# "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/ CU\*BASE<sup>®</sup> is a registered trademark of CU\*Answers, Inc.

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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 Cards & Payments team. There are no set up costs; however, there is a nominal (per transaction) fee. For more information, please contact the Cards & Payments team at <u>cardsandpayments@cuanswers.com</u>.

#### **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 Cards & Payments team.

券 Session 0 CU*BASE GOLD - ABC CREDIT UNION		
File Edit Tools Help		
Bill Pay Products Offere	ed by the CU	UPDATE
	-	
Product Description	Relationship Type	
Product Description Fiserv Bill Pay SSO	Relationship Type Supported for members already enrolled	

#### **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 <u>Overview: Fraud Block List topic</u> 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 <u>https://www.cuanswers.com/wp-content/uploads/ItsMe247StrategiestoControlMemberAccess.pdf</u>

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## **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 15<sup>th</sup> of the month, it may not be processed exactly on the 15<sup>th</sup> every month. This is due to the fact that payments are only processed on business days, and if the 15<sup>th</sup> 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**

Estir	nated Delivery: 12/7/2021
Paym the ne busin day. B and p	ents set up after 5:00 PM ET will be processed on ext business day. Payments scheduled for non- ess days will be processed on the next business lee sure to allow sufficient time for payment delivery osting by your payee.
Adva Payn On	e Time
Adva Payn On	e Time  Alert me by email when the payment is delivered.
Adva Payn On	Alert me by email when the payment is delivered. Alert me by email a days prior to sending.

#### **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 <u>scheduled</u> <b>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 you credit union wishes to update these limits at any time, contact the Cards & Payments team 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**

≡ <b>Success</b>
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
Une fille
<ul> <li>Alert me by email when the payment is delivered.</li> </ul>
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**

≡ 💮	=
Bill Pay	<ul> <li>Bill Pay Notifications</li> </ul>
Eligible: Set up eBills payments.	Online Bill Payment Notification Message Date: 11/2/2021 6:03 EDT The following bill payment will be sent in 1
+2.	days: Payee Name: Consumers Energy Payee Acct#: Acct#: Amount: \$60.06 Send Date: 11/03/2021 Confirmation#: 65305850
Add a Payee Pending Payments	Page will timeout in 14:55
= Pay Multiple Bills >	
My Payees ? Payee Info	
Search by keyword	
All Payee Types Click here to start chat.	Western I <u>Click here</u> to start chat.

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.

From:	Credit Union < <u>noreply@BillpayCustomerService.com</u> >				
Date: Septembe	r 1, 2020 at 6:14:29 AM EDT				
To:	@GMAIL.COM				
Subject: Online	Bill Payment Notification				
Dear					
The following bil	The following bill government will be east in 1 down				
The following bil	i payment will be sent in 1 days.				
Payment					
Details					
Payee Name:	Consumers Energy				
Payee Acct#:	x				
Acct#:	x0015				
Amount:	\$159.31				
Send Date:	09/02/2020				
Confirmation#:	43924661				
Sincerely,					
	Credit Union				

#### **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."

From: Date: Septembe To: Subject: Online	Credit Union < <u>noreply@BillpayCustomerService.com</u> > r 3, 2020 at 6:36:31 PM EDT @GMAIL.COM Bill Payment Notification
Dear /	15,
The following bil	l payment has been delivered:
Payment	
Details	
Payee Name:	Consumers Energy
Payee Acct#:	x
Acct#:	x0015
Amount:	\$159.31
Send Date:	09/02/2020
Confirmation#:	43924661
Sincerely,	
	Credit Union
(616)	

#### **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**

= <b>Success</b>
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
This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the content or privacy policies of these other sites. Copyright (C) 2021 CU*Answers. All Rights Reserved. Site Version: v21.12.15.0

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**

= <b>Success</b>	= Success
Estimated Delivery: 12/13/2021	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.	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	Advanced Options
Payment Frequency	Payment Frequency
Monthly	Monthly
Ending Preference	Ending Preference
Select an Ending 👻	Repeat for # of Payments •
Select an Ending	Number of Payments
Repeat for # of Payments	# Transfers
Schedule Payment	Alert me by email days prior to sending.
Page will timeout in 12:56	Schedule Payment
Success Credit Union 	Page will timeout in 12:21

## **CREDIT UNION SUPPORT**

#### **PASS TRAINING PROVIDED BY THE CARDS AND PAYMENTS TEAM**

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. The Cards & Payments team 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, please create an Answer Book ticket. For issues that require immediate assistance where you want your call escalated, contact the Client Services and Education team at x255.

## 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.

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

#### **Member Accesses Bill Pay**

#### **GRANTING EXTRA ACCESS TO BILL PAY**

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

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

#### **Additional Access to Bill Pay**

Other options and wording are available.

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

## **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**

ditUnion Home Pa	y & Transfer +	Member Services -	Go Mobile -	New Accounts	- JOHN
Feature of the Week		Bill Pay			
Text Banking	>	Welcome to Bill Pay Home	where you can view and	d manage all your pay	ees and payments.
Success Mobile for iOS	> -				
Success Mobile for Android	>			3	
eAlerts & Text Notifications	>		U	<b>.</b>	*
Custom Form	>	Add a Payee	Pending Payments	Notifications	Account & Settings
Member Offers		= Pay Multiple Bills			>
Modify a Loan Payment	>	My Pavees			Pavee Info
Want to Skip a Loan Payment?	>				
Apply for a Loan	>	Search by keyword		All Payee Types	•
Money Management		Payee	Status	Payments	Pay/Options
Dill Derr		Car insurance			Pay
Ouick Transfer	2	D & H Lawn Service		1 Pending	Pay
	-	for a second			Pay and

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**

= <b>Success</b>	= <b>Success</b>
Bill Pay	
Welcome to Bill Pay Home where you can view and manage all your payees and payments.	Notifications Account & Settings
+ <b>1</b> (C)	= Pay Multiple Bills >
Add a Payee Pending Payments	My Payees ? Payee Info
<b>A</b>	Search by keyword
Notifications Account & Settings	All Payee Types 🗸
= Pay Multiple Bills >	Car insurance ~
My Payees ? Payee Info	D & H Lawn Se ~
Search by keyword	Mom Smith V
All Payee Types 🗸	
	Showing 3 of 3 Payees

