

ACCOUNT MANAGEMENT

The Account Management function allows you to access information relating to your accounts and provides the following functionality:

- View account summaries and histories
- Generate and review account reports

ACCOUNT BALANCE SUMMARY

You will use the Account Balance Summary screen to view previous-day summary balance information.

Viewing the Account Balance Summary

1. On the Home Page, click the Accounts tab. The Account Balance Summary main screen opens displaying summary information for each account group. The account groups are:

- Deposit (checking, savings, etc.)
- Line of Credit (equity line, capital line)
- Loan (commercial, installment)
- Credit Card (MasterCard, Visa)
- Trust and Brokerage

Summary information will vary depending on the account group. For example, the following information displays for Deposit Accounts:

The screenshot shows the First Citizens web interface. At the top, there's a navigation bar with 'First Citizens' logo, 'BOB Advantage' account type, and a 'Sign Out' link. Below that are tabs for 'Alerts', 'Messages', 'Preferences', 'Administration', and 'Reporting'. A main navigation bar includes 'Home', 'Accounts', 'Cash Management', 'Payments & Transfers', and 'Customer Service'. Under 'Accounts', there are sub-tabs for 'Summary', 'History', and 'Check Inquiry'. The main content area is titled 'Account Balance Summary'. It includes a 'Using This Page' section with instructions: 'View key previous day summary information about your accounts. Accounts are grouped by account type.' Below this is a table titled 'Deposit Accounts' with columns: Name, Type, Total Debits, Total Credits, Closing Ledger, and Closing Available. The table lists three accounts: 'External Account - 987654321', 'General - 12345', and 'Payroll - 67891', all of which are 'Demand Deposit' type. A 'Total' row shows \$0.00 for all categories. To the right of the table is a 'Help with this Page' sidebar with links to 'Account Balance Summary', 'View Account History', and 'View Accounts by Location', along with a 'How to Use Help' section.

Name	Type	Total Debits	Total Credits	Closing Ledger	Closing Available
External Account - 987654321	Demand Deposit	---	---	---	---
General - 12345	Demand Deposit	---	---	---	---
Payroll - 67891	Demand Deposit	---	---	---	---
Total:		\$0.00	\$0.00	\$0.00	0.00

Accounts

- Account name and number
- Type
- Total debits
- Total credits
- Closing ledger
- Closing available

The summary information displayed for the other account groups is listed below:

Line of Credit

- Account name and number
- Type
- Date due
- Available credit
- Minimum amount due
- Balance

Loan

- Account name and number
- Type
- Date due
- Amount due
- Balance

Credit Card

- Account name and number
- Type
- Date due
- Amount due
- Balance

Trust and Brokerage Accounts

- Account name and number
- Type

ACCOUNT HISTORY

Viewing Account History

1. On the Account Balance Summary screen, click the History tab.

Account Balance Summary

Using This Page
View key previous day summary information about your accounts. Accounts are grouped by account type.

Deposit Accounts					
Name	Type	Total Debits	Total Credits	Closing Ledger	Closing Available
External Account - 987654321	Demand Deposit	---	---	---	---
General - 12345	Demand Deposit	---	---	---	---
Payroll - 67891	Demand Deposit	---	---	---	---
Total:		\$0.00	\$0.00	\$0.00	0.00

Help with this Page

- >> Account Balance Summary
- >> View Account History
- >> View Accounts by Location

How to Use Help
Click above to use the help.

2. The Account History screen displays. Select an account type from the Account Type drop down list. The Account drop down list then refreshes to display all applicable accounts.

Account History

Using This Page
View up to 31 days of previous day history for any of the previous 13 months.

Account Type: Deposit Accounts

Account: 23456 - BUS ANLYS CHKG RPM

Date: 11/01/2006 to 11/01/2006

Help with this Page

- >> View Account History
- >> View Transaction Details
- >> View an Image
- >> Inquire about a Transaction
- >> Export Account History
- >> TOA Accounts
- >> How to Use Paging and Sort Data

How to Use Help
Click above to use the help.

