

# Enterprise Payment Solution

Mobile Remote Deposit Complete™

November 2018



## Mobile Remote Deposit Complete (mRDC) Handbook

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# Introduction

The *Mobile Remote Deposit Complete (mRDC) Handbook* is a guide for all users working with the application, mRDC. Your business has the ability to deposit a check using a certified mobile device, granting the opportunity to deposit funds from any location at any time. Users can also log in to JHA EPS SmartPay Business<sup>SM</sup> to further manage transactions and create reports. The purpose of this handbook is to guide users through the functionality of mRDC. Users will be able to complete the following.

- Make deposits with a certified mobile device.
- Log in to SmartPay Business to create reports on transactions submitted for deposit.
- From SmartPay Business, edit and void transactions.

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**NOTE:** The Regulation CC Amendment, which shifts liability for remotely deposited checks if the original paper item is later presented for deposit at another institution, allows for the removal of this liability if the original paper version is clearly endorsed with the phrase “For Mobile Deposit Only” when presented. FIs may take advantage of this rule by enabling the Restrictive Endorsement feature.

For detailed information about requirements and protections related to the Regulation CC Amendment, and the Restrictive Endorsement feature, see the documents titled *Restrictive Endorsement Guidelines* and *Mitek Adjustable Settings*. Both can be found on the SmartPay Manager and *For Clients* sites.

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## System Requirements

In addition to a high-speed Internet connection, the following components are required for working with the EPS application.

For Microsoft® Windows®:

- Windows 8.1: Microsoft Internet Explorer® 11 or Google Chrome™
- Windows 10: Microsoft Internet Explorer 11 or Google Chrome
- .NET® Framework 4.6.2 or higher

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**NOTE:** The current version of Chrome and its two previous versions are supported.

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The application does not support Apple® Boot Camp® or any virtualization software.

Mobile Remote Deposit Complete can be supported with the following mobile devices.

- Apple® iPhone®
- Apple iPad®
- Android™ phone

- Windows Phone® 7
- Android tablet

## Privileges and Roles

To use a supported mobile device, your organization's Administrator user will need to assign the following privilege and role to your user profile within SmartPay Business.

Privilege	Role	Role Description
Customer Services	Mobile RDC Application	Allows user to access and use the mobile RDC application.

## Editing the Mobile Remote Deposit Complete Configuration Options

To edit the daily deposit settings for an mRDC customer:

1. Log in to *SmartPay Manager*, and then select **Manage Customers** from the left navigation panel.
2. Choose the customer/member you wish to select via the steps in "Selecting a Specific Customer/Member." The *Manage Customer* page appears.
3. Under *Management Options*, select **Configurations and Settings**, and then choose **Scanner Management**.
4. The *Scanner Management* page appears. Select the **mRDC Configuration Options** tab.

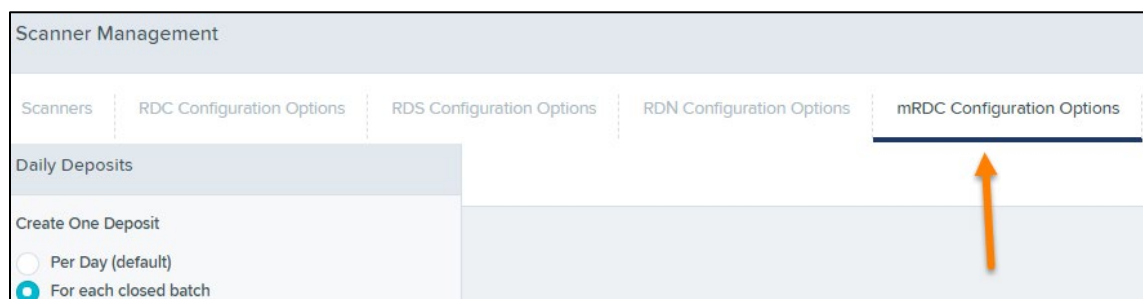


FIGURE 1 – mRDC CONFIGUTATION OPTION

5. From the *Number of Daily Deposits* section, select the appropriate option.
  - a. **Create one deposit per day (default)** – This option will allow the customer to continually process transactions throughout the day before creating a single deposit of all items.



- b. **Create one deposit for each closed batch** – This option will generate a total deposit each time a batch has been closed, which would create multiple deposits in a single day.

6. Select **Update**.

For more information about the remaining tab on the *Scanner Management* page, see the “Virtual Endorsement Handbook” on the *Resources* page of SmartPay Manager.

## Routes of Accessing the System

The mRDC application has different routes of access, each one allowing you to perform different tasks. The following is a brief description of the ways to access mRDC and what each route offers.

- **Mobile App:** Once downloaded to a certified mobile device, the mobile app allows you to create a new deposit with pictures of the front and back sides of checks.
- **SmartPay Business:** Admins use this portal to set up users and assign them privileges and roles to perform tasks. Users access this portal to generate reports about customer/member deposits, edit transactions, and view transaction histories. Application URL: <https://smartpay.profitstars.com/business>
- **SmartPay Business Merchant:** Admins use this to create merchant users and assign them privileges and roles to perform tasks. Users access this portal to generate reports about transactions and edit transactions.

## Session Timeouts

The mRDC app will automatically log off a user who locks the mobile device and/or places it into an idle status. Closing the app on the mobile device will also log a user out of the system.

The web-based mRDC application will automatically log off users who have been inactive for 30 minutes. A *Session Timeout Warning* page appears two minutes before a user is logged out and provides an opportunity to remain logged in. Click **OK** to remain logged in.

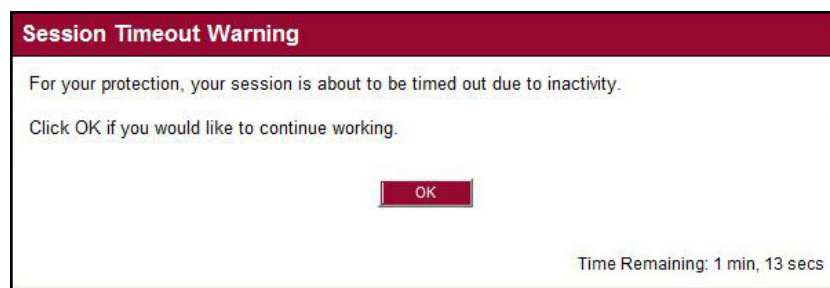


FIGURE 2 - SESSION TIMEOUT WARNING



# Getting Started with the Mobile App

## Logging In to the Mobile App

Your financial institution will provide you with a user name, temporary password, and company name to use when logging in to the app. Remember that closing the app will automatically log out your profile.

7. Open the mRDC application. From the login page, complete the **Username**, case-sensitive **Password**, and **Company** fields.

