
“It’s Me 247” Bill Pay (Paymentus)



Product Overview & User Guide

INTRODUCTION

CU*Answers is proud to offer a native bill pay service through a relationship with **Paymentus**. Bill payment via **It’s Me 247** Bill Pay (Paymentus) lets you offer members a bill pay solution fully integrated with online banking.

This way your members can access bill pay without leaving online banking.

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

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

In this booklet you can view step by step what members will experience as they enroll in bill pay, make a payment, add a payee, and more... all while **remaining in It’s Me 247**.

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

STANDARD FEATURES

- Native user interface built right into **It's Me 247** Online Banking.
- Next day delivery: most electronic payments are delivered as soon as the next business day.
- Nighttime payment verification: to ensure that every payment is delivered as soon as possible.
- Members can enroll in bill pay directly from **It's Me 247** and begin using bill pay immediately.
- Members can pay a bill or multiple bills without leaving **It's Me 247**.
- Members can view bill pay history without leaving **It's Me 247**.
- Bill pay notifications are emailed to member and displayed within bill pay.
- eBills: Member can elect to receive bills from all merchants approved by Paymentus, including payment amount, date due, and balance information when applicable.

PAY IT NOW – OPTIONAL FEATURE

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. See page 61.

PAYWATCH – OPTIONAL FEATURE

CU*Answers in conjunction with Paymentus offers the optional service PayWatch. Fraudulent activity is on the rise and it can happen to anyone, anywhere, at any time, and most times it starts with electronic payments.

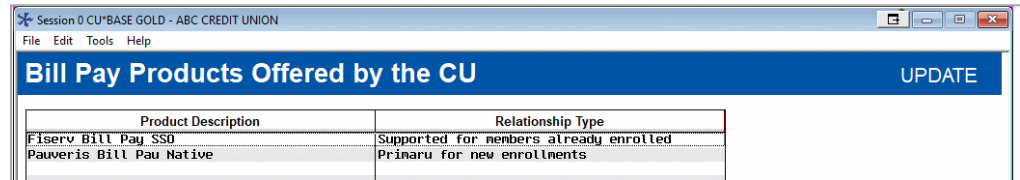
PayWatch is a centralized fraud detection service that is run hourly and scores each online bill payment and halts the processing of suspicious transactions until they have been reviewed by your credit union. All your online reporting, decisioning, and historical transaction research tools are included right within PASS.

Training on PayWatch is provided free of charge by the SettleMINT EFT team. There are no set up costs; however, there is a nominal (per transaction) fee. For more information, please contact the SettleMINT EFT Team at settleminteft@cuanswers.com.

MULTI-VENDOR SUPPORT – OPTIONAL FEATURE

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 SettleMINT EFT team.



The screenshot shows a web application window titled "Session 0 CU*BASE GOLD - ABC CREDIT UNION". Below the title bar is a menu bar with "File", "Edit", "Tools", and "Help". The main content area has a blue header bar that reads "Bill Pay Products Offered by the CU" with an "UPDATE" button on the right. Below the header is a table with two columns: "Product Description" and "Relationship Type".

Product Description	Relationship Type
Fiserv Bill Pay SSD	Supported for members already enrolled
Payveris Bill Pay Native	Primary for new enrollments

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 accessed 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.

Members on the list cannot enroll in bill pay and 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.

EASY ENROLLMENT THROUGH

“IT’S ME 247”

Enrollment in bill pay or Pay Anyone (Paymentus Person-to-Person/P2P transfers product) can be done by members through **It’s Me 247** on their desktop or mobile device. Members can choose one checking account as their funding account from which to pay bills. A savings account cannot be a funding account. Enrollment is available only to members with an active “SD” (checking) account.

- Enrollments are communicated to Paymentus immediately. Members can begin adding payees and paying bills immediately after enrollment.
- Enrollment statuses (“Enrolled”) are available for viewing in CU*BASE.

Members can also unenroll from bill pay online.

ONLINE BANKING USE AGREEMENT

The use agreement that members accept as part of the online banking enrollment process contains text that also governs use of bill pay. The bill pay section of the use agreement is prefaced with the following disclaimer: “THE FOLLOWING SECTIONS ONLY APPLY TO USERS OF THE PAYVERUS BILL PAY SYSTEM.”

When your credit union converts to or implements **It’s Me 247** Bill Pay (Paymentus), all your members will be required to reaccept this agreement. That way all members will accept the most recent version of the agreement with this text. To view a complete version of the Online Use Agreement, refer to the Appendix in the Strategies for Securing and Controlling Member **It’s Me 247** Access, available at <https://www.cuanswers.com/wp-content/uploads/ItsMe247StrategiestoControlMemberAccess.pdf>

PAYMENT PROCESSING

CREDIT UNION G/L USED FOR ELECTRONIC TRANSACTIONS

To process payments and transfer funds, Paymentus will use a G/L account at your credit union.

NOTE: This is only applicable for processing electronic transactions.
Check payments will be issued from the member's account.

THE GOOD FUNDS METHOD

It's Me 247 Bill Pay (Paymentus) follows the Good Funds Method of payment. In other words, bill payers cannot pay bills unless the financial institution and member had already debited the accounts for the pending bill.

Good Funds has many benefits. The member must budget for the bill, and credit unions receive the NSF income if funds are not available to fulfill a check when it is cashed.

PAYMENT CUT-OFF TIME

The cut off-time for the member to make or alter payments is 5:00 PM Eastern Time of the send date. Bill payment transactions are delivered to CU*BASE via a file from Paymentus. CU*BASE posts the transactions to the member accounts.

- When members are viewing the calendar of available payment send dates, days falling on a non-business day or on the current day after 5 PM ET will be grayed out and unavailable as a payment send date.
- Refer to sections on handling non-sufficient funds notifications and reminders for more information on these subjects.

PAYMENTS ON A SPECIFIC DAY (OF THE MONTH FOR EXAMPLE)

If a member has a regular monthly payment and sets the payment up as a repeating payment on the 15th of the month, it may not be processed exactly on the 15th every month. This is due to the fact that payments are only processed on business days, and if the 15th falls on, for example, a Sunday, the payment will be sent the next business day. For that reason, it is important to educate members to set up repeating payments with a window or to set up reminders so they can ensure their payment is sent by the day they wish it to be sent.

Each time a member sets up a payment, they are alerted to the fact that the payments are only processed on business days and that they need to plan accordingly,

Estimated Delivery Warning

The screenshot shows the Success Credit Union mobile app interface. At the top, there is a teal header with the Success Credit Union logo and a user icon labeled 'JM'. Below the header is a 'Memo - Optional' section with a text input field. The main content area is titled 'Estimated Delivery: 12/7/2021' and contains the following text: 'Payments set up after 5:00 PM ET will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Be sure to allow sufficient time for payment delivery and posting by your payee.' This entire section is circled in orange. Below this is an 'Advanced Options' section with a 'Payment Frequency' dropdown menu set to 'One Time'. There are two checkboxes: 'Alert me by email when the payment is delivered.' and 'Alert me by email [] days prior to sending.' At the bottom of the form is an orange 'Schedule Payment' button. A footer at the very bottom states 'Page will timeout in 14:51'.

Text Displayed on this Screen

Payments set up after 5:00 pm ET will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Be sure to allow sufficient time for payment delivery and posting by your payee.

HOW ELECTRONIC PAYMENTS AND CHECK PAYMENTS ARE PROCESSED

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

Two Types of Payees

There are two types of payees that a member can add: electronic and check payees. With an electronic payee the payment will be delivered electronically. Check payee payments are delivered by paper check via the postal service. In either instance, members are notified of the date when the merchant should receive the funds so that they can adjust their payment send date if needed.

Directions for adding an electronic payee and a check payee are found later in this document starting on page 30.

Electronic Payees

For electronic-delivered payments (electronic payees), Paymentus has agreements to deliver electronic payments directly to merchants and because of these special vendor agreements, payments will be delivered quicker than check payees. The processing time for electronic payments is one to two business days.

In order for a payee to be an electronic payee, the payee name must appear in the drop-down list in the Add Payee process. Names can appear either by simply typing the payee name in the field provided, or by using the Select a Biller function (if configured). If the payee is not shown, then it will be set up as a check payee.

For electronic payments, members will see a transaction in their statements and in online banking. It will read *BPV/[Name of Payee]* or *BPV/P2P-[Name of Recipient]*. Similar messaging will appear in the transaction history record in CU*BASE.

In most cases, member bills will be paid via the Paymentus electronic payment network. (See previous note.) The cut off-time for the member to make or alter payments is 5:00 PM Eastern Time of the send date.

Check Payees

Check payees receive a paper check by mail. With these payments the payee should receive a check within an estimated seven business days. Checks are delivered via the United States Postal Service.

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 on the next page. At the top of the check, the payment processing center address will be listed. At this time, check branding with your credit union logo is unavailable.

For payments that 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, not the date that the check cleared the member's account.** (NOTE: The check numbers will begin with a starting number of 6001.)

For example:

A member schedules a payment to ABC Lawn Care with a Pay Date of October 18.

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

As requested by the member, Paymentus produces and sends the check on October 18, known as the remit date. Therefore, the date on the physical check will be October 18, even though the check ends up clearing the member's account on October 20.

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

NOTE ON FOREIGN ADDRESSES

Members with a foreign address cannot enroll in **It's Me 247** Bill Pay (Paymentus). Additionally, payees with foreign addresses are not supported.

Addresses from the Virgin Islands and Puerto Rico are not marked as foreign addresses in CU*BASE and members with addresses from these countries can enroll in Paymentus bill pay and P2P. However, if a payee is added in bill pay and the address is a Puerto Rican or Virgin Island address, the payee must be added as a check payee.

TRANSACTION LIMITS

Transaction limits are specific to each credit union and are set up during bill pay implementation with Paymentus. They are not controlled in CU*BASE. Minimum (lowest whole dollar allowed) and maximum (highest whole dollar allowed) limits are configured for bill pay transactions. Separate minimum and maximum limits are configured for Person-to-Person (P2P) transfers.

For additional protection you can configure separate maximum transaction limits for members newly enrolled in bill pay. This limit is used for a configured number of days and is for both regular and P2P transfers.

Bill pay and P2P transaction limits can be customized on a per-member level. This is completed through the PASS system by an administrator user. (PASS is the system provided by Paymentus for credit union support. See page 17 for more details.

- If your credit union wishes to update these limits at any time, contact SettleMINT EFT for assistance.

HANDLING OF INSUFFICIENT FUNDS

For electronic payments, the funds to cover a bill payment are withdrawn from the funding account on the selected payment send date. For check payments, the funds are withdrawn on the day the payee deposits the check.

If a member has insufficient funds in their funding account(s) at the time of payment, ODP and negative balance Automated Non>Returns (ANR) funds available to the member will also be used (as with normal 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).

NON-SUFFICIENT FUNDS REMINDERS/NOTIFICATIONS

If a member schedules a payment for the current date and does not have enough funds, they will be notified immediately. Upon scheduling a payment, a pop-up notification will appear in the payment confirmation reminding them to deposit enough funds to cover the payment.

- **IMPORTANT NOTE:** This message will appear only for payments scheduled to be sent on the current date and for which there are insufficient funds.

If members have insufficient funds to cover a payment on the send date, they will receive a message in online banking and via email informing them that the payment was not processed.

Members can also set up payment reminders so that they can monitor their accounts to ensure there are sufficient funds to cover a payment. Refer to page 11 for more information.

- **IMPORTANT NOTE:** If a payment fails there will be no additional attempt to make the payment. The member must reschedule the payment after they add the money to their funding account.

OTHER NOTIFICATIONS TO MEMBERS

Payee Added Notification

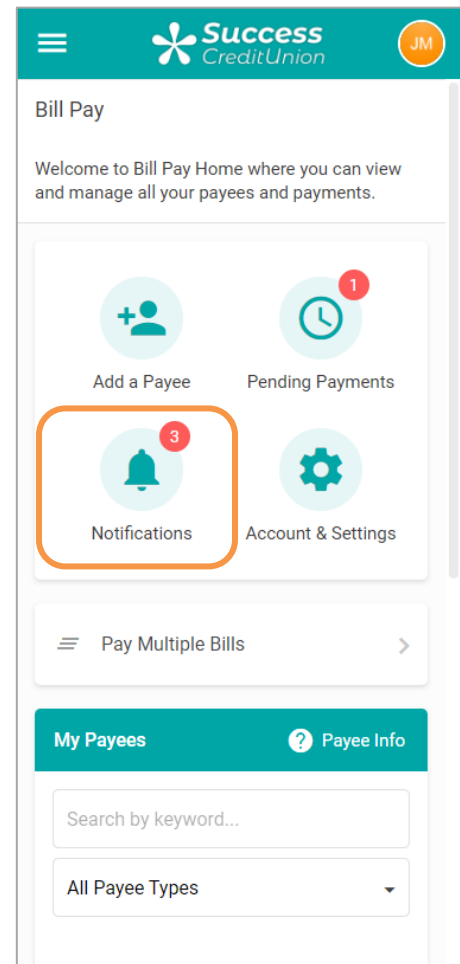
When a member adds a payee, a notification will be sent to the Notification section of bill pay. Notifications stay in place and will roll off after 30 days. Below is an example of the notification the member views. An email notification is also sent when a member adds a payee.

Notifications Set Up When Making a Payment

When the member sets up the bill payment (or at any time afterwards when editing a payment) the member can set up payment notifications, which are especially helpful in avoiding NSF fees.

Member can also ask to be notified when the payment is delivered and/or several days prior to the sending of the payment. The reminder of a few days prior to sending allows the member to plan to add money to an account prior to the sending of a payment.

- Payments set up after 5:00 pm ET will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Members are alerted to this fact when they set up their payment. Notifications are helpful to allow enough time for payment delivery and posting and to handle months when the payment date falls on a business day. Refer to page 7.



For both types of notifications, the member simply checks the box and enters the number of days in the space provided. (Both options require that the box is checked.)

Selecting a Notification Message

Success
Credit Union

JM

Memo – Optional

Estimated Delivery: 12/7/2021

Payments set up after 5:00 PM ET will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Be sure to allow sufficient time for payment delivery and posting by your payee.

Advanced Options

Payment Frequency

One Time

☐ Alert me by email when the payment is delivered.

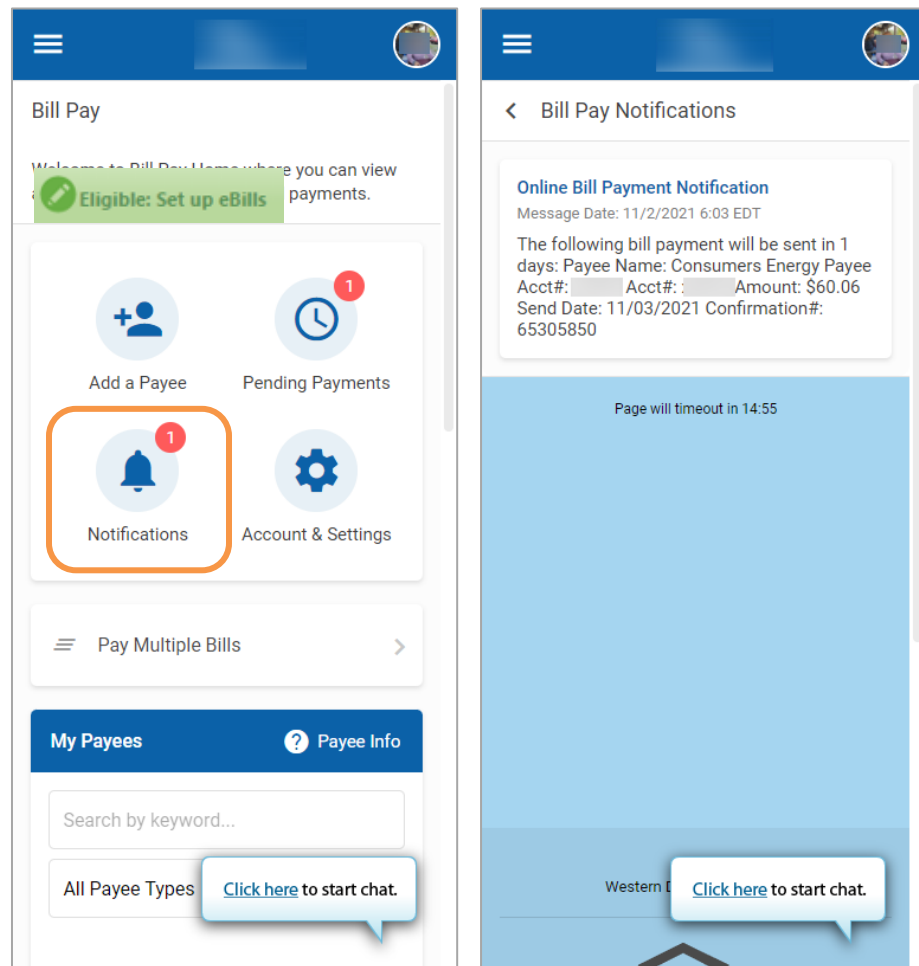
☐ Alert me by email days prior to sending.

Schedule Payment

Page will timeout in 14:51

When the alert is ready, it will appear in the *Notifications* section of the main bill pay screen. Click on *Notifications* to see the detail of the notification.

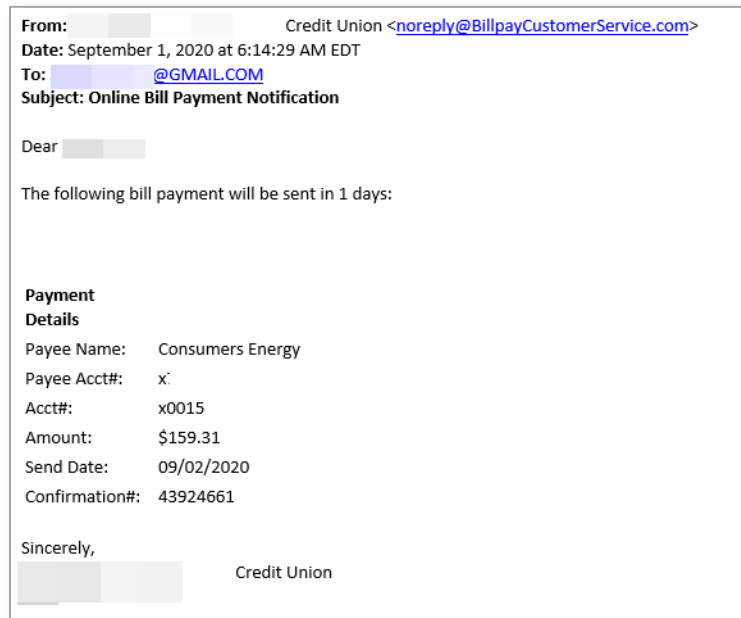
Viewing Notifications in Bill Pay



These will also be sent as an email. See the following page for the text of the message.

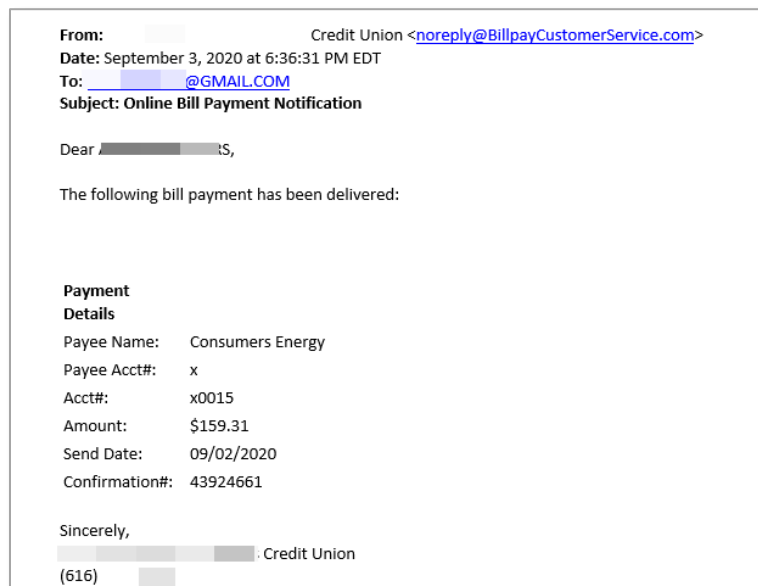
Email for “Alert me # of day prior to sending”

Below is an example of an email the member will receive if they schedule warning that their payment will be sent by using the *Alert me # of days prior* and entering a number of days in the field provided.



