



***E\*TRADE ADDENDUM***  
**To 9600-SERIES**  
**OPERATION MANUAL**

VERSION 1.0

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# ***SECTION 1***

## **INTRODUCTION**

## WHAT'S IN THIS ADDENDUM

This Addendum to the ATM Operations Manual describes the new features offered by the E\*TRADE OAR version of Triton ATM software.

The Addendum contents are spread across the following sections:

**Section 1 - Introduction.** This section gives a summary of the new features offered by the E\*TRADE OAR version of Triton ATM software.

**Section 2 - Management Functions.** This section describes the new configuration options available in the E\*TRADE OAR version of Triton ATM software.

**Section 3 - Customer Transactions.** This section describes the transactions available to customers of an ATM that is running the E\*TRADE version of Triton ATM software. Both E\*TRADE and non-E\*TRADE transactions are described.

**Section 4 - Journal.** This section provides an example of a transaction-type journal entry, and provides an extensive list of all new transaction codes.

## MANAGEMENT FUNCTIONS

New management functions enable you to selectively turn on or turn off various account and transaction types for both E\*TRADE and Non-E\*TRADE customers.

Also, a new *T.O.T.C.C. (Terminal Originated Triton Connect Call)* feature enables you to establish a time at which the terminal will automatically call out to a Triton Connect Host PC to retrieve any pending commands or operations.

## CUSTOMER TRANSACTIONS

The customer interface of the E\*TRADE version of Triton ATM software now offers a distinctive, E\*TRADE-branded identity.

Two transaction-paths are available, depending upon the type of ATM card used and the current configuration of the ATM. These transaction-paths are:

1. E\*TRADE Customer Transactions.
2. Non-E\*TRADE Customer Transactions.

## Terminal Hardware Requirements

The new OAR and T.O.T.C.C. features require that the following hardware be installed in the terminal:

1. An Expanded Memory Card.
2. EPROM version 3.00 or higher.

***OAR and T.O.T.C.C. features are not supported unless the terminal meets the above minimum hardware requirements!***

**E\*TRADE customers** using a qualifying ATM card will be offered additional transaction options, which include the ability to withdraw funds, check balances and transfer funds between E\*TRADE accounts. E\*TRADE accounts fall into two categories: 1.) *E\*TRADE bank* or 2.) *E\*TRADE brokerage* accounts.

Within each category of E\*TRADE account, both *primary* and *secondary* accounts are available. Transactions can be performed on various combinations of primary or secondary, bank or brokerage accounts.

**Non-E\*TRADE customers** are offered the standard set of options for withdrawal, balance inquiry and transfer of funds between non-E\*TRADE bank checking, savings and credit card accounts.

## **JOURNAL**

Because of the large number of transactions that can now be performed, additional transaction codes have been created to represent these transactions in communication between the ATM and the sponsoring host processor system. These codes are stored in the unit's electronic journal and are printed out on journal reports.



## ***SECTION 2***

### **MANAGEMENT FUNCTIONS**

## INTRODUCTION

This section describes the new or revised Management Functions in the E\*TRADE version of ATM operating software.

## NEW OR MODIFIED MANAGEMENT FUNCTIONS

A summary of changes to the Management Functions is provided below:

**TRANSACTION TYPES.** This function has been split into areas for E\*TRADE and NON-E\*TRADE customers. Options to turn ON or OFF the availability of transaction types (Transfers and Balance Inquiries) for E\*TRADE specific accounts have been added.

**ACCOUNT TYPES.** This function has also been split into areas for E\*TRADE and NON-E\*TRADE customers. New options enable you to turn ON or OFF the availability of account types that are only offered to E\*TRADE customers, such as Money Market and Brokerage accounts.

**E\*TRADE BINS.** This function enables the ATM to recognize E\*TRADE customer cards, using the BIN (Bank Identification Number) stored on the card.

**O.A.R. SWITCH.** The O.A.R. (Open Account Relationship) Switch enables you to turn ON or OFF the availability of E\*TRADE customer account and transaction type options.

**T.O.T.C.C..** The T.O.T.C.C. (Terminal Originated Triton Connect Calls) feature enables a terminal to call a Triton Connect PC on a scheduled basis, during which any pending operations can be performed.

**SURCHARGE.** The SURCHARGE LOCATION AND SURCHARGE MESSAGE functions have been modified from previous versions of ATM software. The surcharge location setting is now fixed at 'Beginning' and the surcharge location option has been removed from Management Functions. The standard surcharge message now reflects an E\*TRADE branded appearance.

**FUNCTION: TRANSACTION TYPE SETUP**

**FACTORY DEFAULT:** N/A

**ACCESS INSTRUCTIONS:**

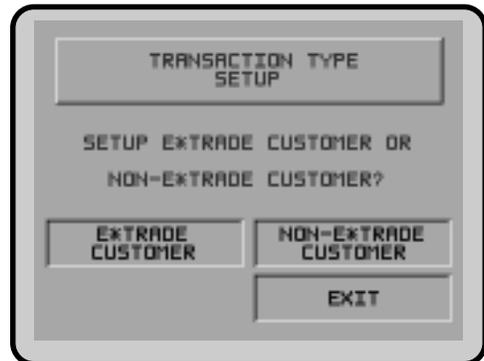
- 1.) Select the TERMINAL CONFIGURATION option from the MANAGEMENT FUNCTIONS screen.
- 2.) Select TRANSACTION TYPES.

**DESCRIPTION:**

This menu allows you to access transaction type configuration options for E\*TRADE OR NON-E\*TRADE customers.

**ERROR CONDITIONS:**

There are no error conditions directly associated with this function.



**FUNCTION: E\*TRADE TRANSACTION TYPES**

**FACTORY DEFAULT: ON**

**ACCESS INSTRUCTIONS:**

- 1.) Select the TERMINAL CONFIGURATION option from the MANAGEMENT FUNCTIONS screen.
- 2.) Select TRANSACTION TYPES.
- 3.) Select E\*TRADE CUSTOMER.

**DESCRIPTION:**

This menu allows you to access transaction type configuration options for E\*TRADE customers. The available transaction types are:

**TRANSFERS.** This option enables transfers between the various accounts available to E\*TRADE customers (such as PRIMARY OR SECONDARY BANK, BROKERAGE, CHECKING or SAVINGS accounts).

**BALANCE INQUIRIES.** This option enables the customer to obtain the balance of various E\*TRADE accounts.

When the transaction type is turned ON, the terminal will provide that option to the customer. When the transaction type is turned OFF, the selected transaction type will not be displayed to the customer. The current state of the transaction type is shown as either ON or OFF in the applicable button label on the display. Press the button next to the label to toggle the state of the transaction type between ON and OFF.

**ERROR CONDITIONS:**

There are no error conditions directly associated with this function.



**FUNCTION: NON-E\*TRADE TRANSACTION TYPES**

**FACTORY DEFAULT: ON**

**ACCESS INSTRUCTIONS:**

- 1.) Select the **TERMINAL CONFIGURATION** option from the **MANAGEMENT FUNCTIONS** screen.
- 2.) Select **TRANSACTION TYPES**.
- 3.) Select **NON-E\*TRADE CUSTOMER**.

**DESCRIPTION:**

This menu allows you to access transaction type configuration options for non-E\*TRADE customers.

**TRANSFERS.** This option enables non-E\*TRADE customers to transfer funds between checking and savings accounts.

**BALANCE INQUIRIES.** This option enables the customer to obtain the balance of a checking or savings account.

When the transaction type is turned ON, the terminal will provide that option to the customer. When the transaction type is turned OFF, the selected transaction type will not be displayed to the customer. The current state of the transaction type is shown as either ON or OFF in the applicable button label on the display. Press the button next to the label to toggle the state of the transaction type between ON and OFF.

**ERROR CONDITIONS:**

There are no error conditions directly associated with this function.



**FUNCTION: ACCOUNT TYPE SETUP**

**FACTORY DEFAULT:** N/A

**ACCESS INSTRUCTIONS:**

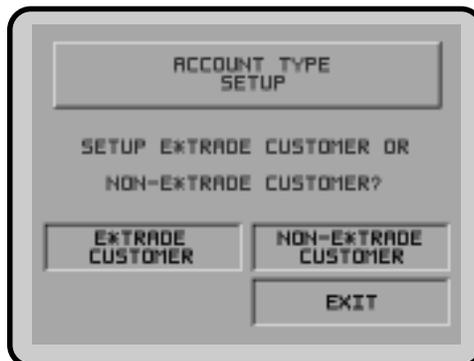
- 1.) Select the TERMINAL CONFIGURATION option from the MANAGEMENT FUNCTIONS screen.
- 2.) Select ACCOUNT TYPES.

