



CU *online* Bill Pay

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Landing Page

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



The bill pay site is screen reader compatible.

The screenshot shows the bill pay landing page with several callouts:

- 1**: A red circle highlighting the top navigation bar (Payments, Transfers, GiftPay, Calendar, My Account, Help) and the user information area (Welcome Web Demo, demoaccount@ipaym/bills.com, Last login: 11:47 AM on 02/20/2014, Log out, Messages (0), 888-555-3682, Livechat).
- 2**: A red circle highlighting the '+ Add a Payee' button.
- 3**: A red circle highlighting the 'Display: All | Shortcut | Last 30 days | eBills | Company | Individuals | Inactive | Hidden (0)' filter options and the search bar.
- 4**: A red circle highlighting the 'Pending' section, which shows a table of pending payments and a 'History' section for processed payments.

A yellow callout box in the center of the page reads: "This is where Subscribers will see their payee list as well as schedule payments".

Pending	Processing in next 45 days	more
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

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

The screenshot shows the bill pay landing page with the following callouts:

- 1**: A red circle highlighting the top navigation bar and the user information area (Welcome Web Demo, demoaccount@ipaym/bills.com, Last login: 12:08 PM on 02/20/2014, Log out, Messages (0), 888-555-3682, Livechat).

A yellow callout box in the bottom right corner reads: "Attention Required".

Messages

This secure message center allows users to receive communications regarding Bill Pay.

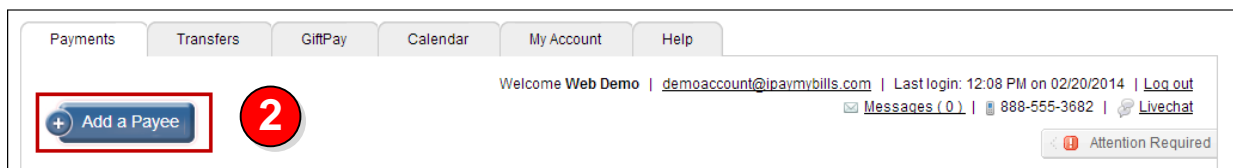
- Secure messages will remain in the message center for 180 days or until they are deleted.

Support Phone Number

The number to contact Bill Pay support.

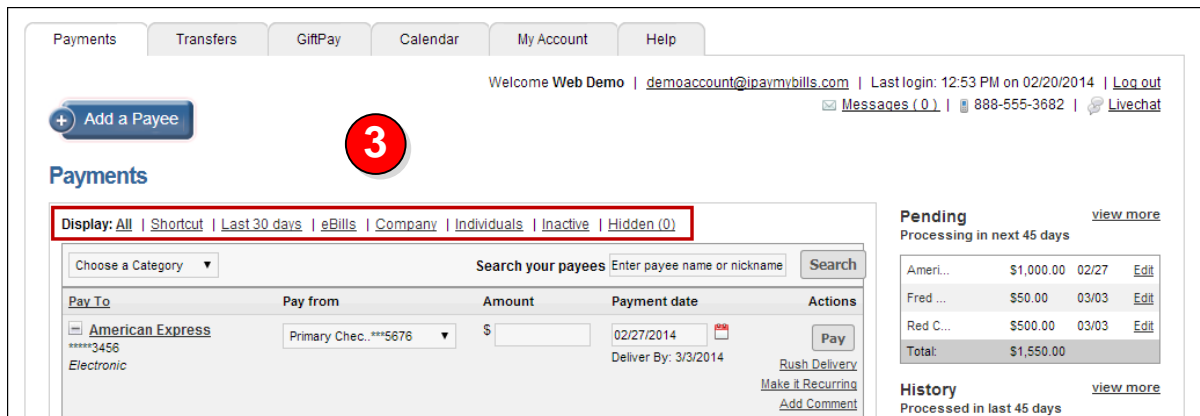
Attention Required

The alert section displays actions that must be taken by users. This section will only appear when attention is required on the bill pay site.



Add a Payee

Allows users to add payees into the bill pay site.



Display and Payee List

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

All

Displays all of the Subscriber's payees.

Shortcut

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 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@ipaymibills.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 users zip code.
- These are only available for new users within their first 90 days of enrollment.
- Users 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, users will need to enter the information from their remittance statement.

Add a payee 1

Who are you trying to pay?

All fields are required unless designated with (Optional).

Payee name

Account number

Verify account number

Phone number () - -

Zip code -

Back **Next**

Payee Information
must be entered here

Bill Pay may locate the payee in the system based on the information entered on the previous screen.

