"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/ CU*BASE[®] is a registered trademark of CU*Answers, Inc.

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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.

= Creditl	ess Inion		
Favorite Accounts		¢	
000 REGULAR S Available Balance	\$673.09	•••	
See Full Account Summar	у		
Your Favorite Features		\$	
ACH Transactions		>	
Bill Pay		>	
Credit Score		>	
eAlerts		>	
Message Center		>	
Quick Transfer		>	
Text Banking		>	
Page will timeout in	14:32		

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.

Home		
Pay & Transfer	•	2
Quick Transfer		3
Schedule a Transfer		
View/Edit Scheduled Transfers		
Bill Pay		
Pay Anyone		IJ
Check Withdrawal		
Cancel Check Payments		•
Automatic Check Transfers		•
Member Services	-	
Go Mobile	-	_
New Accounts	-	Z.
Feature of the Week	~	

Additional Access to Bill Pay

Other options and wording are available.

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

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

ICCESS Home EditUnion	Pay & Transfer -	Member Services -	Go Mobile -	New Accounts	s≁ ILEN
Feature of the Week		Bill Pay			
Text Banking	>	Managing bill pay just got ea	isier. We now offer our	members two option	ns. Try the integrated
Success Mobile for iOS	>	features shown below for qu pending payments. (These fe	ick access to the mos eatures used to be ava	t used features, like p ilable only from a mo	aying a bill or viewing bile device.)
Success Mobile for Android	>	If you're looking to do other to button. (This feature used to	oill pay features you do be available only via a	on't see here, just clic a desktop device.)	k the Full Featured Bill Pay
eAlerts & Text Notifications	>	Full-featured Bill Pay			
Custom Form	>				
Member Offers		+•	Q		-
Modify a Loan Payment	>	Add a Pavee	Pending Payments	Notifications	Account & Settings
Want to Skip a Loan Payment	1? >	,			3
Apply for a Loan	>	= Pay Multiple Bills			>
Money Management		External Accounts &	Transfers		
Bill Pay	>	Connect All Your Exte	rnal Accounts		>
Quick Transfer	>	- Pavee Groups			

? Payee Info		My Payees
ies 👻	All Payees	Search by keyword
Pay/Options	Status Payments	Payee
Pay		Car Insurance ****5678

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

= Success	= Success
Bill Pay	A
You are now enrolled for Bill Pay. Get started below by adding your first payee!	Notifications Account & Settings
Managing bill pay just got easier. We now offer our members two options. Try the integrated features shown below for quick access to the most used features, like paying a bill or viewing peopling payments. (These features used to be	= Pay Multiple Bills >
available only from a mobile device.) If you're looking to do other bill pay features you don't see here, just click the Full Featured Bill Pay	External Accounts & Tran Connect All Your External A
button. (This feature used to be available only via a desktop device.) Full-featured Bill Pay	● Payee Groups ● An Easy Way to Organize Your > Payees
+•	My Payees ? Payee Info
Add a Payee Pending Payments	Search by keyword
	All Payees 🗸
Notifications Account & Settings	Car Insurance

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

≡ Success
Bill Pay
Welcome to Bill Pay, your easy way to make payments online. This service is free as long as you make one payment per month. A nominal fee of \$2.00 is charged when that requirement is not met.
Enroll for Bill Pay
Page will timeout in 14:42
Success Credit Union
This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

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

≡ Success	≡ Success
< Enroll for Bill Pay	Terms & Conditions
Select a primary payment account for Bill Pay. This will be your default account to make payments from. You will still be able to select other eligible accounts to pay from when configuring new payments. Then, select "Enroll Now" to complete your enrollment. Primary Bill Pay Account Select an Account • Security Question What high school did you graduate from' •	Accept Terms & Conditions I have read and accept the Terms and Conditions I have read and accept the Privacy Policy. Page will timeout in 13:04 Continue
Enroll Now Page will timeout in 13:11	
Success Credit Union	Success Credit Union This site contains links to other sites on the internet. We,