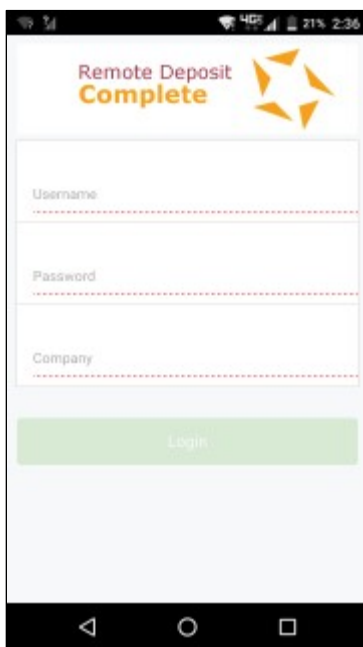


FIGURE 3 - LOGIN PAGE

8. If you are logging for the first time, the system may prompt you to change your password. Enter the temporary password in the **Current Password** field.
9. Choose a new password, and enter the same sequence of characters in the **New Password** and **Confirm Password** fields. Passwords expire every 90 days and are case-sensitive. Use the following guidelines when creating a new password:
  - At least 1 uppercase letter
  - At least 1 lowercase letter
  - At least 1 number
  - 8-15 characters in length
10. Select **Next** to continue.

## Choosing Security Questions

You may be asked to designate security questions for your profile. Security questions are an extra precaution to ensure your login credentials are secure. The following reasons could be considered uncharacteristic account behavior and may trigger security questions that you will need to answer.

- If you are new to the app and have never logged in before
  - If your login credentials are used on a different mobile device than from the first device used
  - If you have not used the app for an extended period of time
1. Select **Next** to begin selecting the security questions you may be asked to answer at a future date.

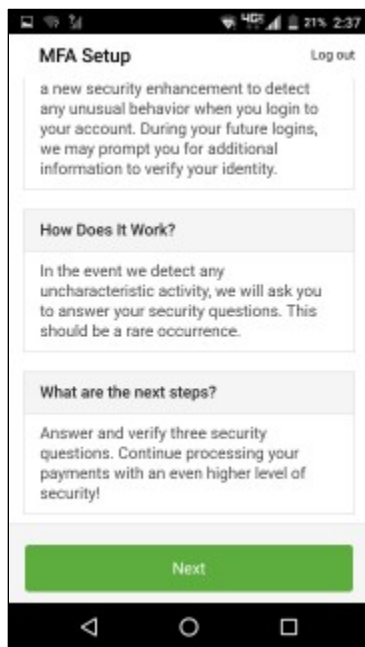


FIGURE 4 – MFA SETUP PAGE

2. The app will prompt you to select and register your answers to three questions. From the drop-down lists shown below, select which questions to answer and provide an answer to each in the fields provided. Answers are not case sensitive.

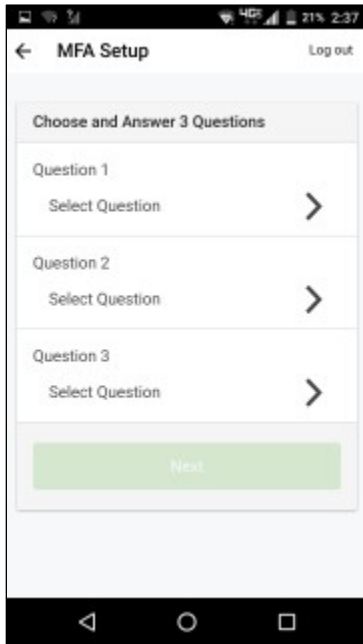


FIGURE 5 - SECURITY QUESTIONS

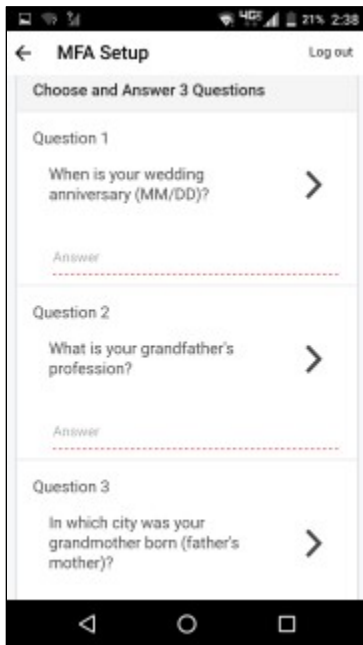


FIGURE 6 - SELECTING A QUESTION TO ANSWER

3. Once all of your questions are answered, select **Next** to continue.
4. The app will ask you to read and confirm your answers. Select **Submit** to continue.



FIGURE 7 – REVIEWING SECURITY QUESTIONS

---

**NOTE:** Upon logging in, you may be asked two of the three security questions. Answers to security questions are not case-sensitive. Answer the security questions, and then select **Next** to continue to the *Home* page.

