Oracle® Fusion Middleware

User's Guide for Oracle Business Account Opening Preview 11gRelease 1 (11.1.1.7.1)

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CONTENTS

Oracle Business Account Opening Preview

Oracle Fusion Middleware User's Guide for Oracle Business Account Opening Preview describes how to administer and use this process accelerator preview.

Audience
This document is intended for:

- Customers previewing the Oracle Business Account Opening Preview
- Oracle Sales Force to showcase Oracle Process Accelerators

Related Documents
For more information, see the following Oracle resources:

Oracle Business Account Opening

- *Oracle Fusion Middleware Installation Guide for Oracle Process Accelerators*

Oracle Business Process Management Suite

- *Oracle Fusion Middleware User's Guide for Oracle Business Process Management*
- *Oracle Fusion Middleware Modeling and Implementation Guide for Oracle Business Process Management*
- *Oracle Fusion Middleware Business Process Composer User's Guide for Oracle Business Process Management*
- *Oracle Fusion Middleware Administrator's Guide for Oracle SOA Suite and Oracle Business Process Management Suite*

Oracle Business Rules

- *Oracle Fusion Middleware User's Guide for Oracle Business Rules*

Oracle Fusion Middleware

- *Oracle Fusion Middleware Administrator's Guide*

Conventions
The following text conventions are used in this document:

- **boldface** - Boldface type indicates graphical user interface elements or terms defined in text.
- *italic* - Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Overview of Oracle Process Accelerators

Introduction

Oracle Process Accelerators are process solutions, developed by Oracle, which address common business processes or high-value industry processes. Oracle Process Accelerators have been developed to simplify and improve the management of these processes. Many low-priority business processes, such as managing travel approvals, are managed manually or through email and can negatively impact organizations by contributing to inefficiency and reduced productivity. In addition, there are complex business processes, some common to all organizations, and others specific to a particular industry, which benefit from the process management approach which Oracle Business Process Management (BPM) provides. Automated process management solutions enable organizations to become more efficient, to meet business challenges rapidly and flexibly, and ultimately to improve customer satisfaction by supporting employees in fulfilling requirements in a timely fashion.

Key Elements

Oracle Process Accelerators, developed with Oracle BPM Suite 11g, make the following capabilities available to organizations implementing automated solutions to improve process management:

- **Role-Based Employee Access -** Processes are performed by people in the organization who do the work. When the employees are assigned to roles in the Oracle Process Accelerator, they have access to only those tasks in a process for which they are responsible. Multiple employees can be assigned to a role. Any one of them can select a task to get the job done.
- **Sequenced Tasks -** The work to be done is defined as a sequence of tasks, each performed by a role. After a task is completed, the solution automatically moves on to the next task. This is referred to as *workflow*. The sequence of tasks can branch into two or more paths depending on the outcome of a previous task. Note that some tasks require employee or user interaction, while some are automated. User tasks can be as common as clicking a button to approve a request, or as specific as entering an order with multiple line items.
- **Automated Task Lists -** When an employee logs in to an Oracle Process Accelerator, he is presented with a task list containing the work assigned to all of the roles he is responsible for. By selecting a task, the employee is guided to the appropriate application form, which prompts for the correct actions to be performed. After the actions are complete, the task disappears from the task list, and a new task is created for the role responsible for the subsequent task.
- **Business Rules -** Oracle BPM provides flexible business rules which can be defined to meet organizational guidelines. These rules are defined to support a specific process, and govern the way the process is carried out. For example, in a specific process, a request for management approval might require two levels of approval if an employee is grade four or lower, but only one level if grade three or higher.
- **Process Dashboards -** A useful component of Oracle Process Accelerators is the process dashboard reporting developed with Oracle Business Activity Monitoring (BAM). These reports provide real time process analytics which can be used to observe key performance indicators, and to monitor the efficiency of the process itself.

The Business Process Diagram

In the introduction to each Oracle Process Accelerator, a business process diagram shows the process being automated using the Business Process Modeling Notation (BPMN). For those unfamiliar with BPMN, the Sample Business Process Diagram provides an example.

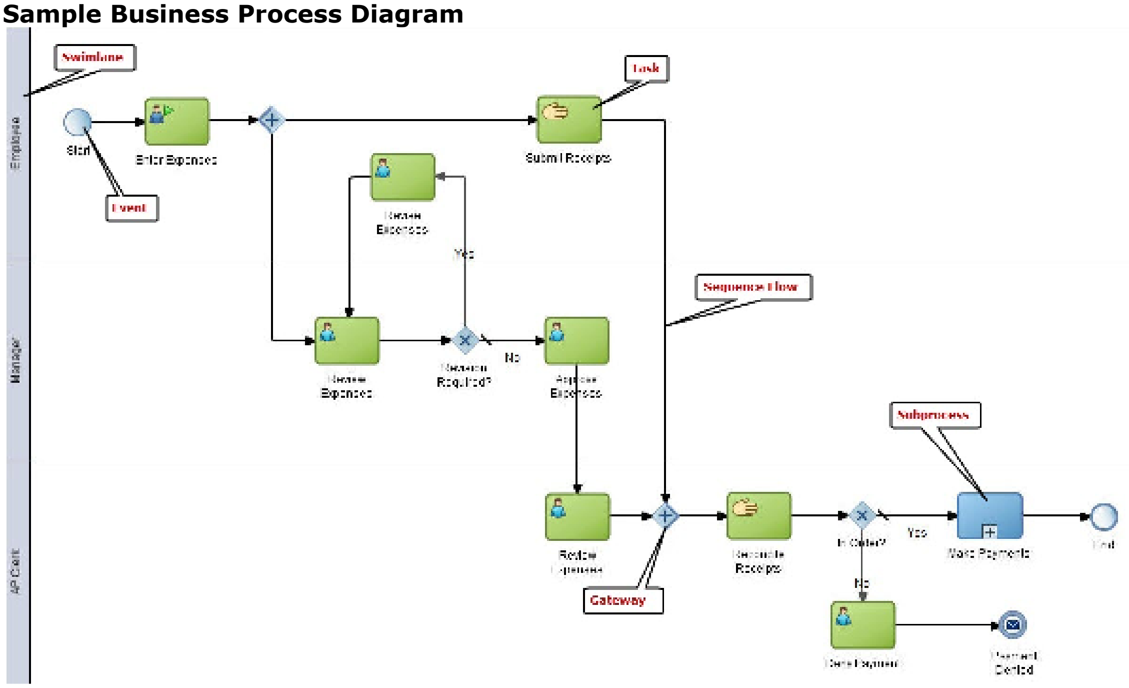
The process diagram contains the following elements. If you are not familiar with this type of diagram, study the elements and then follow the diagram to understand the process.

- **Swimlanes** (Employee, Manager, AP Clerk) - contain roles that indicate who is responsible for the tasks in the lanes.

- **Events** (Start, End) **-** show where the process begins and ends.
- **Tasks** (Enter Expenses, Deny Payment) - identify the action being taken.
- **Sequence flows or arrows** - show the path to the next task.
- **Gateways** (Revision Required, In Order) - are diamond shapes indicating a branch in the path. In the sample diagram a parallel gateway (a + in the diamond), shows that both branches must be taken, and an exclusive gateway (an X in the diamond), indicates that only one path can be taken.
- **Subprocesses** (Make Payments) - indicate that another set of tasks has been collapsed for clarity.

For more information about BPMN, see "Overview of Business Process Design," in *Oracle Fusion Middleware Modeling and Implementation Guide for Oracle Business Process Management.*

Sample Business Process Diagram

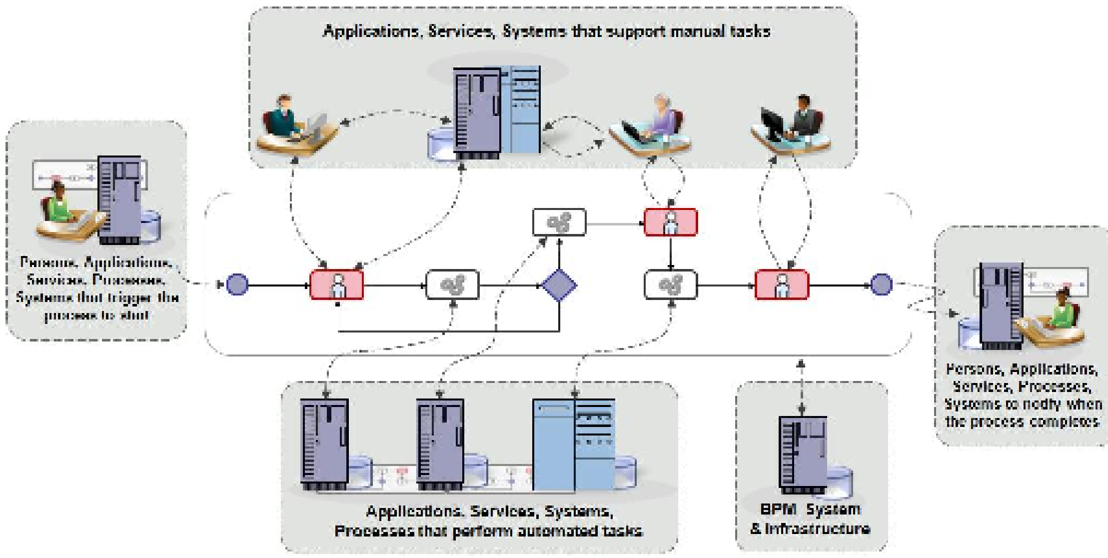


Why Oracle Process Accelerators
An organization engaged in automating critical high-value processes with Oracle BPM Suite can benefit from the implementation of Oracle Process Accelerators. These pre-built solutions supplement the benefits of Oracle BPM Suite in these ways:

