
“It’s Me 247” Bill Pay (Fiserv)



Product Overview & User Guide

INTRODUCTION

CU*Answers is pleased to offer electronic bill presentment and payment service through a relationship with **Fiserv**. More than just a link to the leading provider of financial e-commerce products and services, bill payment via **It’s Me 247** lets members pay bills on line while still maintaining connectivity via online banking. They can even pay their bills online using mobile banking.

Your members can easily enroll on line and can perform a variety of services, including viewing bills electronically (from participating vendors), and approving payments in a matter of minutes.

To eliminate the worry of an invalid or non-existent account being selected, the enrollment process automatically provides a list of approved demand accounts from which payments can be made, keeping your credit union in control. Members can pay anyone—if the biller can’t receive electronic payments, Fiserv will issue a check drawn on the member’s account.

And with a consolidated log-on feature, CU*Answers passes your member directly from your credit union web site to online banking and Fiserv, so that your member only has to log on once!

This booklet also describes the steps required in order for your credit union to begin offering **It’s Me 247** (Fiserv) bill pay services to your members. It also includes configuration instructions and daily procedures involved in providing bill payment services to your members.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<http://www.cuanswers.com/resources/doc/cubase-reference/>
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PRODUCT FEATURES

The page below appears first when you click the “Pay My Bills” link in **It’s Me 247** online banking. It acts as a centralized “Payment Center” that shows bills to pay, reminders, scheduled payments, and payment history all in one place.

The screenshot shows the 'Easy Pay Online Bill Pay' interface. At the top, there are navigation tabs: 'Payment Center', 'Add a Bill', 'Bill History', 'Manage My Bills', 'Transfer Money', 'My Accounts', and 'My Profile'. Below the navigation, a welcome message for 'John A Customer' is displayed. The main area is divided into several sections:

- Quick Biller Add:** A search bar with the text 'View suggested bills in your area'.
- Pay Bills:** A section where bills are listed. It includes a 'Pay From' dropdown set to '54321' and a 'Make Payments' button. The list of bills includes:

Features	Biller Name	Amount	Pay Date
	Angel's Learning Center test biller **6789	\$	
	IndyMac Mortgage Services Same Day Bill Pay *01010	\$	
	Test Biller 2 Overnight Check Test Biller *1100	\$	
- E-Bills:** A section titled 'E-Bills. The easiest way to pay your bills.' with a 'Learn More' link.
- Bill Reminders:** A section with a 'Set Up Reminders' link and text explaining how reminders work.
- Pending Payments:** A table showing pending payments:

Bill	Amount	Pay Date
IndyMac Mo...	\$500.00	05/29
*01010	+\$7.95 Fee	Processing
IndyMac Mo...	\$75.00	05/29
*01010	+\$7.95 Fee	Processing
Test Bille...	\$50.00	05/30
	+\$12.95 Fee	

Callout boxes provide additional information:

- Transfer money from your credit union account to another financial institution.** (Points to the 'Transfer Money' tab)
- New biller (payee) information can be added quickly in most cases with just a phone number.** (Points to the 'Quick Biller Add' section)
- You can get an email reminder when a new e-bill arrives. (You'll still log in to It's Me 247 and access bill pay to take care of the bill.)** (Points to the 'Bill Reminders' section)
- Online help is available to explain how all features work.** (Points to the 'Help' link in the top right)
- Enter an amount, and It's Me 247 Bill Pay (Fiserv) will automatically fill in the earliest possible date the biller can receive.** (Points to the 'Pay From' dropdown)
- 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.** (Points to the 'e' icon in the 'Pay Bills' section)

Special Features

- **Account-to-Account (A2A)** – Similar to the CU*BASE feature for A2A, members can schedule and transfer funds between their credit union accounts and their accounts at other financial institutions through their bill pay processing. Recurring transfers with reminders are included.
 - See Page 6 for more information on A2A transaction limits as well as more details on A2A transfers.
- **Same Day Bill Payments** – Enables your member to schedule certain electronic payments to a large list of popular merchants across many different marketplaces. This convenient option is ready when the member needs to use it. This feature will display the associated fee for the member approval.
- **Overnight Checks** – Enables members to schedule certain paper payments to be delivered within one business day rather than the standard multi-business day window. This feature will display the associated fee for the member approval.

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 the details here.

Biller Name	Account	Amount	Pay Date	Status	Action
Angel's Learning Center test biller *56789	Test Account *54321	\$50.00	06/22/2012	Pending	View Detail Change Cancel
Test Biller 2 Overnight Check Test Biller *11010	Test Account *54321	\$30.00	06/21/2012	Processing	View Detail
Test Biller 2 Overnight Check Test Biller *11010	Test Account *54321	\$50.00	06/19/2012	Processing	View Detail
Angel's Learning Center test biller *56789	Test Account *54321	\$50.00	06/15/2012	Paid	View Detail
IndyMac Mortgage Services Same Day Bill Pay *01010	Test Account *54321	\$100.00 +9.95 Fee	06/14/2012	Processing	View Detail

Easy Enrollment through “It’s Me 247” or CU*BASE

- ◆ Enrollment can be done by member through **It’s Me 247** or by a CU employee through CU*BASE (see Page 26)
- ◆ Members can choose one or two share draft/checking accounts to pay bills (no savings types); enrollment allowed only for members with active “SD” account
- ◆ Enrollments are communicated to Fiserv through daily batch transmission:
 - CU*Answers creates electronic file with all necessary details (CU identifier, member account number, password, etc.)—no need for member to receive paperwork in order to activate; allows member to be enrolled and using the site much faster
 - Enrollment file created during EOD processing, transmitted as a batch on daily basis (approx. 8:30 a.m. EST Monday-Friday); enrollments received after EOD will be included in next transmission (e.g., on Monday for a Friday morning enrollment)
- ◆ Member access is guaranteed after 24-48 hour turnaround (from the time the file is received by Fiserv)
 - No notification is sent to members or CU
 - Status of enrollment (“Pending” or “Enrolled”) available in CU*BASE

“Consolidated Logon” Makes “It’s Me 247” Bill Pay (Fiserv) a Credit Union Product

- ◆ “Consolidated Logon” means member does not use a URL to go to Fiserv site— **It’s Me 247** passes all required account information direct to Fiserv so member does not need to “log on” manually
- ◆ **It’s Me 247** remains active using the timeout value assigned to that page); **It’s Me 247** Bill Pay (Fiserv) opens in separate browser window

Fiserv PartnerCare for Resolving Member Questions

- ◆ CU*Answers Client Services can assist CU employees in handling member inquiries by using a Fiserv online support tool called “PartnerCare.”

NOTE: Only credit unions with a custom, individual Fiserv site can access PartnerCare for their own members.

Optional Service Charges

- ◆ Available configurable service charge groups (see Page 21):
 - Monthly subscriber fees with age and aggregate balance waivers
 - Excessive activity fees
 - Fee for inactive users
- ◆ Tied to Tiered Services and Marketing Clubs for fee waivers based on member participation

Miscellaneous Features

- ◆ Secure; remains in encrypted state throughout member’s interaction with site
- ◆ **Bill Presentment** - Member can elect to receive bills from all merchants approved by Fiserv (no **It’s Me 247**/CU*Answers action necessary)
- ◆ Download transaction information to both Quicken and Microsoft Money via **It’s Me 247**

Note on Fiserv and Foreign Addresses

On our previous model for Fiserv (good funds) foreign addresses were supported. Now, however, when an enrollment is processed, Fiserv looks at the address, and if it is non-domestic, they will decline the enrollment. Why? On the current model, Fiserv is responsible for collection efforts, not the credit union. Therefore, they choose not to extend those efforts outside of the U.S. This may be an issue with some credit unions with members who live in Canada.

TOOLS FOR RISK MITIGATION

Regulatory Compliance

Fiserv, as our bill pay provider, complies with all regulatory requirements in regard to bill pay services, including, but not limited to, OFAC, ACH rules and regulations, and the FACT Act. For due diligence documents, contact the SettleMINT team.

Transaction Limits

Following are the transaction limits for Fiserv bill pay Cooperative site:

- Daily maximum bill pay limit of \$25,000 to mitigate large single payments

Any payments between \$10,000 and \$25,000 will be processed as a paper draft to offer an additional layer of security.

- Daily maximum A2A transfer limit of \$2,500 with a rolling seven-day maximum of \$10,000
- Fiserv assumes all risk for A2A transfers and transfers are allowed in the United States only.

FraudNet Service

CU*Answers will provides additional bill pay protection for your members with FraudNet, a service that uses a sophisticated analytics engine to detect unauthorized payments before they are completed.

FraudNet is a centralized fraud detection and integrated case management system that scores each online bill payment and halts the processing of suspicious transactions until they have been reviewed by fraud specialists. The sophisticated FraudNet engine leverages advanced algorithms and proprietary negative file history, making it extremely accurate in detecting fraudulent transactions before they are processed.

When a suspicious transaction is identified, CU*Answers contacts the credit union to determine if it is of concern. At that time, the credit union can determine whether to release the payment or stop the payment based on their internal procedures.

Learn more in the [FraudNet Alert guide](#).

ACCOUNT-TO-ACCOUNT (A2A)

Members can transfer funds between their accounts at the credit union that provides their bill pay services. Members can also transfer funds to accounts held at other financial institutions. The ability to transfer from the other financial institution into the member's credit union account is also present.

Each transfer has a transaction fee.

- NOTE: A2A transfers can process as a next day payment. There are times when this may not occur:
 - If a subscriber should exceed their transfer risk limit, a 3-day credit hold will be placed on the transfer.
 - A 5-day credit hold is placed on any inbound transfer coming from an unconfirmed account.

Account-to-Account transfers are reversible if the debit of an A2A transfer transaction returns as Insufficient (NSF) permanently. Fiserv will attempt two debits as we do with regular bill payments.

- NOTE: Daily and weekly transfer limits are visible when the member makes a transfer. This information will not appear until after the member schedules the first transfer.

PAY BILLS – ON YOUR PHONE

Members will appreciate the convenience of being able to pay their bills – right from their phone. Once your member is enrolled in **It's Me 247** Bill Pay (Fiserv), your members can immediately begin using this feature and paying bills on their phone via Mobile Web Banking.

- NOTE: For enrollment and to access all the bill pay features, such as creating new payees, the member must access **It's Me 247** Bill Pay (Fiserv) via the main **It's Me 247** website.

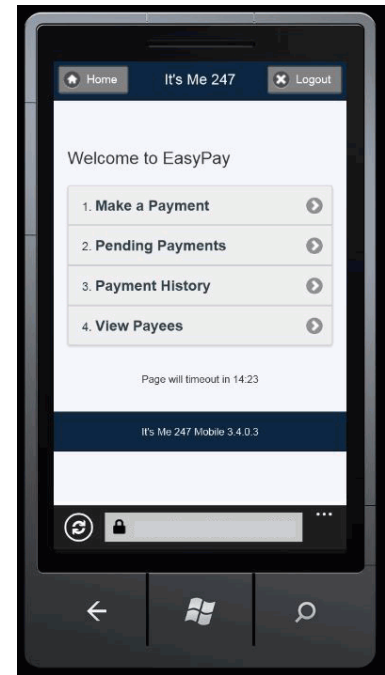
This feature is automatically activated when Mobile Web Banking is activated at your credit union.

