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# “It’s Me 247” Bill Pay (iPay)



## Product Overview & User Guide

### INTRODUCTION

CU\*Answers is pleased to offer electronic bill presentment and payment service through a relationship with **iPay**. More than just a link to the leading provider of financial e-commerce products and services, bill payment via **It's Me 247** lets members pay bills online while still maintaining connectivity via online banking...making online bill payment a *credit union service*

Additionally, CU\*Answers is proud to offer a native bill pay service through a relationship with **iPay**. This solution 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.*

With either solution, your members can easily enroll online and can perform a variety of services, including viewing bills electronically (from participating vendors), and approving payments in a matter of minutes. They also have access to mobile banking services, which even allows them to enroll on their phone!

To eliminate the worry of an invalid or non-existent account being selected, the enrollment process automatically provides a list of approved demand accounts from which payments can be made, keeping your credit union in control. Members can later request that additional accounts be used for payments, and these accounts are presented in the iPay Master site for review and acceptance by the credit union.

**Revision date: November 7, 2024**

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

## OPTION 1: “NATIVE” SOLUTION

- Clients must have a CU\*Answer iPay contract to use this option.
- “Native” solution means that members will not leave **It’s Me 247** Online Banking to pay bills or make Person to Person transfers. (NOTE: P2P transfers are an optional feature and must be separately activated.)
- 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, pay a bill or multiple bills, and view bill pay history without leaving **It’s Me 247**. (Additional features are covered in the section on this option.)

For a full list of features available in the “Native” solution, refer to page 7.

## OPTION 2: SINGLE SIGN ON OPTION

- “Consolidated Logon” makes **It’s Me 247** Bill Pay (iPay) a credit union Product
- The site is branded to use the credit union logo and name
- “Consolidated Logon” means member does not use a URL to go to the iPay site— **It’s Me 247** passes all required account information direct to iPay so member does not need to “log on” manually
- **It’s Me 247** remains active, using the timeout value assigned to that page); **It’s Me 247** Bill Pay (iPay) opens in separate browser window.

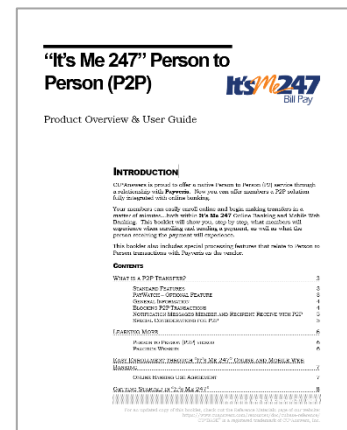
Refer to page 45 for more details.

## (OPTIONAL) BUILT-IN PAY ANYONE - PERSON TO PERSON (P2P) TRANSFERS

You can also offer to your members Person-to-Person (P2P) services~ This way members can make payments to other people when their account number is unknown. There is a separate cost for this feature. Learn more here:

<https://www.cuanswers.com/wp-content/uploads/ItsMe247P2PUserGuide.pdf>

- Available for both the “Native” and “Consolidated Login” options.
- With either option, the member makes these transfers without leaving **It’s Me 247**.



## (OPTIONAL) PAYWATCH

CU\*Answers, in conjunction with Paymentus, offers 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.

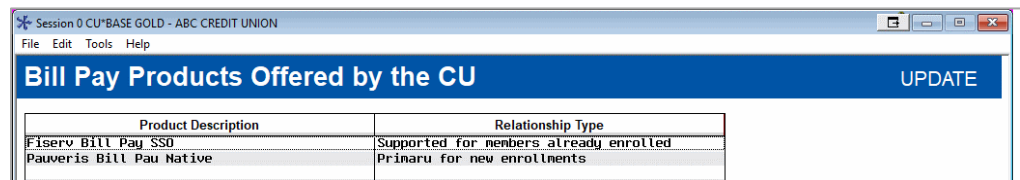
PayWatch is a centralized fraud detection service that is run hourly and scores each online bill payment and halts the processing of suspicious transactions until they have been reviewed by your credit union. All your online reporting, decisioning, and historical transaction research tools are included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

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

## (OPTIONAL) MULTI-VENDOR SUPPORT

Transitioning from one vendor to another, because you are either adopting a new vendor or considering a merger? **It's Me 247** Bill Pay can support multiple vendors. This will allow existing members to stay with your original bill pay vendor while new members are enrolled with your new bill pay provider. *You may be able to configure fees to encourage movement to your new vendor.*

To learn more, contact the Cards & Payments team.



Product Description	Relationship Type
Fiserv Bill Pay SSO	Supported for members already enrolled
Pauveris Bill Pau Native	Prinaru for new enrollments

## BILL PAY FRAUD BLOCK LIST

You may find the need to block a person or organization from having access to bill pay. In this case, add them to the bill pay fraud block list. The bill pay fraud block list is access via **Tool #892 Fraud Block Lists/Blocked Persons List**.

If a person or organization is added to the bill pay denial of service block list, an employee cannot enroll any membership with this SSN/TIN into bill pay.

The member will see the following messaging: "We're sorry, but your account has been blocked from enrolling in this service. Please contact the credit union for more information."

Learn more in the [Overview: Fraud Block List topic](#) in the CU\*BASE online help.

## AVAILABLE SERVICE CHARGES

- Available configurable service charge groups (see Page 55):

- Monthly subscriber fees with age and aggregate balance waivers
- Excessive activity fees
- Fee for inactive users
- Tied to Tiered Services and Marketing Clubs for fee waivers based on member participation

## **EASY ENROLLMENT THROUGH “IT’S ME 247”**

- Enrollment can be done by member through **It’s Me 247**.
- Members can choose one checking account for their primary funding account. Savings accounts can be used as secondary funding accounts. Secondary funding accounts can be chosen as the default funding account to pay bills. However, enrollment is only allowed for members with active checking or “SD” account.
- Enrollments are communicated to iPay immediately.
  - CU\*Answers creates electronic file with all necessary details (CU identifier, member account number, password, etc)—no need for member to receive paperwork in order to activate; allows member to be enrolled and using the site much faster.
- Member access to set up payees is immediate. The credit union is notified when there is a new enrollee. The funding accounts do require a review by the credit union in the MASTER site for payments to be sent.

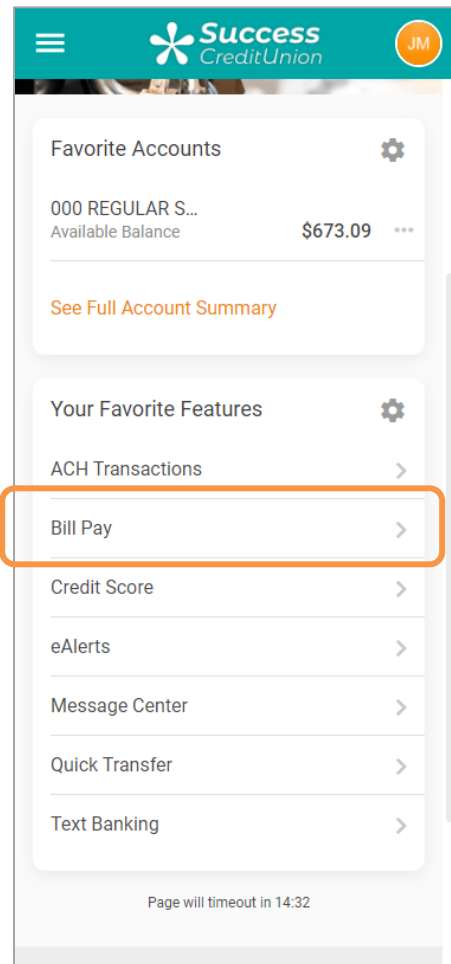
# OPTION 1: “NATIVE” SOLUTION”

## BUILT IN ACCESS TO BILL PAY

Once bill pay is activated, members can go to the enrollment screen or access bill pay via the Favorite Features section that is listed under the accounts on the entry screen. This is shown in the example below.

- NOTE: this will not show in the Favorite Features listing if you have not activated bill pay.

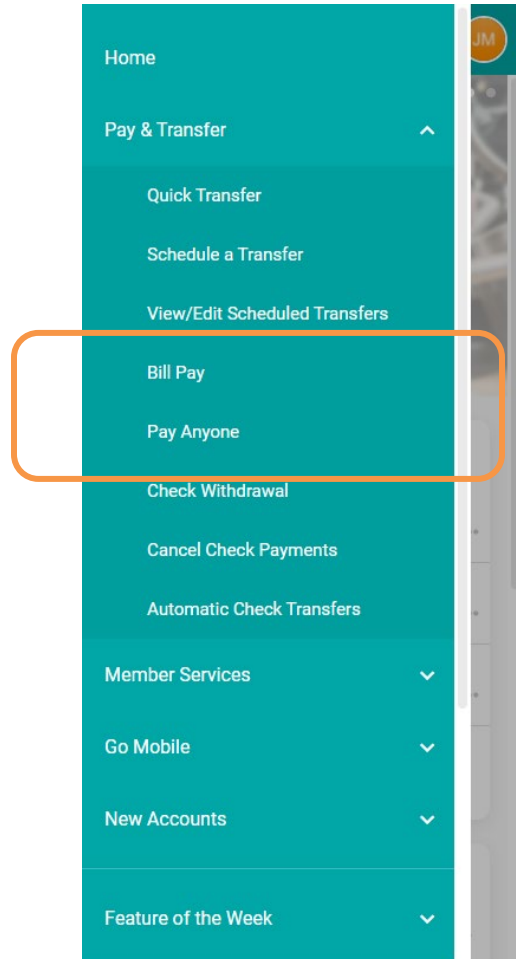
### Member Accesses Bill Pay



## GRANTING EXTRA ACCESS TO BILL PAY

For the member to access bill pay any other way online, you must grant them access points using ItsMe247 Manager. For example, the Pay & Transfer section in the Mega Menu provides a great place to add access to bill pay. In this example below, access was granted to the Pay Anyone feature as well since this credit union offers both features.

### Additional Access to Bill Pay



Other options and wording are available.

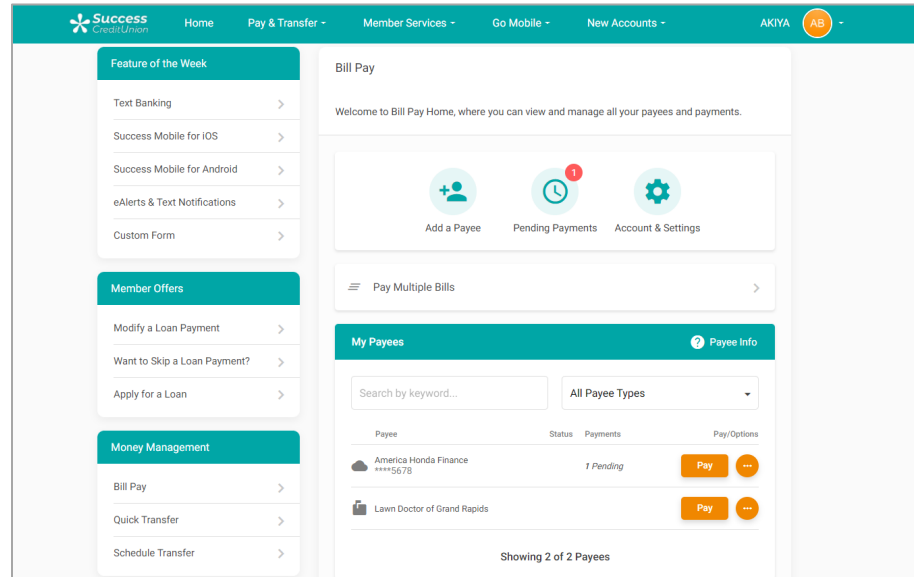
For more information contact the Internet Retailer Support Center at [irsc@cuanswers.com](mailto:irsc@cuanswers.com). To purchase ItsMe247 Manager go to the CU\*Answers store at <https://store.cuanswers.com/store/irsc/cupublisher-self-service/>



## A LOOK AT THE INTERFACE

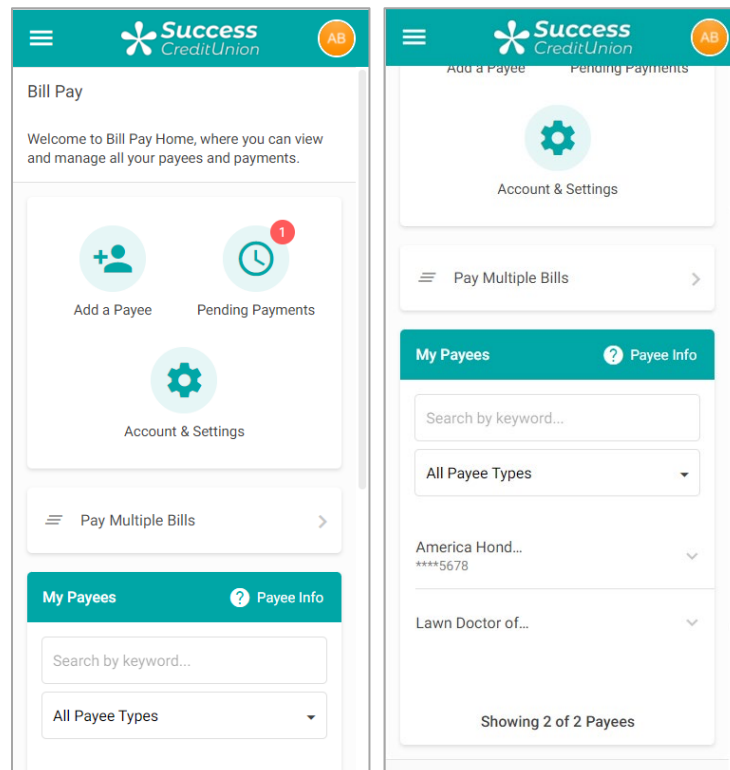
Here is a look of the basic bill pay layout of that a member will see on their desktop.

### Standard View



Below is the layout on a mobile device, with the first picture showing what is at the top of the page and the second what the member sees as they scroll down the page.

### Mobile View



## ENROLL IN BILL PAY

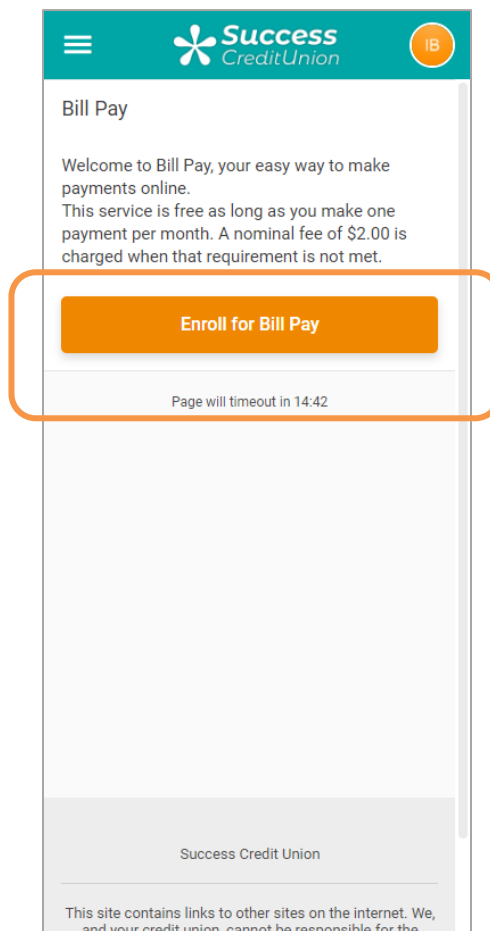
Select one of the access points to enroll in bill pay. See the previous section for available access points.

Members cannot enroll in bill pay if they:

- Are blocked from using bill pay with their Personal Internet Branch (PIB) profile.
- Do not have an email address or have an email address marked as invalid.
- Do not have a checking account.
- Have an address marked as a foreign address. (United States addresses, as well as Puerto Rico and the Virgin Islands, are allowed.)
- Are on the bill pay fraud block list. See page 5.

To begin the enrollment process, click *Enroll for Bill Pay*.

