



Good Funds

FI Learner Guide

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Cutting-Edge IT Solutions for the Future of Credit Unions™; Know-It-All – Empowering Users Through Knowledge™; Leading through technology ... guiding through support™; Powering Actionable Insight™; Snap it Send it Spend it®; The Depth of Financial Intelligence™; We Are Looking Out For You™; Where Tradition Meets Technology™

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iPay OneClick™ Product Training

**Please provide a printed copy of this learner's guide to each person who will be attending the training.

Learning Objectives

Upon completion of this training you will understand:

- How the Subscriber can manage their bill pay account
- The different types of payees that are offered
- The process of adding payments, both single and recurring
- Special features to monitor bill pay activity with alerts
- Your role as the Administrator for items that need approval

Recommended Audience

This training is intended for employees of your financial institution who:

- Will be assisting with Subscriber support via the MASTER Site
 - Are responsible for training your employees and Subscribers to use bill pay
-

Contact FI Support for Assistance

Financial Institution Support Team is here to assist you with any questions regarding bill pay functionality, MASTER Site assistance or general questions about Subscriber accounts. You can contact them via Chat or Phone.

Hours of Support: Monday-Friday, 7:30 AM - 8:30 PM ET

- To speak to a member of our FI Support team, contact them at **1-877-434-4729** or **submit a jSource case**. When calling, please choose from the following options to properly direct your inquiry:
 1. Assistance with Subscriber's payments
 2. Assistance with MASTER Site, technical issues, stop payments or payment cancellation

iPay OneClick™ Product Training

Subscriber's Point of Contact

If iPay is supporting Subscribers, then they will have two primary contact methods:

- Live Chat
- Phone (each FI will have their own IVR number)
 - Hours of Operation: 7:30 AM - 2:00 AM ET

Optional Services and Features

This displays the services that can be turned on or off via the MASTER Site or by contacting FI Support.

Optional Services and Features		
Service / Feature	Optional services that iPay can turn off/on for the <u>Institution</u>	Optional services that the FI can turn off/on for <u>Subscribers</u> via MASTER Site
Landing Page - Pending & History	Yes	No
Additional Pay From Accounts	Yes	No
Secondary Account Holder	Yes	No
Short Cut	Yes	No
Popular payees	Yes	No
Email Payees/Payments	Yes	Yes
Rush Payments	Yes	Yes
Gift Pay	Yes	Yes
eBill	Yes	Yes

Enrollment Process

Get Started with []

PERSONAL INFORMATION

First Name
Last Name
Email Address
Last four numbers of SSN

CREATE AN ACCOUNT

User ID
Temporary Password
Re-Enter Password
Challenge Phrase
Challenge Response

ACCOUNT INFORMATION

Account Number
Account Type
Last 8 Digits of ATM/Debit Card

BILL PAYING AGREEMENT/DISCLOSURE

You may want to put the cost of your program here so that it is the first thing a user sees when enrolling in bill pay

This is your bill paying agreement with FINANCIAL INSTITUTION. You may use FINANCIAL INSTITUTION'S bill paying service, PRODUCT NAME, to direct FINANCIAL INSTITUTION to make payments from your designated checking account to the Payees you choose in accordance with this agreement. The terms and conditions of this Agreement are in addition to the Account agreements, disclosures and other documents in effect from time to time governing your Account (the Account Rules).

"You" or "your" means each person Financial Institution, you designate and the Financial Institution

☐ Yes, I accept the terms & conditions

☐ Please notify me of account updates, benefits, or offers via email.

Go!

Need help getting started?

Live chat
1-888-123-4567

User ID and Temporary Password will **not** display if the institution is SSO (Single Sign-On)

Choose a Challenge Phrase
Choose a Challenge Phrase
Pet's name
Father's middle name
Favorite vacation spot
Maternal grandmother's maiden name
Favorite aunt's first name
Oldest niece's first name
Oldest nephew's first name
Favorite sport
Best friend's first name
Favorite food
Childhood nickname
Model of the first car you owned (i.e. Explorer)
Name of your favorite school teacher
First live concert you attended
City where you spent your honeymoon

Only one challenge response will be entered on the enrollment form. The Subscriber will be prompted to create additional challenge responses and a security key (*Dual Sign-On only*) upon accessing the site after enrollment.

Security Key – A word, phrase, or series of characters created by the Subscriber to authenticate the bill pay site. This will display on the login screen after they enter in their User ID.

Landing Page

At a glance Subscribers can view and manage their bill pay account.



Please note: The screens you will see in this guide are subject to change. To verify the lay out of your institutions Bill Pay site, please contact your iPay Coordinator.



The bill pay site is screen reader compatible. The view option in the Calendar tab will need to be changed to “List” for the Calendar to be compatible.

The screenshot shows the iPay Web Demo interface. At the top is a navigation bar with tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Callout 1 points to the 'Help' tab. Below the navigation bar is a welcome message: 'Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 11:47 AM on 02/20/2014 | Log out | Messages (0) | 888-555-3682 | Livechat'. Callout 2 points to a '+ Add a Payee' button. The main section is titled 'Payments'. Callout 3 points to the 'Pay To' section, which includes a search bar and a table of payees. A yellow box with text is overlaid on this section. Callout 4 points to the 'Pending' section, which shows a table of pending payments. At the bottom, there are links for 'View pending transactions' and 'View history', and buttons for 'Review all payments' and 'Submit all payments'.

Payments

Display: All | Shortcut | Last 30 days | eBills | Company | Individuals | Inactive | Hidden (0)

Choose a Category Search your payees Enter payee name or nickname Search

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic	Primary Chec...***5676	\$	02/27/2014 Deliver By: 3/3/2014	Pay Rush Delivery Make it Recurring Add Comment
Car Loan ****8467 Electronic	Primary Chec...***5676	\$	02/27/2014 Deliver By: 3/3/2014	Pay Rush Delivery Make it Recurring Add Comment
Cellular One ****5555 Electronic Last paid: \$75.00 on 02/24/2014	Primary Chec...***5676	\$	02/27/2014 Deliver By: 3/3/2014	Pay Rush Delivery Make it Recurring Add Comment

This is where Subscribers will see their payee list as well as schedule payments

	Totals
Primary Checking	\$0.00
Secondary Checking	\$0.00
Hobby Account	\$0.00
Payment Total	\$0.00

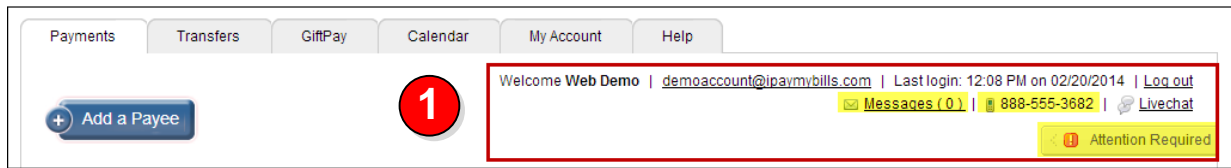
[View pending transactions](#) | [View history](#) [Review all payments](#) [Submit all payments](#)

Pending
Processing in next 45 days

Ameri...	\$1,000.00	02/27	Edit
Fred ...	\$50.00	03/03	Edit
Red C...	\$500.00	03/03	Edit
Total:	\$1,550.00		

History [view more](#)
Processed in last 45 days

Day Care	\$500.00	02/27	View
Chris...	\$200.00	02/26	View
Mortgage	\$1,200.00	02/26	View
Cellu...	\$75.00	02/20	View
Phone	\$50.00	01/30	View
Sarah...	\$100.00	01/14	View
Total:	\$2,125.00		



Messages

- Secure message center (not email) where the FI can send broadcast messages (via the MASTER Site) and iPay can send individual messages to Subscribers (only when iPay is providing Tier 1 Support).
- Secure messages will remain in their message center for 180 days or until the Subscriber deletes them.

IVR Number

The institutions IVR number (*assigned by your iPay Coordinator*) will display on each page of the bill pay site in the top right hand corner.

- If the institution provides their own support, their number will be listed.

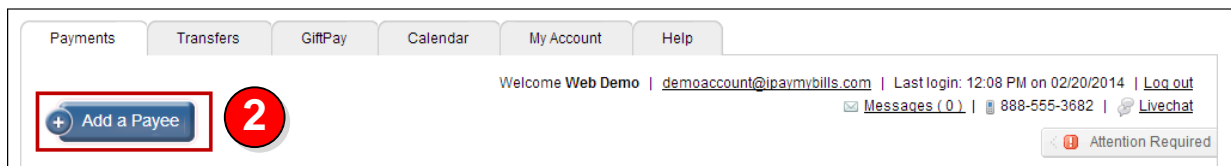
Attention Required

Alert section which displays actions that must be taken by Subscribers. This section will only appear when attention is required:

- Returned Payments
- Outstanding Check
- Activate Account
- Unlock Email Payee
- Verify Transfer Account (*Inbound Transfer*)
- Troubleshoot eBill

Add a Payee

Allows Subscribers to add payees into the bill pay site.