---

## Making a Deposit

1. Log in to the app. From the *Home* page, select **Deposit** to create a new deposit (pictured below).

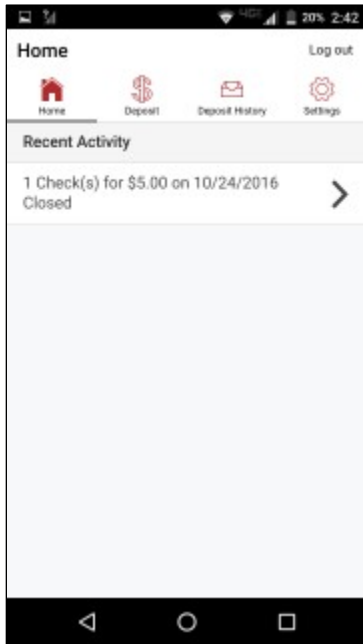


FIGURE 8 - HOME PAGE

2. The *Deposit* page appears. Select a location from the **MRDC Location** drop-down menu to specify a deposit account.

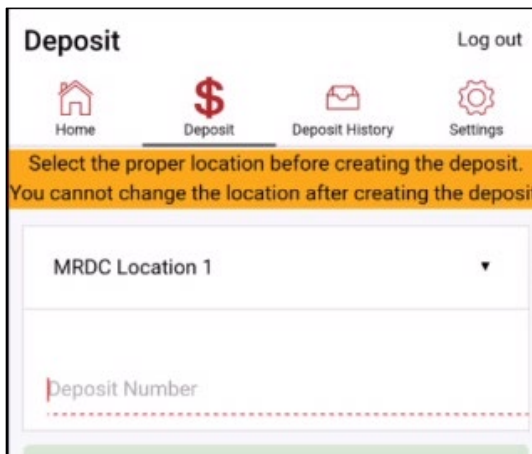


FIGURE 9 – MRDC LOCATION MENU

3. Select **Create Deposit** to access the *Deposit* page where you may submit or delete the deposit.

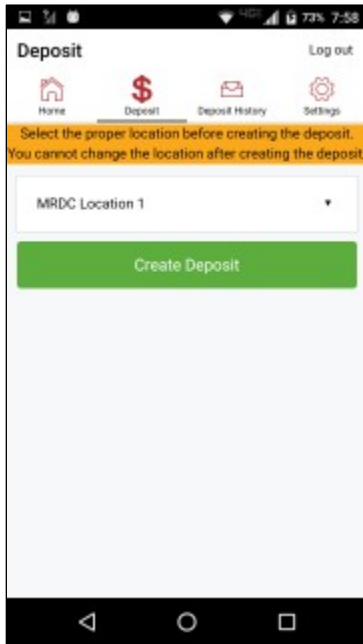


FIGURE 10 – CREATE DEPOSIT

4. Select **Add Check** beside the *Checks* field to open the *Add Check* page.

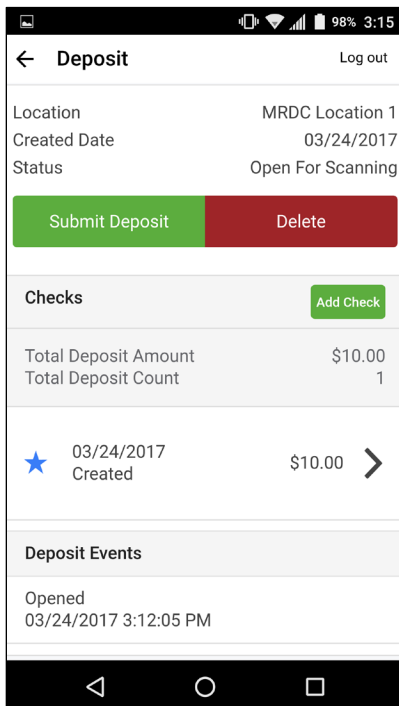


FIGURE 11 –DEPOSIT PAGE WITH ADD CHECK OPTION

5. Select the **Amount** field. Enter the amount of the check you wish to deposit.



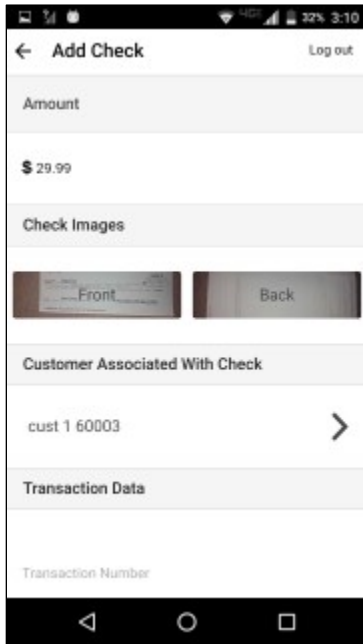


FIGURE 12 - AMOUNT

6. From the *Add Check* page, select the **Front** option. The camera functionality on your mobile device will start. Take a picture of the front side of the check. Use the following guidelines to ensure your picture will be captured and read correctly.
  - Sufficient lighting is available.
  - All edges of the check are visible in the picture.
  - Place the check in front of a dark background.
  - Avoid blurry images.

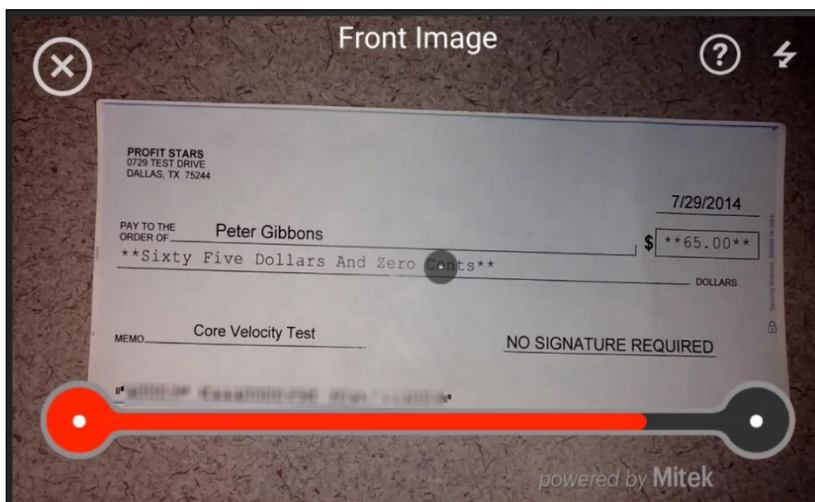


FIGURE 13 - EXAMPLE FRONT IMAGE

7. From the *Add Check* page, select the **Back** option.

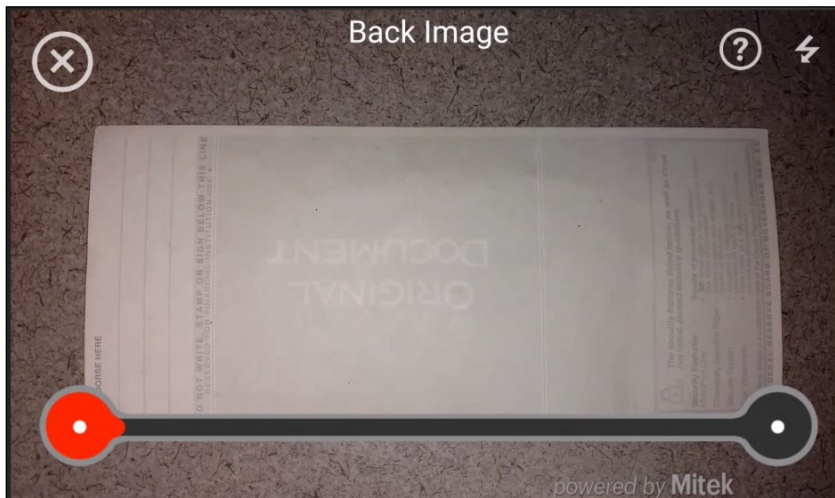


FIGURE 14 - EXAMPLE BACK IMAGE

8. Use the same guidelines listed above for a good image of the back of the check item. Select **Next**.
9. The *Add Check* page appears. Select **Deposit Check** to add the check to your deposit.

FIGURE 15 – ADD CHECK PAGE

10. Select the **Customer Associated with Check** option to specify a customer for this deposit.

---

**NOTE:** Alternatively, you may wish to skip associating this deposit with a customer and choose **Submit Deposit** to proceed.