### Enrolling in Bill Pay



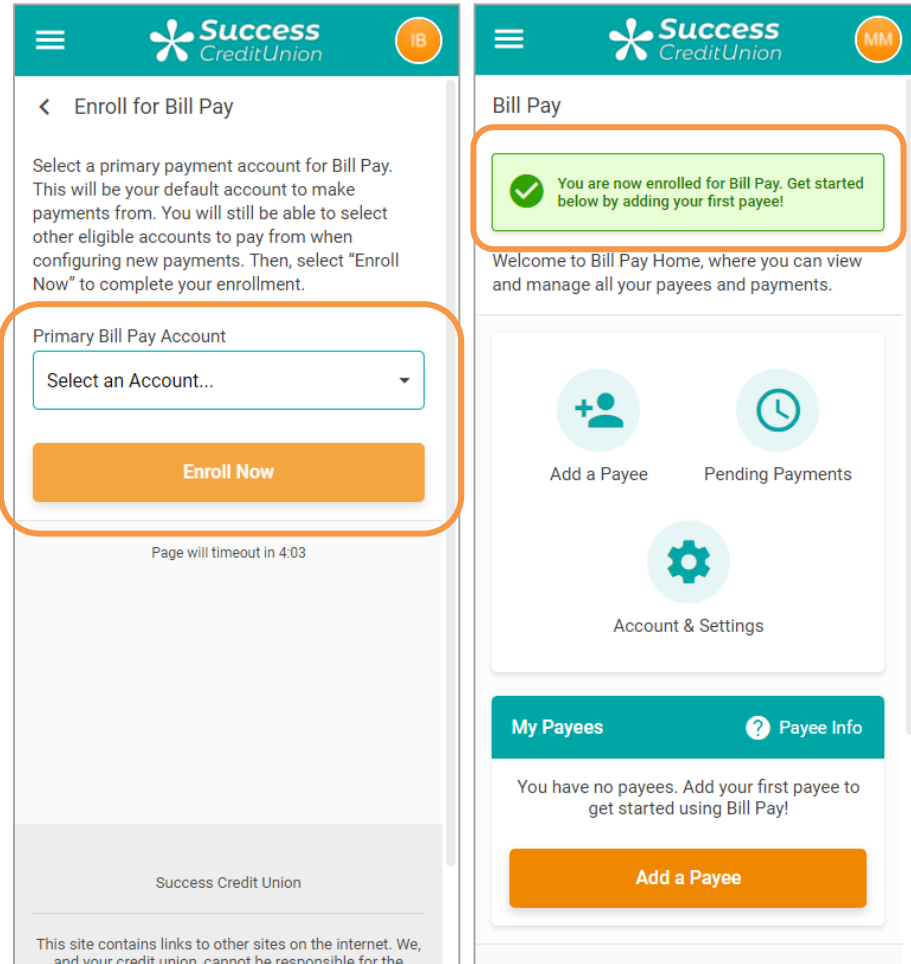
Next select a checking account from the *Primary Bill Pay Account* drop-down menu to fund the bill pay payments.

- You can select a different checking account when you make your payment if your membership has more than one checking account.
- Only checking accounts can be used to pay a bill—savings products, including the base shares, cannot.

Click *Enroll Now*. (See first graphic below.)

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

### Finalizing Enrolling in Bill Pay



## 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.

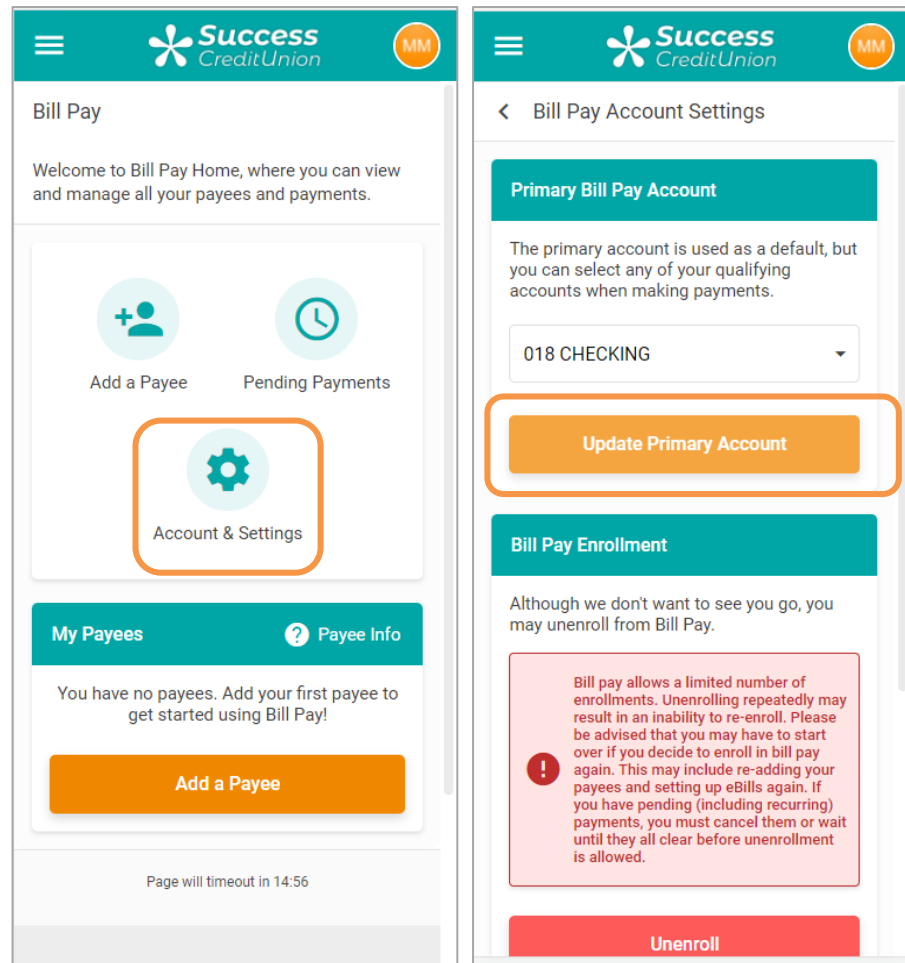
To set up or change the funding account, select *Accounts & Settings*.

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.

Click *Update Primary Account*.

### Changing Funding Account for Bill Pay

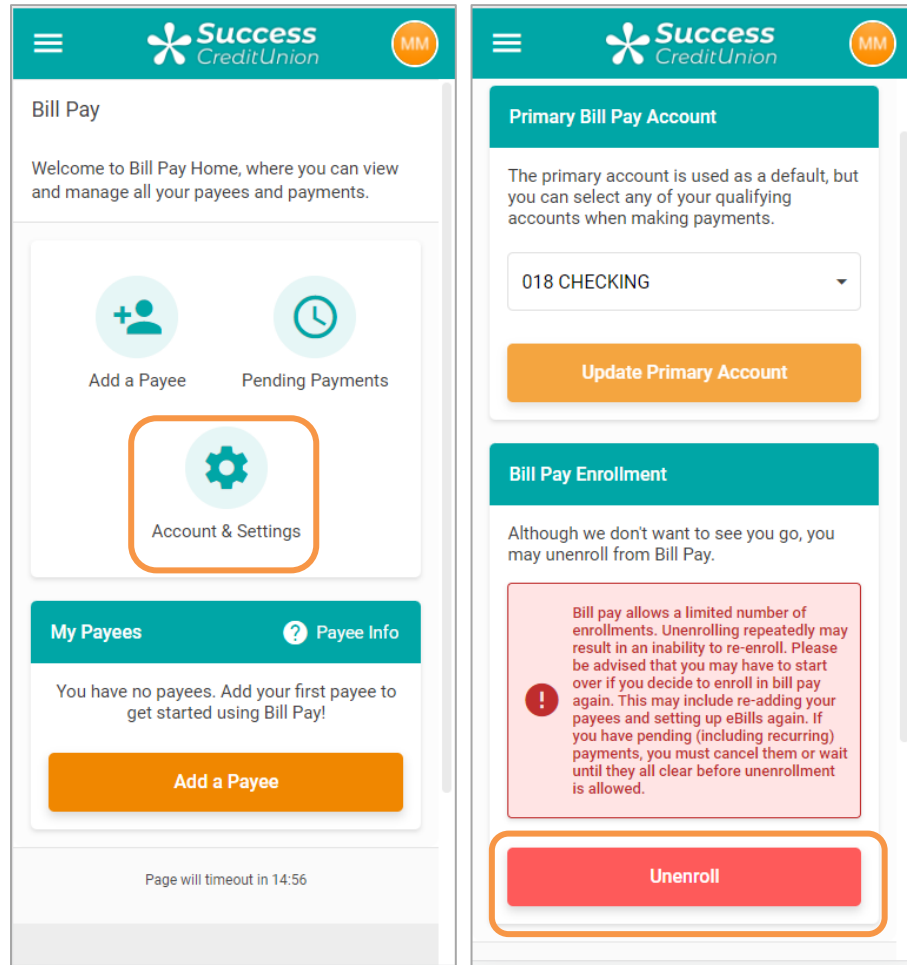


# UNENROLL FROM BILL PAY

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.)

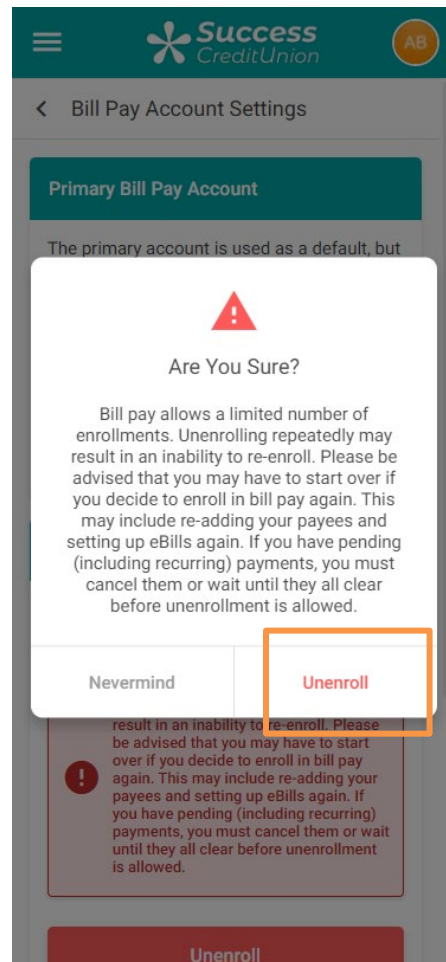
To unenroll from bill pay, click *Accounts & Settings*. Then click *Unenroll*.

## Unenrolling from Bill Pay



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

### Confirming Unenrollment from Bill Pay



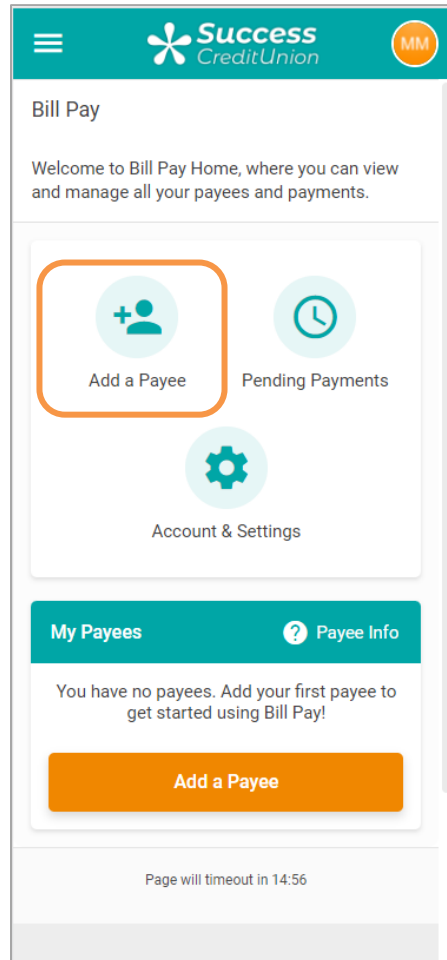
Select *Unenroll* button to confirm the unenrollment. The bill pay enrollment screen will appear.

## ADD AN ELECTRONIC PAYEE

Electronic payees are paid electronically directly to the merchant and are the fastest way make a payment since they are received in one to two business days. Refer to page 24 for more information on making electronic payments.

To add an electronic payee, click *Add a Payee*.

### Adding an Electronic Payee



To create an electronic payee, enter the payee name. Click *Continue*.

### Adding an Electronic Payee

Success Credit Union

AB

< Add a Payee

A payee can be an individual, business or an organization. More common payees, like phone or internet bills, can be set up for electronic payments, whereas people and organizations without electronic billing can be mailed a check.

**Step 1: Select Payee**

Please enter the full name of your payee below to continue or you can skip to [Setup a Check Payee](#).

! If you are adding a payee with which you have an account number, find your most recent bill for your account information.

Payee Name

Continue

Page will timeout in 14:37

Success Credit Union



Enter the payee account number, re-enter the payee number, enter the payee address and phone number.

- NOTE: You may optionally enter a nickname. If you enter a nickname, it will replace the name you see for this payee throughout bill pay.

Click *Add Payee*.

### Adding an Electronic Payee

The image displays two screenshots of the Success Credit Union mobile app interface for adding a payee.

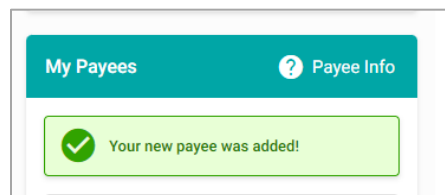
**Left Screenshot: 'Add a Payee' screen**

- Header: Success Credit Union logo and 'AB' indicator.
- Back arrow and title: < Add a Payee
- Text: A payee can be an individual, business or an organization. More common payees, like phone or internet bills, can be set up for electronic payments, whereas people and organizations without electronic billing can be mailed a check. If you don't have an account number you can add as a Check Payee.
- Button: Add a Check Payee
- Section: Step 2: Account Information
- Text: You may need to refer to your most recent bill or contact your payee for this information.
- Section: For CHASE REWARDS CARD
- Fields: Payee Account Number, Retype Payee Account Number, Payee Address Line 1

**Right Screenshot: 'Step 2: Account Information' screen**

- Header: Success Credit Union logo and 'AB' indicator.
- Fields: Payee Address Line 2 – Optional, Payee City, State (Select State dropdown), Payee ZIP Code, Add a Nickname – Optional, Payee Phone Number
- Buttons: Back, Add Payee (highlighted with an orange box)
- Footer: Page will timeout in 14:02

Click *Add Payee*. A notification message indicates that your payee is added and you can now make a payment.



## ADD A CHECK PAYEE

- The processing time for check payments can be up to seven business days.
- **Learn more about check payees and how check payments are processed:** Refer to page 15 of this booklet.
- You will automatically advance to the *Add Payee* screens directly after enrollment, and you can make a payment.

For a check payee instead of selecting a configured biller you enter the payee name instead. Click the *Add Payee* icon on the Bill Pay home screen.

Click *Set up a Check Payee*.

### Adding a Check Payee by Selecting “Set Up a Check Payee”

The image displays two screenshots from the Success Credit Union mobile app. The left screenshot shows the 'Bill Pay' home screen with the 'Add a Payee' icon highlighted in an orange box. The right screenshot shows the 'Add a Payee' screen with the 'Setup a Check Payee' link highlighted in an orange box. The right screen also shows a warning message and input fields for 'Payee Name' and 'Select a Payee...'.

- The fields that appear next are conditional and depend on whether the member is adding an electronic or check payee.

Enter the address of the payee and the payee phone number.

- 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. If you do not enter a nickname, the payee name will be used.
- 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.

