



Summer 2003

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by Steve Wicinski, Editor

Welcome to the eCommerce Solutions newsletter for Summer, 2003. This communiqué is designed to keep you, our valued customers, informed on what's happening with your Internet Banking and Interactive Voice Response (IVR) systems. We also wish to address questions that you might have regarding upcoming events, meetings, new product releases, and so on. So, please spend a few minutes with us as we review recent events and look to the future!

In an effort to serve you in the best manner possible, we'd like to hear from you. At any time, please feel free to contact us with your suggestions for future articles, questions, and any other information needs. □

A Word from Our General Manager, Greg Hanson

Just a brief message to make sure everyone is aware of the upcoming eCommerce Workshop & User's Group Meeting on September 17-18 in Dedham, MA. Among the many presentations planned, the [agenda](#) addresses an in-depth look at the online customer, new software and feature updates, new interface offerings, upcoming capabilities for bill payments and eStatements, and so on. Your NCR team remains focused on providing superior eCommerce Solutions to meet the growing needs of your institution and your customers. The quarterly meetings help by giving us the opportunity to hear what is on your mind, discuss opportunities to better serve your customers, and to share thoughts, ideas, and experiences with each other. I hope you can make it. Your participation is greatly appreciated, encouraged, and valuable! eCommerce continues to be an exciting self-service channel that we're proud to help you deliver to your customers. □

CONTACT US!

eCommerce Customer Support Center:
For all eCommerce Solution products including *Internet Banking*, *Conversant* (bank-by-phone), and *Web Hosting*, please use the following contact information.

Support Hours: M-F 8am –6pm, EST
Phone: 1-888-438-3298
E-mail: electronic_commerce.support@ncr.com

September User's Group Meeting Scheduled

NCR invites you to join your peers at the two-day eCommerce User's Group Meeting on September 17-18 in Dedham, MA. The meeting will be held at the [Holiday Inn's Boston-Dedham Hotel & Conference Center](#).

Among the many presentations we have planned, the [agenda](#) addresses an in-depth look at the online customer, new software and feature updates, new interface offerings, upcoming capabilities for bill payments and eStatements, and so on.

As always, your participation in these meetings drives the development of this important self-service channel. So, if you have additional topics you would like to discuss, save the [Request For Change Form](#) to your PC, complete it with the appropriate information, then e-mail it no later than September 15, 2003 to Kathy Litchman at Marblehead Savings Bank — klitchman@marblebank.com. Also, if you are interested in joining the *eCommerce User Group*, notify Kathy Litchman of that request as well! ☐

Fourth Annual Panel of Peers Meeting Scheduled

NCR invites you to attend our fourth Annual Panel of Peers conference on September 29th and 30th in Atlanta, GA. at [NCR's Duluth offices](#) just outside Atlanta.

Among the many presentations planned, the [agenda](#) addresses emerging trends in online marketing, how to speak to and understand your customers, leveraging technologies, and so on. Since The Panel of Peers is a free-forum discussion group, the topics aren't limited to the agenda. We are estimating around 40 panelists this year.

To obtain more information and/or to register for the conference, point your browser to: <http://www.panelofpeers.com>. ☐

Update on NCR's Fiserv Interfaces

To provide greater flexibility and ease of implementing Internet Banking solutions, NCR eCommerce continues to expand the number of account-processing interfaces available to our Internet/Telephone Banking customers.

Recent interface development includes:

- **ITI** — New processing accommodates accessing balances and current transaction history from the host, as well as sending transfers to the host. The first implementation is scheduled for September, 2003.
- **Vision** — New Joint Account Maintenance (JAM) features allow a primary account holder to request that activity permissions (inquiries, debits, credits) be restricted for others who can access the account. In addition, host stand-in processing functionality will be deployed in production this month.
- **SUMMIT** — Current initiatives include support for file-extract, stand-in processing, as well as an online host interface. The first implementation is planned for Q4, 2003.

