



# Consumer Banking Solution

## Voyager ASP

### End User Features & Procedures



NCR eCommerce Center, Columbia, MD

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# Preface

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

- Potential clients 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 Customer Activities	Perform everyday Online Banking activities.
2	Account Consolidation	Enroll in Account consolidation and maintain consolidated accounts.
3	Check Imaging	Generate check images online.
4	eStatements	Display eStatements in PDF format.
5	Alerts & Notices	Set up automatic alerts and notices when certain account conditions occur.
6	Bill Payment & Presentment	Use the various bill-payment services.
7	OFX/PFM Procedures	Use PFMs with Online Banking.

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# Revision Record

Date	Remarks
03/2006	<ul style="list-style-type: none"><li>• Updated <i>Transfer</i> procedures in the <i>General Customer Activities</i> chapter.</li><li>• Updated the <i>Account Consolidation</i> procedures.</li><li>• Added new <b>Account Summary</b> information in the <i>General Customer Activities</i> chapter.</li></ul>
02/2006	<ul style="list-style-type: none"><li>• New “<b>bank lookup</b>” procedures for the <i>Make a Payment</i> feature.</li></ul>

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## Revision Record

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## Chapter 1

# General Customer Activities

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# Online Banking Enrollment

The process for enrolling in Online Banking can vary significantly from one institution to the next. While some institutions prefer customers to come to a physical branch to complete all the necessary paperwork, others provide an online enrollment form that the customer prints, fills out, signs, then drops off, mails, or faxes to the branch for processing.

For those institutions that prefer a completely online solution free of institution assistance, the system's optional **Self Enrollment** feature is the answer.

Following is a description of a self-enrollment process.

---

## Self Enrollment

**OPTIONAL FEATURE.** Allows end users to enroll themselves in online banking without any assistance from the financial institution.

Following is a series of sample enrollment input screens. Actual screens will vary with each institution.

After the user accesses the enrollment URL, the first input screen displays, requesting a form of ID (e.g., Social Security Number, Alias ID, etc.).

---

### Enrollment - Step 1



The screenshot shows a web browser window with a dark header bar containing the text "Self Service Enrollment - step 1". Below the header, the text "To enroll for online banking, please provide following information:" is displayed. Underneath, there is a text input field with the label "Social Security Number" and a "Continue" button.

After the user enters the appropriate value and clicks **Continue**, additional input screens display, requesting more information.

---

Enrollment - Step 2

**Self Service Enrollment - step 2**

To enroll for online banking, please provide following information:

Social Security Number: 999999999

Enter your first name:

Enter your account number:

Enter your last name:

Enter the date of your last deposit:

**Continue**

After the customer has completed all the enrollment forms with the appropriate values, the system displays one last screen requesting a Logon ID and temporary Password.

---

Enrollment - Step 3

**Self Service Enrollment - step 3**

We have verified your enrollment information, please select a Logon ID and password to complete your enrollment:

Logon ID :

Password :

Confirm Password :

Please keep a secure record of your Logon ID and Password.

**Continue**

After the user completes the screen, the system validates the ID/Password combination to ensure it adheres to the defined rules and is not already in use.

Once the ID/Password passes validation, the system displays the *Enrollment Completed* screen with a link to the *Logon* screen. At that time the user can log on to online banking.

## Account Access and Preferences

### Logging On to the System for the First Time

#### New Password Request Screen

Whether you are newly enrolled for Online Banking or your institution has just upgraded its software, the system displays the *New Password* request screen the first time you log on.

Please provide a new password.

**New Password**

You recently requested your password to be reset. For security reasons, please change your password.

Please remember to keep a secure record of your log in information and do not share it with anyone.

New Password must be

- minimum of 6 characters in length.
- contains at least one numeric character.

New Password: \*\*\*\*\*

Confirm New Password: \*\*\*\*\*

**Continue** **Cancel**

To complete the screen, enter the desired password. **Use at least six characters, one of which must be numeric.**

Click **Continue**. The system displays the *Security Question and Answer* screen.

#### Security Question & Answer Screen

To access your online banking session, we need to obtain your security information. Please select a security question, and provide a corresponding answer and email address to continue.

**Security Question and Answer**

Your security question and answer helps you reset your password, if you happen to forget it.

Please note for your safety, the e-mail address you specify here will be used to send you your new password, when you reset it.

Please remember to keep a safe record of your security question and answer.

Security Question: Who was your childhood hero?

Answer: Who was your childhood hero?

E-mail Address:

**Save** **Exit**

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Complete the screen as follows:

1. From the **Security Question** drop-down menu, select the security question you wish to answer.
2. In the **Answer** field, enter your answer to the question.
3. In the **E-mail Address** field, enter your e-mail address.
4. Click **Save**. The *Account Summary* screen displays.

Account Summary Screen

Account Summary					
Nickname	As of Date	Current Balance	Available Balance	Select One Below	
Loan Account - 0902	6/28/2004	\$0.00	\$500.00	Refresh	Detail
Deposit Account - 7335	6/28/2004	\$191.32	\$191.32	Refresh	Detail
Deposit Account - 3043	6/28/2004	\$409.03	\$909.03	Refresh	Detail

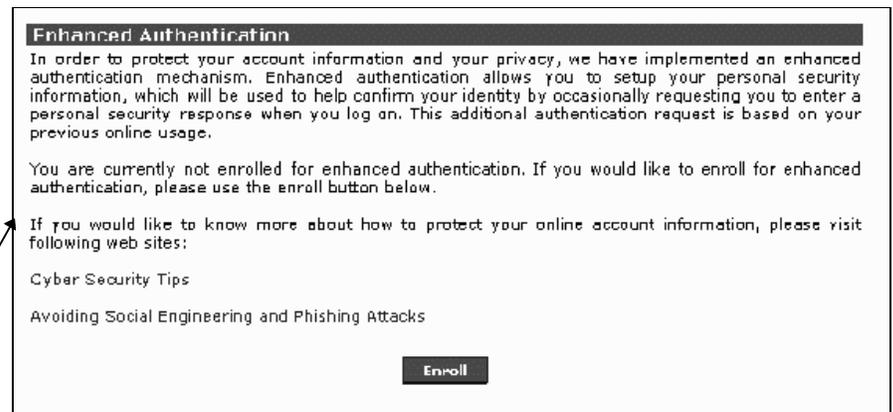
## Enhanced Authentication

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

After this feature is implemented and activated for an institution, the system displays the following notice to each user who signs on.

### Enhanced Authentication Notice

Explains how the feature offers extra security protection by periodically requesting personal security information to verify identity.



**Enhanced Authentication**

In order to protect your account information and your privacy, we have implemented an enhanced authentication mechanism. Enhanced authentication allows you to setup your personal security information, which will be used to help confirm your identity by occasionally requesting you to enter a personal security response when you log on. This additional authentication request is based on your previous online usage.

You are currently not enrolled for enhanced authentication. If you would like to enroll for enhanced authentication, please use the enroll button below.

If you would like to know more about how to protect your online account information, please visit following web sites:

Cyber Security Tips

Avoiding Social Engineering and Phishing Attacks

**Enroll**

Although Enhanced Authentication protection is a free, highly recommended service for all end users, each user must enroll separately.

If a user chooses not to enroll (at least not right away), the system analyzes, learns, and records the customer's usage patterns. This involves monitoring the IP addresses from which the customer accesses the system. Although this tracking process is taking place, it neither interferes with the user's activities, nor requires the user to verify their identity.

If the user elects to enroll in Enhanced Authentication, the system displays the *Security Question and Answer* screen, and waits for the user to complete a security profile.

Security Profile Screen

Requests the user's identity information

Please click here for more information on this feature

---

**Security Question and Answer**

Your security question and answer helps you reset your password, if you happen to forget it. Please note for your safety, the e-mail address you specify here will be used to send you your new password, when you reset it. Please remember to keep a safe record of your security question and answer.

Security Question:	Who was your childhood hero? <input type="text"/>
Answer:	<input type="text"/>
E-mail Address:	<input type="text"/>

---

**Personal Security Information**

Personal security information will be used to help confirm your identity when logging on from a new internet address for the first time.

Response:	Enter your mother's first name: <input type="text"/>
Response:	Enter your father's first name: <input type="text"/>
Response:	Enter your home phone number: <input type="text"/>
Response:	Enter your primary account number: <input type="text"/>
Response:	Enter your shoe size: <input type="text"/>
Response:	Enter your primary address street name: <input type="text"/>
	Enter your primary address street number: <input type="text"/>

The personal profile consists of institution-defined elements, such as **Security Question & Answer, Email Address, Mother's Maiden Name, Father's Middle Name, Home Phone #**, and so on.

During this process, the system not only records and stores the profile information, it also stores the first three bytes of the user's IP address to keep track of where the session occurred.

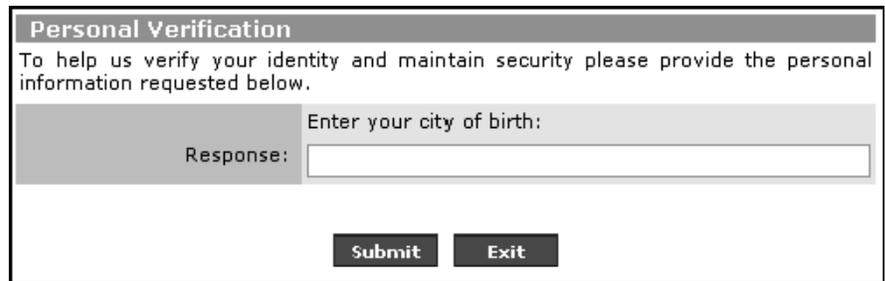
During subsequent logons, the system compares the first three bytes of the current logon's IP address to the first three bytes of the last logon's IP address.

- If the IP addresses match, it means the user is running the online session from the same machine as last session. As a result, the system immediately grants access.
- If the IP addresses are different, the system chooses a random profile element and requires the user to correctly respond before granting access. For example:

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Random Security Question Screen



If the user responds incorrectly three consecutive times, the system locks the account.

If the user is not locked out of his/her accounts, he/she may then update his/her personal profile at any time using the existing **Security Information** feature. For more information, refer to *Creating a Security Profile*.

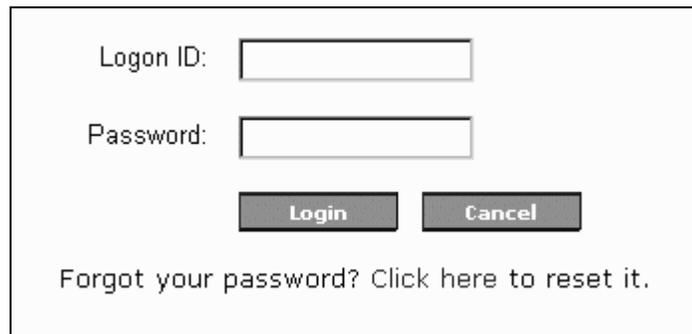
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## Subsequent Log-on Procedures

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Login Screen

1. Access your institution's Internet Banking URL. The *Login* screen displays.



2. Complete the screen with the following information:
  - **Logon ID** – Enter your 8-16 character Logon ID. No spaces.
  - **Password** – Enter your 6-12 character Password, which must include at least one alpha character and one numeric character.
3. Click **Login**. The *Account Summary* screen displays.

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Account Summary Screen

Account Summary				
Nickname	As of Date	Current Balance	Available Balance	Select One Below
Loan Account - 0902	6/28/2004	\$0.00	\$500.00	<input type="button" value="Refresh"/> <input type="button" value="Detail"/>
Deposit Account - 7335	6/28/2004	\$191.32	\$191.32	<input type="button" value="Refresh"/> <input type="button" value="Detail"/>
Deposit Account - 3043	6/28/2004	\$409.03	\$909.03	<input type="button" value="Refresh"/> <input type="button" value="Detail"/>

**Changing Your Logon ID**

To change your ID, perform the following steps:

1. After you have logged on, select **Services & Preferences**.
2. Select **Change Logon Id**. The *Change Logon ID* screen displays.

Change Logon ID Screen

Accounts Transfers Services & Preferences Help Logout

Messages Change Logon Id Change Password Account Preferences Security Info

Please click here for more information on this feature.

**Change Logon ID**

Current Logon ID: McCracken

New Logon ID:

Confirm New Logon ID:

Save

3. Complete the screen as follows:
  - **New Logon ID** – Enter your new 8-16 character Logon ID with no spaces.
  - **Confirm New Logon ID** – Reenter your new ID.

**Note:** The new logon ID cannot be the same as the old one.

4. Click **Save**.

---

## Changing Your Password

The following procedures enable you to modify your password.

1. After you have logged on, select **Services & Preferences**.
2. Select **Change Password**. The *Change Password* screen displays.

---

### Change Password Screen

Accounts Transfers Services & Preferences Help Logout

Messages Change Logon Id Change Password Account Preferences Security Info

Please click here for more information on this feature.

### Change Password

New Password must be

- minimum of 4 characters in length.

Current Password:

New Password:

Confirm New Password:

Save

3. Complete the screen as follows:
  - **Current Password** – Enter your current password.
  - **New Password** – Enter your desired password (6-16 characters).
  - **Confirm New Password** – Reenter your desired password.

**Note:** Your new password cannot be the same as your old password.

4. Click **Save**.

## Setting Logon, Display, and Account Preferences

The following procedures allow you to set:

- Logon Preferences
- Screen Display Preferences (**bank option**)
- Account Preferences

Following are instructions for each of these processes.

### Logon Preferences

After you have logged on, perform the following:

1. Select **Services & Preferences**.
2. Select **Account Preferences**. The *Preferences* screen displays.

Specify what you want to see at each logon

Logon Preferences				
When I login, take me to <input type="text" value="Accounts-&gt;Details"/> <input type="button" value="Save"/>				
Account Preferences				
Account	NickName	Display Order	Hide Account	Use for Bill Pay
Saving - 3297	<input type="text" value="saving2"/>	<input type="text" value="1"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan Account - 4814	<input type="text" value="Loan1"/>	<input type="text" value="2"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Under the **Logon Preferences** heading, click the drop-down menu and select the information or function you would like to display at each logon.

The default setting is: `Accounts->Summary`.

4. Click **Save**.

## Display Preferences

**NOTE:** This feature is available by bank option only.

After you have logged on, perform the following:

1. Select **Services & Preferences**.
2. Select **Account Preferences**. The *Preferences* screen displays.

The screenshot shows the 'Display Preferences' window. It contains the following settings:

- Navigation Style:**  Nested Folders,  Vertical Main Menu
- Table Style:**  Accounting Sheet,  Soft Style
- Account Grouping:**  Group All Accounts,  Group by Account Type
- Color Scheme:** NCR Blue (dropdown menu)

Buttons at the bottom: Save and Apply, Reset.

3. From the *Display Preferences* portion of the screen, click the radio buttons to activate the desired display options, including:
  - **Nested Folders** -- Displays menus and submenus in a nested fashion towards the top of the screen.
  - **Vertical Main Menu** -- Displays the main menu items vertically to the left of the screen.
  - **Accounting Sheet** -- Displays the account information in a columnar fashion, with horizontal and vertical lines separating each piece of information.
  - **Soft Style** -- Displays the account information in a columnar fashion, excluding horizontal and vertical lines, and spans across the width of the page.
  - **Group All Accounts** -- Combines all Deposit and Loan account information into one table.
  - **Group by Account Type** -- Separates Deposit and Loan account information into separate tables.
  - **Color Scheme** -- From the drop-down menu, select the desired color scheme.
4. Click **Save and Apply**. The screen redisplay with the changes in effect.

## Account Preferences

After you have logged on, perform the following:

1. Select **Services & Preferences**.
2. Select **Account Preferences**. The *Preferences* screen displays.

Account Preferences (without Subtotals Option)

Account	NickName	Display Order	Hide Account	Use for Bill Pay
Saving - 3297	saving2	1	<input type="checkbox"/>	<input type="checkbox"/>
Loan Account - 4814	Loan1	2	<input type="checkbox"/>	<input type="checkbox"/>

Account Preferences (with Subtotals Option)

Account	NickName	Display Order	Hide Account	Use for Bill Pay
Deposit Account - 4699	Deposit Account6	1	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Deposit Account - 0099	Deposit Account4	2	<input type="checkbox"/>	<input type="checkbox"/>
Deposit Account - 4199	Deposit Account5	3	<input type="checkbox"/>	<input type="checkbox"/>
Deposit Account - 2599	Deposit Account2	4	<input type="checkbox"/>	<input type="checkbox"/>
Deposit Account - 7299	Deposit Account7	5	<input type="checkbox"/>	<input type="checkbox"/>
Deposit Account - 0299	Deposit Account3	6	<input type="checkbox"/>	<input type="checkbox"/>
Deposit Account - 9599	Deposit Account8	7	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Deposit Account - 0099	Deposit Account1	8	<input type="checkbox"/>	<input type="checkbox"/>
<b>LOAN ACCOUNTS</b>				
Account	NickName	Display Order	Hide Account	Use for Bill Pay
Loan Account - 1199	Loan Account9	1	<input type="checkbox"/>	<input type="checkbox"/>
Loan Account - 5999	Loan Account10	1	<input type="checkbox"/>	<input type="checkbox"/>

**This column is available only if bill payment is activated**

3. Complete the **Account Preferences** portion of the screen as follows:
  - **NickName** – Enter the desired nickname for each account.
  - **Display Order** – From the pull-down menu, select the display position for each of your accounts. This determines the order in which the accounts are presented on all screens, including this one.
  - **Hide Account** – Click this checkbox if you wish to hide this account on all screens “except” the *Account Preferences* screen.
  - **Use for Bill Pay** – Activate a checkbox for each account you wish to use for bill payment. (Note that a gray checkbox indicates the account is not available for bill payment.)
4. **Save** your changes, or click **Reset** to cancel.

## Creating a Security Profile

The following procedures enable you to establish and maintain a security profile, which consists of a series of institution-defined elements (Mother's Maiden Name, Security Question and Answer, etc.) the system uses to verify your identity.

1. From the currently displayed screen, select **Services & Preferences**.
2. Select **Security Info**. The *Security Profiler* screen displays.

### Security Question & Answer Screen

Please click here for more information on this feature

#### Security Question and Answer

Your security question and answer helps you reset your password, if you happen to forget it. Please note for your safety, the e-mail address you specify here will be used to send you your new password, when you reset it. Please remember to keep a safe record of your security question and answer.

Security Question:

Answer:

E-mail Address:

#### Personal Security Information

Personal security information will be used to help confirm your identity when logging on from a new internet address for the first time.

Response:

Response:

Response:

Response:

Response:

Response:

Response:

3. Complete the screen with the requested information:
4. **Save** the information. A confirmation message displays.

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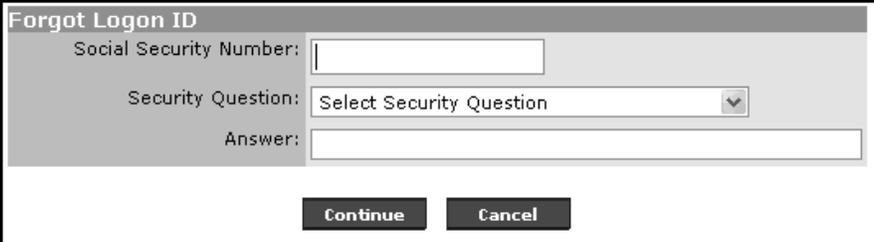
## Retrieving a Forgotten Logon ID

This optional feature allows users to request that the institution email their Logon IDs to their authenticated email addresses. This works similar to the “*Forgot Password*” feature, in which a user must know his/her security question and answer.

Upon activating this feature, the *Forgot Logon ID* screen displays.

---

Forgot Logon ID Screen



Complete the screen as follows:

1. In the first input window, enter your **Alias ID**. Depending on your institution, the label may be *Social Security Number*, *Credit Union ID*, and so on.
2. From the drop-down menu, select the desired **security question**.
3. In the last input field, enter the appropriate answer for the security question.

If the user answers incorrectly three consecutive times, the system locks the user’s account. If the user answers correctly within three consecutive tries, the system emails the user’s Logon ID to his/her authenticated email address.

# Account Statements

## Displaying an Account Summary

Whenever you request to see an *Account Summary*, the following screen variations can display.

Consolidated Account Summary Screen  
(without Subtotals option)

**Consolidated view, where all Deposit and Loan accounts are combined.**

Account Summary					Select One Below		
Nickname	As of Date	Current Balance	Available Balance				
Loan Account - 0681	3/10/2004	\$0.00	\$1,000.00	Refresh	Statements	Detail	
Deposit Account - 3100	3/10/2004	\$1,016.71	\$1,016.71	Refresh	Statements	Detail	
Deposit Account - 1104	3/10/2004	\$42.38	\$42.38	Refresh	Statements	Detail	
Deposit Account - 8137	3/10/2004	\$414.98	\$1,414.98	Refresh	Statements	Detail	
Deposit Account - 1083	3/10/2004	\$240.59	\$240.59	Refresh	Statements	Detail	
Deposit Account - 1495	3/10/2004	\$4,288.52	\$4,288.52	Refresh	Statements	Detail	
Loan Account - 2075	3/10/2004	\$61,401.19	\$0.00	Refresh	Statements	Detail	

Categorized Account Summary Screen  
(with Subtotals option)

**Categorized view, where Deposit and Loan accounts are separated.**

DEPOSIT ACCOUNTS					Select One Below		
Nickname	As of Date	Current Balance	Available Balance				
Current Account - 2536	12/31/2005	\$385,067.80	\$385,067.80	Refresh	eStatements	Details	
Current Account - 4467	12/31/2005	\$637,348.97	\$637,348.97	Refresh	eStatements	Details	
Savings Account - 2312	12/31/2005	\$66.70	\$66.70	Refresh	eStatements	Details	
Savings Account - 7590	12/31/2005	\$75.09	\$75.09	Refresh	eStatements	Details	
		<b>\$1,022,558.56</b>	<b>\$1,022,558.56</b>				

LOAN ACCOUNTS					Select One Below		
Nickname	As of Date	Current Balance	Available Balance	Next Payment Amount	Payment Due Date		
Loan Account - 2284	12/31/2005	\$41,912.80	\$41,912.80	\$25.00	08/25/2005	Refresh	eStatements
Loan Account - 5126	12/31/2005	\$9,183.85	\$9,183.85	\$0.00	03/25/2004	Refresh	eStatements
Loan Account - 6216	12/31/2005	\$24,000.00	\$24,000.00	\$0.00		Refresh	eStatements
		<b>\$75,096.65</b>	<b>\$75,096.65</b>				

Total Assets: \$1,025,144.28  
Total Liabilities: \$75,228.73  
**Net Worth: \$949,915.55**

**Subtotals provided for different account types**

**Total account value and net worth**

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Categorized Account Summary Screen  
(with Wide Soft Style Option and Subtotals Option)

**Same as categorized view except:**

- Horizontal and vertical grid lines are removed
- Command push buttons are replaced with text hyperlinks
- Tables span the full page width

Please click here for more information on this feature.

