JHA Payment Solutions

iPay Solutions™

December 2016

MASTER Site – Funds Verification CSL

Client Training Guide

MASTER Site Product Training

iPay Solutions' MASTER Site is designed to help admin users manage subscriber's bill pay accounts.

Please provide a copy of this guide for each employee who views the training.

MASTER Site Recording - http://www.billpaysitedemo.com/Demos/Master/FV/index.html

The services within this training may not apply to your institution, depending on what options you have enabled for your subscribers.

Learning Objectives

Upon completion of this training, you will understand:

- Admin users' roles within the MASTER Site with regards to managing subscriber accounts.
- Responsibilities for approving/rejecting specific bill pay data on a daily basis.
- How to create and manage admin users' account information and permissions.
- Reports and Compliance documentation that will assist with auditing and tracking of bill pay data.
- How to read and utilize File Download capabilities.

Recommended Audience

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

- Will be assisting with subscriber support for internal bill pay needs.
  - Support/Operations staff to include Subject Matter Experts (SME's), Support Supervisors and/or Managers
- Are responsible for training your internal employees (Admins = Train the Trainer).

Contact FI Support for Assistance

Our Financial Institution (FI) Support Team is here to assist you 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 a.m. until 8:30 p.m. 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:

- Assistance with subscriber's payments
- Assistance with MASTER Site, technical issues, stop payments, or payment cancellations

MASTER Site Training

MASTER Site is the platform you can use to manage subscriber bill pay accounts, files, and reports. We recommend that at least *two* authorized admin users check it on a *daily* basis.

If your institution did not purchase the Business product then you will not see the business options.

iPay Solutions' Fraud Department provides institutions with a Monitoring Controls document that outlines how to detect fraud for bill pay subscribers. iPay Solutions' does not prevent fraud, but the Fraud Department does monitor for it. Institutions can use the MASTER Site to:

- Review New Enrollments
- Set Payment Caps to prevent high dollar transactions
- Review Warn Limit Reports, which allows you to make decisions regarding suspicious activity
- OFAC Reporting which includes Specially Designated Nationals (SDN) and the Consolidated Non-SDN (PLC, FSE, and SSI) List

Login Screen

Admin users are prompted for their unique login information every time they go to the MASTER Site.

- **Institution ID –** Five-digit ID assigned by your iPay coordinator
- **Login ID** - Must be specific/unique to each admin user

- **Security Key** - This is an authentication piece of information used to prevent **phishing** and allows the admin user to verify their site.
- Upon first log in, each admin user creates their own unique **Security Key**.
- **Pin** - Must be specific to each admin user.

Home Page

Home page must be checked on a ***daily*** basis by an active authorized admin user, as there are actions that require *immediate attention, review*, and/or *approval*.

- Important Information
- Attention Optional
- Actions Required

Important Information

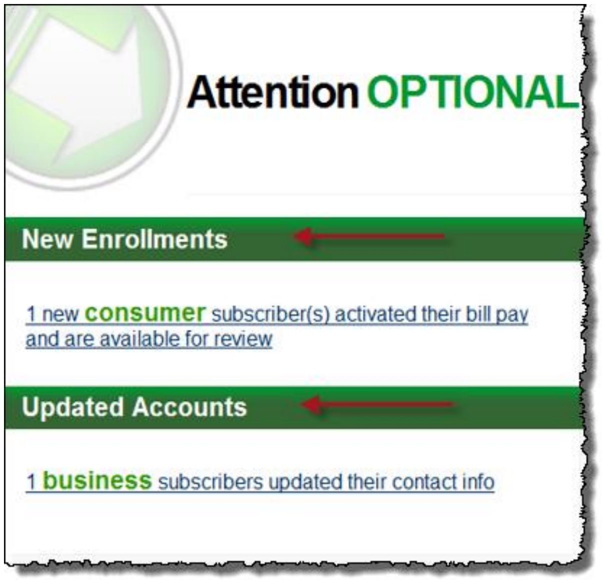
This yellow folder acts as an alert center, providing important information from iPay Solutions to your institution.

> ***Example:*** *If we are not processing due to a federal holiday, it displays in this folder.*

Attention Optional

Items that display under this section are those iPay Solutions is communicating to you for informational purposes only.

Two items display for *review only:* New Enrollments & Updated Accounts



Business only displays for institutions that purchased the business product.

New Enrollments - Consumer

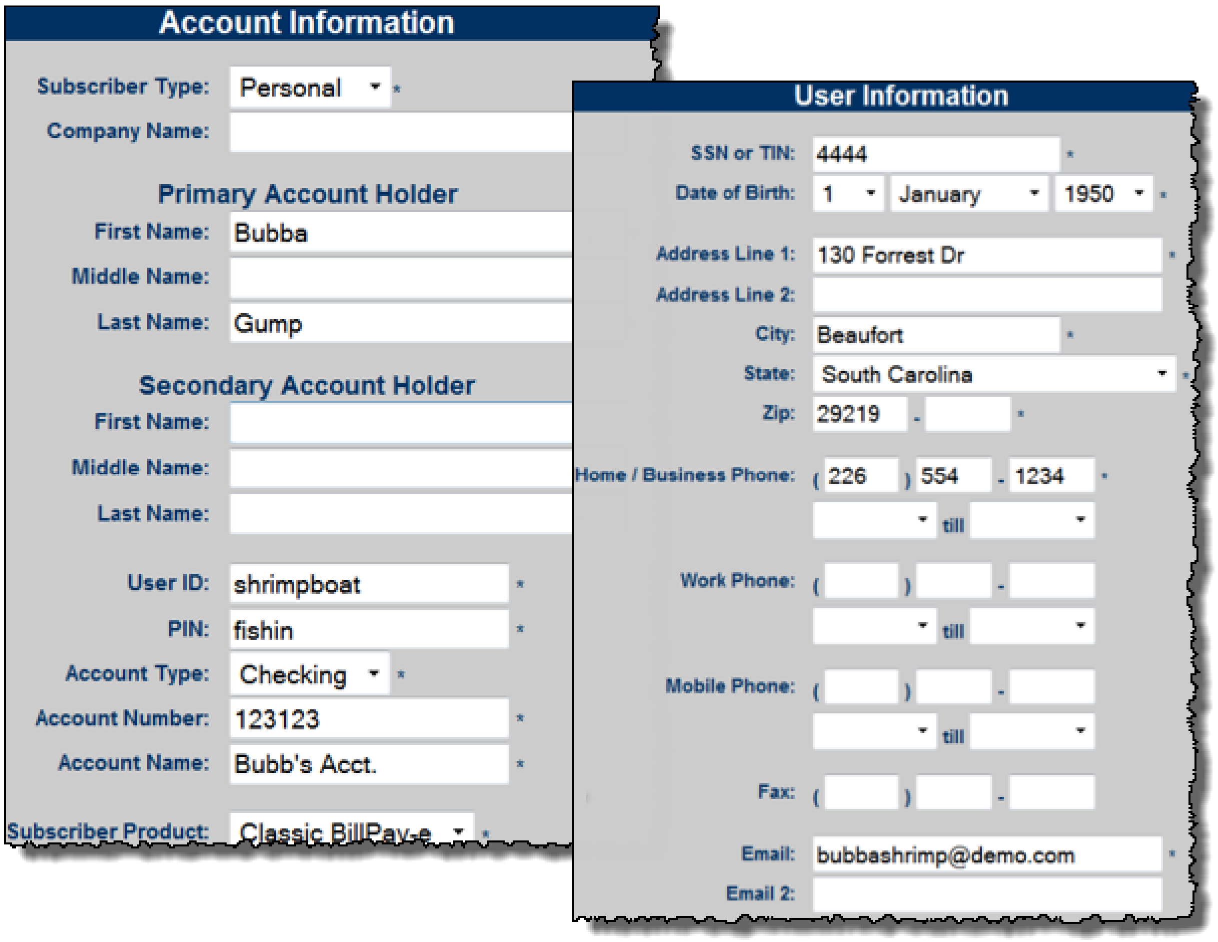
These are subscribers who are new to bill pay. Once they enroll into bill pay and accept the Terms & Conditions their account is automatically active.

- It's recommended that subscribers enroll themselves versus an admin user enrolling them. This ensures that the interface is set up correctly and cuts down on human error.

Subscriber's Account Information

This is the personal information of the subscriber that is either passed through via the enrollment or through the online banking provider.

- User ID & Pin: *(Single Sign On only)* If a subscriber enrolls themselves, the User ID is provided by the internet banking provider.
- If any information needs to be added or updated, the admin user has the ability to make the changes.



Miscellaneous Settings

Not all options are applicable for all institutions.

- **Force Security Key Change –** If this is checked, it forces the subscriber to update their Security Key upon their next login.
- **Force PIN Change –** (Dual Sign-On only) Forces the subscriber to change their PIN upon their next login.
- **Email me bill pay updates –** This could include iPay Solutions' marketing material, such as the Welcome Letter, etc.
- **Deactivate Subscribers –** This option completely deactivates the subscriber's bill pay account. More information is covered in *View/Edit Subscriber* section.

Updated Accounts

This allows admin users to see updates subscribers have made to their contact information.

- Subscribers can update their address, phone numbers, and email address within their bill pay site.
- Institutions should review and update their online banking contact information.

Subscriber Contact Info Updates

Date	Name	SSN	User ID	Info Type	Old	New	Clear
1/7/2016 10:23:01 AM	Mary Joe	*****5555	mj7786	HomePhone	--	2707069404	☐
2/24/2016 11:12:40 AM	Sample Account	*****6789	Sample1	Email	satcher@profitstars.com	a@p.com	☐

Clear Checked   Clear All

Note: The information updates provided above are also available under Reports.

Actions Required

These are items that require an authorized admin user's approval or rejection.

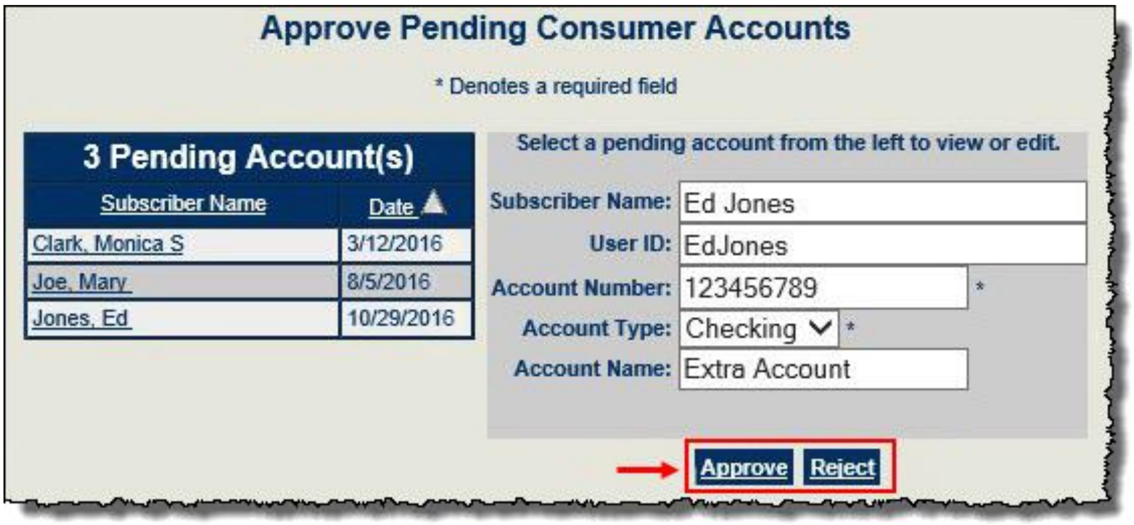
Enrollments Awaiting Your Approval - Business Accounts

Each business account must be Approved or Rejected by an authorized admin user.

The enrollment/account details are covered later in the training.

Accounts Awaiting Approval

Each additional Pay from Account needs *approval* within three business days.



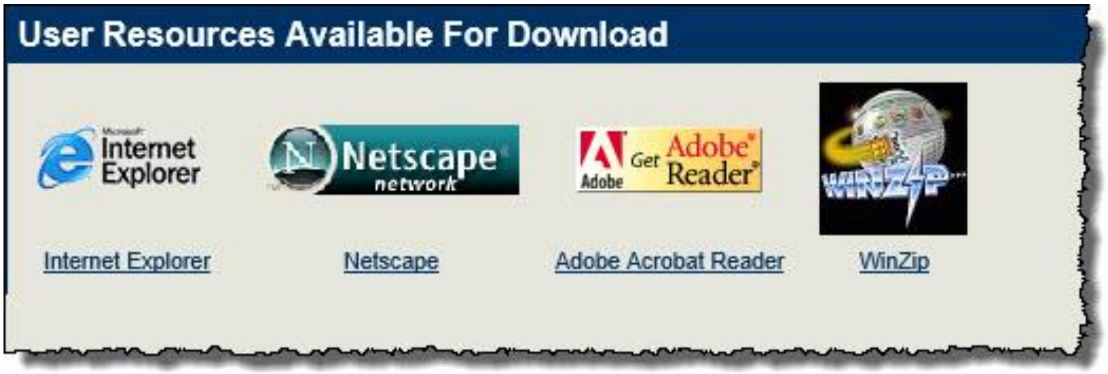
Accounts Holders Awaiting Approval

Primary users can request to add a secondary user to their account.

- All secondary account users must be *approved*.
- This allows them to *call* or *chat* with iPay Solutions.

User Resources for Download

These are available for the institution to download.



Quick Stats

This shows a high-level view of the activity within bill pay.

Quick Stats ::	
Total Subscribers	27
Total New Enrollments Month to Date	0
Total Payments Processed Month to Date	0

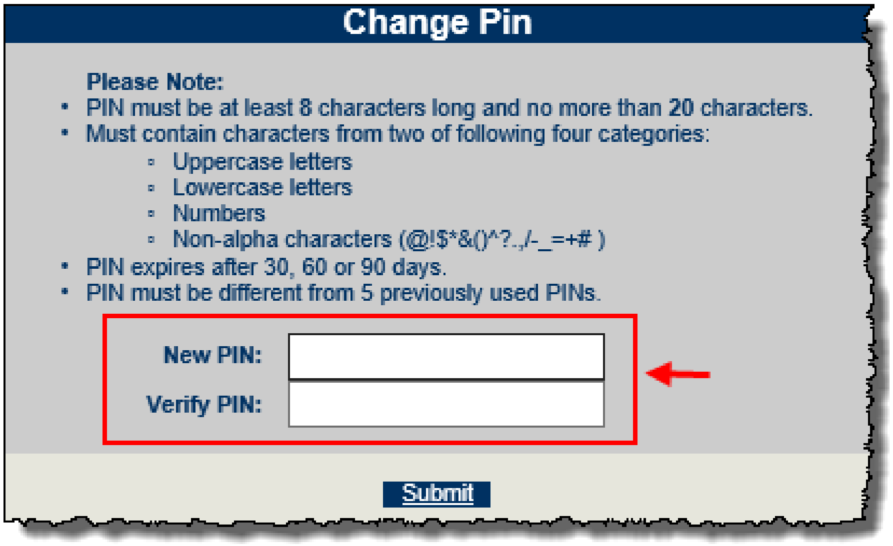
Admin User Menu

This menu is designated to manage the admin user's information, view training, and marketing materials provided within the Resource Center.

Admin User Menu
Change Pin
Contact
Resource Center
Training Material
Home
Logout

Change PIN

This allows the admin user to change *their* MASTER Site PIN. The default is every 90 days.

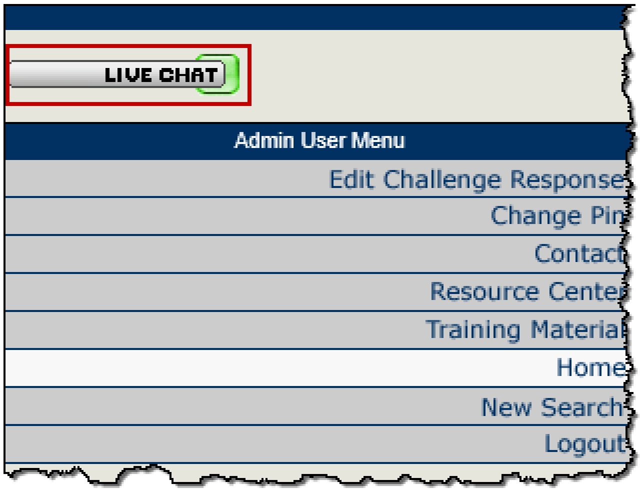


Contact FI Support

Our Financial Institution (FI) Support team is available to assist admin users with bill pay and/or MASTER Site questions. There are two ways to contact our FI Support team: **Phone or Chat.**

To speak to a member of our FI Support team, contact them at **1-877-434-4729.** When calling, please choose from the following options to properly direct your inquiry:

1. Assistance with subscriber payments.
2. Assistance with MASTER Site, technical issues, stop payments, or payment cancellations.



