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# **Application Guide**

## **Siebel Self-Service for Cards**

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### 1.1 Introduction to Siebel Self-Service for Cards

Siebel Self-Service for Cards is the complete enterprise-class customer self-service and e-billing solution of Siebel, providing the out-of-the-box application necessary for delivery of sophisticated self-service applications for card issuers. The Foundation Application, Siebel Card Manager, shows how cardholders can view their accounts and statements online, make electronic payments using ACH or other payment accounts, request new cards and profile changes, and perform self-service using the Internet. Siebel Self-Service for Cards is available for deployment under a traditional enterprise license model or as a Siebel managed solution in our Tier 1 data center.

This guide describes the components and architecture of Siebel Self-Service for Cards and explains how it meets the complex requirements and return on investment (ROI) goals of the world's largest card issuers.

#### Siebel Customer Self-Service Solution

Customer Self-Service (CSS) gives customers direct control over the full range of account-related tasks, from finding information to executing transactions, all independent of the device used to engage with the provider. It empowers customers to perform functions that might otherwise go through a call center, traditional retail outlet, or other distribution channel. CSS combines electronic bill presentment and payment, service request management, personalization and application integration technologies to create an integrated, natural and preferred starting point for all customer service issues.

Contact centers provide the key to unlocking potential business benefits through self-service. Analyzing contact center statistics shows that the vast majority - often 60-90 percent - of customer service issues relate to a cardholder's account. For this reason, Siebel's product solutions provide direct access to detailed account information and interface with complementary front- and back-office systems to provide access to a variety of account-related services.

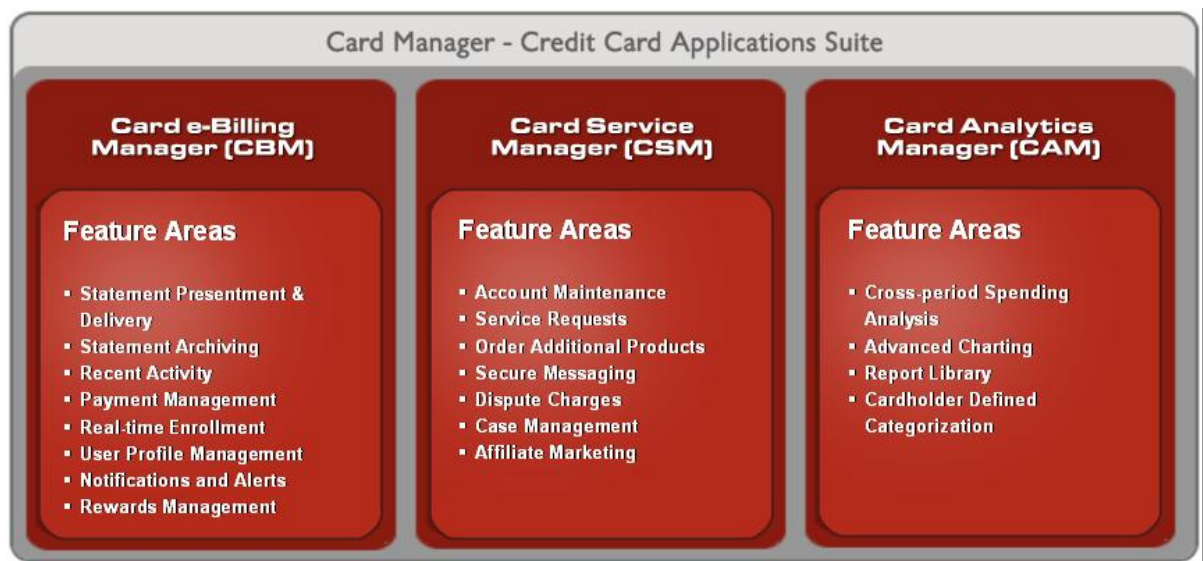
Siebel Self-Service for Cards is a packaged suite of applications specifically for the issuers, to enable service providers to fully realize the benefits of this new online self-service way of doing business. The number of card holders actively using online self-service and e-billing is steadily increasing. Livermore Research estimates that 100M of 360M US cardholders will be active enrolled users of issuers online service applications.

Siebel Self-Service for Cards includes a rich set of applications & functionality that give providers a complete multi-channel customer-self service experience. This suite includes product solutions for:

- e-Billing and Payment
- Account Service Requests
- Reporting and Cardholder Analytics

As a packaged solution, Siebel Self-Service for Cards is designed as a functionally complete application with a rich set of out-of-the-box capabilities. The look and feel of the application is fully configurable to the unique branding and customer flow of individual issuers.

Siebel Self-Service for Cards includes:



## Business Benefits of Siebel Self-Service for Cards

By offering cardholders a compelling online experience to manage their accounts, issuers are able to maximize online adoption and usage of the low cost web service channel.

Issuers are able to achieve reduced customer service costs by:

- Deflecting and eliminating customer calls to live agents
- Decreasing paper, postage and lockbox payment processing costs
- Reducing fraud through increased account diligence and cardholder notifications

Improved customer satisfaction from the convenience of 24x7 access to account information increases cardholder retention, generates revenue from better online cross-sell capabilities and differentiates the service level provided to card portfolios.



As a production proven platform, Siebel Self-Service for Cards reduces infrastructure cost and provide the best cost of ownership for issuers. Siebel superior scalability reduces the hardware footprint and IT resource needs of alternative approaches.

## Additional Modules Available

Siebel offers additional products to complement the Siebel Self-Service for Cards:

**CSR Manager** - The browser-based customer service application that reduces call management costs by providing critical account management access and capabilities to customer service representatives.

**Email Response Management** - An intelligent application that enables automated response and recommended response to email inquiries, improving agent productivity and customer satisfaction with faster responses.

**Marketing Manager** - The personalization and campaign management solution that enables organizations to increase revenue and decrease customer care costs by weaving personalized marketing and customer service messages throughout the Customer Self-Service experience based on actual account, profile or CDR data.

**Syndication Manager** - A cartridge-based content distribution system that gives organizations the ability to publish customers. summary account information to portals and aggregators. Syndication Manager provides customers with the convenience of All Portals Addressable access to account information.

**IVR Manager**- Delivers self-service account management capabilities via a fully integrated IVR communication channel.

**Print Manager** - Complements self-service and e-billing by offering an integrated data consolidation and print statement design solution for generating print statement output.

**Intelligent Assistant (IA)** - An advanced, Natural Language based search and self-service application, IA enables users to quickly find answers to both general content and personal account queries using everyday, conversational language.

**EasyPay** - A self-contained quick payment solution that allows customers to execute one-time/last minute payment transactions using the web, IVR or CSR without requiring the customer to formally enroll for online self-service.

## 1.2 Conceptual Overview

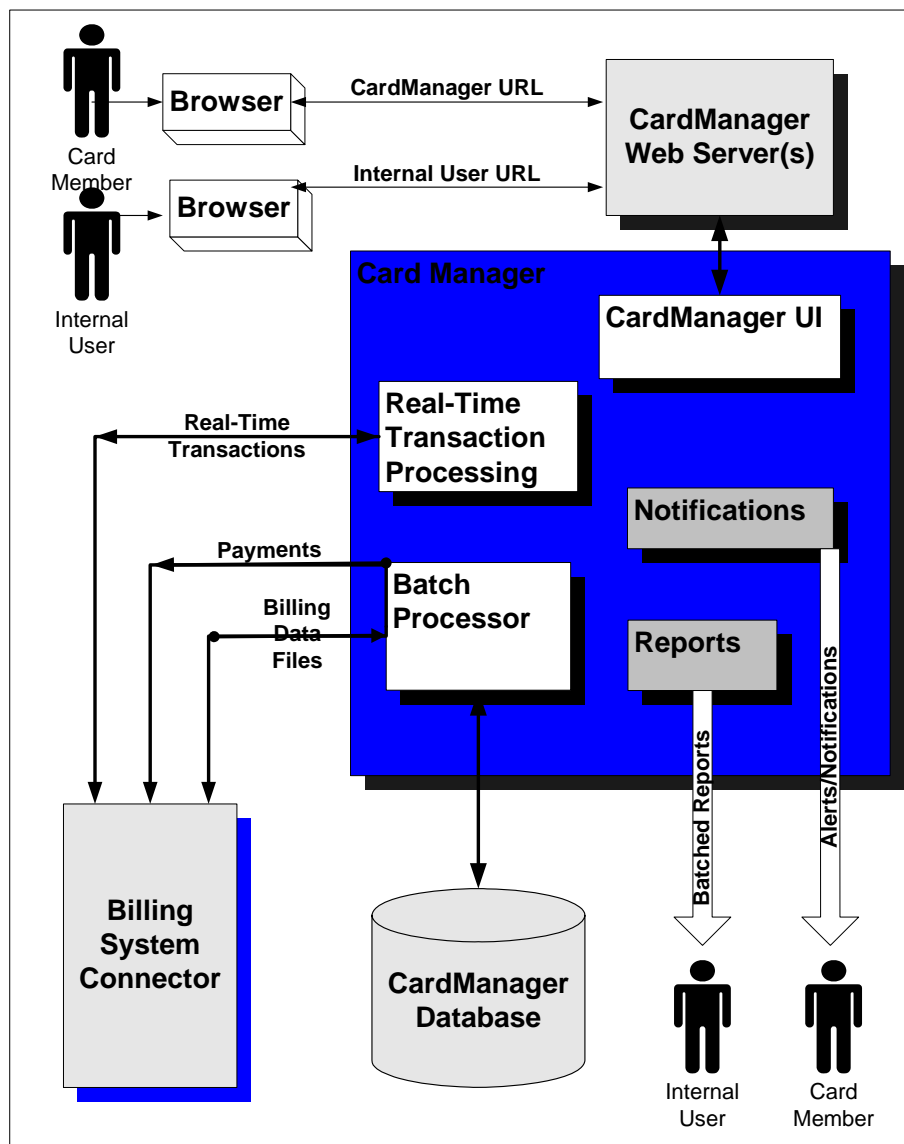


Figure 1.1 – System Context Diagram

### Siebel Self-Service for Cards System Components

The Siebel Self-Service for Cards system consists of three key components:

- ◆ **Siebel Self-Service for Cards UI** – The user interface giving card members access to the core functions of the Siebel Self-Service for Cards system
- ◆ **Billing System (ODS) Real-Time Interface** – A real-time interface to the billing system for handling requests from Siebel Self-Service for Cards for real-time information from ODS using MQSeries messaging.
- ◆ **Billing Data File Batch File Delivery/Processing** – An interface for delivery of daily transaction data and monthly statement data processed by FDR.

## Siebel Self-Service for Cards Application Back-End Components

Siebel Self-Service for Cards applications provide a number of separate back-end components, which are configured to deliver the required functionality:

- ◆ **Reporting** – Generates reports in response to online or scheduled requests for analytics data.
- ◆ **Alert Notifications** – Generate e-mail notifications. These are triggered by system events or data-driven batch processing events.



# 2

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## Siebel Self-Service for Cards Application Use Cases

### 2.1 Overview

The following set of use cases serves as the functional specification for the system. Each use case specifies a set of activities that can be performed by an actor (e.g., card member) to achieve a desired goal. It also describes the set of interactions between the actor and the Siebel Self-Service for Cards foundation application (called Card Manager).

In order to fulfill its goal, a use case may also interact with external systems, which are systems that are outside the boundary of the application, such as the billing system.

There may be many possible paths through a use case. The main path describes the successful completion of the use case without encountering any exceptional conditions. Alternate paths describe other related paths through the use case (for example, add, edit and delete) that are considered not to be a part of the common flow of the use-case. These are labeled using numbers in square brackets, e.g., [A1], Exception paths describe exception conditions and how they are handled. (e.g., [E1]). Business Rules are listed separately, where appropriate (e.g., [B1])

The use cases in this document describe the essential interaction between the actors and the Card Manager application. The User Interface (UI) consists of a set of screens and navigation elements with interfaces (APIs) to Siebel Self-Service for Cards platform functions, which provide access to statement and payment information. The card member presentation is driven by a set of HTML templates (Tiles). The navigation and control is driven through a standard Java framework (Struts).

The use cases in this document form the basis for functional test cases, defining how the screens, as well as the system as a whole, should function from a user perspective.

## 2.2 Actors

ACTOR	EXAMPLE ROLES	NOTES
Card Member	End User	The card member is the user of the Siebel Self-Service for Cards Application. Card Members perform following actions such as: enroll, login, view statement and transactions, make payments, request services, NLS, Secure Messages.
CSR User	Phone Rep (CSR) Phone Rep (Collector) Contributor Case Owner Info Security Rep Administrator Helpdesk Administrator Manager Executive Manager Case Reviewer Fraud Rep	Users will be assigned one role and will be given the privileges associated with this role
System	Siebel Self-Service for Cards Application	The system includes multiple components handling different functions such as enrollment, login, payment, administration, etc.
Operator	Administrator of Siebel Self-Service for Cards system	Operators configure and manage the Siebel Self-Service for Cards system but are not responsible for managing CSR Users.

**Figure 2.1 –Actors**

## 2.3 CSR User Roles & Privileges

EXAMPLE ROLE	PRIVILEGES	NOTES
CSR User	<ul style="list-style-type: none"> <li>Jump To Page</li> <li>Login As Card Member</li> <li>Reset Card Member Password</li> <li>Reset After Enrollment or Login Failure</li> <li>Disable/Enable Access</li> <li>View Card Member Profile</li> <li>View Payment History</li> <li>Mark Case Reviewed</li> <li>View Reports</li> <li>View Case</li> <li>Accept, Return and Escalate Case</li> <li>Assign Case</li> <li>Add/Change/Delete User</li> <li>Reset CSR User Password</li> <li>View Roles</li> <li>Update Roles</li> </ul>	<p>A representative from Info Security assigns a role to an CSR User when the user is created. Each role has a set of privileges assigned to it.</p> <p>The system will be configured with an initial set of roles, but the Info Security Rep may create additional roles.</p> <p>Users will also be assigned to one or more categories (departments), which are independent of the role they have been assigned.</p>
Phone Rep (CSR)	<ul style="list-style-type: none"> <li>View Card Member Profile Page</li> <li>Disable/Enable Access</li> <li>Jump To Page</li> <li>Reset Card Member Password</li> <li>Reset After Enrollment or Login Failure</li> <li>View Payment History</li> </ul>	Phone reps may only view card member information and payment history. They may not view or work on cases (secure messages)
Phone Rep (Collector)	<ul style="list-style-type: none"> <li>View Card Member Profile Page</li> <li>View payment history</li> </ul>	Collectors are phone reps with limited privileges. There are about 2000 of these
Contributor	<ul style="list-style-type: none"> <li>View Card Member Profile Page</li> <li>Disable/Enable Access</li> <li>Jump To Page</li> <li>Reset Card Member Password</li> <li>Reset After Enrollment or Login Failure</li> </ul>	<p>Contributors are caseworkers. They view and respond to secure messages. In doing this they may also perform any actions that a phone rep can perform.</p> <p>In addition, they may work on cases for categories that they have been assigned to. They may reply to secure messages</p>

EXAMPLE ROLE	PRIVILEGES	NOTES
	View Payment History Accept, Return and Escalate Case	that they have taken off the queue, and may also return them to the queue or escalate them to an escalated queue.
Case Owner	View Card Member Profile Page Disable/Enable Access Jump To Page Reset Card Member Password Reset After Enrollment or Login Failure View Payment History Accept, Return and Escalate Case Assign Case View Roles and Privileges	Case Owners are managers who manage a number of Contributors in handling one or more categories of cases. They may work on cases, escalated cases, or assign cases to members of their team. They may also view the roles and privileges of Contributors in categories of which they are a designated owner.
Info Security Rep	Add/Change/Delete User Reset CSR User Password Update Roles	Info Security Reps manage security. They may add or delete CSR Users, assign them roles and categories, and reset passwords
Administrator	Add/Update/Archive Templates	Administrator only manages templates
Helpdesk Administrator	View Roles Reset CSR User Password	Helpdesk Administrators may view roles and privileges, but the only action they can perform is to reset CSR User passwords.  They will see only the Manage CSR Users tab.
Manager	View Roles	Managers may need to see individuals profile to see what privileges that they have but not make any changes
Executive Manager	View Roles Login As User	Executive Managers need access to all functions.
Case Reviewer	View Case	Case Reviewers may view any cases, but take no actions except to flag a case as having been viewed.
Fraud Rep	Enable/Disable Access View Reports	Fraud Reps will view fraud reports and may access the application to disable a card member.



**Figure 2.2 – CSR Users Roles and Privileges**

## 2.4 General UI

The following use cases detail common functionality that can be applied to more than one view in the Siebel Self-Service for Cards application.

Note: The UI needs to be handicap accessible.

### 2.4.1 Switch Language (200)

<b>Name:</b>	<b>Switch Language</b>
<b>Brief Description:</b>	System redisplay page in selected language
<b>Trigger:</b>	Card Member toggles language on current display
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System updates the static content of the user interface</li> <li>2. System updates the language indicator in card member's profile</li> <li>3. Use case ends</li> </ol>

### 2.4.2 Display Error Message (210)

<b>Name:</b>	<b>Display Error Message</b>
<b>Brief Description:</b>	System redisplay page with an error message
<b>Trigger:</b>	Card Member performs an action that cannot be completed
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System determines required error actions</li> <li>2. System reads error message text from a configuration file</li> <li>3. System updates information on page as necessary</li> <li>4. System redisplay page with error message (displayed in Red) below heading and above first field</li> <li>5. Use case ends</li> </ol>

### 2.4.3 Cancel (220)

<b>Name:</b>	<b>Cancel</b>
<b>Brief Description:</b>	Card Member selects a <i>Cancel</i> action

<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System returns card member to first page of current sequence of pages</li> <li>2. System clears any data or selections made by the card member</li> <li>3. Use case ends</li> </ol>
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## 2.4.4 Download Transactions (230)

The screenshot shows the Siebel cardmanager interface. The user is logged in as Mary Loug. The 'Statement' page displays account summary information and a list of transactions. A pop-up window titled 'Download Details' is overlaid on the page, prompting the user to select a preferred download format from a list: Quicken (.qif), Money (.qif), Comma Delimited (.csv), and Tab Delimited (.tab). The 'Download' button is visible next to the selected format.

Payment Information		Account Summary	
New Balance	\$1,995.08	Previous Balance	\$1,602.79
Minimum Payment Due	\$200.00	Purchases	+ \$1,020.50
Amount Past Due	\$0.00	Cash Advances	+ \$0.00
Payment Due Date	07/24/2004	Credits	- \$105.02
Total Credit	\$538.19		
Total Available	\$15.00		
Cash Advance	\$0.00		
Cash Advance	\$1,995.08		
Overlimit Am			

Trans Date	Date Posted	Merchant/Transaction Description	Memo	Category	Amount
<b>Purchases, Cash Advances &amp; Fees</b>					
06/03/04	06/03/04	<a href="#">QXT*1307911240 0204 800-950-7732 MI</a>		Computer Related	\$258.00
06/10/04	06/10/04	<a href="#">TIAS TEX MEX' #6119 ARLINGTON TX D</a>		Misc	\$30.00
06/12/04	06/12/04	<a href="#">EDS/WALGREEN'S BOSTON, MA D</a>		Financial	\$47.00
06/14/04	06/14/04	<a href="#">KROGER #741 SL9 MADISON IN</a>		Legal Services	\$32.00

Figure 2.3 – Download

<b>Name:</b>	<b>Download Transaction Detail</b>
<b>Brief Description:</b>	Card Member downloads the current view of transaction detail
<b>Trigger:</b>	Card Member selects download button
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System opens a pop-up window:</li> </ol>

	<ol style="list-style-type: none"> <li>a. Data Types             <ol style="list-style-type: none"> <li>i. Quicken (.qif)</li> <li>ii. Money (.qif)</li> <li>iii. Comma Delimited (.csv)</li> <li>iv. Tab Delimited (.dat)</li> </ol> </li> <li>b. <b>Actions:</b> Download; Cancel</li> </ol> <ol style="list-style-type: none"> <li>2. Card Member selects type of download from drop-down box and selects <i>Download</i></li> <li>3. Card Member's browser provides options for download</li> <li>4. Card Member selects browser functions (Open, Save or Cancel ) to complete download function</li> <li>5. System closes pop-up window returning card member to the page that download was selected from</li> <li>6. Use case ends.</li> </ol>
<p><b>Notes:</b></p>	<p>Uses standard browser download function.</p> <p>Siebel Self-Service for Cards will download to Quicken and Money applications in QIF format but the drop-down menu will display four options: Quicken (.qif); Money (.qif); Comma Delimited (.csv); Tab Delimited (.dat).</p>

### 2.4.5 Page through data in a table (240)



**Figure 2.4 – Paging Function**

<p><b>Name:</b></p>	<p><b>Page through data within a single view</b></p>
<p><b>Brief Description:</b></p>	<p>Card Member pages through large amounts of data that could appear on a single view</p>
<p><b>Main Path:</b></p>	<ol style="list-style-type: none"> <li>1. Card Member selects single forward arrow to see the next page of data</li> <li>2. Card Member selects double forward arrow to see the last page of data</li> <li>3. Card Member selects single backward arrow to see the previous page of data</li> <li>4. Card Member selects double backward arrow to see the first page of data</li> <li>5. Use case ends.</li> </ol>
<p><b>Notes:</b></p>	<p>Page must display number of page and total number of pages, e.g., page 3 of 5</p> <p>The number of lines displayed on each page is configurable and will be set initially to 20.</p>

## 2.4.6 Sort data in a table (250)

<b>Name:</b>	<b>Sort data in a table</b>
<b>Brief Description:</b>	Card Member sorts the data in a specific table
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. Card Member selects a sorting link (a column header that supports sorting)</li> <li>2. System sorts the data in the table by the selected column in ascending order</li> <li>3. Card Member selects the same sorting link</li> <li>4. System sorts the data in the table by the selected column in descending order</li> <li>5. Card Member selects a different sorting link</li> <li>6. System sorts the data in the table in by the newly selected column in ascending order</li> <li>7. Use case ends.</li> </ol>
<b>Notes:</b>	<p>If there are enough line items displayed to cause paging to be enabled, the sort will occur over all data, not just the data currently displayed on the page.</p> <p>All tables that display transactions will have ability to sort on column headings except for <i>Transactions</i> page, which cannot be sorted because it includes category sections and is therefore not sortable.</p>

## 2.4.7 Display Brand (251)


<b>Name:</b>	<b>Display Brand</b>
<b>Brief Description:</b>	System displays brand graphic on every card member page
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System determines correct graphic based on Card Code</li> <li>2. System displays brand graphic on the page</li> <li>3. Use case ends</li> </ol>
<b>Business Rules:</b>	<b>[B1]</b> If the card type code is not found in the table provided by the customer, the system should not display any graphic image.
<b>Notes:</b>	Card Type Code mapping and corresponding graphics needs to be provided by the credit card issuer.

## 2.4.8 Attempt Access with Session Timed Out (252)

<b>Name:</b>	<b>Attempt Access with Session Timed Out</b>
<b>Brief Description:</b>	Card Member attempts to perform an action after the card member's session has expired.
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System redirects user to an error page with a link to the Login Page</li> </ol>

	and an error message asking the card member to login again 2. Use case ends
<b>Business Rules:</b>	[B1] The session time is configurable and will be set initially to 15 minutes.
<b>Notes:</b>	The card member's session may expire while the card member is on any page.

### 2.4.9 Display Verified By Visa Graphic (253)

<b>Name:</b>	<b>Display Verified by Visa Graphic</b>
<b>Brief Description:</b>	For VISA applications the system will display the Verified By Visa graphic
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System displays a graphic under the Quick Links which links to a Verified By Visa site (see notes below)</li> <li>2. Use case ends</li> </ol>
<b>Notes:</b>	<p>Visa regulations require for any website the site has to have the availability for a card member to sign up for their 'Verified by Visa' program. This allows the card member and merchant to transact on-line with a unique password. To support this, a logo needs to be added with links to URLs behind it.</p> <div style="text-align: center;">  </div> <p>The graphic is:</p> <p>Card Type Code mapping to VISA accounts needs to be provided by the credit card issuer.</p> <p>Else do not display the Verified By Visa graphic</p>

## 2.5 Enrollment Use Cases

The Enrollment use cases cover the business requirements for allowing card members to enroll and use the system.

This section consists of the following use case:

- **Enroll** – Card member provides a username and password to access the system

## 2.5.1 Enroll (100)

cardmanager Español

### New User Registration

Complete two easy steps to register. Already registered? [Sign in now](#). Please have your card in front of you to fill out the registration form.

**Register Your Card** Step 1 of 2


**Full Name:**   
(exactly as it appears on your card)

**Account Number:**

**Social Security Number:**

**Security Code:**   
Your security code is found on the back of your credit card on the signature panel. It is made up of the last three digits appearing on the signature panel.

**SIEBEL**



Next Cancel

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Figure 2.5 – Card Member Enrollment

cardmanager
Español

## New User Registration

**Create Your CardManager® Profile**
Step 2 of 2

**ZIP Code:**   
(First 5 digits)

**Username:**   
(8-12 characters, must include at least one number and one letter)

**Password:**   
(6-12 characters, must include at least one number and one letter)

**Re-Enter Password:**

**Email Address:**

**Re-Enter Email Address:**

**Secret Question:**

**Answer:**

**Tips**

**Creating Secure Passwords**

- Choose difficult to guess passwords.
- Use a combination of letters and numbers. (Example: br8kes)
- Avoid using family names, birthdates and social security numbers.

**Secret Question**  
Your secret question helps keep your account secure. If you ever forget your password, you'll be able to sign in to CardManager by simply answering your secret question.

**Siebel Bank CardManager User Agreement**

**PLEASE READ THIS USER AGREEMENT CAREFULLY BEFORE USING THIS SITE**

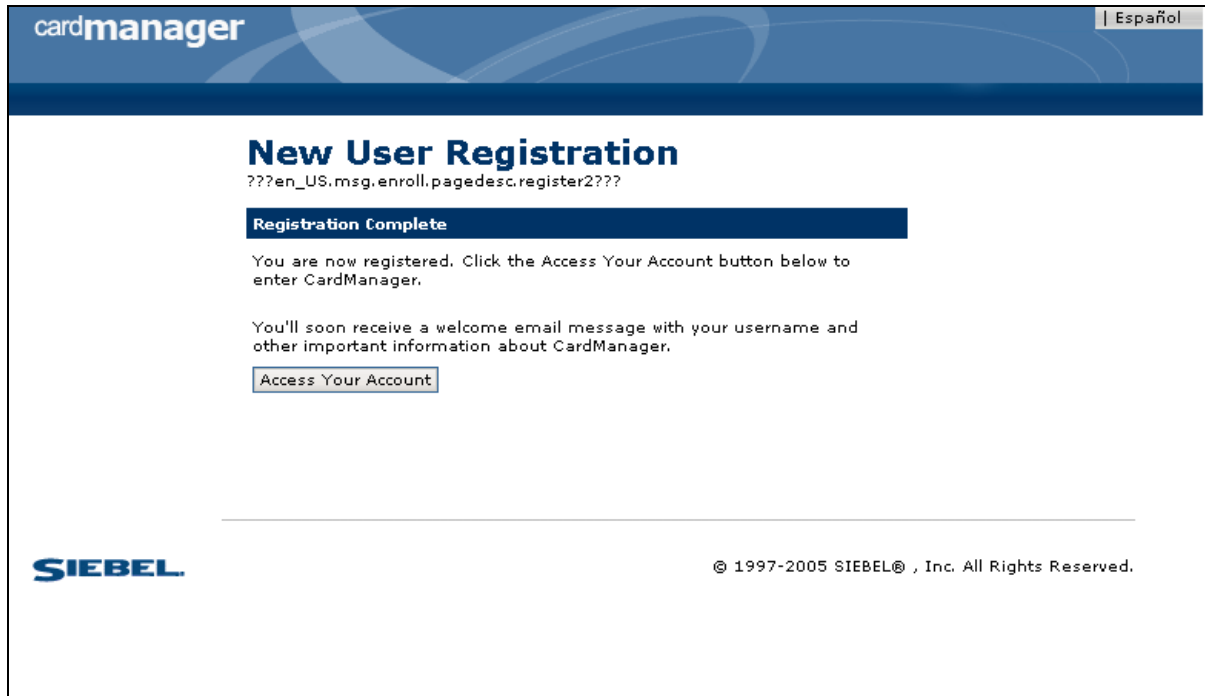
**CardManager User Agreement**  
As used in this CardManager User Agreement ("Agreement"), "you" or "your" refers to each person using or accessing the CardManager web site ("Site") provided by Siebel Bank ("Bank") and "we", "us", or "our" refers to the Bank and any affiliate, agent, independent contractor, designee, or assignee the Bank may, at its sole discretion, involve in providing this Site or the products and services offered on the Site.

WHEN YOU USE OR ACCESS, OR PERMIT ANY OTHER PERSON(S) TO USE OR ACCESS THE SITE, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT. WE MAY AMEND OR CHANGE THIS AGREEMENT (INCLUDING APPLICABLE FEES AND SERVICE CHARGES) FROM TIME TO TIME, IN OUR SOLE DISCRETION, BY SENDING YOU WRITTEN NOTICE BY ELECTRONIC MAIL OR BY REGULAR MAIL (SENT TO YOUR ADDRESS AS IT APPEARS ON YOUR ACCOUNT RECORDS) OR BY POSTING THE UPDATED TERMS ON THE SITE. PLEASE ACCESS AND REVIEW THIS AGREEMENT

By clicking on the check box and then clicking submit, I certify, I have read and accept the CardManager User Agreement.

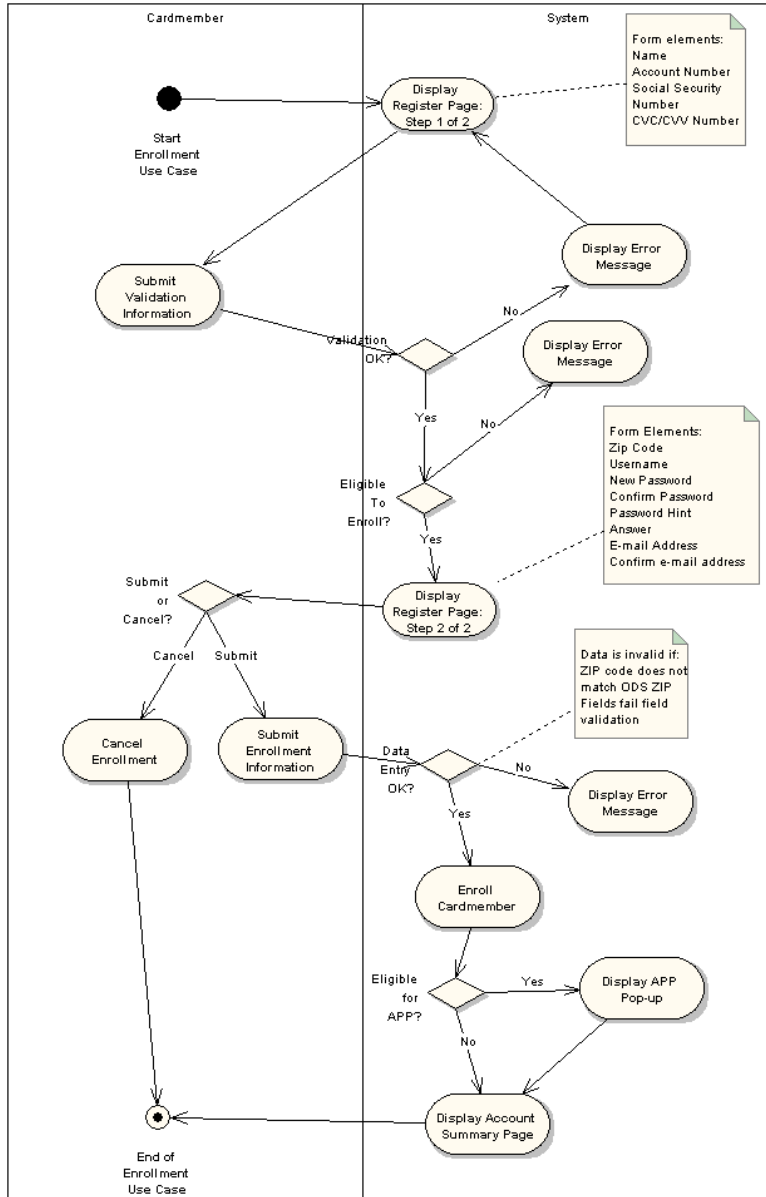
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Figure 2.6 – Card Member Enrollment Continued



**Figure 2.6.1 – Card Member Enrollment Success**





**Figure 2.7 – Card Member Enrollment Activity**

<b>Name:</b>	<b>Enroll</b>
<b>Brief Description:</b>	Card Member enrolls for the system.
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. Card Member clicks the Enrollment link</li> <li>2. System displays page 1 <i>Enrollment Page</i> containing the following form fields:             <ol style="list-style-type: none"> <li>a. Name (as it appears on credit card)</li> <li>b. Account Number</li> <li>c. Social Security Number</li> <li>d. Signature Panel Code (CVV/CVC)</li> </ol> </li> </ol>

	<ul style="list-style-type: none"> <li>e. <b>Actions:</b> Next; Cancel</li> <li>3. Card Member completes the form and clicks <i>Next</i></li> <li>4. System checks that Account number is not already enrolled [E1] [E9]</li> <li>5. System invokes <a href="#">Read and Store Card Member Account and Status Information</a> use case [E2]</li> <li>6. System invokes <a href="#">Validate CVV/CVC Number</a> use case</li> <li>7. System validates that enrollment information entered by card member matches data returned from the billing system: Name, Soc Sec; CVV and Account number [E3] [E4]</li> <li>8. System validates that card member is eligible for enrollment [B2] [E5]</li> <li>9. System displays enrollment page 2:             <ul style="list-style-type: none"> <li>a. Billing Zip Code</li> <li>b. Username</li> <li>c. New Password</li> <li>d. Confirm Password</li> <li>e. Secret Question, e.g. Mother's maiden name</li> <li>f. Answer</li> <li>g. E-mail Address</li> <li>h. Confirm e-mail address</li> <li>i. Agree to terms checkbox</li> <li>j. <b>Actions:</b> Submit; Cancel</li> </ul> </li> <li>10. Card Member selects Agree to Terms checkbox</li> <li>11. Card Member selects <i>Register</i> [E9]</li> <li>12. System validates fields entered by card member [E6] [E7] [E8]</li> <li>13. System creates a enrollment record in the database</li> <li>14. System sends <a href="#">ODS request</a> to update e-mail address</li> <li>15. System sends <a href="#">ODS request</a> to the billing system to flag the card member as enrolled in billing system database</li> <li>16. System <a href="#">sends an enrollment welcome e-mail</a> to the e-mail address on record</li> <li>17. System displays enrollment page 3 <i>New User Registration confirmation</i> page             <ul style="list-style-type: none"> <li>a. <b>Actions:</b> Access Your Account</li> </ul> </li> <li>18. Card Member selects <i>Access Your Account</i> action</li> <li>19. System redirects card member to <a href="#">Account Summary</a> page [A1]</li> <li>20. Use case ends</li> </ul>
<p>Alternate Paths:</p>	<p><b>[A1] Card Member selects Cancel:</b></p> <ul style="list-style-type: none"> <li>1. System redirects card member to the <i>Login</i> page</li> </ul>
<p>Exception Paths:</p>	<p><b>[E1] Account is already enrolled: [B1]</b></p> <ul style="list-style-type: none"> <li>1. System displays message that the card member is unable to enroll</li> </ul> <p><b>[E2] Card Member enters Account number that doesn't exist at billing system:</b></p>

	<ol style="list-style-type: none"> <li>1. System redisplay page with a generic message saying that one or more fields are invalid             <ol style="list-style-type: none"> <li>a. Card Member enters value in one or more of CVV, SSN that doesn't match value returned from the billing system or Name is invalid AND one of the other fields is invalid:</li> </ol> </li> <li>2. System redisplay page with a generic message saying that one or more fields are invalid</li> <li>3. System increments failed count and stores fail reason</li> </ol> <p><b>[E3] Card Member is not eligible to Enroll [B2]:</b></p> <ol style="list-style-type: none"> <li>1. System displays new page same as Enrollment page but with no fields and a specific error message page saying that the card member may not enroll</li> </ol> <p><b>[E4] Billing Zip Code does not match ZIP code returned by the billing system:</b></p> <ol style="list-style-type: none"> <li>1. System redisplay the page with a specific message saying that the Billing Zip Code is invalid</li> <li>2. System increments fail count and stores fail reason</li> </ol> <p><b>[E5] Card Member enters invalid User Name, Password, Secret Answers, E-mail Address, or does not check accept Terms and Conditions box:</b></p> <ol style="list-style-type: none"> <li>1. System redisplay the page with a specific message</li> </ol> <p><b>[E6] Password and Confirm Password don't match:</b></p> <ol style="list-style-type: none"> <li>1. System clears field and displays message stating that the passwords do not match</li> </ol> <p><b>[E7] Card Member fails to enroll after 3 attempts: [B3]</b></p> <ol style="list-style-type: none"> <li>1. System locks account number so that it cannot be enrolled</li> <li>2. System logs the unsuccessful enrollment attempt with date/time, values of account number, CVV, SSN, Billing Zip, lockout reason in database</li> <li>3. System displays a generic message and refers card member to Customer Service</li> </ol> <p><b>[E8] Card Member attempts to enroll and is Disabled</b></p> <ol style="list-style-type: none"> <li>1. System displays new page same as Enroll page but with no fields and a generic error message page saying that the card member account is not available and the card member should call Customer Service for more information</li> </ol>
<p><b>Business Rules:</b></p>	<p><b>[B1]</b> Check for account enrollment already in Siebel Self-Service for Cards database. If present, do not allow re-enrollment.</p> <p><b>[B2]</b> If ODS External Status Code is A, B, L, U, Z, F, I, or if External Status Code is C with current balance zero or negative, the system displays new page same as Enroll page but with no fields and a specific error message page saying that the card member may not enroll.</p> <p><b>[B3]</b> If card member enters a valid Account number and fails 3 times to enroll, the account will be locked out and the CSR User will have to unlock the account before it can be enrolled. The system will store the lockout reason and fields that didn't validate in database, display a "generic message" to the card member.</p> <p><b>[B4]</b> CSR Users are enrolled as users of the system in the same way as card members, but the system will not allow them to use card member functions. Also, the CSR User may enroll separately with</p>

	<p>the same User Name in the card member application.</p>
<p><b>Notes:</b></p>	<p>Mask password with asterisk</p> <p>Auto-tab between field entries, e.g. after three digits are entered for first segment SSN, the cursor will skip to the next field</p> <p>All calls are validated using primary card member account number</p> <p>System will display a picture of how to use the CVV on first enrollment page. (See TicketMaster for example)</p> <p>Expiration date corresponding to the CVV may have changed from what is on the card, so system should call ODS to get CVV with current expiration date, if it fails do it with reissued expiration date, if that fails do with manually updated expiration date.</p> <p>Any time Siebel Self-Service for Cards application presents a generic authentication error message, it needs to capture the reason for failure in database for management reports.</p> <p>System forwards E-mail to the SMTP server using the e-mail address on record and does not do any further validation of the e-mail address or handle returned e-mails. All e-mail will have a return address that has the bank's domain name and will be handled by an e-mail server at the bank. The bank will handle all bounced e-mails and reporting on returned e-mails.</p> <p>Default Bank Name (nickname) will be set for first time users (e.g., My Bank) so user doesn't need to enter anything when logging in for the first time.</p> <p>When customer enrolls the system sends on ODS request to the billing system to set card member to enrolled status (sets Misc 8_5 field in CHDHLDR view to "R")</p> <p>Secret questions drop-down will have 11 choices:</p> <ol style="list-style-type: none"> <li>1. What city were you born in?</li> <li>2. What is your Father's middle name?</li> <li>3. What is your Mother's middle name?</li> <li>4. What was your first job?</li> <li>5. What was your high school mascot?</li> <li>6. What is my favorite food?</li> <li>7. What is my favorite sports team?</li> <li>8. Who was my childhood hero?</li> <li>9. What is my favorite beverage?</li> <li>10. What is my favorite hobby?</li> <li>11. Who is my favorite author?</li> </ol> <p>Once enrolled, a card member may not un-enroll or re-enroll, but may Disable the online account by calling an CSR User</p> <p>If the card member selects Cancel from either Step 1 or Step 2 of New User Registration, the system will redirect them to the Login page.</p> <ol style="list-style-type: none"> <li>1. The card member is required to check the "I Agree" box and then submit. If they check Submit and do not check "I Agree" they receive error message stating they must check this to enroll.</li> </ol>

## Form Validation

NAME	DESCRIPTION	VALIDATION
*Billing Zip	Billing Zip Code	Numeric. Has to be 5 digits. ZIP code must match (first 5 digits of) billing system ZIP code
* Name	Name of card member as it appears on the Card	Alphanumeric. Max. length = 26 Name should match billing system name after stripping out spaces and other special characters. Not case sensitive.
*Card Account Number	Account number of card being enrolled.	Numeric. Max. length = 16
*SSN	SSN of card member	Numeric. Max. length = 9
*E-mail address	E-mail address of card member	Max. length = 50 Standard e-mail validation
*CVC/CVV #	3 digit # that appears on card	Numeric. Max. length = 3
*Username	Created by card member	8-12 alphanumeric, minimum 1 letter, 1 number. Not case sensitive. Must be unique in the system.
*Password	Created by card member. Display is masked using asterisks	6-12 alphanumeric, minimum 1 letter, 1 number. Not case sensitive. Can't be same as User name or answer to secret question
*Confirm Password		Must be same as password
*Answer	card member enters text in response to first password hint (secret question) selected from a pull-down list	Can't be same as password or User name

\* – Field is required

## 2.6 Login Use Cases

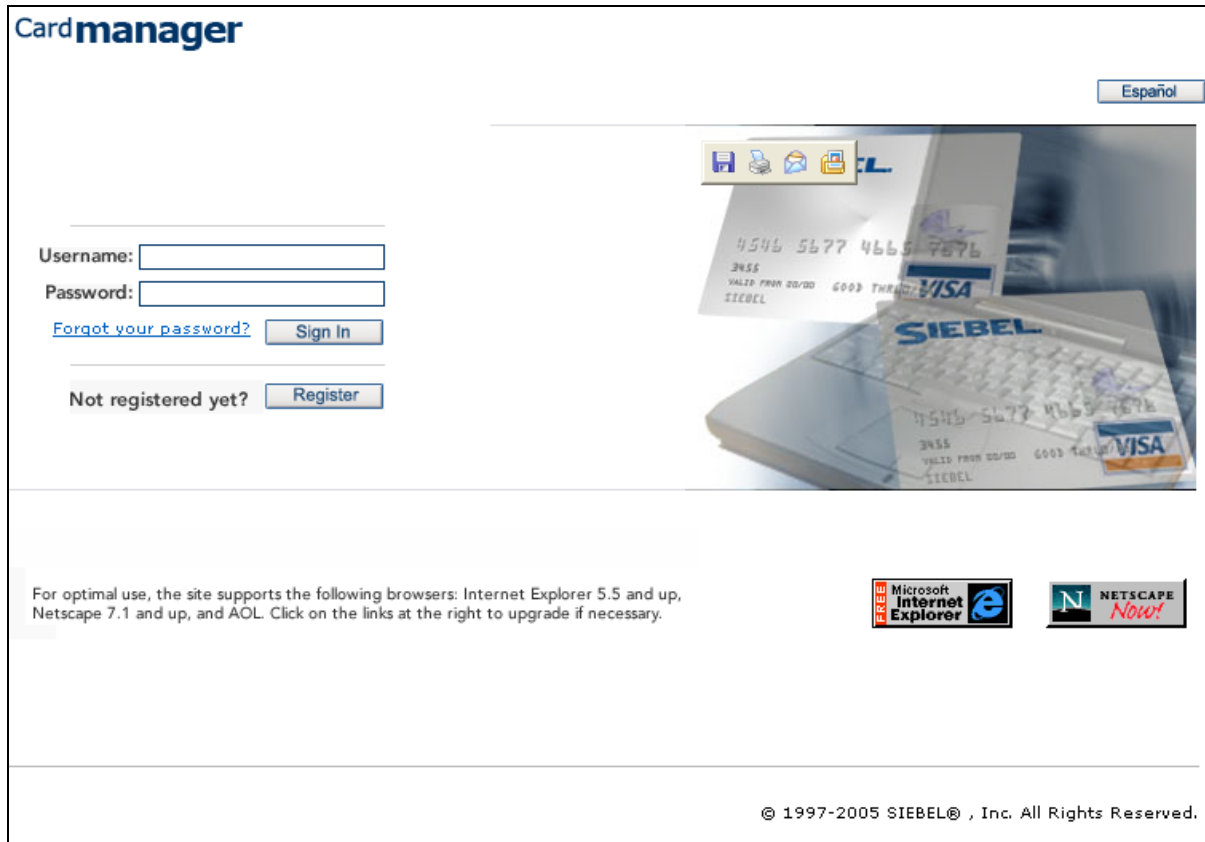
The login use cases cover the business requirements for allowing card members to authenticate and access the system. These card member level use cases specify the functionality required to satisfy these requirements in such a way that Siebel Self-Service for Cards can be configured, queries defined, screens developed, and any custom code developed to fulfill the use cases.

This section consists of the following use cases.

- **Log In** – Card member provides a username and password to access the system

- **Forget Password** – Card member forgets password and is presented a password reminder
- **Reset Password** – Card member resets an expired password
- **Log Out** – card member logs out

## 2.6.1 Log In (110)



**Cardmanager**

Español

Username:

Password:

[Forgot your password?](#)

Not registered yet?

For optimal use, the site supports the following browsers: Internet Explorer 5.5 and up, Netscape 7.1 and up, and AOL. Click on the links at the right to upgrade if necessary.

Microsoft Internet Explorer

NETSCAPE Now!

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**Figure 2.8 – Login**

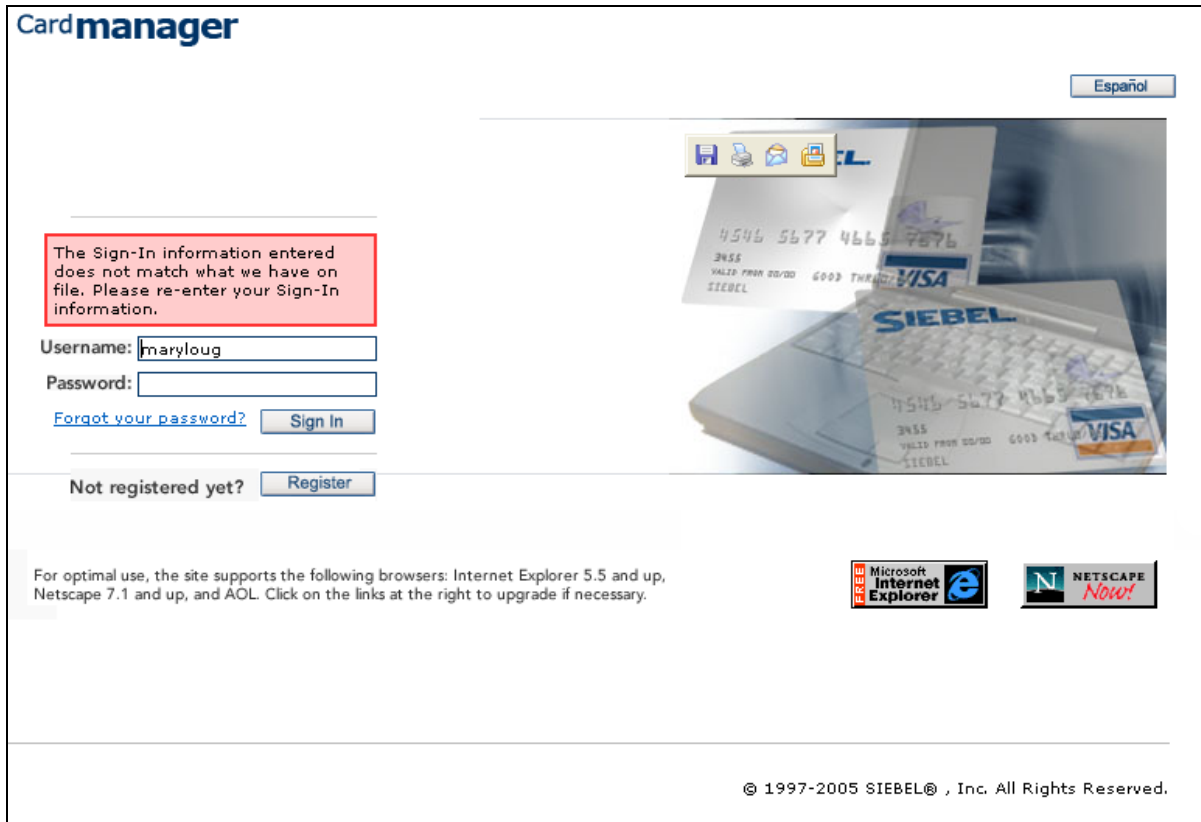


Figure 2.3 – Login Error

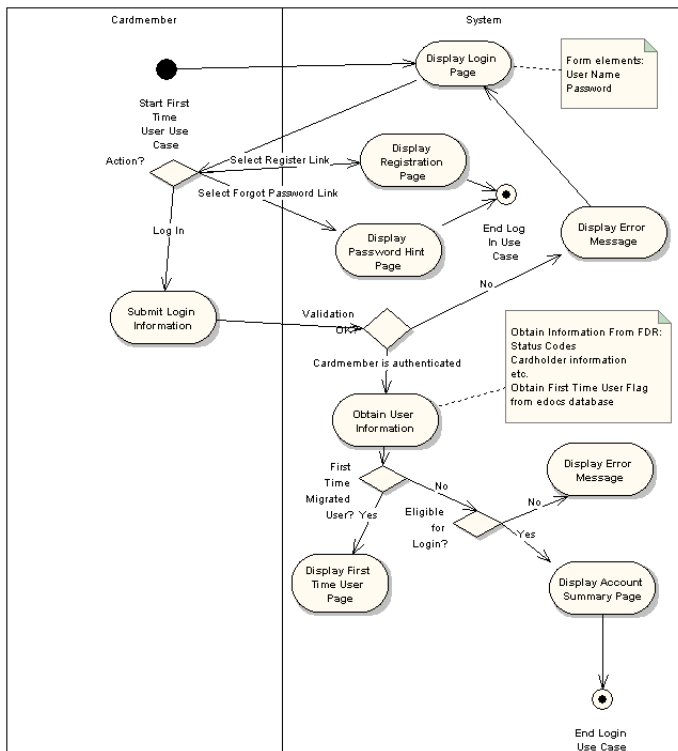
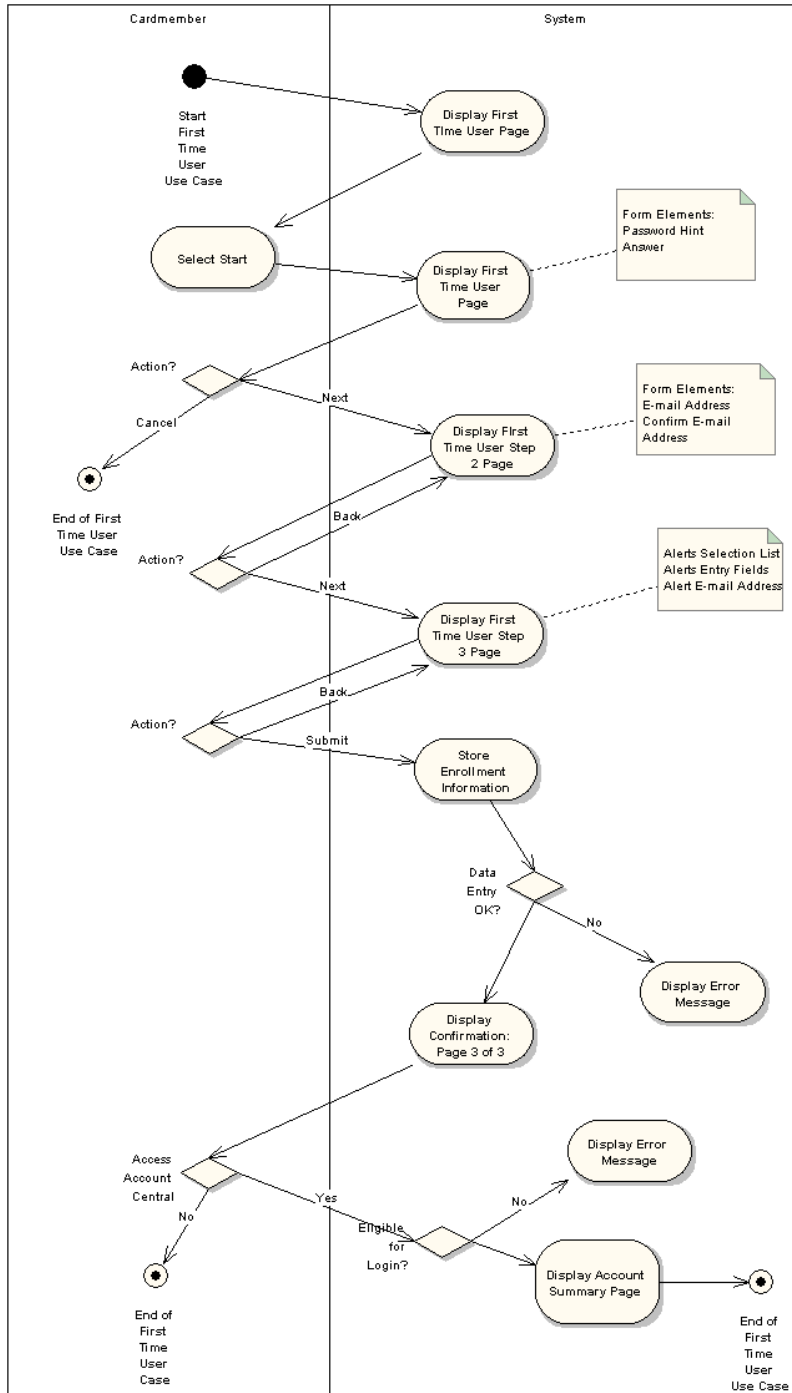


Figure 2.10 – Login Activity



**Figure 2.11 – Login First Time User**

The Login User and Login First Time User activity diagrams shows the main activity flow for the *Log In* use case. It does not show every alternate path and is not intended as a detailed description of the use case.



Name:	<b>Log In</b>
Brief Description:	Card Member supplies a username and password to access the system.
Main Path:	<ol style="list-style-type: none"> <li>1. Card Member selects a link to login to the system</li> <li>2. System presents a form containing the following: <ol style="list-style-type: none"> <li>a. Username</li> <li>b. Password</li> <li>c. <b>Actions:</b> Forgot Password; Sign In; Register</li> </ol> </li> <li>3. Card Member completes the form and logs in [A1] [A2]</li> <li>4. System authenticates card member and gets card member's account number</li> <li>5. System invokes <a href="#">Read and Store Card Member Account and Status Information</a> use case [E1]</li> <li>6. System checks that card member is allowed to log in [B1] [E2]</li> <li>7. System forwards card member to <i>Account Summary</i> page [A4]</li> <li>8. Use case ends</li> </ol>
Alternate Path:	<p><b>[A1] Card Member enters incorrect username or password</b></p> <ol style="list-style-type: none"> <li>1. System displays the Login Error page</li> <li>2. Use case continues from step 3</li> </ol> <p><b>[A2] Card Member was previously locked out and logs in with a temporary password [B2]:</b></p> <ol style="list-style-type: none"> <li>1. Invoke <a href="#">Reset Password</a> use case</li> <li>2. Use case continues from Step 2 of main path</li> </ol>
Business Rules:	<p><b>[B1]</b> If ODS External Status Code is A, B, L, U, Z, F, I, or if External Status Code is C with current balance zero or negative, the system displays new page same as Login page but with no fields and a specific error message page saying that the card member may not login</p> <p><b>[B2]</b> If card member password has been reset by an CSR User, the system sends card member a temporary password by email and system prompts the user to change the temporary password the next time card member logs in.</p> <p><b>[B3]</b> APP eligibility: IF Language is Spanish  OR External Status is Z, B, L, U, E, F, I OR C with a current balance of 0 or less  OR Internal Status is D, O, X  OR Portfolio (PORTFOLIO_FLG of CHDHLDR View) is 18, 19, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 43, 44  OR Insurance Status Code (INSR_STTS_CD on CREDIT_LIFE_INSURANCE view) is F, R, D  THEN card member is ineligible for APP</p>
Exception Paths:	<p><b>[E1] Card Member information could not be retrieved from the billing system:</b></p> <ol style="list-style-type: none"> <li>1. System redisplay page with a generic message saying system is unavailable</li> </ol>

	<p><b>[E2] Card Member not eligible to log in [B1]</b></p> <ol style="list-style-type: none"> <li>1. System displays new page same as Login page but with no fields and a specific error message page saying that the card member may not login</li> </ol> <p><b>[E3] Card Member attempts to login and has an existing session</b></p> <ol style="list-style-type: none"> <li>1. System displays new page same as Login page but with no fields and a specific error message page saying that the card member may not login</li> </ol> <p><b>[E4] Card Member attempts to login and is locked out</b></p> <ol style="list-style-type: none"> <li>1. System displays new page same as Login page but with no fields and a specific error message page saying that the card member is locked out and must call Customer Service</li> </ol> <p><b>[E5] Card Member attempts to login and is Disabled</b></p> <ol style="list-style-type: none"> <li>1. System displays new page same as Login page but with no fields and a generic error message page saying that the card member account is not available and the Card Member should call Customer Service for more information</li> </ol>
<p><b>Notes:</b></p>	<p>The system needs to store information from ODS calls in the card member session for future use in navigation. System should store the following in session:</p> <ol style="list-style-type: none"> <li>1. For APP: from CHDHLDR view get External Status Codes, Internal Status Codes, Portfolio Flag. From CREDIT_LIFE_INSURANCE view, get Insurance Status Codes. The Insurance Status Code should only be checked if the card member passes all the other exclusion criteria.</li> <li>2. For Direct Bill Pay: from CARDHOLDER_NAME get number of plastics.</li> <li>3. For Paper Suppression: Eligibility code (Misc_Field_10 Pos 6) value E = eligible, Paper status code (value W=OFF)</li> <li>4. For Account Summary: Profile fields from CHDHLDR view</li> </ol> <p>CSR User needs to know which card members are active, so at any one time, the card member should only be allowed one session.</p> <p>The system will track the source of the login by obtaining a code from the URL at login. This code will be used to track effectiveness of promotions on a tracking report that identifies the pages visited by card members with different tracking codes. (Defer to 5.2)</p> <p>If an CSR User is impersonating the user and the user is a “first-time user,” then the CSR User will be taken directly to Account Overview screen, bypassing normal card member enrollment steps. The card member will then need to enroll as first-time user when he/she first logs in.</p>

## Field Validation

NAME	DESCRIPTION	VALIDATION
<b>*Username</b>	Look up in Siebel Self-Service for Cards database	8-12 alphanumeric. Not case sensitive. Must exist.
<b>*Password</b>	Display is masked using asterisks	6-12 alphanumeric. Not case sensitive. Must match value stored in the Siebel Self-Service for Cards

## 2.6.2 Forget Password (120)

The screenshot shows the 'Forgot Password' interface in the CardManager application. At the top left is the 'cardmanager' logo, and at the top right is a language selector for 'Español'. The main heading is 'Forgot Password', followed by the instruction: 'Complete three easy steps to set up a new password. To begin, please enter your information into the form below.' Below this is a dark blue bar with the text 'Verify Your Identity' on the left and 'Step 1 of 3' on the right. The form contains two main sections: 'Username:' with a text input field containing 'laurallaw', and 'Social Security Number:' with three separate input fields containing '333', '23', and '1111'. At the bottom of the form are two buttons: 'Next' and 'Cancel'. At the bottom of the page, there is a copyright notice: '© 1997-2005 SIEBEL® , Inc. All Rights Reserved.' and the Siebel logo.

Figure 2.12 – Card Member Forgot Password – Step 1

The screenshot shows the second step of the 'Forgot Password' process. It features the same 'cardmanager' logo and 'Español' language selector. The heading is 'Forgot Password' with the instruction: 'Please answer your secret question to sign-in to CardManager.' Below this is a dark blue bar with 'Answer Your Secret Question' on the left and 'Step 2 of 3' on the right. The form contains a 'Secret Question:' field with the text 'What city were you born in?' and an 'Answer:' field with a text input containing 'natick'. At the bottom of the form are 'Next' and 'Cancel' buttons. The footer includes the copyright notice '© 1997-2005 SIEBEL® , Inc. All Rights Reserved.' and the Siebel logo.

