



## Bill Payment Product Enhancement Notes

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# 1) Earliest Possible Due/Send Date on Recurring Payment Setup

## ***Enhancement description:***

This enhancement affects the Schedule Recurring Payments section by defaulting the earliest possible due date into the 'Due Date' or 'Send Date' field. You can accept the defaulted due/send dates or override it with other valid dates.

Home Payees **Payments** Preferences Message Center Reports  
Schedule Payments Schedule Recurring Payment View Pending Payments Payment History

### Schedule Recurring Payment

Use this function to schedule a recurring payment. Recurring payments are used to schedule fixed, repeating payments like a mortgage payment, car payment or health club membership dues.

Fields marked ◆ require an entry.

Payee Name	<span style="color:red">◆</span> McHugh Enterprises	Due Date	6/3/2008
Account	12111_checking	Send Date	<span style="color:red">◆</span> 5/28/2008
Amount	<span style="color:red">◆</span> <input type="text"/>	Payment Method	CHECK
Frequency:	Monthly	Payment Duration	
Memo	<input type="text"/>		

Payments  
Make

Pay until further notice

## 2) Recurring Payment Icon and Warning

### ***Enhancement description:***

This enhancement gives you the ability to view whether a payee is set up for recurring payments in the 'Schedule Payments' Bill Pay application.

Changes you will see with this enhancement include:

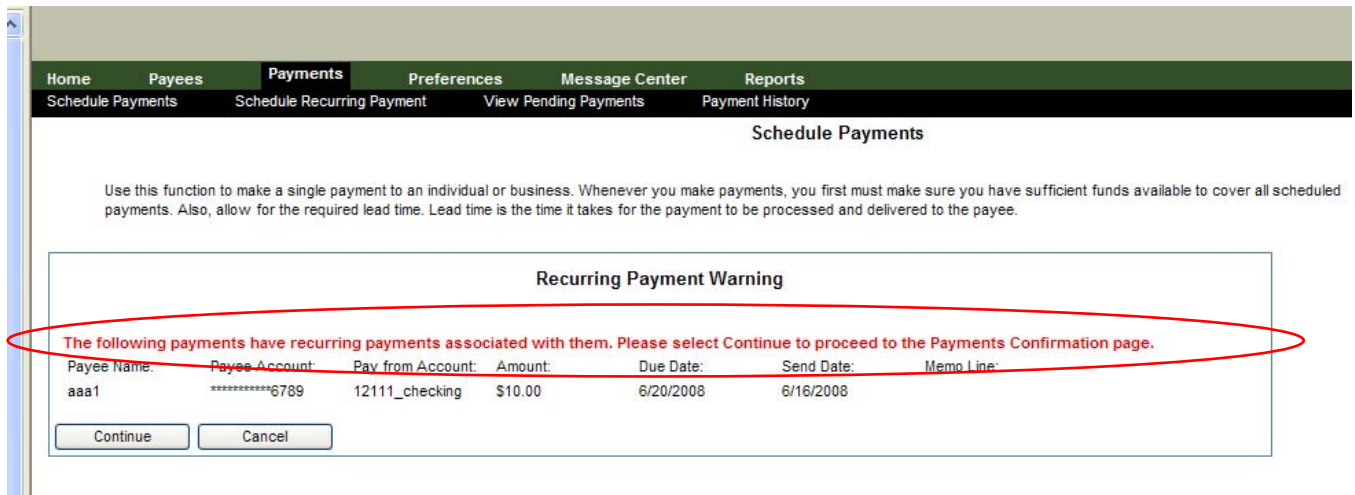
1. A new data column in the 'Schedule Payments' (both All Payees and Select Payee) application titled 'Recurring' has been added.
2. The system will validate whether or not a payee has a recurring payment set up.
3. If the payee is set up with a recurring payment, then the payee line in 'Schedule Payments' will have a 'Y' or 'N' character in the 'Recurring' column.
4. Once you enter a payment for a payee that has a recurring payment and select 'Submit', the system will present a Recurring Payment Warning page asking **'The following payments have recurring payments associated with them. Please select 'Continue' to proceed to the Payments Confirmation page.'**
5. The audit log and change history table record these changes where appropriate.

The screenshot below shows the new 'Recurring' column with 'Y' or 'N'.