Requirements for Contacting FI Support
In order to contact FI Support for assistance, you are required to provide your:

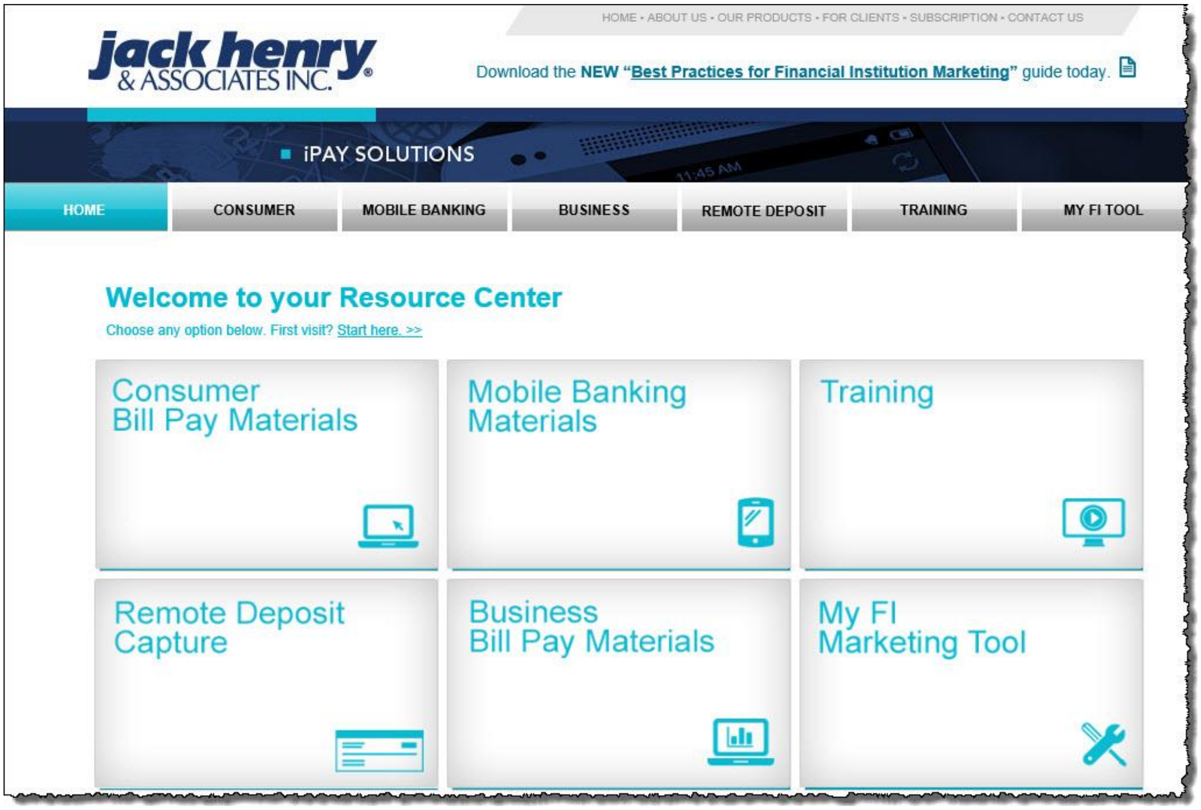
- **Institution ID**
- **Login ID** for the MASTER Site

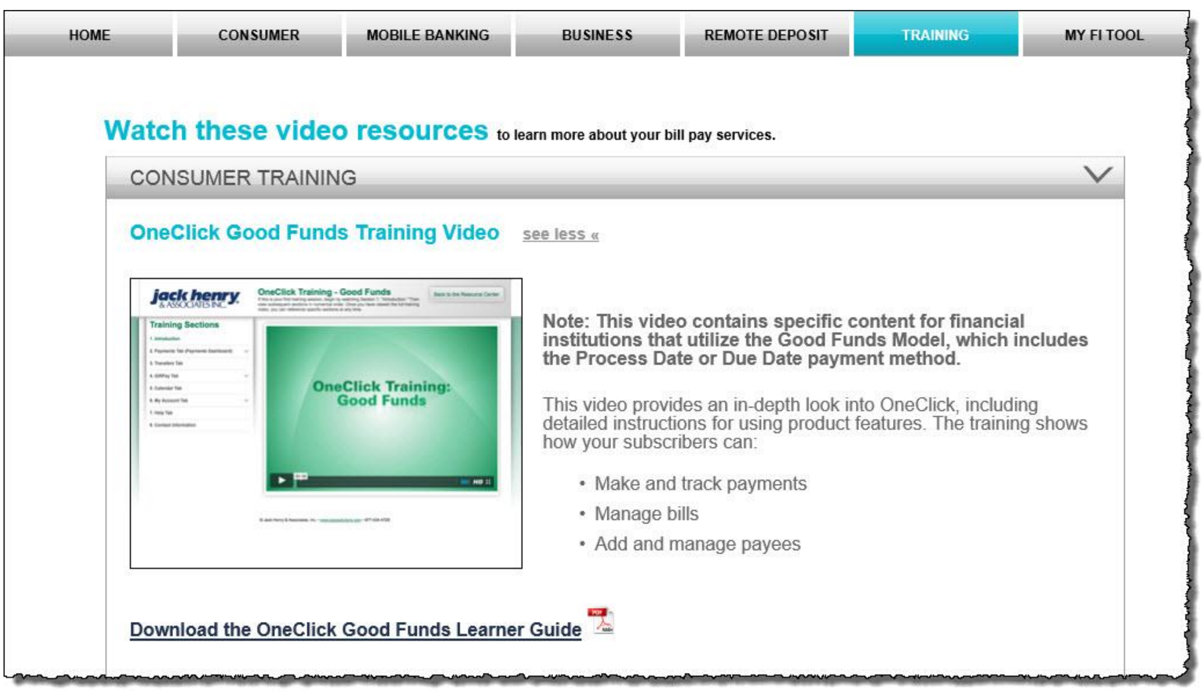
Institutions may use the *After Hours* number for emergencies or technical assistance outside normal operating hours.

Resource Center

This is an area created for FIs to access marketing and communication materials.

- There are documents to use to get customers enrolled in online bill pay and keep them using the service.
- It contains training videos/materials to educate your institution about iPay Solutions' products and services.


HOME • ABOUT US • OUR PRODUCTS • FOR CLIENTS • SUBSCRIPTION • CONTACT US
jack henry & ASSOCIATES INC.
Download the NEW "Best Practices for Financial Institution Marketing" guide today.
iPAY SOLUTIONS
HOME
CONSUMER
MOBILE BANKING
BUSINESS
REMOTE DEPOSIT
TRAINING
MY FI TOOL
Welcome to your Resource Center
Choose any option below. First visit? Start here. >>
Consumer Bill Pay Materials
Mobile Banking Materials
Training
Remote Deposit Capture
Business Bill Pay Materials
My FI Marketing Tool


HOME
CONSUMER
MOBILE BANKING
BUSINESS
REMOTE DEPOSIT
TRAINING
MY FI TOOL
Watch these video resources to learn more about your bill pay services.
CONSUMER TRAINING
OneClick Good Funds Training Video
see less «
OneClick Training: Good Funds
Note: This video contains specific content for financial institutions that utilize the Good Funds Model, which includes the Process Date or Due Date payment method.
This video provides an in-depth look into OneClick, including detailed instructions for using product features. The training shows how your subscribers can:
• Make and track payments
• Manage bills
• Add and manage payees
Download the OneClick Good Funds Learner Guide

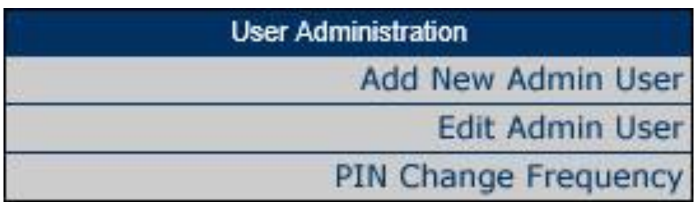
Training Material

This area provides admin users with reference material, release notes, and our operations schedule.

- Utilize these for reference and for training new and existing employees after your *live* date.
- Download these documents, print, or save to your desktop.

User Administration

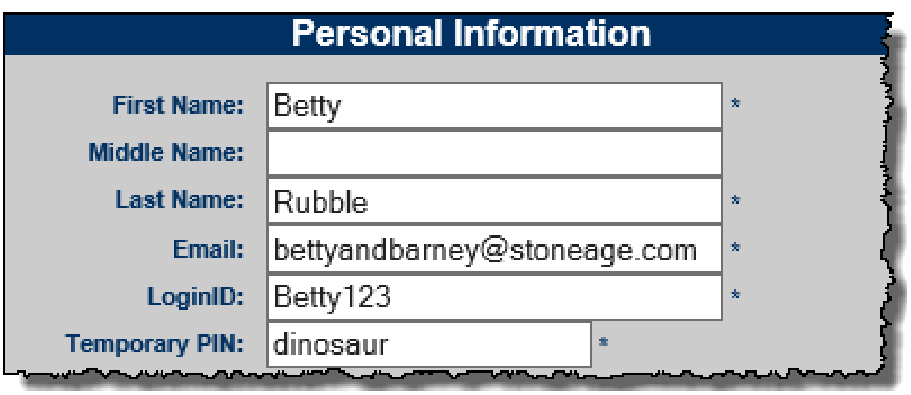
This menu is available to admin users that have permissions to manage other admin users within the institution.



Add New Admin User

Personal Information

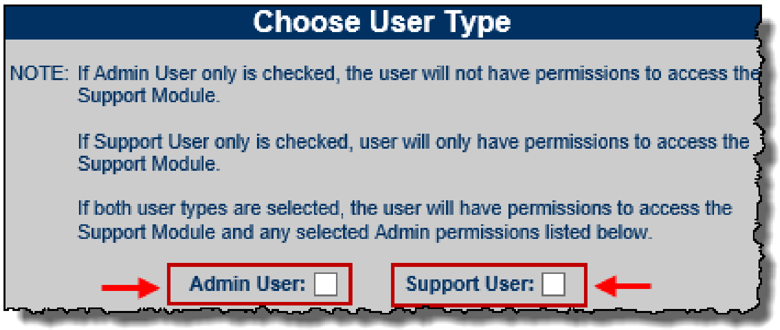
Input the admin user's personal information here.



Chooser User Type

This allows the admin user to decide the user type they would like the new user to have.

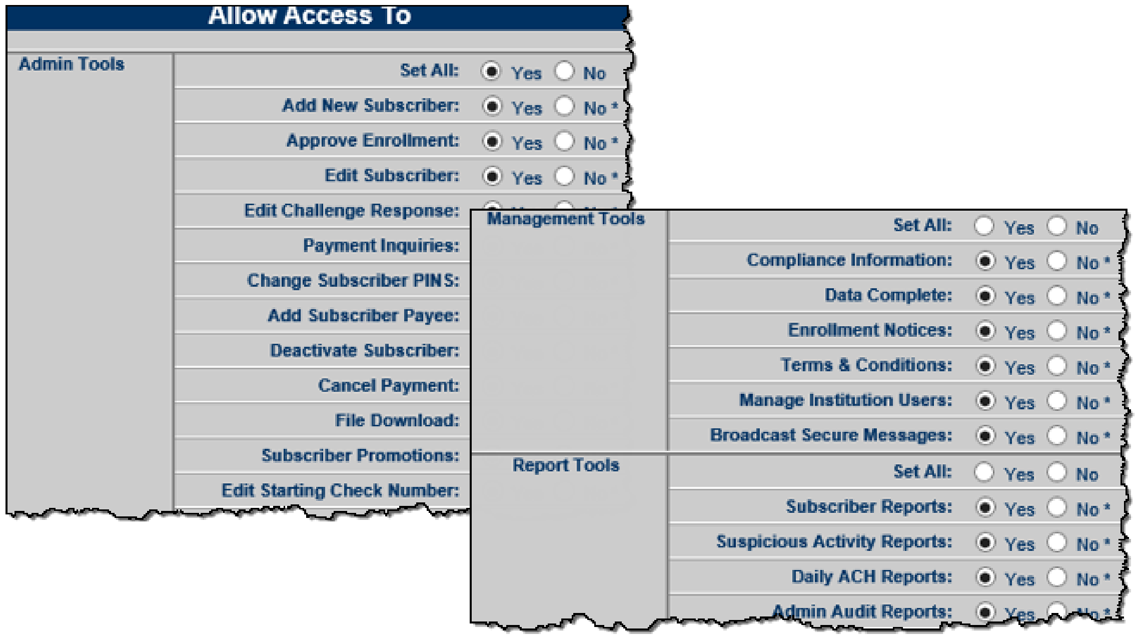
- Admin User – allows individual permissions to be set for admin, management, and reporting tools
- Support User – allows the user to have access to the Support Module



Admin User Permissions	Support User Permissions
Approve Enrollments	Manage Institution Users (*admin users*)
Deactivate Subscriber	Edit Subscriber
Manage Pay-From Accounts	Cancel Payment
Manage Subscribers and Sub users	Add/View/Edit Payee
Add Payees	Submit Payee Change Requests
View Payment History	View Payee Change Request History
View Payment Inquiry History	Schedule New Payments
Manage Challenge Responses	View/Stop Scheduled Payments
Report Tools	Manage Email and Event eNotifications
Management Tools	View/Add Subscriber Notes

Admin User Permissions

Set All to *Yes, No,* or set individual permissions.



Account Information

This section allows you to set regulations regarding the admin account.

- **Institution User Type** - This is similar to a title and does not tie to any certain set of permissions, but determines their role within the MASTER Site.
- **User Account Active** - Select *Yes* in order to activation the admin user's account.
- **Force PIN Change Frequency –** How often the admin user is prompted to change PIN.

Edit Admin User

Admin users appear on a list and can be viewed or edited at any time.

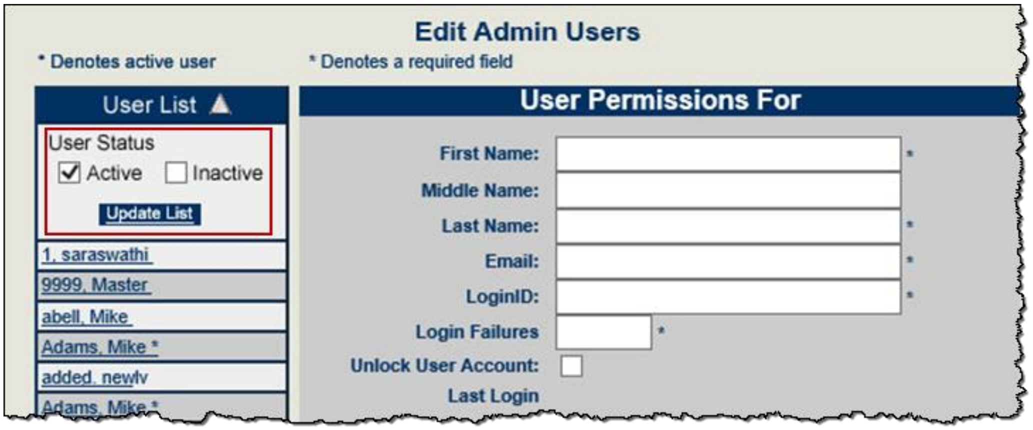
Search Filters for Admin Users

Search filters can be used to search specifically for **active** admin users and those who are **inactive**.

