
“It’s Me 247” Bill Pay (iPay)



Product Overview & User Guide

INTRODUCTION

CU*Answers is pleased to offer electronic bill presentment and payment service through a relationship with **iPay**. More than just a link to the leading provider of financial e-commerce products and services, bill payment via **It's Me 247** lets members pay bills online while still maintaining connectivity via online banking...making online bill payment a *credit union service*

Additionally, CU*Answers is proud to offer a native bill pay service through a relationship with **iPay**. This solution 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.*

With either solution, your members can easily enroll online and can perform a variety of services, including viewing bills electronically (from participating vendors), and approving payments in a matter of minutes. They also have access to mobile banking services, which even allows them to enroll on their phone!

To eliminate the worry of an invalid or non-existent account being selected, the enrollment process automatically provides a list of approved demand accounts from which payments can be made, keeping your credit union in control. Members can later request that additional accounts be used for payments, and these accounts are presented in the iPay Master site for review and acceptance by the credit union.

Revision date: January 4, 2022

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

OPTION 1: “NATIVE” SOLUTION

- Clients must have a CU*Answer iPay contract to use this option.
- “Native” solution means that members will not leave **It’s Me 247** Online Banking to pay bills or make Person to Person transfers. (NOTE: P2P transfers are an optional feature and must be separately activated.)
- Members can enroll in bill pay directly from **It’s Me 247** and begin using bill pay immediately. Immediate enrollment – no approval required.
- Members can set up payees, pay a bill or multiple bills, and view bill pay history without leaving **It’s Me 247**. (Additional features are covered in the section on this option.)

For a full list of features available in the “Native” solution, refer to page 7.

OPTION 2: SINGLE SIGN ON OPTION

- “Consolidated Logon” makes **It’s Me 247** Bill Pay (iPay) a credit union Product
- The site is branded to use the credit union logo and name
- “Consolidated Logon” means member does not use a URL to go to the iPay site— **It’s Me 247** passes all required account information direct to iPay so member does not need to “log on” manually
- **It’s Me 247** remains active, using the timeout value assigned to that page); **It’s Me 247** Bill Pay (iPay) opens in separate browser window.

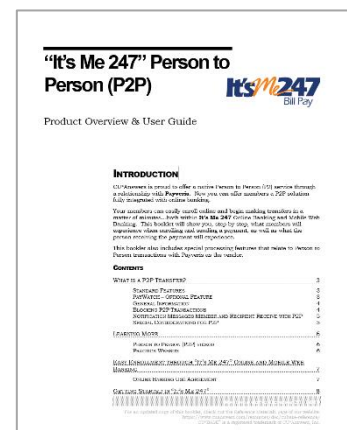
Refer to page 45 for more details.

(OPTIONAL) BUILT-IN PAY ANYONE - PERSON TO PERSON (P2P) TRANSFERS

You can also offer to your members Person-to-Person (P2P) services~ This way members can make payments to other people when their account number is unknown. There is a separate cost for this feature. Learn more here:

<https://www.cuanswers.com/wp-content/uploads/ItsMe247P2PUserGuide.pdf>

- Available for both the “Native” and “Consolidated Login” options.
- With either option, the member makes these transfers without leaving **It’s Me 247**.



(OPTIONAL) PAYWATCH

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

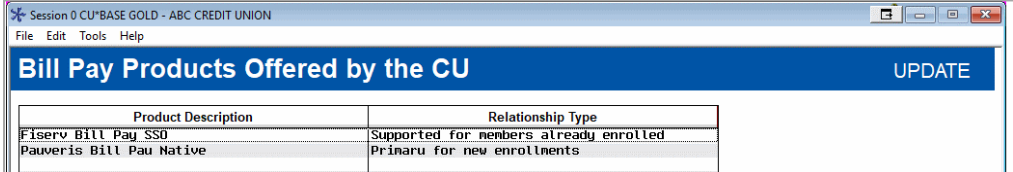
PayWatch is a centralized fraud detection service that is run hourly and scores each online bill payment and halts the processing of suspicious transactions until they have been reviewed by your credit union. All your online reporting, decisioning, and historical transaction research tools are included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

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

(OPTIONAL) MULTI-VENDOR SUPPORT

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

To learn more, contact the SettleMINT EFT team.



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

BILL PAY FRAUD BLOCK LIST

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

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

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

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

AVAILABLE SERVICE CHARGES

- Available configurable service charge groups (see Page 55):

- Monthly subscriber fees with age and aggregate balance waivers
- Excessive activity fees
- Fee for inactive users
- Tied to Tiered Services and Marketing Clubs for fee waivers based on member participation

EASY ENROLLMENT THROUGH “IT’S ME 247”

- Enrollment can be done by member through **It’s Me 247**.
- Members can choose one checking account for their primary funding account. Savings accounts can be used as secondary funding accounts. Secondary funding accounts can be chosen as the default funding account to pay bills. However, enrollment is only allowed for members with active checking or “SD” account.
- Enrollments are communicated to iPay immediately.
 - CU*Answers creates electronic file with all necessary details (CU identifier, member account number, password, etc)—no need for member to receive paperwork in order to activate; allows member to be enrolled and using the site much faster.
- Member access to set up payees is immediate. The credit union is notified when there is a new enrollee. The funding accounts do require a review by the credit union in the MASTER site for payments to be sent.

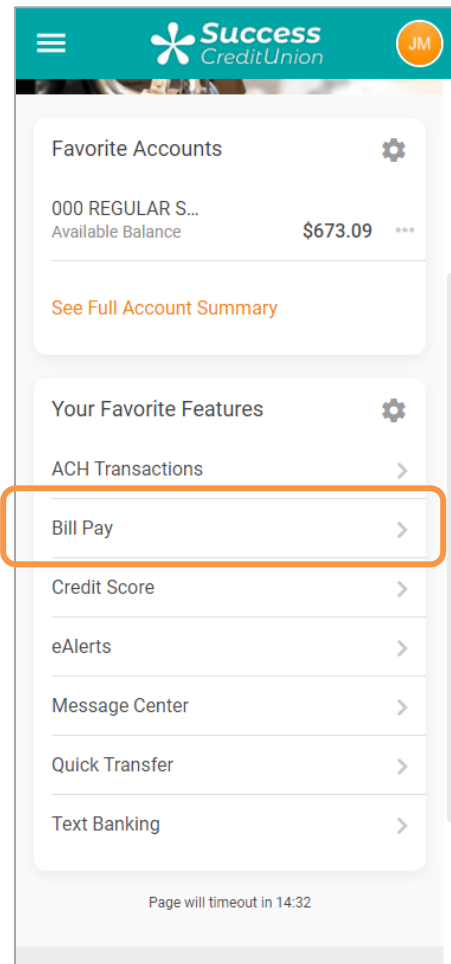
OPTION 1: “NATIVE” SOLUTION”

BUILT IN ACCESS TO BILL PAY

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

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

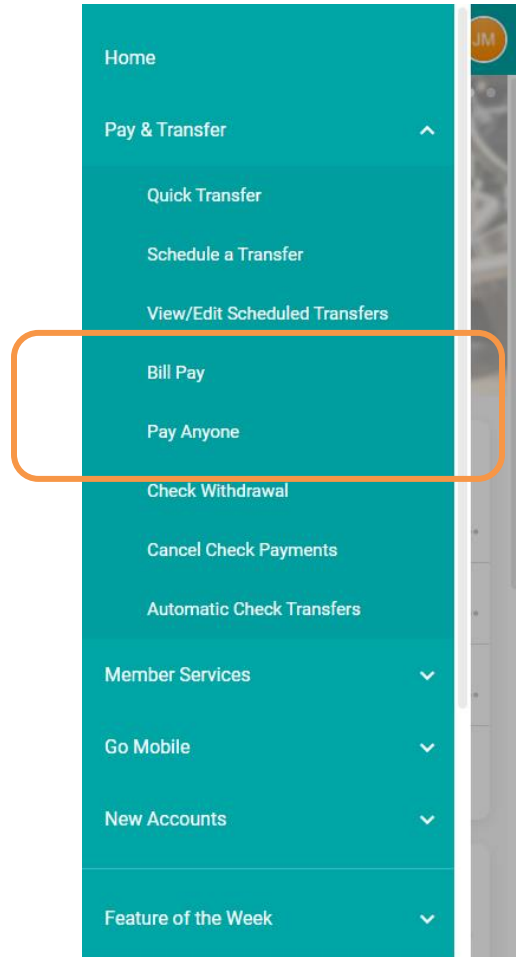
Member Accesses Bill Pay



GRANTING EXTRA ACCESS TO BILL PAY

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

Additional Access to Bill Pay



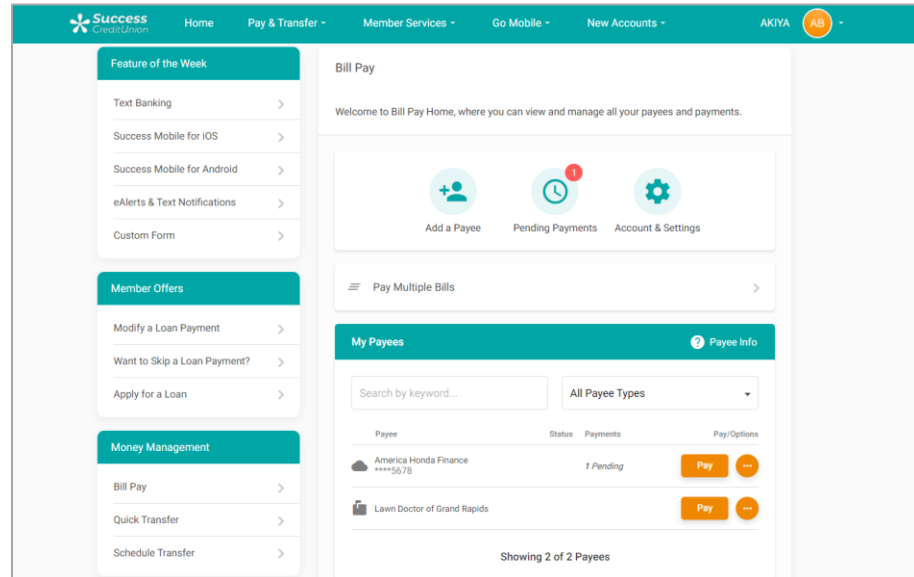
Other options and wording are available.

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

A LOOK AT THE INTERFACE

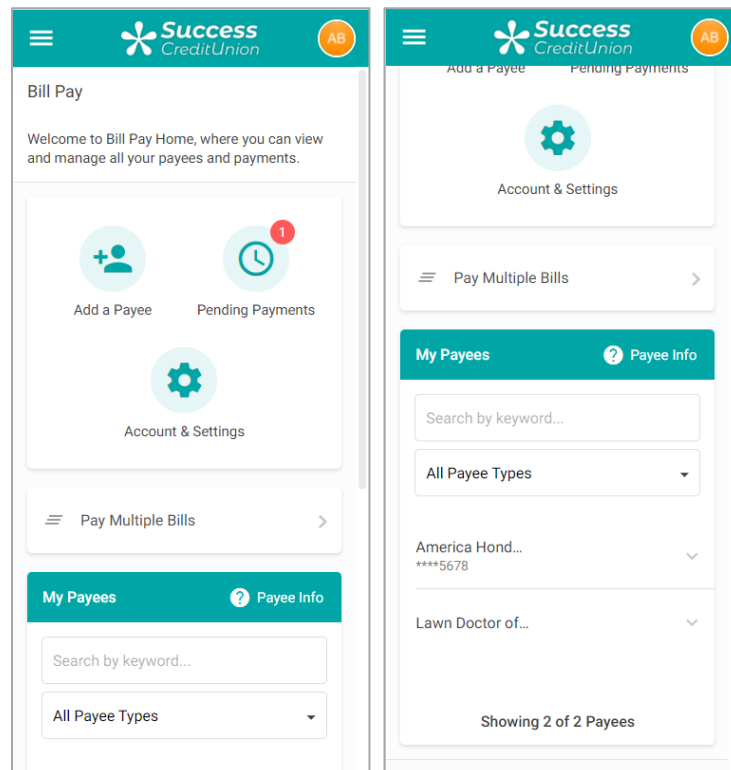
Here is a look of the basic bill pay layout of that a member will see on their desktop.

Standard View



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

Mobile View



ENROLL IN BILL PAY

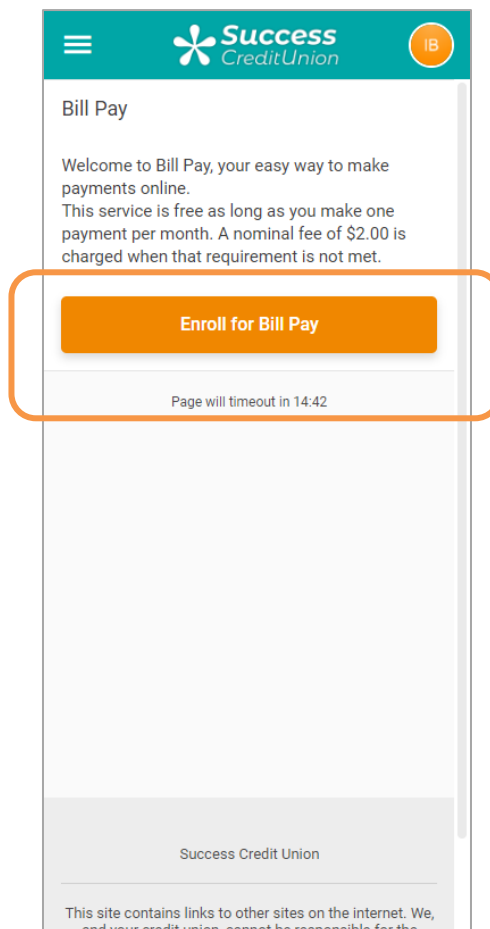
Select one of the access points to enroll in bill pay. See the previous section for available access points.