Add a payee

2

Review your payee

Payee address on file. We have established a relationship with **Nolin RECC** to remit your payment in the most efficient manner.

All fields are required unless designated with (Optional).

Payee name **Nolin RECC**
[This is not my payee](#)

Account number 1024564

Phone number 270-737-4502

Zip code 42701-6767

Account holder name **Web Demo**

Nickname **Nolin RECC**

Default pay from **Primary Checking**

Category (optional) **Unassigned**

Unassigned
 Unassigned
 Mortgage/Rent
 Phone
 Utilities
 Credit Cards
 Insurance
 Loans
 Medical
 Household

Primary Checking
 Primary Checking
 Secondary Checking
 Hobby Account

Back **Submit**

Newly added payees will be placed at the top of the payee list for the remainder of the bill pay session.

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

Choose a Category Search your payees Enter payee name or nickname

Pay To	Pay from	Amount	Payment date	Actions
New <input type="checkbox"/> Nolin RECC *****4564 <i>Electronic</i>	Primary Chec..***5676	\$ <input type="text"/>	02/27/2014 <input type="text"/> Deliver By: 3/3/2014	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Comment

3

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

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)

- User only needs the payee's email address
- The payee will receive an email with a secure link that prompts them to submit their bank account information
- This is all passed behind the scenes so the user 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	John
Last name	Smith
Email address	john@demo.com
Confirm address	john@demo.com
Phone number (Optional)	(270) - 737 - 1234
Nickname	John Smith
Default pay from	Primary Checking ▼
Category (optional)	Unassigned ▼

Back Next

2nd Step: Choose a Keyword

Keyword: This can be any word that is communicated from the user 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.

- Users 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.

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

3rd Step: Activate the Payee

- Payee is activated by a one-time system generated code.
- Users 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
- Transfers

Activation Code Details

- One-time system generated code
- The activation code is specific to each and will expire if users:
 - Request a new code for the payee
 - Ends the bill pay session
- Users will be unable to select a specific delivery method if that piece of information has been changed in the site within the last 30 calendar days

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@jpaymybills.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 payee can be locked out for entering the keyword incorrectly three times. After the first lockout, the system will automatically unlock the payee after 24 hours.

Users will have the ability to unlock them from:

- **“Attention Required”**
- By selecting the payees name from the landing page
- Contacting the support number

To unlock the Payee via the Bill Pay site:

Option 1: Select the unlock option beside the payee’s name under “**Attention Required.**”

The screenshot shows a user interface with a navigation bar (Payments, Transfers, GiftPay, Calendar, My Account, Help) and a user header (Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 01:55 PM on 02/20/2014 | Log out | Messages (0) | 888-555-3682 | Livechat). A red circle '1' highlights the 'Attention Required' notification in the top right. Below it, a box titled 'Unlock payee' shows the name 'Betsy Smith' and a yellow 'Unlock' button, with a red circle '2' highlighting the button.

Attention required

1 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%

3 Payee successfully unlocked

Option 2: Select the payee’s name from the landing page then select “**Unlock Payee.**”

The screenshot shows a payment form with columns for 'Pay To', 'Pay from', 'Amount', 'Payment date', and 'Actions'. A red circle '1' highlights the 'Pay To' dropdown menu which is open to show 'Betsy Smith'. Below the form, a section titled 'Payee details for Betsy Smith' has a red circle '2' highlighting the 'Additional actions' menu, which includes 'Unlock Payee'. Below that, another 'Unlock payee' box for 'Betsy Smith' has a red circle '3' highlighting the 'Unlock' button.

Pay To 1 Betsy Smith

NA Electronic

Pay from Primary Chec..***5676

Amount \$

Payment date 02/27/2014

Deliver By: 3/3/2014

Pay

Make it Recurring

Add Comment

Payee details for Betsy Smith

2 Additional actions

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%

4 Payee successfully unlocked

After the third time the payee is lockout, they will be **deleted**.

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	00000000
Confirm routing number	00000000
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

Last name

Phone number

Address

City

State

Zip -

Account number (optional)

Confirm account number

Nickname

Default pay from

Category (optional)

Pay a Bank or Credit Union

- **Types:** Loan, Credit Card, Checking, or Savings

Add a payee

What is the account type?

Loan

Credit Card

Checking

Savings

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

Account nickname

Account type

Routing number

Confirm routing number

Account number

Confirm account number

Category (optional)

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

Manage Payees

All payees are listed on the landing page.

