

Introductory Guide

NOVEMBER 30, 2011



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

Make payments (single or recurring), view a payment history, or add a payee.
Schedule a transfer (single or recurring), view transfer history and more.

View payees and add payees.

Pre-load your bills based on payment

Sort or select payment history category or by a specific payee.

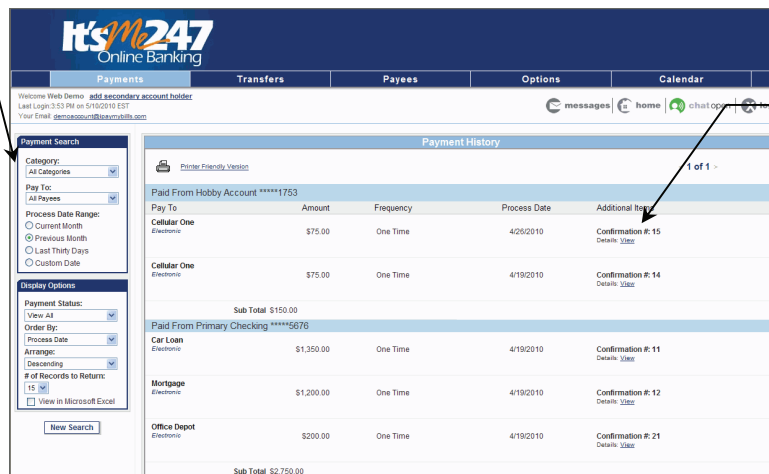
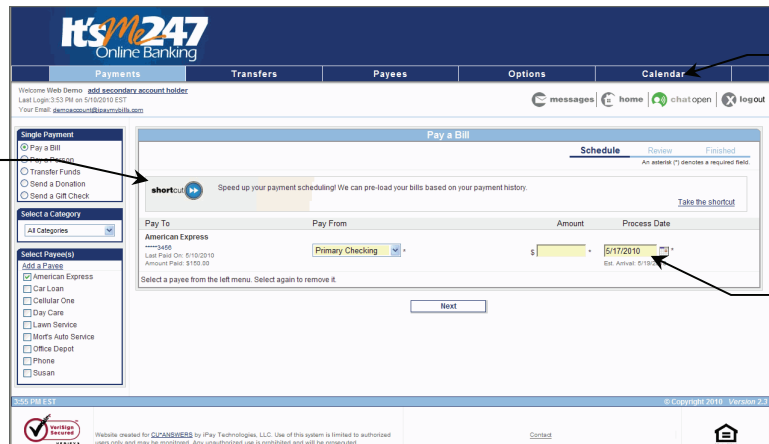
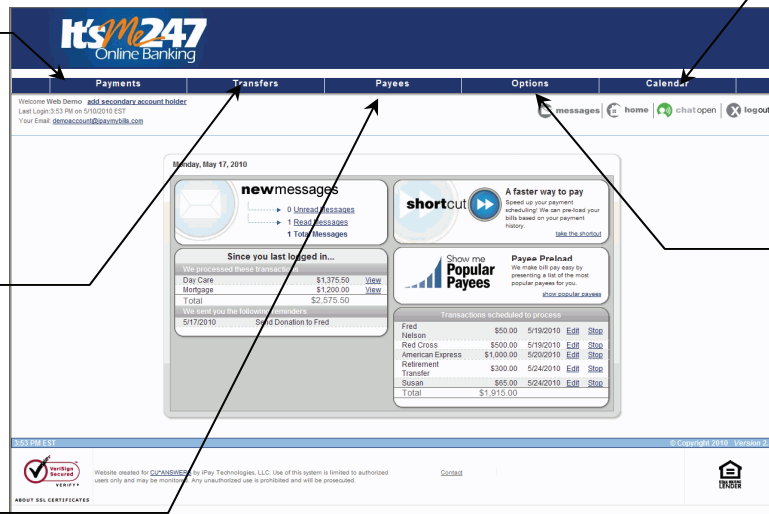
View a calendar of scheduled payments.

View contact information, schedule e-Alerts Members can get an email reminder when a new e-bill arrives.

Access chat directly with an iPay customer service representative from any screen.

The screen will list the estimated arrival data of the bill.

When scheduling a payment, members can add a memo to print on the check, and enter notes to be stored with the payment history.



Additional Features

Enroll Online or Through CU*BASE

CU*Answers is pleased to offer electronic bill presentment and payment service through its relationship with iPay. 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**.

Community CU Preferences Help Logout

It's Me 247
Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Apply Online Contact Us Go Mobile!

