

# 1° Mobile Banking

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## Introduction

NetTeller's mobile banking solution can be accessed from any device with a web browser that allows secure SSL traffic. This is because (just like NetTeller) *goDough* is an internet site.

This means that in order for your end-users to use mobile banking they must navigate to your mobile banking URL with their phone's web browser. The exact URL will be unique to your financial institution, but the format is as follows:

<https://www.airteller.com/>\_\_\_\_\_

Check with your installer if you have questions about your specific URL.

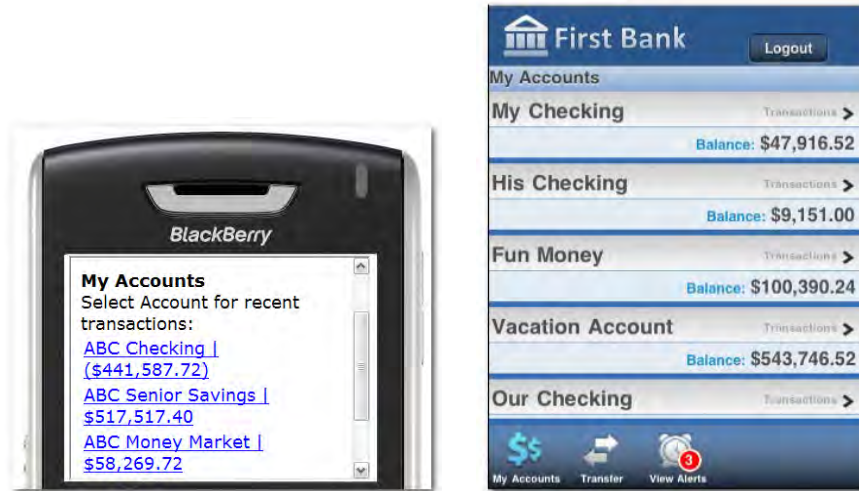
## A Note About This Manual

The screenshots in this documentation may not be exact representations of the actual product. Every attempt is made to replicate the current look and feel of the product, but we make no guarantees as to the accuracy of the images contained herein.

## Smartphone Option

The smartphone option offers your iPhone and Android users an improved *goDough* experience. It updates the look and feel of mobile banking for today's sophisticated mobile devices.

Example of accounts listing page in classic (left) and smartphone (right) views:



The smartphone option is actually a different internet site from the one used for classic view. When iPhone and Android users navigate to the mobile site, they are redirected to the smartphone URL:

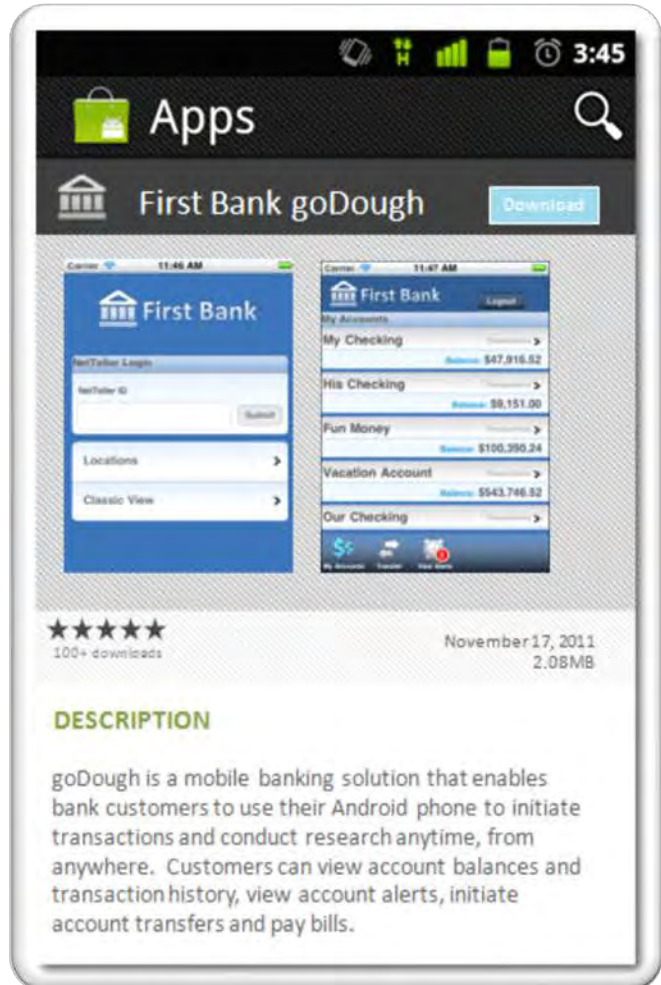
<https://www.airteller.com/smartphone/>

## Mobile Apps

Financial institutions have the ability to brand Smartphone apps for Mobile Banking. Instructions and request forms are found on the For Clients portal.