**DESCRIPTION:**

This menu allows you to access account type configuration options for E\*TRADE OR NON-E\*TRADE customers.

**ERROR CONDITIONS:**

There are no error conditions directly associated with this function.



**FUNCTION: E\*TRADE ACCOUNT TYPES**

**FACTORY DEFAULT: ON/BROKERAGE & BANK  
ON/SAVINGS  
ON/MONEY MARKET**

**ACCESS INSTRUCTIONS:**

- 1.) Select the TERMINAL CONFIGURATION option from the MANAGEMENT FUNCTIONS screen.
- 2.) Select ACCOUNT TYPES.
- 3.) Select E\*TRADE CUSTOMER.

**DESCRIPTION:**

This function allows you to turn ON or OFF the availability of the following account types, which are only offered to E\*TRADE customers:

- SAVINGS
- MONEY MARKET
- BROKERAGE/BANK

For SAVINGS or MONEY MARKET options, when the account type is turned ON, the terminal will provide that option to the customer. When the account type is turned OFF, the selected account type will not be displayed to the customer. The current state of the account type is shown as either ON or OFF in the applicable button label on the display. Press the button next to the label to toggle the state of the account type between ON and OFF.

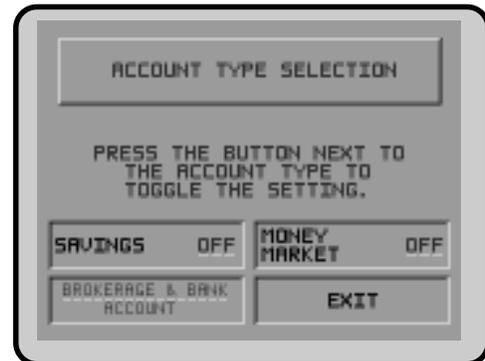
The BROKERAGE AND BANK account options are selected by repeatedly pressing the button next to the label. The label will cycle between the following options:

- BANK ONLY
- BROKERAGE & BANK
- BROKERAGE ONLY

**Note:** If this option is set to BANK ONLY or BROKERAGE ONLY, the option to select bank or brokerage accounts will NOT be presented to the customer.

**ERROR CONDITIONS:**

There are no error conditions directly associated with this function.



**FUNCTION: NON-E\*TRADE ACCOUNT TYPES****FACTORY DEFAULT: ON/BROKERAGE & BANK****ACCESS INSTRUCTIONS:**

- 1.) Select the TERMINAL CONFIGURATION option from the MANAGEMENT FUNCTIONS screen.
- 2.) Select ACCOUNT TYPES.
- 3.) Select NON-E\*TRADE CUSTOMER.

**DESCRIPTION:**

This function allows you to turn ON or OFF the availability of the following account types, which are offered to non-E\*TRADE customers:

- SAVINGS
- CREDIT CARD

When the account type is turned ON, the terminal will provide that option to the customer. When the account type is turned OFF, the selected account type will not be displayed to the customer. The current state of the account type is shown as either ON or OFF in the applicable button label on the display. Press the button next to the label to toggle the state of the account type between ON and OFF.

**ERROR CONDITIONS:**

There are no error conditions directly associated with this function.



**FUNCTION: E\*TRADE BINS****FACTORY DEFAULT: N/A****ACCESS INSTRUCTIONS:**

- 1.) Select the TERMINAL CONFIGURATION option from the MANAGEMENT FUNCTIONS screen.
- 2.) Select SET TERMINAL PARAMETERS.
- 3.) Select MORE.
- 4.) Select MORE.
- 5.) Select E\*TRADE BINS.

**DESCRIPTION:**

This function enables the ATM to recognize E\*TRADE customer cards using the BIN (Bank Identification Number) on the card. This number is compared to a list of BINs stored in the terminal.

The terminal can store up to 10 E\*TRADE BINs; however, only 5 numbers can be entered using this screen. Additional E\*TRADE BIN numbers must be downloaded to the terminal using Triton Connect management software.

The terminal will compare the BIN number stored on the customer's card to all BIN numbers loaded. If the card BIN matches a loaded BIN the ATM will offer E\*TRADE functionality to the customer. If the BIN on the card does not match, the ATM will offer NON-E\*TRADE options to the customer.

To enter or change a BIN perform the following:

- 1.) Press the key next to the block where the BIN will be entered or changed.
- 2.) Enter the BIN.
- 3.) Press the "<OK>" key.

Repeat steps 1 through 3 until all BINs are entered (up to five).

**NOTE:** If the O.A.R. Switch is OFF (E\*TRADE transactions are disabled), E\*TRADE BINs are treated as BLOCKED ISO numbers, to prevent surcharging of E\*TRADE customers.

**ERROR CONDITIONS:**

There are no error conditions directly associated with this function.

**BLOCK ISO FUNCTION**

This function blocks surcharging for transactions that use a particular financial institution's ATM or Credit Card.

In previous (non-E\*TRADE) versions of ATM software, up to 100 ISO numbers could be entered and blocked. However, in the E\*TRADE version, 10 ISO number "slots" have been reserved for use by the E\*TRADE BINS function, leaving a total of 90 ISO number slots available for normal use.

**Note:** For additional information on the BLOCK ISO function, refer to the applicable ATM Operation Manual.

**FUNCTION: O.A.R. SWITCH****FACTORY DEFAULT: OFF****ACCESS INSTRUCTIONS:**

- 1.) Select the TERMINAL CONFIGURATION option from the MANAGEMENT FUNCTIONS screen.
- 2.) Select SET TERMINAL PARAMETERS.
- 3.) Select MORE.
- 4.) Select MORE.
- 5.) Select O.A.R. SWITCH.

**DESCRIPTION:**

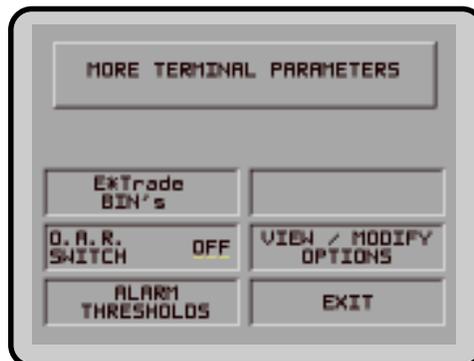
The O.A.R. (Open Account Relationship) Switch enables you to turn ON or OFF the availability of E\*TRADE customer account and transaction type selections.

If the O.A.R. Switch is ON, the ATM will compare the BIN (Bank Identification Number) on the customer's card to the list of BINs that have been stored using the E\*TRADE BINs function. If the BIN on the card is found in the list of stored BINs, the ATM will display E\*TRADE account and transaction options to the customer. If the BIN on the card is not found in the stored list, only standard (Non-E\*TRADE) account and transaction types will be displayed to the customer.

If the O.A.R. Switch is OFF, the ATM will display only standard (Non-E\*TRADE) account and transaction types to the customer.

**ERROR CONDITIONS:**

There are no error conditions directly associated with this function.



**FUNCTION: TRITON CONNECT****FACTORY DEFAULT: SEE TEXT****ACCESS INSTRUCTIONS:**

- 1.) Select TERMINAL CONFIGURATION from the MANAGEMENT FUNCTIONS menu.
- 2.) Select SET TERMINAL PARAMETERS.
- 3.) Choose MORE.
- 4.) Choose TRITON CONNECT.

**DESCRIPTION:**

**NOTE:** Triton Connect is an option and may not be installed on your terminal.

Selecting the TRITON CONNECT function allows the terminal operator to set up the following parameters associated with Triton Connect:

- 1.) T.O.T.C.C.
- 2.) PRIMARY NUMBER
- 3.) BACKUP NUMBER
- 4.) ALARM NUMBERS
- 5.) CALL BACK (ENABLE\DISABLE)
- 6.) TRITON CONNECT (ENABLE\DISABLE)

In addition to the inclusion of the T.O.T.C.C. (Terminal Originated Triton Connect Call) feature, the operation of this screen has changed from previous versions of ATM software. The function buttons for enabling and disabling CALLBACK AND TRITON CONNECT availability now show the *current* status of the function in the button label. To change the status between the two states, simply press the corresponding function button.

Typically, the CALLBACK function will be *disabled* by default, while the TRITON CONNECT function will be *enabled*. However, your software may use different defaults.

**ERROR CONDITIONS:**

There are no error conditions directly associated with this function.



