

JHA Payment Solutions

iPay Solutions™

December 2016



MASTER Site – Funds Verification CSL

Client Training Guide

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

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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

A screenshot of the MASTER User Login interface. The left side is a light blue panel with the title 'MASTER USER LOGIN'. It contains two input fields: 'InstitutionID' and 'LoginID', both highlighted with a red rectangular border. Below these fields is a link that says 'Where do I enter my PIN?'. At the bottom of the panel is a 'SUBMIT' button. The right side of the screen features a dark blue background with a grid pattern and glowing light effects. The word 'MASTER' is written in large, bold, white capital letters. At the bottom of this section, the text 'Management Administrative System Tools Executive Resources' is visible in a smaller font.

- **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.

MASTER USER LOGIN

Security Key

DEWALT

Do not recognize your Security Key?
Call 877-434-4729

PIN

[PIN Restrictions](#)

SUBMIT

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.*

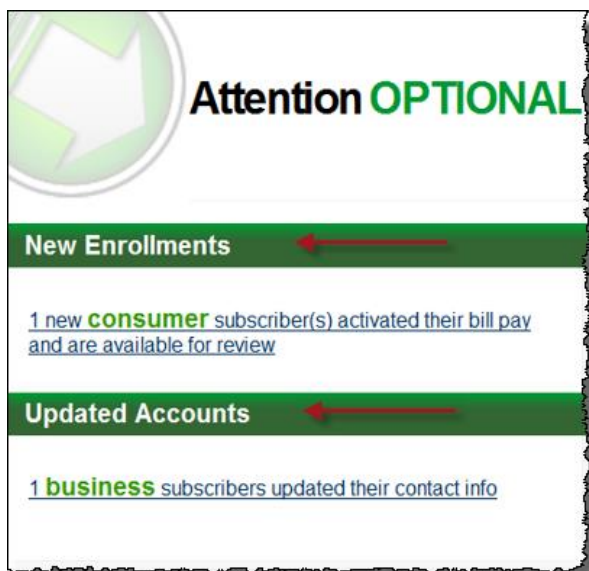


Attention Optional

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.

Account Information		User Information	
Subscriber Type:	Personal *	SSN or TIN:	4444 *
Company Name:		Date of Birth:	1 January 1950 *
Primary Account Holder		Address Line 1:	130 Forrest Dr *
First Name:	Bubba	Address Line 2:	
Middle Name:		City:	Beaufort *
Last Name:	Gump	State:	South Carolina *
Secondary Account Holder		Zip:	29219 - * *
First Name:		Home / Business Phone:	(226) 554 - 1234 *
Middle Name:			▼ till ▼
Last Name:		Work Phone:	() - * *
User ID:	shrimpboat *		▼ till ▼
PIN:	fishin *	Mobile Phone:	() - * *
Account Type:	Checking *		▼ till ▼
Account Number:	123123 *	Fax:	() - * *
Account Name:	Bubb's Acct. *	Email:	bubbashrimp@demo.com *
Subscriber Product:	Classic BillPay-e *	Email 2:	

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.

Miscellaneous Settings	
Force Security Key Change:	<input checked="" type="checkbox"/>
Force PIN Change:	<input checked="" type="checkbox"/>
Deactivate Subscriber ←	

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	<input type="checkbox"/>
2/24/2016 11:12:40 AM	Sample Account	****6789	Sample1	Email	satcher@profitstars.com	a@p.com	<input type="checkbox"/>
		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.



Actions REQUIRED

Enrollments Awaiting your Approval

[3 new **business** subscriber\(s\) enrolled in bill pay and requires your approval](#)

Accounts Awaiting your Approval

[1 **consumer** subscriber\(s\) added new pay from accounts which require your approval](#)

[2 **business** subscriber\(s\) added new pay from accounts which require your approval](#)

Account Holders Awaiting your Approval

[1 consumer subscriber\(s\) have edited their secondary account holder information which require your approval](#)

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.

Approve Pending Consumer Accounts

* Denotes a required field

3 Pending Account(s)

Subscriber Name	Date ▲
Clark, Monica S	3/12/2016
Joe, Mary	8/5/2016
Jones, Ed	10/29/2016

Select a pending account from the left to view or edit.

Subscriber Name:

User ID:

Account Number: *

Account Type: ▼ *

Account Name:

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.

Secondary Account Holder Updates

Date	Primary Name	User ID	Acct#	Old Secondary	New Secondary	Accept?
10/29/2016 10:49:00 AM	Ed Jones	EdJones	****5554	Sally Jones	Tricia Smith	<input type="radio"/> Yes <input type="radio"/> No

User Resources for Download

These are available for the institution to download.



Quick Stats

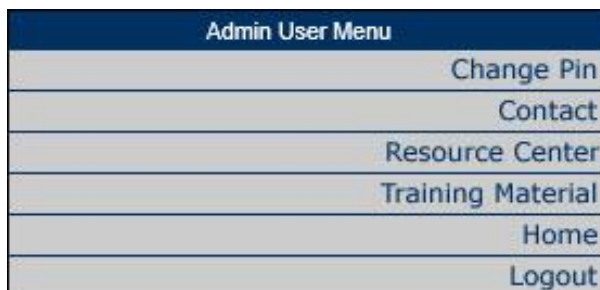
This shows a high-level view of the activity within bill pay.



