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# Table of Contents

**Table of Contents** .................................................................................................................3

**Introduction** ............................................................................................................................4
  - Using this manual .....................................................................................................................4
  - User Entitlements ....................................................................................................................4
  - Input methods ........................................................................................................................4
  - Beginning a Session ................................................................................................................5
  - Navigation Menu ....................................................................................................................6
  - Current Page Help ..................................................................................................................6
  - Customer Support ...................................................................................................................7
  - Terminating a session ..............................................................................................................8
  - System Requirements .............................................................................................................8
  - Changing Personal Information .............................................................................................9

**Transactions** ..........................................................................................................................13
  - Initiate Transaction ................................................................................................................13
  - Delete Transactions ...............................................................................................................16

**Reports** ..................................................................................................................................19
  - Transaction History ...............................................................................................................19

**Touchtone Considerations/General Conventions** ................................................................22
Introduction

The ACH Concentration Service enables remote locations to use the Internet to concentrate funds and produce reports of transaction history.

Using this Manual

This manual provides a basic introduction to the Web product as well as step-by-step instructions through the primary procedures for remote location users.

User Entitlements

Remote users are granted access to one or more of the following functions:

- Initiate funds transfers
- Delete transactions
- Export, display and print transaction history reports.

Input Methods

Users at remote locations may use the Internet (see system requirements below) and touchtone phone to access the product. This manual primarily covers Internet access, with a special section on touchtone considerations.

Note: If you need additional instructions, please contact your administrator.

Fields marked with an asterisk require the user to enter a value. The information on the page cannot be saved until information has been entered for all required fields.
Beginning a Session

Use the login procedure below to access the ACH Concentration Service.

To log on to the product:

- Enter your company ID.
- Enter your user ID.
- Enter your password.
- Click Login. The Home page displays when your logon information has been validated.

**Important:** A user’s session will expire if the user has not provided any input for 20 minutes. (Inactivity can be caused by closing the browser without first closing the session.) The system may prevent another user from logging on with the same user ID, displaying the message, “Concurrent sessions are not allowed”. To logon again, the user can wait for the 20 minutes to elapse or ask a Security Administrator to reset their session so that they can logon immediately.

**Note:** If more than one person at a time is allowed to use the user ID, make sure the other person is not logged in before requesting a session reset.
Login Page Field Descriptions

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company ID</td>
<td>The ID assigned to your company.</td>
</tr>
<tr>
<td>User ID</td>
<td>The ID that authenticates your access to the system.</td>
</tr>
<tr>
<td>Password</td>
<td>The password must be 6 to 20 characters long and contain at least one letter and one number.</td>
</tr>
</tbody>
</table>

Navigation Menu

Throughout the application, use the links on the navigation menu to the left to access available functions. Related functions are grouped together. Only the functions to which you are entitled will appear in the menu.

Current Page help

Use the Help link above the title bar to see information for the task being performed on the current page. The example below shows help information for the Initiate Transaction page.
Customer Support

Click the **Contact Us** link above the page title bar to access contact information for the customer support staff.
Terminating a Session

Click **Log Out** above the title bar when you have completed your session.

**Note:** Always remember to use the Log Out link to end a working session. Failure to do so will temporarily block attempts at re-entry.

System Requirements

The navigation menu provides a link to the minimum requirements for using the ACH Concentration Service.

When you click **View System Requirements**, the following page displays.
Changing Personal Information

For each user, the system stores the following information contact information, a password and the security question to answer if the user forgets the password. This information can be updated as necessary by using the appropriate link on the navigation menu.

User Profile

The user’s profile consists of contact information that was entered during user setup. The user can update this information as it changes.