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

≡ Success	= Success
Bill Pay	Bill Pay Account Settings
Managing bill pay just got easier. We now offer our members two options. Try the integrated features shown below for quick access to the most used features, like paying a bill or viewing pending payments. (These features used to be	Current Bill Pay Account(s)
available only from a mobile device.)	remove your primary account.
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	O 018 SHARE DRAFT (Primary)
a desktop device.)	
Full-featured Bill Pay	Add Bill Pay Account
	Any qualifying accounts can be added to your Bill Pay if you would ever like to switch your primary account.
*	Select Account 🔹
Add a Payee Pending Payments	Select Account
	076 BUSINESS CHECKING 1
Notifications Account & Settings	Bill Pay Enrollment
	Although we don't want to see you go, you may unenroll from Bill Pay.
= Pay Multiple Bills >	Please be advised that you may have to

To update the primary account, click Update Primary Account.

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

= Success
< Bill Pay Account Settings
Current Bill Pay Account(s)
If you no longer wanted to use an account for Bill Pay, use the Remove button. You cannot remove your primary account.
018 SHARE DRAFT (Primary)
O 76 BUSINESS CHECKING 1
Change Nickname Update Primary Account
Remove Account
Bill Pay Enrollment
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. If you have pending (including recurring) navments you must cancel them or wait

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.

= Success
< Bill Pay Account Settings
Current Bill Pay Account(s)
If you no longer wanted to use an account for
A
Are You Sure?
Bill Pay allows a limited number of enrollments. Unenrolling repeatedly may result in an inability to re-enroll. 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. If you have pending (including recurring) payments, you must cancel them or wait until they all clear before unenrollment is allowed.
Nevermind Unenroll
is allowed.
Unenroll
Page will timeout in 13:39

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

≡ ★Su	iccess ditUnion	
Bill Pay		
Managing bill pay just got easier. We now offer our members two options. Try the integrated features shown below for quick access to the most used features, like paying a bill or viewing pending payments. (These features used to be available only from a mobile device.)		
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.)		
Full-featured Bill Pay		
+2	S	
Add a Payee	Pending Payments	
٠	\$	
Notifications	Account & Settings	

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

😑 📣 Success 👩	E Chat Page
- 🔨 CreditUnion	1st Financial Bank USA
< Add a Payee	< AAA Life Insurance
	AAA N. CA, NV & UT
A payee can be an individual, business or an	A AAFES
or internet bills, can be set up for electronic	or AARP Insurance Program
payments, whereas people and organizations without electronic billing can be mailed a check.	wi ACN Communications Services Inc
	ACS Education Services-FFEL
Step 1: Select Payee	ADT, LLC
Please enter the name of your payee or	Advanced Disposal
select one from the "Popular Payees"	Advanta Card
dropdown. If the payee does not appear in either list, you can skip to Setup a Check	Advantra RX
Payee.	Aegon Consumer Direct
	AEP - American Electric Power
If you are adding a payee with which you have an account number, find your most	Aflac
recent bill for your account information.	AICPA Insurance Trust
Pavee Name	Alaska Communications Landline
	Allstate Insurance
	Allstate Life Insurance
Or, Select a Popular Payee – Optional	Select a Payee 👻
Select a Payee 👻	
	Continue
Continue	
	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	= Success
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	Retype Payee Account Number
without electronic billing can be mailed a check.	Payee ZIP Code
Step 2: Account Information	
For Allstate Insurance	Add a Nickname – Optional
Payee Account Number	
123456	Paylos Empil Address - Astigned
Retype Payee Account Number	
123456	
Pavee ZIP Code	Payee Phone Number – Optional
60197-4310	
Add a Nickname – Optional	Back Add Payee
Car Insurance	
Payee Email Address – Optional	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"

= Success	= Success
Bill Pay	< Add a Payee
Managing bill pay just got easier. We now offer our members two options. Try the integrated features shown below for quick access to the most used features, like paying a bill or viewing pending payments. (These features used to be available only from a mobile device.)	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.
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.)	Step 1: Select Payee Please enter the name of your payee , or select one from the "Popular Payees" dropdown.
Full-featured Bill Pay	If you are adding a payee with which you have an account number, find your most recent bill for your account information.
	Payee Name
Add a Payee Pending Payments	Or, Select a Popular Payee – Optional
\$	Select a Payee 👻
Notifications Account & Settings	
	Continue
= Pay Multiple Bills >	Page will timeout in 13:32

