Customer Platform: Basic Services

Digital Insight University
Business Banking Certification Training

Section Objectives

By the end of this section, you will know how to:

- support your business users when they:
  - view their accounts
  - initiate a stop payment
  - submit a request form
  - access any SSO product

Managing Accounts

Balance Reporting – Account Summary

Account Summary

Company : Hiroyuki Hardware

Information valid as of Wednesday, June 27, 2007 at 05:58 PM EST. To get the latest balances, please click Refresh

Liquidity Summary

Description / Type	Account Number	Current Balance	Available Balance	More Info
Regular Savings REGULAR SAVINGS	111111	8,923.21	8,923.21	
Checking Checking	222222	2,345.69	2,275.32	
Checking Checking	333333	7,254.15	7,036.53	
Totals:		18,523.05		

Investment Summary

Description / Type	Account Number	Current Balance	Available Balance
IRA 3YR Variable IRA 3YR VARIABLE	555555	2,655.79	2,715.03
12 Month CD 12 MONTH CERT.	777777	10,607.50	10,610.69
Totals:		13,263.29	

Liability Summary

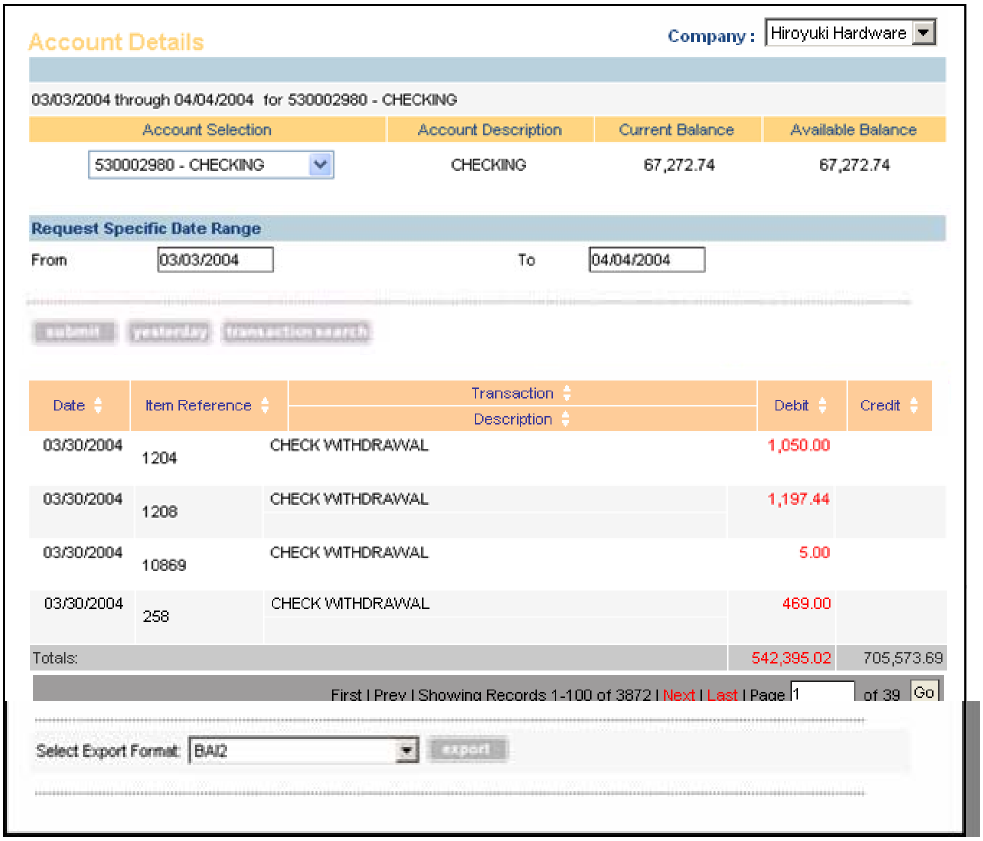
Description	Account Number	Note Number	Interest Rate	Outstanding Principal	Next Due / Maturity Date
Building Loan	888888		8.750	27,706.41	03/23/2004

print export

Account Summary: Provides general information at a glace for any Liquid, Investment and/or Liability accounts the company might have. The user can click on the account name hyperlink to view the accounts transaction details as well as Print or Export information on this page into a CSV file.

NOTE: The Refresh link at the top grabs the most recent balances (applicable for real time and hybrid interfaces).

