# NetTeller Online Banking

End-User Guide for Episys

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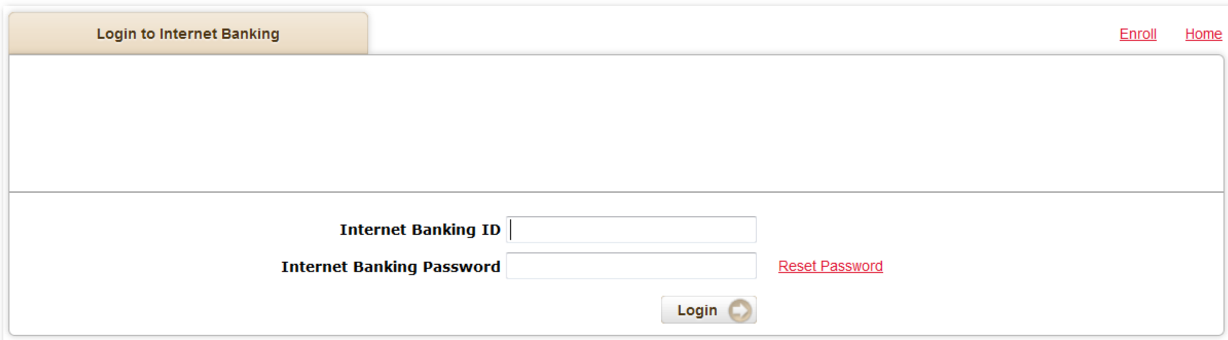
# Contents

# Login

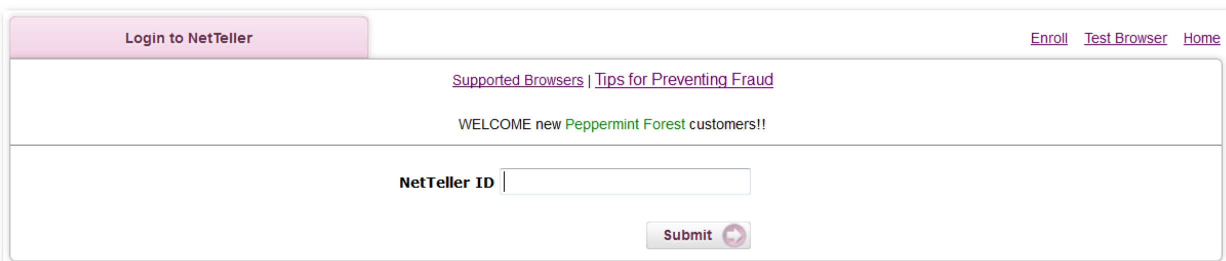
Members may log in to NetTeller through a link on the credit union's website that directs to the NetTeller login screen, or by using fields located directly on the credit union's website.

## Login Screen

*Login Screen without Watermark*




*Login Screen with Watermark*




**Home**: Directs to credit union's website.

**Test Browser**: Tests browser for 128-bit encryption.

**Enroll**: Allows submission of a NetTeller application to the credit union.

**NetTeller ID**: Your username. Username is not case sensitive.

**NetTeller Password**: Case sensitive password.

**Reset Password**: Allows you to create a new password if you have forgotten your password. See Reset Password for details.

## Online Agreement

At first log in or if your password has been reset, you may need to agree to the credit union's Online Agreement.

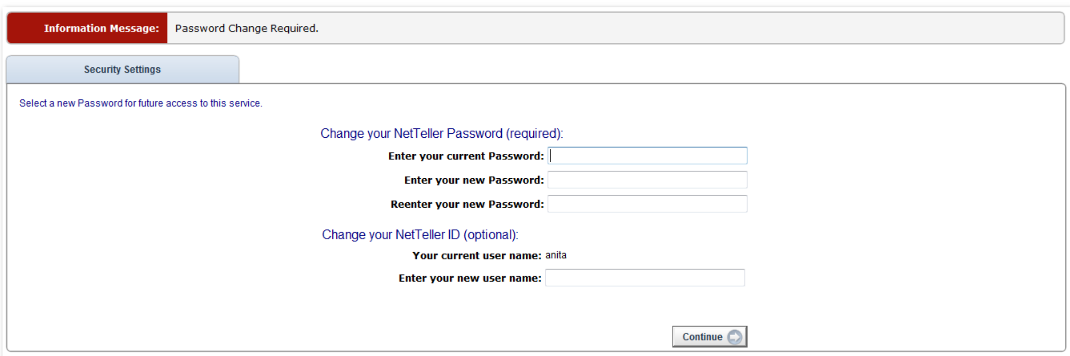
**Step 1**: Review the Online Agreement.

**Step 2**: Check **I agree**.

**Step 3**: Click **Accept** to proceed. **Declining** requires that your password be reset.

## Password Change

At first log in or if your password has been reset, you must create a new password. If desired, you can also change your NetTeller ID.

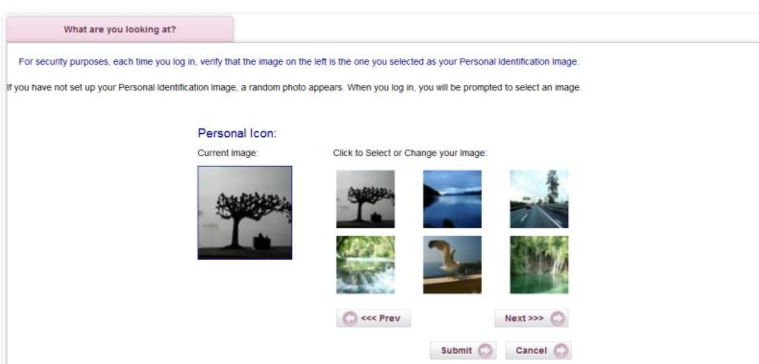



**Change your NetTeller Password (required)**: Enter current password then new password twice to confirm accuracy.

**Change your NetTeller ID (optional)**: Enter a new username or NetTeller ID.

## Watermark Selection

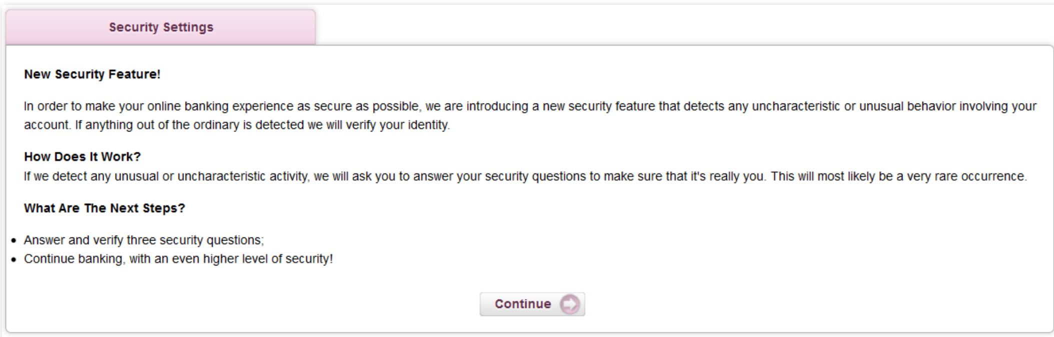
After the password change screen, you may be prompted to select a watermark image. This same image appears at all future logins.