Account Summary						
						Total Assets: \$13,292.02
						Total Liabilities: \$111,641.76
						<b>Net Worth: -\$98,349.74</b>
DEPOSIT ACCOUNTS						
Nickname	As of Date	Current Balance	Available Balance			
Saving Plus - 4699	03/13/2006	\$1,436.04	\$1,436.04	Refresh	eStatements	Details
CD Account - 2599	03/13/2006	\$6,439.74	\$6,439.74	Refresh	eStatements	Details
Deposit Account5 - 4199	03/13/2006	\$139.02	\$139.02	Refresh	eStatements	Details
Deposit Account4 - 0099	03/13/2006	\$210.40	\$210.40	Refresh	eStatements	Details
Deposit Account7 - 7299	03/13/2006	\$148.11	\$148.11	Refresh	eStatements	Details
Deposit Account3 - 0299	03/13/2006	\$2,764.48	\$2,764.48	Refresh	eStatements	Details
Free Checking - 9599	03/13/2006	\$1,660.94	\$1,660.94	Refresh	eStatements	Details
Deposit Account1 - 0099	03/13/2006	\$493.29	\$493.29	Refresh	eStatements	Details
		<b>\$13,292.02</b>	<b>\$13,292.02</b>			
LOAN ACCOUNTS						
Nickname	As of Date	Current Balance	Available Balance	Next Payment Amount	Payment Due Date	
Equity Line - 1199	03/13/2006	\$580.56	\$1,425.79	\$16.12	03/15/2004	Refresh eStatements Details
Equity Special - 5999	03/13/2006	\$111,061.20	\$0.00	\$1,446.00	03/01/2004	Refresh eStatements Details
		<b>\$111,641.76</b>	<b>\$1,425.79</b>			

Each version of the screen displays the following summary information for each Deposit and Loan account:

- **Nickname** – The nickname you assigned to the account.
- **As of Date** – The effective date associated with your account balances.
- **Current Balance** – The account's current balance.
- **Available Balance** – The account balance currently available.

For categorized views only, the system also displays the following values for each loan account:

- **Next Payment Amount** – The amount due for the next payment.
- **Payment Due Date** – The date on which the next payment amount is due.

You can also:

- Click **Refresh** to refresh the balance for a selected account.
- Click **eStatements** to generate an electronic statement for a selected account.
- Click **Details** to display details for a selected account.

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### **Subtotals Option**

If the ***Subtotals Option*** is implemented, the screen provides:

- Total Assets, Total Liabilities, and Net Worth at the top right corner of the screen
- Subtotals for internal Deposit and Loan accounts

### **Account Aggregation Feature**

If the ***Account Aggregation*** feature is implemented, the screen also provides subtotals for:

- External Deposit Accounts
- External Investment Accounts
- External Loan Accounts

## Displaying Account Details

These procedures enable you to produce details about a selected account, to search transaction history, to display check images, and to download transactions.

1. After you have logged on to the system, select **Details**. The *Account Details* screen displays for the default account.
2. From the pull-down menu, select the desired account.
3. Click **Go**. The *Account Details* screen redisplay for the selected account.

## Loan Display

For a loan account, minimum details typically include the following:

### Loan Details (minimum)

Account Details	
Nickname:	Loan Account10 - 5999
Principal Balance:	\$111,061.20
Available Balance:	\$0.00
<a href="#">More Details</a>	

### Full Loan Details

Click for more details

Click for less details

Account Details	
Nickname:	Loan Account10 - 5999
Principal Balance:	\$111,061.20
Available Balance:	\$0.00
Account Number:	01-00-0001185999
As of Date:	01/22/2005
Interest Rate:	6.9%
Interest Paid Year to Date:	\$1,163.88
Interest Paid Previous Year:	\$7,173.99
Next Payment Date:	03/01/2004
Next Payment Amount:	\$1,446.00
Date Last Payment:	02/03/2004
Amount Last Paid:	\$1,446.00
Maximum Line of Credit:	\$0.00
Available Line of Credit:	\$0.00
<a href="#">Less Details</a>	

Following is a brief description of each displayed value.

- **Nickname** – The nickname assigned to this account.
- **Principal Balance** – The balance of the account.
- **Available Balance** – The amount available for withdrawal.
- **Account Number** – The number assigned to the account.
- **As of Date** – The date on which this detail is based.
- **Interest Rate** – The interest rate associated with this account.
- **Interest Paid YTD** – The amount of interest you've paid so far this year.

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- **Interest Paid Previous Year** – The amount of interest you paid last year on this account.
- **Next Payment Date** – The date your next payment is due.
- **Next Payment Amount** – The amount due for the next payment.
- **Date Last Payment** – The date you made the last payment.
- **Amount Last Paid** – The last amount you paid on this account.
- **Max Line of Credit** – The maximum line-of-credit amount available on this account.
- **Avail Line of Credit** – The line-of-credit amount currently available on this account.

## Deposit Display

For a deposit account, minimum details typically include the following:

Deposit Details (minimum)

Account Details	
Nickname:	Deposit Account7 - 7299
Current Balance:	\$148.11
Available Balance:	\$148.11
<a href="#">More Details</a>	

Full Deposit Details

Click for more details

Click for less details

Account Details	
Nickname:	Deposit Account7 - 7299
Current Balance:	\$148.11
Available Balance:	\$148.11
Account Number:	02-12-0000067299
As of Date:	01/22/2005
Interest Rate:	1%
Interest Paid Year to Date:	\$0.08
Interest Paid Previous Year:	\$1.61
<a href="#">Less Details</a>	

Following is a brief description of each displayed value.

- **Nickname** – The nickname assigned to this account.
- **Current Balance** – The current balance of this account.
- **Available Balance** – The amount that is available for withdrawal.
- **Account Number** – The number assigned to the account.
- **As of Date** – The date on which this detail is based.
- **Interest Rate** – The interest rate associated with this account.
- **Interest Paid YTD** – The amount of interest you've paid so far this year.
- **Interest Paid Previous Year** – The amount of interest you paid last year on this account.

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## Searching Transaction History

Following are instructions for displaying transaction history by transaction type or check-serial numbers.

1. After you have logged on to the system, select **Details**. The *Account Details* screen displays for the default account.

**Note:** If the default account is a deposit account, go to **step 4**; otherwise, proceed with **step 2**.

2. From the pull-down menu, select the desired deposit account.
3. Click **Go**. The *Account Details* screen redisplayes for the selected account.

The screenshot shows a web interface for account management. At the top, there are navigation tabs: Accounts, Transfers, Services & Preferences, Help, and Logout. Below these are sub-tabs: Summary, Details, Notifications, Pay Your Loan, and Stop Payment. The 'Details' sub-tab is active. A dropdown menu shows 'Deposit Account - 7335' and a 'Go' button is next to it. The 'Account Details' section displays the following information:

Account Number:	01-33-0000017335	Nickname:	Deposit Account - 7335
Current Balance:	\$191.32	Available Balance:	\$191.32
As of Date:	NOW	Interest Rate:	1%
Interest Paid YTD:		Interest Paid Previous Year:	

The 'Search Criteria' section has two radio buttons. The first is selected and has the following fields: 'From:' with a date picker set to 6/22/2004, 'To:' with a date picker set to 6/29/2004, 'Select Transaction Type' with a dropdown menu, and 'Amount:' with a text input field. The second radio button is for 'Start Check #' and 'End Check #' (optional). Below the search criteria are 'Search', 'Choose a format', and 'Download' buttons.

The 'Transaction History' section contains a table with the following data:

Date	Check Number	Transaction Type	Description	Debit	Credit
06/25/2004		HOME BANK DEBIT	IB:01-29-000001304312766	\$0.01	

At the bottom of the transaction history, it says '1-1 of 1 Transactions'.

4. To search for specific transactions, complete the *Search Criteria* portion of the screen using the instructions below.

For Specific Deposit Transactions, complete these fields:

- **From** – Select the beginning search date (MM/DD/YYYY).
- **To** – Select the ending search date (MM/DD/YYYY).
- **Select Transaction Type** – Optional. From the pull-down menu, select the type of transactions (e.g., withdrawals, deposits, etc.) you wish to search.
- **Amount** – Optional. Enter a specific amount for transactions you wish to search.

For Specific Checks, complete these fields:

- **Start Check #** – Enter the serial number for the first check in a range of checks.
  - **End Check #** – Enter the serial number for the last check in a range of checks.
5. Click **Search**. For each item that fits the search criteria, the system displays the selected transaction history detail, including:
- **Date** – The date the transaction occurred.
  - **Amount** – The transaction amount.
  - **Transaction Type** – The transaction type (e.g., ACH CREDIT, INTEREST CREDIT, etc.).
  - **Check Number** – The check serial number associated with this transaction.
  - **Description** – The system-assigned description associated with this transaction.

To access subsequent detail pages, click the **Next** or **Previous** button displayed at the bottom of each detail screen.

---

## Downloading Transaction History

1. Perform the procedures for *Search Transaction History*.
2. From the pull-down menu, select the transaction format (e.g., Quicken QIF, MONEY OFC, Comma Separated, etc.) in which you want to download transactions.
3. Click **Download**. The *File Download* screen displays.
4. Specify where you wish to save the file on your computer.

# Transfers

## Viewing/Editing Scheduled Transfers

These procedures enable you to apply changes, additions, or deletions to your scheduled (recurring) transfer transactions.

1. After you have logged on to the system, select **Transfers**. The *Funds Transfer* screen displays.

### Funds Transfer Screen

The screenshot shows the 'Funds Transfer' screen with a navigation bar at the top containing 'Accounts', 'Transfers', 'Services & Preferences', 'Help', and 'Logout'. Below the navigation bar is a 'Funds Transfer' tab. The main content area is divided into two sections: 'Scheduled Transfers' and 'New Transfer'.

**Scheduled Transfers Table:**

Scheduled Transfer Date	From	To	Amount(\$)	Modify
6/29/2004	Deposit Account - 7335	Other Account: 123456789	\$.01	<a href="#">View/Edit</a> <a href="#">Delete</a>
07/06/2004*	Deposit Account - 7335	Other Account: 123456789	\$.01	<a href="#">View/Edit</a> <a href="#">Delete</a>

\* : Indicates a re-curring transfer.

**New Transfer Form:**

**Accounts and Amount**

From my Account:

To my Account:

To other Account:

Amount(\$):

**Date and Type**

Transfer Date:

Transfer Type:

End Date:

Number of Transfers:

Transfer Frequency:

For each scheduled transfer, the following displays:

- **Scheduled Transfer Date** — The date (MM/DD/YYYY) on which the transfer is to take place.
  - **From** — The account from which funds are being transferred.
  - **To** — The account receiving the transferred funds.
  - **Amount(\$)** — The transfer amount.
2. To view or edit a particular transfer, click the transfer item's **View/Edit** button. The *Transfers - View/Edit* screen displays.

Funds Transfers View/Edit Screen

Accounts Transfers Services & Preferences Help Logout

Funds Transfer

Please click here for more information on this feature

**Transfers - View/Edit**

Accounts and Amount		Date and Type	
From my Account	Deposit Account - 7335	Transfer Date	Transfer Type
To my Account	Loan Account - 0902	07/06/2004	Recurring(No End Date)
To other Account	Account Number Type 123456789 Deposit	End Date	Number of Transfers
Amount(\$)	.01		
		Transfer Frequency	
		weekly	

Submit Transfer Reset Cancel

3. Modify the appropriate information.
4. Click **Submit Transfer**. The *Transfer - Confirm* screen displays.

Accounts Transfers Services & Preferences Help Logout

Funds Transfer

**Transfer - Confirm**

Please verify the following information is correct.

Transfer Amount: \$0.00  
From Account: Deposit Account - 7335  
To Account: Loan Account - 0902  
Transfer Date: 06/30/2004  
Transfer Type: One Time

If this information is correct, click confirm button to confirm this transfer. If it is incorrect, please click on the cancel button to make changes.

Confirm Cancel

5. Click **Confirm**. A transfer-details screen displays.
6. Click the **Print** button to print the transfer details, or click **Continue** to initiate another transfer.

## Creating New Transfers

The following procedures enable you to schedule new one-time and recurring transfer transactions.

1. After you have logged on to the system, select **Transfers**. The *Funds Transfer* screen displays.

The input fields on this screen will vary depending on the institution's transfer capabilities.

The screenshot shows the 'Funds Transfer' screen with a navigation bar at the top containing 'Accounts', 'Transfers', 'Services & Preferences', 'Help', and 'Logout'. Below the navigation bar is a 'Funds Transfer' tab. The main content area is divided into two sections:

**Scheduled Transfers**

Scheduled Transfer Date	From	To	Amount(\$)	Modify
6/29/2004	Deposit Account - 7335	Other Account: 123456789	\$ .01	<input type="button" value="View/Edit"/> <input type="button" value="Delete"/>
07/06/2004*	Deposit Account - 7335	Other Account: 123456789	\$ .01	<input type="button" value="View/Edit"/> <input type="button" value="Delete"/>

\* : Indicates a re-curring transfer.

[Please click here for more information on this feature.](#)

**New Transfer**

Accounts and Amount		Date and Type	
From my Account	Deposit Account - 7335	Transfer Date	Transfer Type
To my Account <input checked="" type="radio"/>	Loan Account - 0902	06/29/2004	One Time
To other Account <input type="radio"/>	Account Number Type	End Date	Number of Transfers
	Deposit		
Amount(\$)	0.00	Transfer Frequency	Choose Frequency

2. Complete the *New Transfer* window with the appropriate values. The values displayed will vary depending on how your institution has set up its transfer capabilities.
  - **From my Account** — Using the drop-down menu, select the account from which you want to transfer funds.
  - **To my Account** — Click the *To my Account* radio button. Then, using the drop-down menu, select the account to which you want to transfer funds.
  - **To other Account** — If you wish to transfer funds to an account other than those listed in the *To my Account* drop-down menu, enter the number for the desired account, then select the account type from the drop-down list.

**Note:** This account must be at the same financial institution and may or may not be owned by the same user.
  - **Amount** — Enter the transfer amount.
  - **Principal Only Payment** — If the transfer amount is to be applied to principal only, click the checkbox.

- **Transfer Date** — Enter the date on which this one-time transfer (or the first in a series of recurring transfers) is to take place.
- **Transfer Type** — From the drop-down menu, select the type of transfer (one-time or recurring) you wish to perform.
- **End Date** (recurring only) — Specify the final date on which this transfer is to take place.
- **Number of Transfers** (recurring only) — Specify the maximum number of times this transfer is to take place.
- **Transfer Frequency** (recurring only) — From the drop-down menu, select the frequency with which this transfer is to take place. Options include:
  - Weekly
  - Every two weeks
  - Monthly
  - Bi-monthly (every other month)
  - Annually

3. Click **Submit Transfer**. The *Transfer - Confirm* screen displays.

The screenshot shows a web browser window with a navigation bar containing 'Accounts', 'Transfers', 'Services & Preferences', 'Help', and 'Logout'. Below the navigation bar is a 'Funds Transfer' tab. The main content area is titled 'Transfer - Confirm' and contains the following text:

Please verify the following information is correct.

Transfer Amount:	\$0.00
From Account:	Deposit Account - 7335
To Account:	Loan Account - 0902
Transfer Date:	06/30/2004
Transfer Type:	One Time

If this information is correct, click confirm button to confirm this transfer. If it is incorrect, please click on the cancel button to make changes.

At the bottom of the dialog are two buttons: 'Confirm' and 'Cancel'.

4. Click **Confirm**. A transfer-details screen displays.

5. Click the **Print** button to print the transfer details, or click **Continue** to initiate another transfer.

## Special Requests

### Stop Payments

Perform the following procedures to request a stop payment for a single check, range of checks, or specific amount.

1. After you have logged on, select **Stop Payment**. The *Stop Payment Request* screen displays.

### Stop Payment Request Screen

The screenshot shows the 'Stop Payment Request' screen within an online banking application. At the top, there are navigation tabs: 'Accounts', 'Transfers', 'Services & Preferences', 'Help', and 'Logout'. Below these are sub-tabs: 'Summary', 'Details', 'Notifications', 'Pay Your Loan', and 'Stop Payment'. The main content area is titled 'Stop Payment Request' and includes a disclaimer: 'Transactions may be subject to fees and/or transaction schedules. Please refer to the Fee Schedule or Terms and Conditions.' Below the disclaimer is a 'Select Account' dropdown menu currently showing 'Deposit Account - 3043'. There are three radio button options: 'Single Check', 'Range of Checks', and 'ACH Stop Pay'. The 'Single Check' option has fields for 'Check #', 'Payee Name', 'Amount', and 'Check Date'. The 'Range of Checks' option has fields for 'From Check #' and 'To Check #'. The 'ACH Stop Pay' option has fields for 'Amount', 'Payee Name', and 'Date Last Posted'. Below these options are fields for 'Please include phone number for verification:', 'Email:' (with the value 'Rhonda.whitaker@ncr.com'), and a 'Remarks:' text area. At the bottom, there is a checkbox for 'I understand that this is a fee service and reviewed the Terms and Conditions. I agree to have my account debited.' and a 'Submit' button.

2. From the pull-down menu, select the account to which you want to apply a stop payment.
3. Complete the screen as necessary for the type of stop payment you wish to effect.

#### **To Stop Payment on a Single Check**

- Click the **Single Check** checkbox.
- Enter the check's serial number.
- Enter the payee's name
- Enter the stop-payment amount
- Enter the date (MM/DD/YYYY) written on the check.

#### **To Stop Payment on a Range of Checks**

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- Click the **Range of Checks** checkbox.
- Enter the **beginning** (From Check #) check serial number.
- Enter the **ending** (To Check #) check serial number.

**To Stop an ACH Payment**

- Click the **ACH Stop Pay** checkbox.
  - Enter the stop-payment amount.
  - Enter the payee's name.
  - Enter the Date the ACH payment was posted.
4. Enter your **phone number** in the *Please include phone number for verification* field.
  5. Optionally, enter your **email address** and/or any **remarks** you would like to convey to the administrator processing your request.
  6. Read through the **Terms and Conditions**, then click the checkbox.
  7. Click **Submit**.

---

## Check Copies

The following procedures enable you to send your bank administrator a message indicating you wish to obtain hard copies of one or more canceled checks.

1. From the currently displayed screen, select **Services & Preferences**. The *New Message* screen displays, including a list of all current messages.
2. From the drop-down menu, select **Copy Check Request**.
3. Click **Compose Message**. The *Send Message - Copy Check Request* input form displays.

---

### Copy Check Request Screen

The screenshot shows a web browser interface with a navigation bar at the top containing 'Accounts', 'Transfers', 'Services & Preferences', 'Help', and 'Logout'. Below this is a secondary navigation bar with 'Messages', 'Change Logon Id', 'Change Password', 'Account Preferences', and 'Security Info'. The main content area is titled 'Send Message - Copy Check Request' and contains the following elements: a disclaimer about fees and transaction schedules; a prompt to request a single check or a range of checks; a 'Select Account' dropdown menu currently showing 'Loan Account - 0902'; radio buttons for 'Single Check' and 'Range of Checks'; input fields for 'Check Number', 'From', and 'To'; a 'Please include phone number for verification' field; an 'Email' field with the address 'Rhonda.whitaker@ncr.com'; a 'Remarks' text area; a checkbox for 'I have read and agree to the Terms and Conditions for this service, including any fees that are associated with this service.'; and two buttons at the bottom: 'Send Message' and 'Return'.

4. Complete the screen with the appropriate information.
  - **Select Account** — From the drop-down menu, select the account for which you want to receive one or more check images.
  - **Single Check or Range of Checks** — To request a copy of one check, click **Single Check**. For more than one check, click **Range of Checks**.
  - **Check Number** — If you're requesting one check, enter the check serial number
  - **From** — If you're requesting a range of checks, enter the beginning check serial number.
  - **To** — If you're requesting a range of checks, enter the ending check serial number.

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- **Phone Number** — Enter your phone number, including the area code (xxx-xxx-xxxx).
  - **Email** — Enter your e-mail address.
  - **Remarks** — Enter any other pertinent information you wish to convey.
5. Read the Terms and Conditions and click the checkbox.
  6. Click **Send Message**.

## ACH Request

The following procedures enable you to send your bank administrator a message indicating you wish to make an ACH transfer.

1. From the currently displayed screen, select **Services & Preferences**. The *New Message* screen displays, including a list of all current messages.
2. From the drop-down menu, select **ACH Request**.
3. Click **Compose Message**. The *Send Message - ACH Request* input form displays.

### ACH Transfer Request Screen

The screenshot shows the 'Send Message - ACH Request' form. At the top, there are navigation tabs: Accounts, Transfers, Services & Preferences, Help, and Logout. Below these are sub-tabs: Messages, Change Logon Id, Change Password, Account Preferences, and Security Info. The main form area is titled 'Send Message - ACH Request' and includes a disclaimer: 'Transactions may be subject to fees and/or transaction schedules. Please refer to the Fee Schedule or Terms and Conditions.' The form is divided into two main sections: 'From Account' and 'Beneficiary Account'. The 'From Account' section has fields for 'Account' (a pull-down menu showing 'Loan Account - 0902'), 'Processing Date' (with a calendar icon), and 'Amount'. The 'Beneficiary Account' section has fields for 'Name', 'Institution', 'Account Number', and 'Routing Number'. Below these are fields for 'Email' (pre-filled with 'Rhonda.whitaker@ncr.com') and 'Please include phone number for verification:'. There is a 'Remarks:' label followed by a large text area. At the bottom, there is a checkbox: ' I have read and agree to the Terms and Conditions for this service, including any fees that are associated with this service.' and two buttons: 'Send Message' and 'Return'.

4. Complete the screen with the following information:

#### From Account

- **Account Name** — From the pull-down menu, select the account from which you want to perform an ACH transfer.
- **Processing Date** — Enter the date (MM/DD/YYYY) on which you want to process the transfer.
- **Amount** — Enter the transfer amount.

#### Beneficiary Account

- **Name** — Enter the name associated with the account to which you want to transfer funds.

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- **Institution** — Enter the name of the institution in which the account resides.
- **Account Number** — Enter the number associated with the account to which you want to transfer funds.
- **Routing #** — Enter the receiving institution's nine-digit routing number.

**Other Information**

- **Email** — Enter your e-mail address.
  - **Phone Number** — Enter your phone number, including the area code.
  - **Remarks** — Enter any other pertinent information you wish to convey.
5. Read the *Terms and Conditions* and click the checkbox.
  6. Click **Send Message**.

---

## Change of Address

The following procedures enable you to send your bank administrator a message requesting to change your address.

1. From the currently displayed screen, select **Services & Preferences**. The *New Message* screen displays, including a list of all current messages.
2. From the drop-down menu, select **Change Address**.
3. Click **Compose Message**. The *Send Message - Change of Address* input form displays.