• 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

= Success	= Success
< Add a Payee	Payee City
A payee can be an individual, business or an	Grand Rapids
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.	Payee State
	mongan
Step 2: Account Information	Payee ZIP Code
You may need to refer to your most recent bill or contact your payee for this information.	59503
For Grand Rapids Construction LLC	Add a Nickname – Optional
Payee Account Number	lawn care
	Payee Category – Optional
Retype Payee Account Number	
	Payee Phone Number
Payee Address Line 1	(616)
Payee Address Line 2	Back Add Payee
	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

≡ Success CreditUnion	6
External Accounts & Tran	
Connect All Your External A	>
 Payee Groups An Easy Way to Organize Your Payees 	>
My Payees ? Payee	e Info
Your new payee was added!	
Search by keyword	
All Payees	•
Car Insurance	~
lawn care ****3456	~
Showing 2 of 2 Pavees	
Showing 2 of 2 Payees	

EDIT A PAYEE

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

Editing a Payee

= Success	= Success
Payee Groups • An Easy Way to Organize Your Payees	Payee Settings Car Insurance ****5678 Electronic Payee
My Payees Payee Info Search by keyword All Payees	Name American Honda Finance Account Number ****5678 Optional Information
Car Insurance	Nickname: Car Insurance Category: Automobile Loan Phone: (800) 445 - 1358
Pay Payment History	Please be advised that if you delete this payee in error, you will have to re-add it. If you have pending (including recurring) payments to this payee, you must cancel them or wait until they all clear before deleting the payee is allowed.
Payee Settings	Delete Payee Edit Payee Page will timeout in 14.57

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

≡ Success	= Success
< Edit Payee Settings	Name American Honda Finance
Car Insurance ****5678	Account Number ****5678
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.	Optional Information Add a Nickname – Optional Car Insurance
Name American Honda Finance	Payee Category – Optional
Account Number ****5678	
Optional Information Add a Nickname – Optional	Payee Phone Number – <i>Optional</i> (800) 445-1358
Car Insurance	
Payee Category – Optional	Cancel Update
Automobile Loan	Page will timeout in 12:01
Payee Phone Number – Optional	
(800)	Success Credit Union
	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

≡ Success	□ = Success □
	< Payee Settings
Payee Groups An Easy Way to Organize Your Payees	Car Insurance ****5678
	Electronic Payee
My Payees ? Payee Info	Name
Search by knyword	American Honda Finance
Search by Keyword	Account Number
All Payees 🗸	****5678
	Optional Information
Car Insurance	Nickname: Car Insurance Category: Automobile Loan
****5678	Phone: (800) 445 - 1358
Pay	Please be advised that if you delete this pave in error you will have to re-add it. If you
Payment History	 have pending (including recurring) payments to this payee, you must cancel them or wait until they all clear before deleting the payee is allowed.
Payee Settings	
	Delete Payee Edit Payee
lawn care	
	Page will timeout in 14:37

Click Delete Payee to complete the deletion of the payee.

► Everese Carlasarance ****5678 Carlasarance ****5678 ■ Electronic Payee Name Delate Payee? Tos action cannot be undone. Normal Delate Payee? Tos action cannot be undone. Normal Delate Payee? Tos action cannot be undone. Normal Delate Payee? Tos action cannot be undone. Nume Delate Payee? Tos action cannot be undone. Delate Payee Delate 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

= Success	= Success
Bill Pay	External Accounts & Tran Connect All Your External A
our members two options. Try the integrated features shown below for quick access to the most used features, like paying a bill or viewing pending payments. (These features used to be available only from a mobile device.)	Payee Groups An Easy Way to Organize Your Payees
don't see here, just click the Full Featured Bill Pay button. (This feature used to be available only via a desktop device.)	My Payees ? Payee Info
Full-featured Bill Pay	Search by keyword
	All Payees 🔹
Add a Payee Pending Payments	Car Insurance ****5678
A	lawn care ★★★★\$3456 ✓
Notifications Account & Settings	Showing 2 of 2 Payees
	Page will timeout in 14:40

