

Introductory Guide

JUNE 24, 2010



EasyPay by Fiserv bill payment allows members to pay bills online through It's Me 247 banking.

Enter an amount, and EasyPay will automatically fill in the earliest possible date the biller can receive payment.

Billers offering e-bills will be marked with special "e" icons. An e-bill can even be set up to pay automatically when it is received, either in full or up to a certain dollar amount.

New biller (payee) information can be added quickly in most cases with just a phone number.

You can get an email reminder when a new e-bill arrives. (You'll still log in to It's Me 247 and access EasyPay to take care of the bill.)

Online help is available to explain how all features work.

The screenshot shows the 'Pay Bills' interface. At the top, there's a navigation bar with 'Payment Center', 'Add a Bill', 'Bill History', 'Manage My Bills', 'My Accounts', and 'My Profile'. Below that, a welcome message for John A. Customer is displayed. The main section is titled 'Pay Bills' and shows a table with columns for 'Features', 'Biller Name', 'Amount', and 'Pay Date'. The table lists three bills: American Express (with an 'e' icon), Consumers Energy (with an 'e' icon), and Joe's Lawn Care. A 'Make Payments' button is at the bottom right of the table. To the right of the table, there are several informational boxes: 'Click Here to Learn More About the Speed of Online Payments!', 'Bill Reminders' (with a 'Set Up Reminders' link), 'Pending Payments' (showing a total of \$75.54), and 'Recent Payments' (showing a total of \$0.00).

Features on the Bill History page make it easy to sort or select payment history by biller name, amount, pay date, etc.

When scheduling a payment, you can add a memo to print on the check, and enter notes to be stored with the payment history. View these details here.

The screenshot shows the 'Bill History' interface. At the top, there's a navigation bar with 'Payment Center', 'Add a Bill', 'Bill History', 'Manage My Bills', 'My Accounts', and 'My Profile'. Below that, the page is titled 'Bill History' and 'View Payments and Bills'. There's a 'Print' button. Below the title, there's a 'Current View' dropdown set to 'Past 30 days and future' and an 'Additional Options' section with a 'Show' dropdown set to 'All' and a 'Go' button. Below this, there's a table with columns for 'Biller Name', 'Account', 'Amount', 'Pay Date', 'Status', and 'Action'. The table lists several payments: ABC Company (Paid), ABC Company (Canceled), Joes Lawn Care (Pending), Test Biller 4 (Unpaid), and Test Biller 4 (Unpaid). Each row has a 'View Detail' link.

Additional Features

Enroll Online or Through CU*BASE

CU*Answers is pleased to offer electronic bill presentment and payment service through a relationship with Fiserv. Members can easily enroll through **It's Me 247** or by a credit union employee through CU*BASE. Once the member is enrolled, he or she will click the **Pay My Bills** button at the top of the screen to launch EasyPay. The member is automatically logged on to EasyPay (no additional password is needed) while still remaining logged on to **It's Me 247**.

Western Districts Fibra CU Preferences Manage My Security Help Logout

It's Me 247
Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Buy a CD Contact Us

Bill Pay Enrollment

Please select your enrollment options then Click the "Next" button below to proceed to the next step in the enrollment process. (HINT: If you would like to pay bills using only one checking account, leave the Secondary Account as NONE.)

Bill Pay

CU*SECURE
Are You Safer!

Get the latest updates and tips [click here](#)

Email address: ameyers@cuanswers.com

Primary Account: NONE

Secondary Account: NONE

BY CONTINUING YOU ARE AGREEING TO THE FEES AND TERMS AND CONDITIONS
Welcome to CU*EasyPay, Western Districts Members Credit Unions on-line bill payment system. We now offer FREE CU*EasyPay! Pay at least one bill per month and receive CU*EasyPay Free. A non-use fee of \$5.00 per month will be charged to your account if at least one bill is not paid during that month. (The first 3 months will not assess a fee)
This allows you up to 15 transactions per month - an additional fee of .36 cents per transaction above .15.
After at least 5 days for your payment to reach its destination. (Longer initially until you get a feel for the timing)