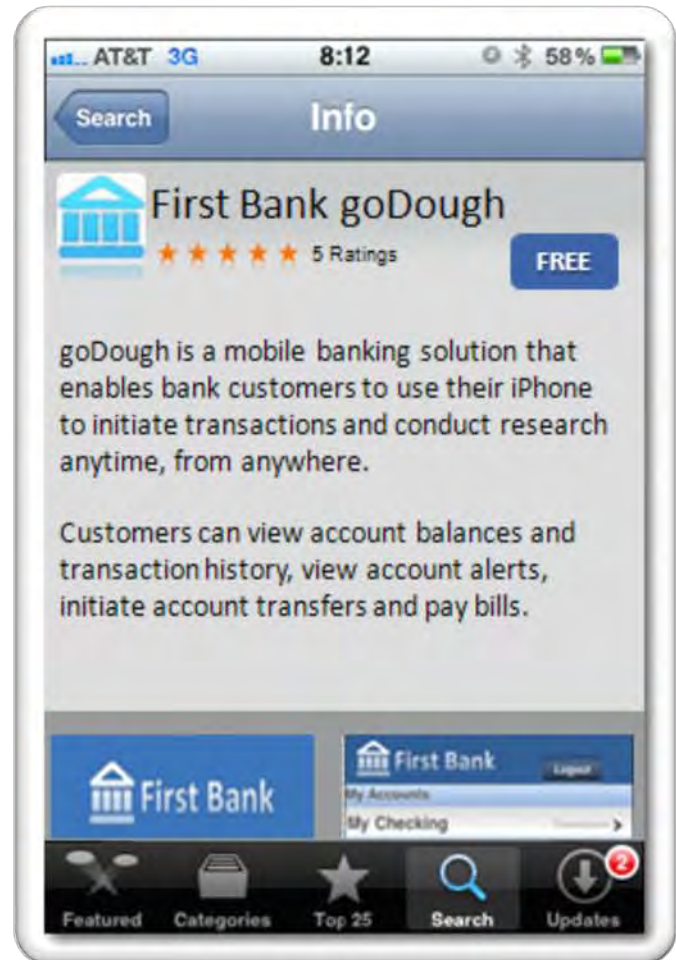
### Android App

- Create a Google account
- Create a developer profile in the Android Market
- Pay one-time developer fee of \$25
- Complete Android App Request Form
- Submit a case to IS Support with the request form attached



## iPhone App

- Enroll in Apple Development Program
- Annual fee of \$99 for Apple Developer Program
- Add Jack Henry as 'Admin' of Apple Developer Team
- Complete iPhone App Request form
- Submit a case to IS Support with the request form attached



# Mobile Banking Web User Guide

## Enrolling through Traditional NetTeller

**Step 1:** Log in to NetTeller.

**Step 2:** Select **Options > Mobile Settings > Web Mobile Banking**.

*\*Note for Cash Management Users: Cash user must have full or partial administrative rights to enroll in Mobile Banking.*

**Step 3:** Select to enable web access, select to receive/not receive text message alerts, enter mobile phone number, select provider, select accounts to access via web. Click **Submit**.

*\*Note: If No is selected for Receive Text Message Alerts, a text message for confirmation of enrollment, transfers, bill payments, ACH initiation, or wire transfers will not be sent.*

*\*\*Note: At initial enrollment, the first account will already be checked.*

The screenshot shows a web form titled "Mobile Web Settings" with a help icon. The form contains the following fields and options:

- Enable web access for your mobile device**
- Receive Text Message Alerts:** A dropdown menu set to "No" with a red asterisked note: "\*\* Standard wireless carrier charges apply \*\*".
- Mobile Phone Number:** Three input boxes containing "816", "555", and "1234".
- Select your wireless provider:** A dropdown menu set to "Sprint PCS".
- A red note: "NOTE: if you are a Cingular user that merged into AT&T, please select Cingular as your carrier."
- Select the accounts you want to access from your mobile device:** A grid of checkboxes, all of which are checked:
  - My Checking, His Checking, Fun Money, Vacation Account, Our Checking
  - Dormant, CD, Cml LN 0009, Car Loan, FREEDOM 0008
  - Safe Deposit Box
- At the bottom right, there are "Submit" and "Cancel" buttons with right-pointing arrows.