[+ Add a Payee](#)

Payments

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

Choose a Category Search your payees

Pay To	Pay from	Amount	Payment date	Actions
<input type="checkbox"/> American Express *****3456 Electronic	<input type="text" value="Primary Chec.***5676"/>	<input type="text" value="\$"/>	<input type="text" value="02/27/2014"/>	<input type="button" value="Pay"/> Rush Delivery Make it Recurring Add Comment

To manage payees, select the payees name.

Users 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

Additional actions

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

[Return to Payments](#)

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.

Add reminder

Payee: American Express

Delivery method: Email
 Short text for mobile devices

Frequency: Select Frequency
Select Frequency
One Time
Monthly

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

Payee details

Reminders

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

Recent activity for American Express

Successfully added

Additional actions

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

**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 users 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.

Lawn Service Primary Chec..***5676 \$ 10/24/2013 [Make it Recurring](#)
****4321 Deliver By: 10/29/2013 [Add Comment](#)

[Hide Lawn Service](#)

Notice

Lawn Service is now hidden and will not appear on the payments page. To display Lawn Service on the payments page again, use the "Hidden" link in the "Display" options to access your payee and click "Show payee" icon.

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 users to “Show” a payee again.

- This will return the payee to all display views.

The screenshot shows a payee entry for "Lawn Service" with a red plus icon in a yellow box. Below the entry is a "Show Lawn Service" button. A red arrow points from the plus icon to a blue notice box that says "Notice: Lawn Service will now be listed on the payments page".

Scheduling Payments

- Pay a Company
- Pay an Individual
- Pay a Bank or Credit Union

One Time Payments

Step 1: Users will select a “Pay From” account, “Amount”, and the “Payment Date”

- The first available Payment Date will be prefilled.

The screenshot shows the "Payments" page with a navigation bar (Payments, Transfers, GiftPay, Calendar, My Account, Help) and an "Add a Payee" button. The "Payments" section has filters (Display: All, Shortcut, Last 30 days, eBills, Company, Individuals, Inactive, Hidden (0)) and a search bar. A payment form for "American Express" is highlighted with a red box, showing the "Pay from" dropdown set to "Primary Chec...5676", the "Amount" field, and the "Payment date" set to "02/27/2014". Below the form is a "Totals" section and buttons for "Review all payments" and "Submit all payments".

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic	Primary Chec...5676	\$	02/27/2014	Pay Rush Delivery Make it Recurring Add Comment
Car Loan Last paid: \$50.00 on 02/03/2014		\$		Make it Recurring Add Comment
Suzy at College ****2345 Electronic	Primary Chec...5676	\$	02/27/2014	Pay Make it Recurring Add Comment

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

Payment Date Calendar

- Select the payment date from the calendar.
- Payments only process Monday through Friday.

Select payment date [close](#)

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

Process date: 10/07/2013
Deliver by date: 10/09/2013

Step 2: Click “Submit Payment” to receive the Confirmation Number

Payments scheduled

Pay to	Pay from	Amount	Payment date	Additional items
American Express ****3456 <i>Electronic</i>	Primary Checkin ***5676	\$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: The payee will determine which types of Rush Payments they accept. Not all payees are able to receive Rush Payments.

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	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

Rush delivery

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

Amount: [Redacted]

Pay from: Primary Chec..***5676

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

[Guarantee](#)
Guaranteed on-time delivery for all Rush Payments. If not, you will be refunded up to \$50 in late fees.
[Read more](#)

Cancel Next

Users 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:** The fee will be debited on the process date and the funds will be debited from the users' 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 users' account on the process date.

Recurring Payments

These are payments that are paid on a recurring basis.

Pay To	Pay from	Amount	Payment date	Actions
American Express *****3456 Electronic	Primary Chec...***5676	\$	02/28/2014 Deliver By: 3/4/2014	<input type="button" value="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**

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

Users 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 users have the option to **“Edit”** or **“Stop.”**

Pending 1

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

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: <i>Scheduled</i> 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

Amount

Payment Date (mm/dd/yyyy)

Comment (optional)

(Maximum characters: 1000) You have 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

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

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

Edit Payment

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

Pay from Primary Checking

Amount \$1,000.00

Payment Date 03/18/2013

Comment

Memo

Payment successfully stopped

[Return to payments](#)

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

Users have the option to “**View**” details.

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

[Return to payments](#)

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

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).