If you have any questions about interfaces, feel free to contact our support personnel or your account consultant directly. ☐

Online Bill Payment Gaining More Momentum

Recently, MasterCard's Remote Payment and Presentment Service (RPPS) conducted a study to help electronic bill payment and presentment (EBPP) service providers to increase consumer interest in online bill payment services, as well as to assist providers with evaluating new ideas to overcome current barriers to mass adoption. The research included a focus group of consumer bases in Atlanta, Chicago, and New Jersey — each including current online bill payers and another group consisting of consumers who had never attempted the service previously, but who were aware of it. The survey was weighted by age and income, and each group included a diverse array of males and females, ages 25-45. Cathleen Conforti, senior Vice President, MasterCard RPPS, says the research shows that online bill payment is gaining traction among American consumers as they look to new technologies to streamline their day-to-day finances.

Unsurprisingly, the study found that US consumers already familiar with Internet banking clearly prefer paying multiple bills through a single location (e.g., their bank's web site), in lieu of making individual payments at each creditor's site. Other key benefits cited included better control over finances, easy, convenient account access, online payment histories, as well as the ability to save money by reducing the need for stamps, envelopes, and checks.

One of the most significant findings among non-users was confusion over what online bill payment actually is. In many instances, non-users defined other payment alternatives (e.g., direct-debit and direct bill payment at bill web sites) into the overall bill pay offering. Some also showed concerns over the security and privacy of transaction registration and set-up procedures. Reliability and costs of online bill payment versus paper checks were also found to be barriers.

Despite all the concerns, following a step-by-step demonstration of the process, the interest level among non-users rose substantially. Conforti says consumer resistance is based largely on confusion about the process and service: "*We are encouraged by how favorably consumers, especially non-users, responded to the simplicity of an electronic checkbook once we took them through the general service initiation processes.*" □

Check Image Display Feature Now Available

How many times per day or week do you get calls or emails asking for a copy of a specific check or range of checks? Usually, this is a time-consuming task and perhaps you have wondered, "Wouldn't it be great if the customers could access check images themselves?" Consider this:

- **Scenario # 1:** — It's about 15 minutes until the bank closes. You receive a frantic call from a customer who desperately needs a copy of check 1234 to settle a billing dispute with his or her credit-card company. Although you have plans after work, you willingly begin some research to help the customer. Eventually, you find the check on your archival system and fax a copy to the awaiting customer. Elapsed time: several minutes, plus your own hidden frustration.
- **Scenario # 2:** — The same customer needs a copy of check number 1234. But this time, instead of calling your Customer Service Department, he/she logs onto your Internet Banking site and instantly accesses images of all his/her checks for proof of payment.

Wish no more. [With NCR's Internet Banking Solution linked to Fiserv's ImageSoft solution](#), customers can easily display check images — front and back — ready for printing!

It's easy. After establishing connectivity to NCR Internet Banking and displaying the *Account Overview* screen, the customer requests to see checking detail for the desired account. Upon its display, the customer scrolls through the detail to access the desired check, as illustrated in the following screen.

31-AUG-2002	1,335.05	CHECK WITHDRAWAL	7789	CHECK
31-AUG-2002	750.00	CHECK WITHDRAWAL	5581	CHECK
31-AUG-2002	168.00	CHECK WITHDRAWAL	5578	CHECK
31-AUG-2002	600.00	CHECK WITHDRAWAL	5577	CHECK
31-AUG-2002	590.50	CHECK WITHDRAWAL	5574	CHECK
31-AUG-2002	75.00	CHECK WITHDRAWAL	5566	CHECK
31-AUG-2002	375.00	CHECK WITHDRAWAL	5563	CHECK
31-AUG-2002	3,023.64	WITHDRAWAL		RETURNED DEPOSITED ITEM(S)
31-AUG-2002	34.34	ACH DEBIT		EFTPS - CHICAGO USATAXPYMT
31-AUG-2002	2,609.92	ACH DEBIT		EFTPS - CHICAGO USATAXPYMT
30-AUG-2002	31.17	CHECK WITHDRAWAL	7786	CHECK

