

NetTeller Online Banking

End-User Guide for Episys

Jack Henry & Associates, Inc.

Contents

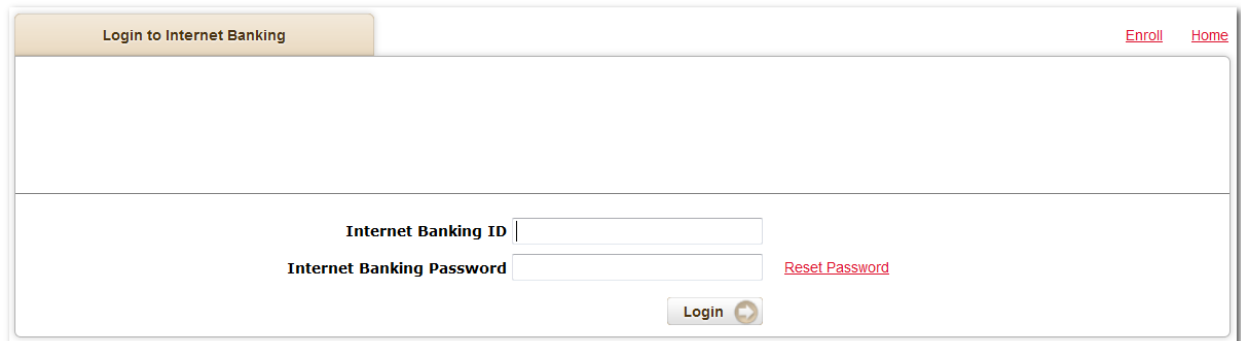
Login	1
Login Screen	1
Online Agreement.....	2
Password Change	2
Watermark Selection	2
Multi-Factor Authentication Security Question Collection.....	3
My NetTeller	4
My NetTeller Page Configuration.....	4
My NetTeller Widget Configuration.....	5
Account Listing	6
Transactions	7
Current Transactions.....	7
Download	8
Search.....	8
Transfers	9
Add Transfer.....	9
Pending Transfers	9
History.....	9
Stop Payments	10
New	10
Current	10
Account Info	11
Options	12
Personal	12
Account	12
Display.....	13
Alerts.....	14
Event Alerts.....	14
Balance Alerts	14
Transaction Alerts.....	14
Item Alerts	14
Security Alerts.....	14
Personal Alerts.....	14
Reset Password	15
Message Center	16
Sending New Message	16
Message Received.....	16
Enroll	17

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.

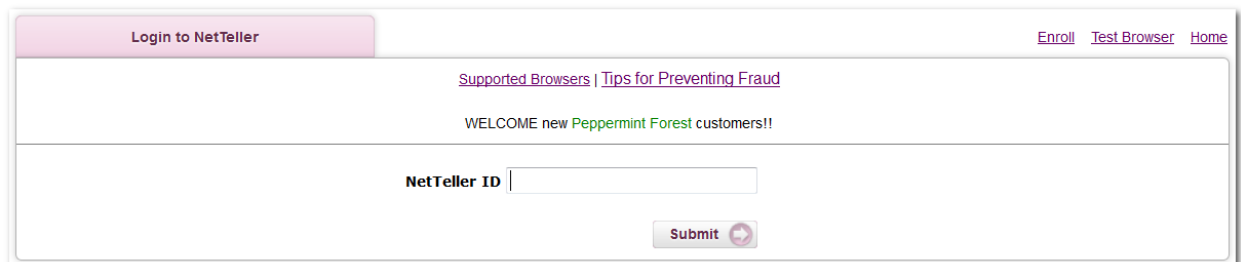
Login Screen

Login Screen without Watermark



The screenshot shows a login interface with a header bar containing "Login to Internet Banking" on the left and "Enroll" and "Home" links on the right. Below the header is a large white area with a horizontal line. Underneath the line, there are two input fields: "Internet Banking ID" and "Internet Banking Password". To the right of the password field is a "Reset Password" link. Below the input fields is a "Login" button with a right-pointing arrow.

