

It's Me 247 Bill Pay (Payrailz)

Product Overview & User Guide

INSIDE THIS GUIDE:

This guide describes **It's Me 247** integration with Payrailz for both bill pay and Person to Person (P2P) transfers.

Last Revision date: May 16, 2025

Find other Reference Materials page on our website: https://www.cuanswers.com/resources/doc/cubase-reference/

Start your online help journey here: https://help.cubase.org/cubase/Welcome.htm

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

Table of Contents

Accessing Bill Pay in "It's Me 247"
Built In Access to Bill Pay
Granting Extra Access to Bill Pay
Continuing to Bill Pay5
Enroll
Unenroll from Bill Pay7
Settings Area
Change Funding Account9
Change Payment Alert Settings
Manage Billers
Manage Filters
Payments
Make a Payment
Types of Payments
Pending Payments
Bill Pay History
Pay a Person
Granting Access To Pay a Person
Two-Factor Authentication (Optional Feature)25
Enrollment in Pay a Person
Settings and Contacts
Schedule a Payment
What the Recipient Sees

Built In Access to Bill Pay

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

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

The member selects *Bill Pay* from this listing.

Favorite Accounts 000 REGULAR S Available Balance \$673.09 See Full Account Summary See Full Account Summary Your Favorite Features ACH Transactions Bill Pay Credit Score eAlerts Quick Transfer Quick Transfer Text Banking	Succe	255 nion	JM	
Favorite Accounts Image: Constraint of the second seco		1		
OOO REGULAR S \$673.09 •• Available Balance \$673.09 •• See Full Account Summary * * Your Favorite Features * * ACH Transactions > * Bill Pay > * Credit Score > * eAlerts > * Quick Transfer > * Text Banking > *	Favorite Accounts		*	
See Full Account Summary Your Favorite Features ACH Transactions Bill Pay Credit Score eAlerts Message Center Quick Transfer Text Banking	000 REGULAR S Available Balance	\$673.09	•••	
Your Favorite Features Image: Constraint of the sector	See Full Account Summary			
ACH Transactions > Bill Pay > Credit Score > eAlerts > Message Center > Quick Transfer > Text Banking >	Your Favorite Features		\$	
Bill Pay > Credit Score > eAlerts > Message Center > Quick Transfer > Text Banking >	ACH Transactions		>	
Credit Score > eAlerts > Message Center > Quick Transfer > Text Banking >	Bill Pay		>	
eAlerts > Message Center > Quick Transfer > Text Banking >	Credit Score		>	
Message Center > Quick Transfer > Text Banking >	eAlerts		>	
Quick Transfer > Text Banking > Page will timeout in 14:32	Message Center		>	
Text Banking	Quick Transfer		>	
Page will timeout in 14:22	Text Banking		>	
r age win timeout in 14.52	Page will timeout in 1-	4:32		

Member Accesses Bill Pay

Granting Extra Access to Bill Pay

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

Via this menu, the member would click on Bill Pay or Pay Anyone. Other wording is available.



Additional Access to Bill Pay

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

Continuing to Bill Pay

Once you select Bill Pay, the member will select **Continue to Bill Pay** to go to the entry screen.



Enroll

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.
- MO Designation accounts are not allowed

To begin the enrollment process, click **Enroll for Bill Pay**. Then accept the terms and conditions and click **Continue**.



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 they make their 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.)*

≡ Success	
< Enroll for Bill Pay	
Select a primary payment account for Bill Pay. This will be your default account to make payments from. You will still be able to select other eligible accounts to pay from when configuring new payments. Then, select "Enroll	Bill Pay
Now to complete your enrollment.	Bill Pay
Primary Bill Pay Account	
Select an Account 🝷	You are now enrolled in Bill Pay.
Enroll Now	Bill pay is a convenient way to manage your finances and ensure that your bills are paid on time. Easily schedule payments for recurring bills such as utilities, rent, and insurance. It helps you stay organized, saves
Page will timeout in 4:03	time, and gives you peace of mind knowing that your bills are taken care of.
	Continue to Bill Pay
	BRANDON
	You are using It's Me 247
	Share Accounts \$36.36
Success Credit Union	View Full Account Summary
This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the	

Finalizing Enrolling in Bill Pay

Unenroll from Bill Pay

To unenroll from bill pay, the member must contact the credit union. There is no option for unenrollment by the member.

