

User Manual

TrustReporter Web



Client Internet Access (User)

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1 Getting Started

This chapter describes how you can access **TrustReporter web application (v. 4.0)**. The chapter also contains additional information about what you need to do under the following circumstances—

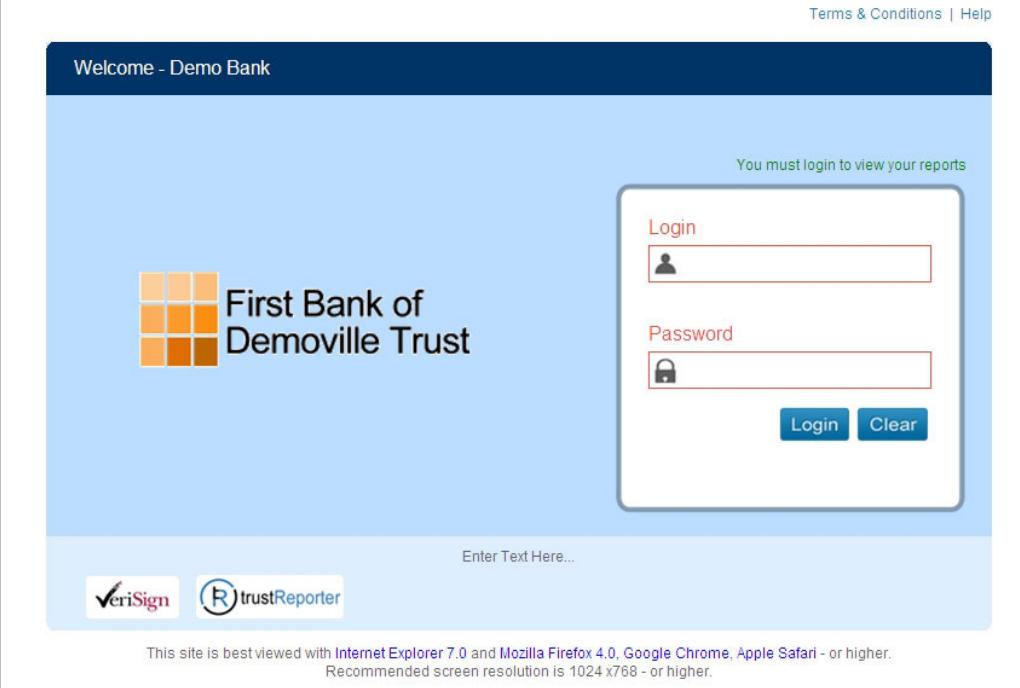
- When you log in for the first time.
- When you forget your password.
- When you are locked out of TrustReporter.

Log in to TrustReporter

To log in to TrustReporter, follow these steps.

1. Open the TrustReporter link in your browser. The TrustReporter Login screen appears, as shown in Figure 1.

Figure 1: TrustReporter Login Screen



The screenshot shows the TrustReporter login interface. At the top, there's a dark header bar with the text "Welcome - Demo Bank" on the left and "Terms & Conditions | Help" on the right. Below this is a light blue main area. In the center-left, there's a logo for "First Bank of Demoville Trust" featuring a 3x3 grid of orange squares. To the right of the logo is a message: "You must login to view your reports". Below this is a login form with a title "Login". It contains two input fields: one for "Login" with a user icon and one for "Password" with a lock icon. Underneath these fields are two buttons: "Login" and "Clear". At the bottom of the page, there's a text input field with the placeholder "Enter Text Here...". Below this are two logos: "VeriSign" and "trustReporter". A note at the bottom states: "This site is best viewed with Internet Explorer 7.0 and Mozilla Firefox 4.0, Google Chrome, Apple Safari - or higher. Recommended screen resolution is 1024 x768 - or higher."

2. Enter your login ID and password in the appropriate fields.
3. Click **Login** to enter the application.

Password Change After First Login

Once you log in for the first time, you are required to change your initial password given to you by your Bank Administrator. You are automatically redirected to the Password Change screen for the purpose (refer to Figure 2).

Figure 2: Password Change Screen

TRUSTREPORTER - PASSWORD CHANGE

LOGOUT

Why I am being asked to change my password?

You are in this page for any of the following reasons:

- You are a new user in TrustReporter, and the password assigned to you by your Bank administrator is temporary.
- Your login id is recently unlocked by your Bank administrator and you have been assigned a new temporary password.
- Your password has expired as per the setting of password change frequency period set by your Bank

If the password change is successful you will be redirected to the main page of TrustReporter.

Note: Old Password, New Password, and Confirm fields are mandatory.

>Password Requirements:-

- The password must have atleast one alphabet, one number and one special character.
- The password length has to be between 6 and 12 characters.
- The password cannot be the last 5 passwords used earlier.

Follow these steps to change your password.

1. Enter your old (temporary) password.
2. Enter the new password in the New Password field.
3. Re-enter the new password in the Confirm field for confirmation.
4. Click **Save** to update your password.

(If you change your mind, click **Clear** to clear the fields and re-enter your new password again.)

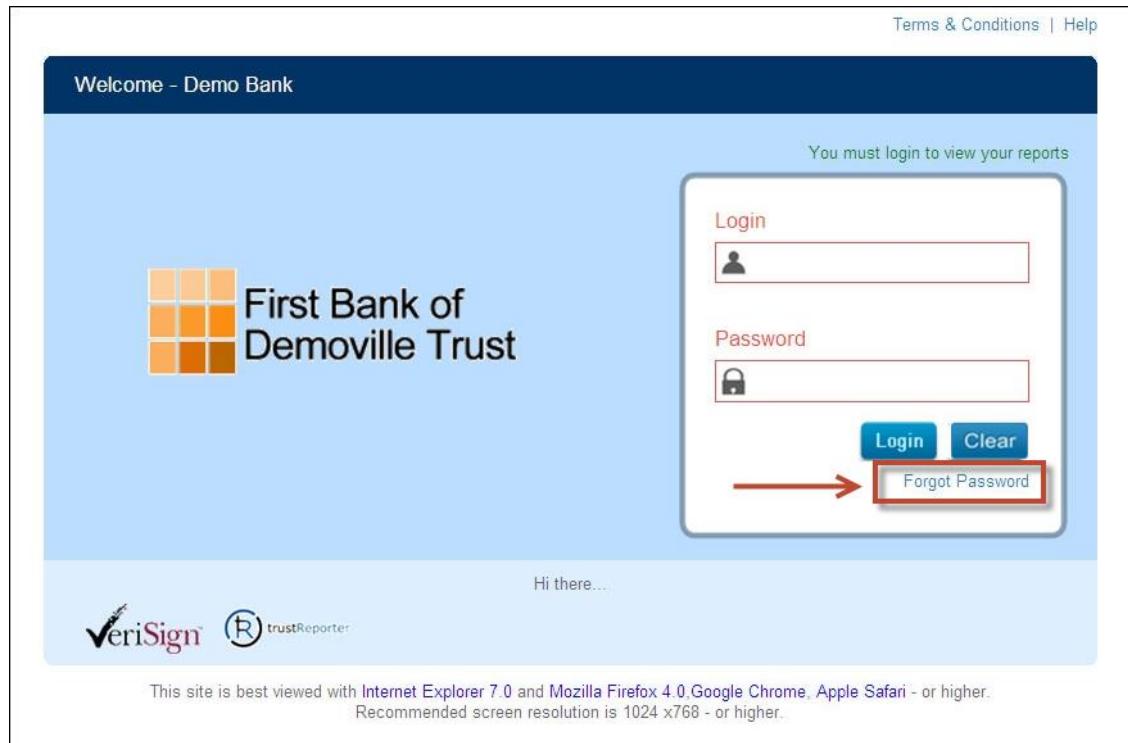
Note: TrustReporter won't let you go beyond the Change Password screen till you change your initial password. Passwords are case-sensitive in TrustReporter. A password must be between 6–14 characters in length and it should be a combination of alphabets and numbers.

Steps to Deal With Forgotten Password

If you forget your TrustReporter password while logging in, follow these steps.

1. Click the **Forgot Password** link at the bottom-right corner of the TrustReporter login screen (refer to Figure 3).

Figure 3: Forgot Password Link on the Login Screen



The Forgot Password dialog box appears, as shown in Figure 4.

Figure 4: Forgot Password Dialog Box



The image shows a 'FORGOT PASSWORD' dialog box. It contains instructions: 'Enter your user name and registered E mail Address and then click "Submit" button. Your password will be sent to your email account.' Below the instructions are two input fields: 'User Name:' and 'Registered E-Mail:', each with a corresponding text input box. A blue 'Submit' button is located at the bottom right.

2. Enter your username and registered email ID in the designated fields.
3. Click **Submit**.

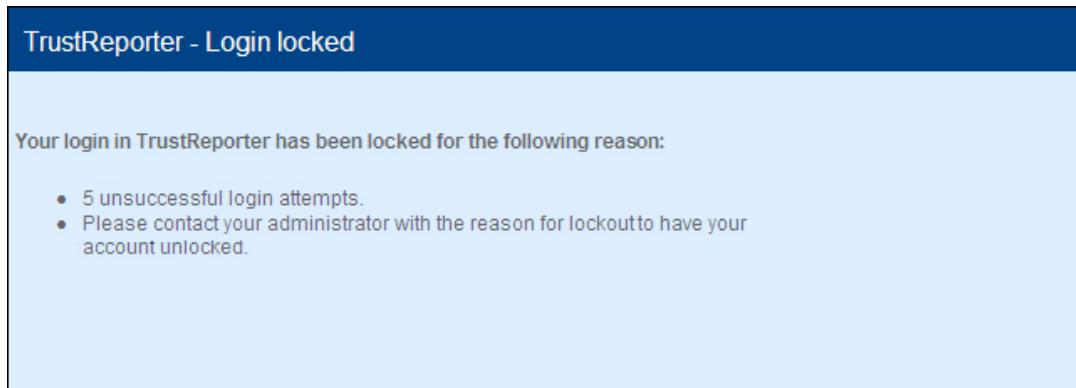
An email with the new password will be sent immediately and a suitable notification will appear on screen. This mail will have the new password with which you can now log in.

Unlock a Locked Account

If you enter your login ID and password incorrectly for five (5) times in succession, your TrustReporter account will get locked.

A locked account message appears on screen (refer to Figure 5), asking you to contact your System Administrator for unlocking the account.

Figure 5: Locked Account Message



Contact your System Administrator with the reason for the account lock. Your System Administrator will be able to generate a temporary password for you. You can now log in to TrustReporter with the temporary password but you will be required to change it immediately after login. For more details, refer to “Password Change After First Login” earlier in the chapter.

