

Jack Henry & Associates, Inc.

My NetTeller and Payment Center

Training Manual for 20/20, SilverLake and Core Director Institutions on
NetTeller R2010

About *My NetTeller* and *Payment Center*

My NetTeller and *Payment Center* provides an alternative, customizable landing page for the end-user. *My NetTeller* and *Payment Center* will not replace any existing page within NetTeller or Bill Pay.

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

Payment Center provides a dashboard style view of options related to NetTeller Bill Pay. *Payment Center* will only be applicable to institutions installed with NetTeller Bill Pay. The end-user must be enrolled with Bill Pay, have accounts established for Bill Pay and have at least one Payee established in order to access *Payment Center* features.

My NetTeller and *Payment Center* functionality co-exist – the financial institution cannot disable or enable *My NetTeller* or *Payment Center* separately.

The financial institution (FI) determines the following:

- Whether the *My NetTeller/Payment Center* feature is enabled for all users, disabled for all users, or in Test mode with designated test users;
- Whether Retail and/or Commercial users have access to the *My NetTeller/Payment Center* pages;
- The default elements, known as widgets, of the *My NetTeller/Payment Center* pages.

Upon availability as set by the FI, the end-user determines:

- Whether to make the *My NetTeller* screen or the *Payment Center* screen the new default landing page upon login,
- Which widgets to display and the order those widgets will appear (top to bottom) within the designated columns.

Terminology

This document includes the following terms that may be unfamiliar to you:

Widget: A piece of code within a web page that contain specific bits of data of interest to the user. Multiple widgets display on one screen to allow the user to establish a dashboard style view of NetTeller. An example of a *My NetTeller* widget would be “Scheduled Transfers”.

Lightbox: A window that allows the user to configure the widgets that display on the *My NetTeller* page and configure the content of individual widgets.

My NetTeller: The name of the option that contains a dashboard view of various NetTeller-related options or information.

Payment Center: The name of the option that contains a dashboard view of various NetTeller Bill Pay-related options or information.

Launch Page: The screen a NetTeller user first sees after successfully logging into NetTeller. Also referred to as “landing page”. The current launch/landing page is Account Listing.

My NetTeller Initial View

Upon navigating to the *My NetTeller* option, the user will see Marketing Ads*, default widgets** and page configuration options:

The screenshot displays the My NetTeller interface with the following components:

- Navigation Bar:** Main, Bill Payment, E-Statements, Options. Sub-navigation: My NetTeller, Accounts, Order Checks, Interest Rates, Open An Account.
- Header:** Whole Wheat Bancorp, 8 Breakfast St., Dinerville, CA 90212, 800.444.8887.
- Configuration:** Set As Start Page | [Configure This Page](#)
- Alerts:** No Alerts. [Configure Settings](#)
- GoTo:** No GoTo items selected. Use the 'Configure Settings' icon above to select your items.
- Messages:** No new Secure Messages. [Send Message](#)
- Transfer:** Transfer form with fields for Amount (\$0.00), From, and To. [Transfer](#)
- Download:** Download form with dropdowns for Account, Format, and Range. [Download](#)
- Account Balances:** No accounts selected. Use the 'Configure Settings' icon above to select your accounts to view.
- My Accounts:** No accounts selected. Use the 'Configure Settings' icon above to select your accounts to view.
- Recent Transactions:** No recent transactions for your selected transactions in the last 45 days. Use the 'Configure Settings' icon above to select your transactions to view.
- Scheduled Transfers:**

| | | | |
|----------|------------------------------|--------|----------------------|
| 03/22/10 | Bus DDA 0001 -> Tish CK 0005 | \$7.77 | View |
| 03/22/10 | Bus DDA 0001 -> Tish CK 0005 | \$1.11 | View |
- Recent Transfers:** No recent transfers found.
- Recent Statements:** No statements are available. To add other accounts, use the 'Configure Settings' icon above to select your accounts.
- Welcome:** PUNKY LEE BREWSTER, tcambro@jackhenry.com, [Change](#), Last Login: 08/16/2010 - 03:19:42 PM
- Did You Know:** ...you can set the order of any of the widgets? [Find out more...](#)
- Check It Out!** You can now create your own NetTeller landing page. Click the MyNetTeller link above or the GO! button below to get started!
- VIP Tokens:** The key to securing your personal info. Call us about this service today!