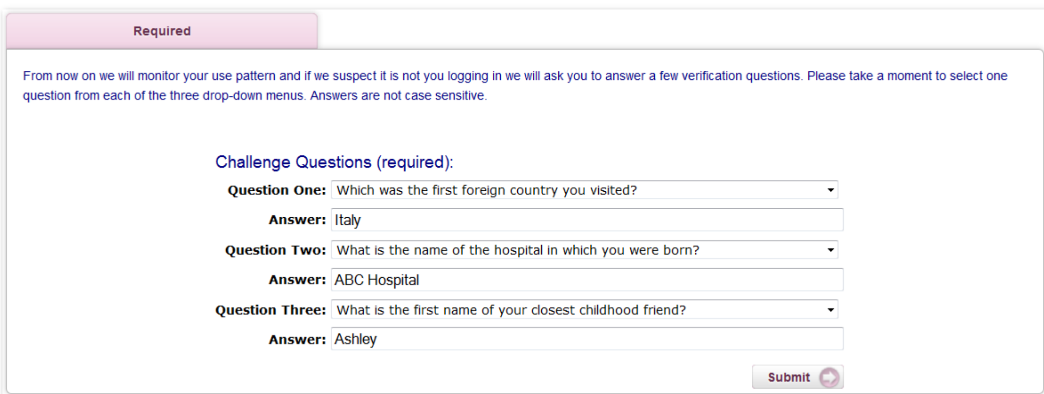
## Multi-Factor Authentication Security Question Collection

You may be prompted to select three security questions.

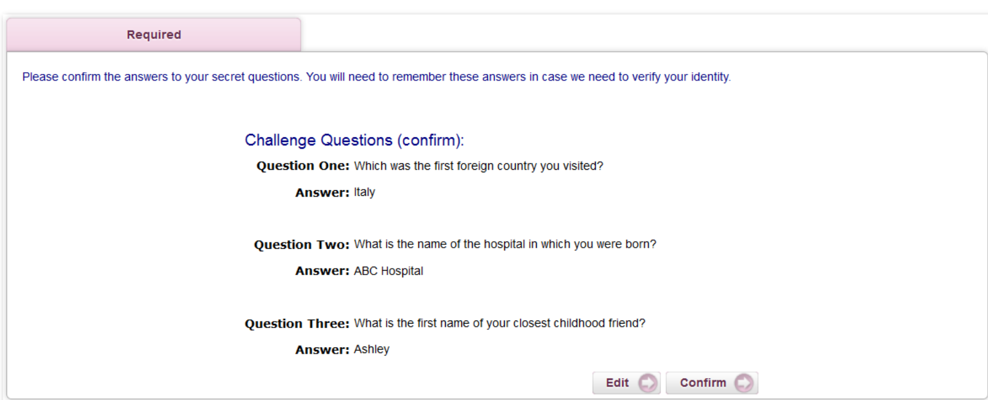
**Step 1**: Select **Continue.**




**Step 2**: Select a question from each drop-down menu and input answer. Select **Submit**. Answers are not case sensitive.



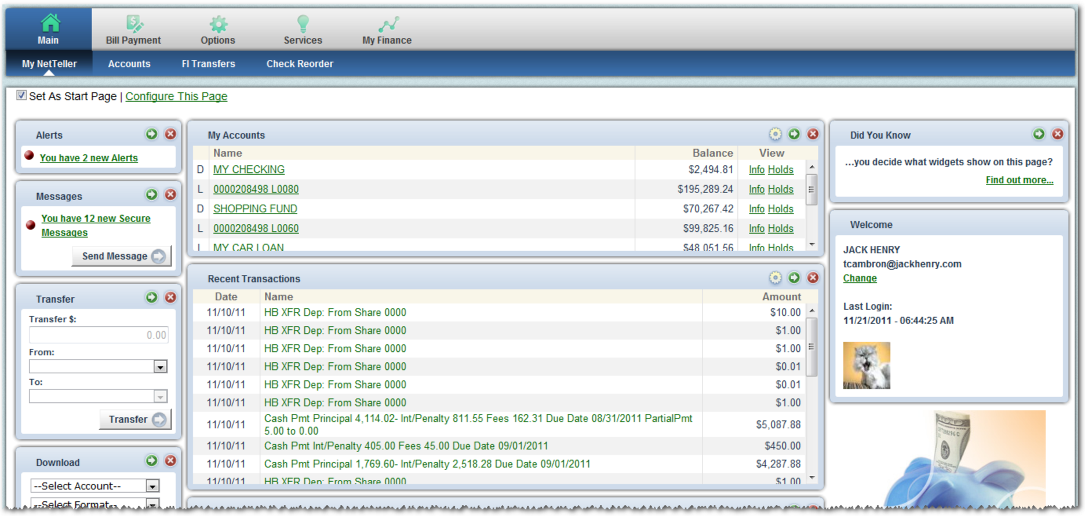

**Step 3**: Review selected questions and answers. **Edit** if necessary. Select **Confirm**.




*Once **Confirm** is selected, questions and answers cannot be modified.*

# My NetTeller

My NetTeller provides a customizable dashboard view of various NetTeller options.



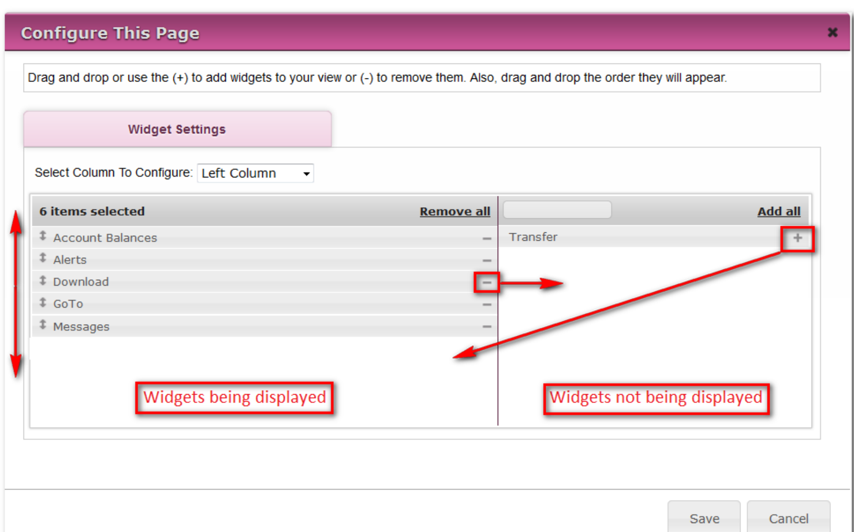

## My NetTeller Page Configuration

The following options appear in the top left portion of the screen.