[Back](#)

Transfers

Transfer of funds from the bill pay institution to an external institution.

The screenshot shows the 'Transfers' page in a web application. At the top, there are navigation tabs: Payments, Transfers (highlighted), GiftPay, Calendar, My Account, and Help. Below the tabs, there is a user greeting: 'Welcome Web Demo | demoaccount@ipavmbills.com | Last login: 08:07 AM on 02/21/2014 | Log out'. There are also links for 'Messages (0)', '888-555-3682', and 'Livechat'. A '+ Add Account' button is visible on the left. The main content area is divided into two sections. The left section is a form for creating a transfer, with fields for 'From' (a dropdown menu), 'To' (a dropdown menu), 'Amount' (a text input with a dollar sign), and 'Date' (a date picker). There are also links for 'Make it Recurring' and 'Add Comment'. Below the form are links for 'Add another transfer entry', 'View pending', and 'View history'. At the bottom of the form are 'Review' and 'Submit' buttons. The right section is titled 'Transfer Accounts' and lists three accounts: 'Hobby Acc..' (***1753), 'Primary C..' (****5676), and 'Secondary..' (*****7601). Each account has an 'Edit' link next to it.

Add Account

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

The screenshot shows the 'Add Account' form. At the top, there is a title 'Add Account' and a note: 'All fields are required unless designated with (Optional)'. The form contains the following fields: '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), and 'Category (optional)' (Unassigned). At the bottom of the form are 'Back' and 'Next' buttons.

Schedule Transfer

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

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

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

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

Transfers scheduled

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

✔ Transfers scheduled

[Schedule more transfers](#)

Gift Pay

The funds for Gift Pay checks will not debit **users’ account** until the check is cashed.

Payments
Transfers
GiftPay
Calendar
My Account
Help

+ Add Recipient

GiftPay

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

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

Add Recipient

To add a recipient for a gift check or a donation, users 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 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

