

BillShrink StatementRewards

User Guide

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What is StatementRewards?

StatementRewards is a new and exciting way to help you save money. It is a free feature of your online banking service that provides money saving opportunities directly within your online banking session. StatementRewards are tailored just for your needs based on previous and current transactions.

There are two primary reward types: Purchase Rewards and Bill Analyzer. **Purchase Rewards** provides deals/discounts at the country's leading retailers – such as department stores, restaurants, specialty stores, etc. **Bill Analyzer** conducts a personalized search to find money-saving recommendations on monthly expenses such as cell phones, cable, gasoline and more.

Purchase Rewards





Rewards are delivered to the transaction page based on previous and current transactions. Rewards can vary from department stores, restaurants, and specialty stores.

Available Purchase Rewards display with a green tag on the account transaction page. Click on the reward to view details.

View Transactions for: CHECKING

Current Balance: 5,415.18
Available Balance: 2,644.55

Current Transactions ? View Range: Since Last Statement | [7 Days](#) | [15 Days](#) | [30 Days](#)

Date:	Ref/Check No:	Description:	Debit:	Credit:	Balance
01/20/2011		HB XFR W/D: VERIZON WIRELESS - Mobile  Save an average of \$123 on your cell phone service	(10.00)		5,415.18
01/20/2011		HB XFR Dep: From Share 40		10.00	5,425.18
01/12/2011		BabiesRus Transaction  Get 20% off on baby products at Babies 'R Us	(288.71)		5,415.18
01/11/2011		HB XFR W/D: To Share 40	(1.00)		5,703.89
01/05/2011		XFR Dep: From Share 00		1.00	5,704.89
01/03/2011		XFR W/D To HALPERT,JIM xxxxxxxx000 Share 00	(100.00)		5,703.89
01/03/2011		HB XFR Dep: From Share 00		1.00	5,803.89
01/03/2011		Target Transaction  Get \$25 of merchandise for \$20 at Target	(10.00)		5,802.89
01/03/2011		HB XFR Dep: From Share 00		1.00	5,812.89
01/01/2011		Walmart Transaction  Get \$25 of merchandise for \$20 at Walmart	(10.00)		5,811.89
Totals (this page):		Transactions: 10	Debits: (419.71)	Credits: 13.00	

How to Purchase Rewards

Purchase as many rewards as you like; there's no limit to the savings.

Step 1: Select the reward you would like to purchase.

01/03/2011	Target Transaction	(10.00)	5,802.89
	 Get \$25 of merchandise for \$20 at Target		
01/03/2011	HB XFR Dep: From Share 00		1.00 5,812.89
01/01/2011	Walmart Transaction	(10.00)	5,811.89
	 Get \$50 of merchandise for \$40 at Walmart		


Step 2: Select **Get this reward**.



Pay only \$20 to receive a \$25 Target electronic gift card, redeemable at Target.com. Expect more. Pay less.

Get this reward LIKE DISLIKE

Step 3: Enter personal information and select **Proceed to payment info**.

 **Get \$25 of merchandise for \$20 at Target**

For enhanced security, please enter your payment account information in the secure form below.

# of Items	1	First Name:	John
Total Cost	\$20	Last Name:	Doe
		Address:	123 main Street
		City:	San Francisco
		State (abbr):	CA
		Zip:	94025

My shipping info is the same

Proceed to payment info »

How it works
You are buying an electronic gift card. Upon completing this purchase, you will be presented with a discount code which you must provide at checkout.

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Terms & conditions: Can be redeemed online only - not redeemable in store. Limit one per customer.

Step 4: Enter payment information and select **Complete purchase**.

Review billing information CLOSE X

TARGET. Get \$25 of merchandise for \$20 at Target

For enhanced security, please enter your card details in the secure form below:

Card Number: 4111111111111111

Expiration Date: 01 2012 CSC: 111

Card Nickname: My Visa Card
(i.e. My Visa Card)

Email address: samir@buuowatch.com

of Items: 1
Total Cost: \$20

Complete purchase

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Terms & conditions: Can be redeemed online only - not redeemable in store. Limit one per customer.

Step 5: Confirmation appears with reward details.

CLOSE X

Thank you for your purchase!

TARGET. You have purchased:
\$25 of merchandise for \$20 at Target

1. Shop online at <http://www.target.com>
2. Enter discount code at checkout
EXP4RWCPJ66RCA

Your credit card has been billed \$20.00.

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Terms & conditions: Can be redeemed online only - not redeemable in store. Limit one per customer.