## **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**

≡ <b>Success</b>
Bill Pay
Welcome to Bill Pay, your easy way to make payments online. This service is free as long as you make one payment per month. A nominal fee of \$2.00 is charged when that requirement is not met.
Enroll for Bill Pay
Page will timeout in 14:42
Success Credit Union

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**

≡ <b>Success</b>	= Success
< Enroll for Bill Pay	Bill Pay
Select a primary payment account for Bill Pay. This will be your default account to make payments from. You will still be able to select other eligible accounts to pay from when configuring new payments. Then, select "Enroll Now" to complete your enrollment.	You are now enrolled for Bill Pay. Get started below by adding your first payee! Welcome to Bill Pay Home where you can view and manage all your payees and payments.
Primary Bill Pay Account	
Select an Account	+2 ()
Enroll Now	Add a Payee Pending Payments
Page will timeout in 4:03	<b>A</b>
	Notifications Account & Settings
	= Pay Multiple Bills >
	My Payees ? Payee Info
Success Credit Union	You have no payees. Add your first payee to get started using Bill Pay!
This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the	

#### 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.

≡ <b>Success</b>	≡ <b>Success</b>
Bill Pay	Bill Pay Account Settings
Welcome to Bill Pay Home where you can view and manage all your payees and payments.	Primary Bill Pay Account
+•	The primary account is used as a default, but you can select any of your qualifying accounts when making payments.
Add a Payee Pending Payments	018 SHARE DRAFT -
	Update Primary Account
Notifications Account & Settings	Bill Pay Enrollment
= Pay Multiple Bills	Although we don't want to see you go, you may unenroll from Bill Pay.
My Payees Payee Info You have no payees. Add your first payee to get started using Bill Pay!	<ul> <li>Please be advised that you may have to start over if you decide to enroll in bill pay again. This may include re-adding your payees and setting up eBills again. If you have pending (including recurring) payments, you must cancel them or wait until they all clear before unenrollment is allowed.</li> </ul>
Add a Payee	Unenroll

#### **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**

≡ <b>Success</b>	≡ <b>Success</b>
Bill Pay	< Bill Pay Account Settings
Welcome to Bill Pay Home where you can view and manage all your payees and payments.	Primary Bill Pay Account
+•	The primary account is used as a default, but you can select any of your qualifying accounts when making payments.
Add a Payee Pending Payments	018 SHARE DRAFT 🗸
	Update Primary Account
Notifications Account & Settings	Bill Pay Enrollment
= Pay Multiple Bills	Although we don't want to see you go, you may unenroll from Bill Pay.
My Payees ? Payee Info You have no payees. Add your first payee to get started using Bill Pay!	<ul> <li>Please be advised that you may have to start over if you decide to enroll in bill pay again. This may include re-adding your payees and setting up eBills again. If you have pending (including recurring) payments, you must cancel them or wait until they all clear before unenrollment is allowed.</li> </ul>
Add a Payee	Unenroll

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**

= Success		
Bill Pay		
Welcome to Bill Pay Home where you can view and manage all your payees and payments.		
Add a Payee Pending Payments		
<b>.</b>		
Notifications Account & Settings		
= Pay Multiple Bills >		
My Payees ? Payee Info		
Search by keyword		
All Payee Types 🗸		

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**

$\equiv$ $\qquad \qquad \qquad$	Z Success
	Select a Payee
Add a Payee	Allstate Insurance
	Amazon
organization. More common payees, like phone	or AmeriGas
or internet bills, can be set up for electronic	or American Express
without electronic billing can be mailed a check.	wi Bank of America
	Barclays Bank Delaware
Step 1: Select Payee	Cabela's
Please enter the name of your payee, or	Chase
select one from the "Popular Payees"	Citibank
either list, you can skip to Setup a Check	Comcast
Payee.	DirecTV
	Discover
have an account number, find your most	Dish Network
recent bin for your account information.	GE Money
Payee Name	Time Warner
	Toyota Financial
	US Bank
Or, Select a Popular Payee – Optional	Verizon
Select a Pavee	Allstate Insurance
Continue	Continue

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**

= Success	= Success
Add a Payee	
A payee can be an individual, business or an organization. More common payees, like phone or internet bills, can be set up for electronic payments, whereas people and organizations without electronic billing can be mailed a check.	Retype Payee Account Number
	Payee ZIP Code
Step 2: Account Information	
For Allstate Insurance	Add a Nickname – Optional
Payee Account Number	
123456	
Retype Pavee Account Number	Payee Email Address – Optional
123456	
	Payee Phone Number – Optional
Payee ZIP Code	
60197-4310	
Add a Nickname – Optional	
Car Insurance	Back Add Payee
Payee Email Address – Optional	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	j an	Electronic	Payee
-------------------	------	------------	-------

= Success	= Success
To ensure accurate payment routing,	Bill Pay
Please select the address that matches your most recent statement. If none of the following addresses match, please choose "No matching address".	Welcome to Bill Pay Home where you can view and manage all your payees and payments.
PO BOX 1917, BRATTLEBORO VT 05302-1917	+
C/O Ocean Bank, Brattleboro VT 05302-1917	Add a Payee Pending Payments
C/O Ocean National Bank, Brattleboro VT 05302-1917	
C/O People's United Bank, Brattleboro VT 05302-1917	Notifications Account & Settings
A Chubb Company, Brattleboro VT 05302-1917	
Selman and Company, Brattleboro VT 05302-1917	= Pay Multiple Bills >
Ocean National Bank, Brattleboro VT 05302-1917	My Payees ? Payee Info
No matching address	Your new payee was added!
Back Add Payee	Search by keyword

#### 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.

= <b>Success</b>	= Success
Bill Pay	< Add a Payee
Welcome to Bill Pay Home where you can view and manage all your payees and payments.	A payee can be an individual, business or an organization. More common payees, like phone or internet bills, can be set up for electronic payments, whereas people and organizations without electronic billing can be mailed a check.
	Step 1: Select Payee
Add a Payee Pending Payments	Please enter the name of your payee, or select one from the "Popular Payees" dropdown. If the payee deer not appear in either list, you can skip the Setup a Check Payee.
Notifications Account & Settings	If you are adding a payee with which you have an account number, find your most recent bill for your account information.
= Pay Multiple Bills >	Payee Name
My Payees ? Payee Info	Or, Select a Popular Payee – Optional
Search by keyword	Select a Payee
All Payee Types 👻	
	Continue

Adding a Check Payee by Selecting "Set Up a Check Payee"

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

Enter the address of the payee.