Login Screen with Watermark



The screenshot shows a login interface with a header bar containing "Login to NetTeller" on the left and "Enroll", "Test Browser", and "Home" links on the right. Below the header is a large white area with a horizontal line. Above the line, there are two links: "Supported Browsers" and "Tips for Preventing Fraud". Below the line, there is a message: "WELCOME new Peppermint Forest customers!". Underneath the message is a "NetTeller ID" input field. Below the input field is a "Submit" button with a right-pointing arrow.

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.

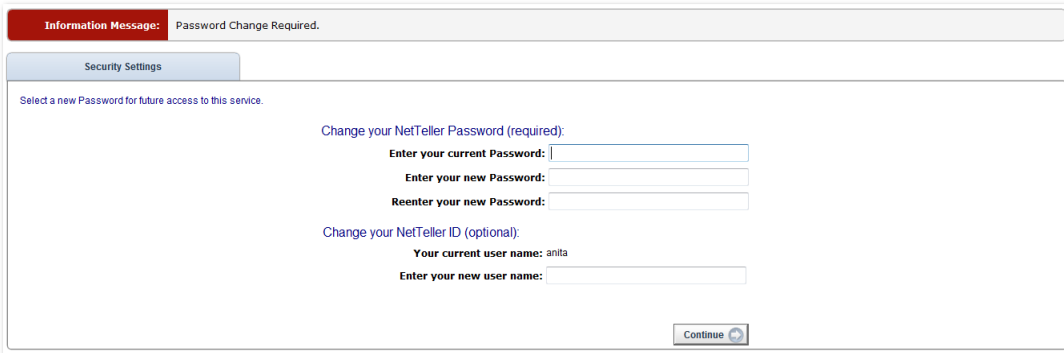
Step 1: Review the Online Agreement.

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.

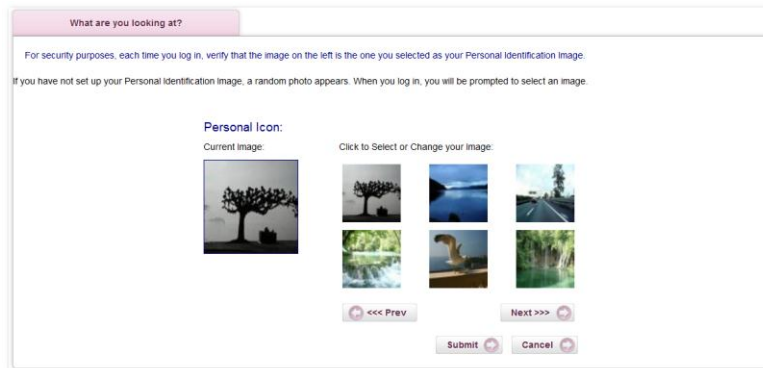


Change your NetTeller Password (required): Enter current password then new password twice to confirm accuracy.

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**.

Security Settings

New Security Feature!

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

How Does It Work?

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

What Are The Next Steps?

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

Continue

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

Required

From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

Challenge Questions (required):

Question One: Which was the first foreign country you visited?

Answer: Italy

Question Two: What is the name of the hospital in which you were born?

Answer: ABC Hospital

Question Three: What is the first name of your closest childhood friend?

Answer: Ashley

Submit

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

Required

Please confirm the answers to your secret questions. You will need to remember these answers in case we need to verify your identity.

Challenge Questions (confirm):

Question One: Which was the first foreign country you visited?
Answer: Italy

Question Two: What is the name of the hospital in which you were born?
Answer: ABC Hospital

Question Three: What is the first name of your closest childhood friend?
Answer: Ashley