### Adding a Check Payee

The image displays two side-by-side screenshots of the Success Credit Union mobile app interface for adding a check payee. The left screenshot shows the 'Add a Payee' screen with a back arrow and a title bar. Below the title bar is a descriptive paragraph about payees. The main section is titled 'Step 2: Check Payee Information' and contains a paragraph explaining the need for accurate address information. Below this are several input fields: 'Check Payable To' (containing 'D & H Lawn Service'), 'Address Line 1' (containing '123 Main Street'), 'Address Line 2 - Optional' (empty), and 'City' (containing 'Anycity'). The right screenshot shows the continuation of the form with fields for 'City' (containing 'Anycity'), 'State' (a dropdown menu showing 'Michigan'), 'ZIP Code' (containing '49000'), 'Payee Account Number - Optional' (empty), 'Payee Nickname - Optional' (empty), and 'Payee Phone Number' (containing '(555) 121-2332'). At the bottom of the right screenshot, there are two buttons: 'Back' and 'Add Payee', with the 'Add Payee' button highlighted by an orange rectangular box.

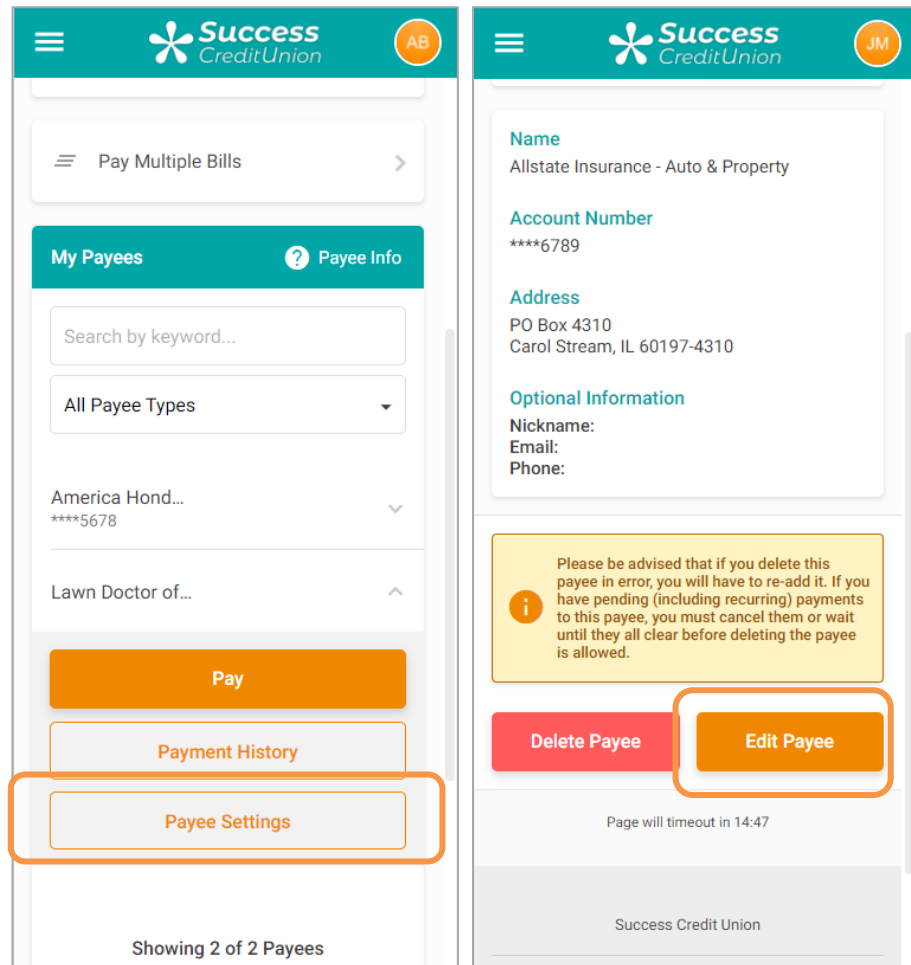
Click *Add Payee*. A notification message indicates that your payee is added and you can now make a payment.

The image shows a notification message in the Success Credit Union mobile app. The notification is displayed in a light green box with a white checkmark icon on the left and the text 'Your new payee was added!' on the right. Above the notification, there is a teal header bar with the text 'My Payees' and a white question mark icon followed by the text 'Payee Info'.

## EDIT A PAYEE

The payee list is below the icons. To edit a payee, select *Payee Settings* from the Payee Info section. Then select *Edit Payee*.

### Editing a Payee



Make your changes to the payee and click Update.

### Finalizing Editing a Payee

The image displays two side-by-side screenshots of the Success Credit Union mobile app interface for editing a payee. Both screens show the 'Edit Payee Settings' page for 'America Honda Finance \*\*\*\*5678'. The left screenshot includes a red warning box with an exclamation mark icon and the text: 'Only payee Nickname, Account Number, and Address 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.' The form fields on the left are: Payee Account Number (12345678), Address Line 1 (20800 Madrona Ave), Address Line 2 (Optional, empty), City (Torrance), and State (California). The right screenshot shows the same form with the 'Update' button highlighted with an orange border. Below the buttons, a timer indicates 'Page will timeout in 12:03' and the Success Credit Union logo is at the bottom.

## DELETE A PAYEE

To delete a payee, select *Payee Settings* from the Payee Info section. Then select *Delete Payee*.

### Deleting a Payee

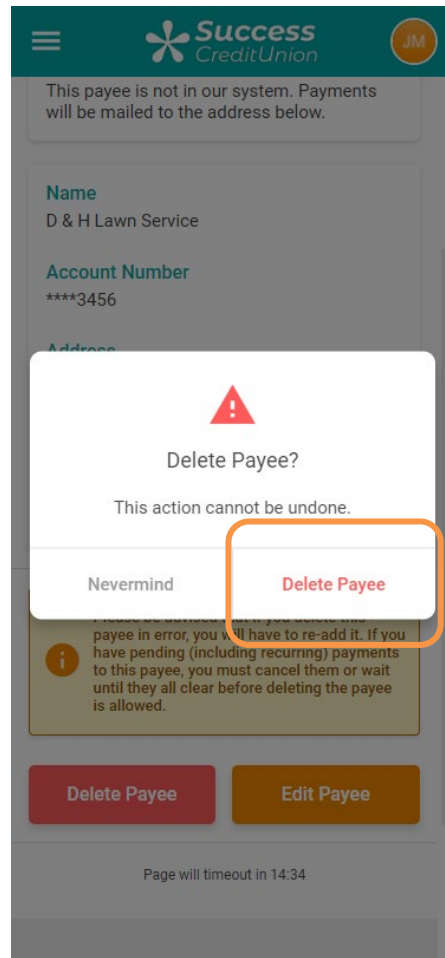
The image consists of two side-by-side screenshots from the Success Credit Union mobile app. Both screenshots feature the Success Credit Union logo and a user profile icon labeled 'JM' in the top right corner.

**Left Screenshot: My Payees**  
This screen shows a list of payees under the heading 'My Payees'. A search bar and a filter dropdown set to 'All Payee Types' are visible. The first payee listed is 'Allstate Insura...' with account number '\*\*\*\*6789' and a payment amount of '\$119.00' due on '11/18/2021'. Below this payee are three buttons: 'Pay', 'Payment History', and 'Payee Settings'. The 'Payee Settings' button is highlighted with an orange border. Below it, another payee 'D & H Lawn Se...' with account number '\*\*\*\*3456' is partially visible.

**Right Screenshot: Payee Info**  
This screen displays the details for the selected payee. It includes sections for 'Name' (Allstate Insurance - Auto & Property), 'Account Number' (\*\*\*\*6789), and 'Address' (PO Box 4310, Carol Stream, IL 60197-4310). There is also an 'Optional Information' section with fields for 'Nickname:', 'Email:', and 'Phone:'. A yellow warning box with an information icon states: '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.' At the bottom, there are two buttons: 'Delete Payee' (highlighted with an orange border) and 'Edit Payee'. A footer indicates 'Page will timeout in 14:47' and 'Success Credit Union'.

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. Click *Delete Payee* to complete the deletion of the payee.

### Confirmation of Deleting a Payee



If there is a pending payment, you must delete the payment before deleting the payee.

## PAY A BILL

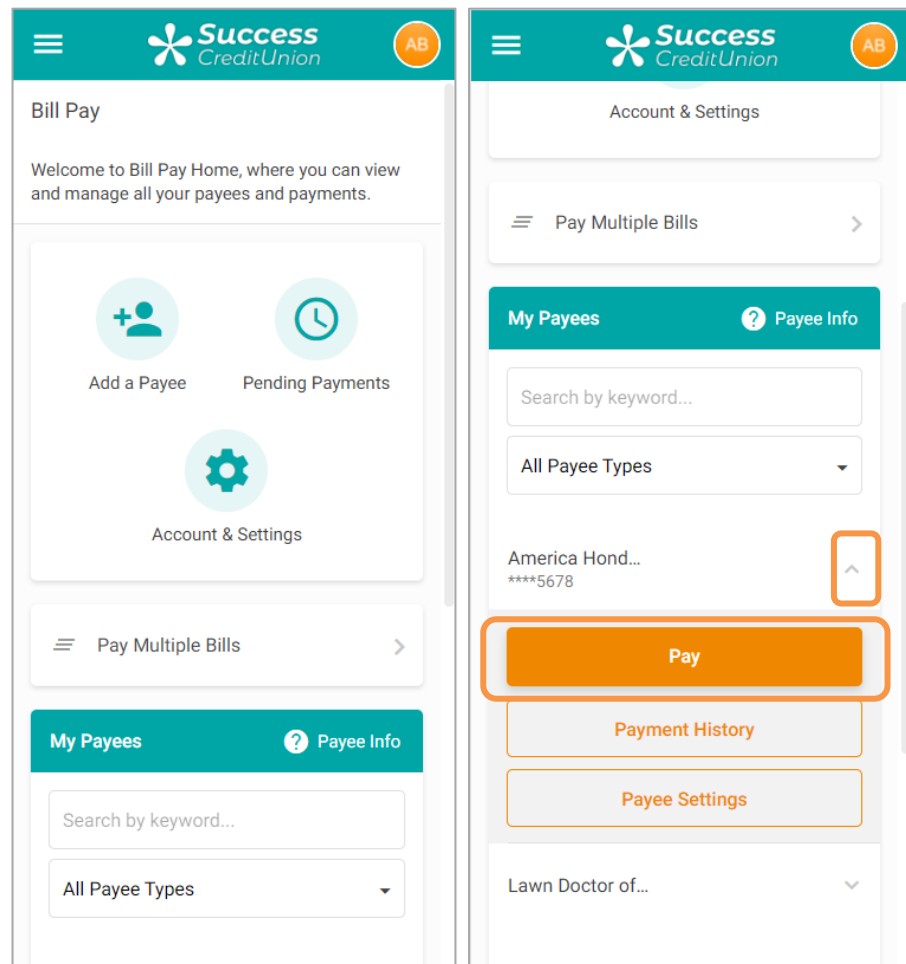
There are two ways a member can pay a bill.

- 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.
- NOTE: Electronic payments will be received in one to two business days. Check payees will be received within seven business days.
- More information on paying a payee that is set up for eBills is provided in the eBill section of this booklet starting on page 35.

### Pay a Single Bill

A single bill can be paid from the bill pay main menu screen. Scroll down the page to view your payees. Expand the payee by clicking the drop down menu and click *Pay*.

#### Scrolling Down the Page to Select Payee for Single Payment





Enter the amount and select a payment date.

In the advanced options you can also select a frequency of this payment to make it, for example, a monthly payment. If you select a frequency (not shown), you must also select an end date.

Select *Schedule payment*. The payment is now scheduled.

### Entering Payment Information for Scheduling Single Payment

The image displays two side-by-side screenshots of the Success Credit Union mobile app interface for scheduling a payment.

**Left Screenshot: "Schedule a Payment" screen**

- Header: Success Credit Union logo and "AB" badge.
- Back arrow and "Schedule a Payment" title.
- Payee: "Payment to America Honda Finance \*\*\*\*\*5678".
- Notification: "Payment will be sent electronically."
- Amount: Input field containing "\$50.00".
- From Account: Dropdown menu showing "018 SHARE DRAFT: \$598.00".
- Send On: Input field containing "12/22/2021" with a calendar icon.
- Estimated Delivery: "12/27/2021".
- Disclaimer: "Payments set up after 9:00 AM EST 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."
- Section Header: "Advanced Options".
- Payment Frequency: Dropdown menu showing "One Time".

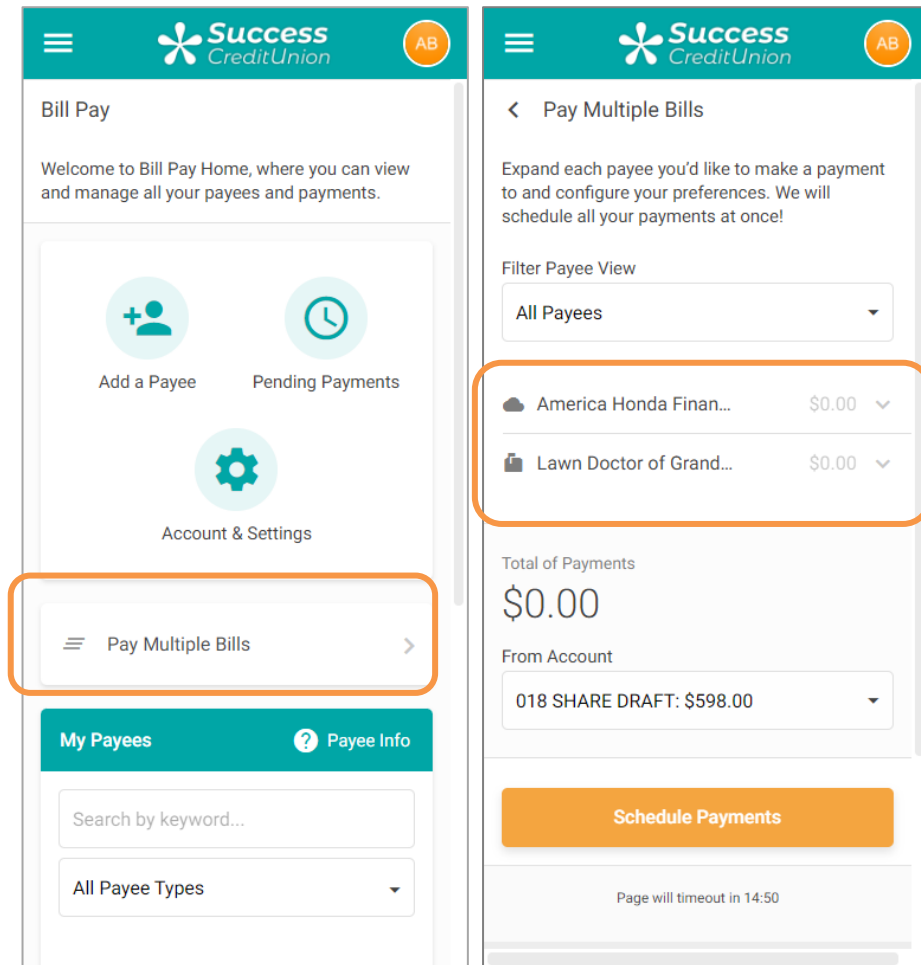
**Right Screenshot: Confirmation screen**

- Header: Success Credit Union logo and "AB" badge.
- Refresh icon and large "\$50.00" amount.
- Status: "Payment Scheduled".
- To: "America Honda Finance \*\*\*\*\*5678".
- Payee Type: "Electronic".
- From: "018 SHARE DRAFT".
- Send On: "12/22/2021".
- Est. Delivery: "12/27/2021".
- Button: "Back to Bill Pay Home".
- Page will timeout in 14:55.
- Success Credit Union logo.
- Disclaimer: "This site contains links to other sites on the internet. We."

## PAY MULTIPLE BILLS AT ONE TIME

You can pay multiple bills at one time. Select *Pay Multiple Bills* to view all your payees in one location.

