
“It’s Me 247” Person to Person (P2P)



Product Overview & User Guide

INTRODUCTION

CU*Answers is proud to offer a native Person to Person (P2P) service through a relationship with **Paymentus**. Now you can offer members a P2P solution fully integrated with online banking.

Your members can easily enroll online and begin making transfers in a matter of minutes in **It's Me 247**. This booklet will show you, step by step, what members will experience when enrolling and sending a payment, as well as what the person receiving the payment will experience.

This booklet also includes special processing features that relate to Person to Person transactions with Paymentus as the vendor.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<https://www.cuanswers.com/resources/doc/cubase-reference/>
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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. The funds will not be pulled from the members account (or placed on hold).

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 P2P directly from **It's Me 247** and begin using P2P services immediately.
- Immediate enrollment – no approval required. Members can set up payees without leaving **It's Me 247**.
- Members can view P2P payment history without leaving **It's Me 247**.

PAYWATCH – OPTIONAL FEATURE

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

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

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

GENERAL INFORMATION

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

BLOCKING P2P TRANSACTIONS

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

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

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

Contact SettleMINT for assistance.

NOTIFICATION MESSAGES MEMBER AND RECIPIENT RECEIVE WITH P2P

The member and recipient receive notifications in certain instances. Full text is documented in **Appendix B**. Refer to page 34.

PERSON TO PERSON 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 P2P denial of service block list, an employee cannot enroll any membership with this SSN/TIN into P2P.”

If a person or organization is added to the P2P denial of service block list, and a membership with this SSN/TIN clicks “Enroll in P2P” in online banking, 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.

MULTI-FACTOR AUTHENTICATION OPTION FOR P2P

You may activate multi-authentication for members enrolling in P2P and for them sending a P2P transfer. Refer to page 7 for information on configuration and what the member sees.

SPECIAL CONSIDERATIONS FOR P2P

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

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

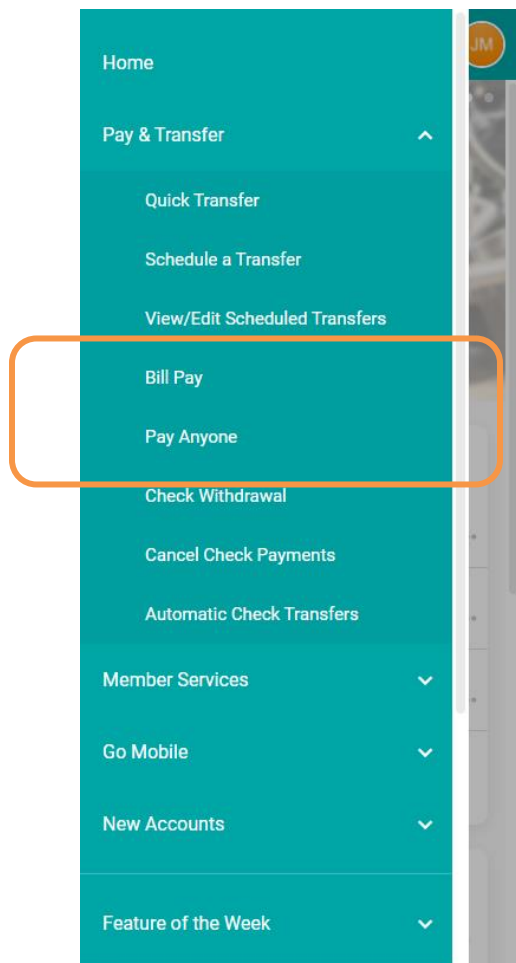
- NOTE: P2P transfers are outgoing only.

PAY ANYONE ACTIVITIES

GRANTING ACCESS TO PAY ANYONE

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

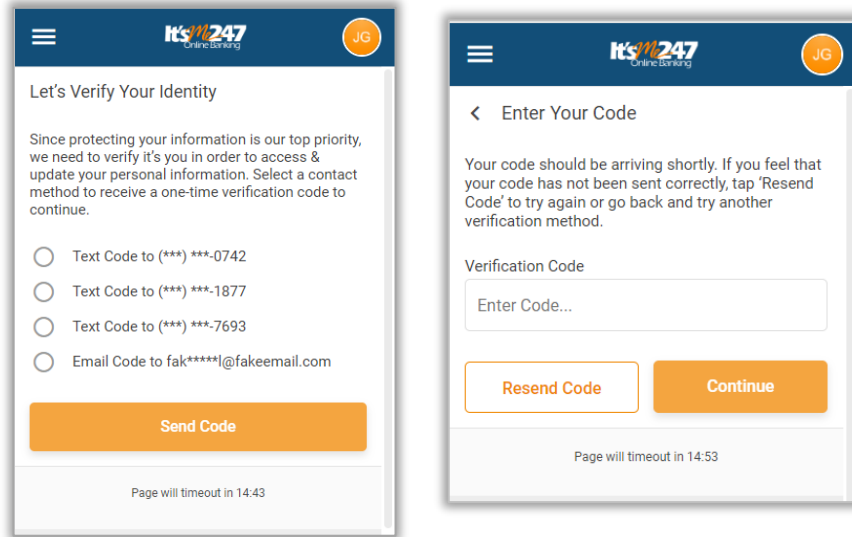
Accessing Pay Anyone



Other options and wording are available.