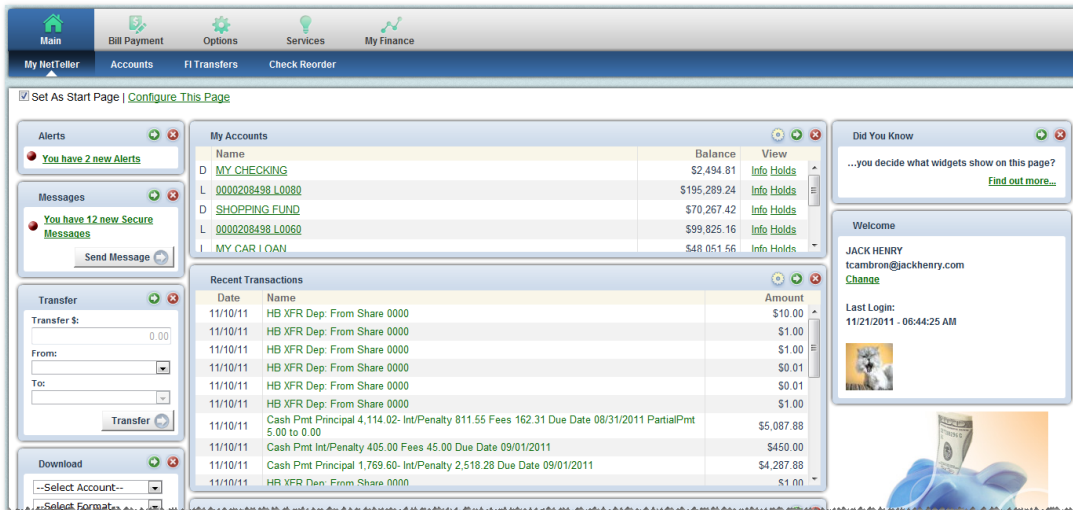
Edit Confirm



*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

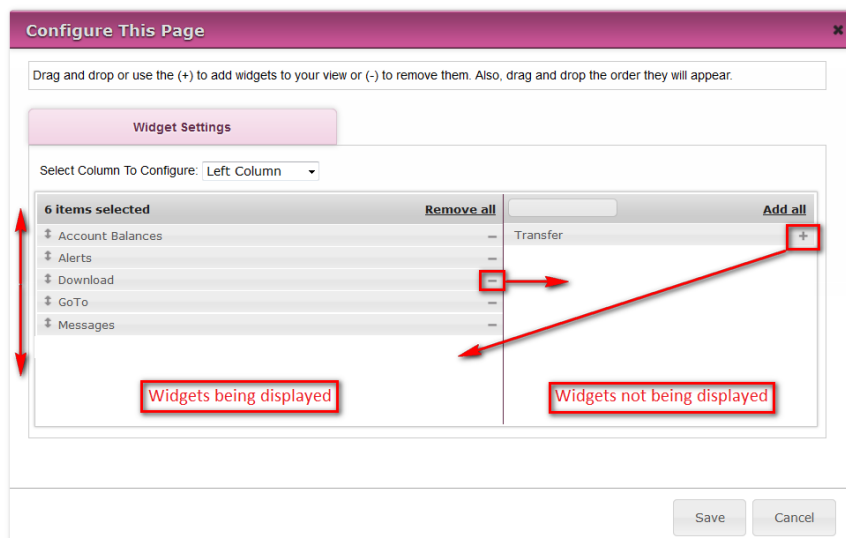
The following options appear in the top left portion of the screen.

Set As Start Page: Select to save the page as the landing screen upon login. If left *unselected*, 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.

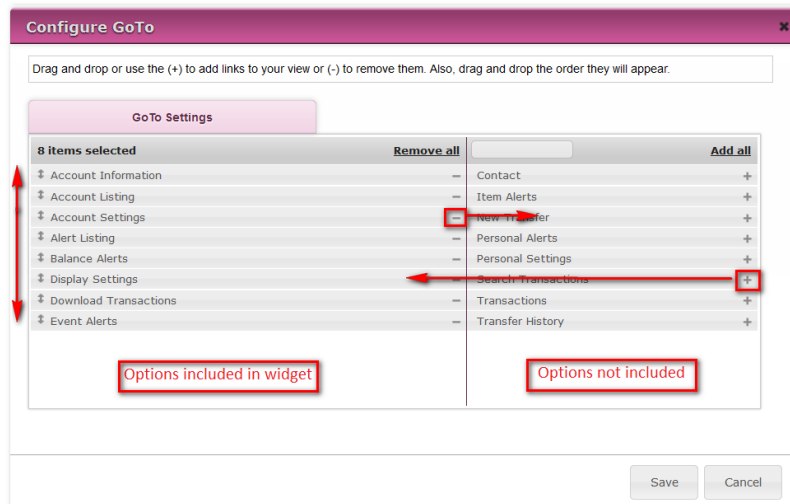
My NetTeller Widget Configuration

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.