### Paying Multiple Bills at One Time



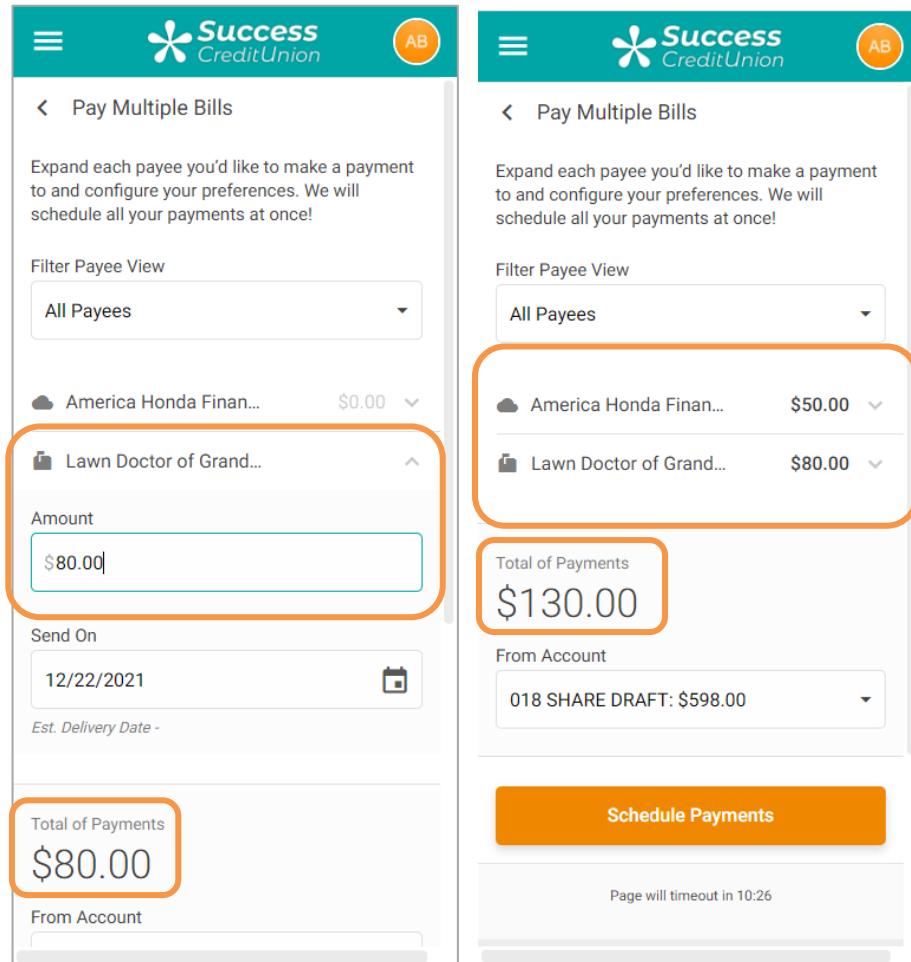
Expand the options below the payee to show the *Amount* field. Enter the payment amount for each bill you want to pay and the date you want to make the payment. (You can use the calendar feature or just manually enter a date.) If desired, set up recurring payments and notifications.

Wait a minute and the *Total of Payments* will reflect this payment amount.

Repeat the process with all other payees. The *Total of Payments* will reflect the additional payments.

- NOTE: At this time, you can also elect to cancel your payment by removing the amount and closing the payee area.

### Making Payments When Paying Multiple Bills at One Time



Select *Schedule Payment* to see a list of payments scheduled. A confirmation window will appear.

### Finalizing Paying Multiple Bills at One Time

The image displays two screenshots from the Success Credit Union mobile application. The left screenshot shows the 'Review Scheduled Payments' screen. At the top, there is a teal header with the Success Credit Union logo and a user icon labeled 'AB'. Below the header, the title 'Review Scheduled Payments' is followed by a list of two scheduled payments: a \$50.00 payment to America Honda Finance on 12/22/2021 (Estimated Delivery: 1/1/0001) and an \$80.00 payment to Lawn Doctor of Grand Rapids on 12/22/2021 (Estimated Delivery: 1/1/0001). Below the list, the total of payments is \$130.00, and the payment source is '018 SHARE DRAFT: \$598.00'. A disclaimer states that payments set up after 9:00 AM EST will be processed on the next business day. At the bottom, there are two buttons: 'Back' and 'Schedule Payments', with the latter highlighted by an orange border. The footer includes a timeout notice 'Page will timeout in 14:53' and the Success Credit Union logo.

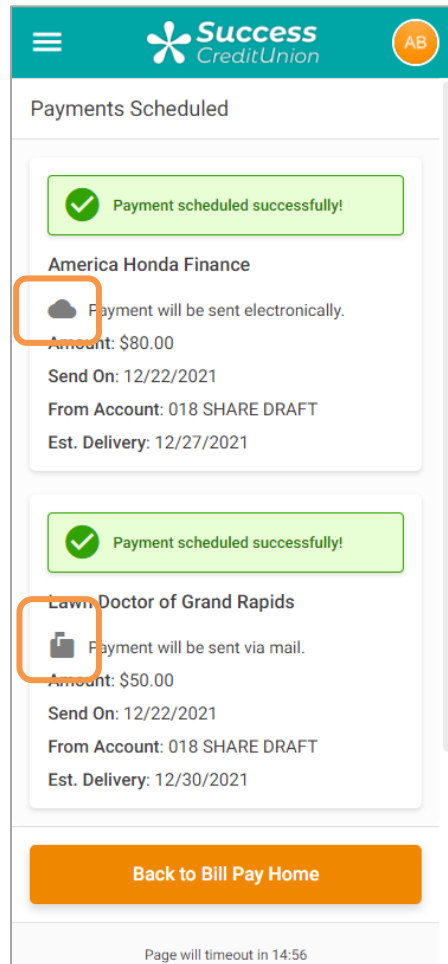
The right screenshot shows the 'Payments Scheduled' screen. It features a teal header with the Success Credit Union logo and the user icon 'AB'. The title 'Payments Scheduled' is followed by two green confirmation boxes, each containing a checkmark and the text 'Payment scheduled successfully!'. Below these, the details for the two payments are shown: 'America Honda Finance' (Payment sent electronically, Amount: \$80.00, Send On: 12/22/2021, From Account: 018 SHARE DRAFT, Est. Delivery: 12/27/2021) and 'Lawn Doctor of Grand Rapids' (Payment sent via mail, Amount: \$50.00, Send On: 12/22/2021, From Account: 018 SHARE DRAFT, Est. Delivery: 12/30/2021). At the bottom, there is an orange button labeled 'Back to Bill Pay Home'. The footer includes a timeout notice 'Page will timeout in 14:56'.

## Electronic/Check Payment Scheduled

Payments have symbols identifying their delivery option.

- The payment to the left will be sent as an electronic payment as indicated by the gray cloud icon.
- The payment to the right will be sent as a check payment as indicated by the gray mailbox icon.
- Another payment type is an eBill payment (shown on page 37) which has the cloud with a check on it.

### Viewing Symbols for Different Delivery Options (eBills Not Shown)



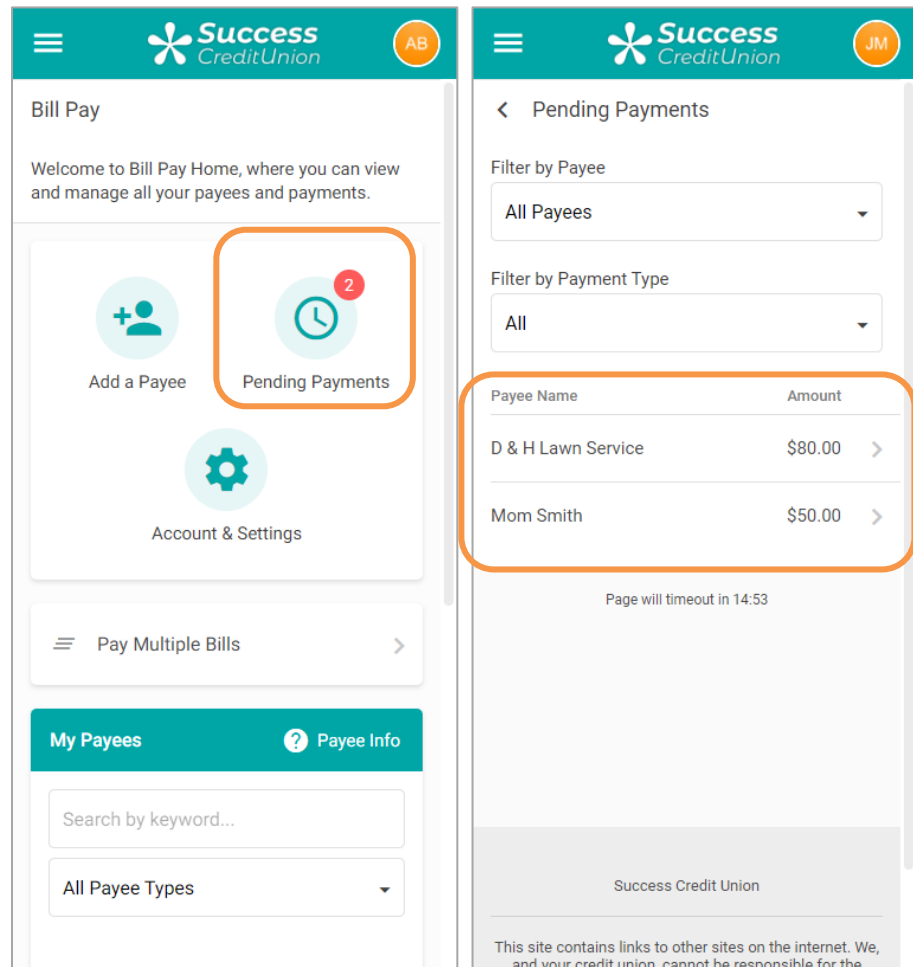
## VIEW PENDING PAYMENTS

If a payee has one or more payments scheduled, a number will appear on the clock icon on the main bill pay menu. This icon will not appear if a payment is not scheduled.

To view pending payments, click *Pending Payments*.

The listing of pending payments will appear. From this page you can view your pending payments.

### Select Pending Payments to View the Listing of Pending Payments



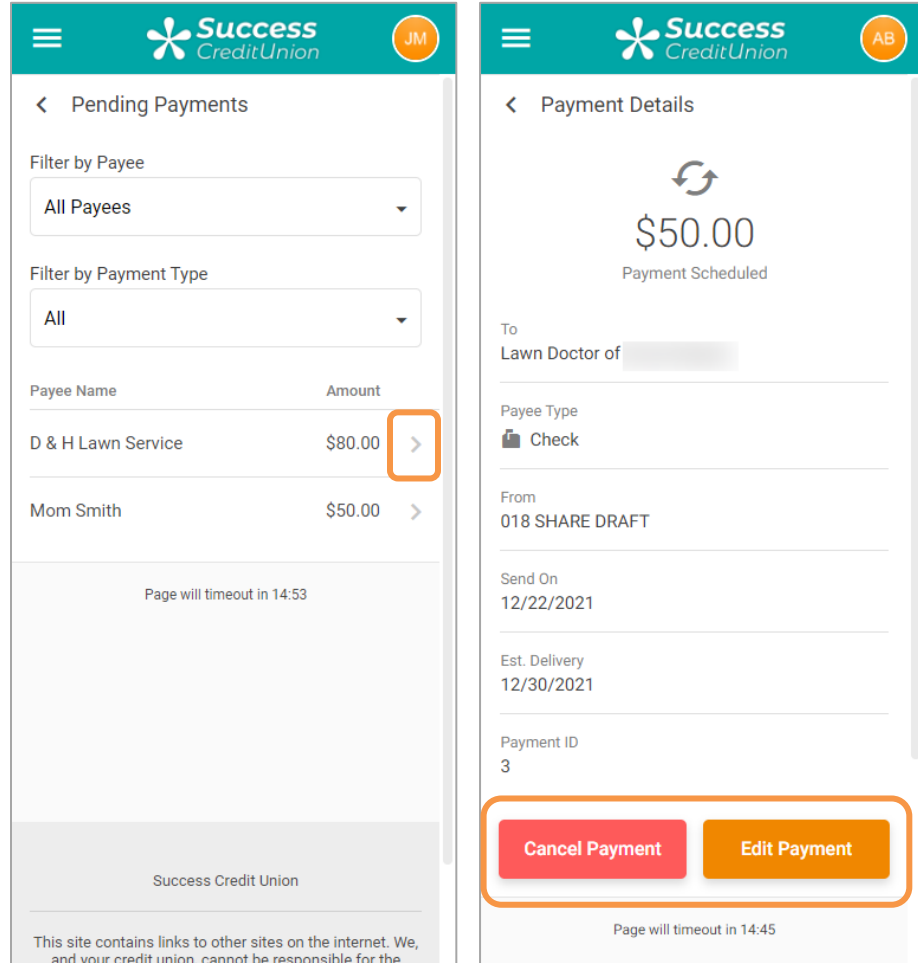
To view the detail of the pending payment, select it from the list.

## DELETE AND EDIT PAYMENTS

- NOTE: All pending payments must be deleted in order to delete a payee. Deleting a payee is covered on page 20.

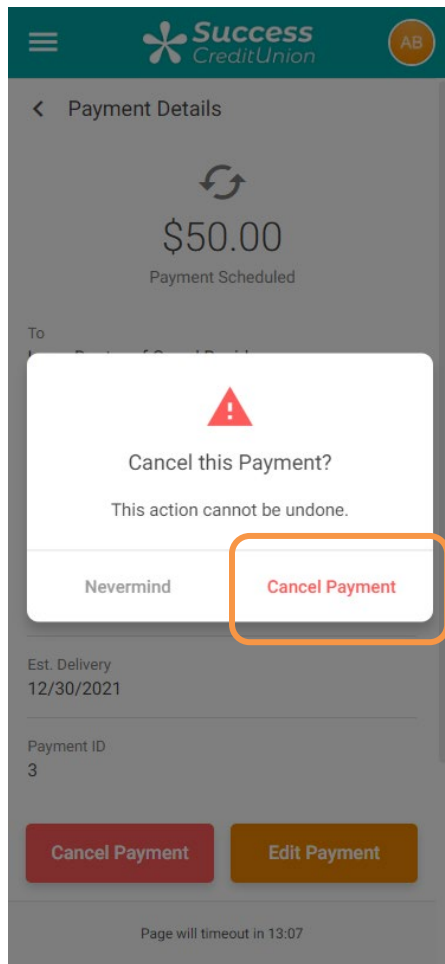
To edit a payment, select it from the pending list and then *Edit Payment*. To cancel that payment, select *Cancel Payment*.

### Deleting or Editing a Payment



Edit requires that you click *Update*. Cancel payment has a warning message.

**Finalizing Deleting a Payment (Finalizing Updating a Payment Not Shown)**

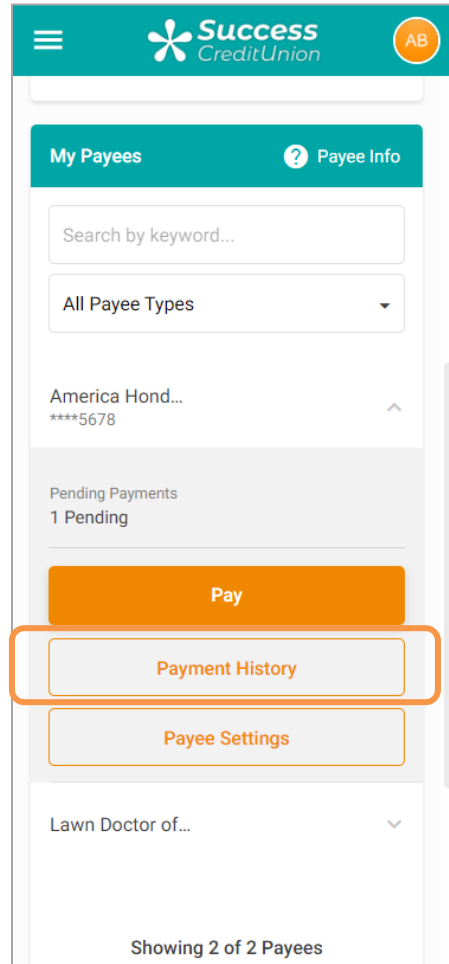




## ACCESS BILL PAY HISTORY

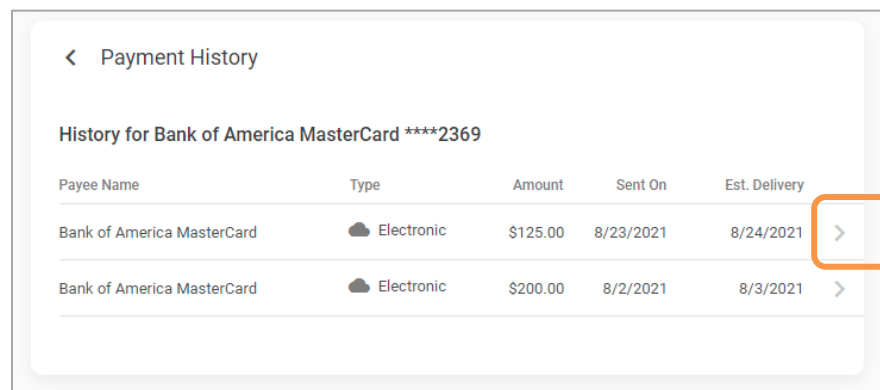
To access pay history for a payee, click *Payment History* in the drop-down area.