Configurable widgets will show a default message indicating the user should use the 'Configure Settings' icon. Once the user initially configures the widget, data will populate.

* Marketing Ads are established by the FI through the Manage Marketing Ads option in Configuration menu of FI Management. See the "NetTeller FI Management Training Manual" for details.

** Default widgets are established by the FI through the Launch Page Settings in the Configuration menu of FI Management. See "Launch Page Settings" section on page 3 of this document.

Payment Center Initial View

The Payment Center is housed under the Bill Pay tab in NetTeller. Payment Center functionality will only apply to users enrolled in NetTeller Bill Pay. The user must have established at least one Payee before being able to access the Payment Center option.

Upon navigating to the *Payment Center* option, the user will see default widgets* and page configuration:

The screenshot displays the NetTeller Payment Center interface. At the top, there are navigation tabs: NetTeller, Bill Payment (selected), E-Statements, and Options. Below these are sub-tabs: >Payment Center, Add Payment, Payees, and Add Payee. A secondary row of sub-tabs includes >>Payment Center, Scheduled Payments, History, and Add Account. On the right side, account information for Whole Wheat Bancorp is shown: 8 Breakfast St., Dinerville, CA 90212, and phone number 800.444.8887. Below this, there is a checkbox for 'Set As Start Page' and a link for 'Configure This Page'.

The main content area contains four widgets:

- Make Payments:** A form with a 'Payee:' dropdown menu containing 'BABYSITTER', 'KANSAS CITY STAR', and 'VERIZON'. Next to it are three 'Amount:' input fields, each with '0.00' entered. A 'Quick Payment' button is located at the bottom.
- Outstanding Payments:** A message box stating 'There are no outstanding check payments.'
- Recent Payments:** A message box stating 'No processed payments between 8/1/2010 - 8/30/2010'.
- Scheduled Payments:** A table listing scheduled payments with columns for Payee, Type, Amount, Pay From, Pay On, and Est. Arrival.

| Payee: | Type: | Amount: | Pay From: | Pay On: | Est. Arrival: |
|---|-------|---------|-----------|-----------|-----------------|
| <input type="checkbox"/> VERIZON | E | \$75.00 | DDA 0004 | 8/30/2010 | 9/2/2010 |
| <input type="checkbox"/> KANSAS CITY STAR | E | \$49.95 | DDA 0004 | 8/31/2010 | 9/3/2010 |
| Total: | | | | | \$124.95 |

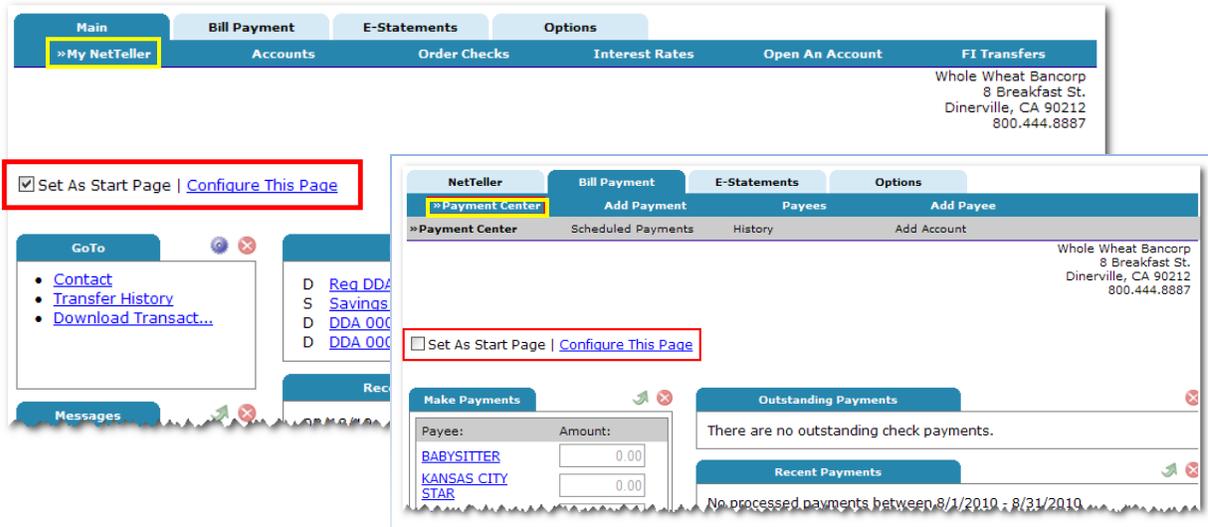
At the bottom left, there is a 'Payment Calendar' widget showing a calendar for August 2010 with days of the week (Su, Mo, Tu, We, Th, Fr, Sa) and dates (1-7).