Email for Payment Received

This email shows what the member will receive if they request that they receive a confirmation that the payment was made by checking “Alert me when payment is delivered.”



eBill Notifications

Members will also receive notifications when eBills are due. Refer to the section on eBill notification on page 59.

RECURRING PAYMENTS

When the member sets up the bill payment (or at any time afterwards when editing a payment), the member can click the drop-down to select a payment frequency.

Setting Up Recurring Payments

Success Credit Union JM

Estimated Delivery: 12/13/2021

Payments set up after 5:00 PM ET will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Be sure to allow sufficient time for payment delivery and posting by your payee.

Advanced Options

Payment Frequency

One Time

- One Time
- Weekly
- Bi-Weekly
- Twice Monthly
- Every Four Weeks
- Monthly
- Quarterly
- Every Four Months
- Bi-Annually
- Annually

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Once the frequency is selected, they will then be prompted to indicate the length of time the recurring payments should occur, either selecting *Repeat until I cancel* or *Repeat for # of payments*.

In the second case, they will be prompted to enter the number of payments in the space provided. (Shown in right graphic.)

Setting up Recurring Payments

The image displays two side-by-side screenshots of the Success Credit Union mobile app interface for setting up recurring payments. Both screens show the 'Estimated Delivery: 12/13/2021' and a notice about payment processing times. The 'Advanced Options' section includes a 'Payment Frequency' dropdown set to 'Monthly' and an 'Ending Preference' dropdown. In the left screenshot, the 'Ending Preference' dropdown is open, showing options: 'Select an Ending...', 'Until I Cancel', and 'Repeat for # of Payments'. In the right screenshot, the 'Ending Preference' is set to 'Repeat for # of Payments', and the 'Number of Payments' field is set to '# Transfers'. Both screens feature an orange 'Schedule Payment' button and a 'Page will timeout' warning at the bottom.

CREDIT UNION SUPPORT

PASS TRAINING PROVIDED BY SETTLEMINT EFT

Using the Paymentus PASS software, credit union staff can access payment details to assist them in researching answers to member bill pay questions such as the address to which a payment was sent. Bill pay and P2P transaction limits can be customized on a per-member level using the PASS system. SettleMINT EFT provides training on their PASS software, for which they grant up to ten sets of login credentials per credit union.

CU* ANSWERS PROVIDES SECOND LEVEL SUPPORT

For an issue that requires an action, such as a payment dispute, credit unions can contact the SettleMINT EFT team at 616-285-5711 x 309 for assistance.

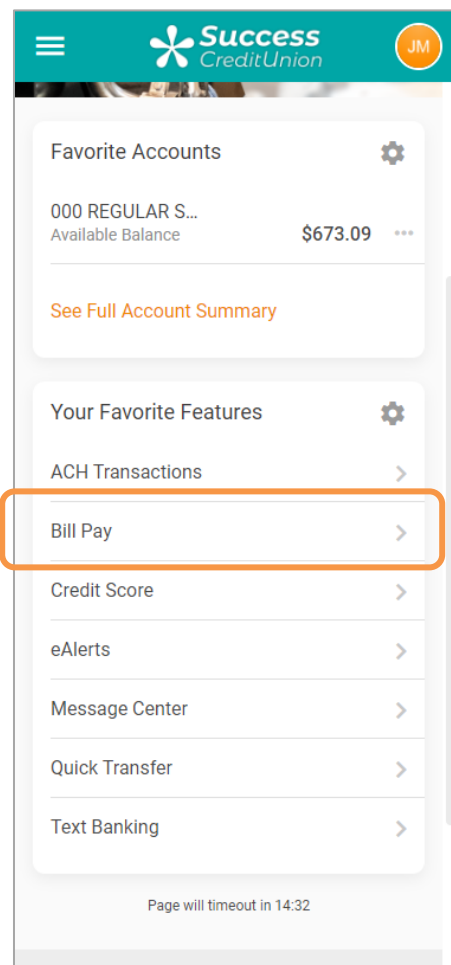
ACCESSING BILL PAY IN “IT’S ME 247”

BUILT IN ACCESS TO BILL PAY

Once bill pay is activated, members can go to the enrollment screen 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.

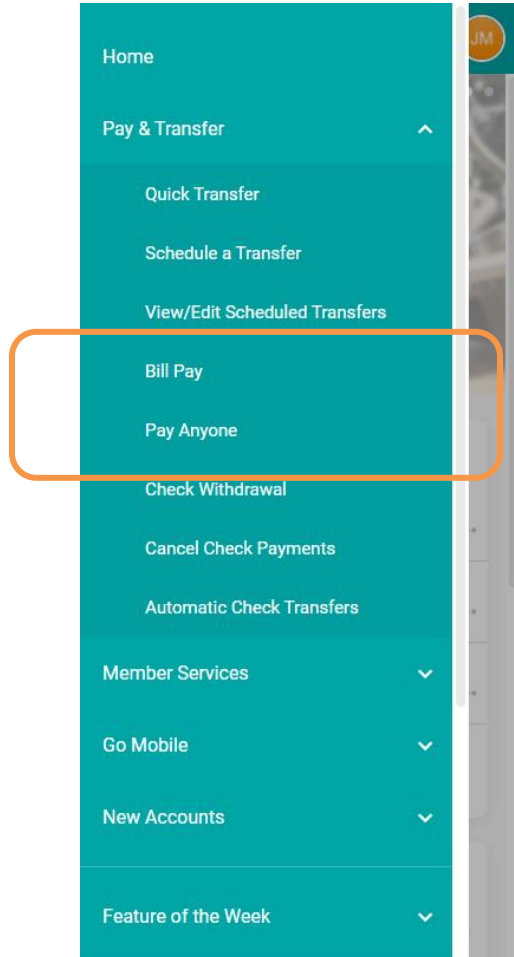
Member Accesses Bill Pay



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



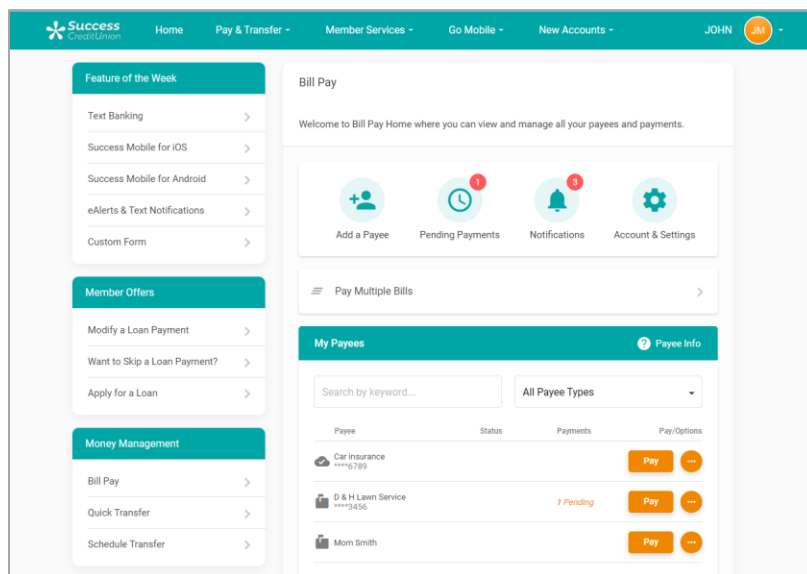
Other options and wording are available.

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/>

A LOOK AT THE INTERFACE

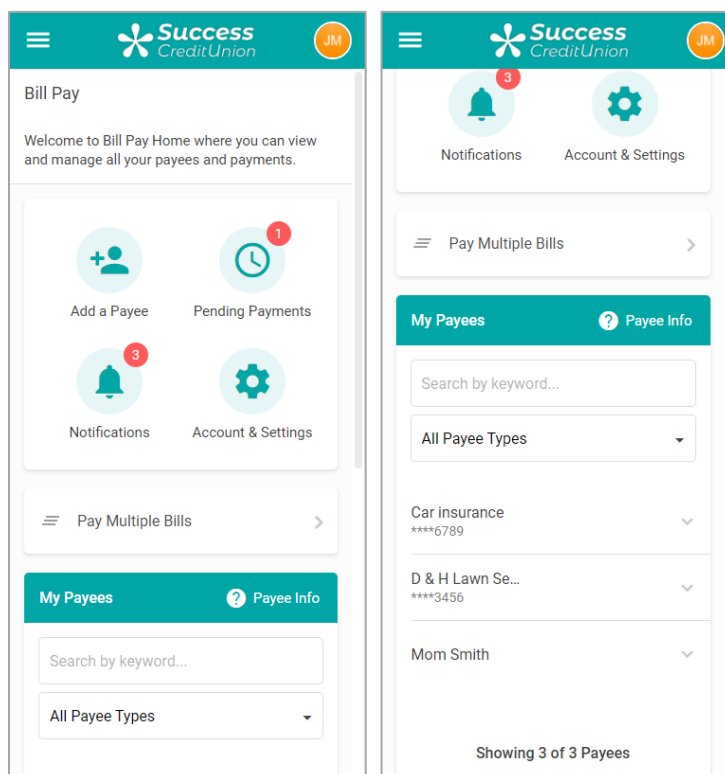
Here is a look of the basic bill pay layout of that a member will see on their desktop.

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



MEMBER ACTIVITIES IN “IT’S ME 247”

ENROLL IN BILL PAY

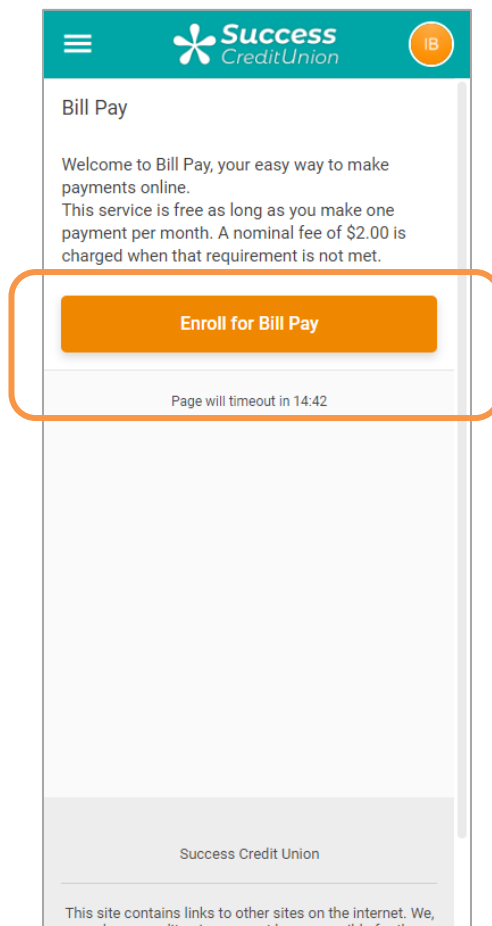
Select one of the access points to enroll in bill pay. See the previous section for available access points.

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. (United States addresses, as well as Puerto Rico and the Virgin Islands, are allowed.)
- Are on the bill pay fraud block list. See page 5.

To begin the enrollment process, click *Enroll for Bill Pay*.

Enrolling in Bill Pay



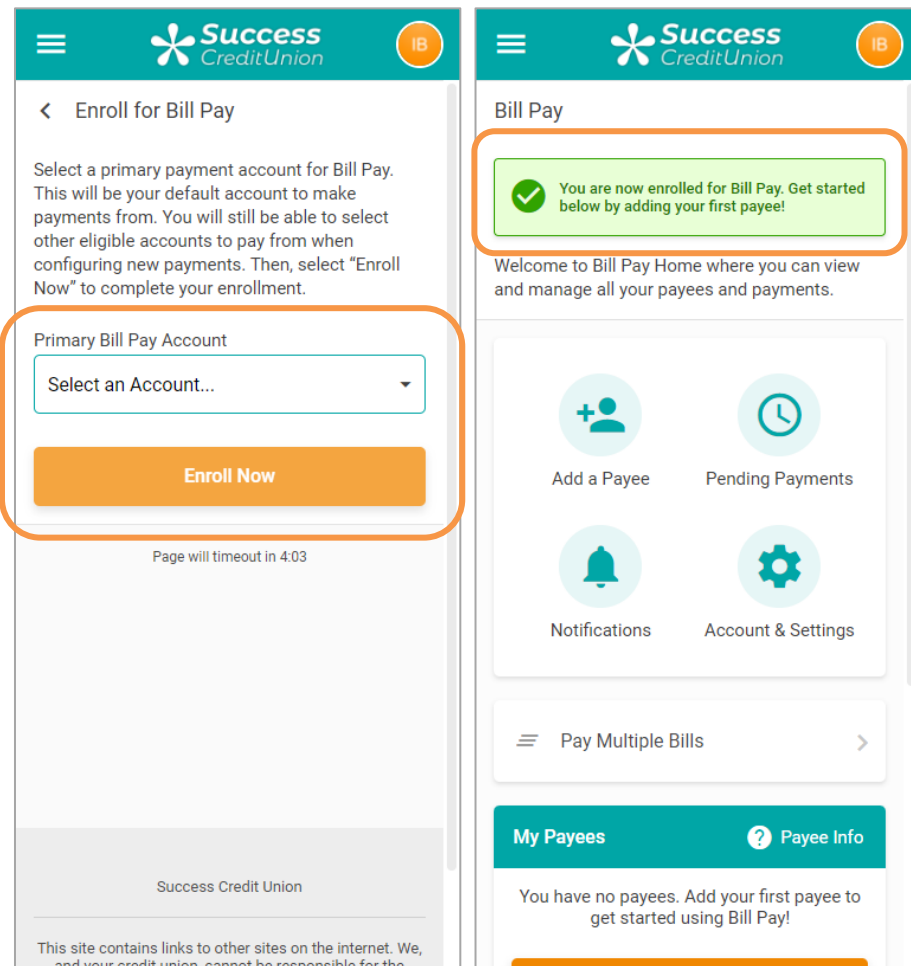
Next select a checking account from the *Primary Bill Pay Account* drop-down menu to fund the bill pay payments.

- 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.

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

You are immediately enrolled and can add a payee and make a payment. (Notification of successful enrollment appears at the top of the page.) (See second graphic below.)

Finalizing Enrolling in Bill Pay



SET UP OR CHANGE THE FUNDING ACCOUNT (PRIMARY 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.

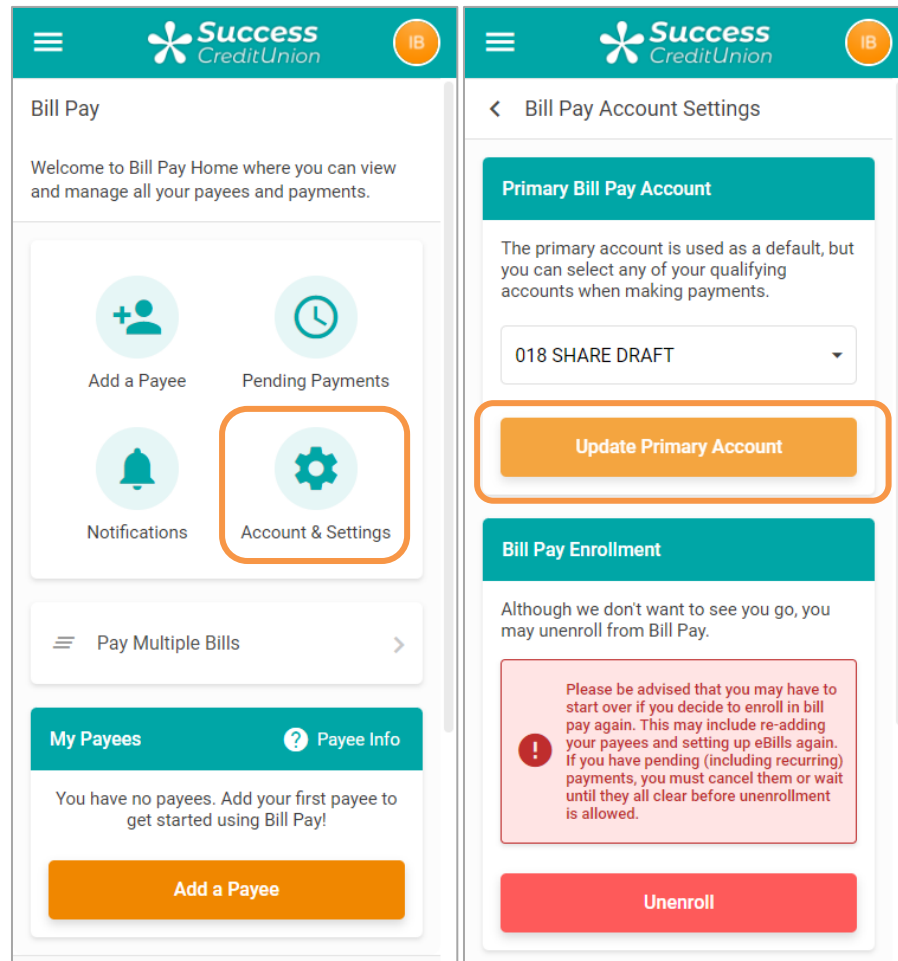
To set up or change the funding account, select *Accounts & Settings*.

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

- You will have the option of selecting a different checking account when you make your payment if your membership has more than one checking account.

Click *Update Primary Account*.

Changing Funding Account for Bill Pay

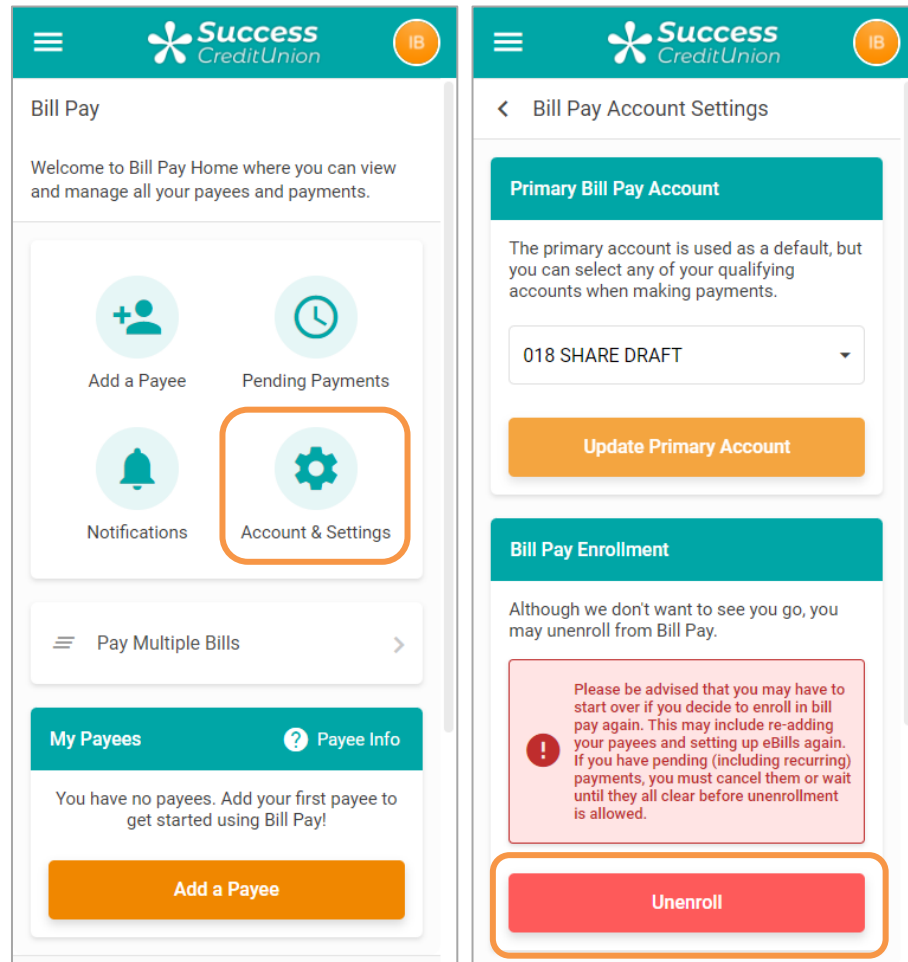


UNENROLL FROM BILL PAY

In order to unenroll from bill pay, you must first cancel any pending payments for all payees. (Refer to a later section of the booklet for more details.)

