



Business Bill Pay

Help Guide

TABLE OF CONTENTS

PAYMENTS	3
1.1 Make Payments.....	3
1.2 Manage Payees.....	4
1.3 Manage Payments.....	5
1.4 Payment History.....	6
ADMIN TOOLS	7
4.1 Manage Users.....	7
4.2 Manage Bank Accounts.....	8
4.3 Bill Pay Reminders.....	9
4.4 Security Features.....	10
4.5 Payee Categories.....	11
REPORTS	12
5.1 Account Summary.....	12
5.2 Auditing Reports.....	13
5.3 Payment Activity.....	14
MY PREFERENCES	15
6.1 Default Page.....	15
6.2 Change PIN.....	16
6.3 Change Email Address.....	17
6.4 Help.....	18
6.5 Logout.....	19
LOGIN PAGE	20
7.1 Forgot Your PIN.....	20
7.2 Browser Compatibility Check.....	20
7.3 Security Key.....	21

PAYMENTS

FORUM
CREDIT UNION
Your Money. Your Voice.

Payments | Admin Tools | Reports | Preferences

[Make Payments](#) | [Manage Payers](#) | [Manage Payees](#) | [Payment Calendar](#) | [Payment History](#) | [Help](#) | [Logout](#)

[Learn More](#) [Need Assistance? Call 888-470-1735](#)

Make Payments | Send a Payment to a bill or person or transfer money to another account

Make Payments

Which type of payment do you want to make?

[Single Payment](#)

[Recurring Payment](#)

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1.1 Make Payments

This option gives the user the ability to schedule payments to be paid to their merchant. This can be either a business or person.

A Single Payment is one that varies in amount and date. Payments scheduled under this payment type will need to be scheduled each time a user desires a payment to be sent.

A Recurring Payment is one that will be a set amount and date. You can also set the Frequency End Date. Payments scheduled under this payment type will only require an initial set up. From that point funds will be deducted automatically at the frequency the user set.

When choosing the payment type, the screens to follow will allow the input of required information. The end result will be a confirmation screen displaying confirmation number(s) and stating that the payment(s) have been scheduled.

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Payments | Admin Tools | Reports | Preferences

Make Payments | **Manage Payees** | Manage Payments | Payment Calendar | Payment History | Help | Logout

[Learn More](#) **Need Assistance?** Call 888-470-1735

Manage Payees | Add, view or edit payees on your Payee list

[Add New Payee](#)

* Denotes electronic remittance.

Payee List				
Payee Name	Payee Type	Category	Acct #	Status
Car Loan	Bill	Auto Expenses	6412546878467	Active
Cell Phones.*	Bill	Utilities	5555555555	Active
Computer Equipment.*	Bill	Supplies	5645987156	Active
Credit Card.*	Bill	Credit Cards	1234567890123456	Active
Phone.*	Bill	Utilities	7775556666	Active

[Add New Payee](#)

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1.2 Manage Payees

The function of this particular option is to allow the user to Add New Payees and edit or delete existing payees.

When Adding a New Payee the merchant(s) information will be requested. Upon inputting the requested data one of two things will happen:

- x The user can add a payee from a search match on a list of payees that are currently active in the bill pay system.
- x If a match is not found or the list does not display, then more detailed information will be required. A confirmation will advise that the merchant(s) is now in pending status and to allow up to 3 business days for merchant data verification and the activation of the payee(s).

When editing or deleting an existing merchant(s) the user will simply move their mouse over the Payee Name, click and proceed to either update the information or click the Yes option to delete. Following the next few screens when choosing to delete may list payments currently scheduled for the merchant and if deleted the payments will be stopped. If continuing forward a confirmation will be given. Also, clicking on Payee Name will show the minimum number of days for a payment to reach that payee.

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Payments | Admin Tools | Reports | Preferences

Make Payments | Manage Payees | **Manage Payments** | Payment Calendar | Payment History | Help | Logout

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Manage Payments | View scheduled and approve pending payments

[Approve Pending Payments](#)

All payments must be approved by 1 authorized users. *Scheduled Payments* have been approved and will process on the process date, unless changed or stopped. Pending payments must be approved by 1 user(s).

Click on underlined column headings to sort your payments.