Configurable widgets will show a default message indicating the user should use the 'Configure Settings' icon. Once the user initially configures the widget, data will populate.

* Default widgets are established by the FI through the Launch Page Settings in the Configuration menu of FI Management. See "Launch Page Settings" section on page 3 of this document.

My NetTeller and Payment Center Page Configuration

The user can configure the *My NetTeller* or *Payment Center* page with the **Set As Start Page | Configure This Page** option, which appears in the top left portion of each screen.

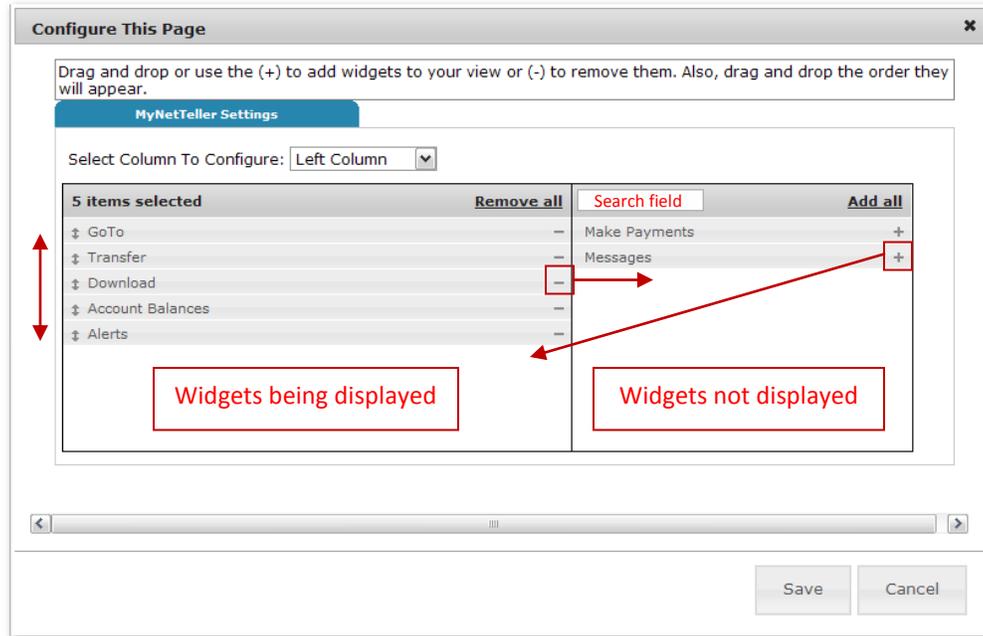


Set As Start Page: Select to save the page as the new landing screen upon login instead of seeing the standard Account Listing page. If left *deselected*, the user must actively navigate to the *My NetTeller* or *Payment Center* options to access those screens.

Note: The user can always navigate to the traditional Account Listing page. The user can also deselect this field to restore the traditional Account Listing page as the default landing page.

Important: Only one Start Page can be selected. For example, if *My NetTeller* has already been selected as the start page, and if the user then selects *Payment Center* as the start page, this new selection will trump the previous selection. The user would be directed to *Payment Center* upon next login.

Configure This Page: Upon clicking this link on either the *My NetTeller* or *Payment Center* page, the user will see a lightbox window allowing control over which widgets to display on that page. Any widget not set as a default by the FI will be listed in the right column of the lightbox window and can be added by the user.



