Access Online

Army Cardholder

User Guide

Version 1.2

All of us serving you®

Contents

Icons

As you read this document, you will notice the following icons:

Tip! Tips contain additional information to help you complete your work more efficiently.

Learn More: Additional information explains a business concept in more detail.

Web Addresses

Live System

You can easily access the live system at U.S. Bank Access® Online or by typing the following address into your web browser:

https://access.usbank.com

Web-based Training

Make sure you have the most current version of this user guide (and access additional training content) by checking this guide's version number against the user guide on the web-based training (WBT) site. You can also type the following address into your web browser:

https://wbt.access.usbank.com

Introduction

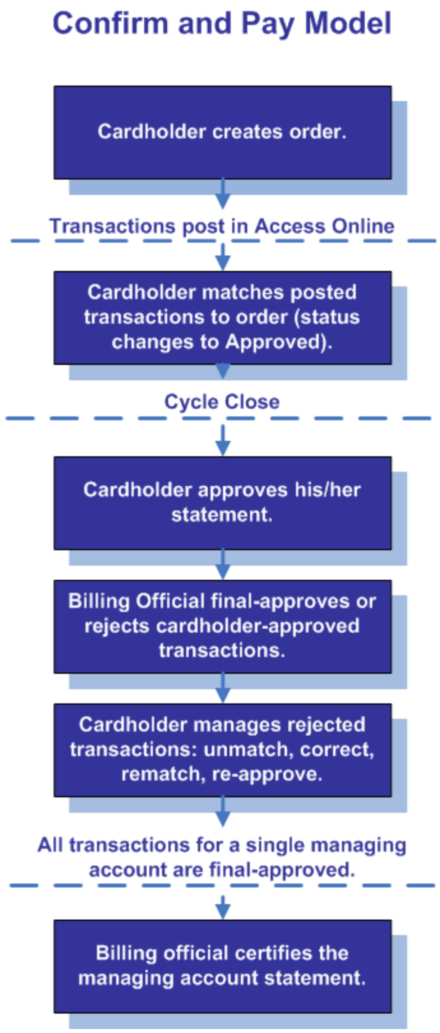
In this user guide, you will learn how to access and complete the key tasks you perform in Access Online. This guide provides you with the basic steps for critical tasks. For field descriptions and additional options, we give you a cross reference to the comprehensive user guide on a specific topic. By presenting your tasks in this way, we hope to provide you with the information you need without overloading you with extraneous detail not relevant to your specific tasks.

Be sure to access and review the web-based training (WBT) lessons, as well as user guides, quick references, guided and hands-on simulations, and recorded training classes available to you on the WBT.

Tip! Bank security policies prohibit us from accessing and using your live site for training purposes. So, to safeguard your account information, we use sample screens throughout this user guide. Your actual user interface in Access Online is customized to meet Army needs and will look slightly different.

Confirm and Pay Payment Model

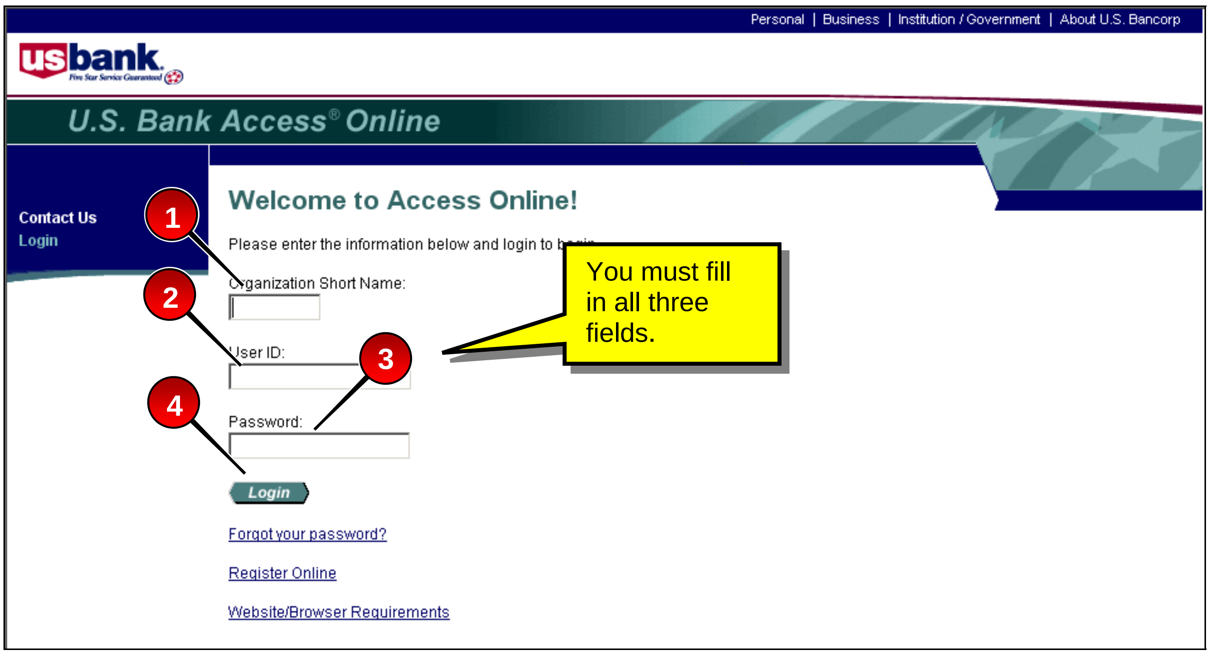
The tasks in this user guide reflect the Army's Confirm and Pay model, as the diagram below shows.



Get Started

Getting started in U.S. Bank Access® Online is quick and easy. In this section, you will learn how to get started using Access Online, including how to log in, navigate the system, and access and update your personal information.

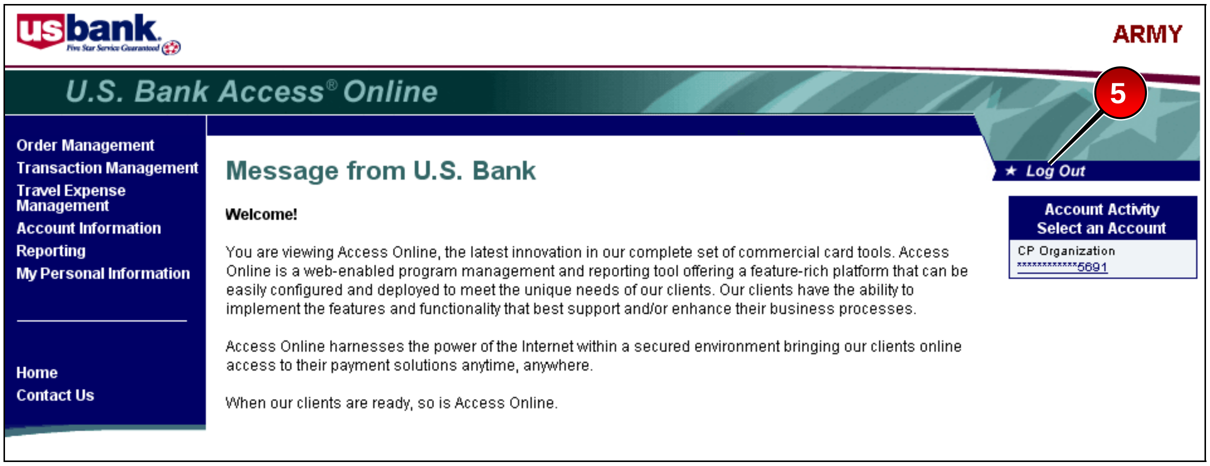
Login/Logoff



To log in:

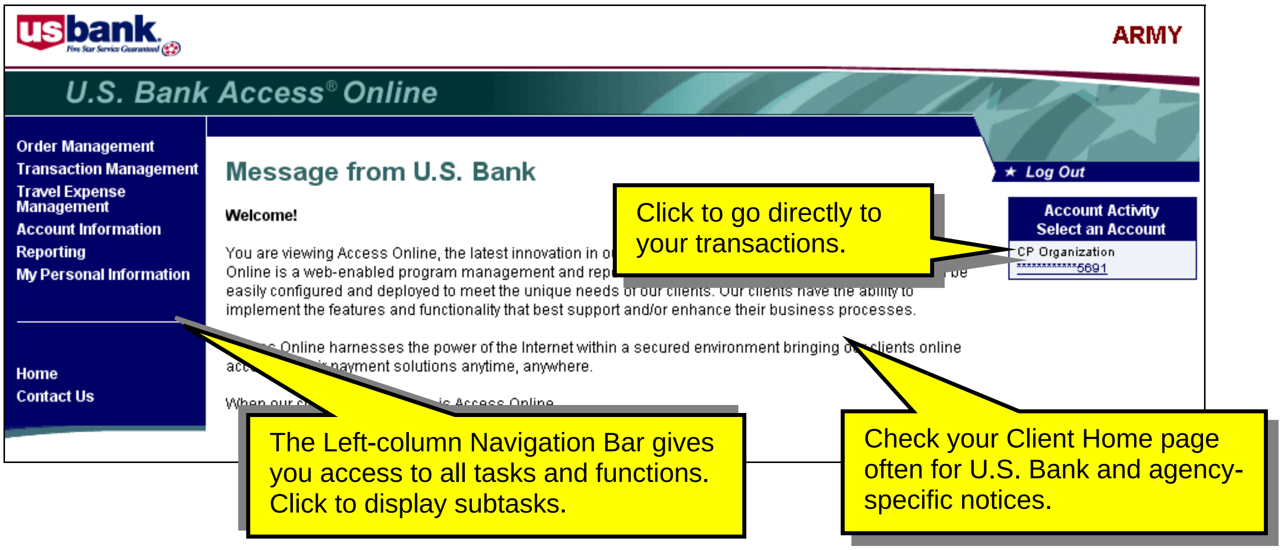
1. Type your organization short name (**ARMY**) in the *Organization Short Name* field. The organization short name is a code that identifies your organization in Access Online.
2. Type your user ID in the *User ID* field.
3. Type your password in the *Password* field.
4. Click the **Login** button. The Access Online *Client Home* page displays.

Tip! For security reasons, if you do not perform any task in Access Online for 15 minutes, the system will log you out of your session automatically. Also, you must change your password every 60 days. Your password must be 8–20 alpha/numeric characters, and must contain at least one letter and one number. You cannot reuse a password for 12 months. If you forget your password, you can still log in to Access Online using your authentication. Your authentication is an answer to a question that only you know, such as your father's middle name or your mother's maiden name.



5. To log out, on any screen, click the **Log Out** link.

Basic Navigation

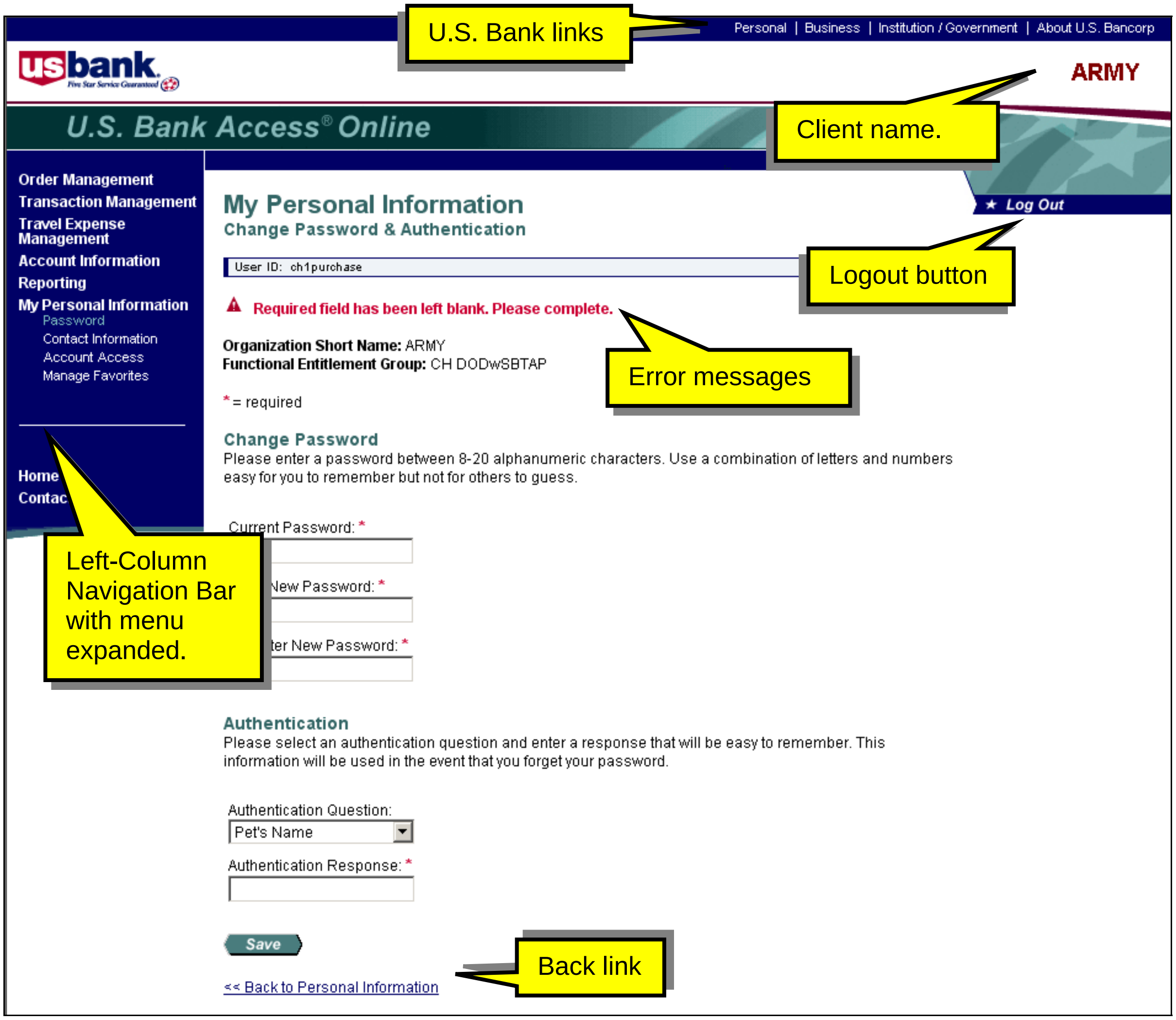


The *Client Home* page displays each time you log in to Access Online and whenever you click the **Home** link in the *Left-Column Navigation Bar*. The *Client Home* page has the following elements:

- **Left-column Navigation Bar**—Provides access to all tasks and functions in Access Online.
- **Messages**—Provides important notices
- **Account Activity box**—Provides one-click access to transaction information for the your account

Tip! Never use your browser's **Back** button.

Learn More: Refer to the *Access Online: Government Glossary* for definitions of terms in Access Online.



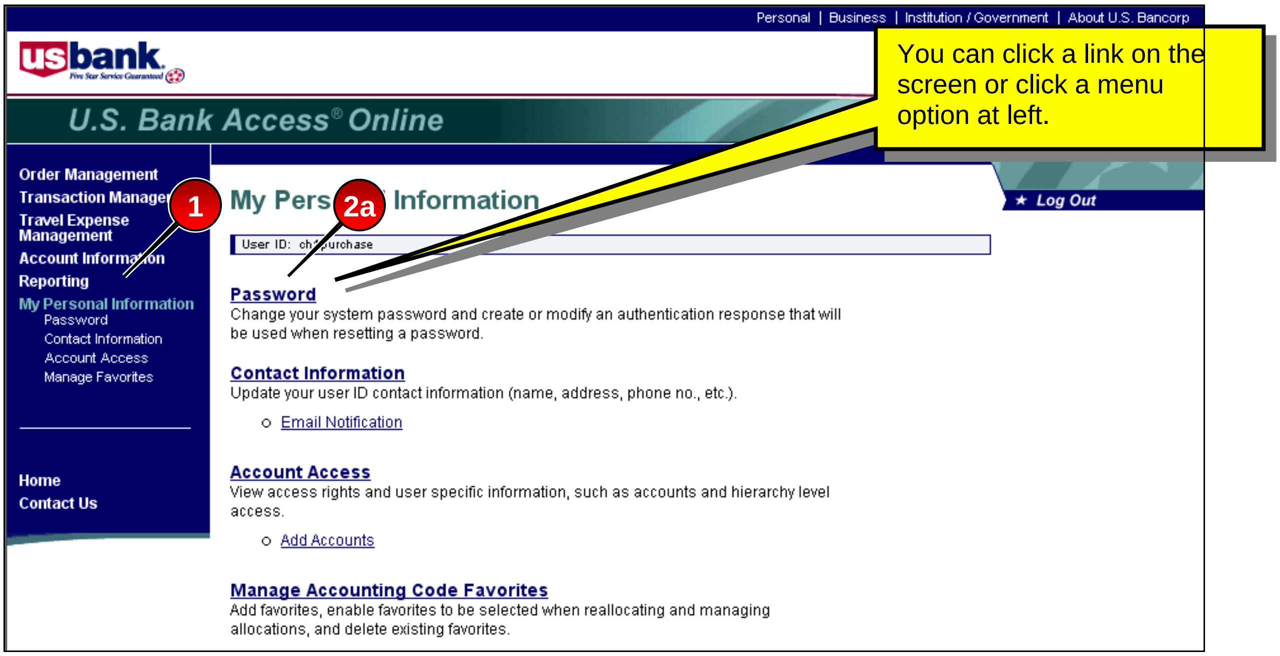
The following elements are common to all Access Online screens:

- **U.S. Bank links**—Display other U.S. Bank web sites in new browser windows
- **Client name**—Displays in the right-hand corner of the screen
- **Error message**—Displays in red text at the top of the screen
- **Log Out button**—Ends your Access Online session and displays the *Login* page
- **Left-Column Navigation Bar**—Specific to each user, displays links only to those Access Online functions assigned to your user ID
- **Back link**—Displays a previous screen

My Personal Information

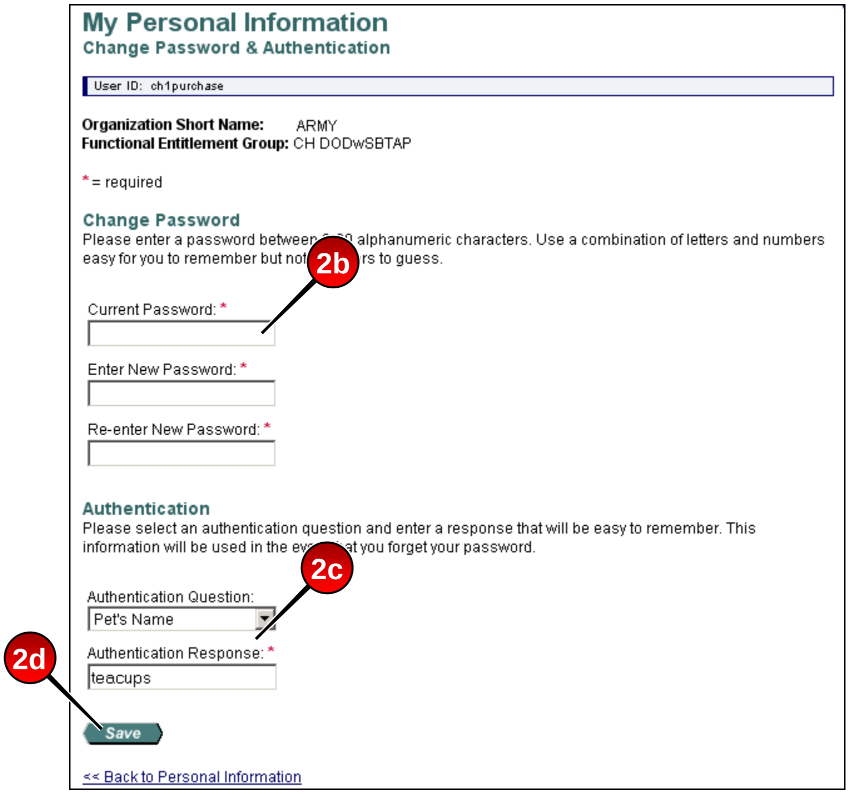
You can easily view and manage your personal information, including your password, authentication question, contact information, and e-mail notifications.

In addition, you can view (but not edit), your organization short name (ARMY), your functional entitlement group (which controls the tasks you have access to), your accounts, and your processing and reporting hierarchies.



