



US Network Bank 

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

US Network Bank

U.S. NETWORKS OF VIRTUAL ENTERPRISES INTERNATIONAL

Login to your account

User id:

Password:

Banking Manuals:

- [User](#)
- [Manager](#)

[Mail US Network Bank](#)

Products

Budget Checking
No opening deposit. No monthly service charge. No minimum required balance. Unlimited free electronic bill payment and transfers.

Interest Checking
Compounds interest on all balances, credited monthly. Unlimited free electronic bill payment and transfers.

Other products:
JPMorgan Chase Bank - USVENet Card
Savings account
Certificates of Deposit
Money Market account

Sign up for Student Checking Account

[Sign up](#) to get instant access.

Sponsors

citigroup foundation

JPMorganChase

User Interface Page

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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.

Products and Services

Account Summary

Account Details

Bill Payment

Credit Card Bill Payment

Funds Transfer

Pending Transactions

Payees

Process Credit Card Payment

Products and Services

Products

Savings Account

Disclosures

Foreign Exchange Spot Rates

Rate and Fee Schedule

Truth in Savings

Manager's facilities

Generate application codes for students

Change Manager's password

Change password

1

2

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

- 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**.

Applicationno	Keycode
35437	17985
35438	61141
35439	17364
35440	62029
35441	34882

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

Note:

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

PASSWORDS

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

To change your password:

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

- 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://165.155.104.252/Default.aspx>.
2. Go to the **Marketplace** dropdown menu and select the **Online Banking** button. The US Network Bank user interface page is displayed.

OPEN A NEW ACCOUNT

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

US Network Bank 

U.S. NETWORKS OF
VIRTUAL ENTERPRISES INTERNATIONAL 

Login to your account

User id:

Password:

Banking Manuals:

- [User](#)
- [Manager](#)

[Mail US Network Bank](#)



Products

Budget Checking
No opening deposit. No monthly service charge. No minimum required balance. Unlimited free electronic bill payment and transfers.

Interest Checking
Compounds interest on all balances, credited monthly. Unlimited free electronic bill payment and transfers.

Other products:
JPMorgan Chase Bank - USVNet Card
Savings account
Certificates of Deposit
Money Market account

Sponsors

Sign up for Student Checking Account

[Sign up](#) to get instant access.

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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.

Student Checking Account Application form

1. Application codes

VE registration code of your firm

Applicationno

Keycode

SAMPLE DATA ONLY

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

2. Account Owner

Initials

Last Name

E-mail address

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?

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.

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.

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**

SAMPLE DATA ONLY

Your US Network Bank User ID: **41234509**
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://165.155.104.252/Default.aspx>.

PASSWORDS

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

To change your password:

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

Change password

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

Notes:

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

All information is required

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.

The screenshot displays the US Network Bank website. At the top left is the "US Network Bank" logo with an American flag icon. To the right is the "U.S. NETWORKS OF VIRTUAL ENTERPRISES INTERNATIONAL" logo with a globe icon, and the "CSBS" logo. Below the logos are four main sections: "Login to your account", "Products", "Sponsors", and "Sign up for Student Checking Account".

Login to your account: Includes input fields for "User id:" and "Password:", and a "Login" button.

Products: Lists "Budget Checking" (No opening deposit, No monthly service charge, No minimum required balance, Unlimited free electronic bill payment and transfers), "Interest Checking" (Compounds interest on all balances, credited monthly, Unlimited free electronic bill payment and transfers), and "Other products:" (JPMorgan Chase Bank - USVENet Card, Savings account, Certificates of Deposit, Money Market account).

Sponsors: Includes logos for "citigroup foundation" and "JPMorganChase". Below the logos is a photo of three people looking at a laptop.

Sign up for Student Checking Account: Includes a "Sign up" link to get instant access.

Banking Manuals: Includes links for "User" and "Manager".

Footer: "Funded by Citigroup Foundation to support economic and financial literacy. Credit Card System funded by JPMorgan Chase. © Copyright United States Network of Virtual Enterprises. All Rights Reserved."

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.