Deposit Accounts View [5](#) | [10](#) | [20](#) | [50](#) | [100](#) | All

	Description:	Available:	Balance:	
xxxxxx8498 S0000	Regular Shares	\$39,150.20	\$39,175.20	Select Option
MY CHECKING	Free Checking	\$2,494.81	\$2,530.80	Select Option
SHOPPING FUND	Interest Checking	\$70,267.42	\$70,267.42	Select Option
MONEY MARKET	Money Market Account	\$599,391.93	\$599,391.93	Select Option
HARVEY JOHN xxxxxx8499 S0000	Regular Shares	\$101,075.00	\$101,100.00	Select Option
HARVEY JOHN xxxxxx8499 S0010	Free Checking	\$4,987,354.81	\$4,987,354.81	Select Option

Loan Accounts View [5](#) | [10](#) | [20](#) | [50](#) | [100](#) | All

	Description:	Due:	Payment:	Available:	Balance:	
MY CAR LOAN	New Automobile Loan	12/31/11	\$1,273.22	n/a	\$48,051.56	Select Option
xxxxxx8498 L0060	Heq Fixed Rate 85% Ltv	10/01/11	\$450.00	\$174.84	\$99,825.16	Select Option
xxxxxx8498 L0080	30 Yr Mortgage	01/01/12	\$1,071.97	n/a	\$195,289.24	Select Option

Investment Accounts View [5](#) | [10](#) | [20](#) | [50](#) | [100](#) | All

	Description:	Maturity:	Available:	Balance:	
xxxxxx8498 S0030	Certificate	10/20/14	\$498,989.00	\$499,989.00	Select Option
xxxxxx8498 S0040	Ira Variable 60 Months	-/-/-	\$99,975.00	\$100,000.00	Select Option

Member Summary Information

6 Deposit accounts with a total balance of \$5,799,820.16
 3 Loan accounts with a total balance of \$343,165.96
 2 Investment accounts with a total balance of \$599,989.00

You last accessed your NetTeller account on Monday, November 21, 2011 at 07:23:01 AM PST
 You have accessed NetTeller 595 times(s) since Friday, October 1, 2010 at 12:59:44 PM PST

Introducing Online Banking Rewards
It's like money in the bank!

Now offered within online banking!
Look for rewards presented next to qualified transactions.

Go Green
It's faster than you think.
Register now for eStatements.

Wish I had a HSA...
Open your account today!

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: SHOPPING FUND

Current Balance: \$70,267.42
Available Balance: \$70,267.42

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

Date	Ref/Check No.	Description	Debit	Credit	Balance
11/10/2011		Cash Dep		\$5,000.00	\$70,267.42
08/11/2011	5696	HB XFR Dep: From Share 0010		\$55,098.00	\$65,267.42
08/11/2011	5580	HB XFR Dep: From Share 0010 MEMO		\$4.00	\$10,169.42
08/11/2011	5578	HB XFR Dep: From Share 0010 MEMO		\$3.00	\$10,165.42
08/11/2011		POS TARGET OPK5107560123			\$10,162.42
08/11/2011		Get \$25 of merchandise for \$20!	\$5.00		\$10,162.42
08/11/2011	5277	HB XFR W/D: To Share 0000 MEMO	\$4.44		\$10,160.42
08/11/2011	4845	HB XFR Dep From HARVEY JOHN xxxxxxx499 Share 0010		\$10,000.00	\$10,164.86
08/11/2011		Fee W/D: Stop Payment Fee	\$25.00		\$164.86
08/11/2011	4826	HB XFR W/D: To Loan 0050	\$5.00		\$189.86
08/11/2011	4819	HB XFR Dep: From Share 0000		\$1.00	\$194.86
08/11/2011	4790	HB XFR Dep: From Share 0010		\$1.00	\$193.86
06/30/2011	4785	HB XFR Dep: From Share 0010		\$4.11	\$192.86
06/30/2011	4640	HB XFR Dep: From Share 0000		\$2.50	\$188.75
06/30/2011	4639	HB XFR W/D: To Share 0000	\$2.00		\$186.25
Totals (this page):			Debits: \$5,044.44	Credits: \$70,342.61	