To access your personal information:

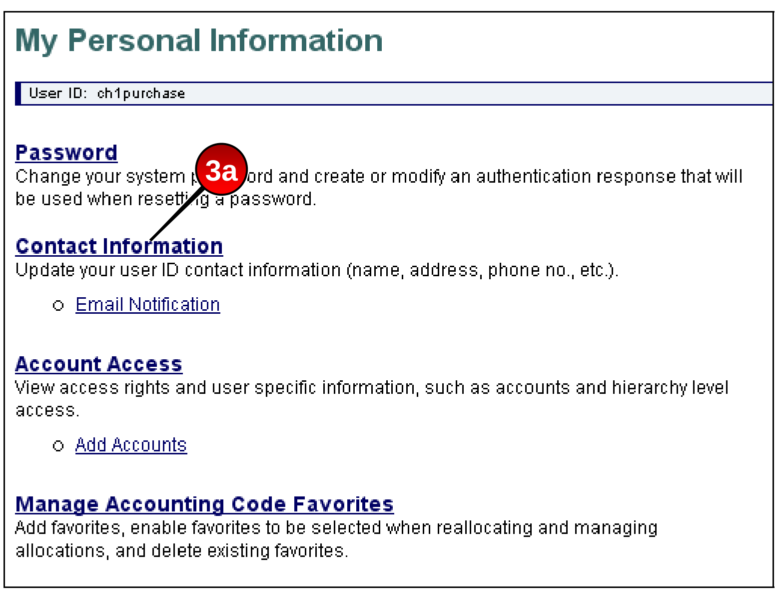
1. Click the **My Personal Information** high-level task on the *Left-column Navigation Bar*.
2. To change your password or authentication question:
   a. Click the **Password** link on the screen or the *Left-column Navigation Bar*.



b. Specify new password information, if desired.

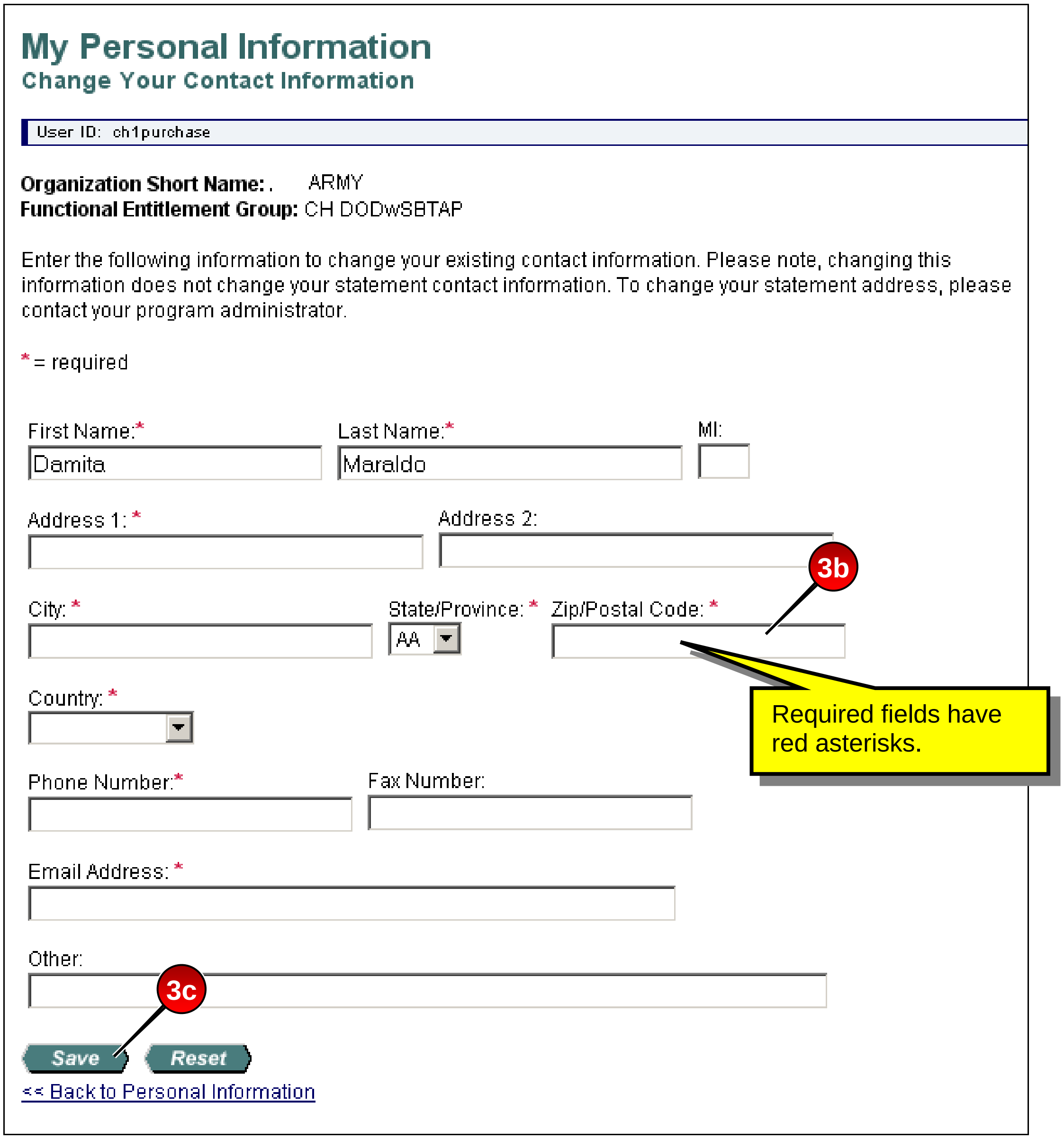
c. Specify new authentication information, if desired.

d. Click the **Save** button.



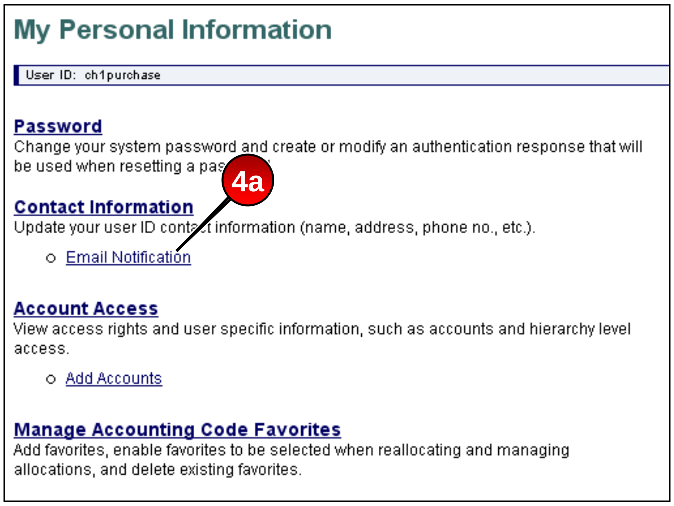
3. To update your contact information:

a. Click the **Contact Information** link.



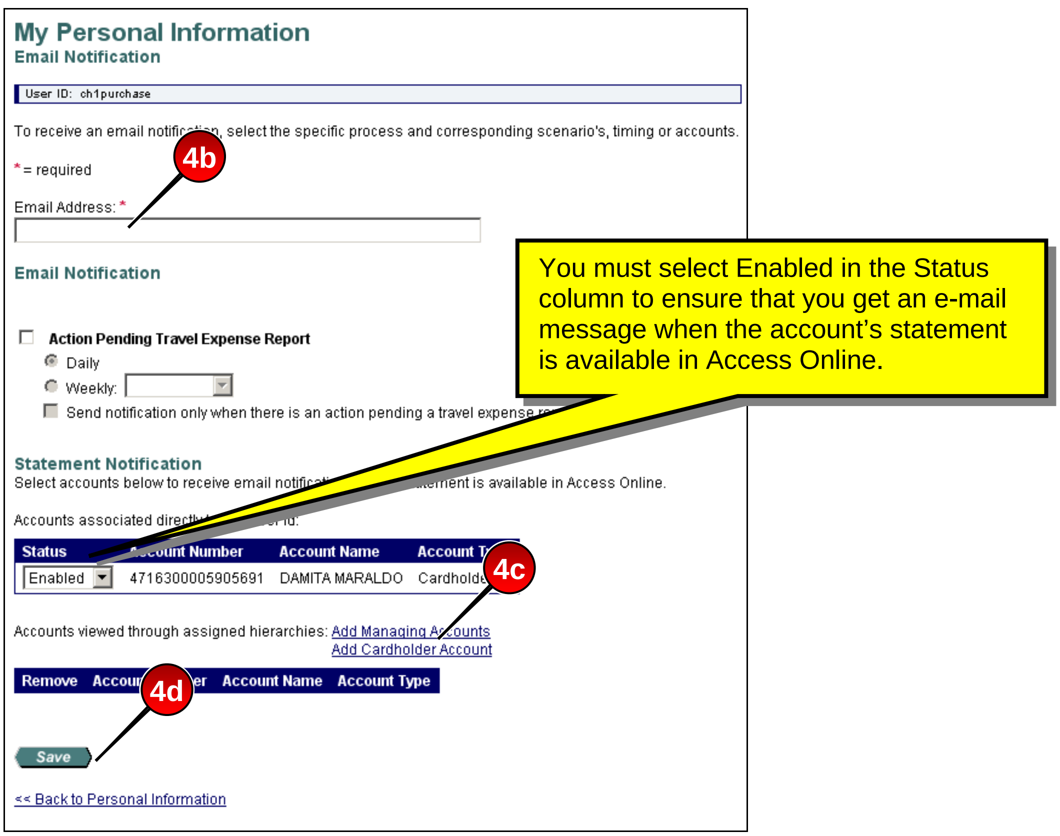
b. Specify new information any field.

c. Click **Save**.



4. To update your e-mail notification:

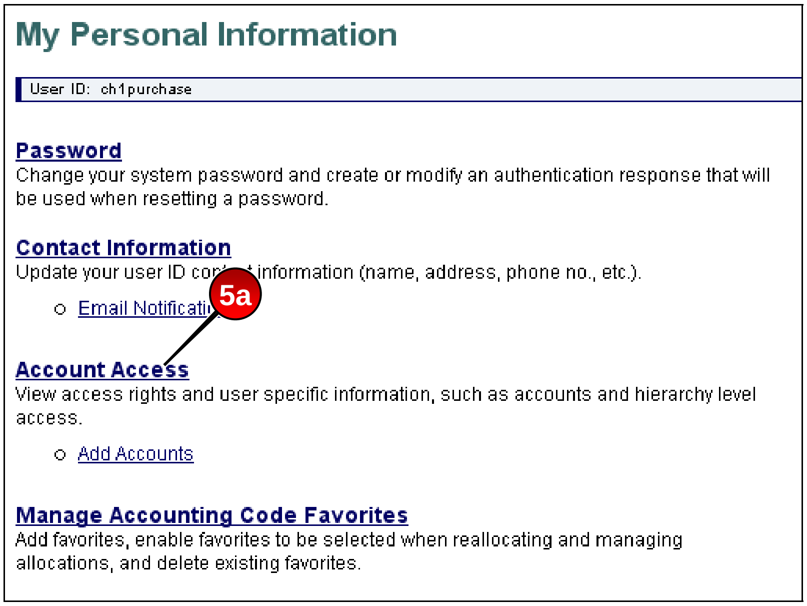
a. Click the **Email Notification** link.



b. Specify new information, including new email address, data exchange options, or statement notification parameters.

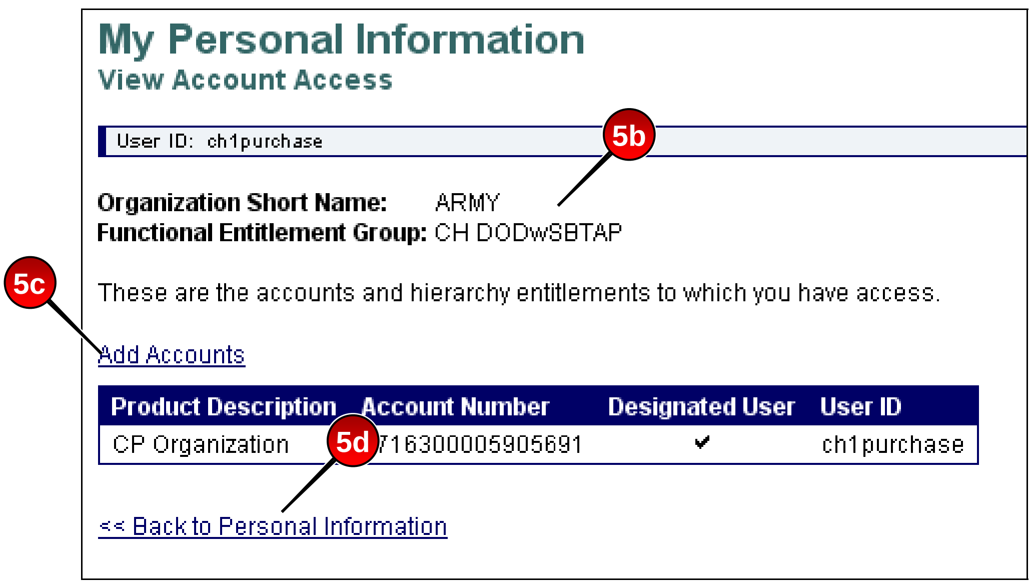
c. Add additional accounts, if needed.

d. Click **Save**.



5. To change account access:

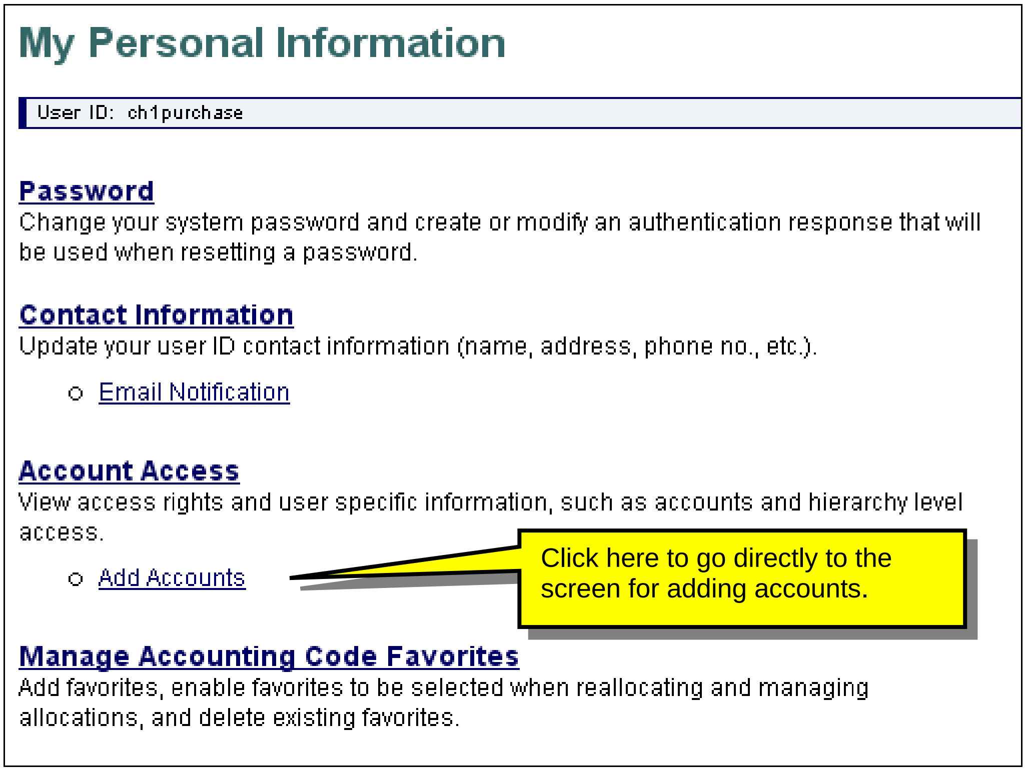
a. Click the **Account Access** link.



b. Note the organization short name and functional entitlement group.

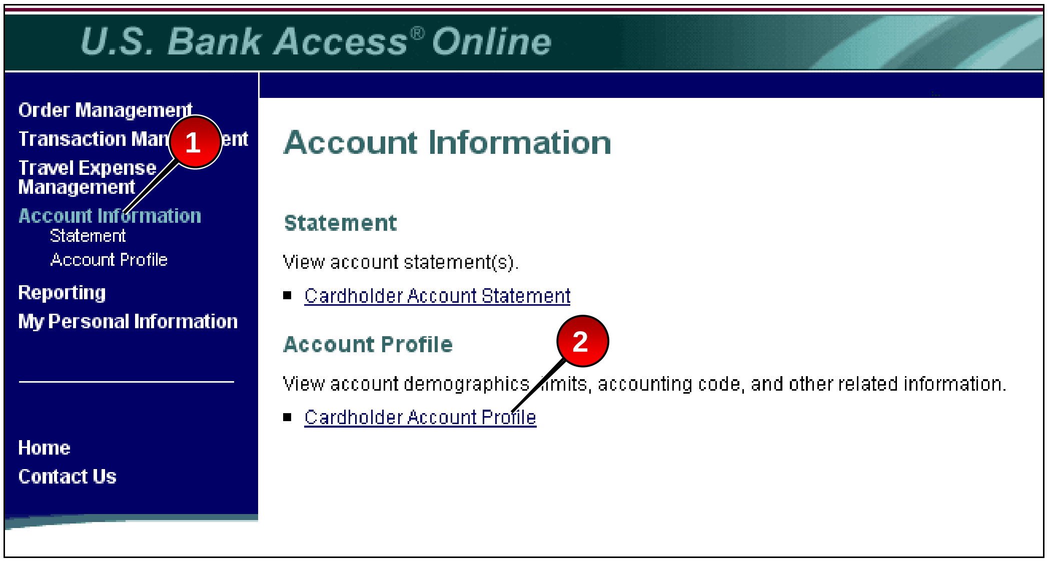
c. Click the **Add Accounts** link here or on the *My Personal Information* screen to add accounts.

d. Click the **Back to Personal Informatio**n link when you are done viewing and/or adding accounts.


My Personal Information
User ID: ch1purchase
Password
Change your system password and create or modify an authentication response that will be used when resetting a password.
Contact Information
Update your user ID contact information (name, address, phone no., etc.).
Email Notification
Account Access
View access rights and user specific information, such as accounts and hierarchy level access.
Add Accounts
Click here to go directly to the screen for adding accounts.
Manage Accounting Code Favorites
Add favorites, enable favorites to be selected when reallocating and managing allocations, and delete existing favorites.

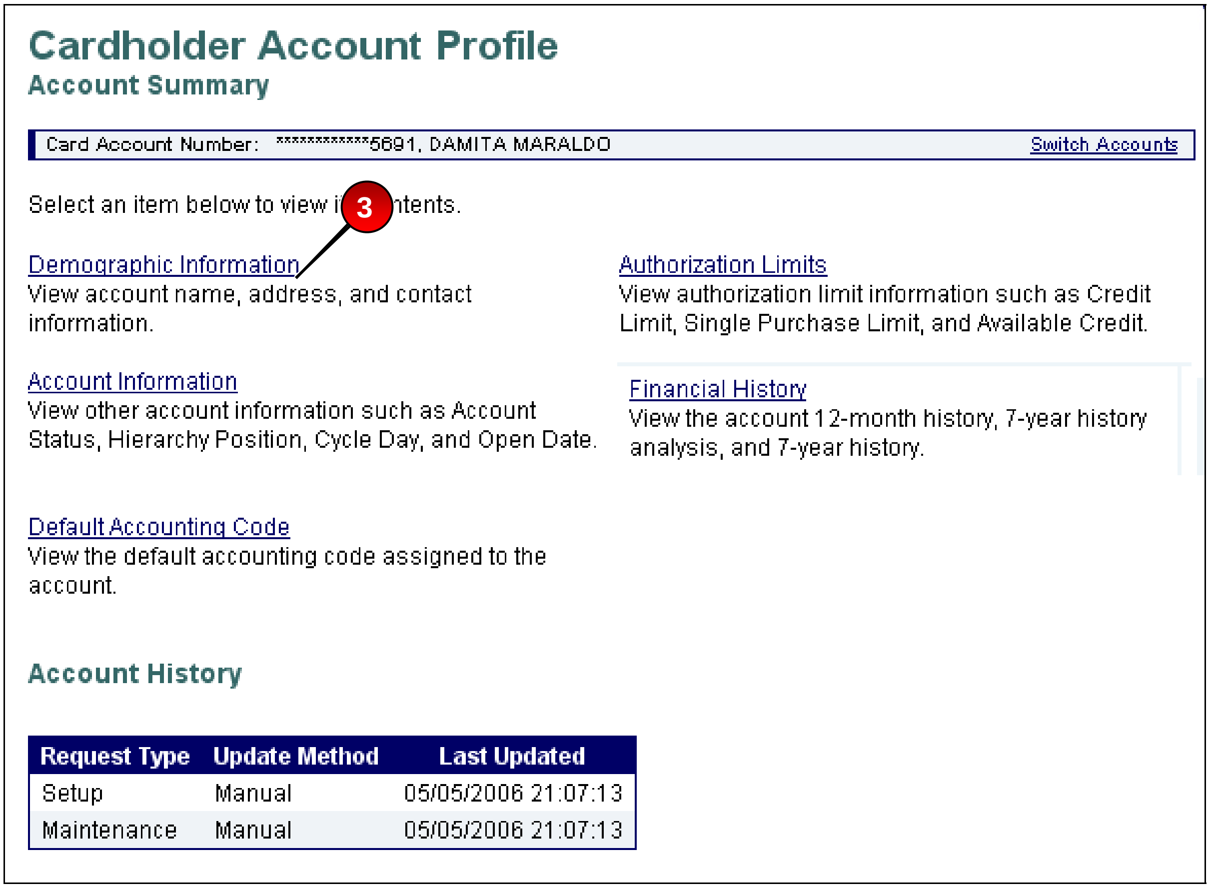
View Your Account Profile

You can easily view your account profile. The account profile reflects the information your A/OPC and/or Resource Manager specified during your account's setup. You can view the profile of any account you have access to.