**FUNCTION: T.O.T.C.C.**

**FACTORY DEFAULT: OFF (SEE TEXT FOR MORE DETAILS)**

**ACCESS INSTRUCTIONS:**

- 1.) Select TERMINAL CONFIGURATION from the MANAGEMENT FUNCTIONS menu.
- 2.) Select SET TERMINAL PARAMETERS.
- 3.) Choose MORE.
- 4.) Choose TRITON CONNECT.
- 5.) Select T.O.T.C.C..

**DESCRIPTION:**

The T.O.T.C.C. feature enables a terminal to call a Triton Connect PC on a scheduled basis, during which any pending operations can be performed. Ideally, calls should be scheduled to take place after normal business hours, or during other times chosen to minimize conflict with the shared phone line. At the Triton Connect PC, operations can be earmarked for execution only by a corresponding T.O.T.C.C. call from the terminal.

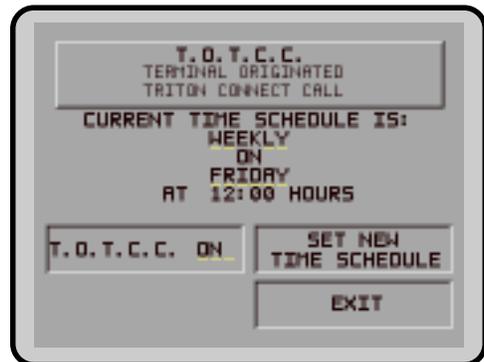
The benefit of this feature is that calls take place at times that are more convenient and advantageous from the terminal's perspective, rather than being driven by arbitrary schedules at the Triton Connect Host PC, which may not reflect such operational constraints as limited phone line availability, or other limitations.

The T.O.T.C.C. menu allows you to perform operations in two areas:

- Enabling/disabling T.O.T.C.C. function.
- Scheduling T.O.T.C.C. calls



*T.O.T.C.C. menu screen showing an example Daily Interval configuration.*



*T.O.T.C.C. menu screen showing an example Weekly Interval configuration.*



*T.O.T.C.C. menu screen showing an example Monthly Interval configuration.*

**ENABLING/DISABLING T.O.T.C.C.**

This function allows you to turn ON or OFF the operation of the T.O.T.C.C. function. Press the button next to the label to toggle the operational state between ON and OFF.

**SCHEDULING T.O.T.C.C. CALLS**

Use this function to establish the time at which T.O.T.C.C. calls will take place.

T.O.T.C.C. calls can be set up to occur on a recurring basis with the following intervals:

- Daily
- Weekly
- Monthly

The **SET NEW TIME SCHEDULE** function is used to select and configure one of the above listed calling intervals.

Follow these steps to establish a calling interval:

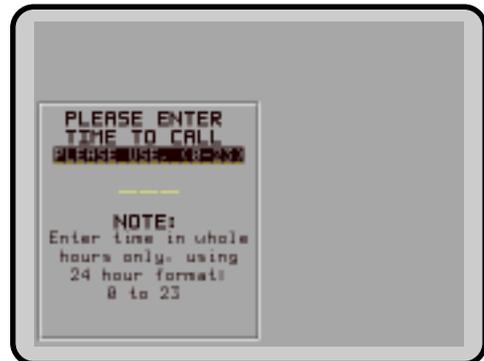
1. Select the **SET NEW TIME SCHEDULE** option. The **PLEASE SELECT DAY/WEEK/MONTH INTERVAL** screen appears.
2. Select an interval: **DAILY**, **WEEKLY** or **MONTHLY**.
3. If the **Daily** interval was selected, the **PLEASE ENTER TIME TO CALL** screen appears. Enter the time of day at which to place the call, in 24-hour clock format, using the numbers **0-23** and press the **OK** button. The **TIME SCHEDULE CONFIGURED!** confirmation screen appears. Press any key to return to the T.O.T.C.C. main menu.

**Note:** This screen will also time-out in 10 seconds and return to the T.O.T.C.C. main menu.

4. If the **Weekly** interval was selected, the **PLEASE ENTER DAY OF WEEK TO CALL** screen appears. Enter the day of the week on which to place the call, using the numbers **0-6** to represent the days **SATURDAY, SUNDAY, ...,FRIDAY** respectively, and press the **OK** button. The **PLEASE ENTER TIME TO CALL** screen appears. Enter the time of day at which to place the call, in 24-hour clock format, using the numbers **0-23** and press the **OK** button. The **TIME SCHEDULE CONFIGURED!** confirmation screen appears. Press any key to return to the T.O.T.C.C. main menu.



*Choose a T.O.T.C.C. calling interval.*



*Enter an hour at which to call, for Daily, Weekly and Monthly calling intervals.*



*Enter a day of the week on which to place a call, using the numbers 0-6 to represent the days of the week.*

5. If the **Monthly** interval was selected, the **PLEASE ENTER DAY OF MONTH TO CALL** screen appears. Enter the day of the month on which to place the call, using the numbers **1-28** to represent the first **28** calendar days of any given month, and press the **OK** button. The **PLEASE ENTER TIME TO CALL** screen appears. Enter the time of day at which to place the call, in 24-hour clock format, using the numbers **0-23** and press the **OK** button. The **TIME SCHEDULE CONFIGURED!** confirmation screen appears. Press any key to return to the T.O.T.C.C. main menu.

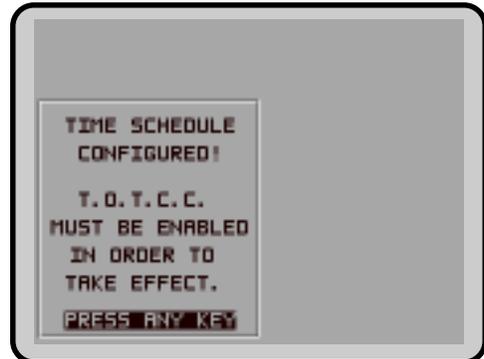
**IMPORTANT: The T.O.T.C.C. function must be turned ON to place T.O.T.C.C. calls!**

**ERROR CONDITIONS:**

If a number is entered that does not reside in the valid range, a warning prompt will be displayed (example: PLEASE USE (1-28) ) and you will be allowed to enter a valid number.



*Enter a calendar day of the month on which to place a call, using the numbers 1-28 to represent the first 28 days of any given month.*



*Once the calling interval day and hour have been configured, this confirmation screen appears.*

**FUNCTION: SURCHARGE LOCATION / MESSAGE**

**FACTORY DEFAULT:** LOCATION: BEGINNING / MESSAGE: STANDARD

**ACCESS INSTRUCTIONS:** SEE OPERATIONS MANUAL

**DESCRIPTION:**

The following Surcharge functions have been changed from previous (non-E\*TRADE) versions of ATM software:

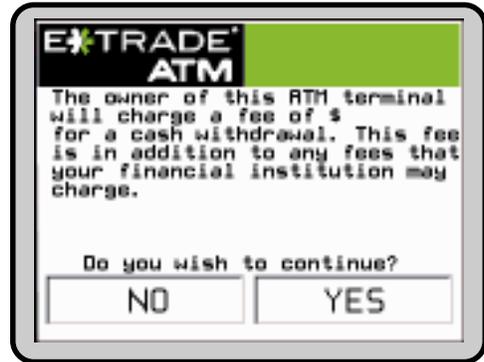
**SURCHARGE LOCATION.** The location of the surcharge message is now fixed by default to BEGINNING and cannot be changed. The SURCHARGE LOCATION option has been removed from the SURCHARGE MODE menu in the E\*TRADE version of ATM software.

**SURCHARGE MESSAGE.** The Standard Surcharge Message has been replaced with an E\*TRADE branded screen. By default, the Standard Surcharge Message is displayed to non-E\*TRADE customers, as applicable.

**Note:** Custom Surcharge messages are still available and can be selected, if desired (although these screens DO NOT reflect the E\*TRADE logo). See the applicable ATM Operation Manual for coverage of the custom surcharge messages.

**ERROR CONDITIONS:**

There are no error conditions directly associated with this function.



STANDARD SURCHARGE MESSAGE



# ***SECTION 3***

## **CUSTOMER TRANSACTIONS**

## INTRODUCTION

The daily operation of the Terminal is quite simple and straightforward. Once the terminal has been properly configured, the only management functions that will be used on a regular basis are the CLOSE and JOURNAL functions. See Section 4 of this Addendum for information on the journal function.

This section discusses the day-to-day operation of the terminal from a customer standpoint.