Members cannot enroll in bill pay if they:

- Are blocked from using bill pay with their Personal Internet Branch (PIB) profile.
- Do not have an email address or have an email address marked as invalid.
- Do not have a checking account.
- Have an address marked as a foreign address. (United States addresses, as well as Puerto Rico and the Virgin Islands, are allowed.)
- Are on the bill pay fraud block list. See page 5.

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

Enrolling in Bill Pay



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

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

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

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

Finalizing Enrolling in Bill Pay

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

Left Screenshot: Enroll for Bill Pay

- Header:** Success Credit Union logo and a circular icon with 'iB'.
- Back Arrow:** A left-pointing arrow next to the title 'Enroll for Bill Pay'.
- Text:** "Select a primary payment account for Bill Pay. This will be your default account to make payments from. You will still be able to select other eligible accounts to pay from when configuring new payments. Then, select "Enroll Now" to complete your enrollment."
- Primary Bill Pay Account:** A dropdown menu with the text "Select an Account..." and a downward arrow.
- Enroll Now:** A large orange button.
- Footer:** "Page will timeout in 4:03" and "Success Credit Union".

Right Screenshot: Bill Pay

- Header:** Success Credit Union logo and a circular icon with 'MM'.
- Title:** "Bill Pay".
- Confirmation:** A green box with a checkmark icon and the text: "You are now enrolled for Bill Pay. Get started below by adding your first payee!"
- Welcome:** "Welcome to Bill Pay Home, where you can view and manage all your payees and payments."
- Options:** Three circular icons with text below them:
 - "Add a Payee" (person icon with a plus sign)
 - "Pending Payments" (clock icon)
 - "Account & Settings" (gear icon)
- My Payees:** A teal header with a question mark icon and "Payee Info".
- Text:** "You have no payees. Add your first payee to get started using Bill Pay!"
- Add a Payee:** A large orange button.

SET UP OR CHANGE THE FUNDING ACCOUNT (PRIMARY ACCOUNT)

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

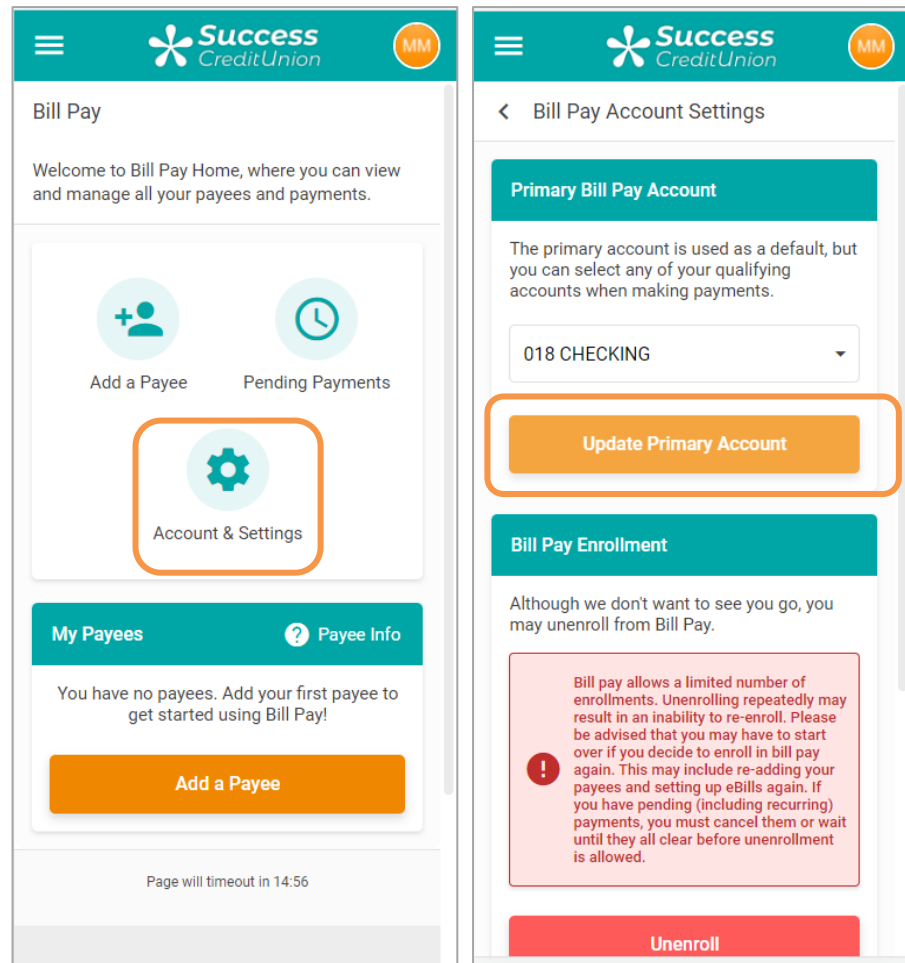
To set up or change the funding account, select *Accounts & Settings*.

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

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

Click *Update Primary Account*.

Changing Funding Account for Bill Pay

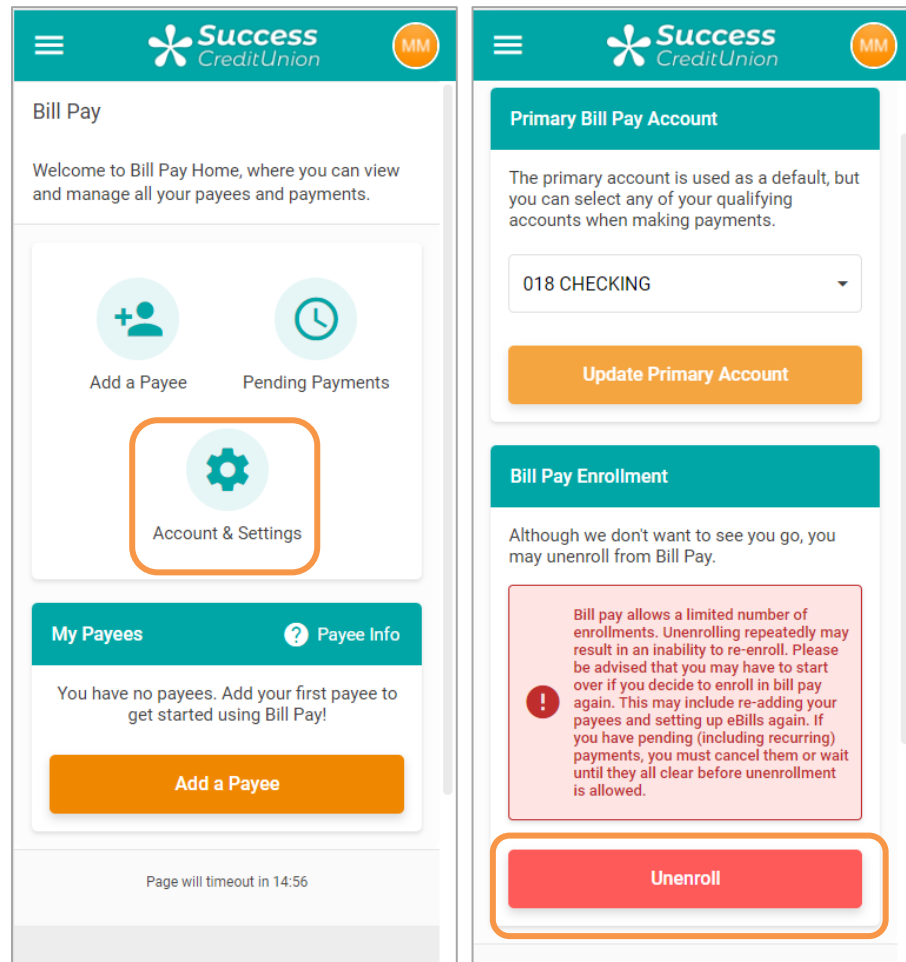


UNENROLL FROM BILL PAY

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

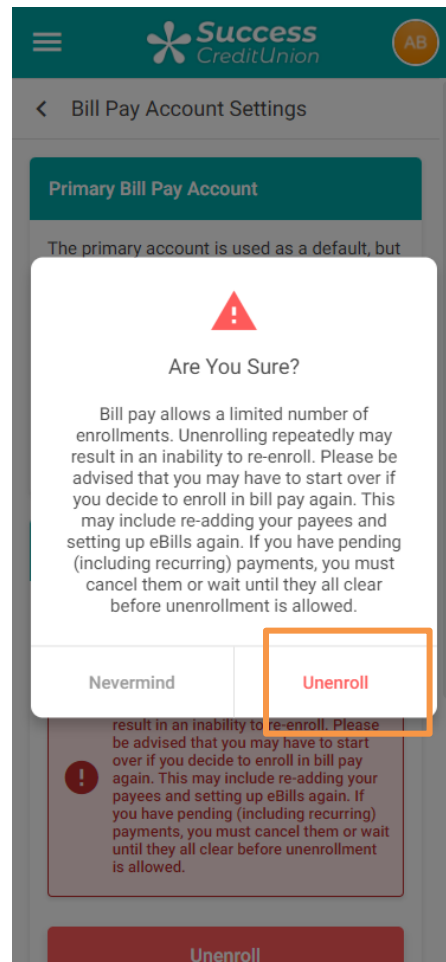
To unenroll from bill pay, click *Accounts & Settings*. Then click *Unenroll*.

Unenrolling from Bill Pay



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

Confirming Unenrollment from Bill Pay



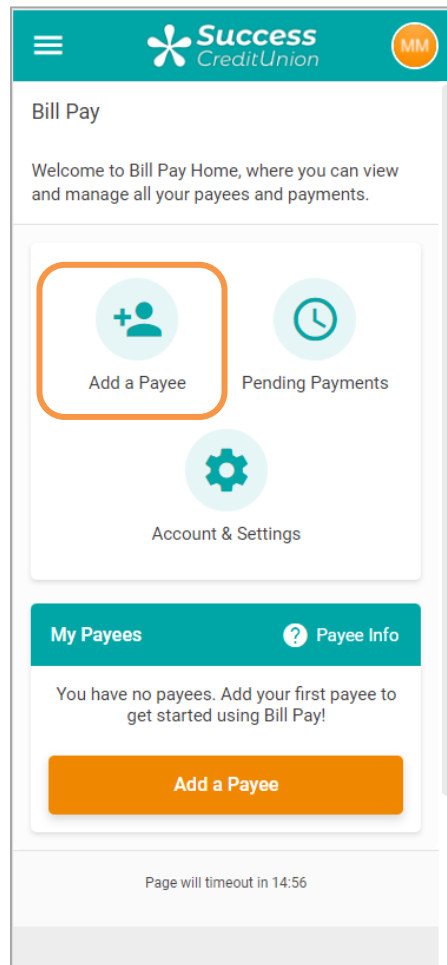
Select *Unenroll* button to confirm the unenrollment. The bill pay enrollment screen will appear.

ADD AN ELECTRONIC PAYEE

Electronic payees are paid electronically directly to the merchant and are the fastest way make a payment since they are received in one to two business days. Refer to page **Error! Bookmark not defined.** for more information on making electronic payments.




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

Adding an Electronic Payee



To create an electronic payee, enter the payee name. Click *Continue*.

Adding an Electronic Payee


  

< Add a Payee

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

Step 1: Select Payee

Please enter the full name of your payee below to continue or you can skip to [Setup a Check Payee](#).

 If you are adding a payee with which you have an account number, find your most recent bill for your account information.

Payee Name

[Continue](#)

Page will timeout in 14:37

Success Credit Union

Enter the payee account number, re-enter the payee number, enter the payee address and phone number.

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

Click *Add Payee*.

Adding an Electronic Payee

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

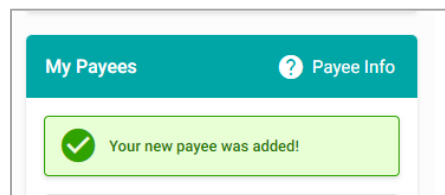
Left Screenshot: 'Add a Payee' Screen

- Header: Success Credit Union logo and a user icon labeled 'AB'.
- Back arrow and title: < Add a Payee
- Instructions: A payee can be an individual, business or an organization. More common payees, like phone or internet bills, can be set up for electronic payments, whereas people and organizations without electronic billing can be mailed a check. If you don't have an account number you can add as a Check Payee.
- Button: Add a Check Payee
- Section: Step 2: Account Information
- Text: You may need to refer to your most recent bill or contact your payee for this information.
- Section: For CHASE REWARDS CARD
- Fields: Payee Account Number, Retype Payee Account Number, Payee Address Line 1.

Right Screenshot: 'Step 2: Account Information' Screen

- Header: Success Credit Union logo and a user icon labeled 'AB'.
- Fields: Payee Address Line 2 – Optional, Payee City, State (dropdown menu), Payee ZIP Code, Add a Nickname – Optional, Payee Phone Number.
- Buttons: Back, Add Payee (highlighted with an orange box).
- Footer: Page will timeout in 14:02

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



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 **Error! Bookmark not defined.** of this booklet.
- You will automatically advance to the *Add Payee* screens directly after enrollment, and you can make a payment.

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

Click *Set up a Check Payee*.

