



MY CU® Services, LLC

Experience the MY CU® *difference*



CardPaySM

ENGAGE WITH US





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CardPaySM

What is CardPaySM?:

- Ability to make payments with credit and debit cards from inside the Consumer Bill Pay environment
- 500 billers and counting
- Revolutionary change in the world of bill pay
- Completely new payment method



CardPaySM

Advantages to Financial Institutions:

- Increase and retain bill pay usage, bringing transactions from biller direct sites back to your bill pay environment
- Create a new funding method for payments to be sent to generate interchange income from those payments
- Attract convenience-driven consumers with a new bill pay option
- Remain competitive and on the leading-edge of the bill pay market space
- Generally Available for all Financial Institutions



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Advantages to Your Subscribers:

- 24/7 ability to “Pay Now” (near real-time) payments
 - Billers typically credit accounts within 24 hours
 - Leverage card reward points
 - Receive automatic confirmation when payments are submitted
 - Notifications are configurable based on a number of factors
 - Bill due, payment complete, card not available
- 



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CardPaySM

How It Works:

- Billers that accept card-funded payments are clearly indicated in the user interface
- Subscribers add the debit or credit cards they want to use to make payments
- Users link to each biller by providing their login credentials (user name and password) used for the biller websites
- When “pay by card” is selected, the due date, bill amount, and eligible cards are presented for payment



CardPaySM

Card/Payment Restrictions:

BIN: Bank Identification Number

RESTRICT

cards / BINs

to only those issued by

Your FI

-OR-

Allow **ANY** card

to be used

that the

Merchant accepts



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Card / Payment Restrictions:

- **Cannot pay credit with credit**
 - Examples include credit card or loan payments.
- **Minimums / Maximums** follow the restrictions of
 - Card Issuer and
 - Biller's Site



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Potential Usage Fees:

- **Fees charged by the merchant** for card-based payments are displayed to the user (when applicable) prior to the payment being scheduled via CardPaySM
 - These are pass-through fees from the merchant
- **Fees charged by the FI are NOT recommended**
 - Additional usage fees will likely motivate subscribers to use the biller direct sites where the pass-through fee is the only charge

ENGAGE WITH US



DEMO – CardPaySM





CardPaySM

Reporting:

- **Available on Admin Portal**

- Shows information from a subscriber's standpoint
- You'll be able to see detail including
 - Last 4 digits of the card number
 - Status
 - Payee Name
 - Amount
 - and more



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TYPE TO SEARCH ...



Solutions Group

iPay Solutions

Enterprise Payment Solutions

Card Processing Solutions

Banno

Product Group

Consumer Bill Pay

Business Bill Pay

Autobooks

Customize Template

Everything you need is right here.

Use the marketing materials below to create customized campaigns. They'll help increase product adoption and generate more usage.



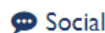
Now choose which type of campaign you want. ▶



Email



Content



Social



Mail



Retail



Online



Training



Support

Email : CardPay Awareness

Sign-Up Stream

This email stream tells customers about a brand new way to pay bills

See More



Content : CardPay Get Started Guide

The CardPay Get Started Guide helps customers set up and start paying bills using their credit or debit cards

See More



Online : CardPay Landing Page

This landing page gives customers more details on how to pay their bills with their credit or debit cards

See More



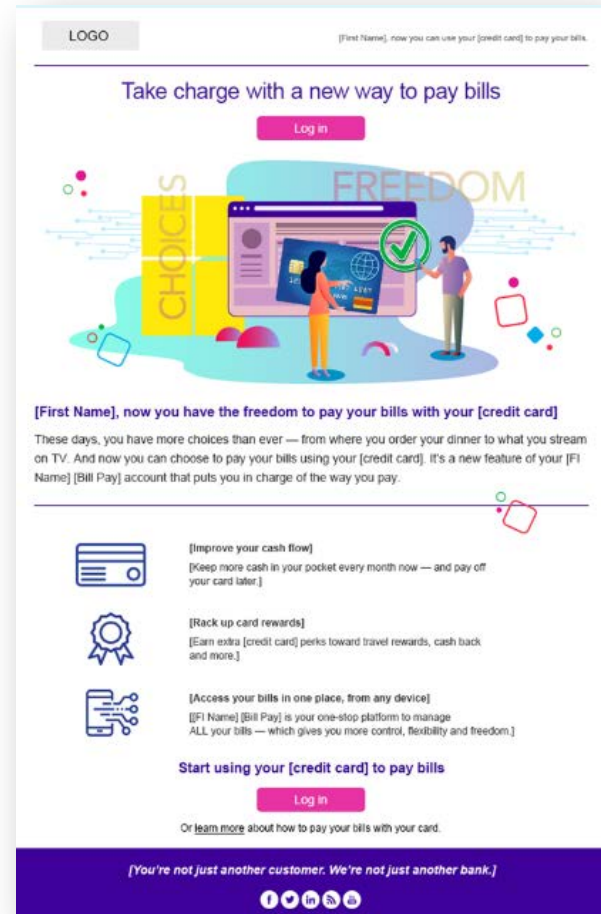


CardPaySM

CardPaySM Awareness Emails

Email 1: Tells subscribers that the CardPaySM feature is now available. It also explains the key benefits and encourages subscribers to start using it.


