



U.S Network of Virtual Enterprises Bank

User Manual

for

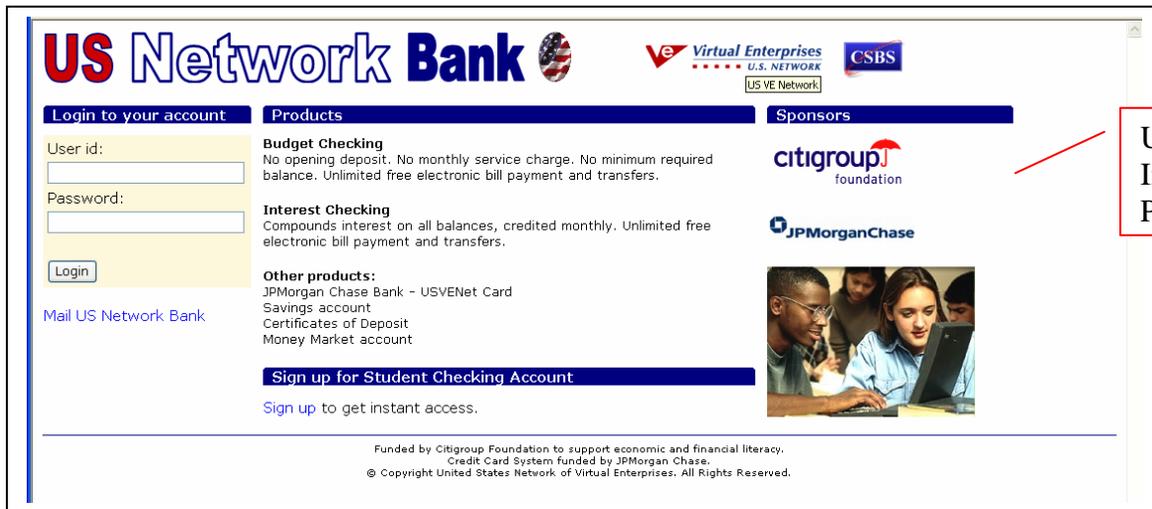
Firm Bank Manager

(includes instructions for employees and firms)

FOR FIRM BANK MANAGER

LOGIN TO BANK

1. Go to www.veinternational.org or <http://165.155.104.252/Default.aspx>.
2. Go to the **Marketplace** dropdown menu and select the **Online Banking** button. The US Network Bank user interface page is displayed.
3. Enter **User id** (the firm's **RegNo** ending in 4 zeroes) and **Manager's Password** that have been provided to you by your central office, and click the **Login** button.

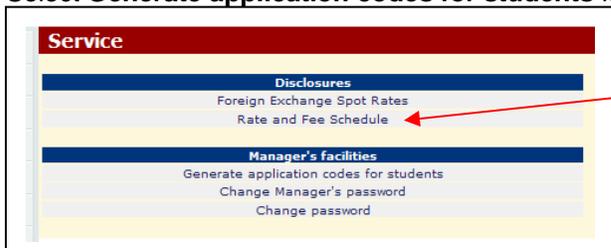


CREATE STUDENT ACCOUNTS (Bank Manager)

1. Select **Service** from the menu pane.



2. Select **Generate application codes for students** from the link below **Manager's facilities** heading.



3. Enter the number of new student accounts to be created in the input cell, then click **Generate application codes**.



of students

4. **PRINT THE NEXT SCREEN!** These are the codes for applying for new accounts. Note that application codes are shown in two columns- **Applicationno** and **Keycode**.

The screenshot shows the 'US Network Bank' logo and 'SPINNER BANK ADMIN' title. On the left is a navigation menu with options like 'Account Summary', 'Account Details', 'Bill Payment', etc. The main content area is titled 'Application codes' and contains instructions for users. At the bottom of this area is a table of application codes.

Applicationno	Keycode
17408	96293
17409	56116
17410	20237

5. Give each student the firm's **RegNo/User id** (the 7-digit User ID you used to log in) to the firm account and a pair of **Applicationno/Keycodes**.

Note:

- Application codes expire in 24 hours if not used. If needed, new application codes may be generated at any time.
- See the **FIRM LEVEL – EMPLOYEES** section for performing transactions with employees or firms. The regular banking operations are the same for both the Employee Level and the Bank Manager's level.

