

Quick Reference Guide: New Consumer Online Banking Home Page and Account History Page

The new Consumer Online Banking Home Page is a combination of tools giving your customers the ability to manage their money quickly and easily from one place. In just a few clicks or less, your customers can take charge of key financial tasks including:

- Check account balances
- View transaction history
- Transfer funds
- Pay bills

The screenshot displays the online banking interface. At the top, it shows the last login as February 21, 2012, and a link to 'Make a suggestion'. The main content is divided into two panels. The left panel, titled 'My Accounts', lists various accounts under three categories: Deposit Accounts, Loans, and Investment Accounts. Each account entry includes a 'Quick peek' link, the account name, and the current balance. The right panel, titled 'Make a Payment', features a 'Pay to' dropdown menu set to 'Verizon Wireless' with a payment amount of \$90.00. It also shows the 'Send on' date as 03/21/12 and the 'Deliver by' date as 03/23/12. Below this, a table lists 'Payments already scheduled' with columns for the date, payee, and amount. At the bottom of the page, there are links for 'Take a tour', 'Check our FAQs', and 'Change start page'.

My Accounts

DEPOSIT ACCOUNTS

Account Type	Account ID	Balance	Available
Checking	*0009	\$1,108.45	** Available \$1,108.45
Savings	*0001	\$105.19	** Available \$105.19
TOTAL DEPOSIT ACCOUNTS		\$1,213.64	

LOANS

Account Type	Account ID	Balance	Due Date
Credit Card	*0013	\$1,168.35	\$52.05 of \$1,268.35 due 3/15/12
Auto Loan	*0001	\$22,584.48	\$385.22 of \$22,584.48 due 3/15/12
Mortgage	*0002	\$251,682.93	\$1,852.26 of \$251,682.93 due 3/15/12
TOTAL LOANS		\$275,435.76	

INVESTMENT ACCOUNTS

Account Type	Account ID	Balance
401(k)	*0045	\$39,329.69
Savings CD	*0008	\$10,254.95
TOTAL INVESTMENT ACCOUNTS		\$49,584.64

Make a Payment

Send on: 03/21/12
Deliver by: 03/23/12

Pay to: Verizon Wireless \$ 90.00

Last paid \$73.24 on 03/14/12
Payments are made from Checking *0009

Payments already scheduled

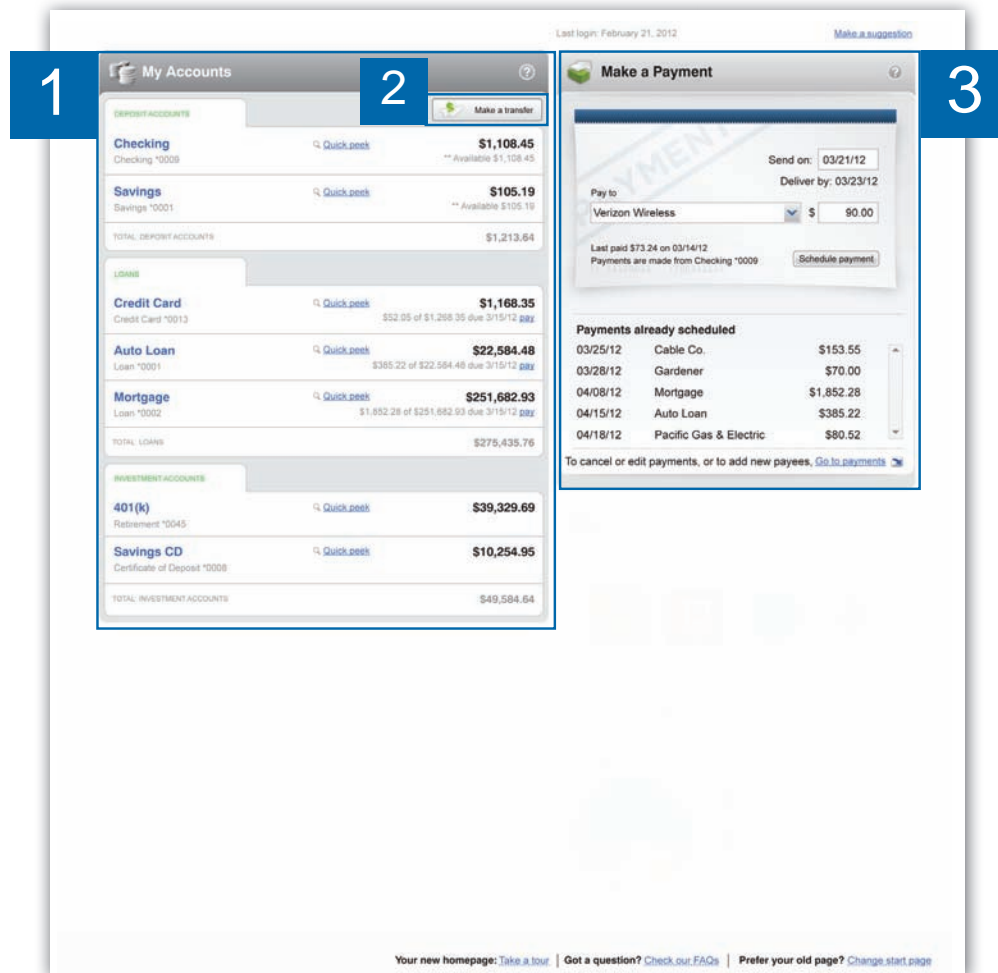
Date	Payee	Amount
03/25/12	Cable Co.	\$153.55
03/28/12	Gardener	\$70.00
04/08/12	Mortgage	\$1,852.28
04/15/12	Auto Loan	\$385.22
04/18/12	Pacific Gas & Electric	\$80.52

To cancel or edit payments, or to add new payees, [Go to payments](#)

Your new homepage: [Take a tour](#) | Got a question? [Check our FAQs](#) | Prefer your old page? [Change start page](#)

OVERVIEW

Outline of Key Features



1 My Accounts

The My Accounts tool puts the customer's current and recent financial history in one view. Accounts are grouped by type (Deposit, Loans, etc) and are listed with account names, numbers and balances in one organized, easy to scan list. Customers can also click the Quick Peek link to view more details of each account.