**Set As Start Page**: Select to save the page as the landing screen upon login. If left *un*selected, you must actively navigate to the My NetTeller option to access this screen.

*If the box is unselected and the My NetTeller page is the default landing page, the credit union has required the use of My NetTeller.*

**Configure This Page**: Upon clicking this link, a lightbox window appears allowing control over which widgets to display. Any widgets not currently displayed are listed in the right column of the lightbox window and can be added.



To configure the page:

**Step 1**: Choose a column to work with from the **Select Column To Configure** drop-down field. The names of widgets (items) assigned to that column appear below.

*My NetTeller has a Left, Center and Right column. The default selection is Left Column. Widgets are pre-assigned into specific columns on the My NetTeller page and cannot be moved to different columns.*

**Step 2**: Add or remove widgets and change the order of display, if desired.

**Step 3**: Return to Step 1 until all columns have been set up.

**Step 4**: Click **Save** to retain changes made to all columns. The **Configure This Page** lightbox closes and the My NetTeller page reloads to reflect the changes.

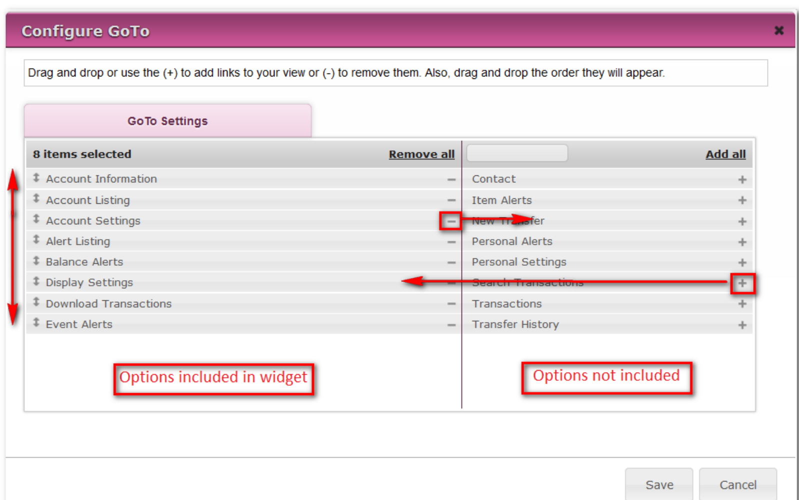
## My NetTeller Widget Configuration

While the configuration concept for each widget is the same, the content within the configuration lightbox window varies based on the purpose of the widget.

The Configure icon does not appear on widgets where configuration is not applicable.

To configure a widget:

**Step 1**: Click the **Configure** icon on the widget. The Configure lightbox appears:



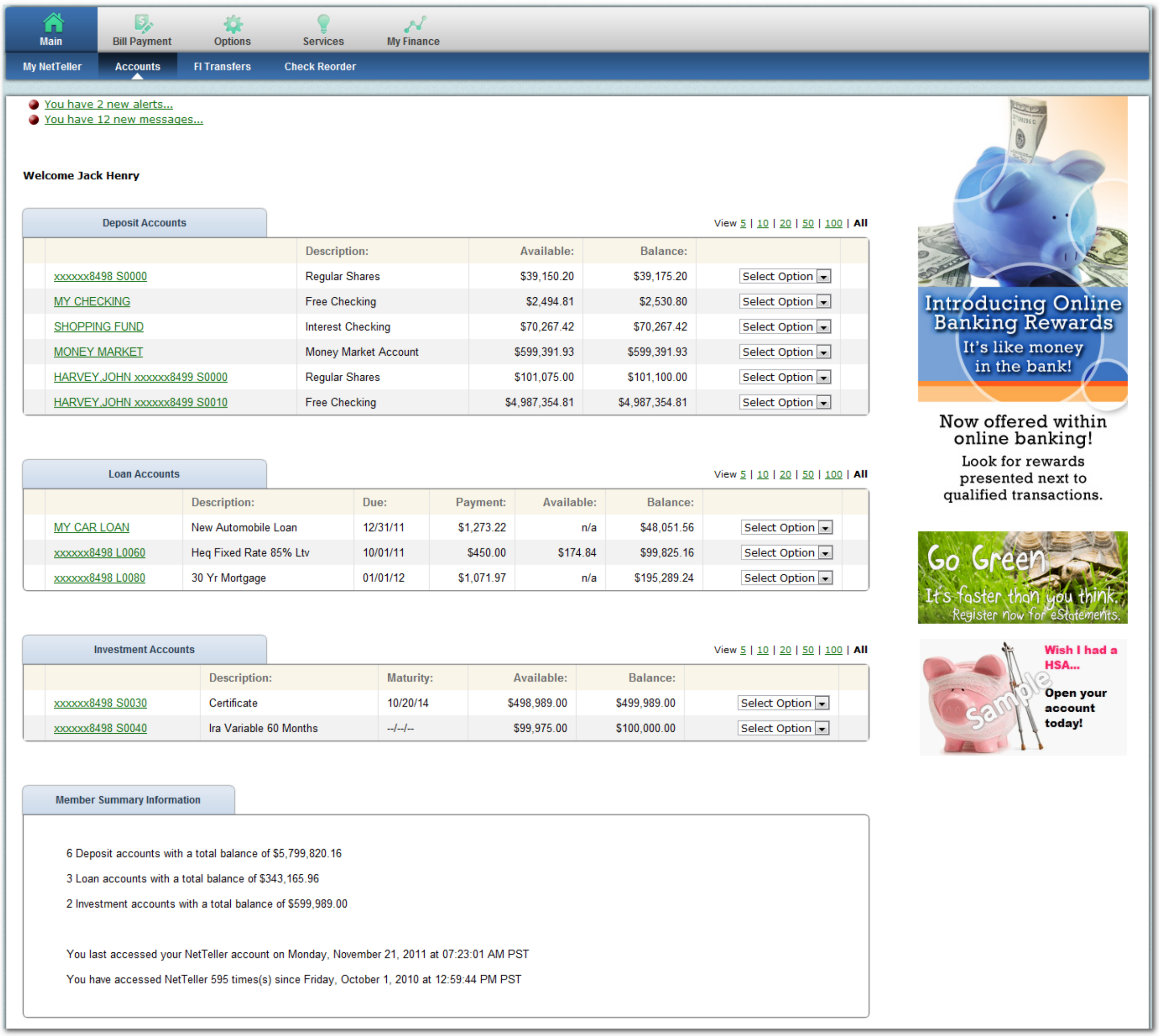

**Step 2**: Review the items being displayed (left side of lightbox) and items not currently displayed (right side of lightbox).

**Step 3**: Add or remove items and change the order of display, if desired.

**Step 4**: Click **Save** to retain changes made to the widget. The **Configure** lightbox closes and the widget reloads to reflect the changes.

## Account Listing

Displays shares, loans and other accounts linked to NetTeller and balance of those accounts. If My NetTeller is not selected or required as the landing page, Account Listing serves as the landing page upon login.




**Select Option**: Access menus such as Transactions, Download, Stop Payments, Transfers and Account Info.

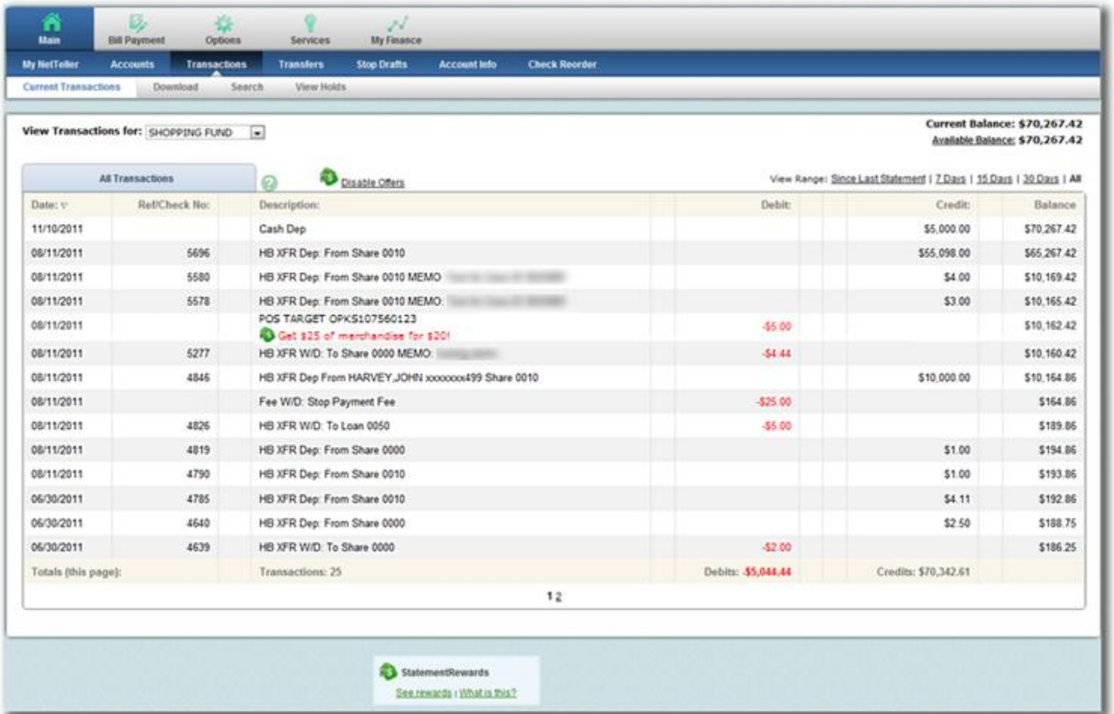
**Member Summary Information**: Displays the quantity of accounts tied to the NetTeller ID and a login summary.

## Transactions

View share, loan or other account activity, download activity and search for transactions.

### Current Transactions

Displays transaction history and balance information for a selected account.




**View Transactions for**: Navigate between the transactions listing of other accounts.

**Current Balance**: Displays the current balance of the account.

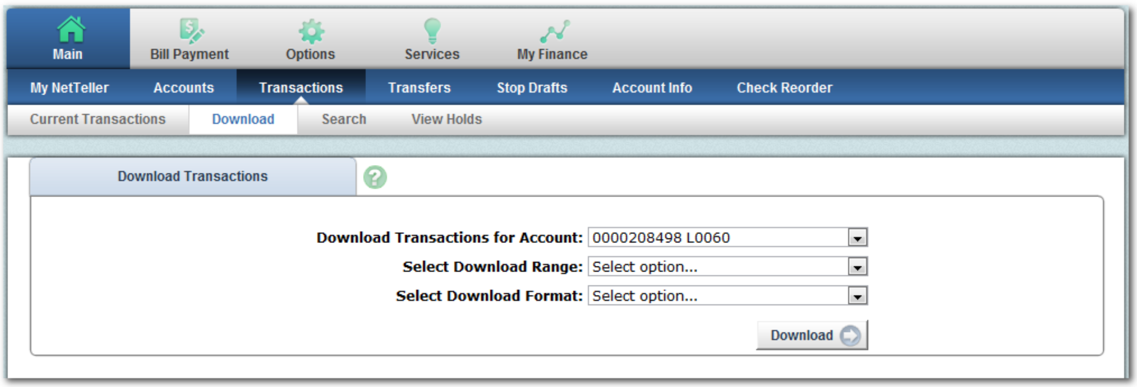
**Available Funds**: Displays the available balance of the account. The link displays the makeup of the available funds.

**View Range**: View transactions since last statement, last 7 days, last 15 days, last 30 days or All.

## Download

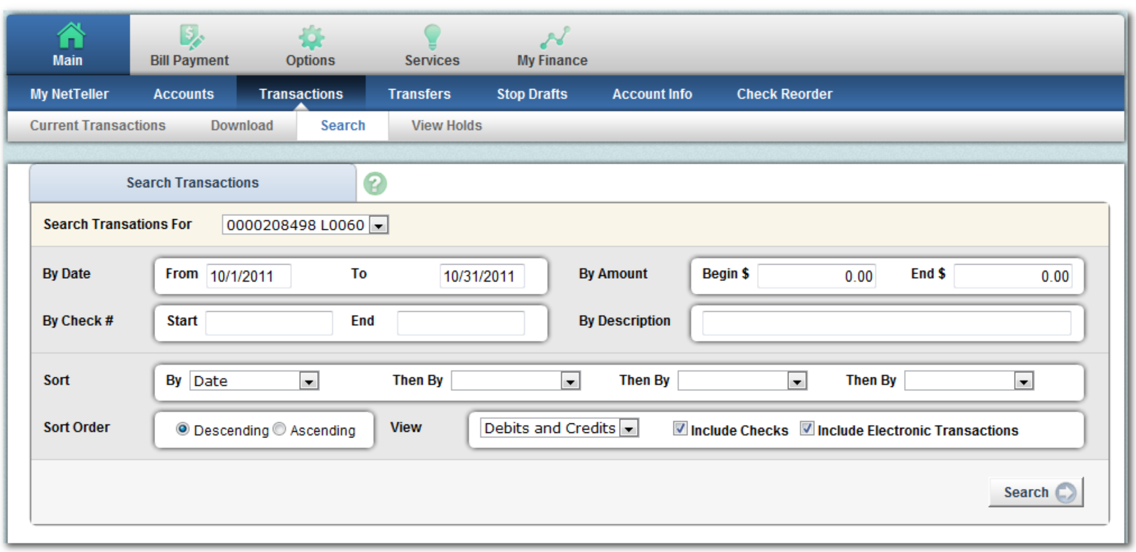
Download transactions since last statement or based on date range.  Format options include:

- Microsoft Money (.ofx)
- Intuit QuickBooks (.iif) (previous version of QuickBooks software)
- Standard Personal Finance (.qif) (old version of Quicken)
- Spreadsheet (.csv)
- Word Processing (.txt)
- Intuit QuickBooks (.qbo) and Quicken (.qfx) (upon contract)




## Search

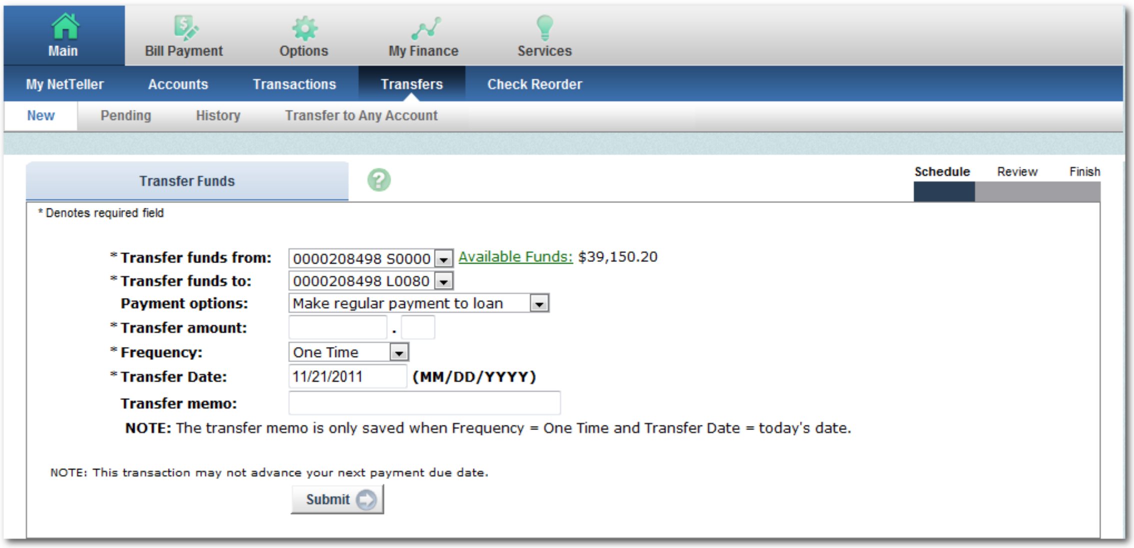
Use criteria to locate transactions.



# Transfers

Conduct or schedule a transfer, view pending transfers and review transfer history.

## Add Transfer




**Step 1**: Enter transfer information and click **Submit**.

**Payment options**: If a transfer is being made to a loan, payment options such as regular, principal only or interest only appears.

*Principal only and interest only payments do not advance payment due date.*

**Frequency**: Options include One Time, Weekly, Bi-Weekly, Semi-Monthly, and Monthly. Selecting anything other than One Time adds additional fields to specify week day or day of the month. Stop Date appears if frequency is anything other than One Time.

**Step 2**: Click **Confirm** to finalize transfer and receive confirmation or **Cancel** to discard the transfer.

*A confirmation number displays indicating transfer has been scheduled. A message displays if for any reason the transfer could not be scheduled.*

## Pending Transfers

View pending or recurring transfers already established. Use the drop-down menu to view, edit or delete transfers.

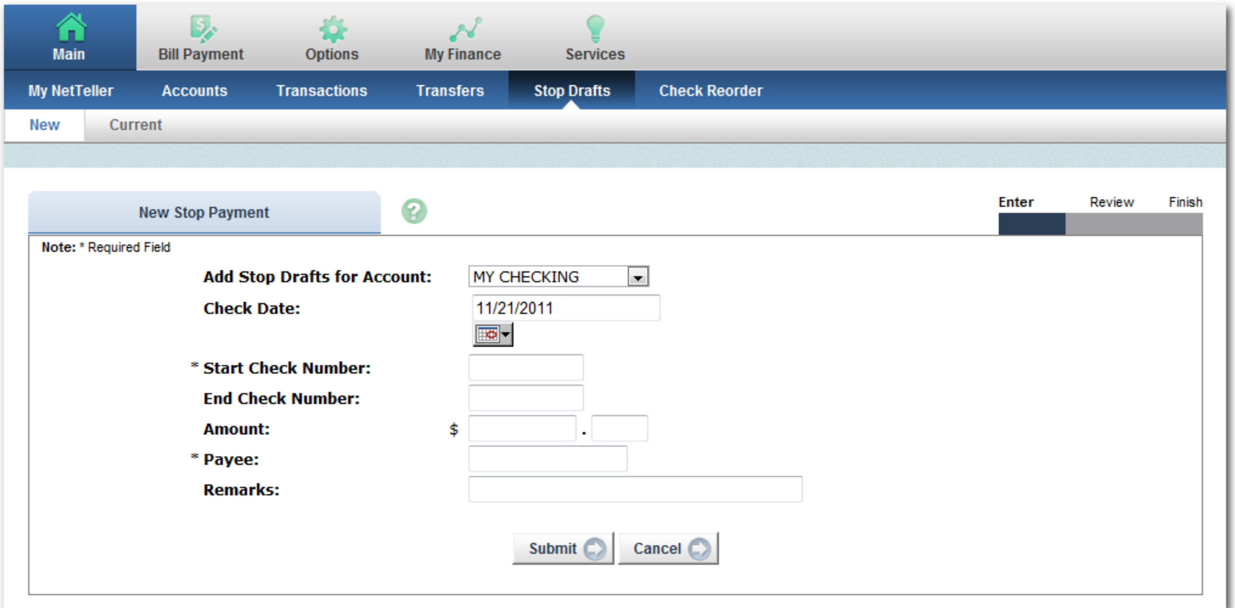
## History

View completed transfers.

# Stop Payments

Create new or view current stop payments.  A fee may be assessed for creating stop payments.