- **Consensus Building** - Using these pre-built processes, the IT organization can illustrate the advantages of process-driven applications, to show the value of process automation to the business community.
- **Best Practice** - A best practice guideline based on the accumulated experience and expertise of Oracle developers and implementers is provided with Oracle Process Accelerators. These best practices mitigate the risk associated with learning and deploying a new technology. The guide includes development methodologies, process modeling approaches, effective tool use techniques, and sample deployment plans. Oracle uses these best practices to build the Oracle Process Accelerators.
- **Rapid Deployment** - The Oracle Process Accelerators can be implemented as is or extended to meet specific requirements. In either scenario, there is a significant reduction of effort.

- **Build a Process Centric Organization** - Clearly, an organization will not be using Oracle BPM and Oracle Process Accelerators to computerize a small set of common business processes. It is highly likely that a critical value-add process that provides a market differentiation is being automated to improve customer satisfaction or reduce costs. While the more significant project is underway, the business community can start to learn how to use process driven applications to their benefit. By rolling out Oracle Process Accelerators, the organization gets a head start with the new paradigm. If multiple Oracle Process Accelerators are deployed, the management community begins to learn that process automation reduces the overhead associated with handling mundane tasks. The implementing organization has the opportunity to win a quick victory with the new technology, and the business users learn the value of managing tasks through accurately routed processes. The organization as a whole begins to appreciate the benefits of becoming process-centric. The Sample Functional Architecture for Oracle Process Accelerators diagram depicts how the Oracle Process Accelerators can be used in an organization.

Sample Functional Architecture for Oracle Process Accelerators



Getting Started with Oracle Business Account Opening

This section is intended for new Oracle Business Account Opening (BAO) users who want a brief introduction.

Upon completion of this section, you will be able to:

- Describe the Oracle Business Account Opening process lifecycle.
- Start Oracle Business Account Opening.

Overview of Oracle Business Account Opening Process Lifecycle

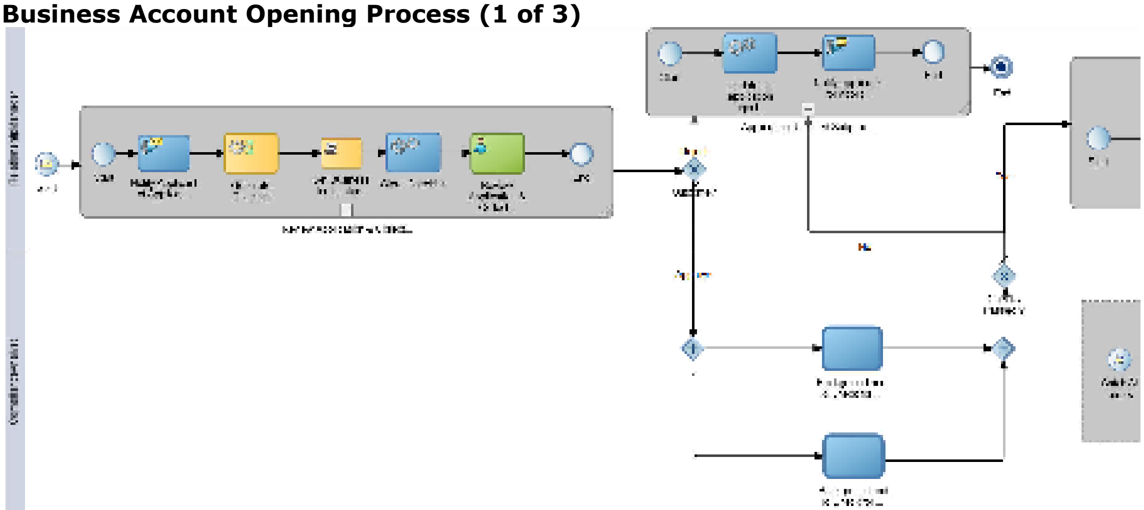
The Oracle Business Account Opening (BAO) preview provides basic functionality for bank customers to apply for demand and term deposit bank accounts online. Once an application is submitted, bank personnel can review and approve or deny the application. Oracle BAO provides dashboards to view operational reports. Administrators can modify the business rules and the drop-down lists.

Oracle BAO is a role-based solution; your role determines the tasks you can perform. Oracle BAO delivers the following roles:

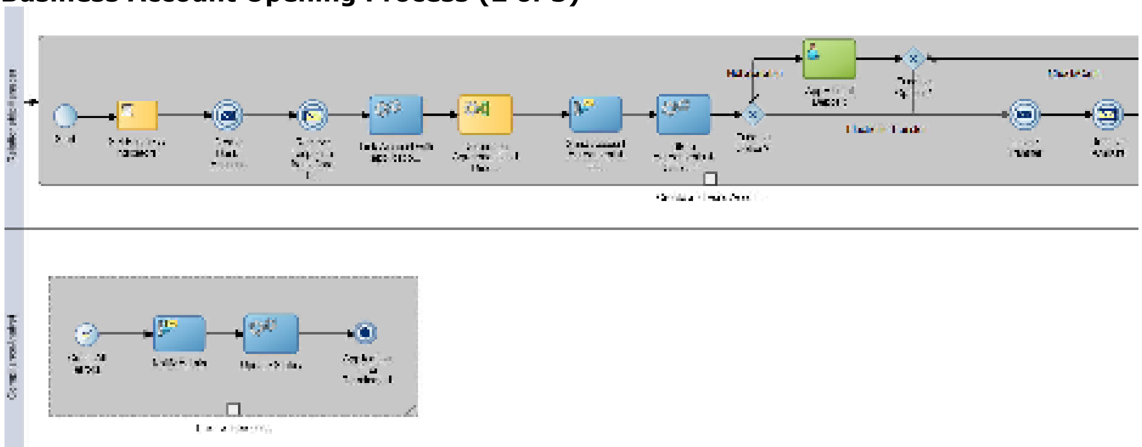
- The relationship manager reviews the application, collects the required documentation from the customer, and collects the funding for the account if not already provided by the potential customer.
- The compliance analyst performs applicant ID and document checks.
- Although the potential bank customer does not perform a role within Oracle BAO, he completes an online application form to open a bank account which initiates the Oracle BAO processes.

The Business Account Opening Process is the main business process for Oracle BAO, and the focus of this topic. Because Business Account Opening is a top-level process, it consists of inline and callable subprocesses. The Business Account Opening Process diagrams are depicted as follows, with an explanation of the process.

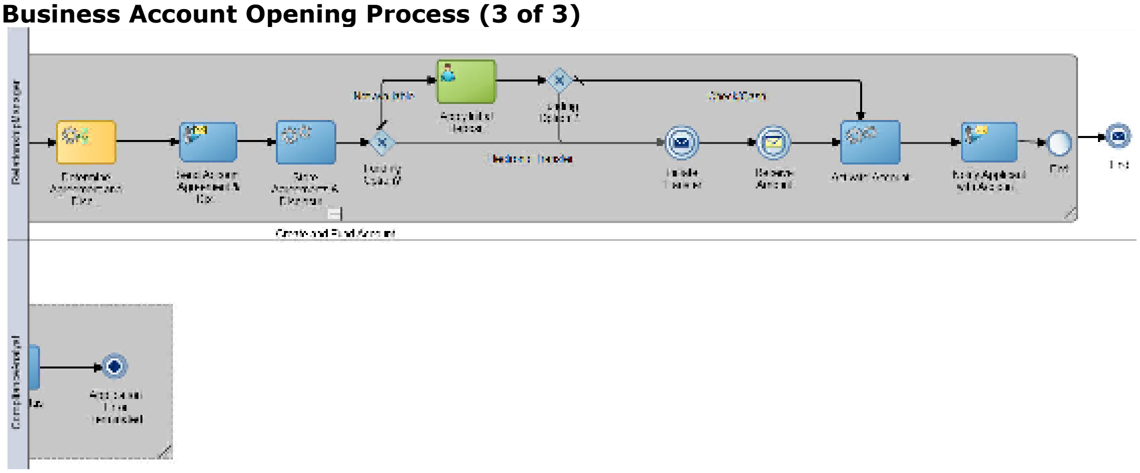
Business Account Opening Process (1 of 3)



Business Account Opening Process (2 of 3)



Business Account Opening Process (3 of 3)



The Business Account Opening Process involves the following basic steps:

1. A potential bank customer completes an application online.
2. The relationship manager reviews the application, collects any required documentation needed to open an account, approves opening of the account, and collects the funds that are applied towards the initial deposit.
3. The compliance analyst performs a background check and validates the documentation.