- 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**

≡ <b>Success</b>	= <b>Success</b>
Add a Payee	ZIP Code
A navee can be an individual business or an	49000
progenization. More common payees, like phone or internet bills, can be set up for electronic payments, whereas people and organizations without electronic billing can be mailed a check.	Payee Account Number – <i>Optional</i> 123456
Step 2: Check Payee Information	Payee Nickname – Optional
Next, we will need the information on where	1
to send your check payments. To ensure accurate payment routing, please enter the	
exact address to which checks will be sent.	Payee Phone Number – Optional
Check Payable To	
D & H Lawn Service	Pavee Email Address - Optional
Address Line 1	
123 Main Street	
Address Line 2 – Optional	Back Add Payee
	Page will timeout in 12:45
City	
Anycity	Success Credit Union

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

≡ <b>Success</b>		
Bill Pay		
Welcome to Bill Pay Home where you can view and manage all your payees and payments.		
Add a Payee Pending Payments		
Notifications Account & Settings		
= Pay Multiple Bills		
My Payees ? Payee Info		
Your new payee was added!		
Search by keyword		

**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**

= Success	= <b>Success</b>
Notifications Account & Settings	Name
= Pay Multiple Bills >	Allstate Insurance - Auto & Property Account Number ****6789
My Payees ? Payee Info	Address PO Box 4310 Carol Stream, IL 60197-4310
Search by keyword	Optional Information Nickname:
All Payee Types 🔹	Email: Phone:
Allstate Insura \$119.00 ****6789 Due 11/18/2021 A	Please be advised that if you delete this payee in error, you will have to re-add it. If you have pending (including recurring) payments to this payee, you must cancel them or wait until they all clear before deleting the payee is allowed.
Payment History	Delete Payee Edit Payee
Payee Settings	Page will timeout in 14:47
D & H Lawn Se ****3456	Success Credit Union

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.

E Success	≡ <b>Success</b>
C Edit Payee Settings	Name Allstate Insurance - Auto & Property
Allstate Insurance - Auto & Property ****6789	Account Number ****6789
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.	Address PO Box 4310 Carol Stream, IL 60197-4310 Optional Information
	Add a Nickname – Optional
Name Allstate Insurance - Auto & Property	Car insurance
Account Number ****6789	Payee Email Address – Optional
Address PO Box 4310 Carol Stream, IL 60197-4310	Davias Dhans Number - Orticari
Optional Information	
Add a Nickname – Optional	
	Cancel Update
Payee Email Address – Optional	Page will timeout in 14:39

#### **Finalizing Editing a Payee**

#### DELETE A PAYEE

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

#### **Deleting a Payee**

= Success	= <b>Success</b>
Notifications Account & Settings	Name
	Allstate Insurance - Auto & Property
= Pay Multiple Bills >	Account Number ****6789
	Address
My Payees ? Payee Info	PO Box 4310
	Carol Stream, iL 60197-4310
Search by keyword	Optional Information
	Nickname:
All Payee Types 🗸	Phone:
Allstate Insura \$119.00 *****6789 Due 11/18/2021 ~ Pay	Please be advised that if you delete this payee in error, you will have to re-add it. If you have pending (including recurring) payments to this payee, you must cancel them or wait until they all clear before deleting the payee is allowed.
Payment History	Delete Payee Edit Payee
Payee Settings	Page will timeout in 14:47
D & H Lawn Se ****3456	Success Credit Union

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.

≡ <b>☆Success</b>	= Success
Bill Pay	
Welcome to Bill Pay Home where you can view and manage all your payees and payments.	= Pay Multiple Bills >
	My Payees ? Payee Info
	Search by keyword
Add a Payee Pending Payments	All Payee Types 🔹
Notifications Account & Settings	Allstate Insura Eligible for eBills ****6789 Enroll Now!
	Mom Smith ~
My Payees ? Payee Info	Showing 2 of 2 Payees
Search by keyword	Page will timeout in 12:18
All Payee Types 🗸	Success Credit Union
	This site contains links to other sites on the internet. We,

#### 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 t	the Payr	ment Fields
----------------------------	----------	-------------

= Success	= Success
	Schedule a Payment
My Payees ? Payee Info	Payment to Allstate Insurance - Auto & Property ****6789
	Payment will be sent electronically.
Search by keyword	Amount
All Payee Types 🗸	\$0.00
	From Account
Allstate Insura Eligible for eBills ****6789 Enroll Now!	018 SHARE DRAFT: \$218.00 -
Statua	Send On
Enroll Now for eBills	11/17/2021
Pay	Memo – Optional
Payment History	
	Estimated Delivery: 11/18/2021
Payee Settings	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
Mom Smith V	day. Be sure to allow sufficient time for payment delivery and posting by your payee.
	Advanced Ontions

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**

= Success	= Success
Schedule a Payment	Memo – Optional
Payment to Allstate Insurance - Auto & Property ****6789	
Payment will be sent electronically.	Estimated Delivery: 11/18/2021
Amount	Payments set up after 5:00 PM ET will be processed on the next business day. Payments scheduled for non-
\$80.00	business days will be processed on the next business day. Be sure to allow sufficient time for payment delivery and posting by your payee.
From Account	
018 SHARE DRAFT: \$218.00 -	Advanced Options
Send On	Payment Frequency
11/17/2021	One Time 🔹
Memo – Optional	Alert me by email when the payment is delivered.
	Alert me by email days prior to sending.
Estimated Delivery: 11/18/2021	
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	Schedule Payment
and posting by your payee.	Page will timeout in 13:32
Advanced Options	

The payment is now scheduled.