## CUSTOMER TRANSACTIONS

A customer begins a transaction on the Terminal by inserting their ATM card into the card reader of the terminal. The card must be inserted so that the magnetic stripe can be scanned by the card reader's sensor. If the customer inserts the card incorrectly, a warning message will be displayed, accompanied by several beeps to get their attention.

If your customers have problems READING their card, make sure they are inserting the card correctly. Most problems are the result of inserting the card incorrectly.

What happens next will depend on whether or not the customer is an E\*TRADE customer. If the customer is not an E\*TRADE customer, the ATM will operate in typical fashion. Once the card has been read in successfully, the customer must enter his secret Personal Identification Number, or PIN or code. Once the PIN has been entered, the transaction type and account are selected, and the desired amount of the transaction, if needed. The transaction will be processed, typically in a matter of seconds.

If the customer is an E\*TRADE customer (and the terminal O.A.R. function is ON), additional choices between various types of accounts available only to E\*TRADE customers will be presented.

Once the transaction is complete, a receipt will print out for the customer. If the transaction was successful, the receipt will indicate all of the details of the transaction. If the transaction was declined, a short receipt prints indicating the problem.

Figures 3-1 through 3-4 and tables 3-1 through 3-4 show the typical sequence of screens and operations that would be presented during Withdrawal, Transfer and Balance Inquiry transactions, for E\*TRADE and NON-E\*TRADE customers (as applicable).

FIGURE 3-1 - E\*TRADE WITHDRAWAL TRANSACTION FLOW

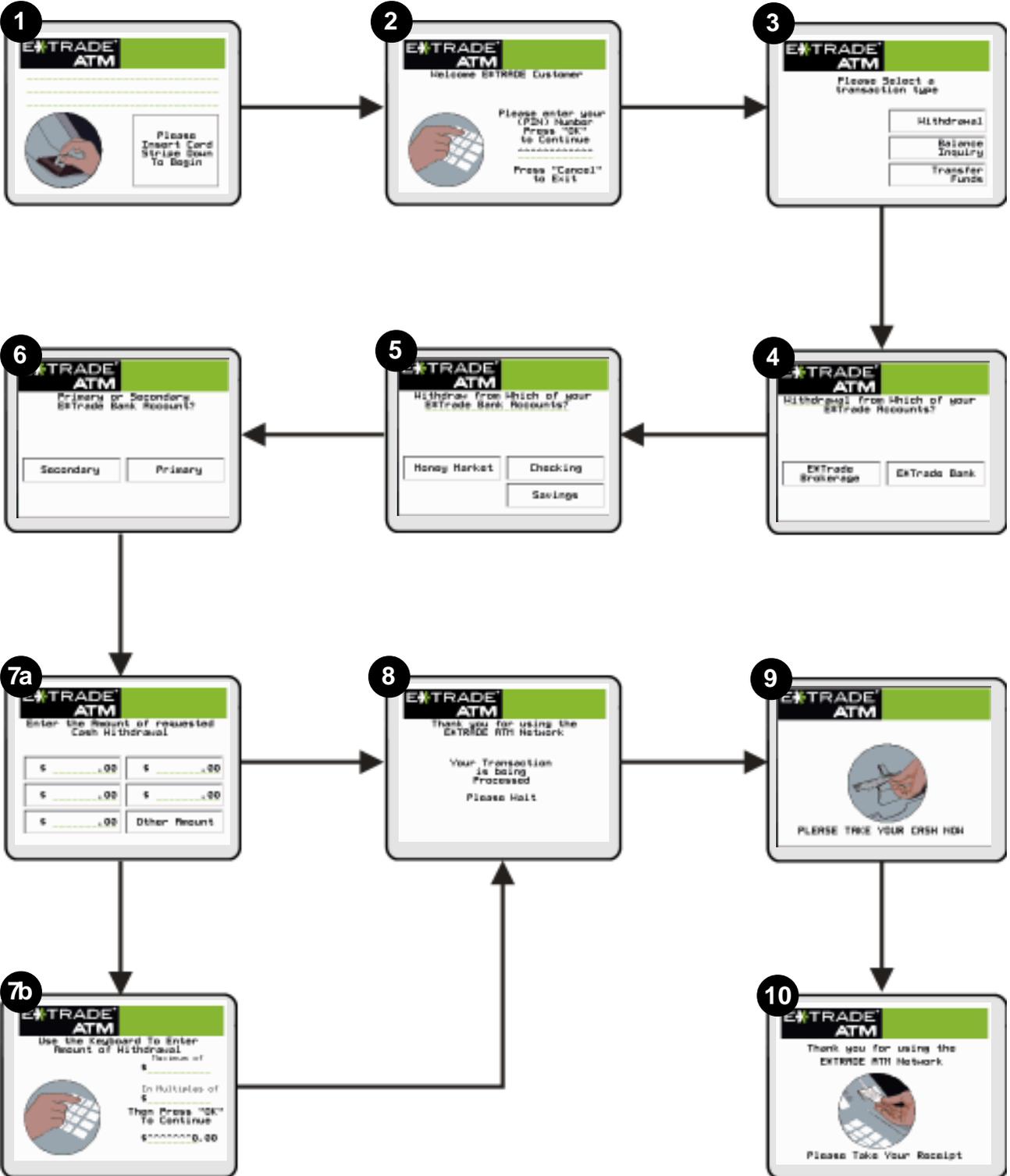


TABLE 3-1 - E\*TRADE WITHDRAWAL TRANSACTION FLOW

STEP	DESCRIPTION
1	Welcome screen prompts to begin a transaction by inserting card. After card insertion, a second screen prompts customer to remove card to continue with transaction.
2	Customer enters their Personal Identification Number, or PIN.
3	Customer chooses a Transaction Type. Example: Withdrawal.
4	Customer selects an account category: Bank or Brokerage.
5	If Bank was selected, customer is prompted to choose a specific account: Money Market, Checking or Savings. If Brokerage was selected, this selection screen is skipped and Checking is selected by default.
6	Customer is prompted to select either a Primary or Secondary Bank or Brokerage account.
7a	The customer is given an opportunity to select a Fast Cash Withdrawal amount. If OTHER is selected, the customer can enter a different amount.
7b	If OTHER was selected on the Fast Cash amounts screen, this screen will offer the customer a way to enter a custom withdrawal amount.
8	A "Transaction Processing" message appears during processing interval.
9	If the Withdrawal transaction was successful, the customer is prompted to take the dispensed cash from the currency tray. After a brief interval, the Welcome screen is displayed.
10	The customer is prompted to take the transaction receipt. After a brief interval, the Welcome screen is displayed.