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

The image displays two screenshots from the Success Credit Union mobile app. The left screenshot shows the 'Bill Pay' home screen with a teal header. It features a 'Welcome to Bill Pay Home' message and three main icons: 'Add a Payee' (highlighted with an orange box), 'Pending Payments', and 'Account & Settings'. Below these is a 'Pay Multiple Bills' button and a 'My Payees' section with a search bar and a dropdown menu. The right screenshot shows the 'Add a Payee' screen. It includes a back arrow, a title, and an explanatory paragraph. Under 'Step 1: Select Payee', it instructs the user to enter the payee name or select from a dropdown. A red box highlights the text 'Payee.' and another red box highlights the 'Setup a Check' link. A yellow warning box states: 'If you are adding a payee with which you have an account number, find your most recent bill for your account information.' Below this are fields for 'Payee Name' and a dropdown for 'Or, Select a Popular Payee - Optional'. A large orange 'Continue' button is at the bottom.

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

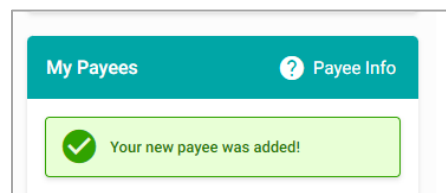
Enter the address of the payee and the payee phone number.

- You may also enter optional information. This is retained in bill history.
- If a nickname is entered, you will see that name when you view the payee at a later time. If you do not enter a nickname, the payee name will be used.
- 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.

Adding a Check Payee

The image displays two side-by-side screenshots of the Success Credit Union mobile app interface for adding a payee. Both screens show the 'Add a Payee' title and a brief explanation of payee types. The left screenshot is titled 'Step 2: Check Payee Information' and includes instructions about accurate payment routing. It features input fields for 'Check Payable To' (containing 'D & H Lawn Service'), 'Address Line 1' (containing '123 Main Street'), 'Address Line 2 - Optional', and 'City' (containing 'Anycity'). The right screenshot continues the form with fields for 'City' (containing 'Anycity'), 'State' (containing 'Michigan'), 'ZIP Code' (containing '49000'), 'Payee Account Number - Optional', 'Payee Nickname - Optional', and 'Payee Phone Number' (containing '(555) 121-2332'). At the bottom of the right screenshot, there are two buttons: 'Back' and 'Add Payee', with the 'Add Payee' button highlighted by an orange rectangular box.

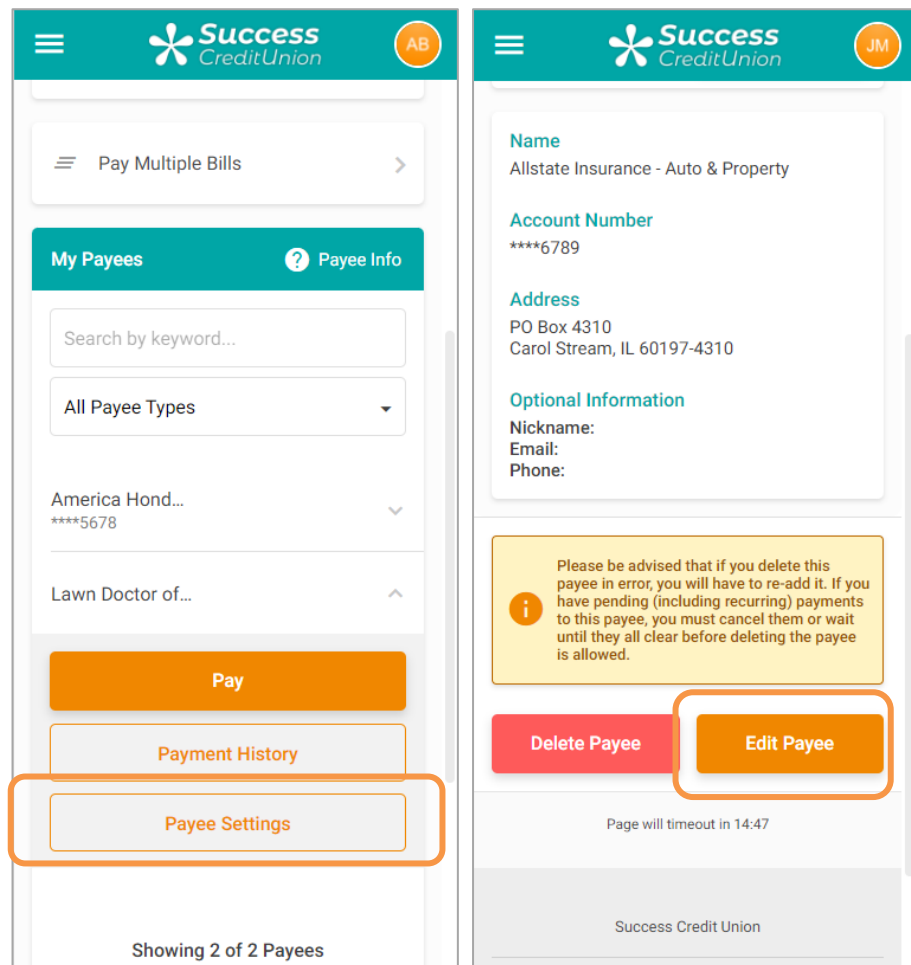
Click *Add Payee*. A notification message indicates that your payee is added and you can now make a payment.



EDIT A PAYEE

The payee list is below the icons. To edit a payee, select *Payee Settings* from the Payee Info section. Then select *Edit Payee*.

Editing a Payee



Make your changes to the payee and click Update.

Finalizing Editing a Payee

The image displays two side-by-side screenshots of the Success Credit Union mobile app interface, specifically the 'Edit Payee Settings' screen. Both screenshots show the payee 'America Honda Finance ****5678'.

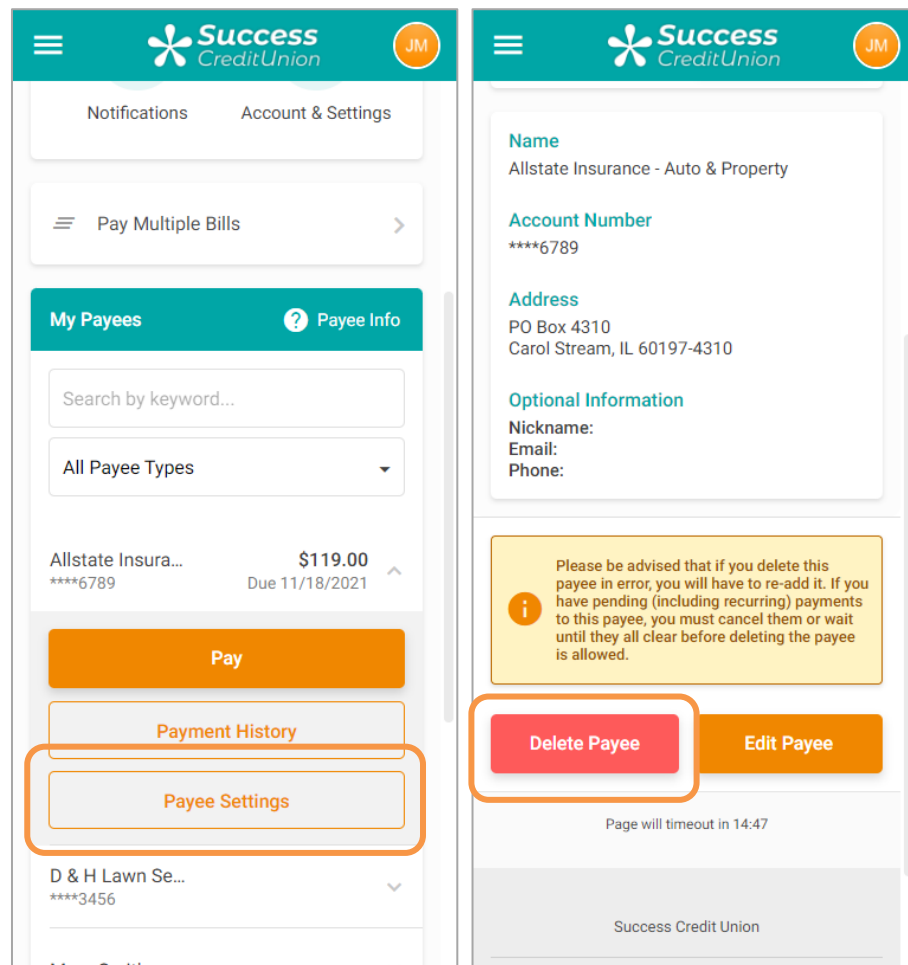
Left Screenshot: The screen shows a warning message in a red box: 'Only payee Nickname, Account Number, and Address can be changed. In order to change any other data, the payee must be deleted and re-entered to be re-verified in the system.' Below the warning, the following fields are visible: Payee Account Number (12345678), Address Line 1 (20800 Madrona Ave), Address Line 2 - Optional (empty), City (Torrance), and State (California).

Right Screenshot: The screen shows the same fields as the left screenshot, but with the 'Update' button highlighted by an orange box. The 'City' field is 'Torrance', the 'State' is 'California', the 'ZIP Code' is '90503', the 'Payee Nickname - Optional' is 'America Honda Finance', and the 'Phone' is '(800) 542 - 6632'. Below the buttons, a message states 'Page will timeout in 12:03'.

DELETE A PAYEE

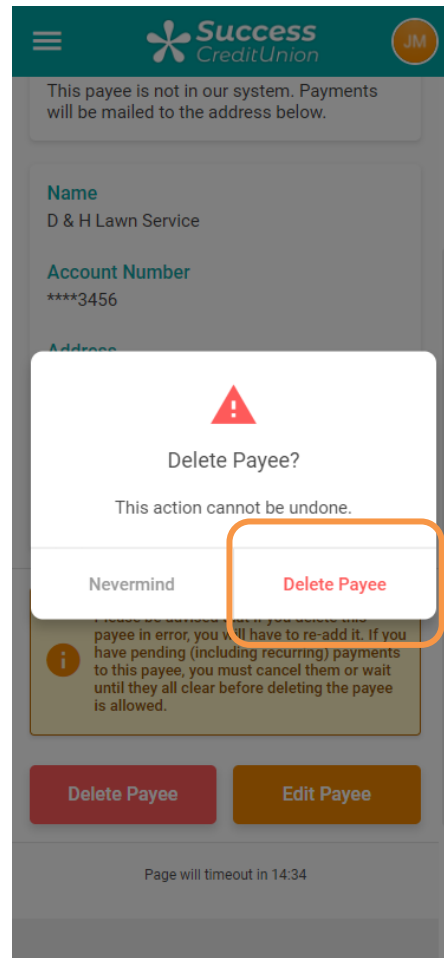
To delete a payee, select *Payee Settings* from the Payee Info section. Then select *Delete Payee*.

Deleting a Payee



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

Confirmation of Deleting a Payee



If there is a pending payment, you must delete the payment before deleting the payee.

PAY A BILL

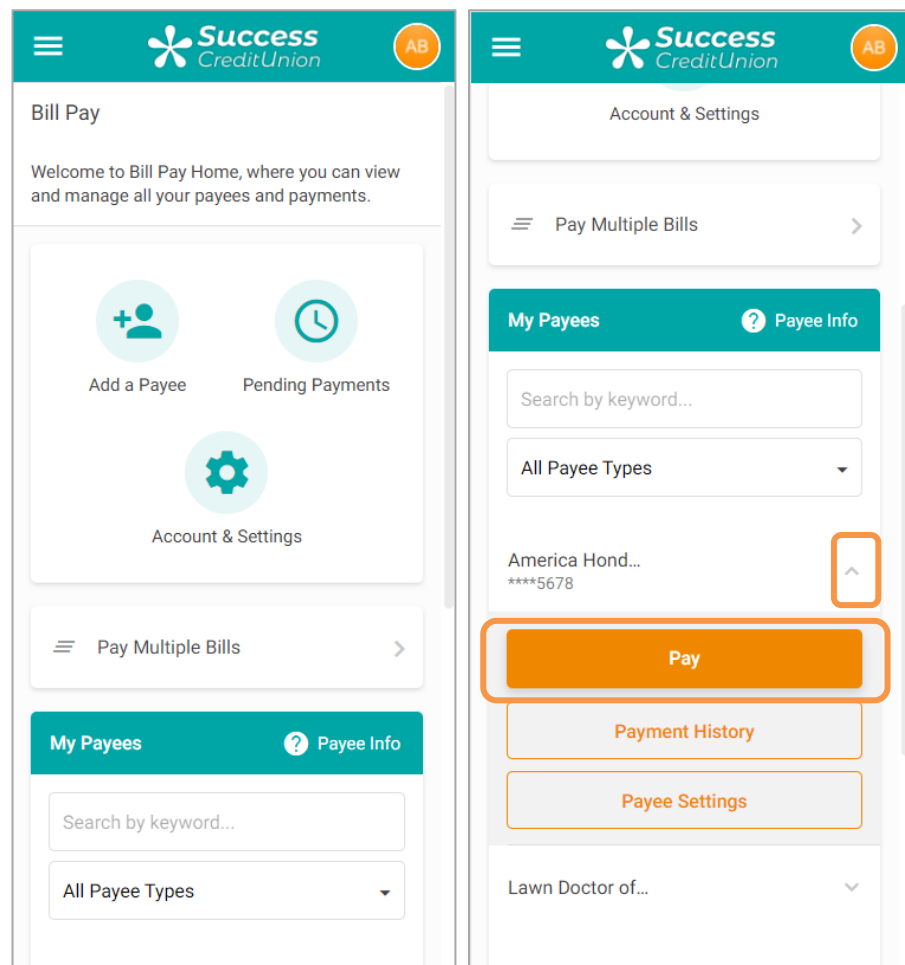
There are two ways a member can pay a bill.