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

TWO-FACTOR AUTHENTICATION (OPTIONAL FEATURE)



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

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

Two factor authentication is not supported by the Pay Anyone micro-app.
<https://store.cuanswers.com/product/pay-anyone/>

- NOTE: The code expires after 15 minutes.

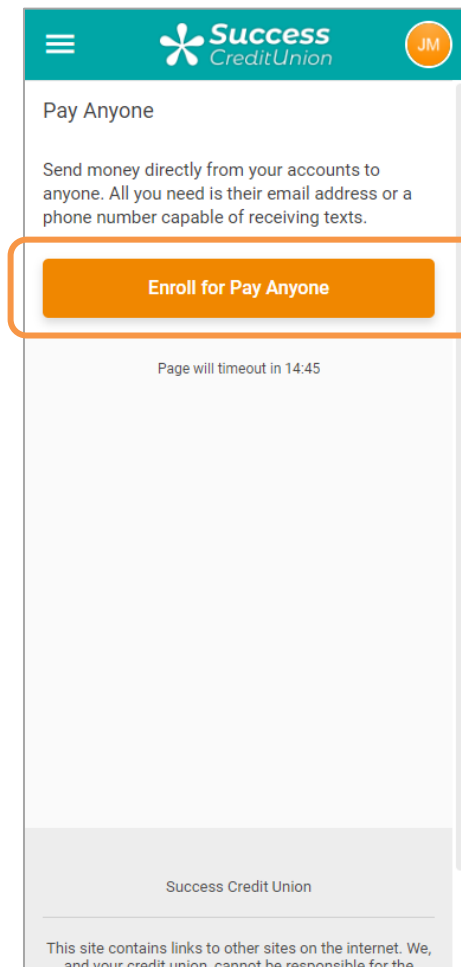
ENROLLMENT IN PAY ANYONE

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.)

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

Enrolling in Pay Anyone



Next select a checking account from the *Primary Pay Anyone Account* drop-down menu to fund the P2P or Pay Anyone payments.

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

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

Enrolling in Pay Anyone

Success
CreditUnion

JM

<

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.

Primary Pay Anyone Account

Select an Account... ▾

Enroll Now

Page will timeout in 14:56

Success Credit Union

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

Success
CreditUnion

JM

<

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.