To view an account profile:

1. Select the **Account Information** high-level task.
2. Click the **Cardholder Account Profile** link.



3. Click a link (e.g., **Demographic Information**, **Account Information**) to view the information on that parameter of the account.

Cardholder Account Profile

Demographic Information

Card Account Number: ************5691, DAMITA MARALDO   Switch Accounts

Name

Name: DAMITA MARALDO
Date of Birth:
Identification Number:
Tax Exempt Number:
Optional 1:
Third Line Embossing:

Address

Address 1: EP-MN-L25C TRAINING
Address 2: 200 SOUTH 6TH STREET
City: MINNEAPOLIS MN 554021403
State/Province: MN
Zip/Postal Code: 55402-1403
Country: United States

Contact Information

Work Phone: 612-973-1519
Home Phone:
Alternate Phone: 000000000000000000
Fax: 999-999-9999
Email Address: dmaraldo@army.mil

Demographics Comments:

4

<< Back to Cardholder Account Summary

The *Demographics* screen displays all the available demographic information about your account, including any comments your A/OPC or Resource Manager typed when they set up your account.

4. Click the **Back to Cardholder Account Summary** link to return to the summary screen and click another link.

Cardholder Account Profile

Account Information

Card Account Number: ************5691, DAMITA MARALDO — Switch Accounts

Account Status: V9-TEMP CLOSED

Hierarchy Position

Bank	Agent	Company	Division	Department
3058	0066	11790	00000	0000

Organization Name

ARMY

Account Information

Managing Account:	4716304556606120
Cycle Day:	19
Expiration Date:	10/31/2008
Open Date:	10/21/2005
Temp Auth Start Date:	
Temp Auth End Date:	
Needs Activation?	Y
Current Balance:	0.00
Past Due Balance:	0.00
Plastic:	Y
Checks:	N
Checks Valid Dollar Amount:	
Telecom:	N
Telecom Status:	
Payment Method Code:	
Payment Method Description:	<None>

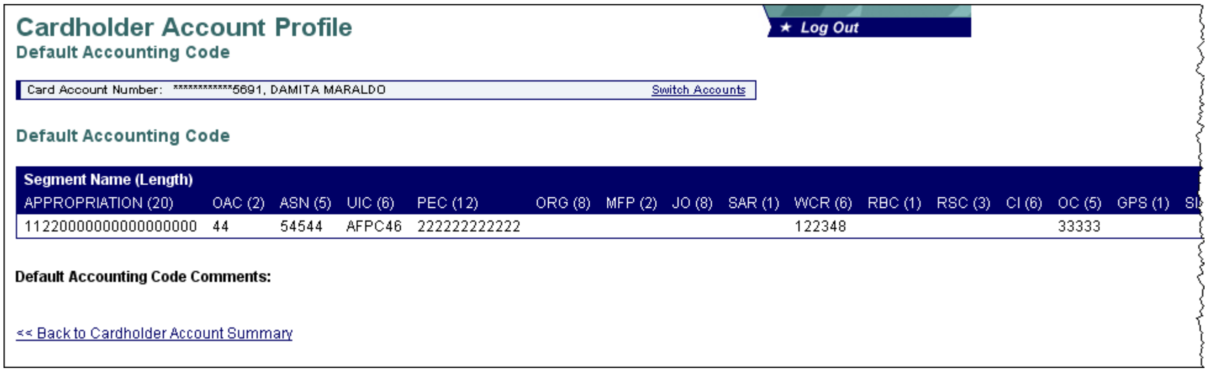
Reporting Level

Lvl 1	Lvl 2	Lvl 3	Lvl 4	Lvl 5	Lvl 6	Lvl 7
11790	00000	00000	00000	00000	00000	00000

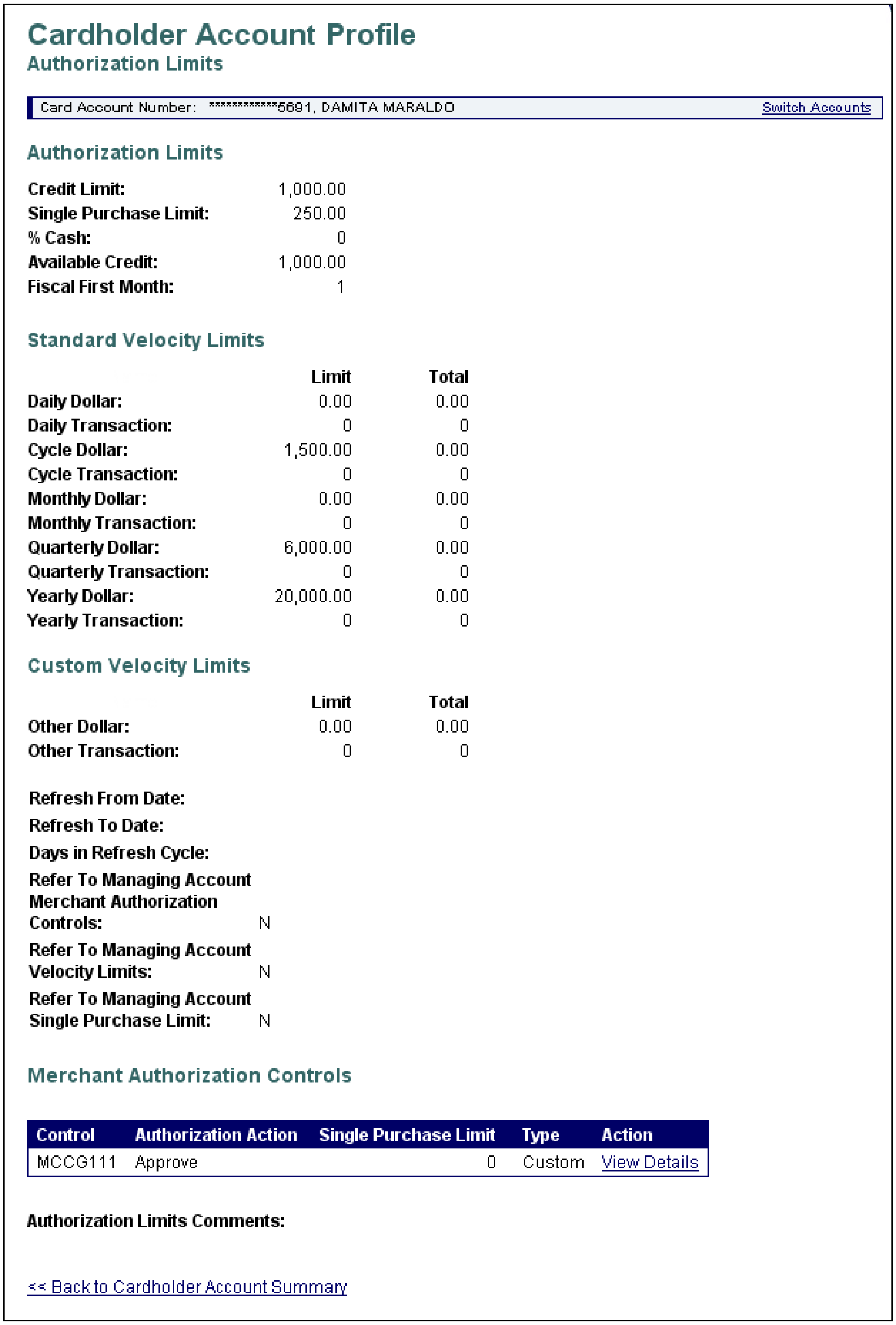
Account Information Comments:

<< Back to Cardholder Account Summary

The *Account Information* screen includes the processing and report hierarchy position of your account, the organization name, and general account information, including the associated managing account number, cycle day, and expiration date.



The *Default Accounting Code* screen displays your account's default accounting code.



Cardholder Account Profile
Authorization Limits

Card Account Number: ************5691, DAMITA MARALDO Switch Accounts

Authorization Limits

Credit Limit:	1,000.00
Single Purchase Limit:	250.00
% Cash:	0
Available Credit:	1,000.00
Fiscal First Month:	1

Standard Velocity Limits

	Limit	Total
Daily Dollar:	0.00	0.00
Daily Transaction:	0	0
Cycle Dollar:	1,500.00	0.00
Cycle Transaction:	0	0
Monthly Dollar:	0.00	0.00
Monthly Transaction:	0	0
Quarterly Dollar:	6,000.00	0.00
Quarterly Transaction:	0	0
Yearly Dollar:	20,000.00	0.00
Yearly Transaction:	0	0

Custom Velocity Limits

	Limit	Total
Other Dollar:	0.00	0.00
Other Transaction:	0	0

Refresh From Date:	
Refresh To Date:	
Days in Refresh Cycle:	
Refer To Managing Account Merchant Authorization Controls:	N
Refer To Managing Account Velocity Limits:	N
Refer To Managing Account Single Purchase Limit:	N

Merchant Authorization Controls

Control	Authorization Action	Single Purchase Limit	Type	Action
MCCG111	Approve	0	Custom	View Details

Authorization Limits Comments:

<< Back to Cardholder Account Summary

The *Authorization Limits* screen displays all the authorization limts for your account, including your credit limit, single purchase limit, percent cash, and available credit. This screen also includes standard velocity limits and custom velocity limits. If your account has attached merchant authorization controls, they display on this screen. Click a **View Details** link to review the parameters of the control, if desired.

Learn More: For information on account profiles, including descriptions of each field available on each screen, refer to the *Access Online: Account Profiles* user guide and lesson.

The 12 Month History tab contains financial history data for the past 12 months.

Cardholder Account Profile

Financial History

Card Account Number: ************5691 — Switch Accounts

12 Month History | 7 Year History Analysis | 7 Year History

The 12 Month History includes accumulated account information for 12 previous billing cycles. Each page includes four billing cycles of history.

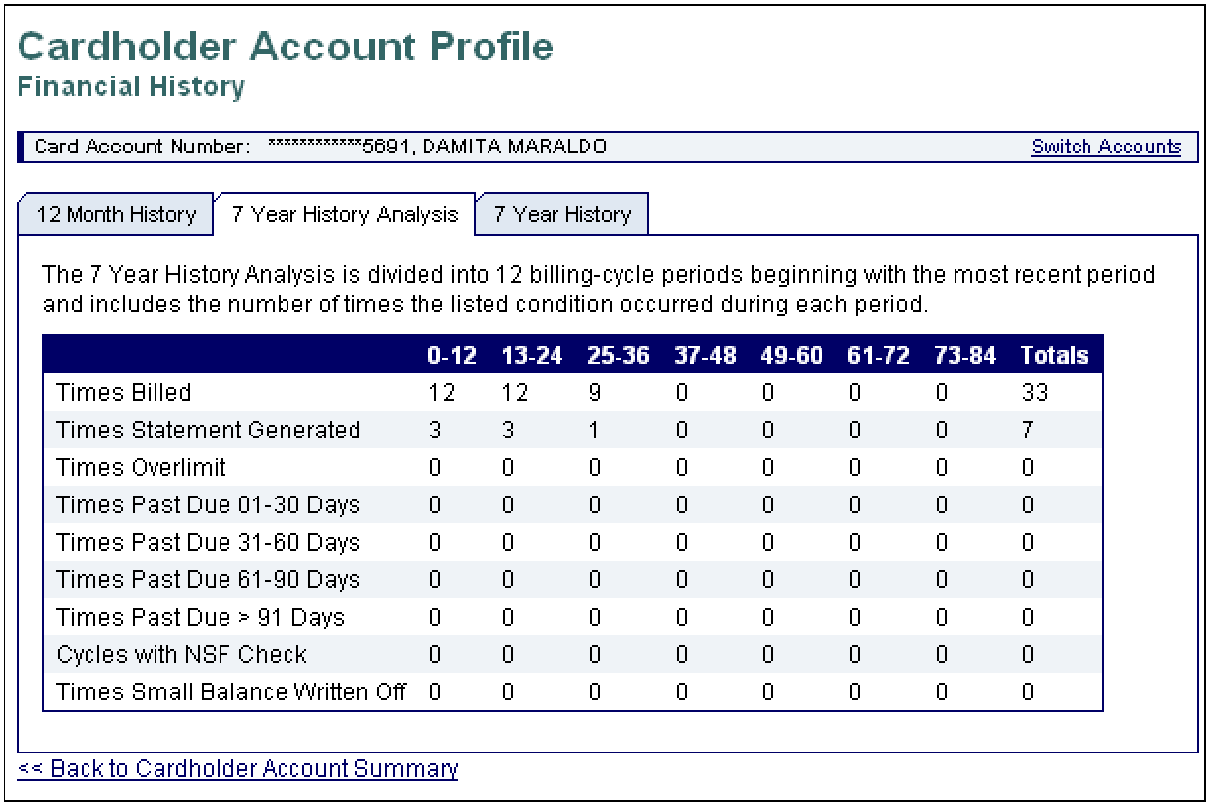
Page: **1** | 2 | 3

	Current	07/10/2008	06/10/2008	05/10/2008	04/10/2008
Number of Payments	0	0	0	0	0
Total Payments (Last Payment: 00/00/00)	$0.00	$0.00	$0.00	$0.00	$0.00
Minimum Payment	$0.00	$0.00	$0.00	$0.00	$0.00
Number of Purchases	0	0	2	0	0
Total Purchases (Last Purchase: 05/29/08)	$0.00	$0.00	$0.00	$0.00	$0.00
Number of Cash Advances	0	0	0	0	0
Total Cash Advances (Last Cash Advance: 00/00/00)	$0.00	$0.00	$0.00	$0.00	$0.00
Number of Credits	0	0	0	0	0
Total Credits (Last Credit: 05/29/08)	$0.00	$0.00	$0.00	$0.00	$0.00
Number of Misc Charges	0	0	0	0	0
Total Misc Charges	$0.00	$0.00	$0.00	$0.00	$0.00
Insurance fees	$0.00	$0.00	$0.00	$0.00	$0.00
Late Charges	$0.00	$0.00	$0.00	$0.00	$0.00
Overlimit Fees	$0.00	$0.00	$0.00	$0.00	$0.00
Purchase Finance Charges	$0.00	$0.00	$0.00	$0.00	$0.00
Cash Advance Finance Charges	$0.00	$0.00	$0.00	$0.00	$0.00
Credit Limit	$1,000.00	$1,000.00	$1,000.00	$1,500.00	$1,500.00
Balance	$0.00	$0.00	$0.00	$0.00	$0.00
Outstanding Purchase Balance	$0.00	$0.00	$0.00	$0.00	$0.00
Outstanding Cash Balance	$0.00	$0.00	$0.00	$0.00	$0.00
Outstanding Misc Charges	$0.00	$0.00	$0.00	$0.00	$0.00
Outstanding Purchase Finance Charges	$0.00	$0.00	$0.00	$0.00	$0.00
Outstanding Cash Adv Finance Charges	$0.00	$0.00	$0.00	$0.00	$0.00
Past Due	$0.00	$0.00	$0.00	$0.00	$0.00
Avg Daily Bal - Purchases		$0.00	$0.00	$0.00	$0.00
Avg Daily Bal - Cash Adv		$0.00	$0.00	$0.00	$0.00
Avg Daily Bal - Purchases and Cash Adv		$0.00	$0.00	$0.00	$0.00

Page: **1** | 2 | 3

<< Back to Cardholder Account Summary

The *Financial History* screen displays information about the history of the account, including 12-month history, seven-year historical analysis, and seven-year history.



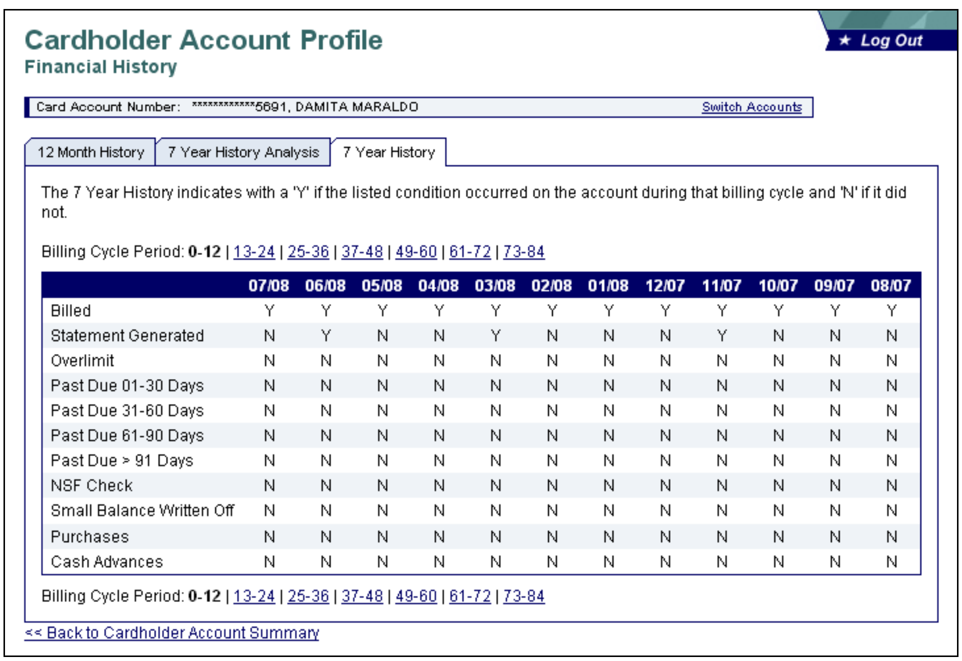
Cardholder Account Profile
Financial History
Card Account Number: ************5691, DAMITA MARALDO   Switch Accounts
12 Month History | 7 Year History Analysis | 7 Year History

The 7 Year History Analysis is divided into 12 billing-cycle periods beginning with the most recent period and includes the number of times the listed condition occurred during each period.

	0-12	13-24	25-36	37-48	49-60	61-72	73-84	Totals
Times Billed	12	12	9	0	0	0	0	33
Times Statement Generated	3	3	1	0	0	0	0	7
Times Overlimit	0	0	0	0	0	0	0	0
Times Past Due 01-30 Days	0	0	0	0	0	0	0	0
Times Past Due 31-60 Days	0	0	0	0	0	0	0	0
Times Past Due 61-90 Days	0	0	0	0	0	0	0	0
Times Past Due > 91 Days	0	0	0	0	0	0	0	0
Cycles with NSF Check	0	0	0	0	0	0	0	0
Times Small Balance Written Off	0	0	0	0	0	0	0	0

<< Back to Cardholder Account Summary

The *7 Year History Analysis* tab lists the number of times listed events occurred during each year (grouped by month).



Cardholder Account Profile
Financial History
★ Log Out
Card Account Number: ************5691, DAMITA MARALDO   Switch Accounts
12 Month History | 7 Year History Analysis | 7 Year History

The 7 Year History indicates with a 'Y' if the listed condition occurred on the account during that billing cycle and 'N' if it did not.

