

# Extended Release Notes: Enhanced Bill Payment & Presentment User Interface

## Features and Benefits

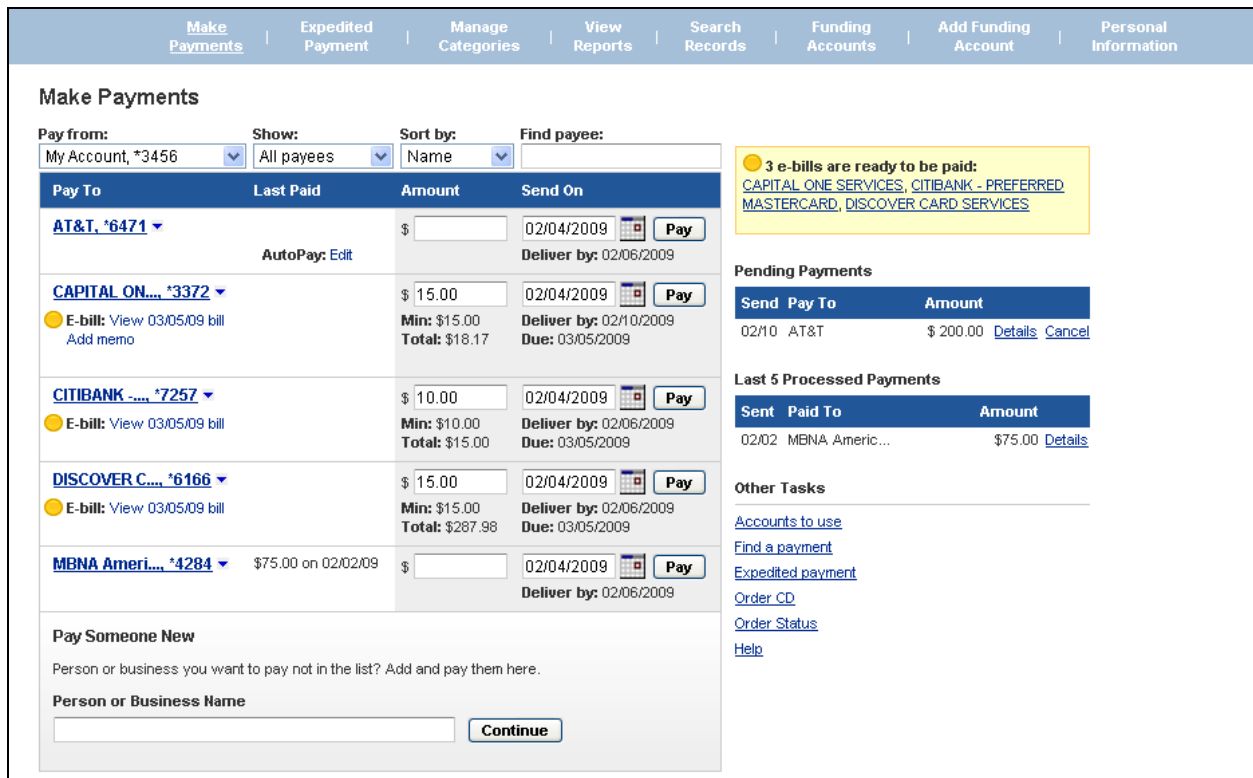
Digital Insight, in partnership with Metavante, is pleased to announce the release of an enhanced Bill Payment & Presentment User Interface. As part of the Active Use initiative, this release includes a number of improvements that will help your financial institution and your end users by:

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

## Release Content - Summary

Metavante has now consolidated many of the most common Bill Pay tasks into one main screen. As a result, the first page a user encounters 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



The screenshot displays the 'Make Payments' interface with the following components:

- Navigation Bar:** Make Payments, Expedited Payment, Manage Categories, View Reports, Search Records, Funding Accounts, Add Funding Account, Personal Information.
- Filters:** Pay from: My Account, \*3456; Show: All payees; Sort by: Name; Find payee: [Search Box]
- Payee List:**

Pay To	Last Paid	Amount	Send On
AT&T, *6471		\$ [Input]	02/04/2009 [Calendar] [Pay]
AutoPay: Edit			
CAPITAL ON..., *3372		\$ 15.00	02/04/2009 [Calendar] [Pay]
● E-bill: View 03/05/09 bill Add memo		Min: \$15.00 Total: \$18.17	Deliver by: 02/10/2009 Due: 03/05/2009
CITIBANK -..., *7257		\$ 10.00	02/04/2009 [Calendar] [Pay]
● E-bill: View 03/05/09 bill		Min: \$10.00 Total: \$15.00	Deliver by: 02/06/2009 Due: 03/05/2009
DISCOVER C..., *6166		\$ 15.00	02/04/2009 [Calendar] [Pay]
● E-bill: View 03/05/09 bill		Min: \$15.00 Total: \$287.98	Deliver by: 02/06/2009 Due: 03/05/2009
MBNA Ameri..., *4284	\$75.00 on 02/02/09	\$ [Input]	02/04/2009 [Calendar] [Pay]
Deliver by: 02/06/2009			
- Alerts:** 3 e-bills are ready to be paid: CAPITAL ONE SERVICES, CITIBANK - PREFERRED, MASTERCARD, DISCOVER CARD SERVICES.
- Pending Payments:**

Send	Pay To	Amount
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
- Pay Someone New:**

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

Person or Business Name: [Input] [Continue]

## Improved User Interface Details

### Improved Navigation

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



**Note:** the following options will only appear in the navigation if you currently have them enabled:

- Expedited Payment
- Add Funding Account

### Make Payments

The Make Payments section of the new landing page will allow users 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

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Pay To	Last Paid	Amount	Send On
<b>AT&amp;T, *6471</b> 4	AutoPay: Edit	\$	02/04/2009 <b>Pay</b> 1
<b>CAPITAL ON..., *3372</b>		\$ 15.00	02/04/2009 <b>Pay</b>
<b>E-bill:</b> View 03/05/09 bill Add memo		<b>Min:</b> \$15.00 <b>Total:</b> \$18.17	<b>Deliver by:</b> 02/10/2009 <b>Due:</b> 03/05/2009
<b>CITIBANK -..., *7257</b>		\$ 10.00	02/04/2009 <b>Pay</b>
<b>E-bill:</b> View 03/05/09 bill		<b>Min:</b> \$10.00 <b>Total:</b> \$15.00	<b>Deliver by:</b> 02/06/2009 <b>Due:</b> 03/05/2009
<b>DISCOVER C..., *6166</b>		\$ 15.00	02/04/2009 <b>Pay</b>
<b>E-bill:</b> View 03/05/09 bill		<b>Min:</b> \$15.00 <b>Total:</b> \$287.98	<b>Deliver by:</b> 02/06/2009 <b>Due:</b> 03/05/2009
<b>MBNA Ameri..., *4284</b>	\$75.00 on 02/02/09	\$	02/04/2009 <b>Pay</b>
<b>Deliver by:</b> 02/06/2009			
<b>Joe's Landscap...</b>		\$	02/04/2009 <b>Pay</b>
Add memo 3			<b>Deliver by:</b> 02/10/2009

1) *Payment navigation options:* With this landing page, users will experience a streamlined payment process. Making a payment will be faster and easier, with the user not required to leave the page.

- The user 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.
- The user is also shown a message about editing or canceling the payment.

The screenshot shows a payment interface with a list of bills on the left and a confirmation message at the bottom. A red arrow points from the 'Pay' button to the confirmation message.

