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# “It’s Me 247” Bill Pay (Payveris)



## Product Overview & User Guide

### INTRODUCTION

CU\*Answers is proud to offer a native bill pay service through a relationship with **Payveris**. Bill payment via **It’s Me 247** Bill Pay (Payveris) lets you offer members a bill pay solution fully integrated with online banking.

*This way your members can access bill pay without leaving online banking.*

Your members can easily enroll online and perform a variety of services, including adding payees, viewing bills electronically (from participating vendors), and approving payments in a matter of minutes. These activities can be done in both **It’s Me 247** Online Banking and Mobile Web Banking. They can even enroll online on their smart phone!

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

In this booklet you can view step by step what members will experience as they enroll in bill pay, make a payment, add a payee, and more... all while **remaining in It’s Me 247**. They can even pay their bills online using **It’s Me 247** Bill Pay (Payveris) while in Mobile Web Banking.

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

**Revision date: March 7, 2017**

For an updated copy of this booklet, check out the Reference Materials page of our website:  
<https://www.cuanswers.com/resources/doc/cubase-reference/>  
CU\*BASE® is a registered trademark of CU\*Answers, Inc.

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# FEATURES LIST

## STANDARD FEATURES

- Native user interface built right into **It's Me 247** Online Banking. This is the only bill pay solution with this feature.
- Next day delivery; most electronic payments are delivered as soon as the next business day.
- Nighttime payment verification; to ensure that every payment is delivered as soon as possible.
- Members can enroll in bill pay directly from **It's Me 247** and begin using bill pay immediately.
- Immediate enrollment – no approval required. Members can set up payees without leaving **It's Me 247**.
- Members can pay a bill or multiple bills without leaving **It's Me 247**.
- Members can view bill pay history without leaving **It's Me 247**.
- Members can perform all bill pay features *including enrolling in bill pay* from their smart phone using Mobile Web Banking, free to credit unions.
- Bill pay notifications emailed to member and displayed within bill pay.
- eBills - Member can elect to receive bills from all merchants approved by Payveris – including payment amount, date due, and balance information when applicable.
- Members can quickly view upcoming eBills and access payees from the special Quick Pay area built in the left navigation of **It's Me 247**.

## PAY IT NOW – OPTIONAL FEATURE

Payveris Pay it Now! - Person-to-Person (P2P) payments to other people when the account number is unknown. There is a separate cost for this feature. Learn more here: [http://www.cuanswers.com/wp-content/uploads/payveris\\_pay-it-now.pdf](http://www.cuanswers.com/wp-content/uploads/payveris_pay-it-now.pdf)

The Person-to-Person (P2P) Pay It Now! feature is covered in this booklet in more detail on page 63.

## PAYWATCH – OPTIONAL FEATURE

CU\*Answers in conjunction with Payveris offer the optional service PayWatch. Fraudulent Activity is on the rise and it can happen to anyone, anywhere at any time and most times it starts with electronic payments.

PayWatch is a centralized fraud detection service that is run hourly and scores each online bill payment and halts the processing of suspicious transactions until they have been reviewed by your credit union. All your online reporting, decisioning, and historical transaction research tools are included right within PASS.

Training on PayWatch is provided free of charge by the SettleMINT EFT team. There are no set up costs; however, there is a nominal (per transaction) fee. For more information please contact the SettleMINT EFT Team at [settleminteft@cuanswers.com](mailto:settleminteft@cuanswers.com).

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# LEARNING MORE ABOUT “IT’S ME 247” BILL PAY (PAYVERIS)

There are many online tools you can use to learn more about **It’s Me 247** Bill Pay (Payveris). Be sure to check them out for product details not covered in this booklet.

## PAYVERIS FAQ (FREQUENTLY ASKED QUESTIONS) PAGE

Answers to many common and frequently-asked questions about **It’s Me 247** Bill Pay (Payveris) are available on the “Payveris FAQ” page, where you can view answers to questions about enrollment, payments, and administration.

Additionally, you have the option of submitting your own question on this page and it will be answered by an expert. Be sure to return to this page, as new information is added regularly.

Access the “Payveris FAQ” page using the link below.

- <http://www.cuanswers.com/products/self-service/its-me-247-bill-pay/payveris-faq/>

## ONDEMAND OVERVIEW VIDEO FOR “IT’S ME 247” BILL PAY

An overview videos is available to learn more about **It’s Me 247** Bill Pay (Payveris). Find this video on the **It’s Me 247** Bill Pay channel of the CU\*Answers OnDemand site.

- <http://ondemand.cuanswers.com/channel/member-marketing/its-me-247-bill-pay/>

## ONDEMAND HOW-TO VIDEOS

Three member video tutorials that explain how to complete common bill pay tasks can also be found on the **It’s Me 247** channel of the CU\*Answers OnDemand site.

### Enroll in Bill Pay

In the “Enroll in Bill Pay” video, members are instructed on how to get started with bill pay

<http://ondemand.cuanswers.com/its-me-247-bill-pay-how-to-enroll/>

More information on enrollment can be found on page 26 of this booklet.

### Add a Payee

In the “Add a Payee” video, members are instructed on how to add both electronic and check payees.

<http://ondemand.cuanswers.com/its-me-247-bill-pay-add-payee/>

More information on adding a payee can be found on page 32 of this booklet.

### **Deleting a Payee**

The “Deleting a Payee” video will explain to the member how to delete a payee.

<http://ondemand.cuanswers.com/its-me-247-bill-pay-how-to-delete-a-payee/>

More information on editing and deleting a payee can be found on page 52 of this booklet.

### **How to Pay a Bill**

In the “How to Pay a Bill” video, members are shown several different methods of paying a bill. Information on setting up payment reminders is also included. <http://ondemand.cuanswers.com/how-to-pay-a-bill/>

More information on paying a bill can be found on page 43 of this booklet.

### **Setting Up an eBill**

In the “Setting Up an eBill” video, members are shown how to set up an eBill.

<http://ondemand.cuanswers.com/its-me-247-how-to-video-series-setting-up-an-ebill/>

More information on eBills can be found on page 57 of this booklet.

### **Person to Person (P2P) videos**

Several videos have been created to explain to members the process of making a “Pay Anyone” transfer, cancelling the transfer and what the recipient sees when accepting the transfer.

<http://ondemand.cuanswers.com/making-a-person-to-person-payment/>  
<http://ondemand.cuanswers.com/cancelling-a-person-to-person-payment/>  
<http://ondemand.cuanswers.com/accepting-a-person-to-person-payment/>

More information on Pay Anyone transfers can be found on page 63 of this booklet.

## **STEP-BY-STEP DIRECTIONS AND VIDEOS FOR MEMBERS**

The CU\*Answers OnDemand site where the above-mentioned videos are housed was designed for credit union employees only. Members, however, can view (most of) these videos along with step-by-step directions in the **It’s Me 247** online help.

Your members will access the base help topic when they click on the “Help” button (?) while on any **It’s Me 247** Bill Pay (Payveris) page. Or they can click on the “Help” button while on any online banking page and search for “bill pay.” Any topic in the results beginning with “It’s Me 247 Bill Pay” covers the **It’s Me 247** Bill Pay (Payveris) product.

Direct access to this topic is found by clicking the link below. Use this URL in your communications with members.

<https://www.itsme247.com/Help/billpayp.htm>

## **PRACTICE WEBSITE**

Your staff will also have a practice website to use to become acquainted with **It's Me 247** Bill Pay (Payveris). Staff are provided two sets of login credentials to this site when they implement **It's Me 247** Bill Pay (Payveris).

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# EASY ENROLLMENT THROUGH “IT’S ME 247” ONLINE AND MOBILE WEB BANKING

Enrollment can be done by members through **It’s Me 247** online or Mobile Web Banking. No enrollment is available through CU\*BASE.

Members can choose one checking account as their funding account from which to pay bills. A savings account cannot be a funding account. Enrollment is available only to members with an active “SD” (checking) account.

- Enrollments are communicated to Payveris immediately. Members can begin adding payees and paying bills immediately after enrollment.
- Enrollment statuses (“Enrolled”) are available for viewing in CU\*BASE.

Members can unenroll from Bill Pay (Payveris) via the **It’s Me 247** online or Mobile Web Banking.

## **TRY THIS! HAVE YOUR MEMBER ENROLL IN BILL PAY BEFORE THEY LEAVE YOUR LOBBY**

With the **It’s Me 247** Bill Pay (Payveris) solution, your members can enroll themselves in bill pay while in **It’s Me 247**, but you cannot enroll them in CU\*BASE. Because of this, you cannot include enrollment in bill pay as part of your workflow controls in CU\*BASE.

However, members can enroll in bill pay via Mobile Web Banking, and this feature is currently not available with other bill pay solutions. Why not have the members enroll in bill pay themselves during your membership opening process to ensure that this step is finalized before they leave your lobby?

First have the member securely enroll in online banking using Mobile Web Banking. To do this have them click on the **It’s Me 247** logo on your credit union website while on their phone. They will be walked through all of the steps to enroll in **It’s Me 247**, including accepting the Online Banking Use Agreement, changing their password, and setting up security question answers.

Then take it one step further and have them enroll in bill pay in Mobile Web Banking by selecting “Pay & Transfer” and then “Pay Bills.” They will then be walked through the enrollment process. (Pictures of Mobile Web Banking can be found starting on page 70. Enrolling in bill pay is the first task that is covered in that section.)

- NOTE: The member must have a valid email address in CU\*BASE in order to enroll in bill pay.

## ONLINE BANKING USE AGREEMENT

The use agreement that members accept as part of the online banking enrollment process contains text that also governs use of bill pay. The bill pay section of the use agreement is prefaced with the following disclaimer: “THE FOLLOWING SECTIONS ONLY APPLY TO USERS OF THE PAYVERIS BILL PAY SYSTEM.”

When your credit union converts to or implements **It’s Me 247** Bill Pay (Payveris), all your members will be required to reaccept this agreement. That way all members will accept the most recent version of the agreement with this text. To view a complete version of the Online Use Agreement, refer to the Appendix in the Strategies for Securing and Controlling Member **It’s Me 247** Access, available at <http://www.cuanswers.com/pdf/security/ItsMe247PINstrategies.pdf>.

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# PAYMENT PROCESSING

## SETTLEMENT ACCOUNT FOR PAYVERIS AT CREDIT UNION

To process payments and transfer funds, Payveris will need a settlement account at your credit union. This account can be either a checking or savings account.

**NOTE: This is only applicable for processing electronic transactions.** Check payments will be issued from the member's account.

The account itself will be opened with the name of Payveris. Your credit union will walk Payveris through the appropriate process of opening this account during the pre-implementation process.

## THE GOOD FUNDS METHOD

**It's Me 247** Bill Pay (Payveris) follows the Good Funds Method of payment. In other words, bill payers cannot pay bills unless the financial institution and member had already debited the accounts for the pending bill.

Good Funds has many benefits. The member must budget for the bill, and credit unions receive the NSF income if funds are not available to fulfill a check when it is cashed.

## PAYMENT CUT-OFF TIME

The cut off-time for the member to make or alter payments is 5:00 PM Eastern Time of the send date. Bill payment transactions are delivered to CU\*BASE via a file from Payveris. CU\*BASE posts the transactions to the member accounts.

- When members are viewing the calendar of available payment send dates, days falling on a non-business day or on the current day after 5 PM ET will be grayed out and unavailable as a payment send date.
- Refer to sections on handling non-sufficient funds notifications and reminders for more information on these subjects.

## PAYMENTS ON A SPECIFIC DAY (OF THE MONTH FOR EXAMPLE)

If a member has a regular monthly payment and the sets the payment up as a repeating payment on the 15<sup>th</sup> of the month, it may not be processed exactly on the 15<sup>th</sup> every month. This is due to the fact that payments are only processed on business days, and if the 15<sup>th</sup> falls on, for example, a Sunday, the payment will be sent the next business day. For that reason, it is important to educate members to set up repeating payments with a window or to set up reminders so they can ensure their payment is sent by the day they wish it to be sent.

Each time a member sets up a payment, they are alerted to the fact that the payments are only processed on business days and that they need to plan accordingly.

## Schedule Payment

AT&T: \*\*\*\*\*9930



Payment will be sent electronically

Amount:

From account:

001 - CHECKING: \$1,289.06 ▾

**Estimated Delivery: 5/25/2016**

Payments set up after 5:00pm ET will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Be sure to allow sufficient time for payment delivery and posting by your payee.

Send on:

05/24/2016



### Text Displayed on this Screen

Payments set up after 5:00 pm ET will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Be sure to allow sufficient time for payment delivery and posting by your payee.

## HOW ELECTRONIC PAYMENTS AND CHECK PAYMENTS ARE PROCESSED

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

### Two Types of Payees

There are two types of payees that a member can add, electronic and check payees. With an electronic payee the payment will be delivered electronically. Check payee payments are delivered by paper check via the postal service. In either instance, members are notified of the date when the merchant should receive the funds so that they can adjust their payment send date if needed.

Directions for adding an electronic payee and a check payee are found later in this document starting on page 36.

### Electronic Payees

For electronic-delivered payments (electronic payees), Payveris has agreements to deliver electronic payments directly to merchants and because of these special vendor agreements, payments will be delivered quicker than check payees. The processing time for electronic payments is one to two business days.

In order for a payee to be an electronic payee, the payee name must appear in the drop-down list in the Add Payee process. Names can appear either by simply typing the payee name in the field provided, or by using the Select a Biller function (if configured). If the payee is not shown, then it will be set up as a check payee.

For electronic payments, members will see a transaction in their statements and in online banking. It will read *BPV/[Name of Payee]* or *BPV/P2P-[Name Of Recipient]*. Similar messaging will appear in the transaction history record in CU\*BASE.

In most cases, member bills will be paid via the Payveris electronic payment network. (See previous note.) The cut off-time for the member to make or alter payments is 5:00 PM Eastern Time of the send date.

## Check Payees

Check payees receive a paper check by mail. With these payments the payee should receive a check within an estimated seven business days. Checks are delivered via the United States Postal Service.

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 14 digit MICR line on the printed check**, cleared through your normal share draft processing. These items are given a check number so that they behave exactly like the member's other checks and appear in the draft recon section of their statement. Payveris issues these checks using a ten-digit check number starting with a 1.

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 on the next page. At the top of the check, the payment processing center address will be listed. At this time, check branding with your credit union logo is unavailable.

For payments that 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, not the date that the check cleared the member's account.** (NOTE: The check numbers will begin with a starting number of 6001.)

For example:

*A member schedules a payment to ABC Lawn Care with a Pay Date of October 18.*

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

*As requested by the member, Payveris produces and sends the check on October 18, known as the remit date. Therefore, the date on the physical check will be October 18, even though the check ends up clearing the member's account on October 20.*

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

## NOTE ON FOREIGN ADDRESSES

Members with a foreign addresses cannot enroll in **It's Me 247** Bill Pay (Payveris). Additionally, payees with foreign addresses are not supported, except for Puerto Rico, which is supported as a check payee.

## TRANSACTION LIMITS

Transaction limits are specific to each credit union and are set up during bill pay implementation with Payveris. They are not controlled in CU\*BASE. Minimum (lowest whole dollar allowed) and maximum (highest whole dollar allowed) limits are configured for bill pay transactions. Separate minimum and maximum limits are configured for Person-to-Person (P2P) transfers.

For additional protection you can configure separate maximum transaction limits for members newly enrolled in bill pay. This limit is used for a configured number of days and is for both regular and P2P transfers.

Bill pay and P2P transaction limits can be customized on a per-member level. This is completed through the PASS system by an administrator user. (PASS is the system provided by Payveris for credit union support. See page 19 for more details.

## HANDLING OF INSUFFICIENT FUNDS

For electronic payments, the funds to cover a bill payment are withdrawn from the funding account on the selected payment send date. For check payments, the funds are withdrawn on the day the payee deposits the check.

If a member has insufficient funds in their funding account(s) at the time of payment, ODP and negative balance Automated Funds Returns (ANR) funds available to the member will also be used (as with normal 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).

## NON-SUFFICIENT FUNDS REMINDERS/NOTIFICATIONS

If a member schedules a payment for the current date and does not have sufficient funds, they will be notified immediately. Upon scheduling a payment, a pop-up notification will appear in the payment confirmation reminding them to deposit enough funds to cover the payment.

- **IMPORTANT NOTE:** This message will appear only for payments scheduled to be sent on the current date and for which there are insufficient funds.

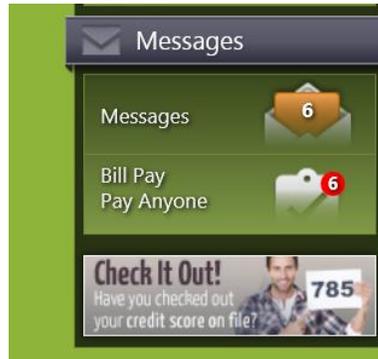
If members have insufficient funds to cover a payment on the send date, they will receive a message in online banking and via email informing them that the payment was not processed.

Members can also set up payment reminders so that they can monitor their accounts to ensure there are sufficient funds to cover a payment. Refer to page 16 for more information.

- **IMPORTANT NOTE:** If a payment fails there will be no additional attempt to make the payment. The member must reschedule the payment after they add the money to their funding account.

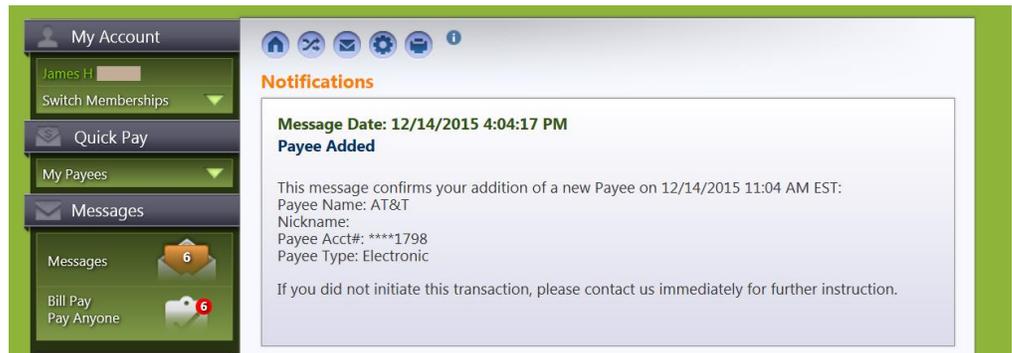
## OTHER NOTIFICATIONS TO MEMBERS

### Payee Added Notification



When a member adds a payee, a notification will be sent to the “Bill Pay Pay Anyone” area of the Message Center. Notifications stay in place and will roll off after 30 days. To the left is an example of the notification the member views. An example of the message a member receives after adding a payee appears on the following page.

An email notification is also sent when a member adds a payees.



**Learn more about Mobile Web Banking:** Members view notifications in **It’s Me 247** or in Mobile Web Banking. For information on what the member sees in Mobile Web Banking refer to page 76. If you are viewing this booklet online, click on the page number to advance to that page.

## Notifications Set Up When Making a Payment

When the member sets up the bill payment (or at any time afterwards when editing a payment) the member can set up payment notifications, which are especially helpful in avoiding NSF fees.

Member can ask to be notified when the payment is delivered and/or a number of days prior to the sending of the payment. The reminder of a few days prior to sending allows the member to plan to add money to an account prior to the sending of a payment.

- Payments set up after 5:00 pm ET will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Members are alerted to this fact when they set up their payment. Notifications are helpful to allow sufficient time for payment delivery and posting and to handle months when the payment date falls on a business day. Refer to page 11.

For both types of notifications, the member simply checks the box and enters the number of days in the space provided. (Both options require that the box is checked.)

### From Schedule a Payment page

The screenshot shows the 'Schedule Payment' interface. On the left is a navigation menu with 'My Account', 'Switch Memberships', 'Quick Pay', 'My Payees', 'Messages', and 'Bill Pay Pay Anyone'. The main content area is titled 'Schedule Payment' and includes the following sections:

- AT&T: \*\*\*\*\*1798**: Payment will be sent electronically.
- Amount:** [Input field]
- From account:** 001 - CHECKING: \$9,052.25
- Estimated Delivery:** 1/15/2016
- Send on:** 01/14/2016 (with a calendar widget for January 2016)
- Payment Frequency:** How often: No Repeat
- Optional:**
  - Notifications:**
    - Alert me when the payment is delivered
    - Alert me # of days prior to sending: [Input field]
  - Memo:** [Input field]

At the bottom are 'Submit Payment' and 'Cancel' buttons. An orange box highlights the 'Optional' section.

## From Pay Multiple Bills page

ALL	PAYING	NOT PAYING	EBILLS	ELECTRONIC PAYEES	CHECK PAYEES
Name / Account	Type	Amount	Send Date	Memo (Optional)	Options
AT&T *****1798		125.00	12/14/2015		
Eligible: Set up eBills		Estimated Delivery: 12/15/2015			
<b>Payment Frequency</b>		<b>Notifications</b>			
How often		<input type="checkbox"/> Alert me when the payment is delivered			
No Repeat		<input type="checkbox"/> Alert me # of days prior to sending:			

- In this case you will click the arrow button to reveal the notification area.

## eBill Notifications

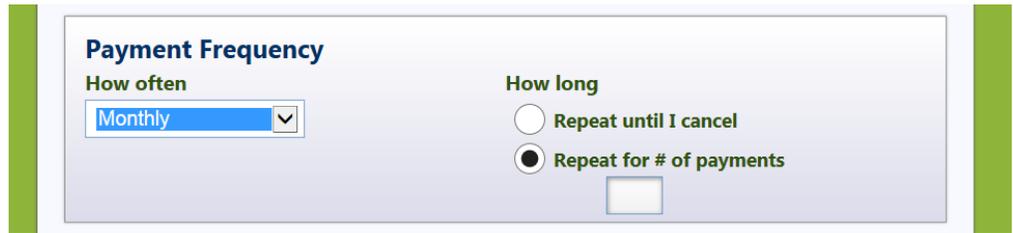
Members will also receive notifications when eBills are due. Refer to the section on eBill notification on page 61.

## RECURRING PAYMENTS

When the member sets up the bill payment (or at any time afterwards when editing a payment), the member can click the drop-down icon (circled in orange in the previous image) to set up a recurring payment. The screen will default to “No Repeat.” By clicking on that area of the screen, a drop-down menu will appear allowing them to select a payment frequency.

Payment Frequency	Notifications
No Repeat	<input type="checkbox"/> Alert me when the payment is delivered
Weekly	<input type="checkbox"/> Alert me # of days prior to sending:
Every Two Weeks	
Every Four Weeks	
Monthly	
Every Two Months	
Quarterly	
Every Four Months	
Bi Annually	
Annually	

Once the frequency is selected, they will then be prompted to indicate the length of time the recurring payments should occur, either selecting *Repeat until I cancel* or *Repeat for # of payments*. In the second case, they will be prompted to enter the number of payments in the space provided.



The image shows a form titled "Payment Frequency" with two sections: "How often" and "How long".

**How often**  
A dropdown menu is set to "Monthly".

**How long**  
There are two radio button options:  
-  Repeat until I cancel  
-  Repeat for # of payments  
Below the second option is a small, empty text input box.

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# CREDIT UNION SUPPORT

## **PASS TRAINING PROVIDED BY PAYVERIS**

Using the Payveris PASS software, credit union staff can access payment details to assist them in researching answers to member bill pay questions such as the address to which a payment was sent. Bill pay and P2P transaction limits can be customized on a per-member level using the PASS system.

Payveris provides training on their PASS software, for which they grant up to ten sets of login credentials per credit union.

## **CU\* ANSWERS PROVIDES SECOND LEVEL SUPPORT**

For an issue that requires an action, such as a payment dispute, credit unions can contact the SettleMINT team at 616-285-5711 x 309 for assistance.

# AVAILABLE MARKETING MATERIALS

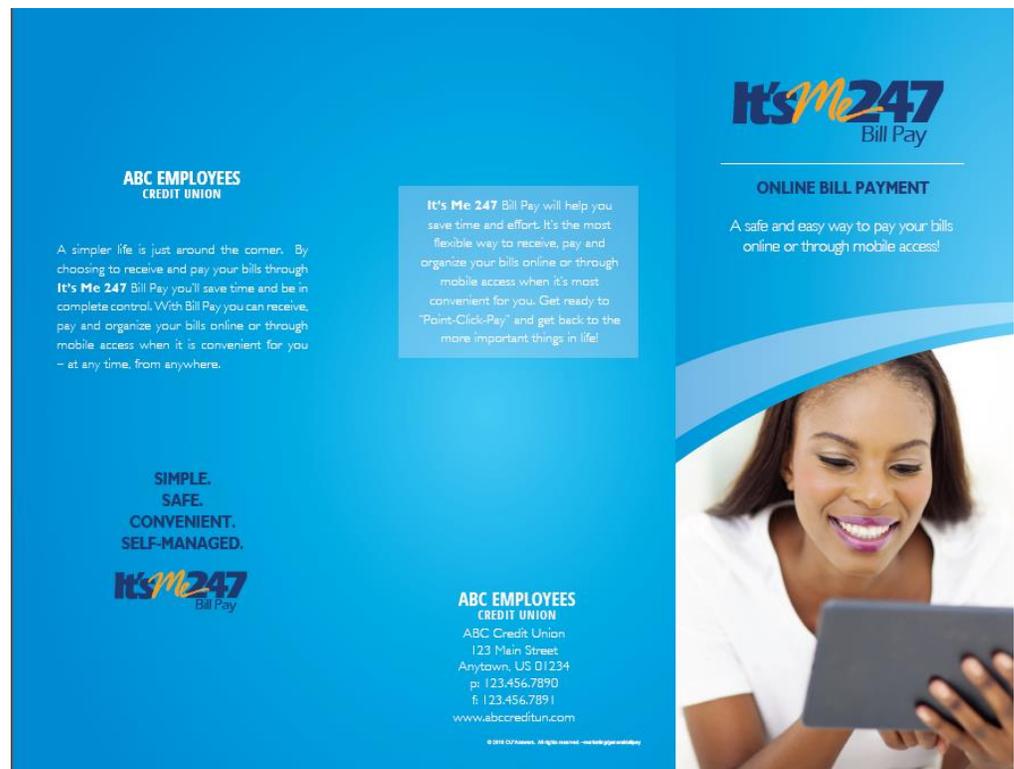
CU\*Answers is pleased to make available the use of the names and logos for **It's Me 247** Bill Pay for your marketing campaigns. This represents a significant savings for you since all of the artwork has already been created and you can take advantage of the many marketing materials that have already been developed.

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"

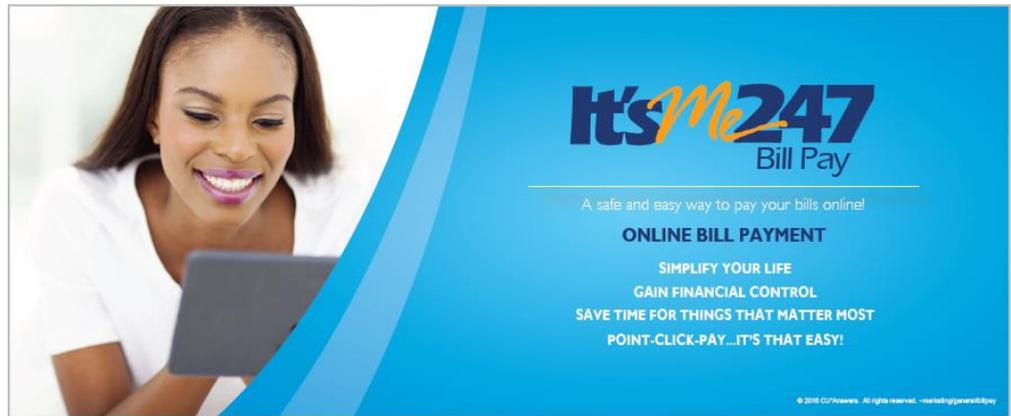
To order your customized bill pay marketing materials, visit

<http://marketing.cuanswers.com/tag/brochure/>

## Tri-Fold Brochure



**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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**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

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# GETTING STARTED IN “IT’S ME 247”

## BILL PAY ACCESS POINTS

This section covers highlights of access points to bill pay that are built into **It’s Me 247**. It also shows two of the bill pay dashboards, Bill Pay Home, and the Quick Pay area.