---

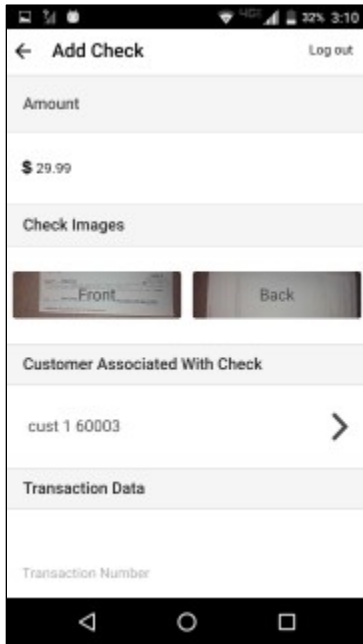


FIGURE 16 – ADD CHECK PAGE

11. To associate this deposit with a customer, you may need to search for customers. To locate a customer, select **Search**.

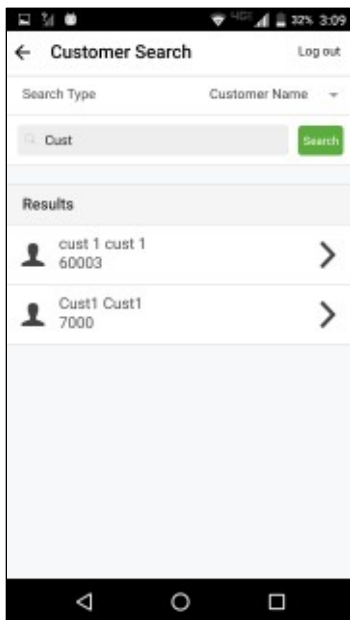


FIGURE 17 – CUSTOMER LIST

The following filters are available for a search. Once you have located the correct customer, select that customer to be associated with the deposit.

- **Customer Name:** Enter one or more characters to search by name.

- **Customer Number:** Enter the full and exact number assigned to your customer. This filter is not for a dynamic search and differs from the SmartPay Business search filters.
- **Account Number:** Enter the last four digits of the account number associated with the customer.

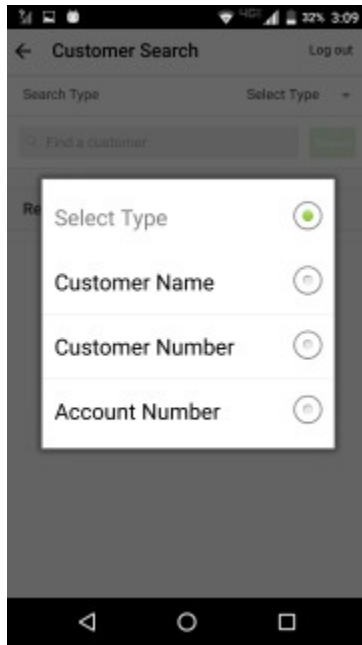


FIGURE 18 - SEARCHING FOR A CUSTOMER

12. If you wish to add another check to the deposit, choose **Add Check** and then repeat steps 4 through 10.

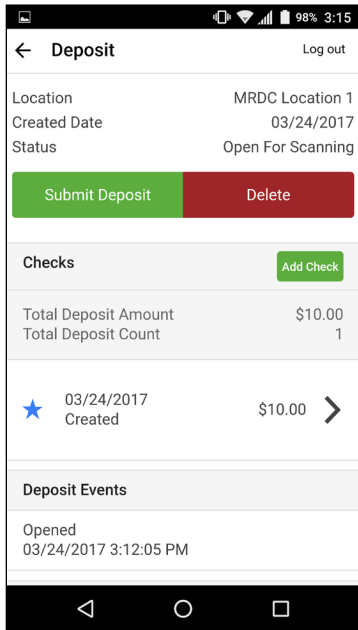


FIGURE 19 - ADD CHECK OPTION

13. Once all checks have been added, select **Submit Deposit**.

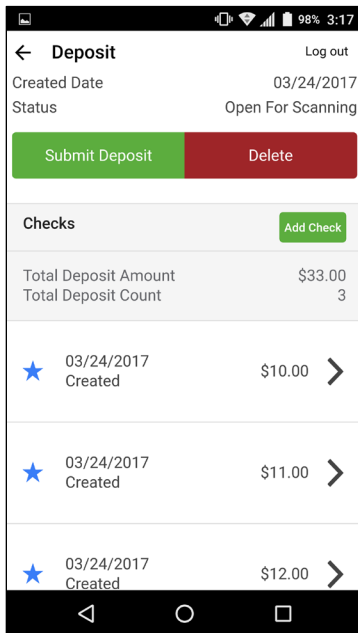


FIGURE 20 – SUBMIT DEPOSIT OPTION

14. A message appears stating that the deposit was successfully submitted for processing.

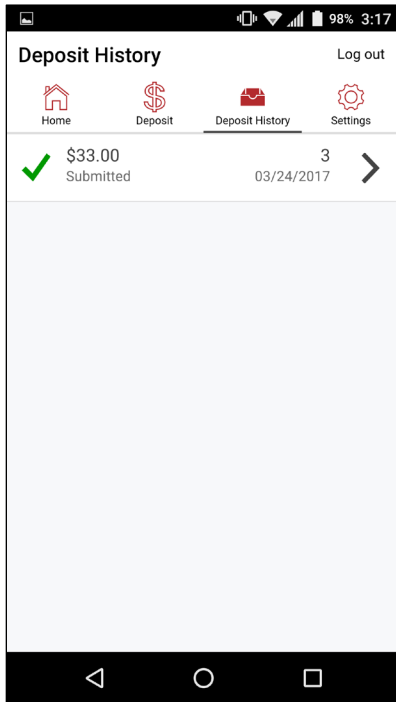


FIGURE 21 – SUBMITTED INDICATOR

## Viewing Results

1. To view the results of your deposit, select **Deposit History** from the *Home* page of the mobile application.

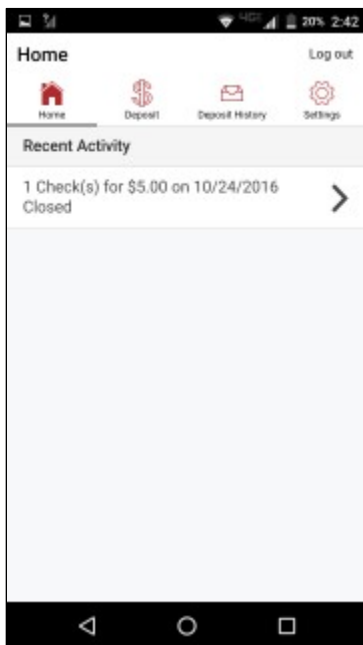









FIGURE 22 - HOME PAGE

- The *Deposit History* page appears. Select the deposit you wish to view.

