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It's Me 247 Bill Pay

Bill Pay Features
Comparison Guide

It's Me 247 Bill Pay is today's most advanced electronic Bill Pay solution.

- ✓ *Fast*
- ✓ *Convenient*
- ✓ *Safe*

Payments in a Digital World

CU*Answers **It's Me 247** Bill Pay is working with different Bill Pay providers to implement an integrated online banking and payments experience to their client credit unions and their members.

It's Me 247 Bill Pay keeps Financial Institutions at the center of commerce by connecting consumers, FIs and merchants. Paying bills and moving money has never been easier, faster, and safer.

Inside you will find a detailed comparison guide of our Bill Pay provider; Paymentus, Fiserv, iPay, and Payrailz.

For details, contact:

Cards & Payments Team
CardsandPayments@cuanswers.com

www.cuanswers.com

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SETUP		Paymentus	Fiserv	Payrailz	iPay	Native iPay
Fully Integrated into It's Me 247	Moving from Online Banking to Online Bill Pay, and back again, is transparent to customers leveraging our single sign-on capability or API interfaces.	●				●
Auto Registration of new customers	An automatic registration process makes it easy for customers to start using Online Bill Pay. They simply select the Bill Pay menu option and we register them behind the scenes.	●		●	●	●
Easy Conversion Process	Ability offer several conversion packages to take the hassle out of switching vendors. From converting customer's payees, to converting payment history and pending payments.	●	●	●	●	●
PAYEES		**Paymentus**	**Fiserv**	**Payrailz**	**iPay**	**Native iPay**
Single Platform	Leverages a single platform for bill pay, external transfers and person to person money movement.	●		●	●	
Payee Nickname	Users can assign nicknames for their payees for quick and easy recognition.	●	●	●	●	●
Top Payee	Create a customized list of the most popular payees for each financial institution that users can select from.	●				●
Quick Fill	Just start typing your payee name and a listing of payees that match what is typed will appear that the user can select from.	●				●
Real Time Payee Set Up	Add payees online and send a payment to them immediately after they are setup. Our Real Time Intelligent Payment Router (IPR) will ensure they are delivered as fast as possible.	●	●	●	●	●
Nightly Payment Validation	Every night payee data is validated against the latest payee database to ensure the payment is delivered accurately, and by the fastest means possible.	●				
PAYMENTS		**Paymentus**	**Fiserv**	**Payrailz**	**iPay**	**Native iPay**
P2P (person to person) Transfers	Send money to anyone in the U.S. with a valid email address or cell phone. All payments are good funds and delivered by the next business day!	●		●	●	
Real Time P2P Transfers	Real time delivery when P2P is set up with debit card for processing.			●		
Scheduled Payments	Payments can be set up for next business day processing, or scheduled to be sent on any business date in the future.	●	●	●	●	●
Recurring Payments	For recurring bills, customer can set up their payment information once, and create a payment schedule to automatically handle all future payments.	●	●	●	●	●
Payment Dashboard	Customers can manage all of their bill payment needs from one convenient screen.	●	●	●	●	●
Pay Multiple Bills	Fast and easy. Customers can pay all of their bills at one time, from one screen.	●	●	●	●	●
Edit Pending Payments	Can edit payments right up to the cutoff time on the Send Date	●	●	●	●	●
PayXpress (Expedited Payments)	For those last minute payments that need to get there quicker, PayXpress can overnight check payments. For Paymentus - all electronic payments are delivered the next business day.		●		●	
Memo	Customers can use the convenient memo field to retain additional information in their payment history.	●	●	●	●	●
Integrated eBill Data (Bill Presentment)	Integrate the customers' eBill information to display due dates and amounts right on the payment screens.	●	●	●	●	●