Primary Pay Anyone Account

018 SHARE DRAFT: \$218.00 ▾

Enroll Now

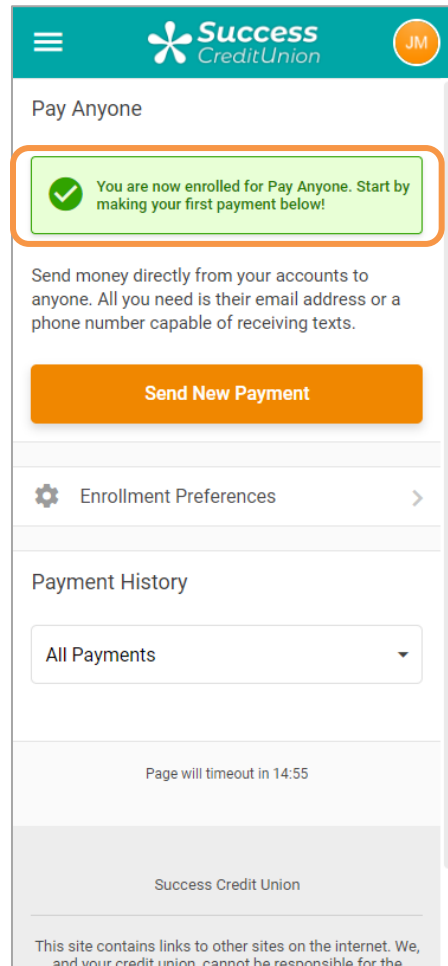
Page will timeout in 14:48

Success Credit Union

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

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

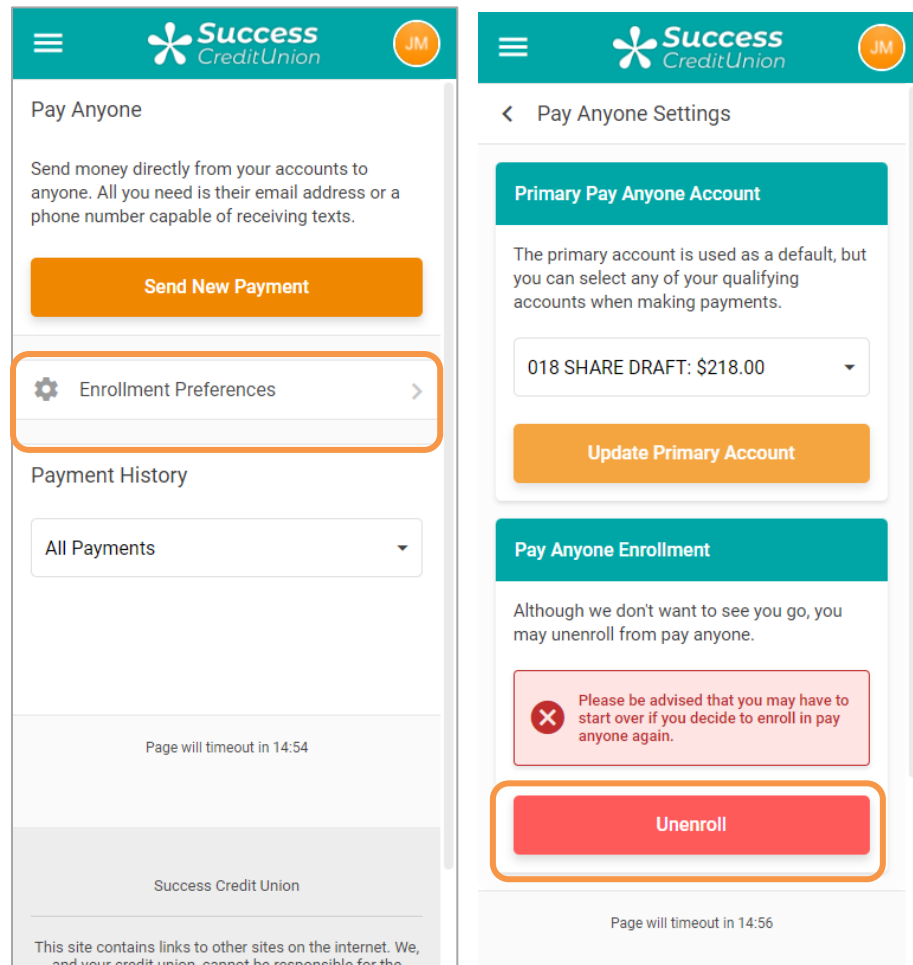
Confirmation of Pay Anyone Enrollment



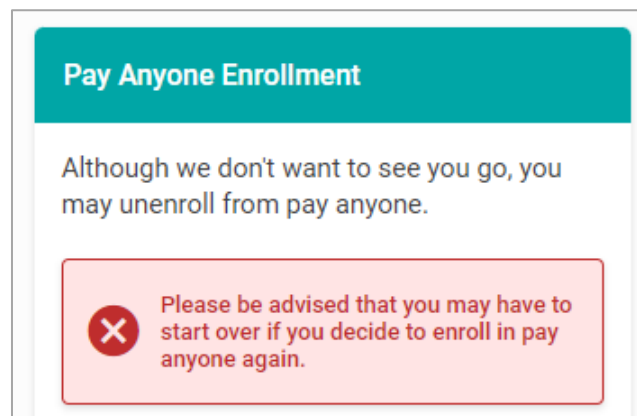
UNENROLLMENT IN PAY ANYONE

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

Unenrolling from Pay Anyone



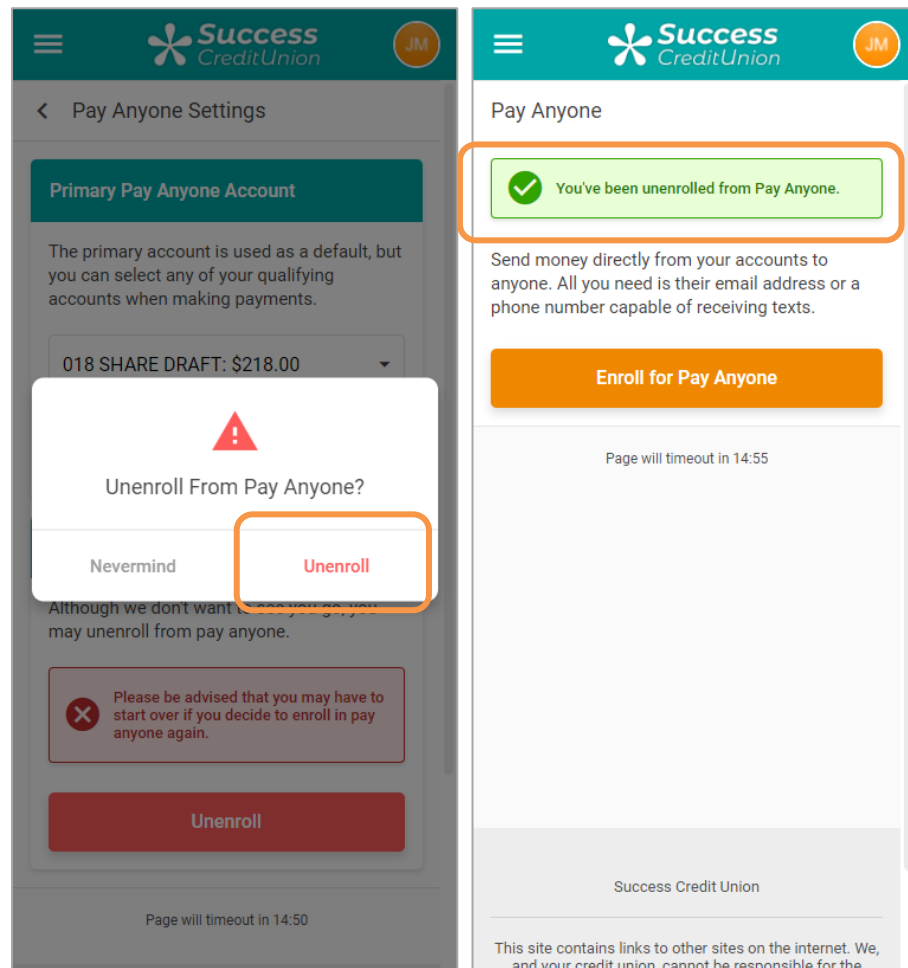
Close-Up of Warning Message



Click Unenroll.

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

Completing Unenrollment from Pay Anyone



MAKE A P2P TRANSFER

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

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

Beginning the Process of Making a Pay Anyone Payment

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

Left Screenshot: 'Pay Anyone' Screen

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

Right Screenshot: 'New Payment' Screen

- The header is identical to the first screenshot.
- The main heading is '< New Payment'.
- The section is titled 'Recipient Information' with the instruction: 'Enter your recipient's information, or select a previous recipient.'
- The 'Recipient' field is a dropdown menu currently showing 'New Recipient'.
- The 'Name' field is a text input box containing 'Mom Smith'.
- The 'Send Method' section features a dropdown menu currently showing 'Select a Method...'. This dropdown is open, revealing three options: 'Select a Method...', 'Mobile Phone', and 'Email'.
- A timeout notice at the bottom of the main content area reads: 'Page will timeout in 13:50'.
- The footer is identical to the first screenshot.

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

Click *Continue*.

Selecting How to Notify Recipient of Pay Anyone Payment

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

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

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

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

Click *Continue*. (See second image.)

Entering Information for the Pay Anyone Payment