Billing Cycle Period: **0-12** | 13-24 | 25-36 | 37-48 | 49-60 | 61-72 | 73-84

	07/08	06/08	05/08	04/08	03/08	02/08	01/08	12/07	11/07	10/07	09/07	08/07
Billed	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Statement Generated	N	Y	N	N	Y	N	N	N	Y	N	N	N
Overlimit	N	N	N	N	N	N	N	N	N	N	N	N
Past Due 01-30 Days	N	N	N	N	N	N	N	N	N	N	N	N
Past Due 31-60 Days	N	N	N	N	N	N	N	N	N	N	N	N
Past Due 61-90 Days	N	N	N	N	N	N	N	N	N	N	N	N
Past Due > 91 Days	N	N	N	N	N	N	N	N	N	N	N	N
NSF Check	N	N	N	N	N	N	N	N	N	N	N	N
Small Balance Written Off	N	N	N	N	N	N	N	N	N	N	N	N
Purchases	N	N	N	N	N	N	N	N	N	N	N	N
Cash Advances	N	N	N	N	N	N	N	N	N	N	N	N

Billing Cycle Period: **0-12** | 13-24 | 25-36 | 37-48 | 49-60 | 61-72 | 73-84

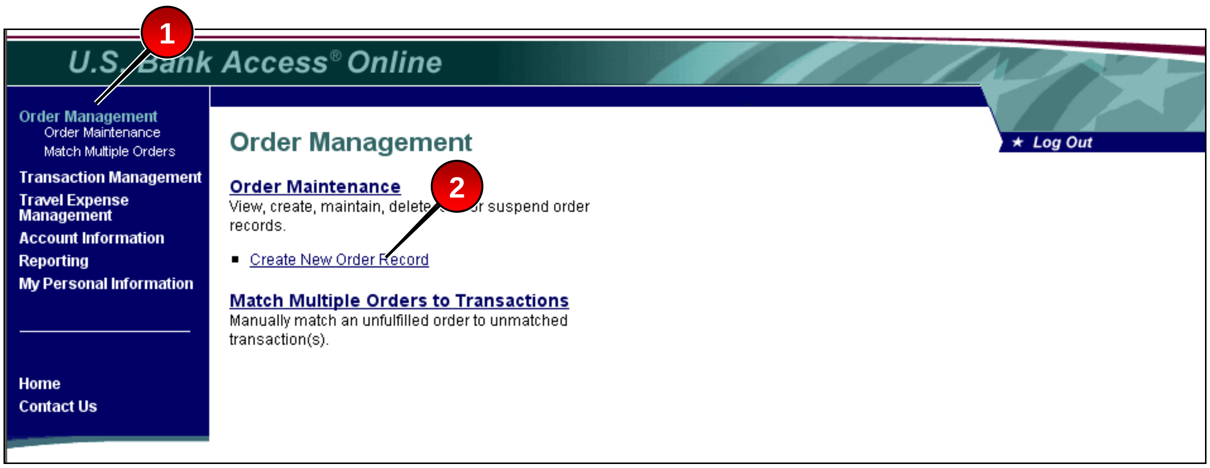
<< Back to Cardholder Account Summary

The *7 Year History* tab provides a yes/no indication of the listed events by month/year.

Perform Order Management Tasks

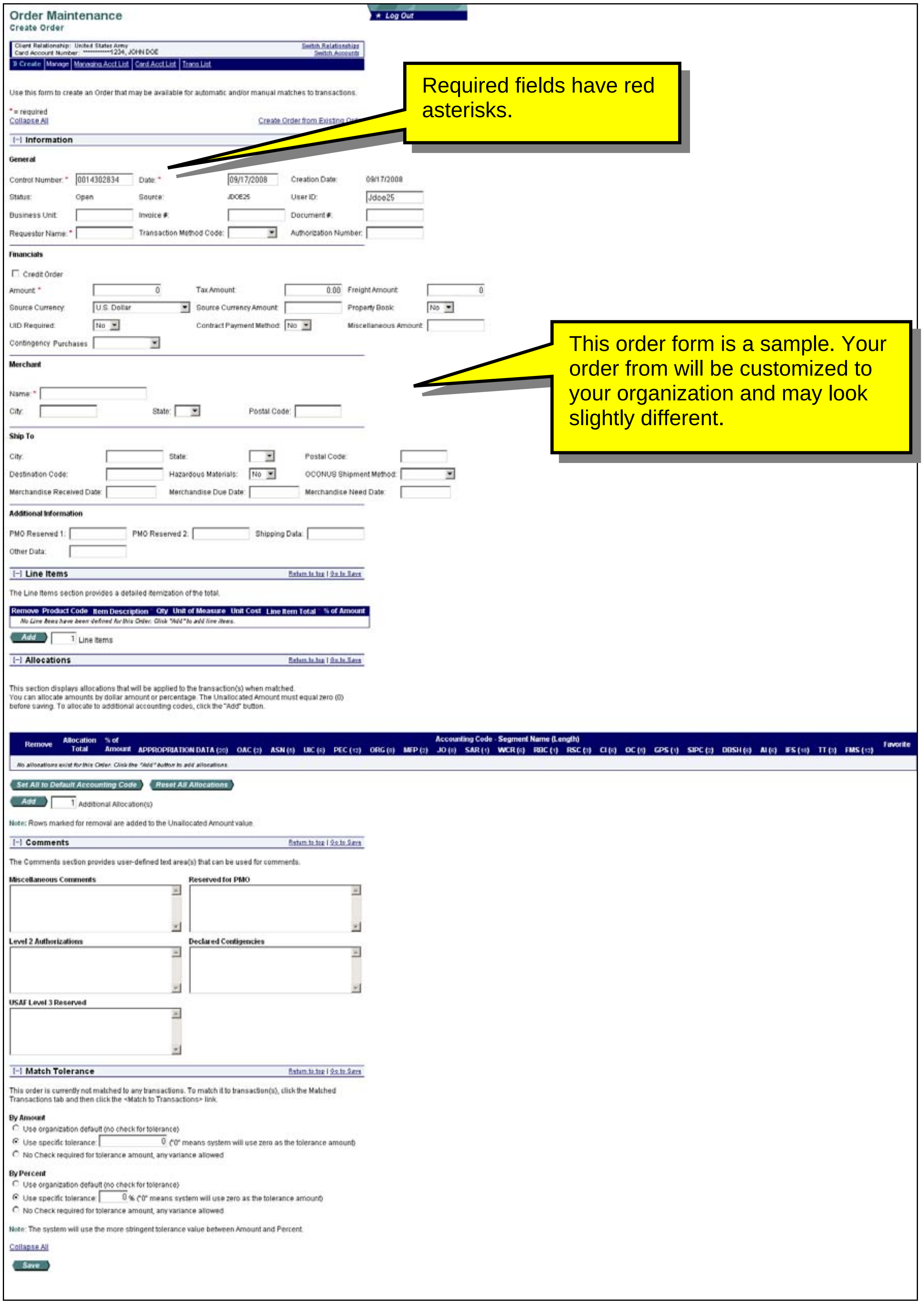
As a cardholder, you need to create a manual order for every transaction you put on your card.

Create a Manual Order

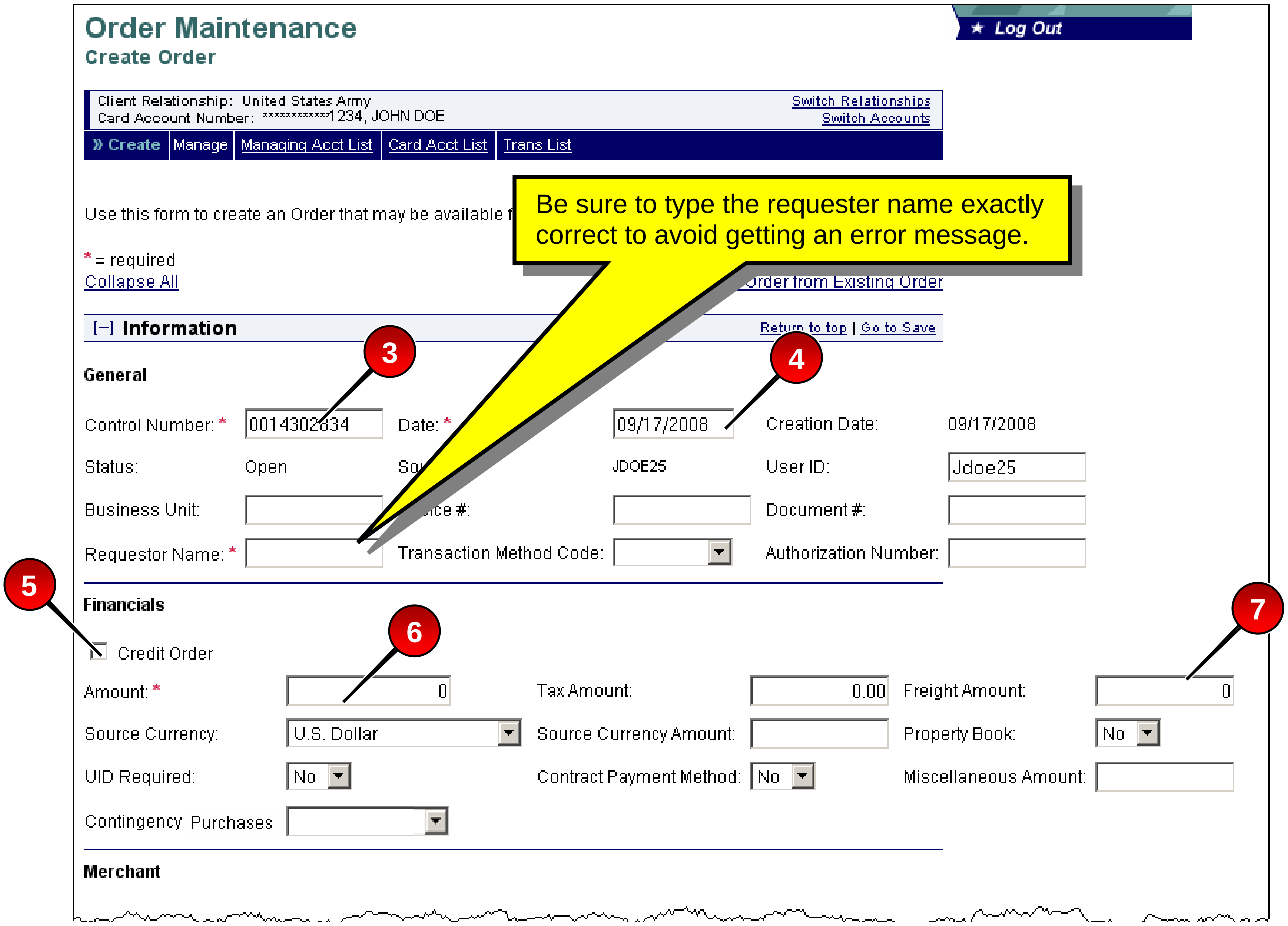


To create a manual order:

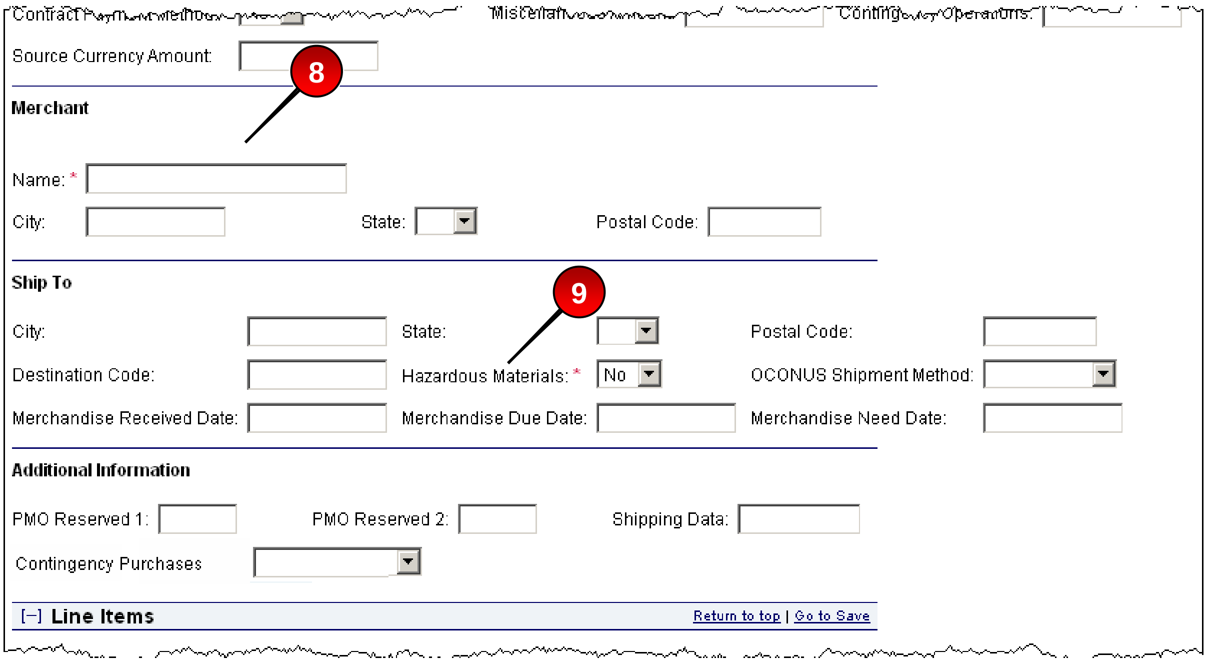
5. Select the **Order Management** high-level task.
6. Click the **Create New Order Record** link.



On the following pages, we will review each section of the order form.

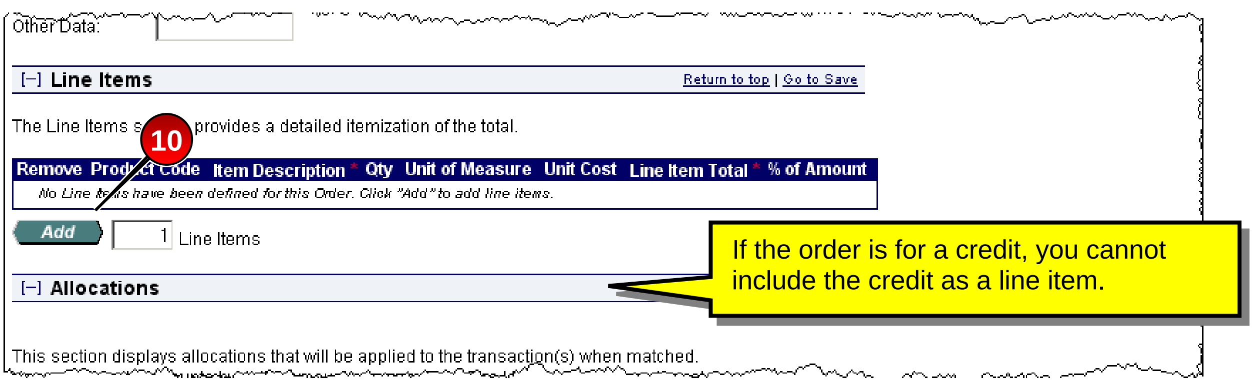


7. Type a new order number, if needed.
8. Type a different date, if needed.
9. If you (or the cardholder) will need to match this order to a credit transaction, select the *Credit Order* check box.
10. Type the order amount.
11. Complete any other order information fields, as needed.

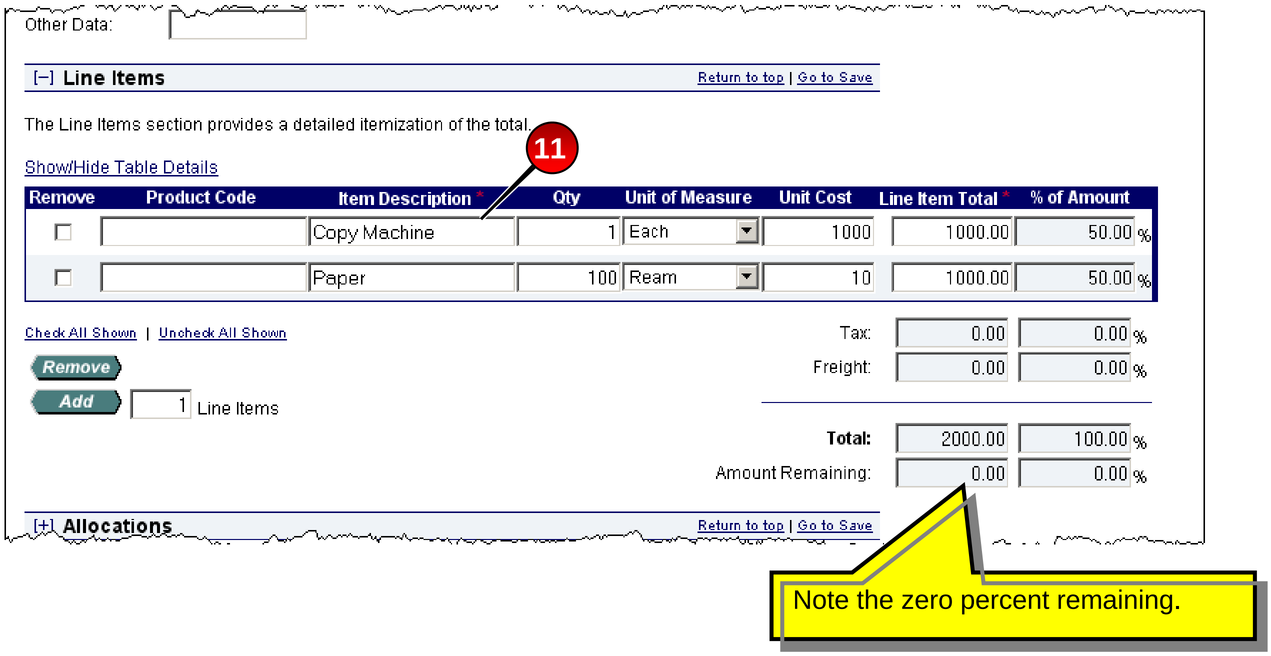


12. Type a merchant name.

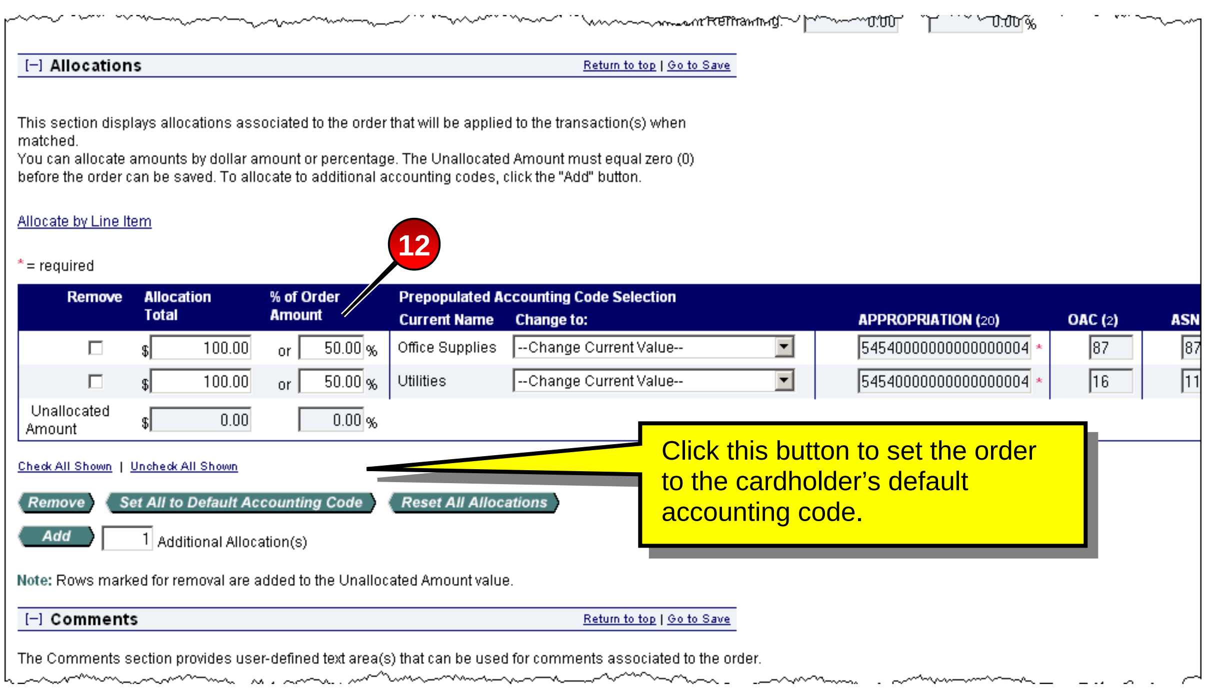
13. Specify any other required or optional fields, as needed.