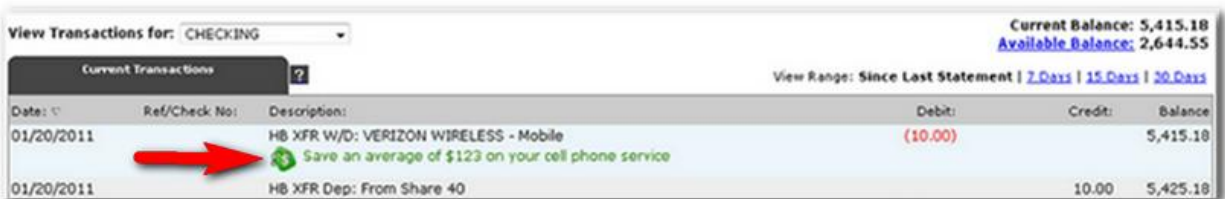
Bill Analyzer

Bill Analyzer allows a personalized search to find money-saving recommendations on monthly expenses such as TV service, cell phone, and gasoline. The Bill Analyzer is displayed based on previous and current transactions.

Viewing Bill Analyzer

Bill Analyzer recommendations display on the transaction page with a green tag.


Step 1: Select the green tag icon.



View Transactions for: CHECKING

Current Balance: 5,415.18
Available Balance: 2,644.55

View Range: Since Last Statement | 7 Days | 15 Days | 30 Days

Date:	Ref/Check No:	Description:	Debit:	Credit:	Balance
01/20/2011		HB XFR W/D: VERIZON WIRELESS - Mobile	(10.00)		5,415.18
		 Save an average of \$123 on your cell phone service			
01/20/2011		HB XFR Dep: From Share 40		10.00	5,425.18

Step 2: Select Am I overpaying? Analyze my bill.

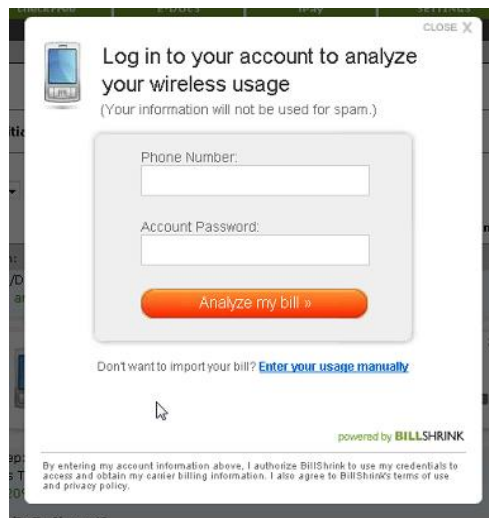


Date:	Ref/Check No:	Description:	Debit:	Credit:	Balance
01/20/2011		HB XFR W/D: VERIZON WIRELESS - Mobile	(10.00)		5,415.18
		 Save an average of \$123 on your cell phone service			

Verizon Wireless users that spend less than \$60 per month can save an average of \$123 per year on their wireless bill.

Am I overpaying? Analyze my bill LIKE DISLIKE

Step 3: Enter the login information for the bill you want analyzed and select **Analyze my bill**.



Log in to your account to analyze your wireless usage
(Your information will not be used for spam.)

Phone Number:

Account Password:

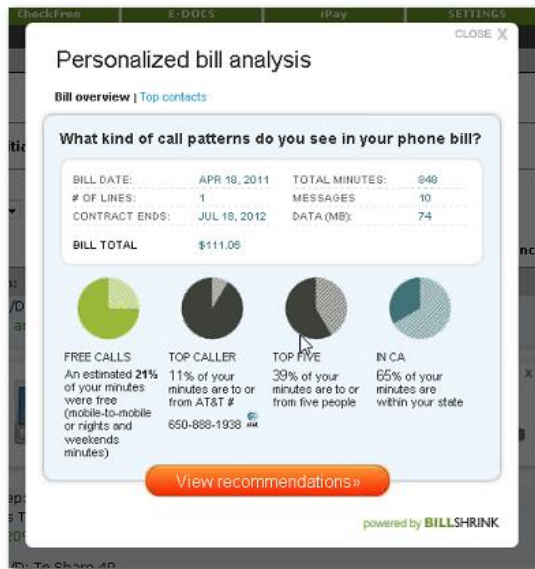
Analyze my bill »

Don't want to import your bill? [Enter your usage manually](#)

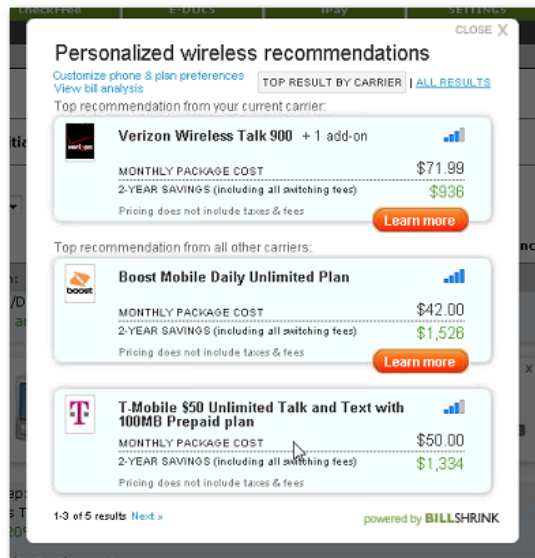
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By entering my account information above, I authorize BillShrink to use my credentials to access and obtain my carrier billing information. I also agree to BillShrink's terms of use and privacy policy.