FIGURE 3-2 - E\*TRADE TRANSFER TRANSACTION FLOW

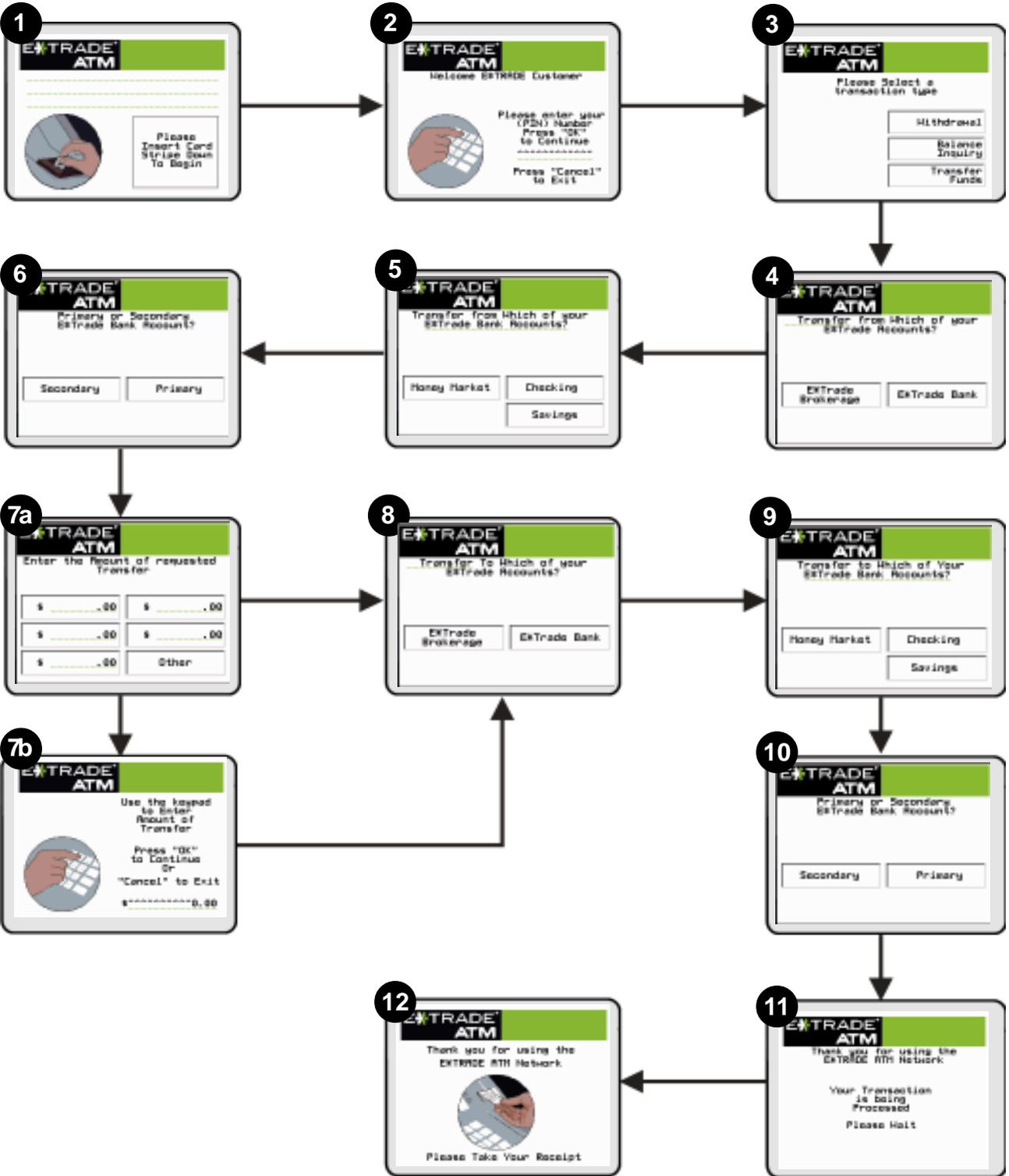


TABLE 3-2 - E\*TRADE TRANSFER TRANSACTION FLOW

STEP	DESCRIPTION
1	Welcome screen prompts to begin a transaction by inserting card. After card insertion, a second screen prompts customer to remove card to continue with transaction.
2	Customer enters their Personal Identification Number, or PIN.
3	Customer chooses a Transaction Type. Example: Transfer.
4	Customer selects a "Transfer From" account category: Bank or Brokerage.
5	If Bank was selected, customer is prompted to choose a specific "Transfer From" account: Money Market, Checking or Savings. If Brokerage was selected, this selection screen is skipped and Checking is selected by default.
6	Customer is prompted to select either a Primary or Secondary Bank or Brokerage account to transfer from.
7a	The customer is given an opportunity to select a Fast Cash Transfer amount. If OTHER is selected, the customer can enter a different amount.
7b	If OTHER was selected on the Fast Cash amounts screen, this screen will offer the customer a way to enter a custom transfer amount.
8	Customer selects a "Transfer To" account category: Bank or Brokerage.
9	If Bank was selected, customer is prompted to choose a specific "Transfer To" account: Money Market, Checking or Savings. If Brokerage was selected, this selection screen is skipped and Checking is selected by default.
10	Customer is prompted to select either a Primary or Secondary Bank or Brokerage account to transfer to.
11	A "Transaction Processing" message appears during processing interval.
12	The customer is prompted to take the transaction receipt. After a brief interval, the Welcome screen is displayed.

FIGURE 3-3 - E\*TRADE BALANCE TRANSACTION FLOW

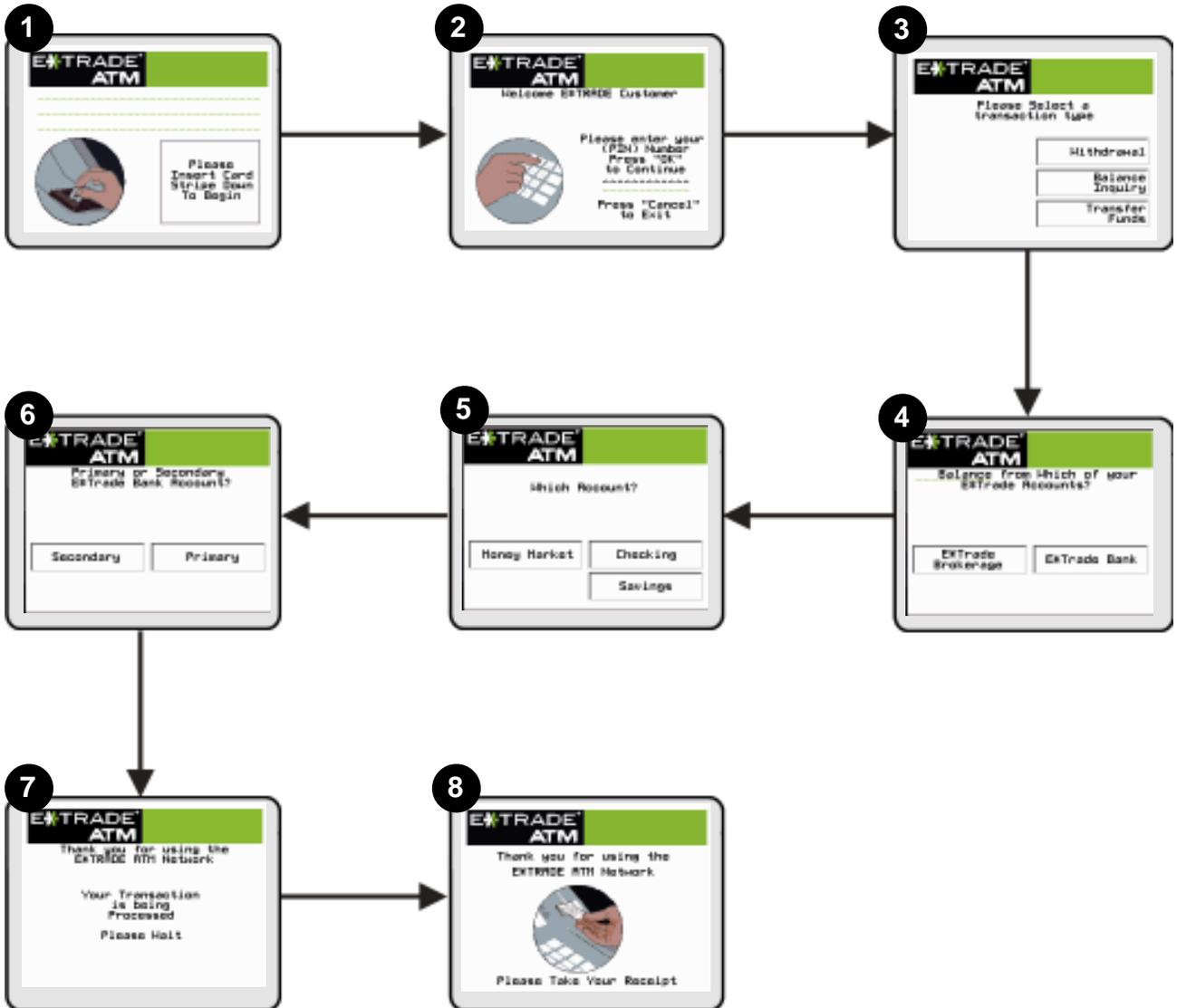


TABLE 3-3 - E\*TRADE BALANCE TRANSACTION FLOW

STEP	DESCRIPTION
1	Welcome screen prompts to begin a transaction by inserting card. After card insertion, a second screen prompts customer to remove card to continue with transaction.
2	Customer enters their Personal Identification Number, or PIN.
3	Customer chooses a Transaction Type. Example: Balance.
4	Customer selects a "Balance From" account category: Bank or Brokerage.
5	If Bank was selected, customer is prompted to choose an account: Money Market, Checking or Savings. If Brokerage was selected, this screen is skipped and Checking is selected by default.
6	Customer is prompted to select either a Primary or Secondary Bank or Brokerage account.
7	A "Transaction Processing" message appears during processing interval.
8	The customer is prompted to take the transaction receipt. After a brief interval, the Welcome screen is displayed.