Icon	Description
	The item has been submitted
	The item has been deposited
	The item has been deposited with one or more adjustments
	The item has been rejected and was not deposited
	The item has been deleted
	The item is open for scanning
	This icon indicates a partial deposit

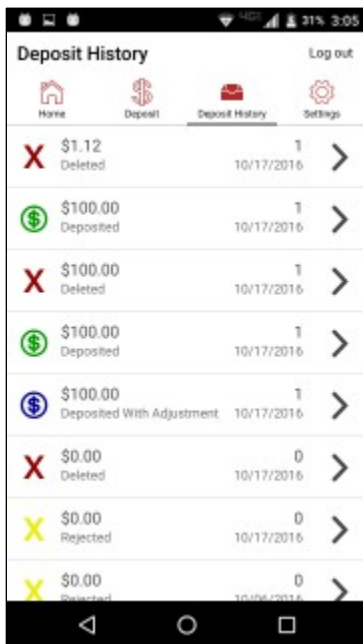


FIGURE 23 – DEPOSIT HISTORY

- The *Details* page for the deposit appears. You may view a larger version of the check image by selecting the image.



FIGURE 24 - CHECK DETAIL PAGE



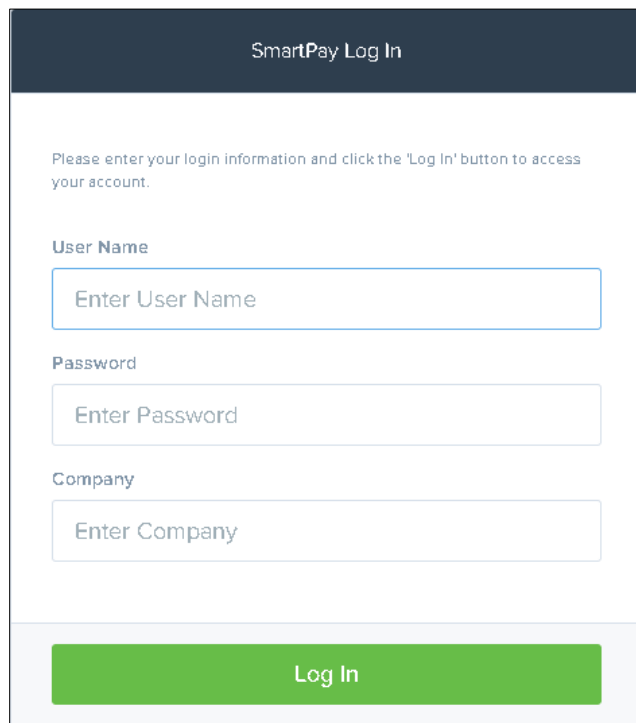
# Navigating mRDC in SmartPay Business

Deposits made with your mobile device will post on SmartPay Business for your review. You also have the capability to create reports on deposits made and to edit a transaction.

## Logging In to SmartPay Business

Your financial institution will provide you with the user name, temporary password, and company name used to log in to SmartPay Business. These credentials are the same ones used to log in to the mRDC app on your mobile device. Changes to your login credentials in SmartPay Business will also apply when logging in to the mobile device.

1. Once at the provided URL address, complete the **User Name**, **Password**, and **Company** fields. Select **Login**.

The image shows a web form titled "SmartPay Log In" in a dark header. Below the header, there is a light gray box containing the text: "Please enter your login information and click the 'Log In' button to access your account." Below this text are three input fields: "User Name" with a placeholder "Enter User Name", "Password" with a placeholder "Enter Password", and "Company" with a placeholder "Enter Company". At the bottom of the form is a large green button labeled "Log In".

SmartPay Log In

Please enter your login information and click the 'Log In' button to access your account.

User Name

Enter User Name

Password

Enter Password

Company

Enter Company

Log In

FIGURE 25 – LOGIN PAGE

2. If you have not changed your password in the mRDC application, the system will prompt you to change your password in SmartPay Business. Passwords expire every 90 days and are case-sensitive. Use the following guidelines when creating a new password:
  - At least 1 uppercase letter
  - At least 1 lowercase letter
  - At least 1 number

- 8-15 characters in length

### 3. Select **Update**.

FIGURE 26 – MY SETTINGS PAGE

## Creating a Secret Question

A secret question is a security measure used when resetting a password. If answered correctly, an email with a new temporary password will be sent to the address provided. Secret questions do not need to be a complete question or contain a question mark. The secret question and answer are not case-sensitive.

1. Log in to the system, and select **User menu | My Settings**.

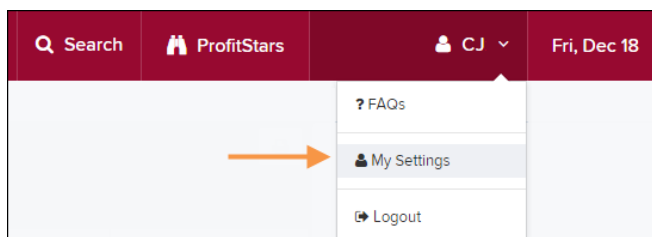


FIGURE 27 - MY SETTINGS

2. The system will prompt you for your current password in order to reach the *My Settings* page. Once there, make changes to the *Change Password*, *Secret Question*, and/or *Authorized Caller* sections, as needed. Select **Update** when finished.

The screenshot shows the 'My Settings' page with a navigation bar at the top containing 'FAQs' and 'My Settings'. The 'My Settings' section is active. Below the navigation bar, there are three main sections: 'Change Password', 'Create / Update Secret Question and Answer', and 'Create / Update Authorized Caller Identification Phrase and Response'. The 'Change Password' section has two input fields: 'Enter New Password' and 'Confirm New Password'. The 'Create / Update Secret Question and Answer' section has a 'Secret Question' dropdown menu with the value 'Name of your dog', and two input fields: 'Enter New Secret Answer' and 'Confirm New Secret Answer'. The 'Create / Update Authorized Caller Identification Phrase and Response' section has an 'Identification Phrase' dropdown menu with the value 'What is your mother's maiden name?', and two input fields: 'Enter New Identification Phrase Response' and 'Confirm New Identification Phrase Response'. At the bottom of the page, there is a green 'Update' button.

FIGURE 28 - MY SETTINGS PAGE

## Updating Your Password

Although the system will require a new password to be created every 90 days, you have the ability to change your password whenever necessary.

1. Log in to the system, and select **User menu | My Settings**.
2. If you are not logging in for the first time, the system will prompt you for your current password in order to reach the *My Settings* page. Once there, locate the **Enter New Password** field and type a new password (see figure above). Use the following guidelines when creating a new password:
  - At least 1 uppercase letter
  - At least 1 lowercase letter
  - At least 1 number
  - 8-15 characters in length

From this page, you may also make changes to your secret question and answer, if desired.

