



## Enhanced Bill Payment & Presentment User Interface (May, 2010)

### Features and Benefits

PNWFCU is pleased to announce the release of an enhanced Bill Payment & Presentment User Interface, scheduled for Sunday, May 23, 2010.

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

- Updates to reminders and e-bills
- Updates to browser and operating system requirements
- Improved security to protect sensitive information

### Central Updates

#### Quick Summary Added

Prior to this change, any received e-bills or notices and action items were displayed in a highlighted box above the **Pending Payments** section on the Make Payments page.

**Make Payments**

Pay someone new:   Find:

**3 e-bills are ready to be paid:**  
[City Public Service](#), [Mayo Clinic](#), [Target](#)

Pay To	Amount	Send On
<a href="#">City Public Service,*3372</a> 05/06/2010 e-bill: <a href="#">View</a>   <a href="#">File</a> Autopay	\$ 178.12	04/02/2010 <input type="button" value="Pay"/> Deliver by: 04/06/2010 Due: 05/06/2010
<a href="#">Cox Communications,*6471</a> Set up e-bill	\$	04/02/2010 <input type="button" value="Pay"/> Deliver by: 04/06/2010
<a href="#">DirecTV,*7257</a> Pending: \$60.99 on 08/24/2009 Set up e-bill	\$	04/02/2010 <input type="button" value="Pay"/> Deliver by: 04/06/2010

Pay from: **My Account,\*3456**

**Pending Payments**

Send	Pay To	Amount
08/24	DirecTV	\$ 60.99 <a href="#">Edit</a> <a href="#">Cancel</a>
<b>Total</b>		<b>\$ 60.99</b>

**Last 5 Processed Payments** [View history/reports](#)

Send	Paid To	Amount
02/19	City Public Service	\$ 178.12
02/19	Cox Communications	\$ 31.29
02/19	DirecTV	\$ 60.99
02/19	Mayo Clinic	\$ 100.00
02/19	Target	\$ 64.30

Now, a single link that indicates the number of items that require attention appears above the **Pending Payments** section. Once clicked, the Quick Summary list appears and displays when e-bills are received, due, or past due. Additionally, it lists payment reminders and if information is received for a payee that is not a bill.

## Make Payments

Pay someone new:  Enter person or business name  Find:  Search my payee list

Pay To	Amount	Send On
Show <b>active payees only</b> sorted by <b>name</b> Pay from: <b>Checking, '6528</b> Available: \$1,234.12		
<b>Autopay</b>	\$	04/13/2010 <input type="button" value="Pay"/>
Pending: \$32.00 on 04/29/2010 Skip reminder Add memo Deliver by: 04/19/2010 Due: 04/22/2010		

8 items need your attention!

Pending Payments

Send	Pay To	Amount
04/09	Tampa Reminde...	\$ 86.00 <input type="button" value="Edit"/> <input type="button" value="Cancel"/>
04/09	We Energies2	\$ 12.03 <input type="button" value="Edit"/> <input type="button" value="Cancel"/>
04/09	We Energies2	\$ 12.01 <input type="button" value="Edit"/> <input type="button" value="Cancel"/>
04/09	Tampa Reminde...	\$ 12.00 <input type="button" value="Edit"/> <input type="button" value="Cancel"/>
04/13	Personal - We...	\$ 123.00 <input type="button" value="Edit"/> <input type="button" value="Cancel"/>
04/23	XYZ	\$ 1.00 <input type="button" value="Edit"/> <input type="button" value="Cancel"/>
04/29	Autopay	\$ 32.00 <input type="button" value="Edit"/> <input type="button" value="Cancel"/>
04/30	We Energies2	\$ 2.00 <input type="button" value="Edit"/> <input type="button" value="Cancel"/>

(Quick summary- collapsed)

## Make Payments

Pay someone new:  Enter person or business name  Find:  Search my payee list

Pay To	Amount	Send On
Show <b>active payees only</b> sorted by <b>name</b> Pay from: <b>Checking, '6528</b> Available: \$1,234.12		
<b>Autopay</b>	\$	04/13/2010 <input type="button" value="Pay"/>
Pending: \$32.00 on 04/29/2010 Skip reminder Add memo Deliver by: 04/19/2010 Due: 04/22/2010		
<b>Business Personal with E...</b>	\$	04/13/2010 <input type="button" value="Pay"/>

8 items need your attention! x

**Autopay**  
> Due in 9 days on 04/22

**Personal - No Reminder Setup**  
> Due in 6 days on 04/19: \$9.00

**We Energies2, '9998**  
> Due in 4 days on 04/17: \$12.00  
> Due in 22 days on 05/05: \$100.00  
> Notice received 03/17  
> Due in 29 days on 05/12: \$84.36

**We Energies3, '9993**  
> Due in 1 days on 04/14: \$178.12

(Quick summary- expanded)

## Benefit

Prevents the **Pending Payments**, **Last 5 Processed Payments**, and the **Other Tasks** section from being pushed further down the page if you have many items that require action.