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

= Success	= Success
External Accounts & Tran Connect All Your External A	 Schedule a Payment Payment to Car Insurance ****5678
Payee Groups An Easy Way to Organize Your Payees	Amount \$0.00
	From Account
My Payees ? Payee Info	018 SHARE DRAFT: \$1,042.25
	Pay On
Search by keyword	12/28/2021
All Payees 👻	Memo – Optional
Car Insurance	
Pay	Schedule Payment
Payment History	Page will timeout in 14:53
Payee Settings	
lawn care	Success Credit Union

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

≡ *Success	= Success
Schedule a Payment	f.j
Payment to Car Insurance ****5678	\$80.00 Payment Scheduled
\$80.00	To Car Insurance
From Account	
018 SHARE DRAFT: \$1,042.25 -	Payee Type Electronic
Pay On	From 018 SHARE DRAFT
12/28/2021	Pay On
Memo – Optional	12/28/2021
	Memo
	Back to Bill Pay Home
Schedule Payment	Page will timeout in 14:52
Page will timeout in 14:29	
	Success Credit Union
Success Credit Union	This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

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

≡ Success	≡ Success
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	< Pay Multiple Bills
a desktop device.) Full-featured Bill Pay	Expand each payee you'd like to make a payment to and configure your preferences. We will schedule all your payments at once!
	Filter Payee View
	All Payees -
+•	
Add a Payros — Panding Payments	▲ Car Insurance \$0.00 ∨
Add a rayee rending rayments	📥 lawn care \$0.00 🗸
Natifications Account & Sattings	Total of Payments
Notifications Account & Settings	\$0.00
	From Account
	018 SHARE DRAFT: \$1,042.25 -
External Accounts & Tran Connect All Your External A	Schedule Payments
Payee Groups An Easy Way to Organize Your Payeee	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

= Success
< Pay Multiple Bills
Expand each payee you'd like to make a payment to and configure your preferences. We will schedule all your payments at once!
Filter Payee View
All Payees 👻
Car Insurance
Amount
\$80.00
Pay On
12/28/2021
▲ lawn care \$0.00 ∨
Total of Payments \$80.00
From Account
018 SHARF DRΔFT· \$1 042 25

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

= Success
< Pay Multiple Bills
Expand each payee you'd like to make a payment to and configure your preferences. We will schedule all your payments at once!
Filter Payee View
All Payees 🔹
▲ Car Insurance \$80.00 ∨
lawn care
Amount
\$50.00
Pay On
01/03/2022
Total of Payments \$130.00
From Account

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

Finalizing Paying Multiple Bills at One Time

= Success	= Success
All Payees	Review Scheduled Payments
▲ Car Insurance \$80.00 ∨	 \$80.00 to Car Insurance on 12/28/2021 \$50.00 to lawn care on 1/3/2022
lawn care	
Amount \$50.00	Total of Payments \$130.00 Pay Bills From
Pay On	018 SHARE DRAFT: \$1,042.25
01/03/2022	Back Schedule Payments
Total of Payments	Page will timeout in 14:55
\$130.00	
From Account	
018 SHARE DRAFT: \$1,042.25	
Schedule Payments	
Page will timeout in 13:34	Success Credit Union
	This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

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

= Success	≡ Success
most used features, like paying a bill or viewing pending payments. (These features used to be available only from a mobile device.)	< Pending Payments
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	Filter by Payee All Payees
a desktop device.)	Filter by Payment Type
Full-featured Bill Pay	All
	Payee Name Amount
+2 (()	Car Insurance \$80.00 >
Add a Payee Pending Payments	lawn care \$50.00 >
Notifications Account & Settings	Page will timeout in 14:55
= Pay Multiple Bills >	
External Accounts & Tran Connect All Your External A	Success Credit Union
	and your credit union, cannot be responsible for the

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

= Succes	s 🐻	= Success
< Pending Payments		To D & H Lawn Service ****3456
Filter by Payee		Pavee Type
All Payees	•	Check
Filter by Payment Type		From 018 SHARE DRAFT
All	•	Send On
Pavee Name	Amount	11/17/2021
Car Insurance	\$80.00	Est. Delivery 11/24/2021
lawn care	\$50.00 >	Confirmation # 14744546
Page will timeout in 14:5	5	Payment Frequency Once
		Memo
		Cancel Payment Edit Payment
		Page will timeout in 14:49
Success Credit Union		
This site contains links to other sites or	the internet. We,	Success Credit Union

Edit requires that you click Update.