*Electronic payee

Manage Payments

Narrow my display to

Highlight denotes a pending payee. Although the payment has been scheduled the payment is not eligible to process until the payee has been approved.

<u>Payee Nickname</u>	<u>Payee Account #</u>	<u>Payment Type</u>	<u>Amount</u>	<u>Process Date</u>	<u>Paid From</u>	<u>Status</u>	<u>Conf #</u>
Credit Card*	1234567890123456	Single	\$75.00	2/2/2005	Primary Checking	Scheduled	5 change stop
Cell Phones*	5555555555	Recurring	\$50.00	2/28/2005	Primary Checking	Scheduled	6 change stop

[Approve Pending Payments](#)

VeriSign

1.3 Manage Payments

Manage Payments lets the user Approve Pending Payments, change information, or delete a particular pending payment.

If there are pending payments that need approval the site will direct the user to the pending payments first. Payments that are in Pending status will not be paid until the user approves them. If the pending payment is approved after the original process date then the payment will be processed the next available business day.

The requirement that two authorized users must approve pending payments can either be
 1. Set up by the user themselves via the Admin Tools tab → the Security Features option OR
 2. By the user's Financial Institution.

When there is need to change information on a pending payment the user will click change across from the corresponding payee, make the needed change, and receive confirmation. **Please make note, that the ability to change a date on a recurring payment is not available. To change the date the user will need to stop the recurring and set up the payment again.** You can change the Frequency End Date.

To stop a pending payment, simply click on stop, continue to the next screen, and a confirmation will be received.

Please note, that the user may only change or stop a scheduled payment up until the day that the payment is to process and they have until the cut off time that their Financial Institution has designated.

The screenshot shows the FORUM CREDIT UNION website interface. At the top, the logo reads "FORUM CREDIT UNION" with the tagline "Your Money. Your Voice." and a "SOLD" sign. Below the logo is a navigation menu with tabs for "Payments", "Admin Tools", "Reports", and "Preferences". A secondary menu includes "Make Payments", "Manage Payees", "Manage Payments", "Payment Calendar", "Payment History", "Help", and "Logout".

Below the navigation, there is a "Learn More" link and a "Need Assistance? Call 888-470-1735" link. The main heading is "Payment History | Obtain a list of payments that have been processed".

The central focus is the "Payment History Request" form, which includes the following fields and options:

- Category:** All Categories (dropdown)
- Payee Nickname:** All Accounts (dropdown)
- Date Range:**
 - Current Month
 - Previous Month
 - Last Thirty Days
 - Custom Date
- From:** November 30 2004 (dropdowns)
- To:** January 31 2005 (dropdowns)
- Order By:** Process Date Ascending (dropdown)
- Number of Records to Return:** 15 (dropdown)
- View in Microsoft Excel:**

A "Next" button is located below the form. At the bottom of the page, there is a VeriSign logo.

1.4 Payment History

Payment History allows the user to view any payments that have been paid through bill pay. Simply enter all the information requested, click next to view these payments. The user may view up to one year of history, which will be displayed as fifty payments per page.

ADMIN TOOLS

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Payments | Admin Tools | Reports | Preferences

Manage Users | Manage Share Draft Accounts | Bill Pay Reminders | Security Features | Paves Categories | Help | Logout

Learn More [Need Assistance?](#) Call 888-470-1735

Manage Users | A listing of your current Admin Users

* Denotes Primary User

Login ID	Last Name	First Name	Last Login
55555*	Web	Demo	

Add User

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4.1 Manage Users

Manage Users lets the primary user view a list of their current admin users, edit information on those users, and delete users.

When attempting to edit information on an admin user, simply click on the Login ID corresponding with that user and make desired changes. Once clicking Next the primary user will be routed back to the Admin User List.

If the primary wishes to delete an Admin User they will choose that option, click Next and that user will be redirected to the Admin User List.

In choosing the option to Add Users, the primary user will enter all required information, click Next, and will be routed back to the Admin User List.

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Payments | Admin Tools | Reports | Preferences

Manage Users | **Manage Share Draft Accounts** | Bill Pay Reminders | Security Features | Paves Categories | Help | Logout

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Manage Share Draft Accounts | Add the share draft account

* Primary bill pay account

Share Draft Account List			
Account Name	Account Number	Account Type	Status
Primary Checking*	12345676	Checking	Approved
Secondary Checking	1234567601	Checking	Approved Delete

[Add Another Account](#)

[Make Payments](#)



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4.2 Manage Bank Accounts (Manage Share Draft Accounts – Credit Unions) Manage Bank Accounts allows the user to view a list of their bank accounts, change the Account Name, Delete bank accounts, Add Another Account to send funds from, and Make Payments.