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.

Change Pin

Please Note:

- PIN must be at least 8 characters long and no more than 20 characters.
- Must contain characters from two of following four categories:
 - Uppercase letters
 - Lowercase letters
 - Numbers
 - Non-alpha characters (@!\$*&()^?.,/_=#)
- PIN expires after 30, 60 or 90 days.
- PIN must be different from 5 previously used PINs.

New PIN:

Verify PIN:

Submit

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.**

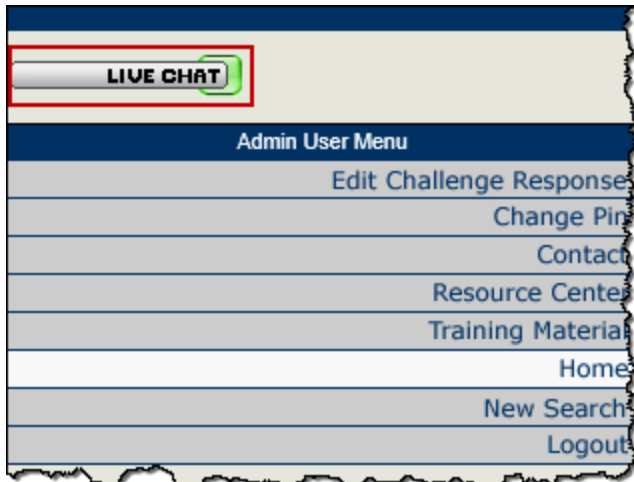
To speak to a member of our FI Support team, contact them at **1-877-434-4729**. When calling, please choose from the following options to properly direct your inquiry:

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

Contact Options

Normal Business Hours
For support from 7:30 a.m. - 8:30 p.m. EST., you may contact Financial Institution Support at 877-434-4729

For after hours technical support, please call 1-800-299-4222.



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.

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](#). >>>


<p>Consumer Bill Pay Materials</p> 	<p>Mobile Banking Materials</p> 	<p>Training</p> 
<p>Remote Deposit Capture</p> 	<p>Business Bill Pay Materials</p> 	<p>My FI Marketing Tool</p> 

- 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](#) 



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.

Personal Information	
First Name:	Betty *
Middle Name:	
Last Name:	Rubble *
Email:	bettyandbarney@stoneage.com *
LoginID:	Betty123 *
Temporary PIN:	dinosaur *

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

Choose User Type

NOTE: If Admin User only is checked, the user will not have permissions to access the Support Module.

If Support User only is checked, user will only have permissions to access the Support Module.

If both user types are selected, the user will have permissions to access the Support Module and any selected Admin permissions listed below.

Admin User:
Support User:

Admin User Permissions	Support User Permissions
Approve Enrollments	Manage Institution Users (<i>admin users</i>)
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.

Allow Access To		
Admin Tools	Set All: <input checked="" type="radio"/> Yes <input type="radio"/> No	
	Add New Subscriber: <input checked="" type="radio"/> Yes <input type="radio"/> No *	
	Approve Enrollment: <input checked="" type="radio"/> Yes <input type="radio"/> No *	
	Edit Subscriber: <input checked="" type="radio"/> Yes <input type="radio"/> No *	
	Edit Challenge Response: <input type="radio"/> Yes <input type="radio"/> No *	
	Payment Inquiries: <input type="radio"/> Yes <input type="radio"/> No *	
	Change Subscriber PINS: <input type="radio"/> Yes <input type="radio"/> No *	
	Add Subscriber Payee: <input type="radio"/> Yes <input type="radio"/> No *	
	Deactivate Subscriber: <input type="radio"/> Yes <input type="radio"/> No *	
	Cancel Payment: <input type="radio"/> Yes <input type="radio"/> No *	
Management Tools	Set All: <input type="radio"/> Yes <input type="radio"/> No	
	Compliance Information: <input checked="" type="radio"/> Yes <input type="radio"/> No *	
	Data Complete: <input checked="" type="radio"/> Yes <input type="radio"/> No *	
	Enrollment Notices: <input checked="" type="radio"/> Yes <input type="radio"/> No *	
	Terms & Conditions: <input checked="" type="radio"/> Yes <input type="radio"/> No *	
	Manage Institution Users: <input checked="" type="radio"/> Yes <input type="radio"/> No *	
	Broadcast Secure Messages: <input checked="" type="radio"/> Yes <input type="radio"/> No *	
	Report Tools	Set All: <input type="radio"/> Yes <input type="radio"/> No
	Subscriber Reports: <input checked="" type="radio"/> Yes <input type="radio"/> No *	
	Suspicious Activity Reports: <input checked="" type="radio"/> Yes <input type="radio"/> No *	
Daily ACH Reports: <input checked="" type="radio"/> Yes <input type="radio"/> No *		
Admin Audit Reports: <input checked="" type="radio"/> Yes <input type="radio"/> No *		

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.

