U.S Network of Virtual Enterprises Bank

User Manual

for

Firm Bank Manager

(includes instructions for employees and firms)

and

VE Profile Update Instructions

FOR FIRM BANK MANAGER

LOGIN TO BANK

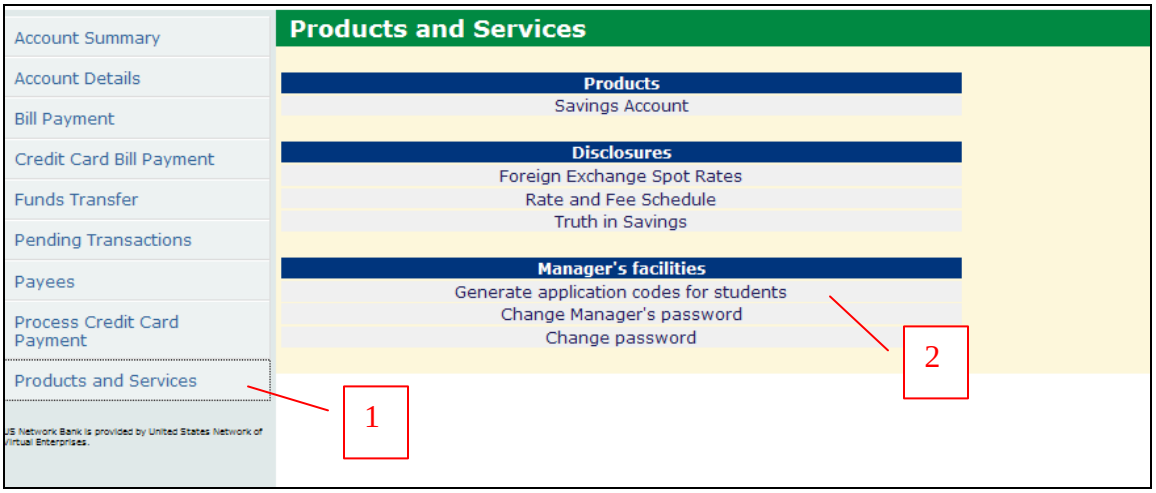
1. Go to www.veinternational.org and open the US Network Bank Manager Guide under the Help Files tab, or click here to go directly to the User Interface page at http://usnetworkbank.simrise.com/i-bank/.
2. Go to the **Marketplace** dropdown menu and select the **Online Banking** button. The US Network 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.

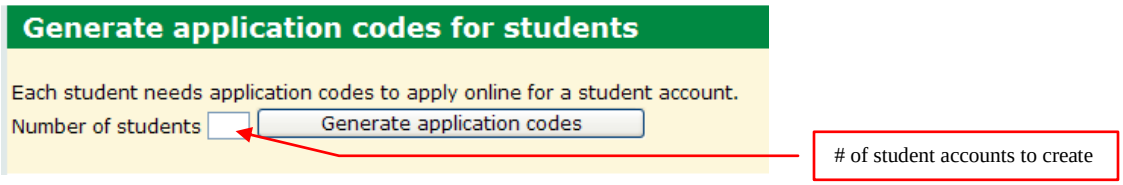
CREATE STUDENT ACCOUNTS (Bank Manager)

1. Select **Products and Services** from the menu pane.

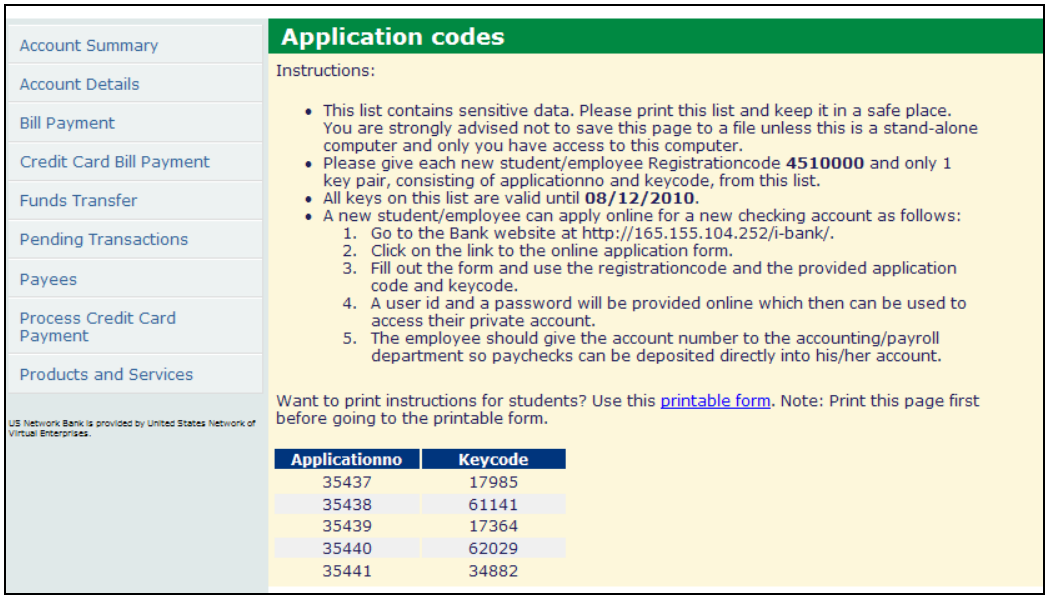
2. Select **Generate application codes for students** from the link below **Manager's facilities** heading.