Balance Reporting – Account Details

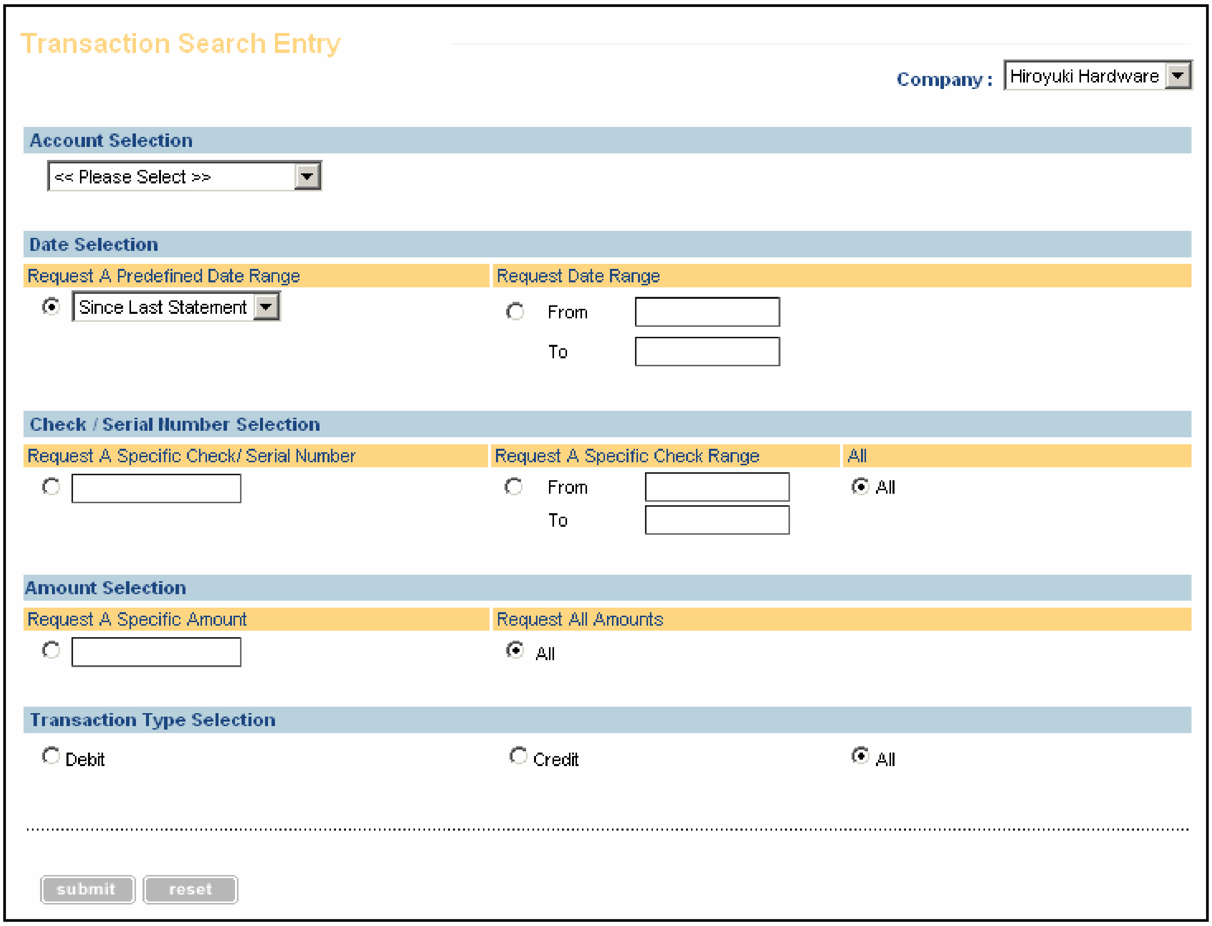


Account Details: Provides detailed transaction information, including the date, check number, description, and amount of the debit or credit. Balance column may or may not display, depending on your DPV and interface type.

On this screen, the business can:

- **request a specific date range**. NOTE: A 'More' button displays when there are more than 3,000 transactions in the specified date range (exact number is DPV dependent).
- click the **Item Reference** to view a check image (if purchased by the FI).
- click **Transaction Search** to locate a particular transaction according to check number, amount, and/or transaction type.
- **export** transactions into a selected format. NOTE: The FI must accept the default mapping in order for the company to see the BAI option. Money (OFX), WebConnect for Quicken, WebConnect for QuickBooks must be purchased by the FI and enabled for the company.

Balance Reporting – Transaction Search

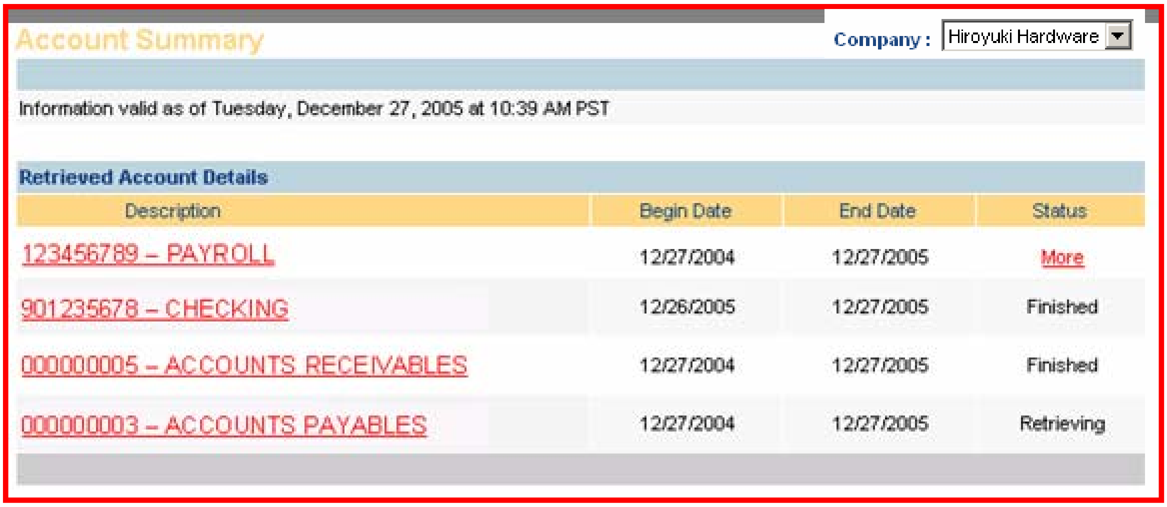


Transaction Search: Provides a filtering capability to look up specific transactions according to date, check/serial number, dollar amount, and/or transaction category.

