

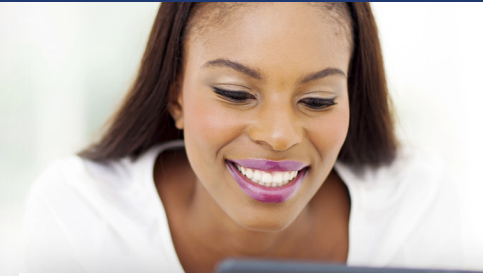
CU*Answers and Payveris, A Working Partnership

*"Some people might think our commitment to this investment and partnership is simply a bill pay vendor adjustment, but that would be a mistake. CU*Answers wants to position its networks and owner-client credit unions right in the middle of the payment system revolution, and that takes creative partners and creative solutions. This partnership signals our full commitment to that, and links our network to a new creative-force- to-be in the future of member directed payments."*

Randy Karnes – CU*Answers CEO

Reasons to Consider It's Me 247 Bill Pay with Payveris:

- Estimated 10-15% CU*Answers client Bill Pay savings
- Native **It's Me 247** user interface (UI) integration
- A vested CU*Answers and Payveris partnership – helping ensure a deep (and ongoing) co-development effort
- Good funds model to significantly reduce credit union risk.
- Next day electronic delivery – most electronic payments are delivered to payees as soon as the next business day from the selected send date
- Nightly payment validation – to ensure every payment is delivered accurately, and via the fastest means possible
- Member business Bill Pay option - including invoice detail payments; ability to have multiple users with different authorizations on the same account (*TBD - future option*)
- Alerts and notifications – delivered via **It's Me 247** messaging capabilities, own e-mail address or text messaging
- Easy conversion process – multiple conversion packages to take the hassle out of switching vendors, including converting subscriber payees, to converting payment history and pending payments



A Better Member Experience:

- Same look and feel as **It's Me 247** – transparent to members moving between online banking and Online Bill Pay
- Quick pay widgets while in **It's Me 247**
- Customized list provided of the most popular payees for each credit union that members may select from
- P2P option - initially free per contract length signed
- Integrated Electronic Bill Presentment (eBill)
- Mobile Bill Pay capability
- Payment calendar – provides a convenient monthly view of all the customers' payment activity including payment history, pending payments and eBills coming due
- Paytrack – every stage recorded within the payment lifecycle so members can track electronic and check payments from creation through delivery
- Cleared check information (*via It's Me 247*)

Other Benefits:

- Payments platform built by FI industry professionals for credit unions
- All documents are stored in the cloud and are secure
- A service for promoting your credit union as a trusted financial institution to your members
- Offers a seamless digital payment and money movement experience, whether it's paying a bill, or paying a friend or merchant

Contact Information:

SettleMINT EFT Team
SettleMINTeft@cuanswers.com
(800) 327-3478 x309

www.cuanswers.com



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