Account Information	
Institution User Type:	Implementation <input type="text"/> *
User Account Active	<input type="radio"/> Yes <input type="radio"/> No *
PIN Change Frequency:	every 30 days <input type="text"/>
Change User PIN:	<input type="checkbox"/>
Prompt for New Security Key:	<input type="checkbox"/>

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**

The screenshot shows the 'Edit Admin Users' interface. At the top, there are two legends: '* Denotes active user' and '* Denotes a required field'. The interface is divided into two main sections: 'User List' and 'User Permissions For'. In the 'User List' section, there is a 'User Status' filter with two radio buttons: 'Active' (checked) and 'Inactive'. Below the filter is an 'Update List' button. A list of users is displayed below the filter, including '1. saraswathi', '9999. Master', 'abell, Mike', 'Adams, Mike *', 'added_newlv', and 'Adams, Mike *'. The 'User Permissions For' section contains several input fields: 'First Name:', 'Middle Name:', 'Last Name:', 'Email:', 'LoginID:', 'Login Failures', 'Unlock User Account:', and 'Last Login'. The 'First Name', 'Middle Name', 'Last Name', 'Email', and 'LoginID' fields are marked with an asterisk, indicating they are required. The 'Login Failures' field is also marked with an asterisk. The 'Unlock User Account:' field has a checkbox.

User Type Search Filter

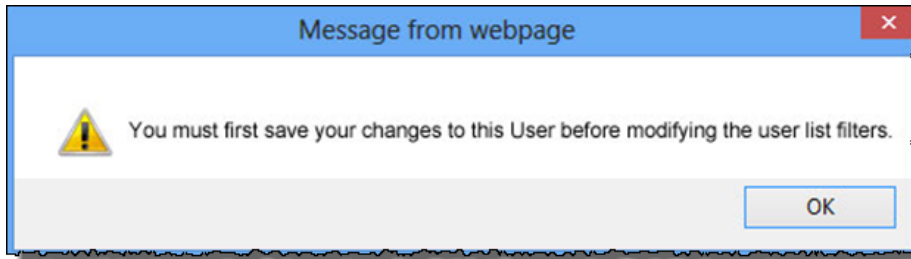
If an admin user has the Support User Module enabled, they can also search by User type.

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

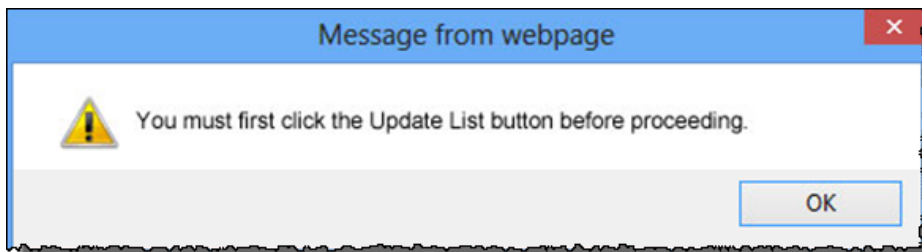
The default value includes both types.

The screenshot shows the 'Edit Admin Users' interface, similar to the previous one. In the 'User List' section, there is a 'User Type' filter with two radio buttons: 'Admin' (checked) and 'Support' (checked). Below the filter is an 'Update List' button. The 'User Permissions For' section is identical to the previous screenshot, with the same input fields and asterisks indicating required fields.

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 **Update List** , 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.

Force PIN Change Frequency

By selecting one of the options below, all Admin Users will automatically be set to the frequency selected. Any changes made to an Admin User's account independently will override the frequency selected in this screen.

This frequency will begin the day the option is selected.

Set PIN Change Frequency: every 90 days ▾ → every 30 days
every 60 days
every 90 days

[Submit](#)

Disclosures

Disclosures

[Terms & Conditions](#)

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

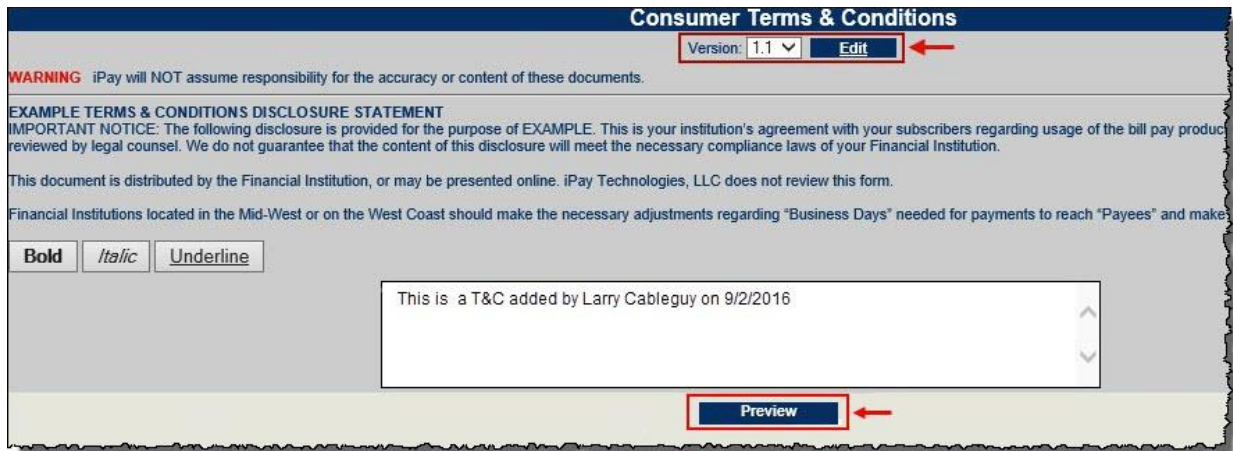
[View/Edit Terms & Conditions](#)

