



# 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

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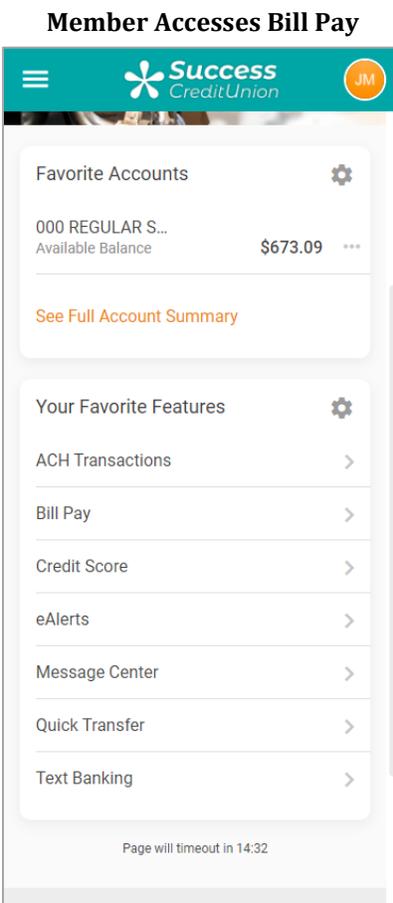
# Accessing Bill Pay in “It’s Me 247”

## Built In Access to Bill Pay

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

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

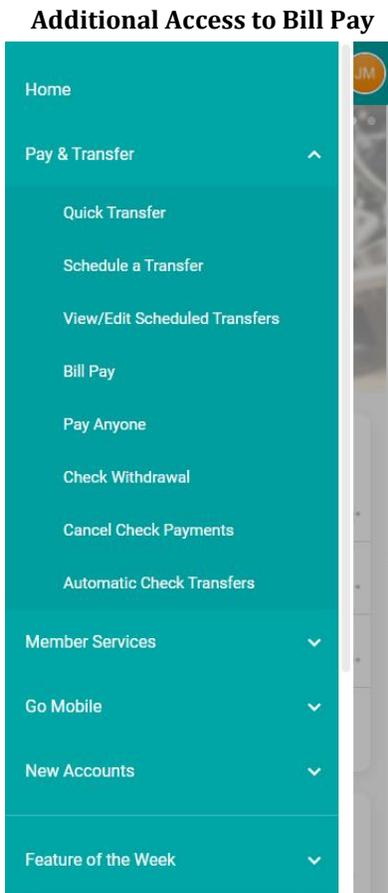
The member selects *Bill Pay* from this listing.



## 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.

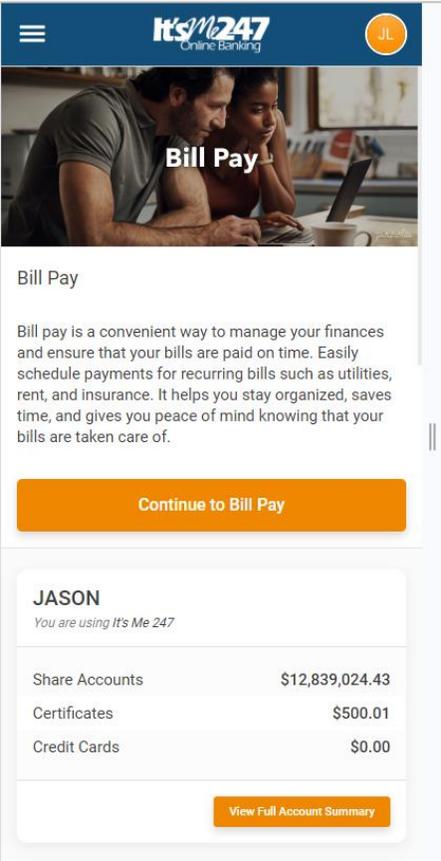
Via this menu, the member would click on *Bill Pay* or *Pay Anyone*. Other wording is available.



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

# Continuing to Bill Pay

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



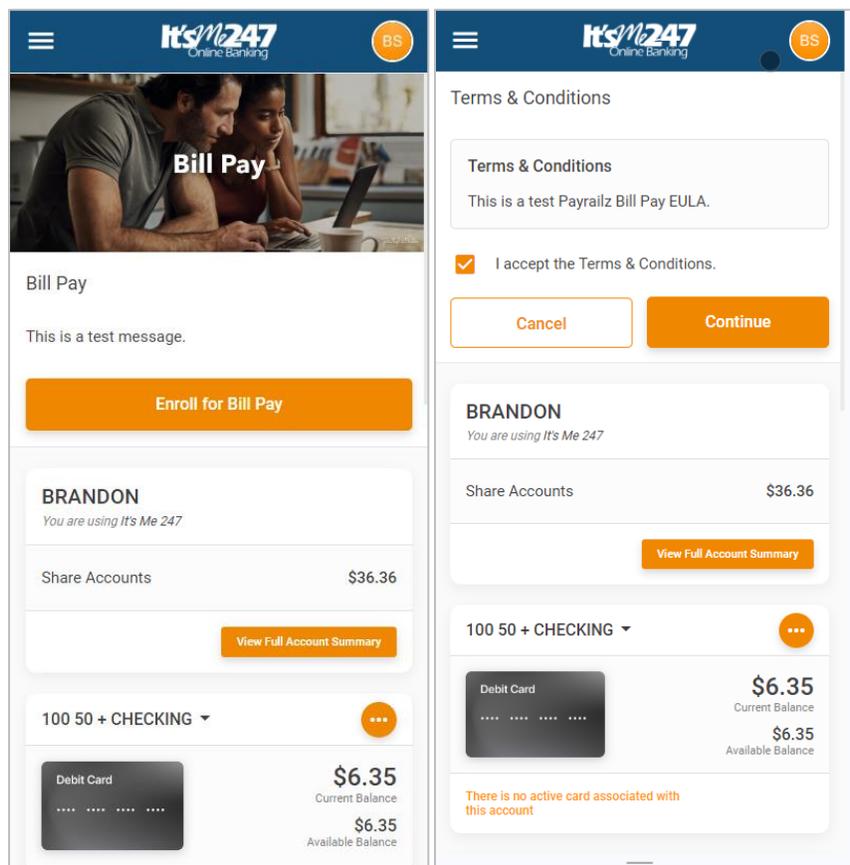
# Enroll

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**.



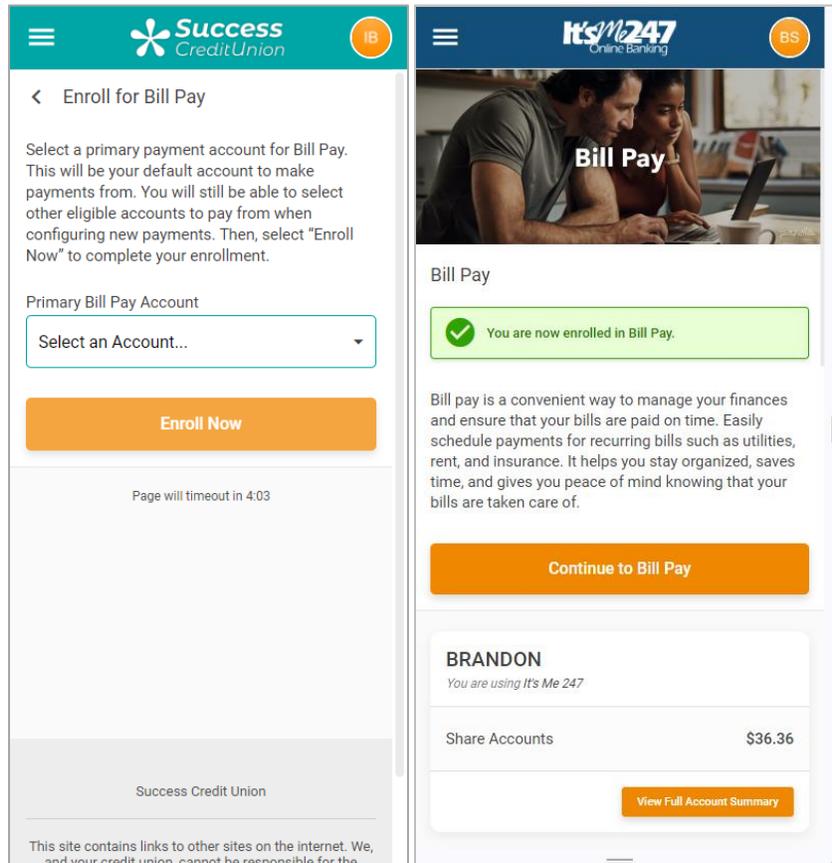
Next select a checking account from the *Primary Bill Pay Account* drop-down menu to fund the bill pay payments.

- 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.)

### Finalizing Enrolling in Bill Pay



## Unenroll from Bill Pay

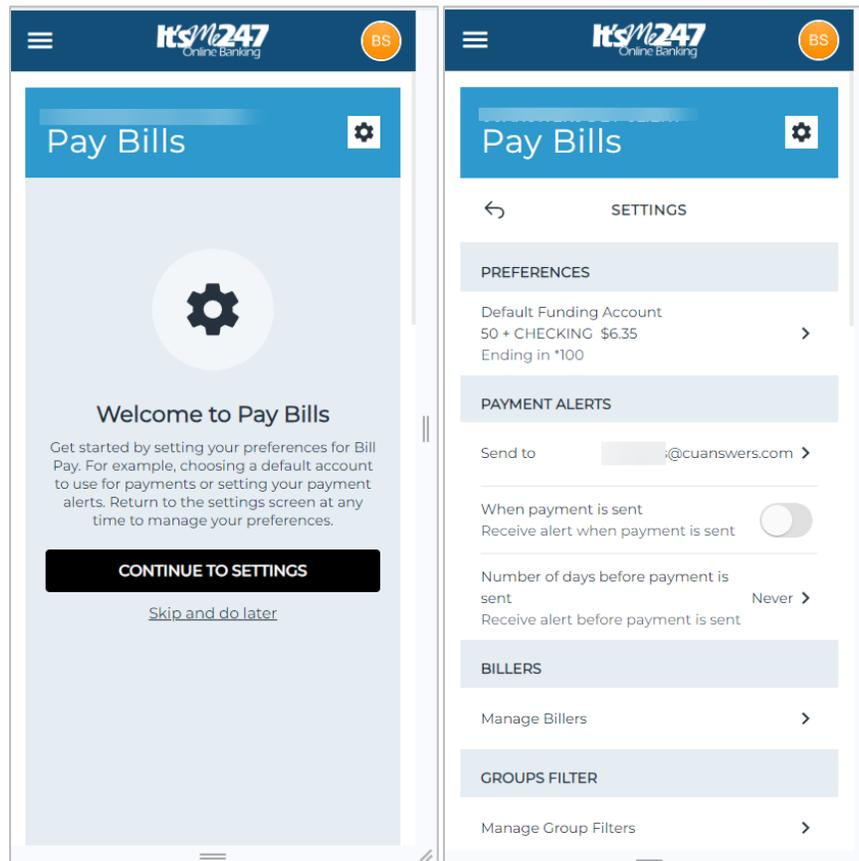
To unenroll from bill pay, the member must contact the credit union. There is no option for unenrollment by the member.

# 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.



- 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*.