Step 4: A personalized bill analysis appears. Select **View recommendations**.



Step 5: A personalized recommendation screen appears displaying your custom cost-cutting recommendations.



StatementRewards Icon

A StatementRewards icon displays at the bottom of the transactions page. This is used to view available and purchased rewards as well as access the system's **Help** feature.






See Rewards

Click **See Rewards** to display available and purchased rewards. Rewards may also be purchased with this option.

StatementRewards CLOSE X

[Overview](#) | [Available rewards](#) | [Purchased Rewards](#) | [Bill Analyzer](#)

Available Rewards

MERCHANT	REWARD DETAILS	STATUS
	Get 60% off at Lowe's	Get this reward
	Get \$50 of merchandise for \$25 at Walmart	Get this reward
	Save \$30 on Select KitchenAid Mixers	Check it out

1-3 of 3 results

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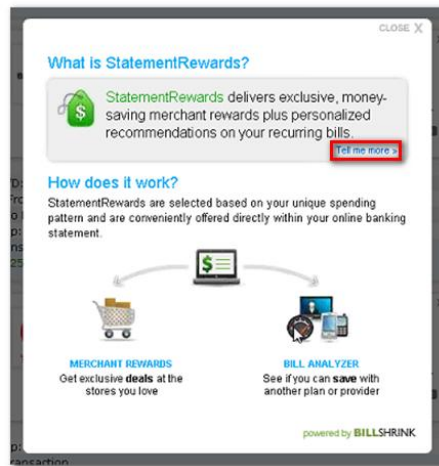
What is This?

Click **What is this?** for more help and to access the Q&A.

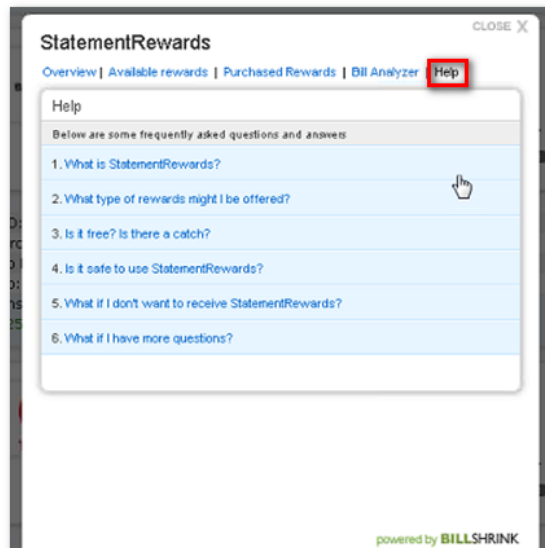
Step 1: Select **What is this?**



Step 2: Select **Tell me more.**



Step 3: Select **Help.**



Turning off Statement Rewards

From the transaction page, select **Hide Offers**. Statement Rewards will no longer appear.



If you decide you want to enjoy the savings again you can always enable the Statement Rewards. To turn them on again select **Show Offers**.



Q&A

How much does it cost?

Enabling StatementRewards is completely free.

What are the primary benefits to me?

- Get relevant offers from your favorite retailers.
- Receive personalized analysis on some of your largest monthly bills to help you save money.

Can I customize the rewards I see?

Rewards are dynamically selected and presented based upon your specific purchases and payments, with a goal of maximizing relevance and value for you. However, you can help the system better personalize the reward selection for you by using the “Like” and “Dislike” buttons upon viewing your rewards.

Why is my bank/credit union offering me StatementRewards?

We strive to look for new ways to help our customers/members save money and lower their bills. Studies show that on cell phone bills alone, 8 out of 10 people are overpaying each month. New products like StatementRewards provide rewards that average savings of \$1000 per household annually.

Sample individual bill savings per year:

- \$350 = cell phone bill
- \$450 = TV/cable service
- \$200 = gasoline
- Plus hundreds in loyalty rewards at your favorite stores

We could all do a better job at saving money, whether it's cutting down on expenses, or taking advantage of deals, discounts and coupons. The challenge is that we don't have a lot of the time to review our bills and scout out the best deals. Sure there are plenty of discount sites, but there's hesitation around giving account details and passwords. Because StatementRewards is offered directly from your bank, and you have access to personalized money-saving opportunities while you are reviewing your account transactions, the chance to take advantage of savings is easy.

Is my personal information at risk?

Absolutely not. StatementRewards is 100% secure, just like the rest of your online banking account. The transactional data used to personalize your rewards is anonymous, and moreover, all information contained within the StatementRewards platform is protected through layers of security and encryption measures to help ensure it is comprehensively protected.

Does the service utilize personally-identifying customer information?

No. StatementRewards does not automatically transmit or transfer any personally identifiable information from your NetTeller account.

What if I have additional questions about StatementRewards?

Please contact your bank/credit union and we will be happy to help you out.