

Quotien®

eSTATEMENTS Reduce Costs - Increase Usage - Stay Competitive



 **online**
RESOURCES

ONLINE RESOURCES | Success | Innovation | Trust |

Offering eStatements through Online Resources' Quotien® Retail Internet Banking application provides your institution with a secure, integrated and economical way of delivering statements online to your consumers. While there are many companies that offer eStatement delivery, Online Resources has teamed up with BITstatement to help our client financial institutions select a complete eStatement solution that is compatible with Online Resources' online banking service.

An Added Application That Makes a Difference

- Realize cost savings—reduction in postage, paper and envelope costs and statement processing expenses
- Increase self-service—reinforce consumers reliance on online channel for information
- Competitive checkmark—availability of online statements is becoming standard feature consumers look for

Consumers Will Be Thrilled with the eStatement Application

- Faster—online statements are available days before paper statements arrive via mail
- Convenience—they do not need to manually review and store paper statement
- Flexibility—view online, save or print
- Convenient notification—email advises consumers when statement is available

Easy Implementation

eStatement for the Quotien Retail Banking service from BITstatement includes robust administrative tools for the financial institution. Additionally, a method for authenticating consumers after they've logged into the Online Banking application is provided.

More Secure

By moving statements online, customers and businesses can protect themselves from the one million cases of identity theft per year, according to a recent study by Javelin Research and Strategy.

For more information, please contact your Online Resources' Account Manager or BITstatement:

Kelly Warfel,
 Manager of Electronic Services
 BITstatement
 (954) 384-7064
 kellyw@bitstatement.net



Statement List

Account Holder: Tracy Walton
 Account(s): 999999999

Unviewed Statements			
None			
Viewed Statements			
02/29/2004	999999999	Account Statement	[Print] [Help]
02/06/2004	999999999	Account Overdraft	[Print] [Help]
02/02/2004	999999999	Account Overdraft	[Print] [Help]
01/31/2004	999999999	Account Statement	[Print] [Help]
01/28/2004	999999999	1099INT	[Print] [Help]
12/31/2003	999999999	Account Statement	[Print] [Help]

[Change registration information](#) | [FAQ](#) | [Log-Off](#) | [Contact Us](#)

List of viewed and unviewed documents for user's accounts

User maintenance functionality

Account number and start/end dates

Account Screen

bluestream financial | Member Number: 000000000 | Page 1 of 2 | From 04/01/2003 Through 04/30/2003

Enroll in New e-Services
 • AEOnline
 • AEAtllipay
 • AEe-statements
 www.bluestreamfinancial.org

SAMPLE 14
 2275 E 24TH PL
 KENT, WA 98135-6384

S000 SHARE/SAVINGS | Please note, the minimum required balance on this account is now \$25.00

Post	Effect	Debits	Credits	Description	Balance
				PREVIOUS BALANCE	740.97
04/01	4/01		0.78	DEPOSIT DIVIDEND	741.75
04/03	4/03		809.00	DEPOSIT-US TREASURY 310	1,550.75
04/03	4/03	-250.00		ACH: SOC SEC COMPANY ID: 3101030000 SEC:PPD	1,300.75
04/10	4/10	-494.62		WITHDRAWAL TRANSFER-0000000000 S100	806.13
				WITHDRAWAL TRANSFER-0000000000 L011	806.13
				NEW SHARE BALANCE	
			0.79	ON 05/01/2003 A DIVIDEND OF	
				WILL BE POSTED TO YOUR ACCOUNT	
				DIVIDEND PERIOD 03/01/2003 TO 03/31/2003	
			0.78	DIVIDEND EARNED	
			1.05%	ANNUAL PERCENTAGE YIELD EARNED	
			848.50	AVERAGE DAILY BALANCE	
			0.79	DIVIDEND PERIOD 04/01/2003 TO 04/30/2003	
			0.79	DIVIDEND EARNED	
			1.05%	ANNUAL PERCENTAGE YIELD EARNED	
			917.25	AVERAGE DAILY BALANCE	
			2.72	DIVIDENDS YEAR TO DATE	

Real estate for marketing

Account details

Administrative Tool

Current Period Statistics:

Statements Viewed: 2660
 Statements Unviewed: 8363
 Statements Downloaded: 565

Account Holder Registration Statistics:

Current Period Registrations: 96
 Registrations to Date: 6546

Account Holder Searching:
 There are 6 ways to search for account holders.

- To search by date range [Click Here](#)
- To search by account number [Click Here](#)
- To search by SSN or TIN [Click Here](#)
- To search by name [Click Here](#)
- To search by email [Click Here](#)
- To list all registered [Click Here](#)

Track statements, viewed and unviewed

Track eStatement registrations

Locate account holder records

Note: Screenshots taken from BITstatement's eStatement application.