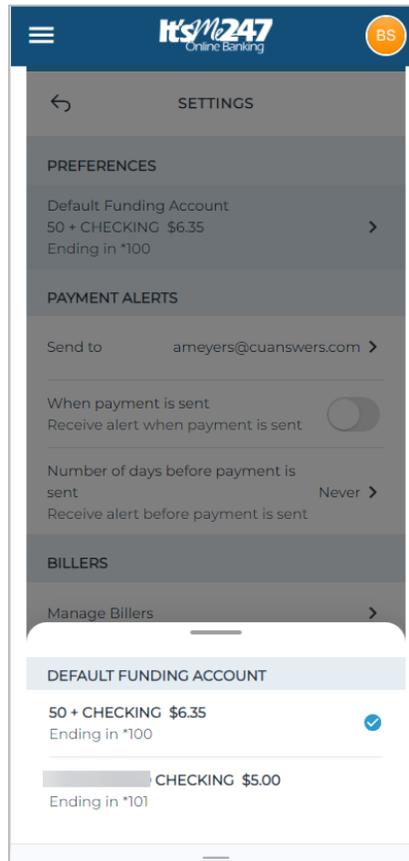
## Change Funding Account

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.

### Changing Funding Account for Bill Pay

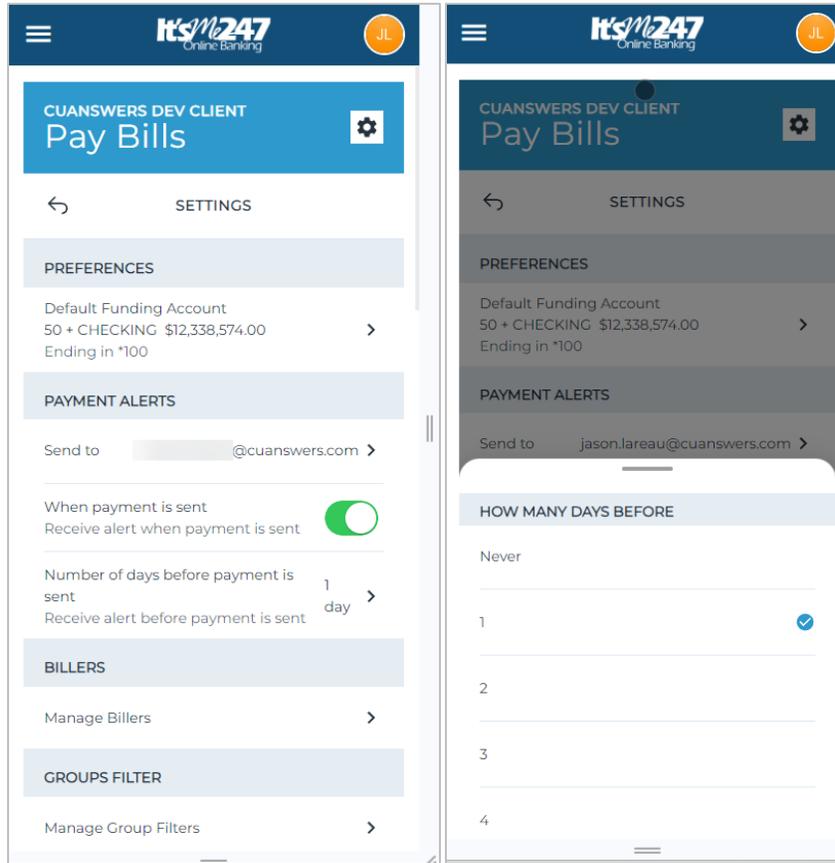


# Change Payment Alert Settings

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.

<b>Billers Name:</b>	CU*Answers
<b>Amount:</b>	\$130.00
<b>Payment Date:</b>	10/15/2024

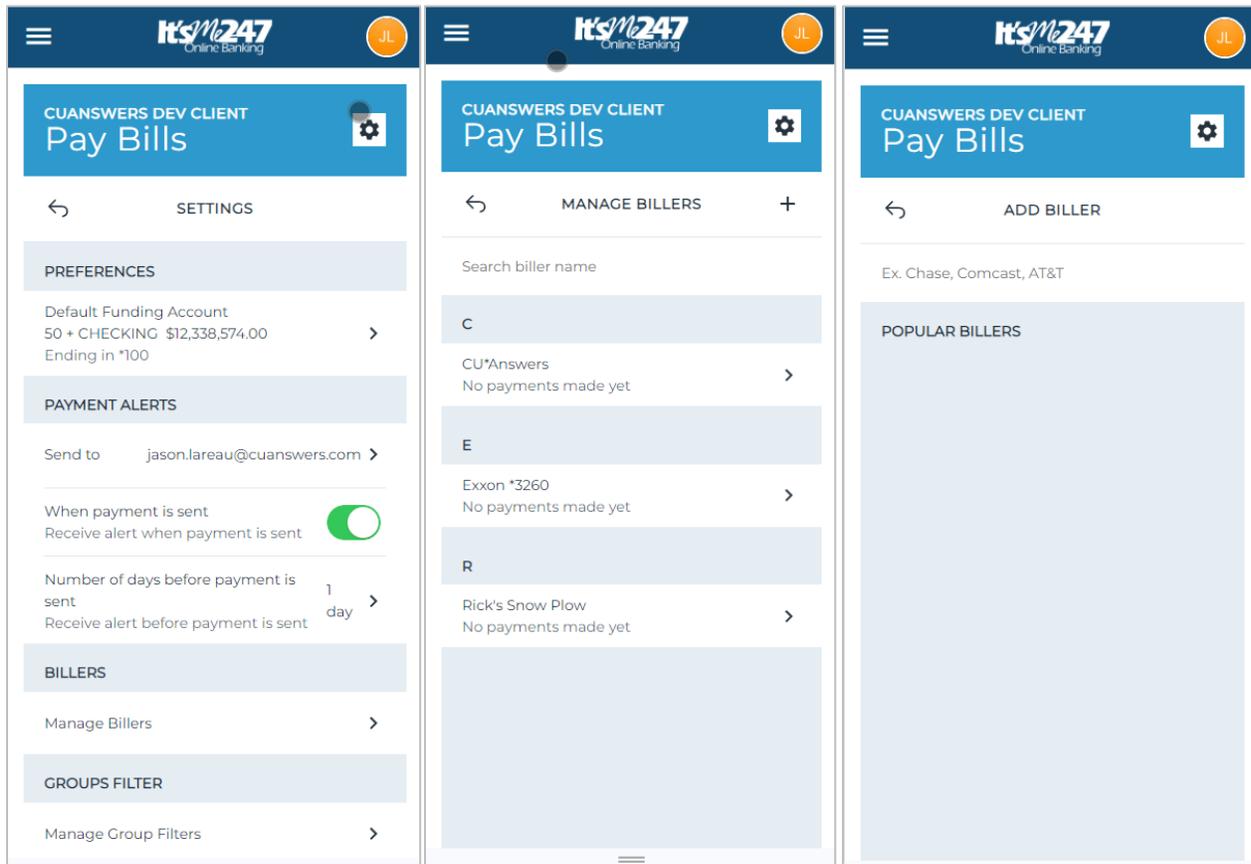
If you have any questions, please contact us.

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.



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

The image displays two sequential screenshots of the 'Adding a Biller' process in the K's 247 Online Banking app. Both screenshots feature a blue header with the app logo and a 'BS' icon.

**Left Screenshot:** The search field contains 'citibank credit card'. Below the search bar, a 'RESULTS' section shows one entry: 'Unknown Biller' with 'citibank credit card' and a '+ ADD' button. A black button at the bottom reads 'NO MATCH? ADD MANUALLY'.

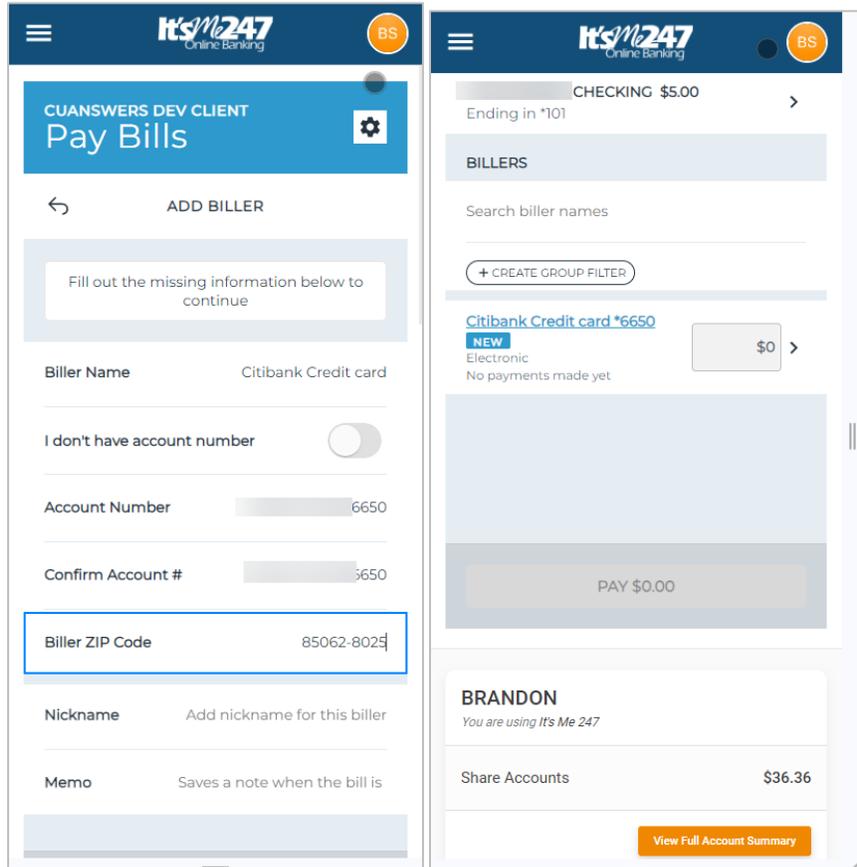
**Right Screenshot:** A message box says 'Fill out the missing information below to continue'. The form fields are: 'Biller Name' (citibank credit card), 'I don't have account number' (toggle switch), 'Account Number' (XXXXXXXXXXXX), 'Confirm Account #' (XXXXXXXXXXXX), 'Biller ZIP Code' (XXXX-XXXX), 'Nickname' (Add nickname for this biller), and 'Memo' (Saves a note when the bill is). 'CANCEL' and 'NEXT' buttons are at the bottom.