	<b>ccess</b> litUnion	
£.	•	
\$80	00	
Payment Sc	heduled	
To Allstate Insurance - Auto &	Property ****6	789
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 No	delivered?	
Memo		

## Single Payment is Scheduled

## 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**

≡ <b>Success</b>	= Success
Bill Pay	< Pay Multiple Bills
Welcome to Bill Pay Home where you can view and manage all your payees and payments.	Expand each payee you'd like to make a payment to and configure your preferences. We will schedule all your payments at once!
	Filter Payee View
+_ ()	All Payees -
Add a Payee Pending Payments	▲ Allstate Insurance - A \$0.00 ~
<b>A</b>	▲ Car Insurance \$0.00 ∨
Notifications Account & Settings	🖆 D & H Lawn Service \$0.00 🗸
Pay Multiple Bills	I Mom Smith \$0.00 ✓
	Total of Payments
My Payees ? Payee Info	\$0.00
	From Account
Search by keyword	018 SHARE DRAFT: \$218.00 -
All Payee Types 🗸	
	Schedule Payments

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.

= Success	= Success
A Pay Multiple Bills	< Pay Multiple Bills
Expand each payee you'd like to make a payment to and configure your preferences. We will schedule all your payments at once!	Expand each payee you'd like to make a payment to and configure your preferences. We will schedule all your payments at once!
Filter Payee View	Filter Payee View
All Payees 👻	All Payees 🗸
▲ Allstate Insurance - A \$0.00 ∨	▲ Allstate Insurance - A \$0.00 ∨
▲ Car Insurance \$0.00 ∨	▲ Car Insurance \$0.00 ∨
🖆 D & H Lawn Service 📃 🔨	D & H Lawn Service \$80.00 V
Amount \$80.00	Mom Smith \$0.00 ~
Send On 11/17/2021	Total of Payments \$80.00 From Account
Alert me     days prior to sending.	018 SHARE DRAFT: \$218.00 -
Mom Smith \$0.00 ~	Schedule Payments

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

= <b>Success</b>	= <b>Success</b>
A Pay Multiple Bills	Yeay Multiple Bills
Expand each payee you'd like to make a payment to and configure your preferences. We will schedule all your payments at once!	Expand each payee you'd like to make a payment to and configure your preferences. We will schedule all your payments at once!
Filter Payee View	Filter Payee View
All Payees -	All Payees 🔹
▲ Allstate Insurance - A \$0.00 ∨	▲ Allstate Insurance - A \$0.00 ∨
▲ Car Insurance \$0.00 ∨	▲ Car Insurance \$0.00 ∨
D & H Lawn Service \$80.00 ~	☐ D & H Lawn Service \$80.00 ∨
Mom Smith	Mom Smith \$50.00 ~
Amount	
\$50.00	Total of Payments
	\$130.00
Send On	From Account
11/17/2021	018 SHARE DRAFT: \$218.00
Est. Delivery Date 11/24/2021	
Alert me days prior to sending.	
	Schedule Payments

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

#### **Finalizing Paying Multiple Bills at One Time**

= Success	
< Review Scheduled Payments	Payments Scheduled
<ul> <li>\$80.00 to D &amp; H Lawn Service on 11/17/2021 (Estimated Delivery: 11/24/2021)</li> <li>\$50.00 to Mom Smith on 11/17/2021 (Estimated Delivery: 11/24/2021)</li> </ul>	Payment scheduled successfully! D & H Lawn Service ****3456
Total of Payments \$130.00	Payment will be sent via mail. Amount: \$80.00 Send On: 11/17/2021
Pay Bills From 018 SHARE DRAFT: \$218.00	From Account: 018 SHARE DRAFT Est. Delivery: 11/24/2021 Confirmation #: 14744546
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.	Payment scheduled successfully!
Back Schedule Payments	Mom Smith Payment will be sent via mail. Amount: \$50.00
Page will unreout in 14.57	Send On: 11/17/2021 From Account: 018 SHARE DRAFT Est. Delivery: 11/24/2021
Success Credit Union	Confirmation #: 14744548
This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the	Back to Bill Pay Home

## **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.

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

Viewing Symbols for Different Delivery Options (eBills Not Shown)

## **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

= * Success	= Success
Bill Pay	Pending Payments
Welcome to Bill Pay Home where you can view and manage all your payees and payments.	Filter by Payee All Payees
+ <u></u>	Filter by Payment Type
Add a Payee Pending Payments	Payee Name Amount
<b>A</b>	D & H Lawn Service \$80.00 >
Notifications Account & Settings	Mom Smith \$50.00 >
= Pay Multiple Bills >	Page will timeout in 14:53
My Payees ? Payee Info	
Search by keyword	
All Payee Types 🔹	Success Credit Union
	This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

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**

≡ <b>Suc</b>	cess	≡ <b>Success</b>
Pending Payments		To D & H Lawn Service ****3456
Filter by Payee		
All Payees	•	Check
Filter by Payment Type		From 018 SHARE DRAFT
All	-	
		Send On 11/17/2021
Payee Name	Amount	
D & H Lawn Service	\$80.00 >	11/24/2021
Mom Smith	\$50.00 >	Confirmation # 14744546
Page will timeout	in 14:53	Payment Frequency Once
		Memo
		Cancel Payment Edit Payment
		Page will timeout in 14:49
Success Credit	Union	
This site contains links to other s	sites on the internet. We,	Success Credit Union

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

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

= Success
From 018 SHARE DRAFT
Send On 11/17/2021
Est. Delivery 11/24/2021
Cancel this Payment?
This action cannot be undone.
Nevermind Cancel Payment
Page will timeout in 14:35
Success Credit Union
This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the content or privacy policies of these other sites. Copyright (C) 2021 CU*Answers. All Rights Reserved. Site Version: v21.11.17.0

## **ACCESS BILL PAY HISTORY**

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

# **Accessing Payment History** Success CreditUnion Account & Setting NOLITICATIONS = Pay Multiple Bills My Payees ? Payee Info Search by keyword... All Payee Types • Eligible for eBills Allstate Insura... \*\*\*\*6789 Enroll Now! Status Enroll Now for eBills **Payment History Payee Settings** Car Insurance \*\*\*2150

A listing of the history will appear.