Display and Payee List

Displays all active payees in the Subscriber's site and allows them to schedule payments.

Payments Transfers GiftPay Calendar My Account Help

Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 12:53 PM on 02/20/2014 | [Log out](#)
[Messages \(0\)](#) | 888-555-3682 | [Livechat](#)

[+ Add a Payee](#)

Payments

Display: **All** | [Shortcut](#) | [Last 30 days](#) | [eBills](#) | [Company](#) | [Individuals](#) | [Inactive](#) | [Hidden \(0\)](#)

Choose a Category ▼ Search your payees Enter payee name or nickname Search

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic	Primary Chec. ****5676 ▼	\$	02/27/2014 Deliver By: 3/3/2014	Pay Rush Delivery Make it Recurring Add Comment

Pending [view more](#)
Processing in next 45 days

Ameri...	\$1,000.00	02/27	Edit
Fred ...	\$50.00	03/03	Edit
Red C...	\$500.00	03/03	Edit
Total:	\$1,550.00		

History [view more](#)
Processed in last 45 days

All

Displays all of the Subscriber's payees.

Shortcut *(Optional)*

Shortcut to pay payments that populate based on previous bill payment history.

Last 30 Days

Displays all payees that have a payment paid out within the last 30 days.

eBills

Displays all payees that are enabled for eBill.

Company

Displays all payees that were added as a company.

Individuals

Displays all payees that were added as an individual.

Inactive

Displays payees that were added in the last 28 days where payments were not scheduled or payees that have not been paid in the last 181 days.

Hidden

Displays payees selected by Subscribers using the 'Hide' icon.

Search your payees

Allows Subscribers to search for their payees by the payees' full or partial name or nickname.

Pending

Displays all transactions that are in a scheduled status to process within the next 45 days.

- Option to **"Edit"**
 - Transactions can be **"Stopped"** once **"Edit"** is selected.

History

Displays all transactions that have processed or paid within the last 45 days.

- Option to **"View"**

Pending 4 view more			
Processing in next 45 days			
Ameri...	\$1,000.00	02/27	Edit
Fred ...	\$50.00	03/03	Edit
Red C...	\$500.00	03/03	Edit
Total:	\$1,550.00		

History view more			
Processed in last 45 days			
Day Care	\$500.00	02/27	View
Chris...	\$200.00	02/26	View
Mortgage	\$1,200.00	02/26	View
Cellu...	\$75.00	02/20	View
Phone	\$50.00	01/30	View
Sarah...	\$100.00	01/14	View
Total:	\$2,125.00		

Add a Payee

Payments

Transfers

GiftPay

Calendar

My Account

Help

Welcome Web Demo | [demoaccount@ipaymybills.com](#) | Last login: 01:06 PM on 02/20/2014 | [Log out](#)
[Messages \(0\)](#) | 888-555-3682 | [Livechat](#)

Add a payee

I need to:

☒ Pay a company
☐ Pay an individual
☐ Pay a bank or credit union

Popular payees

We make bill pay easy by presenting a list of the most popular payees for you.
[View popular payees](#)

Back

Next

Popular Payees

- This will display between one and ten of the most popular payees within the Subscriber's zip code and the top paid payees for the institution.
- These are only available for new Subscribers within their first 90 days or until a set number of payees have been added.
 - The number of payees may be verified with your iPay Coordinator.
- The Subscriber will only be required to enter in their account number to add in the payee.

Add a payee

Setup popular payee

☒ CAPITAL ONE
☐ DISCOVER CARD
☐ CHASE MASTERCARD AND VISA
☐ KENTUCKY UTILITIES COMPANY
☐ U S BANK ELAN FINANCIAL SERVICES BUSINESS CARD
☐ COLUMBIA GAS OF KENTUCKY
☐ DIRECTV
☐ DISH NETWORK MONTHLY SERVICE
☐ LOWES
☐ G E MONEY BANK

Back **Next**

Add a payee

Setup popular payee

CAPITAL ONE *Electronic*

Account number

Confirm account number

Back **Submit**

Adding Payees

Pay a Company

When adding a company, the Subscriber will need to enter the information from their remittance statement.

Pay an Individual

Three options to add an individual

- Allow them to provide their banking information
- I have their bank account information
- Mail a check



Activation Code required

Add a payee

Help me choose

Allow them to provide their banking information
This payment option requires the recipient's email address and a keyword of your choosing. Your recipient will log in to a secure site using that keyword and provide deposit account information.

I have their bank account information
This option requires you to provide the recipient's bank routing number and deposit account information.

Mail a check
This option requires you to provide the recipient's mailing address.

How would you like to send the payment?

☐ Allow them to provide their banking information (Electronic)

☐ I have their bank account information (Electronic)

☐ Mail a check

Back **Next**

Allow them to provide their banking information (Electronic)



Also known as an Email Payee and can be turned off for the Subscriber via the MASTER Site.

- Subscriber only needs the payee's email address
- Known as an Email Payee because the payee will receive an email that prompts them to submit their bank account information
- This is all passed behind the scenes so the Subscriber will never see it

1st Step: Input the Payee's information: Name, Phone Number, and Email Address

Add a payee

Who are you paying?
All fields are required unless designated with (Optional).

First name

Last name

Email address

Confirm address

Phone number (Optional) () - -

Nickname

Default pay from

Category (optional)

[Back](#) [Next](#)

2nd Step: Choose a Keyword

Keyword: This can be any word that is communicated from the Subscriber to the payee. The payee will be required to enter this as a measure of security which will then prompt them to enter in their bank account information.

- The subscriber can view the keyword when they edit the payee's information.

Add a payee

Create a keyword for John Smith

The Keyword is a password you create for John Smith. They will use this password when accessing our secure website to submit account information. Be sure to share the Keyword with John Smith right away.

Keyword

Confirm Keyword

John Smith access will be locked after 3 failed login attempts.

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3rd Step: Activate the Payee

- Payee is activated by a one-time system generated code.
- Subscriber can choose to activate payee now or later; however if they choose later, then they will be unable to schedule payment until the activation process is complete.

Activation Process

Payee Activation: Payee activation is an additional security feature for higher risk payees:

- Individual
- Bank or Credit Union
 - Checking and Savings options will always require an activation code
 - Loan and Credit Card will only require an activation code if we are unable to locate a match in the payee database
- Transfers

Activation Code Details

- One-time system generated code
- The activation code is specific to each and will expire if the Subscriber:
 - Requests a new code for the payee
 - Ends the bill pay session
- The Subscriber will be unable to select a delivery method if their information has been changed within the last 30 calendar days
 - This does not include information from enrollment

Activation Code Steps

1. Select “**Preferred Delivery Method**” to receive the activation code: Phone, Email, or Text

Add a payee

First time payee activation.

John Smith

For security purposes, a one-time activation code is required before being able to schedule payments to this payee. Select your preferred delivery method of the activation code.

<input type="radio"/> Home Phone	(555) 555-5555
<input type="radio"/> Mobile Phone	(555) 555-5555
<input type="radio"/> Text Message	2703005986
<input type="radio"/> Primary Email	demoaccount@ipaymybills.com

[Back](#) [Next](#)

2. Enter Activation Code into field and then click “**Next**”

Add a payee

First time payee activation.

John Smith

Your activation code is being sent to 2703005986

Enter Activation Code [Click here to resend code](#)

[Back](#) [Next](#)

4th Step: Payee will be sent an email where they must enter:

- Key word
- Account Information
- Payments cannot be scheduled until the payee completes this process
- The payee has nine days to enter their keyword and account information

