Virtual Enterprises
U.S. NETWORK

U.S Network of Virtual Enterprises Bank

User Manual

for

Firm Bank Manager
(includes instructions for employees and firms)

LOGIN TO BANK
1. Go to www.veinternational.org or http://165.155.104.252/Default.aspx.
2. Go to the **Marketplace** dropdown menu and select the **Online Banking** button. The US Network Bank user interface page is displayed.
3. Enter **User id (**the firm's **RegNo** ending in 4 zeroes**)** and **Manager's Password** that have been provided to you by your central office, and click the **Login** button.
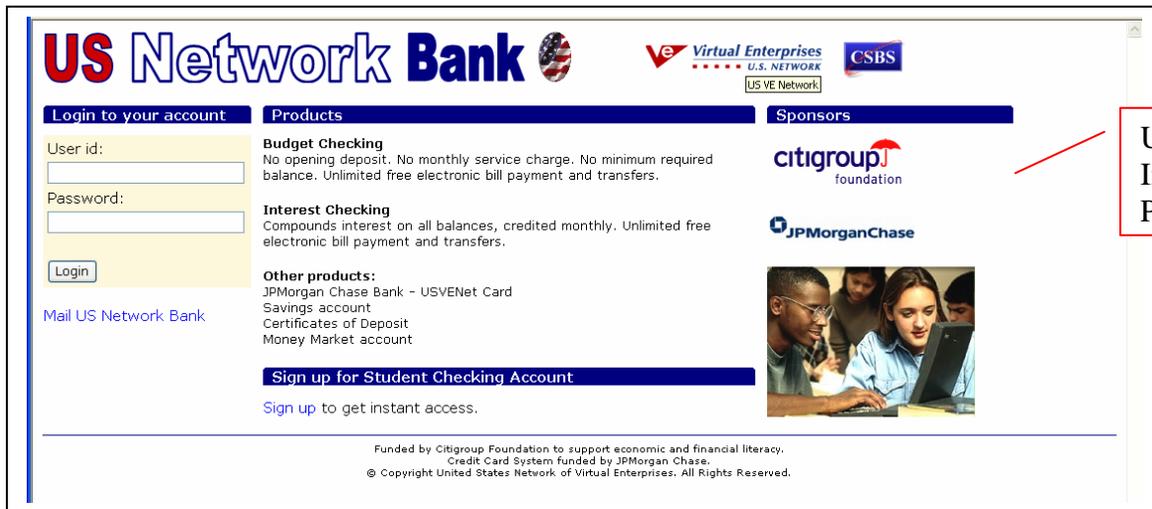
CREATE STUDENT ACCOUNTS (Bank Manager)
1. Select **Service** from the menu pane.

2. Select **Generate application codes for students** from the link below **Manager's facilities** heading.
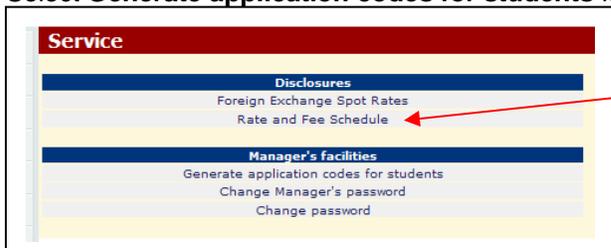
3. Enter the number of new student accounts to be created in the input cell, then click **Generate application codes**.

# of students

4. **PRINT THE NEXT SCREEN!** These are the codes for applying for new accounts. Note that application codes are shown in two columns- **Applicationno** and **Keycode**.

5. Give each student the firm's **RegNo/User id** (the 7-digit User ID you used to log in) to the firm account and a pair of **Applicationno/Keycode**s.
   Note:
   - *Application codes expire in 24 hours if not used. If needed, new application codes may be generated at any time.*
   - *See the* **FIRM LEVEL – EMPLOYEES** *section for performing transactions with employees or firms* . *The regular banking operations are the same for both the Employee Level and the Bank Manager's level.*

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

To change your password:
1. Log into your bank account using the **Manager's Password**.
2. Select **Service.**
3. Select **Change Password**. The following screen appears:

Change password

Enter old password	
Enter new password	
Confirm new password	
Save	

All information is required

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

4. Select **Save**.
   Note: After changing passwords, employees should give the new information to the accounting department.