Figure 2.13 – Forgot Password - Step 2

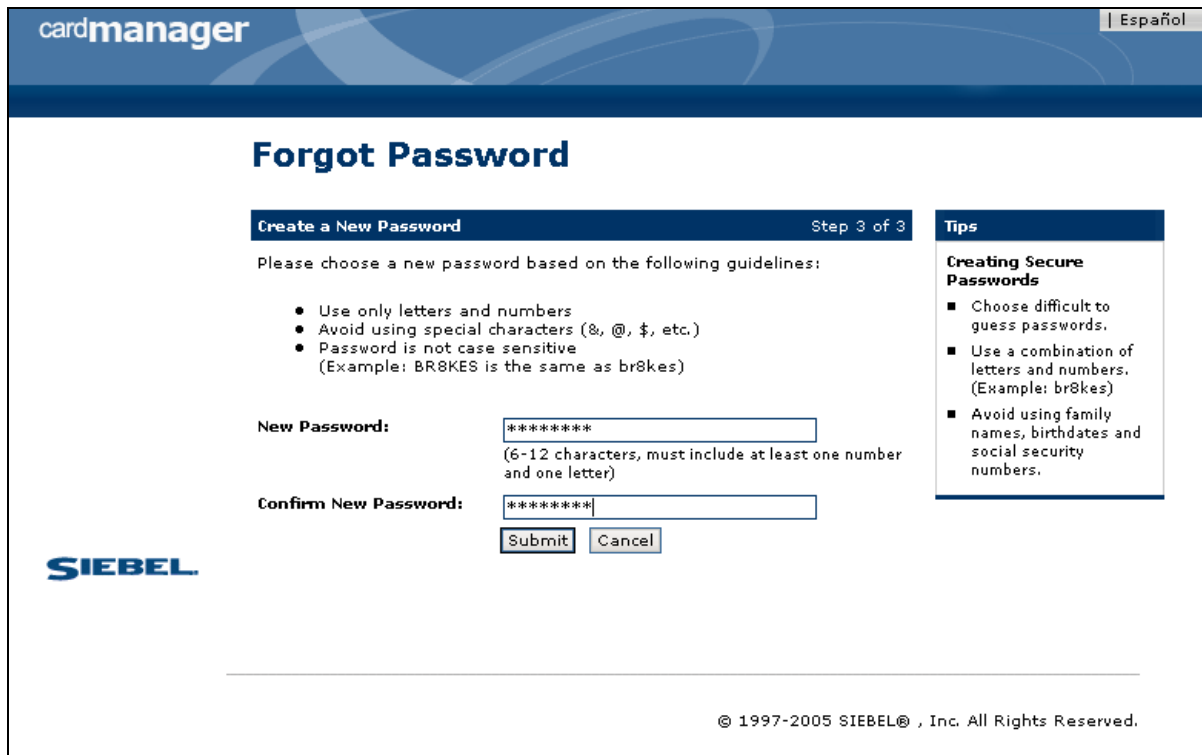


Figure 2.14 – Forgot Password - Step 3

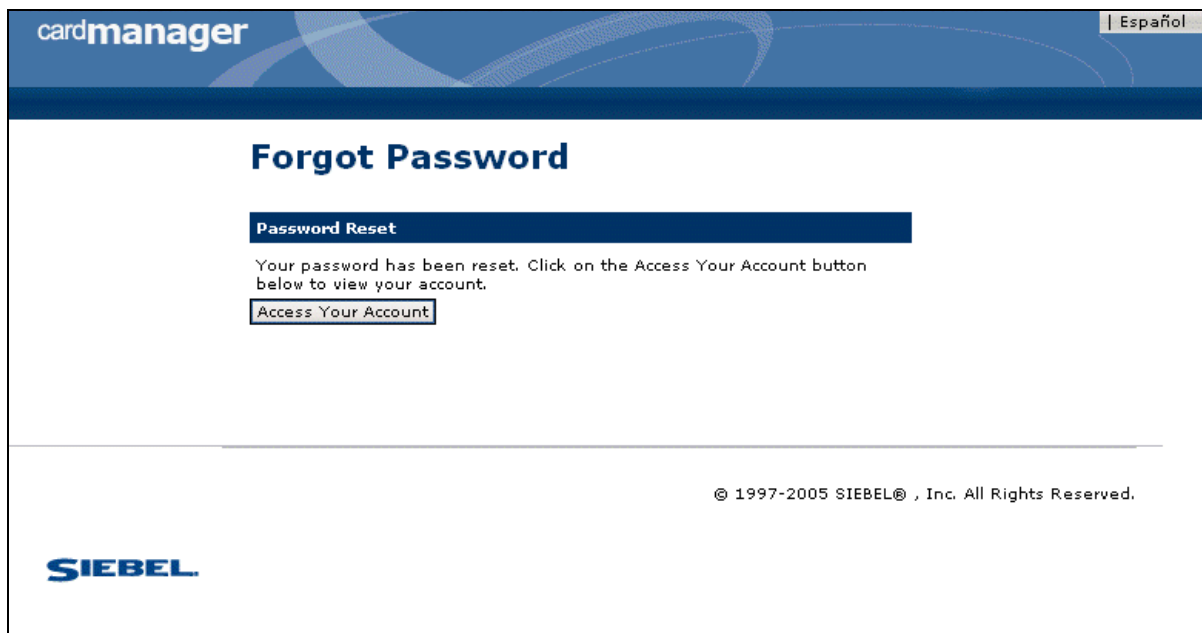


Figure 2.15 – Forgot Password - Success

Name:	Forgot Password
Brief Description:	Card Member forgets password and systems presents a password reminder.

<p>Main Path:</p>	<ol style="list-style-type: none"> <li>1. Card Member selects “Forgot Password?”</li> <li>2. System displays <i>Forgot Password Step 1</i> page containing             <ol style="list-style-type: none"> <li>a. Login ID</li> <li>b. Social Security Number</li> <li>c. <b>Actions:</b> Next; Cancel</li> </ol> </li> <li>3. Card Member completes form and clicks <i>Next</i></li> <li>4. System validates SSN [E2]</li> <li>5. System invokes <a href="#">Read and Store Card Member Account and Status Information</a> use case [E1]</li> <li>6. Systems displays <i>Forgot Password Step 2</i> page containing:             <ol style="list-style-type: none"> <li>a. Secret Question</li> <li>b. <b>Actions:</b> Next; Cancel</li> </ol> </li> <li>7. Card Member answer question and clicks <i>Next</i>.</li> <li>8. System validates the answer to Secret Question [E2]</li> <li>9. Systems displays <i>Forgot Password Step 3</i> page containing:             <ol style="list-style-type: none"> <li>a. New Password</li> <li>b. Confirm New Password</li> <li>c. <b>Actions:</b> Next; Cancel</li> </ol> </li> <li>10. Systems displays <i>Forgot Password Step 4 confirmation</i> page containing:             <ol style="list-style-type: none"> <li>a. <b>Actions:</b> Access Your Account</li> </ol> </li> <li>11. Card Member selects <i>Access Your Account</i> action</li> <li>12. System forwards card member to <i>Account Summary</i> page</li> <li>13. Use case ends</li> </ol>
<p>Exception Paths:</p>	<p><b>[E1] Card Member information could not be retrieved from the billing system due to invalid Login ID:</b></p> <ol style="list-style-type: none"> <li>1. System redisplay page and displays error message</li> </ol> <p><b>[E2] Card Member enters invalid SSN:</b></p> <ol style="list-style-type: none"> <li>1. System updates invalid login count and logs reason for failure</li> <li>2. System displays <i>Forgot Password Page 1</i> with a generic error message</li> </ol> <p><b>[E3] Card Member enters invalid answer to Secret Question:</b></p> <ol style="list-style-type: none"> <li>1. System updates invalid login count and logs reason for failure</li> <li>1. System displays <i>Forgot Password Page 2</i> with a generic error message</li> </ol>
<p>Alternative Paths:</p>	<p><b>[A1] Card Member does not correctly answer the secret questions after 3 attempts.</b></p> <ol style="list-style-type: none"> <li>1. Card Member is locked out of system.</li> </ol>
<p>Notes:</p>	<p>System update count of login attempts for each incorrectly answered secret question and logs the attempt. The attempts will be reported on the fraud report.</p> <p>Path [A1] is a requirement but has been deferred until Release 5.2.</p>

## Form Validation

NAME	DESCRIPTION	VALIDATION
*Username	Look up in database	8-12 alphanumeric. Not case sensitive. Must exist.
*SSN	SSN of card member	Numeric. Max length = 9
*Answer	Card Member enters text in response to first password hint (secret question) selected from a pull-down list ( <a href="#">See Enroll use case, Note 14</a> )	Matches previously stored value

\* – Field is required

### 2.6.3 Reset Password (130)

The screenshot displays the Siebel Card Manager interface for a password reset. At the top, there are navigation tabs for 'My Account', 'Payments', 'Self Service', and 'Help'. Below these are sub-tabs for 'Manage My Account', 'Manage Profile', 'Set Account Alerts', and 'Change Password'. The main content area is titled 'Password' and shows the user's name 'James Greg' and email 'uyedla@edocs.com'. A 'Change Your Password' section contains three password input fields: 'Current Password', 'New Password', and 'Re-Enter New Password'. A 'Tips' sidebar on the right provides instructions on creating secure passwords, such as using a combination of letters and numbers and avoiding family names. The form concludes with 'Submit' and 'Cancel' buttons.

Figure 2.16 – Reset Password

Name:	Reset Password
Brief Description:	Card Member resets password.

<b>Trigger:</b>	Card Member logs in with a temporary password.
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System displays Reset Password page containing the following fields: <ol style="list-style-type: none"> <li>a. Current Password</li> <li>b. New Password</li> <li>c. Confirm New Password</li> <li>d. <b>Actions:</b> Submit; Cancel</li> </ol> </li> <li>2. Card Member completes the form and submits</li> <li>3. System validates Current and New Password [A1, A2]</li> <li>4. System updates the password</li> <li>5. System resets the login failure count</li> <li>6. Use case ends</li> </ol>
<b>Alternative Paths:</b>	<p><b>[A1] Card Member enters incorrect password</b></p> <ol style="list-style-type: none"> <li>1. System displays Reset Password Error page</li> </ol> <p><b>[A2] New password is invalid or does not match confirm password:</b></p> <ol style="list-style-type: none"> <li>1. System clears page and displays a specific error message that the new password is invalid</li> </ol>

### Form Validation

NAME	DESCRIPTION	VALIDATION
<b>*New Password</b>	Created by card member. Display is masked using asterisks	6-12 alphanumeric, minimum 1 letter, 1 number. Not case sensitive.  New password must not match username or answer to secret question
<b>*Confirm Password</b>		Must be same as password

\* – Field is required

## 2.6.4 Logout (140)



**Figure 2.17 – Card Member Logout**

Name:	Logout
Brief Description:	Card Member logs out of system
Main Path:	<ol style="list-style-type: none"> <li>1. Card Member selects the “Logout” link.</li> <li>2. System invalidates session</li> <li>3. System displays the Sign Out page                         <ol style="list-style-type: none"> <li>a. <b>Action:</b> Sign In</li> </ol> </li> <li>4. Use case ends</li> </ol>
Business Rules:	
Note:	The system will also invalidate the session after a timeout period. The session will be configured initially to timeout after 15 minutes.

## 2.7 Account Summary

The Account Summary use cases cover the business requirements that allow a card member to view a snapshot of the current status of their account.

This section consists of the following use cases.

- **View Account Summary** – Card member views account status and pays off their current charges



- **Account Summary Data** – Describes the account data shown.

### 2.7.1 View Account Summary (300)

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**My Account** | **Payments** | **Self Service** | **Help**

**View Account Summary** | View Statements | View Recent Transactions | View Reports | Create Reports | Search Transactions

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

## Account Summary

**Gamer Mary Loug**  
**mnambiar@edocs.com**  
**xxxx xxxx xxxx 5838**  
**Last Login: 02/18/2005 12:48 AM EST**

Account Information		Payment Information	
Current Account Summary		Due Date:	07/24/2005
Credit Limit:	\$3,000.00	Minimum Payment:	\$200.00
Account Balance:	\$2,511.44	Past Due Amount:	\$0.00
Overlimit Amount:	\$0.00	Last Payment Amount:	\$578.75
Pending Transactions:	\$0.00	Last Payment Date:	07/29/2004
Available Credit:	\$488.00		<input type="button" value="Pay Now"/>
Available Cash:	\$488.00		

**Spending Profile**

Last Statement by Category

**My Message Center**

#	Message Name	Date Entered	Last Updated	Status
<a href="#">1000010</a>	Merchandise ...	11/30/2004	02/01/2005	Submitted
<a href="#">1000015</a>	Non Receipt of ...	11/30/2004	12/08/2004	Submitted
<a href="#">1000014</a>	Non Receipt of ...	11/30/2004	12/08/2004	Submitted
<a href="#">1000009</a>	Non Receipt of ...	11/30/2004	12/08/2004	Submitted
<a href="#">1000004</a>	asca	11/15/2004	12/08/2004	Submitted
<a href="#">1000002</a>	Dispute Trans	11/12/2004	12/08/2004	Submitted
<a href="#">1000001</a>	Non Receipt of ...	11/11/2004	12/08/2004	Submitted
<a href="#">1000047</a>	Unauthorized ...	02/16/2005		Submitted
<a href="#">1000046</a>	Need a new card	02/16/2005		Submitted
<a href="#">1000045</a>	Non Receipt of ...	02/13/2005		Submitted

**For Last 4 Statements**

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Figure 2.18 – Account Summary

Name:	View Account Summary
Brief Description:	Card Member views a snapshot of current status and pays their current charges

<p><b>Main Path:</b></p>	<ol style="list-style-type: none"> <li>1. Card Member successfully logs in to the system or selects <i>Account Summary</i></li> <li>2. System checks if there are any important messages to display [B1]</li> <li>3. Systems displays <i>Account Summary</i> page including: [B2] [A1] <ol style="list-style-type: none"> <li>a. Account Summary module</li> <li>b. Account Important Messages module</li> <li>c. Natural Language Search module (optional module shown for reference only)</li> <li>d. Secure Message module (Message Center)</li> <li>e. The following graphs: <ol style="list-style-type: none"> <li>1. Category Breakdown of spending habits for past month</li> <li>2. Credit Card usage over the previous 4 months</li> </ol> </li> <li>f. <b>Actions:</b> Manage Profile; Case Number; Pay Now; View Statement; Answer (optional)</li> </ol> </li> <li>4. Use case ends</li> </ol>
<p><b>Alternate Paths:</b></p>	<p>e</p>
<p><b>Business Rules</b></p>	<p><b>[B1]</b> If internal status code is D, O, X, there are Intuitive messages (important account messages). See Section 11.12, <a href="#">Intuitive Message Logic</a>. The system will display these above Account Summary. The messages displayed are (in the order they should appear on the page):</p> <ol style="list-style-type: none"> <li>1. If Internal Status Code = X: "Your Account is currently past due and over its assigned credit limit":</li> <li>2. If Internal Status Code = D: "Your Account is currently past due"</li> <li>3. If Internal Status Code = O: "You are currently over your credit limit"</li> <li>4. If Payment Due Date – Today's Date &lt; 10 AND Minimum Payment Due &gt;0 AND NOT (Internal Status Code = D OR X OR O): "Your payment is due in X days" (See table below, <a href="#">Account Summary Data</a>, of values obtained by calling ODS).</li> <li>5. If new statement is loaded into Siebel Self-Service for Cards database AND card member has not viewed it: "Your most recent statement is now available". Note: only one instance of this message should be displayed even if card member has not viewed previous month's statements.</li> </ol> <p>If there is no account history then the images are not displayed. If the chart data is not available chart will be suppressed</p> <p>For card members who are newly enrolled, there will be no Secure Messages so this module will not appear</p> <p><b>[B2]</b> System will map the billing system MCC codes to the 16 customized Merchant Category Group Codes defined by customer</p> <p><b>[B3]</b> If payment has been made during the billing cycle, the system will display "No Payment Due" instead of Payment Due Date. (determined by checking if STMT_MIN_PAY in CHDHDLR view is zero)</p>
<p><b>Notes:</b></p>	<p>The system will not display modules if there is no data.</p>

	<p>Account summary data is obtained from the billing system (See table below). This is so that the data is as current as possible. Consequently, it is possible that some values will not be the same as transaction data obtained from nightly feeds.</p> <p>E-mail address on this page should be populated from the card member's Profile. Updates will be provided to Siebel Self-Service for Cards in the Change Data file if the e-mail address is changed at system of record.</p> <p>The Intuitive Messages contain links that will link to the <i>Make A Payment</i> page for payment due messages and to <i>Statements</i> page for Statement Available message</p> <p>If a payment has been made during the billing cycle the billing system sets STMT_MIN_PAY in CHDHDLR view to zero</p>
--	---

## 2.7.2 Account Summary Data

SIEBEL SELF-SERVICE FOR CARDS	ODS VIEW	ODS FIELD NAME	CAPTION
Payment Due Date	CHDHDLR	Payment Due Date	STMT_PAY_DUE_DATE
Minimum Payment Due	CHDHDLR	Minimum Payment Amount	STMT_MIN_PAY
Past Due Amount	CHDHDLR	Delinquent Amount	DELQ_AMT
Amount Over Credit Limit	CHDHDLR	Condition: Available Credit - if Available Credit is negative, display as a positive to indicate the overlimit amount	ATV_AVAL_CRD
Last Payment Amount	CHDHDLR	Last Payment, Amount	NM_AMT_LAST_PAY
Last Payment Credited On	CHDHDLR	Last Payment, Date	NM_DAT_LST_PAY
Total Credit Line	CHDHDLR	Credit Limit	ATV_CRD_LMT
Current Account Balance	CHDHDLR	Current Balance	ATV_CUR_BAL
Recent Activity (total authorizations outstanding)	CHDHDLR	<b>Formula:</b> Credit Limit minus Current Balance minus Amount Over Available Credit	ATV_CRD_LMT minus ATV_CUR_BAL minus ATV_AVAL_CRD
Total Credit Line	CHDHDLR	Credit Limit	ATV_CRD_LMT

**Figure 2.19 – Account Summary ODS Field Data**

## 2.8 Statement Use Cases

The statement use cases cover the business requirements that allow a card member to view current and historical statements, the ability to download the statement detail and produce a printer friendly page.

This section consists of the following use case:

- **View Statement** – Allow the card member to select and view a current or previous statement

## 2.8.1 View Statement (310)

cardmanager
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My Account
Payments
Self Service
Help

View Account Summary
View Statements
View Recent Transactions
View Reports
Create Reports
Search Transactions

**Quick Links**

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- [View Statements](#)
- [View Recent Transactions](#)
- [Manage Profile](#)
- [Ask Us a Question](#)
- [Sign Out](#)

### Statement

Garner Mary Loug  
mmamblar@edocs.com  
xxxx xxxx xxxx 3838  
Last Login: 02/03/2005 2:54 PM EST

Statement Summary
Statement Closing Date: 07/01/04
Submit

Payment Information		Account Summary	
New Balance	\$285.08	Previous Balance	\$797.79
Minimum Payment Due	N/A	Purchases	+
Amount Past Due	\$0.00	Cash Advances	+
Payment Due Date	07/24/2004	Credits	-
Total Credit Line	\$6,400.00	Payments	-
Total Available Credit	\$0.00	Other	+
Cash Advance Credit Limit	\$3,200.00	Finance Charge	+
Cash Advance Available Credit*	\$0.00	New Balance	=
Overlimit Amount	\$0.00		

\* Cash Advance Credit Limit is a Portion of Your Total Credit Line

View your list of transactions. Click the linked merchant/purchase description to edit the category or the memo.

**Transactions**

Printable Version
Download
Disclosure
Group By Category

Trans Date	Date Posted	Merchant/Transaction Description	Memo	Category	Amount	
<b>Purchases, Cash Advances &amp; Fees</b>						
02/19/04	02/19/04	BU SHDE DEPT 395 WALDORF MD		Auto Related	\$50.00	
02/19/04	02/19/04	BIG O TIRES #57 LOS GATOS CA		Auto Related	\$100.00	
02/19/04	02/19/04	DOLPHIN PET VILLAGE CAMPBELL CA		Clothing	\$20.00	
02/19/04	02/19/04	TARGET 00013086 FRAMINGHAM MA		Dining Out	\$100.00	
02/19/04	02/19/04	GSM WIRELESS SAN JOES CA		Health Care	\$20.00	
02/19/04	02/19/04	THE HOME DEPOT 3306 LAS VEGAS NV		Home Repair	\$21.00	
02/19/04	02/19/04	ZCO_COM**DIETPROGRAM 877-294-9279 OH		Household	\$10.00	
02/19/04	02/19/04	KROGER #741 SL9 MADISON IN		Legal Services	\$32.00	
02/19/04	02/19/04	BIG 5 SPORTING #94 TORRANCE CA		Leisure	\$63.00	
02/19/04	02/19/04	TIAS TEX MEX #6119 ARLINGTON TX D		Misc	\$30.00	
02/19/04	02/19/04	EF INSTITUTE FOR CULTURL 8006653364 MA		Travel	\$48.00	
02/19/04	02/19/04	5165651133 AUTOPAYLANG*101		Payments	-\$100.00	
02/19/04	02/19/04	CROSS SOUND FRRY SRVCS 860-443-7384 CT		Legal Services	\$50.00	
02/19/04	02/19/04	ENDODONTIC SPECIALISTS SHERBOYGAN WI		Health Care	\$56.00	
02/19/04	02/19/04	EDS/WALGREEN'S BOSTON, MA D		Financial	\$47.00	
02/19/04	02/19/04	OXT*1307911240 0204 800-950-7732 MI		Computer Related	\$258.00	
06/18/04	06/18/04	CHEVRON #00093357 MALIBU CA D		Home Repair	\$15.01	
06/22/04	06/22/04	SEARS ROEBUCK 2338 REDDING CA D		Utilities	\$100.49	
07/01/04	07/01/04	LATE FEE			\$100.00	
<b>Total</b>					<b>\$1,020.50</b>	
<b>Payments &amp; Credits</b>						
06/02/04	06/02/04	PAYMENT - THANK YOU		Payments	-\$338.19	
06/13/04	06/13/04	PAYMENT - THANK YOU		Legal Services	-\$200.00	
06/16/04	06/16/04	CAL STEAM-MARIN 4184592009 CA		Utilities	-\$105.02	
06/22/04	06/22/04	CHEVRON #00093357 MALIBU CA D		Clothing	\$15.00	
<b>Total</b>					<b>-\$628.21</b>	
<b>Total</b>					<b>\$392.29</b>	
<b>Your Rewards To Date</b>						
Travel Extras						
Prior Miles Balance						0
Miles Redeemed This Month						0
Current Miles Available for Redemption						0
Redeemable Next Month						0
Miles Earned This Month for Purchases						0
Additional Miles Earned This Month						0
Program To Date Miles Earned						2,779
<b>Promotional Offers</b>						
Description	Current Balance	Promotional Avg Daily Balance	Promotional Rate	Promotional APR	Promotional Bal Min Pay Due	Promotional Finance Charge
PURCHASE PROMO	\$0.00	\$0.00	0.68460%	24.99%	\$0.00	\$0.00
<b>Savings Account Summary</b>						
Description	Amount					
STATEMENT SAVINGS ACCOUNT BALANCE	\$224.88					
INTEREST PAID THIS CYCLE	\$0.56					
Description	Avg Daily Balance	Daily Periodic Rate	Nominal APR	Finance Charge	Annual APR	
rpt.column.Purchases	\$0.00	0.08010%	29.24%	\$0.00	29.24%	
rpt.column.Cash Advance	\$0.00	0.08215%	29.99%	\$0.00	29.99%	

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Figure 2.20 – Statements

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My Account **Payments** Self Service Help  
 View Account Summary View Statements View Recent Transactions View Reports Create Reports Search Transactions

**Statement**  
 Garner Mary Long  
 member@siebel.com  
 \*\*\*\* \* 5838  
 Last Login: 02/03/2005 8:04 PM EST

Statement Summary Statement Closing Date: 07/01/04

Payment Information		Account Summary	
New Balance	\$285.00	Previous Balance	\$797.79
Minimum Payment Due	N/A	Purchases	+ \$130.00
Amount Paid Due	\$0.00	Cash Advances	+ \$0.00
Payment Due Date	07/24/2004	Credits	- \$0.00
Total Credit Line	\$6,400.00	Payments	- \$538.19
Total Available Credit	\$0.00	Other	+ \$0.00
Cash Advance Credit Limit	\$3,200.00	Finance Charge	+ \$0.00
Cash Advance Available Credit*	\$0.00	New Balance	= \$285.00
Overlimit Amount	\$0.00		

\* Cash Advance Credit Limit is a Portion of Your Total Credit Line

View your list of transactions. Click the linked merchant/purchase description to edit the category or the memo.

Trans Date	Date Posted	Merchant/Transaction Description	Memo	Category	Amount
<b>Auto Related</b>					
02/19/04	02/19/04	BV SHOE DEPT 385 WALDORF MD		Auto Related	\$50.00
02/19/04	02/19/04	BIG O TIRE# #37-103-SATOS CA		Auto Related	\$100.00
<b>Total</b>					
<b>\$150.00</b>					
<b>Clothing</b>					
02/19/04	02/19/04	DOLPHIN SET VILLAGE CAMPBELL CA		Clothing	\$20.00
06/22/04	06/22/04	CHEVON #00093937 MALIBU CA D		Clothing	\$15.00
<b>Total</b>					
<b>\$35.00</b>					
<b>Computer Related</b>					
02/19/04	02/19/04	QWT*1307911240 0204 800-800-7732		Computer Related	\$258.00
<b>Total</b>					
<b>\$258.00</b>					
<b>Dining Out</b>					
02/19/04	02/19/04	TARGET 00013086 FRAMINGHAM MA		Dining Out	\$100.00
<b>Total</b>					
<b>\$100.00</b>					
<b>Financial</b>					
02/19/04	02/19/04	BIG WAUERS EVS BOSTON MA D		Financial	\$47.00
<b>Total</b>					
<b>\$47.00</b>					
<b>Health Care</b>					
02/19/04	02/19/04	QHN WIRELESS SAN JOES CA		Health Care	\$20.00
02/19/04	02/19/04	ENDODONTIC SPECIALISTS BOSTON MA		Health Care	\$56.00
<b>Total</b>					
<b>\$76.00</b>					
<b>Home Repair</b>					
02/19/04	02/19/04	THE HOME DEPOT 3304 LAS VEGAS NV		Home Repair	\$21.00
06/18/04	06/18/04	CHEVON #00093937 MALIBU CA D		Home Repair	\$15.01
<b>Total</b>					
<b>\$36.01</b>					
<b>Household</b>					
02/19/04	02/19/04	2CO QHM*DIETRS OREAM 877-284-3423 OR		Household	\$10.00
<b>Total</b>					
<b>\$10.00</b>					
07/01/04	07/01/04	LATE FEE			\$100.00
<b>Total</b>					
<b>\$100.00</b>					
<b>Legal Services</b>					
02/19/04	02/19/04	RS OSER #741 918 MAGISON IN		Legal Services	\$32.00
02/19/04	02/19/04	CRUSS SOUND FRAY SVCS 860-843-7325 CA		Legal Services	\$50.00
06/13/04	06/13/04	PAYMENT - THANK YOU		Legal Services	-\$200.00
<b>Total</b>					
<b>-\$118.00</b>					
<b>Leisure</b>					
02/19/04	02/19/04	BIG S SPORTING #94 TORRANCE CA		Leisure	\$63.00
<b>Total</b>					
<b>\$63.00</b>					
<b>Misc</b>					
02/19/04	02/19/04	THE TEN MEV #4119 ADLINGTON TX D		Misc	\$30.00
<b>Total</b>					
<b>\$30.00</b>					
<b>Payments</b>					
02/19/04	02/19/04	SIKES#1133 AUTORV#NO*01		Payments	-\$100.00
06/02/04	06/02/04	PAYMENT - THANK YOU		Payments	-\$338.19
<b>Total</b>					
<b>-\$438.19</b>					
<b>Travel</b>					
02/19/04	02/19/04	RE INST/INTR FOR CUL/TUL# 805653164 MA		Travel	\$48.00
<b>Total</b>					
<b>\$48.00</b>					
<b>Utilities</b>					
06/16/04	06/16/04	CAL ETEN# MARIL #154592005 CA		Utilities	-\$105.00
06/22/04	06/22/04	SEARS ROEBUCK 2339 REDDING CAL D		Utilities	-\$100.49
<b>Total</b>					
<b>-\$205.49</b>					
<b>Total</b>					
<b>\$797.79</b>					

**Your Rewards To Date**

Travel Miles	0
Prior Miles Balance	0
Miles Redeemed This Month	0
Current Miles Available for Redemption	0
Redeemable Next Month	0
Miles Earned This Month for Purchases	0
Additional Miles Earned This Month	0
Program To Date Miles Earned	2,779

**Promotional Offers**

Description	Current Balance	Promotional Avg Daily Balance	Promotional Rate	Promotional APR	Promotional Bal Min	Promotional Finance Charge
PURCHASE PROMO	\$0.00	\$0.00	0.68460%	24.99%	\$0.00	\$0.00

**Savings Account Summary**

Description	Amount
STATEMENT SAVINGS ACCOUNT BALANCE	\$224.88
INTEREST PAID THIS CYCLE	\$0.56

**Number of Days in Billing Cycle: 28**

Description	Avg Daily Balance	Daily Periodic Rate	Nominal APR	Finance Charge	Annual APR
rgt.colsum.Purchases	\$0.00	0.08015%	29.24%	\$0.00	29.24%
rgt.colsum.Cash Advance	\$0.00	0.08215%	29.99%	\$0.00	29.99%

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Figure 2.21 – Statements Category Filter

Name:	<b>View Statement</b>
Brief Description:	Card Member views a current or previous month's statement
Main Path:	<ol style="list-style-type: none"> <li>1. Card Member selects view statement option on accounts summary page:</li> <li>2. Systems displays Statements page including: [B1] [B2] [B3] <ol style="list-style-type: none"> <li>a. Statement Closing Date (Drop Down Box)</li> <li>b. Statement Summary</li> <li>c. Transactions</li> <li>d. Payments</li> <li>e. Purchases Finance Charges</li> <li>f. Cash Finance Charges</li> <li>g. Disclosures module</li> <li>h. <b>Actions:</b> Submit; Download; Disclosures; Print Friendly; Category Filter; Link (On Description)</li> </ol> </li> <li>3. Card Member selects action: [A1] – [A9] [E1]</li> <li>4. Use case ends</li> </ol>
Alternate Paths:	<p><b>[A1]Card Member selects <i>Print Friendly</i></b></p> <ol style="list-style-type: none"> <li>1. System displays the page of the complete statement with no HTML header or navigation</li> <li>2. card member selects print from the browser</li> </ol> <p><b>[A2]Card Member selects <i>Download</i></b></p> <ol style="list-style-type: none"> <li>1. System invokes <a href="#">Download</a> use case</li> </ol> <p><b>[A3]Card Member selects <i>Disclosures</i></b></p> <ol style="list-style-type: none"> <li>1. System displays a new pop-up page containing the Disclosures [B9]</li> </ol> <p><b>[A4]Card Member selects a previous month's statement</b></p> <ol style="list-style-type: none"> <li>1. Card Member selects a new month</li> <li>2. System displays the <i>Statements</i> page for selected month</li> <li>3. System updates Activity count of statements viewed</li> </ol> <p><b>[A5]Card Member selects <i>Category Filter</i>:</b></p> <ol style="list-style-type: none"> <li>1. System re-displays the <i>Statements</i> page with following data for each category: <ol style="list-style-type: none"> <li>a. Category Heading</li> <li>b. Transactions for category</li> <li>c. Sub-total for category</li> </ol> </li> </ol> <p><b>[A6]Card Member selects link on description field of transaction:</b></p> <ol style="list-style-type: none"> <li>1. System displays pop-up including: <ol style="list-style-type: none"> <li>a. Transaction Date</li> <li>b. Post Date</li> <li>c. Description</li> <li>d. Reference Number</li> <li>e. List of categories (drop down)</li> <li>f. Memo</li> <li>g. <b>Actions:</b> Close; Submit; Dispute (Link)</li> </ol> </li> </ol>

	<ol style="list-style-type: none"> <li>2. Card Member selects category from category list and submits [A7] [A8]</li> <li>3. System changes the category of the item in the database</li> <li>4. System redisplay the page with the changed category</li> </ol> <p><b>[A7] Card Member selects column heading to sort transactions:</b></p> <ol style="list-style-type: none"> <li>1. System displays page with rows sorted in default sort sequence for this column</li> </ol> <p><b>[A8] Card Member adds a memo to a Transaction:</b></p> <ol style="list-style-type: none"> <li>1. Card Member enters text in the memo field</li> <li>2. Card Member selects <i>Submit</i></li> <li>3. System saves the data and returns to <i>Statements</i> page</li> <li>4. System displays transaction marked with a memo icon to show that a memo has been stored for this item</li> </ol> <p><b>[A9] Card Member selects <i>dispute</i> link to dispute a transaction:</b></p> <ol style="list-style-type: none"> <li>1. System invokes <a href="#">Dispute Transaction</a> use case</li> </ol>
<p>Exception Paths:</p>	<p><b>[E1] No statement is available:</b></p> <ol style="list-style-type: none"> <li>1. System displays message stating that no statement is available</li> </ol>
<p>Business Rules:</p>	<p><b>[B1]</b> If transactional details section contains greater than 20 lines, then paging will be invoked for this section of the statement.</p> <p><b>[B2]</b> If late charge (MSR_BILL_LATE_CHG) &gt; 0 then provide the top line of transactions with the late fee and amount.</p> <p><b>[B3]</b> Display APP, Fees and Finance Charges without the transaction and post dates.</p> <p><b>[B4]</b> If transaction detail type = TC 981 then display the secured card multran message detail</p> <p><b>[B5]</b> If transaction code = 12 (APP, ABP, or credit insurance product) the transaction description will be truncated at byte 31 and not have a transaction/posting date or reference number. Note, this also applies to disputes.</p> <p><b>[B6]</b> Merchant Category Code will be translated to 16 customized categories</p> <p><b>[B7]</b> If payment has been made during the billing cycle, the system will display "No Payment Due" instead of Payment Due Date (determined by checking if STMT_MIN_PAY in CHDHDLR view is zero)</p> <p><b>[B8]</b> If payment or credit is negative display amount with a negative sign in front, e.g., -\$ddd.cc</p> <p>Display the PDF file that contains in position 3 and 4 of its title the two-byte alphabetic code that matches (non case-sensitive) the field MSR-CSF-DSCL-ID (positions 4494-4495) of the MSR file (e.g., 01aa5994.pdf corresponds to the code AA)</p>
<p>Notes:</p>	<p>Print Friendly – Shows page as it is on the statement page including the memo icon. Will show all transactions not paged</p> <p>Backers button will say Disclosures. It will spawn a page and display backers in PDF format. The code for determining which Disclosure to display will be characters 2 and 3 in the filename for the disclosure.</p> <p>Daily periodic rate: This needs to be dynamic based on code in MSR data</p>



that determines what type of rate the card member has.

Negative amounts on transactional detail lines will be displayed with a negative sign in front of the amount (e.g., -\$ddd.cc).

Category Filter will link to category view. Categories are obtained by mapping merchant SIC codes to a list of 16 categories (See mapping table for details). The category list will be:

- a. Auto Related
- b. Clothing
- c. Computer Related
- d. Dining out
- e. Leisure
- f. Financial
- g. Groceries
- h. Health Care
- i. Home Repair
- j. Household
- k. Legal Services
- l. Miscellaneous
- m. Payments
- n. Travel
- o. Utilities
- p. Work Related

For each category, the system displays a category heading followed by all the details for that category.

Transactions detail could have multiple purchases with different rates for promotion (FLAPs)

Purchases and/or cash advances may have different APR calculations based on existence of a FLAP transaction (promotion). These will be done at presentment layer, since data only contains amounts. Note that the promotional offer section differs from the Finance Charge section.

Finance charge calculations will be presented at the bottom of the Transaction Detail module. The order of presentation is: Transaction module, Savings Acct, Rewards, Promotional then Finance Charge. These are dynamic and will appear only if a card member has them.

If value of any fee is blank, then nothing should be displayed.

Statement Advertising Messages will appear at the bottom of this page.

Reference number must be restricted to range of 1 to 40 characters

## 2.9 Recent Activity

The recent activity use cases cover the business requirements that allow a card member to view all the transactions that have cleared since their last monthly statement was generated.

This section consists of the following use case:

- **View Recent Activity**– Allows the card member to select and view all of their recent activity.

## 2.9.1 View Recent Activity (320)

**cardmanager** Contact Us | FAQs | Sign Out | Español

**My Account** **Payments** **Self Service** **Help**

[View Account Summary](#) [View Statements](#) [View Recent Transactions](#) [View Reports](#) [Create Reports](#) [Search Transactions](#)

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

### Recent Transactions

**Gamer Mary Loug**  
**mnambiar@edocs.com**  
 xxxx xxxx xxxx 5838  
**Last Login: 02/18/2005 12:48 AM EST**

The Recent Transactions page includes all transactions that have posted to your account since your most recent online statement.

View Your Recent Transactions					
Trans Date	Date Posted	Merchant/Transaction Description	Category	Amount	
07/06/04	07/06/04	TICKET STAR 920-405-1123 WI	Groceries	\$57.75	
07/06/04	07/06/04	BONDES FOOD MART CLEVELAND WI	Auto Related	\$24.70	
07/07/04	07/07/04	0003 SHOPKO 00100032 MANITOWOC WI	Misc	\$69.90	
07/07/04	07/07/04	COPPS FOOD STR 1-81 MANITOWOC WI	Groceries	\$57.02	
07/09/04	07/09/04	EXXONMOBIL26 09638909 MANITOWO WI	Auto Related	\$22.12	
07/09/04	07/09/04	ENDODONTIC SPECIALISTS SHEBOYGAN WI	Health Care	\$100.00	
07/13/04	07/13/04	BONDES FOOD MART CLEVELAND WI	Auto Related	\$6.85	
07/13/04	07/13/04	EXXONMOBIL26 09638909 MANITOWO WI	Auto Related	\$16.35	
07/14/04	07/14/04	MENARDS 3141 MANITOWAC MANITOWOC WI	Home Repair	\$67.81	
07/14/04	07/14/04	COPPS FOOD STR 1-81 MANITOWOC WI	Groceries	\$58.76	
07/14/04	07/14/04	AMOCO OIL 08307688 MANITOWOC WI	Auto Related	\$27.40	
07/21/04	07/21/04	0003 SHOPKO 00100032 MANITOWOC WI	Misc	\$159.69	
07/21/04	07/21/04	COPPS FOOD STR 1-81 MANITOWOC WI	Groceries	\$71.18	
07/21/04	07/21/04	MK *MARY KAY N CENTRAL 800-272-9333 TX	Household	\$236.63	
07/26/04	07/26/04	AMOCO OIL 08307688 MANITOWOC WI	Auto Related	\$29.56	
07/27/04	07/27/04	0003 SHOPKO 00100032 MANITOWOC WI	Misc	\$78.09	
07/29/04	07/29/04	PAYMENT - THANK YOU LANG*106	Payments	-\$587.75	

**Figure 2.22 – Recent Activity**

<b>Name:</b>	<b>View Recent Activity</b>
<b>Brief Description:</b>	Card Member views any transactions that have been posted since the last monthly statement was produced
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. Card Member selects the <i>Recent Activity</i> tab</li> <li>2. Systems displays <i>Recent Activity</i> page including:                             <ol style="list-style-type: none"> <li>a. Transaction Date</li> <li>b. Post Date</li> <li>c. Description</li> <li>d. Category</li> </ol> </li> </ol>

	<p>e. Amount</p> <p>3. Use case ends.</p>
<b>Business Rules:</b>	<b>[B1]</b> Card Members will not be able to add a memo to a recent transaction
<b>Notes:</b>	<p>Negative amounts on transactional detail lines will be displayed with a negative sign in front of the amount, e.g., -\$ddd.cc.</p> <p>The system will read the statement data daily batch file, repopulate Statement, delete recent activity and read new recent activity file to populate recent activity.</p> <p>The transactions displayed will be based on content that is available in the latest recent activity file processed by Siebel Self-Service for Cards, and will not contain transactions received by billing system after the recent activity file cut-off time.</p> <p>Paging will not be provided on this page</p>

## 2.10 Analytics

The analytic views allow the card member to view their card history in multiple ways.

This section consists of the following use cases.

- **View Report** – Card member views standard reports or custom reports that the card member has previously defined
- **Create a Custom Report** – Card member creates and saves a report based on set of report building criteria
- **Search Transactions** – Card member creates a list of transactions based on a custom search

## 2.10.1 View Report (330)

The screenshot displays the Siebel Card Manager interface. At the top, there is a navigation bar with 'cardmanager' on the left and 'Contact Us | FAQs | Sign Out | Español' on the right. Below this is a secondary navigation bar with 'My Account', 'Payments', 'Self Service', and 'Help'. A main navigation bar contains 'View Account Summary', 'View Statements', 'View Recent Transactions', 'View Reports' (highlighted), 'Create Reports', and 'Search Transactions'.

**Quick Links** sidebar includes:
 

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

**Reports** section for user **Garner Mary Loug** (mnambiar@edocs.com, card xxxxxx 5838) shows:
 

- View Custom Reports:** A table with one entry: 'Clothing Spending' with 'Edit' and 'Delete' buttons.
- View Standard Reports:** A list of seven report types:
  - [Total Spending By Statement Period](#)
  - [Transaction History by Statement Period](#)
  - [Total Spending By Category](#)
  - [Top 10 Merchants](#)
  - [Top 10 Most Expensive Purchases](#)
  - [Account Balance By Statement Period](#)
  - [Minimum Payment Due By Statement Period](#)

**Tips** section:
 

- Reports:** Reports can help you manage your spending. Use a combination of custom and standard reports to learn about your spending habits.
- What were your most expensive purchases in the last three months? How much are you spending on entertainment? Use the standard reports to review your purchasing habits quickly and easily.**
- Need information not provided by a standard report? Use the [Create Custom Reports](#) section to create your own report.**

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Figure 2.23 – List of Reports

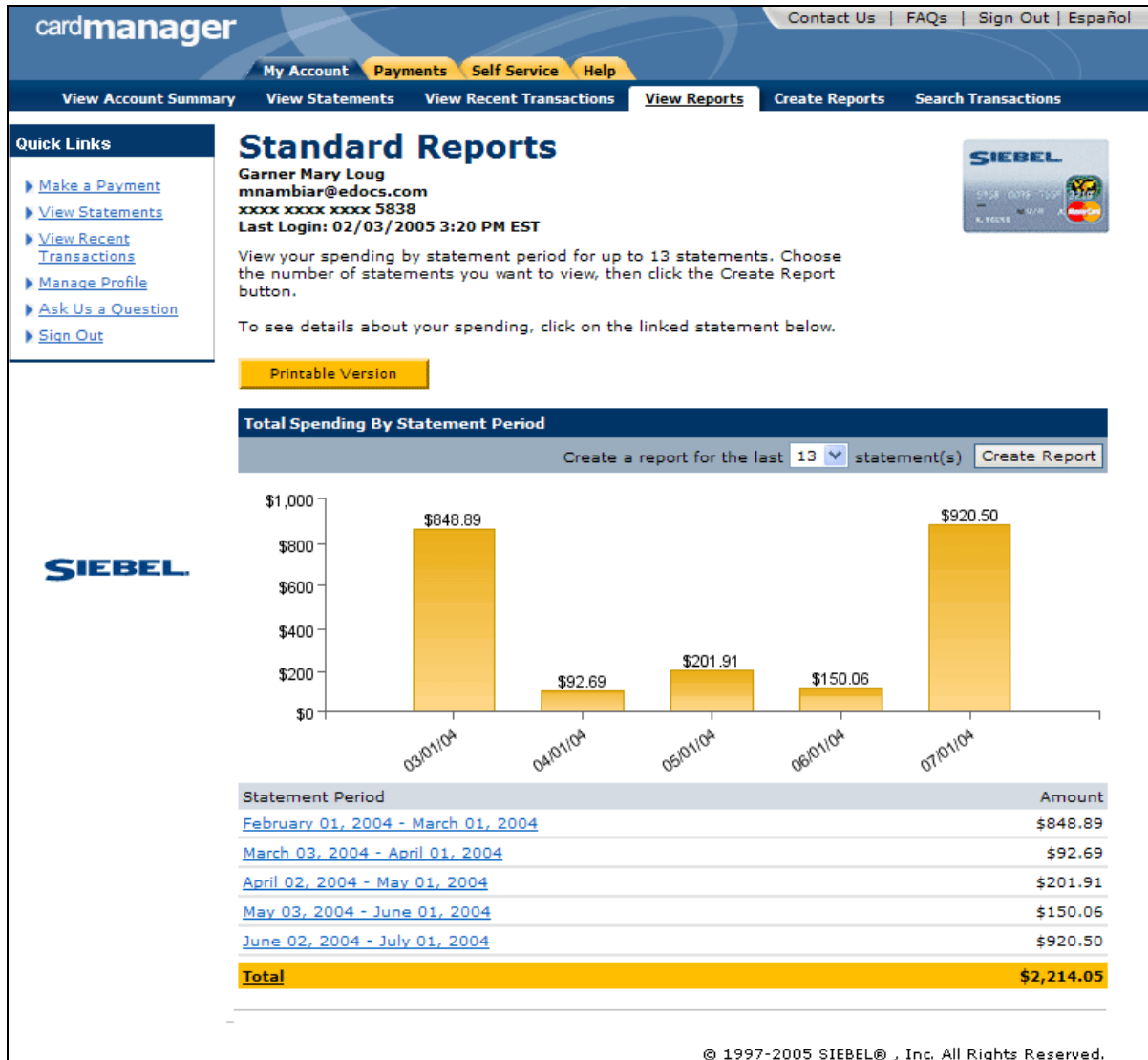


Figure 2.24 – Total Spending by Statement Period

**cardmanager**
Contact Us | FAQs | Sign Out | Español

My Account
Payments
Self Service
Help


View Account Summary
View Statements
View Recent Transactions
View Reports
Create Reports
Search Transactions

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

## Standard Reports

Garner Mary Loug  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 02/03/2005 3:43 PM EST



Printable Version

**Total Spending By Statement - Details**

02/01/04 - 03/01/04

Trans Date	Date Posted	Merchant/Transaction Description	Memo	Category	Amount
02/05/04	02/05/04	CHEVRON #00093357 MALIBU CA D		Auto Related	\$20.01
02/10/04	02/09/04	VONS STORE00016733 CANOGA PARK CA D		Groceries	\$23.88
02/12/04	02/12/04	CHEVRON #00093357 MALIBU CA D		Auto Related	\$15.01
02/19/04	02/19/04	BIG O TIRES #57 LOS GATOS CA		Auto Related	\$100.00
02/19/04	02/19/04	BU SHOE DEPT 395 WALDORF MD		Clothing	\$50.00
02/19/04	02/19/04	GSM WIRELESS SAN JOES CA		Utilities	\$20.00
02/19/04	02/19/04	5165651133 AUTOPAYLANG*!01		Payments	-\$100.00
02/19/04	02/19/04	2CO.COM*DIETPROGRAM 877-294-0273 OH		Legal Services	\$10.00
02/19/04	02/19/04	THE HOME DEPOT 3306 LAS VEGAS NV		Home Repair	\$21.00
02/19/04	02/19/04	QXT*1307911240 0204 800-950-7732 MI		Computer Related	\$258.00
02/19/04	02/19/04	TIAS TEX MEX' #6119 ARLINGTON TX D		Dining Out	\$30.00
02/19/04	02/19/04	EDS/WALGREEN'S BOSTON, MA D		Financial	\$47.00
02/19/04	02/19/04	KROGER #741 SL9 MADISON IN		Groceries	\$32.00
<b>Total</b>					<b>\$863.90</b>

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Figure 2.25 – Total Spending by Statement Period Details

The screenshot shows the Siebel cardmanager interface. At the top, there are navigation links for 'Contact Us', 'FAQs', 'Sign Out', and 'Español'. Below this is a main navigation bar with 'My Account', 'Payments', 'Self Service', and 'Help'. A secondary navigation bar includes 'View Account Summary', 'View Statements', 'View Recent Transactions', 'View Reports' (which is active), 'Create Reports', and 'Search Transactions'. On the left, a 'Quick Links' sidebar lists: 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. The main content area is titled 'Standard Reports' and features a 'Printable Version' button. Below this is a table titled 'Transaction History by Statement Period' for the period 02/01/2004 - 03/01/2004 thru 06/02/2004 - 07/01/2004. The table has columns for Trans Date, Date Posted, Merchant/Transaction Description, Memo, Category, and Amount. Transactions include purchases from Chevron, Vons Store, Cal Steam-Marín, Sears Roebuck, and payments. A total amount of \$1,641.76 is shown at the bottom of the table. A Siebel logo is visible on the left side of the main content area. At the bottom right, there is a copyright notice: '© 1997-2005 SIEBEL® , Inc. All Rights Reserved.'

Transaction History by Statement Period						
02/01/2004 - 03/01/2004 thru 06/02/2004 - 07/01/2004						
Trans Date	Date Posted	Merchant/Transaction Description	Memo	Category	Amount	
02/05/04	02/05/04	CHEVRON #00093357 MALIBU CA D		Auto Related	\$20.01	
02/10/04	02/09/04	VONS STORE00016733 CANOGA PARK CA D		Groceries	\$23.88	
02/12/04	02/12/04	CHEVRON #00093357 MALIBU CA D		Auto Related	\$15.01	
06/02/04	06/02/04	PAYMENT - THANK YOU		Payments	-\$338.19	
06/13/04	06/1			Legal Services	-\$200.00	
06/16/04	06/16/04	CAL STEAM-MARIN 4154592009 CA		Utilities	-\$105.02	
06/18/04	06/18/04	CHEVRON #00093357 MALIBU CA D		Home Repair	\$15.01	
06/22/04	06/22/04	CHEVRON #00093357 MALIBU CA D		Clothing	\$15.00	
06/22/04	06/22/04	SEARS ROEBUCK 2338 REDDING CA D		Utilities	\$100.49	
<b>Total</b>					<b>\$1,641.76</b>	

Figure 2.26 – Transaction History By Statement Period

**cardmanager**
Contact Us | FAQs | Sign Out | Español

My Account
Payments
Self Service
Help

View Account Summary
View Statements
View Recent Transactions
View Reports
Create Reports
Search Transactions

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

## Standard Reports

**Gamer Mary Loug**  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 02/03/2005 7:09 PM EST

View your spending by expense category for up to 13 statements. Choose the number of statements you want to view, then click the Create Report button.

To see details about your spending, click on the linked category name below.

Printable Version

**Total Spending By Category**

Create a report for the last
13
statement(s)
Create Report



- Legal Services
- Household
- Home Repair
- Health Care
- Groceries
- Financial
- Other
- Dining Out
- Misc
- Computer Related
- Utilities
- Clothing
- Travel
- Auto Related
- Leisure

Merchant Category	Amount
<a href="#">Auto Related</a>	\$378.12
<a href="#">Clothing</a>	\$70.00
<a href="#">Computer Related</a>	\$516.00
<a href="#">Work Related</a>	\$50.00
<a href="#">Misc</a>	\$244.03
<b>Total</b>	<b>\$2,214.05</b>

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Figure 2.27 – Total Spending by Category



The screenshot shows the Siebel cardmanager interface. At the top, there are navigation links for 'My Account', 'Payments', 'Self Service', and 'Help'. Below this, there are tabs for 'View Account Summary', 'View Statements', 'View Recent Transactions', 'View Reports', 'Create Reports', and 'Search Transactions'. The 'View Reports' tab is active.

On the left side, there is a 'Quick Links' section with links for 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. The Siebel logo is also present in this section.

The main content area is titled 'Standard Reports'. It displays user information: 'Gamer Mary Loug', email 'mnambiar@edocs.com', masked card number 'xxxx xxxx xxxx 5838', and 'Last Login: 02/03/2005 7:09 PM EST'. There is a 'Printable Version' button.

The report is titled 'Total Spending By Category' and covers the period from 02/01/2004 to 07/01/2004. The table below lists individual transactions with columns for 'Trans Date', 'Date Posted', 'Merchant/Transaction Description', 'Memo', 'Category', and 'Amount'.

Trans Date	Date Posted	Merchant/Transaction Description	Memo	Category	Amount
02/05/04	02/05/04	CHEVRON #00093357 MALIBU CA D		Auto Related	\$20.01
02/19/04	02/19/04	BU SHOE DEPT 395 WALDORF MD		Auto Related	\$50.00
02/19/04	02/19/04	BIG O TIRES #57 LOS GATOS CA		Auto Related	\$100.00
02/19/04	02/19/04	BIG O TIRES #57 LOS GATOS CA		Auto Related	\$100.00
03/08/04	03/08/04	CHEVRON #00093357 MALIBU CA D		Auto Related	\$25.04
04/06/04	04/06/04	CHEVRON #00093357 MALIBU CA D		Auto Related	\$15.01
04/12/04	04/11/04	CHEVRON #00093357 MALIBU CA D		Auto Related	\$16.04
04/24/04	04/24/04	AMC* ALLSTATEMOTORCLUB 800-347-8880 IL		Auto Related	\$42.01
05/22/04	05/22/04	CHEVRON #00093357 MALIBU CA D		Auto Related	\$10.01
<b>Total</b>					<b>\$378.12</b>

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Figure 2.28 – Total Spending by Category Details

The screenshot shows the Siebel cardmanager interface. At the top, there is a navigation bar with 'cardmanager' on the left and 'Contact Us | FAQs | Sign Out | Español' on the right. Below this is a secondary navigation bar with tabs for 'My Account', 'Payments', 'Self Service', and 'Help'. Underneath, there are links for 'View Account Summary', 'View Statements', 'View Recent Transactions', 'View Reports' (which is highlighted), 'Create Reports', and 'Search Transactions'.

On the left side, there is a 'Quick Links' sidebar with several links: 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'.

The main content area is titled 'Standard Reports'. It displays the user's name 'Gamer Mary Loug', email 'mnambiar@edocs.com', card number 'xxxx xxxx xxxx 5838', and last login '02/03/2005 7:09 PM EST'. There is also a small image of a Siebel credit card. Below this, there is a paragraph explaining that the report shows the top 10 merchants for up to 13 statements, and a note that clicking on a merchant name provides more details.

A yellow button labeled 'Printable Version' is located below the introductory text. Below that is a section titled 'Top 10 Merchants'. At the top of this section, there is a form to 'Create a report for the last 13 statement(s)' with a 'Create Report' button. The table below lists the top 10 merchants and their total purchases:

Merchant	Total Purchases
<a href="#">QXT*1307911240 0204 800-950-7732 MI</a>	\$516.00
<a href="#">TARGET 00013086 FRAMINGHAM MA</a>	\$200.00
<a href="#">BIG O TIRES #57 LOS GATOS CA</a>	\$200.00
<a href="#">CHEVRON #00093357 MALIBU CA D</a>	\$131.13
<a href="#">BIG 5 SPORTING #94 TORRANCE CA</a>	\$126.00
<a href="#">ENDODONTIC SPECIALISTS SHEBOYGAN WI</a>	\$112.00
<a href="#">SEARS ROEBUCK 2338 REDDING CA D</a>	\$110.50
<a href="#">INVESTORS BUSINESS DAILY 800-831-2525 CA</a>	\$104.02
<a href="#">CROSS SOUND FRRY SRVCS 860-443-7394 CT</a>	\$100.00
<a href="#">BU SHOE DEPT 395 WALDORF MD</a>	\$100.00
<b>Total</b>	<b>\$1,699.65</b>

At the bottom of the page, there is a copyright notice: '© 1997-2005 SIEBEL® , Inc. All Rights Reserved.'

Figure 2.29 – Top Ten Merchants

The screenshot shows the Siebel cardmanager interface. At the top, there are navigation links for 'Contact Us', 'FAQs', 'Sign Out', and 'Español'. Below this is a main menu with 'My Account', 'Payments', 'Self Service', and 'Help'. A secondary menu includes 'View Account Summary', 'View Statements', 'View Recent Transactions', 'View Reports' (which is active), 'Create Reports', and 'Search Transactions'. On the left, a 'Quick Links' sidebar contains links for 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. The main content area is titled 'Standard Reports' and displays user information for 'Gamer Mary Loug' (mnambiar@edocs.com, card number xxxx xxxx xxxx 5838, last login 02/03/2005 7:09 PM EST). A 'Printable Version' button is present. The primary section is 'Look Up Your Top 10 Merchants - Details', which shows a table of transactions for merchant QXT\*1307911240 0204 800-950-7732 MI from 02/01/2004 to 07/01/2004. The table lists two transactions of \$258.00 each, both categorized as 'Computer Related'. A yellow 'Total' row at the bottom of the table shows a total amount of \$516.00. The Siebel logo is visible in the bottom left, and a copyright notice '© 1997-2005 SIEBEL®, Inc. All Rights Reserved.' is at the bottom right.

Figure 2.30 – Top Ten Merchants Details

**cardmanager** Contact Us | FAQs | Sign Out | Español

**My Account** **Payments** **Self Service** **Help**

[View Account Summary](#) [View Statements](#) [View Recent Transactions](#) **[View Reports](#)** [Create Reports](#) [Search Transactions](#)

**Quick Links**

- [▶ Make a Payment](#)
- [▶ View Statements](#)
- [▶ View Recent Transactions](#)
- [▶ Manage Profile](#)
- [▶ Ask Us a Question](#)
- [▶ Sign Out](#)

## Standard Reports

**Gamer Mary Loug**  
**mnambiar@edocs.com**  
 xxxx xxxx xxxx 5838  
**Last Login: 02/03/2005 7:09 PM EST**

View your top 10 most expensive purchases for up to 13 statements. Choose the number of statements you want to view, then click the Create Report button.

[Printable Version](#)

**See Your Top 10 Most Expensive Purchases**

Create a report for the last 13 statement(s) [Create Report](#)

Trans Date	Date Posted	Merchant/Transaction Description	Memo	Category	Amount
02/19/04	02/19/04	QXT*1307911240 0204 800-950-7732 MI		Computer Related	\$258.00
02/19/04	02/19/04	QXT*1307911240 0204 800-950-7732 MI		Computer Related	\$258.00
05/22/04	05/22/04	CAL STEAM-MARIN 4154592009 CA		Home Repair	\$105.02
04/22/04	04/22/04	INVESTORS BUSINESS DAILY 800-831-2525 CA		Misc	\$104.02
06/22/04	06/22/04	SEARS ROEBUCK 2338 REDDING CA D		Utilities	\$100.49
02/19/04	02/19/04	BIG O TIRES #57 LOS GATOS CA		Auto Related	\$100.00
02/19/04	02/19/04	TARGET 00013086 FRAMINGHAM MA		Misc	\$100.00
02/19/04	02/19/04	TARGET 00013086 FRAMINGHAM MA		Dining Out	\$100.00
<b>Total</b>					<b>\$1,288.53</b>

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Figure 2.31 – Top Ten Most Expensive Purchases



Figure 2.32 – Account Balance By Statement Period

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Payments
Self Service
Help

View Account Summary
View Statements
View Recent Transactions
View Reports
Create Reports
Search Transactions

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Standard Reports

**Cardmember:** Mary Loug  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 02/18/2005 12:55 AM EST

Printable Version

Statement Summary

03/01/04 ▼ Submit

Payment Information		Account Summary	
New Balance	\$1,381.95	Previous Balance	\$518.05
Minimum Payment Due	\$15.00	Purchases	+ \$848.89
Amount Past Due	\$0.00	Cash Advances	+ \$0.00
Payment Due Date	03/24/2004	Credits	- \$0.00
Total Credit Line	\$3,000.00	Payments	- \$0.00
Total Available Credit	\$1,618.05	Other	+ \$15.01
Cash Advance Credit Limit	\$2,000.00	Finance Charge	+ \$0.00
Cash Advance Available Credit*	\$1,618.05	New Balance	= \$1,381.95
Overlimit Amount	\$0.00		

\* Cash Advance Credit Limit is a Portion of Your Total Credit Line

Transactions

Trans Date	Date Posted	Merchant/Transaction Description	Memo	Category	Amount
02/05/04	02/05/04	CHEVRON #00093357 MALIBU CA D		Auto Related	\$20.01
02/10/04	02/09/04	VONS STORE00016733 CANOGA PARK CA D		Groceries	\$23.88
02/12/04	02/12/04	CHEVRON #00093357 MALIBU CA D		Auto Related	\$15.01
02/19/04	02/19/04	BIG O TIRES #57 LOS GATOS CA		Auto Related	\$100.00
02/19/04	02/19/04	BU SHOE DEPT 395 WALDORF MD		Clothing	\$50.00
02/19/04	02/19/04	ENDODONTIC SPECIALISTS SHEBOYGAN WI		Health Care	\$56.00
02/19/04	02/19/04	DOLPHIN PET VILLAGE CAMPBELL CA		Household	\$20.00
02/19/04	02/19/04	BIG 5 SPORTING #94 TORRANCE CA		Leisure	\$63.00
02/19/04	02/19/04	EF INSTITUTE FOR CULTURL 8006655364 MA		Travel	\$48.00
02/19/04	02/19/04	TARGET 00013086 FRAMINGHAM MA		Misc	\$100.00
02/19/04	02/19/04	CROSS SOUND FRRY SRVCS 860-443-7394 CT		Work Related	\$50.00
02/19/04	02/19/04	GSM WIRELESS SAN JOES CA		Utilities	\$20.00
02/19/04	02/19/04	5165651133 AUTOPAYLANG*!01		Payments	-\$100.00
02/19/04	02/19/04	2CO.COM*DIETPROGRAM 877-294-0273 OH		Legal Services	\$10.00

**Figure 2.33 – Account Balance by Statement Period Details - Card Member Statement**



Figure 2.34 – Minimum Payment Due By Statement Period

Name:	List of Reports
Brief Description:	Card Member views a list of custom and standard reports.
Main Path:	<ol style="list-style-type: none"> <li>1. Card Member selects the Reports tab</li> <li>2. System returns <i>List of Reports</i> including: [B1]</li> <li>3. List of user defined custom reports, if any.</li> <li>4. List of standard reports:                         <ol style="list-style-type: none"> <li>i. Total Spending By Statement Period</li> <li>ii. Transaction History by Statement Period</li> <li>iii. Total Spending By Category</li> <li>iv. Top 10 Merchants</li> <li>v. Top 10 Most Expensive Purchases</li> <li>vi. Account Balance By Statement Period</li> <li>vii. Minimum Payment Due by Statement Period</li> </ol> </li> </ol>

	<ol style="list-style-type: none"> <li>5. Standard Reports:</li> <li>6. Card Member selects a standard report name [A1]-[A7]</li> <li>7. System returns a report with a chart, in specific cases, for up to 13 statement periods. [B2]</li> <li>8. Card Member selects a different number of statements from the dropdown and selects Submit action to regenerate the report.</li> <li>9. System returns a summary report for the selected statement period.</li> <li>10. Card Member selects the Printer Friendly action.</li> <li>11. System displays the page of the report without HTML header or navigational elements.</li> <li>12. Custom Reports:</li> <li>13. Card Member selects a custom report name.</li> <li>14. System displays the details of the report using the report parameters saved for the report.</li> <li>15. Card Member selects the <b>Edit</b> action.</li> <li>16. System displays the saved report parameters.</li> <li>17. Card Member may modify the report parameters.</li> <li>18. Save under the same name or save under a new name.</li> <li>19. Card Member selects the <b>Delete</b> action.</li> <li>20. System displays a confirmation page.</li> <li>21. Card Member selects "Yes".</li> <li>22. The system removes the saved report from the list. [A8]</li> <li>23. Use case ends.</li> </ol>
<p>Alternate Paths:</p>	<p><b>[A1]Card Member selects Total Spending By Statement Period standard report:</b></p> <ol style="list-style-type: none"> <li>1. System returns a summary report with a bar chart for up to 13 statement periods, listing the sum of the spending transactions for each statement period with a grand total amount for all periods reported.</li> <li>2. Card Member selects the link to a statement period.</li> <li>3. System displays the Transaction Details for the selected statement period.</li> <li>4. Card Member selects the link for grand Total link for all Statement Periods.</li> <li>5. System displays all Transaction Details for all statement periods listed in the report.</li> </ol> <p><b>[A2]Card Member selects Transaction History by Statement Period standard report:</b></p> <ol style="list-style-type: none"> <li>1. System returns the Transaction details for the previous 12 months.</li> </ol> <p><b>[A3]Card Member selects Total Spending By Category standard report:</b></p> <ol style="list-style-type: none"> <li>1. System returns a summary report with a pie chart for up to 13 statement periods, itemizing the amount spent on each Category with a grand total amount for all categories.</li> <li>2. Card Member selects the link to a Category.</li> <li>3. System displays the Transaction Details for the selected Category over the context of the statement period previously defined for the report.</li> <li>4. Card Member selects grand Total link for all Categories</li> <li>5. System displays the Transaction Details for all the Categories over</li> </ol>



	<p>the context of the statement period previously defined for the report.</p> <p><b>[A4]</b>Card Member selects <b>Top 10 Merchants</b> standard report:</p> <ol style="list-style-type: none"> <li>1. System returns a summary report listing the Top 10 Merchants for up to 13 statement periods, listing the sum of the spending transactions for each merchant with a grand total amount for all the listed merchants.</li> <li>2. Card Member selects the link to a merchant.</li> <li>3. System displays all the Transaction Details for the selected merchant over the context of the statement period previously defined for the report.</li> </ol> <p><b>[A5]</b>Card Member selects <b>Top 10 Most Expensive Purchases</b> standard report:</p> <ol style="list-style-type: none"> <li>1. System returns the Transactional Details listing the Top 10 Most Expensive Purchases of up to 13 statement periods in descending order by amount with a grand total for the report.</li> </ol> <p><b>[A6]</b>Card Member selects <b>Account Balance By Statement Period</b> standard report:</p> <ol style="list-style-type: none"> <li>1. System returns a summary report with a bar chart for up to 13 statement periods, itemizing the Account Balance for each statement period.</li> <li>2. Card Member selects the link to a statement period.</li> <li>3. System displays the Statement for the selected statement period.</li> </ol> <p><b>[A7]</b>Card Member selects <b>Minimum Payment Due by Statement Period</b> standard report:</p> <ol style="list-style-type: none"> <li>1. System returns a summary report with a bar chart for up to 13 statement periods, itemizing the Minimum Payment Due for each statement period.</li> <li>2. Card Member selects the link to a statement period.</li> <li>3. System displays the Statement for the selected statement period.</li> </ol> <p><b>[A8]</b>Card Member selects <b>“No”</b></p> <ol style="list-style-type: none"> <li>1. System returns to the save report name screen.</li> </ol>
<p><b>Business Rules:</b></p>	<p>Reports will include only statements transactions.</p> <p>All standard reports, except for Transaction History by Statement Period, are generated for the respective report based on all available statements for the card member, with the default of up to 13 months. Transaction History by Statement Period has a default of up to 12 months.</p>
<p><b>Notes:</b></p>	<p>Card Members will not have the option to download reports.</p>

## 2.10.2 Create a Custom Report (340)

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My Account
Payments
Self Service
Help


View Account Summary
View Statements
View Recent Transactions
View Reports
**Create Reports**
Search Transactions

**Quick Links**

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- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
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- ▶ [Sign Out](#)

### Custom Report Builder

**Garner Mary Loug**  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 02/03/2005 7:09 PM EST



**Create a Custom Report**

Create your own report by entering your information into the form below. Then click the Create Report button.