Starting Oracle Business Account Opening

Oracle BAO runs on Microsoft Internet Explorer 8.0 (or later), Chrome 11.x, or Mozilla Firefox 4.x (or later). You need a valid Oracle Business Process Management Workspace URL, user ID, and password to access Oracle BAO. Contact your system administrator for the URL and your login credentials.

In this topic, you will log into Oracle Business Process Management Workspace and access Oracle Business Account Opening.

Procedure: Starting Oracle Business Account Opening

1. Potential Bank Customers:

   To begin, enter the Business's URL in your web browser.

2. As a potential bank customer, you complete the application form for the product you are

applying for.

3. Bank Personnel:

   To begin, enter **http://*server name*:*port*/bpm/workspace** in your web browser.

   Replace server name and port with the server name and port number you received from your administrator.

   The Oracle Business Process Workspace **Sign In** page opens.

4. Enter your username and password in the respective fields, then click **Login**.

5. You are now logged into Oracle Business Process Management Workspace.

6. As a bank representative, you use the **My Tasks** page to view all requests on which you have to act.

7. You have completed the **Starting Oracle Business Account Opening** topic.

Using Oracle Business Account Opening

This section is intended for relationship managers and compliance analysts who collect and verify applicant documentation, collect funds, and activate bank accounts.

Upon completion of this section, you will be able to:

- Describe the customer-facing website
- Collect documentation for a bank account
- Check applicant IDs
- Check applicant business documentation
- Collect funds and activate a bank account

Understanding the Customer-Facing Website

The Oracle Business Account Opening Preview ships with a sample customer-facing website that you can leverage. You can customize the sample website for your organization or point Oracle BAO to your own customer-facing website.

The sample website enables a potential bank customer to view product details and apply for a product by completing an online application form. As part of completing the application, the applicant must provide information about their business, the owners, and the services they want. They can upload the required documents for the product they are applying for. The website also provides the applicant with funding information and the product terms and conditions. To access the sample website use the URL http://*server name*:*port*/OracleBank.

Collecting Documentation for a Bank Account

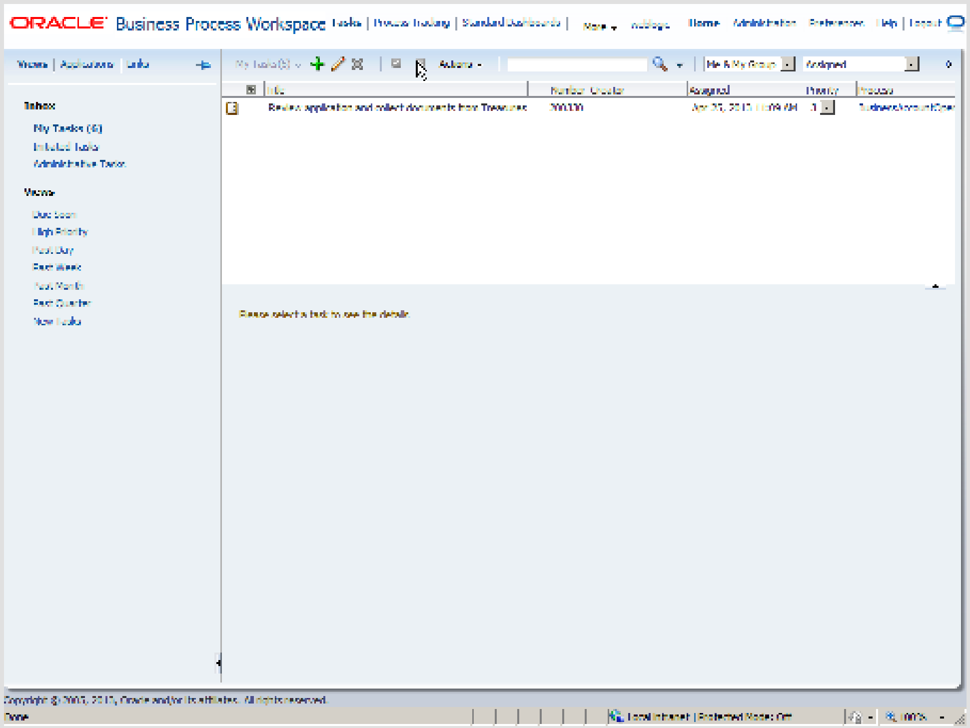
As the relationship manager, you must verify all submitted documentation and collect any missing documentation that you need to determine if the bank account can be created.

In this topic, you will collect documentation needed to create the bank account.

Procedure: Collecting Documentation for a Bank Account

1. Use the **My Tasks** page to view all applications on which you have to act.

   The **My Tasks** page automatically opens after you log into Oracle Business Process Management Workspace.

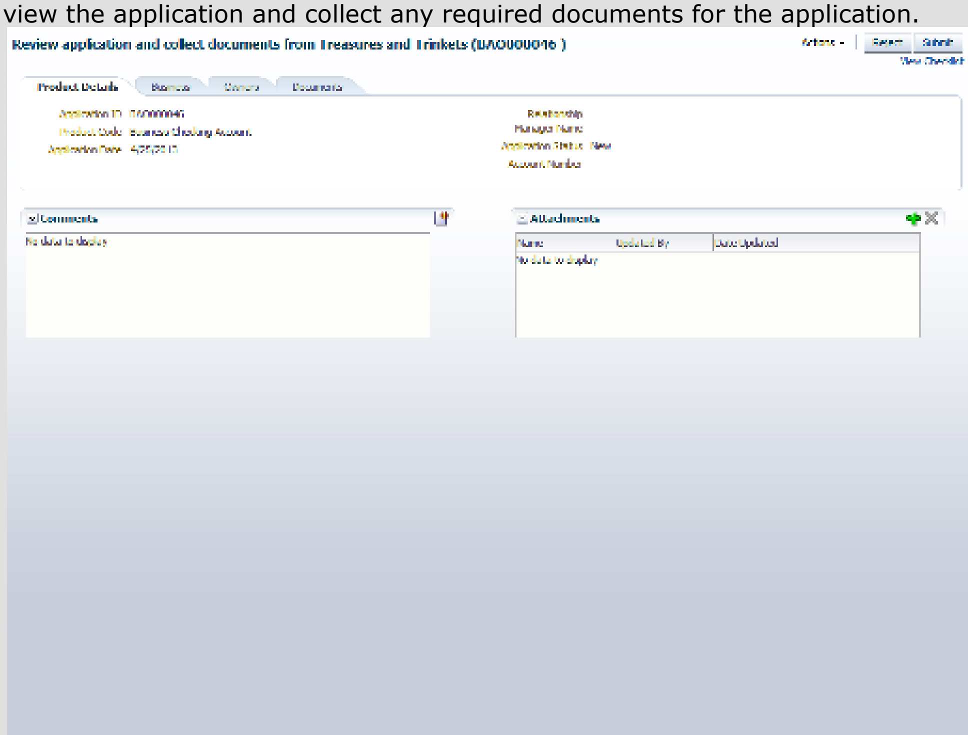


2. Select the application task you want to review and collect documentation for.

   Click the task to open it in the **Task Details** section. Double-click the task to open in a new window. In this example, you will double-click the task.

   Double-click the **Task** object.

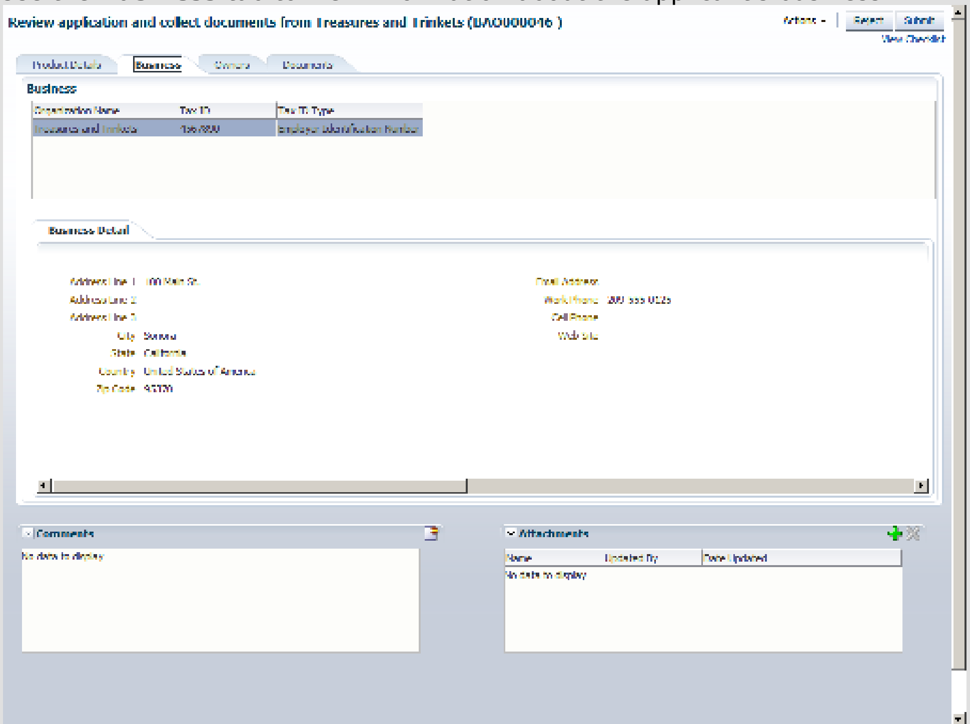
3. Use the **Review application and collect documents from *business name*** page to view the application and collect any required documents for the application.