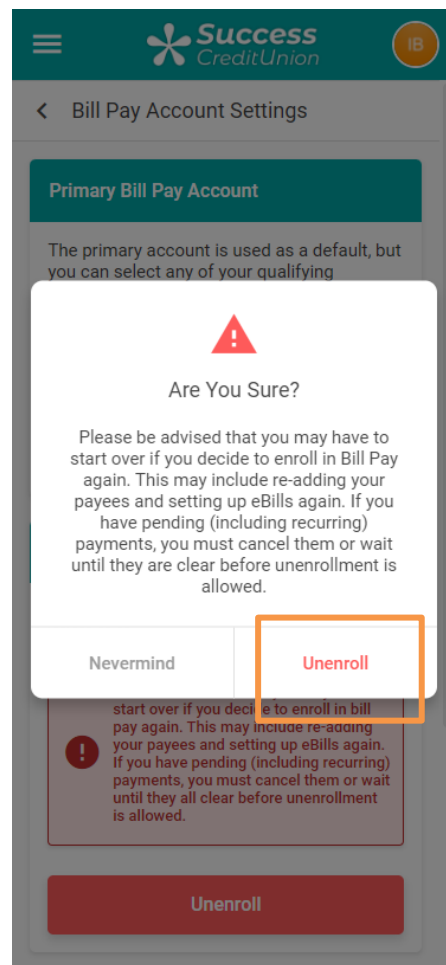
To unenroll from bill pay, click *Accounts & Settings*. Then click *Unenroll*.

Unenrolling from Bill Pay



This is the message you will be presented, regardless of whether you have payees set up.

Confirming Unenrollment from Bill Pay



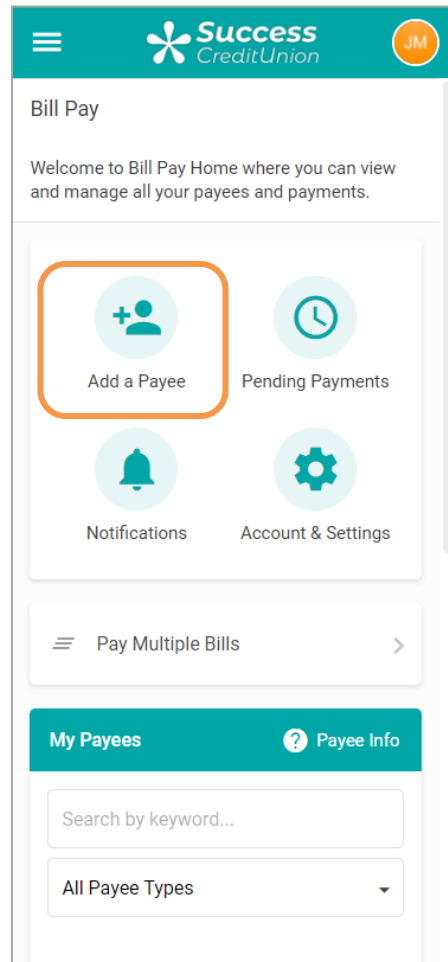
Select *Unenroll* button to confirm the unenrollment. The bill pay enrollment screen will appear.

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. Refer to page 8 for more information on making electronic payments.

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 will 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 screenshots of the Success Credit Union mobile app interface for adding a payee.

Left Screenshot: The screen is titled "Add a Payee". It includes a header with the Success Credit Union logo and a user icon (JM). Below the header, there is a back arrow and the text "Add a Payee". A paragraph explains that payees can be individuals, businesses, or organizations, and that common payees like phone or internet bills can be set up for electronic payments. The main section is titled "Step 1: Select Payee" and instructs the user to enter the payee's name or select from a "Popular Payees" dropdown. A yellow warning box states: "If you are adding a payee with which you have an account number, find your most recent bill for your account information." Below this is a "Payee Name" text field. At the bottom, there is a "Continue" button.

Right Screenshot: This screenshot shows the "Select a Payee..." dropdown menu open, displaying a list of popular payees. The list includes: Allstate Insurance, Amazon, AmeriGas, American Express, Bank of America, Barclays Bank Delaware, Cabela's, Chase, Citibank, Comcast, DirecTV, Discover, Dish Network, GE Money, Time Warner, Toyota Financial, US Bank, and Verizon. The "Allstate Insurance" option is selected. An orange box highlights the dropdown menu in both screenshots.

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*.

Adding an Electronic Payee

The image displays two screenshots of the Success Credit Union mobile app interface for adding a payee. The left screenshot shows the 'Add a Payee' screen with a teal header. Below the header, there is a back arrow and the title 'Add a Payee'. A descriptive paragraph explains that a payee can be an individual, business, or organization, and that more common payees like phone or internet bills can be set up for electronic payments, while others without electronic billing can be mailed a check. The 'Step 2: Account Information' section is highlighted with an orange rounded rectangle. It includes fields for 'Payee Account Number' (123456), 'Retype Payee Account Number' (123456), 'Payee ZIP Code' (60197-4310), 'Add a Nickname – Optional' (Car Insurance), and 'Payee Email Address – Optional'. The right screenshot shows the same screen with the 'Add Payee' button highlighted by an orange rounded rectangle. The button is orange with white text. Below the button, a message states 'Page will timeout in 14:39'.

Select an address from the ones provided to ensure accurate payment routing. Or select *No matching address* to enter an address manually. In this case, the payment will be sent by check. (See following directions on adding a check payee.)

Click *Add Payee*. A notification message indicates that your payee is added and you can now make a payment.

Finalizing Adding an Electronic Payee

The image consists of two side-by-side screenshots from the Success Credit Union mobile app.

Left Screenshot: The app's main menu is visible at the top. Below it, a red warning box states: "To ensure accurate payment routing, please select the address that matches your most recent statement. If none of the following addresses match, please choose 'No matching address'." Below the warning is a list of addresses, each with a radio button. The first address, "PO BOX 1917, BRATTLEBORO VT 05302-1917", is selected and highlighted with an orange border. Other addresses include "C/O Ocean Bank, Brattleboro VT 05302-1917", "C/O Ocean National Bank, Brattleboro VT 05302-1917", "C/O People's United Bank, Brattleboro VT 05302-1917", "A Chubb Company, Brattleboro VT 05302-1917", "Selman and Company, Brattleboro VT 05302-1917", "Ocean National Bank, Brattleboro VT 05302-1917", and "No matching address". At the bottom, there are two buttons: "Back" and "Add Payee", with the "Add Payee" button highlighted by an orange border.

Right Screenshot: The "Bill Pay" screen is shown. It has a teal header with the Success Credit Union logo. Below the header, it says "Welcome to Bill Pay Home where you can view and manage all your payees and payments." There are four circular icons: "Add a Payee" (person with plus), "Pending Payments" (clock), "Notifications" (bell), and "Account & Settings" (gear). Below these is a "Pay Multiple Bills" button. At the bottom, there is a "My Payees" section with a teal header and a "Payee Info" link. A green confirmation message "Your new payee was added!" with a checkmark icon is displayed, highlighted by an orange border. Below this is a search bar "Search by keyword..." and a dropdown menu "All Payee Types".

ADD A CHECK PAYEE

- The processing time for check payments can be up to seven business days.
- **Learn more about check payees and how check payments are processed:** Refer to page 9 of this booklet.
- You will automatically advance to the *Add Payee* screens directly after enrollment, and you can make a payment.

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.

Click *Set up a Check Payee*.

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

The image displays two screenshots from the Success Credit Union mobile app. The left screenshot shows the 'Bill Pay' home screen with a teal header. It features a grid of four icons: 'Add a Payee' (a person with a plus sign), 'Pending Payments' (a clock), 'Notifications' (a bell), and 'Account & Settings' (a gear). The 'Add a Payee' icon is highlighted with an orange box. Below this grid is a 'Pay Multiple Bills' button and a 'My Payees' section with a search bar and a dropdown menu. The right screenshot shows the 'Add a Payee' screen, also with a teal header. It includes a back arrow, a title, and an explanatory paragraph. Below the text is a 'Step 1: Select Payee' section with instructions. A text input field is followed by a dropdown menu labeled 'Or, Select a Popular Payee – Optional'. The dropdown menu is open, showing 'Select a Payee...'. A yellow warning box is present, and a 'Continue' button is at the bottom. Orange boxes highlight the 'Setup a Check Payee' link in the instructions and the 'Continue' button.

- 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.

- 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.
- Since this is a check payee, a check will be sent. If a *Payee Account Number* is entered, this number will be printed in the memo section of the check.

Click *Add Payee*.

Adding a Check Payee

The image displays 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" with a back arrow. Below the title, there is a paragraph explaining that a payee can be an individual, business, or organization, and that checks can be mailed. The main section is titled "Step 2: Check Payee Information" and contains the following fields:

- Check Payable To:** A text input field containing "D & H Lawn Service".
- Address Line 1:** A text input field containing "123 Main Street".
- Address Line 2 – Optional:** An empty text input field.
- City:** A text input field containing "Anycity".

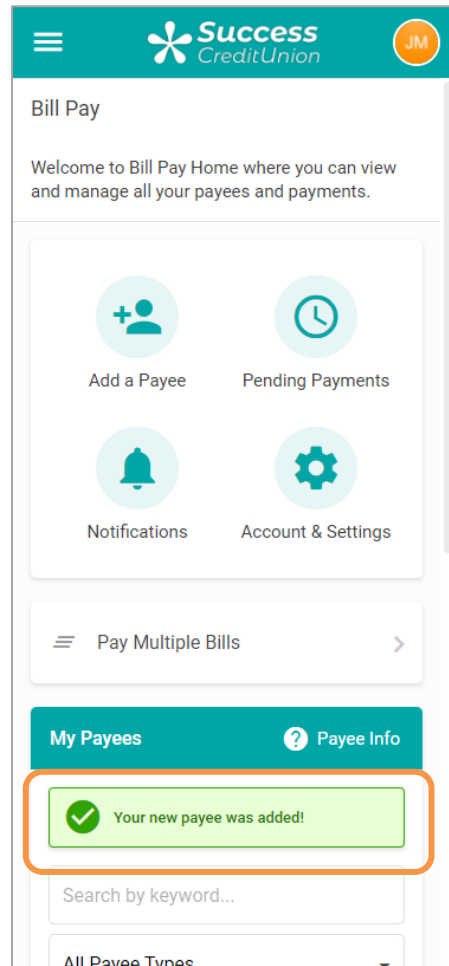
Right Screenshot: This screen shows the optional information fields for the payee:

- ZIP Code:** A text input field containing "49000".
- Payee Account Number – Optional:** A text input field containing "123456".
- Payee Nickname – Optional:** An empty text input field.
- Payee Phone Number – Optional:** An empty text input field.
- Payee Email Address – Optional:** An empty text input field.

At the bottom of both screens, there are two buttons: "Back" and "Add Payee". The "Add Payee" button is highlighted with a red box in both screenshots. Below the buttons, a message states "Page will timeout in 12:45". The Success Credit Union logo is visible at the bottom of the right screenshot.

You will advance to the Bill Pay home page where you can view your payee and click “Pay” to make a payment.

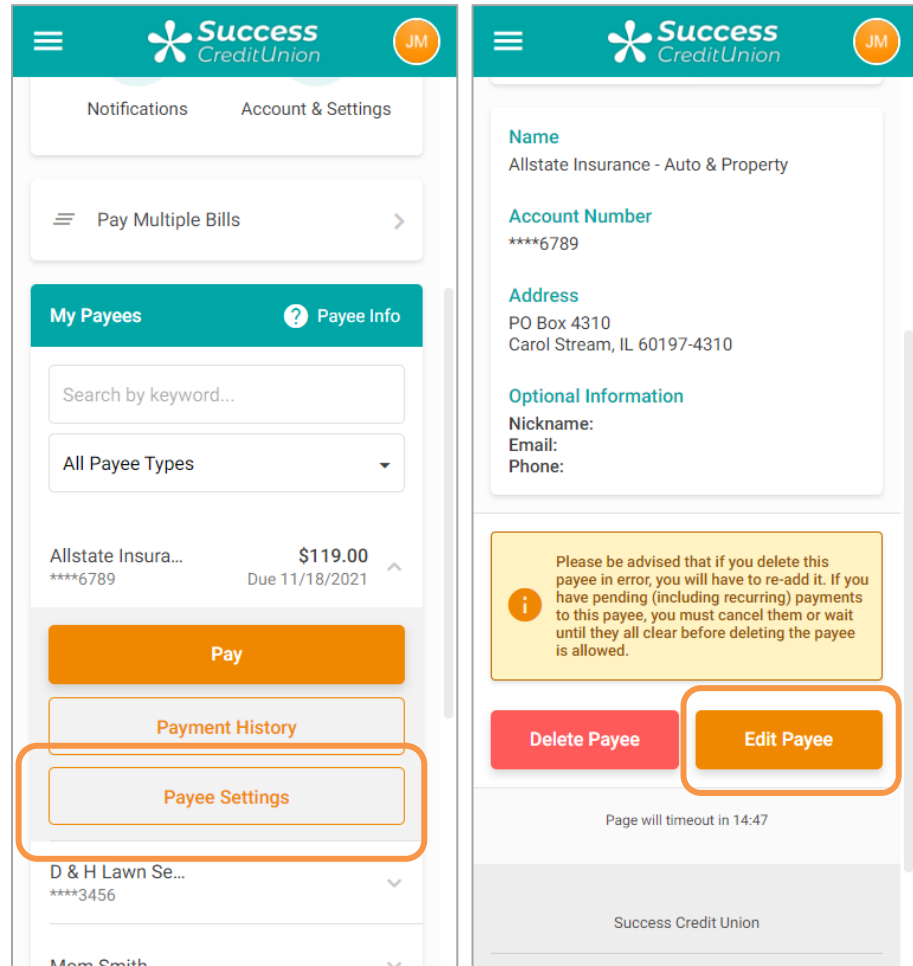
Confirmation of Adding a Check Payee



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, email, 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. Both screenshots show the same payee information: 'Allstate Insurance - Auto & Property' with account number '****6789', address 'PO Box 4310, Carol Stream, IL 60197-4310', and optional information fields for nickname, email, and phone.

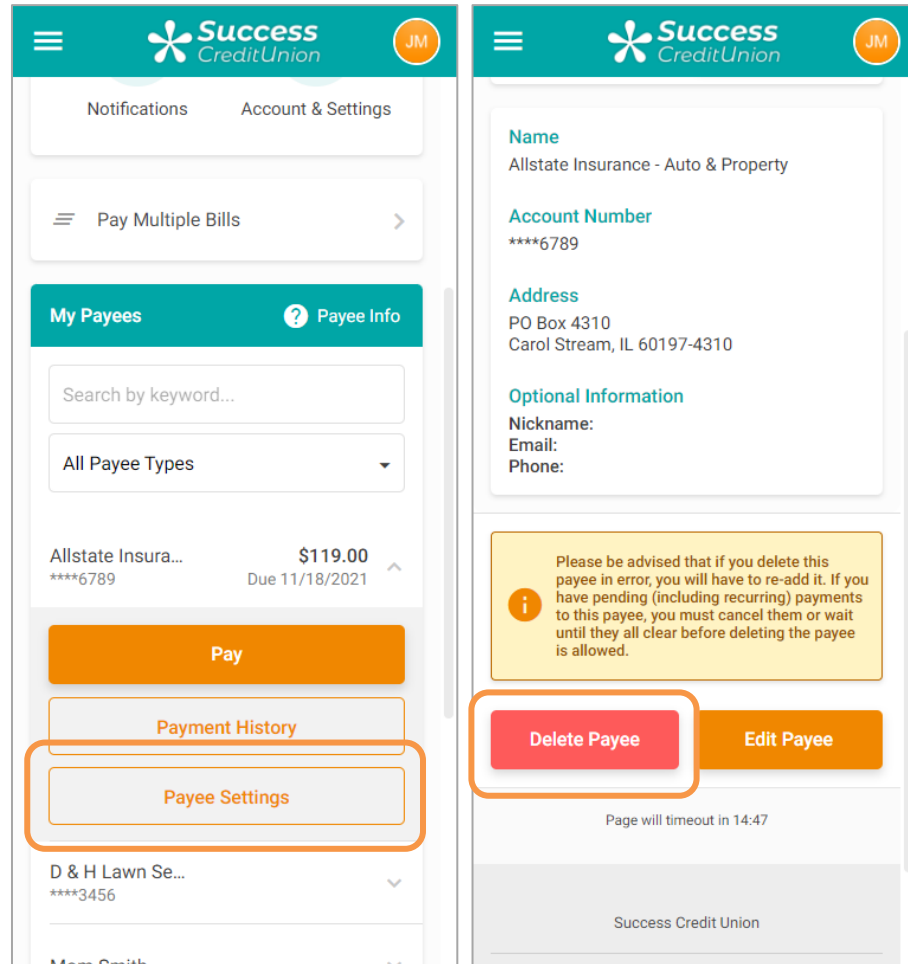
The left screenshot includes a red warning box with an exclamation mark icon, stating: 'Only payee Nickname, Email, and Phone can be changed. In order to change any other data, the payee must be deleted and re-entered to be re-verified in the system.'

The right screenshot shows the 'Update' button highlighted with an orange border, indicating the final step in the process. Below the buttons, a message states 'Page will timeout in 14:39'.

DELETE A PAYEE

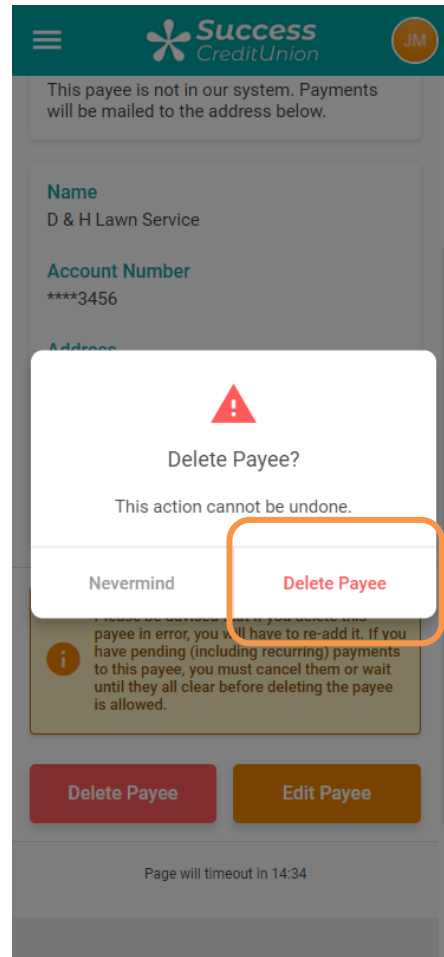
To delete a payee, select *Payee Settings* from the Payee Info section. Then select *Delete Payee*.

Deleting a Payee



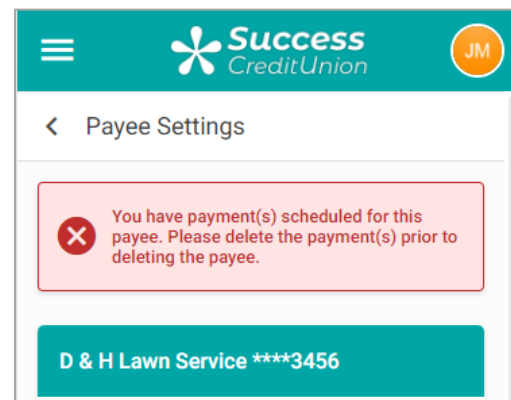
You will see this warning message when you attempt to delete a payee regardless of whether they have payments scheduled. You cannot delete a payee if payments are scheduled. Click *Delete Payee* to complete the deletion of the payee.

Confirmation of Deleting a Payee



If there is a pending payment, you will not be able to delete the payee and will see this message.