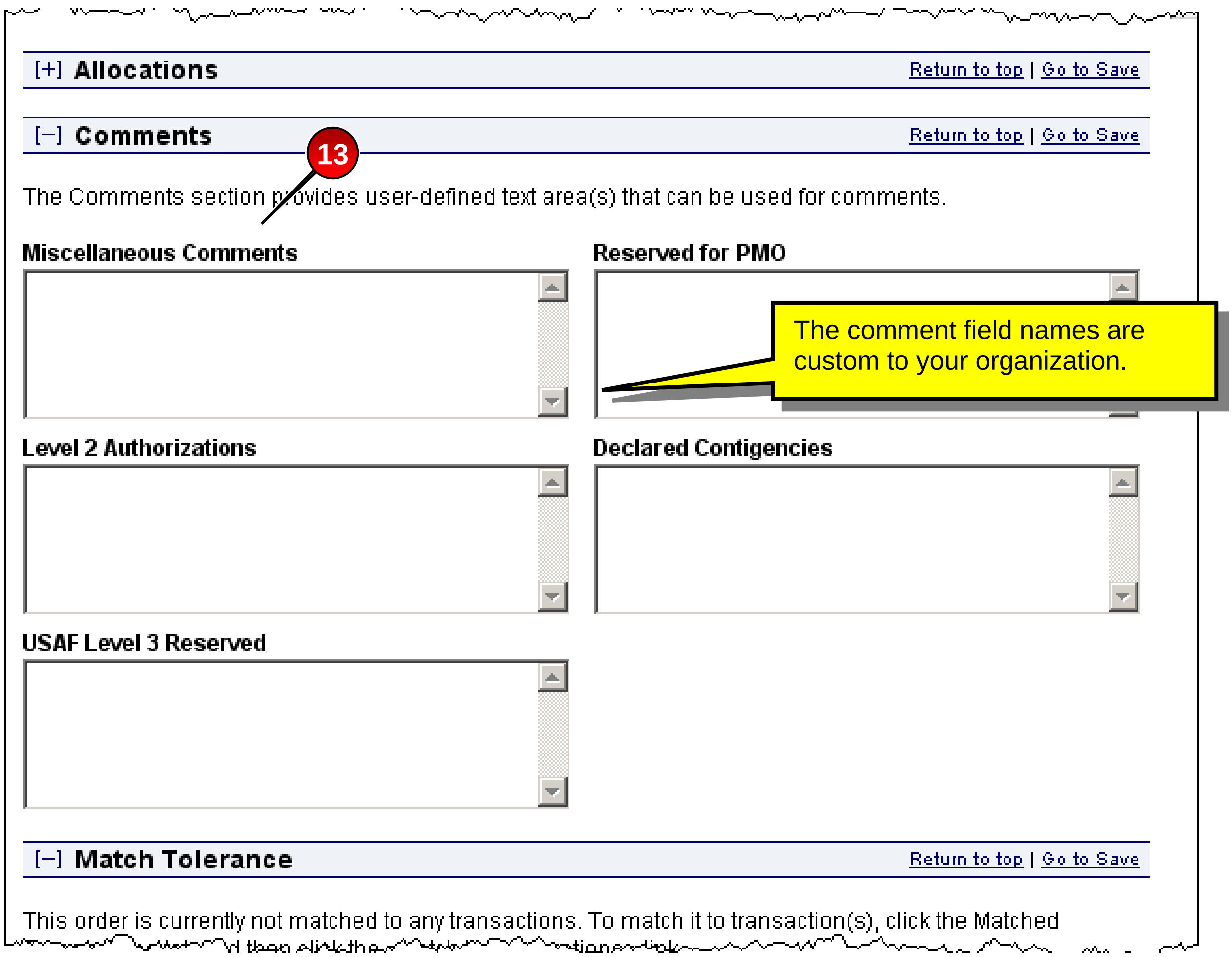
14. To add line item detail, type the number to add and click the **Add** button.



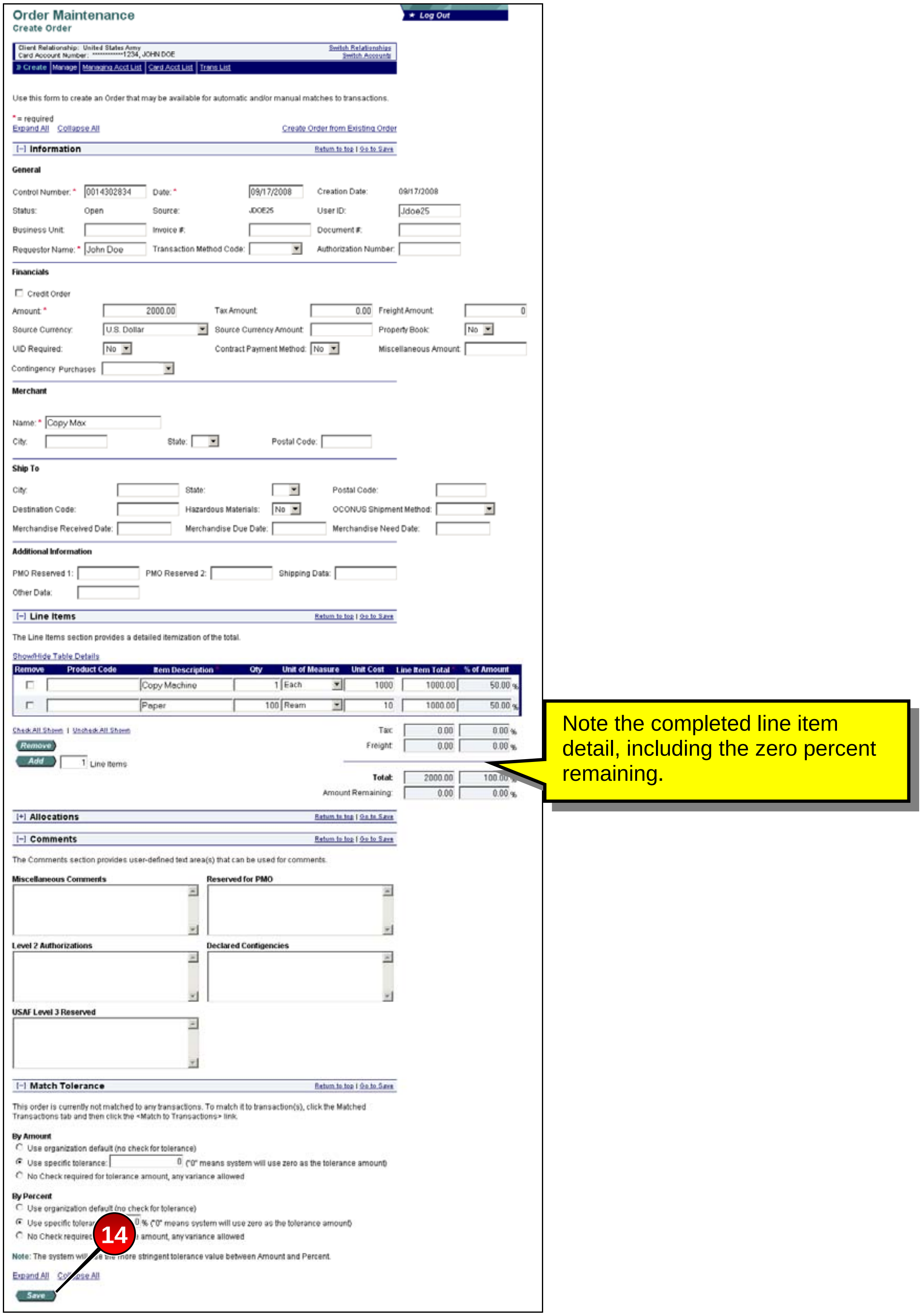
15. To specify line item detail, specify information in each field, including *Item Description*, *Quantity*, *Unit of Measure*, and *Unit Cost* until you have zero in the *Amount Remaining* field. The line item total must equal the order total. Access Online calculates the total and amount remaining for you as you work.



16. You should not usually have to assign an allocation to an order. However, if you do, the allocation fields will be active. Type the number of allocations to add, click the **Add** button, and then specify the allocation detail. Be sure to allocate 100 percent of the order.



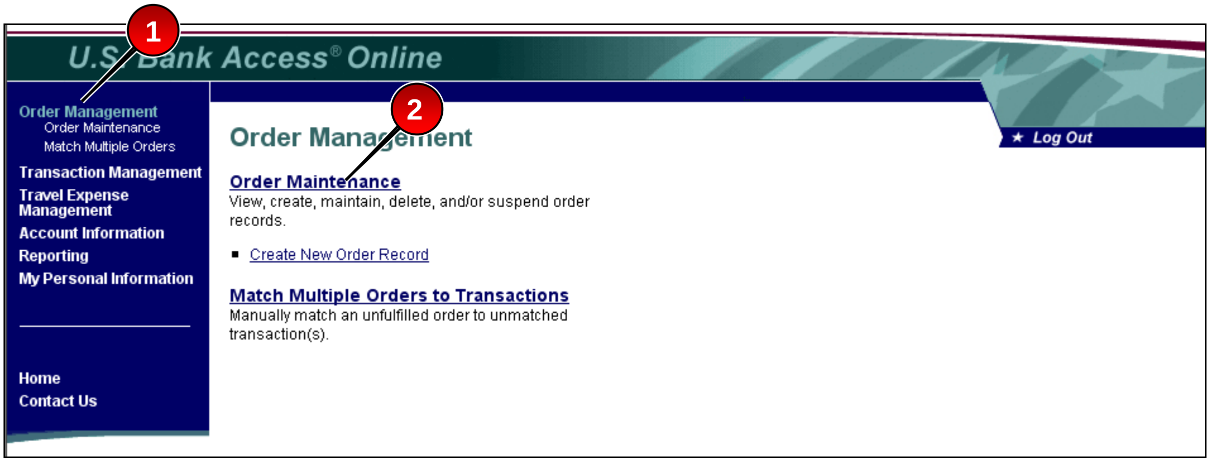
17. Add any comments, if desired.



18. When you are done, click the **Save and Create Order** button.

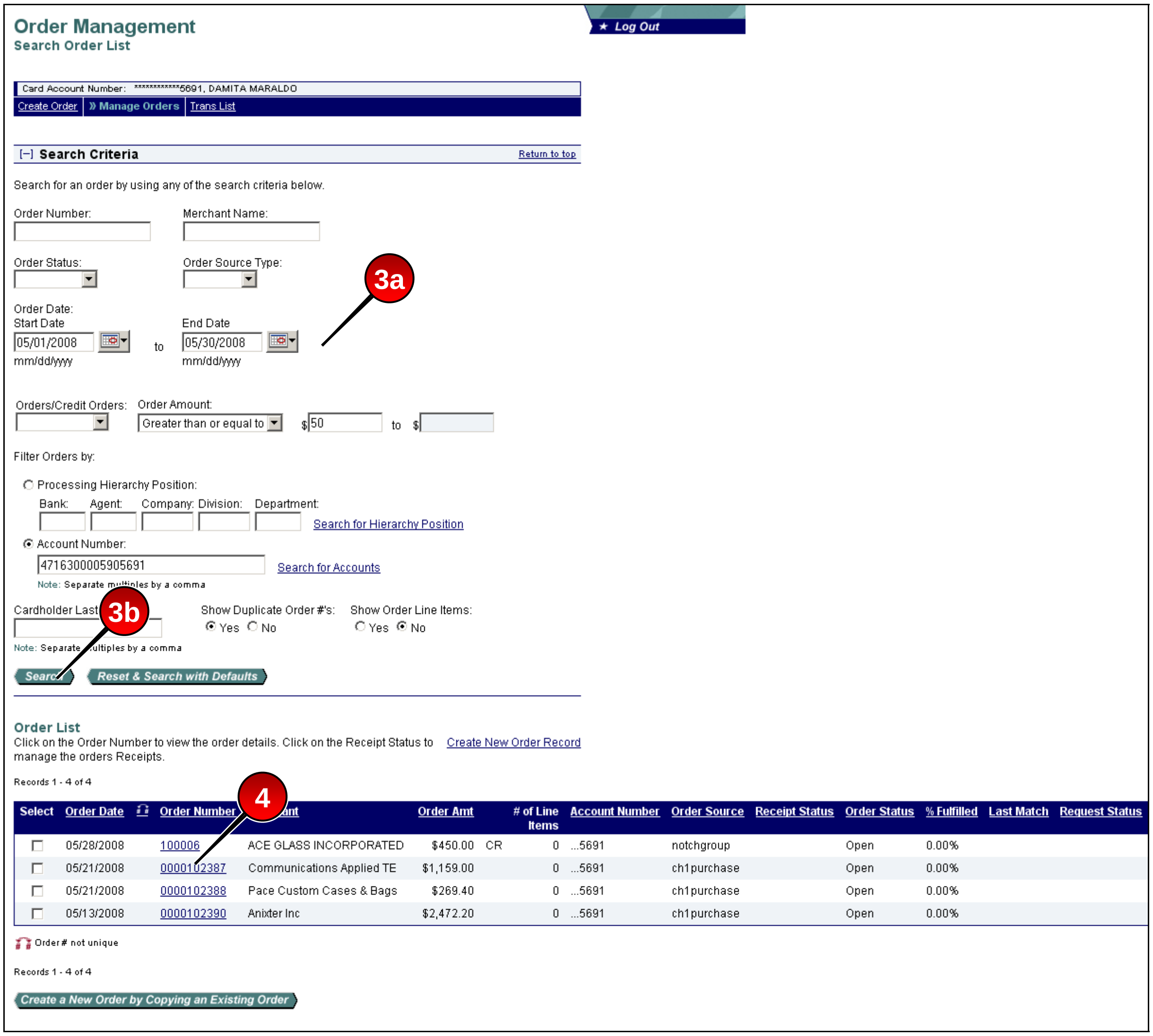
Modify a Manual Order

Once you create an order, you can modify the order at any time.

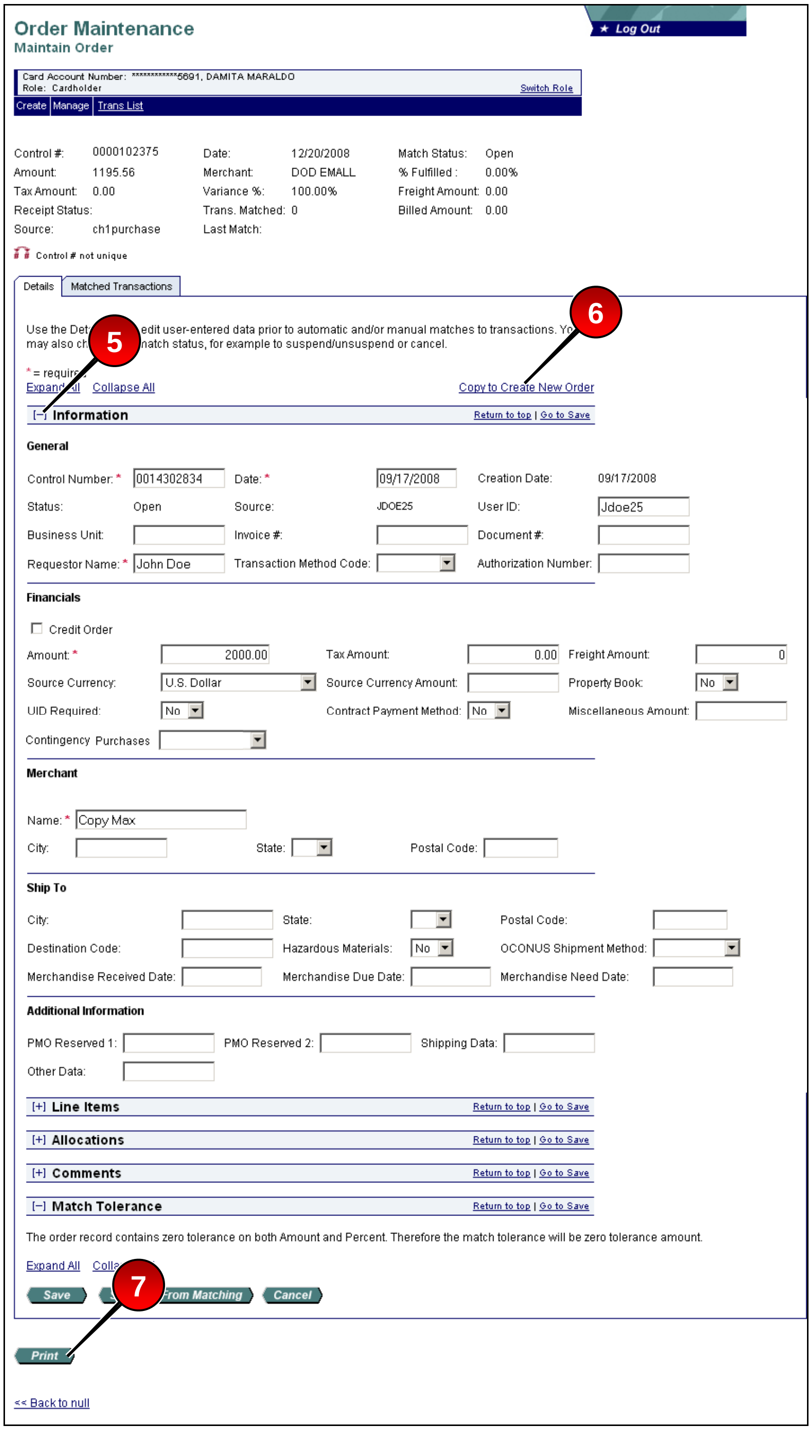


To modify an existing order:

1. Select the **Order Management** high-level task.
2. Click the **Order Maintenance** link.



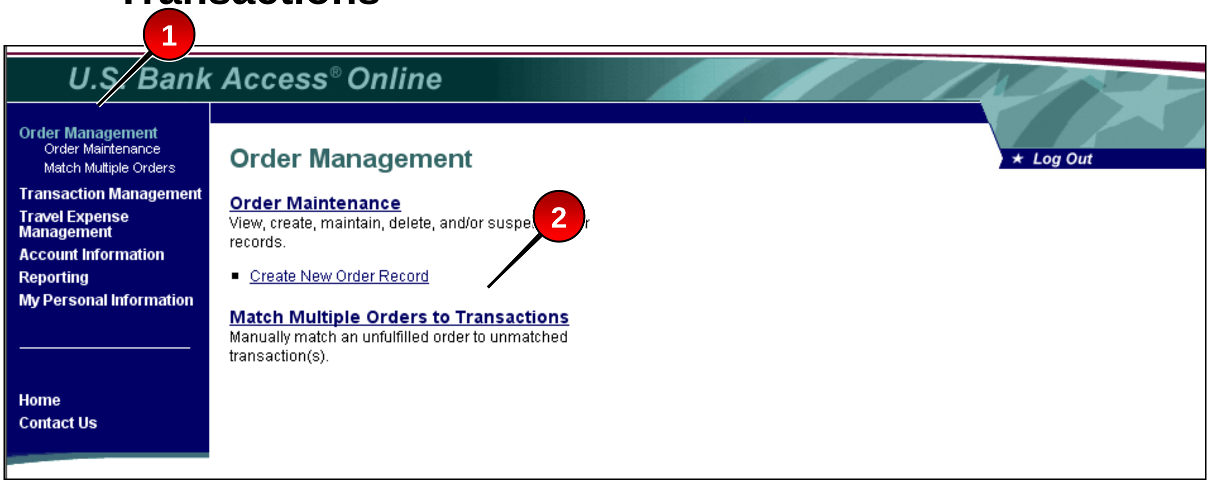
3. Search for the order you want to modify:
   - **a.** Specify search criteria.
   - **b.** Click the **Search** button.
4. Click the order number link to modify the order.



5. Click the **Plus Sign** icon to open and edit a portion of the order.
6. To copy this order to create a new one, click the **Copy to Create New Order** link.
7. You can also print the order by clicking the **Print Order** button.

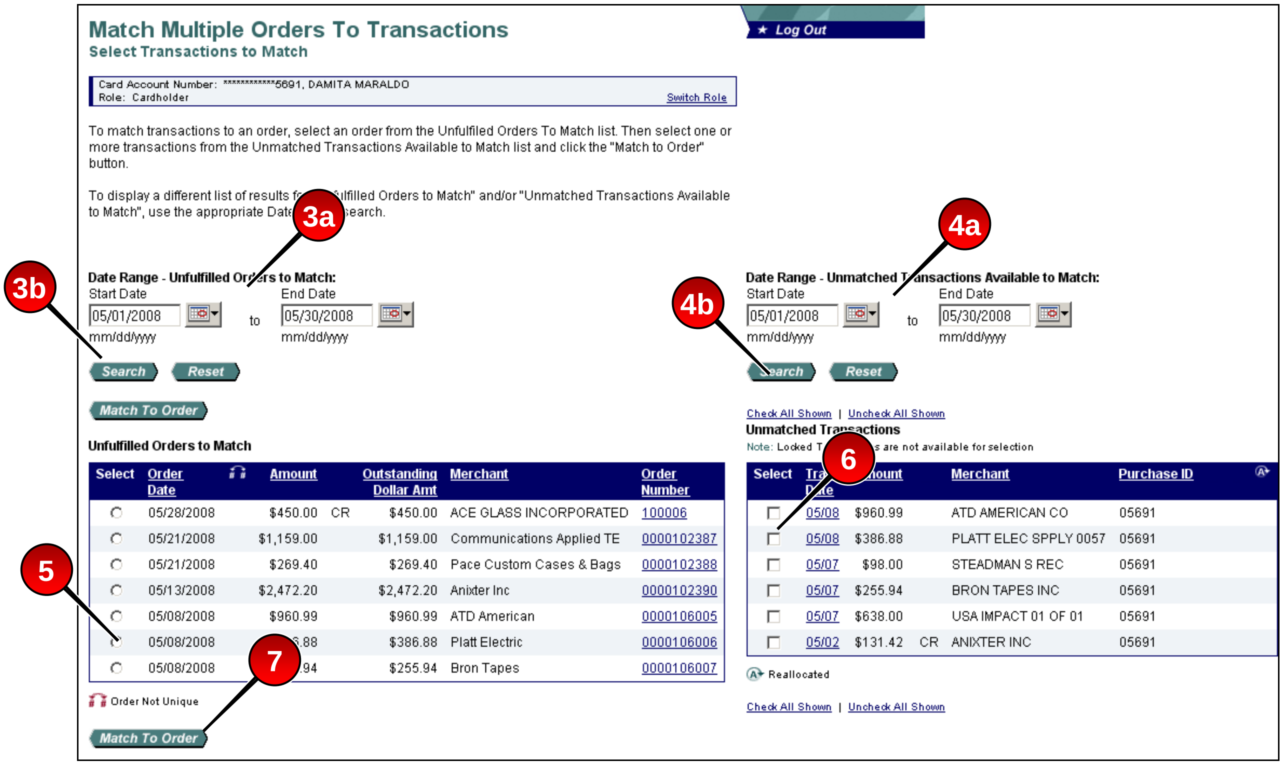
Learn More: For additional information on order management tasks, refer to the *Access Online: Order Management* user guide and lesson.

Use the Match Multiple Function to Match Orders and Transactions



To match orders and transactions:

1. Select the **Order Management** high-level task.
2. Click the **Match Multiple Order to Transactions** link.



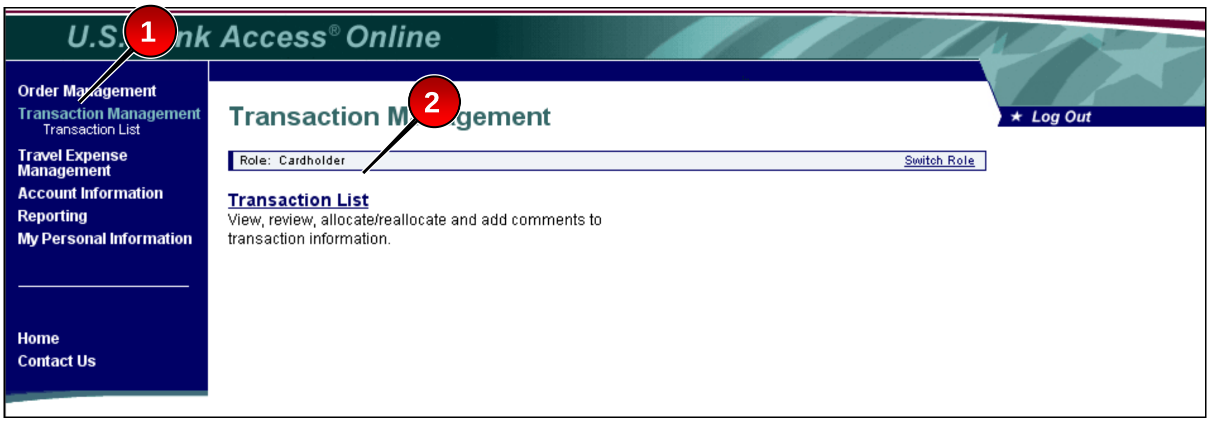
3. Search for the orders you want to work with:
    a. Specify a date range.
    b. Click the **Search** button.
4. Search for the transaction you want to work with:
    a. Specify a date range.
    b. Click the **Search** button.
5. Select an order.
6. Select the transaction to match to the order.
7. Click the **Match To Order** button.

Review, Approve and Dispute Transactions

In this section, you will learn how to review, approve and dispute transactions.

Tip! You must review and approve each transaction one by one.

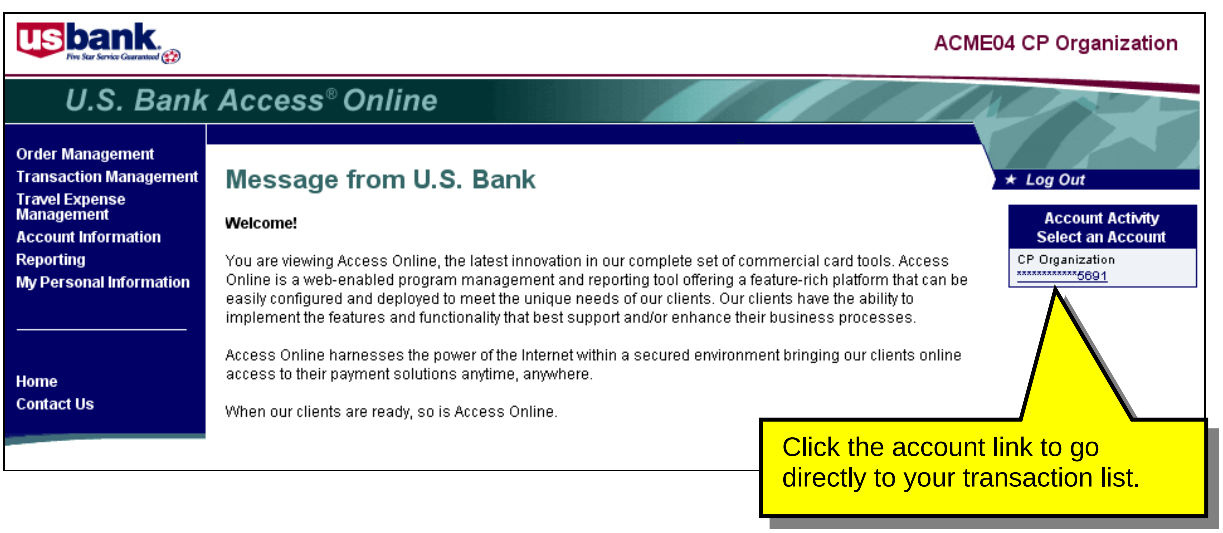
Dispute a Transaction

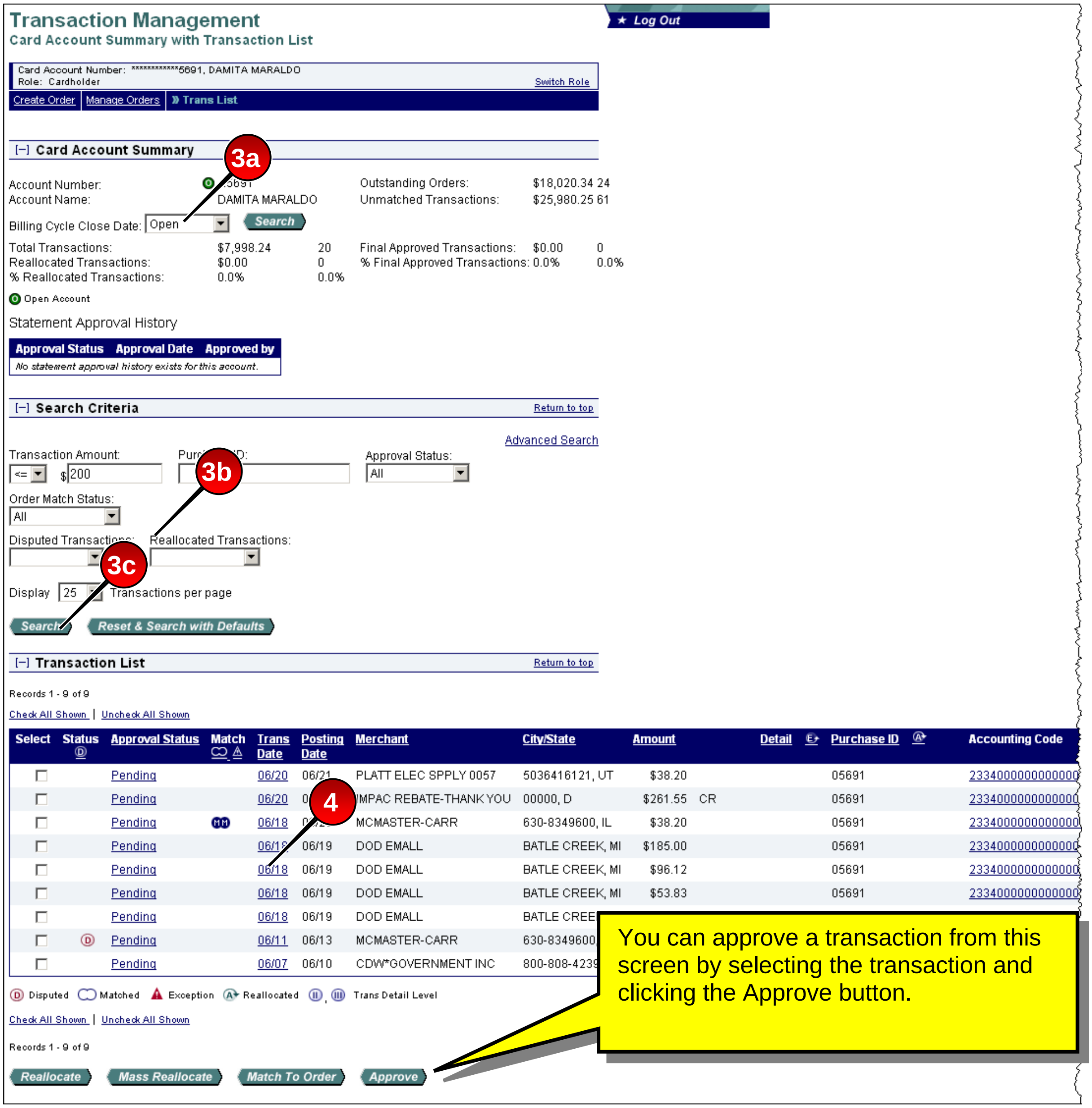


To review, approve or dispute a transaction:

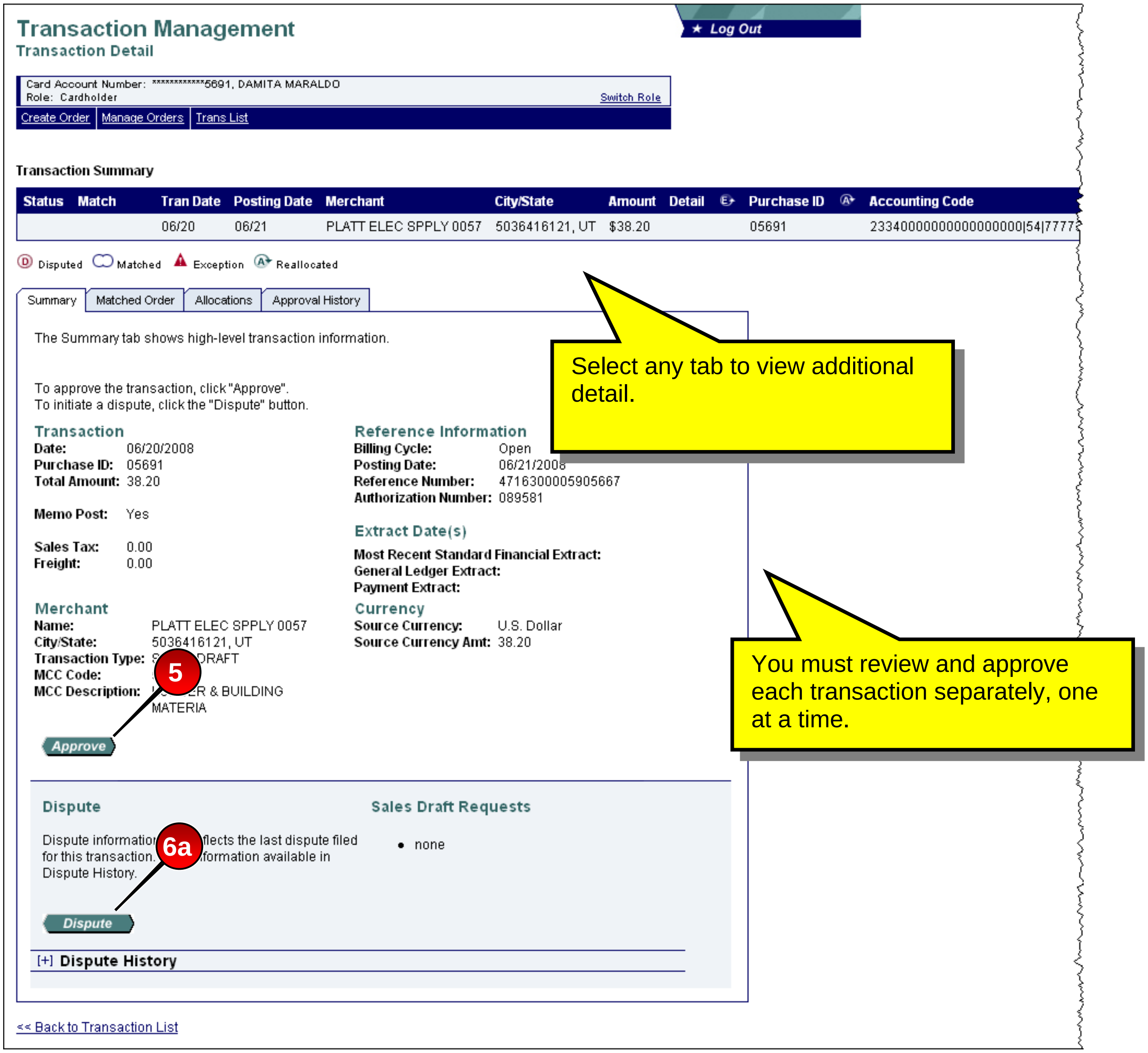
1. Select the **Transaction Management** high-level task.
2. Click the **Transaction List** link.

Tip! You can also simply click the account link on your *Home* page to go directly to your transaction list.

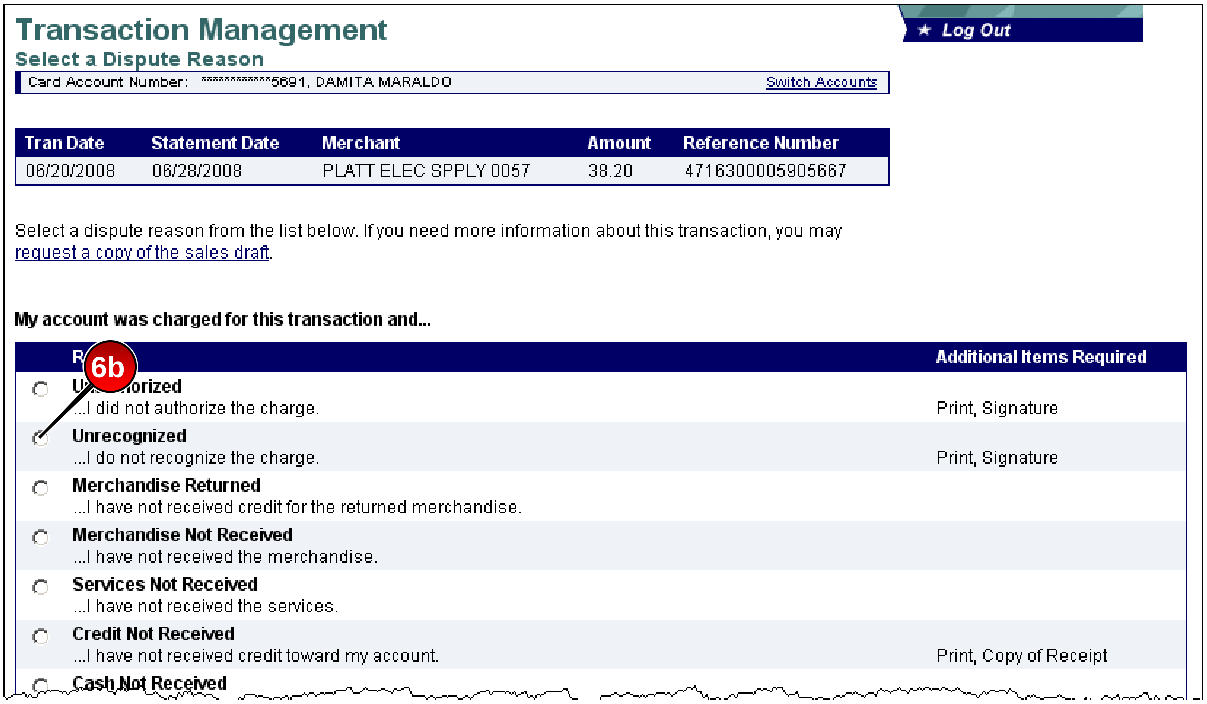




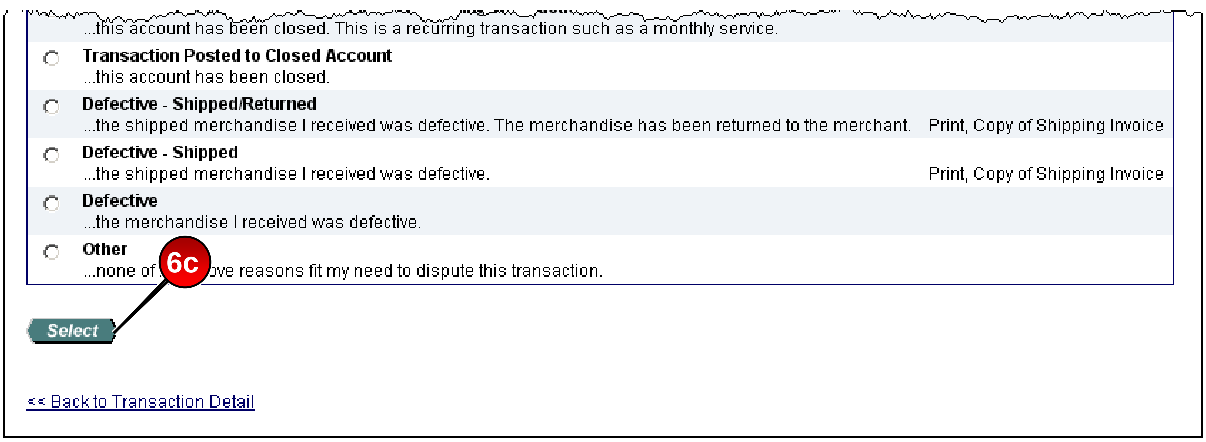
3. Search for the transaction you want to review, approve, or dispute:
   a. Select a cycle date.
   b. Specify search criteria.
   c. Click the **Search** button.
4. Click the date link for the transaction you want to dispute.



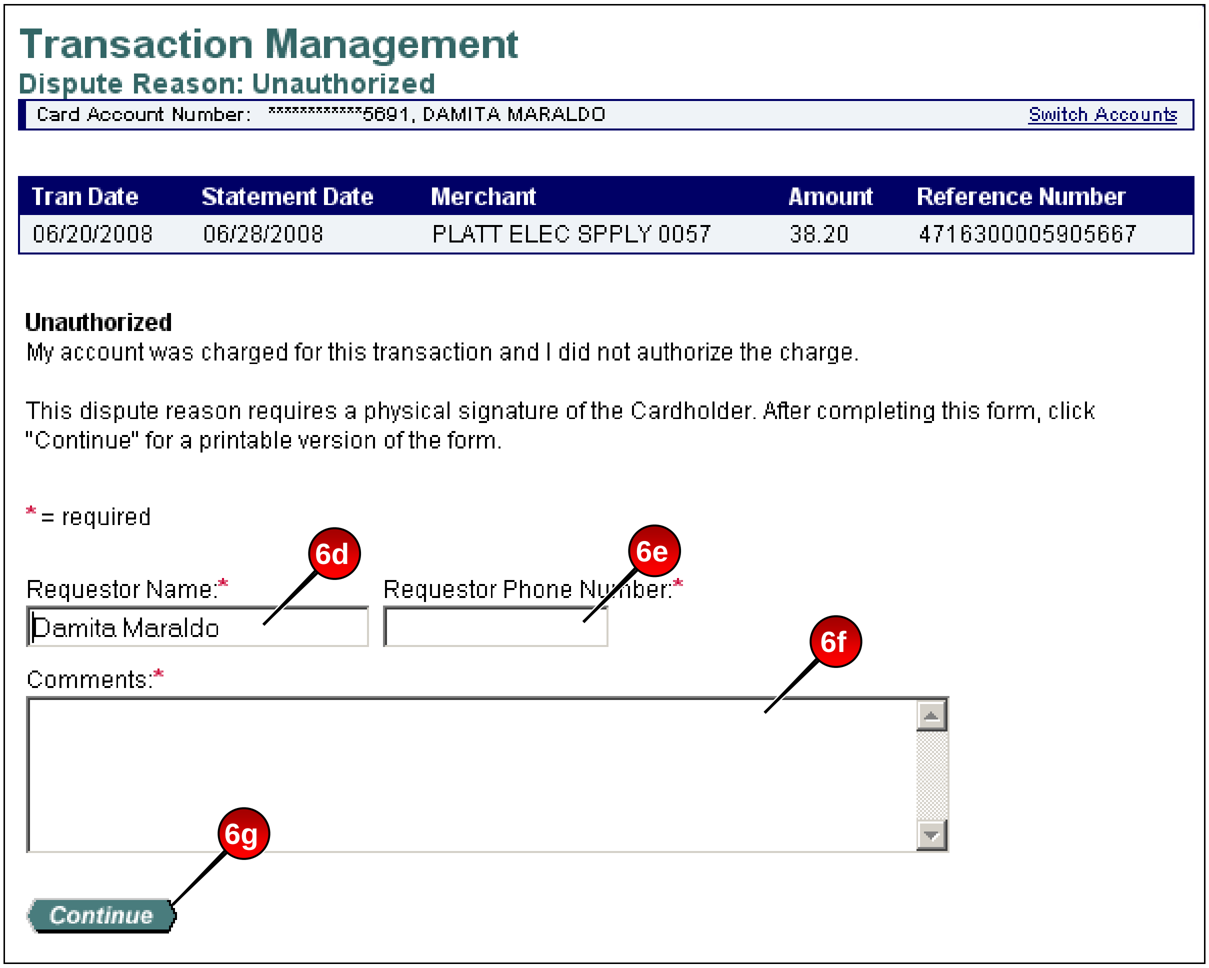
5. To approve the transaction, click the **Approve** button.
6. To dispute the transaction:
   a. Click the **Dispute** button.



b. Select a dispute reason.



c. Click the **Select** button.



d. Type a new requestor name, if needed.

e. Type a phone number.

f. Type comments.