Account History: BUS ANLYS CHKG RPM - 23456

Average Closing Collected MTD:		1 Day Float:	
	\$8,469.99		\$0.00
Closing Ledger:		2+ Day Float:	
	\$7,716.28		\$0.00

Date	Type	Description	Ref. #	Debit	Credit	Action
11/01/2006	ACH Transfer	ACH Transfer	---	452.80	---	View Inquire
11/01/2006	Check	Check Paid	12715	145.00	---	View Inquire
11/01/2006	ACH Transfer	ACH Transfer	---	71.33	---	View Inquire
11/01/2006	ACH Transfer	ACH Transfer	---	50.25	---	View Inquire

Accounts

3. Select an account from the Account drop down list.
4. Select a range of dates to display the account history for a specific period.

Account History: BUS ANLYS CHKG RPM - 23456

Average Closing Collected MTD:	\$8,469.99	1 Day Float:	\$0.00
Closing Ledger:	\$7,716.28	2+ Day Float:	\$0.00

Date	Type	Description	Ref. #	Debit	Credit	Action
11/01/2006	ACH Transfer	ACH Transfer	---	452.80	---	View Inquire
11/01/2006	Check	Check Paid	12715	145.00	---	View Inquire
11/01/2006	ACH Transfer	ACH Transfer	---	71.33	---	View Inquire
11/01/2006	ACH Transfer	ACH Transfer	---	50.25	---	View Inquire

HINT: The date can be selected in one of two ways:

- Enter a range of dates (not to exceed 31 days) to display the history for a specific time. The format must be MM/DD/YYYY.
- Click the Calendar icons to select the appropriate dates to display and click Insert.

Calendar

March 2005

Su	Mo	Tu	We	Th	Fr	Sa
	1	2	3	4	5	
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

April 2005

Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

MM/DD/YYYY

Insert Close

- Click View and the history for the selected account and date ranges display. Account summary information for the end-date of the selected range displays followed by a list of transactions.

The screenshot displays the 'Account History' page for a First Citizens BOB Advantage account. The page includes a navigation bar with 'Home', 'Accounts', 'Cash Management', 'Payments & Transfers', and 'Customer Service'. Below the navigation, there are tabs for 'Summary', 'History', and 'Check Inquiry'. The main content area is titled 'Account History' and features a search section with the following details:

- Using This Page:** View up to 31 days of previous day history for any of the previous 13 months.
- Account Type:** Deposit Accounts
- Account:** 23456 - BUS ANLYS CHKG RPM
- Date:** 11/01/2006 to 11/01/2006
- View** button

Summary statistics for the account history are shown in a table:

Account History: BUS ANLYS CHKG RPM - 23456			
Average Closing Collected MTD:	\$8,469.99	1 Day Float:	\$0.00
Closing Ledger:	\$7,716.28	2+ Day Float:	\$0.00

Below the summary, a table lists the transactions:

Date	Type	Description	Ref. #	Debit	Credit	Action
11/01/2006	ACH Transfer	ACH Transfer	---	452.80	---	View Inquire
11/01/2006	Check	Check Paid	12715	145.00	---	View Inquire
11/01/2006	ACH Transfer	ACH Transfer	---	71.33	---	View Inquire
11/01/2006	ACH Transfer	ACH Transfer	---	50.25	---	View Inquire

Another way to view account history is to click the account name and number link from the Account Balance Summary main screen. The Account History screen opens and displays any previous-day transaction activity for the selected account.

Trust and Brokerage account history cannot be viewed in BOB Advantage. To view these accounts, locate and click the account name and number link on the Account Balance Summary screen. A new browser window opens and displays the sign in screen to the online system for the selected account.

Accounts

Viewing Transaction Details

1. Locate the transaction you want to view and click the View link.

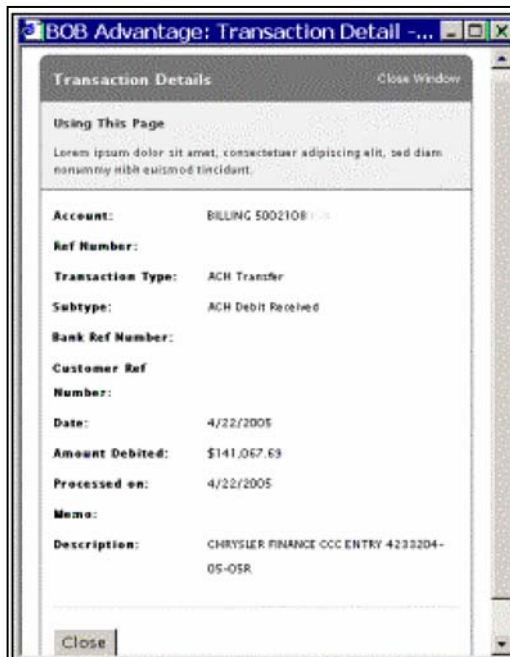


Account History: BILLING - 50021080

Average Closing Ledger MTD: 1 Day Float:
2+ Day Float:

Date	Type	Description	Ref. #	Amount	Action
4/22/2005	ACH Transfer	CHRYSLER FINANCE CCC ENTRY 4233204-05-05R	---	\$141,067.69	View Inquire
4/22/2005	Check	Check Paid	34917	\$19,254.00	View Inquire
4/22/2005	Check	Check Paid	34862	\$8,911.07	View Inquire

2. The Transaction Details window displays the transaction details for the selected account.



BOB Advantage: Transaction Detail - ...

Transaction Details Close Window

Using This Page
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam
nuncummy nibh euismod tincidunt.

Account: BILLING 50021080

Ref Number:

Transaction Type: ACH Transfer

Subtype: ACH Debit Received

Bank Ref Number:

Customer Ref Number:

Date: 4/22/2005

Amount Debited: \$141,067.69

Processed on: 4/22/2005

Memo:

Description: CHRYSLER FINANCE CCC ENTRY 4233204-05-05R

3. After reviewing the details, click Close to return to the Account History screen.

Inquiring About Transactions

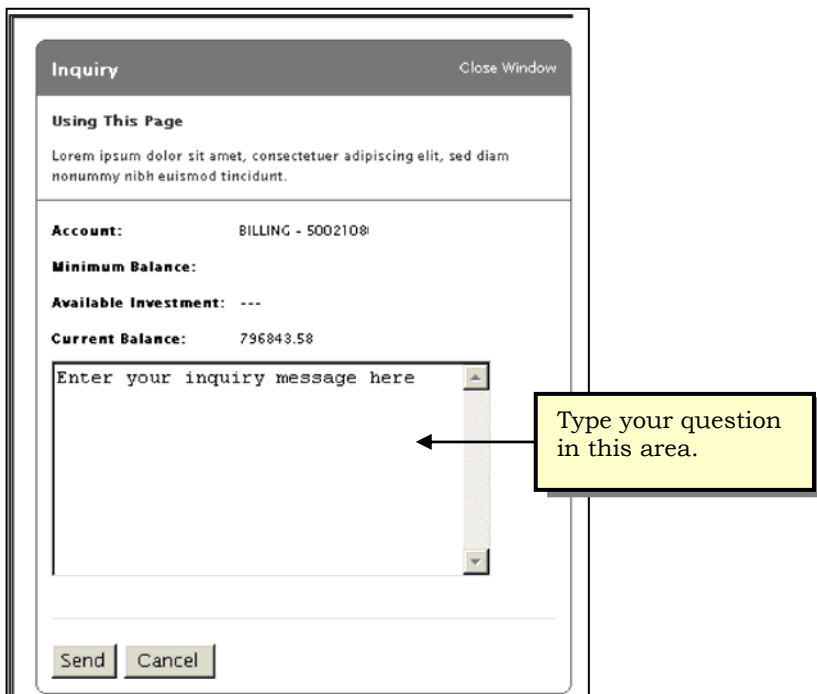
Follow these steps to inquire about an account history transaction:

1. Locate the transaction and click the Inquire link.



Account History: BILLING - 50021080					
Average Closing Ledger MTD:			1 Day Float:		
			2+ Day Float:		
Date	Type	Description	Ref. #	Amount	Action
4/22/2005	ACH Transfer	CHRYSLER FINANCE CCC ENTRY 4233204-05-058	---	\$141,067.59	View Inquire
4/22/2005	Check	Check Paid	34917	\$19,254.00	View Inquire
4/22/2005	Check	Check Paid	34853	\$8,911.07	View Inquire

2. The Inquiry window displays the account information for the selected account. Type your question in the text box.



Inquiry Close Window

Using This Page
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt.

Account: BILLING - 50021080

Minimum Balance:

Available Investment: ---

Current Balance: 796843.58

Enter your inquiry message here

Type your question in this area.

Accounts

3. Do one of the following:

- Click Send to send the inquiry to the Bank and return to the Account History screen.
- Click Cancel to close the Inquiry window and return to the Account History screen without sending the inquiry.

EXPORTING

You can export an account history in several formats, including:

- HTML
- PDF
- BAI 2.0 file
- QIF
- IIF
- Comma delimited text file
- Tab delimited text file
- Plain text
- QFX
- Quicken Web Connect
- Quickbooks Web Connect

Exporting an Account History

1. Display the history for the appropriate account.

Account History

Using This Page
View up to 31 days of previous day history for any of the previous 13 months.

Account Type: Deposit Accounts
Account: 23456 - BUS ANLYS CHKG RPM
Date: 11/01/2006 to 11/01/2006

Help with this Page
» View Account History
» View Transaction Details
» View an Image
» Inquire about a Transaction
» Export Account History
» TOA Accounts
» How to Use Paging and Sort Data
How to Use Help
Click above to use the help.

Account History: BUS ANLYS CHKG RPM - 23456

Average Closing Collected MTD:	\$8,469.99	1 Day Float:	\$0.00
Closing Ledger:	\$7,716.28	2+ Day Float:	\$0.00

Date	Type	Description	Ref. #	Debit	Credit	Action
11/01/2006	ACH Transfer	ACH Transfer	---	452.80	---	View Inquire
11/01/2006	Check	Check Paid	12715	145.00	---	View Inquire
11/01/2006	ACH Transfer	ACH Transfer	---	71.33	---	View Inquire
11/01/2006	ACH Transfer	ACH Transfer	---	50.25	---	View Inquire

Export Account History:
Select a transaction type and export format from the drop-down boxes and click Export to download transaction history.

All

2. Select All to download all transactions displayed, Debit Only, or Credit Only from the drop down list located on the left side of the screen.

Accounts

3. Select a file format from the Select Format drop down list.
4. Click Export and the File Download Confirmation window displays.



5. Click Save.
6. Click the arrow next to the Save In field and select a location to save the history file.
7. Determine and type a name for the history file in the File name field and click Save. The file is saved on your computer in the specified location.

Using Quicken or QuickBooks Web Connect

1. Display the history for the appropriate account.

Account History

Using This Page
View up to 31 days of previous day history for any of the previous 13 months.

Account Type:

Account:

Date: to

Help with this Page

- >> View Account History
- >> View Transaction Details
- >> View an Image
- >> Inquire about a Transaction
- >> Export Account History
- >> TOA Accounts
- >> How to Use Paging and Sort Data

How to Use Help
Click above to use the help.

Account History: BUS ANLYS CHKG RPM - 23456

Average Closing Collected MTD:	\$8,469.99	1 Day Float:	\$0.00
Closing Ledger:	\$7,716.28	2+ Day Float:	\$0.00

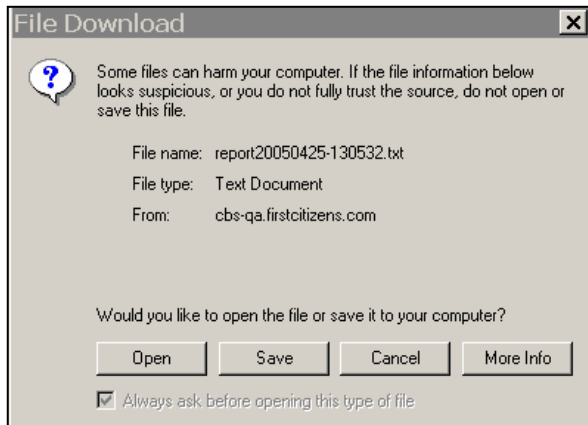
Date	Type	Description	Ref. #	Debit	Credit	Action
11/01/2006	ACH Transfer	ACH Transfer	---	452.80	---	View Inquire
11/01/2006	Check	Check Paid	12715	145.00	---	View Inquire
11/01/2006	ACH Transfer	ACH Transfer	---	71.33	---	View Inquire
11/01/2006	ACH Transfer	ACH Transfer	---	50.25	---	View Inquire

Export Account History:
Select a transaction type and export format from the drop-down boxes and click Export to download transaction history.