Cancel payment has a warning message.

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

= Success
< Payment Details
-f-j
\$80.00
Payment Scheduled
То
Cancel this Payment?
This action cannot be undone.
Nevermind Cancel Payment
Payment ID 20211227105301784435
Confirmation Number S9743-6XHR6
Memo
Cancel Payment Edit Payment

ACCESS BILL PAY HISTORY

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

Accessing Payment History

≡	Success CreditUnion	
• P A P	ayee Groups n Easy Way to Organize Your ayees	>
My Pay	vees 🕜 Pa	yee Info
Searc	h by keyword	
All Pa	iyees	•
Car Ins ****567	urance 8	^
Pending 1 Pendi	Payments ing	
	Pay	
	Payment History	
	Payee Settings	
lawn ca ****345	are 6	~

A listing of the history will appear.

Viewing a Listing of Payment History

History for Bank of America I	MasterCard ****2369)			
Payee Name	Туре	Amount	Sent On	Est. Delivery	
Bank of America MasterCard	Electronic	\$125.00	8/23/2021	8/24/2021	>
Bank of America MasterCard	Electronic	\$200.00	8/2/2021	8/3/2021	>

Select a payment to see the detail.

Viewing Detail of Payment History

\$20 con	>)0.00 npleted
То	Bank of America MasterCard 2369
Рауее Туре	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

= Success
most used features, like paying a bill or viewing pending payments. (These features used to be available only from a mobile device.)
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 docktop doviso.)
Full-featured Bill Pay
+•
Add a Payee Pending Payments
A
Notifications Account & Settings
= Pay Multiple Bills >
External Accounts & Tran Connect All Your External A

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

≡	Success CreditUnion	B
Bill Pay		
Welcome to payments on This service payment per charged whe	Bill Pay, your easy way to ma line. is free as long as you make month. A nominal fee of \$2 p that requirement is not mo	ake one .00 is
	Enroll for Bill Day	
	Linoir for bin Pay	
	Page will timeout in 14:42	
	Success Credit Union	
	Success Credit Union	

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

≡ Success (10)	= Success
< Enroll for Bill Pay	Bill Pay
Select a primary payment account for Bill Pay. This will be your default account to make payments from. You will still be able to select other eligible accounts to pay from when configuring new payments. Then, select "Enroll	You are now enrolled for Bill Pay. Get started below by adding your first payee!
Now" to complete your enrollment. Primary Bill Pay Account	You must accept the terms and conditions before scheduling a payment. Please select Full Featured Bill Pay button below.
Select an Account	Managing bill pay just got easier, we now otter
Security Question What high school did you graduate from'	features shown below for quick access to the most used features, like paying a bill or viewing pending payments. (These features used to be available only from a mobile device.) 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.)
Enroll Now	Full-featured Bill Pay
Page will timeout in 13:11	()
Success Credit Union	Payments Account & Settings
This site contains links to other sites on the internet. We,	

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.

= Success	= Success
a desktop device.)	
Full-featured Bill Pay	My Payees ? Payee Info
	Search by keyword
()	All Payees -
Payments Account & Settings	American Honda Finance
	Pending Payments 1 Pending
My Payees ? Payee Info	Pay
Search by keyword	Payment History
All Payees 🔹	Payee Settings
American Honda Finance	Showing 1 of 1 Payees
Showing 1 of 1 Payees	Page will timeout in 13:10

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 (\$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 QView 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."

Account: GREND RAPIDS PRESS	Higo Permit and Bink Minist Restrict Partimeter Partimeter Provide ProvideProvide Provide Provide Provide Provide Provide Provide Pro	52 3101/272 Decei	<u>5.00</u> 4 000 mber 12, 20	10005734) <u>06</u>
TO GRAND BARDERGE STORES The BEAMBERGES STORES Offer GRAND SATURE STORE Offer GRAND SATURE MISSIO 2302 Of Hallburd dution float Bard Millson I. Ide	leddaulatt	DOLLARS Val Sig This chec Thy	Aher 180 DAy nature On Fit has been sub gour depression	26.00
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16100003134 UA10-000114 ENTERCOU TRO-3030 PX-02 ENTERCOU TRO-3030 PX-02 200-51-21 064302404 St 300-51-21 064302404 St 300-51-21 064302404 St 300-51-21 064302404 St			an a	, www.no.gover.exceptions.exceptions 200055.exept 20

