

JPCCU Bill Payment Guide

Logging on to system for the first time

- ✚ Visit Website www.jpccu.com.jm
- ✚ Enter Account Number & Password
- ✚ Select Enter
- ✚ System will request that you change the password

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1876-618-JPCU 5728

Online Banking Login

Account Number

.....

ENTER

HOME SAVINGS LOANS SERVICES

Get a Furniture and Appliance Loan Today!

Just moved into a new home or need new furniture and appliances, but don't have the cash?

JPCCU has YOU covered!

✓ Get up to \$500,000 to furnish your home the way you want!

Speak to one of our Loan Officers today!
* Conditions Apply

- ✚ The following screen will appear

gresham RADIUS INTERNET BANKING DEMO

Banking Couldn't Be Easier!

Banking solutions in the comfort of your home.

User Account Security September 01, 2015 12:08

>> Signon

Signon to Internet Banking

User ID: 5128****

Password:

Remember Me

Signon

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- ✚ **Account number** – automatically populated
- ✚ **Password** – Enter password → Click Sign on

The screenshot shows the 'User Account Security' section of the Gresham Radius Internet Banking Demo. The page title is 'Banking Couldn't Be Easier!'. The user is identified as Nordiale Stewart, logged in on September 01, 2015 at 12:11. The section is titled 'User Account Security' and 'Configure Challenge Questions'. It explains that users are asked to provide answers to three challenge questions for security. It advises users to keep this information confidential and to choose questions they can easily remember. Below this, there is a 'Challenge Questions' section with three rows. Each row has a 'Question' dropdown menu and an 'Answer' text input field. The questions are: 1. What is your mother's maiden name?, 2. What is your favorite Credit Union product?, and 3. Who is your favourite athlete?. At the bottom, there is a checkbox labeled 'Do not ask any Challenge Question at this computer'. Below the checkbox, it states: 'By checking the box above, you will not be required to answer any Challenge Question on your subsequent logins at this computer. A Challenge Question will however be presented if the system fails to verify your login credentials.'

- ✚ **Challenge Questions** -Select three questions from the drop down list
- ✚ **Provide answers in the assigned area for each question**
- ✚ **The following screen appears**

The screenshot shows the 'User Security has been configured successfully.' message in a green banner. Below the banner, it says 'If you wish to continue banking, please sign on again.' and there is a 'Sign On Again' button.

- ✚ If you wish to continue banking → Click **Sign on Again**

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resham RADIUS INTERNET BANKING DEMO

Banking Couldn't Be Easier!

king solutions in the comfort of your home.

User Account Security Nordialee Stewart
September 01, 2015 12:17

>> **Verify Challenge Question**

Challenge Questions

Question: 3. Who is your favourite athlete?

Answer:

Do not ask any Challenge Question at this computer

By checking the box above, you will not be required to answer any Challenge Question on your subsequent logins at this computer. A Challenge Question will however be presented if the system fails to verify your login credentials.

- ✚ **Challenge Question** - Enter response to question -> **Click Continue**
- ✚ **The following screen** - list of all accounts maintained appears on screen

gresham RADIUS INTERNET BANKING DEMO

Accounts | **Bill Payments** | **Transfer Funds** | **Statements** | **Other Services** | **Messaging** | **Personal**

Communication Center

- ▣ **Received Messages**
- ▣ **Sent Messages**
- ▣ **Send A Message**

Account Balances

Account Balances Effective Tuesday, September 01, 2015

Current Accounts

- ✚ Select **Bill Payments**
- ✚ The following screen appears

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The screenshot shows the 'Add New Payee To My Payee List' form. The page header includes the Gresham RADIUS logo and 'INTERNET BANKING DEMO'. The navigation bar contains 'Accounts | Bill Payments | Transfer Funds | Statements | Other Services | Messaging | Personal' and a 'Sign Off' button. The user's name 'Nordiale Stewart' and the date 'September 01, 2015 12:25' are displayed in the top right. The left sidebar has a 'Bill Payments' menu with options: '>> Manage Payees', '>> Add A Payee', and '>> Pay A Bill'. Below this is a 'Communication Center' with 'Received Messages', 'Sent Messages', and 'Send A Message'. A note states: 'PLEASE NOTE: All transactions done after 15:00Hrs will be effective for the next business day.' The main form area is titled 'Bill Payments' and 'Add New Payee To My Payee List'. It contains a sub-section 'Add Bill Payee' with the following fields: 'Bill Payee To Add:' (dropdown menu with 'AC/ALLIED CABLEVISION-JMD' selected), 'Alias Name For Payee:' (text input field), and 'Bill Payment Account:' (text input field). A note below the account field reads: 'This is the account number you already have with the service provider or billing company. You will find this number on the bill.' A 'Continue' button is at the bottom.

