



Enhanced Bill Payment & Presentment User Interface

Features and Benefits

PNWFCU is pleased to announce the release of an enhanced Bill Payment & Presentment User Interface, scheduled for Tuesday, March 31, 2009.

This release includes a number of improvements that will help Bill Pay Users by:

- Improving the experience for first time users
- Increasing the visibility of upcoming and recent payments
- Streamlining the payee and payment setup process

Summary

PNWFCU has now consolidated many of the most common Bill Pay tasks into one main screen. As a result, the first page you encounter within the product will include the following functions previously located on several screens:

- Make Payments
- View and Pay E-Bills
- View Pending Payments
- View Recent Payments
- Add Payee

Improved User Interface Details

Improved Navigation

Since many functions have been consolidated onto the main page, navigation has been reduced to the secondary pages.

Make Payments

The Make Payments section of the new landing page will allow you to quickly make payments and view E-bills. There are several convenient features in this section to call out, with details provided below:

- 1) Payment navigation options
- 2) Single payment functionality
- 3) Add memo
- 4) Additional payee options

Pay from: My Account, *3456	Show: All payees	Sort by: Name	Find payee:
Pay To	Last Paid	Amount	Send On
AT&T, *6471 AutoPay: Edit		\$	02/04/2009 <input type="button" value="Pay"/> Deliver by: 02/06/2009
CAPITAL ON..., *3372 E-bill: View 03/05/09 bill Add memo		\$ 15.00 Min: \$15.00 Total: \$18.17	02/04/2009 <input type="button" value="Pay"/> Deliver by: 02/10/2009 Due: 03/05/2009
CITIBANK -..., *7257 E-bill: View 03/05/09 bill		\$ 10.00 Min: \$10.00 Total: \$15.00	02/04/2009 <input type="button" value="Pay"/> Deliver by: 02/06/2009 Due: 03/05/2009
DISCOVER C..., *6166 E-bill: View 03/05/09 bill		\$ 15.00 Min: \$15.00 Total: \$287.98	02/04/2009 <input type="button" value="Pay"/> Deliver by: 02/06/2009 Due: 03/05/2009
MBNA Ameri..., *4284 \$75.00 on 02/02/09		\$	02/04/2009 <input type="button" value="Pay"/> Deliver by: 02/06/2009
Joe's Landscap..., Add memo		\$	02/04/2009 <input type="button" value="Pay"/> Deliver by: 02/10/2009

1) *Payment navigation options:* With this landing page, you will experience a streamlined payment process. Making a payment will be faster and easier and doesn't require you to leave the main page.

- You will now enter the amount, enter the date (either by selecting a date from the dynamic calendar or entering one into the date box) and then press "Pay"
- Upon pressing Pay, the system will display a processing message, and then move the payment to the Pending Payments section.
- You will then be shown a message about editing or canceling the payment.