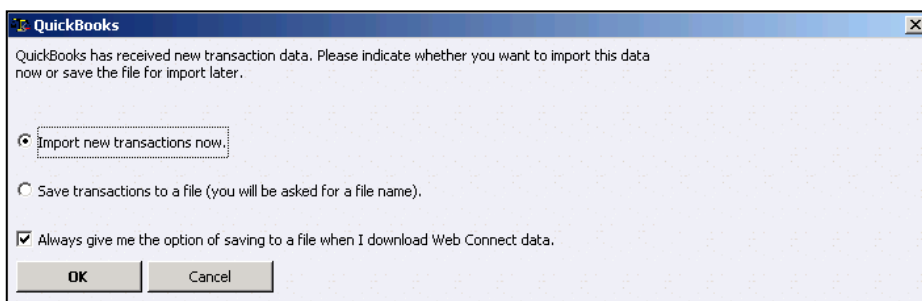
2. Select All to download all transactions displayed, Debit Only, or Credit Only from the drop down list located on the left side of the screen.

Accounts

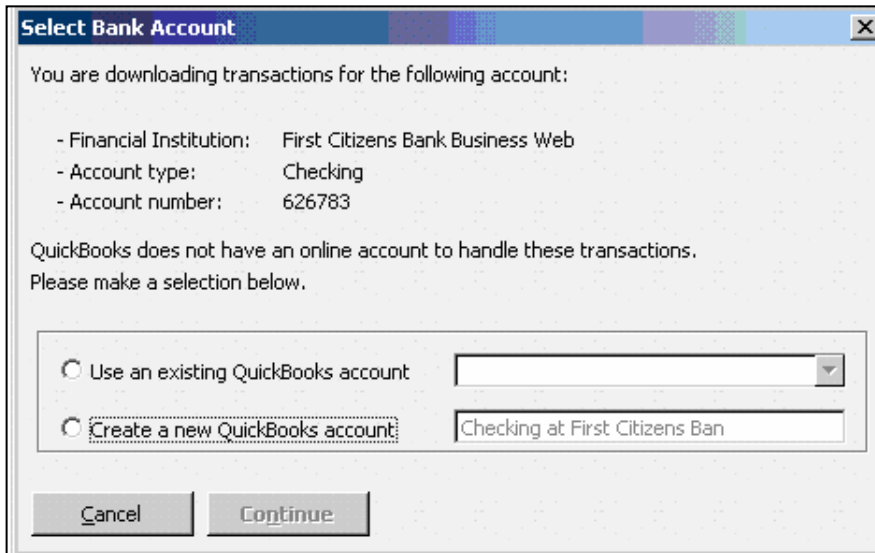
3. Select Quicken Web Connect or Quickbooks Web Connect from the Select Format drop down list.
4. Click Export and the File Download Confirmation window displays.



5. Click Open.
6. Your Quicken or Quickbooks application launches automatically.
7. Click the Import New Transactions Now radio button and click OK to continue.



8. The Select Bank Account dialog box displays. You can download into an existing account register or create a new account.



To Download into an Existing Account:

- Click the Use an existing QuickBooks account radio button.
- Select an account from the drop down list.

To Download into a New Account:

- Click the Create a new Quickbooks account radio button.
- Enter a name for the account.

9. Click Continue.
10. When Quickbooks confirms that your Web Connect data has been successfully read into Quickbooks, click OK. Your first download is complete.
11. The Quicken or Quickbooks application closes automatically. The transactions will be available for review the next time you access the Quicken or Quickbooks application.

Accounts

ACCOUNT REPORTS LIST

Working with Account Reports

The account reporting feature allows you to generate various account reports. You can generate the following standard reports as well as design custom reports, view, edit, and delete saved custom reports:

- **Balance Summary Report** – provides detailed information about account balances.
- **Balance Summary and Detail Report** – provides detailed balance information.
- **Transaction Detail Report** – provides detailed transaction information.
- **Credit Detail Report** – provides detailed information about credit transactions.
- **Detail Debit Report** – provides detailed information about debit transactions.

STANDARD REPORTS

Generating Standard Reports

All standard Account reports are listed in the Account Report List section of the Account Reports screen. Create a standard report by following these steps:

1. Click the Accounts tab and the Account Balance Summary screen displays.
2. Click Reporting and the Account Reports screen displays a listing of available reports.

Account Reports

Using This Page
Help text being written
You may select from the standard reports, create a custom report, or view your saved custom reports.