#### **Viewing a Listing of Payment History**

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

Select a payment to see the detail.

#### **Viewing Detail of Payment History**

< Payment Details	
:	\$200.00 completed
То	Bank of America MasterCard 2369
Рауее Туре	Electronic
From	004 BASIC SHARE DRAFT
Sent On	8/2/2021
Est. Delivery	8/3/2021
Confirmation #	1630513452270
Payment ID	2053886572

You can view up to 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*.



= <b>Success</b>	= Success
Notifications Account & Settings	Notifications Account & Settings
	= Pay Multiple Bills >
My Payees ? Payee Info	My Payees ? Payee Info
Search by keyword	Search by keyword
All Payee Types -	All Payee Types 🔹
Allstate Insura Eligible for eBills ****6789 Enroll Now!	Allstate Insura Eligible for eBills ****6789 Enroll Now!
Car Insurance ****3456	Status Enroll Now for eBills
D & H Lawn Se ~	Pay
Mom Smith ~	Payment History
Showing 4 of 4 Payses	Payee Settings
Showing 4 of 4 Payees	Car Insurance

• 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**

= Success	= <b>Success</b>
< Enroll for eBills	< Enroll for eBills
To get your eBills, we need to know how you currently log in to the Allstate Insurance - Auto & Property website.	To get your eBills, we need to know how you currently log in to the Allstate Insurance - Auto & Property website.
<ul> <li>If you have never logged in before, first go to the Allstate Insurance - Auto &amp; Property website and sign up. Then come back here to set up your eBills.</li> </ul>	<ul> <li>If you have never logged in before, first go to the Allstate Insurance - Auto &amp; Property website and sign up. Then come back here to set up your eBills.</li> </ul>
<ul> <li>Enter your credentials and click Submit. We'll try logging into the site.</li> </ul>	• Enter your credentials and click Submit. We'll try logging into the site.
<ul> <li>Hang on, we may need to ask you some additional questions as we establish the connection with the Allstate Insurance - Auto &amp; Property site.</li> </ul>	<ul> <li>Hang on, we may need to ask you some additional questions as we establish the connection with the Allstate Insurance - Auto &amp; Property site.</li> </ul>
Login ID	Login ID
	test
Password	Password
Cancel Submit	Cancel Submit
Page will timeout in 14:54	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	= <b>Success</b>
Select an eBill Account	< Payee Settings
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 would like to receive a Pillo	Allstate Insurance - Auto & Property ****6789
	🐟 eBill Payee
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 &	Balance: \$2,801.00 Amount: \$193.00 Due On: 11/19/2021
Property site to adjust. You can always come back and try setting up eBills again later.	Mark as Paid Stop eBills
Select Account Fake-28976	Name Allstate Insurance - Auto & Property
Cancel	Account Number ****6789
	Address
Page will timeout in 14:54	PO Box 4310 Carol Stream, IL 60197-4310
	Optional Information
Success Credit Union	Nickname: Email: Phone:
This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the	

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

#### **Enrolled in eBills**

≡ <b>*Su</b> Crei	ccess ditUnion
= Pay Multiple Bills	3
My Payees	? Payee Info
Search by keyword	
All Payee Types	•
Allstate Insura ****6789	<b>\$193.00</b> Due 11/19/2021
Car Insurance	
D & H Lawn Se ****3456	~
Mom Smith	~
Showing 4 o	f 4 Payees
Page will time	out in 14:48

## **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

E Succe	ss 🗾	= Success CreditUnion	
Notifications Accou	int & Settings	Notifications Account & Settin	gs
= Pay Multiple Bills	>	= Pay Multiple Bills	>
My Payees	? Payee Info	My Payees ? Payee	nfo
Search by keyword		Search by keyword	
All Payee Types	•	All Payee Types	•
Allstate Insura ****6789 Due 1	<b>\$193.00</b> 1/19/2021	Allstate Insura \$193.00 ****6789 Due 11/19/2021	^
Car Insurance ****3456	~	Pay	
D & H Lawn Se ****3456	~	Payment History	
Mom Smith	~	Payee Settings	
		Car Insurance ****3456	~
Showing 4 of 4 Pay	vees	D & H Lawn Se ****3456	~

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**

≡ <b>Success</b>	= <b>Success</b>
A Payee Settings	< Payee Settings
Allstate Insurance - Auto & Property ****6789	Allstate Insurance - Auto & Property ****6789
eBill Payee Balance: \$2,801.00	eBills have been stopped!
Amount: \$193.00	Electronic Payee
Due On: 11/19/2021	ePill Statue: Elicible
Mark as Paid Stop eBills	Set Up eBills
Name	
Allstate Insurance - Auto & Property	Name
Account Number	Alistate insurance - Auto & Property
****6789	Account Number
	****6789
Address	Address
Carol Stream, IL 60197-4310	PO Box 4310
	Carol Stream, IL 60197-4310
Optional Information	Ontional Information
Nickname:	Vickname:
Phone:	Email:
	Phone:

## 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.

≡ <b>Success</b>	= Success
Bill Pay	Notifications Account & Settings
Welcome to Bill Pay Home where you can view and manage all your payees and payments.	= Pay Multiple Bills >
+_ ()	My Payees ? Payee Info
Add a Payee Pending Payments	Search by keyword
<b>A</b>	All Payee Types 👻
Notifications Account & Settings	Allstate Insura
= Pay Multiple Bills >	Car Insurance ~
My Payees ? Payee Info	D & H Lawn Se ~
Your bill has been marked as paid!	Mom Smith V
Search by keyword	
	Showing 4 of 4 Payees