To update your user profile:

- Click Change Profile on the navigation menu. The Change Profile page will display.
- Update the information, then click Save. When the information has been saved, a confirmation message to that effect will appear on the page.
## Profile Field Descriptions

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name/Middle Initial/Last Name</td>
<td>The user’s name.</td>
</tr>
<tr>
<td>Address, including city, state, and postal code</td>
<td>The user’s street address.</td>
</tr>
<tr>
<td>Phone Number</td>
<td>The user’s phone number.</td>
</tr>
<tr>
<td>Fax</td>
<td>The user’s fax number.</td>
</tr>
<tr>
<td>E-Mail Address</td>
<td>The user’s e-mail address</td>
</tr>
</tbody>
</table>
Change Password

You are required to change your password at a frequency set by the Bank. You may choose to change it more frequently.

To change your password:

- Click **Change Password** on the navigation menu. The Change Password page will appear.

- When your password has been updated, a confirmation message will appear on the page.

### Password Field Descriptions

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Password</td>
<td>Enter the password currently in use.</td>
</tr>
<tr>
<td>New Password</td>
<td>Enter the new password. The password must be 6 to 20 characters long. Do not include spaces, slashes or punctuation marks. The password must contain at least one letter and one number. <strong>Note:</strong> The password for touchtone access must be 6 to 9 characters long.</td>
</tr>
<tr>
<td>Confirm Password</td>
<td>Re-type the password. All characters must match the <strong>New Password</strong> field.</td>
</tr>
</tbody>
</table>
Security Question

The security question is used for identification and validation when a user forgets the password.

To change your security question:

- Click **Change Security Question** on the navigation menu. The Change Security Question page will appear.

- Enter the requested information and click **Save**. A confirmation message will appear on the page when the security information has been saved.

**Note:** As a security measure, the user must provide the answer to the old security question before the new security question and answer can be registered.

---

### Security Question Field Descriptions

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Question</td>
<td>The question currently used to verify user identity and allow product access.</td>
</tr>
<tr>
<td>Current Answer</td>
<td>The answer to the current security question.</td>
</tr>
<tr>
<td>New Question</td>
<td>The new security question which will be used to verify user identity when permitting product access. Select a question from the drop-down list.</td>
</tr>
</tbody>
</table>
Transactions

Remote locations can concentrate funds to a corporate account by initiating transactions through the Web interface. While transactions are in pending status, they can be deleted.

**Note:** The request to delete a transaction must be received before the cutoff time. Requests submitted after the cutoff time are not guaranteed to be deleted.

*Tip:* If you want to modify a pending transaction, you must delete it first, then re-initiate it with the correct information.

Initiate Transaction

To initiate transaction:

- Select the Deposit Concentration tab.
- Click **Initiate Transaction** on the navigation menu. The Initiate Transaction page will display.
- The fields marked with an asterisk are required fields. The page cannot be saved until all required information is entered.
Note: The fields that appear on the Initiate Transaction page were pre-defined by the Bank in conjunction with your corporate office. The fields in the example below are merely representative of the fields that will display on your page.

- Enter the requested information and then click **Continue** to initiate the transaction.
- The Approve Transaction page will display. Review the transaction information before proceeding.

- If changes need to be made, click **Edit transaction**. The Edit Transaction page will display.
- Make any necessary changes and click **Continue**.
- The Approve Transaction page will display with the changes you entered.
• Click **Approve transaction** on the Approve Transaction page when you are satisfied with the information and you are ready to proceed.

• The Transaction Confirmation page will display when the information has been saved. The page displays a confirmation number that you can use for future reference.
Delete Transactions

A transaction can be deleted before the displayed collection time. After that point, it cannot be changed or deleted.

To delete a pending transaction:

- Click **Delete Transaction** on the navigation menu. The Delete Transaction page will display.

**Note:** By default, the list of transactions displays in descending order by confirmation number. You may change the order of the transactions appear by clicking any underlined column heading. The first time you click a different column heading, the transactions will appear in ascending order by the values in that column; clicking the column heading again will reverse the order.