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

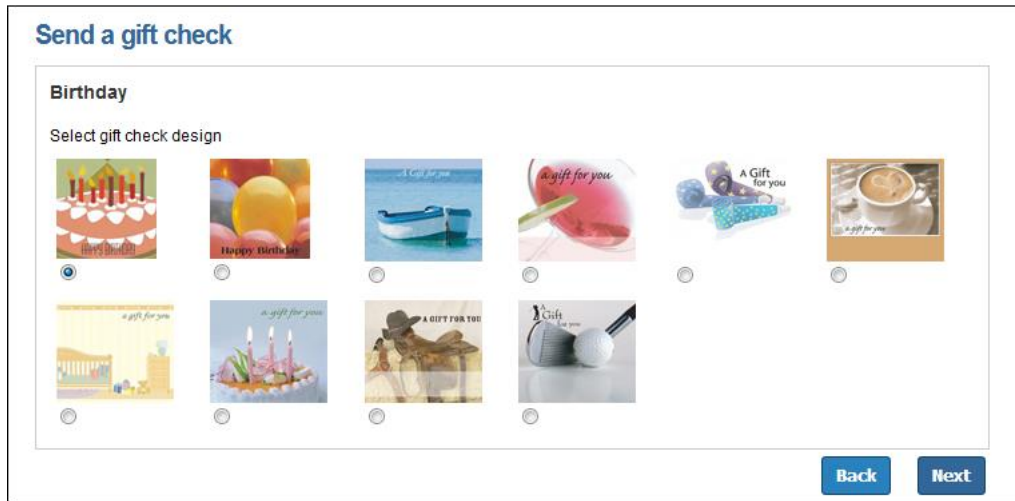
Please select the occasion

Holiday

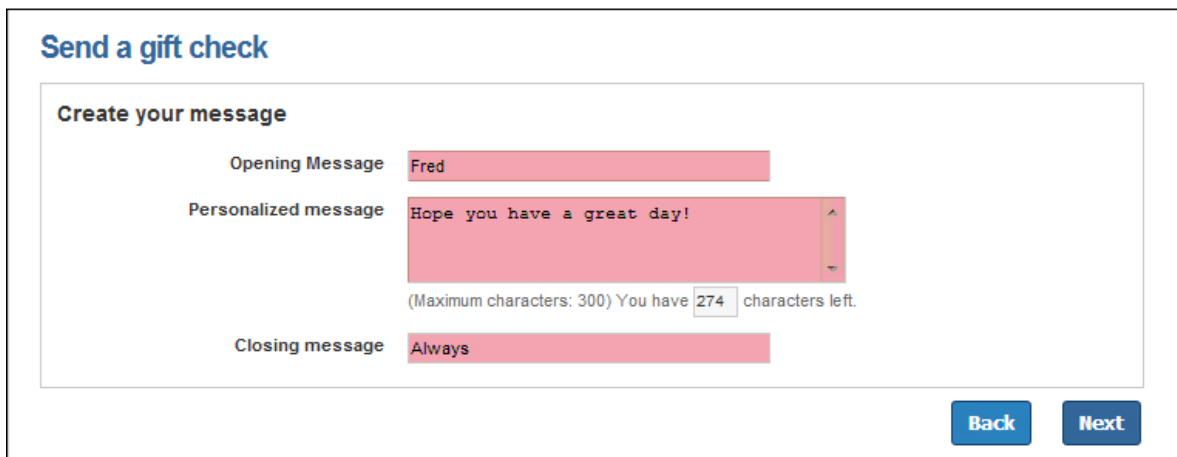
- Holiday
- Birthday
- Baby
- Just Because
- Graduation
- Wedding
- Custom

Back Next

Step 2: Select gift check design



Step 3: Personalize the message



* The fee will be debited on the process date and the funds will be debited from the users' account once the payee cashes the check.

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 users to access their Reminders, Pending Transactions, and Pending History.
 - The **Month** view will direct users to the details for the specific day.
 - The **List** view will direct users to the details for the specific transaction or reminder.
- Users can also view previous months as well as look ahead to upcoming months.

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

My Account

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

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 users to add additional “Pay From Accounts.”

- Each additional pay from account will require approval from the Institution.

Add pay from account

1

Account nickname: Sample Checking

Account number: 1234

Confirm account number: 1234

Account type: Select an account type ▼

Cancel Next

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 successfully added

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

2

Return to accounts

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

1

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
 Set as default pay from account
 Delete pay from account

Cancel

Next

2

Personal information

Users 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

City

State

Zip code -

Home number () - -

Work number (optional) () - -

Mobile number (optional) () - -

Primary email

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

Mobile number () - -

Cancel Submit

1. **Contact Information:** Users can update their primary contact information including their address, phone numbers, and email addresses.
2. **Secondary Account Holder:** The primary user can add a secondary user to the bill pay account.
 - Secondary Account Holders can only be added and viewed here.
 - Secondary Users **must be approved** by the Institution.
3. **Short Text for Mobile Devices:** This allows users 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.
- Users must add a fifth challenge response in order to remove one.
- User can be locked out for answering two challenge responses incorrectly three times each.

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:

Challenge response:

[Submit](#)

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

Bill Pay Alerts

- Alerts allow users to monitor activity and assist with detecting fraud on their bill pay account.
- Alerts can be sent to email, text message, or both.
- Users can view and stop 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

Users will have the option to stop the reminder or add it to their **Microsoft Outlook Calendar**.



Reminders are added under the manage 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

[Back](#)

Payee Categories

Add Categories

Users can manage multiple payees by creating personalized categories.

The image shows two parts of the interface. The top part is a modal form titled "Add payee category" with a red circle '1' next to the "+ Add Category" button. The form has a "Category" input field containing "Sample" with a red circle '2' next to it, and "Cancel" and "Submit" buttons. The bottom part is a "Payee categories" table with a red circle '3' next to a green notification box that says "Category successfully added".

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

View Categories

The image shows two parts of the interface. The top part is a "Payee categories" table with a yellow highlight on the "Edit" button for "Credit Cards". The bottom part is a modal form titled "Edit payee category" with an arrow pointing from the "Edit" button in the table to the form. The form has a "Category" input field containing "Credit Cards" and a "Delete category" button. Below this is a "Payees in this category" section with two entries: "American Express" and "Office Depot", each with a "Credit Cards" dropdown menu. "Cancel" and "Submit" buttons are at the bottom.

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

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 a web application interface with a navigation bar at the top containing tabs for Payments, Transfers, GiftPay, Calendar, My Account, and Help (which is highlighted in yellow). Below the navigation bar, a user greeting reads "Welcome Web Demo" followed by the email address "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".

The main content area is titled "FAQ's" and features a horizontal menu with the following items: Payees, Payments, Rush Payments, Transfers, Pay From Account, Message Center, Challenge Phrases, Supported Browsers and Settings, and Miscellaneous. The "Payees" item is highlighted in yellow.

Below the menu, a dark blue header labeled "Payees" is followed by three FAQ entries:

- 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.