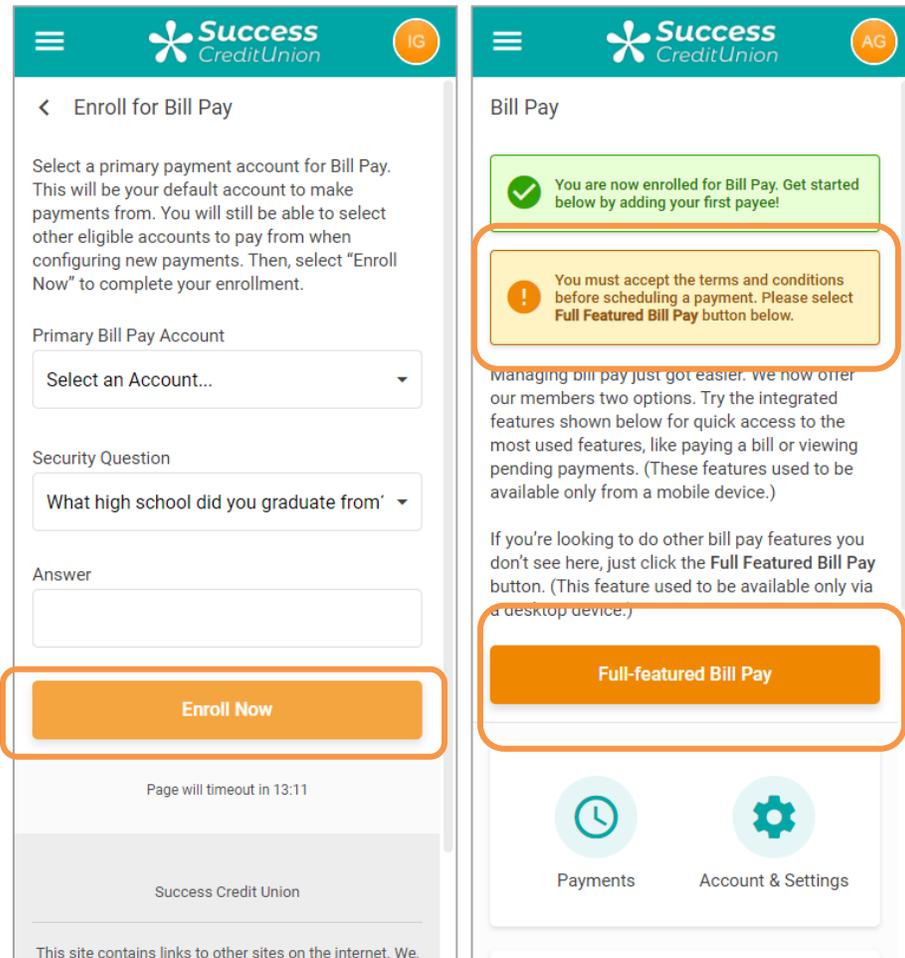
- You can select a different checking account when you make your payment if your membership has more than one checking account.
- Only checking accounts can be used to pay a bill. Savings products, including the base shares, cannot.

Select one of four security questions and type your answer.

Click *Enroll Now*. (See first graphic below.)

You will then be presented a message saying to click *Full Feature Bill Pay* to accept terms and conditions before sending a payment.

Enrolling in Bill Pay



When you click the *Full Feature Bill Pay* link in **It's Me 247** online banking, it takes you to the full host of Fiserv bill pay site where you can do all feature available there. **It's Me 247** remains active using the timeout value assigned to that page), The Single Sign On to the Fisev bill pay site opens in separate browser window.

