



Commercial Cash Management Customer Experience

Online Banking Training Guide

Login Process	3
Logging On for the First Time	3
Company Administrator Activities	6
Creating New Cash Users	6
Resetting Cash User Password	8
Modifying Cash User Permissions	10
Deleting a Cash User	10
Reporting	11
Prior Day Summary	11
Current Day Summary	12
Prior Day Detail	12
Activity Report	13
Summary Report	15
Saved Report	16
Settings	17
Personal	17
Account	18
Display	18
Alerts	18
Event Alerts	19
Balance Alerts	19
Item Alerts	19
Personal Alerts	19
Message Center	20
Sending New Message	20
Security Question Challenge Process	21
Blocked User	21

Login Process

Note: The email mentioned is for any User that is set up after November 13, 2017. Users set up prior to Thursday, November 9, 2017 will log in with their existing User ID and the last 4 of the Company's TIN.

Logging On for the First Time

Cash users that have never logged on to access NetTeller's cash management features must take the following steps to create their cash management credentials and log on.

1. Select the single sign-on (SSO) enrollment link within the bank's SSO setup email.



If the link has expired, due to seven calendar days passing or a subsequent email invalidating the selected link, you receive the following message on the *Activate Account* screen: *Your enrollment link has expired. Please contact your financial institution for assistance.*

The *Activate Account* screen appears.

2. Create your NetTeller ID and password, and then select **Continue**.

Activate Account

Create your new NetTeller credentials

NetTeller ID

NetTeller Password

Confirm NetTeller Password

Continue

3. Review the terms and conditions.
4. Select **I agree**, and then select **Accept** to proceed.
5. Select a watermark image, and then select **Submit**.

Please verify your personal image! ?

Each time you log in please verify that the image on the left is the one you selected as your Personal Identification Image.

If you have not set up your Personal Identification Image, a random image will appear and you will be prompted to select a new one when you log in.

Personal Icon

Current Image

Click to Select or Change your Image

<<< Prev Next >>>

Cancel Submit

This image appears at all future logons and on all pages in Online Banking.

6. Select **Continue** on the *Security Features* screen.
7. Select a question from each drop-down field, and then input an answer.



Answers are not case-sensitive.

8. Select **Submit**, and then select **Confirm** on the *Settings Modification (Optional)* screen.

If needed, **Edit** the answer before selecting **Confirm**. Once you select **Confirm**, you cannot modify questions and answers.

9. Enter or verify the email address on file, and then click **Submit**.



This is the company email address listed at the Company level. Only cash users with Full Admin rights will see this step.

Subsequent Logins

1. Enter the Single Sign-On ID you created at first login.

Login to Online Banking ?

[Enroll Now](#) [Test Browser](#) [Home](#)

Welcome to Online Banking

Click the links below for helpful information*


[Supported Browsers](#) | [Tips for Preventing Fraud](#)

Online Banking ID:

2. Enter your Single Sign-On password.

Login to Online Banking ?

[Enroll Now](#) [Test Browser](#) [Home](#)



Please verify your personal image!
Each time you log in please verify that the image on the left is the one you selected as your Personal Identification Image.

If you have not set up your Personal Identification Image, a random image will appear and you will be prompted to select a new one when you log in.

Online Banking ID: jdoecm

Online Banking Password:

[Reset Password](#)

Company Administrator Activities

Creating New Cash Users

1. Navigate to **Cash Management > Users**, and then select **New CM User**.
2. Complete user information, limits, and ACH permissions.

User Name: Name of cash user.

E-mail Address: User's email address. May only be modified by a full administrator.

Administration

No: Cannot create or edit cash users. Cannot change NetTeller settings.

Yes: Full administrative rights. Can create/edit cash users, change Company email address, account pseudo names, and enroll in ESI and mobile banking.

Partial: Change Company email address, change account pseudo names and enroll in mobile banking. Cannot create/edit cash users or enroll in ESI.

View: View-only authority. Cannot change any NetTeller settings or users.

Wire Password: *LEAVE BLANK – Not used*

View Position/Activity Report: Allow user to view and print prior day activity.

Hold User: If selected, user will not be able to log into NetTeller.

Access Times: Time of day when cash user can log into NetTeller. Access times control login only; this will not end an established session.

Please note: Not all services shown are available.

The new cash user is placed in a **Pending Approval** status.