END OF FIRM BANK MANAGER INSTRUCTIONS

FOR EMPLOYEES & FIRMS

Note: Except for account management functions allowed for managers in firm accounts, these functions are the same at both firm and employee levels.

LOGIN TO BANK
1. Go to www.veinternational.org or http://165.155.104.252/Default.aspx.
2. Go to the **Marketplace** dropdown menu and select the **Online Banking** button. The US Network Bank user interface page is displayed.

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

ACCOUNT APPLICATION FORM

2. Enter the following information in the next screen.
   a. the 7-digit registration code (**RegNo**) for his/her firm.
   b. **Applicationno** and **Keycode** supplied by the firm's accounting department or bank manager.
   c. **Initials** (first and middle).
   d. **Last Name**
   e. **E-mail address**
   f. **Account Type** from dropdown menu. It is recommended that all students first open a Budget Checking account as there is no minimum deposit requirement.
   g. Click **Submit Application** button.

3. Print and record the RegNo and Password information in the next screen. A copy of this sheet should be filed with the accounting department in case password is misplaced.
Note: *You may now login to your account with the supplied username and password through the user interface at* *http://165.155.104.252/Default.aspx*.

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

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

Change password

Enter old password		
Enter new password		All information is required
Confirm new password		
Save		

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

4. Select **Save**.
Note: *After changing passwords, employees must give the new information to the accounting department.*

LOG INTO AN EXISTING ACCOUNT
1. Enter **User id** and **Password** and click **Login** button.
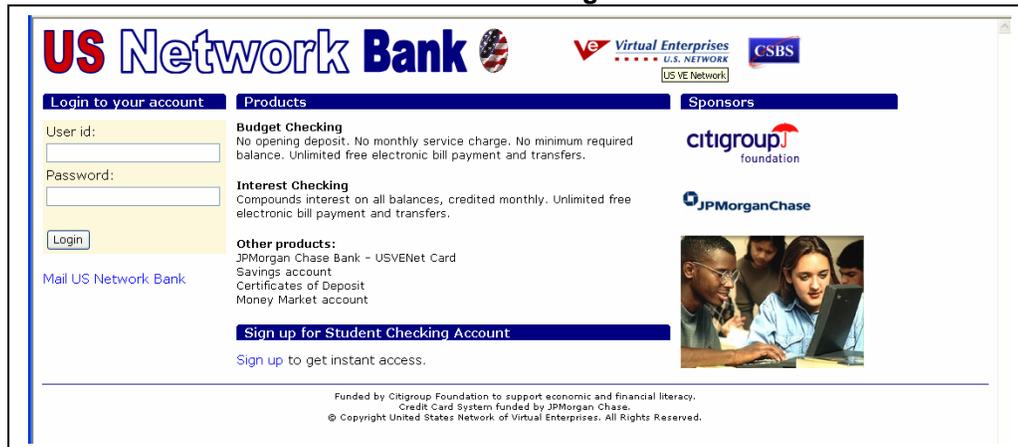
ADD NEW ACCOUNTS TO THE PAYEES LIST *OR*
REMOVE ACCOUNTS FROM THE PAYEES LIST

1. Click **Payees** on the menu pane.

2. Click the **View payees of** dropdown box and select the country where your payee resides.
3. Click the **State** dropdown box and select the state where your payee resides.
4. Select either **Corporate** accounts or **Personal** accounts using the radio buttons.