4. Use the **Product Details** tab to view the product the applicant is applying for.

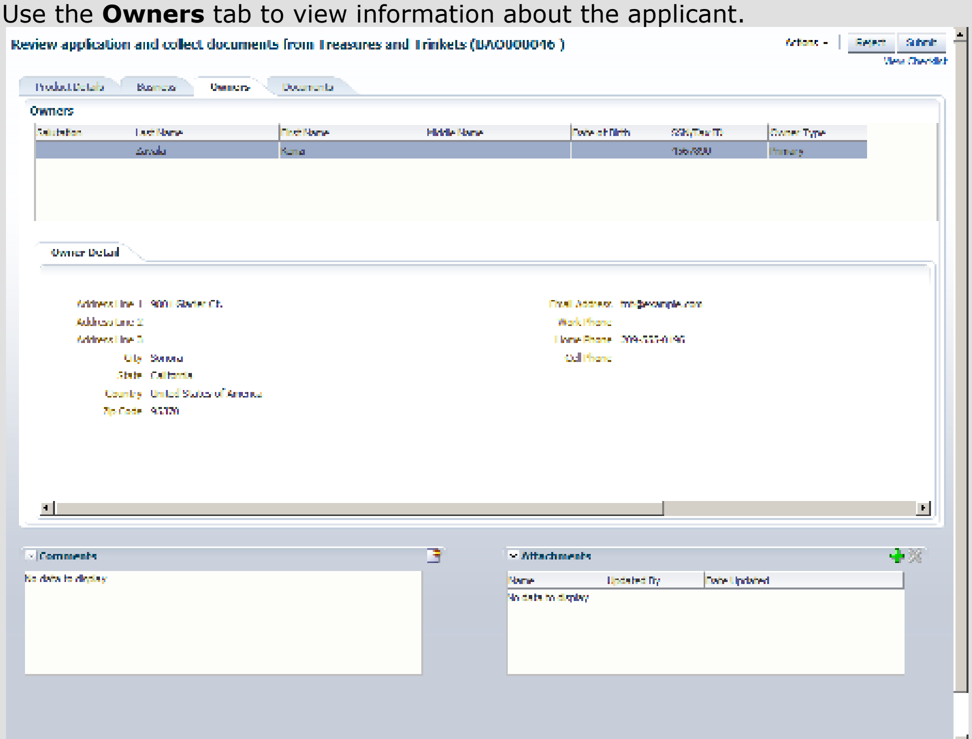
5. Click the **Business** tab.

6. Use the **Business** tab to view information about the applicant's business.



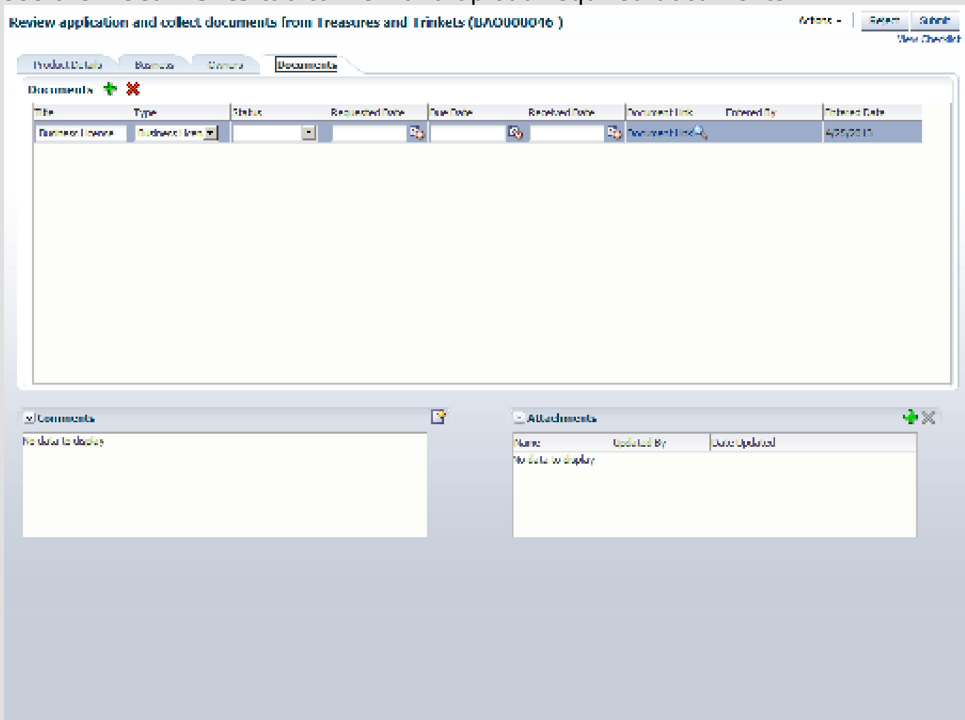
7. Click the **Owners** tab.

8. Use the **Owners** tab to view information about the applicant.



9. Click the **Documents** tab.

10. Use the **Documents** tab to view and upload required documents.



11. First, determine the documentation to collect.

    The applicant may have already submitted some of the documentation on the checklist, only collect the missing documentation.

    Click the **View Checklist** link.

12. After reviewing the list of needed documents, return to the **Review application and collect documents from *business name*** page.

    Click the **Cancel** button.

13. Next, upload copies of the documents.

    Click the **Add** button.

14. Complete the following details, as necessary, for each document collected:
    - Title
    - Type
    - Status
    - Requested Date
    - Due Date
    - Received Date
    - Document Link
    - Entered By
    - Entered Date

15. Use the **Submit** button to save your changes, and submit the application to the compliance analyst for further processing.

    Click the **Submit** button.

16. You have completed the **Collecting Documentation for a Bank Account** topic.

Checking Applicant IDs

As a compliance analyst, you receive an application from the relationship manager and verify the applicant's identification documents.

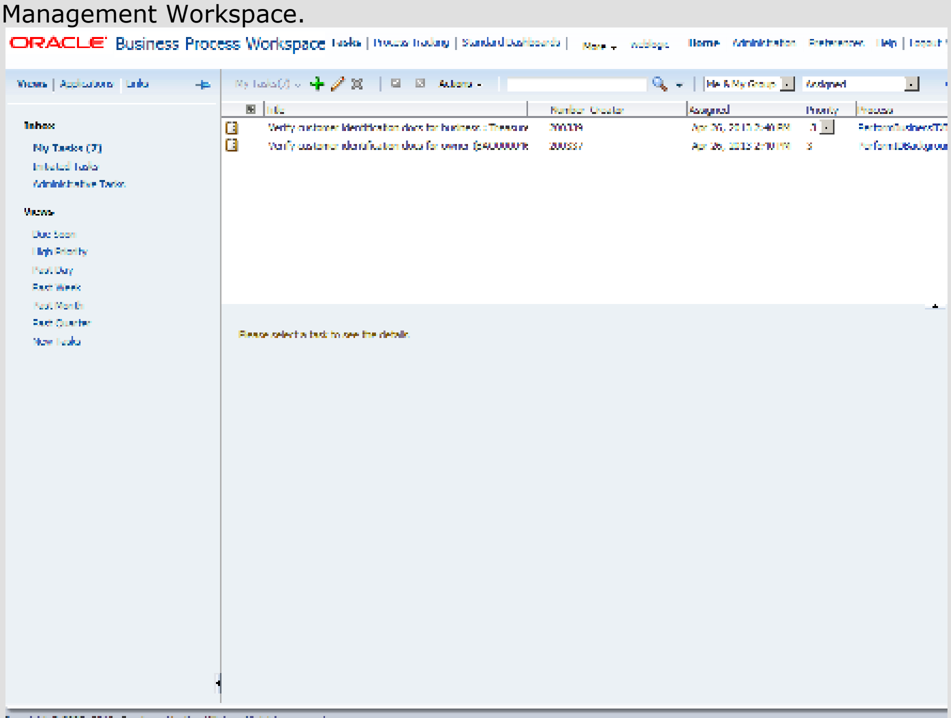
Note: You can disable this task by modifying the Business and ID Check Ruleset. If you disable this task, the process continues to the Create and Fund Account subprocess.

