



My NetTeller Functionality

My NetTeller enables you to fully customize your online banking environment by selecting the functionality you want to see when you log in thereby creating a customized dashboard style landing page of the online banking functions you use most often.

To utilize this enhanced functionality you must actively navigate to the *My NetTeller* or *Payment Center* options. You can then select to make one of the pages your new landing page.

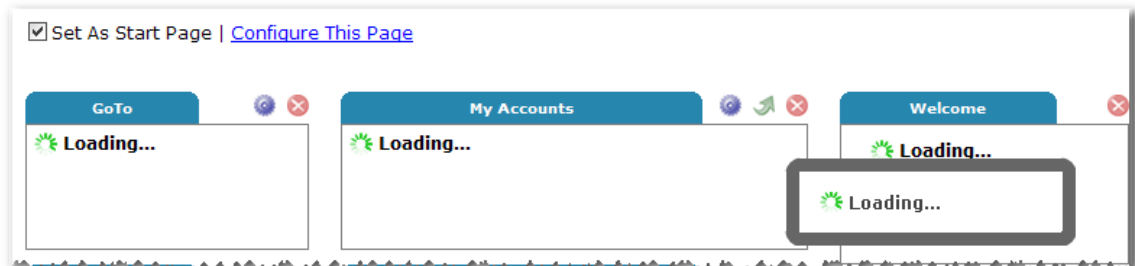
The *My NetTeller* option is accessible within the main navigation bar upon initial login, and appears just to the left of the Account Listing option. It is also accessible from any other main option (e.g. Transfers, Transactions, Stop Payments) under the main tab.



The *Payment Center* option is found under the Bill Payment tab and is accessible from any option within the Bill Pay tab. It is the default landing page for options in the Bill Payment tab.



Upon visiting either *My NetTeller* or *Payment Center*, each widget individually loads while the overall page loads:



Widgets at the top of the page will load before widgets at the bottom. During the loading time, each widget is pulling data from a separate record, based on its function. Once all widgets have loaded, the overall page "Loading..." gray indicator box will disappear.

My NetTeller Initial View

Upon navigating to the *My NetTeller* option, you 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
- 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](#) button.
- Download:** Select Account, Select Format, Select Range. [Download](#) button.
- 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, tcambrom@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! [GO!](#)
- VIP Tokens:** The key to securing your personal info. Call us about this service today!

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

Payment Center Initial View

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

Upon navigating to the *Payment Center* option, you 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. In the top right corner, the address for Whole Wheat Bancorp is listed: 8 Breakfast St., Dinerville, CA 90212, 800.444.8887.

Below the navigation is a checkbox for "Set As Start Page" and a link "Configure This Page". The main content area features several widgets:

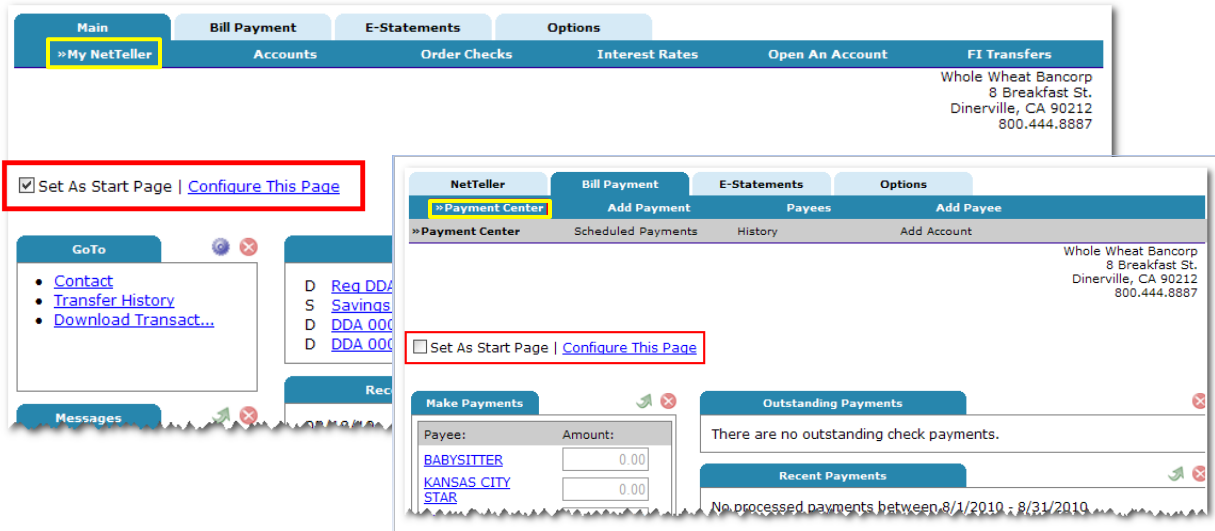
- Make Payments:** A form with a "Payee:" dropdown and an "Amount:" input field. The dropdown is open, showing "BABYSITTER", "KANSAS CITY STAR", and "VERIZON". Each payee has a corresponding amount input field, all currently set to "0.00". A "Quick Payment" button is located below the form.
- Outstanding 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.

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
- Payment Calendar:** A calendar widget showing the month of August 2010. The days of the week are labeled Su, Mo, Tu, We, Th, Fr, Sa. The numbers 1 through 7 are visible in the first row.

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

My NetTeller and Payment Center Page Configuration

You 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.

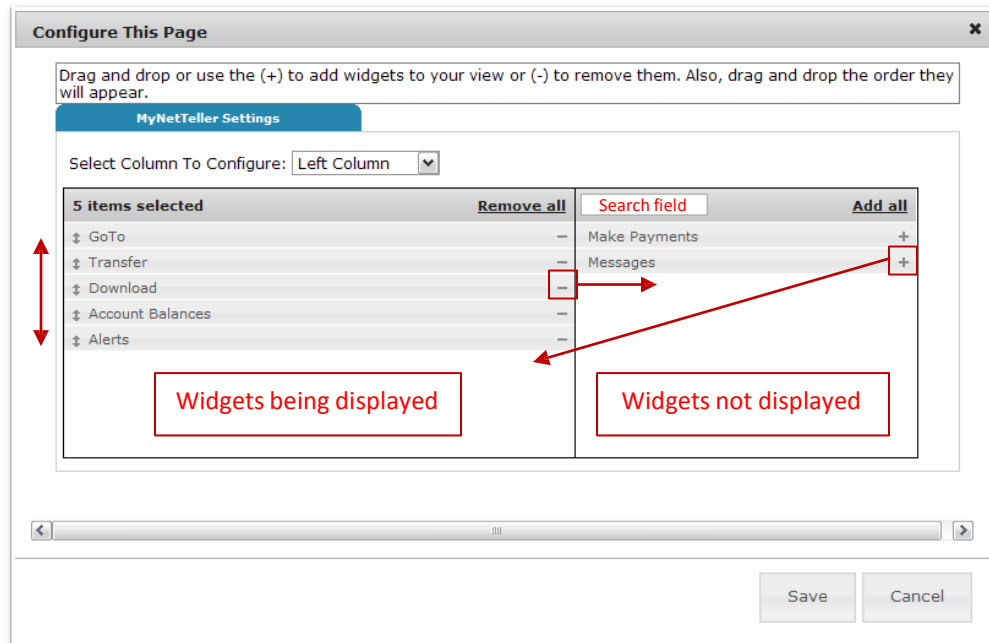


Set As Start Page: Select to save the page as the new landing screen upon login instead of seeing the standard Account Listing page. If left *deselected*, you must actively navigate to the *My NetTeller* or *Payment Center* options to access those screens.