Statement Rewards
[See rewards | What is this?](#)

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)

The screenshot shows the 'Download Transactions' interface. At the top, there is a navigation bar with icons for Main, Bill Payment, Options, Services, and My Finance. Below this is a secondary navigation bar with tabs for My NetTeller, Accounts, Transactions (selected), Transfers, Stop Drafts, Account Info, and Check Reorder. Under the Transactions tab, there are sub-tabs for Current Transactions, Download (selected), Search, and View Holds. The main content area is titled 'Download Transactions' and contains three dropdown menus: 'Download Transactions for Account:' with the value '0000208498 L0060', 'Select Download Range:' with 'Select option...', and 'Select Download Format:' with 'Select option...'. A 'Download' button with a right-pointing arrow is located at the bottom right of the form.

Search

Use criteria to locate transactions.

The screenshot shows the 'Search Transactions' interface. It features the same top navigation bar as the previous screenshot. The secondary navigation bar has tabs for Current Transactions, Download, Search (selected), and View Holds. The main content area is titled 'Search Transactions' and includes a search criteria form. At the top, there is a dropdown for 'Search Transactions For' with the value '0000208498 L0060'. Below this are several search criteria sections: 'By Date' with 'From' (10/1/2011) and 'To' (10/31/2011) fields; 'By Amount' with 'Begin \$' (0.00) and 'End \$' (0.00) fields; 'By Check #' with 'Start' and 'End' fields; and 'By Description' with a text input field. There are also 'Sort' and 'Sort Order' sections. The 'Sort' section has four dropdown menus for 'By', 'Then By', 'Then By', and 'Then By'. The 'Sort Order' section has radio buttons for 'Descending' (selected) and 'Ascending', and a 'View' dropdown set to 'Debits and Credits'. There are also checkboxes for 'Include Checks' and 'Include Electronic Transactions', both of which are checked. A 'Search' button with a right-pointing arrow is located at the bottom right of the form.

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.