The screenshot shows the 'Payees' management page in the Spinner Bank Admin interface. The page includes a navigation menu on the left, a header with 'US Network Bank' and 'SPINNER BANK ADMIN', and a main content area. The main content area has a green header 'Payees' and a search section with dropdowns for 'View payees of' (set to USA) and 'State' (set to NY), and radio buttons for 'Corporate accounts' (selected) and 'Personal accounts'. Below the search section is a table of payees with columns for 'Payee', 'Account No', and 'My Payees'. The table lists various payees such as '4 SEASONS SPORTS RESORT ATTICA, NY' and 'ADAMS ELECTRONICS OZONE PARK, NY'. Annotations with red boxes and arrows point to specific elements: 'Click to add payee' points to the 'Add' link for ADAMS ELECTRONICS; 'Click to remove payee' points to the 'Remove' link for BEAUTY INSIDE OUT; and 'Click for Next payee page' points to the 'Next' link at the bottom right. At the bottom of the page, there are alpha buttons (A-Z, 0-9, *) for searching.

Payee	Account No	My Payees
4 SEASONS SPORTS RESORT ATTICA, NY	100003665	Add
A.C.T. PROFESSIONAL SERVICES NEW YORK, NY	100002134	Add
ADAMS ELECTRONICS OZONE PARK, NY	100006450	Add
ARTROPICA NEW YORK, NY	610127756	Add
ASAP: ASSURED SERVICE FOR ASSURED PROGRESS (NYC) LONG ISLAND CITY, NY	100006622	Add
AYE (ACCESSORIZE YOUR ELECTRONICS) NY	610131842	Add
BARE NECESSITIES, INC. ALEXANDER, NY	100003664	Add
BC-ONE BANK BRONX, NY	100004538	Add
BEAUTY INSIDE OUT BRONX, NY	100002192	Add
BON VOYAGE TRAVEL BROOKLYN, NY	100002630	Add
BUFFALO CENTRAL OFFICE NY	610032062	Add
CAFE IMPRESA BRONX, NY	610114069	Remove

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**.

US Network Bank ACCOUNT NAME Log Out |

Payment

From Account: Budget Checking 100002379

To Payee: Select one

Amount: 0.00

Currency: USD

Description:

Date (mm/dd/yyyy): 07/30/2010

Frequency: One Time Continue indefinitely Stop after payments

Buttons: Save Save and Add another Cancel

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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.

US Network Bank ACCOUNT NAME Log Out | Help | Contact Us

Pending Transactions

View scheduled transactions of Budget Checking 100002379

Payee	Accountno	Currency	Amount	Date	Frequency	Bankorder#
<input type="radio"/> BLANC, IB - NEW YORK, NY SAMPLE PAYMENT	100002380	USD	10.00	07/30/2010	One Time	434874

Buttons: Edit Delete

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.

Sale - Process Credit Card Payment

Card Type: JPMorgan Chase - USVNet Card

Credit Card No:

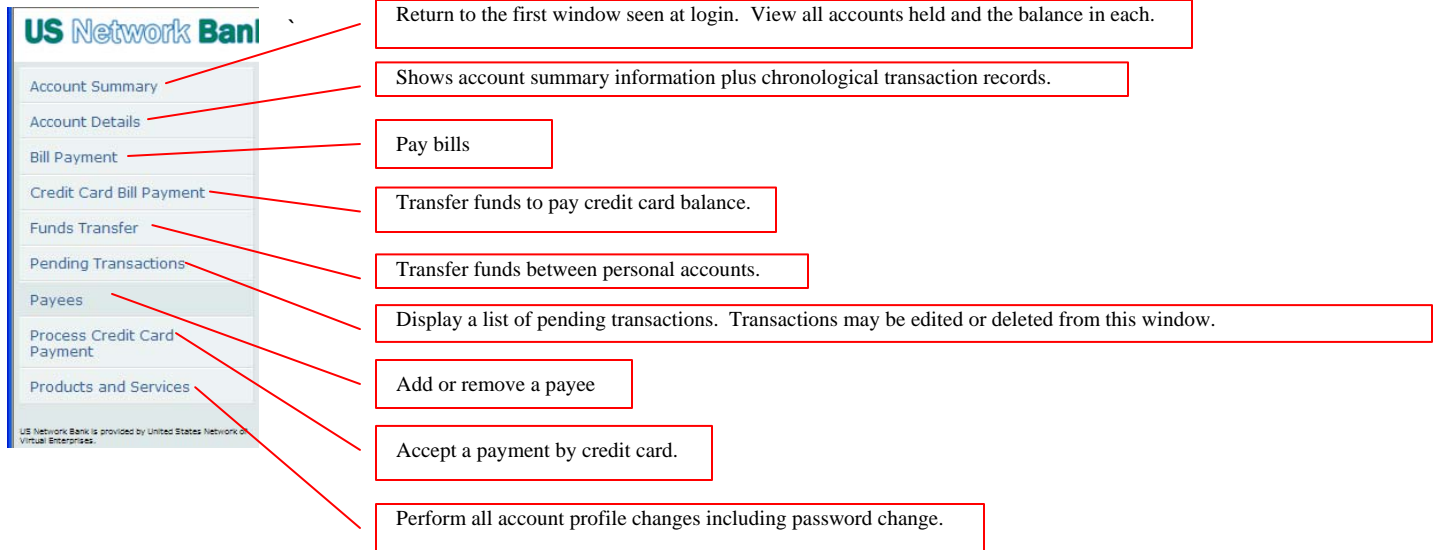
Exp. date (mm/yyyy): 01 / 2010

Amount: 0.00

To Account: Budget Checking 100002379

Button: Process

ADDITIONAL MENU FUNCTIONS



The image shows a screenshot of the US Network Bank menu with red lines connecting menu items to their descriptions:

- Account Summary**: Return to the first window seen at login. View all accounts held and the balance in each.
- Account Details**: Shows account summary information plus chronological transaction records.
- Bill Payment**: Pay bills
- Credit Card Bill Payment**: Transfer funds to pay credit card balance.
- Funds Transfer**: Transfer funds between personal accounts.
- Pending Transactions**: Display a list of pending transactions. Transactions may be edited or deleted from this window.
- Payees**: Add or remove a payee
- Process Credit Card Payment**: Accept a payment by credit card.
- Products and Services**: Perform all account profile changes including password change.

END OF BANKING MANUAL

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 European 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. Open your browser and go to <http://165.155.104.252/snopro/start.oppro>. You will see the login screen.

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U.S. NETWORK

VE Profile - Login

This section is for teachers only. Please login with your US Network Bank user id and manager's password.

Login

User id:

Password:

Login

Enter firm's RegNo

Enter the Manager's Password

Click Login button

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.

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U.S. NETWORK

VE Profile - US01066

General

Name: NYCPD1
Contact: TEACHER1 (M)
Contact's e-mail address:
Address:
City: NYC
State: NY
ZIP: 10023
E-mail address:
Phone:
Fax:
Website:
Languages:
Int'l trade: No

Change

Business hours

Mon	Tue	Wed	Thu	Fri

Temporary closed: -

Change

Business Classification

1:
2:
3:
4:
5:

Add Classification

Click here to access the update screen for General information.

Click here to access the update screen for Business hours.

Click here to access the update screen to add or update Business Classification (firm's product or service).

Update General Information

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

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VE Profile - US01066

General

Name:

Contact: Male Female

Contact's e-mail address:

Address:

City:

State:

ZIP:

E-mail address:

Phone:

Fax:

Website:

Languages:

Int'l trade:

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.

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U.S. NETWORK

VE Profile - US01066

Business hours

Mon	Tue	Wed	Thu	Fri
(hh:mm) (hh:mm)	(hh:mm) (hh:mm)	(hh:mm) (hh:mm)	(hh:mm) (hh:mm)	(hh:mm) (hh:mm)
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

Temporary closed: (mm/dd/yyyy) ... thru (mm/dd/yyyy) ...

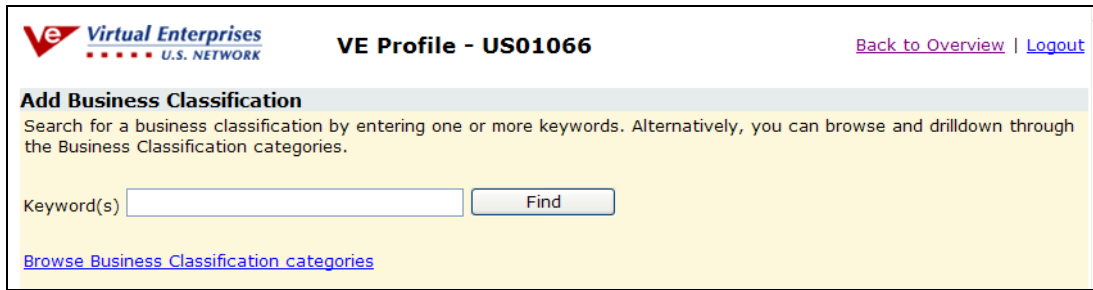
If business hours are the same each day, fill in only the Monday boxes. If not the same each day, please complete all days.

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.



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VE Profile - US01066 [Back to Overview](#) | [Logout](#)

Add Business Classification
Search for a business classification by entering one or more keywords. Alternatively, you can browse and drilldown through the Business Classification categories.

Keyword(s)

[Browse Business Classification categories](#)

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.