Note: You may always navigate to the traditional Account Listing page. You may 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 you then select *Payment Center* as the start page, this new selection will trump the previous selection. You will be directed to *Payment Center* upon next login.

Configure This Page: Upon clicking this link on either the *My NetTeller* or *Payment Center* page, you will see a lightbox window allowing control over which widgets to display on that page. Any widget not set as a system default will be 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 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) Click **minus (-)** on individual widgets to remove that widget from view. 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) Click the **plus (+)** on individual widgets to display that widget. Click **Add all** to display all widgets. The added widgets will then be listed on the left side of the lightbox.
- c) **Search** for a non-displaying widget by keying in the widget name. The search box is not case sensitive.
- d) **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.

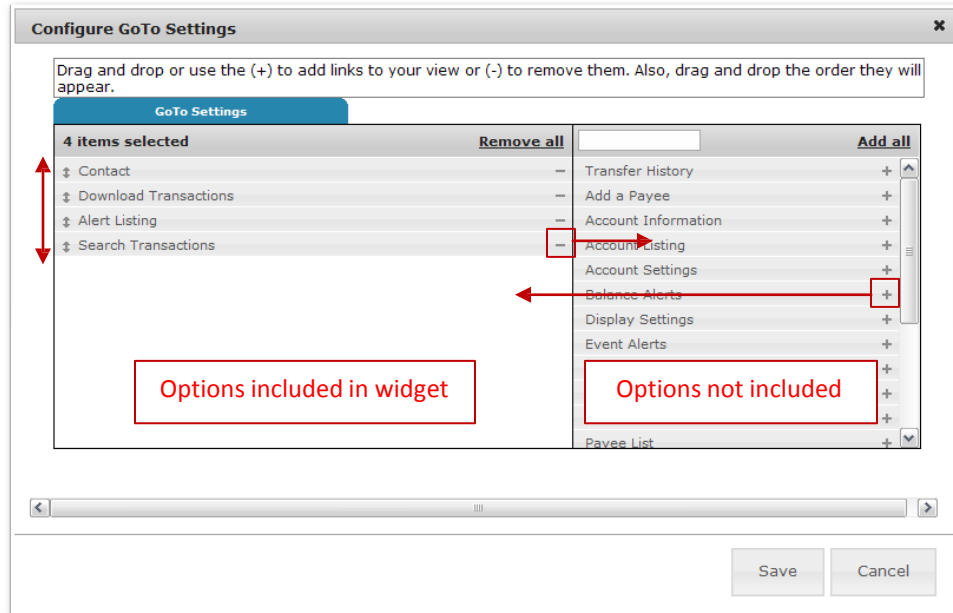
My NetTeller and Payment Center Widget Configuration

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: 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).

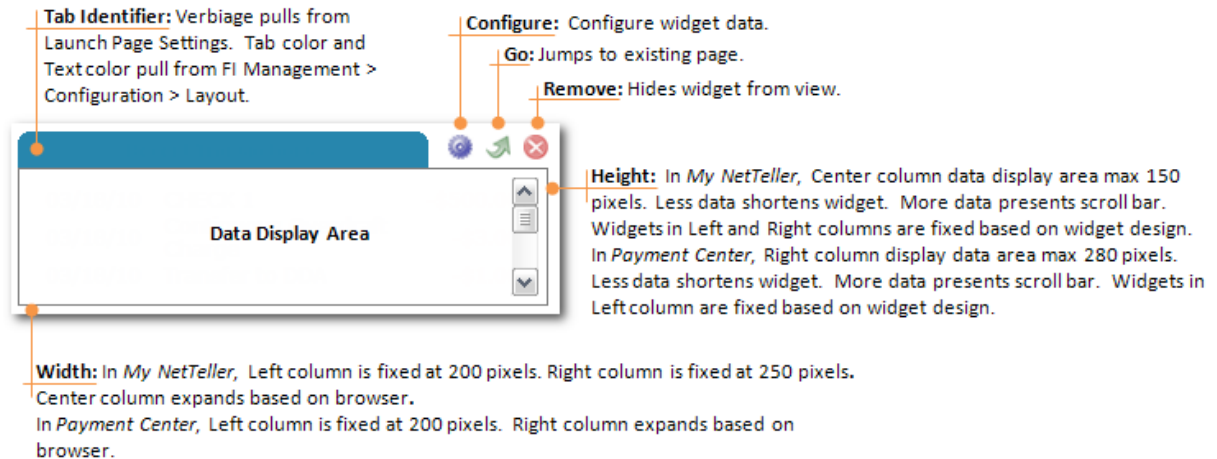
Step 4: Add or remove items and change the order of display, if desired.


- Click **minus** (-) on individual item to remove that item from the widget. You may 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.
- Click the **plus** (+) on individual items to include it in the widget. You may also click **Add all** to include all items. The added items will then be listed on the left side of the lightbox.
- Search** the un-added items by keying in the item name. The search box is not case sensitive.
- 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.

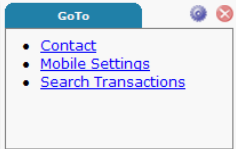
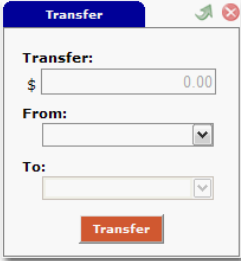
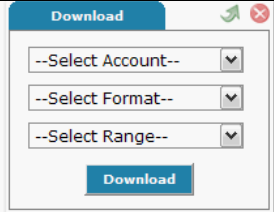

Upon placing the cursor over the **Configure**, **Go** or **Remove** icon, hover text appears defining that icon.

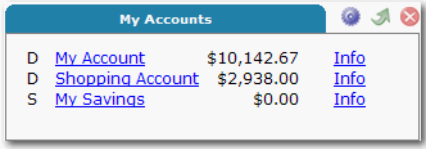
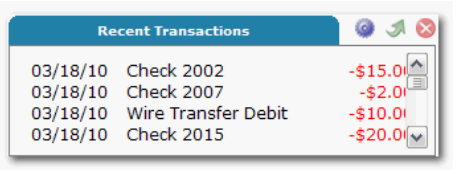
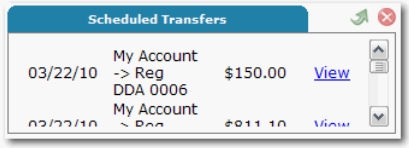
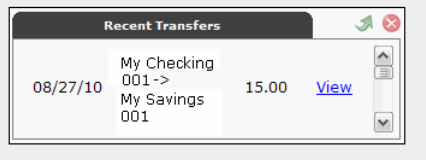
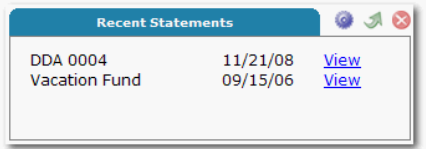
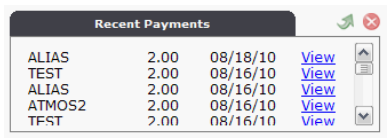
Note: Not all widgets have all three icons.

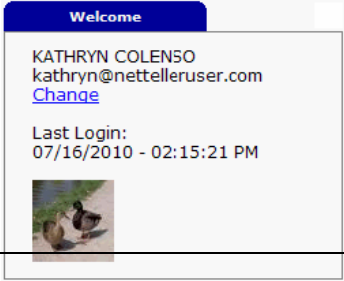
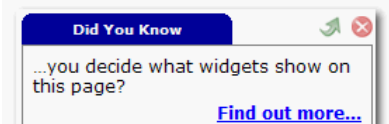
Widget Definitions