Bill Pay Enrollment

Please select your enrollment options then Click the "Next" button below to proceed to the next step in the enrollment process.

Bill Pay \$\$\$

Bill Pay Enrollment

See What's Up

Visit the Online Banking Community

Email address: amember@yahoo.com

Primary Account: NONE

Try EasyPay!- our FREE online bill payment service powered by iPay! It's fast, it's convenient, and it's free!

* Convenient scheduling of one-time, repeating, or future payments to anyone (even your babysitter!) *
* Efficient electronic back-end processing on over 75% of typically scheduled payments
* Online payment tracking and email reminders * Electronic Bill Presentment (E-Bills) All of these features are also available on business accounts for a nominal fee of \$3.00 per month plus \$0.40 per payment.

In the event that no payment is made in a given month, there is an Inactivity Fee of \$2.00 that will be assessed (applies to both personal and business accounts).

Get started with the convenience of paying your bills online today!

Next

Page will timeout in 15:03

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. Copyright © 2010, CU*Answers. All Rights Reserved. v.1.0.0.27473. **NCUA**

The Master Site—For Credit Unions

Notification that members need secondary accounts verified is listed here.

Master Home Page

MASTER

Subscriber Reports File Download Compliance Information Data Complete Products/Service

LIVE CHAT

Admin User Menu

Change Pin

Contact

Training Material

Home

Logout

User Administration

Add New Admin User

Edit Admin User

PIN Change Frequency

Disclosures

Terms & Conditions

Message Center

New Broadcast Message

Sent Messages

Subscriber Administration For :: Tuesday, May 18, 2010

iPay Technologies Internal Support

Important Information

Enrollment / Account Information ::

Actions REQUIRED

Enrollments Awaiting your Approval

Accounts Awaiting your Approval

2 consumer subscriber(s) added new pay from accounts which require your approval

Attention OPTIONAL

New Enrollments

1 new consumer subscriber(s) activated their bill pay and are available for review

Updated Accounts

3 consumer subscribers updated their contact info

Notification of updates will be listed via this link.

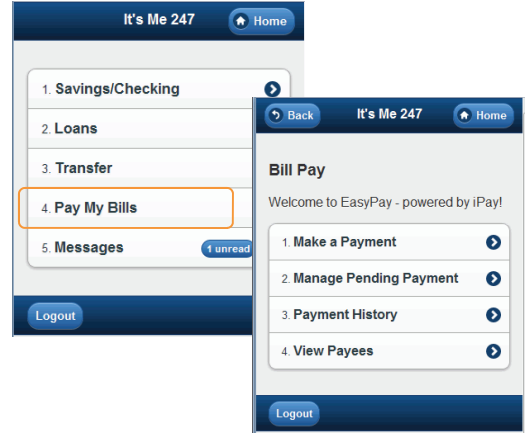
Newly enrolled members to review and change of personal address changes are listed here.

From the Master Site, the credit union will choose the actions they want to perform from approving additional accounts for use with bill pay to reviewing new enrollments and personal address changes.

EasyPay for Mobile Web Banking!



Members can use EasyPay Powered by iPay to pay their bills—while checking their balances in Mobile Web Banking! They will definitely appreciate the convenience of being able to make payments directly from their phone or mobile device.



Savings on Marketing Materials

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>.

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"



EasyPay Powered by iPay

SO MANY BENEFITS... EASY TO SETUP

- Easy to setup - follow simple point and click instructions
- You can pay all your bills electronically
- Automatic checks to be sent to anyone from billholders to utility
- Receive a payment history register
- You can set up recurring payments like mortgage and car payments or insurance premiums
- Schedule payments in your convenience (billholders can even receive recurring payments)
- Add biller quickly with just an account number, phone number and zip code
- No additional sign on or passwords to remember - just the "Pay My Bill" icon from **It's Me 247**
- Alerts you to status of your payments - stop concerning of your payments are received by CU*Answers (optional) promptly at any time
- You have complete control
- Receive notice when a bill is due
- 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. For every company it set up to send electronic bills it appears every day to begin receiving bills from a payer you've already established. Simply click on the "Bill" button next to the biller's name. Then follow the simple instructions for bill setup.

OTHER AVAILABLE FEATURES

- Activate account transfers to any account at another financial institution
- Person-to-Person transfers
- Preload your payments faster with repeated payments
- Purchase gift cards



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	\$2,500.00 (per iPay)*
Annual Compliance Package	495.00 annually
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

*Certain transfers for EasyPay from a previous bill program may incur costs as based upon credit union's prior Agreement with iPay/Reseller.

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.

Read All About It!

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