Once the Bank approves the new user, the user is sent the single sign-on (SSO) setup email. The user follows the prompts within the email to establish their logon credentials.

3. Complete additional settings and account selection.

Cash User Setting ?

User: Test000001

<input type="checkbox"/> Transaction Inquiry	<input type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload Positive Pay
<input checked="" type="checkbox"/> Statement Inquiry	<input type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work Positive Pay Items
<input type="checkbox"/> Current Day Balance	<input type="checkbox"/> Define Rep Wires	<input type="checkbox"/> Download ARP File
<input type="checkbox"/> Prior Day Balance	<input type="checkbox"/> Edit Rep Wires	<input type="checkbox"/> Upload ARP File
<input checked="" type="checkbox"/> Stop Inquiry	<input type="checkbox"/> Define Recurring Wires	<input type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Stop Additions	<input type="checkbox"/> Edit Recurring Wires	<input checked="" type="checkbox"/> Transfers
<input type="checkbox"/> Work ACH Transactions	<input type="checkbox"/> Transmit Wires	<input type="checkbox"/> Order Checks
		<input type="checkbox"/> Bill Payment
		<input checked="" type="checkbox"/> View Rates
		<input type="checkbox"/> ES

Select Accounts ?

<input type="checkbox"/> Select All		
<input type="checkbox"/> Inventory	<input checked="" type="checkbox"/> CK 073	<input checked="" type="checkbox"/> Payroll
<input checked="" type="checkbox"/> CK 905	<input type="checkbox"/> CK 352	<input checked="" type="checkbox"/> Business

Transaction Inquiry: View list of transactions.

Statement Inquiry: View available NetTeller statements.

Current Day Balance: View current balance and activity totals.

Prior Day Balance: View balance and activity totals as of previous business day.

Stop Inquiry: View information on existing stop payments.

Stop Additions: Enter new stop payments.

Bill Pay: Access bill pay module.

ES: Enroll/un-enroll accounts in ES product.

Transfers: Move money between accounts.

Order Checks: Reorder checks if financial institution has functionality enabled.

Transaction Reports – Activity, Summary, Saved: Select which transactional reports the user can access.

Select Accounts: Choose accounts that cash user will have access to.

4. Complete cash user permissions and limits at the account level.

Cash User Settings ?

User: jdoe

View Access For Account: CK 073 ▼

Per Wire Limit \$100,000 .00 Daily Wire Limit \$100,000 .00

Dual Wire Control ☒ Dual Wire Control Limit \$0 .00

<input checked="" type="checkbox"/> Transaction Inquiry	<input checked="" type="checkbox"/> Define Non-Rep Wires	<input checked="" type="checkbox"/> Upload ARP File
<input checked="" type="checkbox"/> Statement Inquiry	<input checked="" type="checkbox"/> Edit Non-Rep Wires	<input checked="" type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Current Day Balance	<input checked="" type="checkbox"/> Define Rep Wires	<input checked="" type="checkbox"/> Download ARP File
<input checked="" type="checkbox"/> Prior Day Balance	<input checked="" type="checkbox"/> Edit Rep Wires	<input checked="" type="checkbox"/> Transfer To
<input checked="" type="checkbox"/> Stop Inquiry	<input checked="" type="checkbox"/> Define Recurring Wires	<input checked="" type="checkbox"/> Transfer From
<input checked="" type="checkbox"/> Stop Additions	<input checked="" type="checkbox"/> Edit Recurring Wires	<input type="checkbox"/> View Electronic Documents
<input type="checkbox"/> Bill Pay	<input checked="" type="checkbox"/> Transmit Wires	<input checked="" type="checkbox"/> View Transfers
<input checked="" type="checkbox"/> Work ACH Exceptions		<input type="checkbox"/> Order Checks

Submit Cancel

View Access for Account: Select the account to work with.

Edit Wire Controls: Modify default wires settings for the account.

Edit Access Rights: Modify default access rights for the account.

Resetting Cash User Password

1. Navigate to **Cash Management > Users**.
2. Select **User Settings** from the **Select** drop-down menu.
3. Enter the new password, and then select **Submit**.

Modifying Cash User Permissions

1. Navigate to **Cash Management > Users**.
2. From the **Select** drop-down menu, choose the option that correlates with the change needed.