To delete a bank account the user will first choose this option. A possible list of scheduled payments may display along with a warning stating that if this bank account is deleted that the payment(s) will be stopped. If continued the user will be routed back to the Bank/CU Account List.

If the user desires to Add Another Account they will simply choose this option, enter the required information, click Finish, and a confirmation will show that the account has been added in pending status. The information submitted will have to be reviewed and approved by the users Financial Institution before payments can be paid from this account. The Financial Institution has up to three business days for reviewing. The user can also change the Account Name for ease in identifying accounts.

When choosing to make a payment, the user will be routed back to the Make Payments option under the Payments tab.



4.3 Bill Pay Reminders

This option gives the user the ability to stay in touch with their bill pay activity by having certain bill pay reminders and information emailed to them.

Due Date Reminders allows the user to set up single or recurring reminders to be emailed to them reminding them to pay a bill.

Miscellaneous Reminders gives the user the option to set up specific information from a list provided to be emailed to them

Payment History Emails gives the user the ability to have reminders of a bill that has been paid sent to them.

Session Emails allows the user to receive email confirmation of transactions following each bill pay session.



4.4 Security Features

The function of this particular option is to allow the user to set up extra security settings for their own comfort. Please note - Security Settings can only be set up by the Primary user.

Dual Signature gives the user the option to force all payments to be approved by two users with Approved Payments permission.

Payment Thresholds allows the user to set up a dollar amount on specific or all payees so that if a payment is scheduled for over that set amount an email notice will be sent to the user alerting them. Note - this will not stop the scheduled payment from being paid if they have been approved.

Challenge Phrase Prompts gives the user the ability to set up a requirement to where the user themselves must answer their Challenge Phrase question before being able to perform specific bill pay functions as well as to set up requirements to where the user and their Admin Users must answer their Challenge Phrase question before being able to perform a separate set of specific bill pay functions.

Scheduled PIN Changes give the user the option to set a schedule that automatically requires all users to change their pin.



4.5 Payee Categories

This option allows the user to organize their payees for easier payment management.

Manage Categories gives the user the option to assign payees to certain categories as well as add edit and delete categories.

Payment History By Category gives the user the ability to receive payment history information sorted by categories.

REPORTS

The screenshot shows the Forum Credit Union website interface. At the top, the logo for Forum Credit Union is displayed with the tagline "Your Money. Your Voice." Below the logo is a navigation menu with options: Payments, Admin Tools, Reports, and Preferences. Under the Reports menu, there are links for Account Summary, Auditing Reports, Payment Activity, Help, and Logout. A "Learn More" link is also present. A "Need Assistance?" link with the phone number 888-470-1735 is located on the right side of the header.

The main content area is titled "Account Summary" and includes the sub-header "View your bill pay account activity". Below this is a section titled "Select an Option" with a dropdown menu set to "Top 10 Payees by number of payments(Last 30 days)". A link with a colorful icon says "Click here to view a graphical representation".

Payee	Number
Car Loan	1
Credit Card	1

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5.1 Account Summary

This option let's the user view their bill pay account activity, view by a list of top 10 options, and view graphical representation.

The user will simply choose from the drop down box the option they wish to view.

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Payments | Admin Tools | Reports | Preferences

Account Summary | **Auditing Reports** | Payment Activity | Help | Logout

[Learn More](#) **Need Assistance?** Call 888-470-1735

Audit Reporting | View detail activity occurring on your bill pay account

Audit reports are not available in the demo.

[Click here to view a sample audit report.](#)


Obtain detailed audit reports of bill pay transactions during a specific time frame.

** Only one month of information may be pulled at one time*

Select Date and Request Information

Start Date	1/31/2005
Select information	All Payments Processed

[Next](#)



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5.2 Auditing Reports

This option gives the user the ability to view detailed activity on their bill pay account for a specific time frame.

The information required will need to be inputted, click Next, and a report will display for the selected information.