---

### Change-of-Address Request Screen

The screenshot shows a web browser interface with a navigation bar at the top containing 'Accounts', 'Transfers', 'Services & Preferences', 'Help', and 'Logout'. Below this is a sub-menu with 'Messages', 'Change Logon Id', 'Change Password', 'Account Preferences', and 'Security Info'. The main content area is titled 'Send Message - Change of Address' and contains the following fields:

- Address Line 1:
- Address Line 2:
- City:
- State:
- zip:
- Phone Number:
- Email:
- Remarks:

At the bottom of the form are two buttons: 'Send Message' and 'Return'.

4. Complete the screen with the following information:
  - **Address Line 1** — Enter the first line of address information.
  - **Address Line 2** — Enter the second line of address information.
  - **City** — Enter the City name.
  - **State** — From the drop-down menu, select the two-character state-abbreviation code.
  - **Zip** — Enter your zip code.
  - **Phone Number** — Enter your phone number, including the area code.
  - **Email** — Enter your e-mail address.
  - **Remarks** — Enter any other pertinent information you wish to convey.
5. Click **Send Message**.

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## Wire Transfers

The following procedures enable you to send your bank administrator a message indicating you wish to perform a wire transfer.

1. From the currently displayed screen, select **Services & Preferences**. The *New Message* screen displays, including a list of all current messages.
2. From the drop-down menu, select **Wire Transfer**.
3. Click **Compose Message**. The *Send Message - Wire Transfer* input form displays.

### Wire Transfer Request Screen

The screenshot shows the 'Send Message - Wire Transfer' form. At the top, there are navigation tabs: Accounts, Transfers, Services & Preferences, Help, and Logout. Below these are sub-tabs: Messages, Change Logon Id, Change Password, Account Preferences, and Security Info. The main title is 'Send Message - Wire Transfer'. A note states: 'Transactions may be subject to fees and/or transaction schedules. Please refer to the Fee Schedule or Terms and Conditions.' The form is divided into two main sections: 'From Account' and 'Beneficiary Account'. The 'From Account' section has three rows: 'Account' with a dropdown menu showing 'Loan Account - 0902', 'Processing Date' with a date input field and a 'BY' button, and 'Amount' with a text input field. The 'Beneficiary Account' section has four rows: 'Name', 'Institution', 'Account Number', and 'Routing Number', each with a text input field. Below these sections are an 'Email' field with the value 'Rhonda.whitaker@ncr.com', a 'Please include phone number for verification:' field, and a 'Remarks:' text area. At the bottom, there is a checkbox with the text 'I have read and agree to the Terms and Conditions for this service, including any fees that are associated with this service.' and two buttons: 'Send Message' and 'Return'.

4. Complete the screen with the following information:

#### From Account

- **Account Name** — From the pull-down menu, select the account from which you want to perform a Wire transfer.
- **Processing Date** — Enter the date (MM/DD/YYYY) on which you want to process the transfer.
- **Amount** — Enter the transfer amount.

#### Beneficiary Account

- **Name** — Enter the name associated with the account to which you want to transfer funds.

- **Institution** — Enter the name of the institution in which the account resides.
- **Account Number** — Enter the number associated with the account to which you want to transfer funds.
- **Routing #** — Enter the receiving institution's nine-digit routing number.

**Other Information**

- **Email** — Enter your e-mail address.
  - **Phone Number** — Enter your phone number, including the area code.
  - **Remarks** — Enter any other pertinent information you wish to convey.
5. Click the checkbox to indicate you have read the *Terms and Conditions*.
  6. Click **Send Message**. The **Confirmation** screen displays.
  7. If the information is correct, click **Confirm**; otherwise, click **Cancel**.

---

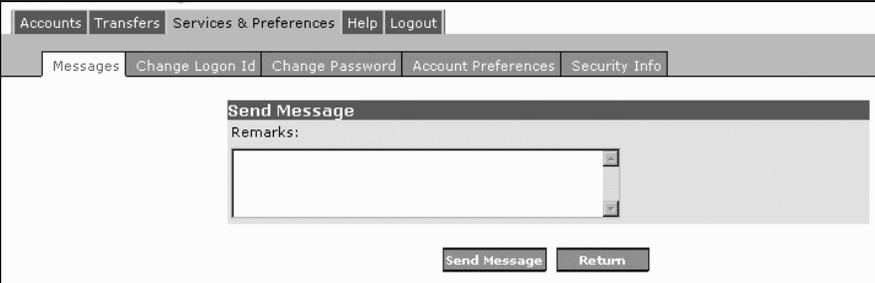
## Other Requests

The following procedures enable you to send your bank administrator a message for all other requests.

1. From the currently displayed screen, select **Services & Preferences**. The *New Message* screen displays, including a list of all current messages.
2. From the drop-down menu, select **Other**.
3. Click **Compose Message**. The *Send Message* input form displays.

---

### Send Message Request Screen



4. In the **Remarks** field, enter any pertinent information you wish to convey.
5. Click **Send Message**.

## Making an ACH Loan Payment

### Make ACH Loan Payment Screen

The following procedures enable you to make an ACH loan payment.

1. After you have logged on, select **Pay Your Loan**. The *Make a Payment* screen displays.

**Make a Payment**

To make loan payments from your checking account at another Financial Institution, you will need the Routing Number and the Account number of the checking account. If you need help locating these numbers, please click here.

Make payment to: Joe's Home Loan - 4814

Select other financial institution: [dropdown]

Other financial institution name: [text input] **Lookup**

Other financial institution Account Routing Number: [text input] **Lookup**

Other financial institution Checking Account Number: [text input]

Payment Amount: 0.00

I have read and agree to the Terms and conditions for this feature.

**Submit** **Reset**

2. Complete the screen as follows:

- **Make Payment to:** — From the drop-down menu, select the loan account to which you want to make a payment.
- **Select other financial institution:** — If you need to search for the institution you want to pay, you can select it from this drop-down menu **AFTER** you have specified a valid name in the *Other financial institution name* field (below).
  - If only one institution satisfies your search, the screen redisplay and includes prefilled values for the institution's name and nine-digit routing number.
  - If multiple institutions satisfy your search, the screen redisplay and populates this drop-down menu with all possible selections. Next, select the appropriate entry. The screen redisplay and includes prefilled values for the institution's name and nine-digit routing number.
- **Other financial institution name:** — If necessary, enter a name to help you search for the institution you wish to pay, and click the **Lookup** button to the right of this field.
  - If only one institution satisfies your search, the screen redisplay and includes prefilled values for the institution's name and nine-digit routing number.

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- If multiple institutions satisfy your search, the screen redisplay and populates the *Select other financial institution* drop-down menu (above) with all possible selections. Next, select the appropriate entry. The screen redisplay and includes prefilled values for the institution's name and nine-digit routing number.
  - **Other financial institution Account Routing Number:** — Unless the system has already prefilled this field with data, enter the nine-digit routing number associated with the financial institution from which you are making your payment.  
If you wish to lookup the name of the institution to which this routing number is assigned, click the **Lookup** button to the right of this field. The screen redisplay and includes the institution's name.
  - **Other financial institution Checking Account Number:** — Enter the checking account number associated with the financial institution from which you are making your payment.
  - **Payment Amount:** — Enter your payment amount, no commas.
3. Click **Submit**. A confirmation screen displays.
  4. Click **Confirm**.

# Generating User Reports

This optional feature allows users to view detailed reports for all the transaction activity that occurred during their online sessions. For businesses that have sub-users, all user activity is viewable. The primary business user may entitle any sub-user to access the report feature.

There are two types of reports:

- **Transaction Reports** -- Provides details for every occurrence of a specific transaction type (or all transaction types).
- **Session Reports** -- Allows the user to drill-down and view details for a specific online session.

A checkbox option enables the system to automatically launch the reports capability right after a user requests to log off the system. That way, the user can remember to review the transaction activity before ending each session.

## Initiating the Reports

1. From the currently displayed screen, select **Services & Preferences**.
2. Click the **Reports** button. The *Reports* screen displays.

Reports Screen

Launches reports before logging off the system

Reports				
	User Name	Start Date	End Date	Select One Below
All Transactions	KING KONG	6/9/2005	6/9/2005	Run Report
Total Sessions	KING KONG	6/9/2005	6/9/2005	Run Report

Show this page upon Logout Save Confirm Logout Now

Transactions of current session		
Date and Time	Transactions	Succeeded
6/9/2005 11:08:23 AM	Verify Internet Address	Y
6/9/2005 11:08:23 AM	Click Main Menu	Y
6/9/2005 11:08:23 AM	Log On	Y
6/9/2005 11:08:24 AM	Account Detail	Y
6/9/2005 11:08:24 AM	Account Summary	Y
6/9/2005 11:08:39 AM	Account Summary	Y
6/9/2005 11:08:40 AM	Account Detail	Y
6/9/2005 11:09:23 AM	Click Main Menu	Y
6/9/2005 11:09:26 AM	Display Message List	Y
6/9/2005 11:09:47 AM	View Current Session	Y
6/9/2005 11:10:30 AM	View Current Session	Y
6/9/2005 11:11:44 AM	Transaction Result	Y

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Using the drop-down menu on the top window, the user can select the desired reports. The bottom window illustrates the transactions that occurred during the current session.

**Generating Transaction Reports**

The following procedures enable you to generate the *Transaction Reports*.

Select report

Reports	User Name	Start Date	End Date	Select One Below
All Transactions	KING KONG	6/9/2005	6/9/2005	Run Report
All Transactions	KING KONG	6/9/2005	6/9/2005	Run Report

1. From the drop-down menu, select the type of transactions you want to include in the report. Default is **All Transactions**.
2. Specify the appropriate **Start** and **End** dates.
3. Click the **Run Report** button. The *Transaction Results* screen displays for the type of transactions selected. For example:

**Transaction Results Screen**

Transaction Results for Account Detail		
Date and Time	Transaction	Succeeded
6/9/2005 12:10:47 PM	Account Detail	Y
6/9/2005 11:08:40 AM	Account Detail	Y
6/9/2005 11:08:24 AM	Account Detail	Y
6/9/2005 11:02:56 AM	Account Detail	Y
6/9/2005 11:00:31 AM	Account Detail	Y
6/9/2005 10:57:22 AM	Account Detail	Y

**Go Back**

Each report entry identifies:

- Date and time the transaction occurred
- Transaction Type
- Success/Failure Indicator (Y or N)

You may now click the **Go Back** button to run another report, or proceed to some other function.

## Generating Sessions Reports

### Request Sessions Reporting

The following procedures enable you to generate reports for transaction sessions that occurred within a selected timeframe.

Reports				
	User Name	Start Date	End Date	Select One Below
All Transactions	KING KONG	6/9/2005	6/9/2005	<input type="button" value="Run Report"/>
Total Sessions	KING KONG	6/9/2005	6/9/2005	<input type="button" value="Run Report"/>

1. Specify the appropriate **Start** and **End** dates for the reporting timeframe.
2. Click **Run Report**. The *Total Sessions* screen displays.

### Total Sessions Screen

Total Sessions		
User Name	Sessions	Date and Time
KING KONG	<a href="#">View Detail</a>	6/9/2005 12:21:36 PM
KING KONG	<a href="#">View Detail</a>	6/9/2005 12:10:46 PM
KING KONG	<a href="#">View Detail</a>	6/9/2005 11:08:23 AM
KING KONG	<a href="#">View Detail</a>	6/9/2005 11:02:55 AM
KING KONG	<a href="#">View Detail</a>	6/9/2005 11:00:30 AM
KING KONG	<a href="#">View Detail</a>	6/9/2005 10:57:20 AM

Each report entry provides:

- User's Name
- Link to session transaction detail
- Date/Time the session occurred

If you wish to display details for all the transactions that occurred during a particular session, click the **View Detail** link provided for that session. The *Session Details* screen displays.

Session Details Screen

Session Details		
Date and Time	Transactions	Succeeded
6/9/2005 12:10:45 PM	Verify Internet Address	Y
6/9/2005 12:10:46 PM	Click Main Menu	Y
6/9/2005 12:10:46 PM	Log On	Y
6/9/2005 12:10:47 PM	Account Detail	Y
6/9/2005 12:10:47 PM	Account Summary	Y
6/9/2005 12:10:57 PM	Click Main Menu	Y
6/9/2005 12:10:57 PM	Display Message List	Y
6/9/2005 12:11:01 PM	View Current Session	Y
6/9/2005 12:11:21 PM	Transaction Result	Y

[Go Back](#)

Each report entry provides:

- Date/time the transaction occurred
- Transaction Type
- Success/Failure Indicator (Y or N)

## Requesting Reports Right Before Logging Out

Before you sign off, you can request the system to prompt you for the *User Reports* function. That way, you can conveniently review all your transaction activity.

To activate this capability, perform the following steps:

Launches reports before logging off the system

Reports				
	User Name	Start Date	End Date	Select One Below
All Transactions	KING KONG	6/9/2005	6/9/2005	Run Report
Total Sessions	KING KONG	6/9/2005	6/9/2005	Run Report

Show this page upon Logout

Transactions of current session		
Date and Time	Transactions	Succeeded
6/9/2005 11:08:23 AM	Verify Internet Address	Y
6/9/2005 11:08:23 AM	Click Main Menu	Y
6/9/2005 11:08:23 AM	Log On	Y
6/9/2005 11:08:24 AM	Account Detail	Y
6/9/2005 11:08:24 AM	Account Summary	Y
6/9/2005 11:08:39 AM	Account Summary	Y
6/9/2005 11:08:40 AM	Account Detail	Y
6/9/2005 11:09:23 AM	Click Main Menu	Y
6/9/2005 11:09:26 AM	Display Message List	Y
6/9/2005 11:09:47 AM	View Current Session	Y
6/9/2005 11:10:30 AM	View Current Session	Y
6/9/2005 11:11:44 AM	Transaction Result	Y

1. Click the checkbox for **Show this page upon Logout**.
2. Click the **Save** button. The *Logout Flag Saved* confirmation screen displays.
3. Click **Continue**.

Now when you request to logout, the system immediately displays the Reports screen — ready for report generation.

Once you are ready to finally log off, simply click the **Confirm Logout Now** button.

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## Chapter 2

# Account Consolidation

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# Introduction

Account Consolidation is an optional service that enables customers to combine the detail for all their Online Banking accounts (located at your financial institution) along with their external accounts at other locations. This includes (but is not limited to):

- Financial institutions
- Brokerage firms
- Investment companies
- Credit unions
- Credit-card companies
- Airlines
- Hotels

As a result, the customer's accounts become easily accessible from a single-access point for display and review on one Internet Banking Overview page. This eliminates those time-consuming activities associated with accessing separate web sites to review current activity (balances, etc.) for multiple accounts.

To participate in Account Consolidation, the customer must first complete a simple enrollment process. Once enrolled, the customer may add, modify, and delete the accounts for his/her ongoing Consolidation Accounts List.

The remainder of this document provides the necessary step-by-step instructions for each of these procedures.

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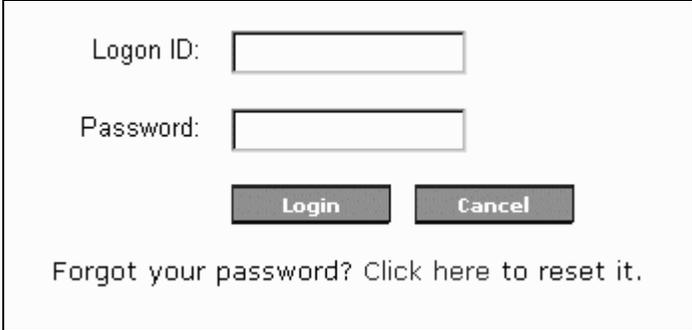
## Customer Logon

After a customer accesses your Online Banking URL, depending on your implementation, either a standard *Welcome* screen displays, or your opening web page displays including a *Log On* window similar to this:

\*\*\*\*\* **NOTE** \*\*\*\*\*

Initially, the institution assigns the **User ID** value when the user first enrolls in the Internet Banking service. Internally, this is the Bank Reference number through which the system links customers and their accounts. Because the log-on architecture is customer-based as opposed to account-based, for security reasons, customers will neither be able to enter account numbers nor access accounts without a proper User ID.

After the customer accesses the system for the first time with the temporary password (usually within 72 hours), the system automatically requests a permanent password. The customer must successfully enter the permanent password twice in order for the system to commit it to the database.



Logon ID:

Password:

[Forgot your password? Click here to reset it.](#)

1. Complete the *Log-On* window with the following information:

- **UserID** — Enter your unique User ID.

In some states, certain electronic systems cannot legally request a consumer to enter sensitive data as a form of ID. For example, if a SSN is used for the initial UserID, a subsequent screen may display requesting a New User ID.

- **Password** — Enter your unique user Password.

Initially, the system can assign a temporary password, which may default to the last four digits of the customer's User ID, the Tax Identification Number, or the Bank Reference Number.

2. Click the **Login** button.

Once accepted, the permanent password is what the customer enters from that point. This password is secure and is not accessible to bank personnel. For security purposes, if the customer forgets a password or fails to logon successfully after three attempts, the system locks the customer out of the system, at which time the bank's authorized personnel can reset the password to another temporary password. At that point, the customer must repeat the sign-on procedure to reestablish a permanent password.

## What the Customer Sees First

Upon accessing the system and enrolling in Account Consolidation, the customer's *Account Summary* screens display. Together, these screens illustrate all the customer's internal and external accounts.

### Account Summary - Internal Accounts

Account Summary						
					Total Assets: \$1,025,144.28	
					Total Liabilities: \$75,228.73	
					<b>Net Worth: \$949,915.55</b>	
DEPOSIT ACCOUNTS						
Nickname	As of Date	Current Balance	Available Balance	Select One Below		
Current Account - 2536	12/31/2005	\$385,067.80	\$385,067.80	Refresh	eStatements Details	
Current Account - 4467	12/31/2005	\$637,348.97	\$637,348.97	Refresh	eStatements Details	
Savings Account - 2312	12/31/2005	\$66.70	\$66.70	Refresh	eStatements Details	
Savings Account - 7590	12/31/2005	\$75.09	\$75.09	Refresh	eStatements Details	
		<b>\$1,022,558.56</b>	<b>\$1,022,558.56</b>			
LOAN ACCOUNTS						
Nickname	As of Date	Current Balance	Available Balance	Next Payment Amount	Payment Due Date	Select One Below
Loan Account - 2284	12/31/2005	\$41,912.80	\$41,912.80	\$25.00	08/25/2005	Refresh eStatements Details
Loan Account - 5126	12/31/2005	\$9,183.85	\$9,183.85	\$0.00	03/25/2004	Refresh eStatements Details
Loan Account - 6216	12/31/2005	\$24,000.00	\$24,000.00	\$0.00		Refresh eStatements Details
		<b>\$75,096.65</b>	<b>\$75,096.65</b>			

### Account Summary - External Accounts

External - DEPOSIT ACCOUNTS					
Nickname	Institution	As of Date	Balance	Account Type	Select One Below
Test Checking 3-8361	SouthTrust	09/20/2004	\$88.20	Checking and Money Market	Refresh View Log Login
Checking 2-3303	SouthTrust	04/03/2005	\$97.52	Checking and Money Market	Refresh View Log Login
			<b>\$185.72</b>		
External - LOAN ACCOUNTS					
Nickname	Institution	As of Date	Balance	Account Type	Select One Below
Visa Gold Cash Rewards-6601-6601	Bank of America, SC (Nations)	11/13/2003	-\$132.08	Credit Card	Refresh View Log Login
			<b>-\$132.08</b>		
External - INVESTMENT ACCOUNTS					
Nickname	Institution	As of Date	Balance	Account Type	Select One Below
My Investment-sasd	TD Waterhouse (Quicken Access)	09/20/2004	\$1,200.00	Investment, Taxable	Refresh View Log Login
My IRA Account-1234	Digital Federal Credit Union	09/20/2004	\$1,200.00	Investment, Tax-Deferred (Retirement)	Refresh View Log Login
			<b>\$2,400.00</b>		
External - OTHER ACCOUNTS					
Nickname	Institution	As of Date	Balance	Account Type	Select One Below
My Delta Miles-dsdf	Delta SkyMiles	09/20/2004	89,000	Reward Programs	Refresh View Log Login
My United Airlines Miles-dsdf	United Airlines Mileage Plus	09/20/2004	75,000	Reward Programs	Refresh View Log Login
				<b>Add New Account</b>	<b>Refresh Account List</b>

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## Enrolling in Account Consolidation Services

Each financial institution must elect whether or not to offer account-consolidation services to its customers. If so, all Online Banking users are immediately eligible but must first enroll to activate the feature. To do so, the customer performs the following steps:

1. From the main menu, select **Accounts** then select **Account Aggregation**. The *Aggregation Preferences* screen displays.

---

Aggregation Preferences Screen



The screenshot shows a web form titled "AGGREGATION PREFERENCES". It contains the following fields and controls:

First Name:	Greg
Last Name:	Sackenheim
Email:	dm127099@ncc.com
Opt-in for Marketing Information:	<input checked="" type="radio"/>
Opt-out for Marketing Information:	<input type="radio"/>

Below the form, there is a link: "Read the [Terms & Conditions](#) and [Privacy Policy](#) associated with this service."

At the bottom of the form are three buttons: "Update", "Reset", and "Cancel".

2. Complete the screen with your last name, first name, and email address. Then, click the appropriate radio button (opt-in, opt-out) to indicate whether or not you wish to receive aggregation-related marketing information.
3. Click the **Update** button. The *Manage Accounts* screen displays.

From this screen you can add, modify, and delete external accounts at your discretion. You can also evaluate special alert conditions that may exist.

Manage Accounts Screen

- Click to modify account info.
- Click to delete account
- Click to see special alert conditions on the account
- Click to add a new account

### Manage Aggregation Accounts

You have set up the following accounts for aggregation. You may add a new account, or unlock, modify or delete an existing account.

Action	Institution/Description	Nickname	Account Type	Aggregation
	AT&T Universal Card	Universal Card	Credit Card	✓
	Bank One Credit Card (CardmemberServices)	Bank One	Credit Card	✓
	Citi Choice Visa	Brandon's Visa	Credit Card	✓
	DAY AIR CU	AUTO LOAN	Loan	✓
	Edward Jones	Joint-1	Checking & Money Market	✓
	Edward Jones	Ellen's IRA	Investment, Tax-Deferred	✓
	Fidelity NetBenefits	Steve's 401K	Investment, Tax-Deferred	✓
	Huntington Bank CC	Personal Credit Line	Credit Card	✓

# Managing Consolidated Accounts

After successfully enrolling for account-aggregation services, customers can use a series of maintenance screens to manage their accounts.

From the main menu, select **Account Aggregation**. The *Manage Accounts* screen displays.