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



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**.



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/ Keycode**s.

Note:

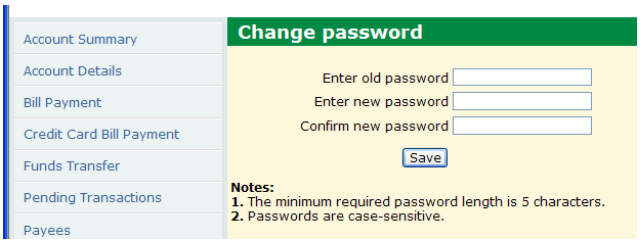
- *Application codes expire in 24 hours if not used. If needed, new application codes may be generated at any time.*
- *See the* **FIRM LEVEL – EMPLOYEES** *section for performing transactions with employees or firms* **.** *The regular banking operations are the same for both the Employee Level and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



4. Select **Save**.

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

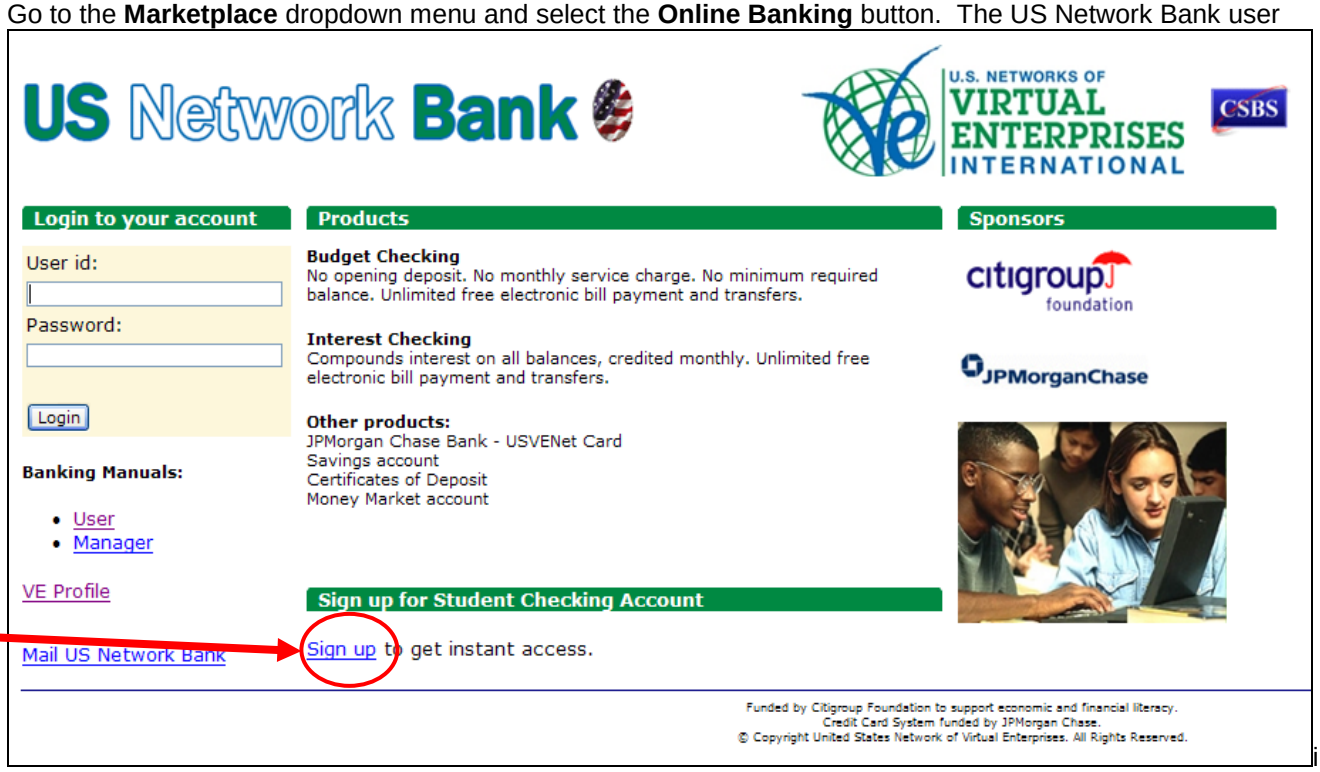
END OF FIRM BANK MANAGER INSTRUCTIONS

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 and open the US Network Bank Manager Guide under the Help Files tab, or click here to go directly to the User Interface page at http://usnetworkbank.simrise.com/i-bank/.
2. Go to the **Marketplace** dropdown menu and select the **Online Banking** button. The US Network Bank user



nterface 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.

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.

US Network Bank

Student Checking Account Application form

1. Application codes

VE registration code of your firm: 1234567

Applicationno: 35437

Keycode: 17985

SAMPLE DATA ONLY

Get registration code, Applicationno and Keycode from your bank manager.

2. Account Owner

Initials: IM

Last Name: Student

E-mail address: IMStudent @anymail.com

3. Account Type

Comparison Chart:

Account Type	Minimum Balance for APY	APR	APY	Service Charge