## New




**Step 1**:  Complete the fields and click **Submit**.

**Step 2**:  Review stop payment information.  Click **Confirm**.

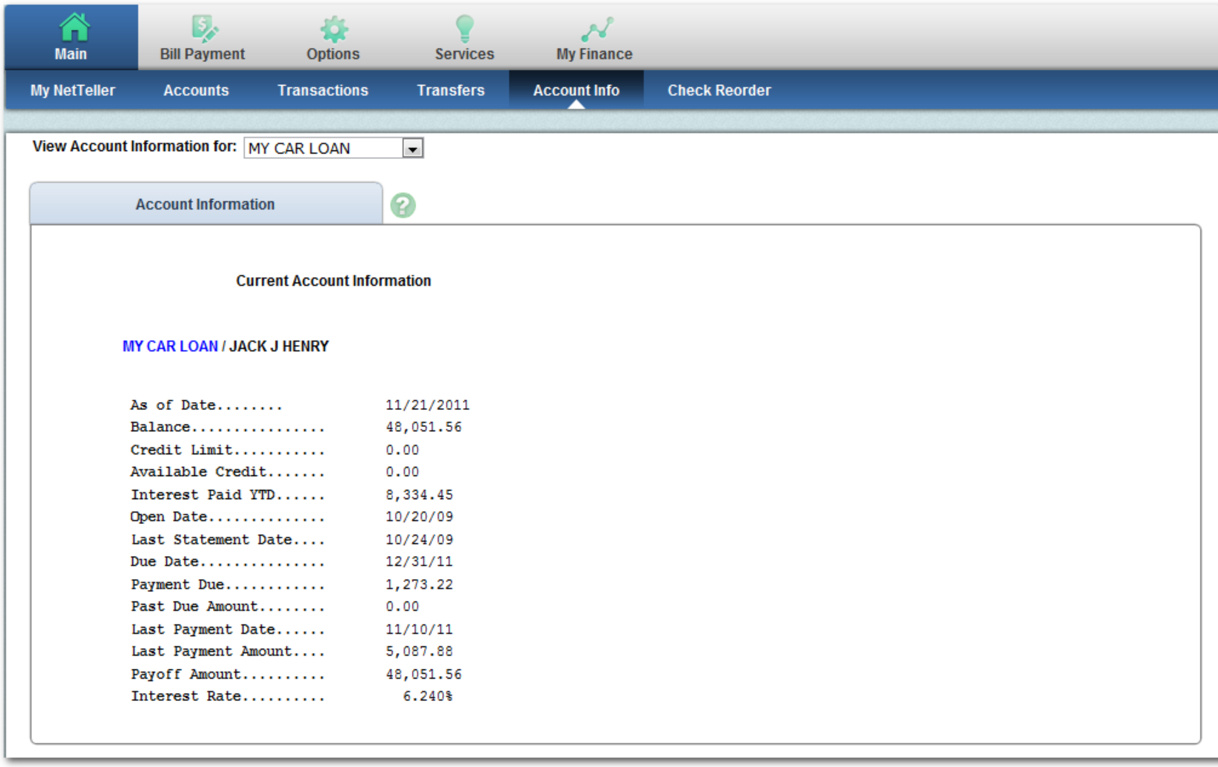
*Final confirmation displays indicating stop payment has been placed.  If check has already cleared your account or if a stop payment already exists for the item, a message shows stating the stop could not be placed.*

## Current

Lists stop payments currently on file.  Click **View** to see the expiration date of the stop payment.

# Account Info

Snapshot view of share, loan or other account.

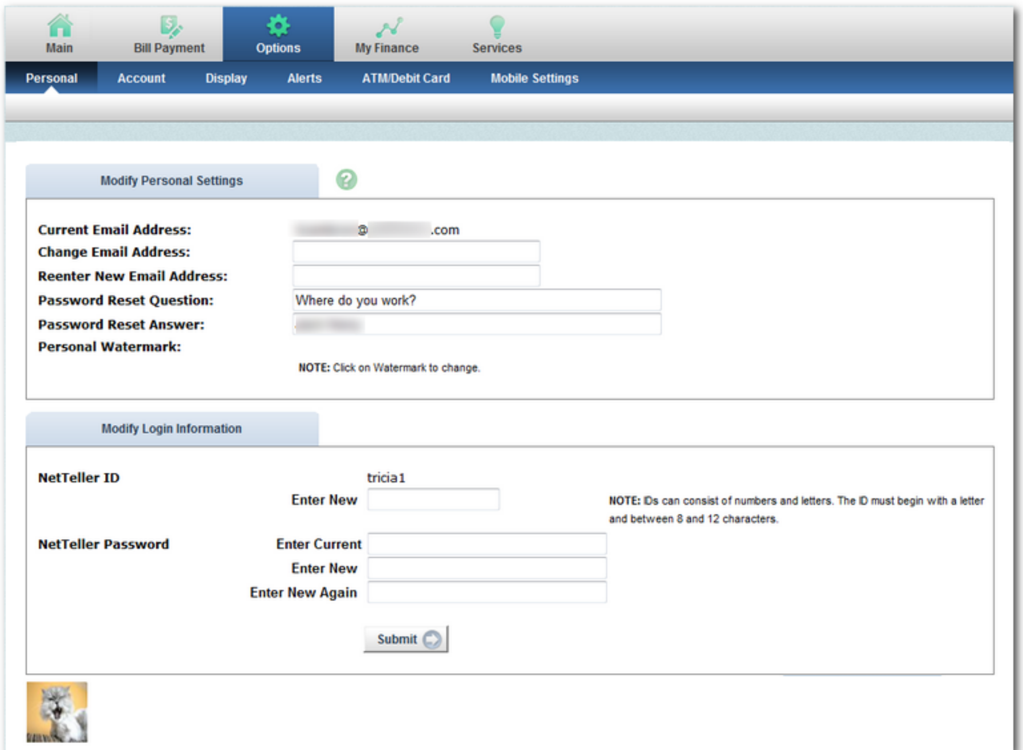


# Options

Modify login settings, rename accounts, modify display defaults and enroll in alerts.

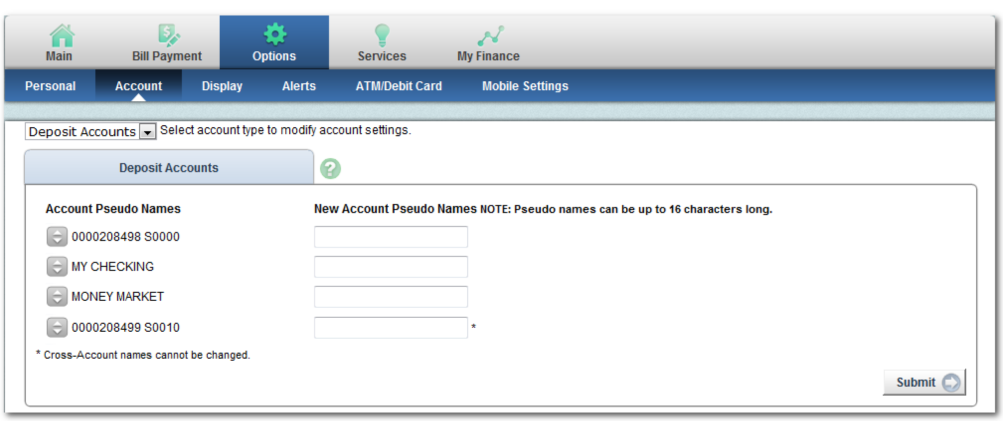
## Personal

Make changes to email address, establish or update password reset question and answer, modify login information and if applicable, change watermark.