## Payment Reminders Feature Added

The Payment Reminders feature notifies consumers that an upcoming payment is due with an icon on the user interface and in an optional e-mail that is typically sent 10 days before the due date defined by the consumer.

## Payment Reminder Icon

Once a reminder is set up, a clock icon appears in the payee row to indicate the payee has a reminder associated with a payment.

<b>CAPITAL ONE SERVICES, *3372</b>		\$ 15.00	02/06/2010	<input type="button" value="Pay"/>
<b>Set up e-bill</b>	Skip reminder	Deliver by: 02/22/2010		
	Add memo	Due: 02/24/2010		

(Reminder – Current date is before the “Remind Me On...” notification date)

If the consumer does not make a payment before the 10-day notification period, a new item appears for the payee in the **Quick Summary** box and the **Action Needed** icon appears.

<b>CAPITAL ONE SERVICES, *3372</b>		\$ 15.00	02/16/2010	<input type="button" value="Pay"/>
<b>Set up e-bill</b>	Skip reminder	Deliver by: 02/22/2010		
	Add memo	Due: 02/24/2010		

(Reminder – Current date is the “Remind Me On...” notification date or after)

When a payment is made to a payee with a reminder, the due date will be incremented and a new reminder is created. Alternatively, a consumer can increment a reminder due date without scheduling a payment by clicking the **Skip reminder** link.

### **Notifications Messages**

An e-mail alert can also be sent 10 days prior to the provided due date.

### **Setting up a Reminder**

Consumers can set up reminders by clicking the Set up reminder link from either a payee row in the Make Payments Landing page, in the payee options menu, or the Payee Details page.

<a href="#">City Public Service, *3372</a>	\$	02/16/2010	Pay
Pending: \$15.00 on 02/16/10	Add memo	Deliver by: 02/22/2010	
<a href="#">Set up: e-bill or reminder</a>			
<b>CAPITAL ONE SERVICES, *3372</b>	\$ 15.00	02/16/2010	Pay
03/04/2010 e-bill: <a href="#">View</a>   <a href="#">File</a>	Add memo	Min: \$15.00	Deliver by: 02/22/2010
<a href="#">Set up reminder</a>	Total: \$18.17	Due: 03/04/2010	

(Make Payments)

**Note:** If an e-bill is available for the payee, then the link name is just **“reminder.”**

CAPITAL ONE SERVICES, *3372	\$	02/16/2010	Pay
<b>Payee Information</b>	Payments usually arrive in 4 business days.		
<a href="#">View/Change payee details</a>	<a href="#">Send expedited payment</a>		
<a href="#">Change payee nickname</a>	<a href="#">Pay automatically</a>		
	<a href="#">Set up reminder</a>		
	<a href="#">View payment history</a>		

Payee Options menu

<b>Reminders</b>
Reminders are off.
<a href="#">Set up reminder</a>

Payee Details

Users are required to provide an estimated due date for the payee and the interval the payment is made. Payment reminders can be set up as a one-time occurrence or on a recurring basis in on the following intervals:

- Once a week
- Once every 2 weeks
- Once every 4 weeks (only available for Due Date clients)
- Twice a month
- Once a month
- Once every 2 months
- Once every 3 months
- Once every 6 months
- Once a year

A payment amount can also be provided, but it is optional. If entered, the amount field for the payee on the Make Payments Landing Page will be pre-populated with the value until the reminder is turned off.

**Set Up Reminder** x

CAPITAL ONE SERVICES, \*3372

Frequency:

Due date:

Remind me on: 03/01/2010

Estimated amount: \$

Payment reminders are mutually exclusive from automatic payments and e-bills. If a payee is automatically paid or is set up for e-bills, then reminders will not be available for the payee.

### ***Changing or Turning Off a Reminder***

Once a reminder is set up, a consumer can change it or turn it off from the Payee Options menu or from the Payee Details page.

**Change Reminder Options** x

CAPITAL ONE SERVICES, \*3372

Change reminder

Turn off reminder

Frequency:

Due date:

Remind me on: 03/01/2010

Estimated amount: \$

A reminder for a payee will be automatically turned off if the consumer:

- Sets up an automatic payment or an e-bill for a payment with an existing reminder.
- Sets up a one-time reminder and then schedules a payment for the payee or clicks the **Skip reminder** link.