Consumer

Business

[Submit](#)

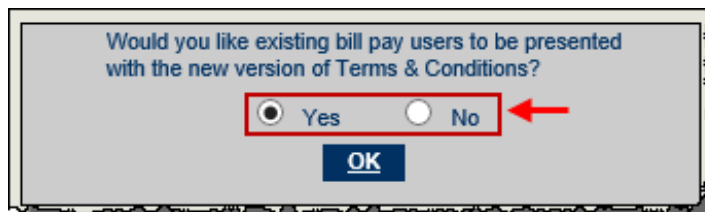
Terms & Conditions can be typed in the space provided or you can copy and paste them from your PC.



- **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.

Send a Broadcast Secure Message

This message will be sent to subscribers with the following product(s):

bill pay bill pay

INSTRUCTIONS: Highlight the text you wish to change and then click on the appropriate button to apply Bold, Italic or Underline to your selection.

Bold *Italic* Underline

Subject:

WARNING: This broadcast will be sent to the Secure Message Center of your subscribers at approximately 2:00 AM EST. Please review carefully before sending.

[Preview](#)

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.

Subscriber Menu
New Subscribers
Add New Subscriber
View/Edit Subscriber
Enrollment Notices

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.

Consumer Search

Subscriber Status:

Account Status:

Search By:

Search For:

	Name	SSN	User ID	Email	Company Name	Legal Name
Edit	BILLPAYER, MARY	*****4567	MARYBILLPAYER	mary@billpayer.com		
Edit	Kelly Express	*****4451	jbradley	123abc@123abc.com	Kelly Express	
Edit	starks, mahl*	*****6514	saleiseannette1	kelly.ponder@ipaymybills.com		
Edit	Starks, Mahlea*	*****9474	mahlouhouser	kelly.ponder@ipaymybills.com		
Edit	Test, Test	*****6789	testtesttest	abc@abc.com		

Select a bill pay user to view/edit.

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

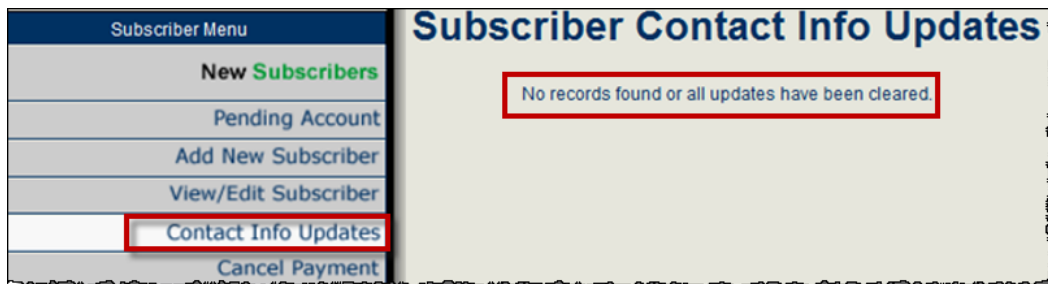
Subscriber Menu	Subscriber Contact Info Updates							
View/Edit Subscriber	Date	Name	SSN	User ID	Info Type	Old	New	Clear
Contact Info Updates	11/8/2016 1:05:19 PM	Corey Pollard	*****6789	cpollard90	CellPhone		2703006015	<input type="checkbox"/>
Cancel Payment	11/22/2016 4:18:01 PM	Corey Pollard	*****6789	cpollard90	Email	cpollard@billpaysite.com	cpollard@jackhenry.com	<input type="checkbox"/>
Cancel Transfer	11/22/2016 4:22:29 PM	Corey Pollard	*****6789	cpollard90	Address1	123 Main St	345 Main St	<input type="checkbox"/>
Cancel Inbound Transfer	12/23/2016 2:54:39 PM	Test Account	*****4567	JWMotivation1	CompanyName	JW Motivational INC	JWMotivationalINC	<input type="checkbox"/>
Trial Deposits	12/23/2016 2:54:39 PM	Test Account	*****4567	JWMotivation1	Email	g@g.com	JWMotivationalINC@JWMotivationalINC.net	<input type="checkbox"/>
Enrollment Notices	<input type="button" value="Clear Checked"/> <input type="button" value="Clear All"/>							
Contact Info Updates	Note: The information updates provided above are also available under Reports.							