Manage Accounts Screen

Online Accounts

Offline Accounts

Manage Aggregation Accounts				
You have set up the following accounts for aggregation. You may add a new account, or unlock, modify or delete an existing account.				
Accounts				
Action	Institution/Description	Nickname	Account Type	Aggregation
	AT&T Universal Card	Universal Card	Credit Card	✓
	Bank One Credit Card (CardmemberServices)	Bank One	Credit Card	✓
	Citi Choice Visa	Brandon's Visa	Credit Card	✓
	DAY AIR CU	AUTO LOAN	Loan	✓
	Edward Jones	Joint-1	Checking & Money Market	✓
	Edward Jones	Ellen's IRA	Investment, Tax-Deferred	✓
	Fidelity NetBenefits	Steve's 401K	Investment, Tax-Deferred	✓
	Huntington Bank CC	Personal Credit Line	Credit Card	✓
	Offline	Another Liability	Other Liability	
<input type="button" value="Add Aggregation Account"/>				

The system lists the customer's consolidated accounts as two types:

- **Online Accounts** — Accessible from third-party institution web sites for aggregation processing.
- **Offline Accounts** — Not accessible from third-party institution web sites for aggregation processing. Details are entered and maintained manually for offline record-keeping purposes.

**Note:** Offline accounts do not include a check mark in the screen's Aggregation column.

From this screen the customer may add new accounts, display account detail, modify existing accounts, display account alerts, and delete existing accounts.

For each account, the screen provides a *Description*, a *Nickname*, and an *Account Type* value.

Following is a discussion of each of these activities.

**Note:** While working from the *Manage Accounts* screen, the customer may use the browser's forward and backward buttons.

# Adding Accounts

After successfully enrolling for account-aggregation services, you can use a series of maintenance screens to manage your consolidated accounts.

**CAUTION:** To establish an external account on the *Manage Account* screen below, the system requires you to specify the logon information (User ID/Name, Password, etc.) that you would normally use to access the account from the hosting institution's web site. If you have not yet established that access at the institution's site, you must do so before you can add an aggregated account.

1. From the main menu, select **Accounts** then select **Account Aggregation**. The *Manage Accounts* screen displays.

Manage Accounts Screen

**Manage Aggregation Accounts**

You have set up the following accounts for aggregation. You may add a new account, or unlock, modify or delete an existing account.

Accounts				
Action	Institution/Description	Nickname	Account Type	Aggregation
	AT&T Universal Card	Universal Card	Credit Card	✓
	Bank One Credit Card (CardmemberServices)	Bank One	Credit Card	✓
	Citi Choice Visa	Brandon's Visa	Credit Card	✓
	DAY AIR CU	AUTO LOAN	Loan	✓
	Edward Jones	Joint-1	Checking & Money Market	✓
	Edward Jones	Ellen's IRA	Investment, Tax-Deferred	✓
	Fidelity NetBenefits	Steve's 401K	Investment, Tax-Deferred	✓
	Huntington Bank CC	Personal Credit Line	Credit Card	✓

2. Scroll to the bottom of the screen and click the **Add Aggregation Account** button. The *Search for an Institution* screen displays.

Institution Search Screen

**Search for an Institution**

1 → 2 → 3 → 4 → Done

1 Search for an Institution    2 Select an Institution    3 Enter Access Credentials    4 Select Accounts and Assign Types

You can choose to add aggregation access to your accounts through one of the following methods.

- \* Find institution - select from list of institution types, then select from alphabetical list of institutions  
Select one... [dropdown]    Select
- \* Find institution - search by name  
[input field]    Select    Enter any part of the name. Do not use abbreviations, but spell out the full name such as Stanford Federal Credit Union or Bank of America.
- \* Add more accounts to one of your currently aggregated institutions  
Select one... [dropdown]    Select
- \* Add an offline account  
Select one... [dropdown]    Select

- Search by type
- Search by name
- Add to existing institution
- Add an offline account

This screen allows you to:

- Search for an institution by type or by name.
- Add an additional account for a currently aggregated institution.
- Add an offline account.

3. Complete the screen as necessary to select the account you wish to add. Options follow.

### Search for the Institution by Type

- From the **Find institution** pull-down menu, select the institution type and click **Select**. An **A-Z** list of institutions displays.
- Select the desired institution. A new-account input screen displays.

### Search for an Institution by Name

- In the input field provided, try to spell out the desired institution's full name (e.g., Stanford Federal Credit Union, Bank of America, etc.), or any portion thereof that you know. Do not use abbreviations.
- Click **Select**. If items match your search criteria, a list of institutions displays.
- Select the desired institution. A new-account input screen displays.

**Note:** If the system cannot satisfy your search criteria, it's possible the institution you are seeking is not set up for this capability. To learn more, contact your financial institution directly.

### Add an Account for an Existing Institution

- From the drop-down menu, select the institution for which aggregated accounts already exist..
- Click **Select**. A new-account input screen displays.

### Add an Offline Account

- From the drop-down menu, select the account type (Asset or Liability).
- Click **Select**. A new-account input screen displays.

4. Complete the new-account input screen with the appropriate information.

New Account Input Screen

Input fields can vary for each type of account.

**Add Accounts**  
E\*Trade IRA  
Please enter your E\*Trade Username and Password.

USER ID:   
PASSWORD:   
Re-Enter PASSWORD:

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5. Click **Continue**. A review screen displays, asking you to verify the input.
6. If your input is correct, click **Continue**. The system transmits the information and asks you to wait. If the system finds the account you requested, an interim *Account Locator* screen displays.

Account Locator Screen

Select the account

FirstUSA Credit Card  
1 new and 0 existing accounts were found.  
Click the **Display** box for each account you would like to add.

Display	Nickname	Account Number	Account Type	Currency	Tax Deductible/Exempt
<input type="checkbox"/>	CREDIT CARD	XXXX-XXXX-XXXX-7455 (-4440)	Credit Card	United States of America, US Dollar	<input type="checkbox"/>

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7. To include the account in your consolidated accounts list:
  - Click the check box below the *Display Nickname* field.
  - Select a value from the *Account Type* field (if necessary).
8. Click the **Add Account(s)** button.

The system transmits the information and asks you to wait. Upon completion, the system displays the *Add Accounts Confirmation* screen.

---

Add Accounts Confirmation Screen

### Add Accounts Confirmation

1 FirstUSA Credit Card account was updated successfully.

Please select one of the following options and press **Continue**:

- Add more accounts
- View your Account Summary

At this point, you can either view a summary of all your consolidated accounts, or add the next account.

# Displaying Consolidated Account Detail

To display details for all your internal and external accounts, perform these steps:

1. From the currently displayed screen, click **Accounts**. The *Account Summary* screen displays followed by the *External Accounts* screen., showing all the customer's internal and external accounts.

## Account Summary - Internal Accounts

Account Summary				
Nickname	As of Date	Current Balance	Available Balance	Select One Below
Loan Account - 0902	6/28/2004	\$0.00	\$500.00	Refresh Detail
Deposit Account - 7335	6/28/2004	\$191.32	\$191.32	Refresh Detail
Deposit Account - 3043	6/28/2004	\$409.03	\$909.03	Refresh Detail

## Account Summary - External Accounts

External Accounts					
Nickname	Institution	As of Date	Balance	Account Type	Select One Below
Joint-1-nt-1	Edward Jones	10/13/2004	\$36,723.00	Checking & Money Market	Refresh View Log
Bank One-7455	Bank One Credit Card (CardmemberServices)	10/14/2004	-\$1,909.19	Credit Card	Refresh View Log
Universal Card-0502	AT&T Universal Card	10/14/2004	-\$2,843.83	Credit Card	Refresh View Log
First USA-9634	FirstUSA Credit Card	08/31/2004	\$0.00	Credit Card	Refresh View Log

2. For details on the desired **external** account, click the account **Nickname**. The statement displays. Depending on the type of account, the statement detail will vary.

Examples follow.

Account Statement - Checking

### Account Statement - Checking

**Account Details**

Account Number: 01-88-174282  
 Taxable: N  
 Current Balance: 267.44 USD  
 Last Update: Apr 15, 2002 3:31:16 AM  
 Available Balance: 267.44 USD

Account History Transactions from 03/20/2002 to 04/19/2002 Go Transactions for the last 30 Go

Post Date	Check Number	Description	Amount
4/8/02		ACH DEBIT	-7.00 USD

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Account Statement - Rewards

### Account Statement - Rewards

**Account Details**

Account Number: 2080438142  
 Current Balance: 89,784  
 YTD Points/Mileage: 12,795  
 Last Update: Apr 19, 2002 3:30:33 AM  
 YTD Segments: 24

Account History Transactions from 03/20/2002 to 04/19/2002 Go Transactions for the last 30 Go

Transaction Date	Description	Points/Mileage	Bonus	Total
4/16/02	Delta Flight 544 from Atlanta, GA to Dayton, OH (H)	500	0	500.0
4/11/02	Delta Flight 520 from Atlanta, GA to Dayton, OH (Q)	500	0	500.0
4/9/02	Delta Flight 685 from Dayton, OH to Atlanta, GA (QV)	500	0	500.0
4/6/02	800-Mile Segment Upgrade Earned: +4 points	0	NA	0.0
3/28/02	Delta Flight 1517 from Atlanta, GA to Dayton, OH (H)	500	0	500.0
3/27/02	Delta Flight 1065 from Dayton, OH to Atlanta, GA (H)	500	0	500.0

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Account Statement - Investment

**CAUTION:** At this time, do not use the back button on the browser window to redisplay the Account Overview screen. Doing so could disrupt or terminate your online session.

### Account Statement - Investment

**Account Details**

Account Number: 015115736  
 Taxable Account: N  
 Total Equity - Positions: 0.00 USD  
 Margin Balance: 0.00 USD  
 Last Update: Apr 12, 2002 3:30:46 AM  
 Total Account Equity: 0.00 USD  
 Cash Balance: 0.00 USD  
 Short Balance: 0.00 USD

**Position Details**

Symbol	Description	Quantity	Closing Price	Market Value
No Positions				

**Active Orders**

Date	Symbol	Description	Action	QTY	Order	Price	Duration	Status
No Open Orders								

Account History Transactions from 03/20/2002 to 04/19/2002 Go Transactions for the last 30 Go

Execute Date	Symbol	Description	Action	Quantity	Price	Comm/Fee	Net Amount
No Transactions for these dates							

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- If desired, request additional information for a specific statement by using the **From Date**, **To Date**, and **Transactions for the last** drop-down menus.
- After displaying the information for one account, repeat the above steps to select the next account.

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# Refreshing Consolidated Account Balances

After you have established aggregated accounts and they are included on your *External Accounts* screen, you may, from time to time, wish to manually refresh the balances to portray your most up-to-date figures.

To refresh balances, perform these steps:

1. From the **Accounts** main menu, select **Accounts**. The *External Accounts* screen displays.

Account Summary - External Accounts

Click to Refresh

External - INVESTMENT ACCOUNTS					
Nickname	Institution	As of Date	Balance	Account Type	Select One Below
My Investment-sasd	TD Waterhouse (Quicken Access)	09/20/2004	\$1,200.00	Investment, Taxable	Refresh View Log Login
My IRA Account-1234	Digital Federal Credit Union	09/20/2004	\$1,200.00	Investment, Tax-Deferred (Retirement)	Refresh View Log Login
			<b>\$2,400.00</b>		

2. For the desired external account, click the **Refresh** button located under the screen's **Select One Below** display column. The system processes the request by accessing the external account information from the hosting institution.

The system refreshes the *External Accounts* screen with the updated balance detail for your review.

---

## Reviewing Consolidation Activity

Occasionally, you may wish to review the processing results for the various aggregation activities you have performed over the last several days. Therefore, to display a log-activity report for a particular account, perform the following steps:

1. From the currently displayed screen, select the **Accounts** main menu. The *External Accounts* screen displays.
2. For the desired external account, click the **View Log** button located under the **Select One Below** display column. The system displays the *Log - Account Aggregation Activity* screen.

---

### Activity Log Report

#### Log - Account Aggregation Activity

for Steve's Dwindling 401K (Acct No number available)

Date/Time	Message Code	Action
Oct 20, 2002 3:30:37 AM	103	Error on the logon process (e.g. bad password)
Oct 19, 2002 3:32:55 AM	0	OK
Oct 18, 2002 3:32:47 AM	0	OK
Sep 20, 2002 9:54:49 AM	103	Error on the logon process (e.g. bad password)
Sep 20, 2002 3:30:45 AM	503	NA

Following is a description of the displayed fields.

- **Account Name** — Displayed below the Log report title is the name the customer has assigned to the account.
- **Date/Time** — The date (mmmdyyyy) and time (hh:mm:ss am/pm) the customer generated the activity.
- **Message Code** — If an error occurred, the system displays the appropriate error-status code in this field; otherwise, a zero value displays.
- **Action** — If an error occurred, the system displays the related error description in this field; otherwise, a value of **OK** displays.

Most error conditions that occur during this process are temporary and due to server availability issues. Although most actions reported are self-explanatory, contact customer support if you need further explanation and/or assistance.

# Modifying Consolidated Accounts

The following procedures enable you to apply changes to the account information displayed on the *Manage Accounts* Screen.

1. From the **Accounts** main menu, select **Account Aggregation**. The *Manage Accounts* screen displays.

Manage Accounts Screen

Click to  
modify the  
account



Manage Aggregation Accounts				
You have set up the following accounts for aggregation. You may add a new account, or unlock, modify or delete an existing account.				
Accounts				
Action	Institution/Description	Nickname	Account Type	Aggregation
	AT&T Universal Card	Universal Card	Credit Card	✓
	Bank One Credit Card (CardmemberServices)	Bank One	Credit Card	✓
	Citi Choice Visa	Brandon's Visa	Credit Card	✓
	DAY AIR CU	AUTO LOAN	Loan	✓
	Edward Jones	Joint-1	Checking & Money Market	✓
	Edward Jones	Ellen's IRA	Investment, Tax-Deferred	✓
	Fidelity NetBenefits	Steve's 401K	Investment, Tax-Deferred	✓
	Huntington Bank CC	Personal Credit Line	Credit Card	✓

2. Click the pencil icon next to the account you wish to modify. The appropriate *Modify Account* screen displays for the requested account. For example:

Modify Account Input Screen

### Modify Account

**NetBank**

We will use the given data, as shown below, to retrieve your account information. Please update any fields you would like to change.

*Please enter your NetBank User ID and Password.*

**Account Number:**

**USER ID:**

**PASSWORD:**

**Re-Enter PASSWORD:**

**Nickname:**

**Account Type:**

**Currency:**

**Tax Deductible/Exempt:**

*If nothing is entered here the PASSWORD will not be changed.*

3. Change the appropriate information in the appropriate fields.
4. Click **Continue**. The screen redisplay with the updated information.

Modify Account Change Screen

### Modify Account

**NetBank**

You are about to modify the portfolio account described below. Please review the information carefully before continuing. If you need to make changes to the information, click the **Change** button. If the information is accurate, click **Continue**.

**Financial Institution:** NetBank

**Account Number:** 10002499464

**USER ID:** 5000032799

**PASSWORD:** (Not displayed -- sensitive data)

**Nickname:** Sam

**Account Type:** Checking & Money Market

**Currency:** United States of America, US Dollar

**Tax Deductible/Exempt:** Yes

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5. To make any additional changes, click the **Change** button and wait for the screen to redisplay. To accept the current changes, click **Continue**. The *Modify Account Confirmation* screen displays.

---

Modify Account Confirmation Screen

## Modify Account Confirmation

The NetBank account nicknamed 'Sam' has been modified.

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6. Click **Continue**. The *Manage Accounts* screen redisplay—ready for the next account.

## Logging on to an External Account

If the customer wishes to log on to the web site associated with one of his/her external accounts, he/she may do so directly from the appropriate *Account Summary* screen without ever having to log off from the Internet Banking session. Instructions follow.

1. From the main menu, select **Accounts**. The *Account Summary* screens display. For example:

External - INVESTMENT ACCOUNTS					
Nickname	Institution	As of Date	Balance	Account Type	Select One Below
My Investment-sasx	TD Waterhouse (Quicken Access)	09/20/2004	\$1,200.00	Investment, Taxable	Refresh View Log Login
My IRA Account-1234	Digital Federal Credit Union	09/20/2004	\$1,200.00	Investment, Tax-Deferred (Retirement)	Refresh View Log Login
			<b>\$2,400.00</b>		

2. For the desired external account, click the **Login** button located under the **Select One Below** display column.

The system opens a new browser window and displays the web site logon page for the selected institution. For example:

At this point, the customer may log on to the site, perform the necessary account inquiries and/or maintenance, then return to the Internet Banking session.

# Deleting a Consolidated Account

To delete an account from a list of consolidated accounts, perform the following steps:

1. From the **Accounts** main menu, select **Account Aggregation**. The *Manage Accounts* screen displays.

Manage Accounts Screen

### Manage Aggregation Accounts

You have set up the following accounts for aggregation. You may add a new account, or unlock, modify or delete an existing account.

Accounts				
Action	Institution/Description	Nickname	Account Type	Aggregation
	AT&T Universal Card	Universal Card	Credit Card	<input checked="" type="checkbox"/>
	Bank One Credit Card (CardmemberServices)	Bank One	Credit Card	<input checked="" type="checkbox"/>
	Citi Choice Visa	Brandon's Visa	Credit Card	<input checked="" type="checkbox"/>
	DAY AIR CU	AUTO LOAN	Loan	<input checked="" type="checkbox"/>
	Edward Jones	Joint-1	Checking & Money Market	<input checked="" type="checkbox"/>
	Edward Jones	Ellen's IRA	Investment, Tax-Deferred	<input checked="" type="checkbox"/>
	Fidelity NetBenefits	Steve's 401K	Investment, Tax-Deferred	<input checked="" type="checkbox"/>
	Huntington Bank CC	Personal Credit Line	Credit Card	<input checked="" type="checkbox"/>

Click to delete the account

2. Click the trash-can icon next to the account you wish to delete. The *Delete Account* screen displays.
3. Click the check box next to the account you're deleting, then click the **Continue** button. A validation window displays asking you to verify your request.
4. Click **Confirm**. The *Delete Account Confirmation* screen displays.

Delete Account Confirmation Screen

### Delete Account Confirmation

The FirstUSA Credit Card account nicknamed 'First USA Card # 2' has been deleted.

5. Click the **Continue** button. The *Manage Accounts* screen redisplay — ready for the next account.

Account Consolidation  
**Deleting a Consolidated Account**

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Chapter 3

# Check Imaging

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Displaying Check Images 3-2

---

Check Image Retrieval Report 3-4



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## Introduction

Check imaging is an optional feature that institutions can offer their end users whenever NCR's Online Banking system is integrated with special document-imaging software.

After connecting to Online Banking, the customer simply requests checking detail for a specific account, scrolls through the available items, then displays and/or prints the desired images, front and back.

## Displaying Check Images

If your institution is set up to display check images, the following procedures enable you to display and print the images (front and back) for a selected canceled check.

1. From the currently displayed screen, select **Accounts**. The *Account Summary* screen displays.
2. Click the **Nickname** or the **Details** button for the desired checking account. The *Account Details* screen displays.

Account Details Screen

The screenshot shows the 'Account Details' screen for a 'Deposit Account - 7335'. The account number is 01-33-0000017335, with a current balance of \$191.32 as of 6/22/2004. The available balance is also \$191.32, and the interest rate is 1%. Below this is a 'Search Criteria' section with fields for 'From' (6/22/2004), 'To' (6/29/2004), 'Transaction Type', and 'Amount'. There are also fields for 'Start Check #' and 'End Check #'. A 'Search' button and a 'Download' button are present. At the bottom, a 'Transaction History' table shows one transaction: a HOME BANK DEBIT on 06/25/2004 for \$0.01.

Date	Check Number	Transaction Type	Description	Debit	Credit
06/25/2004		HOME BANK DEBIT	IB:01-29-000001304312766	\$0.01	

3. To search for a specific check or range of checks, either specify the desired **From** and **To** dates, or complete one or both of these fields:
  - **Start Check #** – Enter the check number for a specific check, or the first check in a range.
  - **End Check #** – Enter the check number for the last check in the range.
4. Click **Search**. The *Transaction History* screen displays.

Transaction History Screen

Transaction History					
Date	Check Number	Transaction Type	Description	Debit	Credit
04/08/2005		ACH Debit	CHASE - BILL PAYMT	\$8,042.39	
04/08/2005		ACH Debit	TRUGREEN CHEMLAW - BILL PAYMT	\$52.68	
04/06/2005		ATM Shr-to-Shr Tfr	ATSS Transfer to 4261372-18S	\$264.24	
04/06/2005		ATM Shr-to-Shr Tfr	ATSS Transfer from 2740826-46S		\$570.50
04/04/2005		ACH Debit	CINCINNATI BELL - BILL PAYMT	\$121.62	
04/04/2005		ACH Debit	MONTGOMERY COUNT - BILL PAYMT	\$96.47	
04/04/2005		ACH Debit	TIME WARNER CABL - BILL PAYMT	\$90.30	
04/04/2005		ACH Debit	WASHINGTON MUTUA - BILL PAYMT	\$865.00	
04/01/2005		Direct Deposit	NCR CORPORATION - DIR DEP		\$1,869.46
04/01/2005		Direct Deposit	NCR US - PAYMENTS		\$225.00
04/01/2005		ATM Share Deposit	UNIVERSAL 1 CU 1700 S PATTERSON B DAYTO		\$100.00
04/01/2005		ATM Share Withdrawal	UNIVERSAL 1 CU 1700 S PATTERSON B DAYTO	\$100.00	

1-12 of 12 Transactions

Hot links for  
check images

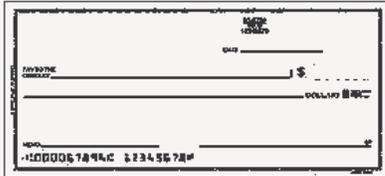
- Click the **check number** for the check you wish to display. The image displays.

Check Images

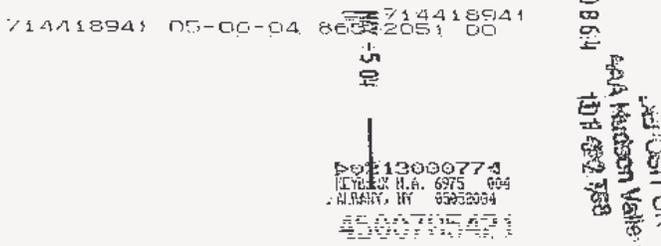
Print This Page    Close Window

### Online Check Imaging

The front image:



The back image:



Front

Back

**Note:** If an image does not display right away, it could be due to a pop-up blocker. If so, you may have to temporarily override the blocker. To do so, try holding down the <Ctrl> key while clicking the check number.

- Click the **Print This Window** button to print the images, or click **Close This Window** to cancel the request.

---

# Check Image Retrieval Report

Every time a user performs a check-image request, the system generates a log record and writes it to a *Check Image Extract Log File*. Later, the system uses this file to track successful/unsuccessful image attempts, and to generate a *Check Image Retrieval* report to summarize daily imaging activity.

Following is a sample layout of the report followed by definitions for each report field. Consider using this report whenever you need to track user activities.

---

## Sample Report Layout

CHECK IMAGE RETRIEVAL REPORT							
Bank ID	Time/Date of Retrieval	Account Number	Check Number	Transaction Date	User ID	Class-of Service (COS)	Condition*
999	6/1/04 21:00	00-00-0012345678	716	20040525	123456789	1	
999	6/1/04 21:01	00-00-0012345678	1041	20040525	123456789	1	
999	6/1/04 21:01	00-00-0012345678	1042	20040528	123456789	1	
999	6/1/04 21:01	00-00-0012345678	1043	20040528	123456789	1	
999	6/1/04 21:02	00-00-0012345678	715	20040526	123456789	1	
999	6/1/04 21:05	00-00-0012345678	714	20040526	123456789	1	*
999	6/1/04 21:06	00-00-0012345678	1040	20040521	123456789	1	
999	6/1/04 21:06	00-00-0012345678	713	20040521	123456789	1	

### Field Definitions

Following is a brief definition of each report field.

#### Bank ID

The unique ID assigned to this financial institution.

#### Time/Date of Retrieval

The date (MM/DD/YY) and time (HH:MM) when the user requested this check image.

#### Account Number

The number associated with this account.

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### Transaction Date

The date the host processor posted the check.

### User ID

The user's Online Banking User ID.

### Class-of-Service (COS)

A code that specifies the user's level of Online Banking service.

- 0 = No Internet services.
- 1 = Basic Internet services.
- 2 = Basic Internet and bill-payment services.
- 3 = Basic Internet and checkbook-register services.
- 4 = Basic Internet, bill-payment, and checkbook-register services.

### Condition

A code that indicates whether or not the system could access the requested image, and if so, whether or not the user accessed it more than once within the same month.

- **Blank** = Indicates the system obtained the image from Fiserv and stored it on an NCR server. If the customer requests the same image again within the same month, the condition contains an asterisk.
- \* = Indicates the system retrieved the image from Fiserv and stored it on an NCR server for subsequent access. If the customer retrieves the same image two or more times within the same month, the institution is not charged after the first access.
- N/A = The system could not obtain the image from Fiserv.

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Chapter 4

# eStatements

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Introduction 4-1

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Generating eStatements 4-2



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# Introduction

NCR eStatements allows the bank's customers to connect instantly to their statements online through the Voyager interface. eStatements can be generated by NCR via a statement print output file from the bank's host account processing system, or through imaged document-repository archives. Providing access through the Internet Banking platform provides a means to induce customers to use the Online Banking channel.

eStatements are becoming a large factor in differentiating the functionality of online platforms. More institutions are inquiring about posting statements online due to the passing of the federal CHECK21 legislation.

---

# Generating eStatements

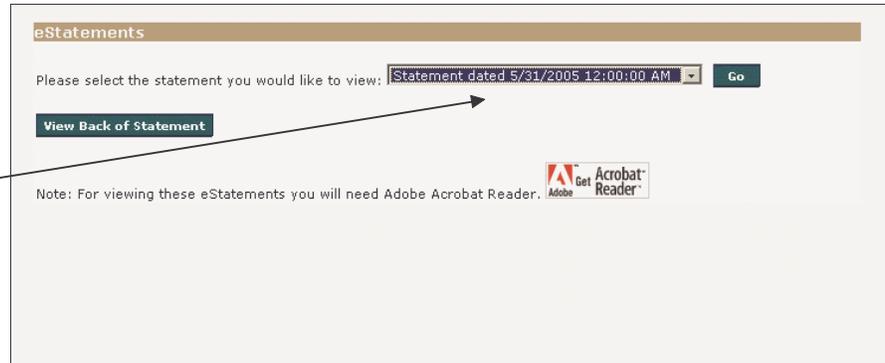
The following procedures enable you to generate, display, and print electronic statements available for your accounts.

1. After you have logged on to the system, select **eStatements**. The *eStatements Selection* screen displays.

---

eStatement Selection Screen

Select the statement you wish to see



2. From the drop-down statement menu, select the statement you wish to display.
3. Tell the system what you want to see.
  - Click **Go** to see the front of the statement,
  - Click **View Back of Statement** to see the back.

The system launches the Acrobat browser and displays the requested statement information in PDF format.



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Chapter 5

# Alerts & Notices

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Introduction 5-1

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Setting Up Online Notifications 5-2

    Deposit Accounts 5-2

    Loan Accounts 5-4



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## Introduction

Although similar to the *Pay Anyone* option, the *Pay Anyone with eBills* solution combines Bill Payment with the ability to:

- Receive email alerts and notices for bill-related events that rise above or fall below a specified dollar amount.
- Display details for all bills that are available for online presentment.

# Setting Up Online Notifications

The following procedures allow you to set up and display the conditions under which you want to receive online notifications for a specific deposit or loan account.

1. After you have logged on, select **Notifications**. The *Notifications* setup screen displays for the default account.
2. From the pull-down menu, select the account for which you want to set up notifications.
3. Click **Go**. The *Notification* set-up screen displays. There are two different screens for deposit and loan accounts. Complete each screen according to the instructions below.
4. After completing the input screen, click **Save** (deposits) or **Update** (loans).

## Deposit Accounts

For deposit accounts, the system displays the following screen.

Deposits Notifications Input Screen

Accounts Transfers Services & Preferences Help Logout

Summary Details Notifications Pay Your Loan Stop Payment

Deposit Account - 7335 Go

**Notification**  
Account: Deposit Account - 7335 Available Balance: \$191.32 as of:

**Balance Notification:** Please check the appropriate boxes and enter the amount.  
 Balance under \$ [ ]  Balance over \$ [ ]

**Transaction Amount Notification:** Please check the appropriate boxes and enter the amount.  
 Withdrawal from account exceeds \$ [ ]  Deposit to account exceeds \$ [ ]

**Direct Deposit Notification:** Please check the box below to be notified of direct deposits.  
 Yes, please notify me of Direct Deposits

**Notification Period:** We will notify you any time one of the above condition occurs, unless you select the option below. Please select the box below and enter a date range if you only wish to be notified temporarily.  
 Only notify me between the following dates: Start Date: [ ] [ ] End Date: [ ] [ ]

**Notification Method:** Please check the boxes below to indicate your preference.  
 E-mail me at: [ ]  Send me a Bank Message

Save Delete

Complete the screen as necessary to activate the desired notifications.

## Balance Notifications

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- To request a notification when your account balance falls under a certain amount, click the **Balance under** check box and enter the desired amount.
- To request a notification when your account exceeds a certain amount, click the **Balance over** check box and enter the desired amount.

### **Transaction Amount Notifications**

- To request a notification when a withdrawal exceeds a certain amount, click the **Withdrawal from account exceeds** check box, and enter the desired amount.
- To request a notification when a deposit exceeds a certain amount, click the **Deposit to account exceeds** check box, and enter the desired amount.

### **Direct Deposit Notifications**

To request a notification after a direct deposit occurs, click the **Yes, please notify me of Direct Deposits** check box.

### **Notification Period**

If you wish to receive notifications ONLY during a certain time frame:

- Click the **Only notify me between the following dates** check box.
- Enter the **Start Date** on which to begin receiving notices.
- Enter the **End Date** on which to stop receiving notices.

**Note:** If you do not specify specific dates, you will receive notices whenever the selected notice conditions occur.

### **Notification Method**

- To request notifications by e-mail, click the **E-mail me at** check box, then enter your e-mail address in the space provided.
- To request notifications by bank mail, click the **Send me a Bank Message** check box.

## Loan Accounts

For loan accounts, the system displays the following input screen.

### Loans Notifications Input Screen

The screenshot displays the 'Loans Notifications Input Screen' for a loan account. The interface includes a top navigation bar with 'Accounts', 'Transfers', 'Services & Preferences', 'Help', and 'Logout'. Below this is a secondary navigation bar with tabs for 'Summary', 'Details', 'Notifications', 'Pay Your Loan', and 'Stop Payment'. The 'Notifications' tab is active. The main content area is titled 'Notification' and shows 'Account: Loan Account - 0902' and 'Current Balance: \$0.00 as of:'. There are three notification categories: 'Credit Limit Notification', 'Transaction Amount Notification', and 'Payment Due Notification'. Each category has checkboxes and input fields for setting notification thresholds. At the bottom, there are 'Save' and 'Delete' buttons.

Complete the screen as necessary to activate the desired notifications.

### Credit Limit Notifications

- To request a notification when your account balance falls under a certain amount, click the **When Principal Balance under\$** check box and enter the desired amount.
- To request a notification when your account exceeds a certain amount, click the **When Principal Balance over\$** check box and enter the desired amount.

### Transaction Amount Notifications

- To request a notification when a withdrawal exceeds a certain amount, click the **Withdrawal from account exceeds** check box, and enter the desired amount.
- To request a notification when a payment exceeds a certain amount, click the **Payment to account exceeds** check box, and enter the desired amount.

### Payment Due Notifications

To request a notification before a payment is due:

- Click the **Please notify me** check box.
- In the space provided, enter the number of days before the due date that you wish to be notified.

#### **Notification Period**

If you wish to receive notifications **ONLY** during a certain time frame, do the following:

- Click the **Only notify me between the following dates** check box.
- Enter the **Start Date** on which to begin receiving notices.
- Enter the **End Date** on which to stop receiving notices.

**Note:** If you do not specify specific dates, you will receive notices whenever the selected notice conditions occur.

#### **Notification Method**

- To request notifications by e-mail, click the **E-mail me at** check box, then enter your e-mail address in the space provided.
- To request notifications by bank mail, click the **Send me a Bank Message** check box.



# Bill Payment and Presentment

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## Introduction

With NCR's Corillian solution, your institution can offer its end customers the following three levels of *Bill Payment & Presentation* options. The diagram below depicts the services available with each. The remainder of this chapter provides step-by-step procedures for each service activity.

Activity	Total Bill Management (TBM)	Pay Anyone with e-Presentation	Pay Anyone
Activate Payees	Yes	Yes	Yes
Add E-mail Notifications	Yes	Yes	Yes
Add Notes	Yes	Yes	Yes
Add Payees	Yes	Yes	Yes
Add Payment Categories	Yes	Yes	Yes
Add Payment Options	Yes	Yes	Yes
Assign Bills	Yes	Yes	Yes
Bill Presentation	Yes (Physical & electronic)	Yes (Electronic only)	No
Cancel Recurring Payments	Yes	Yes	Yes
Change E-mail Notifications	Yes	Yes	Yes
Change Payee Information	Yes	Yes	Yes
Change Payment Categories	Yes	Yes	Yes
Change Payment Options	Yes	Yes	Yes
Contact Customer Support	Yes	Yes	Yes
Convert Personal Payee to Bs Payee	Yes	Yes	Yes
Customize Reports	Yes	Yes	Yes
Deactivate Payees	Yes	Yes	Yes
Delete Payees	Yes	Yes	Yes
Delete Payment Categories	Yes	Yes	Yes
Delete Reports	Yes	Yes	Yes
Download Reports	Yes	Yes	Yes
Edit Payments	Yes	Yes	Yes
File Bills or Notices	Yes	Yes	Yes
Manage Payment Categories	Yes	Yes	Yes
Make Payments	Yes	Yes	Yes
Pay Bills From Incoming Bills Section	Yes	Yes	Yes
Print Reports	Yes	Yes	Yes
Reassign Bills	Yes	Yes	Yes
Receive E-mail Notifications	Yes (Before & after pymt)	Yes (Before & after pymt)	Yes (After pymt only)
Request Paper Copies of Bills	Yes	Yes	Yes
Set up Recurring Payments	Yes	Yes	Yes
Stop Payments	Yes	Yes	Yes
Stop Receiving Bills Online	Yes	Yes	Yes
Upgrade to Smart Bills	Yes	Yes	Yes
View Bill Details	Yes	Yes	Yes
View Bill History	Yes	Yes	Yes
View Payees	Yes	Yes	Yes
View Payee Detail	Yes	Yes	Yes
View Payment Detail	Yes	Yes	Yes
View Payment History	Yes	Yes	Yes
View Reports	Yes	Yes	Yes
View Bills	Yes	Yes	Yes
View Notices	Yes	Yes	Yes

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## Service Levels

Within your institution, you can offer one, two, or all three service levels to your customers. Following are brief descriptions of each level.

### **Total Bill Management (TBM)**

Total Bill Management (TBM) is the grandeur of BP&P service offerings. With it, customers can:

- Perform all Bill Payment functions.
- Receive both physical and electronic copies of bills.
- Receive automatic e-mail notifications before and after paying bills.

### **Pay Anyone With eBills**

With this service level, customers can:

- Perform all Bill Payment functions.
- Receive electronic copies of bills (physical copies require TBM).
- Receive e-mail notifications before and after paying bills.

### **Pay Anyone**

With this service level, customers can:

- Perform all Bill Payment functions.
- Receive e-mail notifications only after paying bills.

\*\* Bill Presentment is not available with this option.

---

## Enrolling for Bill Payment

The process of enrolling for Bill Payment services can vary significantly from one institution to the next. While some institutions prefer customers to come to a physical branch to complete all the paperwork, others provide an online enrollment form that the customer prints, fills out, signs, then drops off or mails to the branch for processing.

Regardless what method is used, after the institution receives the enrollment information, an administrator uses a series of special online screens to set up the new customer and to activate all the necessary permissions. From that point on, the customer can perform all the capabilities for which access is granted.

Once enrolled in bill payment, based on the options discussed at the beginning of this chapter, you can select which service level you would like to use.

Following are step-by-step procedures for enrolling in each level. After that, the remainder of this chapter assumes the customer is enrolled in Internet Banking and has access to all bill-payment capabilities.

---

Total Bill Management

Instructions to be included.

---

Pay Anyone Plus eBills

Instructions to be included.

---

Pay Anyone

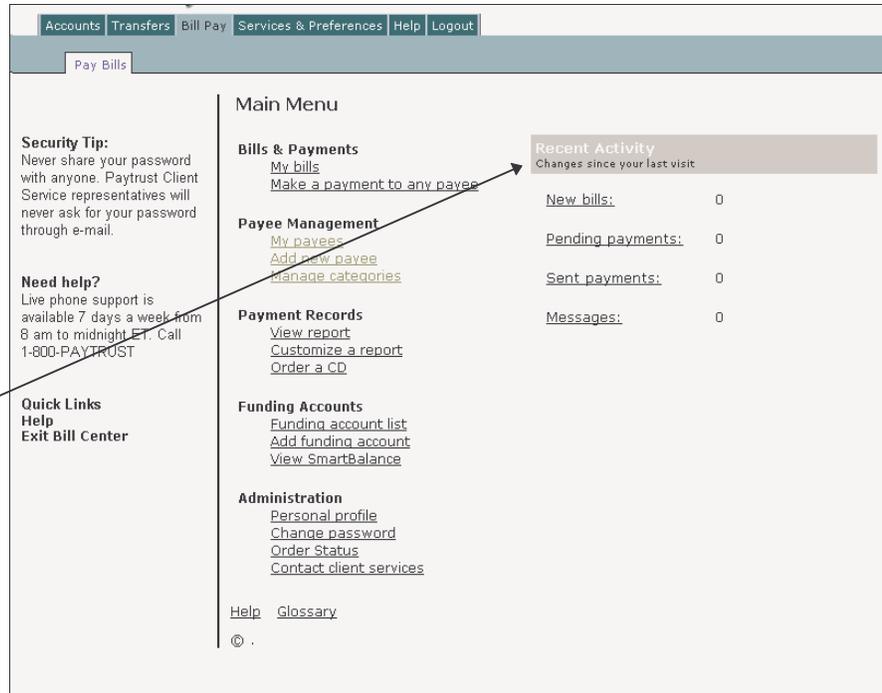
Instructions to be included.

# Payment & Presentment Procedures

## Accessing the Bill Payment Main Menu

After you select the **Bill Pay** menu option, the *Bill Payment* menu displays.

### Bill Payment Menu



New activity since your last session

To the right of the screen, the menu identifies what new activity occurred since the last time you logged on. New activity may include new bills received, payments sent, payments scheduled, or unread messages.

From this screen, you may access all of the pages on your account to get more information or to perform more activities. Each time you log in and out of your account, the system updates the new activity.

---

## Assign a Bill

Occasionally, a bill that does not exactly match a payee in your payee list may arrive in your *Bill Inbox*. This can also happen if you notify a payee to direct bills to us, but have not yet added the payee to your payee list.

1. From the *Bills & Payments* links, select **My bills**. The *My Bills* page displays.

---

### My Bills Screen

<p><b>My Bills</b></p> <p>Your Bill Inbox presents the bills you received online. Select the bills you want to pay and click Continue payment. For bills received in the mail or to make any other payment, access the <a href="#">Make a payment to any payee</a> page. To view approved, but unspent payments, go to your <a href="#">Payment Outbox</a>.</p> <hr/> <p><b>Bill Inbox</b></p> <p>There are currently no items in your inbox.</p> <hr/> <p><b>Payment Outbox</b></p> <p>There are currently no items in your outbox.</p>
--

2. Click the **Assign** link corresponding to the bill that is currently unassigned. The *Assign Bill* page displays.
3. From the **Payee** list box, select the payee to whom you want to assign the bill and click **Submit**. A confirmation page displays.

---

## View a Bill

Before proceeding, first determine the bill for which you would like to view more detail.

1. From the *Bills & Payments* links, click **My Bills**. The *My Bills* page displays.
2. In the *Bill Inbox*, click the **View bill** link corresponding to the bill for which you want to view more detail. The *Bill Detail* page displays.

From this page you can either pay or file a bill. After you file a bill without paying it, you are responsible for any necessary notification or changes with the payee.

---

## View Bill Detail

Before proceeding, first identify the bill which you would like to view.

1. From the *Bills & Payments* links, select **My bills**. The *My Bills* page displays.
2. In the *Bill Inbox*, find the bill for which you want to view more detail and click the **View bill** link. The *Bill Detail* page displays.

**Note:** To view additional pages of a multi-page bill or to alter the format and size of the bill image, use the controls that appear above the bill image.

From the *Bill Detail* page you can pay a bill, file a bill, reassign a bill, or request a paper copy of a bill by clicking the corresponding link.

---

## View a Notice

Before proceeding, first determine the notice for which you would like to view more detail.

1. From the *Bills & Payments* links, click **My Bills**. The *My Bills* page displays.
2. In the *Bill Inbox*, click the **View notice** link for the detail you want to display. The *Notice* page displays.

**Note:** From this page you can either pay or file a bill. After you file a bill without paying it, you are responsible for any necessary notification or changes with the payee.

---

## File a Bill or Notice

You cannot delete a bill or a notice from your *Bill Inbox*, but you can remove it by filing it. When you file a bill, we save the bill but do not pay it.

1. From the *Bills & Payments* links, select **My Bills**. The *My bills* page displays.
2. In the *Bill Inbox*, select the box to the left of each bill or notice that you want to file.
3. To file selected bills or notices, click **File**. The system displays a message reminding you that once you set a bill's status, you cannot change it.
4. Click **OK**. The system removes the selected items from your *Bill Inbox* and displays a confirmation page.

**Note:** When you file a bill, you are responsible for any necessary notification or changes with the payee.

---

## Mark a Bill as Paid

When a bill is marked **paid**, it merely means that you have made a payment by other means or do not want the bill to be left "unpaid." It does not mean that a payment will be made.

After a bill is marked **paid**, you cannot change the bill status back to "unpaid."

1. From the *Bills & Payments* links, select **My bills**. The *My Bills* page displays.
2. Click the **View bill** link corresponding to the bill that you want to mark as paid. The *Bill Detail* page displays.
3. Click the **Mark as paid** link that displays above the image of the bill. The status of the bill changes to **Marked Paid**.

---

## Pay a Bill from the Bill Inbox

This is the most common way to pay a bill.

1. From the *Bills & Payments* links, click **My bills**. The *My Bills* page displays.
2. In the *Bill Inbox*, click the box to the left of each bill that you want to pay, then click **Continue payment**. The *Make Payments* page displays.
3. Enter the *Amount*, *Send on*, and *Pay from* fields. The *Payment category* and *Memo* fields are optional. You may also add a note to each payment.
4. Click **Continue payment**. The *Payment Preview* page displays.
5. Review your payment information then click **Submit**. A confirmation page displays.

---

## Reassign a Bill

Occasionally, you may want to assign a bill to a different payee.

1. From the *Bills & Payments* links, click **My bills**. The *My Bills* page displays.
2. Click the **View bill** link corresponding to the bill you want to reassign. The *Bill Detail* page displays.
3. Click the **Reassign bill** link displayed above the bill's image. The *Bill Detail - Reassign Bill* page displays.
4. From the *Assign bill to* list box, select the payee to whom you want to reassign the bill and click **Submit**. A confirmation page displays.

---

## Request a Paper Copy

Before proceeding, first identify the bill for which you would like to request a copy.

1. From the *Bills & Payments* links, select **My bills**. The *My Bills* page displays.
2. For the desired bill, click the **View bill** link. The *Bill Detail* page displays.

**Note:** To view additional pages of a multi-page bill or to alter the format and size of the bill image, use the controls that appear above the bill image.

3. Click the **Request paper copy** link that displays just above the image of the bill. The *Request Paper Copy* page displays.
4. Click **Submit**. A confirmation page displays.

---

## Bill Payments

---

### Edit a Payment

Before proceeding, first identify the bill you want to edit.

1. From the *Bills & Payments* links, select **My bills**. The *My Bills* page displays.
2. Within the *Payment Outbox*, find the payment that you want to edit and click the **Edit** link. The *Edit Payment* page displays.
3. Make the necessary changes to this payment.
4. Click **Submit payment**. A confirmation page displays.

To stop this payment or apply other changes to it, you must access the *Payment Outbox*.

---

### Stop a Payment

When you stop a bill payment, you are responsible for any necessary notification or changes with the payee. Stopping a payment for a bill that we automatically pay has no effect on future bills from the same payee. If you want to cancel automatic or recurring payments for all future bills, you must cancel the payment rule for the payee.

1. From the *Bills & Payments* links, select **My bills**. The *My Bills* page displays.
2. In the *Payment Outbox*, click the **Stop link** corresponding to the bill for which you want to stop the payment. A message displays asking if you are sure you want to cancel this payment.
3. Click **OK**. The system cancels the payment and moves the bill from your *Payment Outbox* to your *Bill Inbox*.

## Make a Payment

The following procedures enable you to make one or more payments during a bill-payment session.

1. From the *Bills & Payments* links, select **Make a payment to any payee**. The *Payee's List* screen displays.

### Payee's List Screen

Payments | Payee Management | Payment Records | Funding Accounts | Administration | Help | Exit Bill Center

Make a payment | Pending payments

Select who you want to pay and click Continue payment. If the organization or individual who you want to pay doesn't appear on this list, you can always [add a payee](#) at any time.

Send To	Payment Type	Last Paid	Amount	Status	
<input type="checkbox"/> CENTRAL MORTGAGE COMPANY	Manual				<a href="#">Payee detail</a>
<input type="checkbox"/> Dolly's Gifts	Manual	07/08/2004	\$10.00	Completed	<a href="#">Payee detail</a>
<input type="checkbox"/> GMAC	Manual				<a href="#">Payee detail</a>
<input type="checkbox"/> My Car	Manual	07/09/2004	\$500.00	Completed	<a href="#">Payee detail</a>
<input type="checkbox"/> Power & Light	Recurring	08/02/2004	\$2000.00	Scheduled	<a href="#">Payee detail</a>

Continue payment • Select all • Deselect all

2. Select the payees you want to pay and click **Continue payment**. The *Make Payments* page displays.

### Make Payment Screen

**Single Payment Input**



**Make Payment**  
Please specify the payment details and click Continue payment.

CENTRAL MORTGAGE COMPANY    **Amount:**   
Account: 7965    **Send on:** 07/13/2004   
This Send On date should precede your due date by at least 5 business days.

[Add a note](#) to this payment.    **Use funds from:** Deposit Account   
**Payment Category:** None   
Memo:

Continue Payment    Cancel

Multiple  
Payment  
Input



### Make Payments

These are the payments you've decided to make. Please specify the payment details and click Continue payment.

---

<b>My Car</b> Account: 499582 <a href="#">Add a note</a> to this payment. <a href="#">Remove this payment?</a>	<b>Amount:</b> <input type="text"/> <b>Send on:</b> 07/13/2004 This Send On date should precede your due date by at least 5 business days. <b>Use funds from:</b> Deposit Account <input type="text"/> <b>Payment Category:</b> Auto <input type="text"/> Memo: <input type="text"/>
<b>CENTRAL MORTGAGE COMPANY</b> Account: 7965 <a href="#">Add a note</a> to this payment. <a href="#">Remove this payment?</a>	<b>Amount:</b> <input type="text"/> <b>Send on:</b> 07/13/2004 This Send On date should precede your due date by at least 5 business days. <b>Use funds from:</b> Deposit Account <input type="text"/> <b>Payment Category:</b> None <input type="text"/> Memo: <input type="text"/>

---

3. Enter the details (amount, etc.) for each payment and click **Continue payment**. A payment-preview page displays.
4. Click **Submit**. A confirmation page displays, showing the bills that moved successfully to your *Payment Outbox*.

To change or stop these payments, you must access the *Payment Outbox*.

## Add a Note

You can attach your own personal notes to bills and notices to remind yourself about a disputed item on the bill, to identify the purpose of a payment, or to specify why you paid a particular amount. These notes are not included in any correspondence to payees — only you have access to them.

**Personal Notes Regarding This Payment**

Write a note to yourself regarding this payment. This information is for your records only and is not shared with your payee.

---

---

You can add a note from the *Make a Payment* page or from the *My Bills* page.

### From the *Make a Payment* Page

1. From the *Bills & Payments* links, click **Make a payment to any payee**. The list of payees displays.
2. Click the box to the left of any payment.

3. Click **Continue payment**. The *Make Payment* page displays.
4. Click the **Add a note** link. The *Personal Notes Regarding This Payment* page displays.
5. In the box provided, type the desired note.
6. Click **Save**.
7. Continue with the payment.

### From the *My Bills* page

1. From the *Bills & Payments* links, select **My bills**. The *My Bills* page displays.
2. From your *Payment Outbox*, click the **Notes** link. The *Personal Notes Regarding This Payment* page displays.
3. In the box provided, type the desired note.
4. Click **Save**.

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# Payee Management

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## Add a Payee

Before proceeding, first identify and authorize the accounts you will use for bill payment.

1. From the *Payee Management* links, select **Add new payee**. The *Make payments to anyone!* page displays.

**Make payments to anyone!**

Send payments to any company (business payee) that sends you a bill or any person or organization (personal payee) to whom you want to send a payment, such as a friend or a charity.

Please select the type of payee you want to add, provide the related information, and then click Continue.

---

Business (e.g., credit cards, utilities, etc.)

Payee name:

Account number:

Personal (e.g., friends, family, co-workers, etc.)

Payee name:

---

2. Select the type of payee (Business or Personal) you want to add, provide the related entries, and click **Continue**.

**Note:** If existing business payees match the search criteria, a list of payees displays. From the list you may select the appropriate payee.

If no payees match your criteria, click **manually add your payee**. The *Specify payee information for xxxx* form displays, where xxxx is the payee you requested.

**Specify payee information for j doe**

Please provide the following information as it appears on your bill.

---

Payee:	<input type="text" value="j doe"/>
<b>Address 1:</b>	<input type="text"/>
Address 2:	<input type="text"/>
<b>City:</b>	<input type="text"/>
<b>State:</b>	<input type="text" value="-"/> ▾
<b>Zip code:</b>	<input type="text"/> (nnnnn or nnnnn-nnnn)
Phone:	<input type="text"/> (nnnnnnnnnn)
Website Address:	<input type="text"/>
<b>Account Number:</b>	4444
Name on account:	<input type="text" value="Mike McCracken"/>
<b>Payee nickname:</b>	<input type="text" value="j doe"/>
<b>Payment category:</b>	<input type="text" value="None"/> ▾

---

3. Provide the necessary information as it displays on your bill. If you are set up to receive an electronic version of your bill from this payee, provide your payee's account information as necessary.

**Note:** If you are a smart-bill customer who hasn't signed up to pay this payee online, or you have signed up but forgot your password, go to the payee's site now and perform the necessary procedures to get set up.

4. Click **Continue**. A preview screen displays.
5. Review the information and click **Add payee**. A confirmation page displays showing the options you've selected.

After adding the payee, you can make a payment, add payment options, or add e-mail notifications for this payee.

## Activate a Payee

Before proceeding, first identify the payee you would like to activate.

1. From the *Payee Management* links, select **My payees**. The *My Payees* page displays.

### My Payees Screen

The screenshot shows the 'My Payees' screen. At the top right, there is a link 'Hide inactive payees'. Below this, there is a section for 'Business Payees - Credit Cards, Utilities, etc.'. This section contains a table with the following data:

Payee	Payment Category	Payment Option	Status	
Chemlawn - 9995	None	<a href="#">Manual</a>	Active	<a href="#">Payee Details</a> • <a href="#">Payments</a>
Dolly's Gifts - 696996	Band Equipment	<a href="#">Manual</a>	Active	<a href="#">Payee Details</a> • <a href="#">Payments</a>
GMAC - 54321	None	<a href="#">Manual</a>	Active	<a href="#">Payee Details</a> • <a href="#">Payments</a>
Power & Light - 85542	Utilities	<a href="#">Manual</a>	Active	<a href="#">Payee Details</a> • <a href="#">Payments</a>

Below the table, there are links: [Add a Business Payee](#) • [Change payment categories](#). Below this is a section for 'Personal Payees - Friends, family, and co-workers'. This section contains a table with the following data:

Payee	Payment Category	Payment Option	Status	
-------	------------------	----------------	--------	--

Below the table, there are links: [Add a Personal Payee](#) • [Change payment categories](#).

2. Click **Payee Details** for the corresponding inactive payee. The *Payee Details* page displays.

Payee Detail Screen

Change: [Payee information](#) • [Payment options](#) • [E-mail notifications](#)

---

**Payee information** [Change information](#)

Payee: **GMAC**  
Address: P.O. BOX 780  
WATERLOO, IA 50704

Account number: 54321  
Name on account: Mike McCracken  
Payee nickname: GMAC  
Payment category: None  
Billing cycle: Once a month

Type of payee: Business  
Payee status: Active

[Deactivate payee](#) • [Delete payee](#)

---

**Online bill information**

Online bill status: Bills available on request

[Start receiving bill online](#)

---

**Payment options** [Change options](#)

Funding account: Deposit Account  
Memo:  
Payment option: Manual

---

**E-mail notifications** [Change notifications](#)

Send e-mail when:  
Payment made.

---

3. Click **Activate payee**. A confirmation screen displays.

**You have chosen to activate this payee. To confirm, click Activate payee.**

---

<b>Payee:</b>	CHEMLAWN
<b>Address:</b>	42 LAWNWAY DAYTON, OH 45415
<b>Type of payee:</b>	Business
<b>Payee status:</b>	Inactive
<b>Account number:</b>	9995
<b>Name on account:</b>	Mike McCracken
<b>Payee nickname:</b>	Chemlawn
<b>Payment category:</b>	None

---

4. Click **Activate payee**. A confirmation page displays.

You can also deactivate this payee or view a list of your payees from this page.

---

## View Payee Detail

Before proceeding, first determine the payee for whom you would like to view more detail.

1. From the *Payee Management* links, click **My payees**. The *My Payees* page displays.
2. Find the payee for whom you want to view more detailed information and click the **Payee Details** link. The *Payee Details* page displays.

---

### Payee Details

Change: <a href="#">Payee information</a> • <a href="#">Payment options</a> • <a href="#">E-mail notifications</a>	
<hr/>	
<b>Payee information</b>	<a href="#">Change information</a>
Payee:	<b>GMAC</b>
Address:	P.O. BOX 780 WATERLOO, IA 50704
Account number:	54321
Name on account:	Mike McCracken
Payee nickname:	GMAC
Payment category:	None
Billing cycle:	Once a month
Type of payee:	Business
Payee status:	Active
<a href="#">Deactivate payee</a> • <a href="#">Delete payee</a>	
<hr/>	
<b>Online bill information</b>	
Online bill status:	Bills available on request
<a href="#">Start receiving bill online</a>	
<hr/>	
<b>Payment options</b>	<a href="#">Change options</a>
Funding account:	Deposit Account
Memo:	
Payment option:	Manual
<hr/>	
<b>E-mail notifications</b>	<a href="#">Change notifications</a>
Send e-mail when:	
Payment made.	
<hr/>	

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From this page you may view and change payee information, online bill information, payment options, and e-mail notifications.

---

## Cancel a Recurring Payment

Before proceeding, first determine which recurring payment you want to cancel.

1. From the *Payee Management* link, select **My payees**. The *My Payees* page displays.
2. Locate the payee for whom you want to cancel a recurring payment, and click the **Payee Details** link. The *Payee Details* page displays.
3. Click the link to **Change Payment Options**. The *Set Payment Options* page displays.

---

### Set Payment Options Screen

#### Set Payment Options

**Specify payment preferences for AAA Club**  
Please indicate how payments should be made to this payee.

---

**Funding account:**

\* Your current default funding account is: **Bill Payment Account-2418**

Memo:   
(For check payments only)

---

**Payment Option**

Manual - I will authorize payments manually.

Recurring - I want to make regular payments based on the rules specified below.

Amount: \$  

4. Change the value in the *Payment option* field to **Manual** and click **Save payment options**. A confirmation page displays.

## Change a Payment Category

Before proceeding, first identify which payment category you want to change.

1. From the *Payee Management* links, select **Manage categories**. The *Manage Categories* page displays.

### Manage Categories Screen

Please edit or remove existing categories. To view more details, click on a category name. You can also [add a new category](#) at any time.

Payment Category	New Category Name	Delete
<a href="#">Auto</a>	<input type="text"/>	<input type="checkbox"/>
<a href="#">Band Equipment</a>	<input type="text"/>	<input type="checkbox"/>
<a href="#">Credit Card</a>	<input type="text"/>	<input type="checkbox"/>
<a href="#">Household</a>	<input type="text"/>	<input type="checkbox"/>
<a href="#">Miscellaneous</a>	<input type="text"/>	<input type="checkbox"/>
<a href="#">Utilities</a>	<input type="text"/>	<input type="checkbox"/>

[Add a new category](#)

2. Click the name of the payment category you wish to change. The *Change Payment Category* page displays.

### Change Payment Category Screen

#### Change Payment Category

You may rename this category by changing the name below, or modify which payees are assigned to the category by selecting or deselecting individual payees. When you are done, click Save changes.

---

Payment category:

Payees to include in category:

- Power & Light
- Dolly's Gifts
- GMAC
- Chemlawn

---

3. In the *Payment category* field, change the name of the payment category, as necessary.
4. Select the payees you want to include in this payment category.

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5. Click **Save changes**. A confirmation page displays.

---

## Change a Payment Option

Before proceeding, first identify the payee for whom you want to change a payment option.

1. From the *Payee Management* links, click **My payees**. The *My Payees* page displays.
2. Click **Payee Details** for the corresponding payee. The *Payee Details* page displays.
3. Click the link to **change Payment options**. The *Change Payment Options* page displays.
4. Make your changes and click **Save payment options**. A confirmation page displays.

You can visit the *Payee Details* page to see all options currently set for this payee.

## Set Up a Recurring Payment

You can set up a recurring payment to any payee. For example, you can make a recurring payment to your landlord or a payee who sends you a recurring bill for the same amount. You can set up a recurring payment when you are either adding or editing a payee.

1. From the *Payee Management* links, select **My payees**. The *My Payees* page displays.
2. Click **Payee Details** for the appropriate payee. The *Payee Details* page displays.
3. Click the **Payment options** link. The *Specify payment preferences for XXXX* page displays.

### Specific Payment Preferences Screen

**Specify payment preferences for GMAC**

Please indicate how payments should be made to this payee.

---

**Funding account:**

**Memo:**   
(For check payments only.)

---

**Payment Option**

Manual - I will authorize payments manually.

Recurring - I want to make regular payments based on the rules specified below.

Amount: \$  

Frequency:

Start on:   (mm/dd/yyyy)

End on:  Continue payments indefinitely

Continue payments until   (mm/dd/yyyy)

4. From the **Funding account** list box, select an account.
5. From the **Payment Option** section, select **Recurring**.
6. Enter a recurring payment amount.
7. From the *Frequency* list box, select an option.
8. Complete the **Start on** and **End on** fields.

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9. Click **Save payment options**. A confirmation page displays.

---

## Add a Payment Category

Before proceeding, first determine what payment category you want to create.

1. From the *Payee Management* links, click **Manage categories**. The *Manage Categories* page displays.
2. Click the **add a new category** link in the introductory text. The *Add Payment Category* input form displays.

---

### Add Payment Category Screen

**Add Payment Category**  
Specify category and select payees

---

Payment category:

Payees to include in category:

- Power & Light
- Dolly's Gifts
- GMAC
- Chemlawn

---

3. In the **Payment category** field, enter the desired category name.
4. Select the payees you want to include in this category.
5. Click **Add category**. A confirmation page displays.

---

## Delete a Payment Category

---

### Manage Categories Screen

From the *Bill Payment* menu, perform the following:

1. Click **Manage Categories**. The *Manage Categories* screen displays.

Please edit or remove existing categories. To view more details, click on a category name. You can also [add a new category](#) at any time.

Payment Category	New Category Name	Delete
<a href="#">Auto</a>	<input type="text"/>	<input type="checkbox"/>
<a href="#">Band Equipment</a>	<input type="text"/>	<input type="checkbox"/>
<a href="#">Credit Card</a>	<input type="text"/>	<input type="checkbox"/>
<a href="#">Household</a>	<input type="text"/>	<input type="checkbox"/>
<a href="#">Miscellaneous</a>	<input type="text"/>	<input type="checkbox"/>
<a href="#">Utilities</a>	<input type="text"/>	<input type="checkbox"/>

[Add a new category](#)

**check box** →

2. Select the category you wish to delete and click the **Delete** checkbox.
3. Click **Save changes**. A confirmation screen displays.
4. Click **Confirm**.

---

## Deactivate a Payee

Before proceeding, first identify what payee you want to deactivate.

1. From *Payee Management* links, select **My payees**. The *My Payees* page displays.
2. Click **Payee Details** for the corresponding payee. The *Payee Details* page displays.

---

### Payee Details Screen

You have indicated that you want to deactivate this payee. Please review the payee information carefully and then click Deactivate payee. Deactivating a payee removes it from your active payee list; however, it is still linked to your account and can be reactivated at any time.

Please note that by deactivating this payee all pending payments to this payee will be canceled.

---

<b>Payee:</b>	<b>CHEMLAWN</b>
Address:	42 LAWNWAY DAYTON, OH 45415
Type of payee:	Business
Payee status:	Active
Account number:	9995
Name on account:	Mike McCracken
Payee nickname:	Chemlawn
Payment category:	Household
Billing cycle:	Once a month

---

3. In the *Payee information* section of the page, click **Deactivate payee**. The *Deactivate Payee* page displays.
4. Review the information, then click **Deactivate payee**. A confirmation page displays.

You can also activate this payee or view a list of your payees from this page.

---

## Delete a Payee

Before proceeding, first identify the payee you would like to delete.

1. From the *Payee Management* links, click **My payees**. The *My Payees* page displays.
2. Locate the payee you'd like to delete and click the corresponding **Payee Details** link. The *Payee Details* page displays.
3. From the Payee Information section, click **Delete payee**. The *Delete Payee* page displays.

---

## Delete Payee Confirmation Screen

**You have indicated that you want to delete this payee from your account.**

Please review the payee information carefully before clicking Delete payee.

**Warning:** By clicking Delete payee you will permanently remove this payee from your account. All associated bill images and payment history will be lost.

---

<b>Payee:</b>	CHEMLAWN
Address:	42 LAWNWAY DAYTON, OH 45415
Type of payee:	Business
Payee status:	Inactive
Account number:	9995
Name on account:	Mike McCracken
Payee nickname:	Chemlawn
Payment category:	Household
Billing cycle:	Once a month

---

Delete payee

Cancel

4. Review the information to make sure this is the payee you want to delete. Then click **Delete payee**. A confirmation page displays.

---

## View Bill History

Before proceeding, first identify the payee for whom you wish view a summary.

1. From the *Payee Management link*, select **My payees**. The *My Payees* page displays.
2. Find the payee for whom you want to view a bill history and click the **Bills** link. The *Bill History* page displays.
3. From this page you can view bill history, pay this payee, or view detail about this payee.

---

## View Payment Detail

Before proceeding, first determine the payment for which you want to view more detail.

1. From the *Payee Management links*, select **My payees**. The *My Payees* page displays.
2. Find the payee for whom you want to view more detail and click the **Payments** link. The *Payment History* page displays.

---

## Payment History Screen

The screenshot displays the following information:

GMAC  
Account: 54321  
P.O. BOX 780  
WATERLOO, IA 50704  
Phone: 8007664622

Sent On	Amount	Paid From	Status	Confirmation	Action
07/13/2004	800.00	Deposit Account	Canceled	3BNB91NA	<a href="#">Notes</a>

Customize a report

[How Do I...](#) [Glossary](#) [FAQs](#)

3. Find the payment for which you want to view more detail and click the **Payment detail** link. The *Payment Detail* page displays.
4. From this page you can edit the payment, stop the payment, view payment history, or request a paper copy of this bill.

## View Payment History

Before proceeding, first determine the payee for whom you wish to view payment history.

1. From the *Payee Management* links, click **My payees**. The *My Payees* page displays.
2. Find the payee for whom you want to view bill history and click the **Payments** link. The *Payment History* page displays.



GMAC  
Account: 54321  
P.O. BOX 780  
WATERLOO, IA 50704  
Phone: 8007664622

Sent On	Amount	Paid From	Status	Confirmation	Action
07/13/2004	800.00	Deposit Account	Canceled	3BNB91NA	<a href="#">Notes</a>

[Customize a report](#)

[How Do I...](#) [Glossary](#) [FAQs](#)

## View Your Payees

All of your payees are listed in alphabetical order on the *Payees List* page, along with the payment category, payment option, and status. On the *Payees List* page you can:

- Click the **Payee Details** link to view more specifics about a payee.
- Click the **Payments** link to view payment history.

To view a payee, from the *Payee Management* links, select **My payees**. The *My Payees* page displays.

---

## Change an E-mail Notification

Before proceeding, first identify the payee for whom you wish to change an e-mail notification.

1. From the *Payee Management* links, click **My payees**. The *My Payees* page displays.
2. Click **Payee Details** for the corresponding payee. The *Payee Details* page displays.
3. Click **E-mail notifications**. The *Change E-mail Notifications* page displays.

---

### Change Email Notifications Screen

**Select notifications to receive for GMAC**

I would like to receive e-mail notifications based on the following rules.

---

Send e-mail when:

Payment made

---

4. Select the time frame to send the e-mail notification and click **Submit**. A confirmation page displays.

You can visit the *Payee Details* page to see all options currently set for this payee.

---

## Receive E-mail Notifications

Before proceeding, first determine the payee from whom you wish to begin receiving e-mail notifications.

1. From the *Payee Management* links, click **My payees**. The *My Payees* page displays.
2. Click **Payee Details** for the corresponding payee. The *Payee Details* page displays.
3. Click **E-mail notifications**. The *Change E-mail Notifications* page displays.
4. Select when you want to receive the e-mail notification and click **Submit**. A confirmation page displays detailing your change.

---

## Stop Receiving a Bill Online

Before proceeding, first determine what bill you no longer want to receive online.

1. From the *Payee Management* links, click **My payees**. The *My Payees* page displays.
2. Click **Payee Details** for the corresponding payee. The *Payee Detail* page displays.
3. Click **Online Bill Information**. The system scrolls to the *Payee Information* section.
4. Click **Change information**. The *Edit Payee* page displays.
5. Specify that you no longer want to receive this bill online and click **Submit**. A confirmation page displays.

---

## Upgrade to a Smart Bill

Before proceeding, first identify which bill you want to upgrade.

1. From the *Payee Management* links, click **My payees**. The *My Payees* page appears.
2. Click **Payee Details** for the corresponding payee. The *Payee Details* page displays.
3. Click **Online Bill Information**. The system scrolls to the *Payee Information* section.
4. Click **Change information**. The *Edit Payee* page displays.
5. Specify that you want to upgrade to a smart bill and click **Submit**. The *Add a Payee* page displays.
6. Enter your user ID or account number.
7. Enter and confirm your password.
8. Click **Continue**. A preview page displays.
9. Review your changes then click **Add payee**. A confirmation page displays.

You can also activate this payee or view a list of your payees from this page.

---

## Convert a Personal Payee to a Business Payee

Before proceeding, first identify which payee you want to convert.

1. From the *Payee Management* links, select **My payees**. The *My Payees* page displays.
2. Click **Payee Details** for the corresponding payee. The *Payee Details* page displays.
3. From the *Payee Information* section, click **Convert to a business payee**. The *Convert Payee* page displays.
4. Enter the account number.
5. Check the **Receive bill online for this payee** option.
6. Click **Continue**. The *Convert Payee - Setup Online Bills* page displays.
7. Select **Yes, forward my bill to your secure processing facility** option.
8. Click **Continue**. A preview page displays.
9. Click **Add Payee**. A confirmation page displays.

---

## Add an E-mail Notification

Before proceeding, first identify the payee for whom you wish to receive an e-mail notification.

1. From the *Payee Management* links, click **My payees**. The *My Payees* page displays.
2. Click **Payee Details** for the corresponding payee. The *Payee Detail* page displays.
3. Click **E-mail Notifications**. The *Change E-mail Notifications* page displays.
4. Select the time frame in which to send the e-mail notification and click **Submit**. A confirmation page displays.

You can visit the *Payee Details* page to see all options currently set for this payee.

---

## Add a Payment Option

Before proceeding, first identify the payee for whom you wish to add a payment option.

1. From your *Payee Management* links, click **My payees**. The *My Payees* page displays.
2. Click **Payee Details** for the corresponding payee. The *Payee Details* page displays.
3. Click **Change Payment Options**. The *Change Payment Options* page displays.
4. From the **Funding account** list box, select the funding account.
5. In the **Memo** field, enter a description.
6. Select the new payment option.