**Transaction Type:**

**Transaction Description:**

**Expense Category:**

**Transaction Amount:**    
 (in dollars and cents)

**Time Period:** Last  Statements

**Tips**

**Transaction Amount**

Enter the dollar range for the transaction you want to see. For example, if you want to see all transactions between \$100 and \$200, you would select the 'Between' option and enter the values into the boxes provided (in dollars and cents).

To find payments and credits, search for a negative amount. For example, to find a \$50 payment, select the 'Less than' option and enter zero into the box provided.

Enter the date in mm/dd/yyyy format.

For example, December 8, 2004 would be entered as 12/08/2004.

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**Figure 2.35 – Custom Report Builder**

The screenshot shows the Siebel Custom Report Builder interface. At the top, there are navigation tabs for 'My Account', 'Payments', 'Self Service', and 'Help'. Below these are links for 'View Account Summary', 'View Statements', 'View Recent Transactions', 'View Reports', 'Create Reports', and 'Search Transactions'. A 'Quick Links' sidebar on the left contains links for 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. The main content area is titled 'Custom Report Builder' and displays user information for 'Gamer Mary Loug' (mnambiar@edocs.com) and a 'Last Login' of '02/03/2005 7:09 PM EST'. A 'Printable Version' button is visible. Below this is a 'Save Your Custom Report' section with a text input field containing 'My travel' and a 'Save' button. The 'View Your Custom Report Results' section shows a table with columns for 'Trans Date', 'Date Posted', 'Merchant/Transaction Description', 'Memo', 'Category', and 'Amount'. The table contains one transaction from 02/19/04 for 'EF INSTITUTE FOR CULTURL' with an amount of \$48.00. A 'Total' row at the bottom of the table shows '\$48.00'. The Siebel logo is present on the left side of the results section. A copyright notice at the bottom reads '© 1997-2005 SIEBEL® , Inc. All Rights Reserved.'

Figure 2.36 – Custom Report Results

Name:	Build a Custom Report
Brief Description:	Card Member creates and saves a custom report
Main Path:	<ol style="list-style-type: none"> <li>1. Card Member selects Custom Reports tab.</li> <li>2. System returns a page allowing the card member to build a custom report by specifying any or all of the following report parameters: <ol style="list-style-type: none"> <li>a. Transaction type (Payments, Credit/Adjustment/Purchase/Cash Advance/Fees/Other)</li> <li>b. Description</li> <li>c. Expense Category</li> <li>d. Transaction Amount</li> <li>e. Time Period</li> </ol> </li> <li>3. Card Member specifies report parameters and selects the <b>Create Report</b> action.</li> <li>4. System displays Custom Reports Results page containing the Transaction Details for the custom report requested. [B1]</li> <li>5. Card Member enters a report name and selects <b>Save</b> to save the custom report. [A1]</li> <li>6. System saves the report parameters and displays the saved report name on the <i>List of Reports</i> page under Custom Reports heading.</li> </ol>

	7. Use case ends.
Alternate Paths:	<b>[A1] Card Member selects Printer Friendly</b> 1. System displays a page of the report without HTML header or navigational elements.
Business Rules:	<b>[B1]</b> Reports will include only statements transactions.

### 2.10.3 Search Transactions (345)

The screenshot displays the Siebel Card Manager interface for searching transactions. At the top, the user is identified as Mary Loug with email mnambiar@edocs.com and a last login of 02/03/2005 7:09 PM EST. The search form includes the following fields:

- Transaction Type:** A dropdown menu set to 'All Types'.
- Merchant Description:** A text input field.
- Expense Category:** A dropdown menu set to 'All Categories'.
- Transaction Memo Contains:** A text input field.
- Transaction Amount:** A dropdown menu set to 'Greater Than' and a text input field containing '10'. A note below indicates '(in dollars and cents)'.
- Date Range:** 'From' and 'To' date pickers set to 02/03/2004 and 02/03/2005 respectively. A note below indicates '(mm/dd/yyyy)'.

A 'Search' button is located below the date range field. On the right side, a 'Tips' section provides guidance: 'Enter the dollar range for the transaction you want to see. For example, if you want to see all transactions between \$100 and \$200, you would select the 'Between' option and enter the values into the boxes provided (in dollars and cents). To find payments and credits, search for a negative amount. For example, to find a \$50 payment, select the 'Less than' option and enter zero into the box provided. Enter the date in mm/dd/yyyy format. For example, December 8, 2004 would be entered as 12/08/2004.'

Figure 2.37 – Search Transactions

**cardmanager** Contact Us | FAQs | Sign Out | Español

My Account **Payments** Self Service Help

View Account Summary View Statements View Recent Transactions View Reports Create Reports **Search Transactions**

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

## Search Transactions

Gamer Mary Loug  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 02/03/2005 7:09 PM EST

**Search Transactions - Results**

Trans Date	Date Posted	Merchant/Transaction Description	Memo	Category	Amount
02/05/04	02/05/04	CHEVRON #00093357 MALIBU CA D		Auto Related	\$20.01
02/10/04	02/09/04	VONS STORE00016733 CANOGA PARK CA D		Groceries	\$23.88
02/12/04	02/12/04	CHEVRON #00093357 MALIBU CA D		Auto Related	\$15.01
04/22/04	04/22/04	INVESTORS BUSINESS DAILY 800-831-2525 CA		Misc	\$104.02
04/23/04	04/23/04	VONS STORE00016733 CANOGA PARK CA D		Groceries	\$24.83
04/24/04	04/24/04	AMC* ALLSTATEMOTORCLUB 800-347-8880 IL		Auto Related	\$42.01
05/03/04	05/03/04	BED BATH & BEYOND #08 WOODLAND HILL CA D		Household	\$35.03
05/22/04	05/22/04	CHEVRON #00093357 MALIBU CA D		Auto Related	\$10.01
05/22/04	05/22/04	CAL STEAM-MARIN 4154592009 CA		Home Repair	\$105.02
06/18/04	06/18/04	CHEVRON #00093357 MALIBU CA D		Home Repair	\$15.01
06/22/04	06/22/04	CHEVRON #00093357 MALIBU CA D		Clothing	\$15.00
06/22/04	06/22/04	SEARS ROEBUCK 2338 REDDING CA D		Utilities	\$100.49
<b>Total</b>					<b>\$2,424.06</b>

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Figure 2.38 – Search Transactions Results

Name:	Search Transactions
Brief Description:	Card Member creates a list of transactions based on a custom search
Main Path:	<ol style="list-style-type: none"> <li>1. Card Member selects <i>Search Transactions</i></li> <li>2. System returns a <i>Search</i> page containing the following form fields:                     <ol style="list-style-type: none"> <li>a. Transaction Type List (All Types(default);Purchases/Debits;Credits;Payments; ATM Withdrawal)</li> <li>b. Merchant Name</li> <li>c. Expense Category List (All (default); See <a href="#">Notes</a> in View Transactions use case for list)</li> <li>d. Transaction Memo Contains</li> <li>e. Transaction Amount Rule</li> <li>f. From Date</li> <li>g. To Date</li> </ol> </li> </ol>

	<ol style="list-style-type: none"> <li>h. <b>Actions:</b> Search</li> <li>3. Card Member enters or selects search criteria</li> <li>4. Card Member selects a From Date and To date</li> <li>5. Card Member selects <i>Search</i></li> <li>6. System displays Search results page             <ol style="list-style-type: none"> <li>a. Report Title</li> <li>b. Transaction Date</li> <li>c. Post Date</li> <li>d. Purchase Description</li> <li>e. Transaction Memo</li> <li>f. Purchase Amount</li> <li>g. Total</li> <li>h. <b>Actions:</b> Printer Friendly;</li> </ol> </li> <li>7. Use case ends (card member uses tabs, sub-tabs or quick links to navigate to another page.             <ol style="list-style-type: none"> <li>a. Report Title</li> <li>b. Transaction Date</li> <li>c. Post Date</li> <li>d. Purchase Description</li> <li>e. Transaction Memo</li> <li>f. Purchase Amount</li> <li>g. Total</li> <li>h. <b>Actions:</b> Printer Friendly;</li> </ol> </li> </ol>
<p>Alternate Paths:</p>	<p><b>[A1] Card Member selects Printer Friendly</b></p> <ol style="list-style-type: none"> <li>1. System displays the page of the report without HTML header or navigational elements.</li> </ol>
<p>Notes:</p>	<p>Search results will include transactions crossing statements and recent activity depending on the dates entered.</p>

## 2.11 Secure Messages – Card Member

The secure message use cases cover the business requirements for allowing card members and CSR Users to communicate via a secured and encrypted method that serves as an alternative to e-mail or phone conversations.

This section consists of the following card member use cases.

- **Send Secure Message** – Card member sends a secure message that will be received by a Internal User
- **View Message Response**– Card member views a response from to a secure message that the card member had previously sent
- **Maintain Secure Message Inbox** – Card member maintains an “Inbox” of all secure message correspondence

## 2.11.1 Send Secure Message (400)

The screenshot shows the Siebel Self-Service for Cards application interface. At the top, there is a navigation bar with the 'cardmanager' logo and links for 'Contact Us', 'FAQs', 'Sign Out', and 'Español'. Below this is a secondary navigation bar with 'My Account', 'Payments', 'Self Service', and 'Help'. The main content area is titled 'New Message' and displays user information: 'Gamer Mary Loug', 'mnambiar@edocs.com', 'xxxx xxxx xxxx 5838', and 'Last Login: 02/16/2005 6:25 PM EST'. A 'Send a New Message' section provides instructions on how to create and send a message. The form itself has three main sections: 'Message Category' with a dropdown menu set to 'Request Replacement Card', 'Message Name' with a text input field containing 'Need a new card', and 'Message' with a large text area containing 'My current card is worn out. Please send me a replacement card as soon as possible'. A 'SIEBEL' logo is visible on the left side of the form. To the right, a 'Tips' section explains that the message center is for personal information and lists types of information to send securely: Social security numbers, Bank account numbers, and Credit card numbers. At the bottom of the form are 'Submit' and 'Cancel' buttons. The footer contains the copyright notice: '© 1997-2005 SIEBEL®, Inc. All Rights Reserved.'

Figure 2.39 – Enter New Secure Message

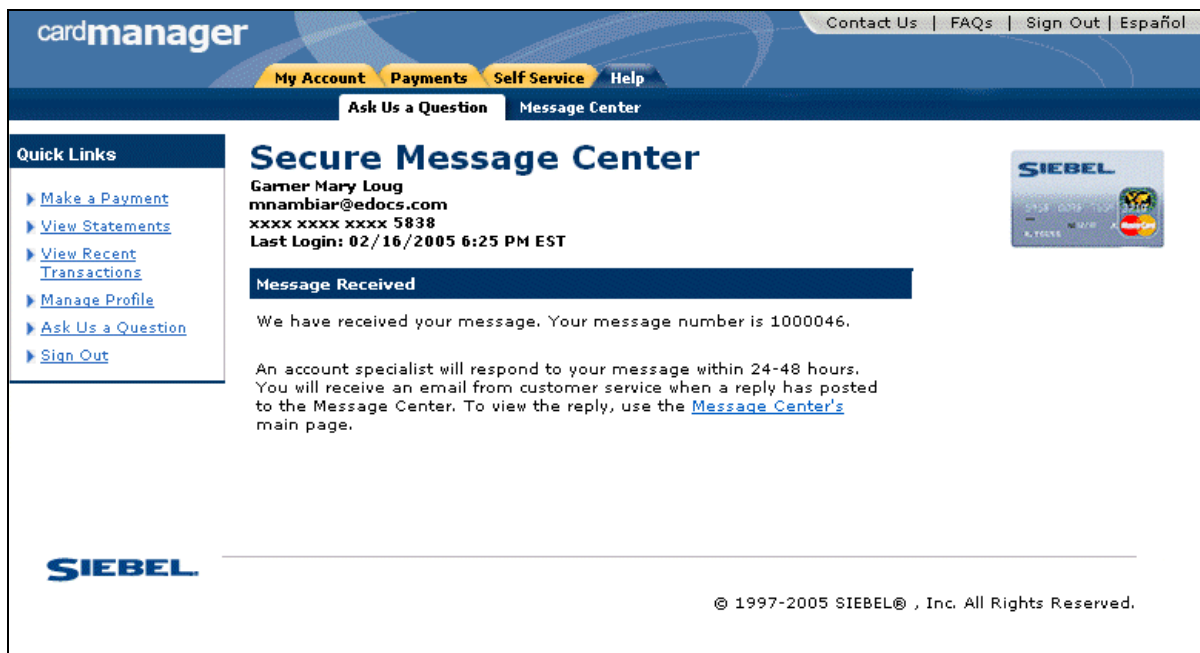


Figure 2.39.1 – Enter New Message Success

Name:	Send Secure Message
Brief Description:	Card Member sends secure message to CSR User
Trigger:	Card Member does one of following: <ol style="list-style-type: none"> <li>1. Selects Send Secure Message.</li> <li>2. Creates a dispute that generates a Secure Message</li> <li>3. Performs an NLS query that gets no results and continues to send query as a Secure Message. (optional feature)</li> </ol>
Main Path:	<ol style="list-style-type: none"> <li>1. System displays <i>Send Secure Message</i> page containing:                 <ol style="list-style-type: none"> <li>a. Drop down list containing Message Categories</li> <li>b. Message name</li> <li>c. Message description</li> <li>d. <b>Actions:</b> Submit; <a href="#">Clear</a>; Cancel</li> </ol> </li> <li>2. Card Member selects a Message Category from dropdown list [E1] [A1] [A3]</li> <li>3. Card Member enters Message Name in text box [E2]</li> <li>4. Card Member enters Description (full question) in text box [E3]</li> <li>5. Card Member selects submit to send the message</li> <li>6. System displays a <i>Secure Message Confirmation</i> page</li> <li>7. Use case ends</li> </ol>



<p>Alternate Path:</p>	<p><b>[A1] Card Member selects Message Category that is covered by an online service</b></p> <ol style="list-style-type: none"> <li>1. System displays pop-up box informing card member that service can be ordered online with link to service page</li> <li>2. Card Member selects <i>Continue</i> [A2]</li> <li>3. Use case continues from Main Path step 3.</li> </ol> <p><b>[A2] Card Member selects link to online service</b></p> <ol style="list-style-type: none"> <li>1. System redirects Card Member to service page</li> </ol> <p><b>[A3] Card Member has created a dispute:</b></p> <ol style="list-style-type: none"> <li>1. System inserts all the text from the dispute in the body of the message</li> <li>1. System submits a secure message without further card member intervention (See <a href="#">Dispute a Transaction</a> use case)</li> </ol>
<p>Exception Paths:</p>	<p><b>[E1] Card Member does not select a category:</b></p> <ol style="list-style-type: none"> <li>1. System redisplay s page with an error messages asking Card Member to select a category.</li> </ol> <p><b>[E2] Card Member does not enter text for message name:</b></p> <ol style="list-style-type: none"> <li>1. System redisplay s page with an error messages asking Card Member to enter a message name</li> </ol> <p><b>[E3] Card Member does not enter text for message:</b></p> <ol style="list-style-type: none"> <li>1. System redisplay s page with an error messages asking card member to enter a message</li> </ol>
<p>Notes</p>	<p>The categories displayed in the pull-down menu are: Select Category; Account Balance; Account Status; Statement; Payment; APP/ABP; Other; Request Replacement Card; Add Authorized User; Change Contact Information; Order Convenience Checks; Dispute Transaction; Suggestions. These will be displayed in alphabetic order. The default should be Select Category.</p> <p>The categories that are covered by an online service are (See <a href="#">Section 11.12, Secure Message and Template Categories</a>):</p> <ol style="list-style-type: none"> <li>1. Request Replacement Card</li> <li>2. Add Authorized User</li> <li>3. Change Contact Information</li> <li>4. Order Convenience Checks</li> <li>5. Dispute Transaction</li> </ol>

### Form Validation

NAME	DESCRIPTION	VALIDATION
<b>*Message Name</b>	Title of message	String Max length = 127 characters
<b>*Description</b>	Text of message	String Max length = 4000 characters

## 2.11.2 View Message Response (410)

The screenshot shows the Siebel cardmanager interface. At the top, there are navigation links: 'Contact Us', 'FAQs', 'Sign Out', and 'Español'. Below this is a blue header with tabs for 'My Account', 'Payments', 'Self Service', and 'Help'. A secondary navigation bar contains 'Ask Us a Question' and 'Message Center'. On the left, a 'Quick Links' sidebar lists: 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. The main content area is titled 'Secure Message' and shows details for 'Gamer Mary Loug' (email: mnambiar@edocs.com, card number: xxxx xxxx xxxx 5838, last login: 02/16/2005 6:25 PM EST). The message details include: 'View Message: #1000010', 'Message Category: Dispute Transaction', 'Message Name: Merchandise Returned to Merchant', 'Message Number: 1000010', and 'Status: Submitted'. A 'SIEBEL' logo is visible on the left. Below the message details is a 'Message and Replies' section. The first message is dated 02/01/2005 11:42 PM with the text 'We will review this further.' The second message is dated 11/30/2004 06:16 PM with a description: 'CHEVRON', 'Transaction Date: 03/08/04', 'Posting Date: 03/08/04', 'Reference Number: 2469216D62304GEPK', and 'Amount: 25.04'. The reply text states: 'Merchandise Returned to Merchant' and 'I returned the merchandise to the merchant on 11/29/04 because Merchandise was deceptive.' At the bottom of the message section are buttons for 'Reply', 'Delete', and 'Close'. The footer contains the copyright notice: '© 1997-2005 SIEBEL® , Inc. All Rights Reserved.'

Figure 2.40 –Message Response

Name:	View Message Response
Brief Description:	Card Member views a response to a previously sent secure message.
Trigger:	Card Member is notified via e-mail that their secure message has been responded to OR card member selects link from <i>Account Summary</i> page, OR card member selects message from <i>Message Center</i> page
Main Path:	<ol style="list-style-type: none"> <li>1. Card Member receives an e-mail notifying them that a response has been made, containing: <ol style="list-style-type: none"> <li>a. Case number</li> <li>b. Explanation</li> </ol> </li> </ol>

	<ol style="list-style-type: none"> <li>c. <b>Actions:</b> Link to Secure Message Inbox</li> <li>2. Card Member selects link to Secure Message Inbox</li> <li>3. System prompts card member for login before redirecting card member to Message Center page</li> <li>4. System displays Secure Message Inbox sorted by date with newest message at the top:             <ol style="list-style-type: none"> <li>a. Case Number</li> <li>b. Message Name</li> <li>c. Date Entered</li> <li>d. Date Last Updated</li> <li>e. Status</li> <li>f. <b>Actions:</b> Link on Case Number Delete; New</li> </ol> </li> <li>5. Card Member clicks case number to view message. [A1] [A2]</li> <li>6. System displays Secure Message detail page:             <ol style="list-style-type: none"> <li>a. Case Number</li> <li>b. Message Category</li> <li>c. Message Name</li> <li>d. Status</li> <li>e. Notes List (newest first)</li> <li>f. <b>Actions:</b> Reply; Delete; Close</li> </ol> </li> <li>7. Use case ends [A3] [A2] [A4]</li> </ol>
<p><b>Alternate Paths:</b></p>	<p><b>[A1] Card Member selects New message:</b></p> <ol style="list-style-type: none"> <li>1. System invokes <a href="#">Send Secure Message</a> use case</li> </ol> <p><b>[A2] Card Member selects Delete message:</b></p> <ol style="list-style-type: none"> <li>1. System deletes case</li> <li>2. System redirects card member to <i>Message Center</i> page</li> </ol> <p><b>[A3] Card Member selects Reply to message:</b></p> <ol style="list-style-type: none"> <li>1. System displays Enter New Message page with value of Case Number, Category and Message Name pre-filled and non-editable (since these values are derived from the original case)</li> <li>2. Use case continues from step 4 of <a href="#">Send Secure Message</a> Main Path</li> </ol> <p><b>[A4] Card Member selects Back:</b></p> <ol style="list-style-type: none"> <li>1. System redirects card member to Message Center page</li> </ol>
<p><b>Notes:</b></p>	<p>Card Member has the option of reopening the case by replying to the message. A text message on the page prompts the card member to select a Reply button if the response has not answered their question.</p> <p>The Case number when the card member selects Reply to a message is the same as the case number from which it is derived. However, the case is put on the general queue and picked up by any CSR User – not necessarily the CSR User who first responded to the case. Apart from being assigned an existing case number, it is not treated differently by the system from a new message.</p>

## 2.11.3 Manage Secure Message Inbox (420)

The screenshot displays the Siebel Secure Message Center interface. At the top, there is a navigation bar with 'cardmanager' on the left and 'Contact Us | FAQs | Sign Out | Español' on the right. Below this is a secondary navigation bar with 'My Account', 'Payments', 'Self Service', and 'Help'. A 'Message Center' tab is active, with 'Ask Us a Question' also visible.

On the left side, there is a 'Quick Links' sidebar with the following items:
 

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

The main content area is titled 'Secure Message Center' and shows the user's profile:
 

- Garner Mary Loug**
- mnambiar@edocs.com**
- xxxx xxxx xxxx 5838**
- Last Login: 02/16/2005 6:25 PM EST**

 A 'Send Secure Message' button is located below the profile information. To the right of the profile is a small image of a Siebel credit card.

Below the profile is a section titled 'View Your Secure Messages' with a sub-header 'Open Messages: 10'. A brief instruction reads: 'To view a message, click the message number link. To delete a message, click the Delete link. To send a new message, click the Send Secure Message button.'

No.	Message Name	Date Submitted	Date Updated	Status	Actions
<a href="#">1000010</a>	Merchandise ...	11/30/2004 06:16 PM	02/01/2005 11:42 PM	Submitted	<a href="#">Delete</a>
<a href="#">1000015</a>	Non Receipt of ...	11/30/2004 06:38 PM	12/08/2004 10:53 PM	Submitted	<a href="#">Delete</a>
<a href="#">1000014</a>	Non Receipt of ...	11/30/2004 06:34 PM	12/08/2004 10:53 PM	Submitted	<a href="#">Delete</a>
<a href="#">1000009</a>	Non Receipt of ...	11/30/2004 06:14 PM	12/08/2004 10:52 PM	Submitted	<a href="#">Delete</a>
<a href="#">1000004</a>	asca	11/15/2004 12:08 PM	12/08/2004 10:52 PM	Submitted	<a href="#">Delete</a>
<a href="#">1000002</a>	Dispute Trans	11/12/2004 11:26 AM	12/08/2004 10:52 PM	Submitted	<a href="#">Delete</a>
<a href="#">1000001</a>	Non Receipt of ...	11/11/2004 01:35 PM	12/08/2004 10:52 PM	Submitted	<a href="#">Delete</a>
<a href="#">102001</a>	Security Info	10/27/2004 05:52 PM	12/08/2004 10:52 PM	Submitted	<a href="#">Delete</a>
<a href="#">1000003</a>	csc	11/15/2004 12:08 PM	11/15/2004 05:29 PM	Answered	<a href="#">Delete</a>
<a href="#">1000046</a>	Need a new card	02/16/2005 07:48 PM		Submitted	<a href="#">Delete</a>
<a href="#">1000045</a>	Non Receipt of ...	02/13/2005 02:46 AM		Submitted	<a href="#">Delete</a>

Below the message list is a 'Tips' section titled 'Message Center'. It contains the following text:
 

The message center lets you send personal information that may not be safe to send in an email message. Any information you send is encrypted to prevent other people from reading your message. Information sent here will be protected and kept safe.

Types of personal information to send securely:

- Social security numbers
- Bank account numbers
- Credit card numbers

At the bottom right of the page, there is a copyright notice: © 1997-2005 SIEBEL® , Inc. All Rights Reserved.

Figure 2.41 – View Message Inbox

The screenshot shows the Siebel cardmanager interface. At the top, there is a navigation bar with 'cardmanager' on the left and 'Contact Us | FAQs | Sign Out | Español' on the right. Below this is a secondary navigation bar with 'My Account', 'Payments', 'Self Service', and 'Help'. A 'Message Center' tab is active, showing 'Ask Us a Question' and 'Message Center' options.

The main content area is titled 'Secure Message' and displays the following information:

- User Information:** Gamer Mary Loug, email mnambiar@edocs.com, masked card number xxxx xxxx xxxx 5838, and last login on 02/18/2005 at 1:21 AM EST.
- Message Details:** Message ID #1000048, Category: Account Balance, Name: What is my account balance?, Number: 1000048, Status: Submitted.
- Message and Replies:** A reply from 02/18/2005 at 02:04 AM stating 'I don't agree with my bill.'

On the left side, there is a 'Quick Links' sidebar with options like 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. A Siebel logo is also present in the bottom left of the main content area.

At the bottom right of the page, the copyright notice reads: © 1997-2005 SIEBEL®, Inc. All Rights Reserved.

Figure 2.42 – Message Detail

**cardmanager**
Contact Us | FAQs | Sign Out | Español

My Account
Payments
Self Service
Help

Ask Us a Question
Message Center

**Quick Links**

- [▶ Make a Payment](#)
- [▶ View Statements](#)
- [▶ View Recent Transactions](#)
- [▶ Manage Profile](#)
- [▶ Ask Us a Question](#)
- [▶ Sign Out](#)

## Secure Message

**Gamer Mary Loug**  
**mnambiar@edocs.com**  
**xxxx xxxx xxxx 5838**  
**Last Login: 02/16/2005 6:25 PM EST**

**View Message:** #1000010

Use this page to view the response to your message and send a reply. Need more information about your original message? Click the Reply button.

To erase this message, click the Delete button. If your original problem has been solved, click the Close button.

**Message Category:** Dispute Transaction  
**Message Name:** Merchandise Returned to Merchant  
**Message Number:** 1000010  
**Status:** Submitted

**Message and Replies:**

**02/01/2005 11:42 PM**  
 We will review this further.

**11/30/2004 06:16 PM**  
 Description: CHEVRON  
 Transaction Date: 03/08/04  
 Posting Date: 03/08/04  
 Reference Number: 2469216D62304GEPK  
 Amount: 25.04

Merchandise Returned to Merchant

I returned the merchandise to the merchant on 11/29/04 because Merchandise was deceptive.

**Your Reply:**

How much longer is this review?



**Figure 2.43 – Enter Message Reply**

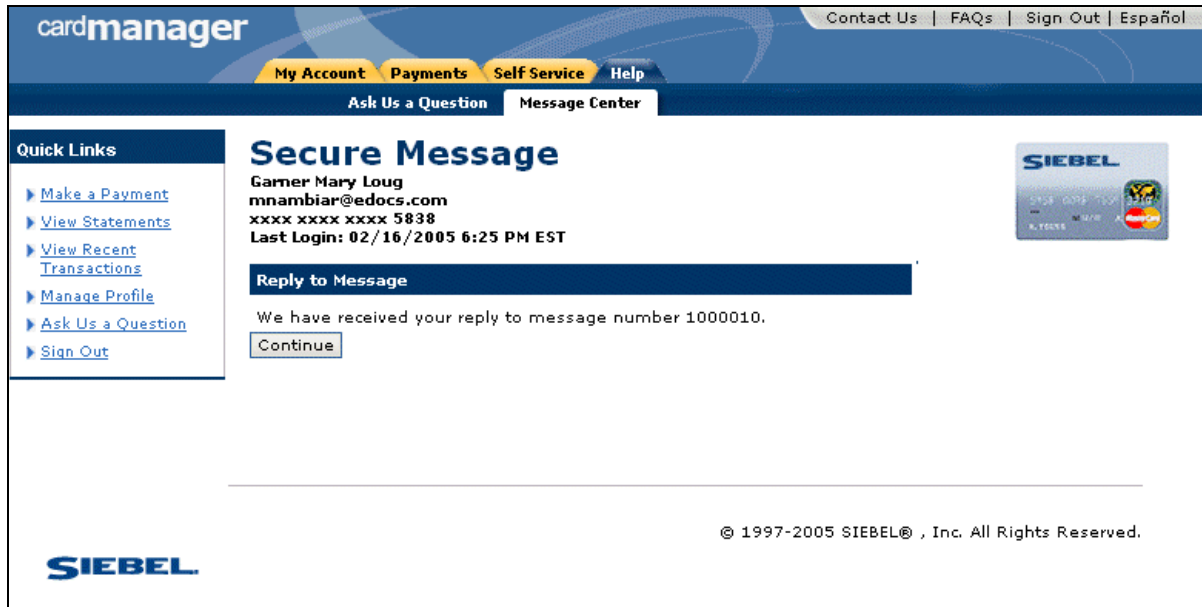


Figure 2.44 – Enter Message Reply Success

Name:	Manage Secure Message Inbox
Brief Description:	Card Member views and maintains all secure messages in an “inbox” format.
Main Path:	<ol style="list-style-type: none"> <li>1. System displays a page showing secure message history</li> <li>2. System displays the following columns of data for each message:             <ol style="list-style-type: none"> <li>a. Case Number</li> <li>b. Message Name</li> <li>c. Date and Time Entered</li> <li>d. Date and Time Last Updated</li> <li>e. Status (Submitted, Answered)</li> <li>f. <b>Actions:</b> Send Secure Message; Link on Case Number; Delete</li> </ol> </li> <li>3. Card Member selects a case number link [A1] [A2]</li> <li>4. System displays Message detail page:             <ol style="list-style-type: none"> <li>a. Case Number</li> <li>b. Message Category (Default: Select Category)</li> <li>c. Message Name</li> <li>d. Status (Submitted, Answered)</li> <li>e. Notes List (newest first)</li> <li>f. <b>Actions:</b> Reply; Delete; Close</li> </ol> </li> <li>5. Card Member selects <i>Reply</i> action</li> <li>6. System displays Message Reply page:             <ol style="list-style-type: none"> <li>a. Case Number</li> <li>b. Message Category</li> <li>c. Message Name</li> <li>d. Status</li> </ol> </li> </ol>

	<ul style="list-style-type: none"> <li>e. Notes List (newest first)</li> <li>f. Reply entry field (text box)</li> <li>g. <b>Actions:</b> Submit; Back; Clear</li> </ul> <ul style="list-style-type: none"> <li>7. Card Member enters values in form and submits</li> <li>8. System displays Reply Confirmation page</li> <li>9. Card Member confirms message</li> <li>10. System stores message</li> <li>11. System queues message to CSR User queue</li> <li>12. Use case ends.</li> </ul>
<p>Alternate Paths:</p>	<p><b>[A1]Card Member deletes a message by selecting <i>Delete</i>:</b></p> <ul style="list-style-type: none"> <li>1. System deletes message</li> <li>2. System redisplay Message Inbox with message deleted</li> </ul> <p><b>[A2]Card Member creates a new case by selecting <i>New</i>:</b></p> <ul style="list-style-type: none"> <li>1. Invoke <a href="#">Send New Message</a> use case</li> </ul> <p><b>[A3]Card Member selects <i>Close</i>:</b></p> <p>System redisplay Message Inbox</p>
<p>Business Rule</p>	<p><b>[B1]</b> Siebel Self-Service for Cards should not display messages older than 120 days.</p>
<p>Notes:</p>	<p>Secure messages can be purged after 120 days.</p>



## 2.12 Manage Account

The Manage Account use cases cover the business requirements for allowing card members to manage their online profile and alerts.

This section consists of the following use cases.

- **Manage Account Profile** – Card member updates address, e-mail address and phone number information
- **Change Password** – Card member changes password
- **Manage Notifications** – Card member creates or modifies account alerts.

### 2.12.1 Manage Account Profile (500)

The screenshot displays the Siebel Card Manager interface for managing account profile information. The page title is "Contact Information" and the user is identified as "Gamer Mary Loug" with email "mnambiar@edocs.com" and phone "xxxx xxxx xxxx 5838". The last login was on 02/16/2005 at 6:25 PM EST. A Siebel credit card image is shown in the top right. The main content area is titled "Update Your Contact Information" and contains a form with the following fields and values:

Field	Value	Notes
Address Line 1:	43 Stevens Road	
Address Line 2:	USA	
City:	Natick	
State:	MA	Dropdown menu
ZIP Code:	01760	(5 digits)
Home Telephone:	5086526100	(10 digits, no dashes or spaces)
Business Telephone:	5086528899	(10 digits, no dashes or spaces)
Email Address:	mnambiar@edocs.com	
Confirm Email Address:	mnambiar@edocs.com	
Enter Password:	*****	

At the bottom of the form are "Submit" and "Cancel" buttons. The footer of the page reads: © 1997-2005 SIEBEL®, Inc. All Rights Reserved.

Figure 2.45 – Manage Account Profile

The screenshot shows the Siebel cardmanager interface. At the top, there are navigation links for 'Contact Us', 'FAQs', 'Sign Out', and 'Español'. Below this is a main menu with 'My Account', 'Payments', 'Self Service', and 'Help'. Under 'My Account', there are sub-links: 'Manage My Account', 'Manage Profile', 'Set Account Alerts', and 'Change Password'. On the left, a 'Quick Links' sidebar contains links for 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. The main content area is titled 'Contact Information' and displays user details for 'Gamer Mary Loug' with email 'mnambiar@edocs.com' and phone 'xxxx xxxx xxxx 5838'. A green message box states 'Successfully updated Contact Information'. Below this is a section titled 'Update Your Contact Information' with instructions to edit the information and confirm with a password. The form includes fields for Address Line 1 (43 Stevens Road), Address Line 2 (USA), City (Natick), State (MA), ZIP Code (01760), Home Telephone (5086526100), Business Telephone (5086528899), Email Address (mnambiar@edocs.com), and a Confirm Email Address field. There are 'Submit' and 'Cancel' buttons at the bottom of the form. A Siebel logo is visible on the left side of the form area. At the bottom right, there is a copyright notice: '© 1997-2005 SIEBEL® , Inc. All Rights Reserved.'

Figure 2.46 – Manage Account Profile Success

Name:	Manage Account Profile
Brief Description:	Card Member edits/updates their account profile including address, e-mail address and phone number.
Main Path:	<ol style="list-style-type: none"> <li>1. System displays <i>Profile</i> page with the following form fields:             <ol style="list-style-type: none"> <li>a. Address Line 1</li> <li>b. Address Line 2</li> <li>c. City</li> <li>d. State</li> <li>e. ZIP Code</li> <li>f. Home Telephone</li> <li>g. Business Telephone</li> <li>h. E-mail Address</li> <li>i. Confirm E-mail Address</li> </ol> </li> </ol>

	<ul style="list-style-type: none"> <li>j. EntPassword</li> <li>k. <b>Actions:</b> Submit; Cancel</li> </ul> <ol style="list-style-type: none"> <li>2. Card Member submits form</li> <li>3. System validates password [E1]</li> <li>4. System validates form fields: [E2] [E3]</li> <li>5. System updates account profile</li> <li>6. System sends update profile request to billing system</li> <li>7. System sends fraud alert notification [A1]-[A3] [B2] [B3]</li> <li>8. System updates activity log</li> <li>9. System redisplay page with a confirmation message.</li> </ol>
<p>Alternate Paths</p>	<p><b>[A1]Address:</b></p> <ol style="list-style-type: none"> <li>1. System sends e-mail to Card Member's e-mail address</li> <li>2. System sends <a href="#">ODS request to</a> billing system to update mailing address</li> <li>3. System logs Address change for fraud report [B1]</li> <li>4. Use case continues from step 5</li> </ol> <p><b>[A2]E-mail:</b></p> <ol style="list-style-type: none"> <li>1. System sends card member e-mail to old and new e-mail address</li> <li>2. System sends <a href="#">ODS request to</a> billing system to update e-mail address</li> <li>3. Use case continues from step 5</li> </ol> <p><b>[A3]Phone Number:</b></p> <ol style="list-style-type: none"> <li>1. System sends card member e-mail to e-mail address</li> <li>2. System sends <a href="#">ODS request to</a> billing system to update phone number</li> <li>3. System sends <a href="#">ODS request to</a> billing system to add memo to account</li> <li>4. Use case continues from step 5</li> </ol>
<p>Exception Paths:</p>	<p><b>[E1] Card Member enters invalid password:</b></p> <ol style="list-style-type: none"> <li>1. System clears form and redisplay page with an error message</li> </ol> <p><b>[E2] Card Member does not enter e-mail address in a valid format:</b></p> <ol style="list-style-type: none"> <li>1. System displays message asking Card Member to enter a valid e-mail address</li> </ol> <p><b>[E3] Card Member does not enter Home or Business phone number in valid format:</b></p> <ol style="list-style-type: none"> <li>1. System displays message asking card member to enter a valid Home (or Business) phone number</li> </ol> <p><b>[E4] Card Member enters invalid Address:</b></p> <ol style="list-style-type: none"> <li>1. System displays message asking card member to enter a valid address</li> </ol>
<p>Business Rules:</p>	<p><b>[B1]</b> If card member requests an address change on the same day as an enrollment, the system needs to track activity so that an entry appears in a fraud report.</p>

	<p><b>[B2]</b> If system event is a change of e-mail address, send a notification to both the old and new e-mail address.</p> <p><b>[B3]</b> In the event of any update to the card member's profile address, or phone number, the system will send a fraud alert notification to the card members current profile e-mail address.</p>
<p><b>Notes:</b></p>	<p>Billing system creates automatic memo for address. Billing system sends memo but next day and Fraud control needs it immediately for phone so it can contact the true owner.</p> <p>Change Data file doesn't have address information so the only place to get it is using an ODS call. The system will store old and new address if it changes.</p> <p>The system logs profile changes for the Activity report. There are four buckets: Address, Home Phone, Business Phone, E-mail. This is to know which fields change when the profile is changed to detect fraud. For the fraud check report, the system should determine if the streets are the same – it doesn't need to check street, city, Billing Zip.</p> <p>Siebel Self-Service for Cards must check that State matches ZIP code. A simple algorithm that matches the first 3 digits of the ZIP code is sufficient. The same algorithm should be used in Direct Bill Pay.</p>

## Form Validation

NAME	DESCRIPTION	VALIDATION
*E-mail Address	E-mail address of card member	Maxlength = 50, must be in <a href="#">xxxx@domain.xxx</a> format.
*Home Phone	Phone number of card member with no dashes	Max length = 10 May not be all 9's or other single digit. May not have prefix 555
Business Phone	Phone number of card member with no dashes	Optional. Max length = 10
*Address Line 1	Street	Alphanumeric, space, #, dash, apostrophe, period, slash. Max length = 25
Address Line 2	Additional Address Line	Optional. Alphanumeric, space, #, dash, apostrophe, period, slash. Max length = 25
*City	City	Alphabetic, space, dash, period. Max length = 18
*State	Select from a drop-down list	Length = 2
* Zip	Zip Code	Numeric. Must be 5 digits. Must match State

## 2.12.2 Manage Password (510)

The screenshot shows the 'Change Password' page in the Siebel cardmanager interface. The user is Garner Mary Loug, with email mnambiar@edocs.com and card number xxxx xxxx xxxx 5838. The page includes a 'Quick Links' sidebar, a 'Change Your Password' section with input fields for current, new, and re-entered passwords, and a 'Tips' section for creating secure passwords. The current password field is masked with dots. The new password field has a requirement of 6-12 characters, including 1 number and 1 letter. The re-entered password field is also masked. There are 'Submit' and 'Cancel' buttons at the bottom of the form area.

**cardmanager** Contact Us | FAQs | Sign Out | Español

My Account Payments Self Service Help

Manage My Account Manage Profile Set Account Alerts **Change Password**

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

**Password**

Garner Mary Loug  
mnambiar@edocs.com  
xxxx xxxx xxxx 5838  
Last Login: 02/16/2005 7:07 PM EST

**Change Your Password**

Current Password:

Please choose a new password based on the following guidelines:

- Use only letters and numbers
- Avoid using special characters (&, @, \$, etc.)
- Password is not case sensitive (Example: BR8KES is the same as br8kes)

New Password:   
(6-12 Characters, 1 number and 1 letter required)

Re-Enter New Password:

**Tips**

**Creating Secure Passwords**

- Choose difficult to guess passwords.
- Use a combination of letters and numbers. (Example: br8kes)
- Avoid using family names, birthdates and social security numbers.

**SIEBEL**

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Figure 2.47 – Manage Password

The screenshot shows the 'Password Changed' page in the Siebel cardmanager interface. The user is James Greg, with email uyedla@edocs.com and card number xxxx xxxx xxxx 7807. The page includes a 'Quick Links' sidebar, a 'Request Complete' message, and a 'Next' button. The current password field is masked with dots. The new password field has a requirement of 6-12 characters, including 1 number and 1 letter. The re-entered password field is also masked. There are 'Submit' and 'Cancel' buttons at the bottom of the form area.

**cardmanager** Contact Us | FAQs | Sign Out | Español

My Account Payments Self Service Help

Manage My Account Manage Profile Set Account Alerts **Change Password**

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

**Password Changed**

James Greg  
uyedla@edocs.com  
xxxx xxxx xxxx 7807  
Last Login: 02/16/2005 5:23 PM EST

**Request Complete**

Your password has been updated.

**SIEBEL**

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**Figure 2.48 – Manage Password Success**

<b>Name:</b>	<b>Manage Password</b>
<b>Brief Description:</b>	Card Member changes password
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System displays the <i>Change Your Password</i> Page with the following form fields:             <ol style="list-style-type: none"> <li>a. Current Password</li> <li>b. New Password</li> <li>c. Re-enter New Password</li> <li>d. <b>Actions:</b> Submit; Cancel</li> </ol> </li> <li>2. Card Member submits form</li> <li>3. System validates password [E1]</li> <li>4. Systems stores the changed Password</li> <li>5. System displays a <i>Confirmation</i> page.             <ol style="list-style-type: none"> <li>a. <b>Actions:</b> Next</li> </ol> </li> <li>6. Use case ends.</li> </ol>
<b>Exception Paths:</b>	<b>[E1] Card Member enters invalid password (see notes):</b> System displays error message
<b>Notes:</b>	Validation rules are the same as for the <a href="#">enrollment use case</a>

### Form Validation

NAME	DESCRIPTION	VALIDATION
<b>*Password</b>	Card Member's current password. Display is masked using asterisks.	Matches password stored by the system.
<b>*New Password</b>	Changed password created by card member. Display is masked using asterisks.	6-12 alphanumeric, minimum 1 letter, 1 number. Not case sensitive. New password cannot match username or secret question answers
<b>*Confirm Password</b>		Must be same as New Password

## 2.12.3 Manage Notifications (520)

**cardmanager**
Contact Us | FAQs | Sign Out | Español

My Account
Payments
Self Service
Help


Manage My Account
Manage Profile
Set Account Alerts
Change Password

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

### Email Alerts

**Garner Mary Loug**  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 02/16/2005 6:25 PM EST



**Choose Your Email Alerts**

Email alerts help you keep track of your account. Click the checkboxes below to choose the alerts that are right for you.

**Send an email if:**

- My credit limit is reached
- My new statement is available
- My payment is due in:  days
- My balance is within:  of my credit limit (in dollars and cents)
- My balance exceeds:  (in dollars and cents)
- My balance drops below:  (in dollars and cents)
- A payment posts to my account
- A credit or return (other than a payment) posts to my account
- A transaction exceeds:  (in dollars and cents)

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Figure 2.49 – Manage Notifications

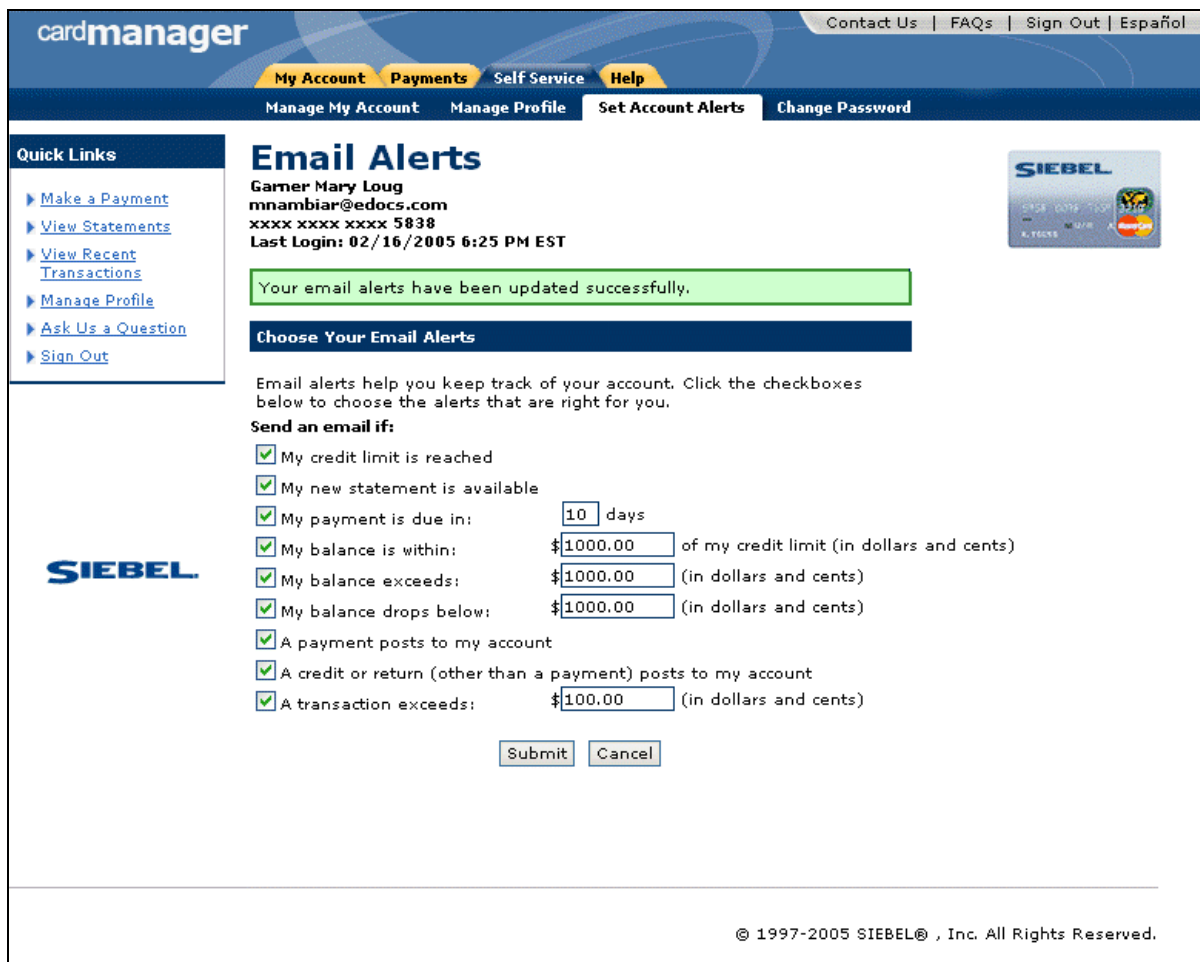


Figure 2.50 – Manage Notifications Success

Name:	Manage Notifications – Set Account Alerts
Brief Description:	Card Member configures all e-mail notifications
Main Path:	<ol style="list-style-type: none"> <li>1. System displays the E-mail Alerts Page:             <ol style="list-style-type: none"> <li>a. Checkboxes indicating current alert selections (if any)</li> <li>b. List of available alerts:                 <ol style="list-style-type: none"> <li>i. Credit Limit Reached</li> <li>ii. New Statement Available</li> <li>iii. Payment is due in Reminder (1-15; default =5)</li> <li>iv. Balance is within X amount of Credit Limit</li> <li>v. Balance exceeds X amount</li> <li>vi. Balance drops below X amount</li> <li>vii. Payment posts to account</li> <li>viii. Credit posts to account</li> <li>ix. Transaction exceeds X amount</li> <li>x. <b>Actions:</b> Submit; Cancel</li> </ol> </li> </ol> </li> <li>2. Card Member selects alerts and submits form [A1]</li> </ol>



	<ol style="list-style-type: none"> <li>3. Systems stores the list of alerts configured by the card member</li> <li>4. System displays a <i>Confirmation</i> page. <ol style="list-style-type: none"> <li>a. <b>Actions:</b> Next</li> </ol> </li> <li>5. Use case ends</li> </ol>
Alternate Paths:	<p><b>[A1] Card Member deletes an alert by clearing a check box:</b></p> <ol style="list-style-type: none"> <li>1. System deletes the alert</li> <li>2. System redisplay page with the alert checkbox cleared</li> </ol>
Notes:	<p>Card Member may configure a second e-mail address for receiving notifications other than the one on the profile. The default value for this field should be the e-mail address in the card member's personal profile.</p> <p>Alert notification will be driven off the Credit Limit (CL) and/or Current Balance (CB) received in the daily Billing System Change Data file as well as information in statement data and recent activity files (See <a href="#">Send Notification Use case</a> for details).</p> <p>Credit limit (real-time) is obtained by making an ODS call to billing system at login.</p>

## 2.13 Self-Service Requests

The Self-Service Request use cases cover the business requirements for allowing card members to conduct self-service function online. These card member level use cases specify the functionality required to satisfy these requirements in such a way that Siebel Self-Service for Cards can be configured, queries defined, screens developed, and any custom code developed to fulfill the use cases.

This section consists of the following use cases:

- **Order Service** – Card member requests a service.
- **Order Convenience Checks** - Card Member completes a form to have convenience checks mailed to them.
- **Request Replacement Card** – Card member requests a replacement card for an existing account
- **Add Authorized User** – Card Member adds an authorized user to an existing account.
- **Dispute a Transaction** – Card member disputes a specific transaction
- **Contact Customer Service** – Card Member views customer service contact information

## 2.13.1 Order Service (600)

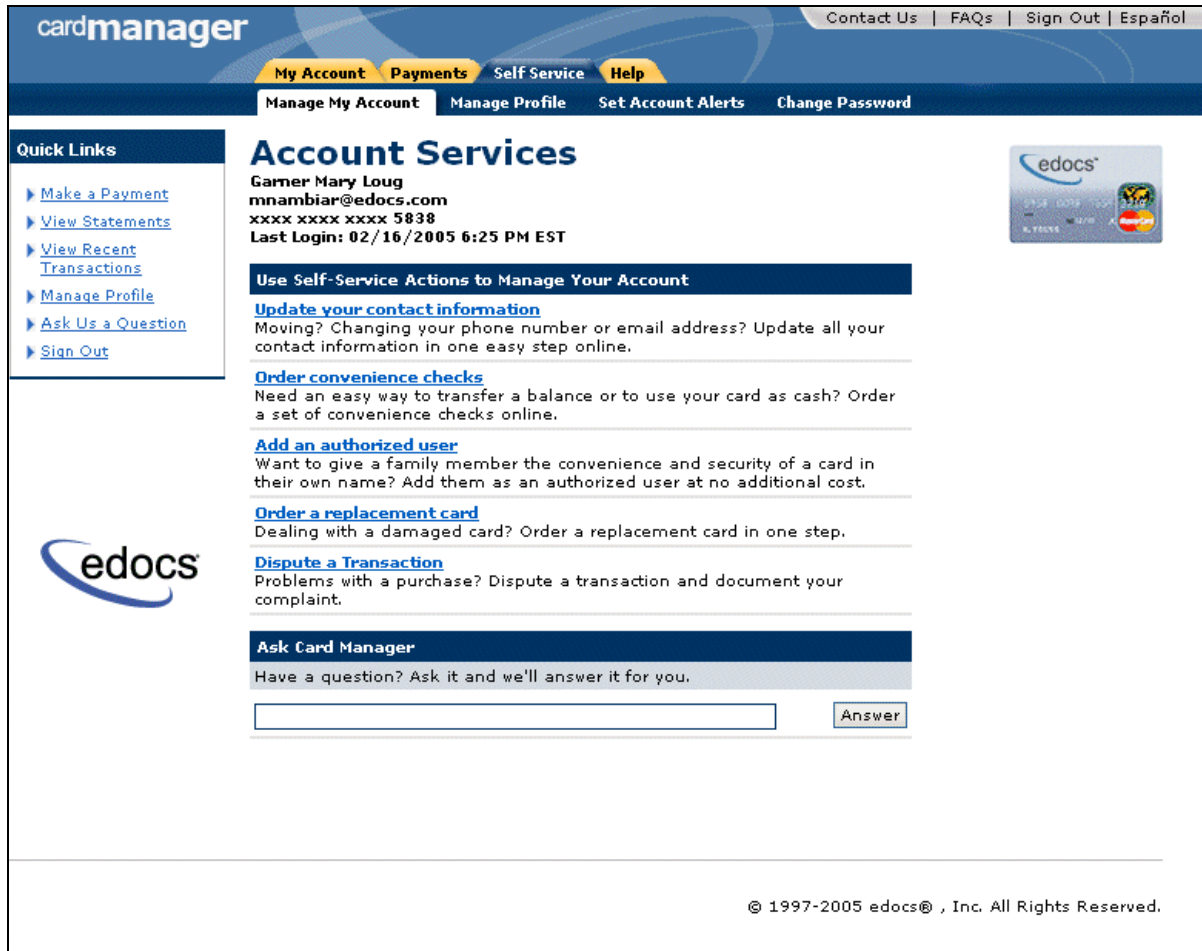


Figure 2.51 – List of Services

Name:	<b>Order Service</b>
Brief Description:	Card Member requests a service
Main Path:	<ol style="list-style-type: none"> <li>1. System displays Self Service Requests page including: [B1] <ol style="list-style-type: none"> <li>a. List of services (links to service request pages)</li> <li>b. Question (text box) (optional module)</li> </ol> </li> <li>2. Card Member selects service [A1]-[A9]</li> <li>3. Use case ends</li> </ol>
Alternate Paths:	<p><b>[A1] Change Contact Information:</b></p> <ol style="list-style-type: none"> <li>1. System invokes <a href="#">Manage Account Profile</a> use case</li> </ol> <p><b>[A2] Order Convenience Checks:</b></p> <ol style="list-style-type: none"> <li>1. System invokes <a href="#">Order Convenience Checks</a> use case</li> </ol> <p><b>[A3] Request Replacement Card:</b></p>

	<p>1. System invokes <a href="#">Request Replacement Card</a> use case</p> <p><b>[A4] Add Authorized User</b></p> <p>1. System invokes <a href="#">Request Additional Authorized User</a> use case</p> <p><b>[A5] Dispute A Transaction</b></p> <p>1. System invokes <a href="#">Dispute Transaction</a> use case</p> <p><b>[A6] Contact Us:</b></p> <p>1. System invokes <a href="#">Contact Customer Service</a> use case</p>
<p><b>Business Rules:</b></p>	<p><b>[B1]</b> If External Status is C (closed by card member) with current balance &gt; 0:</p> <ol style="list-style-type: none"> <li>1. Take away all links from Services page except Dispute a Transaction and Update Your Contact Information</li> <li>2. Display a generic error message at the top of the page</li> </ol> <p><b>[B2]</b> If External Status is E (Closed) OR ((Internal Status of D (Delinquent) OR X (Delinquent and Over Limit) AND Days Delinquent &gt; 40):</p> <ol style="list-style-type: none"> <li>1. Take away all links from Services page except Dispute a Transaction and Update Your Contact Information</li> </ol> <p><b>[B3]</b> If card member has a secured product type (See <a href="#">11.12, Product Type Codes</a>) card member will not be eligible to order convenience checks or Add Authorized User or Request Replacement Card and links will be removed from the list of services.</p> <p><b>[B4]</b> If a Cardmember has MISC_THRT_ID value of "A" restrict access to services as for [B2]</p>
<p><b>Notes:</b></p>	<p>Internal Statuses are:</p> <ul style="list-style-type: none"> <li>• D=Delinquent</li> <li>• N=Credit Balance</li> <li>• O=Over limit</li> <li>• X=Over limit and delinquent</li> </ul>

## 2.13.2 Order Convenience Checks (610)

The screenshot shows the Siebel cardmanager interface. At the top, there is a navigation bar with 'cardmanager' on the left and 'Contact Us | FAQs | Sign Out | Español' on the right. Below this is a secondary navigation bar with 'My Account', 'Payments', 'Self Service', and 'Help'. A third bar contains 'Manage My Account', 'Manage Profile', 'Set Account Alerts', and 'Change Password'. On the left, a 'Quick Links' sidebar lists: 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. The main content area is titled 'Convenience Checks' and displays user information: 'Gamer Mary Loug', 'mnambiar@edocs.com', 'xxxx xxxx xxxx 5838', and 'Last Login: 02/16/2005 6:25 PM EST'. A small image of a Siebel credit card is shown in the top right. A dark blue box highlights the 'Order Convenience Checks' section. Below it, text reads: 'To order convenience checks, please enter your password below to confirm the secure transaction. Then click the Submit button.' Another line of text states: 'The checks will be delivered to the address in your [account profile](#) within 10-12 business days.' A 'Password' label is followed by a text input field and 'Submit' and 'Cancel' buttons. The Siebel logo is at the bottom left, and the copyright notice '© 1997-2005 SIEBEL® , Inc. All Rights Reserved.' is at the bottom right.

Figure 2.52 – Order Convenience Checks Step 1

The screenshot shows the Siebel cardmanager interface, similar to Figure 2.52. The main content area is titled 'Convenience Checks' and displays the same user information. A dark blue box highlights the 'Request Complete' section. Below it, text reads: 'Thank you. Your request has been received.' Another line of text states: 'Your convenience checks will be delivered to the address in your [account profile](#) within 10-12 business days.' A third line of text explains: 'Convenience check amounts are subject to the limits of your available cash advance. Before you use your convenience checks, be sure to check the amount of your available cash advance, which is listed on your [account summary](#) page.' The Siebel logo is at the bottom left, and the copyright notice '© 1997-2005 SIEBEL® , Inc. All Rights Reserved.' is at the bottom right.

Figure 2.53 – Order Convenience Checks Step 2

Name:	<b>Order Convenience Checks</b>
Brief Description:	Card Member completes a form to have convenience checks mailed to them.
Main Path:	<ol style="list-style-type: none"> <li>1. Card Member selects "Order Convenience Checks" from the Account Services Page</li> <li>2. System displays Order Convenience Checks page                         <ol style="list-style-type: none"> <li>a. Password (text entry box)</li> <li>b. <b>Actions:</b> Submit; Cancel</li> </ol> </li> <li>3. Card Member enters password and submits request</li> <li>4. System validates password [E1]</li> <li>5. System sends <a href="#">ODS Request</a> using card member address on file.</li> <li>6. System sends e-mail notifications to card member's profile e-mail address</li> <li>7. System displays confirmation page</li> <li>8. Use case ends</li> </ol>
Exception Paths:	<p><b>[E1] Card Member enters invalid password:</b></p> <ol style="list-style-type: none"> <li>1. System clears password field and displays error message</li> </ol>

### 2.13.3 Request Replacement Card (620)

The screenshot displays the Siebel cardmanager interface for requesting a replacement card. At the top, there is a navigation bar with links for 'Contact Us', 'FAQs', 'Sign Out', and 'Español'. Below this is a secondary navigation bar with 'My Account', 'Payments', 'Self Service', and 'Help'. The main content area is titled 'Replacement Card' and shows the user's profile information: 'Garner Mary Loug', 'mnambiar@edocs.com', 'xxxx xxxx xxxx 5838', and 'Last Login: 02/16/2005 6:25 PM EST'. A 'Quick Links' sidebar on the left provides options like 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. The central section, 'Order a Replacement Card', instructs the user to select a cardmember and enter their password. The 'Mary Loug, Garner' option is selected. Below the selection is a password entry field and 'Submit' and 'Cancel' buttons. A 'Tips' box on the right advises that if a card is lost or stolen, the user should contact 'Cardmember Services' immediately. The Siebel logo is visible at the bottom left, and a copyright notice '© 1997-2005 SIEBEL®, Inc. All Rights Reserved.' is at the bottom right.