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.

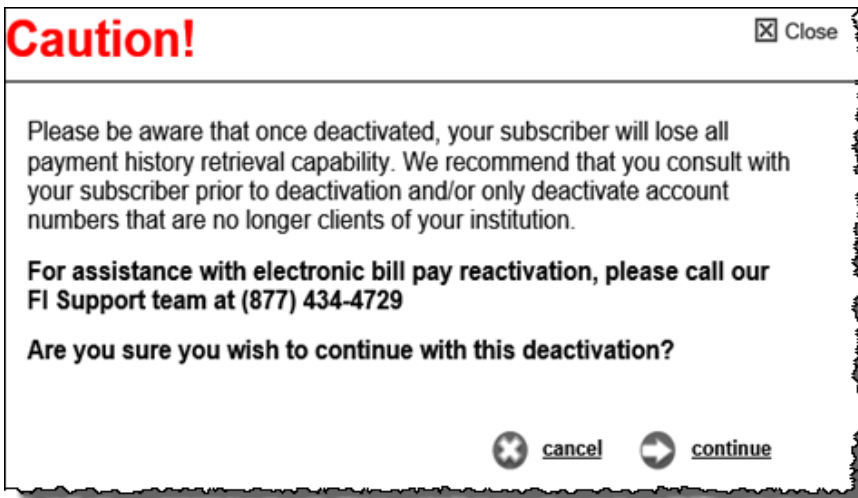
Process of Deactivating Accounts

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.

View/Edit Subscriber (MARY BILLPAYER)

The following is a short survey designed to provide our staff with vital feedback as to why our subscribers wish to cancel their bill pay service. All payments scheduled by a subscriber will be stopped when the subscriber is cancelled.

Did the subscriber close their account with institution?	Yes <input type="radio"/> No <input type="radio"/>
Is the account in poor standing?	Yes <input type="radio"/> No <input type="radio"/>
Did the subscriber experience poor customer service?	Yes <input type="radio"/> No <input type="radio"/>
Did the subscriber experience payment issues?	Yes <input type="radio"/> No <input type="radio"/>
Did the subscriber experience technical or computer issues?	Yes <input type="radio"/> No <input type="radio"/>
Was the subscriber unhappy with Fees associated with Bill Pay?	Yes <input type="radio"/> No <input type="radio"/>
Did the service meet the subscriber expectations?	Yes <input type="radio"/> No <input type="radio"/>

Other Comments:

Step 5. Caution Message #2, Click Continue

Caution! ✕ Close

Please be aware that once deactivated, your subscriber will lose all payment history retrieval capability. We recommend that you consult with your subscriber prior to deactivation and/or only deactivate account numbers that are no longer clients of your institution.

For assistance with electronic bill pay reactivation, please call our FI Support team at 877-434-4729

Thank you for completing this survey.
The subscriber MARY BILLPAYER (User ID:MARYBILLPAYER) has been cancelled and all pending payments have been stopped.

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.

Subscriber Options
Add Bank Account
View/Edit Bank Account
Unlock Payee
View/Edit Payee
Add Subscriber Payee
Payee Change Request History
Schedule a New Payment
Scheduled Payments
Payment History
Payment Inquiry History
Cancel Payment
View/Edit Account Changes
Email e-Notifications
Event e-Notifications
Transaction e-Notifications
Edit Challenge Response
Unlock Subscriber*
Change Subscriber PIN
View/Add Subscriber Notes

Add Bank Account

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

Add More Bank Accounts

Number of Additional Accounts to add:

[Click here to add additional accounts](#)

These accounts can be used to schedule bill payments.

Account 1

Bank Account Nickname: *

Account Number: *

Account Type: *

[Submit](#)

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	Edit	Deactivate
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](#)

Please read message below

⚠ Are you certain you would like to deactivate this account? ⚠

As a result, the following will occur:

- The subscriber will no longer be able to process payments from this account.
- Any "Scheduled" payments set to process from this account will process from the default account.

[No](#)

[Yes](#)

Unlock Payee

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

- Find the subscriber that has the payee locked out.

View/Edit Subscriber (Tricia Smith)

[Subscribers' Payees](#)

Sharon Atcher

Payee Information For

→ **Payee Name:** Sharon Atcher

Payee Email Address: satcher@profitstars.com

Person to Person Payment Status: Payee Locked

[Clear Form](#)
[Unlock Payee](#)

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

View/Edit Subscriber (Tricia Smith)

→ Sharon Atcher was successfully 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.

Add a new bill
* Denotes a required field

Search by entering the payee's name
Type in a name and click "Search" to search by a particular name.

Payee Name

Add a new bill
* Denotes a required field

From your remittance coupon, enter the following information.

Payee Name Nolin RECC

Account Number *

Account Number Confirmation *

Add a new bill
* Denotes a required field

Multiple Results found. Please enter the zip code

Payee Name Nolin RECC

Account Number *

Account Number Confirmation *

Payee Zip *

Match Found

Note: The payees listed below are available for immediate payment.