NOTE: The Transaction Categories are DPV dependent. You may see two options: Debit and Credit, or you may see ten options involving different debit and credit categories.

Batch FIs will also see Transaction Search under the Balance Reporting menu.

Balance Reporting –
Retrieved Account Details



Account Summary

Company : Hiroyuki Hardware

Information valid as of Tuesday, December 27, 2005 at 10:39 AM PST

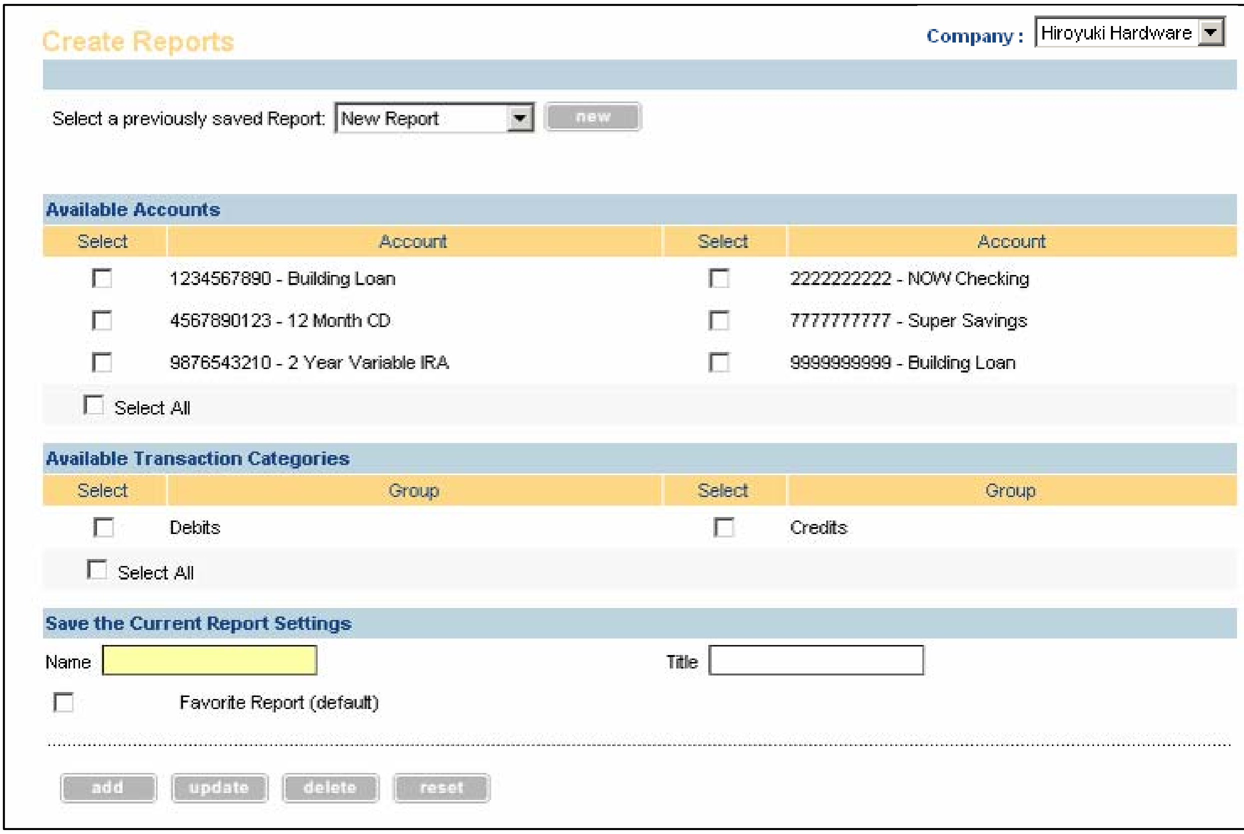
Retrieved Account Details

Description	Begin Date	End Date	Status
123456789 – PAYROLL	12/27/2004	12/27/2005	More
901235678 – CHECKING	12/26/2005	12/27/2005	Finished
000000005 – ACCOUNTS RECEIVABLES	12/27/2004	12/27/2005	Finished
000000003 – ACCOUNTS PAYABLES	12/27/2004	12/27/2005	Retrieving

Retrieved Account Details: Any accounts that have been retrieved display at the top of the Account Summary screen with the following possible statuses:

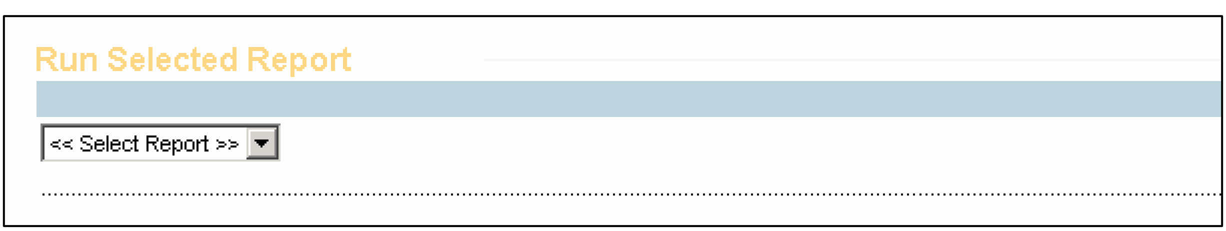
- **Retrieving** – The system is still in the process of retrieving the specified account details from the host within the date range the user requested.
- **More** – The system has retrieved a large number of transactions from the host. The More button and link allow the user to retrieve the remainder of the history within the specified date range they previously requested.
- **Finished** – The system has finished the account history request. The user may click on the account hyperlink to view the transaction details.