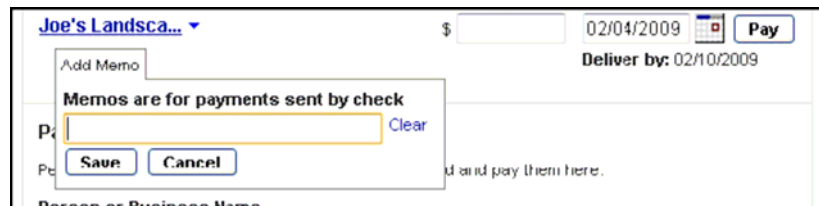
AutoPay: Edit	Deliver by: 02/06/2009	<input checked="" type="checkbox"/> Payment scheduled																								
CAPITAL ON..., *3372 E-bill: View 03/05/09 bill Add memo	\$ 15.00 Min: \$15.00 Total: \$18.17	02/04/2009 <input type="button" value="Pay"/> Deliver by: 02/10/2009 Due: 03/05/2009																								
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Joe's Landscap..., Add memo	\$	02/04/2009 <input type="button" value="Pay"/> Deliver by: 02/10/2009																								
<input checked="" type="checkbox"/> You can edit/cancel your 02/04 payment for \$49.00 until it processes. Cnfrn# PBVBF1Z4		Pending Payments <table border="1"> <thead> <tr> <th>Send</th> <th>Pay To</th> <th>Amount</th> <th></th> </tr> </thead> <tbody> <tr> <td>02/04</td> <td>MBNA Americ...</td> <td>\$1.00</td> <td>Details Cancel</td> </tr> <tr> <td>02/04</td> <td>Joe's Lands...</td> <td>\$49.00</td> <td>Details Cancel</td> </tr> <tr> <td>02/10</td> <td>AT&T</td> <td>\$ 200.00</td> <td>Details Cancel</td> </tr> </tbody> </table> Last 5 Processed Payments <table border="1"> <thead> <tr> <th>Sent</th> <th>Paid To</th> <th>Amount</th> <th></th> </tr> </thead> <tbody> <tr> <td>02/02</td> <td>MBNA Americ...</td> <td>\$75.00</td> <td>Details</td> </tr> </tbody> </table> Other Tasks Accounts to use Find a payment Expedited payment Order CD Order Status Help	Send	Pay To	Amount		02/04	MBNA Americ...	\$1.00	Details Cancel	02/04	Joe's Lands...	\$49.00	Details Cancel	02/10	AT&T	\$ 200.00	Details Cancel	Sent	Paid To	Amount		02/02	MBNA Americ...	\$75.00	Details
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02/02	MBNA Americ...	\$75.00	Details																							

Note: this is a change to the existing functionality. If a user enters data into several fields, then presses the Pay button, only the payment associated to the Pay button that is clicked will be made.

2) *Single payment functionality*: The new landing page offers a payment navigation to assist users, primarily those with many payees.

- a. *Pay From* will display the funding accounts the user has enabled for paying bills.
- b. *Show* will display the following options:
 - All Payees
 - Active Payees Only – will hide payees the user has made Inactive in Payee Details
 - E-bills Only – will display only those payees with E-bills due
- c. *Sort by* will display the following options:
 - Name
 - Last Paid
 - Date due
 - Pagination option if the user has greater than 50 payees, i.e. A-N, N-Z

3) *Add memo*: The ability to add a memo to an individual check payment has been added to the Make Payments workflow.



4) *Additional payee options*: You may view additional options available for a payee by clicking the down arrow beside a payee. The options available will vary depending on whether the payee offers E-bills and if you are receiving E-bills.



E-Bills, Pending Payments, Last 5 Payments and Other tasks

The right-hand section of the new landing page will provide you with useful information without having to leave the main page:

E-bills to be paid

Any received E-bills will be displayed and highlighted in a yellow box. Clicking on any link will pre-populate the amount and date into the Payee information on the left, and allow you to quickly make a payment

Pending Payments

Any pending payments will be displayed in this section. You may also view details or cancel payments from this section. Clicking the details link will offer a window within the product to view the specifics of the payment.

Payment Details x

Payee: Joe's Landscaping
 Category: None
 Amount: \$49.00
 Payment type: Check
 Payment option: One-time payment
 Paid from: My Account, *3456
 Send on: 02/04/2009
 Deliver by: 02/10/2009
 Confirmation: PBVBF124
 Sent to: 123 Main Street
 Anytown, GA, 33011
 Payee phone: Not on file
 Memo:
 Status: Scheduled

Notes Edit payment Cancel payment Close

Order_CD
Order_Status

3 e-bills are ready to be paid:
[CAPITAL ONE SERVICES](#), [CITIBANK - PREFERRED](#),
[MASTERCARD](#), [DISCOVER CARD SERVICES](#)

Pending Payments

Send	Pay To	Amount	
02/04	MBNA Americ...	\$1.00	Details Cancel
02/04	Joe's Lands...	\$49.00	Details Cancel
02/10	AT&T	\$ 200.00	Details Cancel

Last 5 Processed Payments

Sent	Paid To	Amount	
02/02	MBNA Americ...	\$75.00	Details

Other Tasks

[Accounts to use](#)
[Find a payment](#)
[Expedited payment](#)
[Order CD](#)
[Order Status](#)
[Help](#)

Last 5 Processed Payments

The last 5 processed payments will be displayed, and you may access your full payment history by clicking on View Reports in the main navigation.