User Status Search Filter

To narrow the search results, select one of the status options:

- **Active** – default search status
- **Inactive**

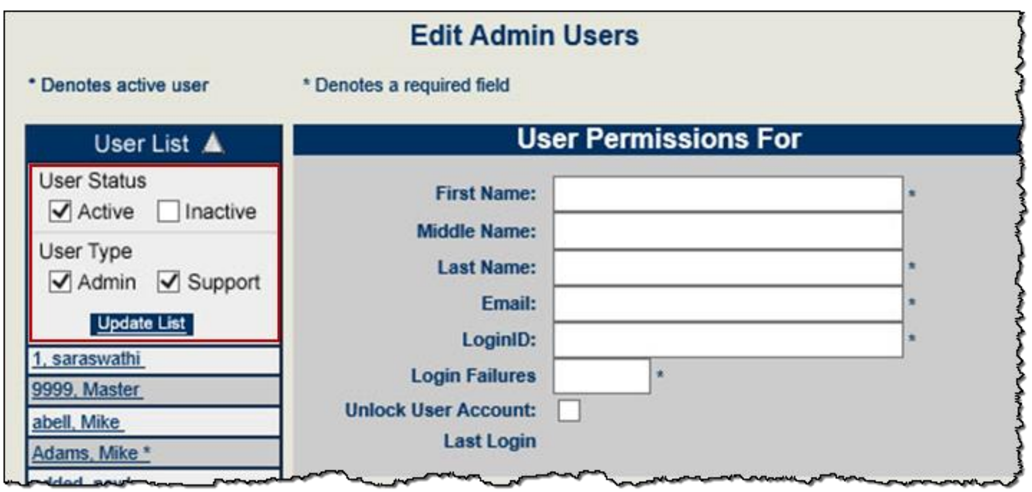


User Type Search Filter

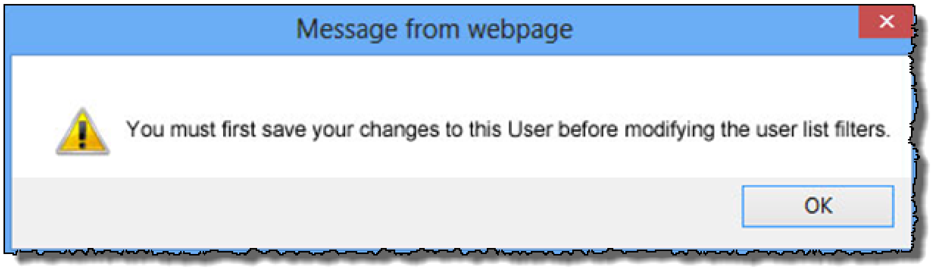
If an admin user has the Support User Module enabled, they can also search by User type.

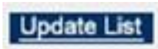
- **Admin**
- **Support**

The default value includes both types.

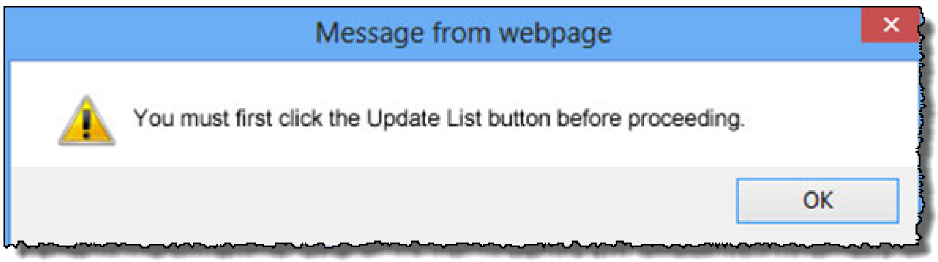


If an admin user edits a user's data and attempts to modify the search options before saving, an error displays.

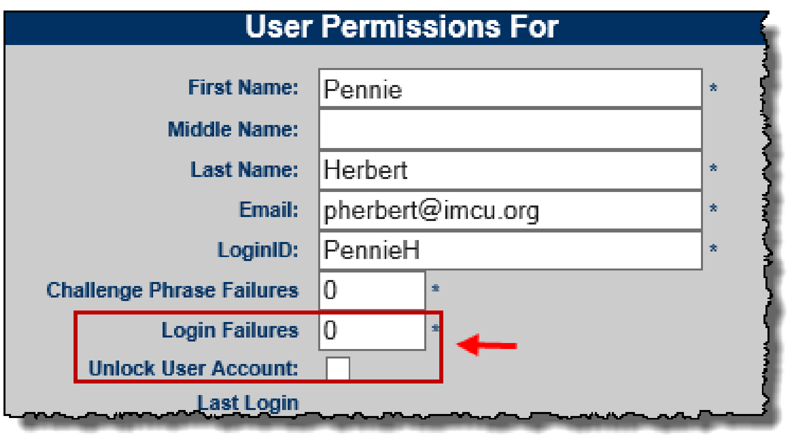


If an admin modifies the search options, then attempts to edit a user without first clicking 

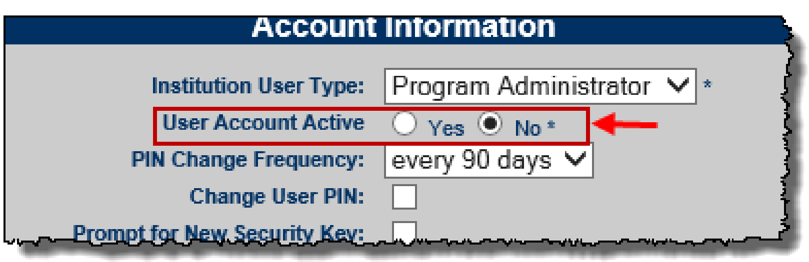
, an error message displays.



Lock-Out: *If an admin user gets locked out of MASTER Site, locate their account, change their Login Failures to zero and check the **unlock user account** box. Select **Save Changes.***



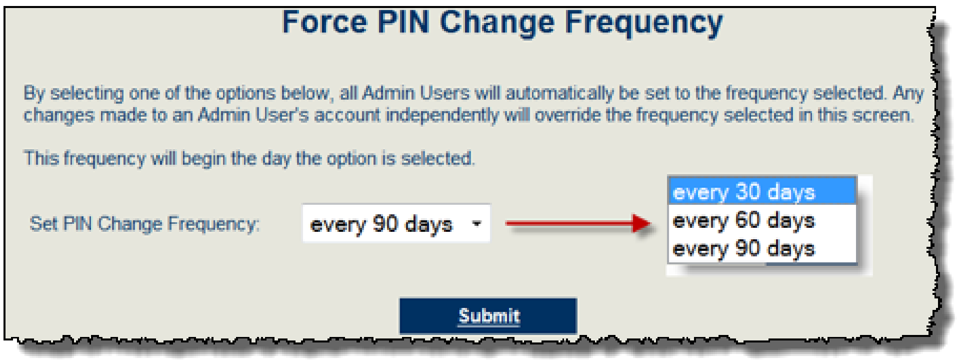
Deactivate Admin Users: In order to turn off access to MASTER Site, select *No* under Account Information.



*This does not remove them from the list of admin users, however it shows them as **inactive** and they no longer have access to the MASTER Site*.

Force PIN Change Frequency

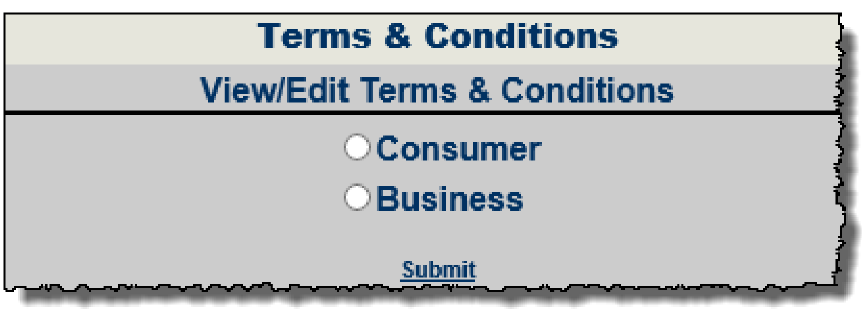
This changes how often *all* admin users have to change their pin. Any changes made to an individual admin user's account overrides the frequency set here. The default is every 90 days.



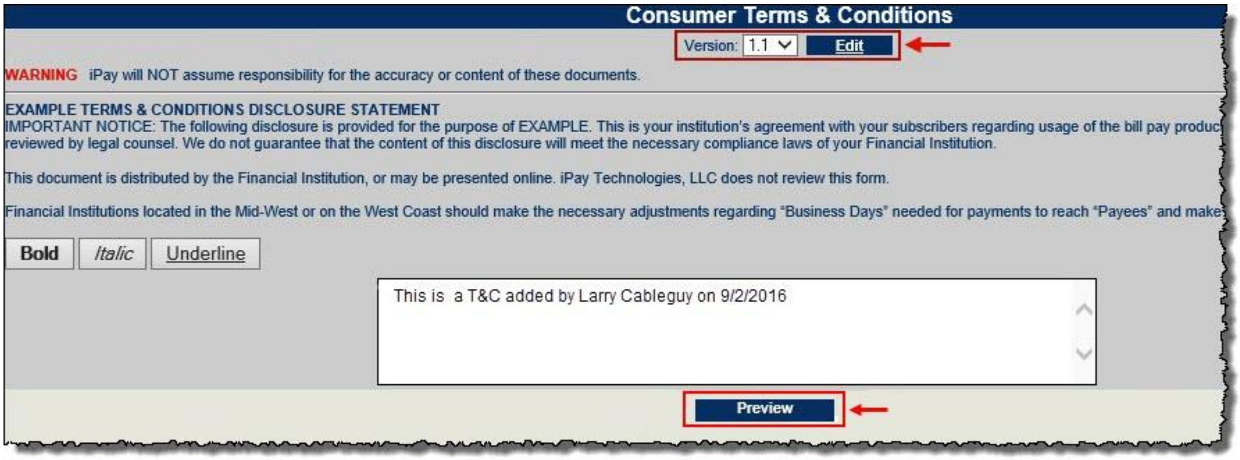
Disclosures

Terms & Conditions

The institution's bill pay Terms & Conditions must be loaded into MASTER site *prior* to their *Live* date. Your iPay Solutions coordinator will provide a sample.

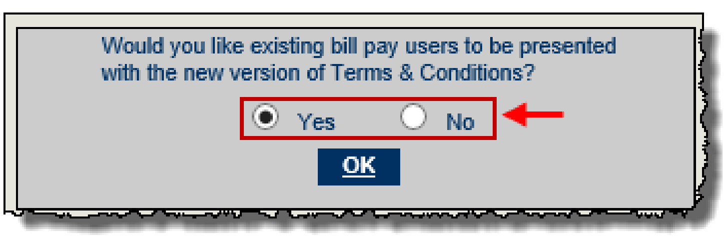


Terms & Conditions can be typed in the space provided or you can copy and paste them from your PC.



- **Edit** allows the admin user to update the version that was just created or alter a version previously saved.
- **Preview** prompts the admin user to view the Terms & Conditions to check for accuracy before saving.
  - iPay Solutions recommends institutions have their legal counsel review the Terms & Conditions prior to saving them because we do not accept responsibility for the content of the document.

- **Save** allows the admin user to save that version of Terms & Conditions.
  - Admin users can choose whether they want the new version to be presented to all subscribers or just new users.

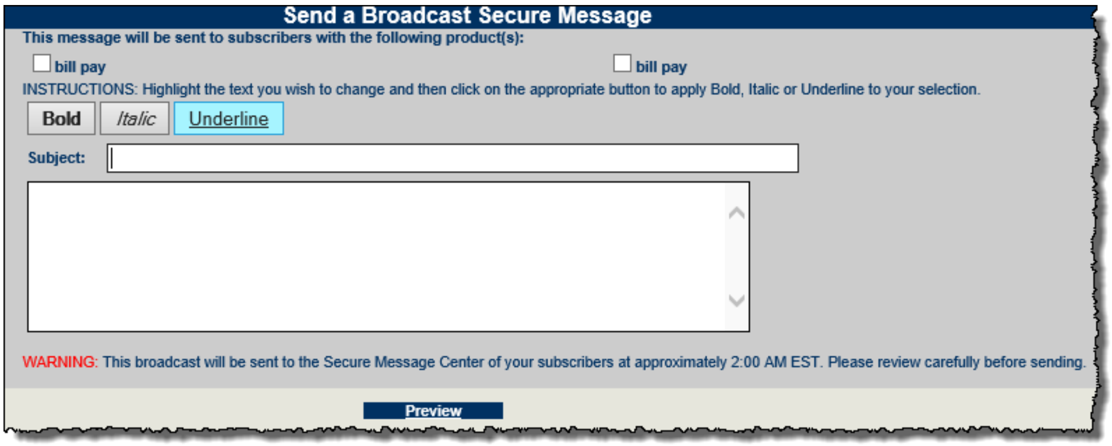


Message Center

This is the secure message center that allows the admin user to send broadcast messages to all subscribers within each product.

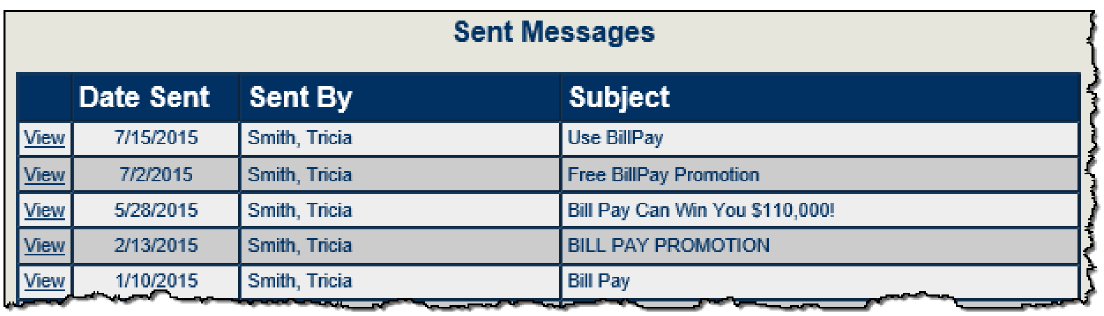
New Broadcast Message

Broadcast messages are sent to subscriber's secure message center in their bill pay account. They are not sent out real time, but at approximately 2:00 a.m. ET.



Sent Message

All sent secure messages are stored on MASTER Site to reference.



Sent Messages

	Date Sent	Sent By	Subject
View	7/15/2015	Smith, Tricia	Use BillPay
View	7/2/2015	Smith, Tricia	Free BillPay Promotion
View	5/28/2015	Smith, Tricia	Bill Pay Can Win You $110,000!
View	2/13/2015	Smith, Tricia	BILL PAY PROMOTION
View	1/10/2015	Smith, Tricia	Bill Pay

Subscriber Menu

This is the general location for managing all subscriber accounts. **New Subscribers** & **Pending Account** also appear on the Home Page.

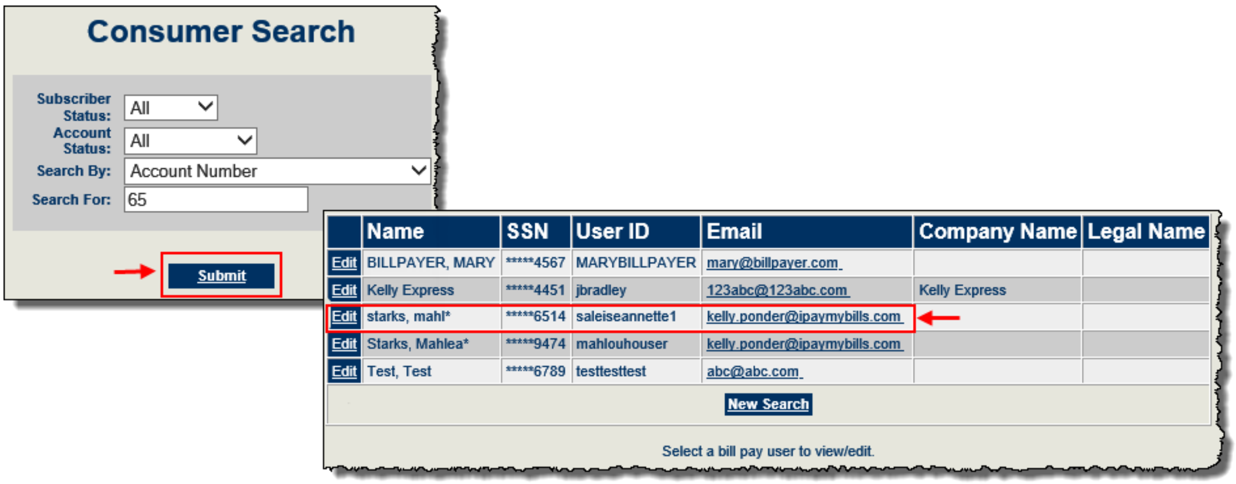
Add New Subscriber

This allows admin users to enroll their subscribers. iPay Solutions recommends subscribers enroll themselves to ensure the interface is set up correctly.

View/Edit Subscriber

Locate the subscriber who needs information changed or updated.

- Once the subscriber is located, update the information as needed.