FAQs My Settings

Change Password

Enter New Password

Confirm New Password

Create / Update Secret Question and Answer

Secret Question

Enter New Secret Answer

Confirm New Secret Answer

Create / Update Authorized Caller Identification Phrase and Response

Identification Phrase

Enter New Identification Phrase Response

Confirm New Identification Phrase Response

Update

FIGURE 29 - MY SETTINGS PAGE

3. Click **Update** when finished.

## Transaction Status Summary

Upon logging in to SmartPay Business, the *Dashboard* page appears with the *Current Transaction Summary*. This page shows the status of all transactions within the past 60 days.

---

**NOTE:** Clicking on any one status from the *Current Transaction Summary* will automatically generate a report for all transactions within the status for the current day.

---


Current Transaction Summary 			
TransactionSummarySubheadingTemplate			
StatusLabel	ItemsLa...	DebitsLabel	CreditsLabel
Approved	23	\$12,525.69	\$30.00
Processed	12	\$809.60	\$102.00
Collected			
Awaiting Capture			
Awaiting Approval			
Declined	8	\$559.00	\$70.00
Voided	6	\$36.97	
Error			
In Collection			
Other ACH Returns			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved	12	\$519.01	\$100.00
Other Check21 Returns			

FIGURE 30 - DASHBOARD WITH CURRENT TRANSACTION SUMMARY

The following table lists the potential status of any one transaction within the system.

Status	Definition
Approved	The transaction has been verified and will be processed at the designated cut-off time.
Processed	The transaction has been transmitted to the appropriate network (ACH or Check 21). Changes can no longer be made, and the transaction can no longer be voided.
Collected	(ACH Only) The transaction, originally returned NSF, has been re-presented to the Federal Reserve by ProfitStars, and funds were recovered.
Awaiting Capture	Status for credit card transactions only.
Awaiting Approval	The transaction has been verified, but the amount of the transaction exceeded the <b>Dual Authorization</b> limit of the user who created it. An authorized approver must review and either approve or void the transaction.
Declined	The transaction has been declined by the EPS system and will not be processed. The transaction exceeded either <b>Dual Authorization</b> or <b>Velocity</b> limits.

Status	Definition
Voided	The transaction has been voided and will not be processed. A transaction may not be voided once the item is in the <i>Processed</i> status.
Error	An internal error has occurred within the EPS system. Contact your first line of support.
In Collection	(ACH Only) The transaction, returned NSF, is in the process of being re-presented to the Fed by ProfitStars.
In Research	May be used by your support group.
Uncollected NSF	(ACH Only) The transaction was returned to ProfitStars NSF by the Federal Reserve, and funds could not be recovered.
Suspended	The transaction has been verified but has exceeded <b>Velocity</b> limits.
Disputed	(ACH Only) The transaction was returned to ProfitStars by the Federal Reserve because the account holder at the receiving financial institution has disputed its validity. The transaction will be charged back (reversed).
Invalid/Closed Account	(ACH Only) The transaction was returned to ProfitStars by the Federal Reserve because the account number at the receiving financial institution was invalid or because the account was closed.
Resolved	The transaction has been moved into a <i>Resolved</i> status by a user to indicate that no further action related to the transaction is required. Transactions can be moved into a <i>Resolved</i> status from a status of <i>Declined</i> , <i>Voided</i> , <i>Invalid/Closed Account</i> , <i>Disputed</i> , <i>Uncollected NSF</i> , <i>Error</i> , or <i>In Research</i> .

## Working with Deposits

You may need to void or edit a transaction submitted for deposit. This can only be done when a deposit is in the *Approved* status, displayed in the *Current Transaction Summary* on the *Dashboard* page once you log in. An approved transaction will move to the *Processed* status at the end of the closing day for your financial institution.

### Voiding a Transaction

1. Log in to the application. The *Current Transaction Summary* page appears. Click the **Approved** link to view transactions not yet processed.


Current Transaction Summary 			
TransactionSummarySubheadingTemplate			
StatusLabel	ItemsLa...	DebitsLabel	CreditsLabel
Approved	23	\$12,525.69	\$30.00
Processed	12	\$809.60	\$102.00
Collected			
Awaiting Capture			
Awaiting Approval			
Declined	8	\$559.00	\$70.00
Voided	6	\$36.97	
Error			
In Collection			
Other ACH Returns			
Uncollected NSF			
Suspended			
Disputed			
Invalid / Closed Account			
Resolved	12	\$519.01	\$100.00
Other Check21 Returns			

FIGURE 31 - APPROVED STATUS LINK

2. A report with all *Approved* status transactions appears. Notice the indication, *Approved*, in the bottom half of the page under the *Status* column. Select the **View** icon to the left of the transaction you want to void.

