

# Conversation Deck

How can we help you?

## DSTNYNJIV-231

HEO: User can schedule an Automatic Payment - Automatic Minimum & Additional Principal

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

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

# DASHBOARD

Chase Premier Checking (...1234)

\$5,000.00

Go Paperless  
More secure than your mailbox

Chase Savings Plus (...1234)

\$3,000.00  
Available balance

Total available balance \$8,000.00

## Account Tiles

Chase Premier Checking (...1234)

Things you can do

- Overdraft Protection
- Account Savings Plus (...1234)
- 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

## 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   Check	-\$70.00	\$3,654.69
April 23, 2014	Check #2752   Check	-\$1,200.00	\$2,244.69
April 21, 2014	Check #2750   Check	-\$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   Check	-\$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   Check	-\$120.00	\$848.76



HEO: User can schedule an Automatic Payment - Automatic Minimum & Additional Principal



Pay to

Pay from

Things you can do

Amount

Send on

Deliver by

Memo (optional)

- 1a** Pay Bills link on the payment menu. 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 Bills



Things you can do ▾

Pay to:  ▾

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

Pay from:  ▾

Amount:

Send on: Today

Deliver by: Today

Memo (optional):

**1a** User identifies his Home Equity Loan in the list by its nickname and/or the masked account number except for the last 4 digits of the account number; user selects the Home Equity Loan account from the drop down list of available payees

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### Pay Bills ✕

Pay to: Home Equity Loan (...1234) Set up 2a

Automatic payments OFF

Pay from i 6a: Premiere Plus Checking (...1234): \$2,000.00

Payment date (Due date: Dec 15, 2014) 3a: Dec 12, 2014

Cutoff time: 11:00 PM EST to credit payment today.

Payment amount i 1a: Total amount due \$2,000.00

Additional principal (optional) 1a: \$0.00

Total payment: \$2,000.00

Cancel Next

- 1a** User is enabled to select or choose these fields
- 3a** Because late charges and other fees values are zero, they are not displayed; if there had been values for them, they would be displayed
- 2a** Selecting the Set up automatic payment link will navigate the user away from the payment input screen and present the user with a modal overlay informing the user that they will be taken to a new screen. **OUT OF SCOPE**
- 6a** User views drop down list of Funding (Pay from ) accounts and chooses the on-us Checking Account

Total amount due \$2,000.00

Other amount

Additional principal \$0.00

Premiere Plus Checking (...1234): \$2,000.00

Total Checking (...2449) \$2,300

Wells Fargo Checking (...9876)

[Add new pay from account](#)

Your payment will be shown in your account's activity when it is debited on the "Send On" date.

Send on	Deliver by	Status	Amount
May 11, 2014			\$120.00
Apr 11, 2014	Apr 15, 2014	Posted	-\$90.00
Mar 11, 2014	Mar 15, 2014	Posted	-\$85.00

The Bill Payments and Transfers Agreement Applies [ See More ]



# Good morning, Lilah! Are you sure you want to set up automatic payments? [We help you.](#)

If so, you will be leaving the payment screen.

[Pay Bills](#) | 
 [Person-to-Person](#) | 
 [Transfer funds](#) | 
 [Payment Activity](#) | 
 [More](#)

**Pay to:** Home Loan Mortgage (...1234) | 
 **Pay from:** Total Checking (...2449) \$2,300 | 
 **Payment date:** 10/09/2014

**Payment amount:** amount due \$1,200.00 | 
 **Additional principal (optional):** \$0.00 | 
 **Total payment:** \$1,200.00

Automatic payments: **Off** [set up automatic payments](#)

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

## Pay multiple bills

### Home Loan Mortgage Payment Activity

Payment date	Status	Amount
09/09/2014	Paid <a href="#">See details</a>   <a href="#">Research</a>	\$1,200.00
08/09/2014	Paid <a href="#">See details</a>   <a href="#">Research</a>	\$1,200.00
07/09/2014	Paid <a href="#">See details</a>   <a href="#">Research</a>	\$1,200.00

[SEE MORE](#)

The Transfers Agreement applies to these transactions.

## DSTNYNJIV-231

HEO: User can schedule an Automatic Payment - Automatic Minimum & Additional Principal

- 1a** Selecting Canel will close the modal and return the user to the payment input screen.
- 2a** Selecting the Set up button will close the modal and take the user to the automatic payment set up screen.

HEO: User can schedule an Automatic Payment - Automatic Minimum & Additional Principal

### Set Up Automatic Payments



Pay to: Home Equity Loan (...1234) ▾

Pay from ⓘ **1a** Premiere Plus Checking (...1234): \$1,200.00 ▾

Payment amount: Select amount ▾

Cancel Next

Apr 11, 2014	Apr 15, 2014	Posted	<a href="#">View details</a>
Mar 11, 2014	Mar 15, 2014	Posted	<a href="#">View details</a>

The Bill Payments and Transfers Agreement Applies [\[ See More \]](#)

**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;

**3a** Because late charges and other fees values are zero, they are not displayed; if there had been values for them, they would be displayed; Additional principal and Total payment fields are not displayed in this story

**4a** Choice of next 2 months to begin Automatic payments; user is given an option to initiate Automatic Payments in the next month or the following month; Note: The 7-day rule applies to this field. If the current date is less than 7 days from the next due date, then the next possible start date must skip the next payment and a warning message is shown.