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

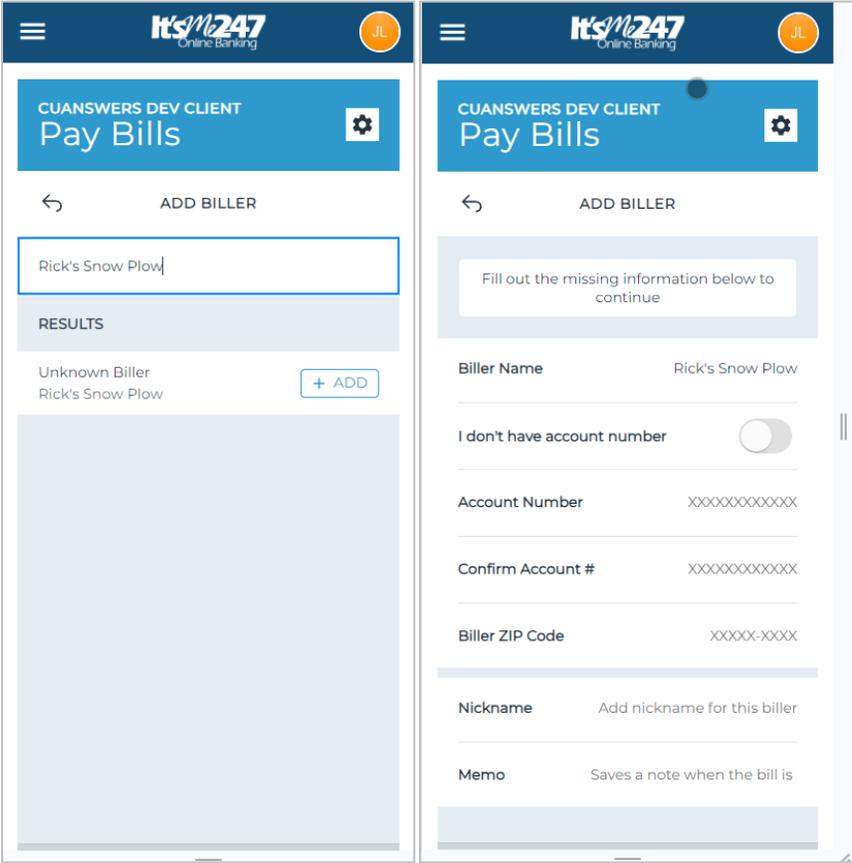
You may also enter optional information, but this is only retained for your information and is not delivered with the payment. If a nickname is entered, you will see that name when you view the payee later.

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

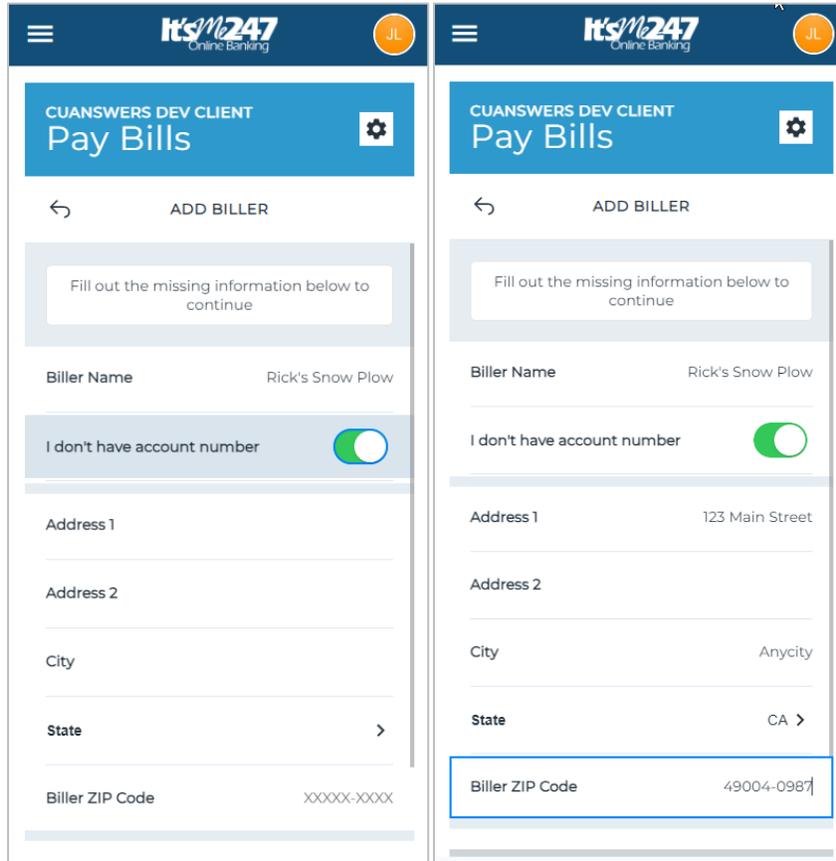
Scroll down the page and click **Next**. The payee will appear on the list. This payee appears as an electronic payee.



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.

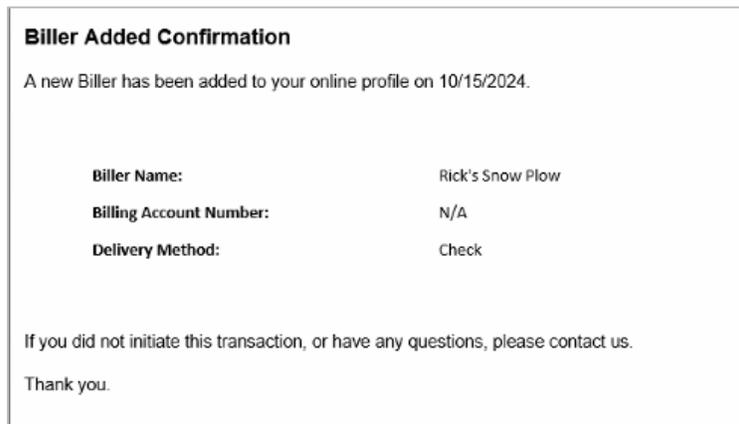


Then if you do not have an account number, deselect this option. Enter the address of the biller and then scroll down the page and click *Next*.



- 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.

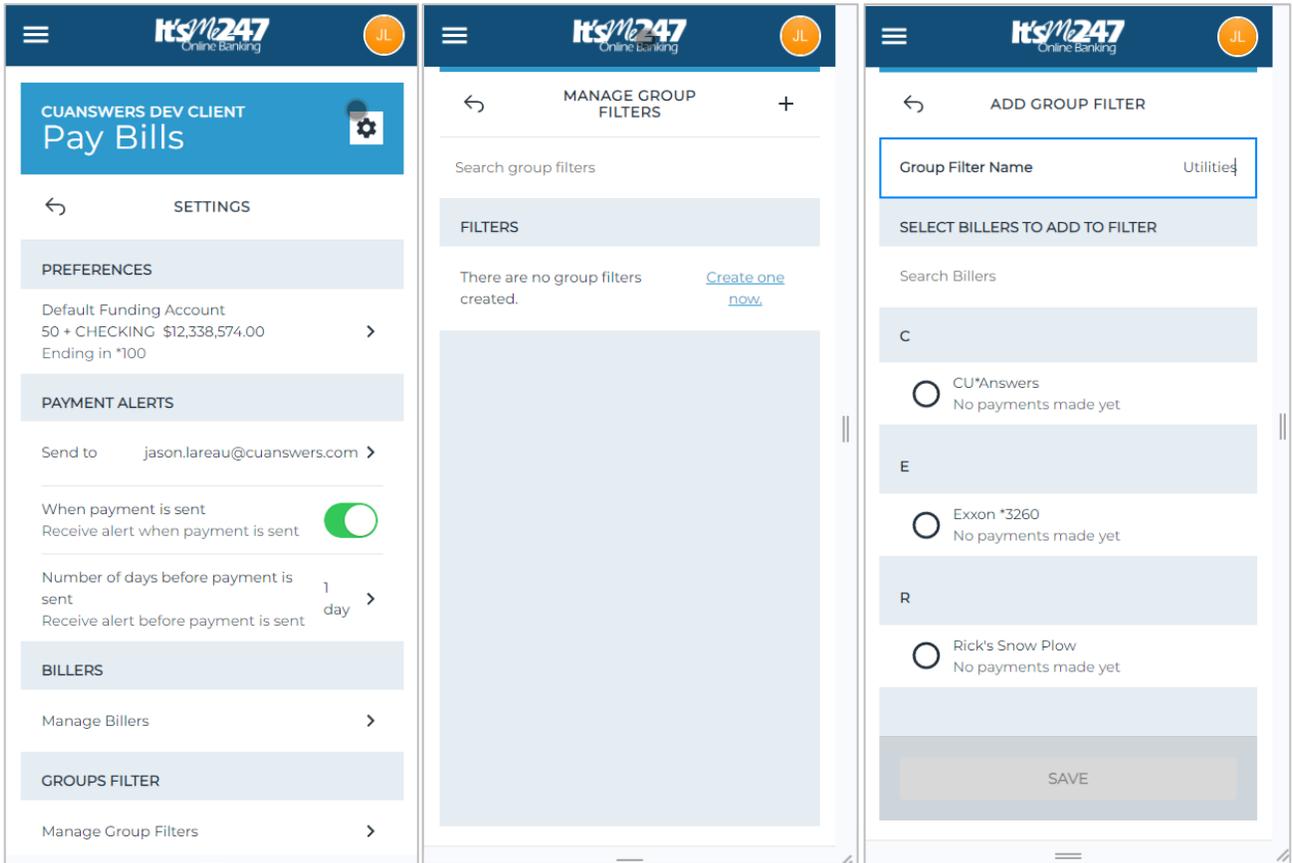
You will receive an email when a biller is added.



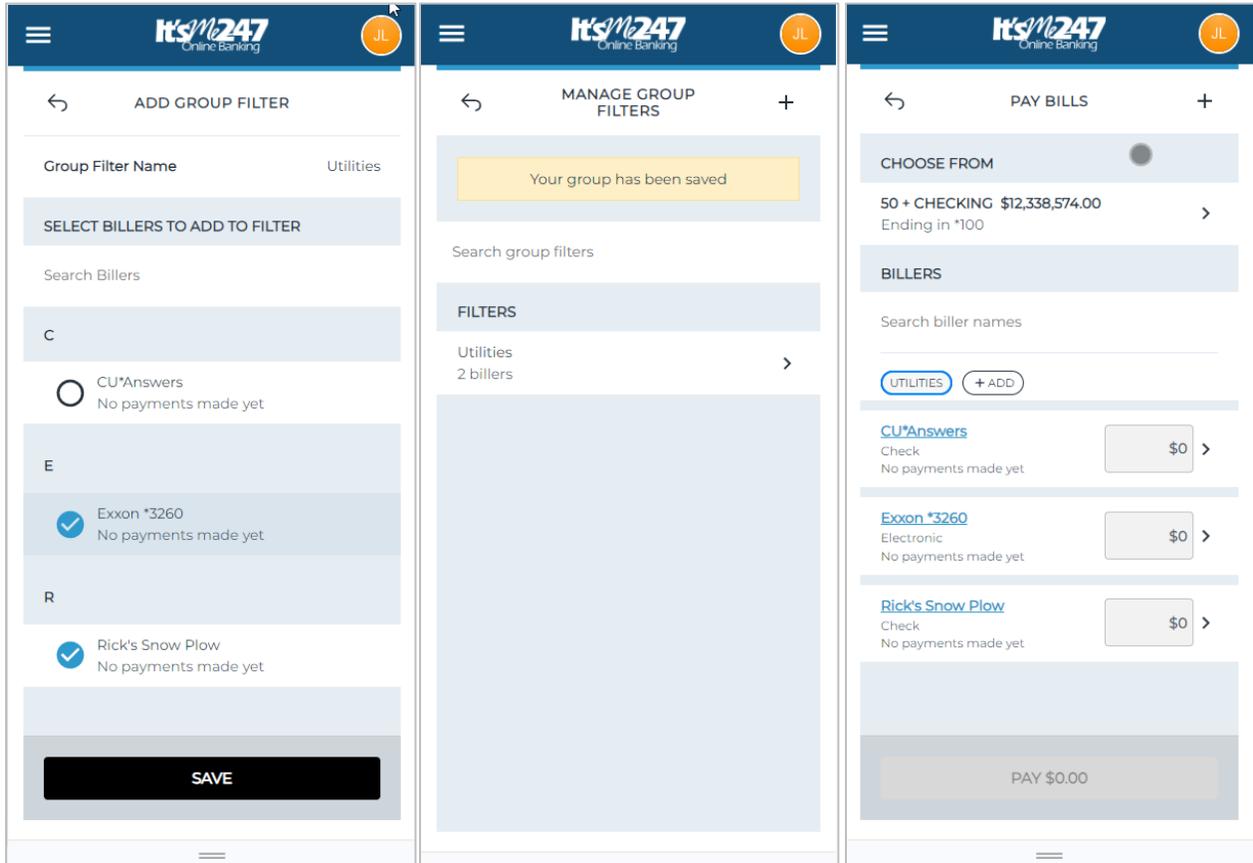
# Manage Filters

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.