User Settings: Controls password, limits, and ACH permissions.

Default Settings: Controls account activity permissions and account access.

Account Settings: If enabled, controls account activity permissions and limits at the account level.

3. Modify the needed field, and then click **Submit**.
4. Depending on the change made, the cash user may show in a Pending Approval status. Contact the bank to approve the user.

Deleting a Cash User

1. Navigate to **Cash Management > Users**.
2. Select **Delete** from the **Select** drop-down menu.
3. Click **Delete**.

Reporting

Prior Day Summary

Displays balance information, float information, and activity totals for the previous business day.

Prior Day Information ?

View Prior Day Information for: CK 073

Prior Account Information

CK 073 / Chihuahua Rescue

Close of Business.....	May 20, 2016	Prior Day Activity	
		Debits	Credits
Available Balance....	19,554.77	ACH Items	
Collected Balance....	44,791.42	0.00	0.00
Ledger Balance.....	44,791.42	Inclearing	
Hold Amount.....	0.00	0.00	0.00
One-day Float.....	0.00	Over-the-counter	
Two-day Float.....	0.00	0.00	0.00
Three-day Float.....	0.00	Wires	
Over 3-day Float....	0.00	0.00	0.00
		Transfers	
		0.00	0.00
		Total	
		0.00	0.00

Current Day Summary

Displays balance information and activity totals for current business day.

Current Day Information ?

View Current Day Information for: CK 073

Current Account Information

CK 073 / Chihuahua Rescue

As of Date..... May 23, 2016

		Current Day Activity	
		Debits	Credits
Available Balance...	19,554.77		ACH Items
Collected Balance...	44,791.42	0.00	0.00
Ledger Balance.....	44,791.42		
Hold Amount.....	0.00		Inclearing
		0.00	0.00
			Over-the-counter
		0.00	0.00
			Wires
		25,236.65	0.00
			Transfers
		0.00	0.00
			Total
		25,236.65	0.00
Current Day Activity		5,681.88-	

Prior Day Detail

Displays prior day balance information and transactions that posted to the account on the previous business day. All accounts appear.

PRIOR DAY BALANCE INFORMATION

ACCOUNT NUMBER...: 5140 DEMAND CLOSE OF BUSINESS.: 2/04/16

ACCOUNT NAME.....: TYSON COMPUTERS LTD

		TOTAL ACH ITEMS	
		DEBITS	CREDITS
AVAILABLE BALANCE...	1,632,760.23		
COLLECTED BALANCE...	1,632,760.23	.00	19,153.00
CURRENT BALANCE.....	1,632,760.23		
HOLD AMOUNT.....	.00		
		DEBITS	CREDITS
		.00	.00
ONE DAY FLOAT.....	.00		
TWO DAY FLOAT.....	.00		
THREE DAY FLOAT.....	.00		
OVER 3 DAY FLOAT....	.00		
		TOTAL OVER COUNTER	
		DEBITS	CREDITS
		.00	.00
		TOTAL WIRES	
		DEBITS	CREDITS
		.00	.00
		TOTAL TRANSFERS	
		DEBITS	CREDITS
		.00	.00
		TOTAL OF PRIOR DAY ACTIVITY	
		DEBITS	CREDITS
		.00	19,153.00

PRIOR DAY TRANSACTION

ACCOUNT NUMBER: 5140

TYSON COMPUTERS LTD

POSTED	CHECK #	AMOUNT	D/C	DESCRIPTION
2/04/16		19,153.00	C	PAYROLL Tyson Computers
				CO ID#- 371360664
				TOTAL DEBITS... .00
				TOTAL CREDITS... 19,153.00

CURRENT DAY BALANCE INFORMATION

ACCOUNT NUMBER...: 5140 DEMAND

ACCOUNT NAME.....: TYSON COMPUTERS LTD

CURRENT DAY ACTIVITY

TOTAL ACH ITEMS

Activity Report

View transactions for a specific account or several accounts at one time. Results may be shown by date range, a specific date, previous number of days, or previous business day. Report may be narrowed down further by type of transaction, amounts, and check numbers. **Save Report Criteria** allows you to retain this information to be pulled again at a future date.

CCM Transaction Activity from 4/1/2016 to 4/30/2016 ?

