**Coolfire Media - Banking Demo Outline**

Page

|  |  |
| --- | --- |
| Screens & Instruction | 2-11 |
|  |  |
| Information Definitions | 12-16 |
|  |  |

Notes:

* “Commerce Bank” or “Commerce” should not be mentioned anywhere on the site



Notes:

* When you click “Let’s get started!” it takes you to the following interactive page



Notes:

* The “0.00” at the very top should be a calculation of what is clicked and a combination of the “yes” or “no” button.
  + If the customer clicks “yes” the running total at the top will remain $0.00
  + If the customer clicks “no” the running total at the top will change to $8.00
  + Each click that is made on the product/service options will determine the total at the top.
* The product service options squares should all include the following:
  + A value – either $0/mo or the stated fee shown
  + A “i” that can be clicked separately from the square it’s associated with
  + Change colors if clicked, “chosen” by the customer (see page 4)
  + The Safe Deposit option should be 3 tiered titled Small, Medium and Large and drop down when the customer scrolls over that option with their arrow.
  + After the selection is made and the item changes colors – they should still be able to click the “i” for definition information.
* The “i” definition information
  + When a customer clicks on the “i” a pop up screen should overlay the existing screen with the associated definition and a “close” button (detailed in Information Definitions pages)
  + “i” are included with all product services options and the monthly service charge waiver at the end
* The “done” button would then move them away from this screen on to the next



Notes:

* If a customer would choose an option where Online Banking must be in place they should be served the screen on the next page (E-Statement, Mobile Banking, Online Bill Pay and Email Alerts)
  + As shown in the sample screen above this customer chose E-Statement but not Online banking
* As soon as the customer would choose that option (not when they click done) they should be served the following “Please Note” pop up screen that would overlay this one.



Notes:

* The customer would be served this screen if they choose one of the following options – but did not choose Online Banking FIRST>
  + Online Bill Pay
  + E-Statements
  + Email Alerts
  + Mobile Banking
* Once the customer clicks “OK” it would take them back to the selection page (with all previously selected items saved)
* If the customer would “unchoose” the Online Banking selection and still have one of the three above options chosen they should be served this message again.



Notes:

* Once the customer clicks “done” on the previous page this would pop up over the screen – this should show up for each user, no matter if they click “yes” or “no” on the monthly service charge waiver.
* The “go back” button should take them to the previous page where they can make their selections
* The “continue” button will take them to the next screen



Note:

* This screen is 2 fold:
  + The top message would be for those that chose one of the following based on customer selection.
  + Online Banking
  + Online Bill Pay
  + E-Statements
  + Email Alerts
  + Mobile Banking
* The Bottom message is for those that did NOT choose Foreign ATMs…this message will be triggered on or off based on customer selection
* The “go back” button will take them back to the selection page with all previously selected items
* The “continue” button will take them to the “Summary” page
* *There could be customers that don’t choose any of the above products/services AND Foreign ATMs so they would not be served anything.*



Notes:

* This page will be served to all customers with all of the items selected separated into two sections – those with a monthly fee and those without.
* All “i” on the page if clicked would open up a pop-up screen with the definition information detailed in the following pages. This pop-up page would have a “close” button
* The “i” under SUMMARY will not have a definition tied to it – it would be a static “i”
* At the top – they should only see the “$5.00/MONTH” section IF they chose “YES” that they would have a direct deposit or 30 debit card transactions. The “$13.00” section would ALSO be served (please note this would be a customized running total of their selections without the monthly service charge)
* If they chose “NO” that they would not have a direct deposit or 30 debit card transactions – they would ONLY see the “$13.00” section language (please note this would be a customized running total of their selections and the $8.00 monthly service charge)
* The “go back” button would take them back to the selections page
* The “continue” button go to the next page “additional add on items” (shown on the next page)



Notes:

* This should come after the previous summary page once the customer clicked continue
* Each “i” will have a related definition – once clicked a pop-up screen would show the definition and then enable them to close out of that screen.
* The continue button would work whether all, some or none of the selections were chosen.
* The “continue” button would take them to the 2nd Summary page – detailed on the next page.