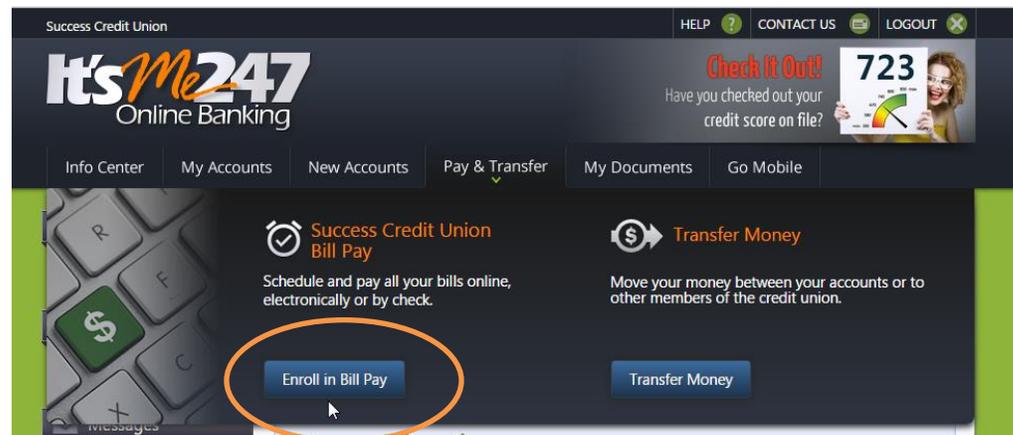
### Pay & Transfer Drop-Down Menu

Depending on whether your credit union offers Person-to-Person payments or not, your member may see two versions of the *Pay & Transfer* drop-down menu. Unenrolled members will view the same *Pay & Transfer* drop-down as long as bill pay is offered and they are not blocked from bill pay.

### Member Not Yet Enrolled in Bill Pay

In the example shown above, the member is not yet enrolled in bill pay. Because of this they only have the option to enroll.

### Member Not Yet Enrolled in Bill Pay

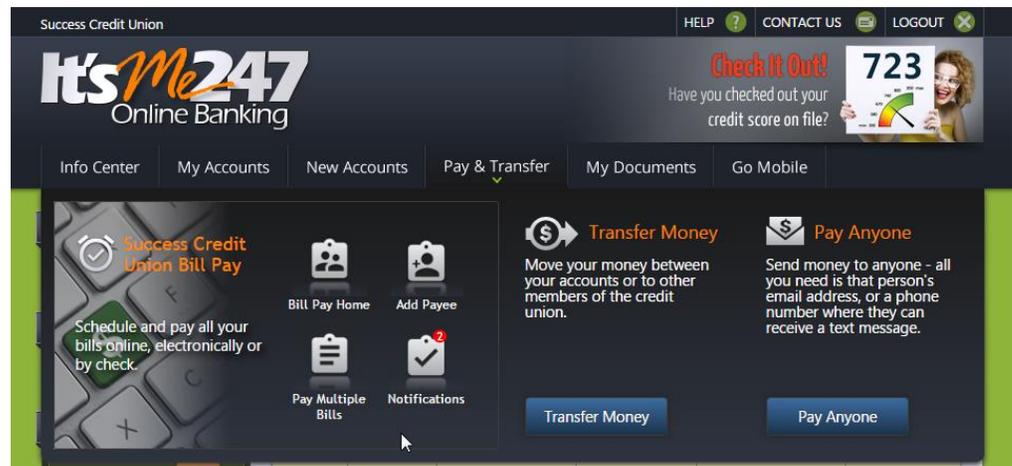


## Enrolled Member – P2P Payments Offered

In the example shown below, the member is enrolled in bill pay. Because of this they have the bill pay area, with access to the bill pay home dashboard, the Pay Multiple Bills dashboard, as well as having access to adding payees and viewing bill pay notifications. Additionally, the member can use the *Pay Anyone* button to make a Person-to-Person (P2P) transfer.

- NOTE: Person-to-Person (P2P) transfers are an optional feature and must be activated by your credit union. Refer to page 63 for more details.

## Enrolled Member – P2P Payments Offered



## Enrolled Member – P2P Payments Not Offered

In the example, shown below, the credit union does not offer P2P payments. The enrolled member has access to all bill pay features from the *Pay & Transfer* drop-down menu except this feature.

## Enrolled Member – P2P Payments Not Offered



## FREQUENTLY-USED AREAS IN BILL PAY

This section introduces you to the three major areas used in **It's Me 247** bill pay.

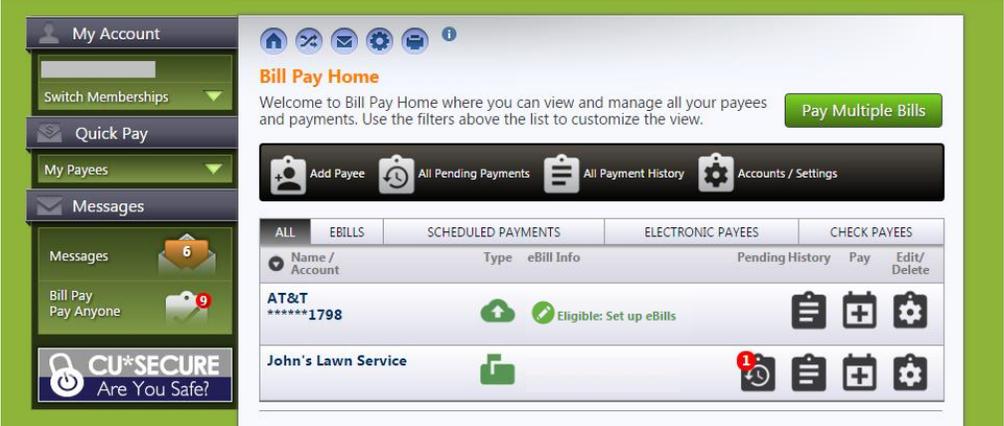
### Bill Pay Home

Bill Pay Home is the access point for many bill pay activities, including paying multiple bills, making a payment, adding a payee, and viewing scheduled (pending) payments. From here the member can also edit their settings, such as changing the primary funding account, deleting a payee, or unenrolling from bill pay entirely.

This page can be accessed from the *Pay & Transfer* drop-down menu once the member has enrolled in bill pay. It is also the final landing page when a member adds their first payee.

Once the member has set up payees, Bill Pay Home will be populated as shown below.

### Bill Pay Home with Payees Added



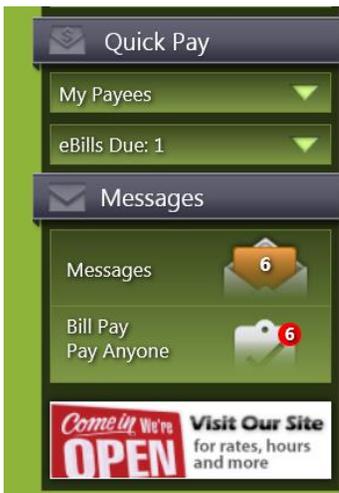
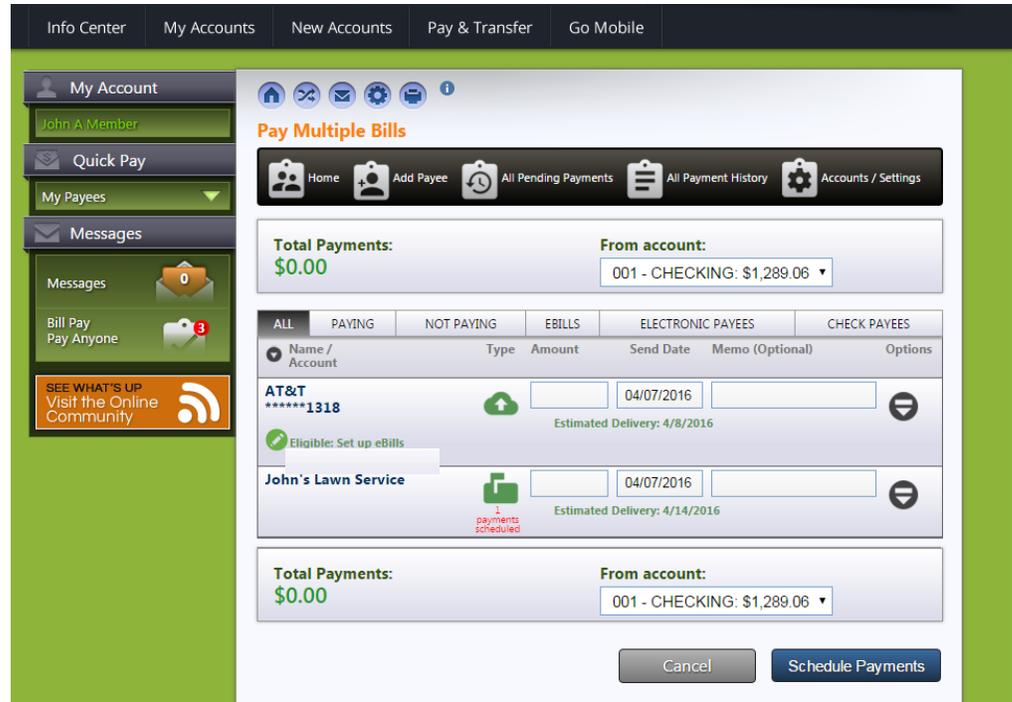
The screenshot displays the Bill Pay Home interface. On the left is a navigation sidebar with options: My Account, Switch Memberships, Quick Pay, My Payees, Messages, and a CU\*SECURE security notice. The main content area is titled "Bill Pay Home" and includes a welcome message and a "Pay Multiple Bills" button. Below this is a toolbar with "Add Payee", "All Pending Payments", "All Payment History", and "Accounts / Settings". A table lists payees with columns for Name / Account, Type, eBill Info, Pending History, Pay, and Edit/Delete. Two payees are shown: AT&T (\*\*\*\*\*1798) and John's Lawn Service.

ALL	EBILLS	SCHEDULED PAYMENTS	ELECTRONIC PAYEES	CHECK PAYEES	
Name / Account	Type	eBill Info	Pending History	Pay	Edit/Delete
AT&T *****1798		Eligible: Set up eBills			
John's Lawn Service					

## Payment Dashboard

The payment dashboard is accessed from the *Pay & Transfer* drop-down menu and the Bill Pay Home page. The payment dashboard allows the member to view all of their payees at one time. It is a quick and easy process for the member to pay more than one bill in one easy process!

### Payment Dashboard



### Quick Pay Section and Bill Pay Messages

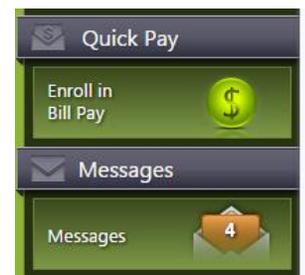
If the member is not yet enrolled in bill pay, the Quick Pay section will have access to *Enroll in Bill Pay*, giving the member one additional access point for enrollment. (Shown to the right.)

The focus of the Quick Pay section changes when the member enrolls.

The *My Payees* Quick Pay section expands as the member hovers over it giving easy access to all payees or eBill due. This gives easy access for paying one bill.

Additionally, if the member is enrolled in eBills, this area will notify the member if an eBill is due.

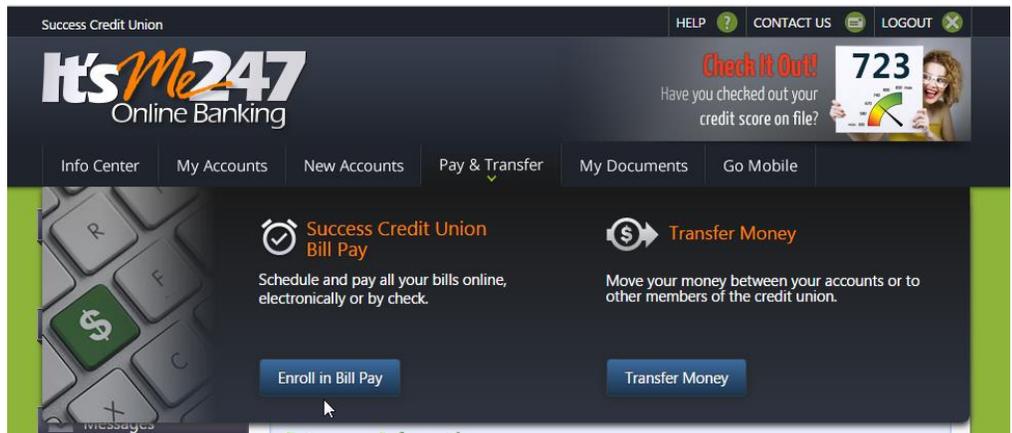
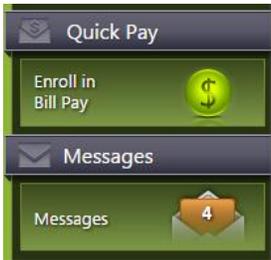
**It's Me 247** Bill Pay (Payveris) *Bill Pay Pay Anyone* is a special bill pay section of the Message Center that displays bill-pay-related messages, for example notifications that a payee has been added.



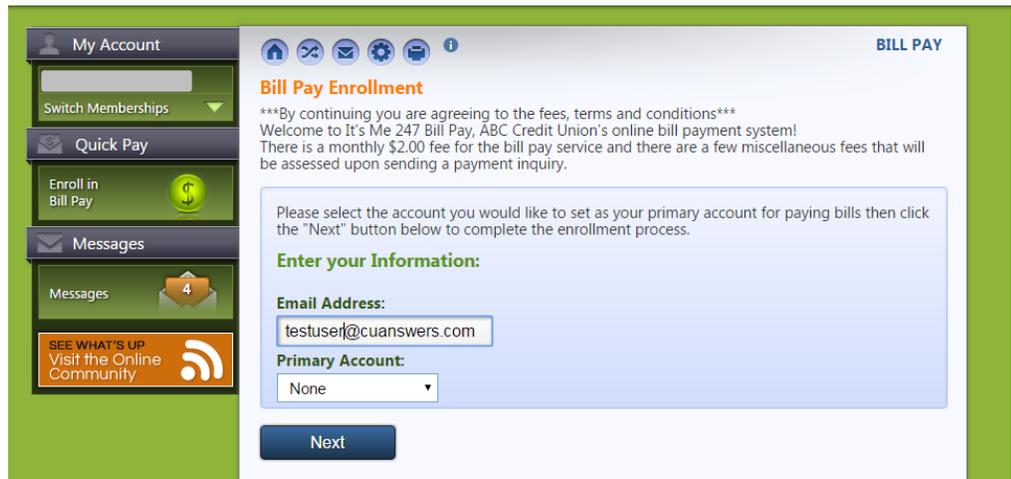
# MEMBER ACTIVITIES IN “IT’S ME 247”

## ENROLL IN BILL PAY

- **Learn more about enrolling in bill pay in Mobile Web Banking:** Members can enroll in bill pay via **It’s Me 247** online or Mobile Web Banking. For information on what the member sees in Mobile Web Banking refer to page 71. If you are viewing this booklet online, click on the page number to advance to that page.
- NOTE: If use of bill payment is blocked due to a Personal Internet Branch (PIB) profile, then there will be no access point to enroll in bill payment. (Learn more about Personal Internet Branch (PIB) here: [http://www.cuanswers.com/pdf/cb\\_ref/PIBConfiguration.pdf](http://www.cuanswers.com/pdf/cb_ref/PIBConfiguration.pdf))
- NOTE: If the member is already enrolled in bill pay they will not see *Enroll in Bill Pay* and will not be able to access the enrollment page.
- NOTE: The member must have a valid email address to enroll in bill pay.
- The member must have a United States address to use bill pay. Members with foreign addresses may not enroll in bill pay.

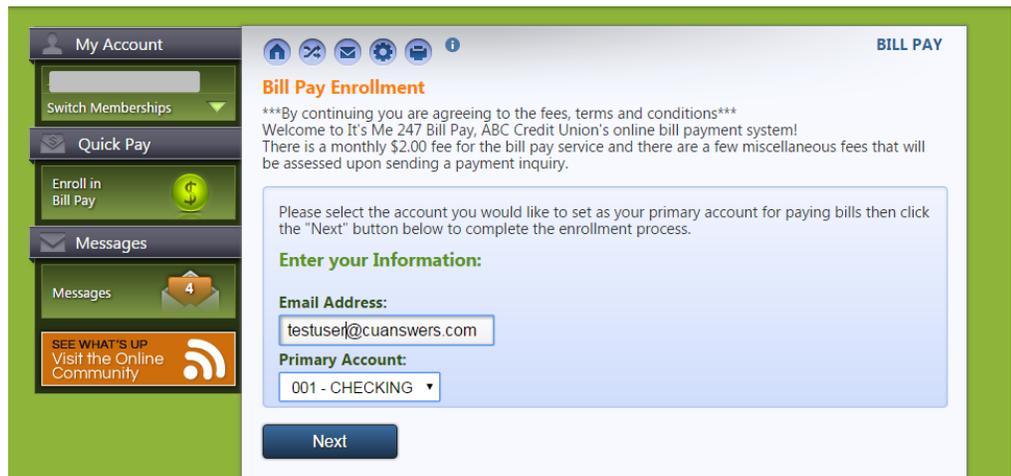


1. To enroll, select *Pay & Transfer* so that the drop-down menu will appear (shown above). You can also enroll in bill pay by clicking *Enroll in Bill Pay* in the *Quick Pay* section in the left navigation (shown to the left).



2. You will move to the enrollment page. Confirm your email address is correct. If an incorrect email is presented, then enter the correct email.

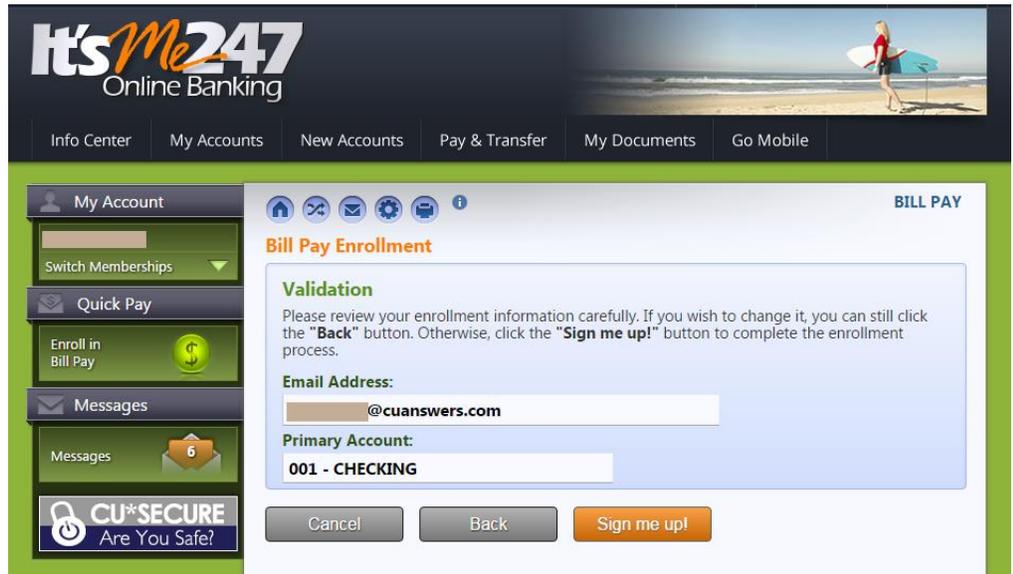
- NOTE: If a member enters another email, this will update their membership record.



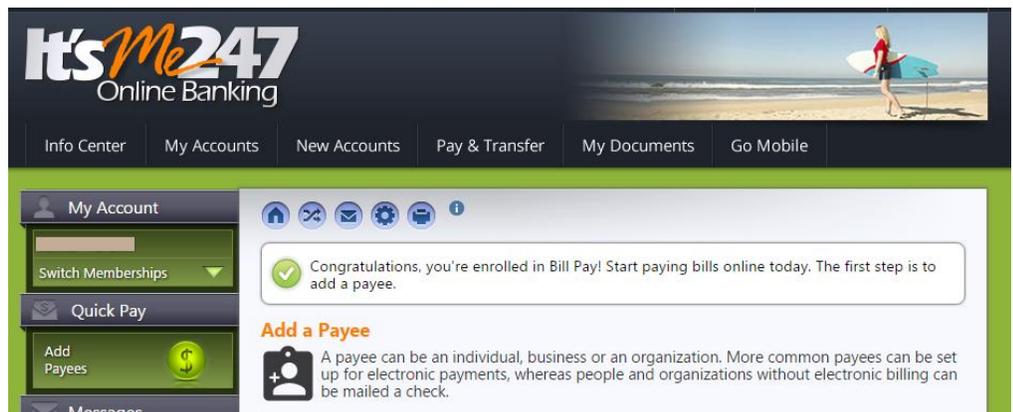
3. Select an account that will be used to fund your payment by selecting a checking account using the *Primary Account* drop-down menu.

- You will have the option of selecting a different checking account when you make your payment if your membership has more than one checking account.
- NOTE: Only sub accounts of your membership can be used to pay a bill.

4. Click the *Next* button.



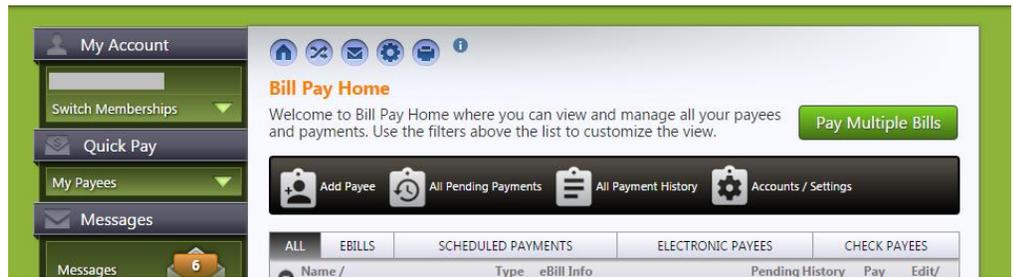
5. Select the *Sign me up!* button to finalize the enrollment.



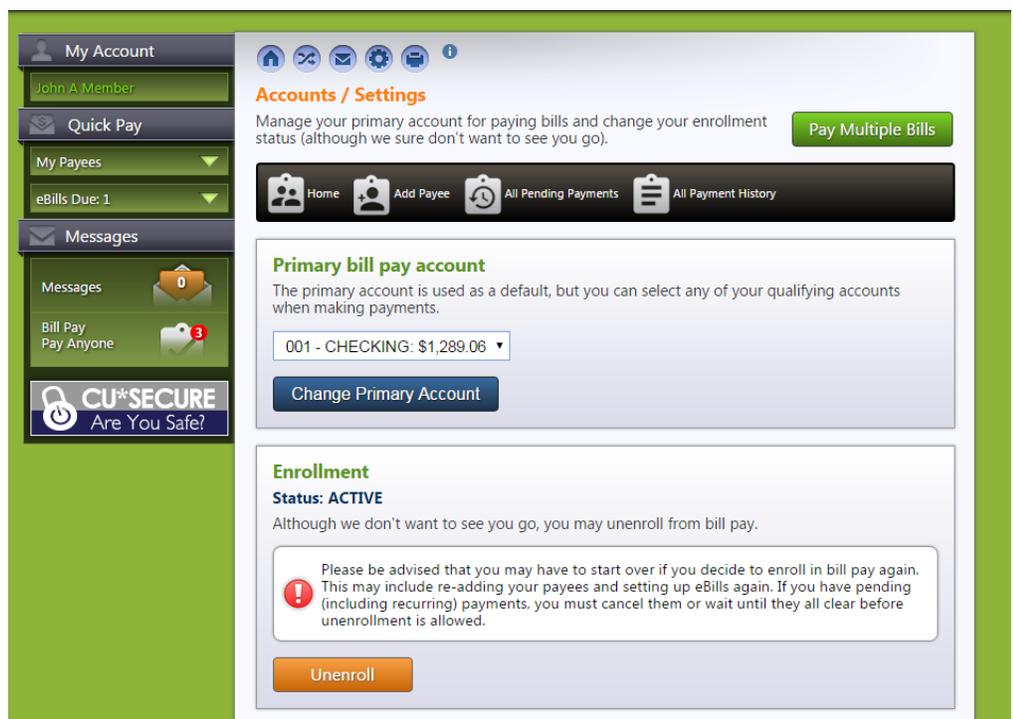
6. You are immediately enrolled and can add a payee and make a payment. (Notification of successful enrollment appears at the top of the page.)

## SET UP OR CHANGE THE FUNDING ACCOUNT (PRIMARY ACCOUNT)

Your funding account is used to pay your bills. This account must be a checking account from your membership (account). Accounts outside of the membership (or credit union) cannot be selected as funding accounts.



1. To set up or change the funding account, select the *Accounts/Settings* button on Bill Pay Home.



2. The *Accounts/Settings* page will be presented.

If you have already set up a funding account and have more than one qualifying account, a drop-down menu will appear allowing you to select a different checking account. If you do not have another qualifying account you will not be able to change your selection.

Pick a checking account from the list under *Primary bill pay account*.

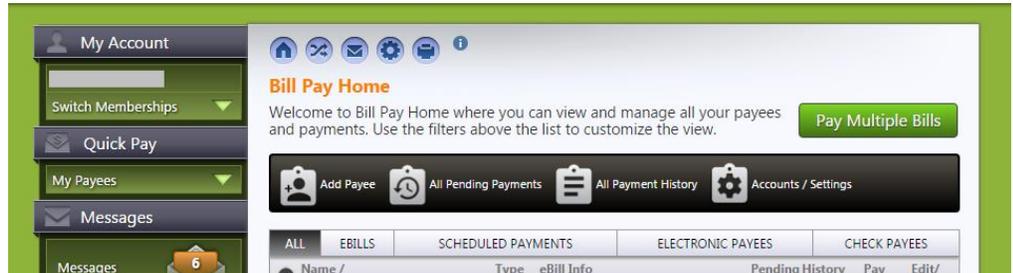
- You will have the option of selecting a different checking account when you make your payment if your membership has more than one checking account.