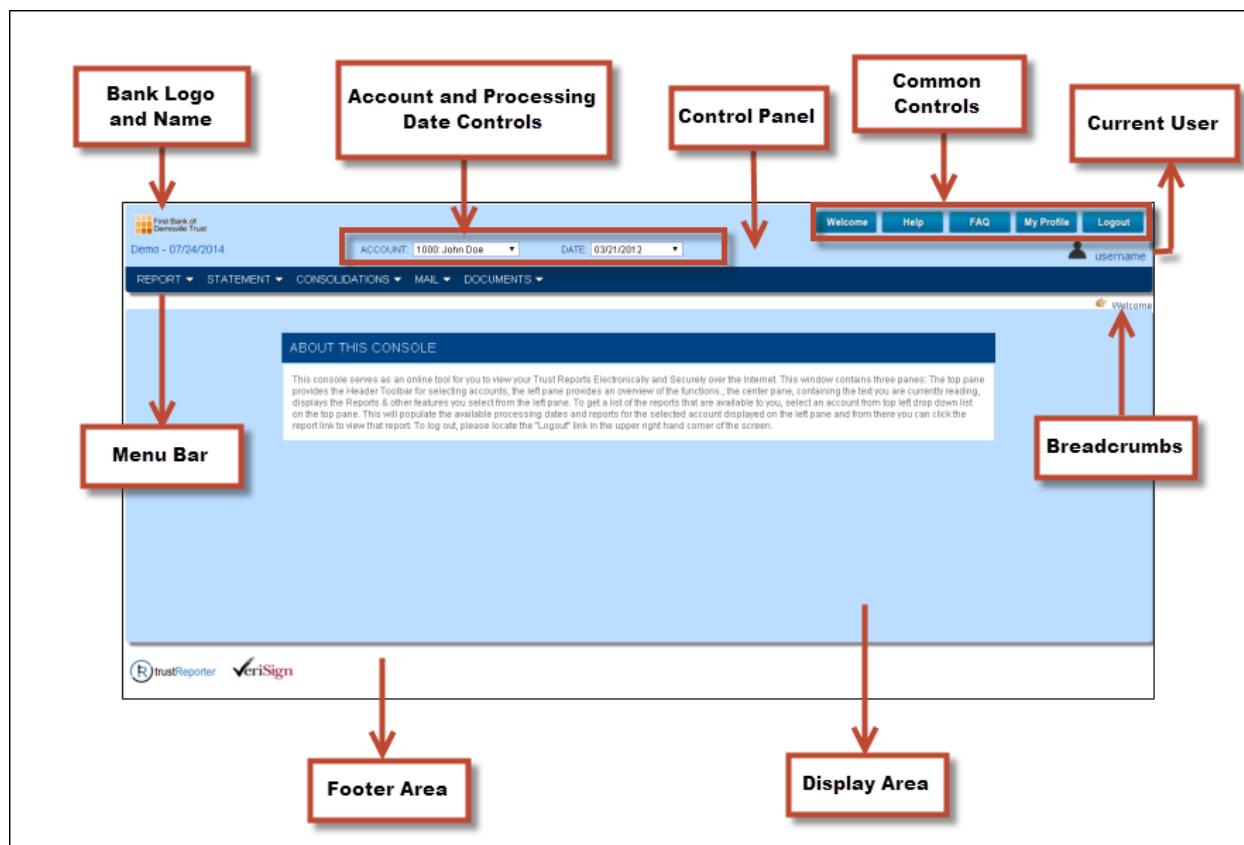
2 Navigating TrustReporter

This chapter explores different user interface components of TrustReporter. It also explains how to maintain your personal profile (in My Profile area) along with the process of selecting an account and a corresponding processing date for further activities.

User Interface Components

Once you log in to TrustReporter, you are taken to the TrustReporter home page. If you are logging in for the first time, you are greeted with the Welcome screen (refer to Figure 6). Figure 6 also indicates the key components of the TrustReporter user interface.

Figure 6: TrustReporter Welcome Screen



The primary components of the TrustReporter user interface are—

- **Control Panel:** It is the primary controlling area of the application. The Control Panel acts as a container, containing the following components.
 - **Bank Logo and Name:** Shows the bank logo and the bank name. The current date is also shown.
 - **Account and Processing Date Controls:** These drop-down lists allow you to select an investment account and the corresponding processing date for further activities.
 - **Common Controls:** These controls allow you to access the Welcome screen, the Frequently Asked Questions (FAQ) screen, and the My Profile screen. The last among the group allows you to log out of the application. For more information, refer to “TrustReporter Common Controls” later in the chapter.
 - **Current User:** This indicator shows the currently logged-in user.
- **Menu Bar:** This part of the user interface is most used during navigation throughout TrustReporter. The menu bar contains the following buttons for accessing information related to your investment position.
 - Report
 - Statement
 - Consolidations
 - Mail
 - Documents

Each of the above areas is covered in subsequent chapters.

- **Breadcrumbs:** The Breadcrumbs area contains your navigation trails and serves as a secondary navigation control.
- **Display Area:** This is the largest part of the TrustReporter user interface. When you log in for the first time, the Display Area displays an introductory note about the TrustReporter console. Later, the Display Area is used for showing reports, statements, consolidations, and all other investment information. The area expands and contracts automatically, depending on the information load.
- **Footer Area:** The footer area contains the TrustReporter logo and the VeriSign® seal, symbolizing online safety and security.

TrustReporter Common Controls

This section describes the purpose behind each of the Common Controls in TrustReporter.

Welcome

The Welcome screen, as shown in Figure 6, appears when you log in to TrustReporter for the first time. You can get back to this screen anytime by clicking **Welcome** in the Common Controls area.

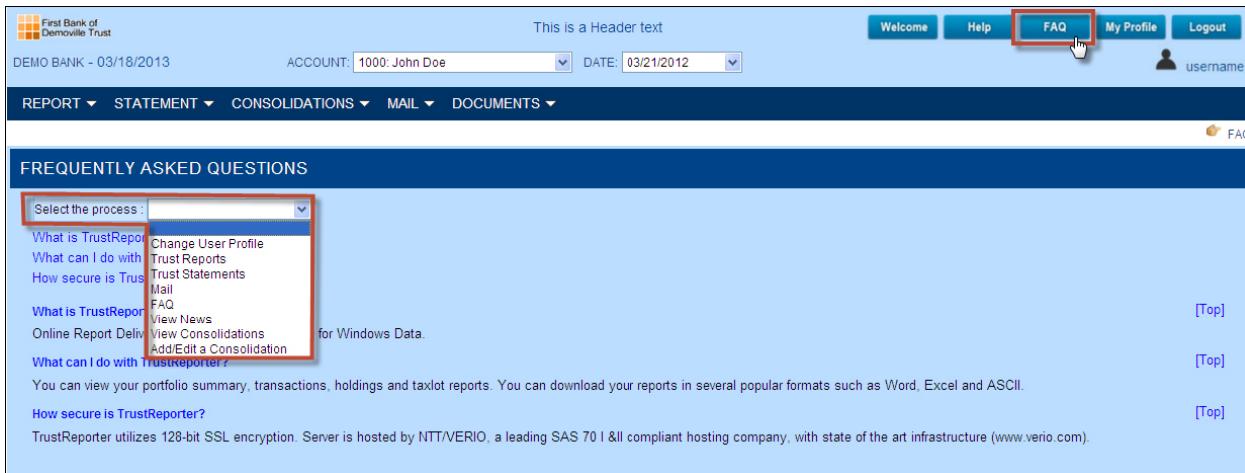
Help

To access the latest user manual for the TrustReporter application, click **Help**.

FAQ

To access a list of classified Frequently Asked Questions (FAQ), click **FAQ** in the Common Controls area. The Display Area shows these questions and the corresponding answers, as shown in Figure 7.

Figure 7: Frequently Asked Questions in Display Area



The screenshot shows the TrustReporter application interface. At the top, there is a header bar with the bank logo, account information (ACCOUNT: 1000: John Doe, DATE: 03/21/2012), and navigation links (Welcome, Help, FAQ, My Profile, Logout). A user icon labeled 'username' is also present. Below the header is a menu bar with REPORT, STATEMENT, CONSOLIDATIONS, MAIL, and DOCUMENTS. On the right side of the header, there is a 'FAQ' link with a magnifying glass icon. The main content area has a blue header 'FREQUENTLY ASKED QUESTIONS'. Below it, a dropdown menu titled 'Select the process:' is open, showing a list of categories: 'What is TrustReport', 'Change User Profile', 'Trust Reports', 'Trust Statements', 'Mail', 'FAQ', 'View News', 'Online Report Delivery', 'View Consolidations', and 'Add/Edit a Consolidation'. The 'FAQ' option is highlighted with a red box. To the right of the dropdown, there is some text about Windows Data and links to [Top]. At the bottom of the page, there is a note about viewing portfolio summaries, transaction reports, and taxlot reports, and a statement about SSL encryption and hosting.

The FAQs are classified under multiple headings. Select a heading from Select the Process drop-down list. After you select a heading, the corresponding questions and answers are displayed. For example, if you have a question about how to use the TrustReporter Mail feature, select **Mail** from Select the Process drop-down list. From the filtered set of questions and answers, you can easily spot your question now and have it answered.

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Figure 8 shows a filtered set of FAQs.

Figure 8: Filtered Set of FAQs

This screenshot shows the 'FREQUENTLY ASKED QUESTIONS' section of the TrustReporter interface. At the top left, there is a dropdown menu labeled 'Select the process : Mail'. A red arrow points from the text 'How does the TrustReporter Email system work?' to this dropdown menu. Below the dropdown, there are three questions: 'How does the TrustReporter Email system work?', 'How do I know when I receive a new message?', and 'How do I write an email?'. Each question has a blue '[Top]' link at its end. The first question has a detailed answer below it, mentioning that the system is a secure internal Email/Messaging system between TrustReporter Users and Administrators, and that emails composed in TrustReporter never leave the TrustReporter system.

My Profile

To view or modify your user profile (credentials), click **My Profile** in the Common Controls Area. TrustReporter's Display Area now shows the My Profile section (refer to Figure 9).

Figure 9: My Profile Section in Display Area

This screenshot shows the 'MY PROFILE' section. It includes fields for 'NAME*' (demoadmin) and 'LOGIN NAME*' (demoadmin). There are also fields for 'NEW PASSWORD' and 'CONFIRM NEW PASSWORD'. In the 'Email' section, the 'EMAIL' field contains 'john.doe@fi-tek.co.in'. A checkbox for 'NOTIFICATION' is checked, with a note: '(Please notify me when I receive an email with at least High priority.)'. At the bottom, there are 'Save' and 'Cancel' buttons. A small note at the bottom left says '* Indicates mandatory field'.

You can perform the following activities in this connection.

