NetTeller Online Banking™

Bank-Branded Internet Banking

Internet banking has become a competitive necessity that is fundamental to attracting, retaining, and proactively serving retail and commercial customers. If you're not providing your customers with online access to their accounts and the ability to initiate transactions when they want, chances are they will find a bank that does. NetTeller Online Banking maximizes customer convenience and helps your bank remain competitive and profitable in the evolving marketplace.

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Offering Internet Banking is No Longer an Option …
It's a Necessity

BUSINESS VALUE

- Improve Operations

COMPATIBILITY

- SilverLake System®
- CIF 20/20®
- Core Director®

IT WORKS LIKE THIS …

Jack Henry Banking's NetTeller® Online Banking™ system is a comprehensive, turnkey Internet banking platform that enables banks to leverage today's most cost-effective delivery channel by establishing fully branded, customizable Internet banking sites.

This solution's state-of-the-industry online capabilities can include access to account balances and history; one-time and recurring funds transfers; account statement and check image viewing and downloads; loan payments, advances, and draws; check ordering; and downloads of account information into personal financial management solutions such as Quicken® products. This system's online capabilities can also support the management of personal information such as email addresses and password changes. NetTeller also offers an optional add-on module, Offline Mode, which presents basic online banking functionality when a bank's host is unavailable. This hybrid interface for the host allows banks to provide routine online banking functionality during planned system maintenance and upgrades, and unexpected communication outages and business interruptions.

ANYTIME, ANYWHERE SERVICE AND CONVENIENCE …

NetTeller Online Banking improves customer self-sufficiency, interaction, and loyalty by leveraging the power and convenience of the Internet to provide greater control and online banking service 24/7/365. A sophisticated Internet banking solution generates ongoing sales and cross-sell opportunities, provides a new product and service promotional channel, and enables market expansion beyond geographic locations.

Through Jack Henry Banking's partnership with LivePerson™, banks can also provide their customers with real-time chat support seamlessly in NetTeller. Live Chat supports general inquiries from existing and prospective customers, and account and transactional inquiries from authenticated online banking users. This is an affordable and efficient alternative to telephone support because a single customer service representative can manage multiple chat sessions simultaneously. Live Chat's co-browse feature enables customer service representatives to access end-users' computer screens and troubleshoot issues from a firsthand perspective, which simplifies problem solving, saves time, and enhances the customer experience.

A PERSONALIZED ONLINE BANKING EXPERIENCE …

NetTeller Online Banking competes head-to-head with the best-of-breed solutions on the market today by continually enhancing personalized banking options like MyNetTeller.

MyNetTeller enables accountholders to create customized dashboard-style landing pages of their most commonly used online banking functions. MyNetTeller enables accountholders to fully customize their online banking environment by selecting the functionality they want to see when they log in. Accountholders simply configure widgets to create a dashboard-style view of online banking features such as funds transfers, bill payments, and transaction downloads. The ability to place frequently used functions in a more accessible and obvious location simplifies site navigation and makes the online banking experience more efficient, convenient, and intuitive for each user.

With MyNetTeller, accountholders can create customized dashboard-style landing pages of their most commonly used online banking functions.

EVEN MORE EXPANDED FUNCTIONALITY …

This modular Internet banking platform enables banks to seamlessly introduce additional online services in response to customer- and market-driven demands and dynamic business strategies. NetTeller Online Banking is fully integrated with Jack Henry Banking's core processing solutions – SilverLake System®, CIF 20/20®, and Core Director® – can also be enhanced with additional fully integrated solutions and modules:

- The Bank-to-Bank transfers module allows customers to perform inbound and outbound transfers using a drop-down menu environment to select the accounts they want to transfer funds to or from, specify transfer dollar amounts, and choose frequency of transfers among one-time, weekly, bi-weekly, semi-monthly, and monthly options. Customers provide the bank names, routing numbers, and account numbers for the accounts they want to enroll in the service, and that information is submitted to the hosting bank where the external accounts are either automatically or manually validated.

- JHA Electronic Statements–Interactive™ leverages a "push" communications environment to deliver secure, interactive electronic statements, notices, targeted promotions, and other communications to customers.