Figure 2.54 – Request Replacement Card Step 1

Figure 2.55 – Request Replacement Card Step 2

Name:	<b>Request Replacement Card</b>
Brief Description:	Card Member requests a replacing card for an existing account.
Main Path:	<ol style="list-style-type: none"> <li>1. System displays a page with a form containing the following form fields: [B1] [A1] <ol style="list-style-type: none"> <li>a. Radio button selection for Primary OR Secondary card member <ol style="list-style-type: none"> <li>i. Primary Name</li> <li>ii. Secondary Name</li> </ol> </li> <li>b. Password (text entry box)</li> <li>c. <b>Actions:</b> Submit; Cancel</li> </ol> </li> <li>2. Card Member selects Primary or Secondary, enters password and submits request</li> <li>3. System validates password [E1]</li> <li>4. System creates an <a href="#">ODS Request</a> for a replacement card</li> <li>5. System displays confirmation page</li> <li>6. Use case ends.</li> </ol>
Alternate Paths:	<p><b>[A1] Primary or Secondary Card Member's card is in the reissue process</b></p> <ol style="list-style-type: none"> <li>a. System displays a message that the card is being reissued and the card member may not order another card [B2]</li> </ol>
Exception Paths:	<p><b>[E2] Card Member enters invalid password:</b></p> <ol style="list-style-type: none"> <li>1. System clears password field and displays error message</li> </ol>

<p><b>Business Rules:</b></p>	<p><b>[B1]</b> Disable radio button if card is in the reissue process card member</p> <p><b>[B2]</b> The card member will not be allowed to order a replacement card if the card is in the reissue process, which is the case if the value of RESS_CNTR_CD (in the CAP view) is 4, 5, 6, 7, 8, or 9. (The card is not in the reissue process if value is 0,1,2,or 3).</p>
<p><b>Notes:</b></p>	<p>Primary and secondary names for display are obtained from CHDHLDLDR view (See <a href="#">ODS Requests</a>). Display the name as returned by billing system.</p> <p>There will be a text message to inform authorized users that they must call CSR User to get a replacement card, since only primary and secondary card members can use this function</p> <p>The ODS request to order a replacement card uses the PI_EMBOSS_REQUEST_ADD RPC. (See <a href="#">ODS Requests</a> for details).</p>

### 2.13.4 Add Authorized User (630)

The screenshot displays the Siebel cardmanager interface for adding an authorized user. The page header includes 'cardmanager' and navigation links like 'Contact Us', 'FAQs', 'Sign Out', and 'Español'. The main navigation bar contains 'My Account', 'Payments', 'Self Service', and 'Help'. Below this, there are tabs for 'Manage My Account', 'Manage Profile', 'Set Account Alerts', and 'Change Password'. On the left, a 'Quick Links' sidebar lists options like 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. The main content area is titled 'Additional Authorized User' and shows the user's details: 'Garner Mary Loug', 'mnambiar@edocs.com', 'xxxx xxxx xxxx 5838', and 'Last Login: 02/16/2005 6:25 PM EST'. A small image of a Siebel card is visible on the right. The 'Add an Authorized User' section contains a form with the following fields: 'First Name' (Marjorie), 'Middle Initial' (I), 'Last Name' (Abalos), and 'Enter Password' (masked with dots). There are 'Submit' and 'Cancel' buttons at the bottom of the form. The Siebel logo is also present in the bottom left corner of the main content area.

Figure 2.56 – Add Authorized User Step 1

Figure 2.57 – Add Authorized User Step 2

Name:	<b>Add Authorized User</b>
Brief Description:	Card Member adds an authorized user to an existing account.
Main Path:	<ol style="list-style-type: none"> <li>1. Systems displays a page with a form containing the following form fields:             <ol style="list-style-type: none"> <li>a. First Name</li> <li>b. Middle Initial</li> <li>c. Last Name</li> <li>d. Enter Password</li> <li>e. <b>Actions:</b> Submit; Cancel</li> </ol> </li> <li>2. Card Member enters name as it should appear on the card, enters password and submits request [B1]</li> <li>3. System validates password [E1]</li> <li>4. System validates form entry [E2]</li> <li>5. System <a href="#">submits ODS request</a> for an additional card</li> <li>6. System displays confirmation page</li> <li>7. Use case ends</li> </ol>
Exception Paths:	<p><b>[E1] Card Member enters invalid password:</b></p> <ol style="list-style-type: none"> <li>1. System clears password field and displays error message</li> </ol> <p><b>[E2] Card Member enters invalid data in name fields:</b></p> <ol style="list-style-type: none"> <li>1. System displays error message and indicates field in error</li> </ol> <p><b>[E3] Card Member requests additional card for user that already</b></p>



	<p><b>exists:</b></p> <ol style="list-style-type: none"> <li>System displays error message</li> </ol>
<b>Business Rules:</b>	<p><b>[B1]</b> A card member can't request an additional card for primary and secondary card member using this function (See Request Replacement Card). Name should not match any names that are currently on that account profile.</p>
<b>Notes:</b>	<p>Primary and secondary name are in CHDHLDLDR view</p> <p>Validate that requested name is not already an authorized user by selecting CUST_NM from CAP view (See <a href="#">ODS Requests</a> for details).</p> <p>Use the CUSTOMER_ADD RPC to add the additional authorized user (See <a href="#">ODS Requests</a> for details).</p>

### Form Validation

NAME	DESCRIPTION	VALIDATION
<b>* Name</b>	First Name of card member as it will appear on the Card	Alphabetic, spaces or hyphens. Max. length = 10 Min length = 1
<b>Middle Initial</b>	Middle Initial as it will appear on the card	Alphabetic Length = 1
<b>*Last Name</b>	Last Name of card member as it will appear on the Card	Alphabetic, spaces or hyphens Max length = 15 Min length = 1

## 2.13.5 Dispute A Transaction (650)

cardmanager
Contact Us | FAQs | Sign Out | Español

My Account
Payments
Self Service
Help

Manage My Account
Manage Profile
Set Account Alerts
Change Password

**Quick Links**

- [▶ Make a Payment](#)
- [▶ View Statements](#)
- [▶ View Recent Transactions](#)
- [▶ Manage Profile](#)
- [▶ Ask Us a Question](#)
- [▶ Sign Out](#)

### Disputes

**Garner Mary Loug**  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 02/16/2005 6:25 PM EST

Dispute Transaction
Step 1 of 2

To complete your dispute, review the transaction information below and complete the dispute documentation.

**Description:**

**Transaction Date:**  mm/dd/yy

**Posting Date:**  mm/dd/yy

**Reference Number:**   
 (17-digit code from statement)

**Amount:** \$  (in dollars and cents)

Please select the reason for your dispute below:

- Non Receipt of Ordered Merchandise
- Shipped Merchandise is Defective or Not as Described (by the merchant)
- Merchandise Returned to Merchant
- Duplicate Billing (billed twice or more by the same merchant)
- Incorrect Transaction Amount
- Hotel/Motel Reservation Cancelled Prior to Stay
- Cancellation of a Recurring Transaction
- Unauthorized Transaction(s)
- Credit was not Received from Merchant

If the reason for your dispute is not listed above, please contact Cardmember Service at 1-800-555-1212.

[Billing Rights Summary](#)

**Tips**

**Easy Way to Make Disputes**  
 Use CardManager to help you fill out your dispute.

- Go to [your statement](#).
- Scroll to the Transactions section. Click on the merchant/transaction description of the transaction you wish to dispute.
- In the pop-up window, click the Disputes link. This link will bring you back to this page with the transaction information automatically filled in for you.

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Figure 2.58 – Dispute Transaction – Step 1

**cardmanager**
Contact Us | FAQs | Sign Out | Español

My Account
Payments
Self Service
Help

Manage My Account
Manage Profile
Set Account Alerts
Change Password

**Quick Links**

- [▶ Make a Payment](#)
- [▶ View Statements](#)
- [▶ View Recent Transactions](#)
- [▶ Manage Profile](#)
- [▶ Ask Us a Question](#)
- [▶ Sign Out](#)

## Disputes

**Gamer Mary Loug**  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 02/16/2005 6:25 PM EST

**Dispute Transaction** Step 2 of 2

To complete your dispute, review the transaction information below and complete the dispute documentation.

**Description:**

**Transaction Date:**  mm/dd/yy

**Posting Date:**  mm/dd/yy

**Reference Number:**

**Amount:** \$

**SIEBEL**

Complete the dispute documentation.  
 To properly document this dispute, please contact the merchant and record their comments in the area below.

**Dispute Documentation: Unauthorized Transaction(s)**

I certify that the charge listed above was not made by me or any person authorized by me to use my card, nor were the goods or services, represented by the charge, received by me or a person authorized by me.

Please confirm your home and business phone numbers to allow us to contact you with questions.

**Home Phone:**

**Business Phone:**

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**Tips**

**Contact the Merchant**  
 To speed up the processing of your dispute, contact the merchant directly and record their comments below.

Figure 2.59 – Dispute Transaction – Step 2

**cardmanager** Contact Us | FAQs | Sign Out | Español

My Account | Payments | Self Service | Help

Manage My Account | Manage Profile | Set Account Alerts | Change Password

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

**Disputes**

Gamer Mary Loug  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 02/16/2005 6:25 PM EST

**Request Complete**

Your dispute has been submitted. A copy of your dispute can be viewed in the [Printable Version](#)

**Description:** BU SHOE DEPT 395 WALDORF MD  
**Transaction Date:** 06/19/04  
**Posting Date:** 06/19/04  
**Reference Number:** 7473068E20258X7T7  
**Amount:** \$50.00

**Unauthorized Transaction(s)**

I certify that the charge listed above was not made by me or any person authorized by me to use my card, nor were the goods or services, represented by the charge, received by me or a person authorized by me.

A Cardmember Services representative will contact you within 48 hours. You will be contacted by phone or by a posted reply to your message number 1000047. If a reply is posted to your message, you will receive an email to alert you.

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Figure 2.60 – Dispute Transaction Confirmation – Step 3

Name:	Dispute A Transaction
Brief Description:	Card Member disputes a specific transaction
Main Path:	<ol style="list-style-type: none"> <li>1. System displays <i>Disputes</i> page containing the following form fields:                         <ol style="list-style-type: none"> <li>a. Description</li> <li>b. Transaction Date</li> <li>c. Posting Date</li> <li>d. Reference Number</li> <li>e. Amount</li> <li>f. Reason Selection list</li> <li>g. <b>Actions:</b> Next; Cancel</li> </ol> </li> <li>2. Card Member completes form and selects <i>Next</i></li> <li>3. System displays <i>Disputes</i> Page 2: [E1]                         <ol style="list-style-type: none"> <li>a. Summary information</li> <li>b. Home Phone</li> <li>c. Business Phone</li> <li>d. <b>Actions:</b> Submit; Edit; Cancel</li> </ol> </li> </ol>

	<ol style="list-style-type: none"> <li>4. Card Member enters text for specific dispute</li> <li>5. System displays <i>Disputes</i> Page 3 (confirmation):             <ol style="list-style-type: none"> <li>a. Information from previous page (full text of dispute)</li> <li>b. <b>Actions:</b> Printable Version</li> </ol> </li> <li>6. System generates a secure message with category of <i>Dispute</i> (See <a href="#">Send Secure Message</a> use case)</li> <li>7. Use case ends [A1].</li> </ol>
<p>Alternate Paths:</p>	<p><b>[A1] Card Member selects link to print the page</b></p> <ol style="list-style-type: none"> <li>1. System displays a page without navigation</li> <li>2. Card Member uses browser print function to print the page</li> </ol>
<p>Exception Paths:</p>	<p><b>[E1] Card Member enters invalid field:</b></p> <ol style="list-style-type: none"> <li>1. System displays error message</li> </ol>
<p>Notes:</p>	<p>All the dispute information is on the confirmation page: the radio button text becomes a sentence and is combined into a text field. Options are:</p> <ol style="list-style-type: none"> <li>1. Not Received Merchandise</li> <li>2. Merchandise Defective</li> <li>3. Sent Defective Date Selection</li> <li>4. Charged Twice</li> <li>5. Billed Wrong Amount</li> <li>6. Cancelled Reservation</li> <li>7. Cancelled Subscription</li> <li>8. Credit for Transaction Not Shown</li> </ol> <p>Home and work phone numbers will be pre-filled using values from the card member's personal profile</p> <p>Reference number must be restricted to range of 1 to 40 characters</p>

## 2.13.6 Contact Customer Service (680)

The screenshot shows the 'cardmanager' interface with a navigation bar containing 'My Account', 'Payments', 'Self Service', and 'Help'. Below this is a secondary navigation bar with 'Ask Us a Question', 'Message Center', 'FAQs', and 'Contact Us'. The 'Contact Us' page displays the user's name 'Garner Mary Loug', email 'mnambiar@edocs.com', and a masked card number 'xxxx xxxx xxxx 5838'. A 'Contact Us' button is visible. Text on the page explains that users can contact support by phone or email, and provides a list of global office phone numbers for various services: Account Information (1-800-555-1212), Technical Support (1-800-555-1212), Lost or Stolen Cards (1-800-555-1212), and For the Hearing Impaired (TDD) (1-800-555-1212). A copyright notice at the bottom reads '© 1997-2005 edocs® , Inc. All Rights Reserved.'

Figure 2.61 – Contact Us Page

Name:	Contact Customer Service
Brief Description:	Card Member views customer service contact information
Main Path:	<ol style="list-style-type: none"> <li>1. Card Member selects <i>Contact Us</i></li> <li>2. System displays a page containing information for contacting customer services depending on card member's product type code.</li> <li>3. Use case ends</li> </ol>
Notes:	<p>This page contains static content only. But different phone numbers will be displayed depending on the values of the product type code as well as the card member's language. (See Section 11.12, <a href="#">Product Type Codes</a>)</p> <p>No session information is required.</p>

## 2.14 Static Content

The static content use cases cover the business requirements for allowing card members to view help information and static content online. This section consists of the following use cases:

- **View Credit Tips** – Card member views credit tips from the Resource Center .

### 2.14.1 View Credit Tips (690)

**cardmanager** Contact Us | FAQs | Sign Out | Español

**My Account** **Payments** **Self Service** **Help**

**Make a Payment** **Manage Payment Accounts** **View Payment History** **Pay Other Bills**

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

**Pay Other Bills**

**Garner Mary Loug**  
**mnambiar@edocs.com**  
**xxxx xxxx xxxx 5838**  
**Last Login: 02/16/2005 6:25 PM EST**

With Pay Other Bills you can use your Siebel Bank® -issued credit card to pay your other bills. Pay Other Bills is perfect for

- everyday bills such as your electric, telephone and cable TV
- one-time bills such as a car repair, plumbing work or medical expenses
- ongoing bills like rent, car payments and even other credit cards

**Make a Bill Payment** Step 1 of 2

Current Available Credit: **\$1,000.00**

Payee	Amount
Michael Kleeman	\$10.00
Marjorie Abalos	\$100.00

(Amounts must be entered in dollars and cents)

[Learn more](#) about Pay Other Bills

**Current Payee Accounts**

Description	Account No.	Actions
Michael Kleeman	xxxxx6789	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
Marjorie Abalos	xxxxx4321	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

**Tips**

**How to Use Pay Other Bills**

1. **Tell us WHO to pay**  
Click the "Add Payee" button to enter the businesses or people you want to pay. You can create up to four payees and can store them for future use.
2. **Tell us HOW MUCH to pay.** Select a payee from the drop-down list and enter the amount you want to pay them.
3. **Submit your request.** Click "Next" to confirm your selections. We will send each payee a check for the amount you requested. Once they deposit it, the amount will appear on your balance.

For more information about Pay Other Bills, visit the [Answer Center](#).

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Figure 2.62 – Credit Tips

<b>Name:</b>	<b>View Credit Tips</b>
<b>Brief Description:</b>	Card Member views and links to Credit Tips page.
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. Card Member selects Credit Tips tab.</li> <li>2. System displays a page containing a link to Credit Tips.</li> <li>3. System links to a popup window card member which serves the Credit Tips</li> <li>4. Use case ends.</li> </ol>
<b>Notes:</b>	<p>This page contains links and static content only.</p> <p>No session information is required.</p>

## 2.15 Payment Use Cases

The payment use cases cover the business requirements for allowing card members to pay charges from their statements.

This section consists of the following use cases.

- **Make A Payment** – Card Member completes an online payment.
- **Manage Bank Account** - Card Member selects *Payment Account* sub-tab OR card member selects *Make Payment* function and does not have an existing Payment Account
- **View Payment History** – Card Member views a list of payments made, views the receipts for online payments and manages scheduled payments
- **Manage Payees** - Card Member adds, edits or deletes payee information for use in Pay Other Bills payment
- **Make Pay Other Bills Payment** – Card Member makes a Pay Other Bill payment



## 2.15.1 Make A Payment (700)

**cardmanager** Contact Us | FAQs | Sign Out | Español

**My Account** | **Payments** | **Self Service** | **Help**


**Make a Payment** | **Manage Payment Accounts** | **View Payment History** | **Pay Other Bills**

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

### One-Time Payment

**Gamer Mary Loug**  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 02/16/2005 6:25 PM EST



Account Summary		Payment Information	
Current Account Summary			
Total Credit Limit:	\$3,000.00	Payment Due Date:	No Payment Due
Account Balance: ?	\$2,000.00	Past Due Amount: ?	\$0.00
Available Credit: ?	\$1,000.00	Over Credit Limit:	\$0.00

Step 1 of 2

**From Payment Account:** Citi Account  
 xxx4567  
[Add/Change Bank Account](#)

pay Payment date has been removed from this page (new screenshot will be provided shortly)

Specified Amount of \$   
(in dollars and cents)

Payment must be at least \$1.00 and cannot exceed your current balance.

**Payment Notification:**  Notify me by email when my payment is submitted.

Payments made by 6:00 PM Eastern Time Monday-Friday will be credited on the same day. Payments made after 6:00 PM Eastern Time Friday will be posted Sunday at midnight.

You can make an online payment once every five days.

**Tips**

Common Questions about Paying Your Credit Card Bill Online

**When will my payment be credited to my account?**  
 If today is a business day and you submit a one-time payment before 6:00 PM Eastern Time, the payment will be credited to your credit card account today. Payments made after 6:00 PM Eastern Time will be credited to your credit card account on the next business day.

**If I pay over the weekend, when will my payment be credited?**  
 A payment made any time between 6:00 PM Eastern Time Friday and 6:00 PM Eastern Time Sunday is considered the same business day. Payments made during this time will be credited to your credit card account on Sunday at midnight.

**When will you debit my bank account?**  
 Online payments submitted on a business day before 6:00 PM Eastern Time Sunday-Friday will be debited from your checking account in as soon as one business day, depending on your bank's processing policy.

**When should I expect to see my payment show up online?**  
 Your payment will appear in your online payment history as soon as you complete this process. The payment will appear on the [Recent Transactions](#) page within 1-3 business days.

Figure 2.63 – Make A Payment – Step 1

The screenshot displays the Siebel cardmanager interface. At the top, there is a navigation bar with 'cardmanager' on the left and 'Contact Us | FAQs | Sign Out | Español' on the right. Below this is a secondary navigation bar with 'My Account', 'Payments', 'Self Service', and 'Help'. A main navigation bar contains 'Make a Payment', 'Manage Payment Accounts', 'View Payment History', and 'Pay Other Bills'. On the left side, there is a 'Quick Links' sidebar with links for 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. The main content area is titled 'One-Time Payment' and shows user information: 'Gamer Mary Loug', 'mnambiar@edocs.com', 'xxxx xxxx xxxx 5838', and 'Last Login: 02/16/2005 6:25 PM EST'. A 'SIEBEL' logo is visible in the top right corner. The current step is 'Review Payment Information', labeled as 'Step 2 of 2'. A paragraph of text asks the user to confirm the payment information. Below this, a list of payment details is shown: 'From Payment Account: Citi Account', 'Payment Amount: Specified Amount of \$ 20.00', 'Select Payment Date: 02/16/2005', and 'Payment Notification: Yes'. Another paragraph explains the payment timing: 'Payments made by 6:00 PM Eastern Time Monday-Friday will be credited on the same day. Payments made after 6:00 PM Eastern Time Friday will be posted Sunday at midnight.' A bolded statement says 'You can make an online payment once every five days.' Below this are three buttons: 'Submit', 'Edit', and 'Cancel'. A final paragraph asks the user to review the 'automatic payment authorization agreement' and mentions pop-up blocker software. At the bottom right, there is a copyright notice: '© 1997-2005 SIEBEL® , Inc. All Rights Reserved.'

Figure 2.64 – Review Payment – Step 2

**cardmanager**

[Contact Us](#) | [FAQs](#) | [Sign Out](#) | [Español](#)

My Account
Payments
Self Service
Help

Make a Payment
Manage Payment Accounts
View Payment History

**Quick Links**

- [▶ Make a Payment](#)
- [▶ View Statements](#)
- [▶ View Recent Transactions](#)
- [▶ Manage Profile](#)
- [▶ Ask Us a Question](#)
- [▶ Sign Out](#)

## One-Time Payment

**Gamer MaryLou**  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 03/02/2005 10:28 AM EST

**Payment Submitted**

**Thank You! Your payment has been successfully submitted.**  
 A copy of this payment is available in your [Payment History](#). To print this page, use your browser's print button.

<b>From Bank Account:</b>	Citi Account
<b>Payment Amount:</b>	Specified Amount of \$ 10.00
<b>Select Payment Date:</b>	03/02/2005
<b>Payment Notification:</b>	Yes
<b>Confirmation Number:</b>	1109793760689

The next available date to make an online payment to this account is **03/07/2005**.

Payments made by 6:00 PM Eastern Time Monday-Friday will be credited on the same day. Payments made after 6:00 PM Eastern Time Friday will be posted Sunday at midnight.

**You can make an online payment once every five days.**

**Tips**

Common Questions about Paying Your Credit Card Bill Online

**When will my payment be credited to my account?**  
 If today is a business day and you submit a one-time payment before 6:00 PM Eastern Time, the payment will be credited to your credit card account today. Payments made after 6:00 PM Eastern Time will be credited to your credit card account on the next business day.


**If I pay over the weekend, when will my payment be credited?**  
 A payment made any time between 6:00 PM Eastern Time Friday and 6:00 PM Eastern Time Sunday is considered the same business day. Payments made during this time will be credited to your credit card account on Sunday at midnight.


**When will you debit my bank account?**  
 Online payments submitted on a business day before 6:00 PM Eastern Time Sunday-Friday will be debited from your checking account in as soon as one business day, depending on your bank's processing policy.

**When should I expect to see my payment show up online?**  
 Your payment will appear in your online payment history as soon as you complete this process. The payment will appear on the [Recent Transactions](#) page within 1-3 business days.

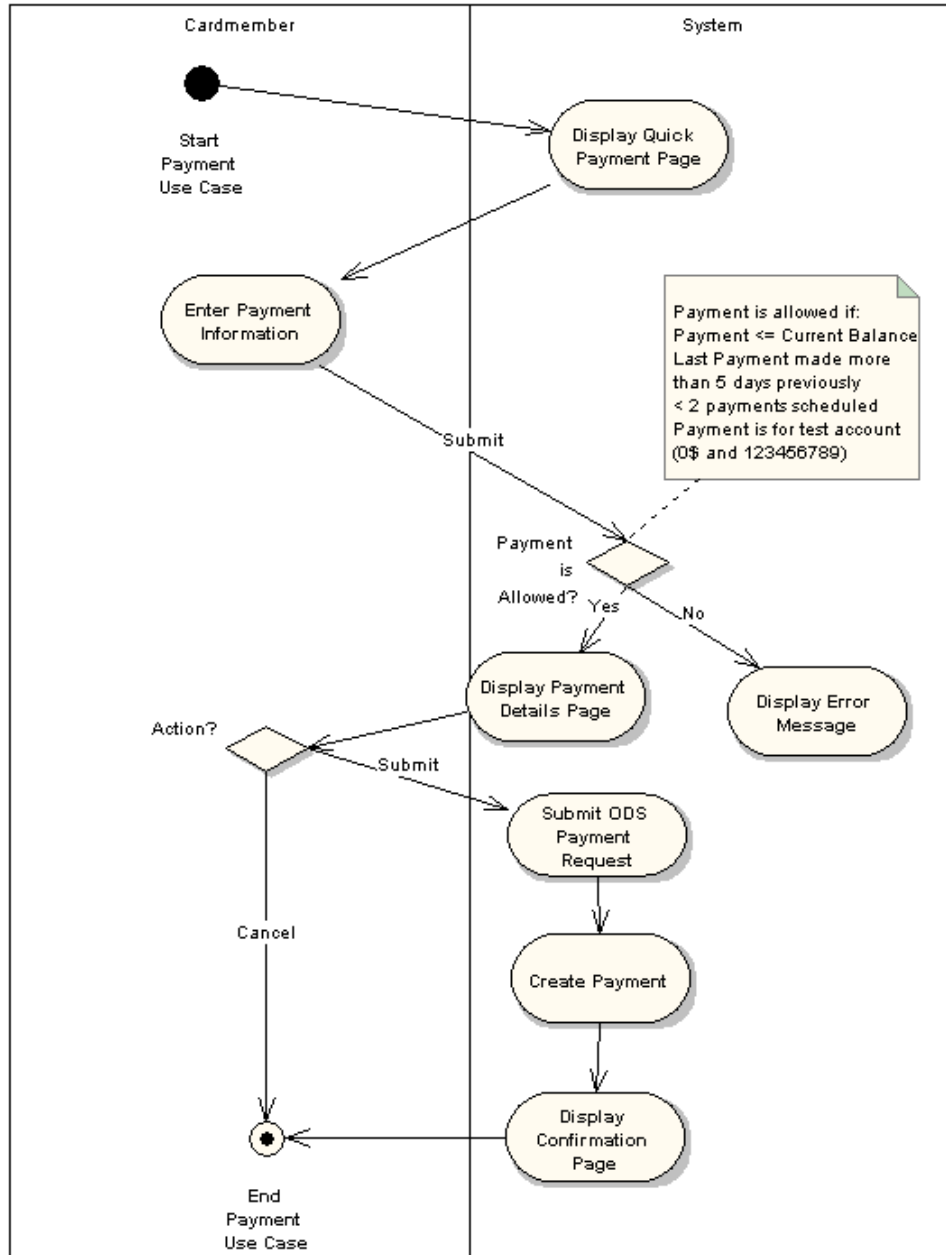
**How frequently can I make payments?**  
 You may make a payment every five days.

**How do I add or change my bank account information?**  
 Your payment will be deducted from the bank account information we have on file. To add bank account information or to view the information we have on file, click [Add/Change Bank Account](#). Any changes you make to your bank account information will be applied to all future payments, including payments made today.





**Figure 2.65 – Payment Confirmation – Step 3 Manage Bank Account (730)**



**Figure 2.66 –Payment Activity**

<b>Name:</b>	<b>Make A Payment</b>
<b>Brief Description:</b>	Card Member completes an online payment
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System displays <i>Make A Payment</i> Screen containing the following fields: [B4]                         <ol style="list-style-type: none"> <li>a. Total Credit Limit</li> <li>b. Account balance</li> </ol> </li> </ol>

	<ul style="list-style-type: none"> <li>c. Available Credit</li> <li>d. Payment Due Date</li> <li>e. Past Due Amount</li> <li>f. Amount Over Credit Limit</li> <li>g. From Payment Account <ul style="list-style-type: none"> <li>i. Bank Account</li> <li>ii. Bank Account Number (masked except for last 4 digits)</li> </ul> </li> <li>h. Radio button selection of: <ul style="list-style-type: none"> <li>i. Minimum Payment;</li> <li>ii. Statement Balance;</li> <li>iii. Specified amount</li> </ul> </li> <li>i. Payment Notification (Default: checked)</li> <li>j. <b>Actions:</b> Next; Cancel; <u>Add/Change Bank Account</u></li> </ul> <ol style="list-style-type: none"> <li>2. Card Member selects: <ul style="list-style-type: none"> <li>a. Statement Account Balance OR Minimum Amount Due (Default) OR Card Member entered amount</li> <li>b. Payment Notification</li> </ul> </li> <li>3. Card Member selects <i>Next</i></li> <li>4. System displays a Review Payment Information page with: [A1] [A2] [A3][B1] [B2] [B3] [B5] [B6][E1]</li> <li>5. Bank Account</li> <li>6. Payment Amount Type (Account Balance; Minimum Payment; Specified Amount)</li> <li>7. Payment Amount</li> <li>8. Payment Notification Flag</li> <li>9. <b>Actions:</b> Submit; Edit; Cancel</li> <li>10. Card Member submits payment [A5]</li> <li>11. System submits <a href="#">ODS payment request</a> [E2]</li> <li>12. System creates payment [E3] <ul style="list-style-type: none"> <li>a. Bank Account</li> <li>b. Amount paid</li> <li>c. Date of payment</li> <li>d. Payment Notification Flag</li> <li>e. Confirmation Number</li> </ul> </li> <li>13. System displays a <i>Payment Confirmation</i> page showing:</li> <li>14. Use case ends</li> </ol>
<p><b>Alternate Paths:</b></p>	<p><b>[A1] Card Member selects <i>Edit</i> to modify payment:</b></p> <ol style="list-style-type: none"> <li>1. System displays Make A Payment Step 1 with previous values retained</li> </ol>
<p><b>Exception Paths:</b></p>	<p><b>[E1] Card Member enters invalid data in form fields:</b></p> <ol style="list-style-type: none"> <li>1. System displays the input form containing previously entered fields and a message indicating that input was invalid</li> </ol> <p><b>[E2] System fails to complete ODS payment request:</b></p> <ol style="list-style-type: none"> <li>1. System redisplay the input form with error message indicating</li> </ol>

	<p>failure</p> <p><b>[E3] System cannot process the payment:</b></p> <ol style="list-style-type: none"> <li>System redisplay the input form with error message indicating failure.</li> </ol> <p><b>[E4] Card Member has not set up a bank account:</b></p> <ol style="list-style-type: none"> <li>System displays an error messaging requesting that the card member enter bank account information before making a payment.</li> </ol>
<b>Business Rules:</b>	<p><b>[B1]</b> Card Member will not be allowed to make a payment greater than the current account balance.</p> <p><b>[B2]</b> If Min Payment Due is zero, the page will display a message “No payment due” instead of payment due amount.</p>
<b>Notes:</b>	<p>System captures account information at login for the account summary section (See <a href="#">Account Summary Data</a> table for these calls)</p> <p>Payment processing is assumed to occur only on business days.</p> <p>Payment page will include specialized help function to walk card member through the payment process.</p> <p>There will be a business day and holiday disclaimer on all steps one and three of all three payment functions.</p> <p>EPICWare is used only at enrollment or when modifying bank account information to ensure that this information is correct.</p> <p>Display masked bank account number directly under Bank Account Nickname but with no title.</p> <p>If card member does not have an existing bank account and selects Make a Payment function, display a message at the top of the page (similar to an error message) saying something like, “You have not yet provided bank account information. Please click the Add/Change Bank Account Link to set up a Bank Account.”</p> <p>Payment Date is misleading on One-Time Payment page because only today’s date is allowed, so this field will be suppressed for one-time payments.</p>

## Form Validation

NAME	DESCRIPTION	VALIDATION
<b>Payment Amount</b>	Amount to be debited from the card member Account	<p>Defaults to the minimum amount due from the most current bill</p> <p>Greater than \$1.00</p> <p>Amount must include cents.</p> <p>Strip out any commas.</p>
<b>Payment Date</b>	Date the payment will be processed	<p>At least today</p> <p>Less than or equal to 60 days in future.</p> <p>Only today (Phase 1)</p>

## 2.15.2 Manage Bank Account (730)

The screenshot displays the Siebel cardmanager interface for managing bank accounts. At the top, there is a navigation bar with 'cardmanager' on the left and 'Contact Us | FAQs | Sign Out | Español' on the right. Below this is a secondary navigation bar with tabs for 'My Account', 'Payments', 'Self Service', and 'Help'. A main navigation bar contains links for 'Make a Payment', 'Manage Payment Accounts', 'View Payment History', and 'Pay Other Bills'.

The main content area is titled 'Bank Account' and includes the following information:

- User Information:** Gamer Mary Loug, email mnambiar@edocs.com, masked card number xxxx xxxx xxxx 5838, and last login on 02/16/2005 at 6:25 PM EST.
- Current Bank Account Table:**

Bank Account Name	Account Type	Account No.	Actions
Citi Account	Checking	xxx4567	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
- Quick Links:**
  - Make a Payment
  - View Statements
  - View Recent Transactions
  - Manage Profile
  - Ask Us a Question
  - Sign Out

The Siebel logo is visible in the bottom left corner, and the copyright notice '© 1997-2005 SIEBEL®, Inc. All Rights Reserved.' is located at the bottom right of the page.

Figure 2.67 – Payment Account

The screenshot shows the Siebel Self-Service interface for adding a bank account. At the top, the 'cardmanager' logo is on the left, and navigation links for 'Contact Us', 'FAQs', 'Sign Out', and 'Español' are on the right. Below this is a main navigation bar with tabs for 'My Account', 'Payments', 'Self Service', and 'Help'. Underneath are sub-links: 'Make a Payment', 'Manage Payment Accounts', 'View Payment History', and 'Pay Other Bills'. On the left side, there is a 'Quick Links' sidebar with links for 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. The main content area is titled 'Bank Account' and shows user information: 'Gamer Mary Loug', email 'mnambiar@edocs.com', masked card number 'xxxx xxxx xxxx 5838', and 'Last Login: 02/16/2005 6:25 PM EST'. A 'SIEBEL' credit card image is shown in the top right. The form is titled 'Enter Your Bank Account Information' (Step 1 of 2) and asks the user to indicate the bank account to use. The form fields are: 'Bank Name' (Citi Bank), 'Bank Account Nickname (optional)' (Citi Account), 'Account Type' (Checking selected, Savings unselected), 'Routing Number' (011000028), 'Confirm Routing Number' (011000028), 'Bank Account Number' (1234567), and 'Confirm Account Number' (1234567). A 'Next' button and a 'Cancel' button are at the bottom of the form. Below the form is a 'Memo' section showing a check number '000012345' and '00100'. A diagram below the memo shows the routing number '000012345', account number '123456789', and check number '00100' with labels 'Routing Number', 'Account Number', and 'Check Number' pointing to their respective parts.

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Figure 2.68 – Add Bank Account Step 1



**cardmanager** Contact Us | FAQs | Sign Out | Español

**My Account** | Payments | **Self Service** | Help


Make a Payment | **Manage Payment Accounts** | View Payment History | Pay Other Bills

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

## Bank Account

Gamer Mary Loug  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 02/16/2005 6:25 PM EST

**SIEBEL** 

**Review Your Bank Account Information** Step 2 of 2

**Bank Name:** Citi Bank

**Bank Account Nickname:** Citi Account

**Account Type:** Checking

**Bank Routing Number:** 011000028

**Bank Account Number:** 1234567

**SIEBEL**

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Figure 2.69 – Add Bank Account Step 2

cardmanager
Contact Us | FAQs | Sign Out | Español

My Account
Payments
Self Service
Help


Make a Payment
Manage Payment Accounts
View Payment History
Pay Other Bills

**Quick Links**

- [▶ Make a Payment](#)
- [▶ View Statements](#)
- [▶ View Recent Transactions](#)
- [▶ Manage Profile](#)
- [▶ Ask Us a Question](#)
- [▶ Sign Out](#)

## Bank Account

Gamer Mary Loug  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 02/16/2005 6:25 PM EST



**Edit Your Bank Account**
Step 1 of 2

To make changes to your bank account information, edit the form below.  
*Note:* Changes you make to your bank account information will be applied to any pending payments and all future payments.

**Bank Name:**

**Bank Account Nickname (optional):**

**Account Type:**

Checking

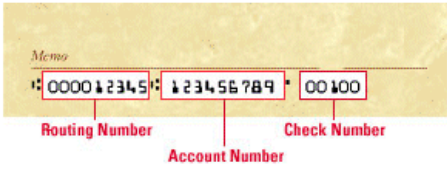
Savings

**Routing Number:**


**Confirm Routing Number:**   
(See image to locate Routing Number on your check)

**Bank Account Number:**

**Confirm Account Number:**   
(See image to locate Account Number on your check)



Routing Number      Account Number      Check Number



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Figure 2.70 – Edit Bank Account Step 1

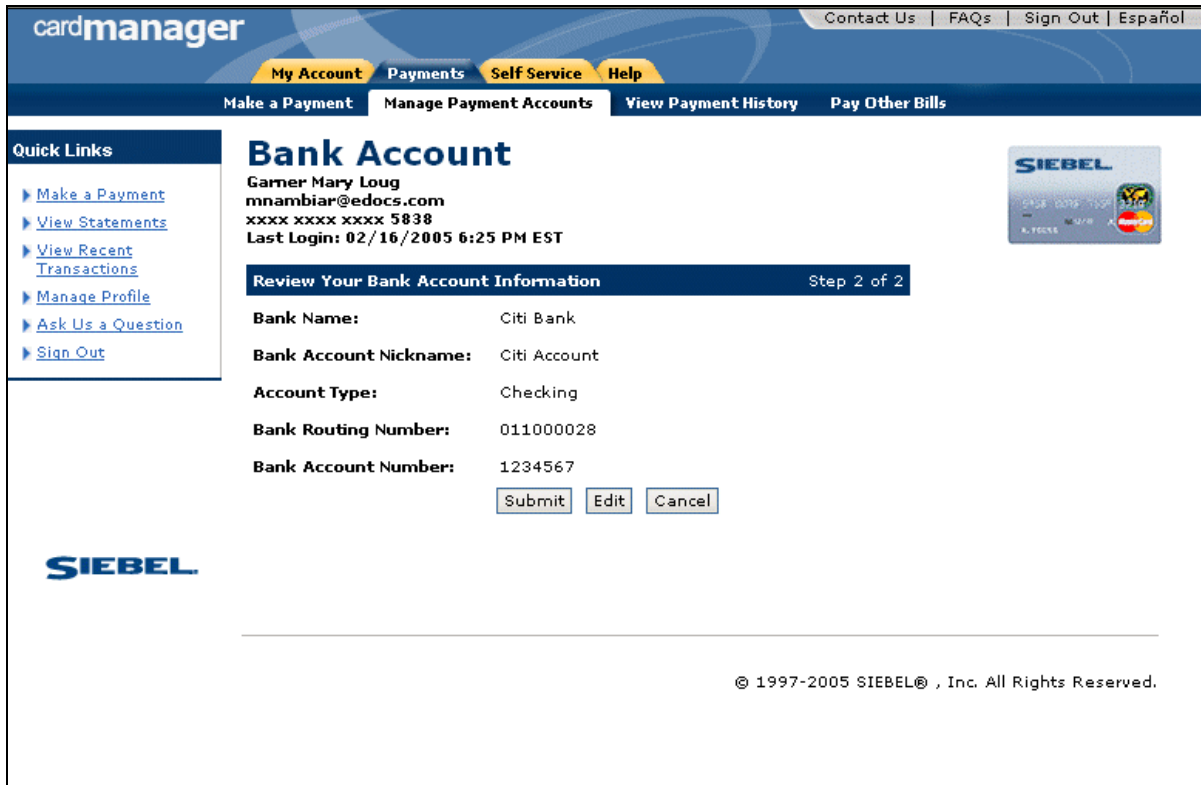


Figure 2.71 – Edit Bank Account Step 2

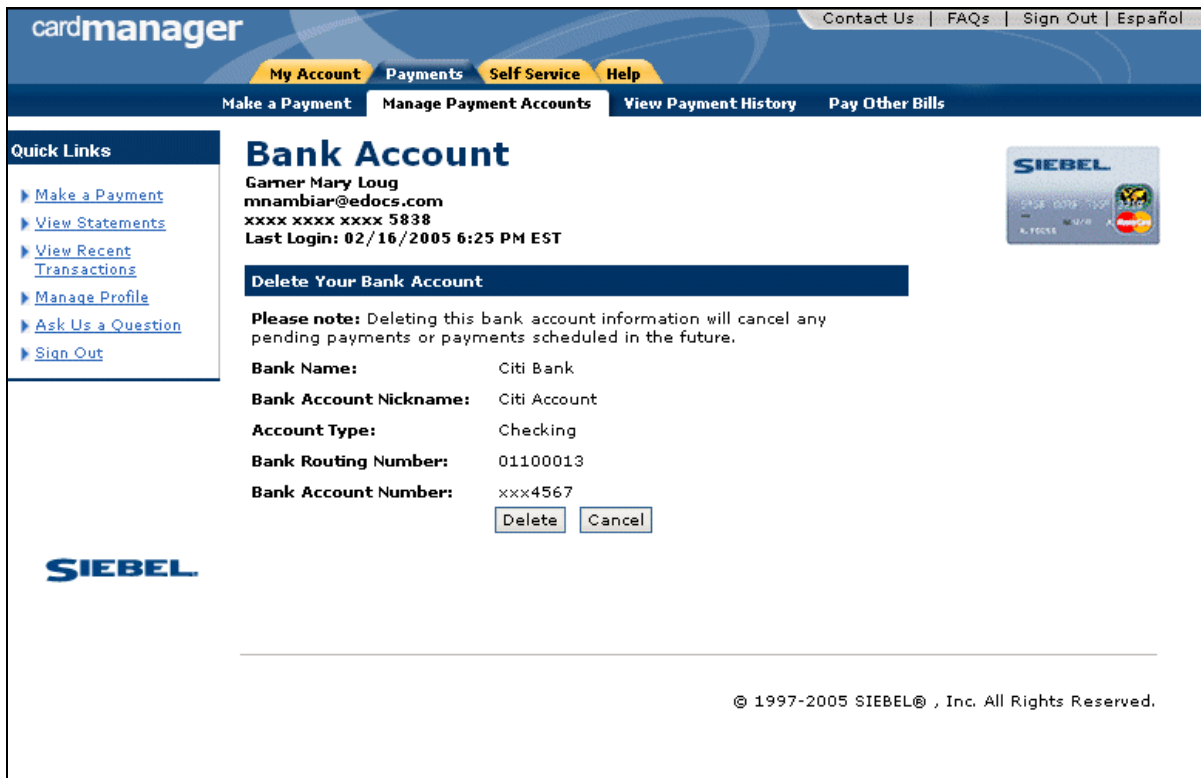


Figure 2.72 – Delete Bank Account

Name:	<b>Manage Bank Account</b>
Trigger:	Card Member selects <i>Payment Account</i> sub-tab OR card member selects <i>Make Payment</i> function and does not have an existing Payment Account
Brief Description:	Card Member adds, edits or deletes bank account information for use in making payments.
Main Path:	<ol style="list-style-type: none"> <li>1. Card Member has not yet configured a payment account and selects <i>Add Account</i> [A1]</li> <li>2. System displays <i>Add Payment Account</i> page: <ol style="list-style-type: none"> <li>a. Bank Name</li> <li>b. Bank Account Nickname</li> <li>c. Routing number</li> <li>d. Confirm routing number</li> <li>e. Account number</li> <li>f. Confirm account number</li> <li>g. Account type (Checking OR Savings)</li> <li>h. <b>Actions:</b> Next; Cancel</li> </ol> </li> <li>3. Card Member enters and selects Next</li> <li>4. System displays <i>Review Payment Account Information</i>: <ol style="list-style-type: none"> <li>a. Bank Name</li> <li>b. Bank Account Nickname</li> <li>c. Account type</li> <li>d. Routing number</li> <li>e. Account number</li> <li>f. <b>Actions:</b> Submit; Edit; Cancel</li> </ol> </li> <li>5. Card Member submits bank information</li> <li>6. System invokes <a href="#">Validate Banking Information</a> use case [E1] [E2]</li> <li>7. System <a href="#">sends ODS request</a> to update banking information at the billing system</li> <li>8. System sends e-mail notification to card member's profile e-mail address</li> <li>9. System stores bank information for use in future payments</li> <li>10. System redirects card member to the <i>Payment Account</i> page and displays the payment account information for the added account</li> <li>11. Use case ends.</li> </ol>
Alternate Paths:	<p><b>[A1]Card Member already has a bank account:</b></p> <ol style="list-style-type: none"> <li>1. System displays the <i>Payment Account</i> page with current payment information: <ol style="list-style-type: none"> <li>a. Bank Account Nickname</li> <li>b. Account Type (Checking or Savings)</li> <li>c. Account number (masked except for last 4 digits)</li> <li>d. Expiration date</li> <li>e. <b>Actions:</b> Edit; Delete;</li> </ol> </li> <li>2. Card Member selects Edit [A2]</li> </ol>

	<ol style="list-style-type: none"> <li>3. System displays <i>Edit Payment Account</i> page:             <ol style="list-style-type: none"> <li>a. Bank Name</li> <li>b. Bank Account Nickname</li> <li>c. Account Type (Checking, Savings)</li> <li>d. Routing number</li> <li>e. Confirm routing number</li> <li>f. Bank account number</li> <li>g. Confirm account number</li> <li>h. <b>Actions:</b> Submit; Edit; Cancel</li> </ol> </li> <li>4. Card Member modifies bank account information and selects Submit</li> <li>5. System displays Edit Payment Account confirmation page:             <ol style="list-style-type: none"> <li>a. Bank Account Nickname</li> <li>b. Account type (Checking, Savings)</li> <li>c. Routing number</li> <li>d. Bank account number</li> <li>e. <b>Actions:</b> Submit; Edit; Cancel</li> </ol> </li> <li>6. System invokes <a href="#">Validate Banking Information</a> use case [E1] [E2]</li> <li>7. System <a href="#">sends ODS request</a> to update banking information at the billing system</li> <li>8. System stores modified bank account information</li> <li>9. System sends an email notification to card member's profile address that bank account number or routing number has been changed</li> <li>10. System redirects card member to the <i>Payment Account</i> page and displays the payment account information for the edited account</li> </ol> <p><b>[A2] Card Member selects <i>Delete</i> to remove bank account:</b></p> <ol style="list-style-type: none"> <li>1. System displays a confirmation page: [A3]             <ol style="list-style-type: none"> <li>a. Message stating that this action will delete all scheduled and recurring payments</li> <li>b. Payment account name</li> <li>c. Account number (masked except for last 4 digits)</li> <li>d. Actions: Delete; Cancel;</li> </ol> </li> <li>2. Card Member selects Delete</li> <li>3. System <a href="#">sends ODS request</a> to billing system to delete bank account</li> <li>4. System deletes all pending payments and recurring payments</li> <li>5. System deletes the account and redisplay the <i>Payment Account</i> page with no payment account and Add Account button</li> </ol>
<p>Exception Paths:</p>	<p><b>[E1] Card Member enters invalid bank information:</b></p> <ol style="list-style-type: none"> <li>1. System displays page with previously entered information and a message requesting card member to enter a valid routing number</li> <li>2. Use case ends</li> </ol> <p><b>[E2] EPICWare repairs Bank information</b></p> <ol style="list-style-type: none"> <li>1. System displays a message telling the card member that the bank account information was repaired and corrected information</li> <li>2. Card member confirms that bank information is correct</li> </ol>

	3. Use case continues from Main Path Step 6
<b>Business Rules:</b>	<p><b>[B1]</b> Account number will be masked except for last 4 digits on all displays except when entering the first time.</p> <p><b>[B2]</b> Only one bank account per card member account (so that system can't overwrite payments in billing system)</p> <p><b>[B3]</b> If Bank account already exists, the Add Bank Account button will be suppressed.</p> <p><b>[B4]</b> If card member does not have any Bank Account configured and selects the Manage Bank Account function, redirect CM to the Add Bank Account page.</p>
<b>Notes:</b>	<p>The application will make a call to FT EPICWare to validate the DDA and ABA routing number but only when card member adds or modifies bank account information. EPICWare returns a simple table of codes.</p> <p>Once passed on EPICWare the system will send account type, DDA, ABA to billing system.</p> <p>Graphics for Routing Number and Account Number will be displayed on the page.</p> <p>Bank account numbers are stored locally and are sent to billing system only when modified.</p> <p>The system deletes bank account at billing system by sending the same update request with blank fields.</p> <p>Since the card member can currently only enter one bank account and the card member is redirected to the Add Bank Account page if no bank account has been set up, the Add Account module will never be displayed in the phase 1 implementation.</p> <p>Bank Name field was added because it is needed for ACH payments. Bank Name is required, but Bank Nickname is optional.</p>

## Form Validation

NAME	DESCRIPTION	VALIDATION
<b>*Bank Account Nickname</b>	Friendly Name or Nickname	32 Characters
<b>*Routing Number</b>	Bank routing number	9-Digit Routing number checked according to ACH rules (hash and check digits) Call made to EPICWare subsystem to validate against ABA number.
<b>*Routing Number (Repeated)</b>	Bank routing number	Must be same as previous field
<b>*Bank Account Number</b>	Bank account number	Maximum length 17 Digits (but can be less) Call made to EPICWare subsystem to validate DDA number

<b>*Bank Account Number (Repeated)</b>	Bank account number	Must be the same as previous field
<b>Account Type</b>	Type of account	Checking (default) or Savings

\* Indicates required field

### 2.15.3 View Payment History (740)

The screenshot shows the Siebel Card Manager interface. At the top, there are navigation tabs: My Account, Payments, Self Service, and Help. Below these are sub-tabs: Make a Payment, Manage Payment Accounts, View Payment History (selected), and Pay Other Bills. On the left, there is a 'Quick Links' sidebar with links like 'Make a Payment', 'View Statements', etc. The main content area is titled 'Payment History' and displays user information: 'Gamer Mary Loug', 'mnambiar@edocs.com', and 'Last Login: 02/16/2005 6:25 PM EST'. A small Siebel card image is shown on the right. Below the user info is a table of payment history:

Date Submitted	Bank Account	Payment Type	Payment Option	Status	Confirmation No.	Amount
09/28/2004		①	Minimum	Submitted	1096407355303	\$140.00
10/11/2004		①	Specific	Submitted	1097504598554	\$200.00
10/18/2004		①	Specific	Submitted	1098112951019	\$32.32
10/26/2004		①	Minimum	Submitted	1098805283752	\$140.00

Below the table, there is a legend: ① - One-time Payment. At the bottom right, there is a copyright notice: © 1997-2005 SIEBEL®, Inc. All Rights Reserved.

Figure 2.73 – Payment History

<b>Name:</b>	<b>View and Manage Payment History</b>
<b>Brief Description:</b>	Card Member views a list of payments made, views the receipts for online payments and manages scheduled payments
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System displays <i>Payment History</i> Page:             <ol style="list-style-type: none"> <li>a. Date</li> <li>b. Bank Account (Nickname)</li> <li>c. Payment Type</li> <li>d. Payment Function (Minimum, Current, Specific)</li> <li>e. Status (scheduled, processing, submitted)</li> </ol> </li> </ol>

	<ol style="list-style-type: none"> <li>f. Confirmation number</li> <li>g. Amount</li> <li>h. <b>Actions:</b> Cancel</li> </ol> <ol style="list-style-type: none"> <li>2. Use Case ends</li> </ol>
<b>Notes:</b>	Payment history will display Payment function (minimum, statement balance, or specified amount) in addition to usual payment information. This will be stored in flexible fields with other payment information.

## 2.15.4 Manage Payees (750)

<b>Name:</b>	<b>Manage Payees</b>
<b>Brief Description:</b>	Card Member adds, edits or deletes payee information for use in Pay Other Bills payment
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System displays the <i>Payees</i> Screen displaying a list of current payees that have been set up with account information and form for making up to four payments: [B2] [B4] <ol style="list-style-type: none"> <li>a. Payee account name (Up to 4 drop downs)</li> <li>b. Amount (Up to 4 entry fields)</li> <li>c. <b>Actions</b> Next; Clear; Learn more</li> <li>d. Payee name</li> <li>e. Payee account number (masked except for last 4 digits)</li> <li>f. <b>Actions:</b> Edit; Delete; Add Payee</li> </ol> </li> <li>2. Card Member selects <i>Add Payee</i> [A1], [A2] [A3]</li> <li>3. System displays the <i>Add Payee</i> Screen displaying: <ol style="list-style-type: none"> <li>a. Name</li> <li>b. Address</li> <li>c. City</li> <li>d. State</li> <li>e. Zip Code</li> <li>f. Payee Account Number</li> <li>g. <b>Actions:</b>Next; Cancel</li> </ol> </li> <li>4. Card Member enters Payee information and selects <i>Next</i> <ul style="list-style-type: none"> <li>• System validates Payee information[E1] [E2] [B5]</li> <li>• System displays <i>Review</i> page: <ol style="list-style-type: none"> <li>a. Account summary information</li> <li>b. Payee information <ol style="list-style-type: none"> <li>a. <b>Actions:</b> Submit; Edit; Cancel</li> </ol> </li> </ol> </li> <li>• Card Member confirms addition of new payee [A4]</li> <li>• System stores payee information for use in future payments</li> <li>• System redisplay <i>Payee</i> page with added Payee information</li> <li>• Use case ends.</li> </ul> </li> </ol>



<p>Alternate Paths:</p>	<p><b>[A1]Card Member selects <i>Edit</i> to modify list of payees:</b></p> <ol style="list-style-type: none"> <li>1. System displays the <i>Edit Payee</i> Page:             <ol style="list-style-type: none"> <li>a. Name</li> <li>b. Address</li> <li>c. City</li> <li>d. State</li> <li>e. Zip Code</li> <li>f. Account Number (Masked)</li> <li>g. <b>Actions:</b> Clear; Next</li> </ol> </li> <li>2. Card Member makes edits and selects <i>Next</i></li> <li>3. System checks that account number is not the card member's account account [E1] [E2] [B5]</li> <li>4. System displays <i>Confirmation</i> page:             <ol style="list-style-type: none"> <li>a. Account summary information</li> <li>b. Payee information</li> <li>c. <b>Actions:</b> Cancel; Back; Submit</li> </ol> </li> <li>5. Card Member confirms edits</li> <li>6. System stores updated payee information</li> <li>7. System redisplay <i>Payee</i> page with modified Payee information</li> </ol> <p><b>[A2]Card Member selects <i>Delete</i> to delete payee from list</b></p> <ol style="list-style-type: none"> <li>1. System displays <i>Review</i> page:             <ol style="list-style-type: none"> <li>a. Payee information</li> <li>b. <b>Actions:</b>Submit; Cancel</li> </ol> </li> <li>2. Card Member confirms deletion</li> <li>3. System deletes payee record</li> <li>4. System displays <i>Current Payment Accounts</i> list with payee removed</li> </ol> <p><b>[A3]Card Member selects <i>Make Payment</i> to make a Pay Other Bills payment:</b></p> <ol style="list-style-type: none"> <li>1. System invokes <a href="#">Pay Other Bills Payment</a> use case</li> </ol> <p><b>[A4]Card Member selects <i>Cancel</i> on <i>Review payees</i> page:</b></p> <ol style="list-style-type: none"> <li>1. System displays <i>Payees</i> page</li> </ol>
<p>Exception Paths:</p>	<p><b>[E1] Card Member enters invalid Zip and State:</b></p> <ol style="list-style-type: none"> <li>1. System displays message "The Zip Code you entered is not valid for the state you entered. Please try again."</li> </ol> <p><b>[E2] Card Member enters invalid Account Number:</b></p> <ol style="list-style-type: none"> <li>1. System displays a message that the account number is invalid</li> </ol>
<p>Business Rules:</p>	<p><b>[B1]</b> Account number should be masked</p> <p><b>[B2]</b> If ODS is down Pay Other Bills pages will be modified according to notify that this feature is unavailable and to try again later.</p> <p><b>[B3]</b> <a href="#">Check External status codes follow certain rules</a> (See business rule for Make Pay Other Bills Payment).</p>
<p>Notes:</p>	<p>System will pull all information for business rules from CHDHLDR and</p>

	CARDHOLDER_NAME view at login
--	-------------------------------

### Form Validation

NAME	DESCRIPTION	VALIDATION
<b>*Payee Name</b>	Name of payee	Alphanumeric. Max Length = 26
<b>*Address</b>	Address Line 1	Alphanumeric. Max Length = 26
<b>*City</b>	City	Alphanumeric. Max Length = 18
<b>*Zip Code</b>	Payee Zip Code 5 + 4	Numeric Length = 9 Minimum Length = 5
<b>*Payee Account Number</b>	Payee Account Number	Character. Max Length = 21

\* Indicates required field

**cardmanager** Contact Us | FAQs | Sign Out | Español

**My Account | Payments | Self Service | Help**

**Make a Payment | Manage Payment Accounts | View Payment History | Pay Other Bills**

**Quick Links**


- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

## Pay Other Bills

**Gamer Mary Loug**  
**mnambiar@edocs.com**  
**xxxx xxxx xxxx 5838**  
**Last Login: 02/18/2005 1:59 AM EST**

With Pay Other Bills you can use your Siebel Bank® -issued credit card to pay your other bills. Pay Other Bills is perfect for

- everyday bills such as your electric, telephone and cable TV
- one-time bills such as a car repair, plumbing work or medical expenses
- ongoing bills like rent, car payments and even other credit cards



**Make a Bill Payment** Step 1 of 2

Current Available Credit: **\$488.00**

Payee Amount

Select Payee Account

(Amounts must be entered in dollars and cents)

[Learn more](#) about Pay Other Bills

**Current Payee Accounts**

Description	Account No.	Actions
Michael Kleeman	xxxxxxx7890	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

**Tips**

**How to Use Pay Other Bills**

1. **Tell us WHO to pay**  
Click the "Add Payee" button to enter the businesses or people you want to pay. You can create up to four payees and can store them for future use.
2. **Tell us HOW MUCH to pay.** Select a payee from the drop-down list and enter the amount you want to pay them.
3. **Submit your request.** Click "Next" to confirm your selections. We will send each payee a check for the amount you requested. Once they deposit it, the amount will appear on your balance.

For more information about Pay Other Bills, visit the [Answer Center](#).

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Figure 2.74 – Pay Other Bill Payees

The screenshot displays the Siebel Self-Service interface for 'Pay Other Bills'. At the top, the 'cardmanager' logo is on the left, and navigation links for 'Contact Us', 'FAQs', 'Sign Out', and 'Español' are on the right. Below this is a main navigation bar with tabs for 'My Account', 'Payments', 'Self Service', and 'Help'. Underneath, a secondary bar contains 'Make a Payment', 'Manage Payment Accounts', 'View Payment History', and 'Pay Other Bills'. On the left side, a 'Quick Links' sidebar lists: 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. The main content area is titled 'Pay Other Bills' and shows user information: 'Gamer Mary Loug', 'mnambiar@edocs.com', 'xxxx xxxx xxxx 5838', and 'Last Login: 02/16/2005 6:25 PM EST'. A 'SIEBEL' credit card image is shown in the top right. The 'Add Payee Account' section is highlighted as 'Step 1 of 2'. It includes instructions: 'Enter the business or person you wish to pay from your credit card account. Click the Next button when finished to confirm your entries.' The form fields are: Name (Michael Kleeman), Address (One Apple Hill Drive), City (Natick), State (Massachusetts), ZIP Code (01760 - ), and Payee Account Number (123456789). 'Next' and 'Cancel' buttons are at the bottom of the form. The Siebel logo is on the left. A copyright notice '© 1997-2005 SIEBEL®, Inc. All Rights Reserved.' is at the bottom right.

Figure 2.75 – Add Payee Step 1

**cardmanager** Contact Us | FAQs | Sign Out | Español

**My Account** | **Payments** | **Self Service** | **Help**

**Make a Payment** | **Manage Payment Accounts** | **View Payment History** | **Pay Other Bills**

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

## Pay Other Bills

**Gamer Mary Loug**  
**mnambiar@edocs.com**  
**xxxx xxxx xxxx 5838**  
**Last Login: 02/16/2005 6:25 PM EST**

**Review Payee Account Information**
Step 2 of 2

You have requested to add the following business or person as a payee account. Please confirm that all mailing and account information is correct to help us process your payment as quickly as possible.

To change any information, click the Edit button. If all the information is correct, click the Submit button to confirm your entry and return to your list of payees.

<b>Name:</b>	Michael Kleeman
<b>Address:</b>	One Apple Hill Drive
<b>City:</b>	Natick
<b>State:</b>	MA
<b>ZIP Code:</b>	01760
<b>Payee Account Number:</b>	123456789

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Figure 2.76 – Add Payee Step 2

**cardmanager**
Contact Us | FAQs | Sign Out | Español

My Account
Payments
Self Service
Help


Make a Payment
Manage Payment Accounts
View Payment History
Pay Other Bills

**Quick Links**

- [▶ Make a Payment](#)
- [▶ View Statements](#)
- [▶ View Recent Transactions](#)
- [▶ Manage Profile](#)
- [▶ Ask Us a Question](#)
- [▶ Sign Out](#)

## Pay Other Bills

**Gamer Mary Loug**  
**mnambiar@edocs.com**  
 xxxx xxxx xxxx 5838  
**Last Login: 02/16/2005 6:25 PM EST**



With Pay Other Bills you can use your Siebel Bank® -issued credit card to pay your other bills. Pay Other Bills is perfect for

- everyday bills such as your electric, telephone and cable TV
- one-time bills such as a car repair, plumbing work or medical expenses
- ongoing bills like rent, car payments and even other credit cards

**Make a Bill Payment** Step 1 of 2

Current Available Credit: **\$1,000.00**

Payee	Amount
Select Payee Account ▼	\$ <input type="text"/>
Select Payee Account ▼	\$ <input type="text"/>

(Amounts must be entered in dollars and cents)

[Learn more](#) about Pay Other Bills

**Tips**

**How to Use Pay Other Bills**

1. **Tell us WHO to pay**  
Click the "Add Payee" button to enter the businesses or people you want to pay. You can create up to four payees and can store them for future use.
2. **Tell us HOW MUCH to pay.** Select a payee from the drop-down list and enter the amount you want to pay them.
3. **Submit your request.** Click "Next" to confirm your selections. We will send each payee a check for the amount you requested. Once they deposit it, the amount will appear on your balance.