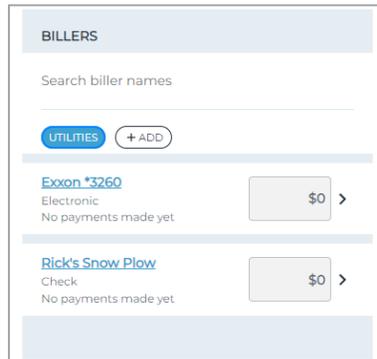
Enter your group filter name in the field provided.



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

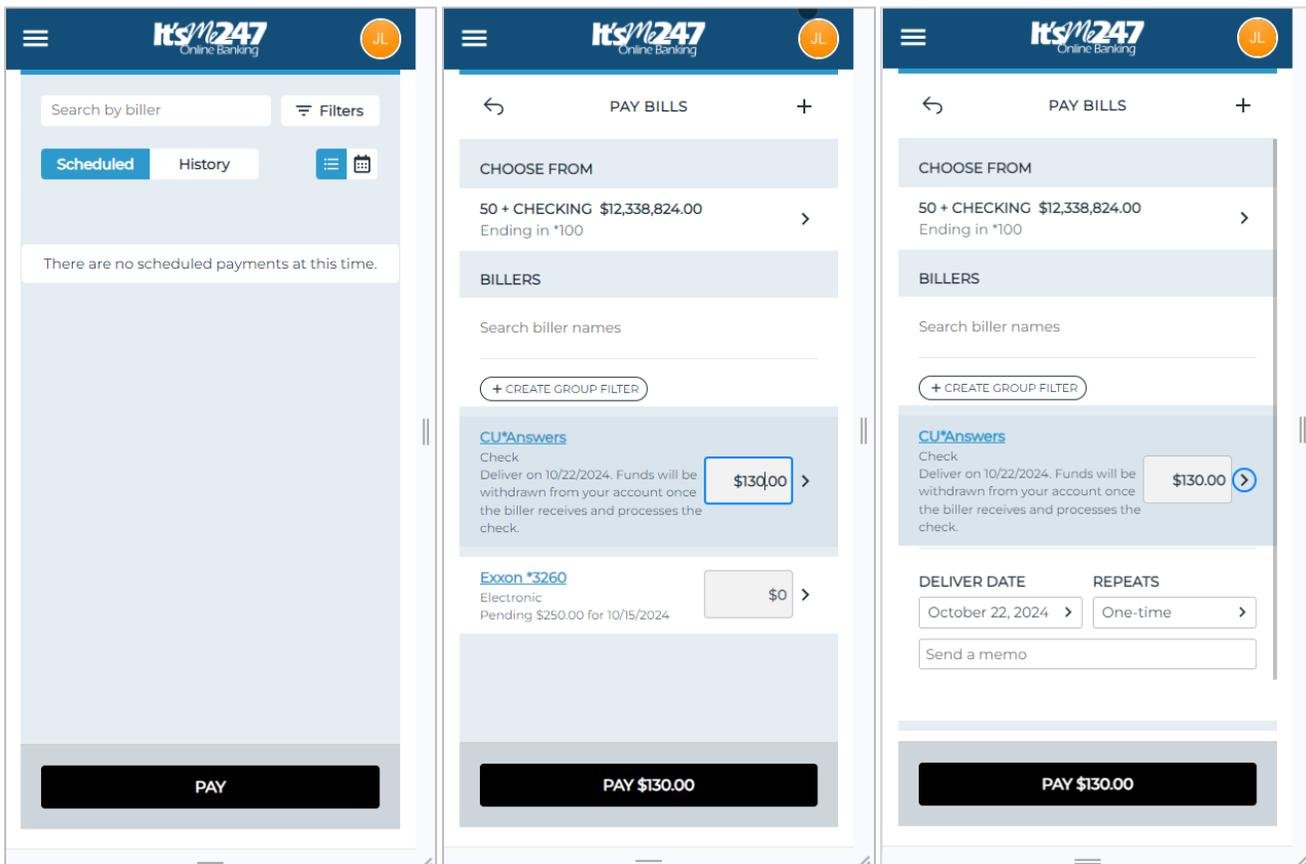
The main reason for the member to enroll in bill pay is to pay bills. This section covers the member experience of making a payment, adding a biller during the payment process, pending payments, and viewing payment history.

## 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.*

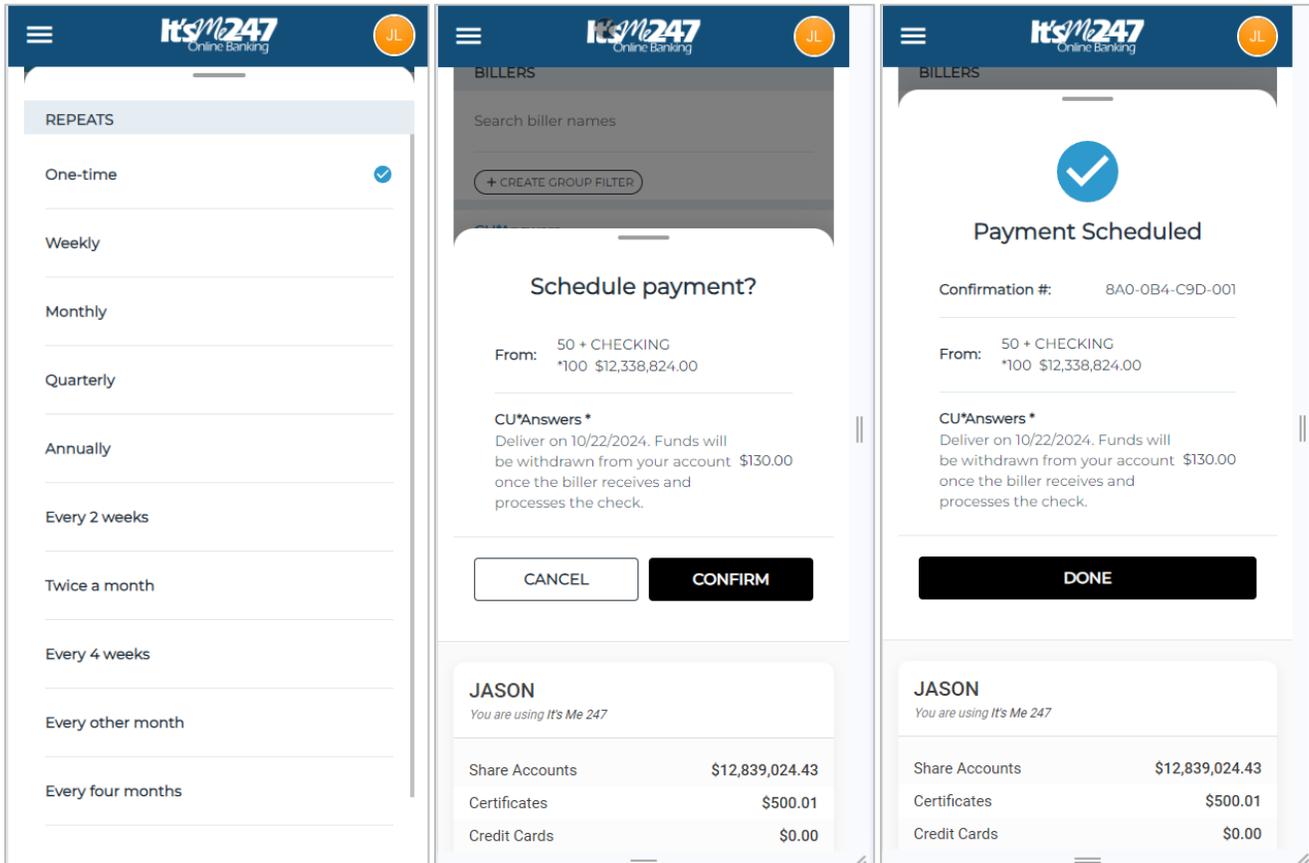
There are a couple of ways to make a payment. The easiest method is from the quick list on the main page. From there you can pay one or multiple bills. Enter the amount in the field provided. The amount below the billers list will calculate the total amount of all bill payments.

### Making a Payment



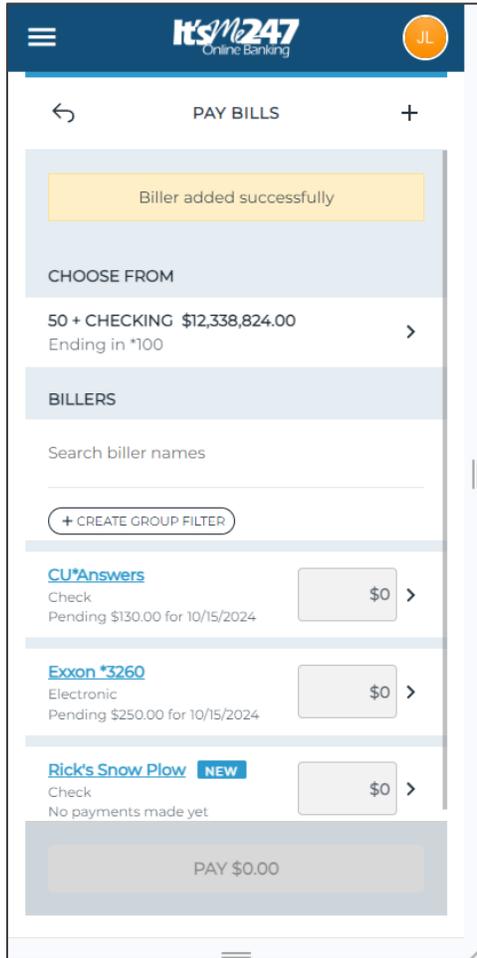
To change the delivery options, click the arrow to the right of the payment amount. This allows you to change the delivery date and frequency and to add a transaction memo description. If you click the arrow under “repeats,” a window appears allowing you to select to send repeat payments, as shown the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