Payee List

Payee Name: Nolin RECC *

Our system has matched your payee. By adding this payee, you will be able to make immediate payments to this payee.

Would you like to add this payee to your account?

[Add this payee](#) [This is not my payee](#) [Search Again](#)

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.

View/Edit Subscriber (Bob BillPayer)

* Denotes an electronic payee

Subscribers' Payees
Abc Company
bob's account *
Fun account *
jc penney *
jc penney *
JC Penney Card *
jcp *
kohls
kohls
Melissa Clark *
My Hair Salon
Nolin RECC *
Nolin RECC *
RECC
test *

Payee Information For

Payee Nickname:

Account Number: 1234

Notify Limit:

Name: NOLIN RURAL ELECTRIC COOPERATIVE CO

Type: Pay Anyone

Account Holder Name: Bob BillPayer

Account Status: Approved

Payee Nickname may be edited above.

If additional changes are needed please submit a Payee Change Request.

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.

Subscribers' Payees	Schedule a New Payment
abc Company	Payee Nickname: jc penney
bob's account *	Account Number: 12345678902
Fun account *	Last Payment Date: 06/10/2015
jc penney *	Pay From Account: Test 2 ****1234
ic penney *	Payment Type: Single Payment
JC Penney Card *	Amount: 50.00
icp *	Payment Delivery: Standard
kohls	Process Date: 06/26/2016
kohls	Est. Arrival: 06/30/2016
Melissa Clark *	Memo:
My Hair Salon	Comment:
Nolin RECC *	Personal Note:
Nolin RECC *	
RECC	
test *	
	Clear Form
	Submit

Scheduled Payments

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

Scheduled Payments

Status: Scheduled
Start Date: 06/30/2016
End Date: 07/30/2016
Payee: All Payees

Submit

Select a status to view/edit scheduled payments.

Scheduled: Payment is set to process on the process date and can be edited or stopped.

Pending: Payment is set to process but is awaiting approval. This payment can be edited or stopped.

Pending Skip: An individual payment of a recurring payment series has been selected to be skipped and must be un-skipped to edit the payment.

Editing and Stopping Single Payments

Admin users are able to edit payments subscribers have scheduled.

- Select the correct payment, click Edit.

Status	Process Date	Amount	Account Name	Type	Frequency	PaymentID
Scheduled	6/26/2016	\$50.00	jc penney *	Company	Single	133

Scheduled Payments **Edit**

- Edit the payment information, click Save.

Edit Payment

Account Name: ABC COMPANY

Merchant: 3571006

Merchant Account: 4567

Account Holder Name: Melissa BillPayer

Payment Type: Single

Payment Delivery: Standard

Process Date: 04/25/2016

Institution Account: Test2

Amount: \$300.00

Memo:

Comment:

Est. Arrival: 04/28/2016

Scheduled Payments Stop Payment **Save**

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

Edit Payment

Account Name: ABC COMPANY

Merchant: 3571006

Merchant Account: 4567

Account Holder Name: Melissa BillPayer

Payment Type: Single

Payment Delivery: Standard

Process Date: 04/25/2016

Institution Account: Test2

Amount: \$300.00

Memo:

Comment:

Est. Arrival: 04/28/2016

Scheduled Payments **Stop Payment** Save

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.

Payment Inquiry History									
Payee Nickname	Account Number	Type	Frequency	Status	Amount	Process Date	Conf #	Inquiry Details	Source
Abc Company	4567	Company	Single	Paid	\$25.00	4/18/2016	27	View Details	Subscriber

4/18/2016 **Payment Inquiry** Payment Inquiry [154942] regarding Abc Company
Dear Bob BillPayer,

Thank you for contacting Bill Pay Support. It has been a pleasure to assist you with resolving this matter. If further assistance is needed with other bill pay concerns, please contact us again through your message center or by phone at 877-241-9019.

Thank You,

Lovelee H.
Bill Pay Support

4/16/2016 **Posted Response:**
Dear Bob BillPayer,

→ Your request regarding your Abc Company payment has been received. We have assigned this inquiry the reference number of 154942. A representative will begin on your request immediately. You'll receive a status report within 1 business day.

For your records, this is the message we received:

this is a test
Please contact Bob BillPayer at 2707379266 between 11:00 PM and 8:00 PM

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.

Transfer/Payment Caps

Outbound Transfers

\$ per Processing Transaction: *

\$ per Processing Day: *

Email Payments

\$ per Processing Transaction: *

\$ per Processing Day: *

Mobile Cap: *

Warn Limit: *

Fee Definition: *

- **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

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

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

[View Details](#) [Delete](#) [New](#)

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.

View/Edit Challenge Response

To add a new Challenge Response
Select a Challenge Phrase from the dropdown menu.
Enter Challenge Response in space provided.
Click Add.

Favorite vacation spot ▼

Sesame Street

Add ←

Subscriber's Current Challenge Responses:

Challenge Phrase:	Father's middle name	
Response:	<input style="width: 80%;" type="text" value="Bubba"/>	Remove
Challenge Phrase:	Mother's maiden name	
Response:	<input style="width: 80%;" type="text" value="Rubble"/>	Remove

Unlock Subscriber

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

The subscriber account has been unlocked.
Please wait while you are re-directed...