- 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 **Error! Bookmark not defined.** for information on notifications and page **Error! Bookmark not defined.** 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 35.

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. Expand the payee by clicking the drop down menu and click *Pay*.

Scrolling Down the Page to Select Payee for Single Payment



Enter the amount and select a payment date.

In the advanced options you can also select a frequency of this payment to make it, for example, a monthly payment. If you select a frequency (not shown), you must also select an end date.

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

Entering Payment Information for Scheduling Single Payment

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

Left Screenshot: Schedule a Payment

- Header: Success Credit Union logo and user initials AB.
- Back arrow and title: < Schedule a Payment
- Payee: Payment to America Honda Finance *****5678
- Notification: Payment will be sent electronically.
- Amount: \$50.00 (input field)
- From Account: 018 SHARE DRAFT: \$598.00 (dropdown menu)
- Send On: 12/22/2021 (calendar icon)
- Estimated Delivery: 12/27/2021
- Disclaimer: Payments set up after 9:00 AM EST 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.
- Section: Advanced Options
- Payment Frequency: One Time (dropdown menu)

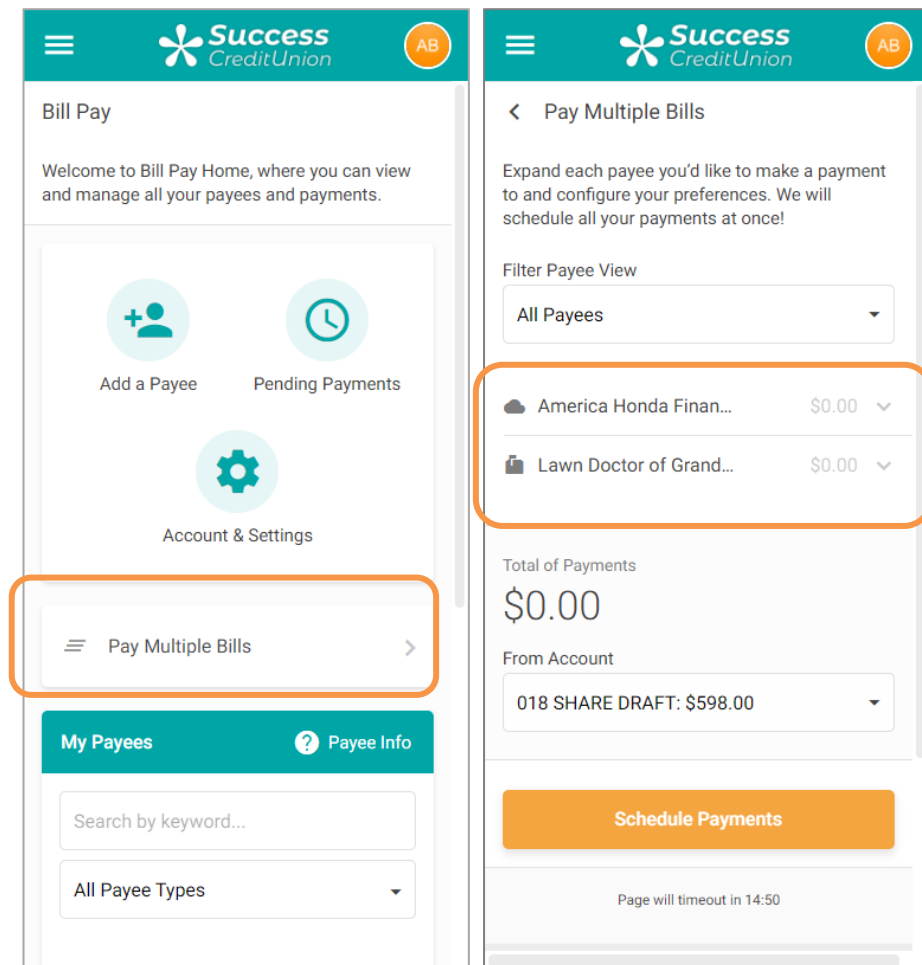
Right Screenshot: Payment Scheduled Confirmation

- Header: Success Credit Union logo and user initials AB.
- Refresh icon and amount: \$50.00
- Status: Payment Scheduled
- To: America Honda Finance *****5678
- Payee Type: Electronic
- From: 018 SHARE DRAFT
- Send On: 12/22/2021
- Est. Delivery: 12/27/2021
- Button: Back to Bill Pay Home
- Page will timeout in 14:55
- Success Credit Union logo
- Footer: This site contains links to other sites on the internet. We.

PAY MULTIPLE BILLS AT ONE TIME

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

Paying Multiple Bills at One Time



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

Wait a minute and the *Total of Payments* will reflect this payment amount.

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 Payments When Paying Multiple Bills at One Time

The image displays two side-by-side screenshots of the Success Credit Union mobile app interface for the 'Pay Multiple Bills' screen. Both screens show a list of payees under the heading 'Expand each payee you'd like to make a payment to and configure your preferences. We will schedule all your payments at once!'. A 'Filter Payee View' dropdown is set to 'All Payees'.

The left screenshot shows the 'Lawn Doctor of Grand...' payee expanded, with an 'Amount' field containing '\$80.00'. Below this, the 'Send On' date is '12/22/2021'. At the bottom, the 'Total of Payments' is '\$80.00'.

The right screenshot shows two payees: 'America Honda Finan...' with an amount of '\$50.00' and 'Lawn Doctor of Grand...' with an amount of '\$80.00'. Below the payee list, the 'Total of Payments' is '\$130.00'. The 'From Account' dropdown is set to '018 SHARE DRAFT: \$598.00'. An orange 'Schedule Payments' button is visible at the bottom. A footer message states 'Page will timeout in 10:26'.

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

Finalizing Paying Multiple Bills at One Time

The image displays two screenshots from the Success Credit Union mobile app, illustrating the process of scheduling payments.

Left Screenshot: Review Scheduled Payments

- Header: Success Credit Union (with menu icon and user initials AB)
- Title: Review Scheduled Payments
- Payment List:
 - \$50.00 to America Honda Finance on 12/22/2021 (Estimated Delivery: 1/1/0001)
 - \$80.00 to Lawn Doctor of Grand Rapids on 12/22/2021 (Estimated Delivery: 1/1/0001)
- Total of Payments: \$130.00
- Pay Bills From: 018 SHARE DRAFT: \$598.00
- Disclaimer: Payments set up after 9:00 AM EST 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.
- Buttons: Back (orange), Schedule Payments (orange, highlighted with an orange border)
- Page will timeout in 14:53
- Success Credit Union logo
- Footer: This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

Right Screenshot: Payments Scheduled

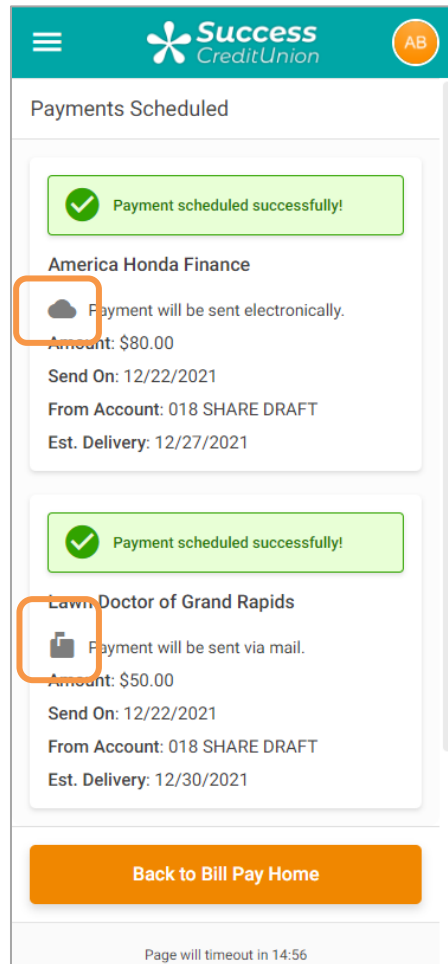
- Header: Success Credit Union (with menu icon and user initials AB)
- Title: Payments Scheduled
- Confirmation: Payment scheduled successfully! (green checkmark icon)
- Payment Details for America Honda Finance:
 - Payment will be sent electronically.
 - Amount: \$80.00
 - Send On: 12/22/2021
 - From Account: 018 SHARE DRAFT
 - Est. Delivery: 12/27/2021
- Confirmation: Payment scheduled successfully! (green checkmark icon)
- Payment Details for Lawn Doctor of Grand Rapids:
 - Payment will be sent via mail.
 - Amount: \$50.00
 - Send On: 12/22/2021
 - From Account: 018 SHARE DRAFT
 - Est. Delivery: 12/30/2021
- Button: Back to Bill Pay Home (orange)
- Page will timeout in 14:56

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 37) which has the cloud with a check on it.

Viewing Symbols for Different Delivery Options (eBills Not Shown)



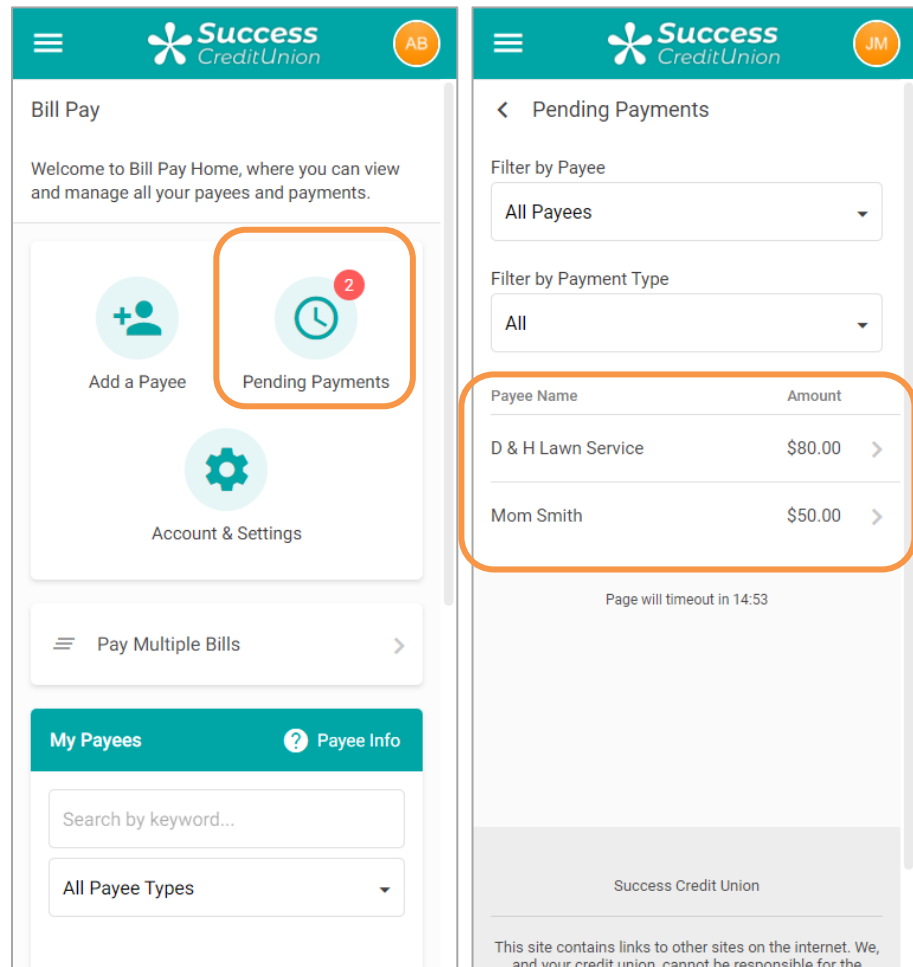
VIEW PENDING PAYMENTS

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



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 20.

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

Deleting or Editing a Payment

The image displays two screenshots from the Success Credit Union mobile app interface.

Left Screenshot: Pending Payments

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

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

Page will timeout in 14:53

Success Credit Union

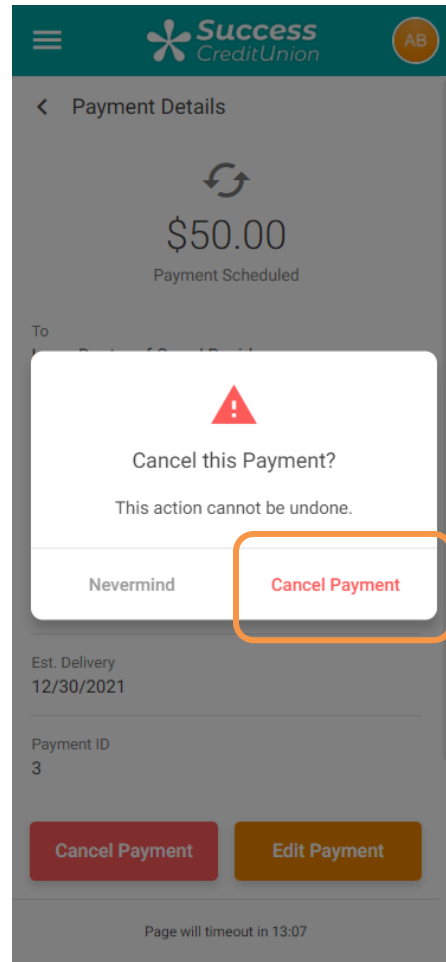
This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the.

