JACKHENRY University

NetTeller® Release 2017

NetTeller® Online Banking™ Functionality Training Guide

SilverLake, CIF 20/20®, Core Director®, Episys®

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jack henry & ASSOCIATES INC.®

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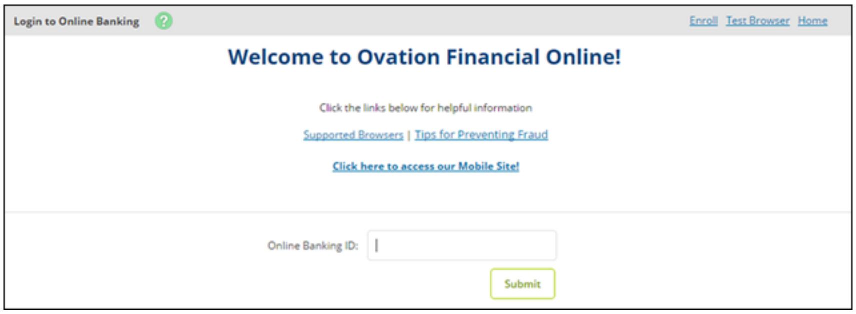
NetTeller Online Banking Functionality

NetTeller Login Process

Login Screen



Home
Select this to open the financial institution's website.

Test Browser
Allows users to view the current browser version.

Enroll
Allow users who do not currently have a NetTeller account to initiate online enrollment for the Internet Banking product. You review submitted online information, and then establish a NetTeller profile manually.

NetTeller ID
The 12-digit NetTeller ID associated with the NetTeller user.

NetTeller Password
Enter the 4-digit number provided by the financial institution.

Reset Password
Create a password if your NetTeller ID is locked or you have forgotten your password. To use this feature, you must have already established your **Password Reset Question** and **Password Reset Answer** in NetTeller's **Settings**.

Online Agreement

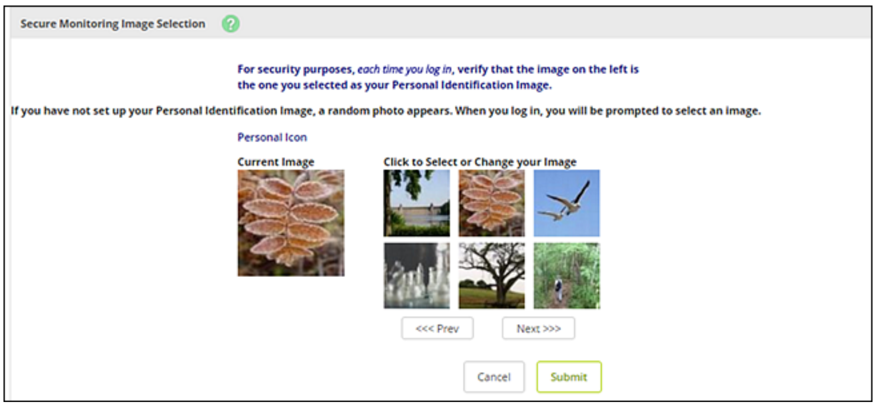
At first logon, you must agree to the financial institution's online agreement.

1. Review the online agreement.
2. Select **I agree**.
3. Select **Accept** to proceed.

Multi-Factor Authentication

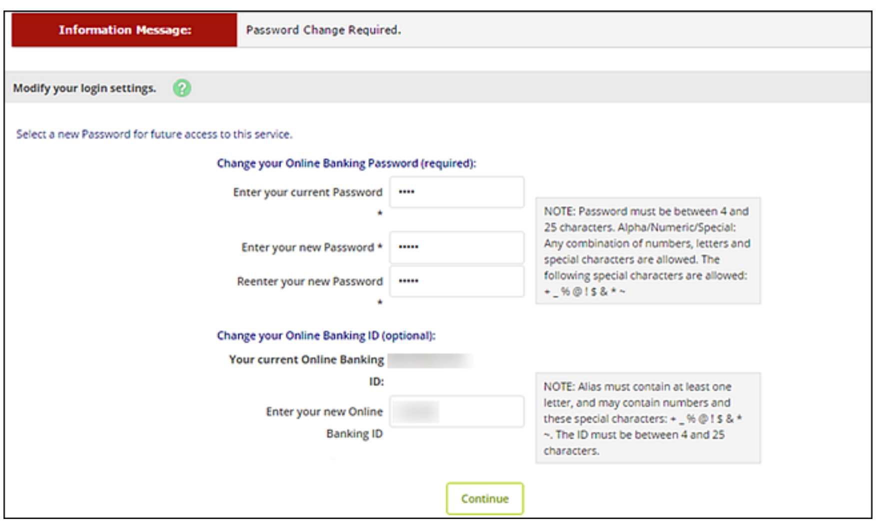
Watermark Selection

Select your desired watermark image. This image appears at all future logins and all pages within NetTeller. When you enter your ID and see this image, you know that you are logging into your bank's genuine online banking website and not a fraudulent one.



Password Change

At first logon, or if your password has been reset, you must create a new password. If desired, you can also change your NetTeller ID to create an alias or nickname.



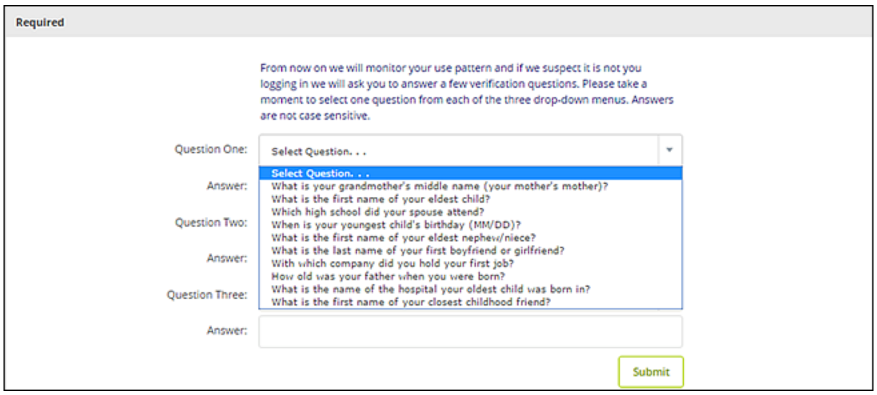
Change Your Online Banking Password (required):
Enter current password, and then enter the new password twice to confirm.