The screenshot displays the 'Schedule Payments' interface. At the top, there are navigation tabs: Home, Payees, Payments (selected), Preferences, Message Center, and Reports. Below these are sub-tabs: Schedule Payments, Schedule Recurring Payment, View Pending Payments, and Payment History. The main heading is 'Schedule Payments'. A help box on the right asks 'Help me with this page...' and provides a link 'Why are there different lead times for payees?' and a 'More...' link. Below the heading is a text box: 'Use this function to make a single payment to an individual or business. Whenever you make payments, you first must make sure you have sufficient funds available to cover all scheduled payments. Also, allow for the required lead time. Lead time is the time it takes for the payment to be processed and delivered to the payee.' The main table has the following columns: Nickname, Recurring, Payee Account, Last Payment, Last Date, Memo, Account, Amount, Due Date, Send Date, and Payment Method. The 'Recurring' column is circled in red. The table contains three rows: AT&T (Recurring: N), Credit Union Auto Loan (Recurring: Y), and Kansas City Power & Light (Recurring: N). A 'Total' row shows 0.00. At the bottom are 'Submit' and 'Cancel' buttons.

Nickname	Recurring	Payee Account	Last Payment	Last Date	Memo	Account	Amount	Due Date	Send Date	Payment Method
AT&T	N	*****1234				123456789	0.00	6/20/2008	6/16/2008	CHECK
Credit Union Auto Loan	Y	*****0123				123456789	0.00	6/20/2008	6/16/2008	CHECK
Kansas City Power & Light	N	*****1234				123456789	0.00	6/20/2008	6/16/2008	CHECK
Total							0.00			

The screenshot below shows the warning issued when scheduling a new manual payment with a payee that also has recurring payments scheduled. This warning screen is prior to the Confirm Payments page. Once you select 'Continue' on the Recurring Payment Warning page, the system will display the 'Confirm Payments page.



### 3) Payment Memo Field

#### ***Enhancement description:***

This enhancement allows you the ability to enter in a memo for a payment. The memo will be placed on check payments. **Currently, electronic payments can not support a memo field.**

Changes you will see with this enhancement include:

1. The Schedule Payments (both Select Payee and All Payee), View Pending Payments, Schedule Recurring Payments applications have a new column titled 'Memo'
  - There is a selectable icon (a plus symbol) that you can select to bring up the memo line text box. There is a different selectable icon (memo icon) for a payment with a memo.
  - The memo field length is 50 characters. Both the name on account and memo are placed in the memo field on the check payment. The field length for the memo is dynamic and is 49 characters (50 characters less one character used as a space between name on account and memo) less the number of characters used for the name on account. The name on account can be 1-30 characters in length.

The following screenshot displays the new 'Memo' column with the memo pop up window where you can enter in a memo.

The screenshot shows the 'Schedule Payments' interface. At the top, there are navigation tabs: Home, Payees, Payments, Preferences, Message Center, and Reports. Below these are sub-tabs: Schedule Payments, Schedule Recurring Payment, View Pending Payments, and Payment History. The main content area is titled 'Schedule Payments' and contains a table with the following columns: Payee Name, Recurring, Payee Account, Last Payment, Last Date, Memo, Account, Amount, Due Date, Send Date, and Payment Method. A red circle highlights the 'Memo' column header. A pop-up window titled 'Enter Memo Line' is open over the table, showing a text field with the text 'This is a test memo' and buttons for 'Submit', 'Cancel', and 'Delete'.

The next screenshot shows the memo display in the 'Payment History' application.

The screenshot shows the 'Payment History' interface. At the top, there are navigation tabs: Home, Payees, Payments, Preferences, Message Center, and Reports. Below these are sub-tabs: Schedule Payments, Schedule Recurring Payment, View Pending Payments, and Payment History. The main content area is titled 'History Detail' and contains a section for 'Payment Information'. The details below identify a payment that has been processed. The 'Memo' field is highlighted with a red circle and contains the text 'my memo field that might be too long to submit'.

Payment Information		
Confirmation #		Due Date
Check #		Send Date
Amount	\$10.00	Failed Date:
Account	123456	Canceled Date:
Payment Method:	CHECK	Cleared Date:
Status	Deleted	Canceled Reason
Memo	my memo field that might be too long to submit	