Balance Reporting – Create/Run Reports



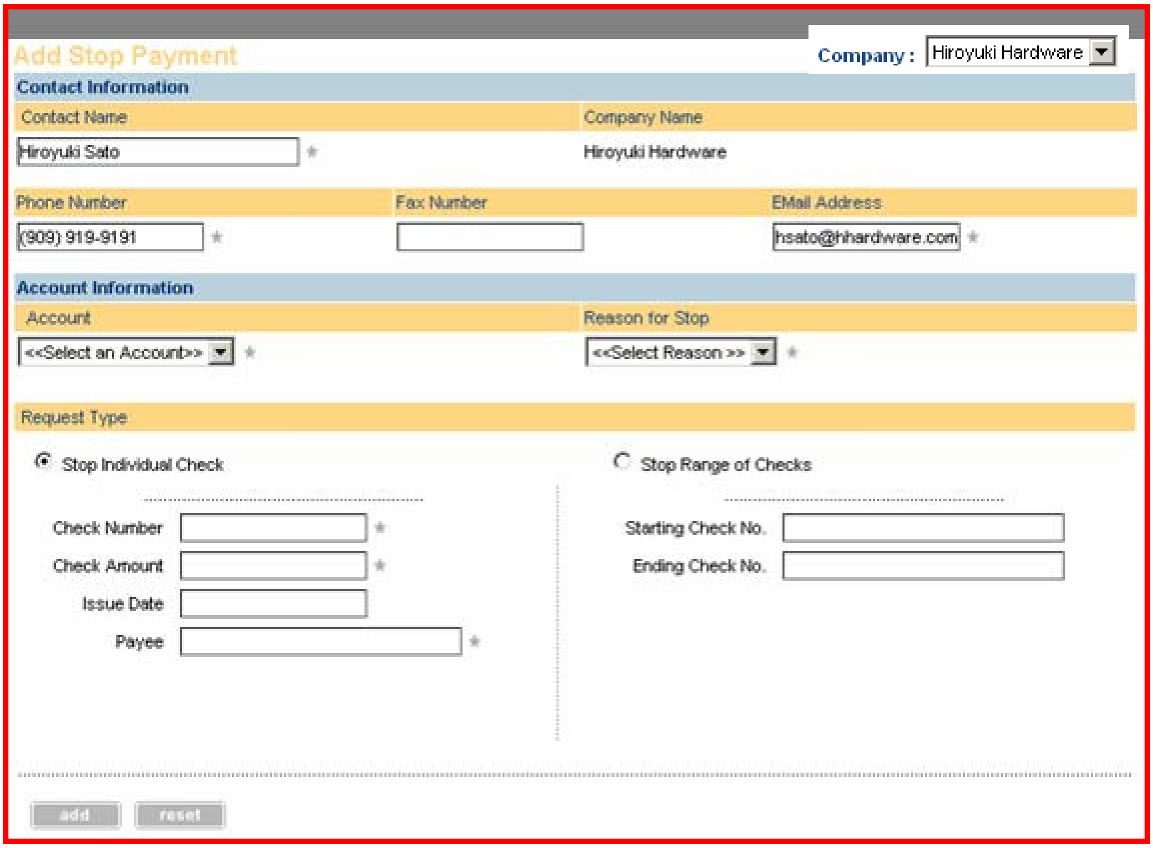
Create Reports: Allows the user to create reports specifying which accounts and what types of transaction activity are to be displayed.

NOTE: The Transaction Categories are DPV dependent. You may see two options: Debit and Credit, or you may see ten options involving different debit and credit categories.



Run Selected Report: Displays a filtered version of the Account Summary page based on the report definition.

Account Services – Stop Payments – Add Stop Payment



Add Stop Payment: Allows the user to place stops on an individual check or a range of checks.

NOTE: If the FI has disabled stop payment ranges, those fields will not be displayed.

Account Services – Stop Payments – Stop Payment Activity

Stop Payment Activity

Status	Company	Ref.Number	Date Created	Status Changed By FI	User	Details
Declined	Hiroyuki Hardware	1285	07/21/2008 07:19 PM EST	07/21/2008 11:27 PM EST	HSATO	
Unprocessed	Hiroyuki Hardware	1286	07/21/2008 07:20 PM EST	07/21/2008 07:20 PM EST	HSATO	
Completed	Patel Plumbing, Inc	1287	07/21/2008 10:51 PM EST	07/21/2008 11:28 PM EST	HSATO	

Stop Payment Activity: Allows the user to view all of the company's stop payment requests for the last 10 calendar days, including the status. Clicking on the Details button shows the user the information they originally entered, as well as the date/time the FI acted on the request and the reason, if declined.

print close

Stop Payment Details

Status: Declined Reference Number 1285 Current Date: 07/27/2008 21:50 EST

Individual Stop Payment

Company:	Hiroyuki Hardware
Account Number:	222222
Check Number:	1223
Check Amount:	$455.87
Issue Date:	07/01/2008
Payee:	abc store
Reason For Stop:	Lost/Stolen
Contact Name:	Hiroyuki Sato
Phone Number:	(909) 919-9191
Fax Number:	
Email Address:	april.delac@digitalinsight.com
Creation Date/Time:	07/21/2008 04:19 PM EST
Date Last Updated:	07/21/2008 08:27 PM EST
Declined Reason:	the check has already cleared

Managing Accounts

Practical Applications

1. What is displayed on the Account Summary screen?

2. How do you sort information on the Account Summary and/or Account Details screens?

3. How much history is retained in Balance Reporting?

4. Are all transactions available online?

5. Can the date range for viewable transactions be changed to something other than current and previous day?

6. What is the maximum number of Transaction Categories that will appear for use with the Export feature?

7. What is the Export feature?

8. Which download formats are available in Business Banking if you have <u>not</u> contracted with DI for ancillary options?