Account Selection:

<input type="checkbox"/>	Description ^	Type	Account	Balance
<input type="checkbox"/>	15678 Reporting	Checking	*5678	\$48,431.98
<input type="checkbox"/>	5678 Reporting	Checking	*5678	\$96,927.84
<input type="checkbox"/>	785 D	Checking	*0785	\$176,367.91
<input type="checkbox"/>	951 D	Checking	*0951	\$23,599.53
<input type="checkbox"/>	9919 D	Checking	*9919	\$10,148.47
<input type="checkbox"/>	Bus Chk 789 0017	Overdraft	*0789	\$0.00
<input type="checkbox"/>	Bus DDA 1165 0003	Checking	*1165	\$579,452.61
<input type="checkbox"/>	Bus DDA 48795 0007	Checking	*8795	\$70,114.00
<input type="checkbox"/>	Bus DDA 78901 0010	Checking	*8901	\$4,936.07
<input type="checkbox"/>	Bus DDA 321321 0011	Checking	*1321	\$82,699.53

Date Range Selection:

☒ Between Dates ☐ Specific Date ☐ Previous # of Days ☐ Previous Business Day

From: 04/01/2016 To: 04/30/2016

Display the most recent 23 days

Transaction Type: All Transactions

[Hide Additional Reporting Options](#)

By Amount: Begin \$ End \$

123 = \$123.00

By Check Number: Start End

Subtotal per Account: ☒

☐ Save Report Criteria

Submit

The transaction drop-down within the selection criteria allows for **All Transactions**, **Groups**, and **Specific Transactions**.

If selecting **Group**, determine which groups to view.

Transaction Type: Groups

- ☐ All Debits
- ☐ All Credits
- ☐ All Checks
- ☐ All ACH Debits
- ☐ All ACH Credits
- ☐ All Wire Debits
- ☐ All Wire Credits

If selecting **Specific Transactions**, determine which transaction codes to view. Use your **Control** or **Shift** key to select multiple transaction codes.

Transaction Type: Specific Transactions ▼

- 640
- 759 - Single NetTeller Wire
- 760 NetTeller Repetitive Wire
- 825
- 826
- Account Analysis Bill Fee
- Account Analysis Charge
- Account Recon Credit
- Account Service Fee
- Accounts Payable Payment
- Accrued Interest Credit
- Accrued Interest Debit
- ACH Credit
- ACH Debit
- Add Int to Bal.-Raise YTD
- Adds to YTD Interest
- AFT Credit
- AFT Debit
- ATM - Withdrawal - DDA
- ATM Credit Reversal
- ATM Debit Reversal

Activity previous 90 days ?

[New Search](#)

1 of 4 Find | Next

S/L R2016 NT Education Bank
PO Box 8897
Lenexa, KS 66214

Activity 5/23/2016

The balance column indicates the account's balance as of that transaction's posting date and time.

Account	Date	Ref Num	Tran Code	Statement Description	Debit	Credit	Balance
Business	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$48,811.01
Business	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$48,812.01
Business	04/21/2016	301160003	144	Bank to Bank transfer Fee included 2.99 Confirmation number 301160003	-\$102.99		\$48,813.01
Business	04/21/2016	301160001	144	Bank to Bank transfer Confirmation number 301160001	-\$200.00		\$48,916.00
Business	02/29/2016	916140025	144	Transf to My Vacation Account Confirmation number 916140025	-\$100.00		\$49,116.00
Business	02/29/2016	916140023	144	Transf to My Vacation Account Confirmation number 916140023	-\$100.00		\$49,216.00
		Account Total		6	-\$504.99	\$0.00	
CK 073	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$19,554.77
CK 073	05/20/2016		980	Pending_Debit_Transaction	-\$987.65		\$19,555.77
CK 073	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$20,543.42
CK 073	05/20/2016		980	Pending_Debit_Transaction	-\$30.00		\$20,544.42
CK 073	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$20,574.42
CK 073	05/20/2016		980	Pending_Debit_Transaction	-\$1,000.00		\$20,575.42
CK 073	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$21,575.42
CK 073	05/20/2016		980	Pending_Debit_Transaction	-\$1,000.00		\$21,576.42
CK 073	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$22,576.42

Summary Report

View totals for a specific account or several accounts at one time. Results may be shown by date range, a specific date, previous number of days, or previous business day. **Save Report Criteria** allows you to retain these criteria to be pulled again at a future date.