**Step 4:** Review enrollment information. Check **I accept these full terms and conditions**. Click **Confirm**.

The screenshot shows a web form titled "Mobile Web Settings" with a help icon. The form contains the following fields and text:

- Mobile Phone Number:** (816)555-1234. A red note next to it says: "\*\* This number will receive select text messages from mobile banking \*\*".
- Receive Text Message Alerts:** No. A red note next to it says: "\*\* Standard wireless carrier charges apply \*\*".
- Mobile Web Address:** [www.toastbank.mobi](http://www.toastbank.mobi)
- A line of text: You have elected to view the following accounts through your mobile device through your provider, Sprint PCS.
- A list of accounts: My Checking | His Checking | Fun Money | Vacation Account | Our Checking | Dormant | CD | Cml LN 0009 | Car Loan | FREEDOM 0008 | Safe Deposit Box
- A scrollable text box containing:
  - Toast of the Town Bank ("We" or "Us") endeavors to provide you with the highest quality Mobile Internet banking available. This Agreement states our obligations with respect to our Mobile Internet banking service (the "Service").
  - 1. We will use reasonable efforts to make the Service available for your use on a continuous basis. The Service may be unavailable for short periods of time for regular or emergency system maintenance. We will endeavor to have our scheduled maintenance occur during non-peak hours. In addition, accessibility to the
- A checkbox labeled **I accept these full terms and conditions**, which is checked.
- At the bottom right, there are three buttons: **Confirm**, **Edit**, and **Cancel**.

**Step 5:** A confirmation screen displays confirming enrollment. If text alerts have been chosen in the previous step, you will receive a confirmation text message that includes the URL to access Mobile Web.

The screenshot shows a confirmation screen with a green header bar that says "Information Message: Successfully saved Mobile Web Settings." Below this is the same "Mobile Web Settings" form as in Step 4, but with the "I accept these full terms and conditions" checkbox checked. The form content is identical to the previous screenshot.



## Self-Enrollment

Self-enrollment you to enroll for mobile banking through your mobile device.

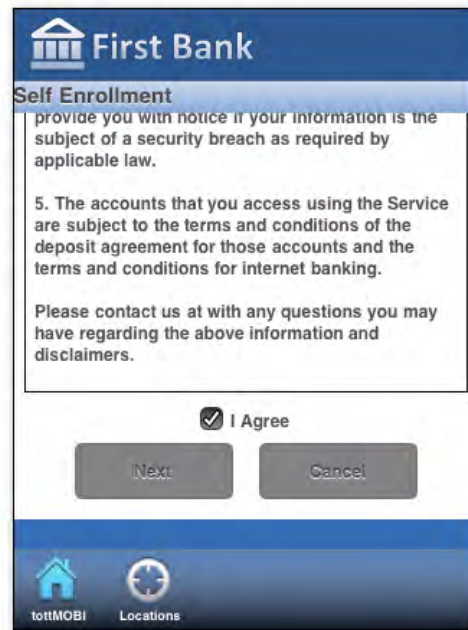
Who can use self-enrollment?

- Users who have previously logged in to the traditional NetTeller website successfully
- Users with a NetTeller ID in an ACTIVE status
- Users who are not in the middle of a password reset

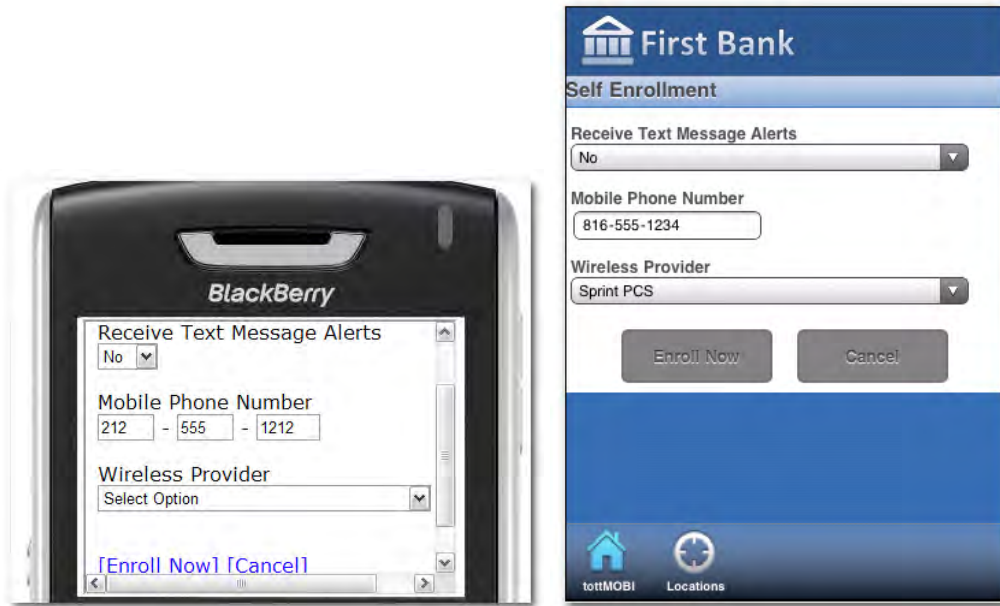
**Step 1:** Navigate to mobile banking site. Enter NetTeller ID (or nickname) and Password.