PASSWORDS

Employees may change their passwords when they open their account. If they forget their password, contact your central office.

To change your password:

1. Log into your bank account using the **Manager's Password**.
2. Select **Service**.
3. Select **Change Password**. The following screen appears:

Change password

Enter old password	<input type="password"/>
Enter new password	<input type="password"/>
Confirm new password	<input type="password"/>
<input type="button" value="Save"/>	

All information is required

Notes:

1. The minimum required password length is 5 characters.
2. Passwords are case-sensitive.

4. Select **Save**.

Note: After changing passwords, employees should give the new information to the accounting department.

END OF FIRM BANK MANAGER INSTRUCTIONS

FOR EMPLOYEES & FIRMS

Note: Except for account management functions allowed for managers in firm accounts, these functions are the same at both firm and employee levels.

LOGIN TO BANK

1. Go to www.veinternational.org or <http://165.155.104.252/Default.aspx>.
2. Go to the **Marketplace** dropdown menu and select the **Online Banking** button. The US Network Bank user interface page is displayed.

OPEN A NEW ACCOUNT

1. Click the **Sign up** link at the bottom of the window to display the Student Checking Account Application form on the next page.

The screenshot shows the US Network Bank homepage. The 'Other products' section lists: JPMorgan Chase Bank - USVENet Card, Savings account, Certificates of Deposit, and Money Market account. Below this list, there is a link for 'Sign up for Student Checking Account' which is circled in red. A red arrow points from the left side of the page to this link. Below the link, it says 'Sign up to get instant access.' The page also features logos for Virtual Enterprises, U.S. Network, CSBS, Citigroup Foundation, and JPMorgan Chase.

ACCOUNT APPLICATION FORM

2. Enter the following information in the next screen.
 - a. the 7-digit registration code (**RegNo**) for his/her firm.
 - b. **Applicationno** and **Keycode** supplied by the firm's accounting department or bank manager.
 - c. **Initials** (first and middle).
 - d. **Last Name**
 - e. **E-mail address**
 - f. **Account Type** from dropdown menu. It is recommended that all students first open a Budget Checking account as there is no minimum deposit requirement.
 - g. Click **Submit Application** button.

The screenshot shows the 'Student Checking Account Application form' on the US Network Bank website. The form is divided into four sections: 1. Application codes, 2. Account Owner, 3. Account Type, and 4. Submit application. Section 1 includes fields for VE registration code, Applicationno, and Keycode. Section 2 includes fields for Initials, Last Name, and E-mail address. Section 3 includes a comparison chart for different account types. Section 4 includes a dropdown menu for 'What type of Checking do you wish to open?' and a 'Submit Application' button.

Account Type	Minimum Balance for APY	APR	APY	Service Charge
Budget Checking	\$0.00	0.00%	0.00%	\$0.00
Interest Checking	\$100.00	1.27%	1.28%	\$10.00 p/mo

- Print and record the RegNo and Password information in the next screen. A copy of this sheet should be filed with the accounting department in case password is misplaced.

Note: You may now login to your account with the supplied username and password through the user interface at <http://165.155.104.252/Default.aspx>.

PASSWORDS

Employees and firms may change their passwords when logged into their account. If you forget your password, contact your bank manager or your central office.

To change your password:

- Logs into your bank account.
- Select **Service**.
- Select **Change Password**. The following screen appears:

Change password

Enter old password	<input type="text"/>
Enter new password	<input type="text"/>
Confirm new password	<input type="text"/>
<input type="button" value="Save"/>	

All information is required

Notes:

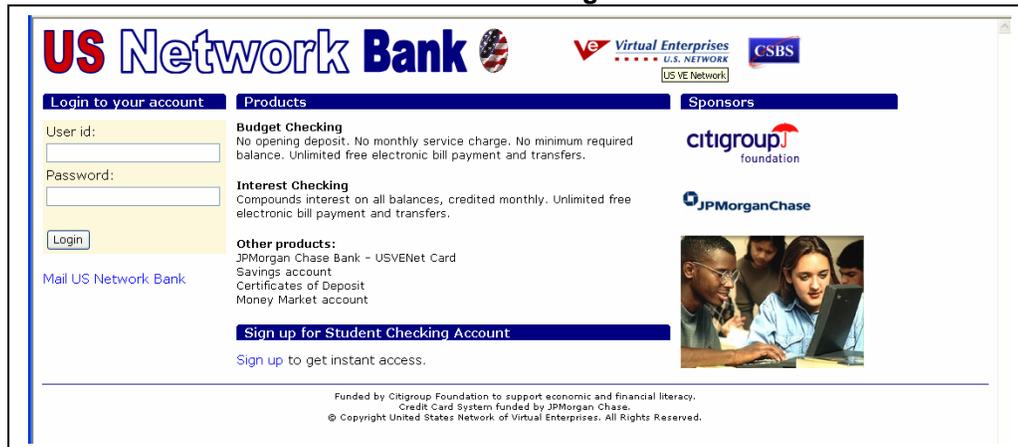
- The minimum required password length is 5 characters.
- Passwords are case-sensitive.

- Select **Save**.

Note: After changing passwords, employees must give the new information to the accounting department.

LOG INTO AN EXISTING ACCOUNT

- Enter **User id** and **Password** and click **Login** button.



ADD NEW ACCOUNTS TO THE PAYEES LIST OR REMOVE ACCOUNTS FROM THE PAYEES LIST

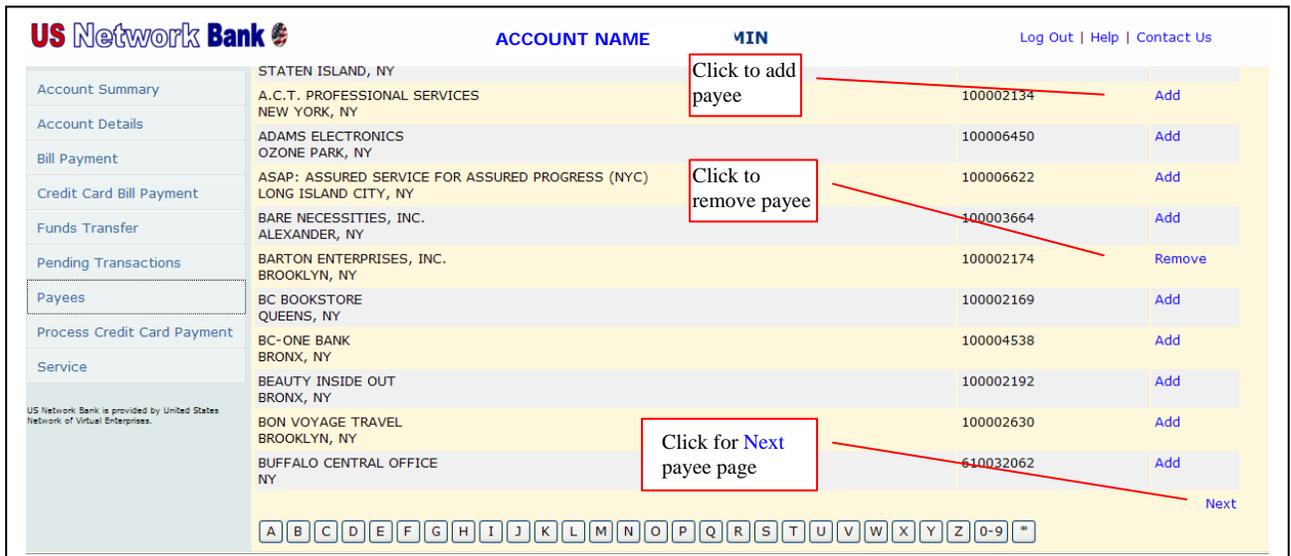
1. Click **Payees** on the menu pane.



2. Click the **View payees of** dropdown box and select the country where your payee resides.
3. Click the **State** dropdown box and select the state where your payee resides.
4. Select either **Corporate** accounts or **Personal** accounts using the radio buttons.



5. Locate the payee using the alpha buttons at the bottom of the screen, and the **Next** link until you get to the correct screen.
 6. Add or delete payees by clicking the **Add** or **Remove** links at the right of each account (you may need to scroll to the far right depending on your display or screen settings).
- Note:** The payee will only be added to the account of the user who is logged in. Each account holder will have to create their own payee list.