Warning if Pending Payment Exists



PAY A BILL

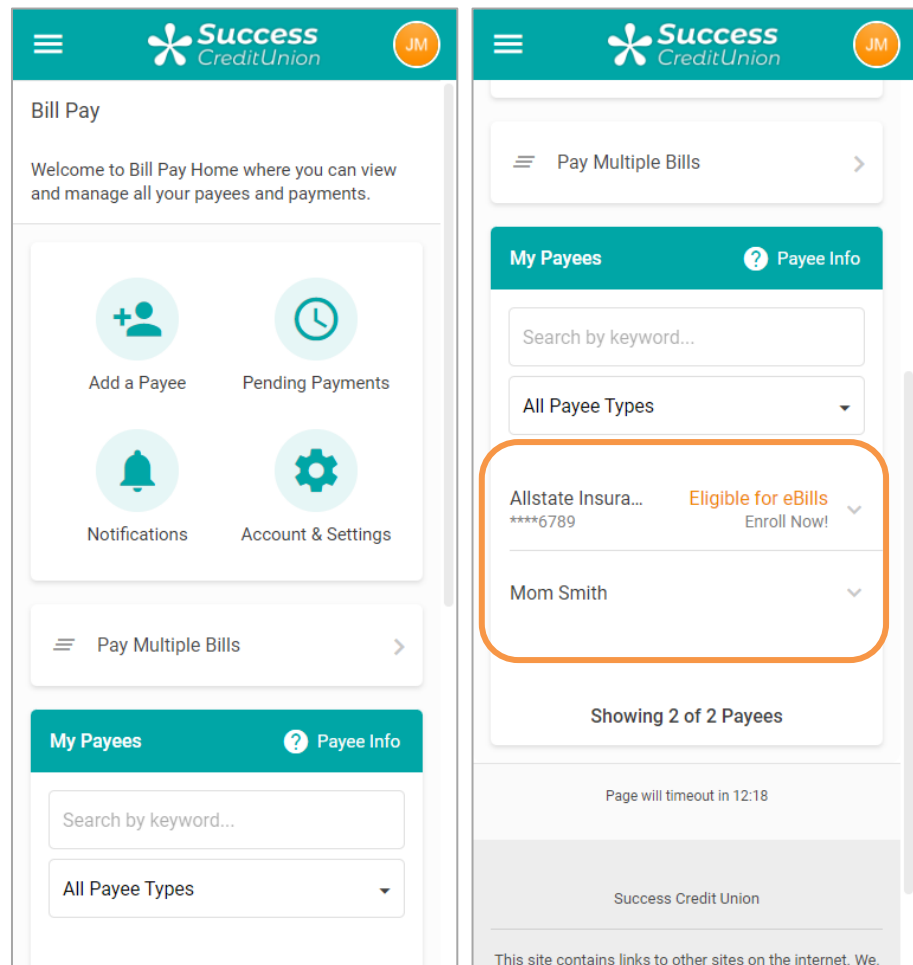
There are two ways a member can pay a bill.

- NOTE: This section covers only the basic step for paying a bill. More information about bill payment features are included in earlier sections of this document. For example, see page 10 for information on notifications and page 15 for information on recurring payments.
- NOTE: Electronic payments will be received in one to two business days. Check payees will be received within seven business days.
- More information on paying a payee that is set up for eBills is provided in the eBill section of this booklet starting on page 51.

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 *Send On* fields.

Expand the Payee to View the Payment Fields

The image consists of two side-by-side screenshots of the Success Credit Union mobile app interface. The left screenshot shows the 'My Payees' screen. At the top, there is a 'Pay Multiple Bills' button. Below it, the 'My Payees' section has a search bar and a dropdown for 'All Payee Types'. A list of payees is shown, with 'Allstate Insura... ****6789' highlighted. To the right of this payee, it says 'Eligible for eBills' and 'Enroll Now!'. Below the list, there is a 'Status' section with 'Enroll Now for eBills'. At the bottom, there are three buttons: 'Pay' (highlighted with an orange box), 'Payment History', and 'Payee Settings'. The right screenshot shows the 'Schedule a Payment' screen. At the top, it says 'Schedule a Payment'. Below that, the payee is 'Payment to Allstate Insurance - Auto & Property ****6789'. It states 'Payment will be sent electronically.' There are three main input fields: 'Amount' (set to '\$0.00'), 'From Account' (set to '018 SHARE DRAFT: \$218.00'), and 'Send On' (set to '11/17/2021'). Below these is a 'Memo - Optional' field. At the bottom, it says 'Estimated Delivery: 11/18/2021' and provides a note about payment processing times. The 'Pay' button from the left screen is highlighted with an orange box, and the 'Schedule a Payment' screen is also highlighted with an orange box.

Enter the amount and select a payment date.

- 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*.

Entering Payment Information for Scheduling Single Payment

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

Left Screenshot:




- Header:** Success Credit Union logo and a user icon labeled 'JM'.
- Title:** Schedule a Payment
- Payee:** Payment to Allstate Insurance - Auto & Property ****6789
- Payment Method:** Payment will be sent electronically.
- Amount:** \$80.00
- From Account:** 018 SHARE DRAFT: \$218.00
- Send On:** 11/17/2021
- Memo:** Memo – Optional
- Estimated Delivery:** 11/18/2021
- Disclaimer:** Payments set up after 5:00 PM ET will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Be sure to allow sufficient time for payment delivery and posting by your payee.
- Advanced Options:** (Link visible at the bottom)


Right Screenshot:

- Header:** Success Credit Union logo and a user icon labeled 'JM'.
- Memo:** Memo – Optional
- Estimated Delivery:** 11/18/2021
- Disclaimer:** Payments set up after 5:00 PM ET will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Be sure to allow sufficient time for payment delivery and posting by your payee.
- Advanced Options:**
 - Payment Frequency:** One Time
 - ☐ Alert me by email when the payment is delivered.
 - ☐ Alert me by email [] days prior to sending.
- Schedule Payment:** (Large orange button)
- Page will timeout in 13:32**


The payment is now scheduled.

Single Payment is Scheduled




\$80.00
Payment Scheduled

To
Allstate Insurance - Auto & Property ****6789

Payee Type
 Electronic

From
018 SHARE DRAFT

Send On
11/17/2021

Est. Delivery
11/18/2021

Confirmation #
14733354

Payment Frequency
Once

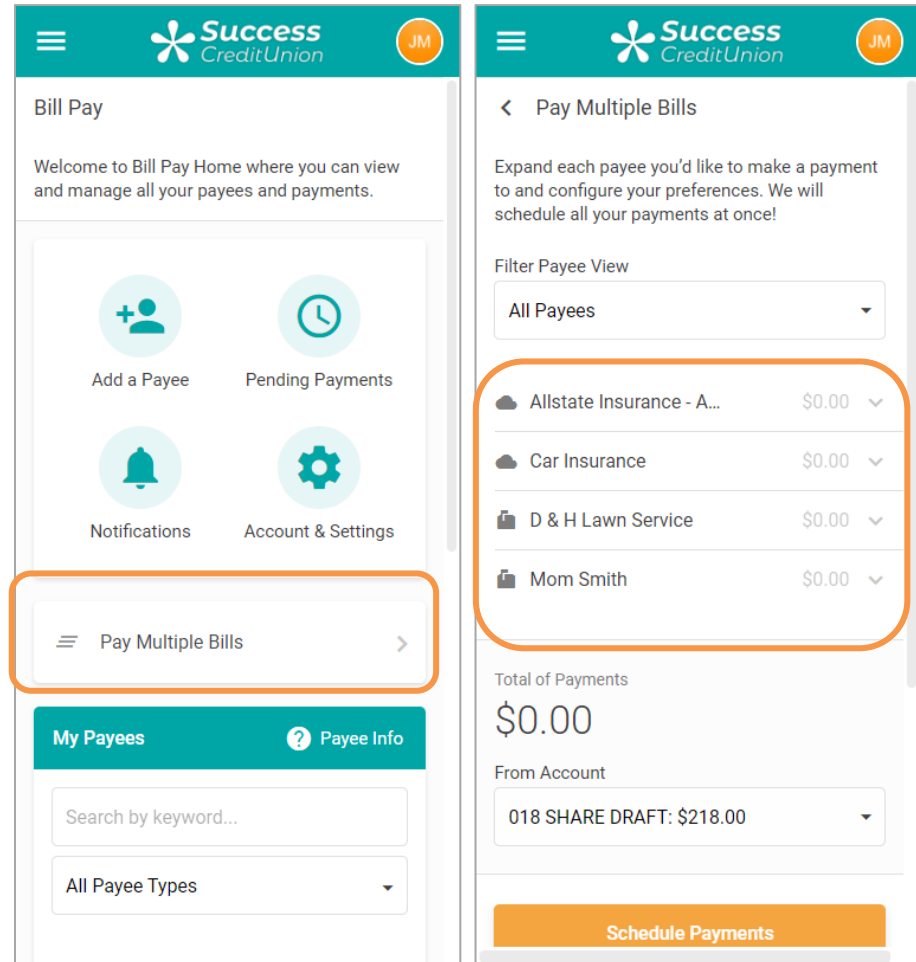
Alert me when the payment is delivered?
No

Memo

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



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 to make the payment. (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

The image displays two screenshots of the Success Credit Union mobile app interface for the 'Pay Multiple Bills' screen. Both screenshots show a list of payees: Allstate Insurance - A..., Car Insurance, D & H Lawn Service, and Mom Smith. In the left screenshot, the 'D & H Lawn Service' payee is expanded, showing an 'Amount' field with '\$80.00' entered. Below the payee list, there is a 'Send On' date field set to '11/17/2021' and an 'Alert me' checkbox. In the right screenshot, the 'Total of Payments' is displayed as '\$80.00' and the 'From Account' is set to '018 SHARE DRAFT: \$218.00'. A large orange button labeled 'Schedule Payments' is visible at the bottom of the right screenshot.

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 image displays two side-by-side screenshots of the Success Credit Union mobile app interface, specifically the 'Pay Multiple Bills' screen. Both screenshots show a list of payees: Allstate Insurance - A..., Car Insurance, D & H Lawn Service, and Mom Smith. The left screenshot shows the 'Amount' field for Mom Smith set to \$50.00. The right screenshot shows the 'Total of Payments' as \$130.00. The 'From Account' dropdown is set to '018 SHARE DRAFT: \$218.00'. The 'Schedule Payments' button is visible at the bottom of both screens.

Payee	Amount
Allstate Insurance - A...	\$0.00
Car Insurance	\$0.00
D & H Lawn Service	\$80.00
Mom Smith	\$50.00

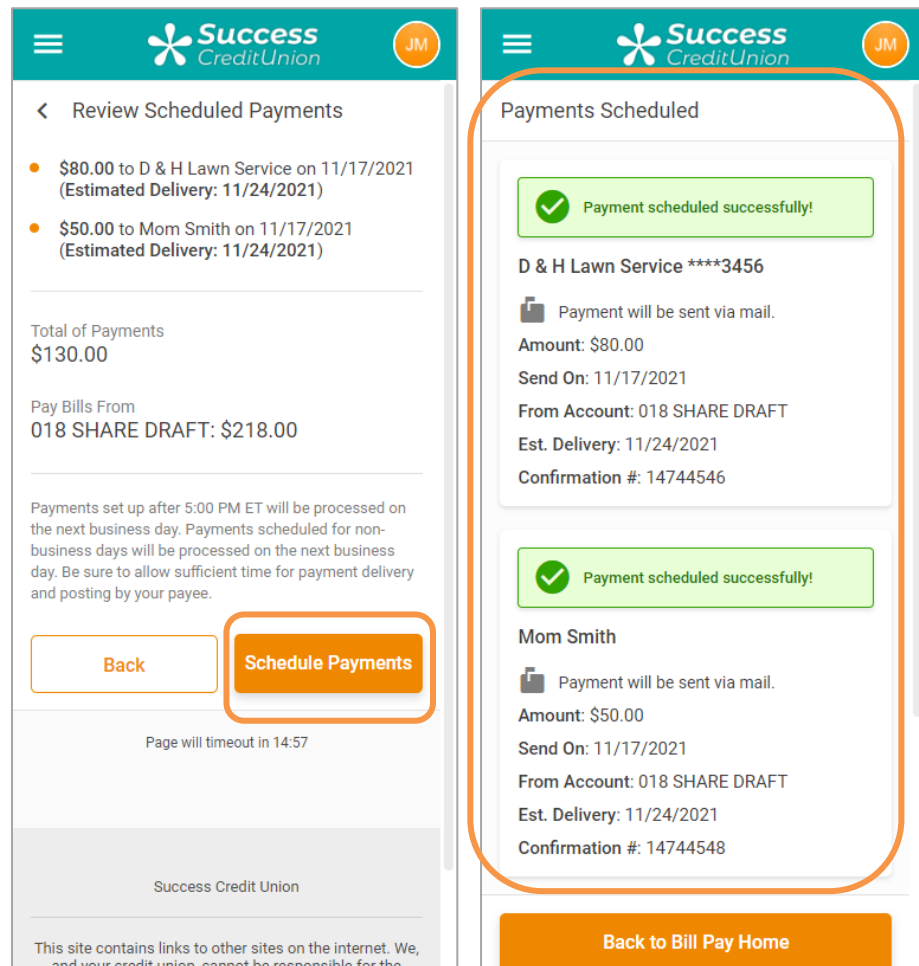
Total of Payments: \$130.00

From Account: 018 SHARE DRAFT: \$218.00

Schedule Payments

Select *Schedule Payment* to see a list of payments scheduled. A confirmation screen will appear.

Finalizing Paying Multiple Bills at One Time







Electronic/Check Payment Scheduled

Payments have symbols identifying their delivery option.

- The payment to the left will be sent as an electronic payment as indicated by the gray cloud icon.
- The payment to the right will be sent as a check payment as indicated by the gray mailbox icon.
- Another payment type is an eBill payment (shown on page 53) which has the cloud with a check on it.

Viewing Symbols for Different Delivery Options (eBills Not Shown)

Success CreditUnion JM	Success CreditUnion JM
<div></div> <div>\$80.00</div> <div>Payment Scheduled</div> <div>To Allstate Insurance - Auto & Property ****6789</div> <div>Payee Type  Electronic</div> <div>From 018 SHARE DRAFT</div> <div>Send On 11/17/2021</div> <div>Est. Delivery 11/18/2021</div> <div>Confirmation # 14733354</div> <div>Payment Frequency Once</div> <div>Alert me when the payment is delivered? No</div> <div>Memo</div>	<div>< Payment Details</div> <div></div> <div>\$50.00</div> <div>Payment Scheduled</div> <div>To Mom Smith</div> <div>Payee Type  Check</div> <div>From 018 SHARE DRAFT</div> <div>Send On 11/17/2021</div> <div>Est. Delivery 11/24/2021</div> <div>Confirmation # 14744548</div> <div>Payment Frequency Once</div> <div>Memo</div>

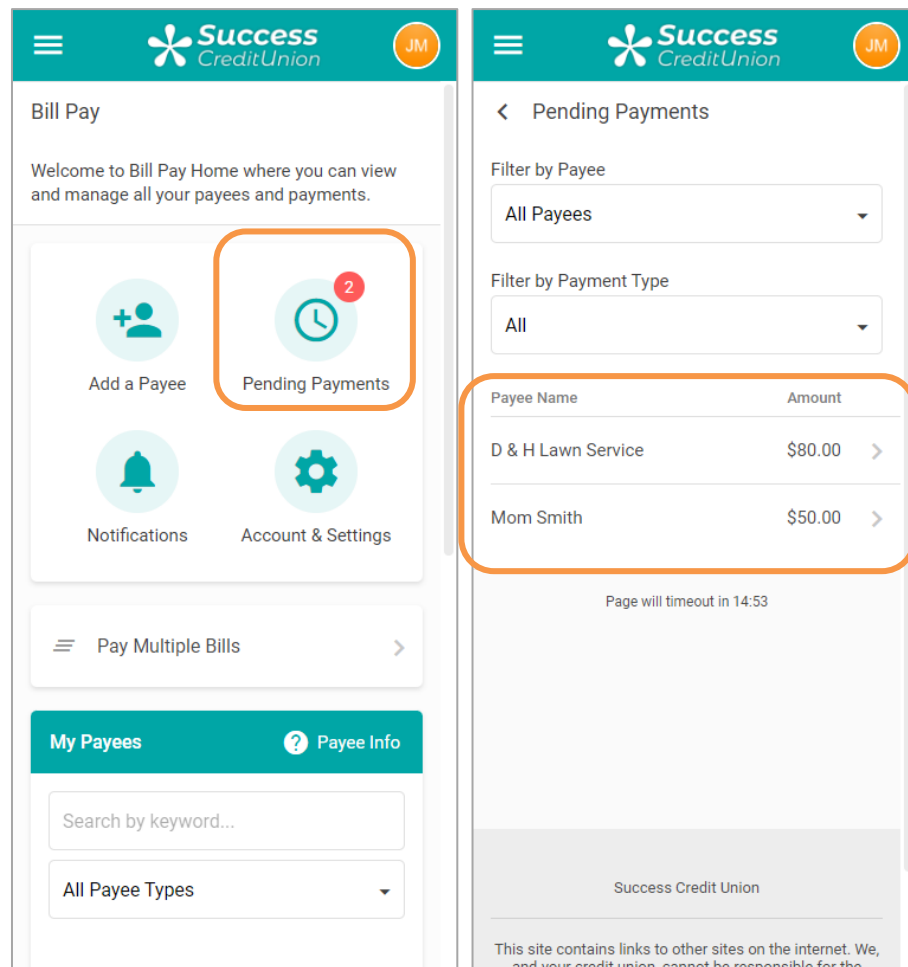
VIEW PENDING PAYMENTS

If a payee has one or more payments scheduled, a number will appear on the clock icon on the main bill pay menu. This icon will not appear if a payment is not scheduled.

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.

DELETE AND EDIT PAYMENTS

- NOTE: All pending payments must be deleted in order to delete a payee. Deleting a payee is covered on page 33.

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

The image displays two screenshots from the Success Credit Union mobile app. The left screenshot shows the 'Pending Payments' screen with a list of payments. The right screenshot shows the 'Edit Payment' screen for a specific payment.

Left Screenshot: Pending Payments

- Header: Success Credit Union, JM
- Back arrow < Pending Payments
- Filter by Payee: All Payees
- Filter by Payment Type: All
- Table of Pending Payments:

Payee Name	Amount	Action
D & H Lawn Service	\$80.00	>
Mom Smith	\$50.00	>

Page will timeout in 14:53

Success Credit Union

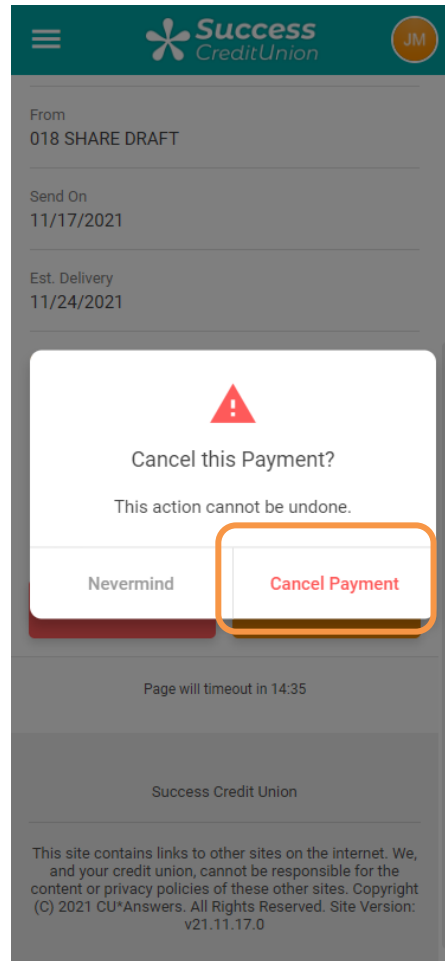
This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

Right Screenshot: Edit Payment

- Header: Success Credit Union, JM
- To: D & H Lawn Service ****3456
- Payee Type: Check
- From: 018 SHARE DRAFT
- Send On: 11/17/2021
- Est. Delivery: 11/24/2021
- Confirmation #: 14744546
- Payment Frequency: Once
- Memo:
- Buttons: Cancel Payment, Edit Payment
- Page will timeout in 14:49
- Success Credit Union

Edit requires that you click *Update*. Cancel payment has a warning message.