Summary from 4/1/2016 to 4/30/2016 ?

Account Selection:

<input checked="" type="checkbox"/>	Description ^	Type	Account	Balance
<input checked="" type="checkbox"/>	Business	Checking	*7602	\$48,811.01
<input checked="" type="checkbox"/>	CK 073	Checking	*1073	\$19,554.77
<input checked="" type="checkbox"/>	CK 1102	Checking	*1102	\$82,219.25
<input checked="" type="checkbox"/>	CK 258	Checking	*5258	\$479,481.06
<input checked="" type="checkbox"/>	CK 352	Checking	*6352	\$546,042.27
<input checked="" type="checkbox"/>	CK 500	Checking	*2500	\$1,086,606.08
<input checked="" type="checkbox"/>	CK 654	Checking	*5654	\$645,339.33
<input checked="" type="checkbox"/>	Payroll	Checking	*1185	\$389.00

Date Range Selection:

☒ Between Dates
 ☐ Specific Date
 ☐ Previous # of Days
 ☐ Previous Business Day

From: 04/01/2016 23 05/22/2016 23

To: 04/30/2016 23

Display the most recent days

☐ Save Report Criteria

Submit

CCM Daily Summary from 04/01/2016 to 04/30/2016 ?

[New Search](#)

1 of 9 Find | Next

NT 2016 Bk738 9475 NT CCM Only
P O Box 807
Monett Mo 65708

CCM Daily Summary

15678 Reporting **Checking** ***5678**

Date	Total Credits	Total Debits	One Day Float	Two Day Float	Current Balance	Available Balance	Collected Balance	# of Credits	# of Debits
2016-04-01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0
2016-04-02	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0
2016-04-03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0
2016-04-04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0	0
2016-04-05	\$0.00	\$2.00	\$0.00	\$0.00	\$5,826.26	-\$442.43	\$5,826.26	0	1
2016-04-06	\$2.00	\$0.00	\$0.00	\$0.00	\$5,828.26	-\$531.71	\$5,828.26	1	0
2016-04-07	\$0.00	\$0.00	\$0.00	\$0.00	\$5,828.26	-\$531.71	\$5,828.26	0	0
2016-04-08	\$0.00	\$0.00	\$0.00	\$0.00	\$5,828.26	-\$531.71	\$5,828.26	0	0
2016-04-09	\$0.00	\$0.00	\$0.00	\$0.00	\$5,828.26	-\$531.71	\$5,828.26	0	0
2016-04-10	\$0.00	\$0.00	\$0.00	\$0.00	\$5,828.26	-\$531.71	\$5,828.26	0	0
2016-04-11	\$20,001.00	\$0.00	\$0.00	\$0.00	\$25,829.26	\$17,194.76	\$25,829.26	3	0
2016-04-12	\$28,000.00	\$2.00	\$0.00	\$0.00	\$45,827.26	\$26,192.20	\$45,827.26	2	1

Saved Report

Access any Activity or Summary reports flagged as a saved report. From here, the report can be renamed, deleted, or viewed. **Run Report** runs the report.

Saved ?				
Saved Report Name:	Report Type:			
Operations Activity	Activity	Run Report	Rename	Delete
All Summary	Summary	Run Report	Rename	Delete

To modify the criteria information, click **New Search**.

New Search

1

of 3

Find | Next

S/L R2016 NT Education Bank

Activity

5/23/2016

PO Box 8897

Lenexa, KS 66214

The balance column indicates the account's balance as of that transaction's posting date and time.

Account	Date	Ref Num	Tran Code	Statement Description	Debit	Credit	Balance
Business	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$48,811.01
Business	05/20/2016		980	Pending_Debit_Transaction	-\$1.00		\$48,812.01
Business	04/21/2016	301160003	144	Bank to Bank transfer Fee included 2.99 Confirmation number 301160003	-\$102.99		\$48,813.01
Business	04/21/2016	301160001	144	Bank to Bank transfer Confirmation number 301160001	-\$200.00		\$48,916.00

Settings

Personal


Change login information.

Modify Personal Settings ?

Current Email Address: jkesler@jackhenry.com

Change Email Address:

Reenter New Email Address:

Personal Watermark: 

NOTE: Click on Watermark to change.