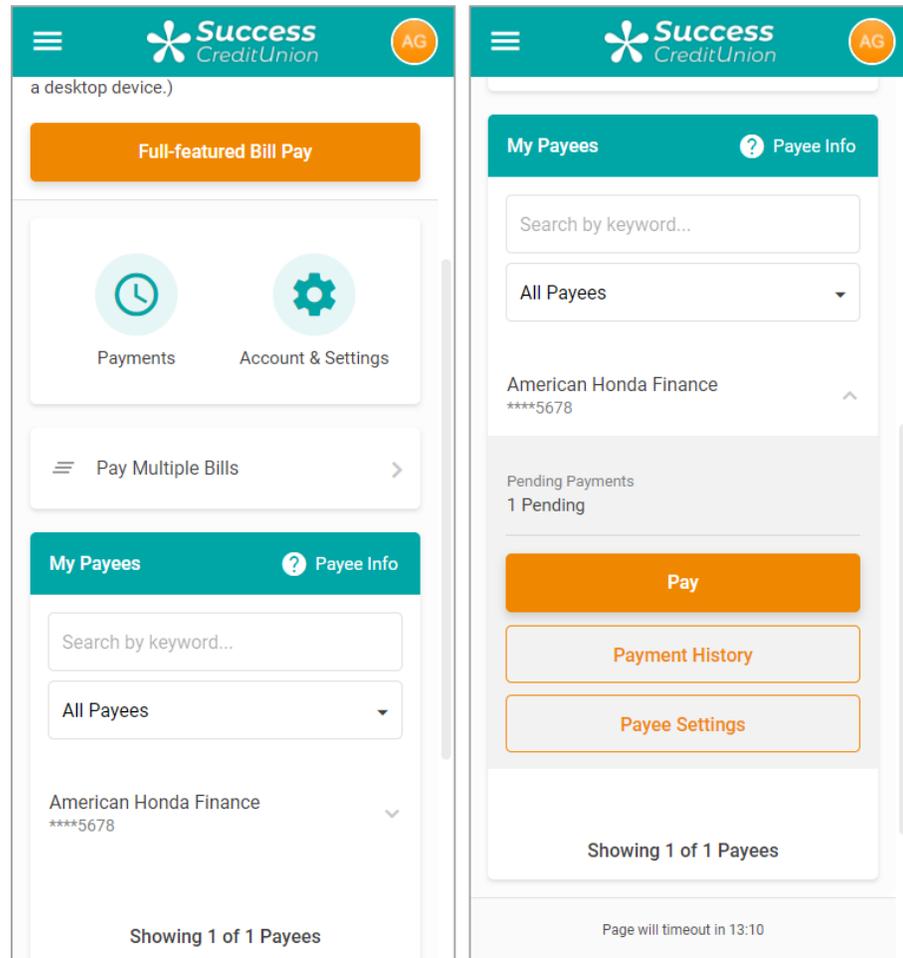
With this option, you add your payees on the Fiserv bill pay site.

ACTIVITIES MEMBERS CAN DO IN “IT’S ME 247”

Once you have enrolled payees on the Fiserv bill pay site, you are ready to use the built-in features in **It’s Me 247**.

From this interface, you can unenroll from bill pay, change your funding account, make a single payment, pay multiple bills, view pending payments, edit and delete a payment, and view payment history. These are covered in the previous section.

This is what the interface looks like in **It’s Me 247**.



HOW PAYMENTS ARE PROCESSED

AN HISTORICAL PERSPECTIVE

When **It's Me 247** Bill Pay (Fiserv) was first introduced in 2001, the prevailing wisdom said that the entire bill pay industry was moving toward good funds. This was going to be the standard. In other words, bill payers would not pay bills unless the financial institution and member had already debited the accounts for the pending bill.

Good funds had many benefits. The member had to immediately budget for the bill. The credit union received the NSF income and was not surprised by a Fiserv return fee later in the process. Transactions were coded separately (Origin Code 20) and not through share draft or ACH processing, making it easy to track bill pay transactions independently. We could even incorporate bill pay activity into analysis tools like Where Your Members Shop and separate these transactions from regular share draft and ACH clearings for a more thorough analysis of the significance of bill pay in your members' lives.

On the way to the future, things change. Good funds processing did not become the standard of the industry, and the member's desire to benefit from the float (no matter how short) seems to have won. Now, items clear either as a regular ACH debit, or via a check cut on the member's account (which means they will appear in the draft recon section of their statement, have check images available, etc., just like other checks).