Right Screenshot: Payment Details

- Header: Success Credit Union, AB
- Back arrow < Payment Details
- Refresh icon
- Amount: \$50.00
- Status: Payment Scheduled
- To: Lawn Doctor of
- Payee Type: Check
- From: 018 SHARE DRAFT
- Send On: 12/22/2021
- Est. Delivery: 12/30/2021
- Payment ID: 3
- Buttons: Cancel Payment, Edit Payment
- Page will timeout in 14:45

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

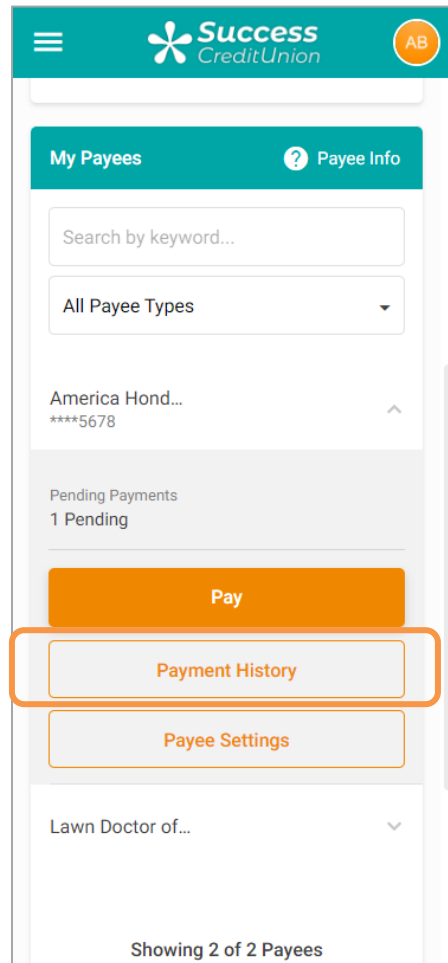
Finalizing Deleting a Payment (Finalizing Updating a Payment Not Shown)



ACCESS BILL PAY HISTORY

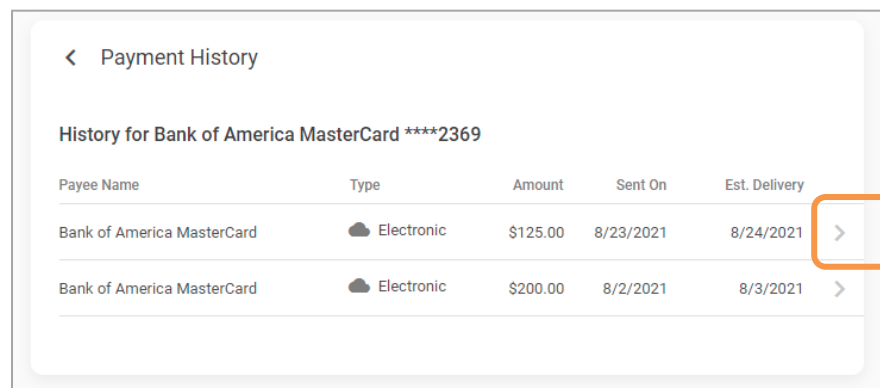
To access pay history for a payee, click *Payment History* in the drop-down area.

Accessing Payment History



A listing of the history will appear.


Viewing a Listing of Payment History




Select a payment to see the detail.

Viewing Detail of Payment History

[←](#) Payment Details


\$200.00
Completed

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

You can view up to 180 days of bill payment history online.

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

E-BILLS

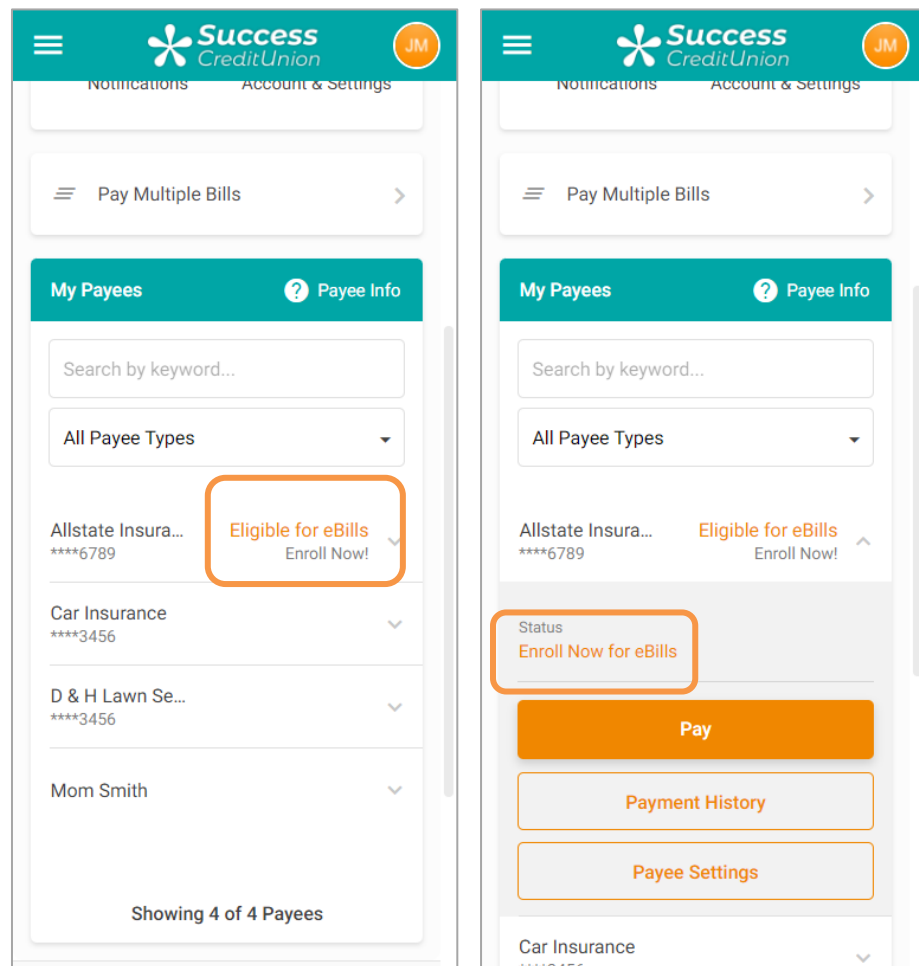
Certain payees have a relationship with Payveris so that they can be set up as eBills. Once a member sets up a payee for eBills they will then be presented the amount due and the due date, as well as minimum balance information if appropriate.

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

Setup

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

Enrolling in eBills



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

The member can receive warning/error message in several specific instances during eBill enrollment. A full list of instances is listed on page **Error! Bookmark not defined.** Full text is documented in **Appendix A** starting on page 63.)

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 Credit Union JM

< Enroll for eBills

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

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

Login ID

Password

Cancel Submit

Page will timeout in 14:54

Success Credit Union JM

< Enroll for eBills

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

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

Login ID

test

Password

....

Cancel Submit

Page will timeout in 14:42

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

Enrolling in eBills

The image displays two screenshots from the Success Credit Union mobile app, illustrating the process of enrolling in eBills.

Left Screenshot: Select an eBill Account

The header shows the Success Credit Union logo and a user icon labeled 'JM'. The main heading is "Select an eBill Account". Below this, a message states: "We need some more information to establish our connection to the Allstate Insurance - Auto & Property website. Please choose the Allstate Insurance - Auto & Property account for which you'd like to receive eBills." A second message explains: "If you don't see the account listed, it means Allstate Insurance - Auto & Property cannot provide eBills to us for that account. Click Cancel. You might try logging in yourself to see if there is a setting on the Allstate Insurance - Auto & Property site to adjust. You can always come back and try setting up eBills again later."

Under the heading "Select Account", there is a radio button next to the text "Fake-28976". At the bottom, there are two buttons: "Cancel" and "Select". The "Select" button is highlighted with an orange border. A timer at the bottom indicates "Page will timeout in 14:54". The footer shows "Success Credit Union" and a disclaimer: "This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the".

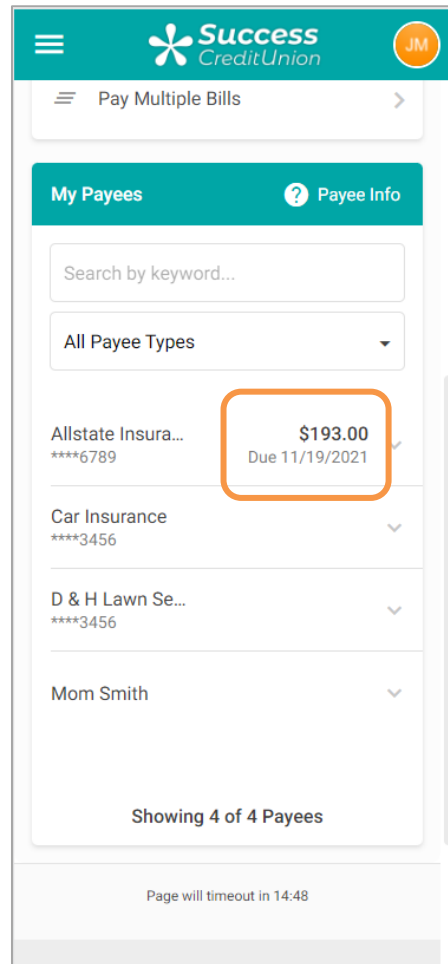
Right Screenshot: Payee Settings

The header shows the Success Credit Union logo and a user icon labeled 'JM'. The main heading is "Payee Settings". Below this, a teal box displays "Allstate Insurance - Auto & Property" and "****6789". Below this box, there is an icon of a document with a checkmark and the text "eBill Payee", which is highlighted with an orange border. Below this, the following information is displayed: "Balance: \$2,801.00", "Amount: \$193.00", and "Due On: 11/19/2021". At the bottom, there are two buttons: "Mark as Paid" and "Stop eBills".

Below the buttons, there is a section titled "Name" with the text "Allstate Insurance - Auto & Property". Below this, there is a section titled "Account Number" with the text "****6789". Below this, there is a section titled "Address" with the text "PO Box 4310" and "Carol Stream, IL 60197-4310". Below this, there is a section titled "Optional Information" with the text "Nickname:", "Email:", and "Phone:".