- If you want to see details of a particular transaction, you may click its (underlined) confirmation number. A Transaction Detail page will display, overlaying the current page.
- Select transactions for deletion by marking the corresponding checkboxes on the Delete Transaction page.
- Click **Select all** if you want to mark all displayed transactions for deletion.
- Click **Deselect all** if you want to clear all transactions currently marked for deletion.
• Once you have selected the transactions to delete, click the **Continue** button.

• The Delete Transaction Approval page will appear. Review the list of transactions you selected on the previous page.

• When you are satisfied that the list contains the transactions you want to delete, click the **Delete transaction(s)** button.

• If you want to change your selections, click the **Don’t delete** button. The Delete Transaction button will reappear with your earlier selections marked. Change your selections and repeat the steps to complete the deletion.

• Once your selections have been deleted, the Delete Transaction Confirmation page will appear with an updated status for each deleted transaction.
Delete Transaction Confirmation

Confirmed: The transaction(s) have been successfully deleted.

The next collection time is on Wednesday, 04/06/2005 at 06:38 PM CT.

Transaction Information

<table>
<thead>
<tr>
<th>Confirmation Number</th>
<th>User ID</th>
<th>Total Amount</th>
<th>Effective Date</th>
<th>Entry Date/Time</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1234567890123</td>
<td>Name1</td>
<td>$100.00</td>
<td>04/04/2005</td>
<td>04/05/2005 02:21:36 PM</td>
<td>Deleted</td>
</tr>
</tbody>
</table>

Back to top
Reports

Transaction History Report

Use the Transaction History page to view printable records of previous transactions.

To access the Transaction History page:

- Click **Transaction History** on the navigation menu. The Transaction History Search page will display.

- Use the radio buttons under the **Transaction Status** section heading to select **All** transactions (the default) or **Specific** transactions. If choosing **Specific** transactions, mark the appropriate checkboxes underneath to select **Pending, Completed** and **Deleted** transactions.

- Select one of the **Entry Date Range** radio buttons to choose transactions for a single date or a range of
dates. Use the mm/dd/yyyy format when manually entering dates.

- Click the square icons to the right of the input fields to select dates from a visible calendar.
- Click Run Report when you have entered your report options. The Transaction History Report page will display.

Note: All times shown in this report are displayed in Central Time.

Note: By default, the list of transactions appear in descending order by confirmation number. You may change the order of the transactions appear by clicking any underlined column heading. The first time you click a different column heading, the transactions will appear in ascending order by the values in that column; clicking the column heading again will reverse the order.

To produce a report with different data, click Refine search.

To select another option from the navigation menu, click the Home or Deposit Concentration tab.
### Transaction History Search Field Descriptions

<table>
<thead>
<tr>
<th>Heading</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Status</td>
<td>The processing stage reached by the transaction.</td>
</tr>
<tr>
<td><strong>Completed</strong></td>
<td>The transaction has been submitted to the bank for processing.</td>
</tr>
<tr>
<td><strong>Pending</strong></td>
<td>The transaction has not yet been submitted to the bank for processing.</td>
</tr>
<tr>
<td><strong>Deleted</strong></td>
<td>The transaction was cancelled.</td>
</tr>
<tr>
<td>Enter Date Range</td>
<td>The time period for which to report data.</td>
</tr>
</tbody>
</table>

### Transaction History Report Column Descriptions

<table>
<thead>
<tr>
<th>Heading</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>User ID</td>
<td>The unique identifier assigned to the user who initiated the transaction.</td>
</tr>
<tr>
<td>Total Amount</td>
<td>The amount of the transaction.</td>
</tr>
<tr>
<td>Confirmation Number</td>
<td>The identification number for each transaction. It can be used to track a</td>
</tr>
<tr>
<td></td>
<td>transaction through the processing cycle.</td>
</tr>
<tr>
<td>Entry Date/Time</td>
<td>The date and time that a transaction is initiated in the system.</td>
</tr>
<tr>
<td>Effective Date</td>
<td>The date the transaction is expected to settle through the ACH network.</td>
</tr>
<tr>
<td>Status</td>
<td><strong>Completed</strong> - The transaction has been submitted to the bank for processing.</td>
</tr>
<tr>
<td></td>
<td><strong>Pending</strong> - The transaction has not yet been submitted to the bank for processing.</td>
</tr>
<tr>
<td></td>
<td><strong>Deleted</strong> - The transaction was cancelled.</td>
</tr>
</tbody>
</table>
Touchtone Considerations/General Conventions