Following are standard feature for bill pay via Mobile Web Banking:

- Schedule a new payment
- Pay an e-Bill – if one is available
- Manage an existing (pending) payment
- View payment history
- View existing payees

To pay bills online, the member simply selects the first option on the Mobile Banking screen, “Make a Payment”. (See image above.)

- **It's Me 247** Bill Pay (Fiserv) offers the members the opportunity to pay eBills on their phone. Members can elect to receive bills from all merchants via the full **It's Me 247** bill pay site. Additional fees may be charged for this service.



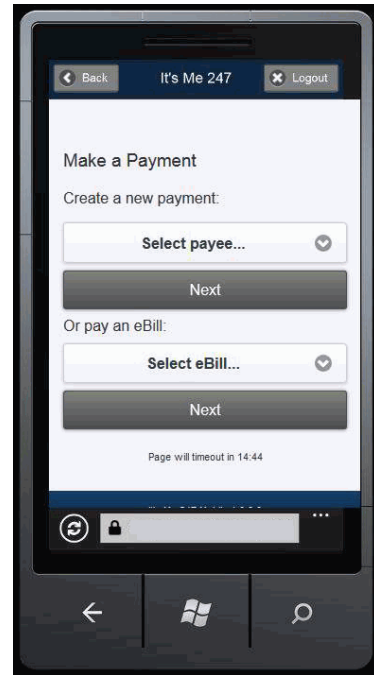
Make a Payment (1)

Once a member selects “Make a Payment”, the member will be presented with one of the screens to the right.

- If a member does not have any payees configured, the member will receive a message telling them to go to the full site to set up payees.

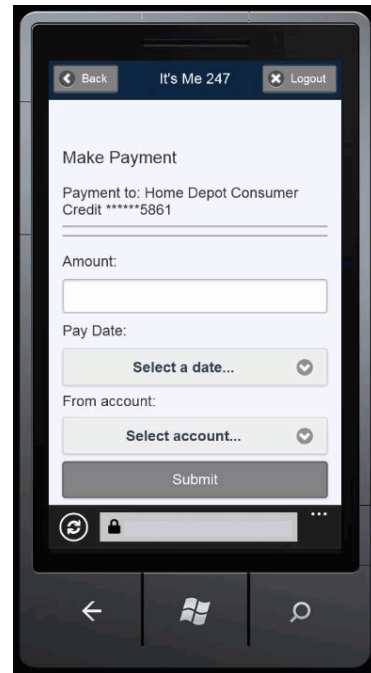
Members will also be able to select to pay an eBill. (This eBill selection will only appear if an eBill is available for payment.)

Entry Screen



Make a Payment (2)

After selecting a payee and the “Next” button, the member then enters the amount and date of the payment and the account the funds will be drawn from.

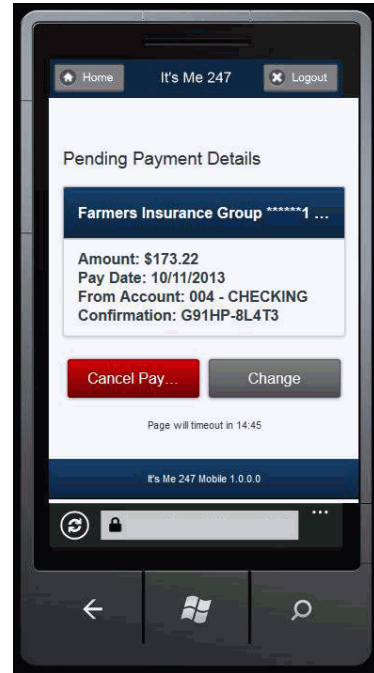
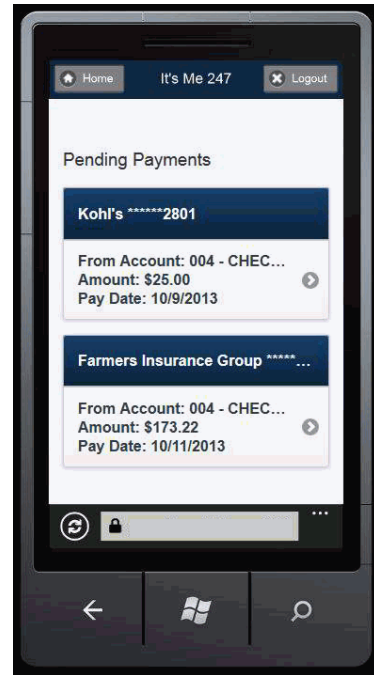


Manage a Pending Payment

If the member selects “Manage a Pending Payment,” the member will first select the pending payment to edit it.

- **It’s Me 247** (Fiserv) displays payments scheduled for up to 90 days with a limit of 75 payments.

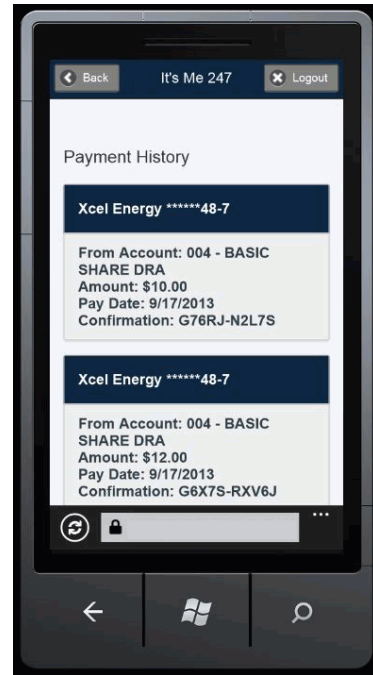
(This screen is accessed when a pending payment is selected from the previous screen.)



View Payment History

Selecting “Payment History” shows a detail of the Payments.

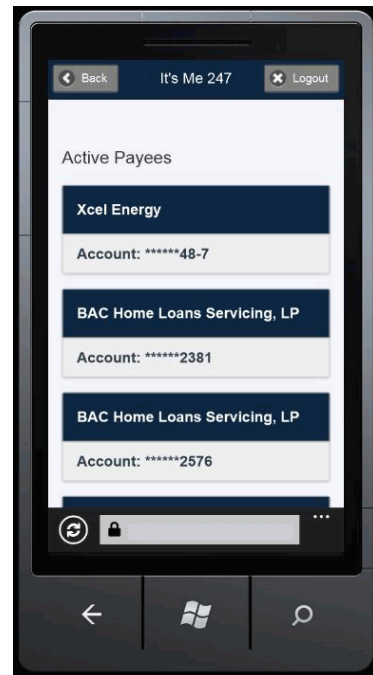
- **It’s Me 247** (Fiserv) payment history is 90 days with a limit of 75 payments.



View Active Payees

Selecting “Active Payees” shows a listing of payees the member has created.

- NOTE: New payees must be created while in the full **It’s Me 247** website.



HOW PAYMENTS ARE PROCESSED

AN HISTORICAL PERSPECTIVE

When **It's Me 247** Bill Pay (Fiserv), formerly EasyPay by Fiserv and CU*EasyPay!, was first introduced in 2001, the prevailing wisdom said that the entire bill pay industry was moving toward good funds. This was going to be the standard. In other words, bill payers would not pay bills unless the financial institution and member had already debited the accounts for the pending bill.

Good funds had many benefits. The member had to immediately budget for the bill. The credit union received the NSF income and was not surprised by a Fiserv return fee later in the process. Transactions were coded separately (Origin Code 20) and not through share draft or ACH processing, making it easy to track bill pay transactions independently. We could even incorporate bill pay activity into analysis tools like Where Your Members Shop and separate these transactions from regular share draft and ACH clearings for a more thorough analysis of the significance of bill pay in your members' lives.

On the way to the future, things change. Good funds processing did not become the standard of the industry, and the member's desire to benefit from the float (no matter how short) seems to have won. Now, items clear either as a regular ACH debit, or via a check cut on the member's account (which means they will appear in the draft recon section of their statement, have check images available, etc., just like other checks).

HOW PAYMENTS WILL CLEAR A MEMBER'S ACCOUNT

Payments will clear out of a member's checking account in one of two ways: an incoming ACH debit, or a check drawn on the member's account and presented through regular share draft processing.

What if the Member Has Insufficient Funds?

If a member has insufficient funds in their funding account(s) at the time of payment, negative balance (ANR) funds available to the member will also be used (as with normal ACH Debit or check processing). If the member is still deemed to have insufficient funds, the member will be handled according to the credit union's policies (and will be charged any NSF fees that apply).

ACH Debits

In most cases, member bills will be paid via the ACH system. Items will come through the ACH system like any other debit, and normal ACH handling will apply, including your credit union's configured NSF fees.

Following is an example of how these transactions would appear to a member in **It's Me 247**:

11/24/2006	ACH/GAINES CHARTER T ONLINE PMT	(\$189.73)	\$4,297.80
------------	------------------------------------	------------	------------

NOTE: If this payment was sent to the biller via a Fiserv corporate draft, the item looks the same to the member in **It's Me 247**, but will show a longer check number (not in the 5000 series) when viewing biller history in **It's Me**

247 (Fiserv), See Page 14 for more details on items that clear on the member's account as ACH, but are actually paid to the biller using a corporate draft.

Checks Drawn on the Member's Account

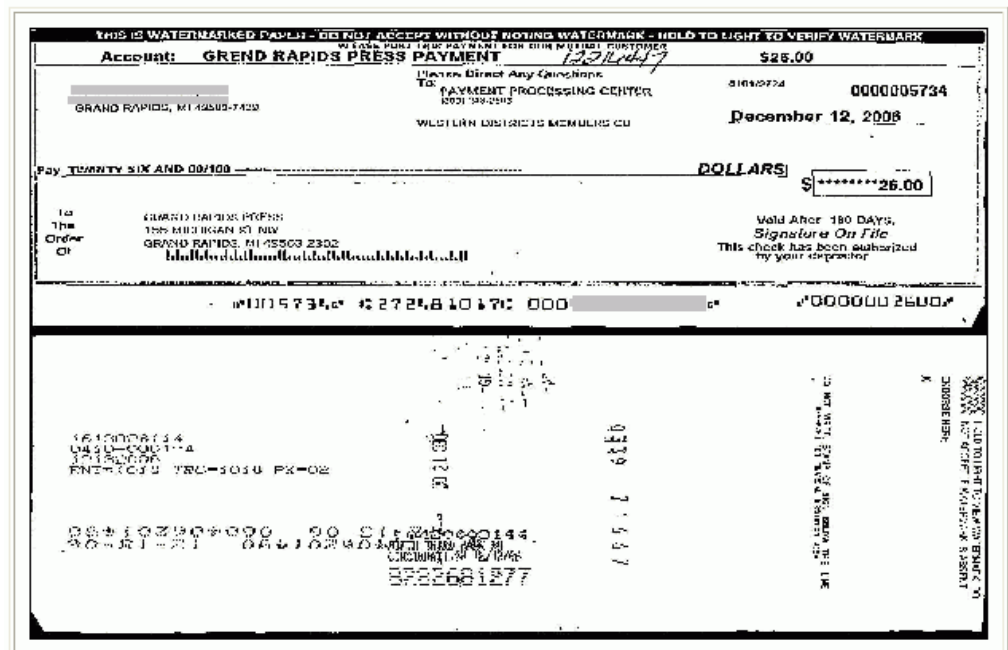
Depending on the biller, the bill may instead be paid via a printed check drawn on the member's checking account, **with the member's MICR line on the printed check**, cleared through your normal share draft processing. (These are sometimes referred to as "member drafts" or simply "drafts.")