3. Click the *Change Primary Account* button.

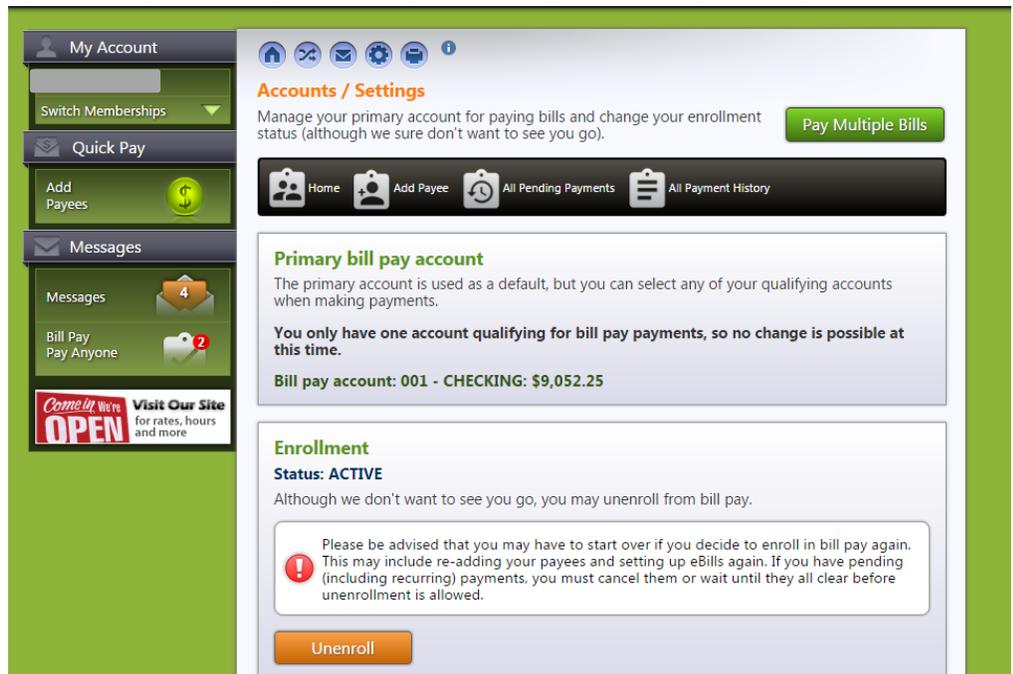
## UNENROLL FROM BILL PAY

- **Learn more about unenrolling from bill pay in Mobile Web Banking:** Members can unenroll in bill pay in **It's Me 247** or in Mobile Web Banking. For information on what the member sees in Mobile Web Banking refer to page 71. If you are viewing this booklet online, click on the page number to advance to that page.

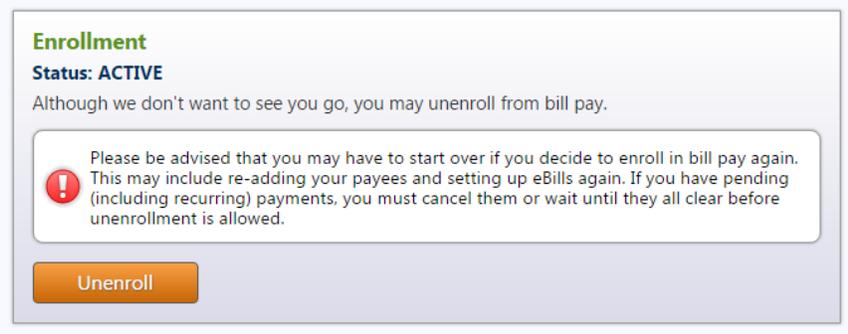
In order to unenroll from bill pay, you must first cancel any pending payments for all payees. (Refer to a later section of the booklet for more details.)



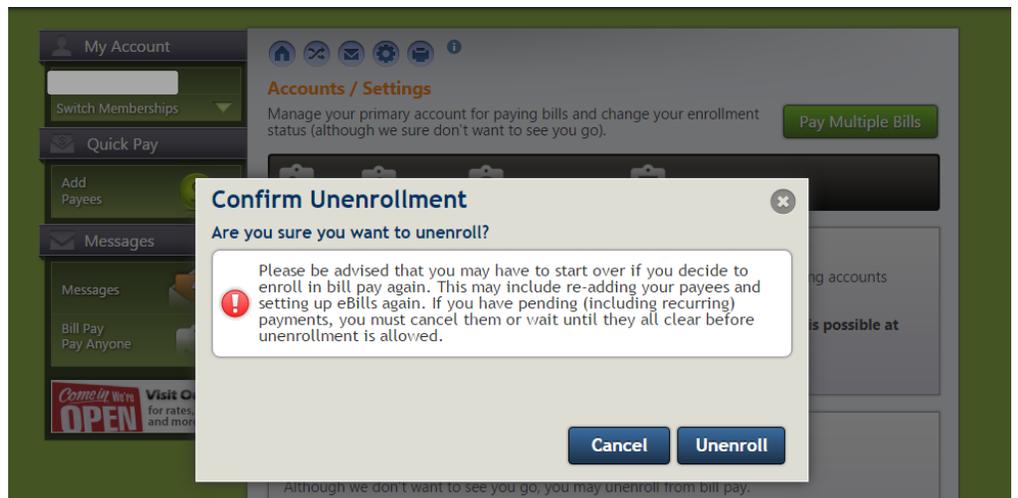
1. To unenroll from bill pay select the *Accounts/Settings* button on Bill Pay Home.



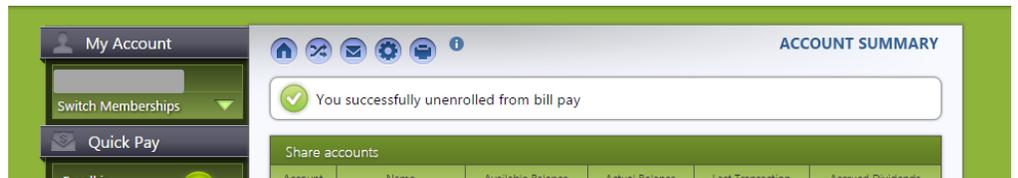
This is the message you will be presented, regardless of whether you have payees set up.



2. Click the *Unenroll* button. (See previous image.)
3. You will be presented with a confirmation screen. Again, you will be presented the same message.



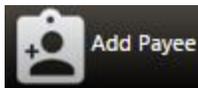
4. Select the *Unenroll* button to confirm the unenrollment.



5. The message at that top of the page indicates you are now unenrolled from bill payment.

## ADD AN ELECTRONIC PAYEE

- **Learn more about adding an electronic payee in Mobile Web Banking:** Members can add a payee in bill pay in **It's Me 247** or in Mobile Web Banking. For information on what the member sees in Mobile Web Banking refer to page 72. If you are viewing this booklet online, click on the page number to advance to that page.
- **See a video on how to add a payee:** Refer to the video "[Adding a payee](#)".
- Electronic payees are paid electronically directly to the merchant. Add a payee in this manner for the fastest delivery of your payments. Electronic payments are received in one to two business days.
- You can also pay a payee by check. To add a check payee, refer to the next set of directions.
- **Learn more about electronic payees and how electronic payments are processed:** Refer to page 12 of this booklet.



1. Click the *Add Payee* icon on the *Pay & Transfer* drop-down menu or on Bill Pay Home.

A screenshot of the "Add a Payee" web interface. The page is divided into two main sections. The left section is a navigation menu with options: "My Account", "Switch Memberships", "Quick Pay", "Add Payees" (highlighted), "Messages", "Messages" (with a notification icon), "Bill Pay", and "Pay Anyone" (with a notification icon). Below the menu is a "Come in We're OPEN" sign and a "Visit Our Site" button. The right section is the "Add a Payee" form. It starts with a title "Add a Payee" and a sub-header "A payee can be an individual, business or an organization. More common payees can be set up for electronic payments, whereas people and organizations without electronic billing can be mailed a check." Below this is "Step 1: Gather Information" with instructions to find account information from a recent bill. A "BILLING STATEMENT" table shows fields for Account Number, Send Payment To, Due Date, Payment Due, and Payment Amount (\$179.52). "Step 2: Payee Name" instructions ask the user to type a name and select from a list. A "What if my payee doesn't show up in the list?" section provides an answer: "Don't worry. If we don't have your payee in our current system, you can still set up your payee with check payments to be sent by mail. Just type in the name and click continue." At the bottom, there is a "Continue" button and a "Select a biller" dropdown menu.

2. Gather any necessary information to add the payees such as account number and address. This may be available on a recent bill or you may have this information in your records.



3. To create an electronic payee, you must indicate which biller you wish to pay. This can be done using two methods. You can either select your biller from the Select a Biller list (if configured) or type the name of your Biller in the field above. Pause for a moment to allow the list to generate.
  - When adding a new payee and entering a name of a big-company payee, like AT&T, for example, you may get multiple results since AT&T has multiple divisions under the same corporation (such as AT&T home, AT&T business, etc.). In this case select the one that corresponds to your particular account.
  - **IMPORTANT NOTE:** If you type the name of the payee in the field provided and it does not appear on the list, the payee will be added as a check payee. (See following directions for adding a check payee.)
  - The fields are conditional depending on whether you select to add an electronic payee or a check payee.
4. Click the *Continue* button.

The image below shows the fields that display when you add an electronic payee, indicated by the green cloud icon at the top of the page.

**Step 3: Electronic Payment**

Next we will need some account information. You may need to refer to your most recent bill or contact your payee for this information.

Account number should be 9 - 17 alpha-numeric characters with no spaces or dashes

**Payee Account Number**  
123456789

**Re-enter Payee Account Number**  
123456789

**Zip Code**  
49009

**Optional Information**

**Nickname:**  
|

**Email:**  
|

**Phone:**  
| | |

**Continue** **Back to Step 2**

5. Enter the payee account number, re-enter the payee number, and type the ZIP code where the payee requests that payments to be sent. Helpful tips give information on what is expected in this section.

You may also enter optional information but this is only retained for your information and is not delivered with the payment. If a nickname is entered, you will see that name when you view the payee at a later time.

- NOTE: If you enter a nickname it will replace the name you see for this payee throughout bill pay and will replace the legal name for the payee.

6. Click the *Continue* button.

**Step 3: Electronic Payment**

Next we will need some account information. You may need to refer to your most recent bill or contact your payee for this information.

Account number should be 9 - 17 alpha-numeric characters with no spaces or dashes

Payee Account Number  
123456789

Re-enter Payee Account Number  
123456789

Zip Code  
49009

**Optional Information**

Nickname:  
[ ]

Email:  
[ ]

Phone:  
[ ] [ ] [ ]

To ensure accurate payment routing, please select the address that matches your most recent statement. If none of the following addresses match, please choose "No matching address".

**Select Address**

PO Box 5014, Carol Stream IL 60197-5014

ATTN: ATT UVERSE(SM), PO Box 5014, Carol Stream IL 60197-5014

No matching address

7. Available addresses will appear to the right. Select an address from the ones provided to ensure accurate payment routing.
  - Or select *No matching address* to enter an address manually. In this case, the payment will be sent by check. (See following directions on adding a check payee.)
8. Click the *Continue* button to complete the addition of the payee.

Info Center My Accounts New Accounts Pay & Transfer Go Mobile

My Account  
John A Member  
Quick Pay  
My Payees  
Messages  
Messages 0  
Bill Pay Pay Anyone 3  
SEE WHAT'S UP Visit the Online Community

**Bill Pay Home**  
Welcome to Bill Pay Home where you can view and manage all your payees and payments. Use the filters above the list to customize the view.

ALL	EBILLS	SCHEDULED PAYMENTS	ELECTRONIC PAYEES	CHECK PAYEES
Name / Account	Type	eBill Info	Pending History	Pay Edit/ Delete
AT&T *****1318		<input checked="" type="checkbox"/> Eligible: Set up eBills		<input type="button" value="List"/> <input type="button" value="Pay"/> <input type="button" value="Settings"/>
John's Lawn Service				<input type="button" value="List"/> <input type="button" value="Pay"/> <input type="button" value="Settings"/>

9. You will advance to the Bill Pay Home page where you can view your payee and click "Pay" to make a payment.

## ADD A CHECK PAYEE

- **Learn more about adding a check payee in Mobile Web Banking:** Members can add a payee in bill pay in **It's Me 247** or in Mobile Web Banking. For information on what the member sees in Mobile Web Banking refer to page 72. If you are viewing this booklet online, click on the page number to advance to that page.
- The processing time for check payments can be seven business days.
- **Learn more about check payees and how check payments are processed:** Refer to page 12 of this booklet.

For a check payee instead of selecting a configured biller you enter the payee name instead.

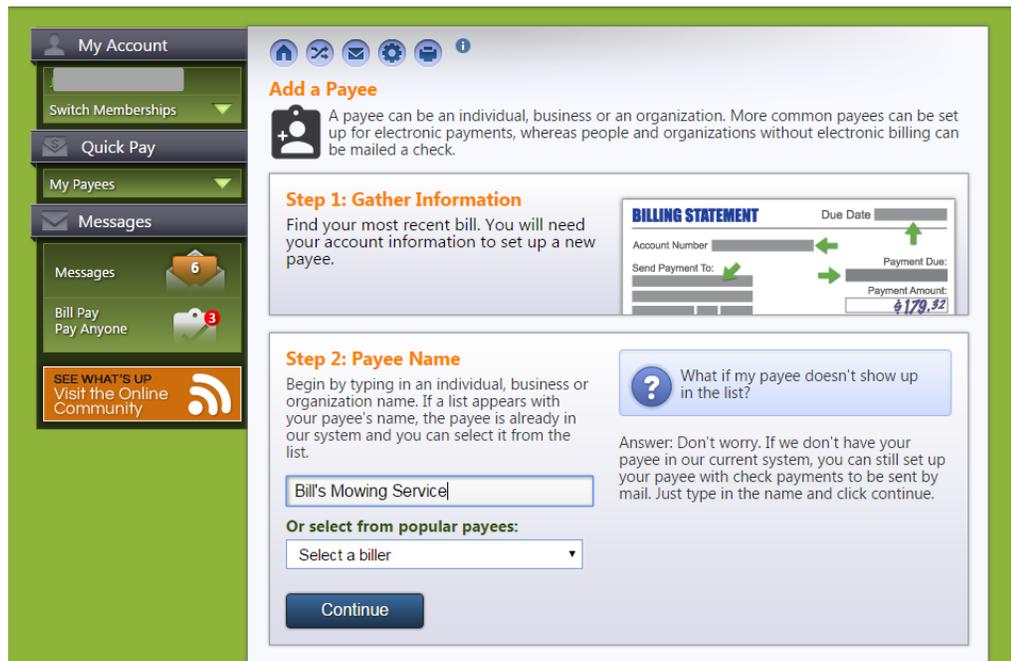


1. Click the *Add Payee* icon on the *Pay & Transfer* drop-down menu or on Bill Pay Home.

You will automatically advance to the *Add Payee* screens directly after enrollment, and you can also add a payee at that time.

A screenshot of the "Add a Payee" web interface. The page has a green header and a sidebar on the left with navigation options like "My Account", "Switch Memberships", "Quick Pay", "Add Payees", "Messages", and "Bill Pay Pay Anyone". The main content area is titled "Add a Payee" and includes a description of payees, a "Step 1: Gather Information" section with a "BILLING STATEMENT" example, and a "Step 2: Payee Name" section with a search input field and a "Continue" button. A help box on the right asks "What if my payee doesn't show up in the list?" and provides an answer.

2. Gather any necessary information to add the payees such as account number and address. This may be available on a recent bill or you may have this information in your records.



3. Begin to enter a name in the field pause for the list to appear. If the payee names does not appear in the list or no list appears, then this will be a check payee.
4. Click the *Continue* button.
  - The fields that appear on the *Add a Payee* page are conditional and depend on whether the member is adding an electronic or check payee.

The payee shown in the image below is a check payee as indicated by the green mailbox symbol in the *Step 3* section.

The screenshot shows a web interface for adding a payee. On the left, there is a green sidebar with a 'Pay Anyone' header and a 'SEE WHAT'S UP Visit the Online Community' button with an RSS icon. The main content area is divided into two steps:

- Step 2: Payee Name**: This section includes a question mark icon and the text 'What if my payee doesn't show up in the list?'. Below this, it says 'Answer: Don't worry. If we don't have your payee in our current system, you can still set up your payee with check payments to be sent by mail. Just type in the name and click continue.' The payee name 'Bill's Mowing Service' is entered in a text field.
- Step 3: Check Payment by Mail**: This section features a green mailbox icon and the text 'This payee is not in our system. If you did not enter the name correctly, please use the "Back to Step 2" button. If it is correct, provide the following information.' Below this, there is a green checkmark icon and the text 'To ensure accurate payment routing, enter the exact address to which checks shall be sent.' The 'Optional Information' section includes fields for 'Payee Account Number', 'Nickname', 'Email', and 'Phone'. The 'Check Payment by Mail' section includes fields for 'Check Payable To' (filled with 'Bill's Mowing Service'), 'Address Line 1', 'Address Line 2', 'City', 'State' (a dropdown menu with '- Select state'), and 'Zip Code'. At the bottom, there are two buttons: 'Add Payee' and 'Back to Step 2'.

5. Enter the address of the payee.
  - You may also enter optional information. This is retained in bill history.
  - If a nickname is entered, you will see that name when you view the payee at a later time.
  - Since this is a check payee, a check will be sent. If a *Payee Account Number* is entered, this number will be printed in the memo section of the check.

### Step 3: Check Payment by Mail

 This payee is not in our system. If you did not enter the name correctly, please use the "Back to Step 2" button. If it is correct, provide the following information.

 To ensure accurate payment routing, enter the exact address to which checks shall be sent.

**Check Payable To:**

**Address Line 1:**

**Address Line 2:**

**City:**

**State:**  **Zip Code:**

**Optional Information**

**Payee Account Number:**

**Nickname:**

**Email:**

**Phone:**

- Click the *Add Payee* button.

Info Center
My Accounts
New Accounts
Pay & Transfer
Go Mobile

My Account

John A Member

Quick Pay

My Payees

Messages

Messages 0

Bill Pay  
Pay Anyone 3

SEE WHAT'S UP  
Visit the Online  
Community 








**Bill Pay Home**

Welcome to Bill Pay Home where you can view and manage all your payees and payments. Use the filters above the list to customize the view.

Pay Multiple Bills

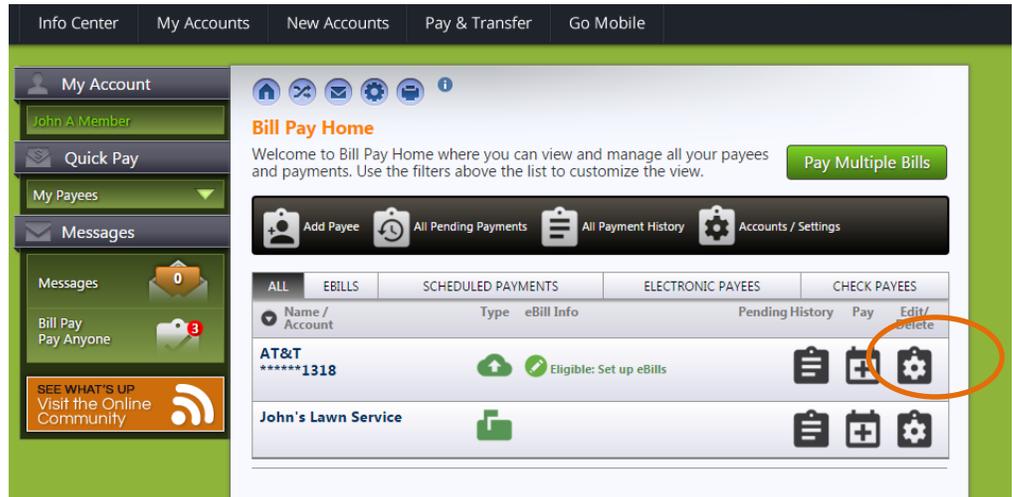
 Add Payee
 All Pending Payments
 All Payment History
 Accounts / Settings

ALL	EBILLS	SCHEDULED PAYMENTS	ELECTRONIC PAYEES	CHECK PAYEES	
Name / Account	Type	eBill Info	Pending History	Pay	Edit/ Delete
AT&T *****1318		 Eligible: Set up eBills			
John's Lawn Service					

- You will advance to the Bill Pay Home page where you can view your payee and click "Pay" to make a payment. *See also the directions for paying multiple bills in the "Pay Multiple Bills" section.*

## EDIT/DELETE A PAYEE

- Members can edit and delete a payee in bill pay in **It's Me 247** or in Mobile Web Banking. For information on what the member sees in Mobile Web Banking refer to page 73.



## Edit a Payee

- After selecting *Edit/Delete* on the screen shown above, you see one of the following versions of this page to edit the payee. The different presentations depend on whether the payee is a check payee or an electronic payee.

### Check Payee

The screenshot shows the 'Edit Payee' form for a check payee. The form is titled 'Edit Payee' and features the 'John Lawn service' payee. A message states: 'This payee is not in our system. Payments are mailed.' The form is divided into two columns: 'Check Payable To (Name):' and 'Optional Information'. The 'Check Payable To (Name):' column includes fields for 'John Lawn Service', 'Address Line 1: 123 East Street', 'Address Line 2:', 'City: Anycity', 'State: MI - MICHIGAN', and 'Zip Code: 49000'. The 'Optional Information' column includes fields for 'Account Number:', 'New Account Number:', 'Nickname:', 'Email:', and 'Phone:'. At the bottom of the form are 'Submit' and 'Cancel' buttons. Below the form is a 'Delete Payee' section with a warning message: 'Please be advised that if you delete this payee in error, you will have to re-add it. If you have pending (including recurring) payments to this payee, you must cancel them or wait until they all clear before deleting the payee is allowed.' and a 'Delete Payee' button.

## Electronic Payee

**My Account**  
John A Member

**Quick Pay**

**My Payees**

**Messages**  
Messages 0  
Bill Pay Pay Anyone 6

SEE WHAT'S UP  
Visit the Online Community

**Edit Payee**

AT&T: \*\*\*\*\*3664

This payee is in our system and payments sent electronically.

**Name:** AT&T

**Payee Account Number:** \*\*\*\*\*3664

**Address Line 1:** PO Box 9011

**City:** Carol Stream

**State:** IL **Zip Code:** 60197-9011

**Optional Information**

**Nickname:**

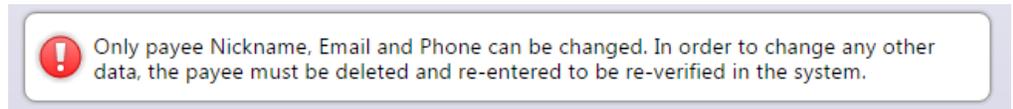
**Email:**

**Phone:**

! Only payee Nickname, Email and Phone can be changed. In order to change any other data, the payee must be deleted and re-entered to be re-verified in the system.

**Submit** **Cancel**

You will see this message when you attempt to edit an electronic payee:



2. Make your changes and click the *Submit* button.

## Delete a Payee

**Info Center** **My Accounts** **New Accounts** **Pay & Transfer** **Go Mobile**

**My Account**  
John A Member

**Quick Pay**

**My Payees**

**Messages**  
Messages 0  
Bill Pay Pay Anyone 3

SEE WHAT'S UP  
Visit the Online Community

**Bill Pay Home**

Welcome to Bill Pay Home where you can view and manage all your payees and payments. Use the filters above the list to customize the view. **Pay Multiple Bills**

**Add Payee** **All Pending Payments** **All Payment History** **Accounts / Settings**

ALL	EBILLS	SCHEDULED PAYMENTS	ELECTRONIC PAYEES	CHECK PAYEES
Name / Account	Type	eBill Info	Pending History	Pay Edit/Delete
AT&T *****1318		Eligible: Set up eBills		
John's Lawn Service				

1. To delete a payee click the *Edit/Delete* on the Bill Pay Home screen.

**My Account**  
John A Member  
Quick Pay  
My Payees  
Messages  
Messages 0  
Bill Pay Pay Anyone 4  
CU\*SECURE Are You Safe?

**Edit Payee**

**John Lawn service** This payee is not in our system. Payments are mailed.

**Check Payable To (Name):**  
John Lawn Service

**Address Line 1:**  
123 East Street

**Address Line 2:**

**City:**  
Anycity

**State:** MI - MICHIGAN **Zip Code:** 49000

**Optional Information**

**Account Number:**  
**New Account Number:**

**Nickname:**

**Email:**

**Phone:**

**Submit** **Cancel**

**Delete Payee**  
Permanently remove this payee from your list.

Please be advised that if you delete this payee in error, you will have to re-add it. If you have pending (including recurring) payments to this payee, you must cancel them or wait until they all clear before deleting the payee is allowed.

**Delete Payee**

You will see this warning message when you attempt to delete a payee regardless of whether they have payments scheduled. You cannot delete a payee if payments are scheduled.

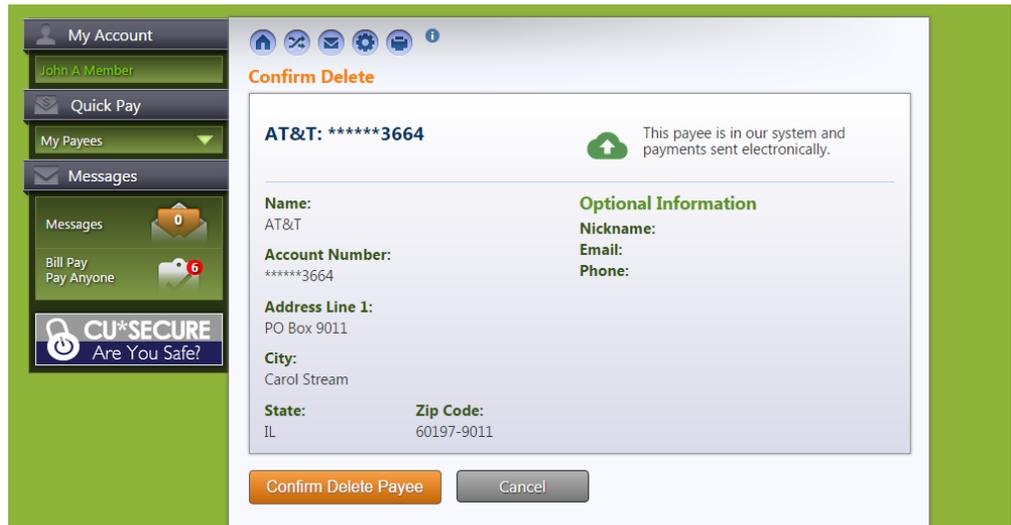
Please be advised that if you delete this payee in error, you will have to re-add it. If you have pending (including recurring) payments to this payee, you must cancel them or wait until they all clear before deleting the payee is allowed.

- Click the *Delete Payee* button to advance to the confirmation screen shown in step 3.

If there is a pending payment, you will not be able to delete the payee and will see this message:

#### Delete Not Allowed

There is 1 pending payment for this Payee. You must cancel the payment or wait until it clears before deleting the payee is allowed.



3. On the confirmation screen click the *Confirm Delete Payee* button.
4. A confirmation is provided at the top of the subsequent screen.



- **IMPORTANT NOTE:** Even if you delete a payee, your biller history will remain in the history area.

## PAY A BILL

There are many ways a member can pay a bill online. This section covers all three options.

- **Learn more about paying a bill in Mobile Web Banking:** Members can pay a bill in **It's Me 247** or in Mobile Web Banking. For information on what the member sees in Mobile Web Banking refer to page 72.
- **See a video on paying a bill:** Also refer to the "[How to Pay a Bill](#)" video which includes all option to pay a bill.
- NOTE: This section covers only the basic step for paying a bill. More information about bill payment features are included in earlier sections of this document. For example, see page 14 for information on notifications and page 17 for information on recurring payments.
- NOTE: Electronic payments will be received in one to two business days. Check payees will be received within seven business days.

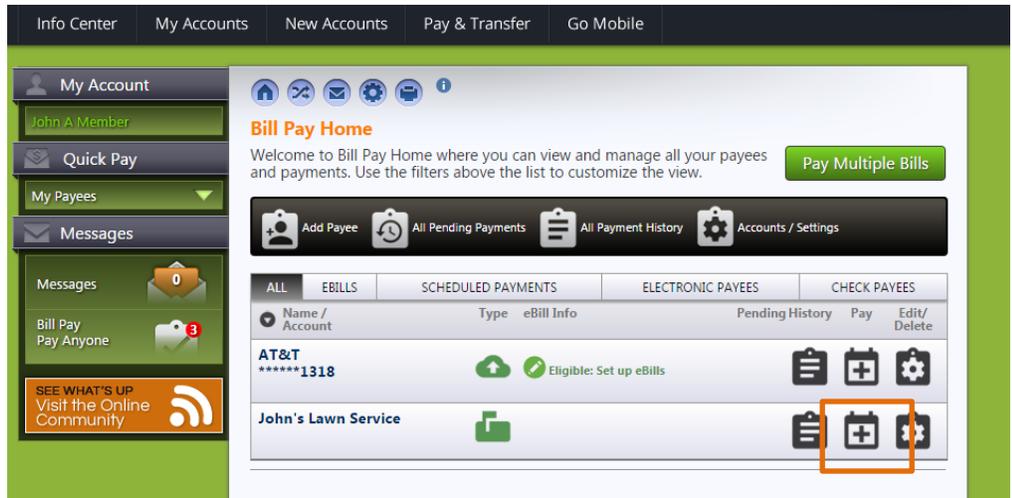
## PAY A SINGLE BILL FROM BILL PAY HOME

A single bill can be paid from the *Pay & Transfer* drop-down area and the bill pay dashboard.