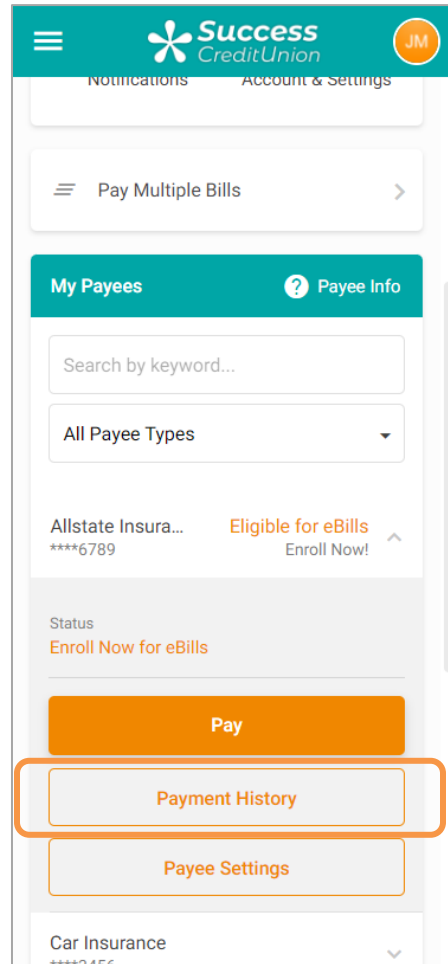
Finalizing Deleting a Payment (Finalizing Updating a Payment Not Shown)



ACCESS BILL PAY HISTORY

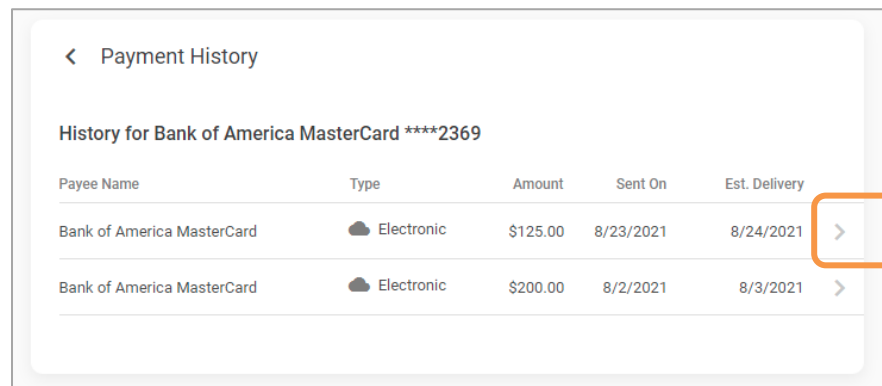
To access pay history for a payee, click *Payment History* in the drop-down area.

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 180 days of bill payment history online.

- **NOTE:** Paymentus stores eighteen months of history in the PASS software system.

E-BILLS

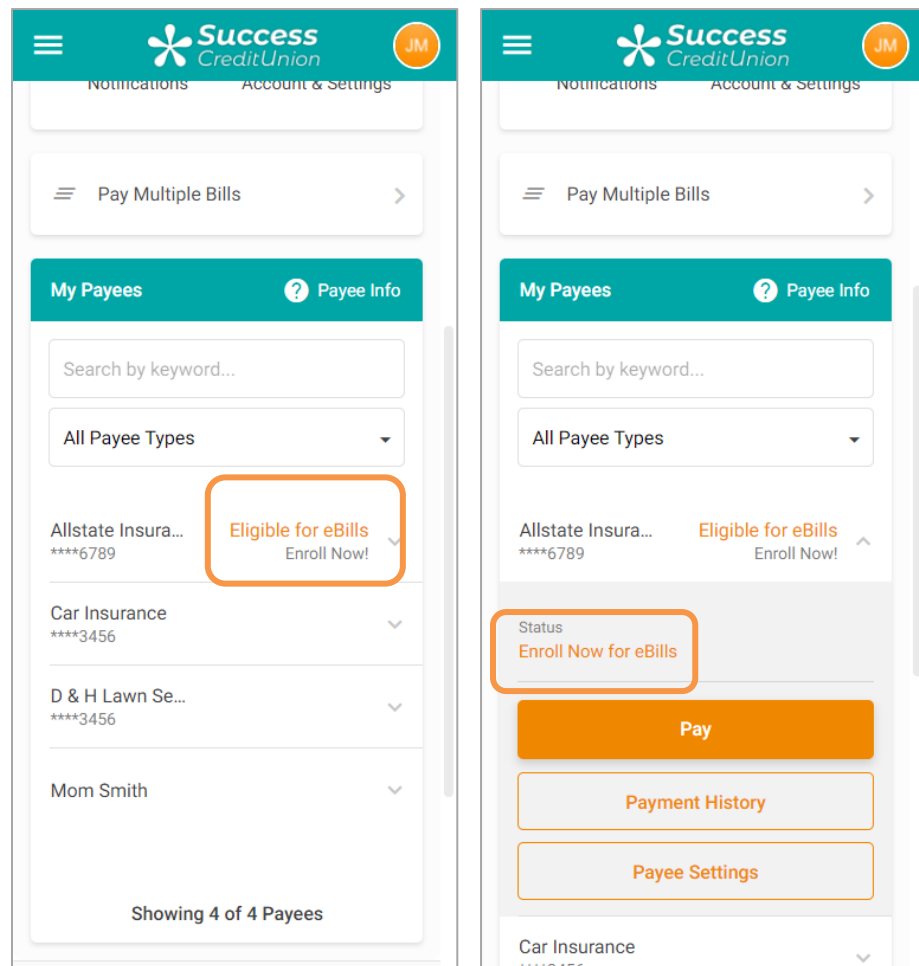
Certain payees have a relationship with Paymentus so that they can be set up as eBills. Once a member sets up a payee for eBills they will then be presented the amount due and the due date, as well as minimum balance information if appropriate.

- NOTE: The member must have profile established with the biller to enroll in eBills.

Setup

If a payee is eligible for eBills, it will be indicated in orange as shown below. To enroll, click the text *Eligible for eBills*. The area will expand. Click *Enroll Now for eBills*.

Enrolling in eBills



- NOTE: Connection to the vendor may take a few minutes.

The member can receive warning/error message in several specific instances during eBill enrollment. A full list of instances is listed on page 54. Full text is documented in **Appendix A** starting on page 90.)

There may be multiple divisions of this payee. In this case, select the appropriate one. (Generally, this step is skipped. It is not shown.)

Enter your username and password for your account on the vendor website and click *Submit*.

Enrolling in eBills

Enroll for eBills

To get your eBills, we need to know how you currently log in to the Allstate Insurance - Auto & Property website.

- If you have never logged in before, first go to the Allstate Insurance - Auto & Property website and sign up. Then come back here to set up your eBills.
- Enter your credentials and click Submit. We'll try logging into the site.
- Hang on, we may need to ask you some additional questions as we establish the connection with the Allstate Insurance - Auto & Property site.

Login ID

Password

Cancel Submit

Page will timeout in 14:54

Enroll for eBills

To get your eBills, we need to know how you currently log in to the Allstate Insurance - Auto & Property website.

- If you have never logged in before, first go to the Allstate Insurance - Auto & Property website and sign up. Then come back here to set up your eBills.
- Enter your credentials and click Submit. We'll try logging into the site.
- Hang on, we may need to ask you some additional questions as we establish the connection with the Allstate Insurance - Auto & Property site.

Login ID

test

Password

....

Cancel Submit

Page will timeout in 14:42

Select your account and *Submit*. You are now enrolled in eBills and the payee icon will change to be an eBill payee.

Enrolling in eBills

Success

CreditUnion

JM

Select an eBill Account

We need some more information to establish our connection to the Allstate Insurance - Auto & Property website. Please choose the Allstate Insurance - Auto & Property account for which you'd like to receive eBills.

If you don't see the account listed, it means Allstate Insurance - Auto & Property cannot provide eBills to us for that account. Click Cancel. You might try logging in yourself to see if there is a setting on the Allstate Insurance - Auto & Property site to adjust. You can always come back and try setting up eBills again later.

Select Account

☐

Fake-28976

Cancel

Select

Page will timeout in 14:54

Success Credit Union

This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

Success

CreditUnion

JM

< Payee Settings

Allstate Insurance - Auto & Property

****6789

eBill Payee

Balance: \$2,801.00

Amount: \$193.00

Due On: 11/19/2021

Mark as Paid

Stop eBills

Name

Allstate Insurance - Auto & Property

Account Number

****6789

Address

PO Box 4310

Carol Stream, IL 60197-4310

Optional Information

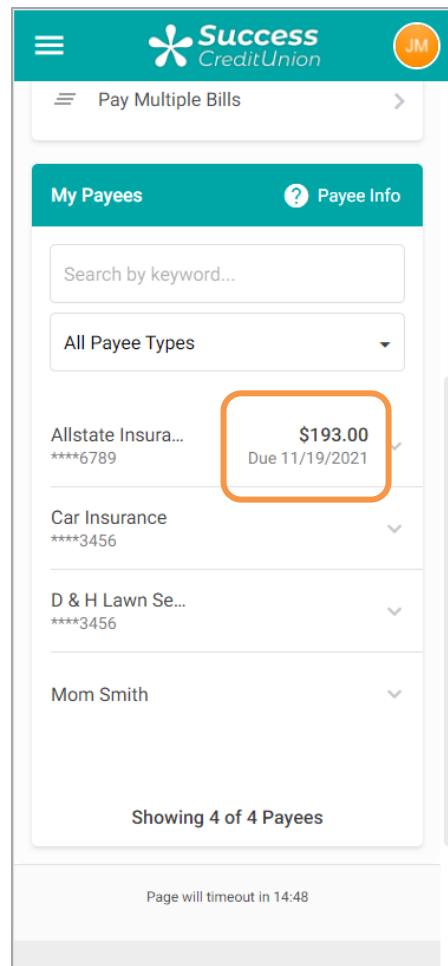
Nickname:

Email:

Phone:

If a bill is due, it will show in the payee listing.

Enrolled in eBills



Messaging Member Receives When Setting Up eBills

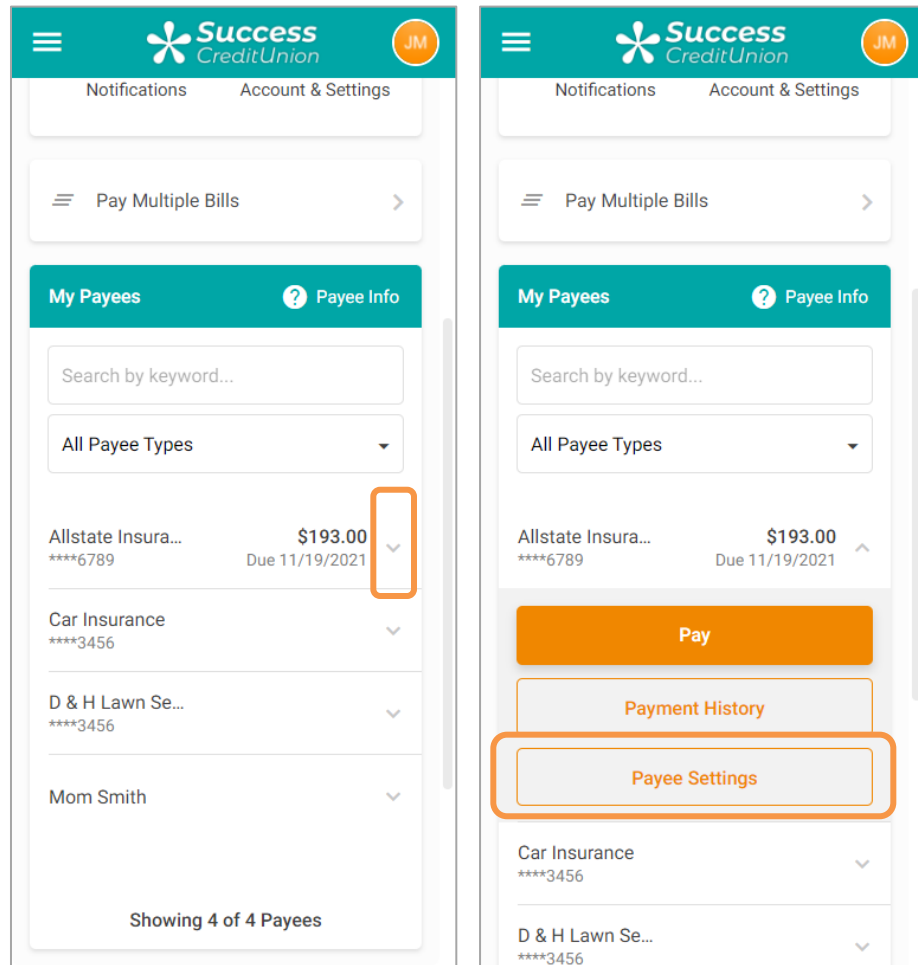
The member can receive warning/error message in these instances. Full text is documented in **Appendix A**. Refer to page 90.

- Warning that the process may take some time to complete
- Generic failure (unknown issue on Paymentus side)
- Entering credentials
- Selecting eBill account
- Stopping eBills
- Missing credentials
- Missing account selection

Unenroll from eBills

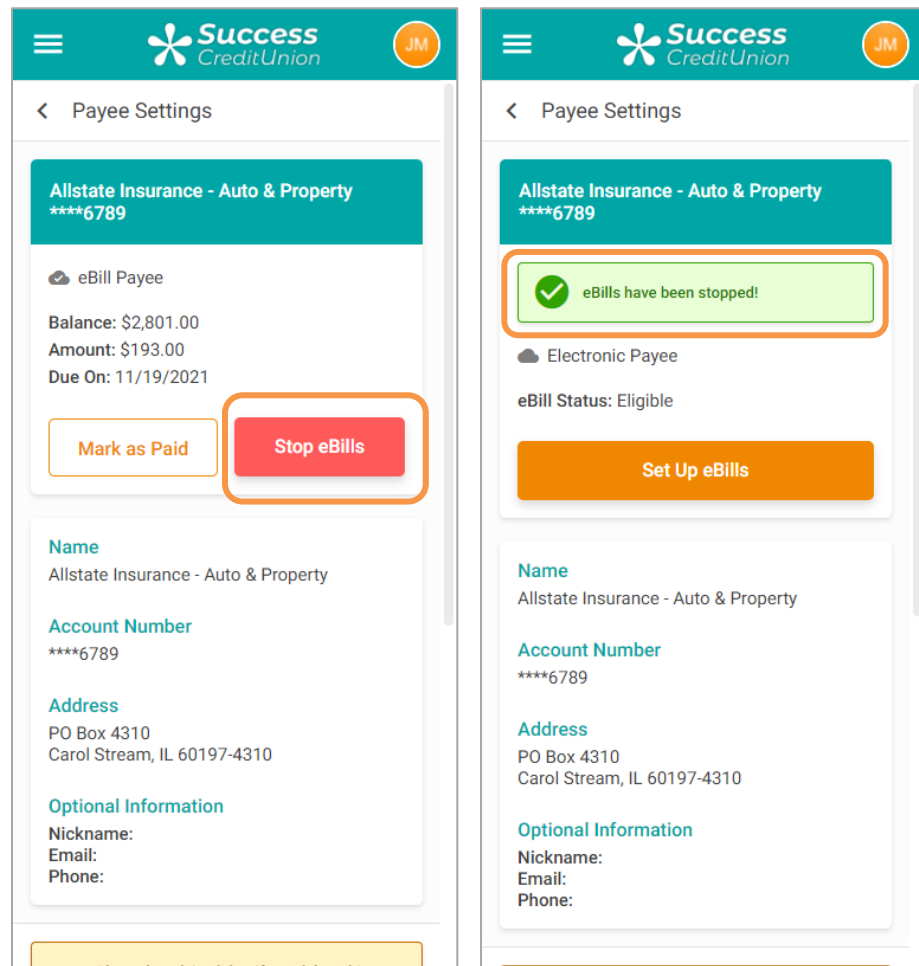
To unroll from eBills, expand the area to view the options on the screen where you edit the payee. Click *Payee Settings*.

Unenrolling from eBills



Click *Stop eBills*. There is no warning message upon unenrollment; however, a confirmation message appears at the top of the panel.

Completing Unenrollment from eBills

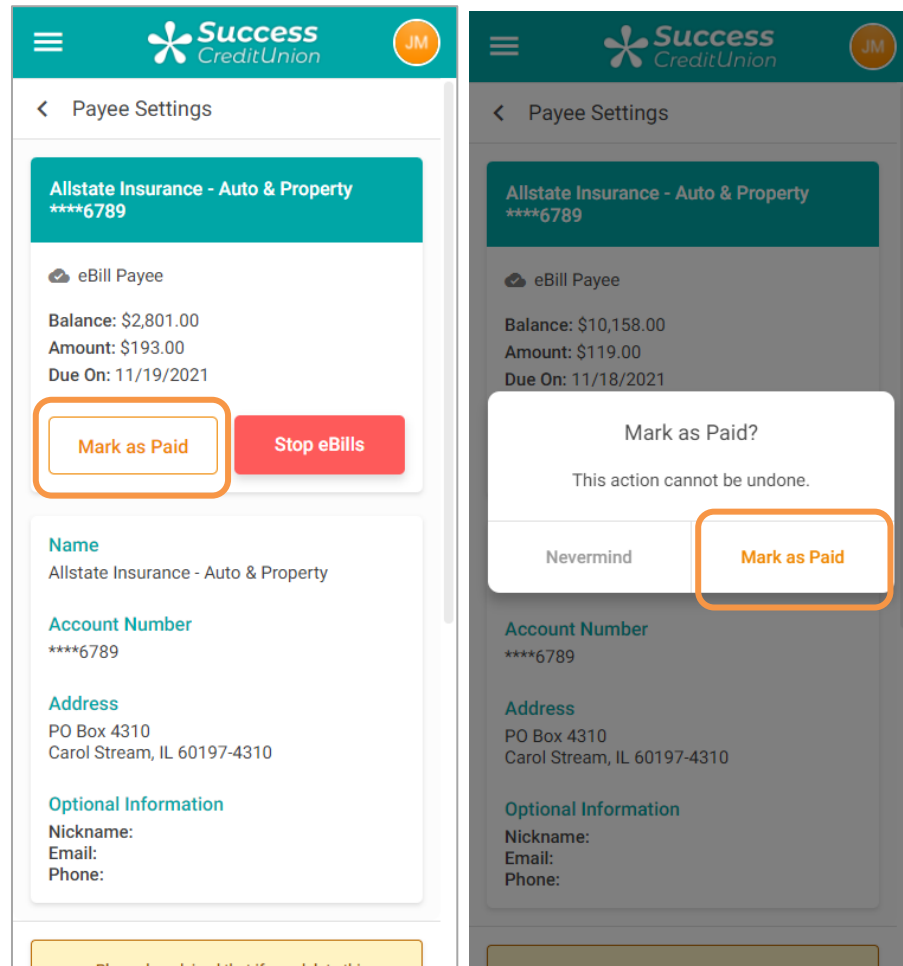


Mark an eBill as Paid

From the payee detail screen, you can mark a bill as paid. Use this feature if you paid the bill with another method and want to mark it as paid. Simply click *Mark as Paid*.

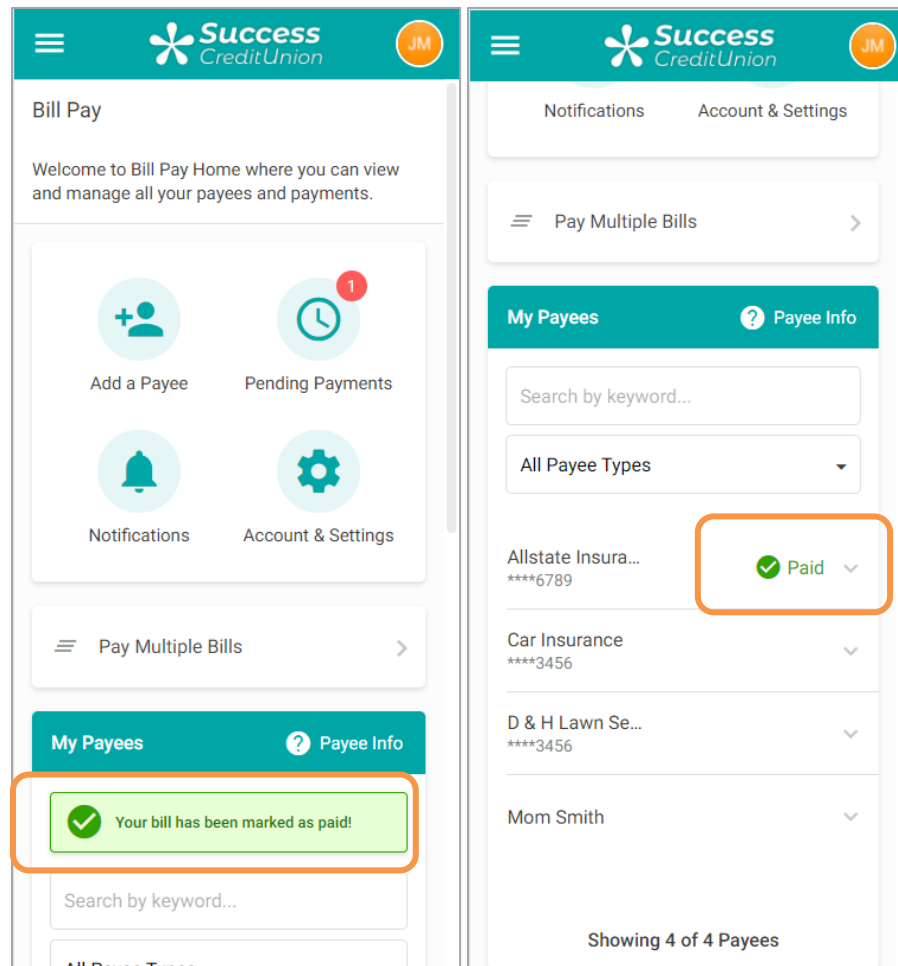
You will see a confirmation window. Click *Mark as Paid*.