Note:

* If the customer did NOT choose ANY of the “additional One-time charge items” the sections (one above “summary” and one below “Features you find valuable”) should NOT be on this final summary page.
* If the customer did select any of the “additional one-time charge items” it should be shown in the 2 sections shown above – include the “i” with the detailed definitions and the “close” button included.
* The “i” under SUMMARY will not have a definition tied to it – it would be a static “i”
* There should be a “go back” button – that would take them back to the selection page
* The Continue button will take them to the final screen



Notes:

* This is the final screen
* When the customer clicks on the “summary” link – this should pull up their previous final summary page – when the customer moves away from the pretend print summary page go to a black screen that says “Thank you for participating”
* When the customer clicks “continue” go to a black screen that says – “Thank you for participating”
* Ideally we would like a branch locator to appear if the customer would click the “branch location” link – I would assume to have the experience if they could click that link and take them to a screen with a fake map with 4-5 bank icons as if showing the nearest locations for the customer to choose from. when they move away from the branch locator take them to a black screen that says “Thank you for participating”

Information icon definitions: 

* **Debit Card 30 times a month – that’s as little as once a day.** 
  + By using your debit card 30 times in a calendar month your monthly service charge will be waived. The number of debit card transactions is at the account level. If you and a joint account holder both have debit cards, it’s the total transactions between both cards. Example: Monday morning you need gas and run inside for coffee. That is 2 transactions!
* **Debit Card/ATM Card**

#### Debit Cards give you convenient, easy and secure access to your account.

* + - Use at ATMs and for purchases
    - Money comes directly out of your checking account
    - Use anywhere Visa® debit is accepted – millions of locations worldwide
    - Zero Liability for unauthorized purchases
    - Track purchases in Online Banking
    - Convenient payment method for monthly bills
* **Online Banking**
  + **Online Banking makes it easy to do your banking from home, the office or wherever you have access to the Internet.**
  + **Online Banking is quick, easy, and most importantly secure.**
    - View your account activity and balances
    - Pay bills with Online Bill Pay – it’s free with most accounts
    - Use Mobile Banking to check account balances, view recent transactions and transfer funds between eligible accounts
    - Choose to receive Alerts to keep informed about account balances, transactions and other important activity
    - Transfer funds between your accounts
    - View and print images of paid checks
    - Eliminate paper - view and save **up to 7 years** of online statements
    - Access electronic copies of your 1099 and certain other tax forms through Online Banking
    - Order up to seven years of account statements and check images on CD-ROM
* **E-Statement**
* **Manage your account with a digital copy of your statement. Easily accessible online and each month it’s delivered to your inbox through the email account of your choice.** 
  + Free for all accounts
  + Get a detailed statement that includes images of your cancelled checks
  + Access up to 7 years of statements
  + View detailed statement in Online Banking as soon as it's available
  + Receive email notification when E-Statement is available