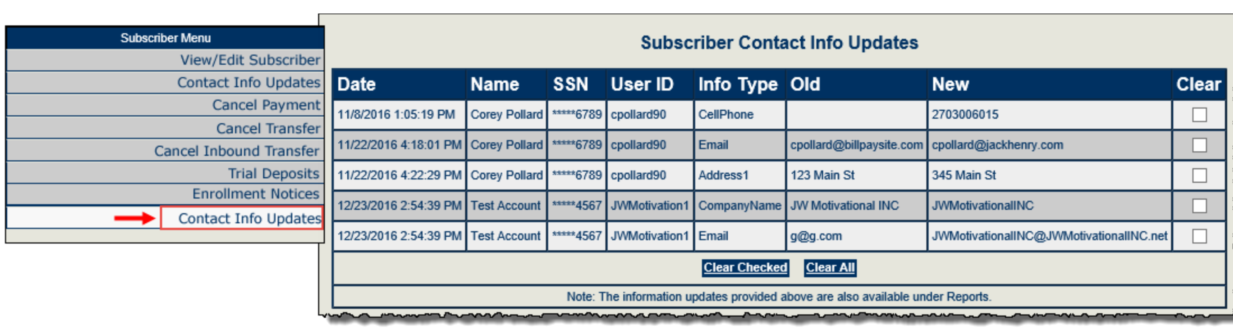
Contact Info Updates

When changes have been made to subscribers' contact information, admin users can see them under Subscriber Contact Info Updates.

New Updates

The list of subscribers who have updated their contact information appears in two locations:

- Attention Optional > Contact Info Updates
- Subscriber Menu > Contact Info Updates



Once an admin user reviews and clears all available updates, a message appears.

No Updates

When an admin user selects Subscriber Menu/Contact Info Updates and no updates are available, a message appears.

Deactivate Subscribers

Only Financial Institutions can deactivate subscriber accounts. iPay Solutions refers *all* subscribers back to their institution for this request.

Possible reasons for deactivating subscriber accounts:

- Relocating/moving
- Experience fraud or fraudulent account
- Poor standing within the institution

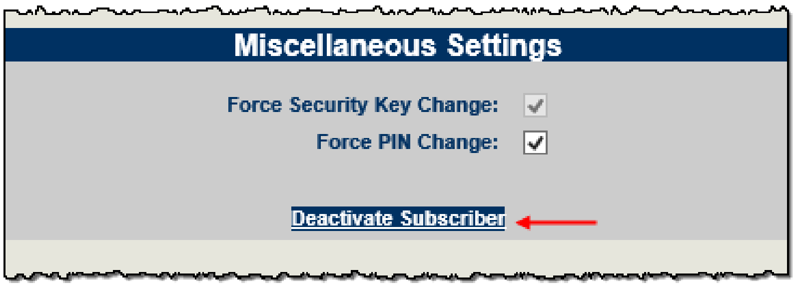
*Prior to deactivating subscribers, check under **Cancel Payment** to see if there are existing payments that are in a **Processed** status. If these are not cleared out prior to the deactivation, then they will pay out to the payees.*

*See page 24 for instructions on cancelling payments.

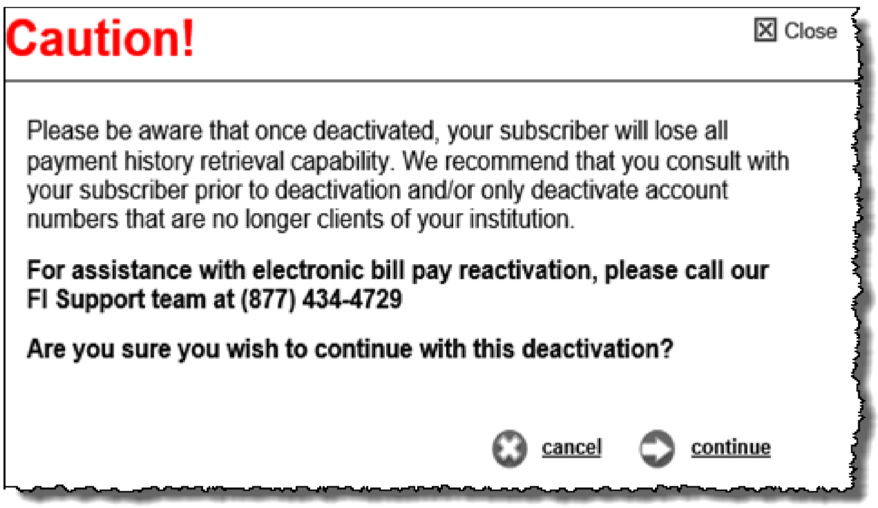
Process of Deactivating Accounts

Step 1. Locate the correct subscriber account

Step 2. Locate Miscellaneous Settings, click on Deactivate Subscriber

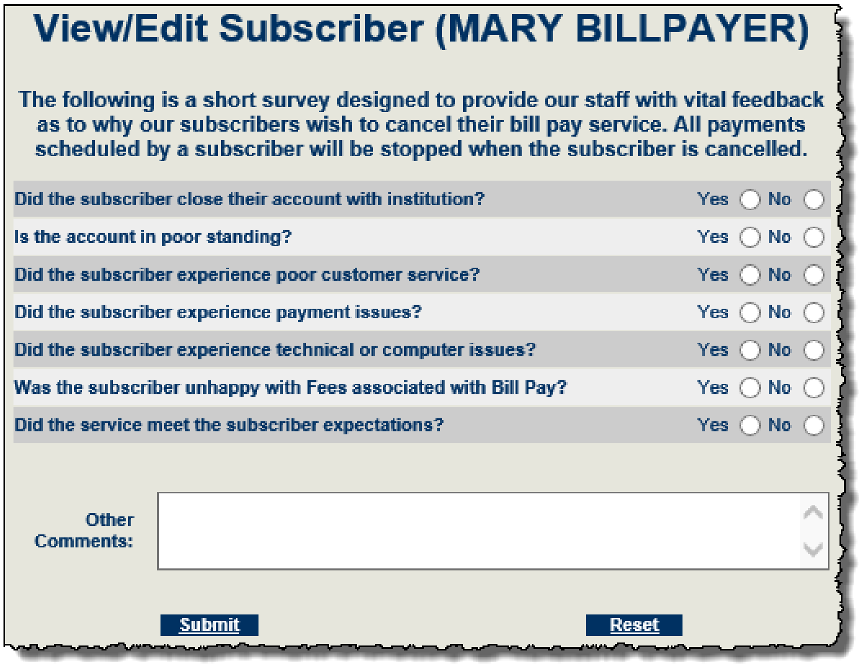


Step 3. Caution Message #1, Click Continue

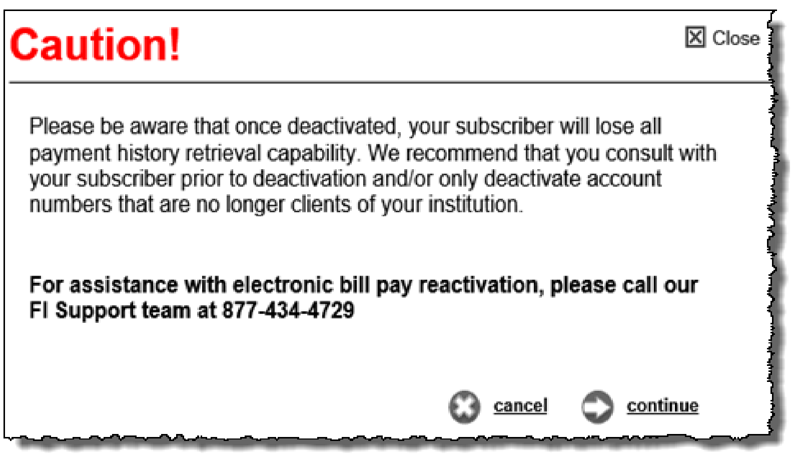


Step 4. Complete the Deactivation Survey

- Fill out the survey honestly, it determines if the subscriber can re-activate their account at a later date.

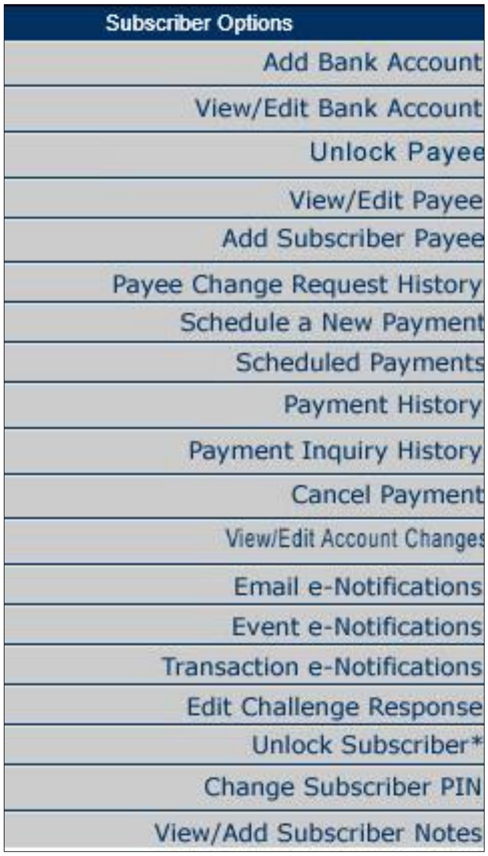


Step 5. Caution Message #2, Click Continue



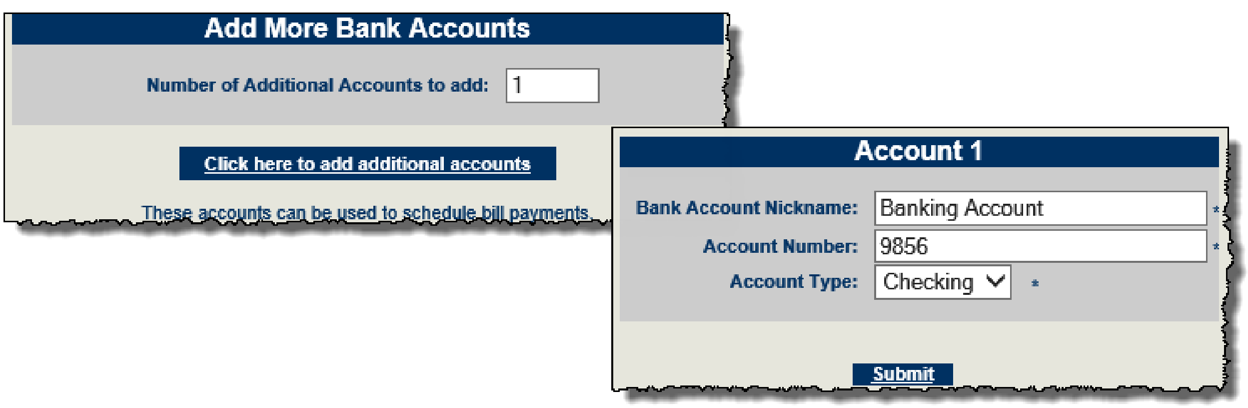
Subscriber Options

Each admin user needs specific permissions under **Support User** to view these options. These options are also available on the subscriber's site.



Add Bank Account

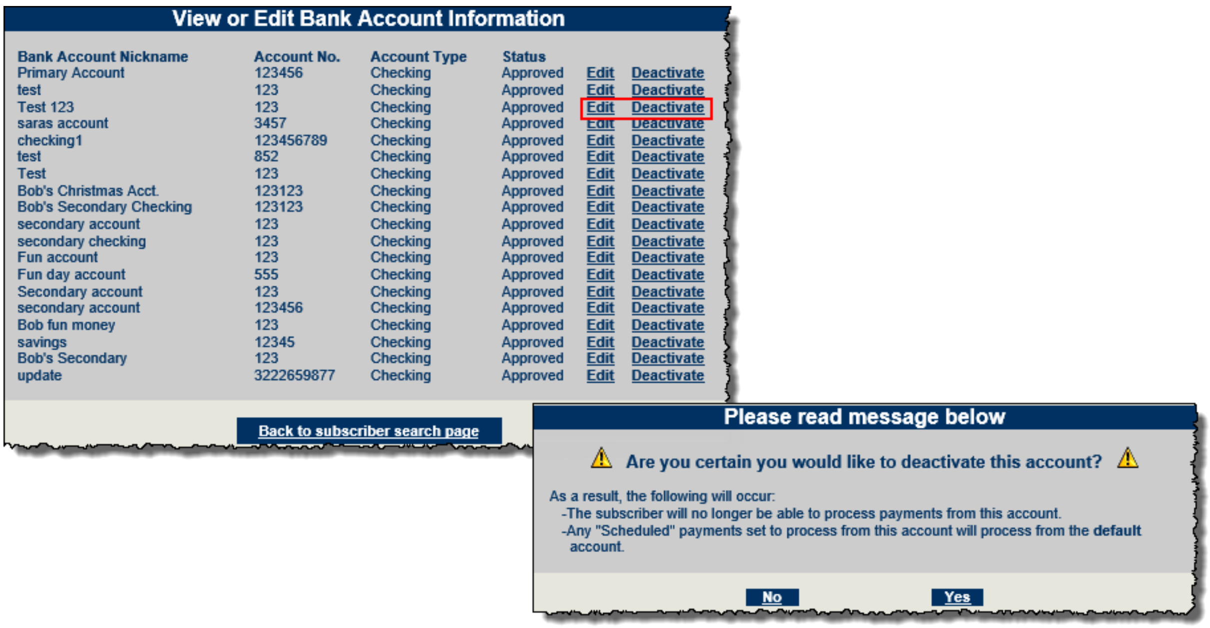
Admin users can add additional Pay from Accounts on behalf of subscribers.
Once the account is submitted, it is automatically approved.



View/Edit Bank Account

This allows admin users to Edit or Deactivate additional Pay from Accounts.

Transfer Account functions the same.



View or Edit Bank Account Information

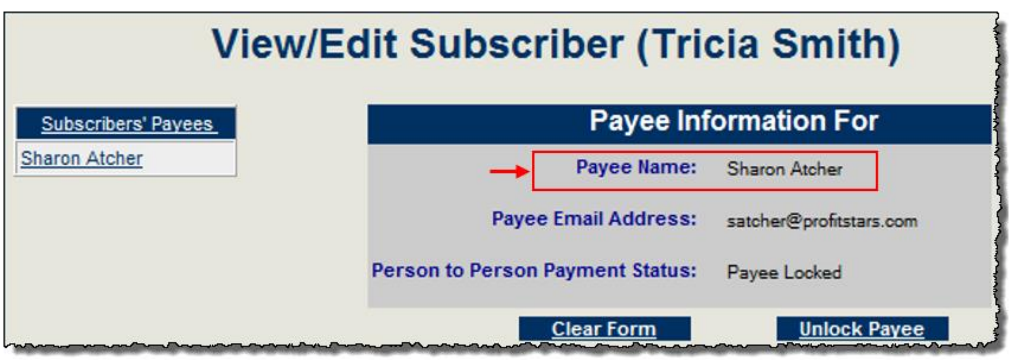
Bank Account Nickname	Account No.	Account Type	Status		
Primary Account	123456	Checking	Approved	Edit	Deactivate
test	123	Checking	Approved	Edit	Deactivate
Test 123	123	Checking	Approved	Edit	Deactivate
saras account	3457	Checking	Approved	Edit	Deactivate
checking1	123456789	Checking	Approved	Edit	Deactivate
test	852	Checking	Approved	Edit	Deactivate
Test	123	Checking	Approved	Edit	Deactivate
Bob's Christmas Acct.	123123	Checking	Approved	Edit	Deactivate
Bob's Secondary Checking	123123	Checking	Approved	Edit	Deactivate
secondary account	123	Checking	Approved	Edit	Deactivate
secondary checking	123	Checking	Approved	Edit	Deactivate
Fun account	123	Checking	Approved	Edit	Deactivate
Fun day account	555	Checking	Approved	Edit	Deactivate
Secondary account	123	Checking	Approved	Edit	Deactivate
secondary account	123456	Checking	Approved	Edit	Deactivate
Bob fun money	123	Checking	Approved	Edit	Deactivate
savings	12345	Checking	Approved	Edit	Deactivate
Bob's Secondary	123	Checking	Approved	Edit	Deactivate
update	3222659877	Checking	Approved	Edit	Deactivate

Back to subscriber search page

Unlock Payee

Admin users can unlock subscriber's email payees when they get locked out.

- Find the subscriber that has the payee locked out.