Settings Area

The next thing a new enrollee is presented with is to change their settings.

• The Settings area can be accessed later by clicking on the gear symbol on the top right corner of the screen.

Click **Continue to Settings** to see the page shown below and to the right.

)	
Pay Bills		Pay Bills
		PREFERENCES
*		Default Funding Account 50 + CHECKING \$6.35 > Ending in *100
Welcome to Pay Bills		PAYMENT ALERTS
Get started by setting your preferences for Bill Pay. For example, choosing a default account		Send to @cuanswers.com >
to use for payments or setting your payment alerts. Return to the settings screen at any time to manage your preferences.		When payment is sent Receive alert when payment is sent
CONTINUE TO SETTINGS		Number of days before payment is sent Never > Receive alert before payment is sent
		BILLERS
		Manage Billers
		GROUPS FILTER
		Manage Group Filters
	//	

- To change the funding account, click the arrow next to the current funding account. See following section.
- To set up notifications on all bill payments, click on the options in the center of the screen.
 - You can also set up notifications for just one payment while scheduling it. See the directions on paying a bill for more details.
- To set up new billers, click the arrow next to *Manage Billers*.
- To organize your billers into groups, click the arrow next to *Manage Group Filters*.

Change Funding Account

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

To change the funding account, select the existing account under Preferences (shown in previous image). Select a checking account from the list that appears. The funding account will be updated.

• 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.

≡ ।	t's/112247 Online Banking	BS
с	SETTINGS	
PREFERENCES		
Default Funding 50 + CHECKING Ending in *100	Account \$6.35	>
PAYMENT ALERT	S	
Send to	ameyers@cuanswe	rs.com
When payment i Receive alert whe	s sent en payment is sent	\bigcirc
Number of days l sent Receive alert befo	before payment is pre payment is sent	Never >
BILLERS		
Manage Billers		>
DEFAULT FUNDI	NG ACCOUNT	
50 + CHECKING Ending in *100	\$6.35	0
Ending in *101	HECKING \$5.00	
	_	

Changing Funding Account for Bill Pay

Change Payment Alert Settings

You can set your bill pay to notify you a certain number of days before a payment is set or when a payment is set. This is done across all payments.

To make a change to this setting, select from the *Payment Alerts* section in the Settings area, as shown below.



Change Payment Alert Settings

You will receive an email when the bill is ready or sent.

Payment Sent		
Your payment has been processed.		
Biller Name:	CU*Answers	
Amount:	\$130.00	
Payment Date:	10/15/2024	
If you have any questions, please contact us.		
Thank you.		

Manage Billers

You can add new billers to send payments in the Billers section in the Settings area. To begin adding a new biller, click the arrow next to *Manage Billers*. If you already have billers added they will appear in the listing as shown in the middle screen.

From there click the plus sign in the upper right corner to add a new biller. A field will appear allowing you to enter the name of your new biller.

				<u> </u>
CUANSWERS DEV CLIENT Pay Bills	CUANSWERS DEV CLIENT Pay Bills	۵	cuanswers dev client Pay Bills	
S SETTINGS	← MANAGE BILLERS	+	ADD BILLER	
PREFERENCES	Search biller name		Ex. Chase, Comcast, AT&T	
Default Funding Account 50 + CHECKING \$12,338,574.00 > Ending in *100	C		POPULAR BILLERS	
PAYMENT ALERTS	No payments made yet	>		
Send to jason.lareau@cuanswers.com >	E			
When payment is sent Receive alert when payment is sent	Exxon *3260 No payments made yet	>		
Number of days before payment is sent day day	R Rick's Snow Plow No payments made yet	>		
BILLERS				
Manage Billers				
GROUPS FILTER				
Manage Group Filters				

Enter the name in the field provided and a list will be provided. Select your payee from the list.

• When adding a new payee and entering a name of a big-company payee, like AT&T, for example, you may get multiple results since AT&T has multiple divisions under the same corporation (such as AT&T home, AT&T business, etc.). In this case select the one that corresponds to your account.

Click **ADD**.

Adding a Biller

← ADD BILLER	← ADD BILLER
citibank credit card	Fill out the missing information below to
RESULTS	
Unknown Biller citibank credit card + ADD	Biller Name citibank credit card
	I don't have account number
	Account Number XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	Confirm Account # XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
	Biller ZIP Code XXXX-XXXX
	Nickname Add nickname for this biller
	Memo Saves a note when the bill is
NO MATCH? ADD MANUALLY	CANCEL

Enter the payee account number, re-enter the payee number, and type the ZIP code where the payee requests that payments to be sent.