### Accessing Payment History



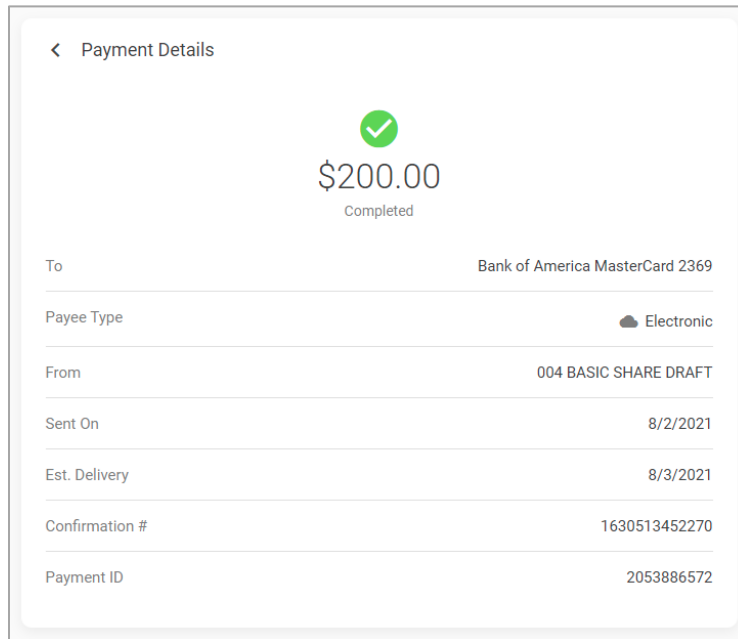
A listing of the history will appear.

### Viewing a Listing of Payment History



Select a payment to see the detail.

### Viewing Detail of Payment History



You can view up to 180 days of bill payment history online.

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

## E-BILLS

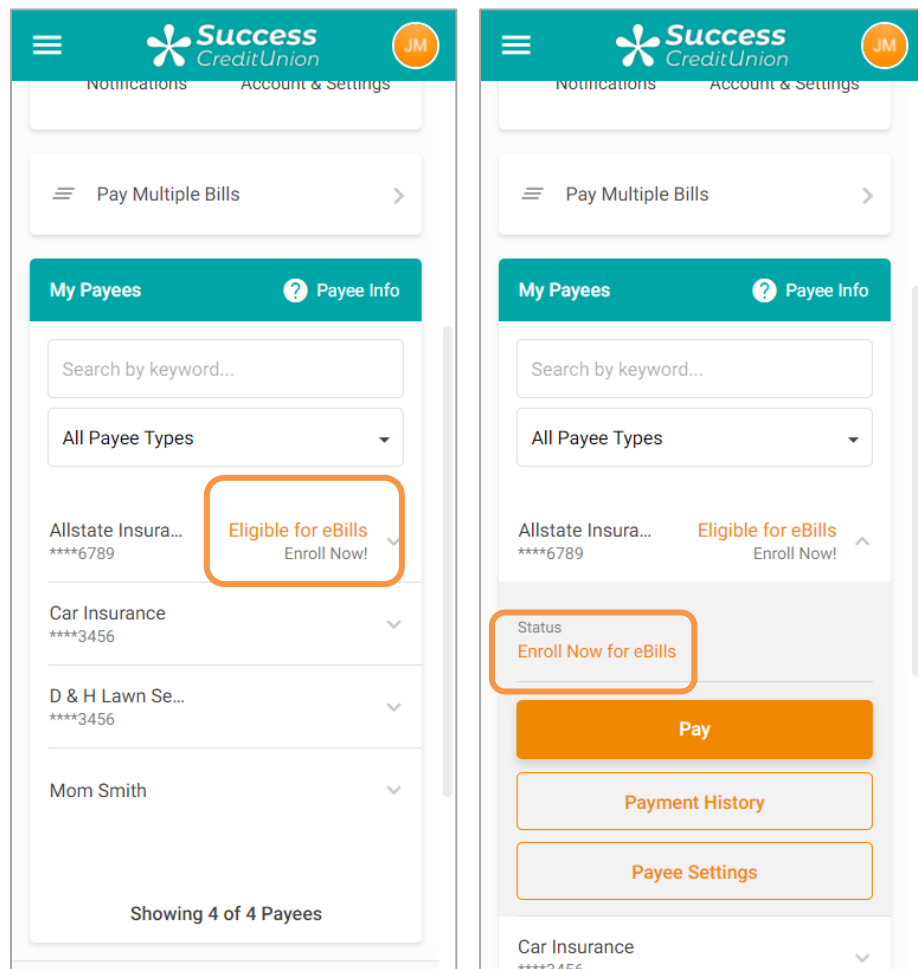
Certain payees have a relationship with Paymentus so that they can be set up as eBills. Once a member sets up a payee for eBills they will then be presented the amount due and the due date, as well as minimum balance information if appropriate.

- 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 orange as shown below. To enroll, click the text *Eligible for eBills*. The area will expand. Click *Enroll Now for eBills*.

### Enrolling in eBills



- NOTE: Connection to the vendor may take a few minutes.

The member can receive warning/error message in several specific instances during eBill enrollment. A full list of error messages is documented in **Appendix A** starting on page 63.)

There may be multiple divisions of this payee. In this case, select the appropriate one. (Generally, this step is skipped. It is not shown.)

Enter your username and password for your account on the vendor website and click *Submit*.

### Enrolling in eBills

The image displays two side-by-side screenshots of the Success Credit Union mobile application interface for enrolling in eBills. Both screens feature a teal header with the Success Credit Union logo and a user icon labeled 'JM'. The main heading is 'Enroll for eBills'. Below the heading, a message states: 'To get your eBills, we need to know how you currently log in to the Allstate Insurance - Auto & Property website.' This is followed by three bullet points: 'If you have never logged in before, first go to the Allstate Insurance - Auto & Property website and sign up. Then come back here to set up your eBills.', 'Enter your credentials and click Submit. We'll try logging into the site.', and 'Hang on, we may need to ask you some additional questions as we establish the connection with the Allstate Insurance - Auto & Property site.'

The left screenshot shows the 'Login ID' and 'Password' input fields as empty. The right screenshot shows the 'Login ID' field containing the text 'test' and the 'Password' field containing masked characters '....'. In both screenshots, an orange box highlights the 'Login ID' field, and another orange box highlights the 'Submit' button. At the bottom of each screen, a status bar indicates 'Page will timeout in 14:54' (left) and 'Page will timeout in 14:42' (right). 'Cancel' and 'Submit' buttons are located at the bottom of the form area.

Select your account and *Submit*. You are now enrolled in eBills and the payee icon will change to be an eBill payee.

### Enrolling in eBills

The image displays two screenshots from the Success Credit Union mobile application, illustrating the process of enrolling in eBills.

**Left Screenshot: Select an eBill Account**

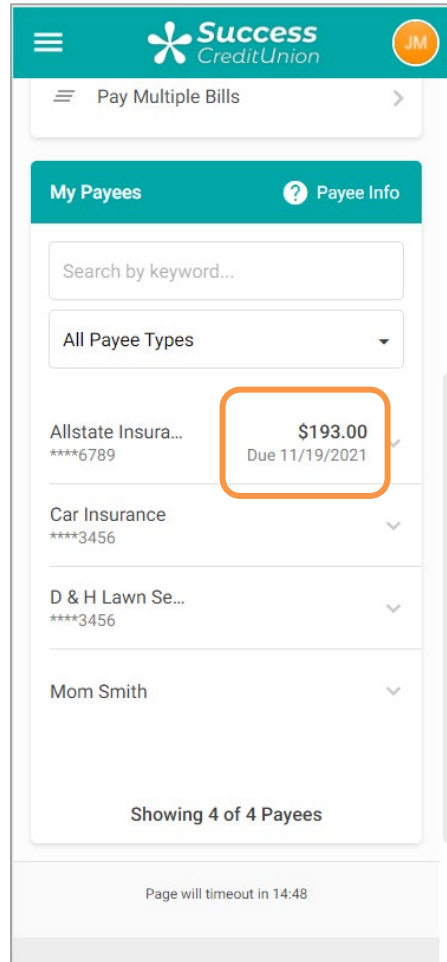
- Header:** Success Credit Union logo and user initials 'JM'.
- Title:** Select an eBill Account
- Text:** We need some more information to establish our connection to the Allstate Insurance - Auto & Property website. Please choose the Allstate Insurance - Auto & Property account for which you'd like to receive eBills.
- Text:** If you don't see the account listed, it means Allstate Insurance - Auto & Property cannot provide eBills to us for that account. Click Cancel. You might try logging in yourself to see if there is a setting on the Allstate Insurance - Auto & Property site to adjust. You can always come back and try setting up eBills again later.
- Select Account:** A radio button is selected next to 'Fake-28976'.
- Buttons:** 'Cancel' and 'Select' (highlighted with an orange border).
- Footer:** Page will timeout in 14:54, Success Credit Union logo, and a disclaimer: 'This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the'.

**Right Screenshot: Payee Settings**

- Header:** Success Credit Union logo and user initials 'JM'.
- Title:** Payee Settings
- Payee Name:** Allstate Insurance - Auto & Property \*\*\*\*6789
- Payee Icon:** eBill Payee (highlighted with an orange border).
- Balance:** \$2,801.00
- Amount:** \$193.00
- Due On:** 11/19/2021
- Buttons:** 'Mark as Paid' and 'Stop eBills'.
- Name:** Allstate Insurance - Auto & Property
- Account Number:** \*\*\*\*6789
- Address:** PO Box 4310, Carol Stream, IL 60197-4310
- Optional Information:** Nickname: Email: Phone:

If a bill is due, it will show in the payee listing.

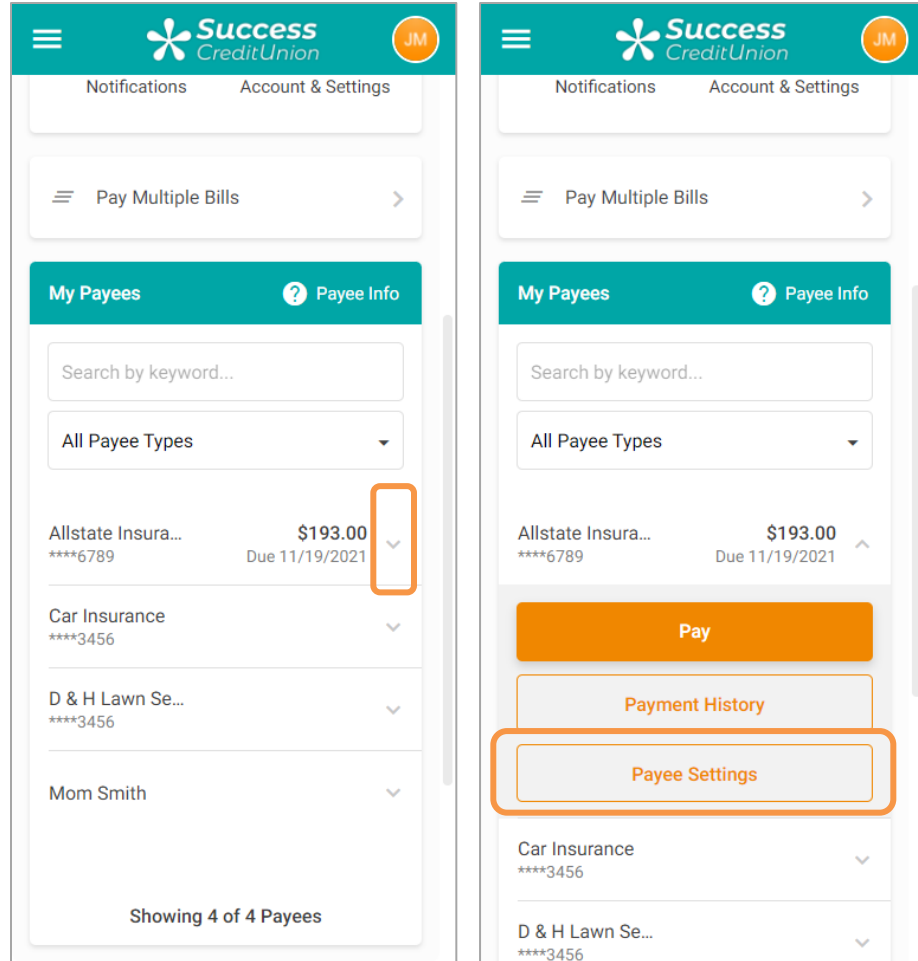
### Enrolled in eBills



## Unenroll from eBills

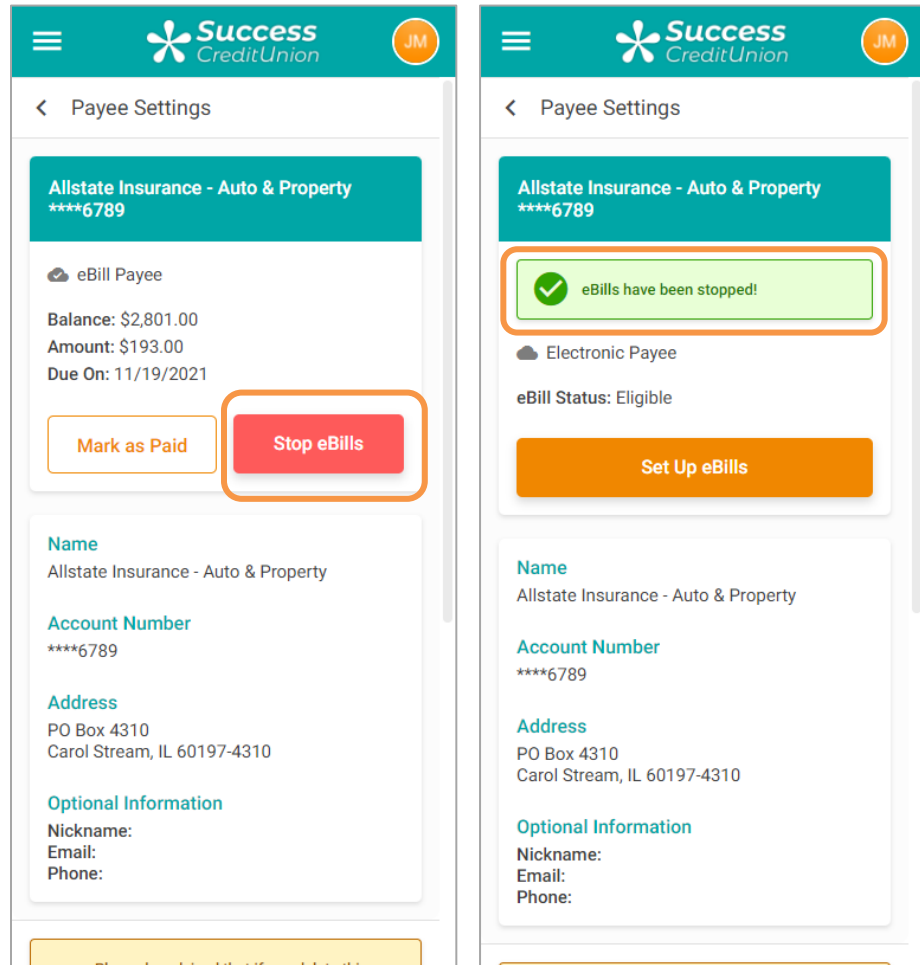
To unroll from eBills, expand the area to view the options on the screen where you edit the payee. Click *Payee Settings*.

### Unenrolling from eBills



Click *Stop eBills*. There is no warning message upon unenrollment; however, a confirmation message appears at the top of the panel.

### Completing Unenrollment from eBills



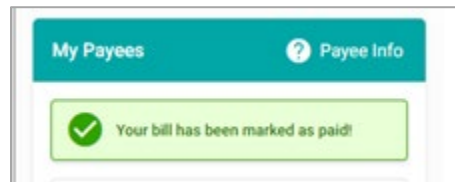
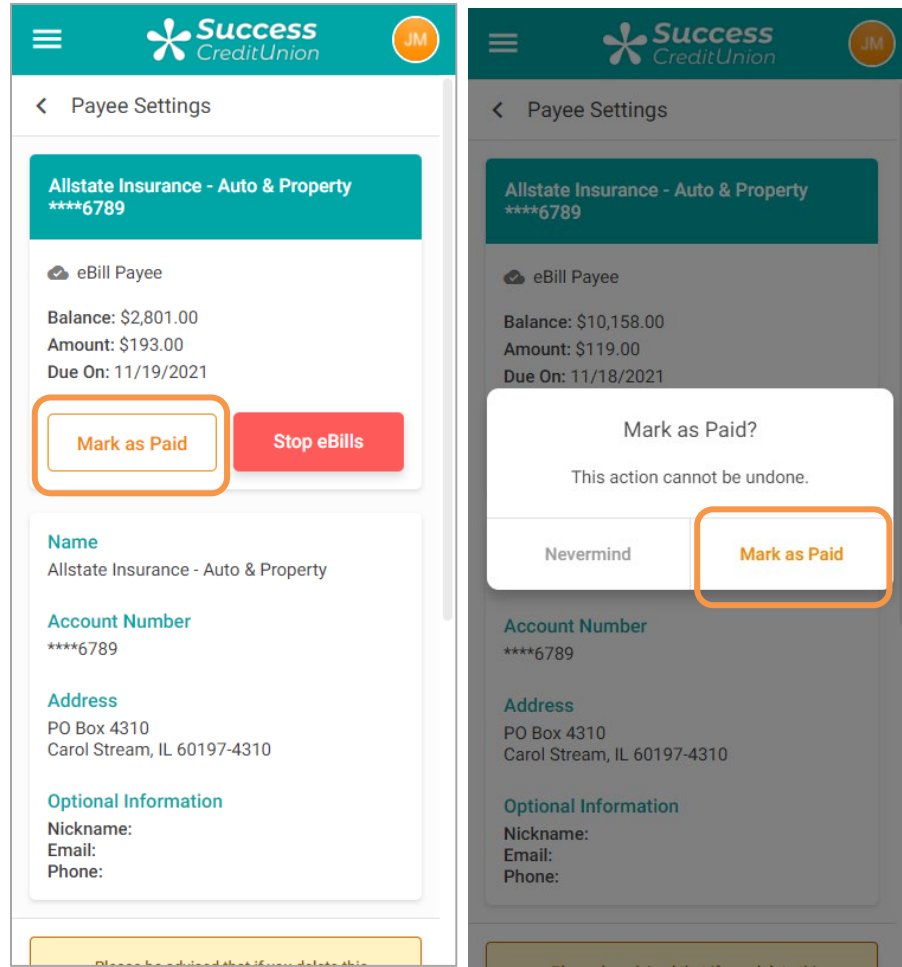


## Mark an eBill as Paid

From the payee detail screen, you can mark a bill as paid. Use this feature if you paid the bill with another method and want to mark it as paid. Simply click *Mark as Paid*.

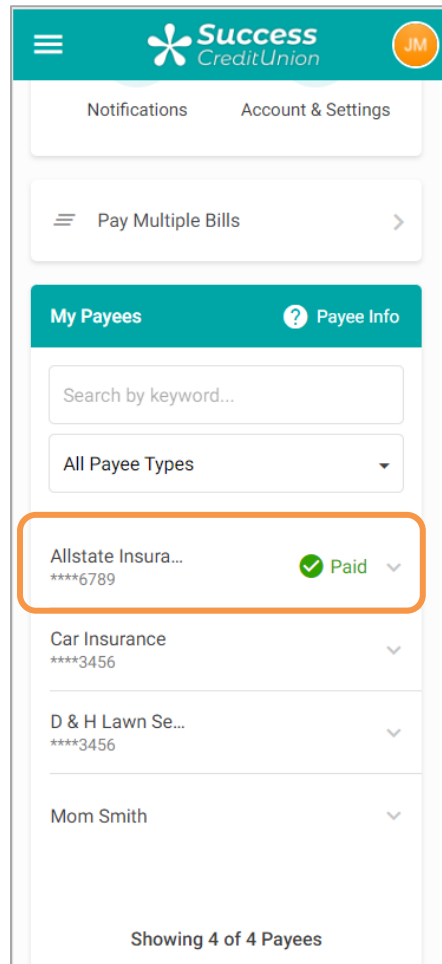
You will see a confirmation window. Click *Mark as Paid*. A confirmation message appears.

### Marking an eBill as Paid



This is then reflected in the My Payee area.

### Viewing an eBill Marked as Paid



### Security with eBills

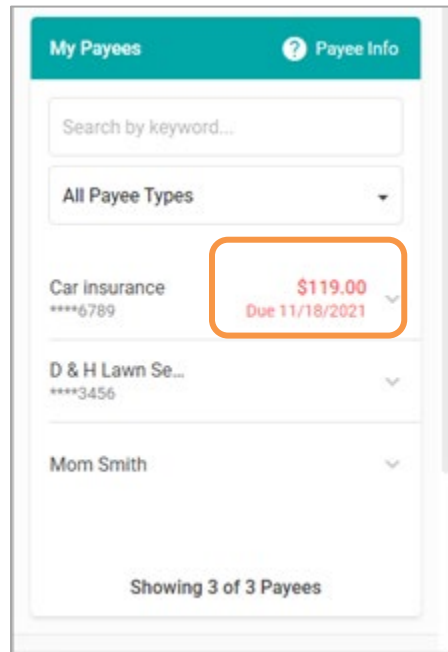
If you change your username or password on the vendor website, you will receive a message in online bill pay stating that your payee credentials have been changed and that you need to reactivate your eBills.

## Notifications That an eBill is Due

The member will receive an email notification when an eBill is due. It will show in the payee section when an eBill is due.

*Below is what you see if the bill is overdue.*

### Viewing Notification that an eBill is Overdue



## Pay an eBill

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

### Paying an eBill

The image displays two screenshots from the Success Credit Union mobile application. The left screenshot shows the 'Pay Multiple Bills' screen. At the top, there is a 'Pay Multiple Bills' button. Below it is a 'My Payees' section with a search bar and a dropdown menu for 'All Payee Types'. A list of payees is shown, with 'Allstate Insura...' selected, displaying a payment amount of \$193.00 due on 11/19/2021. Other payees listed include 'Car Insurance', 'D & H Lawn Se...', and 'Mom Smith'. The bottom of the screen shows 'Showing 4 of 4 Payees' and a 'Page will timeout in 14:48' warning.

The right screenshot shows the 'Schedule a Payment' screen. It displays the selected payee 'Payment to Car insurance \*\*\*\*6789' and a note that 'Payment will be sent electronically.' The 'Select a Payment Amount' section is highlighted with an orange box, showing three options: 'Pay the amount \$119.00 on 11/18/2021', 'Pay Statement Balance of \$10,158.00', and 'Pay a Custom Amount'. Below this, the 'From Account' is set to '018 SHARE DRAFT: \$218.00'. The 'Send On' date is '11/29/2021'. There is a 'Memo - Optional' field. At the bottom, it shows 'Estimated Delivery: 11/30/2021' and a note about payment processing times.

---

## OPTION 2: SINGLE SIGN-ON

### IPAY SUPPORT

#### iPay Support for Resolving Credit Union Questions

- Credit Unions can call iPay directly for resolving support.

#### iPay Support for Resolving Member Questions

- iPay offers a toll-free number and online chat to resolve issues directly with the member to handling their inquiries. Each credit union will have its own support number.

### ONLINE DEMONSTRATION

To help you introduce online bill pay to your members, iPay has created a video to which you can post a link on your credit union website. During your orientation, iPay will share with you the URL to this video during your training with them.

### WHAT CAN A MEMBER DO USING THIS OPTION?

Members who select this option will need to first accept a new Use Agreement presented by iPay (right on their phone). Once the member accepts this agreement, the member then moves to the “Bill Pay” screen (shown lower left), which will allow them to:

- Schedule a new payment
- Receive Suggested Payments - If a member frequently makes payments of a certain amount at a certain time, **It's Me 247** Bill Pay (iPay) will suggest that the member pays these payments on a regular schedule.
- Manage an existing (pending) payment
- View payment history
  - **NOTE** **It's Me 247** Bill Pay (iPay) payment history is 90 days.
- View existing payees

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

### MASTER (CREDIT UNION) SIDE

When the credit union employees first logs into the Master Site, they will view a login screen, followed by a confirmation window. Next the Entry Screen will appear outlining the tasks the credit union has for that day. From this Entry screen, the credit union will choose the actions they want to perform from approving additional accounts for use with bill pay (left) to reviewing new enrollments and personal address changes (right).

Training on the Master Site will be provided by iPay.

- **NOTE: It is important to verify all information provided by the member is valid, including account number and suffix.** (For example, if a member supplies an invalid suffix, they will be considered inactive by CU\*BASE since no transaction records will be generated and returned to CU\*BASE.)

### Entry Screen of iPay Master Site

The screenshot shows the iPay Master Site interface. On the left is a navigation menu with categories like 'Admin User Menu', 'User Administration', 'Disclosures', and 'Message Center'. The main content area is titled 'Subscriber Administration For ::' and includes an 'Important Information' banner. Below this are two columns: 'Actions REQUIRED' and 'Attention OPTIONAL'. The 'Actions REQUIRED' column lists 'Enrollments Awaiting your Approval' and 'Accounts Awaiting your Approval'. The 'Attention OPTIONAL' column lists 'New Enrollments' and 'Updated Accounts'. Three annotations with arrows point to specific elements: one to the 'Important Information' banner, one to the 'Accounts Awaiting your Approval' section, and one to the 'Updated Accounts' section.

Notification of updates will be listed via this link.

Notification that members need secondary accounts verified is listed here.

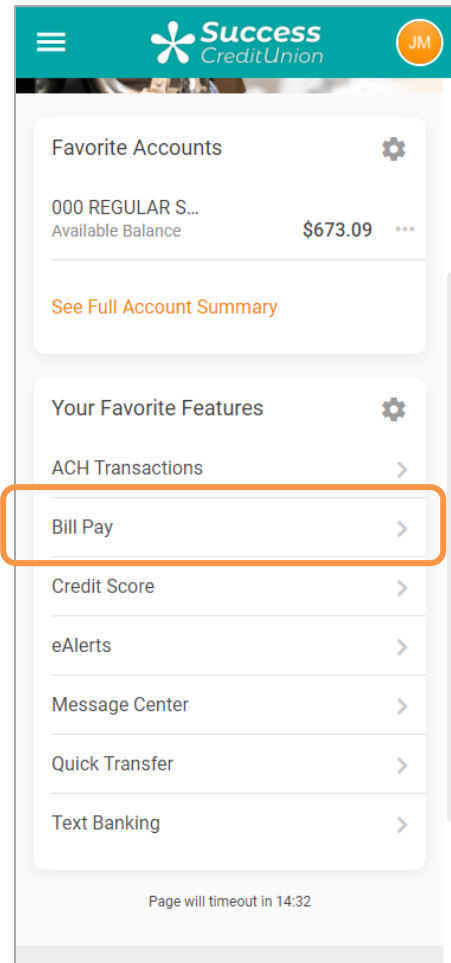
Newly enrolled members to review and change of personal address changes are listed here.

## BUILT IN ACCESS TO BILL PAY

Once bill pay is activated, members can go to the enrollment screen or access bill pay via the Favorite Features section that is listed under the accounts on the entry screen. This is shown in the example below.

- NOTE: this will not show in the Favorite Features listing if you have not activated bill pay.

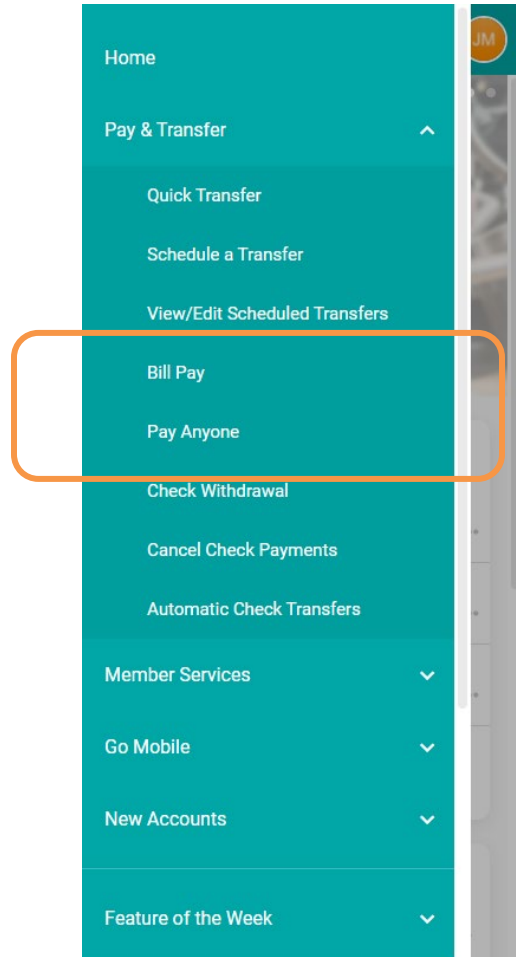
### Member Accesses Bill Pay



## GRANTING EXTRA ACCESS TO BILL PAY

For the member to access bill pay any other way online, you must grant them access points using ItsMe247 Manager. For example, the Pay & Transfer section in the Mega Menu provides a great place to add access to bill pay. In this example below, access was granted to the Pay Anyone feature as well since this credit union offers both features.

### Additional Access to Bill Pay



Other options and wording are available.