The image displays two screenshots of the Success Credit Union mobile app interface for creating a new payment. Both screenshots show the 'New Payment' screen with the Success Credit Union logo and a user icon labeled 'JM'.

Left Screenshot (Amount & Account):

- Amount:** A text input field containing '\$50.00' is highlighted with an orange box.
- From Account:** A dropdown menu showing '018 SHARE DRAFT: \$218.00'.
- Memo — Optional:** An empty text input field.
- Continue:** An orange button at the bottom.
- Page will timeout in 14:28:** A timer indicator.

Right Screenshot (Create Security):

- Create Security:** A section header with the instruction: 'Enter a question and answer only the recipient will know. This is a security measure to verify the identity of the recipient.'
- Security Question:** A text input field containing 'What color is the sky' is highlighted with an orange box.
- Answer:** A text input field containing 'Blue' is highlighted with an orange box.
- Continue:** An orange button at the bottom.
- Page will timeout in 14:42:** A timer indicator.

Both screenshots show a footer with the text: 'Success Credit Union' and a disclaimer: 'This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the'.

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

Finalizing Sending a Pay Anyone Payment

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

Left Screenshot (Review Payment):

- Header: Success Credit Union logo and user initials JM.
- Back arrow and title: Review Payment.
- Amount: \$50.00.
- Recipient: Mom Smith.
- Email: abcmember@gmail.com.
- Send From: 018 SHARE DRAFT: \$218.00.
- Security Question: What color is the sky.
- Answer: Blue.
- Bottom button: Send Payment (highlighted with an orange box).
- Page will timeout in 14:56.
- Footer: Success Credit Union and a disclaimer.

Right Screenshot (Confirmation):

- Header: Success Credit Union logo and user initials JM.
- Confirmation message: You Sent a Payment of \$50.00 (highlighted with an orange box).
- Recipient: Mom Smith.
- Email: abcmember@gmail.com.
- Send From: 018 SHARE DRAFT: \$218.00.
- Security Question: What color is the sky.
- Answer: Blue.
- Bottom button: Done.
- Page will timeout in 14:57.
- Footer: Success Credit Union and a disclaimer.