Budget Checking	$0.00	0.00%	0.00%	$0.00
Interest Checking	$500.00	0.70%	0.71%	$10.00 p/mo

What type of Checking do you wish to open? Budget Checking

4. Submit application

By opening the specified Account you agree to be bound by the terms of this Agreement whether you are acting in your individual capacity, in a fiduciary capacity, or in your capacity as an officer, agent, or representative of any business entity or association with regard to any such Account. You also acknowledge receipt of and agree to be bound by our Truth-In-Savings Disclosure, Rate Schedule and Fee Schedule as amended from time to time and to conform to our rules, regulations, by-laws, and policies now in effect and as amended or adopted hereafter.

Submit Application

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.

US Network Bank

User Account Details

Thank you for your application. Your application for a Checking Account has been approved. Effective immediately, you have 24-hour access to your checking through online banking.

Please write down the following information and keep it in a safe place. It is preferable for security reasons that you do not write your password(s). If you decide to write your password(s) down, please do not keep them together with your user id.

Your Checking AccountNo: **610212001**

Your US Network Bank User ID: **4510009**
Password: **30591**

Click here to login to your account.

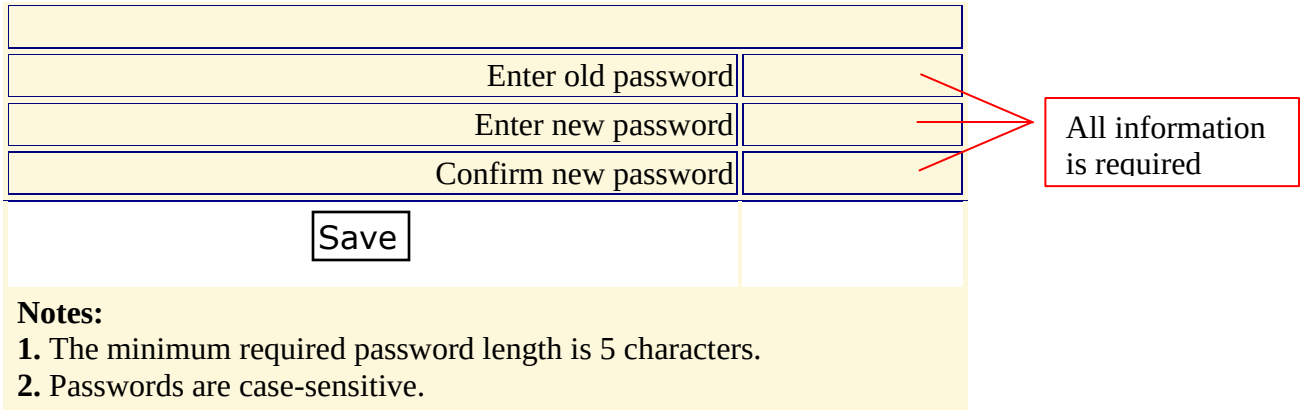
Note: *You may now login to your account with the supplied username and password through the user interface at* http://usnetworkbank.simrise.com/i-bank/.

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.