- **Change Your Current Password:** In the Login Information area, enter your new password in the New Password field. Re-enter the new password in the Confirm New Password field for system authentication. Click **Save** at the bottom of the My Profile section to save your new password.
- **Specify Your Email Address:** In the Email area of the My Profile section, enter your email address in the Email field. Click **Save** at the bottom of the My Profile section to save the email address.

- **Specify Email Notification Level:** You can take advantage of TrustReporter's *Email Notification feature* to receive alerts/notifications whenever an email of a specified priority level reaches your Inbox.

To activate this feature, select the **Notification** check box in the Email area of the My Profile section. Additionally, specify your desired priority level from the corresponding drop-down list. Click **Save** at the bottom of the My Profile section to save your email notification preference.

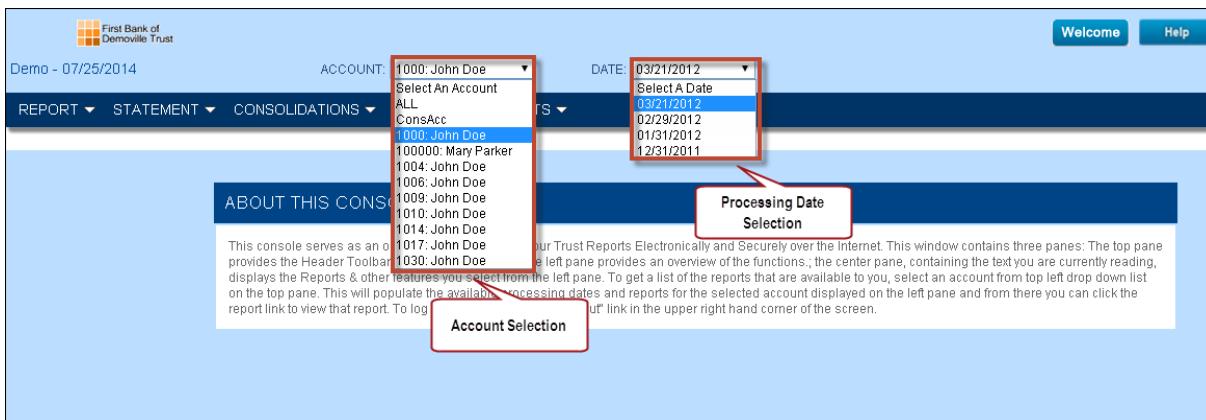
Logout

At the end of your session, click **Logout** in the Common Controls Area to quit TrustReporter.

Account and Processing Date Selection

You need to select an investment account and a corresponding processing date for activities such as viewing reports. These selections can be made from the respective drop-down lists in TrustReporter Control Panel, as shown in Figure 10.

Figure 10: Account and Processing Date Selection



The Account drop-down list usually contains only one account for you unless you hold multiple accounts or consolidation(s) with your financial institution. In the latter case, select a particular account of your choice for the current session.

The Date drop-down list is pre-populated with system-generated processing dates. Select a processing date from the drop-down list to view information (such as reports) as on that date.

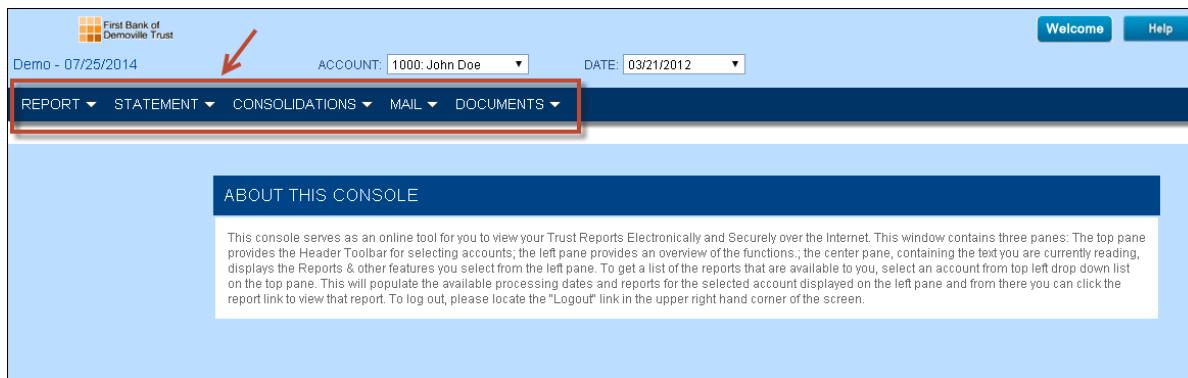
Once you have selected the account and the processing date, you can proceed to view pertinent reports in TrustReporter (from the Report menu).

TrustReporter Menu Bar

You are likely to use TrustReporter Menu Bar most often while navigating through the application.

The Menu Bar is located at the bottom of the Control Panel, as highlighted in Figure 11.

Figure 11: TrustReporter Menu Bar

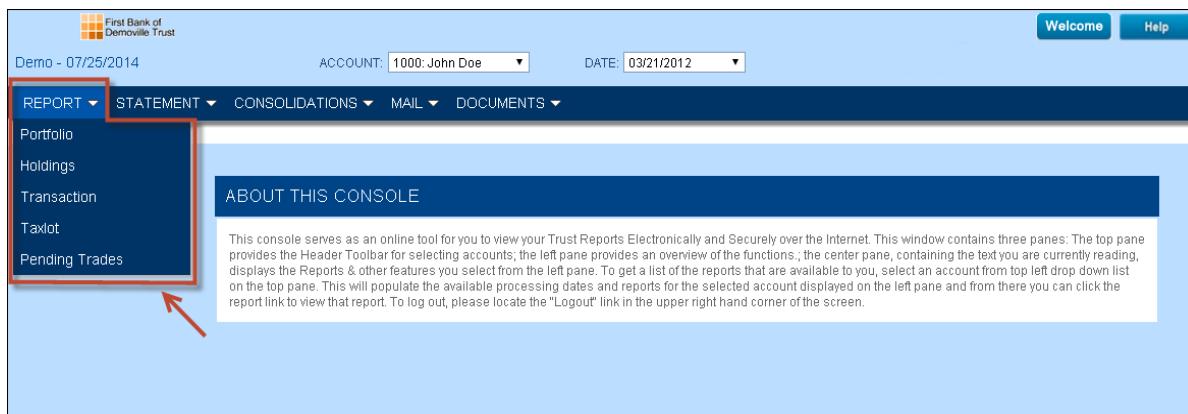


The Menu Bar contains the following menu items.

- Report
- Statement
- Consolidations
- Mail
- Documents

Click the drop-down arrow next to a menu item to access the corresponding sub-menu items. This is illustrated in Figure 12.

Figure 12: Accessing Sub-Menu Items From TrustReporter Menu Bar



Each of the five menu items are covered in detail in the subsequent chapters.

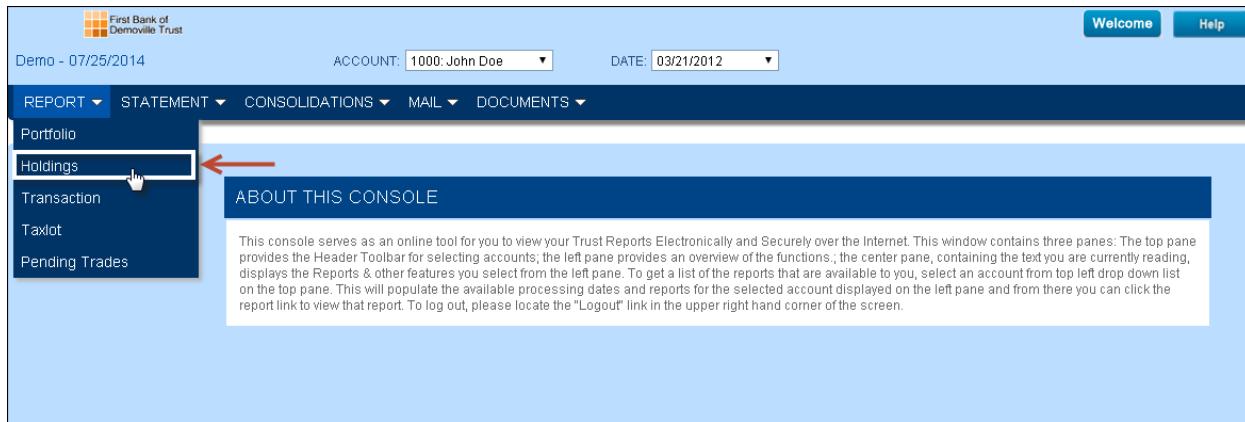
3 Reports

The Report menu item in TrustReporter offers the following reports that reflect your investment position.

- Portfolio
- Holdings
- Transaction
- Taxlot
- Pending Trades

To access a report, click **Report** in the TrustReporter menu bar and then click the corresponding menu item. This is illustrated in Figure 13.

Figure 13: Report Selection in TrustReporter



Portfolio Report

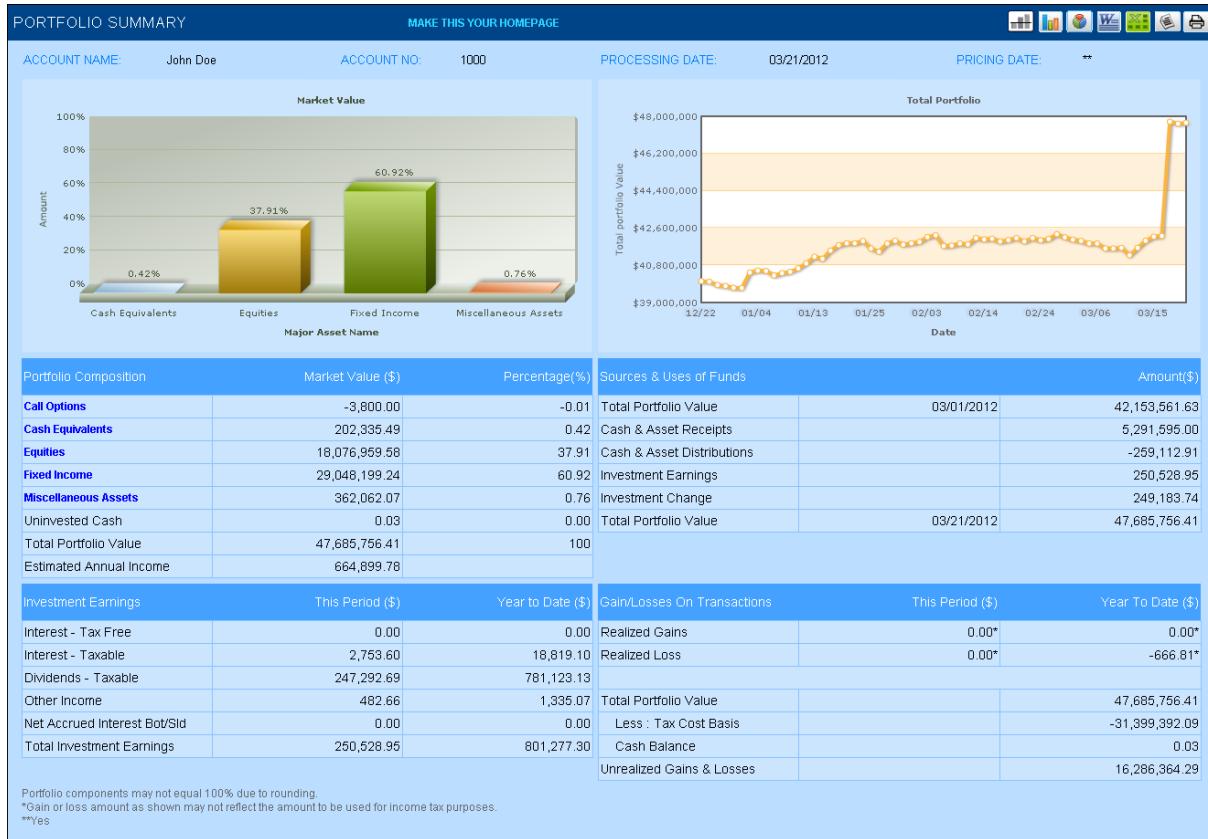
The Portfolio Report gives you the portfolio position of the selected account as on the selected processing date.