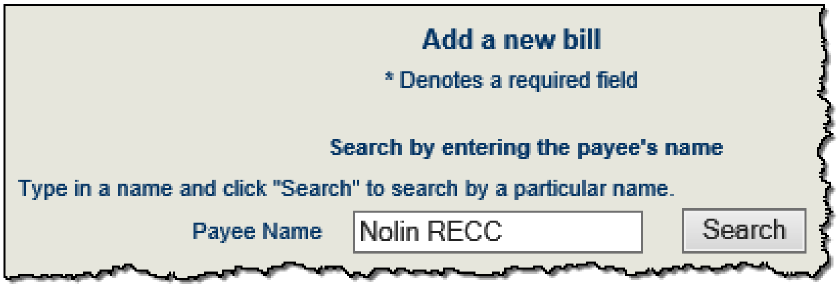


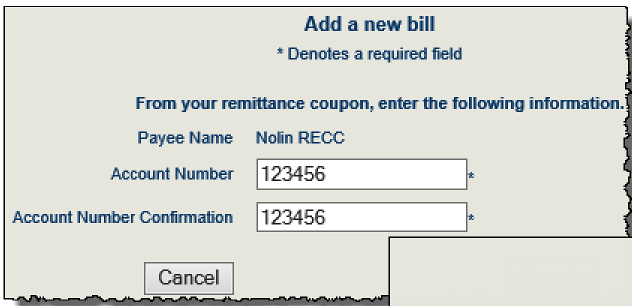
- Choose **Unlock Payee** and the payee is immediately unlocked.

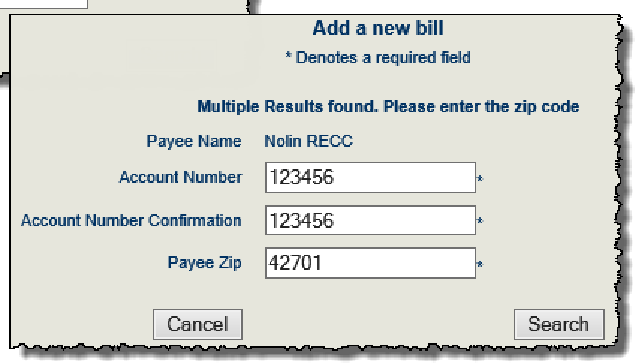
Add Subscriber Payee

Admin users must have *all* of the payee information in order to add them for subscribers.

iPay Solutions has a data base of payees, therefore the required fields may differ between check and electronic payees.



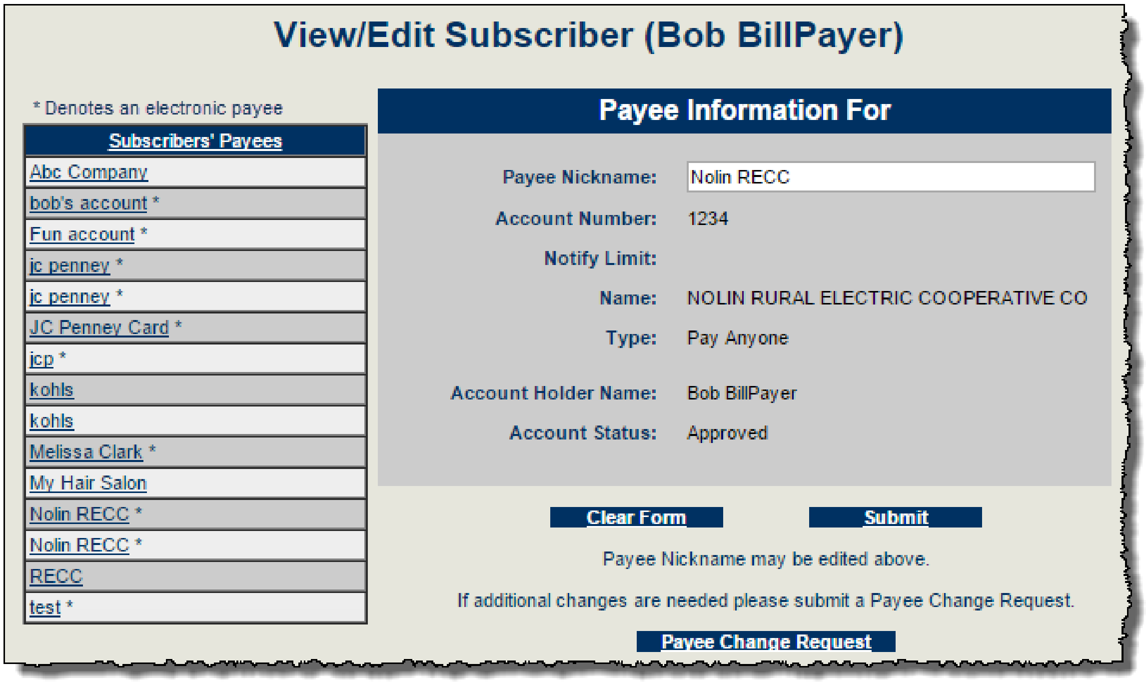




View/Edit Payee

Nickname is the quick reference name used to identify the payee.

- **Payee Change Requests** are used to update payee information on behalf of subscribers. The requests are worked by iPay Solutions' Payee department.



Payee Change Request History

This shows that iPay Solutions completed the request to update the payee.

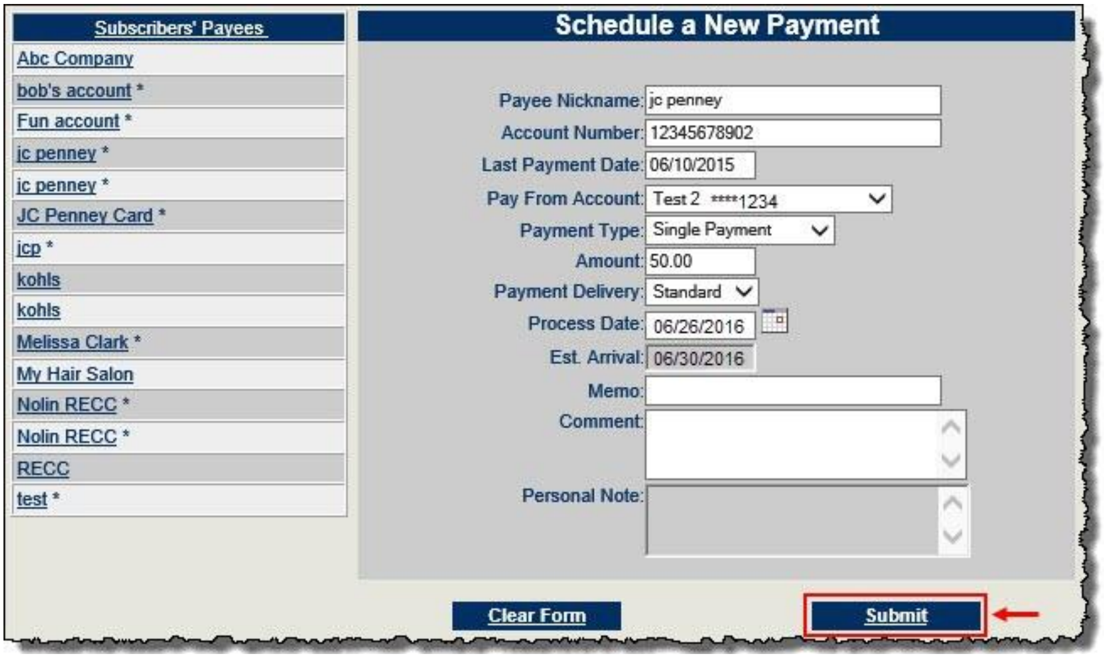
Payee Change Request History

Payee Nickname	Merchant Name	Account Number	Type	Submission Date	Inquiry Details	Source
Abc Company	ABC COMPANY	4567	Company	12/21/2016 3:21:04 PM	View Details	Master

Schedule a New Payment

Admin users are able to schedule Single, Recurring, and Rush (*optional per FI*) payments for subscribers.

- Select the payee, then fill in the payment information.
- Click Submit and a confirmation number appears indicating the payment was scheduled successfully.



Scheduled Payments

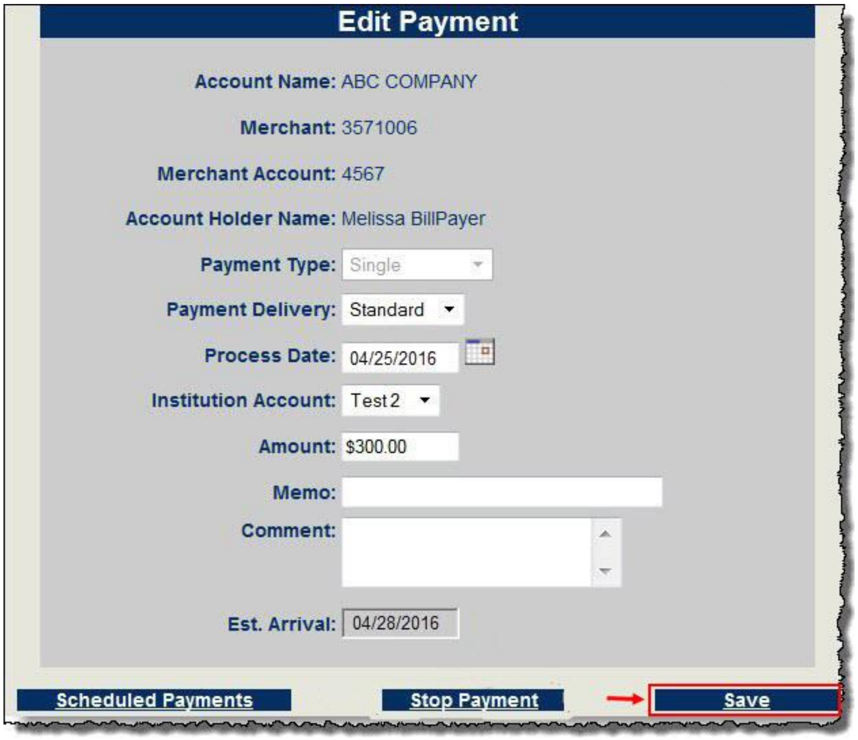
Scheduled Payments can be located for individual payees or all payees.

Editing and Stopping Single Payments

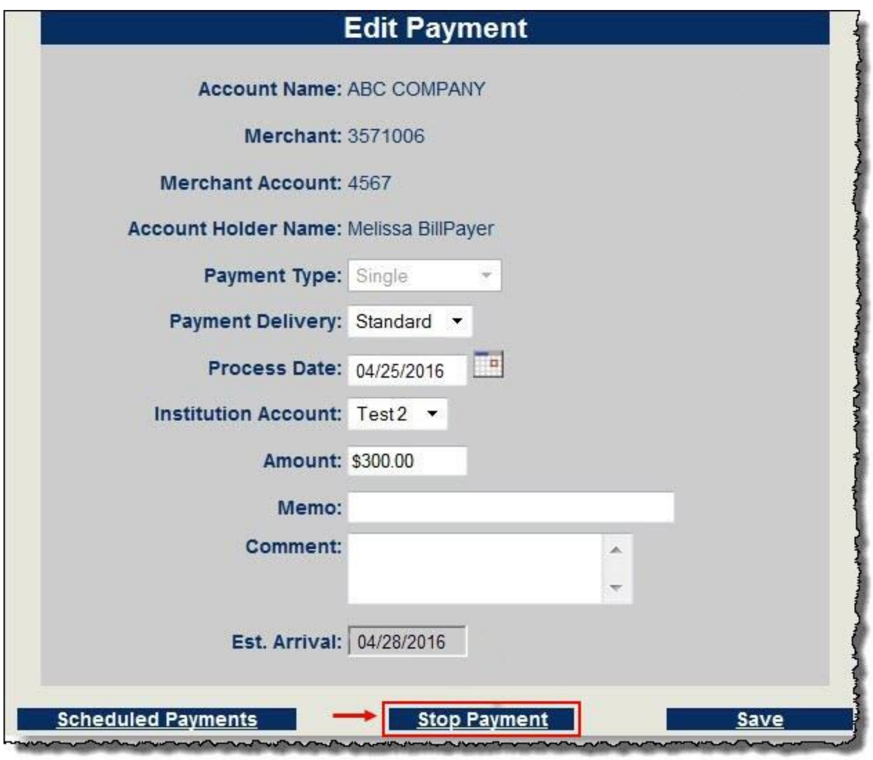
Admin users are able to edit payments subscribers have scheduled.

- Select the correct payment, click Edit.

- Edit the payment information, click Save.



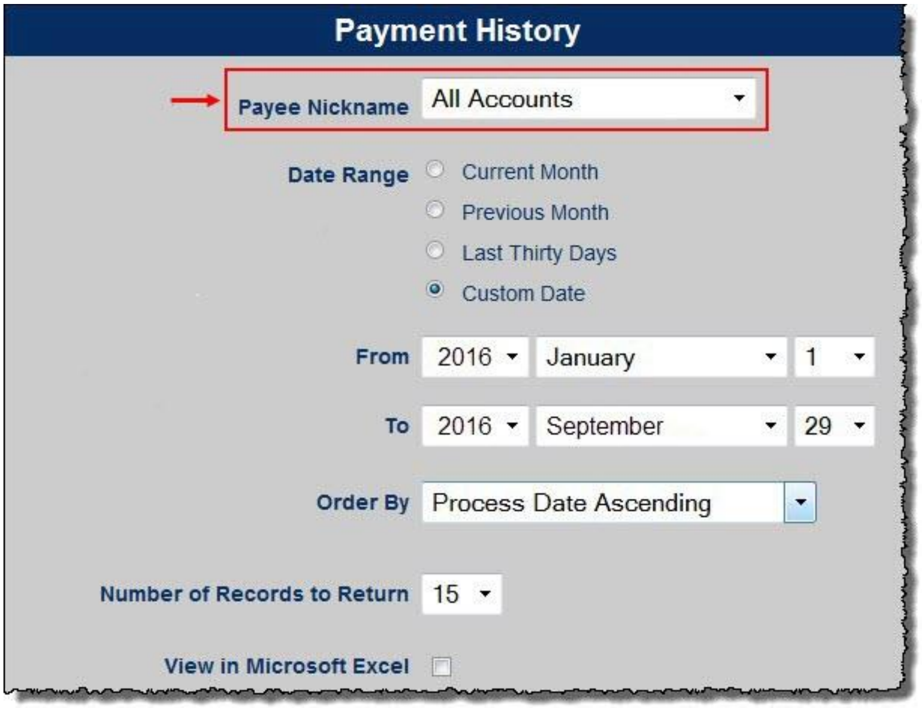
- **Stopping Payments:** Scheduled payments may be stopped prior to processing.
  - iPay Solutions does *not* charge a fee for stopping payments.



Payment History

This displays *all* payments that are past the processing cutoff time and includes payments that were stopped, cancelled, skipped, etc.

- 18 months of history can be found in MASTER Site or in subscriber's site



Payment Inquiries are submitted when more information is needed or to research a payment.