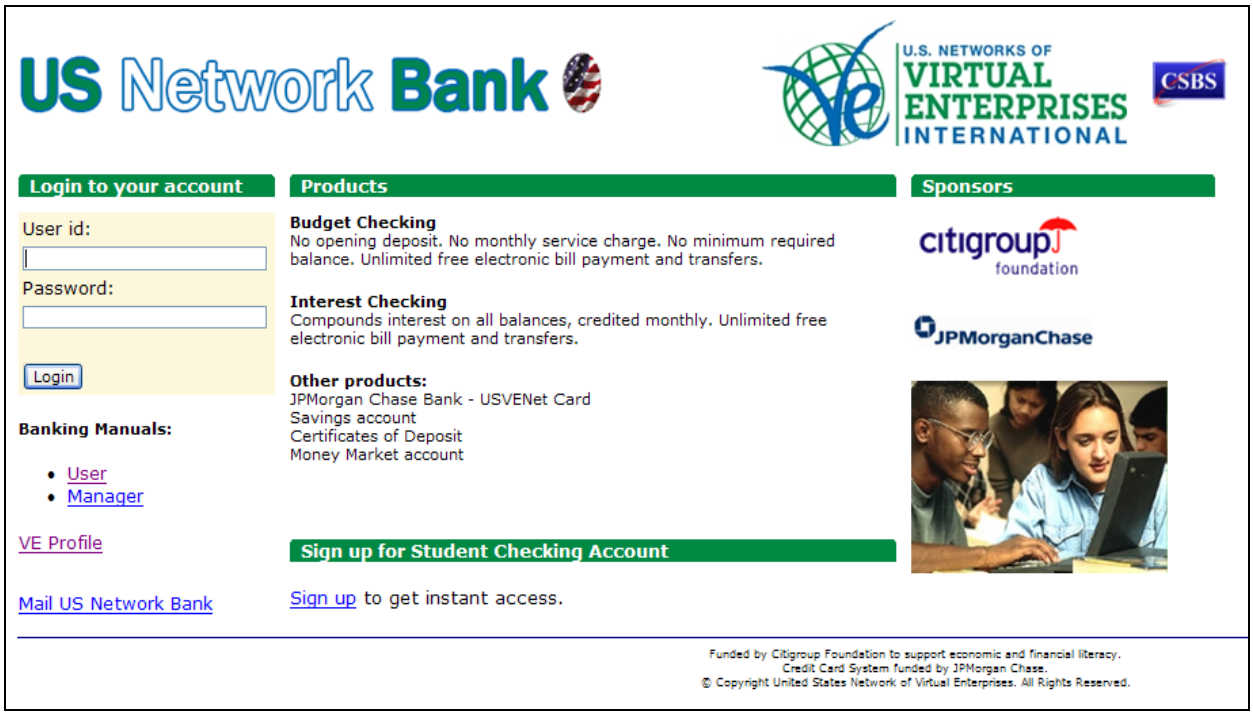
To change your password:

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



4. Select **Save**.

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

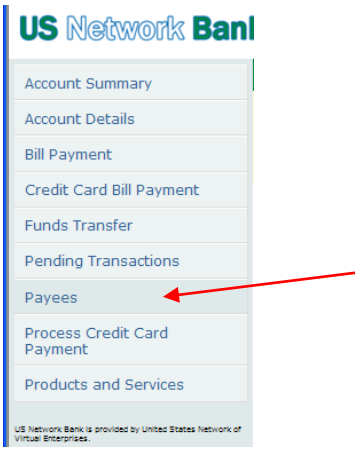


LOG INTO AN EXISTING ACCOUNT

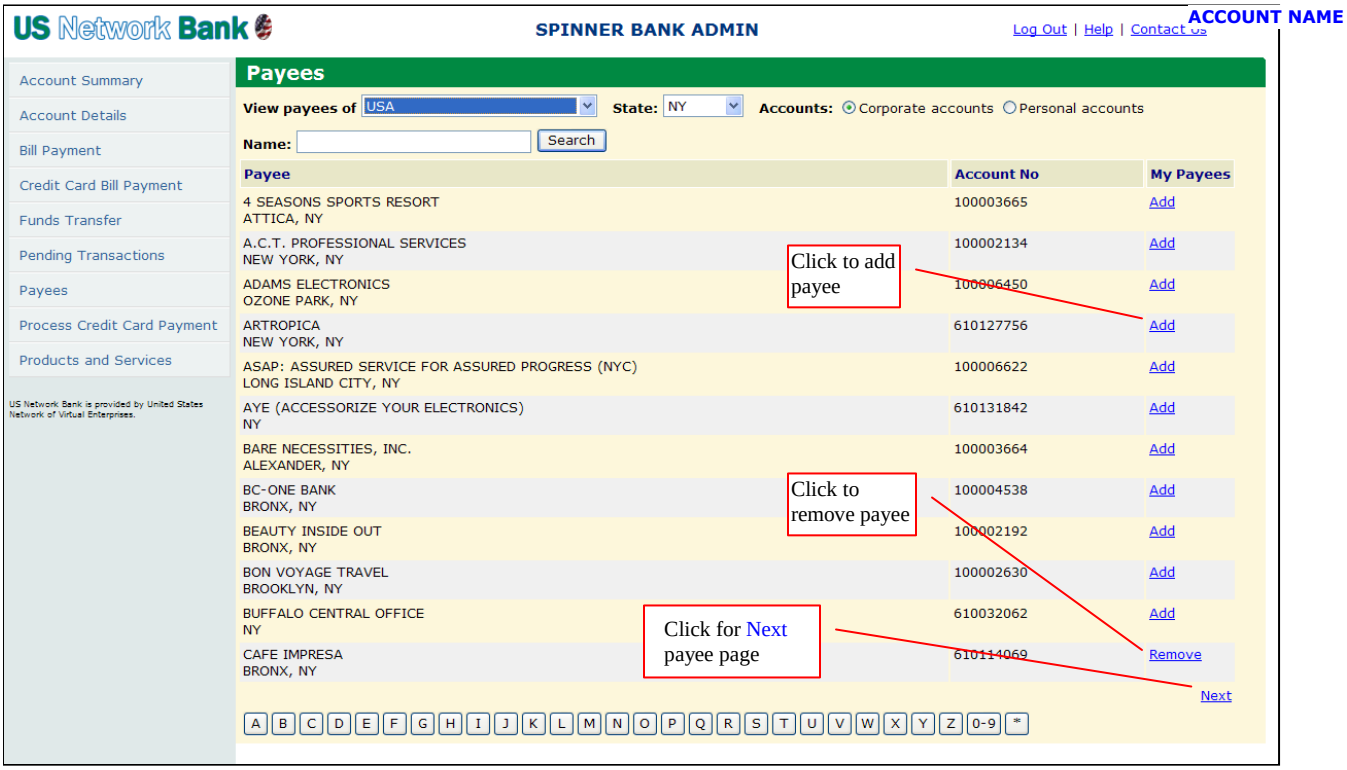
1. Enter **User id** and **Password** and click **Login** button.

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

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

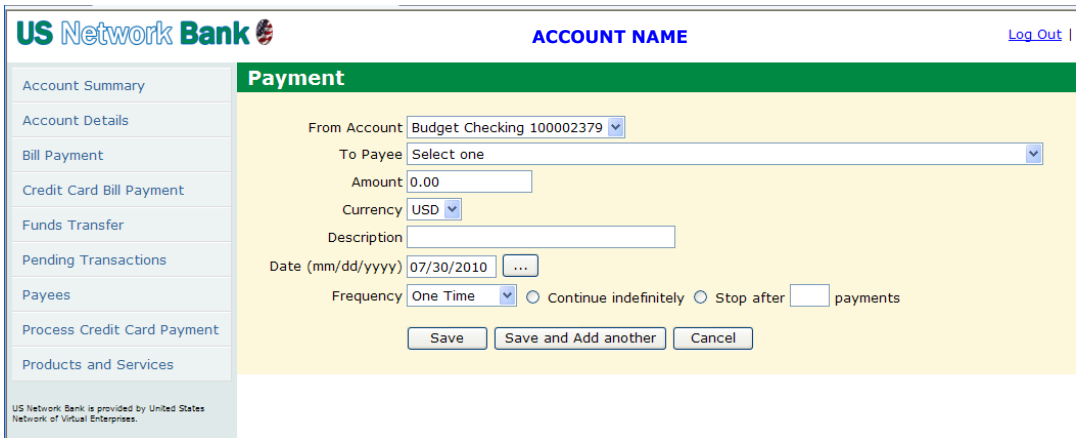


2. Click the **View payees of** dropdown box and select the country where your payee resides.
3. Click the **State** dropdown box and select the state where your payee resides.
4. Select either **Corporate** accounts or **Personal** accounts using the radio buttons.
5. Locate the payee using the alpha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