To access the Portfolio Report, click **Report** on the TrustReporter menu bar, followed by the **Portfolio** menu item.

The report is visible in two formats—*high-level view* (the default view) and *drilled-down view*.

Figure 14 shows the high-level view of the Portfolio Report.

Figure 14: Portfolio Report (High-Level View)



The high-level view comprises of the following major elements.

- A bar graph that shows the portfolio allocation across major asset categories (such as, Equities, Fixed Income, Cash Equivalents etc.)
- A line graph that plots the Total Portfolio Value over a period of three months prior to the selected processing date.
- The Portfolio Composition table that gives the market values of different portfolio components along with corresponding percentage values.
- The Investment Earnings table that shows earnings from investments for the current period along with the corresponding Year-to-Date (YTD) figures.
- The Sources & Uses of Funds table that tracks changes in Total Portfolio Value from the beginning-of-month date up to the selected processing date.
- The Gain/Losses on Transactions table that highlights realized and unrealized gain/loss amounts for the current period along with corresponding YTD figures.

From the high-level view, you can generate drilled-down views of the Portfolio Report in either of the following ways.

- By clicking a bar (corresponding to an asset category) in the graph showing portfolio allocation.
- By clicking an asset link in the Portfolio Composition table.

These processes are illustrated in Figure 15.

Figure 15: Portfolio Report—Generating Drilled-Down View



The drilled-down view shows detailed information about the particular asset category, as shown in Figure 16.

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Figure 16: Portfolio Report—Drilled-Down View

CASH EQUIVALENTS					
ACCOUNT NAME: John Doe ACCOUNT NO: 1000 PROCESSING DATE: 03/21/2012					
Summary					
Cost Basis	202,335.49				
Market Value	202,335.49				
Estimated Annual Income	10,450.63				
Total Portfolio Value	47,685,756.41				
Portfolio %	0.42%				
Yield %	5.17%				
Details					
Investment Category		Tax Cost	Market Value	Estimated Annual Income	
CASH EQUIVALENTS					
Diversified Assets Portfolio 5.165%		202,335.49	202,335.49	10,450.63	
	Totals	202,335.48	202,335.48	10,450.63	
Close					

Once you have viewed the drilled-down Portfolio Report, click **Close** at the bottom of the screen to close it.

Portfolio Report—Report Tool Bar Utilities

The Portfolio Report contains a report tool bar containing multiple utility features. The tool bar is located at the right side of the report title, as shown in Figure 17.

Figure 17: The Report Tool Bar for Portfolio Reports

PORTFOLIO SUMMARY			MAKE THIS YOUR HOMEPAGE		
ACCOUNT NAME:	John Doe	ACCOUNT NO:	1000	PROCESSING DATE:	03/21/2012
Portfolio Composition		Market Value (\$)	Percentage(%)	Sources & Uses of Funds	
Cash Options	-3,800.00	-0.01	Total Portfolio Value	03/01/2012	42,153,561.63
Cash Equivalents	202,335.49	0.42	Cash & Asset Receipts		5,291,595.00
Equities	18,076,959.58	37.91	Cash & Asset Distributions		-259,112.91
Fixed Income	29,048,199.24	60.92	Investment Earnings		250,528.95
Miscellaneous Assets	362,062.07	0.76	Investment Change		249,183.74
Uninvested Cash	0.03	0.00	Total Portfolio Value	03/21/2012	47,685,756.41
Total Portfolio Value	47,685,756.41	100			

Note: The report tool bar is present for all reports in TrustReporter.

The utility features offered in the context of Portfolio Report are described below.

Target Vs. Actual Portfolio Comparison Chart

You can compare the actual portfolio of the selected account with the target portfolio composition. Click the Target vs. Portfolio Comparison icon () in the report tool bar. The Target vs. Actual Portfolio Comparison Chart appears (in the form of a bar graph), as shown in Figure 18.

Figure 18: Target Vs. Actual Portfolio Comparison Chart



Once viewed, click **Close** to close the chart.

Market Value Chart

You can take a look at the actual market value of various portfolio components in your account. Click the **Market Value Chart** icon () in the report tool bar. The Market Value Chart appears (in the form of a bar graph), as shown in Figure 19. The absolute market value corresponding to each asset category is shown in the graph.

Figure 19: Portfolio Report—Market Value Chart



Once viewed, click **Close** to close the chart.

Note: The Market Value Chart is different from the bar graph displayed in the high-level view. In the former case, absolute amount for each portfolio component is displayed; in the latter case, only the corresponding percentage figures are indicated.

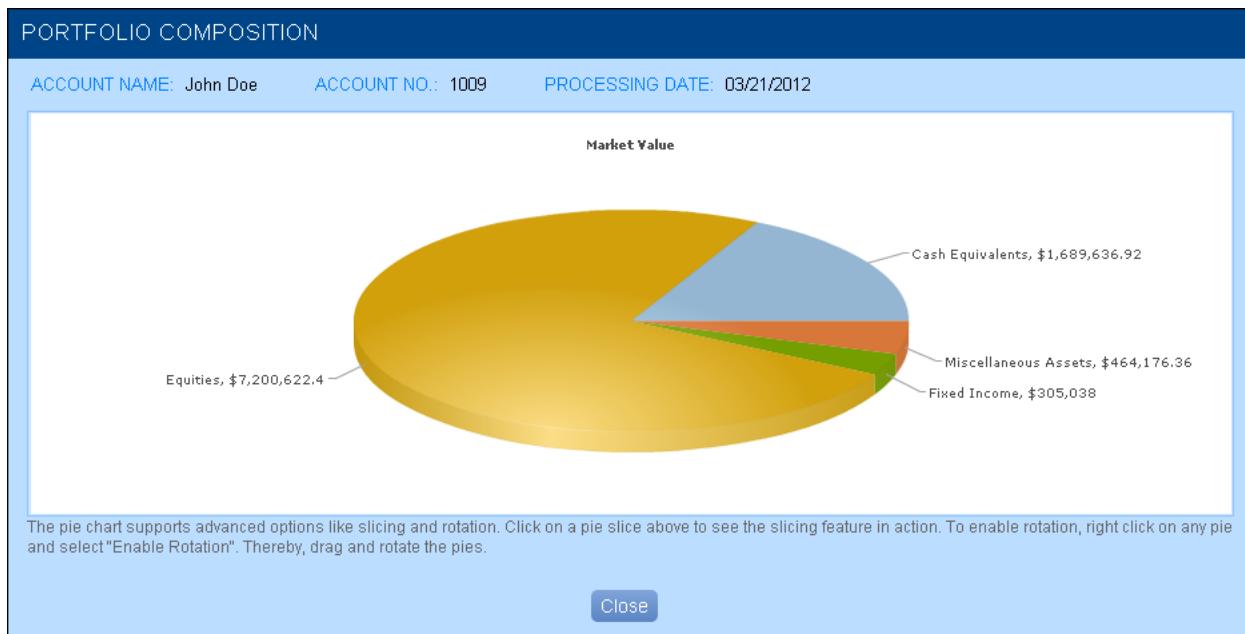
Portfolio Composition Chart

The Portfolio Composition Chart allows you to view the contribution of each asset category in the portfolio composition of the selected account. Here, the proportional contribution of each asset category is illustrated in the form of a pie chart. The absolute amount corresponding to each category is also indicated.

Click the **Portfolio Composition Chart** icon () in the report tool bar to generate the chart, as shown in Figure 20.

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Figure 20: Portfolio Composition Chart



Click a wedge of the pie chart to view the summary details corresponding to that particular asset category (refer to Figure 21).

Figure 21: Portfolio Composition Chart—Summary Details

CASH EQUIVALENTS			
ACCOUNT NAME: John Doe ACCOUNT NO: 1006 PROCESSING DATE: 03/21/2012			
Summary			
Cost Basis			326,656.06
Market Value			326,656.06
Estimated Annual Income			16,871.79
Total Portfolio Value			8,709,679.86
Portfolio %			3.75%
Yield %			5.16%
Details			
Investment Category	Tax Cost	Market Value	Estimated Annual Income
CASH EQUIVALENTS			
Diversified Assets Portfolio 5.165%	326,656.06	326,656.06	16,871.79
Totals	326,656.06	326,656.06	16,871.79

Close

Multiple Report Output Formats

Depending on your requirement, you can export the Portfolio Summary Report in multiple formats. These are mentioned below.

- Click the **Word** icon (Word) on the report tool bar to export the report into MS Word format.
- Click the **Excel** icon (Excel) on the report tool bar to export the report into MS Excel format. You can also generate the report in Comma-Separated Value (CSV) format.
- Click the **Text** icon (Text) on the report tool bar to generate the report in text format (that can be opened in Notepad).
- If you want a hard-copy print of the report, click the **Print** icon (Print) on the report toolbar.

Holdings Report

The Holdings Report gives you details of each individual asset held by the account. You also get pertinent information such as, corresponding Ticker/CUSIP value, number of shares held, asset price, market value, and proportional share in the account portfolio (expressed as percentage).

To access the Holdings Report, click **Report** on the TrustReporter menu bar, followed by the **Holdings** menu item. The Holdings Report appears, as shown in Figure 22. This is the high-level view of the Holdings Report.