These items will be given a check number so that they will behave exactly like the member's other checks, and will appear in the draft recon section of their statement. **Fiserv will issue these checks using a numbering sequence starting with 5000.**

Following is an example of how the item would appear to a member in **It's Me 247**:

02/15/2007	DRAFT 03856 View Check	(\$75.00)	\$36,551.92
------------	--	-----------	-------------

If check images are currently available to your members via online banking, these will be included as well, and will appear similar to the sample shown below. At the top of the check the company name will appear as "PAYMENT PROCESSING CENTER."



When payments are processed as member checks made payable to a biller, keep in mind that **the date on the check will always be the date that the member scheduled the payment to be made**. This will not necessarily match the date on which the item clears the member's account. For example:

A member schedules a payment to ABC Lawn Care with a Pay Date of 10/18/06.

Fiserv determines that payment will be made in the form of a member check.

In order for the check to be received on the 18th, Fiserv produces the check on 10/13/06 (the Remit Date). The date on the physical check will be 10/18/06.

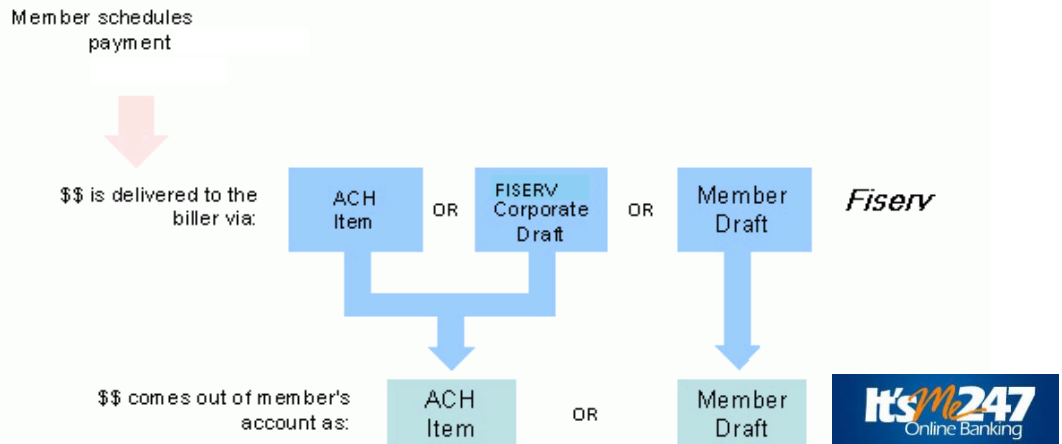
NOTE: If the biller happens to receive the payment early, it is possible the item might be deposited prior to the date on the check, although this is not typical.

The item would then clear the member's account after it is deposited/cashed by the biller.

UNDERSTANDING HOW PAYMENTS ARE PROCESSED

When answering member inquiries about specific bill payments, it is helpful to understand a little bit about how Fiserv processes payments behind the scenes.

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 the payment: a member draft, and electronic ACH item, or a corporate draft issued by Fiserv.



As far as the member is concerned, however, no matter whether a payment is made via ACH or a Fiserv corporate draft, the item will look exactly the same when viewing their transaction history in **It's Me 247**.

The only time the member might notice that a Fiserv corporate draft was used will be when viewing payment history detail in **It's Me 247** (Fiserv), as in the following samples:

This item was paid to the biller as a member draft (note the 5xxx check number) and presented through share draft processing:

EasyPay Online Bill Pay

Help | Sign out

Payment Center Add a Bill Bill History Manage My Bills Transfer Money My Accounts My Profile

Bill History

Bill Detail

Print

Biller Name	Account	Amount	Pay Date	Confirmation	Status
Angel's Learning Center test biller *58789	Test Account *54321	\$50.00	06/15/2012	DP2FR-SVMX0	Paid

Check #5036 from your Test Account *54321 account was mailed to Angel's Learning Center for receipt by 06/15/2012. Funds for the payment will be withdrawn from your account when Angel's Learning Center cashes the check.

If you have a question about your bill or about crediting the payment to your biller account, please contact Angel's Learning Center directly.

If you have a question about this payment, you can send us a [payment inquiry](#).

Finished

The following item was paid as a corporate draft (notice the check number) and presented to the member as an ACH debit:

Here we can also see that an overnight fee was charged.

EasyPay Online Bill Pay

Help | Sign out

Payment Center Add a Bill Bill History Manage My Bills Transfer Money My Accounts My Profile

Bill History

Bill Detail

Print

Biller Name	Account	Amount	Pay Date	Confirmation	Status
Gaines Charter Township OVERNIGHT PAYEE *klios	Test Account *54321	\$10.00 +15.95 Fee	06/14/2012	DPQCN-Q94WW	Processing

Delivery Address 6000 28th Street, Grand Rapids, MI, 49546... UPS Tracking Number PENDING

Check #7223193 from our account was mailed to Gaines Charter Township on 11/20/2006. Funds were withdrawn from your Jim's Account *80011 account on 11/24/2006. Contact your financial institution if you have a question about when your funds were withdrawn.

Finished

How does Fiserv determine what payment method will be used?

The following explanation was provided by Fiserv:

“Fiserv evaluates payment direction based on a proprietary algorithm that takes into account many factors. Some evaluation is done at the sponsor level, some at the merchant level, and some at the subscriber level. Sponsor level information determines what check types are acceptable – draft only or draft and corporate. Merchant level information determines the preferred payment method for that payee (electronic or paper) and if the merchant assumes responsibility for

returns. Subscriber level information such as claims and payment history also factor into the decision.

“Each payment request is evaluated individually and may change each time a payment processes. That’s why, in some cases, payments made by the same subscriber to the same merchant may result in different payment methods. The only true difference between these remittance methods is the timing of the debit. For corporate checks, the debit occurs on the date the payment is due, regardless of when the payment posts at the merchant. For draft payments, the debit occurs on the date the merchant posts the funds to the subscriber’s account. Regardless of the payment method, funds will not be withdrawn from your account prior to the due date the subscriber schedules.”

The bottom line is that there is no way to know in advance how a payment will be processed, but as far as the member is concerned, it really doesn’t matter. The payment will be processed so that the payment will be made to the biller on the date the member designated.

Why corporate checks?

The following explanation was provided by Fiserv:

“We use corporate checks for a couple of reasons. The majority of our customers like corporate checks because the timing of the debit is consistent with the date the customer schedules for delivery of the payment. With drafts, we are dependent on the US Mail which means the timing of the debit is not 100% guaranteed. Also, customers tend to like corporate checks because the merchant name is posted on their bank statement. With drafts, the subscriber gets a check number and amount but no merchant name.”

COLLECTIONS PROCEDURE

Because funds are withdrawn from member accounts via ACH debits or a member check, the Fiserv Bill Pay Support team will be responsible for handling any collections issues that arise, similar to any other type of ACH items where an outside company (utility, insurance company, etc.) directly debits a member’s account. The credit union will generally not be involved other than to assist Fiserv representatives in verifying funds availability, if appropriate.

If an ACH debit is returned due to insufficient funds, Fiserv will send a letter to the member notifying them that another attempt will be made, and will present the item one more time.

If the item is returned again, additional collections letters will be mailed at regular intervals while Fiserv attempts to contact the subscriber (the member) and work out a method for payment. (For example, the member might be asked to send a check directly to Fiserv or deposit funds into his account as of a promised date). All letters will direct the member to contact Fiserv Bill Pay Support directly, not the credit union.

See Appendix B on Page 31 for a sampling of the collections letters Fiserv will be sending to members with NSF items.

After a period of 60-63 days, if the funds have still not been received, Fiserv will turn the case over to an outside collections agency for further action.

In most cases, Fiserv will place a freeze on the member’s access to **It’s Me 247** Bill Pay (Fiserv), while the unpaid funds are collected or while another

issue (such as a closed account or frozen account balance) is being resolved. **This type of freeze WILL stop any pending payments already scheduled from being paid.**

If a member complains that he or she cannot access bill pay from online banking, it may be that Fiserv is attempting to resolve a collections issue.

Checks drawn on the member's account will be handled the same as any other member check that is returned NSF. Obviously your credit union's ODP and ANR/Courtesy Pay policies will be important in helping members avoid returned items.

Special Note: For credit unions that begin offering bill pay after October 1, 2006, Fiserv support representatives will contact CU*Answers first. Our Client Service Rep. will pass the inquiry on to the appropriate credit union representative based on the subscriber ID.

MARKETING SERVICES

CU*Answers is pleased to make available the use of the names and logos for **It's Me 247** Bill Pay, 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.

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"

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

Tri-Fold Brochure

ABC EMPLOYEES
CREDIT UNION

A simpler life is just around the corner. By choosing to receive and pay your bills through **It's Me 247** Bill Pay you'll save time and be in complete control. With Bill Pay you can receive, pay and organize your bills online or through mobile access when it is convenient for you – at any time, from anywhere.

It's Me 247 Bill Pay will help you save time and effort. It's the most flexible way to receive, pay and organize your bills online or through mobile access when it's most convenient for you. Get ready to "Point-Click-Pay" and get back to the more important things in life!

ONLINE BILL PAYMENT

A safe and easy way to pay your bills online or through mobile access!

It's Me 247
Bill Pay

ABC EMPLOYEES
CREDIT UNION
ABC Credit Union
123 Main Street
Anytown, US 01234
p: 123.456.7890
f: 123.456.7891
www.abccreditun.com

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Lobby Poster



It's Me 247
Bill Pay

ONLINE BILL PAYMENT


A safe and easy way to pay your bills online!

SIMPLIFY YOUR LIFE
GAIN FINANCIAL CONTROL
SAVE TIME FOR THINGS THAT MATTER MOST
POINT-CLICK-PAY... IT'S THAT EASY!
MOBILE BILL PAY AVAILABLE

ABCEMPLOYEES CREDIT UNION
123 Main Street, Anytown, US 01234 | p 123.456.7890 | www.abccreditunion.com

© 2016 CU/Member. All rights reserved. --marketing@generallife.com

Statement Insert



It's Me 247
Bill Pay

A safe and easy way to pay your bills online!

ONLINE BILL PAYMENT

SIMPLIFY YOUR LIFE
GAIN FINANCIAL CONTROL
SAVE TIME FOR THINGS THAT MATTER MOST
POINT-CLICK-PAY...IT'S THAT EASY!