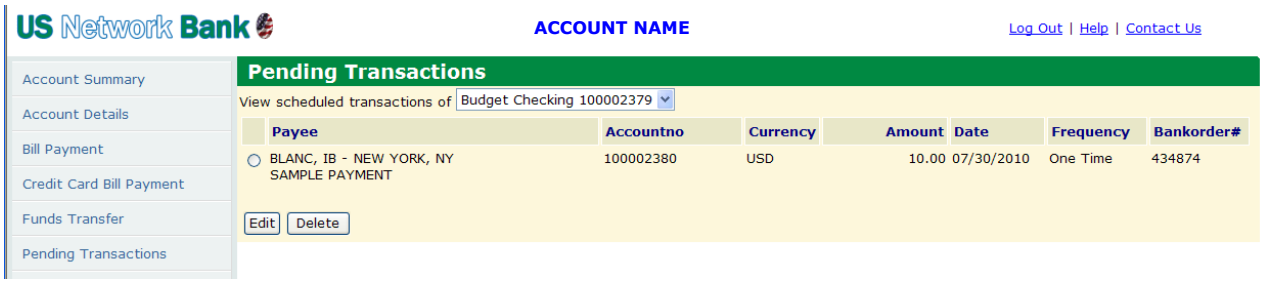


MAKE A PAYMENT TO AN EMPLOYEE OR FIRM

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****.*



Note*: If necessary, Edit or Cancel the payment transaction from the next screen by selecting* **Pending Transactions***, then clicking the radio button to select the transaction, and choose Edit to change the payment, or Delete to remove it.*



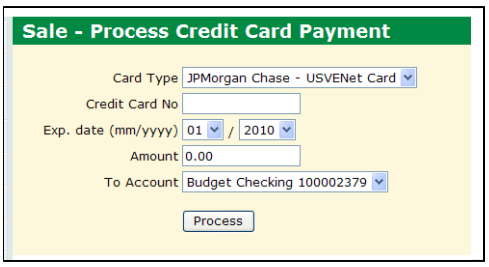
PAY AN INTERNATIONAL FIRM

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

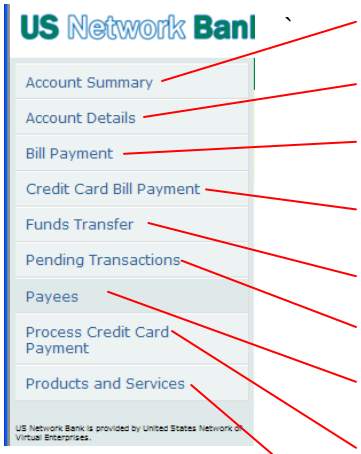
To receive payment by credit card from a US Network Bank cardholder at trade fairs or for sales:



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.*

ADDITIONAL MENU FUNCTIONS



Return to the first window seen at login. View all accounts held and the balance in each.

Shows account summary information plus chronological transaction records.

Pay bills

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.

Add or remove a payee

Accept a payment by credit card.

Perform all account profile changes including password change.