FIGURE 3-4 - NON-E\*TRADE CUSTOMER TRANSACTION FLOW

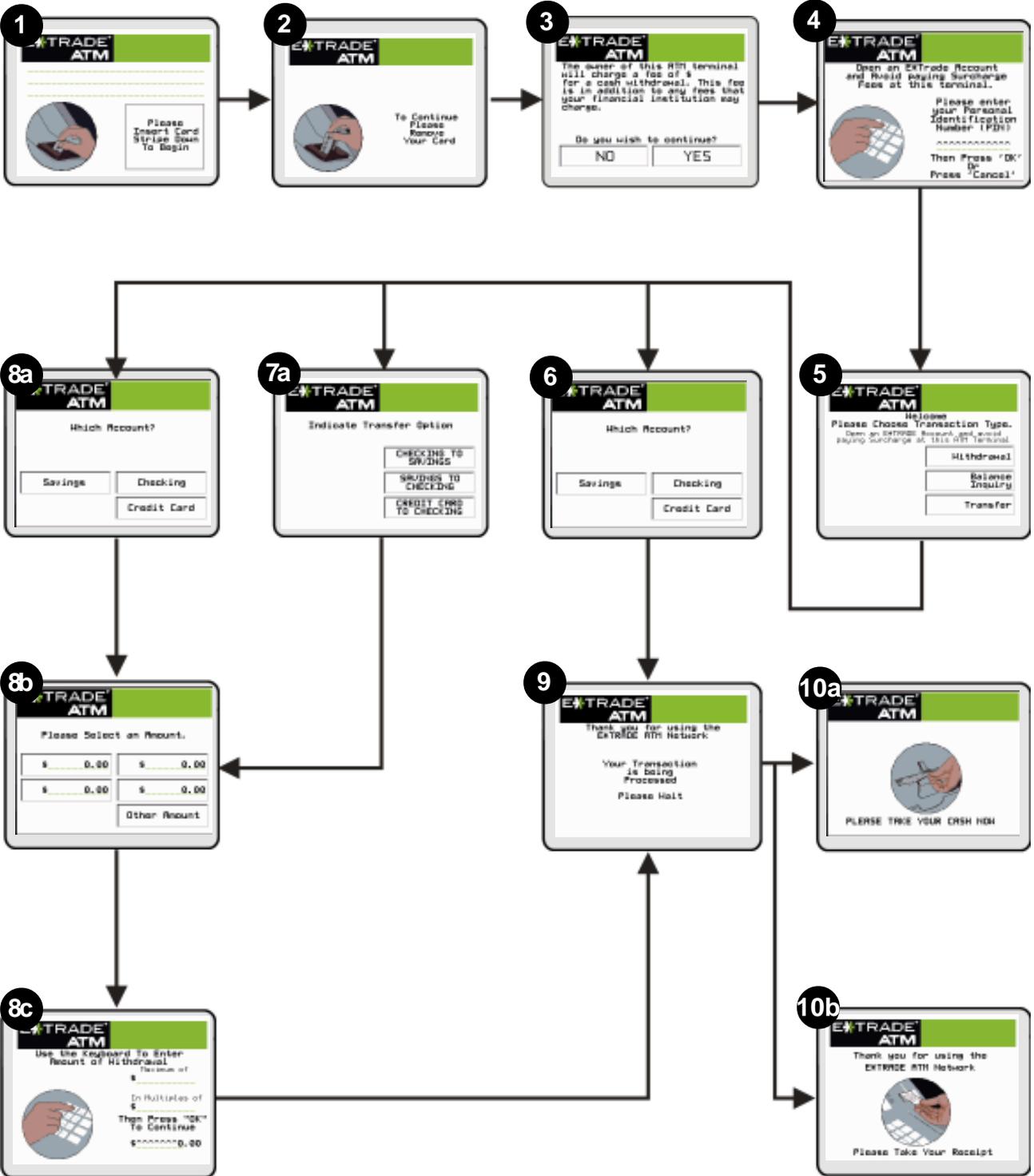


TABLE 3-4 - NON-E\*TRADE TRANSACTION FLOW DESCRIPTION

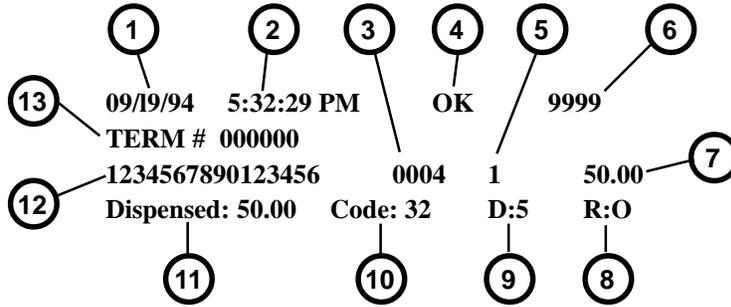
STEP	DESCRIPTION
1	Welcome screen prompts to begin a transaction by inserting card.
2	Screen prompts user to remove card to continue with transaction.
3	If the Surcharge Option is enabled and surcharging is not blocked for this customer card, the Surcharge Message is displayed here.
4	Customer is prompted to enter their Personal Identification Number, or PIN.
5	Customer is prompted to select a Transaction Type. The available transactions will be determined by the Transaction Types settings in Management Functions.
6	If a Balance Inquiry transaction was selected, the customer is prompted to choose the account. The available accounts will depend upon the Account Types settings in Management Functions.
7	If a Transfer transaction was selected, the customer is prompted to choose the transfer accounts. The available accounts will depend upon the Account Types settings in Management Functions.
8A	If a Withdrawal transaction was selected, the customer is prompted to choose the withdrawal account. The available accounts will depend upon the Account Types settings in Management Functions.
8B	The customer is given an opportunity to select a Fast Cash withdrawal amount. If OTHER is selected, the customer can enter a different amount.
8C	If OTHER was selected on the Fast Cash amounts screen, this screen will offer the customer a way to enter a custom withdrawal amount.
9	"Transaction Processing" message appears during processing interval.
10A	If the transaction was a withdrawal transaction and was successful, the customer is prompted to take Scrip receipt to cashier for redemption. After a brief interval, the Welcome screen is displayed.
10B	If the transaction was a transfer or balance inquiry transaction and was successful, the customer is prompted to take the receipt. After a brief interval, the Welcome screen is displayed.

***SECTION 4***

**JOURNAL**

**JOURNAL ENTRIES**

Journal entries are printed on a per transaction basis. Each new entry begins with a blank line. The following is an example of a typical journal entry. In the case of a communications error, most of this information is omitted and an error code would be printed.



JOURNAL ENTRIES	
#	TYPE
1	Date
2	Time
3	Authorization Number
4	Communication Status
5	Transaction Type*
6	Sequence Number
7	Amount Requested
8	Number of Reject Events
9	Number of Bills Dispensed
10	Dispenser Error Code**
11	Amount Dispensed
12	Account Number
13	Terminal ID Number

\* Transaction Types are described in the tables on the following pages.

\*\* Dispenser Error Codes are described in Section 8, Error Recovery, in the operations manual.

TRANSACTION TYPES	
Transaction Code	Transaction Type
0	Invalid Transaction Type
1	Withdrawal from Checking
2	Withdrawal from Savings
3	Withdrawal from Credit Card
4	Transfer from Checking to Savings
5	Transfer from Saving to Checking
6	Transfer from Credit Card to Checking
7	Transfer from Credit Card to Savings
8	Balance Inquiry Checking
9	Balance Inquiry Savings
10	Balance Inquiry Credit Card
11	Reversal
12	Non-Cash Withdrawal from Checking
13	Non-Cash Withdrawal from Savings
14	Non-Cash Withdrawal from Credit Card
15	Coupon
16	PIN Change
17	Withdrawal from Primary Checking Bank Account
18	Withdrawal from Primary Savings Bank Account
19	Withdrawal from Primary Credit Card Bank Account
20	Withdrawal from Primary Money Market Bank Account
21	Withdrawal from Secondary Checking Bank Account
22	Withdrawal from Secondary Savings Bank Account
23	Withdrawal from Secondary Credit Card Bank Account
24	Withdrawal from Secondary Money Market Bank Account
25	Withdrawal from Primary Checking Brokerage Account
26	Withdrawal from Primary Savings Brokerage Account

