

# Getting Started with NetTeller

## ACCOUNT ACCESS

- Enter the 12-digit User ID assigned by the bank and click **LOGIN**.
- Your first-time Password is the last 4 digits of your Social Security number.
- You will be prompted to enter your assigned User ID, your Password and select your Personal Image.
- You must create a NetTeller Password *using the following criteria*:
  - 8-20 characters with at least 1 letter and 1 number
  - Must contain at least 1 of these characters: + \_ % @ ! \$ ~
  - Must contain at least 1 upper and 1 lower case letter
  - Must not match or contain your user ID
  - When you change your Password in the future, it cannot match one of your previous 4 passwords



SAMPLE PERSONAL IMAGE

After you log in, please select **Options** and fill in the **Password Reset Question and Answer**. You will then be able to reset your own password should you need to.

From then on, when you log in to NetTeller, verify that your Personal Image is correct, enter your password, and click **Submit**.

NetTeller ID: 0123987654

NetTeller Password: ●●●●●●●●●●

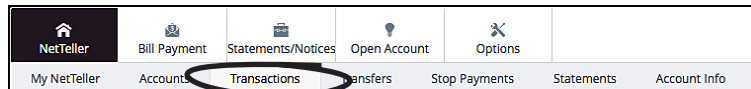
[Reset Password](#)

**Submit**

- If you change your User ID:
  - It must contain at least 1 letter
  - It may contain numbers
  - It may contain these special characters: + \_ % @ ! \$ ~
  - It must be between 8-20 characters

## VIEWING TRANSACTIONS

Select **Transactions** from the drop-down menu next to an account.



- Choose the number of days of transactions:

View Range: [Since Last Statement](#) | [7 Days](#) | [15 Days](#) | [30 Days](#) | [All](#)

- View your check images (click on check #):

08/31/2016 [View Image](#) CHECKING/MONEY MARKET WITHDRAW

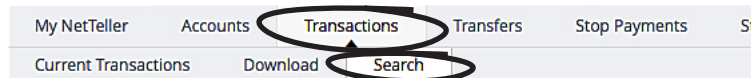
- Sort columns to customize view by clicking on the column header

Date ▾ Ref/Check No Description Debit Credit Balance

- Switch between accounts from the drop down menu:

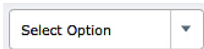
View Transactions for:

Select **Search** from the **Transaction** sub-menu to search transactions by date, dollar amount, credit, debit, or check number.

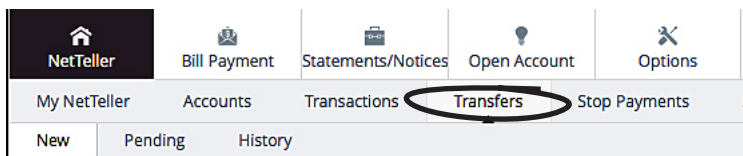


## TRANSFERRING FUNDS

Select **Transfers** from the Select Option drop-down menu next to an account.



OR, you can select **Transfers** from the menu bar.



Select **Transfer funds from** and **Transfer funds to** from the drop-down menus. Enter the Amount, Frequency, and Date of the Transfer. Click **Submit**.

Transfer funds from \*  Available Funds: \$1,000

Transfer funds to \*

Payment options

Transfer amount \*

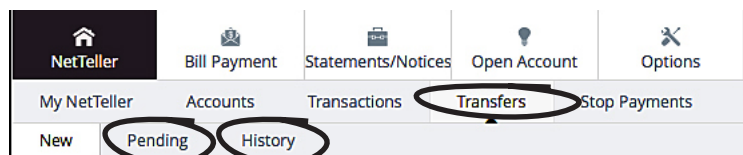
Frequency \*

Transfer Date \*

Transfer Memo

**Submit**

From the Transfer submenu, select **Pending** to view, edit, or delete a scheduled transfer. **History** lists completed transfers.



## VIEWING STATEMENTS

To view your *eStatements*, select **Statements/Notices**, then **eStatements/Notices** from the submenu. Choose your account from the drop-down menu, then **'View'** the statement or notice that you want.



View Statement/Notices For:

08/16/2016 Deposit Account Statement August 2016

**View**

If you are *NOT* enrolled for *eStatements*, you may view your statement by clicking on **Accounts** under the **NetTeller** icon, and choosing **Statements** from the **Options** drop-down menu to the right of the account you want. Statements are available in PDF, HTML, and Text formats.


**NOTE:** You must be enrolled for Electronic Statements to print a statement that includes the Bank's Logo. The formats listed above do NOT print with a logo.

## STOP PAYMENTS

Select **Stop Payments** from the Select Option drop-down menu next to an account.

Fill in the information and click **'Submit'**.