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. 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), See Page 43 for more details on items that clear on the member’s account as ACH, but are actually paid to the biller using a corporate draft.

Checks Drawn on the Member’s Account

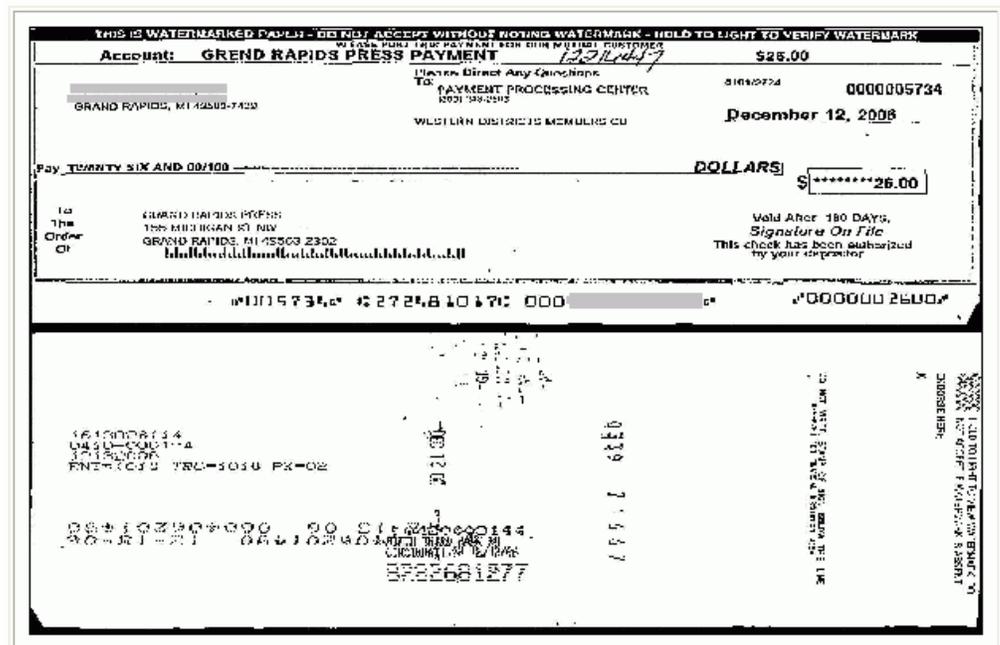
Depending on the biller, the bill may instead be paid via a printed check drawn on the member’s checking account, **with the member’s MICR line on the printed check**, cleared through your normal share draft processing. (These are sometimes referred to as “member drafts” or simply “drafts.”)

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
------------	--	-----------	-------------

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.

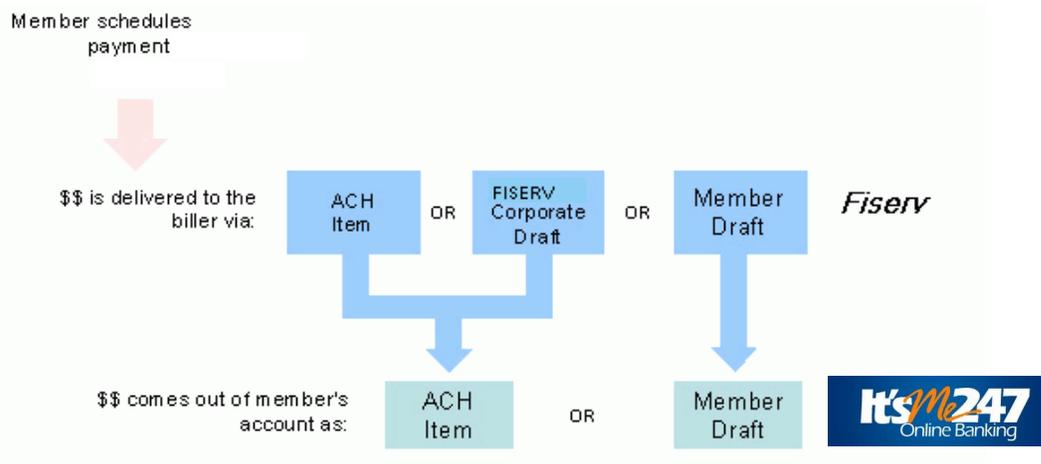
NOTE: If the biller happens to receive the payment early, it is possible the item might be deposited prior to the date on the check, although this is not typical.