TRANSACTION TYPES	
Transaction Code	Transaction Type
27	Withdrawal from Primary Credit Card Brokerage Account
28	Withdrawal from Primary Money Market Brokerage Account
29	Withdrawal from Secondary Checking Brokerage Account
30	Withdrawal from Secondary Savings Brokerage Account
31	Withdrawal from Secondary Credit Card Brokerage Account
32	Withdrawal from Secondary Money Market Brokerage Account
33	Transfer from Primary Checking Bank Account to Primary Savings Bank Account
34	Transfer from Primary Checking Bank Account to Primary Money Market Bank Account
35	Transfer from Primary Checking Bank Account to Secondary Checking Bank Account
36	Transfer from Primary Checking Bank Account to Secondary Savings Bank Account
37	Transfer from Primary Checking Bank Account to Secondary Money Market Bank Account
38	Transfer from Primary Checking Bank Account to Primary Checking Brokerage Account
39	Transfer from Primary Checking Bank Account to Primary Savings Brokerage Account
40	Transfer from Primary Checking Bank Account to Primary Money Market Brokerage Account
41	Transfer from Primary Checking Bank Account to Secondary Checking Brokerage Account
42	Transfer from Primary Checking Bank Account to Secondary Savings Brokerage Account
43	Transfer from Primary Checking Bank Account to Secondary Money Market Brokerage Account
44	Transfer from Primary Savings Bank Account to Primary Checking Bank Account
45	Transfer from Primary Savings Bank Account to Primary Money Market Bank Account

TRANSACTION TYPES	
Transaction Code	Transaction Type
46	Transfer from Primary Savings Bank Account to Secondary Checking Bank Account
47	Transfer from Primary Savings Bank Account to Secondary Savings Bank Account
48	Transfer from Primary Savings Bank Account to Secondary Money Market Bank Account
49	Transfer from Primary Savings Bank Account to Primary Checking Brokerage Account
50	Transfer from Primary Savings Bank Account to Primary Savings Brokerage Account
51	Transfer from Primary Savings Bank Account to Primary Money Market Brokerage Account
52	Transfer from Primary Savings Bank Account to Secondary Checking Brokerage Account
53	Transfer from Primary Savings Bank Account to Secondary Savings Brokerage Account
54	Transfer from Primary Savings Bank Account to Secondary Money Market Brokerage Account
55	Transfer from Primary Credit Card Bank Account to Primary Checking Bank Account
56	Transfer from Primary Credit Card Bank Account to Primary Savings Bank Account
57	Transfer from Primary Credit Card Bank Account to Primary Money Market Bank Account
58	Transfer from Primary Credit Card Bank Account to Secondary Checking Bank Account
59	Transfer from Primary Credit Card Bank Account to Secondary Savings Bank Account
60	Transfer from Primary Credit Card Bank Account to Secondary Money Market Bank Account
61	Transfer from Primary Credit Card Bank Account to Primary Checking Brokerage Account
62	Transfer from Primary Credit Card Bank Account to Primary Savings Brokerage Account

TRANSACTION TYPES	
Transaction Code	Transaction Type
63	Transfer from Primary Credit Card Bank Account to Primary Money Market Brokerage Account
64	Transfer from Primary Credit Card Bank Account to Secondary Checking Brokerage Account
65	Transfer from Primary Credit Card Bank Account to Secondary Savings Brokerage Account
66	Transfer from Primary Credit Card Bank Account to Secondary Money Market Brokerage Account
67	Transfer from Primary Money Market Bank Account to Primary Checking Bank Account
68	Transfer from Primary Money Market Bank Account to Primary Savings Bank Account
69	Transfer from Primary Money Market Bank Account to Secondary Checking Bank Account
70	Transfer from Primary Money Market Bank Account to Secondary Savings Bank Account
71	Transfer from Primary Money Market Bank Account to Secondary Money Market Bank Account
72	Transfer from Primary Money Market Bank Account to Primary Checking Brokerage Account
73	Transfer from Primary Money Market Bank Account to Primary Savings Brokerage Account
74	Transfer from Primary Money Market Bank Account to Primary Money Market Brokerage Account
75	Transfer from Primary Money Market Bank Account to Secondary Checking Brokerage Account
76	Transfer from Primary Money Market Bank Account to Secondary Savings Brokerage Account
77	Transfer from Primary Money Market Bank Account to Secondary Money Market Brokerage Account
78	Transfer from Secondary Checking Bank Account to Primary Checking Bank Account
79	Transfer from Secondary Checking Bank Account to Primary Savings Bank Account

TRANSACTION TYPES	
Transaction Code	Transaction Type
80	Transfer from Secondary Checking Bank Account to Primary Money Market Bank Account
81	Transfer from Secondary Checking Bank Account to Secondary Savings Bank Account
82	Transfer from Secondary Checking Bank Account to Secondary Money Market Bank Account
83	Transfer from Secondary Checking Bank Account to Primary Checking Brokerage Account
84	Transfer from Secondary Checking Bank Account to Primary Savings Brokerage Account
85	Transfer from Secondary Checking Bank Account to Primary Money Market Brokerage Account
86	Transfer from Secondary Checking Bank Account to Secondary Checking Brokerage Account
87	Transfer from Secondary Checking Bank Account to Secondary Savings Brokerage Account
88	Transfer from Secondary Checking Bank Account to Secondary Money Market Brokerage Account
89	Transfer from Secondary Savings Bank Account to Primary Checking Bank Account
90	Transfer from Secondary Savings Bank Account to Primary Savings Bank Account
91	Transfer from Secondary Savings Bank Account to Primary Money Market Bank Account
92	Transfer from Secondary Savings Bank Account to Secondary Checking Bank Account
93	Transfer from Secondary Savings Bank Account to Secondary Money Market Bank Account
94	Transfer from Secondary Savings Bank Account to Primary Checking Brokerage Account
95	Transfer from Secondary Savings Bank Account to Primary Savings Brokerage Account
96	Transfer from Secondary Savings Bank Account to Primary Money Market Brokerage Account

TRANSACTION TYPES	
Transaction Code	Transaction Type
97	Transfer from Secondary Savings Bank Account to Secondary Checking Brokerage Account
98	Transfer from Secondary Savings Bank Account to Secondary Savings Brokerage Account
99	Transfer from Secondary Savings Bank Account to Secondary Money Market Brokerage Account
100	Transfer from Secondary Credit Card Bank Account to Primary Checking Bank Account
101	Transfer from Secondary Credit Card Bank Account to Primary Savings Bank Account
102	Transfer from Secondary Credit Card Bank Account to Primary Money Market Bank Account
103	Transfer from Secondary Credit Card Bank Account to Secondary Checking Bank Account
104	Transfer from Secondary Credit Card Bank Account to Secondary Savings Bank Account
105	Transfer from Secondary Credit Card Bank Account to Secondary Money Market Bank Account
106	Transfer from Secondary Credit Card Bank Account to Primary Checking Brokerage Account
107	Transfer from Secondary Credit Card Bank Account to Primary Savings Brokerage Account
108	Transfer from Secondary Credit Card Bank Account to Primary Money Market Brokerage Account
109	Transfer from Secondary Credit Card Bank Account to Secondary Checking Brokerage Account
110	Transfer from Secondary Credit Card Bank Account to Secondary Savings Brokerage Account
111	Transfer from Secondary Credit Card Bank Account to Secondary Money Market Brokerage Account
112	Transfer from Secondary Money Market Bank Account to Primary Checking Bank Account
113	Transfer from Secondary Money Market Bank Account to Primary Savings Bank Account

TRANSACTION TYPES	
Transaction Code	Transaction Type
114	Transfer from Secondary Money Market Bank Account to Primary Money Market Bank Account
115	Transfer from Secondary Money Market Bank Account to Secondary Checking Bank Account
116	Transfer from Secondary Money Market Bank Account to Secondary Savings Bank Account
117	Transfer from Secondary Money Market Bank Account to Primary Checking Brokerage Account
118	Transfer from Secondary Money Market Bank Account to Primary Savings Brokerage Account
119	Transfer from Secondary Money Market Bank Account to Primary Money Market Brokerage Account
120	Transfer from Secondary Money Market Bank Account to Secondary Checking Brokerage Account
121	Transfer from Secondary Money Market Bank Account to Secondary Savings Brokerage Account
122	Transfer from Secondary Money Market Bank Account to Secondary Money Market Brokerage Account
123	Transfer from Primary Checking Brokerage Account to Primary Checking Bank Account
124	Transfer from Primary Checking Brokerage Account to Primary Savings Bank Account
125	Transfer from Primary Checking Brokerage Account to Primary Money Market Bank Account
126	Transfer from Primary Checking Brokerage Account to Secondary Checking Bank Account
127	Transfer from Primary Checking Brokerage Account to Secondary Savings Bank Account
128	Transfer from Primary Checking Brokerage Account to Secondary Money Market Bank Account
129	Transfer from Primary Checking Brokerage Account to Primary Savings Brokerage Account
130	Transfer from Primary Checking Brokerage Account to Primary Money Market Brokerage Account