For more information about Pay Other Bills, visit the [Answer Center](#).

**Current Payee Accounts**

Description	Account No.	Actions
Michael Kleeman	xxxxx6789	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
Marjorie Abalos	xxxxx4321	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

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Figure 2.77 – Add Payee Success

**cardmanager**
Contact Us | FAQs | Sign Out | Español

My Account
Payments
Self Service
Help


Make a Payment
Manage Payment Accounts
View Payment History
Pay Other Bills

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

## Pay Other Bills

**Gamer Mary Loug**  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 02/16/2005 6:25 PM EST



**Edit Payee Account** Step 1 of 2

**Name:**

**Address:**

**City:**

**State:**  ▼

**ZIP Code:**  -

**Payee Account Number:**

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Figure 2.78 – Edit Payee Step 1

The screenshot shows the Siebel Self-Service for Cards application interface. At the top, there is a navigation bar with the 'cardmanager' logo and links for 'Contact Us', 'FAQs', 'Sign Out', and 'Español'. Below this is a secondary navigation bar with tabs for 'My Account', 'Payments', 'Self Service', and 'Help'. The main content area is titled 'Pay Other Bills' and shows the user's name 'Gamer Mary Loug', email 'mnambiar@edocs.com', and a masked card number 'xxxx xxxx xxxx 5838'. The last login time is '02/16/2005 6:25 PM EST'. A 'SIEBEL' logo is visible in the top right corner of the main content area. The 'Review Payee Account Information' section is highlighted, indicating it is 'Step 2 of 2'. This section contains the following details for the payee Michael Kleeman: Name: Michael Kleeman, Address: One Apple Hill Drive, City: Natick, State: MA, ZIP Code: 01760, and Account Number to be paid: 1234567890. There are 'Submit', 'Back', and 'Cancel' buttons at the bottom of this section. A 'SIEBEL' logo is also present in the bottom left corner of the main content area. The footer of the page contains the copyright notice: '© 1997-2005 SIEBEL@ , Inc. All Rights Reserved.'

Figure 2.79 – Edit Payee Step 2



**cardmanager** Contact Us | FAQs | Sign Out | Español

**My Account** | **Payments** | **Self Service** | **Help**


**Make a Payment** | **Manage Payment Accounts** | **View Payment History** | **Pay Other Bills**

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

## Pay Other Bills

**Gamer Mary Loug**  
**mnambiar@edocs.com**  
 xxxx xxxx xxxx 5838  
**Last Login: 02/16/2005 6:25 PM EST**



With Pay Other Bills you can use your Siebel Bank® -issued credit card to pay your other bills. Pay Other Bills is perfect for

- everyday bills such as your electric, telephone and cable TV
- one-time bills such as a car repair, plumbing work or medical expenses
- ongoing bills like rent, car payments and even other credit cards

**Make a Bill Payment** Step 1 of 2

Current Available Credit: **\$1,000.00**

Payee Amount

Select Payee Account  \$

(Amounts must be entered in dollars and cents)

[Learn more](#) about Pay Other Bills

**Current Payee Accounts**

Description	Account No.	Actions
Michael Kleeman	xxxxxx7890	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

**Tips**

**How to Use Pay Other Bills**

1. **Tell us WHO to pay**  
Click the "Add Payee" button to enter the businesses or people you want to pay. You can create up to four payees and can store them for future use.
2. **Tell us HOW MUCH to pay.** Select a payee from the drop-down list and enter the amount you want to pay them.
3. **Submit your request.** Click "Next" to confirm your selections. We will send each payee a check for the amount you requested. Once they deposit it, the amount will appear on your balance.

For more information about Pay Other Bills, visit the [Answer Center](#).

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**Figure 2.80 – Edit Payee Success**

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The screenshot shows the Siebel cardmanager interface. At the top, there is a navigation bar with 'cardmanager' on the left and 'Contact Us | FAQs | Sign Out | Español' on the right. Below this is a secondary navigation bar with tabs for 'My Account', 'Payments', 'Self Service', and 'Help'. Underneath, there are links for 'Make a Payment', 'Manage Payment Accounts', 'View Payment History', and 'Pay Other Bills'. On the left side, there is a 'Quick Links' sidebar with links to 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. The main content area is titled 'Pay Other Bills' and displays user information: 'Gamer Mary Loug', 'mnambiar@edocs.com', 'xxxx xxxx xxxx 5838', and 'Last Login: 02/16/2005 6:25 PM EST'. A 'SIEBEL' logo is visible on the right. A dark blue header for the 'Delete Payee Account' section is followed by two paragraphs of text: 'You have requested to delete the following business or person from your list of payees. Click the Submit button to confirm your request.' Below this, the details for the payee to be deleted are listed: Name: Marjorie Abalos, Address: PO Box 254, City: El Segundo, State: CA, ZIP Code: 90245 -, and AccountNumber to be paid: xxxxx4321. At the bottom of this section are 'Submit' and 'Cancel' buttons. A 'SIEBEL' logo is also present on the left side of the main content area. At the bottom right of the page, there is a copyright notice: '© 1997-2005 SIEBEL® , Inc. All Rights Reserved.'

Figure 2.81 – Delete Payee Step 1

**cardmanager** Contact Us | FAQs | Sign Out | Español

**My Account | Payments | Self Service | Help**


**Make a Payment | Manage Payment Accounts | View Payment History | Pay Other Bills**

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

## Pay Other Bills

**Gamer Mary Loug**  
**mnambiar@edocs.com**  
 xxxx xxxx xxxx 5838  
**Last Login: 02/16/2005 6:25 PM EST**



With Pay Other Bills you can use your Siebel Bank® -issued credit card to pay your other bills. Pay Other Bills is perfect for

- everyday bills such as your electric, telephone and cable TV
- one-time bills such as a car repair, plumbing work or medical expenses
- ongoing bills like rent, car payments and even other credit cards

**Make a Bill Payment** Step 1 of 2

Current Available Credit: **\$1,000.00**

Payee Amount

Select Payee Account  \$

(Amounts must be entered in dollars and cents)

[Learn more](#) about Pay Other Bills

**Current Payee Accounts**

Description	Account No.	Actions
Michael Kleeman	xxxxx6789	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

**Tips**

**How to Use Pay Other Bills**

1. **Tell us WHO to pay**  
Click the "Add Payee" button to enter the businesses or people you want to pay. You can create up to four payees and can store them for future use.
2. **Tell us HOW MUCH to pay.** Select a payee from the drop-down list and enter the amount you want to pay them.
3. **Submit your request.** Click "Next" to confirm your selections. We will send each payee a check for the amount you requested. Once they deposit it, the amount will appear on your balance.

For more information about Pay Other Bills, visit the [Answer Center](#).

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Figure 2.82 – Delete Payee Step 2

## 2.15.5 Make Direct Bill Payment (760)

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**My Account** **Payments** **Self Service** **Help**


**Make a Payment** **Manage Payment Accounts** **View Payment History** **Pay Other Bills**

**Quick Links**

- ▶ [Make a Payment](#)
- ▶ [View Statements](#)
- ▶ [View Recent Transactions](#)
- ▶ [Manage Profile](#)
- ▶ [Ask Us a Question](#)
- ▶ [Sign Out](#)

### Pay Other Bills

**Garner Mary Loug**  
**mnambiar@edocs.com**  
**xxxx xxxx xxxx 5838**  
**Last Login: 02/16/2005 6:25 PM EST**



With Pay Other Bills you can use your Siebel Bank® -issued credit card to pay your other bills. Pay Other Bills is perfect for

- everyday bills such as your electric, telephone and cable TV
- one-time bills such as a car repair, plumbing work or medical expenses
- ongoing bills like rent, car payments and even other credit cards

**Make a Bill Payment** Step 1 of 2

Current Available Credit: **\$1,000.00**

Payee	Amount
Michael Kleeman	\$10.00
Marjorie Abalos	\$100.00

(Amounts must be entered in dollars and cents)

[Learn more](#) about Pay Other Bills

**Tips**

**How to Use Pay Other Bills**

1. **Tell us WHO to pay**  
Click the "Add Payee" button to enter the businesses or people you want to pay. You can create up to four payees and can store them for future use.
2. **Tell us HOW MUCH to pay.** Select a payee from the drop-down list and enter the amount you want to pay them.
3. **Submit your request.** Click "Next" to confirm your selections. We will send each payee a check for the amount you requested. Once they deposit it, the amount will appear on your balance.

For more information about Pay Other Bills, visit the [Answer Center](#).

**Current Payee Accounts**

Description	Account No.	Actions
Michael Kleeman	xxxxx6789	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
Marjorie Abalos	xxxxx4321	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

Figure 2.83 Pay Other Bills Payment – Step 1

cardmanager
Contact Us | FAQs | Sign Out | Español

My Account
Payments
Self Service
Help

Make a Payment
Manage Payment Accounts
View Payment History
Pay Other Bills

Quick Links

- [▶ Make a Payment](#)
- [▶ View Statements](#)
- [▶ View Recent Transactions](#)
- [▶ Manage Profile](#)
- [▶ Ask Us a Question](#)
- [▶ Sign Out](#)

Pay Other Bills

**Gamer Mary Loug**  
 mnambiar@edocs.com  
 xxxx xxxx xxxx 5838  
 Last Login: 02/16/2005 6:25 PM EST

Review Payment Information Step 2 of 2

Payee	Amount
Payment 1	<b>\$10.00</b>
Michael Kleeman One Apple Hill Drive Natick, MA 01760 Account Number: xxxxx6789	
Payment 2	<b>\$100.00</b>
Marjorie Abalos PO Box 254 El Segundo, CA 90245 Account Number: xxxxx4321	
<b>Total</b>	<b>\$110.00</b>

By checking this box, I agree to the Pay Other Bills *Terms of Offer* described below, and I accept the *Consent to Electronic Records* and Terms of Offer disclosures as displayed on this page. I understand that I have the right to withdraw my consent as described in the [Consent to Electronic Records](#) section.

Notify me by email when payment is submitted.

**Terms of Offer**

We will honor your Pay Other Bills request provided your Account is in good standing (as defined below) and has sufficient available credit on the date of request and the date the transaction is processed for posting. Each Pay Other Bills transaction ("Bill Payment") posts to your Account as a promotional cash advance. Except as described below, all terms of your Cardmember Agreement apply to Bill Payments. Pay Other Bills may not be used to make payments on any account issued by Siebel Bank, or to any Account holder, joint Account holder or any authorized user of the Account, or to any payee outside of the United States. Each Bill Payment shall be between \$5 and \$4,000.

There is no cash advance fee for Bill Payments. The introductory daily periodic rate for Bill Payments is .00000%, corresponding to an Annual Percentage Rate (APR) of 0.00%. This rate is fixed for each Bill Payment for 90 days from the day the transaction posts to your Account. After this period, the APR for each Bill Payment will convert to the Cash Rate. In addition, the APR applicable to all Bill Payment balances will immediately convert to the Cash Rate if your Account ceases to be in good standing at any time. Whenever any Bill Payment balance converts to the Cash Rate for any reason, that balance is thereafter treated as an ordinary Cash Advance for all purposes.

For the purposes of this offer, your account will not be in "good standing" if (1) you fail to make at least the minimum payment due on your Account by the "Pay By" date shown on your statement; (2) the outstanding balance on your Account exceeds its assigned credit limit for any reason; (3) your Account is closed for any reason; or, (4) you have otherwise not complied in all material respects with any of the terms of your Cardmember Agreement then in effect. We may elect not to enforce any of these conditions at any time without being deemed to have waived them in the future. We may, at our discretion, change the terms of or withdraw this offer at any time.

Your Account is issued by Siebel Bank, Natick, MA.

[Consent to Electronic Records](#)

By submitting the payments under Pay Other Bills, you agree that you have demonstrated your ability to access the information on these web pages.



Figure 2.84 – Pay Other Bills Payment – Step 2

The screenshot shows the Siebel cardmanager interface. At the top, there are navigation links for 'Contact Us', 'FAQs', 'Sign Out', and 'Español'. Below this is a main menu with 'My Account', 'Payments', 'Self Service', and 'Help'. A secondary menu includes 'Make a Payment', 'Manage Payment Accounts', 'View Payment History', and 'Pay Other Bills'. On the left, a 'Quick Links' sidebar contains links for 'Make a Payment', 'View Statements', 'View Recent Transactions', 'Manage Profile', 'Ask Us a Question', and 'Sign Out'. The main content area is titled 'Pay Other Bills' and displays the user's name 'Gamer Mary Loug', email 'mnambiar@edocs.com', and card number 'xxxx xxxx xxxx 5838'. A 'Payment Submitted' banner is present, followed by a thank you message and instructions to print. A detailed message explains that checks will be sent to payees within two business days. Below this is a table of payment details:

Payee	Amount
<b>Payment 1 - Payment Submitted</b>	<b>\$10.00</b>
Michael Kleeman One Apple Hill Drive Natick, MA 01760 Account Number: xxxxx6789	
<b>Payment 2 - Payment Submitted</b>	<b>\$100.00</b>
Marjorie Abalos PO Box 254 El Segundo, CA 90245 Account Number: xxxxx4321	
<b>Total</b>	<b>\$110.00</b>

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Figure 2.85 – Pay Other Bills Payment – Step 3

Name:	Make Pay Other Bills Payment
Brief Description:	Card Member makes a Pay Other Bill payment
Trigger:	Card Member navigates to Make Direct Bill Payment page
Main Path:	<ol style="list-style-type: none"> <li>1. System displays the <i>Pay Other Bills</i> page displaying a list of current payees that have been set up with account information and form for making up to four payments:                             <ol style="list-style-type: none"> <li>a. Payee account (Up to 4 drop downs)</li> <li>b. Amount (Up to 4 entry fields)</li> <li>c. <b>Actions:</b> ; Next; Clear</li> <li>d. Payee Name</li> <li>e. Account number (masked except for last 4 digits)</li> <li>f. <b>Actions:</b> Edit; Delete; Add Payee</li> </ol> </li> <li>2. Card Member selects up to 4 payees and enters a payment amount for</li> </ol>

	<p>each</p> <ol style="list-style-type: none"> <li>3. Card Member selects <i>Next</i></li> <li>4. System validates form input and checks that credit is available [E1]</li> <li>5. System redirects card member to <i>Review Payment</i> page:             <ol style="list-style-type: none"> <li>a. Payee Name</li> <li>b. Payee Address (Street, City, State, ZIP)</li> <li>c. Account Number</li> <li>d. Amount</li> <li>e. Agree To Terms</li> <li>f. <b>Actions:</b> Submit; Back; Cancel, Agree To Terms</li> </ol> </li> <li>6. Card Member checks Agree To Terms and submits payment [E2]</li> <li>7. System <a href="#">sends an ODS request</a> (Balance Transfer) request to make each payment [E3]</li> <li>8. System sends e-mail to profile e-mail address</li> <li>9. System displays <i>Confirmation</i> page displaying same information as <i>Review Payment</i> page with a note next to each payment stating Payment Submitted or Payment Failed</li> </ol>
<p>Exception Paths:</p>	<p><b>[E1] Card Member enters one or more invalid input fields:</b></p> <ol style="list-style-type: none"> <li>1. System displays the input form containing previously entered fields and a message indicating that input was invalid</li> </ol> <p><b>[E2] Card Member does not check Agree To Terms</b></p> <ol style="list-style-type: none"> <li>1. System redisplay page with a message stating that the card member must agree to terms</li> </ol> <p><b>[E3] System ODS request fails:</b></p> <ol style="list-style-type: none"> <li>1. System displays error message</li> </ol>
<p>Business Rules:</p>	<p><b>[B1]</b> The number of available Payees for Make Payment (i.e., the number of drop-down selection boxes will be the same as the number of Payees that have been added up to a maximum of four.</p> <p><b>[B2]</b> Terms are decided on basis of Misc 10 field: Z =90days (only one working currently)</p> <p><b>[B3]</b> Show Pay Other Bills tab if eligible:</p> <ol style="list-style-type: none"> <li>1. Misc Field 10 Position 1 is Z</li> <li>2. External Status of " " (blank)</li> <li>3. Internal Status of " " (blank) or "N"</li> <li>4. NOT Statement Hold Code of "R"</li> <li>5. NOT Auth Flag of "A"</li> <li>6. NOT # of Plastics of "0"</li> </ol>
<p>Notes:</p>	<p>System will obtain Flags from the billing system at login:</p> <ul style="list-style-type: none"> <li>• CHDHLDR Misc Field 10 Position 1:</li> <li>• CHDHLDR External Statuses: blank</li> <li>• CHDHLDR Internal Statuses: blank, N</li> <li>• CHDHLDR Statement Hold Code: Not R</li> <li>• CHDHLDR Auth Flag: Not A</li> <li>• CAP Plastics Count: Not 0</li> </ul>

	<p>Each payment is a separate ODS Call</p> <p>In order to process a 90 days seamless cash the billing system also needs a ticket terms code. Ticket terms code is 5232.</p> <p>If any of the ODS calls fail the <i>Payment Submitted</i> is currently highlighted in red. The card member has to try again.</p> <p>Siebel Self-Service for Cards must collect information confirming card member's agreement to terms and conditions and save this permanently to answer potential future queries (like an electronic signature). The information saved will allow a query that returns for all card members that have accepted terms and conditions: User ID, SSN, Timestamp, Type of agreement (<a href="#">Paper off</a>, <a href="#">Direct bill payment</a>)</p>
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### Form Validation

NAME	DESCRIPTION	VALIDATION
<b>Payment Amount</b>	Amount to be paid.	Must be > or = \$5.00 and < or = \$4,000

## 2.16 System Use Cases

The system use cases cover the business requirements for actions initiated by the system based on configurations or jobs set up by the system administrator.

This section consists of the following use cases.

- **Read and Store Card Member Account and Status Information** – System collects account information from the billing system and stores it for later use to drive navigation.
- **Validate CVC/CVV Number** – System validates CVV/CVC number entered by card member against CVV/CVC number stored by the billing system.
- **Upload User Profile** - System uploads User Profile to transition card members from the existing Incurrent database into the Siebel Self-Service for Cards database.
- **Upload Pay Other Bills Payee Data** – System uploads Bill Payee data for Pay Other Bills function to transition card members from the existing Incurrent database into the Siebel Self-Service for Cards database.
- **Decrypt Password** – System decrypts password on migrated user profile file.
- **Upload CHD Data** – System reads the [daily Change Data \(CHD\) file](#) sent from the billing system to update Siebel Self-Service for Cards with changes that have been made to online accounts through FDR processes. System generates alerts based on card member preferences and system configuration.
- **Upload MSR Data** – System reads the daily statement cycle (MSR) file sent from FDR to update Siebel Self-Service for Cards with statement data.



- **Upload MON Data** – System reads the daily Monetary (MON) file sent from FDR to update Siebel Self-Service for Cards with recent account activity.
- **Send E-mail Notification** – System sends an e-mail to notify the card member of a system event (See [Appendix A – E-Mail Notifications](#)), for example, that the statement is available, or a card member configured alert has been triggered.
- **Log User Activity** – System logs card member and CSR User activity
- **Create Management Report** – System creates a management report on request (either by Scheduler or Administrator).
- **Validate Banking Information** - System calls EPICWare software to validate a pair of DDA and ABA numbers. EPICWare software returns a success or error code and, in some cases, a repaired ABA number.

### 2.15.1 Read and Store Card Member Account and Status Information (900)

Name:	<b>Read and Store Card Member Account and Status Information</b>
Brief Description:	System collects account information from the billing system and stores it for later use to drive navigation
Main Path:	<ol style="list-style-type: none"> <li>1. System <a href="#">calls ODS to retrieve card member information</a> using Account Number and stores it for use in card member session: [E1] [E2]             <ol style="list-style-type: none"> <li>a. Primary Name</li> <li>b. Secondary Name</li> <li>c. External and Internal Status Codes</li> <li>d. Paper Off Eligible Flag</li> <li>e. Paper Hold Flag</li> <li>f. Card Code (for brand)</li> <li>g. Direct Bill Pay Eligible Flag</li> <li>h. Balance Transfer Eligible Flag</li> <li>i. Billing Zip Code</li> <li>j. Address</li> <li>k. Product Type Code (for secured card)</li> <li>l. Payment Due Date</li> <li>m. Minimum Payment Due</li> <li>n. Past Due Amount</li> <li>o. Amount Over Credit Limit</li> <li>p. Last Payment Amount</li> <li>q. Last Payment Credited Date</li> <li>r. Current Available Credit</li> <li>s. Current Available Cash Advance</li> <li>t. Recent Activity (Pending Transactions)</li> <li>u. Credit Limit</li> <li>v. Current Balance</li> </ol> </li> <li>2. System stores Social Security Number in Siebel Self-Service for Cards database for use in locating card member account by SSN for the <i>card member Profile</i> page [A1] [A2]</li> <li>5. Use case ends</li> </ol>

<b>Alternate Paths:</b>	<p><b>[A1] Card Member is already enrolled and logs in:</b></p> <ol style="list-style-type: none"> <li>1. System calls ODS to get e-mail address and stores it for use in card member session</li> <li>2. Use case ends</li> </ol> <p><b>[A2] Card Member enrolls:</b></p> <ol style="list-style-type: none"> <li>1. System calls ODS to get:             <ol style="list-style-type: none"> <li>a. Social Security Number</li> <li>b. Expiration Dates</li> <li>c. Card Member Name (as on the card) for name validation</li> </ol> </li> <li>2. Use case continues from Main Path step 2</li> </ol>
<b>Exception Paths:</b>	<p><b>[E1] Account number doesn't exist at the billing system:</b></p> <ol style="list-style-type: none"> <li>1. System sets error message and return code</li> </ol> <p><b>[E2] System ODS request fails:</b></p> <ol style="list-style-type: none"> <li>1. System will return an error message asking card member to try again later</li> </ol>
<b>Notes:</b>	<p>If Siebel Self-Service for Cards does not already have card member's SSN (card member is enrolling or is being migrated from Incurrent system, then Siebel Self-Service for Cards must store the SSN in its database so that CSR Users can perform a query for card member accounts by SSN.</p>

## 2.15.2 Validate CVC/CVV Number (901)

<b>Name:</b>	<b>Validate CVC/CVV Number</b>
<b>Brief Description:</b>	System validates CVV/CVC number entered by card member against CVV/CVC number stored by the billing system
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System reads the CVV/CVC numbers of cards issued to the card member and checks them against the CVV number entered by the card member. (See business rules, [B1] [B2])</li> <li>2. Use case ends</li> </ol>
<b>Business Rules:</b>	<p><b>[B1]</b> Validate CVV: Check expiration reissued expiration and manually updated expiration in turn and if all three fail the validation fails. (<a href="#">See also example code.</a>) Use following logic:</p> <ol style="list-style-type: none"> <li>1. Call ODS to get name, soc sec, expiration date, Billing Zip Code from CHDHDLR view</li> <li>2. Call ODS to get available CVV/CVC values from EMBOSS_TEMP view using expiration date information from step a.</li> <li>3. Check CVV matches CVV provided by user.</li> </ol> <p><b>[B2]</b> CVV code of "000" is a valid code. If expiration date is "00000000" don't use it (e.g., for new cards not all expiration dates are set)</p>

## 2.15.3 Upload User Profile (910)

<b>Name:</b>	<b>Upload User Profile</b>
<b>Brief Description:</b>	System uploads User Profile to transition card members from the existing Incurrent database into the Siebel Self-Service for Cards database
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System reads User Profile data:             <ol style="list-style-type: none"> <li>a. Card Member Account Number</li> <li>b. Login ID</li> <li>c. Password</li> <li>d. E-mail Address</li> <li>e. Bank Account Number</li> <li>f. Routing Number</li> <li>g. Language Preference</li> <li>h. Locked Flag</li> <li>i. Disabled Flag</li> </ol> </li> <li>2. <b><u>Decrypt Password</u></b></li> <li>3. System converts Password to upper case</li> <li>4. System stores User Profile data in Siebel Self-Service for Cards database</li> <li>5. Use case ends</li> </ol>
<b>Notes:</b>	<p>Field separator will be “  ” (double pipe)</p> <p>Account Protection Plus Not Needed in User Profile file but pre-fill</p> <p>Confirm fields during detailed design</p>

### Card Member Profile Format

NAME	DESCRIPTION	LENGTH
<b>Card Member Account Number</b>	Numeric	16
<b>Card Member Login ID</b>	String	30
<b>Password</b>	String	12
<b>E-mail Address</b>	String	50
<b>Bank Account</b>	Numeric	17
<b>Routing Number</b>	Numeric	9
<b>Language Preference</b>	Boolean	1
<b>Locked Flag</b>	Boolean	1
<b>Disabled Flag</b>	Boolean	1

### 2.15.4 Upload Pay Other Bills Payee Data (920)

<b>Name:</b>	<b>Upload Direct Bill Payee data</b>
<b>Brief Description:</b>	System uploads Bill Payee data for Pay Other Bills function to transition card members from the existing Incurrent database into the Siebel Self-Service for Cards database
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. Upload Payee data:             <ol style="list-style-type: none"> <li>a. Account Number</li> <li>b. Payee Account Number</li> <li>c. Payee Name</li> <li>d. Address Line 1</li> <li>e. City</li> <li>f. State</li> <li>g. Zip Code</li> </ol> </li> <li>2. System stores Payee data</li> <li>3. Use case ends</li> </ol>
<b>Notes:</b>	<p>Multiple payees per card member.</p> <p>2000 enrolled users with around 700 actively used.</p> <p>Field separator will be "  " (double pipe)</p>

#### Payee Data Format

NAME	DESCRIPTION	LENGTH
<b>Card Member Account Number</b>	Numeric	16
<b>Payee Account Number</b>	String	21
<b>Payee Name</b>	String	26
<b>Address Line 1</b>	String	26
<b>City</b>	String	18
<b>State</b>	String	2
<b>Zip</b>	Numeric	9

### 2.15.5 Decrypt Password (921)

<b>Name:</b>	<b>Decrypt Password</b>
<b>Brief Description:</b>	System decrypts password on migrated user profile file.
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System reads password</li> </ol>

	<ol style="list-style-type: none"> <li>2. System decrypts password</li> <li>3. Use case ends</li> </ol>
Notes:	The decryption key and algorithm for decrypting password is configurable for each engagement,

### 2.15.6 Upload CHD Data (970)

Name:	<b>Upload CHD Data</b>
Brief Description:	System reads the <a href="#">daily Change Data (CHD) file</a> sent from the billing system to update Siebel Self-Service for Cards with changes that have been made to online accounts through FDR processes. System generates alerts based on card member preferences and system configuration.
Main Path:	<ol style="list-style-type: none"> <li>1. System reads transactions from CHD file:             <ol style="list-style-type: none"> <li>a. For each record, system determines whether an e-mail notification is required and sends e-mail according to rules defined in <a href="#">Send E-mail Notification</a> use case:                 <ol style="list-style-type: none"> <li>i. Credit Limit Reached</li> <li>ii. Balance is Within \$X of Credit Limit</li> <li>iii. Balance Exceeds \$X</li> <li>iv. Payment due in X days</li> <li>v. Balance drops below \$X</li> </ol> </li> <li>b. For each change to bank information, System updates the card member's bank account information, sends an e-mail to the card member's account profile e-mail address</li> <li>c. For each change of account due to lost or stolen credit card, make update to card member's Account Number. (See <a href="#">Account Transfer Logic</a> for the logic associated with this business process.)</li> <li>d. For each e-mail address change, update Siebel Self-Service for Cards database with changed e-mail address.</li> <li>e. For each new card member account create an entry in the Siebel Self-Service for Cards database so that card member can enroll.</li> </ol> </li> </ol>
Notes:	<p>If bank account changes, a record will be created in the Change Data (CHD) file containing account type DDA, ABA.</p> <p>Billing system may deliver files in any sequence.</p> <p>Billing system will deliver a file even if it contains no records.</p> <p>Billing system e-mail address format in the Change Data file is:</p> <ul style="list-style-type: none"> <li>• HOME-EMAL-ADDR-TX X(50)</li> <li>• HOME-EMAL-SLCT-IN X</li> <li>• HOME-EMAL-STTS-IN X</li> <li>• HOME-EMAL-OPRT-ID X(4)</li> <li>• HOME-EMAL-TRMN-ID X(4)</li> </ul> <p>However, HOME_EMAL_ADDR_TX is the only field Siebel Self-Service for Cards needs to store. E-mail indicators will always be set to the same values on outgoing messages. Operator and Terminal ID will not be used.</p>

## CHD File Format

The CHD data file is a modified version (subset) of the CHD file as defined by the FDR document, “COMBINED CARDHOLDER MASTER AND FLAP FILE (095)” Version “03.9.4 – MAJOR.” See below for a list of the fields used by Siebel Self-Service for Cards. [For full file specification, see Appendix G – CHD File Format](#)

ID	NAME	DESCRIPTION
1	Account Number	Primary Key for card member account. If this Account Number is not already enrolled, Siebel Self-Service for Cards will assume that this is a new account and create a new entry in the database.
4	Transit Routing Number	Use to update card member's Bank Account information in the Siebel Self-Service for Cards database
5	Checking Account Number	Use to update card member's Bank Account information in the Siebel Self-Service for Cards database
6	Savings Account Number	Use to update card member's Bank Account information in the Siebel Self-Service for Cards database
7	Credit Line	Used for alerts
9	Cross Ref Account Number	Account Number Reference. For Lost & Stolen. (Contains new account number before Account Transfer Date, blank after that date)
11	New XREF Number 2	Additional Account Name Reference. For Lost & Stolen. (Contains old account number on Account Transfer Date, blank before this date)
12	Account Transfer Date	For Lost and Stolen. This is the date the actual transfer to the new account will take place. On this date the transfer will be completed, Siebel Self-Service for Cards should use the new account number (which will be in the Account Number field) for all transactions and the field will be blank.
14	Payment Due Date	For payment due notification
18	Current Balance	For alert
21	E-mail Address	Present if an CSR User changes E-mail address at FDR. Use to update information on CSR User card member Profile page Also update card member's profile in Siebel Self-Service for Cards

NOTES:	<p>6. Confirm that if account does not exist in Siebel Self-Service for Cards, it can be assumed to be a new card member account.</p> <p>7. For lost &amp; stolen cards, the new account must be linked to all previous accounts so that all previous history is displayed and the history displays the (last four digits) of the corresponding account number.</p>
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### 2.15.7 Upload MSR Data (972)

Name:	<b>Upload MSR Data</b>
Brief Description:	System reads the daily statement cycle (MSR) file sent from FDR to update Siebel Self-Service for Cards with statement data.
Main Path:	<ol style="list-style-type: none"> <li>1. System reads transactions from MSR file:             <ol style="list-style-type: none"> <li>a. For each record, system determines whether an e-mail notification is required and sends e-mail according to rules defined in <a href="#">Send E-mail Notification</a> use case</li> <li>b. For information that is required for presentment of statement information, the system stores information in card member database</li> </ol> </li> </ol>
Notes:	See data formats in <a href="#">Appendix B – MSR Data Format</a>

### MSR Data Format

The MSR data is as defined by the FDR document, “CARDHOLDER STATEMENT TAPE FORMAT (015)” Version “04.1.1 – MAJOR.” See [Appendix B – MSR File Mapping](#) for a mapping of MSR fields to Siebel Self-Service for Cards statement data.

### 2.15.8 Upload MON Data (971)

Name:	<b>Upload MON Data</b>
Brief Description:	System reads the daily Monetary (MON) file sent from FDR to update Siebel Self-Service for Cards with recent account activity.
Main Path:	<ol style="list-style-type: none"> <li>1. System reads transactions from MON file:             <ol style="list-style-type: none"> <li>a. For each transaction, system determines whether an e-mail notification is required and sends e-mail according to rules defined in <a href="#">Send E-mail Notification</a> use case:                 <ol style="list-style-type: none"> <li>i. Payment Posts To My Account</li> <li>ii. Credit Return Posts To My Account</li> <li>iii. Posted Item Exceeds X\$ (Only applies to Debits)</li> </ol> </li> <li>b. For information that is required for presentment of Recent Activity information, the system stores information in card member database</li> </ol> </li> </ol>
Notes:	Siebel needs new FDR 037 file formats (requested on 3/23/04) to finalize these requirements.

## MON Data Format

The MON data is as defined by the FDR document, “COMBINED CARDHOLDER MASTER AND FLAP FILE (095)” Version “03.9.4 – MAJOR.” See [Appendix C – Monetary File Format](#) for a mapping of MSR fields to Siebel Self-Service for Cards statement data.

### 2.15.9 Send E-mail Notification (930)

Name:	<b>Send E-Mail Notification</b>
Brief Description:	System sends an e-mail to notify the card member of a system event (See <a href="#">Appendix A – E-Mail Notifications</a> ), for example, that the statement is available, or a card member configured alert has been triggered.
Trigger	System detects an event that should result in an e-mail to the card member
Main Path:	<ol style="list-style-type: none"> <li>1. System determines that card member requires an e-mail notification [A1] – [A22]</li> <li>2. System retrieves e-mail address of card member [B1]</li> <li>3. System sends e-mail message to the SMTP server</li> </ol>
Alternate Paths:	<p><b>[A1]Secure Message Reply available (real-time):</b></p> <ol style="list-style-type: none"> <li>1. CSR User creates a response to a Secure Message</li> <li>2. System creates a real-time e-mail notification</li> </ol> <p><b>[A2]Convenience checks ordered (real-time):</b></p> <ol style="list-style-type: none"> <li>1. Card Member orders convenience checks</li> <li>2. System creates a real-time e-mail notification</li> </ol> <p><b>[A3]Card Member profile changed (real-time):</b></p> <ol style="list-style-type: none"> <li>1. Card Member changes address, e-mail address, or phone number</li> <li>2. System creates a real-time e-mail notification</li> </ol> <p><b>[A4]Card Member paper status changed (real-time):</b></p> <ol style="list-style-type: none"> <li>1. Card Member turns paper on or off</li> <li>2. System creates a real-time e-mail notification</li> </ol> <p><b>[A5]New statement is available AND e-mail has not been sent for the current cycle (batch, MSR):</b></p> <ol style="list-style-type: none"> <li>1. System creates a batch e-mail notification</li> </ol> <p><b>[A6]Payment is past due AND enrolled in Siebel Self-Service for Cards (batch, CHD)</b></p> <ol style="list-style-type: none"> <li>1. System checks that Current Date is greater than Payment Date and Payment Past Due Alert Flag</li> <li>2. If payment is past due, system creates a notification that includes the payment date, payment date and URL to the QuickPay page</li> <li>3. System creates a batch e-mail notification</li> </ol> <p><b>[A7]Payment due within x days (batch, CHD, once per statement cycle):</b></p> <ol style="list-style-type: none"> <li>1. If Current Date - Payment Due Date &lt; X System creates a batch e-mail notification</li> </ol> <p><b>[A8]Credit limit is reached (batch, CHD):</b></p> <ol style="list-style-type: none"> <li>1. System checks that Current Balance meets or exceeds card</li> </ol>



	<p>member's Credit Limit</p> <ol style="list-style-type: none"> <li>If limit is reached and e-mail has not already been sent for this condition, system creates a batch e-mail notification</li> </ol> <p><b>[A9] Within \$X of Credit Limit (batch, CHD, once per statement cycle):</b></p> <ol style="list-style-type: none"> <li>If Current Balance - Credit Limit &lt; 0 AND an e-mail has not been sent already for this statement cycle, the system creates a batch e-mail notification</li> </ol> <p><b>[A10] Balance exceeds x amount (batch, CHD, once per statement cycle):</b></p> <ol style="list-style-type: none"> <li>If Current Balance &gt; X AND an e-mail has not been sent already for this statement cycle, the system creates a batch e-mail notification</li> </ol> <p><b>[A11] Balance drops below x amount (batch, CHD):</b></p> <ol style="list-style-type: none"> <li>If Current Balance &lt; X AND an e-mail has not been sent already for this condition, the system creates a batch e-mail notification</li> </ol> <p><b>[A12] Payment posts to account (batch, MON):</b></p> <ol style="list-style-type: none"> <li>System reads MON file</li> <li>System finds payment posted to Account</li> <li>System creates a batch e-mail notification</li> </ol> <p><b>[A13] Credit posts to account (batch, MON):</b></p> <ol style="list-style-type: none"> <li>System reads MON file</li> <li>System finds credit posted to Account</li> <li>System creates a batch e-mail notification</li> </ol> <p><b>[A14] Transaction exceeds x amount (batch, MON):</b></p> <ol style="list-style-type: none"> <li>System reads MON file</li> <li>System finds transaction for &gt; \$X for Account</li> <li>System creates a batch e-mail notification</li> </ol> <p><b>[A15] Card Member enrolls:</b></p> <ol style="list-style-type: none"> <li>Card Member submits enrollment information</li> <li>System creates a real-time e-mail notification</li> </ol> <p><b>[A16] Payment submitted:</b></p> <ol style="list-style-type: none"> <li>System creates a payment record in the payment file</li> <li>System creates a real-time e-mail notification</li> </ol> <p><b>[A17] Direct Bill Pay payment made</b></p> <ol style="list-style-type: none"> <li>Card Member submits a Direct Bill payment</li> <li>System creates a real-time e-mail notification</li> </ol> <p><b>[A18] Suppress Paper Statement request submitted</b></p> <ol style="list-style-type: none"> <li>Card Member submits a Suppress Paper request</li> <li>System creates a real-time e-mail notification</li> </ol> <p><b>[A19] Card Member Changes Payment Account Information</b></p> <ol style="list-style-type: none"> <li>System creates a real-time e-mail notification</li> </ol> <p><b>[A20] Payment account information changed (in CHD file):</b></p> <ol style="list-style-type: none"> <li>System reads CHD file</li> <li>System finds account changed transaction             <ol style="list-style-type: none"> <li>System updates card member's payment account information</li> </ol> </li> </ol>
<p><b>Business Rules:</b></p>	<p><b>[B1]</b> If card member has configured a separate alert e-mail address, send</p>

	<p>the alert notification to that address, otherwise use the card member's profile address.</p> <p>[B2] All system-generated e-mails go to the profile e-mail address. Note: FDR is the system of record, so this is updated during the daily CHD file upload process if the e-mail changes at FDR.</p> <p>[B3] If system event is a change of e-mail address, send a notification to both the old and new e-mail address.</p> <p>[B4] In the event of any update to the card member's profile address, or phone number, the system will send a fraud alert notification to the card members current profile e-mail address.</p>
<p>Exception Paths:</p>	<p><b>[E1] No e-mail address for the card member:</b> System ignores request and does not send any e-mail</p>
<p>Notes:</p>	<p>The following alert notifications (e-mails) are driven off the Credit Limit (CL) and/or Current Balance (CB) received in the daily FDR Change Data file:</p> <ol style="list-style-type: none"> <li>1. Credit Limit Reached</li> <li>2. Balance is Within \$X of Credit Limit</li> <li>3. Balance Exceeds \$X</li> <li>4. Balance Drops Below \$X</li> <li>5. Payment Due in X days</li> </ol> <p>The following e-mails are driven off the Monetary (MON) file and should contain a URL that re-directs the card member to Recent Activity page after successfully authentication into Siebel Self-Service for Cards:</p> <ol style="list-style-type: none"> <li>1. Payment Posts To My Account</li> <li>2. Credit Return Posts To My Account (Details for differentiation Credit versus Payment transactions are in the MON file)</li> <li>3. Posted Item Exceeds X\$ (Only applies to Debits)</li> </ol> <p>The following e-mails are generated in real-time in response to card member actions</p> <ol style="list-style-type: none"> <li>1. Convenience checks ordered</li> <li>2. Paper turned on or off</li> <li>3. Address changed</li> <li>4. E-mail address changed</li> <li>5. Phone number changed</li> <li>6. Card Member enrolled</li> </ol> <p>(Note that multiple e-mails may be generated for real-time e-mails in the same day)</p> <p>No more than one e-mail will be sent per day per type of e-mail (batch), regardless of number of transactions that meet the criteria in the daily file. (But multiple e-mails will be created for different types of transaction)</p> <p>New Statement Available e-mail is triggered by monthly bill load of the bill data file (MSR file).</p> <p>Personal occasion alert has been removed as a requirement.</p> <p>Spending Threshold alert has been removed as it is covered by Posted item Exceeds or Balance Exceeds alerts.</p> <p>Card Member may enter an e-mail address specifically for alerts. This is defaulted to the primary E-mail Address. If a user updates the Alert e-mail address, the system stores this separately from primary (profile) address as</p>

	<p>a secondary e-mail address to be used for all alerts.</p> <p>See <a href="#">Appendix A – E-Mail Notifications</a> for specifications of alert e-mail notifications.</p>
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### 2.15.10 Log User Activity (940)

<b>Name:</b>	<b>Log User Activity</b>
<b>Brief Description:</b>	System logs card member and CSR User activity
<b>Trigger:</b>	User performs an activity that triggers a log event
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System creates a log record including: <ol style="list-style-type: none"> <li>a. Timestamp</li> <li>b. Account Number</li> <li>c. Action</li> <li>d. Language Indicator</li> <li>e. IP Address</li> </ol> </li> <li>2. System records event in the activity table</li> </ol>

### 2.15.11 Create Management Report (950)

<b>Name:</b>	<b>Create Management Report</b>
<b>Brief Description:</b>	System creates a management report on request (either by Scheduler or Administrator).
<b>Trigger:</b>	System or Admin requests a management report
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System reads report parameters for specific report [A1]-[A12]</li> <li>2. System generates a database query</li> <li>3. System formats query results</li> <li>4. System writes report to a file</li> </ol>
<b>Notes:</b>	<p>Following Reports are generated (See <a href="#">System Reports</a> in Section 6 for further detail on all Reports):</p> <p><b>Management Reports</b></p> <ol style="list-style-type: none"> <li>1. <a href="#">Card Member Activity Report</a></li> <li>2. <a href="#">Card Member Profile Change Report</a></li> <li>3. <a href="#">Daily Payment Report</a></li> <li>4. <a href="#">Daily Direct Bill Pay Report</a></li> <li>5. <a href="#">Address Change Report</a></li> <li>6. <a href="#">Card Member Lockout Report</a></li> </ol>

	<ol style="list-style-type: none"> <li>7. <a href="#">CSR User Lockout Report</a></li> <li>8. <a href="#">Secure Messaging Report</a></li> </ol> <p><b>Security Reports</b></p> <ol style="list-style-type: none"> <li>1. <a href="#">CSR User Profile Change Report</a></li> <li>2. <a href="#">CSR Users Activity Report</a></li> <li>3. <a href="#">CSR User Role Report</a></li> <li>4. <a href="#">CSR User Security Violation Report</a></li> </ol> <p><b>System Reports</b></p> <ol style="list-style-type: none"> <li>1. <a href="#">Statement Monitor Report</a></li> <li>2. <a href="#">User Information Report</a></li> <li>3. <a href="#">System Utilization Report</a></li> </ol> <p>Reports will be maintained for 4 months.</p> <p>The Activity Report runs Midnight – Midnight. EST is fine. Central may be better.</p> <p>The Payment Report runs from 7pm EST – 6:59 pm EST.</p> <p>Daily Direct Bill Payment Report runs from 7pm EST – 6:59 pm EST.</p> <p>IE-mail failures will be reported</p>
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### 2.15.12 Validate Banking Information (980)

<b>Name:</b>	<b>Validate Banking Information</b>
<b>Brief Description:</b>	System calls EPICWare software to validate a pair of DDA and ABA numbers. EPICWare software returns a success or error code and, in some cases, a repaired ABA number.
<b>Trigger:</b>	Card Member enters or updates ABA or DDA number.
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. System passes DDA and ABA number to EPICWare software</li> <li>2. EPICWare returns results including return codes and possibly a repaired ABA number</li> <li>3. System returns repaired ABA number and return codes according to EPICWare rules [B1]</li> </ol>
<b>Business Rules:</b>	[B1] If EPICWare code is 1,2, 3, or 4, return EPICWare success code but do not change values of ABA number entered by card member. If EPICWare code is 5,6,7, or 8, use modified ABA number and update Siebel Self-Service for Cards database. If EPICWare code is 9, 10, or 11 return failure code
<b>Notes:</b>	

# 3

## Card Manager Administration (CSR)

### 3.1 Overview

The Case Management use cases cover the business requirements for allowing CSR Users to manage card members.

CSR Users are assigned a role and are only allowed to perform a function if the role has been configured to include the privilege to perform that function. In General, the ability of CSR Users with different privileges to access to different functions is governed by the tabs, buttons, or links displayed on the page.

This section describes the following use cases:

- **Login – CSR User** - Describes the mechanism whereby an CSR user logs in the CSR application.
- **Handle Card Member Inquiry** - CSR User searches for card member information, views the card member profile and takes action to satisfy a card member request or query.

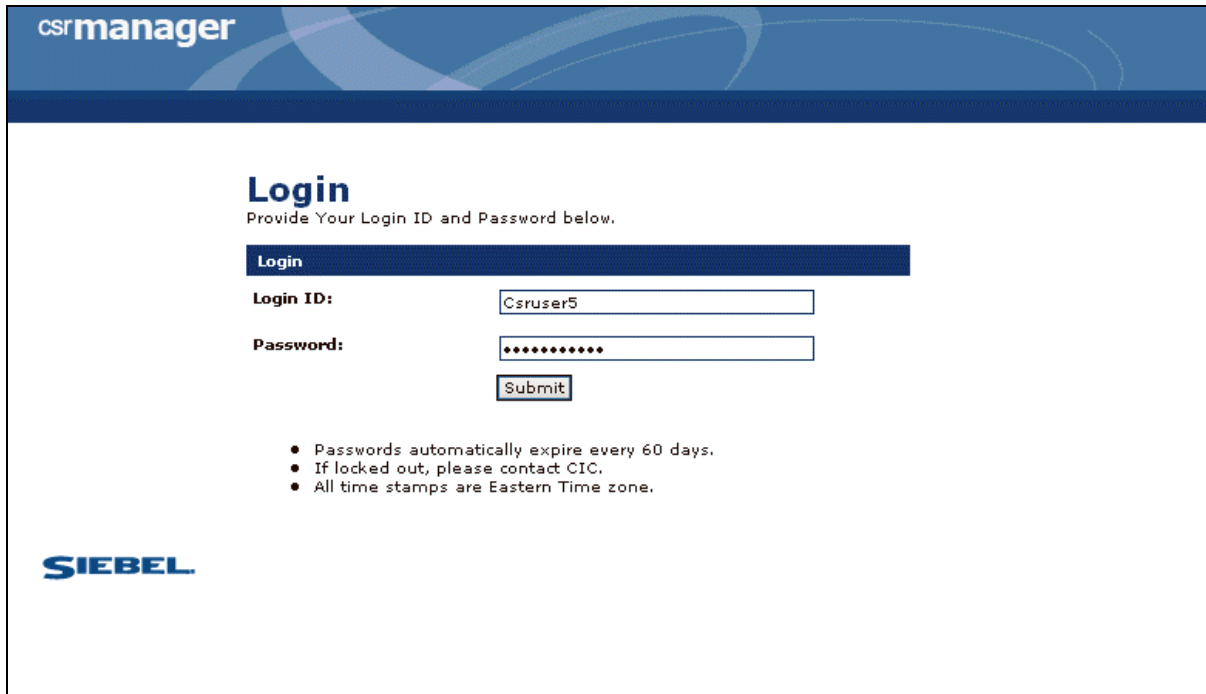
#### 3.1.1 Log In -- CSR User (1000)

Name:	Log In (CSR User)
Brief Description:	Describes the mechanism whereby an CSR user logs in the CSR application.
Main Path:	<ol style="list-style-type: none"><li>1. CSR User selects a link to login to the system</li><li>2. System presents a form containing the following:<ol style="list-style-type: none"><li>a. Login ID</li><li>b. Password</li><li>c. <b>Actions:</b> Login</li></ol></li><li>3. CSR User completes the form and selects Login action [A1]</li><li>4. System authenticates CSR User and displays the <i>Access Card Member Profile</i> page</li><li>5. Use case ends</li></ol>

<p><b>Alternate Paths:</b></p>	<p><b>[A1] CSR User password has expired:</b></p> <ol style="list-style-type: none"> <li>1. System redirects CSR User to Change Password page and displays a message that the password has expired.</li> </ol> <p><b>[A2] CSR User logs in with temporary password after being locked out:</b></p> <ol style="list-style-type: none"> <li>1. System invokes <a href="#">Reset Password</a> use case</li> </ol>
<p><b>Business Rules:</b></p>	<p><b>[B1]</b> Password expires in 60 days</p> <p><b>[B2]</b> Landing page for all CSR Users is the Access Card Member Profile page</p> <p><b>[B3]</b> If the CSR User does not have privilege to view the Card Member Profile, the user will land on the same page but with a message asking the user to select page using the navigation bar and with the navigation displaying appropriate tabs that the user has privileges to use.</p> <p><b>[B4]</b> CSR User may not log in with a temporary password but must change it before being allowed access. This is functionally the same as when a CM logs in after being given a temporary password.</p> <p><b>[B5]</b> CSR Users are give access to different pages and functions depending on their privileges.</p>
<p><b>Notes:</b></p>	

### Field Validation

NAME	DESCRIPTION	VALIDATION
*Login ID	Look up in CSR Manager database	8-12 alphanumeric. Not case sensitive. Must exist.
*Password	Display is masked using asterisks	6-12 alphanumeric. Not case sensitive. Must match value stored in the CSR Manager



**Figure 3.1 – Log In (CSR User)**

### 3.1.2 Handle Card Member Inquiry (1010)

Name:	<b>Handle Card Member Inquiry</b>
Brief Description:	CSR User searches for card member information, views the card member profile and takes action to satisfy a card member request or query.

Main Path:

1. User successfully logs into the system
2. System displays *Access Card Member Profile* page containing the ability to search on the following: [B5]
  - a. Account Number
  - b. Social Security Number
  - c. Case Number
  - d. **Actions:** Authenticate; Clear
3. CSR User enters full Account Number, OR Social Security Number, OR Case Number and selects *Authenticate* action
4. System makes [ODS call](#) to retrieve card member data:
  - a. Primary Name
  - b. Paper Off Eligible Flag
  - c. Paper Hold Flag
  - d. Direct Bill Pay Eligible Flag
  - e. Balance Transfer Eligible Flag
  - f. External and Internal Status Codes
  - g. Social Security Name
  - h. Billing Zip Code
  - i. Product Code (Brand)
  - j. E-mail Address
5. System displays card member profile information including: [A1] [A2] [B7]
  - a. Name
  - b. Social Security Number
  - c. Account Number
  - d. Brand
  - e. Enrollment Date
  - f. E-mail Address
  - g. Billing Zip Code
  - h. External Status
  - i. Internal Status
  - j. Paper Off Status
  - k. Enrollment Date/Time Failed [B2]
  - l. Enrollment Reason Failed [B2]
  - m. Login Name
  - n. Date Last Login
  - o. Logged In Status
  - p. Last Page Accessed
  - q. Login Failures [B3]
  - r. Date of Last Failure
  - s. Reason Failed
  - t. List of alerts with alert title and date/time of last notification
  - u. List of service qualifications (CC, Add Auth User, Replace Card, Payment Activity, Direct Bill Pay, Paper On/Off)
  - v. Access Status (Enabled or Disabled)
  - w. Reason for Disabled Access
  - x. **Actions:** Unlock CM; Temporary CM PWD; Jump To Page; Login



As User; Payment History; Enable/Disable Access [B1]

6. CSR User selects action [A2-A6]

Alternate  
Paths:

**[A1] Search on Social Security Number matches multiple Account Numbers:**

1. System displays *Select Account* page showing all accounts matching the Social Security Number:
  - a. List of Accounts (in a dropdown box)
  - b. **Actions:** Authenticate; Back
2. CSR User selects account from the list
3. CSR User selects *Authenticate*
4. Use case continues from Step 3 of Main Path

**[A2] CSR User selects *Unlock CM*:**

1. System displays a confirmation page:
  - a. Text Message confirming unlocking of the CM user
  - b. **Actions:** Submit; Cancel
2. CSR User confirms unlock by selecting submit action
3. System resets card member's login failure status and enroll fail count to zero

**[A3] CSR User selects *Reset CM Password*:**

1. System displays the *Reset Password* page:
  - a. Text Message confirming the password reset
  - b. **Actions:** Submit; Cancel
2. CSR User confirms by selecting the submit action
3. System displays a page displaying a randomly generated temporary password, made up of 6 lower case letters and digits **[B4]**
4. System resets the password to the temporary password value
5. System resets card members login and enroll fail count to zero
6. CSR User informs card member of new temporary password

**[A4] CSR User selects *Jump To Page*:**

1. CSR User clicks *Jump to Page* button.
2. System displays a read-only version of the page that the card member is on, or if the card member is on a series of form entry pages, the system will display the first page of the series. **[B6]**
3. CSR User may view the page, but will not have the ability to perform any actions on the page or navigate to another page

**[A5] CSR User selects *Login As Card Member*:**

1. CSR User clicks *Login as Card Member* button.
2. System displays card member application *Account Summary* page
3. CSR User may navigate card member application and perform actions as if they were the card member.
4. CSR User selects a tab to navigate back to CSR User functions

<p><b>Alternate Paths:</b></p>	<p><b>[A6] CSR User selects <i>Payment History</i>:</b></p> <ol style="list-style-type: none"> <li>1. System displays <i>Payment History</i> module from card member's <i>Payment History</i> page with all links disabled</li> <li>2. CSR User views card member's billing and payment transactions, but is unable to make any changes to card member information</li> </ol> <p><b>[A7] CSR User selects <i>Enable/Disable Card Member Access</i>:</b></p> <ol style="list-style-type: none"> <li>1. System displays the <i>Enable/Disable</i> page: [B8] <ol style="list-style-type: none"> <li>a. Text Message confirming the enabling/disabling</li> <li>b. Reason</li> <li>c. <b>Actions:</b> Disable Access; Clear; Cancel</li> </ol> </li> <li>2. CSR User enters reason and confirms disabling by selecting <i>Disable Access</i> action</li> <li>3. System toggles the card member status and redisplay the card member <i>Profile</i> page with a success message: <ol style="list-style-type: none"> <li>a. <i>Disable Access</i> action: "Successfully disabled the card member"</li> <li>b. <i>Enable Access</i> action: "Successfully enabled the card member"</li> </ol> </li> </ol> <p><b>[A8] CSR User selects <i>Case History</i>:</b></p> <ol style="list-style-type: none"> <li>1. System Displays <i>Case History</i> Page including: [B5] <ol style="list-style-type: none"> <li>a. Case Number</li> <li>b. Opened (Date/Time)</li> <li>c. Category</li> <li>d. Owner</li> <li>e. Status (Open; Answered)</li> </ol> </li> <li>2. CSR User selects case</li> <li>3. System displays <i>Case Detail</i> page</li> </ol>
<p><b>Exception Paths:</b></p>	<p><b>[E1] Card Member not found:</b></p> <p>System displays the input form containing previously entered fields and a message indicating that card member was not found</p>
<p><b>Business Rules:</b></p>	<p><b>[B1]</b> CSR Users will be able to perform actions depending on the privileges they have been granted, which is dependent on the role they have been assigned. If the CSR User does not have a privilege, the system will not display the feature (in this case a button) that allows the user to perform the action.</p> <p><b>[B2]</b> The system will not display the module of enrollment failures if there are no failures. (Reasons for enrollment failure are CVV mismatch, SSN mismatch, Account Number mismatch, Name mismatch, E-mail mismatch, ZIP mismatch)</p> <p><b>[B3]</b> Reasons for login failures will be displayed on the same line. (There are two possible reasons, either invalid password or invalid secret answer)</p> <p><b>[B4]</b> For password reset, the system generates a random password. The card member must change the password the next time he or she logs in.</p> <p><b>[B5]</b> The system logs actions taken by a CSR User as defined in the</p>

	<p>Activity Log report use case</p> <p><b>[B6]</b> Jump to Page will display the last page recorded in the activity log, only if the card member is still logged in. It will also log the specific statement date that a card member has viewed</p> <p><b>[B7]</b> If CSR User selects Profile after performing an action, the System will display the current profile.</p>
<p><b>Notes:</b></p>	<p>Jump To Page displays the Last Page that the user was on at the time the card member Profile was displayed, but the data on the page is not displayed and error messages on the page are not displayed, because the system is displaying a fresh page and form data is either in the card member's browser or session data. The Last Page will be the title of the Page (as displayed in the card member's URL for the page). In cases where multiple pages have the same name, the Last Page Accessed will not uniquely specify the page, but will specify a set of related pages, (e.g., data entry, confirmation pages)</p> <p>Card Member information will be obtained from the billing system using ODS calls as needed. (See <a href="#">ODS Calls By Feature</a>).</p> <p>Siebel Self-Service for Cards will capture card member's SSN at login so that each card member has an associated SSN and the system can search for card member accounts by SSN.</p> <p>All failures will be displayed until the card member logs in successfully or CSR User resets them.</p> <p>CSR Users need to see a card member's eligibility for services. These will be listed under Service Qualifications (See <a href="#">business rules for Order Services use case</a> for qualification): Convenience Checks/Replacement Card/Add Auth (Qualify/Does Not Qualify)          Direct Bill Pay (Qualify/Does Not Qualify)          Paper Suppression Eligible/Paper Status (Qualify/Does Not Qualify, Yes/No,)          Payment Activity (Yes/Blank).</p> <p>Enrollment and Login failure details are obtained from activity logging tables.</p> <p>The list of alerts are obtained from the notification profile that is maintained through the <a href="#">Manage Notifications</a> use case.          Credit limit reached</p>

	<p>Statement available                  Payment due                  Balance within                  Balance exceeds                  Balance drops below                  Payment posts                  Credit posts                  Transaction exceeds</p> <p>The Payment Activity will be set to Yes if any online payments have been made to the account at any time (so that there are entries on the payment history page).</p> <p>Card Member History will display date and time to be consistent with other timestamps displayed by the CSR User application.</p> <p>The system will display different tabs, buttons and links depending on the CSR User's privileges, See the table below and Appendix I, <a href="#">CSR User Access Rules</a> for further details.</p> <p>If an CSR User is impersonating the user and the user is a "first-time user," then the CSR User will be taken directly to Account Overview screen, by-passing normal card member enrollment steps. The card member will then need to enroll as first-time user when he/she first logs in.</p>
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Privileges

PRIVILEGE	DESCRIPTION	SYSTEM ACTION
View Card Member Profile	May view card member billing and payment information but may not make changes to card member information	Show <i>Card Member</i> tab. Show <i>Payment History</i> button
Accept, Return and Escalate Case	May view card member case history	Show Case History subtab.
Jump To Page	May view the page that the card member is on, but not make any changes to card member information.	Show <i>Jump to Page</i> button
Enable/Disable Card Member Access	May disable or enable a card member account	Show <i>Enable Access OR Disable Access</i> button. Display current status.
Reset Card Member Password	May reset a card member password	Show <i>Reset CM PWD</i> button
View Payment History	May view card members case history, but may not update card member	Show <i>Payment History</i> button
Unlock CM	May unlock card member setting login and enrollment count to zero and allowing card member to try logging in again	Show <i>Unlock CM</i> button
Login As Card Member	May access Siebel Self-Service for Cards application as the card member and make any changes to the card member account	Show <i>Login As User</i> button.

csrmanager

Card Member Cases Users Admin Logout

Find Card Member

## Access Card Member Profile

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 2:13 PM EST

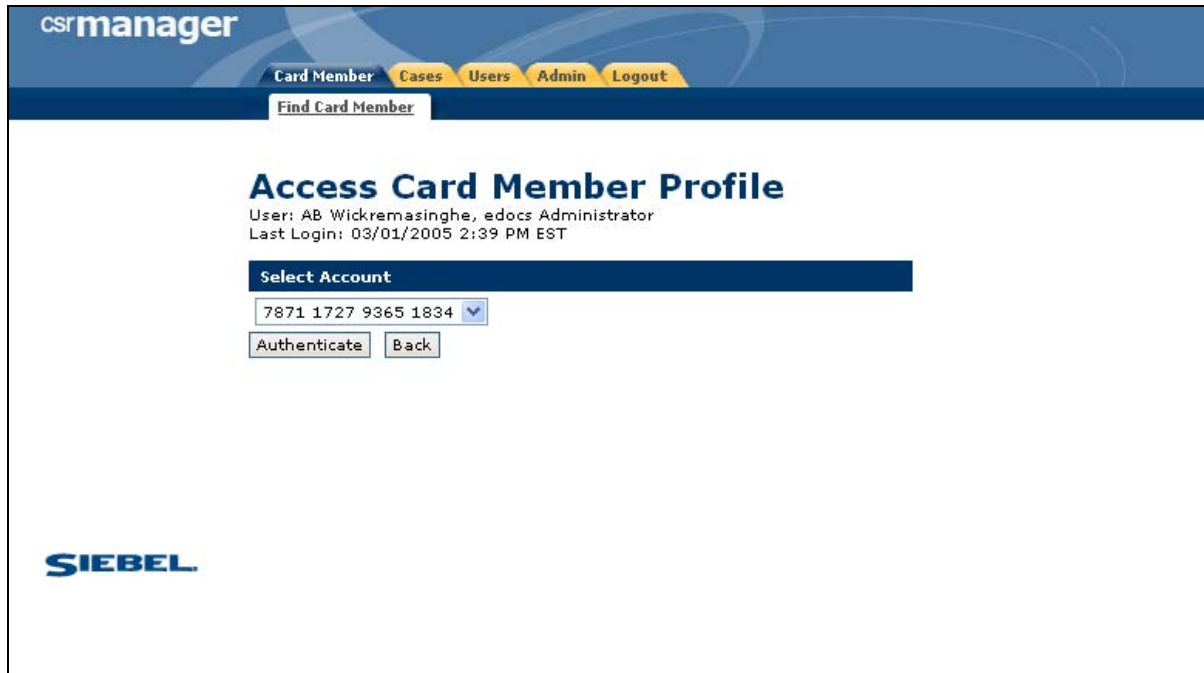
**Authenticate Card Member**

Account Number

Social Security Number

Case Number

**Figure 3.2 – Access Card Member Profile – Authenticate Customer**



**Figure 3.3 – Access Card Member Profile – Select Account**

The screenshot displays the Siebel Card Manager Administration interface. At the top, there is a navigation bar with tabs for 'Card Member', 'Cases', 'Users', 'Admin', and 'Logout'. Below this is a 'Find Card Member' search bar. The main content area is titled 'Card Member Profile' and shows user information for 'AB Wickremasinghe, edocs Administrator' with a last login of '02/28/2005 2:59 PM EST'. There are links for 'Card Member Profile' and 'Case History'. The profile is divided into three sections: 'Card Member Details', 'Login Status', and 'Service Qualifications'. The 'Card Member Details' table lists personal and account information. The 'Login Status' table shows login history and includes action buttons like 'Unlock CM', 'Jump To Page', 'Login As User', 'Reset Pwd', and 'Payment History'. The 'Service Qualifications' table lists various service capabilities. The 'Access Status' section shows the current status as 'Enabled' with a 'Disable Access' button. The Siebel logo is visible on the left side of the page.