Touchtone technology allows callers to enter numbers on their telephone keypads in response to automated voice prompts. The system interprets the tones and processes the information accordingly. A familiar example is: "Press 1 for product information or Press 2 for the nearest store location.” Our touchtone input system works similarly.

Users are allowed up to three attempts to make a valid entry for each prompt requiring caller input. Generally, an invalid entry will result in an error message. The default error message is "Invalid entry,” unless a more specific error is set up in the system response.

**Note:** “Validity” is determined by comparing the user’s response to the expected response in the system. Validating criteria is therefore different between voice prompts.

After sending an error message to the caller, the system prompts the caller again for the same field information. After three unsuccessful attempts at data entry, the system issues the error message, "retry limit exceeded,” terminating the call.

Likewise, if no keypad input is detected for ten seconds, the message "time limit exceeded,” is sent to the caller and the system prompts again for the same field information. After three unsuccessful attempts at data entry, the system issues the error message, "time limit exceeded,” terminating the call.

**Note:** A user may cancel the call at any time before system confirmation by hanging up the telephone. See Deleting Transactions Using Touchtone for the deletion procedure.

User-defined fields may be optionally skipped by pressing either the “#” or “*” symbols. Mandatory fields may not be skipped.

"Enter 1# if this is correct. Enter 0# to re-enter.”
The user will be re-prompted for the current field. For a response other than 0 or 1, the user will be told:

"Enter 1# if this is correct. Enter 0# to re-enter."

**System Errors**

If the system encounters a system level error that prevents the call from continuing, the following message is played before hanging up:

"The system is not available. Your transaction cannot be completed at this time. Thank you for calling."

**Touchtone Payment Instructions**

Dial 1-800-xxx-xxxx

System: "Welcome. Please enter a pound sign after each entry."

**Entitlement**

System: "Please enter your company ID."

Caller: xxxxx# [where xxxxx is your company ID]

System: "Please enter your location number."

Caller: xxxxxxxx# [where xxxxxxxx is your location number]

System: "Please enter your password."

Caller: xxxxxx# [where xxxxxx is your password]

The application will look up the ID and validate the password.

If no record matching the entered ID is found or the entered password does not match the password in the matching record, the "invalid entry" message displays.
Entitlement (cont.)

The system checks to see if the password has expired. If it has not expired, an opportunity to re-enter is presented.

System: “Your password has expired. You must enter a new one.”

Password

System: “Please enter your new password” Your password may not begin with zero!

User: “xxxxxx#” [where xxxxxx is your new password]

System: ”Please re-enter your new password”

If the second password entry does not match the first:

System: “The two entries do not match. Please re-enter.”

Entry

System: “Press 1# to make an entry. Press #2 to change your password.”

System: “Please enter deposit amount” (or name of user’s first field).

User: “75*00#”

System: “You have entered 75 dollars and zero cents, check digit is 16. Is that correct?”

User enters 0# or 1#.

The procedure repeats until all the user’s fields have been entered.
Confirmation

System: “Your confirmation number is xxxxxxxx. Please make a note of it. Again, your confirmation number is xxxxxxxx.” [where xxxxxxx is the confirmation number]

System: “Thank you for using the Cash Express Touchtone Entry Service.”

Deleting Transactions Using Touchtone

Select Option #3.

Enter the confirmation number for the transaction you wish to delete.

Press the # sign to execute.

No confirmation number is given for a transaction deletion. You may confirm the successful deletion by refreshing the Web page and checking for it there.

Error messages result if an invalid confirmation number is submitted.