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 will appear below.

Note: *My NetTeller* has a Left, Center and Right column; *Payment Center* has a Left and Right column. The default selection is Left Column. Widgets are assigned into specific columns on the *My NetTeller* or *Payment Center* pages and cannot be reassigned to different columns.

Step 2: Review the widgets being displayed (left side of lightbox).

Step 3: Review the widgets not currently displaying (right side of lightbox).

Step 4: Add or remove widgets and change the order of display, if desired.

- a) The user can click **minus (-)** on individual widgets to remove that widget from view. The user can also click **Remove all** to eliminate all widgets from view. The removed widgets will then be listed on the right side of the lightbox for later addition.
- b) The user can click the **plus (+)** on individual widgets to display that widget. The user can also click **Add all** to display all widgets. The added widgets will then be listed on the left side of the lightbox.
- c) The user can **search** for a non-displaying widget by keying in the widget name. The search box is not case sensitive.
- d) The user can **click and drag** the displaying widgets to change the order.

Step 5: Return to Step 1 until all columns have been set up.

Step 6: Click **Save** to retain changes made to all columns. The **Configure This Page** lightbox will close and the *My NetTeller* or *Payment Center* page will reload to reflect the changes.

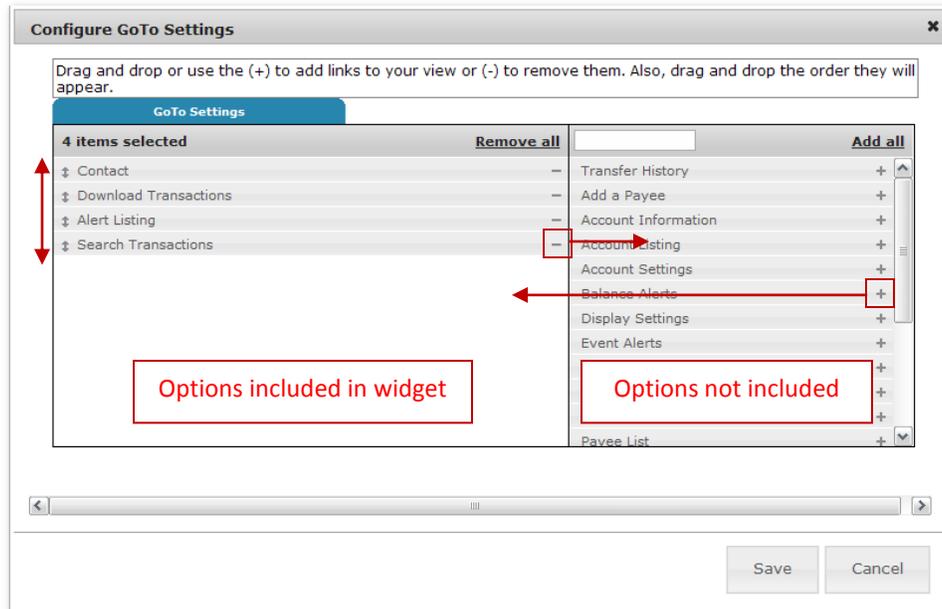
My NetTeller and Payment Center Widget Configuration

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

Note: The Configure icon will 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 will appear:



Step 2: Review the items being displayed (left side of lightbox).

Note: A user configuring the widget for the first time will not have any items on the left side.

Step 3: Review the items not currently displaying (right side of lightbox).