Other Tasks

Other frequently used tasks are listed in this section to provide you quick access to common requests.

Pay Someone New

The Add Payee process has been further enhanced with this release, building on previous enhancements. The previous workflow instructed you to first add a payee, and then make a payment. Many users, especially new users to Bill Pay, may not be familiar with this process or it may seem foreign to them. PNWFCU has changed the workflow for adding a payee to make it more intuitive.

A user may begin paying someone new by typing in the name of the person or company to pay. The system will begin to display payees matching the text that is typed.

Pay Someone New

Person or business you want to pay not in the list? Add and pay them here.

Person or Business Name

Best

Best Bank
Best Buy

If the payee is recognized by the system as a managed payee by Bill Pay, the system will only request information required to send the payment, such as an account number.

Add Person or Business to Pay x

We need some information before sending your first payment to Best Buy.

Good News!
Since we already know this business, we just need account number and zip code to set them up.

Your Best Buy account number:
 [Learn more...](#)

Zip code where you send payments:
 -

Entering all 9 digits helps us more accurately identify this payee.

Min: \$15.00 Deliver by: 02/11/2009

Once you enter the required information, the payee is added and you may now make a payment by clicking on "Go to Make Payments." You will also see the ability to add an ebill, and may initiate the process by clicking on the *Get Started Now* link. Doing so will take you to the Payee Details to enable the ebill.

Add a Person or Business to Pay x

Best Buy is now saved and ready to be paid.

Payee information [Change](#)

Best Buy
PO BOX 5238
CAROL STREAM, IL 601975238

Account number:
Phone number: (800) 695-6950

Payments to Best Buy typically require up to 2 business days to arrive.

[Learn more](#)

Go Green: Receive Best Buy as an e-bill

Reduce paper and have your bills delivered right to your computer. It's convenient, safe, and secure. You just view and pay - it's that simple!

[Get started now](#)

[Find a payment](#)

First-Time User Experience

The new User Interface has been redesigned to provide more guidance to a first-time user. This includes step-by-step instructions in setting up first payees and making a first payment.

Make Payments

Pay from: Checking (2345) Show: All by payee name

Payee	Last Paid	Amount	Send on
<p>1 Welcome. Let's make your first payment.</p> <p>Start by entering who you want to pay below.</p>			

Pay Someone New
The person or business you want to pay not in the list? Add and pay them here.

Person or business name:

Pending Payments

Send	Payee	Amount
No payments have currently pending.		

Last 5 Processed Payments [View all](#)

Send	Payee	Amount
No payments have recently completed.		

Other Tasks

- [Editing Account](#)
- [Edit a Payment](#)
- [Expand Payment](#)
- [Help](#)

Once the first payee has been created, you are instructed to make your first payment to that payee.

Make Payments

Pay from: Checking (2345) Show: All by payee name

Payee	Last Paid	Amount	Send on	
ABC Loan Care	9/20/08	\$ 34.56	10/28/2008	<input type="button" value="Pay"/>
<p>2 Now you are ready to pay</p> <ul style="list-style-type: none"> - Enter the amount and hit the pay button above. You can adjust the send date - This payee will stay in the list ready for the next time. 				

Pay Someone New
The person or business you want to pay not in the list? Add and pay them here.

Person or business name:

Pending Payments

Send	Payee	Amount
No payments have currently pending.		

Last 5 Processed Payments [View all](#)

Send	Payee	Amount
No payments have recently completed.		

Other Tasks

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