For more information contact the Internet Retailer Support Center at [irsc@cuanswers.com](mailto:irsc@cuanswers.com). To purchase ItsMe247 Manager go to the CU\*Answers store at <https://store.cuanswers.com/store/irsc/cupublisher-self-service/>



## ENROLLING VIA “IT’S ME 247”

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

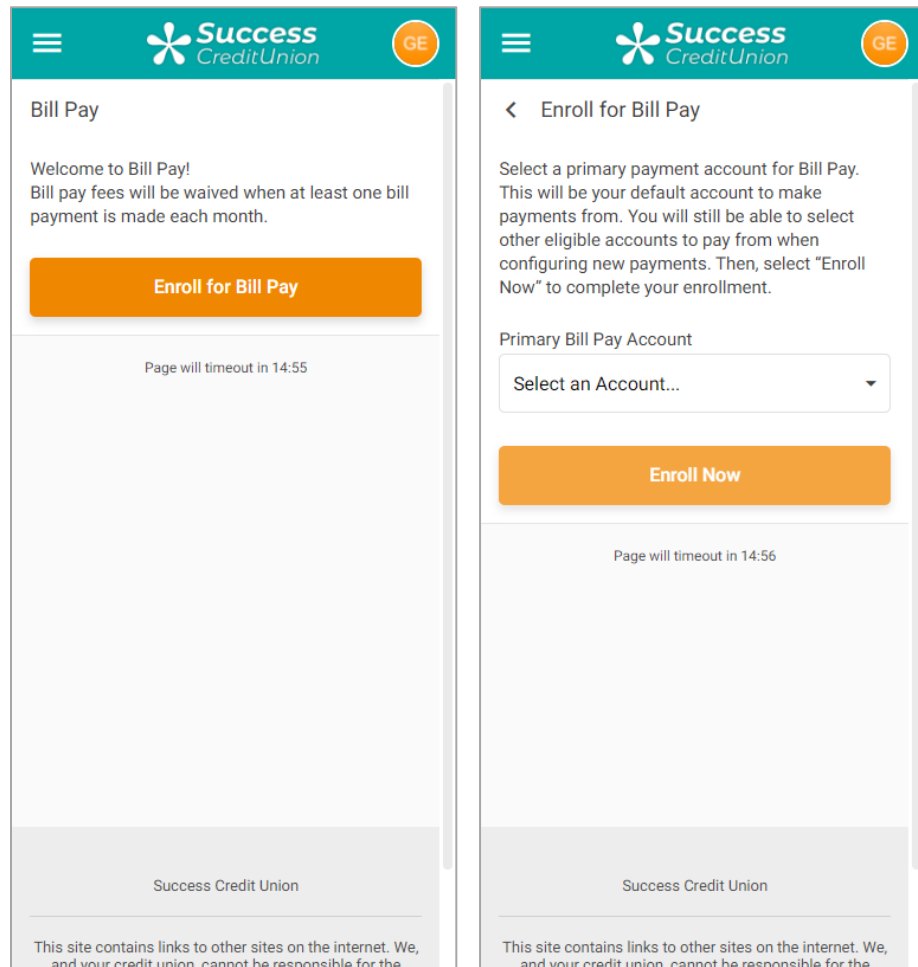
Once the member selects the access point the member will advance to the enrollment screen.

NOTE: A member can be blocked from enrolling in bill pay. Learn more about the bill pay fraud block list on page 5.

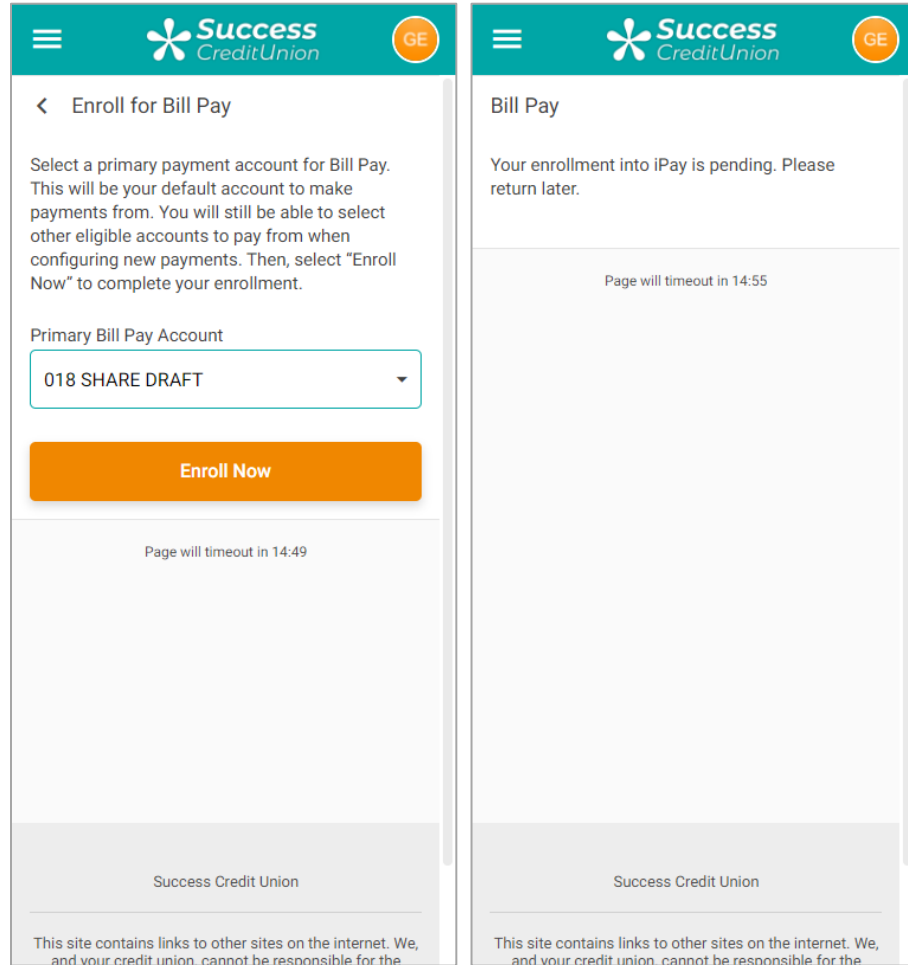
Notice that your configured enrollment message is displayed in the box at the top of the screen.

**This enrollment is a two-step enrollment.** Members enroll using the screen above. They confirm the email address and select a Primary account. This screen informs them, **“After initiating Bill Pay please log off of It’s Me 247 and log on again. This should activate your Bill Pay.”**

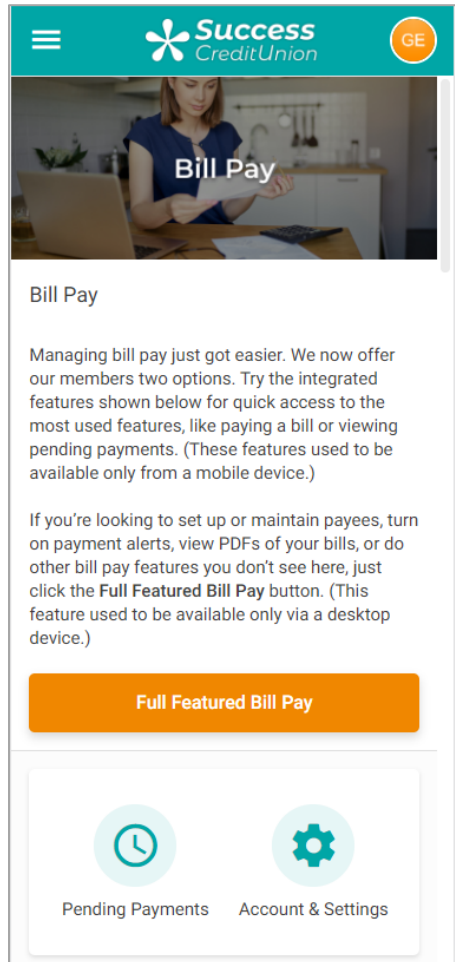
NOTE: Members can also be enrolled in CU\*BASE.



After this the member clicks the Next button to view the confirmation screen. Then the member accepts and completes the **It's Me 247** enrollment.



When the member logs on to **It's Me 247** a second time and clicks the Pay My Bills icon a second time, the member then accesses the **iPay** Terms and Conditions to accept to enroll on the **iPay** side. At this time, members will also be required to authorize iPay to make the payments. The text for the iPay authorization can be formatted by the credit union using the iPay Master site.



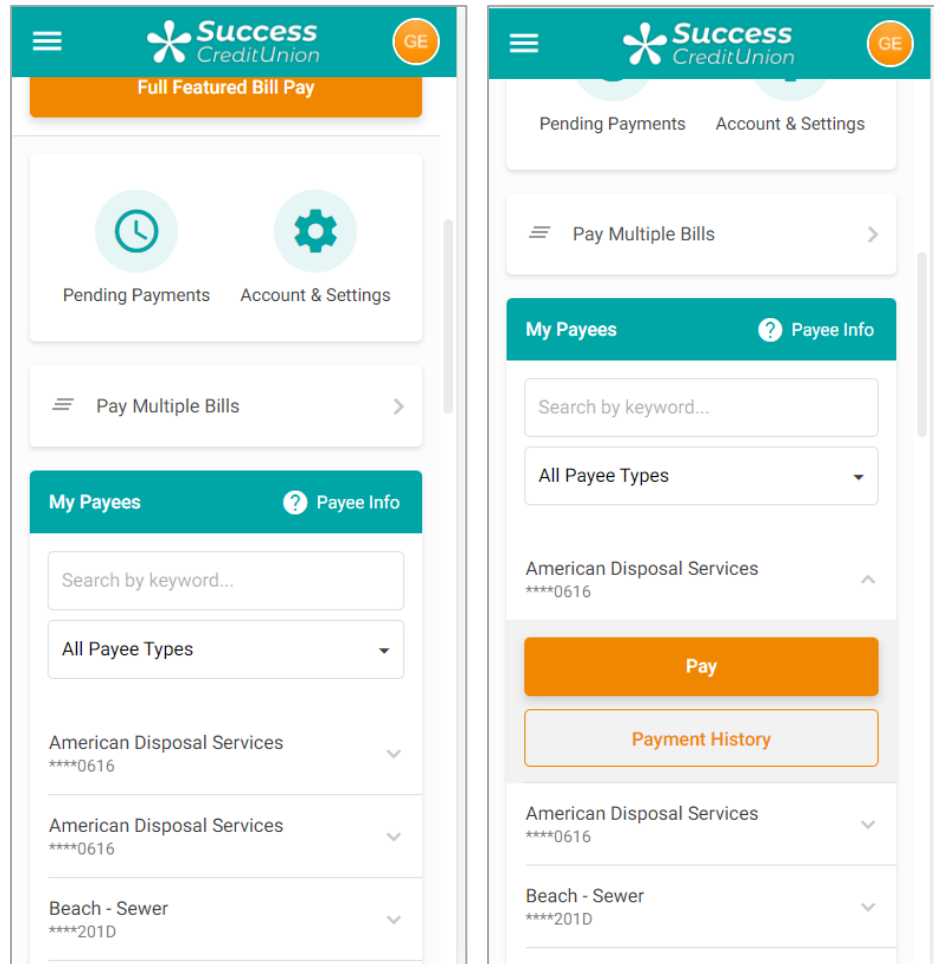
- **IMPORTANT NOTE:** Once the member is enrolled on the **It's Me 247** side, the member will begin receiving charges for enrollment (as well as your credit union). However, if a member does not complete his or her enrollment by also enrolling on the iPay side, then iPay has no record of her enrollment. When iPay then communicates un-enrollments back to CU\*BASE, this member will not be included. **Consequently, if a member does not complete his or her enrollment, the member will be charged a fee for enrollment, but will not be able to unenroll or use the product via online banking.** This member must be un-enrolled via CU\*BASE.

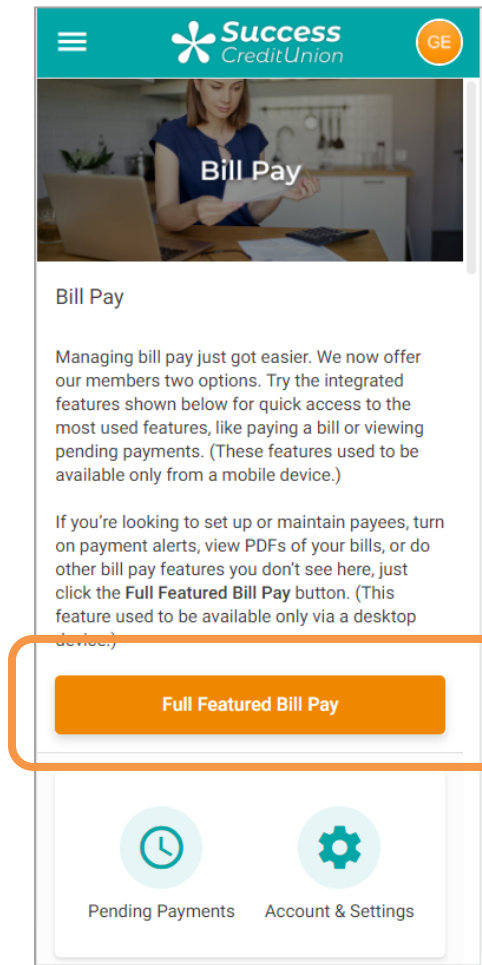
Members can enroll in bill pay through **It's Me 247** as long as the credit union's PIB configuration allows this access. See the "PIB Configuration and User Guide" for more details.

## ACTIVITIES MEMBERS CAN DO IN “IT’S ME 247”

Members can do more than just enroll in bill pay in **It’s Me 247**. They can also make a payment, pay multiple bills, view payment history, view pending payments, cancel payments, and change their default account. These activities are performed with the same steps as in the integrated bill pay covered earlier in this document.

They cannot unenroll from bill pay, add new payees, delete a payee, or enroll in eBills. They must access the full iPay site to perform these activities.





When you click the *Full Feature Bill Pay* link in **It's Me 247** online banking, it takes you to the iPay website where the member can access the full host of iPay bill pay features, including making payments, enrolling in eBills, adding payees, and more including:

- Account to Account (A2A) transactions.
  - NOTE: A2A is configurable in CU\*BASE with Magic Wrighter.
- Online chat with iPay for members.
  - Chat is available; however, you will still have access to the Master site to assist members.
- Expedited Payments
- Gift Card Purchases for selected merchants

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# HOW PAYMENTS ARE PROCESSED

## THE GOOD FUNDS METHOD

**It's Me 247** Bill Pay (iPay) 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 and are not surprised by an iPay return fee later in the process. Transactions are coded separately (Origin Code 20) making it easy to track bill pay transactions independently.

## MAKING PAYMENTS

The deadline for the member to make or alter payments is 2:00 PM EST. Bill payment transactions are delivered to CU\*BASE via a file from iPay. CU\*BASE posts the transactions to the members' accounts.

Members will see a transaction beginning with the letters "BP – payment" in their statements and in online banking. Similar messaging will appear in the transaction history record in CU\*BASE.

## CANCELLING PAYMENTS

The Transaction Posting File will produce an exception report that will contain NSF and other invalid payment transactions. The credit union will have until 12:30 p.m. ET on the following day to go into MASTER site and cancel a payment.

Members can also stop a payment up until 2:00 p.m. ET **up until** the process date. On the process date, members can contact the credit union to stop a payment and the credit union has up until 12:30 p.m. ET on the following day to cancel the payment.

# CONFIGURATION OF BILL PAY ENROLLMENT MESSAGE AND SERVICE CHARGE GROUPS

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

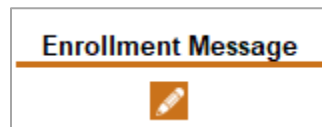
To set up bill pay enrollment messages, you will need to use **Tool 1955 Bill Pay Marketing Message Cfg.** (A view only version of this tool is available via **Tool 1957 View Bill Marketing Msg Fees Cfg.**)

Upon entry to this screen, you will see the bill pay vendors created for your credit union.

## Bill Pay Marketing Msg Fees Config (Tool #1955) (Entry Screen)

Description	Relationship Type	Enrollment Message	Member Fees
iPay Bill Pay SSD	Primary for new enrollments		

Access the screen to enter the bill pay marketing message by clicking on the pencil icon next to the vendor under “Enrollment Message.”