**Step 2:** Accept terms and conditions by clicking checkbox next to **I Agree**. Click **Next** to continue.



- Step 3:** a) Choose whether to receive transfer and payment confirmations via text message.
- b) Enter mobile device number. This does not have to be the same number as the phone being used.
- c) Select the wireless provider for the phone number.
- d) Click **Enroll Now** to complete the self-enrollment.



Self-enrollment enrolls ALL NetTeller accounts in mobile banking. The user can log in to traditional NetTeller to deselect accounts, unenroll, or make changes to their enrollment text preferences.

System Message	Meaning
<b>Pwd Expired</b>	User's PIN is in a reset status.
<b>Account Not Active</b>	Self-enrollment is not enabled .
<b>Account not enrolled. Please accept the terms and conditions to continue</b>	User needs to select "I agree" checkbox.
<b>Please enter a valid Phone Number</b>	User needs to enter a complete phone number.
<b>Please select a Wireless Provider</b>	User must select wireless provider from the drop-down menu.

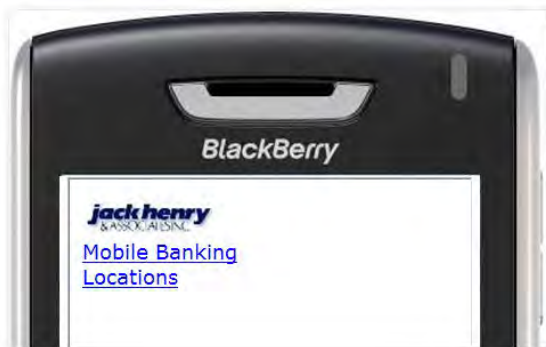
## Landing Page (Optional)

This page only appears when the **Locations** option is enabled.

**Mobile Banking** directs user to the log-in screen for NetTeller Mobile.

**Locations** allows searches for branch/ATM locations or view all branches/ATMs.

**Classic View** for smartphones allows the user to exit the smartphone look and feel.

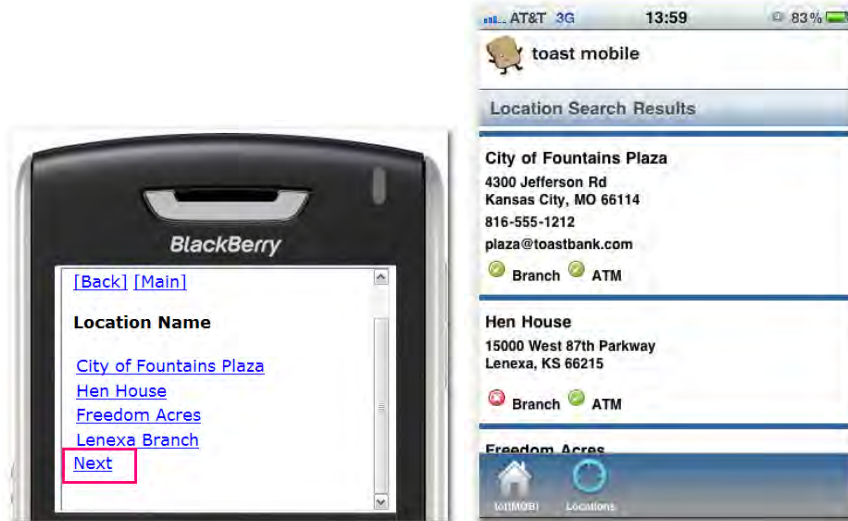


## Locations

Click **Show All Locations** or **Display All Locations** to see a listing of all branches and ATMs.



In classic view, four locations display at a time. Click **Next** to advance through the list. Smartphones can scroll their browsers to see all locations and touch the **Locations** icon to return to the Locations home screen.



You can also search for locations by ZIP code, street name, city or state.

Likewise, you can search only for locations with either a branch or ATM. In the smartphone example, you can see the user searching for all ATMs in Kansas.

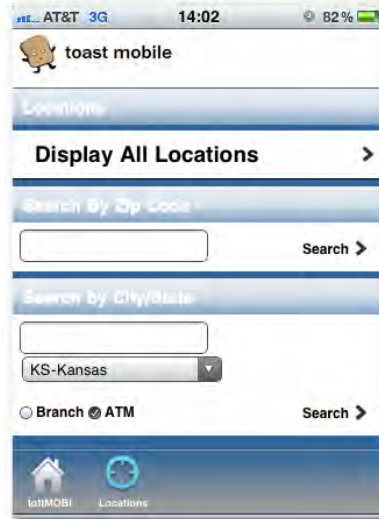
-----Or-----  
**Search by Zip Code**

-----Or-----  
**Street Name**

**City**

**State**

**Branch**  
 **ATM**



## Classic View

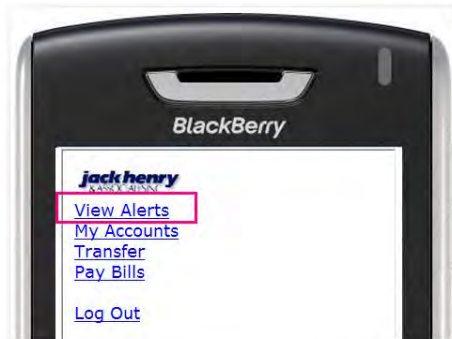
### Log in to Mobile Banking

- Access your FI's mobile site at <your site here> and enter your ID and Password. Select **Mobile Banking**.
- Cash management users must have Single Sign-On (SSO) enabled.
- It is possible to be prompted for your personal security questions from a mobile device.