5. Locate the payee using the alpha buttons at the bottom of the screen, and the **Next** link until you get to the correct screen.
6. Add or delete payees by clicking the **Add** or **Remove** links at the right of each account (you may need to scroll to the far right depending on your display or screen settings).
    Note: *The payee will only be added to the account of the user who is logged in. Each account holder will have to create their own payee list.*
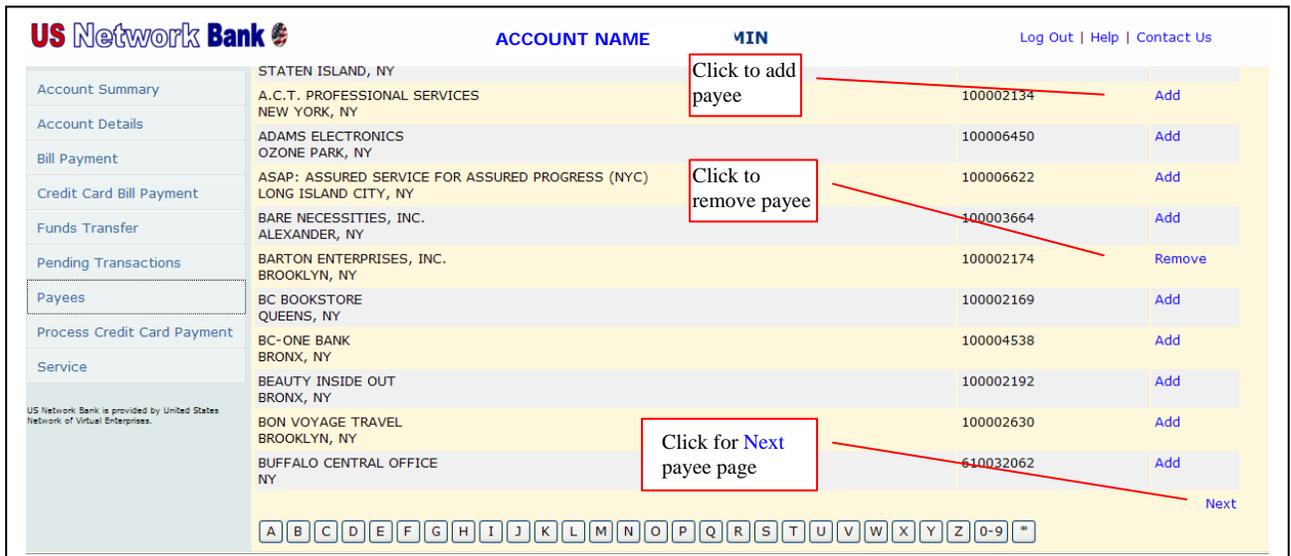
MAKE A PAYMENT TO AN EMPLOYEE OR FIRM

1. Click on the **Bill Payment** link on the menu pane.
2. Click the **From Account** dropdown and select the account from which you wish to make payment.
3. Click the **To Payee** dropdown list and select your payee.
4. Click in the **Amount** box and enter the payment amount as a decimal value (do not enter a $ or commas).
5. Click the **Currency** dropdown and select the currency type if other than USD.
6. Click in the **Description** box and enter a brief description of the transaction.
7. Click the **Date** calendar dropdown to the right of the date box to select the date for the transaction to occur if different from the date shown.
8. Click the **Frequency** dropdown and select how often the payment should be repeated. The default is **One Time**.
   *Note: Pay close attention to the selections for **Frequency** to avoid a costly mistake.*
9. Click **Save** to process the payment if this is the only payment you will make.
   *Note: You may schedule additional transactions by clicking **Save and Add another**.*

Note: If necessary, Edit or Cancel the payment transaction from the next screen.

PAY AN INTERNATIONAL FIRM

The process to pay an international firm is the same as paying a domestic firm as shown in the previous section. However, note the following:

- If you are billed in USD, pay in USD. The receiving firm will receive payment in their local funds, and the conversion calculation will be based on the current FOREX rate.
- If you are billed in a foreign currency (e.g. Euro/CAD/GBP), select that Currency from the dropdown. Your account will be debited in USD based on the current FOREX rate.

PROCESS A CREDIT CARD PAYMENT

To receive payment by credit card from a US Network Bank cardholder at trade fairs or for sales:

1. Select **Process Credit Card Payment** in the menu pane.
2. Click in the **Credit Card No** text box and enter the card number.
3. In the **Exp. date** area, select the credit card expiration date using the dropdowns.
4. In the Amount text box, enter the amount of the sale using decimal entry (no $ or commas).
5. Select the To Account drop down, and select the account to which the payment will be made.

*Note: Credit cards should be verified as current. This amount will be deposited into the **To Account** entered in step 4, and will be billed to the payee.*

ADDITIONAL MENU FUNCTIONS

US Network Bank

Account Summary
Account Details
Bill Payment
Credit Card Bill Payment
Funds Transfer
Pending Transactions
Payees
Process Credit Card Payment
Service

US Network Bank is provided by United States Network of Virtual Enterprises.

Shows account summary information plus chronological transaction records.

Transfer funds to pay credit card balance.

Transfer funds between personal accounts.

Display a list of pending transactions. Transactions may be edited or deleted from this window.

Perform all account profile changes including password change.

TECHNICAL SUPPORT

Assistance is available from any Central Office or you may contact
Eric Spinner at (212) 769-2710 or email him at espinne@schools.nyc.gov.