# Types of Payments

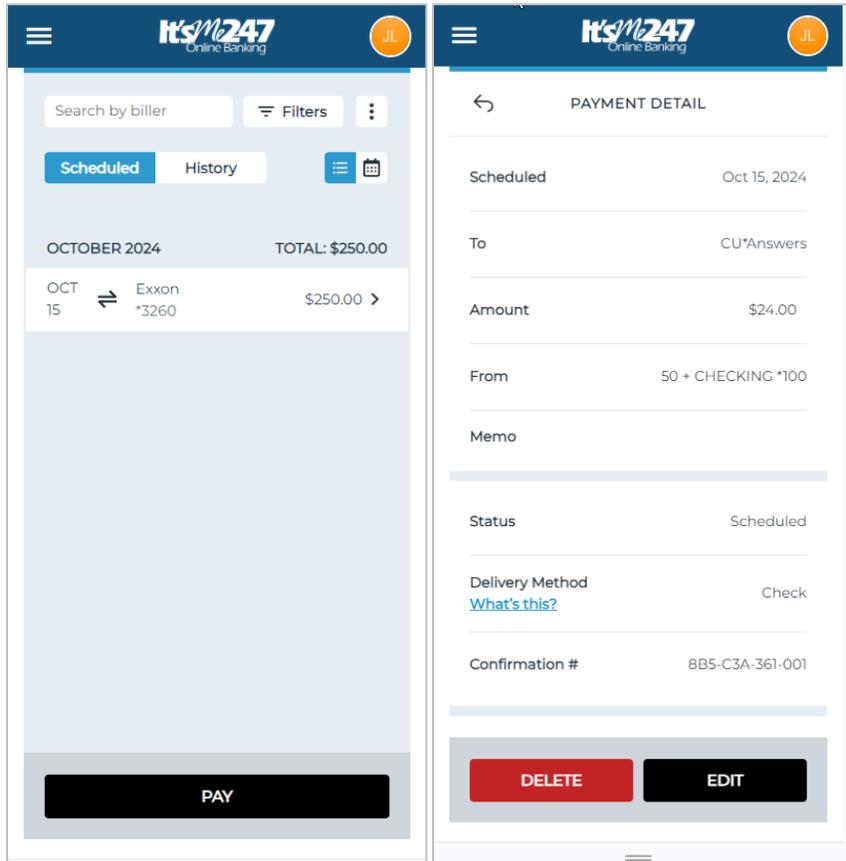
The *Check* and *Electronic* labels under the biller's name indicate whether the payment will be made via and an electronic or check channel.



# Pending Payments

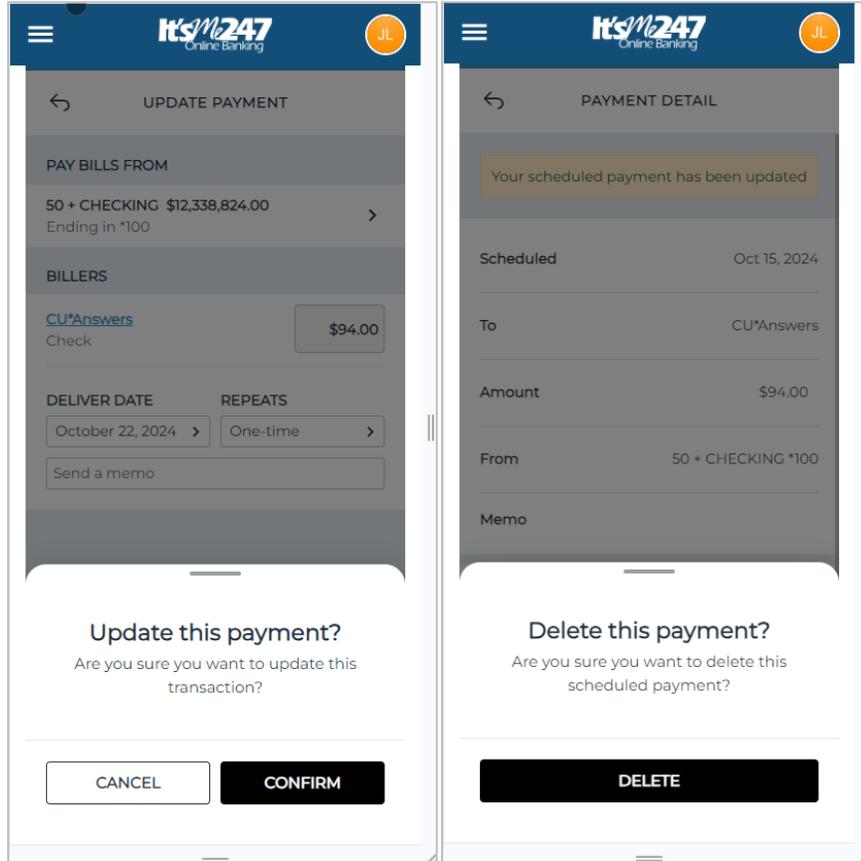
When you enter the main bill pay area, you will by default see the pending payments.

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.



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

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

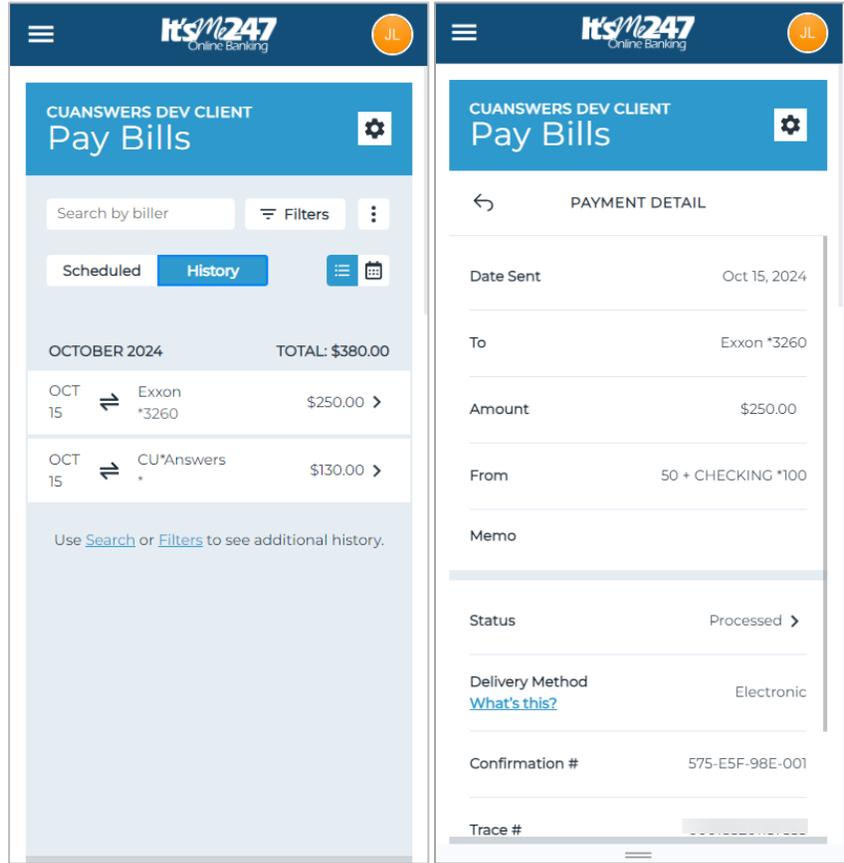


Both will result in a message appearing at the top of the screen when the action is completed.

# 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.

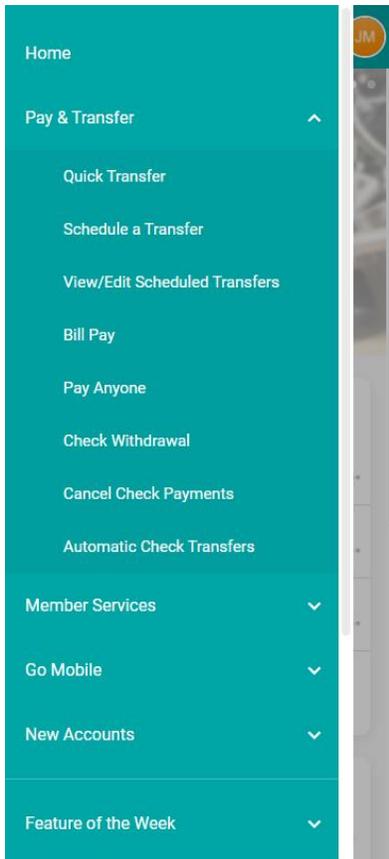
# Pay a Person

## 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.

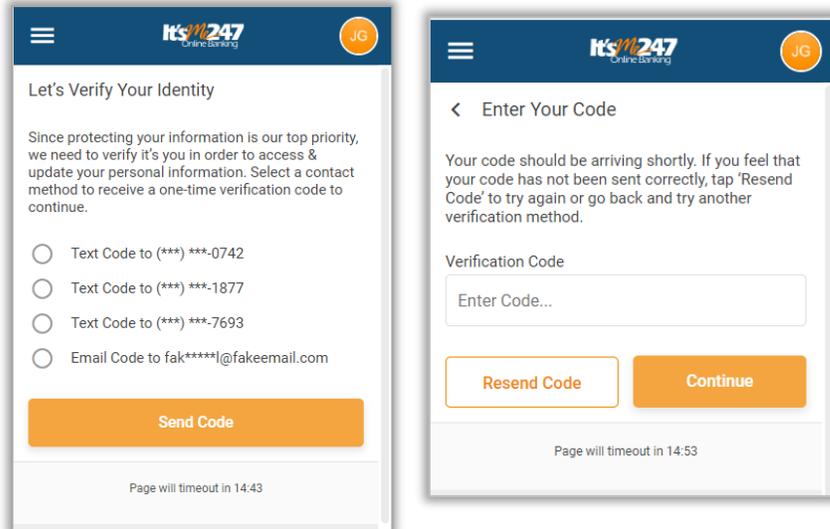
The member will click *Pay Anyone* here to access the feature. Other wording is available.

### Accessing Pay a Person



For more information contact the Internet Retailer Support Center at [irsc@cuanswers.com](mailto: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 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.