Change Your Online Banking ID (optional):
Enter a new alias so that you do not have to enter the 12-digit ID. The alias and the 12-digit ID are interchangeable.

Security Question Selection

For security reasons, you may be asked to select three questions. These questions are used to verify your identity in the future.

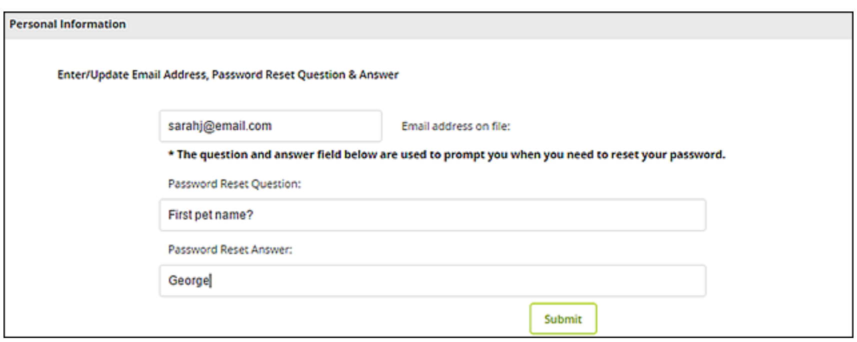
1. Select **Continue**.
2. Select a question from each drop-down menu and input answer.



3. Select **Submit**.

   Answers are not case sensitive.

4. Once the verification screen appears, you can **Edit** the questions and answers, or **Confirm** to save them.
   Once confirmed, you cannot make changes.
5. Select **Continue**.
6. Enter or update the email address.
7. Construct a password reset question and answer, and then select **Submit**.



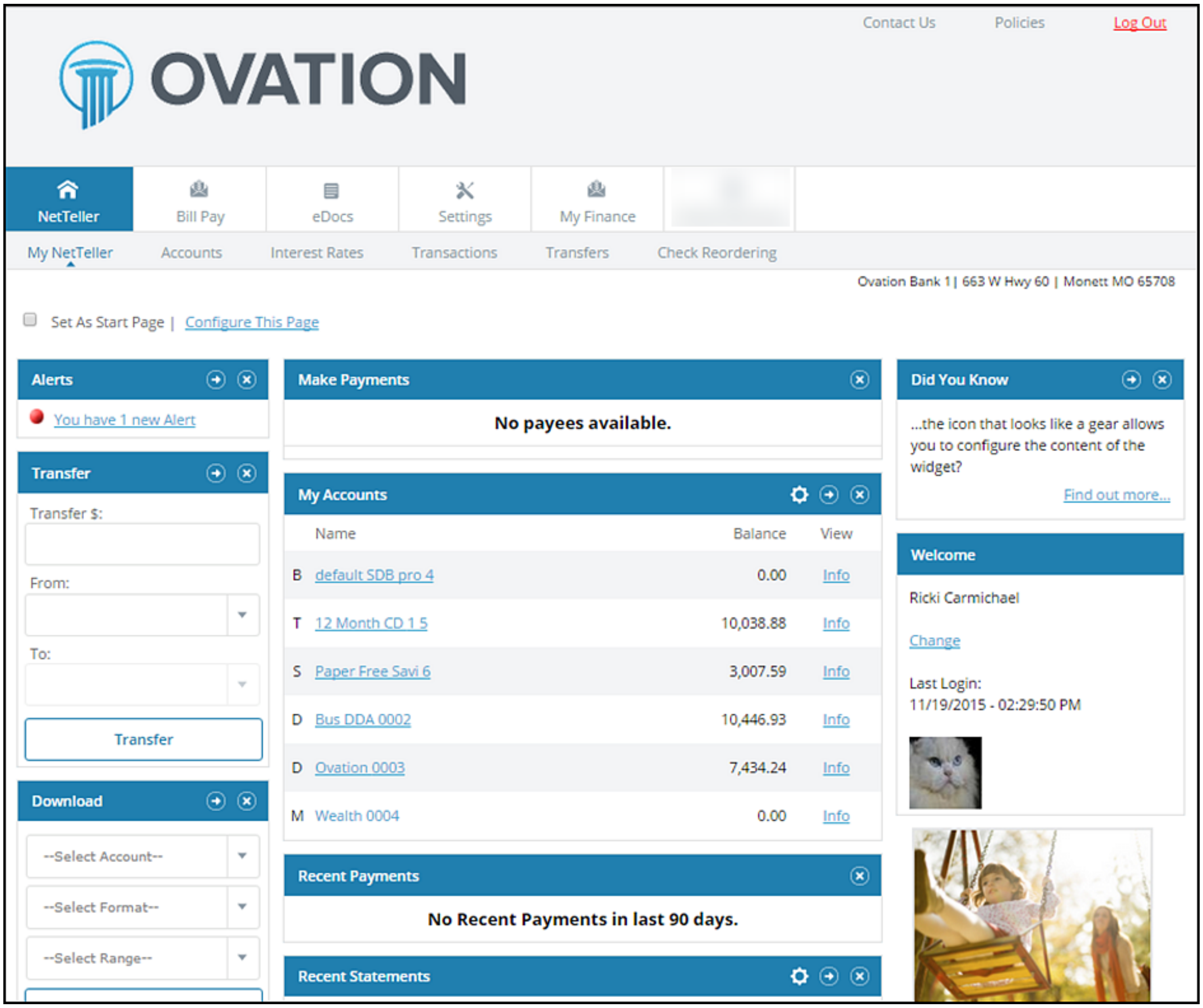
You are now a collected multi-factor authentication user and can access NetTeller.