Online Banking Wire Password:

Enter Current

Enter New

Enter New Again

Single Sign On ID jencm

Enter New

NOTE: SSO ID must contain at least one letter, and may contain numbers and these special characters: + % @ ! \$ & * ~. The ID must be between 4 and 12 characters.

Single Sign On Password:

Enter Current

Enter New

Enter New Again

NOTE: Password must be between 4 and 25 characters. Alpha/Numeric: Any combination of numbers and/or letters are allowed.

Submit

Modify Personal Settings

- Change company email address (Full or Partial Administrators only). *Cash user's email address must be changed by the company administrator.*
- Change company mobile phone number for text alerts.
- Click watermark image to select new picture.

Modify Login Information: Change Single Sign-on ID, Single Sign-on Password, and Wire Password.

Account

Change account names and the order in which accounts appear (Full or Partial Administrators only).

The screenshot shows a web interface titled "Deposit Accounts" with a help icon. It features a dropdown menu for "Select an Account Type" currently set to "Deposit Accounts". Below this is a instruction: "Drag and drop the account to rearrange the display order. See [keyboard instructions](#)". The interface is divided into two columns: "Account Pseudo Names" and "New Account Pseudo Names". The first column lists accounts with a drag handle (a square with a circle) and a name: CK 073, Payroll, CK 905, CK 352, Business, CK 500, and CK 654. The second column contains empty text input boxes for renaming these accounts.

Display

Establish default settings for various pages within Online Banking.

The screenshot shows a configuration page titled "Establish Display Defaults" with a help icon. It contains a series of radio button options for various settings. The "Accounts" section has options for 5, 10 (selected), 20, 50, 100, and All. The "Transactions" section has options for Since Last Statement, Last 7 days, Last 15 days, Last 30 days, All (selected), and Search History. The "ACH Batches" section has options for 10, 20, 50 (selected), and 100. The "ACH Transactions" section has options for 10, 20, 50 (selected), and 100. The "Wire Transfers" section has options for 10, 20, 50 (selected), and 100. The "Wires-Edit/Add" section has options for 10, 20, 50 (selected), and 100. The "Transfer History" section has options for Last 7 days, Last 15 days (selected), Last 30 days, and Search History. The "ACH History" section has options for Last 7 days, Last 15 days, Last 30 days, and Search History (selected). The "Wires History" section has options for Last 7 days, Last 15 days, Last 30 days, and Search History (selected). The "Download Lines" section has options for One Line, Two Lines (selected), Three Lines, and All Lines. The "Transfer Confirmation" section has options for Yes (selected) and No. A green "Submit" button is located at the bottom right.

Alerts

Four types of alerts exist: Event, Balance, Item, and Personal.

Alerts can be received multiple ways:

Log In: Link displays on the *My View* page indicating a new alert exists. Click the link to view the details of the alert.

Email: Receive an email containing alert information.

Text: Receive a text message containing alert information.

Current Event Alerts ?		Edit Event Alerts	
When the following Occurs:		Alert Me:	
ACH Batches Initiated		With an Email	
ACH Batches Processed		With an Email	
Wires Transmitted		With an Email	

Current Balance Alerts ?				Add Balance Alerts	
When Balance In:	Goes:	Amount:	Alert Me:		
CK 073	Above	\$100,000,000.00	When I Log In	Edit	Delete

Current Item Alerts ?		Add Item Alert	
When An Item clears:	Account:	Alert Me:	
There are currently no Item Alerts set up.			

Current Personal Alerts ?			Add Personal Alert	
On the Following date:	Remind me of:	Alert Me:		
There are currently no Personal Alerts set up.				

Event Alerts

Watch for account activities. Event Alerts remain active until deleted.

With business accounts, it is always good to be alerted of certain transaction activity. To assist with this, JHA recommends that you enable specific event alerts.

Misc. Alerts
<i>One of your entitlements has changed</i>
<i>Your email address has changed</i>
<i>Your mobile number has changed</i>
<i>Company email address has been changed</i>
<i>Company mobile number has been changed</i>

Balance Alerts

Watch for when an account falls above or below a specified balance. Select the **Account Name** from the drop-down box, choose **Above/Below**, and enter an **Amount** to watch for. Balance Alerts remain active until deleted.

Item Alerts

Watch for a specified item number to clear your account. Enter the **Item Number** and select the **Account Name** from the drop-down box. Item Alerts delete once the alert has been generated and viewed.