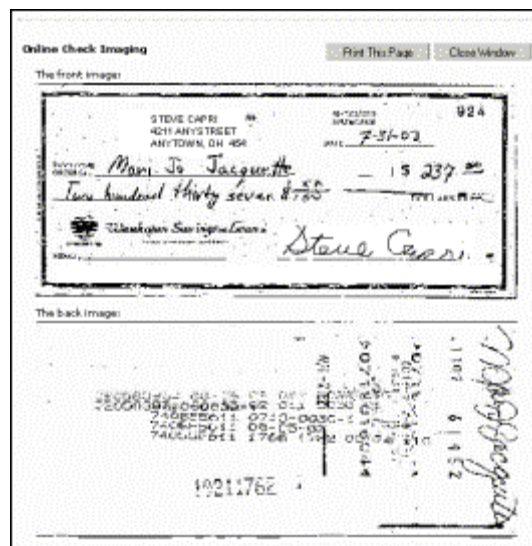
Page 5 of 7 Pages

[Next Page](#) [Previous Page](#) [Go To Page](#)

[Back to Account Overview](#)

Each check number listed displays as a hot link. Once the customer selects a link, the system opens a separate window, displaying both the front and back sides of the check image — ready for printing!

Following is a sample check image display.



Many of our customers are already taking advantage of this new offering and their responses have been quite favorable. Not only does this feature eliminate calls to your Support Department, it gives your customers access to check images 24 hours per day, and is available at a very reasonable cost. In addition to offering this convenient service to your customers, you can also incorporate it as a potential revenue source by charging a fee for the capability. The option is yours. If you are interested in this feature, please contact your NCR Account Representative for price information. □

What to Consider in a Web Hosting Provider

There are a lot of web hosting companies out there. But how can you be sure which ones can meet your needs with today’s ever-changing service offerings. Before making your decision, consider whether or not the vendor provides the reliability, security, government and third-party validations/approvals, and support that you’ll need to ensure a successful hosting experience.

RELIABILITY providing	SECURITY providing
<ul style="list-style-type: none"> • Disaster Recovery Capabilities • Daily backup of Internet System and associated files • Backups stored off-site in a secure, environmentally controlled area • Uninterrupted Power Supply (UPS) with a diesel generator for emergency power • Redundant connections, firewalls, routers, hubs, etc. • Diverse, load-balanced Tier 1 ISP servers 	<ul style="list-style-type: none"> • Intrusion detection • Checkpoint firewall protection • Virus protection • Vulnerability assessments • Secure building construction • Limited building access • Detection alarms • Security monitoring • Smoke, heat, and water detection • Fire-suppression system
VALIDATIONS AND APPROVALS	SUPPORT
<ul style="list-style-type: none"> • SAS 70 Level II • FFIEC examinations 	<ul style="list-style-type: none"> • Help Desk Support (toll-free number) • Monthly System Reporting

For more information about NCR’s web hosting services, contact our eCommerce Support Center. □

Accessing Your Customer Information Center

To keep up with our ongoing customer information needs, we have developed the *Customer Information Center* — a series of new password-protected web pages incorporated within the <http://www.ncrecommerce.com> web site.

