



NetTeller Online Banking™

A Comprehensive, Fully-Branded, Internet Banking
Platform for Credit Unions



Do you want your members to have the power and independence provided by a robust online banking solution?

BUSINESS VALUE

- Enhance Service
- Increase Revenue

COMPATIBILITY

- Episys®

A high-quality Internet banking service has become a competitive necessity. It's fundamental to attracting, retaining, and proactively serving retail and commercial members. If you're not giving your members the ability to find the information they need and perform the transactions when they want, chances are they will find a credit union that does. NetTeller Online Banking maximizes member convenience, enables customization of the user experience, and helps your credit union remain competitive and profitable in the evolving marketplace.

IT WORKS LIKE THIS ...

Symitar's NetTeller Online Banking system is a comprehensive, turnkey Internet banking platform that enables credit unions to leverage today's most cost-effective delivery channel by establishing robust, fully-branded 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; electronic statements and check image viewing; loan payments, advances, and draws; check ordering; and downloads of account information into personal financial management solutions. This system's online capabilities can also support the management of personal information such as e-mail addresses and password changes to increase security and prevent fraud.

IT'S EASY AND INTEGRATED...

The functional capabilities of NetTeller Online Banking can also be expanded with the fully integrated iPay Solutions™ JHA Online Financial Management™, and goDough® solutions.

- NetTeller's bill pay solution by iPay Solutions provides onetime and recurring online bill payment options and offers member convenience and peace of mind with numerous enhanced features such as eBill presentment, person-to-person electronic payments, expedited payments, and mobile alerts available through both e-mail and text message.
- The financial management solution gives members the opportunity to manage and maintain all of their finances by aggregating account information from multiple institutions on your home banking site. This information helps members gain insight into their spending habits, and a budget wizard helps them plan.
- goDough is Symitar's cutting edge mobile banking solution that lets members conduct real-time account research and initiate transactions at any time, from any mobile phone or device that enables a WAP browser.

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

NetTeller Online Banking is completely integrated with the Episys® core processing system. Although NetTeller is already highly customizable (you can change colors, menus, formats, etc.) this innovative solution is also fully integrated with PowerOn®. With Symitar's sophisticated PowerOn utility, credit unions have virtually unlimited Episys customization capability. This integration offers credit unions greater flexibility with the products and services they can offer in an ASP model.

MAXIMIZE MEMBER CONTROL...

Members are empowered from the moment they take advantage of NetTeller Online Banking's self-enrollment system. Then they can proceed to customize their MyNetTeller start page; selecting "widget" control panels and arranging them to meet their needs. A member can stop payment on a check, open and fund a sub account, and view statements and check images – all on the same page. If you choose to add the functionality, members can view bill presentment, use bill pay, and make person-to-person payments. An optional cash management module enables business members to take control with entitlement options, business bill pay services, expedited payments, and wire transfers.

DISTINCT ALTERNATIVES...

NetTeller eAlerts functionality provides credit union members additional means to monitor their accounts and detect changes and fraud as early as possible. These notifications are available through text messaging, e-mail, or at login and can be set for individual item alerts, balance, event, security, or personal alerts. Members are provided the flexibility to select the type of alert they want and the alert delivery method.

NetTeller Online Banking strictly enforces the industry's highest security standards. A standard feature is basic-level RSA Multi-Factor Authentication (MFA). Institutions can upgrade to MFA with a watermark or even out-of-band verification.

EXPANDABLE FUNCTIONALITY...

This modular Internet banking platform enables credit unions to seamlessly introduce additional online services in response to member- and market-driven demands and dynamic business strategies. NetTeller Online Banking offers an optional module that allows members to perform inbound and outbound institution-to-institution transfers. This convenient service enables members to use 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. Members can also view pending transfers and access histories of account transfer activity at any time.

This 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.

WHAT IT DOES:

- ▶ Provides a turnkey solution for robust, fully-branded mobile banking sites.
- ▶ Enhances member control with a customizable MyNetTeller start page.
- ▶ Includes eAlerts; virtually real-time notifications about changes in passwords, balances, transaction information, and so on, through text messaging, e-mail, or at sign-on.
- ▶ Offers an optional service to let members make secure institution-to-institution transfers.
- ▶ Provides full integration with iPay Solutions JHA Online Financial Management, and goDough solutions.
- ▶ Enables seamless introduction of additional services in response to member- and market-driven demands.
- ▶ Enforces the industry's highest security standards.
- ▶ Provides full integration with Symitar's Episys core processing solution and PowerOn.
- ▶ Integrates ongoing technology advances.
- ▶ Provides abilities such as stopping payments on checks and viewing bill presentment.
- ▶ Provides state-of-the-industry online capabilities:
 - 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
 - Advances and loan payments, including principal only, interest-only, or principal and interest options
 - Check ordering
 - Downloads of account information into personal financial management solutions
 - Management of personal information, including e-mail address and password changes

WHAT IT DOES FOR YOU:

- ▶ Provides services that are fundamental to attracting, retaining, and proactively serving retail and commercial members
- ▶ Leverages the power and convenience of the Internet
- ▶ Improves member self-sufficiency, interaction, and loyalty
- ▶ Provides members with greater control and online service 24/7
- ▶ Generates ongoing sales and cross-selling opportunities
- ▶ Provides a new product and service promotional channel
- ▶ Enables market expansion beyond geographic locations
- ▶ Supports member preferences with browser-based Internet banking solutions or interactive financial management
- ▶ Provides configuration options that allow you to select the type of alerts you want to offer to your members and the type of notification method allowed (login, e-mail, SMS, or all three).

The system leverages today's most cost-effective delivery channel by establishing robust, fully branded Internet banking sites.