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

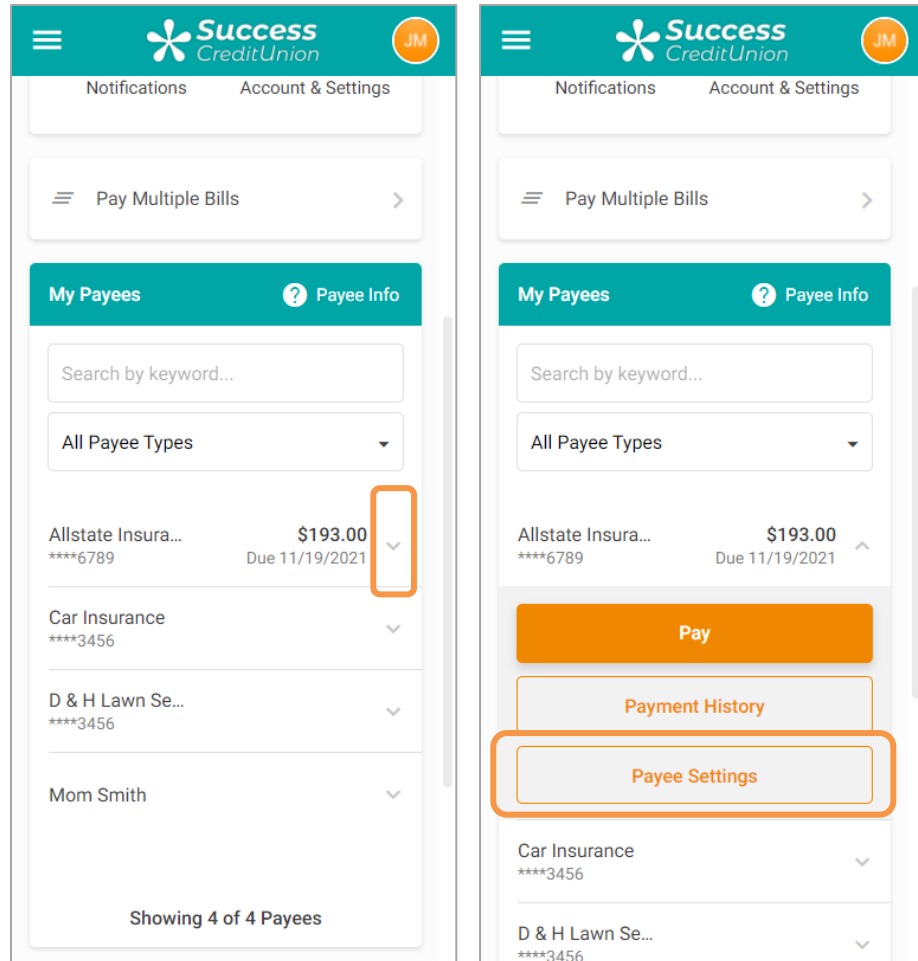
Enrolled in eBills



Unenroll from eBills

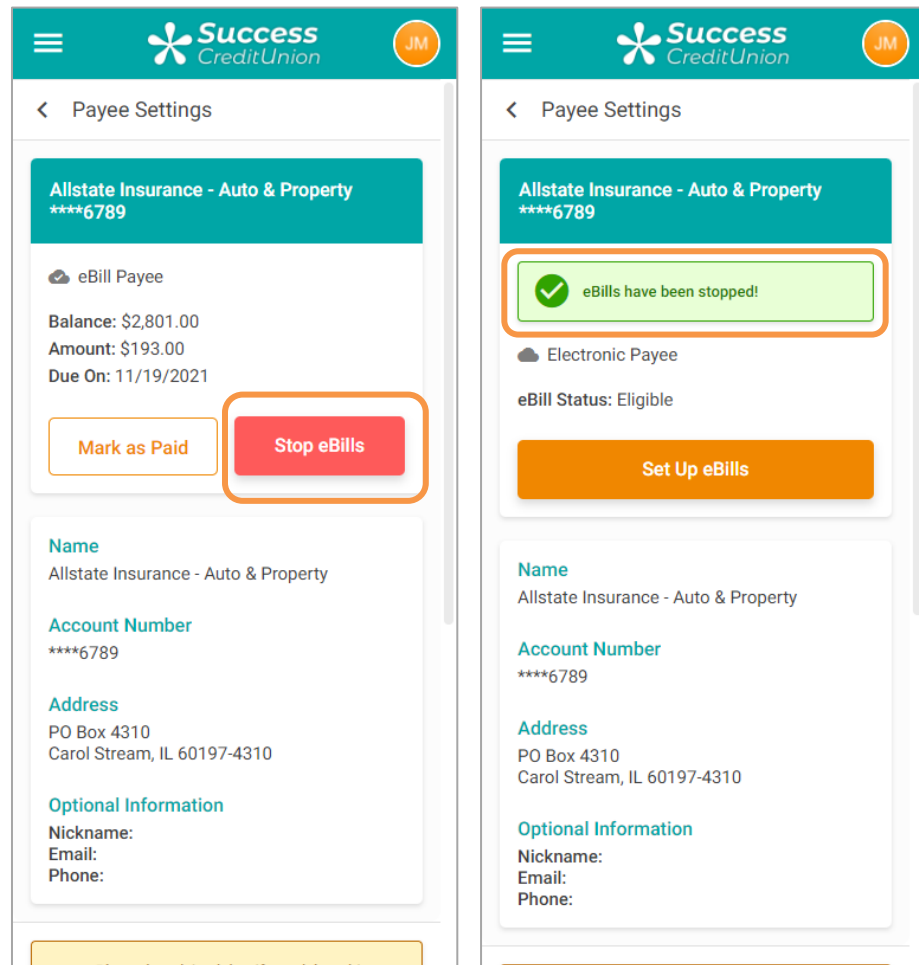
To unroll from eBills, expand the area to view the options on the screen where you edit the payee. Click *Payee Settings*.

Unenrolling from eBills



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

Completing Unenrollment from eBills

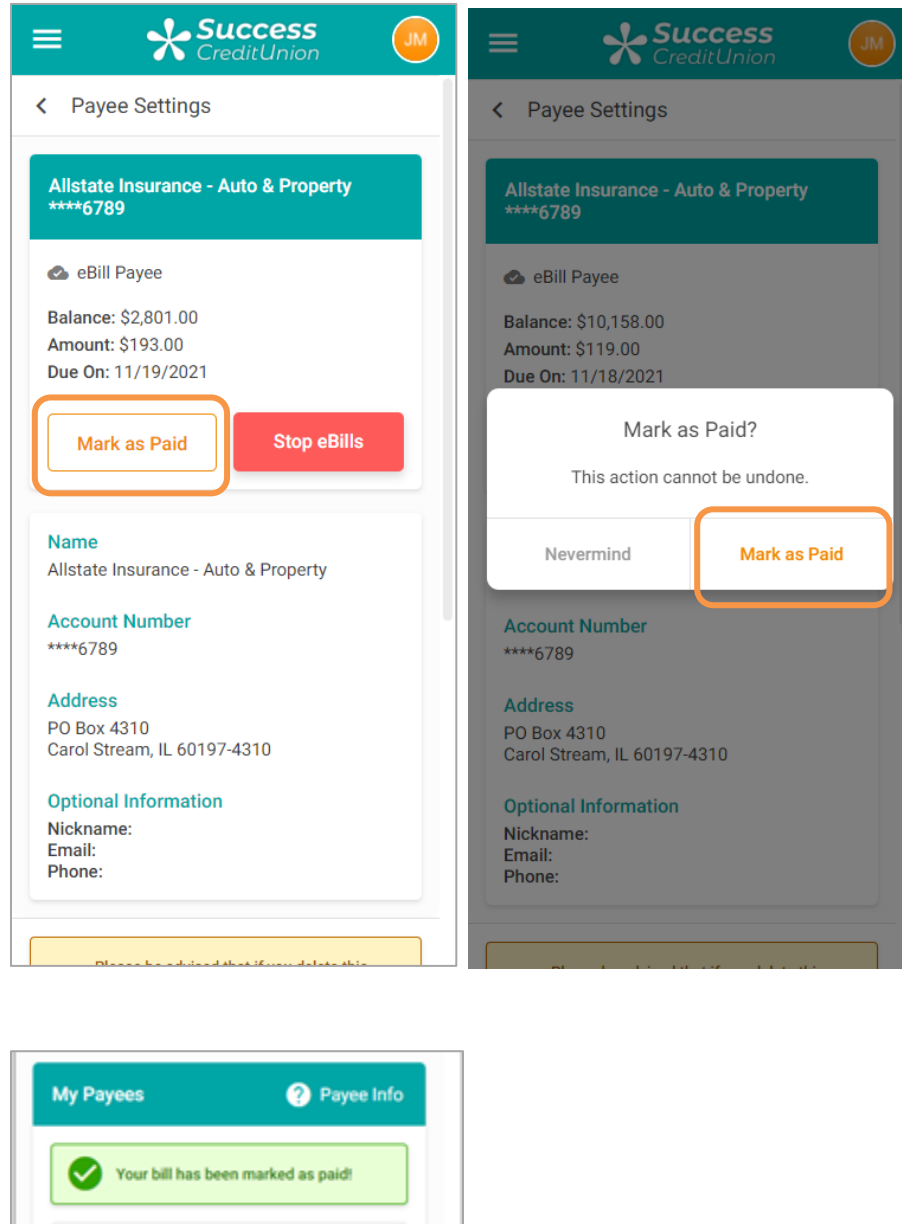


Mark an eBill as Paid

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

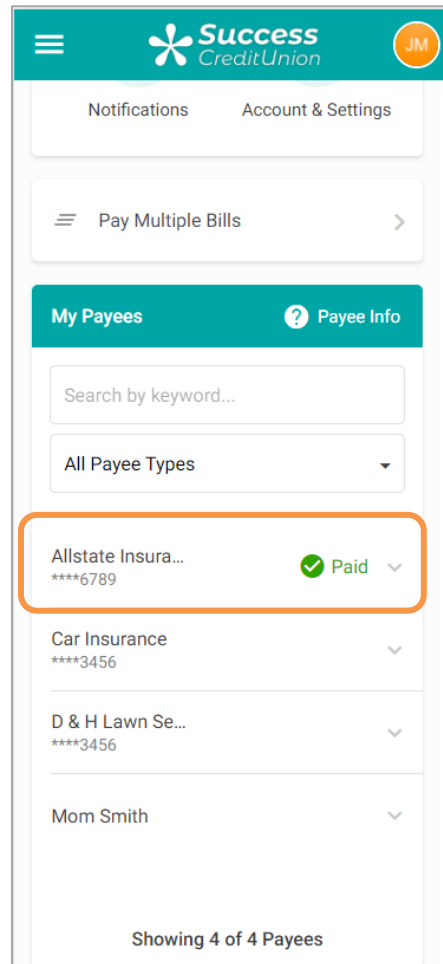
You will see a confirmation window. Click *Mark as Paid*. A confirmation message appears.

Marking an eBill as Paid



This is then reflected in the My Payee area.

Viewing an eBill Marked as Paid



Security with eBills

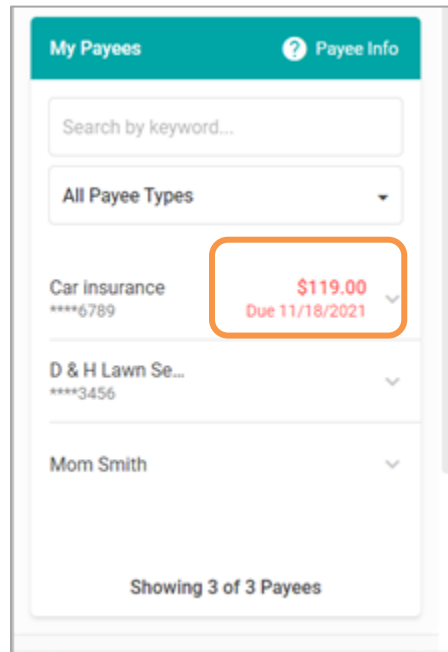
If you change your username or password on the vendor website, you will receive a message in online bill pay stating that your payee credentials have been changed and that you need to reactivate your eBills.

Notifications That an eBill is Due

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

Below is what you see if the bill is overdue.

Viewing Notification that an eBill is Overdue



Pay an eBill

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

Paying an eBill

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

Left Screenshot: My Payees

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

Right Screenshot: Schedule a Payment

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

OPTION 2: SINGLE SIGN-ON

iPAY SUPPORT

iPay Support for Resolving Credit Union Questions

- Credit Unions can call iPay directly for resolving support.

iPay Support for Resolving Member Questions

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

ONLINE DEMONSTRATION

To help you introduce online bill pay to your members, iPay has created a video to which you can post a link on your credit union website. During your orientation, iPay will share with you the URL to this video during your training with them.

WHAT CAN A MEMBER DO USING THIS OPTION?

Members who select this option will need to first accept a new Use Agreement presented by iPay (right on their phone). Once the member accepts this agreement, the member then moves to the “Bill Pay” screen (shown lower left), which will allow them to:

- Schedule a new payment
- Receive Suggested Payments - If a member frequently makes payments of a certain amount at a certain time, **It's Me 247** Bill Pay (iPay) will suggest that the member pays these payments on a regular schedule.
- Manage an existing (pending) payment
- View payment history
 - **NOTE It's Me 247** Bill Pay (iPay) payment history is 90 days.
- View existing payees

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

MASTER (CREDIT UNION) SIDE

When the credit union employees first logs into the Master Site, they will view a login screen, followed by a confirmation window. Next the Entry Screen will appear outlining the tasks the credit union has for that day. From this Entry screen, the credit union will choose the actions they want to perform from approving additional accounts for use with bill pay (left) to reviewing new enrollments and personal address changes (right).

Training on the Master Site will be provided by iPay.

- **NOTE: It is important to verify all information provided by the member is valid, including account number and suffix.** (For example, if a member supplies an invalid suffix, they will be considered inactive by CU*BASE since no transaction records will be generated and returned to CU*BASE.)

Entry Screen of iPay Master Site

Notification of updates will be listed via this link.

Notification that members need secondary accounts verified is listed here.

Newly enrolled members to review and change of personal address changes are listed here.

The screenshot shows the iPay Master Site interface. The browser address bar displays 'Master Home Page'. The page features a top navigation bar with links: Subscriber, Reports, File Download, Compliance Information, Data Complete, and Products/Service. A left sidebar contains a 'LIVE CHAT' button and an 'Admin User Menu' with options: Change Pin, Contact, Training Material, Home, and Logout. Below this is a 'User Administration' section with links: Add New Admin User, Edit Admin User, and PIN Change Frequency. Further down are 'Disclosures' (Terms & Conditions), 'Message Center' (New Broadcast Message), and 'Sent Messages'. The main content area is titled 'Subscriber Administration For ::' and includes a date 'Tuesday, May 18, 2010' and 'iPay Technologies Internal Support'. A yellow 'Important Information' banner is present. The 'Enrollment / Account Information ::' section is divided into two columns. The left column, 'Actions REQUIRED', contains 'Enrollments Awaiting your Approval' and 'Accounts Awaiting your Approval'. The right column, 'Attention OPTIONAL', contains 'New Enrollments' and 'Updated Accounts'. Arrows from the annotations point to the 'Important Information' banner, the 'Accounts Awaiting your Approval' section, and the 'New Enrollments' section.

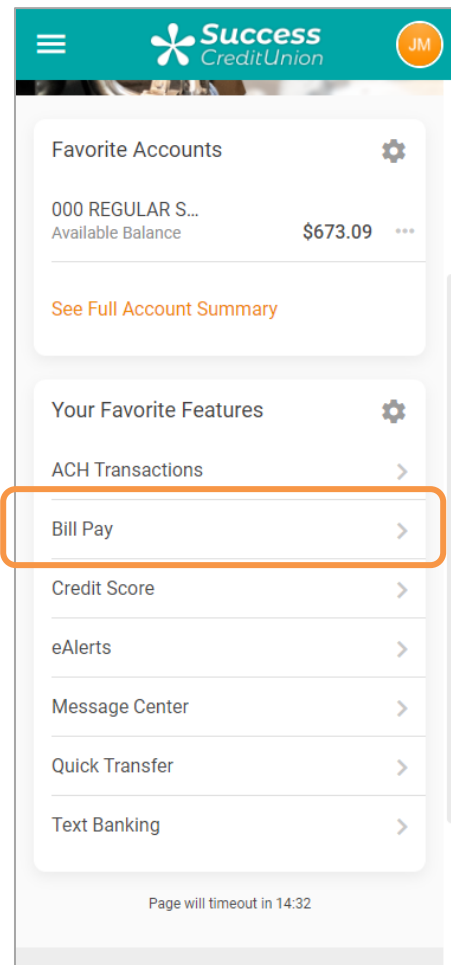
Enrollments Awaiting your Approval	Accounts Awaiting your Approval	New Enrollments	Updated Accounts
	2 consumer subscriber(s) added new pay from accounts which require your approval	1 new consumer subscriber(s) activated their bill pay and are available for review	3 consumer subscribers updated their contact info

BUILT IN ACCESS TO BILL PAY

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

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

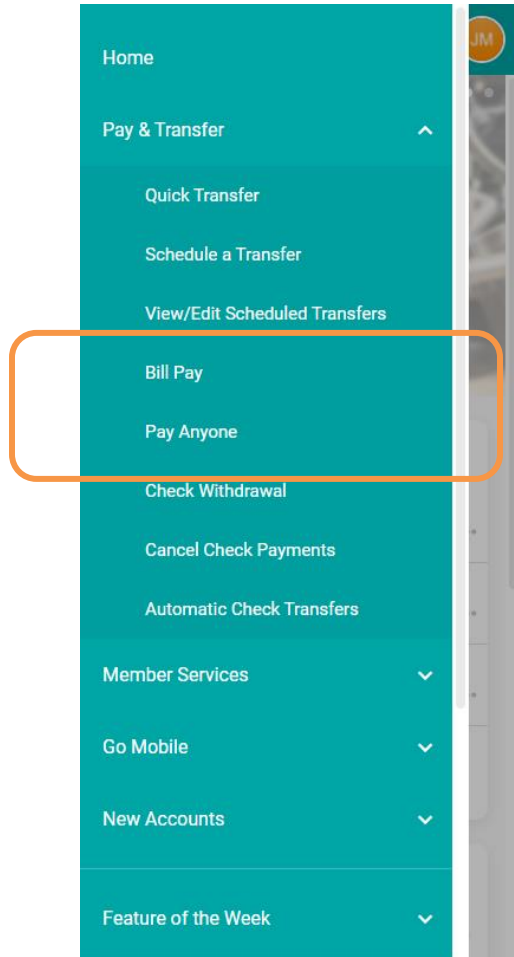
Member Accesses Bill Pay



GRANTING EXTRA ACCESS TO BILL PAY

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

Additional Access to Bill Pay



Other options and wording are available.

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

ENROLLING VIA “IT’S ME 247”

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

Once the member selects the access point the member will advance to the enrollment screen.

NOTE: A member can be blocked from enrolling in bill pay. Learn more about the bill pay fraud block list on page 5.

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

This enrollment is a two-step enrollment. Members enroll using the screen above. They confirm the email address and select a Primary account. This screen informs them, **“After initiating Bill Pay please log off of It’s Me 247 and log on again. This should activate your Bill Pay.”**

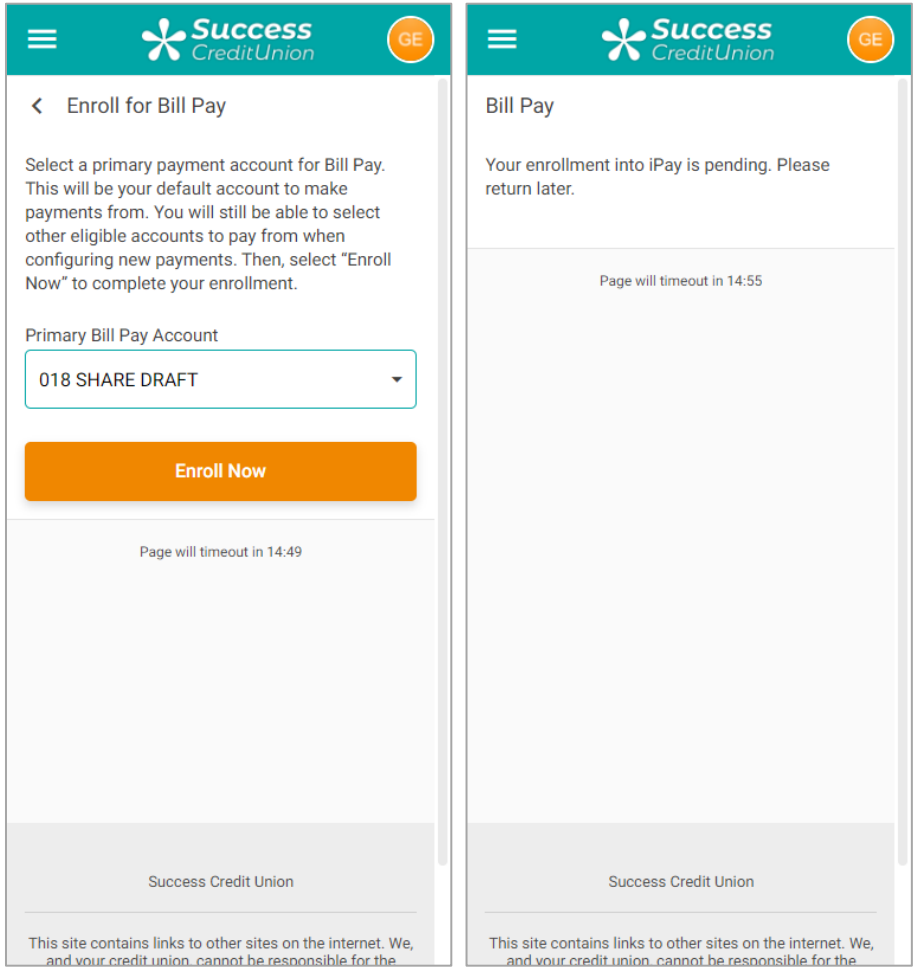
NOTE: Members can also be enrolled in CU*BASE.

The image displays two screenshots of the Success Credit Union mobile app interface for Bill Pay enrollment.

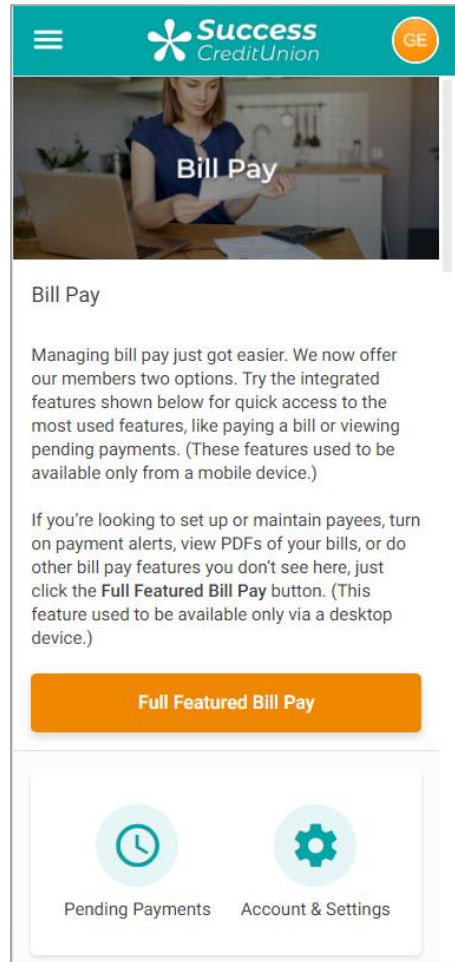
Left Screenshot: The screen is titled "Bill Pay" and features the Success Credit Union logo and a "GE" icon. Below the header, it says "Welcome to Bill Pay!" and "Bill pay fees will be waived when at least one bill payment is made each month." A large orange button labeled "Enroll for Bill Pay" is centered. At the bottom, there is a footer with "Success Credit Union" and a disclaimer: "This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the". A timeout message "Page will timeout in 14:55" is visible.

Right Screenshot: The screen is titled "Enroll for Bill Pay" and features the Success Credit Union logo and a "GE" icon. Below the header, it says "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." Below this text is a dropdown menu labeled "Primary Bill Pay Account" with the option "Select an Account...". A large orange button labeled "Enroll Now" is centered. At the bottom, there is a footer with "Success Credit Union" and a disclaimer: "This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the". A timeout message "Page will timeout in 14:56" is visible.

After this the member clicks the Next button to view the confirmation screen. Then the member accepts and completes the **It's Me 247** enrollment.



When the member logs on to **It's Me 247** a second time and clicks the Pay My Bills icon a second time, the member then accesses the **iPay** Terms and Conditions to accept to enroll on the **iPay** side. At this time, members will also be required to authorize iPay to make the payments. The text for the iPay authorization can be formatted by the credit union using the iPay Master site.



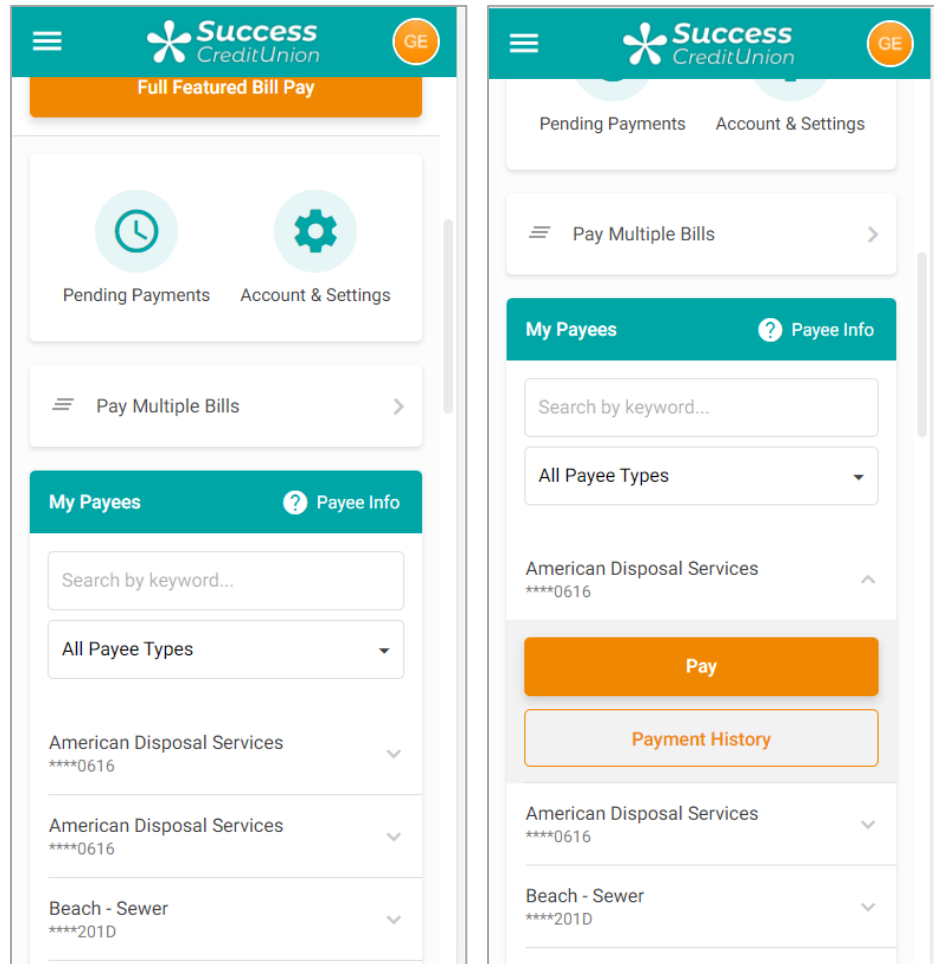
- **IMPORTANT NOTE:** Once the member is enrolled on the **It's Me 247** side, the member will begin receiving charges for enrollment (as well as your credit union). However, if a member does not complete his or her enrollment by also enrolling on the iPay side, then iPay has no record of her enrollment. When iPay then communicates un-enrollments back to CU*BASE, this member will not be included. **Consequently, if a member does not complete his or her enrollment, the member will be charged a fee for enrollment, but will not be able to unenroll or use the product via online banking.** This member must be un-enrolled via CU*BASE.

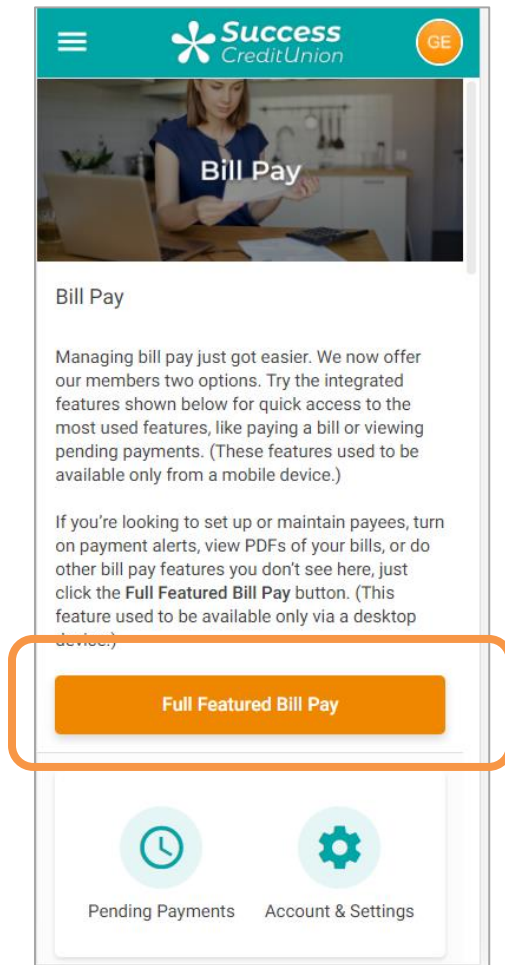
Members can enroll in bill pay through **It's Me 247** as long as the credit union's PIB configuration allows this access. See the "PIB Configuration and User Guide" for more details.

