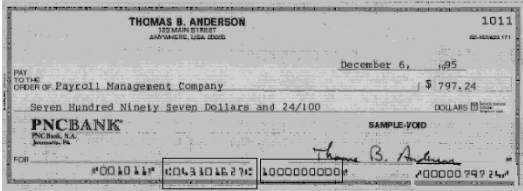




## Paying Your P&G Invoices with Invoiceharbor.com

### Getting Prepared for Invoiceharbor.com

There are four (4) areas of preparation to be reviewed in order to receive your P&G invoices online.

<b>1</b>	<b>Internet Browsers, Internet Service Providers &amp; Email</b> <i>(required for anyone going to access Invoiceharbor.com)</i> <i>Internet Browsers:</i> Confirm the Internet Browser Version you use is one of the following.  <i>Preferred browsers:</i> MS Internet Explorer 5.0, Netscape 4.5 or higher, AOL 6.0 or browsers with 128-bit encryption <i>Acceptable browsers:</i> MS Internet Explorer 4.01 or higher, Netscape 4.05 or higher, and AOL 6.0 or browsers that support the https protocol.  <i>Internet Service Providers:</i> Confirm that your browser is connected with your company's ISP network by contacting your Company Administrator. If you do not have an ISP relationship, we would suggest subscribing to a reliable ISP provider in your area. There are 'free' ISPs available, however service access and support quality may vary.  <i>Email Service:</i> Confirm that your company has email capabilities by contacting your company's information system administrator. There are 'free' email providers available, however service access and support quality may vary.
<b>2</b>	<b>Bank Account Information</b> <ul style="list-style-type: none"><li>Initiating electronic payments, via an ACH transaction, for your P&amp;G invoices will require collecting and confirming some bank account information.  Bank Account Information needed: Bank Routing Number (A) &amp; Bank Account Number (B)  <i>The encoded numbers at the bottom of your checks provide this information.</i> <p style="text-align: center;">(A)      (B)</p></li><li>Confirm that this bank account is setup to receive ACH Debit transactions. Your company may use a debit authorization service, your bank should be notified that InvoiceHarbor ACH debits are valid transactions. Please confirm with financial institution their processing fees for ACH transactions.</li></ul>
<b>3</b>	<b>Federal Tax ID</b>  Your company's Federal Tax ID Number will be needed to complete the InvoiceHarbor setup process.

## 4 Invoice Approvals

Today, the P&G invoices you receive are most likely received, reviewed and paid by different individuals within your company. By using Invoiceharbor.com, this invoice receipt and approval process can now be automated. Given this opportunity, you will want to identify who is in this 'approval chain' or hierarchy today. Below are the roles and people to consider:

- A primary contact within your company (Root Administrator) for Invoiceharbor.com notices and announcements. Also, identify a secondary administrator as backup for the Root Administrator for absences and vacations.
- Determine who (Accounts Payable representatives, managers, etc) should have access to each P&G account and its invoices to view, approve, and/or pay.
- Collect each person's name, telephone number, email address and preferred user name for Invoiceharbor.com access.

## Invoiceharbor.com Payment Reminders

### What is an ACH transaction?

The Automated Clearing House (ACH) network is a secure, reliable and cost effective means of disbursing supplier or vendor payments. A majority of the U.S. financial institutions are capable of initiating and/or receiving ACH transactions. By enrolling for Invoiceharbor.com, you will be authorizing P&G (or any other biller you choose to receive invoices via Invoiceharbor.com) to initiate an ACH debit against your designated bank account. If you have any other questions about ACH transactions please go to the ACH home page at <http://www.nacha.org>.

### When are payments made?

Invoiceharbor.com payments must be scheduled by 8pm (ET) at least one business day before the due date. Payments received after that time will be processed the following business day. For example, payments scheduled on Tuesday at 8:30pm will be paid on Thursday.

### Payment Examples:

#### Business Day –

Invoice Due Date	Scheduled Payment Date	BZ Processing Date	Account Settlement Date
4/26/01 (Thurs.)	4/26/01 (Thurs.)	4/25/01 (Wed.)	4/26/01 (Thurs.)

*If April 26<sup>th</sup> is a regular business day, your payment needs to be scheduled by 8pm on the 25<sup>th</sup>. Account settlement will occur on the 26<sup>th</sup>.*

#### Business Day -

Invoice Due Date	Scheduled Payment Date	BZ Processing Date	Account Settlement Date
9/18/01 (Tues.)	9/15/01 (Sat.)	9/17/01 (Mon.)	9/18/01 (Tues.)

*If September 15<sup>th</sup> is a Saturday, your payment needs to be scheduled by 8pm on the 15<sup>th</sup>. Account settlement will occur on the 18<sup>th</sup>.*

#### Weekend –

Invoice Due Date	Scheduled Payment Date	BZ Processing Date	Account Settlement Date
9/15/01 (Sat.)	9/14/01 (Fri.)	9/13/01 (Thurs.)	9/14/01 (Fri.)
or 9/16/01 (Sun.)	9/17/01 (Mon.)	9/14/01 (Fri.)	9/17/01 (Mon.)

*If September 15<sup>th</sup> is a Saturday, and you want to schedule the payment to settle prior to 9/15, the scheduled payment date must be 9/14, before 8pm. The funds will process on 9/13 and settle in your checking account on the 14<sup>th</sup>. If the scheduled payment date is 9/17, the funds will process on 9/14 and settle in your checking account on the 17<sup>th</sup>. This process would also be similar for those invoice due dates that fall on holidays.*

#### Holiday –

Invoice Due Date	Scheduled Payment Date	BZ Processing Date	Account Settlement Date
5/30/01 (Wed.)	5/25/01 (Fri.)	5/29/01 (Tues.)	5/30/01 (Wed.)

*Since May 28<sup>th</sup> is a National Holiday, falling on a Monday, your payment needs to be scheduled by 8pm on the 25<sup>th</sup>. The payment will process on the 29<sup>th</sup> and settle in your checking account on the 30<sup>th</sup>.*

### General Reminders:

- You control the scheduling of when the payment is initiated and the amount paid of every invoice.
- Payments are electronically sent via the Automated Clearing House (ACH) network, which follows the Federal holiday schedule. Therefore, payments will not be processed on Federal holidays.
- All Invoiceharbor.com payments must be made in U.S. dollars and drawn against a U.S. financial institution.
- Only one payment can be initiated against any single invoice presented on Invoiceharbor.com.
- The use of InvoiceHarbor does not alter the expectation of on-time payment in any way. You are expected to pay within agreed upon terms.

## Questions?

Contact Wilma Jones, Procter & Gamble, at 1-800-342-5764 (ext.4-1601)