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

**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.

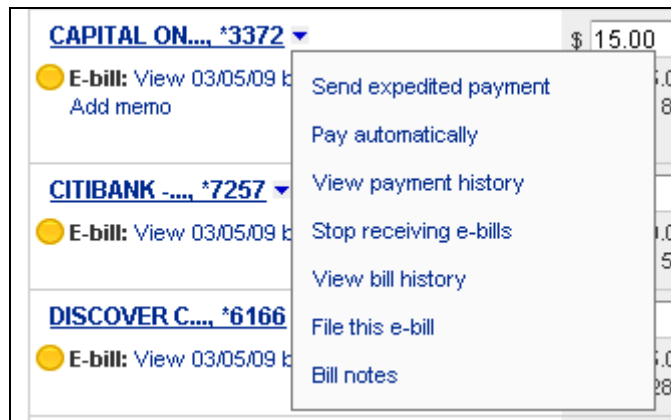
2) *Single payment functionality:* The new landing page offers a payment navigation to assist users, primarily those with many payees.

- Pay From will display the funding accounts the user has enabled for paying bills.
- 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
- 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 the 'Add Memo' dialog box in the payment interface. The dialog box has a title bar that says 'Add Memo' and a main area with the text 'Memos are for payments sent by check'. There is a text input field with a 'Clear' button next to it. At the bottom of the dialog box, there are 'Save' and 'Cancel' buttons.

- 4) *Additional payee options:* Users 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 the user is receiving E-bills.



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

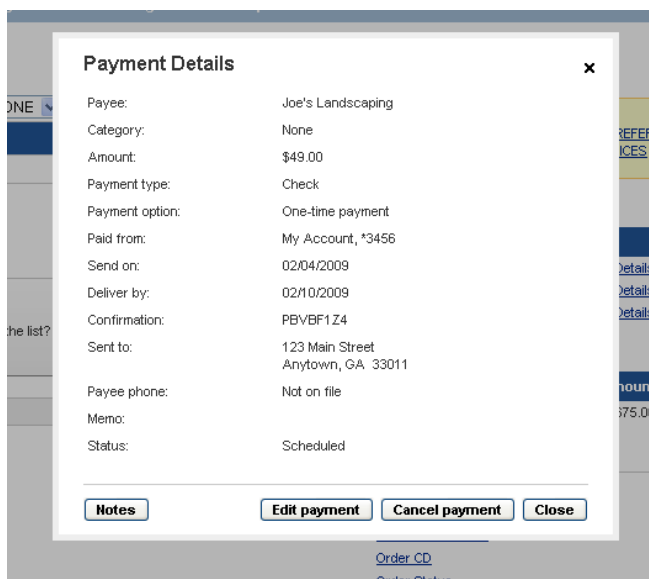
The right-hand section of the new landing page will provide users with useful information without having to leave the main page

### E-bills to be paid

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

### Pending Payments

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



**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	<a href="#">Details</a> <a href="#">Cancel</a>
02/04	Joe's Lands...	\$49.00	<a href="#">Details</a> <a href="#">Cancel</a>
02/10	AT&T	\$ 200.00	<a href="#">Details</a> <a href="#">Cancel</a>

#### Last 5 Processed Payments

Sent	Paid To	Amount	
02/02	MBNA Americ...	\$75.00	<a href="#">Details</a>

#### 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 the user may access their 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 the user quick access to common requests. The following options will only display if your institution has them enabled:

- Expedited Payment
- Order CD
- Order Status

### **Expedited Payments link**

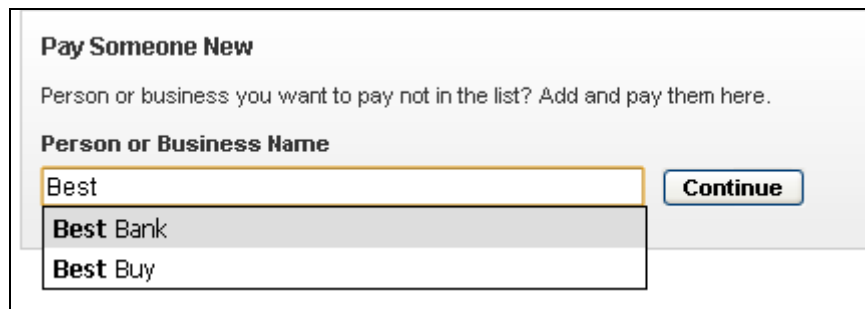
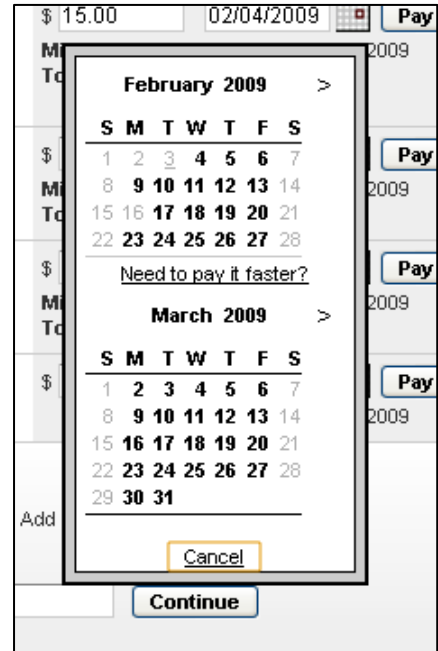
For those institutions that have enabled Expedited Payments, the new design will bring the functionality forward to users. When users are making payments, they will see a link within the dynamic calendar that reads "Need to pay it faster?"

### **Pay Someone New**

The Add Payee process has been further enhanced with this release, building on previous enhancements. The previous workflow instructed users to first add their 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. After extensive usability studies and industry research, Metavante has changed the workflow for adding a payee to make it more intuitive.

With this release, Metavante is guiding the user to indicate that they want to pay someone first, and during the process of making the payment also adding the payee.

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 Metavante, 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 the user enters the required information, the payee is added and the user may now make a payment by clicking on "Go to Make Payments." The user 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 the user 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 their first payee and leads them into making a payment to encourage immediate use of the product.

The screenshot shows the 'Make Payments' interface. At the top, there are dropdown menus for 'Pay from:' (Checking x2345) and 'Show:' (All by payee name). Below this is a table with columns: Payee, Last Paid, Amount, and Send on. A large blue callout box with a '1' icon contains the text: 'Welcome. Let's make your first payment. Start by entering who you want to pay below.' Below the callout is a section titled 'Pay Someone New' with the text: 'The person or business you want to pay not in the list? Add and pay them here.' There is a text input field for 'Person or business name' and a 'Continue' button. On the right side, there are sections for 'Pending Payments', 'Last 5 Processed Payments', and 'Other Tasks' with various links like 'Funding Account', 'Find a payment', 'Expedited Payment', and 'Help'.

Once the payee has been created, the user is instructed to make their first payment to that payee.

The screenshot shows the 'Make Payments' interface with a payment form filled out. The 'Payee' dropdown is set to 'ABC Lawn Care'. The 'Last Paid' field shows '\$31.56 on 8/20/08'. The 'Amount' field is empty. The 'Send on' date is '10/28/2008'. There is a 'Pay' button and a 'Deliver by: 11/2/2008' field. A large blue callout box with a '2' icon contains the text: 'Now you are ready to pay' followed by two bullet points: '- Enter the amount and hit the pay button above. You can adjust the send date.' and '- This payee will stay in the list ready for the next time.' Below the callout is the 'Pay Someone New' section with a 'Continue' button. The right side of the interface is the same as in the previous screenshot.

Making First Payment

## Known Issues

Metavante has identified issues with Mac versions OS X 10.3 and older when used with Safari 1.3 and FireFox 2.0. As a result, OS versions 10.3 and older will be removed as a certified OS. An updated browser support policy will be posted to the Client Site.

## Release Support

### La Loma Federal Credit Union

phone: 909-796-0206  
email: [memberservice@llfcu.org](mailto:memberservice@llfcu.org)