Landing Page

The landing page is the initial screen that appears once you have successfully logged into online banking. There are two possible landing pages based on your financial institution's settings: *My NetTeller* or the *Accounts Listing* screen.

My NetTeller

Provides a customizable dashboard view of various NetTeller options divided by widgets. You can select which widgets display in each column and in which order.



My NetTeller Page Configuration

Use the **Set As Start Page | Configure This Page** option to customize the My NetTeller page.

Select the **Set As Start Page** if you would like to save this page as the landing screen upon log in. If left unselected, you must actively navigate to the My NetTeller option to access this screen.

Use the **Configure This Page** option to control which widgets appear. You can add or remove widgets from *My NetTeller* screen view by using the plus and minus icons.

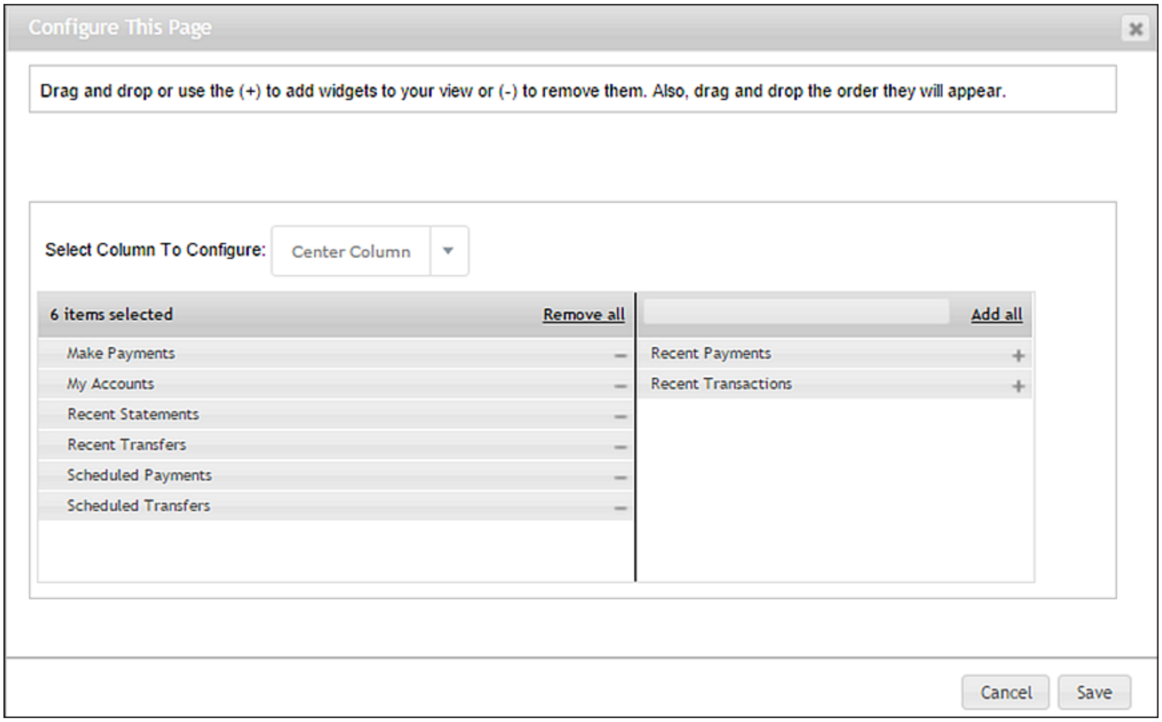
How to Configure My NetTeller Page

1. Choose a column to work with from the **Select Column To Configure** drop-down field.

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

The names of widgets assigned to that column appear.

2. Add or remove widgets using the plus and minus icons and optionally, change the display order.



3. Select **Save** to retain changes made to all columns.

The *Configure This Page* dialog box closes, and the *My NetTeller* screen reloads to reflect the changes.