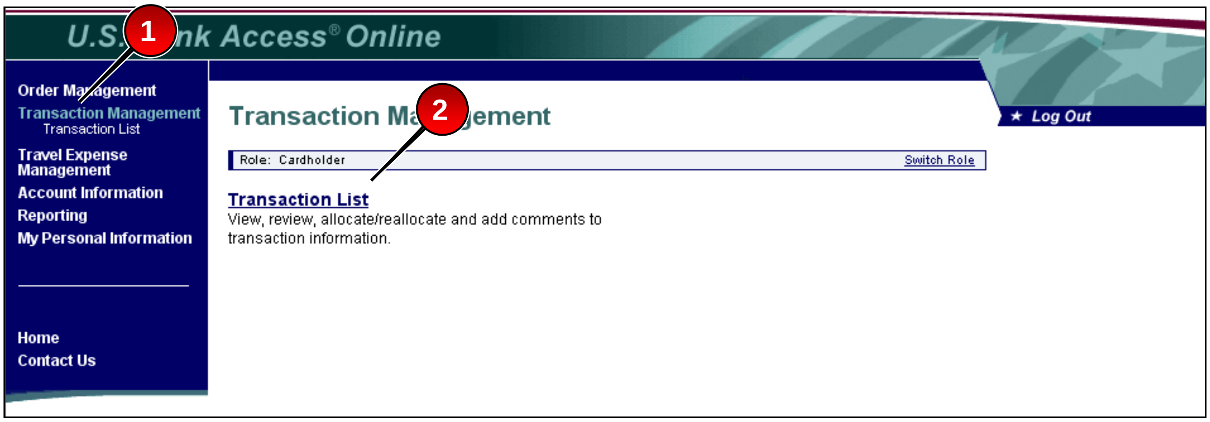
g. Click the **Continue** button. You get a printable version of the dispute. Follow the instructions on the printable form to print, sign and fax or mail the form to U.S. Bank.

Tip! Disputed transactions display with a **D** icon to indicate that they were disputed. The **D** icon remains even after the dispute has been resolved or cancelled.

Learn More: For more information on transaction management, refer to the *Access Online: Transaction Management* user guide and lesson. If you need to perform approval tasks, refer to the *Access Online: Account Approval Process* user guide and lesson.

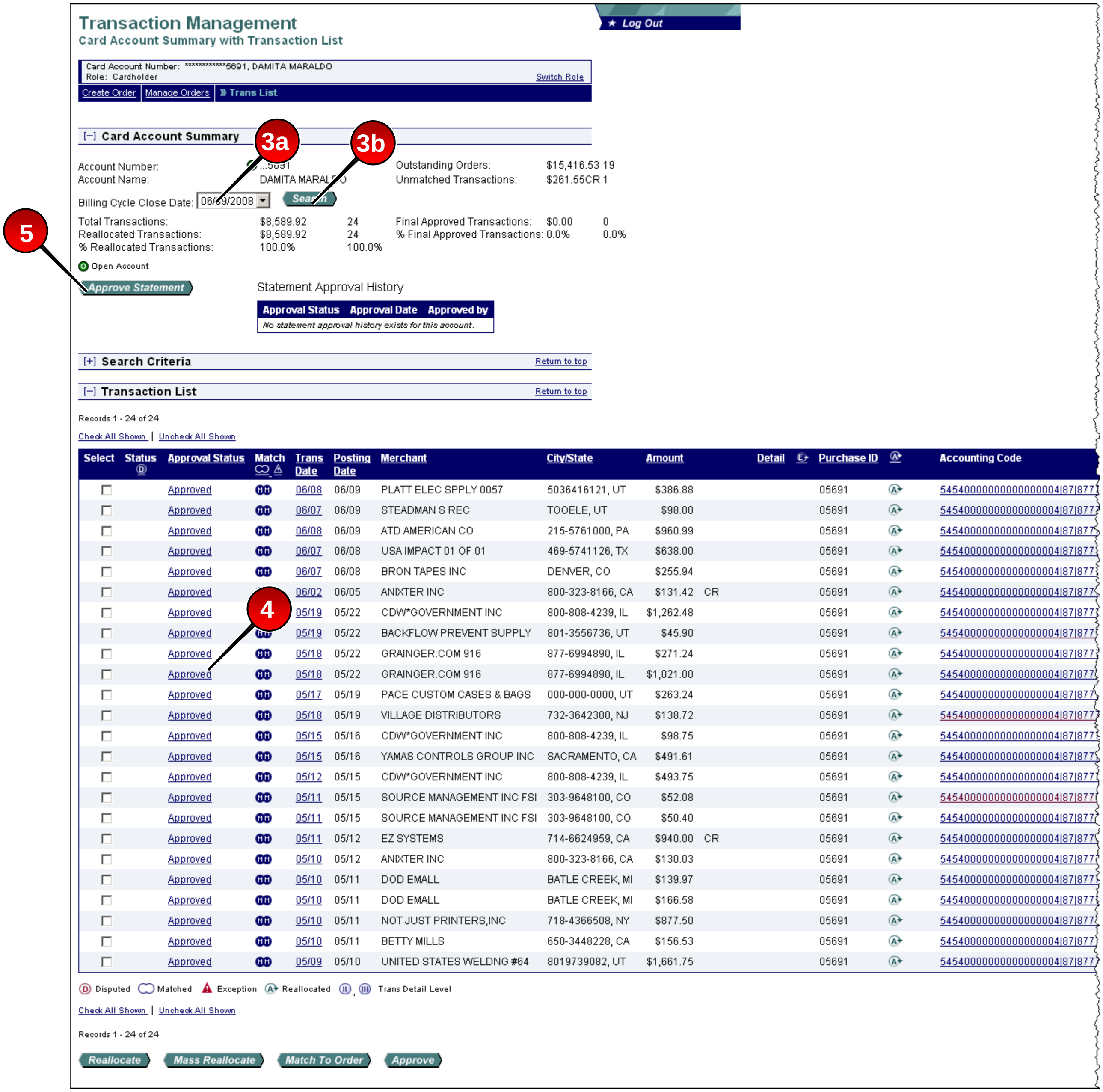
Approve Your Statement

Once you have reviewed and approved each separate transaction for a cycle, you are ready to approve your statement. You can approve only a statement for a closed cycle.

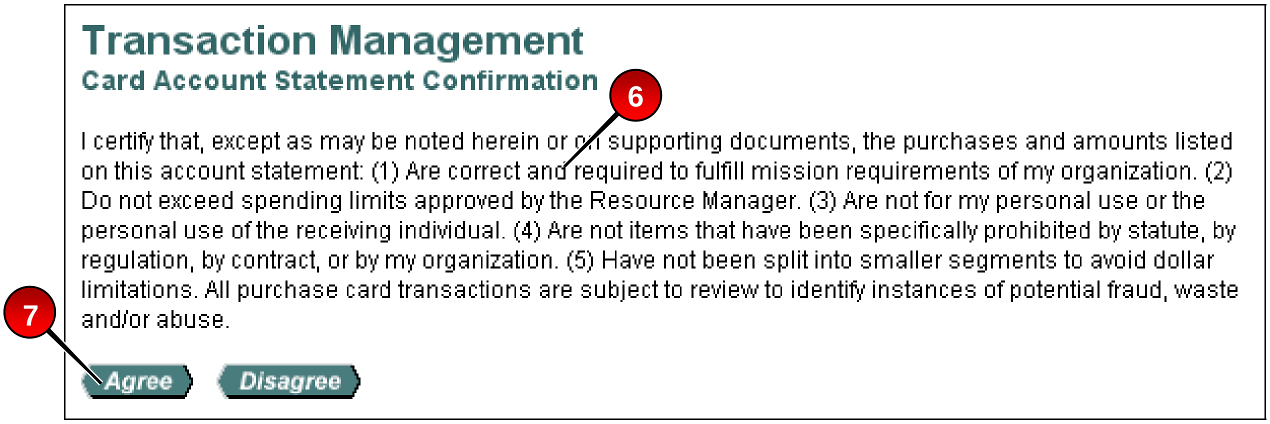


To approve your statement:

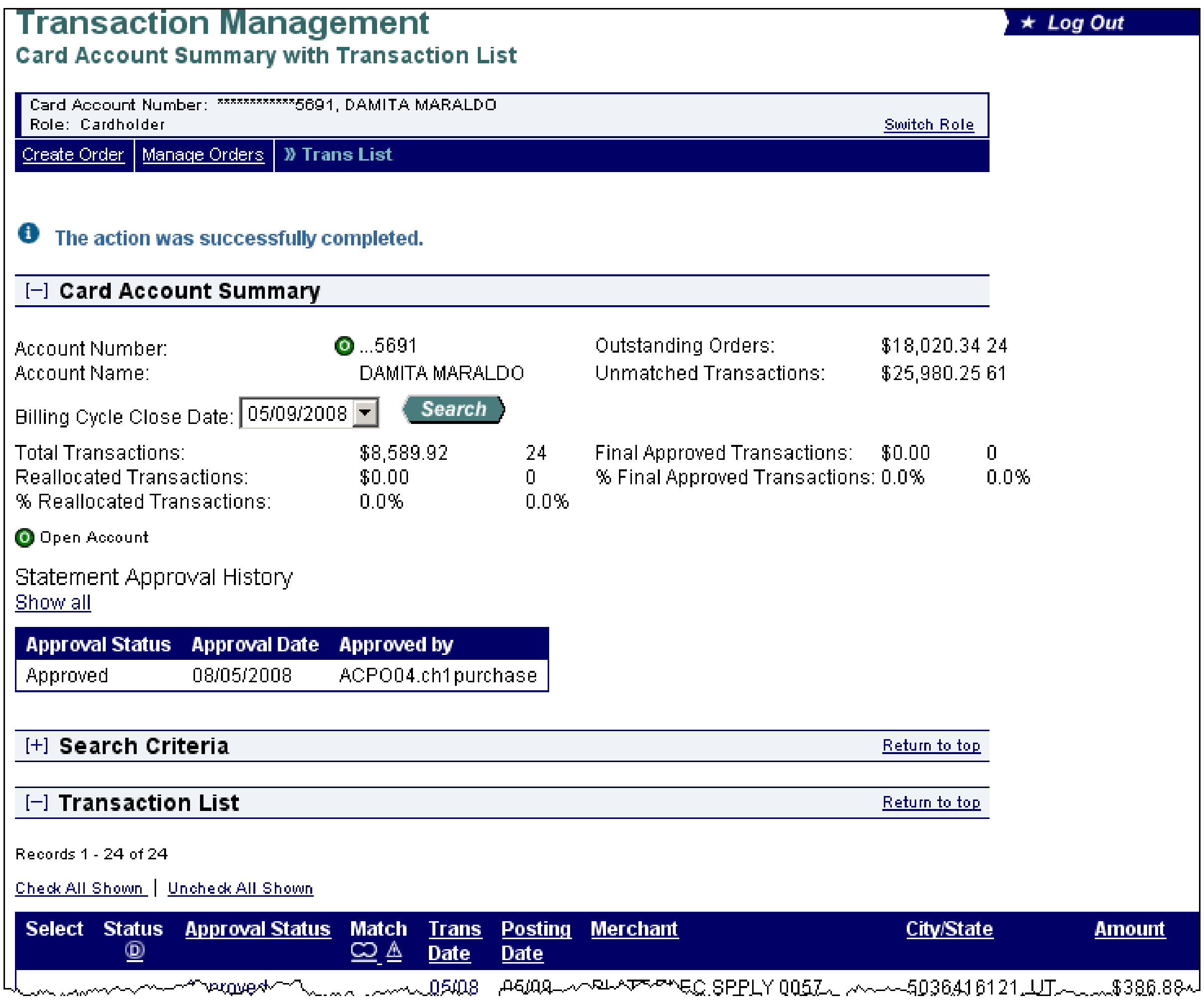
1. Select the **Transaction Management** high-level task.
2. Click the **Transaction List** link.



3. Select the closed cycle that you want to approve the statement for:
   a. Select the cycle date.
   b. Click the **Search** button.
4. Check that you have approved each individual transaction.
5. Click the **Approve Statement** button.

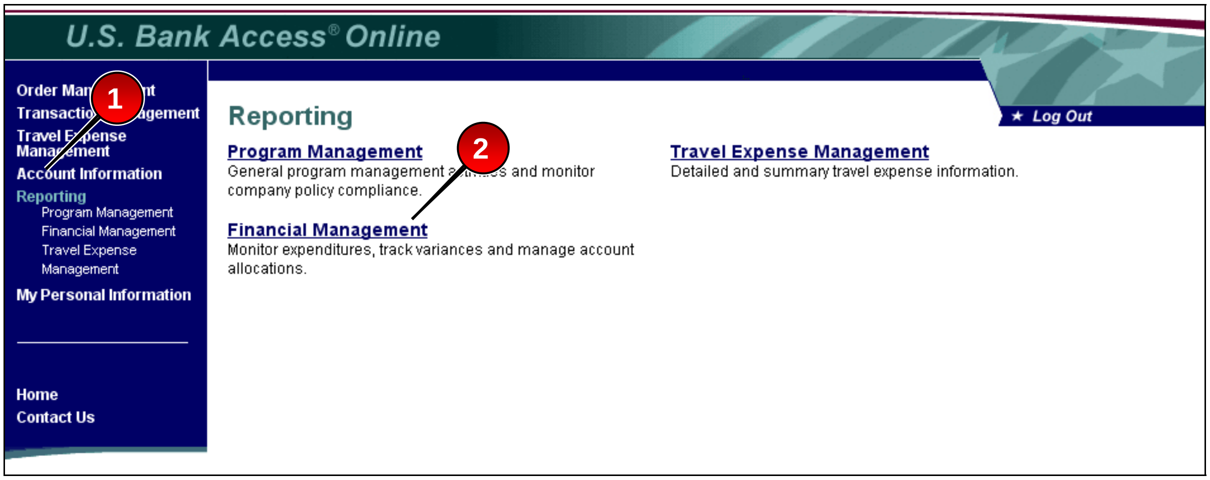


6. Read the approval text.
7. Click the **Agree** button. A confirmation message displays and your statement will display with a green check mark icon on your Billing Official's list of accounts.



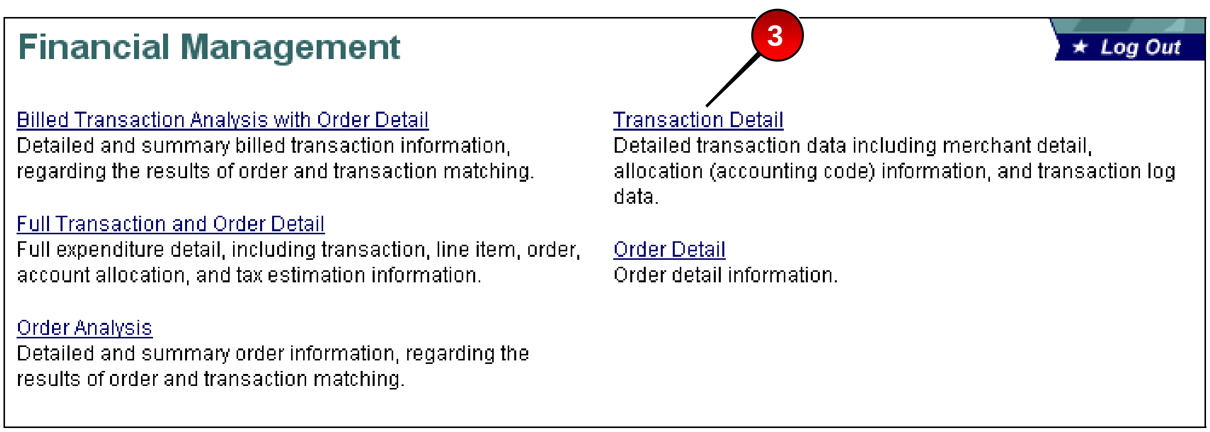
Run a Report

As a cardholder, you have several reports available to you. You run a report in three basic steps: select the report, set the report parameters, and run the report.

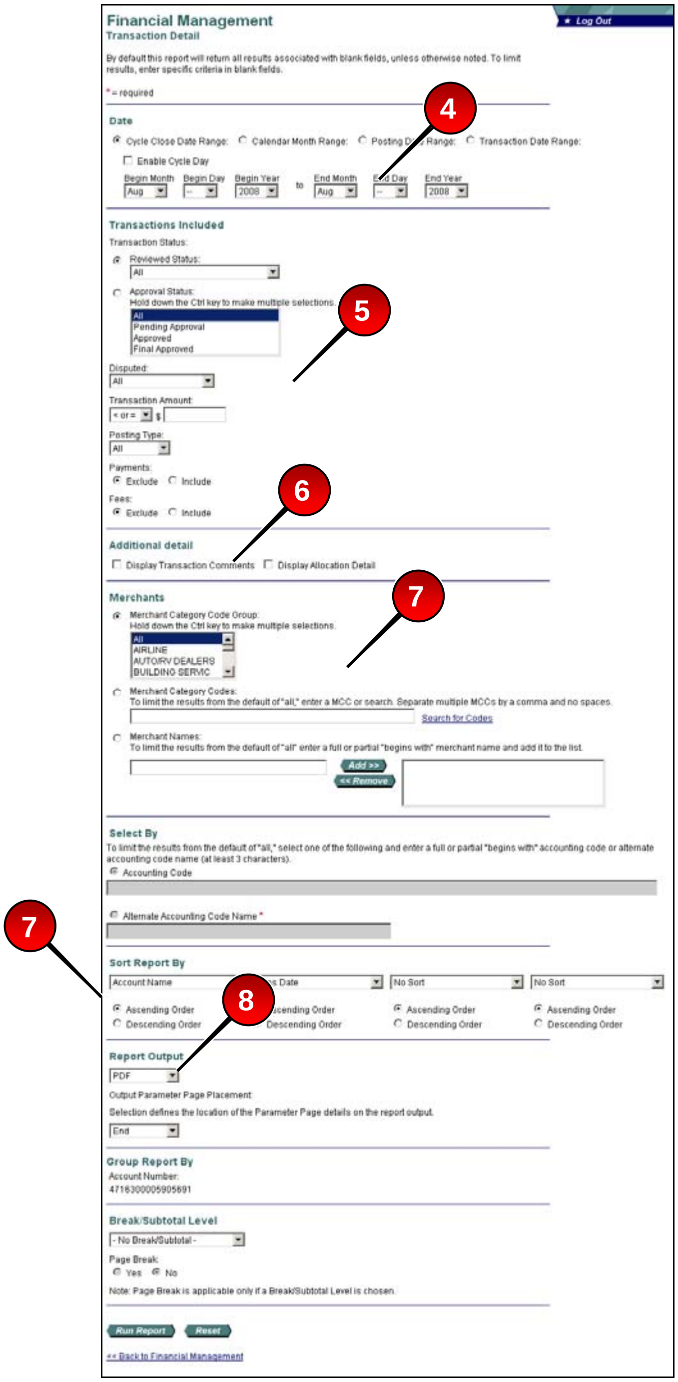


To run a report:

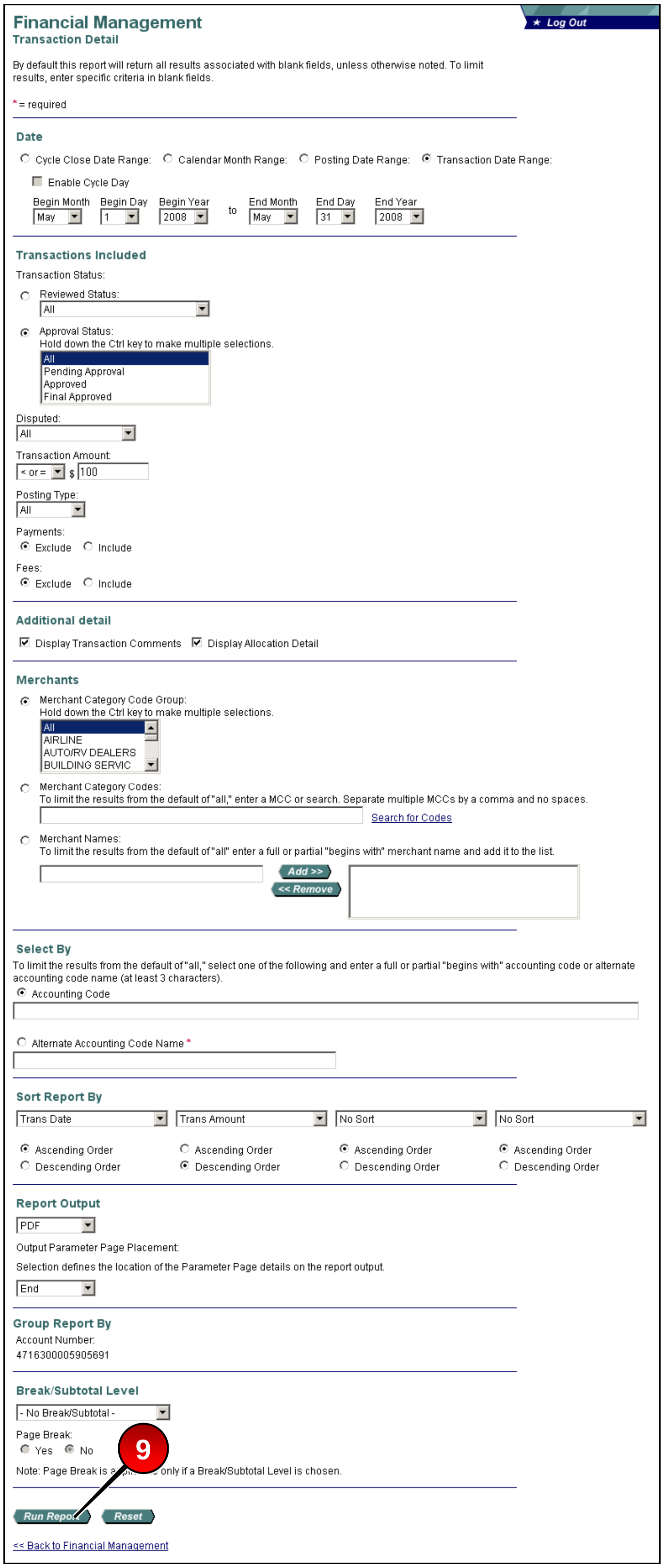
1. Select the **Reporting** high-level task.
2. Select a report category. For our example, we pick **Financial Management**.