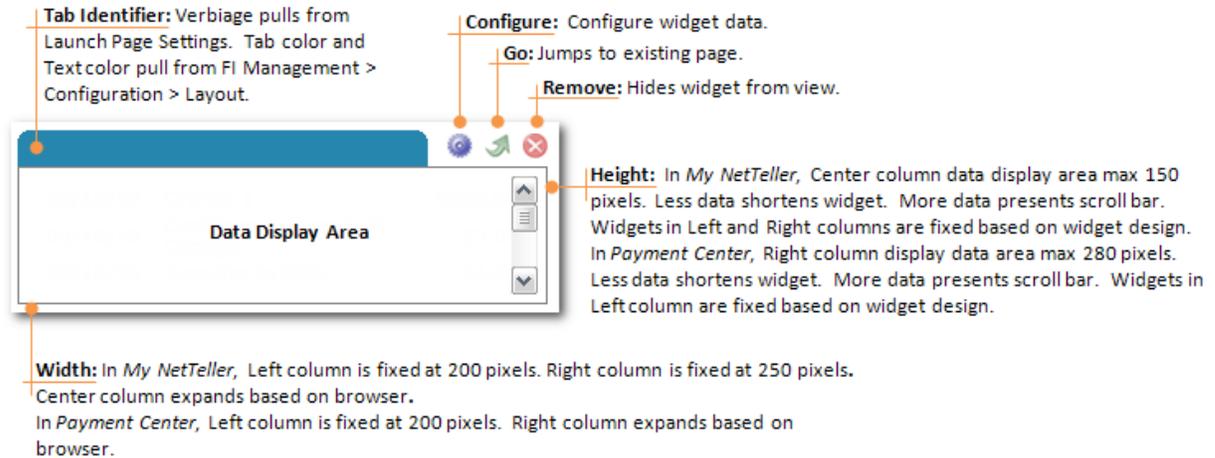
Step 4: Add or remove items and change the order of display, if desired.

- The user can click **minus (-)** on individual item to remove that item from the widget. The user can also click **Remove all** to eliminate all items from the widget. The removed items will then be listed on the right side of the lightbox for later addition.
- The user can click the **plus (+)** on individual items to include it in the widget. The user can also click **Add all** to include all items. The added items will then be listed on the left side of the lightbox.
- The user can **search** the un-added items by keying in the item name. The search box is not case sensitive.
- The user can **click and drag** the displaying items to change the order.

Step 5: Click **Save** to retain changes made to the widget. The **Configure** lightbox will close and the widget will reload to reflect the changes.

Widget Formatting

The widget formatting is as follows:



Configure: Click  to access a lightbox window that allows the user to configure the widget. For example, clicking Configure in the “Recent Transactions” widget shows a list of accounts the user can display within the widget.

Go: Click  to jump to the traditional screen relating to the data contained in the widget. For example, clicking Go in the “Recent Transactions” widget takes the user to Transactions option.

Remove: Click  to immediately remove the widget from the *My NetTeller* or *Payment Center* page. The user can always re-add the widget under the **Configure This Page** link.

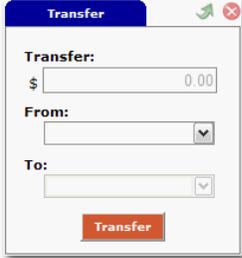
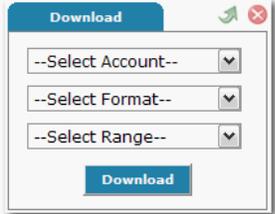
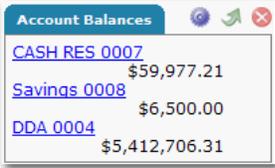
Upon placing the cursor over the **Configure**, **Go** or **Remove** icon, hover text appears defining that icon.

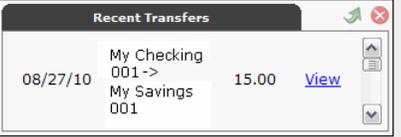
Note: Not all widgets have all three icons.

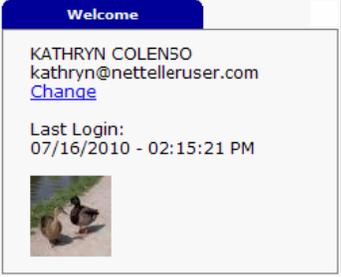
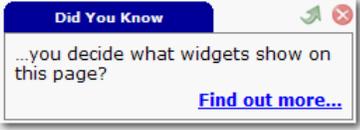
Widget Definitions

My NetTeller Widgets

Note: Availability of widget is based on user's permissions within the NetTeller ID setup.