9. What is the Transaction Search feature?

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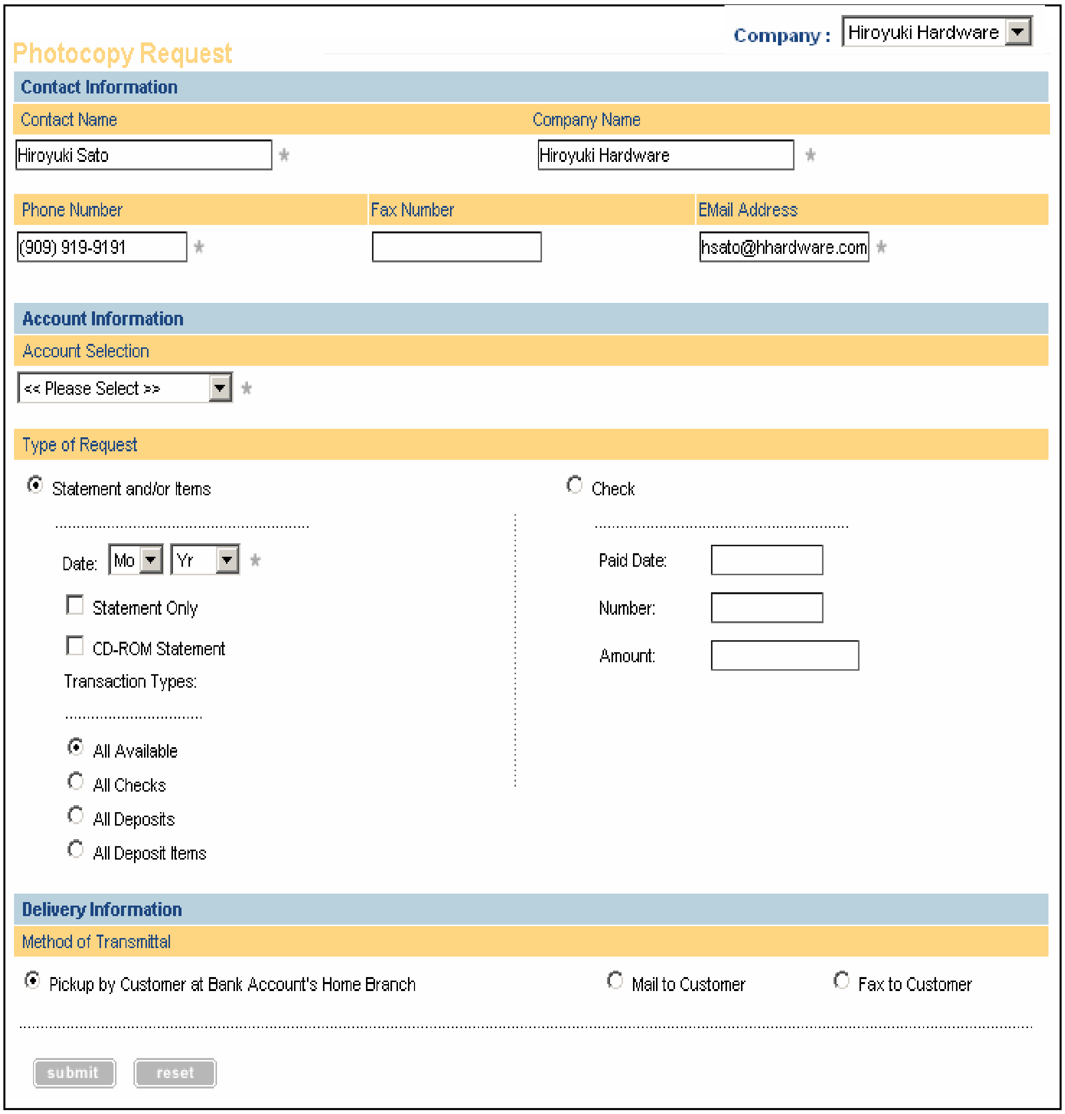
Submitting Request Forms

Online Services – Photocopy Request



Company : Hiroyuki Hardware

Photocopy Request

Contact Information

Contact Name: Hiroyuki Sato *

Company Name: Hiroyuki Hardware *

Phone Number: (909) 919-9191 *

Fax Number:

EMail Address: hsato@hhardware.com *

Account Information

Account Selection: << Please Select >> *

Type of Request

- (•) Statement and/or Items
  - Date: Mo Yr *
  - [ ] Statement Only
  - [ ] CD-ROM Statement
  - Transaction Types:
    - (•) All Available
    - ( ) All Checks
    - ( ) All Deposits
    - ( ) All Deposit Items
- ( ) Check
  - Paid Date:
  - Number:
  - Amount:

Delivery Information

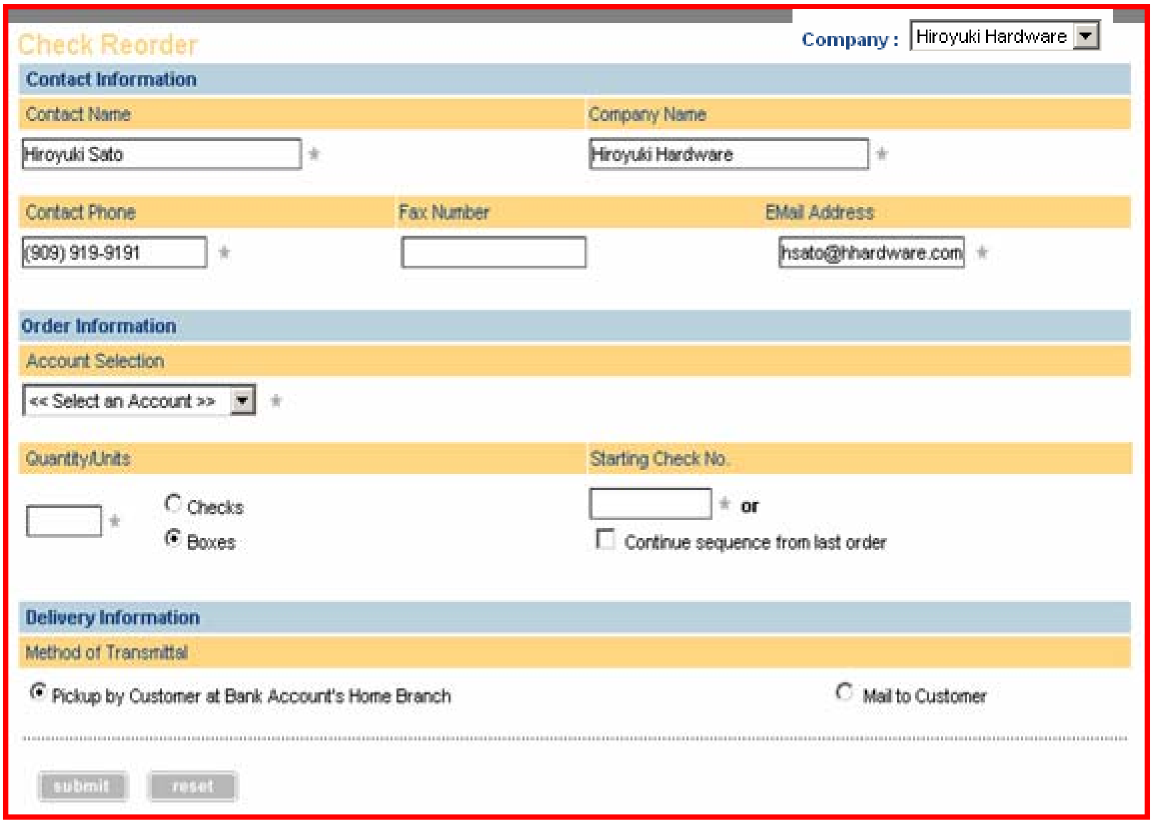
Method of Transmittal

(•) Pickup by Customer at Bank Account's Home Branch ( ) Mail to Customer ( ) Fax to Customer

submit reset

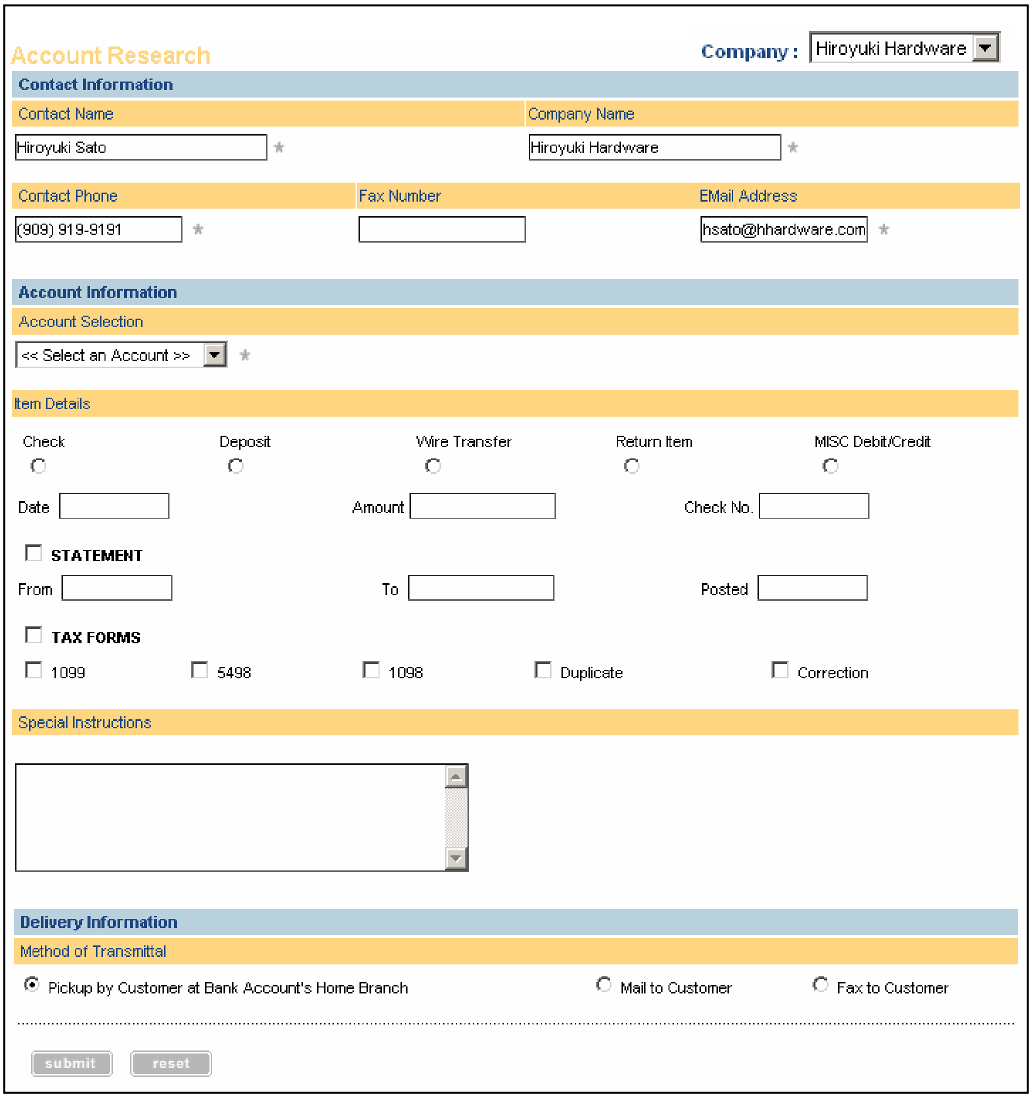
Photocopy Request: Sends an email request to the FI for a photocopy of an item or a statement. The user can determine how the photocopy is delivered: picked-up at branch, mailed or faxed.