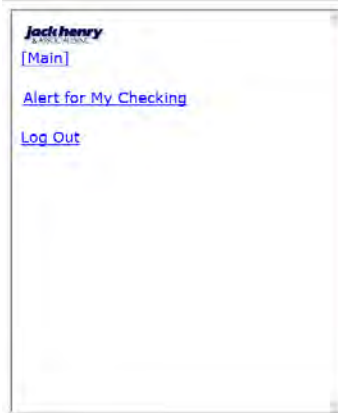


### Alerts

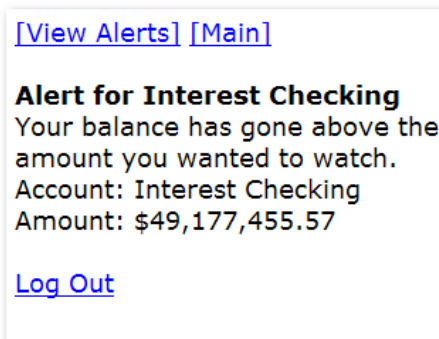
- Select **View Alerts** from the Main Menu.  
\*The View Alerts option only displays if you have new alerts to view.



A list of your current alerts displays.



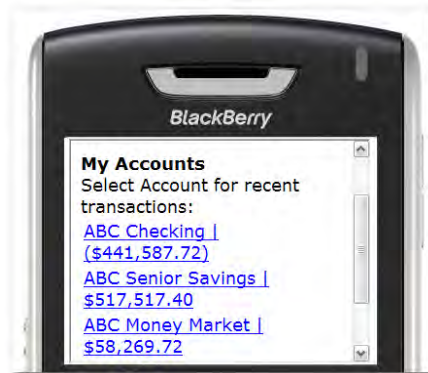
Click on the alert for more detail.



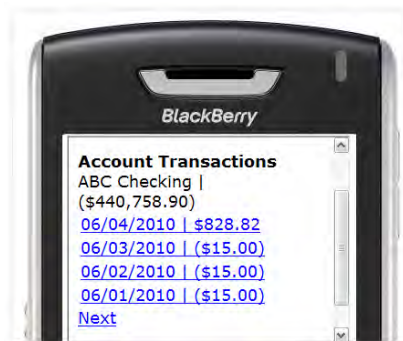
Click **Main** to return to the Main Menu.

## Transactions

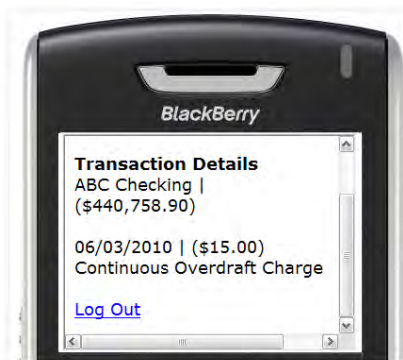
- Select **My Accounts** from the Main Menu.



- From the list of accounts select which account you want to view. A summary screen with your **Account Balance** displays.
- Select **Transactions** from the summary screen. Transactions display in groups of 4 transactions per page.



- Select the date for transaction details. Select **Back** to return to the list of transactions.



- From the transaction list select **Accounts** to return to the list of accounts or **Main Menu** to return to the home menu.

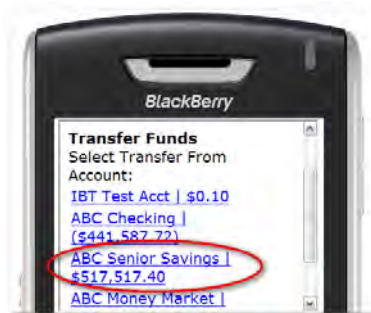


## Transfers

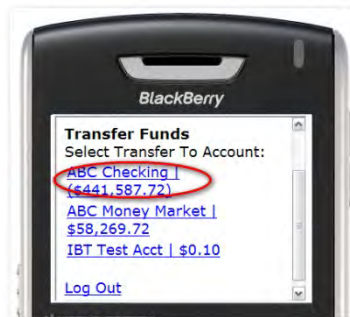
One-time, immediate transfers can be made using mobile banking.

**FI to FI (Bank to Bank) Transfers** are available in mobile web banking if your financial institution has the additional module installed. External accounts do not display until you navigate to the Transfer page.

