



Announcing New Enhanced Online Bill Payment & Presentment User Interface – 4/9/09

Features and Benefits

United Commercial Bank is pleased to announce the release of an enhanced Bill Payment & Presentment User Interface. This release includes a number of improvements that will help you navigate the Personal or Business Online Bill Payment service 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

UCB 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

Make Payments	Expedited Payment	Manage Categories	View Reports	Search Records	Funding Accounts	Add Funding Account	Personal Information
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Make Payments

Pay from: My Account, *3456 Show: All payees Sort by: Name Find payee:

Pay To	Last Paid	Amount	Send On
AT&T, *6471		\$	02/04/2009 <input type="button" value="Pay"/>
AutoPay: Edit			
CAPITAL ON..., *3372		\$ 15.00	02/04/2009 <input type="button" value="Pay"/>
● E-bill: View 03/05/09 bill Add memo			
CITIBANK ..., *7257		\$ 10.00	02/04/2009 <input type="button" value="Pay"/>
● E-bill: View 03/05/09 bill			
DISCOVER C..., *6166		\$ 15.00	02/04/2009 <input type="button" value="Pay"/>
● E-bill: View 03/05/09 bill			
MBNA Ameri..., *4284	\$75.00 on 02/02/09	\$	02/04/2009 <input type="button" value="Pay"/>
Deliver by: 02/06/2009			

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

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 (coming soon)
- Add Funding Account (not currently offered by UCB)

Make Payments

The Make Payments section of the new landing page will allow users to quickly make payments and view E-bills. The details pertaining to the convenient features of this function are provided below:

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

Pay To	Last Paid	Amount	Send On
AT&T, *6471 ▾ AutoPay: Edit		\$ <input type="text"/>	02/04/2009 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 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 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 Pay Deliver by: 02/06/2009 Due: 03/05/2009
MBNA Ameri..., *4284 ▾ \$75.00 on 02/02/09		\$ <input type="text"/>	02/04/2009 Pay Deliver by: 02/06/2009
Joe's Landscap... ▾ Add memo		\$ <input type="text"/>	02/04/2009 Pay Deliver by: 02/10/2009

- 1) *Payment navigation options:* With this new landing page, you will experience a streamlined payment process. Making a payment will be faster and easier, without the need to leave the page.
 - You will 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 also be shown a message about editing or canceling the payment.

The screenshot shows a payment processing interface. On the left, there is a list of bills with columns for payee name, amount, and due date. Each bill has a 'Pay' button. A confirmation message at the bottom states: 'You can edit/cancel your 02/04 payment for \$49.00 until it processes. Cnfrn# PBVBF1Z4'. On the right, there are sections for 'Payment scheduled', 'Pending Payments', 'Last 5 Processed Payments', and 'Other Tasks'.

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

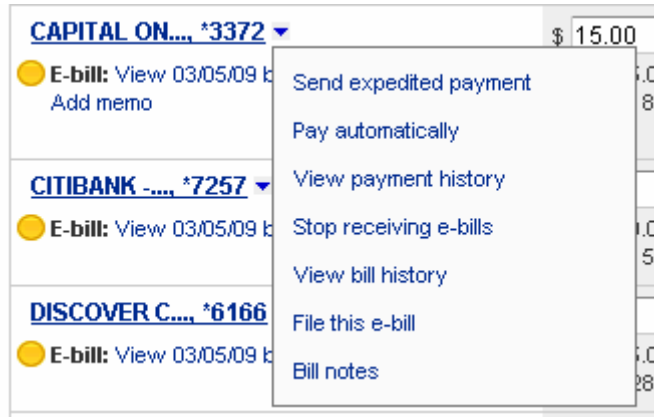
Sent	Paid To	Amount
02/02	MBNA Americ...	\$75.00

Note: This is a change to the existing functionality. If you enter data into several fields, then press 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 improved payment navigation to assist you, especially if you have 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 that you have 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 dialog box titled 'Add Memo' for a payment to 'Joe's Landscap...'. The dialog contains a text input field for the memo, a 'Clear' button, and 'Save' and 'Cancel' buttons. A message above the input field states: 'Memos are for payments sent by check'. The background shows a payment form with a 'Pay' button and a 'Deliver by' date of 02/10/2009.

- 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 the user is receiving E-bills.



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

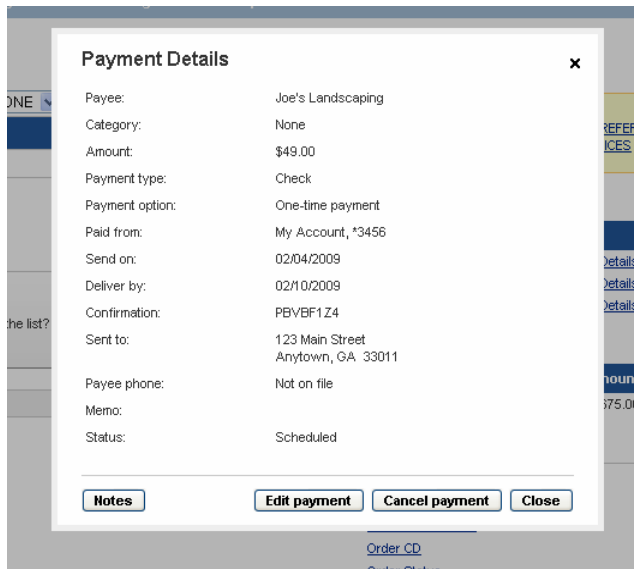
The right-hand section of the new landing page will provide you with useful information without having to leave the main page.

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 the you to quickly make a payment

Pending Payments

Any pending payments will be displayed in this section. You 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	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 the 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 with quick access to common requests. The following options will display:

- Pay Someone New
- Account to Use
- Find a Payment
- Expedited Payment
- Order CD
- Order Status
- Help

Expedited Payments link (future release)

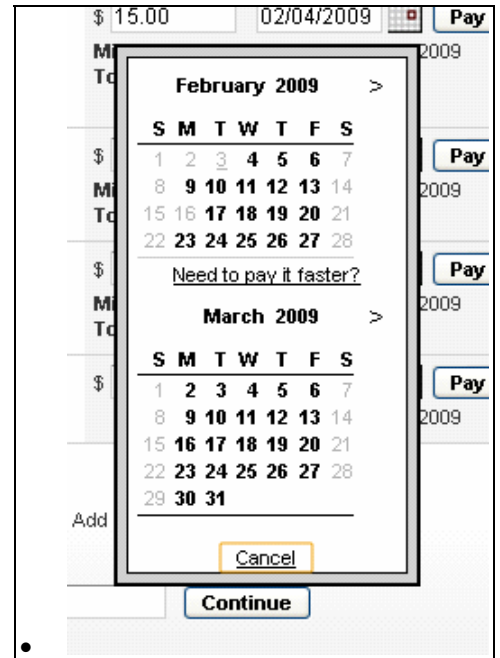
The new design will soon provide this functionality to you. When you are making payments, you will soon see a link within the dynamic calendar that reads "Need to pay it faster?"

Pay Someone New

The Add Payee process has been further enhanced. The previous workflow instructed you to first add your new payee, and then make a payment. We had determined that many users, especially new users to Bill Pay, may not be familiar with this process. After extensive usability studies and industry research, our processor has changed the workflow for adding a payee to make it more intuitive.

With this release, our system guides you to easily pay someone, and during the process of making the payment also offering you the option of adding this payee to your payee list.

You 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

Continue

If the payee is recognized by the system as an already established payee on the system, the system will only request information required to send the payment, such as an account number and routing zip code.

Add Person or Business to Pay

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.

Continue Cancel

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](#)

[Go to Make Payments](#)

[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 your first payee and offers you the option of making a payment immediately.

Make Payments

Pay from: Show:

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

Pending Payments

Send	Payee	Amount
No payments have currently pending.		

Last 5 Processed Payments [View all](#)

Sent	Payee	Amount
No payments have recently completed.		

Other Tasks

- [Funding Account](#)
- [Find a payment](#)
- [Expedited Payment](#)
- [Help](#)

Once the 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
ABC Lawn Care <input type="button" value="Add memo"/>	\$34.56 on 8/20/08	\$ <input type="text"/>	10/28/2008 <input type="button" value="Pay"/>
Deliver by: 11/2/2008			
2 Now you are ready to pay - 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. <input type="text" value="Person or business name"/> <input type="button" value="Continue"/>			

Pending Payments

Send	Payee	Amount
No payments have currently pending.		

Last 5 Processed Payments [View all](#)

Sent	Payee	Amount
No payments have recently completed.		

Other Tasks

- [Funding Account](#)
- [Find a payment](#)
- [Expedited Payment](#)
- [Help](#)