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GETTING STARTED: STEP BY STEP

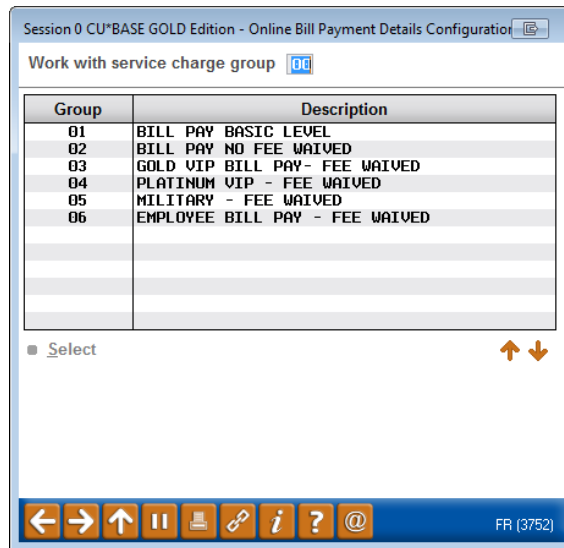
Cooperative Model

A lead time of approximately two weeks will be required for preparation and to help ensure a successful product roll-out. Following is the blueprint for getting started:

1. Assign an internal **Project Manager** responsible for this project.
2. Sign the **Electronic Commerce Service Agreement** (requires a 3-year commitment) and return to CU*Answers Client Services.
3. Work with a CU*Answers Client Service Representative to complete the **Data Gathering Form**.
4. Upon completion of the Data Gathering Form and signed Service Agreement, a CU*BASE Client Service Representative will contact you regarding an implementation start-up date and to set up a staff education training session. **Implementation and training dates will be assigned on a first-come, first-served basis.**
5. A CSR will work with you to set up your service charge structure and all other CU*BASE configuration settings that need to be completed.
6. Carefully review applicable **Terms and Conditions** related to Reg. E and the timing for posting transactions to member accounts. CU*Answers will review this information with you as well.
7. You are ready to release **It's Me 247** Bill Pay (Fiserv), a Client Service Representative will assist by "turning on the switch" at your assigned implementation date.

CONFIGURING BILL PAY SERVICE CHARGE CODES

“Bill Pay Service Charge Cnfg” on the Internet Member Services Config (MNCNFE) menu Screen 1



Notice that you can set up as many different service charge groups as needed, each with their own set of parameters and prices. Service charge codes are assigned at the time of enrollment, and can be changed either manually at any time, or may be changed as part of automated processes such as Tiered Service scoring or Marketing Club rewards.

Bill Payment Waiver Method	Access of Waiver Screen
Tiered Services Scoring	Tiered Service Level Config on the General Configuration 2 (MNCNFD) menu, then Assign Tiered Service Level Rewards—Bill payment/presentation service charge code
Marketing Clubs Rewards	Marketing Club Configuration on the General Configuration 2 (MNCNFD) menu, then Fees and Waivers/ (Periodic Service Charge Exemptions)—Assign bill payment/presentation service charge code

Enter a 2-digit code or select an existing one in the list and use Enter or Select to proceed to the next screen.

NOTE: Remember that members who enroll via **It's Me 247** are automatically assigned service charge code 01. Therefore, that code should always be set up with your standard fee parameters.

Screen 2

Session 0 CU*BASE GOLD Edition - ABC TEST CREDIT UNION

File Edit Tools Help

Bill Payment Service Charge UPDATE

Credit union **ABC TEST CREDIT UNION**

Service charge group **01** Group description **BASIC LEVEL**

Enrollment Fees

Enrollment fee **0.00** Fee G/L offset account

Fee transaction description

Monthly Member Subscriber Fees

Regular monthly rate **4.95** Includes up to **15** transactions per month

Introductory rate/month **0.00** # of months at introductory rate **1**

Fee transaction description **BILL PAY MONTHLY FEE** Fee G/L offset account **154.55**

Fee can take account negative

Fee Waivers

Low age **000** High age **000**

Aggregate savings **9,999,999.99** Aggregate loans **9,999,999.99**

Waive if present: ATM card Debit card Credit card OTB savings acct OTB loan acct

Waive if enrolled for e-statements

Excessive Activity/Non-Use Fees

Per transaction fee for transactions over monthly allotment **0.00**

Fee transaction description G/L offset account

Monthly fee if less than **000** transactions during the month **0.00**


Fee transaction description G/L offset account

Skip
Delete

FR (3753) 4/22/16

This screen is used to configure the fee parameters for this service charge code. This code can then be assigned to a member upon enrollment. You will need to choose the General Ledger account(s) to which you would like to post enrollment fees, monthly subscriber fees, and excessive activity fees.

When done, press Enter to save and return to the previous screen.

*For field descriptions and other details, please refer to CU*BASE GOLD Online Help by clicking  while working in these screens.*

What causes a member to be considered “active?”

We receive a file from Fiserv the beginning of each month for the previous month's activity. The date in the file we receive is the date that the member requested as the payment date. **This means a member must schedule a payment with a due date in the month in order to be considered active for that month.** Because of this there will be instances when you can see activity in the member's history for a specific month, but yet they are reported as inactive. For example:

A member schedules a payment for November 1.

Fiserv determines the payment will be processed as a member draft, and therefore cuts the check on October 27 to give it time to get to the biller on November 1.

The biller receives the payment early, and is able to deposit it (even though the check is dated 11/1), and it clears the member's account on October 31.

In this situation, the member would appear to have transaction activity during October, but if no payments were scheduled with an October date, the member would be considered inactive for the month of October.

“LEARN FROM A PEER” TO COMPARE WITH OTHER CREDIT UNIONS

Wondering how other credit unions configure their bill pay configuration? “Learn from a Peer” is designed to help you do just that - compare your credit union settings with the settings or fee configurations of other credit unions, including the ability to view and compare bill pay configurations.

- NOTE: When you use this feature, you will only be able to view configurations of other credit unions in your system (the server where your files reside).

Access the fee configuration via **Bill Pay Service Charges** on the Learn from a Peer (MNMGMB) menu. First you will view a view-only version of your own credit union’s bill pay configuration. From this screen select *Learn from a Peer* (F10). (This is only available when the screen is accessed via the Learn from a Peer menu). On the following screen select the member range or asset size of the comparison credit union (defaults to a range ten percent larger and smaller than your credit union). A list of credit unions within this range is then presented so you can select and view the Self Service fee configuration of the selected credit union.


CONFIGURING THE ENROLLMENT “MARKETING” MESSAGE

This message must be configured before you begin allowing your members to enroll for bill payment via **It’s Me 247**.

“Bill Pay Marketing Message” on the Internet Member Services (MNCNFE) menu

To move to a new line, use Ctrl + Enter.

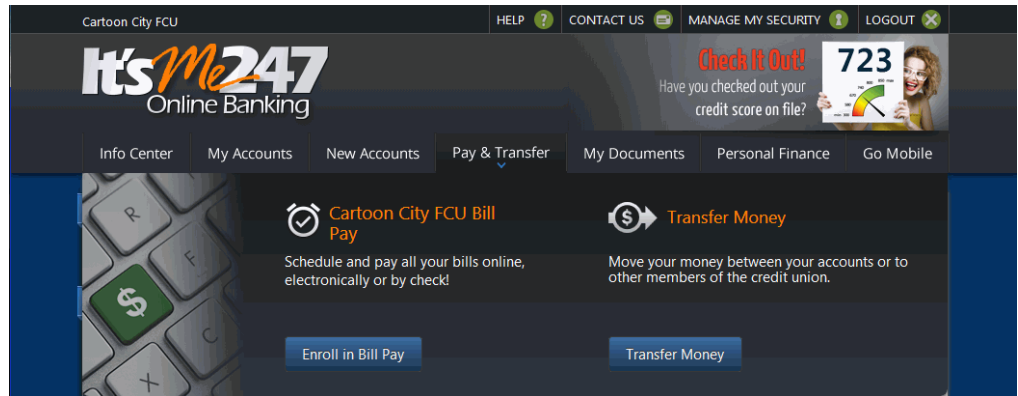
This credit union-defined message appears when a member clicks “Pay My Bills,” if he or she is not already enrolled to pay bills via **It’s Me 247** Bill Pay (Fiserv). It can contain a marketing statement, information about credit union fees, and warnings about how to schedule payments in advance of when they are due.

*For field descriptions and other details, please refer to CU*BASE GOLD Online Help by clicking  while working in these screens.*

ENROLLING MEMBERS IN BILL PAY

ENROLLING VIA “IT’S ME 247”

Members can enroll to pay bills themselves, using “Pay & Transfer” in **It’s Me 247**. Below is a sample of the page that will be displayed if the member has not already been enrolled:



Once the member selects “Enroll in Bill Pay,” the member will advance to the enrollment screen.



Notice that your configured enrollment message is displayed in the box at the top of the screen.

*Members can enroll in bill pay through **It’s Me 247** as long as the credit union’s PIB configuration allows this access. See the “PIB Configuration and User Guide” for more details.*

ENROLLING VIA CU*BASE

Credit union staff member can also enroll a member using CU*BASE. When tellers and member service personnel are talking with members about your credit union's bill payment services, this option makes it easy to enroll the member "on the spot." You can even set up your workflow controls (*Workflow Contrls: Open Mbrs Accounts* on the General configuration 1 (MNCNFC) menu) to display the enrollment screen automatically when opening a new membership.

"Member Personal Banker" on the Member Service (MNSERV) menu, then "Bill Payment (enroll or change enrollment status)

Session 0 CU*BASE GOLD Edition - Bill Payment Member Enrollment

File Edit Tools Help

Account # MARV MEMBER

Enrollment

Status **Never enrolled**

Action Enroll in bill payment
 Unenroll from bill payment

Enrollment date Jul 19, 2013

Unenrollment date 00000000

Service charge group 01

Checking account 1 00000

Checking account 2 00000 Optional

Skip Last maintained By

FR (1934)

NOTE: A member must have a valid email account to enroll in **It's Me 247** Bill Pay (Fiserv).


Use the *Action* field to enroll this member for bill pay, then press Enter to record the change. All enrollments submitted during the day, whether via **It's Me 247** or this enrollment feature in CU*BASE, are gathered together and transmitted to Fiserv each weekday morning. (Enrollments made on Friday, Saturday and Sunday will be transmitted Monday morning.)

Approval will be returned 24-48 hours after the request is received by Fiserv. Although no notification will be sent directly to the member, the *Enrollment Status* flag shown on this screen will change from "Pending" to "Enrolled" once approval has been received, and the member can then begin using bill pay.

Special Note: Changing Bill Payment Account Numbers

This screen can also be used if the member simply wants to change the accounts from which bills can be paid. Just use the *Checking Account 1* and *Checking Account 2* fields to designate the desired share draft accounts and press Enter. A change notice will be sent the following morning to Fiserv. It may take a day or two before the new accounts appear on the bill pay site so that they can be selected for paying a bill.

Be sure NOT to access the PartnerCare site and change the accounts there without also changing them here, to keep everything in synch.

*For field descriptions and other details, please refer to CU*BASE GOLD Online Help by clicking  while working in these screens.*

UNENROLLMENT

Members who wish to stop using bill pay must be un-enrolled using the CU*BASE enrollment feature described on the previous page.

BILL PAY REPORTS

DAILY ENROLLMENT REPORT

This report lists the members who enrolled or un-enrolled in bill pay. It is stored under the Third Party category

Enrollment Listing (PEPPSIS)

(Refer also to the PEPPSIS1 report as well for exceptions to enrollment.)