- Select **Transfers** from the Main Menu.
- Choose the account to transfer funds *from*.



- Choose the account to transfer funds *to*.



- Enter amounts in the dollars and cents fields and select **Submit**.



- A confirmation message and number display after the transfer is complete.
- An SMS text message will be sent to confirm the transfer.

\*You can only set up one-time immediate transfers via mobile banking.

## Bill Pay

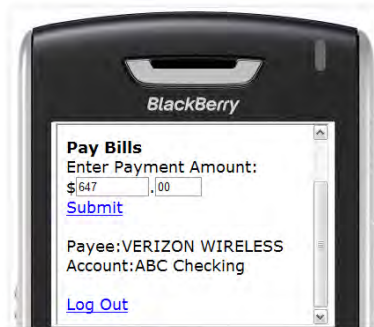
- Select **Pay Bills** from the Main Menu.



- Select the Payee.
- Select the account you want to pay the bill from.



- Enter amounts in the dollars and cents fields and select **Submit**.



- A confirmation message displays after the bill payment is complete.
- An SMS Text Message is sent to confirm the payment if text alerts have been enabled.
- If you are not currently enrolled in Bill Pay, clicking on the **Pay Bills** link will present you with the option to request enrollment from your financial institution. Follow the on-screen prompts to submit your request for Bill Pay enrollment.

\*You can only set up one-time immediate bill payments via mobile banking. Payments will process during the next bill pay processing time.

## Smartphone View

### Log in to Mobile Banking

Navigate to

Enter your NetTeller ID and PIN to access the smartphone view of mobile banking.

Select **Locations** (if enabled) to search or view FI branches and ATMs.

Select **Classic View** for the original look and feel of mobile web banking.



Toast of the Town National Bank

**NetTeller Login**

NetTeller ID

Jen

NetTeller Password

Login

Classic View >



Toast of the Town National Bank

**NetTeller Login**

NetTeller ID

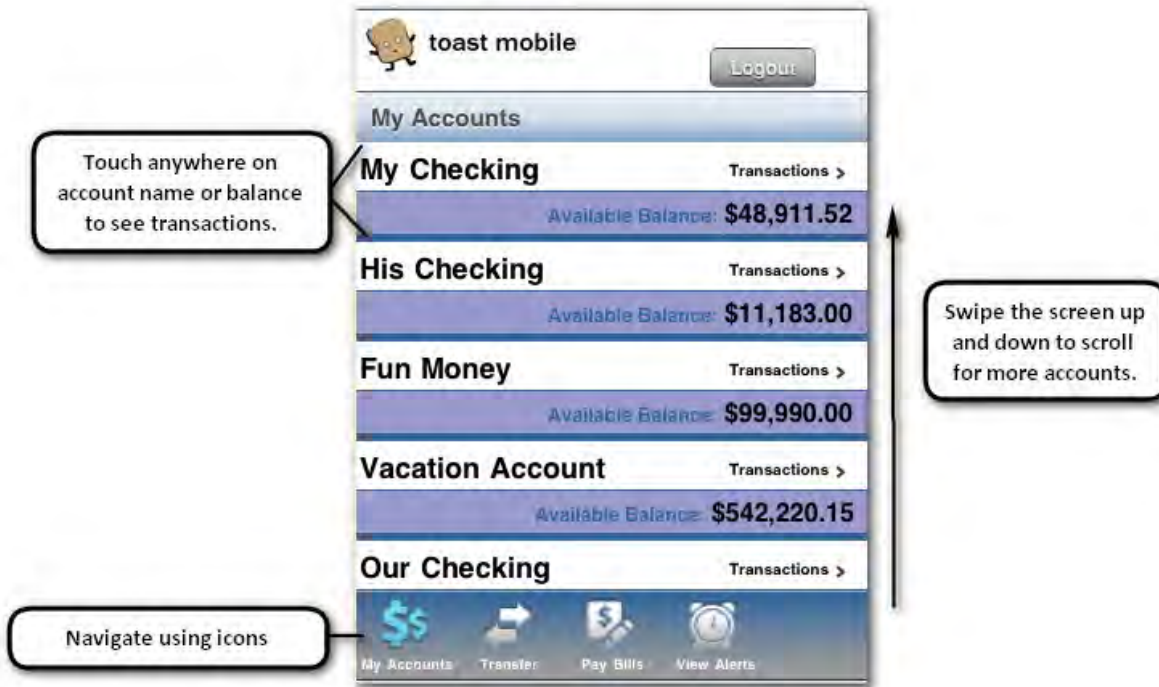
Submit

Locations >

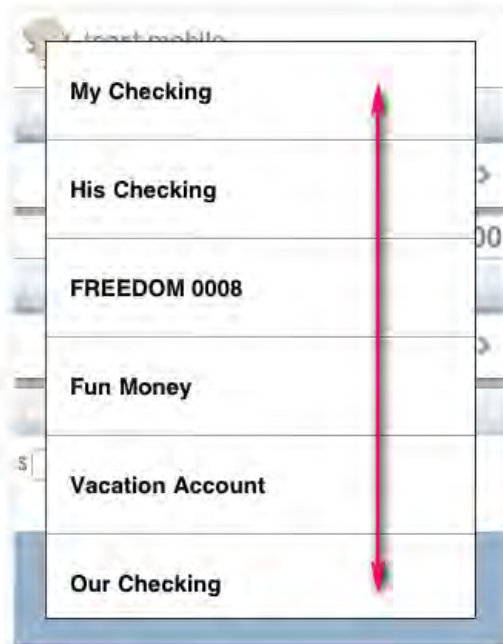
Classic View >

## Navigating

Available activities are accessed using icons at the bottom of the screen. Scroll through accounts or transactions by swiping up or down on the screen.

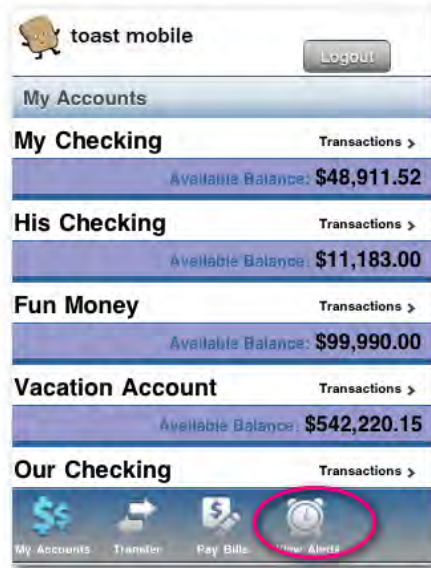


When doing transfers and bill pay, swipe the screen up and down to access more accounts or payees.

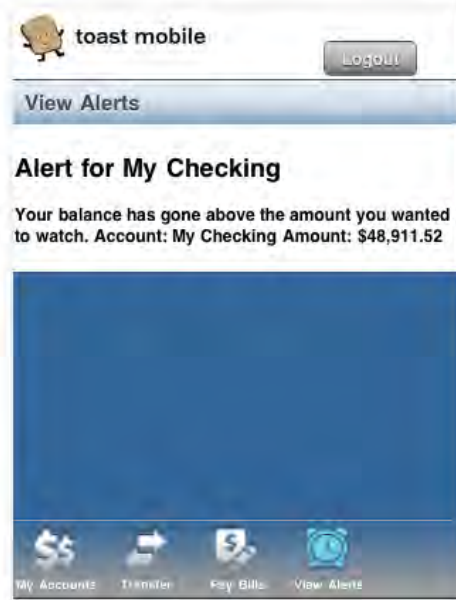


## Alerts

Touch the clock icon in the navigation menu.

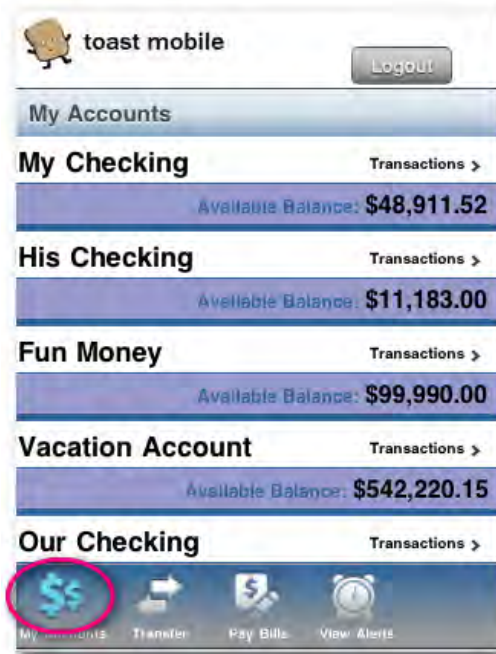


Select the alert name for more details.

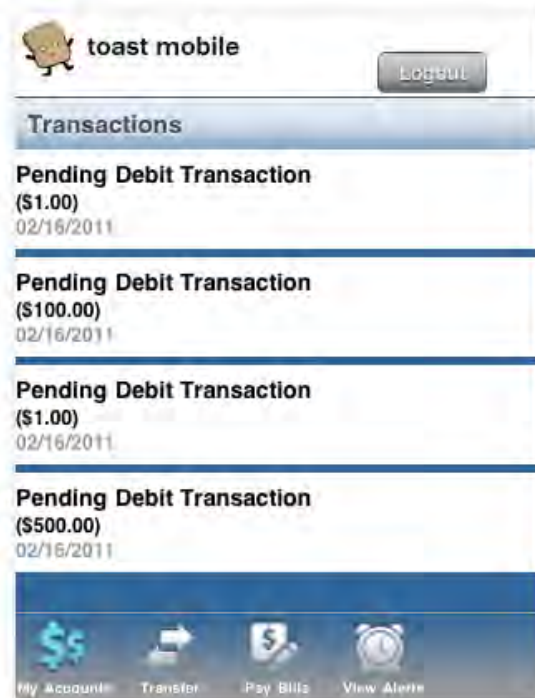


## Transactions

Navigate to the **My Accounts** menu by selecting its icon.