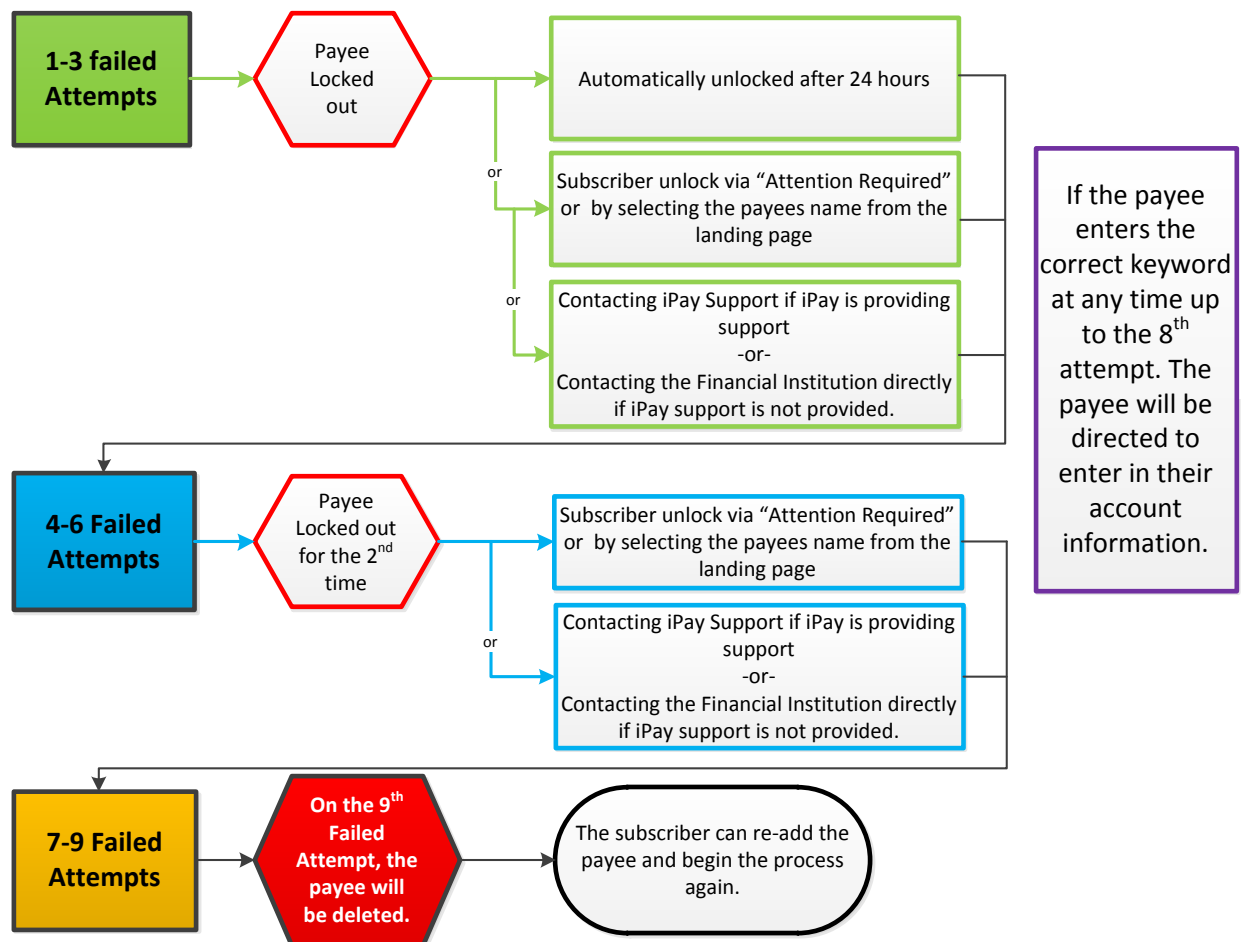
Payee Locked Out:

The email payee can be locked out for entering the keyword incorrectly three times. After the third lockout (nine total failed attempts) the payee will be **deleted**.

After the initial lockout (three failed attempts), the system will automatically unlock the payee after 24 hours.

The Subscriber will have the ability to unlock them from:

- **“Attention Required”**
- By selecting the payees name from the landing page
- Contacting iPay Support if iPay is providing Tier 1 Support
- Contacting the Financial Institution directly if iPay support is not provided



To unlock the Payee via the Bill Pay site:

Option 1: Select the unlock option beside the payee's name under "Attention Required."

Payments Transfers GiftPay Calendar My Account Help

Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 01:55 PM on 02/20/2014 | [Log out](#)
[Messages \(0\)](#) | 888-555-3682 | [Livechat](#)

1 Attention Required

Attention required

Unlock payee

Betsy Smith

2 Unlock

Unlock payee

You will need to notify Betsy Smith that they are unlocked and remind them of the keyword to begin the setup process again.

Keyword %keyword%

Payee successfully unlocked

Option 2: Select the payee's name from the landing page then select "Unlock Payee."

Pay To Pay from Amount Payment date Actions

1 Betsy Smith Primary Chec...***5676 \$ 02/27/2014 Pay
NA Deliver By: 3/3/2014 Make it Recurring
Electronic Add Comment

Payee details for Betsy Smith

2 Additional actions

Reminders

Delivery method	Reminder Date	Frequency	Actions
There are no scheduled reminders. Add Reminder			

Recent activity

Unlock Payee
[Edit payee](#)
[Pending transactions](#)
[History](#)
[Add Reminder](#)

Unlock payee

Betsy Smith

3 Unlock

Unlock payee

You will need to notify Betsy Smith that they are unlocked and remind them of the keyword to begin the setup process again.

Keyword %keyword%

Payee successfully unlocked

I have their bank account information (Electronic)

Add a payee

Who are you paying?

All fields are required unless designated with (Optional).

First name	John
Last name	Smith
Phone number	(270) - 737 - 1234
Account number	0000123
Confirm account number	0000123
Routing number	000000000
Confirm routing number	000000000
Account type	Checking ▼
Nickname	John Smith
Default pay from	Primary Checking ▼
Category (optional)	Unassigned ▼

[Back](#) [Next](#)

**Routing numbers will need to be valid routing numbers for the external institution.*

Mail a check

Add a payee

Who are you paying?

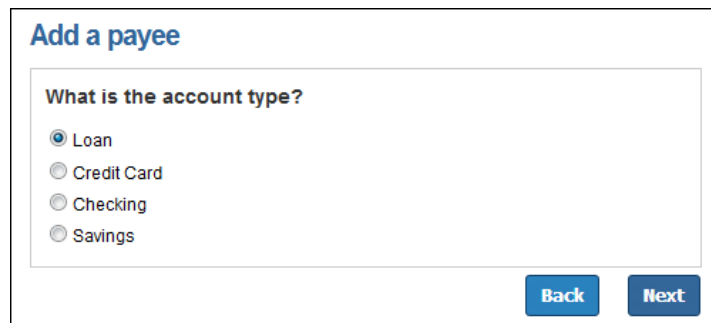
All fields are required unless designated with (Optional).

First name	John
Last name	Smith
Phone number	(270) - 737 - 4526
Address	123 Main Street
City	Elizabethtown
State	KY ▼
Zip	42701 -
Account number (optional)	
Confirm account number	
Nickname	John Smith
Default pay from	Primary Checking ▼
Category (optional)	Unassigned ▼

[Back](#) [Next](#)

Pay a Bank or Credit Union

- **Types:** Loan, Credit Card, Checking, or Savings
- **Activation Code will be required for the following:**
 - Checking and Savings options will always require an activation code.
 - Loan and Credit Card will only require an activation code if the system is unable to locate a match in the payee database.

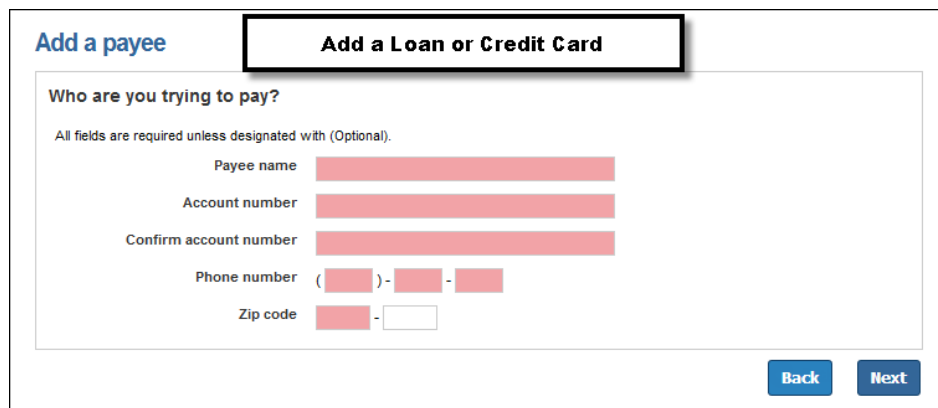


Add a payee

What is the account type?

☒ Loan
☐ Credit Card
☐ Checking
☐ Savings

Back Next



Add a payee

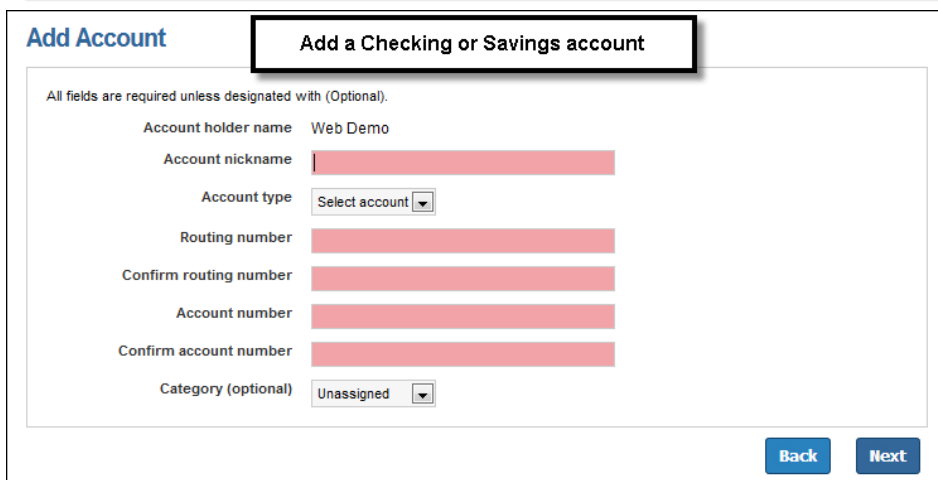
Add a Loan or Credit Card

Who are you trying to pay?