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

The image shows a screenshot of an email confirmation from Success Credit Union Customer Service.

Email Content:

- From:** [Redacted] Customer Service [mailto:noreply-[Redacted]@BillpayCustomerService.com]
- Sent:** Wednesday, December 16, 2015 12:22 PM
- To:** [Redacted] <kirk.[Redacted]@cuanswers.com>
- Subject:** PayItNow (PIN) payment to kirk vallier was created

Dear JANE DOE,

This message is to confirm that you just set up a \$50.00 PIN Payment to be sent to kirk [Redacted]. If you did not initiate this transaction, please contact us immediately at (555) 555-5555 for further instruction.

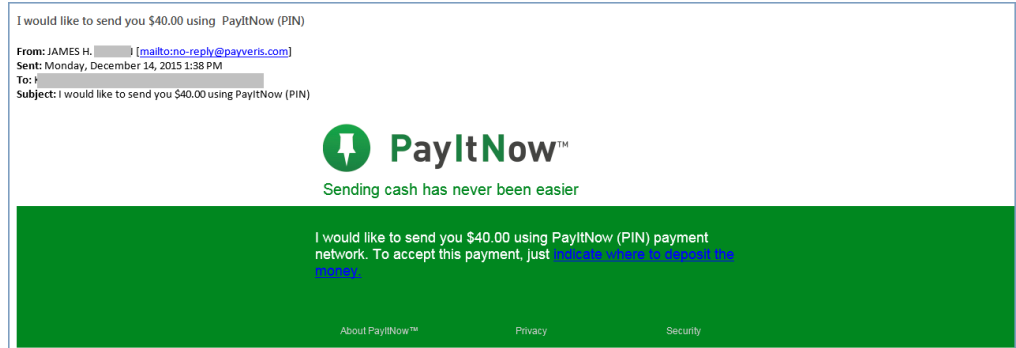
Sincerely,
[Redacted] Customer Service

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

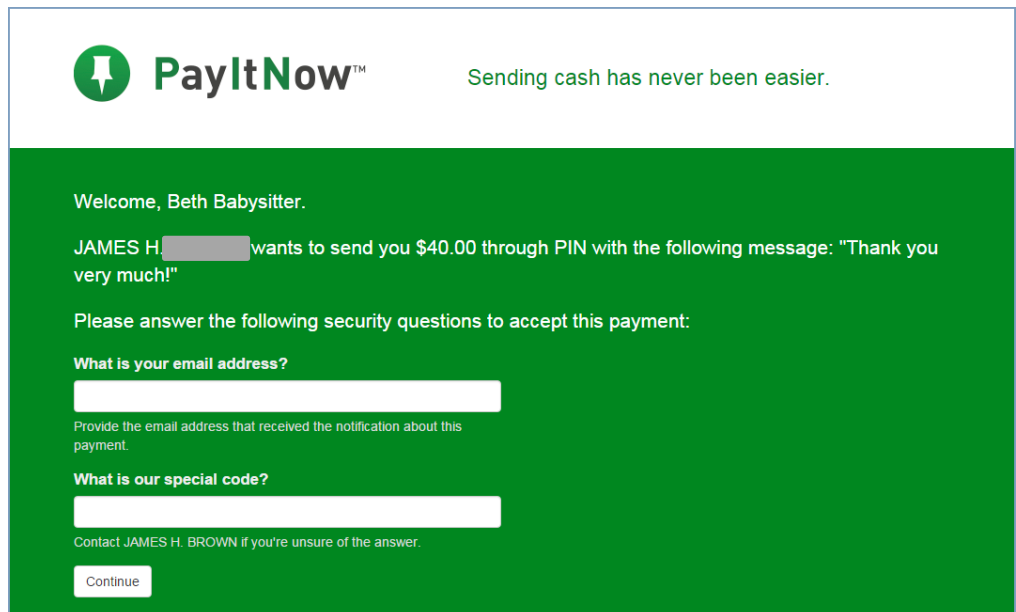
COLLECTION OF THE FUNDS BY THE RECIPIENT

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

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



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



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



PayItNow™

Sending cash has never been easier.