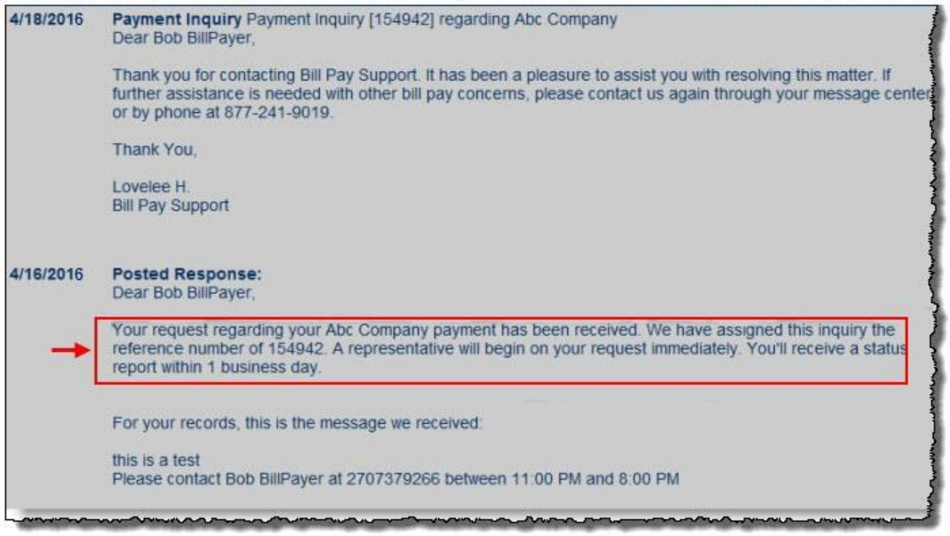
- *The inquiries are sent to iPay Solutions' Research Dept. They respond within 1-2 business days.*

Payment History Results

Payee Nickname	Account Number	Type	Frequency	Status	Amount	Process Date	Conf #	Payment Details
My Hair Salon	1234	Company	Single	Stopped	$2.00	5/7/2015	130	View Details / Inquiries
Fun account *	NA	Transfer	Single	Stopped	$100.00	6/4/2015	131	View Details / Inquiries

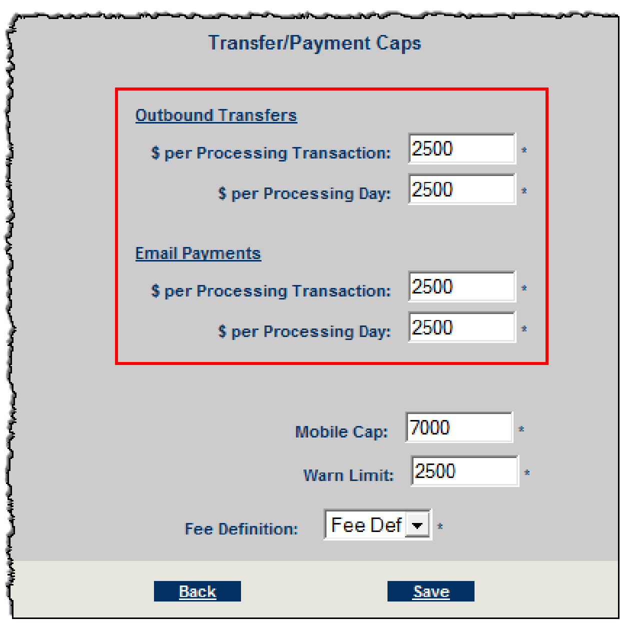
Payment Inquiry History

Each response can be located under View Details.



View/Edit Account Changes

Account Limitations displays the bill pay Account Add-Ons, Payment Caps, and Fee Definitions associated with the subscriber's bill pay account.



- **Account Add-Ons** - These are optional bill pay services per institution and can be turned On or Off for each Subscriber bill pay account.
- **Payment Caps** - These can be lowered or raised at the subscriber level.
- **Warn Limit** - This can be lowered or raised, however it will *not* stop payments from processing.
    - Subscribers who exceed this limit are listed on the TXT File under the **File Download** tab.
- **Fee Definition** - This is what the financial institution charges the subscriber for the use of bill pay.
    - If the institution is not charging, then this option does not appear.

e-Notifications

There are three types of e-Notifications: **Email, Event,** and **Transaction**.

- e-Notifications allow subscribers to monitor their account activity, as well as detect fraud.
    - **Email e-Notifications** - Lists can be sent to the subscriber's email.

Notification Type	Submitted	Account	Next Date
Pending payments list	4/16/2016 10:15:15 AM		12/3/2016
Account list	4/16/2016 10:15:22 AM		12/3/2016

View Details | Delete | New

-
    - **Event e-Notifications** - An email, text, or both can be sent when a particular event occurs.

Login ID	Notify on a...	Option	Submitted
bobbillpayer	Recurring transaction processes	None/Off	7/7/2016 8:00:33 AM
bobbillpayer	New message in message center	None/Off	
bobbillpayer	Transfer account approved	Email Address	4/16/2016 10:14:42 AM
bobbillpayer	Pay from account approved	None/Off	

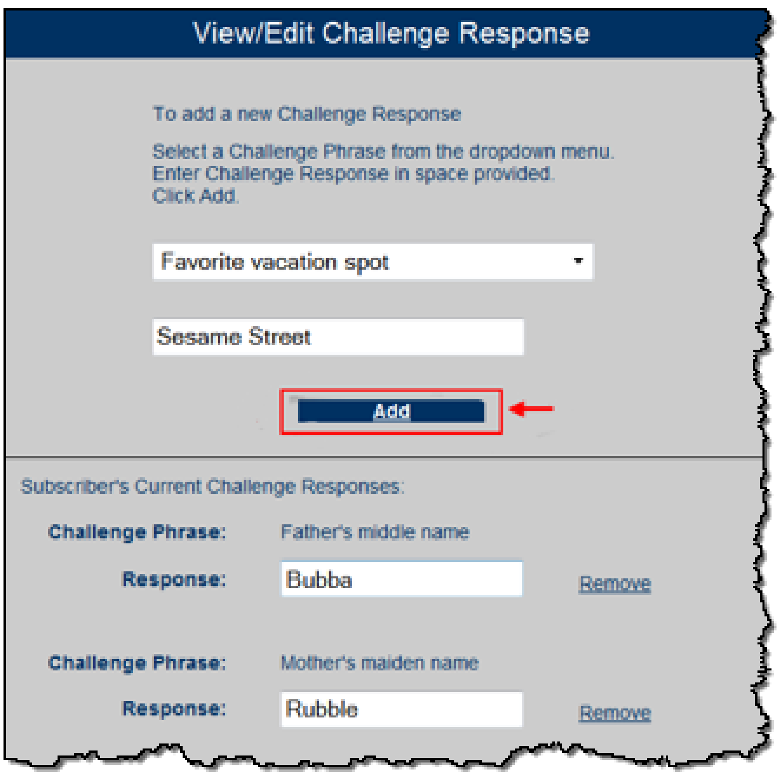
- **Transaction e-Notifications** - An email, text, or both can be sent when transactions exceed a specific amount.

Login ID	Notify on a...	Option	Account	Submitted	Notify Limit
	Transaction exceeds specified amount (one payee)	None/Off	JC Penney Card	6/18/2016 2:02:55 PM	500

Edit Challenge Response

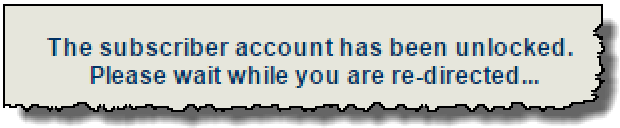
(Optional based on FI's MFA)

- **Four** challenge phrases are required at *all* times for each subscriber account.
- Admin users can **Edit**, **Remove**, and **Add** challenge phrases.



Unlock Subscriber

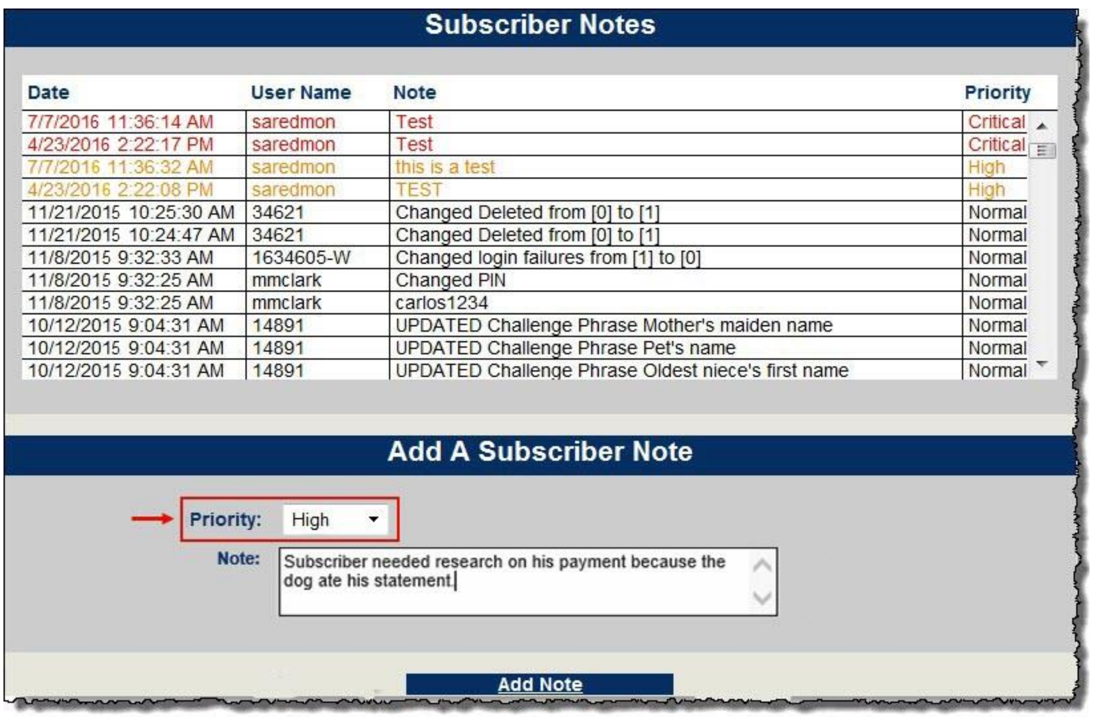
This enables an admin to unlock accounts if the subscriber gets locked out for too many incorrect attempts at answering Challenge Phrases.



View/Edit Subscriber Notes

This location contains notes from iPay Solutions' support representatives, the system, and admin users who are assisting subscribers.

- Three priority types: **Critical**, **High,** and **Normal**
- iPay Solutions is able to view notes entered here.



Subscriber Notes

Date	User Name	Note	Priority
7/7/2016 11:36:14 AM	saredmon	Test	Critical
4/23/2016 2:22:17 PM	saredmon	Test	Critical
7/7/2016 11:36:32 AM	saredmon	this is a test	High
4/23/2016 2:22:08 PM	saredmon	TEST	High
11/21/2015 10:25:30 AM	34621	Changed Deleted from [0] to [1]	Normal
11/21/2015 10:24:47 AM	34621	Changed Deleted from [0] to [1]	Normal
11/8/2015 9:32:33 AM	1634605-W	Changed login failures from [1] to [0]	Normal
11/8/2015 9:32:25 AM	mmclark	Changed PIN	Normal
11/8/2015 9:32:25 AM	mmclark	carlos1234	Normal
10/12/2015 9:04:31 AM	14891	UPDATED Challenge Phrase Mother's maiden name	Normal
10/12/2015 9:04:31 AM	14891	UPDATED Challenge Phrase Pet's name	Normal
10/12/2015 9:04:31 AM	14891	UPDATED Challenge Phrase Oldest niece's first name	Normal

Add A Subscriber Note

Priority: High

Note: Subscriber needed research on his payment because the dog ate his statement.

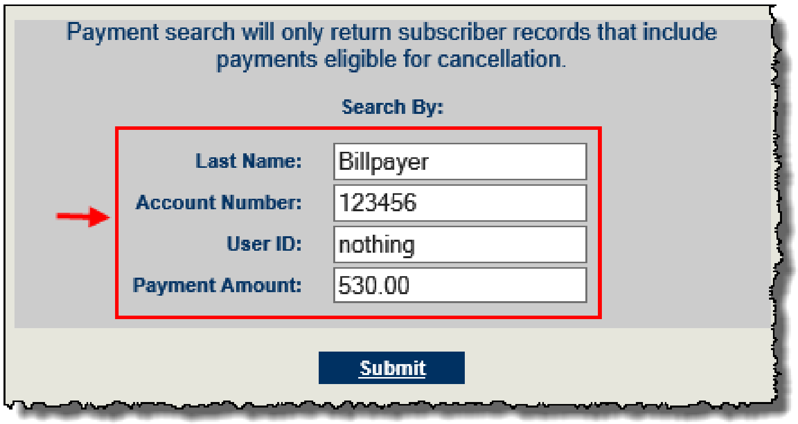
Add Note

Continue back to the ***Subscriber Menu***

Cancel Payment

This is a general search for a subscriber payments that are eligible for cancellation. Same cancellation rules apply as stated above.

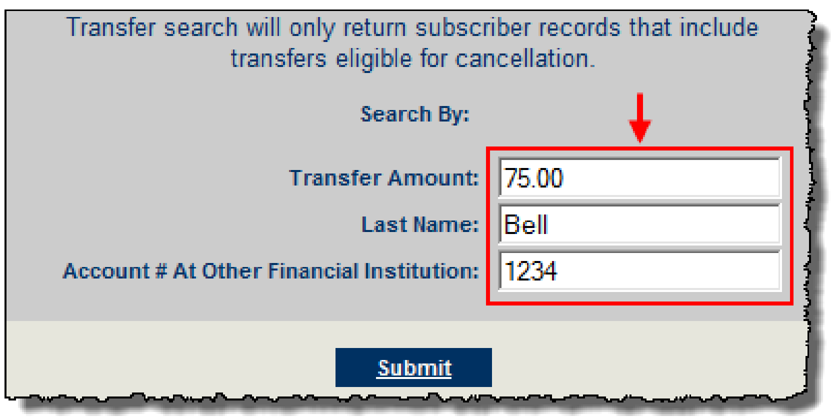
Eligible payments can be cancelled up until 12:30 p.m. ET of the next business day.



Cancel Transfer

This location allows admin users to cancel **Transfers** up until the processing time.

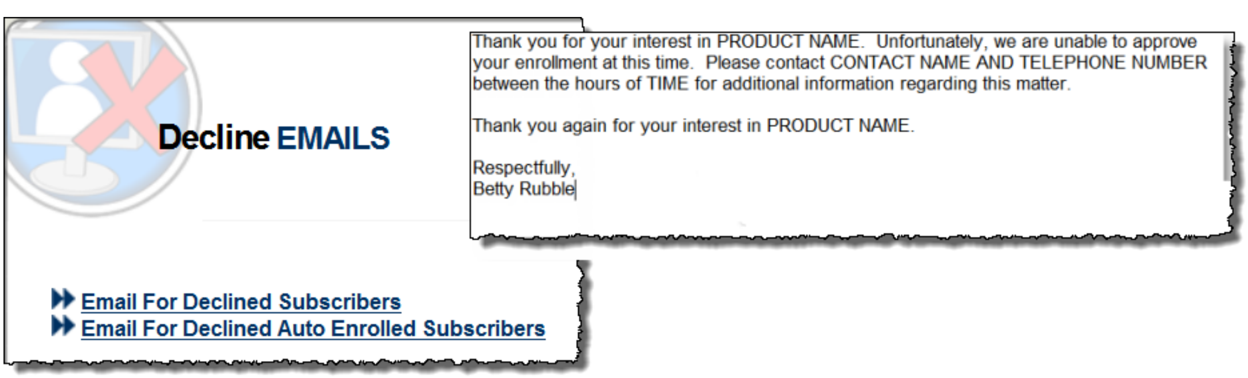
- Same cancellation rules apply as stated above.



Enrollment Notices

Any time an enrollment is declined, an email can be sent. The messages must be created first.

Email templates are available and can be change based on the institutions preference.



Business Subscriber Menu

Pending Enrollment, Pending Account, and Contact Info Updates are all found on the Home Page as well.

This menu only appears for institutions that purchased the Biz 2.0 product.

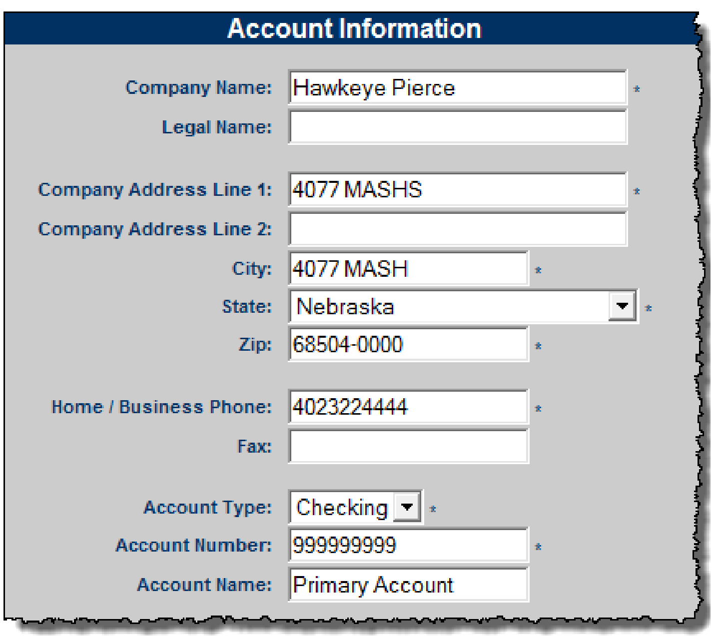
Add New Subscriber

The following information is applicable for New Enrollments, Add New Subscriber, and View/Edit Subscribers.