**Card Member Profile**  
 User: AB Wickremasinghe, edocs Administrator  
 Last Login: 02/28/2005 2:59 PM EST

[Card Member Profile](#) [Case History](#)

Card Member Details			
Description	Value	Description	Value
Name	Greg James	Email Address	uyedla@edocs.com
Social Security No.	333765555	Billing Zip Code	01760
Account Number	7771 4848 5396 7807	Internal Status Code	N
Enrollment Date	02/10/2005	External Status	

Login Status	
Description	Value
Login Name	gregjames1
Date Last Login	02/16/2005 8:10 PM EST
Logged In Status	No
Last Page Accessed	
Login Failures	8
Date of Last Failure	02/23/2005 03:49 PM
Reason Failed	Invalid password

Service Qualifications	
Description	Value
Conv Checks, Add Auth User, Replace Card	Qualify
Payment Activity	
Pay Other Bills	Qualify

Access Status	
Current Status	Reason
Enabled	

Figure 3.4 – Card Member Profile



csrmanager

Card Member Cases Users Admin Logout

Find Card Member

## Case History

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 3:13 PM EST

[Card Member Profile](#) [Case History](#)

You are not authorized to view one or more of the cases returned by this search.

List Of Cases				
Case No.	Opened	Category	Owner	Status
<a href="#">102001</a>	10/27/2004 05:52PM	Account Status	Albert, Lev	Closed
<a href="#">1000001</a>	11/11/2004 01:35PM	Account Balance	Albert, Lev	Open
<a href="#">1000002</a>	11/12/2004 11:26AM	Dispute Transaction	Albert, Lev	Open
<a href="#">1000003</a>	11/15/2004 12:08PM	Account Balance	Yedla, Usha	Closed
<a href="#">1000004</a>	11/15/2004 12:08PM	Dispute Transaction	Albert, Lev	Open
<a href="#">1000009</a>	11/30/2004 06:14PM	Dispute Transaction	Albert, Lev	Open
<a href="#">1000010</a>	11/30/2004 06:16PM	Dispute Transaction	Albert, Lev	Open
<a href="#">1000014</a>	11/30/2004 06:34PM	Dispute Transaction	Albert, Lev	Open
<a href="#">1000015</a>	11/30/2004 06:38PM	Dispute Transaction	Albert, Lev	Open
<a href="#">1000041</a>	02/01/2005 11:34PM	Account Balance	CSR Case Queue	Closed
<a href="#">1000045</a>	02/13/2005 02:46AM	Dispute Transaction	CSR Case Queue	Open
<a href="#">1000047</a>	02/16/2005 08:06PM	Dispute Transaction	CSR Case Queue	Open
<a href="#">1000048</a>	02/18/2005 02:04AM	Account Balance	CSR Case Queue	Open
<a href="#">1000049</a>	02/28/2005 02:59PM	Account Status	CSR Case Queue	Open

**SIEBEL**

Figure 3.5 – Case History



**Figure 3.6 – Unlock Card Member**

The screenshot displays the Siebel Card Manager Administration interface. At the top, there is a navigation bar with tabs for 'Card Member', 'Cases', 'Users', 'Admin', and 'Logout'. Below this is a 'Find Card Member' search box. The main content area is titled 'Card Member Profile' and shows user information: 'User: AB Wickremasinghe, edocs Administrator' and 'Last Login: 02/28/2005 2:59 PM EST'. There are links for 'Card Member Profile' and 'Case History'. The profile is divided into several sections: 'Card Member Details', 'Login Status', 'Service Qualifications', and 'Access Status'. Each section contains a table of attributes and values. At the bottom of the 'Login Status' section, there are buttons for 'Jump To Page', 'Login As User', 'Reset Pwd', and 'Payment History'. At the bottom of the 'Access Status' section, there is a 'Disable Access' button. The Siebel logo is visible on the left side of the page.

**Card Member Details**

Description	Value	Description	Value
Name	Greg James	Email Address	uyedla@edocs.com
Social Security No.	333765555	Billing Zip Code	01760
Account Number	7771 4848 5396 7807	Internal Status Code	N
Enrollment Date	02/10/2005	External Status	

**Login Status**

Description	Value
Login Name	gregjames1
Date Last Login	02/16/2005 8:10 PM EST
Logged In Status	No
Last Page Accessed	
Login Failures	0
Date of Last Failure	0
Reason Failed	

Buttons:

**Service Qualifications**

Description	Value
Conv Checks, Add Auth User, Replace Card	Qualify
Payment Activity	
Pay Other Bills	Qualify

**Access Status**

Current Status	Reason
Enabled	

Buttons:

Figure 3.7 – Unlock Card Member Success

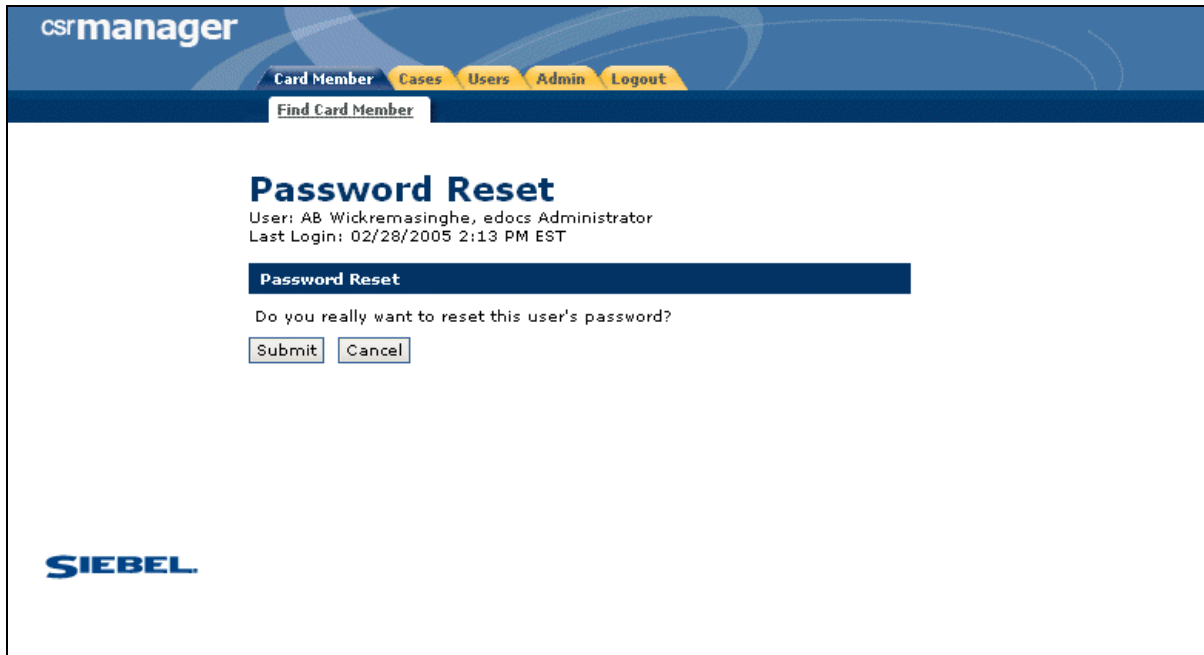


Figure 3.8 – Reset Password

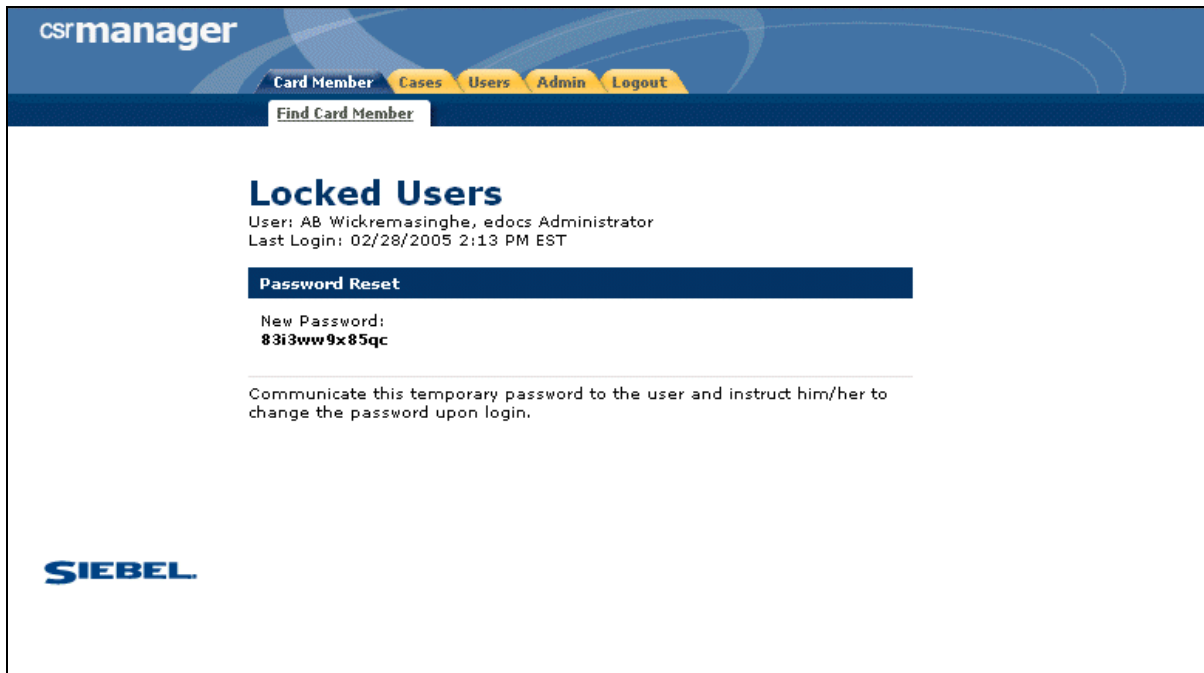


Figure 3.9 – Reset Password Success

csrmanager

Card Member Cases Users Admin Logout

Find Card Member

## Payment History

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 2:13 PM EST

Payment History						
Date Submitted	Bank Account	Payment Type	Payment Option	Status	Confirmation No	Amount
09/28/2004		①	Minimum	Submitted	1096407355303	\$140.00
10/11/2004		①	Specific	Submitted	1097504598554	\$200.00
10/18/2004		①	Specific	Submitted	1098112951019	\$32.32
10/26/2004		①	Minimum	Submitted	1098805283752	\$140.00

**SIEBEL** ① - One-time Payment

Figure 3.10 – Payment History

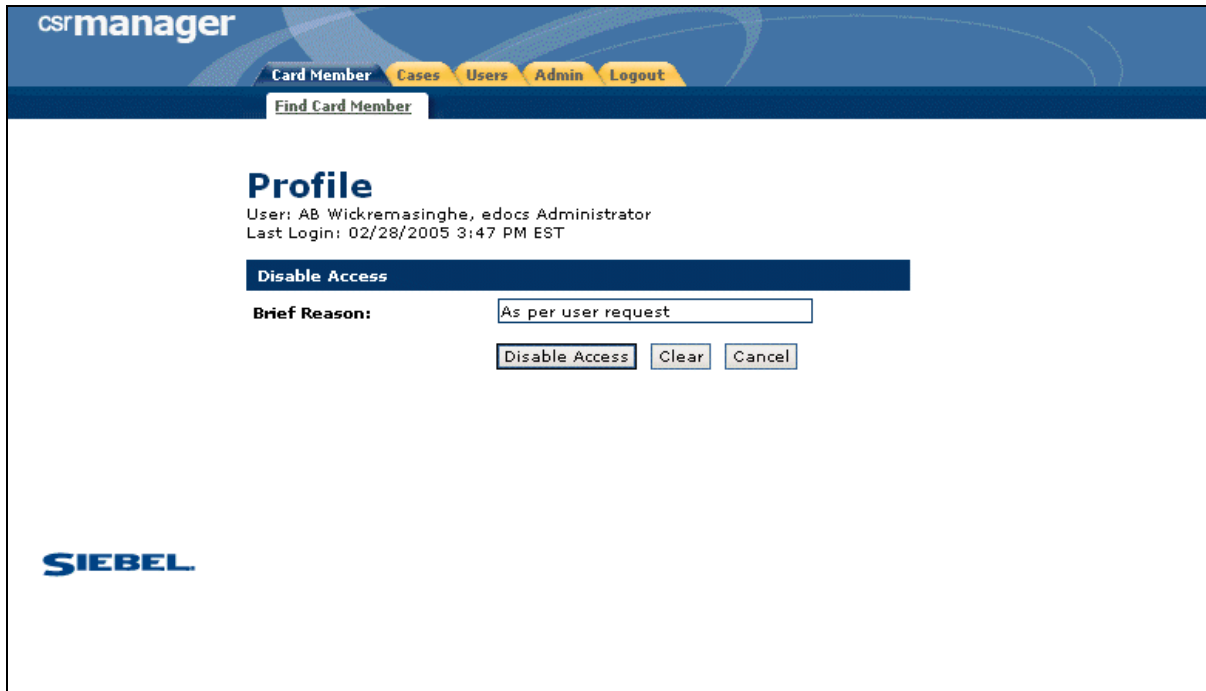


Figure 3.11 – Disable Access

**csrmanager**

Card Member Cases Users Admin Logout

Find Card Member

### Card Member Profile

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 3:47 PM EST

[Card Member Profile](#) [Case History](#)

Successfully disabled the card member.

Card Member Details			
Description	Value	Description	Value
Name	Kirby JoeJoe English	Email Address	bmarceau@edocs.com
Social Security No.	555231111	Billing Zip Code	01760
Account Number	7871 1727 9365 1834	Internal Status Code	
Enrollment Date	10/27/2004	External Status	E

Login Status	
Description	Value
Login Name	joeeng
Date Last Login	02/17/2005 3:22 PM EST
Logged In Status	No
Last Page Accessed	
Login Failures	0
Date of Last Failure	0
Reason Failed	

Jump To Page Login As User Reset Pwd Payment History

Service Qualifications	
Description	Value
Conv Checks, Add Auth User, Replace Card	Does Not Qualify
Payment Activity	
Pay Other Bills	Does Not Qualify

Access Status	
Current Status	Reason
Disabled	As per user request

Enable Access

Figure 3.12 – Disable Access Success

**csrmanager**

Card Member Cases Users Admin Logout

Find Card Member

### Card Member Profile

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 3:47 PM EST

[Card Member Profile](#) [Case History](#)

Successfully enabled the card member.

Card Member Details			
Description	Value	Description	Value
Name	Kirby JoeJoe English	Email Address	bmarceau@edocs.com
Social Security No.	555231111	Billing Zip Code	01760
Account Number	7871 1727 9365 1834	Internal Status Code	
Enrollment Date	10/27/2004	External Status	E

Login Status	
Description	Value
Login Name	joeeng
Date Last Login	02/17/2005 3:22 PM EST
Logged In Status	No
Last Page Accessed	
Login Failures	0
Date of Last Failure	0
Reason Failed	

Jump To Page Login As User Reset Pwd Payment History

Service Qualifications	
Description	Value
Conv Checks, Add Auth User, Replace Card	Does Not Qualify
Payment Activity	
Pay Other Bills	Does Not Qualify

Access Status	
Current Status	Reason
Enabled	

Disable Access

Figure 3.13 – Enable Access

## 3.2 Case Management Use Cases

The Case Management use cases describe the business requirements for allowing CSR Users to retrieve, reply to and manage all online cases.

### 3.2.1 Respond to a Case (1020)



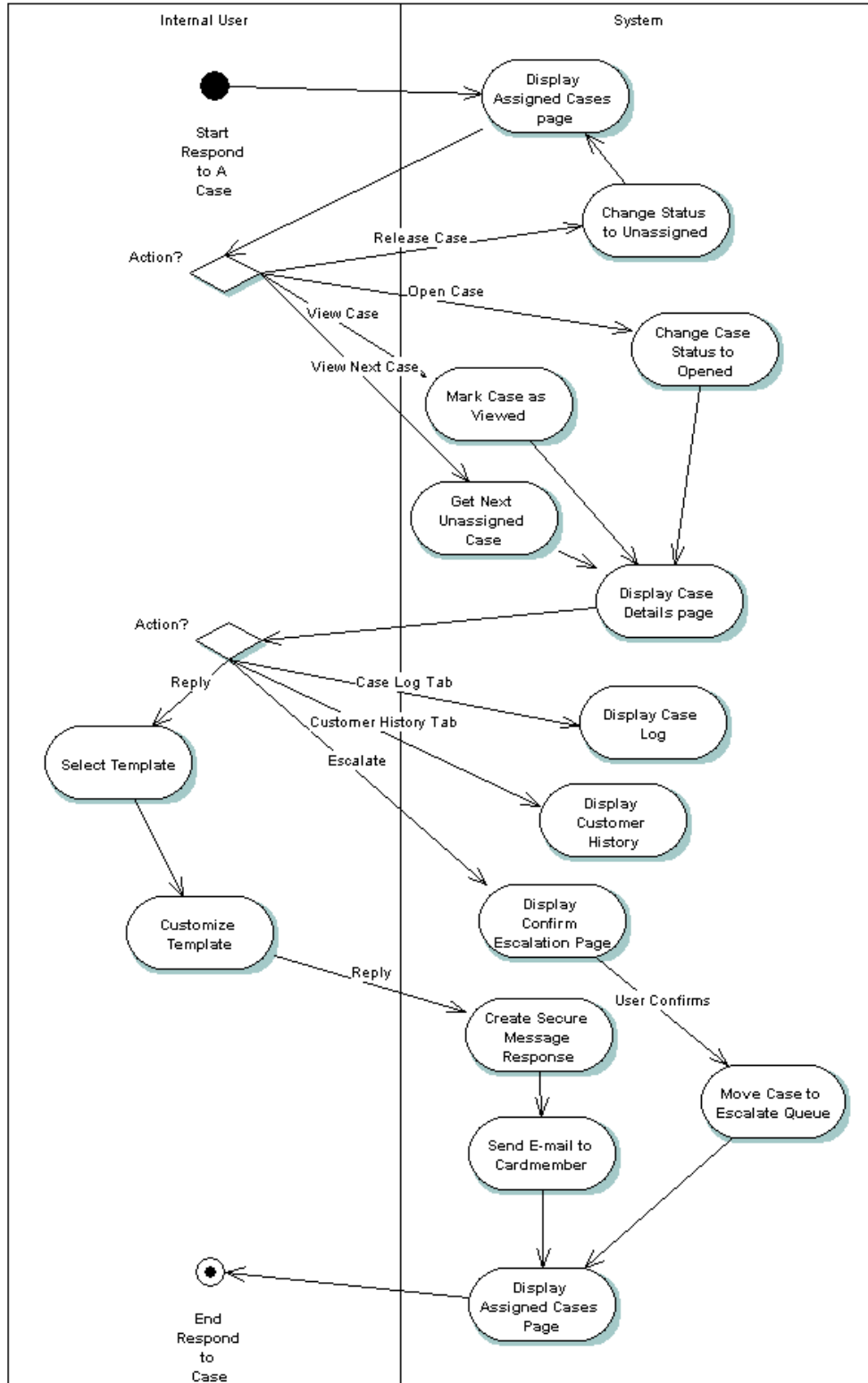


Figure 3.14 – Activity Diagram For Respond To A Case

Name:	<b>Respond to a Case</b>
Brief Description:	CSR User retrieves a case from a work list and submits a response to a card member.
Main Path:	<ol style="list-style-type: none"> <li>1. CSR User navigates to Cases tab and <i>Assigned Cases</i> sub tab [A1] [B1]</li> <li>2. System displays <i>Assigned Cases</i> page containing the following columns: <ol style="list-style-type: none"> <li>a. Checkbox</li> <li>b. Case No. (hyperlink)</li> <li>c. Created (Date/Time)</li> <li>d. Last Updated (Date/Time)</li> <li>e. Card Member Name</li> <li>f. Category</li> <li>g. Subject</li> <li>h. <b>Actions:</b> Release Selected; Release All</li> </ol> </li> <li>3. CSR User selects the Case Number of the case to work on [A2] [A3]</li> <li>4. System displays <i>Case Details</i> page for selected case, containing the tabs: <ol style="list-style-type: none"> <li>a. Case Details</li> <li>b. <b>Actions:</b> Change [Category]</li> <li>c. Case History</li> <li>d. Case Log</li> <li>e. As well as case context information: <ol style="list-style-type: none"> <li>f. Case Number</li> <li>g. Card Member [Name]</li> <li>h. Account Number</li> <li>i. Category [dropdown box]</li> <li>j. Status</li> <li>k. Created [Date/Time]</li> <li>l. Opened [Date/Time]</li> <li>m. Updated [Date/Time]</li> <li>n. CSR User ID</li> <li>o. Case Content [Full text of case (including previous messages in reverse chronological order similar to Card Member Case Detail)]</li> </ol> </li> <li>p. Notes and Replies form containing the following fields: <ol style="list-style-type: none"> <li>q. Language [radio button] (Default to CM's language)</li> <li>r. Categories: [dropdown box] List of available sub-categories</li> <li>s. Template Category: [dropdown box] List of available response templates (for given sub-category)</li> <li>t. Content: Text box to enter Response</li> <li>u. <b>Actions:</b> Paste; Reply/Close; Clear; Escalate; Cancel</li> </ol> </li> </ol> </li> <li>5. CSR User selects a sub-category to answer the case [A4][A5][A6] [A11]</li> <li>6. System populates list of templates for this sub-category in the template dropdown menu.</li> <li>7. CSR User selects a template and clicks <i>Paste</i>.</li> <li>8. System populates the text box</li> </ol>

	<p>9. CSR User completes form and selects <i>Reply/Close</i> respond to case. [A6] [A10] [B8]</p> <p>10. System updates secure message status and stores secure message</p> <p>11. System creates a notification e-mail (unsecured) containing a standard e-mail template with a link to the Secure Message Inbox page and sends it to the card member</p> <p>12. System redirects CSR User to <i>Assigned Cases</i> page</p>
Alternate Path	<p><b>[A1] CSR User selects Search Cases:</b></p> <ol style="list-style-type: none"> <li>1. System displays the <i>Search Cases</i> page: [A4][B4]       <ol style="list-style-type: none"> <li>a. Case No. [checkbox; text field]</li> <li>b. Account No. [checkbox; text field]</li> <li>c. Age of Case [checkbox; dropdown box: 0-6; 7-12; 13-24; 25-48, 49-72, &gt;72]</li> <li>d. Category [checkbox; dropdown box]</li> <li>e. Assigned/Not Assigned [checkbox; radio button: Not Assigned/Assigned Owner selection dropdown]</li> <li>f. Queue: [checkbox; dropdown box: Escalated/Not Escalated]</li> <li>g. Date Created [checkbox; (From Date) (To Date) fields]</li> <li>h. Last Date Updated [checkbox; (From Date) (To Date) fields]</li> <li>i. <b>Actions:</b> Search; Clear</li> </ol> </li> <li>2. CSR User selects search criteria and selects submit action</li> <li>3. System displays search details with results set including:       <ol style="list-style-type: none"> <li>a. Search Details (criteria form)</li> <li>b. Case No. (hyperlink)</li> <li>c. Created (Date/Time)</li> <li>d. Last Updated Date/Time</li> <li>e. Card Member Name</li> <li>f. Category</li> <li>g. Subject (Case)</li> <li>h. <b>Actions:</b> Accept Selected; Assign Selected; Link on case number</li> </ol> </li> <li>4. CSR User selects link on case number [A7] [A8] [A12]</li> <li>5. System displays Case Detail page with no reply box (view only): [B9]       <ol style="list-style-type: none"> <li>a. Case detail tabs</li> <li>b. Case detail header</li> <li>c. Case content</li> <li>d. <b>Actions:</b> Accept; Back</li> </ol> </li> </ol> <p><b>[A2] CSR User Releases Cases:</b></p> <ol style="list-style-type: none"> <li>1. CSR User selects one or more cases on the list of assigned cases and selects Release Selected action</li> <li>2. System changes status of the selected cases to unassigned</li> <li>3. System redisplay list of cases showing only assigned cases</li> </ol> <p><b>[A3] CSR User selects Accept Next Case:</b></p> <ol style="list-style-type: none"> <li>1. System selects the next unassigned case that the CSR User can</li> </ol>

work on and assigns it to the CSR User

2. System changes the status of the case so that other CSR Users cannot work on it
3. System redirects the CSR User to the Case Detail page and displays details of the case

**[A4] CSR User selects *Card Member History***

1. System displays *Case History* page including:
  - a. Case context information (same fields as Case Detail)  
List of cases for this card member including:
  - b. Case No. (hyperlink)
  - c. Opened (Date/Time)
  - d. Category
  - e. Owner)
  - f. Status

**[A5] CSR User selects *Case Log***

1. System displays *Case Log* page including:
  - a. Case context information (same fields as Case Detail)  
Log Content for this card member including:
  - b. Update Date/Time
  - c. CSR
  - d. Action Type
  - e. Note/Reply (Hyperlink to full text based on beginning of text)
2. CSR User continues by navigating to another page using tabs and sub-tabs

**[A6] CSR User selects *Escalate* [B4]**

1. System displays *Confirm Escalation* page:
  - a. Case context information (same fields as Case Detail)
  - b. Text message ("Are you sure you want to escalate?")
  - c. Text box to enter note
  - d. **Actions:** Escalate; Cancel
2. CSR User selects escalate action with or without entering note
3. System moves case to the escalation queue
4. System redirects user to *Assigned Cases* page

**[A7] CSR User (with sufficient privileges) re-assigns case to different CSR User [B3]**

1. CSR User (with Assign Case privilege) selects one or more cases from list of cases
2. CSR User selects *Assign Selected* action
3. System displays Assign To User page including table of users for this CSR User containing:
  - a. User ID
  - b. Role
  - c. Number of Cases
  - d. **Actions:** Assign; Cancel
4. CSR User selects user and assigns to case
5. System redisplay the page containing:
  - a. Same information as before
  - b. **Actions:** Submit; Cancel

	<ol style="list-style-type: none"> <li>6. CSR User confirms</li> <li>7. System changes ownership of case</li> <li>8. System takes CSR User back to search page.</li> </ol> <p><b>[A8] CSR User edits the response template before sending</b></p> <ol style="list-style-type: none"> <li>1. CSR User adds to or edits the response template after it has been selected and populated in the text box.</li> <li>2. Use case continues from Main Path Step 10</li> </ol> <p><b>[A9] CSR User Changes Category:</b></p> <ol style="list-style-type: none"> <li>1. CSR User selects a category from the drop-down menu [B7]</li> <li>2. System changes the category for the case</li> <li>3. System redisplay Case Detail page with the changed category [A13]</li> </ol> <p><b>[A10] CSR User accepts one or more cases from search results:</b></p> <ol style="list-style-type: none"> <li>1. CSR User selects one or more cases from the list of case</li> <li>2. CSR User selects Accept Cases action</li> <li>3. System puts selected cases on the CSR User's queue and changes status to "Accepted"</li> </ol> <p><b>[A11] CSR User changes category to another category to which the CSR User does not have access:</b></p> <ol style="list-style-type: none"> <li>1. System releases case back to the general queue</li> <li>2. System redirects CSR User to <i>Search Cases</i> page</li> </ol>
<p><b>Business Rules:</b></p>	<p><b>[B1]</b> Once an CSR User accepts a case, the case is "locked" and cannot be edited by any other CSR User.</p> <p><b>[B2]</b> The <i>Search Cases</i> results page will be sorted to display the oldest cases at the top of the list (First in First out).</p> <p><b>[B3]</b> <i>Assign Selected</i> is only available to an CSR User with Assign Case privilege. Other CSR Users cannot see this button and can only accept cases, release them back to the queue or escalate them to the escalated queue.</p> <p><b>[B4]</b> CSR Users are not required to add a note when escalating.</p> <p><b>[B5]</b> The CSR User activity report will log each case that has been viewed.</p> <p><b>[B6]</b> The case category can only be changed by the owner of the case when the case is open</p> <p><b>[B7]</b> The CSR User may not select the <i>Reply &amp; Close</i> action without selecting a template</p> <p><b>[B8]</b> If the CSR User selects a case from the Search page, the Accept Button will only be displayed if the case is not Accepted</p>
<p><b>Notes:</b></p>	<p>Time created is the time the case was opened by the card member. Time last updated is the time case was closed or updated by an CSR User.</p> <p>The case list could be a scrolling list (up to about 200 cases) or paging. If it uses paging, it should display 30 cases to a page.</p> <p>The system will display different tabs, buttons and links depending on the CSR User's privileges.</p> <p>The Assign Selected button is only active when the CSR User has selected a category in the Search Cases screen and all the selected</p>

	<p>cases are for the same category.</p> <p>CSR User name on the display should be displayed in format First Name Last Name, e.g., "Adam Smith"</p> <p>If an CSR User enters any text in the content area before selecting <i>Change Category</i>, this text will be ignored</p> <p>The list of users that an CSR User can select from on the <i>Search Cases</i> page will only include CSR Users whose profile includes one or more of the categories assigned to the CSR User performing the action. This also applies when the CSR User selects the <i>Assign Selected</i> button from the search results.</p> <p>See list of categories. Note that the sub category name and template name for Dispute Transaction will be Miscellaneous and Blank Template respectively.</p> <p>If the Assigned/Not Assigned checkbox is not selected, the results will include cases that are both accepted and not accepted</p> <p>The status and sub-status corresponding to different actions are:          Created - Open / Unassigned; Accepted - Open / In Progress;          Released - Open / Unassigned; Escalated - Open / Unassigned;          Assigned- Open / In Progress; Replied - Closed / Replied; Reopened - Open / Unassigned; Changed Category - Open / In Progress or Open / Unassigned; Closed - Open / Deleted By CardMember</p> <p>If no user is selected from the pull-down menu then all users assigned users will be returned.</p> <p>If the CSR User selects search by case number and the search is successful, the system should redirect the user to the Case Details page with the result.</p> <p>Truncate subject (to maximum length that fits, about 20 characters followed by space and three periods) if subject is too long to display on one line</p>
--	---

## Privileges

PRIVILEGE	DESCRIPTION	SYSTEM ACTION
Accept, Return and Escalate Case	CSR Users with this privilege may reply to cases that they have taken off the queue, and may also return them to the queue or escalate them to an escalated queue.	Show <i>Cases</i> tab. Show all buttons except <i>Assign Selected</i> and <i>Mark Case as Viewed</i>
Assign Case	Supervisors and other managers may assign or re-assign any cases for categories to which they have access rights to a member of any of those categories.	Show <i>Assign Selected</i> button Show list of users belonging to the list of categories to which the user has access.

**csrmanager**

Card Member Cases Users Admin Logout

Assigned Cases Search Cases

## Assigned Cases

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 3:47 PM EST

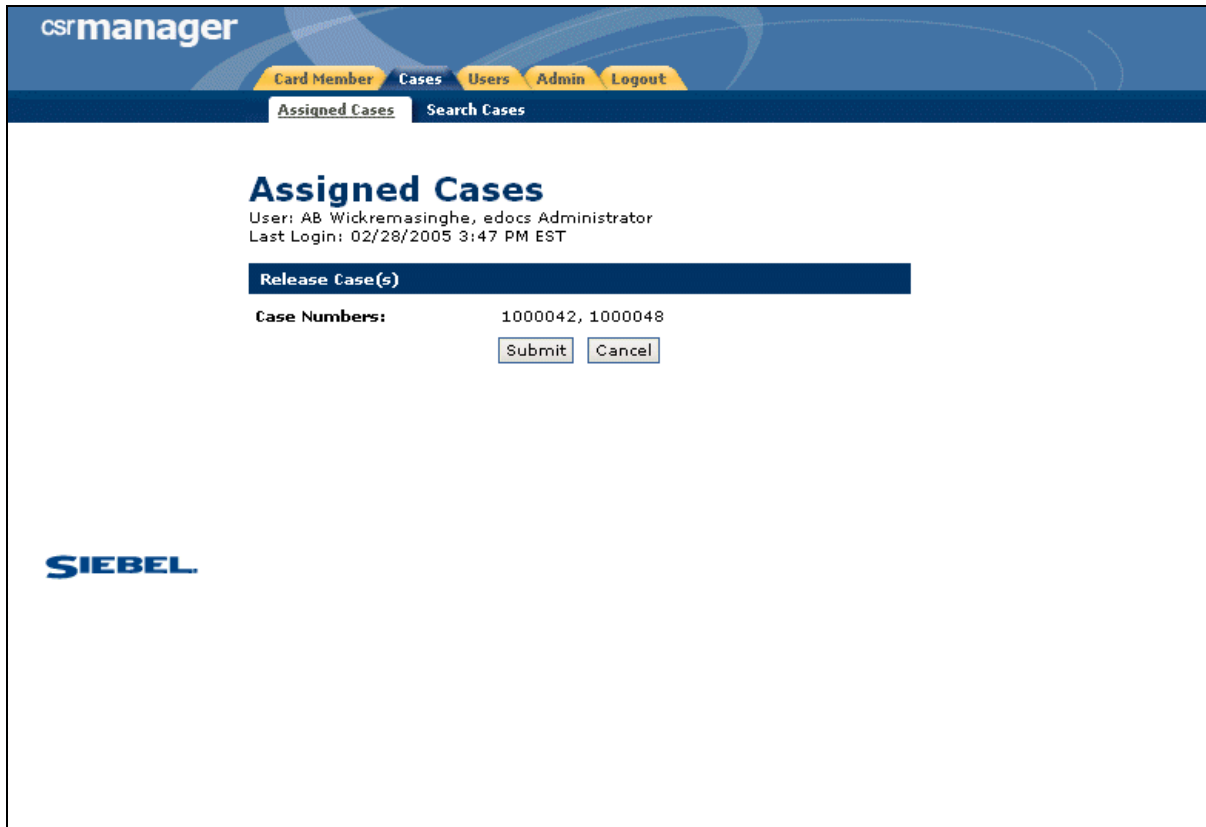
Accepted a new block of 7 cases

**List of Assigned Cases** Page 1 of 1

Case No.	Created	Last Updated	Card Member Name	Category	Subject
<input type="checkbox"/> <a href="#">1000042</a>	02/02/2005 12:36AM	02/28/2005 03:52PM	James Greg	Dispute Transaction	Non Receipt of ...
<input type="checkbox"/> <a href="#">1000043</a>	02/03/2005 04:43PM	02/28/2005 03:52PM	James Greg	Dispute Transaction	Unauthorized ...
<input type="checkbox"/> <a href="#">1000044</a>	02/03/2005 04:45PM	02/28/2005 03:52PM	James Greg	Dispute Transaction	Incorrect ...
<input type="checkbox"/> <a href="#">1000045</a>	02/13/2005 02:46AM	02/28/2005 03:52PM	Garner Mary Loug	Dispute Transaction	Non Receipt of ...
<input type="checkbox"/> <a href="#">1000047</a>	02/16/2005 08:06PM	02/28/2005 03:52PM	Garner Mary Loug	Dispute Transaction	Unauthorized ...
<input type="checkbox"/> <a href="#">1000048</a>	02/18/2005 02:04AM	02/28/2005 03:52PM	Garner Mary Loug	Account Balance	What is my ...
<input type="checkbox"/> <a href="#">1000049</a>	02/28/2005 02:59PM	02/28/2005 03:52PM	Garner Mary Loug	Account Status	Account Status

**SIEBEL**

Figure 3.15 – Assigned Cases



**Figure 3.16 – Release Selected Assigned Cases**



**csrmanager**

Card Member Cases Users Admin Logout

Assigned Cases Search Cases

## Search Cases

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 3:47 PM EST

**Search Details**

**Case No.:**

**Account No.:**  
 7771  4848  5385  5838

**Age of Case:**  
 Select age

**Category:**  
 Select category

**Assigned/Not Assigned:**  
  Not Assigned  
  Assigned Owner

**Queue:**  
 Select queue

**Dates:**

Created Start Date   End Date

Last Updated Start Date   End Date

**SIEBEL**

Figure 3.17 – Search Cases

csrmanager

Card Member
Cases
Users
Admin
Logout

Assigned Cases
Search Cases

## Search Case Results

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 3:47 PM EST

**Search Details**

**Case No.:**

**Account No.:**  
 7771  4848  5385  5838

**Age of Case:**  
 Select age

**Category:**  
 Select category

**Assigned/Not Assigned:**  
 Not Assigned  
 Assigned Owner

**Queue:**  
 Select queue

**Dates:**  
 Created    Start Date      End Date    
 Last Updated    Start Date      End Date

**Search Case Results**
Page 1 of 1

Case No.	Created	Last Updated	Card Member Name	Category	Subject
<a href="#">1000001</a>	11/11/2004 01:35PM	12/08/2004 10:52PM	Garner MaryLou	Account Balance	Non Receipt of ...
<a href="#">1000002</a>	11/12/2004 11:26AM	12/08/2004 10:52PM	Garner MaryLou	Dispute Transaction	Dispute Trans
<a href="#">1000004</a>	11/15/2004 12:08PM	12/08/2004 10:52PM	Garner MaryLou	Dispute Transaction	asca
<a href="#">1000009</a>	11/30/2004 06:14PM	12/08/2004 10:52PM	Garner Mary Loug	Dispute Transaction	Non Receipt of ...
<a href="#">1000010</a>	11/30/2004 06:16PM	02/01/2005 11:42PM	Garner Mary Loug	Dispute Transaction	Merchandise ...
<a href="#">1000014</a>	11/30/2004 06:34PM	12/08/2004 10:53PM	Garner Mary Loug	Dispute Transaction	Non Receipt of ...
<a href="#">1000015</a>	11/30/2004 06:38PM	12/08/2004 10:53PM	Garner Mary Loug	Dispute Transaction	Non Receipt of ...
<a href="#">1000045</a>	02/13/2005 02:46AM	02/28/2005 03:52PM	Garner Mary Loug	Dispute Transaction	Non Receipt of ...
<a href="#">1000047</a>	02/16/2005 08:06PM	02/28/2005 03:52PM	Garner Mary Loug	Dispute Transaction	Unauthorized ...
<a href="#">1000048</a>	02/18/2005 02:04AM	02/28/2005 03:54PM	Garner Mary Loug	Account Balance	What is my ...
<a href="#">1000049</a>	02/28/2005 02:59PM	02/28/2005 03:52PM	Garner Mary Loug	Account Status	Account Status

Figure 3.18 – Search Case Results

**CSFmanager**

Card Member Cases Users Admin Logout

Assigned Cases Search Cases

## Assigned Cases

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 3:47 PM EST

[Case Detail](#) [Case Log](#) [Card Member History](#)

### Case Detail

**Case Number:** 1000045  
**Card Member:** Garner Mary Loug  
**Account No.:** 7771 4848 5385 5838  
**Category:** Dispute Transaction   
**Subject:** Non Receipt of Ordered Merchandise  
**Status:** Open  
**Created:** 02/13/2005 02:46AM  
**Opened:** 02/28/2005 03:52PM  
**Updated:** 02/28/2005 03:52PM  
**Case Owner:** Wickremasinghe, AB

### Case Content

02/13/2005 02:46AM Garner Mary Loug Created

Description: BIG O TIRES  
 Transaction Date: 02/19/04  
 Posting Date: 02/19/04  
 Reference Number: 7473068E20258X7T6  
 Amount: 100.00

Non Receipt of Ordered Merchandise

I have not received the merchandise that was to be sent to me. The anticipated delivery date was 02/12/05. I contacted the merchant on 02/12/05. The merchant's reply was Too bad..

### Notes & Replies

**Language:**  
 English  Spanish

**Category:** Dispute Transaction

**Template Category:** Select template category

**Template Name:**

**Content:**

Figure 3.19 – Case Detail

**csrmanager**

Card Member Cases Users Admin Logout

Assigned Cases Search Cases

## Assigned Cases

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 3:48 PM EST

[Case Detail](#) [Case Log](#) [Card Member History](#)

### Case Detail

**Case Number:** 1000043  
**Card Member:** James Greg  
**Account No.:** 7771 4848 5396 7807  
**Category:** Dispute Transaction  
**Subject:** Unauthorized ...  
**Status:** Open  
**Created:** 02/03/2005 04:43PM  
**Opened:** 12/12/2004 12:00PM  
**Updated:** 02/28/2005 03:52PM  
**Case Owner:** Wickremasinghe, AB

### Confirm Escalation

Are you sure you want to escalate this case?

Escalate Cancel

**Figure 3.20 – Confirm Escalation**

**CSRmanager**

[Card Member](#) [Cases](#) [Users](#) [Admin](#) [Logout](#)

[Assigned Cases](#) [Search Cases](#)

## Assigned Cases

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 3:47 PM EST

[Case Detail](#) [Case Log](#) [Card Member History](#)

You are not authorized to view one or more of the cases returned by this search.

### Card Member History

**Case Number:** 1000045  
**Card Member:** Garner Mary Loug  
**Account No.:** 7771 4848 5385 5838  
**Category:** Dispute Transaction  
**Subject:** Non Receipt of Ordered Merchandise  
**Status:** Open  
**Created:** 02/13/2005 02:46AM  
**Opened:** 02/28/2005 03:52PM  
**Updated:** 02/28/2005 03:52PM  
**Case Owner:** Wickremasinghe, AB

### List Of Cases

Case No.	Opened	Category	Owner	Status
<a href="#">102001</a>	10/27/2004 05:52PM	Account Status	Albert, Lev	Closed
<a href="#">1000001</a>	11/11/2004 01:35PM	Account Balance	Albert, Lev	Open
<a href="#">1000002</a>	11/12/2004 11:26AM	Dispute Transaction	Albert, Lev	Open
<a href="#">1000003</a>	11/15/2004 12:08PM	Account Balance	Yedla, Usha	Closed
<a href="#">1000004</a>	11/15/2004 12:08PM	Dispute Transaction	Albert, Lev	Open
<a href="#">1000009</a>	11/30/2004 06:14PM	Dispute Transaction	Albert, Lev	Open
<a href="#">1000010</a>	11/30/2004 06:16PM	Dispute Transaction	Albert, Lev	Open
<a href="#">1000014</a>	11/30/2004 06:34PM	Dispute Transaction	Albert, Lev	Open
<a href="#">1000015</a>	11/30/2004 06:38PM	Dispute Transaction	Albert, Lev	Open
<a href="#">1000041</a>	02/01/2005 11:34PM	Account Balance	CSR Case Queue	Closed
<a href="#">1000045</a>	02/13/2005 02:46AM	Dispute Transaction	Wickremasinghe, AB	Open
<a href="#">1000047</a>	02/16/2005 08:06PM	Dispute Transaction	Wickremasinghe, AB	Open
<a href="#">1000048</a>	02/18/2005 02:04AM	Account Balance	CSR Case Queue	Open
<a href="#">1000049</a>	02/28/2005 02:59PM	Account Status	Wickremasinghe, AB	Open

Figure 3.21 – Card Member History

**Assigned Cases**  
 User: AB Wickremasinghe, edocs Administrator  
 Last Login: 02/28/2005 3:47 PM EST

[Case Detail](#) [Case Log](#) [Card Member History](#)

**Case Log**

**Case Number:** 1000045  
**Card Member:** Garner Mary Loug  
**Account No.:** 7771 4848 5385 5838  
**Category:** Dispute Transaction  
**Subject:** Non Receipt of Ordered Merchandise  
**Status:** Open  
**Created:** 02/13/2005 02:46AM  
**Opened:** 02/28/2005 03:52PM  
**Updated:** 02/28/2005 03:52PM  
**Case Owner:** Wickremasinghe, AB

**Log Content**

Updated Date	CSR	Action Type	Note/Reply
02/13/2005 02:46AM	Garner Mary Loug	Created	<a href="#">Non Receipt of Ordered Merchandise</a>
02/18/2005 12:13AM	Goodwill, James	Accepted	
02/18/2005 12:14AM	Goodwill, James	Released	
02/24/2005 07:13PM	Wickremasinghe, AB	Accepted	
02/24/2005 08:00PM	Wickremasinghe, AB	Released	
02/28/2005 03:14PM	Wickremasinghe, AB	Accepted	
02/28/2005 03:27PM	Wickremasinghe, AB	Released	
02/28/2005 03:52PM	Wickremasinghe, AB	Accepted	

Figure 3.22 – Case Log

### 3.3 CSR User Administration Use Cases

The CSR User administration use cases cover the business requirements for allowing CSR User administrators to manage the system including adding CSR Users, managing privileges, and managing templates.

As for other CSR User use cases, some actions will only be available to CSR Users with privileges to perform those actions.

### 3.3.1 Change Password (1030)

<b>Name:</b>	<b>Change Password</b>
<b>Brief Description:</b>	CSR User changes his or her own password
<b>Main Path:</b>	<ol style="list-style-type: none"> <li>1. CSR User navigates to Admin tab and Change Password sub tab</li> <li>2. System displays <i>Change Password</i> page including entry fields for: <ol style="list-style-type: none"> <li>a. Current Password</li> <li>b. New Password</li> <li>c. Confirm New Password</li> <li>d. Actions: Submit; Cancel</li> </ol> </li> <li>3. CSR User enters information and selects Submit action</li> <li>4. System changes the password and displays a confirmation page</li> <li>5. CSR User selects continue action</li> <li>6. System displays Access Card Member Profile page</li> </ol>
<b>Exception Paths:</b>	<p><b>[E1] CSR User enters invalid form entry field or password:</b></p> <ol style="list-style-type: none"> <li>1. System displays the input form containing previously entered fields with the entered characters replaced by "*" and a message indicating that one or more of the entered values was invalid</li> </ol>
<b>Notes:</b>	<p>Allowed values of passwords and rules for validation are the same as Card Member application.</p> <p>Passwords expire after 60 days.</p> <p>Enhancement request: System should track last six passwords and not allow them to be reused.</p>

#### Form Validation

NAME	DESCRIPTION	VALIDATION
<b>*Old Password</b>	Display is masked using asterisks	Old Password matches password in database
<b>*New Password</b>	Created by card member. Display is masked using asterisks	6-12 alphanumeric, minimum 1 letter, 1 number. Not case sensitive. Should not match any of previous 6 passwords
<b>*Confirm Password</b>	Display is masked using asterisks	Matches New Password

The screenshot shows the 'Change Password' page in the CSR manager. At the top, there is a navigation bar with 'csrmanager' on the left and tabs for 'Card Member', 'Cases', 'Users', 'Admin', and 'Logout'. Below this is a secondary navigation bar with 'Roles', 'Templates', 'Analytics', and 'Change Password' (which is highlighted). The main content area has a heading 'Change Password' and user information: 'User: Michael Kleeman, edocs Administrator' and 'Last Login: 02/28/2005 6:41 PM EST'. A dark blue bar labeled 'Reset Password' is present. Below it, there are three input fields: 'Current Password:' (filled with dots), 'New Password:' (filled with dots, with '(6-12 characters)' below it), and 'Confirm New Password:' (filled with dots). There are 'Submit' and 'Cancel' buttons at the bottom right. The Siebel logo is in the bottom left corner.

Figure 3.23 – Change Password

The screenshot shows the 'Change Password Success' page in the CSR manager. The navigation bars are identical to Figure 3.23. The main content area has the heading 'Change Password' and the same user information. A dark blue bar labeled 'Reset Password' is present. Below it, the message 'Your password has been changed.' is displayed. A 'Continue' button is located below the message. The Siebel logo is in the bottom left corner.

Figure 3.24 – Change Password Success

### 3.3.2 Manage CSR Users (1040)

Name:	Manage CSR Users
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Brief Description:	An Administrator adds, modifies or inactivates CSR Users by assigning them to roles with categories and privileges so that they can perform their assigned work.
Main Path:	<ol style="list-style-type: none"> <li>1. System displays <i>Manage Users</i> page with <i>Find User</i> module including: <ol style="list-style-type: none"> <li>a. Last Name</li> <li>b. <b>Action:</b> Search</li> </ol> </li> <li>2. CSR User enters Last Name or partial last name with wild card character (“*”)</li> <li>3. CSR User selects <i>Search</i> action</li> <li>4. System displays <i>Manage Users</i> page with <i>List of Users</i> module including list of users matching the search criteria (case-insensitive) including: <ol style="list-style-type: none"> <li>a. CSR User Name (Last Name, First Name)</li> <li>b. User ID</li> <li>c. Last Login (Date)</li> <li>d. Role</li> <li>e. Status (Active/Inactive/Locked/Expired)</li> <li>f. <b>Actions:</b> New CSR; Edit CSR; Delete CSR; Reset PW; Link to Edit User (on CSR User Name);</li> </ol> </li> <li>5. CSR User selects new user option: [A1] [A2] [A3] [A4] [A5]</li> <li>6. System displays New User page including entry fields for: <ol style="list-style-type: none"> <li>v. Roles (Dropdown: list of roles)</li> <li>First Name</li> <li>Last Name</li> <li>Locations (Dropdown: White Marsh, Jacksonville, Orlando, Tulsa, Minnetonka, Duluth, Scottsdale)</li> <li>Login ID</li> <li>New Password (Blank)</li> <li>Confirm Password</li> <li>Assigned Categories (Checkbox: list of all secure message categories)</li> <li>Escalated Queue (checkbox)</li> <li><b>Actions:</b>Submit; Clear; Cancel</li> </ol> </li> <li>7. CSR User enters information, selects a single role, one or more categories for the CSR User, selects access to escalate queue and selects Submit action.</li> <li>8. System displays the <i>Manage Users</i> page listing all CSR Users in categories accessible by CSR User and includes the newly added CSR User. <b>[B2]</b></li> </ol>
Alternate Paths:	<p><b>[A1] CSR User (with sufficient privileges) selects user from the list and Edit User OR selects link on CSR User Name:</b></p> <ol style="list-style-type: none"> <li>1. System displays <i>Edit User</i> page with the same fields as New User page pre-populated with previously registered information for the user</li> <li>2. CSR User updates fields and selects submit action</li> <li>3. System updates profile for the selected user</li> <li>4. System redisplay the List of Users page</li> </ol> <p><b>[A2] CSR User (with sufficient privileges) selects Delete User:</b></p>

	<ol style="list-style-type: none"> <li>1. System displays Delete User page including:             <ol style="list-style-type: none"> <li>a. Role</li> <li>b. Name</li> <li>c. <b>Actions:</b> Delete; Cancel</li> </ol> </li> <li>2. CSR User selects Delete action</li> <li>3. System logs details of inactivated user and disables the user's access</li> <li>4. System displays list with CSR User status updated</li> </ol> <p><b>[A3] CSR User (with sufficient privileges) selects link to Role:</b></p> <ol style="list-style-type: none"> <li>1. System redirects CSR User to <i>Edit Role</i> page. See <i>Manage Roles Use Case</i></li> </ol> <p><b>[A4] Search criteria matches more than 50 CSR Users:</b></p> <ol style="list-style-type: none"> <li>1. System redisplay page with an error message stating that search returned too many users and asking user to refine the search criteria</li> </ol> <p><b>[A5] CSR User (with sufficient privileges) selects user from the list and Reset PW. See <i>Manage Locked Users Use Case</i>:</b></p> <ol style="list-style-type: none"> <li>1. System displays Reset Password page including:             <ol style="list-style-type: none"> <li>a. User Name</li> <li>b. Message: "Do you really want to reset is user's password?"</li> <li>c. <b>Actions:</b> Reset, Cancel</li> </ol> </li> <li>2. CSR User selects <i>Reset</i> action</li> <li>3. System sets CSR User password to a temporary password and resets login failure count</li> <li>4. System logs CSR User activity</li> <li>5. System displays <i>Password Reset</i> confirmation page including: [B2]             <ol style="list-style-type: none"> <li>a. Temporary password</li> <li>b. <b>Actions:</b> Back</li> </ol> </li> <li>6. CSR User selects <i>Back</i></li> <li>7. System redirects user back to <i>Manage Users</i> page</li> </ol>
<p><b>Business Rules:</b></p>	<p><b>[B1]</b> The system will display a maximum of 50 users in the list of users. If the search criteria matches more than 50 users, the system will display a message asking the user to narrow the search criteria.</p> <p><b>[B2]</b> CSR Users are enrolled as users of the system in the same way as card members, but the system will not allow them to use card member functions. Also, the CSR User may NOT enroll separately with the same Login ID in the card member application.</p> <p><b>[B3]</b> Manage CSR Users function will only be available to CSR Users and they will be able to perform actions depending on the privileges they have been granted, which is dependent on the role they have been assigned. If the CSR User does not have a privilege, the system will not display the feature (or in this case the entire tab) that allows them to perform the action.</p> <p><b>[B4]</b> Any manager can manage any CSR User with <i>Accept, Return and Escalate Case</i> privilege.</p> <p><b>[B5]</b> For password reset (on unlock), the system generates a random password. The CSR User is prompted to change the password immediately after their next login.</p> <p><b>[B6]</b> An Administrator will only be allowed to delete one CSR User at a time.</p>

<b>Notes:</b>	<p>The page will display the results module only after a search has been initiated. When the CSR User first comes to the page the results module will not be displayed.</p> <p>The names will be displayed as Last Name, First Name (e.g., Smith, Adam).</p> <p>Cancel will return the CSR User to the List of Users page with Search field cleared, but previous list of users.</p> <p>Any manager can manage any CSR User with Accept, Return and Escalate Case privilege (otherwise the system would need to restrict groups of these CSR Users so they are not managed by multiple managers OR it would need to provide the capability to assign CSR Users to a specific manager).</p> <p>The system will display different tabs, buttons and links depending on the CSR User's privileges. See the Privileges table below</p> <p>The search will be case-insensitive.</p> <p>CSR Users will enter only fields that are changed. Fields that are not entered will not be changed. Password is displayed as blank and is not a required field and should only be entered in order to change the password.</p>
---------------	--

## Privileges

PRIVILEGE	DESCRIPTION	SYSTEM ACTION
View Roles	May view roles and privileges.	Show <i>Manage Users</i> tab. Do not display <i>Add User</i> and <i>Delete User</i> , <i>Edit User</i> ,  Show only users in categories to which logged on user has access.
Add/Change/Delete User	Info Security Reps manage security. They may add or delete CSR Users, assign them roles and categories, and reset passwords. Users without this privilege will not see Add User, Delete User, or Edit User buttons	Show <i>Manage Users</i> tab and all buttons.  Show All users

## Field Validation (Create User)

NAME	DESCRIPTION	VALIDATION
<b>First Name</b>	First name (Not titles or initials)	Alphanumeric. Max Length 20. No special characters other than hyphen, apostrophe, or space
<b>Last Name</b>	Last name with no suffixes	Alphanumeric. Max Length 20. No special characters other than hyphen, apostrophe, or space
<b>Login ID</b>	Look up in Siebel Self-Service	8-12 alphanumeric, minimum 1 letter,

	for Cards and CSR User database	1 number. Not case sensitive. Must be unique in the system
<b>New Password</b>	Display is masked using asterisks	6-12 alphanumeric, minimum 1 letter, 1 number. Not case sensitive.
<b>Confirm Password</b>	Display is masked using asterisks	6-12 alphanumeric, minimum 1 letter, 1 number. Not case sensitive.

### Field Validation (Edit User)

As for Create User except fields are not required. Only fields that are changed are validated.

NAME	DESCRIPTION	VALIDATION
<b>Login ID</b>	Look up in Siebel Self-Service for Cards and CSR User database	Must exist. Not editable
<b>New Password</b>	Initially blank. Display is masked using asterisks as user types.	6-12 alphanumeric, minimum 1 letter, 1 number. Not case sensitive.
<b>Confirm Password</b>	Display is masked using asterisks	Must match Password

**csrmanager**

Card Member Cases Users Admin Logout

Manage Users Locked Users

## Manage Users

User: AB Wickremasinghe, edocs Administrator  
Last Login: 03/01/2005 3:32 PM EST

**Find User**

Last Name:

**List of Users**

User Name	User ID	Last Login	Role	Status
<input type="radio"/> <a href="#">Manaqer, Executive1</a>	csreman1		<a href="#">Executive Manager</a>	Active
<input type="radio"/> <a href="#">Manaqer, Executive3</a>	csreman3		<a href="#">Executive Manager</a>	Active
<input type="radio"/> <a href="#">marceau, brett</a>	csrbrett		<a href="#">edocs Administrator</a>	Active

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Figure 3.25 – Manage Users

csrmanager

Card Member Cases Users Admin Logout

Manage Users Locked Users

## Manage Users

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 3:48 PM EST

### New User

**Role:**  
edocs Administrator

**First Name:**  
Harendra

**Last Name:**  
Cooray

**Location:**  
White Marsh

**Login ID:**  
hcooray1

**New Password:**  
\*\*\*\*\*

**Confirm Password:**  
\*\*\*\*\*

**Assigned Categories:**

- Account Balance
- Account Status
- Add Authorized User
- APP / ABP
- Change Contact Info
- Dispute Transaction
- Order Convenience Checks
- Other
- Payment
- Request Replacement Card
- Statement
- Suggestions

**Queue:**

- Escalated Queue

Submit Clear Cancel

SIEBEL

Figure 3.26 – Create New User

**csrmanager**

Card Member Cases Users Admin Logout

Manage Users Locked Users

## Manage Users

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 3:48 PM EST

**Find User**

Last Name:

**List of Users**

User Name	User ID	Last Login	Role	Status
<input type="radio"/> <a href="#">Cooray, Harendra</a>	hcooray1		<a href="#">edocs Administrator</a>	Active

**SIEBEL**

Figure 3.27 – Create New User Success

**csrmanager**

Card Member Cases **Users** Admin Logout

Manage Users Locked Users

## Manage Users

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 3:48 PM EST

**Edit User**

**Role:**  
edocs Administrator ▼

**First Name:**  
Harendra

**Last Name:**  
Cooray

**Location:**  
White Marsh ▼

**Login ID:**  
hcooray1

**New Password:**

**Confirm Password:**

**Assigned Categories:**

- Account Balance
- Account Status
- Add Authorized User
- APP / ABP
- Change Contact Info
- Dispute Transaction
- Order Convenience Checks
- Other
- Payment
- Request Replacement Card
- Statement
- Suggestions

**Queue:**

- Escalated Queue

Figure 3.28 – Edit Users

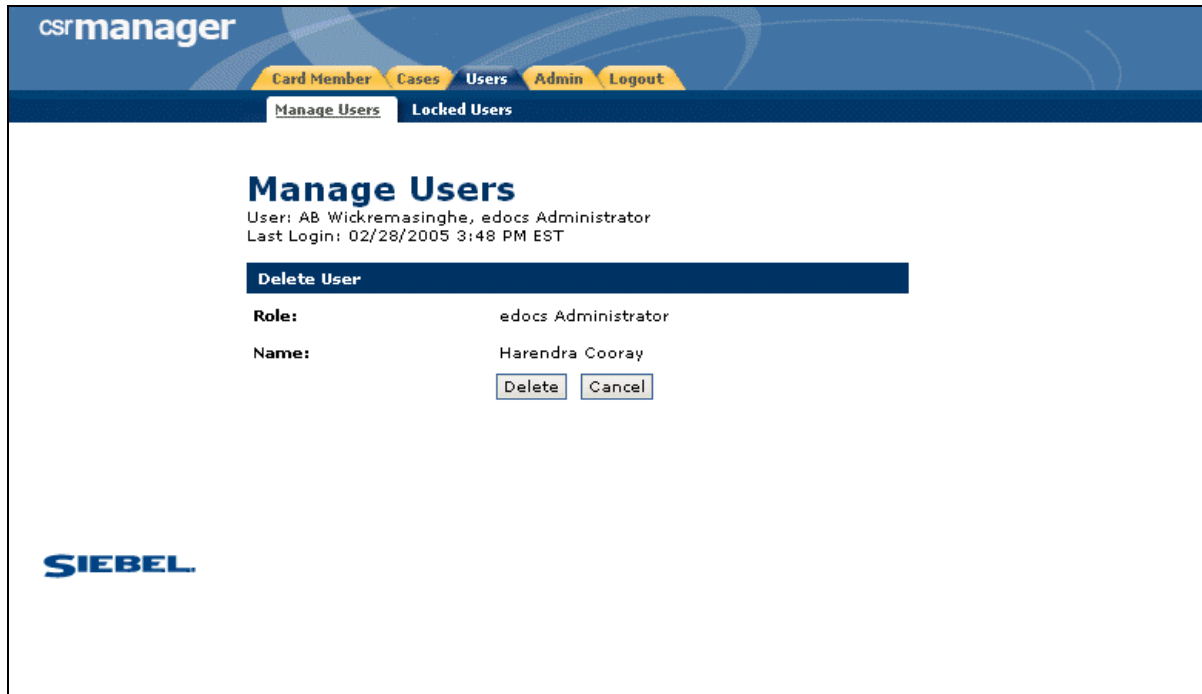


Figure 3.29 – Delete Users

### 3.3.3 Manage Locked Users (1041)

Name:	<b>Manage Locked Users</b>
Brief Description:	<b>An Administrator unlocks CSR Users or resets CSR User passwords</b>
Main Path:	<ol style="list-style-type: none"> <li>1. System displays a <i>Locked Users</i> page with <i>Find User</i> module including:             <ol style="list-style-type: none"> <li>a. Last Name</li> <li>b. <b>Action:</b> Search</li> </ol> </li> <li>2. CSR User enters Last Name or partial last name with wild card character (“*”)</li> <li>3. CSR User selects <i>Search</i></li> <li>4. System displays <i>Manage Users</i> page with <i>List of Users</i> module including list of users matching the search criteria (case-insensitive) including [A2]:             <ol style="list-style-type: none"> <li>a. CSR User Name (Last Name, First Name)</li> <li>b. Login ID</li> <li>c. Last Login (Date)</li> <li>d. Role</li> <li>e. <b>Actions:</b> Link to Unlock User (on CSR User Name)</li> </ol> </li> <li>5. CSR User selects link on CSR User Name:</li> <li>6. System displays <i>Unlock User</i> page including entry fields for:             <ol style="list-style-type: none"> <li>w. CSR User Name</li> </ol> </li> </ol>



	<p><b>Actions:</b> Unlock; Reset PW; Cancel</p> <ol style="list-style-type: none"> <li>7. CSR User selects Unlock [A1]</li> <li>8. System resets login failure count to zero</li> <li>9. System redirects user back to <i>Locked Users</i> page</li> </ol>
Alternate Paths:	<p><b>[A1] CSR User (with sufficient privileges) selects Reset PW:</b></p> <ol style="list-style-type: none"> <li>1. System displays Reset Password page including: <ol style="list-style-type: none"> <li>a. User Name</li> <li>b. Message; "Do you really want to reset this user's password?"</li> <li>c. <b>Actions:</b> Reset, Cancel</li> </ol> </li> <li>2. CSR User selects <i>Reset</i></li> <li>3. System sets CSR User password to a temporary password and resets login failure count</li> <li>4. System logs CSR User activity</li> <li>5. System displays <i>Password Reset</i> confirmation page including: [B2] <ol style="list-style-type: none"> <li>a. Temporary password</li> <li>b. <b>Actions:</b> Back</li> </ol> </li> <li>6. CSR User selects <i>Back</i></li> <li>7. System redirects user back to <i>Locked Users</i> page</li> </ol> <p><b>[A2] Search criteria matches more than 50 CSR Users:</b></p> <ol style="list-style-type: none"> <li>1. System redisplay page with an error message stating that search returned too many users and asking user to refine the search criteria.</li> </ol>
Business Rules:	<p><b>[B1]</b> If the search criteria matches more than 50 users, the system will be display a message asking the user to narrow the search criteria</p> <p><b>[B2]</b> For password reset, the system generates a random password. The CSR User is prompted to change the password immediately after their next login.</p>
Notes:	<p>The page will display the results module only after a search has been initiated. When the CSR User first comes to the page the results module will not be displayed.</p> <p>The names will be displayed as Last Name, First Name (e.g., Smith, Adam).</p> <p>Cancel will return the CSR User to the List of Users page with Search field cleared and previous list of users.</p> <p>The system will display different tabs, buttons and links depending on the CSR User's privileges, See the Privileges table below and Appendix I, CSR User Access Rules for further details.</p> <p>The search will be case-insensitive.</p>

## Privileges

PRIVILEGE	DESCRIPTION	SYSTEM ACTION
Reset CSR User Password	Info Security Reps are allowed to unlock users and reset passwords when CSR Users lock themselves out.	Show <i>Manage Locked Users</i> tab. Show list of locked users. Show links on user names that link to <i>Unlock User</i> page.