2/18/16 12:40:43		CREDIT UNION		PEPPSIS	PAGE 1
		Bill Pay Enrollment		USER	
Account#	Name	Enrollment Date			
1	TROY	2/17/2016			
8	MARK	2/17/2016			
2	TROY	2/17/2016			
*** 3 records enrolled ***					
** END OF REPORT **					

*CU*TIP: If you see a section on this report listing "rejected" enrollments, one reason may be that the member is shown as being in Collections from another Fiserv source (such as if the member signed up for bill pay through Yahoo or some other vendor).*

*CU*TIP: Be sure that for business names, words are separated by a single space with no characters*

*CU*TIP: If a member receives a consolidated login error message, contact a Client Services Representative.*

MONTHLY ENROLLMENT REPORT

This automated monthly report shows total enrollment and un-enrollment activity by members by showing all members that were in the vendors system during the prior month, along with their corresponding CU*Base status

This active/inactive report is stored in CU*SPY under the Member Service category.

Active/Inactive Report (LEPPAYMT)

2/05/16 1:14:23		CREDIT UNION		LEPPAYMT	PAGE 1
RUN ON 2/06/16		Bill Pay Active/Inactive Report		USER	OPER
Account	Name	No. of Pay	Status		
7	DENNIS	2	Enrolled 12/09/2011		
9	ROBERT	2	Enrolled 11/01/2013		
4	RUBEN	9	Enrolled 6/11/2013		
1	ANNE	5	Enrolled 10/24/2003		
3	CALVIN	2	Enrolled 9/06/2007		
6	TIMOTHY	0	Enrolled 11/04/2014		
8	JUNIOR	2	Enrolled 4/23/2007		

MONTHLY FEE REPORTS

These reports are produced each month (will generally be between the 5th and 15th of the month, depending on when the activity data is received from Fiserv). They show your configured bill pay service charges that were charged to member accounts.

The exception report shows any fees that could not be charged due to insufficient funds or account closings. This report should be reviewed and those members who have not had activity for a number of months should be notified and un-enrolled. Both reports are stored in CU*SPY under the Member Services category.

Fee Posting Detail (TEPFEE)

5/11/01 13:59.53		CU*BASE TEST CREDIT UNION (GT) BILL PAY FEE TRANSACTION REGISTER					TEPFEE	PAGE	1
ACCOUNT NO.	DEPOSIT ITEMS	FEE AMOUNT	AGGREGATE SAVINGS	AGGREGATE LOANS	AGGREGATE AVERAGE	CURRENT BALANCE	PREVIOUS BALANCE	DESCRIPTION	
34-001	1	15.00	52.41	.00	2712.24	31.49	46.49	ENROLLMENT FEE	
34-001	1	.10	52.41	.00	2712.24	31.39	31.49	BILL PAYMENT FEE	
34-001	8	12.00	52.41	.00	2712.24	19.39	31.39	BILL PAY EXCESS USE	
51-001	1	15.00	4509.87	11397.10	88634.42	1715.90	1730.90	ENROLLMENT FEE	
51-001	1	.10	4509.87	11397.10	88634.42	1715.80	1715.90	BILL PAYMENT FEE	
77-001	1	.10	4756.67	.00	109508.10	245.76	245.86	BILL PAYMENT FEE	

Fee Posting Exceptions (TEPFEE)

5/11/01 13:59.53		CU*BASE TEST CREDIT UNION (GT) BILL PAY FEE EXCEPTION LISTING		TEPFEE	PAGE	1
ACCOUNT NO.	MESSAGE					
158-001	Member aggregate savings exceeds maximum					
1161-002	Monthly fee would take account below available balance					
2008-001	Member exceeds maximum age requirement					
14002418-001	Account master not on file - no fee processing occurs					
14026669-001	Member account type record not found					

APPENDIX A: SAMPLE COLLECTIONS LETTERS

NSF 1

CUA
PO BOX 182477
COLUMBUS, OH 43218-2477

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July 28, 2006

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

NSF1

RE: CUXEasyPay Service Account Number: XXXXX2336

We are writing regarding the transactions listed below. Unfortunately, when we tried to withdraw the funds from your account, the transactions were returned. We will try to withdraw the funds for the transactions again and will notify you if we are unable to do so.

Any payment service fees associated with the returned transactions will be withdrawn from your account in accordance with your payment service terms and conditions; any other standard processing fees not listed below may still apply.

You do not need to take any action on this notification at this time.

RETURNED TRANSACTIONS

<u>Recipient</u>	<u>Amount</u>	<u>Pymt Date</u>	<u>Reason Returned</u>	<u>Fee</u>
First USA Visa	\$35.00	07/28/2006	Insufficient Funds	\$0.00
Discover Card	\$45.00	07/28/2006	Insufficient Funds	\$0.00
JC Penney	\$25.00	07/28/2006	Insufficient Funds	\$0.00
Ameritech	\$123.45	07/28/2006	Insufficient Funds	\$0.00
Airtouch	\$67.89	07/28/2006	Insufficient Funds	\$0.00

CUA
PO BOX 182477
COLUMBUS, OH 43218-2477

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July 28, 2006

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

RMNSF2

RE: CU*EasyPay Service Account Number: XXXXX2350

We are writing regarding the transactions listed below. We have tried again to withdraw the funds for the transactions from your account. Unfortunately, the transactions listed were returned.

Please note that the credits to the listed payees or billers were reversed when these transactions were returned from your financial institution. Consequently, you may have multiple entries appearing on your payee or biller account statement and payment is still due to the listed payees or billers.

Any payment service fees associated with the returned transactions will be withdrawn from your account in accordance with your payment service terms and conditions; any other standard processing fees may still apply.

RETURNED TRANSACTIONS

<u>Recipient</u>	<u>Amount</u>	<u>Pymt Date</u>	<u>Reason Returned</u>
First USA Visa	\$35.00	07/28/2006	Insufficient Funds
Discover Card	\$45.00	07/28/2006	Insufficient Funds
JC Penney	\$25.00	07/28/2006	Insufficient Funds
Ameritech	\$123.45	07/28/2006	Insufficient Funds
Airtouch	\$67.89	07/28/2006	Insufficient Funds

CUA
PO BOX 182477
COLUMBUS, OH 43218-2477

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July 28, 2006

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

NSF2

RE: CU*EasyPay Service Account Number: XXXXX2338

We are writing regarding the transactions listed below. We have tried again to withdraw the funds for the transactions from your account. Unfortunately, the transactions listed were returned.

Although we have been unable to withdraw the funds for the transactions from your account, we already paid the transactions listed below and sent funds to the listed recipients. To avoid cancellation of your payment service, please contact us at 800-848-1337.

Any payment service fees associated with the returned transactions will be withdrawn from your account in accordance with your payment service terms and conditions; any other standard processing fees may still apply.

Pursuant to the Fair Debt Collection Practices Act, we are required to inform you that this letter is an attempt to collect on a debt and any information obtained will be used for that purpose.

RETURNED TRANSACTIONS

<u>Recipient</u>	<u>Amount</u>	<u>Pymt Date</u>	<u>Reason Returned</u>
First USA Visa	\$35.00	07/28/2006	Insufficient Funds
Discover Card	\$45.00	07/28/2006	Insufficient Funds
JC Penney	\$25.00	07/28/2006	Insufficient Funds
Ameritech	\$123.45	07/28/2006	Insufficient Funds
Airtouch	\$67.89	07/28/2006	Insufficient Funds

CUA
PO BOX 182477
COLUMBUS, OH 43218-2477

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July 28, 2006

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

RMFOZ

RE: CUXEasyPay Service Account Number: XXXX2348

We are writing regarding the transactions listed below. Unfortunately, when we tried to withdraw the funds for the transactions from your account, the items were returned by your financial institution.

As a result, your payment service account has been suspended effective July 28, 2006, and you cannot use the service until it is reactivated. Consequently, we cannot process any scheduled payments, and you are responsible for making those payments by using an alternative method, such as mailing a check to the payee or biller.

Please note that the credits to the listed payees or billers were reversed when these transactions were returned from your financial institution. Consequently, you may have multiple entries appearing on your payee or biller account statement and payment is still due to the listed payees or billers.

Any payment service fees associated with the returned transactions will be withdrawn from your account in accordance with your payment service terms and conditions; any other standard processing fees may still apply.

Our Payment Processing Center is now handling this matter. Please call 800-848-1337 to discuss reactivation of your bill payment service.

Pursuant to the Fair Debt Collection Practices Act, we are required to inform you that this letter is an attempt to collect on a debt and any information obtained will be used for that purpose.

RETURNED TRANSACTIONS

<u>Recipient</u>	<u>Amount</u>	<u>Pymt Date</u>	<u>Reason Returned</u>
First USA Visa	\$35.00	07/28/2006	Insufficient Funds
Discover Card	\$45.00	07/28/2006	Insufficient Funds
JC Penney	\$25.00	07/28/2006	Insufficient Funds
Ameritech	\$123.45	07/28/2006	Insufficient Funds
Airtouch	\$67.89	07/28/2006	Insufficient Funds

CUA
PO BOX 182477
COLUMBUS, OH 43218-2477

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July 28, 2006

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

FOZ

RE: CUXEasyPay Service Account Number: XXXX2346

We are writing regarding the transactions listed below. Unfortunately, when we tried to withdraw the funds for the transactions from your account, the transactions were returned. As a result, your payment service account has been suspended effective July 28, 2006, and you cannot use the service until it is reactivated. Consequently, we cannot process any scheduled payments, and you are responsible for making those payments by using an alternative method, such as mailing a check to the payee or biller. Although we have been unable to withdraw the funds for the transactions from your account, we already paid the transactions listed below and sent funds to the listed recipients.

Our Payment Processing Center is now handling this matter. Please call us at 800-848-1337 to discuss reactivation of your payment service.

Any payment service fees associated with the returned transaction will be withdrawn from your account in accordance with your payment service terms and conditions; any other standard processing fees may still apply.

Pursuant to the Fair Debt Collection Practices Act, we are required to inform you that this letter is an attempt to collect on a debt and any information obtained will be used for that purpose.

RETURNED TRANSACTIONS

<u>Recipient</u>	<u>Amount</u>	<u>Pymt Date</u>	<u>Reason Returned</u>
First USA Visa	\$35.00	07/28/2006	Insufficient Funds
Discover Card	\$45.00	07/28/2006	Insufficient Funds
JC Penney	\$25.00	07/28/2006	Insufficient Funds
Ameritech	\$123.45	07/28/2006	Insufficient Funds
Airtouch	\$67.89	07/28/2006	Insufficient Funds

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

CUA
PO BOX 182477
COLUMBUS, OH 43218-2477

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July 28, 2006

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

COL1

RE: CUXEasyPay Service Account Number: XXXX2340

To avoid cancellation of your payment service, please contact us at 800-848-1337 or send a certified check or money order in the amount of \$296.34 payable to the Payment Processing Center by August 11, 2006, in the envelope provided. Please write your Service Account Number on your certified check or money order.

Unless you notify us by the payment date above that you are disputing the validity of the transactions listed below, we will assume that the transactions were valid.

Pursuant to the Fair Debt Collection Practices Act, we are required to inform you that this letter is an attempt to collect on a debt and any information obtained will be used for that purpose.