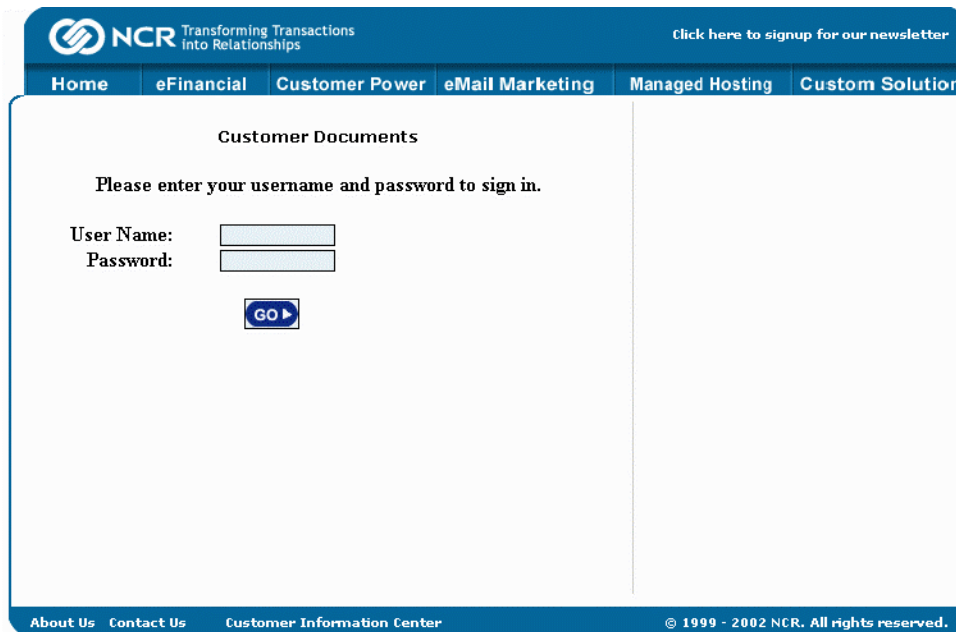
The purpose of the *Customer Information Center* is to provide you, our valued customers, with up-to-date information you need when you need it. This includes, but is not limited to, end-user guides, administrator guides, training materials, new feature write-ups, presentations, meeting minutes, bill-payment reports, and so on.

If you are an NCR customer, you access the *Customer Information Center* as follows:

1. Point your browser to <http://www.ncrecommerce.com>. This launches the NCR eCommerce Solutions Customer site, starting with the following screen.



2. Click on the **Customer Information Center** link at the bottom of the screen. The **Customer Logon** screen displays.



3. Enter your institution's NCR-assigned **User Name** and **Password**.

NOTE: NCR eCommerce Solutions has preset your User Name/Password for your institution. Currently, this information matches the "primary" or "Super Admin" User ID/Password you are already using to access the administrative side of your Internet Banking site.

If you wish to access the Customer Information Center under a different User Name/Password, or if your current User Name/Password does not provide access, contact the eCommerce Service Center immediately at 1-888-438-3298 or via email at electronic_commerce.support@ncr.com.

For maintenance purposes, ONLY one User Name/Password is permitted per institution. Once connected, the Welcome screen displays, showing the information categories you can access.



From this point, you may navigate through the site as needed to access the information you require. Updates to the site will occur once or twice a month, so you'll want to access the site periodically for new and/or updated items that support our entire fleet of eCommerce Solutions. □