Online Services – Check Reorder



Check Reorder: Sends an email request to the FI for checks to be reordered. The user can determine how the reorder is delivered: picked-up at branch or mailed.

Online Services – Account Research



Account Research

Company : Hiroyuki Hardware

Contact Information

Contact Name	Company Name
Hiroyuki Sato *	Hiroyuki Hardware *

Contact Phone	Fax Number	EMail Address
(909) 919-9191 *		hsato@hhardware.com *

Account Information

Account Selection

<< Select an Account >> *

Item Details

Check Deposit Wire Transfer Return Item MISC Debit/Credit

Date Amount Check No.

STATEMENT

From To Posted

TAX FORMS

1099 5498 1098 Duplicate Correction

Special Instructions

Delivery Information

Method of Transmittal

Pickup by Customer at Bank Account's Home Branch Mail to Customer Fax to Customer

submit reset

Account Research: Sends an email request to the FI for account research. The user can determine how the results of the research are delivered: picked-up at branch, mailed or faxed.

Online Services – Cash/Change Order Form

Cash/Change Order Form

Company : Hiroyuki Hardware

Contact Information

Contact Name	Company Name
Hiroyuki Sato *	Hiroyuki Hardware *

Contact Phone	Fax Number	EMail Address
(909) 919-9191 *		hsato@hhardware.com *

Order Information

Account Selection

<< Select an Account >> * (Debit Account)

Bills	
Hundreds (Straps of 10,000.00)	0
Fifties (Straps of 5,000.00)	0
Twenties (Straps of 2,000.00)	0
Tens (Straps of 1,000.00)	0
Fives (Straps of 500.00)	0
Twos (Straps of 200.00)	0
Ones (Straps of 100.00)	0
Total Amount	0.00

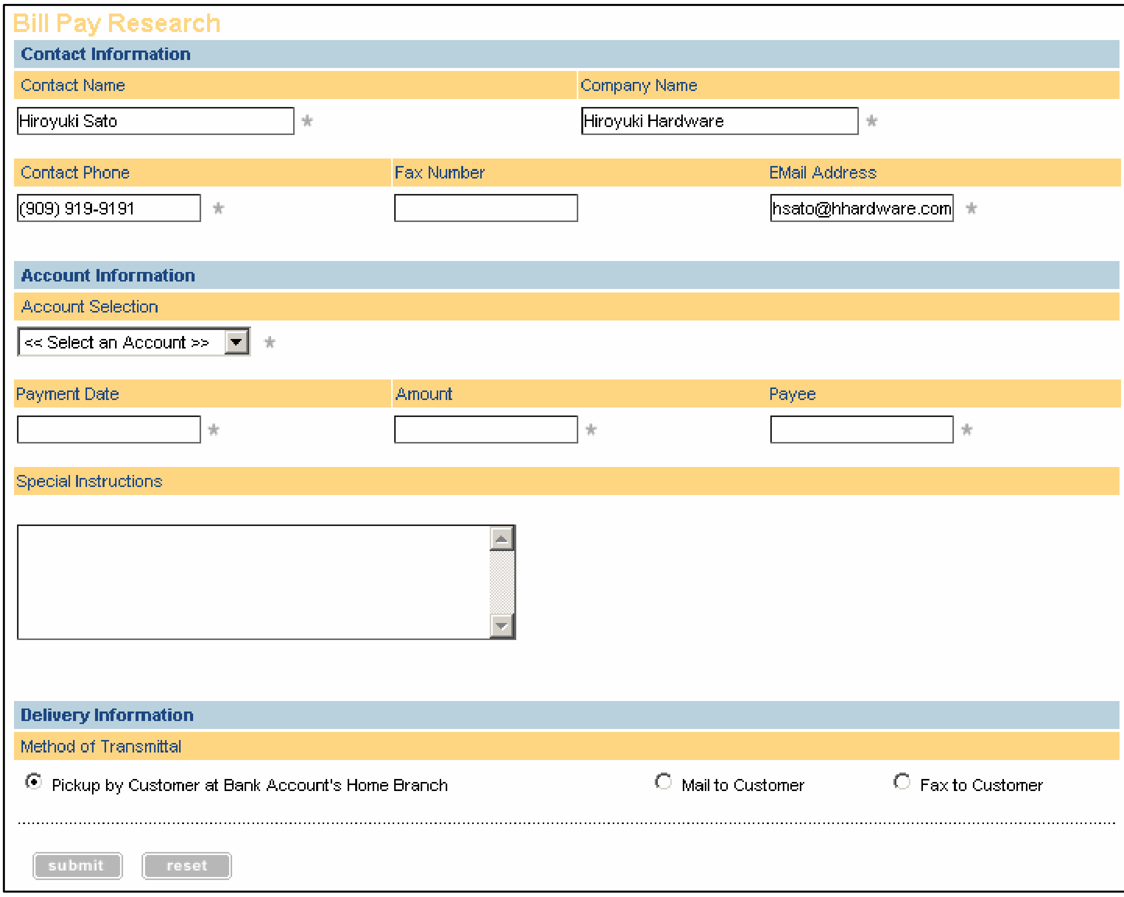
Coins	
Halves ◉ Box of 1,000.00 ○ Box of 500.00	0
Quarters (Box of 500.00)	0
Dimes (Box of 250.00)	0
Nickels (Box of 100.00)	0
Pennies (Box of 25.00)	0
Total Amount	0.00

