

JOY FEATURES

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? 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.

		<ul style="list-style-type: none"> • 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