Figure 22: The Holdings Report (High-Level View)

SUMMARY OF INVESTMENT HOLDINGS								MAKE THIS YOUR HOMEPAGE		
ACCOUNT NAME:		ACCOUNT NO.:		PROCESSING DATE:		PRICING DATE:				
Shares/Par Value	Value	Ticker	Investment Category	Rate	Maturity	Unit Value	Mkt Val(\$)	Mkt Val Date	%Port	
GNMA MORTGAGE POOLS										
9,955.00	GNM10007	GNM Pool#10007		7.500	02/15/2016	1.09	10,847.84	06/21/2005	0.02	
9,955.00		TOTALS					10,847.84	-	0.02	
MORTGAGE POOL PASS-THRU										
152,469.77	Ameriquest Mortgage 2002-IA1			4.965	11/25/2033	1.00	152,599.37	02/29/2012	0.32	
125,750.17	AmeriCredit Auto Rec 2004-BM			2.670	03/07/2011	1.00	125,337.71	12/31/2007	0.26	
102,791.81	Banc of America Ser 2001-PB1			5.787	05/11/2035	1.00	102,791.81	08/31/2011	0.22	
Portfolio components may not equal 100% due to rounding. * Denotes Invested Income Portfolio. **Yes										

You can sort the Holdings Report in ascending or descending order on the basis of these columns—Shares/Par Value, Investment Category, and Market Value (\$). Click the up-arrow key in the column header to sort in the records in ascending order and the down-arrow key to sort them in the descending order (within each asset category group).

Note: By default, you can see the Ticker value of each asset in the Ticker column. To see the corresponding CUSIP value, click the diagonal-arrow icon (↗) in the Ticker column header. The column-header also changes accordingly.

Like the Portfolio Report, you can export the Holding Report into multiple formats such as Word, Excel, and Text by clicking the appropriate icon in the report tool bar. You can also take a hard-copy printout of the report. For more details, refer to “Multiple Report Output Formats” under “Portfolio Report”.

The Holding Report also offers two (2) drilled-down views—**Taxlot** view and **Pending Trades** view.

Taxlot Drilled-Down View

Click the **Taxlot** icon (❖) adjacent to an asset entry (wherever applicable) in the Investment Category column of the high-level view. The corresponding taxlot information opens up in a pop-up screen, as shown in Figure 23.

Figure 23: Holdings Report—Taxlot Drilled-Down View

TAXLOT							
ACCOUNT NAME: John Doe		ACCOUNT NO: 1000		PROCESSING DATE: 03/21/2012			
ASSET NAME: Edison Intl Com							
Shares	Acquired Date	How Acquired	Cost	Unit Cost	Mar. Val.	Unreal. Gain & Loss	Orig. Face Val.
200.00	01/29/2002	Purchase	2,562.57	12.81	8,520.00	5,957.43	-

Close

You get information such as number of shares corresponding to the taxlot, market value, and other taxlot acquisition details.

Once viewed, click **Close** at the bottom of the screen to close the drilled-down view.

Pending Trades Drilled-Down View

Click the **Pending Trades** icon (P) adjacent to an asset entry (wherever applicable) under the Investment Category column of the high-level view. The corresponding pending trade information opens up in a pop-up screen, as shown in Figure 24.

Figure 24: Holdings Report—Pending Trades Drilled-Down View

VIEW PENDING TRADE(S) INFORMATION								
ACCOUNT NAME:		John Doe	ACCOUNT NO:		1000	PROCESSING DATE:		03/21/2012
Trade Type	Trade Date	Settlement Date	Ticker	Name	Units	Net	Status	
Electronic Purchase	11/12/2010	11/17/2010	WMT	Wal Mart Stores Inc	1.00	-54.34	Pended	
Close								

You get information such as, trade type (for example, Electronic Purchase), trade date, due date for trade settlement etc.

Once you have viewed the information, click **Close** at the bottom of the screen to close the drilled-down view.

Transaction Report

The Transaction report gives you a list of all transactions that have occurred within a date range for the selected account.

To get the report, click **Report** in the TrustReporter menu bar, followed by the **Transaction** menu item.

You need to define the date range by selecting From and To dates. You can either enter each date directly or click the adjacent **Calendar** icon () to pick a date from the Calendar control.

Click **Get** to generate the list of transactions for the account.

Figure 25 shows the Transaction Report.

Figure 25: Transaction Report



The screenshot shows a transaction report for account 1006. The report lists the following transactions:

Date	Ticker	Type	Description	Income (\$)	Principal(\$)
02/01/2012	MRATES	Daily Factor - Interest	MRATES : Diversified Assets Portfolio 5.165% Interest From 01/01/2012 To 01/31/2012	32.23	0.00
02/01/2012	CTFA	Common Fund Earnings	CTFA : Common Trust Fund A Common Fund Earnings Payable 01/31/2012	286.15	0.00
02/15/2012	CL	Dividend	CL : Colgate Palmolive CO Dividend Payable 02/15/2012 18000 Shares @ \$0.58	10,440.00	0.00
02/15/2012	PG	Dividend	PG : Procter & Gamble CO Dividend Payable 02/15/2012 2000 Shares @ \$0.525	1,050.00	0.00
02/15/2012		Scheduled Cash Deposit	Rental Income Received From : Mathew J Bergen For Store Front Rental At 10 Main Street	500.00	0.00
02/29/2012		Scheduled Cash Disbursement	Monthly Payment To Beneficiary Paid To : William J Hillman Jr	-12,918.38	0.00

From the Transaction Report, you get information such as, transaction date, asset Ticker/CUSIP, nature of transaction, and transaction description.

The records are sorted in the ascending order of transaction date.

Like Portfolio Report, you can export Transaction Report into multiple formats such as Word, Excel, and Text by clicking the appropriate icon in the report tool bar. You can also take a hard-copy printout of the report. For more details, refer to “Multiple Report Output Formats” under “Portfolio Report”.

Taxlot Report

The Taxlot Report gives you detailed taxlot information of the chosen account as on the processing date.

To view the Taxlot Report, click **Report** on the TrustReporter menu bar, followed by the **Taxlot** menu item. The Taxlot Report appears, as shown in Figure 26.

Note: The Taxlot Report covered here is different from the Taxlot drilled-down view from the Holdings Report. The former gives comprehensive taxlot information for the whole account whereas the latter gives taxlot information for a particular asset only.

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Figure 26: Taxlot Report

TAXLOT								
MAKE THIS YOUR HOMEPAGE								
ACCOUNT NAME: John Doe		ACCOUNT NO: 1000		PROCESSING DATE: 03/21/2012		PRICING DATE: **		
Shares ▾	Assets ▾	Acquired Date	How Acquired	Cost ▾	Unit Cost	Market Value ▾	Unreal. Gain & Loss	Orig. Face V.
7,800.00	3M Company	02/15/2009	Beginning Inventory	277,368.00	35.56	693,498.00	416,130.00	0.00
1.00	6876 Winners Circle	02/23/2012	Purchase	100,000.00	100,000.00	100,000.00	0.00	0.00
178.77	AIM European Growth Fund, Class A	02/10/2006	Asset Free Receipt	4,000.00	22.37	5,649.23	1,649.23	-
576.19	AIM European Growth Fund, Class A	02/10/2006	Asset Free Receipt	12,593.03	21.86	18,207.60	5,614.57	-
250.00	Allegheny Ludlum	05/26/1988	Purchase	166.67	0.67	10,680.00	10,513.33	-
150.00	Allegheny Ludlum	05/01/1990	Purchase	5,465.00	36.43	6,406.00	943.00	-
720.00	Allied Hotel Properties Inc.	09/28/1990	Beginning Inventory	16,226.87	22.54	36,280.80	20,053.93	0.00
80.00	Allied Hotel Properties Inc.	09/28/1990	Beginning Inventory	1,794.13	22.43	4,031.20	2,237.07	0.00
125,750.17	AmeriCredit Auto Rec 2004-BM	03/10/2006	Asset Free Receipt	124,501.50	0.99	125,337.71	836.21	130,000.00
3,000.00	Ameriprise financial, Inc.	03/10/1996	Asset Free Receipt	85,529.24	28.51	172,170.00	86,640.76	-

From the report, you get information on the assets acquired, number of shares of each asset, mode of acquisition (such as, purchase and free receipt), unit price of each asset, total price for each asset etc.

Note: A double asterisk (**) against the Pricing Date label above the report grid indicates availability of the Pricing Date.

You can sort the Taxlot Report in ascending or descending order on the basis of these columns—Shares, Assets, Cost, and Market Value. Click the up-arrow key in the column header to sort in the records in ascending order and the down-arrow key to sort them in the descending order.

Like the Portfolio Report, you can export the Holding Report into multiple formats such as Word, Excel, and Text by clicking the appropriate icon in the report tool bar. You can also take a hard-copy printout of the report. For more details, refer to “Multiple Report Output Formats” under “Portfolio Report”.

Pending Trades Report

The Pending Trades Report gives you a view of all pending trades for the chosen account as on the selected processing date.

To view the Pending Trades Report, click **Reports** on the TrustReporter menu bar, followed by **Pending Trades**. The Pending Trades Report appears, as shown in Figure 27.

Note: The Pending Trades report covered here is different from the Pending Trades drilled-down view from the Holdings Report. The former gives comprehensive pending trade information for the whole account whereas the latter gives pending trade information for a particular asset only.

Figure 27: Pending Trades Report

VIEW PENDING TRADE(S) INFORMATION		MAKE THIS YOUR HOMEPAGE					
ACCOUNT NAME:	John Doe	ACCOUNT NO.:	1000	PROCESSING DATE:	03/21/2012		
Trade Type	Trade Date	Settlement Date	Ticker	Name	Units	Net	Status
Electronic Purchase	07/27/2010	07/30/2010	IBM	IBM Corp	125.00	-15,625.00	Pended
Electronic Purchase	09/10/2010	09/15/2010	IBM	IBM Corp	1,000.00	-126,000.00	Pended
Electronic Purchase	05/31/2011	06/03/2011	IBM	IBM Corp	500.00	-84,000.00	Pended
Electronic Purchase	05/31/2011	06/03/2011	IBM	IBM Corp	2,500.00	-437,500.00	Pended
Electronic Purchase	11/12/2010	11/17/2010	WMT	Wal Mart Stores Inc	1.00	-54.34	Pended

The Pending Trades Report gives you information like trade type, trade date, due settlement date, asset Ticker/CUSIP, asset name, number of units traded etc.

You can sort the Pending Trades Report in ascending or descending order on the basis of these columns—Trade Type, and Name. Click the up-arrow key in the column header to sort in the records in ascending order and the down-arrow key to sort them in the descending order.