Add Stop Payments for Account:

\*Check Date:  

\*Start Check Number:

End Check Number:

\*Begin Amount:

End Amount:

\*Payee:

Remarks:

You must contact the bank to edit or remove a Stop Payment. Stop Payment fees will be automatically deducted from your account in accordance with the terms of your account. A fee will be charged for each Stop Payment. In the event of a lost checkbook, please contact us immediately.

## TRANSACTION DOWNLOAD

If you wish to transfer information into an accounting program, select **Download** from the drop-down menu next to an account.

My NetTeller	Accounts	Transactions	Transfers	Stop Payments	St
Current Transactions	<input type="text" value="Download"/>	Search			

Choose the **Download Range** and **Format** and click **Download**.

Download Transactions for Account:

Select Download Range:

Select Download Format:

## OPTIONS

Under the **Options** tab, you can change your **Personal**, **Account**, and **Display** settings and set up **Alerts**.

NetTeller	Bill Payment	Statements/Notices	Open Account	<input type="button" value="Options"/>	
Personal	Account	Display	Alerts	ATM/Debit Card	Mobile Setting

## OPTIONS continued

**Personal:** Update your email address, your user ID (*create an ID to use instead of 12-digit ID*), change your password & change your security questions. Remember that your 12-digit ID number will always work no matter what other user ID you choose. **NOTE: Make sure you ALWAYS fill out the Password Reset question and answer!**

**Account:** Change an account name to one you can more easily remember.

**Display:** Edit the number of accounts displayed per page and edit the number of transactions displayed by default.

**Alerts:** You can set Alerts to appear @ NetTeller login, have them emailed to you, or receive them via text.

### ■ Event Alerts

- Incoming Wires
- Incoming ACH Credits - auto deposits
- Incoming ACH Debits - auto withdrawals
- Insufficient Funds (NSF)
- Statements or Notices
- Maturing Loans
- Maturing CD's
- Bill Payments Paid
- Bill Payments Failed
- Transfers Failed - NSF
- Transfers Expired
- Transfers Failed - Restricted
- Transfers Deleted - Closed Act
- Bill Pay Changed to Electronic
- Bill Pay Changed to Check
- Power Pay Expiring Payments
- Bill Payments Rejected
- Expiring Transfers

### ■ Balance Alerts

Notification of account balance - alert is sent when your balance falls below the minimum amount set by you.

### ■ Item Alerts

Notification of cleared checks

### ■ Personal Alerts

Alerts delivered on a chosen date at login

### ■ Activate or De-activate ATM/Debit Cards

NetTeller	Bill Payment	Statements/Notices	Open Account	<input type="button" value="Options"/>	
Personal	Account	Display	Alerts	<input type="button" value="ATM/Debit Card"/>	Mobile Settings

Click on the **ATM/Debit Card** tab within the **Options** tab. You will see a full list of any cards in your name on this screen. Next to the cards, you will have the ability to activate a new card or to de-activate a card that has been lost or stolen.

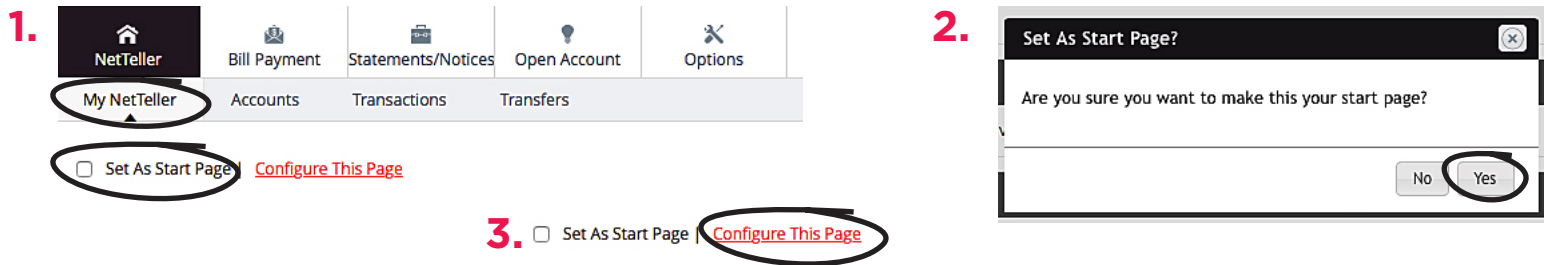
For cards that are new and have not been activated, you will see an Activate option and the Current Status will read "In Process Card Order". Check the **Activate** box, then click **Submit**. When the next screen appears, click **Submit** once again and the card is now ready to use.

To report a card as lost or stolen, check the box under **Lost/Stolen**, then click **Submit**. When the next screen appears, click **Submit** once again and the card will be closed immediately. You will receive a call from the bank within 2 business days about the change in status. If you want/need a new card, we can start the process for you at that time. PLEASE NOTE: you *cannot re-activate* a card once you report it as Lost/Stolen. You *must* get a new card.

# My NetTeller

Create your own customized landing page with your most commonly used online banking functions.