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

Routing #

Account #

Retype Account #

☐ Use the same account information for future payments

Finish

Your Name 100 Great Meadow Rd. Weatherfield, CT 06123		DATE <input type="text"/>	100
PAY TO THE ORDER OF <input type="text"/>		\$ <input type="text"/>	
		DOLLARS	
1 2 3 4 5 6 7 8 9 0 0 0 1 6 5 0 2 2 1 1 0 0			

Routing
Number

Account
Number

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

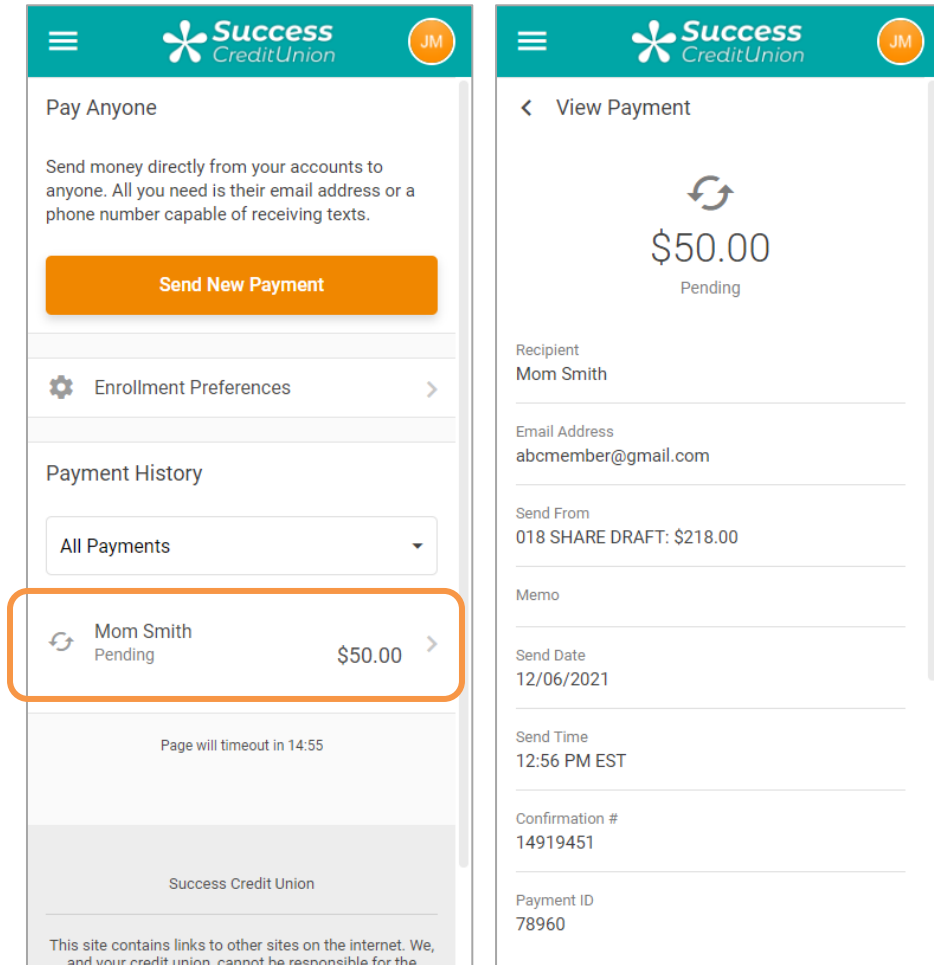
CANCEL A P2P TRANSFER

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

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

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

Beginning the Process to Cancel a Pay Anyone Payment



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

Canceling a Pay Anyone Payment

Success Credit Union JM

Email Address
abcmember@gmail.com

Send From
018 SHARE DRAFT: \$218.00

Memo

Send Date
12/06/2021

Send Time
12:56 PM EST

Confirmation #
14919451

Payment ID
78960

Cancel Payment

Page will timeout in 14:45

Success Credit Union

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Success Credit Union JM

Email Address
abcmember@gmail.com

Send From
018 SHARE DRAFT: \$218.00

Memo

Send Date
12/06/2021

Cancel this Payment?
This action cannot be undone.