TRANSACTION TYPES	
Transaction Code	Transaction Type
131	Transfer from Primary Checking Brokerage Account to Secondary Checking Brokerage Account
132	Transfer from Primary Checking Brokerage Account to Secondary Savings Brokerage Account
133	Transfer from Primary Checking Brokerage Account to Secondary Money Market Brokerage Account
134	Transfer from Primary Savings Brokerage Account to Primary Checking Bank Account
135	Transfer from Primary Savings Brokerage Account to Primary Savings Bank Account
136	Transfer from Primary Savings Brokerage Account to Primary Money Market Bank Account
137	Transfer from Primary Savings Brokerage Account to Secondary Checking Bank Account
138	Transfer from Primary Savings Brokerage Account to Secondary Savings Bank Account
139	Transfer from Primary Savings Brokerage Account to Secondary Money Market Bank Account
140	Transfer from Primary Savings Brokerage Account to Primary Checking Brokerage Account
141	Transfer from Primary Savings Brokerage Account to Primary Money Market Brokerage Account
142	Transfer from Primary Savings Brokerage Account to Secondary Checking Brokerage Account
143	Transfer from Primary Savings Brokerage Account to Secondary Savings Brokerage Account
144	Transfer from Primary Savings Brokerage Account to Secondary Money Market Brokerage Account
145	Transfer from Primary Credit Card Brokerage Account to Primary Checking Bank Account
146	Transfer from Primary Credit Card Brokerage Account to Primary Savings Bank Account
147	Transfer from Primary Credit Card Brokerage Account to Primary Money Market Bank Account

TRANSACTION TYPES	
Transaction Code	Transaction Type
148	Transfer from Primary Credit Card Brokerage Account to Secondary Checking Bank Account
149	Transfer from Primary Credit Card Brokerage Account to Secondary Savings Bank Account
150	Transfer from Primary Credit Card Brokerage Account to Secondary Money Market Bank Account
151	Transfer from Primary Credit Card Brokerage Account to Primary Checking Brokerage Account
152	Transfer from Primary Credit Card Brokerage Account to Primary Savings Brokerage Account
153	Transfer from Primary Credit Card Brokerage Account to Primary Money Market Brokerage Account
154	Transfer from Primary Credit Card Brokerage Account to Secondary Checking Brokerage Account
155	Transfer from Primary Credit Card Brokerage Account to Secondary Savings Brokerage Account
156	Transfer from Primary Credit Card Brokerage Account to Secondary Money Market Brokerage Account
157	Transfer from Primary Money Market Brokerage Account to Primary Checking Bank Account
158	Transfer from Primary Money Market Brokerage Account to Primary Savings Bank Account
159	Transfer from Primary Money Market Brokerage Account to Primary Money Market Bank Account
160	Transfer from Primary Money Market Brokerage Account to Secondary Checking Bank Account
161	Transfer from Primary Money Market Brokerage Account to Secondary Savings Bank Account
162	Transfer from Primary Money Market Brokerage Account to Secondary Money Market Bank Account
163	Transfer from Primary Money Market Brokerage Account to Primary Checking Brokerage Account
164	Transfer from Primary Money Market Brokerage Account to Primary Savings Brokerage Account

TRANSACTION TYPES	
Transaction Code	Transaction Type
165	Transfer from Primary Money Market Brokerage Account to Secondary Checking Brokerage Account
166	Transfer from Primary Money Market Brokerage Account to Secondary Savings Brokerage Account
167	Transfer from Primary Money Market Brokerage Account to Secondary Money Market Brokerage Account
168	Transfer from Secondary Checking Brokerage Account to Primary Checking Bank Account
169	Transfer from Secondary Checking Brokerage Account to Primary Savings Bank Account
170	Transfer from Secondary Checking Brokerage Account to Primary Money Market Bank Account
171	Transfer from Secondary Checking Brokerage Account to Secondary Checking Bank Account
172	Transfer from Secondary Checking Brokerage Account to Secondary Savings Bank Account
173	Transfer from Secondary Checking Brokerage Account to Secondary Money Market Bank Account
174	Transfer from Secondary Checking Brokerage Account to Primary Checking Brokerage Account
175	Transfer from Secondary Checking Brokerage Account to Primary Savings Brokerage Account
176	Transfer from Secondary Checking Brokerage Account to Primary Money Market Brokerage Account
177	Transfer from Secondary Checking Brokerage Account to Secondary Savings Brokerage Account
178	Transfer from Secondary Checking Brokerage Account to Secondary Money Market Brokerage Account
179	Transfer from Secondary Savings Brokerage Account to Primary Checking Bank Account
180	Transfer from Secondary Savings Brokerage Account to Primary Savings Bank Account
181	Transfer from Secondary Savings Brokerage Account to Primary Money Market Bank Account

TRANSACTION TYPES	
Transaction Code	Transaction Type
182	Transfer from Secondary Savings Brokerage Account to Secondary Checking Bank Account
183	Transfer from Secondary Savings Brokerage Account to Secondary Savings Bank Account
184	Transfer from Secondary Savings Brokerage Account to Secondary Money Market Bank Account
185	Transfer from Secondary Savings Brokerage Account to Primary Checking Brokerage Account
186	Transfer from Secondary Savings Brokerage Account to Primary Savings Brokerage Account
187	Transfer from Secondary Savings Brokerage Account to Primary Money Market Brokerage Account
188	Transfer from Secondary Savings Brokerage Account to Secondary Checking Brokerage Account
189	Transfer from Secondary Savings Brokerage Account to Secondary Money Market Brokerage Account
190	Transfer from Secondary Credit Card Brokerage Account to Primary Checking Bank Account
191	Transfer from Secondary Credit Card Brokerage Account to Primary Savings Bank Account
192	Transfer from Secondary Credit Card Brokerage Account to Primary Money Market Bank Account
193	Transfer from Secondary Credit Card Brokerage Account to Secondary Checking Bank Account
194	Transfer from Secondary Credit Card Brokerage Account to Secondary Savings Bank Account
195	Transfer from Secondary Credit Card Brokerage Account to Secondary Money Market Bank Account
196	Transfer from Secondary Credit Card Brokerage Account to Primary Checking Brokerage Account
197	Transfer from Secondary Credit Card Brokerage Account to Primary Savings Brokerage Account
198	Transfer from Secondary Credit Card Brokerage Account to Primary Money Market Brokerage Account

TRANSACTION TYPES	
Transaction Code	Transaction Type
199	Transfer from Secondary Credit Card Brokerage Account to Secondary Checking Brokerage Account
200	Transfer from Secondary Credit Card Brokerage Account to Secondary Savings Brokerage Account
201	Transfer from Secondary Credit Card Brokerage Account to Secondary Money Market Brokerage Account
202	Transfer from Secondary Money Market Brokerage Account to Primary Checking Bank Account
203	Transfer from Secondary Money Market Brokerage Account to Primary Savings Bank Account
204	Transfer from Secondary Money Market Brokerage Account to Primary Money Market Bank Account
205	Transfer from Secondary Money Market Brokerage Account to Secondary Checking Bank Account
206	Transfer from Secondary Money Market Brokerage Account to Secondary Savings Bank Account
207	Transfer from Secondary Money Market Brokerage Account to Secondary Money Market Bank Account
208	Transfer from Secondary Money Market Brokerage Account to Primary Checking Brokerage Account
209	Transfer from Secondary Money Market Brokerage Account to Primary Savings Brokerage Account
210	Transfer from Secondary Money Market Brokerage Account to Primary Money Market Brokerage Account
211	Transfer from Secondary Money Market Brokerage Account to Secondary Checking Brokerage Account
212	Transfer from Secondary Money Market Brokerage Account to Secondary Savings Brokerage Account
213	Balance Inquiry for Primary Checking Bank Account
214	Balance Inquiry for Primary Savings Bank Account
215	Balance Inquiry for Primary Credit Card Bank Account
216	Balance Inquiry for Primary Money Market Bank Account
217	Balance Inquiry for Secondary Checking Bank Account

TRANSACTION TYPES	
Transaction Code	Transaction Type
218	Balance Inquiry for Secondary Savings Bank Account
219	Balance Inquiry for Secondary Credit Card Bank Account
220	Balance Inquiry for Secondary Money Market Bank Account
221	Balance Inquiry for Primary Checking Brokerage Account
222	Balance Inquiry for Primary Savings Brokerage Account
223	Balance Inquiry for Primary Credit Card Brokerage Account
224	Balance Inquiry for Primary Money Market Brokerage Account
225	Balance Inquiry for Secondary Checking Brokerage Account
226	Balance Inquiry for Secondary Savings Brokerage Account
227	Balance Inquiry for Secondary Credit Card Brokerage Account
228	Balance Inquiry for Secondary Money Market Brokerage Account