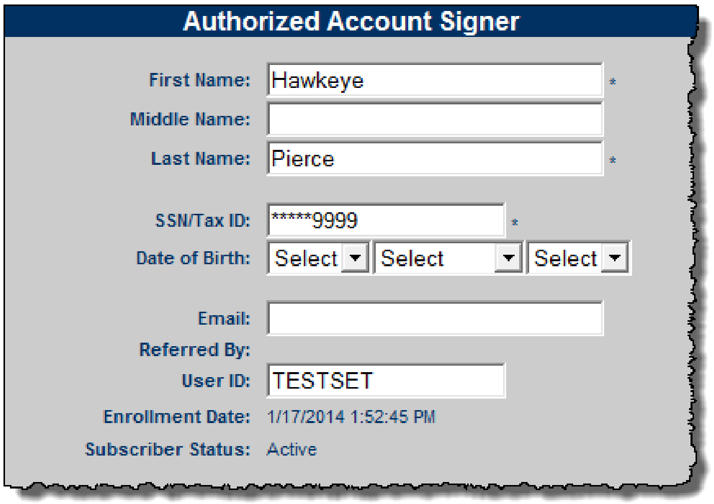
- This allows admin user's to enroll their Businesses. iPay Solutions recommends subscribers enroll themselves to ensure the interface is set up correctly.

Business Account Information

- **Account Information** - This is the business contact and account information



- **Authorized Account Signer** - This is the primary Business User/Owner/Manager

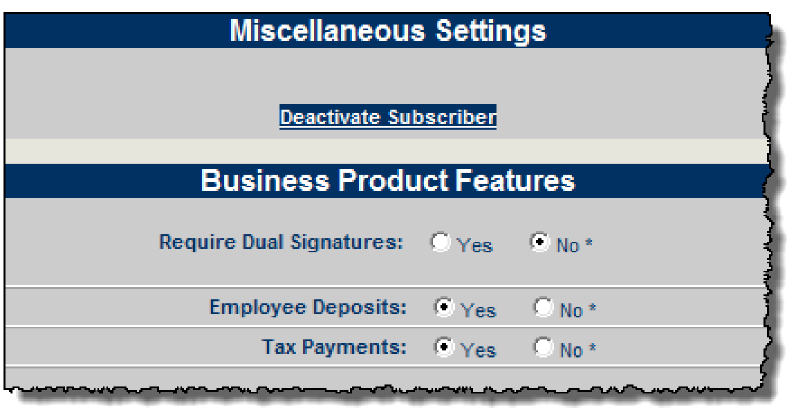


  - **User ID –** Internet banking providers populated the user ID for Single Sign-On subscribers

Miscellaneous Settings & Business Product Features

The following features are optional per FI and can be turned **On** or **Off** for the individual Subscriber.

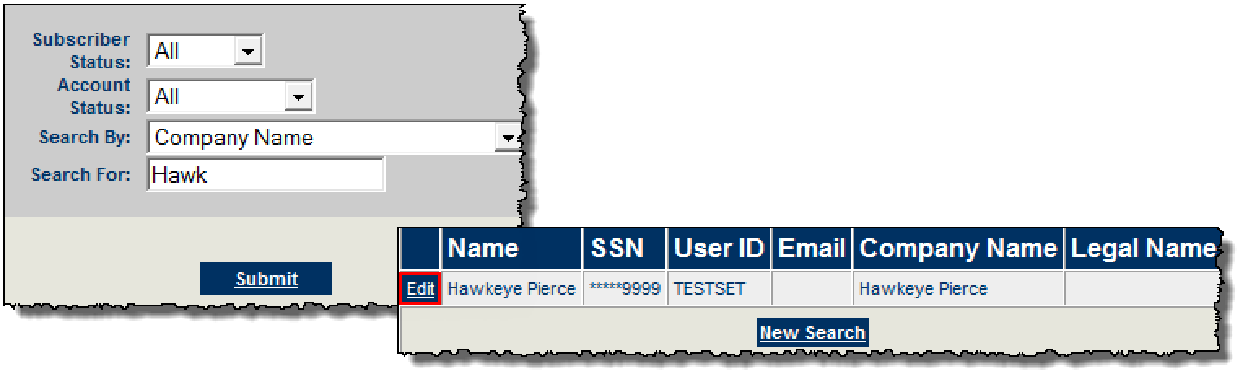
All of these options can be turned **Off** at the institution level as well as for individual business accounts.



- **Require Dual Signature** - If an admin user selects Yes, then **two** business users must have the Approval Authority permission turned **On**.
  - Businesses can turn this On/Off from their product as well.
- **Employee Deposit (Payroll)** - This is used when businesses have employees they pay.
- **Tax Payment** - A link to the EFTPS Site is provided to schedule their IRS payments.
  - This does not allow the business user to make tax payments through bill pay, but takes them to the official government site to make the payments.

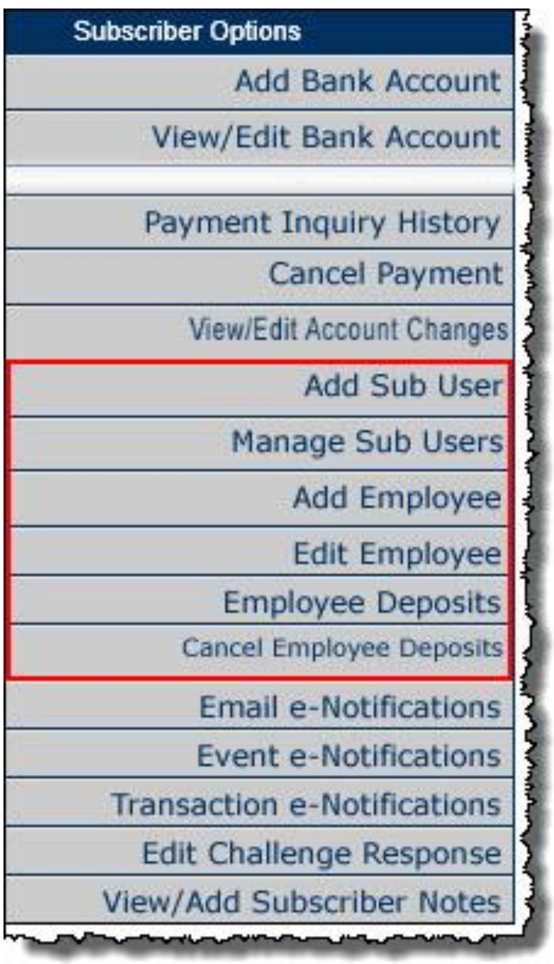
View/Edit Subscriber

Allows admin users to view and edit business subscriber accounts.



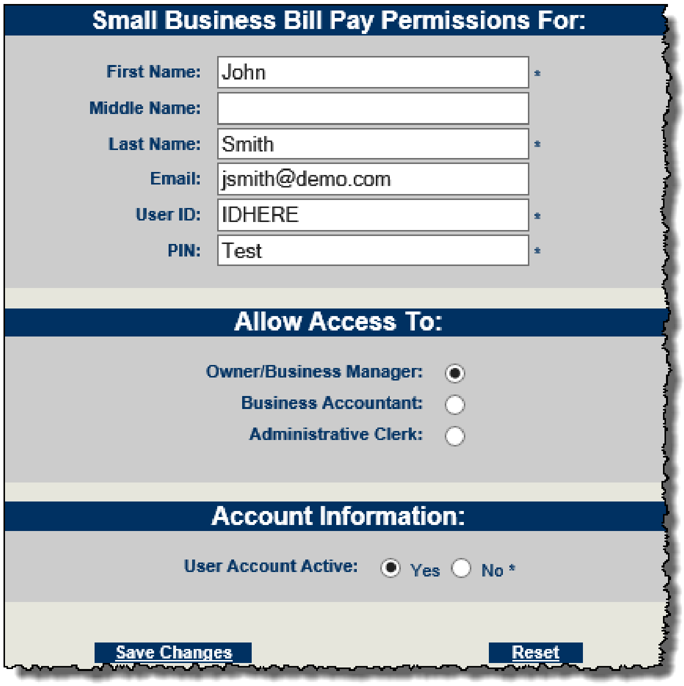
Subscriber Options for Business Subscribers

Business Options appear in this menu once a business account has been located.



Add Sub User

This allows admin users to add sub users to the business bill pay on behalf of the company.

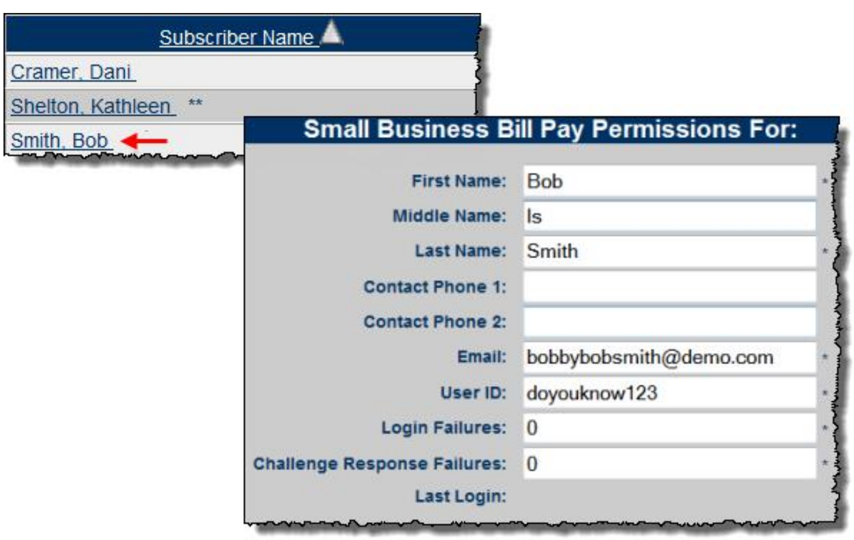


Manage Sub Users

Admin users can edit the sub user's information, update their permissions, and even unlock a sub user.

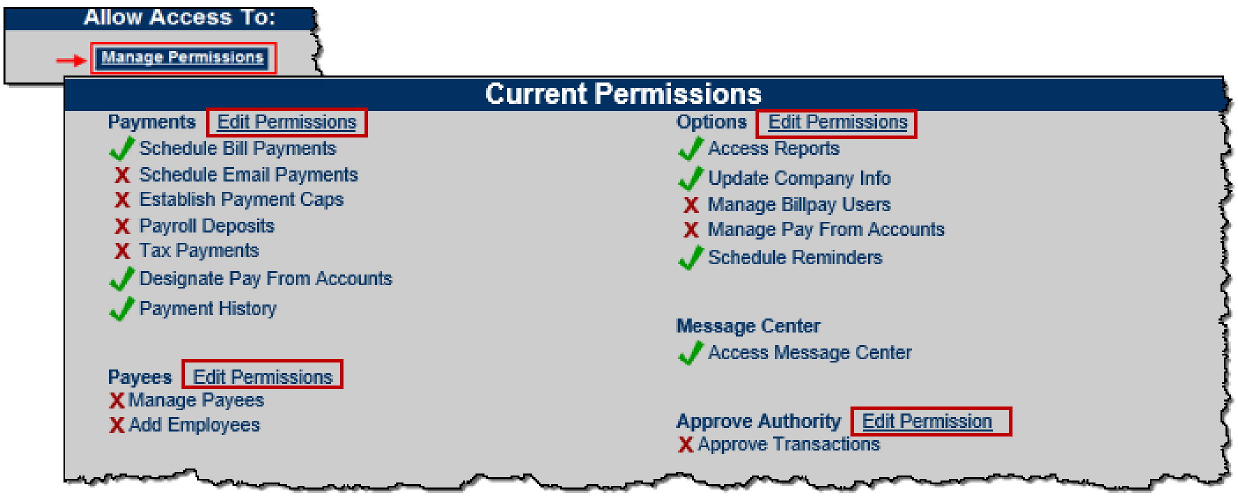
Edit Sub User

Locate sub user and click on their name. All fields are editable.



To update the specific permissions, select **Manage Permissions**. Each section can have the settings turned **On** or **Off**.

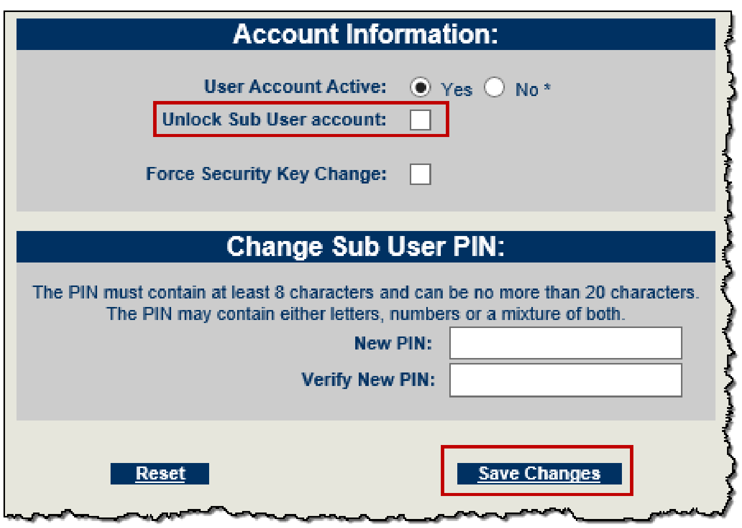
Approve Authority – *This permission allows the sub user to approve business transactions and payroll.*



Unlock Sub User

If the sub user is locked out, you may unlock their account, by selecting the check box. Then click **Save Changes,** so the system captures necessary changes.

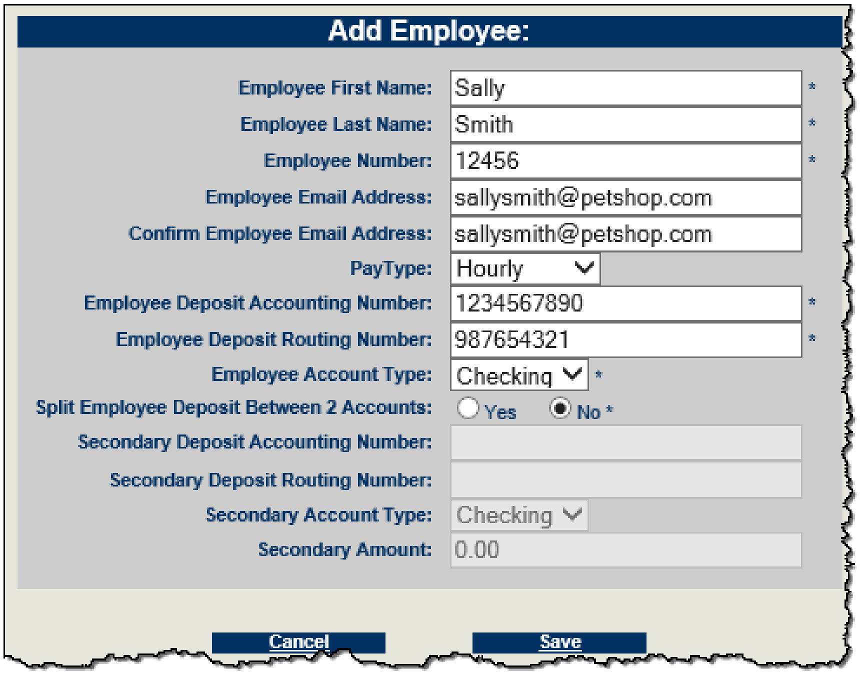
- You may change the sub users' PIN if requested.



Add Employee

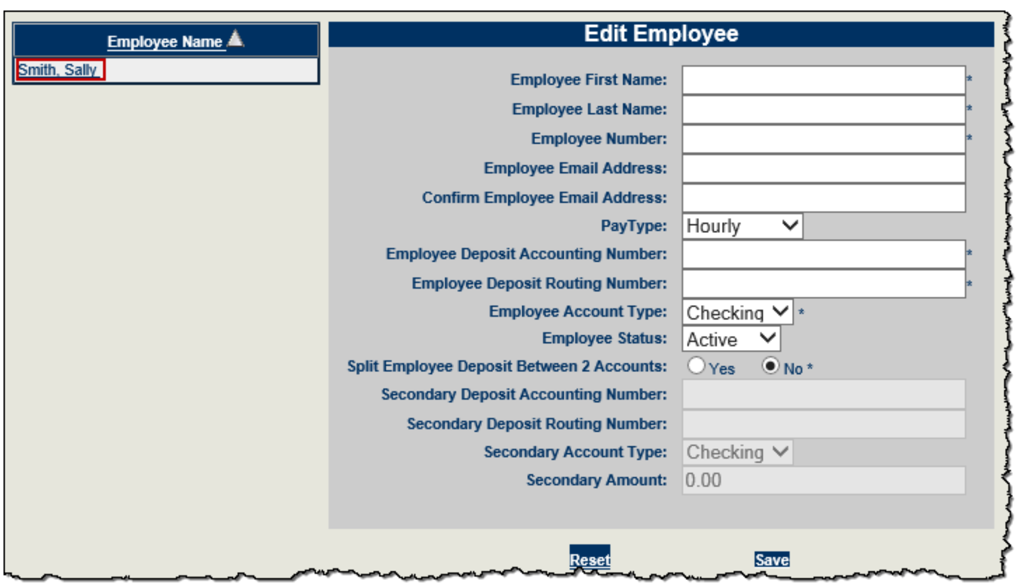
This option allows admin users to add employees for a business owner, so they can schedule payroll deposits.