In this topic, you will check applicant IDs.

Procedure: Checking Applicant IDs

1. Use the **My Tasks** page to view all applications on which you have to act.

   The **My Tasks** page automatically opens after you log into Oracle Business Process Management Workspace.

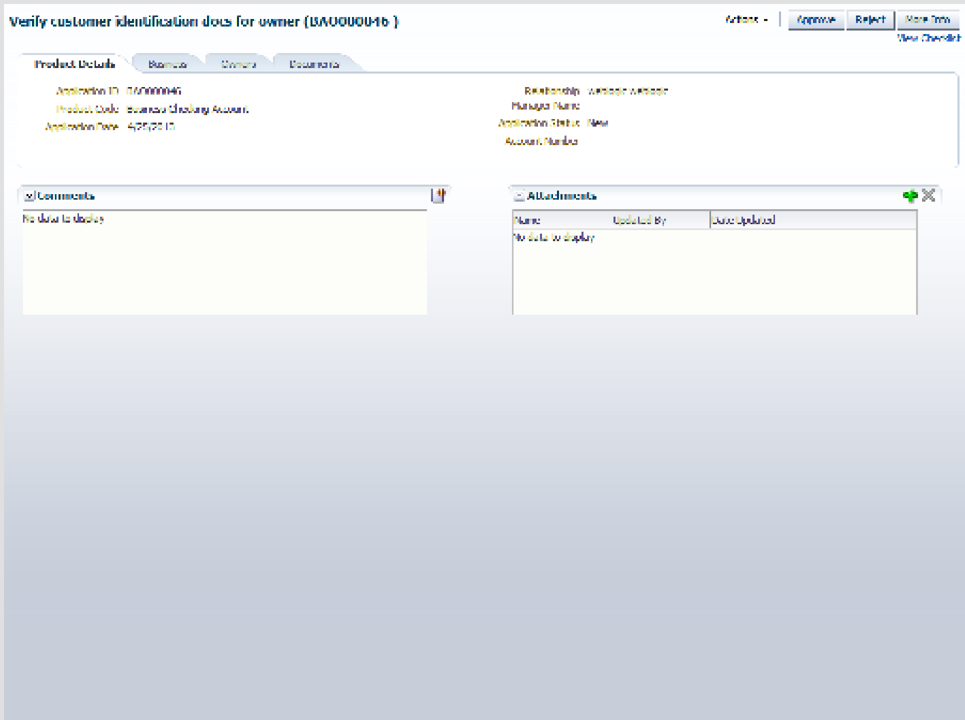


2. Select the application task you want to check applicant IDs for.

   Click the task to open it in the **Task Details** section. Double-click the task to open in a new window. In this example, you will double-click the task.

   Double-click the **Task** object.

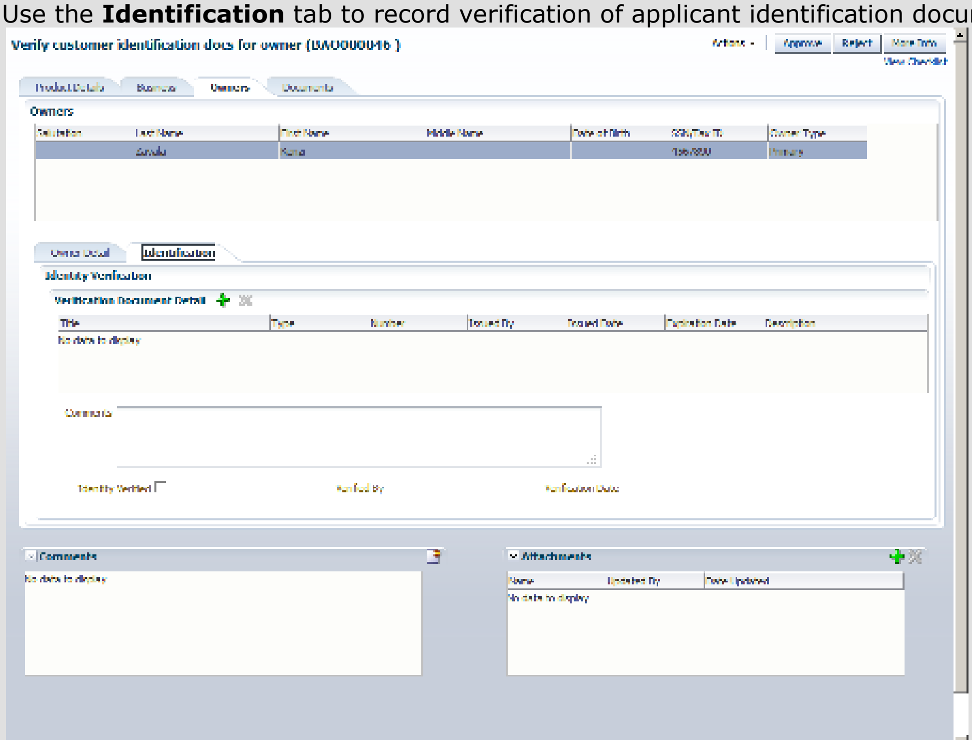
3. Use the **Verify customer identification docs for owner** page to check applicant IDs.



4. Click the **Owners** tab.

5. Click the **Identification** tab.

6. Use the **Identification** tab to record verification of applicant identification documents.



7. Click the **Add** button.

8. Complete the following details, as necessary, for the verification:
   - Title

- Type
- Number
- Issued By
- Issued Date
- Expiration Date
- Description

9. Click the **Identity Verified** option.

10. Use the **Approve** button to submit the application for further processing.

    Click the **Approve** button.

11. You have completed the **Checking Applicant IDs** topic.

Checking Applicant Business Documentation

As a compliance analyst, you receive an application from the relationship manager and verify the applicant's business documents.

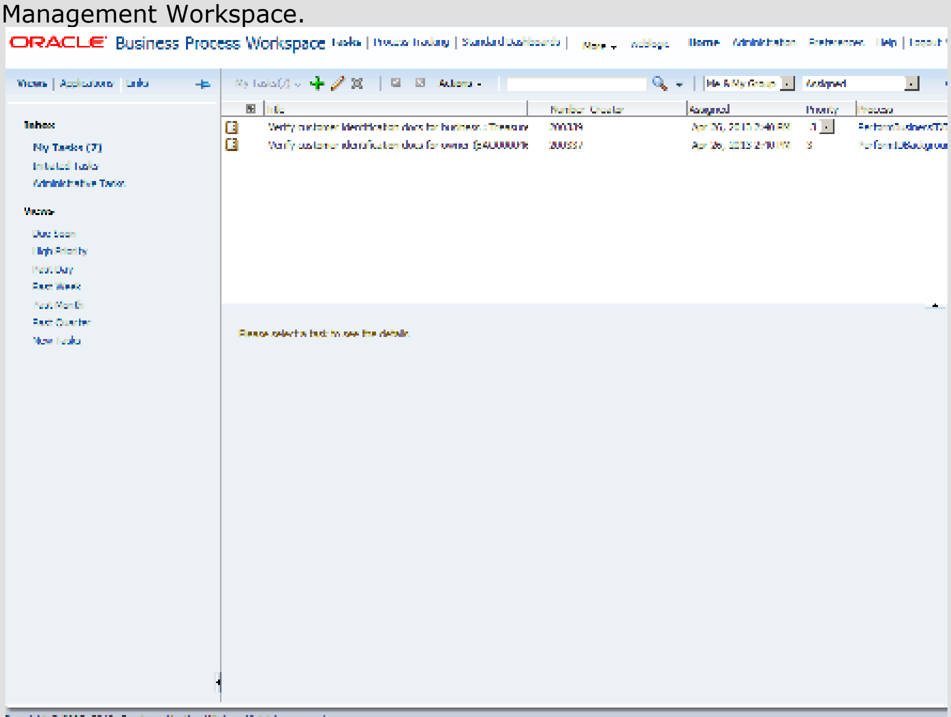
Note: You can disable this task by modifying the Business ID and Check Ruleset. If you disable this task, the process continues to the Create and Fund Account subprocess.

In this topic, you will check applicant's business documentation.

Procedure: Checking Applicant Business Documentation

1. Use the **My Tasks** page to view all applications on which you have to act.

   The **My Tasks** page automatically opens after you log into Oracle Business Process Management Workspace.