| Left Column (Actionable Items) | | | |
|--------------------------------|---|--------------------------------|---|
| Widget Name | Function | Go destination | Image |
| GoTo | Links to other applicable NT functionality. Also available on <i>Payment Center</i> . | N/A |  |
| Messages | Indicates receipt of secure messages from FI. | Message Center > View Messages |  |
| Transfer | Conduct one-time, immediate transfer. Also available on <i>Payment Center</i> . | Transfers > New Transfer |  |
| Download | Conduct transaction download. | Transactions > Download |  |
| Account Balances | Balance of accounts. Click pseudo name to see Account Info. Also available on <i>Payment Center</i> . | Account Listing |  |
| Alerts | Indicates receipt of login alert. | Options > Alerts |  |

| Center Column (Informational Items) | | | |
|-------------------------------------|---|------------------------------|--|
| Widget Name | Function | Go destination | Image |
| My Accounts | Shows account, balance. Click pseudo name to access transactions. Link to Account Info. | Account Listing |  |
| Recent Transactions | Last 30 days of transactions on all accounts configured. Roll over transaction to see account number affected. | Current Transactions |  |
| Scheduled Transfers | Lists pending transfers. Link displays all transfer details. | View Scheduled Transfers |  |
| Recent Transfers | Lists transfer history. Link to full transfer details. | Transfers > History |  |
| Recent Statements | Lists NetTeller statements. Link displays statement in lightbox window. | Statements |  |
| Electronic Documents | Links to ESI documents. <u>Note:</u> FI must be installed with ESI and user must be enrolled before this widget is available. | ESI > Statements and Notices | No image available |
| Recent Payments | Lists last 30 days of Bill Pay history. Also available on <i>Payment Center</i> . | Bill Pay History |  |

| Right Column (FI or user-related Items) | | | |
|---|---|----------------------------------|--|
| Widget Name | Function | Go destination | Image |
| Welcome | Shows user's name, email address, last login info and MFA watermark (if applicable). Link takes user to Personal Options. <u>Note</u> : User cannot remove this widget. | N/A |  |
| Did You Know | <i>My NetTeller</i> tips. Link directs to additional detail about the tip with further access to all tips. | List of all Did You Know topics. |  |

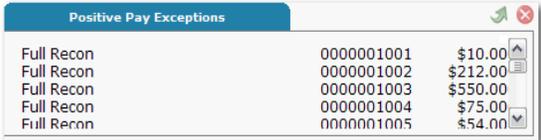
Inter-FI Transfer Widgets

Note: New FI Transfer users can add these widgets after being enrolled in FI Transfer product.

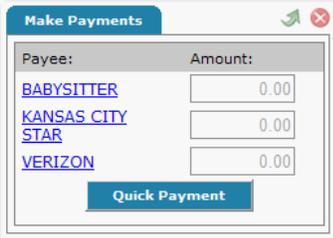
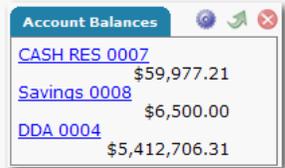
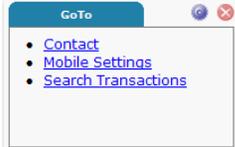
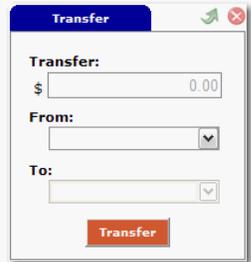
| Center Column | | | |
|----------------------------|---|----------------------|--|
| Widget Name | Function | Go destination | Image |
| Pending Inter-FI Transfers | Lists FI Transfers in a pending status. Roll over to see memo. Link opens window containing all transfer details. | Pending FI Transfers |  |
| Recent Inter-FI Transfers | Lists last 45 days of FI Transfer history. Roll over to see memo. Link displays details. | FI Transfer History |  |

Cash Management Widgets

Note: Availability of widget is based on user's permissions within the NetTeller ID/Cash User setup.

