



Joy Telephone Banking System

FEATURE	DESCRIPTION	SAMPLE PHRASES
Competencies	A list of features available.	<ul style="list-style-type: none"> • What can you do? • What do you do? • How can you help me?
Available Balance	Provides the available balance for all or specific shares and loans.	<ul style="list-style-type: none"> • How much money do I have? • What's my balance? • How much money do I have in my savings account?
Current Balance	Provides the current balance for all or specific shares and loans.	<ul style="list-style-type: none"> • What are my current balances? • What is the current balance of my checking account?
Transactions	Provides a list of transactions.	<ul style="list-style-type: none"> • List my recent transactions. • What were the last few transactions in my Checking account? • What were my transactions in my Checking since October 2019.
Routing Number	Provides the financial institution's routing number.	<ul style="list-style-type: none"> • What's your routing number? • I need a routing number.
Locations	Provides a list of branches and ATMs.	<ul style="list-style-type: none"> • I need to find a branch.

		<ul style="list-style-type: none"> • Where is the nearest ATM?
Accounts	Provides a list of shares and loans.	<ul style="list-style-type: none"> • List all of my accounts.
Payment Due	Provides due dates for loans and credit cards.	<ul style="list-style-type: none"> • When is my Visa payment due? • When are my loans due?
Transfer Money	Transfers money between shares and loans.	<ul style="list-style-type: none"> • Transfer \$120 to my Visa. • Transfer \$20 from my Checking to my Savings. • Transfer \$20 from my Checking to my Savings tomorrow and every day.
Scheduled Transfers	Schedules a recurring transfer.	<ul style="list-style-type: none"> • Transfer \$1 from checking to savings tomorrow and every day until this time next year
Shares	Provides a list of shares.	<ul style="list-style-type: none"> • List my shares. • What are all the shares on my account?
Loans	Provides a list of loans.	<ul style="list-style-type: none"> • List my loans. • What are all of the loans on my account.
Forgot Password	Provides instructions to reset a digital banking password.	<ul style="list-style-type: none"> • I need to reset my password. • I forgot my password.
Checks	Provides a list of checks.	<ul style="list-style-type: none"> • I wrote a check with number 123. Has it hit my account?

		<ul style="list-style-type: none"> • List all of my checks for \$100. • What are the recent cleared checks? • Cleared checks inquiry by amount • Cleared checks inquiry by check #
Loan Application	Provides instructions for applying for a loan.	<ul style="list-style-type: none"> • How do I apply for a loan? • I need to apply for a loan. • I need a loan.
Membership Application	Provides instructions for applying to be a member.	<ul style="list-style-type: none"> • How do I become a member?
Joy Keypad Menu	Provides capability to dial keypad for different options	<ul style="list-style-type: none"> • account balance inquiry • recent transaction inquiry • loan balance, loan payment inquiry • Real time transfer • Schedule transfer • Location • Withdraw transaction inquiry • Deposit transaction inquiry • ATM transaction inquiry • Cleared check inquiry

Joy Features - Text Banking

FEATURE	DESCRIPTION	SAMPLE PHRASES

Competencies	A list of features available.	<ul style="list-style-type: none"> • What can you do? • What do you do? • How can you help me?
Available Balance	Provides the available balance for all or specific shares and loans.	<ul style="list-style-type: none"> • How much money do I have? • What's my balance? • How much money do I have in my savings account?
Current Balance	Provides the current balance for all or specific shares and loans.	<ul style="list-style-type: none"> • What are my current balances? • What is the current balance of my checking account?
Transactions	Provides a list of transactions.	<ul style="list-style-type: none"> • List my recent transactions. • What were the last few transactions in my Checking account? • What were my transactions in my Checking since October 2019.
Routing Number	Provides the financial institution's routing number.	<ul style="list-style-type: none"> • What's your routing number? • I need a routing number.
Locations	Provides a list of branches and ATMs.	<ul style="list-style-type: none"> • I need to find a branch. • Where is the nearest ATM?
Accounts	Provides a list of shares and loans.	<ul style="list-style-type: none"> • List all of my accounts.
Payment Due	Provides due dates for loans and credit cards.	<ul style="list-style-type: none"> • When is my Visa payment due?

		<ul style="list-style-type: none"> • When are my loans due?
Transfer Money	Transfers money between shares and loans.	<ul style="list-style-type: none"> • Transfer \$120 to my Visa. • Transfer \$20 from my Checking to my Savings. • Transfer \$20 from my Checking to my Savings tomorrow and every day.
Scheduled Transfers	Schedules a recurring transfer.	<ul style="list-style-type: none"> • Transfer \$1 from checking to savings tomorrow and every day until this time next year
Shares	Provides a list of shares.	<ul style="list-style-type: none"> • List my shares. • What are all the shares on my account?
Loans	Provides a list of loans.	<ul style="list-style-type: none"> • List my loans. • What are all of the loans on my account.
Forgot Password	Provides instructions to reset a digital banking password.	<ul style="list-style-type: none"> • I need to reset my password. • I forgot my password.
Checks	Provides a list of checks.	<ul style="list-style-type: none"> • I wrote a check with number 123. Has it hit my account? • List all of my checks for \$100. • What are the recent cleared checks? • Cleared checks inquiry by amount

		<ul style="list-style-type: none"> • Cleared checks inquiry by check #
Loan Application	Provides instructions for applying for a loan.	<ul style="list-style-type: none"> • How do I apply for a loan? • I need to apply for a loan. • I need a loan.
Membership Application	Provides instructions for applying to be a member.	<ul style="list-style-type: none"> • How do I become a member?
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Joy - Keypad Menu

FEATURE	DESCRIPTION	SAMPLE PHRASES
Joy Keypad Menu	Provides capability to dial keypad for different options	<ul style="list-style-type: none"> • account balance inquiry • recent transaction inquiry • loan balance, loan payment inquiry

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| | | <ul style="list-style-type: none">• Real time transfer• Schedule transfer• Location• Withdraw transaction inquiry• Deposit transaction inquiry• ATM transaction inquiry• Cleared check inquiry |
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