RETURNED TRANSACTIONS

<u>Recipient</u>	<u>Amount</u>	<u>Pymt Date</u>	<u>Reason Returned</u>
First USA Visa	\$35.00	07/28/2006	Insufficient Funds
Discover Card	\$45.00	07/28/2006	Insufficient Funds
JC Penney	\$25.00	07/28/2006	Insufficient Funds
Ameritech	\$123.45	07/28/2006	Insufficient Funds
Airtouch	\$67.89	07/28/2006	Insufficient Funds

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

CUA
PO BOX 182477
COLUMBUS, OH 43218-2477

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July 28, 2006

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

COL2

RE: CU*EasyPay Service Account Number: XXXXX2342

THIS IS YOUR FINAL NOTICE. Our attempts to collect payment for the transactions listed below have failed.

We are in the process of canceling your payment service and sending your information to a law firm that will handle the collections process for this debt. To avoid cancellation of your payment service, please contact us at 800-848-1337.

Pursuant to the Fair Debt Collection Practices Act, we are required to inform you that this letter is an attempt to collect on a debt and any information obtained will be used for that purpose.

RETURNED TRANSACTIONS

<u>Recipient</u>	<u>Amount</u>	<u>Pymt Date</u>	<u>Reason Returned</u>
First USA Visa	\$35.00	07/28/2006	Insufficient Funds
Discover Card	\$45.00	07/28/2006	Insufficient Funds
JC Penney	\$25.00	07/28/2006	Insufficient Funds
Ameritech	\$123.45	07/28/2006	Insufficient Funds
Airtouch	\$67.89	07/28/2006	Insufficient Funds

John Doe CheckFree Corp
6000 Perimeter Dr
Support Services
Dublin, OH 43017

APPENDIX B: PAYMENT PROCESSING

CUT-OFF TIMES

The term *cut-off* refers to the deadline by which payments must be scheduled in order to begin processing on the current processing day.

Payments scheduled after the cut-off time cannot begin processing until the next processing date.

It's Me 247 Bill Pay (Fiserv) cut-off times are:

Standard cut-off time: 1:00 pm EST (Web 4.0, PFM, Fiserv Web 3.x, or Fiserv Web for Small Business)

Extended cut-off time: 5:00 pm EST (Web 4.1 and later)

NOTE: The extended cut-off time is available with Fiserv Web 4.1 and later. It is new functionality for CSAPI and SIS

With next day payments, the cut-off time might be as late at 7:00 pm EST, depending on the biller's processing capabilities.

Important: With SIS, 5:00 pm EST is the cut-off time by which Fiserv must have received and processed the Sponsors SIS files. The Sponsor works with Fiserv during implementation to coordinate the time frames in which to send the files to meet the 5:00 pm EST cut-off time.

PAYMENT CHANGES AND CANCELLATIONS

Fiserv must receive payment changes (if applicable) or cancellations before the payment begins processing.

See below for cut off times to change and/or cancel payments:

Same day payments:

- Fiserv Web 4.0: payments must be changed/cancelled by the Standard cut-off time of 1:00 pm EST\
- Fiserv Web 4.1 and later: payments must be changed/cancelled by the Extended cut-off time of 5:00 pm EST

Next day payments:

- Fiserv Web 4.0: payments must be changed/cancelled by the Standard cut-off time of 1:00 pm EST
- Fiserv Web 4.1 and later, CSAPI and SIS: payments must be changed/cancelled by the Extended cut-off time of 5:00 – 7:00 pm EST

NOTE: The cut-off time varies based on the biller's processing capabilities

Important: With SIS, 5:00 pm EST is the cut-off time by which Fiserv must have received and processed the Sponsors SIS files. The Sponsor works with Fiserv during implementation to coordinate the time frames in which to send the files to meet the 5:00 pm EST cut-off time.

Standard Lead time:

- Fiserv Web 4.0, SIS, PFM, Fiserv Web 3.x, Fiserv Web for Small Business: payments must be changed/cancelled by the Standard cut-off time of 1:00 pm EST
- Fiserv Web 4.1 and later, CSAPI and SIS: payments must be changed/cancelled by the Extended cut-off time of 5:00pm EST.

Important: With SIS, 5:00 pm EST is the cut-off time by which Fiserv must have received and processed the Sponsors SIS files. The Sponsor works with Fiserv during implementation to coordinate the time frames in which to send the files to meet the 5:00 pm EST cut-off time.

APPENDIX C: GETTING STARTED

MATERIALS

- ◆ **It's Me 247** Bill Pay (Fiserv) Setup Form*
- ◆ Schedule P - Electronic Commerce Service Agreement with Exhibit A Pricing Schedule**
- ◆ Member Identification and Monitoring Form

**Please fill out and return Setup Form to SettleMINT EFT at settleminteft@cuanswers.com.*

***Please fill out and return Schedule P to Scott Page at spage@cuanswers.com.*

"It's Me 247" Bill Pay (Fiserv) Setup Form

Revised: December 23, 2015

Credit Union Name: _____ CU#: _____

Setup Authorization

Yes, our credit union would like to proceed with implementing **It's Me 247** Bill Pay (Fiserv) bill pay services for our membership. Following is contact information for the person designated as the bill pay product manager at our credit union:

Contact name: _____

Contact phone #: _____

Checklist

SettleMINT EFT will assist you with the following tasks to ensure that you are ready to roll out **It's Me 247** Bill Pay (Fiserv) to your members. We suggest you keep a copy of this document and use it as a checklist as you work through the steps together.

- Review the "**It's Me 247** Bill Pay (Fiserv) Product Overview & User Guide" booklet.
- Configure Service Charges
- Set up Marketing Messages and plan for marketing materials for members
- Schedule bill pay training for your support staff

Fax the completed form with your signed copy of the "Electronic Commerce Service Agreement" to:

CU*Answers
Attn: SettleMINT EFT
Fax # 616-285-5735

The SettleMINT EFT department will contact you to schedule time to review the configuration and set up an implementation timeline. If you need to contact the SettleMINT EFT team directly, email settleminteft@cuanswers.com or call 616-285-5711 x 309.

SCHEDULE P ELECTRONIC COMMERCE SERVICE AGREEMENT

This Schedule is in addition to the Services Agreement and is subject to the trade secret and confidentiality, warranty and limitation of liability and other terms contained in the Services Agreement. All terms and conditions in the Service Exhibit apply to this Schedule.

1. Services Provided

CU*Answers, Inc. agrees to make available an electronic commerce system for Client and to provide Client with the electronic commerce services (“Services”) for elective use by Client’s depositors and account holders (“Users”) pursuant to the terms of this Schedule, its Exhibits and the Procedures and Customer Services appendices.

CU*Answers, Inc. has entered into an Agreement with Fiserv Solutions, Inc. (together with its affiliates "Fiserv") which authorizes CU*Answers, Inc. to market and deliver certain Fiserv products and services.

2. Term of Schedule

This Schedule shall be effective as of _____ (“Effective Date”) and shall remain in force for a period of three (3) years (“Initial Term”); and shall automatically renew and extend for successive one (1) year terms, commencing at the conclusion of the Initial Term or any renewal term, unless contrary notice in writing is given by Client or CU*Answers, Inc. at least ninety (90) days prior to termination of the then current term. Upon termination, the obligations of a continuing nature shall continue to be binding and in full force and effect. If, upon termination under this paragraph or under paragraph 4.5 Client has chosen to continue to offer a like service without CU*Answers, Inc. as the provider, Client will pay all mutually agreed upon expenses incurred by CU*Answers, Inc. to make the conversion. Notwithstanding anything to the contrary contained in this Schedule, if the Agreement between CU*Answers, Inc. and Fiserv Solutions, Inc. pursuant to which CU*Answers, Inc. is able to provide the Services as provided for by this Schedule shall expire or terminate for any reason whatsoever, this Schedule shall terminate and shall be deemed to have mutually terminated one (1) day prior to the expiration or termination of CU*Answers, Inc.’s Agreement with Fiserv Solutions, Inc.

3. Forms

All forms and other documents required for the proper utilization of the Services shall be provided by Client at its expense. All such forms and documents shall be consistent with those that CU*Answers, Inc. uses in providing such Services to its other clients. CU*Answers, Inc. shall have the right to review and approve for technical accuracy all such forms and documents prior to their use and at its request shall assist Client in the preparation thereof. CU*Answers, Inc. shall be reimbursed by Client for the reasonable cost of time and materials for any such assistance that shall be calculated in accordance with the System Support Charges specified in Exhibit A attached hereto, payable thirty (30) days after receipt of the invoice therefor.

4. Charges

4.1 For the Services utilized, Client shall pay to CU*Answers, Inc. monthly the total of the applicable charges incurred during the preceding month in accordance with Exhibit A.

4.2 CU*Answers, Inc. may adjust the fees referenced in Exhibit A at any time upon 60 day written notice to the Client.

4.3 There shall be added to all invoices for the Services amounts equal to any applicable sales or other taxes levied, based on, arising from or in any way connected with the furnishing of the Services to Client or Users hereunder, exclusive of taxes based on CU*Answers, Inc. net income.

4.4 All invoices for the Services rendered hereunder shall be due and payable consistent with CU*Answers, Inc. normal billing cycle. If Client fails to pay any such amounts when due, CU*Answers, Inc. may, at its option, and after giving at least ten (10) days prior written notice, discontinue furnishing the Services unless and until all such arrearages are paid in full, all without impairment of any other remedy that may be available to CU*Answers, Inc. Client shall furnish to Users at its expense all notices of such termination that may be required by law or by CU*Answers, Inc.

4.5 Client recognizes that CU*Answers, Inc. level of personnel staffing, computer equipment selections, hardware resource allocations, hardware and software lease term selections, equipment and software purchases, and general resource planning so as to fulfill its contractual obligations are based upon the assumption that this Schedule will remain in effect for its full Initial Term and any renewal term and that any prior termination hereof will result in substantial damages to CU*Answers, Inc. At the same time, however, CU*Answers, Inc. recognizes that it is in the substantial interest of Client to have the right to terminate this Schedule, other than as provided in paragraph 2 herein, should it so desire. Client, therefore, is hereby granted the right at its option to terminate this Schedule at any time after the first twelve (12) months by giving ninety (90) days prior written notice of termination, and by the payment to CU*Answers, Inc. of an amount in cash that shall be the product resulting from multiplying the number of months remaining in the Schedule's Initial Term or renewal term on the date of termination by either the average of the fees for the six (6) months with the highest total invoice amounts or the monthly premium, if applicable, whichever is greater, it being agreed that such sum constitutes reasonable liquidated damages to be sustained by CU*Answers, Inc. by reason of such early termination. If there have not been six (6) months of fees in the current term, the calculation shall be based on the number of months for which fees have been billed in the current term plus the relevant number of months from the previous term which makes the total six (6).

4.6 Notwithstanding any provisions to the contrary in this Schedule, in the event that the United States Postal Service raises its postage rates, CU*Answers, Inc. may, without prior notice to Client, increase its fees commensurately. Such increase in postal charges shall become effective coincident with the effective date of the United States Postal Service increase in such charges.

5. Reliance on Information Provided

CU*Answers, Inc. shall rely on the accuracy of all information provided to CU*Answers, Inc. by Client. Client shall promptly inform CU*Answers, Inc. of any such incorrect data or information, bear the cost of correction and pay any damages arising therefrom.

6. Availability of the Services

CU*Answers, Inc. will make available the Services seven (7) days per week, twenty-four (24) hours per day, except for scheduled or emergency maintenance requirements.