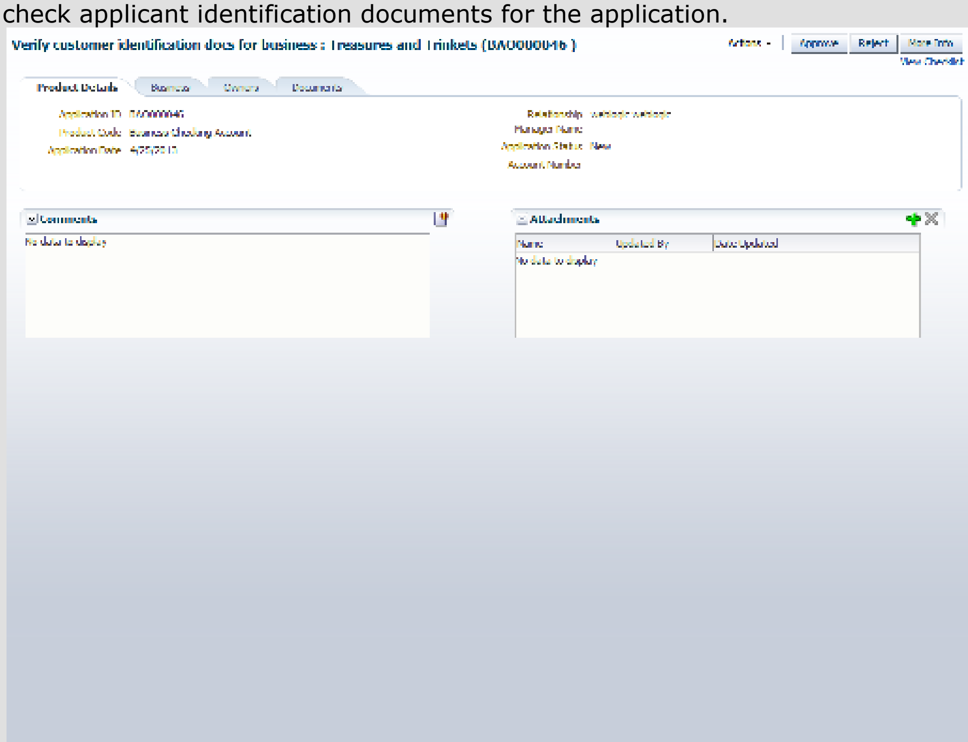


2. Select the application task you want to check applicant business documents for.

   Click the task to open it in the **Task Details** section. Double-click the task to open in a new window. In this example, you will double-click the task.

Double-click the **Task** object.

3. Use the **Verify customer identification docs for business: *business name*** page to check applicant identification documents for the application.

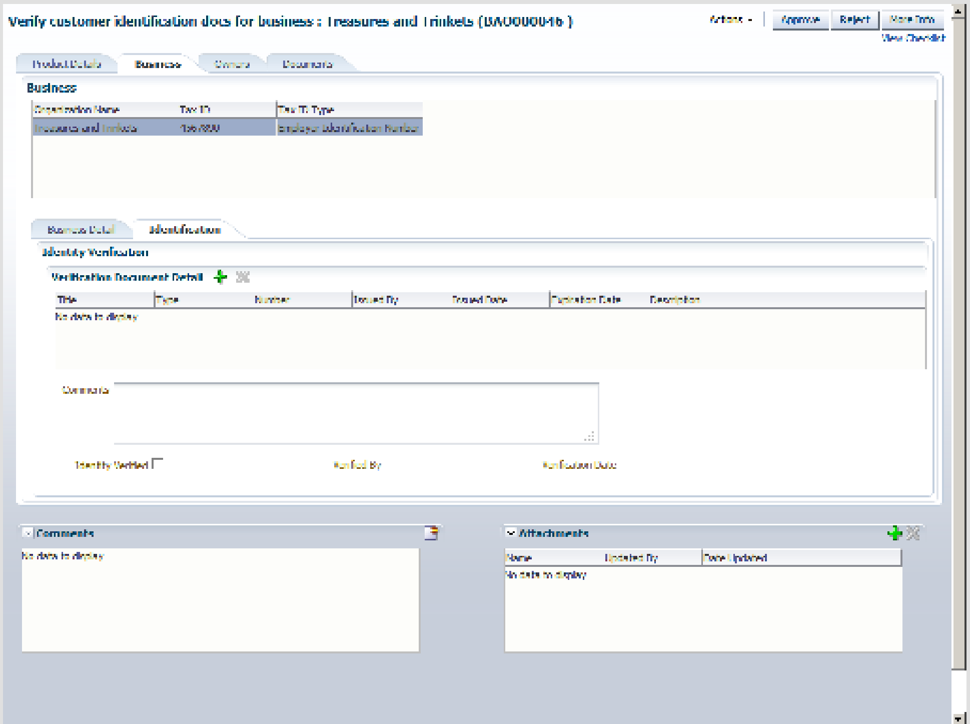


4. First, view the submitted documents.

   Click the **Business** tab.

5. Click the **Identification** tab.

6. Use the **Identification** tab to record verification of the business documents.



7. Click the **Add** button.

8. Complete the following details, as necessary, for the verification:
   - Title
   - Type
   - Number
   - Issued By
   - Issued Date
   - Expiration Date
   - Description

9. Click the **Identity Verified** option.

10. Use the **Approve** button to submit the application for further processing.

    Click the **Approve** button.

11. You have completed the **Checking Applicant Business Documentation** topic.

Collecting Funds and Activating the Bank Account

As a relationship manager, after the application is approved and the bank account automatically created, you collect the funding and activate the bank account.

Note: You only perform this task if the applicant did not provide funding information when completing the online application form.

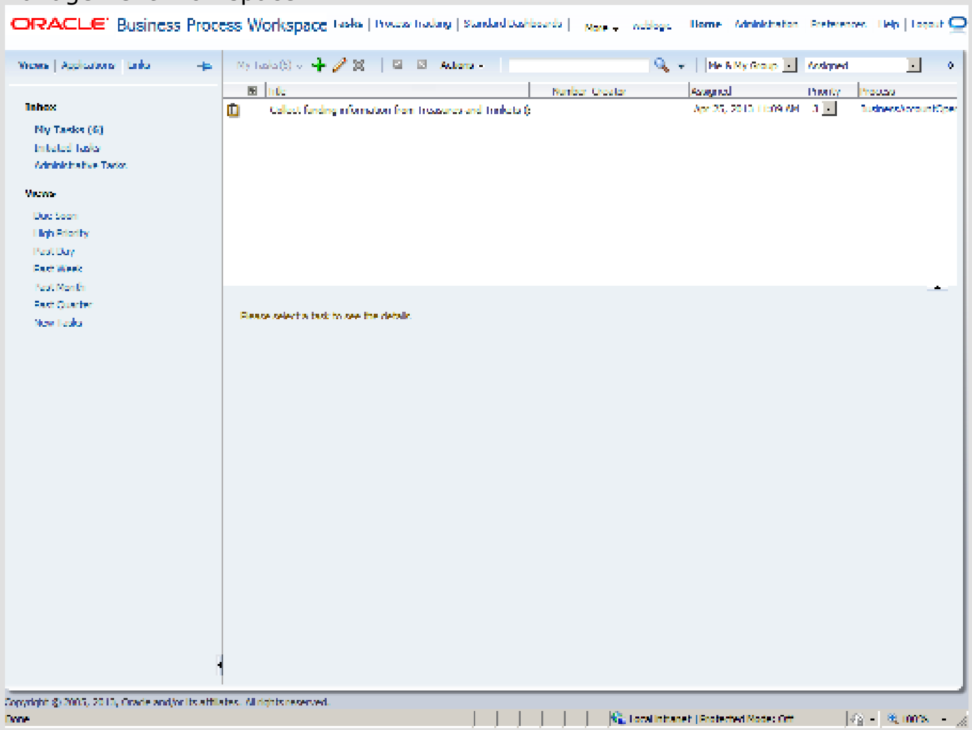
In this topic, you will collect the funding and activate the bank account.

Procedure: Collecting Funds and Activating the Bank Account

1. Use the **My Tasks** page to view all applications on which you have to act.

   The **My Tasks** page automatically opens after you log into Oracle Business Process

Management Workspace.