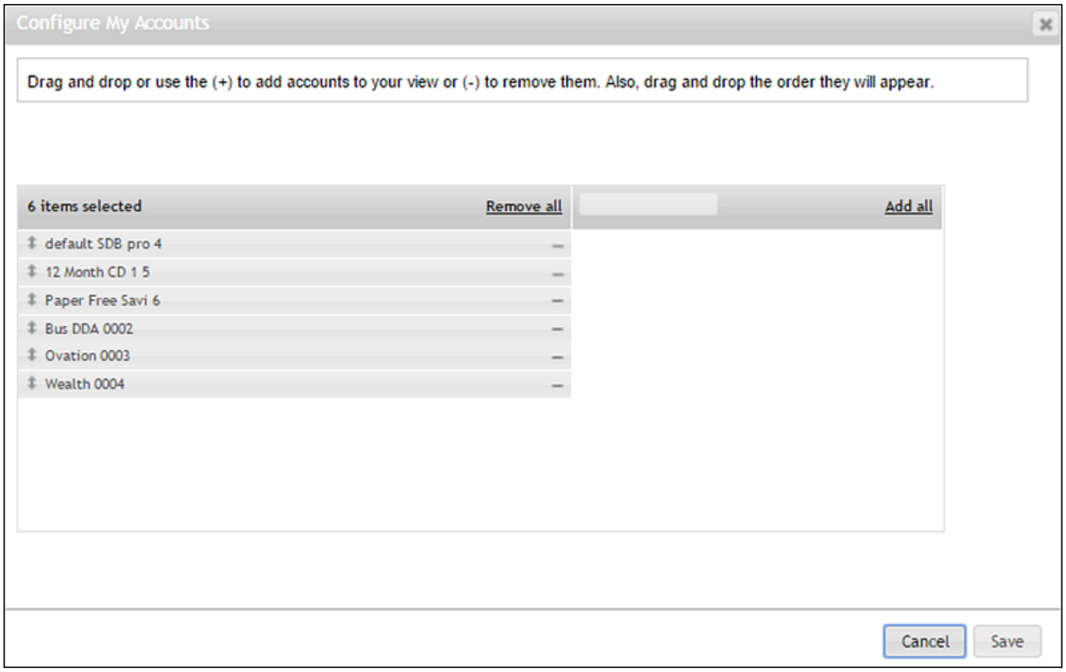
My NetTeller Widget Configuration

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

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

How to Configure a Widget

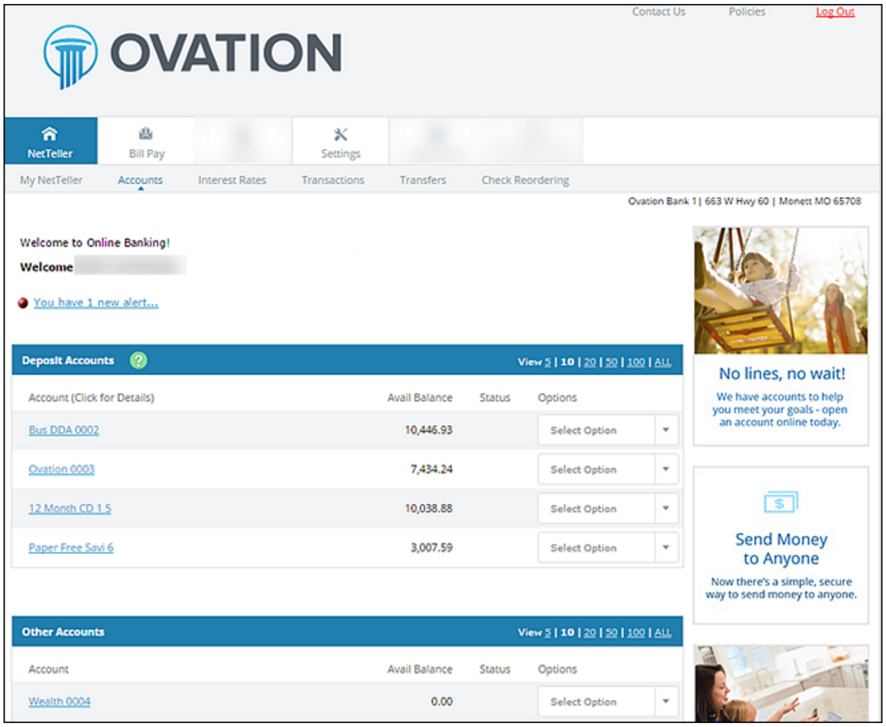
1. Click the **Configure** button on the widget.
The dialog box appears:



2. Review the displayed items on the left, and then the items not currently displayed on the right.
3. Add or remove items using the plus and minus buttons and optionally, change the display order.
4. Click **Save** to retain changes made to the widget.
   The *Configure* dialog box closes, and then the widget reloads to reflect the changes.

Accounts Listing

Displays list of accounts linked to NetTeller ID and balance of those accounts. If *My NetTeller* is not selected as the landing screen, *Account Listing* serves as the landing screen upon logon.



Contact Us
Directs you to the *Message Center*.

Policies
Displays the online agreement, privacy, and security statement.

Log Out
Select **Log Out** to sign out of NetTeller and remove the session cookie on the computer.

NetTeller logs out automatically after 10 minutes of inactivity. *Warning* dialog box displays after nine minutes of activity. An option to **Continue** or **Log Out** is provided with one minute to take action.

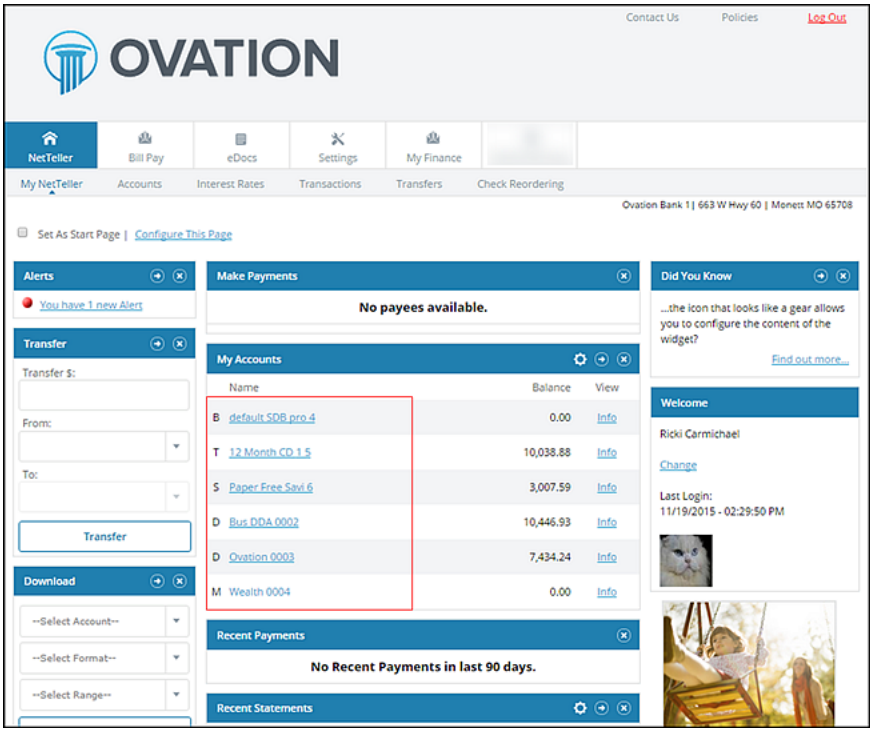
Account Listing
Select **Account Listing** to display account pseudo names, balances, and account statuses.

Select Option
Select to go to *Transactions*, *Download*, *Stop Payments*, *Transfers*, and *Account Info* for the account.