<u>END OF BANKING MANUAL</u>

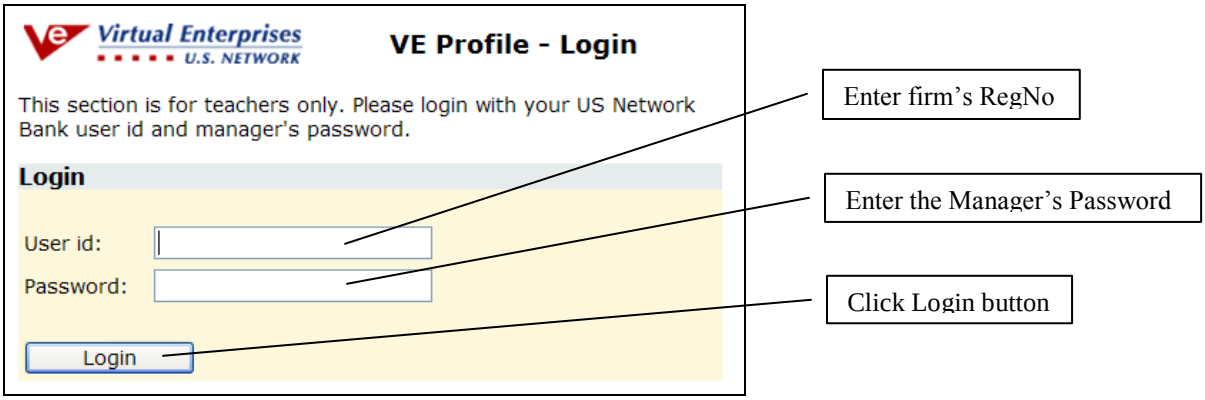
SEE NEXT SECTION FOR VE PROFILE MANUAL

VE Profile Instruction Manual

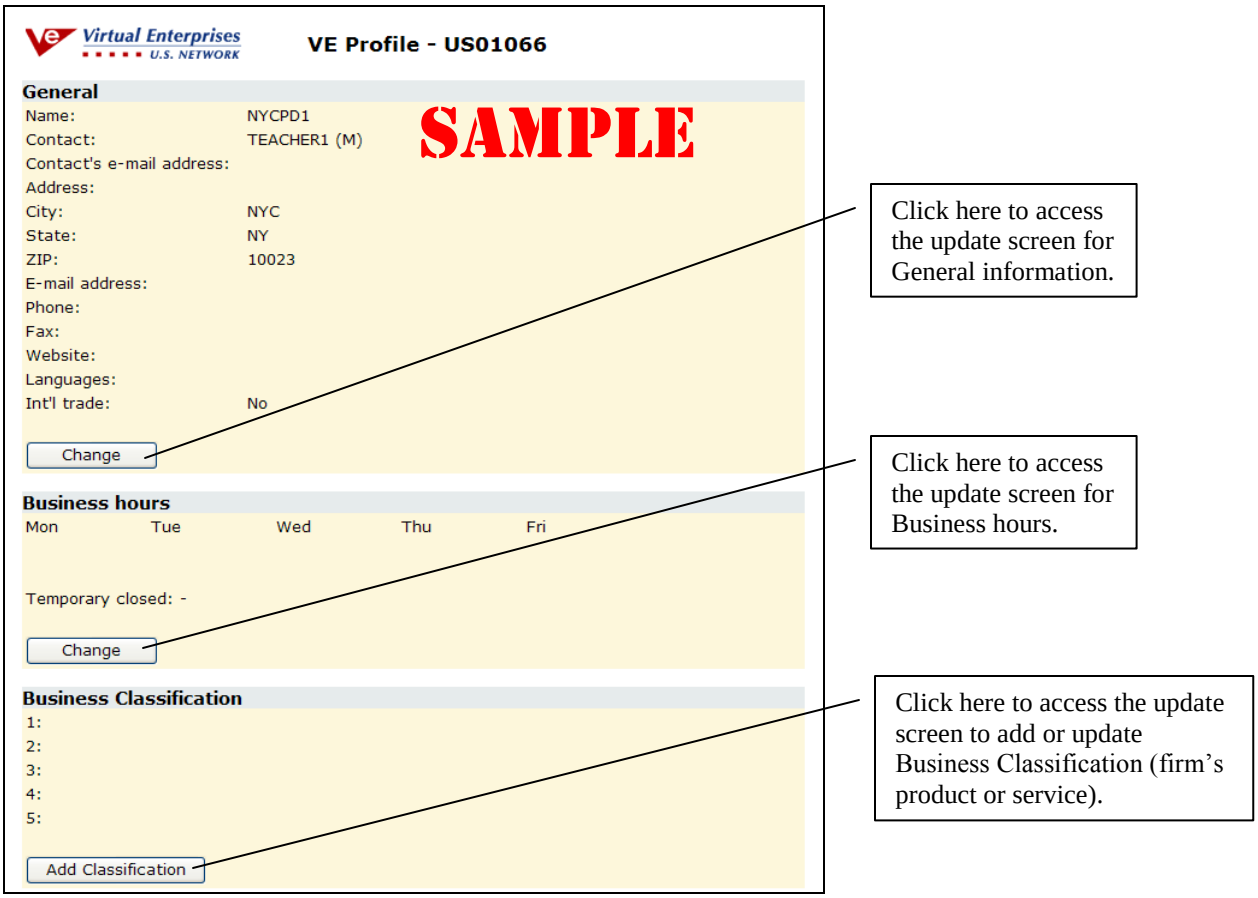
The VE Profile interface is used in order to make your firm visible to international firms that use the international banking system. The profile must be updated in order for firms registered in the Europen banking system to be able to locate your firm and to make payments for goods or services. It also provides the update information for the Orange Pages, the international directory of firms. All coordinators are required to update this profile at the start of the new school year, at mid-year and whenever there is a significant change to the firm information (business hours, webpage URL, etc.).