Nevermind **Cancel Payment**

Cancel Payment

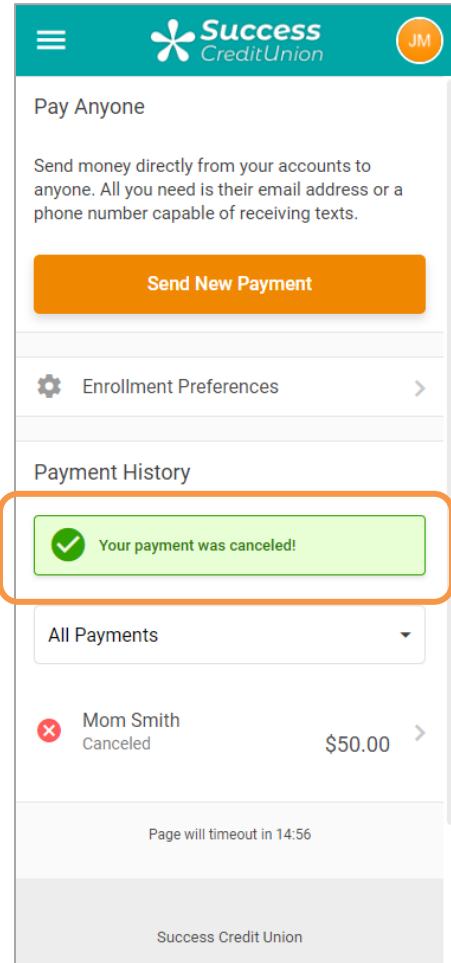
Page will timeout in 14:39

Success Credit Union

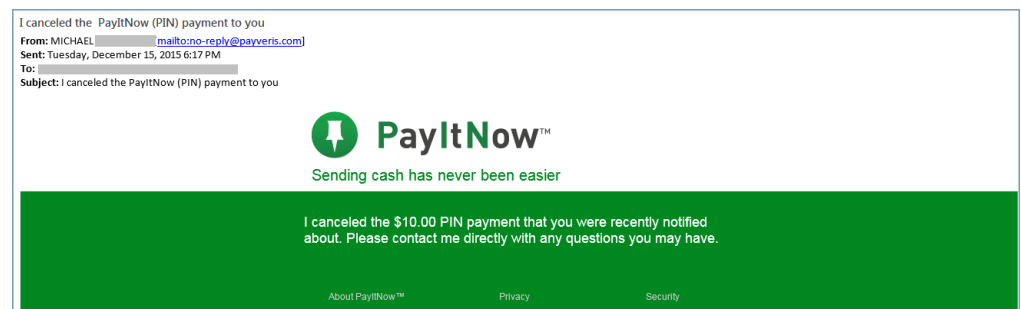
This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the content or privacy policies of these other sites. Copyright

Below the payment is cancelled.

Pay Anyone Payment Cancelled



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



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

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.

TRANSACTION LIMITS

Transaction limits are specific to each credit union and are set up during P2P 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.

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.

HANDLING OF INSUFFICIENT FUNDS

For electronic payments, the funds to cover a P2P payment are withdrawn from the funding account on the selected payment send date.

If a member has insufficient funds in their funding account(s) at the time of payment, ODP and negative balance Automated Funds 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).

CREDIT UNION SUPPORT

PASS TRAINING PROVIDED BY SETTLEMINT EFT

Using the Paymentus PASS software, credit union staff can access payment details to assist them in researching answers to member bill pay and Person to Person questions such as the address to which a payment was sent. Bill pay and P2P transaction limits can be customized on a per-member level using the PASS system.

SettleMINT EFT provides training on their PASS software, for which they grant up to ten sets of login credentials per credit union.

CU* ANSWERS PROVIDES SECOND LEVEL SUPPORT

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

CONFIGURATION OF P2P ENROLLMENT MESSAGE AND SERVICE CHARGE GROUPS

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**).

P2P Marketing Msg Fees Config (1956)

Description	Relationship Type	Enrollment Message	Member Fees
Payveris P2P Native	Primary for new enrollments		

SET UP ENROLLMENT MESSAGE FOR P2P SERVICES

Access the screen to enter the P2P marketing message by clicking on the pencil icon under “Enrollment Message.”

An enrollment message must be configured before you begin allowing your members to enroll for P2P.

This credit union-defined message appears if he or she is not already enrolled in Person to Person services and appears in **It’s Me 247**. 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.

P2P Marketing Message (Click Pencil Icon on Previous Screen)

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Configure P2P Enrollment Message UPDATE

Vendor **PAYVERIS**
Product **Payveris P2P Native**

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

Comments

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

Welcome to ABC Credit Union Pay Anyone P2P system!

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

↑ ↓

Add/Update
Talking Points

← → ↑ || 🖨️ 🔗 ⓘ ? @ FR 6/8/95 10:28:19

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

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.

Important Notes

- 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, you will need to configure at least one service charge group.
- Your member will be charged two fees if they qualify for both a bill pay service charge and P2P service charge.
- The service charge group configuration allows for certain waivers, such as low and high age. However, the relationship waivers that apply to bill pay such as Tiered Service waivers and Marketing Club Waivers do not apply to P2P.

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 1956) shown on page 22.

[illegible]

Screen 2

Session 0 CUP*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Configure Person-to-Person Service Charge Codes

[UPDATE](#)

Vendor **PAYVERIS**

Product **Payveris P2P Native**

Service charge group **01** Group description **DEFAULT GROUP NO CHARGE**

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


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"It's Me 247" Person to Person (P2P) Product Overview & User Guide

you would like to post enrollment fees, monthly subscriber fees, and excessive activity fees.