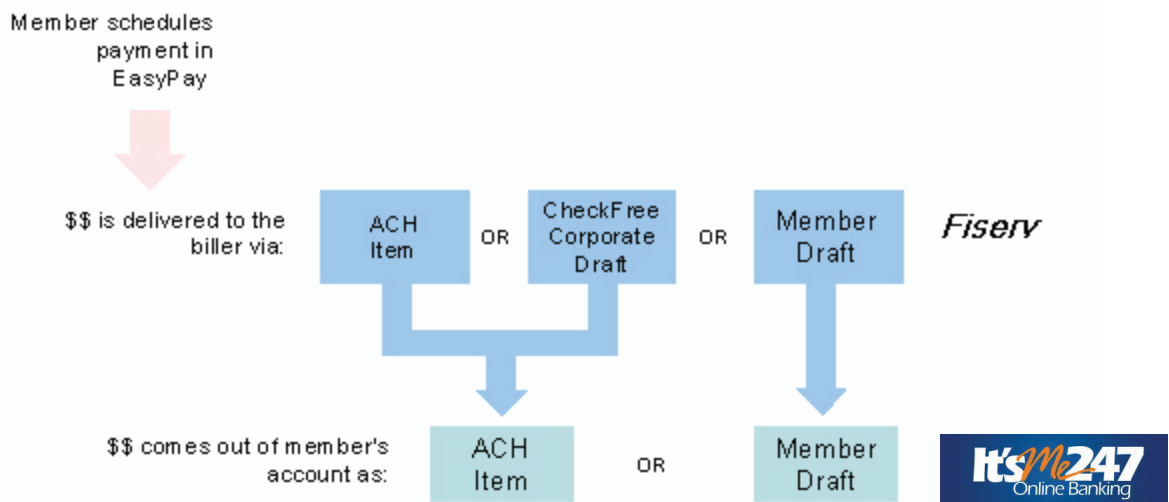
Next

Page will timeout in 17:24

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. Copyright © 2007, CU*Answers. All Rights Reserved. NCUA

How Payments are Processed

In a nutshell, while there are only two ways a payment can clear a member's account, there are actually three different ways a biller (such as a utility company, mortgage lender, babysitter, etc.) can receive a payment from Fiserv.



Significant Savings

CU*Answers is pleased to make available the use of the names and logos for EasyPay for your marketing campaigns. This represents a significant savings for you since all of the artwork has already been created and you can take advantage of the many marketing materials that have already been developed.

For marketing materials, including posters, brochures and inserts go to <http://marketing.cuanswers.com/materials.php>.

Available Materials

Tri-Fold Brochure	Four-color or two-color, 2-sided Unfolded size: 8 1/2" x 11"; "C" folded: 8 1/2" x 3 5/8"
Lobby Poster	Four-color or two-color, 1-sided 8 1/2" x 11"
Statement Inserts	Four-color or two-color, 2-sided 8 1/2" x 3 5/8"

ONLINE BILL PAYMENT AND PRESENTMENT
A safe and easy way to pay

EasyPay
Powered by Fiserv

ONLINE BILL PAYMENT AND PRESENTMENT
SIMPLIFY YOUR LIFE
GAIN FINANCIAL CONTROL
SAVE TIME FOR THINGS THAT MATTER MOST
POINT-CLICK-PAY... IT'S THAT EASY!
A SAFE AND EASY WAY TO PAY YOUR BILLS ONLINE!
ABCDECU.com

SO MANY BENEFITS... EASY TO SETUP

- Easy to setup...follow simple point and click instructions.
- You can pay all your bills electronically.
- Authorize checks to be sent to anyone - from babysitters to utilities.
- Keep a payment history register.
- You can set up recurring payments - like mortgage and car payments or insurance premiums.
- Schedule payments at your convenience. Some bills can even receive next-day payment!
- Add bills quickly with just an account number, phone number and zip code.
- No additional sign on or passwords to remember...just click the "Pay My Bill" icon from **My 247**.
- Monitors the status of your payments...stop wondering if your payment was received! You can check payment progress at any time.
- You have complete control.
- Receive notice when e-bills arrive.
- Use the Payment Calendar to schedule reminders and recurring payments.
- EasyPay is safe and secure.

RECEIVE YOUR BILLS ONLINE

One of the many benefits of EasyPay is the ability to receive bills electronically. Not every company is set up to send e-bills yet but the list is growing every day. To begin receiving e-bills from a payee you've already established, simply click on the "E-bill" button next to the biller's name. Then follow the simple instructions for e-bill setup.

OTHER AVAILABLE FEATURES

- Process your payments faster with expedited payments.
- Purchase gift cards.

ABCDECU.com
ABCDE CREDIT UNION | 1234 STREET ADDRESS | CITY, ST 01234 | 555.555.555

Pricing

You only pay for EasyPay by iPay if your members use the service. Passing the fees on to members is tied to relationship pricing tools that allow you to waive the cost.

Item	Pricing
One-Time Implementation Fee	No charge
Monthly Minimums	Because all members for all participating credit unions are counted in the total enrollees, there will be no monthly minimum fees .
Fee for New Enrollments	No charge
Monthly Active User Fee	\$2.25 per subscriber
Transaction Fee (for Active Users)	\$0.38 per transaction
Monthly Inactive User Fee	\$1.25 per subscriber
Partner Care Access	No charge

*Special pricing is available for a custom configured site. Ask a sales representative for more information or refer to the User Guide described below.

Sample Monthly Expense

To see how the pricing structure plays out into total monthly expenses, assume a credit union has 500 subscribers, 60% of which are active users (at least one bill pay transaction during the month)

200 inactive subscribers @ \$1.25 =	\$250.00
300 active subscribers @ \$2.25 =	\$675.00
2,100 transactions* @ \$0.38 =	<u>\$798.00</u>
	\$1,723.00

*Assumes 7 transactions per month per active member. The lower cost for inactive users in effect subsidizes the transaction cost for your active users (about 8 transactions' worth, actually). This allows you to market bill pay aggressively without having to worry about those members who sign up and never use the service.

* Other miscellaneous pricing may apply. See the EasyPay by Fiserv Product Overview and User Guide for details.

Read All About It!

Want to learn more about EasyPay by Fiserv? Check out the EasyPay by Fiserv Product Overview and User Guide for more detailed information about this product's features, pricing, configuration, and more.