All fields are required unless designated with (Optional).

Payee name
Account number
Confirm account number
Phone number () - -
Zip code -

Back Next



Add Account

Add a Checking or Savings account

All fields are required unless designated with (Optional).

Account holder name Web Demo
Account nickname
Account type
Routing number
Confirm routing number
Account number
Confirm account number
Category (optional)

Back Next

- Subscribers will be taken to **"Add a Transfer"** if available when they select the Checking or Savings option.
 - If add a transfer if not available, they will be prompted to enter their account information for the external institution.

Manage Payees

All payees are listed on the landing page.

Payments

Display: All | Shortcut | Last 30 days | eBills | Company | Individuals | Inactive | Hidden (0)

Choose a Category Search your payees Enter payee name or nickname Search

Pay To	Pay from	Amount	Payment date	Actions
American Express *****3456 Electronic	Primary Chec. ***5676	\$	02/27/2014 Deliver By: 3/3/2014	Pay Rush Delivery Make it Recurring Add Comment

The Subscribers will have the following options to manage their payees:

Payee details for American Express

Reminders

Delivery method	Reminder Date	Frequency	Actions
There are no scheduled reminders. Add Reminder			

Recent activity

Pay to	Pay from	Amount	Process date	Deliver by date	Additional items
American Express *****3456 Electronic	Primary Checking ****5676	\$1000.00	2/27/2014	3/3/2014	Conf. #22 Frequency: One time Delivery: Standard Status: Scheduled Edit Rush Delivery

[Return to Payments](#)

Additional actions

- [Edit payee](#)
- [Pending transactions](#)
- [History](#)
- [Add Reminder](#)

Edit: They can change the payee account information or “Delete” the payee.

Edit payee

Warning
deleting this payee will stop any scheduled payments.

Payee name AMERICAN EXPRESS

Account holder name Web Demo

Phone number 800--52-8-21

Nickname American Express

Account number 1234567890123456

Default pay from Primary Checking

Category (optional) Credit Cards

☒ I would like to delete this payee

Check box to delete payee. This will not delete their history for the payee.

Cancel Submit

Add Reminder:

These are reminders to pay a bill.

Delivery method	Reminder Date	Frequency	Actions
Email	3/13/2013	One Time	Stop Download to Microsoft Outlook
Short Text	3/13/2013	One Time	Stop Download to Microsoft Outlook

**Reminders can be downloaded into Microsoft Outlook*

Hide Payee

An icon to the left of each payee's name on the Payment tab will allow Subscribers to **"Hide"** payees.

By hiding a payee, it will only be visible in the **"Hidden"** display option.

- Payees will remain **only** in this display option until the subscriber takes action to **"Show"** them.

Scheduled payments and reminders will not be affected by the payee being hidden.

Show Hidden Payees

Under the **"Hidden"** display view, an icon will allow the Subscriber to **"Show"** a payee again.

- This will return the payee to all display views.

“Payment Date” Calendar

Select payment date close

March 2013							April 2013						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
					1	2	1	2	3	4	5	6	
3	4	5	6	7	8	9	7	8	9	10	11	12	13
10	11	12	13	14	15	16	14	15	16	17	18	19	20
17	18	19	20	21	22	23	21	22	23	24	25	26	27
24	25	26	27	28	29	30	28	29	30				
31													

Process date: 04/01/2013 **Deliver by date:** 04/02/2013

Process Date: This is the day the funds will be pulled from the Subscribers account for electronic payments and iPay check and we print the check for draft checks.

Deliver by Date: This is the date we anticipate the payment will be delivered to the payee.

Processing Information:

- iPay offers two different processing methods Process Date and Deliver by Date.
- Payments only process Monday through Friday: 2:00, 3:00 or 4:00 PM ET.
- Each Institution will have their own processing time.

Process Date:

- **Electronic:** The process date is the day the funds will move from your settlement account into iPay’s settlement account. We will hold the funds for 24 hours which will allow you to cancel the payment for NSF via the MASTER Site. We will send the payment onto the payee the next business day after the process date.
 - It will arrive and post around 1-3 business days.
- **Check:** iPay offers two different check models:
 - **iPay Checks:** The process date is the day the funds will move from your settlement account into iPay’s settlement account. We will hold the funds for 24 hours which will allow you to cancel the payment for NSF. We will print the check on the next available business day and release the funds to payees once they cash the check.
 - **Draft Checks:** The Subscriber’s checking and routing number are printed on the checks so the funds will not be withdrawn **from their account** until the payee cashes it.
 - We allow 5-10 business days for it to arrive and post to the Subscriber’s account.

Deliver by Date:

- This allows the Subscriber to simply choose a due date and the system will calculate the process date ahead of time so that it arrives on time.
- **Electronic:**
 - For electronic payments using the Deliver by Date method, the process date is automatically chosen two days prior to the due date.
- **Check:**
 - For check payments using the Deliver by Date method, the process date is chosen based on past history and location of the payee.

Step 2: Click “**Submit All Payments**” to receive the Confirmation Number

- Subscribers can click “**Pay**” to schedule one payment at a time.

Payments scheduled

Pay to	Pay from	Amount	Payment date	Additional items
American Express *****3456 Electronic	Primary Chec... ***5678	\$40.00	02/27/2014	Conf #: 26 Delivery: Standard
		Totals		
		Primary Checking	\$40.00	
		Secondary Checking	\$0.00	
		Hobby Account	\$0.00	
		Payment Total	\$40.00	

✓ Payments scheduled

Schedule more

Rush Payments

Rush Delivery: Optional feature for each FI. Payees determine which types of Rush Payments they accept.

3 Types of Rush Payments

- **\$14.95** (Draft Check) Next business day
- **\$9.95** (Draft Check) Second business day
- **\$4.95** (Electronic) Second business day

Pay To

American Express
*****3456
Electronic

Pay from

Primary Chec...
***5678

Amount

\$

Payment date

02/27/2014

Actions

Pay

Rush Delivery

Make it Recurring

Add Comment

Rush delivery

Pay to

American Express
*****3456
Electronic

Amount

Pay from

Primary Chec...
***5678

Select delivery day

Friday 2/28/2014

Check

\$14.95

- May be scheduled until 4:00 PM ET
- Check payment delivered to submitted physical address
- Payment deducted from account when check clears
- UPS tracking provided

Monday 3/3/2014

Check

\$9.95

- May be scheduled until 4:00 PM ET
- Check payment delivered to submitted physical address
- Payment deducted from account when check clears
- UPS tracking provided

Monday 3/3/2014

Electronic

\$4.95

- May be scheduled until 4:00 PM ET
- Electronic payment - no physical address required
- Electronic payment deducted from account automatically
- Tracking not included

Rush payment sent to

Address on file

1234 Somewhere Street, Someplace, US 12345

New address

Cancel

Next

Guarantee

Guaranteed on-time delivery for all Rush Payments. If not, you will be refunded up to \$50 in late fees.

Read more


The Subscriber must agree to the “**Fee Debit Authorization**” to schedule this rush payment.

Rush delivery

Pay to	American Express *****3456 Electronic
Telephone	270-737-7384
Rush payment fee	\$9.95
New delivery date	3/4/2014
Payment sent to	801 N Blackbranch Rd Elizabethtown, KY 42701

2

Fee Debit Authorization

 [Print](#)

We agree to deliver your payment to the payee on the business day following the current process day. The posting of your payment will be dependent on the payee's processing procedures.

By completing this expedited payment request, you are also agreeing to accept the fee associated with the service. This fee will be separate from the expedited transaction and will be charged directly to your current bill pay account.


Back

Accept & Submit

Rush delivery

Pay to	American Express *****3456 Electronic
Telephone	270-737-7384
Rush payment fee	\$9.95
New delivery date	3/4/2014
Payment sent to	801 N Blackbranch Rd Elizabethtown, KY 42701
Additional items	Conf. #26 Delivery: Rushed

3

 Rush payment confirmed

Return to payments

Rush Payment-Processing Fees & Funds

- **Check Rush Payments (Draft Checks):** The fee will be debited on the process date and the funds will be released from the Subscribers' account once the payee cashes the check.
- **Electronic Rush Payments:** The fee and funds for the payment will appear as two separate debits on the Subscriber's account on the process date.

Recurring Payments

These are payments that are paid on a recurring basis.