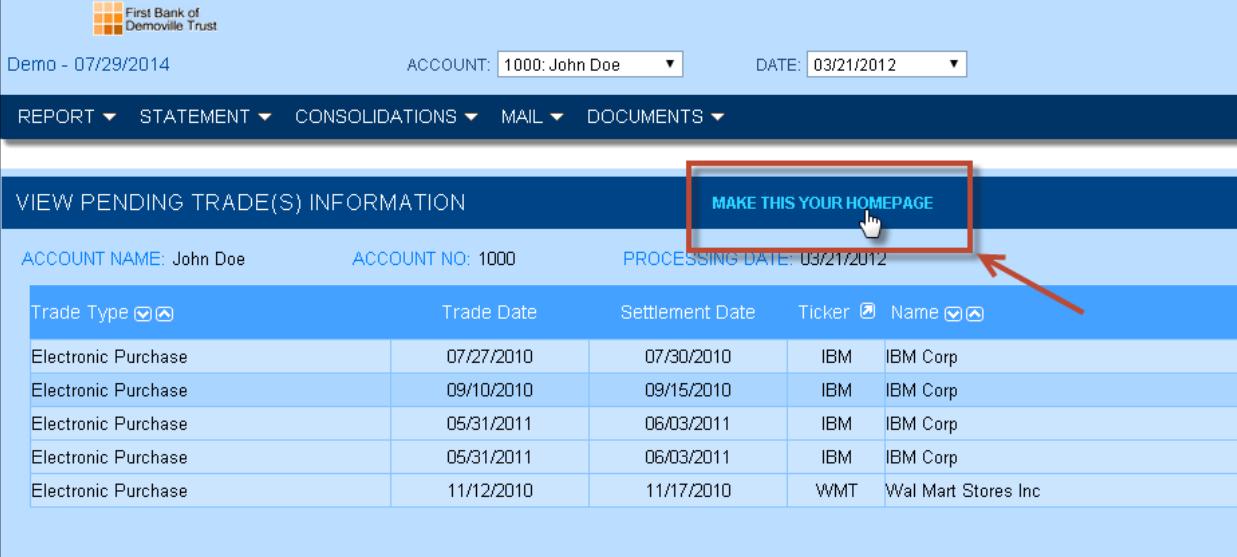
Like the Portfolio Report, you can export the Holding Report into multiple formats such as Word, Excel, and Text by clicking the appropriate icon in the report tool bar. You can also take a hard-copy printout of the report. For more details, refer to “Multiple Report Output Formats” under “Portfolio Report”.

Specify a Particular Report as Favorite

If you happen to work with a particular report repetitively, you can set the report as your *favorite*. Once a particular report is marked as favorite, it appears in the Display area automatically every time you log in (you need not mark the Portfolio Report as your favorite because it appears automatically by default). The concept is similar to including a web site into your browser's Favorites list.

To mark a report as your favorite, click the **Make This Your Home Page** link on the report title bar. This is illustrated in Figure 28.

Figure 28: Tagging a Report as Favorite



The screenshot shows a web-based banking application. At the top, there is a header with the logo of First Bank of Demoville Trust, the date (Demo - 07/29/2014), account information (ACCOUNT: 1000: John Doe), and a date selector (DATE: 03/21/2012). Below the header is a navigation menu with links: REPORT ▾, STATEMENT ▾, CONSOLIDATIONS ▾, MAIL ▾, and DOCUMENTS ▾. The main content area is titled "VIEW PENDING TRADE(S) INFORMATION". It displays a table of pending trades with columns: Trade Type, Trade Date, Settlement Date, Ticker, and Name. The table contains five rows of data, all of which are "Electronic Purchase" entries. In the top right corner of this section, there is a blue button labeled "MAKE THIS YOUR HOMEPAGE" with a white hand cursor icon. A red box surrounds this button, and a red arrow points from the caption "Figure 28: Tagging a Report as Favorite" towards the button.

Trade Type	Trade Date	Settlement Date	Ticker	Name
Electronic Purchase	07/27/2010	07/30/2010	IBM	IBM Corp
Electronic Purchase	09/10/2010	09/15/2010	IBM	IBM Corp
Electronic Purchase	05/31/2011	06/03/2011	IBM	IBM Corp
Electronic Purchase	05/31/2011	06/03/2011	IBM	IBM Corp
Electronic Purchase	11/12/2010	11/17/2010	WMT	Wal Mart Stores Inc

4 Statements

The Statement menu facilitates viewing and downloading statement packages related to your account.

To work with statements, click **Statement** on the menu bar, followed by **View/Download**. The View/Download Statements screen appears, as shown in Figure 29.

Figure 29: View/Download Statements Screen

The screenshot shows a web-based application titled "VIEW/DOWNLOAD STATEMENTS". At the top, there are three dropdown menus: "Select an account", "Select a package", and "Select an end date", followed by a "GET" button. Below these are navigation buttons: "First", "Next", "Prev", and "Last", with a note "Showing 1 of 1 pages". To the right of these is a dropdown for "500 per page". A red box highlights the "Statement Criteria Fields" section, which contains three dropdowns: "Account No.", "Account Name", and "Package Name". The "Account No." dropdown has "1004" selected. The "Account Name" dropdown has "Richard Portillo" selected. The "Package Name" dropdown has "e-Rosemont CASH" selected. To the right of these fields are columns for "Begin Date", "End Date", "Upload Date", "View", and "Download". The "Begin Date" is "05-01-2011", "End Date" is "05-31-2016", "Upload Date" is "06-02-2011", and the "View" and "Download" buttons are both highlighted in blue. At the bottom, there are buttons for "ZIP DOWNLOAD:", "ALL STATEMENTS" (highlighted in blue), and "SELECTED STATEMENTS".

You now need to select at least one or more of the following statement criteria (highlighted in Figure 29).

- **Account:** To view statement package(s) for a specific account, select it from the drop-down list on the extreme left.
- **Statement Package:** To view a particular statement package, select it from the drop-down list in the middle.
- **Processing Date:** To view statement package(s) corresponding to a particular processing date, select it from the drop-down list on the right.

Click **Get**. The matching statements get listed in the Statements grid below.

Statement Navigation Controls

The navigation controls above the Statements grid allow you to browse through a long list of statements quickly.

These navigation controls are highlighted in Figure 30.

Figure 30: Statements—Navigation Controls

The screenshot shows a web-based application interface titled 'VIEW/DOWNLOAD STATEMENTS'. At the top, there are three dropdown menus: 'Select an account', 'and/or Select a package', and 'and/or Select an end date', followed by a 'GET' button. Below these are four buttons: 'First', 'Next', 'Prev', and 'Last'. To the right of these buttons is the text 'Showing 1 of 1 pages'. A dropdown menu for '500 per page' is open, showing options: '500 per page' (selected), '1000 per page', '1500 per page', '2000 per page', and 'All Users'. The main content area displays a grid of statement details. The columns are: Account No. (with a dropdown arrow), Account Name (with a dropdown arrow), Package Name, Begin Date, End Date, Upload Date, View, and Download. One row is visible: Account No. 1004, Account Name Richard Portillo, Package Name e-Rosemont CASH, Begin Date 05-01-2011, End Date 05-31-2016, Upload Date 06-02-2011, and links [View] and [Download]. At the bottom of the grid are buttons for 'ZIP DOWNLOAD', 'ALL STATEMENTS' (highlighted in blue), and 'SELECTED STATEMENTS'.

If you have a large number of statements, you can limit the number of statements that can be viewed per page in the grid (say, 500 statements per page). You can also quickly navigate to the first, next, previous, and last pages by clicking the appropriate buttons.

View and Download Statements

To view a statement, click the corresponding **View** link in the Statements grid. The statement opens up in your browser window in PDF format.

To download a statement, click the corresponding **Download** link in the Statements grid. The downloaded statement (in the PDF format) can be saved in your preferred folder either in your hard drive or in a networked path. Double-click the file in the saved location to view it.

Zip Download

To download statements in lots, you can use the Zip Download feature. In this case, statements will be downloaded collectively in *zipped format*, which can subsequently be opened with decompression tools like **WinZip** and **WinRAR**.

There are two modes of the Zip Download feature.

- **Zip Download All Statements:** Click **All Statements** at the bottom of the screen to download all statements shown in the Statements grid.
- **Zip Download Specific Statements:** Click **Selected Statements** at the bottom of the screen to download selected statements from the Statements grid. (Select the check box at the beginning of a row to select the corresponding statement.)

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Figure 31 highlights the View link, the Download link, and the Zip Download buttons.

Figure 31: Statement—View, Download, and Zip Download Features

The screenshot shows a web-based application for managing statements. At the top, there are dropdown menus for 'Select an account', 'Select a package', and 'Select an end date', followed by a 'GET' button. Below these are navigation links 'First', 'Next', 'Prev', and 'Last', and a page size selector 'Showing 1 of 1 pages' with a dropdown for '500 per page'. The main content area displays a table with columns: Account No., Account Name, Package Name, Begin Date, End Date, and Upload Date. A single row is shown for '1004 Richard Portillo e-Rosemont CASH' with dates '05-01-2011', '05-31-2016', and '06-02-2011'. To the right of the table are two buttons: 'View' and 'Download', both enclosed in a red box. At the bottom of the page, there is a section labeled 'ZIP DOWNLOAD:' with two buttons: 'ALL STATEMENTS' and 'SELECTED STATEMENTS', also enclosed in a red box.

5 Consolidations

The Consolidation menu item allows you to define and maintain account consolidations.

You can perform the following activities in this context.

- View existing consolidations
- Add a new consolidation
- Edit a consolidation
- Delete a consolidation

To work with consolidations, click **Consolidations** on the TrustReporter menu bar, followed by either **View Consolidations** or **Add a Consolidation** menu item.

View Consolidations

To view existing account consolidations, click **Consolidations > View Consolidations**.

All existing consolidations are shown in the View Consolidations screen, as shown in Figure 32.

Figure 32: View Consolidation Screen

VIEW CONSOLIDATIONS			
Delete the Selected Consolidations			
<input checked="" type="checkbox"/> Consolidation Name	Consolidation Abvr		
<input type="checkbox"/> ConsAcc	Cons	[View]	[Edit]
Delete the Selected Consolidations			

To view the constituent accounts of a consolidation, click the **View** link in the corresponding row. The View Consolidation Details screen pops up, as shown in Figure 33.

Figure 33: View Consolidation Details Screen



The screenshot shows a modal window titled "VIEW CONSOLIDATION DETAILS". It displays the following information:

Creation Date	07/08/2014
Consolidation Name	ConsAcc
Consolidation Abvr	Cons

Below this is a table showing report availability for two accounts:

Accounts	Portfolio	Holdings	Transaction	Taxlot	Curr Day	Pending Trade
1000	X	X	X	X		X
1004	X	X	X	X		X

Close

Apart from the constituent accounts, the View Consolidation Details screen also indicates the reports that are available for each account. For example, in Figure 33, Portfolio, Holdings, Transaction, and Taxlot reports are available for both the accounts.