You may also enter optional information, but this is only retained for your information and is not delivered with the payment. If a nickname is entered, you will see that name when you view the payee later.

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

Scroll down the page and click **Next**. The payee will appear on the list. This payee appears as an electronic payee.

		• 🕒
CUANSWERS DEV CLIENT	CHECKING \$5.00 Ending in *101	>
	BILLERS	
← ADD BILLER	Search biller names	
Fill out the missing information below to	+ CREATE GROUP FILTER	
continue	Citibank Credit card *6650	¢0.
Biller Name Citibank Credit card	Electronic No payments made yet	\$0 >
I don't have account number		1
Account Number 6650		
Confirm Account # \$650	PAY \$0.00	
Biller ZIP Code 85062-8025		
Nickname Add nickname for this biller	BRANDON You are using It's Me 247	
Memo Saves a note when the bill is	Share Accounts	\$36.36
	View Full Acc	ount Summary

For biller to receive a check, enter the biller's name in the field provided, and select the unknown biller entry from the list if that is all that is presented.



Then if you do not have an account number, deselect this option. Enter the address of the biller and then scroll down the page and click *Next*.



- 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 later.

You will receive an email when a biller is added.

Biller Added Confirmation	
A new Biller has been added to your online pr	ofile on 10/15/2024.
Biller Name:	Rick's Snow Plow
Billing Account Number:	N/A
Delivery Method:	Check
If you did not initiate this transaction, or have a	any questions, please contact us.
Thank you.	

Manage Filters

You can also organize your billers in groups to allow for easy payment to them. To do so, click **Manage Group Filters** and then click to add a filter. The biller list will appear.

Enter your group filter name in the field provided.

CUANSWERS DEV CLIENT	S MANAGE GROUP FILTERS	+ S ADD GROUP FILTER
	Search group filters	Group Filter Name Utilities
	FILTERS	SELECT BILLERS TO ADD TO FILTER
PREFERENCES	There are no group filters	Create one Search Billers
Default Funding Account 50 + CHECKING \$12,338,574.00 > Ending in *100	created.	c
PAYMENT ALERTS		O CU*Answers No payments made yet
Send to jason.lareau@cuanswers.com >		E
When payment is sent Receive alert when payment is sent		O Exxon *3260 No payments made yet
Number of days before payment is sent day day		R
BILLERS		O Rick's Snow Plow No payments made yet
Manage Billers		
GROUPS FILTER		SAVE
Manage Group Filters		

Select your billers to be included in the filter and then Save. The filter then can be select from the biller listing for easy payment to the group of billers.



Then the billers shown will only be the ones in the filter.



Payments

The main reason for the member to enroll in bill pay is to pay bills. This section covers the member experience of making a payment, adding a biller during the payment process, pending payments, and viewing payment history.

Make a Payment

NOTE: ODP/NSF is not used for these transactions. The member must have funds available at time of processing for electronic payments.

There are a couple of ways to make a payment. The easiest method is from the quick list on the main page. From there you can pay one or multiple bills. Enter the amount in the field provided. The amount below the billers list will calculate the total amount of all bill payments.

Search by biller	 Filters	← PAY BILLS	+	C PAY BILLS	+
Scheduled History	=	CHOOSE FROM		CHOOSE FROM	
		50 + CHECKING \$12,338,824.00 Ending in *100	>	50 + CHECKING \$12,338,824.00 Ending in *100	>
There are no scheduled payment	s at this time.	BILLERS		BILLERS	
		Search biller names		Search biller names	
		+ CREATE GROUP FILTER		+ CREATE GROUP FILTER	
	Π	CU*Answers Check Deliver on 10/22/2024. Funds will be withdrawn from your account once the biller receives and processes the check.	513¢00 >	CU*Answers Check Deliver on 10/22/2024, Funds will be withdrawn from your account once the biller receives and processes the check.	00 (>)
		Exxon *3260 Electronic Pending \$250.00 for 10/15/2024	\$0 >	DELIVER DATE REPEATS October 22, 2024 > One-time	>
				Send a memo	
PAY		PAY \$130.00		PAY \$130.00	

Making a Payment

To change the delivery options. click the arrow to the right of the payment amount. This allows you to change the delivery date and frequency and to add a transaction memo description. If you click the arrow under "repeats," a window appears allowing you to select to send repeat payments, as shown the left below.