My NetTeller Widgets

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

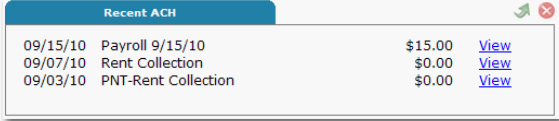
Left Column (Actionable Items)			
Widget Name	Function	Go destination	Image
GoTo	Links to other applicable NetTeller functionality. Also available on <i>Payment Center</i> .	N/A	
Messages	Indicates receipt of secure messages from First Citizens National Bank.	Message Center > View Messages	
Transfer	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	
Recent Payments	Lists last 30 days of Bill Pay history. Also available on Payment Center.	Bill Pay History	

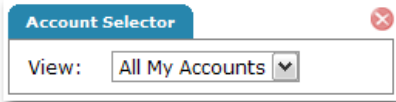
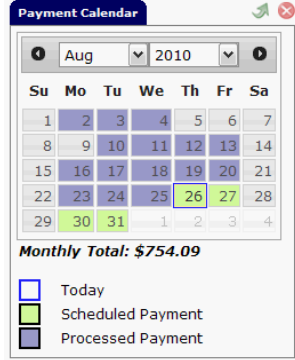
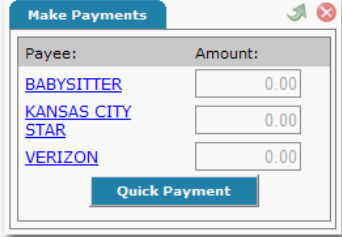
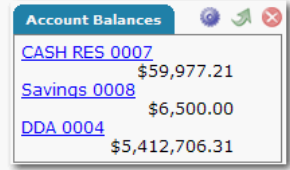
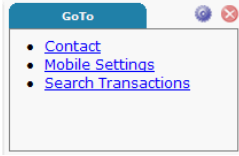
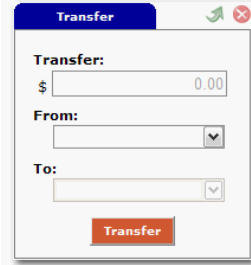
Right Column (FI or user-related Items)			
Widget Name	Function	Go destination	Image
Welcome	Shows your name, email address, last login info and MFA watermark (if applicable). Link will take you to Personal Options. <u>Note:</u> You cannot remove this widget.	N/A	
Did You Know	<i>My NetTeller</i> tips.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

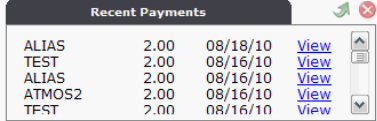
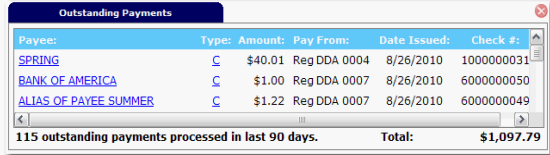
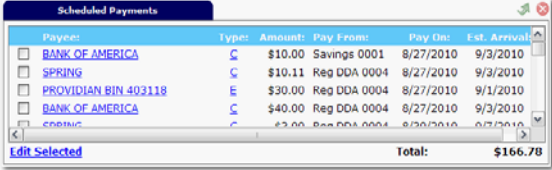
Cash Management Widgets (*Business Cash Management customers only.*)

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 <i>My NetTeller</i> page.	Bill Pay History	 <table border="1"> <thead> <tr> <th>Payee</th> <th>Amount</th> <th>Date</th> <th>Action</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	Action	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												
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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												
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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>9/3/2010</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"/> coenc</td> <td>C</td> <td>\$2.00</td> <td>Reg DDA 0004</td> <td>8/20/2010</td> <td>07/2010</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	9/3/2010	<input type="checkbox"/> BANK OF AMERICA	C	\$40.00	Reg DDA 0004	8/27/2010	9/3/2010	<input type="checkbox"/> coenc	C	\$2.00	Reg DDA 0004	8/20/2010	07/2010
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