Marking an eBill as Paid



A confirmation message appears. This is then reflected on the Bill Pay Home.

Viewing an eBill Marked as Paid



Security with eBills

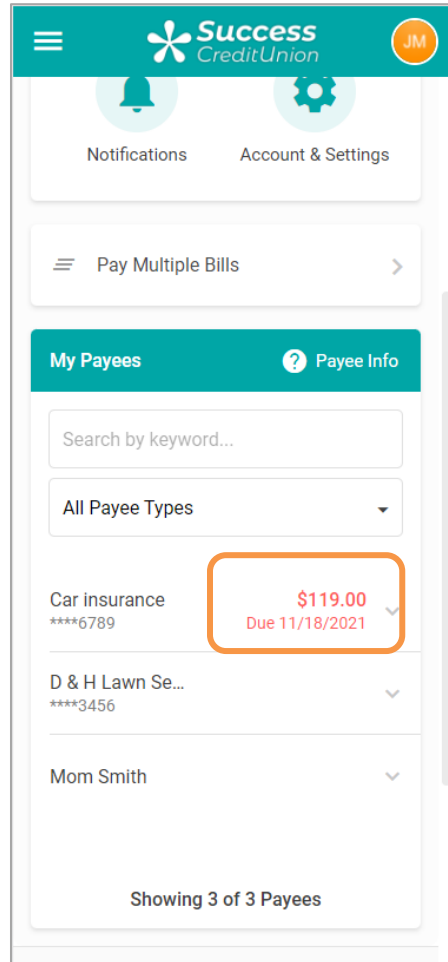
If you change your username or password on the vendor website, you will receive a message in online bill pay stating that your payee credentials have been changed and that you need to reactivate your eBills.

Notifications That an eBill is Due

The member will receive an email notification when an eBill is due. It will show in the payee section when an eBill is due.

Below is what you see if the bill is overdue.

Viewing Notification that an eBill is Due



Pay an eBill

When you pay the eBill, the amount will be pre-populated, but you will be given the opportunity to pay a lesser amount.

Paying an eBill

The image displays two screenshots of the Success Credit Union mobile app interface for paying an eBill.

Left Screenshot: Pay Multiple Bills

- Header: Success Credit Union, JM
- Section: Pay Multiple Bills
- Section: My Payees (Payee Info)
- Search bar: Search by keyword...
- Filter: All Payee Types
- Payee List:
 - Allstate Insura... \$193.00 Due 11/19/2021 (highlighted with an orange box)
 - Car Insurance ****3456
 - D & H Lawn Se... ****3456
 - Mom Smith
- Footer: Showing 4 of 4 Payees, Page will timeout in 14:48

Right Screenshot: Schedule a Payment

- Header: Success Credit Union, JM
- Section: Schedule a Payment
- Payment to: Car insurance ****6789
- Status: Payment will be sent electronically.
- Section: Select a Payment Amount (highlighted with an orange box)
 - Pay the amount \$119.00 on 11/18/2021
 - Pay Statement Balance of \$10,158.00
 - Pay a Custom Amount
- From Account: 018 SHARE DRAFT: \$218.00
- Send On: 11/29/2021
- Memo: Optional
- Estimated Delivery: 11/30/2021
- Footer: Payments set up after 5:00 PM ET will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Be sure to allow sufficient time for payment delivery

PAY ANYONE - PERSON TO PERSON (P2P) TRANSFERS

WHAT IS A P2P TRANSFER?

A P2P transfer (or payment) is made in the Pay Anyone section of **It's Me 247**. Using this feature, a member can send a payment to an individual via email or text message. A security question is sent with the message. (An answer is entered by the member when setting up the payment, but this information is not sent with the message and must be separately relayed to the recipient.)

The recipient accesses their payment by clicking on a secure link they receive via an email or text message. They then access a secure webpage where they enter the answer to the security question, enter the routing number of their financial institution, and enter the deposit account number. The recipient then receives the payment into the account they provided.

- P2P payments are made shortly after 5:00 PM ET on the day the recipient accepts the transaction.

GENERAL INFORMATION

- Checks are in place to ensure the routing number is valid. Paymentus cannot confirm, however, that the recipient enters a valid account number.
- Payment limits set by your credit union are followed. The member will receive a message if they exceed your limit.
- P2P payments are made shortly after 5:00 PM ET on the day the recipient accepts the transaction. If the recipient accepts the funds after 4:00 PM ET, the funds will be pulled on the next business day.
- Once the recipient collects the funds, the money should be deposited into the recipient's account in roughly one to two business days.
- The funds are not withdrawn from the member's account until the recipient accepts the transfer. The funds will not be pulled from the member's account (or placed on hold).
- The recipient must accept the transaction within ten days. Failure to accept the transaction within the ten-day window will result in an unsuccessful transaction attempt, and another P2P transfer will need to be created.
- The recipient has three attempts to accurately answer the security question that they need to answer to receive the funds. Once they have reached the maximum number of attempts, the transaction will be updated as failed, and another P2P transfer will need to be created.
- The recipient's financial institution must be a United States financial institution.

- Organizational accounts do not have access to P2P and cannot make P2P transfers.
- NOTE: Messaging your members and their recipients might see are included in Appendix B.

BLOCKING P2P TRANSACTIONS

SettleMINT offers a Blocked Database for Paymentus P2P transactions. This database will be referenced each time a member schedules a P2P transaction. If sender/recipient information matches data from confirmed P2P fraud, the member will be presented with an error message and the P2P transaction will be stopped. If a member receives an error code, they will be instructed to contact their credit union, at which time SettleMINT can assist your staff with determining what information blocked the transaction. A sample version of the error code is as follows:

Your payment cannot be processed at this time. Please contact your credit union and reference the following error code: XX-XXX.

The Blocked Database will continue to grow to protect members, as the SettleMINT EFT team will be managing the addition of applicable email addresses, phone numbers, and IP addresses when P2P fraud is confirmed.

Contact SettleMINT for assistance.

NOTIFICATION MESSAGES MEMBER AND RECIPIENT RECEIVE WITH P2P

The member and recipient receive notifications in certain instances. Full text is documented in **Appendix B**. Refer to page 91.

SPECIAL CONSIDERATIONS FOR P2P

P2P transfers must be activated separately by SettleMINT EFT. There is a separate cost for this feature.

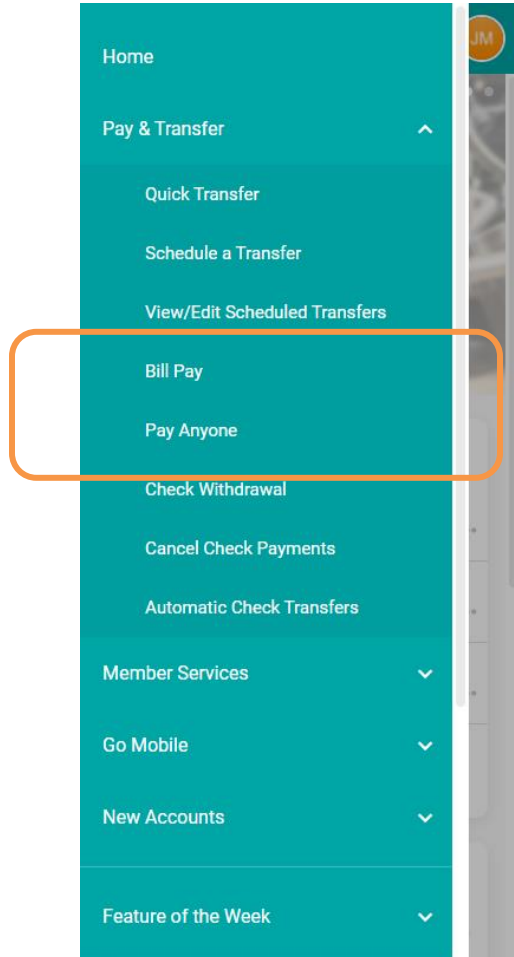
P2P transfers are made via an ACH transaction. Paymentus will serve as the ACH Originator.

- NOTE: P2P transfers are outgoing only.

GRANTING ACCESS TO PAY ANYONE

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

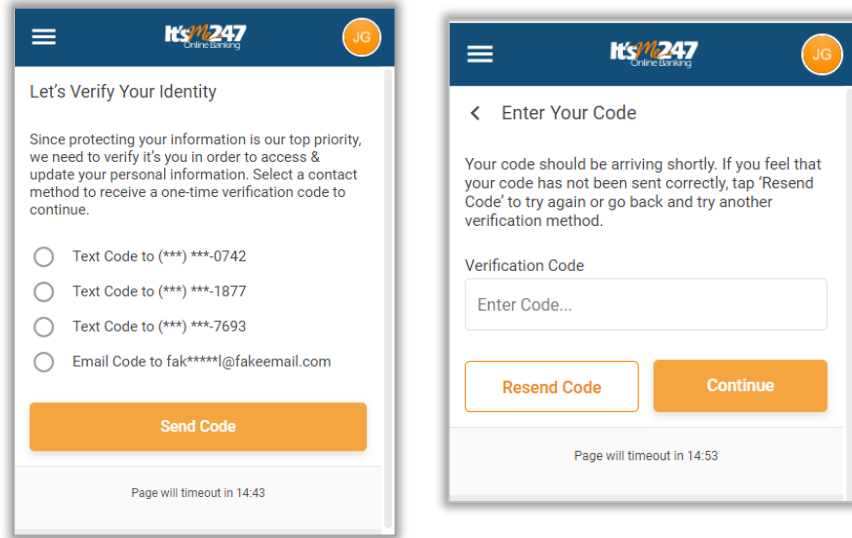
Accessing Pay Anyone



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/>

TWO-FACTOR AUTHENTICATION (OPTIONAL FEATURE)



Multi-factor Authentication (MFA) is available in the *Pay Anyone* area of **It's Me 247**.

To activate, use **Tool #569 Online/Mobile/Text Banking VMS Configuration** and then Online/Mobile Web Banking Features. The member is prompted to enter a confirmation code sent via text or email before they can access the Pay Anyone module (Person to Person Transfer) module, for any reason, including enrollment, sending of payments, and unenrollment.

- NOTE: The code expires after 15 minutes.

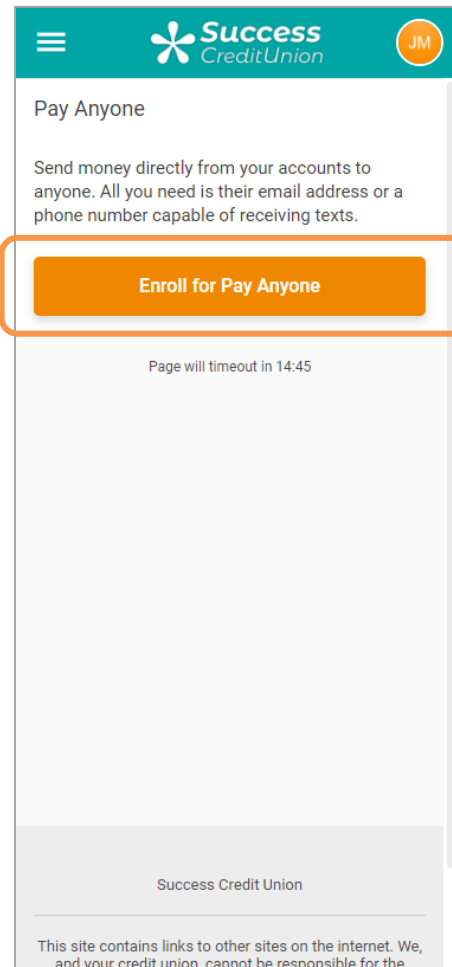
ENROLLMENT IN PAY ANYONE

Members cannot enroll in Pay Anyone if they:

- Are blocked from bill pay enrollment with their Personal Internet Branch (PIB) profile.
- Are already enrolled in Pay Anyone.
- 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. (United States addresses, as well as Puerto Rico and the Virgin Islands, are allowed.)
- NOTE: Enrollment in bill pay is shown in the section starting on page 21.

To begin the enrollment process, click *Enroll for Pay Anyone*.

Enrolling in Pay Anyone



The screenshot shows the Success Credit Union mobile app interface. At the top, there is a teal header bar with a menu icon, the Success Credit Union logo, and a user profile icon labeled 'JM'. Below the header, the title 'Pay Anyone' is displayed. A descriptive text states: 'Send money directly from your accounts to anyone. All you need is their email address or a phone number capable of receiving texts.' An orange button labeled 'Enroll for Pay Anyone' is prominently displayed and highlighted with an orange border. Below the button, a message indicates 'Page will timeout in 14:45'. The footer area contains the text 'Success Credit Union' and a disclaimer: 'This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the'.

Pay Anyone

Send money directly from your accounts to anyone. All you need is their email address or a phone number capable of receiving texts.

Enroll for Pay Anyone

Page will timeout in 14:45

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 Pay Anyone Account* drop-down menu to fund the P2P or Pay Anyone payments.

- You can select a different checking account when you make your payment if your membership has more than one checking account.
- Only sub accounts of your membership can be used to pay a bill.

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

Enrolling in Pay Anyone

The image displays two side-by-side screenshots of the 'Enroll for Pay Anyone' screen in the Success Credit Union mobile app. Both screens feature a teal header with the Success Credit Union logo and a user icon labeled 'JM'. The main content area is white with a back arrow and the title 'Enroll for Pay Anyone'. Below the title, there is instructional text: 'Select a primary payment account for Pay Anyone. 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.' The left screenshot shows a dropdown menu for 'Primary Pay Anyone Account' with the text 'Select an Account...' and a downward arrow, which is highlighted by an orange box. Below the dropdown is an orange 'Enroll Now' button. The right screenshot shows the same dropdown menu with the text '018 SHARE DRAFT: \$218.00' and a downward arrow, also highlighted by an orange box. Below the dropdown is an orange 'Enroll Now' button, which is highlighted by an orange box. Both screens include a 'Page will timeout in' message (14:56 on the left, 14:48 on the right) and a footer with the Success Credit Union logo and a disclaimer: 'This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the'.

You are immediately enrolled and can add a payee and make a payment.
(Notification of successful enrollment appears at the top of the page.)

Confirmation of Pay Anyone Enrollment

Success Credit Union JM

Pay Anyone

You are now enrolled for Pay Anyone. Start by making your first payment below!

Send money directly from your accounts to anyone. All you need is their email address or a phone number capable of receiving texts.

[Send New Payment](#)

Enrollment Preferences >

Payment History

All Payments ▼

Page will timeout in 14:55

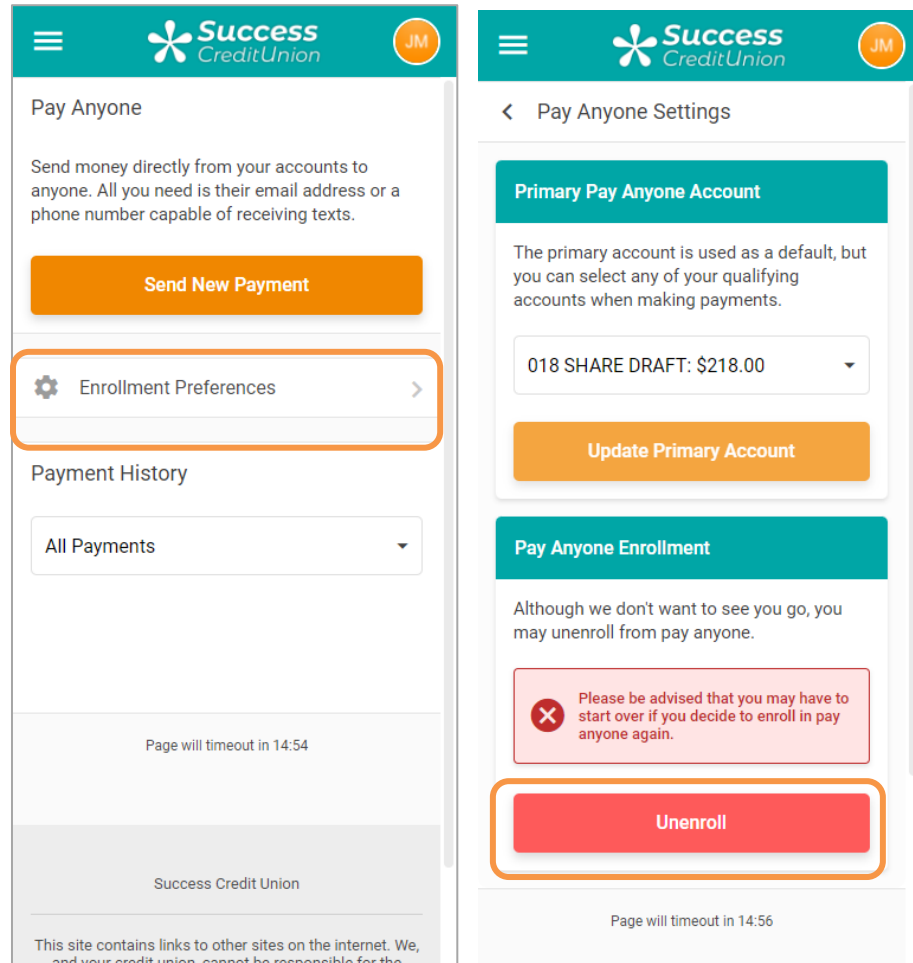
Success Credit Union

This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

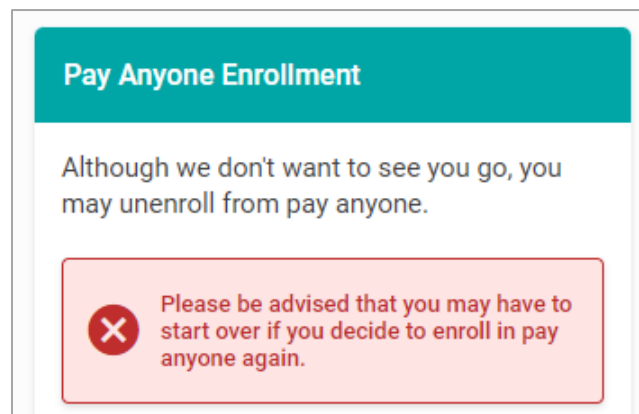
UNENROLLMENT IN PAY ANYONE

If you want to unenroll in Pay Anyone, select Enrollment Preferences. A warning message appears in this section warning you that if you unenroll you will need to start over. Click *Unenroll*.

Unenrolling from Pay Anyone



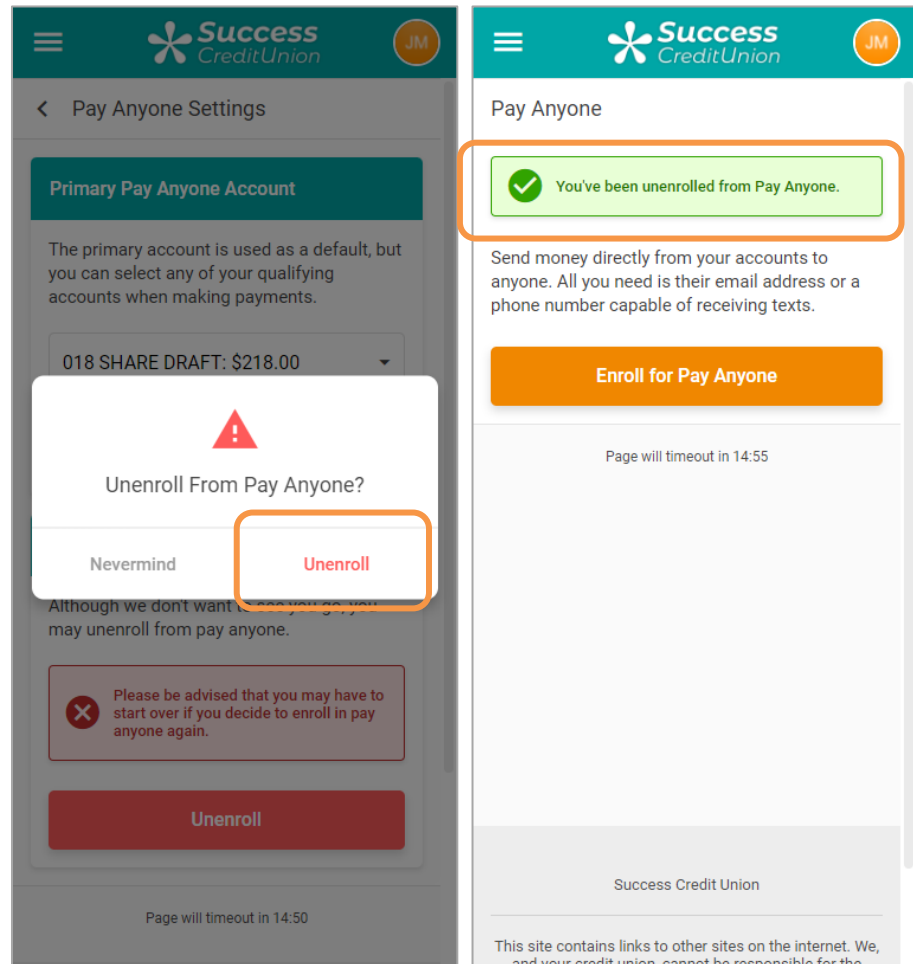
Close-Up of Warning Message



Click Unenroll.