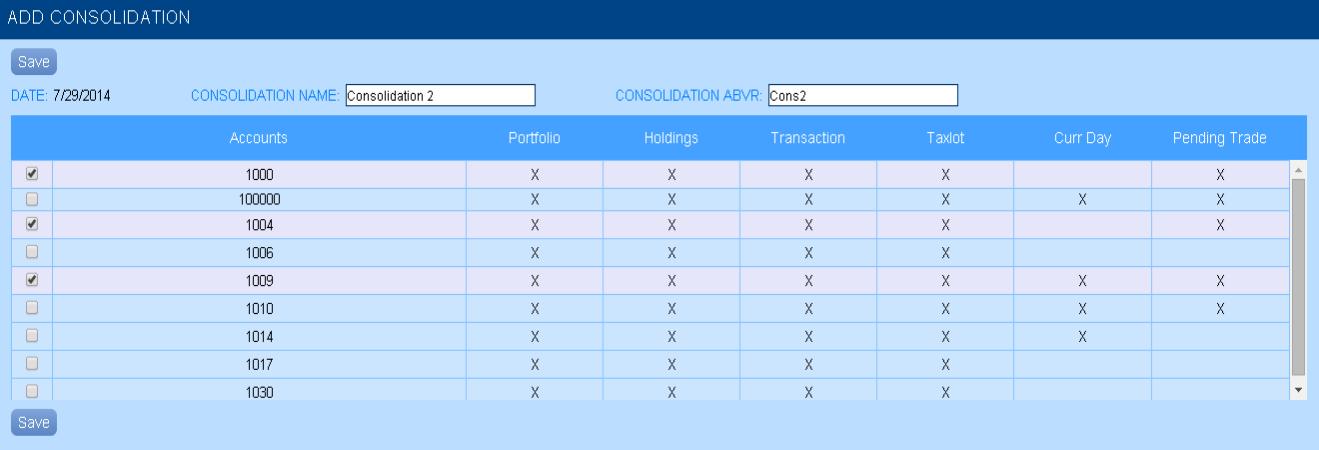
Once viewed, click **Close** at the bottom of the screen to close the View Consolidation Details screen.

Add a Consolidation

To add a consolidation, click **Consolidations > Add a Consolidation**.

The Add Consolidation screen appears, as shown in Figure 34.

Figure 34: Add Consolidation Screen



The screenshot shows the "ADD CONSOLIDATION" screen. It includes the following fields:

- Save** button
- DATE:** 7/29/2014
- CONSOLIDATION NAME:** Consolidation 2
- CONSOLIDATION ABVR:** Cons2

Below these fields is a table listing accounts and their report availability:

Accounts	Portfolio	Holdings	Transaction	Taxlot	Curr Day	Pending Trade
<input checked="" type="checkbox"/> 1000	X	X	X	X		X
<input type="checkbox"/> 100000	X	X	X	X	X	X
<input checked="" type="checkbox"/> 1004	X	X	X	X		X
<input type="checkbox"/> 1006	X	X	X	X		
<input checked="" type="checkbox"/> 1009	X	X	X	X	X	X
<input type="checkbox"/> 1010	X	X	X	X	X	X
<input type="checkbox"/> 1014	X	X	X	X	X	
<input type="checkbox"/> 1017	X	X	X	X		
<input type="checkbox"/> 1030	X	X	X	X		

Save

The Add Consolidation screen lists all available accounts and the reports available for each.

To create a consolidation, follow these steps.

- In the Consolidation Name field, enter the Consolidation Name.
- In the Consolidation ABVR field, enter an abbreviation in line with the consolidation name.
- From the List of Accounts grid, select those accounts that will constitute the new consolidation.
- Click **Save** at the bottom of the screen.

The new consolidation immediately appears in the View Consolidations screen, as shown in Figure 35.

Figure 35: New Consolidation in View Consolidations Screen

VIEW CONSOLIDATIONS					
<input type="button" value="Delete the Selected Consolidations"/>					
■ Consolidation Name		Consolidation Abvr			
<input type="checkbox"/>	ConsAcc	Cons	<input type="button" value="View"/>	<input type="button" value="Edit"/>	
<input type="checkbox"/>	ConsAcc2	Cons2	<input type="button" value="View"/>	<input type="button" value="Edit"/>	

Edit a Consolidation

To edit a consolidation, select it from the View Consolidations screen and click **Edit** (refer to Figure 36).

Figure 36: View Consolidations Screen—Edit a Consolidation

VIEW CONSOLIDATIONS					
<input type="button" value="Delete the Selected Consolidations"/>					
■ Consolidation Name		Consolidation Abvr			
<input checked="" type="checkbox"/>	ConsAcc	Cons	<input type="button" value="View"/>	<input type="button" value="Edit"/>	
<input type="checkbox"/>	ConsAcc2	Cons2	<input type="button" value="View"/>	<input type="button" value="Edit"/>	

The Edit Consolidation screen appears, as shown in Figure 37.

Figure 37: Edit Consolidation Screen



The screenshot shows the 'EDIT CONSOLIDATION' screen. At the top, there are 'Save' and 'Cancel' buttons. Below them, creation and modification dates are displayed. The main area is a grid table with columns: Accounts, Portfolio, Holdings, Transaction, Taxlot, Curr Day, and Pending Trade. The 'Accounts' column contains account numbers (1000, 100000, 1004, 1006, 1009, 1010, 1014) with checkboxes next to them. The 'Portfolio' column has 'X' in all rows. The 'Holdings' column has 'X' in all rows except for account 1000. The 'Transaction' column has 'X' in all rows except for account 1000. The 'Taxlot' column has 'X' in all rows except for account 1000. The 'Curr Day' column has 'X' in all rows except for account 1000. The 'Pending Trade' column has 'X' in all rows except for account 1000. There are scroll bars on the right side of the grid. At the bottom, there are 'Save' and 'Cancel' buttons.

From the Edit Consolidation screen, you can make the following changes.

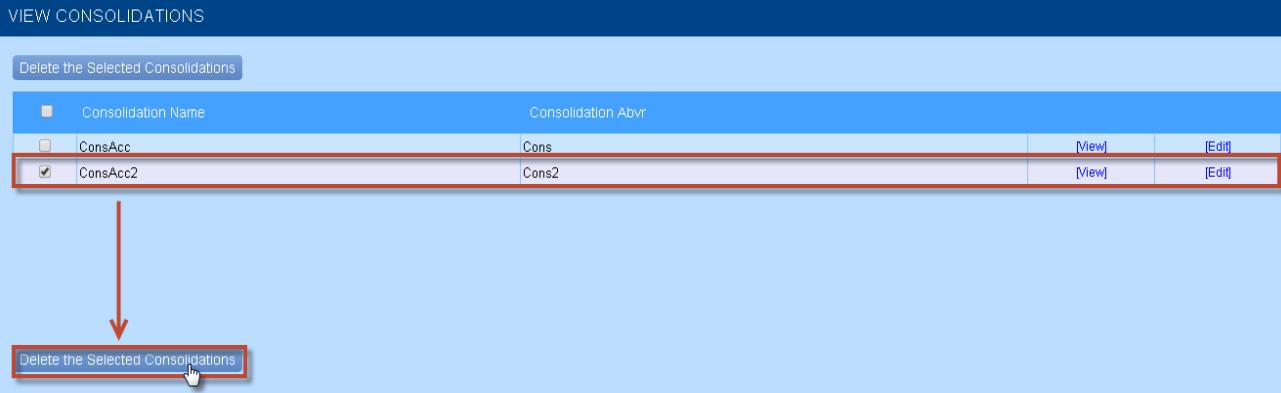
- Edit the Consolidation Name and the corresponding Consolidation Abbreviation
- Deselect an existing account from the consolidation
- Include a new account into the consolidation

Once done, click **Save** at the bottom of the screen to save your edits.

Delete a Consolidation

To delete a consolidation, select it from the View Consolidations screen and click **Delete the Selected Consolidations**. This is illustrated in Figure 38.

Figure 38: Delete a Consolidation



The screenshot shows the 'VIEW CONSOLIDATIONS' screen. At the top, there is a button labeled 'Delete the Selected Consolidations'. Below it is a table with columns: Consolidation Name and Consolidation Abvr. Two rows are visible: 'ConsAcc' (Abvr: Cons) and 'ConsAcc2' (Abvr: Cons2). The row for 'ConsAcc2' has a red border around it. A red arrow points downwards from the 'Delete' button towards the 'ConsAcc2' row. At the bottom of the screen, there is another button labeled 'Delete the Selected Consolidations' with a mouse cursor hovering over it.

6 Mail

The Mail feature in TrustReporter allows you to read incoming mail; filter mail according to a given criteria; compose an email; view sent mail; and delete mail.

To work with mail, click **Mail** from the TrustReporter menu bar and then click one of the following menu items according to your requirement.

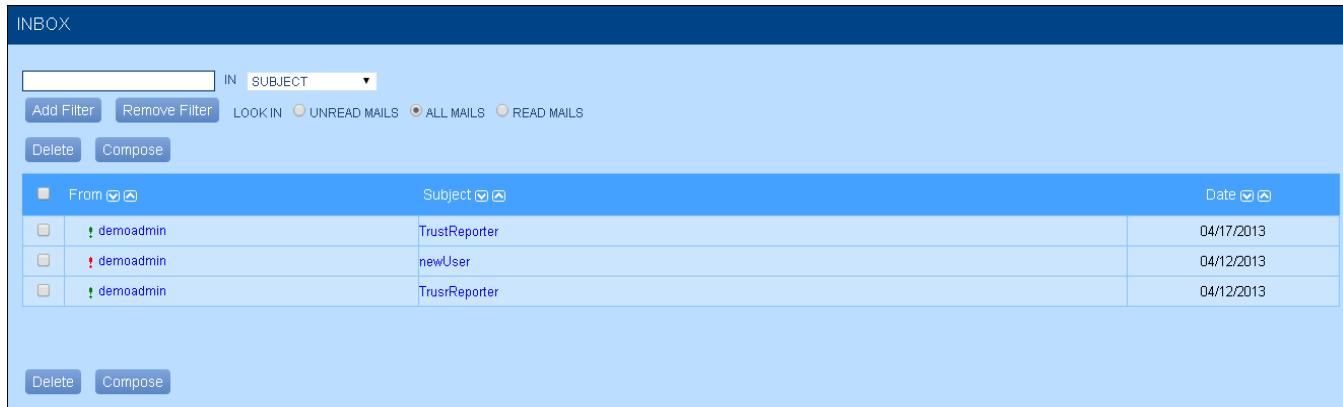
- Inbox
- Compose
- Sent Mail

The Inbox

Click **Mail > Inbox** to access your mail inbox.

The Inbox appears in the display area, as shown in Figure 39.