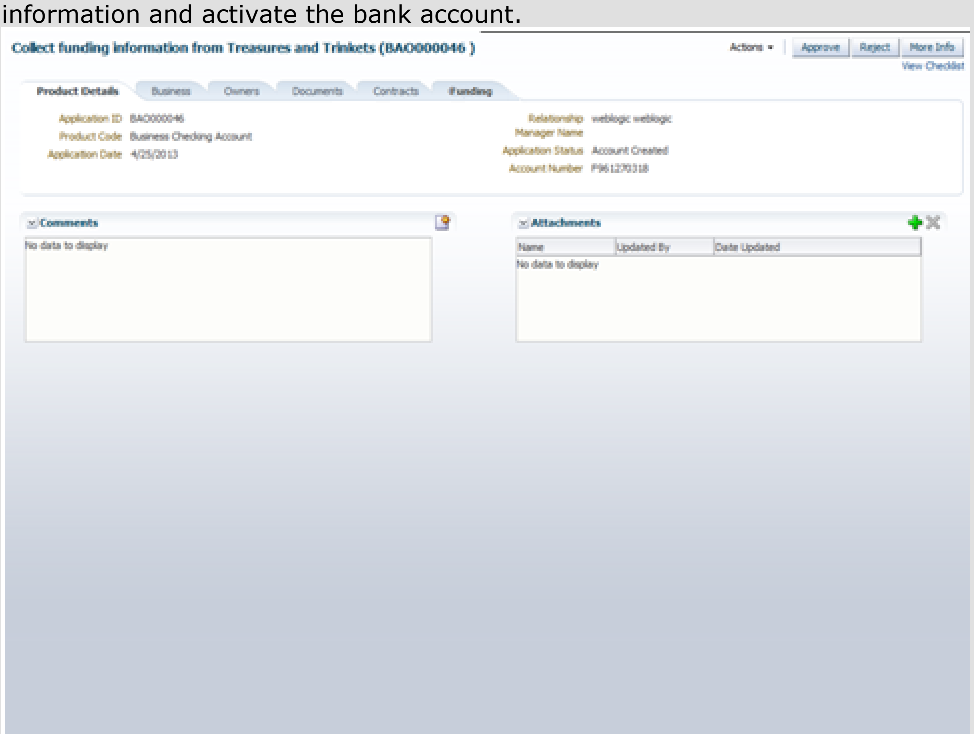


2. Select the application task you want to collect funding for.

   Click the task to open it in the **Task Details** section. Double-click the task to open in a new window. In this example, you will double-click the task.

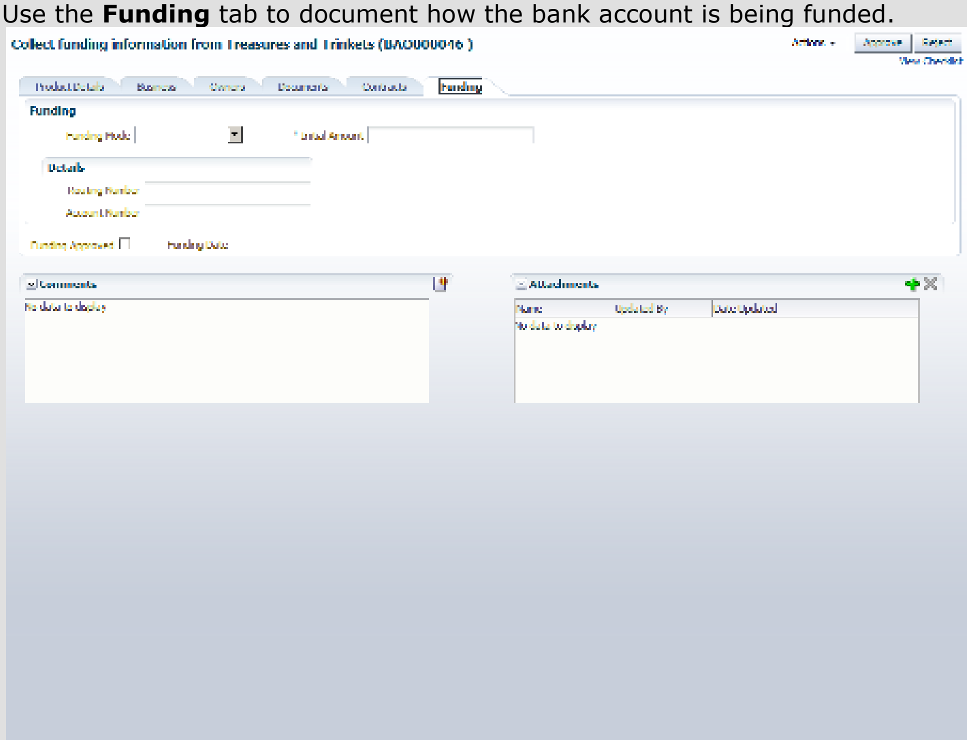
   Double-click the **Task** object.

3. Use the **Collect funding information from *business name*** page to document funding information and activate the bank account.



4. Click the **Funding** tab.

5. Use the **Funding** tab to document how the bank account is being funded.



6. Complete the following details, as necessary, for funding the bank account:
   - Funding Mode
   - Initial Amount
   - Routing Number
   - Account Number
   - Funding Approved
   - Comments
   - Attachments

7. Use the **Approve** button to approve and activate the bank account.

   Click the **Approve** button.

8. You have completed the **Collecting Funds and Activating a Bank Account** topic.

Administering Oracle Business Account Opening

This section is intended for administrators who maintain Oracle Business Account Opening (BAO).

As an administrator, you can install Oracle BAO and begin using the preview as delivered. You can also modify Oracle BAO to fit the needs of your organization. This section covers the data elements you can modify.

Upon completion of this section, you will be able to:

- Describe the Agreement and Disclosure Ruleset.
- Describe the Business ID Check Ruleset.
- Describe the Determine Checklist Ruleset.
- Describe the Oracle Business Account Opening reports.

Understanding the Agreement and Disclosure Ruleset

You must have a solid working knowledge of Oracle SOA Suite, Oracle BPM Suite, and Oracle Business Rules before modifying any business rules. For information on these products, see:

- *Oracle Fusion Middleware User's Guide for Oracle Business Rules*
- *Oracle Fusion Middleware Administrator's Guide for Oracle SOA and Oracle Business Process Management Suite*

Oracle Business Account Opening uses the Agreement and Disclosures Decision Table, in the Agreement and Disclosure Ruleset, to determine which agreement and disclosure document should be presented to an applicant. The agreement and disclosure document is based on the account type. This decision table includes conditions and actions as the rows and rules as the columns. The rules test the values of the conditions and set corresponding values for the actions. The rules must account for all possible combinations of values of all conditions in the table. A value of otherwise means "all values not listed."

Upon submission of a bank account application, the rules engine tests each condition. If a combination of condition values matches a rule, the corresponding actions are taken. The Agreement and Disclosures Decision Table provides the details for each condition, its rules, and the actions to execute. Following the table is an example scenario explaining which agreement and disclosure document is presented to an applicant based on the given condition and action.

Agreement and Disclosures Decision Table

		R1	R2	R3	R4
Conditions	AgreementAndDisclosureRule_DecisionService .in.agreementRuleInput	Otherwise	Business Checking Account	Business Savings Account	Business Certificate of Deposit
Actions	assert new DocumentChecklistRuleOutcomeBOType	✓	✓	✓	✓
	documentChecklist:String	""	http://server name:port/cs/groups /public/documents/d ocument/document name	http://server name:port/cs/groups /public/documents/d ocument/document name	http://server name:port/cs/groups /public/documents/d ocument/document name

An applicant applies to open a Business Savings Account. He is able to view the business savings account agreement and disclosure document online.

You can modify the existing ruleset, conditions, or actions. Take caution before modifying a condition or action; it can require source code changes. Application processing fails if this ruleset is deleted. To modify the ruleset, conditions, or actions, see "Editing Rules in an Oracle

Business Rules Dictionary at Run Time," in *Oracle Fusion Middleware User's Guide for Oracle Business Rules.*

Understanding the Business and ID Check Ruleset

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- *Oracle Fusion Middleware Administrator's Guide for Oracle SOA and Oracle Business Process Management Suite*

Oracle Business Account Opening uses the Business and ID Check Decision Table, in the Business and ID Check Ruleset, to determine if limited partnership's business documents are physically or automatically checked. This ruleset only applies to limited partnership businesses. This decision table includes conditions and actions as its rows and rules as its columns. The rules test the values of the conditions and set corresponding values for the actions. The rules must account for all possible combinations of values of all conditions in the table.

Upon submission of a bank account application, the rules engine tests each condition. If a combination of condition values matches a rule, the corresponding actions are taken. The Business and ID Check Decision Table provides the details for each condition, its rules, and the actions to execute. Following the table is an example scenario explaining how a bank account application is processed based on the given condition.

Business and ID Check Decision Table

		R1	**R2**
Conditions	RuleInputStringType.organisationType.contains (“SLP”)	True	False
Actions	assert new RuleOutcomeStringType	✓	✓
	ruleOutputParam:String	Document	Auto Document

The applicant's business is a Sole Proprietorship. Because this is not a Limited Partnership the documents are automatically and manually verified.