| Center Column | | | |
|-------------------------|---|----------------------------|--|
| Widget Name | Function | Go destination | Image |
| Recent ACH | Lists last 7 days of ACH history. Link directs to batch details. | ACH > History |  |
| Positive Pay Exceptions | Lists Positive Pay/ARP exceptions. Roll over to see exception reason. | PositivePay/ARP Exceptions |  |
| Initiated ACH | Lists ACH batches in an Initiated status. Link directs to View Batch details. | ACH > Batch List |  |
| Wires Transmitted | Lists last 7 days of wire history. | Wires > History |  |

Payment Center Widgets

| Left Column | | | |
|------------------|--|-----------------------------|---|
| Widget Name | Function | Go destination | Image |
| Account Selector | View <i>Payment Center</i> data for selected account. Default: All My Accounts | N/A |  |
| Payment Calendar | Quick-glance view of payment activity by date. Click on a date to show payment details. Calendar also drives the data displaying on other widgets. Go back up to 19 months and forward up to 12/31 four years ahead. | Larger calendar view |  |
| Make Payments | Enter one-time, immediate payments to existing payees. User is taken to second step of Quick Payment to complete the payment and conduct MFA. | Add Payment > Quick Payment |  |
| Account Balances | Balance of accounts. Click pseudo name to see Account Info. Also available on <i>My NetTeller</i> . | Account Listing |  |
| GoTo | Links to other applicable NT functionality. Also available on <i>My NetTeller</i> . | N/A |  |
| Transfer | Conduct one-time, immediate transfer. Also available on <i>My NetTeller</i> . | Transfers > New Transfer |  |