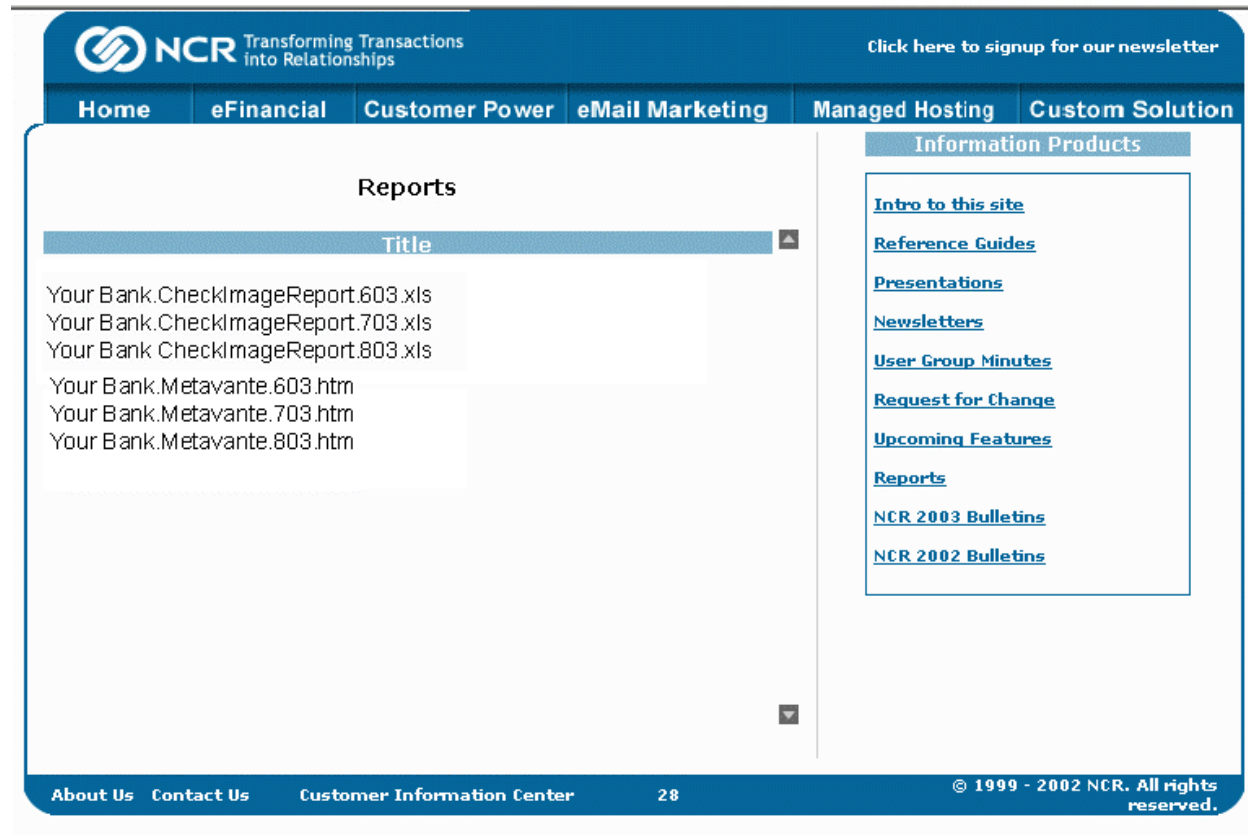
Monthly eCommerce Reports Go Online

Using the new eCommerce *Customer Information Center*, you can now request and display the monthly reports for your institution under a secure, password-protected process. Monthly reports include:

- [Metavante Bill Pay Report](#) — Provides a summary of all the Metavante bill-payment transactions that occurred for your institution during a given month.
- [Check Image Report](#) — Provides detailed information about the check images that your customers accessed during the month. Each detail line identifies a series of values, including an Institution ID, date/time of image retrieval, the account number, check number, check processing date, user ID, class-of-service code, and a status condition.

The bill-pay report files are prepared in HTML as *nnnnn.Metavante.mmyy.htm*, and the check-image report files are prepared in Excel (.xls), which display as *nnnnn.CheckImageReport.mmyy.xls*. For both file types, *nnnnn* denotes the bank name, *mm* denotes the month, and *yy* denotes the year.

To obtain these reports, you simply access the Customer Information Center (see actual procedures discussed earlier in this newsletter) and request **Reports** from the *Welcome* screen. The *Reports* screen displays.



Using this screen you may then select and display the specific reports that are available for your institution. □

Daily eCommerce Reports Available Online

A series of daily home banking activity reports are also available to you by way of a special password-protected web site (<https://access.webhost.com/nnn>, where nnn is your three-digit NCR-assigned institution number), which is maintained separately from the Customer Information Center on the ncrecommerce site.

Daily reports fall into two categories: Internet Banking (report numbers HB1-HB5) and Bank-By-Phone (report numbers CV1-CV4). Following are brief descriptions for each report. For sample layouts, click on the report name.