#### 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.

# Success = 0 Notifications Account & Settings = Pay Multiple Bills My Payees ? Payee Info Search by keyword ... All Payee Types \$119.00 Car insurance \*\*\*\*6789 Due 11/18/2021 D & H Lawn Se... \*\*\*\*3456 Mom Smith Showing 3 of 3 Payees

## 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**

E Success CreditUnion		≡ <b>Success</b> CreditUnion	
= Pay Multiple Bills	>	Schedule a Payment	
	a lafa	Payment to Car insurance ****6789	
my rayees 😗 raye	e mo	Payment will be sent electronically.	
Search by keyword		Select a Payment Amount	
All Payee Types	-	Pay the amount \$119.00 on 11/18/2021	C
		Pay Statement Balance of \$10,158.00	C
Allstate Insura \$193.0 ****6789 Due 11/19/202	<b>00</b> 21 ~	Pay a Custom Amount	С
Car Insurance	~	From Account	
****3456		018 SHARE DRAFT: \$218.00	
D & H Lawn Se *****3456	~	Send On	
Mom Smith	~	11/29/2021	
		Memo – Optional	
Showing 4 of 4 Payees			
Page will timeout in 14:48		Estimated Delivery: 11/30/2021 Payments set up after 5:00 PM ET will be processer the next business day. Payments scheduled for non business days will be processed on the next busine day. Be sure to allow sufficient time for payment de	d on ⊢ ss livery

# 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 members 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**

The Cards & Payments team 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 the Cards & Payments team 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 Cards & Payments team will be managing the addition of applicable email addresses, phone numbers, and IP addresses when P2P fraud is confirmed.

Contact the Cards & Payments team 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 the Cards & Payments team. 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 ray Anyone		
Home		
Pay & Transfer	^	2
Quick Transfer		3
Schedule a Transfer		
View/Edit Scheduled Transfers		
Bill Pay		
Pay Anyone		
Check Withdrawal		
Cancel Check Payments		•
Automatic Check Transfers		
Member Services	~	
Go Mobile	~	
New Accounts	~	2
Feature of the Week	~	

#### Accessing Pay Anyone

Other options and wording are available.

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

## **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**

≡	Success CreditUnion
Pay Anyo	ne
Send mone anyone. All phone num	ey directly from your accounts to I you need is their email address or a nber capable of receiving texts.
	Enroll for Pay Anyone
	Page will timeout in 14:45
	Success Credit Union
This site cor and your	ntains links to other sites on the internet. We, credit union, cannot be responsible for the

Next select a checking account from the *Primary Pay Anyone Account* dropdown 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**

= Success	= Success
Control Con	< Enroll for Pay Anyone
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.	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.
Primary Pay Anyone Account	Primary Pay Anyone Account
Select an Account	018 SHARE DRAFT: \$218.00 -
Enroll Now	Enroll Now
Page will timeout in 14:56	Page will timeout in 14:48
Success Credit Union	Success Credit Union
This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the	This site contains links to other sites on the internet. We, and your credit upion, 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	Anvone	Enrollment
••••••••			

Pay	Anyone
	You are now enrolled for Pay Anyone. Start by making your first payment below!
Send anyo phon	money directly from your accounts to ne. All you need is their email address or a e number capable of receiving texts.
	Send New Payment
٥	Enrollment Preferences >
Payı	ment History
All	Payments •
	Page will timeout in 14:55
	Success Credit Union

## **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

= Success	= Success
Pay Anyone	Anyone Settings
Send money directly from your accounts to anyone. All you need is their email address or a phone number capable of receiving texts.	Primary Pay Anyone Account
Send New Payment	The primary account is used as a default, but you can select any of your qualifying accounts when making payments.
Enrollment Preferences	018 SHARE DRAFT: \$218.00 -
Payment History	Update Primary Account
All Payments 👻	Pay Anyone Enrollment
	Although we don't want to see you go, you may unenroll from pay anyone.
Page will timeout in 14:54	Please be advised that you may have to start over if you decide to enroll in pay anyone again.
	Unenroll
Success Credit Union This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the	Page will timeout in 14:56

**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**

≡ <b>Success</b>	= Success
< Pay Anyone Settings	Pay Anyone
Primary Pay Anyone Account	Vou've been unenrolled from Pay Anyone.
The primary account is used as a default, but you can select any of your qualifying accounts when making payments.	Send money directly from your accounts to anyone. All you need is their email address or a phone number capable of receiving texts.
018 SHARE DRAFT: \$218.00 •	Enroll for Pay Anyone
Unenroll From Pay Anyone? Nevermind Unenroll	Page will timeout in 14:55
Although we don't want to see you go, you may unenroll from pay anyone.	
Please be advised that you may have to start over if you decide to enroll in pay anyone again.	
Unenroll	
Page will timeout in 14:50	Success Credit Union This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

## 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) or enter the new receipient name in the space provided. (NOTE: You must enter a first **and** last name.) Select a method to send the payment.

**Beginning the Process of Making a Pay Anyone Payment** 

≡ <b>Success</b>	= Success
Pay Anyone	< New Payment
Send money directly from your accounts to anyone. All you need is their email address or a phone number capable of receiving texts.	Recipient Information Enter your recipient's information or select a previous recipient.
Send New Payment	Recipient
	New Recipient -
Enrollment Preferences >	Name
Payment History	Mom Smith
	Send Method
All Payments	Select a Method 👻
	Select a Method
Page will timeout in 14:54	Mobile Phone
	Degewill timeout in 12:50
Success Credit Union	Success Credit Union
This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the	This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

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

= <b>Success</b>	= Success	
< New Payment	K New Payment	
Recipient Information	Recipient Information	
Enter your recipient's information, or select a previous recipient.	Enter your recipient's information, or select a previous recipient.	
Recipient	Recipient	
New Recipient 🔹	New Recipient 🔹	
Name	Name	
Mom Smith	Mom Smith	
Send Method	Send Method	
Mobile Phone 🔹	Email	
Mobile Phone Number	Email Address	
(616) 285-5711	abcmember@gmail.com	
Continue	Continue	
Page will timeout in 13:39	Page will timeout in 12:52	
Success Credit Union	Success Credit Union	

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 P	ay Anyone	Payment
----------	-------------	-----------	-----------	---------

≡ <b>Success</b> CreditUnion		= Success
K New Payment		< New Payment
Amount & Account		Create Security
Amount \$50.00		Enter a question and answer only the recipient will know. This is a security measure to verify the identity of the recipient.
From Account 018 SHARE DRAFT: \$218.00		Security Question What color is the sky
Memo – <i>Optional</i>		Answer Blue
Continue		Continue
Page will timeout in 14:28		Page will timeout in 14:42
Success Credit Union		Success Credit Union
This site contains links to other sites on the inte	ernet. We, for the	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.