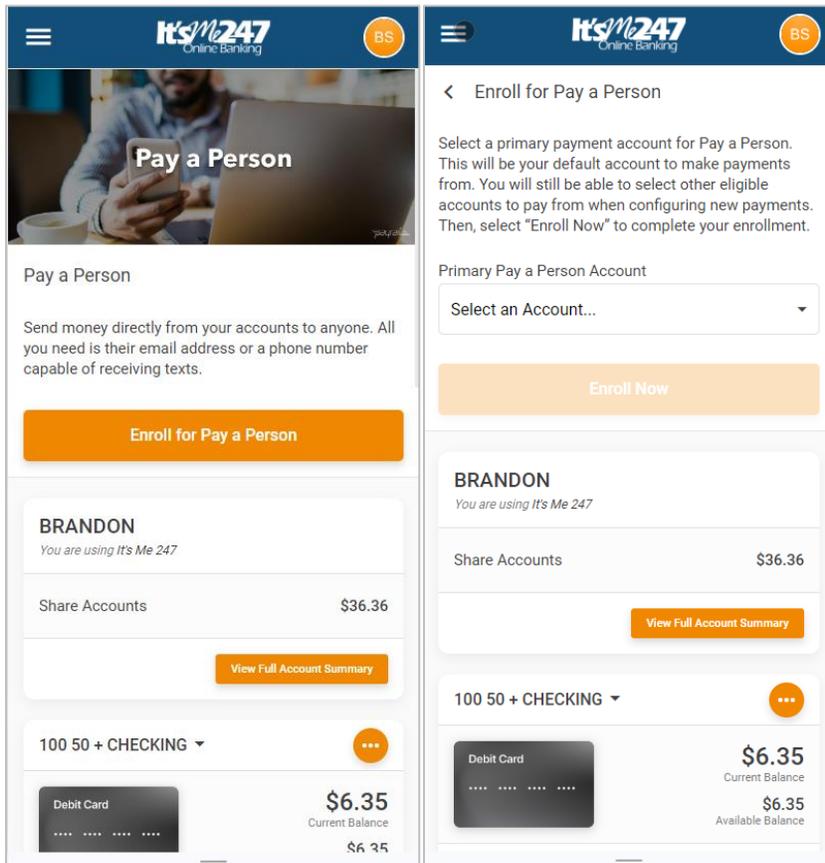
# Enrollment in Pay a Person

Members cannot enroll in Pay a Person if they:

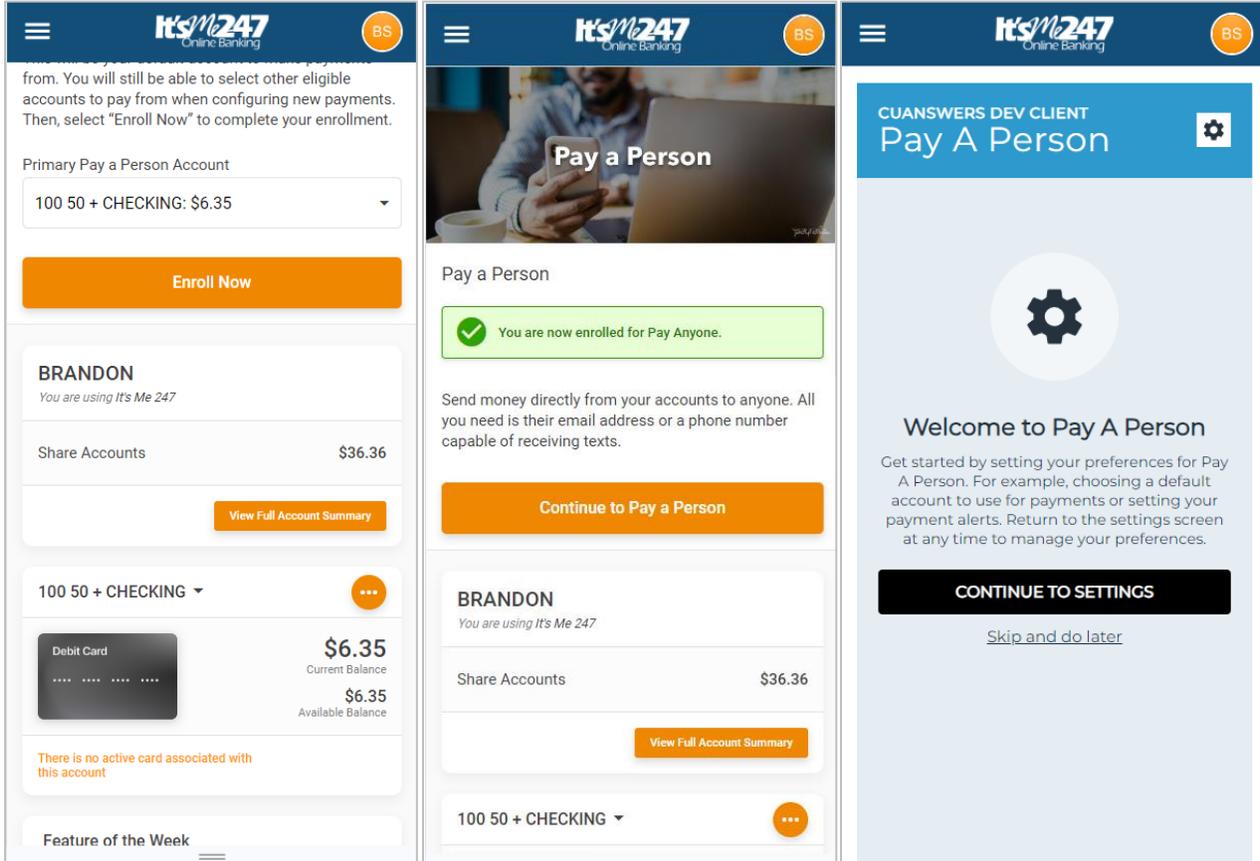
- Are blocked from P2P enrollment with their Personal Internet Branch (PIB) profile.
- Are already enrolled in Pay a Person.
- Do not have an email address or have an email address marked as invalid.
- Have an address marked as a foreign address. (United States addresses, as well as Puerto Rico and the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

## 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.

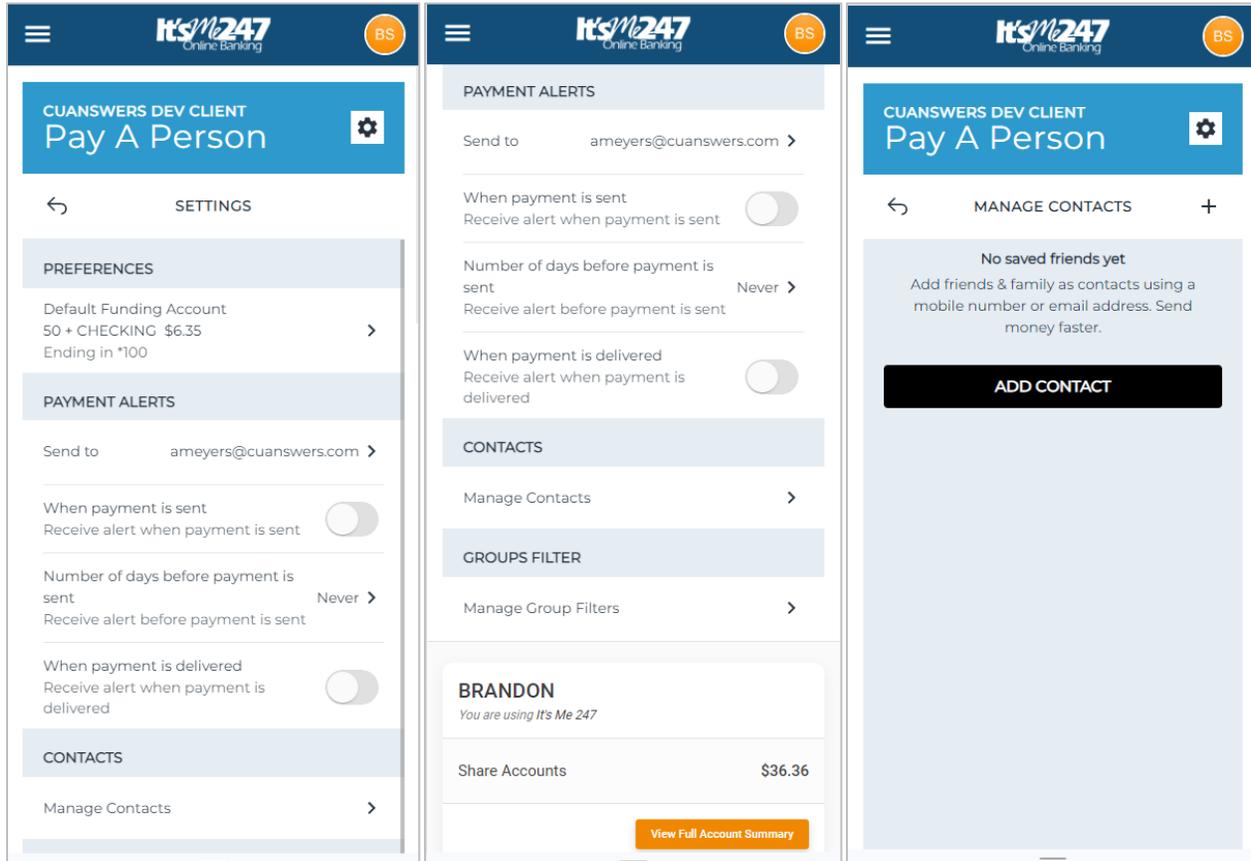


# Settings and Contacts

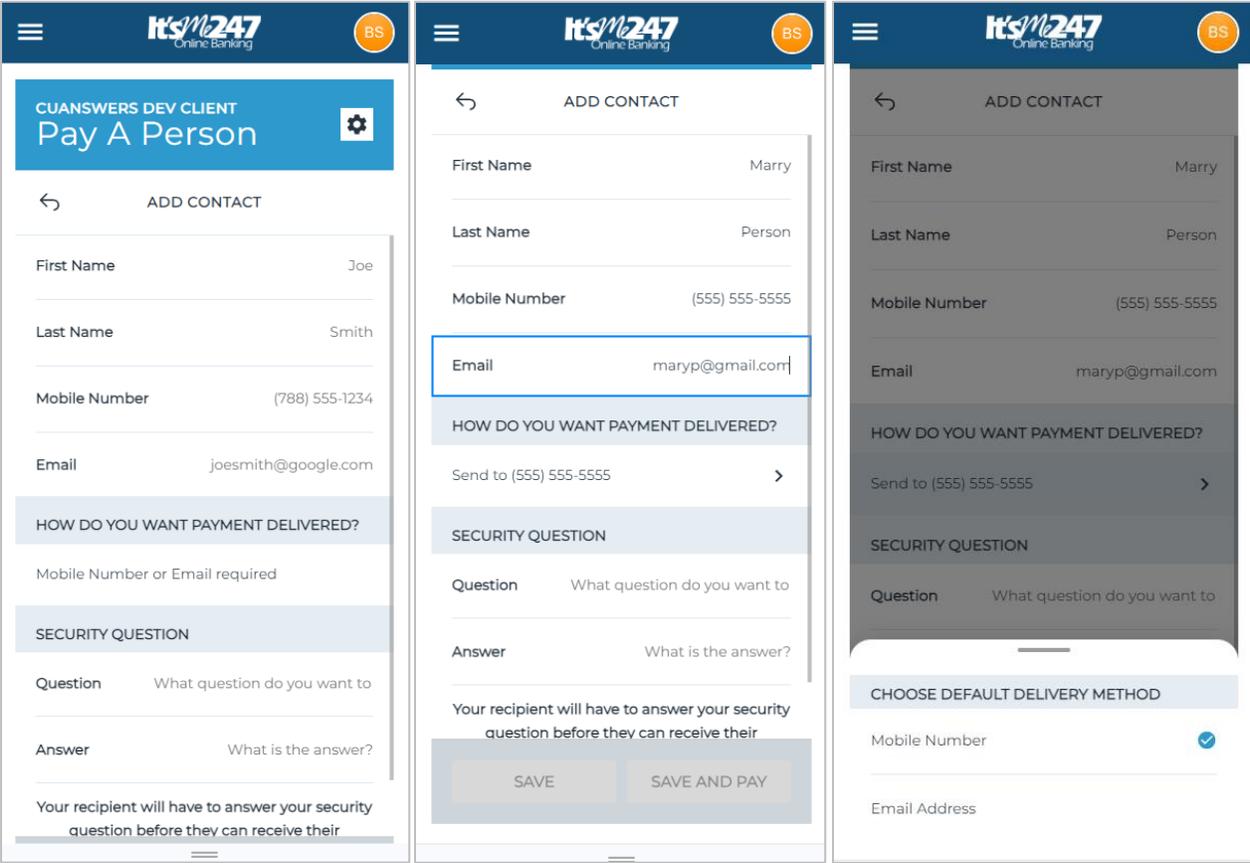
The system will send over lowest seq # of phone number flagged as mobile phone.

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.

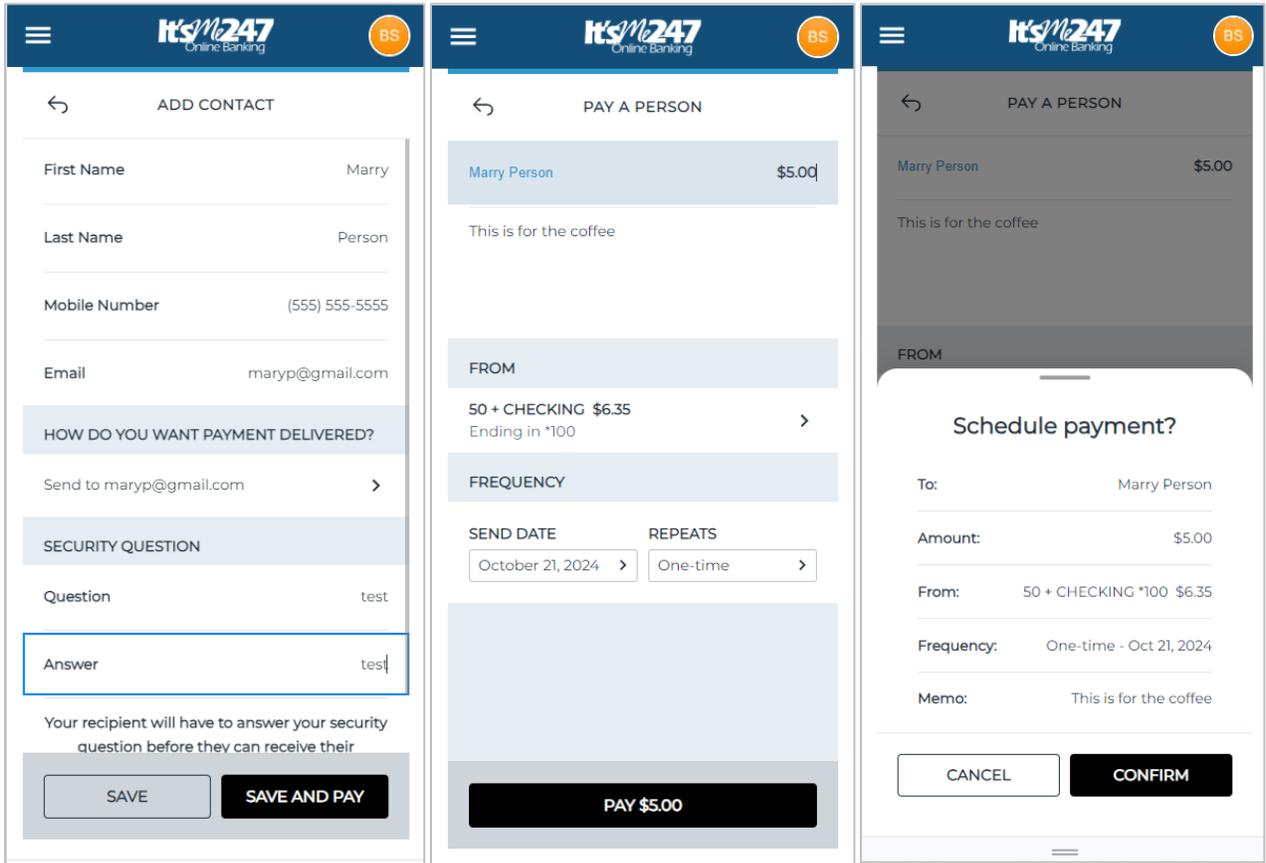


The screens below outline the steps for adding a contact, the profile allows you to select whether this contact will have a default delivery method of email or text message.

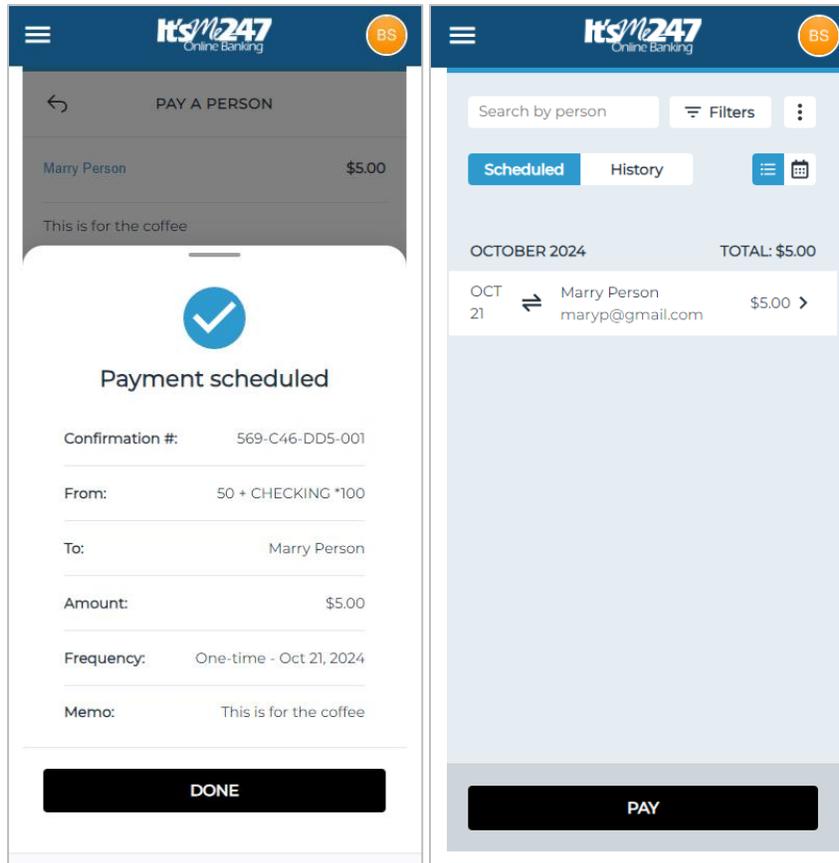


# Schedule a Payment

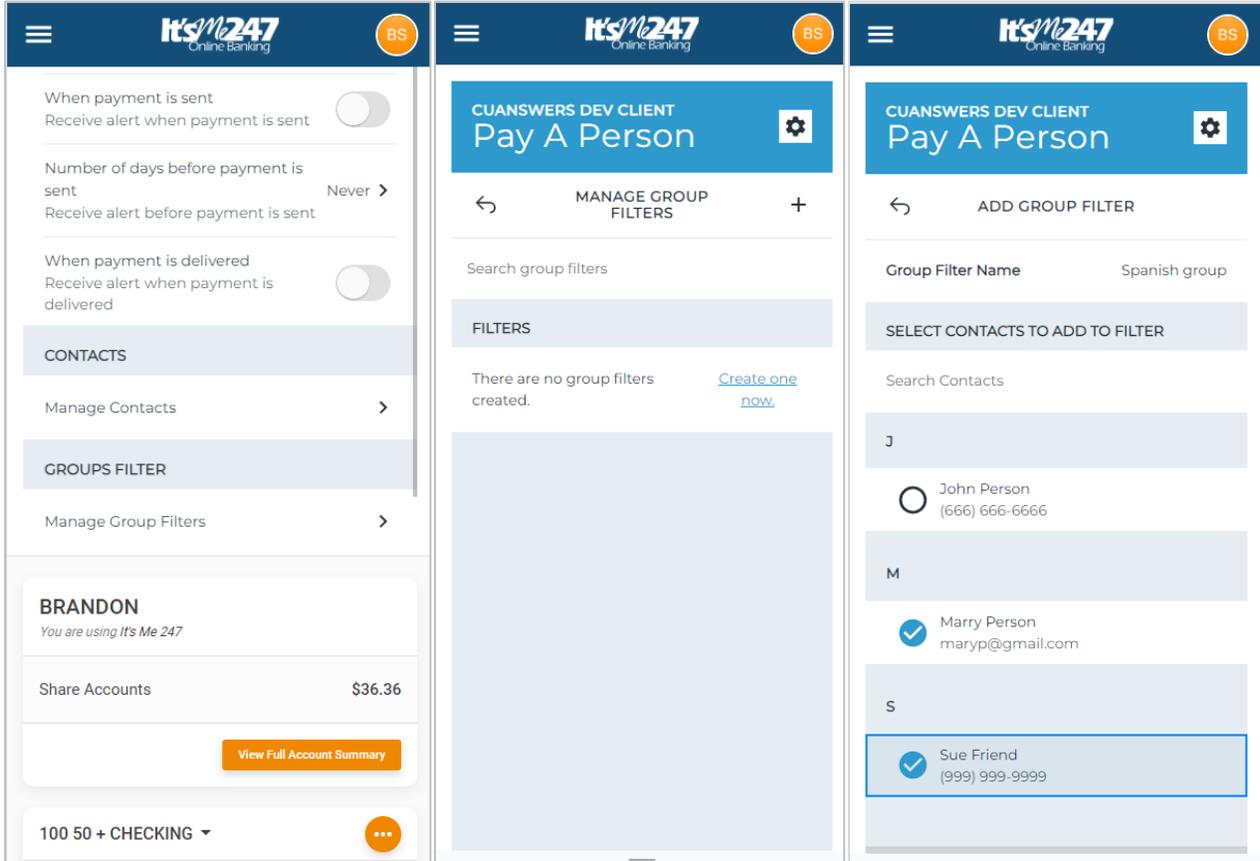
Here you enter the security question and answer and begin the process of sending a P2P transfer to this contact.



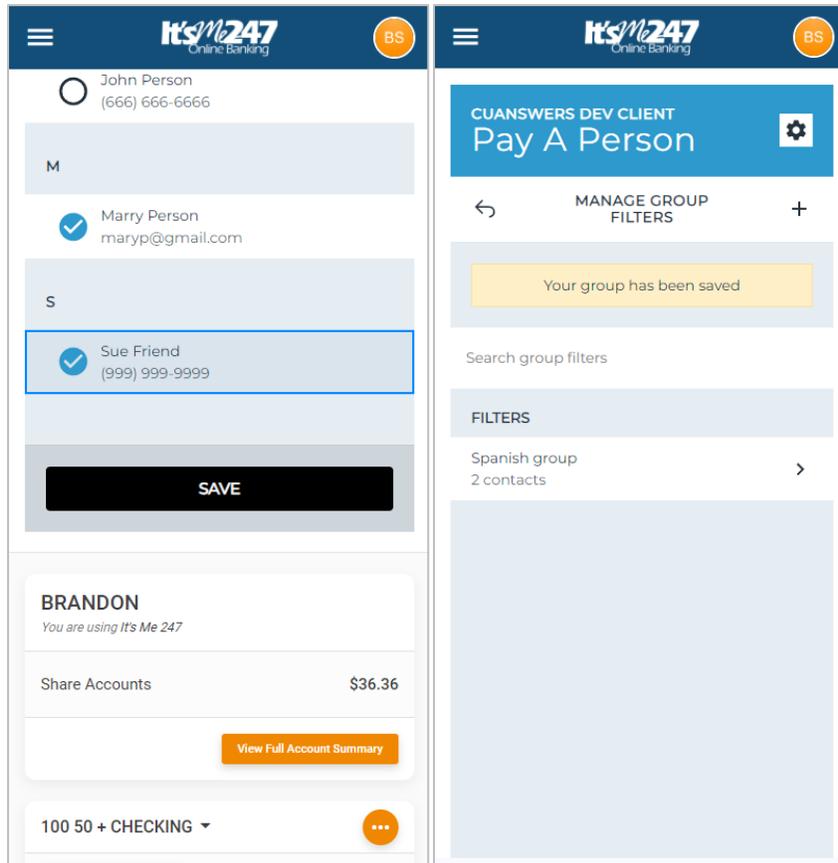
Here the P2P transfer is scheduled.