Internet Banking Reports

HB1 — Home Banking

The Home Banking (HB1) Report consists of three parts:

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- [Home Banking 040 Report](#)— Provides the detail for all online home banking transactions, including transfers, history searches, balance inquiries, and dollar transactions that occurred online.
 - [Home Banking 041 Report](#)— Provides the detail for online money transactions only.
 - [Home Banking 042 Report](#)— Provides detail for all voided batch dollar transactions that occurred while the host was offline.

HB2 — Transfers

The system generates two types of Transfers (HB2) reports:

- [Home Banking Transfers Report](#)— Provides detail for all transfer transactions that occurred for the previous period.
- [eCommerce Fund Transfer Report](#)— Provides detail for all file-extract-bank transfer transactions for which NCR creates ACH Extracts.

HB3 — Joint Account Maintenance

The [Joint Account Maintenance \(HB3\) Report](#) provides detail for all account-maintenance activities performed by bank personnel with administrative privileges. Customers wishing to access accounts for which they are not owners will need a bank code to access the accounts.

HB4 — Customer PIN Changes

The [Customer Initiated PIN Change \(HB4\) Report](#) provides detail for all customer PIN changes, including both customer- and system-initiated change requests.

HB5 — Admin Maintenance

The [Admin Maintenance \(HB5\) Report](#) provides detail for all maintenance (change of service, PIN resets, etc.) that administrators performed on customer accounts.

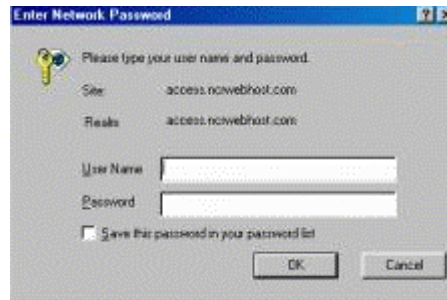
Bank-By-Phone Reports

- The [Conversant Transfer Log \(CV1\) Report](#) provides information for online and offline bank-by-phone transfer activity.
- The [Conversant Call Distribution \(CV2\) Report](#) provides a summary of call activity for a 24-hour period. Following each period, the report prints totals, such as number of inquiries performed, number of transfers to and from accounts, and so on.
- The [Conversant Traffic \(CV3\) Report](#) provides an hourly breakdown of activity totals.
- The [Conversant PIN Delete Log \(CV4\) Report](#) provides PIN-deletion information, including institution number, employee ID, deletion date and time, and the account's number, type and status. If no records qualify for the report but the institution has had a PIN deletion in the past two months, the system still generates the report title and column headings.

Accessing Your Daily Reports

Like your monthly reports, your daily reports are also available from a password-protected web site. To access them, perform the following steps:

1. Launch the following secured URL: <https://access.ncrwebhost.com/nnn>, where *nnn* is your three-digit NCR-assigned institution number. A password-request screen displays.