Account Report List

Information Reporting		
Report Title	Generate New Report	Saved Reports
Balance Summary	Standard Report Custom Report	There are no saved reports available. <input type="button" value="Open"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>
Balance Summary and Detail	Standard Report Custom Report	There are no saved reports available. <input type="button" value="Open"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>
Transaction Detail	Standard Report Custom Report	There are no saved reports available. <input type="button" value="Open"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>
Credit	Standard Report Custom Report	There are no saved reports available. <input type="button" value="Open"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>
Debit	Standard Report Custom Report	There are no saved reports available. <input type="button" value="Open"/> <input type="button" value="Edit"/> <input type="button" value="Delete"/>

3. Select the Report Title of the report you want to generate and click the Standard Report link.

Accounts

4. Complete the required fields. In addition to the fields included on a standard report, these fields are also available for some of the Account reports:
 - Report On date
 - Account
 - Date
 - Transaction Groups
5. Select the report format from the Format drop down list. Output options provided are HTML, Comma Delimited, Tab Delimited, PDF, or Plain Text.
6. Select the appropriate orientation from the Orientation drop down list, if applicable.
7. Select the delivery method from the Delivery Method drop down list. Reports can be displayed online or exported.
8. Click Report Header/Footer to specify the information to display in the top and bottom of each page of the report. By default, the following information is printed:
 - Business Name
 - Report Title
 - Date Prepared
 - Time Prepared
 - Page Number
 - An extra footer line that reads “Confidential”

You can remove any or all of the information from the report by deselecting the checkboxes in the dialog box.

9. After completing all required fields, do one of the following:

- Click Generate Report to generate the report in the selected format.

Do one of the following:

- ✓ Click Printer Ready for a printer ready version of the report.
- ✓ Click Back to return to the Report Criteria screen.
- Click Save Report to save the report without generating it. The Save Report screen displays and allows you to enter a name and description for the report.
 - ✓ Click Save Report and a confirmation screen displays.
 - Click Back to save the report and return to the Account Reports screen.
- Click Custom Reporting to modify the report criteria before saving or generating the report. Custom Reporting is only enabled when you are generating a standard report. After completing all fields, do one of the following as you would for a Standard Report:
 - ✓ Click Generate Report to generate the report in the selected format.
 - ✓ Click Save Report to save the report without generating it.
 - ✓ Click Cancel to return to the Account Reports screen.
- Click Cancel to return to the Account Reports screen without generating or saving the report.

Accounts

CUSTOM REPORTS

Generating Custom Reports

The Custom Reports section lists any saved custom reports and provides links to create new custom reports. Custom reports display beside the standard report type on which they are based.

To generate a custom report:

1. On the Account Balance Summary screen, click Reporting and the Account Reports screen displays.
2. Select the report type you want to create and click Custom Report and the reporting screen displays for the selected report type.
3. Follow the procedure described for generating a standard report.
4. In addition to the standard fields previously mentioned, the following fields are available for most Account reports:
 - Report On date
 - Account
 - Date
 - Transaction Groups
 - Transaction Codes
 - Amount
 - Sort 1 – specifies the primary criteria by which to sort the report
 - Sort 2 – specifies the secondary criteria by which to sort the report
 - Format
 - Orientation
 - Delivery Method

Viewing Saved Custom Reports

Previously saved custom reports are listed in the Saved Reports section of the screen. Saved custom reports are displayed next to the standard report type on which they are based.

To view a saved custom report, do the following:

- 1.** Select the report you want to display from the Saved Reports drop down list.
- 2.** Click Open and the selected report displays.
- 3.** After reviewing the report, do one of the following:
 - Click Printer Ready and the report displays in a browser window. After viewing, click the “X” in the upper right corner to close the window.
 - Click Back to return to the Account Reports screen.

Accounts

Editing Saved Custom Reports

To edit a saved custom report, do the following:

- 1.** Select the report you want to edit from the Saved Reports drop down list.
- 2.** Click Edit and the appropriate Edit Report screen displays.
- 3.** Make the necessary changes and do one of the following:
 - Click Generate Report to generate the report.
 - Click Save Report to save the report without generating it. The Save Report screen displays with a message that your changes to the report criteria have been saved. Click Back to return to the Account Reports screen.
 - Click Cancel to return to the Account Reports screen without saving or generating the report.

Deleting Saved Custom Reports

To delete a saved custom report, do the following:

- 1.** Select the report you want to delete from the Saved Reports drop down list.
- 2.** Click Delete and the Delete Report Criteria screen displays.
- 3.** Do one of the following:
 - Click Cancel to return to the Account Reports screen without deleting the report.
 - Click Delete to delete the report and return to the Account Reports screen.