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Mobile Bill Pay	Customers can pay their bills while on the go, right from their phones. Mobile payments are immediately sync-ed with customers online information.	●	●	●	●	●
Business Bill Pay	All of the features of Consumer Bill Pay, that is accessed via BizLink instead of It's Me 247	●	●		●	●
A2A Transfers	Customers can transfer money from and to their accounts at different Financial Institutions as easily as transferring within the same Financial Institution.		●	● Not loan payments	●	
FI defined limits on payment amounts		●		●	●	●
Payment limits at user level and separate limits for new users		●		●	●	●
ALERTS & NOTIFICATIONS		**Paymentus**	**Fiserv**	**Payrailz**	**iPay**	**Native iPay**
Payment Alerts	Customers can choose to receive various alerts, including reminders in advance of payments being sent, when payments are delivered, as well as when a check payment clears.	●	●	●	●	
Recurring Payment Alert	Automatically inform customers when the final payment within a scheduled series has been processed.	●	●	●	●	
ebill	Bill presentment capabilities with rules and alerts.	●	●	●	●	●
Delivered via It's Me 247 messaging capabilities	Customers can choose how to receive their alerts and notifications, whether through the secure online message box, their own email address or text message to their phone.	●				
PAYMENT HISTORY		**Paymentus**	**Fiserv**	**Payrailz**	**iPay**	**Native iPay**
Payment Calendar	A payment calendar provides a convenient monthly view of all of the customers' payment activity, including payment history, pending (scheduled) payments and eBills coming due.	●		●	●	●
Available History	Users can view up to 18 months of payment history online and we store 7 years of history which is available in our Admin Tool application for customer service representatives.	●	Up to 12 Months ●	●	Up to 12 months ●	●
History Filters	Users can view and filter their historical payment data by selecting specific date ranges, Payment status or by payee so they see only what they want to see.	●	●	●	●	●
Cleared Check information	Member Checks - Via **It's Me 247**	●	●			
BILL PAY ACCOUNTS		**Paymentus**	**Fiserv**	**Payrailz**	**iPay**	**Native iPay**
Nicknames on Credit Union Accounts		●	●	●	●	●
Ability to view Credit Union account balances		●				●
Pay from Multiple Accounts	Payments can be made from any internal credit union account of the customer's choosing. The Financial Institution determines what accounts are considered valid.	●	●	●	●	●
Enrollment/ Unenrollment	Member must enroll themselves in online banking Unenroll doesn't communicate to the vendor (Payrailz, Paymentus)	●		●		●
Overdraft Protection	The ability to use configured overdraft protection for Bill Pay and/or P2P transactions when they post.	●	●		●	●

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PAYMENT PROCESSING		Paymentus	Fiserv	Payrailz	iPay	Native iPay
Processing Model	Good funds model pulls funds from the member on send date, prior to processing the payment to payee. *Risk based model pulls funds from the member after processing the payment to payee.	Good Funds ●	Risk ●	Good Funds ●	Good Funds ●	Good Funds ●
Intelligent Payment Router	An Intelligent Payment Router monitors all payee changes and revalidates payments prior to sending them out, to ensure accurate and most efficient routing.	●				
Next Day Electronic Delivery	Most electronic payments are delivered to the Payees by the next business day from the selected send date.	●		●		
Check Delivery	Offering the capability to print and mail our checks from multiple sites across the country to decrease delivery distance and guarantee the fastest possible US Postal Service delivery.	●	●			
VENDOR ADMINISTRATION		**Paymentus**	**Fiserv**	**Payrailz**	**iPay**	**Native iPay**
Customer Support	Admin Tool -- provides all of the tools and information needed to handle customer inquiries including access to detailed payment information, audit trails and Payment Research Requests.	(PASS) ●	(Partner Care) ●	(Ontrac) ●	(Master Site) ●	(Master Site) ●
Payment Delivery Guarantee	For recurring bills, customer can set up their payment information once, and create a payment schedule to automatically handle all future payments.	●	●	●	●	●
Payment Research	Ability to research and resolve all payment inquiries, providing updates to the Fi's through a secure method.	●	●	●	●	●
Audit Trail	A robust audit trail that tracks all activities performed by Customers and by Admin Tool users, making research fast and easy.	●	●	●	●	●
Reports	FI reports being available through the admin site where they can be viewed or downloaded as the FI chooses.	●			●	●

Note: Comparative features are provided on a "best effort" basis, as based upon available vendor information and are subject to periodic updates and change. Please contact the Cards and Payments team to answer questions or provide additional details.

As of 3/2026

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