Once you are ready to pay the bill, click **Pay** at the bottom of the page. This will advance you to the confirmation window (shown below). Once you confirm this payment, you will get a confirmation message.

	BILLERS	BILLERS
REPEATS	Search biller names	
One-time	+ CREATE GROUP FILTER	
Weekly		Payment Scheduled
Monthly	Schedule payment?	Confirmation #: 8A0-0B4-C9D-001
	50 + CHECKING	50 + CHECKING
Quarterly	*100 \$12,338,824.00	*100 \$12,338,824.00
	CU*Answers *	CU*Answers *
Annually	be withdrawn from your account \$130.00	be withdrawn from your account \$130.00
Every 2 weeks	processes the check.	processes the check.
Twice a month	CANCEL	DONE
Every 4 weeks		
Every other month	JASON You are using It's Me 247	JASON You are using It's Me 247
	Share Accounts \$12,839,024.43	Share Accounts \$12,839,024.43
Every four months	Certificates \$500.01	Certificates \$500.01
	Credit Cards \$0.00	Credit Cards \$0.00
		/

Types of Payments

The *Check* and *Electronic* labels under the biller's name indicate whether the payment will be made via and an electronic or check channel.

≡	It's M247	
4	PAY BILLS	+
	Biller added successfully	
CHOOSE	FROM	
50 + CHE Ending ir	CKING \$12,338,824.00 n *100	>
BILLERS		
Search bi	iller names	
+ CREAT	E GROUP FILTER	
CU*Answ Check Pending \$	130.00 for 10/15/2024	\$0 >
Exxon *32 Electronic Pending \$	260 250.00 for 10/15/2024	\$0 >
Rick's Sn Check No payme	ow Plow NEW	\$0 >
	PAY \$0.00	
	_	

Pending Payments

When you enter the main bill pay area, you will by default see the pending payments.

To edit the payment amount or delete the payment, click the arrow to the right of the payment. Then scroll down the screen to see the appropriate buttons to do each action.

Search by biller 🗧 Filters	S PAYMENT DETAIL
Scheduled History	Scheduled Oct 15, 2024
OCTOBER 2024 TOTAL: \$250.00	To CU*Answers
OCT 15 ↔ Exxon *3260 \$250.00 >	Amount \$24.00
	From 50 + CHECKING *100
	Memo
	Status Scheduled
	Delivery Method Check What's this?
	Confirmation # 8B5-C3A-361-001
PAY	DELETE EDIT

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

PAY BILLS FROM	Your scheduled payment has been updated
50 + CHECKING \$12,338,824.00 > Ending in *100	Scheduled Oct 15, 2024
BILLERS CU*Answers Check \$94.00	To CU*Answers
DELIVER DATE REPEATS	Amount \$94.00
October 22, 2024 One-time Send a memo	From 50 + CHECKING *100
	Memo
Lindate this payment?	Delete this payment?
Are you sure you want to update this transaction?	Are you sure you want to delete this scheduled payment?
CANCEL	DELETE

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

Both will result in a message appearing at the top of the screen when the action is completed.

Bill Pay History

To access pay history for a payee, click **History** at the top of the screen. A listing of the history will appear. Select a payment to see the detail.



Accessing Payment History

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

Granting Access To Pay a Person

For members to access Pay a Person, 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.

The member will click Pay Anyone here to access the feature. Other wording is available.

Accessing I ay a I c	1301	L
Home		
Pay & Transfer	^	
Quick Transfer		3
Schedule a Transfer		
View/Edit Scheduled Transfers		
Bill Pay		
Pay Anyone		
Check Withdrawal		
Cancel Check Payments		-
Automatic Check Transfers		
Member Services		
Go Mobile	~	
New Accounts	~	
Feature of the Week	~	

Accessing Pay a Person

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

Two-Factor Authentication (Optional Feature)

Let's Verify Your Identity Since protecting your information is our top priority, we need to verify it's you in order to access & update your personal information. Select a contact mathed to receive a one time verification code to	 Enter Your Code Your code should be arriving shortly. If you feel that your code has not been sent correctly, tap 'Resend
Text Code to (***) ***_0742	Code' to try again or go back and try another verification method. Verification Code
 Text Code to (***) ***.1877 Text Code to (***) ***.7693 	Enter Code
Email Code to fak*****@fakeemail.com	Resend Code Continue
Page will timeout in 14:43	Page will timeout in 14:53

Multi-factor Authentication (MFA) is available in the Pay a Person 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 a Person module (Person to Person Transfer) module, for any reason, including enrollment, sending of payments, and unenrollment.