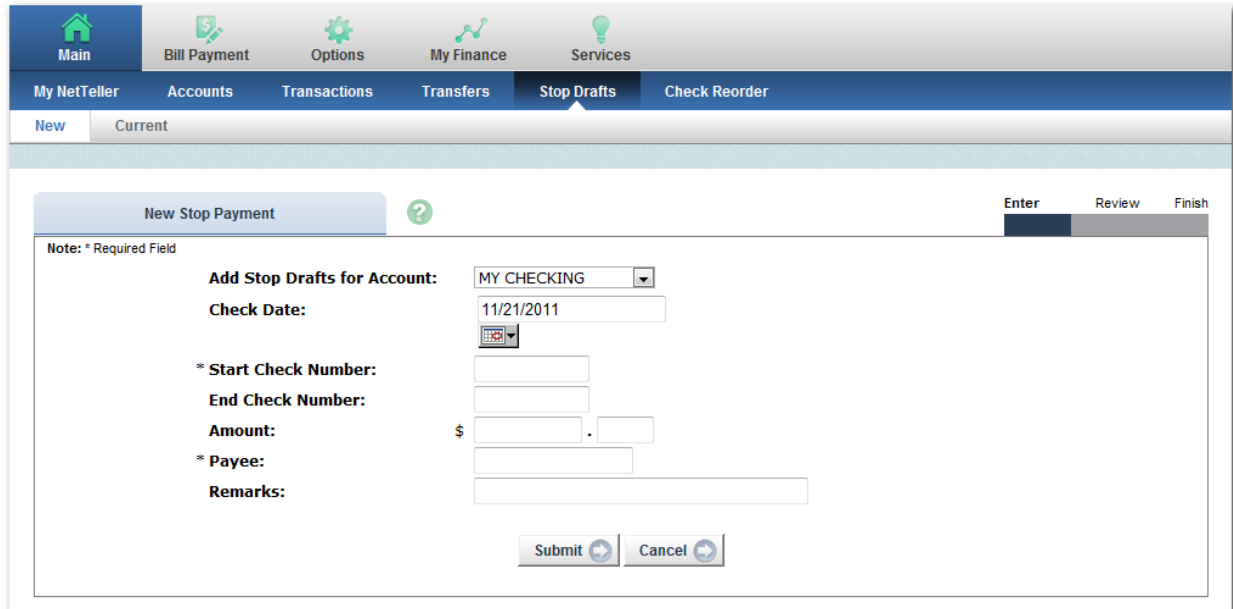
History

View completed transfers.

Stop Payments

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

New



The screenshot shows a web application interface for creating a new stop payment. At the top, there is a navigation bar with icons for Main, Bill Payment, Options, My Finance, and Services. Below this is a secondary navigation bar with tabs for My NetTeller, Accounts, Transactions, Transfers, Stop Drafts (which is selected), and Check Reorder. Under the 'Stop Drafts' tab, there are sub-tabs for 'New' and 'Current'. The main content area is titled 'New Stop Payment' and includes a help icon. On the right side of the form, there are three buttons: 'Enter', 'Review', and 'Finish'. The form fields are as follows:

- Note:** * Required Field
- Add Stop Drafts for Account:** MY CHECKING (dropdown menu)
- Check Date:** 11/21/2011 (text input with a calendar icon)
- * Start Check Number:** (text input)
- End Check Number:** (text input)
- Amount:** \$ (text input) . (text input)
- * Payee:** (text input)
- Remarks:** (text input)

At the bottom of the form, there are two buttons: 'Submit' and 'Cancel'.

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.

The screenshot displays a web application interface for account management. At the top, there is a navigation bar with icons for 'Main', 'Bill Payment', 'Options', 'Services', and 'My Finance'. Below this is a secondary navigation bar with tabs for 'My NetTeller', 'Accounts', 'Transactions', 'Transfers', 'Account Info', and 'Check Reorder'. The 'Account Info' tab is selected. A dropdown menu shows 'View Account Information for: MY CAR LOAN'. Below this is a section titled 'Account Information' with a help icon. The main content area is titled 'Current Account Information' and displays the following data:

MY CAR LOAN / JACK J HENRY	
As of Date.....	11/21/2011
Balance.....	48,051.56
Credit Limit.....	0.00
Available Credit.....	0.00
Interest Paid YTD.....	8,334.45
Open Date.....	10/20/09
Last Statement Date....	10/24/09
Due Date.....	12/31/11
Payment Due.....	1,273.22
Past Due Amount.....	0.00
Last Payment Date.....	11/10/11
Last Payment Amount....	5,087.88
Payoff Amount.....	48,051.56
Interest Rate.....	6.240%

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.

The screenshot shows the 'Options' menu with 'Personal' selected. The 'Modify Personal Settings' section includes fields for 'Current Email Address', 'Change Email Address', 'Reenter New Email Address', 'Password Reset Question' (with the example 'Where do you work?'), and 'Password Reset Answer'. A 'Personal Watermark' field is also present with a note: 'NOTE: Click on Watermark to change.' Below this is the 'Modify Login Information' section, which includes a 'NetTeller ID' field (containing 'tricia1') with a note: 'NOTE: IDs can consist of numbers and letters. The ID must begin with a letter and between 8 and 12 characters.' It also has 'Enter New' and 'Submit' buttons. The 'NetTeller Password' section has 'Enter Current', 'Enter New', and 'Enter New Again' fields, along with a 'Submit' button. A small image of a cat is visible in the bottom left corner of the form area.

Account

Change account names and order in which accounts appear.

The screenshot shows the 'Options' menu with 'Account' selected. The 'Deposit Accounts' section is active, showing a dropdown menu for 'Deposit Accounts' and a note: 'Select account type to modify account settings.' Below this is the 'Deposit Accounts' section, which includes a table of 'Account Pseudo Names' and 'New Account Pseudo Names'. The table lists four accounts: '0000208498 S0000', 'MY CHECKING', 'MONEY MARKET', and '0000208499 S0010'. The 'New Account Pseudo Names' section has four input fields corresponding to the accounts. A note states: 'NOTE: Pseudo names can be up to 16 characters long.' and a footer note says: '* Cross-Account names cannot be changed.' A 'Submit' button is located at the bottom right.