Pay To American Express
****3456
Electronic

Pay from Primary Chec..***5676

Amount \$

Payment date 02/28/2014
Deliver By: 3/4/2014

Actions
Pay
Rush Delivery
Make it Recurring
Add Comment

Setup recurring payment

Pay to American Express
****3456
Electronic

Pay from Primary Chec..***5676

Amount \$ 50.00

Frequency Monthly
10

Select first payment date (mm/dd/yyyy) 03/10/2014
Deliver By: 03/12/2014

If the payment falls on a holiday or weekend, what would you like to do?
☒ Pay Before ☐ Pay After

Will this payment series end?
☒ Yes ☐ No
☒ On this date (mm/dd/yyyy)
☐ After payments

Cancel Submit

The Subscriber can receive an alert when there is one payment remaining in the series.
*See Alert section below.

View Pending Transactions

Pending			view more
Processing in next 45 days			
Fred And...	\$50.00	Edit	
Red Cross	\$500.00	Edit	
American...	\$1,000.00	Edit	
Total:	\$1,550.00		

These payments are in a “**Scheduled**” status and have not processed therefore they have the option to “**Edit**” or “**Stop**.”

Pending

Display: All | [Next 30 Days](#) | [Next 60 Days](#) | Print

First | Previous Page | Page 1 of 1 Pages | Next Page | Last

Choose a Category All Payees Date range to Search

Pay to	Pay from	Amount	Process date	Deliver by date	Additional items
American Express *****3456 Electronic	Primary Checking ****5676	\$1000.00	3/11/2013	3/12/2013	Conf. #22 Delivery: Standard Status: Scheduled Edit
	Secondary Checking	\$550.00			
	Primary Checking	\$1000.00			
	Payment Total	\$1550.00			

First | Previous Page | Page 1 of 1 Pages | Next Page | Last

[View History](#)

[Return to payments](#)

Edit payment

2

Pay to: American Express
*****3456
Check

Pay from: Primary Chec. ****5676

Amount: 1000.00

Payment Date (mm/dd/yyyy): 03/18/2013

Comment (optional):
(Maximum characters: 1000) You have 1000 characters left.
Comments are for personal use and will not be seen by the payee

Memo (optional):
(Maximum characters: 25)

☒ I would like to stop this payment

Checking the box and selecting submit will stop the scheduled payment.

[Cancel](#) [Submit](#)

Edit Payment

Pay to: American Express
*****3456
Check

Pay from: Primary Checking

Amount: \$1,000.00

Payment Date: 03/18/2013

Comment:

Memo:

[Return to payments](#)

Payment successfully stopped

View History

History view more		
Processed in last 45 days		
Phone	\$50.00	View
Cellular...	\$75.00	View
Mortgage	\$1,200.00	View
Day Care	\$500.00	View
Total:	\$1,825.00	

- These payments have processed and paid out
- **18 months** of payment history stored

Subscribers have the option to “**View**” details and submit a “**Payment Inquiry**” if a payment needs research.

- Payment Inquiry option will only be available if iPay is providing Tier 1 Support.

History

Display: All | Last 30 days | Last 60 days | Last 90 days | [Print](#) | [View in Excel](#) First | Previous Page | Page 1 of 1 Pages | Next Page | Last

Choose a Category Choose a Payee Status Date range to

Pay To ^	Pay From ^	Amount ^	Process date ^	Deliver by date ^	Additional items ^
Phone *****6666	Hobby Account **1753	\$50.00	2/7/2013	2/12/2013	Conf: #25 Check Number: 12 Delivery: Standard Status: Paid Details: View

[View pending transactions](#) First | Previous Page | Page 1 of 1 Pages | Next Page | Last

Payment details

[Print](#)

Payment History Details provides a time-line of the payment process

Need more information about this payment?

Contacting Cellular One will provide you with the most up to date information. If you contacted the payee and still have questions [send a payment inquiry](#).

Payment timeline

Date	Event
2/27/2013	Single payment was scheduled to process on 02/28/2013 for \$75.00 from your Secondary Checking account (*****7601).

Payment Inquiries are sent to iPay's research team. A response will be provided in 1-2 business days via the subscribers message center.

Transfers

Payments **Transfers** GiftPay Calendar My Account Help

Welcome **Web Demo** | [demoaccount@ipaymvpbills.com](#) | Last login: 08:07 AM on 02/21/2014 | [Log out](#)
[Messages \(0\)](#) | [888-555-3682](#) | [Livechat](#)

[+ Add Account](#)

From	To	Amount	Date	Actions
Select from account ▼	Select to account ▼	\$	MM/DD/YYYY	Make it Recurring Add Comment
Add another transfer entry				

[View pending](#) | [View history](#)

[Review](#) [Submit](#)

Transfer Accounts

Hobby Acc.. ***1753 From	Edit
Primary C.. ****5676 From	Edit
Secondary.. *****7601 From	Edit

- Transfers are an optional feature for the FI
- Three Types of Transfers offered:
 - Outbound Transfers** (*most common type of Transfer*) - Transfer of funds from their bill pay institution to an external institution
 - Intra-bank-Transfer** of funds from account to account within their bill pay institution
 - Inbound Transfers** (*must be purchased separately*)-Transfer of funds from an outside institution into the bill pay Institution

Add Account

- Transfer accounts must be in the Subscriber's name. (Ex. Bob Smith cannot transfer funds to his sister's account)
- Transfer accounts require an activation code

Add Account

All fields are required unless designated with (Optional).

Account holder name Web Demo

Account nickname Sample Account

Account type Checking ▼

Routing number 314074269

Confirm routing number 314074269

Account number 00012

Confirm account number 00012

Category (optional) Unassigned ▼

[Back](#) [Next](#)

Schedule Transfer

Subscriber will select a “**From**” account, “**To**” account, “**Amount**”, and the transfer “**Date**.”

1

From	To	Amount	Date	Actions
Primary Acco.. ***0123	Secondary Ch.. ***0987	\$ 100.00	03/13/2013	Make it Recurring Add Comment

[Add another transfer entry](#)

[View pending](#) | [View history](#)

Review

Submit

2

Transfers scheduled

From	To	Amount	Date	Additional items
Primary Acco.. ***0123	Secondary Ch.. ***0987	\$ 100.00	3/13/2013	<div>Conf #: 123</div> <div>Comment: None</div>

[Schedule more transfers](#)

✓ Transfers scheduled

Gift Pay

This is an option feature. These are draft checks and are drawn off the **Subscriber’s account** once it’s cashed.

Payments

Transfers

GiftPay

Calendar

My Account

Help

+ Add Recipient

GiftPay

Display: [All](#) | [Gifts](#) | [Donations](#)

216 Foundation Donation Check	Last sent: N/A Donation amount: N/A	Send donation
American Heart Association Donation Check	Last sent: N/A Donation amount: N/A	Send donation
Feed The Children Donation Check	Last sent: N/A Donation amount: N/A	Send donation
Fred Andrew Nelson Gift Check	Last sent: N/A Gift amount: N/A	Send gift
Red Cross Donation Check	Last sent: N/A Donation amount: N/A	Send donation
Sarah Louise Mason Gift Check	Last sent: 1/23/2013 Gift amount: \$100.00	Send gift

Add Recipient

To add a recipient for a gift check or a donation, the Subscriber will enter in the recipient's name and address information.

Add a recipient

What kind of GiftPay are you sending?

Gift checks
If you're the gift-giving type, make it easy for you and special for them. Send a gift check with a personalized message designed for birthdays, new babies, weddings, graduations, anniversaries, or just because for only \$2.99.

Donations
Show you care by giving a gift that doesn't end. Send a donation to your favorite charity or organization in honor or memory of someone special for only \$1.99. You can send a personalized message about your donation using up to 4 email addresses and receive a copy for tax purposes. If you wish to send a standard donation without these features, [click here](#) to add your charity and schedule as a payment at no additional cost.

I would like to send a

☒ Gift Check
☐ Donation

[Back](#) [Next](#)

Add a recipient

Tell us about your gift recipient

All fields are required unless designated with (Optional).

First name

Middle name (Optional)

Last name

Address

City

State

Zip -

[Back](#) [Next](#)

Add a recipient

Tell us about your charity

All fields are required unless designated with (Optional).

Charity name

Address

City

State


Zip -

[Back](#) [Next](#)

Send a Donation

- Fee - **\$1.99** per donation
- Personalized donation draft check and email

Send a donation

To	From	Amount	GiftPay fee	Date
216 Foundation <i>Donation Check</i>	Primary Chec...***5676 ▼	\$ 50.00	\$ 1.99	04/01/2013  Deliver By: 4/4/2013

Send in recognition of someone? No ▼

Request an acknowledgement of my donation? ☐ Yes ☒ No

Create a personalized email to someone to notify them regarding my donation? ☐ Yes ☒ No


[Back](#) [Next](#)

Send a Gift Check

- Fee - **\$2.99** per donation
- Personalized gift draft check and message

Step 1: Enter the details of the payment and select the occasion

Send a gift check

To	From	Amount	GiftPay fee	Date
Fred Andrew Nelson <i>Gift Check</i>	Primary Chec...***5676 ▼	\$ 100.00	\$ 2.99	05/14/2013  Deliver By: 05/17/2013

Please select the occasion Holiday ▼

Holiday

Birthday

Baby

Just Because

Graduation

Wedding

Custom

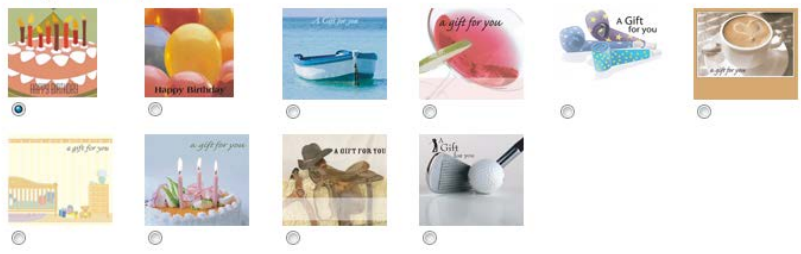
[Back](#) [Next](#)

Step 2: Select gift check design

Send a gift check

Birthday

Select gift check design



Back Next

Step 3: Personalize the message

Send a gift check

Create your message

Opening Message Fred

Personalized message Hope you have a great day!