= Success	$\equiv$ $2$ Success $2$
Review Payment	You Sent a Payment of
\$50.00	\$50.00
Recipient Mom Smith	Recipient Mom Smith
Email abcmember@gmail.com	Email abcmember@gmail.com
Send From 018 SHARE DRAFT: \$218.00	Send From 018 SHARE DRAFT: \$218.00
Security Question What color is the sky	Security Question What color is the sky
Answer Blue	Answer Blue
Send Payment	Done
Page will timeout in 14:56	Page will timeout in 14:57
Success Credit Union	Success Credit Union
This site contains links to other sites on the internet. We,	This site contains links to other sites on the internet. We,

**Finalizing Sending a Pay Anyone Payment** 

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

From	Customer Service [mailto:noreply-
@	BillpayCustomerService.com]
Sent: Wedne	sday, December 16, 2015 12:22 PM
To:	r < <u>kirk r@cuanswers.com</u> >
Subject: Payl	tNow (PIN) payment to kirk vallier was created
Dear JANE	DOE,
This messag to be sent to contact us in	e is to confirm that you just set up a \$50.00 PIN Payment kirk . If you did not initiate this transaction, please nmediately at (555) 555-5555 for further instruction.
Sincerely,	

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.

PayItNow™	Sending cash has never been easier.
Welcome, Beth Babysitter. JAMES H <b>annah</b> wants to send you very much!"	\$40.00 through PIN with the following message: "Thank you
Please answer the following security qu	estions to accept this payment:
What is your email address?	
Provide the email address that received the notification at payment.	iout this
What is our special code?	
Contact JAMES H. BROWN if you're unsure of the answe	
Continue	

- 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.

<b>↓</b> PayItNow <sup>™</sup>	Sending cash has never been	easier.
You've answered the security questions correctly,	now we just need to know where to	send the money.
Account #	PAY TO THE CRUCK OF CRUCK OF CRUCK OF CRUCK OF CRUCK OF	DATE
Retype Account #	1234567891: 0001	65022JII 100
Finish	Routing Act Number Nu	rount mber

- 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 at 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**

= * Success	= <b>Success</b>
Pay Anyone	< View Payment
Send money directly from your accounts to anyone. All you need is their email address or a phone number capable of receiving texts.	<b>5</b> 50,00
Send New Payment	Pending
Enrollment Preferences >	Recipient Mom Smith
Payment History	Email Address abcmember@gmail.com
All Payments 🔹	Send From 018 SHARE DRAFT: \$218.00
← Mom Smith Pending \$50.00	Memo Send Date 12/06/2021
Page will timeout in 14:55	Send Time 12:56 PM EST
	Confirmation # 14919451
Success Credit Union This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the	Payment ID 78960

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

### **Canceling a Pay Anyone Payment**

= Success		
Email Address abcmember@gmail.com	Email Address abcmember@gmail.com	
Send From 018 SHARE DRAFT: \$218.00	Send From 018 SHARE DRAFT: \$218.00	
Memo	Memo	
Send Date 12/06/2021	Send Date	
Send Time 12:56 PM EST	Cancel this Payment?	
Confirmation # 14919451	This action cannot be undone.	
Payment ID 78960	Nevermind Cancel Payment	
Cancel Payment	Cancel Payment	
Page will timeout in 14:45	Page will timeout in 14:39	
Success Credit Union	Success Credit Union	
This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the content or privacy policies of these other sites. Copyright	This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the content or privacy policies of these other sites. Copyright	

Below the payment is cancelled.

= Success			
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.			
Send New Payment			
Enrollment Preferences >			
Payment History			
Your payment was canceled!			
All Payments 🗸			
⊗ Mom Smith Canceled \$50.00 >			
Page will timeout in 14:56			
Success Credit Union			

**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**

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

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.

Session 0 CU*BASE GOLD - ABC CREDIT UNIC	DN		
Configure Bill Pay	Marketing Message and Mem	oer Fees	
			or brand
Description	Relationship Type	Enrollment Message	Member Fees
Payveris Bill Pay Native	Primary for new enrollments	1	1
			1 ♥
← → ↑ □ ≞ ♂ i ?	0		FR (6892) 10/30/19

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

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."

Enrollment Message
1

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

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

This credit union-defined message appears when a member is not already enrolled to pay bills via **It's Me 247** Bill Pay. (It appears when the member enrolls via **It's Me 247** or mobile web banking.) It can contain a marketing statement, information about credit union fees, and warnings about how to schedule payments in advance of when they are due.

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



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

★ Session 0 CU*BASE GO	DLD - ABC CREDIT UNION		<b>-</b> • <b>×</b>
	Bill Pay Service C	harge Codes	UPDATE
Vendor PAYVERIS Product Payveris	Bill Pay Native		
Group 01 DEF 11 BILI	Description AULT BTLL PAY SUG CHARGE L PAY BASIC		
Edit	Copy Delete	• • •	
Add ← → ↑ Ⅱ	<b>■</b> ∂' i ? @		FR (6901) 11/01/19