7. Use of the Services

Client and Users shall use the Services in accordance with CU*Answers, Inc. rules as may be established from time to time. Such rules shall be set forth in documentation materials furnished by CU*Answers, Inc. to Client. CU*Answers, Inc. agrees to give Client at least thirty (30) days advance written notice of any change in the rules.

8. Modifications in the Services

8.1 If any modification to the Services shall be required by law or by governmental regulation, CU*Answers, Inc. and Client shall use their best efforts to comply. Client shall pay for any increase in CU*Answers, Inc. costs and charges therefore, but if it affects other clients of CU*Answers, Inc., such costs and charges shall be shared equitably by all affected CU*Answers, Inc. clients.

8.2 Subject to the provisions of paragraph 8.1 hereinabove, without prior notice to Client, CU*Answers, Inc. at its expense may make any modifications, changes, adjustments or enhancements to the Services that it considers to be suitable.

9. Use of Service Marks, Trademarks, Logos, etc.

9.1 Client shall have no right to any copyrighted material, logos, trade names, trademarks or service marks used by CU*Answers, Inc. or third parties in connection with the Services.

9.2 Upon request Client shall submit all advertising and promotional materials used in connection with the operation of the Services to CU*Answers, Inc. for technical review and prior approval. A response shall be given in a timely manner and approval shall not be unreasonably withheld.

9.3 Client (i) is responsible for registering and maintaining the registration of Client's Internet address; (ii) will maintain editorial control over and be solely responsible for maintaining Client's web site and, if applicable, providing access through it to the CheckFree RXP Subsite, and; (iii) is solely responsible for regulatory compliance of its web site and its functionalities with all relevant federal, state and local laws, rules and regulations.

10. Communications Lines and Equipment

10.1 CU*Answers, Inc. shall not be responsible for the reliability or continued availability of telephone lines and other communications equipment used by Client or Users in accessing the Services.

11. File Security, Retention and Transfer at Time of Termination

11.1 CU*Answers, Inc. shall provide reasonable security measures to ensure that access to Client's computerized files and records are available only to CU*Answers, Inc. and CU*Answers, Inc. agents, contractors or affiliates, and to Client and Client's Users. CU*Answers, Inc. reserves the right to issue and change procedures from time to time to improve or protect file security.

11.2 At the time this Schedule is terminated, if Client is not then in default of any provisions herein, Client shall be entitled to receive from CU*Answers, Inc. records or lists equivalent in content to CU*Answers, Inc. standards Authorized Vendor/Payee List for each of Client's Users on CU*Answers, Inc.'s file. All such records and lists shall be in a form agreeable to both CU*Answers, Inc. and Client. Client shall bear the cost of all programming and processing that may be necessary to render the information usable to the Client.

11.3 Client agrees that data gathered from confirmed cases will be utilized within the Fraudnet system to detect fraud for other financial institution clients. Client grants Fiserv permission to use such data within Fraudnet to further the prevention of fraud; however, no proprietary consumer information is shared or viewable by other Fraudnet clients.

12. Government Regulation and Compliance with Laws and Regulations

12.1 Each party shall, as the case may be: (i) be responsible for compliance with all applicable laws, rules, and regulations (including, without limitation, Regulation E of the Board of Governors of the Federal Reserve System ("Regulation E"), the Electronic Fund Transfer Act and the rules of any applicable national or regional Automated Clearinghouse Association; (ii) establish, maintain, and be responsible for error resolution procedures required by Regulation E and the Electronic Funds Transfer Act; and (iii) be responsible for delivering to the Users and required disclosures and/or any provisional credits in connection with the error resolution procedure that may be required by Regulation E and the Electronic funds Transfer Act. The parties will cooperate with one another in the investigation and resolution of any alleged errors.

12.2 Client shall provide all required notices and disclosures to the appropriate regulatory authorities and to affected Users concerning the initiation or termination of this Schedule or of Services, or of any substantial changes in the Services being provided to Client or Users. CU*Answers, Inc. agrees that any and all Users' data maintained by it for Client shall be available for inspection by the appropriate regulatory authorities and Client's internal auditors and independent public accounts, upon reasonable prior written notice to CU*Answers, Inc.

12.3 Client agrees to pay CU*Answers, Inc. for all costs incurred in the preparation of data for inspection, examination or audit (pursuant to paragraph 12.2) at CU*Answers, Inc.'s standard rates then in effect.

12.4 Client shall be solely responsible for the preparation and deliver to its Users of the monthly activity statements that will display the Services and the transactions that have been performed for Users.

12.5 Client agrees to (a) comply with applicable laws, rules, and regulations governing electronic funds transfers, including providing regulatory notices and disclosures to Users and complying with error resolution procedures required by law; (b) require Users to follow Fiserv's standard operating procedures and terms and conditions with respect to use of the Services as described by Fiserv from time to time; and (c) provide to Fiserv, during the term of this Schedule and at no cost to Fiserv, at least one Client account for use with the Services for testing purposes.

12.6 Client represents and warrants that it has taken and will continue to take whatever action may be necessary to comply with all applicable laws, rules, statutes and regulations, including, but not limited to, the USA Patriot Act, the federal Bank Secrecy Act, federal and state laws and regulations relating to currency reporting and the prevention of money laundering and any rule or regulation issued by a regulatory body, including the U.S. Office of Foreign Assets Control, to enable it to offer and provide Account-to-Account Transfer Service ("A2A") to its Users, and to otherwise allow Users to make use of A2A, including, but not limited to, any necessary consents from and notices to its Users. Client agrees to prepare and file any necessary compliance forms or reports, including without limitation, suspicious activity reports or currency transaction reports required to be filed in accordance with laws applicable to Client. Client shall immediately notify Fiserv and CU*Answers, Inc. of instances of suspected fraud, money laundering, terrorist financing, or other illegal activities determined within Client's reasonable discretion and involving A2A.

13. Client's Agreement With Users

13.1 Client shall be solely responsible pursuant to Regulation E for ensuring that Users receive adequate disclosure of the terms and conditions governing their use of the Services and for error resolution procedures.

13.2 Client shall include the following notice, or its equivalent, in Agreements with Users and in Client's promotional material for the Services: "Depositors should allow at least five (5) business days from the date payment is scheduled for such payments to be delivered to payees." "Business days" as used in this Agreement shall mean Monday through Friday of each week exclusive of Saturday, Sunday and bank holidays.

13.3 Client shall be responsible for notifying Users of all applicable rules and procedures (and changes therein) to be observed in connection with the furnishing of the Services by CU*Answers, Inc.

13.4 Client's Agreements with Users will require Users to assume full responsibility and liability for all fund transfers initiated by any person to whom the User has intentionally or unintentionally disclosed their account information, password or other authenticating information. Client's Agreement with Users will require Users to notify the Client immediately if the Users' password

or other authenticating information has been lost, stolen or compromised or if the User discovers that their statement contains payments or transfers that the User did not make or authorize.

13.5 Client agrees that its terms and conditions for A2A and other Services with its Users are between Client and its Users, not Fiserv or CU*Answers, Inc. Client will include in its terms and conditions for A2A and other Services any terms or conditions required by Fiserv or CU*Answers, Inc. and will not modify such terms and conditions without the prior written approval of Fiserv and CU*Answers, Inc.

14. Warranty and Limitation of Liability

14.1 If Client uses a risk override feature to permit its Users to override the Fiserv and/or CU*Answers, Inc. risk processing rules for a User and assign a modified risk limit for that user above the Fiserv default limit specified on the Fiserv system, then Client acknowledges and agrees that it is financially responsible for and guarantees the full dollar amount of transactions that such User transacts through all impacted Fiserv Services within the risk limits selected by Client or its User, without any financial contribution from Fiserv or CU*Answers, and agrees to fund Fiserv the full amount of transactions up to the modified risk limit regardless of the availability of funds in such User's account. Notwithstanding the foregoing, if the risk override feature has been invoked by Client for a User for at least one transaction type, but a risk limit has not been specified by Client or its User for other transaction type(s), then Client will still be financially responsible for the full amount of all transactions of all types, up to the default risk limit established by Fiserv's and/or CU*Answers, Inc.'s risk processing rules regardless of the availability of funds in such User's account.

15. General

15.1 CU*Answers is authorized to provide the Services only within the United States of America. Clients agree not to use the Services outside of the United States of America.

16 A2A

The following terms take effect only when the Account-to-Account Transfer Service (A2A) are made available and used by the Client:

16.1 Client will comply with the following minimum security levels: (a) a commercially reasonable security technology, and (b) encryption standards that provide a level of security that, at a minimum, is equivalent to 128-bit encryption technology prior to the End User's key entry of any banking information, including but not limited to, the End User's financial institution routing number, account number, and password or PIN number or other identification symbol.

16.2 If Client accesses an online database (e.g., Fiserv's Compass database or any replacement or additional database as Fiserv may implement) containing End User information (e.g., name and bank name), Client may access that database only: (a) to effect, administer, or enforce a transfer made via the Services; (b) to protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability related to the Services, as applicable; (c) for internal audit

and regulatory examination purposes; or (d) to resolve consumer disputes or inquiries involving a transaction. Client shall protect the database from security breaches by establishing, maintaining and updating commercially reasonable policies, procedures, equipment and software that will safeguard the security and integrity of the Client's computer and other such systems used to access the database.

16.3 For any Services that involve authentication, Client agrees that: (a) third party data is obtained from databases whose accuracy, timelines and coverage are not guaranteed; (b) the data used to verify an End User is obtained from third parties; (c) Fiserv does not warrant or guarantee the identity of the End User, (d) Fiserv may rely on any instructions or guidance provided by Client, itself or in connection with information Fiserv obtains from its third party providers, in connection with authenticating an End User, and (e) Client is solely responsible for establishing the business rules and guidance it determines are necessary to address authentication, including without limitation allowing Fiserv to provide Client with a score which is derived, in part, from information entered by the End User.

16.4 Rules. Each Client shall establish and provide Reseller with that Client's processing and risk rules which will be used to perform Reseller's obligations ("Rules"), and such Rules must conform to Reseller's supplier's Global Risk Administration (GRA) model. In regards to the Rules, Reseller is acting as an agent of Client and shall not be held responsible for any outcome or decision that is rendered in accordance with the Rules. Reseller and its suppliers are authorized to rely on data provided by third parties and are not responsible for the accuracy of such data in connection with its performance of the Services, including without limitation application of the Rules. Client further acknowledges and agrees that: (a) third party data is obtained from databases whose accuracy, timelines and coverage are not guaranteed; (b) the data used to verify an End User is obtained from third parties; (c) Reseller and its suppliers do not warrant or guarantee the identity of the End User, but merely provides the applicable Client with a score ("Score") which is derived, in part, from information entered by the End User; (d) Reseller and its suppliers will use the Score together with the applicable Client's Rules to attempt to verify the identity of the End User; and (e) the Score and related verification and authentication Services will be only used for the purpose of verifying the identity of the End User and will not be used, in whole or in part, as a basis for determining the eligibility of an End User for credit, insurance or employment or to take 'adverse action,' as defined in the Fair Credit Reporting Act or similar laws. Client will not copy or retain any authentication questions or the End Users' answers to such questions or use such questions for purposes other than identity verification and End User authentication, except (i) as required by law or and (ii) that Client shall be permitted to use and retain the pass/fail indication returned by the Services along with any related explanatory information/codes for risk management or other internal purposes permitted by law. Client will not reverse engineer or create derivative works based on the identity verification and authentication elements of the Services (or the technology used to provide such Services). Client acknowledges and agrees that Reseller and its third party providers described above recommend that Client use a manual verification process if a Score does not meet or exceed the threshold for a positive verification, as defined solely by Client, or if Client receives a flag (indicating a possible match) from a fraud detection database.