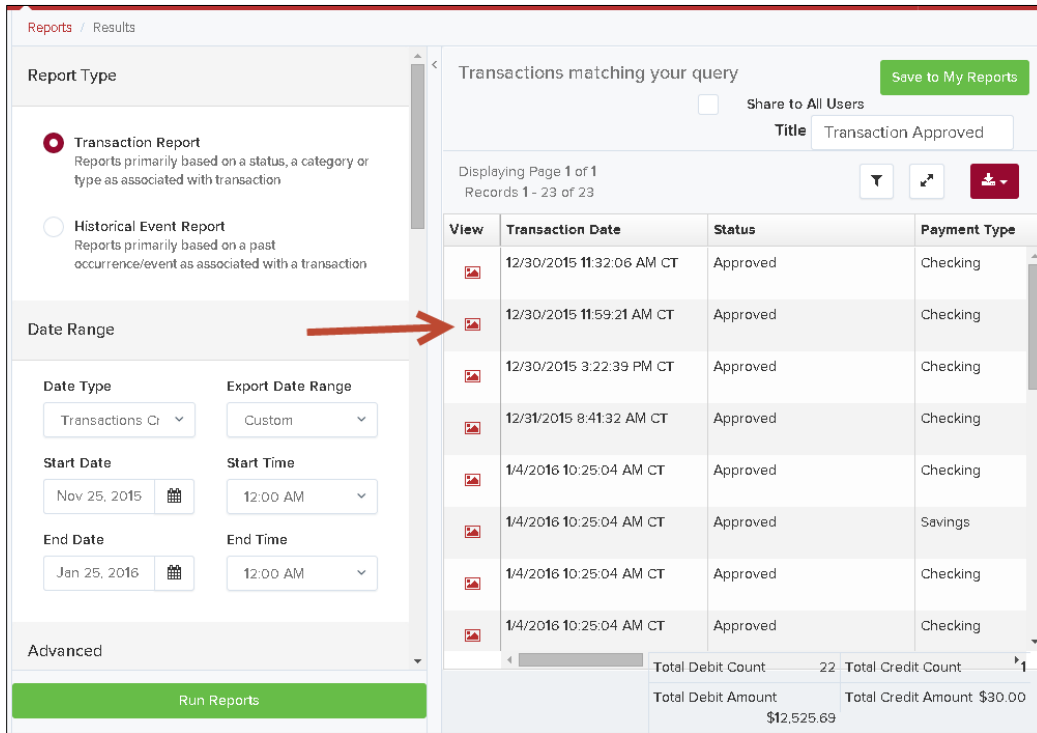


FIGURE 32 - VIEW ICON FOR AN APPROVED TRANSACTION

3. The *Transaction Details* page appears. Select the **Actions** drop-down menu.
4. Click **Void**.

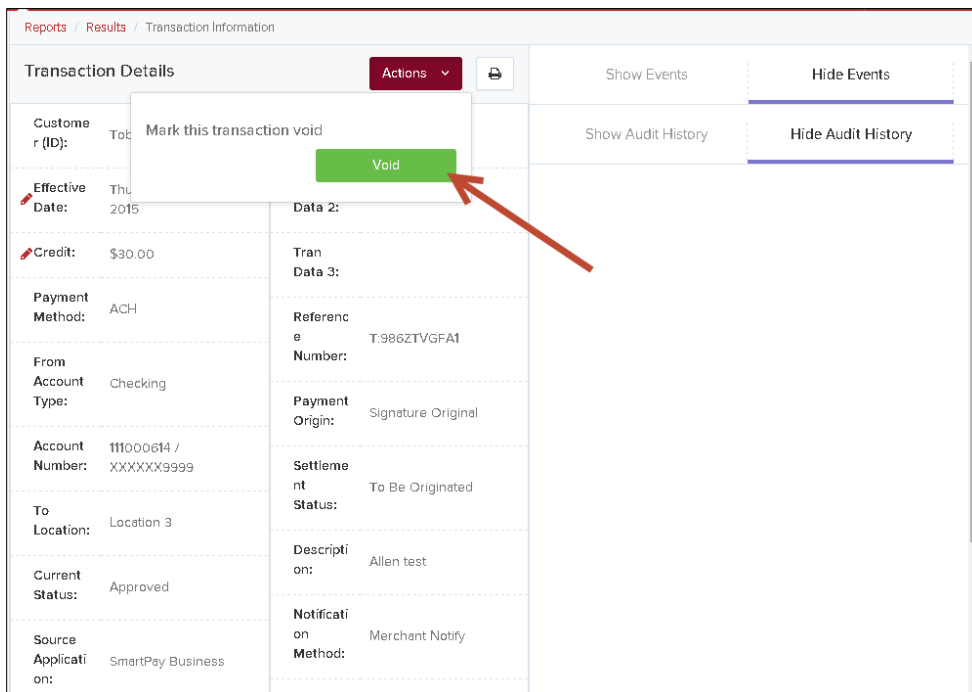
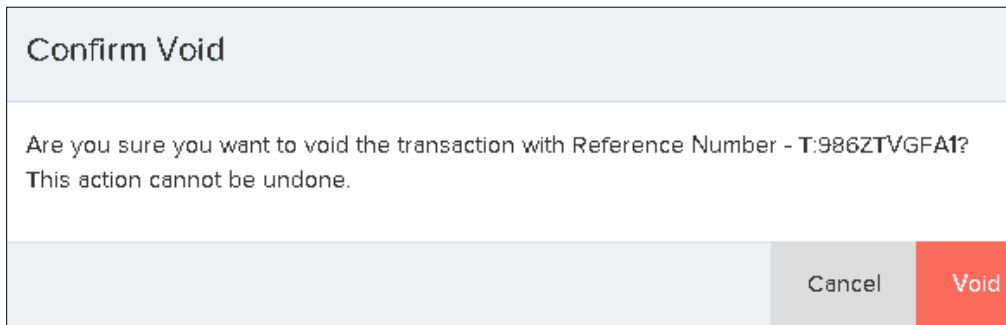


FIGURE 33 - TRANSACTION DETAILS PAGE



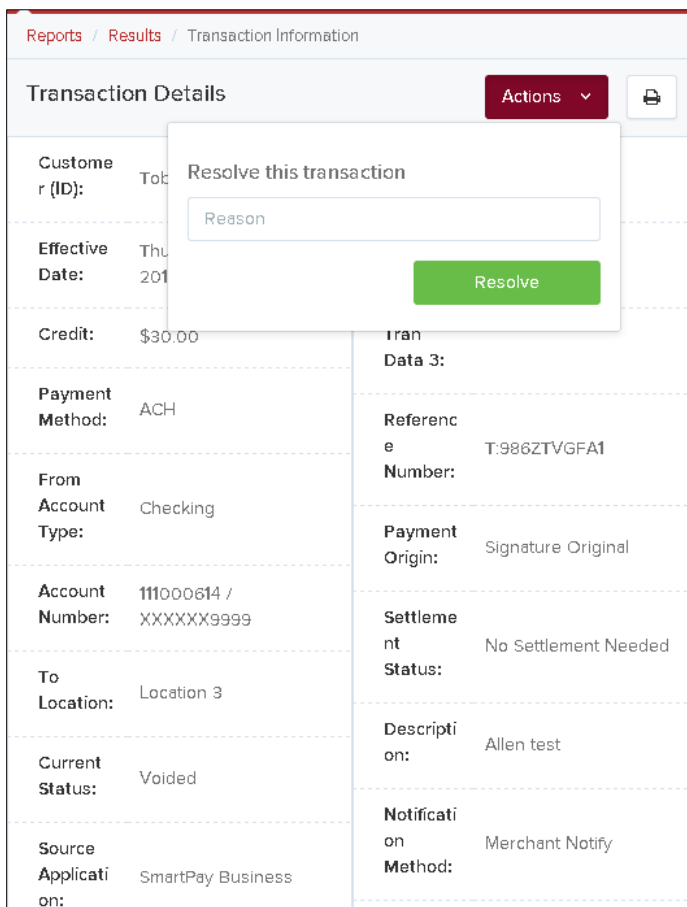
5. The system will ask you to confirm voiding the transaction. Select **Void**.



A dialog box titled "Confirm Void" with a light blue header. The main area is white and contains the text: "Are you sure you want to void the transaction with Reference Number - T:986ZTVGFA1? This action cannot be undone." At the bottom right, there are two buttons: a grey "Cancel" button and a red "Void" button.

FIGURE 34 - CONFIRM VOID OPTION

6. The transaction will be voided and appear in a *Voided* status on the *Current Transaction Summary* page until it is resolved. Resolving a transaction means indicating a reason why the transaction was voided for communication and auditing purposes. Select **Actions** to enter a reason why the transaction was voided.