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

Members can do more than just enroll in bill pay in **It’s Me 247**. They can also make a payment, pay multiple bills, view payment history, view pending payments, cancel payments, and change their default account. These activities are performed with the same steps as in the integrated bill pay covered earlier in this document.

They cannot unenroll from bill pay, add new payees, delete a payee, or enroll in eBills. They must access the full iPay site to perform these activities.





When you click the *Full Feature Bill Pay* link in **It's Me 247** online banking, it takes you to the iPay website where the member can access the full host of iPay bill pay features, including making payments, enrolling in eBills, adding payees, and more including:

- Account to Account (A2A) transactions.
 - NOTE: A2A is configurable in CU*BASE with Magic Wrighter.
- Online chat with iPay for members.
 - Chat is available; however, you will still have access to the Master site to assist members.
- Expedited Payments
- Gift Card Purchases for selected merchants

HOW PAYMENTS ARE PROCESSED

THE GOOD FUNDS METHOD

It's Me 247 Bill Pay (iPay) 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 and are not surprised by an iPay return fee later in the process. Transactions are coded separately (Origin Code 20) making it easy to track bill pay transactions independently.

MAKING PAYMENTS

The deadline for the member to make or alter payments is 2:00 PM EST. Bill payment transactions are delivered to CU*BASE via a file from iPay. CU*BASE posts the transactions to the members' accounts.

Members will see a transaction beginning with the letters "BP – payment" in their statements and in online banking. Similar messaging will appear in the transaction history record in CU*BASE.

CANCELLING PAYMENTS

The Transaction Posting File will produce an exception report that will contain NSF and other invalid payment transactions. The credit union will have until 12:30 p.m. ET on the following day to go into MASTER site and cancel a payment.

Members can also stop a payment up until 2:00 p.m. ET **up until** the process date. On the process date, members can contact the credit union to stop a payment and the credit union has up until 12:30 p.m. ET on the following day to cancel the payment.

CONFIGURATION OF BILL PAY ENROLLMENT MESSAGE AND SERVICE CHARGE GROUPS

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

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

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

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

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

Description	Relationship Type	Enrollment Message	Member Fees
iPay Bill Pay SSD	Primary for new enrollments		

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

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

NOTE: 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 (Pencil Icon under "Enrollment Message")

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Configure Bill Pay Enrollment Message

UPDATE

Vendor PAYVERIS
Product Payveris Bill Pay Native

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

Comments

Welcome to It's Me 247 Bill Pay, the easy way to pay bills online!

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

There is a monthly fee of \$2.00 that may be waived to use this service. Additionally there are a few monthly fees that will be accessed upon sending a payment.

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

Add/Update
Talking Points

← → ↑ || 🔗 ⓘ ? @

FR 16895 10/30/19

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

CONFIGURE SERVICE CHARGE CODES

You can set up as many different service charge groups as needed, each with their own set of parameters and prices.

- 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, you will need to configure at least one service charge group.

Service Charge Config Entry (Pencil Icon Under “Member Fees”)

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.

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.)

"It's Me 247" Bill Pay (iPay) Product Overview & User Guide 57

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

Screen 2

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Configure Bill Pay Service Charge Codes ADD

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

Service charge group **00** Group description

Enrollment Fees

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

Monthly Member Subscriber Fees

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

Fee Waivers

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

Excessive Activity/Non-Use Fees

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

Add/Update

← → ↑ || ? @ 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.

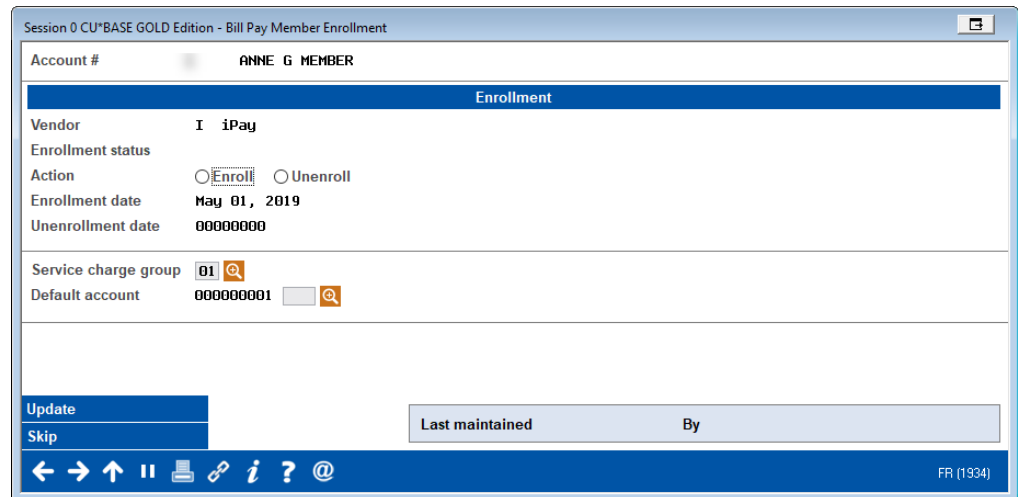
*For field descriptions and other details, please refer to CU*BASE GOLD Online Help by clicking while working in these screens.*

CU*BASE ENROLLMENT

ENROLLING VIA CU*BASE

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

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



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

Account # ANNE G MEMBER

Enrollment

Vendor I iPay

Enrollment status

Action ☒ Enroll ☐ Unenroll

Enrollment date May 01, 2019

Unenrollment date 00000000

Service charge group 01

Default account 000000001

Update

Skip

Last maintained By

Navigation icons: back, forward, up, down, print, search, help, ?

FR (1934)

NOTE: A member must have a valid email account to enroll in **It's Me 247** Bill Pay (iPay).

Use the *Action* field in the screen shown above to enroll this member for bill pay and select a funding checking account. Then use Update to record the change. All enrollments submitted immediately to iPay. (It is a good idea to check the iPay Master Site for confirmation of enrollment.)

NOTE: A member can be blocked from enrolling in bill pay. Learn more about the bill pay fraud block list on page 5.

CU*BASE Unenrollment

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.

NOTE: You can permanently block a member from reenrolling in bill pay. Learn more about the bill pay fraud block list on page 5.

BILL PAY REPORTS

MONTHLY ENROLLMENT REPORT

This automated monthly report shows total enrollment and un-enrollment activity by members by showing all members in the vendor system during the prior month, and their corresponding CU*BASE status. If the credit union has a bill pay relationship with multiple vendors, then this report will include information for each vendor who provides this monthly summary data. This will mainly occur when one vendor is used for standard bill pay transactions and another vendor for person-to-person.

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

Enrollment Report

Active/Inactive Report (LEPPAYMT)

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

This report lists the members who were enrolled with the bill pay vendor for any portion of the prior month, along with their current CU*BASE status.

MONTHLY UNENROLLMENT REPORTS

This monthly report lists unenrollments to the CU*BASE bill pay master that were initiated from unenrollments processed on the iPay MASTER site.

iPay Unenrollments - TEPUNE

2/05/16		IPAY UNENROLLMENTS	TEPUNE	PAGE	1
		RECORDS PROCESSED		USER	OPER
ACCOUNT	UNENROLLED				
NUMBER	DATE				
00	1/04/16				
Number of Records:		1			
END OF REPORT					

This monthly report lists exceptions to unenrollments.

iPay Unenrollments – Exceptions – TEPUNE2

2/05/16		Credit Union	TEPUNE2	PAGE	1
		IPAY UNENROLLMENTS		USER	OPER
		EXCEPTIONS			
ACCOUNT	UNENROLLED				
NUMBER	DATE				
		ERROR			
Number of Records In Error:		0			
END OF REPORT					

POSTING REPORTS

Bill Payment File Posting Report

<i>Report Name</i>	TIPAY41
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	When daily iPay transactions are posted to CU*BASE
<i>View/Print</i>	If needed for research
<i>Description</i>	Listing of transactions that have been posted to CU*BASE by iPay.
<i>Purpose / Tips</i>	This is your audit report for transactions that successfully posted.

4/05/19 11:03:18	CREDIT UNION				TIPAY41	PAGE
RUN ON 5/03/19	BILL PAYMENT FILE POSTING REPORT				USER	
ACCOUNT NUMBER	PREVIOUS BALANCE	AMOUNT	NEW BALANCE	PAYEE	MEMBER NAME	
0-003	12,467.58	4,744.61	7,722.97	TAX		DE M
0-003	1,084.95	82.45	1,002.50	SUPPOR		D B
0-003	11,233.46	2,500.00	8,733.46	CONAL		ES F
0-003	8,733.46	200.00	8,533.46	SING		ES F
0-003	7,487.65	242.17	7,245.48	CE CE		
0-003	5,760.89	113.64	5,647.25	ONE		J
0-003	466.70	129.78	336.92	ENERGY		ES S
4-003	601.90	1,000.00	.00			IN B
4-003	.00	350.00	.00			IN B
9-003	127.51	317.01	.00	BANK		A
5-003	36,464.43	9,348.68	27,115.75	ENNOX		ENNOX JENN
6-003	3,656.94	230.00	3,426.94	CKSON		VIKING MO
		TOTAL COUNT	TOTAL AMOUNT			
TOTAL NUMBER OF RECORDS ERROR:		6	1,916.27			

Bill Payment File Posting Report Error Report

<i>Report Name</i>	TIPAY42
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	When daily iPay transactions are posted to CU*BASE
<i>View/Print</i>	Daily
<i>Description</i>	Listing of bill payment exceptions (presented by iPay that could not be posted to CU*BASE)
<i>Purpose / Tips</i>	Research these exceptions, post to the member account and insure that iPay has the correct information to resolve the issue if appropriate.

12/23/15 17:04:07	CREDIT UNION				TIPAY42	PAGE
RUN ON 12/23/15	BILL PAYMENT FILE POSTING EXCEPTION REPORT				USER TROYPO	1
ACCOUNT NUMBER	CURRENT BALANCE	TRAN. AMOUNT	REMARKS	PAYEE	MEMBER NAME	
	.00	31.41	INVALID MEMBER ACCOUNT	INTERCAR		HN
	.00	229.89	INVALID MEMBER ACCOUNT			JOSEPH
	801.44	1,795.90	Transaction will cause negative bal	DATA REPRODUCTIO		BRUCE
		TOTAL COUNT	TOTAL AMOUNT			
TOTAL EXCEPTIONS PROCESSED:		3	2,057.20			

iPay Incoming Totals Report

Report Name	RIPAY3
CU*Spy Menu	Electronic Third Party
When Report is Generated	When transaction file is presented to CU*BASE by iPay
View/Print	For research
Description	Lists number and total amount of transactions sent to CU*BASE by iPay.
Purpose / Tips	This report should match the totals on the TIPAY4 reports. The summary total is the amount iPay will settle with the credit union.

12/23/15 17:02:21	CREDIT UNION	RIPAY3	PAGE 1
RUN ON 12/23/15	IPAY INCOMING FILE TOTALS	USER TROYPO	
SUBSCRIBER IPAY			
R & T NUMBER	(ACCOUNT) MEMBER NUMBER NAME	TRANSACTION AMOUNT TRANSACTION NUMBER	PAYEE NAME DBT/CRD CODE
6	3-140	YNTHIA	155.81 52 STATE FARM INS 27
6	1-140	HY	36.99 53 STATE FARM INS 27
6	0-140	PTE	289.18 54 STATE FARM INS 27
6	6-140	LAURA	100.00 55 CAPITAL ONE 27
6	5-140	MES	150.00 56 CAPITAL ONE 27
6	4-140	ORGE	403.87 57 CAPITAL ONE 27

MONTHLY FEE REPORTS

These reports are produced each month (will generally be between the 5th and 15th of the month, depending on when the activity data is received from iPay). They show your configured bill pay service charges that were charged to member accounts.

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

Fee Posting Detail (TEPFEE)

5/11/01 13:59:53	CU*BASE TEST CREDIT UNION (GT)	TEPFEE	PAGE 1
BILL PAY FEE TRANSACTION REGISTER			
ACCOUNT NO.	DEPOSIT ITEMS	FEE AMOUNT	AGGREGATE SAVINGS
34-001	1	15.00	52.41
34-001	1	.10	52.41
34-001	8	12.00	52.41
51-001	1	15.00	4509.87
51-001	1	.10	4509.87
77-001	1	.10	4756.67
			AGGREGATE LOANS
			AGGREGATE AVERAGE
			CURRENT BALANCE
			PREVIOUS BALANCE
			DESCRIPTION
			ENROLLMENT FEE
			BILL PAYMENT FEE
			BILL PAY EXCESS USE
			ENROLLMENT FEE
			BILL PAYMENT FEE
			BILL PAYMENT FEE

Fee Posting Exceptions (TEPFEE)

6/05/20 14:32:57	CREDIT UNION	TEPFEE	PAGE 1
RUN ON 8/12/20	BILL PAY FEE EXCEPTION LISTING	USER	
ACCOUNT NO.	MESSAGE	SERVICE CHARGE GROUP	
2-000	Monthly fee would take account below available balance	01	
3-100	Monthly fee would take account below available balance	02	
3-100	Minimum transaction fee would take account below available	02	
9-000	Monthly fee would take account below available balance	01	
0-000	Monthly fee would take account below available balance	01	
3-100	Monthly fee would take account below available balance	01	
8-000	Monthly fee would take account below available balance	01	
8-000	Monthly fee would take account below available balance	01	
8-000	Monthly fee would take account below available balance	01	
0-000	Monthly fee would take account below available balance	01	

APPENDIX A: E-BILL ENROLLMENT

WARNING/ERROR MESSAGES

Warning that the process may take some time to complete

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

Generic failure (unknown issue on Payveris 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."