16.5 End User License and Consent. Client hereby consents to Reseller's disclosure of the End User Data to certain Reseller supplier(s) solely in connection with the verification and

authentication of the End Users and subject to the terms and conditions of this Schedule. Client acknowledges that such verification and authentication services are proprietary and confidential and shall be treated as confidential information of Reseller under the Schedule. Client grants to Reseller and Reseller's applicable supplier(s) a non-exclusive, non-transferable, except as provided herein, right to use, copy, store, modify and display the End User data solely to the extent necessary to provide the Services pursuant to this Schedule. Client represents that it has obtained all necessary End User Schedules or consents as may be reasonably required to grant such license rights to Reseller and its suppliers.

16.6 Equifax Disclaimer. Client recognizes that every business decision represents an assumption of risk and that Equifax, in furnishing information through Reseller from its eIDVerifier service (the "Authentication Services"), does not underwrite or assume any client's risk in any manner. EXCEPT AS OTHERWISE EXPRESSLY PROVIDED IN THIS SCHEDULE, OR ANY AMENDMENT, EQUIFAX DOES NOT GUARANTEE OR WARRANT THE CORRECTNESS, COMPLETENESS, CURRENTNESS, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF THE AUTHENTICATION SERVICES PROVIDED TO ANY CLIENT. NEITHER EQUIFAX, NOR ANY OF ITS DIRECTORS, OFFICERS, AGENTS, EMPLOYEES, CONTRACTORS, LICENSORS, AFFILIATED COMPANIES OR AFFILIATED CREDIT BUREAUS ("AFFILIATED PERSONS AND ENTITIES") WILL BE LIABLE TO CLIENT FOR ANY LOSS OR INJURY ARISING OUT OF, OR CAUSED IN WHOLE OR IN PART BY, ITS ACTS OR OMISSIONS, EVEN IF NEGLIGENT, IN PROCURING, COMPILING, COLLECTING, INTERPRETING, PROCESSING, REPORTING OR TRANSMITTING ANY INFORMATION, OR THE AUTHENTICATION SERVICES. Client recognizes that accessing the Authentication Services with additional or different identification information on a consumer, or with the same information at a different time from a prior request for information, may result in file content different from that on the date of the original access.

16.7 Equifax Terms of Use. The terms and conditions for using the web site at which Client will offer the Authentication Services shall include the following terms and conditions or, if the web site terms and conditions are updated, other language that is materially identical to the following:

No Warranty. The information and materials contained in this site, including text, graphics, links or other items are provided "as is" and "as available". Client does not warrant the accuracy, adequacy or completeness of this information and materials, and expressly disclaims liability for errors or omissions in this information and materials. No warranty of any kind, implied, expressed or statutory, including but not limited to the warranties of non-infringement of third party rights, title, merchantability, fitness for a particular purpose and freedom from computer virus, is given in conjunction with the information and materials.

Limitation of Liability. In no event will Client be liable for any damages, including without limitation direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with this site or any linked site or use thereof or inability to use by any party, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system

failure, even if Client, or representatives thereof, are advised of the possibility of such damages, losses or expenses.

In addition to the foregoing, Client shall include a notice in the account application process that incorporates the Authentication Services, reasonably acceptable to Client and Equifax, that alerts an applicant that credit report information is utilized in the course of verifying his or her identity.

16.8 Compliance with Law.

Client certifies with respect to any Authentication Service that Client will obtain such Services for the purpose of verifying the identity of an End User, and not to determine the User's eligibility for credit, insurance, employment or any other product or service, and that Client will not use such Service, for any other purpose.

At its own expense, Client will comply with all applicable laws and regulations regarding the use and receipt of the Authentication Services. Client acknowledges and agrees that if it receives the eIDverifier™ Batch report or any information therein, it will comply in all respects with the requirements of a user of consumer reports under the Fair Credit Reporting Act (the "FCRA") including, but not limited to, providing the User with an adverse action notice as described in Section 615(a) of the FCRA in appropriate circumstances.

16.9 Client acknowledges that Equifax recommends that it provide a manual verification process in the event the User does not receive a score above the scoring threshold as defined by Client or if Client receives a flag (indicating a possible match) from a fraud detection database.

16.10 Confidential Information. Notwithstanding anything in the Schedule to the contrary, as to the information exchanged between the parties relating to Equifax's identity verification and authentication Services, the parties' confidentiality obligations under the Schedule will continue indefinitely for so long as the applicable Information is a trade secret under applicable law and will continue with regard to the information which does not rise to the level of a trade secret for the earlier to occur of (y) the information no longer qualifies as Information, or (z) two (2) years following the termination of the Schedule.

Each party acknowledges that breach of the confidentiality obligations of the Schedule, as to the confidential information exchanged between the parties relating to Equifax's identity verification and authentication Services could cause irreparable harm to the other party for which monetary damages may be difficult to ascertain or an inadequate remedy. Each party therefore agrees that the disclosing party may, in addition to any other rights and remedies, seek injunctive relief for any threatened or actual violation or breach of such Section.

17. Statutes of Limitation

17.1 Nothing in this Schedule shall be deemed to limit the applicability of any otherwise applicable statutes of limitation or repose and any waivers contained in this Schedule.

18. Notices

Service of all notices under this Schedule shall be in writing and sent by U.S. Certified Mail, return receipt requested, postage paid, addressed to the party to be served notice at the following address:

CU*Answers, Inc.
6000 – 28th ST, SE, STE 100
Grand Rapids, MI 49546
Attn: President

EXECUTED in multiple originals on the dates shown below.

CU*Answers, Inc.

_____ Credit Union

By: _____

By: _____

Print: _____

Print: _____

Title: _____

Title: _____

Date: _____

Date: _____

4871025/2

**EXHIBIT A
Pricing Schedule**

As of 10/1/14

This Price Sheet supersedes any and all previous or existing Price Sheets and is executed pursuant to the Agreement between CU*ANSWERS and the Client, the terms of which are expressly incorporated within and made a part hereof.

CU*Answers Charges

EasyPay Online Bill Payment and Presentment:	
Per Active Subscriber fee	No charge
Per Inactive Subscriber fee	No charge
Per Transaction fee	\$0.682

Fiserv Charges

These will appear on your CU*Answers monthly invoice as pass-through fees.

Client Implementation Fees:	
New client set-up/ implementation	No charge
FraudNet set-up/ implementation	No charge

Client Migration/ Deactivation Fees:	
Non-Fiserv client (competitive vendor): automated migration of subscriber data, payment accts., future/ recurring payments, payees (<i>assumes <100 subscribers</i>)	\$3000.00
Fiserv to Fiserv conversion (Migrate existing Fiserv clients subscriber data; payment accts, future payments, recurring payments and payees)	\$3,000 (not to exceed)
Automated Migration from Individual Site to Cooperative Site of subscriber data, payment accts., future/ recurring payments, payees	No charge
Client deactivation fee: w/o delivery of subscriber data	\$500.00
Client deconversion of data: includes subscriber data from ebills, reports, files, subscribers, payees, payments, sponsor care IDs	\$7500.00

Client Maintenance Fees:	
Credit Union name change - includes all Fiserv name location files	\$750.00
Credit Union phone number change - includes all Fiserv file locations	\$250.00

Changes to Credit Union RTN or DDA Account Numbers:	
1-300 Subscribers	\$500.00
Each additional 100 Subscribers	\$50.00

Other Miscellaneous Fees	
ACH Debit NSF fee (each)	\$20.00
Claims/ Payment Investigation fee (each)	\$25.00
Stop and Re-issue fee (each)	\$15.00
Check Image Retrieval/ Proof of Payment fee (each)	\$10.00
Customer Care System Access ID (per item)	\$7.00
A2A Transfer Service (net - per item)	\$0.35
Same Day Bill Payments (net - per item)	\$7.95
Overnight Checks (net - per item)	\$12.95
Overnight Delivery (per item)	\$15.00
Ad Hoc reporting query	\$250.00
Any non-standard Maintenance item requirements (per Fiserv)	\$225.00 / hour
Mobile Bill Payment Monthly Fee (per Active Member) Activity is defined as a change or addition of a scheduled payment, adding or receiving an e-bill, or submitting a payment.	\$0.20

Date: _____

By: _____

Signature: _____

Print Name/Title: _____

Address for notices: _____

November 30, 2012

Member Identification and Monitoring Procedures

The FACT Act has placed increased pressure upon financial institutions to update their member due diligence in an effort to reduce the occurrence of member identity theft. The Act has required all financial institutions to update and improve policies and procedures regarding the methodology used when verifying that you are actually conducting business with a real member. The regulators described these member actions as “Red Flags” and have adopted specific guidelines the credit union must create which monitors for them.

We here at CU*Answers speak with your members directly regarding EasyPay inquiries, and are asking that you review the following proposed procedures for authenticating members during those interactions. We are hoping that these procedures will track very closely with your new procedures moving forward. We have spoken with multiple credit unions and the following procedures represent the ones most frequently used by those institutions.

CU*Answers will be adding additional functionality for the “Privacy 2010” project. When these enhancements go in we will then follow the procedures you configure into the system. In the meantime, we are asking that you review our recommended procedures for member authentication and sign off that these procedures will meet your red flag requirements.

Activity Requiring Written Procedures

When a member calls directly into the call center to speak with a EasyPay Partner Care Specialist regarding a bill payment, we will begin by verifying the members identity. Once we have asked the member for their account number we will follow the listed procedures in the order they are presented. As you can see the last four digits of then member’s social security number are not asked. It is widely known that if a member’s identity was stolen the social security number is almost always compromised as well.

- If present, we will ask for the code word found in the member record. If answered correctly we will complete the member request.
- If the code word is not present we will ask for the mother’s maiden name. If answered correctly we will complete the member request.
- If the mother’s maiden name is not present we will ask what other account types the member has with the credit union. If it is only the regular share account we will skip to the next
- Ask the member if they have a payroll, ACH, or electronic activity coming in or out of their account and verify against inquiry. If answered correctly we will perform the transactions.
- If we cannot identify the member through any of the above methodologies we will ask the member to come into the credit union.

Special Attention:

Once the transaction is completed our call center representatives will ask the member to set up a special code word, if none exists, to be used moving forward to expedite their next experience. A tracker record will be set up and assigned back to the credit union for the credit union to update the member record. This tracker record will use a Memo Type of CW (code word) and must be reviewed by your staff. Please provide the staff member who will be responsible for this update below.

If the member does not know their account number we will only use the social security number verification to find the account. We will continue to ask the series of questions above for further validation.

Please provide the staff member who will be responsible for this update below.

CU Contact for tracker Update

Name _____

Contact Number _____

Submitted By: _____

Signature

Print Name and Title: _____

Date: _____