The screenshot shows the "Transaction Details" page with a modal dialog open. The page has a breadcrumb trail "Reports / Results / Transaction Information". The "Transaction Details" section includes an "Actions" dropdown and a print icon. The transaction details are as follows:


Field	Value
Customer (ID):	Tob
Effective Date:	Thu 201
Credit:	\$30.00
Payment Method:	ACH
From Account Type:	Checking
Account Number:	111000614 / XXXXXX9999
To Location:	Location 3
Current Status:	Voided
Source Application:	SmartPay Business
Transaction Data 3:	
Reference Number:	T:986ZTVGFA1
Payment Origin:	Signature Original
Settlement Status:	No Settlement Needed
Description:	Allen test
Notification Method:	Merchant Notify

The "Resolve this transaction" dialog box is open, featuring a "Reason" input field and a green "Resolve" button.

FIGURE 35 - RESOLVE TRANSACTION OPTION

7. Enter a reason as to why the transaction is resolved. For example, the transaction was deposited in the wrong account. Click **Resolve**. This transaction will now appear under the *Resolved* status.

Reports / Results / Transaction Information

Transaction Details 

Customer (ID):	Toby Marsh	Transaction Data 1:	Test credit
Effective Date:	Thursday, December 31, 2015	Transaction Data 2:	
Credit:	\$30.00	Transaction Data 3:	
Payment Method:	ACH	Reference Number:	T:986ZTVGFA1
From Account Type:	Checking	Payment Origin:	Signature Original
Account Number:	111000614 / XXXXXX9999	Settlement Status:	No Settlement Needed
To Location:	Location 3	Description:	Allen test
Current Status:	Resolved	Notification Method:	Merchant Notify
Source Application:	SmartPay Business		

cs/#/dashboard

FIGURE 36 – RESOLVED STATUS INDICATOR

## Editing a Transaction Amount

You may need to edit an amount if a transaction has had the wrong amount keyed in when the deposit was made. A transaction amount can only be edited when in the *Approved* status.

1. From the *Transaction Details* page, select the **Edit** icon next to the transaction amount.

Reports / Results / Transaction Information

### Transaction Details

Actions
Print


Customer (ID):	Tran Data 1:
Effective Date: Monday, January 04, 2016	Tran Data 2:
<div> <div>  Sale: \$1,500.00 </div> </div>	Tran Data 3:
Payment Method: ACH	Reference Number: T:46HGJCHFS1
From Account Type: Checking	Payment Origin: Retail / POS
Account Number: 111016064 / XXXXXX4835	Settlement Status: To Be Originated
Check #: 1013	Description:
To Location: Location 1	Notification Method: Merchant Notify
Current Status: Approved	

FIGURE 37 - EDIT ICON FOR TRANSACTION AMOUNT

- The **Sale** amount will become an editable field. Enter a new amount and a reason for changing the amount. Click the green checkmark icon to save the new amount.

\$ 1500.00

Reason Reason

✓

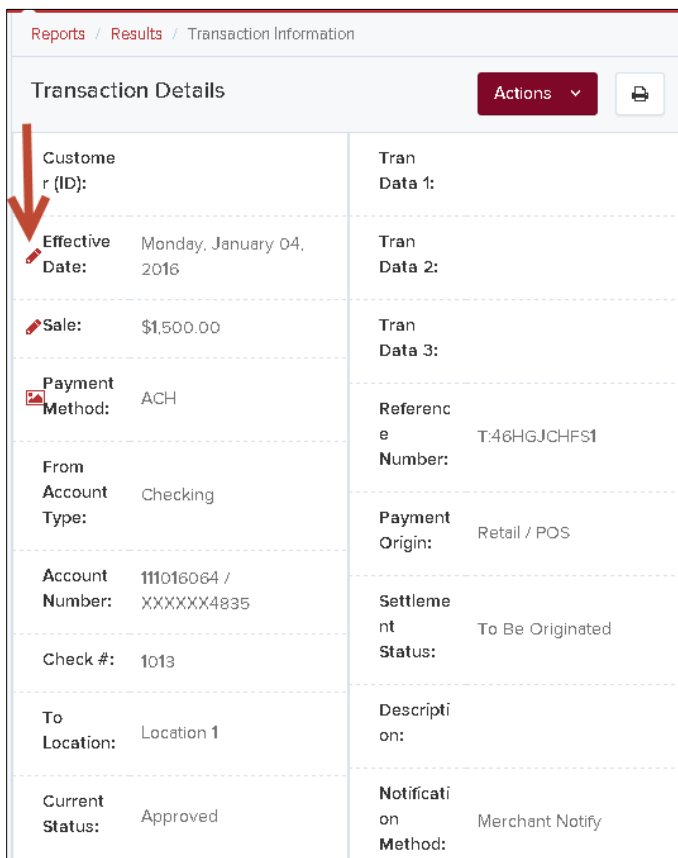
✗

FIGURE 38 - EDITING SALE AMOUNT WITH REASON FIELD

## Editing an Effective Date for a Transaction

Some checks may have specific instructions about depositing, including a specific effective date. Other checks may need an effective date pushed back if the deposit was made ahead of time. Use the following steps to change the effective date of a deposit item.

1. Log in to the application. The *Current Transaction Summary* page displays. Select the *Approved* status link to view transactions not yet processed.
2. A report with all *Approved* transactions appears. Select the **View** link to the left of the transaction you wish to change.
3. From the *Transactions Details* page, select the **Edit** icon next to the *Effective Date* field.



The screenshot shows the 'Transaction Details' page. At the top, there is a breadcrumb trail: 'Reports / Results / Transaction Information'. Below this, the title 'Transaction Details' is displayed next to an 'Actions' dropdown menu and a print icon. The main content area is a table with two columns. The left column contains fields for 'Customer (ID):', 'Effective Date: Monday, January 04, 2016', 'Sale: \$1,500.00', 'Payment Method: ACH', 'From Account Type: Checking', 'Account Number: 111016064 / XXXXXX4835', 'Check #: 1013', 'To Location: Location 1', and 'Current Status: Approved'. The right column contains fields for 'Tran Data 1:', 'Tran Data 2:', 'Tran Data 3:', 'Reference Number: T:46HGJCHFS1', 'Payment Origin: Retail / POS', 'Settlement Status: To Be Originated', 'Description:', and 'Notification Method: Merchant Notify'. A red arrow points to the 'Effective Date' field, which has a small red pencil icon next to it, indicating it is the field to be edited.

FIGURE 39 - EDIT ICON FOR EFFECTIVE DATE

4. The **Effective Date** field will become an editable field. A calendar option appears for date selection, or you may type a date in MM/DD/YYYY format. Enter a new date and the reason for changing the effective date. Select the green checkmark icon to save the new date.



FIGURE 40 - EDITING THE EFFECTIVE DATE

## Reporting

In addition to the *Current Transaction Summary* and the *Transaction Details* pages, SmartPay Business has several reports available with specific information about your transactions. It also features a report builder that allows you to customize the information displayed.

For a complete guide on using the report utility, please see the *User Reports Handbook*, made available through your financial institution.