- Payroll is deposited by ACH, so account information is required.
- Deposits show as ***Bill Pay* Bill Pmt.*** on employees' account when they are paid.



Edit Employee

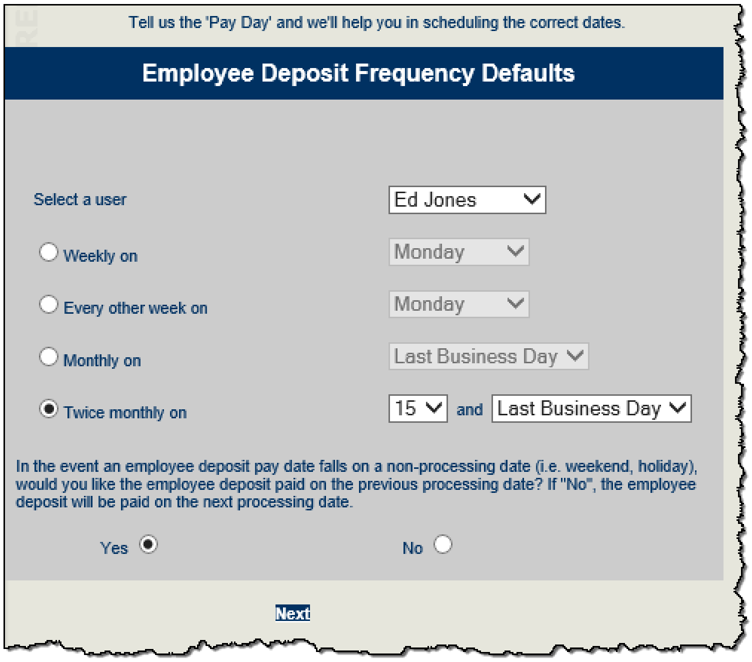
Admin users can view the list of employees added for a business. If the employee's name is selected their information can be updated.



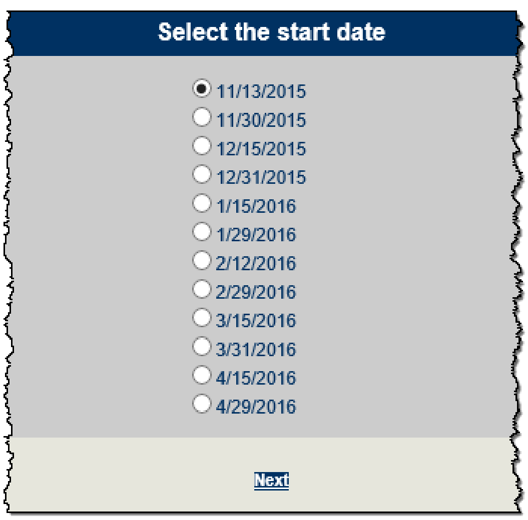
Employee Deposits

Admin users are able to schedule payroll for business subscribers.

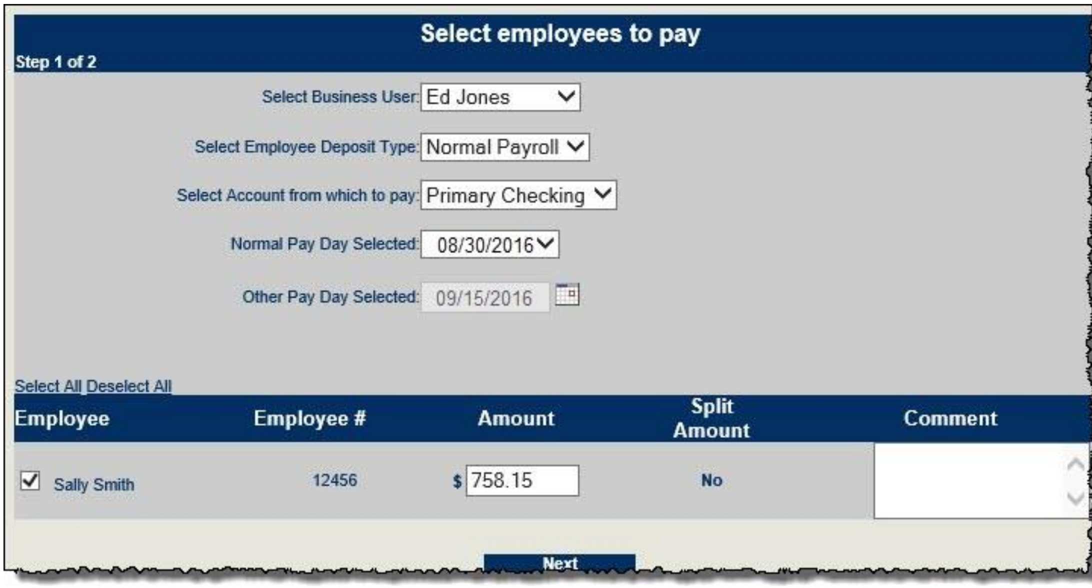
- Admin user selects the business subscriber they are scheduling the employee deposit for and the schedule.



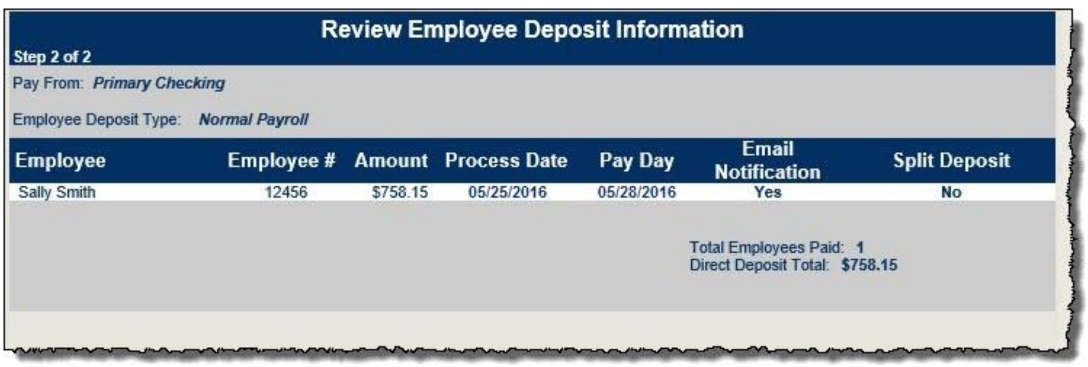
- Select the start date. This is the first time payroll will process.



- Choose employees that are being paid and fill in deposit information.



- Review to ensure deposit information is correct.



- Payroll is schedule and admin users can provide confirmation number to subscriber.

Cancel Employee Deposits

This is where admin users are able to cancel payroll deposits.

Reports

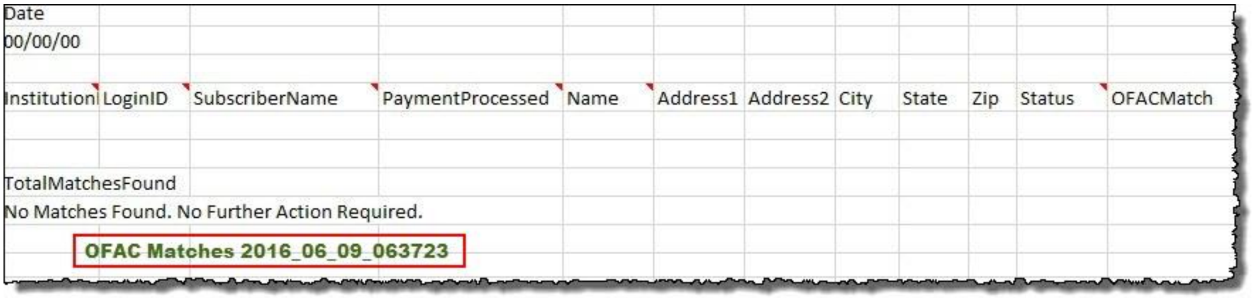
The reports displayed are customized for each institution.

- 18 months of history is stored within each report.
- Most reports can be converted to HTML, PDF, TXT file, and/or Excel, depending on the data that is reflected.
- The ***Subscriber Report****,* allows you to customize the information based on your needs. This report offers a standard version, and a crossover version that provides a list of subscribers who have upgraded to the business product, reactivated their account, and BillSimple Upgrades (if applicable).
- iPay Solutions can run specific reports and place them in the **File Download** tab. A service fee is charged and a new service worksheet needs to be filled out. Please contact FI Support for more information.

Training Material *(located under Admin User Menu)* ***provides the Reports Definitions which explain the purpose for each report.***

Daily reports to review:

- **OFAC –** This lists potential matches of your subscriber's payees. We pull this report daily; however, in order for the institution to remain compliant, it must be monitored by the institution as well.



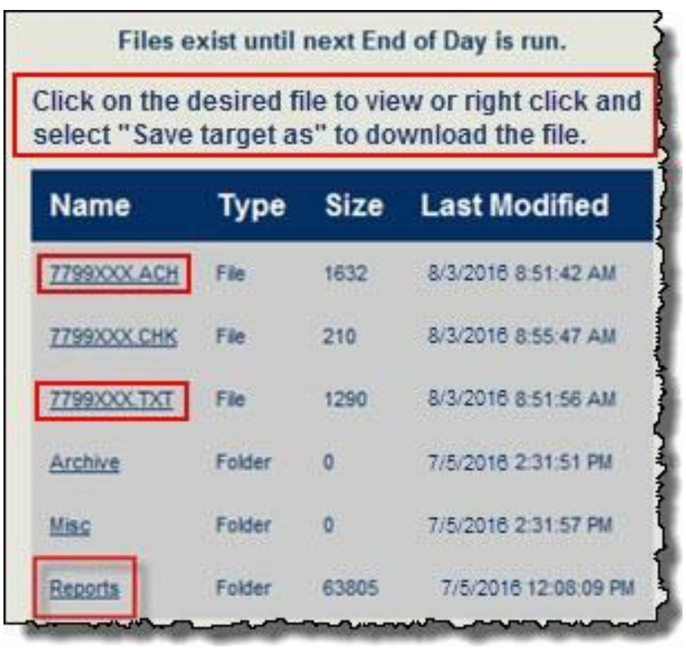
- **Exceptions –** This provides details about transactions (both check and electronic) that were not successful and were either refunded or resubmitted.
- **ACH Credit Report –** Provides a list of processed payments for the selected month.

File Download

Institutions go here to locate ACH files for processing, to view Text files, and see specific jXchange reports. They will be available 30-40 minutes after the institution's cut-off time.

- Institutions need to process their ACH file daily if offering bill pay fee features, where service fees are charged.

*Files will exist until the following day at the cutoff time. It is maintained in the **Archived** folder for 30 days.*



Files exist until next End of Day is run.

Click on the desired file to view or right click and select "Save target as" to download the file.

Name	Type	Size	Last Modified
7799XXX.ACH	File	1632	8/3/2016 8:51:42 AM
7799XXX.CHK	File	210	8/3/2016 8:55:47 AM
7799XXX.TXT	File	1290	8/3/2016 8:51:56 AM
Archive	Folder	0	7/5/2016 2:31:51 PM
Misc	Folder	0	7/5/2016 2:31:57 PM
Reports	Folder	63805	7/5/2016 12:08:09 PM

Funds Verification Specific Reports

This folder contains information specific to the funds verification process.

- Specific reports provided are:
    - ACH Payment Exceptions
    - FV ACH Transactions
    - Exceptions
    - OFAC Matches

Click on the desired file to view or right click and select "Save target as" to download the file.

Name	Type	Size	Last Modified
ACH-MACH-PaymentExceptions.xls	File	26624	8/3/2016 8:51:42 AM
FundsVerificationACHTransactions.csv	File	319	8/3/2016 8:55:47 AM
FV Exceptions 08-22-12.xls	File	36352	8/3/2016 8:51:56 AM
NewMerchantOFACmatch.csv	File	292	7/5/2016 2:31:51 PM
OFAC Matches.csv	File	218	7/5/2016 2:31:57 PM

Purpose: Provides all the payments with the funds verification status of “failure” or “failure – NSF” after the Funds Verification process is complete.

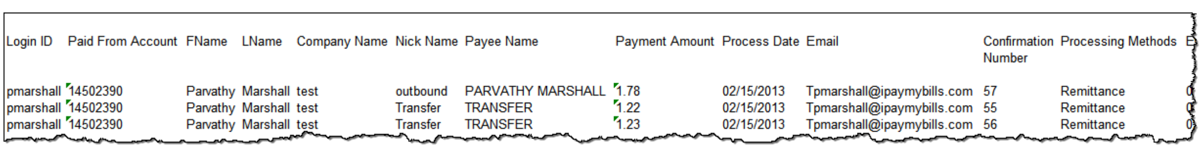
FV Exceptions Debit Report

MASTER Site > File Download > Reports > FV Exceptions-Debit

FV Credit Exceptions Report

MASTER Site > File Download > Reports > FV Exceptions-Credit

Will run after each FV processing cycle (8:00 a.m. and 3:00 p.m.)



Login ID	Paid From Account	FName	LName	Company Name	Nick Name	Payee Name	Payment Amount	Process Date	Email	Confirmation Number	Processing Methods
pmarshall	14502390	Parvathy	Marshall	test	outbound	PARVATHY MARSHALL	1.78	02/15/2013	Tpmarshall@ipaymybills.com	57	Remittance
pmarshall	14502390	Parvathy	Marshall	test	Transfer	TRANSFER	1.22	02/15/2013	Tpmarshall@ipaymybills.com	55	Remittance
pmarshall	14502390	Parvathy	Marshall	test	Transfer	TRANSFER	1.23	02/15/2013	Tpmarshall@ipaymybills.com	56	Remittance

Funds Verification ACH Transactions Report [Year/Month/Day]

Location: *Dropped into the FI/Agent's SFTP folder available within the 'File Download' section in the MASTER Site.*

Purpose: Displays all of connectivity failures to allow the institution to manually move the funds from the related subscriber's account to the FI's settlement account.

- FI's payments that were successfully processed through FV on the processing day
- Generated each processing day at 7:30pm EST

ACH Files

This file provides details for each ACH transaction which shows the subscribers who are debited daily.

Process and Procedures

Procedures for In-house or Third-Party Processing

- **In-house –** The file is named with the institution's five-digit ID number and the Julian date.
    - To process: Right click on the file and **Save Target As** to download. Then process through the internal software.
- **Third Party –** If the institution processes via a third-party processor, iPay Solutions' delivers the ACH file to them.

Text Files

This file includes the file name, file size, total amount of payments for the day as well as the following:

- **ACH Total Dollar Amount** - For the daily files
- **Warn Limit** - This displays the high dollar amounts that exceed the warning limit
    - It provides the subscriber's name and payee information
- **Subscriber Fees** -This shows any fees the institution may charge for bill pay, as well as Rush payments, and Gift Pay (Charity & Donation)
- **Institution Fees** – iPay Solutions debits the institution for fees on the first & sixteenth of each month

```
ACH Notification
----------------
ACH Total Dollar Amount                $0.00
Warn Limit

----------
None

Subscriber Fees
---------------
None

Institution Fees
----------------
None
```

Compliance Information

This contains any information that institutions need from a third-party service provider for their auditors. These reports can be downloaded via the **Download Documentation** link.

***OFAC Report:** It is crucial that this report is reviewed on a **daily** basis for the institution to be compliant.*

OFAC Report	Download Documentation	
Bill Pay Operating Disclosure	Financials Insurance CodeOfConduct Information	
Inactive Admin Users	International Transactions	
Regulation GG - Unlawful Internet Gambling Enforcement Act	System Availability	
WEB Credit Entry for P2P Payments	Audited Reports...	Business Continuity...
Data Security...	Fact Act Compliance Information...	
Jack Henry DDoS Position...	JHA Cybersecurity Preparedness...	
JHA Vendor Management FAQ...		
Research Links		