Display

Establish default settings for various pages within NetTeller.

Establish Display Defaults

Accounts: 5 10 20 50 100 All

Transactions: Since Last Statement Last 7 days Last 15 days Last 30 days All Search History

Bill Pay History: All History Last 7 days Last 15 days Last 30 days Search History

Transfer History: Last 7 days Last 15 days Last 30 days Search History

Download Lines: One Line Two Lines Three Lines All Lines

Transfer Confirmation: Yes No

Submit

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.

When the following occurs:	Alert Me Via:
Maturing Loan	Login, Email
Expiring Transfer	Login, Text
Failed Transfer	Login, Email, Text
Insufficient Funds	Login, Email, Text

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.

NetTeller ID anita
NetTeller Password
[Reset Password](#)
Submit

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

Password Self Reset

Please enter your NetTeller ID: anita
E-mail Address on file: anitalogin@yahoo.com
E-mail Subject: resetting my password [what's this?](#)
Continue Cancel

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

From: memberservice@anycreditunion.com
To: [redacted]
Cc:
Subject: resetting my password

You have requested that your NetTeller Password be restored. To confirm this request, please [click here](#).
This link will be valid for 2 hours.

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

Password Self Reset

NetTeller ID: anita
What is your favorite pizza? hawaiian
Continue Cancel

*Please note that all fields are required.

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

Password Self Reset

Please enter a new Password
Reenter your Password
Submit Cancel

*Please note that all fields are required.

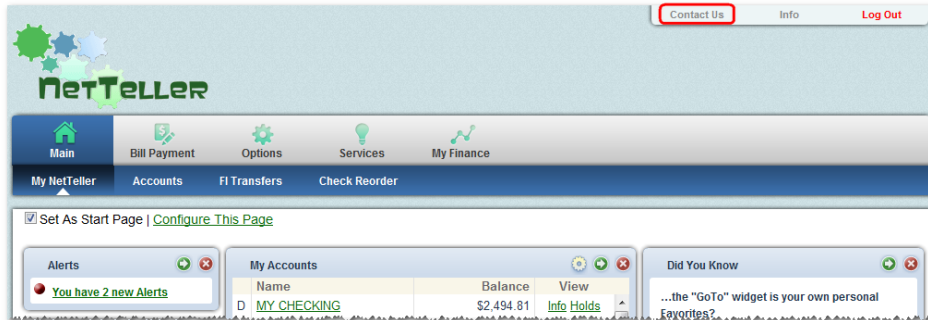
Step 6: Log in with the newly established password. If login is unsuccessful, your account may be frozen and you should contact the credit union.

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.

A screenshot of the 'New Message' form in the NetTeller Message Center. The form includes fields for 'From' (65780000014), 'Your E-mail' (@jackhenry.com), 'Your Name' (JACK HENRY), 'Subject', and 'Attachments'. There are radio buttons for 'Urgency' (High, Medium, Low) and a large text area for the 'Message'. Below the message area are 'Attachment' fields with 'Browse...' and 'Upload' buttons. At the bottom are 'Submit', 'Reset', and 'Cancel' buttons. A note states: 'Use the Browse... button to select the file you want to attach. File size is restricted to 1MB. The following file types are allowed for upload: .xls .xlsx .csv .html .html .pdf .txt .doc .docx. *Your E-mail address will be used to notify you when you receive a reply.'

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.

A screenshot of a web browser window showing the NetTeller login page. The page has a header with "Login to NetTeller" on the left and "Enroll Test Browser Home" on the right. The "Enroll" link is highlighted with a red box. Below the header, the text reads "Welcome to Internet Solutions!" and "Click [here](#) to go to the Cash Management login screen." There is a text input field labeled "NetTeller ID" and a "Submit" button with a right-pointing arrow.

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.