1. Use the *Bill Pay Home* icon to access the screen to make a single payment.

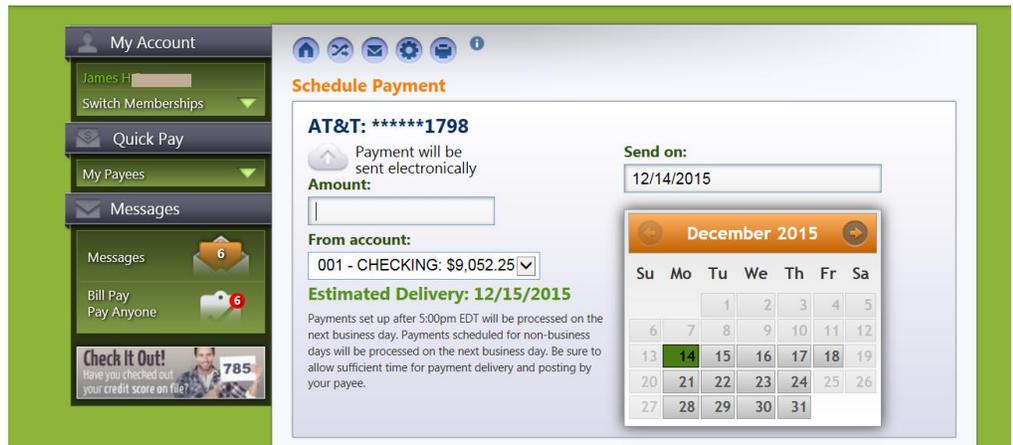


2. You will access Bill Pay Home with a list of your payees.

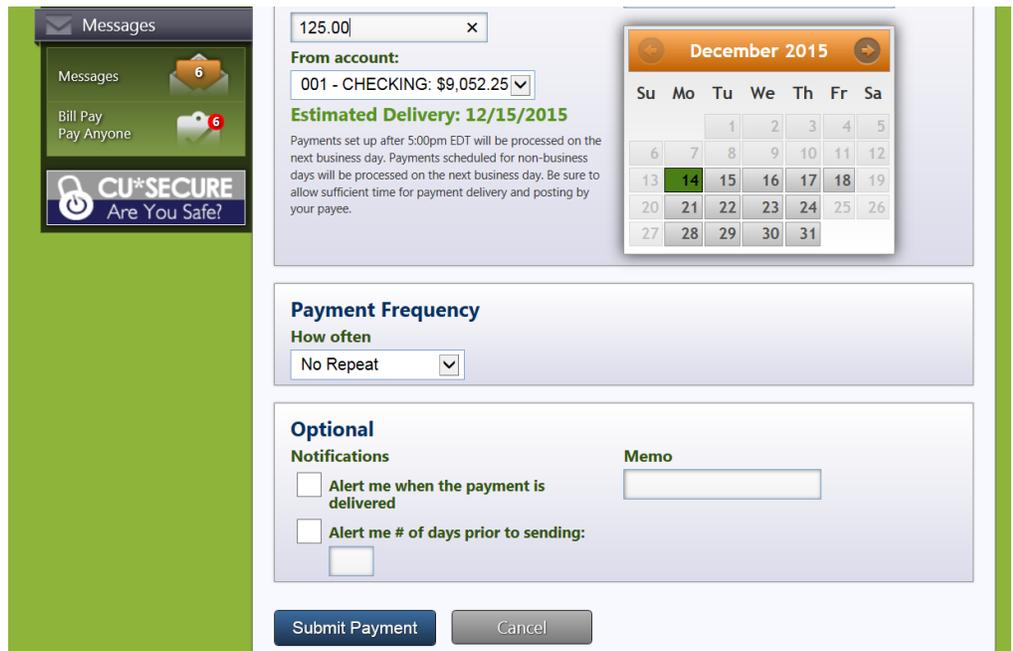


3. Click the plus sign (Pay) next to the payee to make a payment.

- More information on paying a payee that is set up for eBills is provided in the eBill section of this booklet starting on page 57.

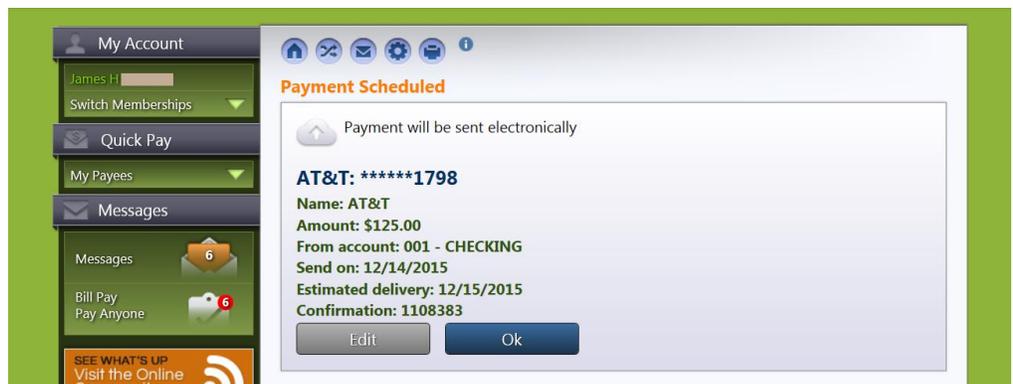


4. Enter a payment amount and select a payment date.



Here you can also set up reminders and repetitive payments if desired. (See section directly above).

5. To complete the payment, click the *Submit Payment* button.



6. Next you will view the Payments Scheduled screen. Click the *Ok* button.

## PAY MULTIPLE BILLS AT ONE TIME

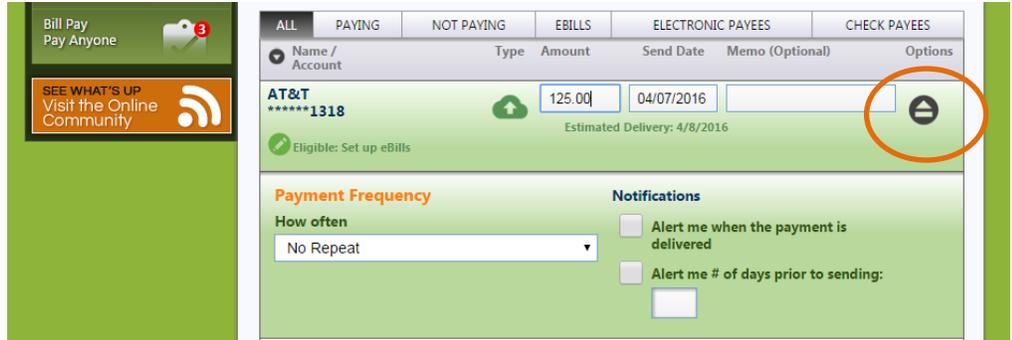
You can pay multiple bills at one time. View a list of all your payees on the payment dashboard and make paying all your bills a snap.

1. Pay multiple bills from the *Pay & Transfer* drop-down menu or Bill Pay Home.

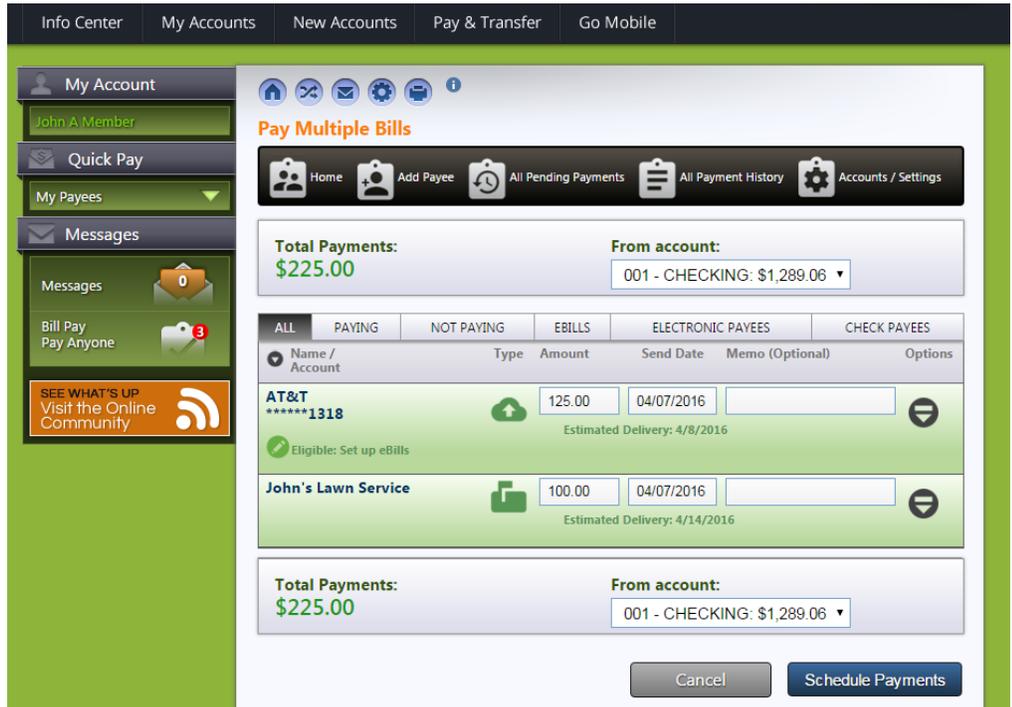
The screenshot displays the Success Credit Union online banking interface. At the top, there is a navigation bar with 'HELP', 'CONTACT US', and 'LOGOUT'. Below this is a banner for 'It's Me 247 Online Banking' and a 'Check It Out!' section with a credit score of 723. The main navigation menu includes 'Info Center', 'My Accounts', 'New Accounts', 'Pay & Transfer', 'My Documents', and 'Go Mobile'. The 'Pay & Transfer' menu is expanded, showing options like 'Success Credit Union Bill Pay', 'Transfer Money', and 'Pay Anyone'. The 'Bill Pay Home' screen is visible, featuring a 'Pay Multiple Bills' button and a list of payees. The list includes 'AT&T \*\*\*\*\*1318' and 'John's Lawn Service', with columns for 'Name / Account', 'Type', 'eBill Info', 'Pending History', 'Pay', and 'Edit/Delete'.

2. From either location, click the *Pay Multiple Bills* button (or icon). You will access the Pay Multiple Bills screen.

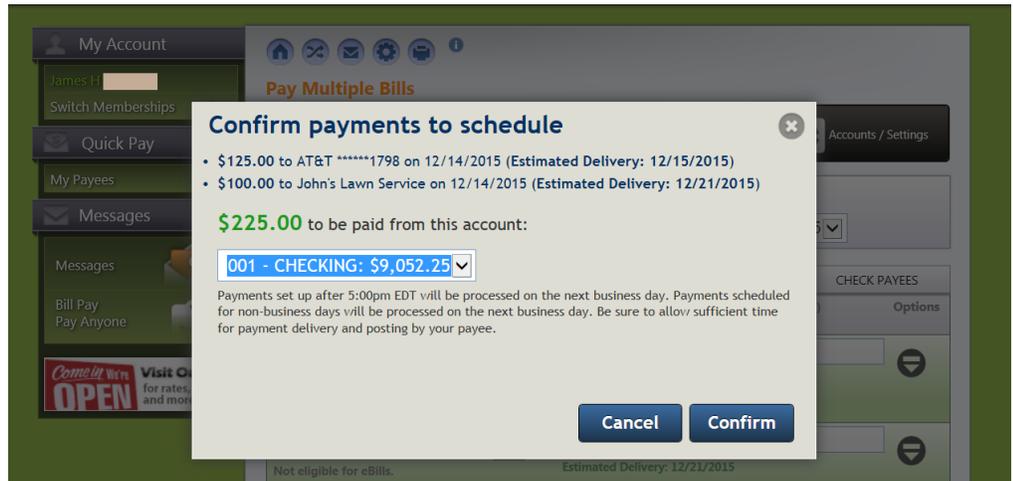
3. Enter the payment amount for each bill you want to pay and the date you want to make the payment. (You can use the calendar feature or just manually enter a date.) See image below.
  - Use the *Memo (Optional)* field if you want to add text that will appear in the bill pay history. This information will appear in the memo area of a check if this is a check payee.



4. Use the arrow drop-down to set up recurring payments and notifications.



5. Scroll to the bottom of the screen and select the *Schedule Payments* button.



4. All your payments will be listed on the confirmation screen. Click the *Confirm* button.
  - NOTE: At this time you can also elect to cancel your payment by clicking the *Cancel* button.
5. A listing of the payments you just scheduled will appear on the screen (shown on the next page). Each will indicate whether the bill will be paid by electronic payment or a check payment.
6. Click the *Confirm* button to return to see list of Payments Scheduled.

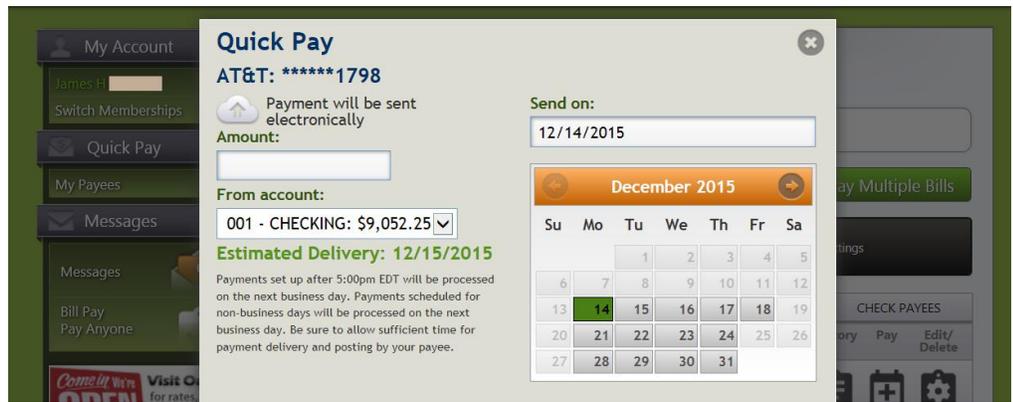
## USING QUICK PAY TO PAY A SINGLE BILL

1. First hover over My Payees in the *Quick Pay* area to view a list of all of all payees.

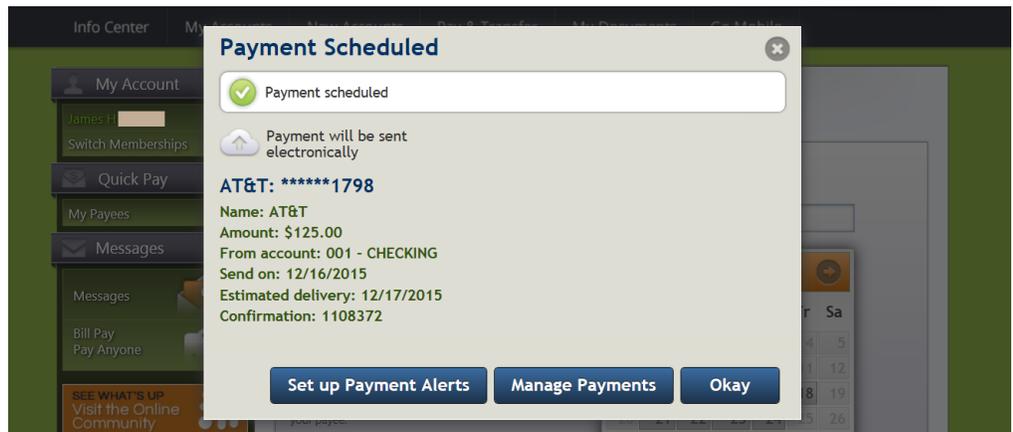


2. Select the payee that you want to pay from the drop-down listing.

3. A window will appear to enter your payment information.



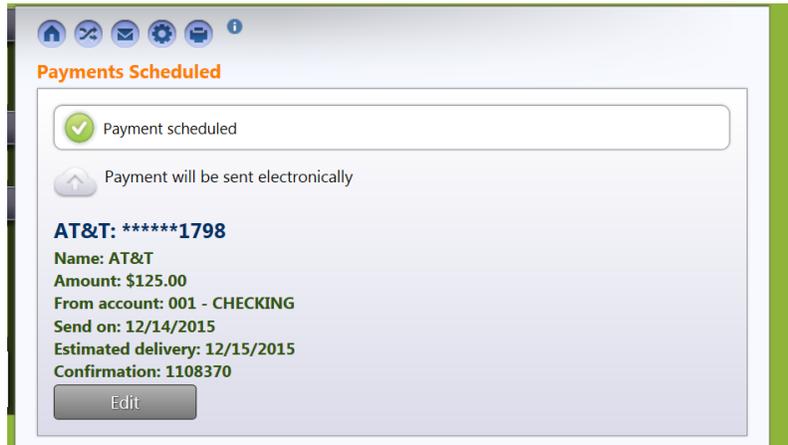
4. Once you enter the information, scroll down the page and click “Schedule Payment” (not shown).



5. Click *Okay* to complete the payment. You can also set up payment alerts or make changes to the payment, such as setting up recurring payments, by clicking the appropriate button on this screen.
  - NOTE: You can edit your payment by 5:00 PM ET of the day the payment will be sent. Once the payment is processed, you will need to contact your credit union to discuss your options for placing a stop pay on the payment.

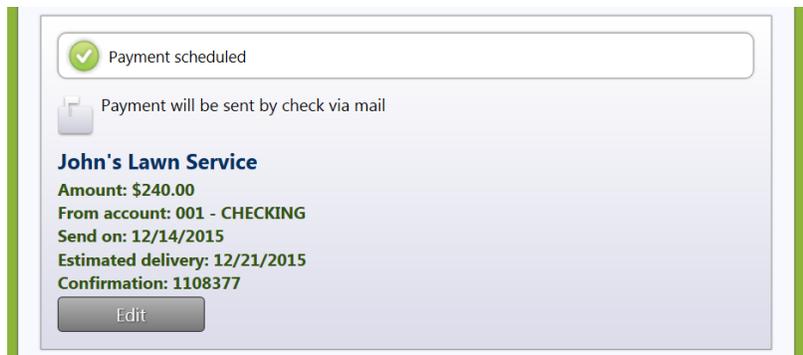
## Electronic Payment Scheduled

In the image below, the payment will be sent as an electronic payments as indicated by the gray cloud icon.



## Check Payment Scheduled

In this image below the payment will be sent as a check payment as indicated by the gray mailbox icon.



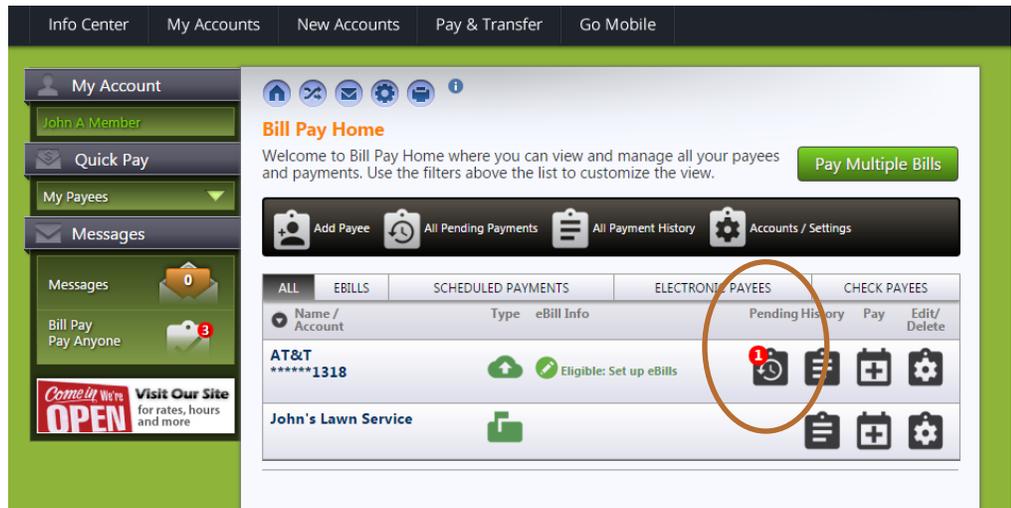
## VIEW PENDING PAYMENTS

- **Learn more about viewing pending payments in Mobile Web Banking:** Members can access bill pay history in bill pay in **It's Me 247** or in Mobile Web Banking. For information on what the member sees in Mobile Web Banking refer to page 75.

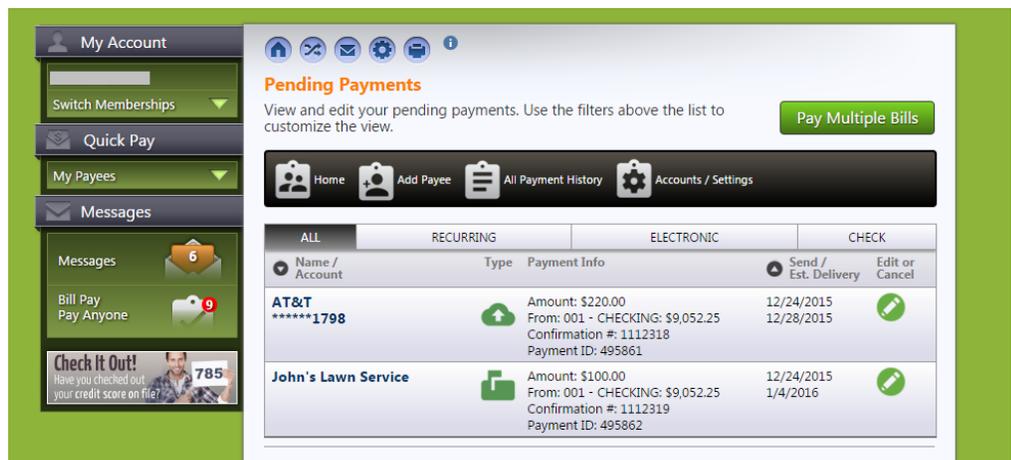
You can view all pending payments or a single pending payment from Bill Pay Home.

### View All Pending Payments

If a payee has one or more payments scheduled, a number will appear on the clock icon on Bill Pay Home. This icon will not appear if a payment is not scheduled.



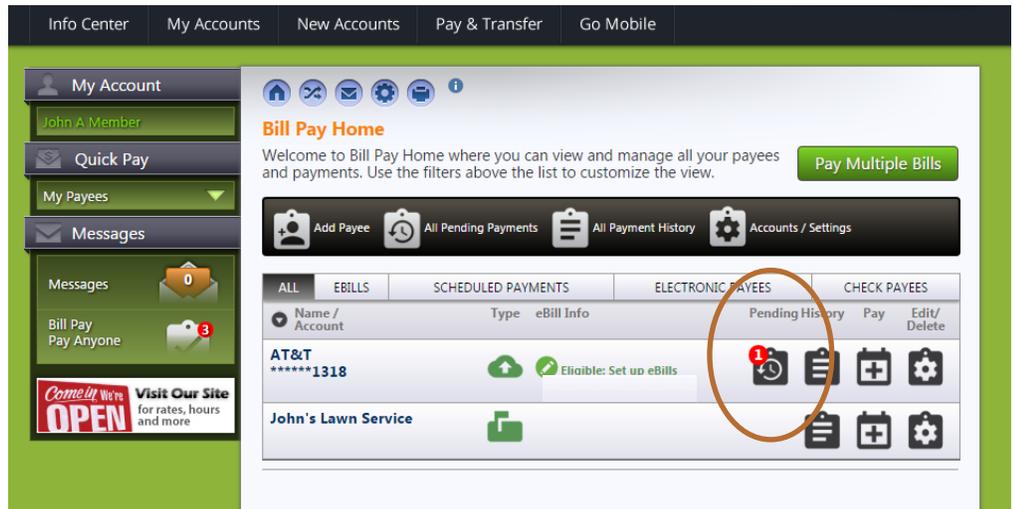
1. To view pending payments click *All Pending Payments* on Bill Pay Home.



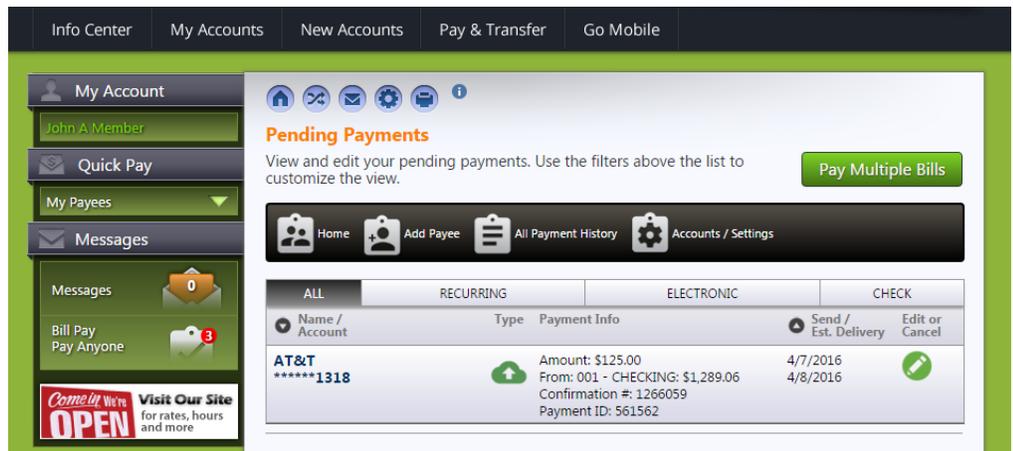
2. From this page you can view your pending payments regardless of who the payee is. This screen has a number of tabs allowing you to view only recurring, electronic or check payments.

## VIEW PENDING PAYMENTS FOR A SINGLE PAYEE

If a payee has one or more payments scheduled, a number will appear on the clock icon to the right. This icon will not appear if a payment is not scheduled.



1. Click the clock icon on the Bill Pay Home screen next to a single payee.



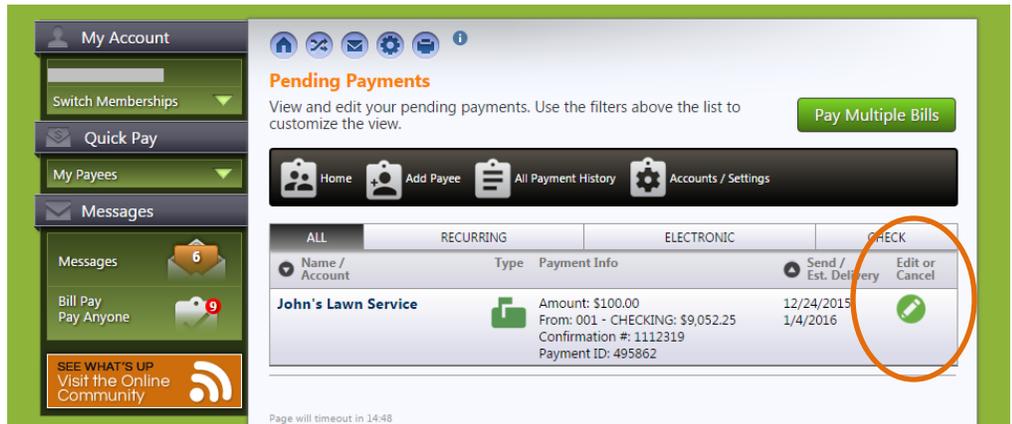
Only scheduled payments for this payee are shown.