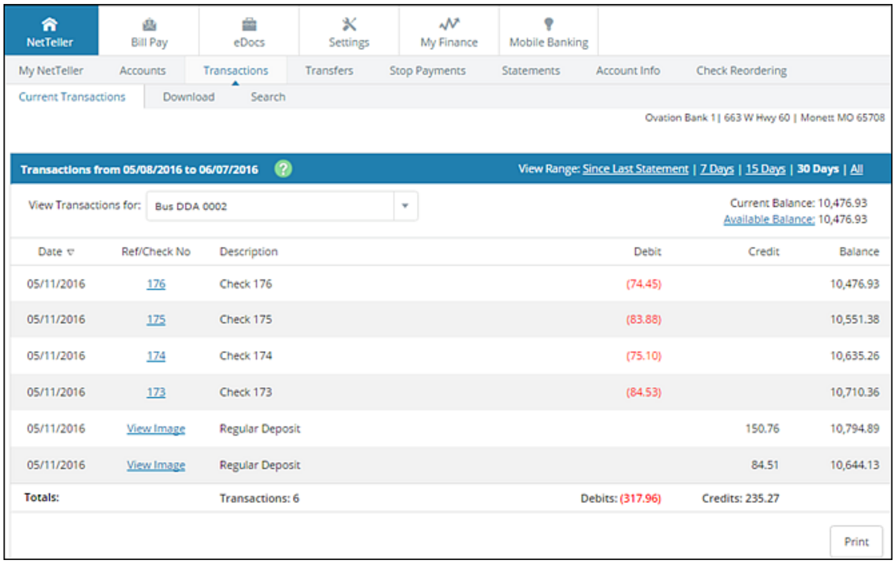
Account Activity

View Transactions

There are several ways to view transactions in NetTeller. You can select a specific account name from the **Accounts** widget from the *My NetTeller* screen.



You can also view transactions by navigating to **Transactions** > **Current Transactions**. Transaction history and balance information display for the selected account.



Selected fields are described in the following list:

Current Transactions
View current transactions in date order. Transactions may include an item number, transaction description, amount of the transaction, and the running balance. If an item number is available, select the link to display the check image's front and back.

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

Current Balance
The current balance of the account.

Available Balance
The available balance of the account. Select the link to view the makeup of the available funds.

Download Transaction History

Transaction history can be downloaded in various formats including Microsoft Money, text file, spreadsheet (Excel®), or Quicken®/QuickBooks® (if enabled). Select **Download** to display instructions for downloading or viewing the results.

Select fields are described in the following list:

Select Download Range
Select the desired date range for the transactions:

- **Since Last Download** - This option is limited to the amount of data stored on the system. If, for example, you keep the last 60 days, then that is the oldest data you can retrieve regardless of the beginning date specified. If the download fails for any reason, repeat the procedure using the **Date Range** option. Otherwise, you may not receive a download of all the data.
- **Since Last Statement** - This option downloads transactions posted since the last statement date.
- **Date Range** - This option is limited to the amount of data stored on the system. If, for example, you keep the last 60 days, then that is the oldest data you can retrieve regardless of the beginning date specified.

Select Download Format

Select the desired software format into which you want to import the transactions. Available formats may include:

- **Microsoft Money (OFX)**
- **Intuit Quicken (QFX)**
- **Intuit QuickBooks (IIF)**
- **Personal Finance (QIF)**
- **Spreadsheet (CSV)**
- **Word Processing (TXT)**

Intuit® Quicken® and Intuit® QuickBooks® require an annual Intuit® fee for activation. An additional contract is required.

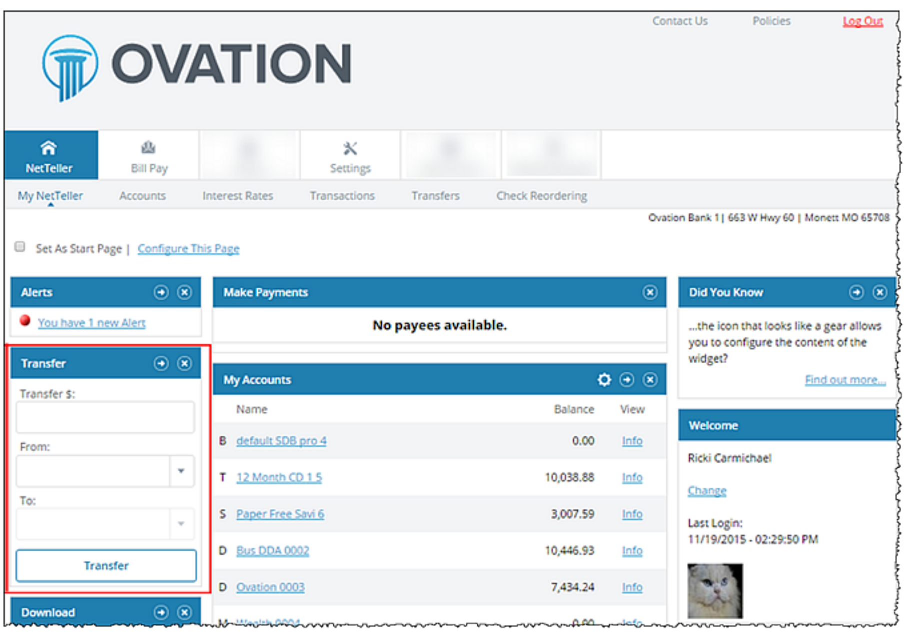
Select Number of Transaction Description Lines
Select to download one, two, three, or all lines of information on the transaction.

Transfers

Allows you to move money between internal accounts linked to your ID, view existing/future transfers, and view history.

Quick Transfer

Quickly create an immediate transfer from the **Transfer** widget on the *My NetTeller* screen.



Adding a Transfer

Future-dated or recurring transfers can be created in the *Transfers* tab.

1. Navigate to the **Transfers** tab.

2. Select **New**.
3. Enter transfer information, and then select **Submit**.

   Loan due dates are not affected if **Principal Only** or **Interest Only** are selected in the **Payment Option** field.