(Maximum characters: 300) You have 274 characters left.

Closing message Always

Back Next

****The fees of the gift check will debit the Subscribers account separately from the check amount. The fees will be debited on the process date.***

Calendar

The calendar provides a “snap shot” view of the entire months bill payment activity.

- The calendar can be view in two display formats: **Month** and **List**.
- Both calendars are interactive and will allow the subscriber to access their Reminders, Pending Transactions, and Pending History.
 - The **Month** view will direct Subscribers to the details for the specific day.
 - The **List** view will direct Subscribers to the details for the specific transaction or reminder.
- The Subscriber can also view previous months as well as look ahead to upcoming months.

The screenshot shows the iPaymybills.com interface with the 'Calendar' tab selected. The header includes navigation links: Payments, Transfers, GiftPay, Calendar, My Account, and Help. A welcome message and user information are displayed: 'Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 02:48 PM on 02/21/2014 | Log out', along with contact info: 'Messages (0) | 888-555-3682 | Livechat'. The 'Calendar' section has a 'Display:' dropdown set to 'Month' and a 'Default View' checkbox. The calendar grid for March 2014 shows a reminder on Monday, March 3rd, for '\$550.00'. Navigation buttons for 'today' and month navigation are present.

The screenshot shows the iPaymybills.com interface with the 'Calendar' tab selected and the 'Display:' dropdown set to 'List'. The 'List' view shows a table of transactions for February 2014. The table has columns for Date, Event Type, and Description. The transactions are as follows:

Date	Event Type	Description
Friday, February 21	Processed	\$75.00 to SPRINT
Thursday, February 27	Processed	\$200.00 to Christmas Club
Thursday, February 27	Processed	\$1200.00 to RENT
Friday, February 28	Processed	\$500.00 to Day Care
Friday, February 28	Pending Transaction	\$1000.00 to AMERICAN EXPRESS *****3456

Navigation links for '< Previous month' and 'Next month >' are provided at the top and bottom of the list view.

My Account

There are several options available to assist the Subscriber in managing their bill pay account.

Change Password will not appear if the institution is SSO (Single Sign-On).

My account

Pay from accounts Add / Delete pay from account, edit nickname, or change default account. View accounts Add Account	Personal Information Review and edit address, phone numbers, and email addresses. Add or edit a secondary account holder. View/Edit personal information	Security Information Change password Add/Remove challenge phrases
Bill pay alerts Customized communications to keep you informed on bill pay activities View Alerts View Reminders	Payee categories View categories Add category	

Pay From Accounts

Add Accounts

This allows the Subscriber to add additional **"Pay From Accounts."**

- **Approve or Reject:** Each additional pay from account will require approval from the FI via the MASTER Site.

Add pay from account

1

Account nickname	<input type="text" value="Sample Checking"/>
Account number	<input type="text" value="1234"/>
Confirm account number	<input type="text" value="1234"/>
Account type	<input type="text" value="Select an account type"/>

Add pay from account

You have successfully submitted your request to pay bills from the account listed below. Please allow up to three business days for processing.

Account nickname	Sample Checking
Account status	Awaiting Approval
Account number	1234
Account type	Checking

Return to accounts

✓ Account successfully added

View Accounts

- View **“Pending”** and **“Approved”** accounts
- Options to change the **Nickname**, **Default Pay From Account**, and **Delete**



Deleting a pay from account will stop all pending transactions associated with it.

My account - Pay from accounts

Nickname	Status	Balance	Actions
Primary Checking ****5676 Checking	Approved (Default)		Edit
Secondary Checking *****7601 Checking	Approved		Edit
Sample Checking **34 Checking	Pending		Edit
Hobby Account **1753 Savings	Approved		Edit

Back

Edit pay from account

Delete account warning

All pending transactions associated with this pay from account will be stopped if this pay from account is deleted.

Account nickname: Secondary Checking

☐ Set as default pay from account
☒ Delete pay from account

Cancel Next

Personal information

The Subscriber can update their contact information as well as add a Secondary User.

Payments

Transfers

GiftPay

Calendar

My Account

Help

Personal information

1

Primary account holder

Web Demo

Address

123 Main Street

City

Georgetown

State

KY

Zip code

40324

Home number

(818)

- 555

- 3131

Work number (optional)

()

-

-

Mobile number (optional)

()

-

-

Primary email

demoaccount@ipaymybills.com

Secondary email (optional)

2

Secondary account holder (optional)

First name

Middle name

Last name

3

Short text for mobile devices (optional)

Cell phones and other mobile devices that can accept text messages should be able to receive emails. Though iPay Technologies does not charge for this service, you may incur fees from your mobile provider. Please check with your provider if you have questions related to fees for incoming text messages.

Select your provider

Cingular

Mobile number

(270)

- 300

- 5986

Cancel

Submit

Good Funds
FI Learner Guide

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iPay Solutions - OneClick
Updated October 6, 2014

1. **Contact Information:** Subscribers can update their primary contact information including their address, phone numbers, and email addresses.
 - Anytime a Subscriber updates their contact information, the FI will be notified on the MASTER Site; this will allow them update their online banking information.
2. **Secondary Account Holder:** The primary user can add a secondary user to the bill pay account. This simply allows that secondary user to call or chat for support into iPay's call center.
 - Secondary Account Holders can only be added and viewed here.
 - **Secondary Users must be approved by the FI**. A request is sent to the MASTER Site to approve or reject.
 - iPay will not assist any caller not listed on the bill pay site.
3. **Short Text for Mobile Devices:** This allows Subscribers to update their mobile number and carrier allowing them to receive text alerts from bill pay.

Security Information

Add/Remove Challenge Phrases

- Four Challenge Phrase questions are required at ALL times.
- Subscribers must add a fifth challenge response in order to remove one.
- Subscribers can be locked out for answering two challenge responses incorrectly three times each.
 - If iPay is providing support then Subscribers, will receive a pop-up advising them to contact support for assistance.
 - The Subscribers can also be unlocked via the MASTER Site.

Challenge phrases

Your current challenge phrases

You must have a minimum of four challenge phrases.

Favorite food	Remove
Childhood nickname	Remove
Pet's name	Remove
Father's middle name	Remove
Favorite vacation spot	Remove

Add a challenge phrase

Challenge phrase: Model of the first car you owned (i.e. Explorer) ▼

Challenge response: Explorer

Submit

Please Note: Subscriber must have a minimum of four challenge phrases.

Bill Pay Alerts

Alerts allow the Subscriber to monitor activity and assist with detecting fraud on their bill pay account.

- Alerts can be sent to email, text message, or both.
- The Subscriber can view and edit reminders.

View Alerts

Bill pay alerts
Primary email demoaccount@ipaymybills.com
Secondary email
Mobile short text 2703005986

Email	Mobile	Alert
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Notify me each time an occurrence of a recurring series processes
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a recurring series has only one remaining occurrence
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify me when I have a new secure message
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a payment is scheduled that exceeds \$ <input type="text" value="0"/>
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a transaction is scheduled
<input checked="" type="checkbox"/>	<input type="checkbox"/>	Notify me when a pay from account is approved
<input type="checkbox"/>	<input checked="" type="checkbox"/>	Notify me when a payee or transfer account is added to my bill pay account
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a payee or transfer account is deleted from my bill pay account
<input type="checkbox"/>	<input type="checkbox"/>	Notify me when a new eBill is received
<input checked="" type="checkbox"/>		Send me a list of transactions that were scheduled, stopped or skipped during my bill pay session
<input checked="" type="checkbox"/>		Send me a list of transactions that are scheduled to process each month
<input type="checkbox"/>		Send me a list of transactions that are paid each month

Update

View Reminders

Option to edit the reminder or add it to their **Microsoft Outlook Calendar**.



Reminders are added under the “Edit” payee option.