## DELETE AND EDIT PAYMENTS

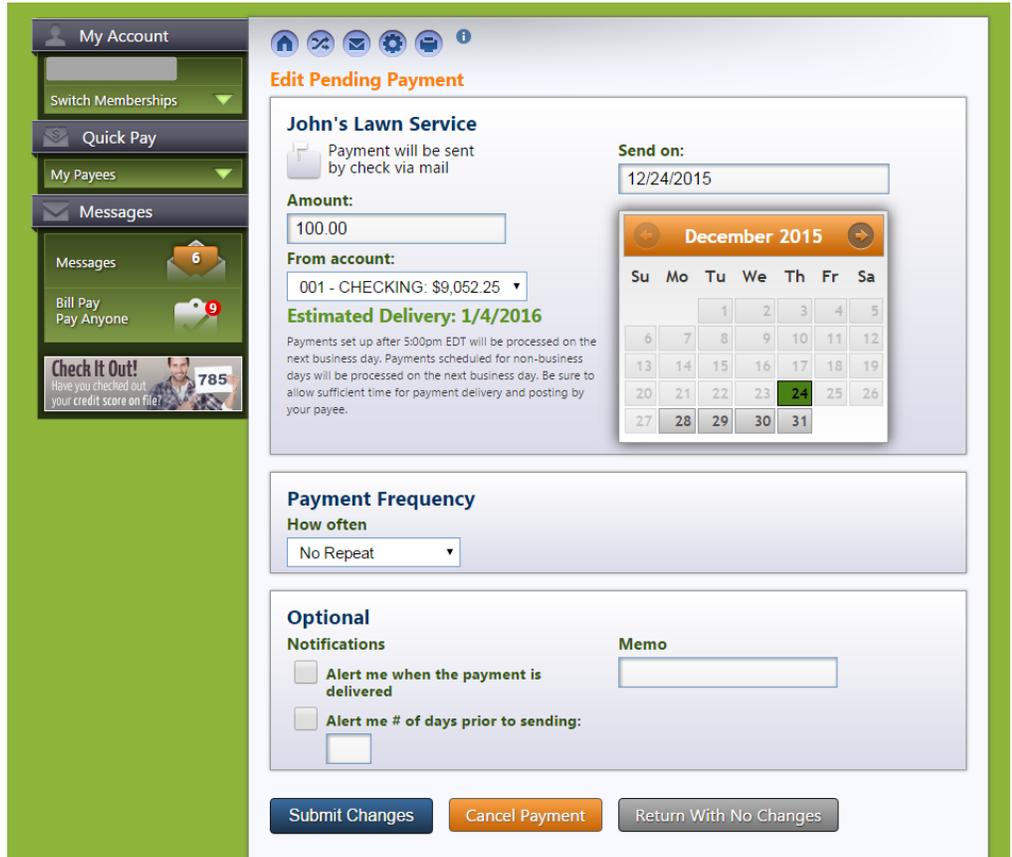
- **Learn more about deleting and editing payments in Mobile Web Banking:** Members can access bill pay history in bill pay in **It's Me 247** or in Mobile Web Banking. For information on what the member sees in Mobile Web Banking refer to page 75.
- NOTE: All pending payments must be deleted in order to delete a payee. Deleting a payee is covered on page 40.

## Edit a Payment

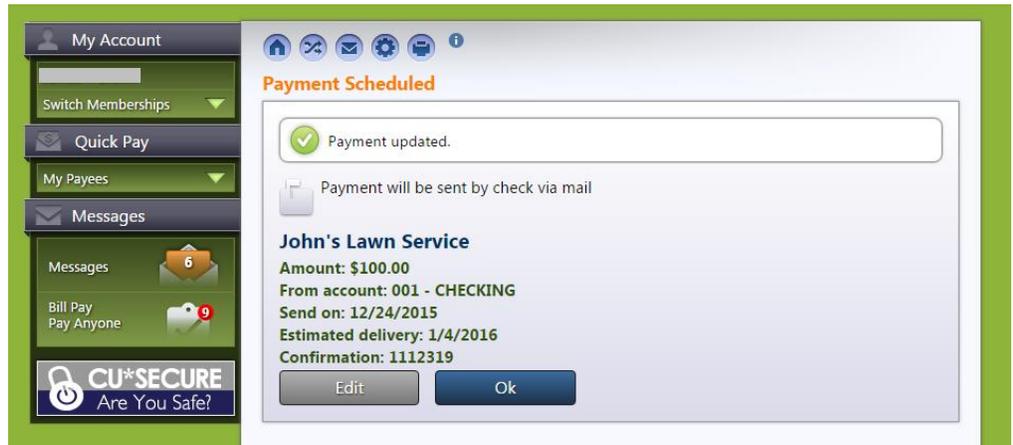
You can edit a pending payments from the Pending Payments screen. You access this screen by using one of the methods described previously.



1. To edit a payment, click *Edit or Cancel* on the Pending Payments page.



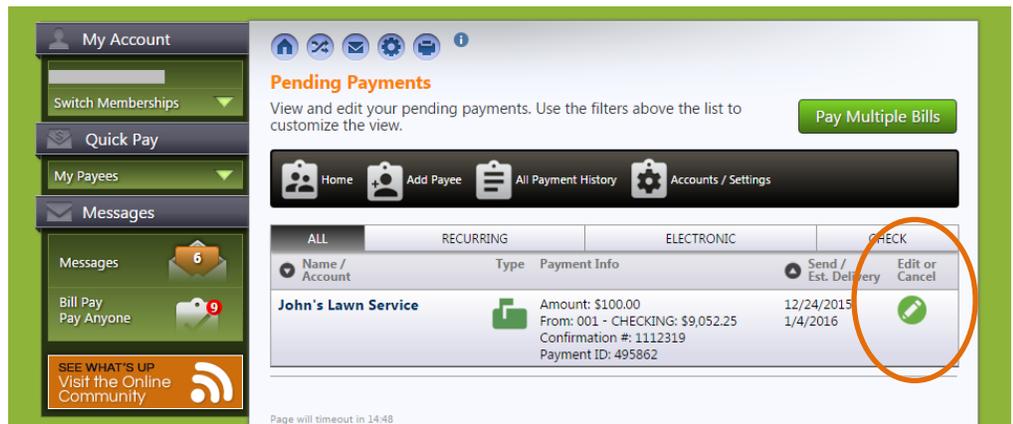
2. Make your desired changes and click the *Submit Changes* button.



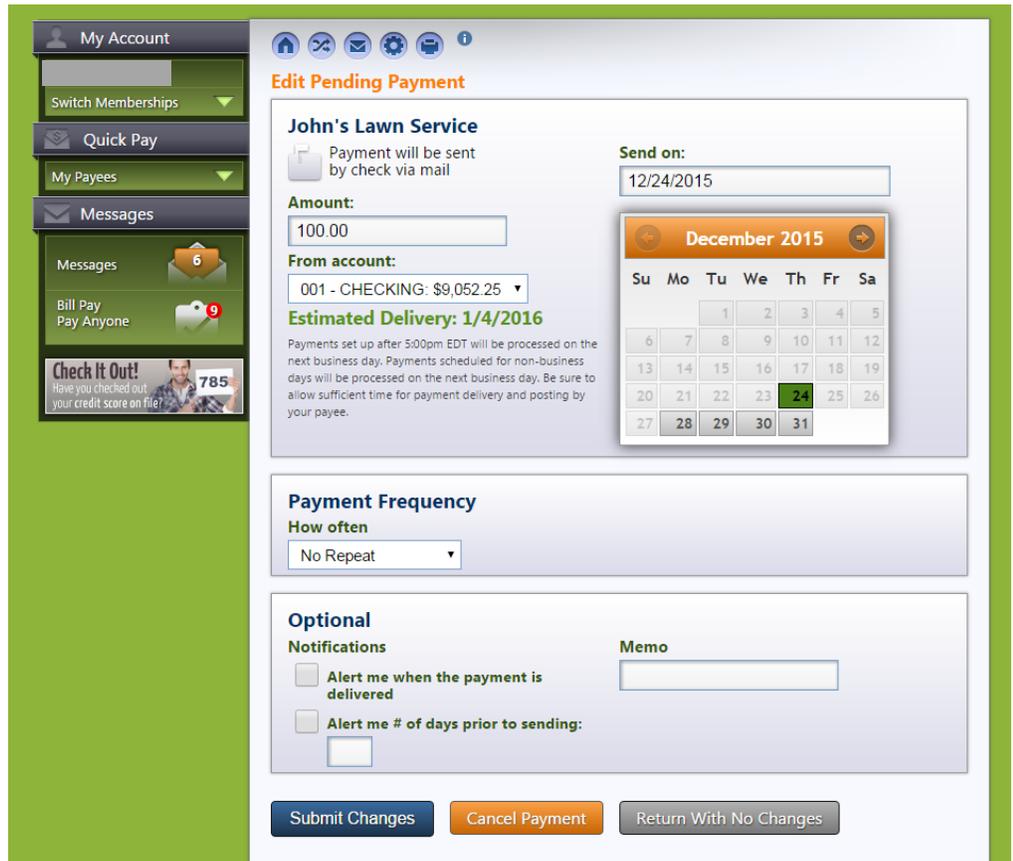
3. On the confirmation screen click the *Ok* button

## Delete a Payment

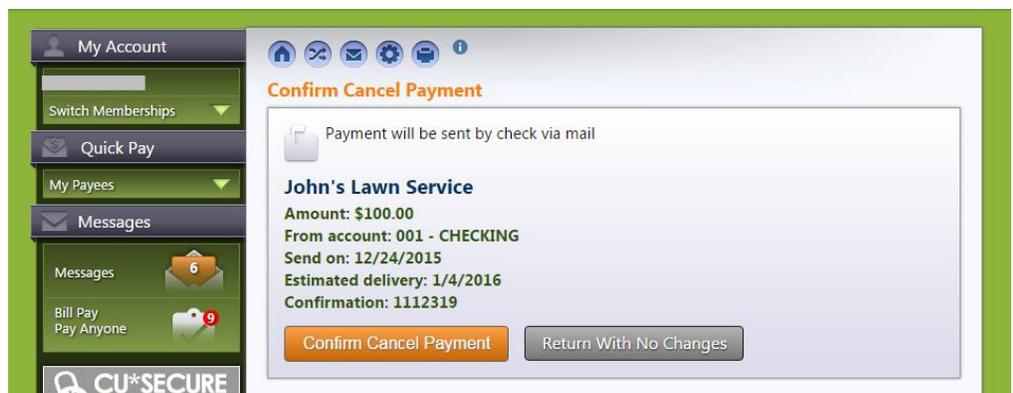
You can delete a pending payments from the Pending Payments screen. You access this screen by using one of the methods described previously.



1. To delete a payment, click *Edit or Cancel* on the Pending Payments page.



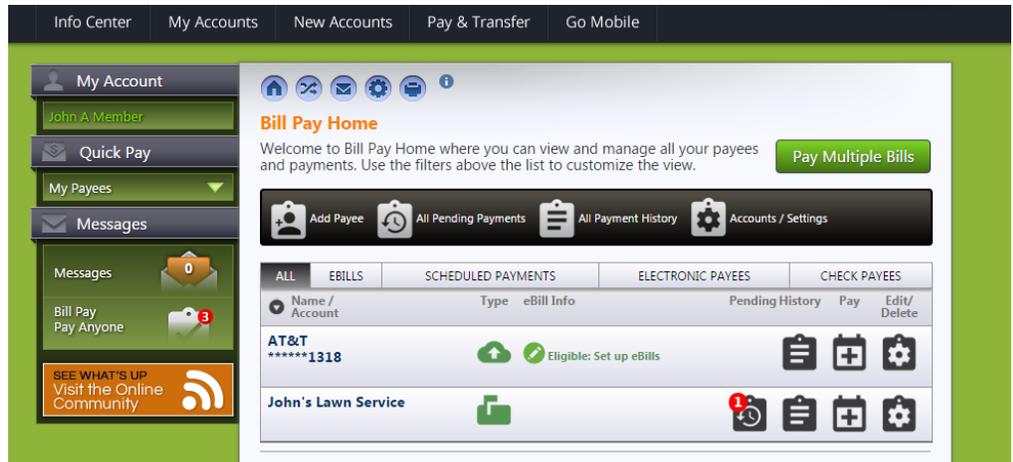
2. Click the *Cancel Payment* button on the Edit Pending Payment screen.



3. On the confirmation screen, click *Confirm Cancel Payment*.

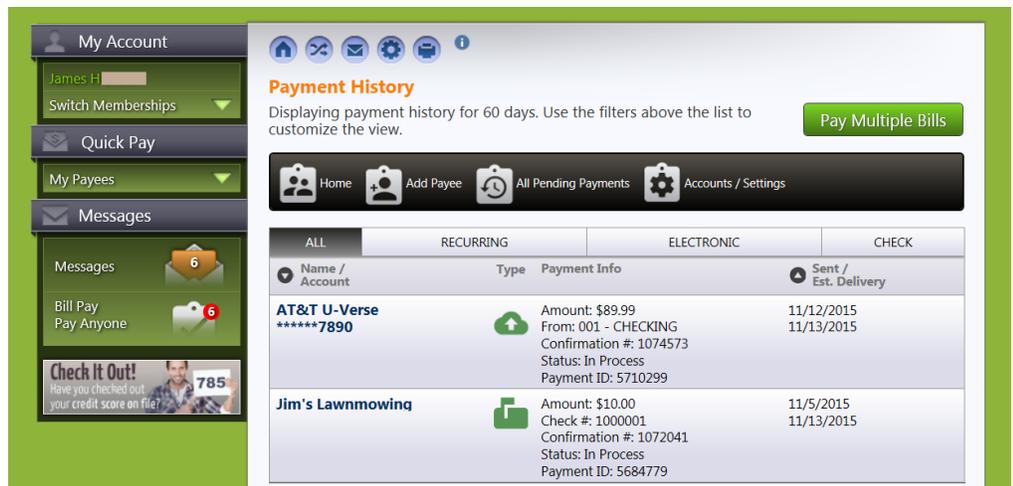
## ACCESS BILL PAY HISTORY

- **Learn more about accessing bill pay history in Mobile Web Banking:** Members can access bill pay history in bill pay in **It's Me 247** or in Mobile Web Banking. For information on what the member sees in Mobile Web Banking refer to page 76.
  - **IMPORTANT NOTE:** Even if you delete a payee, your biller history will remain in the history area.
1. To access all bill pay history, click *All Payment History* on Bill Pay Home.



You can view up to six months of bill payment history online.

- **NOTE:** Payveris stores eighteen months of history in the PASS software system.



## E-BILLS

- **Learn more about eBills in Mobile Web Banking:** Members can set up ebills in **It's Me 247** or in Mobile Web Banking. For information on what the member sees in Mobile Web Banking refer to page 77.
- **See a video on setting up an eBill:** Also refer to the video "[Setting up an eBill](#)".

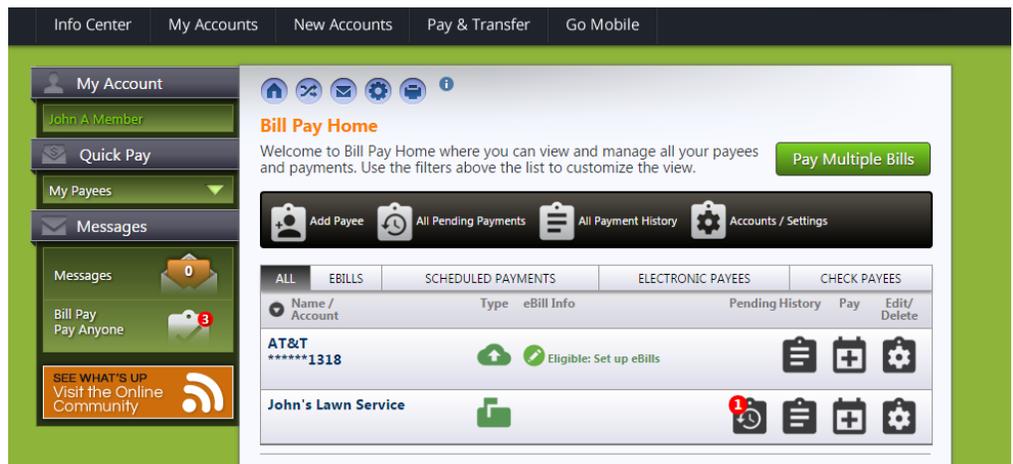
Certain payees have a relationship with Payveris so that they can be set up as eBills. Once a member sets up a payee for eBills they will then be presented the amount due and the due date, as well as minimum balance information if appropriate.

- NOTE: The member must have profile established with the biller to enroll in eBills.

### Setup

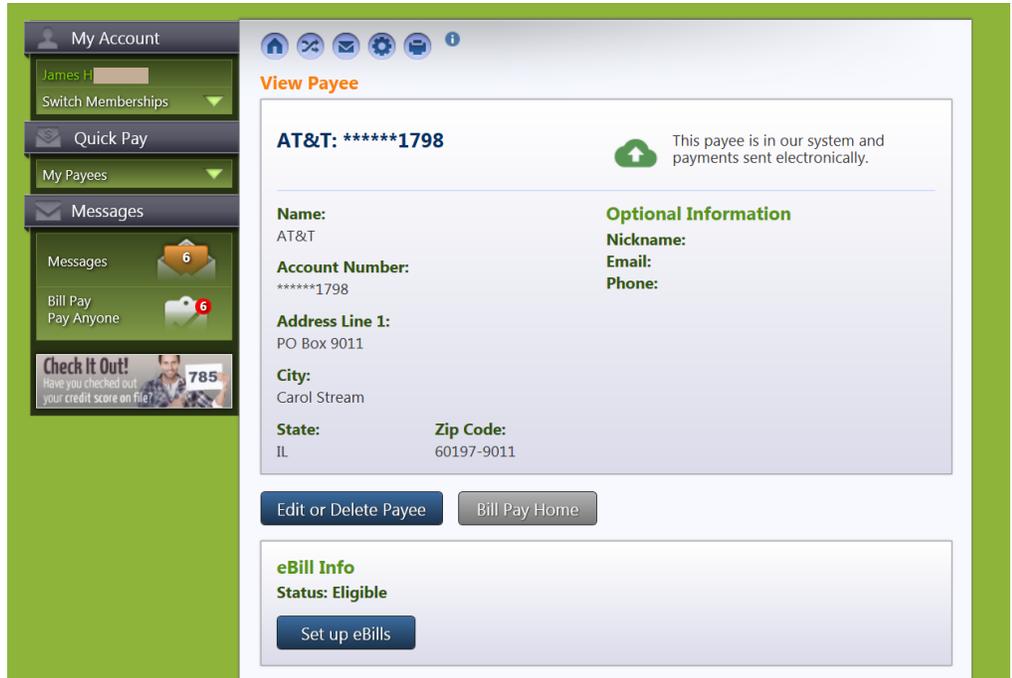
If a payee is eligible for eBills, it will be indicated in green as shown below.

1. To enroll, click the text *Eligible: Set up ebills*.



2. This moves you to the View Payee page.

You are now viewing the payee information and can set up eBills.

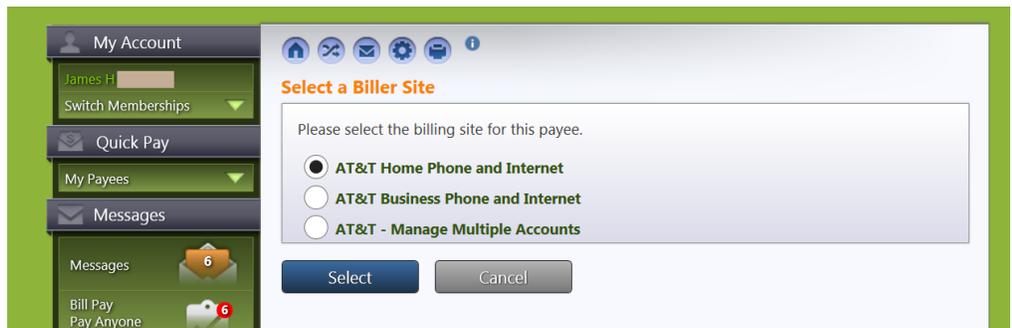


3. Click the *Set up eBills* button.

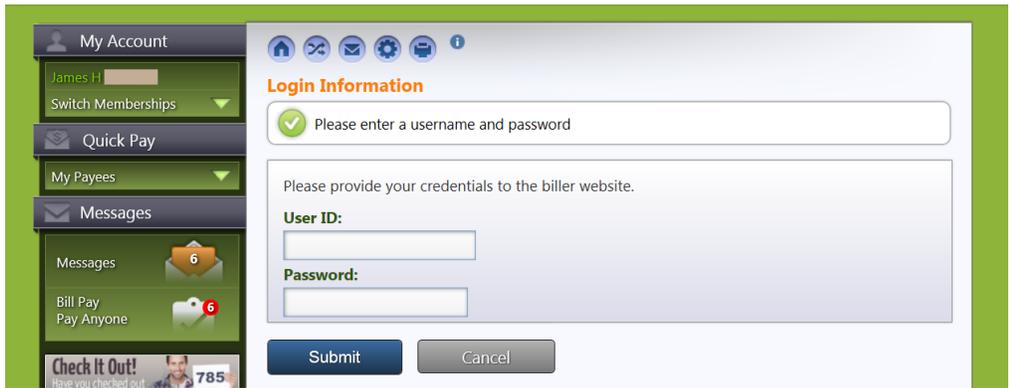
- NOTE: Connection to the vendor may take a few minutes. During this time you will see this message:

"This process can be quick, but sometimes it will take several minutes to communicate with the biller site. You may cancel to exit and come back later when you have more time."

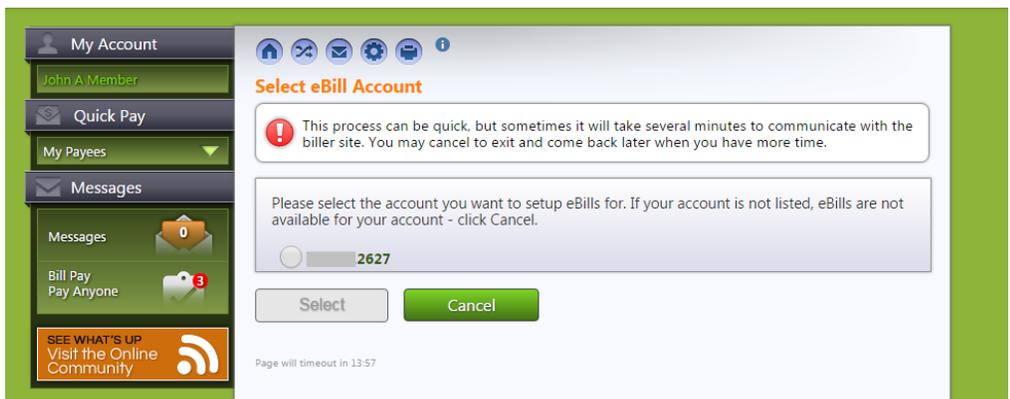
(The member can receive warning/error message in several specific instances during eBill enrollment. A full list of instances is listed on page 60. Full text is documented in **Appendix A** starting on page 85.)



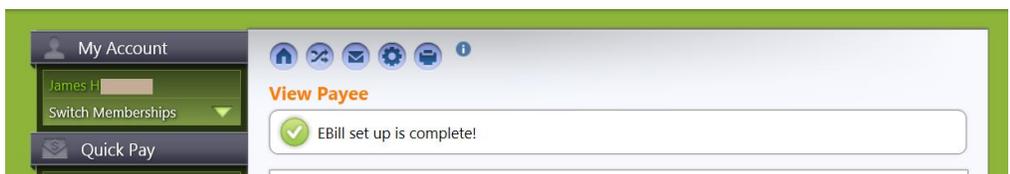
3. There may be multiple divisions of this payee. Select the appropriate one.



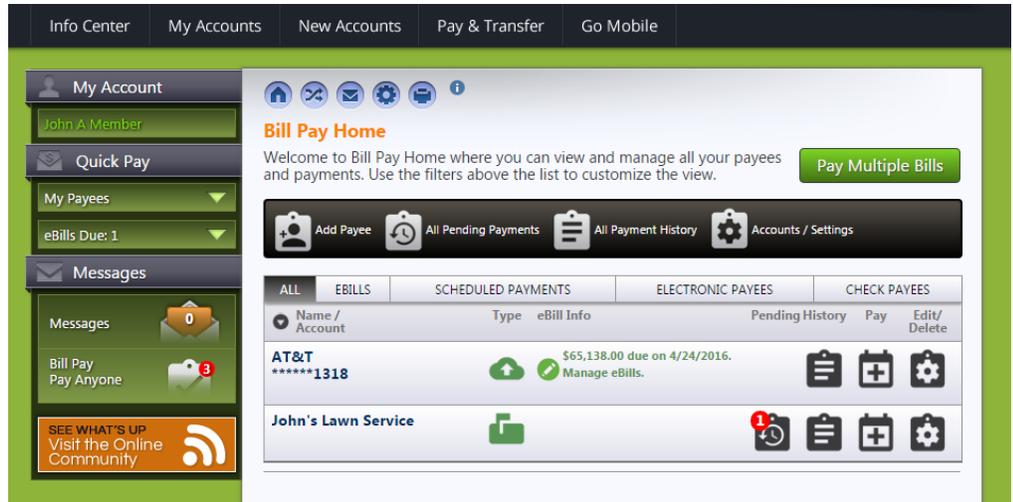
4. Enter your username and password for your account on the vendor website.



5. Select your account. You will also receive a warning on this screen that there may be a delay in processing.
6. You are now enrolled in eBills and a message will appear at the top of the page.



7. If a bill is due, it will show on the Bill Pay Home as shown below.



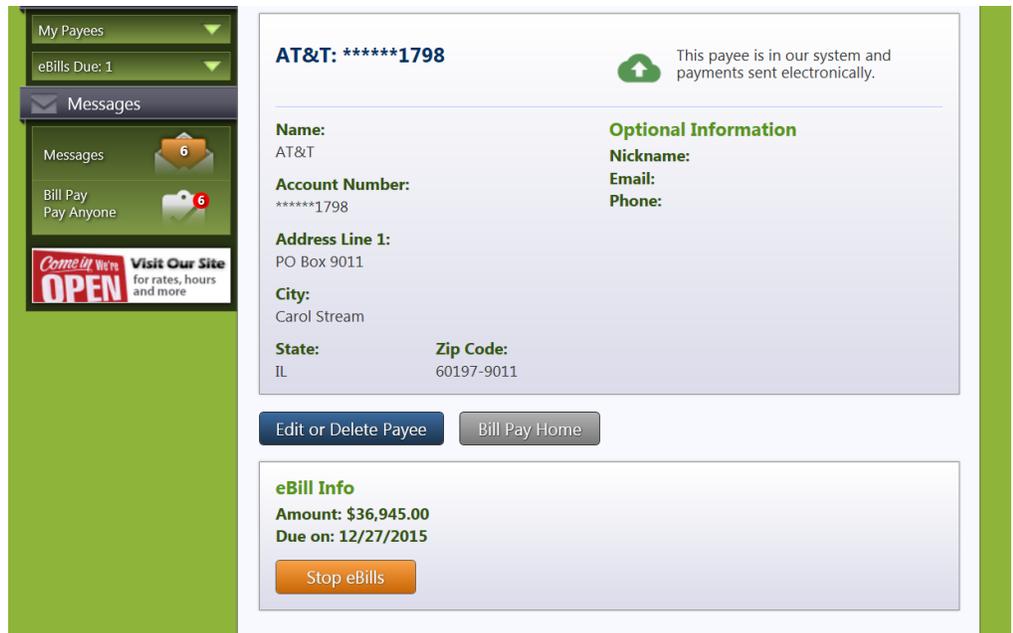
### Messaging Member Receives When Setting Up eBills

The member can receive warning/error message in these instances. Full text is documented in **Appendix A**. Refer to page 85.

- Warning that the process may take some time to complete
- Generic failure (unknown issue on Payveris side)
- Entering credentials
- Selecting eBill account
- Stopping eBills
- Missing credentials
- Missing account selection

### Unenroll from eBills

1. On the screen where you edit the payee click the *Stop eBills* button.



There is no warning message upon unenrollment; however, a confirmation message appears at the top of the panel:

### View Payee

 EBills have been stopped.

## Security with eBills

If you changes your username or password on the vendor website, you will receive a message in online bill pay stating that your payee credentials have been changed and that you need to reactivate your eBills.

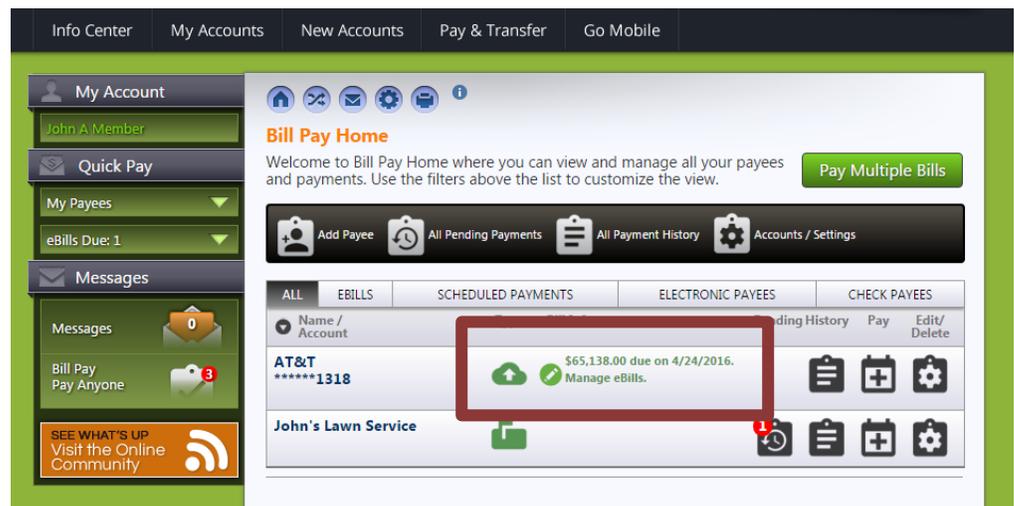
## Notifications that an eBill is Due

- **IMPORTANT NOTE:** You will see a notification on the Quick Pay area and Bill Pay Home area as shown below when an eBill is due. The member will not receive an email notification or online banking notification when an eBill is due.

When the eBill is due, you will receive a notification in several places in online banking. You will see a notification in the Quick Pay area.

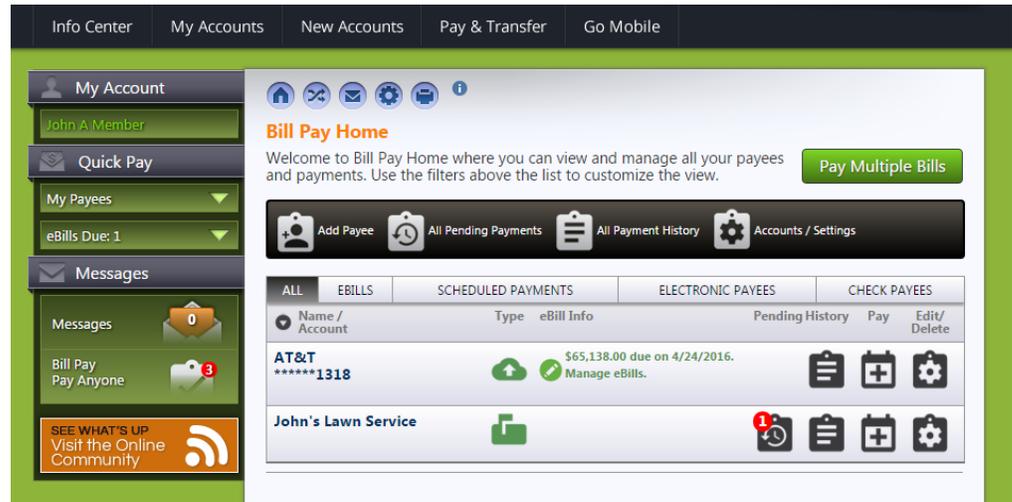


You will also see the amount due in Bill Pay Home and Pay Multiple Bills.

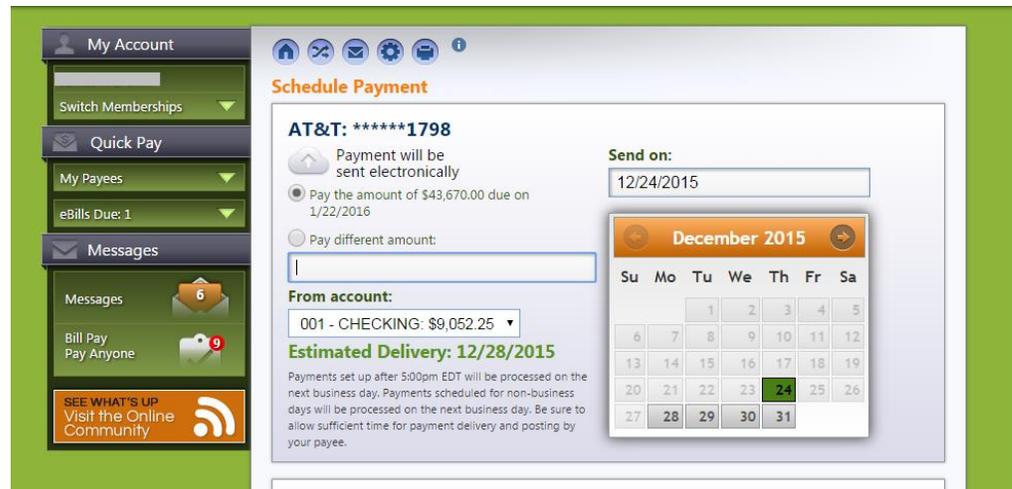


## Pay an eBill

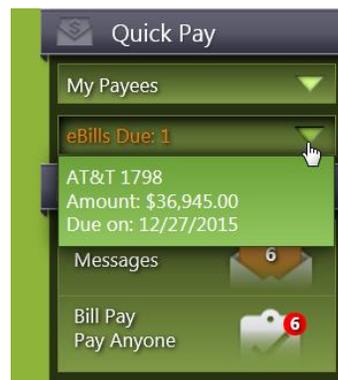
If an eBill is due, it will show on the Bill Pay Home screen.



When you pay the bill, the amount will be pre-populated, but you will be given the opportunity to pay a lesser amount.



In addition the eBills Due section in Quick Pay lists eBills with a payment due (as shown below).



The amount due and the due date are listed in the drop-down menu.

From the Quick Pay area, select the payee from the list and pay the bill, just as you would any other bill from the Quick Pay area.

---

# PAY ANYONE - PERSON TO PERSON (P2P) TRANSFERS

## WHAT IS A P2P TRANSFER?

A P2P transfer (or payment) is made in the Pay Anyone section of **It's Me 247** or Mobile Web Banking. Using this feature, a member can send a payment to an individual via email or text message. A security question is sent with the message. (An answer is entered by the member when setting up the payment, but this information is not sent with the message and must be separately relayed to the recipient.)

The recipient accesses their payment by clicking on a secure link they receive an email or text message. They then access a secure webpage where they enter the answer to the security question, enter the routing number of their financial institution, and enter the deposit account number. The recipient then receives the payment into the account they provided.

- P2P payments are made shortly after 5:00 PM ET on the day the recipient accepts the transaction. The funds will not be pulled from the members account (or placed on hold).

## GENERAL INFORMATION

- Checks are in place to ensure the routing number is valid. Payveris cannot confirm, however, that the recipient enters a valid account number.
- Payment limits set by your credit union are followed. The member will receive a message if they exceed your limit.
- P2P payments are made shortly after 5:00 PM ET on the day the recipient accepts the transaction. If the recipient accepts the funds after 5:00 PM ET, the funds will be pulled on the next business day.
- Once the recipient collects the funds, the money should be deposited into the recipient's account in roughly one to two business days.
- The funds are not withdrawn from the member's account until the recipient accepts the transfer. The funds will not be pulled from the members account (or placed on hold).
- The recipient must accept the transaction within ten days. Failure to accept the transaction within the ten day window will result in an unsuccessful transaction attempt, and another P2P transfer will need to be created.
- The recipient has three attempts to accurately answer the security question that they need to answer to receive the funds. Once they have reached the maximum number of attempts, the transaction will be updated as failed, and another P2P transfer will need to be created.

- The recipient's financial institution must be a United States financial institution.
- Organizational accounts do not have access to P2P and cannot make P2P transfers.

## **BLOCKING P2P TRANSACTIONS**

SettleMINT offers a Blocked Database for Payveris P2P transactions. This database will be referenced each time a member schedules a P2P transaction. If sender/recipient information matches data from confirmed P2P fraud, the member will be presented with an error message and the P2P transaction will be stopped. If a member receives an error code, they will be instructed to contact their credit union, at which time SettleMINT can assist your staff with determining what information blocked the transaction. An sample version of the error code is as follows:

*Your payment cannot be processed at this time. Please contact your credit union and reference the following error code: XX-XXX.*

The Blocked Database will continue to grow to protect members, as the SettleMINT EFT team will be managing the addition of applicable email addresses, phone numbers, and IP addresses when P2P fraud is confirmed.

Contact SettleMINT for assistance.

## **NOTIFICATION MESSAGES MEMBER AND RECIPIENT RECEIVE WITH P2P**

The member and recipient receive notifications in certain instances. Full text is documented in **Appendix B**. Refer to page 86.

## **SPECIAL CONSIDERATIONS FOR P2P**

P2P transfers must be activated separately by SettleMINT EFT. There is a separate cost for this feature.

P2P transfers are made via an ACH transaction. Payveris will serve as the ACH Originator.

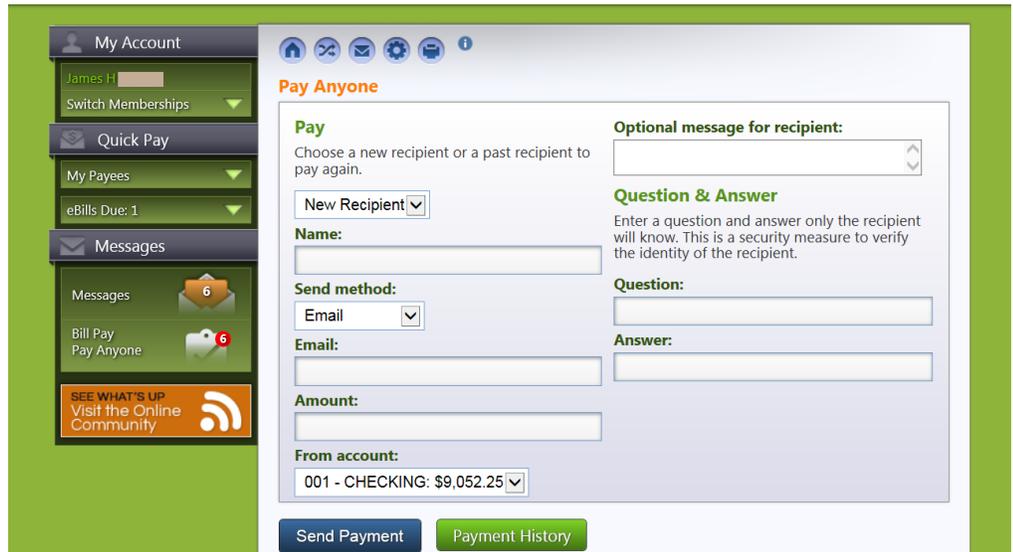
- NOTE: P2P transfers are outgoing only.

## MAKE A P2P TRANSFER

- **Learn more about making a P2P transfer Mobile Web Banking:** Members can pay a bill using P2P in **It's Me 247** or in Mobile Web Banking. For information on what the member sees in Mobile Web Banking refer to page 78.



1. To make a P2P transfer, select the *Pay Anyone* button from the *Pay & Transfer* drop-down menu.
  - NOTE: This button will only be available if P2P has been activated by your credit union.



2. On the screen enter the information needed to send a message to the recipient. Under *Send Method* select either *Email* (as shown above) or *Text Message* (as shown on the following page). Required information will be conditional based on this selection.

The Question and Answer section includes a space for you to enter a security question and its answer. Only the question is sent to the recipient in the text or email. For security purposes you must relay the answer yourself in a separate communication.

- **NOTE:** The security question answer is not case sensitive.

3. Once the information is entered, click the *Send Payment* button.

4. A message is sent immediately to the recipient. (See following section.) You will also receive a confirmation email).

**From:** [redacted] Customer Service [[mailto:noreply-\[redacted\]@BillpayCustomerService.com](mailto:noreply-[redacted]@BillpayCustomerService.com)]  
**Sent:** Wednesday, December 16, 2015 12:22 PM  
**To:** Kirk Vallier <[kirk-\[redacted\]@cuanswers.com](mailto:kirk-[redacted]@cuanswers.com)>  
**Subject:** PayItNow (PIN) payment to kirk vallier was created

Dear JANE DOE,

This message is to confirm that you just set up a \$50.00 PIN Payment to be sent to kirk [redacted]. If you did not initiate this transaction, please contact us immediately at (555) 555-5555 for further instruction.

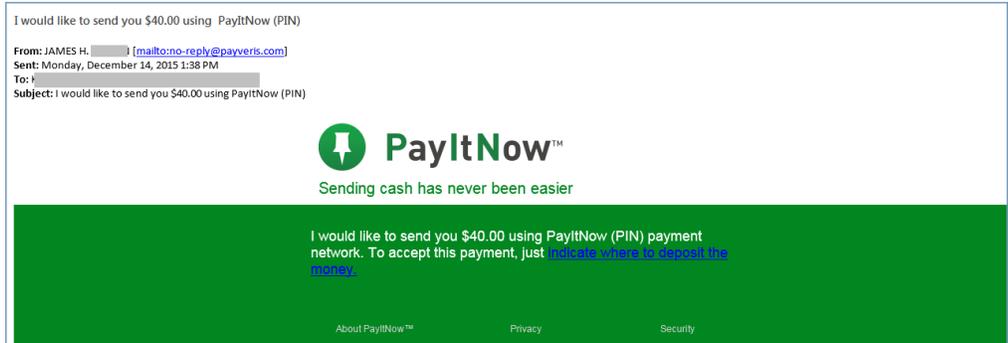
Sincerely,  
 [redacted] Customer Service

You will also be send a notification in the bill pay notification section.

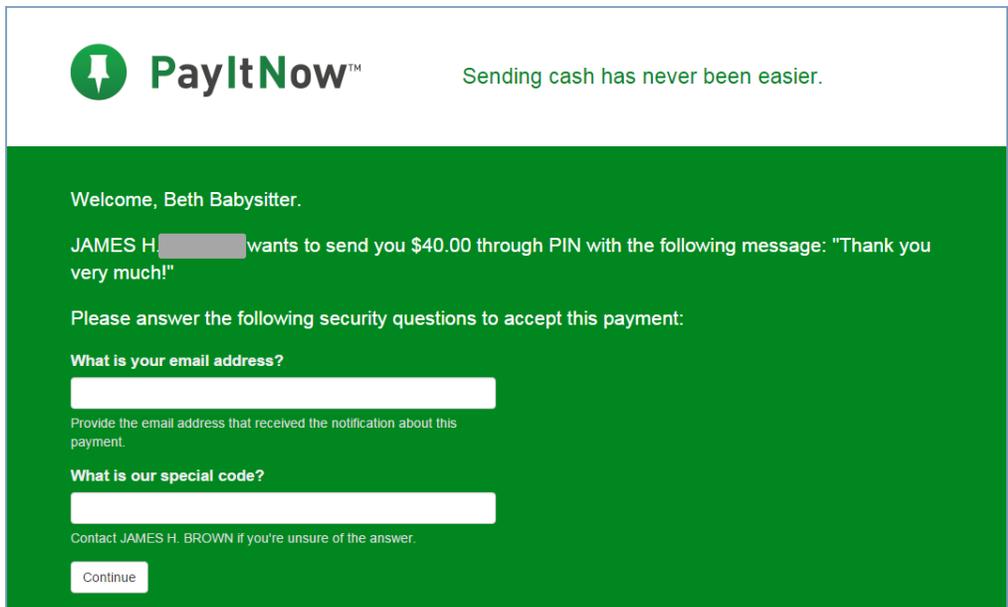
## COLLECTION OF THE FUNDS BY THE RECIPIENT

Below is an example of the email the recipient receives once the payment is sent. The email includes the amount of the payment and provides a link to accept the payment.

1. The recipient receives an email or a text message which shows who sent the payment and payment amount.



2. The recipient clicks on the link provided to access the entry website. This page will show the message that you entered when setting up the payment.



3. The recipient will enter his or her email address (or cell phone number) and the answer to the special security question answer (that you have provided separately).
  - The recipient has three attempts to accurately answer the security question that they need to answer to receive the funds. Once they have reached the maximum number of attempts, the transaction will be updated as failed and another P2P transfer will need to be created.

4. The recipient will enter the final page where he or she will enter his or her account number and routing number and click the *Finish* button.
  - NOTE: The financial institution that the recipient uses must be a United States financial institution.
  - NOTE: The recipient should not enter any dashes in the account number field
  - NOTE: Checks are in place to confirm that a valid routing number is entered. However, it is not possible to confirm that the recipient enters the correct account number.
  - The recipient will receive the payment within one to two business days. The funds are not withdrawn from the member’s account until the recipient collects the payment.

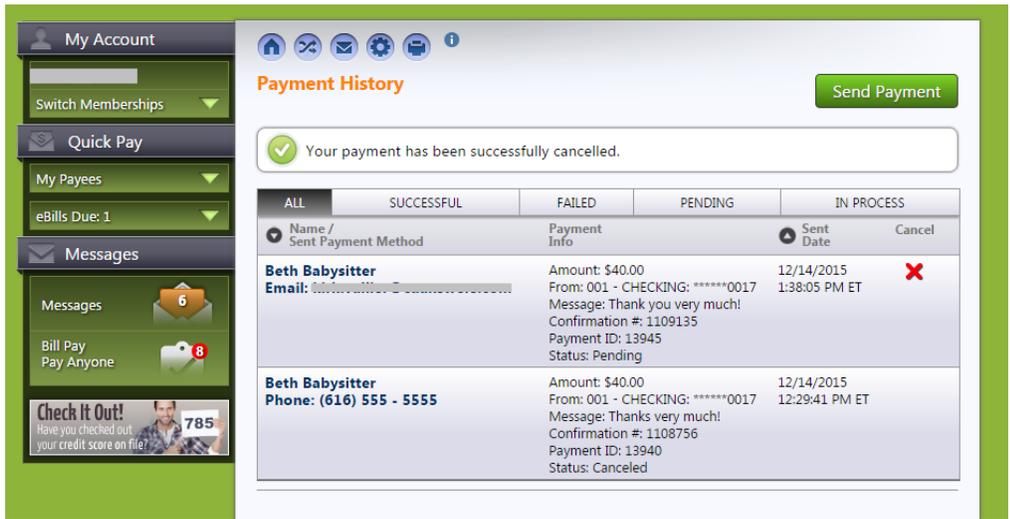
## CANCEL A P2P TRANSFER

As long as the recipient has not yet collected on the P2P payment, the payment can be cancelled.

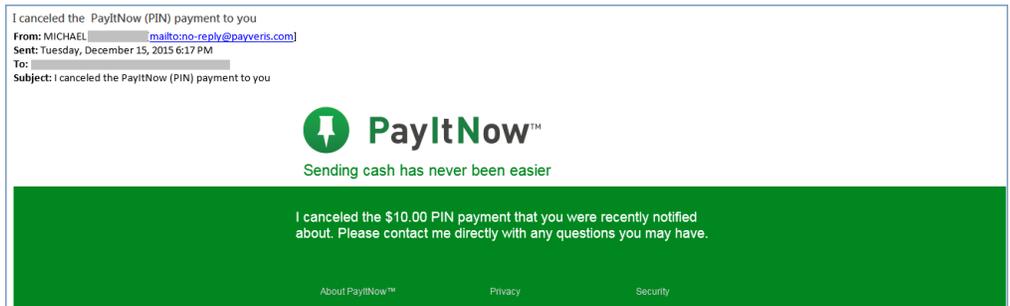
- If the recipient does not collect on the payment in ten days, the payment is automatically cancelled and notifications will be sent.

1. To cancel a payment, move to the Payment History section by clicking *Payment History* button.
2. Click the red X next to the P2P transfer you wish to cancel. (NOTE: At this point the recipient has already been sent a message.)
3. Then click the *Confirm cancel payment* button.

Below the second payment is cancelled.



- The recipient then receives an email similar to the one shown below. If you configured the P2P transfer via text message, the recipient will receive a text message.



The member will receive a notification confirming that the payment has been cancelled.

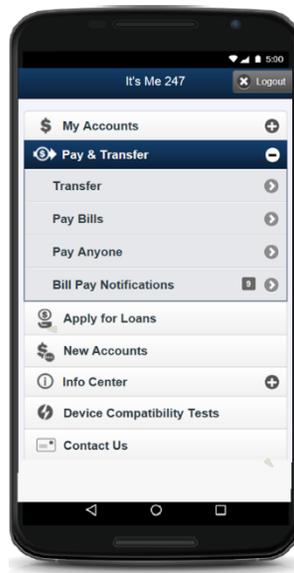
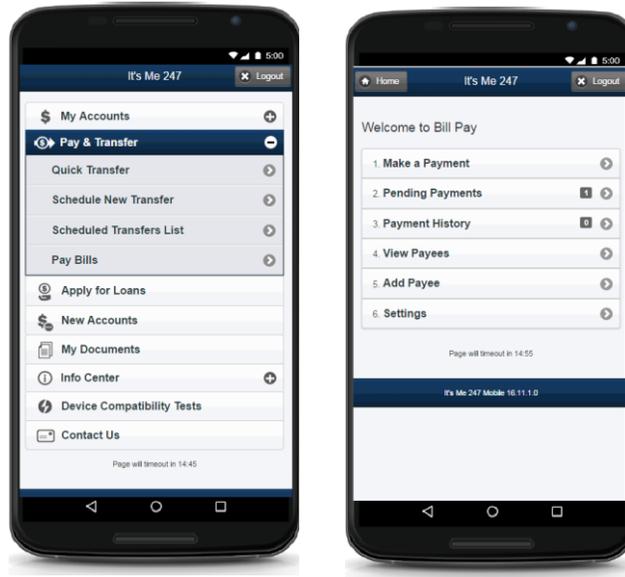
# MOBILE WEB BANKING

Members will appreciate the convenience of being able to perform almost every bill pay feature in Mobile Web Banking.

## Accessing Bill Pay in Mobile Web Banking

- Members can also access bill pay in **It's Me 247**. For information on what the member sees refer to page 22.

“Pay & Transfer” appears for every member who logs into mobile web. When they click the Pay Bills, option, they are either prompted to enroll in bill pay (see following section) or they are presented the “Welcome to Bill Pay” screen.



This expanded view is what the member will see if your credit union offers “Pay Anyone” for Person to Person (P2P) transfers. (This member also has a bill pay notification.)

This view shows all the options the member may see.

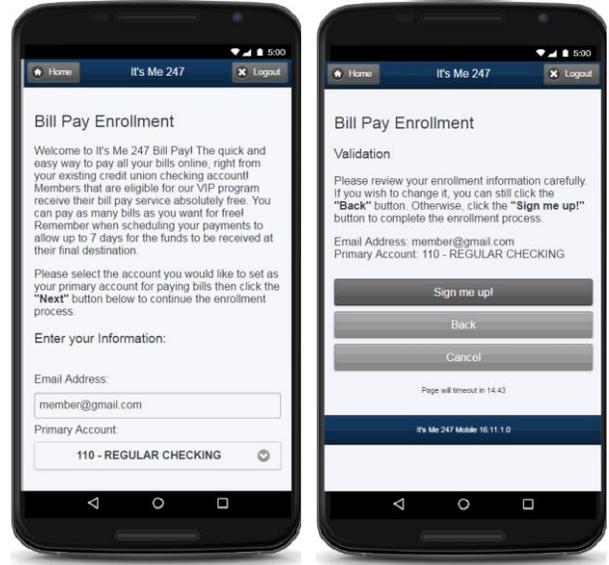
## Enrollment

- Members can also enroll in bill pay in **It's Me 247**. For information on what the member sees refer to page 26.
- A member must have a valid email address to enroll in bill pay.

Members who are not yet enrolled will be directed to the enrollment screen when they click on *Pay Bills* on the Mobile Web Banking Home screen (unenrolled).

On this following screen (shown to the left) they will view the text configured by your credit union, will confirm their email address and select a primary funding account. After clicking next the validation screen will appear (shown to the right) and the member must select *Sign me up!* to finalize their enrollment. As with

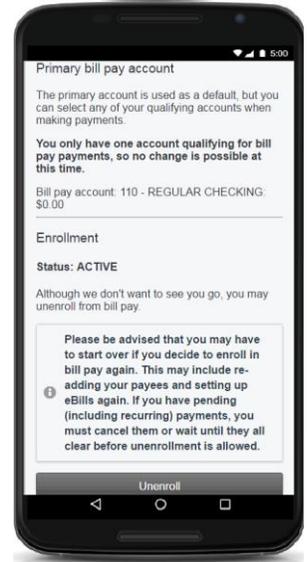
enrollment in standard banking, the member will receive a confirmation message and will continue to add their first payee.



## Unenrollment

- Members can also access bill pay in **It's Me 247**. For information refer to page 30.

To unenroll, the member must select *Settings* on the Welcome to Bill Pay screen and then clicks the *Unenroll* button.

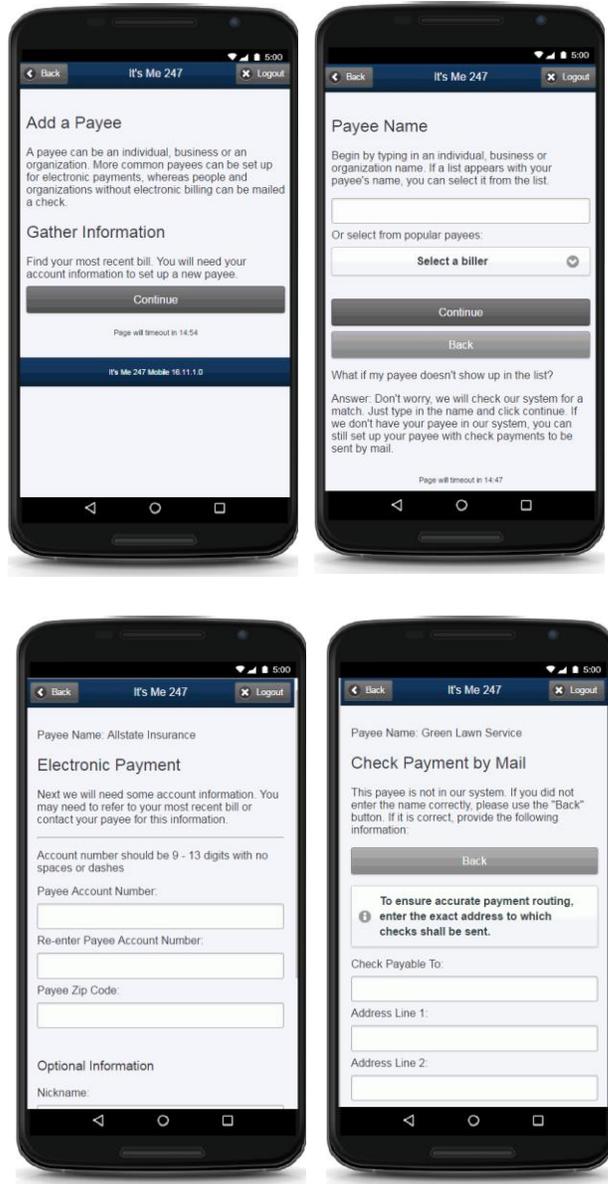


## Add Payees

- Members can also add payees, view add payees in bill pay in **It's Me 247**. For information on what the member sees refer to the section beginning on page 32.

To add a payee, the member must select *Add Payee* on the Welcome to Bill Pay screen.

Following are the screens the member uses to add a payee in Mobile Web Banking, including the screen the member sees when adding an electronic payee and a check payee.

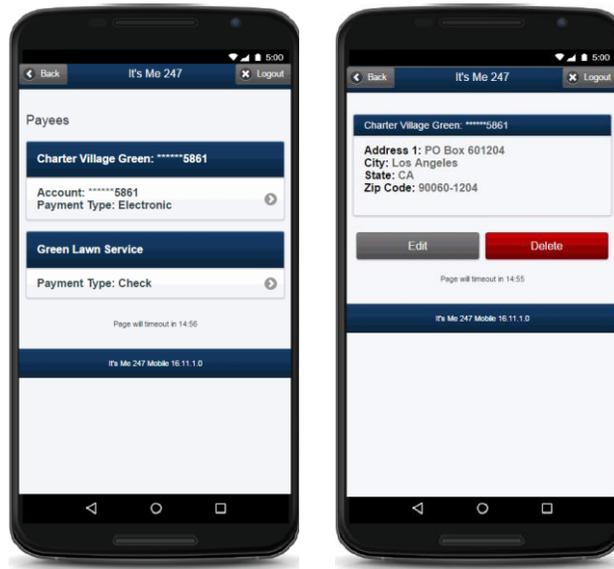


## View, Edit or Delete Payee

- Members can also edit and delete payees in bill pay in **It's Me 247**. For information refer to the section beginning on page 40.

To view a payee select *View Payee* from the Welcome to Bill Pay screen. From there you can select the arrow to edit the payee or to delete the payee. A confirmation will be provided for the deletion.

- NOTE: You cannot delete a payee if there are any pending payments for the payee.

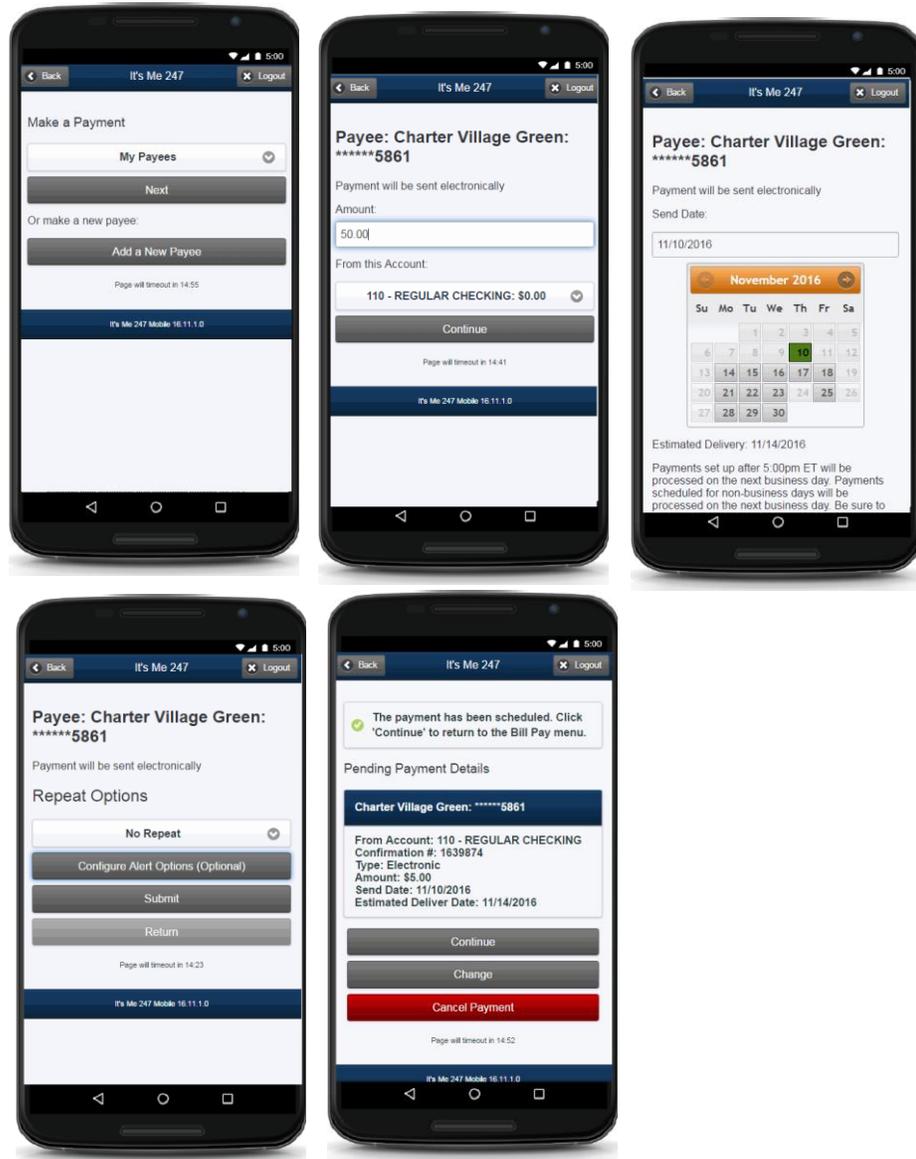


## Pay a Bill

- Members can also pay a bill in **It's Me 247**. For information on what the member sees refer to page 26.

From the Welcome to Bill Pay screen select *Make a Payment*. This will walk you through the bill payment screens. This process is similar to the screens the member views in **It's Me 247**.

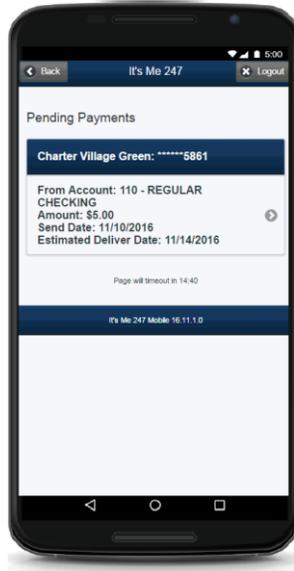
Following are the screens the member uses to pay a bill in Mobile Web Banking:



## View Pending Payments

- Members can also view pending payments in bill pay in **It's Me 247**. For information refer to the section beginning on page 51.

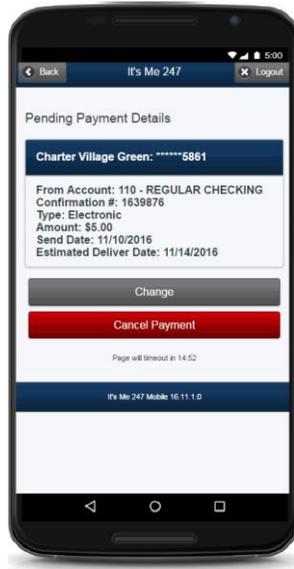
From the Welcome to Bill Pay screen select *Pending Payments*.



## Edit or Delete a Payment

- Members can also view pending payments in bill pay in **It's Me 247**. For information refer to the section beginning on page 52.

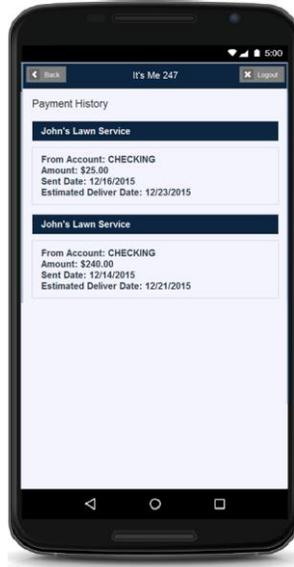
From the screen shown above, click the arrow key to move to the screen where you can edit or delete a payment.



## View History

- Members can also view history in bill pay in **It's Me 247**. For information refer to the section beginning on page 56.

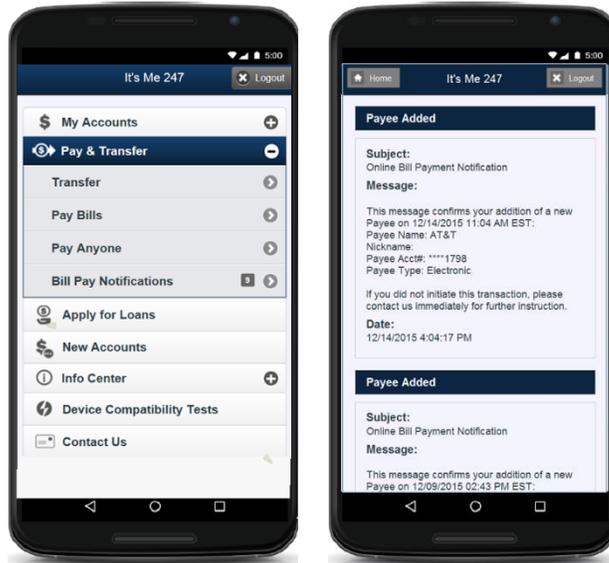
From the Welcome to Bill Pay screen select *Payment History*.



## Notifications

- Members can also view notifications in bill pay in **It's Me 247**. For information refer to the section beginning on page 15.

From the Mobile Web Banking Entry screen select *Bill Pay Notifications*.



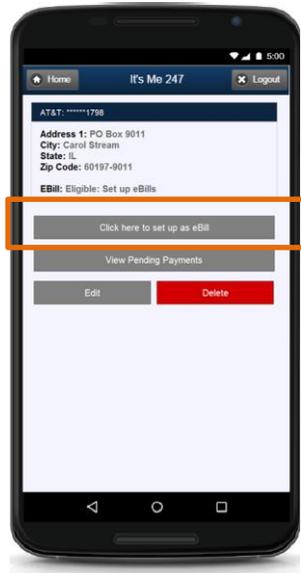
## eBills

- Members can also set up ebills in bill pay in **It's Me 247**. For information refer to the section beginning on page 57.

### Setup

You set up eBills by selecting *View Payees* on the Welcome to Bill Pay screen. Click the arrow next to the payee to edit it and click the *Click here to set up as eBill* button.

Following are the screens the member uses to set up eBills in Mobile Web Banking:

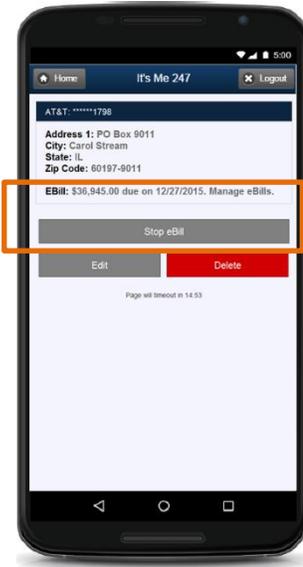


### Notifications

Once the payee is set up for eBills, you view notifications in several areas including the first screen you use to pay a bill (available in the drop-down menu under *My eBills*) and on the screen where you edit eBills.

## Unenrollment

Members unenroll from eBills by selecting *View Payees* on the Welcome to Bill Pay screen. They click the arrow next to the payee to edit it and click the *Stop eBill* button.

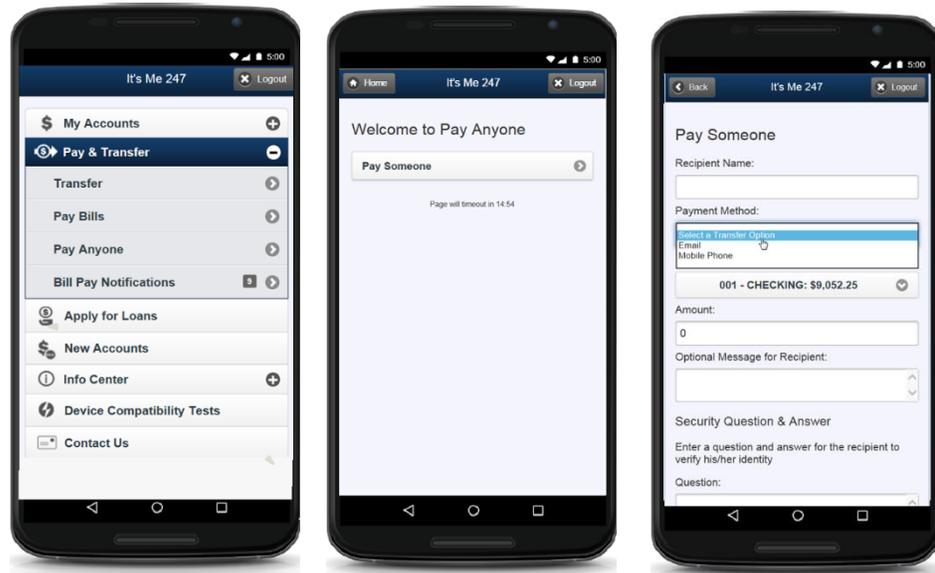


## Pay Anyone

- Members can also pay bills using P2P in bill pay in **It's Me 247**. For information refer to the section beginning on page 65.

Following are the screens the member uses to make a P2P payment in mobile web banking.

From the Mobile Banking Entry screen, the member selects, *Pay Anyone*. On the next screen they select *Pay Someone*. The next screen allows the member to enter the payment information. (The second image shows how to select a *Transfer option*. Then they click the *Submit* button to send the payment.



# USING CU\*BASE

## VIEW ENROLLMENT STATUS OR UNENROLL MEMBER

You may view whether a member is enrolled in bill pay in the Member Personal Banker section of CU\*BASE.

- To permanently remove a member from bill pay enrollment, use the Payveris PASS feature. (See previous section in this booklet for details on the PASS software.)

## SET UP ENROLLMENT MESSAGE

This message must be configured before you begin allowing your members to enroll for bill payment.

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. (It also appears when the member enrolls via mobile web banking.) 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.

### “EasyPay Marketing Message” on the Internet Member Services (MNCNFE) menu

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

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION  
File Edit Tools Help

### Bill Payment Details Configuration

 CHANGE

Enter marketing and other disclosure information to be displayed on the introductory enrollment page for online Bill Payment services.

To include an optional link, enter a complete URL here

  
 Open new window for link

Comments:

\*\*\*By continuing you are agreeing to the fees, terms and conditions\*\*\*

Welcome to It's Me 247 Bill Pay, ABC Credit Union's online bill payment system!

There is a monthly \$2.00 fee for the bill pay service and there are a few miscellaneous fees that will be assessed upon sending a payment inquiry.

When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the paragraphs as needed.

MESSAGE TIP: If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste. WARNING: Never check the "Remember my decision" checkbox on this pop-up window.

Save Changes

Talking Points

FR (2633) 11/09/15

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

## CONFIGURE SERVICE CHARGE CODES

### “EasyPay Service Charge Cnfg” on the Internet Member Services Config (MNCNFE) menu

#### Screen 1

Group	Description
01	BILL PAY BASIC LEVEL
02	BILL PAY NO FEE WAIVED
03	GOLD VIP BILL PAY - FEE WAIVED
04	PLATINUM VIP - FEE WAIVED
05	MILITARY - FEE WAIVED
06	EMPLOYEE BILL PAY - FEE WAIVED

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.

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

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.*

# REPORTS

## DAILY REPORTS

These automated daily reports show enrollment and un-enrollment activity by members.

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

### Active/Inactive Report (LEPPAYMT)

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

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.)

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 \*\*

### Payveris Bill Payment File Posting Report

<i>Report Name</i>	TEPPSTV1
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	When daily Payveris transactions are posted to CU*BASE
<i>View/Print</i>	If needed for research
<i>Description</i>	Listing of transactions that have been posted to CU*BASE by Payveris.
<i>Purpose / Tips</i>	This is your audit report for transactions that successfully posted.

```

-----
6/07/10                                CARTOON CITY FEDERAL CREDIT UNION                TEPPSTV1                PAGE
      RUN ON 10/28/15                PAYVERIS BILL PAYMENT FILE POSTING REPORT                USER
ACCOUNT          PREVIOUS          NEW          MEMBER
NUMBER          BALANCE          AMOUNT          BALANCE          PAYEE          NAME
000011111-004          201.19          17.17          184.02          AT&T U-Verse          KRISTI MEMBER
000022222-004          184.02          24.25          159.77          Comcast Chelmsford          KRISTI MEMBER

                                TOTAL          TOTAL
                                COUNT          AMOUNT
TOTAL NUMBER OF RECORDS ERROR:          1          25.00
TOTAL NUMBER OF RECORDS CHARGED:          2          41.42
TOTAL PAYVERIS SUBSCRIBER DEBIT AMOUNT:          41.42

                                ***END OF REPORT***
*****
PRODUCTS PER MEMBER          2.36          3.03          3.33          3.90          4.55          5.71          3.13
SERVICES PER MEMBER          .30          .67          .99          1.68          2.00          2.42          .86

                                *** END OF REPORT ***

```

## Bill Payment File Posting File Posting Exception Report

Report Name	TEPPSTV2
CU*Spy Menu	Electronic Third Party
When Report is Generated	When daily Payveris transactions are posted to CU*BASE
View/Print	Daily
Description	Listing of bill payment exceptions (presented by Payveris that could not be posted to CU*BASE)
Purpose / Tips	Research these exceptions, post to the member account and ensure that Payveris has the correct information to resolve the issue if appropriate.

-----						TEPPSTV2	PAGE
6/07/10		CARTOON CITY FEDERAL CREDIT UNION					1
RUN ON 10/28/15		PAYVERIS BILL PAYMENT FILE POSTING EXCEPTION REPORT					USER
ACCOUNT NUMBER	CURRENT BALANCE	TRANSACTION AMOUNT	REMARKS	PAYEE NAME	MEMBER NAME		
000011111-004	-1,808.08	25.00	Transaction will cause negative bal	AT&T	MICHAEL MEMBER		
		TOTAL COUNT		TOTAL AMOUNT			
TOTAL EXCEPTIONS PROCESSED:		1		25.00			
***END OF REPORT***							

## MONTHLY FEE REPORTS

These reports are produced between the 5<sup>th</sup> and the 15<sup>th</sup> of each month. They show your configured bill payment 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)

2/05/16 1:12.11		CREDIT UNION					TEPFEE	PAGE
RUN ON	2/06/16	BILL PAY FEE TRANSACTION REGISTER						1
ACCOUNT NO.	DEPOSIT ITEMS	FEE AMOUNT	AGGREGATE SAVINGS	AGGREGATE LOANS	AGGREGATE AVERAGE	CURRENT BALANCE	PREVIOUS BALANCE	DESCRIPTION
-110	1	4.95	67622.35	51.45	96322.78	67612.40	67617.35	EASYPAY MONTHLY FEE
-110	0	4.95	1717.45	4588.31	1190.26	1616.10	1621.05	EASYPAY MONTHLY FEE
-110	4	4.95	3249.38	.00	5849.80	3136.70	3141.65	EASYPAY MONTHLY FEE
-110	0	4.95	3607.02	.00	3155.18	869.13	874.08	EASYPAY MONTHLY FEE
-110	0	4.95	8090.48	.00	14384.33	4902.37	4907.32	EASYPAY MONTHLY FEE
-110	0	4.95	19707.50	.00	19114.74	5087.45	5092.40	EASYPAY MONTHLY FEE

### Fee Posting Exceptions (TEPFEE)

3/05/16 50.41		CREDIT UNION					TEPFEE	PAGE
RUN ON	3/06/16	BILL PAY FEE EXCEPTION LISTING						1
ACCOUNT NO.	MESSAGE							
-110	Monthly fee would take account below available balance							
-110	Enroll fee would take account below available balance							
-110	Monthly fee would take account below available balance							
-110	Enroll fee would take account below available balance							
-110	Monthly fee would take account below available balance							
-110	Enroll fee would take account below available balance							
-110	Monthly fee would take account below available balance							
-110	Enroll fee would take account below available balance							

---

# APPENDIX A: E-BILL ENROLLMENT

## WARNING/ERROR MESSAGES

### **Warning that the process may take some time to complete**

"This process can be quick, but sometimes it will take several minutes to communicate with the biller site. You may cancel to exit and come back later when you have more time."

### **Generic failure (unknown issue on Payveris side)**

"Sorry, there was a problem with setting up eBills."

"Adding eBills failed. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

"There was a problem verifying information. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

### **Entering credentials**

"There was a problem verifying credentials. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

### **Selecting eBill account**

"There was a problem verifying account information. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

### **Stopping eBills**

"There was a problem stopping eBills. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

### **Missing credentials:**

"Please enter a login ID and password."

"Please enter a username"

"Please enter a password"

### **Missing account selection:**

"Please select an account."

---

## APPENDIX B: P2P SYSTEM MESSAGES

Following are the system messages created for Person-to-Person transfers.

### **Message: P2P SENDER TRANSFER CREATED**

Subject: PayItNow (PIN) payment to {recipient name} was created

This email is to confirm that you just set up a {amount} PIN Payment to be sent to {recipient name}. If you did not initiate this transaction, please contact us immediately at {phone number} for further instruction.

### **Message: P2P SENDER TRANSFER SENT**

Subject: PayItNow (PIN) payment to {recipient name} was sent

Message: Your {amount} PIN payment to {recipient name} was sent from your {FI name} account on {Date}. The receiving Financial Institution should post the deposit within a day or two. Please contact us at {phone number} if you have any questions about this transaction.

### **Message: P2P RECIPIENT TRANSFER SENT**

Subject: My {amount} PayItNow (PIN) payment

Message: The {amount} PayItNow (PIN) payment from me has been sent to the account you designated to receive the deposit. You should see it posted in a day or two.

### **Message: P2P SENDER PENDING TRANSFER TIMED OUT**

Subject: PayItNow (PIN) payment to {recipient name} cannot be sent

Message: You attempted to send {transfer amount} to {recipient name} on {Date}, but he/she didn't provide the necessary account information to receive the deposit, so we've canceled this PIN payment. (No money was withdrawn from your account, and no further attempts will be made to process this PIN payment.) Please contact us at {phone number} if you have any questions about this transaction.

### **Message: P2P RECIPIENT PENDING TRANSFER TIMED OUT**

Subject: My PayItNow (PIN) has been payment canceled

Message: I attempted to send you a {amount} PIN payment, but the payment has been canceled because you didn't provide the necessary account information to receive the deposit. (No further attempts will be made to send this PIN payment.)

### **Message: P2P SENDER AUTHENTICATION FAILED**

Subject: PayItNow (PIN) payment to {recipient} cannot be sent

Message: You attempted to send {amount} to {recipient name} on {Date}, but he/she didn't correctly answer the security question that you asked, so we've canceled this PIN payment. (No money was withdrawn from your account, and no further attempts will be made to process this PIN payment.) Please contact us at {phone number} if you have any questions about this transaction.

### **Message: P2P RECIPIENT AUTHENTICATION FAILED**

Subject: My PayItNow (PIN) payment has been canceled

Message: I attempted to send you a {amount} PIN payment, but the payment has been canceled because you didn't correctly answer the security question. (No further attempts will be made to send this PIN payment.)

### **Message: P2P SENDER TRANSFER CREDIT FAILED**

Subject: PayItNow (PIN) payment to {recipient name} was returned

Message: Your {amount} PIN payment was sent to {recipient name} on {Date}, but the receiving Financial Institution was unable to post the deposit so they returned it to us. We've initiated the refund back to your {FI name} account, so you will see the deposit within a day or two. Please contact us at {phone number} if you have any questions about this transaction.

### **Message: P2P RECIPIENT TRANSFER CREDIT FAILED**

Subject: My PayItNow (PIN) payment was returned

Message: I sent you a {amount} PIN payment, but your Financial Institution was unable to post the deposit to your designated account, so this PIN payment has been canceled. (No further attempts will be made to post this PIN payment to your account.)

### **Message: P2P RECIPIENT TRANSFER PENDING (INITIAL)**

Subject: I would like to send you {amount} using PayItNow (PIN)

Message: I would like to send you {amount} using PayItNow (PIN) payment network. To accept this payment, just indicate where to deposit the money.

### **Message: P2P RECIPIENT TRANSFER CANCELED**

Subject: I canceled the PayItNow (PIN) payment to you

Message: I canceled the {amount} PIN payment that you were recently notified about. Please contact me directly with any questions you may have.

### **Message: P2P RECIPIENT TRANSFER PENDING REMINDER**

Subject: Reminder: I'd like to send you {amount} using PayItNow (PIN)

Message: Just a reminder that I want to send you {amount} using PayItNow (PIN), but the payment can't be sent until you indicate where to deposit the money.

### **Message: P2P SENDER PENDING TRANSFER REMINDER**

Subject: PayItNow (PIN) Reminder sent to {recipient name}

Message: {recipient name} still hasn't accepted your {amount} PIN payment, so we sent a reminder message. We won't withdraw the money from your {FI name} account until the recipient accepts your PIN payment. Please contact us at {phone number} if you have any questions about this transaction.

### **Message: P2P SENDER TRANSFER FUNDING FAILED**

Subject: PayItNow (PIN) payment to {recipient name} cannot be sent

Message: We weren't able to debit your {FI name} account to send your {amount} PIN payment to {recipient name}, so we've canceled this PIN payment. (No further attempts will be made to process this PIN payment.) Please contact us at {phone number} if you have any questions about this transaction.

### **Message: P2P RECIPIENT TRANSFER FUNDING FAILED**

Subject: I canceled the PayItNow (PIN) payment.

Message: The {amount} PIN payment from me has been canceled. Please contact me directly with any questions you may have.

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# **APPENDIX C: GETTING STARTED**

## **MATERIALS**

- Schedule Q (includes Exhibit A - Pricing)

# ONLINE BILL PAY AGREEMENT

## SCHEDULE Q

PAYVERIS SYSTEM

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*This Online Bill Pay Schedule (this "Schedule") is made by and between CU\*Answers, Inc., A Credit Union Service Organization and Michigan Corporation (identified herein as "CU\*ANSWERS") and NAME - Credit Union, (the single business entity or organization identified herein as "Client"), with an Effective Date of MONTH/D/YY*

## **1. TERMS.**

This Agreement is made part of and wholly incorporated within the Master Services Agreement previously entered into between CU\*ANSWERS and CLIENT, and the terms of this previously executed Master Services Agreement shall apply to this Agreement. CU\*ANSWERS is authorized to provide CLIENT the Services and Software provided under this Online Bill Pay Agreement pursuant to a reseller agreement between CU\*ANSWERS and PAYVERIS, LLC ("PAYVERIS"). That Reseller Agreement is referenced herein as the "PAYVERIS Reseller Agreement". Changes in the relationship between CU\*ANSWERS and PAYVERIS may result in modifications to the terms herein, and without notice.

CLIENT acknowledges that CU\*ANSWERS is a reseller of Services and Software, and third-party service provider and/or regulatory requirements may result in the loss of basic features or functions. CU\*ANSWERS reserves the right to suspend or deactivate Services as necessary to terminate or investigate illegal or improper activities, provided CLIENT will be notified at least seventy-two (72) hours prior to any such deactivation and the Services will be suspended or deactivated only to the degree necessary for such purpose.

## **2. LICENSE RIGHTS.**

The following provisions shall apply to any Software provided by CU\*ANSWERS pursuant to this Schedule:

- (a) **LICENSE.** CU\*ANSWERS grants to CLIENT a non-transferable, non-exclusive license (the "License") to use the Licensed Services for its own use. "Licensed Services" shall mean the electronic bill payment, presentment services and related Software and Support that PAYVERIS provides to CLIENT through CU\*ANSWERS and pursuant to the PAYVERIS Reseller Schedule. CLIENT agrees that its personal consumers will use the Licensed Services solely for personal, family or household purposes and not for any business or commercial purpose. CLIENT also agrees to require business consumers may only use the Licensed Services solely for business or commercial purposes and not for any personal, family or household purpose.
- (b) **PROHIBITIONS.** CLIENT shall not modify the Licensed Services in any way. CLIENT shall not decompile, disassemble or otherwise reverse engineer the Licensed Services. PAYVERIS, as owner of the copyrights in the Licensed Services, prohibits the copying of any portions of the Licensed Services which can be read without machine intervention. No right to print or copy the Licensed Services, in whole or in part, is granted except as expressly provided in this Schedule. Client shall not alter nor impair the functionality of the License Services. Client agrees no rights, title and interest (including all intellectual property

rights) in the License Services shall pass to any Client consumers or other users of the License Services.

- (c) **NO TRANSFER.** This license and the Software to which it applies may not be assigned, sub-licensed, or otherwise transferred by CLIENT without prior written consent from CU\*ANSWERS and PAYVERIS.
- (d) **OWNERSHIP.** All aspects of the Licensed Services, including without limitation, programs, documentation and methods of processing shall remain the sole and exclusive property of PAYVERIS and shall not be sold, revealed, disclosed, distributed or otherwise communicated, directly or indirectly, by CLIENT to any person, company or institution whatsoever. It is expressly understood that no title to or ownership of the Software, or any part thereof, is transferred to CLIENT. Except as expressly permitted above, CLIENT agrees not to sublicense, license, rent, sell, loan, give or otherwise distribute all or any part of the Software or subcontract or resell the Services to any third party (other than as part of its banking services).
- (e) **STANDARDS.** CLIENT acknowledges and agrees that PAYVERIS controls all Software technical standards and implementations. Accordingly, unless otherwise agreed to in writing, CLIENT shall be responsible for the purchase, installation and maintenance of all computer equipment, including without limitation, wiring and cabling located at CLIENT's site, as may be required from time to time.
- (f) **MANAGEMENT.** CLIENT is responsible for undertaking the proper supervision, control, and management of its use of the Software, including following industry standard procedures for the security of data, accuracy of input and output, and back-up plans including restart and recovery.
- (g) **BRAND MARKS.** As necessary or appropriate for each party to operate and conduct the Services or Software, describe, promote or link their respective websites and web services, and promote the Services and Software through mutually agreed other advertising, each party grants the other party a worldwide, non-exclusive, nontransferable right to use and display its Brand Marks during the term of this Schedule. Presentation of the Brand Marks shall be in accordance with conventions specified by the party owning such Brand Marks. Use of the Brand Marks shall be confined to the purposes of this Schedule and shall not be altered for any reason. For purposes of this Schedule, "Brand Marks" mean the parties' respective trademarks, service marks, trade names, logos, slogans and advertising (including text, graphic or audiovisual features of icons, banners, frames, etc. to the extent distinctive to either party) and, if provided by either party, depiction of characters or celebrities.

If advertising or content supplied by either party pertaining to its products, services or business embodies any work of authorship protected under U.S. or foreign copyright laws or database interest protected under international laws or conventions, the party supplying such

material shall be responsible for securing rights and licenses necessary for the use and exercise of such interests incident to the Services.

### 3. CLIENT COMPLIANCE.

CLIENT agrees to comply fully with all relevant laws and regulations including, but not limited to, the origination of entries. Should CLIENT become an Originator, CLIENT agrees assume the responsibility of an Originator under NACHA rules for transactions processed through the ACH network, thereby agreeing to resolve any unsettled entries should such entries occur.

### 4. CONFIDENTIALITY.

- (a) **CONFIDENTIAL INFORMATION.** “Confidential Information” shall mean any information in any medium of a party (the “Disclosing Party”) that is disclosed before or after the Effective Date to the other party (the “Receiving Party”) in written form and marked “Confidential” or “Proprietary”, or, if disclosed orally, which the Disclosing Party has indicated is confidential or proprietary, or any other information disclosed, which the Receiving Party, under the circumstances surrounding its disclosure, should know is treated as confidential and proprietary information of the Disclosing Party, including any such information that may be designated by Law (as defined below) as confidential.
- (b) **OBLIGATIONS.** CLIENT agrees to hold each PAYVERIS’ Confidential Information strictly confidential. Neither CU\*ANSWERS, nor CLIENT, nor PAYVERIS through the PAYVERIS Reseller Schedule, unless required by Law, may use, disclose or otherwise make the other’s Confidential Information available in any form to any third party for any purpose other than for the implementation of this Schedule. Each party shall ensure that Confidential Information is not disclosed or distributed by its employees or agents in violation of the terms of this Schedule. Each party shall be responsible for any violation of the terms of this Confidentiality by its employees or agents.
- (c) **EXCEPTIONS.** Confidential Information does not include information that: (i) is or becomes a part of the public domain through no act or omission of the Receiving Party; (ii) was in the Receiving Party’s lawful possession prior to the disclosure and had not been obtained by the Receiving Party either directly or indirectly from the Disclosing Party; (iii) is lawfully disclosed to the Receiving Party by a third party without restriction on disclosure; or (iv) is independently developed by the Receiving Party without use of or reference to any Confidential Information of the Disclosing Party.
- (d) **RETURN OF CONFIDENTIAL INFORMATION.** Upon the expiration or any termination of this Schedule, each party shall promptly return, or if return is not feasible, destroy and certify to such destruction, all Confidential Information and proprietary materials of the other party, all copies thereof, and any summaries prepared (to the extent such summaries contain any of the other party’s Confidential Information) in its possession or under its reasonable control. Notwithstanding the foregoing, each party may retain one

(1) copy of the other party's Confidential Information for archival, legal and audit purposes; provided, however, that the confidentiality provisions of this Schedule shall apply to all such retained materials for so long as such Confidential Information (or any portion thereof) is in the possession or under the control of the Receiving Party.

## 5. TRANSACTIONS.

### (a) DEFINITIONS.

- i. "Transactions" refers to online bill payment services transactions performed by Reseller (either itself or through one or more subcontractors) hereunder ("Payments"). Payments may only be made to payees with U.S. payment addresses that Reseller can verify, and payments that are account-to-account external transfers may only be made to end users' accounts held at United States financial institutions, after end users have completed the required validation steps.
- ii. "Account" refers to any consumer or business deposit account or loan that is included in the end users' profiles stored or maintained in Licensed Services. Reseller reserves the right to limit the dollar amount of the Licensed Services' transactions.

- (b) **RULES REGARDING DEBITING FUNDS – PAYMENTS AND EXTERNAL TRANSFERS.** For Payments that are sent electronically, end users' Accounts will be debited on the day that the payment is sent – the "Send Date." For Payments that are sent by check, end users' Accounts will be debited when the check is presented for payment.

For External Transfers, when end users are transferring funds out of an Account at FI, (for credit to an external account at another FI), the Account debit will take place on the day that the transfer is sent – the "Transfer Date". When end users are transferring funds out of an external account at another FI (for credit to an Account at Reseller Client FI), the account debit at the external FI will occur in accordance with ACH operating rules.

- (c) **RULES REGARDING CREDITING FUNDS - EXTERNAL TRANSFERS.** External Transfer credits will be posted once the corresponding debited funds have been received and determined by Reseller or its third party provider to be good funds, and in accordance with ACH operating rules.

- (d) **RULES REGARDING PAYMENT DELIVERY.** For payments sent electronically, most payments set up before the designated cut-off time on the Send Date will be delivered in one (1) Business Day after the Send Date. For payments processed through the ACH network, most payments set up before the designated cut-off time on the Send Date will be delivered in two (2) business days after the Send Date. Based on our estimate of average United States Postal Service mailing times, for payments sent by check, most payments set

up before the designated cut-off time on the Send Date will be delivered in three (3) Business Days after the Send Date. These delivery times, along with other information Reseller (or its subcontractor, as applicable) may have about payees or their processing routines, are used to calculate the Estimated Delivery Date displayed for each scheduled payment. Regardless of the delivery method, it is the end user's responsibility to set up their bill payments to allow sufficient time for their Payees to not only receive the payments, but also to post them to their accounts before the actual payment due dates, excluding any applicable grace periods. If end users fail to do this, they will be fully responsible for all late fees, finance charges or any other action taken by the Payee.

- (e) **PAYMENT GUARANTEE.** Payments will be delivered accurately within 2 business days following the estimated delivery date as long as end users schedule them properly in advance of the due date and have sufficient funds available in their designated Accounts. If end user's bill payment instructions are not executed on time or in the correct amount, then any late fees or finance charges that end user reasonably incurs as a result of such incident will be paid on end-user's behalf (up to \$50), provided that the end user's account was in good standing with the payee prior to this incident.

Neither CU\*ANSWERS nor its subcontractors will be responsible for any charges imposed or any other action taken by a payee resulting from a payment that the end user did not properly schedule, or if any third party through whom any bill payment is to be made fails to properly transmit the payment to the intended payee. Neither CU\*ANSWERS nor its subcontractors will be liable if there are insufficient or unavailable funds in the end user's designated Account, or if the end user's designated Account is closed or frozen or otherwise restricted from posting debits, or if any part of the Reseller's Client FI's funds transfer system is not working properly.

- (f) **FUNDING TRANSACTIONS.** CLIENT agrees that all transactions will be appropriately funded in the designated PAYVERIS account and available for immediate withdrawal by PAYVERIS through daily file processing or any other means. If the total amount required to fund the transactions is not available at the time the PAYVERIS withdrawal is attempted, CLIENT will be notified of the 'un-funded' situation, and CLIENT will correct the situation by completing a wire transfer for the required amount to PAYVERIS' designated bank account, so the funds are received and available by 11:00am EST on that same day. CLIENT will be responsible for all reasonable and necessary costs or penalties associated with any activities that PAYVERIS reasonably deems necessary in order to resolve the un-funded transactions.

- (g) **RULES REGARDING DISCLOSURES OF ACCOUNT INFORMATION TO THIRD PARTIES.** Reseller agrees that it will (and will cause any subcontractor(s) to) only disclose information to third parties about end users' Accounts or the transactions they make:

- i. Where it is necessary for completing a transaction;
- ii. In order to verify the existence and condition of an end user Account for a third party, such as a Payee;
- iii. In order to comply with a valid governmental agency requirement or court order;
- iv. If the end user gives permission, which Reseller or such subcontractor may require in writing;
- v. In order to collect information for Reseller's or its subcontractor(s)'s internal use concerning the electronic fund transfer service;
- vi. If it involves a claim by or against Reseller or its subcontractor(s) concerning a deposit to or withdrawal from end user's Account; or
- vii. Where otherwise required or permitted under state or federal laws and regulations.

(h) **RULES REGARDING AUTHORIZATION TO OBTAIN INFORMATION.** End users agree that Reseller and/or its subcontractor(s) may obtain information regarding their Payee Accounts in order to facilitate proper handling and crediting of their payments.

## 6. DATA SECURITY.

(a) **COMMERCIALLY REASONABLE.** In connection with providing the Licensed Services, CU\*ANSWERS, and PAYVERIS through the PAYVERIS Reseller Schedule, shall take commercially reasonable steps designed to:

- i. Ensure the privacy and security of CLIENT and its Member's information, and to protect against anticipated threats and hazards to the security of such information;
- ii. Prevent unauthorized access to or use of such information that could result in substantial harm to CLIENT or its Members; and maintain control and security of its systems and premises.

(b) **PRIVACY AND SECURITY.** It is the intent of the parties to protect the privacy and confidentiality of the Nonpublic Personal Information ("NPI") of the members and nonmember customers of CLIENT during the performance of this Schedule:

- i. CU\*ANSWERS, and PAYVERIS through the PAYVERIS Reseller Schedule, is prohibited from disclosing or using NPI of members and non-member customers of CLIENT other than to carry out the purposes for which CU\*Answers disclosed the

financial institution customer's nonpublic personal information or for any other use allowed under the exceptions listed in 12 CFR §1016.14 or 12 CFR §1016.15 of the Consumer Financial Protection Bureau (CFPB) Rules and Regulations or 12 CFR §748, (including Appendices A and B) of the National Credit Union Administration ("NCUA") Rules and Regulations (as amended or superseded) and Title V of Gramm-Leach-Bliley Act;

- ii. CU\*ANSWERS, and PAYVERIS through the PAYVERIS Reseller Schedule, agrees to implement appropriate and commercially reasonable measures designed to meet the requirements of the NCUA Rules and Regulations for protecting NPI;
- iii. CU\*ANSWERS, and PAYVERIS through the PAYVERIS Reseller Schedule, shall disclose within a reasonable time to CLIENT any breach in the security resulting in unauthorized intrusions into PAYVERIS' systems that is likely to cause substantial loss or injury to, or result in identity theft with respect to, CLIENT or its clients' members and non-member customers;
- iv. The parties acknowledge that they are both subject to 12 CFR Part 717.83 regarding Disposal of Consumer Information, and the parties shall implement policies and procedures to protect against improper disposal of consumer information; and
- v. CU\*ANSWERS, and PAYVERIS through the PAYVERIS Reseller Schedule, agree that any of its employees who have access to internal information or financial institution member or non-member customer information will be properly trained in their responsibilities under this Schedule.

## 7. REPRESENTATIONS AND WARRANTIES; DISCLAIMERS.

- (a) **WARRANTIES.** CU\*ANSWERS agrees to pass through such warranties that CU\*ANSWERS receives from PAYVERIS through the PAYVERIS Reseller Schedule, including:
- i. That PAYVERIS is a limited liability company duly organized, validly existing and in good standing under the laws of the State of Delaware;
  - ii. That the PAYVERIS Software is either owned or properly licensed by PAYVERIS or is in the public domain;
  - iii. That the use, resale or marketing of the Licensed Services will not infringe any U.S. patents, copyrights, trademarks, or other proprietary rights of any third party;
  - iv. That PAYVERIS had the full power and authority to enter into the PAYVERIS Reseller Schedule, to perform its obligations under the PAYVERIS Reseller

Schedule, and to grant the licenses and rights granted to CU\*ANSWERS in the PAYVERIS Reseller Schedule;

- v. That PAYVERIS will comply with all applicable Laws relating to its performance and/or obligations under the PAYVERIS Reseller Schedule; and
- vi. That PAYVERIS shall perform the Licensed Services and all related support provided under the PAYVERIS Reseller Schedule in a commercially reasonable manner and any and all performance standards provided herein.

CU\*ANSWERS does not warrant that the Licensed Services shall be uninterrupted or error free or that it shall meet CLIENT'S needs. CLIENT is solely responsible for the accuracy and integrity of its own data, reports, documentation and internal security.

- (b) CU\*ANSWERS, AND PAYVERIS THROUGH THE PAYVERIS RESELLER AGREEMENT, EXPRESSLY DISCLAIM, AND CLIENT HEREBY EXPRESSLY WAIVES, ALL OTHER WARRANTIES OR REPRESENTATIONS WITH RESPECT TO THE LICENSED SERVICES AND THE SOFTWARE, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY, TITLE, NONINFRINGEMENT, FITNESS FOR A PARTICULAR PURPOSE, ERROR-FREE OPERATION, UNINTERRUPTED ACCESS, OR THAT THE LICENSED SERVICES OR THE SOFTWARE WILL BE AVAILABLE CONSTANTLY AND IN AN UNINTERRUPTED MANNER AND ANY OTHER IMPLIED WARRANTY ARISING FROM COURSE OF DEALING OR COURSE OF PERFORMANCE.
- (c) **LIMITATION OF LIABILITY.** IN NO EVENT SHALL CU\*ANSWERS AND/OR PAYVERIS UNDER THE PAYVERIS RESELLER AGREEMENT, HAVE AN AGGREGATED LIABILITY UNDER THIS AGREEMENT THAT EXCEEDS THE SUM OF ALL AMOUNTS ACTUALLY PAID UNDER THIS AGREEMENT TO CU\*ANSWERS BY CLIENT IN THE THREE (3) MONTH PERIOD PRECEDING THE DATE OF THE EVENT GIVING RISE TO SUCH CLAIM OR, IF THIS AGREEMENT HAS NOT BEEN IN EFFECT FOR THREE (3) MONTHS, THEN AN AMOUNT EQUAL TO THE AVERAGE MONTHLY AMOUNT ACTUALLY PAID TO CU\*ANSWERS BY CLIENT (CALCULATED BY DIVIDING THE TOTAL AMOUNT PAID BY THE NUMBER OF MONTHS DURING WHICH THIS AGREEMENT HAS BEEN IN EFFECT) TIMES THREE (3). EXCEPT WITH RESPECT TO ANY CLAIMS ARISING OUT OF RESELLER'S OR ANY CLIENTS' (AND THEIR USER'S) USE OF THE LICENSED SERVICES OR THE SOFTWARE IN A MANNER NOT AUTHORIZED BY THIS AGREEMENT AND CLIENT'S INDEMNIFICATION OBLIGATIONS FOR THIRD-PARTY CLAIMS, IN NO EVENT SHALL EITHER PARTY HAVE ANY LIABILITY FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, COST OF COVER, PUNITIVE OR EXEMPLARY DAMAGES, HOWEVER CAUSED AND ON ANY THEORY OF LIABILITY, ARISING OUT OF THIS AGREEMENT, INCLUDING LOSS OF

BUSINESS, REVENUE OR ANTICIPATED PROFITS, EVEN IF SUCH PARTY HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

## **8. TECHNICAL SUPPORT.**

CU\*ANSWERS shall provide all Level 1 Support to CLIENT. If CU\*ANSWERS and PAYVERIS through the PAYVERIS Reseller Schedule, mutually agree that an incident requires Level 2 Support, PAYVERIS and CU\*ANSWERS have agreed to work together in good faith as is necessary to allow PAYVERIS to effectively perform the Level 2 Support. Level 2 Support shall be provided by PAYVERIS through the PAYVERIS Reseller Schedule promptly CU\*ANSWERS reasonably demonstrating that a failure to perform in substantial conformity with the Documentation is a result of errors or defects in the Software and/or Licenses Services, including all payment related issues.

## **9. FEES.**

- (a) CLIENT shall pay the fees for the corresponding Software or Services. Fees for each identified item of Software will be fully earned and non-refundable when and as that Software is delivered or put in use. Fees for Services will be fully earned and non-refundable when and as the Services are performed. Services required but not described herein will be charged to CLIENT at CU\*ANSWERS' standard rates.
- (b) Unless otherwise stated all amounts due shall be paid in U.S. Dollars promptly on receipt of invoice. This may include expenses incurred by CU\*ANSWERS.
- (c) Any payment not received within thirty (30) days of the date due shall bear interest from the date due at the rate of one (1%) per month (prorated for partial periods) or the maximum rate permitted by applicable law, whichever is less.
- (d) In the event that payment due to CU\*ANSWERS is collected at law or through an attorney-at-law, or under advice therefrom, or through a collection agency, CLIENT agrees to pay all costs of collection, including, without limitation, all court costs and actual attorney's fees.
  - i. CLIENT shall be responsible for sales or use taxes, transfer taxes, property taxes, or similar obligations imposed by any government authority with respect to the Software or Services (except CU\*ANSWERS retains responsibility for federal and state taxes on its net income). The fees based upon the number of Subscribers enrolled per month will be payable in arrears. A Subscriber shall be enrolled by tax identification number. Any Subscriber enrolled for any portion of a month shall be billed for the full month. The Bill Payment User Fee, any applicable Transaction fee, or any combination of the two, may be amended from time to time, in response to, and to correlate with any adjustments by the United States Postal Service for a one (1) ounce letter. The monthly subscriber fee payable with respect to each Subscriber who is enrolled in any month for that service. With respect to any mutually agreed

fee for which terms are not specified, payment shall be due and payable 30 days after date of invoice.

- ii. CU\*ANSWERS may adjust the fees referenced in Exhibit A at any time upon 60 days written notice to client.
- iii. CU\*ANSWERS shall have the right to electronically debit an account of CLIENT in payment of any such invoice, and CLIENT shall execute and deliver to CU\*ANSWERS such agreements and authorizations as are reasonably necessary or appropriate to effectuate such electronic debit.
- iv. CLIENT expressly disclaims CU\*ANSWERS' liability for any taxes or duties, however designated are levied (including, but not limited to, sales, use, personal and property taxes), except for taxes related to CU\*ANSWERS' income.

## **10. TERM AND TERMINATION.**

The initial term of this Schedule and the initial Client Order shall last five (5) years from the billing start date. Thereafter, unless CLIENT notifies CU\*ANSWERS in writing at least three (3) months in advance of the scheduled renewal date that Client elects not to renew this Schedule, this Schedule and the initial Client Order shall automatically renew for successive one (1) year periods. Either party, at its option, may terminate this Schedule (and thereupon terminate CLIENT'S license to the Software and CLIENT'S right to receive any remaining Services).

Upon termination of this Schedule, regardless of the reason, CLIENT shall immediately cease use of the Software, remove the Software from CLIENT'S computers, and follow CU\*ANSWERS' instructions for the return or destruction of all remaining copies of the Software and related documentation. CLIENT agrees to certify its compliance with the foregoing requirement upon CU\*ANSWERS' request.

Client will hold CU\*Answers harmless from any damages or liabilities resulting from third party claims that the Software or Services or their use infringe U.S. patents, copyrights or similar intangible rights.

## **11. EXCUSABLE DELAYS.**

Neither party shall incur liability to the other party on account of any loss or damage resulting from any delay or failure to perform all or any part of this Schedule where such failure is caused in whole or in part by events, occurrences or causes beyond the reasonable control of the party failing to perform.

## **12. STATUTE OF LIMITATIONS.**

- (a) No party may commence an action under this Schedule more than one year: (i) after becoming aware of a breach or of the events giving rise to the claim, or (ii) after the

earliest date on which such default or circumstance could, in the exercise of reasonable due diligence, have been discovered by such party.

- (b) In no event may either party commence any action more than two years after the events giving rise to the claim. The parties waive any statute of limitations to the contrary.

### **13. DISPUTE RESOLUTION.**

Any controversy or claim arising out of or relating to this Schedule, or breach thereof, shall be subject to executive review before either party may commence any legal action in connection therewith. Each party shall designate an executive officer that shall serve as its representative. Both representatives shall in good faith attempt to resolve the controversy or claim in issue.

### **14. GOVERNING LAW, JURISDICTION, AND VENUE.**

This Schedule shall be governed by and construed in accordance with the laws of the State of Michigan. Jurisdiction and venue for any claim or cause of action arising under this Schedule shall be exclusively in the state courts located in Kent County, Michigan.

### **15. GENERAL PROVISIONS.**

- (a) **DISASTER RECOVERY.** In the PAYVERIS Reseller Schedule, PAYVERIS agreed to reasonably maintain its ability to provide the Licensed Services to CU\*ANSWERS and its Clients. Further, the PAYVERIS Reseller Schedule required that PAYVERIS test the operation and effectiveness of its disaster recovery plan at least once per calendar year, and make an executive summary of the results of such test available to CU\*ANSWERS (who may, in turn, provide a copy to any Client, upon request, subject to confidentiality obligations under this Schedule). The PAYVERIS Reseller Schedule obligates PAYVERIS to be responsible for implementing a disaster recovery plan in the event of any and all disasters affecting PAYVERIS' facilities or operations.
- (b) **COMPLETE AGREEMENT.** This Schedule, including all schedules and exhibits attached hereto, is intended as the complete, final and exclusive statement of the terms of the agreement between the parties regarding the subject matter hereof and supersedes any and all other prior or contemporaneous agreements or understandings, whether written or oral, between them relating to the subject matter hereof. No amendment to, or modification of, this Schedule shall be binding unless in writing and signed by a duly authorized representative of both parties. Each party expressly acknowledges that there are no warranties, representations, covenants or understandings of any kind, manner or description whatsoever by either party to the other except as expressly set forth in this Schedule.
- (c) **NO WAIVER.** Failure by either party to enforce any provision of this Schedule shall not be deemed a waiver of future enforcement of that, or any other, provision. Any

waiver by either party of its rights under this Schedule must be in writing and signed by a duly authorized representative of the waiving party.

CU\*ANSWERS, INC.

NAME CREDIT UNION

\_\_\_\_\_  
Randy Karnes, CEO

\_\_\_\_\_  
NAME. CEO

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

# EXHIBIT A: LICENSED SERVICES AND PRODUCT FEES

As of 12/1/15

Setup Fees (One Time)	Fee	Comments
FI Setup Fee	Waived	Includes setting FI up on the Payveris platform, and testing of application and connectivity.
Conversion Fee	\$1,000.00	Per FI. Includes the conversion of all payee data, historical payment info up to 18 months, external transfer accounts and future scheduled payments and transfers. It includes a mock conversion of data and final production conversion.
Client Deactivation Fee	\$500.00	Remove access and cancel any scheduled transactions
Client Deconversion Fee	\$5,000 (minimum) – includes up to 1,000 subscribers; \$5.00 per subscriber over 1,000 \$7,500 (maximum total)	Provides 2 sets of deconversion files including subscribers, Payees, 18 months of history, and scheduled payments

## Transaction Fees

Consumer Per User Fee	Waived	Monthly Active/Inactive users
Per Bill Payment	\$0.595	Per Transaction: <i>(fee frozen for first 12 mos. per 3-year initial contract term; 24 mos. per 5-yr. initial contract term)</i>
Per Bill Presented (per CU*A availability)	\$0.25	Per Active Bill Per Month: <i>(waived for first 12 months per 3-year initial term contract; waived first 24 months per 5-year initial term contract)</i>
P2P Transfers	\$0.40	Per Transfer. Waived for initial client term <i>(3-year minimum)</i> if signed by 03/31/16 and implemented by 9/30/16.

**Potential Future Transaction Options:**

A2A Transfers	TBD	Per Transfer
Business Per User Fee	TBD	Monthly Active/Inactive users
Business - Invoice Payment	TBD	Check with Invoice Detail ( <i>Business Users</i> ); Multiple access levels
Expedited Check Payment	TBD	Varies depending on destination. Charged directly to user at cost.
PayWatch	TBD	Fraud detection/ tracking tool

**Additional Services**

Level One Support	CU*Answers <i>(included)</i>	General questions – nonpayment related issues; directed to CU*Answers
Level Two Support	Payveris <i>(included)</i>	Technical support and general questions; directed from CU*Answers to Payveris
PASS Integration Fee	Included	Included in Setup Fee ( <i>Back Office/ Administration tool</i> )
PASS Monthly User fee	\$10.00 <i>(optional)</i>	Per Seat ( <i>Waived for first 10 seats</i> )
Electronic Returns/Rejects	\$5.00	Per reject/return if not Payveris error ( <i>e.g. incorrect vendor acct. number</i> )
Postal Return Handling	\$10.00	Per piece if not Payveris error ( <i>e.g. incorrect vendor mailing address</i> )
Research Request	\$25.00	Per claim request worked by Payveris. Payveris to handle all payment issues until resolved.

**Notes:**

- Pricing does not include any 3<sup>rd</sup> party fees (i.e. deconversion), or misc. fees which may be required.
- Prices subject to periodic change.

Date: \_\_\_\_\_

By: \_\_\_\_\_

Signature: \_\_\_\_\_

Print Name/Title: \_\_\_\_\_

Address for notices: \_\_\_\_\_