- ✚ **Bill Payee to Add** → Select the service provider from the drop down list.
- ✚ **Alias Name for payee** → If Desired enter alias name for payee
- ✚ **.Bill payment Account** → Enter account number for service provider
- ✚ Click **Continue**
- ✚ The following screen appears

The screenshot shows the 'Pay A Bill' form. The page header and navigation bar are identical to the previous screenshot. The left sidebar is the same. The main form area is titled 'Bill Payment' and 'Pay A Bill'. It contains a sub-section 'Bill Payment' with the following fields: 'From Account:' (dropdown menu with 'ORDINARY DEPOSIT: 1/1548346 - 277.50 JMD' selected), 'From Account Memo:' (text input field with '[Optional]' label), 'Bill Payment Account' (dropdown menu with 'NWC-10146961014686-JMD' selected), 'Bill Payment Account Memo:' (text input field with '[Optional]' label), and 'Bill Payment Amount:' (text input field). A 'Continue' button is at the bottom.

- ✚ **From Account** – Select account to be debited from drop down list

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- ✚ From Account Memo – Optional (personalizing account name)
- ✚ Bill Payment Account → Automatically populated
- ✚ Bill payment Account Memo - Optional (personalizing account name)
- ✚ Bill Payment Amount – Enter amount to be paid
- ✚ Click Continue

The following screen appears

The screenshot displays the Gresham Radius Internet Banking Demo interface. The top navigation bar includes the Gresham Radius logo, the text "INTERNET BANKING DEMO", and a menu with "Accounts | Bill Payments | Transfer Funds | Statements | Other Services | Messaging | Personal" and a "Sign Off" button. The user's name "Nordiale Stewart" and the date/time "September 01, 2015 12:35" are shown in the top right.

The main content area is titled "Bill Payment" and "Pay A Bill". It features a "Bill Payment - Confirmation" section with the following details:

From Account:	STAFF SAVINGS: 1/1548387 - (JMD)
Amount To Be Debited:	2,000.00
Bill Payee:	NWC
Bill Account Number:	10146961014686
Amount To Be Credited:	2,000.00

At the bottom of the confirmation section are two buttons: "Pay Bill" and "Back".

On the left side of the interface, there are two panels: "Bill Payments" with options "Manage Payees", "Add A Payee", and "Pay A Bill" (highlighted in red); and "Communication Center" with options "Received Messages", "Sent Messages", and "Send A Message". A note states: "PLEASE NOTE: All transactions done after 15:00Hrs will be effective for the next business day."

- ✚ Select pay bill to proceed in paying bill or back to edit payment details

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- ✚ The following screen outlines payment details inclusive of :
 - ✓ the confirmation number
 - ✓ The account number where the payment was debited
 - ✓ The Bill Payee (Service Provider)
 - ✓ The Bill account number
 - ✓ The amount Paid
 - ✓ Confirmation Number
 - ✓ Date paid

The screenshot displays the Gresham RADIUS Internet Banking Demo interface. The main navigation bar includes links for Accounts, Bill Payments, Transfer Funds, Statements, Other Services, Messaging, Personal, and Sign Off. The user is logged in as Nordialee Stewart on September 01, 2015 at 12:36. The current page is titled "Bill Payment" and shows a confirmation for a completed bill payment. The details are as follows:

Bill Payment - Complete	
From Account:	STAFF SAVINGS: 1/1548387 - (JMD)
Amount Debited:	2000 JMD
Bill Payee:	NWC - (JMD)
Bill Account Number:	10146961014686
Amount Credited:	2000 JMD
Confirmation Number:	26076
Date & Time:	9/1/2015 12:36:31 PM

At the bottom of the confirmation box, there are two buttons: "Print" and "Pay Another Bill".

- ✚ Select **Print** to retain a hard copy of the payment details
- ✚ Select **Pay another Bill** to proceed to another Bill Payment or Click **Sign off** to exit system