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Payments | Admin Tools | Reports | Preferences

Account Summary | Auditing Reports | **Payment Activity** | Help | Logout

Learn More Need Assistance? Call 888-470-1735

Payment Activity | View your bill pay account activity

[Click here](#) for a graphical representation of your payments.

Payment Activity	
Today's scheduled payments (1/31/2005)	\$0.00
January's scheduled payments (Including today's)	\$0.00
Through 1/31/2005, total payments processed this month	\$450.00

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5.3 Payment Activity

Payment Activity shows today's scheduled payments, scheduled payments for the month (including today's), and total payments processed for the month. Totals do not include pending payments or scheduled employee deposits.

MY PREFERENCES

The screenshot shows the 'MY PREFERENCES' page for Forum Credit Union. At the top, there is a navigation bar with the Forum Credit Union logo and the tagline 'Your Money. Your Voice.' Below the navigation bar, there are tabs for 'Payments', 'Admin Tools', 'Reports', and 'Preferences'. The 'Preferences' tab is active. Below the tabs, there are links for 'Default Page', 'Change PIN', 'Change Email Address', 'Help', and 'Logout'. A 'Learn More' link is also present. A 'Need Assistance?' link with the phone number 888-470-1735 is located on the right. The main content area is titled 'Default Page | Select your default page'. Below this, there is a message: 'When a default page is chosen, your bill pay session will open to the page of your choice.' A box titled 'Default Page' contains three radio button options: 'Payments' (which is selected), 'Admin Tools', and 'Reports'. Below the box is a 'Finish' button. At the bottom of the page, there is a VeriSign logo and a disclaimer: 'USE OF THIS SYSTEM IS LIMITED TO AUTHORIZED USERS ONLY AND MAY BE MONITORED. ANY UNAUTHORIZED USE IS PROHIBITED AND WILL BE PROSECUTED. Website created for FORUM CREDIT UNION by iPay Technologies, LLC Copyright © 2005'.

6.1 Default Page

This function of this particular option is to allow the user to select their default page. When this selection is chosen the user's bill pay session will open to the page of their choice until they change the selection. Once set this will be effective upon their next login.



6.2 Change PIN

This option allows the user to change their PIN. When changing a PIN number a Challenge Phrase question will be asked and the response to this question is required to proceed. Once entered correctly, the user will be able to change their PIN. The pin requirements will be provided.

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Payments | Admin Tools | Reports | Preferences

Default Page | Change PIN | **Change Email Address** | Help | Logout

[Learn More](#) **Need Assistance?** Call 888-470-1735

Change Email Address | Enter your new email address

Change Email

Current Email Address	<input type="text"/>
New Email Address	<input type="text"/>
Confirm Email Address	<input type="text"/>

[Next](#)


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6.3 Change Email Address

This option lets the user change their email address by simply entering their new email address and confirming that address. On clicking next, the user will receive a confirmation that the email was changed.

The screenshot displays the FORUM CREDIT UNION website interface. At the top, the logo reads "FORUM CREDIT UNION" with the tagline "Your Money. Your Voice." and a "SOLD" sign. Navigation tabs include "Payments", "Admin Tools", "Reports", and "Preferences". A secondary navigation bar contains links for "Default Page", "Change PIN", "Change Email Address", "Help", and "Logout". A "Learn More" icon and "Need Assistance? Call 888-470-1735" are also present.

The main content area is titled "Change Email Address | Enter your new email address". It features a "Change Email" form with three input fields: "Current Email Address", "New Email Address", and "Confirm Email Address". A "Next" button is positioned below the form.

On the left, a "Search Companion" sidebar lists various help topics, including "Key terms and definitions", "How can I get help?", "How do I set up my payees?", "How do I make payments?", "How do I view and change my scheduled payments?", "How do I schedule bill pay and other email reminders?", "How do I use payee categories?", "What additional security settings do I have and how do I set them?", "How are multiple users managed and how are their permissions set?", "What browser settings are required to use the bill payment service?", "How do I approve Pending Payments?", "How do I change my email address?", "What is the Default Page?", "What is 'Manage Share Draft Accounts' and how is it used?", "How do I use the Payment Calendar?", "How do I change my PIN?", "Forgot your PIN?", "What are Product Comments?", "How safe is my personal information?", and "Frequently Asked Questions".

