



Consumer Banking Solution

Voyager ASP

Administrator Features & Procedures



NCR eCommerce Center, Beltsville, MD

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Address correspondence to:

Worldwide Customer Services Division
eCommerce Solutions
NCR Corporation
1700 South Patterson Boulevard
Dayton, Ohio 45479

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Preface

This manual provides comprehensive administrator documentation that supports NCR's Consumer Banking Solution. The multi-purpose content is addressed to a variety of audiences, including:

- Potential clients who are seeking a comprehensive Internet-based Consumer Banking solution for their organizations
- Existing client institutions who need up-to-date procedures on the system's various features, functions, and applications
- Training personnel
- Sales consultants

Each chapter in this documentation provides procedures complete with step-by-step instructions and sample screen captures.

Chapter #	Title	How To:
1	General Admin Procedures	Perform everyday customer-support activities.
2	On Behalf Of	Log on as a specific customer, see what the customer sees, obtain account information, and diagnose and solve a problem.
3	User Feature Selection	Assign an end user's access to a variety of system capabilities, such as account notifications, stop payments, funds transfers, etc.
4	Relationship Manager	Perform various customer-administration duties, create and manage other admin users, and manage customer case incidents.
5	Joint Account Maintenance	Easily and quickly establish customer-requested relationships between one or more sets of customer accounts.
6	Online Activity Reports	Generate and interpret the various online activity reports associated with customer transactions.
7	Home Banking Batch Reports	Generate and interpret the various batch/as-needed/end-of-day customer-activity reports that are accessible from a password-protected web site.

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Chapter #	Title	How To:
8	Account Consolidation Reports	Generate and interpret the various reports associated with end users' account-consolidation activities.
9	Web Site Maintenance	Apply minor changes (updates to rates, fees, passwords, news, newsletters, etc.) to your institution's web site.
10	Bill Pay Customer Support Tool	Use the CST Tool to accommodate customer bill-payment support.
Appx A	Customer Error Messages	Interpret common error messages and their explanations.

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Revision Record

Date	Remarks
01/2007	<ul style="list-style-type: none">• Added OnGuard Authentication Administration procedures to Chapter 1, <i>General Administrator Activities</i>.• Updated Appendix A, <i>Customer Error Messages</i>.
08/2006	<ul style="list-style-type: none">• Procedures for External Transfers.
07/2006	<ul style="list-style-type: none">• Added transfer-status definitions for the Transfer Report.• Added procedures for deactivating Internet Banking for a specific customer.
04/2006	<ul style="list-style-type: none">• Added Goldleaf Single Signon Procedures to Chapter 1, <i>General Administrator Activities</i>.
03/2006	<ul style="list-style-type: none">• Updated the Customer Support and Message Management sections in the <i>General Administrative Activities</i> chapter.• New Customer Error Messages & Explanations, <i>Appendix A</i>.• Updated the Error Message Explanations / Actions in the <i>Account Consolidation Reports</i> Chapter.• Minor updates to <i>Online Activity Reports</i>.
01/2006	<ul style="list-style-type: none">• Updated screen layouts and miscellaneous nomenclature in the <i>Online Activity Reports</i> chapter.• Updated screen layouts and procedures in the Customer Support section of the <i>General Administrator Activities</i> chapter.• Added the Message Management section to the <i>General Administrator Activities</i> chapter.

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Introduction

This chapter provides system administrators with an array of common procedures that are useful for normal everyday business operations.

Administrative procedures covered in this chapter include:

- System User Maintenance
- Enrollment Maintenance
- Enhanced Authentication
- Secure Message Broadcasting
- Password Resets
- User ID Logon Changes
- Bill Payment Account Enrollment Review
- Stop Payment Placement Requests
- Logon Message Administration
- Customer Support (common procedures)
- Single Sign On (SSO) to Goldleaf Remote Deposit and ACH Capabilities (Business Banking only)

Initiating Administrator Features

To initiate any administrator functions available to your institution, perform the following procedures:

1. Access your institution's administrative URL. The *Logon* screen displays.

Admin Logon Screen



2. Complete the screen with the following information:

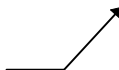
- Login ID – Enter your administrator Login ID.
- Password – Enter your administrator password.

3. Click the **Log In** button. The *Welcome* screen displays.

Welcome Screen



Click the appropriate button to launch a feature.



4. Select the appropriate function from the list.

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Customer Support

The following procedures enable you to perform a variety of common administrator functions, including:

- Search for a specific customer and related account relationships
- Enroll a new user
- Lookup an existing user by Alias ID, Signon ID, Last name (with optional first name), or Relationship name
- Reactivate and deactivate an existing user's enrollment
- Change a user's password
- Change a user's Signon ID
- Enable or disable a user's Signon access
- Reset a user's failed Signon count
- Lookup related users (Business Banking only)
- Deactivate a customer from Internet Banking
- Transfer funds to external institutions (optional)
- Reset system access and enhanced security (optional)

Customer Search

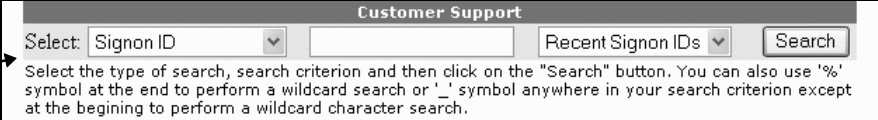
To search for a specific customer, perform the following steps:

1. From the *Admin Welcome* screen, select **Customer Support**. The initial *Customer Support* screen displays, allowing you to search for a customer by **Signon ID**. If you wish to search using another value, select the desired value from the drop-down menu .

A sample of each input screen follows.

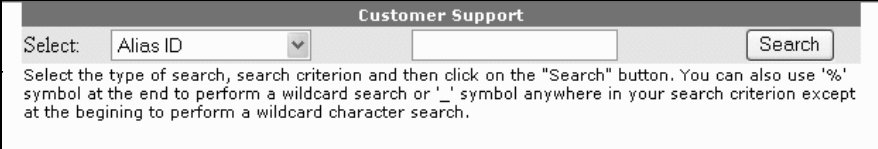
Customer Support Search Screens

Search by Signon ID



The screenshot shows the 'Customer Support' search interface. The 'Select:' dropdown menu is set to 'Signon ID'. There is an empty text input field for the search criteria and a 'Recent Signon IDs' dropdown menu. A 'Search' button is located to the right of the input field. Below the form, a text box explains: 'Select the type of search, search criterion and then click on the "Search" button. You can also use '%' symbol at the end to perform a wildcard search or '_' symbol anywhere in your search criterion except at the beginning to perform a wildcard character search.'

Search by Alias ID



The screenshot shows the 'Customer Support' search interface. The 'Select:' dropdown menu is set to 'Alias ID'. There is an empty text input field for the search criteria and a 'Search' button. Below the form, a text box explains: 'Select the type of search, search criterion and then click on the "Search" button. You can also use '%' symbol at the end to perform a wildcard search or '_' symbol anywhere in your search criterion except at the beginning to perform a wildcard character search.'

Search by Name



The screenshot shows the 'Customer Support' search interface. The 'Select:' dropdown menu is set to 'Last Name'. There are two text input fields labeled 'LastName:' and 'FirstName:'. A 'Search' button is located to the right of the 'FirstName:' field. Below the form, a text box explains: 'Select the type of search, search criterion and then click on the "Search" button. You can also use '%' symbol at the end to perform a wildcard search or '_' symbol anywhere in your search criterion except at the beginning to perform a wildcard character search.'

Search by Relationship



The screenshot shows the 'Customer Support' search interface. The 'Select:' dropdown menu is set to 'Relationship Name'. There is an empty text input field for the search criteria and a 'Recent Reln. Names' dropdown menu. A 'Search' button is located to the right of the input field. Below the form, a text box explains: 'Select the type of search, search criterion and then click on the "Search" button. You can also use '%' symbol at the end to perform a wildcard search or '_' symbol anywhere in your search criterion except at the beginning to perform a wildcard character search.'

2. Complete the selected screen with the appropriate value(s).

- **Signon ID** – Enter the appropriate ID in the input field provided, or select an ID from the **Recent Signon IDs** drop-down menu.
- **Alias ID** – Enter the appropriate ID in the input field provided.
- **Last Name** – Enter the appropriate values in the First and Last name input fields.
- **Relationship Name** – Enter the appropriate relationship name in the input field provided, or select a name from the **Recent Reln. Names** drop-down menu.

NOTE: When searching by name, you might want to use wildcards (percent signs and underscores) to broaden your search. For example:

- Use **WIL%** to search for Will, Williams, Willard, Wilkins, etc.
- Use **B_ngs** to search for Bennings, Boeings, Bowlings, etc.

3. Click **Search**. If the system does not find the selected customer, it prompts you to establish a new enrollment. Refer to the *Establish New Enrollment* write-up for complete instructions.

If the search returns more than one primary user, the *Customer Support* screen re-displays, listing all users who fit the search criteria.

Select desired
user



Last Name Matching Users : 3			
Select a User from the list below by clicking on the User Name, or enter different search criteria and click Query.			
Signon ID	User Name	Alias ID	Relationship Name
demouser1	JAMES BOND	53440499	18627655r
DemoUserB	JAMES BOND	53440499	18627655b
DemoUserR1	JAMES BOND	53440499	123456789r1

After you select a specific user, the system redisplay the *Customer Support* screen, which now includes:

- Access buttons to launch other admin features (e.g., Joint Account Maintenance, User Feature Selection)
- A drop-down list of Relationship sub users associated with the customer (shown only if one or more sub users exist)
- Various user information (Signon ID, Name, Type, etc.)
- Input fields and drop-down menus for resetting IDs, passwords, and statuses

A sample screen follows.

List of sub users

Click to launch other features

Standard User Information

Modifiable information

Customer Support

Select: Signon ID

Select the type of search, search criterion and then click on the "Search" button. You can also use '%' symbol at the end to perform a wildcard search or '_' symbol anywhere in your search criterion except at the beginning to perform a wildcard character search.

Relationship Users:

Signon ID: buvinod	
Signon ID: buvinod	Alias ID: 18627655
First Name: NCR & TEST	Relationship Name: 94098780562b7edfaefa6905b2560157
Last Name: BUNTY & BABLI	User Role: PRIMARYUSER
User Type: Business	First SignOn: 7/9/2004 11:59:30 AM
Security Question: What is your favorite pet's name?	Last SignOn: 3/20/2006 5:47:46 PM
Security Answer: mushy	Last Failure: 3/6/2006 11:40:07 AM
Email: vinod.pilley@ncr.com	Total SignOn(s): 3410

New Signon ID:	<input type="text"/>
New Password:	<input type="text"/> Password Restriction
Confirm Password:	<input type="text"/>
Reset Fail Count:	<input type="checkbox"/> Current Fail Count: 0
Signon ID Status:	ENABLED <input type="button" value="v"/>
Enrollment Status:	ACTIVE <input type="button" value="v"/> Since: 3/3/2006

Establish New Enrollment

Enrollment Input Screen

If the customer you specified during a search does not exist, the system displays the *Enrollment Input* screen.

General Information	
First Name: <input type="text"/>	Middle Name: <input type="text"/>
Last / Business Name: <input type="text"/>	Email Address: <input type="text"/>
SignOn Credentials	
Signon ID: <input type="text"/>	Password Restriction
Password: <input type="text"/>	Confirm Password: <input type="text"/>
SignOn Status: <input checked="" type="radio"/> Enabled <input type="radio"/> Disabled	
Relationship Information	
Relationship Name: <input type="text"/>	User Type: <input checked="" type="radio"/> Consumer <input type="radio"/> Business
Alias Credentials	
AliasID: <input type="text"/>	Confirm AliasID: <input type="text"/>
<input type="button" value="Add"/> <input type="button" value="Cancel"/>	

Complete the screen with the following information:

- Customer's **First Name**, **Middle Name**, **Last/Business Name**, and **Email Address**.
- **Signon ID** the user must provide to log on.
- **Signon Password** the user must provide to log on.
- Re-enter the **Signon Password** to confirm it is correct.
- Select the **SignOn Status** (enable or disable).
- Optionally, enter a **Relationship Name** for the user. This value must be unique and provides another mechanism to lookup the end user in the *Relationship Manager* customer-support feature. Initially, the system prefills this field with same value as the Alias ID, but you may change it. If you leave the field empty, the system will assign an arbitrary value.
- Select the **User Type** (Consumer or Business).
- Re-enter the **Alias ID** to confirm it is correct.

Now click the **Add** button. The system redisplay the *Customer Support* screen along with a recap of the enrollment information.

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Activate/Deactivate Signon ID Status

NOTE: This capability is available only to users who are permitted to enable/disable a customer's Signon ID

Select Signon
ID Status

Customer Support

Select: Signon ID buvinod buvinod Search

Select the type of search, search criterion and then click on the "Search" button. You can also use '%' symbol at the end to perform a wildcard search or '_' symbol anywhere in your search criterion except at the beginning to perform a wildcard character search.

Joint Account Maintenance User Feature Selection Relationship Users: buvinod[Primary User]

Billpay Enrolled: Y Active Notifications: Y Delete Notifications Scheduled Transfers: N

Signon ID: buvinod

Signon ID: buvinod	Alias ID: 18627655
First Name: NCR & TEST	Relationship Name: 94098780562b7edfaefa6905b2560157
Last Name: BUNTY & BABLI	User Role: PRIMARYUSER
User Type: Business	First SignOn: 7/9/2004 11:59:30 AM
Security Question: What is your favorite pet's name?	Last SignOn: 3/20/2006 5:47:46 PM
Security Answer: mushy	Last Failure: 3/6/2006 11:40:07 AM
Email: vinod.pilley@ncr.com	Total SignOn(s): 3410

New Signon ID:

New Password: Password Restriction

Confirm Password:

Reset Fail Count: Current Fail Count: 0

Signon ID Status: ENABLED

Enrollment Status: ACTIVE Since: 3/3/2006

Save

After you have accessed the desired customer's information, perform the following:

1. From the **Signon ID Status** drop-down menu, select the appropriate status.
2. **Save** your selection.

Activate/Deactivate Enrollment Status

NOTE: This capability is available only to admin users who are permitted to activate/deactivate a customer's enrollment status.

Set enrollment status

The screenshot shows the 'Customer Support' interface. At the top, there is a search bar with 'buvinod' entered. Below the search bar, there are several tabs: 'Joint Account Maintenance', 'User Feature Selection', and 'Relationship Users'. The 'Relationship Users' tab is selected, showing 'buvinod[Primary User]'. Below the tabs, there are several status indicators: 'Billpay Enrolled: Y', 'Active Notifications: Y', 'Delete Notifications', and 'Scheduled Transfers: N'. The main content area displays user details for 'Signon ID: buvinod'. The details are as follows:

Signon ID: buvinod	Alias ID: 18627655
First Name: NCR & TEST	Relationship Name: 94098780562b7edfaefa6905b2560157
Last Name: BUNTY & BABLI	User Role: PRIMARYUSER
User Type: Business	First SignOn: 7/9/2004 11:59:30 AM
Security Question: What is your favorite pet's name?	Last SignOn: 3/20/2006 5:47:46 PM
Security Answer: mushy	Last Failure: 3/6/2006 11:40:07 AM
Email: vinod.pilley@ncr.com	Total SignOn(s): 3410

Below the details, there are several input fields and options:

- New Signon ID: [Text Input]
- New Password: [Text Input] Password Restriction
- Confirm Password: [Text Input]
- Reset Fail Count: Current Fail Count: 0
- Signon ID Status: ENABLED (dropdown)
- Enrollment Status: ACTIVE (dropdown) Since: 3/3/2006

A 'Save' button is located at the bottom right of the form.

After you have accessed the desired customer's information, perform the following:

1. From the **Enrollment Status** drop-down menu, select the appropriate status.
2. **Save** your selection.

Launch Other Admin Functions

After you have selected a customer from the *Customer Support* screen, the screen redisplay and includes an access button for each special feature (e.g., **Joint Account Maintenance**, **User Feature Selection**) you may wish to perform.

Initiate another support function.

The screenshot shows the 'Customer Support' interface. At the top, there is a search bar with a dropdown menu set to 'Signon ID' and a search button. Below the search bar, there are two buttons: 'Joint Account Maintenance' and 'User Feature Selection'. To the right of these buttons is a dropdown menu for 'Relationship Users' with the value 'buvinod[Primary User]'. Below the buttons, there are several status indicators: 'Billpay Enrolled: Y', 'Active Notifications: Y', 'Delete Notifications', and 'Scheduled Transfers: N'. The main section of the interface is titled 'Signon ID: buvinod' and contains a table of user details:

Signon ID: buvinod	Alias ID: 18627655
First Name: NCR & TEST	Relationship Name: 94098780562b7edfaefa6905b2560157
Last Name: BUNTY & BABLI	User Role: PRIMARYUSER
User Type: Business	First SignOn: 7/9/2004 11:59:30 AM
Security Question: What is your favorite pet's name?	Last SignOn: 3/20/2006 5:47:46 PM
Security Answer: mushy	Last Failure: 3/6/2006 11:40:07 AM
Email: vinod.pilley@ncr.com	Total SignOn(s): 3410

Below the table, there are several input fields and controls:

- New Signon ID: [input field]
- New Password: [input field] Password Restriction
- Confirm Password: [input field]
- Reset Fail Count: Current Fail Count: 0
- Signon ID Status: [dropdown menu] ENABLED
- Enrollment Status: [dropdown menu] ACTIVE Since: 3/3/2006

A 'Save' button is located at the bottom right of the form.

To launch one of these functions, perform the following:

1. Click the access button for the desired function. The system launches the feature.
2. Perform the appropriate procedures for the selected function.

Deactivate Online Notifications

After you have accessed the desired customer's information, you may deactivate ALL related online notifications.

Delete all notifications

Customer Support

Select: Signon ID buvinod buvinod Search

Select the type of search, search criterion and then click on the "Search" button. You can also use '%' symbol at the end to perform a wildcard search or '_' symbol anywhere in your search criterion except at the beginning to perform a wildcard character search.

Joint Account Maintenance User Feature Selection Relationship Users: buvinod[Primary User]

Billpay Enrolled: Y Active Notifications: Y **Delete Notifications** Scheduled Transfers: N

Signon ID: buvinod

Signon ID: buvinod	Alias ID: 18627655
First Name: NCR & TEST	Relationship Name: 94098780562b7edfaefa6905b2560157
Last Name: BUNTY & BABLI	User Role: PRIMARYUSER
User Type: Business	First SignOn: 7/9/2004 11:59:30 AM
Security Question: What is your favorite pet's name?	Last SignOn: 3/20/2006 5:47:46 PM
Security Answer: mushy	Last Failure: 3/6/2006 11:40:07 AM
Email: vinod.pilley@ncr.com	Total SignOn(s): 3410

New Signon ID:

New Password: Password Restriction

Confirm Password:

Reset Fail Count: Current Fail Count: 0

Signon ID Status: ENABLED

Enrollment Status: ACTIVE Since: 3/3/2006

Save

To do so, perform the following steps:

1. Click the **Delete Notifications** button. A confirmation screen displays.
2. Click **OK** to delete ALL notifications, or click **Cancel** to terminate the request.

Reset IDs, Passwords, Fail Count

After you have accessed the desired customer's information, you may reset IDs and password information to suit the customer's needs.

Reset ID, Password, and Fail Count

The screenshot shows the 'Customer Support' interface. At the top, there is a search bar with 'buvinod' entered in the search criteria. Below the search bar, there are several tabs: 'Joint Account Maintenance', 'User Feature Selection', and 'Relationship Users'. The 'Relationship Users' tab is selected, showing a dropdown menu with 'buvinod[Primary User]'. Below the tabs, there are several status indicators: 'Billpay Enrolled: Y', 'Active Notifications: Y', 'Delete Notifications', and 'Scheduled Transfers: N'. The main content area displays user details for 'Signon ID: buvinod'. The details are as follows:

Signon ID: buvinod	Alias ID: 18627655
First Name: NCR & TEST	Relationship Name: 94098780562b7edfaefa6905b2560157
Last Name: BUNTY & BABLI	User Role: PRIMARYUSER
User Type: Business	First SignOn: 7/9/2004 11:59:30 AM
Security Question: What is your favorite pet's name?	Last SignOn: 3/20/2006 5:47:46 PM
Security Answer: mushy	Last Failure: 3/6/2006 11:40:07 AM
Email: vinod.pilley@ncr.com	Total SignOn(s): 3410

Below the user details, there is a form to reset the ID, password, and fail count. The form includes the following fields:

- New Signon ID:** [Input field]
- New Password:** [Input field] [Password Restriction](#)
- Confirm Password:** [Input field]
- Reset Fail Count:** **Current Fail Count:** 0
- Signon ID Status:** ENABLED [Dropdown]
- Enrollment Status:** ACTIVE [Dropdown] **Since:** 3/3/2006

A 'Save' button is located at the bottom of the form.

1. Complete the screen with the appropriate information.

- To reset an ID, enter the new ID in the **New Signon ID** input field.
- To reset a password, enter the new password in the **New Password** input field, then enter the same value in the **Confirm Password** input field.

Note: To view password requirements, mouse over the *Password Restriction* link.

- To reset the fail count (number of unsuccessful logon attempts), click the **Reset Fail Count** checkbox.

2. **Save** the screen.

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Deactivate a Customer's Internet Banking

From the Voyager System

To deactivate Internet banking for a specific customer on the Voyager system, perform the following steps upon accessing the *Customer Support* screen:

1. From the **Select** drop-down menu, select the value (e.g., **Signon ID**, **Alias ID**, **Name**, etc.) upon which you want to access a specific customer.
2. In the input field to the right, enter the appropriate value.
3. Click **Search**. The customer's detail displays.
4. From the **Signon ID Status** drop-down menu, select **DISABLED**.
5. From the **Enrollment Status** drop-down menu, select **INACTIVE**.
6. Click the **SAVE** button.

The system deactivates the user and displays an unenrollment message. It also deactivates all pending transfers and notifications.

From the Metavante Bill Payment System

To deactivate the Bill Payment service for a specific customer, contact Metavante directly for the proper procedures.

Transfer Funds to External Institutions

NOTE: This capability pertains **only** to institutions that allow customers to transfer funds to and from external accounts across institutions.

After you have accessed the **Customer Support** function and have selected a specific customer, the system redisplay the screen – ready for account-maintenance activities.

The screenshot shows the 'Customer Support' interface. At the top, there are search fields for FIID (bank999), Select (Signon ID), and nctest11. Below this is an 'Administer:' dropdown menu with a 'Go' button. The dropdown menu is open, showing options: 'Select A Link', 'Joint Account Maintenance', 'User Feature Selection', and 'External Transfer Admin'. An arrow points from the 'External Transfer Admin' option to the text 'Launch external-transfer account maintenance' on the left. To the right of the dropdown is a 'Relationship Users:' dropdown showing 'ncctest11[Primary User]'. Below these are buttons for 'Billpay E', 'Notifications: Y', 'Delete Notifications', and 'Scheduled Transfers: Y'. The main content area is titled 'Signon ID: nctest11' and contains a table of user details:

Signon ID: nctest11	Alias ID: 131467199
First Name: Test	Relationship Name: nctest11
Last Name: Will	User Role: PRIMARYUSER
User Type: Retail	First SignOn: 4/9/2004 3:30:14 PM
Security Question: What is your favorite pet's name?	Last SignOn: 8/16/2006 5:38:20 PM
Security Answer: tommy	Last Failure: 8/12/2006 2:49:24 PM
Email: vinod.pilley@ncr.com	Total SignOn(s): 4298

Below the table are several form fields and controls:

- New Signon ID: [text input]
- New Password: [text input] Password Restriction
- Confirm Password: [text input]
- Delete Transfer Password:
- Reset Fail Count: Current Fail Count: 0
- Signon ID Status: [dropdown menu] ENABLED
- Enrollment Status: [dropdown menu] ACTIVE Since: 3/8/2006
- Enhanced Authentication: Enabled [Unlock User] [Reset All Questions]

A 'Save' button is located at the bottom of the form.

Launch external-transfer account maintenance

If you are authorized to apply changes to the customer's external-transfer account detail, from the **Administrator** drop-down menu, you may select **External Transfer Admin**. The *User Options* detail screen displays.

Transfer Fees

Status Change drop-down menu

The screenshot shows the 'Customer Support' interface. At the top, there are search filters: FIID: bank999, Select: Signon ID, ncrtest1, Recent Signon IDs, and a Search button. Below this is the 'User Options' section with a 'Save' button. It contains four input fields: 'Transfer Out Fee' (45), 'Transfer In Fee' (35), 'Transfer Out Daily Limit', and 'Transfer In Daily Limit'. Below the options is a table of accounts with columns for Nickname, Account #, Institution, Type, and Status. The 'Status' column contains dropdown menus with various options like 'Suspend', 'Active', 'Deleted', 'Pending', and 'Ready'.

Nickname	Account #	Institution	Type	Status
SBI 123	21343214	STATE BANK OF INDIA	Checking	Suspend
Carolina First	1234567	CAROLINA FIRST BANK	Checking	Active
My first Account	2423423	CENTRAL BANK OF KANSAS CITY	Checking	Deleted
Steve Capri	123456	UNIVERSAL 1 CREDIT UNION, INC.	Savings	Active
Steve Capri Again	9494111111	UNIVERSAL 1 CREDIT UNION, INC.	Checking	Pending
MCU	111111115	MERIDIAN CREDIT UNION	Checking	Ready
test bad rtn	1010147882183	sadfgasdfasfd	Checking	Pending

Setting External Transfer Fees and Limits

When necessary, you may apply changes to the following fields:

- **Transfer Out Fee** – The amount charged to this customer for each funds transfer to an external account.
- **Transfer In Fee** – The amount charged to this customer for each funds transfer from an external account.
- **Transfer Out Daily Limit** – The maximum total dollar amount the customer may transfer to external accounts each day.
- **Transfer In Daily Limit** – The maximum total dollar amount the customer may transfer from external accounts each day.

Resetting an Account Status

External accounts can go through many statuses, including:

- **Pending** — An external account has been added.
- **Activate** — Validation transactions have been generated.
- **Ready** — Account is validated and ready for transfers.
- **Locked** — Customer was not able to enter validation transactions after three attempts.
- **Suspend** — An administrator suspended the transfer.
- **Delete** — The account was deleted.

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- **Expired** — The customer did not activate the account within ten days.

To change an account status, simply click the status drop-down menu and select the desired value.

Normally, a status change is effective immediately, except when an account has been previously suspended. Therefore, for customer security reasons, if you attempt to switch statuses from **Suspend** to **Active**, the system challenges you by displaying the *Enhanced FI Transfer Admin* screen, as illustrated below.

External FI Transfer Admin	
Nickname	SBI 123
Institution	STATE BANK OF INDIA
Account #	21343214
Routing Number	026009140
Deposit 1	\$0. <input type="text"/>
Deposit 2	\$0. <input type="text"/>

To complete the status switch, you must:

- Correctly enter the same two system-assigned test-deposit amounts the customer originally used to validate the account.
- Click the **Validate** button.

If you do not know the two validation values, you must obtain them directly from the customer. Otherwise, the account must be deleted and re-established.

Reset System Access and Enhanced Security

NOTE: This capability pertains **only** to institutions that have implemented the **OnGuard Authentication** solution, which provides end customers additional security protection from fraud and identity theft.

After you have accessed the **Customer Support** function and have selected a specific customer, the system redisplay the screen – ready for account-maintenance activities.

The screenshot shows the 'Customer Support' interface. At the top, there is a 'Select:' dropdown menu set to 'Signon ID' with the value 'ncrtest11' entered. Below this, there are fields for 'Administer:' (set to 'Select A Link') and 'Relationship Users:' (set to 'ncrtest11[Primary User]'). A summary bar shows 'Billpay Enrolled: Y', 'Active Notifications: Y', and 'Scheduled Transfers: Y'. The main section is titled 'Signon ID: ncrtest11' and contains a table of user details:

Signon ID: ncrtest11	Alias ID: 131467199
First Name: Test	Relationship Name: ncrtest111
Last Name: Will	User Role: PRIMARYUSER
User Type: Retail	First SignOn: 4/9/2004 3:30:14 PM
Security Question: Who was your childhood hero?	Last SignOn: 9/15/2006 2:39:12 PM
Security Answer: tommy	Last Failure: 8/28/2006 12:15:01 PM
Email: vinod.pilley@ncr.com	Total SignOn(s): 4382

Below the table, there are input fields for 'New Signon ID:', 'New Password:', and 'Confirm Password:'. There is also a 'Reset Fail Count:' checkbox and a 'Current Fail Count: 0' display. The 'OnGuard Authentication:' section is set to 'Enabled' and includes 'Unlock User' and 'Reset All Questions' buttons. A 'Save' button is at the bottom.

OnGuard Authentication

Re-establish User Access

To re-establish access for a user the system has locked out due to excessive failed logon attempts, click the **Unlock User** button. The system restores the user's access privileges and displays a confirmation screen.

Reset Security Questions

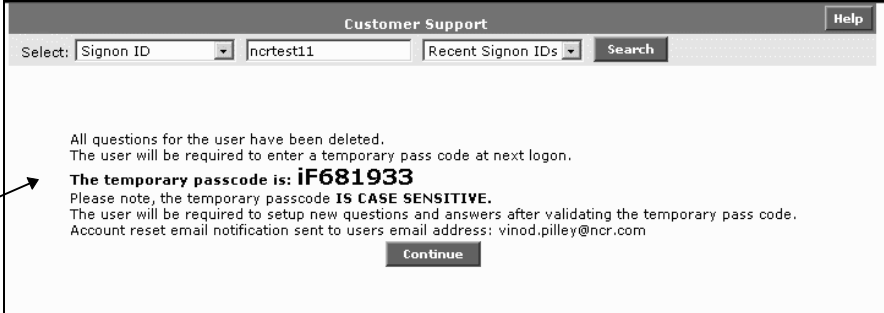
To enable the customer to re-establish his/her preferred security questions and answers, perform these steps:

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1. Click the **Reset All Questions** button. The *Customer Support* screen redisplay. This time, it includes a temporary, system-generated passcode, which the user must enter to access the system at the next logon.

Customer Support Screen with Passcode

Passcode



The screenshot shows the 'Customer Support' interface. At the top, there is a header with 'Customer Support' and a 'Help' button. Below the header, there are search fields: 'Select: Signon ID' with a dropdown menu, a text input containing 'ncrtest11', a 'Recent Signon IDs' dropdown, and a 'Search' button. The main content area contains the following text: 'All questions for the user have been deleted. The user will be required to enter a temporary pass code at next logon. The temporary passcode is: **IF681933**. Please note, the temporary passcode **IS CASE SENSITIVE**. The user will be required to setup new questions and answers after validating the temporary pass code. Account reset email notification sent to users email address: vinod.pilley@ncr.com'. At the bottom center, there is a 'Continue' button. An arrow points from the word 'Passcode' on the left to the passcode 'IF681933' in the text.

2. If necessary, record the password so that you will have it available to disclose to the customer at the appropriate time during the reset process.
3. Click **Continue**.

The next time the customer logs on, the *OnGuard Challenge* screen displays.

OnGuard Authentication Challenge Screen

User enters the temporary passcode here



The screenshot shows the 'OnGuard Challenge' screen. At the top, there is a header with 'OnGuard Challenge'. Below the header, there is the 'OnGuard' logo. The main content area contains the following text: 'To help us verify your identity, please answer the OnGuard challenge below.' Below this text, there is a 'Challenge:' label followed by the text 'Please enter the passcode provided to you by the help technician to reactivate your account.' Below the challenge text, there is a 'Response:' label followed by a text input field. At the bottom center, there are two buttons: 'Submit' and 'Exit'. An arrow points from the text 'User enters the temporary passcode here' on the left to the 'Response' input field.

To access the system, the user must enter the temporary **passcode** in the **Response** field. Next, the system displays the *Security Question and Answer* screen, which the user must complete with the desired questions and answers.

OnGuard Authentication Administration

These procedures support the OnGuard Authentication capability, which provides end customers with enhanced security protection from fraud and identity theft. If your institution has implemented this feature, the *Customer Support* screen enables you to unlock a user's account in OnGuard. The screen also enables you to reset the Questions and Answers the system will use to challenge and authenticate the user whenever OnGuard indicates the user needs to be challenged.

Resetting User Access

From the *Customer Support* screen, click **Unlock User**. The system unlocks the user's account in OnGuard and displays a confirmation screen.

Resetting Security Questions

To enable the customer to re-establish his/her preferred security questions and answers, perform these steps:

1. Click the **Reset All Questions** button. The *Customer Support* screen redisplay. This time, it includes a temporary, system-generated passcode, which the user must enter to access the system during the next logon.
2. If necessary, record the password so you have it available to disclose to the user at the appropriate time during the reset process.
3. Click **Continue**.

The next time the user requests to log on, the *OnGuard Challenge* screen displays and prompts the user for the temporary passcode. After the user enters the code, the system displays the *Security Question and Answer* screen, which the user must complete with the desired Q & A content.

Message Management

This function allows you to more easily manage the bank mail messages that correspond between administrators and customers without having to tediously access and sort through messages under the *Relationship Manager* function.

Launching the Feature

1. From the *Admin Welcome* screen, select **Message Management**. The *Message Management* screen displays.

Message Management Screen

The screenshot shows the Message Management interface. At the top, there are fields for Signon ID, Case ID, Start Date (3/21/2006), and End Date (3/21/2006). Below these are dropdown menus for Message Subject (set to 'All'), Message Status (set to 'AL - All'), and Assigned To (set to 'Any'). A search button is located to the right of the Assigned To dropdown. The Message Subject dropdown menu is open, displaying a list of message types: All, GENERAL, CHECK REORDER, CHECK COPY REQUEST, STOP PAYMENT, OTHER, ACH REQUEST, CHANGE ADDRESS (highlighted), WIRE TRANSFER, BANKING, ACCOUNT TRANSFERS, TRANSACTION INQUIRY, SKIP A PAYMENT, PAYMENT INQUIRY, EXTERNAL TRANSFER, and ENHANCED AUTHENTICATION. An arrow points from the text 'Message Type' to the highlighted 'CHANGE ADDRESS' option.

The screenshot shows the Message Management interface with the Message Status dropdown menu open. The Message Subject dropdown is still set to 'All'. The Message Status dropdown menu is open, displaying a list of message statuses: AL - All, AO - All Open, AC - All Closed (highlighted), 0 - New Case, 1 - New Case (Reviewed by Agent), C0 - Customer Satisfied, and C1 - ON Hold. An arrow points from the text 'Message Status' to the highlighted 'AC - All Closed' option.

Message Status

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The screenshot shows the 'Message Management' interface. At the top, there are four input fields: 'Signon ID', 'Case ID', 'Start Date' (with a calendar icon and the value '3/21/2006'), and 'End Date' (with a calendar icon and the value '3/21/2006'). Below these are three dropdown menus: 'Message Subject' (set to 'All'), 'Message Status' (set to 'AL - All'), and 'Assigned To' (set to 'Any'). A 'Search' button is located to the right of the 'Assigned To' dropdown. The 'Assigned To' dropdown is open, showing a list of users: 'Unassigned', 'Any', 'rkverma', 'vinod', 'TestNewAgent', 'TestUser11' (highlighted), 'testuser20', 'testuser22', 'ncr111', 'vinod1', 'adminhsy', 'NCRAdmin2', 'testcs', and 'vp123'. An arrow points from the 'Message Assignment' text to the 'Assigned To' dropdown menu.

**Message
Assignment**

2. Complete the screen with the appropriate information.
 - **To Display All Messages**, enter the desired **Start** and **End** dates (mm/dd/yyyy) in the input fields provided.
 - **To display specific messages:**
 - Enter the customer's **Signon ID** or **Case ID**.
 - Enter the desired **Start** and **End** dates in the input fields provided.
 - From the **Message Subject** drop-down menu, select the type of messages you want included in the report.
 - From the **Message Status** drop-down menu, select the status of the messages you wish to include in the report.
 - From the **Assigned To** drop-down menu, select the administrator to whom the reported messages are assigned.
3. Click the **Search** button. The system displays the messages that match your criteria.

General Administrator Activities
Message Management

Message Management

Signon ID Case ID Start Date End Date

Message Subject Message Status Assigned To

List of matching Messages

Case ID	Open Date	Subject	Status	Assigned To
1432	3/21/2006	INTERNAL1	Closed 03/21/2006. Customer Satisfied	testcs
1431	3/21/2006	INTERNAL1	Closed 03/21/2006. Customer Satisfied	testcs
1430	3/21/2006	INTERNAL1	Closed 03/21/2006. Customer Satisfied	ADMIN
1429	3/21/2006	INTERNAL1	Closed 03/21/2006. Customer Satisfied	ADMIN
1428	3/21/2006	INTERNAL1	Closed 03/21/2006. Customer Satisfied	ADMIN
1427	3/21/2006	INTERNAL1	Closed 03/21/2006. Customer Satisfied	ADMIN
1426	3/21/2006	INTERNAL1	Closed 03/21/2006. Customer Satisfied	ADMIN
1425	3/21/2006	INTERNAL1	Closed 03/21/2006. Customer Satisfied	ADMIN
1424	3/21/2006	INTERNAL1	Closed 03/21/2006. Customer Satisfied	ADMIN
1423	3/21/2006	INTERNAL1	Closed 03/21/2006. Customer Satisfied	ADMIN
1422	3/21/2006	INTERNAL1	Closed 03/21/2006. Customer Satisfied	ADMIN
1421	3/21/2006	INTERNAL1	Closed 03/21/2006. Customer Satisfied	ADMIN

Each report-detail line includes the following fields:

- Case ID
- Open Date
- Subject
- Status
- Assigned To

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Display Case Detail

To display detail for a specific report item, click the **Case ID**. The following screen displays.

The screenshot shows the 'Message Management' interface. At the top, there are search filters for Signon ID, Case ID, Start Date (3/21/2006), and End Date (3/21/2006). Below these are dropdown menus for Message Subject (All), Message Status (AL - All), and Assigned To (Any), along with a Search button. The main content area displays case details: Signon ID: orcaboy60, Alias ID: 111111, Name: orca whale, Case ID: 1432, Opened At: 3/21/2006 5:05:58 PM, Subject: INTERNAL1, Agent: testcs, Disposition: Closed 03/21/2006, Customer Satisfied, and Description: Password changed. A Return button is located below the details. At the bottom, a table shows the message history:

Date	Message	Note	By
3/21/2006 8:57:31 PM	SEND msg to Customer	Enter New Note	testcs
3/21/2006 5:05:58 PM		Password changed	testcs

Included on this screen is an ongoing history of the messages that occurred for this case.

Reassign a Case

If you have authorization and wish to reassign a case to another administrator, from the **Assigned To** drop-down menu, select the appropriate administrator, then click the **Update Case** button.

Reset Case Status

If you wish to reset the status for a case, from the **Status** drop-down menu, select the appropriate status and click the **Update Case** button. The screen redisplay with the status disposition reset.

Send Customer Message

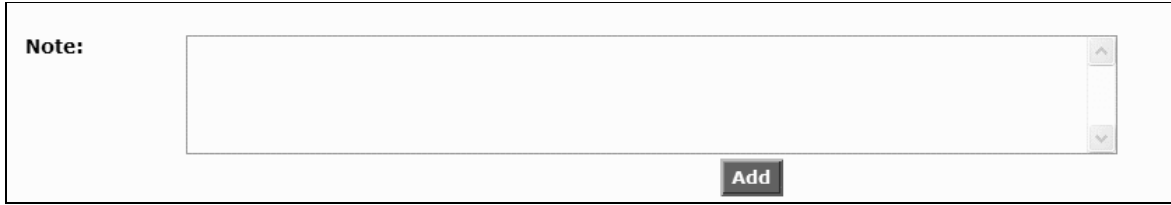
If you wish to send another message to the customer, click **SEND msg to Customer**. The message input form displays at the bottom of the screen.

The screenshot shows the 'Send Message' form. It has three main input fields: 'Subject' with the text 'CHECK COPY REQUEST', 'Message' which is a large text area, and 'Sender'. A 'Send Message' button is located at the bottom right of the form.

Complete the screen with the appropriate information and click **Send Message**.

Add Note to Case Detail

If you wish to enter a new note to this screen's ongoing history, click **Enter New Note**. The Note input form displays at the bottom of the screen.



The screenshot shows a rectangular form with a label 'Note:' on the left. To the right of the label is a large, empty text input field with a vertical scrollbar on its right edge. Below the input field, centered, is a button with the text 'Add'.

Enter the appropriate information and click the **Add** button. The system redisplay the screen with the new note included.

View Customer Message

If you wish to view a message from the customer, click **view msg FROM Customer**. The message displays at the bottom of the screen.

System User Maintenance

When necessary, you can use special system-maintenance procedures to:

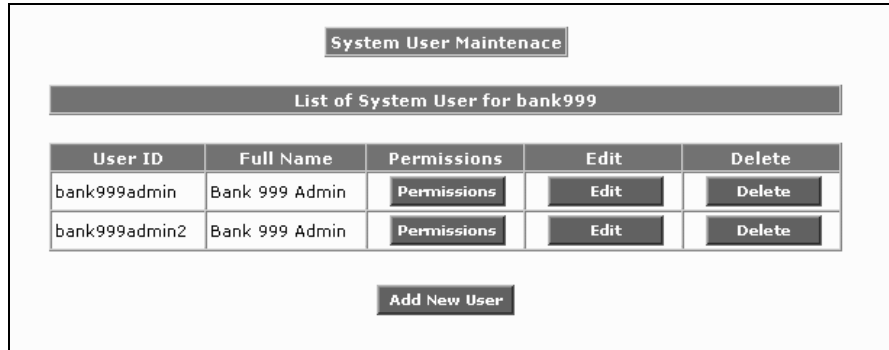
- Add new system administrators
- Modify permissions for existing administrators
- Edit an administrator's demographic information, password, case limits, and types of messages for situation handling
- Delete an administrator from the system

Following are step-by-step instructions for each of these activities.

Launching the System Maintenance Feature

System User Maintenance Screen

From the *Admin Welcome* screen, select **System User Maintenance**. The *System User Maintenance* screen displays.



From this screen you can now:

- Add new system administrators
- Modify permissions for existing administrators
- Edit an administrator's demographic information, password, case limits, and types of messages for situation handling
- Delete an administrator from the system

The remainder of this section provides instructions for each of these processes.

Adding an Administrator

The following procedures enable you to add a new administrator to the system.

1. From the *System User Maintenance* screen, select **Add New User**. The *System User Maintenance - Add New User* screen displays.