Access the Profile

1. Click the VE Profile link at the lower-left on the Bank User Interface. You will see the login screen.

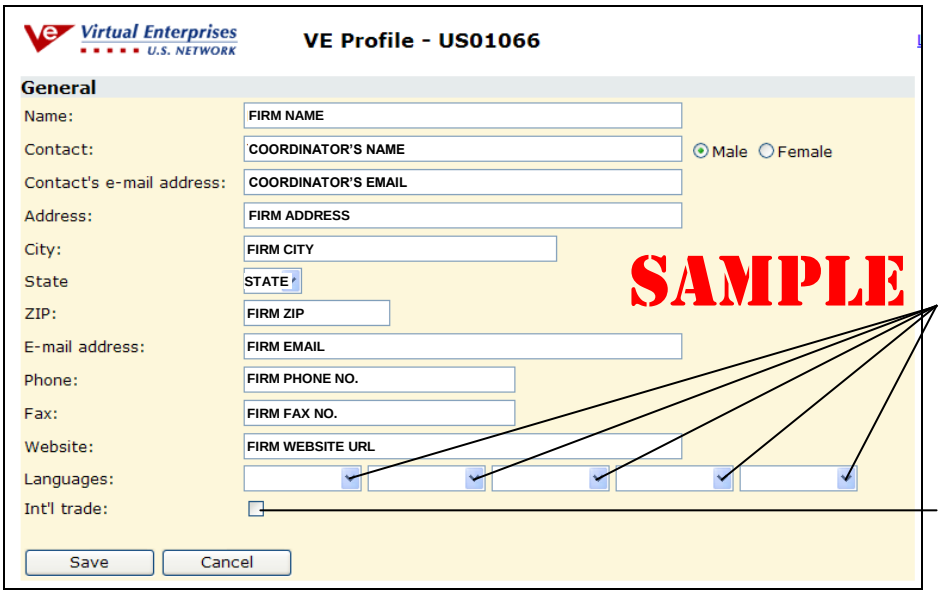


2. Enter the User id in the first cell. This is your firm's Regno from your bank account.
3. Enter the Password. This is the Manager's Password from your bank account. The next screen you will see is your firm's profile.



Update General Information

1. Click the Change button in the General section to display the General update screen.



Instructions: Please verify or complete all fields in the form. Most items will have information from your account creation automatically inserted.

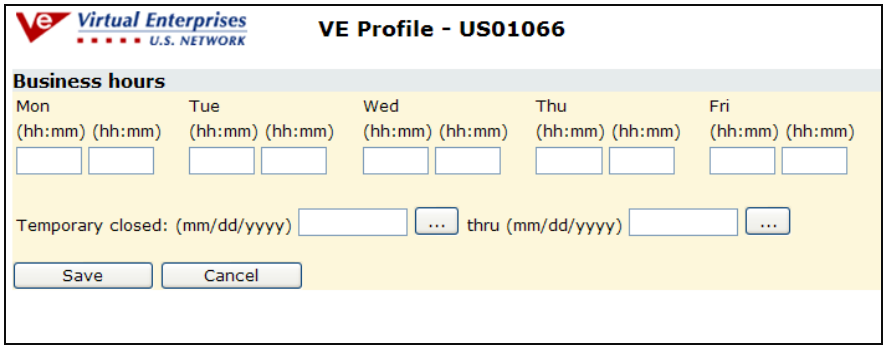
Using the dropdowns, select languages spoken in your firm. You may select up to five.

IMPORTANT NOTE: You must check this box to have your firm appear in the directory for international trading.

2. Click Save to retain your settings and information.

Update Business Hours

1. Click on the Change button below Business Hours. The interface will display as follows.



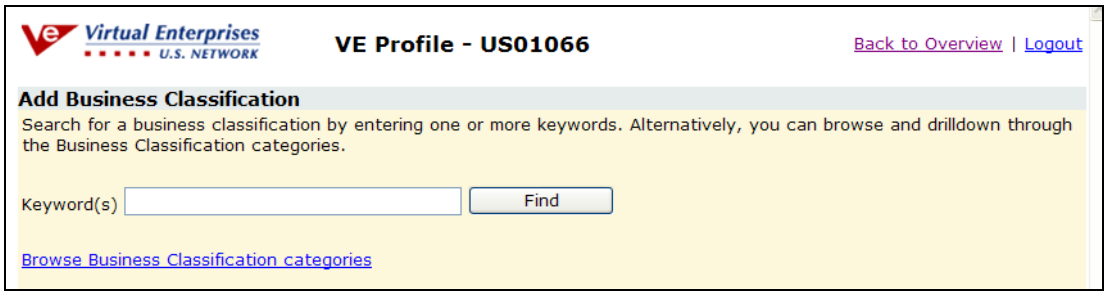
If business hours are the same each day, fill in only the Monday boxes. If not the same each day, please complete all days.

Optional: Using the calendar dropdowns, enter the dates when your firm will be closed for the summer (06/10/2011 & 09/15/2011)

2. Click Save button when finished.

Update Business Classification

1. Click on the Add Classification button at the bottom of the Business Classification section to enter the edit pane.



2. Type keyword(s) in the box, then click Find. The keyword should be something related to the type of product or service your firm provides. A list will appear where you can select up to five business classifications. You may also click the Browse Business Classification categories link to see categories represented. Clicking on the numerical link next to the radio button will expand the information in each category.
3. When you find the classification closest to your firm's business, click the Add button.
4. Use the Delete option to remove any incorrect classifications chosen.
5. Click the Logout link to exit the Profile site.

Your firm has now been updated, and your information will now populate the Orange Pages Firm Directory.

TECHNICAL SUPPORT

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