



Comparison of EasyPay Offerings

3/16/2011

Product Shopping List			
	Fiserv	iPay Plus	Notes
Enrollment			
Online Enrollment	Y	Y	
Manual enrollment with administrative tool	N	Y	
Manual Enrollment with CU*BASE	Y	N	
Batch file enrollment	Y	Y	
Secondary account holder option	Y	Y	
Welcome letters (fully automated, electronic)	N	Y	
Authentication			
Single sign-on	Y*	Y*	*these are controlled at the online banking level (It's Me 247)
FI defined force password change frequency	Y*	Y*	*these are controlled at the online banking level (It's Me 247)
User defined challenge phrase option for critical features	Y*	Y*	*these are controlled at the online banking level (It's Me 247)
Anti-phishing authentication for user	N	Y*	*This is a security key for the member to validate they are on the valid iPay site
Merchants / Payees			
Pay anyone model	Y	Y	
Ability to schedule payments immediately after adding merchant	Y	Y	
Ability to update merchant information online	Y	Y	
Merchant/Payee nicknames	Y	Y	
Merchant/payee categorization	Y	Y	
Bill Pay Accounts			
Pay from multiple accounts	Y	Y	
Account nicknames for bank accounts	N	Y	



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Payments			
Schedule one time and recurring payments	Y	Y	
Schedule multiple payments on one screen	Y	Y	
Display date last paid when scheduling	Y	Y	
View/modify scheduled payments	Y	Y	
Pending payment totals	Y	Y	
Same day payments	N	N	
e-Bills available	Y	Y	
Payment calendar with totals and links to payments	Y	Y	
A2A transfers	N	Y*	*Configurable by credit union
P2P transfers	N	Y	*Configurable by credit union
Pending payment filter options	Y	Y	
Edit recurring payment series (frequency, amount, series end, etc.)	Y	Y	
Edit or skip any payment within a recurring payment series (date, amount, series end, etc.)	Y	Y	
Next Day/Second Day payment delivery options	Y	Y	
Email Payments (Person-to-person)	N	Y	
Gift/Donation Payments (Gift Pay-e)	N	Y	
Payee-specific time-to-deliver displayed when scheduling payments	Y	Y	
User-defined threshold amounts at payment or payee levels	N	Y	
FI-defined thresholds for all payments, transfers, and email payments	N	Y	
Payment History			
Search/View payment history	Y	Y	
View payment status information	Y	Y	
Initiate payment inquiry via online UI	Y	Y	
Payment history available	18 months	7 Years	
Payment history filter options (by payee, date range, type, order...)	Y	Y	
Check-cleared date viewable on check payments	Y	Y	



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Funding			
Risk Based or Good Funds Model	Risk Based	Good Funds	
Alerts, Reminders & Notifications			
Notification of merchant account number changes, returned payments, stop pay confirmation and stale dated payments	Y	Y	
Notification of failed payment	Y	Y	
Notification of final recurring payment	Y	Y	
Payment alert when payment exceeds user defined payment limit	Y	Y	
Miscellaneous Payment Reminders	Y	Y	
Gift reminders	N	Y	
Access Options			
Mobile Device Access	*	Y	*Mobile Bill Pay for ZashPay (P2P) currently not supported
Receive alerts via cell phone	N	Y	
Administrative/Customer Service			
FI and Subscriber Support at no additional cost	N	Y	
Administrative Tools for Individual Sites	Y*	Y	*CU*Answers supports the admin site for the Cooperative Site.
Secure messaging	Y	Y	
Advertising message on home page	Y*	N	*For individual sites
Payment delivery guarantee	Y	Y	
Live chat	N	Y	
Export			
Export payment history in qif or csv format	.csv only	.csv only	
Operations			
Check printing handled inhouse	Y	Y	
Payment cutoff time options	Y	Y	
Later payment cutoff times	Y	Y	
System Uptime (Including scheduled downtime)	99.8%*	99.7%*	*Estimated monthly, can vary by month
Dedicated relationship manager	Y	Y	
Downloadable compliance package	N	Y	