You can modify the existing ruleset, conditions, or actions. Take caution before modifying a condition or action; it can require source code changes. Application processing fails if this ruleset is deleted. To modify the ruleset, conditions, or actions, see "Editing Rules in an Oracle Business Rules Dictionary at Run Time," in *Oracle Fusion Middleware User's Guide for Oracle Business Rules.*

Understanding the Determine Checklist Ruleset

You must have a solid working knowledge of Oracle SOA Suite, Oracle BPM Suite, and Oracle Business Rules before modifying any business rules. For information on these products, see:

- *Oracle Fusion Middleware User's Guide for Oracle Business Rules*
- *Oracle Fusion Middleware Administrator's Guide for Oracle SOA and Oracle Business Process Management Suite*

Oracle Business Account Opening uses the Determine Checklist Decision Table, in the Determine Checklist Ruleset, to determine the list of documents needed from a customer. The document list is based on the type of business. This decision table includes conditions and actions as its rows and rules as its columns. The rules test the values of the conditions and set corresponding values for the actions. The rules must account for all possible combinations of values of all conditions in the table. A value of otherwise means "all values not listed."

Upon submission of a bank account application, the rules engine tests each condition. If a combination of condition values matches a rule, the corresponding actions are taken. The Determine Checklist Decision Table provides the details for each condition, its rules, and the actions to execute. Following the table is an example scenario explaining how a bank account application is processed based on the given condition.

Determine Checklist Decision Table

		R1	R2	R3	R4
Conditions	DetermineChecklistRule_DecisionService.in .checklistRuleInput	Otherwise	Sole Proprietorship	General Partnership	C Corporation
Actions	assert new DocumentChecklistRuleOutcomeBOType	✓	✓	✓	✓
	documentChecklist:String	""	Fictitious Name Certificate or Certificate of Trade Name, Business License, Drivers License or Passport of Proprietor	Partnership Agreement, Fictitious Name Certificate or Certificate of Trade Name, Business License, Drivers License or Passport of Proprietor	Articles of Incorporation, Certificate of Incorporation, Corporate Resolution identifying authorized signers, Drivers License or passport of each signatory

The applicants' business is a General Partnership. The applicants provides the bank their partnership agreement, fictitious name certificate, and business license.

You can modify the existing ruleset, conditions, or actions. Take caution before modifying a condition or action; it can require source code changes. Application processing fails if this ruleset is deleted. To modify the ruleset, conditions, or actions, see "Editing Rules in an Oracle Business Rules Dictionary at Run Time," in *Oracle Fusion Middleware User's Guide for Oracle Business Rules.*

Understanding Oracle Business Account Opening Reports

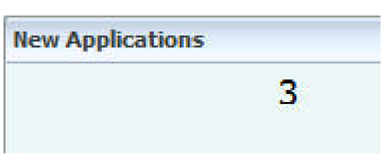
This section is intended for relationship managers and compliance analysts reviewing the operational reports.

You must have a solid working knowledge of Oracle Business Activity Monitoring (BAM) before creating or editing the Oracle Business Account Opening (BAO) reports and dashboards. For information on creating and editing Oracle BAM reports, see "Creating and Managing Reports," in *Oracle Fusion Middleware User's Guide for Oracle Business Activity Monitoring*.

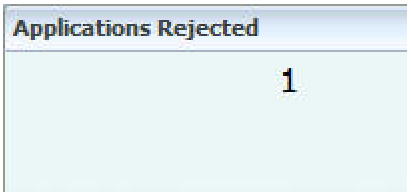
This section covers the Oracle BAM dashboard and reports delivered with Oracle BAO. Oracle Business Account Opening includes one dashboard, The Operational Dashboard, with six views. These reports use information from the Oracle BAO bank account applications submitted.

Operations Dashboard
The Operational Dashboard consists of six views. The first four are listed under the report Today's Activities. These display the number of New Applications, Applications Rejected, Accounts Opened, and Accounts Funded on a day to day basis. The following provides an explanation and a sample image of the reports and views.

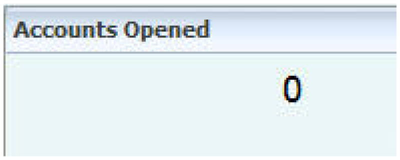
<u>Today's Activities</u>
New Applications
The New Applications view is a collapsed list that displays the number of new applications created for the current day.



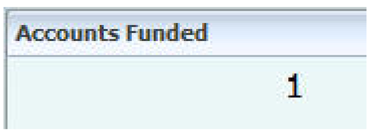
Applications Rejected
The Application Rejected view is a collapsed list that displays the number of applications rejected for the current day.



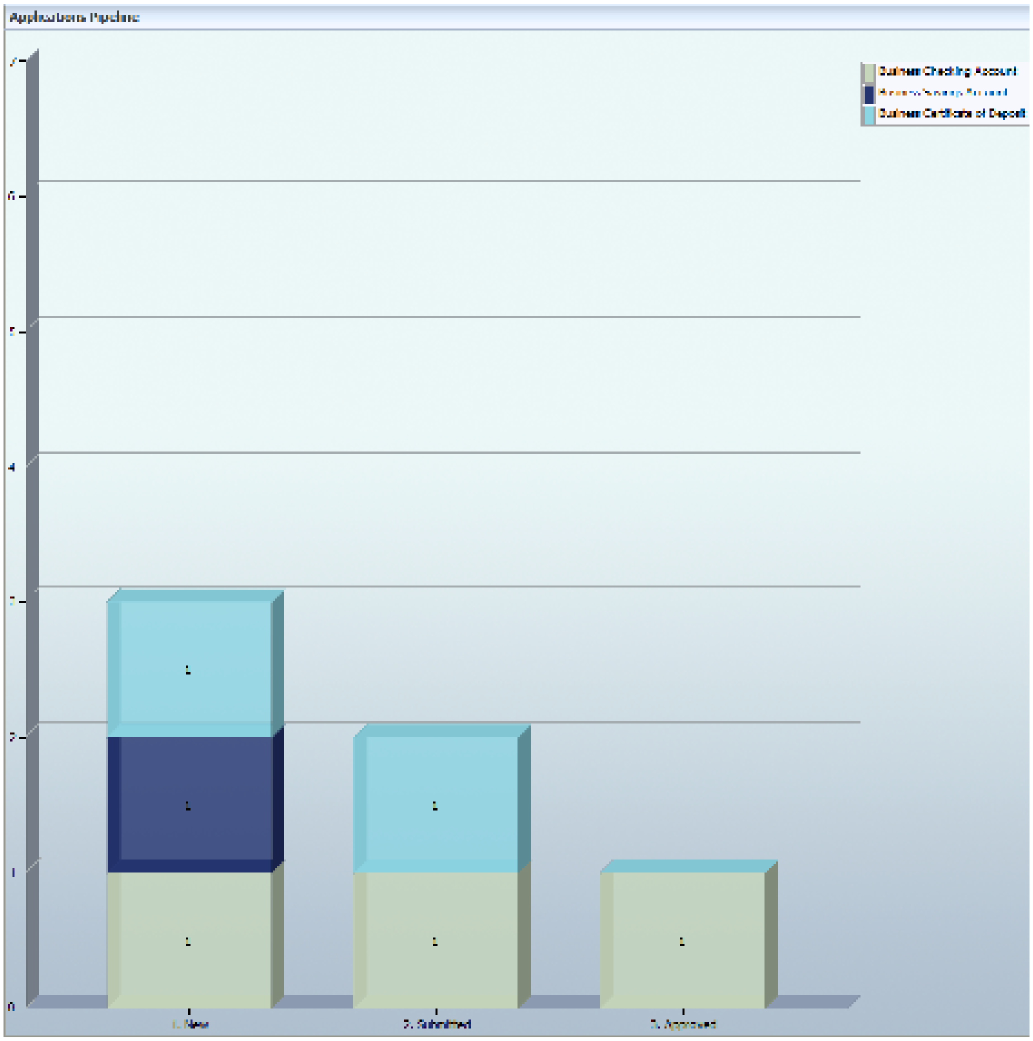
Accounts Opened
The Accounts Opened view is a collapsed list that displays the number of accounts opened for the current day.



Accounts Funded
The Accounts Funded view is a collapsed list that displays the number of accounts that were funded for the current day.



Applications Pipeline
The Applications Pipeline view is a 3D stacked bar chart that summarizes the total number of applications in the pipeline by banking account type, Business Checking Account, Business Savings Account, and Business Certificate of Deposit. The X-axis displays the number of applications in the pipeline by status of New, Submitted, Approved, and Open for each banking account type. The Y-axis shows the total number of applications in the pipeline in increments of one, ranging from zero to infinity.



Incoming Applications

The Incoming Applications view is an updating ordered list that displays the incoming bank account applications. The list updates in real-time and displays the bank account type in the left column and the date and time in the right column.

Incoming Applications	
Business Checking Account	May 24, 2013 9:17:28 AM
Business Certificate of Deposit	May 24, 2013 9:15:41 AM
Business Checking Account	May 24, 2013 8:50:43 AM
Business Certificate of Deposit	May 24, 2013 8:48:41 AM
Business Checking Account	May 24, 2013 8:46:16 AM
Business Checking Account	May 24, 2013 8:43:25 AM
Business Certificate of Deposit	May 24, 2013 8:32:38 AM
Business Savings Account	May 24, 2013 8:28:18 AM