**Note:** If you select either **Recurring** or **Automatic**, specify your payment rules.

7. Click **Save payment options**. A confirmation page displays.

You can visit the *Payee Details* page to see all options currently set for this payee.

---

## Change Payee Information

Before proceeding, first identify the payee for whom you wish to change information.

1. From your *Payee Management* links, click **My payees**. The *My Payees* page displays.
2. Click **Payee Details** for the corresponding payee. The *Payee Details* page displays.
3. Click **Change Information**. The *Edit Payee* page displays.

---

Edit Payee Screen

<b>Payee:</b>	<input type="text" value="DOLLY'S GIFTS"/>
Address 1 :	<input type="text" value="42 DOLLY LANE"/>
Address 2 :	<input type="text"/>
City:	<input type="text" value="DAYTON"/>
State:	<input type="text" value="OH"/>
Zip:	<input type="text" value="45414"/>
Phone:	<input type="text" value="8776979450"/>
Website address:	<input type="text"/>
Payee Type:	Business
Payee Status:	Active
Account number:	<input type="text" value="696996"/>
Name on account:	<input type="text" value="Steve Capri"/>
Payee nickname:	<input type="text" value="Dolly's Gifts"/>
Payment category:	<input type="text" value="Steve's Category"/>
Billing cycle:	<input type="text" value="Once a month"/>

4. Make your changes and click **Save changes**. A confirmation page displays.

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## Payment Records

### View a Report

Before proceeding, first determine the name of the report which you would like to view.

1. From *Payment Records* links, click **View report**. The *View Reports* page displays.

### View Reports Page Screen

**Report title:**

Download completed transactions:

---

[Show personal notes](#)

Timeframe: 07/28/2003 to 07/26/2004

Paid On	Paid To	Amount	Paid From and Pmnt. Type*	Status and Confirm
07/13/2004	Dolly's Gifts <a href="#">Notes</a>	\$2.00	Deposit Account	Canceled DBNB91NA
07/08/2004	Dolly's Gifts <a href="#">Notes</a>	\$10.00	Deposit Account	Canceled 8B2BH1HA
07/13/2004	GMAC <a href="#">Notes</a>	\$800.00	Deposit Account	Canceled 3BNB91NA

Payment Types: e-pay = electronic, "number" = your check number

2. From the *Report title* list box, select the report you want to view.
3. Click **Generate Report**. The report page displays.

Report Information Screen

**Report title:**

Download completed transactions:

---

[Show personal notes](#)

Timeframe: 07/28/2003 to 07/26/2004

Paid On	Paid To	Amount	Paid From and Pmnt. Type*	Status and Confirm
07/13/2004	Dolly's Gifts <a href="#">Notes</a>	\$2.00	Deposit Account	Canceled DBNB91NA
07/08/2004	Dolly's Gifts <a href="#">Notes</a>	\$10.00	Deposit Account	Canceled 8B2BH1HA
07/13/2004	GMAC <a href="#">Notes</a>	\$800.00	Deposit Account	Canceled 3BNB91NA

Payment Types: e-pay = electronic, "number" = your check number

From this page, you can also download this report into your own financial software.

## Customize a Report

### Create Detailed Reports Screen

Using these procedures, you can create a new report or edit an existing one.

1. From the *Payment Records* links, click **Customize a report**. The *Create detailed reports of your payment history* page displays.

**Create detailed reports of your payment history**

Please complete the following information to create a customized online payment history. You can then export this information to your favorite financial software. To access an existing report, select it from the Select/Create report list box.

[Delete selected report](#)

---

**Select/Create report:**

**Report title:**

**Timeframe:**  or

**From:**   **To:**

**Subtotal:**

---

**Payees:** [Select all payees](#) [Deselect all payees](#)

Dolly's Gifts     GMAC

Power & Light

---

**Funding accounts:** [Select all accounts](#) [Deselect all accounts](#)

Deposit Account

---

**Payment statuses:** [Select all statuses](#) [Deselect all statuses](#)

Completed     Canceled     Insufficient Funds

Scheduled     Declined

---

**Notes:** If selected, personal notes display in the report but are not included in the download.

Show personal notes

---

**Date order:**

**Sort by:**

Save report settings     Save this report as default report

---

2. From the *Select Create/Report* list box, choose an existing report or, to create a new report, select **New report**.

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3. Enter a report name in the **Report title** field.
4. Specify the time frame for the data you wish to select. Select either a standard list of time frames, or enter the **start** and **end** date fields.
5. Indicate how the data should be subtotaled.
6. Select the payees, funding accounts, and payment statuses to include in the report.
7. Indicate whether or not you want personal notes included in the report.
8. Indicate the date and sort order.

**Important:** Click the **Save report settings** box if you want to save the report for future use, and click the **Save this report as default** report box if you want this report presented first in the *Select/Create report* list box.

9. Click **Generate report**. The system displays a results page listing the report data you requested.

---

## Download a Report

Before proceeding, first determine which report you want to download.

1. From the *Payment Records* links, click **View report**. The *View Reports* page displays.
2. From the *Report title* list box, select a report.
3. From the **Download completed transactions** list box, select the type of file you would like to download.
4. Click **Download** then save the file with the name and location of your choice to use later.

---

## Print a Report

Before proceeding, first determine which report you want to print.

1. From the *Payment Records* links, click **View report**. The *View Reports* page displays.
2. Select the Report title, then click **Generate report**. The page refreshes with your report information appearing at the bottom of the page.
3. From your browser's *File* menu, select **Print**. A print dialog box displays.
4. Click **OK**. The report prints.

---

## Delete a Report

---

### Customize Report Screen

From the *Bill Payment* menu, perform the following steps:

1. Select **Customize a report**. The *Customize a Report* screen displays.

### Customize a Report

**Create detailed reports of your payment history**

Please complete the following information to create a customized online payment history. You can then export this information to your favorite financial software. To access an existing report, select it from the Select/Create report list box.

[Delete selected report](#)

---

**Select/Create report:**

**Report title:**

**Timeframe:**  or

**From:**   **To:**

**Subtotal:**

2. From the **Select Create/Report** drop-down menu, select the report you wish to delete.
3. Click the **Delete selected report** link. A confirmation screen displays.
4. Click **OK**. The system deletes the report.

---

## Order a CD

The following procedures enable you to obtain a CD with all your payment information for the previous calendar year.

1. From the *Payment Records* links, select **Order a CD**. The request page displays.



**Your records - safe and close at-hand.**  
With the click of your mouse, choose the records you want, and we'll generate and ship you your personalized and secure CD-ROM.

CD On-Demand offers three convenient options. Select the option that's right for you and click Continue.

**What would you like to do?**

Order a 2003 Year-end CD

2. Click the appropriate radio button to request the desired CD.

3. Click **Continue**. The order form displays.

---

## CD Order Form Screen

### Order a Year-end CD-ROM

Order a copy of your 2003 records on CD-ROM to guarantee a permanent "hard copy" of all your bills and payments. Your CD will contain your bill images and payment information from the past year. Conveniently view your records "offline" now and in the future with this secure and easy-to-use CD.

**Ordering Instructions:** Please fill out the form below. When you are finished, press Continue to preview an order summary before confirming your order.

Please provide the appropriate shipping address where your CD will be sent.

\* = Required Field

**Use default address**  
Mike McCracken  
12345 5th Street  
Albany, NY 12345-1234

**Specify alternate address**

\*Street

Apt./Suite #

\*City  \*State  \*Zip code

Please indicate the number of CD-ROMs you would like to receive

Quantity	Price	S&H	Subtotal
<input type="text" value="1"/>	x	+ \$1.55	= \$1.55

Note: Sales tax is applied to your order on the order preview page if applicable.

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4. Complete the form with the appropriate information.
5. Click **Continue**. An order-summary screen displays.

---

CD Order Summary Screen

**Below is a summary of your order - to confirm this order click "Submit order" below**

---

You are ordering 1 CD-ROM containing data from: **01/01/2003 to 12/31/2003**

Your account will be charged:

<b>CD Price:</b>	<b>\$0.00</b>
<b>CD Shipping:</b>	<b>\$1.55</b>
<b>Extra years option:</b>	<b>\$0.00</b>
<b>CD tax:</b>	<b>\$0.00</b>
<b>Total:</b>	<b>\$1.55</b>

The amount will be conveniently added to your Subscriber Services bill once the disc has been shipped.

Your order will be shipped to:  
**Mike McCracken**  
**12345 5th Street**  
**Albany, NY 12345-1234**

Your order will be shipped by:  
**Standard USPS**

You will receive an e-mail when your order is shipped. The e-mail will contain a secure pass code to access your CD-ROM. You may also check your order status at any time by going to Administration and clicking on Order Status.

**To confirm this order you must click Submit Order. Please click only once.**

6. Click **Submit Order**.

---

# Funding Accounts

---

## Delete a Funding Account

Before proceeding, first determine which funding account you want to delete.

1. From the *Funding Accounts* links, click **Funding account list**. The *Funding Account List* page displays.

---

### Funding Account List Screen

#### Update your funding accounts

Funding accounts that have a green dot next to them are approved and ready for you to use to pay your bills. If there is a yellow dot next to a funding account, it is not yet approved; you will receive an email notifying you when this is complete. To change or delete an account, please click the appropriate link. Please NOTE - You will not be allowed to delete your primary account or any other account that has pending transactions scheduled against it.

Financial Institution	Type	Account	Primary	
Deposit Account *	Checking	0000013043		<a href="#">Edit</a> <a href="#">Delete</a>
Deposit Account	Checking	0101304329		<a href="#">Edit</a> <a href="#">Delete</a>
Pending Approval	Approved			

2. Click the **Delete** link for the account you want to delete. The *Delete Funding Account* page displays.

**Note:** To change the account number for an approved funding account, you must add a new funding account and delete the old one.

3. Review the information on this page to ensure that this is the funding account you want to delete.
4. Click **Delete funding account**. A confirmation page displays.

---

## View SmartBalance Detail

You can retrieve your bank balance and posted bank transactions directly through bill pay. In addition, we will list any bill payments that have come through us, but that have not been posted by your bank. The difference between these two is your SmartBalance®. This balance is available to you throughout your session and is updated as you schedule bills for payment.

1. From the *Funding Accounts* links, click **View SmartBalance**. The *SmartBalance Detail* page displays.

### SmartBalance status

To use SmartBalance, you must have a checking or savings account with status approved.

### SmartBalance description

SmartBalance is the combined balance of your real-time online bank account activity (including ATM withdrawals, deposits, debits etc.) and your up-to-the-minute TBGCIInternet Bill Pay payment information. With SmartBalance, you will never have to balance your checkbook again.

2. Review your **SmartBalance** information.

**NOTE:** Before you can access your online bank account, consider the following:

- You must have an activated bank account in your *Funding Accounts* list. If you have more than one bank account, you can add additional funding accounts.
- Make sure we can access your bank's online banking center. We can access online accounts at a growing number of financial institutions. This list is updated frequently on the SmartBalance window, so review it regularly.
- Sign up for online banking with your financial institution. (This is different from the online bill payment your financial institution may offer. Generally, online banking is a free service that allows you to view your balance and cleared transactions without waiting for a statement.)
- Obtain a User ID and Password to log in to your online bank account. Some banks require additional information (such as a secret or code word) when you log in to your online bank account. You will need to enter this information on the SmartBalance Login window when you access your online bank account from the SmartBalance window.

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## Edit a Funding Account

---

### Funding Account List Screen

Before proceeding, first determine which funding account you need to edit.

1. From the *Funding Accounts* links, click **Funding account list**. A list of your funding accounts displays.

#### Update your funding accounts

Funding accounts that have a green dot next to them are approved and ready for you to use to pay your bills. If there is a yellow dot next to a funding account, it is not yet approved; you will receive an email notifying you when this is complete. To change or delete an account, please click the appropriate link. Please NOTE - You will not be allowed to delete your primary account or any other account that has pending transactions scheduled against it.

Financial Institution	Type	Account	Primary		
Deposit Account *	Checking	0000013043	<input checked="" type="radio"/>	<a href="#">Edit</a>	<a href="#">Delete</a>
Deposit Account	Checking	0101304329	<input type="radio"/>	<a href="#">Edit</a>	<a href="#">Delete</a>
Pending Approval	Approved				

2. Click the **Edit** link for the funding account you want to change. The *Edit Funding Account Information* page displays.

Funding Account Edit Screen

<b>Primary account holder's name</b> <input type="text"/>	<b>Secondary account holder's name (if any).</b> <input type="text"/>
<b>Primary account holder's Social Security Number (Please enter SSN in nnn-nn-nnnn format)</b> <input type="text"/>	<b>Secondary account holder's Social Security Number (if any).</b> <input type="text"/>
<b>Payment Method Type</b> Checking	<b>Funding Account Nickname</b> <input type="text"/>
<b>Bank Name</b> The Bank of Greene County	Quicken users: Funding Account Nickname must be the same as your Bank Account Name in Quicken.
<b>Bank Address Line 1</b> <input type="text"/>	
<b>Bank Address Line 2</b> <input type="text"/>	
<b>Bank City</b> <input type="text"/>	<b>State</b> <input type="text"/>
	<b>ZIP Code</b> <input type="text"/>
<b>Routing Transit Number</b> 221370467 This number is 9 digits long, and has a   at the beginning and at the end of the number. See diagram on the right.	
<b>Checking Account Number</b> 0000013043 This number is to the left of this symbol    If you are not sure about the length of your account number, check with your bank. See diagram on the right.	
<b>Re-enter Checking Account Number</b> 0000013043	 <p><b>Note:</b> The order of the Routing, Account, and Check numbers will vary from financial institution to financial institution and will not necessarily be in the same order as shown above.</p>
<b>Authorization</b> I hereby give authorization to initiate debit entries at my (our) request to my (our) account indicated above at the depository financial institution - bank, brokerage, etc. - named above. This authorization shall remain in effect until I make notification of its termination.	
<input type="button" value="I Agree"/> <input type="button" value="I Disagree"/>	

**Note:** You may change only the funding account name and starting check number. To change the account number for an approved funding account, you must add a new funding account and delete the old one.

3. Make your changes then click **Save changes**. A confirmation page displays.

---

## Update Your SmartBalance

You can access your online bank account and download recent transactions and your available balance. You will need to enter your **User ID**, **Password**, and any additional information your bank requires for you to access your account online.

Before you can access your online bank account, review the list of financial institutions we can access on the SmartBalance window and make sure you are enrolled in online banking with your financial institution.

1. From your *Funding Accounts* links, click **SmartBalance**. The *SmartBalance Detail* page displays.
2. From the list box, select the online bank account for which you want to view transactions and click **OK**.
3. To retrieve transactions posted by your bank, click **Update this information**. The *SmartBalance Login* window displays.
4. Enter the **User ID**, **Password**, and any additional information your bank requires when you log in to your online account.
5. Click **Submit**.

**Note:** If your bank's Web site is extremely busy or undergoing maintenance, we may be unable to connect at this time. If you receive the following message, try again later.

**Result:** The *SmartBalance Login* window will indicate the download progress. After the download is complete, you will return to the SmartBalance window. Recently downloaded online banking transactions will appear in the SmartBalance window under *Cleared Bank Transactions*. The downloaded transactions are limited by how long your bank displays transactions on their online banking Web site, which is typically 30 or 60 days. Some banks maintain only the last 30 or 60 days of transactions on their Web site. We will download and display the same number of transactions as your bank allows for downloads. This information remains in the transactions list until you update your bank account activity again. In addition, we will list any bill payments coming through us on the current account that have not been cleared by your bank and recalculate your SmartBalance.

## Add a Funding Account

Before proceeding, first determine which account you should set up as a funding account.

1. From your *Funding Accounts* links, click **Add funding account**. The *Add Funding Account* page displays.

### Add Funding Account Screen

<b>Primary account holder's name</b> <input type="text"/>	<b>Secondary account holder's name (if any).</b> <input type="text"/>
<b>Primary account holder's Social Security Number (Please enter SSN in nnn-nn-xxxx format)</b> <input type="text"/>	<b>Secondary account holder's Social Security Number (if any).</b> <input type="text"/>
<b>Payment Method Type</b> Checking	<b>Funding Account Nickname</b> Deposit Account <small>Quicken users: Funding Account Nickname must be the same as your Bank Account Name in Quicken.</small>
<b>Bank Name</b> The Bank of Greene County	
<b>Bank Address Line 1</b> <input type="text"/>	
<b>Bank Address Line 2</b> <input type="text"/>	
<b>Bank City</b> <input type="text"/>	<b>State</b> <input type="text"/>
	<b>ZIP Code</b> <input type="text"/>
<b>Routing Transit Number</b> 221370467 <small>This number is 9 digits long, and has a 1 at the beginning and at the end of the number. See diagram on the right.</small>	
<b>Checking Account Number</b> 0000013043 <small>This number is to the left of this symbol    If you are not sure about the length of your account number, check with your bank. See diagram on the right.</small>	
<b>Re-enter Checking Account Number</b> 0000013043	<b>Routing Number</b> <b>Check#</b> <b>Account Number</b>
<b>Authorization</b> I hereby give authorization to initiate debit entries at my (our) request to my (our) account indicated above at the depository financial institution - bank, brokerage, etc. - named above. This authorization shall remain in effect until I make notification of its termination.	<small>Note: The order of the Routing, Account, and Check numbers will vary from financial institution to financial institution and will not necessarily be in the same order as shown above.</small>
<input type="button" value="I Agree"/> <input type="button" value="I Disagree"/>	

2. Complete the screen with the appropriate information.

3. Click **I Agree**.

---

# General Administration

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## Change Your Personal Profile

This page contains information you specified when you signed up for bill payment. If you change any of your profile information, you will receive an e-mail confirming your changes.

1. From the *Administration* links, select **Personal profile**. The *Personal Profile* page displays.

---

### Personal Profile Screen

<b>Account Information</b>	
Primary user:	Mike McCracken
Additional user:	
Login ID:	1000009851
Member number:	69070327
Social Security number:	212589632
Address:	12345 5th Street Albany, NY 12345-1234
Home phone:	123 123 1234
Work phone:	937 445 7191
E-mail:	gary.a.morrison@ncr.com
Billing address: <small>(The billing address above is used only for paper bills directed to our operation center for online presentment.)</small>	Mike McCracken 69070327 Metavante Way Sioux Falls, SD 57186
<b>Service Level</b>	
Service Level:	Total Bill Management
Price plan:	\$12.95 per month Includes 9999 free transactions \$.00 per additional transaction
<b>Site Preferences</b>	
Format for e-mail notifications:	HTML Format
<b>Referrals and Rewards</b>	
Active:	Active
Active:	Active
<a href="#">update your profile</a>	

2. Click **update your profile**. An editable version of the *Personal Profile* page displays.
3. Make your changes then click **Save changes**. A confirmation page displays.

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## Contact Client Services

Before proceeding, first determine what question(s) you want to ask client services.

1. From the *Administration* links, click **Contact client services**. The *Contact Client Services* page displays, with your name and e-mail address fields prefilled.

---

### Client Services Screen

The screenshot shows a web form titled "Contact Client Services". The form has the following fields and controls:

- Name:** (First and Last) with a text input field containing "Mike McCracken".
- E-mail address:** (name@company.com) with a text input field containing "gary.a.morrison@ncr.cor".
- Subject:** with a dropdown menu showing "Select one".
- Comments:** with a large, empty text area.
- At the bottom of the form are two buttons: "Send message" and "Reset form".

2. Select your Subject from the list box and enter your Comments in the free-form text box.
3. Click **Send message**. A confirmation page displays.

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# OFX / PFM Procedures

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How It Works 7-2

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Two Ways to Connect 7-3

    Direct Connect 7-4

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# Introduction

In addition to the numerous benefits of Online Banking, a lot of savvy computer users are taking those capabilities one step further by incorporating Personal Financial Management (PFM) software into their financial recordkeeping regimen. This enables users to:

- Track detailed information about every transaction and generate detailed reports.
- Run planning tools to develop budgets and track income and expenses against projections.
- Assist with tax preparation.
- Manage paperwork for small businesses
- And so on.....

There are various PFMs available. Among the most popular are Quicken, QuickBooks, and MS Money. Although each of these programs has its own look and feel, their mission is essentially the same – to provide robust reporting capabilities for tracking financial data of all types to help users paint a complete, ongoing picture of their total financial position.

When used as a standalone product, setting up a PFM can become somewhat time-consuming. Even though the software provides a comprehensive set of screens and capabilities, users still have to gather all the data and enter it manually in order to get the desired results. But when a PFM's processing is integrated with Online Banking, the user can sit back and let the two applications gather, load, and maintain the data as needed.

This document provides an overview of how PFMs and Online Banking work together when they are integrated as an information-delivery solution.

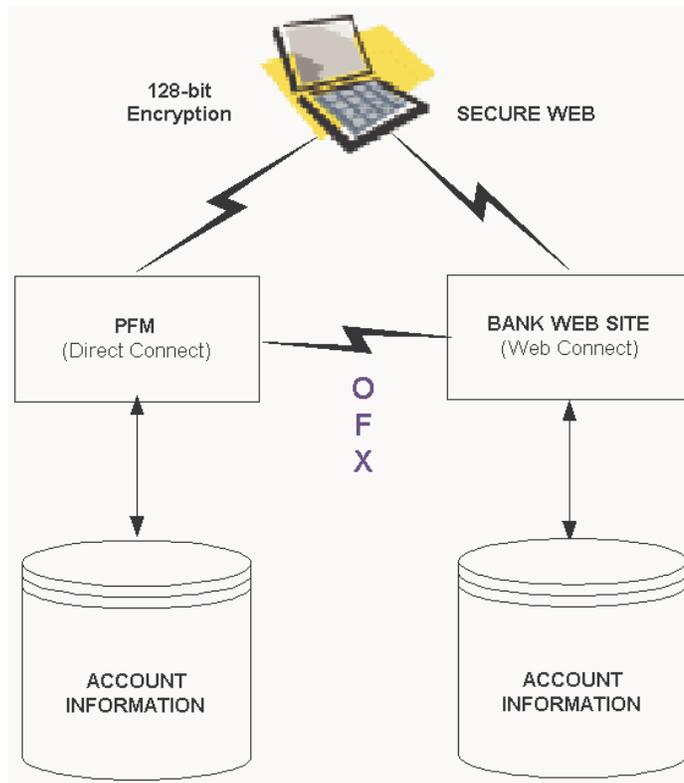
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## How It Works

A message-specification technology called OFX (Open Financial Exchange) enables PFM software to communicate directly with your Online Banking application.

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### OFX Messaging



During an OFX session, the PFM obtains account balance information and downloads statements from your financial institution in a secure, encrypted session right over the Internet. This alleviates the need for PFM users to manually download transactions, reenter them, save special file formats (.QIF, comma-separated, etc.), load files, and set-up accounts from scratch.

Through an OFX connection, these activities occur automatically with no manual intervention!

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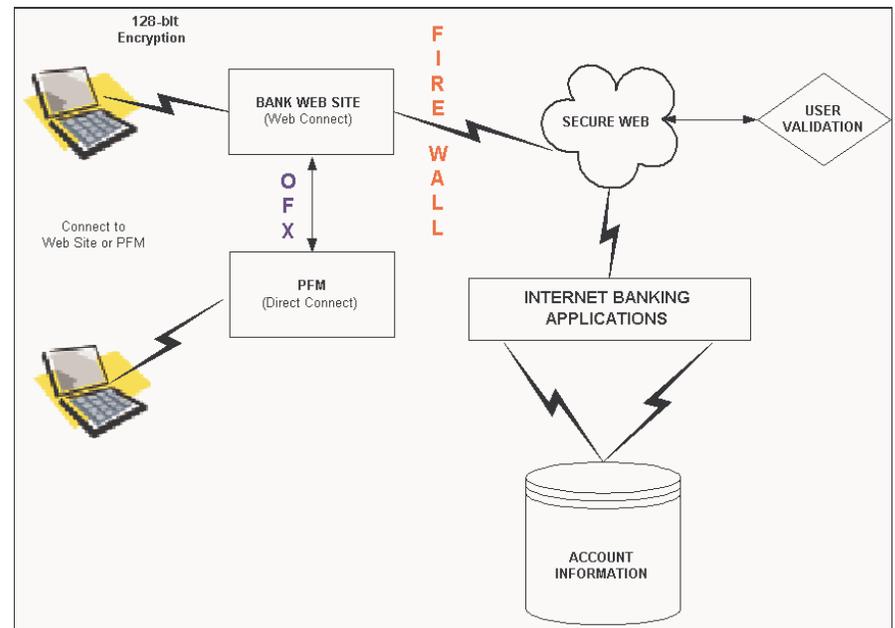
## Two Ways to Connect

There are two ways to connect your Personal Financial Management (PFM) software to Online Banking:

- *Direct Connect*
- *Web Connect*

Each method assumes your PFM software is properly installed and configured on your system, and assumes your institution supports the PFM you have selected.

Flow of OFX / PFM Session



Although both methods are equally as effective and produce essentially the same results, the method you choose from one session to the next might depend on what other online activities (banking or otherwise) you are performing at the time.

---

## Direct Connect

With *Direct Connect*, you can download all your Online Banking account information for all your accounts at one time.

During a session, you have no “direct” interaction with your institution’s *Online Banking* system. Instead, your PFM takes control. As a result, a typical first session involves:

- Launching your PFM software (e.g., Quicken, MS Money, etc.).
- Accessing the Internet on a secure SSL connection.
- Pointing your PFM to your Institution’s Online Banking server.
- Entering your proper credentials (e.g., User ID, Password).
- Downloading and categorizing information for each of your accounts.

Typically, after your PFM loads the requested account details, it closes the connection to the Online Banking server. At that time, you are free to request more account downloads from the web site, or to set up other types of information (stocks, rewards program details, etc.) for the PFM to track.

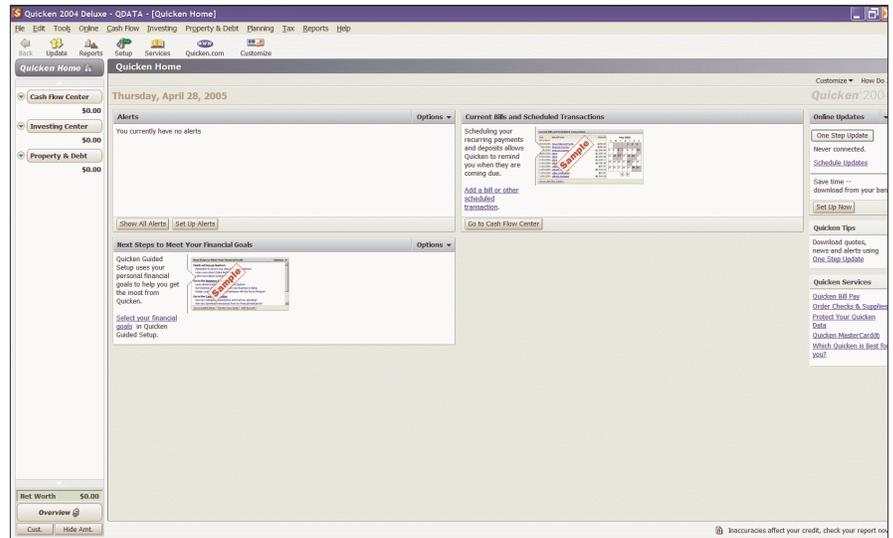
### Sample First-Time Session

Following is a list of activities you might expect during a first *Direct Connect* Session. In this example, we’ll use **Quicken** as the PFM. Actual sessions will vary from one PFM to the next.

Although this might seem like a lot of steps, after the initial set-up, this becomes a much easier process for subsequent sessions.

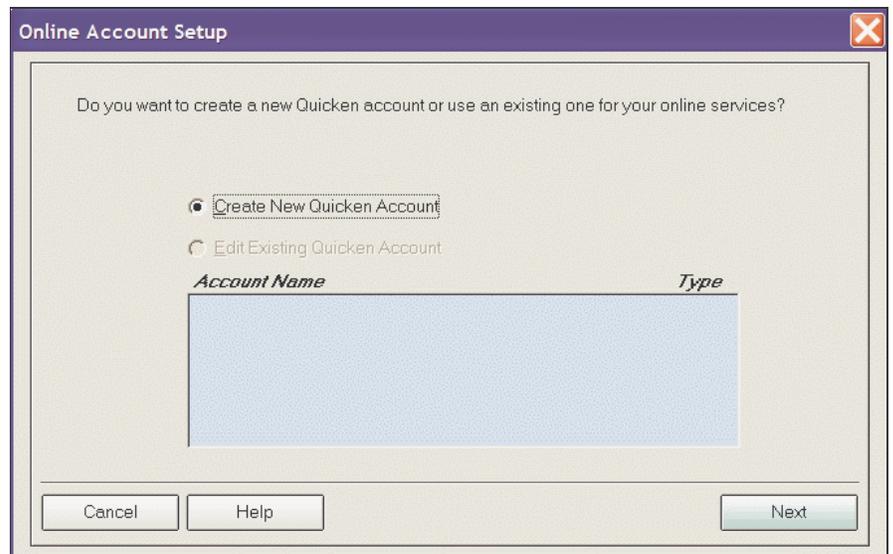
1. Launch **Quicken**. The *Quicken Home* screen displays.

Quicken Home Screen



2. Click **Online > Online Account Services Setup**. The *Online Account Setup* screen displays.

Online Account Setup Screen

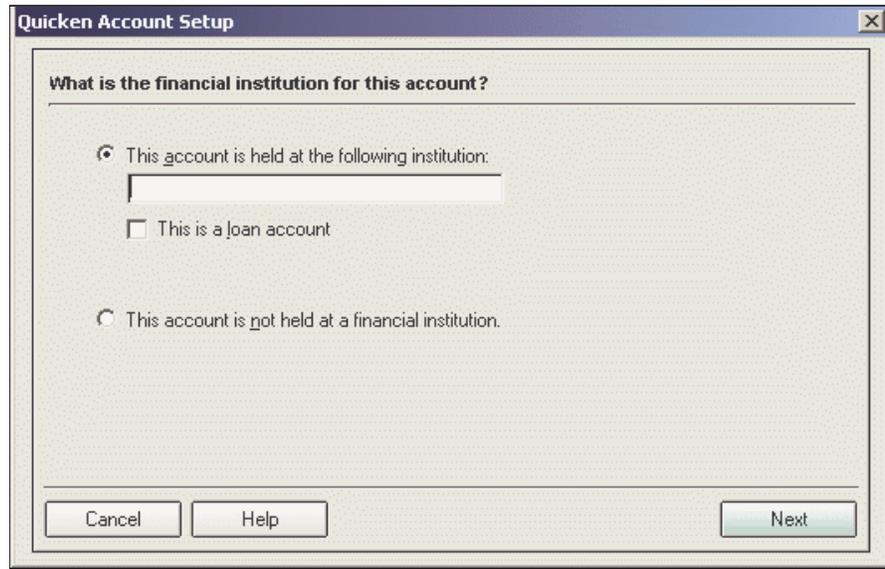


3. Select the **Create New Quicken Account** option.
4. Click **Next**. The *Quicken Account Setup* screen displays.

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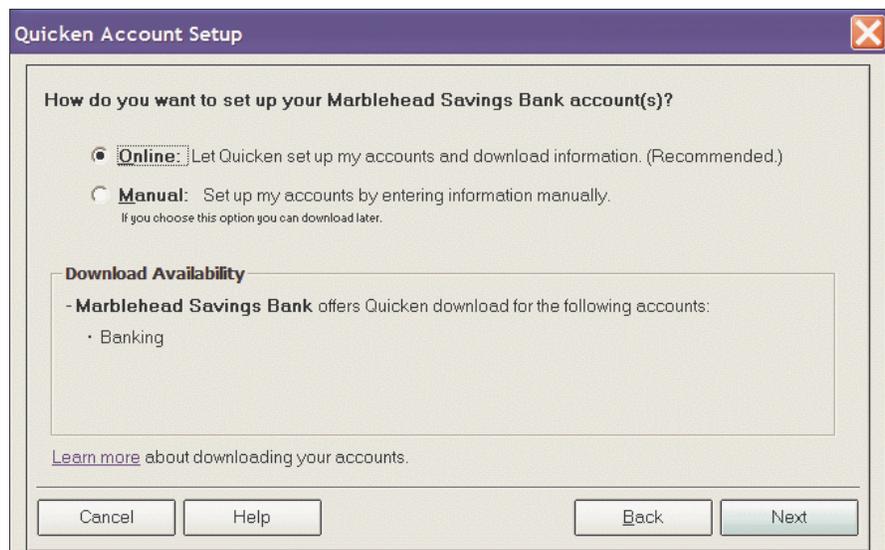
Quicken Account Setup Screen



5. Select the **This account is held at the following institution** option.
6. In the input field provided, type the name of your financial institution.
7. Click **Next**. The *Quicken Account Setup* screen displays.

---

Quicken Account Setup Screen



8. Select the **Online** option.
9. Click **Next**. A logon screen displays.

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Quicken Account Setup Screen

Quicken Account Setup

Log in to set up your Marblehead Savings Bank account(s) in Quicken

Customer ID:

PIN:

Need a Customer ID and PIN?

- Your Quicken customer ID and PIN are provided by Marblehead Savings Bank.

[Marblehead Savings Bank Customer Support](#)  
or call (781) 631-5500 to sign up

10. Complete the screen.

- In the **Customer ID** field, enter your **Online Banking User ID**.
- In the **PIN** field, enter your **Online Banking Password**.

11. Click **Next**. The PFM connects to Online Banking and displays another setup screen.

Quicken Account Setup Screen

Quicken Account Setup

Quicken detected the following account(s) at Marblehead Savings Bank. Enter a name for each account you would like to add into Quicken.

Marblehead Savings Bank Account	Quicken Account Name
<input checked="" type="checkbox"/> Add Checking, 23120416	<input type="text"/>
<input checked="" type="checkbox"/> Add Checking, 24304170	<enter a name>
<input checked="" type="checkbox"/> Add Savings, 2013078	<enter a name>
<input checked="" type="checkbox"/> Add Line of Credit, 131031613	<enter a name>
<input checked="" type="checkbox"/> Add Money Market, 48354403	<enter a name>

12. Click the checkbox next to each account you wish to set up in Quicken.

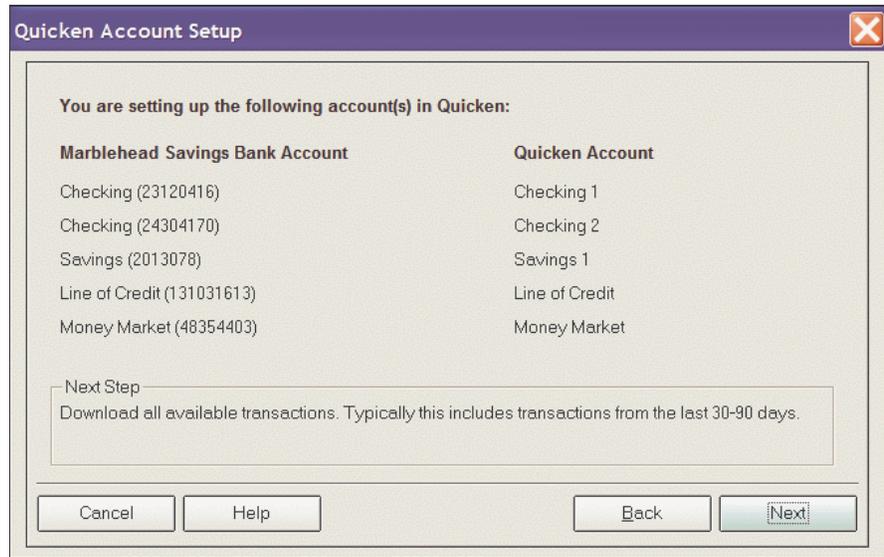
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13. In the **Quicken Account Name** input fields, enter the desired names you wish to display for each account.

14. Click **Next**. A confirmation screen displays.

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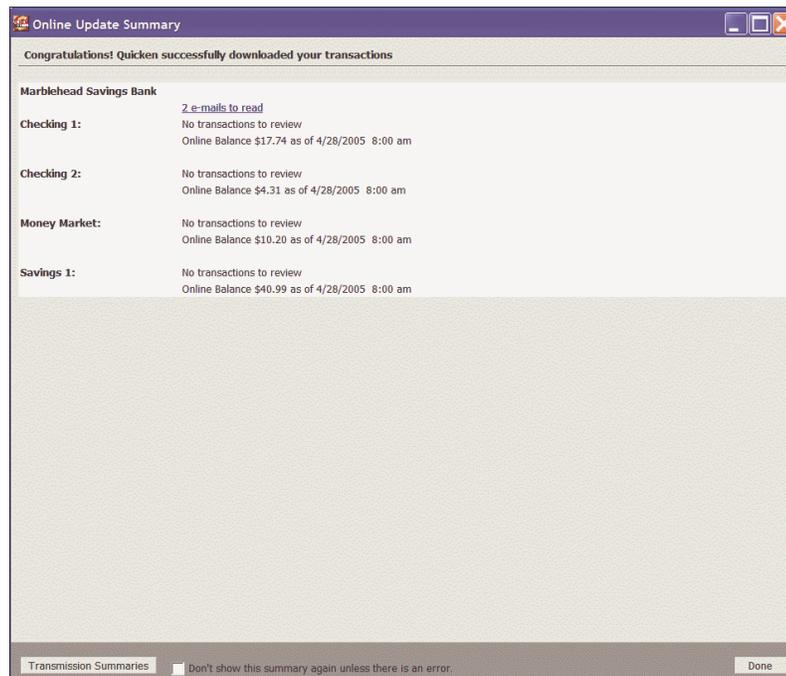
Account Setup Confirmation



15. Click **Next** again. The PFM accesses the Online Banking site, downloads the requested account information, and displays an *Online Update Summary* screen.

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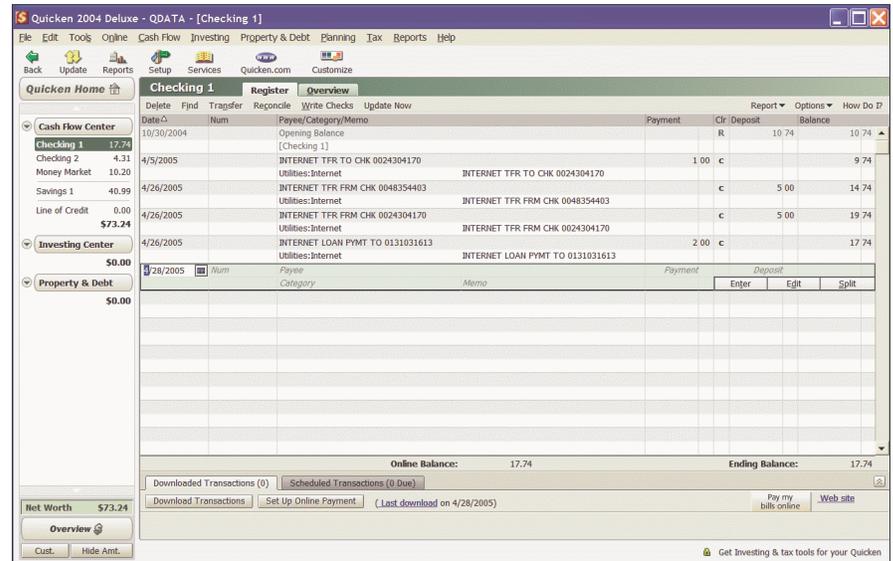
Online Update Summary



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- Click **Done** to close the Summary screen. The *Quicken Home* screen redisplay, showing the newly download account detail.

Quicken Home Screen



The session is complete. Using the screen you can now review the account information you downloaded and manipulate the data as necessary in the PFM.

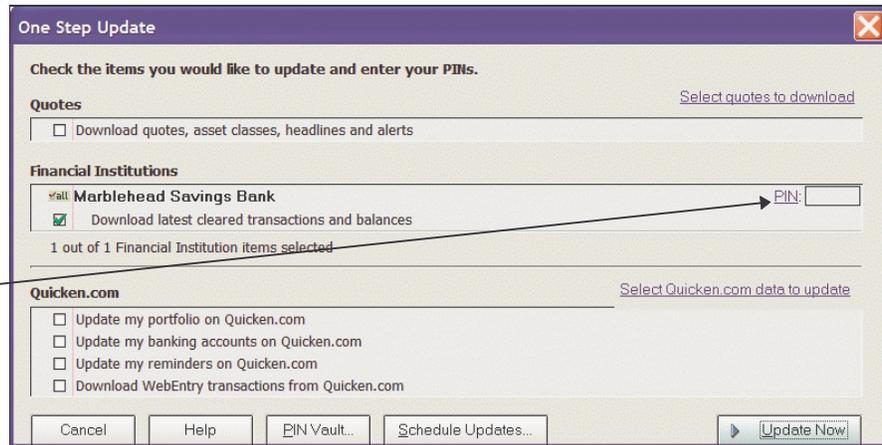
### Subsequent Update Activities

During subsequent sessions, the activities you'll perform will include the following:

- Launch **Quicken**. The *Quicken Home* screen displays with the information from the last download.
- Click **Online > One Step Update**. The *One Step Update* screen displays.

One Step Update Screen

**Online  
Banking  
Password**



3. In the **PIN** input field, enter your **Online Banking Password**.
4. Click **Update Now**. The PFM connects to Online banking, downloads any new account detail, and displays the *Online Update Summary* screen filled in with any new account detail.

That's it! Your session is complete and you've just updated all your account information with the latest activity.

**Web Connect**

With *Web Connect*, you must download your Online Banking account information one account at a time. During a session, you have no "direct" interaction with your PFM software. Instead, your Online Banking application takes control. As result, a typical session involves:

- Accessing your institution's web site on a secure SSL connection.
- Logging on to Online Banking using your proper User ID and Password.
- Accessing the account details (balances, history, etc.) that you wish to download into your PFM.
- Clicking an icon that automatically launches your PFM and connects it to Online Banking.

After the connection occurs, Online Banking feeds the PFM with the requested information. The PFM then updates the appropriate data files on your PC then shuts itself down. Next, the Online Banking application resumes control. The process repeats itself for each set of account detail information you select for download.

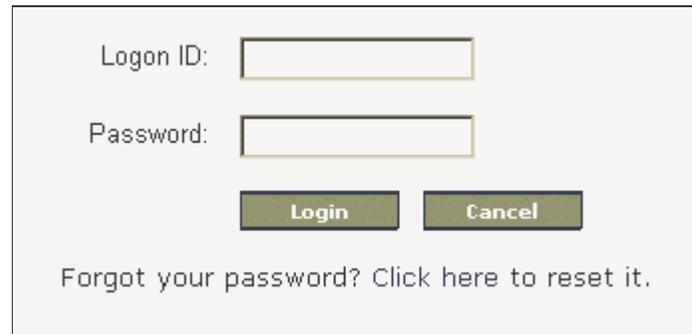
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## Sample Session

Following is a list of activities you might expect during a typical *Web Connect* Session. In this example, we'll use **Quicken** as the PFM. Actual sessions will vary from one PFM to the next.

1. Launch your institution's web site. A *Logon* screen displays.

Online Banking Logon Screen



2. Complete the screen with your **Logon ID** and **Password**.
3. Click the **Login** button. Your *Account Summary* Screen displays.

Account Summary Screen

Account Summary				
Nickname	As of Date	Current Balance	Available Balance	Select One Below
Loan Account - 0902	6/28/2004	\$0.00	\$500.00	Refresh Detail
Deposit Account - 7335	6/28/2004	\$191.32	\$191.32	Refresh Detail
Deposit Account - 3043	6/28/2004	\$409.03	\$909.03	Refresh Detail

4. Determine which account detail you wish to download into your PFM.
5. Click the account's **Nickname** or **Details** button. The *Account Details* screen displays.

Account Details Screen

Icon  
launches  
the PFM

Account Details					
Account Number:	0023120416	Nickname:	Checking - 0416		
Current Balance:	\$16.74	Available Balance:	\$516.74		
As of Date:	04/27/2005	Interest Rate:			
Interest Paid YTD:	\$0.00	Interest Paid Previous Year:	\$0.00		

Search Criteria							
<input checked="" type="radio"/>	From:	4/20/2005	To:	4/27/2005	All Transactions	Amount:	
<input type="radio"/>	Start Check #:		End Check #:		(optional)		


-- OR --

Transaction History					
Date	Check Number	Transaction Type	Description	Debit	Credit
04/26/2005		HOME BANKING DEPOSIT	INTERNET TFR FRM CHK 0048354403		\$5.00
04/26/2005		HOME BANKING DEPOSIT	INTERNET TFR FRM CHK 0024304170		\$5.00
04/26/2005		HOME BANKING WTHDRWL	INTERNET LOAN PYMT TO 0131031613	\$2.00	

1-3 of 3 Transactions

- Click the **Download to Quicken** icon. (Note: You might need to temporarily deactivate pop-ups; otherwise, the download function could fail.)

The following occurs:

- Online Banking launches and connects to Quicken.
  - Online Banking downloads the requested account information.
  - Quicken updates its internal files on your system.
  - Quicken shuts down and Online Banking resumes control.
- Repeat steps 5-7 to download information for each additional account .

After you've download the necessary account details, you can resume your other online banking activities.



# User Feedback Form

**Title:** Consumer Banking Solution - End User Features & Procedures

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Circle the numbers below that best represent your opinion of this publication.

Ease of use	5	4	3	2	1	0	5 = Excellent
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Completeness	5	4	3	2	1	0	2 = Fair
Organization	5	4	3	2	1	0	1 = Poor
Appearance	5	4	3	2	1	0	0 = Not applicable
Examples	5	4	3	2	1	0	
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Indicate the ways you feel we could improve this publication.

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|--|---|
| <input type="checkbox"/> Improve the table of contents     | <input type="checkbox"/> Add more/better quick reference aids |
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Company: \_\_\_\_\_

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