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.

Payment search will only return subscriber records that include payments eligible for cancellation.

Search By:

Last Name:	Billpayer
Account Number:	123456
User ID:	nothing
Payment Amount:	530.00

[Submit](#)

Cancel Transfer

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

- Same cancellation rules apply as stated above.

Transfer search will only return subscriber records that include transfers eligible for cancellation.

Search By:

Transfer Amount:	75.00
Last Name:	Bell
Account # At Other Financial Institution:	1234

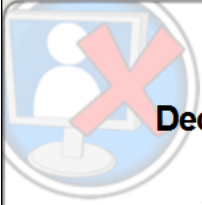
[Submit](#)

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.



Decline EMAILS

Thank you for your interest in PRODUCT NAME. Unfortunately, we are unable to approve your enrollment at this time. Please contact CONTACT NAME AND TELEPHONE NUMBER between the hours of TIME for additional information regarding this matter.

Thank you again for your interest in PRODUCT NAME.

Respectfully,
Betty Rubble

[▶▶ Email For Declined Subscribers](#)
[▶▶ Email For Declined Auto Enrolled Subscribers](#)

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.

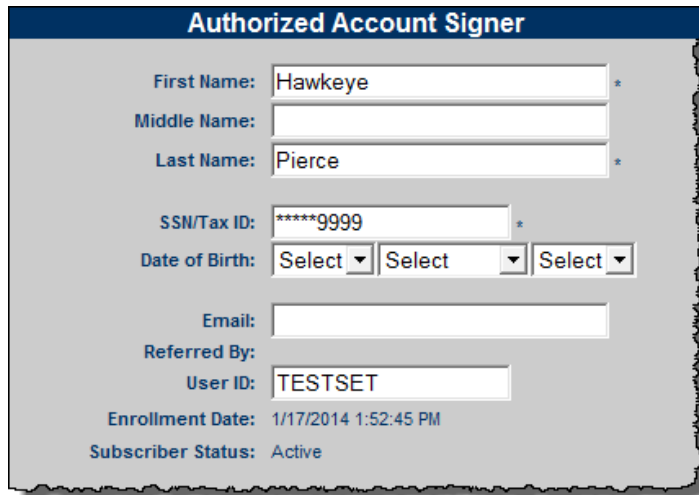
- This allows admin user's to enroll their Businesses. iPay Solutions recommends subscribers enroll themselves to ensure the interface is set up correctly.

Business Account Information

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

Account Information	
Company Name:	Hawkeye Pierce *
Legal Name:	
Company Address Line 1:	4077 MASHS *
Company Address Line 2:	
City:	4077 MASH *
State:	Nebraska *
Zip:	68504-0000 *
Home / Business Phone:	4023224444 *
Fax:	
Account Type:	Checking *
Account Number:	999999999 *
Account Name:	Primary Account

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



Authorized Account Signer

First Name: *

Middle Name:

Last Name: *

SSN/Tax ID: *

Date of Birth:

Email:

Referred By:

User ID:

Enrollment Date: 1/17/2014 1:52:45 PM

Subscriber Status: Active

- **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.



Miscellaneous Settings

[Deactivate Subscriber](#)

Business Product Features

Require Dual Signatures: Yes No *

Employee Deposits: Yes No *

Tax Payments: Yes No *

- **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.

The screenshot shows a search interface with the following fields:

- Subscriber Status: All
- Account Status: All
- Search By: Company Name
- Search For: Hawk

A **Submit** button is located below the search fields.

	Name	SSN	User ID	Email	Company Name	Legal Name
Edit	Hawkeye Pierce	*****9999	TESTSET		Hawkeye Pierce	

A **New Search** button is located below the table.

Subscriber Options for Business Subscribers

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

The screenshot shows a vertical menu titled "Subscriber Options" with the following items:

- Add Bank Account
- View/Edit Bank Account
- Payment Inquiry History
- Cancel Payment
- View/Edit Account Changes
- Add Sub User
- Manage Sub Users
- Add Employee
- Edit Employee
- Employee Deposits
- Cancel Employee Deposits
- Email e-Notifications
- Event e-Notifications
- Transaction e-Notifications
- Edit Challenge Response
- View/Add Subscriber Notes

Add Sub User

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

Small Business Bill Pay Permissions For:

First Name: John *

Middle Name: *

Last Name: Smith *

Email: jsmith@demo.com

User ID: IDHERE *

PIN: Test *

Allow Access To:

Owner/Business Manager:

Business Accountant:

Administrative Clerk:

Account Information:

User Account Active: Yes No *

[Save Changes](#) [Reset](#)

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.

Subscriber Name ▲

[Cramer, Dani](#)

[Shelton, Kathleen](#) **

[Smith, Bob](#) ←

Small Business Bill Pay Permissions For:

First Name: Bob

Middle Name: Is

Last Name: Smith *

Contact Phone 1: *

Contact Phone 2: *

Email: bobbybobsmith@demo.com *

User ID: doyouknow123 *

Login Failures: 0 *

Challenge Response Failures: 0 *

Last Login: *

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.