		Show all locked users.
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The screenshot shows the 'Locked Users' page in the CSRmanager interface. At the top, there is a navigation bar with 'Card Member', 'Cases', 'Users', 'Admin', and 'Logout'. Below this, there are tabs for 'Manage Users' and 'Locked Users'. The main heading is 'Locked Users', followed by user details: 'User: AB Wickremasinghe, edocs Administrator' and 'Last Login: 02/28/2005 5:38 PM EST'. A 'Find User' section contains a 'Last Name:' label, a text input field with 'A\*' entered, and a 'Search' button. Below the search field, there are three bullet points explaining the search function: 'Page operates with 'Wild Card' find function.', 'Enter in \* to obtain list of all users.', and 'Enter first letter of last name followed by \* to narrow search.'. A 'List of Locked Users' section contains a table with columns 'User Name', 'Login ID', 'Last Login', and 'Role'. The table lists one user: 'Marjorie Abalos' with 'mabalos' as the Login ID and 'edocs Administrator' as the Role. The Siebel logo is visible in the bottom left corner.

Figure 3.30 – Manage Locked Users

The screenshot shows the 'Unlock User' page in the CSRmanager interface. It features the same navigation bar and tabs as Figure 3.30. The main heading is 'Locked Users', followed by the same user details. Below this, there is an 'Unlock User' section with a dark blue header. It contains labels for 'User ID:' (mabalos) and 'User Name:' (Marjorie Abalos). At the bottom of this section, there are three buttons: 'Unlock', 'Reset PW', and 'Cancel'. The Siebel logo is visible in the bottom left corner.

Figure 3.31 – Unlock User



Figure 3.32 – Unlock User Success

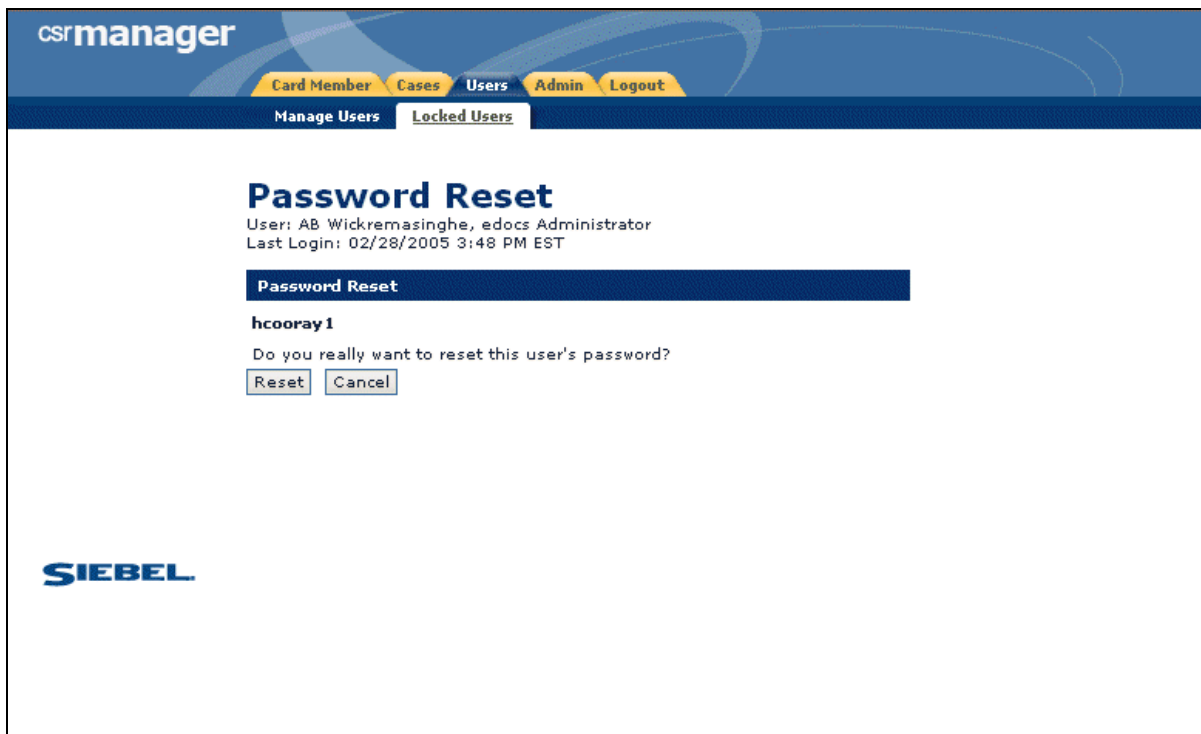


Figure 3.33 – Password Reset

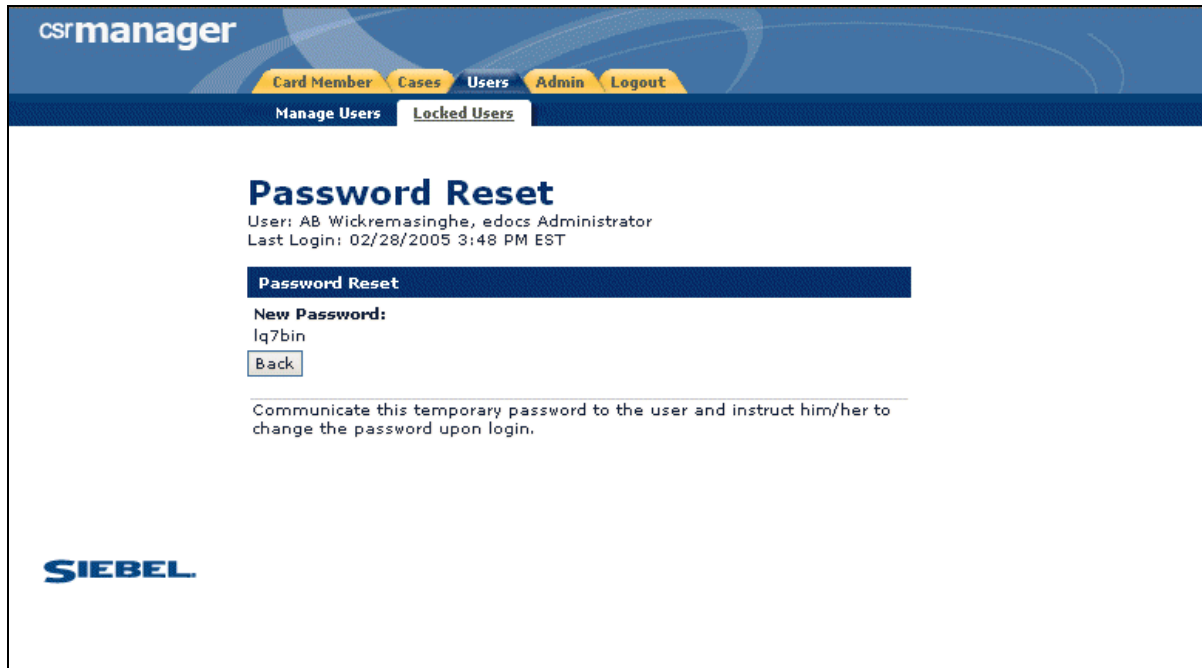


Figure 3.34 –Password Reset Success – New Password

### 3.3.4 Manage Roles (1050)

Name:	Manage Roles
Brief Description:	CSR User (with sufficient privileges) views, creates and updates roles
Main Path:	<ol style="list-style-type: none"> <li>1. System displays <i>Roles</i> page including:             <ol style="list-style-type: none"> <li>a. Name (Role)</li> <li>b. Assigned Privileges</li> <li>c. Number of CSR Users (within each role)</li> <li>d. <b>Actions:</b> New Role ; Edit Role; Delete Role</li> </ol> </li> <li>2. CSR User selects <i>New Role</i> [A1]</li> <li>3. System displays <i>Create New Role</i> form including fields for:             <ol style="list-style-type: none"> <li>a. Role Name</li> <li>b. Description</li> <li>c. Privileges (Checkbox: list of privileges)</li> <li>d. <b>Actions:</b> Submit; Clear; Cancel</li> </ol> </li> <li>4. CSR User enters role name, selects a set of privileges and selects <i>Submit</i> action</li> <li>5. System creates a new role</li> <li>6. System creates a record in the activity log</li> <li>7. System redisplayes the <i>Roles</i> page showing the list of roles including the newly created role</li> </ol>

Alternate Paths:	<p><b>[A1] CSR User (with sufficient privileges) selects option to edit an existing role:</b></p> <ol style="list-style-type: none"> <li>2. System displays Edit Role page including: <ol style="list-style-type: none"> <li>a. Role Name (non-editable)</li> <li>b. Description</li> <li>c. Privileges (List : pre-populated with current selections)</li> <li>d. <b>Actions:</b> Submit; Clear; Cancel</li> </ol> </li> <li>3. CSR User changes privileges for the existing role and submits [A2]</li> <li>4. System stores the updated privileges</li> <li>5. System creates a record in the activity log</li> <li>6. System redirects CSR User to the Roles page</li> </ol> <p><b>[A2] CSR User (with sufficient privileges) selects option to delete an existing role:</b></p> <ol style="list-style-type: none"> <li>1. System displays Delete Role page including: <ol style="list-style-type: none"> <li>a. Name</li> <li>b. Description</li> <li>c. Actions: Delete Role; Cancel</li> </ol> </li> <li>2. CSR User selects <i>Delete</i> action</li> <li>3. System deletes the selected role</li> <li>4. System displays the updated List of Roles</li> </ol>
Business Rules	<p><b>[B1]</b> A user may have only one role.</p> <p><b>[B2]</b> The Add/Edit/Delete Roles functionality will only be available to CSR User's that have the <i>View Roles</i> privilege. Others will not even see the <i>Roles</i> tab.</p>
Notes	<p>The system will display different tabs, buttons and links depending on the CSR User's privileges, See the Privileges table below for further details.</p>

## Form Validation

NAME	DESCRIPTION	VALIDATION
<b>*Role Name</b>	Title for role	Alphanumeric. Max length=30 characters
<b>*Description</b>	Text description of role	Max length=30 characters

## Privileges

PRIVILEGE	DESCRIPTION	SYSTEM ACTION
View Roles	May view roles and privileges.	<p>Show <i>Roles</i> sub-tab. Do not display <i>New Role</i>, <i>Edit Role</i>, or <i>Delete Role</i>.</p> <p>Show only users in categories to which logged on user has access.</p>
Update Roles	Info Security Reps manage	Show <i>Roles</i> sub-tab. Display

	security. They may add or delete roles. Users without this privilege will not see New Role, Edit Role, or Delete buttons	<i>New Role, Edit Role, or Delete Role.</i> . Show All Roles
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**csrmanager**

Card Member Cases Users Admin Logout

Roles Templates Analytics Change Password

## Roles

User: AB Wickremasinghe, edocs Administrator  
Last Login: 03/01/2005 3:32 PM EST

List of Roles		
Name	Privileges	No. of CSRs
<input type="radio"/> edocs Administrator	Login As Card Member, Add/Update/Archive Templates, Add/Change/Delete User, View Reports, Unlock Card Member, Reset Internal User Password, Assign Case, Accept, Return And Escalate Case, View Case, Update Role, Reset Card Member Password, Disable/Enable Access, Mark Case As Reviewed, View Roles, View Payment History, Jump To Page, View Card Member Profile	30
<input type="radio"/> Phone Rep	Disable/Enable Access, View Payment History, Jump To Page, View Card Member Profile, Reset Card Member Password	3
<input type="radio"/> Phone Rep Collector	View Payment History, View Card Member Profile	4
<input type="radio"/> Contributor	Disable/Enable Access, View Payment History, Jump To Page, View Card Member Profile, Accept, Return And Escalate Case, Reset Card Member Password	4
<input type="radio"/> Case Owner	Disable/Enable Access, View Roles, View Payment History, Jump To Page, View Card Member Profile, Assign Case, Accept, Return And Escalate Case, Reset Card Member Password	4
<input type="radio"/> Info Security Rep	Add/Change/Delete User, Reset Internal User Password, Update Role	3
<input type="radio"/> Administrator	Add/Update/Archive Templates	3
<input type="radio"/> HelpDesk Admin	View Roles, Reset Internal User Password	2
<input type="radio"/> Manager	View Roles	4
<input type="radio"/> Executive Manager	Login As Card Member, View Roles	2
<input type="radio"/> Case Reviewer	View Case	2
<input type="radio"/> Fraud Rep	Disable/Enable Access, View Reports	3
<input type="radio"/> Prasad	Login As Card Member, Add/Change/Delete User, Add/Update/Archive Templates, View Reports, Unlock Card Member, Reset Internal User Password, Assign Case, Accept, Return And Escalate Case, View Case, Reset Card Member Password, Update Role, Disable/Enable Access, Mark Case As Reviewed, View Roles, View Payment History, Jump To Page, View Card Member Profile	1
<input type="radio"/> SUPER TESTER	Login As Card Member, View Roles, Add/Change/Delete User, Add/Update/Archive Templates, Jump To Page, View Card Member Profile	0

Figure 3.35 – List of Roles

**csrmanager**

Card Member Cases Users Admin Logout

Roles Templates Analytics Change Password

## Roles

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 5:38 PM EST

### New Role

**Role Name:**

**Description:**

**Privileges:**

- Login As Card Member
- Add/Change/Delete User
- Add/Update/Archive Templates
- View Reports
- Unlock Card Member
- Reset Internal User Password
- Assign Case
- Accept, Return And Escalate Case
- Reset Card Member Password
- View Case
- Update Role
- Disable/Enable Access
- Mark Case As Reviewed
- View Roles
- View Payment History
- Jump To Page
- View Card Member Profile

**SIEBEL**

**Figure 3.36 – Create New Role**

The screenshot displays the Siebel Card Manager Administration interface. At the top, the 'csrmanager' logo is on the left, and navigation tabs for 'Card Member', 'Cases', 'Users', 'Admin', and 'Logout' are on the right. Below these, a secondary navigation bar includes 'Roles', 'Templates', 'Analytics', and 'Change Password'. The main content area is titled 'Roles' and shows the user 'AB Wickremasinghe, edocs Administrator' with a last login of '02/28/2005 5:38 PM EST'. A dark blue bar labeled 'Edit Role' is at the top of the form. The 'Role Name' is 'Super User'. The 'Description' field contains 'Has all priveleges'. The 'Privileges' section lists 18 permissions, all of which are checked with green boxes. At the bottom of the form are 'Submit', 'Clear', and 'Cancel' buttons. The Siebel logo is visible on the left side of the page.

**csrmanager**

Card Member Cases Users Admin Logout

Roles Templates Analytics Change Password

## Roles

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 5:38 PM EST

**Edit Role**

**Role Name:**  
Super User

**Description:**  
Has all priveleges

**Privileges:**

- Login As Card Member
- Add/Change/Delete User
- Add/Update/Archive Templates
- View Reports
- Unlock Card Member
- Reset Internal User Password
- Assign Case
- Accept, Return And Escalate Case
- Reset Card Member Password
- View Case
- Update Role
- Disable/Enable Access
- Mark Case As Reviewed
- View Roles
- View Payment History
- Jump To Page
- View Card Member Profile

Submit Clear Cancel

**SIEBEL**

Figure 3.37 – Edit Role



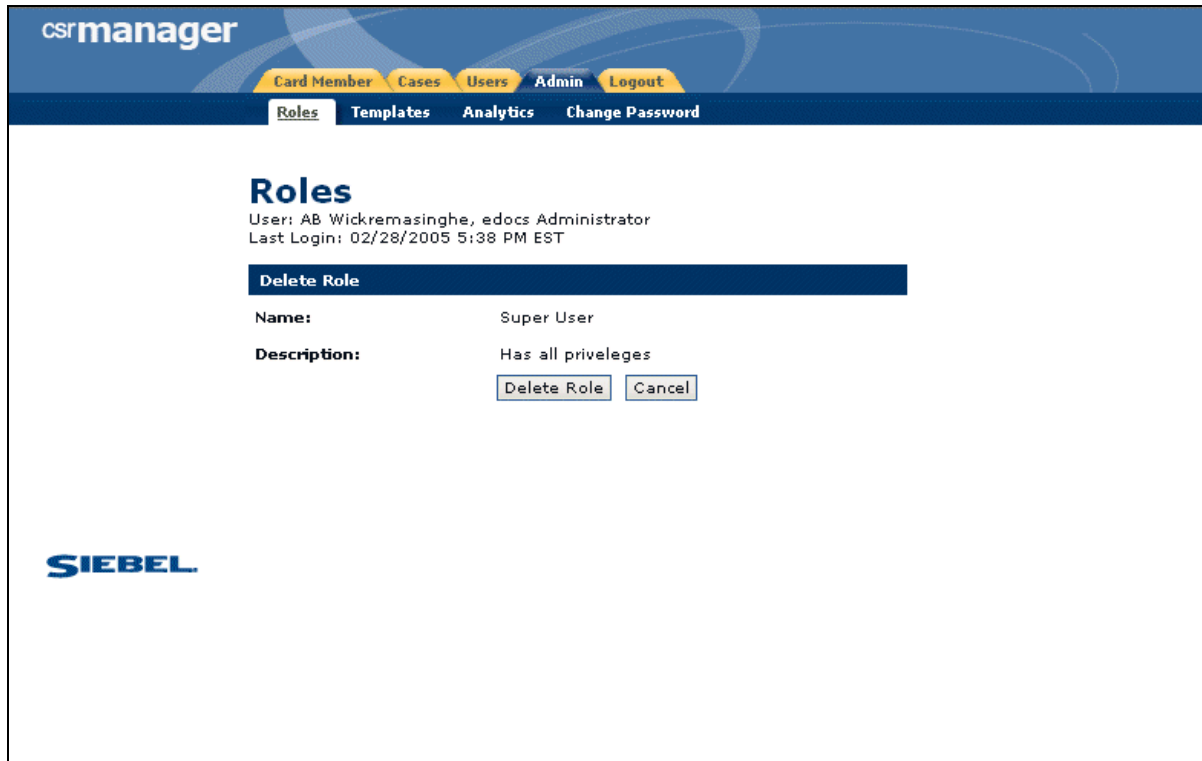


Figure 3.38 – Delete Role

### 3.3.5 Manage Templates (1060)

Name:	<b>Manage Templates</b>
Brief Description:	CSR User (with sufficient privileges) manages templates
Main Path:	<ol style="list-style-type: none"> <li>1. System displays <i>List of Templates</i> page including:             <ol style="list-style-type: none"> <li>a. Name</li> <li>b. Language (English or Spanish; Default is English)</li> <li>c. Category</li> <li>d. Subcategory</li> <li>e. Status</li> <li>f. Actions: New Template; Edit Template; Archive Template</li> </ol> </li> <li>2. CSR User selects option to create new template [A1] [A2]</li> <li>3. System displays <i>Create Template</i> page including entry fields:             <ol style="list-style-type: none"> <li>a. Language</li> <li>b. Template Category (Dropdown list of categories)</li> <li>c. Template Sub Category (Dropdown list of subcategories)</li> <li>d. Template Name</li> <li>e. Body (Template Text)</li> <li>f. Status (Active, Inactive)</li> <li>g. Tools: HTML editor toolbar</li> </ol> </li> </ol>

	<p>h. Actions: Submit; Clear; Cancel</p> <ol style="list-style-type: none"> <li>4. CSR User enters form data</li> <li>5. CSR User composes template in text field using HTML text editor and selects Submit action</li> <li>6. System creates a new template</li> <li>7. System displays <i>List of Templates</i> page including newly created template</li> </ol>
<p>Alternate Paths:</p>	<p><b>[A1] CSR User (with sufficient privileges) selects <i>Edit Template</i> to modify an existing template:</b></p> <ol style="list-style-type: none"> <li>1. System displays <i>Edit Template</i> page including:             <ol style="list-style-type: none"> <li>a. Language</li> <li>b. Template Category</li> <li>c. Template Subcategory</li> <li>d. Template Name</li> <li>e. Body (Template Text)</li> <li>f. Status (Active; Inactive)</li> <li>g. <b>Tools:</b> HTML editor toolbar</li> <li>h. <b>Actions:</b> Submit; Clear; Cancel</li> </ol> </li> <li>2. CSR User edits template and selects Submit action [A2]</li> <li>3. System updates the template</li> <li>4. System displays <i>List of Templates</i> page</li> </ol> <p><b>[A2] CSR User (with sufficient privileges) selects <i>Archive Template</i> to delete a template:</b></p> <ol style="list-style-type: none"> <li>1. System sets the template status to Inactive</li> </ol>
<p>Notes:</p>	<p>There may be 200-300 templates so they are categorized by category and subcategory so that the final selection is from a shorter list.</p> <p>Default language is English.</p> <p>Templates cannot be deleted, but remain in the system as archived templates.</p> <p>If a template exists in both English and Spanish versions, both must be archived separately.</p> <p>List can be scrollable list or in pages of 30.</p> <p>The system will display different tabs, buttons and links depending on the CSR User's privileges, See the Privileges table below for further details.</p>

## Form Validation

NAME	DESCRIPTION	VALIDATION
<b>*Template Name</b>	Title of Template	Alphanumeric. Max Length 60 characters
<b>*Template Body</b>	HTML Text of template	HTML text. Max Length 2048 characters

## Privileges

PRIVILEGE	DESCRIPTION	SYSTEM ACTION
Add/Update/Archive Templates	Administrators only have privileges to create, update and archive templates. CSR User with only <i>Accept, Return and Escalate Case</i> privilege may only add to or edit existing templates using default fonts.	Show <i>Templates</i> tab.

**csrmanager**

Card Member Cases Users Admin Logout

Roles **Templates** Analytics Change Password

### Templates

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 5:38 PM EST

**List of Templates**

<< < Page 8 of 8

Name	Language	Category	SubCategory	Status
<input type="radio"/> AA Reprice	English	Statement	Billing	Active
<input type="radio"/> Blank Template	English	Suggestions	Miscellaneous	Active
<input type="radio"/> Template en blanco	Spanish	Suggestions	Miscellaneous	Active
<input type="radio"/> DOUG SUGGEST	English	Suggestions	Miscellaneous	Active

**SIEBEL**

New Template Edit Template Archive Template

Figure 3.39 – List of Templates

The screenshot shows the 'Create Template' form in the Siebel CRM interface. The page header includes the 'csrmanager' logo and navigation tabs for 'Card Member', 'Cases', 'Users', 'Admin', and 'Logout'. Below this is a secondary navigation bar with 'Roles', 'Templates', 'Analytics', and 'Change Password'. The main content area is titled 'Templates' and shows the user 'AB Wickremasinghe, edocs Administrator' with a last login of '02/28/2005 5:38 PM EST'. The form itself is titled 'Create Template' and contains the following fields and options:

- Language:** Radio buttons for 'English' (selected) and 'Spanish'.
- Template Category:** A dropdown menu with 'Account Balance' selected.
- Template Sub Category:** A dropdown menu with 'Balance' selected.
- Template Name:** A text input field containing 'Account Balance Template'.
- Body:** A rich text editor with a toolbar containing icons for Bold (B), Italic (I), Underline (U), Bulleted List, Numbered List, Indent, Outdent, Text Color, Background Color, Link, Unlink, Table, Table Border, Source Code, and Help. The editor area is currently empty.
- Status:** Radio buttons for 'Active' (selected) and 'Inactive'.
- Buttons:** 'Submit', 'Clear', and 'Cancel' buttons.

The Siebel logo is visible on the left side of the form area.

Figure 3.40 – Create a Template

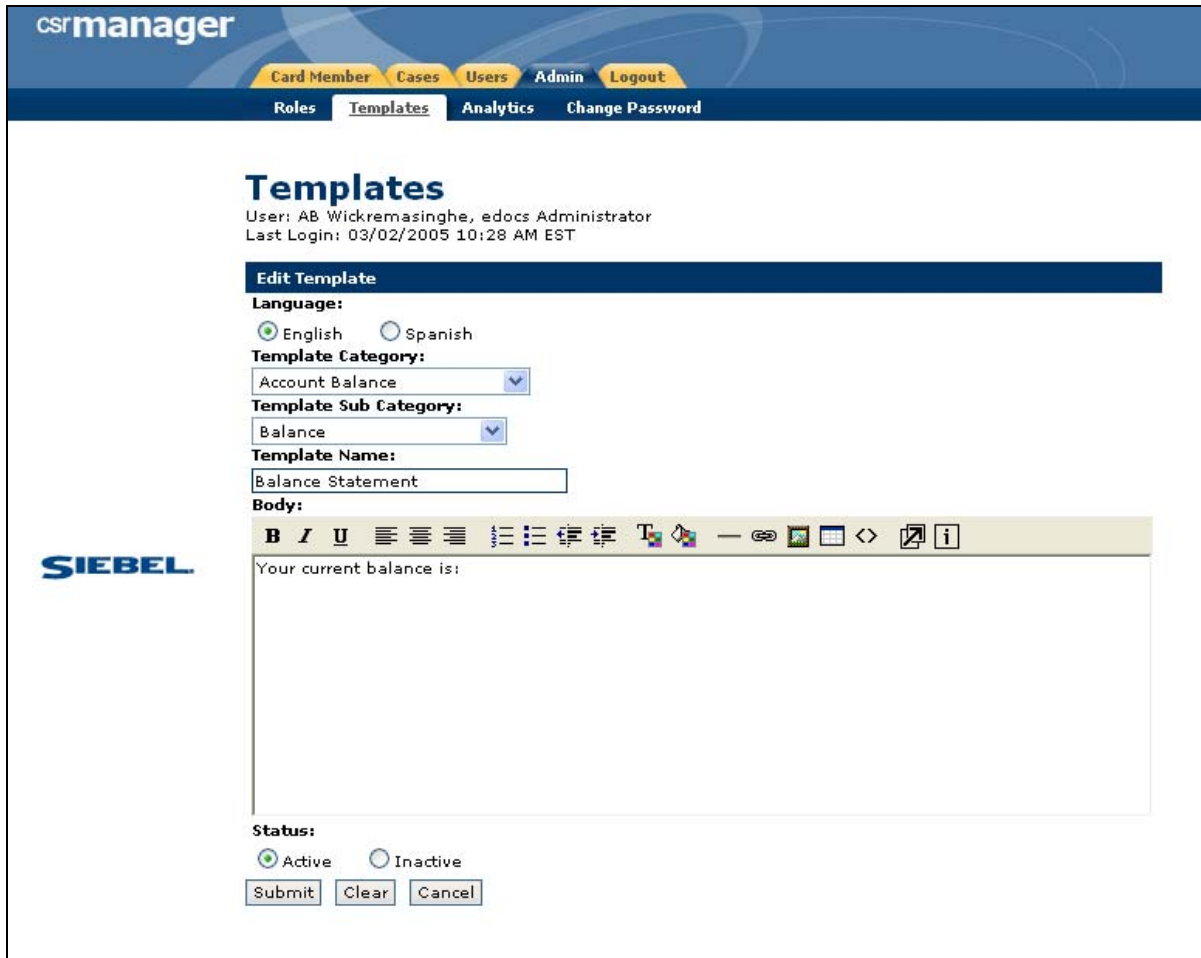
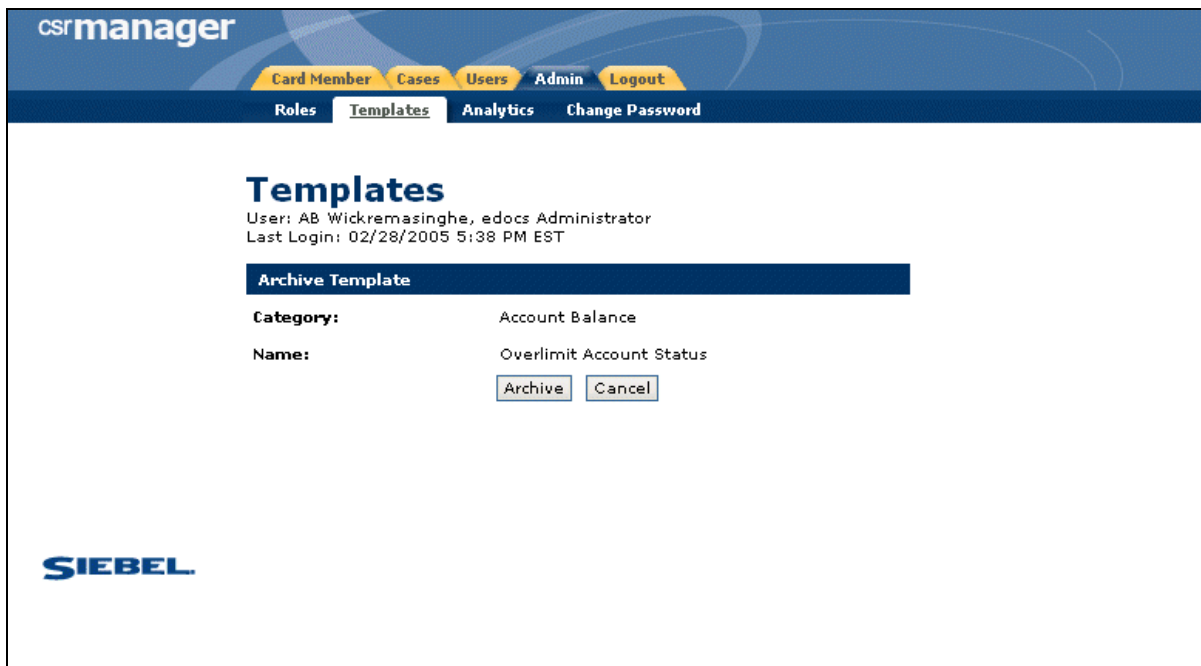


Figure 3.41 – Edit a Template



**Figure 3.42 – Archive Template Screen**

## 3.4 Analytics

The Analytics use cases cover the business requirements for allowing CSR User’s to view informative reports.

1. CSR User Reports – dynamically generate and view a number of reports for monitoring card member and CSR User activity and productivity, including reports on currently locked accounts and User logins:
2. Enrollment and Login Reports – construct and view a report of CSR User case counts by category and user for specified date range

View Enrollment and User Session Reports

- a) Total Enrolled Card Member Report
- b) Card Member User Session Report
- c) CSR User Session Report

### 3.4.1 View CSR User Reports (1070)

Name:	<b>View CSR User Reports</b>
Brief Description:	CSR User views reports
Main Path:	<ol style="list-style-type: none"> <li>1. System displays <i>List of Reports</i> page</li> <li>2. CSR User selects report [A1]-[A9]</li> <li>3. System displays report</li> </ol>
Alternate Path:	<p><b>[A1] Case Management Report:</b></p> <ol style="list-style-type: none"> <li>1. System displays options for case report including:                             <ol style="list-style-type: none"> <li>a. Report Name (See options below)</li> <li>b. Start Date</li> <li>c. End Date</li> <li>d. Days Open (Min)</li> <li>e. Days Open (Max)</li> <li>f. CSR Users Filter</li> <li>g. Category Filter action</li> <li>h. Status Filter</li> <li>i. <b>Actions:</b> Submit; Cancel; Clear</li> </ol> </li> <li>2. CSR User selects report parameters</li> <li>3. CSR User selects <i>Submit</i> action</li> <li>4. System displays the report summary</li> <li>5. Use case ends</li> </ol> <p><b>[A2] Card Member Account Lockout Report:</b></p> <ol style="list-style-type: none"> <li>1. System displays a list of all card member accounts that are currently locked out due to registration failures</li> </ol>

	<ul style="list-style-type: none"> <li>a. Card Account (Account Number)</li> <li>b. Time Locked (Date and Time Stamp)</li> <li>c. Registration Failure Count</li> </ul> <p><b>[A3] Card Member Lockout Report:</b></p> <ul style="list-style-type: none"> <li>1. System displays a list of all card members who are currently locked out due to login failures <ul style="list-style-type: none"> <li>a. Account Number</li> <li>b. User ID</li> <li>c. Time Locked (Date and Time Stamp)</li> <li>d. Login Failure Count</li> </ul> </li> </ul> <p><b>[A4] CSR User Lockout Report:</b></p> <ul style="list-style-type: none"> <li>1. System displays a list of all CSR Users who are currently locked out due to login failures <ul style="list-style-type: none"> <li>a. Login ID</li> <li>b. User Name</li> <li>c. Time Locked (Date and Time Stamp)</li> <li>d. Lockout Reason</li> <li>e. Login Failure Count</li> </ul> </li> </ul> <p><b>[A5] Total Enrolled Card Members Report:</b></p> <ul style="list-style-type: none"> <li>1. System displays a list of enrolled card members: <ul style="list-style-type: none"> <li>▪ Number of Enrolled Card Members</li> </ul> </li> </ul> <p><b>[A6] Card Member Session Report:</b></p> <ul style="list-style-type: none"> <li>1. System displays a list of all open card member sessions <ul style="list-style-type: none"> <li>a. Account Number</li> <li>b. User Name</li> <li>c. User ID</li> <li>d. Logged On (Date and Time Stamp of Login)</li> </ul> </li> </ul> <p><b>[A7] CSR User Session Report:</b></p> <ul style="list-style-type: none"> <li>1. System displays a list of all open CSR User Sessions <ul style="list-style-type: none"> <li>a. CSR Login ID</li> <li>b. CSR User Name</li> <li>c. Date and Time Stamp of Login</li> </ul> </li> </ul>
<b>Business Rules:</b>	<b>[B1]</b> CSR Users will only be allowed to see reports for categories that they have been assigned to.
<b>Notes:</b>	<p>Pages that have sensitive information that would enable take over include: Profile; Payment summary; QuickPay; Scheduled; Statement; Statement History. These would be ones that would need to be tracked if CSR User logs on as user. To simplify: track every page.</p> <p>The system will display different tabs, buttons and links depending on the CSR User's privileges, See the table below for further details.</p> <p>The options for the Case Management Report are:</p> <ul style="list-style-type: none"> <li>▪ <i>Analyze CSR Case Load</i> – provides key information concerning the current work load of one or more CSR Users. This report is used in conjunction with the <i>Reassign Case</i> feature.</li> <li>▪ <i>Analyze Case Load by Type</i> – provides key information as to the</li> </ul>

types of cases that are currently being worked on or that have been worked on over a period of time. This information can be used to ensure that categories are properly staffed.

- *Cases Closed* – provides key information as to the rate of cases closed over time for one or more CSR User. This information can be used to evaluate the effectiveness of one or more CSR User.
- *Cases Overdue* – provides cases that have been open longer than the specified maximum (48 hours). This report can be used in conjunction with the *Reassign Cases* option so that overdue cases can be quickly reassigned to another CSR User who may have a lesser case load.
- *Escalated Cases by User* – provides all cases by user which have been escalated. This report can be used to determine which CSR Users are escalating cases instead of closing them.

The report names for the Case Management Reports are:

1. Group by Categories, Case Count report columns:
  - a. Categories (Drilldown)
  - b. Count
  - c. Percent
- Group by CSR, Case Count report columns:
  - a. CSR Name (Drilldown)
  - b. Count
  - c. Percent
2. Group by Case Days Open, Case Count report columns:
  - a. Case Days Open (Drilldown)
  - b. Count
  - c. Percent
3. Group by Case Status, Case Count report columns:
  - a. Case Status (Drilldown)
  - b. Count
  - c. Percent
4. CSR Cases Closed report columns:
  - a. CSR Name (Drilldown)
  - b. Count
  - c. Percent
5. Escalated Cases by CSR report columns:
  - a. CSR Name (Drilldown)
  - b. Count
  - c. Percent
6. Escalated Cases by Category report columns:
  - a. Categories (Drilldown)
  - b. Count
  - c. Percent
7. Activity by Event Type report columns:
  - a. Event Type (Drilldown)
  - b. Count
  - c. Percent



	<p>All Drilldown: report columns:</p> <ul style="list-style-type: none"> <li>a. Case No.</li> <li>b. Created</li> <li>c. Last Updated</li> <li>d. Card Member Name</li> <li>e. Category</li> <li>f. Status</li> <li>g. Owner</li> </ul>
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### Privileges

PRIVILEGE	DESCRIPTION	SYSTEM ACTION
View Reports	Fraud Reps and managers are allowed to view reports of CSR User activity.	Show <i>Analytics</i> sub-tab. Show all Reports
View Card Member Profile	CSR Users with this privilege may see Card Member Session report.	Show <i>Analytics</i> sub-tab. Show Card Member Session Report
Assign Case	CSR Users with this privilege may see Case Management Reports for users in their categories.	Show <i>Analytics</i> sub-tab. Show Case Management Report

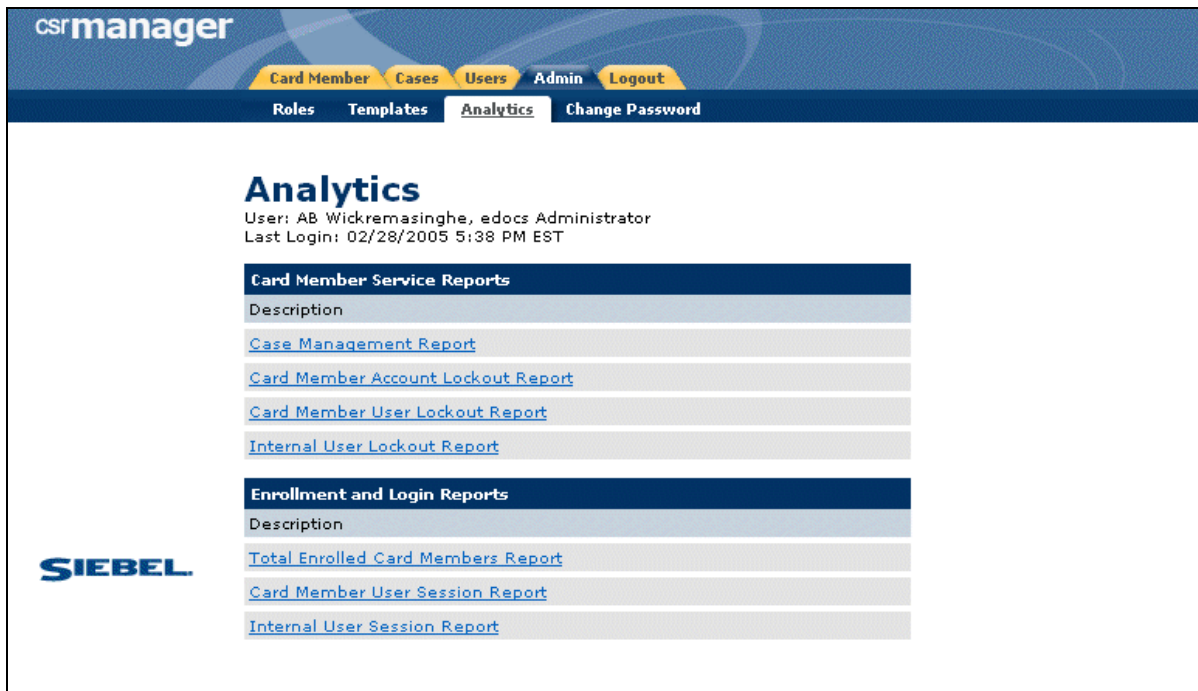


Figure 3.43 – Analytics Dashboard of Reports

The screenshot shows the 'Case Report Criteria' form in the CSR Manager application. The interface includes a top navigation bar with 'csrmanager' branding and tabs for 'Card Member', 'Cases', 'Users', 'Admin', and 'Logout'. Below this is a secondary navigation bar with 'Roles', 'Templates', 'Analytics', and 'Change Password'. The main content area features a title 'Case Report Criteria' and user information: 'User: AB Wickremasinghe, edocs Administrator' and 'Last Login: 02/28/2005 6:03 PM EST'. A dark blue bar contains the instruction 'Enter report criteria below.'. The form includes a 'Report Name' dropdown menu set to 'Group By Categories, Case Count', and fields for 'Start Date', 'End Date', 'Days Open (Min)', and 'Days Open (Max)'. There are three sections for selection: 'CSR' with available names like 'Milligan, Hunter' and 'Abalos, Marjorie'; 'Category' with options like 'Account Balance' and 'Account Status'; and 'Status' with 'Closed' and 'Open'. Each section has 'Available' and 'Selected' lists with arrow buttons for moving items. At the bottom are 'Submit', 'Cancel', and 'Clear' buttons. The Siebel logo is visible on the left side of the page.

Figure 3.44 – Case Management Report Criteria

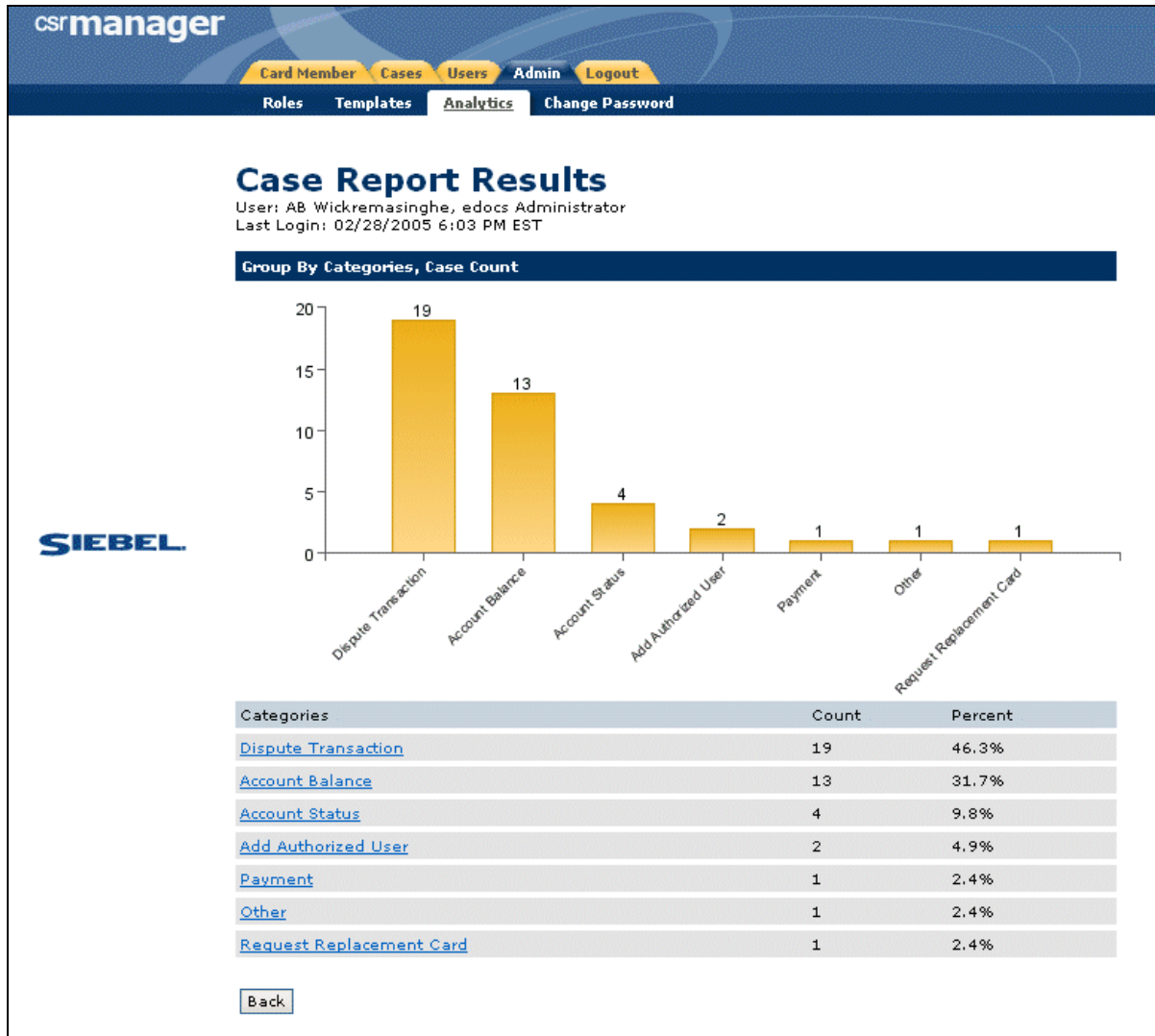


Figure 3.45 – Case Management Report Results: Group by Categories, Case Count

**Case Report Results**  
 User: AB Wickremasinghe, edocs Administrator  
 Last Login: 02/28/2005 6:03 PM EST

**Group By Categories, Case Count : Account Balance**

Page 1 of 1

Case No.	Created	Last Updated	Card Member Name	Category	Category	Owner
<a href="#">1000041</a>	02/01/2005 11:34PM	02/01/2005 11:34PM	Garner Mary Loug	Account Balance	Closed	CSR Case Queue
<a href="#">1000022</a>	12/09/2004 07:54PM	01/13/2005 10:10PM	Short Debbie	Account Balance	Open	Abbott, Joel
<a href="#">1000005</a>	11/15/2004 04:21PM	11/15/2004 04:24PM	James Greg	Account Balance	Closed	Yedla, Usha
<a href="#">1000017</a>	11/30/2004 07:37PM	12/08/2004 10:53PM	James Greg	Account Balance	Open	Albert, Lev
<a href="#">1000020</a>	12/06/2004 10:38PM	12/08/2004 10:53PM	Short Debbie	Account Balance	Open	Albert, Lev
<a href="#">1000021</a>	12/09/2004 05:23PM	12/09/2004 07:40PM	Short Debbie	Account Balance	Closed	Yedla, Usha
<a href="#">1000003</a>	11/15/2004 12:08PM	11/15/2004 05:29PM	Garner MaryLou	Account Balance	Closed	Yedla, Usha
<a href="#">101001</a>	10/27/2004 04:14PM	10/27/2004 04:28PM	Gault, John (10)	Account Balance	Closed	Albert, Lev
<a href="#">101002</a>	10/27/2004 04:30PM	10/27/2004 04:41PM	Gault, John (10)	Account Balance	Closed	Albert, Lev
<a href="#">101003</a>	10/27/2004 04:45PM	11/30/2004 07:46PM	Gault, John (10)	Account Balance	Closed	Wickremasinghe, AB
<a href="#">102021</a>	11/09/2004 09:02AM	11/30/2004 07:46PM	Gault, John (10)	Account Balance	Closed	Albert, Lev
<a href="#">1000001</a>	11/11/2004 01:35PM	12/08/2004 10:52PM	Garner MaryLou	Account Balance	Open	Albert, Lev
<a href="#">1000048</a>	02/18/2005 02:04AM	02/28/2005 03:54PM	Garner Mary Loug	Account Balance	Open	CSR Case Queue

[Back](#)

**Figure 3.46 – Case Management Report Drill-Down: Group by Categories, Case Count**

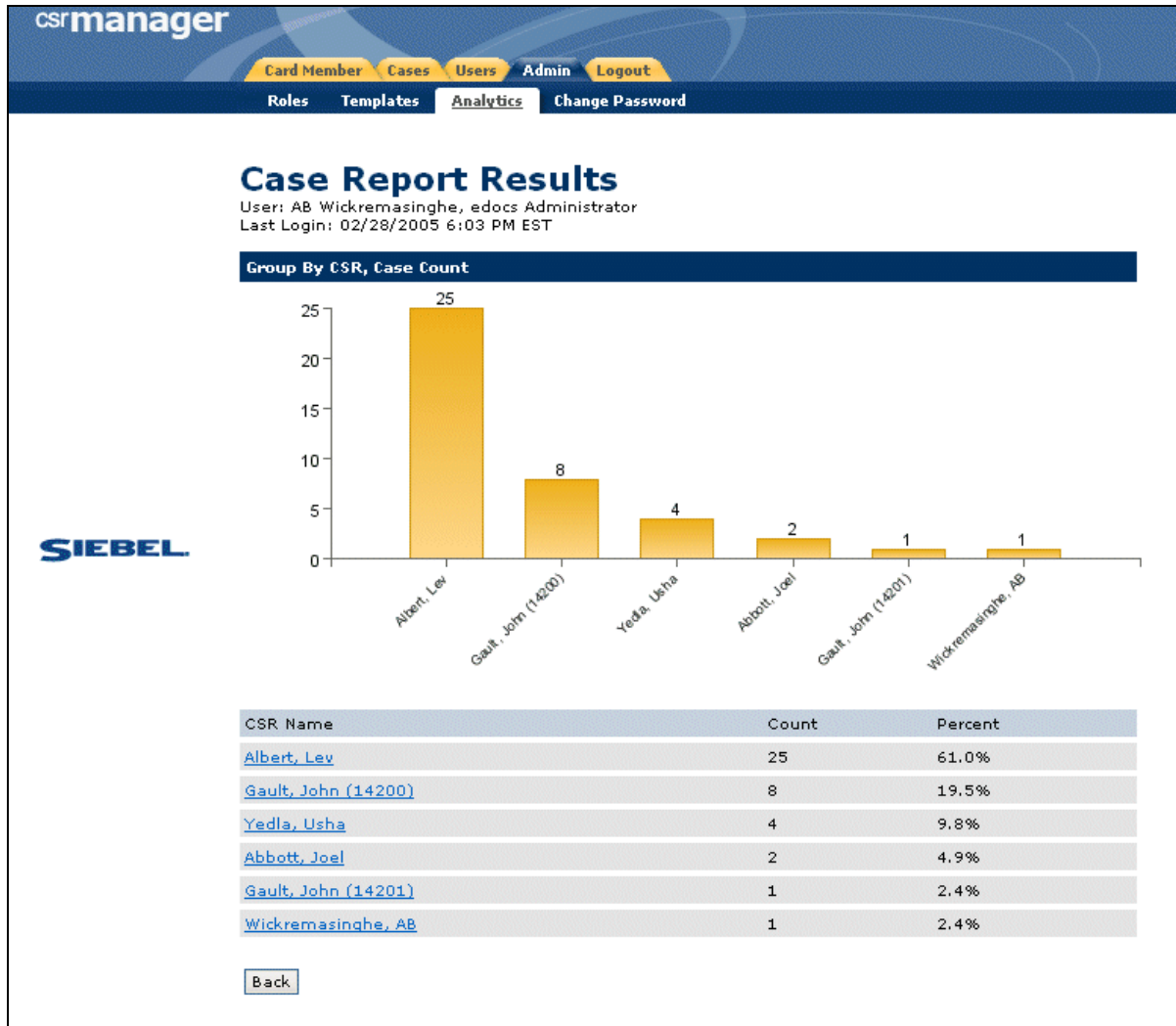


Figure 3.47 – Case Management Report Results: Group by CSR, Case Count

**csrmanager**

Card Member Cases Users Admin Logout

Roles Templates **Analytics** Change Password

### Case Report Results

User: AB Wickremasinghe, edocs Administrator  
Last Login: 02/28/2005 6:03 PM EST

**Group By CSR, Case Count : Gault, John (14201)**

Page 1 of 1

Case No.	Created	Last Updated	Card Member Name	Category	Category	Owner
<a href="#">1000043</a>	02/03/2005 04:43PM	02/28/2005 05:51PM	James Greg	Dispute Transaction	Open	CSR Case Queue (Escalation)

[Back](#)

**SIEBEL**

**Figure 3.48 – Case Management Report Drill-Down: Group by CSR, Case Count**



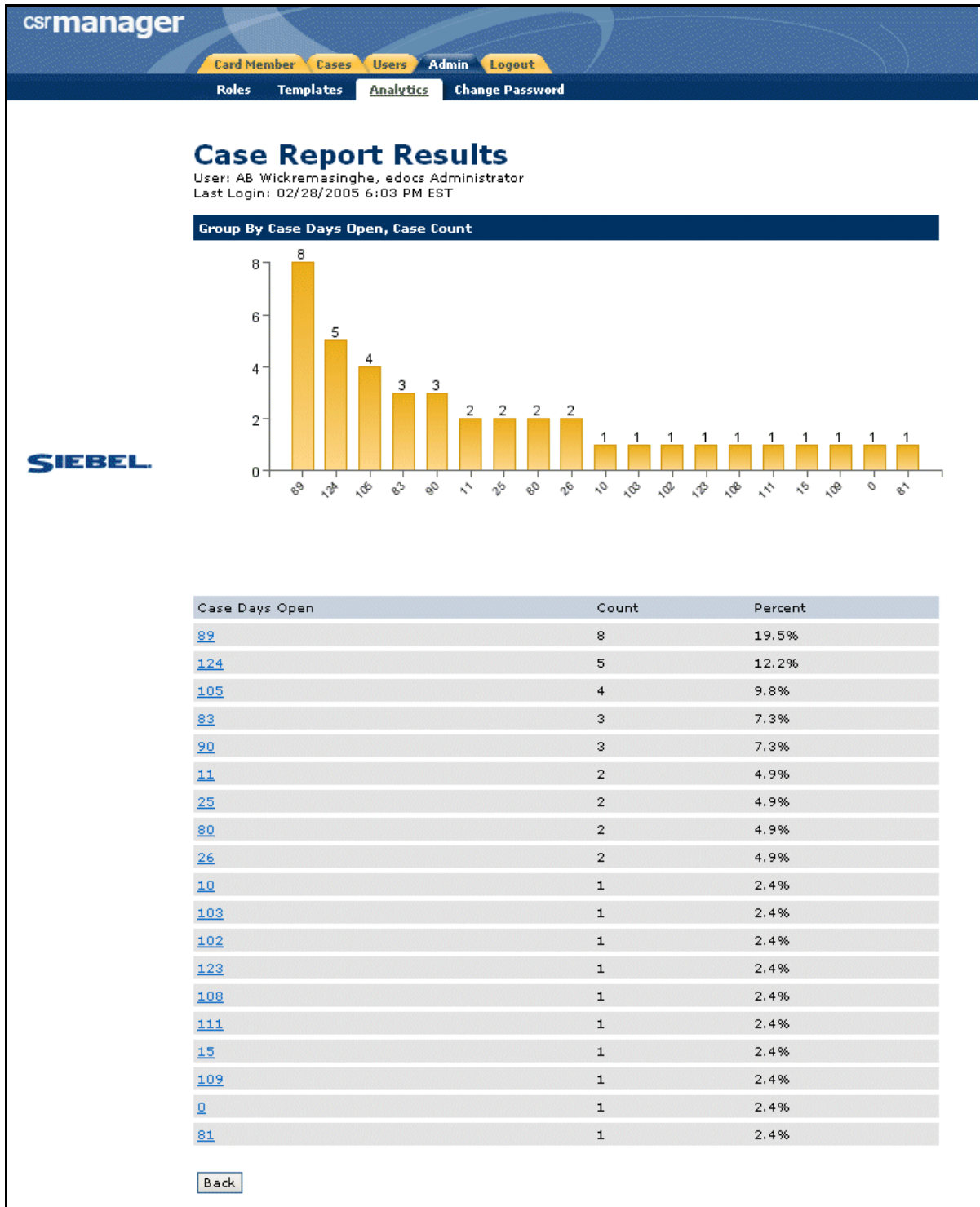


Figure 3.49 – Case Management Report Results: Group by Case Days Open, Case Count



Figure 3.40 – Case Management Report Drill-Down: Group by Case Days Open, Case Count

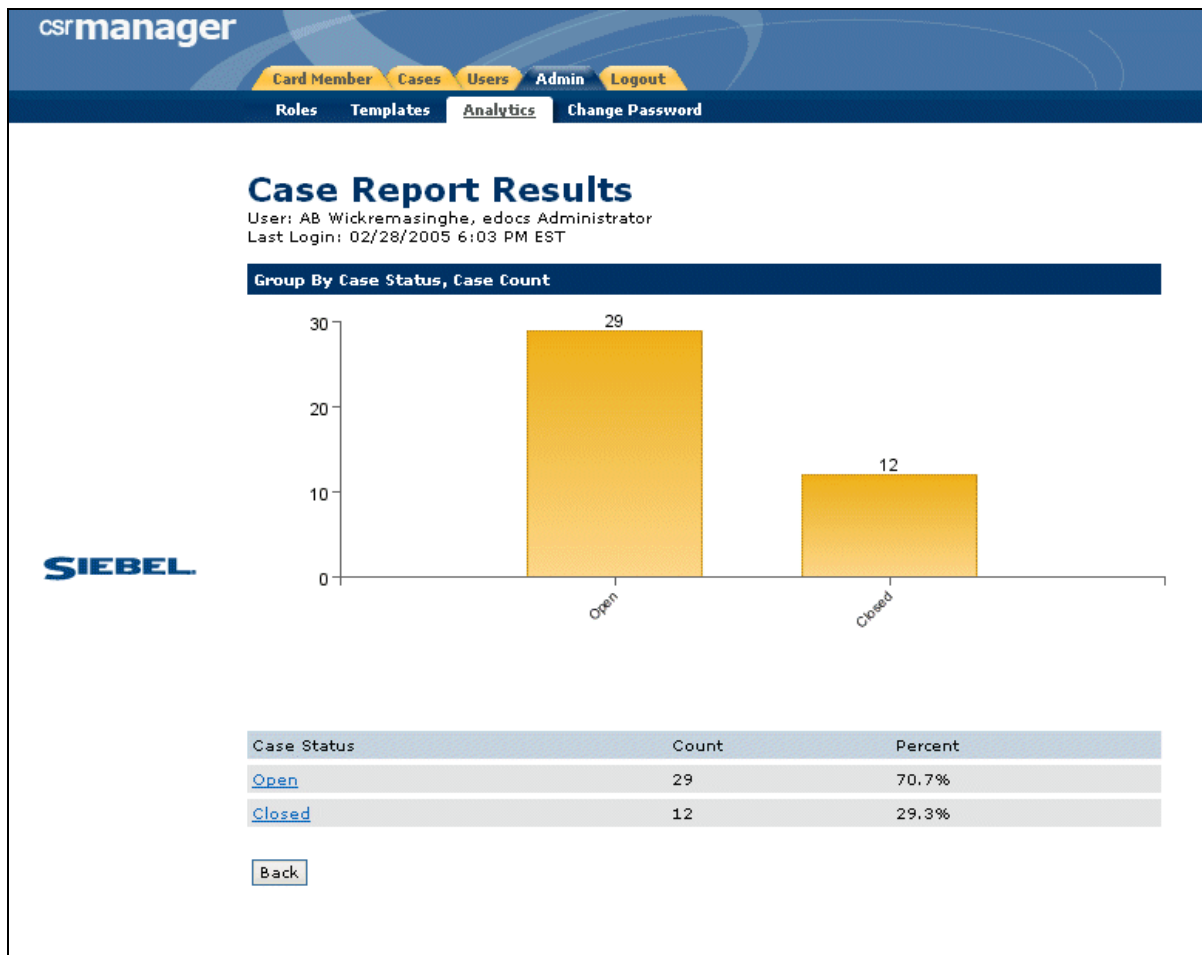




Figure 3.41 – Case Management Report Results: Group by Case Status, Case Count



The screenshot shows the Siebel Case Management Report Results interface. The top navigation bar includes 'Card Member', 'Cases', 'Users', 'Admin', and 'Logout'. Below this, there are tabs for 'Roles', 'Templates', 'Analytics', and 'Change Password'. The main heading is 'Case Report Results' with user information: 'User: AB Wickremasinghe, edocs Administrator' and 'Last Login: 02/28/2005 6:03 PM EST'. The report title is 'Group By Case Status, Case Count : Closed' and it is 'Page 1 of 1'. A table lists 14 cases with columns for Case No., Created, Last Updated, Card Member Name, Category, and Owner. A 'Back' button is located at the bottom left of the table area.