Add New User Screen

System User Maintenance - Add New User

User ID:	<input type="text" value="9999999"/>
Full Name:	<input type="text" value="Steve Capri"/>
Created:	<input type="text" value="9/26/2005 3:53:16 PM"/>
Casual Name:	<input type="text" value="Steve Capr"/>
E-Mail Address:	<input type="text" value="evicapri@earthlink.net"/>
PIN:	<input type="text" value="XXXXXXXX"/>
Re-Enter PIN:	<input type="text" value="XXXXXXXX"/>
PIN Never Expires:	<input type="checkbox"/>
Change PIN At Next Sign On:	<input checked="" type="checkbox"/>
Copy Permissions From:	<input type="text" value="None"/>
User Type:	<input type="text" value="Active"/>

Message	Type	Active
CHANGE ADDRESS	Web Secure Message	<input checked="" type="checkbox"/>
CHECK COPY REQUEST	Web Secure Message	<input type="checkbox"/>
CHECK REORDER	Web Secure Message	<input type="checkbox"/>
CUSTOMERCARE	Web Secure Message	<input type="checkbox"/>
GENERAL	OFX Secure Message	<input checked="" type="checkbox"/>
OTHER	Web Secure Message	<input type="checkbox"/>
SKIP A PAYMENT	Web Secure Message	<input type="checkbox"/>
STOP PAYMENT	Web Secure Message	<input type="checkbox"/>
WIRE TRANSFER	Web Secure Message	<input type="checkbox"/>

These are the customer Bank Mail messages this new administrator can receive as a result of web site and OFX activities.



2. Complete the top portion of the screen with the appropriate user-specific information.
 - **User ID** – The ID assigned to the new administrator.
 - **Full Name** – The administrator’s first and last names.

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- **Active Case Limit** – The number of active cases this administrator is currently addressing.
 - **Open Case Limit** – The maximum number of cases this administrator can have open simultaneously.
 - **Created** – No entry required. This field is pre-filled with today's date and time.
 - **Casual Name** – The administrator's full name or nickname.
 - **E-Mail Address** – The administrator's company email address.
 - **PIN/Re-Enter PIN** – The Primary ID Number assigned to this administrator.
 - **PIN Never Expires** – Click this checkbox if you do not want this administrator's PIN to expire.
 - **Change PIN At Next Sign On** – Click this checkbox if you want this administrator to change his/her PIN the first time he/she signs on.
 - **Copy Permissions From** – From the drop-down menu, select the item from which you want to replicate permissions for this administrator.
 - **User Type** – From the drop-down menu, select *Active* or *Inactive*.
3. For the bottom portion of the screen, activate the checkboxes for each type of **Bank Mail Message** that you wish to assign to this administrator.
 4. Click **Save**. The system saves the information then redisplay the *System User Maintenance* screen, which includes the new user.

Editing Administrator Information

The following procedures enable you to edit the user information for an existing administrator.

1. From the *System User Maintenance* screen, select the **Edit** button for the administrator whose information you wish to change. The *System User Maintenance - Edit User Information* screen displays.

System User Maintenance - Edit User Information Screen

System User Maintenance - Edit User Information		
User ID:	<input type="text" value="9999999"/>	
Active Case Limit:	<input type="text" value="5"/>	
Open Case Limit:	<input type="text" value="10"/>	
Full Name:	<input type="text" value="Steve Capri"/>	
Casual Name:	<input type="text" value="Steve Capr"/>	
E-Mail Address:	<input type="text" value="stevecapri@earthlink.n"/>	
PIN:	<input type="text"/>	
Re-Enter PIN:	<input type="text"/>	
Your PIN:	<input type="text"/>	
Message	Type	Active
CHANGE ADDRESS	Web Secure Message	<input checked="" type="checkbox"/>
CHECK COPY REQUEST	Web Secure Message	<input type="checkbox"/>
CHECK REORDER	Web Secure Message	<input type="checkbox"/>
CUSTOMERCARE	Web Secure Message	<input type="checkbox"/>
GENERAL	OFX Secure Message	<input checked="" type="checkbox"/>
OTHER	Web Secure Message	<input type="checkbox"/>
SKIP A PAYMENT	Web Secure Message	<input type="checkbox"/>
STOP PAYMENT	Web Secure Message	<input type="checkbox"/>
WIRE TRANSFER	Web Secure Message	<input type="checkbox"/>
<input type="button" value="Save"/> <input type="button" value="Return"/>		

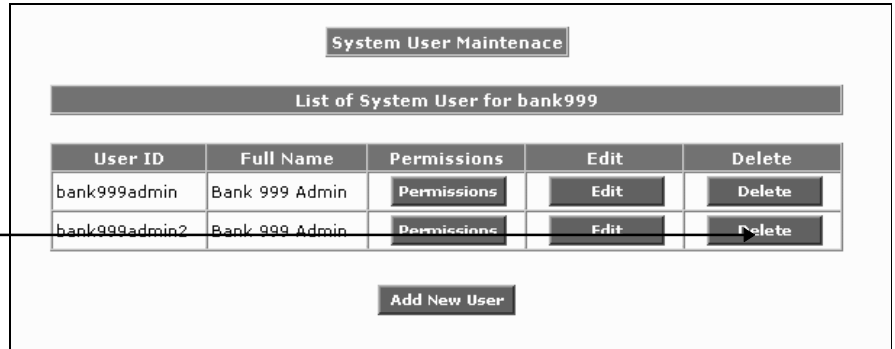
2. Apply the necessary changes to the appropriate fields. For field input requirements, refer to “*Adding an Administrator.*”
3. Click the **Save** button.

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Deleting an Administrator

The following procedures enable you to delete all system access for a specific administrator.

Delete User



The screenshot shows the 'System User Maintenance' screen. At the top, there is a header 'System User Maintenance' and a sub-header 'List of System User for bank999'. Below this is a table with the following columns: 'User ID', 'Full Name', 'Permissions', 'Edit', and 'Delete'. The table contains two rows of user data. The first row has 'bank999admin' as the User ID and 'Bank 999 Admin' as the Full Name. The second row has 'bank999admin2' as the User ID and 'Bank 999 Admin' as the Full Name. Each row has buttons for 'Permissions', 'Edit', and 'Delete'. A label 'Delete User' is positioned to the left of the table, with a line pointing to the 'Delete' button in the second row. Below the table is an 'Add New User' button.

User ID	Full Name	Permissions	Edit	Delete
bank999admin	Bank 999 Admin	Permissions	Edit	Delete
bank999admin2	Bank 999 Admin	Permissions	Edit	Delete

1. From the *System User Maintenance* screen, click the **Delete** button for the administrator you wish to delete from the system. A confirmation screen displays.
2. Accept the deletion. An updated *System User Maintenance* screen displays.

Enrollment Maintenance

Note: Also refer to the “*Enrolling Customers in Voyager*” and “*Enrollment Options*” sections found in Chapter 4, **Customer Relationship Management**.

This following procedures enable administrators to enroll new customers in online banking and activate enrollments for existing customers. This process:

- Ensures that online banking end users are never enrolled more than once.
- Ensures that notifications and transfers are canceled when an online banking end user’s enrollment is inactivated.
- Indicates whether or not end users have already been enrolled for bill payment.

Simply follow these steps.

1. From the Admin Welcome screen, click **Enrollment Maintenance**. The *Enrollment Maintenance* screen displays.

Enrollment Maintenance Screen



The screenshot shows a web interface titled "Enrollment Maintenance". It features a "Select FIID" dropdown menu with "bank999" selected, an "Alias ID:" text input field, and a "Query" button. Below the input fields, a message reads: "Please select a FIID and enter the user's Alias ID and press 'Query' button."

2. Enter the user’s **Alias ID**.
3. Click **Query**. The multi-part enrollment input form displays.

Enrollment Input Form

Enrollment Maintenance			
Select FIID	FIID: bank999	Alias ID: 657697	Query
No user was found for the specified Alias ID. You may enroll this value as a new user, or click Cancel to Query another Alias ID.			
SignOn Credentials			
Signon ID:	<input type="text"/>	Password Restriction	
Password:	<input type="text"/>	Confirm Password:	<input type="text"/>
SignOn Status:	<input checked="" type="radio"/> Enabled <input type="radio"/> Disabled		
Relationship Information			
Relationship Name:	657697	User Type:	<input checked="" type="radio"/> Consumer <input type="radio"/> Business
Alias Credentials			
Confirm AliasID:	<input type="text"/>		
		Add	Cancel

4. Complete the screen as follows.

- Enter the **Signon ID** the user must provide to log on.
- Enter the **Signon Password** the user must provide to log on.
- Re-enter the **Signon Password** to confirm it is correct.
- Enter a **Relationship Name** for the user. This value must be unique for each end user, and provides another mechanism to lookup the end user in the *Relationship Manager* customer support feature. Initially, this field is prefilled with the same value as the Alias ID, but you may change it. If you leave the field empty, the system will assign an arbitrary value.
- Select the **User Type**, either Consumer or Business.
- Re-enter the **Alias ID** to confirm that it is correct.

5. Click the **Add** button. The enrollment confirmation displays.

Enrollment Maintenance							
Select FIID	FIID: bank999	Alias ID: 657697	Query				
BillPay Enrolled: N				Active Notifications: N			
Click here to enable or disable Feature Selection.				User Feature Selection			
Voyager Enrollment(s) found for Customer : 657697							
No.	Signon ID	Name	User Type	Enrolled on	Pending Transfers	Enroll Status	SignOn Status
1.	123456789		Retail	5/31/2005 4:11:50 PM	N	ACTIVE Inactivate	ENABLED Disable

At this point, you may perform the following functions:

- Grant and/or deny user access to certain functions. Just click the **User Feature Selection** button and complete the *User Feature Selection* screen with the appropriate checkboxes.
- Activate/deactivate the user's enrollment status by clicking the button in the screen's **Enroll Status** column.
- Enable/disable the user's SignOn status by clicking the button in the screen's **SignOn Status** column.

Goldleaf Single Signon (SSO)

For your institution's business customers who are actively using the **Remote Deposit** and **ACH** capabilities from Goldleaf Technologies, you can streamline their access to those features through a single sign-on. Following are step-by-step procedures for this capability.

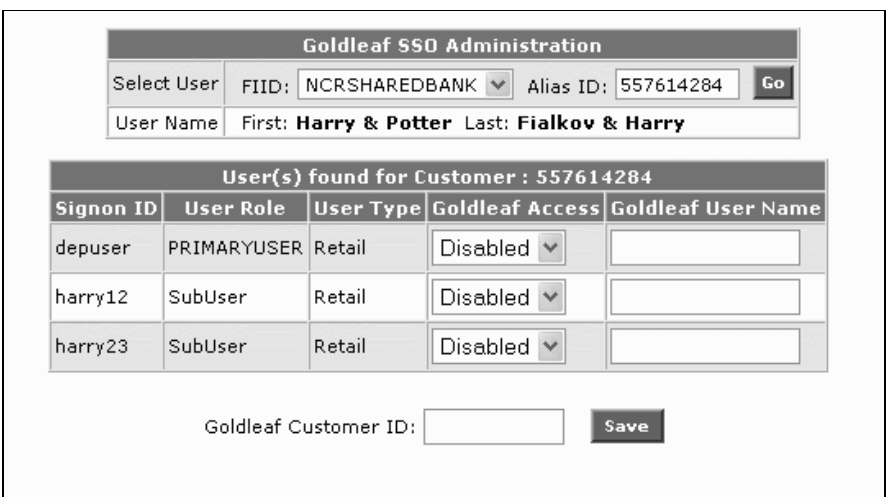
1. From the *Admin Welcome* screen, select **Goldleaf SSO Admin**. The Goldleaf SSO screen displays.

Initial SSO Admin Screen



2. Complete the screen with the appropriate values.
 - If the drop-down FIID menu is displayed, select the appropriate financial institution.
 - In the *Alias ID* field, enter the appropriate ID for the desired customer.
3. Click **Go**. The screen redisplay and identifies the customer's users.

Single Signon Input Screen



Signon ID	User Role	User Type	Goldleaf Access	Goldleaf User Name
depuser	PRIMARYUSER	Retail	Disabled	
harry12	SubUser	Retail	Disabled	
harry23	SubUser	Retail	Disabled	

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For each user associated with this customer, the screen identifies the *Signon ID*, *User Role* (primary or sub), and *User Type* (Retail or Business).

4. Perform the following for each user to whom you wish to grant access to Goldleaf features:
 - From the **Goldleaf Access** drop-down menu, select **Enabled** to activate the user's signon status.
 - In the *Goldleaf User Name* field, enter the **User Name** specified on the *Goldleaf Client Customer User Details* screen (below) associated with this user.

User Name

Customer User Detail Return to List

Customer User Detail Save | Cancel | Delete

User Name:

First Name*:

Last Name*:

Password Expiration Date*:

User Name Expiration Date:

Invalid Login Attempts*:

Active*:

Customer*:

New Password:

Permissions Add | Delete

Permission Name
<input type="checkbox"/> Accounting Report
<input type="checkbox"/> Activity Log
<input type="checkbox"/> Bulk Load Category Configuration: Edit
<input type="checkbox"/> Category/Subcategory: Add, Edit, Delete
<input type="checkbox"/> Conversion
<input type="checkbox"/> Customer Configuration: Edit

Authorities Add | Delete

Category/Sub-Category	Add/Edit	Edit R/T Number after Save	View	Delete	Maximum Trans Amount	Verify Others	Verify Own	Maximum Verify Trans Amount	Maximum Verify Coll Amount	Authorize	Unauthorize
<input type="checkbox"/> A/R Check Conversion	Yes	Yes	Yes	Yes	Unlimited	Yes	Yes	Unlimited	Unlimited	Yes	Yes
<input type="checkbox"/> Cash Concentration Xfers	Yes	Yes	Yes	Yes	Unlimited	Yes	Yes	Unlimited	Unlimited	Yes	Yes
<input type="checkbox"/> Client Billing	Yes	Yes	Yes	Yes	Unlimited	Yes	Yes	Unlimited	Unlimited	Yes	Yes

5. In the **Goldleaf Customer ID** field, enter the customer number specified at the end of the **Login Address URL** field on the *Goldleaf Client Customer Definition Edit* screen (below) associated with this customer.

Goldleaf Technologies Goldleaf Client

Administration Report Manager Security File Transfer

Customer Definition Edit

Return to List

Customer Definition Detail Save | Cancel | Delete

Login Address URL: https://goldleafach.com/achdemo?5159922

Name: ABC Company

Active: Yes

Originating DFI Identification: 77777776

Require Authorization: No

Maximum Collection File Amount: 35000.00

RDM Owner Code:

Custom Field 1:

Custom Field 2:

Custom Field 3:

SEC Codes: Pass Through Add | Delete

File Load Type	Debit	Credit
There are no items to be displayed. (10001)		

File Types: Pass Through Add | Delete

File Load Type	Validate File Yes/No	Allow Check Amount Yes/No
There are no items to be displayed. (10001)		

Customer ID

Link to Category Definition Go

6. Save the settings specified on the **Goldleaf SSO Administration** screen.

Enhanced Authentication Maintenance

The Enhanced Authentication feature deters phishing attacks by providing additional security measures for online banking end users.

When implemented, this feature allows administrators to:

- Activate/Deactivate enhanced authentication for one or more users associated with specific customer ID.
- View access history for each user.
- Manage system accessibility by manipulating IP addresses.

Following are step-by-step procedures for each of these activities.

To launch the Enhanced Authentication maintenance, perform the following:

1. From the *Admin Welcome* screen, select **Enhanced Authentication**. The *Enhanced Authentication* screen displays requesting a specific customer.

Launching the Feature

Enhanced Authentication Screen - Select User

The screenshot shows a web interface titled "Enhanced Authentication". It features a "Select User" input field with a "Go" button next to it. Below the input field, there is a prompt: "Please enter the user's Alias ID and press Go." To the right of the input field is a "Manage Access Control" button. At the bottom of the screen, a message reads: "Please select a user for whom you would like to change the value of Enhanced Authentication."

2. In the input field provided, enter the customer's **Alias ID**.
3. Click **Go**. The screen redisplay and lists all the enrollments associated with the selected customer.

Enhanced Authentication Screen - List of Enrollments

The screenshot shows the "Enhanced Authentication" screen after a user has been selected. The "Select User" field now contains "53440499" and the "User Name" is "JAMES BOND". Below this, a table displays the enrollment information for the selected customer.

Voyager Enrollment(s) found for Customer : 53440499						
Sl No.	Signon ID	Status	User Type	User Role	Enhanced Authentication	Access History
1.	stevev	Enabled	Retail	Primary User	<input type="checkbox"/>	Access History

At the bottom of the screen, there are "Update" and "Reset" buttons.

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The screen includes an entry for each user enrollment associated with the selected customer. Following is a description of the fields in each entry.

- **SI No.** — The system-assigned serial number associated with this user.
- **Signon ID** — The user's Login ID.
- **Status** — The enrollment's current status (e.g., Enabled, Disabled).
- **User Type** — Identifies the customer as either *Retail* or *Business*.
- **User Role** — Identifies the user's role. *Retail* customers can have only one role — *Primary User*. Business customers can have one *Primary User* role and multiple *Sub User* roles.
- **Enhanced Authentication** — This field contains a checkbox. When checked, the box indicates the Enhanced Authentication feature is activated for this user.

Activating/Deactivating Authentication

After you have selected a specific customer and displayed the list of enrollments, the following procedures enable you to activate/deactivate the feature for each of the appropriate users.

1. Determine the users for which you wish to activate and/or deactivate Enhanced Authentication.
2. From the *List of Enrollments* screen, activate and deactivate the appropriate checkboxes in the **Enhanced Authentication** column.
3. Click the **Update** button. An update confirmation message displays.

Displaying Account Access History

The following procedures enable you to review the IP addresses from which a specific user accessed the system, and review the time frames during which the online sessions took place.

After you have selected a specific customer and displayed the list of enrollments, click the **Access History** button for the desired user. The *Access History* screen displays.

Access History Screen (Detail for one IP Address)

Enhanced Authentication			
Select User	53440499	Go	Manage Access Control
User Name	JAMES BOND		
Access History for User : steveu			
IP Address	Period	Last Access	Count
192.127.94.7	Period 1		0
	Period 2		0
	Period 3		0
	Period 4	10/17/2005 10:55:24 AM	1
	Period 5		0
	Period 6	10/17/2005 4:29:26 PM	2
	Period 7		0
	Period 8		0

Go Back

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Access History Screen (Detail for Multiple IP Addresses)

Access History for User : buwinod			
IP Address	Period	Last Access	Count
153.85.48.180	Period 1		3
	Period 2		4
	Period 3	9/26/2005 8:54:39 AM	7
	Period 4	10/18/2005 11:00:40 AM	34
	Period 5	10/17/2005 2:37:14 PM	30
	Period 6	10/14/2005 5:05:44 PM	30
	Period 7	8/11/2005 10:04:48 PM	0
	Period 8		0
223.1.1.128	Period 1		0
	Period 2		0
	Period 3		0
	Period 4		0
	Period 5	9/23/2005 12:00:46 PM	1
	Period 6		0
	Period 7		0
	Period 8		0

This screen identifies the number of times the user accessed the system from various IP addresses. The activity is reported across eight different three-hour time periods and provides a total count for measuring peak-hour activity.

Following are descriptions of the fields displayed on the Access History screen.

- **IP Address** — The IP address from which the user accessed the system.
- **Period** — The three-hour time period during which the user accessed the system.

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- Period 1 = 12am - 3am
- Period 2 = 3am - 6am
- Period 3 = 6am - 9am
- Period 4 = 9am - 12pm
- Period 5 = 12pm - 3pm
- Period 6 = 3pm - 6pm
- Period 7 = 6pm - 9pm
- Period 8 = 9pm - 12am

Note: Collectively, all eight periods cover a 24-hour timeframe. However, depending on how long the user has been set up for authentication, the total count for each period identifies how many times the user accessed the system during that period for up to one year.

- **Last Access** — The date (mm/dd/yyyy) and time (hh:mm:ss am/pm) the user last accessed the system during this period.
- **Count** — The total number of times the user accessed the system so far during this time period. This value can represent access hits for up to one year of activity.

Managing User Access Through IP Addresses

As an administrator, you have the authority to prohibit system access from suspicious and/or invalid IP addresses. To do so, perform the following procedures:

1. After you have selected a specific customer and displayed the list of enrollments, click the **Manage Access Control** button. The *IP Address Input* screen displays.

IP Address Input Screen

The screenshot shows a web interface titled "Enhanced Authentication". At the top, there is a "Select User" section with a dropdown menu showing "FIID: bank999" and a text input field for "Alias ID: 111111", followed by a "Go" button. Below this is a "User Name" input field and a "Manage Access Control" button. In the center of the screen, a message box states: "There are no IP Addresses in the control list at this time." At the bottom, there are two input fields labeled "Starting IP Address" and "Ending IP Address", followed by an "Add to List" button.

2. Complete the screen with the appropriate IP address or range of IP addresses.
3. Click the **Add to List** button.

Secure Message Broadcasting

Secure Messaging allows a system administrator to broadcast a message to all customers. This can be useful for reporting planned outages, service interruptions, and so on. Customer Service agents can review this history to obtain information pertinent for resolving customer issues.

For related procedures, refer to the following sections and procedures within Chapter 4, **Customer Relationship Management**.

Section	Related Procedures
Case History	Opening a New Case With Secure Message
Agent Case Alert	Message Broadcast
Message Broadcast History	Viewing Message Broadcast History Details Inactivating a Message Broadcast

Bill Payment Account Enrollment Review

Bill Payment enrollment is accomplished by way of the administrative *Relationship Manager* function.

For related procedures, refer to following sections and procedures within Chapter 4, **Customer Relationship Management**

Section	Related Procedures
Enrollment Options	Viewing Enrollment Details
Enrollment Options	Editing Enrollment Details

Stop Payment Placement Requests

For customer stop-payment requests, the following occurs:

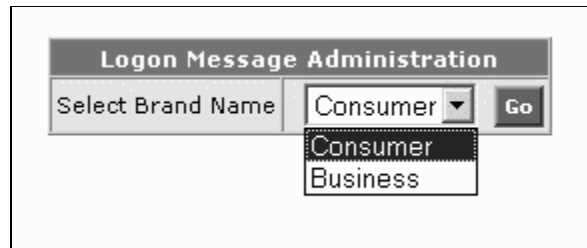
- The customer performs the request.
- The system generates a stop-payment-request email and routes it to an administrator.
- The administrator then processes the request using the host system.

Logon Message Administration

The following procedures enable you to maintain the messages that display on the institution's *Welcome* screen, which is typically what the customer sees before logging on to the system.

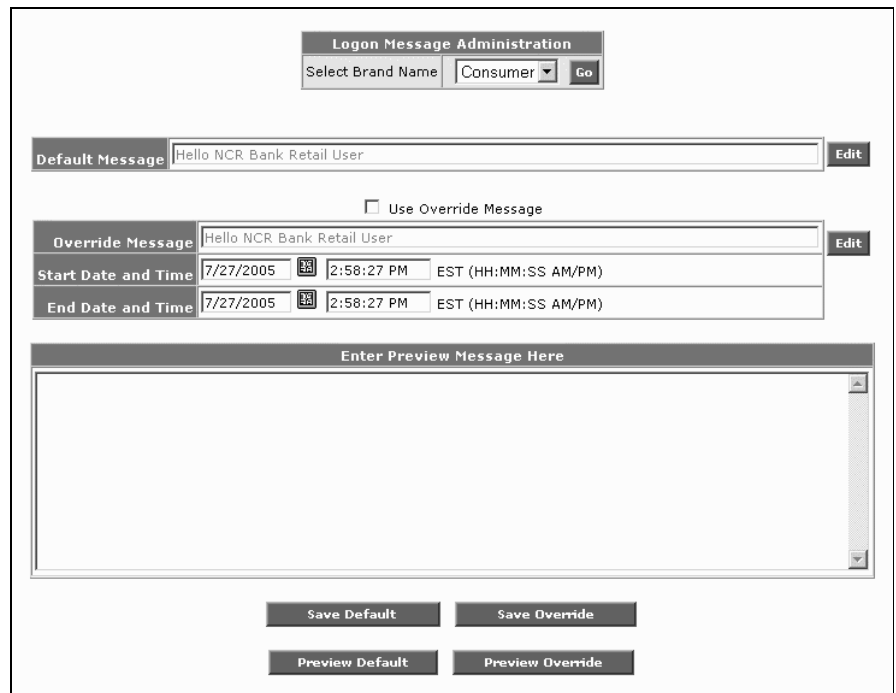
1. From the *Admin Welcome* screen, select **Logon Message**. The *Logon Message Administration* screen displays.

Logon Message Administration screen



2. From the pull-down menu, select the type of message (**Consumer** or **Business**) you wish to create.
3. Click the **Go** button. The *Message Input* screen displays.

Message Input Screen



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4. Complete the screen with the appropriate message information. From the fields provided, you may specify both a **Default Message** and an **Override Message**.

Under normal circumstances, the system displays the **Default Message** to customers. However, if you wish to display a special message during a specific timeframe to accommodate special circumstances (down time, transfers not available, etc.) , you may also want to create an **Override Message** that automatically displays at a specific time. Following are instructions for developing both types of messages.

Create the Default Message

- a. Click the **Edit** button. The system positions the cursor at the *Enter Preview Message Here* window.
- b. In the **Default Message** field, enter the message exactly as you want it to appear to the customer.
- c. Click the **Save** button to save the message.
- d. Click the **Preview Default** button to ensure the message displays properly.

Create the Override Message

- a. Click the *Edit* button. The system positions the cursor at the *Enter Preview Message Here* window.
- b. In the **Override Message** field, enter the message exactly as you want it to appear to the customer.
- c. In the **Start/End Date and Time** fields, enter the start and end dates when you want this message to display to the customer.
- d. Click the **Save** button to save the message.
- e. Click the **Preview Default** button to ensure the message displays properly.



Chapter 2

On Behalf Of

Introduction 2-1

Activating the OBO Facility 2-2

Introduction

The On Behalf Of (OBO) feature enables an administrator to log in to the institution's web site on behalf of the customer. This lets the administrator see exactly what the customer sees online.

Consider using this feature whenever you need to:

- Diagnose a customer problem
- Obtain account information

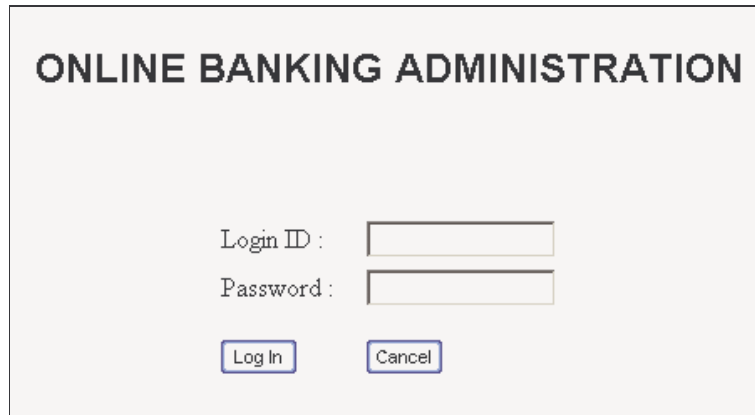
The remainder of this chapter illustrates and describes a typical OBO session.

Activating the OBO Facility

Logging On

Figure 2-1
Login Screen

1. Access the Administration URL assigned to your institution. The *LogIn* screen displays.



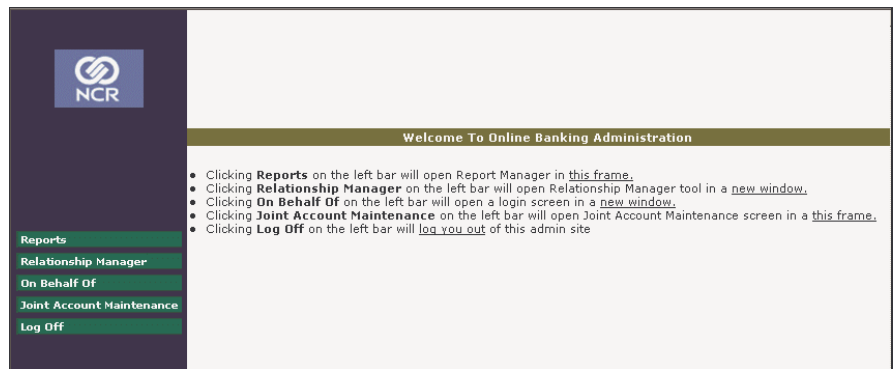
ONLINE BANKING ADMINISTRATION

Login ID :

Password :

2. Complete the screen with the following information:
 - **Login ID** — Enter your administrator log-in ID.
 - **Password** — Enter your administrator password.
3. Click the **Log In** button. The *Welcome* screen displays.

Figure 2-2
Welcome Screen



4. Select **On Behalf Of**. The *On Behalf Of login* screen displays.

Figure 2-3
On Behalf Of Login Screen

On Behalf Of login

Please enter the logon ID of the user you want to login on-behalf-of :

Login Cancel

5. Enter the **Logon ID** of the user for whom you want to perform OBO activity.
6. Click the **Log In** button. The customer's *Account Summary* screen displays.

Figure 2-4
Account Summary Screen

Account Summary					
Nickname	As of Date	Current Balance	Available Balance	Select One Below	
Deposit Account - 5451	2/19/2004	\$396.89	\$396.89	Refresh	Detail
Loan Account - 1249	2/19/2004	\$12,646.19	\$0.00	Refresh	Detail

NOTE: From this point, you will be able to see whatever the customer can see. You will not, however, be able to process any transactions such as transfers, bill payments, bank messages, or enrollments.



Chapter 3

User Feature Selection

Overview 3-1

Activating the Feature 3-2

Overview

The *User Feature Selection* capability enables administrators to easily assign an end user's access to a variety of system functions.

A typical session involves:

- Signing on
- Launching this feature
- Establishing access permissions for a particular customer

After a list of access features displays, the user clicks on checkboxes to activate/deactivate each available feature.

The remainder of this chapter provides step-by-step details for these activities.

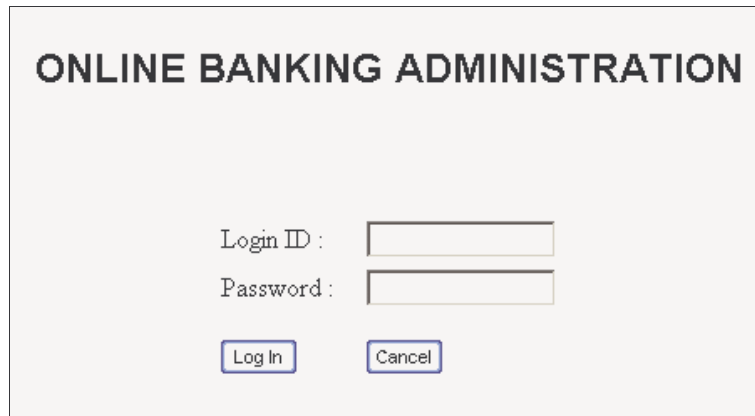
Activating the Feature

Logging On

The following procedures activate the *User Feature Selection* capability.

1. Access the Administration URL assigned to your institution. The *Logon* screen displays.

Figure 3-1
Login Screen



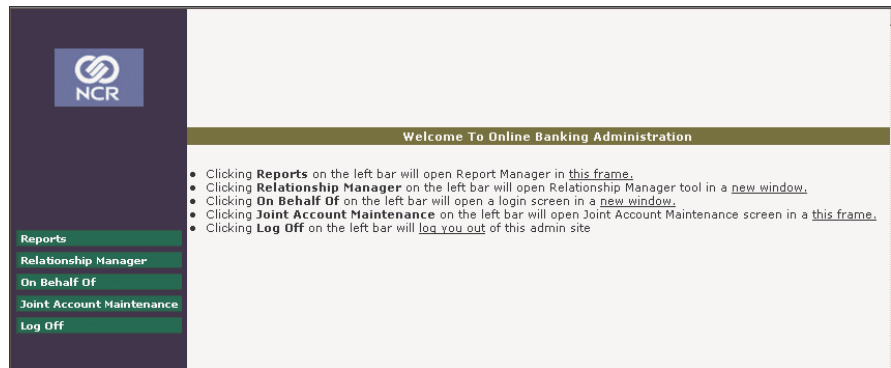
ONLINE BANKING ADMINISTRATION

Login ID :

Password :

2. Complete the screen with the following information:
 - **Login ID** — Enter your administrator log-in ID.
 - **Password** — Enter your administrator password.
3. Click the **Log In** button. The *Welcome* screen displays.

Figure 3-2
Welcome Screen



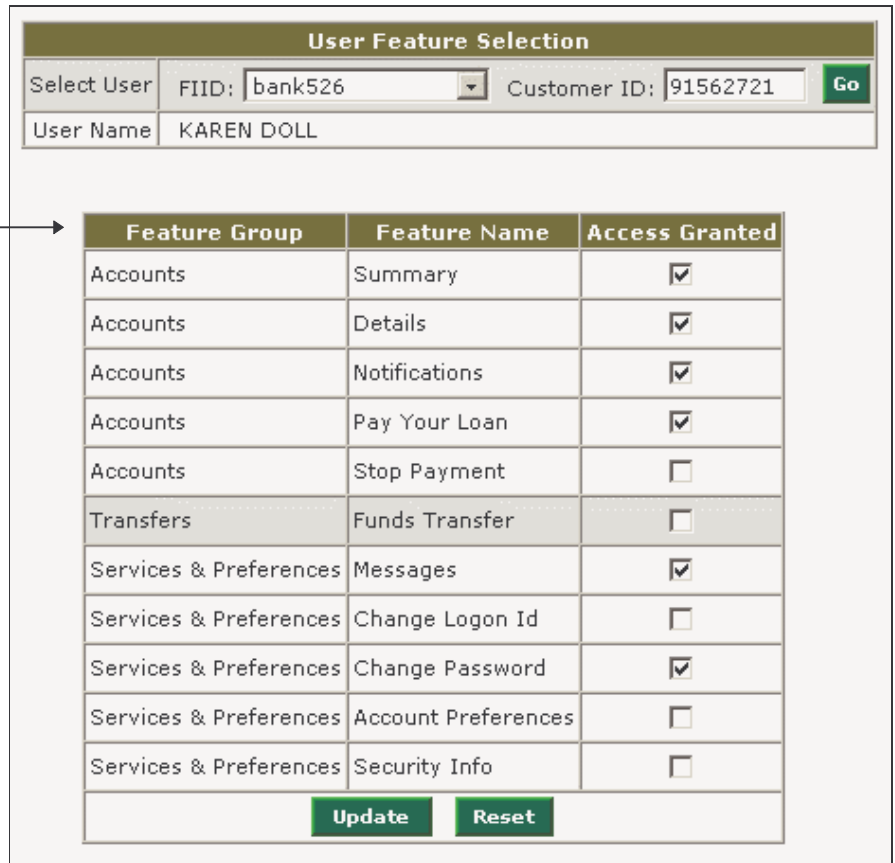
4. Select **User Feature Selection**. The *User Feature Selection* screen displays.

User Feature Selection Screen



5. Complete the screen as follows:
 - If applicable, from the **FIID** drop-down menu, select the financial institution associated with the customer.
 - In the **Customer ID** field, enter the customer's User ID/Alias.
6. Click **Go**. The *User Feature Selection* screen redisplay, identifying the features that are available to the customer.

Feature groups and names vary with each institution.



Feature Group	Feature Name	Access Granted
Accounts	Summary	<input checked="" type="checkbox"/>
Accounts	Details	<input checked="" type="checkbox"/>
Accounts	Notifications	<input checked="" type="checkbox"/>
Accounts	Pay Your Loan	<input checked="" type="checkbox"/>
Accounts	Stop Payment	<input type="checkbox"/>
Transfers	Funds Transfer	<input type="checkbox"/>
Services & Preferences	Messages	<input checked="" type="checkbox"/>
Services & Preferences	Change Logon Id	<input type="checkbox"/>
Services & Preferences	Change Password	<input checked="" type="checkbox"/>
Services & Preferences	Account Preferences	<input type="checkbox"/>
Services & Preferences	Security Info	<input type="checkbox"/>

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7. In the **Access Granted** column, click the appropriate checkboxes to activate/deactivate the various features.
8. Click **Update**. The screen redisplay with your changes.

Customer Relationship Management

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Introduction

This chapter provides procedures for using the *Relationship Manager* function of the online Corillian/Voyager Administrator system. It is addressed to administrators within your financial institution who are responsible for:

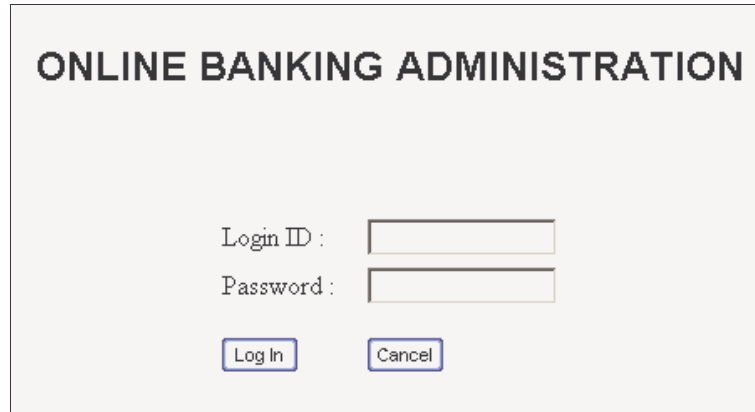
- Customer administration
- Administrator user creation and management
- Customer case management

The remainder of this chapter provides step-by-step procedures for each of these activities.

Accessing the Relationship Manager

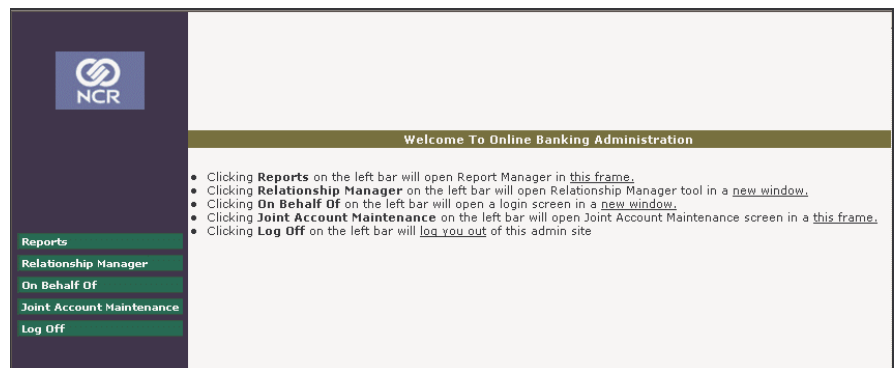
1. Access the Administration URL assigned to your institution. The *LogIn* screen displays.

Figure 4-1
Logon Screen



2. Complete the screen with the following information:
 - **Login ID** — Enter your administrator log-in ID.
 - **Password** — Enter your administrator password.
3. Click the **Log In** button. The admin *Welcome* screen displays.

Figure 4-2
Welcome Screen



4. Select **Relationship Manager**. The *Relationship Manager Welcome* screen displays.

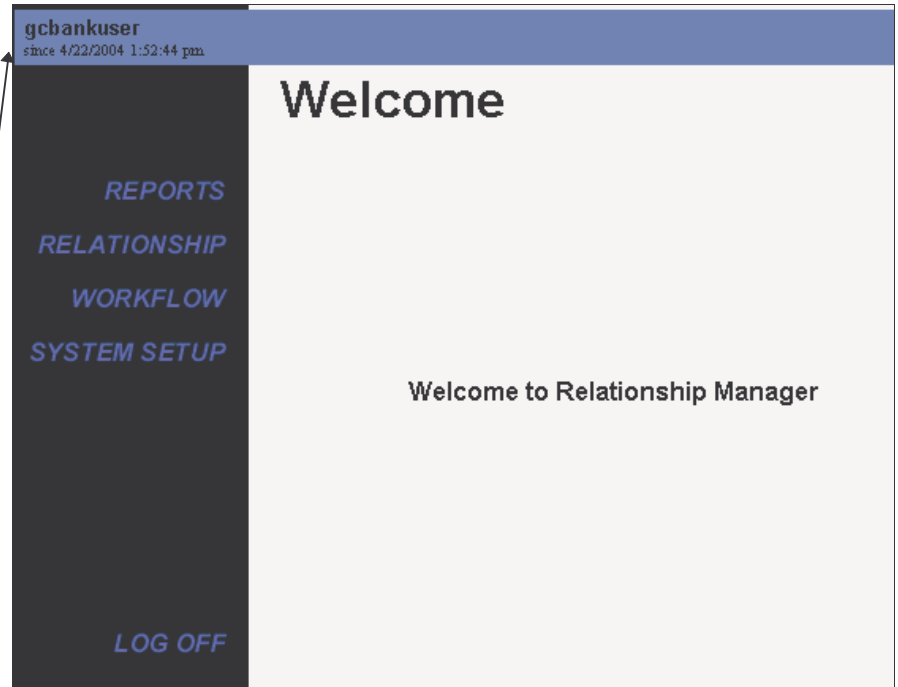
Figure 4-3
Relationship Manager Welcome Screen

In the screen's upper left corner you will see your user ID and the date and time you signed on. Along the side of the window are the functions available, including:

RELATIONSHIP — Use this option to respond to relationship users' questions, needs, and requests regarding their online banking accounts.

WORKFLOW — Use this option to view case information.

NOTE: If displayed, any other options (e.g., *Reports* and *System Setup*) are reserved for data center personnel.



Each of these functions provides its own submenu. Each task is permission-based, so each user could have access to different functions within each submenu.

Operational TIPS:

While using Relationship Manager, keep the following in mind:

- Click the option name from the sidebar, then choose from the submenu. Do not use the browser's **Back** and **Forward** buttons.
- To refresh the screen, right-click on the window and select **Refresh**. Do not use the browser's **Refresh** button.
- If you ask the system to do something that takes several minutes, the message **WORKING** will display in red text at the top of the sidebar. Until the message disappears, do not enter any additional data.

Submenus

Upon accessing Relationship Manager, the two main operations (Workflow and Relationship) provide submenus from which to access the various functions. It is through these submenus that you launch the various Relationship Manager support activities.

After you select the **Workflow** option, the *Workflow Center* menu displays.

Figure 4-4
Workflow Center Menu

Menu Choice	Description
Agent Management	Manage agents, case limits, accepted message types, and balance cases between agents
Agent - FI Mapping	Map Agents to FI(s)
Case Management	Manage incoming user support messages and open support cases
Case Detail Report	View cases by date range, showing open and close dates
Message Types	Add (and/or Modify) message types used for routing support messages to agents
Case Status	Add (and Modify) the available statuses and activity levels for open cases
Case Dispositions	Add and/or Modify Case Disposition/Type Codes

When you select the **Relationship** option, the *Relationship Center* menu displays.

Figure 4-5
Relationship Center Menu

Menu Choice	Description
Customer Support	View (and/or modify) data (including bill payment) for individual Customers
Agent Support Cases	View open cases by agent and link to customers from open cases
Agent Case Alert	View open cases for current Agent and set audible alerts for New Cases
Message Broadcast	Broadcast a message to all Customers Enrolled in particular FI
Message Broadcast History	History of Broadcast Messages sent
Change PIN	Change your PIN

The remainder of this chapter discusses each of the functions in detail and provides step-by-step procedures for the various activities.

Changing Your Admin Password

1. Log on to **Relationship Manager**.
2. Click **RELATIONSHIP**, then click **Change PIN**. The *Change PIN* screen displays.

Figure 4-6
Change PIN Input Screen

Change PIN

Enter your New PIN. (* = Required Field)

Current PIN: *

New PIN: *

Confirm New PIN: *

3. Complete the screen as follows:
 - **Current PIN** — Enter your current password.
 - **New PIN** — Enter your new password.
 - **Confirm New PIN** — Enter your new password again.
4. Click **Change**.

Case Detail Reporting

Use the *Case Detail Report* option to view a list of all cases in Relationship Manager and to access individual cases.

To create the list, perform the following steps:

1. From the *Workflow Center* menu, select **Case Detail Report**. The *Case Detail Report* request screen displays.

Viewing a List of All Cases

Figure 4-7
Case Detail Report Request Screen

2. From the **Include** drop-down list, select what cases you would like to display. Options include: **Today**, **All History**, **Month to Date**, **Last Month**, or **Specified Dates**.
3. If the **For** list is available, select the financial institution for which you want to view cases.
4. If you selected **Specified Dates**, specify the appropriate dates in the **Start Date** and **End Date** fields.
5. Click **Generate**. The report redisplay and includes the cases that satisfy the request.

Figure 4-8
Case Detail Report With Entries

Case#	FIID	Opened	Closed/Status	Description
315	NCRSHARED BANK	4/22/2004 10:35:08 AM	0 - New Case	New Message User Initiated
314	NCRSHARED BANK	4/22/2004 10:35:08 AM	0 - New Case	New Message User Initiated
313	NCRSHARED BANK	4/22/2004 10:35:08 AM	0 - New Case	New Message User Initiated
312	NCRSHARED BANK	4/22/2004 10:35:08 AM	0 - New Case	New Message User Initiated
311	NCRSHARED BANK	4/22/2004 10:35:08 AM	0 - New Case	New Message User Initiated
310	NCRSHARED BANK	4/22/2004 10:35:08 AM	0 - New Case	New Message User Initiated
309	NCRSHARED BANK	4/22/2004 10:35:08 AM	0 - New Case	New Message User Initiated

Each report entry includes the following fields:

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Case#

Specifies the number assigned to the case.

FIID

Specifies the financial institution associated with the case.

Opened

Specifies the date and time the case was initiated.

Closed/Status

If the case is closed, this value specifies the date and time it was closed. If the case is still open, this value specifies its status.

Description

Specifies what the case is (or was) about. If the agent hasn't entered a description, the system enters one automatically, as follows:

- For closed cases, the system enters the disposition of the case.
- For open cases, the system specifies whether the case was initiated by the relationship user or by an agent.

Accessing Individual Cases

To display information for a particular case, perform the following:

1. Using the *Case Detail Report* screen, display a list of all cases.
2. To view a particular case, click the desired **Case#**. The *User Support (Single Case)* screen displays.

User Support Screen

User Support (Single Case)

Case#	FIID	Opened	Closed/Status	Description
319	bank526	4/28/2004 1:57:33 pm	4/28/2004 1:57:33 PM	Security Data Edited

Case History (2/1)	Voyager ▶	Transfers ▶	Personal	General	Security	Enrollment	SSO	Profile	Logs
	Bill Pay ▶	Bill Pres. ▶							

Case#: 319 Nxt	Opened: 4/28/2004 1:57:33 pm	Description: Security Data Edited
Agent: ADMIN	Closed: 4/28/2004 1:57:33 pm	Disposition: Closed

Date	Message	Note	By
4/30/2004 12:47:24 pm	SEND msg to Customer	Enter New Note	gcbankuser
4/28/2004 1:57:33 pm		TaxID c/f >< to >999999999<	ADMIN

Customer Support

The Relationship Manager's Customer Support option allows administrators to view, modify, or add Voyager and Transfer information for relationships and relationship users.

Accessing Relationship Information

Use % if you know only part of the customer's Signon ID or name. For example, if you know the first two numbers of the Signon ID are 45, but you don't know the rest, enter **45%** and click **Query**. The system would return all Signon IDs starting with 45, with the corresponding relationship user name).

Use _ if you know all but one letter or number of the Signon ID or name. For example, if you know the Signon ID number is 452something34, enter **452_34** and click **Query**. The system would return with 452134, 452234, 452334, etc., with the corresponding relationship user name).

NOTE: Do not use % or _ at the beginning of your search string.

1. Click **Relationship**, then click **Customer Support**.
2. From the **FIID** list, select the relationship user's financial institution, if applicable. The Customer Support input screen displays.

3. Complete the screen as follows:

- **Signon ID** — Enter the relationship user's Voyager Signon ID, then click **Query**.
- OR -
- **Recent SignonIDs** — From the drop-down menu, select the appropriate Signon ID from the list.
- OR -
- **Name** — In the *First* and *Last* name fields, either enter **both** the customer's first and last names, or enter **only** the last name and click **Query**.
- OR -
- **Rele. Name** — Enter the Relationship name (e.g., company name), then click **Query**.
- OR -
- **Recent Rele. Names** — From the drop-down menu, select the appropriate relationship name from the list.
- AND -
- **Rele. Users** — From the drop-down menu, select the appropriate relationship user from the list.
- OR -
- **AliasID** — Enter the relationship's or relationship user's host ID (e.g., Tax ID number, etc.), then click **Query**.

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Enrolling Customers in Voyager

Enrolling a Retail Customer

The following steps enable you to enroll a retail customer.

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. In the **Signon ID** field, enter a unique Signon ID for the customer.

The system displays a message indicating it could not find the customer you specified. Then it asks you if you want to add the customer to Voyager.

3. Click **Yes**. The Enrollment window opens.
4. Complete the screen as follows:
 - **Enrollment Type** — Select **Dual** enrollment.
 - **Signon Password** — Highlight the asterisks to select them, then enter a password the customer can use when signing on to Voyager for the first time. The customer can change this password after signing on for the first time.
 - **Relationship Name** — Enter the customer's first and last names.
 - **Business User** — Select **No**.
 - **Alias ID** — Enter the customer's host ID (e.g. SSN, customer id, etc.).
 - **Alias Password** — Highlight the asterisks to select them, and then enter the host ID password (same as **Signon Password**).
 - **ReConfirm Alias Password** — Highlight the asterisks to select them, then enter the host ID password again (same as **Signon Password**).
 - **Aux Data1-4** — Not Used.
 - **ReConfirm Aux Data1-4** — Not Used.
5. Click **Add**. The Voyager/Personal window opens.

6. Make sure the following details are complete and correct:
 - **Signon ID** — Shows the ID the customer will use to sign on to Voyager.
 - **Signon ID Status** — Shows **Enabled**.
 - **First Name, Middle Name, Last Name** — Shows the customer's name. If they aren't correct, correct or enter the name on the Voyager/General window.
 - **Day Phone** — Shows the customer's daytime telephone number. If it doesn't, correct or enter the telephone number on the Voyager/General window.
 - **Email** — Shows the customer's e-mail address. If it doesn't, correct or enter the e-mail address on the Voyager/General window.
 - **Tax ID** — Shows the customer's tax identification number. If it doesn't, correct or enter the tax ID on the Voyager/Security window.
 - **Birth Date** — Shows the customer's date of birth. If it doesn't, correct or enter the birth date on the Voyager/Security window.
 - **Security Code** — Shows the code the customer uses to identify him or herself (e.g., Smith). If it doesn't, correct or enter the security code on the Voyager/Security window.
 - **Code Desc** — Shows what the customer's security code means (e.g., mother's maiden name). If it doesn't, correct or enter the code description on the Voyager/Security window.
7. Apply changes to the necessary fields.
8. Click **Update**.

Enrolling a Business Customer

The following procedures enable you to enroll a business customer in Voyager.

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. In the **Signon ID** field, enter a unique Signon ID for the customer.

The system displays a message indicating it could not find the customer you specified. Then it asks you if you want to add the customer to Voyager.

3. Click **Yes**. The Enrollment window displays.
4. Complete the screen as follows:
 - **Enrollment Type** — Default is **Dual** enrollment.
 - **Signon Password** — Highlight the asterisks to select them, and then enter a password the customer can use when first signing on to Voyager. The customer can change this password in Voyager once he or she signs on.
 - **Relationship Name** — Enter the business/company name.
 - **Business User** — Select **Yes**.
 - **Alias ID** — Enter the business host ID (e.g. TIN, SSN, ATM number, etc.).
 - **Alias Password** — Highlight the asterisks to select them, then enter the host ID password. (same as **Signon Password**).
 - **ReConfirm Alias Password** — Highlight the asterisks to select them, and then enter the host ID password again (same as **Signon Password**).
 - **Aux Data1-4** — *Not used*.
 - **ReConfirm Aux Data1-4** — *Not used*.
5. Click **Add**. The Voyager/Personal window displays.
6. Make sure the following details are complete and correct:
 - **Signon ID** — Shows the ID the primary user will use to sign on to Voyager.
 - **Signon ID** — Shows **Enabled**.

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- **Last Name** — Shows the business name. If it doesn't, correct or enter the name on the Voyager/General window.
 - **Day Phone** — Shows the business' daytime telephone number. If it doesn't, correct or enter the telephone number on the Voyager/General window.
 - **Email** — Shows the business' e-mail address. If it doesn't, correct or enter the e-mail address on the Voyager/General window.
 - **Tax ID** — Shows the business' tax identification number. If it doesn't, correct or enter the tax ID on the Voyager/Security window.
 - **Birth Date** — Shows the business' date of birth (established date). If it doesn't, correct or enter the birth date on the Voyager/Security window.
 - **Security Code** — Do not enter a value for this field.
 - **Code Desc** — Do not enter a value for this field.
7. Apply changes to the necessary fields, then click **Update**.
 8. If the General and Security details are for the business and the primary user wants his or her details on the Personal window, click **Personal**.
 9. Clear the **Use Relationship** check box, then click **Update**.
 10. Enter the primary user's information, then click **Update**.

Case History

Use the Case History option to:

- View a relationship user's case history
- Respond to a relationship user
- Open a new case that sends the relationship user a secure message
- Open a new case that doesn't send the relationship user a secure message.

Following are step-by-step procedures for each of these activities.

Viewing a Relationship User's Case History

The following procedures enable you to view a case history.

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Case History**. The Case History portion of the window displays.

The screenshot shows the 'Customer Support' interface. At the top, there are search filters for FIID (bank526), Signon ID (657697), ReIn. Name (steve capri), and AliasID. There are also dropdown menus for 'Recent Signon IDs', 'Recent ReIn. Names', and 'Host'. The 'ReIn. Users' field is set to '657697[Primary User]'. Below the filters is a navigation bar with tabs for 'Case History (2/1)', 'Voyager', 'Transfers', 'Personal', 'General', 'Security', 'Enrollment', 'SSO', 'Profile', and 'Logs'. The 'Case History' tab is active, displaying a table with the following data:

Case#	Opened	Status	Assigned	Description
New	5/4/2004	0 - New Case	ADMIN	Open a New Case
319	4/28/2004	Closed 4/28/2004, Closed	ADMIN	Security Data Edited
318	4/28/2004	1 - Open	gcbankuser	Support Agent Initiated
317	4/28/2004	1 - Open	UnAssigned	Support Agent Initiated

Details include:

- **Case#** — Specifies the system-assigned case number.
- **Opened** — Specifies the date the case was opened.
- **Status** — Specifies the status of the case.
- **Assigned** — Specifies the user ID of the agent who is assigned to the case.

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- **Description** — If the case is still open, this specifies a brief description of the case. If no description was given, it specifies whether the case was initiated by the relationship user or by the agent. If the case is closed, it specifies the case disposition.

3. To view further details about a case, click the **Case#**.
4. Click **Prv** or **Nxt** to move to the previous or next case in the Case History list, if applicable.

Responding to a Relationship User

The following procedures enable you to easily respond to a user.

1. Click **RELATIONSHIP** then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Case History**.
3. From the **Case#** column, click the number of the case to which you want to send a response.
 - To view the message the relationship user sent regarding the case, click **view msg FROM Customer**.
 - To view any message(s) sent to the relationship user regarding the case, click **view msg TO Customer**.
4. Click **SEND msg to Customer**.
5. In the **Message** area, enter your message text, then click **Send Message**.
6. If you want to attach a note to other employees at your institution concerning the message or case (relationship users do not see notes), click **Enter New Note**.
7. In the **Note** area, enter your note text, then click **Add**.

Opening a New Case (with secure message)

The following procedures enable you to open a new case that sends the relationship user a secure message.

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Case History**.
3. From the **Case#** column, click **New**, or from the **Description** column, click **Open a New Case**. The **New Case** portion of the window displays.

(* = Required Field)

New Case Status: 1 - Open

Assign To: UNASSIGNED Description: Support Agent Initiated

Message Type: GENERAL

Send Message:

Subject: *

Message: *

Sender: Customer Care *

Note:

Add Restore

4. Complete the screen as follows:

Status — From the drop-down menu, select the appropriate status for the new case.

Assign to — From the drop-down menu, select the name of the agent who should be assigned the case, if necessary.

Description — Either

accept the default case description, or enter a different one.

Message Type — From the drop-down menu, select the appropriate message type you wish to assign.

Subject — Enter text that describes what this case is about.

Message — Enter the desired message to the relationship user.

Sender — Either accept the default sender name or enter a different one.

Note — Enter any additional case information that might be useful to other employees at your institution. Relationship users cannot see this information.

5. Click **Add**.

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Opening a New Case (without secure message)

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Case History**.
3. From the **Case#** column, click **New**, or from the **Description** column, click **Open a New Case**. The **New Case** portion of the window displays.

(* = Required Field)

New Case

Assign To: UNASSIGNED Status: Open

Message Type: GENERAL Description: Support Agent Initiated

Send Message:

Subject: *

Message: *

Sender: Customer Care *

Note:

Add Restore

4. Complete the screen as follows:

Status — Select the status of the new case.

Assign to — Select the name of the agent who should be assigned the case, if necessary.

Description — Either accept the default or enter a brief case description.

Message Type — Select the message type the case should be assigned.

Subject — Leave blank.

Message — Delete the salutation.

Sender — Leave alone.

Note — Enter the case information.

5. Click **Add**.

Personal Options

Use the Voyager/Personal options to:

- View or edit a relationship user's personal details
- Reset a relationship user's PIN Fail Count
- Disable or enable a relationship user's Signon ID
- Change a relationship user's Signon ID
- Change a relationship user's password

Following are step-by-step procedures for each of these activities.

Viewing Personal Details

NOTE: If the **Use Relationship Details** option is selected, Voyager is using the details on the Voyager/General and Voyager/Security windows for this relationship user when storing data or communicating with the Host system.

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Voyager**, then click **Personal**. The Voyager/Personal portion of the window displays. Details include the following. If the **Use General Details** check box is checked, you can enter certain values.

(* = Required Field)

Signon ID: 657697

Status: ENABLED

New Signon ID: []

New Password: []

Confirm Password: []

[Password Restriction](#)

Use General Details

First Name: []

Last Name: []

Email: []

Security Code: []

Code Desc: []

Enroll Mode: Dual

First Sign On: []

Last Sign On: []

Total Sign Ons: 0

Last Failure: []

Current Fail Count: 0

Reset Fail Count

[Update] [Restore]

Signon ID — Specifies the relationship user's Voyager ID.

Signon ID — Status Specifies whether the relationship user's Signon ID is **ENABLED** (user can sign on to online banking) or

DISABLED (user cannot sign on to online banking).

First Name, Last Name — Specifies the relationship user's name.

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Day Phone — Specifies the relationship user's daytime telephone number.

Email — Specifies the relationship user's e-mail address.

Tax ID — Specifies the relationship user's tax identification number.

Birth Date — Specifies the relationship user's date of birth.

Security Code — Identifies a special security value used to identify the relationship user.

Code Desc — Specifies what the relationship user's security code means (e.g., mother's maiden name; dog's name, etc.).

Enroll Mode — Specifies how the relationship user was enrolled into Voyager. Default is Dual Mode, which indicates both the Host and Voyager authenticate the relationship during the log-on process.

First Sign On — Specifies the date and time the user first signed on to Voyager.

Last Sign On — Specifies the date and time the user last signed on to Voyager.

Total Sign Ons — Specifies the total number of times the relationship user has signed on to Voyager.

Last Failure — Specifies the date and time the relationship user last failed to sign on to Voyager.

Current Fail Count — Specifies the total number of times the relationship user failed to sign on to Voyager. For security reasons, Voyager will lock a relationship user out after the institution-specified number of failed PIN entries. When this happens, you can reset the **Fail Count** to zero.

Editing Personal Details

Note: If the **Use General Details** option is selected, Voyager is using the details on the Voyager/General and Voyager/Security windows for this relationship user when storing data or communicating with the Host system.

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Voyager**, then click **Personal**. The Voyager/Personal portion of the screen displays.

(*) = Required Field	
Signon ID: 657697	
Status: <input type="text" value="ENABLED"/>	New Password: <input type="text"/>
New Signon ID: <input type="text"/>	Confirm Password: <input type="text"/>
Password Restriction	
<input type="checkbox"/> Use General Details	
First Name: <input type="text"/>	Security Code: <input type="text"/>
Last Name: <input type="text"/>	Code Desc: <input type="text"/>
Email: <input type="text"/>	Enroll Mode: Dual
First Sign On:	Last Failure:
Last Sign On:	Current Fail Count: 0
Total Sign Ons: 0	<input type="checkbox"/> Reset Fail Count
<input type="button" value="Update"/> <input type="button" value="Restore"/>	

3. Update the appropriate fields.
4. Click **Update**.

Resetting a PIN Fail Count

For security reasons, Voyager locks out a relationship user after the institution-specified number of failed PIN entries. When this happens, you can reset his/her PIN failure to zero.

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user, click **Voyager**, then click **Personal**. The Voyager/Personal portion of the screen displays.

(* = Required Field)	
Signon ID: 657697	
Status: <input type="text" value="ENABLED"/>	New Password: <input type="text"/>
New Signon ID: <input type="text"/>	Confirm Password: <input type="text"/>
	Password Restriction
<input checked="" type="checkbox"/> Use General Details	
First Name: <input type="text"/>	Security Code: <input type="text"/>
Last Name: <input type="text"/>	Code Desc: <input type="text"/>
Email: <input type="text"/>	Enroll Mode: Dual
First Sign On:	Last Failure:
Last Sign On:	Current Fail Count: 0
Total Sign Ons: 0	<input type="checkbox"/> Reset Fail Count
	<input type="button" value="Update"/> <input type="button" value="Restore"/>

3. Select the **Reset Fail Count** check box.
4. Click **Update**.

Disabling or Enabling a Signon ID

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user, click **Voyager**, then click **Personal**. The Voyager/Personal portion of the screen displays.

Enable or Disable

(* = Required Field)

Signon ID: 657697	New Password: <input type="text"/>
Status: ENABLED ▼	Confirm Password: <input type="text"/>
New Signon ID: <input type="text"/>	Password Restriction
<input type="checkbox"/> Use General Details	
First Name: <input type="text"/>	Security Code: <input type="text"/>
Last Name: <input type="text"/>	Code Desc: <input type="text"/>
Email: <input type="text"/>	Enroll Mode: Dual
First Sign On:	Last Failure:
Last Sign On:	Current Fail Count: 0
Total Sign Ons: 0	<input type="checkbox"/> Reset Fail Count
	<input type="button" value="Update"/> <input type="button" value="Restore"/>

3. From the **Signon ID Status** list, select **DISABLED** or **ENABLED**.
4. Click **Update**.

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Changing a Signon ID

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Voyager**, then click **Personal**. The Voyager/Personal portion of the screen displays.

New ID

(* = Required Field)	
Signon ID: 657697	
Status: <input type="text" value="ENABLED"/>	New Password: <input type="text"/>
New Signon ID: <input type="text"/>	Confirm Password: <input type="text"/>
	Password Restriction
<input type="checkbox"/> Use General Details	
First Name: <input type="text"/>	Security Code: <input type="text"/>
Last Name: <input type="text"/>	Code Desc: <input type="text"/>
Email: <input type="text"/>	Enroll Mode: Dual
First Sign On:	Last Failure:
Last Sign On:	Current Fail Count: 0
Total Sign Ons: 0	<input type="checkbox"/> Reset Fail Count
	<input type="button" value="Update"/> <input type="button" value="Restore"/>

3. In the **New Signon ID** field, enter the relationship user's new Signon ID.
4. Click **Update**.

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Changing a Password

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Voyager**, then click **Personal**. The Voyager/Personal portion of the window displays.

New Password

(* = Required Field)
Signon ID: 657697
Status: ENABLED
New Signon ID:
New Password:
Confirm Password:
[Password Restriction](#)

Use General Details
First Name:
Last Name:
Email:
Security Code:
Code Desc:
Enroll Mode: Dual

First Sign On:
Last Sign On:
Total Sign Ons: 0
Last Failure:
Current Fail Count: 0
 Reset Fail Count

3. In the **New Password** field, enter the relationship user's new password.

If you aren't sure what you can enter for the password, click **Password Restriction** to see what your institution requires for passwords (length, alpha-numeric character constraints, etc.).

4. In the **Confirm Password** field, enter the relationship user's new password again.
5. Click **Update**.

General Options

Use the Voyager/General options to view and/or edit general details about a relationship or a relationship user.

NOTE: If the **Use Relationship Details** option is selected on the Voyager/Personal window, Voyager is using the details on this window and the Voyager/Security window for the relationship user when storing data or communicating with the Host system.

Viewing General Details

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager**, then click **General**. The Voyager/General portion of the window displays.

(* = Required Field)

Rein. Name:	<input type="text" value="steve capri"/>	*	User Type:	R
First Name:	<input type="text"/>		Day Phone:	<input type="text"/>
Middle Name:	<input type="text"/>		Eve Phone:	<input type="text"/>
Last Name:	<input type="text"/>	*	E-Mail:	<input type="text"/>
Preferred:	<input type="text"/>			
Address:			City:	<input type="text"/>
			State:	<input type="text"/>
			Postal/Country:	<input type="text"/> USA

Details include:

- **First, Middle, Last Name** — Specifies the relationship's name.
- **Preferred** — Specifies the name the relationship prefers to be called, if applicable.
- **User Type** — Specifies what type of Voyager user the relationship is: **R** (retail) or **B** (business).
- **Day Phone, Eve Phone** — Specifies the telephone numbers where the relationship can be reached during the day and evening.
- **E-Mail** — Specifies the relationship's e-mail address, if applicable.

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- **Address, City/State, Postal/Country** — Specifies the relationship's mailing address.

Editing General Details

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager**, then click **General**. The Voyager/General portion of the screen displays.

(* = Required Field)

Reln. Name:	<input type="text" value="steve capri"/>	*	User Type:	R
First Name:	<input type="text"/>		Day Phone:	<input type="text"/>
Middle Name:	<input type="text"/>		Even Phone:	<input type="text"/>
Last Name:	<input type="text"/>	*	E-Mail:	<input type="text"/>
Preferred:	<input type="text"/>			
Address:			City:	<input type="text"/>
	<input type="text"/>		State:	<input type="text"/>
	<input type="text"/>		Postal/Country:	<input type="text" value="USA"/>

3. Change the necessary fields.
4. Click **Update**.

Security Options

Use the Voyager/Security options to:

- View a relationship's security details
- Edit a relationship's security details
- View a relationship's related accounts

NOTE: If the **Use Relationship Details** option is selected on the Voyager/Personal window, Voyager is using the details on this window and the Voyager/General window for the relationship user when storing data or communicating with the Host system.

Viewing Security Details

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager**, then click **Security**. The Voyager/Security portion of the window displays.

(* = Required Field)

Tax ID: * Security Code:

Birth Date: * Code Desc:

[View Related Accounts](#)

Last Update: 5/4/2004 10:04:24 AM

Details include:

- **Tax ID** — Specifies the relationship's tax identification number.
- **Birth Date** — Specifies the relationship's date of birth.
- **Security Code** — Specifies the relationship's security code.
- **Code Desc** — Specifies what the security code means (e.g., mother's maiden name).

3. Click **Update**.

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Editing Security Details

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager**, then click **Security**. The Voyager/Security portion of the window displays.

(* = Required Field)

Tax ID:	<input type="text" value="999-99-9999"/>	*	Security Code:	<input type="text"/>
Birth Date:	<input type="text" value="1/1/1900"/>	*	Code Desc:	<input type="text"/>

[View Related Accounts](#)

Last Update: 5/4/2004 10:04:24 AM

3. Change the appropriate fields.
4. Click **Update**.

Viewing Related Accounts

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the primary user's, click **Voyager**, then click **Security**. The Voyager/Security portion of the screen displays.

(* = Required Field)

Tax ID:	<input type="text" value="999-99-9999"/>	*	Security Code:	<input type="text"/>
Birth Date:	<input type="text" value="1/1/1900"/>	*	Code Desc:	<input type="text"/>

[View Related Accounts](#)

Last Update: 5/4/2004 10:04:24 AM

3. Click **View Related Accounts**.

Bill Pay ID — Specifies the relationship's identification number with the bill pay provider (third-party processor, e.g., CheckFree).

Provider Status — Specifies whether the relationship's status with the bill pay provider is **ACTIVE** or **INACTIVE**.

Pending Action — Specifies the relationship's pending action with the bill pay provider, if applicable. This is a sub-status of the **Provider Status**.

Fee Account — Specifies the account number of the account from which any fees for services are withdrawn.

Billing Class — Specifies the fee being charged for bill payment/bill presentment.

Lock Status — Specifies whether the **Billing Class** can be automatically updated by Voyager (**LOCKED** = No; **UNLOCKED** = Yes).

Branch Number — Specifies the branch number where the relationship's account(s) are held, if applicable.

Opt-Out Code — Specifies whether the relationship wants to receive e-mail notifications (not secure messages) from your institution.

Editing Enrollment Details

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager**, then click **Enrollment**. The Voyager/Enrollment portion of the window displays.

Enrollment:	<input type="text" value="ACTIVE"/>	Since: 3/1/2004	Bill Pay ID:	<input type="text"/>
Banking:	<input type="text" value="ACTIVE"/>	Since: 3/1/2004	Provider Status:	INACTIVE
Bill Payment:	<input type="text" value="INACTIVE"/>	Since:	Pending Action:	NONE
Bill Presentment:	<input type="text" value="INACTIVE"/>	Since:	Fee Account:	<input type="text"/>
Brokerage:	<input type="text" value="INACTIVE"/>	Since:	Fee Account Bank ID:	<input type="text"/>
Cross Account Transfer:	<input type="text" value="INACTIVE"/>		Fee Account Type:	CHECKING
			Billing Class:	
			Lock Status:	UnLocked
			Branch Number:	
			Opt-Out Code:	<input type="text"/>

3. Change the appropriate fields.
4. Click **Update**.

Single Sign On (SSO) Options

Use the Voyager/SSO options to:

- View relationship or relationship user alias IDs
- Add relationship or relationship user alias IDs
- Edit relationship or relationship user alias IDs
- Delete relationship or relationship user alias IDs

Following are step-by-step instructions for each of these activities.

Viewing Alias IDs

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user' name, click **Voyager**, then click **SSO**. The Voyager/SSO portion of the window displays.

List of Applications: ATC	
Relationship Alias Credentials:	
<u>AliasID</u>	<u>Target</u>
New AliasID	
91562721	SignOn
User Alias Credentials:	
<u>AliasID</u>	<u>Target</u>
New AliasID	
No User Alias Credentials Found.	

3. From the **List of Applications**, select the application that has the alias ID you want to view. Details include:

Relationship Alias Credentials

- **AliasID** — Specifies the alias ID(s) for the relationship.
- **Target** — Specifies the target to which the alias ID is tied.

User Alias Credentials

- **AliasID** — Specifies the alias ID(s) for the relationship user.
- **Target** — Specifies the target to which the alias ID is tied.

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Adding Alias IDs

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Voyager**, then click **SSO**. The Voyager/SSO portion of the window displays.

List of Applications: ATC	
Relationship Alias Credentials:	
<u>AliasID</u>	<u>Target</u>
New AliasID	
91562721	SignOn
User Alias Credentials:	
<u>AliasID</u>	<u>Target</u>
New AliasID	
No User Alias Credentials Found.	

3. From the **List of Applications**, select the application for which you want to add the ID.
4. From the **AliasID** column, click **New AliasID**.
5. Complete the screen as follows:
 - **AliasID** — Enter the alias ID
 - **Select Target From** — Select the application to which the alias ID is tied.
 - **Alias Password** — Enter the password for the ID.
 - **ReConfirm Alias Password** — Enter the password for the ID again.
6. If the alias ID has more than one password associated to it, in the **Aux Data1-4** and **Reconfirm Aux Data1-4** fields, enter and confirm the password(s).
7. Click **Add**

Editing Alias IDs

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Voyager**, then click **SSO**. The Voyager/SSO portion of the window displays.

List of Applications: ATC	
Relationship Alias Credentials:	
<u>AliasID</u>	<u>Target</u>
New AliasID	
91562721	SignOn
User Alias Credentials:	
<u>AliasID</u>	<u>Target</u>
New AliasID	
No User Alias Credentials Found.	

3. From the **List of Applications**, select the application for which you want to edit the ID.
4. From the **AliasID** column, click the ID you want to edit.
5. Change the appropriate fields.
6. Click **Update**.

Deleting Alias IDs

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Voyager**, then click **SSO**. The Voyager/SSO portion of the window displays.

List of Applications: <input type="text" value="ATC"/>	
Relationship Alias Credentials:	
<u>AliasID</u>	<u>Target</u>
New AliasID	
91562721	SignOn
User Alias Credentials:	
<u>AliasID</u>	<u>Target</u>
New AliasID	
No User Alias Credentials Found.	

3. From the **List of Applications**, select the application that has the ID you want to delete.
4. From the **AliasID** column, click the ID you want to delete.
5. Click **Delete**.

Profile Options

Use the Voyager/Profile options to:

- View or edit a relationship user's details
- Add a relationship user
- Delete a relationship user
- Change a relationship's primary user
- Reset a relationship user's fail count
- Disable or enable a relationship user's Signon ID
- Change a relationship user's password
- View a relationship user's access rights
- Edit a relationship user's access rights

Following are step-by-step instructions for each of these activities.

Viewing a Relationship User's Details

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager**, then click **Profile**. The Voyager/Profile
3. Click **Users**. The Relationship Users portion of the window displays. Details include:
 - **Signon ID** — Specifies the ID the relationship user uses to sign on to Voyager.
 - **User Name** — Specifies the relationship user's first initial and last name (e.g., J Smith).
 - **Status** — Specifies whether the relationship user's access to Voyager is **ENABLED** or **DISABLED**.
 - **Primary User** — Specifies whether the relationship user is the primary user in this relationship.
4. To view more details about a particular user, click the **Signon ID**. The Voyager/Personal window for that user displays. Details include:

Note: If the **Use Relationship Details** option is selected, Voyager is using the details on the Voyager/General and Voyager/Security windows for this relationship user when storing data or communicating with the Host system.

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If the detail check box is selected, you may enter a value for some of these fields.

- **Signon ID** — Identifies the relationship user's Voyager ID.
- **Signon ID Status** — Specifies whether the relationship user's Signon ID is **ENABLED** or **DISABLED**.
- **First Name, Middle Name, Last Name** — Specifies the relationship user's name.
- **Day Phone** — Specifies the relationship user's daytime telephone number.
- **Email** — Specifies the relationship user's e-mail address.
- **Tax ID** — Specifies the relationship user's tax identification number.
- **Birth Date** — Specifies the relationship user's date of birth.
- **Security Code** — Specifies the code the relationship user uses to identify him or herself (e.g., mother's maiden name).
- **Code Desc** — Specifies what the security code means (e.g., mother's maiden name, dog's name, etc.).
- **First Sign On** — Specifies the date and time the relationship user first signed on to Voyager.
- **Last Sign On** — Specifies the date and time the relationship user last signed on to Voyager.
- **Total Sign Ons** — Specifies the total number of times the relationship user has signed on to Voyager.
- **Last Failure** — Specifies the date and time the relationship user last failed to sign on to Voyager (i.e., entered the wrong password).
- **Current Fail Count** — Specifies the total number of times the relationship user failed to sign on to Voyager. For security reasons, Voyager will lock out a user after the institution-specified number of incorrect password entries (the default is three). When this happens, you can reset the user's Fail Count to zero.

Editing a Relationship User's Details

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager**, then click **Profile**. The Voyager/Profile portion of the window displays.
3. Click **Users**, then click the **Signon ID** of the user whose details you want to edit.
4. Change the necessary fields.
5. Click **Update**.

Adding a Relationship User

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager**, then click **Profile**. The Voyager/Profile portion of the window displays.
3. Click **Users**.
4. From the **Signon ID** column, click **New User**. The *Add Sub User* portion of the window displays.

Add Sub User (* = Required Field)

SignOn Credentials

Signon ID: * [Password Restriction](#)

Signon Password: Confirm Signon Password:

Personal Information

First Name: Tax ID: *

Middle Name: Birth Date: *

Last Name: * Security Code:

Day Phone: Code Desc:

E-Mail:

Auxilliary Data

Aux Data1: ReConfirm Aux Data1:

Aux Data2: ReConfirm Aux Data2:

Aux Data3: ReConfirm Aux Data3:

Aux Data4: ReConfirm Aux Data4:

5. Complete the screen as follows:
 - **Signon ID** — Enter the ID the relationship user will use when signing on to Voyager (e.g., first initial, last name).

- **First Name, Middle Name, Last Name** — Enter the relationship user's first, middle (if applicable), and last names.
- **Day Phone** — Enter the user's daytime telephone number.
- **E-Mail** — Enter the user's e-mail address, if applicable.
- **Tax ID** — Enter the user's tax identification number.
- **Birth Date** — Enter the user's date of birth.
- **Security Code** — Enter the code the relationship user will use to identify him or herself (e.g., Smith).
- **Code Desc** — Enter what the security code means (e.g., mother's maiden name).
- **Password** — Enter the user's password. The user will be able to change this password after logging on to Voyager.

- If you aren't sure what you can enter for the password, click **Password Restriction** to see what your institution requires for passwords (length, alphanumeric character restraints, etc.).
- **Confirm Password** — Enter the password again.

6. Click **Add User**.

Deleting a Relationship User

Note: You can't delete a relationship user that has pending and/or recurring transactions or open cases.

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager**, then click **Profile**. The Voyager/Profile portion of the window displays.
3. Click **Users**, then click the **Signon ID** of the user you want to delete.
4. Click **Delete User**.

Changing the Primary User

If there is only one user in the Relationship, the **Change Primary User** and **Restore** buttons will not appear. When you change the primary user, the new primary user will have full rights to all applications. The old primary user will retain full rights to all applications unless his or her application rights (entitlements) are modified. See *Editing a Relationship User's Application Rights*.

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager**, then click **Profile**. The Voyager/Profile portion of the window displays.
3. Click **Users**.
4. From the **Primary User** column, select the user who should be the primary user.
5. Click **Change Primary User**.

Resetting a Relationship User's Fail Count

For security reasons, Voyager will lock out a relationship user after the institution-specified number of failed PIN entries. When this happens and the user wants to keep the same PIN, you can reset his or her PIN Fail Count back to zero. Procedures follow.

1. Click **RELATIONSHIP** then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager** and then click **Profile**. The Voyager/Profile portion of the window displays.
3. Click **Users**, then click the **Signon ID** of the user whose fail count needs to be reset.
4. Select the **Reset Fail Count** check box.
5. Click **Update**.

Disabling/Enabling a User's Signon ID

Note: To disable/enable the primary user's Signon ID, see *Disabling or Enabling a Relationship User's Signon ID*.

1. Click **RELATIONSHIP** then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager** then click **Profile**. The Voyager/Profile portion of the screen displays.
3. Click **Users** then click the **Signon ID** of the user whose Signon ID you want to disable or enable.
4. From the **Signon ID Status** list, select **ENABLED** or **DISABLED**.
5. Click **Update**.

Changing a User's Password

1. Click **RELATIONSHIP** then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager** then click **Profile**. The Voyager/Profile portion of the window displays.
3. Click **Users** then click the **Signon ID** of the user whose password needs to be changed.
4. In the **New Password** field, enter the relationship user's new password.

If you aren't sure what you can enter for the password, click **Password Restriction** to see what your institution requires for passwords (lengths, alpha-numeric character constraints, etc.).

5. In the **Confirm Password** field, enter the relationship user's new password again.
6. Click **Update**.

Viewing a User's Application Access Rights

1. Click **RELATIONSHIP** then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager** then click **Profile**. The Voyager/Profile portion of the window displays.
3. Click **Applications**. The following screen displays.

Application Name	Access Rights	Status
AUTHENTICATIONADMIN	Full	Active
BILLPAY	Full	Active
COREBANKING	Full	Active

Activity List Update Restore

4. From the **Retrieve Activities Matrix for** drop-down list, select the relationship user. The relationship user's application access rights display. Details include:
 - **Application Name** — Specifies the applications to which the relationship user may have rights.
 - **Access Rights** — Specifies what type of access rights the relationship user has: **None**, **Partial**, or **Full**.
 - **Status** — Specifies whether the relationship user is **Active** or **Inactive** for the application.
 - **AppRuleViolationAction** — Specifies whether the transaction will **PEND** or **FAIL** if the relationship user violates the rule set for this application (e.g., the relationship user has entitlement to create a payment from XYZ account for up to \$500, and he or she creates a payment for \$525).
 - If **PEND** is selected, the transaction will be moved to an Unapproved state. The primary user or another relationship user with approval entitlements will have to approve the transaction before it will process.
 - If **FAIL** is selected, the transaction will be rejected immediately.
5. If the relationship user has **Partial** access rights, select the **Application Name**, then click **Activity List**. The Activity List portion of the window displays. Details include:

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- **Activity Name** — Specifies which application activities to which the relationship user may have rights.
 - **Access Rights** — Specifies what type of access rights the relationship user has: **None**, **Partial**, or **Full**.
6. If the relationship user has **Partial** access rights, select the **Activity Name**, then click **Entity Details**. The Entity Details portion of the window displays. Details include:
- **Entity Name** — Specifies the entity for this activity to which the relationship user may have rights.
 - **Access Rights** — Specifies whether the relationship user has access rights: **Yes** or **No**.
- OR —

If the relationship user has **Full** access rights, select the **Activity Name**, then click **Rule Details**.

7. If the relationship user has **Access Rights**, select the **Entity Name**, then click **Rule Details**. The Rule Details portion of the window displays. Details include:
- **Rule Name** — Specifies the rule name (e.g., Max Amount, No. of Transactions, etc.).
 - **Rule Value** — Specifies the value the rule must meet (e.g., if the relationship user is able to make payments of up to \$500, the **Rule Value** for **Max Amount** would be \$500).

Editing a User's Application Access Rights

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the primary user's name, click **Voyager** then click **Profile**. The Voyager/Profile portion of the window displays.
3. Click **Applications**.
4. From the **Retrieve Activities Matrix** for list, select the relationship user.

Retrieve Activities Matrix for

Application Name	Access Rights	Status
AUTHENTICATIONADMIN	Full	Active
BILLPAY	Full	Active
COREBANKING	Full	Active

Activity List Update Restore

5. Complete the screen as follows:
 - **Application Name** — Select the application.
 - **Access Right** — Select what type of access rights the relationship user has for the application: **None**, **Partial**, or **Full**.
 - **Status** — Select whether the relationship user is **Active** or **Inactive** for the application.
 - **AppRuleViolationAction** — Select whether the transaction will **PEND** or **FAIL** if the relationship user violates the rule set for the application.
6. Click **Update**.
7. If the relationship user has **Partial** access rights to an application, select the **Application Name**, then click **Activity List**.
8. From the **Access Rights** column, select the relationship user's level of access rights (**None**, **Partial**, or **Full**), then click **Update**.

Note: If you set **Access Rights** to **None**, the system automatically changes the **Status** to **Inactive** and changes the **AppRuleViolationAction** to **FAIL**.

9. If the relationship user has **Partial** access rights to an activity, select the **Activity Name**, then click **Entity Details**.

From the **Access Rights** column, select whether the relationship user has access rights for each entity: **Yes** or **No**, then click **Update**.

If the relationship user has access rights to an entity, select the **Entity Name**, then click **Rule Details**.

— OR —

If the relationship user has **Full Access Rights** to an activity, select the **Activity Name**, then click **Rule Details**.

10. In the **Rule Value** column, enter the value for the rule that corresponds to the entity or activity, then click **Update**.

Logs Options

Viewing Log Details

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Voyager**, then click **Logs**. The Voyager/Logs portion of the window displays. Details include:

Start Date: <input type="text" value="4/1/2004"/>	End Date: <input type="text" value="5/4/2004"/>	<input type="button" value="Get Sessions"/>
Session Start	# Transactions	
4/5/2004 3:57:13 pm	9	
4/5/2004 3:55:09 pm	14	
4/5/2004 3:29:59 pm	2	

Session Start — Specifies the date and time the relationship user's Voyager session started.

#Transactions — Specifies the number of transactions the relationship user attempted in

Voyager. These are not traditional financial transactions, but rather the actions (e.g., signing on, checking an account balance, etc.) the relationship user performed within Voyager .

Start Date: 4/5/2004 3:57:13 pm	Prev Session: 4/5/2004 3:55:09 pm		
Time	TrxID	Success	Status
4/5/2004 3:57:13 pm	SignOn FIELD1: SignonId=ncshared66 FIELD2: RelationShipName=Karen F Cashell FIELD3: UserRole=PrimaryUser	Y	
4/5/2004 3:57:17 pm	AccountProfile FIELD1: Login ID=ncshared66 FIELD2: Alias ID=91562721	Y	
4/5/2004 3:57:18 pm	Balance	Y	
4/5/2004 3:57:18 pm	Msgs	Y	
4/5/2004 3:57:20 pm	Msgs	Y	
4/5/2004 3:57:21 pm	AuditLog FIELD1: UnreadOnly=0	Y	
4/5/2004 3:57:22 pm	GetNickNamesBP	Y	
4/5/2004 3:57:27 pm	AuditLog FIELD1: EndSession=Y	Y	
4/5/2004 3:57:27 pm	SignOff	Y	

3. To view more details about a specific session, click the **Session Start** date and time. The system displays the session details, including:

Time — Specifies the date and time the transaction occurred.

TrxID — Specifies the transaction's system ID.

Success — Specifies whether the transaction was successful (**Y**) or unsuccessful (**N**).

Status — States that the transaction was completed successfully or records the error message displayed for an unsuccessful transaction.

4. To move to the next or prior sessions, click the **Prev Session** or **Next Session** date and time. If there isn't a prior or next session, the link will not appear.

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Transfers Unapproved Options

Use the Transfers Unapproved option to view transfers and recurring transfers that have been created but not yet approved by a relationship user with approval rights.

An unapproved transfer will not process until it has been approved, and it cannot be modified. It can be recalled by its originator or denied by an approver.

Viewing Unapproved Transfer or Unapproved Recurring Transfer Details

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Transfers**, then click **Unapproved**.
3. From the **Transaction Type** list, select **Transfers** or **Recurring Transfers**. The Unapproved Transfers or Unapproved Recurring Transfers portion of the window displays. Details include:
 - **Xfr#** — Specifies the transfer's Voyager ID number.
 - **Proc Date** – or - **Next Proc** — Specifies the date the funds are scheduled, or are next scheduled, to be withdrawn from the **From Account** and moved to the **To Account**.
 - **From Account** — Specifies the account number of the account from which the funds will be withdrawn.
 - **To Account** — Specifies the account number of the account to which the funds will be transferred.
 - **Originator** — Specifies the name of the relationship user who created the transfer.
 - **Amount** — Specifies the dollar amount of the transfer.
4. To see further details about an unapproved transfer or unapproved recurring transfer, click the **Xfr#**. The Unapproved Transfer or Unapproved Recurring Transfer details portion of the window displays. Further details include:
 - **Xfr Id** — Specifies the transfer's Voyager ID number.
 - **Prv** — When clicked, opens the previous transfer in the list. If there isn't a previous transfer, this link won't appear.

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- **Nxt** — When clicked, opens the next transfer in the list. If there isn't a next transfer, this link won't appear.
- **Process Date** or **Next Process Date** — Specifies the date the funds are scheduled, or are next scheduled, to be withdrawn from the **From Account** and moved to the **To Account**.
- **Amount** — Specifies the dollar amount of the transfer.
- **Originator** — Specifies the name of the relationship user who created the transfer.
- **Status** — Specifies the status of the transfer.
- **From Account** — Specifies the account number and type of account from which the funds will be withdrawn.
- **From RTN#** — Specifies the routing number of the financial institution that holds the **To Account**, if applicable.
- **To Account** — Specifies the account number and type of account to which the funds will be transferred.
- **To RTN#** — Specifies the routing number of the financial institution that holds the **From Account**, if applicable.
- **Frequency** — Specifies how often the payment occurs.
- **Number To Generate** — If the transfer reoccurs a set number of times, specifies the number of transfers remaining.
- **Open Ended** — Specifies whether the transfer will reoccur until the relationship cancels it (**True**) or whether it will reoccur a set number of times (**False**).

Transfers Pending Options

Use the Transfers Pending option to:

- View pending transfer details
- Change a pending transfer process date and/or amount
- Void pending transfers

Viewing Pending Transfer Details

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Transfers**, then click **Pending**. The Pending Transfers portion of the window displays. Details include:

Case History (8/5)	Voyager Bill Pay	Transfers Bill Pres.	Unapproved (0/0)	Pending (1)	Recurring (1/2/0)	Paid (1)	Denied (0/0)	Recalled (0/0)	Alerts (0/0/0)
Xfr#	Proc Date	From Account	To Account	Originator	Amount				
186	2/10/2005	02-29-0000005451	12324	G. HOWARD	\$200.00				

- **Xfr#** — Specifies the transfer's Voyager ID number.

- **Proc Date** — Specifies the date the funds are scheduled to be withdrawn from the **From Account** and moved to the **To Account**.
- **From Account** — Specifies the account number of the account from which the funds will be withdrawn.
- **To Account** — Specifies the account number of the account to which the funds will be transferred.
- **Originator** — Specifies the name of the relationship user who created the transfer.
- **Amount** — Specifies the dollar amount of the transfer.

Xfr ID: 186	Status: PENDING
Process Date: <input type="text" value="2/10/2005"/>	From Account: 02-29-0000005451 DPDP
Amount: <input type="text" value="200.00"/>	From RTN#: 123456789
Originator: GEORGE HOWARD	To Account: 12324 DPDP
Modifier: GEORGE HOWARD	To RTN#: 123456789
<input type="checkbox"/> VOID this Transfer	
<input type="button" value="Update"/>	<input type="button" value="Restore"/>

3. To see further details about a pending transfer, click **Xfr#**. The *Pending Transfer* details portion of the window displays. Details include:

- **Xfr ID** — Specifies the transfer's Voyager ID number.

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- **Prv** — When clicked, opens the previous transfer on the list. If there isn't a previous transfer, this link won't appear.
- **Nxt** — When clicked, opens the next transfer on the list. If there isn't a next transfer, this link won't appear.
- **Status** — Specifies the status of the transfer.
- **Process Date** — Specifies the date the funds are scheduled to be withdrawn from the **From Account** and transferred to the **To Account**.
- **Amount** — Specifies the dollar amount of the transfer.
- **Originator** — Specifies the name of the relationship user who created the transfer.
- **Modifier** - or - **Approver** — Specifies the name of the relationship user who last changed the transfer details or who approved the transfer.
- **From Account** — Specifies the account number and type of account from which the funds will be withdrawn.
- **From RTN#** — Specifies the routing number of the financial institution that holds the **From Account**, if applicable.
- **To Account** — Specifies the account number and type of account to which the funds will be transferred.
- **To RTN#** — Specifies the routing number of the financial institution that holds the **To Account**, if applicable.

Changing a Pending Transfer Process Date or Amount

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Transfers**, then click **Pending**.
3. Click the **Xfr#** of the transfer that has the process date and/or amount you want to change.
4. In the **Process Date** and/or **Amount** field(s), make your change(s).
5. Click **Update**.

Voiding Pending Transfers

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Transfers**, then click **Pending**.
3. Click the **Xfr#** of the transfer you want to void.
4. Select the **VOID this Transfer** check box.
5. Click **Update**.

Transfers Recurring Option

Use the Transfers Recurring option to:

- View recurring transfer details
- Cancel a recurring transfer

Following are procedures for these activities.

Viewing Recurring Transfer Details

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Transfers**, then click **Recurring**. The Recurring Transfers portion of the window displays. Details include:

Xfr#	Next Proc	From Account	To Account	Originator	Amount	Status
62	5/5/2004	02-29-0000005451	01-09-0000001249	G. HOWARD	\$1.00	ACTIVE
33	4/17/2004	02-29-0000005451	7864763	G. HOWARD	\$7,600.50	CANCELED
30	4/8/2004	02-29-0000005451	3242134132	G. HOWARD	\$1.00	CANCELED

- **Xfr#** — Specifies the transfer's Voyager ID number.
 - **Next Proc** — Specifies the date the funds are next scheduled to be withdrawn from the **From Account** and prepared for transfer to the **To Account**.
 - **From Account** — Specifies the account number of the account from which the funds will be transferred.
 - **To Account** — Specifies the account number of the account to which the funds will be transferred.
 - **Originator** — Specifies the name of the relationship user who created the transfer.
 - **Amount** — Specifies the dollar amount of the transfer.
 - **Status** — Specifies the status of the transfer.
3. To see further details about a recurring transfer, click **Xfr#**. The Recurring Transfers details portion of the window displays. Details include:
 - **Xfr#** — Specifies the transfer's Voyager ID number.
 - **Prv** — When clicked, opens the previous transfer in the list. If there isn't a previous transfer, this link won't appear.

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- **Nxt** — When clicked, opens the next transfer in the list. If there isn't a next transfer, this link won't appear.
- **Status** — Specifies the status of the transfer.
- **Next Process Date** — Specifies the date the funds are next scheduled to be withdrawn from the **From Account** and prepared for transfer to the **To Account**.
- **Amount** — Specifies the dollar amount of the transfer.
- **Originator** — Specifies the name of the relationship user who created the transfer.
- **Modifier** - or - **Approver** — Specifies the name of the relationship user who last changed the transfer details or who approved the transfer.
- **From Account** — Specifies the account number of the account from which the funds will be transferred.
- **From RTN#** — Specifies the routing number of the financial institution that holds the **From Account**, if applicable.
- **To Account** — Specifies the account number of the account to which the funds will be transferred.
- **To RTN#** — Specifies the routing number of the financial institution that holds the **To Account**, if applicable.
- **Frequency** — Specifies how often the transfer occurs.
- **Open Ended** — Specifies whether the transfer will reoccur until the relationship cancels it (**True**) or whether it will reoccur a set number of times (**False**).
- **Number To Generate** — If the transfer reoccurs a set number of times, specifies the number of transfers remaining.

Canceling Recurring Transfers

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the customer or relationship name(s), click **Transfers**, then click **Recurring**.
3. Click the **Xfr#** of the recurring transfer that you want to cancel.
4. Select the **CANCEL this Recurring Transfer** check box.
5. If this recurring transfer has a pending transfer that shouldn't be made, select the **CANCEL all Pending Transfers for this Recurring Transfer** check box.
6. Click **Update**.

Transfers/Paid Option

Use this option to view paid transfer details.

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Transfers**, then click **Paid**. The Paid Transfers portion of the window displays. Details include:

Case History (17/5)	Voyager Bill Pay	Transfers Bill Pres.	Unapproved (0/0)	Pending (0)	Recurring (1/1/0)	Paid (5)	Denied (0/0)	Recalled (0/0)	Alerts (0/1/0)
Xfr#	Proc Date	From Account	To Account	Originator	Amount				
235	3/22/2004	02-30-0000004046	02-31-0000007195	K. LITCHMAN	\$0.02				
187	3/11/2004	02-34-0000000100	02-03-0000000002	K. LITCHMAN	\$0.01				
188	3/11/2004	02-03-0000000002	02-34-0000000100	K. LITCHMAN	\$0.01				
190	3/11/2004	02-03-0000000002	02-34-0000000100	K. LITCHMAN	\$0.01				
179	3/10/2004	02-03-0000000002	02-34-0000000100	K. LITCHMAN	\$0.01				

- **Xfr#** — Specifies the transfer's Voyager ID number.

- **Proc Date** — Specifies the date the funds were scheduled for withdrawal from the **From Account** and prepared for transfer to the **To Account**.
- **From Account** — Specifies the account number of the account from which the funds were transferred.
- **To Account** — Specifies the account number of the account to which the funds were transferred.
- **Originator** — Specifies the name of the relationship user who created the transfer.
- **Amount** — Specifies the dollar amount of the transfer.

Xfr ID: 235 Nxt	Status: POSTED
Process Date: 3/22/2004	From Account: 02-30-0000004046 DPDP
Amount: \$0.02	From RTN#: 123456789
Originator: KATHLEEN A. LITCHMAN	To Account: 02-31-0000007195 DPDP
Approver:	To RTN#: 123456789
Began Processing: 3/22/2004 10:02:12 am	Trace Number: 0073
Posted: 3/22/2004 10:02:18 am	Error Message: OK
Completed: 3/22/2004 10:02:18 am	

3. To view further details about a paid transfer, click **Xfr#**. The Paid Transfer details portion of the window displays. Details include:

- **Xfr ID** — Specifies the transfer's Voyager ID number.
- **Status** — Specifies the status of the transfer.
- **Process Date** — Specifies the date the funds were scheduled to be withdrawn from the **From Account** and prepared for transfer to the **To Account**.
- **Amount** — Specifies the dollar amount of the transfer.

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- **From Account** — Specifies the account number and type of account from which the funds were withdrawn.
- **From RTN#** — Specifies the routing number of the financial institution that holds the **From Account**, if applicable.
- **To Account** — Specifies the account number and type of account to which the funds were transferred.
- **To RTN#** — Specifies the routing number of the financial institution that holds the **To Account**, if applicable.
- **Began Processing** — Specifies the date and time the transfer first began processing.
- **Posted** — Specifies the date and time the funds were posted to the **To Account**.
- **Completed** — Specifies the date and time the funds transfer was complete.
- **Trace Number** — Specifies the number used to trace the transfer.
- **Error Message** — If there was a problem with the transfer, specifies what the problem was.

Transfers/Denied

Use the Transfers Denied function to view transfers and recurring transfers that weren't approved by a relationship user with approval rights. A denied transfer never becomes eligible for processing.

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Transfers**, then click **Denied**.
3. From the **Transaction Type** list, select **Transfers** or **Recurring Transfers**. The Denied Transfers or Denied Recurring Transfers portion of the window displays. Details include:
 - **Xfr#** — Specifies the transfer's Voyager ID number.
 - **Proc Date** – or - **Next Proc** — Specifies the date the funds were scheduled, or were next scheduled, to be withdrawn from the **From Account** and moved to the **To Account**.
 - **From Account** — Specifies the account number of the account from which the funds were to have been withdrawn.
 - **To Account** — Specifies the account number of the account to which the funds were to have been transferred.
 - **Originator** — Specifies the name of the relationship user who created the transfer.
 - **Amount** — Specifies the dollar amount of the transfer.
4. To see further details about a denied transfer or denied recurring transfer, click **Xfr#**. The Denied Transfer or Denied Recurring Transfer details portion of the window displays. Further details include:
 - **Xfr ID** — Specifies the transfer's Voyager ID number.
 - **Prv** — When clicked, opens the previous transfer in the list. If there isn't a previous transfer, this link won't appear.
 - **Nxt** — When clicked, opens the next transfer in the list. If there isn't a next transfer, this link won't appear.
 - **Process Date** – or - **Next Process Date** — Specifies the date the funds were scheduled, or were next scheduled, to be withdrawn from the **From Account** and moved to the **To Account**.

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- **Amount** — Specifies the dollar amount of the transfer.
- **Originator** — Specifies the name of the relationship user who created the transfer.
- **Approver** — Specifies the name of the relationship user who denied the transfer.
- **Status** — Specifies the status of the transfer.
- **From Account** — Specifies the account number and type of account from which the funds were to have been withdrawn.
- **From RTN#** — Specifies the routing number of the financial institution that holds the **To Account**, if applicable.
- **To Account** — Specifies the account number and type of account to which the funds were to have been transferred.
- **To RTN#** — Specifies the routing number of the financial institution that holds the **From Account**, if applicable.

Transfers/Recalled

Use the Transfers Recalled function to view transfers and recurring transfers that originators canceled before they were approved. Once a transfer is recalled, it cannot be modified, resubmitted, approved, or denied.

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Transfers**, then click **Recalled**.
3. From the **Transaction Type** list, select **Transfers** or **Recurring Transfers**. The Recalled Transfers or Recalled Recurring Transfers portion of the window displays. Details include:
 - **Xfr#** — Specifies the transfer's Voyager ID number.
 - **Proc Date** – or - **Next Proc** — Specifies the date the funds were scheduled, or were next scheduled, to be withdrawn from the **From Account** and moved to the **To Account**.
 - **From Account** — Specifies the account number of the account from which the funds were to have been withdrawn.
 - **To Account** — Specifies the account number of the account to which the funds were to have been transferred.
 - **Originator** — Specifies the name of the relationship user who created the transfer.
 - **Amount** — Specifies the dollar amount of the transfer.
4. To see further details about a recalled transfer or recalled recurring transfer, click **Xfr#**. The Recalled Transfer or Recalled Recurring Transfer details portion of the window displays. Further details include:
 - **Xfr ID** — Specifies the transfer's Voyager ID number.
 - **Prv** — When clicked, opens the previous transfer in the list. If there isn't a previous transfer, this link won't appear.
 - **Nxt** — When clicked, opens the next transfer in the list. If there isn't a next transfer, this link won't appear.
 - **Process Date** – or - **Next Process Date** — Specifies the date the funds were scheduled, or were next scheduled, to be withdrawn from the **From Account** and moved to the **To Account**.

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- **Amount** — Specifies the dollar amount of the transfer.
- **Originator** — Specifies the name of the relationship user who created the transfer.
- **Status** — Specifies the status of the transfer.
- **To Account** — Specifies the account number and type of account to which the funds were to have been transferred.
- **To RTN#** — Specifies the routing number of the financial institution that holds the **From Account**, if applicable.
- **From Account** — Specifies the account number and type of account from which the funds were to have been withdrawn.
- **From RTN#** — Specifies the routing number of the financial institution that holds the **To Account**, if applicable.
- **Frequency** — Specifies how often the transfer would have occurred.
- **Open Ended** — Specifies whether the transfer would have reoccurred until the relationship canceled it (**True**) or whether it would have reoccurred a set number of times (**False**).

Transfers Alerts

Use the Transfers Alerts option to:

- View transfer alerts
- Resubmit a transfer

Viewing Transfer Alerts

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Transfers**, then click **Alerts**. The Transfer Alerts portion of the window displays. Details include:

Case History (8/5)	Voyager Bill Pay	Transfers Bill Pres.	Unapproved (0/0)	Pending (1)	Recurring (1/2/0)	Paid (1)	Denied (0/0)	Recalled (0/0)	Alerts (3/0/3/0)
Xfr#	Proc Date	From Account	To Account	Originator	Amount	Status			
259	4/5/2004	02-29-0000005451	01-09-000001249	G. HOWARD	\$1.00	REJECTED			
205	3/25/2004	02-29-0000005451	3242134132	G. HOWARD	\$1.00	VOID			
220	3/17/2004	02-29-0000005451	7864763	G. HOWARD	\$7,500.50	VOID			
203	3/16/2004	02-29-0000005451	2341234322	G. HOWARD	\$25.00	ERROR			
185	3/10/2004	02-29-0000005451	12345	G. HOWARD	\$1,000.00	ERROR			
177	2/28/2004	02-29-0000005451	1234132434	G. HOWARD	\$1,111.00	VOID			

- **Xfr#** — Specifies the transfer's Voyager identification number.

- **Proc Date** — Specifies the date the funds are scheduled, or were scheduled, to be withdrawn from the **From Account** and prepared for transfer to the **To Account**.
- **From Account** — Specifies the account number of the account from which the funds are scheduled, or were scheduled, to be transferred.
- **To Account** — Specifies the account number of the account to which the funds were scheduled to be transferred.
- **Originator** — Specifies the name of the relationship user who created the transfer.
- **Amount** — Specifies the dollar amount of the transfer.
- **Status** — Specifies the status of the transfer

3. To see further details about a transfer, click **Xfr#**. The Transfer details portion of the window displays. Further details include:

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Xfr ID: 205 Prv Nxt	Status: VOID
Process Date: 3/25/2004	From Account: 02-29-0000005451 DPDP
Amount: \$1.00	From RTN#: 123456789
Originator: GEORGE HOWARD	To Account: 3242134132 LNLN
Modifier: GEORGE HOWARD	To RTN#: 123456789
Voided: 3/17/2004 2:56:09 pm	

- **Xfr ID** — Specifies the transfer's Voyager ID number.

- **Prv** — When clicked, opens the previous transfer in the list. If there isn't a previous transfer, this link won't appear.
- **Nxt** — When clicked, opens the next transfer in the list. If there isn't a next transfer, this link won't appear.
- **Status** — Specifies the status of the transfer.
- **Process Date** — Specifies the date the funds are scheduled, or were scheduled, to be withdrawn from the **From Account** and transferred to the **To Account**.
- **Amount** — Specifies the dollar amount of the transfer.
- **Originator** — Specifies the name of the relationship user who created the transfer.
- **Modifier** - or - **Approver** — Specifies the name of the relationship user who last modified the transfer or approved the transfer
- **Voided** — Specifies the date and time the transfer was voided, if applicable.
- **Began Processing** — Specifies the date and time the transfer was attempted, if applicable.
- **Posted** — Specifies the date and time the funds were posted to the **To Account**, if applicable.
- **Completed** — Specifies the date and time the funds transfer was complete, if applicable.
- **From Account** — Specifies the account number and type of account from which the funds are, or were, scheduled to be withdrawn.
- **From RTN#** — Specifies the routing number of the financial institution that holds the **From Account**, if applicable.
- **To Account** — Specifies the account number and type of account to which the funds are, or were, scheduled to be transferred.
- **To RTN#** — Specifies the routing number of the financial institution that holds the **To Account**, if applicable.

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- **Trace Number** — Specifies the number used to trace the transfer.
- **Error Message** — Specifies the reason the transfer did not occur.

Resubmitting a Transfer

1. Click **RELATIONSHIP**, then click **Customer Support**.
2. After you have accessed the relationship user's name, click **Transfers**, then click **Alerts**.
3. Click the **Xfr#** of the transfer you want to resubmit.
4. From the **Status** list, select the new status of the transfer.
5. Click **Update**.

Agent Case Alert

Use the Agent Case Alert option to:

- Access your Active and Open cases.
- Set an audible alert for new cases (e.g., a sound that indicates you have a new case).

Accessing Your Active or Open Cases

1. Click **RELATIONSHIP**, then click **Agent Case Alert**. The Agent Case Alert screen displays.
2. To refresh the data display, click **Refresh**.

Agent Case Alert [Need Help?](#)

Agent Summary for Installation Administrator as of 5/4/2004 2:07:53 pm

Active Cases: 0
Open Cases: 0

Refresh Automatically
Press Refresh to Initiate Every: 30 Seconds ▾ Refresh

When You Have Active Cases: Do Nothing ▾

— or —

To have the system automatically refresh the data display, select **Refresh Automatically**. From the **Every** list, select how often the system should refresh the data.

3. Click either **View Active Cases** or **View Open Cases**. The *User Support* window displays.
4. Click the **UserID** of the case you want to access.

Setting Audible Alerts

1. Click **RELATIONSHIP**, then click **Agent Case Alert**.
2. From the **When You Have Active Cases** list, select the sound you want to hear when you have an Active case.

Note: In order for this feature to work, you must keep the Agent Case Alert window open or minimized.

Message Broadcast

Use the Message Broadcast option to send a secure email message to a specific segment of online banking customers at the same time.

1. Click **RELATIONSHIP**, then click **Message Broadcast**.
2. Complete the screen as follows:

FIID — Select the institution.

To — Select the group of customers who should receive the message. Choices include:

- All customers,
- Only customers enrolled in BillPay
- Only customers enrolled in Bill Presentment
- Only customers who are not enrolled in Bill Pay (NonBillPay)
- Only customers who are not enrolled in Bill Presentment (NonBillPresentment).

User Type — Select which type of users should receive the message. Choices include:

- All
- Retail
- Business

Subject — Either accept the default, or enter the subject of the message.

Message — Enter the message text.

Sender — Either accept the default sender name or enter a sender name.

3. Click **Send Message**.

Message Broadcast History

Use the Message Broadcast History option to:

- View message broadcast details
- Inactivate a message broadcast

Viewing Message Broadcast History Details

1. Click **RELATIONSHIP**, then click **Message Broadcast History**. The *Message Broadcast History* window displays. Details include:

Batch ID	Date Started	Date Completed	FIID	Message Type	Status	Action
1			UPIB	All	NEW	Inactivate
3	10/21/2003 12:15:18 PM	10/21/2003 12:15:19 PM	UPIB	All	INACTIVE	na
4	10/28/2003 10:38:00 AM	10/28/2003 10:38:01 AM	UPIB	All	INACTIVE	na
5	10/29/2003 2:00:33 PM	10/29/2003 2:00:33 PM	UPIB	BillPay	ACTIVE	Inactivate
6	10/29/2003 3:38:47 PM	10/29/2003 3:38:48 PM	UPIB	BillPay	ACTIVE	Inactivate
7	2/26/2004 4:42:43 PM	2/26/2004 4:42:43 PM	NCRSHARED BANK	All	ACTIVE	Inactivate
8	3/17/2004 7:58:48 AM	3/17/2004 7:58:48 AM	bank526	All	INACTIVE	na
9	3/19/2004 7:43:17 AM	3/19/2004 7:43:18 AM	bank526	All	ACTIVE	Inactivate
10	3/19/2004 7:45:21 AM	3/19/2004 7:45:21 AM	bank526	All	ACTIVE	Inactivate

- **Batch ID** — Specifies the message's system identification number.
- **Date Started** — Specifies the date and time the message batch started.
- **Date Completed** — Specifies the date and time the message batch completed.

- **FIID** — Specifies the financial institution that sent the message.
- **Message Type** — Specifies to which customer group the message was sent: **All**, **BillPay**, **BillPresentment**, **NonBillPay**, or **NonBillPresentment**.
- **Branch ID** — If the message was sent to a customer group at a specific branch, specifies the branch ID.
Note: Depending on your installation, this column may not be available.
- **Status** — Specifies whether the message is:
NEW – The message batch has started, but not all customers in the selected group have received the message yet. A message batch with a **NEW** status will automatically move to an **ACTIVE** status when all customers in the selected group have received the message.

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ACTIVE – The message batch is complete and all customers in the selected group have received the message. A message batch with an **ACTIVE** status can be manually moved to an **INACTIVE** status.

INACTIVE – The message has been recalled and will be removed from the message list of any customer who has not yet opened it.

FAILED – The message batch failed and none of the customers in the selected group received the message. A message batch with a **FAILED** status will automatically move to a **DELETED** status.

DELETED – The message batch failed and was deleted from the system.

- To view a message, click the message **Batch ID**. The screen redisplay with the requested message detail.

Message Broadcast History							Need Help?
Batch ID	Date Started	Date Completed	FIID	Message Type	Status	Action	
1			UPIB	All	NEW	Inactivate	
3	10/21/2003 12:15:18 PM	10/21/2003 12:15:19 PM	UPIB	All	INACTIVE	na	
4	10/28/2003 10:38:00 AM	10/28/2003 10:38:01 AM	UPIB	All	INACTIVE	na	
5	10/29/2003 2:00:33 PM	10/29/2003 2:00:33 PM	UPIB	BillPay	ACTIVE	Inactivate	
6	10/29/2003 3:38:47 PM	10/29/2003 3:38:48 PM	UPIB	BillPay	ACTIVE	Inactivate	
Z	2/26/2004 4:42:43 PM	2/26/2004 4:42:43 PM	NCRSHAREDBANK	All	ACTIVE	Inactivate	
Sender: Customer Care							
Subject: Urgent Advisory							
Body: Dear NCRSHAREDBANK Customer							
8	3/17/2004 7:58:48 AM	3/17/2004 7:58:48 AM	bank526	All	INACTIVE	na	
9	3/19/2004 7:43:17 AM	3/19/2004 7:43:18 AM	bank526	All	ACTIVE	Inactivate	
10	3/19/2004 7:45:21 AM	3/19/2004 7:45:21 AM	bank526	All	ACTIVE	Inactivate	

Inactivating a Message Broadcast

There may be times when you want to “recall” a message; for example, if it contains information that is outdated or no longer valid. When you inactivate a message, the system will remove it from the Voyager message list of any customer who has not yet opened it.

1. Click **RELATIONSHIP**, then click **Message Broadcast History**.
2. From the message list, find the message you want to inactivate.
3. From the **Action** column, click **Inactivate**.

A message displays asking you if you want to proceed with inactivating the message.

4. Click **OK**. A message displays telling you that the message has been successfully inactivated.

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Joint Account Maintenance

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Overview

The Joint Account Maintenance (JAM) feature enables administrators to easily and quickly establish customer-requested relationships between one or more sets of customer accounts.

During a typical JAM session, you request a “target” customer for whom you wish to build one or more relationships with other customer accounts. After the target customer’s *Account Relationship* input screen displays, you can then perform the following activities for each relationship you wish to build:

- Enter the number of another customer’s account for which you want to establish a relationship.
- Specify the account type (Deposit or Loan).
- Identify the level of online access (full, inquiry only, etc.) the target customer will have to the account after the relationship exists.
- Identify the actual owner of the account for the relationship you’re building.

After a relationship is built, you can view it online along with all the other existing relationships.

The remainder of this chapter steps you through these activities in more depth. Where necessary, separate procedures are provided for institutions running the *VISION* host processing system, and institutions running other hosts, such as *ITI* and *STARCOM*.

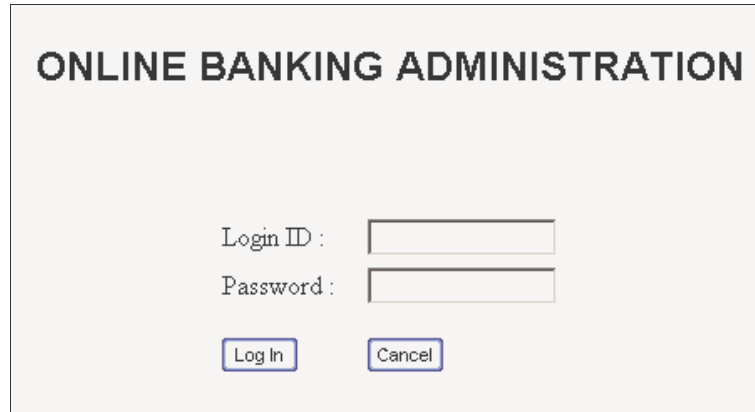
Activating the JAM Feature

Logging On

The following procedures launch the JAM feature.

1. Access the Administration URL assigned to your institution. The *LogIn* screen displays.

Login Screen



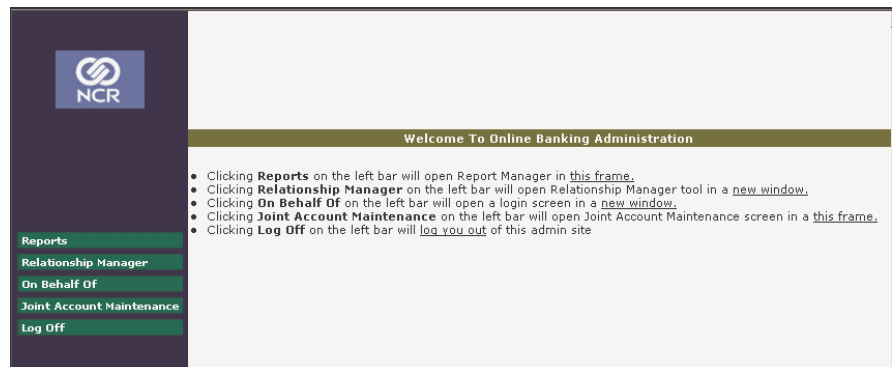
ONLINE BANKING ADMINISTRATION

Login ID :

Password :

2. Complete the screen with the following information:
 - **Login ID** — Enter your administrator log-in ID.
 - **Password** — Enter your administrator password.
3. Click the **Log In** button. The *Welcome* screen displays.

Welcome Screen



ONLINE BANKING ADMINISTRATION

Welcome To Online Banking Administration

- Clicking **Reports** on the left bar will open Report Manager in [this frame](#).
- Clicking **Relationship Manager** on the left bar will open Relationship Manager tool in a [new window](#).
- Clicking **On Behalf Of** on the left bar will open a login screen in a [new window](#).
- Clicking **Joint Account Maintenance** on the left bar will open Joint Account Maintenance screen in a [this frame](#).
- Clicking **Log Off** on the left bar will [log you out](#) of this admin site

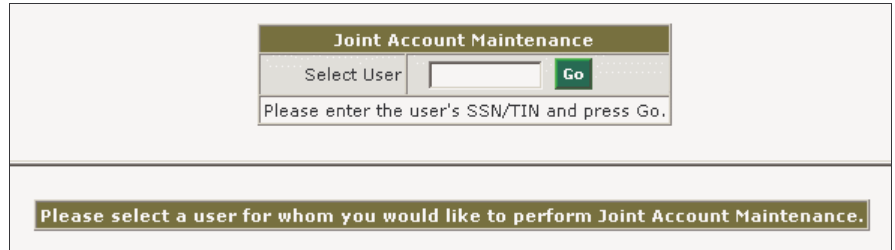
Reports
Relationship Manager
On Behalf Of
Joint Account Maintenance
Log Off

4. Select **Joint Account Maintenance**. The *Joint Account Maintenance User Selection* screen displays.

Setting Up JAM For Institutions Using the Vision Back-End Processor

After you have logged on and requested Joint Account Maintenance, the *User Selection* screen displays.

User Selection Screen



The screenshot shows a web interface for 'Joint Account Maintenance'. At the top, there is a title bar 'Joint Account Maintenance'. Below it, there is a form with a label 'Select User' followed by a text input field and a green 'Go' button. Below the input field, there is a prompt: 'Please enter the user's SSN/TIN and press Go.'. At the bottom of the screen, there is a dark green banner with white text that reads: 'Please select a user for whom you would like to perform Joint Account Maintenance.'

To perform all JAM activities, follow these procedures:

1. In the **Select User field**, enter the **User/Alias ID** associated with the user for whom you wish to perform joint account maintenance.
2. Click **Go**. The *User Selection* screen redisplay along with the *Account Relationship* screen.

Account Relationship Information

Selected User

Relationships

Joint Account Maintenance

Select User FIID: Customer ID:

User Name First: Last:

Account Relationship for User : 361626314 / WALTER HARTFELDER

Select	Account Number	Account Type	Account Relationship	Account Access	Relationship Access	Owner SSN/TIN
<input type="checkbox"/>	100063399	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	100063370	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	105000360	Deposit	Host/DB	1 Full Access	1 Full Access	383783251
<input type="checkbox"/>	160007407	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	100063400	Deposit	Host/DB	0 Inquiry Only	0 Inquiry Only	361626314
<input type="checkbox"/>	172010099	Deposit	Host/DB	0 Inquiry Only	0 Inquiry Only	329865437
<input type="checkbox"/>	172010145	Deposit	Host/DB	0 Inquiry Only	0 Inquiry Only	341902989
<input type="checkbox"/>	160007316	Deposit	Host/DB	2 No Activity	2 No Activity	361626314
<input type="checkbox"/>	160004545	Deposit	Host/DB	2 No Activity	2 No Activity	361626314
<input type="checkbox"/>	100060336	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	100060656	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	100061008	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	105000260	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	111006944	Loan	DB Only	1 Full Access	1 Full Access	
<input checked="" type="checkbox"/>	150010031	Deposit	Host Only	1-Full Access(Def)	1-Full Access(Def)	
	<input type="text"/>	<input type="text" value="Deposit"/>	<input type="text" value="****"/>	<input type="text" value="02-No Access"/>	<input type="text" value="02-No Access"/>	<input type="text"/>

Look up accounts by Customer ID:

The top screen shows the selected user's *User/Alias ID* along with *First* and *Last* names. Each entry on the *Account Relationship* screen provides the following information for each relationship that currently exists for this customer.

Account Number

Identifies the number of the account associated with this relationship.

Account Type

Specifies the type of account.

- Loan
- Deposit

Account Relationship

Contains a value that identifies where the account relationship is defined — at the host, on the database, or both.

- Host/DB

- DB Only
- Host Only

Host/DB relationships are defined both at the host and in the database. Therefore, they are the only relationships the account holder can access online.

DB Only relationships are not displayable online. Typically, they are only defined in the database because the online host system cannot relate them to a specific account and/or owner. Therefore, special host processing/validation is required to make them accessible online.

Host Only relationships are also not available online but can be converted to Host/DB.

Account Access

Specifies the maximum access that any account holder can have to this account. Typically, this setting defines the account owner's access level.

Note: These permissions are listed from most restrictive to least restrictive.

- 02-No Access
- 00-Inquiry Only
- 03-Inquiry and Credit
- 01-Full Access

Relationship Access

Specifies the access level that a specific user can have to this account. For the account owner, this setting should match the *Account Access*. For all other account holders, this setting should either match the *Account Access* or be more restrictive.

Note: These permissions are listed from most restrictive to least restrictive.

- 02-No Access
- 00-Inquiry Only
- 03-Inquiry and Credit

- 01-Full Access

Owner SSN/TIN

Identifies the owner's Social Security Number or Taxpayer ID.

Note: When this value is not displayed, it means it is not yet loaded in the database.

Updating User Information

After you have selected a customer, the *User Selection* screen redisplay. This time, it includes the user's ID and first and last names. Now you can either select another customer or update the customer's name.

To select a different customer:

- In the **Select User** field, enter the **User ID/Alias** for the desired customer.
- Click **Go**. The screen redisplay for the selected customer.

To change the name on the account:

- Enter the appropriate names in the **First** and **Last** name fields.
- Click the **Update** button.

Adding Relationships (Primary Method)

The following procedures enable you to establish account relationships between a selected customer and one or more account owners — **all within the same institution**. Because you must manually enter various field values during this process, before proceeding, consider preparing a comprehensive list of account numbers and the SSNs/Taxpayer IDs of the account owners with whom you will be establishing the relationships.

NOTE: You may use both the **primary** and **alternate** methods simultaneously to establish relationships.

1. Display the *Account Relationship* screen associated with the account holder for whom you want to add relationships.
2. In the **Account Number** field, specify the account for which you want to establish a relationship. The account number should be 1-12 digits.
3. From the **Account Type** drop-down menu, select **Deposit** or **Loan**.
4. From the **Account Access** drop-down menu, select the maximum level of online privileges you want to establish for any account holder who has access to this account. Options include: *No Access*, *Inquiry Only*, *Inquiry and Credit*, and *Full Access*.
5. From the **Relationship Access** drop-down menu, select the level of online access privileges you want to establish on this account for this specific account holder. Options include: *No Access*, *Inquiry Only*, *Inquiry and Credit*, and *Full Access*.
6. In the **Owner SSN/TIN** field, enter the *Social Security Number* or *Taxpayer ID* associated with the customer who owns this account.
7. Click the **Add Relationship** button. If all entries are correct, the screen redisplay and includes the newly established relationship.
8. Repeat steps 2-7 as needed.

Adding Relationships (Alternate Method)

The following procedures enable you to quickly establish account relationships between two specific account holders — **all within the same institution**. This process lets you view two customer *Account Relationship* screens at the same time and build relationships without manually entering any account numbers or customer IDs.

NOTE: You may use both the **primary** and **alternate** methods simultaneously to establish relationships.

1. Display the *Account Relationship* screen associated with the account holder for whom you want to establish relationships.
2. In the **Look up Accounts by User SSN/TIN** field at the bottom of the screen, enter the **Social Security Number** or **Taxpayer ID** of the customer who owns the accounts from which you want to create relationships for the customer in step 1.
3. Click **Go**. The account owner's *Account Relationship* screen displays below. You now have two *Account Relationship* screens displayed — a top screen and a bottom screen. (See next page for sample screens.)
4. For each relationship you wish to add to the **top screen**, perform the following from the **bottom screen**:
 - From the screen's **Select** column, click the check box next to each relationship you wish to add to the top screen. (**CAUTION:** Click the *Check All* button **only** if all accounts apply.)
 - From the **Relationship Access** drop-down menu, select the desired account-access level you wish to effect for the target customer (top screen). Options include: *No Access*, *Inquiry Only*, *Inquiry and Credit*, and *Full Access*.
 - Click the **Add Relationship** button. The system adds the relationships accordingly and redisplay the top screen along with the new entries.
5. If you wish to add additional account relationships to the top screen from other customers, perform the following:
 - In the bottom *Account Relationship* screen, enter the appropriate ID for the next customer.
 - Click **Go**. The next customer's *Account Relationship* screen displays.
 - Now repeat step 4.

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Establishing Account Relationships Using
 Two Screens

Customer for whom
 you are establishing
 relationships

Customer from whom
 you are establishing
 relationships

Joint Account Maintenance

Select User FIID: Customer ID:

User Name First: Last:

Account Relationship for User : **361626314 / WALTER HARTFELDER**

Select	Account Number	Account Type	Account Relationship	Account Access	Relationship Access	Owner SSN/TIN
<input type="checkbox"/>	100063399	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	100063370	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	105000360	Deposit	Host/DB	1 Full Access	1 Full Access	383783251
<input type="checkbox"/>	160007407	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	100063400	Deposit	Host/DB	0 Inquiry Only	0 Inquiry Only	361626314
<input type="checkbox"/>	172010099	Deposit	Host/DB	0 Inquiry Only	0 Inquiry Only	329865437
<input type="checkbox"/>	172010145	Deposit	Host/DB	0 Inquiry Only	0 Inquiry Only	341902989
<input type="checkbox"/>	150010031	Deposit	Host/DB	1 Full Access	2 No Activity	361626314
<input type="checkbox"/>	160007316	Deposit	Host/DB	2 No Activity	2 No Activity	361626314
<input type="checkbox"/>	160004545	Deposit	Host/DB	2 No Activity	2 No Activity	361626314
<input type="checkbox"/>	100060336	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	100060656	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	100061008	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	105000260	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
		<input type="text" value="Deposit"/>	<input type="text" value="****"/>	<input type="text" value="02-No Access"/>	<input type="text" value="02-No Access"/>	

Account Relationship for User : / **JOANNE HARTFELDER**

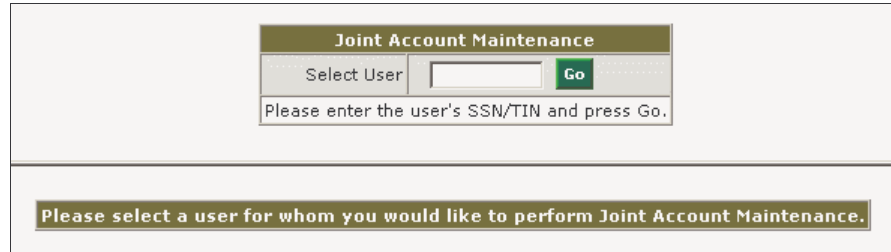
Select	Account Number	Account Type	Account Relationship	Account Access	Relationship Access	Owner SSN/TIN
<input type="checkbox"/>	100060336	Deposit	Host/DB	1 Full Access	<input type="text" value="No Access"/>	361626314
<input type="checkbox"/>	100061008	Deposit	Host/DB	1 Full Access	<input type="text" value="No Access"/>	361626314
<input type="checkbox"/>	105000260	Deposit	Host/DB	1 Full Access	<input type="text" value="No Access"/>	361626314
<input type="checkbox"/>	150010031	Deposit	Host/DB	1 Full Access	<input type="text" value="No Access"/>	361626314
<input type="checkbox"/>	105000360	Deposit	Host/DB	1 Full Access	<input type="text" value="No Access"/>	383783251
<input type="checkbox"/>	100063370	Deposit	Host Only	1-Full Access(Def)	<input type="text" value="No Access"/>	
<input type="checkbox"/>	100063399	Deposit	Host Only	1-Full Access(Def)	<input type="text" value="No Access"/>	
<input type="checkbox"/>	100063400	Deposit	Host Only	1-Full Access(Def)	<input type="text" value="No Access"/>	
<input type="checkbox"/>	160004545	Deposit	Host Only	1-Full Access(Def)	<input type="text" value="No Access"/>	
<input type="checkbox"/>	160007316	Deposit	Host Only	1-Full Access(Def)	<input type="text" value="No Access"/>	
<input type="checkbox"/>	160007407	Deposit	Host Only	1-Full Access(Def)	<input type="text" value="No Access"/>	

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Setting Up JAM For Institutions Using All Other Back-End Processors

After you have logged on and requested Joint Account Maintenance, the *Joint Account Maintenance User Selection* screen displays.

User Selection Screen



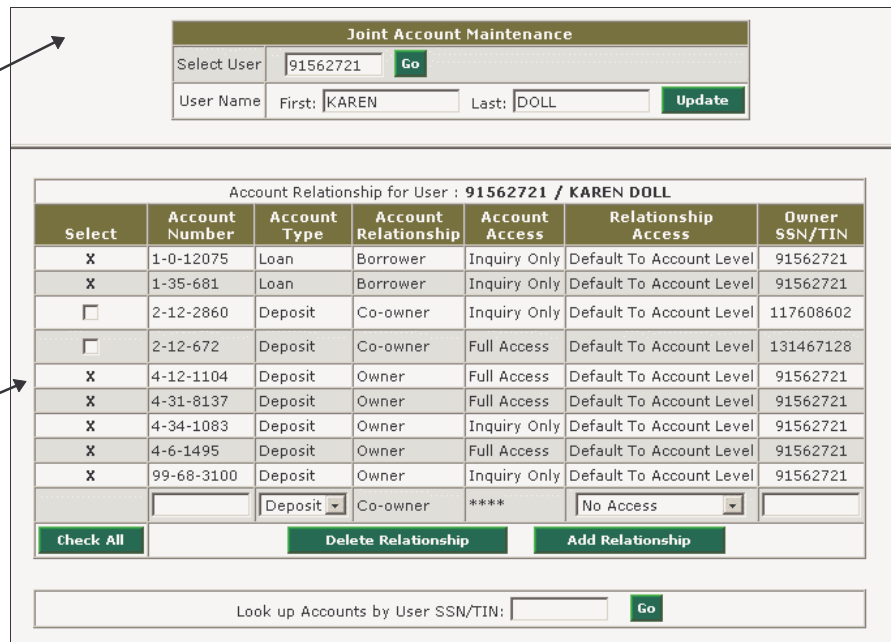
To perform all JAM activities, follow these procedures:

1. In the **Select User** field, enter the **User/Alias ID** associated with the user for whom you wish to perform joint account maintenance.
2. Click **Go**. The *User Selection* screen redisplay along with the *Account Relationship* screen.

Account Relationship Screens

Selected User

Relationships



Select	Account Number	Account Type	Account Relationship	Account Access	Relationship Access	Owner SSN/TIN
<input checked="" type="checkbox"/>	1-0-12075	Loan	Borrower	Inquiry Only	Default To Account Level	91562721
<input checked="" type="checkbox"/>	1-35-681	Loan	Borrower	Inquiry Only	Default To Account Level	91562721
<input type="checkbox"/>	2-12-2860	Deposit	Co-owner	Inquiry Only	Default To Account Level	117608602
<input type="checkbox"/>	2-12-672	Deposit	Co-owner	Full Access	Default To Account Level	131467128
<input checked="" type="checkbox"/>	4-12-1104	Deposit	Owner	Full Access	Default To Account Level	91562721
<input checked="" type="checkbox"/>	4-31-8137	Deposit	Owner	Full Access	Default To Account Level	91562721
<input checked="" type="checkbox"/>	4-34-1083	Deposit	Owner	Inquiry Only	Default To Account Level	91562721
<input checked="" type="checkbox"/>	4-6-1495	Deposit	Owner	Full Access	Default To Account Level	91562721
<input checked="" type="checkbox"/>	99-68-3100	Deposit	Owner	Inquiry Only	Default To Account Level	91562721
<input type="checkbox"/>		Deposit	Co-owner	****	No Access	

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The top screen shows the selected user's *User/Alias ID* along with *First* and *Last* names. Each entry on the bottom screen provides the following information for each account relationship that currently exists for this customer.

Account Number

Identifies the number of the account associated with this relationship.

Account Type

Specifies the type of account.

- Loan
- Deposit

Account Relationship

Describes the relationship this individual has with this account.

- Borrower
- Co-owner
- Owner

Account Access

Describes the level of online access this individual has to view information about this account.

- No Access
- Inquiry Only
- Inquiry and Credit
- Full Access

Relationship Access

Describes the level of access this customer has to this account.

Owner SSN/TIN

Identifies the owner's Social Security Number or Taxpayer ID.

Updating User Information

After you have selected a customer, the *User Selection* screen redisplay. This time, it includes the user's ID and first and last names. Now you can either select another customer or update the customer's name.

To select a different customer:

- In the **Select User** field, enter the **User ID/Alias** for the desired customer.
- Click **Go**. The screen redisplay for the selected customer.

To change the name on the account:

- Enter the appropriate names in the **First** and **Last** name fields.
- Click the **Update** button.

Adding Relationships (Primary Method)

The following procedures enable you to establish account relationships between a selected customer and one or more account owners — **all within the same institution**. Because you must manually enter various field values during this process, before proceeding, consider preparing a comprehensive list of account numbers and the SSNs/Taxpayer IDs of the account owners with whom you will be establishing the relationships.

NOTE: You may use both the **primary** and **alternate** methods simultaneously to establish relationships.

1. Display the *Account Relationship* screen associated with the account holder for which you want to add relationships.
2. In the **Account Number** field, enter the number of the account for which you want to establish a relationship.

The input format is: BB-TT-AAAAAAAAAA, where **B** = Branch, **T** = Type, and **A** = Account Number.

3. From the **Account Type** drop-down menu, select **Deposit** or **Loan**.
4. From the **Relationship Access** drop-down menu, select the level of online access privileges you want to establish on this account for this customer. Options include: *No Access*, *Inquiry Only*, *Inquiry and Credit*, and *Full Access*.
5. In the **Owner SSN/TIN** field, enter the *Social Security Number* or *Taxpayer ID* associated with the customer who owns this account.
6. Click the **Add Relationship** button. If all entries are correct, the screen redisplay and includes the newly established relationship.
7. Repeat steps 2-6 as needed.

Adding Relationships (Alternate Method)

The following procedures enable you to quickly establish account relationships between two specific account holders — **all within the same institution**. This process lets you view two customer *Account Relationship* screens simultaneously and build relationships without manually entering any account numbers or customer IDs.

NOTE: You may use both the **primary** and **alternate** methods simultaneously to establish relationships.

1. Display the *Account Relationship* screen associated with the account holder for which you want to establish relationships.
2. In the **Look up Accounts by User SSN/TIN** field at the bottom of the screen, enter the **Social Security Number** or **Taxpayer ID** of the customer who owns the accounts from which you want to create relationships for the customer in step 1.
3. Click **Go**. The account owner's *Account Relationship* screen displays below. You now have two *Account Relationship* screens displayed — a top screen and a bottom screen. See next page for sample screens.
4. For each relationship you wish to add to the **top screen**, perform the following from the **bottom screen**:
 - From the screen's **Select** column, click the check box next to each relationship you wish to add to the top screen. (**CAUTION:** Click the *Check All* button **only** if all accounts apply.)
 - From the **Relationship Access** drop-down menu, select the desired account-access level you wish to effect for the target customer (top screen). Options include: *No Access*, *Inquiry Only*, *Inquiry and Credit*, and *Full Access*.
 - Click the **Add Relationship** button. The system adds the relationships accordingly and redisplay the top screen along with the new entries.
5. If you wish to add additional account relationships to the top screen from other customers, perform the following:
 - In the bottom *Account Relationship* screen, enter the appropriate ID for the next customer.
 - Click **Go**. The next customer's *Account Relationship* screen displays.

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- Now repeat step 4.

Establishing Account Relationships Using Two Screens

Customer for whom you are establishing relationships

Customer from whom you are establishing relationships

Joint Account Maintenance						
Select User	91562721	Go				
User Name	First: KAREN	Last: DOLL	Update			
Account Relationship for User : 91562721 / KAREN DOLL						
Select	Account Number	Account Type	Account Relationship	Account Access	Relationship Access	Owner SSN/TIN
<input checked="" type="checkbox"/>	1-0-12075	Loan	Borrower	Full Access (Dflt)	Default To Account Level	91562721
<input checked="" type="checkbox"/>	1-35-681	Loan	Borrower	Full Access (Dflt)	Default To Account Level	91562721
<input type="checkbox"/>	2-12-2860	Deposit	Co-owner	Inquiry Only	Default To Account Level	117608602
<input type="checkbox"/>	2-12-672	Deposit	Co-owner	Full Access	Default To Account Level	131467128
<input type="checkbox"/>	2-3-2	Deposit	Co-owner	Full Access	Default To Account Level	131467128
<input checked="" type="checkbox"/>	4-12-1104	Deposit	Owner	Full Access	Default To Account Level	91562721
<input checked="" type="checkbox"/>	4-31-8137	Deposit	Owner	Full Access	Default To Account Level	91562721
<input checked="" type="checkbox"/>	4-34-1083	Deposit	Owner	Inquiry Only	Default To Account Level	91562721
<input checked="" type="checkbox"/>	4-6-1495	Deposit	Owner	Full Access	Default To Account Level	91562721
<input checked="" type="checkbox"/>	99-68-3100	Deposit	Owner	Inquiry Only	Default To Account Level	91562721
		Deposit	Co-owner	****	No Access	
Check All		Delete Relationship		Add Relationship		
Account Relationship for User : 131467128 / ELLEN DE LUCIA Go						
Select	Account Number	Account Type	Account Relationship	Account Access	Relationship Access	Owner SSN/TIN
<input type="checkbox"/>	1-0-11859	Loan	Borrower	Full Access (Dflt)		131467128
<input type="checkbox"/>	1-35-111	Loan	Borrower	Full Access	No Access	131467128
<input type="checkbox"/>	2-12-2860	Deposit	Co-owner	Inquiry Only	No Access	117608602
<input type="checkbox"/>	2-12-672	Deposit	Owner	Full Access	No Access	131467128
<input type="checkbox"/>	2-3-2	Deposit	Owner	Full Access	No Access	131467128
<input type="checkbox"/>	2-30-4046	Deposit	Owner	Full Access	No Access	131467128
<input type="checkbox"/>	2-31-7195	Deposit	Owner	Full Access	No Access	131467128
<input type="checkbox"/>	2-34-100	Deposit	Owner	Full Access	No Access	131467128
<input type="checkbox"/>	2-6-2641	Deposit	Owner	Full Access	No Access	131467128
<input type="checkbox"/>	2-6-8000	Deposit	Owner	Full Access	No Access	131467128
<input type="checkbox"/>	4-12-1104	Deposit	Co-owner	Full Access	No Access	91562721
<input type="checkbox"/>	99-18-1325	Deposit	Owner	Full Access	No Access	131467128
<input type="checkbox"/>	99-68-3100	Deposit	Co-owner	Inquiry Only	No Access	91562721
Check All		Add Relationship				

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Changing Relationship Information

If you need to modify relationship information on the *Account Relationship* screen, perform these steps:

1. Using the input field at the bottom of the *Account Number* column, manually enter the **Account Number** for the relationship you wish to modify.

Joint Account Maintenance

Select User	FIID: <input type="text" value="NorthSide"/>	Customer ID: <input type="text" value="361626314"/>	<input type="button" value="Go"/>
User Name	First: <input type="text" value="WALTER"/>	Last: <input type="text" value="HARTFELDER"/>	<input type="button" value="Update"/>

Account Relationship for User : 361626314 / WALTER HARTFELDER						
Select	Account Number	Account Type	Account Relationship	Account Access	Relationship Access	Owner SSN/TIN
<input type="checkbox"/>	100063399	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	100063370	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	105000360	Deposit	Host/DB	1 Full Access	1 Full Access	383783251
<input type="checkbox"/>	160007407	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	100063400	Deposit	Host/DB	0 Inquiry Only	0 Inquiry Only	361626314
<input type="checkbox"/>	172010099	Deposit	Host/DB	0 Inquiry Only	0 Inquiry Only	329865437
<input type="checkbox"/>	172010145	Deposit	Host/DB	0 Inquiry Only	0 Inquiry Only	341902989
<input type="checkbox"/>	150010031	Deposit	Host/DB	1 Full Access	2 No Activity	361626314
<input type="checkbox"/>	160007316	Deposit	Host/DB	2 No Activity	2 No Activity	361626314
<input type="checkbox"/>	160004545	Deposit	Host/DB	2 No Activity	2 No Activity	361626314
<input type="checkbox"/>	100060336	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	100060656	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	100061008	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
<input type="checkbox"/>	105000260	Deposit	Host/DB	1 Full Access	1 Full Access	361626314
	<input style="width: 100px;" type="text"/>	<input type="text" value="Deposit"/>	<input type="text" value="****"/>	<input type="text" value="02-No Access"/>	<input type="text" value="02-No Access"/>	<input style="width: 100px;" type="text"/>

Enter the Account Number in this field.

2. Modify the other fields as necessary.
3. Click **Add Relationship**. The system applies the changes and redisplay the screen with the updated information.

Deleting Relationships

After a customer's account relationship information displays, you can selectively delete relationship items. To do so, perform these steps:

1. From the screen's **Select** column, click the check box for each relationship you wish to delete.

Note: You cannot delete items labeled with an **X**, as they are not active relationships.

2. Click the **Delete Relationship** button. The system updates the customer's *Account Relationship* screen and redisplay it.

JAM Reporting

Refer to the **Joint Account Maintenance (HB3) Report** write-up found in Chapter 14, *Home Banking Batch Reports*.

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Locked User Report	6-28
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Inactive Users Report	6-29
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Online Banking Solution

Overview

During each session, administrators can generate a variety of online reports, including:

- Logon Activity Report
- New Customers Report
- Transaction Reports
- Sessions Report
- Locked User Report
- Inactive Users Report

Report Descriptions

Following are brief report overviews followed by access procedures, download procedures, sample report layouts, detailed descriptions, and field definitions.

Logon Activity Report

Provides a 24-hour breakdown of all the successful and unsuccessful logins that occurred for the current and previous days. The logon activity is summarized on two report pages:

- A *Logins Results* page summarizes the overall login activity for all users for the entire day.
- A *User Logins* page identifies what specific users logged in during a specific hour.

New Customers Report

Identifies who enrolled in Internet Banking during an administrator-specified time frame. The activity is summarized on two report pages.

- An *Enrolled Customers* page provides a total count of customers enrolled for a selected time frame.
- A *List of Customers Enrolled* page shows each enrolled customer.

Transaction Reports

Provides a list of transactions that occurred during a specific time frame. The activity is summarized on two report pages.

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- A *Transaction Results* page provides a list of all customers who performed a specific transaction, or a list of all customers who performed all transactions.
- A *Transaction Details* page provides specific processing information (Date, Time, Login ID, Amount, etc.) about the transaction.

Transfers Report

Enables administrators to track a specific customer's account-transfer activities that occurred during a selected time frame.

- A *Transfers and Amounts* page provides of list of transfers the customer performed.
- A *Transfer Details* page provides specific processing information (Alias ID, From Account, To Account, etc.) about the transaction.

Sessions Report

Enables administrators to track customer Internet Banking activities each time they log on to the system. The session information is summarized on three report pages.

- A *Total Sessions* page summarizes the total number of customer sessions that took place during each day within a specified time frame.
- A *Date Specific Sessions* page lists all the customers who performed sessions on a specific day within the selected time frame.
- A *Sessions Transaction* page lists all the transactions that a selected customer performed on a specific day within the selected time frame.

Locked User Report

Provides a list of all users currently locked out of the system.

Inactive Users Report

Provides a list of users who have not logged on since a specific date.

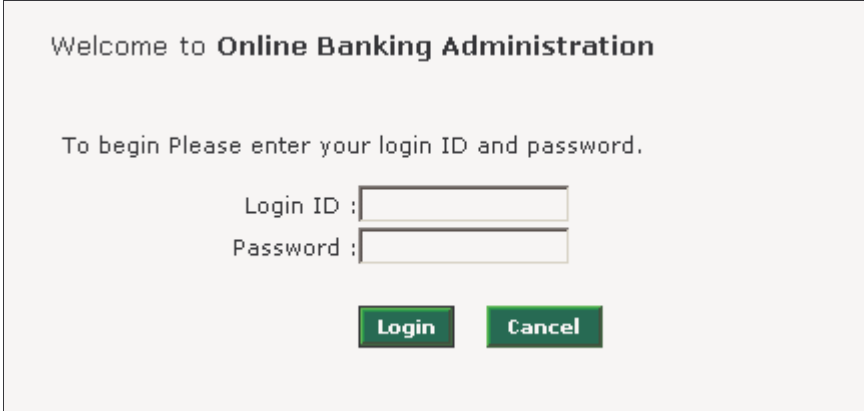
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Accessing the Reports

Logging On

Figure 6-1
Login Screen

1. Access the Administration URL assigned to your institution. The *LogIn* screen displays.



Welcome to **Online Banking Administration**

To begin Please enter your login ID and password.

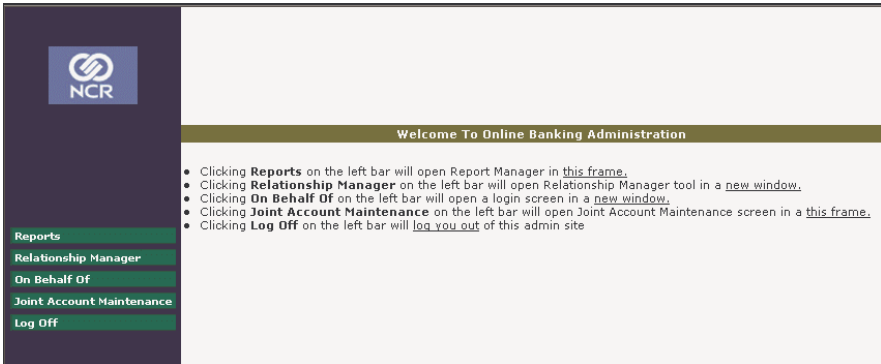
Login ID :

Password :

Login **Cancel**

Figure 6-2
Welcome Screen

2. Complete the screen with your admin **LogIn ID** and **Password**.
3. Click the **Log In** button. The *Welcome* screen displays.



Reports

Relationship Manager

On Behalf Of

Joint Account Maintenance

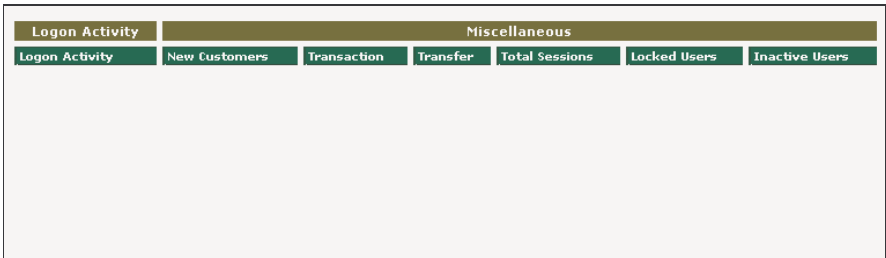
Log Off

Welcome To Online Banking Administration

- Clicking **Reports** on the left bar will open Report Manager in [this frame](#).
- Clicking **Relationship Manager** on the left bar will open Relationship Manager tool in a [new window](#).
- Clicking **On Behalf Of** on the left bar will open a login screen in a [new window](#).
- Clicking **Joint Account Maintenance** on the left bar will open Joint Account Maintenance screen in a [this frame](#).
- Clicking **Log Off** on the left bar will [log you out](#) of this admin site

Figure 6-3
Reports Menu

4. Select **Reports**. The *Reports Menu* displays.



Logon Activity		Miscellaneous				
Logon Activity	New Customers	Transaction	Transfer	Total Sessions	Locked Users	Inactive Users

5. Now select the report you wish to generate.

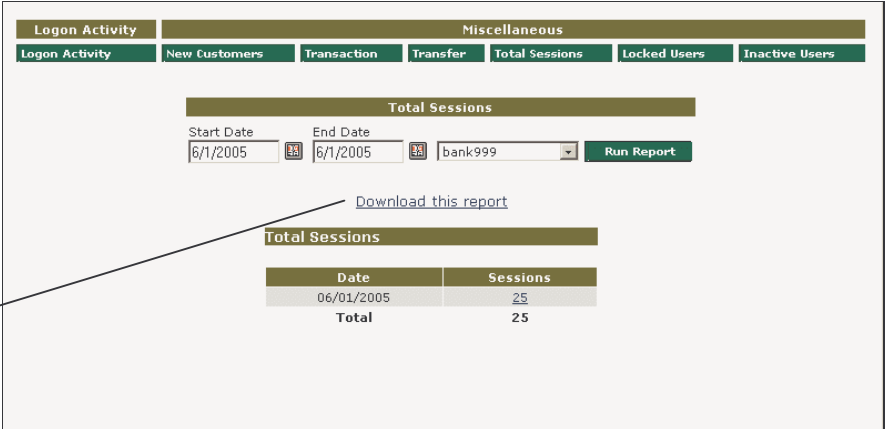
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Downloading Reports

Optionally, you can download each of the online reports, output them to a comma-separated file (.csv), and import the data to a variety of spreadsheet applications for sorting, filtering, graph generation, and so on.

Each time you successfully generate a requested report, the system displays the message “**Download this report**” directly above the report output. For example:

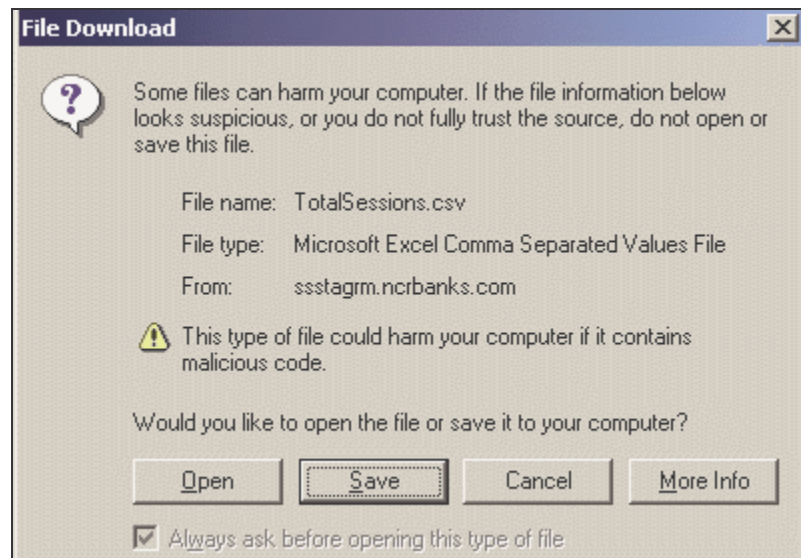
Request to download the report



The screenshot shows a web application interface. At the top, there are navigation tabs: 'Logon Activity' and 'Miscellaneous'. Under 'Miscellaneous', there are sub-tabs: 'Logon Activity', 'New Customers', 'Transaction', 'Transfer', 'Total Sessions', 'Locked Users', and 'Inactive Users'. The 'Total Sessions' sub-tab is active. Below the sub-tabs, there is a form with 'Start Date' (6/1/2005), 'End Date' (6/1/2005), and a dropdown menu (bank999). A 'Run Report' button is to the right. Below the form, the text 'Download this report' is displayed. Below that is a table with the following data:

Date	Sessions
06/01/2005	25
Total	25

If you click the message, the system displays the **File Download** screen, which allows you to Open and/or Save the report file.



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Logon Activity Reports

Today's Login Results

The following procedures generate the *Logins Results for Today* report, which identifies the number of users who successfully logged into the system during each hour of the current day. Consider using this report to track peak-hour activity.

1. From the *Reports Menu* (Figure 6-3), click the **Today's** button. The report displays.

Figure 6-4
Logins Results for Today Report

TimeRange	Login Success
0-1	0
1-2	0
2-3	0
3-4	0
4-5	0
5-6	0
6-7	0
7-8	0
8-9	<u>1</u>
9-10	0
10-11	0
11-12	0
12-13	0
13-14	0
14-15	0
15-16	0
16-17	0
17-18	0
18-19	0
19-20	0
20-21	0
21-22	0
22-23	0
23-24	0
Total	1

Each report detail line includes the following information.

TimeRange

The *From* and *To* hourly time period, starting at 12 midnight EST. For example, 0-1 = the first hour of the day; 1-2 = the second hour of the day, and so on.

Login Success

The total number of users who successfully logged in during this time. For each login summary greater than 0, the report provides a link to the following detail.

2. To list the users who logged in during a specific hour of the day, click the desired link within the Login Success column. The *User Logins* report displays.

Figure 6-5
User Logins

Date and Time	UserID
3/29/2004 8:59:32 AM	91562721
3/29/2004 8:57:38 AM	46509568
3/29/2004 8:45:53 AM	53440410
Total	3

[Go Back](#)

Date and Time

The date and time the user logged in during the hour.

UserID

The user's system ID.

Yesterday's Login Results

The following procedures generate the *Logins Results for Yesterday* report, which identifies the number of users who successfully logged into the system during each hour of the previous day. Consider using this report to track peak-hour activity.

1. From the *Reports Menu* (Figure 6-3), click the **Yesterday's** button. The report displays.

Figure 6-6
Login Results for Yesterday Report

TimeRange	Login Success
0-1	0
1-2	0
2-3	0
3-4	0
4-5	0
5-6	0
6-7	0
7-8	0
8-9	0
9-10	3
10-11	3
11-12	3
12-13	0
13-14	2
14-15	5
15-16	2
16-17	2
17-18	0
18-19	1
19-20	0
20-21	0
21-22	0
22-23	0
23-24	0
Total	21

Each report detail line includes the following information.

TimeRange

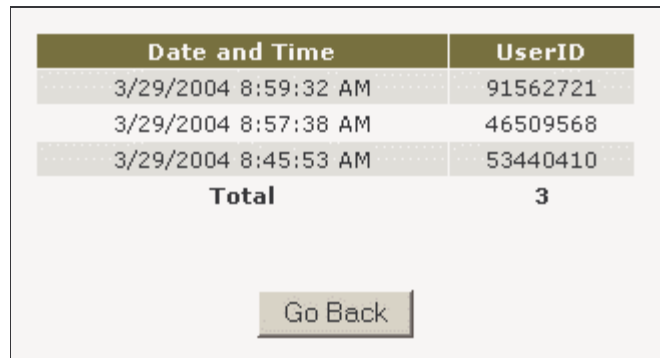
The *From* and *To* hourly time period, starting at 12 midnight EST. For example, 0-1 = the first hour of the day; 1-2 = the second hour of the day, and so on.

Login Success

The total number of users who successfully logged in during this time. For each login summary greater than 0, the report provides a link to the following detail.

2. To list the users who logged in during a specific hour of the day, click the desired link within the Login Success column. The following screen displays.

Figure 6-7
User Logins



Date and Time	UserID
3/29/2004 8:59:32 AM	91562721
3/29/2004 8:57:38 AM	46509568
3/29/2004 8:45:53 AM	53440410
Total	3

[Go Back](#)

Date and Time

The date and time the user logged in during the hour.

UserID

The user's system ID.

New Customer Reports

Requesting a Count of New Customers

The following procedures generate a count of customers who enrolled in Internet Banking during a selected time frame.

1. From the *Reports Menu*, select **New Customers**. The menu redisplay, requesting a reporting time frame.

2. Using the input fields or pop-up calendars provided, enter the desired **Start** and **End** dates on which to base the report.
3. Click **Run Report**. The *Enrolled Customers* report displays.

Figure 6-8
Enrolled Customers Report

Date Enrolled	Total
2004/02/24	1
2004/03/01	4
2004/03/02	1
2004/03/30	1
Total	7

Each detail line provides the following information for each day included in the reporting time frame.

Date Enrolled

The date (yyyy/mm/dd) customers enrolled for Internet banking.

Total

The total number of customers who enrolled for Internet banking on this date.

Requesting Enrollment Details for New Customers

The following procedures generate details for new customers who enrolled in Internet Banking during a specific time frame.

1. Generate the *Enrolled Customers Report* (Figure 6-8). For instructions, refer to *Requesting a Count of New Customers*, page 10.
2. To display a list of customers who enrolled on a specific day, click the link in the report's **Total** column. A list of customers displays.

Figure 6-9
List of Customers Enrolled

Logon Activity		Miscellaneous			
Today's	Yesterday's	New Customers	Transaction	Total Sessions	Locked User
New Customers					
Start Date		End Date			
<input type="text" value="1/01/2004"/>		<input type="text" value="4/16/2004"/>		<input type="button" value="Run Report"/>	
Customer ID	Date and Time				
131467128	3/1/2004 9:48:10 AM				
53440410	3/1/2004 9:49:21 AM				
117608602	3/1/2004 9:51:00 AM				
91562721	3/1/2004 9:52:24 AM				
Total	4				
<input type="button" value="Go Back"/>					

Username

The system name associated with this customer.

Date and Time

The date (mm/dd/yyyy) and time (hh:mm:ss) the customer enrolled for Internet Banking.

3. To display details about a specific user, click the desired **Username**. The *User Details* screen displays.

Figure 6-10
User Details Screen

User Details for uptestbiz3	
User Name	uptestbiz3
User Type	B
Name	uptestbiz3 uptestbiz3
Address	
City	
State	
Postal Code	
Day Time Phone	
<input type="button" value="Go Back"/>	

Transaction Reports

Generating a List of Transactions

The following procedures enable you to generate a list of specific or all transactions that occurred within a specific time frame.

1. From the **Miscellaneous** section of the *Reports Menu*, select **Transaction**. The screen redisplay, allowing you to specify the customer and the reporting time frame.

Figure 6-11
Transaction Selection Screen

2. In the **Alias ID** field, enter the appropriate customer ID, or leave the field blank to generate the report for all users.
3. From the **Transaction** drop-down menu, select the type of transaction for which you want to generate a report. Depending on your institution, selections might include:

• SignOn	• Payment
• Account Summary	• Bill Pay
• Account Detail	• Bill Pay Enrollment
• Update Notification	• Change Login Id
• Delete Notification	• Change Password
• EStatement	• Update Account Preference
• Transfer	• Update Security Info
• Recurring Transfer	• OFX SignOn
• Modify Transfer	• OFX Statement Download
• Delete Transfer	• OFX Immediate Funds Transfer
• Send Mail	• OFX Pin Change Report
• Delete Mail	• All

NOTE: These selections can vary by institution.

4. Select the desired **Start** and **End** dates on which to base the report.
5. From the drop-down menu to the right of the **End Date**, select the **Financial Institution** for which you want to generate the report.

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- If you wish the report to immediately include details for each transaction, click the **Show Transaction Details** checkbox.
- Click **Run Report**. The *Transaction Results* screen displays.

Sample Reports

Following is a sample of each transaction report. Note that each report line contains the following fields:

- Date and Time** — The date (mm/dd/yyyy) and time (hh:mm:ss) the user performed the transaction.
- Transaction** — Contains a description of the transaction type. Each description links to the transaction details.
- Succeeded** — Contains a code that specifies whether or not the transaction was successful. Codes include:
 - Y** = Successful
 - N** = Unsuccessful

If you request a specific transaction type, the screen looks like this.

Figure 6-12
Transaction Results for a Specific Transaction Type

Note: The transaction details are included automatically.

Date and Time	Transaction	Succeeded
6/1/2005 10:54:35 AM	AccountProfile Login ID: 123456789 Alias ID: 657697 Status: SGN6:--GG_Answer return Logon Failed.; Error Result Code: 1 Result Message: SGN6	N

If you request **ALL** transaction types **without** details, you get this:

Figure 6-13
Transaction Results for All Transaction Types (without details requested)

Date and Time	Transaction	Succeeded
6/1/2005 10:54:35 AM	AccountProfile	N
6/1/2005 10:54:35 AM	CheckAuthenticate	Y
6/1/2005 10:54:34 AM	ChqPIN	Y

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If you request **ALL** transaction types **with** details, this screen displays:

Figure 6-14
Transaction Results for All Transaction Types (with details requested)

Date and Time	Transaction	Succeeded
6/1/2005 10:54:35 AM	AccountProfile Login ID: 123456789 Alias ID: 657697 Status: SGN6:--GG_Answer return Logon Failed.; Error Result Code: 1 Result Message: SGN6	N
6/1/2005 10:54:35 AM	CheckAuthenticate IPAddress: 192.127.94.7 Result Code: 0 Result Message: OK	Y
6/1/2005 10:54:34 AM	ChqPIN ErrorCode: ErrorMessage: Result Code: 0 Result Message: OK	Y

Requesting Transaction Details

After the *Transaction Results* screen (Figure 6-12 or Figure 6-13) displays, you may elect to display transaction detail by clicking on the desired **View Detail** link.

Following are examples for some of the resulting *View Detail* screens for the various transaction types.

Signon Details

DateTime	3/29/2004 5:21:41 PM
Customer ID	18627655
Login ID	ncrshared22
Alias ID	18627655
Succeeded	Y

[Go Back](#)

Account Summary Details

Transaction Detail for Balance	
DateTime	3/29/2004 4:33:23 PM
Customer ID	18627655
Succeeded	Y
<input type="button" value="Go Back"/>	

Account Details

Transaction Detail for AccountDetail	
DateTime	3/26/2004 2:11:42 PM
Customer ID	18627655
AccountNumber	00-00-0023904610
SearchType	
StartDate	
EndDate	
Amount	
CheckNumber	
Succeeded	Y
<input type="button" value="Go Back"/>	

Update Notification Details

Transaction Detail for UpdateNotification	
DateTime	3/22/2004 1:44:00 PM
Customer ID	18627655
AccountNumber	23904610
BranchNumber	00
AccountType	00
ProcessFlag	
Succeeded	Y
<input type="button" value="Go Back"/>	

Delete Notification Details

Transaction Detail for UpdateNotification	
DateTime	3/22/2004 1:44:00 PM
Customer ID	18627655
AccountNumber	23904610
BranchNumber	00
AccountType	00
ProcessFlag	
Succeeded	Y
Go Back	

eStatement Details

Transaction Detail for GetEStatementDetails	
DateTime	3/23/2004 10:51:00 AM
Customer ID	18627655
StatementID	
Succeeded	Y
Go Back	

Transfer Details

Transaction Detail for AddXfr	
DateTime	3/22/2004 7:53:05 AM
Customer ID	18627655
FromAccountNumber	00-00-0002001500
ToAccountNumber	22904610
FromApplCode	DPDP
ToApplCode	DPDP
ToRoutingNumber	123456789
Amount	0.01
Succeeded	Y
Go Back	

Recurring Transfer Details

Transaction Detail for AddRecXfr	
DateTime	3/19/2004 5:50:34 PM
Customer ID	18627655
FromAccount	00-00-0023904610&ToAccount=00-00-0131904610&Amount=354.00
FromAccountType	DPDP&ToAccountType=LNLN&FromAcctRTN=123456789&ToAcctRTN=123456789
ErrorCode	0
ErrorMessage	
Succeeded	Y
Go Back	

Delete Transfer Details

Transaction Detail for CancelXfr	
DateTime	3/16/2004 4:23:11 PM
Customer ID	18627655
XfrID	173
ErrorCode	
ErrorMessage	
Succeeded	Y
Go Back	

Send Mail Details

Transaction Detail for SendMsg	
DateTime	3/18/2004 9:38:11 AM
Customer ID	18627655
MessageSubject	Check Reorder Request
Succeeded	Y
Go Back	

Payment Details

Transaction Detail for MakePayment	
DateTime	3/11/2004 10:49:06 AM
Customer ID	18627655
FromAccountNumber	432423432432
FromRtnNumber	324123432
ToAccountIndex	6
ToAccountNumber	00-00-0160794813
Amount	11.00
Succeeded	Y

[Go Back](#)

Transfer Reports

Requesting a List of Transfers

The following procedures generate the *Transfers Report*, which lists the account transfers a specific customer generated during a selected time frame.

1. From the **Miscellaneous** section of the *Reports Menu*, select **Transfer**. The screen redisplay requesting the reporting time frame.

2. Complete the screen as follows:
 - Enter the customer's Alias ID.
 - Enter the **Start** and **End** dates on which to base the report.
 - From the **Status** pull-down menu, select the status of the transactions you wish to include in the report.
3. Click **Run Report**. The *Transfers Report* displays.

Figure 6-15
Transfers Report

Note: Posting dates may be in the future (e.g., scheduled transfer). Optionally, you may filter reports to a single user and/or single transfer status.

Alias ID	Xfr ID	Posting Date	Type	Amount	Status
18627655	1615	6/17/2005	BIWEEKLY	\$1.30	PENDING
18627655	1622	6/17/2005	WEEKLY	\$1.00	PENDING
18627655	1611	6/15/2005	WEEKLY	\$1.00	PENDING
18627655	1612	6/15/2005	BIWEEKLY	\$1.00	PENDING
18627655	1609	6/14/2005	BIWEEKLY	\$1.00	PENDING
18627655	1607	6/13/2005	WEEKLY	\$11.00	PENDING
18627655	1586	6/10/2005	WEEKLY	\$1.00	PENDING
18627655	1596	6/8/2005	WEEKLY	\$1.00	PENDING
18627655	1604	6/6/2005	WEEKLY	\$11.00	PENDING
18627655	1574	6/3/2005	BIWEEKLY	\$1.30	PENDING
18627655	1550	6/3/2005	WEEKLY	\$1.00	CANCELED

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Requesting Transfer Details

The following procedures generate the details for a specific transfer transaction.

1. Generate the *Transfers Report*. For instructions, refer to *Requesting a List of Transfers*, page 14.
2. To view the details for a specific transfer, click the desired transfer **Type** value. The *Transfer Details* screen displays.

Figure 6-16
Transfer Details Screen

Alias Id:	18627655			
Recurring Transfer Id:	213			
Date Created:	5/11/2005 11:06:54 AM			
From Account:	0002001500			
To Account:	0131904610			
Frequency:	WEEKLY			
Amount:	\$11.00			
Remaining Transfers:	0			
<hr/>				
Xfr ID	Date Created	Posting Date	Date Posted	Status
1607	5/13/2005 12:00:11 AM	6/13/2005		PENDING
1604	5/11/2005 11:20:03 AM	6/6/2005		PENDING
1603	5/11/2005 11:15:14 AM	5/30/2005		PENDING
1602	5/11/2005 11:10:07 AM	5/23/2005		PENDING
1601	5/11/2005 11:06:54 AM	5/16/2005	5/16/2005 7:00:30 AM	POSTED
Total Transfers: 5 Total Amount: \$55.00				
<input type="button" value="Go Back"/>				

Sessions Reports

Displaying a List of Sessions by Time Frame

The following procedures generate the *Total Sessions* report, which summarizes the number of daily Internet Banking sessions customers performed during a specific time frame. Consider using this report to track peak-hour activity.

1. From the **Miscellaneous** section of the *Reports Menu*, select **Total Sessions**. The screen redisplay requesting the reporting time frame.

The screenshot shows a web interface with a navigation menu at the top. The menu has two main sections: 'Logon Activity' and 'Miscellaneous'. Under 'Miscellaneous', there are six sub-items: 'Today's', 'Yesterday's', 'New Customers', 'Transaction', 'Total Sessions', and 'Locked User'. The 'Total Sessions' item is highlighted. Below the menu, there is a form titled 'Total Sessions'. It contains two date input fields: 'Start Date' and 'End Date'. Both fields have the date '4/16/2004' entered and a small calendar icon to the right. To the right of the 'End Date' field is a green button labeled 'Run Report'.

2. Using the input fields or pop-up calendars provided, enter the desired **Start** and **End** dates on which to base the report.
3. Click **Run Report**. The *Total Sessions* report displays.

Figure 6-17
Total Sessions Report

The report includes a detail line for each day in the specified time frame that customer sessions took place. Each report line identifies the date and the total number of sessions that occurred.

Total Sessions	
Date	Sessions
03/30/2004	<u>17</u>
03/29/2004	<u>4</u>
03/26/2004	<u>27</u>
03/25/2004	<u>48</u>
03/24/2004	<u>21</u>
03/23/2004	<u>7</u>
03/22/2004	<u>24</u>
03/19/2004	<u>14</u>
03/18/2004	<u>8</u>
03/17/2004	<u>65</u>
03/16/2004	<u>64</u>
03/15/2004	<u>18</u>
03/12/2004	<u>34</u>
03/11/2004	<u>61</u>
03/10/2004	<u>1</u>
Total	413

Displaying Session Activity by Date

To display a list of Internet Banking sessions that took place on a specific date, perform the following:

1. Display the *Total Sessions* report (Figure 6-17).
2. From the **Sessions** report column, click the link associated with the date for which you want to display the session activity. The *Date Specific* screen displays.

Figure 6-18
Date-Specific Sessions Report

Displaying the sessions for date: **03/18/2004**

Total Pages : 1 Current Page : 1

User ID	Sessions	Date and Time
46509568	View Detail	3/18/2004 11:20:50 AM
131467128	View Detail	3/18/2004 10:58:25 AM
46509568	View Detail	3/18/2004 10:53:07 AM
46509568	View Detail	3/18/2004 10:52:28 AM
46509568	View Detail	3/18/2004 10:46:08 AM
131467128	View Detail	3/18/2004 10:36:55 AM
46509568	View Detail	3/18/2004 9:18:59 AM
46509568	View Detail	3/18/2004 9:09:47 AM

Displaying 1..8

Go to Page Number

The report includes a detail line for each customer session that took place. Each report-detail line includes the following information:

- The User ID associated with this customer.
 - Link to the list of transactions that make up this customer's session.
 - The date and time when this customer's session began.
3. If the report contains more than one page, click the **Go to Page Number** drop-down menu, select the desired page, and click **Jump**. Click **Go Back** to access a previous page.

Displaying Transactions by Customer Session

The following procedures enable you to list the transactions that a specific customer performed during an Internet Banking session.

1. Display the *Date-Specific Sessions Report* (Figure 6-18). For instructions, refer to *Displaying Session Activity by Date*, page 25.
2. From the list of sessions, select the user for which you want to display transaction detail and click the corresponding **View Detail** link. The *Sessions Transaction Report* displays.

Figure 6-19
Sessions Transaction Report

Date and Time	Transactions	Succeeded
3/19/2004 7:40:40 AM	SignOn	Y
3/19/2004 7:40:43 AM	Balance	Y
3/19/2004 7:40:54 AM	Msgs	Y
3/19/2004 7:42:42 AM	Balance	Y
3/19/2004 7:42:50 AM	Msgs	Y
3/19/2004 7:44:48 AM	Balance	Y
3/19/2004 7:45:04 AM	Msgs	Y
3/19/2004 7:45:25 AM	Balance	Y
3/19/2004 7:45:35 AM	Msgs	Y
3/19/2004 7:45:59 AM	Balance	Y
3/19/2004 7:46:07 AM	Balance	Y
3/19/2004 7:46:21 AM	Msgs	Y
3/19/2004 7:46:27 AM	Balance	Y
3/19/2004 7:46:31 AM	Balance	Y
3/19/2004 7:46:57 AM	SendMsg	Y
3/19/2004 7:47:52 AM	Msgs	Y
3/19/2004 7:48:15 AM	Balance	Y
3/19/2004 7:48:49 AM	Balance	Y
Total		18

[Go Back](#)

The report includes a detail line for each transaction the customer performed during the session. Each detail line includes the date and time the transaction occurred, the transaction description, and a code that indicates whether or not the transaction was successful (Y = yes, N = no).

3. To display the detail for any transaction in the list, click the desired transaction name in the **Transactions** report column. The detail displays.

For samples of all possible *Transaction Detail* screens, refer to **Requesting Transaction Details**, page 16.

Locked User Report

To generate a report of users whose accounts are currently locked, from the **Miscellaneous** section of the *Reports Menu*, select **Locked User**. The *Locked User* report displays.

Figure 6-20
Locked User Report

Download this report

SignOnID	Alias ID	Name	Last Successful SignOn	Last Failed SignOn	Enrolled Date
navenr1	12312312		5/17/2005 1:10:16 PM	5/17/2005 1:10:31 PM	5/16/2005 3:43:02 PM
999999999	111111				5/31/2005 3:22:02 PM
purged__ncrtestmcw	000000000				4/8/2004 12:04:31 PM

Total Locked Users : 3

SignonID

The user's Login ID.

Alias ID

The system's Alias ID associated with the customer.

Name

The customer's name.

Last Successful SignOn

The last date this customer successfully signed on to the system.

Last Failed Signon

The last date this customer failed to successfully sign on to the system.

Enrolled Date

The date the customer enrolled in online banking.

Inactive Users Report

The Inactive User's report provides a list of users who have not logged on since a specific date. To request the report, perform the following steps:

1. From the **Miscellaneous** section of the *Reports Menu*, select **Inactive Users**. The *Inactive Users* input screen displays.

2. Enter the date (mm/dd/yyyy) back to which you want to report the inactivity.
3. Click **Run Report**. The *Inactive Users* report displays.

Figure 6-21
Inactive Users Report

SignOnID	Alias ID	Name	Last SignOn
laluyadav	18627655	John E Dow	5/16/2005 3:20:51 PM
pollack1	18627655	John E Dow	5/13/2005 4:56:58 PM
pollack	18627655	John E Dow	5/13/2005 4:33:13 PM
madanji1234	18627655	John E Dow	5/13/2005 4:15:33 PM

SignOnID

The user's Sigon ID.

Alias ID

The User's Alias ID.

Name

The user's name.

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Last SignON

The date and time when the user last signed on to the system.

Home Banking Batch Reports

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Customer Initiated PIN Change (HB4) Report 7-14

Overview

In addition to the online reports, a series of daily Home Banking reports are available to your institution by way of a special password-protected web site. They include:

- Home Banking (HB1) Report
- Home Banking Transfers (HB2) Report
- eCommerce Joint Account Maintenance (HB3) Report
- eCommerce Customer Initiated PIN Change (HB4) Report

Report Descriptions

Following are brief overviews of each report, followed by access procedures, sample report layouts, detailed descriptions, and field definitions.

Home Banking (HB1) Report

For STARCOM banks only. Provides detail for all online home-banking transactions, including transfers, history searches, balances inquiries, dollar transactions, voided batch dollar transactions that occurred while the host was down.

The report content is divided among three separate report pages: Report 040, Report 041, and Report 042.

Home Banking Transfers (HB2) Report

Provides detail for all transfer transactions that occurred for the previous period.

eCommerce Joint Account Maintenance (HB3) Report

Provides detail for all joint-account-maintenance activities performed by bank personnel with administrative privileges.

Customer Initiated PIN Change (HB4) Report

Identifies what customers initiated PIN changes during a specific date and time.

Accessing the Reports

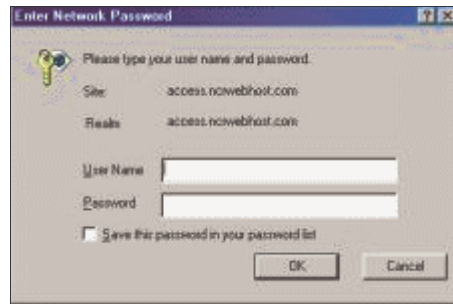
Your institution's daily Home Banking reports (HB1-HB3) are available to you by way of a special password-protected web site. To access them, perform the following procedures:

1. Launch the following secure URL:

`https://access.ncrwebhost.com/nnn`

Where *nnn* is your three-digit NCR-assigned institution number. A password-request screen displays.

Password Request Screen



2. Enter your **User Name** and **Password**.
3. Click **OK**. A report-archive screen listing your available reports displays.
4. From the screen, you may **click**, **display**, and **save** the desired reports.

Home Banking (HB1) Report

The Home Banking (HB1) Report pertains to **STARCOM banks only**. It provides details for all Internet Banking activity that occurred online and offline. For easy reference, the report is segregated into three subreports, including:

- **Home Banking 040 Report** — Shows all online transactions.
- **Home Banking 041 Report** — Shows online monetary transactions only.
- **Home Banking 042 Report** — Shows voided batch dollar transactions that occurred while the host was offline.

Following are sample layouts, descriptions, and field definitions for each of these reports.

Home Banking 040 Report

This portion of the HB1 report provides the detail for all online home banking transactions, including transfers, history searches, balance inquiries, and dollar transactions that occurred online.

INST	00B	HOME BANKING 040 REPORT				HB1	JAN 21, 2002	PAGE	1
TERMINAL	ACCT NUMBER	TSEQNBR	HB SEQ NBR	DATE / TIME	TRAN AMOUNT	DESCRIPTION	CONF #	STATUS	
1234	1-1-1130739	746	5793528:29:26	PM 21-JAN-02 20:35		BALANCE INQUIRY		OK	
1234	1-1-1130739	747	5793528:29:31	PM 21-JAN-02 20:35		HISTORY SEARCH		VOID02 13	
1234	1-1-1130739	753	5793528:32:19	PM 21-JAN-02 20:38		INQ AVAIL BAL FROM ACCT		OK	
1234	1-1-1130739	754	5793528:32:19	PM 21-JAN-02 20:38	200.00	TRNSFR TO D 01-88-0001037 147	5205	OK	
1234	1-1-1130739	756	5793528:32:19	PM 21-JAN-02 20:38		INQUIRY ON TRNSFR FROM AC CT	5205	OK	
1234	1-1-1133056	682	5752497:59:17	AM 21-JAN-02 08:05		BALANCE INQUIRY		OK	
1234	1-1-1133056	683	5752497:59:21	AM 21-JAN-02 08:05		HISTORY SEARCH		VOID02 13	
1234	1-90-3007573	495	5743469:00:34	PM 21-JAN-02 01:58	3,500.00	TRNSFR FROM D 01-88-00030 74650	5158	OK	
1234	1-90-4001435	877	5759429:53:47	AM 21-JAN-02 09:59		BALANCE INQUIRY		OK	
1234	1-90-7001416	737	5793508:23:50	PM 21-JAN-02 20:29		BALANCE INQUIRY		OK	
COUNT							1397		
SUM					85,362.52				

Field Definitions

TERMINAL

The host terminal number.

ACCT NUMBER

The customer's account number.

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TSEQNBR

The unique, host-assigned number associated with this transaction.

HB SEQ NBR

The unique, Internet/IVR-assigned sequence number associated with this transaction.

DATE / TIME

The date (DD-MMM-YY) and time (HH:MM) the transaction occurred.

TRAN AMOUNT

The amount of the transaction.

DESCRIPTION

The system-assigned description associated with this transaction.

CONF #

The system-assigned confirmation number associated with this transaction.

STATUS

A code that identifies the status of the transaction.

Home Banking 041 Report

This portion of the HB1 report provides the detail for all online monetary transactions only.

INST	00B	HOME BANKING 041 REPORT				HB1	JAN 21, 02	PAGE	5
TERM	ACCT NUMBER	DATE / TIME	DEBITS	CREDITS	DESCRIPTION	CONF #	STATUS	TRAN	AMOUNT
1234	01-88-00080009	21-JAN-02 01:57	650.00		FROM D 01-78-000300144 9	5153	OK	650.00	
1234	01-88-00080058	21-JAN-02 01:57	153.00		FROM ACCT REVERSAL	5149	OK	153.00	
1234	01-88-00080058	21-JAN-02 01:57	153.00		FROM D 01-88-000800585 7	5149	VOID302	153.00	
1234	01-88-00080058	21-JAN-02 01:57		153.00	TO L 01-88-0008005857	5149	OK		-153.00
1234	01-88-00080073	21-JAN-02 01:57		1,250.00	TO L 01-67-0000402509	5151	OK		-1,250.00
1234	01-88-00080216	21-JAN-02 09:50	1,500.00		FROM D 01-87-000702257 4	5181	OK	1,500.00	
1234	01-88-00080227	21-JAN-02 01:57	1,700.00		FROM D 01-79-000400845 8	5150	OK	1,700.00	
1234	01-88-00080333	21-JAN-02 09:46		1,050.00	TO D 01-88-0008037314	5179	OK		-1,050.00
1234	01-88-00080333	21-JAN-02 09:47		980.03	TO D 01-08-0008810676	5180	OK		-980.03
1234	01-88-00080373	21-JAN-02 09:46	1,050.00		FROM D 01-88-000803333 9	5179	OK	1,050.00	
1234	01-88-00080566	21-JAN-02 07:38	350.00		FROM D 01-08-000881930 5	5173	OK	350.00	
1234	01-88-00090006	21-JAN-02 13:00	200.00		FROM D 01-14-000100855 1	5189	OK	200.00	
1234	01-90-00030075	21-JAN-02 01:58	3,500.00		FROM D 01-88-000307465 0	5158	OK	3,500.00	
COUNT						121			
SUM			42,757.76	42,604.76				153.00	

Field Definitions

TERM

The host terminal number.

ACCT NUMBER

The customer's account number.

DATE / TIME

The date (DD-MMM-YY) and time (HH:MM) the transaction occurred.

DEBITS

The debit amount of the transaction.

CREDITS

The credit amount of the transaction.

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DESCRIPTION

A description of the transaction. Typically, this identifies the *From* and *To* accounts the transaction affected.

CONF #

The system-assigned confirmation number associated with this transaction.

STATUS

A code that identifies the status of the transaction.

TRAN AMOUNT

The transaction amount.

REPORT TOTALS

After printing all the detail, the report prints totals.

COUNT

Printed at the end of the DESCRIPTION column is the total number of transactions.

SUM

The report provides the following summary totals:

- Total amount for all debits
- Total amount for all credits
- Difference between total debits and total credits

Home Banking 042 Report

This portion of the HB1 report provides detail for all voided batch dollar transactions that occurred while the host was offline.

INST	02	HOME BANKING 042 REPORT				HB1	FEB 18, 03	PAGE	1
CONF #	DATE / TIME	TRAN AMOUNT	FROM ACCT NBR	FROM TC	FROM STATUS	TO TC	TO ACCT NBR	TO STATUS	
2521	16-FEB-03 14:39	250.00	06-00-0000034101	0440	VOID281	0340	10-54-0000014667	ERROR*	
2527	17-FEB-03 08:57	250.00	06-00-0000034101	0440	VOID281	0340	10-54-0000014667	ERROR* -----	

Field Definitions

CONF #

The system-assigned confirmation number associated with this transaction.

DATE / TIME

The date (DD-MMM-YY) and time (HH:MM) the transaction occurred.

TRAN AMOUNT

The transaction amount.

FROM ACCT NBR

The number of the *From* account associated with the transaction.

FROM TC

The *From* tran code associated with the transaction.

FROM STATUS

A value that specifies whether or not the *From* portion of the transaction was successful. This might be a void code.

TO TC

The *To* tran code associated with the transaction.

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TO ACCT NBR

The number of the *To* account associated with the transaction.

TO STATUS

A value that specifies whether or not the *To* portion of the transaction was successful. This might be a void code.

Home Banking Transfers (HB2) Report

This report provides a list of home banking transfer transactions that occurred for the previous period. Consider using this information for balancing purposes.

INST 04P		HOME BANKING TRANSFERS REPORT						HB2		MAR 14, 01			PAGE 1
CONF #	FROM ACCT NBR	TO ACCT NBR	SRCE	HB SEQ NBR	DATE REQUESTED	DT POSTED (FRM)	TRAN AMOUNT	FRM STAT	TO STAT	ONLINE			
3826	01-50-07772222	01-03-07773333	PC	77904905:04:28	14-MAR-01 17:01	14-MAR-01 17:01	10.00	OK	OK	Y			
3827	01-50-07772222	01-03-07773333	PC	77904905:05:13	14-MAR-01 17:01	14-MAR-01 17:01	15.00	OK	OK	Y			
3828	01-50-07772222	01-03-07773333	PC	77904905:05:18	14-MAR-01 17:02	14-MAR-01 17:02	15.00	OK	OK	Y			
3829	01-50-07772222	01-00-07775555	PC	77904905:16:09	14-MAR-01 17:12	14-MAR-01 17:12	13.13	OK	OK	Y			
3830	01-50-07772222	01-00-07775555	PC	77904905:21:13	14-MAR-01 17:17	14-MAR-01 17:17	13.13	OK	OK	Y			
3831	01-50-07772222	01-00-07775555	PC	77904905:24:18	14-MAR-01 17:21	14-MAR-01 17:21	13.13	OK	OK	Y			

	COUNT	6											
	SUM						79.39						

Field Definitions

CONF

The system-assigned confirmation number associated with this transaction.

FROM ACCT NBR

The *From* account associated with the transaction.

TO ACCT NBR

The *To* account associated with the transaction.

SRCE

A code that specifies the source of the transaction.

HB SEQ NBR

The unique, Internet/IVS-assigned sequence number associated with this transaction.

DATE REQUESTED

The date on which the customer requested the transfer.

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DT POSTED (FRM)

The date on which the system posted the transfer to the account.

TRAN AMOUNT

The transaction amount.

FROM STAT

A code that specifies whether or not the *From* portion of the transfer was successful. This might be a void code.

TO STAT

A code that specifies whether or not the *To* portion of the transfer was successful. This might be a void code.

ONLINE

A code that indicates whether the transaction occurred online or offline.

- Y = Online
- N = Offline

Joint Account Maintenance (HB3) Report

Whenever an administrator performs *Joint Account Maintenance* (JAM) activity, the system stores that activity in a transaction log file and uses it to generate the daily *Joint Account Maintenance Report*.

By using the report, you can easily monitor the maintenance activity that occurred on co-owner accounts during the reporting period.

Each day, the system schedules and generates the *eCommerce Joint Account Maintenance Report (HB3)* and sorts the report contents in ascending sequence according to the following keys:

- Customer Number
- Branch
- Type
- Account Number
- Time

Following is a report sample followed by field definitions.

INST 26		ECOMMERCE JOINT ACCOUNT MAINTENANCE REPORT				HB3 APR 06, 04 PAGE 1	
CUSTOMER	BRANCH	TYPE	ACCOUNT	ADMIN_ID	ACTION	TIME	
53440410	2	3	2	gcbankuser	Del	06-APR-04 16:22:02	
53440410	2	3	2	gcbankuser	Del	06-APR-04 16:25:26	
91562721	2	30	4046	gcbankuser	Del	06-APR-04 15:56:32	
131467128	1	2	5403	gcbankuser	Del	06-APR-04 16:05:59	
131467128	1	2	5545	gcbankuser	Del	06-APR-04 16:15:18	
131467128	1	2	6102	gcbankuser	Del	06-APR-04 16:05:59	
131467128	1	31	33631	gcbankuser	Del	06-APR-04 16:15:01	
131467128	1	35	792	gcbankuser	Del	06-APR-04 16:06:00	
131467128	2	12	2860	gcbankuser	Del	06-APR-04 16:06:00	
131467128	99	68	3100	gcbankuser	Del	06-APR-04 16:56:35	
count		-----		10			

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Field Definitions

The report includes one report-detail line for each customer. Each report-detail line contains the following fields.

CUSTOMER

The user ID the customer uses to log into the system. (The actual password is created and maintained within the Internet System.) Typically, this is a social security number or User ID alias.

BRANCH

The branch number assigned to this institution.

TYPE

The type-of-account code.

ACCOUNT

The customer's account number.

ADMIN_ID

The bank administrator's User ID.

ACTION

Contains a description of the maintenance activity the administrator performed.

For banks running the *VISION* host processing system, actions can include:

- **Add** — Added a new account relationship.
- **Add Acct: ecc= n** — Added a new account relationship and set an account-level ecc code.
- **Add Aci_ecc= n** — Added a new account relationship and set a relationship-level ecc code.
- **Chg ecc to: n** — Changed the account-level ecc code.
- **Chg Aci_ecc to: n** — Changed the relationship-level ecc code.
- **Del** — Deleted the account relationship.

For non-*VISION* banks such as *STARCOM* and *ITI*, actions can include:

- **Del** — Deleted a joint account.
- **Add** — Added a joint account.

TIME

The time of day the administrator performed the account maintenance.

Totals

Following all the account detail, the report prints the total number (count) of customer accounts reported.

Customer Initiated PIN Change (HB4) Report

Whenever an end customer performs a password modification (PIN change), the system captures that activity and stores it in a log file used to generate the daily *eCommerce Customer Initiated PIN Change Report* (HB4). Following is a sample of the report followed by field definitions.

INST 99	ECOMMERCE CUSTOMER INITIATED PIN CHANGE REPORT	HB4V APR 29, 04	PAGE 1
CUSTOMER	DATE/TIME OF CHANGE	ACTION DESCRIPTION	RESULT
-----	-----	-----	-----
131467199	30-APR-04 11:40:58	USER INITIATED PIN CHG	OK
131467199	30-APR-04 11:41:09	USER INITIATED PIN CHG	OK
131467199	30-APR-04 11:54:18	FORGOTTEN PASSWORD RESET	OK
131467199	30-APR-04 12:10:08	USER INITIATED PIN CHG	OK
-----	-----	-----	-----
	4		

Field Definitions

- **CUSTOMER** — The user ID the customer uses to log into the system. (The actual password is created and maintained within the Internet System.) Typically, this is a social security number or User ID alias.
- **DATE/TIME OF CHANGE** — The date and time when the customer's PIN was last changed.
- **ACTION DESCRIPTION** — Describes the reasons for the PIN change, including:
 - USER INITIATED PIN CHG
 - FORGOTTEN PASSWORD RESET
- **RESULT** — Describes the processing result of the PIN-change request. For example, OK indicates the change was successful.

Totals

Following all the account detail, the report prints the total number (count) of PIN changes that occurred.

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Account Consolidation Reports

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Administrator Logon

Although end customers perform NCR Account Consolidation functions directly from their Internet Banking web site, administrator aggregation functions are maintained on a special web site separate from Internet Banking.

Upon launching the administrator's Account Consolidation URL, the *Administrator Login* screen displays.

Admin Login Screen

Administrator Login

User ID:

Password:

Partner:

Log In

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1. Complete this screen with the following information:

User ID

Your unique administrator User ID.

Password

Your unique administrator Password.

Partner

The Partner code assigned to your institution.

2. Click the **Log In** button. The *Administrator Menu* screen displays.

Administrator Menu

Aggregation Account Reports Billing Reports User Profile and Account Totals Aggregated Institutions List Aggregated Account Types List Aggregated Error Activity	Account Access Reports Account Registration Activity Locked Aggregated Accounts Locked User Accounts Portal Accounts Access Attempts
Audit Log Reports User Account Activity Administrator Activity	
User Activity Reports User Signons New User Signups User Aggregation Activity Most Frequent Users	

Using this menu, you may generate reports in the following categories:

- Aggregation Account Reports
- Account Access Reports
- Audit Log Reports
- User Activity Reports

After you select a category, a submenu displays, allowing you to navigate to all the other reports within that category. When you wish to switch reporting categories, you must first return to the *Executive Reports Menu* to initiate your request.

The remainder of this document provides step-by-step instructions for generating each of the reports in these categories.

Account Consolidation Reports

The system provides four types of *Account Consolidation* reports, including:

- User Profile and Account Totals
- Aggregated Institutions List
- Aggregated Account Types List
- Aggregated Error Activity

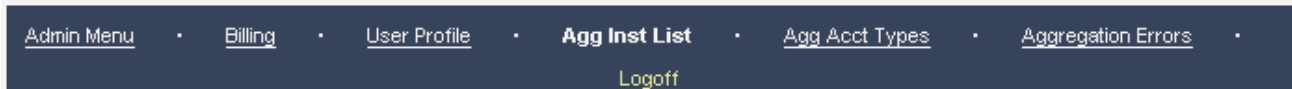
Consider using these reports to track the total number of aggregation users and accounts, session activity, account types, and error occurrences.

Report Generation

To launch the first desired report in this category, perform the following:

1. Access the ***Admin Menu***.
2. Select the desired report from the **Aggregation Account Reports** list.

An opening screen for the selected report displays, along with a **submenu** for accessing the remaining reports in this category.



3. Perform the necessary procedures to generate the selected report. Instructions are provided with each report write-up.
4. To select another report in this category, click the appropriate link in the submenu. To generate a report in another category, first return to the ***Admin Menu***, then make your selection.

User Profile and Account Totals

The *User Profile and Account Totals* report identifies the total number of registered users and accounts, plus the number of active users and sessions that took place over the last 30 days.

Upon selecting this report, the following screen displays, identifying your institution's Partner name, Partner Code, and number of account-aggregation customers.

The screenshot shows a web interface with a navigation bar at the top containing links: Admin Menu, Billing, User Profile, Agg Inst List, Agg Acct Types, Aggregation Errors, and Logoff. Below the navigation bar is the title 'User Profile and Account Totals' and a sub-header 'PARTNER_0 - 0'. A table with three columns is displayed:

Partner	Partner Code	Number Of Customers
PARTNER_0	0	1
NCR Columbia	1	0
285 - Greenfield Bank	3	2
Bank 504	2	2

From the **Partner** column, click on your institution's Partner Name. The report displays.

The screenshot shows the same web interface as above, but with a summary table for the selected partner. The sub-header is 'PARTNER_0 - 0'. The summary table has four columns:

# of Registered Users	# of Registered Accounts	# of Active Users - 30 days	# of Sessions - 30 days
1	6	0	0

Below the summary table is a button labeled 'Return To Partner Selection'.

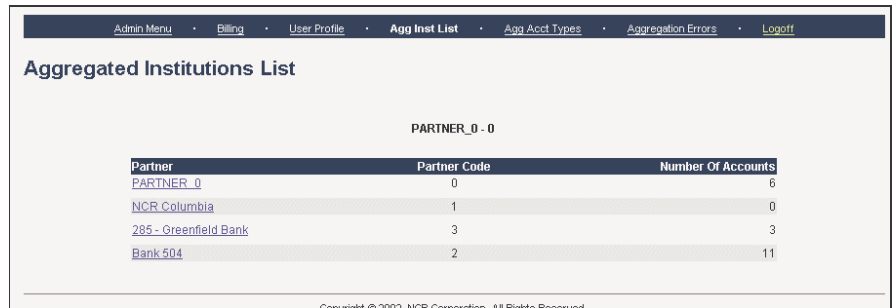
The reported information includes:

- **# of Registered Users** — Number of users who have enrolled in the *Account Consolidation* service at your institution.
- **# of Registered Accounts** — Total number of consolidated accounts at your institution.
- **# of Active Users (30 days)** — Number of individuals who have used the service over the last 30 days.
- **# of Sessions (30 days)** — Number of account-aggregation sessions active users have performed over the last 30 days.

Aggregated Institutions List

The *Aggregated Institutions List* report provides the total number of consolidated accounts at your institution, plus a break down of consolidated accounts by type.

Upon selecting this report, the following screen displays, identifying your institution's Partner Name, Partner Code, and number of account-aggregation customers.



PARTNER_0 - 0		
Partner	Partner Code	Number Of Accounts
PARTNER_0	0	6
NCR Columbia	1	0
285 - Greenfield Bank	3	3
Bank 504	2	11

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From the **Partner** column, click on your institution's Partner Name. The report displays.



PARTNER_0 - 0	
Institution	# of Aggregated Accounts
TekBank	5
TekBrokerage	1

[Return To Partner Selection](#)

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The following information displays for each institution your accountholders use for account aggregation:

- **Institution** — The name of the institution that offers the account.
- **# of Aggregated Accounts** — The total number of customers who hold an consolidated account with this institution.

Aggregated Account Types List

The *Aggregated Account Types List* report identifies the total number of consolidated accounts at your institution, plus provides a breakdown of accounts by type.

Upon requesting the report, the following screen displays, identifying your institution's Partner name, Partner Code, and number of account-aggregation customers.

Aggregated Account Types List

PARTNER_0 - 0

Partner	Partner Code	Number Of Accounts
PARTNER_0	0	6
NCR Columbia	1	0
285 - Greenfield Bank	3	3
Bank 504	2	11

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From the **Partner** column, click on your institution's Partner Name. The report displays.

Aggregated Account Types List

PARTNER_0 - 0

Account Type	# of Aggregated Accounts
Banking	3
Investments	1
Credit Cards/Accounts	2
Rewards	0
Workplace Retirement	0
Mortgages and Loans	0
Insurance	0
Employee Stock	0
Offline Assets	0
Offline Liabilities	0
Email	0

[Return To Partner Selection](#)

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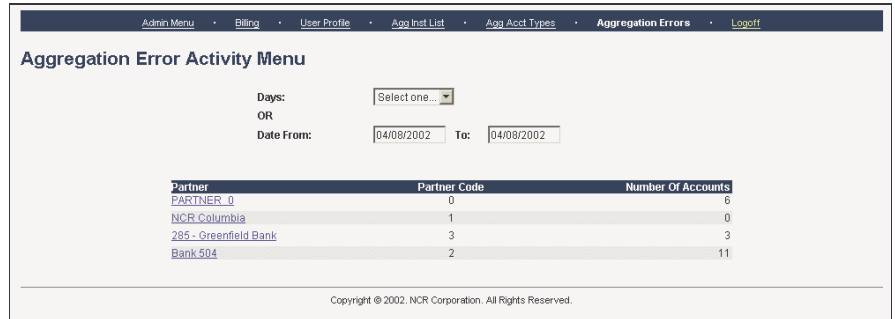
The report information includes the following detail for each account type:

- **Account Type** — The descriptive name of the account type.
- **# of Aggregated Accounts** — Total number of accounts consolidated for this account type.

Aggregated Error Activity

The *Aggregated Error Activity Report* lists the aggregation errors that occurred within a selected reporting period for each institution .

Upon selecting the report, the *Aggregation Error Activity Menu* screen displays, identifying your institution's Partner Name, Partner Code, and number of consolidated accounts for all your customers.



Partner	Partner Code	Number Of Accounts
PARTNER_0	0	8
NCR Columbia	1	0
285 - Greenfield Bank	3	3
Bank 504	2	11

From this screen, perform the following:

1. Select the timeframe on which to base the report. To do so, either:
 - Specify a specific number of reporting **days** (1, 7, 30), or
 - Specify the appropriate **From** and **To** dates.
2. From the **Partner** report column, select your institution.. The *Aggregation Error Totals* report displays for the timeframe you specified.



Financial Institution	Agg Attempts	General Errors	Retries	PW Errors	Parse Errors	URL Errors	Acct Mismatch	Timeout	Unknown Errors
TekBank	815	0	0	0	0	0	0	0	271
TekBrokerage	114	0	0	0	0	0	0	0	29

The following information displays for each institution that generated erroneous aggregation activity:

- **Financial Institution** — The name of the financial institution.

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- **Agg Attempts** — The number of times customers attempted to aggregate accounts for this institution.
 - **General Errors** — The number of times a general script error occurred. Many conditions can cause this type of error, including external site difficulty or slow response.
 - **Retries** — The number of times users attempted to repeat aggregation activity.
 - **PW Errors** — The number of times users entered incorrect passwords.
 - **Parse Errors** — The number of times screen scraping failed due to changes in the page position.
 - **URL Errors** — The number of times the system experienced difficulty accessing the URL.
 - **Acct Mismatch** — The number of times the system could not link the account with the institution.
 - **Timeout** — The time allocated to access the URL has lapsed.
 - **Unknown Errors** — The number of times the system encountered unknown error activity.
3. Optionally, to display the error detail for a specific institution, click on the desired **Financial Institution** name. The *Individual Error Activity Report* displays for the same time period previously selected.

Individual Error Activity for 1-Apr-2002 to 8-Apr-2002

PARTNER_0 - 0

Logon ID	Account Type	Account Number	Error Type	Error Description	Timestamp
demo	Savings	1000003333	Unknown Error		4/8/02
demo	Savings	1000003333	Unknown Error		4/7/02
demo	Savings	1000003333	Unknown Error		4/6/02
demo	Savings	1000003333	Unknown Error		4/5/02
demo	Savings	1000003333	Unknown Error		4/4/02
demo	Savings	1000003333	Unknown Error		4/3/02
demo	Savings	1000003333	Unknown Error		4/2/02
demo	Savings	1000003333	Unknown Error		4/1/02

Return To Institution Selection

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The selected institution’s *Individual Error Activity Report* provides the following information for each customer who generated aggregation error activity:

- **Logon ID** — Identifies the customer’s User ID.
- **Account Type** — The customer’s account type.

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- **Account Number** — The customer's account number.
- **Error Type** — The error type associated with the error activity.
- **Error Description** — A brief description of the error.
- **Timestamp** — The time of day (mm/dd/yy) the error occurred.

Account Access Reports

The system provides five types of *Account Access Reports*, including:

- Account Registration Activity
- Locked Aggregated Accounts
- Locked User Accounts
- Portal Accounts
- Access Attempts

Consider using these reports to track registration attempts, account activity for all participating aggregation institutions, account activity for individual customers, locked accounts, specific and average account balances, and successful/erroneous access attempts.

Report Generation

To launch the first desired report in this category, perform the following:

1. Access the ***Admin Menu***.
2. Select the desired report from the **Account Access Reports** list.

An opening screen for the selected report displays, along with a **submenu** for accessing the remaining reports in this category.



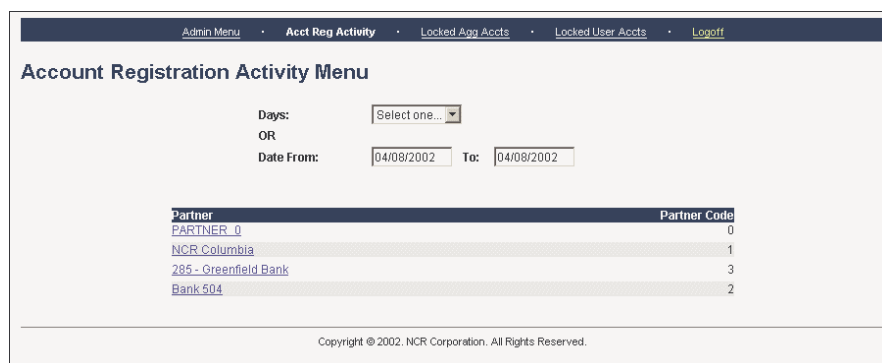
Admin Menu • Acct Reg Activity • Locked Agg Accts • Locked User Accts • Logoff

3. Perform the necessary procedures to generate the selected report. Instructions are provided with each report write-up.
4. To select another report in this category, click the appropriate link in the submenu. To generate a report in another category, first return to the ***Admin Menu***, then make your selection.

Account Registration Activity

The *Account Registration Activity Report* provides details regarding registration activity that has taken place for a specified timeframe.

Upon selecting the report, the *Account Registration Activity Menu* screen displays, identifying your Partner Name and Partner Code.



Partner	Partner Code
PARTNER_0	0
NCR Columbia	1
285 - Greenfield Bank	3
Bank 504	2

From this screen, perform the following:

1. Select the timeframe on which to base the report. To do so, either:
 - Specify a specific number of reporting **days** (1, 7, 30), or
 - Specify the appropriate **From** and **To** dates.
2. From the **Partner** report column, click on your institution's Partner name. The report displays.



Add Attempts	Modify Attempts	Delete Attempts	New Requests	Total
22	1	13	0	36

The report information includes the following totals for the account-aggregation activity that occurred for all customers at your institution during the specified timeframe:

- **Add Attempts** — Total attempts to register accounts.

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- **Modify Attempts** — Total attempts to modify accounts.
 - **Delete Attempts** — Total attempts to delete accounts.
 - **New Requests** — Total requests for access to additional institutions.
 - **Total** — Total number of all attempted activities.
3. Optionally, to display the account activity detail for all institutions, click the **View Institution/Account Type Details** button. The *Account Registration by Institution/Account Type Report* displays for the same time period previously selected.

Account Registration Activity by Institution/Account Type for 21-Feb-2001 to 21-Feb-2002

Bank 504 - 2

Financial Institution	Account Type	# Accounts Added	# Accounts Deleted	# Accounts Modified
American Airlines AAdvantage	Reward Programs	1	0	0
American Express Credit Card	Credit Card	1	1	0
Charles Schwab (Guicken Access)	Investment Variable	2	2	0
Delta SkyMiles	Reward Programs	1	0	0
Diners Club Credit Card	Credit Card	1	1	0
MSN Hotmail	Email	1	1	0
Nantucket Bank	Checking & Money Market	3	2	1
Nantucket Bank	Savings	1	0	0
NetBank	Checking & Money Market	4	2	0

This screen lists the various types of activity that occurred for each institution by account type. The reported fields include:

- **Financial Institution** — Name of the financial institution that has received account-registration activity.
- **Account Type** — The type of account (Checking, Investment, Reward Program, Money Market, etc.) associated with the activity.
- **# Accounts Added** — The total number of accounts that your customers have added for this account type at this institution.
- **# Accounts Deleted** — The total number of accounts that your customers have deleted for this account type at this institution.
- **# Accounts Modified** — The total number of accounts that your customers have modified for this account type at this institution.

To display account activity for specific customers within an account type, click the *Account Type* field for the appropriate

institution. The *Account Registration Activity by Customer* screen displays.

User Name	Logon ID	Action	Date
Greg Sackenheim	100000177	Add	1/11/02
Greg Sackenheim	100000177	Modify	2/21/02

This screen lists customers who generated the account-registration activity. Each report line includes the following fields:

- **User Name** — The customer’s registered name.
- **Logon ID** — The customer’s bank User ID.
- **Action** — A description of the activity (Add, Modify, Delete) the customer applied to the account.
- **Date** — The date (mm/dd/yy) the customer generated the activity.

Locked Aggregated Accounts

The *Locked Aggregated Accounts Report* identifies the number of external financial institutions that have received a status code 103 (incorrect credentials). The accounts become locked after the following conditions occur:

- The system experiences two unsuccessful update attempts.
- The **incorrect login credentials** message occurs from the web site.

Upon selecting this report, the following screen displays, identifying your institution's Partner Name, Partner Code, and number of locked consolidated accounts.

Partner	Partner Code	# Locked Aggregated Accounts
PARTNER_0	0	0
NCR Columbia	1	0
285 - Greenfield Bank	3	0
Bank 504	2	0

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Locked User Accounts

The *Locked User Accounts Report* identifies the total number of locked Tekportal accounts for which users have attempted to sign on three consecutive times with an invalid password.

Upon selecting the report, the following screen displays, identifying your institution's Partner name, Partner Code, and number of locked user accounts.

Note: For institutions that use a single sign on and never create a Tekportal User ID, the number of locked user accounts should always be zero.

Partner	Partner Code	# Locked User Accounts
PARTNER_0	0	0
NCR Columbia	1	0
285 - Greenfield Bank	3	0
Bank 504	2	0

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Portal Accounts

These reports identify the financial institutions with which your customers have consolidated accounts. They provide two levels of information:


- Average account balance summaries for each account type
- Specific account balances for each customer within each account type

Upon selecting these reports, the *Portal Accounts Menu* screen displays, identifying your institution's Partner name and Partner Code.



Partner	Partner Code
PARTNER_0	0
NCR Columbia	1
285 - Greenfield Bank	3
Bank 504	2

From the **Partner** column, click on your institution's Partner name. The *Portal Accounts Summary Report* displays.



Financial Institution	Account Type	# of Accounts	Avg Balance per Account
TekBank	Savings	1	234.56 USD
TekBank	Checking & Money Market	1	4.09 USD
TekBrokerage	Investment, Taxable	1	4.09 USD
TekBank	Line Of Credit	1	-4.09 USD
TekBank	Credit Card	1	-4.09 USD
TekBank	CD	1	-4.09 USD

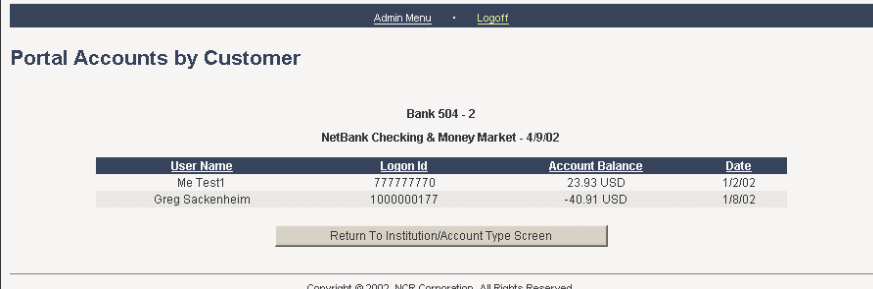
Each report line includes the following information for each financial institution that has consolidated accounts with your customers:

- **Financial Institution** — The name of the financial institution.
- **Account Type** — The type of accounts reported in this detail line.

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- **# of Accounts** — The total number of accounts within this account type.
- **Avg Balance per Account** — The average balance of all accounts within this type.

To generate detail for all accounts within a specific type, click the desired *Account Type*. The *Portal Account by Customer* screen displays.



Admin Menu · Logoff

Portal Accounts by Customer

Bank 504 - 2
NetBank Checking & Money Market - 4/9/02

User Name	Logon Id	Account Balance	Date
Me Testt	777777770	23.93 USD	1/2/02
Greg Sackenheim	1000000177	-40.91 USD	1/8/02

Return To Institution/Account Type Screen

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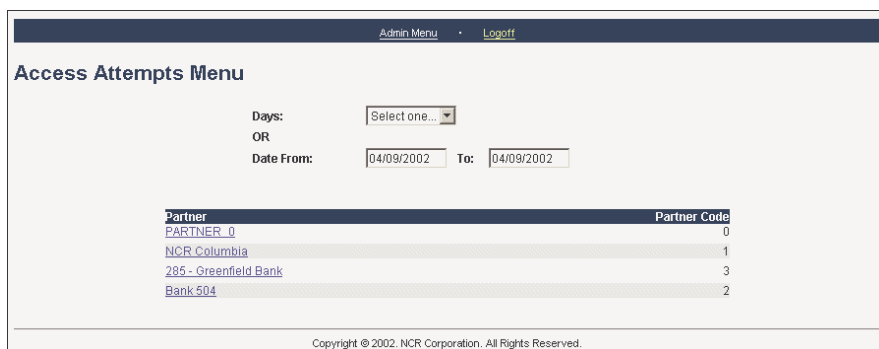
The report detail includes the following information for each customer associated with the selected institution:

- **User Name** — The customer's user name.
- **Logon ID** — The customer's User ID.
- **Account Balance** — The customer's account balance.
- **Date** — The date (mm/dd/yy) the customer's account activity was last updated.

Access Attempts

The *Access Attempts Report* shows the total number of times your institution's customers have attempted to access their consolidated accounts, and whether those attempts were successful.

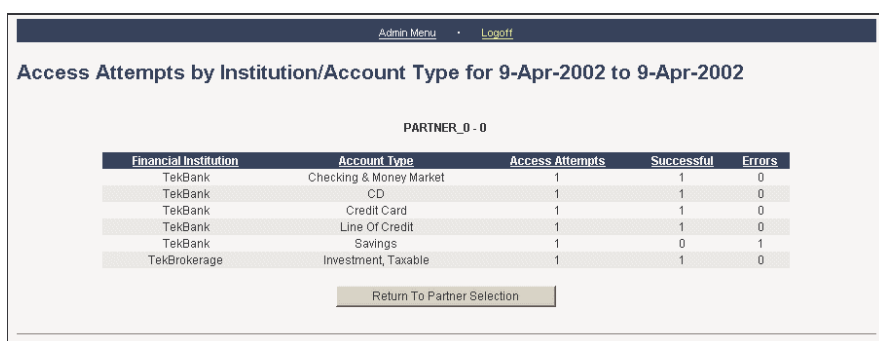
Upon selecting this report, the *Access Attempts Menu* displays, identifying your institution's Partner name and Partner Code.



Partner	Partner Code
PARTNER_0	0
NCR Columbia	1
285 - Greenfield Bank	3
Bank 504	2

From this screen, perform the following:

1. Select the timeframe on which to base the report. To do so, either:
 - Specify a specific number of reporting **days** (1, 7, 30), or
 - Specify the appropriate **From** and **To** dates.
2. From the **Partner** column, click on your institution's Partner name. The report displays.



Financial Institution	Account Type	Access Attempts	Successful	Errors
TekBank	Checking & Money Market	1	1	0
TekBank	CD	1	1	0
TekBank	Credit Card	1	1	0
TekBank	Line Of Credit	1	1	0
TekBank	Savings	1	0	1
TekBrokerage	Investment, Taxable	1	1	0

The report includes the following information for every institution that your customers use for account aggregation:

- **Financial Institution** — The institution's name.

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- **Account Type** — The institution's account type.
- **Access Attempts** — The total number of times your customers have attempted to access the account.
- **Successful** — The total number of times your customers have successfully accessed the account.
- **Errors** — The total number of errors that occurred while your customers attempted to access the account.

Audit Log Reports

The system provides two types of *Audit Log Reports*:

- User Account Activity
- Administrator Activity

Consider using these reports to track account-aggregation activity for a specific customer, and/or activity for all or specific administrators.

Report Generation

To launch the first desired report in this category, perform the following:

1. Access the **Admin Menu**.
2. Select the desired report from the **Audit Log Reports** list.

An opening screen for the selected report displays, along with a **submenu** for accessing the remaining reports in this category.



[Admin Menu](#) · **User Acct Activity** · [Admin Activity](#) · [Logoff](#)

3. Perform the necessary procedures to generate the selected report. Instructions are provided with each report write-up.
4. To select another report in this category, click the appropriate link in the submenu. To generate a report in another category, first return to the **Admin Menu**, then make your selection.

User Account Activity

The *User Account Activity* report enables you to display complete account activity detail for a specified period of time.

Upon requesting this report, the *User Account Activity Menu* displays.

Admin Menu · User Acct Activity · Admin Activity · Logout

User Account Activity Menu

Days:

OR

Date From: To:

Login ID:

Partner ID:

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From this screen, perform the following:

1. Select the timeframe on which to base the report. To do so, either:
 - Specify a specific number of reporting **days** (1, 7, 30), or
 - Specify the appropriate **From** and **To** dates.
2. Enter the user's **Login ID** (same as User ID in the user interface).
3. Select your institution from the **Partner ID** drop-down menu.
4. Click the **Generate Report** button. The report displays.

User Account Activity for 10-Apr-2002 to 10-Apr-2002

User: 1000000177 Partner: Bank 504 - 2

Date	Module	Action	Account Type	Error Code
4/10/02	TekCapture	SINGLE	Nantucket Bank	0
4/10/02	TekCapture	SINGLE	Nantucket Bank	0
4/10/02	TekCapture	SINGLE	CSFB Direct (Web Access)	0
4/10/02	TekCapture	SINGLE	Delta SkyMiles	0
4/10/02	TekCapture	SINGLE	Delta SkyMiles	0
4/10/02	TekCapture	SINGLE	Offline	101
4/10/02	TekCapture	SINGLE	Offline	101
4/10/02	TekCapture	SINGLE	Offline	101

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The reported information for this customer includes:

Date

The date (MM/DD/YYYY) the customer generated the transaction.

Module

The program that processed the transaction.

Action

A description of the user's activity. Descriptions include:

- **SINGLE** — User refreshed account information.
- **DELETE_ACCOUNT** — User deleted an account.
- **MODIFY_ACCOUNT** — User modified the account detail.
- **ADD_ACCOUNT** — User added an account.
- **REQUEST_ACCOUNT** — User requested a new institution.

Account Type

A description of the institution account with which the customer has an aggregation relationship. For example: Delta Skymiles, CSFB Direct, Ameritrade, FirstUSA Credit Card, and so on.

Error Code

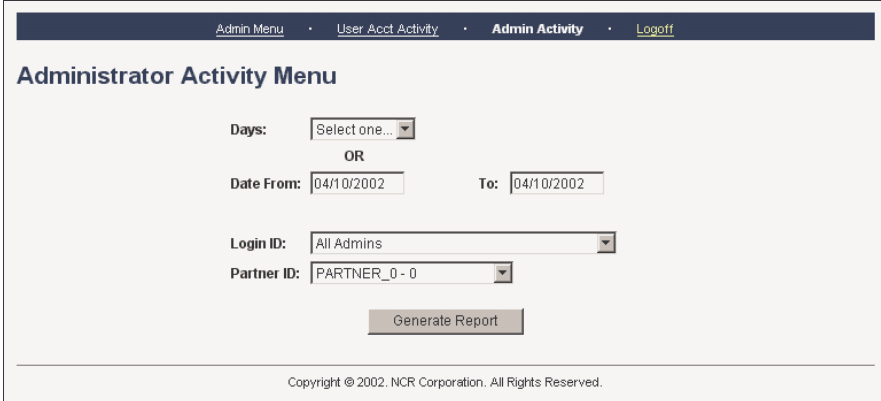
The status code associated with the error condition, if applicable. If no error occurred, the report displays 0 in this field.

For error explanations and actions, refer to **Chapter 3**.

Administrator Activity

The *Administrator Activity* report enables you to display details regarding administrator transaction activity that occurred within a specified period of time.

Upon selecting this report, the *Administrator Activity Menu* screen displays.



From this screen, perform the following:

1. Select the timeframe on which to base the report. To do so, either:
 - Specify a specific number of reporting **days** (1, 7, 30), or
 - Specify the appropriate **From** and **To** dates.
2. Enter your administrator **Login ID**.
3. From the drop-down menu, select your institution's **Partner ID**.
4. Click the **Generate Report** button. The report displays.

Admin Menu · User Acct Activity · **Admin Activity** · [Logoff](#)

Administrator Activity for 4-Oct-2002 to 4-Oct-2002

User: ucuexe (EX) Partner: 901 - Universal 1 Credit Union - 4

Date	Module	Action	Error Code
10/4/02	Logon	LOGON_ADMIN	0
10/4/02	Logon	LOGON_ADMIN	0
10/4/02	Logon	LOGON_ADMIN	0
10/4/02	Logon	LOGON_ADMIN	0
10/4/02	Logon	LOGON_ADMIN	0

[Return To Partner Selection](#)

The reported administrator-activity information includes:

Administrator

The administrator's User ID.

Date

The date (MMDDYYYY) the activity occurred.

Module

The name of the software module that processed the activity.

Action

A description of the administrator's activity.

Error Code

The code associated with an error condition, if applicable. If no error occurred, the report displays 0 in this field.

User Activity Reports

The system provides four types of *User Activity Reports*:

- User Signons
- New User Signups
- User Aggregation Activity
- Most Frequent Users

Consider using these reports to track login activity, sign-up activity, consolidated account volume by institution, and frequent-user details.

Report Generation

To launch the first desired report in this category, perform the following:

1. Access the **Admin Menu**.
2. Select the desired report from the **User Activity Reports** list.

An opening screen for the selected report displays, along with a **submenu** for accessing the remaining reports in this category.



[Admin Menu](#) · **User Signons** · [New Users](#) · [User Agg Activity](#) · [Most Freq Users](#) · [Logoff](#)

3. Perform the necessary procedures to generate the selected report. Instructions are provided with each report write-up.
4. To select another report in this category, click the appropriate link in the submenu. To generate a report in another category, first return to the **Admin Menu**, then make your selection.

User Signons

The *User Signons* report provides a series of log-in statistics for registered users.

Upon selecting this report, the following screen displays, identifying your institution's Partner name, Partner Code, and number of registered account-aggregation users:

Partner	Partner Code	Number Of Registered Users
PARTNER_0	0	1
NCR Columbia	1	0
285 - Greenfield Bank	3	2
Bank 504	2	2

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From the **Partner** column, click on your institution's Partner name. The *User Signon Totals* report displays.

# Registered Users	# Users Logged in: Past 7 Days	# Users Logged in: Past 30 Days	# Users Logged in: Past 180 Days	Average Daily Logins (over 30 days)
2 100%	0 0.0%	0 0.0%	0 0.0%	0.0000

[Return To Partner Selection](#)

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Following is a description of each report field.

Registered Users

The number and percentage of registered users who logged on during this reporting period.

Users Logged in: Past 7 Days

The number and percentage of users who logged on during the past seven days.

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Users Logged in: Past 30 Days

The number and percentage of users who logged on during the past 30 days.

Users Logged in: Past 180 Days

The number and percentage of users who logged on during the past 180 days.


Average Daily Logins (over 30 days)

The average number of times users logged on during the last 30 days.

New User Signups

This report provides a total number of new users who have signed up for account-aggregation services within a specified timeframe.

Upon selecting the report, the following screen displays, identifying your institution's Partner Name, Partner Code, and number of account-aggregation customers.



Partner	Partner Code	Number Of Customers
PARTNER 0	0	1
NCR Columbia	1	0
285 - Greenfield Bank	3	2
Bank 504	2	2

From this screen, perform the following:

1. Select the timeframe on which to base the report. To do so, either:
 - Specify a specific number of reporting **days** (1, 7, 30), or
 - Specify the appropriate **From** and **To** dates.
2. From the **Partner** column, click on your institution's Partner name. The *New User Signup Totals* report displays.



The following information displays for each day within the timeframe you specified.

Date

The date (mm/dd/yy) the customers enrolled for account aggregation services.

Signups

The total number of customers who enrolled for account aggregation services on this date.

User Consolidation Activity

This report identifies the total number of users who each employ a specific number of consolidated accounts — starting from zero accounts to 10 or more.

Upon selecting this report, the following screen displays.



Select the appropriate partner. The *User Aggregation Activity Totals* report displays.

User Aggregation Activity Totals		
285 - Greenfield Bank - 3		
Distribution of Number Aggregated Accounts per User		
Total number of aggregated accounts: 2		
Aggregated Accounts	# Users	% of Total
0	0	0.0%
1	0	0.0%
2	1	100.0%
3	0	0.0%
4	0	0.0%
5	0	0.0%
6	0	0.0%
7	0	0.0%
8	0	0.0%
9	0	0.0%
10+	0	0.0%
Total Users	1	100%
Distribution of Number Aggregated Sites per User		
Total number of aggregated sites: 2		
Aggregated Sites	# Users	% of Total

The *User Aggregation Activity Totals* report is divided into two segments. Following is a description of each.

Distribution of Consolidated Accounts per User

This portion of the report identifies the number and percentages of total users who have 0-10 or more consolidated accounts.

Reported information includes the following detail:

Total number of aggregated accounts:

The total number of consolidated accounts for all users.

Aggregated Accounts (0-10+)

This report column provides an item for each numbered category of consolidated accounts, starting with 0 through 10+.

Users

Identifies the number of users who own the number of consolidated accounts specified in the *Aggregated Accounts* column of this report-detail line.

% of Total

Identifies the percentage of total users who own the number of consolidated accounts specified in the *Aggregated Accounts* column of this report-detail line.

Following the report-detail lines, the report prints totals for the number of users and percentages. Then the report continues with the next segment.

Distribution of Number Aggregated Sites per User

This portion of the report identifies the number and percentages of total users who are associated with 0-10 or more consolidated sites.

Reported information includes the following detail:

Total number of aggregated sites:

The total number of consolidated sites for all users.

Aggregated Sites (0-10+)

This report column provides an item for each numbered category of consolidated sites, starting with 0 through 10+.

Users

Identifies the number of users associated with the number of consolidated sites specified in the *Aggregated Sites* column of this report-detail line.

% of Total

Identifies the percentage of total users associated with the number of consolidated sites specified in the *Aggregated Sites* column of this report-detail line.

Following the report-detail lines, the report prints totals for the number of users and percentages.

This concludes the *User Aggregation Activity Totals* report.

Most Frequent Users

This report option provides login statistics for the system's most frequent users.

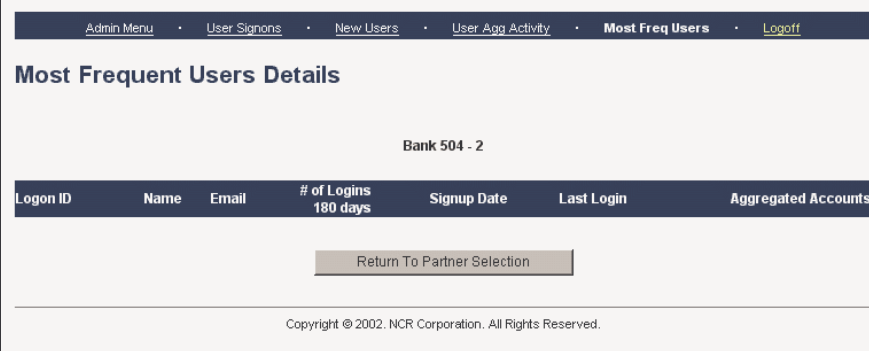
Upon requesting the report, the following screen displays, identifying your institution's Partner Name, Partner Code, and number of registered account-aggregation users.



Partner	Partner Code	Number Of Registered Users
PARTNER_0	0	1
NCR Columbia	1	0
285 - Greenfield Bank	3	2
Bank 504	2	2

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From the **Partner** column, click on your institution's Partner name. The report displays.



Login ID	Name	Email	# of Logins 180 days	Signup Date	Last Login	Aggregated Accounts
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Return To Partner Selection

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The report includes a detail line for each frequent user. Following is a description of the fields included in each line.

Login ID

The user's Login ID.

Name

The user's full name.

Email

The user's email address.

of Logins 180 days

The total number of times this user has logged in during the last 180 days.

Signup Date

The date (MM/DD/YY) this user enrolled for Account Consolidation.

Last Login

The date (MM/DD/YYYY) of this user's last login.

Aggregated Accounts

The total number of consolidated accounts associated with this user.

Error Message Explanations and Actions

When an account-consolidation error condition occurs, the system communicates with end customers by displaying error messages on the screen. Depending on the situation, the overall message can consist of up to three items:

- Descriptive error text that explains the error condition
- Four-digit error code associated with the condition
- Three-digit status code

A sample error screen follows.

Error Screen

Message Text

Status Code

Error Code

We are unable to verify the account entered.
Please verify that your account is online and that you have entered the correct account number, ID and Password. Error Code: 3018
Status 108

Add Accounts Confirmation

There was a problem updating your account information.
Please select one of the following options and press **Continue**:

Add more accounts
 View your Account Summary

Because error conditions can occur for a number of reasons, the status code that displays can vary. Therefore, when the customer has to call your institution for assistance, the status code can help the support representative more easily diagnose and resolve the problem.

When the customer calls for help, he/she should have the following information ready for the Customer Service Representative:

- The page on which the error occurred
- The error message (including text, error code, and status code)
- The function being performed
- The input provided
- The links or buttons clicked

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Following are explanations and actions for the most common end customer error and status messages that can occur during an online session.

Customer Error Messages

Following are descriptions and corrective actions for each of the common error conditions that can occur during an end customer's Account Consolidation session. Most errors result from improper input, requiring the customer to reenter a value and attempt the transaction again. Other errors occur due to system failure, which may require the customer to call customer support.

Note: The **\$1** and **\$2** values in the error messages denote dynamic data that can vary from one error condition to the next. For the status codes that can accompany these error messages, refer to *Status Messages*, found elsewhere in this chapter.

1001 — Invalid input

Explanation: — The customer has entered an invalid value in an input field.

Action: — The customer may enter a correct value and try again.

1002 — Cookies are deactivated in your browser. This website requires cookies to properly execute.

Explanation: — During the logon, the system determined that the customer's browser's cookies are inactive. In some circumstances, installation and/or configuration problems can also cause this error.

Action: — The customer must activate the browser's cookies and try the logon again. If the error reoccurs, contact technical support.

1003 — System error. Please try again later.

Explanation: — A general system failure has occurred as a result of a software error

Action: — Obtain the following information and contact technical support:

- The page on which the error occurred
- The error message
- The function attempted
- The input provided
- The links or buttons clicked

1004 — System error. Please try again later.

Explanation: — A general system failure has occurred due to a software error.

Action: — Obtain the following information and contact technical support:

- The page on which the error occurred
- The error message

- The function attempted
- The input provided
- The links or buttons clicked

1005 — System error. Please try again later.

Explanation: — A general system failure has occurred due to a software application interface error.

Action: — Obtain the following information and contact technical support:

- The page on which the error occurred
- The error message
- The function attempted
- The input provided
- The links or buttons clicked

1006 — Invalid login information for User ID '\$1'. Please try again.

Explanation: — The customer has entered an invalid User ID.

Action: — The customer should enter the appropriate User ID and Password, then try to login again.

1007 — Please log out (or close your browser) first before logging in again.

Explanation: — The customer has tried to log on again while a session is already active.

Action: — The customer must either close the browser or log out before logging in again.

1008 — Session timed out. Please log in again.

Explanation: — The session has timed out.

Action: — The customer must log in again to initiate a new session.

1009 — End user data missing. Please log in again.

Explanation: — For some reason, the session does not contain valid end- user data.

Action: — The customer needs to log in again.

1010 — System error. Please try again later.

Explanation: — A general system error relating to your institution's Partner Code has occurred.

Action: — Make sure your Partner Code is valid. If so, record the following information and contact technical support:

- The page on which the error occurred
- The error message

- The function attempted
- The input provided
- The links or buttons clicked

1011 — System error. Please try again later. Error Code: 1011. If this problem persists, please contact Customer Service.

Explanation: — A general system error associated with missing web page data has occurred.

Action: — Obtain the following information and contact technical support:

- The page on which the error occurred
- The error message
- The function attempted
- The input provided
- The links or buttons clicked

1012 — There has been an error in retrieving account information for \$1. Error Code: 1012. Please try again later. (\$2)

Explanation: — A technical system error has occurred while retrieving information for the account (\$1) specified in the message.

Action: — Contact technical support.

1013 — Too many invalid login attempts for User ID '\$1'. This account has been locked. Please contact Customer Service to unlock your account.

Explanation: — The customer with the User ID (\$1) specified in the message has exceeded the maximum number of logon attempts permitted. As a result, the system has locked the account.

Action: — Contact technical support.

1014 — This account has been time locked. Please contact Customer Service to remove the lock.

Explanation: — Certain transaction activity has caused the customer's account to be locked.

Action: — Contact technical support.

1015 — Invalid user input. Please do not use the characters <, >, &, or ; in your input.

Explanation: — The customer has entered one or more invalid characters and/or symbols in an input field.

Action: — The customer should correct the entry and try again.

1016 — There has been a navigation problem returning to your account. Please select again.

Explanation: — The system has detected invalid account detail data, resulting in account-navigation problems.

Action: — Obtain the following information and contact technical support:

- The page on which the error occurred
- The error message
- The function attempted
- The input provided
- The links or buttons clicked

1017 — There has been a problem logging out. Please close and reload your browser if you wish to log in again.

Explanation: — A technical problem has occurred as a result of logging out of Account Consolidation.

Action: — The customer should close and reload the browser before attempting another login.

1018 — Invalid user input for \$1. Please do not use the characters <, >, &, or ; in your input.

Explanation: — The customer has entered one or more invalid characters and/or symbols for the displayed field (\$1).

Action: — The customer should correct the entry and try again.

1019 — There has been an error saving customer information (\$1).

Explanation: — A technical error has occurred.

Action: — Contact technical support.

1022 — There has been an error attempting to delete the transaction. Please try again later.

Explanation: — A technical error has occurred.

Action: — Contact technical support.

1023 — There has been an error attempting to retrieve data (\$1). Please try again later.

Explanation: — A technical error has occurred.

Action: — Contact technical support.

1024 — There is data missing from your request. Please try again.

Explanation: — The system accepts input for credit cards, including AmEx, Visa, MC, and Discover. The card number the customer supplied is not acceptable to any of these vendors.

Action: — The customer should enter the appropriate credit card number and try again.

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1025 — The credit card number entered is invalid. Please check the number and try again.

Explanation: — The customer has specified an invalid credit card number.

Action: — The customer should enter the appropriate number and try again.

3016 — We are unable to access your account with the login credentials provided. Error Code: 3016. Please verify the User ID and password for the on-line account you wish to add in the Manage Accounts section.

Explanation: — The customer has tried to establish a consolidated account. This attempt failed because the User ID and/or Password entries were not acceptable to the third-party institution. The entries should match the same values the customer would use to access the account from the third-party web site.

Action: — The customer should enter the appropriate values and try again. If the error reoccurs, contact technical support.

3017 — We are unable to access your account with the account number provided. Error Code: 3017. Please verify the account number in the Manage Accounts section.

Explanation: — The customer has tried to establish a consolidated account. This attempt failed because the institution that maintains the account could not recognize the account number provided.

Action: — The customer should correct the entry and try again.

3018 — We are unable to verify the account entered. Please verify that your account is on-line and that you have entered the correct account number, ID and password. Error Code: 3018. Status \$1

Explanation: — The customer tried to establish a consolidated account. This attempt failed because the institution that maintains account could not recognize the account credentials provided, including the account number, the User ID, the password, or all three.

Action: — The customer should make sure the account credentials are correct and try again. If the error reoccurs, obtain the following information and contact technical support:

- The page on which the error occurred
- The error message
- The function attempted
- The input provided
- The links or buttons clicked

3019 — No account was selected.

Explanation: — During a modify transaction, the customer failed to specify an account.

Action: — The customer should select an account and try again.

Status Codes for Administrators

As discussed earlier in this chapter, many error messages are accompanied by a three-digit status code. Although meaningless to the end user, these codes help financial institutions and support personal to diagnose and resolve problems associated with account-aggregation processing.

Following are explanations and recommended actions for the most common status codes that can occur.

101 — A general error

Explanation: — A general system failure has occurred because the target site is available intermittently due to network or Internet connectivity problems. The account will update when the system is consistently available.

Action: — Refresh the account to verify that the error is repeatable at alternate times of day with the same error code. Then, ask the end user to verify his/her account at the third party institution and to update his/her account at a later time. If the problem persists, contact technical support.

102 — Retry error

Explanation — The customer has attempted to reenter a transaction.

Action: — Refresh the account to verify that the error is repeatable at alternate times of day with the same error code. Then, ask the end user to update his/her account at a later time. If the problem persists, contact technical support.

103 — Login error - Invalid credentials.

Explanation — The customer has attempted to login with an invalid User ID and/or Password. The account will not update until the credentials are entered correctly.

Action — Ask the customer to verify and/or correct his/her credentials at the third-party site and for account aggregation. The two sets of credentials must agree before account-aggregation processing can take place. If the problem persists for a period of three days, contact Technical support.

104 — Parsing error - Error reading website.

Explanation — The system has tried to access the third-party web site. For some reason, this attempt failed.

Action: — Refresh the account to verify that the error is repeatable at alternate times of day with the same error code. Ask the customer to attempt the transaction again. If the error persists for

this and other accounts, it could be related specifically to this account type. If so, contact technical support.

105 — Website is unavailable or intermittently available.

Explanation: — The system has tried to access the third-party web site. This attempt failed because the site is unavailable.

Action: — Refresh the account to verify that this error is repeatable at an alternate time of day with the same error. If the problem persists, verify with the end user that the web site is available for account access. Then contact technical support.

106 — Account mismatch.

Explanation — The customer has tried to establish or modify a consolidated account. This attempt failed because the User ID and/or Password entries were not acceptable to the third-party institution.

Action: — Ask the user to verify the credentials at the third-party site and the related credentials set up for account aggregation. If the information at both sites do not agree, instruct the user on how to use the *Modify Accounts* aggregation procedure to set up the User ID and Password values. If the error persists, contact technical support.

107 — The script timed out while attempting to aggregate the account.

Explanation: — While the customer was aggregating the account, the session timed out. This could be due to a communications error.

Action: — Ask the customer to try again. If the error is repeatable at different times of day with the same error code, contact technical support.

108 — End user action required at the third party site.

Explanation: — This status code indicates that the third-party institution is requiring the end user to update, edit, or add to his/her account information or detail. The software will not update the account until the end user visits the third party site to update or verify his/her information.

From time to time, an institution may ask end users to accept or decline an offer. Generally, the customer does so from the *Account History* page instead of the *Login* or *Account Summary* page.

Action: — Verify whether or not the customer has been able to update the account at the third-party site. Then, instruct the customer to refresh the account to verify that the error is repeatable at alternate times of day. Then, access the third-party site and apply the necessary changes to the account. If the problem

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continues after correcting the information at the third-party site, contact technical support.

109 — Password change required at the third party site.

Explanation: — This status code indicates that the third-party institution is requiring the end user to update or edit his/her password. The software will not update the account until the end user complies with the request.

Action: — Assist the customer with updating his/her password at the third-party site. If the error continues after the update, contact technical support.

110-167

Explanation: — A software error has occurred. For 25 percent or less of the accounts in this type, the problem is most likely related to a new account type. A list of possible errors follows.

***** ERROR CODES AND MEANINGS *****			
110	Invalid macro name	139	No current table row to use
111	Script line does not contain four components	140	Communication error between application components
112	Infinite loop detected in the script	141	Form not found
113	Duplicate label found in the script	142	Optional argument must be equal to "test" if present
114	Reference to an undefined label	143	Invalid account index
115	Incorrect number of macro arguments in the script	144	Invalid history index
116	Variable access error	145	Return data not defined
117	Missing required macro argument	146	Invalid comparison type
118	Missing required symbol in symbol table	147	Unsupported .qif file type
119	Invalid TekPortal date	148	Error reading .qif file
120	Invalid date pattern	149	Optional argument must be equal to ##VPAGE## if present
121	Unable to convert variable type	150	Web page does not contain the specified signature
122	Invalid date	151	No more previous page
123	Invalid dollar amount	152	Invalid macro argument
124	Invalid percent value	153	Local table not defined
125	Invalid integer	154	HREF not found in string
126	Regular expression returns no match	155	No more words on page
127	String not found	156	Form input field not found
128	String end index must be greater than string start index	157	Tower variable expected
129	String index out of bound	158	Tag not found
130	Tag not found	159	May not pause more than 60 seconds
131	Table not found	160	Integer must be zero or greater
132	No more rows in current table	161	The character encoding is not supported
133	Invalid table column number	162	The country code is invalid
134	Table column number must be greater than zero	163	Invalid Year
135	The script requires a newer version of macro language	164	Class not found for RunJava macro
136	Invalid regular expression	165	No such method for RunJava macro
137	The ##keep## token is required	166	Unsupported method return type for RunJava macro

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***** ERROR CODES AND MEANINGS *****			
138	No current table to use	167	Method invocation failed for RunJava macro

Action: — Ask the customer to try the transaction again to see if the error reoccurs with the same status code. If the error persists, contact technical support.

168 — An account in the return data does not match any requested account.

Explanation: — The application could not verify the account number because your application's back end processor was not available.

Action: — Refresh the account at different times of day to determine if the error is repeatable with the same status code. If so, contact the user to verify that the account is available for online access from the third-party site. If the error reoccurs, contact technical support.

169 — An account in the return data matches multiple requested accounts.

Explanation: — The application has encountered two accounts that contain either the same account number or the same nickname.

Action: — Refresh the account at different times of day to determine if the error is repeatable with the same status code. If so, ask the user to access the accounts from the third-party site and change the nickname on one of them. If the error reoccurs, contact technical support.

170 — An unexpected exception has occurred.

Explanation: — An unexpected system condition has occurred. Depending on the number of accounts that cause this message, this status may be related to a specific account type.

Action: — Refresh the account at a different time of day to determine if the error is repeatable with the same status code. Ask the customer to try and aggregate the account again. If the error reoccurs, contact technical support.

171 — Communication interrupted when communicating with the website.

Explanation: — During account-aggregation processing, a communications error occurred between the host system and the third-party web site.

Action: — Refresh the account at a different time of day to determine if the error is repeatable with the same status code, ask the customer to try and aggregate the account again. If the error reoccurs, contact technical support.

172 — Out of memory condition.

Explanation: — During account-aggregation processing, the system ran out of memory. The system may have to be restarted.

Action: — Refresh the account at a different time of day to determine if the error is repeatable with the same status code. Ask the customer to try and aggregate the account again. If the error reoccurs, contact technical support.

173 — An account key value cannot be decrypted.

Explanation: — During processing, the system could not decrypt needed account information.

Action: — Refresh the account at a different time of day to determine if the error is repeatable with the same status code. Ask the customer to attempt aggregating the account again. If the error continues repeatedly for this and other accounts, contact technical support.

174 — Invalid date range.

Explanation: — The system has encountered an invalid date-range value.

Action: — Refresh the account at a different time of day to determine if the error is repeatable with the same status code. Ask the customer to attempt aggregating the account again. If the error continues repeatedly for this and other accounts, contact technical support.

175 — Missing required return data.

Explanation: — During account-aggregation processing, the system could not locate the required return data. This is likely due to a communications problem.

Action: — Refresh the account at a different time of day to determine if the error is repeatable with the same status code. Ask the customer to attempt aggregating the account again. If the error continues repeatedly for this and other accounts, contact technical support.

178 — Error parsing XML input.

Explanation: — During account-aggregation processing, the system could not properly parse needed XML input. This is likely due to a communications problem.

Action: — Refresh the account at a different time of day to determine if the error is repeatable with the same status code. Ask the customer to attempt aggregating the account again. If the error continues repeatedly for this and other accounts, contact technical support.

501-999

Explanation: — A browser-related error occurred during account-consolidation processing. A list of possible errors follows.

***** ERROR CODES AND MEANINGS *****			
501	Invalid Request Header	570	Get Cookie Error
502	Invalid Function	575	Add Cookie Error
503	Invalid Request	576	Delete Cookie Error
508	Invalid Session	579	Cookie Not Found
509	Invalid Sequence	580	Connection Failed
510	Session Invalid	584	Connection Connect Failed
511	Session TimeOut	585	Connection Connect Timed Out
513	Session InUse	588	Connection Request Timed Out
519	Session Failed	589	Connection Redirect In Loop
520	URL Invalid	591	No Storage (malloc/realloc failed)
521	URL NVPs Invalid	594	Request Error
524	URL Invalid Domain	595	Request UniCode Error
525	Web Page Error	596	Reply Error
526	Web Page Cookie Parse Error	597	Reply UniCode Error
527	Web Page Cookie Error	599	Failure
560	Set Authentication Error		

Action: — Refresh the account at a different time of day to determine if the error is repeatable with the same status code. If so, contact technical support to determine if the internal web server is functioning, and whether the server can access the third-party web site. It is possible for the site to appear accessible to the end user when it actually is not.

Chapter 9

Web Site Maintenance

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Introduction

If your institution has contracted with NCR to create your Internet Banking web site, you have the option of purchasing a password-protected web-based tool that allows administrators to easily update content on your site without any formal web-development training.

Upon accessing this site, depending on your institution's implementation, administrators can perform activities such as:

- Add and update rates and fees for both new and existing accounts.
- Organize the order in which financial information displays.
- Display information about individuals who applied for various types of accounts.
- Display messages received from customers.
- Display and update financial information.
- Update password information.
- Create and maintain banner information.
- Add and maintain news and newsletter items.

Actual capabilities vary with each institution's implementation. The remainder of this document provides step-by-step instructions for a variety of activities.

Logging On

First, you must log on to the site that has been set up for your institution. To do so, follow these steps:

1. Access the URL assigned to administrators at your institution. The *Please Login* screen displays

Login Screen

The image shows a 'Please Login' form with two input fields. The first field is labeled 'User Name' and contains the text 'admin'. The second field is labeled 'Password' and contains a series of asterisks. Below the fields is a dark button with the word 'Login' in white text.

2. Enter your assigned administrator **User Name** and **Password**.
3. Click **Login**. Immediately, at the top of the screen, the system displays the various menu functions along with the *Rates* screen, which shows all the current rates and fees for your institution's various types of accounts.

Admin Function Menu

Menu options vary
with each institution

The screenshot shows a navigation bar at the top with links: Update Rates | News & Newsletters | Banner | Subscriptions | Change Password | Logoff. Below this is a section titled 'HOW TO USE THIS SCREEN:' with instructions on using 'UPDATE', 'ADD', 'DELETE', and 'Organize' buttons. The main content is a table titled 'Rates' with a sub-header 'Deposit Account Rates'. The table lists various account types with their minimum balances, rates, and APYs. An arrow points from the 'Menu options vary with each institution' text to the 'Update Rates' link in the navigation bar.

Deposit Account Rates			Minimum Balance	% Rate	% APY
Checking	Add Organize		\$0.00	6.500%	6.875%
Delete Update	Net Checking		\$0.00	6.500%	0.510%
Delete Update	Checking				
Savings			\$5.00	0.500%	0.510%
Delete Update	Savings and Savings Plus		\$0.00	1.250%	0.510%
Delete Update	Vacation and Holiday Clubs				
IMMRA			\$0.00	0.500%	0.510%
Delete Update	Tier 1 (1,999.99 and below)		\$2,000.00	1.250%	1.260%
Delete Update	Tier 2 (2,000 to 9,999.99)		\$10,000.00	1.250%	1.260%
Delete Update	Tier 3 (10,000 to 24,999.99)		\$25,000.00	1.550%	1.560%
Delete Update	Tier 4 (25,000 and over)				
CD's			\$1,000.00	1.350%	1.360%
Delete Update	6 Months				

4. Using the function menu, select the appropriate function and perform the necessary corresponding procedures provided in this manual.

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Managing Rates and Fees

Displaying Rates/Fees

After you log on, the system displays the function menu along with a comprehensive *Rates* screen, which illustrates various categories of rate/fee detail, such as:

- Deposit Account Rates
- Consumer Loan Rates
- Miscellaneous Fees

As illustrated below, each category includes multiple account types, each of which includes multiple accounts.

Rates Screen

Menu

Account Type

Accounts

Category

Update Rates Applications Received Messages Received Financial Statement Change Password Banner Logoff

HOW TO USE THIS :
Use the "ADD" button to add a line to the section.
Use the "ORGANIZE" button to change the order of the items within the section.
Use the "DEL" button to delete the specific item in the section.
Use the "UPDATE" button to change the values of the item.

Rates

Deposit Account Rates

	Minimum Balance	% Rate	% APY
Share and NOW Checking Accounts Add Organize			
Delete Update Money Market Deposit	\$1,000.00	2.25%	2.38%
Delete Update Senior Citizen Checking	\$25.00	0.00%	0.00%
Delete Update NOW Checking	\$2,910.00	1.00%	99.90%
Delete Update Regular Share Savings	\$25.00	0.75%	0.76%
Delete Update ImagePlus Checking	\$25.00	1.55%	1.66%
Delete Update Statement Savings	\$300.00	1.75%	1.76%
Delete Update Steve's Account	\$10,000.00	5.00%	5.50%
Delete Update NJ Consumer	\$50.00	0.00%	0.00%
Delete Update Christmas and Vacation Club	\$5.00	2.15%	2.17%
Delete Update Free Checking	\$100.00	0.00%	0.00%
Delete Update Passbook Savings	\$50.00	1.75%	1.76%

Using the procedures in this section, you can easily add, update, organize, and delete rate/fee information for selected accounts.

Add a New Rate/Fee

The following procedures enable you to create a new rate/fee.

1. From the function menu, select **Update Rates**. The *Rates* screen displays.
2. Select the account category to which you want to add a rate/fee.

Click Add

Deposit Account Rates				
		Minimum Balance	% Rate	% APY
Share and NOW Checking Accounts Add Organize				
Delete Update	Peoples Choice	\$50,000.00	2.50%	2.53%
Delete Update	Money Market Deposit	\$1,000.00	2.35%	2.38%
Delete Update	Free Checking	\$25.00	0.00%	0.00%
Delete Update	Peoples Choice	\$50,000.00	2.50%	2.53%
Delete Update	Senior Citizen Checking	\$25.00	0.00%	0.00%
Delete Update	Peoples Choice	\$50,000.00	2.50%	2.53%
Delete Update	ImagePlus Checking	\$25.00	1.55%	1.56%
Delete Update	Christmas and Vacation Club	\$5.00	2.15%	2.17%
Delete Update	Passbook Savings	\$50.00	1.75%	1.76%
Delete Update	Regular Share Savings	\$25.00	0.75%	0.76%
Delete Update	NOW Checking	\$3,910.00	1.00%	99.90%
Delete Update	NJ Consumer	\$50.00	0.00%	0.00%
Delete Update	Statement Savings	\$50.00	1.75%	1.76%

3. Click **Add**. The *Add New Account Information* screen displays.

Add New Account Information Screen

Update Rates | News & Newsletters | Banner | Subscriptions | Change Password | Logoff

Add New Account Information

Account Name

Minimum Balance

Interest Rate

APY

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4. Complete the screen with the following information:
 - **Account Name** – The name of the account exactly as you want it to appear within the chosen account category.
 - **Minimum Balance** – The minimum balance required for this account.
 - **Interest Rate** – The rate at which this account is scheduled to earn interest.
 - **APY** – The yearly percentage rate this account will yield.

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5. Click **Submit**. The system processes the request and adds the rate. To view the addition, click **Update Rates** to redisplay the *Rates* screen.

Organize Rate/Fee Information

The following procedures enable you to list rates and fees in a specific order within an account category.

1. From the function menu, select **Update Rates**. The *Rates* screen displays.
2. Select the account category for which you want to reorganize the information.
3. Click **Organize**. The *Organize* screen displays.

Information Organization Screen

Update Rates | News & Newsletters | Banner | Subscriptions | Change Password | Logoff

Organize

HOW TO USE THIS SCREEN:

To arrange the items, select the item name from the FROM list and press the '>>' button to transfer the item to the 'TO' list.

Item information will be displayed as per the position of the item in the 'TO' list.

You can select one item at a time from either list and use the buttons to move it. Once all the items in the 'FROM' list have been transferred to the 'TO' list, PRESS the 'Submit' button to save your selection.

FROM		TO
Tier 1 (1,999.99 and below)	>>	
Tier 2 (2,000 to 9,999.99)	<<	
Tier 3 (10,000 to 24,999.99)		
Tier 4 (25,000 and over)		

Submit Cancel

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Move these items to the other side in the desired order

4. Using the **FROM** and **TO** windows along with the >> and << buttons, select the first account type you wish to display at the top of the selected account category.

Repeat this step until all accounts are moved to the TO window in the order in which you want them to appear.

5. Click **Submit**. The system processes the changes. To view the reorganization, click **Update Rates** to redisplay the *Rates* screen.

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Delete Rate/Fee Information

The following procedures enable you to delete rates and fees for specific types of accounts.

1. From the function menu, select **Update Rates**. The *Rates* screen displays.

Click Delete →

Deposit Account Rates					
		Minimum Balance	% Rate	% APY	
Share and NOW Checking Accounts Add Organize					
Delete	Update	Peoples Choice	\$50,000.00	2.50%	2.53%
Delete	Update	Money Market Deposit	\$1,000.00	2.35%	2.38%
Delete	Update	Free Checking	\$25.00	0.00%	0.00%
Delete	Update	Peoples Choice	\$50,000.00	2.50%	2.53%
Delete	Update	Senior Citizen Checking	\$25.00	0.00%	0.00%
Delete	Update	Peoples Choice	\$50,000.00	2.50%	2.53%
Delete	Update	ImagePlus Checking	\$25.00	1.55%	1.56%
Delete	Update	Christmas and Vacation Club	\$5.00	2.15%	2.17%
Delete	Update	Passbook Savings	\$50.00	1.75%	1.76%
Delete	Update	Regular Share Savings	\$25.00	0.75%	0.76%
Delete	Update	NOW Checking	\$3,910.00	1.00%	99.90%
Delete	Update	NJ Consumer	\$50.00	0.00%	0.00%
Delete	Update	Statement Savings	\$50.00	1.75%	1.76%

2. Locate the account type for which you want to delete a rate/fee.
3. Click the **Delete** link next to the item you wish to delete. A confirmation screen displays.
4. Click **OK**.

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Update Rate/Fee Information

The following procedures enable you to update rates and fees for an existing type of account within a specific category.

1. From the function menu, select **Update Rates**. The *Rates* screen displays.
2. Locate the account for which you want to update information.

Click Update

Deposit Account Rates				
		Minimum Balance	% Rate	% APY
Share and NOW Checking Accounts Add Organize				
Delete Update	Peoples Choice	\$50,000.00	2.50%	2.53%
Delete Update	Money Market Deposit	\$1,000.00	2.35%	2.38%
Delete Update	Free Checking	\$25.00	0.00%	0.00%
Delete Update	Peoples Choice	\$50,000.00	2.50%	2.53%
Delete Update	Senior Citizen Checking	\$25.00	0.00%	0.00%
Delete Update	Peoples Choice	\$50,000.00	2.50%	2.53%
Delete Update	ImagePlus Checking	\$25.00	1.55%	1.50%
Delete Update	Christmas and Vacation Club	\$5.00	2.15%	2.17%
Delete Update	Passbook Savings	\$50.00	1.75%	1.76%
Delete Update	Regular Share Savings	\$25.00	0.75%	0.76%
Delete Update	NOW Checking	\$3,910.00	1.00%	99.90%
Delete Update	NJ Consumer	\$50.00	0.00%	0.00%
Delete Update	Statement Savings	\$50.00	1.75%	1.76%

3. Click **Update**. The *Update Account Information* screen displays.

Update Account Information Screen

Update Rates | [News & Newsletters](#) | [Banner](#) | [Subscriptions](#) | [Change Password](#) | [Logoff](#)

Update Account Information

Account Name

Minimum Balance

Interest Rate

APY

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Website designed & developed by: [NCR eCommarcs](#)

4. Complete the screen with the following information:

- **Account Name** – The name of the account exactly as you want it to appear within the chosen account category.
- **Minimum Balance** – The minimum balance required for this account.
- **Interest Rate** – The rate at which this account is scheduled to earn interest.
- **APY** – The yearly percentage rate this account will yield.

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5. Click **Submit**. The system processes the request and updates the information. To view the changes, click **Update Rates** to redisplay the *Rates* screen.

Reviewing Customer Applications

Displaying a List of Applications

The following procedures allow you to produce a list of customers who have completed applications online.

1. From the function menu, select **Applications Received**. The *Applications Received* screen displays.

Application Types



The screen lists the various types of customer applications the system has received for each account category (e.g., *Share Draft*, *Share Account*, and *Time Deposit*).

2. To see how many applications occurred for each category, click the account type in the *Applications Received* report column. The *Applications List* screen displays.

The screenshot shows a web interface with a navigation menu at the top: "Update Rates", "Applications Received", "Messages Received", "Financial Statement", "Change Password", "Banner", and "Logoff". Below the menu, the title "Time Deposit Applications" is centered. Underneath is a table with the following columns: "Delete", "ID", "New", "FName", "MName", "LName", "Birthdate", "SSN", "Address", "City", "State", "Zip", and "Area". At the bottom right of the table area, it says "Records 0 to 0 of 0". At the bottom of the screen, there is a copyright notice: "Copyright © 2001 NCR. All rights reserved.".

Each application on the report includes the following fields:

- **Delete** – Used to delete the application from the list.
- **ID** – Unique, system-assigned ID associated with this customer.
- **New** – Indicates this is a new applicant.
- **FName** – The customer's first name.
- **MName** – The customer's middle name.
- **LName** – The customer's last name.
- **Birthdate** – The customer's date of birth.
- **SSN** – The customer's social security number.

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- **Address Information** – The customer street address, city, state, zip code, and area code.

Reviewing Customer Messages

Customers have the ability to send messages to you online. In turn, you can review the information and take the necessary action depending on the request.

Displaying a List of Messages

1. From the function menu, select **Messages Received**. The *Messages Received* screen displays.

Update Rates	Applications Received	Messages Received	Financial Statement	Change Password	Logoff	
Messages Received						
Delete	ID	New	Date/Time	Full Name	Telephone Number	E-mail Address
Delete	1		8/29/2001 12:07:44 PM	Amit Chugh	803-939-7314	achugh00@hotmail.com
Records 1 to 1 of 1						
Copyright © 2001 NCR. All rights reserved.						

Each message item includes the following fields:

- **Delete** – Used to delete the message after reviewing it.
- **ID** – Unique, system-assigned ID associated with this message.
- **New** – Indicates this is a new applicant.
- **Date/Time** – The date/time (mm/dd/yyyy hh:mm:ss AM/PM) the system received the message.
- **Full Name** – The customer’s full name.
- **Telephone Number** – The customer’s phone number.
- **E-mail Address** – The customer’s email address.

2. To open the content for a specific message, click the desired **ID** number in the ID report column. The *Message* screen displays.

Message		
ID: 1	New: False	Message Date: 8/29/2001 12:07:44 PM
Name: Amit Chugh	Phone: 803-939-7314	Email: achugh00@hotmail.com
Message:		
<p>Grafton Suburban Credit Union services people who live, work, or conduct business in the greater Grafton, Massachusetts area, which includes the towns of Grafton, Auburn, Hopkinton, Millbury, Northbridge, Northboro, Shrewsbury, Sutton, Upton, Westboro and the City of Worcester. Grafton Suburban Credit Union is a non-profit financial cooperative organized by people who share a common bond. All credit unions were originally formed by groups of people who decided they wanted to control their own financial destiny. Grafton Suburban Credit Union was chartered in May 1966 to encourage thrift among its members and to provide a place for them to borrow money. Once a member always a member, which means once you are a member in good standing, and maintain your membership share account, you remain a member no matter where you work or where you live. To become a member of Grafton Suburban Credit Union, simply complete the member application. Mail your completed application and minimum deposit, or visit one of our convenient locations and your member share account will be opened immediately. Once your share account is opened you are eligible for all the valuable and beneficial products and services offered by Grafton Suburban Credit Union. This site is best viewed using a recent version of either Netscape Navigator or Microsoft Internet Explorer. If you are running an older version of one of these browsers, some features might not work properly. You will be requiring Netscape 4.08+ or Microsoft Internet Explorer 4.20 atleast to view this site.</p>		
PRINT MARK AS READ		Record 1 of 1
Copyright © 2001 NCR. All rights reserved.		

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After you display the message, you can either mark it as read or print it.

Managing Financial Information

To help your institution manage its overall financial picture, the system allows you to manually generate and maintain financial statement detail. Information categories include *Assets*, *Liabilities*, *Shares and Equity*.

Displaying Statements

From the function menu, select **Financial Statement**. The *Statement of Condition* screen displays.

Statement-of-Condition Screen

Update Rates	Applications Received	Messages Received	Financial Statement	Change Password	Banner	Logout							
Statement of Condition													
Statement of Financial Condition as of January 16, 2005 Update													
<table border="0" style="width: 100%;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%; text-align: center;">January 2005</td> <td style="width: 15%; text-align: center;">Update</td> <td style="width: 15%; text-align: center;">2005 Amount</td> <td style="width: 15%;"></td> <td style="width: 15%; text-align: center;">Update</td> <td></td> </tr> </table>								January 2005	Update	2005 Amount		Update	
	January 2005	Update	2005 Amount		Update								
ASSETS Add Organize													
Delete Update	TOTAL ASSETS		\$85,615,214.62			\$78,390,129.15							
Delete Update	Pre Paid Expenses		\$83,439.54			\$44,716.81							
Delete Update	Other Fixed Assets		\$360,027.71			\$440,206.61							
Delete Update	Land & Building		\$2,149,367.00			\$2,193,928.35							
Delete Update	Other Assets		\$169,078.99			\$145,346.77							
Delete Update	Accrued Income From Investments		\$411,883.32			\$292,647.81							
Delete Update	Total Investment (Book Value)		\$34,602,427.01			\$28,843,444.13							
Delete Update	Cash and Cash Equivalent		\$3,392,848.24			\$2,613,708.32							
LIABILITIES Add Organize													
Delete Update	Total Borrowings		\$0.00			\$0.00							
Delete Update	Accounts Payable		\$942,936.64			\$1,029,070.27							
Delete Update	Other Liabilities		\$149,120.85			\$164,241.35							
SHARES AND EQUITY Add Organize													
Delete Update	Total Shares and Deposits		\$73,633,973.77			\$66,935,783.56							
Delete Update	Regular Reserves		\$2,610,802.76			\$2,410,802.76							
Delete Update	Gain (Loss) on Disposition of Assets		\$0.00			\$0.00							
Delete Update	Undivided Earnings & Net Income		\$8,311,025.24			\$7,850,064.48							
Delete Update	Unrealized Gain / (Loss) Fed Agency AFS		(\$22,624.64)			\$166.73							
Delete Update	TOTAL LIABILITIES AND EQUITY		\$85,615,214.62			\$78,390,129.15							

From this screen you can update, add, organize, and delete selected information.

Update Statement Dates

Located to the right of the Statement header and to the right of each of the two amount columns is an *Update* link. You may use these links to change the date information for each of these items. To do so, perform these steps:

1. From the function menu, select **Financial Statement**. The *Statement of Condition* screen displays.

Statement Date

Current Month Date

Previous Month Date

		Update Rates	Applications Received	Messages Received	Financial Statement	Change Password	Banner	Logoff
Statement of Condition								
Statement of Financial Condition as of January 16, 2005 Update								
		January 2005 Update		2005 Amount				
ASSETS		Add Organize						
Delete	Update	TOTAL ASSETS	\$85,615,214.62		\$78,390,129.15			
Delete	Update	Pre Paid Expenses	\$83,429.54		\$44,746.81			
Delete	Update	Other Fixed Assets	\$360,057.71		\$440,206.61			
Delete	Update	Land & Building	\$2,149,367.20		\$2,193,928.35			
Delete	Update	Other Assets	\$169,078.99		\$145,346.77			
Delete	Update	Accrued Income From Investments	\$41,883.32		\$292,647.81			
Delete	Update	Total Investment (Book Value)	\$34,602,427.01		\$28,843,441.13			
Delete	Update	Cash and Cash Equivalent	\$3,325,848.24		\$2,613,708.32			
LIABILITIES		Add Organize						
Delete	Update	Total Borrowings	\$0.00		\$0.00			
Delete	Update	Accounts Payable	\$942,936.61		\$1,029,070.27			
Delete	Update	Other Liabilities	\$149,120.85		\$164,241.35			
SHARES AND EQUITY		Add Organize						
Delete	Update	Total Shares and Deposits	\$73,633,973.77		\$66,935,783.56			
Delete	Update	Regular Reserves	\$2,610,802.76		\$2,410,802.76			
Delete	Update	Gain (Loss) on Disposition of Assets	\$0.00		\$0.00			
Delete	Update	Undivided Earnings & Net Income	\$8,314,035.24		\$7,850,064.48			
Delete	Update	Unrealized Gain / (Loss) Fed Agency AFS	(\$32,654.61)		\$166.73			
Delete	Update	TOTAL LIABILITIES AND EQUITY	\$85,615,214.62		\$78,390,129.15			

2. Click the **Update** link for the date you wish to change. An input screen displays.

Explorer User Prompt

Script Prompt

Please enter the updated value.

3. Enter the appropriate date information.
4. Click **OK**. The system updates the information and redispays the statement.

Add Statement Information

If necessary, you can add information elements to each of the statement categories. To do so, perform these steps:

1. From the function menu, select **Financial Statement**. The *Statement of Condition* screen displays.
2. Determine which portion of the statement you wish to add information.
3. Click **Add**. The *Add Statement Information* input screen displays.

Add Statement Information

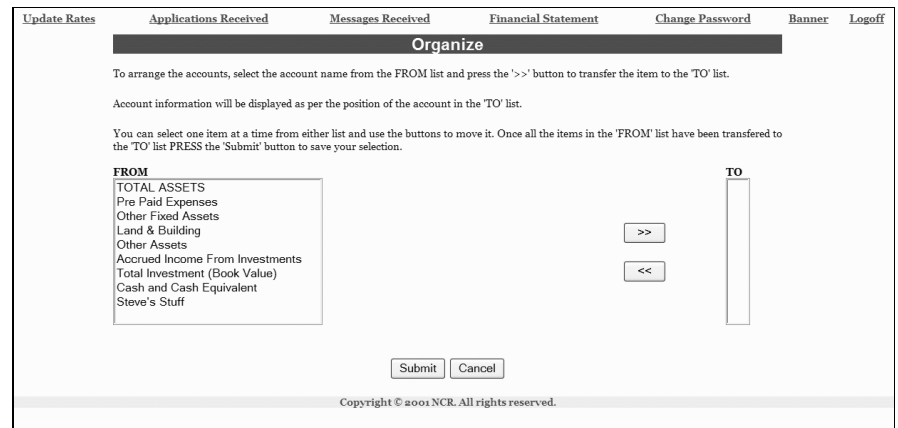
The screenshot shows a web form titled "Add Statement Information". It contains three text input fields stacked vertically, labeled "Category", "Current Year Amount", and "Last Year Amount". Below these fields are two buttons: "Submit" and "Reset". At the bottom of the form, there is a copyright notice: "Copyright © 2001 NCR. All rights reserved."

4. Complete the screen with the following information:
 - **Category** – The category that best describes the item you are adding.
 - **Current Year Amount** – The current year value of the item you are adding.
 - **Last Year Amount** – The value of this item one year ago.
5. Click **Submit**. The system updates the statement.

Organize Statement Information

The following procedures enable you to reorganize the order in which your accounts display on the financial statement.

1. From the function menu, select **Financial Statement**. The *Statement of Condition* screen displays.
2. Determine which portion of the statement you wish to reorganize.
3. Click **Organize**. The *Organize* screen displays.



4. Using the **FROM** and **TO** windows along with the >> and << buttons, select the first information category you wish to display at the top of the selected statement area.

Repeat this step until all categories are moved to the TO window in the order in which you want them to appear.

5. Click **Submit**. The system processes the changes. To view the reorganization, click **Financial Statement** to redisplay the *Statement of Condition* screen.

Update Category Information

The following procedures enable you to modify specific category information within the financial statement.

1. From the function menu, select **Financial Statement**. The *Statement of Condition* screen displays.
2. Select the portion of the statement you wish to update.
3. Select the information category and click **Update**. The *Update Statement Information* screen displays, profiled with the current data.

Update Rates	Applications Received	Messages Received	Financial Statement	Change Password	Banner	Logoff
Update Statement Information						
Category	<input type="text" value="Accounts Payable"/>					
Current Year Amount	<input type="text" value="942936.61"/>					
Last Year Amount	<input type="text" value="1029070.27"/>					
<input type="button" value="Submit"/> <input type="button" value="Reset"/>						
<small>Copyright © 2001 NCR. All rights reserved.</small>						

4. Replace the necessary existing information.
5. Click **Submit**. The system updates the information.

Delete a Statement Category

Delete a statement category, perform the following steps:

1. From the function menu, select **Financial Statement**. The *Statement of Condition* screen displays.
2. Select the statement area (*Assets, Liabilities, Shares and Equity*) in which you want to delete information.
3. Click **Delete**. A confirmation screen displays.
4. Click **OK**. The system deletes the information.

News and Newsletters

This feature enables you to create and maintain news and newsletter items that have been set up for your institution's customers to access.

From the main menu, select **News & Newsletters**. The *News & Newsletters List* screen displays.

News and Newsletters List Screen

The screenshot shows the 'News and Newsletters List Screen' with a navigation bar at the top containing links: Update Rates | News & Newsletters | Banner | Subscriptions | Change Password | Logoff. Below the navigation bar is a section titled 'HOW TO USE THIS SCREEN:' with instructions on how to add, update, or delete items. The screen is divided into two main sections: 'News' and 'Newsletters'. The 'News' section contains a list of news items with columns for status, start/end dates, and last modified date. The 'Newsletters' section contains a list of newsletter items with similar columns, plus an 'Archived' status column. Annotations on the left side of the screenshot point to 'News Entries' and 'Newsletter Entries'.

News	
Active	Start Date: 9/1/04 End Date: 9/30/04 Date Last Modified: 10/1/04 FREE GAS! Update Delete
Active	Start Date: 12/31/04 End Date: 1/30/05 Date Last Modified: 12/31/04 Come Into The Warmth! Join us for a Tropical Evening of Dinner and Dancing and Karaoke at our Annual Meeting January 29th 2005 Update Delete
Active	Start Date: 1/1/05 End Date: 2/28/05 Date Last Modified: 12/31/04 Start the New Year with a Budget Booster Loan! No payment for 90 days! Update Delete
Active	Start Date: 1/1/05 End Date: 2/28/05 Date Last Modified: 1/3/05 "Wrap Yourself in Comfort" with a Home Loan from Universal 1 Credit Union Update Delete

Newsletters	
Active	Start Date: 10/1/04 End Date: 10/31/04 Date Last Modified: 10/1/04 Archived: Yes Universal Leads April 2004 Update Delete
Active	Start Date: 10/1/04 End Date: 10/31/04 Date Last Modified: 10/1/04 Archived: Yes Universal Leads December 2003 Update Delete
Active	Start Date: 10/1/04 End Date: 10/31/04 Date Last Modified: 11/8/04 Archived: Yes Universal Leads July 2004 Update Delete

The screen provides a two-line entry for each news and newsletter item that is currently set up for your institution.

The first line of each entry identifies:

- Status of the item (Active, Inactive)
- State and End Dates
- Last Date Modified

The second line of each entry includes:

- A hot link used to open the news or newsletter item (typically a PDF file)
- An update button
- A delete button

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Displaying Items

Upon accessing the *News and Newsletter List* screen, for reference and review purposes, you can easily display the contents of a specific news or newsletter item.

From the *News and Newsletter List* screen, click the entry for the item you wish to display. The entry displays.

Sample News Item



Start your
New Year with a
**Budget
Booster!**

**Bring in your holiday bills and select a
Budget Booster debt consolidation loan!**

Sample Newsletter Item

UNIVERSAL LEADS
UNIVERSAL I CREDIT UNION, INC.
Bringing You A Universe Of Financial Services / December 2004

COME INTO THE WARMTH!

The Universal I Credit Union 2005 Annual Meeting is sure to be an enjoyable event! Come into the warmth of a tropical evening of dinner, dancing, and karaoke. Local celebrity Dan Edwards will spin your favorite hits! To really warm things up, a sizzling Grand Prize of a trip for two to the warm, sunny Bahamas will be awarded to some lucky member! Be a karaoke star for additional prizes. Other door prizes will be presented. As an added gift to our members and guests attending, professional portraits will be taken. A complimentary 8 x 10 print will be mailed to you!

Tickets are only \$20 per person and can be purchased at the Main Office, Beaver Creek, Dayton Mall, Huber Heights, or Sugar Creek Plaza Service Centers or the Miami Valley Hospital Division. Order tickets by phone at 937-225-9290.

DON'T FORGET TO VOTE!

As a cooperative, the Credit Union is not owned by a company, by an individual, or by some distant corporation with little interest in you. You own your Credit Union; every \$5 you save represents one share in your Credit Union, so you have a voice in how it is run!

Your Credit Union is here to serve you, the member. That's why your vote at the Annual Meeting through the return of the enclosed postage-paid proxy is so important.

**Our Members...
...the Reason We Thrive!**

**Join us for a Tropical Evening of
Dinner, Dancing & Karaoke**

**Annual Meeting
Saturday, January 29, 2005
6:30 pm - 11:30 pm
Presidential Banquet Center
4548 Presidential Way - Kettering**

Come

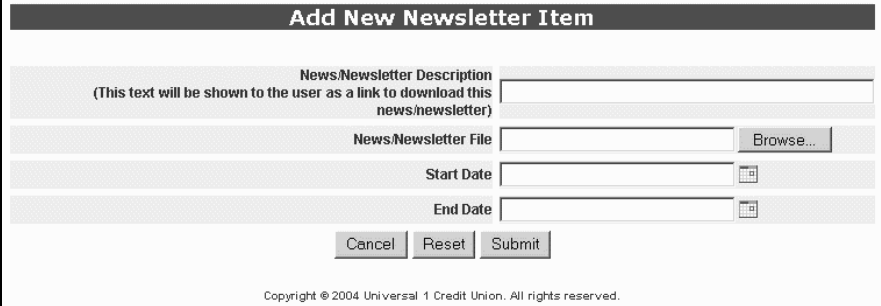
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Adding Items

Add New Item Screen Sample

The following procedures show you how to add news and newsletter items to your institution's web site.

1. Click the **Click here** link right below the **News** or **Newsletter** heading. The *Add New News/Newsletter Item* screen displays.



The screenshot shows a web form titled "Add New Newsletter Item". The form contains the following fields and controls:

- News/Newsletter Description**: A text input field with a placeholder text: "(This text will be shown to the user as a link to download this news/newsletter)".
- News/Newsletter File**: A text input field with a "Browse..." button to its right.
- Start Date**: A date input field with a calendar icon to its right.
- End Date**: A date input field with a calendar icon to its right.
- At the bottom of the form are three buttons: "Cancel", "Reset", and "Submit".
- At the very bottom of the form, there is a small copyright notice: "Copyright © 2004 Universal 1 Credit Union. All rights reserved."

2. Complete the screen with the following information:
 - **News/Newsletter Description** — Enter the name of the item as you wish it to appear online to customers.
 - **News/Newsletter File** — Using the browse button, navigate to the file you wish to upload.
 - Enter the **Start** and **End** dates (mm/dd/yyyy) for the item.
3. Click **Submit**.

Updating Items

After a news or newsletter item is created, you can update the item's description, change its start and end dates, and set the status to active or inactive. Following are steps for these activities.

1. From the *News and Newsletters List* screen, select the item you wish to update.
2. Click the **Update** link to the right of the item description. The *Update* screen displays.

Update News Item Screen

Update News Item	
News/Newsletter Description (This text will be shown to the user as a link to download this news/newsletter)	Come Into The Warmth! Join us for a Tropical Evening
Start Date	12/31/04
End Date	1/30/05
Active	<input checked="" type="checkbox"/>
<input type="button" value="Cancel"/> <input type="button" value="Reset"/> <input type="button" value="Submit"/>	

Update Newsletter Item Screen

Update Newsletter Item	
News/Newsletter Description (This text will be shown to the user as a link to download this news/newsletter)	Universal Leads December 2003
Start Date	10/1/04
End Date	10/31/04
Active	<input checked="" type="checkbox"/>
Archived	<input checked="" type="checkbox"/>
<input type="button" value="Cancel"/> <input type="button" value="Reset"/> <input type="button" value="Submit"/>	

3. Complete the screen with the following information:
 - **News/Newsletter Description** — Enter the name of the item as you wish it to appear online to customers.
 - Enter the **Start** and **End** dates (mm/dd/yyyy) for the item.
 - **Active** — Click this checkbox to specify the item as active.
 - **Archived** — For newsletters only. Click if you wish to archive the newsletter in the database. The newsletter remains on the system even after it is deactivated.
4. Click **Submit**. A confirmation screen displays.

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Deleting Items

News and Newsletters List Screen

To delete a news or newsletter item, simply perform the following steps:

1. From the *News and Newsletters List* screen, select the item you wish to delete.

Update Rates | News & Newsletters | Banner | Subscriptions | Change Password | Logoff

HOW TO USE THIS SCREEN:
This screen shows you all the News/Newsletters currently in the database.
To ADD a new news/newsletter click on the ADD new link below.
To UPDATE or DELETE any item use the corresponding links below.
Click on the news/newsletter text to test that the news/newsletter links are working properly.
Above every item you will find the attributes associated with that item.
There a maximum limit of **3 News items** and **8 Newsletters including archived newsletters**.

News

To add a new News item [click here](#).

Active Start Date: 9/1/04 End Date: 9/30/04 Date Last Modified: 10/1/04
FREE GAS! [Update](#) [Delete](#)

Active Start Date: 12/31/04 End Date: 1/30/05 Date Last Modified: 12/31/04
Come Into The Warmth! Join us for a Tropical Evening of Dinner and Dancing and Kareoke at our Annual Meeting January 29th 2005 [Update](#) [Delete](#)

Active Start Date: 1/1/05 End Date: 2/28/05 Date Last Modified: 12/31/04
Start the New Year with a Budget Booster Loan! No payment for 90 days! [Update](#) [Delete](#)

Active Start Date: 1/1/05 End Date: 2/28/05 Date Last Modified: 1/3/05
"Wrap Yourself in Comfort" with a Home Loan from Universal 1 Credit Union [Update](#) [Delete](#)

Newsletters

To add a new Newsletter item [click here](#).

Active Start Date: 10/1/04 End Date: 10/31/04 Date Last Modified: 10/1/04 **Archived: Yes**
Universal Leads April 2004 [Update](#) [Delete](#)

Active Start Date: 10/1/04 End Date: 10/31/04 Date Last Modified: 10/1/04 **Archived: Yes**
Universal Leads December 2003 [Update](#) [Delete](#)

Active Start Date: 10/1/04 End Date: 10/31/04 Date Last Modified: 11/8/04 **Archived: Yes**
Universal Leads July 2004 [Update](#) [Delete](#)

2. Click the **Delete** link to the right of the item. A warning screen displays, indicating you cannot recover the item after deleting.
3. Click **OK**.

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Subscriptions

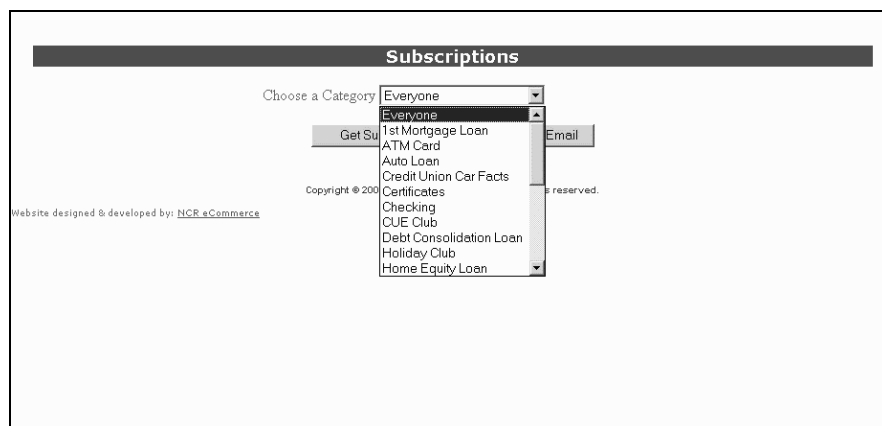
When implemented, the Subscriptions capability allows you to review email subscriptions, update subscription selections, delete subscriptions, and send email to subscribers.

Displaying a List of Subscribers

The following procedures enable you to display a list of people who are subscribing to your institution's various email newsletters.

1. From the main menu, select **Subscriptions**. The *Subscriptions* screen displays.

Subscriptions Screen



2. From the pull-down menu, select the subscription category for the email recipients you wish to review.
3. Click the **Get Subscription List** button. The *Subscription List* screen displays.

Web Site Maintenance
Subscriptions

Subscription List Screen

Includes an entry for each subscriber who satisfies the selected category.

The screenshot displays a web application interface for managing subscriptions. At the top, there is a navigation bar with links: Update Rates | News & Newsletters | Banner | Subscriptions | Change Password | Logoff. Below this is a header section titled "Subscription List for" followed by a dropdown menu set to "Everyone". The main content area features a table with the following data:

Name	Email	Edit	Delete
Tom1 Auto	tom1@a.b	Edit	Delete
tom2.ira	tom2@a.b	Edit	Delete

Below the table, there are pagination controls: "Page [1 of 6]" and "Showing [1-2]". Further down, there are "Pages [1 | 2 | 3 | 4 | 5]" and two buttons: "Cancel" and "Send Email". At the bottom of the page, there is a copyright notice: "Copyright © 2004 Universal 1 Credit Union. All rights reserved." and a footer: "Website designed & developed by: [NCR_eCommerca](#)".

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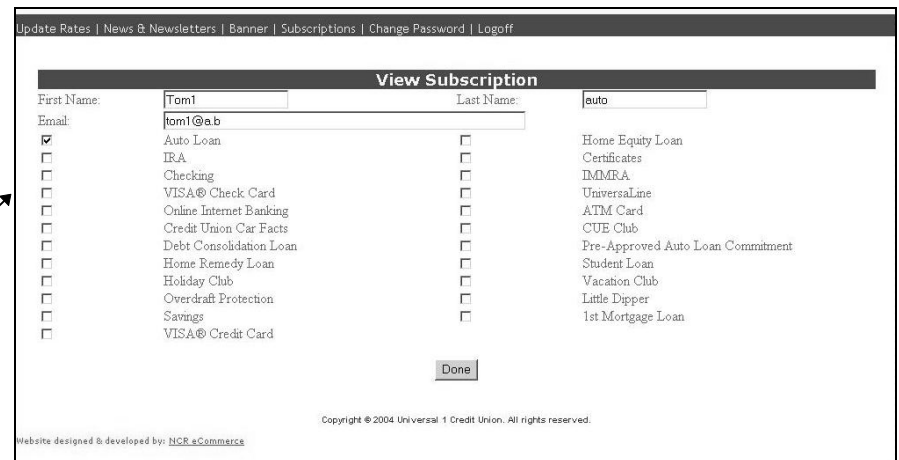
Review Subscription Selections

After you have displayed an all-inclusive list of subscribers, or a list of subscribers for a specific subscription category, you can then review details for specific customers.

1. From the *Subscription List* screen, click on the desired subscriber's name. The *View Subscription* screen displays.

View Subscription Screen

Identifies the subscriber's first and last names, email address, and all current subscriptions.



The screenshot shows a web browser window with a navigation bar at the top containing links: Update Rates | News & Newsletters | Banner | Subscriptions | Change Password | Logoff. The main content area is titled "View Subscription" and contains the following information:

First Name:	Toml	Last Name:	auto
Email:	toml@a.b		
<input checked="" type="checkbox"/>	Auto Loan	<input type="checkbox"/>	Home Equity Loan
<input type="checkbox"/>	IRA	<input type="checkbox"/>	Certificates
<input type="checkbox"/>	Checking	<input type="checkbox"/>	DMMA
<input type="checkbox"/>	VISA® Check Card	<input type="checkbox"/>	UnversaLine
<input type="checkbox"/>	Online Internet Banking	<input type="checkbox"/>	ATM Card
<input type="checkbox"/>	Credit Union Car Facts	<input type="checkbox"/>	CUE Club
<input type="checkbox"/>	Debt Consolidation Loan	<input type="checkbox"/>	Pre-Approved Auto Loan Commitment
<input type="checkbox"/>	Home Remedy Loan	<input type="checkbox"/>	Student Loan
<input type="checkbox"/>	Holiday Club	<input type="checkbox"/>	Vacation Club
<input type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>	Little Dipper
<input type="checkbox"/>	Savings	<input type="checkbox"/>	1st Mortgage Loan
<input type="checkbox"/>	VISA® Credit Card		

At the bottom of the form is a "Done" button. Below the form, there is a copyright notice: "Copyright © 2004 Universal 1 Credit Union. All rights reserved." and a footer: "Website designed & developed by: NCR eCommerce".

2. When you are finished reviewing the information, click **Done**.

NOTE: You cannot change subscription options through the *View Subscriptions* screen. Instead, you must use the update procedure. Refer to *Updating Subscription Information* for instructions.

Updating Subscription Information

After you have displayed the appropriate list of subscribers and have located the customer whose information you wish to update, perform the following steps:

1. From the *Subscription List* screen, click the **Edit** link for the desired subscriber.

Click Edit



The *Update Subscription* screen displays.

Update Subscription Screen

The screenshot shows the 'Update Subscription' screen. It features a form with the following fields and options:

First Name: Last Name:
Email:

<input checked="" type="checkbox"/>	Auto Loan	<input type="checkbox"/>	Home Equity Loan
<input checked="" type="checkbox"/>	IRA	<input type="checkbox"/>	Certificates
<input checked="" type="checkbox"/>	Checking	<input type="checkbox"/>	IMMRA
<input checked="" type="checkbox"/>	VISA® Check Card	<input checked="" type="checkbox"/>	UniversalLine
<input checked="" type="checkbox"/>	Online Internet Banking	<input type="checkbox"/>	ATM Card
<input checked="" type="checkbox"/>	Credit Union Car Facts	<input type="checkbox"/>	CUE Club
<input type="checkbox"/>	Debt Consolidation Loan	<input type="checkbox"/>	Pre-Approved Auto Loan Commitment
<input type="checkbox"/>	Home Remedy Loan	<input type="checkbox"/>	Student Loan
<input type="checkbox"/>	Holiday Club	<input type="checkbox"/>	Vacation Club
<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>	Little Dipper
<input checked="" type="checkbox"/>	Savings	<input checked="" type="checkbox"/>	1st Mortgage Loan
<input checked="" type="checkbox"/>	VISA® Credit Card		

At the bottom of the form, there are 'Cancel' and 'Update' buttons.

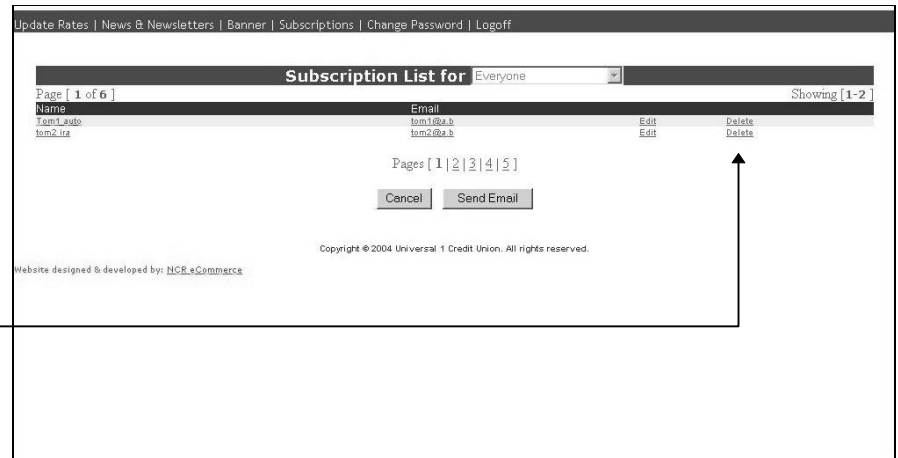
2. Apply the appropriate changes to the screen.
3. Click the **Update** button.

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Delete a Subscriber

After you have displayed the appropriate list of subscribers and have located the customer whose subscriptions you wish to delete, perform the following steps:

1. From the *Subscription List* screen, click the **Delete** link for the desired subscriber.



Click Delete

2. Click **Delete**.

Password Maintenance

As a security measure, the system allows you to change your password periodically. To do so, perform the following steps:

1. From the function menu, select **Change Password**. The *Change Password* screen displays.

Change Password Screen

Update Rates | News & Newsletters | Banner | Subscriptions | Change Password | Logoff

Change Password

Old Password

New Password

Reenter New Password

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2. Complete the screen with the following information:
 - **Old Password** — Enter your old password.
 - **New Password** — Enter your new password.
 - **Reenter New Password** — Enter your new password again.
3. Click **Submit**. The system changes the password.

Create and Maintain Banners






Display Available List of Banners

Banner List Screen

From the function menu, select **Banner**. The *Banner List* screen displays.

Update Rates | News & Newsletters | Banner | Subscriptions | Change Password | Logoff

HOW TO USE THIS SCREEN:
To UPDATE any banner click on the radio button next to it and then click on the "UPDATE BANNER" button at the bottom of this screen.
To TEST a banner click on the banner image.
When you are satisfied and tested everything click on the "Move To Production" link next to the banner image to move the corresponding banner to production area. Make sure to test your Home Page after you move the banner to production.

Banners			
<input checked="" type="radio"/>	Title # 1		This banner must have a width x height of 160 x 60. Move To Production
<input type="radio"/>	Title # 2		This banner must have a width x height of 160 x 60. Move To Production
<input type="radio"/>	Title # 3		This banner must have a width x height of 160 x 60. Move To Production
<input type="radio"/>	Title # 4		This banner must have a width x height of 160 x 60. Move To Production
<input type="radio"/>	Title # 5		This banner can have a minimum width x height of 200 x 60 and maximum width x height of 500 x 60. Move To Production

To test a banner, simply click on the banner image.


After you are satisfied with the banner and have completed all your testing, click **Move to Production**.

Update a Selected Banner

To update a banner, perform the following steps:

1. From the *Banner List* screen, click the radio button next to the banner you wish to update.
2. Scroll to the bottom of the screen and click the **Update Banner** button. The *Edit Banner* screen displays.

Edit Banner Screen



The screenshot shows the 'Edit Banner' form with the following fields and values:

- New Image:** A text input field with a 'Browse...' button next to it.
- Image Text:** A text input field containing 'Planet M Ad'.
- Use Spacer Image:** A checkbox that is currently unchecked.
- Associated Link:** A text area containing the URL 'http://www.planetm.org/clients/standard/universallcu/'. Below the text area is a 'Null Link' option.
- Open Link in New Window:** A checkbox that is currently checked.

At the bottom of the form are two buttons: 'Cancel' and 'Submit'.

3. Complete the screen as follows:
 - **New Image** — Using the browse button, navigate to the banner image that you wish to upload to the server.
 - **Image Text** — Enter the text that you want to display as a ToolTip whenever a user holds the mouse over the image.
 - **Use Spacer Image** — Click this checkbox if you do not want to show this banner at this time. You must still upload an image.
 - **Associated Link** — Specify the link that users will access whenever they click on this banner. If you do not want users to access a specific link, click **Null Link**.
 - **Open Link in New Window** — Click this checkbox if you want the associated link to open a new window.
4. Click **Submit**. The system updates the banner information.

Bill Pay Customer Support Tool



CHAPTER UNDER CONSTRUCTION

We are still developing the content for this chapter. You will be notified when it is complete and available as a downloadable, print-ready PDF file.

If you have purchased one or more printed copies of this user guide, you will automatically receive the same number of printed, binder-ready copies of the first completed version of this chapter. Subsequent updates will be available as downloadable, print-ready PDF files.

What is CST?

CST (Customer Support Tool) is an efficient, easy-to-use application used to support bill-payment and bill-processing activity.

CST enables administrators to:

- View and update organization and customer-detail information, such as contacts, demographics, and transactions limits.
- Service customer needs, including password maintenance, service upgrades/downgrades, and special orders (CDs, etc.).
- View past and scheduled bill-payment activity.
- View payee information.
- View or add service-research requests.
- View and update funding account information.
- See exactly what the customer sees by way of the SWTS (See What They See) emulation tool.



Appendix A

Customer Error Messages

Introduction	A-1
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Error Codes and Explanations	A-1

Introduction

This appendix describes the types of programming and communications error messages that can occur during a customer's Online Banking session. This information is provided to assist administrators with diagnosing customer problems, and to assist with technical support.

Message Format

Whenever a technical error occurs, the system typically displays a three-part message, including:

- A code associated with the error condition (e.g., SGN1001)
- A brief error description (e.g., failed to load bank config)
- Standard message text explaining the problem (e.g., Cannot access bill pay enrollment information)

The remainder of this chapter provides an ongoing list of codes and their explanations. Depending on the error, the user may wish to contact NCR Support for additional explanation and/or resolution.

Error Codes and Explanations

Error Code	Error Text / Explanation
1073739413	The account is locked due to excessive failed log-on attempts.
1073739414	The User ID and Password combination is invalid.
BAL1	Error displaying Account Summary page.
BAL2	Error displaying Account Summary page.
BAL3	Password-reset failure.
BAL4	Cannot update user profile.
GAF1	Account profile problem.
GBE1	Cannot access bill pay profile from database.
GBE2	Cannot access User Profile from database.
GBE3	Cannot access Metavante branding information.

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Error Code	Error Text / Explanation
GBE4	Cannot access bill pay enrollment information.
GBE5	Cannot access bill pay enrollment information.
GBL1	Cannot access bill pay enrollment information.
GBL2	Cannot access Metavante branding information.
GCI1	Cannot read input for check imaging.
GCI2	Cannot format the date for check imaging.
GME1	Cannot access the error message description.
GNN1	Cannot access bill pay enrollment information.
GNN2	Cannot access Metavante branding information.
GNN3	Cannot access the user's bill pay accounts.
GNN4	Cannot build the account table.
GNN5	Could not check user entitlements for the account.
GNN6	Could not access the account's ACH number.
GNN7	Could not access the bill pay status for the account.
GPX1	Could not complete transfer processing.
GSQ1	Could not access security questions from the LDM.
GSQ2	Could not find a security question in the LDM.
GSQ3	Could not read security question and answer.
HST1	Error occurred while processing history.
HST2	Error occurred while processing deposit or loan history.
HST3	Error occurred while processing history.
HST4	Error occurred while processing account

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Error Code	Error Text / Explanation
	detail.
HST5	Error occurred while processing history.
HST6	Error occurred while processing history.
HST7	Error occurred while processing history.
HST8	Error occurred while processing history.
MKP01	Could not process a make payment.
MKP02	Could not process a make payment.
MKP03	Could not process a make payment.
MKP04	Could not process a make payment.
MKP05	Could not process a make payment.
NOT1	Could not process a notification.
NOT2	Could not process a notification.
NOT3	Could not process a notification.
NOT4	Could not process a notification.
NOT5	Could not process a notification.
NOT6	Could not process a notification.
NOT7	Could not delete a notification.
NOT8	Could not update a notification.
NOT9	Could not add a notification.
OGP1	A pending-transfer error has occurred.
ORX1	A pending-transfer error has occurred.
OXF1	A pending-transfer error has occurred.
REF1	An account-refresh error has occurred.
REF2	An account-refresh error has occurred.
REF3	An account-refresh error has occurred.

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Error Code	Error Text / Explanation
REF4	An account-refresh error has occurred.
REF5	An account-refresh error has occurred.
SATH10	User trying to login from a black listed IP Address You are not allowed to login at this time. Please contact customer service for help.
SBM1	Could not save the user's bill pay Member ID.
SBM2	Could not save the user's bill pay Member ID.
SBM3	Could not save the user's User Profile to the database.
SBM4	Could not save the user's bill pay accounts to the LDM.
SBM5	Cannot access Metavante branding information.
SGN1	Could not access a record during signon.
SGN1001	VoyagerCOM create failed Your last operation could not be completed. Please try your request again
SGN1002	VoyagerCOM initialize failed Your last operation could not be completed. Please try your request again.
SGN1003	Create Session Failed Your last operation could not be completed. Please try your request again.
SGN1004	Create Session returned null object Your last operation could not be completed. Please try your request again.
SGN1005	SignOn Transaction Execute returned error Your last operation could not be completed.

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Error Code	Error Text / Explanation
	Please try your request again.
SGN1006	LoadXML failed Your last operation could not be completed. Please try your request again.
SGN1007	Result Code not found in result Your last operation could not be completed. Please try your request again.
SGN1008	Result Code not 0 - failed Your last operation could not be completed. Please try your request again.
SGN1009	failed to load bank config Your last operation could not be completed. Please try your request again.
SGN1009.0	Account Profile transaction execute failed Your last operation could not be completed. Please try your request again.
SGN1009.1	Failed to check if Account Aggregation is enabled Your last operation could not be completed. Please try your request again.
SGN1009.2	failed to check is enhanced auth is enabled Your last operation could not be completed. Please try your request again.
SGN1009.3	failed to check demo user id Your last operation could not be completed. Please try your request again.
SGN1009.4	Demo check for enhanced auth Your last operation could not be completed. Please try your request again.

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Error Code	Error Text / Explanation
SGN1009.5	failed to check if loan history is enabled Your last operation could not be completed. Please try your request again.
SGN1009.6	failed to check for ABECU Host alert email address Your last operation could not be completed. Please try your request again.
SGN1010	LoadXML after Account Profile trx failed Your last operation could not be completed. Please try your request again.
SGN1011	Account Profile did not return result codes Your last operation could not be completed. Please try your request again.
SGN1012	Account Profile returned error Your last operation could not be completed. Please try your request again.
SGN1021	Your last operation could not be completed. Please try your request again.
SGN1022	Your last operation could not be completed. Please try your request again.
SGN1023	Your last operation could not be completed. Please try your request again.
SGN1024	Your last operation could not be completed. Please try your request again.
SGN1025	Result code 2, failed Your last operation could not be completed. Please try your request again.
SGN1026	Account Locked Your online account access has been locked because of too many failed login attempts.

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Error Code	Error Text / Explanation
SGN1027	Invalid User id or PIN Invalid Login ID or Password.
SGN1028	Sign On failed Your last operation could not be completed. Please try your request again.
SGN1029	enhanced auth trx execute failed Your last operation could not be completed. Please try your request again.
SGN1030	failed to load xml after enhanced auth trx execute Your last operation could not be completed. Please try your request again.
SGN1031	failed to check the results of enhanced auth trx execute Your last operation could not be completed. Please try your request again.
SGN1032	enhanced auth trx execute returned error Your last operation could not be completed. Please try your request again.
SGN1033	enhanced auth trx execute returned error Your last operation could not be completed. Please try your request again.
SGN1034	enhanced auth trx execute returned error You are currently not allowed to access banking services.
SGN1035	failed to enroll because of leading zeroes in logon id (ABECU only) Invalid Login ID or Password. First-time users, please do NOT enter preceding zeros or the suffix with your Account Number.

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Error Code	Error Text / Explanation
SGN1036	Error while trying to send alert email to bank for login from black listed IP Address Your Smart Card authentication failed.
SGN1037	Error while trying to send alert email to bank for login from black listed IP Address Logon denied due to missing Hardware Token.
SGN1038	Error while trying to send alert email to bank for login from black listed IP Address Logon denied due to wrong Hardware Token .
SGN1040	Error while trying to send alert email to bank for login from black listed IP Address We are unable to verify your security information.
SGN2	Connection error occurred during signon.
SGN3	Connection error occurred during signon.
SGN4	Error occurred during signon.
SGN5	Error occurred during signon.
SGN6	Error occurred during signon.
SGN7	Error occurred while creating the Account Profile.
SSI1	Cannot update secret question and answer.
STM1	Error occurred while accessing the statement list.
STM2	Error occurred while creating the statement list.
STM3	Error occurred while accessing statement details.
STM4	Error occurred while creating statement details.
TFM1	Cannot access list of accounts eligible for

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Error Code	Error Text / Explanation
	funds transfers.
TFM2	Authorization error occurred for Transfer-From account.
TFM3	Authorization error occurred for Transfer-To account.
UBP1	Could not save the user's bill pay account enrollment.
UDO1	Cannot update the account display order in the database.
UHA1	Cannot update the account display order in the database.
UNN1	Cannot update account nicknames.
UNN2	Cannot update account nicknames.
XFR1	Cannot process the transfer request.
XFR2	Cannot process the transfer request.
XFR3	Cannot process the transfer request.
XFR4	Cannot process the transfer request.
XFR5	Cannot process the transfer request.
XFR6	Cannot process the transfer request.

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