MAKE A PAYMENT TO AN EMPLOYEE OR FIRM

1. Click on the **Bill Payment** link on the menu pane.
2. Click the **From Account** dropdown and select the account from which you wish to make payment.
3. Click the **To Payee** dropdown list and select your payee.
4. Click in the **Amount** box and enter the payment amount as a decimal value (do not enter a \$ or commas).
5. Click the **Currency** dropdown and select the currency type if other than USD.
6. Click in the **Description** box and enter a brief description of the transaction.
7. Click the **Date** calendar dropdown to the right of the date box to select the date for the transaction to occur if different from the date shown.
8. Click the **Frequency** dropdown and select how often the payment should be repeated. The default is **One Time**.
Note: Pay close attention to the selections for **Frequency** to avoid a costly mistake.
9. Click **Save** to process the payment if this is the only payment you will make.
Note: You may schedule additional transactions by clicking **Save and Add another**.

The screenshot shows the 'Payment' form in the US Network Bank interface. The form is titled 'Payment' and is part of the 'ACCOUNT NAME' section. It includes a sidebar with navigation options like 'Account Summary', 'Account Details', 'Bill Payment', etc. The main form fields are: 'From Account' (dropdown), 'To Payee' (dropdown), 'Amount' (text box with '0.00'), 'Currency' (dropdown with 'USD'), 'Description' (text box), 'Date (mm/dd/yyyy)' (calendar dropdown with '08/05/2009'), and 'Frequency' (radio buttons for 'One Time', 'Continue indefinitely', and 'Stop after' followed by a text box). At the bottom are buttons for 'Save', 'Save and Add another', and 'Cancel'.

Note: If necessary, Edit or Cancel the payment transaction from the next screen.

The screenshot shows the 'Pending Transactions' screen. It displays a table of scheduled transactions for the account 'BUDGET CHECKING 100002379'. The table has the following columns: Payee, Accountno, Currency, Amount, Date, Frequency, and Bankorder#. A single transaction is listed: 'BLANC, IB - NEW YORK, NY TEST TRANSACTION' with Accountno '100002380', Currency 'USD', Amount '10.00', Date '08/06/2009', Frequency 'One Time', and Bankorder# '199831'. There are 'Edit' and 'Delete' buttons below the table.

Payee	Accountno	Currency	Amount	Date	Frequency	Bankorder#
BLANC, IB - NEW YORK, NY TEST TRANSACTION	100002380	USD	10.00	08/06/2009	One Time	199831

PAY AN INTERNATIONAL FIRM

The process to pay an international firm is the same as paying a domestic firm as shown in the previous section. However, note the following:

- If you are billed in USD, pay in USD. The receiving firm will receive payment in their local funds, and the conversion calculation will be based on the current FOREX rate.
- If you are billed in a foreign currency (e.g. Euro/CAD/GBP), select that Currency from the dropdown. Your account will be debited in USD based on the current FOREX rate.

PROCESS A CREDIT CARD PAYMENT

To receive payment by credit card from a US Network Bank cardholder at trade fairs or for sales:

1. Select **Process Credit Card Payment** in the menu pane.
2. Click in the **Credit Card No** text box and enter the card number.
3. In the **Exp. date** area, select the credit card expiration date using the dropdowns.
4. In the Amount text box, enter the amount of the sale using decimal entry (no \$ or commas).
5. Select the To Account drop down, and select the account to which the payment will be made.

Note: Credit cards should be verified as current. This amount will be deposited into the **To Account** entered in step 4, and will be billed to the payee.

The screenshot shows the 'Sale - Process Credit Card Payment' form. It includes fields for: 'Card Type' (dropdown with 'JPMorgan Chase - USVENet Card'), 'Credit Card No' (text box), 'Exp. date (mm/yyyy)' (dropdowns with '01' and '2009'), 'Amount' (text box with '0.00'), and 'To Account' (dropdown with 'INTEREST CHECKING 100004538'). There is a 'Process' button at the bottom.

ADDITIONAL MENU FUNCTIONS



Shows account summary information plus chronological transaction records.

Transfer funds to pay credit card balance.

Transfer funds between personal accounts.

Display a list of pending transactions. Transactions may be edited or deleted from this window.

Perform all account profile changes including password change.

TECHNICAL SUPPORT

Assistance is available from any Central Office or you may contact Eric Spinner at (212) 769-2710 or email him at espinne@schools.nyc.gov.