Add Employee:

Employee First Name: Sally *

Employee Last Name: Smith *

Employee Number: 12456 *

Employee Email Address: sallysmith@petshop.com

Confirm Employee Email Address: sallysmith@petshop.com

PayType: Hourly ▾

Employee Deposit Accounting Number: 1234567890 *

Employee Deposit Routing Number: 987654321 *

Employee Account Type: Checking ▾ *

Split Employee Deposit Between 2 Accounts: Yes No *

Secondary Deposit Accounting Number: _____

Secondary Deposit Routing Number: _____

Secondary Account Type: Checking ▾

Secondary Amount: 0.00

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 Name ▲

Smith, Sally

Edit Employee

Employee First Name: _____ *

Employee Last Name: _____ *

Employee Number: _____ *

Employee Email Address: _____

Confirm Employee Email Address: _____

PayType: Hourly ▾

Employee Deposit Accounting Number: _____ *

Employee Deposit Routing Number: _____ *

Employee Account Type: Checking ▾ *

Employee Status: Active ▾

Split Employee Deposit Between 2 Accounts: Yes No *

Secondary Deposit Accounting Number: _____

Secondary Deposit Routing Number: _____

Secondary Account Type: Checking ▾

Secondary Amount: 0.00

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.

Tell us the 'Pay Day' and we'll help you in scheduling the correct dates.

Employee Deposit Frequency Defaults

Select a user:

Weekly on

Every other week on

Monthly on

Twice monthly on and

In the event an employee deposit pay date falls on a non-processing date (i.e. weekend, holiday), would you like the employee deposit paid on the previous processing date? If "No", the employee deposit will be paid on the next processing date.

Yes No

[Next](#)

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

Select the start date

11/13/2015

11/30/2015

12/15/2015

12/31/2015

1/15/2016

1/29/2016

2/12/2016

2/29/2016

3/15/2016

3/31/2016

4/15/2016

4/29/2016

[Next](#)

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

Step 1 of 2

Select Business User: Ed Jones

Select Employee Deposit Type: Normal Payroll

Select Account from which to pay: Primary Checking

Normal Pay Day Selected: 08/30/2016

Other Pay Day Selected: 09/15/2016

Select All Deselect All

Employee	Employee #	Amount	Split Amount	Comment
<input checked="" type="checkbox"/> Sally Smith	12456	\$ 758.15	No	

Next

- Review to ensure deposit information is correct.

Step 2 of 2

Review Employee Deposit Information

Pay From: Primary Checking

Employee Deposit Type: Normal Payroll

Employee	Employee #	Amount	Process Date	Pay Day	Email Notification	Split Deposit
Sally Smith	12456	\$758.15	05/25/2016	05/28/2016	Yes	No

Total Employees Paid: 1
Direct Deposit Total: \$758.15

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

Employee Deposit Confirmation

Pay From: Primary Checking

Employee Deposit Type: Normal Payroll

Employee	Employee #	Amount	Process Date	Pay Day	Email Notice	Split Deposit	Conf #
Sally Smith	12456	\$758.15	05/25/2016	05/28/2016	Yes	XXXXXX7890	1642010

Total Employees Paid: 1
Direct Deposit Total: \$758.15

[View Scheduled Employee Deposits](#)
[Schedule Another Deposit](#)

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.

Available Reports

Report Description
Provides details about the checks printed during a specified time frame.

ACH Credit Report	Admin Audit
Bill Payment Extract	Business Payment Caps
Business Subuser Approvers	Contact Info Updates
Daily Transaction	Disabled eBill Accounts
Draft Checks Printed	eBill Statistics
eBill Temporary Suspensions	Exceptions
Expedited Payments	Merchant Details and Statistics
Monthly Transaction	New Enrollment
OFAC Data	P2P Report
Payment Cancellation	Payment Returns
Payment Statistics	PIN Not Changed
Reconciliation	Scheduled Transactions
Subscriber	Top Check Merchants
Transaction Register	Transaction Statistics
Service Cancellation	Monthly Transaction Report BillSimple
Event Audit	



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

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



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

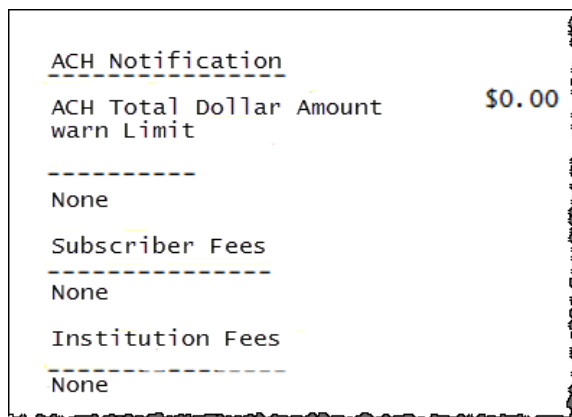
Procedures for In-house or Third-Party Processing

- **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		