Case No.	Created	Last Updated	Card Member Name	Category	Category	Owner
<a href="#">1000041</a>	02/01/2005 11:34PM	02/01/2005 11:34PM	Garner Mary Loug	Account Balance	Closed	CSR Case Queue
<a href="#">1000005</a>	11/15/2004 04:21PM	11/15/2004 04:24PM	James Greg	Account Balance	Closed	Yedla, Usha
<a href="#">1000021</a>	12/09/2004 05:23PM	12/09/2004 07:40PM	Short Debbie	Account Balance	Closed	Yedla, Usha
<a href="#">1000007</a>	11/18/2004 02:47PM	12/02/2004 10:33AM	Short Debbie	Payment	Closed	Yedla, Usha
<a href="#">1000003</a>	11/15/2004 12:08PM	11/15/2004 05:29PM	Garner MaryLou	Account Balance	Closed	Yedla, Usha
<a href="#">104021</a>	12/06/2004 10:27PM	12/06/2004 10:58PM	Santiago, Brita	Other	Closed	Albert, Lev
<a href="#">100001</a>	10/27/2004 01:14PM	10/27/2004 04:13PM	Gault, John (10)	Dispute Transaction	Closed	Albert, Lev
<a href="#">101001</a>	10/27/2004 04:14PM	10/27/2004 04:28PM	Gault, John (10)	Account Balance	Closed	Albert, Lev
<a href="#">101002</a>	10/27/2004 04:30PM	10/27/2004 04:41PM	Gault, John (10)	Account Balance	Closed	Albert, Lev
<a href="#">101003</a>	10/27/2004 04:45PM	11/30/2004 07:46PM	Gault, John (10)	Account Balance	Closed	Wickremasinghe, AB
<a href="#">102021</a>	11/09/2004 09:02AM	11/30/2004 07:46PM	Gault, John (10)	Account Balance	Closed	Albert, Lev
<a href="#">102001</a>	10/27/2004 05:52PM	02/16/2005 07:51PM	Garner MaryLou	Account Status	Closed	Albert, Lev

Figure 3.42 – Case Management Report Drill-Down: Group by Case Status, Case Count

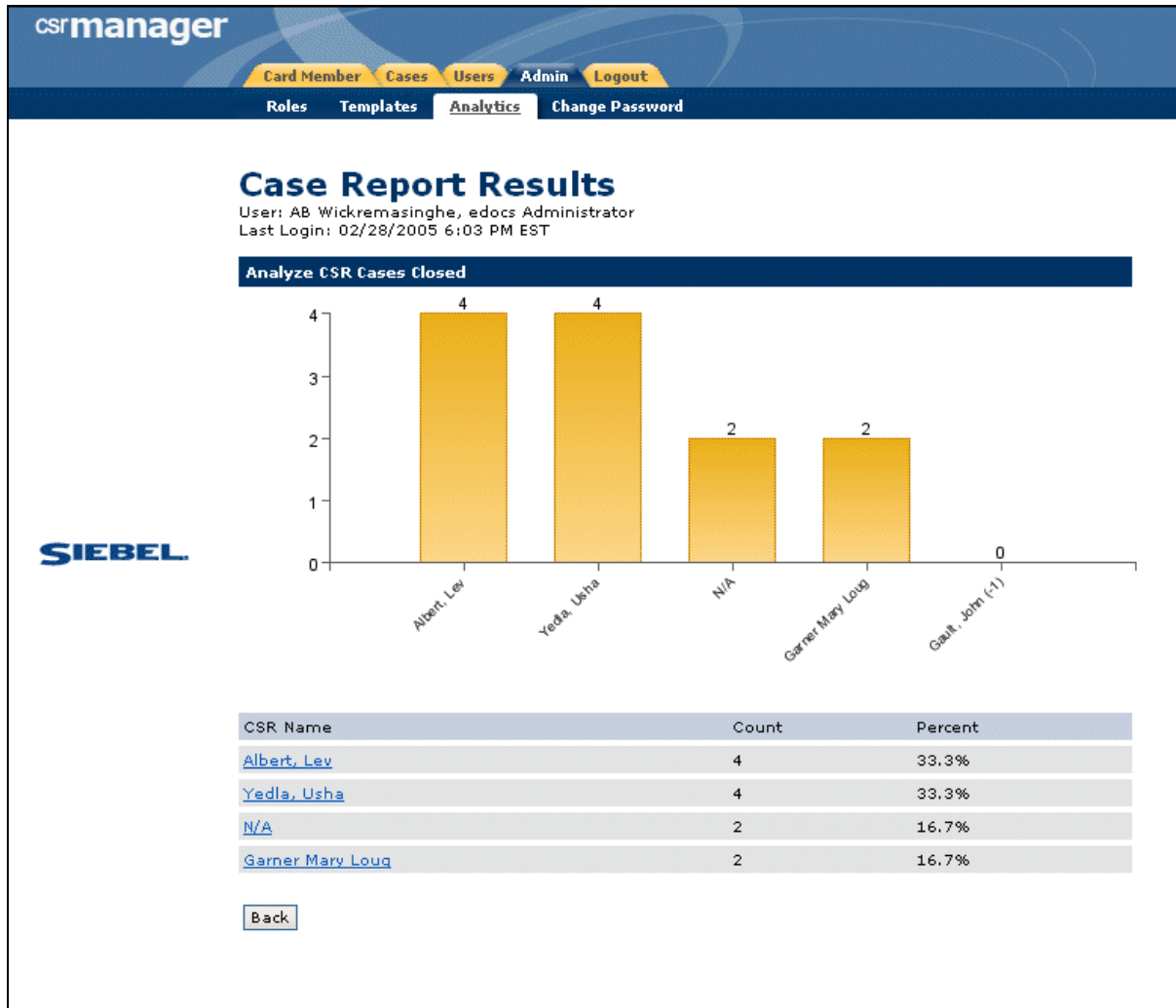


Figure 3.43 – Case Management Report Results: CSR Cases Closed

The screenshot displays the Siebel Case Report Results interface. At the top, the 'csrmanager' logo is visible. Below it, a navigation bar includes 'Card Member', 'Cases', 'Users', 'Admin', and 'Logout'. A secondary navigation bar contains 'Roles', 'Templates', 'Analytics', and 'Change Password'. The main content area features the title 'Case Report Results' and user information: 'User: AB Wickremasinghe, edocs Administrator' and 'Last Login: 02/28/2005 6:03 PM EST'. A table titled 'Analyze CSR Cases Closed : Garner Mary Loug' is shown, with 'Page 1 of 1' in the top right corner. The table has columns for Case No., Created, Last Updated, Card Member Name, Category, Category, and Owner. Two rows of data are listed, with the first row highlighted in blue. A 'Back' button is located below the table. The Siebel logo is positioned in the bottom left corner of the page.

Case No.	Created	Last Updated	Card Member Name	Category	Category	Owner
<a href="#">1000041</a>	02/01/2005 11:34PM	02/01/2005 11:34PM	Garner Mary Loug	Account Balance	Closed	CSR Case Queue
<a href="#">102001</a>	10/27/2004 05:52PM	02/16/2005 07:51PM	Garner MaryLou	Account Status	Closed	Albert, Lev

**Figure 3.44 – Case Management Report Drill-Down: CSR Cases Closed**

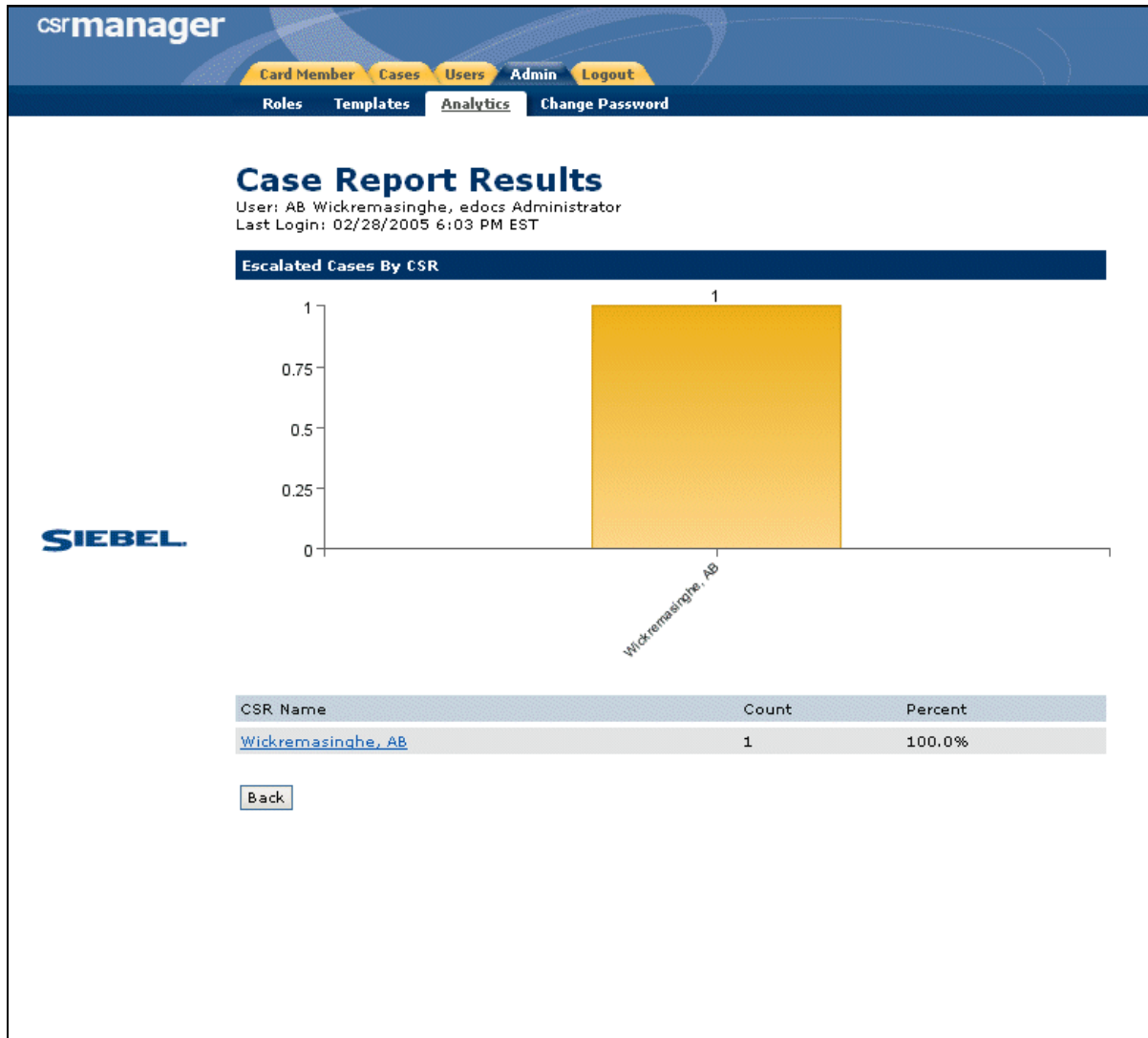


Figure 3.45 – Case Management Report Results: Escalated Cases by CSR

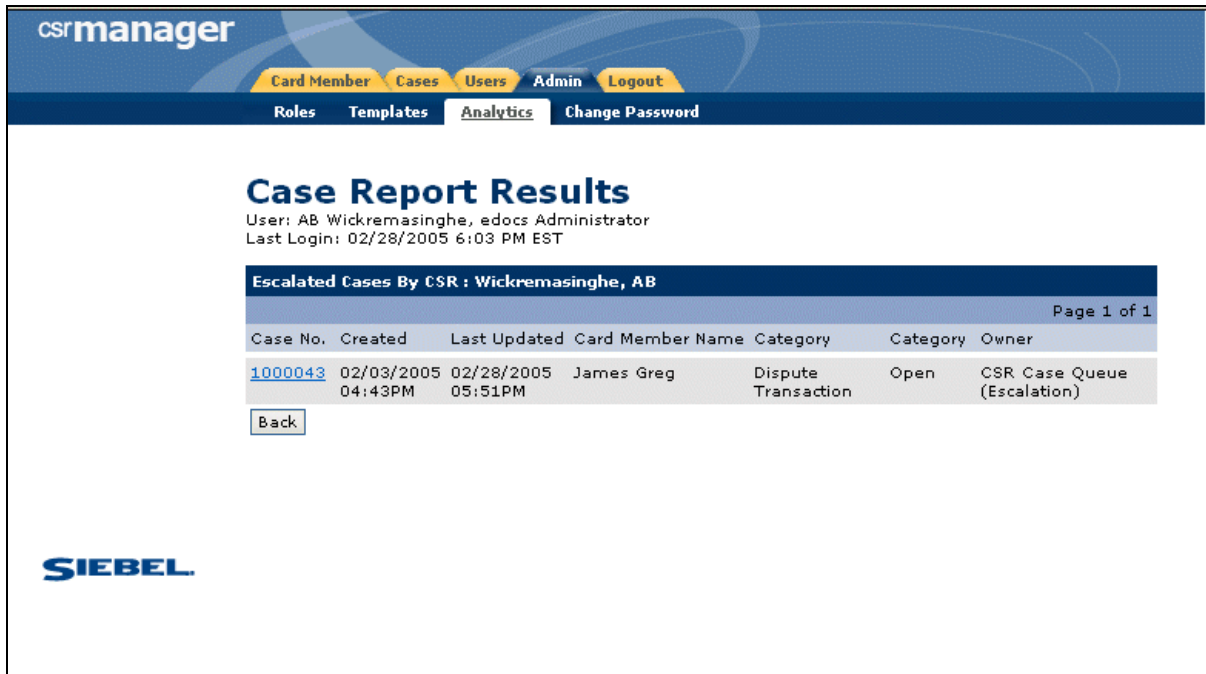
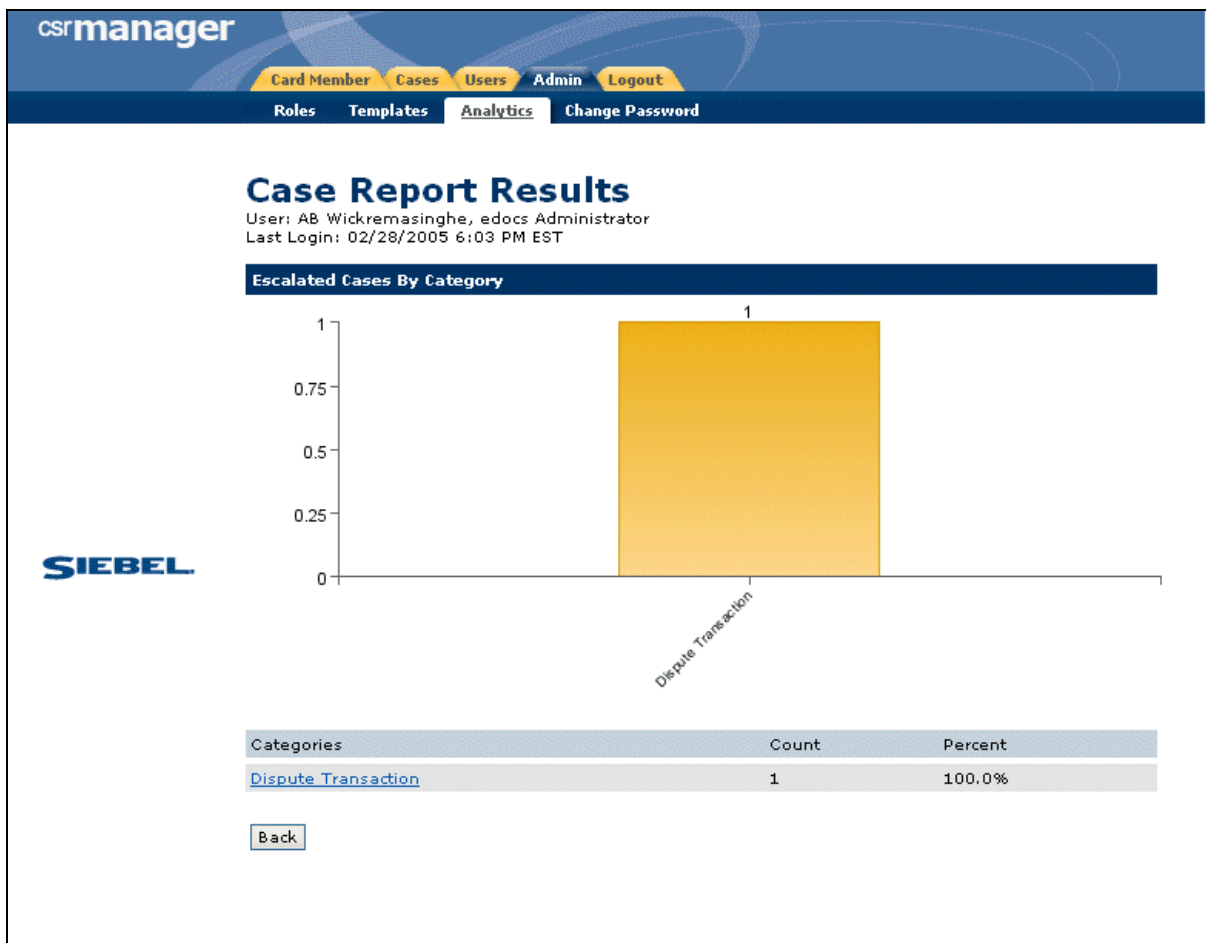


Figure 3.46 – Case Management Report Drill-Down: Escalated Cases by CSR



**Figure 3.47 – Case Management Report Results: Escalated Cases by Category**

The screenshot shows the CSR Manager interface. At the top, there is a navigation bar with the 'csrmanager' logo and several menu items: 'Card Member', 'Cases', 'Users', 'Admin', and 'Logout'. Below this, a secondary navigation bar contains 'Roles', 'Templates', 'Analytics', and 'Change Password'. The main content area is titled 'Case Report Results' and includes user information: 'User: AB Wickremasinghe, edocs Administrator' and 'Last Login: 02/28/2005 6:03 PM EST'. A table titled 'Escalated Cases By Category : Dispute Transaction' is displayed, showing one case with details like Case No., Created, Last Updated, Card Member Name, Category, and Owner. A 'Back' button is located below the table. The Siebel logo is visible in the bottom left corner.

Case No.	Created	Last Updated	Card Member Name	Category	Category	Owner
<a href="#">1000043</a>	02/03/2005 04:43PM	02/28/2005 05:51PM	James Greg	Dispute Transaction	Open	CSR Case Queue (Escalation)

**Figure 3.48 – Case Management Report Drill-Down: Escalated Cases by Category**

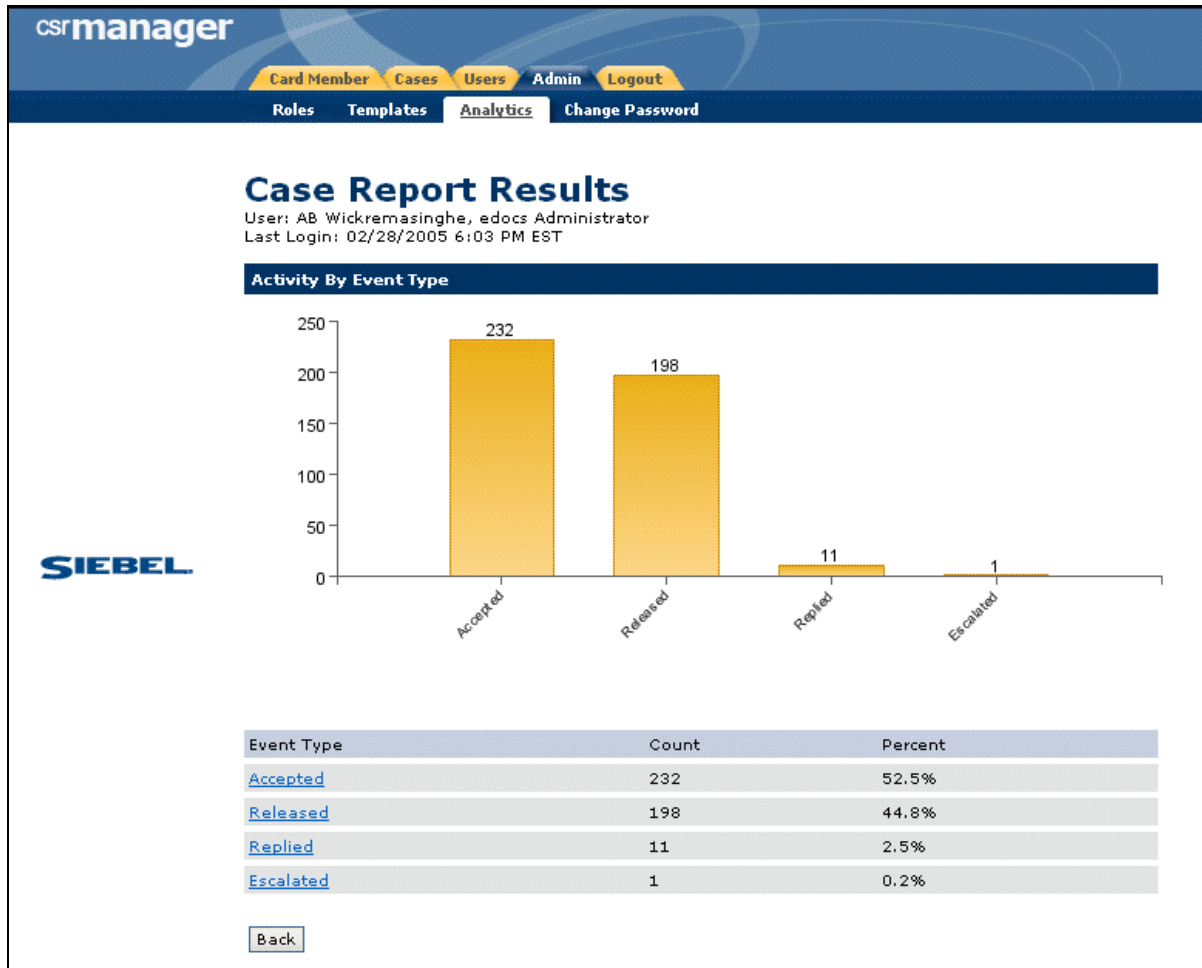


Figure 3.49 – Case Management Report Results: Activity by Event Type



**Case Report Results**  
 User: AB Wickremasinghe, edocs Administrator  
 Last Login: 02/28/2005 6:03 PM EST

**Activity By Event Type : Replied**

Page 1 of 1

Case No.	Created	Last Updated	Card Member Name	Category	Category	Owner
<a href="#">1000005</a>	11/15/2004 04:21PM	11/15/2004 04:24PM	James Greg	Account Balance	Closed	Yedla, Usha
<a href="#">1000021</a>	12/09/2004 05:23PM	12/09/2004 07:40PM	Short Debbie	Account Balance	Closed	Yedla, Usha
<a href="#">1000007</a>	11/18/2004 02:47PM	12/02/2004 10:33AM	Short Debbie	Payment	Closed	Yedla, Usha
<a href="#">1000003</a>	11/15/2004 12:08PM	11/15/2004 05:29PM	Garner MaryLou	Account Balance	Closed	Yedla, Usha
<a href="#">104021</a>	12/06/2004 10:27PM	12/06/2004 10:58PM	Santiago, Brita	Other	Closed	Albert, Lev
<a href="#">104021</a>	12/06/2004 10:27PM	12/06/2004 10:58PM	Santiago, Brita	Other	Closed	Albert, Lev
<a href="#">104021</a>	12/06/2004 10:27PM	12/06/2004 10:58PM	Santiago, Brita	Other	Closed	Albert, Lev
<a href="#">104021</a>	12/06/2004 10:27PM	12/06/2004 10:58PM	Santiago, Brita	Other	Closed	Albert, Lev
<a href="#">100001</a>	10/27/2004 01:14PM	10/27/2004 04:13PM	Gault, John (10)	Dispute Transaction	Closed	Albert, Lev
<a href="#">101001</a>	10/27/2004 04:14PM	10/27/2004 04:28PM	Gault, John (10)	Account Balance	Closed	Albert, Lev
<a href="#">101002</a>	10/27/2004 04:30PM	10/27/2004 04:41PM	Gault, John (10)	Account Balance	Closed	Albert, Lev

[Back](#)

Figure 3.50 – Case Management Report Drill-Down: Activity by Event Type



The screenshot shows the Siebel Card Manager Administration (CSR) interface. The top navigation bar includes 'Card Member', 'Cases', 'Users', 'Admin', and 'Logout'. Below this, there are tabs for 'Roles', 'Templates', 'Analytics', and 'Change Password'. The 'Analytics' section is active, displaying the user 'AB Wickremasinghe, edocs Administrator' and their last login time '03/07/2005 10:55 AM EST'. A table titled 'Card Member Account Lockout Report' shows one entry for card account '7771484853708334' which was locked on '03/07/2005 11:18:36 AM' with a 'Reg Failure Count' of '4'. The Siebel logo is visible in the bottom left corner.

Card Account	Time Locked	Reg Failure Count
7771484853708334	03/07/2005 11:18:36 AM	4

Figure 3.51 – Card Member Account Lockout Report

The screenshot shows the Siebel Card Manager Administration (CSR) interface. The top navigation bar includes 'Card Member', 'Cases', 'Users', 'Admin', and 'Logout'. Below this, there are tabs for 'Roles', 'Templates', 'Analytics', and 'Change Password'. The 'Analytics' section is active, displaying the user 'AB Wickremasinghe, edocs Administrator' and their last login time '02/28/2005 6:03 PM EST'. A table titled 'Card Member User Lockout Report' shows one entry for account number '7771484853577473' with user ID 'lisaspizo1' which was locked on '02/16/2005 08:09:46 PM' with a 'Login Failure Count' of '5'. The Siebel logo is visible in the bottom left corner.

Account Number	User ID	Time Locked	Login Failure Count
7771484853577473	lisaspizo1	02/16/2005 08:09:46 PM	5

Figure 3.52 – Card Member User Lockout Report

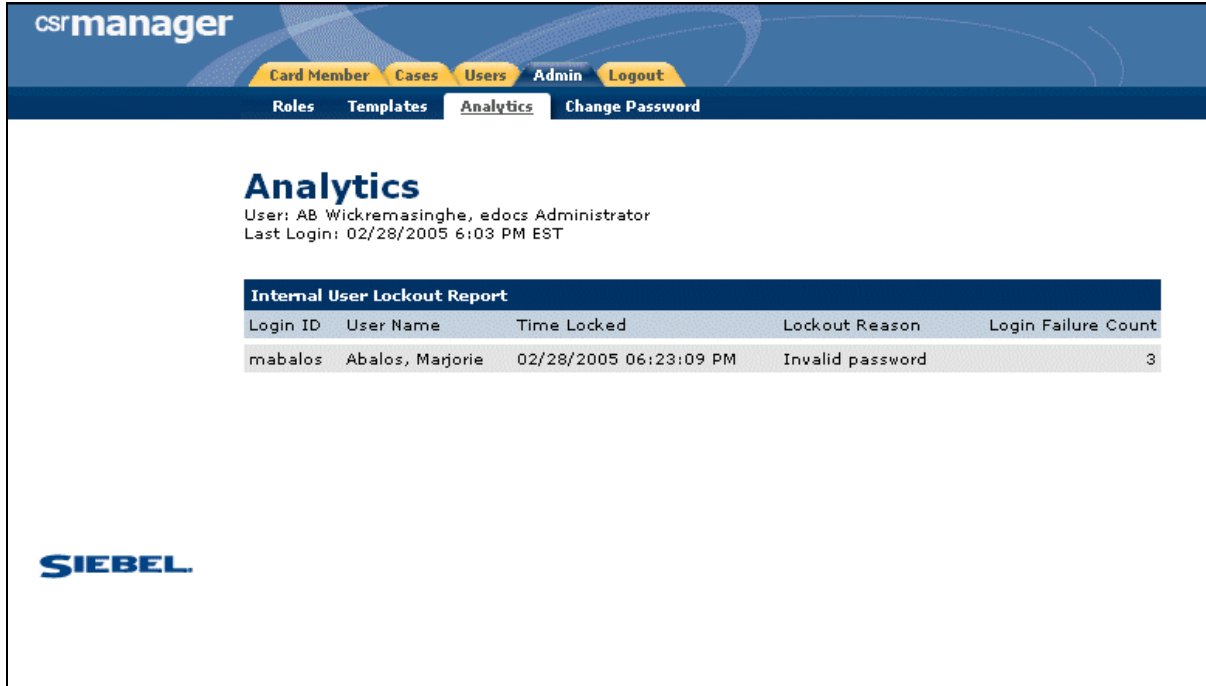


Figure 3.53 – Internal User Lockout Report

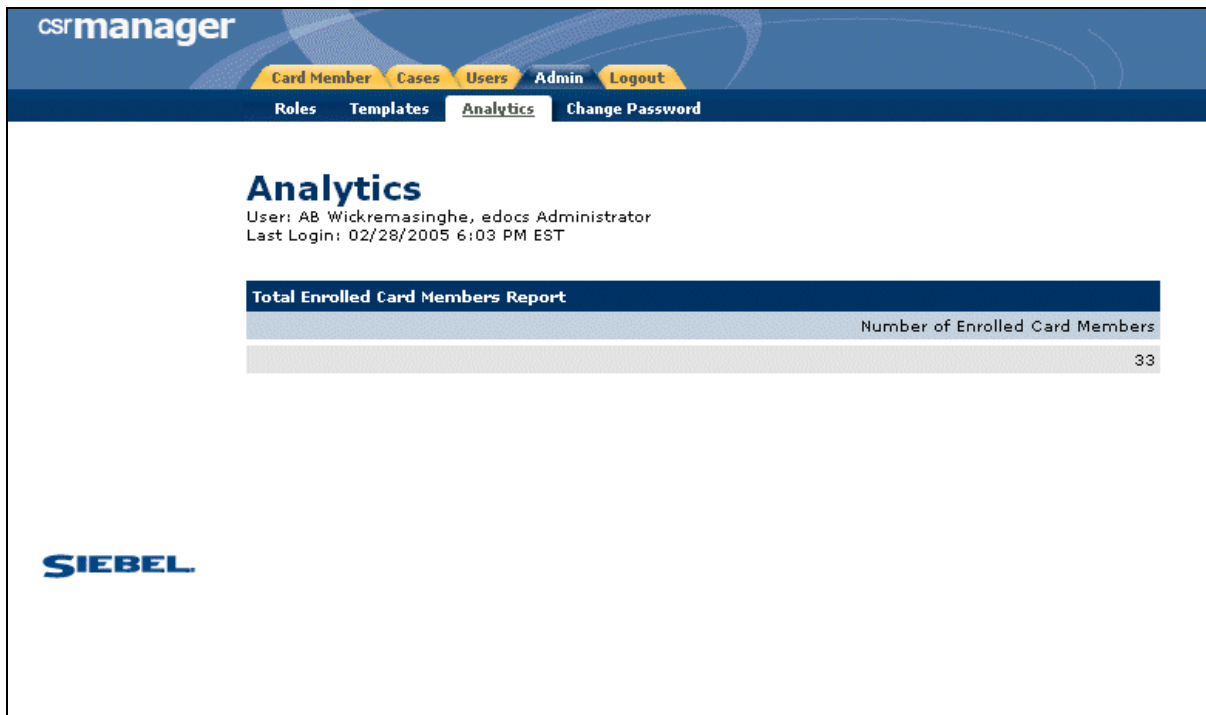


Figure 3.54 – Total Enrolled Card Members Report

Figure 3.55 – Card Member User Session Report

The screenshot displays the 'Analytics' section of the CSR Manager interface. At the top, there is a navigation bar with 'Card Member', 'Cases', 'Users', 'Admin', and 'Logout' buttons. Below this, a secondary navigation bar includes 'Roles', 'Templates', 'Analytics' (the active tab), and 'Change Password'. The main content area features the heading 'Analytics' followed by user information: 'User: AB Wickremasinghe, edocs Administrator' and 'Last Login: 02/28/2005 6:03 PM EST'. A table titled 'Internal User Session Report' is presented below, containing one data row. The 'SIEBEL' logo is visible in the bottom left corner of the page.

CSR ID	CSR Name	Logged On
csruser5	Wickremasinghe, AB	02/28/2005 06:23:19 PM

**Figure 3.56 – Internal User Session Report**



# 4

## System Reports


### 4.1 Daily Activity Reports

This section describes the use cases for the following reports:

- **Card Member Activity Report**
- **Card Member Profile Change Report**
- **Payment Report**
- **Direct Bill Pay Report**
- **Address Change Report**
- **Card Member Lockout Report**
- **Internal User Lockout Report**
- **Secure Messaging Report**

#### 4.1.1 Card Member Activity Report (1200)

Name:	Card Member Activity Report
Report Description:	Card Member Activity Report tracks online card member activity including enrollment events, login event, log out or timeout events, view statement, and send a secure message.
Delivery Format	CSV
Delivery Method	FTP
Delivery Location	TBD
Report Contents:	Report contains the following fields: <ol style="list-style-type: none"><li>1. Card Member Account Number</li><li>2. Date and Time Stamp</li><li>3. Activity Code</li><li>4. Language Indicator</li><li>5. IP Address</li></ol>

<b>Notes:</b>	<p>The Activity Report runs Midnight – Midnight. The list of Activity Codes and corresponding Activity Data is provided in the attached file.</p>  <p>Final CM_Activity Codes.xls (1...</p> <p>The purpose of this report is to track the activities that card members perform and not to report on the data entered by card members, so this report does not contain any activity data. Other reports such as the Payment Report will capture transaction data.</p>
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#### 4.1.2 Card Member Profile Change Report (1205)

<b>Name:</b>	Card Member Profile Change Report
<b>Report Description:</b>	Card Member User Profile Change Report lists Card Member user profile changes, which include all Address fields, Home Phone Number, Business Phone Number, Email Address, Password and Language Indicator
<b>Delivery Format</b>	CSV
<b>Delivery Method</b>	FTP
<b>Delivery Location</b>	TBD
<b>Report Contents:</b>	<p>Report Contains:</p> <ol style="list-style-type: none"> <li>1. Card Member Account Number</li> <li>2. Date and Time Stamp</li> <li>3. Profile Change Type</li> <li>4. Card Member's Old Value</li> <li>5. Card Member's New Value</li> <li>6. Profile Change Count</li> <li>7. Home Phone Change Count</li> <li>8. Business Phone Change Count</li> </ol>
<b>Notes</b>	The Activity Report runs Midnight – Midnight.

#### 4.1.3 Payment Report (1210)

<b>Name:</b>	<b>Payment Report</b>
<b>Report Description:</b>	Payment Report tracks all card member daily online payments.
<b>Delivery Format</b>	CSV

Delivery Method	FTP
Report Contents:	<p>Report Contains:</p> <ol style="list-style-type: none"> <li>1. Card Member Account Number</li> <li>2. Checking Card Member Account Number</li> <li>3. Account Type (Checking, Savings)</li> <li>4. Payment Type (Scheduled, One-Time, Recurring)</li> <li>5. Transit/Routing #</li> <li>6. Payment Amount</li> <li>7. Date and Time Stamp</li> <li>8. Transaction ID</li> </ol>
Notes:	Runs from 7pm EST – 6:59 pm EST. The reports should be created seven times a week

#### 4.1.4 Pay Other Bill Report (1220)

Name:	<b>Pay Other Bills Report (Corresponds to Pay Other Bills use case)</b>
Report Description:	Pay Other Bills Report tracks all card member activity for the Pay Other Bills Program.
Delivery Format	CSV
Delivery Method	FTP
Delivery Location	TBD
Report Contents:	<p>Report Contains:</p> <ol style="list-style-type: none"> <li>1. Card Member Account Number</li> <li>2. Date and Time Stamp</li> <li>3. Payee Name</li> <li>4. Payee Address</li> <li>5. Payee City</li> <li>6. Payee State</li> <li>7. Payee ZIP</li> <li>8. Payee Card Member Account Number</li> <li>9. Payee Payment Amount</li> <li>10. Ticket Terms Code</li> <li>11. Direct Bill Pay Flag (Value=Z)</li> <li>12. Available Credit at time of transaction</li> </ol>
Notes:	

### 4.1.5 Address Change Report (1230)

<b>Name:</b>	<b>Address Change Report</b>
<b>Report Description:</b>	The Address Change Report provides a list of all accounts where potential fraud may be occurring. The change types tracked are same day as enrollment, same day as forgot password, and same new address as another address change today or during previous day
<b>Delivery Format</b>	CSV
<b>Delivery Method</b>	FTP
<b>Report Contents</b>	<p>Report Contains:</p> <ol style="list-style-type: none"> <li>1. Card Member Account Number</li> <li>2. Date and Time Stamp</li> <li>3. Change Type</li> <li>4. Card Member's Old Address</li> <li>5. Card Member's New Address</li> </ol>
<b>Notes</b>	<p>This report:</p> <p>Provides a list of all accounts where an address change was requested on the same day as enrollment, re-enrollment or forgot password.</p> <p>Provides a list of all accounts that have changed their address to a new address that is IDENTICAL to a new address on a previous address change that occurred the same day or during the previous calendar day.</p>

### 4.1.6 Card Member Lockout Report (1240)

<b>Name:</b>	<b>Card Member Lockout Report</b>
<b>Report Description:</b>	The Card Member Lockout Report lists card members that have become locked out due to login and registration failures.
<b>Delivery Format</b>	CSV
<b>Delivery Method</b>	FTP
<b>Report Contents:</b>	<p>Report Contains:</p> <ol style="list-style-type: none"> <li>1. Card Member Account Number</li> <li>2. Date and Time Stamp</li> <li>3. Card Member User Login Failure Count</li> <li>4. Account Registration Failure Count</li> </ol>



### 4.1.7 Internal User Lockout Report (1242)

<b>Name:</b>	<b>Internal User Lockout Report</b>
<b>Report Description:</b>	The Internal User Lockout Report lists CSR Users that become locked out due to login failures and password expiration.
<b>Delivery Format</b>	CSV
<b>Delivery Method</b>	FTP
<b>Report Contents:</b>	<p>Report Contains:</p> <ol style="list-style-type: none"> <li>1. Internal Login ID</li> <li>2. Internal User Name</li> <li>3. Date and Time Stamp</li> <li>4. Lockout Reason (Invalid Password, Inactive, Expired)</li> <li>5. Internal User Login Failure Count</li> </ol>

### 4.1.8 Secure Messaging Report (1330)

<b>Name:</b>	<b>Secure Messaging Report</b>
<b>Brief Description:</b>	The Secure Messaging Report shows case management productivity for all CSR Users
<b>Delivery Format</b>	CSV
<b>Delivery Method</b>	FTP
<b>Delivery Location</b>	TBD
<b>Main Path:</b>	<p>Report Contains:</p> <ol style="list-style-type: none"> <li>1. New/Processed Item (0=not worked; 1=worked)</li> <li>2. Case ID Number</li> <li>3. Inquiry Date/Time (Date Created)</li> <li>4. Card Member Account Number</li> <li>5. Processed Date/Time (Date Updated, if processed by rep)</li> <li>6. Internal Login ID (if processed by a rep, i.e., New/Processed Item = 1)</li> <li>7. Language Indicator (en_US=English; es_US =Spanish)</li> <li>8. Template Name (if processed by rep)</li> </ol>
<b>Notes:</b>	Category code is length 2. Category code relates to CSR User categories

## 4.2 Daily Security Reports

This section describes the use cases for the following reports:

- **Internal Users Activity Report**
- **Internal User Role Report**
- **Internal User Profile Change Report**
- **Internal User Security Violation Report**

### 4.2.1 Internal Users Activity Report (1300)

<b>Name:</b>	<b>Internal Users Activity Report</b>
<b>Report Description:</b>	Internal Users Activity Report serves to detect fraudulent activity of the CSR Users who have access to card member data. The report is twofold: it tracks CSR User activity in the CSR User application and it tracks action made on behalf of card member (tracking the same information as the Card Member Activity Report). CSR User activity includes searching card member by SSN, jumping to page, resetting password, unlocking card member, unlocking account number, unlocking CSR User, changing CSR User Status (active or inactive) and changing card member user status (active or inactive).
<b>Delivery Format</b>	CSV
<b>Delivery Location</b>	TBD
<b>Report Contents:</b>	<p>Report Contains:</p> <ol style="list-style-type: none"> <li>1. Internal Login ID</li> <li>2. Date and Time Stamp</li> <li>3. Internal User Activity Name (Code)</li> <li>4. Activity Data</li> </ol>
<b>Notes:</b>	Jump to Page jumps to the first page of a series of pages and will not necessarily show the page the CM is currently on. It will also not show data that the CM has entered into a form.

### 4.2.2 Internal User Role Report (1310)

<b>Name:</b>	<b>Internal User Role Report</b>
<b>Report Description:</b>	The Internal User Role Report lists all CSR Users and their roles and privileges. <i>CSR User statuses tracked are active or inactive only.</i>
<b>Delivery Format</b>	CSV
<b>Delivery Location</b>	TBD

<b>Report Contents:</b>	<p>Report Contains:</p> <ol style="list-style-type: none"> <li>1. CSR User Name</li> <li>2. Internal Login ID</li> <li>3. Status</li> <li>4. Role</li> <li>5. Privileges</li> <li>6. Categories (Case Management)</li> <li>7. Escalation or No Escalation (Case Management)</li> <li>8. Date and Time Stamp of Last Login</li> </ol>
-------------------------	--

#### 4.2.3 Internal User Profile Change Report (1320)

<b>Name:</b>	<b>Internal User Profile Change Report</b>
<b>Report Description:</b>	The Internal User Profile Change lists all changes to the CSR User's profile. <i>A change is defined as addition, deletion, and update, where applicable, to Case Management categories, roles, privileges, escalation, status (active or inactive), password, and language indicator.</i>
<b>Delivery Format</b>	CSV
<b>Delivery Method</b>	FTP
<b>Report Contents:</b>	<p>Report Contains:</p> <ol style="list-style-type: none"> <li>1. Internal User Name of person making change</li> <li>2. Internal Login ID of person making change</li> <li>3. Date and Time Stamp of change</li> <li>4. Changed Internal User Name</li> <li>5. Changed Internal Login ID</li> <li>6. Change Type</li> <li>7. Change Data</li> <li>8. Internal User Change Count</li> </ol>

#### 4.2.4 Internal User Security Violation Report (1330)

<b>Name:</b>	<b>Internal User Security Violation Report</b>
<b>Report Description:</b>	This report tracks failed login attempts by internal admin users and the reason for the failure.
<b>Delivery Format</b>	CSV
<b>Delivery Method</b>	FTP

<b>Report Contents:</b>	<b>Report Contains:</b> <ol style="list-style-type: none"> <li>1. Internal User Name</li> <li>2. Internal Login ID</li> <li>3. Date and Time Stamp</li> <li>4. Reason Failed</li> <li>5. IP Source</li> </ol>
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## 4.3 Daily System Reports

This section describes the use cases for the following reports:

- **User Information Report**
- **E-Mail Notification Report**
- **File Reconciliation Report**

### 4.3.1 User Information Report (1410)

<b>Name:</b>	<b>User Information Report</b>
<b>Report Description:</b>	The User Information Report shows enrollment and log in report. This report will report on enrollments, logins and statement views for the given day (from midnight to midnight)
<b>Delivery Format</b>	CSV
<b>Delivery Location</b>	TBD
<b>Report Contents:</b>	<b>Report Contains:</b> <ol style="list-style-type: none"> <li>1. Date and Time Stamp</li> <li>2. Number of Logins</li> <li>3. Number of Distinct Users</li> <li>4. Number of New Enrolled Users</li> <li>5. Number of Statements Viewed</li> </ol>

### 4.3.2 E-mail Notification Report (1420)

<b>Name:</b>	<b>E-mail Failure Report</b>
<b>Report Description:</b>	The E-mail Notification Report lists e-mails that have been sent by Siebel Self-Service for Cards
<b>Delivery Format</b>	CSV
<b>Delivery Method</b>	FTP

<b>Report Contents:</b>	<b>Report Contains:</b> <ol style="list-style-type: none"> <li>1. Date and Time Stamp</li> <li>2. Time Stamp for Email Job Start</li> <li>3. Time Stamp for Email Job Finish</li> <li>4. Card Member Account Number</li> <li>5. Card Member E-mail Address</li> <li>6. E-mail Title</li> </ol>
-------------------------	--

### 4.3.3 File Reconciliation Report (1430)

<b>Name:</b>	<b>File Reconciliation Report</b>
<b>Report Description:</b>	The File Reconciliation Report tracks the number of statements (primary keys) processed.
<b>Delivery Format</b>	CSV
<b>Delivery Method</b>	e-mail
<b>Report Contents:</b>	<b>Report Contains:</b> <ol style="list-style-type: none"> <li>1. Date and Time Stamp</li> <li>2. File Type</li> <li>3. File Name</li> <li>4. File Size (MB)</li> <li>5. File Load Time</li> <li>6. Statement Count</li> <li>7. Record Count</li> </ol>
<b>Notes:</b>	<p>The report can be in the body of the e-mail</p> <p>The e-mail title should be descriptive: include File Type; Date</p>



# 5

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## User Interface

### 5.1 Introduction

This section outlines the User Interface (UI) of the system. The solution will be compatible for the following browsers:

- IE 5.X and above
- Netscape 7.X and above
- Firefox 0.9

### 5.2 Accessibility

The Siebel Self-Service for Cards website will be handicap accessible. The details of the accessibility are TBD and will be delivered in a separate document.

### 5.3 Browser Window Title

The title presented in the browser window will be “Siebel Self-Service for Cards brought to you by Siebel Systems”





# 6

## External Interfaces

### 6.1 Overview

Siebel Self-Service for Cards supports the FDR billing system's statement data file, Monetary, and Delta (Change Data) file formats. Other interfaces for other billing systems such as TSYS may be supported upon customer request.

- ◆ **Billing System Statement Files** – contain statement data generated and delivered by the billing system to the Siebel Self-Service for Cards Platform for each monthly billing cycle
- ◆ **Billing System Monetary Files** – contain daily payment transactions generated and delivered by the billing system to the Siebel Self-Service for Cards Platform
- ◆ **Billing System Change Data (CHD) File** – the billing system to the Siebel Self-Service for Cards Platform
- ◆ **ACH Payment File** – contains online payments processed by the payment module and delivered by the Siebel Self-Service for Cards Platform to the billing system

Batch Processing consist of following steps:

- ◆ File delivery by the billing system
- ◆ Pre-processing
- ◆ Upload processing
- ◆ File generation by Siebel Self-Service for Cards Platform
- ◆ File delivery by Siebel Self-Service for Cards Platform

The batch processing tasks have recoverability in the event of any kind of failure like network, system or database. Database Back-up will be performed after uploading the data from the billing system delivered files and then only billing system delivered files will be removed from the system.

Note: Response header may not be needed

ID	NAME	DESCRIPTION	LENGTH
1	Filler		32
2	Batch Type Code	Value = 9 (Non-Monetary Batch Header	1

		Record)	
3	Filler	Must be spaces	2
4	Batch Number	Numeric	5
5	Drop Debit Ticket File Indicator	Value = D	1
6	Ticket File Batch Date	Format = MMDD	4
7	Filler	Must be spaces	2
8	System Number	Numeric = 5994	4
9	Filler	Must be spaces	2
10	Principal User Number	Principal Bank Number for Cardholder Numeric	4
11	Filler	Must be spaces	22
12	Terminal ID	Numeric	4
13	Operator Code	Numeric	2

**Figure 6.1 – Payment File Batch Header**

ID	NAME	DESCRIPTION	LENGTH
1	Cardholder Account Number	Alphanumeric with check digit and trailing spaces	16
2	Transaction Code	Numeric with leading zeros	3
3	Account Number	Add or change banking information 021 = Checking Account (Alphanumeric, Variable Length Field Max Length = 17) 024 = Savings Account (Alphanumeric, Variable Length Field Max Length = 10) 053 = Transit Routing Number (Numeric Length = 9)	17 (Checking) 17 (Savings) 9 (Routing Number)
4	Filler	Must be spaces	38 (Checking) 38 (Savings) 46 (Routing)
5	Terminal ID	Numeric	4
6	Operator Code	Numeric	2

**Figure 6.2 – Account Information Transaction**

ID	NAME	DESCRIPTION	LENGTH
1	Cardholder Account Number	Alphanumeric with check digit and trailing spaces	16
2	Transaction Code	Numeric with leading zeros	3
3	T759-SUB-TRAN	Numeric	2
5	Payment Amount	T759-ACH-PMNT-AMT Numeric with two decimal places 9(15)V99	17
6	Payment Type	Values = C (Checking), S (Savings)	1
7	Filler	Spaces	35
8	Terminal ID	Numeric	4
9	Operator Code	Numeric	2

**Figure 6.3 – Payment Transaction**

ID	NAME	DESCRIPTION	LENGTH
1	Blank Test Area	Must be spaces	31
2	Header Type	Value = 01	2
3	Client Number	Value = D	4
4	User ID Text	Alphanumeric (Upper Case)	6
5	Record Input Counter	Numeric	8
6	Sequence Number	Alphanumeric	5
7	Filler	Alphanumeric	24

**Figure 6.4 – Response Header Format**

### 6.1.1 ACH Returns

No ACH return file processing is required.

### 6.1.2 Format Updates

Billing system issues updates to file formats six times a year. These may result in the requirement to change Siebel Self-Service for Cards pre-processors. Such changes are out of the scope of the work defined by this document and would be handled under a separate Statement Of Work.

### 6.1.3 Cycle (MSR) File

	VALUE	NOTES
Size	2 GB	Estimate based on past records
Delivery Time	3:00AM-7:00 AM	Kicked off after midnight Download time 270 mins (DS3) Window for scheduling job: (5am – 11am)
Delivery Location	See Billing System	
Frequency	Sun-Fri	6 times a week (not Saturday) Except if Saturday is last day of month, in which case it will be on Saturday instead of Sunday.
Record Layout		See MSR File Mapping Document

### 6.1.4 Monetary File (MON)

The Daily Monetary file contains the all the daily transactions posted to an account for the previous day. This includes, online payments, non-online payments, credits and returns and purchases. (It does not contain non-billed authorizations).

	VALUE	NOTES
Size	.5 GB	Estimated based on past records
Delivery Time	1:00 AM	Kicked off after midnight CST
Delivery Location	See Billing System	
Frequency	Sun-Fri	6 times a week (not Saturday) Except if Saturday is last day of month, in which case it will be on Saturday instead of Sunday.
Record Layout		See Monetary File Format Document

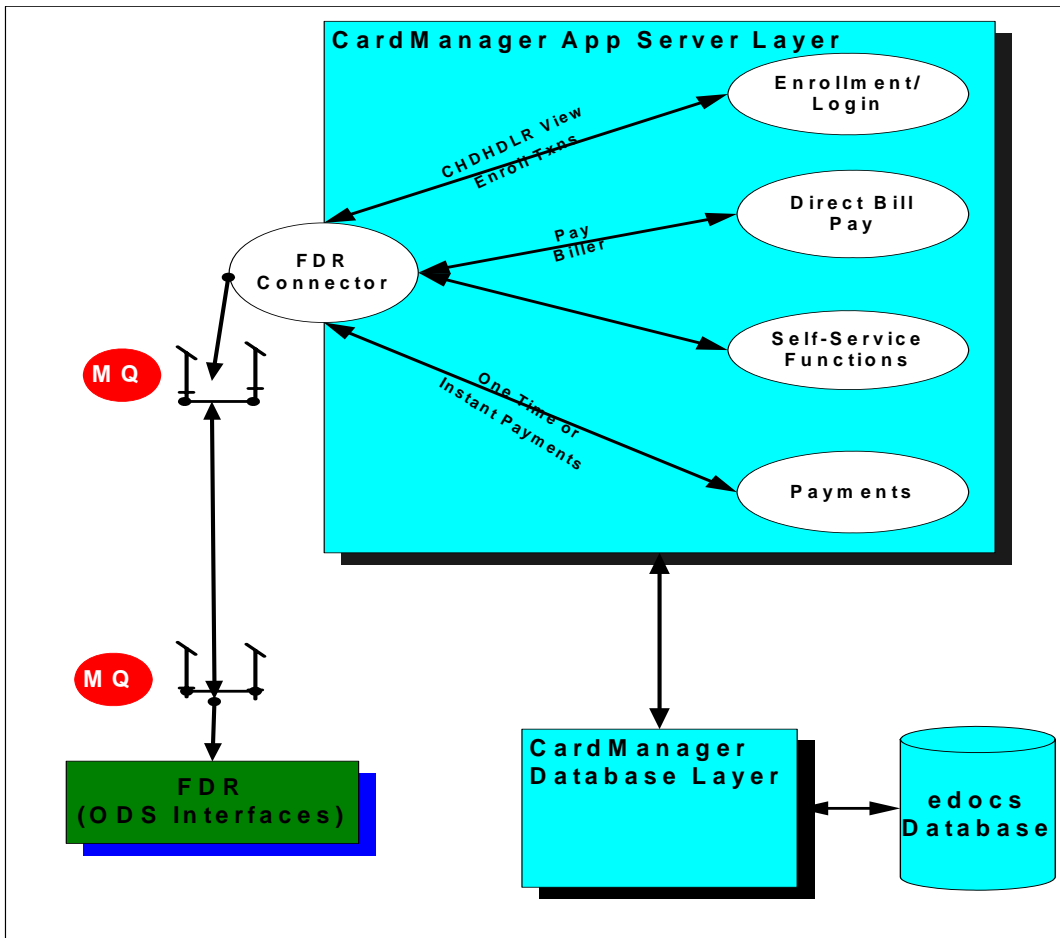
## 6.1.5 Change Data (CHD) File

Change Data file is a file that gets generated everyday. It only contains accounts when something has changed on an account. For example: Current Balance changed due to payment made by card member or a card was reported lost or stolen. The file is generated even if it contains no records. (See CHD File Format Document)

	VALUE	NOTES
Size	1-4 GB	1GB per day sometime up to 4GB
Delivery Time	270 mins (DS3)	Kicked off after midnight Download time Window for scheduling job (4am – 6am)
Delivery Location	See Billing System	
Frequency	Sun-Fri	6 times a week (not Saturday) Except if Saturday is last day of month, in which case it will be on Saturday instead of Sunday.
Record Layout		See CHD File Format Document

## 6.2 FDR Real-Time Interfaces

### 6.2.1 Overview



**Figure 6.5 – Siebel Self-Service for Cards Real-Time Interfaces**

FDR real-time interface consists of a set of ODS calls. These are messages to an FDR MQSeries server in Omaha. Since there is a cost for each transaction, the number of calls will be minimized as far as possible within performance constraints.

### 6.2.2 ODS Calls By Feature

The following table summarizes ODS calls made to support Siebel Self-Service for Cards features. See also a spreadsheet with full details of the ODS calls.

FEATURE	CALLS	ACTIONS
Enroll	CHDHLDR EMBOSS_TEMP INTERNET_ADDRESS_INFORMATION CNONMON CARD_ISSUANCE_PLASTIC	Get profile information for validation Get CVV information for validation using expiration date. Get External and Internal statuses to determine whether card member is allowed to enroll. Send updated e-mail address Set Enrolled Flag (Misc_8_5 field)
Update Profile	CHDHLDR CAP CHDMEMO CNONMON	Check status codes to determine whether card member can view Personal Details. Send update to change info on FDR. Send memo for profile change: phone
Login/Account Summary	CHDHLDR CARDHOLDER_SPECIAL CREDIT_LIFE_INSURANCE	Get profile information for display Determine what important messages should be displayed. Get External and Internal statuses to determine whether card member is allowed to log in and what features card member is allowed to see and use. Check insurance flag, portfolio flag and status codes to determine whether card member is eligible for Account Protection Plus (APP). Check status codes and Number of Plastics to determine whether eligible for Direct Bill Pay. (In which case Direct Bill Pay tab will be displayed)
Manage Alerts	CHDHLDR	Get current values of balance
Make Direct Bill Payment	BALANCE_CONSOLIDATION	Send request to make a balance transfer using locally stored Payee information.
Make/View Payment	CHDHLDR CNONMON	Get current card member profile information for display Send payment request
Manage Bank Accounts	CNONMON	Send bank information on first enroll Get bank information for checking repaired bank information (EPICWare issue).

Order Service	CHDHLDR CAP	Check statuses to determine what services are available. Check days delinquent not > 40
Convenience Checks (SS)	CNONMON	Last Check Number parameter = 2000
Suppress Paper (SS)	CNONMON CHDHLDR	Held Destination Code set to "W" Statement Hold Code (CHDHLDR) Misc Field 10, Pos 6 (E=Eligible)
Request Replacement Card (SS)	CHDHLDR CARD_ISSUANCE_PRODUCT CAP	Need to display primary and secondary user and check for auth users Sequence number must be 0001 (Primary) or 0002 (Secondary) Need to check if the card is in the reissue process
Add Authorized User (SS)	CAP	Name must not match existing auth user Sequence number 0003-0250 for additional authorized users. Need to check if the card is in the reissue process
Dispute (SS)	CHDHLDR	Get current card member account number and Address, home and work phone number
Handle Card Member Inquiry	CHDHLDR INTERNET_ADDRESS_INFORMATION CARD_ISSUANCE	Get following card member profile and status information so that card member profile can display: Primary Name; Paper Off Eligible Flag; Paper Hold Flag; Direct Bill Pay Eligible Flag; Balance Transfer Eligible Flag; External and Internal Status Codes; Social Security Name; Billing Zip Code; Product Code (Brand); E-mail Address; Convenience Check Eligible; Replacement Card Eligible; Add Auth Eligible

**Figure 6.6 – Features That Use ODS Calls**

### 6.2.3 ODS Business Rules By Field

The following table provides a cross-reference for ODS fields used in business rules.

FIELD	VALUES	BUSINESS RULE	USE CASE
External Status	A, B, L, U, Z, F, I, or C (with balance is zero or negative)	<a href="#">B2 Enroll</a> Display	1000 Enroll
External Status	A, B, L, U, Z, F, I, or C (with balance is zero or	<a href="#">B1 Login</a> Display	1110 Login



	negative)		
Internal Status	X	<a href="#">B1 Acct Summary</a> Intuitive Messages	1340 View Account Summary
Internal Status	D	<a href="#">B1 Acct Summary</a> Intuitive Messages	1340 View Account Summary
Internal Status	O	<a href="#">B1 Acct Summary</a> Intuitive Messages	1340 View Account Summary
External Status	C	<a href="#">B1 Services</a> Display	1890 Order Service
External Status & Internal Status	External Status is E OR ((Internal Status of D OR X AND Days Delinquent > 40):	<a href="#">B2 Services</a> Display	1890 Order Service
Product Type Code	= Secured Product Type (See <a href="#">Product Type code mapping table</a> ).	<a href="#">B2 Services</a> Display	1890 Order Service
Auth Users, Primary Name, Secondary Name	TBD	<a href="#">B1 Add Authorized User</a> eligible	2030 Add Auth User
Misc Field 10 Pos 1, External Status, Statement Hold Flag, # of Plastics	Misc Field 10 Position 1 is Z External Status of “ “ (blank) Internal Status of “ “ (blank) or “N” NOT Statement Hold Code of “R” NOT Auth Flag of “A” NOT # of Plastics of “0”	<a href="#">B3 Direct Bill Pay</a> eligible	2340 Bill Payee 2400 Make Bill Payment
CVC	= CVC provided by Card Member	<a href="#">B1 CVC Enroll</a> eligible	2480 Validate CVC

## 6.2.4 E-Mail Notifications

The following table provides a complete list of e-mails with definition of when e-mail gets generated, what dynamic content is included, and which addresses the e-mail is sent to.

ALERT	DYNAMIC COMPONENTS	LINKS	TRIGGER	To:
Secure Message Reply	CM E-Mail Address CM First Name	Sign-In Sign-In	CSR User replies to Message	Profile Address

		w/automatic re-direct to Message Center tab		
Convenience Checks Requested	CM E-Mail Address CM First Name	Sign-In	Card Member requests Convenience Checks	Profile Address
Profile Changed	CM E-Mail Address CM First Name	Sign-In	Card Member changes profile	Profile Address
E-mail Address Changed	CM E-Mail Address CM First Name	Sign-In	Card Member changes profile	Profile Address Old E-mail Address
Statement Available	CM E-Mail Address CM First Name	Sign-In Sign-In w/re-direct to Statements tab Sign-In w/automatic re-direct to Alerts tab	System uploads statement data from MSR file	Alert Address OR Profile Address
Payment Past Due	CM E-Mail Address CM First Name	Sign-In Sign-In w/re-direct to Statements tab Sign-In w/automatic re-direct to Pay tab	System determines that payment is past due	Alert Address OR Profile Address
Payment Due in X Days	CM E-Mail Address CM First Name Payment Due Date	Sign-In Sign-In w/automatic re-direct to Pay Tab	System determines that payment is due in X days	Alert Address OR Profile Address
Credit Limit Reached	CM E-Mail Address CM First Name CM Credit Limit	Sign-In Sign-In w/automatic re-direct to Quick Pay Tab Sign-In w/automatic re-direct to Alerts tab	System determines that limit is reached	Alert Address OR Profile Address
Balance Within	CM E-Mail Address CM First Name Alert \$ Amount	Sign-In Sign-In w/automatic re-	System determines that balance is within	Alert Address OR

		direct to Quick Pay Tab Sign-In w/automatic re-direct to Alerts tab	\$X of credit limit	Profile Address
Balance Exceeds	CM E-Mail Address CM First Name Alert \$ Amount	Sign-In Sign-In w/automatic re-direct to Quick Pay Tab Sign-In w/automatic re-direct to Alerts tab	System determines that balance exceeds \$X	Alert Address OR Profile Address
Balance Drops Below	CM E-Mail Address CM First Name Alert \$ Amount	Sign-In Sign-In w/automatic re-direct to Alerts tab	System determines that balance drops below \$X	Alert Address OR Profile Address
Payment Applied	CM E-Mail Address CM First Name	Sign-In Sign-In w/automatic re-direct to Alerts tab	System determines that Payment posted by FDR	Alert Address OR Profile Address
Credit/Return Applied to Account	CM E-Mail Address CM First Name	Sign-In Sign-In w/automatic re-direct to Alerts tab	System determines that credit posted by FDR	Alert Address OR Profile Address
Purchase Item Exceeds	CM E-Mail Address CM First Name Alert \$ Amount	Sign-In Sign-In w/automatic re-direct to Alerts tab	System determines that a purchase exceeds \$X	Alert Address OR Profile Address
Enrollment completed	CM E-Mail Address CM First Name	Sign-In	System enrolls user	Profile Address
Payment Submitted	CM E-Mail Address CM First Name	Sign-In Sign-In w/automatic re-direct to Payment History tab	System creates a payment request	Profile Address
Direct Bill Payment Submitted	CM E-Mail Address CM First Name	Sign-In Sign-In	System creates a balance transfer	Profile Address

External Interfaces

		w/automatic re-direct to Direct Bill Payment tab	request to make a Direct Bill Payment	
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