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 ACH 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:

Easy Pay Online Bill Pay

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
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:

Here we can also see that an overnight fee was charged.

Easy Pay Online Bill Pay

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 *klios	Test Account *54321	\$10.00 +15.95 Fee	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

The following explanation was provided by Fiserv:

“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 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 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 account. Regardless of the payment method, funds will not be withdrawn from your account prior to the due date the subscriber schedules.”

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 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 will 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.

PRODUCT FEATURES

BILL PAY FRAUD BLOCK LIST

You may find the need to block a person or organization from having access to bill pay. In this case, add them to the bill pay fraud block list. The bill pay fraud block list is access via **Tool #892 Fraud Block Lists/Blocked Persons List**.

If a person or organization is added to the bill pay denial of service block list, an employee cannot enroll any membership with this SSN/TIN into bill pay.

The member will see the following messaging: “We’re sorry, but your account has been blocked from enrolling in this service. Please contact the credit union for more information.”

Learn more in the [Overview: Fraud Block List topic](#) in the CU*BASE online help.

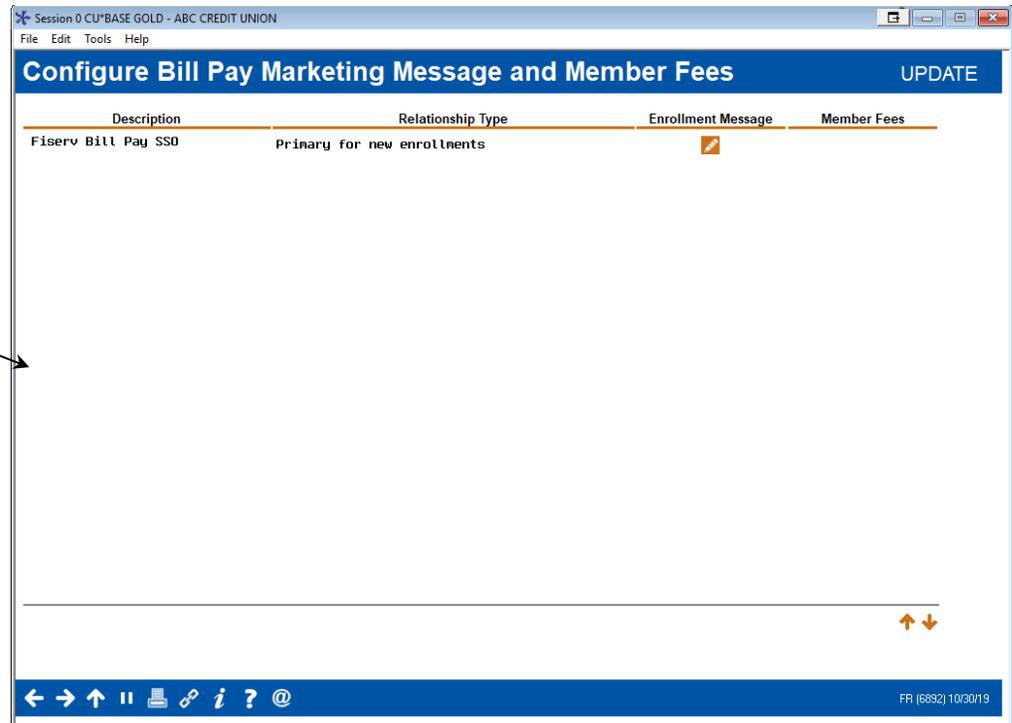
CONFIGURING THE ENROLLMENT “MARKETING” MESSAGE

To set up bill pay enrollment messages, you will need to use **Tool 1955 Bill Pay Marketing Message Cfg**. (A view only version of this tool is available via **Tool 1957 View Bill Marketing Msg Fees Cfg**.)

Upon entry to this screen, you will see the bill pay vendors created for your credit union.