4. Select **Confirm** to finalize the transfer and receive confirmation, or **Cancel** to discard the transfer.

Pending Transfer

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

Transfer History

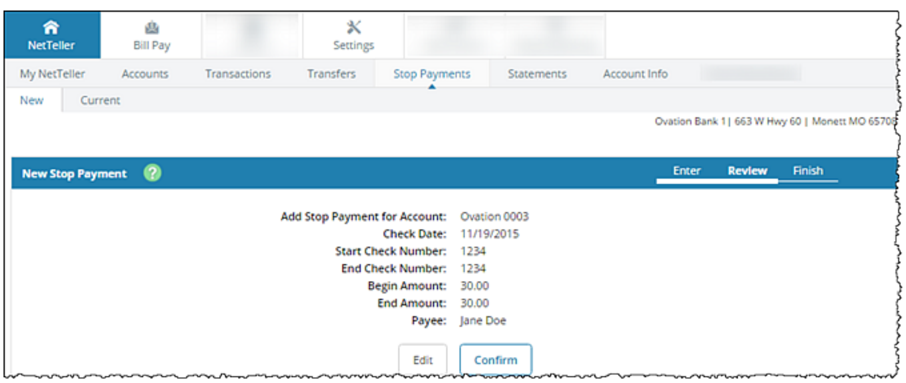
View detailed information about completed transfers.

Stop Payments

You can submit stop payments on paper checks through NetTeller. Once a stop payment is entered, it cannot be modified or deleted.

Placing a Stop Payment

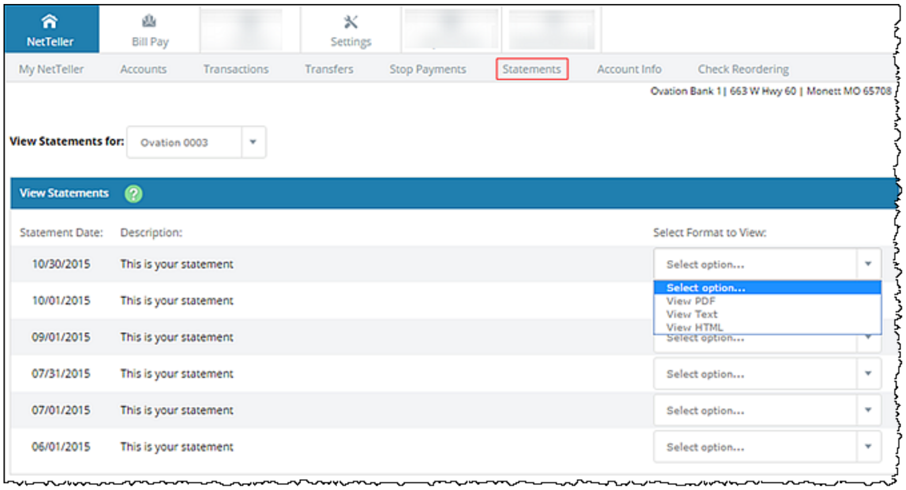
1. Go to **NetTeller** > **Stop Payments** > **New**.
2. Select **New**.
3. Complete the information fields, and then select **Submit**.
4. Review the stop payments information, and then select **Confirm**.

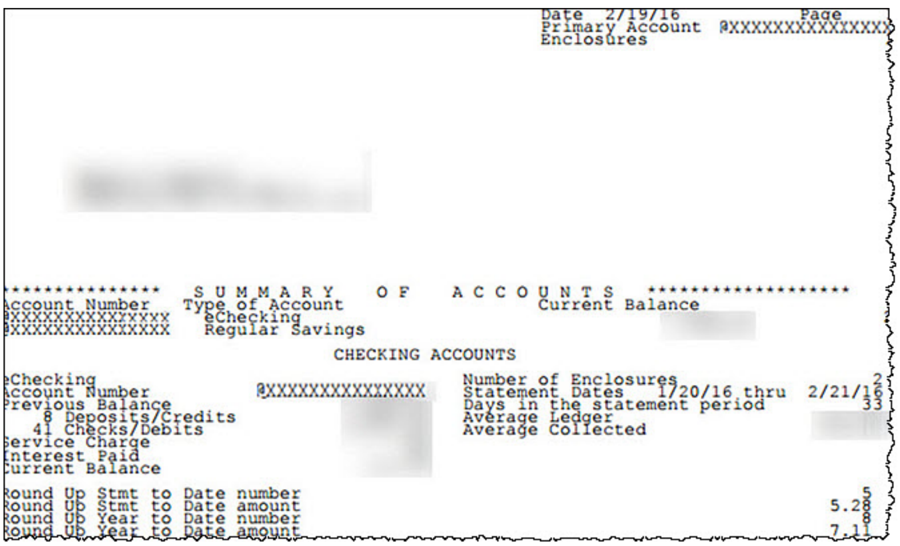


Final confirmation displays indicating the stop payment has been placed. If the check has already cleared your account or if a stop payment exists for the item, a message displays stating that the stop could not be placed. Review stop payment in **Current** tab.

Statements

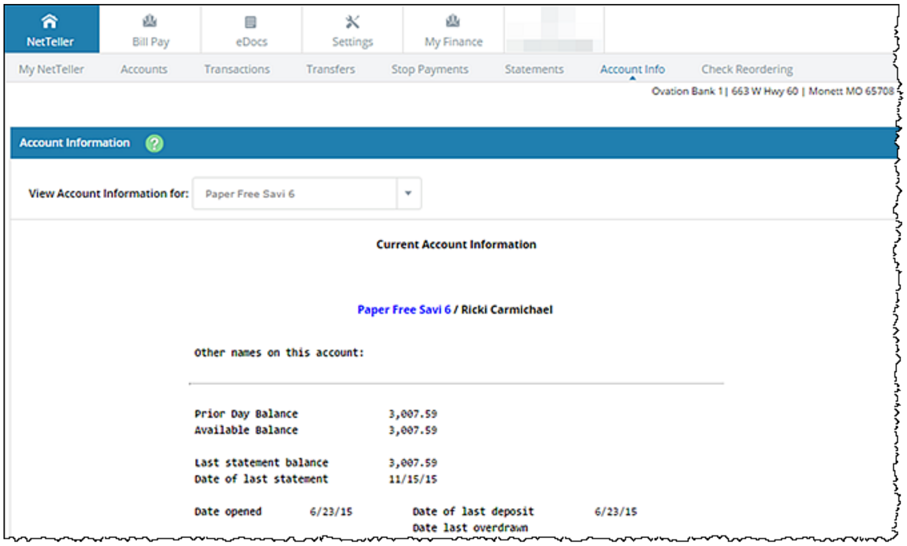
Displays basic account statements. These do not replace statements sent electronically. These statements do not include check images.