At the bottom of the page, there is a VeriSign logo with the text "SECURE SITE" and "iPAY TECHNOLOGIES, LLC". Below this, a disclaimer states: "USE OF THIS SYSTEM IS LIMITED TO AUTHORIZED USERS ONLY AND MAY BE MONITORED. ANY UNAUTHORIZED USE IS PROHIBITED AND WILL BE PROSECUTED." The footer also includes the text: "Website created for FORUM CREDIT UNION by iPay Technologies, LLC Copyright © 2005".

6.4 Help


Help is accessible from any menu tab. Help contains keys terms and definitions, and answers to frequently asked questions about the use of bill pay product.

6.5 Logout

To Logout of the bill pay session it is advised that users click on the Logout option available to them. The logout page provides instructions on how to keep your business account safe by securing saved (cached) web pages.

Login | Log into your bill pay accounts


You have successfully logged out.



User ID:

PIN:

[Forgot your PIN?](#)



PLEASE NOTE

Private information shared with web sites is only as safe as your web browser. To ensure maximum privacy and security of your information, we recommend doing the following each time you log out of your bill pay session.

1. Ensure that your browser checks for the most recent page with each internet session.
2. Clear your browser cache* to delete your personal files from your computer.

* Your browser stores pages and files recently viewed in order to display them faster should you visit that page or file again.

LOGIN

7.1 Forgot Your PIN

Just click on “Forgot your PIN?”, enter your User ID, then correctly answer the Challenge Phrase. An email will be generated notifying your Business Bill Pay Primary User that you are requesting your PIN. Your Primary User will reset your PIN and convey the new PIN to you. If you are the primary user, an email will be generated with your PIN information.

7.2 Browser Compatibility Check


Private information shared with web sites is only as safe as your web browser. Clicking on the Browser Compatibility Check will check your browser's security and compatibility with iPay Technologies' secure system. The check includes Cookies, JavaScript, Pop-ups, Flash Plug-in and Encryption. If the check shows any incompatibilities, instructions will be provided on how to upgrade.

Login | Log into your bill pay accounts

User ID:

PIN:

[Forgot your PIN?](#)



iPay Technologies'
Bill Payment System Requirements

Private information shared with web sites is only as safe as your web browser. To check your browser's security and compatibility with iPay Technologies' secure system, please click on the Browser Compatibility Check below.

[Browser Compatibility Check](#)

7.3 Security Key

Enter Security Key | We apologize for this brief interruption.

iPay Technologies regards the security of your information and your peace of mind as our number one priority. You have just logged in and we've authenticated you, now it's your turn to authenticate us!

"Phishing" is a new (and bad) phenomenon in the internet world. Basically, it is a criminal attempt to get you to visit a site that "looks" legitimate and have you enter personal data. Some "phishing" invitations are quite good and can fool even the most experienced internet users.

To protect you from being "hooked" into any bill payment site other than your true bill payment site, we are now introducing a new tool for your protection. We're calling it your security key and this key will add a new level of security, protection and peace of mind for you.

This Key should be one of a kind and never shared with another internet site or person. Once you've established your key, iPay Technologies will then display your key each time you enter bill payment.

You now can authenticate us as your true and legitimate bill payment site. Watch for your key display every time you enter bill payment. No key means you've been phished and you should report this to us immediately.

If you want to learn more about the security key feature then [click here](#).



The screenshot shows a web form titled "Security Key". On the left, there is a grey sidebar with the text "Click here and a representative will assist you." in blue. The main content area has a white background with a blue header "Please enter a security key". Below the header, there are two input fields: "Security Key:" and "Verify Key:". To the right of the "Verify Key:" field is a blue "Submit" button.

You're all done! Click submit and your bill pay account will be updated. You may then continue with your bill pay session. Thanks for your help!

The Security Key allows you to authenticate your bill pay site so hackers cannot scam, or Phish, your bill pay session. You will only have to create a security key at your first login. Simply enter a keyword, maximum of 10 characters. Click Submit, and you're done. Now, each time you login to your bill pay session, you will know you are really in your bill pay website. You will receive a fade in/fade out message box showing your name and your last login date/time followed by another fade in/fade out message box containing your security key. Then, just continue to take care of business in your bill pay session. If your Security Key does not appear, contact your financial institution immediately.