My NetTeller enables you to fully customize your online banking environment by selecting the functionality you want to see upon login. Check **'My NetTeller'** as your launch page: click on **'Set As Start Page'**; click on **'Yes'**, then click on **'Configure this Page'**.



When you click **Configure This Page**, you will be then able to drag and drop the widgets to create a dashboard-style view with features such as funds transfers, bill payments and transaction downloads. You can also view your pending bill payments made by check. Click **'Save'** when you are finished choosing the widgets you want.

## NetTeller Frequently Asked Questions

### Which internet browsers do you support?

We support the current and prior major releases of Internet Explorer, Firefox, Safari and Chrome. When a new version is announced as Release to Web (RTW), support will cease on the third-oldest major version.

The following types of browsers and tools are NOT recommended or supported for use with Online Banking: Embedded Browsers contained within Personal or Commercial Financial Management Software (Quicken, Quickbooks, Money, etc.) Browser Add-Ins and Toolbars (IE 7 Pro, Google, Yahoo, etc.)

*If you are using an older version of a supported browser, a non-supported browser, an embedded browser or a browser add-in, you may experience functionality issues with Online Banking.* If this occurs, please download one of the browsers listed above or remove the add-in and attempt the action again.

PLEASE NOTE: Your browser MUST accept "Cookies" to utilize this service. Each browser handles Cookies uniquely. Please check with your browser software manufacturer to determine how to verify that your settings will accept Cookies.

### Why am I sometimes required to answer security questions?

Blackhawk Bank is committed to protecting your confidential information and we've chosen to utilize all the mechanisms available to do so. This includes asking security questions when the system detects activity outside your normal usage patterns. When this type of activity is detected, you'll be prompted to answer security questions to verify that only authorized individuals are accessing your account(s). If you're asked security questions frequently, indications are that you are accessing your account from many locations. An unusual utilization pattern is exactly why this type of security is important.

### What is the significance of the picture that I select?

It's another method that we engage to deter fraud. We ask you to select an image from

thousands available. After you've entered your user ID to access NetTeller, this image should appear to let you know that you have entered Blackhawk Bank's secure online banking site. You can then proceed to enter your password. If the image is different than the one you selected, you may have simply entered your NetTeller ID incorrectly. Return to the Home page and try entering your NetTeller ID again. If you're sure that you correctly entered your ID and the picture is not the one you chose, you may have been re-directed to another website where fraudsters may be attempting to gather personal information, such as your password, to conduct fraudulent activity. *Should this happen, DO NOT enter your password!* Immediately contact the bank to let us know that you may be the victim of attempted fraud.

### The NetTeller ID you gave me is too long to remember. Can I change it?

Yes! After entering your NetTeller ID and password, you can select the Options tab where you'll have the ability to modify your login information. Please keep your original ID in a safe place, as it will always work should you forget what you changed it to.

### Sometimes when I use my debit card at a restaurant, it will show a different amount than the amount on my receipt. Why?

When the restaurant swipes your card, they're asking the bank to preauthorize a purchase for the amount of your bill (they may even include a tip in this preauthorized amount). If you happen to add a tip to your bill, or your tip doesn't match the amount that they originally submitted, it will appear as this different amount. The correct amount will appear when the merchant settles their card machine and submits the transaction for the correct amount to the bank.

### Occasionally, my debit card transaction only shows \$1 when I spent more. Why doesn't the full amount appear?

When the transaction is submitted for a preauthorization by the merchant, they're only asking to see if the card is attached to a valid

account. When the merchant settles their card transactions, the true amount will be posted to your account.

### Why can't I always see the merchant's name when I view a debit card transaction?

It depends on the networks that the merchant uses to access funds from your Blackhawk Bank account. Some of the networks will show the merchant's name for preauthorized transactions while others will only show 'DC' (for Debit Card) with a partial street address following. When the actual transaction posts to your account, you'll see the merchant's name.

### Sometimes when I log in, NetTeller is down or my balances don't match my activity. Why?

On weeknights you may be temporarily unable to access your transactions, or your balances may fluctuate. This can occur during nightly processing when transactions are being applied to your account. This begins at approximately 7 p.m. CST and may last for a couple of hours. If you notice that the system is slow during this time, or doesn't allow you entry, please check back a little later when the system has completed its daily processing.

### How much account history and statement activity can I see?

Generally you will see up to 90 days of transactions and 1 year of Statements, depending on when you enrolled in NetTeller.

### How can I add more of my accounts to NetTeller?

You may send us a secure email by selecting "Contact" in the upper right hand corner of your screen. Choose the "New Message" option and you'll be able to send a secure message requesting the addition of other accounts to your NetTeller ID.

### Why does the system time out?

Timing out is an additional security feature to protect your confidential information should you walk away from your computer. Before timing out, a message will appear to let you know that the system will log out unless you select to continue.