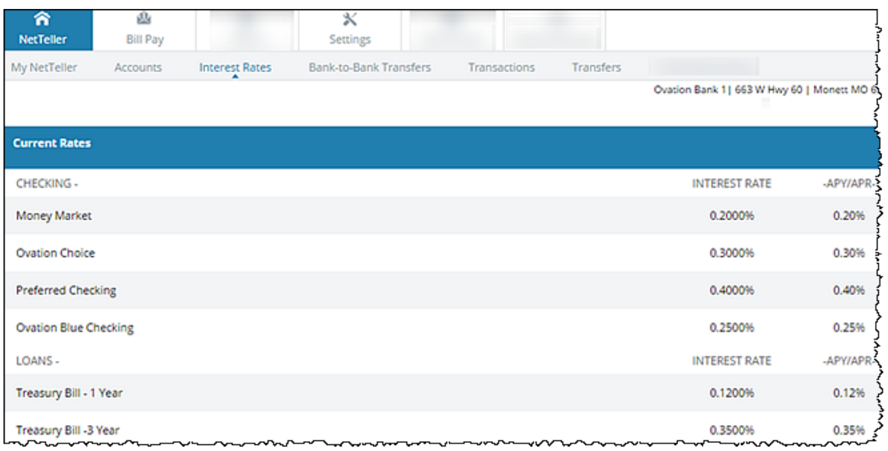
Account Info

Snapshot of account information includes balance, amount of last deposit, interest rate, etc.



Interest Rates

If enabled, you may view your institution's current interest rates for various products.



Settings

Modify various fields of information like email address, password, and account names.

Personal

Change logon information, email address, and password reset settings.

Password Reset Question
Enter a self-established question. You are prompted with this question during your password reset process.

Password Reset Answer
Enter a self-established answer to your **Password Reset Question**. That answer is case-sensitive.

Account

For security reasons, account numbers do not appear within NetTeller. Each account is assigned a pseudo name. You can select an account to change account names, and you can alter the order in which accounts appear by dragging the account name.

Account names must be alpha/numeric and cannot contain special characters.

Display

Establish default settings for various pages within NetTeller.

Accounts
Number of accounts displaying on the *Account Listing* screen.

Transactions
The amount of initial history displayed when viewing transactions. This option also controls the amount of transaction history available in goDough mobile banking.

Bill Pay History
The past Bill Pay history that the *JHA Bill Pay History* page lists.

Transfer History
The past transfer activity that the *Transfer History* page lists.

Download Lines
Determine the number of transaction description lines that should be included when downloading transactions via **Transactions** > **Download**:

- **One Line**
- **Two Lines**
- **Three Lines**
- **All Lines**

Transfer Confirmation
Determines whether a transfer review screen appears before a transfer is completed.

Alerts

Alerts are an excellent way to stay aware of activity on your account. Depending on your financial institution's settings, you can receive alerts through a logon message, email, or text message. Four types of alerts exist: **Event**, **Balance**, **Item**, and **Personal**.

- *Event Alerts* - Set up the items or watches that trigger alerts. Select event alerts to be sent to Cash Management and other online users when specific transactions, such as wire transmissions, ACH EDI transactions, and ACH batches are initiated through NetTeller.
- *Balance Alerts* - Set up an email or logon alert to be notified when a balance is above or below a set amount.
- *Transaction* - Set up a logon alert to be notified if a debit transaction is over a set amount.

  Transaction alerts are available to Episys credit unions using NetTeller.

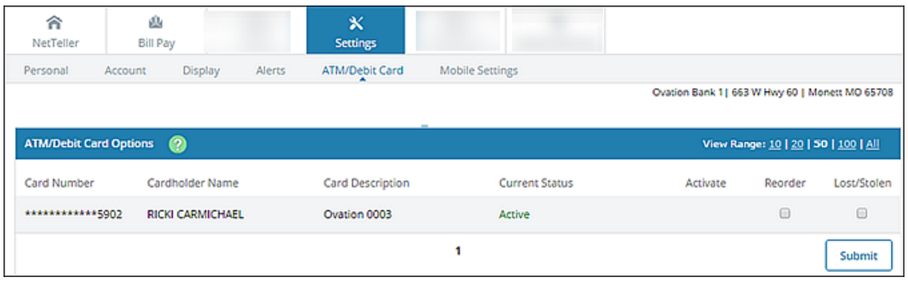
- *Item Alerts* - Set up an email or logon alert to be notified when a specific item number clears.
- *Security* - Set up security alerts for specified actions.

Security alerts are available to Episys credit unions using NetTeller.

- *Personal Alerts* - Set up an email or logon alert for a specific date or create a personalized alert message.

ATM/Debit Card

If available, you can activate, report lost or stolen, and reorder ATM/Debit Cards.



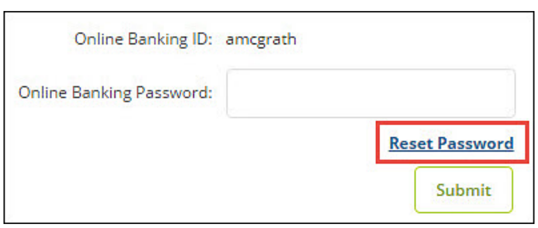
Reporting a card as lost or stolen permanently disables your card. Once submitted, you cannot undo.

Resetting Password

Before you can reset your password, **Current Email Address**, **Password Reset Question**, and **Password Reset Answer** fields must be completed. These fields are modified in **Settings** > **Personal** after initial login.