Personal Alerts

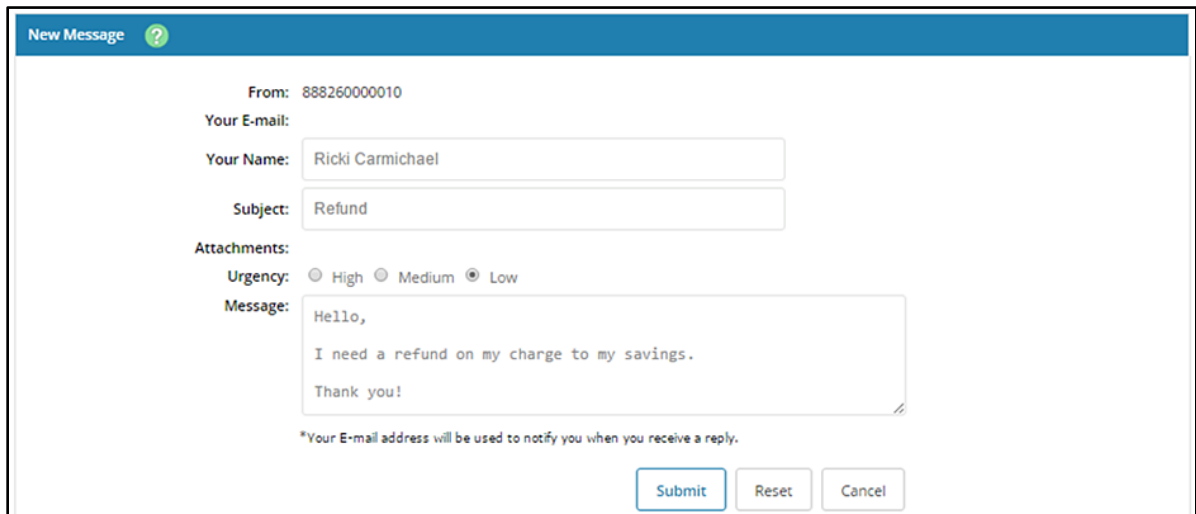
To be reminded of a self-defined message on a specific date. Enter the **Date** the alert is to be active and the **Message** to include in the alert. Item Alerts delete once the alert has been generated and viewed.

Message Center

Send and receive secure messages to your bank.

Sending New Message

1. Select **Message Center** in top right corner.
2. Click **New**.
3. Fill out message information, and then click **Submit**.



The screenshot shows a 'New Message' form with a blue header bar containing the text 'New Message' and a green question mark icon. The form fields are as follows:

- From:** 888260000010
- Your E-mail:** (empty text box)
- Your Name:** Ricki Carmichael
- Subject:** Refund
- Attachments:** (empty text box)
- Urgency:** Radio buttons for High, Medium, and Low. The 'Low' option is selected.
- Message:** A text area containing the message: 'Hello, I need a refund on my charge to my savings. Thank you!'

Below the message text area, there is a small asterisk and the text: '*Your E-mail address will be used to notify you when you receive a reply.'

At the bottom right of the form, there are three buttons: 'Submit' (highlighted with a blue border), 'Reset', and 'Cancel'.

From: Your Online Banking ID.

E-mail: E-mail address as entered in Settings. E-mail address is used to send an automated email notifying you when the bank responds to your message.

Name: Full name.

Subject: Enter a subject for the message.

Urgency: The level selected flags the message accordingly.

Message: Enter the message.

Security Question Challenge Process

You may be challenged if additional authentication is needed.

1. Two of the three questions are presented.
2. Answer questions, and then select **Submit**.

Notice!

Our behavioral monitoring software has detected variation in your use pattern. For your protection, we ask that you verify your identity by answering your personal questions below. Once verified, you will be directed to the page you requested. Answers are not case sensitive.

Challenge Questions:

Question One: What is the first name of the person you went to your prom with?

Answer:

Question Two: What is the first name of your eldest child?

Answer:

Submit

Optional Authorization

Blocked User

If unable to correctly pass the challenge after three attempts, you will be blocked from the authentication method which caused the failure. Contact your bank to be unblocked.

Blocked User

We're sorry we were unable to verify your identity. In order to protect your account we have declined your requested action and terminated your online banking session.

If you have any questions please call 970-945- during normal business hours.

Continue