Select the account by clicking anywhere on its name, balance, or the word **transactions**. Scroll through the transactions by swiping up or down. The number of transactions displayed here depends on the Display Options for this ID on regular NetTeller.





## Transfers

One-time, immediate transfers can be made using mobile banking.

**FI to FI (Bank to Bank) Transfers** are available in mobile web banking if your financial institution has the additional module installed. External accounts do not display until you navigate to the Transfer page.

- Select the **Transfers** icon in the navigation menu.



- Select the account to transfer FROM and the account to transfer TO. Fill in the dollar amount and press **Submit**.



## Bill Pay

One-time payments can be made through mobile banking. The payment date is immediate (unless entered on a non-processing day.)

The payment will process at the next bill pay processing time.

- Select the **Pay Bills** icon in the navigation menu.



- Select the account from which to pay. Select the payee. Fill in the dollar amount and press **Submit**.





## Frequently Asked Questions

### Mobile Web

**Q. What are the restrictions on the type of mobile devices that can be used to access accounts?**

**A.** The JHA mobile solution is phone device agnostic. It works with any web-enabled mobile phone device whose network allows secure SSL traffic.

**Q. What functions can I perform from my mobile device?**

**A.** Provided that your Financial Institution has given you access, you can:

- View Transaction History
- View Account Balances
- Transfer Funds between accounts
- Pay Bills to existing Payees
- View Alerts
- Release ACH and wires

**Q. How do I know if my transfer or bill payment was entered successfully?**

**A.** If you have selected to receive text alerts, each time you make a transfer or bill payment, a confirmation SMS Text Message is sent to your mobile device. If you do not receive a confirmation text message, double check to make sure the transaction went through via traditional NetTeller.

**Q. What if I no longer want to be a mobile user?**

**A.** Log in to your financial institution's online banking site > Select **Options > Mobile Settings > Deselect Activate Mobile Banking Access > Click Agree.**

**Q. What happens if I lose my mobile device?**

**A.** Since your account data is not stored on your mobile device, your information cannot be stolen. When you replace your device, simply edit your Mobile Settings and make any changes to the Wireless Provider and/or Phone Number.

**Q. Why can't I add a new payee?**

**A.** Functionality is limited to sending payments to already established payees. To add a new payee, log in to the online banking site, select Bill Payment, and add a new payee. You can then submit payments to that payee via your mobile device.

**Q. What happens if I lose communication/signal during a transaction?**

**A.** When you complete a transaction from your mobile device (bill payment, funds transfer, etc.) you will receive an SMS Text Message as confirmation that the transaction was successful. If you do not receive this message due to a dropped call or lost signal, check your accounts and re-submit any transactions that did not process.

**Q. What do I need to do if I get a new phone?**

**A.** If you simply get a new phone but keep the same phone number and provider, no changes on your part are necessary. If you switch providers and/or phone numbers, log in to your NetTeller account via the Internet and update your information on the **Options > Mobile Settings** page. You will not receive SMS Text Messages regarding Mobile Banking transactions if your phone number is not correct.

**Q. How can I search for a transaction?**

**A.** You will only be able to view 15 days' worth of transaction history on your mobile device. There is not a search feature.

**Q. Can I use any mobile device to access my accounts?**

**A.** Yes. You can access your accounts via any mobile device that is web-enabled and allows secure SSL traffic. The only difference is that SMS text messages will be sent to the phone number entered when enrolling for mobile banking, not necessarily the device from which you perform a transaction.

**Q. Can I add a new Bill Payment Payee via mobile banking?**

**A.** No. You can only add payments to payees already established through your traditional internet-based NetTeller ID.

**Q. How do I delete a Bill Payment that I set up through my mobile device?**

**A.** You must log in to the internet-based NetTeller ID and delete the payment from the main menu of the Bill Pay module.

**Q. When I try to enter an amount for a bill payment or transfer, I can't enter any numbers, only letters. Why?**

**A.** Check your phone's settings to make sure you don't have Alpha-only enabled on the keypad.

**Q. What if I can't get my mobile device to work with Internet Banking?**

**A.** There are a number of reasons that you may experience trouble accessing the mobile version of internet banking on your phone. To use the mobile version, your phone needs to meet the following minimum requirements:

1. Your mobile device must be web enabled.
2. Your mobile network must allow secure SSL traffic. (You may need to contact your mobile provider to determine this.)