Figure 39: The Mail Inbox



Your incoming email messages are arranged in a grid. You can sort the email messages in ascending or descending order by clicking either the up-arrow key or the down-arrow key adjacent to all three column-headers—From (sender), Subject, and Date.

To read mail, click the corresponding link either under the Subject column or under the From column.

Filter Incoming Mail

You can filter incoming email messages according to filter criteria. Enter a search string above the Add Filter button. Next, select a search location from the adjacent drop-down list containing the following alternatives.

- Subject & Body
- Subject
- Body

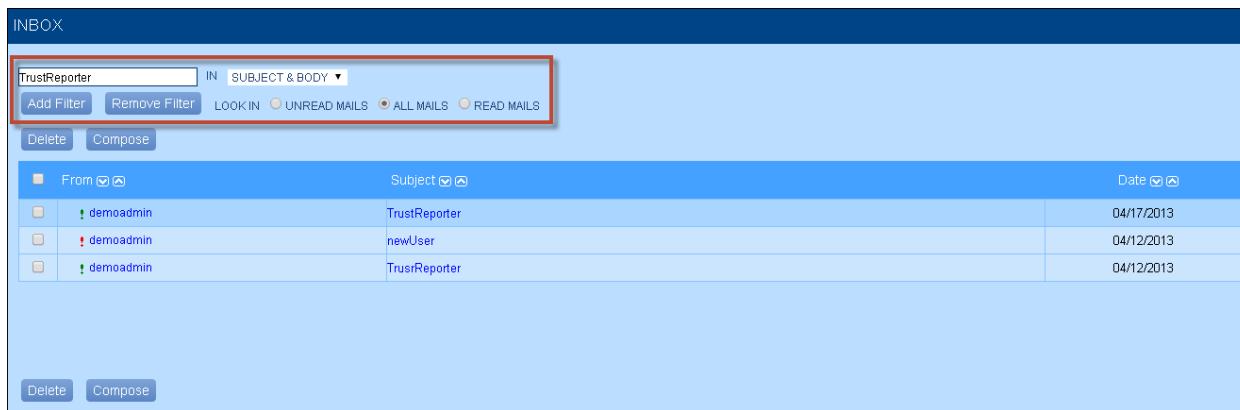
Specify one of the following look-in options.

- Unread Mail
- All Mail
- Read Mail

Click **Add Filter**. The incoming email list gets refreshed to show a filtered subset. Before filtering the incoming email messages again, click **Remove Filter** first to clear the original filter.

The filter criteria fields are highlighted in Figure 40.

Figure 40: Incoming Fields—Filter Criteria Fields



To delete mail from your inbox, select it from the mail list and click **Delete**.

You can also start composing new mail from the inbox by clicking **Compose**. For more details, refer to “Compose Mail” below.

Compose Mail

To compose new mail, click **Mail > Compose**. (You can also click **Compose** at the bottom of the **Inbox** screen.)

The Compose Mail screen appears, as shown in Figure 41.

Figure 41: Compose Mail Screen



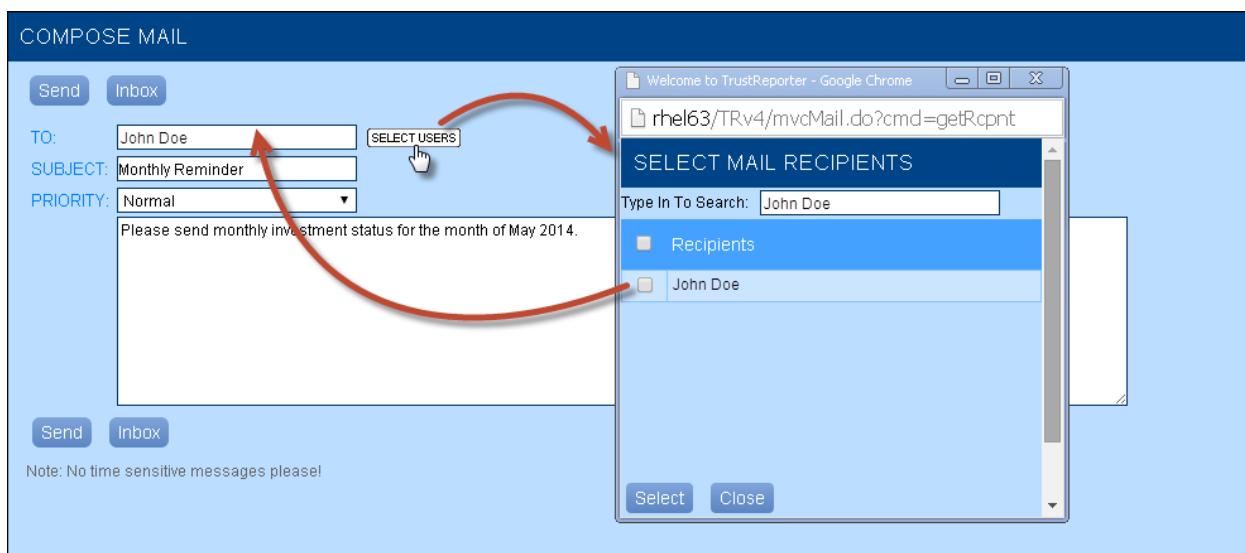
Follow these steps to compose your email.

- To select an email recipient, click **Select Users**.
The Select Mail Recipients screen pops up. Select one or more users from the Recipients table and click **Select** to add them.
- Enter your email subject in the Subject field.
- Select an email priority level from the Priority drop-down list. The options are:
 - Normal
 - Medium
 - HighBy default, every email message is sent with the Normal priority.

- Enter the message body in the designated text area.
- Click **Send**.

The email composition process is illustrated in Figure 42.

Figure 42: Email Composition Process



From the Compose Mail screen, you can click **Inbox** to navigate to your inbox.

Sent Mail

To view email messages already sent by you, click **Mail > Sent Mail**.

The Sent Mail screen appears, as shown in Figure 43.

Figure 43: Sent Mail

SENT MAIL			
Welcome		IN SUBJECT	Date
		Add Filter	Remove Filter
To	Subject		Date
<input type="checkbox"/> demoadmin	Welcome		04/17/2013
<input type="checkbox"/> demoadmin	Welcome		04/17/2013
<input type="checkbox"/> demoadmin	welcome		04/17/2013
<input type="checkbox"/> demoadmin	welcome		04/16/2013
<input type="checkbox"/> demoadmin	Welcome		04/16/2013
<input type="checkbox"/> demoadmin	welcome		04/16/2013

All email messages sent by you are listed in the sent mail list. You can sort the email messages in ascending or descending order by clicking either the up-arrow key or the down-arrow key adjacent to all three column-headers.

To read an email message, click the corresponding link under the Subject column.

Filter Sent Mail

You can also filter your sent mail messages according to filter criteria.

Enter a search string above the Delete button. Next, select a search location from the adjacent drop-down list containing the following alternatives.

- Subject & Body
- Subject
- Body

Click **Add Filter**. The sent email list gets refreshed to show a filtered subset. Before filtering the sent email messages again, click **Remove Filter** first to clear the original filter.

The filter criteria fields are highlighted in Figure 44.

Figure 44: Sent Mail—Filter Criteria Fields



To navigate to your inbox from the Sent Mail screen, click **Inbox**.

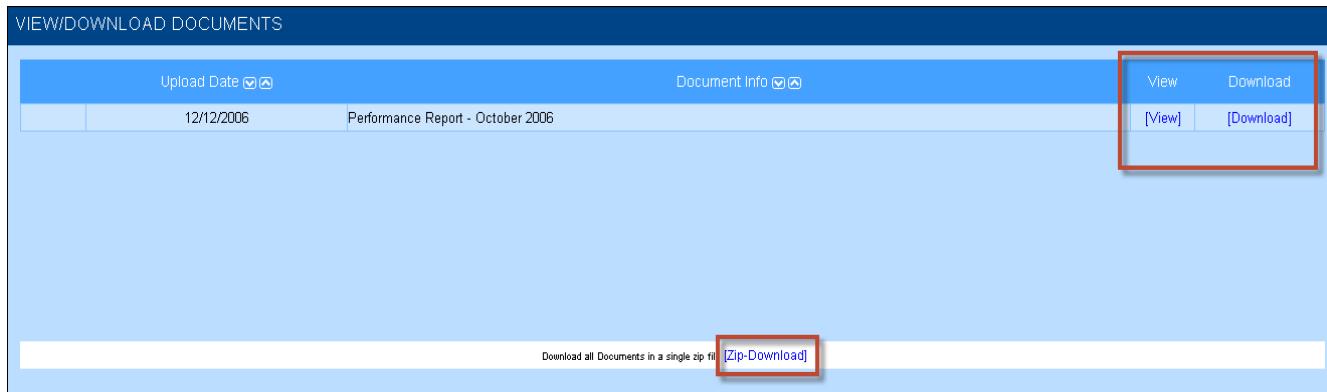
To delete a sent email message, select it from the list and click **Delete**.

7 Documents

TrustReporter's Documents feature allows you to view and download documents published by your financial institution from time to time.

To view/download documents, click **Documents** on the TrustReporter menu bar, followed by the **View/Download** option. The View/Download Documents screen appears, as shown in Figure 45.

Figure 45: View/Download Documents Screen



The available documents are listed in the Documents grid.

To view a document, click the corresponding **View** link. To download a document to your hard drive/local network drive, click the corresponding **Download** link.

You can also download all available documents in zipped format. Click the **Zip-Download** link at the bottom of the screen to download the zip file. You will need a decompression tool like **WinZip** or **WinRAR** to access the individual documents.

8 Authentication Strategy

TrustReporter has inbuilt Strong authentication features to ensure high security levels.

The authentication techniques get triggered whenever a user logs in.

The authentication strategy works as follows.

- The first time a user logs in to TrustReporter, a security profile is automatically created for the user.
- The user needs to complete the profile by responding to a set of questions and answers. The profile is saved for future security checks.
In case of questionable login attempts in future, the user will be challenged with a subset of security questions saved in his/her security profile. The user's answer needs to match exactly with the original answer provided.
- Periodically, the user will be asked to update the security questions/answers.

Tips for Creating Strong Security Profile

Here are some tips for creating a strong security profile and to avoid possible confusions.

- Try to provide answers that are easy to remember while completing your security profile.
- It helps to choose questions that have only one logical answer.
- Be specific for your answers to avoid confusions. For example, if you select the name of the hospital where you were born, give an answer like "Skyhook" instead of "Skyhook Hospital".
- Refrain from selecting questions that could be answered correctly, but not accurately. An example can be the name of your youngest sibling. Both "Tom" and "Thomas" may be correct but only one of them can be an acceptable answer. A similar example can be your school mascot—"Bulldog" vs. "Bulldogs".
- Avoid using abbreviations. For example, use "Delaware Valley" and not "Del Val".