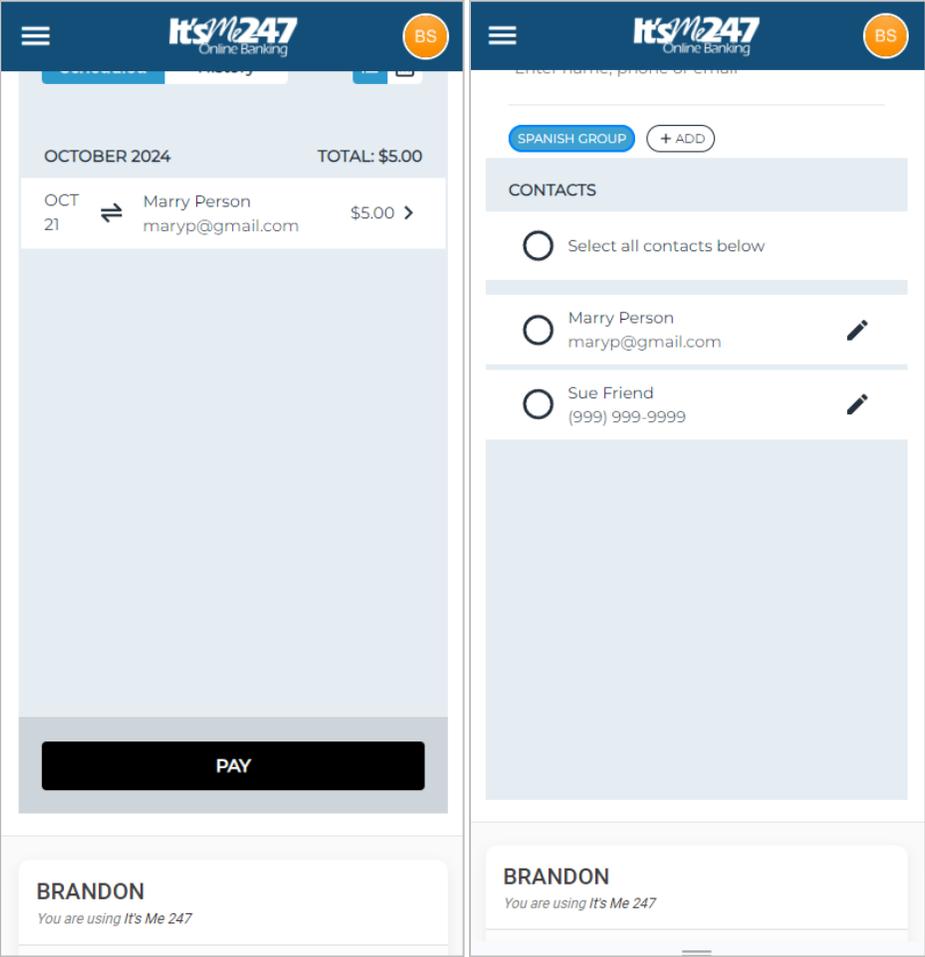
This shows how to set up a filter for contacts so you can shorten your list of people when you make a transfer.



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.



## 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.

<b>Sender Name:</b>	CAROLINE [REDACTED]
<b>Amount:</b>	\$450.00
<b>Message:</b>	

If you have any questions, please contact 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.

**Payment Delivery**

Your money will be deposited to the same account you provided previously.

You can change your payment delivery information for future payments from JASON [REDACTED] by clicking [here](#).

<b>Sender Name:</b>	JASON [REDACTED]
<b>Amount:</b>	\$25.00
<b>Fee:</b>	N/A
<b>Message:</b>	Payment for coffee.

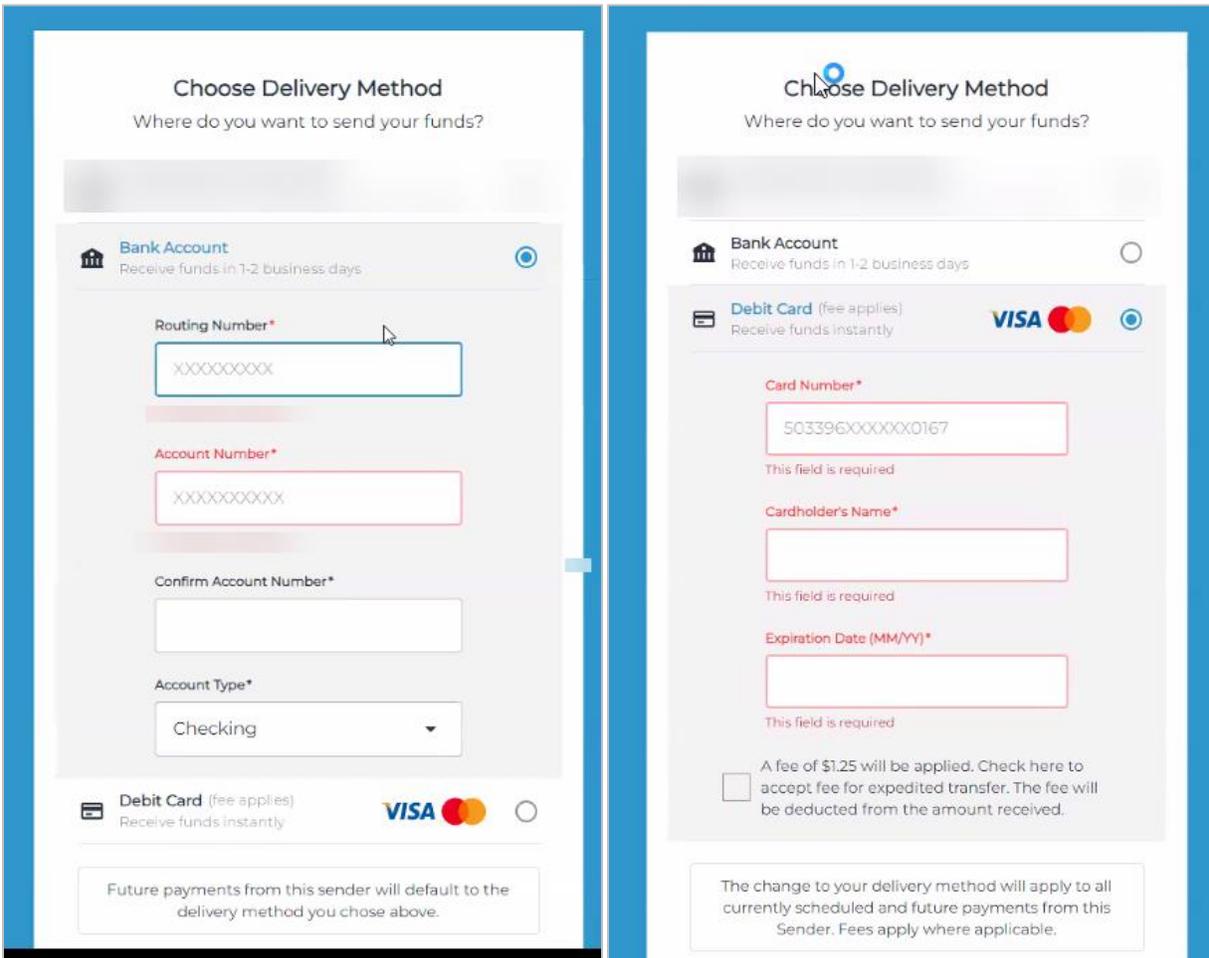
If you have any questions, please contact the sender of this payment.

Thank you.

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

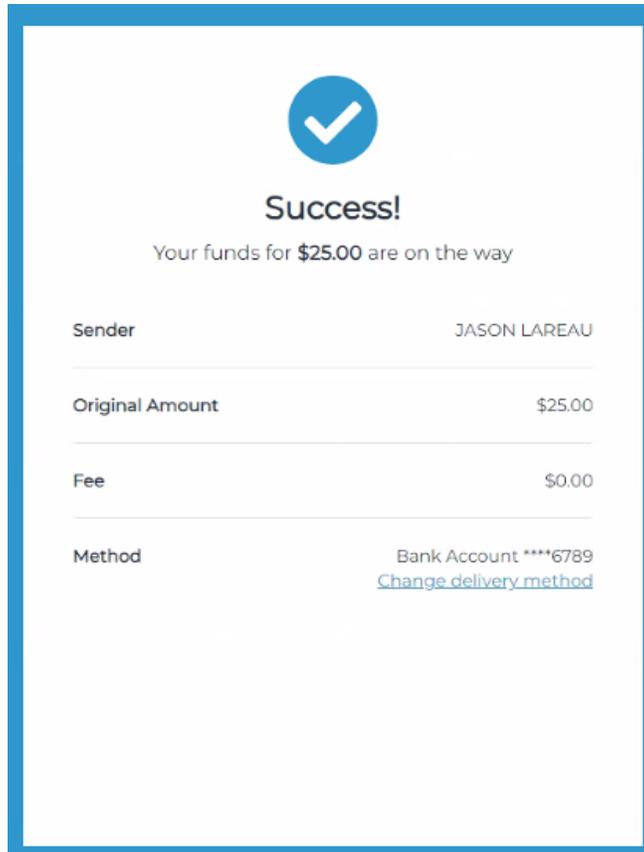
The screenshot shows a mobile application interface with a blue header and a white content area. At the top, a blue bar contains a blurred white rectangle. Below this, the amount "\$25.00" is displayed in a large, bold font, with "Sender: JASON LAREAU" underneath in a smaller font. The main heading is "Manage payment delivery" in bold, followed by the instruction "Answer your security question to manage your payment delivery method." The question "Favorite person?" is centered above a text input field containing the placeholder "Enter your answer". Below the input field is a grey button labeled "NEXT". At the bottom, a note reads "Contact the sender if you're unsure of the answer to the security question."

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.



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:



A success message for a payment of \$25.00. The message includes a blue checkmark icon, the word "Success!", and a confirmation that funds are on the way. It lists the sender as JASON LAREAU, the original amount as \$25.00, and the fee as \$0.00. The payment method is identified as a Bank Account \*\*\*\*6789, with a link to "Change delivery method".

Sender	JASON LAREAU
Original Amount	\$25.00
Fee	\$0.00
Method	Bank Account ****6789 <a href="#">Change delivery method</a>