If you have locked yourself out of online banking or do not remember your password, you can reset the password yourself.

1. Click **Forgot your password?** on the login screen.



2. Enter your NetTeller ID/alias, email address, and email subject.
3. Select **Continue**.
   An email displaying the **E-mail Subject** verbiage is sent.
4. Select the link located in the body of the email.

   If you do not click the link within two hours of receiving it, the link is invalid and you have to restart the password self-reset process.

5. Enter your NetTeller ID or alias, and then the answer to your password reset question.

The **Password Reset Answer** field is case-sensitive.

6. Select **Continue**.
7. Enter a new password, and then click **Submit**.

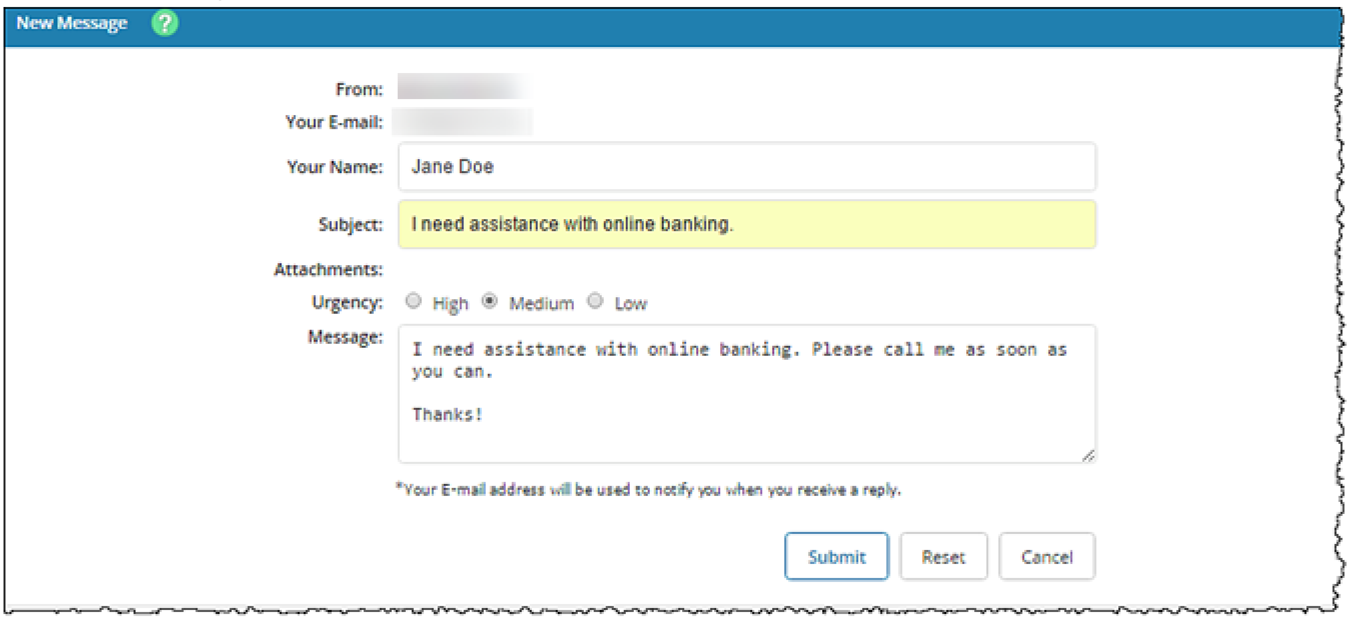
Within a 24-hour time period, there is a limit of three attempts for the password self-reset feature.

Message Center

Use this option to send and receive secure messages to the financial institution.

Sending New Message

1. Select **Message Center**.
2. Select **New**.
3. Fill out the message information, and then select **Submit**.



Your E-mail address must match what is entered in your NetTeller Settings. Attachments in the message center vary per financial institution. Possible attachment types include PDF, Text, HTML, Word, and Excel.

Receiving Messages

An automated email is sent informing you of a new message from your financial institution.

After a successful logon, a red flashing icon followed by a message alert is visible on both the **My NetTeller Messages** widget and the *Accounts Listing* screen.

1. Select the message from either the *My NetTeller* **Alerts** widget or the *Accounts Listing* screen.
2. Select **View** to view the message, or **Reply** to reply to the message if need-be.

Messages stay in the **Message Inbox** until deleted.

Online Enrollment

Requesting a NetTeller ID

You can submit an application to your financial institution requesting access to NetTeller. Your financial institution (FI) contacts you to provide you with your login credentials.

1. On the NetTeller Login Screen, select **Enroll**.
2. Review the online enrollment agreement, and then select **I Agree** to continue.
3. Enter the required user information.

   These fields must match what is on file with the FI. To successfully create a NetTeller ID, the email address entered must match what is on file with the FI.

4. Select **Continue**.
5. Enter the required and requested personal information.
6. Select **Submit**.
   A confirmation message appears.

Creating a NetTeller ID

Complete this application to have a NetTeller ID automatically generated for immediate access.

1. On the NetTeller Login Screen, select **Enroll**.
2. Review the online enrollment agreement.
3. Select **I Agree**.
4. Select **Retail** or **Business**, depending on account type, and enter the requested information.
5. Select **Continue**.

   Email address must match what is on file with the financial institution.

6. Enter requested personal information, and then select **Submit**.
7. Select **Send Email Verification**.
   A verification message appears, and an email is sent to the email address provided in the application.
8. Within your email, click the link contained in the verification email within one hour.

   Click the link in the email from the same computer and same browser you used to complete the application form. For example, if you completed the application in Internet Explorer® but open your emailed link in Firefox®, your enrollment will not be successful.

9. Select **Login** to complete the enrollment process.
   A confirmation screen displays your new NetTeller ID. The initial password is the last four digits of your Social Security Number (SSN) or Tax ID number (TIN).

You are able to log in to NetTeller. Upon first login, you are prompted to change your password and go through the initial login setup.