2. Enter your **User Name** and **Password**.
3. Click **OK**. A screen listing your available reports displays.



Date	Time	File Name
(To Parent Directory)		
Wednesday, May 21, 2003	6:00 AM	7166 CV1_504BK_May21.txt
Thursday, May 22, 2003	5:59 AM	6787 CV1_504BK_May22.txt
Friday, May 23, 2003	5:59 AM	6787 CV1_504BK_May23.txt
Saturday, May 24, 2003	5:59 AM	6787 CV1_504BK_May24.txt
Sunday, May 25, 2003	5:59 AM	6787 CV1_504BK_May25.txt
Monday, May 26, 2003	6:00 AM	6787 CV1_504BK_May26.txt
Monday, April 07, 2003	10:09 AM	36574 CV2_504BK_Apr07.txt
Monday, April 14, 2003	11:15 AM	36694 CV2_504BK_Apr14.txt
Monday, April 21, 2003	10:06 AM	36574 CV2_504BK_Apr21.txt
Monday, April 28, 2003	10:04 AM	36944 CV2_504BK_Apr28.txt
Monday, August 04, 2003	9:43 AM	35833 CV2_504BK_Aug04.txt
Monday, August 11, 2003	9:43 AM	35773 CV2_504BK_Aug11.txt
Monday, August 18, 2003	9:44 AM	35773 CV2_504BK_Aug18.txt
Monday, February 24, 2003	7:19 PM	36694 CV2_504BK_Feb24.txt
Monday, July 07, 2003	9:43 AM	35773 CV2_504BK_Jul07.txt
Monday, July 14, 2003	9:42 AM	35773 CV2_504BK_Jul14.txt
Monday, July 21, 2003	9:42 AM	35773 CV2_504BK_Jul21.txt
Monday, July 28, 2003	9:42 AM	35773 CV2_504BK_Jul28.txt
Monday, June 02, 2003	9:25 AM	35833 CV2_504BK_Jun02.txt
Monday, June 09, 2003	5:03 PM	35773 CV2_504BK_Jun09.txt
Monday, June 16, 2003	9:41 AM	35773 CV2_504BK_Jun16.txt
Monday, June 23, 2003	9:43 AM	35773 CV2_504BK_Jun23.txt
Monday, June 30, 2003	9:42 AM	35773 CV2_504BK_Jun30.txt
Monday, March 03, 2003	9:25 AM	36574 CV2_504BK_Mar03.txt
Monday, March 10, 2003	8:19 AM	36574 CV2_504BK_Mar10.txt
Monday, March 17, 2003	11:09 AM	36574 CV2_504BK_Mar17.txt
Monday, March 24, 2003	11:10 AM	36574 CV2_504BK_Mar24.txt
Monday, March 31, 2003	12:33 PM	35773 CV2_504BK_Mar31.txt
Monday, May 05, 2003	10:06 AM	36574 CV2_504BK_May05.txt
Monday, May 19, 2003	9:24 AM	35773 CV2_504BK_May19.txt

From this screen you may then click, display, and save the desired reports. □

Considering NCR's eCommerce Solutions

When you're pondering over your options to incorporate eCommerce into your current product offerings, keep in mind that NCR can provide a complete program for all your needs, including:

- Web Hosting
- Web site Design and Development
- Web-based Retail Banking, including Bill Payment, Account Aggregation, OFX, Check Images, eStatements, Bank-By-Phone, and Bill Presentment (coming soon)
- Web-based Business Banking & Cash Management
- Project Consulting
- Email Campaign Programs
- Portals
- Comprehensive Activity Tracking & Reporting
- Complete Account Relationship Management

Proven Stability

You want a business partner you can depend on — one that will remain solvent and trustworthy over the long term. As a Fortune 500 company, NCR is large enough to provide the investment resources necessary to supply the latest technology and highly trained personnel to meet your eCommerce requirements.

Security

Security is important to you, too. Both you and your customers rely on it 24/7, 365 days a year. To support that need, NCR has constructed a state-of-the-art service center in a high-tech office park located in Columbia, Maryland. Backed by an annual Security and Soundness (SAS 70 Level 2) audit conducted by an independent firm, our facilities include special features, including:

- Uninterrupted Power Supply (UPS) units
- Diesel generators for sustained backup power generation
- Intrusion detection and reporting
- Disaster recovery
- Firewall redundancy

Ease of Use / Reliability

The success of your Internet Banking greatly depends on how easy it is to use. How many times have you or your customers experienced repeated Internet downtime? To prevent such occurrences, NCR has gone to great lengths to ensure high availability to your site. Key elements supporting this ability include:

- Established redundant ISP connectivity
- Multiple carriers for greater reliability
- Load balancing that prevents response-time issues
- 24/7 site monitoring, 365 days per year

Superior Support

No matter how reliable the system, there will always be issues demanding immediate attention. Where do you turn? NCR has provided a well-trained Help Desk staff to address both your urgent and non-critical needs. For efficiency and historical purposes, all calls are tracked and prioritized. Periodically, you receive reports that list all call activity for your organization. □