- Through Jack Henry Banking's sister company, iPay Solutions™, online banking customers benefit from comprehensive and flexible bill pay options. iPay's single-sign-on bill pay services include iPay Business Bill Pay™, a business bill pay solution; iPay Consumer Bill Pay™ for the everyday consumer; TheWayiPay® person-to-person payments; iBizManager™, a mobile iPad-based solution for commercial customers; and more.

- *go*Dough® is Jack Henry Banking's cutting edge Web-enabled mobile banking solution that lets customers conduct real-time account research, initiate transactions, and retrieve SMS text-based account balance and history information at any time, from anywhere. Banks can offer their own branded application for *go*Dough, for iPhone™, iPad™, and Android™ devices.

ADDITIONAL SECURITY …

NetTeller Online Banking encourages security and protection with JHA Multifactor Authentication and is integrated with Symantec Hard Tokens™, which offer an additional layer of hacker-resistant security for online banking transactions. Based on time synchronization technology, Symantec Hard Tokens generate a simple, one-time authentication code that changes every 60 seconds. This optional add-on solution provides a self-enroll feature for NetTeller customers that guides them through the steps required to register their token devices. Following successful registration, customers access NetTeller by combining their existing login credentials (something they alone know) with the token codes generated by their authenticators (something they have). The result is a unique, one-time-use pass code that positively authenticates bank customers and only permits access to NetTeller if the code is validated.

INTERACTIVE INTERNET BANKING SOLUTION FOR PC-BASED FINANCIAL MANAGEMENT SYSTEMS …

In addition to NetTeller Online Banking, OFX Gateway™ supports retail and commercial customers who use PC-based financial management systems with the capabilities to securely access the bank's host computer, to interact with their accounts online, and to download account and financial information directly to their financial management solutions. This interactive banking solution supports QuickBooks® and Quicken® products and utilizes industry-certified Open Financial Exchange (OFX) standards and protocols. Bank customers preferring browser-based solutions implement NetTeller Online Banking, while those preferring to interact with their accounts through PC-based financial management solutions implement OFX Gateway™.

WHAT IT DOES:

- Provides a turnkey solution that enables banks to develop robust, fully branded Internet sites.

- Provides state-of-the-industry online capabilities that can include:

- Access to account balances and history for an unlimited number of accounts.

- One-time and recurring funds transfers.

- Statement and check image viewing and downloads.

- Self-directed research.

- Loan payments including principal only, interest only, or principal and interest options.

- Placing and monitoring of stop payments.

- Loan advances or draws.

- Check ordering.

- Bank-to-bank transfers.

- Downloads of account information into personal financial management solutions such as Quicken products.

- Management of personal information including email address and password changes.

- Offers an optional add-on module, Offline Mode, which presents basic online banking functionality when a bank's host is unavailable.

- Provides an optional add-on service, Live Chat, which allows customers to chat with support representatives in real-time, seamlessly in NetTeller.

- Personalizes the online banking experience with MyNetTeller dashboards.

- Provides full integration with Jack Henry Banking's core processing solutions and select complementary solutions including *go*Dough mobile banking, JHA Electronic Statements–Interactive, iPay Business Bill Pay, iPay Consumer Bill Pay, iPay TheWayiPay P2P solution, the iBizManager iPad-based commercial banking solution, and StatementRewards.

- Enforces the industry's highest security standards.

- Provides security and protection with JHA Multifactor Authentication.

- Integrates with Symantec Hard Tokens which provide hacker-resistant fraud protection for online banking transactions.

- Provides an operational alternative with OFX Gateway which supports retail and commercial customers who use PC-based financial management systems with interactive financial management.

- Integrates ongoing technology advances.

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WHAT IT DOES FOR YOU:

- Provides a competitive necessity that is now fundamental to attracting, retaining, and proactively serving retail and commercial customers.

- Leverages the power and convenience of today's most cost-effective delivery channel, the Internet.

- Improves customer self-sufficiency, interaction, and loyalty.

- Provides customers with greater control and online service 24/7/365.

- Generates ongoing sales and cross-sell opportunities.

- Provides a new product and service promotional channel.

- Enables market expansion beyond geographic locations.

- Supports distinct customer preferences with either browser-based Internet banking solutions or interactive financial management.

A sophisticated Internet banking site generates ongoing sales and cross-sell opportunities, provides a new product and service promotional channel, and enables market expansion beyond geographic locations.