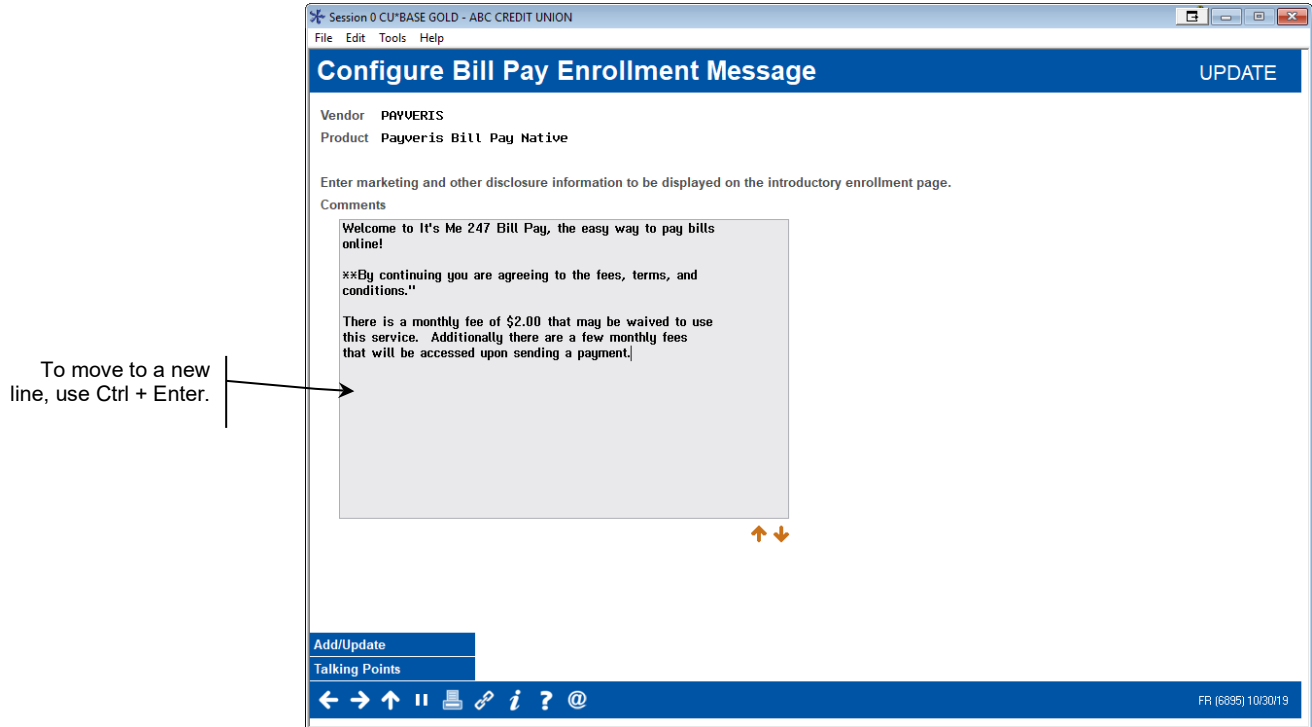


This message must be configured before you begin allowing your members to enroll for bill payment.

*NOTE: If you have two bill pay providers configured while you are moving from one platform to another, only the primary bill pay will have the icon appearing, as this is the only bill pay provider that will need an enrollment message.*

This credit union-defined message appears when a member is not already enrolled to pay bills via **It's Me 247** Bill Pay. (It appears when the member enrolls via **It's Me 247** or 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.

### Bill Pay Marketing Message (Pencil Icon under "Enrollment Message")



To save your changes, click Update and you will return to the previous screen.

## CONFIGURE SERVICE CHARGE CODES

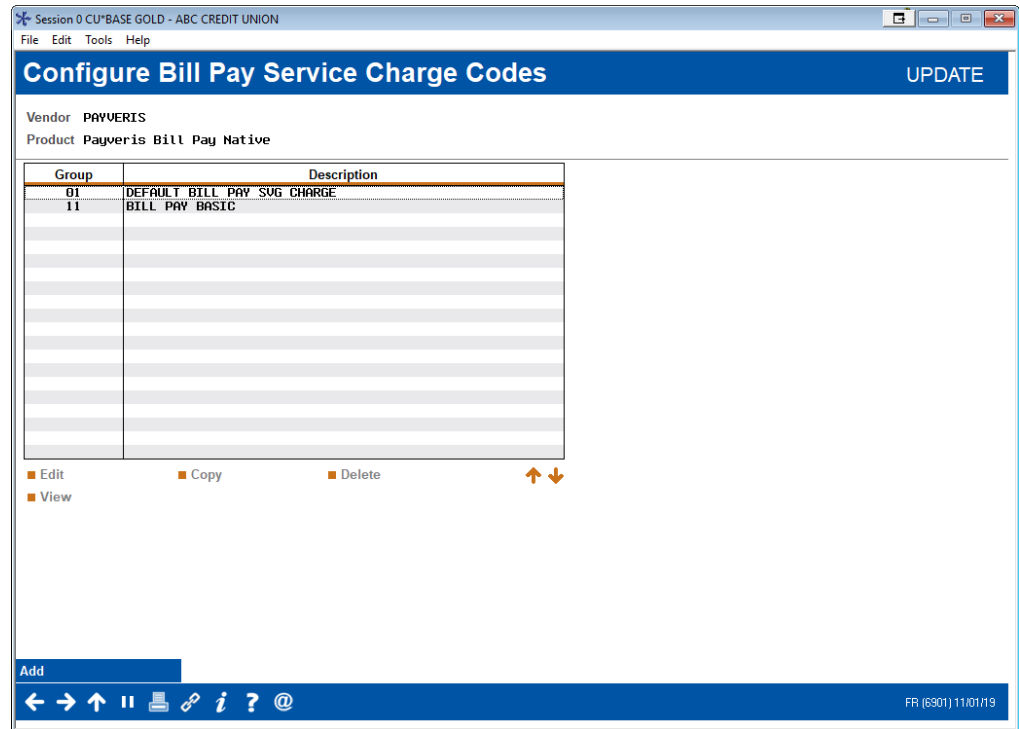
You can set up as many different service charge groups as needed, each with their own set of parameters and prices.

- **NOTE:** Upon enrollment via **It's Me 247** members are automatically assigned service charge code 01. Therefore, that code should always be set up with your standard fee parameters. Even if your credit union elects not to charge a fee for bill pay, you will need to configure at least one service charge group.



To add, view, edit, copy, and delete your service charge groups, use the icon under “Member Fees” on the screen accessed from the entry enrollment message and fees screen.

**Service Charge Config Entry (Pencil Icon Under “Member Fees”)**



You can set up as many different service charge groups as needed, each with their own set of parameters and prices by using Add on the entry screen.

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

You may apply different service charges with Member Personal Banker (Tool #14) in CU\*BASE, or the charge group can be changed as part of automated processes such as Tiered Service scoring or Marketing Club rewards. (NOTE: Tiered Services and Marketing Club waivers apply to only bill pay service charges.)

Bill Payment Waiver Method	Access of Waiver Screen
Tiered Services Scoring	<b>Tiered Service Level Config</b> (Tool #853), then Assign Tiered Service Level Rewards—Bill payment/presentation service charge code
Marketing Clubs Rewards	<b>Marketing Club Configuration</b> (Tool 486), then Fees and Waivers/ (Periodic Service Charge Exemptions)—Assign bill payment/presentation service charge code

Select a fee from the list and Edit or View or use Add to add a new service charge.

## Screen 2

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

### Configure Bill Pay Service Charge Codes ADD

Vendor **PAYVERIS**  
Product **Payveris Bill Pay Native**

Service charge group **00** Group description

#### Enrollment Fees

Enrollment fee  Fee G/L offset account  Fee transaction description

#### Monthly Member Subscriber Fees

Regular monthly rate  Includes up to  transactions per month  
Introductory rate/month  # of months at introductory rate   
Fee transaction description  Fee G/L offset account    
 Fee can take account negative

#### Fee Waivers

Low age  High age  Aggregate savings  Aggregate loans   
Waive if present  ATM card  Debit card  Credit card  OTB savings account  OTB loan account  
 Waive if enrolled for eStatements

#### Excessive Activity/Non-Use Fees

Per transaction fee for transactions over monthly allotment   
Fee transaction description  G/L offset account    
Monthly fee if less than  transactions during the month   
Fee transaction description  G/L offset account

Add/Update

← → ↑ ↓ ⏸ ⏹ ⏶ ⏷ ⓘ ? @ FR (6902) 11/01/19

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.*

# CU\*BASE ENROLLMENT

## ENROLLING VIA CU\*BASE

It is recommended that you let the member handle enrollment and unenrollment in bill pay services in **It's Me 247**.

### **Member Personal Banker (Tool #14) > Bill Payment (enroll or change enrollment status)**

Session 0 CU\*BASE GOLD Edition - Bill Pay Member Enrollment

Account # ANNE G MEMBER

**Enrollment**

Vendor I iPay

Enrollment status

Action  Enroll  Unenroll

Enrollment date May 01, 2019

Unenrollment date 00000000

Service charge group 01

Default account 000000001

Update

Skip

Last maintained By

FR (1934)

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

Use the *Action* field in the screen shown above to enroll this member for bill pay and select a funding checking account. Then use Update to record the change. All enrollments submitted immediately to iPay. (It is a good idea to check the iPay Master Site for confirmation of enrollment.)

NOTE: A member can be blocked from enrolling in bill pay. Learn more about the bill pay fraud block list on page 5.

## CU\*BASE Unenrollment

You can unenroll a member from bill pay using the screen shown previously. If unenrollment is handled in this manner, you must also remove the member from the vendor website.

NOTE: You can permanently block a member from reenrolling in bill pay. Learn more about the bill pay fraud block list on page 5.

# BILL PAY REPORTS

## MONTHLY ENROLLMENT REPORT

This automated monthly report shows total enrollment and un-enrollment activity by members by showing all members in the vendor system during the prior month, and their corresponding CU\*BASE status. If the credit union has a bill pay relationship with multiple vendors, then this report will include information for each vendor who provides this monthly summary data. This will mainly occur when one vendor is used for standard bill pay transactions and another vendor for person-to-person.

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

### Enrollment Report

#### Active/Inactive Report (LEPPAYMT)

Account	Vendor	Name	No. of Pay	Status
0	I	MICHAEL	15	Enrolled 6/27/2017
0	V	MICHAEL	0	Enrolled 6/27/2017
0	I	WILLIAM	0	Enrolled 10/27/2017
0	V	WILLIAM	0	Enrolled 10/27/2017
0	V	CHRISTI	0	Un-enrolled 10/09/2014
0	I	JENNIFE	0	Enrolled 11/09/2006

This report lists the members who were enrolled with the bill pay vendor for any portion of the prior month, along with their current CU\*BASE status.

## MONTHLY UNENROLLMENT REPORTS

This monthly report lists unenrollments to the CU\*BASE bill pay master that were initiated from unenrollments processed on the iPay MASTER site.

#### iPay Unenrollments - TEPUNE

ACCOUNT NUMBER	UNENROLLED DATE
00	1/04/16
Number of Records: 1	
***END OF REPORT***	

This monthly report lists exceptions to unenrollments.

#### iPay Unenrollments - Exceptions - TEPUNE2

ACCOUNT NUMBER	UNENROLLED DATE	ERROR
Number of Records In Error: 0		
***END OF REPORT***		

# POSTING REPORTS

## Bill Payment File Posting Report

<i>Report Name</i>	TIPAY41
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	When daily iPay 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 iPay.
<i>Purpose / Tips</i>	This is your audit report for transactions that successfully posted.

4/05/19 11:03:18		CREDIT UNION				TIPAY41	PAGE
RUN ON 5/03/19		BILL PAYMENT FILE POSTING REPORT				USER	
ACCOUNT NUMBER	PREVIOUS BALANCE	AMOUNT	NEW BALANCE	PAYEE	MEMBER NAME		
0-003	12,467.58	4,744.61	7,722.97	TAX			ME M
0-003	1,084.95	82.45	1,002.50	SUPPOR			D B
0-003	11,233.46	2,500.00	8,733.46	CONAL			ES F
0-003	8,733.46	200.00	8,533.46	SING			ES F
0-003	7,487.65	242.17	7,245.48	CE CE			
0-003	5,760.89	113.64	5,647.25	ONE			J
0-003	466.70	129.78	336.92	ENERGY			ES S
4-003	601.90	1,000.00	.00				IN B
4-003	.00	350.00	.00				IN B
9-003	127.51	317.01	.00	BANK			A
5-003	36,464.43	9,348.68	27,115.75	ENNOX			ENNOX JENN
6-003	3,656.94	230.00	3,426.94	CKSON			VIKING MO
		TOTAL	TOTAL				
		COUNT	AMOUNT				
TOTAL NUMBER OF RECORDS ERROR:		6	1,916.27				

## Bill Payment File Posting Report Error Report

<i>Report Name</i>	TIPAY42
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	When daily iPay transactions are posted to CU*BASE
<i>View/Print</i>	Daily
<i>Description</i>	Listing of bill payment exceptions (presented by iPay that could not be posted to CU*BASE)
<i>Purpose / Tips</i>	Research these exceptions, post to the member account and insure that iPay has the correct information to resolve the issue if appropriate.

12/23/15 17:04:07		CREDIT UNION				TIPAY42	PAGE
RUN ON 12/23/15		BILL PAYMENT FILE POSTING EXCEPTION REPORT				USER	TROYPO
ACCOUNT NUMBER	CURRENT BALANCE	TRAN. AMOUNT	REMARKS	PAYEE	MEMBER NAME		
	.00	31.41	INVALID MEMBER ACCOUNT	TERCAR	HN		
	.00	229.89	INVALID MEMBER ACCOUNT		JOSEPH		
	801.44	1,795.90	Transaction will cause negative bal	DATA REPRODUCTIO	BRUCE		
		TOTAL	TOTAL				
		COUNT	AMOUNT				
TOTAL EXCEPTIONS PROCESSED:		3	2,057.20				

### iPay Incoming Totals Report

Report Name	RIPAY3
CU*Spy Menu	Electronic Third Party
When Report is Generated	When transaction file is presented to CU*BASE by iPay
View/Print	For research
Description	Lists number and total amount of transactions sent to CU*BASE by iPay.
Purpose / Tips	This report should match the totals on the TIPAY4 reports. The summary total is the amount iPay will settle with the credit union.

12/23/15 17:02:21		CREDIT UNION		RIPAY3		PAGE 1	
RUN ON 12/23/15		IPAY INCOMING FILE TOTALS		USER TROYPO			
R & T NUMBER	SUBSCRIBER (ACCOUNT) NUMBER	IPAY MEMBER NAME	TRANSACTION AMOUNT	TRANSACTION NUMBER	PAYEE NAME	DBT/CRD CODE	
6	3-140	YNTHIA	155.81	52	STATE FARM INS	27	
6	1-140	HY	36.99	53	STATE FARM INS	27	
6	0-140	FTE	289.18	54	STATE FARM INS	27	
6	6-140	LAURA	100.00	55	CAPITAL ONE	27	
6	5-140	MES	150.00	56	CAPITAL ONE	27	
6	4-140	ORGE	403.87	57	CAPITAL ONE	27	

### MONTHLY FEE REPORTS

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

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

#### Fee Posting Detail (TEPFEE)

5/11/01 13:59:53		CU*BASE TEST CREDIT UNION (GT)		TEPFEE		PAGE 1		
RUN ON		BILL PAY FEE TRANSACTION REGISTER		USER				
ACCOUNT NO.	DEPOSIT ITEMS	FEE AMOUNT	AGGREGATE SAVINGS	AGGREGATE LOANS	AGGREGATE AVERAGE	CURRENT BALANCE	PREVIOUS BALANCE	DESCRIPTION
4-001	1	15.00	52.41	.00	2712.24	31.49	46.49	ENROLLMENT FEE
4-001	1	.10	52.41	.00	2712.24	31.39	31.49	BILL PAYMENT FEE
4-001	8	12.00	52.41	.00	2712.24	19.39	31.39	BILL PAY EXCESS USE
1-001	1	15.00	4509.87	11397.10	88634.42	1715.90	1730.90	ENROLLMENT FEE
1-001	1	.10	4509.87	11397.10	88634.42	1715.80	1715.90	BILL PAYMENT FEE
7-001	1	.10	4756.67	.00	109508.10	245.76	245.86	BILL PAYMENT FEE

#### Fee Posting Exceptions (TEPFEE)

6/05/20 14:32:57		CREDIT UNION		TEPFEE		PAGE 1	
RUN ON 8/12/20		BILL PAY FEE EXCEPTION LISTING		USER			
ACCOUNT NO.	MESSAGE			SERVICE CHARGE GROUP			
2-000	Monthly fee would take account below available balance			01			
3-100	Monthly fee would take account below available balance			02			
3-100	Minimum transaction fee would take account below available			02			
9-000	Monthly fee would take account below available balance			01			
0-000	Monthly fee would take account below available balance			01			
3-100	Monthly fee would take account below available balance			01			
8-000	Monthly fee would take account below available balance			01			
8-000	Monthly fee would take account below available balance			01			
0-000	Monthly fee would take account below available balance			01			

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# 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 Paymentus 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."