Summary Information	
Grand Total	0.00

submit reset

Cash/Change Order: Sends an email request to the FI for a cash/change order.

Online Services – Bill Pay Research


Bill Pay Research

Contact Information

Contact Name: Hiroyuki Sato *
Company Name: Hiroyuki Hardware *
Contact Phone: (909) 919-9191 *
Fax Number:
EMail Address: hsato@hhardware.com *

Account Information

Account Selection: << Select an Account >> *
Payment Date: *
Amount: *
Payee: *
Special Instructions:

Delivery Information

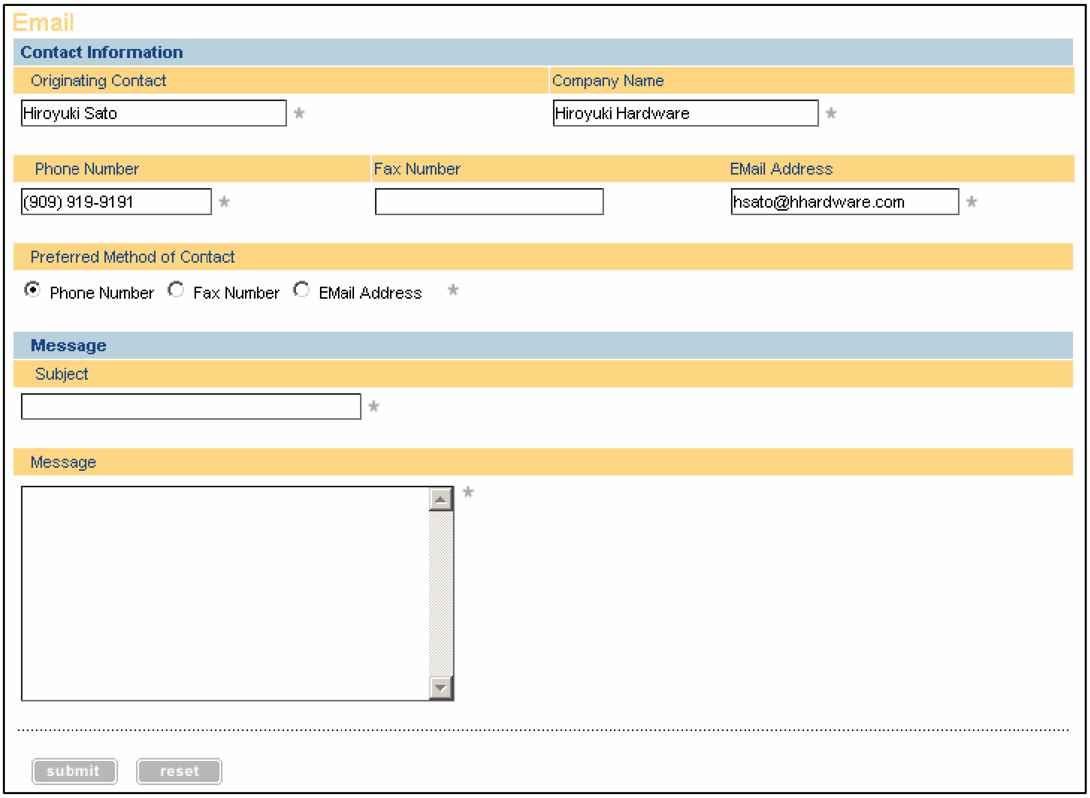
Method of Transmittal
- Pickup by Customer at Bank Account's Home Branch
- Mail to Customer
- Fax to Customer

submit reset

Bill Pay Research: Sends an email request to the FI for bill pay research. The user can determine how the results of the research are delivered: picked-up at branch, mailed or faxed.

NOTE: Because Bill Pay is only applicable to the primary company, there isn't a dropdown of the secondary companies.

Email the FI



Email: Sends an email to the FI. The user can determine how the financial institution should respond: phone, fax or email.

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