**4b** This message is conditionl on the start date (the 7-day rule).

Minimum amount due
Additional principal only

**1a**

Premiere Plus Checking (...1234): \$1,200.00
Total Checking (...2449) \$2,300
Wells Fargo Checking (...9876)
<a href="#">Add new pay from account</a>

February payment (due on Feb 01, 2015)
March payment (due on Mar 01, 2015)



HEO: User can schedule an Automatic Payment - Automatic Minimum & Additional Principal

### Set Up Automatic Payments



**Pay to**  
Home Equity Loan (...1234) ▾


**Pay from** ⓘ **1a**  
Premiere Plus Checking (...1234): \$1,200.00 ▾

**Payment amount**  
Minimum amount due ▾

**Payment date**  
We'll make your payment on the due date. The payment amount due each month may vary. As a result, the amount for each payment will also vary as appropriate. The amount included in each payment represents the minimum amount due under your loan agreement.

**Automatic payment start date** ⓘ **4a**  
February payment (due on Feb xx, 2015) ▾  
Your automatic payments will not start until the selected payment start date. You will need to make separate payments on your due date until your automatic payments begin. **4b**

**Additional principal** (optional) **3a**

**Start date** ⓘ **3a**  
June 17, 2015   
Your automatic payments will be made on this date of each month.

**Principal amount**  
\$500.00

Cancel Next

**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;

**3a** Because late charges and other fees values are zero, they are not displayed; if there had been values for them, they would be displayed; Additional principal and Total payment fields are not displayed in this story

**4a** Choice of next 2 months to begin Automatic payments; user is given an option to initiate Automatic Payments in the next month or the following month; Note: The 7-day rule applies to this field. If the current date is less than 7 days from the next due date, then the next possible start date must skip the next payment and a warning message is shown.

**4b** This message is conditionl on the start date (the 7-day rule).

June						
S	M	T	W	T	F	S
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

Minimum amount due

Additional principal only

**1a**

Premiere Plus Checking (...1234): \$1,200.00

Total Checking (...2449) \$2,300

Wells Fargo Checking (...9876)

[Add new pay from account](#)

February payment (due on Feb 01, 2015)

March payment (due on Mar 01, 2015)

Your payment will be shown in your account's activity when it is debited on the "Send On" date.

Send on ▾	Deliver by ▾	Status ▾	
May 11, 2014			<a href="#">View details</a>
Apr 11, 2014	Apr 15, 2014	Posted	<a href="#">View details</a>
Mar 11, 2014	Mar 15, 2014	Posted	<a href="#">View details</a>

The Bill Payments and Transfers Agreement Applies [\[ See More \]](#)



## Set Up Automatic Payments



Does everything look OK?

<b>Pay to</b>	<b>Pay from</b>	<b>Payment amount</b>
Home Equity Loan (...1234)	Premiere Plus Checking (...1234): \$1,200.00	Minimum amount due
	<b>Payment date</b>	<b>Automatic payment start date</b>
	We'll make your payment on the due date.	February payment (due on Feb xx, 2015)
	<b>Additional principal</b>	
	<b>Start date</b>	<b>Principal amount</b>
	June 17, 2015	\$500.00
Your automatic payments will be made on this date of each month.		

See the terms of the [Chase Automatic Payments Service Agreement](#).

**I have read and agree to the terms and conditions** of the Chase Automatic Payments Service Agreement, which governs my use of the Automatic Payment Service.

3a

Back
Cancel
**Set Up Automatic Payments**

4a

- 3a** User clicks on the checkmark box to validate the agreement;
- 4a** User clicks on the Set Up Automatic Payments button to proceed





# DSTNYNJIV-231

HEO: User can schedule an Automatic Payment - Automatic Minimum & Additional Principal

## Set Up Automatic Payments



✔ You have activated Automatic Payments for your home loan.

Lorem Ipsum **3a**

**2a** 🖨️

<b>Pay to</b>	<b>Pay from</b>	<b>Payment amount</b>
Home Equity Loan (...1234)	Premiere Plus Checking (...1234): \$1,200.00	Minimum amount due
	<b>Payment date</b>	<b>Automatic payment start date</b>
	We'll make your payment on the due date.	February payment (due on Feb xx, 2015)
	<b>Additional principal</b>	
	<b>Start date</b>	<b>Principal amount</b>
	June 17, 2015	\$500.00
Your automatic payments will be made on this date of each month.		

- 1a** The payment scheduling is confirmed, and the user clicks the "Close" button to exit.
- 2a** **OUT OF SCOPE:** Print functionality
- 3a** The user should be given the opportunity to make a payment for the period prior to commencement of automatic payments
- 5a** By clicking on Make another payment, the user will be taken back to the single flow account

The [Chase Automatic Payments Service Agreement](#) applies to these payments.

**5a** Make another payment **1a** Close