• NOTE: The code expires after 15 minutes.

Enrollment in Pay a Person

Members cannot enroll in Pay a Person if they:

- Are blocked from P2P enrollment with their Personal Internet Branch (PIB) profile.
- Are already enrolled in Pay a Person.
- Do not have an email address or have an email address marked as invalid.
- Have an address marked as a foreign address. (United States addresses, as well as Puerto Rico and the Virgin Islands, are allowed.)
- MO Designation accounts are not allowed

To begin the enrollment process, click **Enroll for Pay a Person**. Then select the funding checking account from the list.

Pay a Person	Centroll for Pay a Person Select a primary payment account for Pay a Person. 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.
Pay a Person	Primary Pay a Person Account
Send money directly from your accounts to anyone. All you need is their email address or a phone number capable of receiving texts.	Select an Account •
	Enroll Now
Enroll for Pay a Person	PRANDON
PRANDON	You are using It's Me 247
You are using It's Me 247	Share Accounts \$36.36
Share Accounts \$36.36	View Full Account Summary
	100 50 + CHECKING -
100 50 + CHECKING -	Debit Card \$6.35
Debit Card \$6.35 Current Balance \$6.35	\$6.35 Available Balance

Enrolling in Pay Anyone

Click **Enroll Now**. A confirmation screen will appear at the top of the page. If you continue, you will access a welcome page. From there you can set up your settings or continue to the home page.



Settings and Contacts

The system will send over lowest seq # of phone number flagged as mobile phone.

If you continue to settings, you can edit your alerts, set up contacts, or set up group filters for contact.

These are covered in the following pages. This last screen below begins the process of adding a contact to whom you can send a P2P transfer.

CUANSWERS DEV CLIENT Pay A Person	PAYMENT ALERTS Send to ameyers@cuanswers.com >	cuanswers dev client Pay A Person
SETTINGS	When payment is sent Receive alert when payment is sent	← MANAGE CONTACTS +
PREFERENCES Default Funding Account 50 + CHECKING \$6.35 Ending in 100	Number of days before payment is sent Never > Receive alert before payment is sent	No saved friends yet Add friends & family as contacts using a mobile number or email address. Send money faster.
PAYMENT ALERTS	Receive alert when payment is delivered	ADD CONTACT
Send to ameyers@cuanswers.com >	CONTACTS	
When payment is sent Receive alert when payment is sent	Manage Contacts >	
	GROUPS FILTER	
Number of days before payment is sent Never > Receive alert before payment is sent	Manage Group Filters	
When payment is delivered Receive alert when payment is delivered	BRANDON You are using It's Me 247	
CONTACTS	Share Accounts \$36.36	
Manage Contacts	View Full Account Summary	_

The screens below outline the steps for adding a contact, the profile allows you to select whether this contact will have a default delivery method of email or text message.

	← ADD CONTACT	S ADD CONTACT
	First Name Marry	First Name Marry
ADD CONTACT	Last Name Person	Last Name Person
First Name Joe	Mobile Number (555) 555-5555	Mobile Number (555) 555-555
Last Name Smith		
Mobile Number (788) 555-1234	Email maryp@gmail.com	Email maryp@gmail.com
Email inesmith@google.com	HOW DO YOU WANT PAYMENT DELIVERED?	HOW DO YOU WANT PAYMENT DELIVERED?
Joesmith@google.com	Send to (555) 555-5555 >	Send to (SS5) 555-5555 >
HOW DO YOU WANT PAYMENT DELIVERED?	SECURITY QUESTION SECURITY QUESTION	
Mobile Number or Email required	Question What question do you want to Question What question do you want to	
SECURITY QUESTION	Answer What is the answer?	
Question What question do you want to	Your recipient will have to answer your security	CHOOSE DEFAULT DELIVERY METHOD
Answer What is the answer?	question before they can receive their	Mobile Number 🥥
Your recipient will have to answer your security question before they can receive their 	SAVE SAVE AND PAY	Email Address

Schedule a Payment

Here you enter the security question and answer and begin the process of sending a P2P transfer to this contact.