Reminders				
For	Delivery method	Reminder Date	Frequency	Actions
Sarah Louise Mason	Email	3/3/2014	One Time	Edit Download to Microsoft Outlook
Fred Andrew Nelson	Email	3/17/2014	One Time	Edit Download to Microsoft Outlook

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Payee Categories

Add Categories

Subscribers can manage multiple payees by creating personalized categories.

- Prepopulated categories will be available to newly enrolled Subscribers.

1 + Add Category

2 Add payee category

Category Sample

Cancel Submit

3 Payee categories

Categories	Actions
Credit Cards	Edit
Household	Edit
Insurance	Edit
Loans	Edit
Medical	Edit
Mortgage/Rent	Edit
Phone	Edit
Sample	Edit
Utilities	Edit
Unassigned	Edit

✓ Category successfully added

View Categories

Payee categories

Categories	Actions
Credit Cards	Edit
Household	Edit
Insurance	Edit
Loans	
Medical	
Mortgage/Rent	
Phone	
Sample	
Utilities	
Unassigned	

Edit payee category

Category Credit Cards

Delete category

Payees in this category

American Express	Credit Cards
Office Depot	Credit Cards

Cancel Submit

All payees who have not been assigned to a category will appear under **“Unassigned.”**

- To move these payees to a specific category from this section, simply select **“Edit”** then re-assign the Payee to a new category from the drop down list on the right.

FAQ

Help Tab

The screenshot shows the 'Help' tab selected in the top navigation bar. The page header includes a welcome message for 'Web Demo' with the email 'demoaccount@ipaymybills.com', the last login time '12:16 PM on 02/21/2014', and links for 'Log out', 'Messages (0)', '888-555-3682', and 'Livechat'. Below the header, the 'FAQ's' section is displayed with a list of links: 'Payees', 'Payments', 'Rush Payments', 'Transfers', 'Pay From Account', 'Message Center', 'Challenge Phrases', 'Supported Browsers and Settings', and 'Miscellaneous'. The 'Payees' link is highlighted, and the 'Payees' section is expanded, showing three FAQ items: 'What is a payee?', 'How do I add a payee?', and 'How do I hide a payee?'. Each item has a corresponding answer box.

Payments Transfers GiftPay Calendar My Account **Help**

Welcome **Web Demo** | demoaccount@ipaymybills.com | Last login: 12:16 PM on 02/21/2014 | [Log out](#)
[Messages \(0\)](#) | [888-555-3682](tel:888-555-3682) | [Livechat](#)

FAQ's

[Payees](#) | [Payments](#) | [Rush Payments](#) | [Transfers](#) | [Pay From Account](#) | [Message Center](#) | [Challenge Phrases](#) | [Supported Browsers and Settings](#) | [Miscellaneous](#)

Payees

What is a payee?
A payee is the issuer of a bill that is due to be paid by you.

How do I add a payee?
Clicking "add payee" at the top of the payments page will walk you through a one time, step-by-step setup process to gather key information used to send your payments.

How do I hide a payee?
Clicking the icon to the left of the payee name will hide the payee from the current view in the payments page. Any scheduled transactions and notifications for this payee will not be affected by hiding the payee.

eBill

This feature allows Subscribers to receive payment information for eligible payees. This information includes but is not limited to the minimum amount due and due date for their bill. Through the eBill feature, Subscribers are able to view current billing information, file their bill, and set up automatic payments. This is an optional feature for the institution.

PaymentsTransfersGiftPayCalendarMy AccountHelp

+ Add a Payee

Payments

Display: All | Shortcut | Last 30 days | **eBills** | Company | Individuals only | Inactive | Hidden (2)

Choose a Category ▼ Add new category

Search your payees Enter payee nickname Search

Pay to	Pay from	Amount	Payment date	Actions
New				
<div><div>Sprint</div><div>****2999</div><div>Electronic</div><div><div>Set up eBill</div></div></div>	Primary Acco... ***0123 ▼	\$ <input type="text"/>	MM/DD/YYYY <input type="text"/>	<div>Pay</div> <div>Rush Delivery</div> <div>Make it Recurring</div> <div>Add Comment</div>
Recurring				
<div><div>AT&T</div><div>****1234</div><div>Electronic</div><div>Last paid: \$112.45 on 1/7/2014</div><div><div>eBill due</div></div></div>	Primary Acco... ***0123 ▼	\$ <input type="text"/> Amt Due: \$100.00	MM/DD/YYYY <input type="text"/> Due by: 01/15/2012	<div>Pay</div> <div>Rush Delivery</div> <div>Edit Recurring</div> <div>Add Comment</div> <div>File eBill</div>
Recurring				
<div><div>American Express</div><div>****6789</div><div>Electronic</div><div>Last paid: \$35.00 on 1/7/2014</div><div><div>Troubleshoot eBill</div></div></div>	Primary Acco... ***0123 ▼	\$ <input type="text"/>	MM/DD/YYYY <input type="text"/>	<div>Pay</div> <div>Rush Delivery</div> <div>Edit Recurring</div> <div>Add Comment</div>
Recurring				
<div><div>Best Buy</div><div>****1337</div><div>Electronic</div><div>Last paid: \$50.00 on 1/7/2014</div><div><div>eBill due</div></div></div>	Primary Acco... ***0123 ▼	\$ <input type="text"/> Min Due: \$25.00 Curr Bal: \$500.00 Stmt Bal: \$500.00	MM/DD/YYYY <input type="text"/> Due by: 01/15/2012	<div>Pay</div> <div>Rush Delivery</div> <div>Make it Recurring</div> <div>Add Comment</div> <div>File eBill</div>
		Totals		
Primary Account		\$75.00		
Secondary Account		\$81.08		
Payment Total		\$156.08		

View pending transactions. | View history

Review all payments

Submit all payments

Set up eBill

“Set up eBill” will allow Subscribers to enter in their login credentials for their payees’ website. They will be required to **accept** the Terms & Conditions for eBill.

- Subscribers can set this up in two places:
 - Selecting “Set up eBill” from the landing page directly under the payee’s name
 - Selecting the payee’s name to access payee details

Option 1 - Landing Page

Cellular One
*****5555
Electronic
Last paid: \$75.00 on 02/04/2014
Set up eBill

Primary Chec.:***5676 \$ 02/11/2014
Deliver By: 2/12/2014 **Pay**

[Make it Recurring](#)
[Add Comment](#)

Option 2 - Payee Details

Payee details for Cellular One

Reminders

Delivery method	Reminder Date	Frequency	Actions
There are no scheduled reminders. Add Reminder			

Recent activity

Additional actions

- Set up eBill**
- [Edit payee](#)
- [Pending transactions](#)
- [History](#)
- [Add Reminder](#)

Set up eBill

Login credentials for Cellular One

To set up your eBill, please enter your login credentials for Cellular One's website. You must have access through Cellular One before we can add the eBill. If you do not have online access, please visit [Cellular One](#).

All fields are required unless designated with (Optional).

Username

Password

Account type

Terms and conditions

eBill Terms & Conditions listed here

Cancel **Accept and submit**

- If applicable Subscribers will also be prompted for MFA or additional information.

eBill Due

Hovering over “**eBill due**” for a specific payee will allow Subscribers to see the amount due and the due date for their eBill payee. This information is also displayed under the “**Amount**” and “Payment Date” fields.

	Primary Chec...***5676	\$	02/28/2014		Pay
****3456					
Electronic					
eBill due		Min Due: \$35.00	Deliver By: 3/3/2014		Make it Recurring
		Stmt Bal: \$1,250.65	Due by: 03/01/2014		Add Comment
min due \$35.00, stmt bal \$1,250.65, due by 03/01/2014					
File eBill					

Troubleshoot eBill

“**Troubleshoot eBill**” will allow Subscribers to complete any necessary action to continue receiving their eBill information via the site.

- Subscribers can troubleshoot their payee in three places:
 - “**Troubleshoot eBill**” from the landing page directly under the payee’s name
 - By selecting the payee’s name to access payee details
 - “**Attention Required**”

	Primary Acco... ***0123	\$			Pay
****6789					
Electronic					
Last paid: \$35.00 on 3/3/2013					Rush Delivery
Troubleshoot eBill					Edit Recurring
					Add Comment

Additional actions
Troubleshoot eBill
Edit payee
Pending transactions
History
eBill History
Add reminder

Attention required	
Troubleshoot eBills	
Electric	Troubleshoot
American Express	Troubleshoot

Subscribers may be asked to update their login credentials for the payee's site if they have changed.

Update Login Credentials

Update login credentials for American Express

In order to continue receiving eBills you need to update your login credentials for this payee's website. If you do not remember your login credentials please visit your payee's website

1

User name

PIN

Cancel

Submit

Update Login Credentials

The login credentials for American Express eBill were updated.


2

What happens next?
You will receive new eBill information for American Express when the next billing cycle processes.

Return to payments

Subscribers may also have actions that need to be completed on the payee's site.

Troubleshoot eBill

 **Warning**

Your payee needs you to complete actions on their website, please log into your payees website and complete their required actions.