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 <u>scheduled</u> 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:

EasyPuy Online Bill Pay	L						<u>Help</u>) <u>Sign out</u>
	Payment Center	Add a Bill	Bill History	Manage My Bill	s Transfer	Money	My Accounts	My Profile
Bill History								
Bill Detail								?
								Print
Biller Name	Account		Amo	unt Pa	ay Date	Confirm	nation	Status
Angel's Learning Center test biller *56789	Test Acc	ount *54321	\$50	00 06	8/15/2012	DP2FR	-SVMX0	Paid
Check #5036 from your payment will be withdra If you have a question a directly. If you have a question a	Test Account *5432 wm from your account about your bill or abo about this payment, y	1 account way nt when Angel's ut crediting the rou can send u	omailed to An s Learning C payment to y s a <u>payment</u>	gel's Learning C enter cashes the our biller accoun nquiry.	enter for receip check. t, please conta	ot by 06/1: act Angel's	5/2012. Funds s Learning Cer	for the nter Finished

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

		Easy Participation Continue Bill Pay	y					<u>Help</u>	<u>Sign out</u>
			Payment Center	Add a Bill	Bill History	Manage My Bills	Transfer Money	My Accounts	My Profile
		Bill History Bill Detail							?
Here we can also see									Print
that an overnight fee		Biller Name	Account		Amount	Pay Date	Confirmation	Statu	s
was charged.		Gaines Charter Towns OVERNIGHT PAYEE *klios	hip Test Account *5432		\$10.00 +15.95 <u>Fee</u>	06/14/2012	DPQCN-Q94WV	V Proce	ssing
	c	Delivery Address 6 Check #7223193 f	6000 28th Street, Srand	Rapids, MI, ailed to Gair	49546 U	PS Tracking Numbe	r PEND	ING drawn from your	
		Jim's Account *800 withdrawn.	011 account on 11/24/20	06. Contact	your financial	institution if you have	a question about w	hen your funds v	vere 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 <u>Overview: Fraud Block List topic</u> 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)

UPDATE
mber Fees
↑ ↓
FR (6892) 10/30/19

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

Enrollment Message
1

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)

	₩ Session 0 CU*BASE GOLD - ABC CREDIT UNION	
	Configure Bill Pay Enrollment Message	UPDATE
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 I's Me 247 Bill Pay, the easy way to pay bills maineil WBy 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.] Image: Additional payment 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.] Image: Add/Update Add/Update Talking Points	
		FR (6895) 10/30/19

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

₩ Session 0 CU*BASE GOLD - ABC CREDIT UNI	N		_	• ×
File Edit Tools Help				
Configure Bill Pay	Marketing Message and Mem	iber Fees	UPD	ATE
Description	Relationship Type	Enrollment Message	Member Fees	
Fiserv Bill Pay SSO	Supported for members already enrolled			
Payveris Bill Pay Native	Primary for new enrollments	2		

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: <u>https://www.cuanswers.com/wpcontent/uploads/ItsMe247P2PUserGuide.pdf</u>

Product	DIT (FZF)
Product (Overview & User Guide
	•
	INTRODUCTION
	GUPAreases in prend to offer a native Denum in Person (P2) service through a relationship with Peyrene . Now you can after members a P2P solution fully integrated with ordina burdens,
	Your members can coully enroll online and begin making transfors in a restart of minutes Jook within 1978 IA. 247 Golines Basting and Mohie Web Dashing. This booklet will show you, stop by stop, what members will superious when saturding and sending a systematic se will as show for the
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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) BILL PAY FEE TRANSACTION REGISTER				TEPFEE	PAGE 1		
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) BILL PAY FEE EXCEPTION LISTING	TEPFEE	PAGE	1
ACCOUNT NO.	MESSAGE			
158-001 1161-002 2008-001 14002418-001 14026669-001	Member aggregate savings exceeds maximum Monthly fee would take account below available balance Member exceeds maximum age requirement Account master not on file - no fee processing occurs Member account type record not found			