- NOTE: For **It’s Me 247** Bill Pay (Fiserv), you do not configure fees in CU*BASE. For that reason, there will not be an icon under “Member Fees.”

Bill Pay Marketing Msg Fees Config (Tool #1955) (Entry Screen)



Access the screen to enter the bill pay marketing message by clicking on the pencil icon next to the vendor under “Enrollment Message.”



This message must be configured before you begin allowing your members to enroll for bill payment.

- If you have two bill pay providers configured while you are moving from one platform to another, only the primary bill pay will have the icon appearing, as this is the only bill pay provider that will need an enrollment message.

This credit union-defined message appears when a member is not already enrolled to pay bills via **It's Me 247** Bill Pay. (It appears when the member enrolls via **It's Me 247** or mobile web banking.) 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.

Bill Pay Marketing Message (Click Enrollment Message Icon on Previous Screen)

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

Vendor **PAYVERIS**
Product **Payveris Bill Pay Native**

Enter marketing and other disclosure information to be displayed on the introductory enrollment page.

Comments

Welcome to It's Me 247 Bill Pay, the easy way to pay bills online!
By continuing you are agreeing to the fees, terms, and conditions.
There is a monthly fee of \$2.00 that may be waived to use this service. Additionally there are a few monthly fees that will be accessed upon sending a payment.

Add/Update
Talking Points

FR (6035) 10/30/19

To save your changes, click Update and you will return to the previous screen.

Description	Relationship Type	Enrollment Message	Member Fees
Fiserv Bill Pay SSD	Supported for members already enrolled		
Payveris Bill Pay Native	Primary for new enrollments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

ADDITIONAL FEATURES

Account-to-Account (A2A)

Members can transfer funds between their accounts at the credit union that provides their bill pay services. Members can also transfer funds to accounts held at other financial institutions. The ability to transfer from the other financial institution into the member's credit union account is also present.

Each transfer has a transaction fee.

- NOTE: A2A transfers can process as a next day payment. There are times when this may not occur:
 - If a subscriber should exceed their transfer risk limit, a 3-day credit hold will be placed on the transfer.
 - A 5-day credit hold is placed on any inbound transfer coming from an unconfirmed account.

Account-to-Account transfers are reversible if the debit of an A2A transfer transaction returns as Insufficient (NSF) permanently. Fiserv will attempt two debits as we do with regular bill payments.

- NOTE: Daily and weekly transfer limits are visible when the member makes a transfer. This information will not appear until after the member schedules the first transfer.

Miscellaneous Features

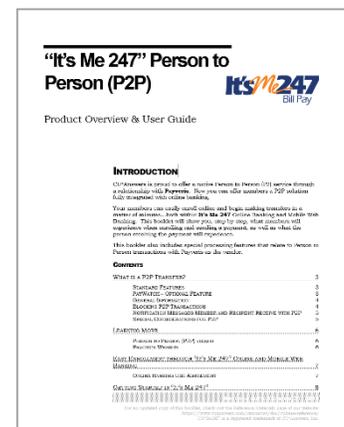
- ◆ Same Day Bill Payments – Enables your member to schedule certain electronic payments to a large list of popular merchants across many different marketplaces. This convenient option is ready when the member needs to use it. This feature will display the associated fee for the member approval.
- ◆ 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 display the associated fee for “Consolidated Logon” Makes “It’s Me 247” Bill Pay (Fiserv) a Credit Union Product
- ◆ 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 (no **It’s Me 247**/CU*Answers action necessary)
- ◆ Download transaction information to both Quicken and Microsoft Money via **It’s Me 247**

Note on Fiserv and Foreign Addresses

On our previous model for Fiserv (good funds) foreign addresses were supported. Now, however, when an enrollment is processed, Fiserv looks at the address, and if it is non-domestic, they will decline the enrollment. Why? On the current model, 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.