Back

File eBill

Subscribers will have the option to file an eBill that they have paid or if they no longer want to see the “eBill due” status under the payee information.

- Subscribers can file their eBill in three places:
 - “File eBill” from the landing page to the right of the payee’s name
 - By selecting the payee’s name to access payee details
 - By selecting the payee’s name, then eBill history

Best Buy
****1337
Electronic
Last paid: \$50.00 on 3/4/2013
eBill due

Primary Acco.. ****0123

\$ Min Due: \$25.00 Due by: 01/15/2012
Bal: \$500.00

Pay
Rush Delivery
Make it Recurring
Add Comment
File eBill

Payee details for Best Buy

eBills

Date	Amount	Additional items
Due: %due date%	Due: \$%due%	Status: Unpaid
Statement close: %date%	Statement balance: \$%bal%	Pay File eBill

Additional actions
Edit payee
Pending transactions
History
eBill History
Add reminder

eBill History

Display: Current month | Previous month | Last 30 days | Print | View in Excel

View: 50 100 | First | Previous | Page 1 of 8 | Next | Last

Choose a Payee Date range MM/DD/YYYY to MM/DD/YYYY Search

Payee	Date	Amount	Additional items
Best Buy ****1337	Due: %due date% Statement close: %date%	Min due: \$%min due% Statement balance: \$%bal%	Status: Unpaid Pay File eBill

View pending transactions | View history

First | Previous | Page 1 of 8 | Next | Last

Filing the eBill will allow Subscribers to clear out the current “Due” information and the “Pay” link. The eBill will be filed in the eBill History section.

File eBill

Payee name Best Buy

Reason Select a reason

Comment

Select a reason
Paid by cash
Paid by check
Paid at biller web site
Paid through bank
not paid
other

Cancel Submit

eBill History

This will house current and past eBill data for each payee that has been enabled for eBill. There will be 18 months of eBill history stored.

American Express

****3456

Electronic

eBill due

1

Primary Chec..****5676

\$

02/28/2014

Min Due: \$35.00

Deliver By: 3/3/2014

Stmt Bal: \$1,250.65

Due by: 03/01/2014

Pay

Make it Recurring

Add Comment

File eBill

If a bill is currently due, Subscribers can choose to pay or file the eBill from the payee details or eBill History screen.

Payee details for American Express

eBills

Date	Amount	Additional items
Due: 3/1/2014	Min due: \$35.00	Status: Filed
Statement close: 2/5/2014	Statement balance: \$1,250.65	Details: View
Due: 2/1/2014	Min due: \$25.00	Status: Paid
Statement close: 1/5/2014	Statement balance: \$500.00	

Additional actions

Edit payee

Pending transactions

History

eBill History

Add Reminder

2

eBill History

3

Display: Current month | Previous month | Last 30 days | Print | View in Excel

First | Previous Page | Page 1 of 1 Pages | Next Page | Last

American Express | Date range | to | Search

Payee	Date	Amount	Additional items
American Express	Due: 2/1/2014	Min due: \$25.00	Status: Paid
****3456	Statement close: 1/5/2014	Statement balance: \$500.00	

View pending transactions | View history

First | Previous Page | Page 1 of 1 Pages | Next Page | Last

Payment History (eBill set up)

The eBill information will be inserted into the details of the payment history timeline.

- Indicates if scheduled by "AutoPay."

Payment details

Payment timeline

Print

Date	Event
4/18/2013	Payment processed for \$100.00 from your Primary Account account ****1234.
4/16/2013	eBill received and Automatic payment scheduled to ATT to process on 4/18/2013 Due by: 4/20/2013 Minimum Due: \$100.00 Balance: \$568.00

Back

AutoPay

Subscribers have the ability to set up “**AutoPay**” for their eBill payees.

Schedule AutoPay

Pay To	Pay from	Amount	Payment date	Actions
American Express *****3456 Electronic eBill due	Primary Chec...***5676	\$ Min Due: \$35.00 Stmnt Bal: \$1,250.65	02/28/2014 Deliver By: 3/3/2014 Due by: 03/01/2014	1 Pay Make it Recurring Add Comment File eBill

Set up recurring payment

Schedule payments:

☐ Using a frequency I create

☒ When my new eBill arrives **2**

Cancel Next

Set up recurring payment

Pay to American Express
*****3456
Electronic

Pay from Primary Chec...***5676

3

Amount

- ☐ Always pay Statement Balance
- ☐ Always pay minimum due
- ☐ Only pay the Statement Balance if it is less than or equal to \$
- ☐ Pay an amount that I specify \$

Send Payment

- ☐ {1} Days prior to the due date
- ☐ When bill arrives

Cancel Submit



The options for scheduling an AutoPay will change based on the account type and processing model.

Set up recurring payment

Review automatic payment settings

Pay to: American Express
*****3456
Electronic

Pay from: Primary Chec..***5676

Amount: Always pay minimum due

Send Payment: {1} Days prior to the due date

4

Back Submit

Set up recurring payment

American Express
*****3456
Electronic

Pay from: Primary Chec..***5676

Amount: Always pay minimum due

Send Payment: {1} Days prior to the due date

Return to payments

✓ Recurring payment scheduled

Editing AutoPay

Subscribers can choose to:

- Edit their “AutoPay” details by clicking “**Edit Recurring.**”
- Change the payment from “AutoPay” to a standard recurring payment
- This option will stop the current payment series to prevent duplicated payments.

Pay To	Pay from	Amount	Payment date	Actions
Recurring American Express *****3456 Electronic eBill due	Primary Chec..***5676	\$ Min Due: \$35.00 Stmt Bal: \$1,250.65	02/28/2014 Deliver By: 3/3/2014 Due by: 03/01/2014	Pay Edit Recurring Add Comment File eBill

Edit recurring payment

Current automatic payment settings

Pay to: American Express
*****3456
Electronic

Pay from: Primary Checking

Amount: Always pay minimum due

Send Payment: {1} Days prior to the due date

Once the Subscriber selects "Continue" they will be taken to the process of setting up the "AutoPay" schedule.

What would you like to do?

☒ Edit automatic payment options

☐ Schedule payments on a frequency I create and stop automatic payments immediately

Cancel Continue

Changing from a standard recurring payment to an 'AutoPay' recurring payment

Changing the recurring payment to "AutoPay" will stop the current scheduled recurring series to prevent duplicated payments.

Pay To	Pay from	Amount	Payment date	Actions
Recurring American Express *****3456 Electronic eBill due	Primary Chec.***5676	\$ Min Due: \$35.00 Stmt Bal: \$1,250.65	02/28/2014 Deliver By: 3/3/2014 Due by: 03/01/2014	Pay Edit Recurring Add Comment File eBill

Edit recurring payment

Warning
Your current recurring payment series will be stopped.

Pay to American Express
*****3456
Electronic

Pay from Primary Checking

Amount \$50.00

Payment Date 3/12/2014

Additional Items Confirmation #: 26
Process date: 3/11/2014
Delivery: Standard
Series start: 3/11/2014

What would you like to do?

☐ Skip this payment scheduled on 3/11/2014

☐ Edit single occurrence scheduled on 3/11/2014

☐ Edit entire series

☒ Schedule automatic payments when my eBill arrives and stop the current frequency immediately

Once the Subscriber selects "Continue" they will be taken to the process of setting up the "AutoPay" schedule.

Cancel Continue

Standard AutoPay Settings

AutoPay amount options are available based the on account type

- Credit Card Account
 - Always pay full balance.
 - Always pay minimum due uses minimum payment due.
 - Only pay the full balance if it is less than or equal to__.
 - Always pay__.
- Billing Account and Other Liabilities
 - Always pay amount due.
 - Only pay the amount due if it is less than or equal to_____.
 - Always pay ____.

AutoPay Send Options Based on Model

- Due Date Model
 - To be delivered by the due date
 - The payment will be scheduled on the day the new eBill arrives.
 - The payments process date will be the eBill due date minus the number of days to reach the payee minus institution lag days.
 - When the eBill arrives
 - The payment will be scheduled on the day the new eBill arrives.
 - The payments process date will be the first available process date.
- Process Date Model
 - Specified number of days prior to the due date
 - The *specified number* is the number of days iPay estimates it takes the payment to reach the payee.
 - The payment will be scheduled on the day the new eBill arrives.
 - When the eBill arrives
 - The payment will be scheduled on the day the new eBill arrives.
 - The payments process date will be the first available process date.

Deleting a Pay From Account

- If a Pay From Account is deleted when “AutoPay” is scheduled, the payment and “AutoPay” attached to that account are stopped.
- Displays “AutoPay” stopped as well as transactions stopped.

Edit pay from account

The following account will be deleted

Secondary Checking
*****7601
Checking

Automatic payments will be turned off for the following

Payee	Amount	Send payment
American Express *****3456	{1} Days prior to the due date	Always pay minimum due

These transactions will be stopped

Pay to	Pay from	Amount	Process date	Deliver by date	Additional items
No Payments Found					

BackSubmit