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

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

CU*BASE ENROLLMENT AND STATUS CHANGES

VIEW ENROLLMENT STATUS

You may view if a member is enrolled in 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

Date opened Feb 06, 2023

☐ Text banking

E-statements Feb 10, 2023 E-STMT ONLY

Bill payment Feb 10, 2023 ENROLLED

P2P Feb 06, 2023 ENROLLED

☐ Joined via online banking

☐ eAlerts/eNotices

☐ PIB

Activity	Current Month	Previous Month
Logons used	0	0
Free logons remaining	999999	
Last logged in	0/00/00	

eAlerts/eNotices	PIB Settings	Password History	Display Username

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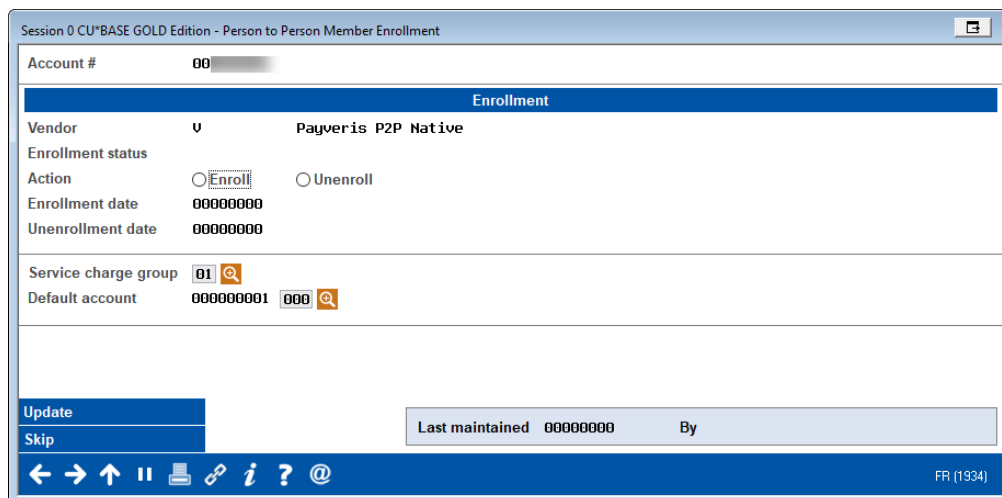
You may also view whether a member is enrolled in P2P in the Member Personal Banker section of CU*BASE. If the member is enrolled in P2P, next to “P2P Enrollment” will be the date the member enrolled. *(NOTE: This option will not be available if P2P is not activated by your credit union.)*

ENROLLING VIA CU*BASE

It is recommended that you let the member handle enrollment and unenrollment in P2P services in **It’s Me 247**.

- NOTE: The “P2P Enrollment” option used below will not be available if P2P is not activated by your credit union.
- If a person or organization is on the Person to Person fraud block list, you will not be able to enroll them. Learn more on page 5.

Member Personal Banker (Tool #14) > P2P Enrollment



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

Account # 00

Enrollment

Vendor U Payveris P2P Native

Enrollment status

Action ☐ Enroll ☐ Unenroll

Enrollment date 00000000

Unenrollment date 00000000

Service charge group 01

Default account 000000001

Update

Skip

Last maintained 00000000 By

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

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NOTE: A member must have a valid email address and a checking account to enroll in **It's Me 247** Person to Person (P2P).

You can use the *Action* field in the screen shown above to enroll this member for P2P. 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.

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 screen.

UNENROLLING VIA CU*BASE

You can unenroll a member from P2P using the screen shown previously. If unenrollment is handled in this manner, you must also remove the member from the vendor website.

- To permanently remove a member from P2P enrollment, use the Paymentus PASS feature. (See previous section in this booklet for details on the PASS software.)
- If you wish to block this person from reenrolling in P2P, you can also use the CU*BASE P2P block list. Learn more on page 5.

REPORTS

MONTHLY ENROLLMENT REPORT

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

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

Active/Inactive Report (LEPPAYMT)

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

DAILY POSTING REPORTS

Payveris Bill Payment File Posting Report

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

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

Bill Payment File Posting File Posting Exception Report

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

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

MONTHLY FEE REPORTS

These reports are produced between the 5th and the 15th of each month. They show your configured bill payment service charges that were charged to member accounts.

The exception report shows any fees that could not be charged due to insufficient funds or account closings. This report should be reviewed and those members who have not had activity for 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)

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

Fee Posting Exceptions (TEPFEE)

3/05/16 50.41		CREDIT UNION		TEPFEE		PAGE 1	
RUN ON 3/06/16		BILL PAY FEE EXCEPTION LISTING				USER OPER	
ACCOUNT NO.		MESSAGE					
-110	Monthly fee would take account below available balance						
-110	Enroll fee would take account below available balance						
-110	Monthly fee would take account below available balance						
-110	Enroll fee would take account below available balance						
-110	Monthly fee would take account below available balance						
-110	Enroll fee would take account below available balance						
-110	Monthly fee would take account below available balance						
-110	Enroll fee would take account below available balance						

APPENDIX A: 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.