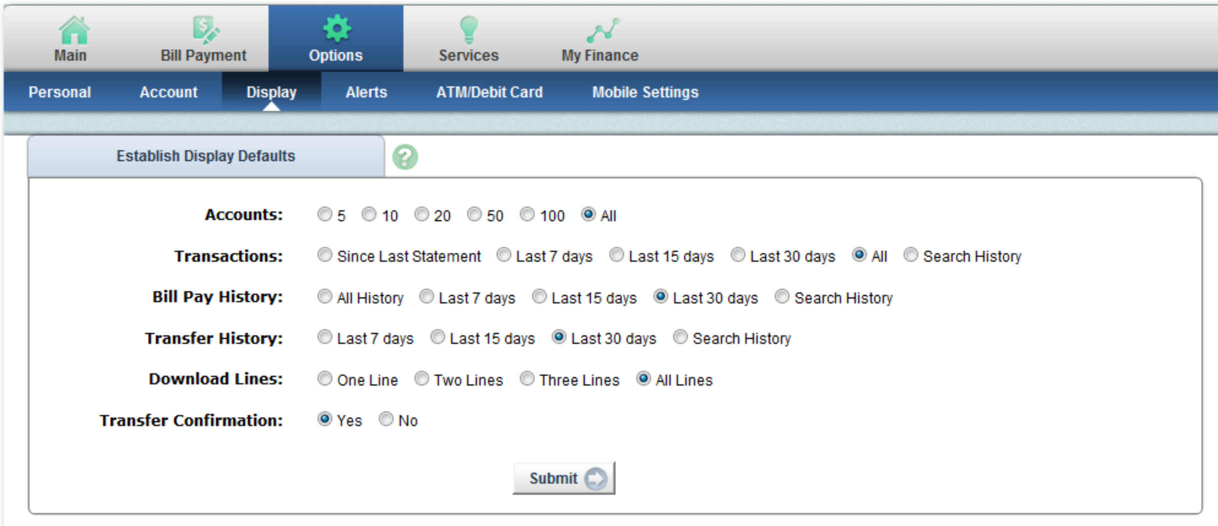

## Account

Change account names and order in which accounts appear.



## Display

Establish default settings for various pages within NetTeller.




**Accounts**: Number of accounts displaying on Account Listing page.

**Transactions**: Amount of initial history displayed when viewing transactions.

**Bill Pay History**: Amount of initial history displayed when viewing bill pay history. Applicable to NetTeller Bill Pay product only.

**Transfer History**: Amount of initial history shown when viewing transfer history.

**Download Lines**: Amount of transactional information included when using the download feature.

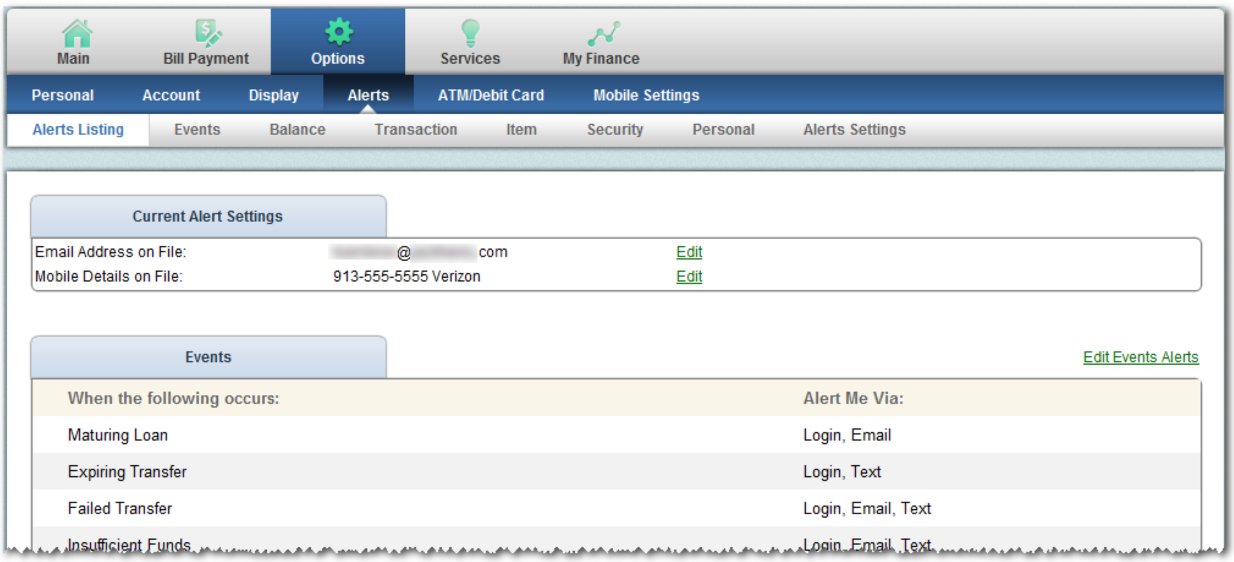
**Transfer Confirmation**: Setting of reviewing the transfer information and then confirming or cancelling the transaction.

## Alerts

Six types of alerts exist: Event, Balance, Transaction, Item, Security and Personal.

Alerts can be received up to three ways:

- **Log In**: Link displays on the Account Listing and My NetTeller page indicating a new alert exists. Click the link to view the details of the alert.
- **Email** (if enabled): Receive an email indicating a new alert exists in NetTeller.
- **Text** (if enabled): Receive an SMS test message to your mobile device.




### Event Alerts

Select from various account-related activities. The alert generates anytime the event occurs.

### Balance Alerts

Receive an alert when a balance falls above or below a specific amount. Repeat setup as desired.

### Transaction Alerts

Receive an alert when a debit over the indicated amount posts to a specific account, any account, debit/ATM card or credit card. Repeat setup as desired.

### Item Alerts

Watch for a specified item (check) number to clear your account. Repeat setup as desired.

### Security Alerts

Select from various login-related alerts. The alert generates anytime the activity occurs.

### Personal Alerts

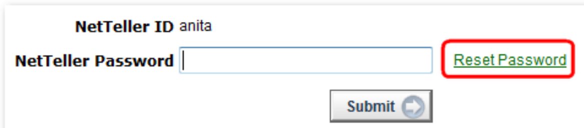
Establish a self-defined message to trigger on a specific date. Repeat setup as desired.

## Reset Password

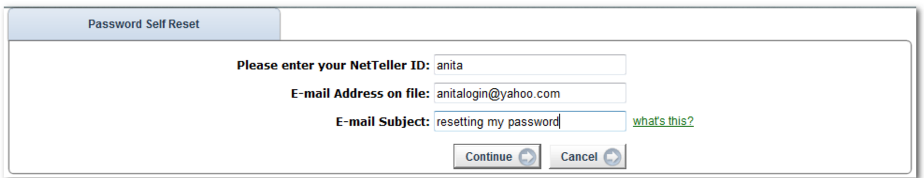
*Before the Reset Password feature can be utilized, **Current Email Address**, **Password Reset Question** and **Password Reset Answer** fields must be completed in the Options tab. The Password Reset Answer field is case sensitive.*

To use the reset password feature:

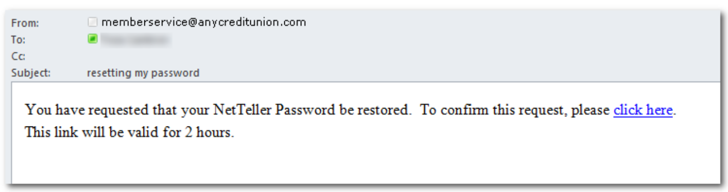
**Step 1**: Click **Reset Password** on the login screen.



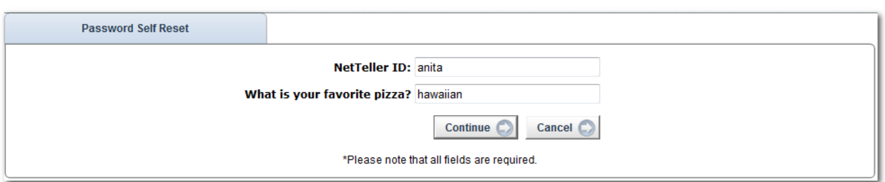

**Step 2**: Enter your NetTeller ID (username), email address, and email subject. Click **Continue.**



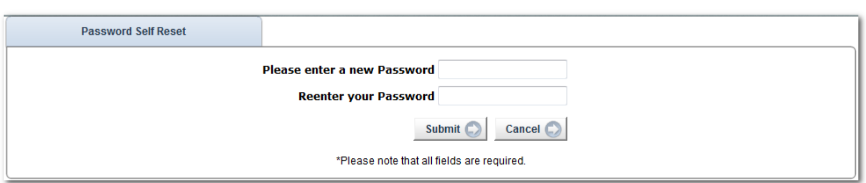

**Step 3**: Email displaying **E-Mail Subject** verbiage is sent. Click the link in the body of the email.




**Step 4**: Enter your NetTeller ID and answer the displayed question (answer is case sensitive). Click **Continue**.




**Step 5**: Create a new password. Click **Submit**.



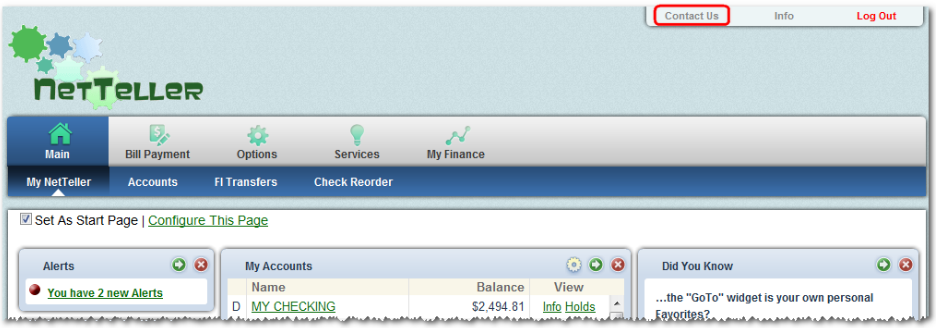

**Step 6**: Log in with the newly established password. If login is unsuccessful, your account may be frozen and you should contact the credit union.

## Message Center

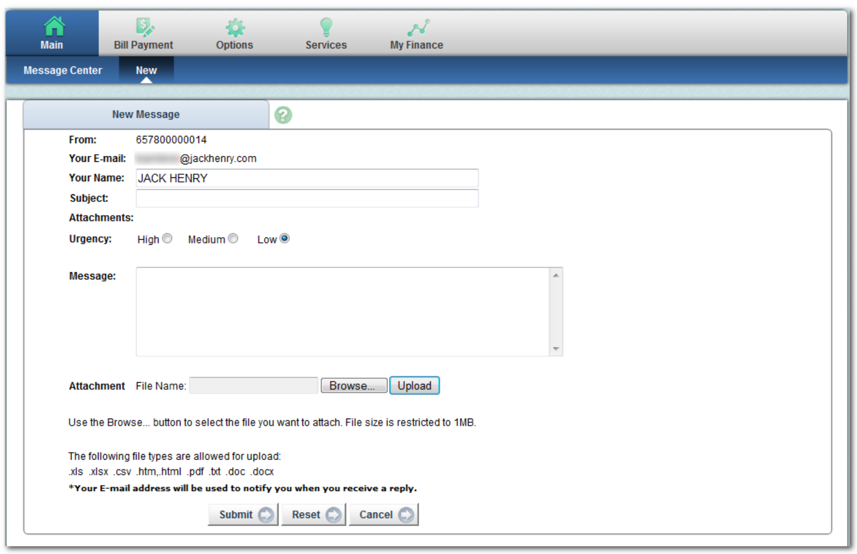
Send and receive secure messages to the credit union.

### Sending New Message

**Step 1**: Select **Contact Us**, located in the top right of the screen.




**Step 2**: Click **New**. Enter message information and click **Submit.** A confirmation appears.




### Message Received

When the credit union responds through the Message Center, you are notified via email. To access the response:

**Step 1**: Log into NetTeller. A red flashing icon followed by a link that reads **You have X new messages** displays.

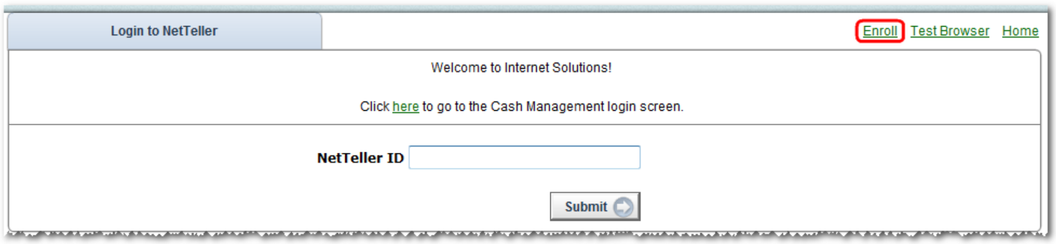
**Step 2**: Click the **link** to view the message within the Message Center.

*Messages received from the credit union are retained until you delete them.*

# Enroll

*This option is only for members who do not currently have NetTeller access.*

Submit an application to the credit union requesting access to NetTeller. Credit union will contact you to provide login information.




**Step 1**: Click **Enroll**.

**Step 2**: Review Online Enrollment Agreement. Click **I Agree** to continue.

**Step 3**: Enter requested information. Click **Continue** to move forward with application or **Cancel** to discontinue. Repeat until application is complete.

**Step 4**: A confirmation message displays. Click **Return To** button to be redirected to credit union's website.