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	<b>Tiered Service Level Config</b> (Tool #853), then Assign Tiered Service Level Rewards—Bill payment/presentment service charge code
Marketing Clubs Rewards	<i>Marketing Club Configuration</i> (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	
Configure Dill Day Compiles Charge Codes	100
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 S 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 Q	
Fee can take account negative	
Fee Waivers	
Low age 000 High age 000 Aggregate savings 0.00 Aggregate loans 0.00	
Waive if presentAIM cardDebit cardCredit cardOIB savings accountOIB loan account	
Uwaive it 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 800.00	
Monthly fee if less than 000 transactions during the month 0.00	
Fee transaction description G/L offset account 000.00	
Add/Update	
$\leftrightarrow \rightarrow \uparrow \Vdash \triangleq \mathscr{S}  i  ?  @$	FR (6902) 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 *i* 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			A	ctivity	Current Month	Previous Month			
Date opened Feb	06, 2023		Logons used		0	0			
			Free logons	remaining	999999				
Text banking			Last logged i	in 0/00/00					
E-statements Feb 10, 2	2023 E-STMT ONLY								
Bill payment Feb 10, 2	2023 ENROLLED								
P2P Feb 06, 2	2023 ENROLLED								
Joined via online bankir	ng eAlerts/eNotices	PIB							
e Allerte/eNletiese	DID Sottings	Deserverd Hist		Diaplay Usornama					
eAlerts/enotices	PID Settings	Password his	ory	Display Osemanie					
( ← → 个 🛯 🖶 ớ	9 (j) <b>?</b> @					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 Ed	ession 0 CU*BASE GOLD Edition - Bill Pay Member Enrollment						
Account #	0000						
			Enrollme	ent			
Vendor	V	Payveris Bill	Pay Native				
Enrollment status							
Action	○Enroll						
Enrollment date	00000000						
Unenrol <sup>u</sup> ment date	00000000						
Service charge group	01 🔍						
Default account	0000000001	000 🔍					
Undete		_					
Skip			Last maintained	0000000	Ву		
← → ↑ ॥	e i	?@			Ff	R (1934)	

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 Ec	ession 0 CU*BASE GOLD Edition - Person to Person Member Enrollment						
Account #	00						
		Enrollment					
Vendor	V	Payveris P2P Native					
Enrollment status							
Action	OEnroll	○ Unenroll					
Enrollment date	00000000						
Unenrollment date	00000000						
Service charge group	01 🔍						
Default account	000000001	000 0					
Undato							
Skip		Last maintained 00000000 By					
← → ↑ ॥ #	8 i	? @	FR (1934)				

*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)**

5/01/1	9 1	0:38:33			CREDIT UNION	LEPPAYMT	PAGE
RUN	I 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 F	AYMENT FILE POSTI	ING REPORT		τ	SER			
ACCOUNT	PREVIOUS		NEW		MEMBER					
NUMBER	BALANCE	AMOUNT	BALANCE	PAYEE	NAME					
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					
( 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 RECO	DRDS ERROR:	0	.00							
TOTAL NUMBER OF RECO	DRDS CHARGED:	6	974.03							
TOTAL CREDIT AMOUNT:			.00							
TOTAL DEBIT AMOUNT:			974.03							
TOTAL PAYVERIS AMOUNT			9/4.03 CR Transs	action was not posted						
*P2P Transaction										
202 2200000200										
			***END OF REPO	)R#***						

#### **Bill Payment File Posting File Posting Exception Report**

Report Name	TEPPSTV2
CU*Spy Menu	Electronic Third Party
When Report is Generated	When daily Paymentus transactions are posted to CU*BASE
View/Print	Daily
Description	Listing of bill payment exceptions (presented by Paymentus that could not be posted to CU*BASE)
Purpose / Tips	Use this report to view the specific reason why the bill payment was not processed. The credit union should advise the member to schedule another bill payment as we cannot force pay the item after it's errored out. If appropriate, ensure Paymentus has the correct information to resolve the issue. NOTE: An asterisk appears in front of the name if the transaction was a P2P transfer.

5/21/19 17:37:45 RUN ON 5/21/19		PAYVERIS BILL PA	CREDIT YMENT FILE POSTING EXCEP	UNION TION REPORT	TEPPSTV2	PAGE 1 USER	
ACCOUNT NUMBER	CCURRENT BALANCE	TRANSACTION AMOUNT REMARKS		PAYEE NAME	MEMBER NAME		
		TOTAL	TOTAL				
TOTAL EXCEPTIONS PRO	CESSED:	COUNT 0	AMOUNT .00				
*P2P Transaction							

\*\*\*END OF REPORT\*\*\*

## **MONTHLY FEE REPORTS**

These reports are produced between the  $5^{th}$  and the  $15^{th}$  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 RUN ON 2/06/16 BILL				BILL PA	CREDIT UNION L PAY FEE TRANSACTION REGISTER			TEPFEE	PAGE 1 USER OPER
AC	COUNT NO.	DEPOSIT ITEMS	FEE AMOUNT	AGGREGATE SAVINGS	AGGREGATE LOANS	AGGREGATE AVERAGE	CURRENT BALANCE	PREVIOUS BALANCE	DESCRIPTION
	-110 -110 -110	1 0 4	4.95 4.95 4.95	67622.35 1717.45 3249.38	51.45 4588.31 .00	96322.78 1190.26 5849.80	67612.40 1616.10 3136.70	67617.35 1621.05 3141.65	EASYPAY MONTHLY FEE EASYPAY MONTHLY FEE EASYPAY MONTHLY FEE
	-110 -110 -110	0	4.95 4.95 4.95	8090.48 19707.50	.00 .00 .00	3155.18 14384.33 19114.74	4902.37 5087.45	4907.32 5092.40	EASYPAY MONTHLY FEE EASYPAY MONTHLY FEE EASYPAY MONTHLY FEE

#### Fee Posting Exceptions (TEPFEE)

6/05/20 14:32.57 RUN ON 8/12/2	0 CREDIT UNION BILL PAY FEE EXCEPTION LISTING		TEPFEE	PAG USER	E 1
ACCOUNT NO.	MESSAGE	SERVICE CHARGE	GROUP		
$\begin{array}{c} 2-000\\ 3-100\\ 9-000\\ 0-000\\ 3-100\\ 8-000\\ 9-000\\ 9-000\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-00\\ 0-$	Monthly fee would take account below available balance Monthly fee would take account below available balance Minimum transaction fee would take account below available Monthly fee would take account below available balance Monthly fee would take account below available balance	01 02 01 01 01 01 01 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.