#### Steps to Sign Up for E-Statements:

* + [Login to Online Banking](https://banking.commercebank.com/cbi/login.aspx) and click "Customer Service"
  + Select "Choose Statement Options/Stop Paper Statements" under "Statements & Account Information"
  + Choose your E-Statement preference
  + Follow the activation instructions
* **Mobile Banking**
  + **Manage your finances anywhere with free Mobile Banking. Download the**  [**iPhone app**](http://itunes.apple.com/us/app/commerce-bank-for-iphone/id535981874?mt=8) **from the App Store or the Android app from the Google Play Store, then log in to:** 
    - View account balances
    - View recent transaction activity
    - Transfer funds between eligible accounts
  + **To help ensure your account information remains private and secure:**
    - Your account is encrypted with 128-bit data encryption
    - You set up security questions and answers in case we need to verify your identity
    - You can verify you’re at our site with your Personal Security Image and caption
    - Your account is covered by the same [Online Banking Guarantee](http://www.commercebank.com/about/security-center/online-banking-guarantee.asp) for personal accounts as when you use Online Banking on your personal computer (see Online Banking [Terms and Conditions](http://www.commercebank.com/personal/online-services/online-banking/terms-and-conditions.asp) for more details)
* **Family ID Restoration**
  + **If anyone in your household becomes a victim of an Identity Theft Event, and files a police report, this powerful service will be there to help you reclaim your identity and reestablish your credit by assisting you to:** 
    - Notify the three national credit bureaus to place fraud alerts on your credit reports and specialists will review your credit reports to identify evidence of the Identity Theft Event
    - Contact banks, credit card companies and merchants to freeze or close any accounts compromised by or resulting from the Identity Theft Event and assist with the replacement of government-issued identification
    - Provide up to $25,000 in Identity Theft Expense reimbursement to help with the costs associated with restoring your identity
* **Paper Statement** 
  + **A detailed statement that includes extra pages with images of your cancelled checks mailed to you with the previous month’s account detail.**
* **Online Bill Pay**
  + **Online Bill Pay is a quick, easy and secure way to organize and pay your bills any time.**
    - Pay bills for free with most accounts
    - Make payments quickly – it just takes seconds and your payments will be delivered in as little as two days
    - View your payment history
    - Schedule payments when it’s convenient for you -  make one-time or   
      repeating payments
    - Receive email reminders when bills are due
    - Get your bills delivered to you online through E-bills
* **Overdraft Services**
  + **Mistakes can happen and we have two ways to help you manage through those situations. Protect yourself and your account with Overdraft Services.** 
    - **Check Plus Overdraft Protection** is an Overdraft Cash Advance from your credit card to cover overdrafts on your checking account.
    - **Overdraft Transfer** is a transfer from another checking, savings or money market account (linked account) that you designate to cover overdrafts on your checking account.
* **Email Alerts**
  + **Alerts allow you to better manage your checking, savings and money market accounts through email and text notifications.**
    - **Account Alerts** notify you of specific account activity that has taken place within your   
      account including:
      * Your balance has fallen below the amount you specified
      * Your balance is above the amount you specified
      * A direct deposit has been received
      * A withdrawal has been made greater than the threshold you specified
      * Your account has become overdrawn
      * Overdraft protection has been activated
    - **Security Alerts** inform you when specific security-related activity has been updated including:
      * Online Banking Customer ID
      * Online Banking Password
      * Address or telephone number
      * Status of an alert
* **Personalized Debit Card**
  + **Now your Debit Card can be a reflection of the things that matter to you most!**
    - Personalize your card
      * Chose a favorite photo or image
      * Special snapshot or photo depicting an event such as a wedding, graduation or vacation
      * Picture of your favorite pet
      * Image that shows a special hobby or interest
      * Even your child’s unique artwork
      * Or choose from the options in our online library
* **Check Order**
  + **Personalize the way you bank with custom checks.** 
    - Choose from dozens of designs and optional duplicate formats.
    - Order and re-order your checks by simply entering your account information
    - Checks are a great back up tool if you don’t have enough cash on hand or lose your debit card.
* **Pre-Paid Card**
  + **It’s a reloadable prepaid Visa® card that helps you manage your money. Load it with the amount you need, then use it for everyday expenses, holiday spending, or to keep your spending money separate from your primary checking account.** 
    - Easy to load
      * Sign up for Direct Deposit of your paycheck or other income sources
      * [Use the secure website](http://commercebank.com/mySpendingcard/), the phone or visit any  [branch](http://commercebank.com/locations/)
      * Make a transfer using [Online Banking](http://commercebank.com/personal/online-services/online-banking/) or [Mobile Banking](http://commercebank.com/personal/online-services/mobile-banking/)
    - Convenient
      * Use anywhere Visa debit cards are accepted
      * Great for shopping online or by phone
      * Lets you set a spending limit – you can only spend what you load on the Card
      * Maximum card balance: $3,000, unless funds are loaded by direct deposit or other ACH transaction
      * Maximum cash withdrawal limit: $1,000 per day/ $1,500 per 7 days
      * Maximum spending limit: $3,000 per day/ $10,000 per month

### Easy to manage

* + - * Balance updates via text alerts
      * Online access to Card account information and transaction history
      * You are protected by Visa Zero Liability if your Card is lost or stolen
    - Visit any  [branch](http://commercebank.com/locations/) TODAY to purchase your card (Card Purchase Fee of $5.95 per Card applies.)
* **Switch Kit**
  + **You will no longer have to hassle with switching pre-authorized transactions from one financial institution to another. It can be time consuming and difficult. With Switch Kit, you simply authorize us to do the work for you.** 
    - Our concierge contacts you to collect your information.
    - We then schedule and send notifications to payers and creditors to move pre-authorized transactions to your new account.
    - We’ll also provide you a schedule and keep you updated throughout the entire process.