E Itsm247	<u></u>	≡	Hts/M247 Online Banking	BS	≣	It's M247
ADD CONTACT		6	PAY A PERSON		с	PAY A PERSON
First Name	Marry	Marry Perso	n	\$5.00	Marry Perso	on \$5.0
Last Name	Person	This is for t	he coffee		This is for	the coffee
Mobile Number	(555) 555-5555					
Email mar	yp@gmail.com	FROM			FROM	
HOW DO YOU WANT PAYMENT	DELIVERED?	50 + CHEC Ending in	KING \$6.35 *100	>	S	chedule payment?
Gend to maryp@gmail.com	>	FREQUEN	CY		To:	Marry Person
ECURITY QUESTION		SEND DAT	REPEATS		Amour	nt: \$5.00
Question	test	October			From:	50 + CHECKING *100 \$6.35
Answer	test				Freque	ncy: One-time - Oct 21, 2024
Your recipient will have to answ	er your security				Memo:	This is for the coffee
question before they can re	E AND PAY		PAY \$5.00		CA	CONFIRM
						—

Here the P2P transfer is scheduled.



This shows how to set up a filter for contacts so you can shorten your list of people when you make a transfer.



This continues to save the filter.



Here you can see what it looks like when you pay using a filter. The list of contacts is shortened to just those on the filter.

	B		BS
		SPANISH GROUP (+ ADD)	
OCTOBER 2024	TOTAL: \$5.00	CONTACTS	
OCT 21 ← Marry Person maryp@gmail.com	\$5.00 >	O Select all contacts below	
		Marry Person maryp@gmail.com	-
		O Sue Friend (999) 999-9999	
РАУ			
BRANDON You are using It's Me 247		BRANDON You are using It's Me 247	

What the Recipient Sees

This is the email the recipient receives if they have not yet received a payment from this sender. They click *here* to designate the funding method. See following.

Payment is Pending		
Please provide your payment delivery information here so your funds can be deposited.		
Sender Name:	CAROLINE	
Amount:	\$450.00	
Message:		
If you have any questions, please conta	act the sender of this payment.	
Thank you.		

This email is what a recipient will see if they have received a payment from a person before. This allows them to change the deposit method of the next payment.

 If the previous payment was made to a debit card, this payment will already have been processed again in that manner since the settings are saved at deposit. The recipient can change the payment settings for the next payment.

Paym	ent Delivery				
Your n	noney will be deposited to the same account y	rou provided previously.			
You ca	n change your payment delivery information f	bayment delivery information for future payments from JASON by clicking here.			
	Sender Name:	JASON			
	Amount:	\$25.00			
	Fee:	N/A			
	Message:	Payment for coffee.			
lf you l	nave any questions, please contact the sende	r of this payment.			
Thank	you.				

First the recipient will enter the code word answer that was entered at the time the payment was scheduled.



For deposit or change of payment method, the recipient has two options, either to deposit via ACH to a checking or savings account or to immediately as a debit to their credit card. These settings are then saved for the next payment.

Choose Delivery Method Where do you want to send your funds?		Choose Delivery Method Where do you want to send your funds?		
Bank Account Receive funds in 1-2 business days	۲	Bank Account Receive funds in 1-2 business days	C	
Routing Number*	_	Debit Card (fee applies) Receive funds instantly	/ISA 🌔 🤅	
XXXXXXXXXXX		Card Number*		
Account Number*		503396XXXXXX0167		
xxxxxxxxxxx		This field is required		
Confirm Account Number*	. 1	This field is required		
		Expiration Date (MIM/YY)*		
Account Type*		This field is required		
Debit Card (fee applies) Receive funds instantly	• 0	A fee of \$1.25 will be applied. Chr accept fee for expedited transfe be deducted from the amount r	eck here to r. The fee will received.	
Future payments from this sender will defai	ult to the	The change to your delivery method	will apply to all	

The recipient will need to check a box that indicates that they understand they will pay a fee with the debit card option. This fee is configurable and is arranged in conjunction with Payrailz. (This fee is deducted from the payment at the time of deposit.)

When the payment is made, the recipient will receive this messaging:

Success! Your funds for \$25.00 are on the way				
Original Amount	\$25.00			
Fee	\$0.00			
Method	Bank Account ****6789 Change delivery method			