### ***Benefits***

- Provides a visual reminder of when bills are due, while helping to prevent late payments.
- Increases bill pay user adoption.

## Payment Details

Prior to this change, the Notes and View Bill controls were buttons that appeared at the bottom of the Payment Details modal window.

**Payment Details** x



Payee:	Mayo Clinic, *6166
Category:	Credit Card
Amount:	\$100.00
Payment type:	Check: 9000
Payment option:	One-time payment
Paid from:	My Account, *3456
Sent on:	01/26/2010
Delivered by:	Not available
Confirmation:	QBVBK96
Sent to:	Addr1 City, ST 123456789
Payee phone:	(103) 452-78961
Memo:	
Status:	Completed

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[Notes](#) [View Bill](#) [Close](#)

Now, these controls are links and icons that appear in the upper-right corner of the window. The use and the logic to display these links are unchanged.

**Payment Details** x

Payee:	Allstate 987788, *8787	 <a href="#">View Bill</a>
Category:	None	 <a href="#">Notes</a>
Amount:	\$3.45	
Payment type:	Check 4165	
Payment option:	One-time payment	
Paid from:	Checking, *2526	
Send on:	03/01/2010	
Deliver by:	03/05/2010	
Confirmation:	IBC855XA	
Sent to:	PO BOX 3578 Cincinnati, OH 65426	
Payee phone:	(800) 255-7828	
Memo:		
Status:	Scheduled	

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[Edit payment](#) [Cancel payment](#) [Close](#)

## **Benefit**

Provides a consistent location and control for these tasks.

### Browser and Operating System Requirements

Bill Pay & Presentment regularly monitors and tests browsers and operating systems to ensure the highest security standards. The following are supported:

<b>Operating System</b>	<b>Microsoft Internet Explorer®</b>	<b>Apple Inc. Safari®</b>	<b>Mozilla Firefox®</b>	<b>Mozilla Camino®</b>	<b>Google Chrome®</b>	<b>AOL®</b>
Windows® XP SP2	6.0 SP2 or higher	4.x	3.x	N/A	4.x	10.1
Windows® Vista	7 or higher	4.x	3.x	N/A	4.x	10.1
Windows® 7	8	4.x	3.x	N/A	4.x	10.1
Mac OS X 10.4 (Tiger™)	N/A	4.x	3.x	2.x	N/A	AOL Desktop for Mac 1.5
Mac OS X 10.5 (Leopard™)	N/A	4.x	3.x	2.x	N/A	AOL Desktop for Mac 1.5
Mac OS X 10.6 (Snow Leopard™)	N/A	4.x	3.x	2.x	N/A	AOL Desktop for Mac 1.5

Other browsers and operating systems may be used; however, they are not supported and some features may not function properly. A new version of a browser or operating system will be supported shortly after its release date.

For maximum security, always use the latest version of a browser. Beta versions of browsers and operating systems are not recommended or supported.

## **Enhanced Bill Payment & Presentment User Interface (April, 2009)**

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

The screenshot displays a payment management interface. On the left, there is a list of payees with their account numbers and current payment amounts. Each entry includes a 'Pay' button and a 'Deliver by' date. The payees listed are CAPITAL ON... '3372', CITIBANK... '7257', DISCOVER C... '6166', MBNA Ameri... '4284', and Joe's Landsc... . The right side of the interface shows a 'Payment scheduled' notification, a 'Pending Payments' table, and a 'Last 5 Processed Payments' table. The 'Pending Payments' table has columns for 'Send', 'Pay To', and 'Amount'. The 'Last 5 Processed Payments' table has columns for 'Sent', 'Paid To', and 'Amount'. At the bottom, there is a notification: 'You can edit/cancel your 02/04 payment for \$49.00 until it processes. Cnfrn# PBVBF1Z4'.

**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.

The screenshot shows a close-up of the 'Add Memo' dialog box. The dialog box is titled 'Add Memo' and is overlaid on the 'Joe's Landsc...' payee entry. It contains a text input field for the memo, a 'Clear' button, and 'Save' and 'Cancel' buttons. A note states 'Memos are for payments sent by check'. The background shows the 'Pay' button and 'Deliver by' date for the payee.

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

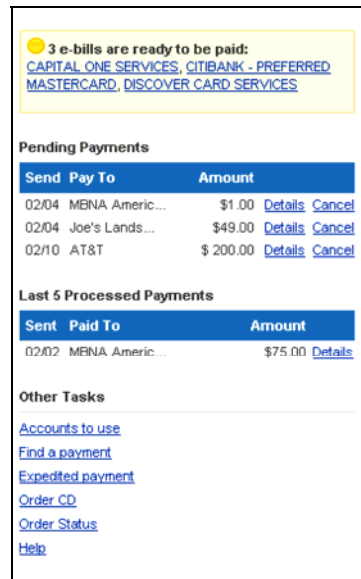
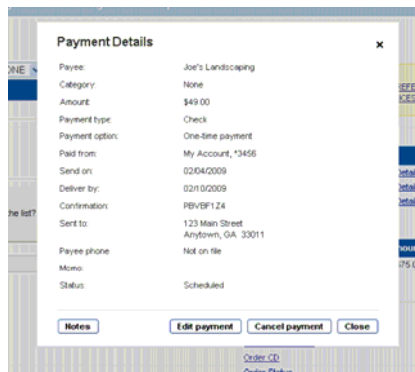
The right-hand section of the new landing page will provide you with useful information without having to leave the main page:

### 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.



### 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

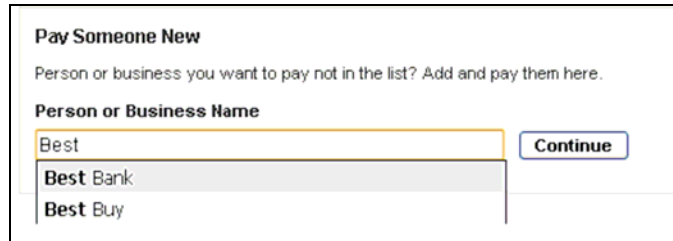
Other frequently used tasks are listed in this section to provide you quick access to common requests.

### Pay Someone New

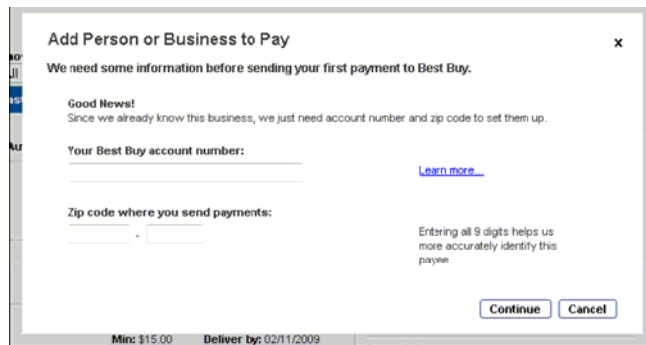
The Add Payee process has been further enhanced with this release, building on previous enhancements. The previous workflow instructed you to first add a payee, and then make a payment. Many users, especially new users to Bill Pay, may not be familiar with this process or it

may seem foreign to them. PNWFCU has changed the workflow for adding a payee to make it more intuitive.

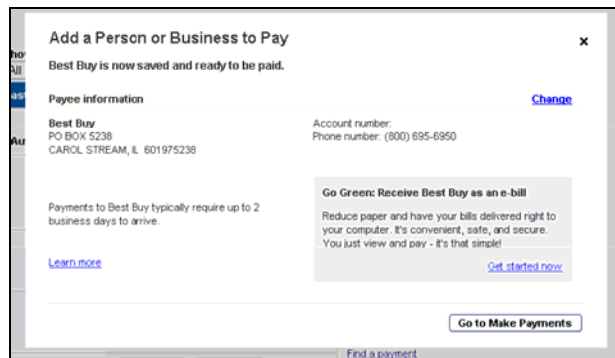
A user may begin paying someone new by typing in the name of the person or company to pay. The system will begin to display payees matching the text that is typed.



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.



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.



### 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:  Show:

Payee	Last Paid	Amount	Send on
<p><b>1 Welcome. Let's make your first payment.</b> Start by entering who you want to pay below.</p> <p><b>Pay Someone New</b> The person or business you want to pay not in the list? Add and pay them here. Person or business name <input type="text"/> <input type="button" value="Continue"/></p>			

**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**

- [Find My Account](#)
- [End 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:  Show:

Payee	Last Paid	Amount	Send on	
<a href="#">ABC Lawn Care</a>	9/20/08	\$ 334.56	10/28/2008	<input type="button" value="Pay"/>
<p><b>2 Now you are ready to pay</b></p> <ul style="list-style-type: none"> <li>- Enter the amount and hit the pay button above. You can adjust the send date</li> <li>- This payee will stay in the list ready for the next time.</li> </ul> <p><b>Pay Someone New</b> The person or business you want to pay not in the list? Add and pay them here. Person or business name <input type="text"/> <input type="button" value="Continue"/></p>				

**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**

- [Find My Account](#)
- [End A Payment](#)
- [Expand Payment](#)
- [Help](#)