2 Make a Transfer

Customers can now click the Make a Transfer button for access to quick money movement. It's a fast and easy way for customers to move money into savings to achieve their goals or into checking to cover bills in a few seconds. Make transferring money as easy as a click and a few keystrokes.

3

Make a Payment

The most basic and often used functions of bill pay are integrated right onto the Make a Payment feature. Customers can keep on top of recent bills and pay them in a few clicks. All the scheduled payees already set up in bill pay are listed – customers can simply select one, enter a date and amount and the bill is paid. Scheduled payments are also easily reviewed on the page.

1 MY ACCOUNTS

Check Balances

Each account is listed in its proper category - deposit, loan, or investment - with its balance. All accounts are there in one glance on the home page. To view more details, such as recent deposits or withdrawals, customers can simply click on the Quick Peek link. When more information is needed, the “go to account history” link on the Quick Peek view takes the customer directly to the main history page for that account.

The screenshot shows two side-by-side panels. The left panel, titled 'My Accounts', is divided into 'DEPOSIT ACCOUNTS' and 'LOANS'. Under 'DEPOSIT ACCOUNTS', there are 'Checking' (balance \$1,108.45) and 'Savings' (balance \$105.19). Under 'LOANS', there are 'Credit Card' (balance \$1,168.35), 'Auto Loan' (balance \$22,584.48), and 'Mortgage' (balance \$251,682.93). Each account has a 'Quick peek' link. The right panel, titled 'Make a Payment', shows a 'Pay to' dropdown menu with 'Verizon Wireless' selected. It also displays 'Payments already scheduled' with a list of dates and payees: 03/25/12 Cable Co., 03/28/12 Gardener, 04/08/12 Mortgage, 04/15/12 Auto Loan, and 04/18/12 Pacific Gas & Electric.

2 MAKE A TRANSFER

Move Money Now

Users simply click the Make a Transfer button to quickly move money between accounts. With the simple view that appears on the home page, customers select the accounts and the amount, and then click to make the transfer. It is an easy tool that allows customers to pay loans and/or credit cards, move money to savings or add funds to checking all within seconds.

The 'Move money' form shows a 'From' dropdown menu with 'Savings *0001' selected and an 'Available: \$105.19' label. The 'To' dropdown menu has 'Checking *0009' selected with an 'Available: \$1,108.45' label. The 'Amount' field is set to '\$ 50.00'. The 'Memo' field contains 'Transfer for Insurance Bill'. At the bottom are 'Make Transfer' and 'Cancel' buttons.

The 'Move money' form shows a 'From' dropdown menu with 'Checking *0009' selected and an 'Available: \$1,108.45' label. The 'To' dropdown menu has 'Credit Card *0013' selected with a 'Balance: \$1,168.35' label. The 'Amount' section has three radio buttons: 'Minimum due \$23.29' (selected), 'Full Amount \$1,168.35', and 'Other \$' (with a value of 0.00). The 'Memo' field contains 'June Credit Card Payment'. At the bottom are 'Make Transfer' and 'Cancel' buttons.

3 MAKE A PAYMENT

Make a Payment

Send on: 03/21/12
Deliver by: 03/23/12

Pay to: Verizon Wireless \$ 90.00

Last paid \$73.24 on 03/14/12
Payments are made from Checking *0009

[Schedule payment](#)

Payments already scheduled

Date	Payee	Amount
03/25/12	Cable Co.	\$153.55
03/28/12	Gardener	\$70.00
04/08/12	Mortgage	\$1,852.28
04/15/12	Auto Loan	\$385.22
04/18/12	Pacific Gas & Electric	\$80.52

To cancel or edit payments, or to add new payees, [Go to payments](#)

Simply “Write A Check”

Customers using this payment function will find it easy and fast to write these virtual checks. They simply select a payee from the list, select a date from the pop-up calendar, enter an amount and click the button. Once completed, the new payment appears in the list below, which shows all scheduled payments until they are cleared.

Full-Featured Bill Payment is a Click Away

To edit or cancel payments, set up payees or create recurring payments requires the main bill payment tool, which can be reached by clicking the “Go to payments” link.

ACCOUNT HISTORY PAGE

The new Account History page has been re-designed to make it easier for customers to browse through their transactions. Customers can check their transaction history, or simply verify a balance; all with a new look that matches the new Consumer Online Banking Home Page.

Get a low interest home improvement loan. [Find out how.](#)

[Make a suggestion](#) | [More options](#)

Checking *0009		Change account	
Date	Description	Deposit	Withdrawal
Pending	Jacks Fuel & Service		\$45.22
03/16/2012	Burrito Fiesta		\$5.55
03/16/2012	Pacific Gas & Electric		\$80.52
03/15/2012	Cash Deposit ATM Branch	\$803.21	
03/12/2012	Coffee Co		\$6.38
03/12/2012	Check #128		\$158.38
03/11/2012	Mortgage Payment		\$85.28
03/11/2012	Check Deposit ATM Branch	\$198.88	
03/11/2012	Taco Depot		\$5.28

Balance	
Available**	\$1,108.45
Type	Checking
Number	000000009
Routing number	888777555
APY	0.008%
Interest rate	0.008%
YTD interest	\$1.50
2011 interest	\$2.50

[Hide account details](#)