Person to Person (P2P) Services (Optional)

You can also offer to your members Person-to-Person (P2P) services~ This way members can make payments to other people when their account number is unknown. There is a separate cost for this feature. Learn more here: <https://www.cuanswers.com/wp-content/uploads/ItsMe247P2PUserGuide.pdf>



Multi-Vendor Support (Optional)

Transitioning from one vendor to another, because you are either adopting a new vendor or considering a merger? **It's Me 247** Bill Pay can support multiple vendors. This will allow existing members to stay with your original bill pay vendor while new members are enrolled with your new bill pay provider. *You may be able to configure fees to encourage movement to your new vendor.* To learn more, contact the Cards & Payments team.

Regulatory Compliance

Fiserv, as our bill pay provider, 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 the Cards & Payments team.

Cut-Off Times

The term *cut-off* refers to the deadline by which payments must be scheduled in order to begin processing on the current processing day.

Payments scheduled after the cut-off time cannot begin processing until the next processing date.

Payment Changes and Cancellations

Fiserv must receive payment changes (if applicable) or cancellations before the payment being processing. Please contact Fiserv for more details on making payment changes and cancellations.

BILL PAY REPORTS

These reports are used if you use the multi-vendor option with a Person to Person feature or secondary vendor. These are iPay and Payveris reports.

MONTHLY ENROLLMENT REPORT

This automated monthly report shows total enrollment and un-enrollment activity by members by showing all members that were in the vendors system during the prior month, along with their corresponding CU*Base status

This active/inactive report is stored in CU*SPY under the Member Service category.

Active/Inactive Report (LEPPAYMT)

5/01/19 10:38:33		CREDIT UNION		LEPPAYMT	PAGE
RUN ON 5/02/19		Bill Pay Active/Inactive Report		USER	
Account	Vendor	Name	No. of Pay	Status	
0	I	MICHAEL	15	Enrolled 6/27/2017	
0	V	MICHAEL	0	Enrolled 6/27/2017	
0	I	WILLIAM	0	Enrolled 10/27/2017	
0	V	WILLIAM	0	Enrolled 10/27/2017	
0	V	CHRISTI	0	Un-enrolled 10/09/2014	
0	I	JENNIFE	0	Enrolled 11/09/2006	

MONTHLY FEE REPORTS

These reports are produced each month (will generally be between the 5th and 15th of the month). They show your configured bill pay service charges that were charged to member accounts.

The exception report shows any fees that could not be charged due to insufficient funds or account closings. This report should be reviewed and those members who have not had activity for several months should be notified and un-enrolled. Both reports are stored in CU*SPY under the Member Services category.

Fee Posting Detail (TEPFEE)

5/11/01 13:59:53		CU*BASE TEST CREDIT UNION (GT)				TEPFEE	PAGE	1
		BILL PAY FEE TRANSACTION REGISTER						
ACCOUNT NO.	DEPOSIT ITEMS	FEE AMOUNT	AGGREGATE SAVINGS	AGGREGATE LOANS	AGGREGATE AVERAGE	CURRENT BALANCE	PREVIOUS BALANCE	DESCRIPTION
34-001	1	15.00	52.41	.00	2712.24	31.49	46.49	ENROLLMENT FEE
34-001	1	.10	52.41	.00	2712.24	31.39	31.49	BILL PAYMENT FEE
34-001	8	12.00	52.41	.00	2712.24	19.39	31.39	BILL PAY EXCESS USE
51-001	1	15.00	4509.87	11397.10	88634.42	1715.90	1730.90	ENROLLMENT FEE
51-001	1	.10	4509.87	11397.10	88634.42	1715.80	1715.90	BILL PAYMENT FEE
77-001	1	.10	4756.67	.00	109508.10	245.76	245.86	BILL PAYMENT FEE

Fee Posting Exceptions (TEPFEE)

5/11/01 13:59:53		CU*BASE TEST CREDIT UNION (GT)		TEPFEE	PAGE	1
		BILL PAY FEE EXCEPTION LISTING				
ACCOUNT NO.	MESSAGE					
158-001	Member aggregate savings exceeds maximum					
1161-002	Monthly fee would take account below available balance					
2008-001	Member exceeds maximum age requirement					
14002418-001	Account master not on file - no fee processing occurs					
14026669-001	Member account type record not found					