A warning will appear. Click *Unenroll* and you will see a confirmation message.

Completing Unenrollment from Pay Anyone



MAKE A P2P TRANSFER

To make a P2P transfer, select *Send New Payment*. Select whether it is a new recipient or an existing one.

Select an existing one from the drop down menu (not shown). Enter the new recipient name in the space provided. Select a method to send the payment.

Beginning the Process of Making a Pay Anyone Payment

The image displays two screenshots of the Success Credit Union mobile app interface, illustrating the steps to begin making a 'Pay Anyone' payment.

Left Screenshot: 'Pay Anyone' Screen

- The header shows the Success Credit Union logo and a user icon labeled 'JM'.
- The main heading is 'Pay Anyone'.
- Below the heading, a description states: 'Send money directly from your accounts to anyone. All you need is their email address or a phone number capable of receiving texts.'
- An orange button labeled 'Send New Payment' is highlighted with an orange box.
- Below this button is a link for 'Enrollment Preferences' with a gear icon and a right arrow.
- Under 'Payment History', there is a dropdown menu currently set to 'All Payments'.
- A timeout message at the bottom states: 'Page will timeout in 14:54'.
- The footer includes the Success Credit Union logo and a disclaimer: 'This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the'.

Right Screenshot: 'New Payment' Screen

- The header is identical to the first screenshot.
- The main heading is 'New Payment' with a back arrow on the left.
- The section is titled 'Recipient Information'.
- A prompt says: 'Enter your recipient's information, or select a previous recipient.'
- The 'Recipient' dropdown menu is set to 'New Recipient' and is highlighted with an orange box.
- The 'Name' field contains the text 'Mom Smith' and is highlighted with an orange box.
- The 'Send Method' dropdown menu is open, showing options: 'Select a Method...', 'Mobile Phone', and 'Email'. The dropdown menu is highlighted with an orange box.
- A timeout message at the bottom states: 'Page will timeout in 13:59'.
- The footer is identical to the first screenshot.

If you select *Mobile Phone* a field will appear to enter the recipient's mobile number. If you select *Email* you will be asked to enter their email address.

Click *Continue*.

Selecting How to Notify Recipient of Pay Anyone Payment

The image displays two side-by-side screenshots of the Success Credit Union mobile app interface, specifically the 'New Payment' screen. Both screens show the 'Recipient Information' section with a dropdown for 'Recipient' set to 'New Recipient' and a text field for 'Name' containing 'Mom Smith'. The 'Send Method' dropdown is highlighted with an orange box. On the left screen, 'Mobile Phone' is selected, and the 'Mobile Phone Number' field contains '(616) 285-5711|'. On the right screen, 'Email' is selected, and the 'Email Address' field contains 'abcmember@gmail.com|'. Both screens feature an orange 'Continue' button and a timeout message at the bottom: 'Page will timeout in 13:39' for the left and 'Page will timeout in 12:52' for the right. The Success Credit Union logo is visible at the top of each screen.

Field	Left Screenshot (Mobile Phone)	Right Screenshot (Email)
Recipient	New Recipient	New Recipient
Name	Mom Smith	Mom Smith
Send Method	Mobile Phone	Email
Mobile Phone Number	(616) 285-5711	
Email Address		abcmember@gmail.com
Continue Button	Continue	Continue
Timeout Message	Page will timeout in 13:39	Page will timeout in 12:52

Enter the amount of the payment. Click *Continue*. (See first image.)

Enter a security question and answer that the recipient will use when collecting the payment. Only the question is sent to the recipient in the text or email. For security purposes you must relay the answer yourself in a separate communication.

- NOTE: The security question answer is not case sensitive.

Click *Continue*. (See second image.)

Entering Information for the Pay Anyone Payment

The image displays two side-by-side screenshots of the Success Credit Union mobile app interface for creating a new payment. Both screens feature the Success Credit Union logo and a user icon labeled 'JM' at the top.

Left Screenshot: Amount & Account

- Title:** New Payment
- Section:** Amount & Account
- Amount:** A text input field containing "\$50.00", which is highlighted by an orange rectangular box.
- From Account:** A dropdown menu showing "018 SHARE DRAFT: \$218.00".
- Memo:** A text input field with the placeholder "Memo — Optional".
- Action:** An orange "Continue" button.
- Footer:** "Page will timeout in 14:28", "Success Credit Union", and a disclaimer: "This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the".

Right Screenshot: Create Security

- Title:** New Payment
- Section:** Create Security
- Text:** "Enter a question and answer only the recipient will know. This is a security measure to verify the identity of the recipient."
- Security Question:** A text input field containing "What color is the sky", highlighted by an orange rectangular box.
- Answer:** A text input field containing "Blue", also highlighted by the same orange rectangular box.
- Action:** An orange "Continue" button.
- Footer:** "Page will timeout in 14:42", "Success Credit Union", and a disclaimer: "This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the".

Once the information is entered, click the *Send Payment* button. You will see a confirmation message.

Finalizing Sending a Pay Anyone Payment

The image displays two side-by-side screenshots of the Success Credit Union mobile app interface. Both screens feature the Success Credit Union logo at the top and a user icon labeled 'JM'.

The left screenshot, titled 'Review Payment', shows a payment of \$50.00 to Mom Smith. The recipient's email is abcmember@gmail.com. The payment is sent from the account 018 SHARE DRAFT: \$218.00. A security question 'What color is the sky' is asked, with the answer 'Blue'. An orange box highlights the 'Send Payment' button at the bottom.

The right screenshot shows the confirmation screen, titled 'You Sent a Payment of \$50.00'. It displays the same payment details: Recipient Mom Smith, Email abcmember@gmail.com, Send From 018 SHARE DRAFT: \$218.00, Security Question 'What color is the sky', and Answer 'Blue'. An orange box highlights the 'Done' button at the bottom.

Both screens include a 'Page will timeout in 14:56' or '14:57' warning and a footer with the Success Credit Union logo and a disclaimer: 'This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the'.

A message is sent immediately to the recipient.) You will also receive a confirmation email).

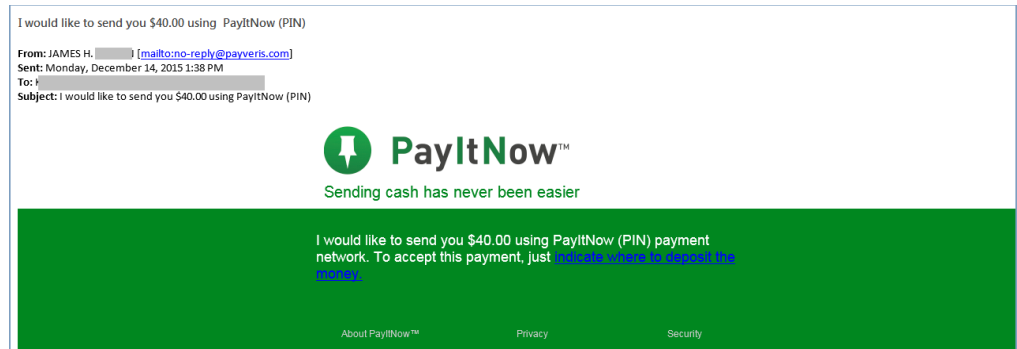
The image shows a screenshot of a confirmation email from Success Credit Union Customer Service. The email is dated Wednesday, December 16, 2015, at 12:22 PM. The subject is 'PayItNow (PIN) payment to kirk vallier was created'. The body of the email addresses JANE DOE and confirms that a \$50.00 PIN Payment has been sent to kirk. It includes a disclaimer that if the user did not initiate this transaction, they should contact customer service at (555) 555-5555. The email is signed 'Sincerely, Customer Service'.

You will also be sent a notification in the bill pay notification section.

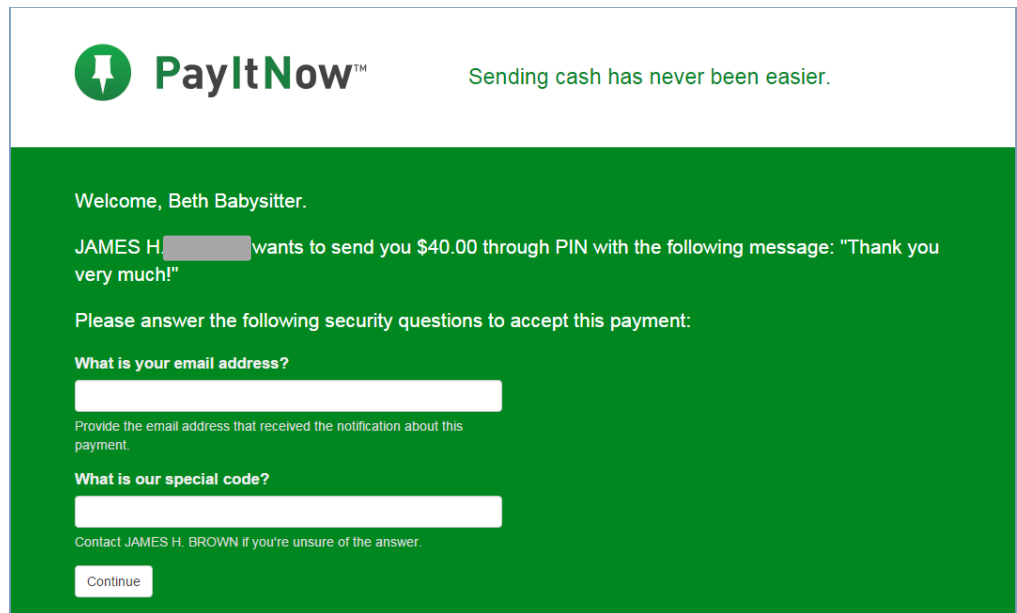
COLLECTION OF THE FUNDS BY THE RECIPIENT

Below is an example of the email the recipient receives once the payment is sent. The email includes the amount of the payment and provides a link to accept the payment.

1. The recipient receives an email or a text message which shows who sent the payment and payment amount.



2. The recipient clicks on the link provided to access the entry website. This page will show the message that you entered when setting up the payment.



3. The recipient will enter his or her email address (or mobile phone number) and the answer to the special security question answer (that you have provided separately).
 - The recipient has three attempts to accurately answer the security question to receive the funds. Once they have reached the maximum number of attempts, the transaction will be updated as failed and another P2P transfer will need to be created.



PayItNow™

Sending cash has never been easier.

You've answered the security questions correctly, now we just need to know where to send the money.

Routing #	<input type="text"/>
Account #	<input type="text"/>
Retype Account #	<input type="text"/>

☐ Use the same account information for future payments

Your Name
100 Great Meadow Rd.
Weatherfield, CT 06123

DATE

PAY TO THE ORDER OF

\$

DOLLARS

⑆ 23456789⑆ 000165022⑆ ⑆00

Routing Number **Account Number**

4. The recipient will enter the final page where he or she will enter his or her account number and routing number and click the *Finish* button.
 - NOTE: The financial institution that the recipient uses must be a United States financial institution.
 - NOTE: The recipient should not enter any dashes in the account number field
 - NOTE: Checks are in place to confirm that a valid routing number is entered. However, it is not possible to confirm that the recipient enters the correct account number.
 - The recipient will receive the payment within one to two business days. The funds are not withdrawn from the member's account until the recipient collects the payment.

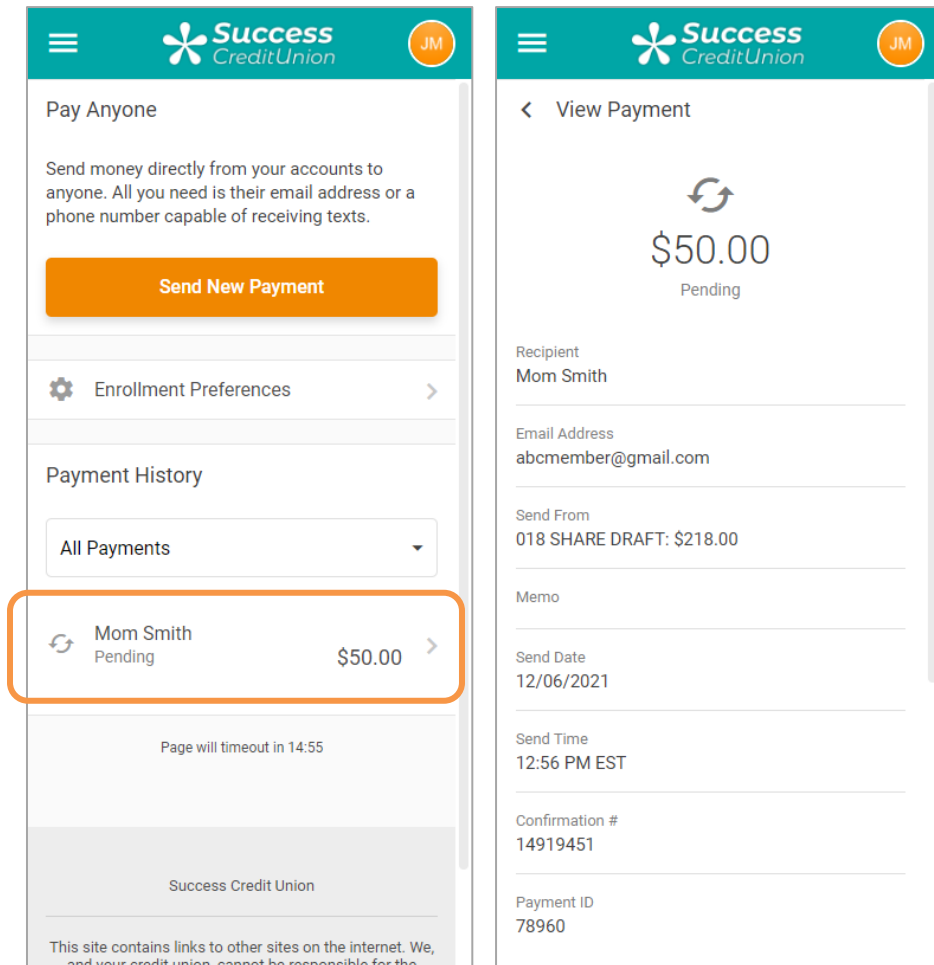
CANCEL A P2P TRANSFER

As long as the recipient has not yet collected on the P2P payment, the payment can be cancelled.

If the recipient does not collect on the payment in ten days, the payment is automatically cancelled, and notifications will be sent.

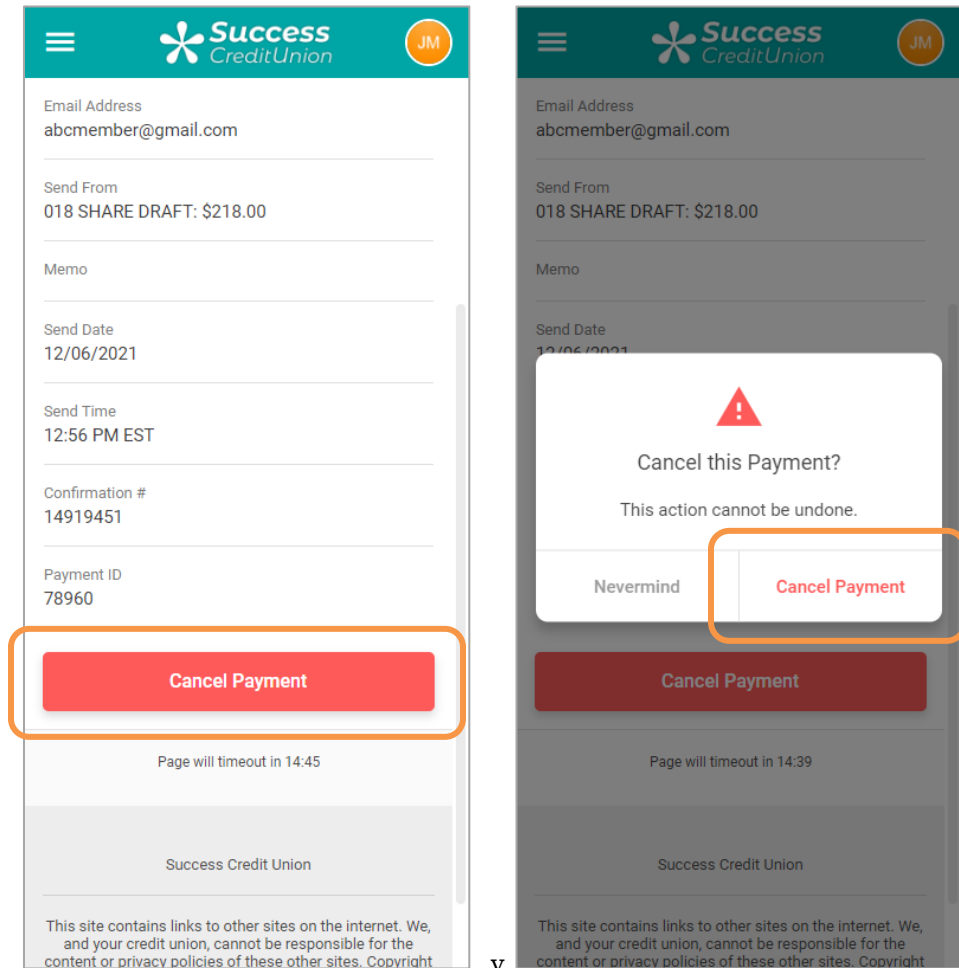
To cancel a payment, select the pending payment from the Payment History section. You will view a detail of the payment.

Beginning the Process to Cancel a Pay Anyone Payment



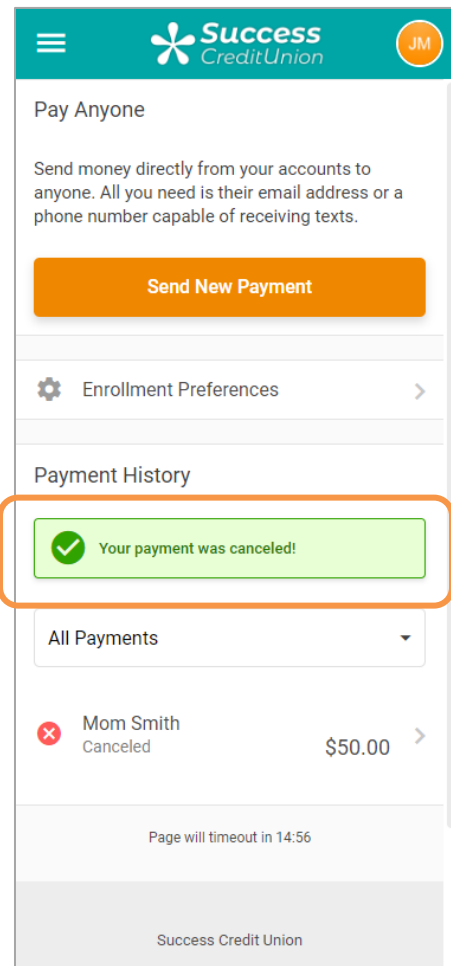
Scroll to the bottom and click *Cancel Payment*. Then click the confirmation *Cancel Payment*.