| Right Column | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|--------------------|--|-------------|--------------|--------|----------|-------------|--------------|--|----------------------|---------|--------------|-----------|----------------------|---------------------------------|------|----------|----------------------|-----------|------------|---|----------------------|---------|--------------|-----------|----------------------|--|---|---------|--------------|-----------|----------|---------------------------------|---|--------|--------------|-----------|----------|
| Widget Name | Function | Go destination | Image | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Recent Payments | Lists last 30 days of Bill Pay history. Also available on My NetTeller page. | Bill Pay History |  <table border="1"> <thead> <tr> <th>Payee</th> <th>Amount</th> <th>Date</th> <th>View</th> </tr> </thead> <tbody> <tr> <td>ALIAS</td> <td>2.00</td> <td>08/18/10</td> <td>View</td> </tr> <tr> <td>TEST</td> <td>2.00</td> <td>08/16/10</td> <td>View</td> </tr> <tr> <td>ALIAS</td> <td>2.00</td> <td>08/16/10</td> <td>View</td> </tr> <tr> <td>ATMOS2</td> <td>2.00</td> <td>08/16/10</td> <td>View</td> </tr> <tr> <td>TFST</td> <td>2.00</td> <td>08/16/10</td> <td>View</td> </tr> </tbody> </table> | Payee | Amount | Date | View | ALIAS | 2.00 | 08/18/10 | View | TEST | 2.00 | 08/16/10 | View | ALIAS | 2.00 | 08/16/10 | View | ATMOS2 | 2.00 | 08/16/10 | View | TFST | 2.00 | 08/16/10 | View | | | | | | | | | | | | |
| Payee | Amount | Date | View | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ALIAS | 2.00 | 08/18/10 | View | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TEST | 2.00 | 08/16/10 | View | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ALIAS | 2.00 | 08/16/10 | View | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ATMOS2 | 2.00 | 08/16/10 | View | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TFST | 2.00 | 08/16/10 | View | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Outstanding Payments | Displays 90 days of issued CHECK payments that have not yet cleared the user's account. After 90 days, uncleared items drop off the widget. Click the Payee for payment details. | N/A |  <table border="1"> <thead> <tr> <th>Payee</th> <th>Type</th> <th>Amount</th> <th>Pay From</th> <th>Date Issued</th> <th>Check #</th> </tr> </thead> <tbody> <tr> <td>SPRING</td> <td>C</td> <td>\$40.01</td> <td>Reg DDA 0004</td> <td>8/26/2010</td> <td>1000000031</td> </tr> <tr> <td>BANK OF AMERICA</td> <td>C</td> <td>\$1.00</td> <td>Reg DDA 0007</td> <td>8/26/2010</td> <td>6000000050</td> </tr> <tr> <td>ALIAS OF PAYEE SUMMER</td> <td>C</td> <td>\$1.22</td> <td>Reg DDA 0007</td> <td>8/26/2010</td> <td>6000000049</td> </tr> </tbody> </table> <p>115 outstanding payments processed in last 90 days. Total: \$1,097.79</p> | Payee | Type | Amount | Pay From | Date Issued | Check # | SPRING | C | \$40.01 | Reg DDA 0004 | 8/26/2010 | 1000000031 | BANK OF AMERICA | C | \$1.00 | Reg DDA 0007 | 8/26/2010 | 6000000050 | ALIAS OF PAYEE SUMMER | C | \$1.22 | Reg DDA 0007 | 8/26/2010 | 6000000049 | | | | | | | | | | | | |
| Payee | Type | Amount | Pay From | Date Issued | Check # | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SPRING | C | \$40.01 | Reg DDA 0004 | 8/26/2010 | 1000000031 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| BANK OF AMERICA | C | \$1.00 | Reg DDA 0007 | 8/26/2010 | 6000000050 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| ALIAS OF PAYEE SUMMER | C | \$1.22 | Reg DDA 0007 | 8/26/2010 | 6000000049 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Scheduled Payments | Shows scheduled payments for month being displayed. Can Edit Selected payments. | Scheduled Payments |  <table border="1"> <thead> <tr> <th>Payee</th> <th>Type</th> <th>Amount</th> <th>Pay From</th> <th>Pay On</th> <th>Est. Arrival</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> BANK OF AMERICA</td> <td>C</td> <td>\$10.00</td> <td>Savings 0001</td> <td>8/27/2010</td> <td>9/3/2010</td> </tr> <tr> <td><input type="checkbox"/> SPRING</td> <td>C</td> <td>\$10.11</td> <td>Reg DDA 0004</td> <td>8/27/2010</td> <td>9/3/2010</td> </tr> <tr> <td><input type="checkbox"/> PROVIDIAN BIN 403118</td> <td>E</td> <td>\$30.00</td> <td>Reg DDA 0004</td> <td>8/27/2010</td> <td>9/1/2010</td> </tr> <tr> <td><input type="checkbox"/> BANK OF AMERICA</td> <td>C</td> <td>\$40.00</td> <td>Reg DDA 0004</td> <td>8/27/2010</td> <td>9/3/2010</td> </tr> <tr> <td><input type="checkbox"/> SPRING</td> <td>C</td> <td>\$2.00</td> <td>Reg DDA 0004</td> <td>8/30/2010</td> <td>9/3/2010</td> </tr> </tbody> </table> <p>Edit Selected Total: \$166.78</p> | Payee | Type | Amount | Pay From | Pay On | Est. Arrival | <input type="checkbox"/> BANK OF AMERICA | C | \$10.00 | Savings 0001 | 8/27/2010 | 9/3/2010 | <input type="checkbox"/> SPRING | C | \$10.11 | Reg DDA 0004 | 8/27/2010 | 9/3/2010 | <input type="checkbox"/> PROVIDIAN BIN 403118 | E | \$30.00 | Reg DDA 0004 | 8/27/2010 | 9/1/2010 | <input type="checkbox"/> BANK OF AMERICA | C | \$40.00 | Reg DDA 0004 | 8/27/2010 | 9/3/2010 | <input type="checkbox"/> SPRING | C | \$2.00 | Reg DDA 0004 | 8/30/2010 | 9/3/2010 |
| Payee | Type | Amount | Pay From | Pay On | Est. Arrival | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> BANK OF AMERICA | C | \$10.00 | Savings 0001 | 8/27/2010 | 9/3/2010 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> SPRING | C | \$10.11 | Reg DDA 0004 | 8/27/2010 | 9/3/2010 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> PROVIDIAN BIN 403118 | E | \$30.00 | Reg DDA 0004 | 8/27/2010 | 9/1/2010 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> BANK OF AMERICA | C | \$40.00 | Reg DDA 0004 | 8/27/2010 | 9/3/2010 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> SPRING | C | \$2.00 | Reg DDA 0004 | 8/30/2010 | 9/3/2010 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |