

Good morning, Lilah Anderson

How can we help you?

DSTNYNJIV-182

User can schedule a single mortgage payment for an ARM loan for a simple scheduled payment with options

1a Pay Bills link on the mortgage payment module. Active state displayed

- 1a** Pay Bills
- Person-to-Person
- Transfer Funds
- Payment Activity
- More

Chase Premier Checking (...1234)

\$5,000.00

Available balance

Go Paperless
More secure than your mailbox

Chase Savings Plus (...1234)

\$3,000.00

Available balance

Total available balance **\$8,000.00**

Chase Premier Checking

(...1234)

Things you can do

Present balance **\$5,000.00** Overdraft Protection
 Interest rate **0.01%** Account Savings Plus (...1234)
 Interest in 2014 **\$0.80** Limit **\$3,000.00**

ON HOLD

Funds for loan collateral **\$3,000.00**
 Hold placed May 1, 2014 | Funds will be available June 15, 2014

POSTED

Filter Find a check

Activity Stream

Date	Description	Debits/Credits	Balance
May 19, 2014	Quality Food Center Deposit	\$300.35	\$5,766.11
	Interest Payment Misc. deposit	\$0.21	\$5,465.86
May 01, 2014	ACME Shipping Ltd. Payroll ID: 12345... ACH direct deposit	\$2,500.00	\$5,465.44
April 28, 2014	Card Payment Bill payment	-\$588.75	\$2,964.44
April 27, 2014	Mortgage Payment Bill payment	-\$70.00	\$3,487.69
April 25, 2014	Allied Waste Service Bill payment	-\$104.00	\$3,517.69
	Check #2751	-\$70.00	\$3,654.69
April 23, 2014	Check #2752	-\$1,200.00	\$2,244.69
April 21, 2014	Check #2750	-\$500.00	\$1,694.69
	Puget Sound Energy Bill payment	-\$70.00	\$1,169.76
April 19, 2014	Cascade Eye Mds Bill payment	-\$50.00	\$999.76
April 13, 2014	QuickPay Payment to Jungwha Kim QuickPay payment	-\$100.00	\$948.76
April 07, 2014	Check #2748	-\$120.00	\$848.76
April 05, 2014	Deposit Deposit	\$300.35	\$728.76
April 01, 2014	Interest Payment Misc. deposit	\$0.21	\$3,877.98
March 25, 2014	QuickPay Payment to Jungwha Kim QuickPay payment	-\$100.00	\$948.76
March 20, 2014	Check #2749	-\$120.00	\$848.76



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- 1a Pay Bills link on the mortgage payment module. Active state displayed
- 2a Pay to drop down displays list of payees to choose from
- 6a Cancel button, when triggered, closes the payment module page and returns the user to the dashboard
- 7a Next button, when triggered, takes user to the next page in the payment flow; the verification page. Disabled by default, becomes enabled when the form fields are validated

Pay to 2a

Pay from

Amount

Payment date

Memo (optional)

6a Cancel 7a Next

[Pay multiple bills](#) | [Add a payee](#) | [Manage payees](#)



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Pay to:

Pay from:

Amount:

Payment date:

Memo (optional):

Cancel Next

Chase Freedom (...1234)
Home Loan Mortgage (...1234) 1a
 American Dental Group
 AT&T
 Bestbuy
 Landlord
 Statefarm Insurance
 Verizon
 Add a payee

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User can schedule a single mortgage payment for an ARM loan for a simple scheduled payment with options

1a User identifies his Chase Option ARM Mortgage Loan in the list by its nickname and/or the masked account number except for the last 4 digits of the account number; select the Home Loan Mortgage account from the drop down list of available payees



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Pay to
Home Loan Mortgage (...1234)

Unpaid late charges (optional)
\$50.00 **2a**

Other fees (optional) **i**
\$50.00 **3a**

Pay from
Total Checking (...2449) \$2,300 **1a**

- Total Checking (...2449) \$2,300
- Premiere Plus Checking
- Chase Freedom
- Wells Fargo Checking (...9876)

Payment date
10/09/2014 **11**

Cutoff time: 8:00 PM ET to credit payment today.

Additional principal (optional) **i**
\$0.00

Total payment
\$700.00

[Cancel](#) [Next](#)

Home Loan Mortgage Payment Activity

Payment date	Status	Amount
09/09/2014	Paid See details Research	\$1,200.00
08/09/2014	Paid See details Research	\$1,200.00
07/09/2014	Paid See details Research	\$1,200.00

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The [Transfers Agreement](#) applies to these transactions.

DSTNYNJIV-182

User can schedule a single mortgage payment for an ARM loan for a simple scheduled payment with options

- 1a** User views drop down list with his "pay from" accounts for funding the scheduled payment sees his potential predefined funding sources with his preferred account first. The preferred account's name is displayed in the entry field, by default
- 2a** User reviews values in the Unpaid late charges field; user accepts amounts to be paid, but is not required to act on the values; values, being automatically added to the Total Payment field
- 3a** User reviews the Other fees field values for outstanding fees; the system displays a message indicating that unpaid late charges and other fees are not forgiven and must be paid before the loan is paid off and the Other fees value has been deducted from the Total amount field



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How can we help you?

Pay Bills | Person-to-Person | Transfer Funds | Payment Activity | More

<p>Pay to</p> <input type="text" value="Home Loan Mortgage (...1234)"/>	<p>Pay from</p> <input type="text" value="Wells Fargo Checking (...9876)"/>	<p>Payment date</p> <input type="text" value="10/09/2014"/>
<p>Unpaid late charges (optional)</p> <input type="text" value="\$50.00"/>	<p>Payment amount</p> <input type="text" value="Minimum amount due \$500.00"/>	<p>Additional principal (optional)</p> <input type="text" value="\$50.00"/>
<p>Other fees (optional)</p> <input type="text" value="\$50.00"/>	<p>Additional escrow/shortage (optional)</p> <input type="text" value="\$50.00"/>	<p>Total payment</p> <p>\$700.00</p>

Cutoff time: 8:00 PM ET to credit payment today.

Cancel Next

Home Loan Mortgage Payment Activity

Payment date	Status	Amount
09/09/2014	Paid See details Research	\$1,200.00
08/09/2014	Paid See details Research	\$1,200.00
07/09/2014	Paid See details Research	\$1,200.00
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- 1a** User clicks on the MM External account from the drop down menu; The MM External account (Wells Fargo) is displayed in the entry field
- 2a** Cutoff message displays as 8:00 PM EST, based on the funding account
- 3a** User views the Additional escrow/shortgae field with zero dollar amount; user inputs a value into the field and pays an additional amount;
- 4a** User views the Additional principal field with zero dollar amount; user inputs a value into the field and pays an additional amount;



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Pay Bills | Person-to-Person | Transfer Funds | Payment Activity | More

Pay to <input type="text" value="Home Loan Mortgage (...1234)"/>	Pay from <input type="text" value="Wells Fargo Checking (...9876)"/>	Payment date <input type="text" value="10/09/2014"/> 1a <input type="text" value="11"/>
Unpaid late charges (optional) <input type="text" value="\$50.00"/>	Payment amount ⓘ <input type="text" value="Minimum amount due \$500"/>	<small>Cutoff time: 8:00 PM EST for 1 business day electronic delivery.</small> Additional principal (optional) ⓘ <input type="text" value="\$50.00"/>
Other fees (optional) ⓘ <input type="text" value="\$50.00"/>	Additional escrow/shortage (optional) ⓘ <input type="text" value="\$50.00"/>	Total payment <hr/> <p>\$700.00</p>

[Pay multiple bills](#)

Home Loan Mortgage Payment Activity

Payment date ▼	Status ▼	Amount ▼
09/09/2014	Paid See details Research	\$1,200.00
08/09/2014	Paid See details Research	\$1,200.00
07/09/2014	Paid See details Research	\$1,200.00
SEE MORE		

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User can schedule a single mortgage payment for an ARM loan for a simple scheduled payment with options

1a User views "Payment Date" with a pre-populated today's date in the field; default date is the current business date



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Pay Bills | Person-to-Person | Transfer Funds | Payment Activity | More

Pay to <input type="text" value="Home Loan Mortgage (...1234)"/>	Pay from <input type="text" value="Wells Fargo Checking (...9876)"/>	Payment date <input type="text" value="10/09/2014"/>
Unpaid late charges (optional) <input type="text" value="\$50.00"/>	Payment amount ⓘ <input type="text" value="Minimum amount due \$500.00"/>	<small>Cutoff time: 8:00 PM ET to credit payment today.</small> Additional principal (optional) ⓘ <input type="text" value="\$50.00"/>
Other fees (optional) ⓘ <input type="text" value="\$50.00"/>	Additional escrow/shortage (optional) ⓘ <input type="text" value="\$50.00"/>	Total payment <input type="text" value="\$700.00"/>

[Pay multiple bills](#)

Home Loan Mortgage Payment Activity

Payment date	Status	Amount
09/09/2014	Paid See details Research	\$1,200.00
08/09/2014	Paid See details Research	\$1,200.00
07/09/2014	Paid See details Research	\$1,200.00

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1a The user clicks on calendar and either selects a different date or maintains current suggestion. The user selected date is displayed



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Pay to

Unpaid late charges (optional)

Other fees (optional)

[Pay multiple bills](#)

Home Loan Mortgage Payment Activity

Date	Status	Amount
09/09/2014	Paid	\$1,200.00
08/09/2014	Paid	\$1,200.00
07/09/2014	Paid	\$1,200.00

[SEE MORE](#)

Pay from

Payment amount

Minimum payment amount \$500.00

Minimum amount due: \$500.00

Interest-only payment: \$620.00

30-year amortized payment: \$950.00

15-year amortized payment: \$1,260.00

Additional principal only

Additional escrow/shortage only

Total payment

\$700.00

Amount ▾

Payment date

Cutoff time: 8:00 PM ET to credit payment today.

Additional principal (optional)

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DSTNYNJIV-182

User can schedule a single mortgage payment for an ARM loan for a simple scheduled payment with options

- 1a** User views drop down list in the "Payment Amount " field with the list of potential options displayed; defaulted Minimum payment amount, followed by Additional principal and Additional Escrow/Shortage, and the unpaid late charges, but not the Other fees or charges; user clicks on Minimum payment amount
- 2a** For these amount entries Unpaid late charges, Other fees, Additional escrow/shortage, Additional principal may have dollar values but these values will be uneditable



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User can schedule a single mortgage payment for an ARM loan for a simple scheduled payment with options

1a User views "Total Payment Amount" which is the sum total of all monetary value inputs on the screen in bottom right side of screen and the other completed fields for payment selection

<p>Pay to</p> <input type="text" value="Home Loan Mortgage (...1234)"/>	<p>Pay from</p> <input type="text" value="Wells Fargo Checking (...9876)"/>	<p>Payment date</p> <input type="text" value="10/09/2014"/>
<p>Unpaid late charges (optional)</p> <input type="text" value="\$50.00"/>	<p>Payment amount ⓘ</p> <input type="text" value="Minimum amount due: \$500.00"/>	<p>Cutoff time: 8:00 PM ET to credit payment today.</p> <p>Additional principal (optional) ⓘ</p> <input type="text" value="\$50.00"/>
<p>Other fees (optional) ⓘ</p> <input type="text" value="\$50.00"/>	<p>Additional escrow/shortage (optional) ⓘ</p> <input type="text" value="\$50.00"/>	<p>Total payment</p> <p>\$700.00 1a</p>

[Pay multiple bills](#)

Home Loan Mortgage Payment Activity

Payment date	Status		Amount
09/09/2014	Paid	See details Research	\$1,200.00

08/09/2014	Paid	See details Research	\$1,200.00

07/09/2014	Paid	See details Research	\$1,200.00

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How can we help you?

Pay Bills | Person-to-Person | Transfer Funds | Payment Activity | More

Pay to Home Loan Mortgage (...1234)	Pay from Wells Fargo Checking (...9876)	Payment date 10/09/2014
Unpaid late charges (optional) \$50.00	Payment amount ⓘ Minimum amount duet \$500.00	Additional principal (optional) ⓘ \$50.00
Other fees (optional) ⓘ \$50.00	Additional escrow/shortage (optional) ⓘ \$50.00	Total payment \$700.00

Cancel Next

Pay multiple bills

Home Loan Mortgage Payment Activity

Payment date	Status		Amount
09/09/2014	Paid	See details Research	\$1,200.00
08/09/2014	Paid	See details Research	\$1,200.00
07/09/2014	Paid	See details Research	\$1,200.00
SEE MORE			

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User can schedule a single mortgage payment for an ARM loan for a simple scheduled payment with options

7a The user clicks on blue "NEXT" button in bottom right hand portion of screen, to be taken to the next (validation) screen



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1a The user clicks on the "Pay it" button, to submit the payment

Does everything look OK?

Pay to	Pay from	Payment date
Home Loan Mortgage (...1234)	Wells Fargo Checking (...9876)	10/09/2014 <small>Cutoff time: 8:00 PM ET to credit payment today.</small>
Unpaid late charges	Payment amount	Additional principal
\$50.00	Minimum amount due \$500.00	\$50.00
Other fees	Additional escrow/shortage	Total payment
\$50.00	\$50.00	\$700.00

Cancel
Pay it ^{1a}

Home Loan Mortgage Payment Activity

Payment date ▾	Status ▾	Amount ▾
09/09/2014	Paid See details Research	\$1,200.00
08/09/2014	Paid See details Research	\$1,200.00
07/09/2014	Paid See details Research	\$1,200.00

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You've paid \$700.00 toward your Home Loan Mortgage (...1234).



Pay to	Pay from	Payment date
Home Loan Mortgage (...1234)	Total Checking (...2449) \$2,300	10/09/2014
Unpaid late charges	Payment amount	Additional principal
\$50.00	Minimum amount due \$500.00	\$50.00
Other fees	Additional escrow/shortage	Total payment
\$50.00	\$50.00	\$700.00
Transaction number		
1234567890	Pay more bills Close	

Home Loan Mortgage Payment Activity

Payment date	Status		Amount
10/09/2014	Pending	See details Edit Cancel	\$700.00
09/09/2014	Paid	See details Research	\$1,200.00
08/09/2014	Paid	See details Research	\$1,200.00

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1a The payment scheduling is confirmed, and the user clicks the "Close" button to exit.