Canceling a Pay Anyone Payment

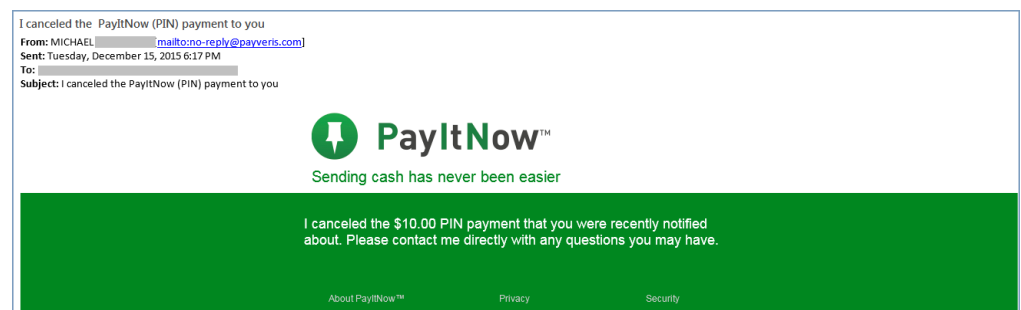


Below the payment is cancelled.

Pay Anyone Payment Cancelled



The recipient then receives an email like the one shown below. If you configured the P2P transfer via text message, the recipient would receive a text message.



The member will receive a notification confirming that the payment has been cancelled.

CONFIGURATION OF BILL PAY

ENROLLMENT MESSAGE AND SERVICE

CHARGE GROUPS

This section will cover bill pay configuration. Person to Person (P2P) configuration uses the same methods with different tools and screens. Where P2P is different, this will be noted.

To set up bill pay enrollment messages and fees, 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.**

- For Person to Person (P2P) activation:** *A separate P2P enrollment message is required for P2P enrollments, as well as separate P2P service charge codes. To set up the P2P enrollment message and fees, you will need to use **Tool 1956 “P2P Marketing Msg Fees Config.”** (A view only version of this tool is available via **Tool 1958 “View P2P Marketing Msg Fees Cfg.”**)*

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

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

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

- NOTE:** Use Separate **Tool #1956 P2P Marketing Message and Config** for P2P. The functionality of this tool is the same as for P2P so this booklet will only cover bill pay config. You will need to configure different service charges and enrollment message for your P2P products.

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.

A screenshot of a web application window titled "Session 0 CU*BASE GOLD - ABC CREDIT UNION". The window has a menu bar with "File", "Edit", "Tools", and "Help". The main content area has a blue header with the text "Configure Bill Pay Enrollment Message" and an "UPDATE" button on the right. Below the header, the "Vendor" is listed as "PAYVERIS" and the "Product" as "Payveris Bill Pay Native". A text prompt says "Enter marketing and other disclosure information to be displayed on the introductory enrollment page." Below this is a "Comments" section with a text area containing the following text: "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.", and "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." Below the text area are two orange arrows pointing up and down. At the bottom of the window is a blue bar with "Add/Update" and "Talking Points" buttons, and a row of navigation icons (back, forward, up, down, print, link, info, help, search). The bottom right corner of the window shows the text "FR (6835) 10/30/19".

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

CONFIGURE SERVICE CHARGE CODES

You can set up as many different service charge groups as needed, each with their own set of parameters and prices. Service charge groups can be created for use with bill pay or Pay Anyone, however, the member will be charged two fees if they qualify for both a bill pay service charge and Pay Anyone service charge.

- NOTE: Upon enrollment via **It's Me 247** members are automatically assigned service charge code 01. Therefore, that code should always be set up with your standard fee parameters. Even if your credit union elects not to charge a fee for bill pay (or P2P), you will need to configure at least one service charge group.

To add, view, edit, copy, and delete your service charge groups, use the icon under “Member Fees” on the screen accessed from the entry enrollment message and fees screen (Tool 1955 for bill pay and Tool 1956 for P2P.)

Depending on your entry, you will advance to the bill pay codes entry screen or the P2P codes entry screen.

Pencil Icon Under Member Fees for Tool #1955: Bill Pay Marking Msg and Config

Group	Description
01	DEFAULT BILL PAY SUG CHARGE
11	BILL PAY BASIC

You can set up as many different service charge groups as needed, each with their own set of parameters and prices by using Add on the entry screen.

Service charge groups can be created for use with bill or P2P services; however, the member will be charged two fees if they qualify for both a bill pay service charge and a P2P service charge.

NOTE: Upon enrollment via **It's Me 247**, members are automatically assigned service charge code 01. Therefore, that code should always be set up with your standard fee parameters.

You may apply different service charges with Member Personal Banker (Tool #14) in CU*BASE, or the charge group can be changed as part of automated processes such as Tiered Service scoring or Marketing Club rewards. (NOTE: Tiered Services and Marketing Club waivers apply to only bill pay service charges.)

Bill Payment Waiver Method	Access of Waiver Screen
Tiered Services Scoring	Tiered Service Level Config (Tool #853), then Assign Tiered Service Level Rewards—Bill payment/presentment service charge code
Marketing Clubs Rewards	Marketing Club Configuration (Tool 486), then Fees and Waivers/ (Periodic Service Charge Exemptions)—Assign bill payment/presentment service charge code

Select a fee from the list and Edit or View or use Add to add a new service charge.

Screen 2

Session 0 CU*BASE GOLD - ABC CREDIT UNION
File Edit Tools Help

Configure Bill Pay Service Charge Codes

 ADD

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

Service charge group **00** Group description

Enrollment Fees

Enrollment fee **0.00** Fee G/L offset account **000.00** Fee transaction description

Monthly Member Subscriber Fees

Regular monthly rate **0.00** Includes up to **000** transactions per month
Introductory rate/month **0.00** # of months at introductory rate **000**
Fee transaction description Fee G/L offset account **000.00**
☐ Fee can take account negative

Fee Waivers

Low age **000** High age **000** Aggregate savings **0.00** Aggregate loans **0.00**
Waive if present ☐ ATM card ☐ Debit card ☐ Credit card ☐ OTB savings account ☐ OTB loan account
☐ Waive if enrolled for eStatements

Excessive Activity/Non-Use Fees


Per transaction fee for transactions over monthly allotment **0.00**
Fee transaction description G/L offset account **000.00**
Monthly fee if less than **000** transactions during the month **0.00**
Fee transaction description G/L offset account **000.00**

Add/Update

← → ↑ || ⏏ i ? @ FR (6302) 11/01/19

This screen is used to configure the fee parameters for this service charge code. This code can then be assigned to a member upon enrollment. You will need to choose the General Ledger account(s) to which you would like to post enrollment fees, monthly subscriber fees, and excessive activity fees.

When done, press Enter to save and return to the previous screen.

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

CU*BASE ENROLLMENT AND STATUS CHANGES

VIEW ENROLLMENT STATUS

You may view if a member is enrolled in bill pay or P2P by clicking the Online Banking button from the verify member screens for Inquiry, Phone Operator, Teller or Member Transfer. *(NOTE: P2P status will only be available if P2P is activated by your credit union.)*

Session 0 - Online/Mobile Settings for This Member

Agreement accepted		Activity	Current Month	Previous Month
Date opened	Feb 06, 2023	Logons used	0	0
<input type="checkbox"/> Text banking		Free logons remaining	999999	
E-statements	Feb 10, 2023	Last logged in	0/00/00	
Bill payment	Feb 10, 2023			
P2P	Feb 06, 2023			

☐ Joined via online banking ☐ eAlerts/eNotices ☐ PIB

eAlerts/eNotices	PIB Settings	Password History	Display Username

Navigation icons: < > ↑ ↓ ⏸ ⏹ ⏶ ⏷ ⓘ ? @

FR (323)

You may also view whether a member is enrolled in bill pay or P2P in the Member Personal Banker section of CU*BASE. The status will be next to “Bill Payment (enroll or change enrollment status.”

- If the member is enrolled in P2P, next to “P2P Enrollment” will be the date the member enrolled. *(NOTE: This option will not be available if P2P is not activated by your credit union.)*

ENROLLING WITH CU*BASE

It is recommended that you let the member handle enrollment and unenrollment in bill pay services in **It's Me 247**.

You can use the *Action* field in the screen shown below to enroll this member for bill pay. You will also need to select the checking account that will be used as a funding account. Then use Update to record the change.

- NOTE: You will then also need to update the member's status on the vendor website.
- **NOTE:** A member must have a valid email address and a checking account to enroll in **It's Me 247** bill pay (and P2P).

Member Personal Banker (Tool #14) > Bill Payment (enroll or change enrollment status)

Session 0 CU*BASE GOLD Edition - Bill Pay Member Enrollment

Account # 00000000

Enrollment

Vendor V Payveris Bill Pay Native

Enrollment status

Action ☒ Enroll ☐ Unenroll

Enrollment date 00000000

Unenrollment date 00000000

Service charge group 01

Default account 000000001 000

Update

Skip

Last maintained 00000000 By

Navigation icons: back, forward, up, down, print, search, help, etc.

FR (1334)

NOTE: Members on the bill pay fraud block list cannot be enrolled. See page 5.

P2P enrollment has a separate access point, but a similar screen.

Member Personal Banker (Tool #14) > P2P Enrollment

Session 0 CU*BASE GOLD Edition - Person to Person Member Enrollment

Account # 00000000

Enrollment

Vendor V Payveris P2P Native

Enrollment status

Action ☒ Enroll ☐ Unenroll

Enrollment date 00000000

Unenrollment date 00000000

Service charge group 01

Default account 000000001 000

Update

Skip

Last maintained 00000000 By

Navigation icons: back, forward, up, down, print, search, help, etc.

FR (1334)

The “P2P Enrollment” option will not be available on the Member Personal Banker screen if P2P is not activated by your credit union.

The Member Personal Banker screen will update to indicate that the member is now enrolled.

Changing a Members Service Charge Group

You can also change the member’s service charge group using the previous screens.

UNENROLLING WITH CU*BASE

You can unenroll a member from bill pay using the screen shown previously. If unenrollment is handled in this manner, you must also remove the member from the vendor website.

You can also unenroll a member from P2P by using the P2P Enrollment option, available on the Member Personal Banker screen when P2P is activated by your credit union.

- To permanently remove a member from bill pay or P2P enrollment, use the Paymentus PASS feature. (See previous section in this booklet for details on the PASS software.)
- You can prevent a person from reenrolling in bill pay by adding them to the bill pay fraud block list. See page 5.

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	

DAILY POSTING REPORTS

Payveris Bill Payment File Posting Report

Report Name	TEPPSTV1
CU*Spy Menu	Electronic Third Party
When Report is Generated	When daily Paymentus transactions are posted to CU*BASE
View/Print	If needed for research
Description	Listing of transactions that have been posted to CU*BASE by Paymentus.
Purpose / Tips	This is your audit report for transactions that successfully posted. NOTE: An asterisk appears in front of the name if the transaction was a P2P transfer.

5/21/19 17:37:45		FEDERAL CREDIT UNION		TEPPSTV1	PAGE 1
RUN ON 5/21/19		PAYVERIS BILL PAYMENT FILE POSTING REPORT		USER	
ACCOUNT NUMBER	PREVIOUS BALANCE	AMOUNT	NEW BALANCE	PAYEE	MEMBER NAME
C 0-020	1,949.57	311.88 DB	1,637.69	American Express	TH
C 8-020	4,980.81	295.57 DB	4,685.24	Costco Anywhere Card U	TR
C 9-020	3,813.33	81.95 DB	3,731.38	Comcast - St Paul 1	GRI
C 2-020	938.62	27.63 DB	910.99	WE Energies	MI
C 0-020	1,263.92	57.00 DB	1,206.92	CenterPoint Energy Min	JA
C 2-020	2,831.80	200.00 DB	2,631.80	Shane	*JE
		TOTAL	TOTAL		
		COUNT	AMOUNT		
TOTAL NUMBER OF RECORDS ERROR:		0	.00		
TOTAL NUMBER OF RECORDS CHARGED:		6	974.03		
TOTAL CREDIT AMOUNT:			.00		
TOTAL DEBIT AMOUNT:			974.03		
TOTAL PAYVERIS AMOUNT:			974.03	CR Transaction was not posted	
*P2P Transaction					
END OF REPORT					

Bill Payment File Posting File Posting Exception Report

<i>Report Name</i>	TEPPSTV2
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	When daily Paymentus transactions are posted to CU*BASE
<i>View/Print</i>	Daily
<i>Description</i>	Listing of bill payment exceptions (presented by Paymentus that could not be posted to CU*BASE)
<i>Purpose / Tips</i>	Research these exceptions, post to the member account and ensure that Paymentus has the correct information to resolve the issue if appropriate. NOTE: An asterisk appears in front of the name if the transaction was a P2P transfer.

5/21/19 17:37:45		CREDIT UNION			TEPPSTV2	PAGE 1
RUN ON 5/21/19		PAYVERIS BILL PAYMENT FILE POSTING EXCEPTION REPORT			USER	
ACCOUNT	CCURRENT	TRANSACTION			MEMBER	
NUMBER	BALANCE	AMOUNT	REMARKS	PAYEE NAME	NAME	
		TOTAL	TOTAL			
		COUNT	AMOUNT			
TOTAL EXCEPTIONS PROCESSED:		0	.00			
*P2P Transaction						
END OF REPORT						

MONTHLY FEE REPORTS

These reports are produced between the 5th and the 15th of each month. They show your configured bill payment 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)

2/05/16 1:12.11		CREDIT UNION					TEPFEE		PAGE 1
RUN ON 2/06/16		BILL PAY FEE TRANSACTION REGISTER					USER OPER		
ACCOUNT NO.	DEPOSIT ITEMS	FEE AMOUNT	AGGREGATE SAVINGS	AGGREGATE LOANS	AGGREGATE AVERAGE	CURRENT BALANCE	PREVIOUS BALANCE	DESCRIPTION	
-110	1	4.95	67622.35	51.45	96322.78	67612.40	67617.35	EASYPAY MONTHLY FEE	
-110	0	4.95	1717.45	4588.31	1190.26	1616.10	1621.05	EASYPAY MONTHLY FEE	
-110	4	4.95	3249.38	.00	5849.80	3136.70	3141.65	EASYPAY MONTHLY FEE	
-110	0	4.95	3607.02	.00	3155.18	869.13	874.08	EASYPAY MONTHLY FEE	
-110	0	4.95	8090.48	.00	14384.33	4902.37	4907.32	EASYPAY MONTHLY FEE	
-110	0	4.95	19707.50	.00	19114.74	5087.45	5092.40	EASYPAY MONTHLY FEE	

Fee Posting Exceptions (TEPFEE)

6/05/20 14:32.57		CREDIT UNION		TEPFEE		PAGE 1	
RUN ON 8/12/20		BILL PAY FEE EXCEPTION LISTING		USER			
ACCOUNT NO.	MESSAGE	SERVICE CHARGE GROUP					
2-000	Monthly fee would take account below available balance	01					
3-100	Monthly fee would take account below available balance	02					
3-100	Minimum transaction fee would take account below available	02					
9-000	Monthly fee would take account below available balance	01					
0-000	Monthly fee would take account below available balance	01					
3-100	Monthly fee would take account below available balance	01					
8-000	Monthly fee would take account below available balance	01					
8-000	Monthly fee would take account below available balance	01					
0-000	Monthly fee would take account below available balance	01					

APPENDIX A: E-BILL ENROLLMENT

WARNING/ERROR MESSAGES

Warning that the process may take some time to complete

"This process can be quick, but sometimes it will take several minutes to communicate with the biller site. You may cancel to exit and come back later when you have more time."

Generic failure (unknown issue on Paymentus side)

"Sorry, there was a problem with setting up eBills."

"Adding eBills failed. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

"There was a problem verifying information. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

Entering credentials

"There was a problem verifying credentials. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

Selecting eBill account

"There was a problem verifying account information. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

Stopping eBills

"There was a problem stopping eBills. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

Missing credentials:

"Please enter a login ID and password."

"Please enter a username"

"Please enter a password"

Missing account selection:

"Please select an account."

APPENDIX B: P2P SYSTEM MESSAGES

Following are the system messages created for Person-to-Person transfers.

Message: P2P SENDER TRANSFER CREATED

Subject: PayItNow (PIN) payment to {recipient name} was created

This email is to confirm that you just set up a {amount} PIN Payment to be sent to {recipient name}. If you did not initiate this transaction, please contact us immediately at {phone number} for further instruction.

Message: P2P SENDER TRANSFER SENT

Subject: PayItNow (PIN) payment to {recipient name} was sent

Message: Your {amount} PIN payment to {recipient name} was sent from your {FI name} account on {Date}. The receiving Financial Institution should post the deposit within a day or two. Please contact us at {phone number} if you have any questions about this transaction.

Message: P2P RECIPIENT TRANSFER SENT

Subject: My {amount} PayItNow (PIN) payment

Message: The {amount} PayItNow (PIN) payment from me has been sent to the account you designated to receive the deposit. You should see it posted in a day or two.

Message: P2P SENDER PENDING TRANSFER TIMED OUT

Subject: PayItNow (PIN) payment to {recipient name} cannot be sent

Message: You attempted to send {transfer amount} to {recipient name} on {Date}, but he/she didn't provide the necessary account information to receive the deposit, so we've canceled this PIN payment. (No money was withdrawn from your account, and no further attempts will be made to process this PIN payment.) Please contact us at {phone number} if you have any questions about this transaction.

Message: P2P RECIPIENT PENDING TRANSFER TIMED OUT

Subject: My PayItNow (PIN) has been payment canceled

Message: I attempted to send you a {amount} PIN payment, but the payment has been canceled because you didn't provide the necessary account information to receive the deposit. (No further attempts will be made to send this PIN payment.)

Message: P2P SENDER AUTHENTICATION FAILED

Subject: PayItNow (PIN) payment to {recipient} cannot be sent

Message: You attempted to send {amount} to {recipient name} on {Date}, but he/she didn't correctly answer the security question that you asked, so we've canceled this PIN payment. (No money was withdrawn from your account, and no further attempts will be made to process this PIN payment.) Please

contact us at {phone number} if you have any questions about this transaction.

Message: P2P RECIPIENT AUTHENTICATION FAILED

Subject: My PayItNow (PIN) payment has been canceled

Message: I attempted to send you a {amount} PIN payment, but the payment has been canceled because you didn't correctly answer the security question. (No further attempts will be made to send this PIN payment.)

Message: P2P SENDER TRANSFER CREDIT FAILED

Subject: PayItNow (PIN) payment to {recipient name} was returned

Message: Your {amount} PIN payment was sent to {recipient name} on {Date}, but the receiving Financial Institution was unable to post the deposit, so they returned it to us. We've initiated the refund back to your {FI name} account, so you will see the deposit within a day or two. Please contact us at {phone number} if you have any questions about this transaction.

Message: P2P RECIPIENT TRANSFER CREDIT FAILED

Subject: My PayItNow (PIN) payment was returned

Message: I sent you a {amount} PIN payment, but your Financial Institution was unable to post the deposit to your designated account, so this PIN payment has been canceled. (No further attempts will be made to post this PIN payment to your account.)

Message: P2P RECIPIENT TRANSFER PENDING (INITIAL)

Subject: I would like to send you {amount} using PayItNow (PIN)

Message: I would like to send you {amount} using PayItNow (PIN) payment network. To accept this payment, just indicate where to deposit the money.

Message: P2P RECIPIENT TRANSFER CANCELED

Subject: I canceled the PayItNow (PIN) payment to you

Message: I canceled the {amount} PIN payment that you were recently notified about. Please contact me directly with any questions you may have.

Message: P2P RECIPIENT TRANSFER PENDING REMINDER

Subject: Reminder: I'd like to send you {amount} using PayItNow (PIN)

Message: Just a reminder that I want to send you {amount} using PayItNow (PIN), but the payment can't be sent until you indicate where to deposit the money.

Message: P2P SENDER PENDING TRANSFER REMINDER

Subject: PayItNow (PIN) Reminder sent to {recipient name}

Message: {recipient name} still hasn't accepted your {amount} PIN payment, so we sent a reminder message. We won't withdraw the money from your {FI

name} account until the recipient accepts your PIN payment. Please contact us at {phone number} if you have any questions about this transaction.

Message: P2P SENDER TRANSFER FUNDING FAILED

Subject: PayItNow (PIN) payment to {recipient name} cannot be sent

Message: We weren't able to debit your {FI name} account to send your {amount} PIN payment to {recipient name}, so we've canceled this PIN payment. (No further attempts will be made to process this PIN payment.) Please contact us at {phone number} if you have any questions about this transaction.

Message: P2P RECIPIENT TRANSFER FUNDING FAILED

Subject: I canceled the PayItNow (PIN) payment.

Message: The {amount} PIN payment from me has been canceled. Please contact me directly with any questions you may have.