Email 2: Reminds subscribers who haven't started using the feature to try it.



LOGO [First Name], now you can use your [credit card] to pay your bills.




Take charge with a new way to pay bills

Log in



[First Name], now you have the freedom to pay your bills with your [credit card]

These days, you have more choices than ever — from where you order your dinner to what you stream on TV. And now you can choose to pay your bills using your [credit card]. It's a new feature of your [FI Name] [Bill Pay] account that puts you in charge of the way you pay.


-  **[Improve your cash flow]**
[Keep more cash in your pocket every month now — and pay off your card later.]
-  **[Rack up card rewards]**
[Earn extra [credit card] perks toward travel rewards, cash back and more.]
-  **[Access your bills in one place, from any device]**
[FI Name] [Bill Pay] is your one-stop platform to manage ALL your bills — which gives you more control, flexibility and freedom.]

Start using your [credit card] to pay bills

Log in

Or [learn more](#) about how to pay your bills with your card.

[You're not just another customer. We're not just another bank.]



CardPaySM

CardPaySM Landing Page

Provides Consumer Bill PayTM subscribers with more information about this new feature and tells them how to get started.

The CardPaySM landing page contains:

- A description of the key features
- A brief overview on how to get started
- A recap of the main benefits

LOGO

Paying your bills with your card lets you...

...take control of the way you pay

Pay your bills the way you want with your [FI Name] [Bill Pay] account

Log in

Now you get to choose how to pay your bills. That's because [FI Name] accepts [credit card] payments for most bills. It's a new feature that puts you in control of the way you pay. And it's all in one convenient place — your [Bill Pay] account.

Here's how to get started:

- Go to the payments dashboard and click the 'Pay by Card' link under eligible billers
- Add your [credit card] information as a funding account
- Enter login credentials for the biller's website
- Click 'Pay now' and you're done

It's that easy. [Log in](#) to your account to try it today.

[Keep more cash in your pocket!]
[More flexibility gives you better cash flow — so you can pay your bills now and keep what you need in your pocket.]

[Earn rewards on your [credit card]]
[The more you use your card, the more perks you can earn. Use your card to rack up points toward travel, cash back and other rewards.]

[Pay whenever and wherever you want]
[It's all part of your [FI Name] [Bill Pay] account. So you can manage your payments safely and securely — from any device.]

Log in to your account and pay your bills with your [credit card]

Log in

[You're not just another customer. We're not just another bank.]

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CardPaySM

CardPaySM Get Started Guide

Customizable PDF that walks subscribers through the steps to set up and start paying bills using their credit or debit cards.

Step-by-step instructions and screenshots that show subscribers how to:

- Add a credit or debit card to their account
- Make a payment or schedule a future payment
- Set up a recurring payment

[Financial Institution
Logo]

[000-000-0000]
[FI website URL]
[FI address]

Use Your Card to Pay Your Bills

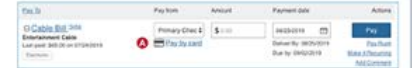
Take Charge with a New Way to Pay

Now you can use a [credit or debit card] to pay your bills — right from your bill pay account. This new feature can help you earn extra rewards, improve your cash flow and manage your bills from one central hub.



Here's How to Set Up a Card on Your Account

1. Log in to your bill pay account.
2. On the home page, you'll see a list of your payees. Eligible payees will show a "Pay by card" link. (A)
3. Once you click "Pay by card," a wizard will appear to walk you through how to set up a card as a payment method. (B)
4. Click "Next." Add your debit or credit card information.
5. Select "Next" to link your bill pay account to your payee account. Enter your payee account credentials and click "Verify."
6. Once your account is verified, hit "I'm done."



Now that your card is set up, you can make a payment.

Here's How to Make a One-Time Payment with Your Card

1. After you add your card, you'll see a pop-up window. Within this window, find the payee you'd like to pay. Select "Pay." The due date and amount owed will be displayed. (C)
2. On the next screen, select "Pay now." You can use the card information you just entered or enter a new card. (D)
3. Now a one-time payment confirmation screen will appear. Select "Yes" to complete the payment. You'll see a confirmation that your payment is processing.



To get started, log in to your account and set up your card today.



CardPaySM

Implementation:

- Timeframe: < 5 - 30 days from time contract/work order is received to Go Live.
 - Dependent upon FI configuration
- Sign & return contract addendum
 - Dedicated Implementation coordinator
 - 30-minute meeting



CardPaySM

Special Introductory Offer:

- **FREE** for 3 months from Go Live
- Transaction Fees – **WAIVED**
- Minimum Monthly Fees – **WAIVED**
- Install Fees – **WAIVED**



3
FOR
FREE



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