3. Click the report name link. For our example, we click the **Transaction Detail** link.



4. Specify a date range.
5. Specify transactions to include in your report.
6. Select which additional detail to include in your report.
7. Specifying how you want to sort the report information by selecting a field and then select to sort the data in that field in ascending or descending order.
8. Select the report's output.



9. When you are done, click the **Run Report** button.

ACME04
Report Da

Transaction Detail - Summary

Trans Date	Posting Date	MCCG Code	MCC	Merchant Category Description	Merchant Name	Merchant State	Taxpayer ID Number (TIN)	Trans Amount	Posting Type	Purchase ID	Trans Status	Disputed
Name: DAMITA MARALDO **Account Number:** ******0005905691 **Optional 1:** **3rd Line Embossing:** **Lost/Stolen Account:** **Replacement Account:**												
05/02/2008	05/05/2008	154	5065	WHOLESALE ELEC PARTS	ANIXTER INC	CA	510381494	$ (131.42)	Memo	05691		
Alloc Acctg Code Amt: ($131.42) **Alloc Acctg Code Value:** 471630455660612070												
Allocation Source: **Allocation Last Changed By:**												
05/07/2008	05/09/2008	137	5561	RECREATIONAL & UTILITY TR	STEADMAN S REC	UT		98.00	Memo	05691		
Alloc Acctg Code Amt: $98.00 **Alloc Acctg Code Value:** 471630455660612070												
Allocation Source: **Allocation Last Changed By:**												
05/08/2008	05/12/2008		5943	STATIONERY STORE/SUPPLIES	OFFICEMAX CT*IN#737848	IL	820477390	98.88	Memo	05691	Final Approved	N
Alloc Acctg Code Amt: $98.88 **Alloc Acctg Code Value:** 471630455660612070												
Allocation Source: **Allocation Last Changed By:**												
05/14/2008	05/15/2008		5734	COMPUTER SOFTWARE STORES	NEWEGG COMPUTERS	CA	363328437	65.96	Memo	05691	Final Approved	N
Alloc Acctg Code Amt: $65.96 **Alloc Acctg Code Value:** 471630455660612070												
Allocation Source: **Allocation Last Changed By:**												
05/14/2008	05/16/2008	145	5969	OTHER DIRECT MARKETER	HAGEMEYERNA CBG2	SC	391306122	45.60	Memo	05691	Final Approved	Y
Alloc Acctg Code Amt: $45.60 **Alloc Acctg Code Value:** 471630455660612070												
Allocation Source: **Allocation Last Changed By:**												
05/19/2008	05/20/2008	142	5964	CATALOG MERCHANT	BLK*BOX CORP	PA	752110357	72.22	Memo	05691	Final Approved	N
Alloc Acctg Code Amt: $72.22 **Alloc Acctg Code Value:** 471630455660612070												
Allocation Source: **Allocation Last Changed By:**												
05/22/2008	05/23/2008	148	4816	COMPUTER NETWORK/INFORMATIONS	WALMART.COM *INTERNETO	AR	741563240	(11.94)	Memo	05691	Final Approved	N
Alloc Acctg Code Amt: ($11.94) **Alloc Acctg Code Value:** 471630455660612070												
Allocation Source: **Allocation Last Changed By:**												

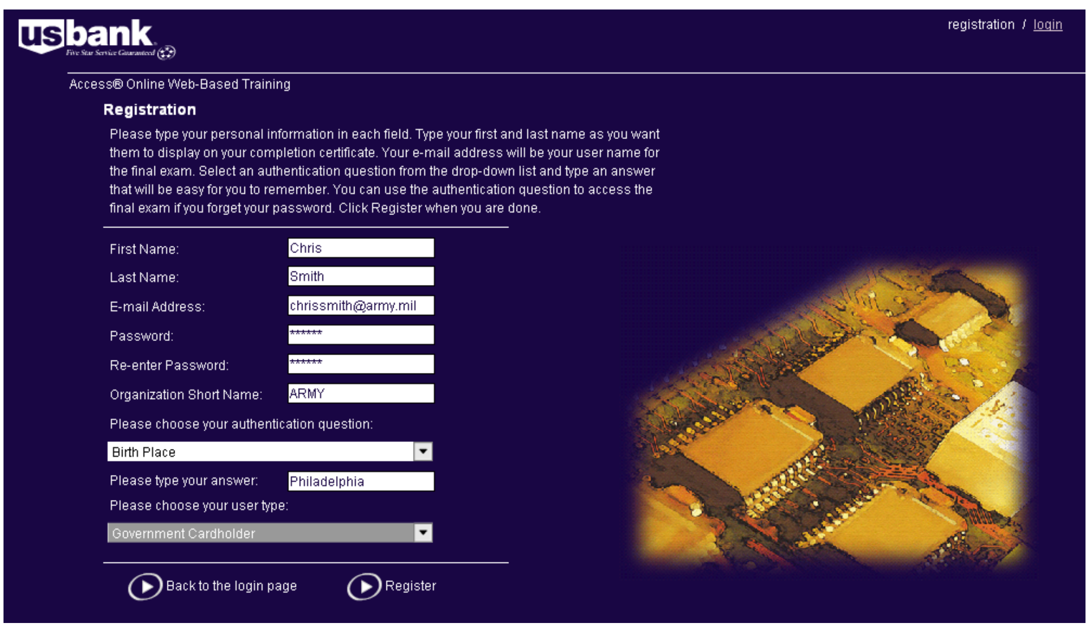
Click any hyperlink to view associated detail information.

Learn More: The parameters that you need to set for your report depend on which report you are running. For additional information on running reports, refer to the *Access Online: Cardholder Reporting* user guide and lesson.

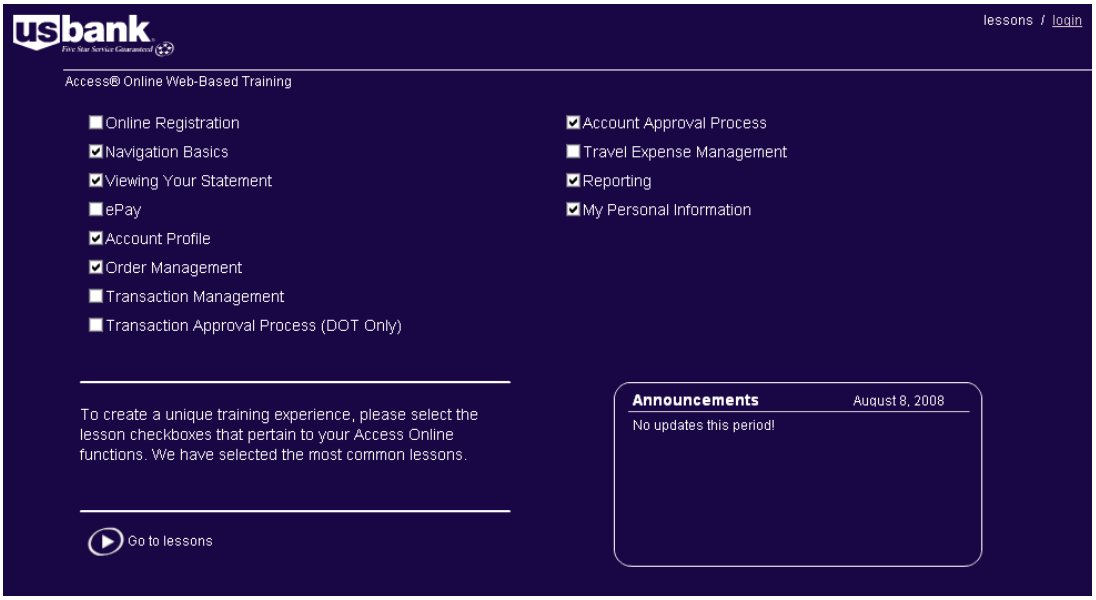
Additional Resources

Be sure to register on the web-based training (WBT) site so that you can complete the final exam and certification process.

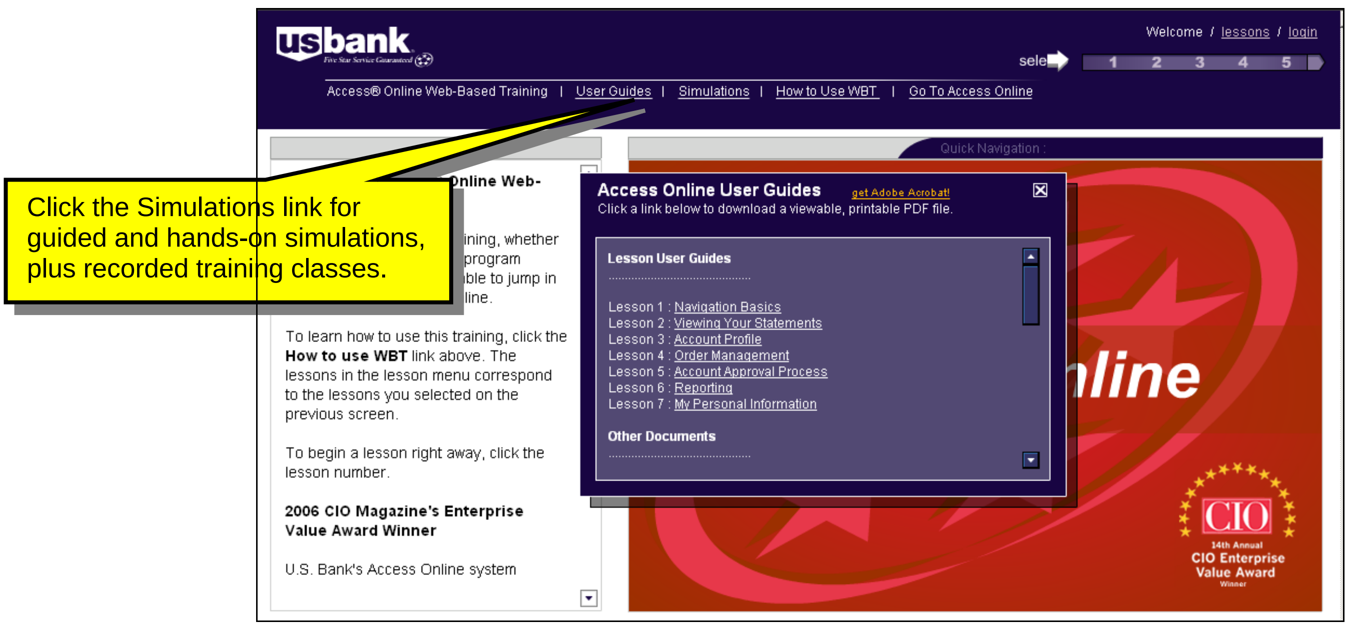
When you register, be sure to specify **ARMY** as your organization short name and select **Government Cardholder** as your user type.



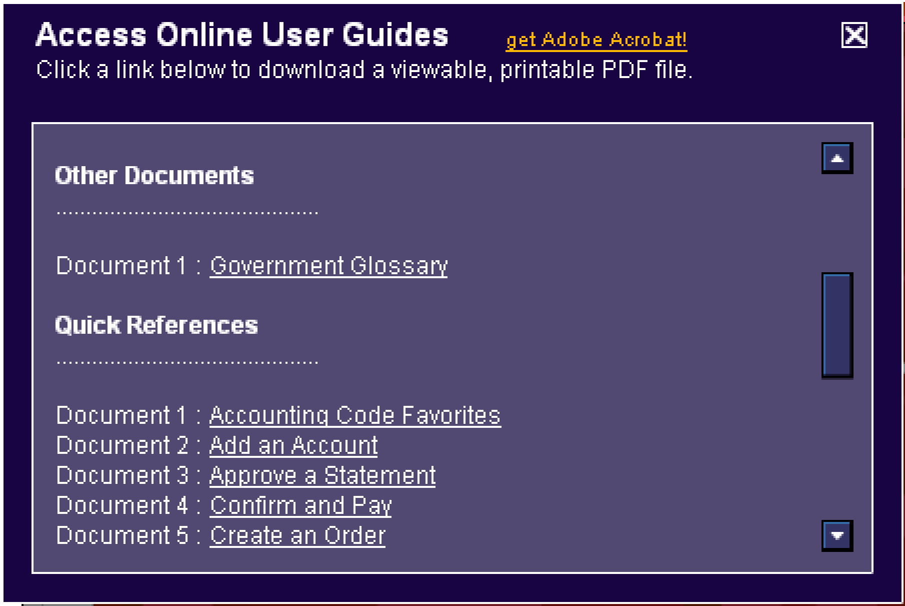
You can easily access topic-specific lessons on the WBT.



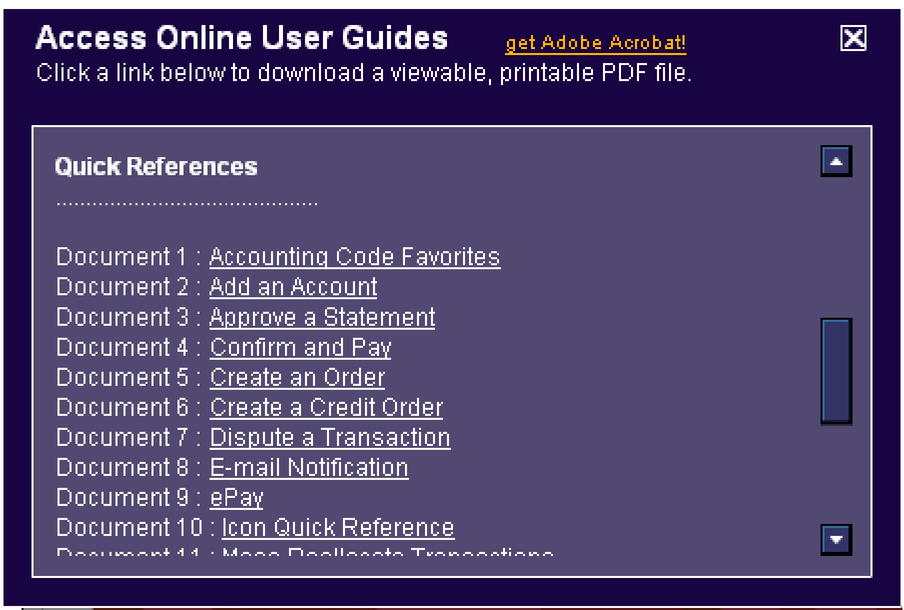
Each lesson provides step-by-step instructions on completing tasks.



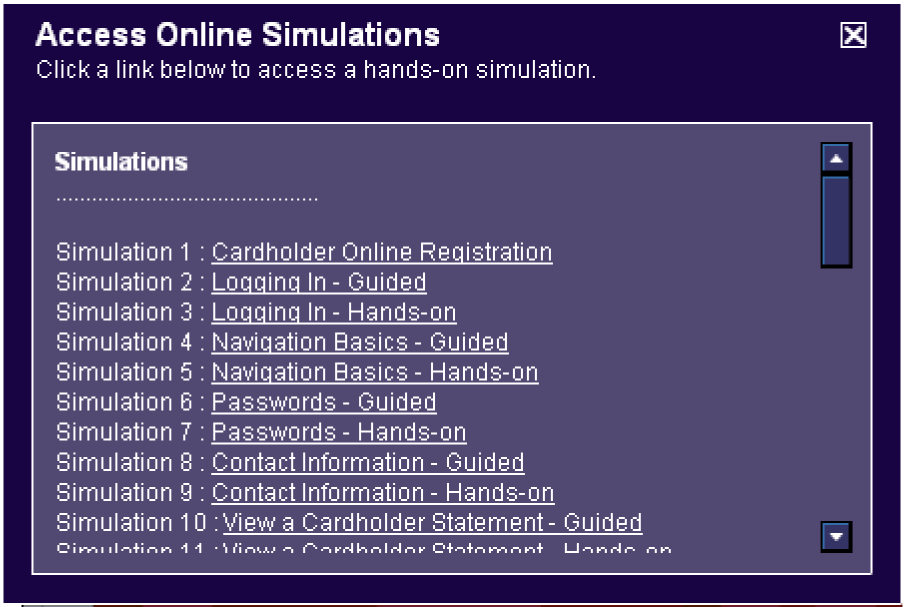
To access the topic-specific user guides (with information on each field in the task), click the **User Guide** link and then navigate to the guide you want to read.



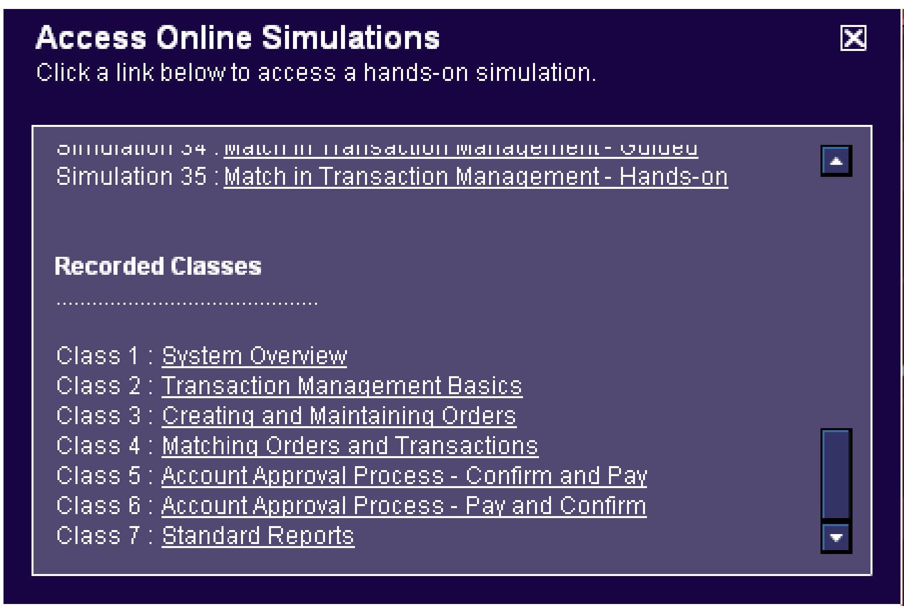
You also have additional documents available to you, including a glossary specifically for our government clients.



You also have access to quick references, which provide a fast reminder of how to complete a specific task.



Be sure to click the **Simulations** link on the WBT to access and use the guided and hands-on simulations. These interactive simulations let you get a chance to actually practice completing key tasks



You can also scroll down the simulations list to access and review recorded training classes geared toward our government clients.